

ONTARIO PRIVATE PASSENGER VEHICLES ANNUAL REVIEW

Based on Industry Data Through December 31, 2025

21 July 2026

CONTENTS

1. Executive Summary 1
1.1. Purpose and Scope 1
1.2. Summary of Key Findings 1
1.3. Relevant Comments 3
1.4. Report Organization 6

2. Legislative Reforms and Government Actions 8
2.1. History of Reforms 8
2.2. Current Legislation - Background 8

3. Summary of Ontario Private Passenger Vehicle 2016 to 2025 Experience 12
3.1. Growth of Insured Vehicles 12
3.2. Change in Average Premiums 14
3.3. Change in Average Claims Costs 16

4. Summary of Ontario Private Passenger Vehicle Premium Components 19
4.1. Components of Premium 19
4.2. Expense Components 19
4.3. Reported Expenses 20
4.4. Investment Income 22
4.5. Profit 24
4.6. Realization of the 5% of Premium Profit Provision 25

5. GISA Reported Financial Data for Ontario Private Passenger Vehicles 27
5.1. GISA's Profit and Loss Exhibit- AUTO 9501 27
5.2. GISA's AUTO 9501 – Reported Financial Results 29

6. Analysis Data 31
6.1. Data 31
6.2. Estimating Ultimate Claim Counts and Ultimate Claim Amounts by Accident Half-Year – General Approach 32
6.3. Selection of Ultimate Loss Costs, Frequencies, and Severities 32

7. Loss Trend Methodology 37
7.1. Introduction 37
7.2. Past Trend – Model Considerations 37

7.3. Future Trend Considerations 47

8. Selected Loss Trend Rates 50
8.1. Bodily Injury 50
8.2. Property Damage 53
8.3. Direct Compensation Property Damage 56
8.4. Accident Benefits 59
8.5. Collision 72
8.6. Comprehensive 75
8.7. All Perils 84
8.8. Specified Perils 87
8.9. Total Theft – Comprehensive, All Perils and Specified Perils 88
8.10. Uninsured Auto 91
8.11. Underinsured Motorist 94
8.12. Trend Summary- All Coverages 95

9. Post Pandemic Frequency Level 99

10. Excess Inflation 107

Appendix A. Development Factor Exhibits 110

Appendix B. Loss Cost Summary Exhibits 111

Appendix C. Ultimate Claims and ALAE Exhibits 112

Appendix D. Ultimate Claim Count Exhibits 113

Appendix E. Trend Model Exhibits 114

Appendix F. Selected Trend Models 115

LIST OF TABLES

Table 1: Selected Loss Cost Trends as of December 31, 2025 1
Table 2: IFRS-4 Expense by Category (All Insurers) as percent of DWP 21
Table 3*: Total Expenses by Distribution Channel* 22
Table 4: Ontario Pre-Tax Return on Investment Rate 23
Table 5: Comparison of Target to Realized 5% Profit Provision 25
Table 6: Canadian Institute of Actuaries Range of Margin for Adverse Deviation 28
Table 7: Reported Financial Profit Before Income Taxes in Auto 9501 (in $'000) from 2013 to 2022 30

Table 8: Reported Financial Profit Before Income Taxes (in $'000) in 2024 30
Table 9: Changes in Bodily Injury Estimated Loss Costs, Frequency and Severity 33
Table 10: Changes in Property Damage Estimated Loss Costs, Frequency and Severity 33
Table 11: Changes in DCPD Estimated Loss Costs, Frequency and Severity 33
Table 12: Changes in AB Total Medical and Rehab Estimated Loss Costs, Frequency and Severity 34
Table 13: Changes in AB Total Disability Income Estimated Loss Costs, Frequency and Severity 34
Table 14: Changes in AB Funeral & Death Benefits Estimated Loss Costs, Frequency and Severity 34
Table 15: Changes in Collision Estimated Loss Costs, Frequency and Severity 35
Table 16: Changes in Estimated Comprehensive Loss Costs, Frequency and Severity 35
Table 17: Changes in All Perils Estimated Loss Costs, Frequency and Severity 35
Table 18: Changes in Specified Perils Estimated Loss Costs, Frequency and Severity 36
Table 19: Changes in Uninsured Auto Estimated Loss Costs, Frequency and Severity 36
Table 20: Changes in Underinsured Motorist Estimated Loss Costs, Frequency and Severity 36
Table 21: IHME Average Mobility Composite 41
Table 22: Comprehensive - Theft Loss Cost Index 77
Table 23: Comprehensive - Total Loss Cost Index 84
Table 24: Total Theft Loss Cost Index 90
Table 25: Selected Loss Cost Trends as of December 31, 2025 96
Table 26: Prior Selected Past Loss Cost Trends as of June 30, 2025 97
Table 27: Bodily Injury Adjustment Factors 101
Table 28: Property Damage Adjustment Factors 102
Table 29: Direct Compensation Property Damage Adjustment Factors 103
Table 30: Accident Benefits Total Adjustment Factors 104
Table 31: Collision Adjustment Factors 105
Table 32: All Perils Adjustment Factors 106
Table 33: Excess Inflation Model Parameter 107
Table 34: Excess Inflation Adjustment Factors 109

LIST OF FIGURES

Figure 1: Written Vehicles 12
Figure 2: Percent Purchasing Collision and Comprehensive Optional Coverages 13
Figure 3: Average Deductible Summary 14
Figure 4: Average Written Premium – Summary 15
Figure 5: Claim Costs - Summary 17
Figure 6: Loss Ratio - Summary 18

Figure 7: Distribution of Individual Insurer Year/Year Investment Returns (2021 - 2025) 24
Figure 8: Consumer Price Index – All Items & Transportation 43
Figure 9: Consumer Price Index – Purchase & Rental of Passenger Vehicles 44
Figure 10: Consumer Price Index – Passenger Vehicle Parts, Maintenance, and Repair & Healthcare 45
Figure 11: Historical Severity by Coverage 47
Figure 12: IMF Forecasted Inflation 49
Figure 13: Observed Bodily Injury Loss Cost Experience 51
Figure 14: Bodily Injury - Fitted Frequency, Severity and Loss Cost 53
Figure 15: Observed Property Damage Loss Cost Experience 54
Figure 16: Property Damage – Fitted Frequency, Severity and Loss Cost 56
Figure 17: Observed Direct Compensation Property Damage Loss Cost Experience 57
Figure 18: Direct Compensation Property Damage – Fitted Frequency, Severity and Loss Cost 59
Figure 19: Observed Accident Benefits - Total Medical & Rehabilitation including Attendant Care Loss Cost Experience 60
Figure 20: Accident Benefits - Total Medical & Rehabilitation, including Attendant Care - Fitted Frequency, Severity and Loss Cost 62
Figure 21: Observed Accident Benefits - Total Disability Income Loss Cost Experience 64
Figure 22: Accident Benefits - Total Disability Income – Fitted Frequency, Severity and Loss Cost 66
Figure 23: Observed Accident Benefits - Funeral & Death Benefits Loss Cost Experience 67
Figure 24: Accident Benefits - Funeral & Death Benefits - Fitted Frequency, Severity and Loss Cost 69
Figure 25: Observed Accident Benefits - Total Loss Cost Experience 70
Figure 26: Accident Benefits - Total - Fitted Frequency, Severity and Loss Cost 72
Figure 27: Observed Collision Loss Cost Experience 73
Figure 28: Collision – Fitted Frequency, Severity and Loss Cost 75
Figure 29: Observed Comprehensive – Theft Loss Cost Experience 76
Figure 30: Comprehensive - Theft - Loss Cost 79
Figure 31: Observed Comprehensive – All Other Loss Cost Experience 80
Figure 32: Comprehensive – All Other – Fitted Frequency, Severity and Loss Cost 82
Figure 33: Observed Comprehensive – Total Loss Cost Experience 83
Figure 34: Observed All Perils Loss Cost Experience 85
Figure 35: All Perils – Fitted Frequency, Severity and Loss Cost 87
Figure 36: Observed Specified Perils Loss Cost Experience 88
Figure 37: Observed Total Theft Loss Cost Experience 89
Figure 38: Total Theft- Fitted Loss Cost 91
Figure 39: Observed Uninsured Auto Loss Cost Experience 92

Figure 40: Uninsured Auto – Fitted Frequency, Severity and Loss Cost 94
Figure 41: Observed Underinsured Motorist Loss Cost Experience 95
Figure 42: Bodily Injury Post-Pandemic Frequency Level 101
Figure 43: Property Damage – Post-Pandemic Frequency Level 102
Figure 44: DCPD – Post-Pandemic Frequency Level 103
Figure 45: Accident Benefits – Post-Pandemic Frequency Level 104
Figure 46: Collision – Post-Pandemic Frequency Level 105
Figure 47: All Perils – Post-Pandemic Frequency Level 106
Figure 48: CPI Inflation 108

1. Executive Summary

1.1. Purpose and Scope

The Financial Services Regulatory Authority (FSRA) of Ontario retained Risk Consulting Services, Inc (RCS)[1], to review private passenger vehicle insurance experience in Ontario. Our review is based on the Ontario private passenger vehicle industry data compiled and presented by the General Insurance Statistical Agency (GISA) as of December 31, 2025. The specific objectives of our review include:

- A summary of changes in the number of vehicles insured, average premiums, and average loss costs per vehicle over the last ten years as reported by GISA as of December 31, 2025.
- A summary of historical expense costs, return on investment income rates, and profit levels as reported by insurers operating in Ontario.
- A review of GISA's estimated ultimate loss amounts and claim counts for private passenger vehicles using industry data as of December 31, 2025.
- The determination of loss trend rates that FSRA will use as benchmarks in its review of private passenger vehicle rate applications. Our analysis uses the GISA private passenger ultimate loss and loss adjustment expense data as of December 31, 2025, to determine past and future loss trend rates,
- An assessment of the cost impact of Bill 15 and Bill 91 reforms, and
- An assessment of the impact of COVID-19 and excess inflation on loss experience.

1.2. Summary of Key Findings

In Table 1, we present our selected past and future annual loss cost trend rates, including our confidence interval ranges for our selections based on insurance industry data as of December 31, 2025:

Table 1: Selected Loss Cost Trends as of December 31, 2025

Coverage	Trend Period	Past Trend Selection Beginning 2017	Past Trend Confidence Interval (Lower/ Upper Bound)	Future Trend Selection	Future Trend Confidence Interval (Lower/ Upper Bound)
Bodily Injury		+1.1%	+0.2%/+2.0%	+1.1%	+0.2%/+2.0%
Property Damage	Up to Oct 1, 2022	+6.5%	+5.2%/+7.9%	−0.1%	−4.2%/+4.1%
	Thereafter	−0.1%	−4.2%/+4.1%		

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

Accident Benefits - Total		+0.9%	−1.2%/+3.1%	+0.9%	−1.2%/+3.1%
Accident Benefits - Total Medical and Rehabilitation, including Attendant Care		*+2.2%*	*+0.3%/+4.1%*	*+2.2%*	*+0.3%/+4.1%*
Accident Benefits - Total Disability Income		*−3.9%*	*−5.5%/−2.2%*	*−3.9%*	*−5.5%/−2.2%*
Accident Benefits – Funeral & Death Benefits		*−3.1%*	*−4.0%/−2.3%*	*−3.1%*	*−4.0%/−2.3%*
DCPD	Up to Jul 1, 2023	+8.6%	+7.3%/+9.9%	+4.1%	−1.9%/+10.5%
	Thereafter	+4.1%	−1.9%/+10.5%		
Collision	Up to Oct 1, 2023	+8.6%	+6.7%/+10.5%	+2.9%	−4.6%/+11.0%
	Thereafter	+2.9%	−4.6%/+11.0%		
Comprehensive - Total		See Section 8.6	See Section 8.6	+5.1%	-2.0%/+10.2%
Comprehensive - Theft		*See Section 8.6*	*See Section 8.6*	*+5.0%*	*-7.0%/+13.0%*
Comprehensive - All Other		*+5.1%*	*+3.0%/+7.4%*	*+5.1%*	*+3.0%/+7.4%*
All Perils	Up to Apr 1, 2023	+10.8%	+9.6%/+12.0%	+3.6%	−2.3%/+9.8%
	Thereafter	−4.5%	−9.9%/+1.3%		
Specified Perils		See Section 8.6	See Section 8.6	+5.1%	−2.0%/+10.2%
Uninsured Auto	Prior to Jan 1, 2018	−4.8%	−7.6%/−0.3%	+0.9%	−1.2%/+3.1%
	Up to Jan 1, 2020	−7.2%	−10.3%/−2.5%		
	Thereafter	+12.3%[2]	+8.6%/+18.1%		
Underinsured Motorist		+4.4%	+3.9%/+4.9%	+4.4%	+3.9%/+4.9%
All Coverages		**N/A**	**N/A**	**+2.6%**	**-1.6%/+6.9%**

- Historical data impacted by the decline in frequency due to the COVID-19 pandemic needs to be adjusted to reflect the new post-pandemic environment.

[2] Our model also includes a one-time scalar shift of +23.8% at 2018-1. See Section 8.10 for loss trends prior to April 1, 2018.

In Section 9, we present factors to adjust industry historical accident half-year frequency data to a post-pandemic level.

- For some coverages, historical accident years have experienced a rise in loss costs largely due to temporarily higher-than-average inflation. In Section 10, we present factors for DCPD, collision, and comprehensive all other to adjust industry historical accident half-years for the excess inflation. In addition, some physical damage coverages such as property damage, DCPD, and collision have experienced a flatter severity trend in recent accident years. Our models incorporate a trend change based on the recent emergence. We note the following:
  - The trend rates indicated by the trend changes are lower than previously selected in past benchmarks.
  - Recent favorable emergence may suggest that the future trend may be lower than that selected during the period of higher-than-average inflation.
  - Our collision future trend rate is lower than the DCPD future trend rate. Generally, we have found these coverages experience similar trends. There is considerable uncertainty regarding future trends given the changing environment, and we also note significant overlap in the trend confidence intervals for the coverages.
- Comprehensive theft has experienced significant shifts in trend in recent years. In Section 8.6, we present a different approach to adjusting for the recent theft deterioration and theft abatement periods. In addition, we note the following:
  - There is considerable uncertainty on future trends and whether the theft abatement period will continue.
  - Our approach suggests insurers adjust each accident semester to unwind the impact of the theft deterioration and theft abatement as theft levels stabilize into the future.
  - Insurers should adjust their comprehensive theft and comprehensive total projected loss costs to account for the unwinding of these periods in future rate filings.
- Future trend rates that are lower than past trend rates suggest that recent experience has developed favorably relative to prior reviews and may continue to develop favorably in the future. This development may imply that profitability levels may increase in the future. As stated previously, we recognize that there has been considerable uncertainty in the changing environment in recent years, and we encourage insurers to review their most recent data to support their trend selections and to continue to review profitability levels for future rate filings.

1.3. Relevant Comments

Data

The data utilized in this study and presented in this report is industry experience published by the General Insurance Statistical Agency (GISA) as compiled by GISA's service provider and estimates prepared by Ernst & Young LLP (EY). We rely on the

incurred losses and claim counts presented by GISA as well as the implied loss development factors and claim count development factors selected by EY. However, we have conducted our own analysis to review the reasonability of EY's estimates of the ultimate loss amounts and claim counts as included in the AUTO7001 report. In general, we find these estimates to be reasonable for our purpose[3] of selecting loss trend rates and have adopted them for use in our analysis in Section 6.2 of this report.

Our analysis reflects GISA aggregated experience of the insurance industry, which includes the Facility Association (FA).[4] Our findings and analysis may not be appropriate for an individual insurance company whose portfolio of risks, rates, expenses, and operating characteristics may differ from the insurance industry averages that underlie our findings.

We refer to the insurance companies operating in Ontario, including the Facility Association, as the "Industry;" and we refer to the aggregate claim or expense experience as "Industry experience."

Loss Trend Benchmarks

Loss trend rates are an important input in the determination of rate change need. Loss trend factors are applied to the historical ultimate incurred losses to adjust those losses to cost levels anticipated during the policy period covered under the proposed rate program.

The application of trend rates is 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 that are expected to occur between the end of the experience period and the period the new premiums will be in effect (i.e., "future trend").

Therefore, past trend rates should reflect the cost level changes that occurred during the experience period. Future trend rates should consider those changes as well as the likelihood that those patterns may change.

Heightened Uncertainty: COVID 19

The recent claim experience is exceptional due to the COVID-19 pandemic and the increase in inflation. Potential future inflation scenarios add uncertainty to the selected future trend rate.

- The COVID-19 pandemic affected loss costs beginning in 2020-1, mainly driven by a decline in the claims frequency rate. Mileage and mobility (based on cell phone data) indicate a return to pre-pandemic mobility levels in the second half of 2022. However, commuting and other driving patterns may differ from those prior to the pandemic. We believe 2022-2 may be the start of the post-pandemic "new-

[3] Our use of the GISA estimates of ultimate loss amounts and claim counts for loss trend purposes is not meant to imply we are in full agreement with the GISA estimates.

[4] Due to the low volume of FA risks, we find the inclusion or exclusion of the FA data does not materially affect our calculated loss trend rates, although the FA experience does have a higher average loss cost per vehicle than the industry.

normal" with remote and hybrid work models commonplace, and pandemic restrictions no longer in effect.

Our loss trend selections are intended to be isolated from the influence of the COVID-19 pandemic. In addition to the application of the loss cost trend rate to project historical experience data to the cost level of the proposed rate program, insurers may find it appropriate to include an adjustment to the historical data in the rate application to reflect the new normal in the post-pandemic era.

Heightened Uncertainty: Changing Inflation

We observe a significant increase in physical damage claim costs coincident with the late 2021 rise in the consumer price index (CPI) for categories that directly impact physical damage claim costs (vehicle parts, replacement vehicles, rental fees, maintenance and repair costs).[5] We include additional parameters in our model to quantify this increase if present in the data.

The Federal Government's steps to curb inflation through higher interest rates have tempered the rate of annual inflation. Observed CPI statistics show a continued tempering of the inflation rate since its peak in the summer of 2022.

General inflation and/or a recession may cause consumers to "do less" leading to a reduction in vehicle use. This possible vehicle usage reduction may lead to a decrease in the future claims frequency rate.

In our most recent prior reports, we did not select future trends and instead, recommended the following considerations when selecting the future trend rate:

- The correlation of the historical CPI index with historical claim cost changes; and any recent pattern of changes (stabilizing, rising or falling) in the CPI.
- The actual change in claim costs data that has emerged during the period of high inflation and the subsequent period of inflation rates returning towards pre-pandemic rates.
- The anticipated future CPI during the rating program.
- The impact of economic conditions and general inflation on vehicle usage.

Given the tempering of inflation, we select future trend rates in this report; please see Section 7 for more details.

Heightened Uncertainty: Reforms

Our analyses of past trend rates consider the impact of the various reforms and government actions occurring during the experience period. Where appropriate, historical data in the experience period should be adjusted to reflect the effects of those reforms and government actions. Our trend models include parameters to capture the effects of those reforms.

Applicability of Trend Rates

In this report, we present our findings related to the loss trend rates, pandemic-related factors, inflation-related factors, and reform factors for FSRA's consideration

[5] As discussed more fully in Section 5.4, we observe a more limited impact on other coverages.

in its review of individual rate filings. The projection of future rate needs is subject to considerable uncertainty. For this reason, we provide rationale for the loss trend rates and various factors that we present, as well as information to help FSRA evaluate their reasonableness.

We recommend FSRA consider the reasonableness of additional information provided by interested parties as it may be more current or may provide more insight into the Industry private passenger vehicle claims experience (particularly as respects the bodily injury coverage and inflation) that has emerged or is expected to emerge. However, in doing so, we recommend FSRA also consider that the experience of one insurer may not be representative of the experience of the Industry.

We also recommend FSRA recognize that while, independently, an alternate assumption, factor, or provision may be reasonable, it may not be reasonable to combine alternate assumptions, factors, or provisions.

1.4. Report Organization

- In Section 2, we present the background of automobile insurance regulation in Ontario, including the historical legislative reforms and government actions.
- In Section 3, we discuss the most recent 10-years of industry private passenger vehicle (PPV) premium and loss experience in Ontario.
- In Section 4, we estimate the historical profit realized by the industry based on the estimates of ultimate loss and expense amounts as of December 31, 2025.
- In Section 5, we present the historical industry calendar year profit reported by GISA in the Financial Information Industry Profit and Loss (FIIP&L) reports.
- In Section 6, we discuss our review of GISA's estimated ultimate loss amounts and claim counts for private passenger vehicles using industry data as of December 31, 2025.
- In Section 7, we discuss our loss trend methodology and various considerations in selecting loss trend rates for each coverage.
- In Section 8, we present our trend analysis for each major coverage.
- In Section 9, we present factors to adjust historical frequency levels to a post-pandemic frequency level.
- In Section 10, we discuss our methodology for estimating the impact of recent higher inflationary levels.

* * * * *

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

Risk Consulting Services, Inc.



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



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

2. Legislative Reforms and Government Actions

2.1. History of Reforms

In 1990, the Ontario government introduced the Ontario Motorist Protection Plan (OMPP) which, amongst other changes, introduced a system of expanded no-fault accident benefit coverages and a verbal threshold tort system restricting access to tort. Since then, many legislative changes have been introduced in Ontario. Very briefly, those changes include:

- Bill 164 (January 1994) tightened rules related to the right to sue for economic and non-pecuniary damages, and further expanded a comprehensive no-fault benefits system.
- Bill 59 (November 1996) reversed some of the tighter tort rules under Bill 164, while moving away from the comprehensive no-fault benefits of Bill 164.
- Bill 198/Bill 5 (October 2003) introduced (i) measures to control bodily injury costs by changing the threshold definition and increasing the deductible and (ii) the Statutory Accident Benefits Schedule (SABS).
- Reg 34/10 (September 2010) amended the SABS with reduced benefits.
- Bill 15 (January 2015) introduced changes intended to improve efficiency, regulation, and licensing of third-party vendors, and reduced the prejudgment interest rate on general damages for non-pecuniary awards, as well as for disputes under SABS.
- Bill 91 (introduced in stages) included changes to the tort deductible and tort threshold effective August 2015 and revised the catastrophic impairment definition and SABS benefit level changes for policies issued or renewed on or after June 2016.

As the data we review in this loss trend analysis is based on the 15-year period from 2011-1 to 2025-2, the impacts on claims costs of OMPP, Bill 164, Bill 59, Bill 198, and Bill 5 are not included in the data we review. Further, while Reg 34/10 was effective during the 15-year data period, we find that consideration of only Bill 15 and Bill 91 reforms within our regression models is relevant for this analysis.

2.2. Current Legislation - Background

In 2013, the government announced a Cost and Rate Reduction Strategy that included a range of measures aimed at reducing costs and improving the sustainability of the auto insurance system. The Cost and Rate Reduction Strategy has resulted in a series of regulatory amendments and other changes that we list below. Many of the government's Cost and Rate Reduction Strategy initiatives were drawn from expert independent sources including:

- The 2011 *Annual Report of the Ontario Auditor General* (2011 Annual Report) that recommended a range of actions to reduce costs and contain fraud,

- The 2012 *Superintendent's Report on the Definition of Catastrophic Impairments in the Statutory Accident Benefits Schedule* (Superintendent's Report) aimed at updating the definition of catastrophic impairment and basing the definition on the most current scientific evidence,
- The 2012 *Final Report of the Anti-Fraud Task Force* that recommended implementation of a comprehensive anti-fraud framework within Ontario's auto insurance system,
- The 2013 *Final Report of Justice Douglas Cunningham on the Dispute Resolution System* (DRS), which recommended the transformation of the DRS to streamline processes and enhance effectiveness,
- The 2014 *KPMG Annual Report on Auto Insurance Transparency and Accountability,* which included recommendations aimed at reducing costs and improving the automobile insurance system,
- The 2014 *KPMG Advisory Group Report on Towing and Storage*, which included measures aimed at increasing road safety, increasing consumer protection, and improving transparency in the billing of towing and storage services, and
- The 2014 Superintendent's Report on the Three-Year Review of Automobile Insurance.

Although many of the cost reduction strategies could not be quantified at the time of introduction, we expect, in aggregate, these cost reduction strategies have contributed to the changes in claim amounts and claim counts that have emerged since first introduced.

Below, we present specific changes introduced under Bill 15 and Bill 91 on a by coverage basis.

Bodily Injury- effective on or after January 1, 2015

- A decrease to the 5% pre-judgment interest rates to 1.3%: The rate is subject to quarterly reviews thereafter, with updates based on the interest rates posted on the Ministry of the Attorney General's website.

Bodily Injury- effective on or after August 1, 2015

- An increase to the deductible on court awards for non-pecuniary loss from $30,000 to $36,540, and awards under the Family Law Act from $15,000 to $18,270; indexed each year starting January 1.
- An increase in the monetary threshold beyond which the tort deductible does not apply, as follows:
  - for non-pecuniary loss to $121,799 and
  - under the Family Law Act to $60,899;

  indexed each year starting January 1.
- Consideration of the tort deductible, if applicable, when determining a party's entitlement to costs in a bodily injury action.

Accident Benefits- effective on or after April 1, 2016

- Replacement[6] of the DRS regime under the Financial Services Commission of Ontario (FSCO) by a system under the License Appeal Tribunal of the Safety, Licensing Appeals and Standards Tribunal (SLASTO): This change included the requirement that all SABS disputes be resolved through SLASTO and removed access to courts (tort) that existed under the prior FSCO DRS regime.

Accident Benefits- effective on or after January 1, 2015

- A decrease in the SABS interest rate for overdue payments to 1.3%; the rate is subject to quarterly adjustment thereafter, with updates based on the interest rates posted on the Ministry of the Attorney General's website.

Accident Benefits- all policies issued or renewed on or after June 1, 2016

- A reduction in the standard benefit level for catastrophic impairments from $2 million (attendant care and medical and rehabilitation) to a combined limit of $1 million.
- The consolidation of attendant care as a separate stand-alone benefit of $36,000 into a new standard combined benefit level for medical, rehabilitation, and attendant care benefit of $65,000.
- A reduction in the waiting period for non-earner benefits from six months to four weeks, and a limit to the duration of non-earner benefits of two years.
- An amendment to the definition of catastrophic impairment in the SABS.
- The requirement for goods and services not explicitly listed in the SABS to be agreed upon by the insurer as "essential."
- A reduction in the standard duration of medical, rehabilitation, and attendant care benefit to five years for all claimants except children.
- The definition of the amount payable to a professional attendant care provider to be the amount for actual services rendered, subject to the monthly amounts determined by an assessment.

Changes to Optional Accident Benefits- all policies issued or renewed on or after June 1, 2016

- Introduction of a new optional combined medical, rehabilitation, and attendant care benefit of $130,000 for non-catastrophic injuries which increases the $65,000 limit; the optional combined medical, rehabilitation, and attendant care benefit of $1 million for any injury remains;
- Introduction of a new optional catastrophic benefit of an additional $1 million, which, if purchased, can be combined with the current $1 million optional medical, rehabilitation, and attendant care benefit for any injury.

[6] FSCO continued to settle remaining files open on March 31, 2016.

Physical Damage Coverages- all policies issued or renewed on or after June 1, 2016

- A change to the standard deductible for comprehensive coverage, from $300 to $500.

DCPD- effective on January 1, 2024

- Introduction of a new endorsement, Agreement Not to Recover Loss or Damage From an Automobile Collison (OPCF 49), making DCPD no longer mandatory, and giving consumers the choice to opt out of DCPD coverage.

Other Changes

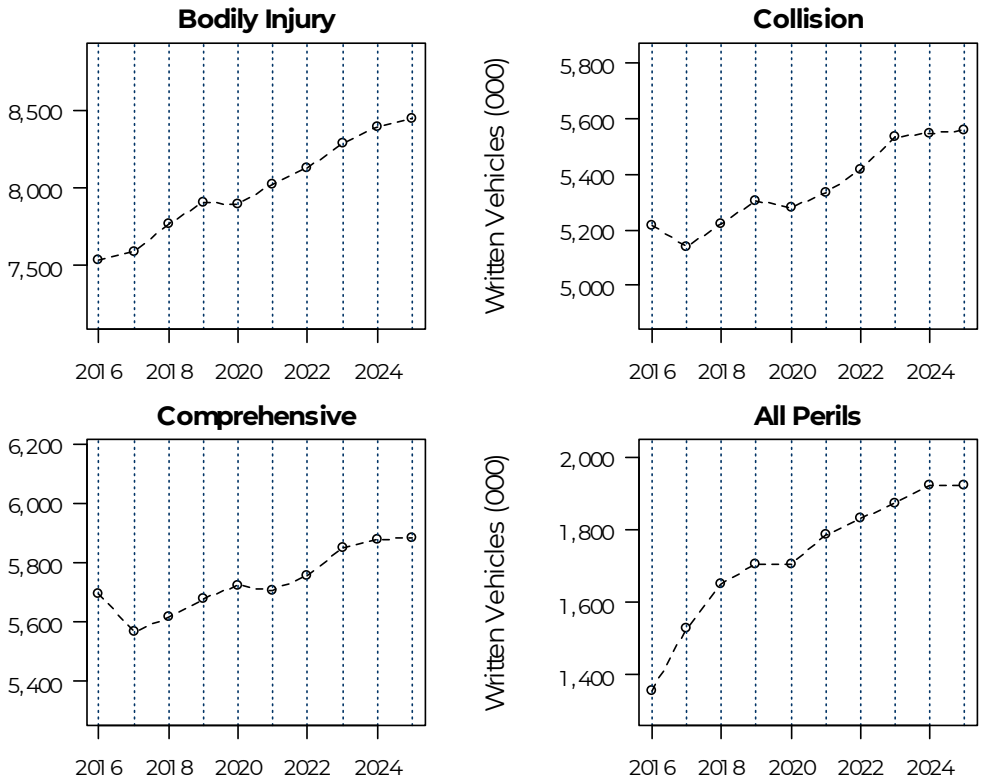
- Elimination of the ability to rate or include underwriting rules for minor at-fault accidents of $2,000 or less, subject to certain conditions for policies issued on or after June 1, 2016.
- A reduction in the maximum interest rates insurers can charge for monthly installment payment plans on auto insurance policies issued on or after June 1, 2016.
- A requirement that all insurers offer winter tire discounts for private passenger automobile insurance starting no later than January 1, 2016.
- Implementation of anti-fraud measures including expanded data collection; health care provider licensing; tow truck and storage changes.
- Expansion of distracted driving penalties to improve road safety.

3. Summary of Ontario Private Passenger Vehicle 2016 to 2025 Experience

3.1. Growth of Insured Vehicles

Since 2016, the number of private passenger vehicles in Ontario has increased annually, with more modest growth in 2019 to 2021, likely due to the COVID-19 pandemic. In Figure 1, we present the number of written vehicles insured over each of the last ten years for bodily injury,[7] collision, comprehensive, and all perils coverages.

Figure 1: Written Vehicles



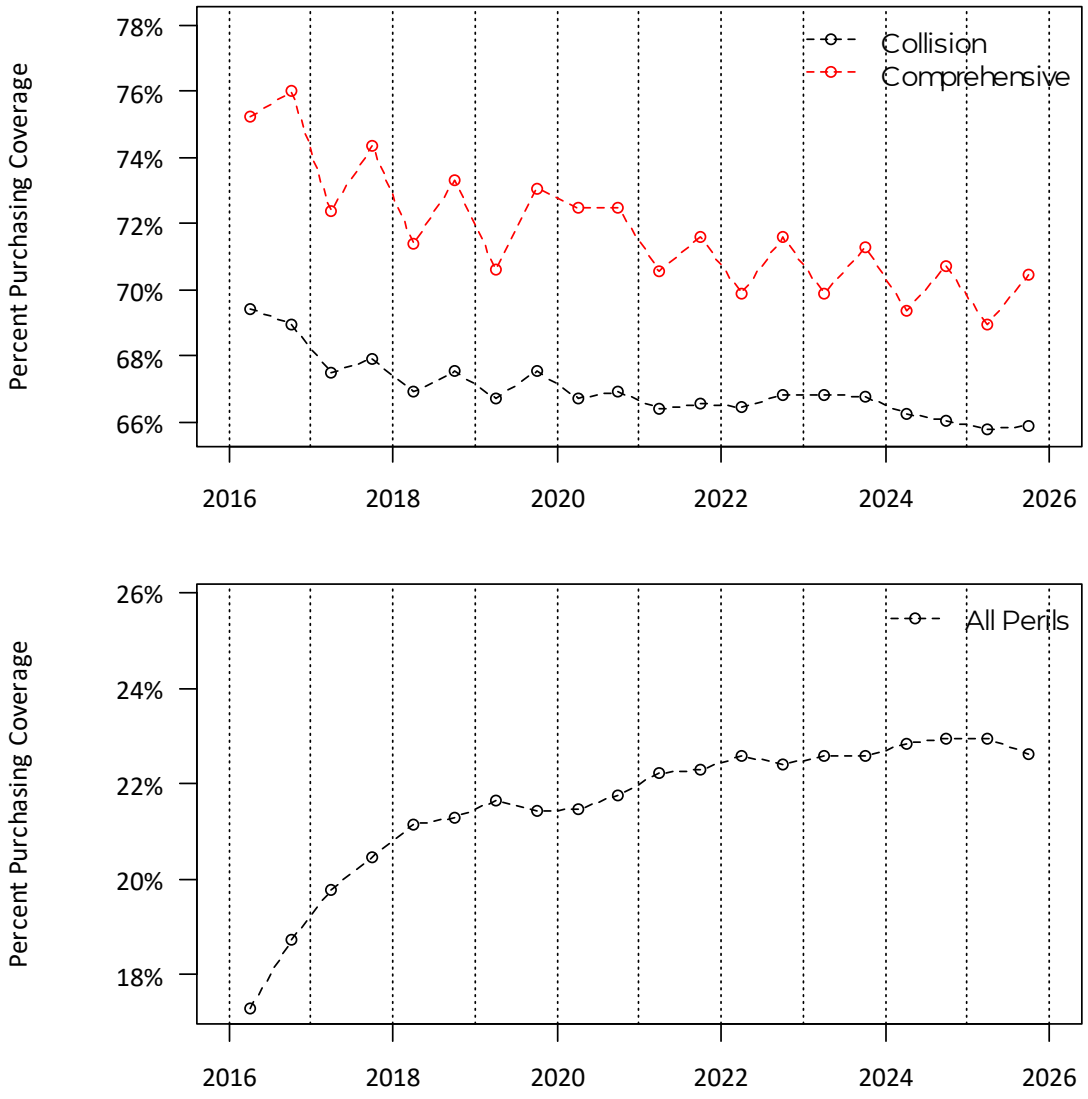
The number of policyholders purchasing optional collision and comprehensive coverages has increased each year, excluding 2020, coincident with the COVID-19 pandemic, and a decrease in 2017, when some policyholders transitioned their collision and comprehensive coverage to all perils coverage. This shift from collision

[7] The growth in bodily injury is representative of all mandatory coverages which include bodily injury, property damage-tort, direct compensation property damage, accident benefits and uninsured automobile.

to all perils is coincident with a shift toward higher deductibles for collision and comprehensive.

In Figure 2, we present the percentage of risks purchasing the optional physical damage coverages. There has been a steady increase in the percentage of vehicles with (optional) all perils coverage, more than offsetting the reduction in collision and comprehensive purchasers.[8] The growth in the percentage of risks with optional coverages has added to the average total premiums paid by consumers over time.

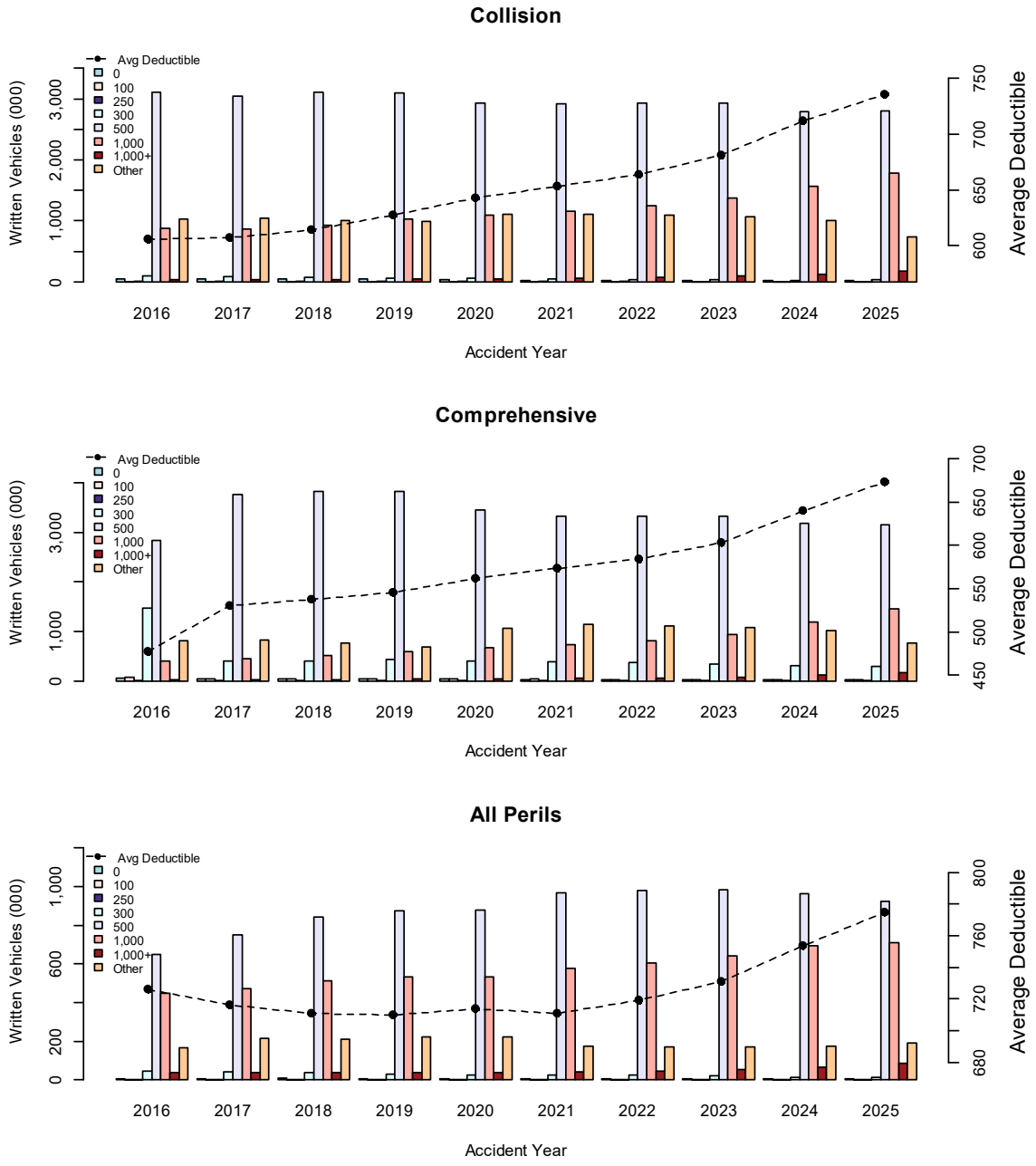
Figure 2: Percent Purchasing Collision and Comprehensive Optional Coverages



[8] The number of vehicles is on a semi-annual basis to highlight the seasonal pattern for comprehensive coverage due to the temporary removal of coverage during the first half of the year.

In Figure 3, we present the number of written vehicles at various deductible levels and the average deductible for each accident year. We observe a shift toward higher deductibles for collision, comprehensive, and all perils.

Figure 3: Average Deductible Summary



3.2. Change in Average Premiums

In Ontario, there are specific coverages that are mandatory (bodily injury, property damage, accident benefits and uninsured auto), while the remainder are optional.

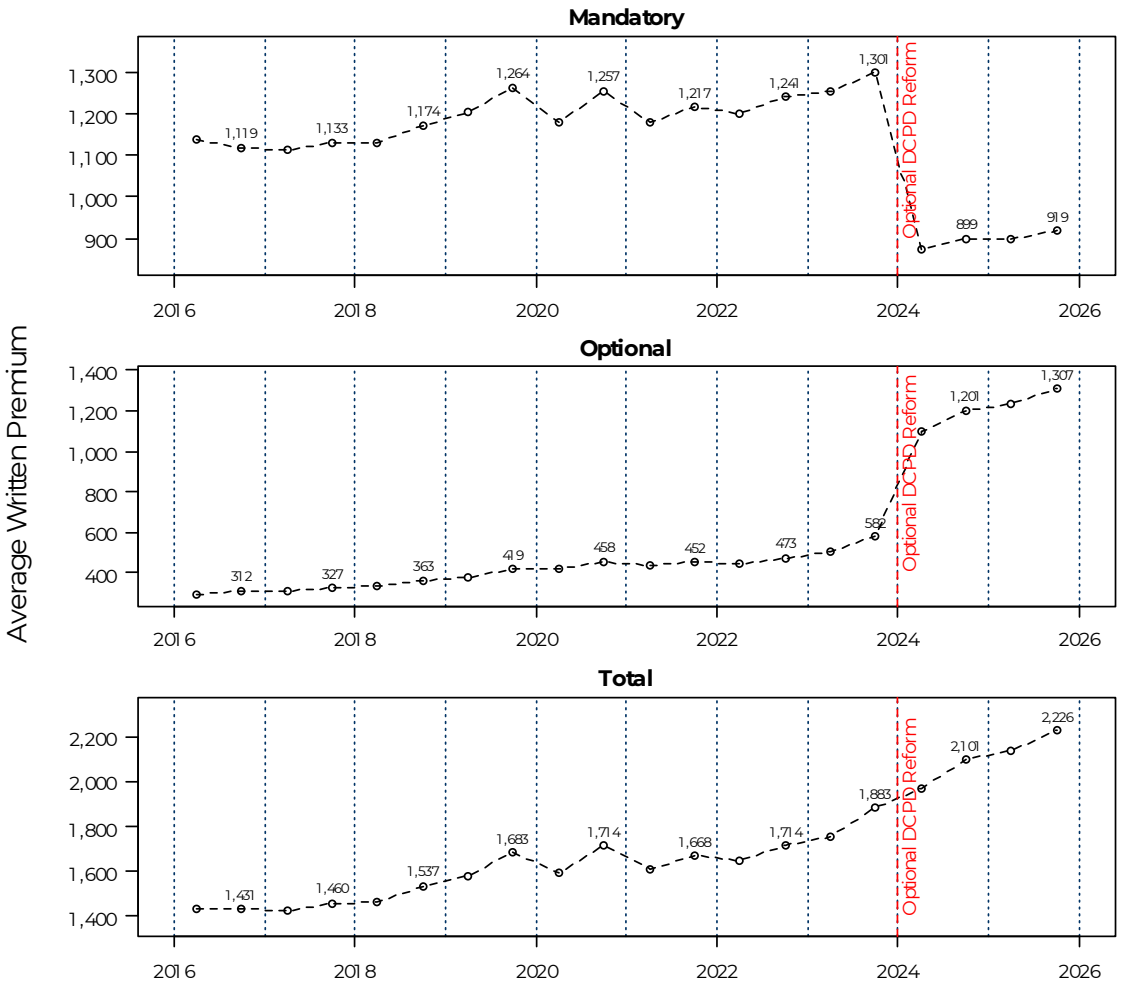
Effective January 1, 2024, DCPD is an optional coverage. In Figure 4, we present the average written premiums for the mandatory, optional, and total coverages, respectively, over the ten-year period, 2016 to 2025, in half-year increments.

In Section 2, we described the historical reform changes. These reform changes can affect the level of benefits, and in turn, the average premium. Many of the reforms focussed on bodily injury and accident benefits, which are included in the mandatory coverage category. These reforms helped temper the growth in claims cost, and therefore average premiums.

The mandatory coverages average premium declined between 2014 and 2017, followed by an increase. During 2020 and 2021, there were temporary drops in the first half of each year, and otherwise a moderation to the rise that began in 2018. In contrast, the average premiums for optional coverages were relatively flat until 2016 and then began to rise. This increase may be, in part, due to higher average repair costs on the growing proportion of vehicles with advanced technology.

The DCPD reform effective 2024 caused a shift of premium and losses from mandatory to optional coverage.

Figure 4: Average Written Premium – Summary



3.3. Change in Average Claims Costs

Claims costs comprise the largest component of premiums. In Figure 5, we present the average claims cost per vehicle for the Ontario mandatory, optional, and total categories. In the average claim cost estimate, we include:

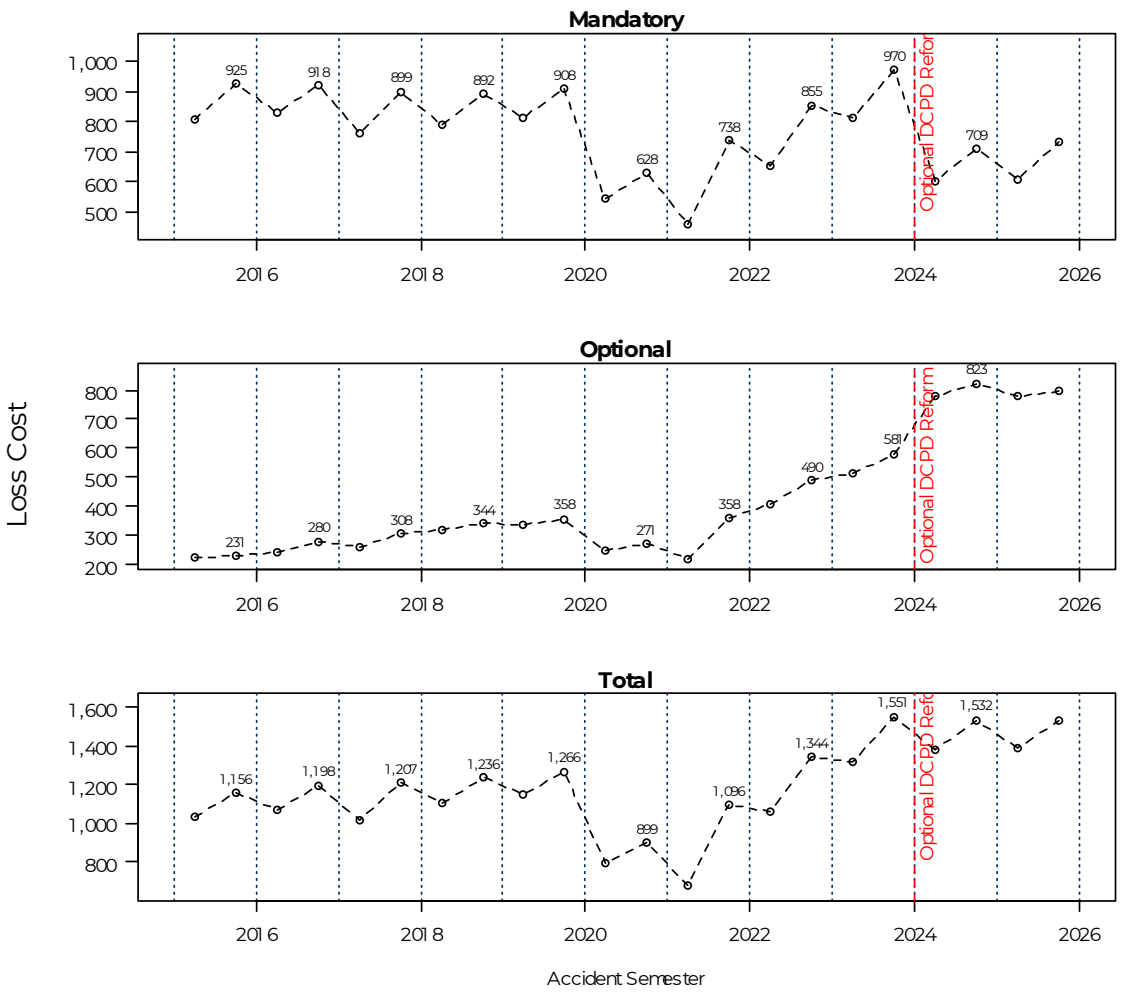
- indemnity amounts (i.e., cost to fully settle and close the claim),[9] and
- all internal and external claims settlement costs[10] (e.g., legal fees and claims adjusters).

The claims data presented for each half-year represents amounts for claims where the event that gave rise to the claim occurred in that time period, January 1 to June 30 or July 1 to December 31; and is referred to as accident-half year or accident semester experience.

[9] The claims costs presented are on an ultimate basis. See Section 6.2 for more details.

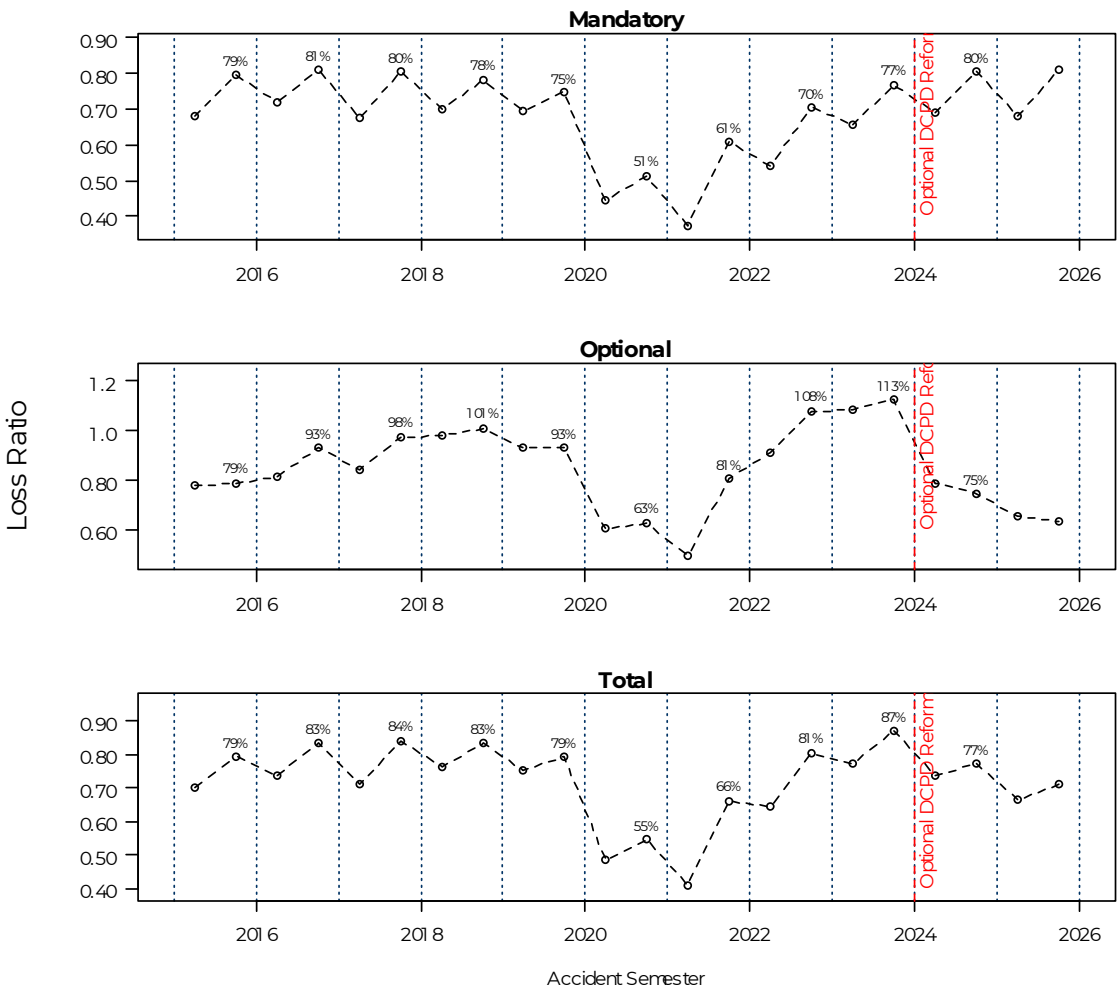
[10] External claim settlement costs are reported by insurers for each individual claim to GISA, referred to as allocated loss adjustment expenses. Internal claim expense factors are based on aggregated costs reported to GISA.

Figure 5: Claim Costs - Summary



In Figure 6, we present ratios of the loss and loss adjustment expense amounts to the average earned premiums to provide an indication of the relative change over time. Subject to variability, the historical loss ratios increased between 2015 and 2016, and then began to flatten through to 2019. The 2020, 2021 and first half of 2022 loss ratios are exceptionally low due to the COVID-19 pandemic. The overall loss ratios beginning 2022-2 have returned to pre-pandemic levels.

Figure 6: Loss Ratio - Summary[11]



Claims costs per vehicle are a combination of the claims frequency rate (i.e., the average number of claims per insured vehicle) and claim severity (i.e., the average cost of each claim measured as the total claims cost as a ratio to the total number of claims). We discuss the historical claims frequency and severity for each coverage more fully in Section 8.

[11] For visual ease, the accident half-year loss ratio numerical values are only presented for the second half of each year.

4. Summary of Ontario Private Passenger Vehicle Premium Components

4.1. Components of Premium

Insurance companies submit rate applications following the FSRA rate filing guidelines and processes to receive approval for the premiums they propose to charge. Insurance companies determine their rate level needs (referred to as "rate level indications") by estimating the average premium they need to charge to provide for (a) what they project their future claim costs will be, (b) what they project their future operating expense costs will be, (c) consideration of future investment income, and (d) a margin for profit. The estimate of the average premium required is compared to the estimate of the average premium that would be charged under the current rate program. In this section, we discuss expenses, investment income and the profit provision. In Sections 6 through 8, we discuss the projection of future claim costs including the estimation of historical ultimate claims costs and the trend rates to project those claims costs to the future.

4.2. Expense Components

In Ontario, the standard automobile policy defines the coverages and endorsements used by all insurers. While standardized coverages are provided by all insurers, policyholders have many insurers from which they can obtain their automobile insurance. There are many reasons that may explain price differences between insurers for the same risk with the same coverages. One reason for the difference in price between insurers is based on the differences in the expense component included in the premiums.

There are three primary categories of expenses:

- premium tax,
- general administrative, including head office costs, and
- acquisition costs.

Some expenses are referred to as variable expenses, as they are based on a percentage of the premium. The higher the premium, the higher the dollar amount included in the total premium for variable expenses like premium tax and commissions. Other expenses are referred to as fixed expenses, as they do not vary with the premium charged.

Premium Tax

In Ontario, a 3% premium tax is included in all premiums. This is a variable expense, as the actual dollar amount is based on a percentage of the premium, rather than a fixed dollar amount.

General Administrative Expenses

General administrative and head office expenses are associated with policy processing, including underwriting, information technology, actuarial, and general management. The largest subcomponent would include associated rent and salaries. These expenses are usually a mix of fixed and variable expenses.

Some insurers charge fees for the payment plans they offer. In Ontario, the maximum fee is 1.3% of the total premium charge for the monthly payment plan option. While some insurers report these fees as additional revenues, other insurers reduce their reported general expenses for these fees.[12]

Acquisition Costs

Acquisition costs vary among insurers depending upon the distribution channel. Insurers can be generally categorized under three different distribution channels: independent broker, direct writer, and company (internal) agent. Understanding the difference in costs and services between different distribution channels allows policyholders to make informed decisions on their choice of insurer.

Traditional brokers, who are independent from the insurance companies they represent, are the largest distribution channel and interact with the client to explain the coverages and options amongst the insurers that the broker represents. Between 2018 and 2022, the share of premiums written by independent brokers was relatively stable at 54%. Brokers are generally compensated on a percentage of premium basis, referred to as standard commissions. In addition, a contingent commission may be paid by the insurer to the broker when target metrics such as growth or profit are met.

Direct writers offer online presence, and internal agents represent only the insurer that employs them. Unlike independent brokers whose compensation is strictly commission, comparable compensation for direct writers and agency-insurers is often a mix of commission and salary; and may include contingent commissions.

4.3. Reported Expenses[13]

Insurers are required to report their private passenger automobile expense information to GISA, and GISA provides an aggregated summary of the expense data each year. In Table 2, we present a summary of the GISA expense data for 2018 to 2022, categorized by (standard) commissions, profit commissions, premium tax, and general expenses for all insurers. Expenses are stated as a percent of the total private passenger automobile direct written premiums.[14]

In Table 3, we present a summary of the IFRS-17 GISA expense data for 2023 to 2024. Following the transition to IFRS-17, GISA expense ratios are presented as a percentage of total insurance revenue instead of DWP. We use the 2024-2 AUTO7001 Automobile Industry Exhibit to estimate direct written premiums for 2023

[12] Regardless of reporting approach, these fees, and delay in the receipt of premiums, is considered in calculating the rate level change need.

[13] GISA did not release the 2023 Expense Exhibit due to IFRS-17 reporting issues. The 2025 Expense Exhibit is not yet available.

[14] The term “direct written premiums” is in the context of reinsurance and means before any consideration of reinsurance premiums. This is the basis upon which GISA reports the expense ratios.

to 2024, and present expense ratios as a percent of written premium to compare with historical expense ratios.

We observe the reported premium tax rate is not exactly 3.0% in the expense data summarized by GISA as presented in the tables below, despite the premium tax at a set rate of 3.0% of premiums. This is likely due to the timing of premium tax payment data associated with the written premiums.

Subject to individual insurer planned changes that may affect future expense costs, in general, recent expense costs are a reasonable forecast for future expense costs.

Table 2: IFRS-4 Expense by Category (All Insurers) as percent of DWP

	Commissions	Contingent Commissions	Premium Tax	All Other Expenses	Total Expenses
2018	11.2%	1.1%	2.9%	10.7%	25.9%
2019	11.1%	1.1%	2.8%	10.0%	24.9%
2020	11.1%	1.7%	2.8%	10.3%	26.0%
2021	11.2%	2.1%	2.9%	11.2%	27.4%
2022	11.3%	1.3%	2.6%	11.1%	26.4%

Table 3: IFRS-17 Expense by Category (All Insurers)

	Percent of Total Insurance Revenue			Estimated Percent of Written Premium		
	Amortization of Insurance Acquisition Cash Flows	General & Operating	Total	Amortization of Insurance Acquisition Cash Flows	General & Operating	Total[15]
2023	18%	4.3%	22.3%	17.3%	4.1%	21.4%
2024	17.8%	4.6%	22.4%	16.4%	4.2%	20.6%
2025[16]						

The rise in the 2020 and 2021 total expense ratio over 2019 is primarily attributed to the rise in the contingent commission provision, which may be due, at least in part, to the favorable loss ratio experience observed during the COVID-19 pandemic.

We also observe a one percentage point increase in the all other expense provision between 2020 and 2021. This increase may, in part, be attributed to an increase in overhead cost outpacing the growth in average premiums.

GISA has not released a report presenting expenses by distribution channel under IFRS-17. As a result, this data is not available for years after 2022.

[15] We note the 2024 expense ratio differs from the selected benchmark expense ratio in Section 1. The expense ratios in Table 3 are presented with all expense categories as a percent of written premiums. The benchmark expense ratio is calculated with amortization of insurance acquisition cash flows as a percent of written premium, and general and operating expenses as a percentage of earned premiums.
[16] Exhibit AUTO9502 has not been released yet for 2025. We will update the values for 2025 when GISA releases this exhibit.

We present the same discussion from our 2024 Annual Report using the 2022 AUTO9552 exhibit. The expense categories differ from those under IFRS-17; however, we expect the general conclusions will be similar under IFRS-17.

The separate data for independent brokers, direct insurers, and internal agent insurers was provided by FSRA based on data reported to GISA[17] by each insurer. In ***Error! Reference source not found.****4, we present the total expense ratio for broker-based insurers, direct insurers, and agent-insurers.*

Table 3*: Total Expenses by Distribution Channel*

	Independent Broker	***Direct Writers***	***Internal Agent Insurers***	***Total***
2018	*28.3%*	*21.1%*	*23.6%*	*25.9%*
2019	*26.9%*	*20.0%*	*25.0%*	*24.9%*
2020	*28.3%*	*21.2%*	*24.6%*	*26.0%*
2021	*29.7%*	*23.0%*	*25.9%*	*27.4%*
2022	*27.7%*	*22.1%*	*27.4%*	*26.4%*

In general, based on industry-wide averages, the total expense costs for broker-based insurers are higher than for agent-based insurers; and agent-based insurer expense costs are higher than for direct writers. Excluding increases in 2020 and 2021 for independent brokers and in 2022 for internal agents, the expense ratios by distribution channel have remained relatively stable. As noted, there is a rise in the total expense ratio for 2020 and 2021 over 2019 that is due, in part, to the increase in contingent commissions, which is likely due to the favorable loss ratios during the COVID-19 pandemic and a subsequent decline in 2022. In addition, part of the rise in 2021 over 2020 is due to an increase in general expenses.

The expense ratios of individual insurers may vary from these industry averages. Insurers are required to support the expense provision assumed for their rate application.

4.4. Investment Income

Insurers earn investment income on (i) the capital they invest to support the insurance they provide and (ii) the premium received from policyholders until claims are fully settled and paid. Insurers' mix of bonds, stocks, and other investments assets, upon which investment income is earned, are subject to oversight by regulators.[18]

Company-wide pre-tax investment income rates are reported annually by insurers in their P&C financial returns, and not specific to any line of business or province. We refer to this as the pre-tax return on investment rate or pre-tax ROI.[19] Insurers do not report a return on investment rate specific to the capital supporting private

[17] In addition to the broker, direct writer and agency insurers, FSRA separately identified an "other" category. As the "other" category only represented less than 0.02% of the total premiums, we excluded this segment for simplification purposes.

[18] Federally incorporated insurers are regulated by OSFI and provincially incorporated insurers are regulated by FSRA.

[19] Any reference to the term ROI is meant to infer a pre-tax basis.

passenger vehicles or the associated cashflow in Ontario. The company's chief investment officer typically provides a forecast of the expected investment income rate that is used by the actuary in calculating the required premium for a proposed rating program.

While historical investment income earnings are not a predictor of future investment income earnings, a review of the historical investment income (i.e., ROI) is insightful. In Table 4, we present the average pre-tax ROI for 2020 to 2025 for insurers in Ontario. To determine the ROI for each year, we calculate a weighted average using the Ontario automobile insurance premiums[20] for each insurer with their respective reported ROI.

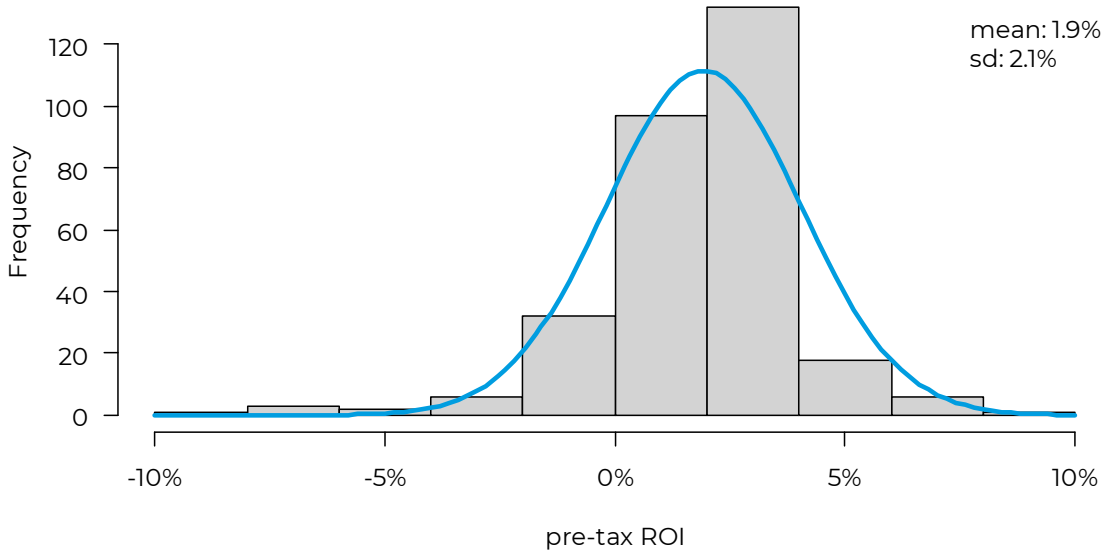
Table 4: Ontario Pre-Tax Return on Investment Rate

Calendar Year	Weighted Average Pre-tax ROI
2020	4.07%
2021	2.57%
2022	-0.25%
2023	5.05%[21]
2024	6.42%[22]
2025	3.69%

The premium-weighted average pre-tax ROI over the five-year period 2021 to 2025 is 3.7%. However, the actual return realized by individual insurers can vary from these industry averages as each insurer operates under its own Board-approved investment strategy. In Figure 7, we present the distribution of individual insurer pre-tax investment returns between 2021 and 2025. Consistent with our expectations, the investment returns are approximately normally distributed; with approximately 2/3[23] of the companies within +/- 2.1 percentage points of the mean of 1.9%.

[20] Only insurers reporting to OSFI are included.
[21] A large insurer erroneously reported a return on investment rate of 72.03% for 2023. We exclude the insurer data from the 2023 calculation.
[22] We note a higher reported ROI for 2024. Although we recognize this is potentially due to IFRS-17 reporting issues, we did not identify any individual insurer data that was unreasonable.
[23] 1 standard deviation is approximately 68% of the total distribution.

Figure 7: Distribution of Individual Insurer Year/Year Investment Returns (2021 - 2025)



4.5. Profit

Insurers are entitled to a reasonable profit for the services provided and risks undertaken by providing supporting capital.

In Ontario, when setting rates, insurers have two sources of profit for private passenger vehicles:

- Explicit target provision of 5% of premium[24] included in the rates, and
- Investment income earned on capital supporting the private passenger vehicle policies.

The total profit for insurers would be greater than the 5% of premium allowance by FSRA, as the latter source, the investment income earned on capital, is outside of the rate setting process. Hence, when insurers consider their total (expected) profits as a percent of equity, [25] they would include this investment income on capital and the 5% of premium profit provision explicitly allowed by FSRA.[26]

[24] In October 2014, a 6% of premium profit provision was introduced. This was subsequently reduced in October 2016 to the current 5% rate.

[25] Shareholders and managers of the firm consider the return on equity so that they may evaluate the rate of return relative to alternative investments.

[26] While the amount of capital supporting private passenger vehicle policies is not explicitly stated by insurers, a common assumption is a notional $1 of capital for every $2 of premium. Under this basis, and assuming rates are adequate and an average ROI of 2.5%, insurers would, on average, have an additional 1.25% of premium in addition to the 5% of premium profit provision for a total of 6.25% of premiums. A higher amount of capital would increase the investment income and total profit, and vice versa.

4.6. Realization of the 5% of Premium Profit Provision

While insurers include FSRA's maximum provision of 5% of premium in their rating programs to contribute to their realized profits – if the actual loss or expense amounts are higher or lower than expected, the realized profit provision as a percentage of premium will be lower or higher, respectively, than the target 5%.

We provide a high-level comparison of the target 5% provision (in effect since October 2016) to profit realized over the last six years (2020 to 2025) using the following assumptions:

- The historical claims payment patterns across all coverages have an estimated average claim settlement lag of approximately 2.5 years.
- The actual pre-tax ROIs between 2020 and 2025 we presented in Section 4.4 are reasonable estimates of the investment income earned on the cash flow for calculating the discount factor for each year.
- We use GISA's estimate of the ultimate loss ratios including loss adjustment expenses.[27]
- We include a Health Levy provision calculated as a percentage of all vehicles combined earned premium.[28]
- We assume the GISA reported expense ratios for private passenger automobile for each of 2020 to 2025 apply to those years[29]; and any finance fee revenues are netted against reported expenses.
- We assume a 4-month delay in receipt of premiums.
- We do not consider the investment income earned on supporting capital as this is separate and in addition to the FSRA 5% of premium provision.

We present these summary statistics and metrics in Table 5.

Table 5: Comparison of Target to Realized 5% Profit Provision

Accident Year	Estimated Loss & LAE Ratio	Discount Rate	Discount Factor	Expense Ratio Including Health Levy	Estimated Underwriting Profit[30]
2021	54.0%	2.6%	0.951	28.3%	20.4%
2022	73.3%	−0.2%	1.005[31]	27.2%	−0.9%
2023	84.5%	5.1%	0.906	27.2%	−3.7%
2024	78.6%	6.4%	0.883	27.1%	3.5%

[27] The loss ratios based on the ultimate loss amounts and earned premiums as reported by GISA as of December 31, 2024 in the AUTO 7001 Exhibit.
[28] As reported in the experience of all vehicles combined by coverage section in the AUTO1101 exhibit.
[29] We assume the 2024 expense ratio for 2025.
[30] We assume finance fees are netted from the expense ratio and a 4-month delay in the receipt of premiums. Our findings are not sensitive to this assumption.
[31] The 2022 discount factor is greater than 1 as the weighted average pre-tax investment yield was negative during the period.

Accident Year	Estimated Loss & LAE Ratio	Discount Rate	Discount Factor	Expense Ratio Including Health Levy	Estimated Underwriting Profit[30]
2025	71.6%	3.7%	0.930	27.1%	6.3%

* Realized Profit Provision = 1 – Discounted Loss & LAE Ratio – Expense Ratio

As presented in Table 5, on average, insurers have exceeded the 5% profit provision target set by FSRA in two of the last five years. This table is not intended to imply that the excess profit for 2021 or 2025 was intended by insurers. The 2021 result was exceptional due to the COVID-19 pandemic. Further, this is not a representation of levels achieved prior to 2020, nor a reflection of future levels for 2026 and beyond.

5. GISA Reported Financial Data for Ontario Private Passenger Vehicles

In Section 4.6, we presented a hindsight review of the approximate realization of the 5% of premium profit target insurers may include in their rate setting models during the last five years for private passenger vehicles in Ontario. These findings are based on the events that occurred during each year of loss, referred to as an accident year, based on incurred loss amounts reported by insurers through the automobile statistical plan (ASP) to GISA and a provision for loss development as described in Section 6.2 of this report. Adjustment factors provided by GISA are applied to the loss amounts to include internal claims handling expenses. On a similar basis, accident year loss ratios are summarized and presented in the AUTO 1005 Loss Ratio Exhibit prepared by GISA. The expense data is summarized and presented in the AUTO 9502 Exhibit prepared by GISA.

5.1. GISA's Profit and Loss Exhibit- AUTO 9501

In contrast, when reporting property and casualty (P&C) financial data to the Office of the Superintendent of Financial Institutions (OSFI) or FSRA, the losses (including claims handling expenses) are presented on a calendar year basis, which represents the amount paid during the year plus the change in the held loss reserve amounts between the end and beginning of the year. Loss reserves are estimates of future payments required to settle and close all claims, including all claims handling expenses. Based on the submission by each insurer of their financial data, GISA compiles the reported financial data into the industry AUTO 9501 Exhibit. No adjustments are made by GISA to the reported financial data of each insurer.

Differences between Statistical Plan Data (AUTO 1005) vs. Financial Data (AUTO 9501)

The premium, loss amount, and expense data presented in the AUTO 9501 Exhibit (financial data) is different than the automobile statistical plan (ASP) data used by insurers in their rate applications and reported in the AUTO 1005 Exhibits in several ways and is, therefore, not directly comparable.

In the case of losses, these differences are:

- Financial Loss Data - AUTO 9501: Calendar year ultimate loss amount estimated by the appointed actuary of each insurer, net of reinsurance, discounted, and including a provision for adverse deviation (PfAD)
- ASP Loss Data - AUTO 1005: Accident year ultimate loss amount estimated on an aggregated basis for the industry by GISA, direct (i.e., before reinsurance), not discounted, and excluding PfAD

Provision for Adverse Development (PFAD)

PfAD is not a component included under IFRS-17. However, IFRS-17 basis reserves include a risk adjustment that we understand to be similar to PfAD amounts determined under IFRS-4. We include the following discussion on PfAD for completeness.

The PFAD or risk adjustment included in the estimate of the ultimate loss amount in the financial data of each insurer is an amount estimated by the appointed actuary to account for the potential deviation from the actuary's best estimate assumptions regarding: (i) the outstanding loss amount, (ii) investment rate, and (iii) recovery from reinsurers. The PFAD or risk adjustment amount included by each insurer is not separately submitted to GISA, and therefore, the PFAD or risk adjustment included in the AUTO9501 Exhibit is not explicitly stated or provided.

Prior to the transition to IFRS-17, the Canadian Institute of Actuaries (CIA) Standards of Practice (SOP) provided guidance to the appointed actuary regarding considerations in selecting the margin for adverse deviation (i.e., the PFAD). The range of the provision provided by the CIA SOP is as follows:

Table 6: Canadian Institute of Actuaries Range of Margin for Adverse Deviation[32]

Category	*High*	*Low*
Loss Development	*20%*	*2.5%*
Recovery from Reinsurance Ceded	*15%*	*0.0%*
Investment Return Rates	*200 basis points*	*25 basis points*

Discount

The discount rate used by each insurer is not stated by the insurer in the financial data summary submission to GISA, and therefore, the impact of the discount factor can not be stated or provided in the AUTO 9501 Exhibit.

Loss Adjustment Expenses

Both the AUTO 9501 and AUTO 1005 Exhibit loss amounts include provisions for loss adjustment expenses. However, in the case of the AUTO 9501 Exhibit, this is included with the loss amounts submitted by each insurer and not separately stated. In the AUTO 1005 Exhibit, the provision for unallocated claims handling costs is included by a factor determined by GISA based on aggregated submissions by insurers.

Consistent with the presentation of claim amounts, the premiums and expenses are net of reinsurance in the financial data presented in the AUTO 9501, and on a direct basis for ASP data presented in AUTO 1005.

Summary

Due to these significant differences, the loss ratios and expense ratios in the AUTO 9501 and AUTO 1005 are not directly comparable.

[32] https://www.cia-ica.ca/app/themes/wicket/custom/dl_file.php?p=37429&fid=33124

The AUTO 9501 ratio of the net profit before income taxes to the net earned premium is not comparable to the target 5% of premium profit provision insurers may include in their rate setting models.

Key characteristics of the AUTO 9501 data which are different from AUTO 1005 include:

- Calendar year basis
- Net of reinsurance
- Discounted
- Includes PfAD or a risk adjustment
- Includes all investment income, including from supporting capital and cash flow
- Estimates of loss prepared by each insurer's appointed actuary

5.2. GISA's AUTO 9501 – Reported Financial Results

Historical Financial Results

While the GISA AUTO 9501 Exhibit financial data calendar year loss ratio is not directly comparable to accident year loss ratio results that are discussed in this report and presented by GISA in the AUTO 1005 Exhibit, the GISA AUTO 9501 Exhibit presents a full picture of the total profits for private passenger automobile as estimated by each insurer and reported to GISA for each calendar year. This is an additional more complete basis for considering the amount of profit achieved by insurers for private passenger vehicle insurance.

In Table 7 below, we present the history of the reported financial data in AUTO9501 over the period 2013 to 2022. The net profit before income taxes includes all expenses, revenues, and investment income as presented in the AUTO 9501. The allocation of "net general and acquisition expenses," "net investment income," and "other revenues and expenses" to private passenger automobile in Ontario can vary by insurer. In particular, the amount of investment income dependends upon the amount of supporting capital an insurer allocates to private passenger automobile in Ontario.

The AUTO 9501 history of net profit before income taxes between 2013 and 2022 provides an additional (and different) perspective on profit, and how this has changed over time.

Table 7: Reported Financial Profit Before Income Taxes in Auto 9501 (in $'000) from 2013 to 2022

Calendar Year	Net Earned Premium (NEP)	Net Discounted Losses with PFAD	Net General and Acquisition Expenses	Net Investment Income	Other Revenue and Expenses	Net Profit before Income Taxes	UW Income as % of NEP	Net Profit before Income Taxes as % of NEP
2013	10,275,127	7,639,582	2,552,609	870,035	(35,178)	917,793	0.8%	8.9%
2014	10,397,941	7,831,927	2,651,731	1,119,134	242,322	1,275,739	(0.8%)	12.3%
2015	9,509,361	6,646,092	2,562,606	825,876	(59,556)	1,066,956	3.2%	11.2%
2016	9,366,446	6,340,673	2,643,388	715,124	(211,324)	886,185	4.1%	9.5%
2017	8,565,017	5,905,071	2,569,570	789,816	(160,137)	720,055	1.1%	8.4%
2018	10,008,720	7,333,103	2,744,340	433,846	18,750	383,873	(0.7%)	3.8%
2019	9,905,358	7,523,103	2,846,526	882,919	(99,124)	319,901	(4.7%)	3.2%
2020	11,026,058	7,660,241	2,980,340	902,247	161,597	1,449,321	3.5%	13.1%
2021	11,132,414	6,653,267	3,137,160	575,933	(1,290)	1,916,630	12.1%	17.2%
2022	10,477,235	6,266,120	3,155,607	(258,128)	323,331	1,120,706	10.1%	10.7%

Changes to Reporting Standards

The 2025 AUTO9501 is not available; however, FSRA provided us with a draft of the 2025 Profit and Loss Exhibit. Due to changes in reporting standards, the exhibit provides total insurance revenue, instead of net earned premium. Total insurance revenue refers to the overall income generated by all operations, including premium collected, investment income, fees and commission, and any other income sources. In Table 8, we present a summary of the exhibit and the 2024 and 2025 net profit before income taxes as a percentage of total insurance revenue. We note this value is not directly comparable to the net profit before income taxes as a percentage of net earned premium presented in Table 7.

Table 8: Reported Financial Profit Before Income Taxes (in $'000) in 2024

Calendar Year	Total Insurance Revenue (TIR)	Total Insurance Service Expenses	Income	Net Investment Result	Other Income and Expenses	Net Profit before Income Taxes	Net Profit before Income Taxes as % of TIR
2024	17,820,302	16,348,768	1,471,534	523,634	(570,113)	1,425,055	8.0%
2025	19,618,552	17,324,514	2,294,038	709,641	(471,754)	2,531,925	12.9%

6. Analysis Data

6.1. Data

The source for the exposures (number of vehicles), claim count and claim amount data that we analyze, which includes allocated loss adjustment expenses (ALAE),[33] is the AUTO7001 Automobile Industry Exhibit (as of December 31, 2025) provided by GISA. We refer to this as "the AIX report." This data includes the experience of all private passenger vehicles in Ontario.

The claim count and claim amount data presented in the AIX report is grouped into half-years based on the date the accident occurred.

The claim amount data that is available through the AIX report includes:

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

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

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

It is important to note the following about case reserves:

- The determination of case reserves varies between insurance companies. For example, it is typical for insurance companies to instruct their claims 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 investigation is conducted and a more accurate estimate can be established by the claims 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[34] reserve) that insurance companies record in their financial statements. This actuarial reserve, which is estimated by the insurance company

[33] Any reference to loss or claim amount in this report is intended to include ALAE.
[34] Incurred But Not Reported

actuaries, is an aggregate amount that is intended to provide for (i) any overall inadequacies or redundancies in the case reserves established on individual claims, and (ii) future claims for accidents that have occurred but have not yet been reported to the insurance company as of the date of the financial statement. The approach that insurance companies (and their actuaries) use to determine the "actuarial reserve," while subject to the common standards of the Canadian Institute of Actuaries, varies between companies.

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

We present GISA's estimated ultimate number of claims and the estimated cost[35] of all claims resulting from events that occur in the first and second half of the year (referred to as "accident half-years"[36]), separately, through to December 31, 2025. These estimates are used to measure and select the loss trend rates presented in this report.

Loss and Claim Count Development

We reviewed the analysis prepared by EY on behalf of GISA[37] to estimate the ultimate loss amount (including ALAE) and claim counts for each accident half-year. EY presents the results of several methods and generally selects the incurred development method except for less mature periods of longer-tail coverages, where EY selects the Bornhuetter-Ferguson (BF) method.

In prior reviews, we noted differences in the EY selections for bodily injury that were not consistent with recent diagonals, likely due to the nature of the BF method which is slower to react to data that may represent an emerging trend. We note that as of this review, they EY selections are no longer materially different than our own selections based on our review of the Industry data.

Therefore, for all coverages, although we have different preferences in methodology, and would make different selections for the same methodologies, we find GISA's ultimate loss amount and claim count selections reasonable for our purpose of determining loss trend rates.

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

As a result of the claim experience that has emerged, GISA's estimate of the ultimate loss costs, frequencies,[38] and severities by accident year have changed from those used for the prior evaluation. We present changes by coverage in the tables below.

[35] By "final" or "ultimate" cost we mean the amount paid by insurance companies at the time that all claims that occurred in a particular year have been reported and settled.

[36] 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.

[37] Readers should refer to the EY report for a full discussion of the methodology and approach used by EY.

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

We note the selection of ultimate claim counts and ultimate loss amounts influences the selected loss trend rates.[39]

Table 9: Changes in Bodily Injury Estimated Loss Costs, Frequency and Severity

	As of June 30, 2025			As of December 31, 2025		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2021	$192.74	$180,170	1.07	$194.29	$182,048	1.07
2022	$235.58	$178,664	1.32	$239.60	$181,384	1.32
2023	$292.51	$189,215	1.55	$289.08	$190,115	1.52
2024	$318.27	$208,733	1.52	$322.33	$204,671	1.57
2025	$288.68	$238,792	1.21	$324.94	$214,018	1.52

Overall, for the four-year period 2021 to 2024, our estimates of the average annual ultimate loss costs have increased by 0.6%.

Table 10: Changes in Property Damage Estimated Loss Costs, Frequency and Severity

	As of June 30, 2025			As of December 31, 2025		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2021	$8.50	$10,680	0.80	$8.45	$10,613	0.80
2022	$12.01	$12,168	0.99	$12.00	$12,140	0.99
2023	$14.45	$12,716	1.14	$14.60	$12,907	1.13
2024	$14.36	$12,658	1.13	$14.38	$12,334	1.17
2025	$11.05	$13,333	0.83	$13.02	$12,520	1.04

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

Table 11: Changes in DCPD Estimated Loss Costs, Frequency and Severity

	As of June 30, 2025			As of December 31, 2025		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2021	$160.08	$7,724	20.73	$160.06	$7,723	20.73
2022	$235.45	$9,032	26.07	$235.48	$9,033	26.07
2023	$278.98	$9,853	28.31	$278.91	$9,851	28.31
2024	$297.48	$10,411	28.57	$297.25	$10,403	28.57
2025	$312.95	$10,651	29.38	$310.06	$10,556	29.37

Overall, for the four-year period 2021 to 2024, our estimates of the average annual ultimate loss costs have not changed significantly.

[39] We present a summary of GISA's selected ultimate loss costs, severity and frequency by accident half-year in Appendix B.

Table 12: Changes in AB Total Medical and Rehab Estimated Loss Costs, Frequency and Severity

	As of June 30, 2025			As of December 31, 2025		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2021	$186.87	$35,395	5.28	$181.77	$34,432	5.28
2022	$215.22	$33,597	6.41	$206.92	$32,247	6.42
2023	$247.13	$34,574	7.15	$239.53	$33,312	7.19
2024	$257.82	$34,641	7.44	$250.62	$33,517	7.48
2025	$244.09	$34,534	7.07	$261.50	$34,356	7.61

Overall, for the four-year period 2021 to 2024, our estimates of the average annual ultimate loss costs have decreased by 3.1%.

Table 13: Changes in AB Total Disability Income Estimated Loss Costs, Frequency and Severity

	As of June 30, 2025			As of December 31, 2025		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2021	$44.67	$35,450	1.26	$43.50	$34,647	1.26
2022	$49.13	$33,037	1.49	$48.14	$32,449	1.48
2023	$55.33	$34,449	1.61	$53.12	$33,072	1.61
2024	$51.89	$33,541	1.55	$49.03	$32,274	1.52
2025	$49.86	$33,585	1.48	$47.92	$30,779	1.56

Overall, for the four-year period 2021 to 2024, our estimates of the average annual ultimate loss costs have decreased by 3.6%.

Table 14: Changes in AB Funeral & Death Benefits Estimated Loss Costs, Frequency and Severity

	As of June 30, 2025			As of December 31, 2025		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2021	$1.45	$16,955	0.09	$1.44	$16,868	0.09
2022	$1.41	$16,557	0.08	$1.39	$16,378	0.09
2023	$1.65	$16,883	0.10	$1.68	$17,104	0.10
2024	$1.51	$17,222	0.09	$1.52	$17,407	0.09
2025	$1.19	$16,850	0.07	$1.32	$16,128	0.08

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

Table 15: Changes in Collision Estimated Loss Costs, Frequency and Severity

	As of June 30, 2025			As of December 31, 2025		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2021	$181.23	$8,930	20.29	$181.27	$8,932	20.29
2022	$277.39	$10,308	26.91	$277.35	$10,308	26.90
2023	$318.43	$11,154	28.55	$318.31	$11,151	28.55
2024	$330.73	$11,724	28.21	$330.11	$11,680	28.26
2025	$337.75	$11,534	29.28	$342.19	$11,723	29.19

Overall, for the four-year period 2021 to 2024, our estimates of the average annual ultimate loss costs have decreased by 0.1%.

Table 16: Changes in Estimated Comprehensive Loss Costs, Frequency and Severity

	As of June 30, 2025			As of December 31, 2025		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2021	$115.99	$4,899	23.68	$115.98	$4,898	23.68
2022	$187.46	$6,606	28.38	$187.26	$6,600	28.37
2023	$247.10	$7,725	31.99	$247.08	$7,728	31.97
2024	$197.70	$6,827	28.96	$197.21	$6,819	28.92
2025	$174.66	$5,561	31.41	$166.10	$5,474	30.34

Overall, for the four-year period 2021 to 2024, our estimates of the average annual ultimate loss costs have decreased by 0.1%.

Table 17: Changes in All Perils Estimated Loss Costs, Frequency and Severity

	As of June 30, 2025			As of December 31, 2025		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2021	$353.65	$8,171	43.28	$353.55	$8,169	43.28
2022	$545.91	$10,051	54.31	$545.66	$10,047	54.31
2023	$666.26	$10,850	61.41	$665.94	$10,843	61.42
2024	$594.19	$10,368	57.31	$594.73	$10,359	57.41
2025	$577.44	$9,577	60.30	$551.49	$9,398	58.68

Overall, for the four-year period 2021 to 2024, our estimates of the average annual ultimate loss costs have not changed significantly.

Table 18: Changes in Specified Perils Estimated Loss Costs, Frequency and Severity

	As of June 30, 2025			As of December 31, 2025		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2021	$153.37	$12,986	11.81	$153.37	$12,986	11.81
2022	$138.22	$10,896	12.69	$138.21	$10,896	12.68
2023	$176.65	$15,697	11.25	$175.60	$15,603	11.25
2024	$188.95	$21,250	8.89	$186.53	$20,990	8.89
2025	$174.88	$22,514	7.77	$102.99	$15,881	6.49

Overall, for the four-year period 2021 to 2024, our estimates of the average annual ultimate loss costs have decreased by 0.5%.

Table 19: Changes in Uninsured Auto Estimated Loss Costs, Frequency and Severity

	As of June 30, 2025			As of December 31, 2025		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2021	$10.03	$57,936	0.17	$10.56	$60,728	0.17
2022	$12.42	$52,247	0.24	$12.99	$54,758	0.24
2023	$14.30	$49,756	0.29	$14.46	$50,287	0.29
2024	$19.08	$53,440	0.36	$18.28	$51,355	0.36
2025	$17.71	$46,924	0.38	$21.62	$51,953	0.42

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

Table 20: Changes in Underinsured Motorist Estimated Loss Costs, Frequency and Severity

	As of June 30, 2025			As of December 31, 2025		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2021	$8.49	$278,757	0.03	$8.91	$269,312	0.03
2022	$9.59	$260,133	0.04	$10.14	$246,472	0.04
2023	$10.77	$249,505	0.04	$9.96	$257,109	0.04
2024	$11.74	$230,910	0.05	$12.35	$237,228	0.05
2025	$8.68	$199,933	0.04	$10.07	$188,586	0.05

Overall, for the four-year period 2021 to 2024, our estimates of the average annual ultimate loss costs have increased by 1.9%.

7. Loss Trend Methodology

7.1. Introduction

Loss trend rates are annual rates of change used in the determination of rate level indications. They are applied to the ultimate incurred losses during the experience period[40] to adjust those losses to the cost levels that are anticipated during the policy period covered under the proposed rate program.

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

Therefore, past trend rates should reflect the cost level changes that occurred during the experience period. Future trend rates should consider those changes as well as the likelihood that those patterns may change.

7.2. Past Trend – Model Considerations

We employ a data-based approach to estimate an appropriate past loss trend rate for each coverage. That is, we consider the observed patterns of estimates of the Ontario Industry ultimate claims frequency, severity, and loss cost[41] by accident half-year and the results of regression analyses we perform. The regression models we consider include various parameters that could have an impact on losses, such as time (i.e., trend) parameters, seasonality, and scalar/level[42] change parameter(s) to reflect changes in the cost level.

The identification of the underlying trend patterns over the historical period is challenging because factors such as statistical fluctuation in the data points, changes in the underlying exposure, the impact of the COVID-19 pandemic, changes in the economic environment, abnormal weather conditions, etc., can make the underlying trend patterns difficult to discern. For this reason, we employ a holistic approach to modeling and consider several models with varying parameters fit to a range of accident periods to identify the underlying trends. The various trend patterns we reviewed and associated statistical results are summarized in Appendix E[43] for each of frequency, severity, and loss cost.

The initial step of our process is to visually inspect the historical frequency (number of claims per insured vehicles), severity (average claim amount), and loss cost data

[40] 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.

[41] 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.

[42] We use "scalar" and "level change" interchangeably throughout this report.

[43] Due to the breadth and depth of our review, not all loss trend models we considered are included in Appendix E.

for each coverage. We note unusual data points, obvious changes in pattern directions, and sustained shifts; and if these changes are coincident with historical reforms. These observations guide us in our final model design for each coverage.[44] In Section 8 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.

We discuss additional considerations in developing a past loss trend rate in more detail below.

Time Period

In this review, we present and consider the claim experience by accident half-year, spanning the 15-year period from 2011-1 to 2025-2. For each coverage, we consider models starting and ending at various time periods and excluding certain data points to improve our understanding of the sensitivity of the calculated loss trend rates. We consider models over time periods that are longer than the experience period as a means of increasing the stability/reliability of the data being analyzed and to assess changes in trend patterns that may have occurred in the past.

Selected Trend Models

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

We select a model based on our holistic assessment of the statistical tests, historical data (changes in patterns and spikes), and model parsimony.

In Section 8, we discuss our selected model and resulting statistical fit, but due to the numerous models we considered, we do not discuss why each of the other models (as presented in Appendix E) were not selected as the best fit. We present our selected models and include a comparison between the observed and fitted loss cost for each coverage in Appendix F.

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 our regression model used as the basis for our trend selection.

Weather Conditions

Extreme weather conditions such as the level of rain, snowfall, or wind, can contribute to a change in the frequency level. As a result, the time period containing the associated extreme weather event could result in an exception to an underlying trend pattern. Within the 15-year experience period, there have not been any significant weather events reported by GISA.

[44] Although we consider multiple models, we generally only present our final model in Section 8 of this report.

Scalar / Level Change Parameters

The purpose of a scalar or level change parameter is to isolate and remove the impact of a one-time shift in claims costs (e.g., due to a reform or other event) so that the underlying claim cost trend can be identified. The additional parameter effectively quantifies and adjusts the *y*-intercept to account for a one-time change in cost level. We determine the statistical significance of a level change based on the results of *t*-tests.

Change in Trend Parameters

Some reforms result in a sustained level change, with the trend rate before and after the reform unchanged. Other reforms could, in addition to or instead of, 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 (slope) to change in magnitude or direction. We determine the statistical significance of a trend rate change based on the results of *t*-tests.

Reform Effective Date

In Section 2, we summarized a running 15-year history, discussed the recent legislative reforms in Ontario, and noted the different implementation dates of the reform components. The implementation effective date of a reform will affect the way a change in the number of claims and/or the claim amount resulting from the reform will emerge into the AIX data by accident half-year. Reforms may apply:

(i) to all accidents/events that occur on or after a specified date,

(ii) to all claims reported after a specified date, or

(iii) to policies effective on or after a specified date.

Reforms that apply to claims occurring on or after a specified date, rather than reforms that apply to policies effective on or after that date, will be reflected in the AIX data differently, with the latter phased in over several accident half-years.

In general, we find:

- Reforms that restrict or reduce a benefit on or after a specified accident date (typically) are more likely to produce a sustained shift down coincident with the accident half-year in which the reform was effective.
- Reforms that expand a benefit on or after a specified accident date may or may not produce a sustained shift up coincident with the accident half-year that the reform was effective. In some cases, the full effect of the expanded benefit may take time to be fully realized. This may, in part, be due to a “learning curve” for claimants and their representatives; as well as adjusters assessing the value of claim in a manner consistent with its assessment immediately prior to the reform.
- When a reform is effective for policies that are issued after a specified date, there is a phased-in outcome whereby the subsequent accident half-year data will be a mixture of claims under two regimes. In this case, our identification of the impact of the reform is phased in over several accident half-years, and the isolation of the reform impact takes several years of post-reform data to fully evaluate.

Bill 15 and Bill 91

In situations where the reforms are effective as policies are issued and the change in claims is phased into the data over several accident half-years, we use the parallelogram method to determine the proportion of an accident half-year subject to the reform impact. Most of the accident benefit reforms under Bill 15 and Bill 91 apply to policies issued or renewed on or after June 1, 2016. Therefore, we estimate the impact of these reforms phased in as follows:[45]

- In accident half year 2016-1, approximately 1% of claim amounts are subject to the new reform;
- In accident half year 2016-2, approximately 33% of claim amounts are subject to the new reform;
- In accident half year 2017-1, approximately 83% of claim amounts are subject to the new reform; and
- In accident half year 2017-2, 100% of claim amounts are subject to the new reform.

In Section 8.4 we present summaries of our accident benefit reform factors (and loss trends) applicable to Bills 15 and 91 introduced in 2015 and 2016 by accident half-year to adjust historical data prior to the reforms to the same cost level as the current reforms.

Statistical Tests

We evaluate the trends we modelled for statistical significance using various tests, and present the adjusted R-squared values, and *p*-values in Appendix E.

- With respect to the adjusted R-squared, we generally refer to values of 80% or greater as "high," values between 40% and 80% as "moderate," and values below 40% as "low."
- We consider covariates with *p*-values under 5% to be "significant."
- For all coverages excluding bodily injury, the confidence interval presented corresponds to a 95% probability level range. For bodily injury, we found there to be differences in estimated ultimates between EY and our own analysis. We consider these differences when presenting our confidence interval for bodily injury.

Other Considerations

In selecting past loss trend rates, we also consider:

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

[45] For our calculations, we assume full year policies written on average in the middle of the month uniformly over the year for estimation purposes only.

We preferred to use the implied trend from the frequency and severity models. Certain phenomena affect frequency or severity only. By modeling frequency and severity separately, we can more accurately separate the impact of these effects. In the direct loss cost model, some of these effects may be masked by volatility in the data. In certain situations, the statistical results of the direct loss cost model may be slightly better, but if the frequency and severity models appear to fit the data well, we prefer to use the combined frequency and severity model. We also consider the source of our selection in the prior report for consistency across reviews.

COVID-19

As described in our prior reports, we find the traffic volume and claims cost[46] between 2020 and 2022-1 were lower than pre-pandemic levels due to various "stay-at-home" orders and other directives in place during the COVID-19 pandemic.

The trend rates that we present in this report are intended to measure the rate of change in loss cost experience **without the influence** of the COVID-19 pandemic.

We account for and isolate the observed change due to COVID-19 in 2020, 2021, and the first half of 2022 frequency levels[47] by the addition of a mobility parameter in our frequency model. A *p*-value less than 5% for the mobility parameter indicates that there is a statistically significant observable effect on frequency (or severity) due to the COVID-19 pandemic in 2020, 2021, and/or the first half of 2022 and therefore, the mobility parameter should be included in our model design.

To control for the impact of the pandemic, we consider the use of the mobility composite metric published by the Institute for Health Metrics and Evaluation (IHME).[48] We assume this mobility metric, which represents the decline from typical mobility levels, is correlated with the decline in traffic and claims frequency caused by the COVID-19 pandemic. For all accident periods prior to 2020-1, we use an average mobility composite score of zero to represent "typical mobility." For each of the accident periods 2020-1, 2020-2, 2021-1, 2021-2, and 2022-1, we select an average mobility change value based on IHME's mobility composite metric for Ontario. In Table 21, we presentIHME's Ontario average mobility as measured by the mobility composite metric across accident semester.

Table 21: IHME Average Mobility Composite

	Average Mobility					
Scenario	**2020-1**	**2020-2**	**2021-1**	**2021-2**	**2022-1**	**2022-2**
Projection	-36.0	-33.2	-41.1	-20.4	-20.4	-4.0

We estimate the relationship between the change in claims experience due to the COVID-19 pandemic and mobility through inclusion of the "mobility parameter" in our loss trend models. By applying the fitted parameter's coefficient to the mobility metric, we can estimate the effect of the COVID-19 pandemic on claims experience.

[46] We find frequency, but not severity has been affected by the COVID-19 pandemic.
[47] We test if changes in severity may be attributed to COVID-19 and include a mobility parameter accordingly.
[48] http://www.healthdata.org/

In May 2023, World Health Organization determined that COVID-19 no longer constituted 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 was a gradual increase in traffic levels since the early days of the pandemic as more individuals returned to the workplace. Currently, it appears that remote or hybrid work environments are likely to continue as options. Although it is difficult to identify an exact point in time when the new-normal, post-pandemic period began, we consider the 2022-2 period to be a potential starting point. Consistent with that view, we note that Google stopped collecting mobility data in October 2022. Therefore, our mobility parameter only considers the mobility composite for accident semesters from 2020-1 to 2022-1.

We continue to observe a reduced frequency in 2022-2 through 2025-2 for direct compensation, accident benefits, and collision frequency compared to the pre-pandemic period. The degree of the reduction has moderated compared to the pandemic period but not fully returned to the pre-pandemic level. Insurers should consider the degree and persistence of a frequency reduction in the post-pandemic period for the proposed rate program.

We further discuss how insurers could consider the impact of COVID-19 during the prospective period in Section 7.3.

Recent Inflation

Supply chain issues and pent-up consumer demand resulted in a recent increase in inflation leading to increased claim costs. In the following figures, we present the consumer price index (left panel) and year-over year percentage change (right panel)[49] over the last 20 years in Ontario, separately, for:

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

[49] As measured by the 12-month change in CPI.

Figure 8: Consumer Price Index – All Items & Transportation

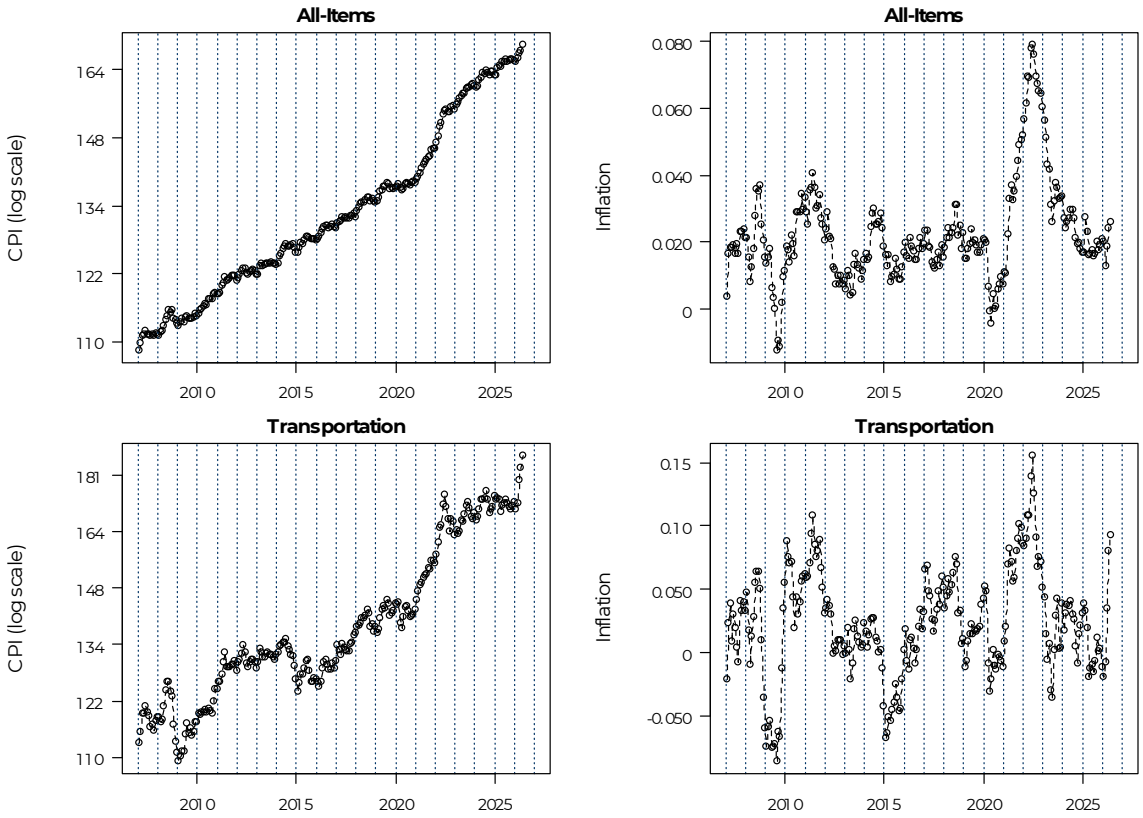
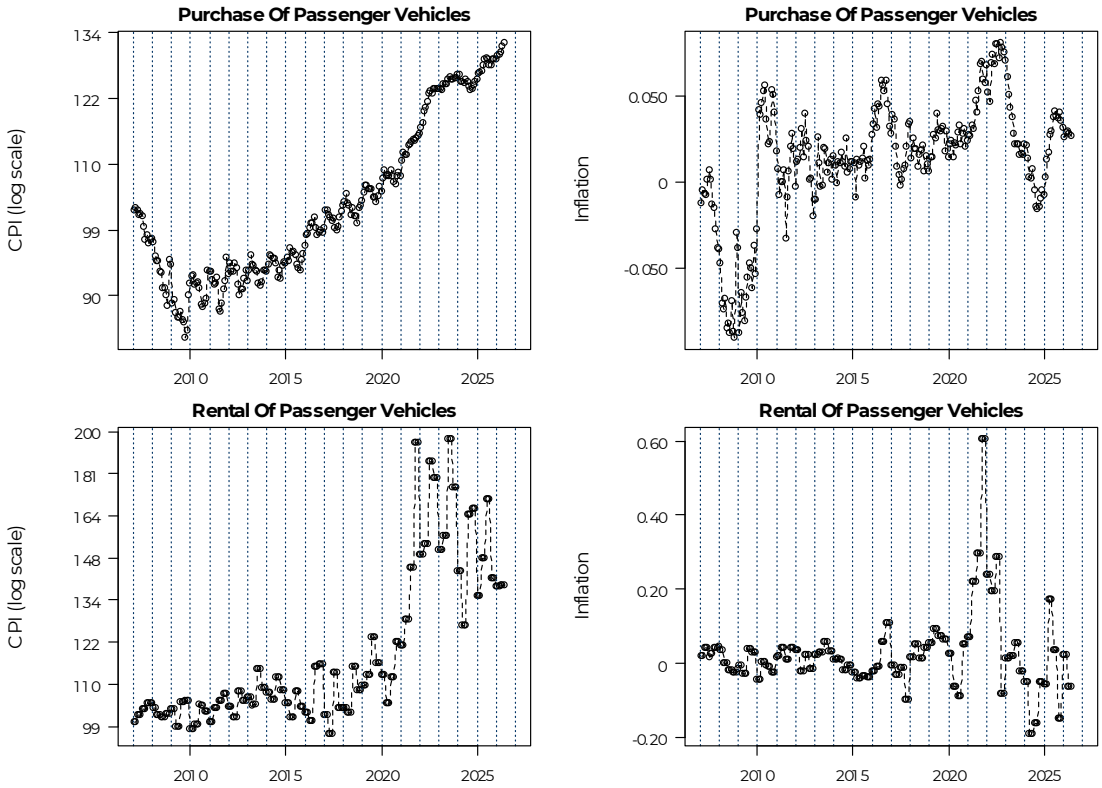
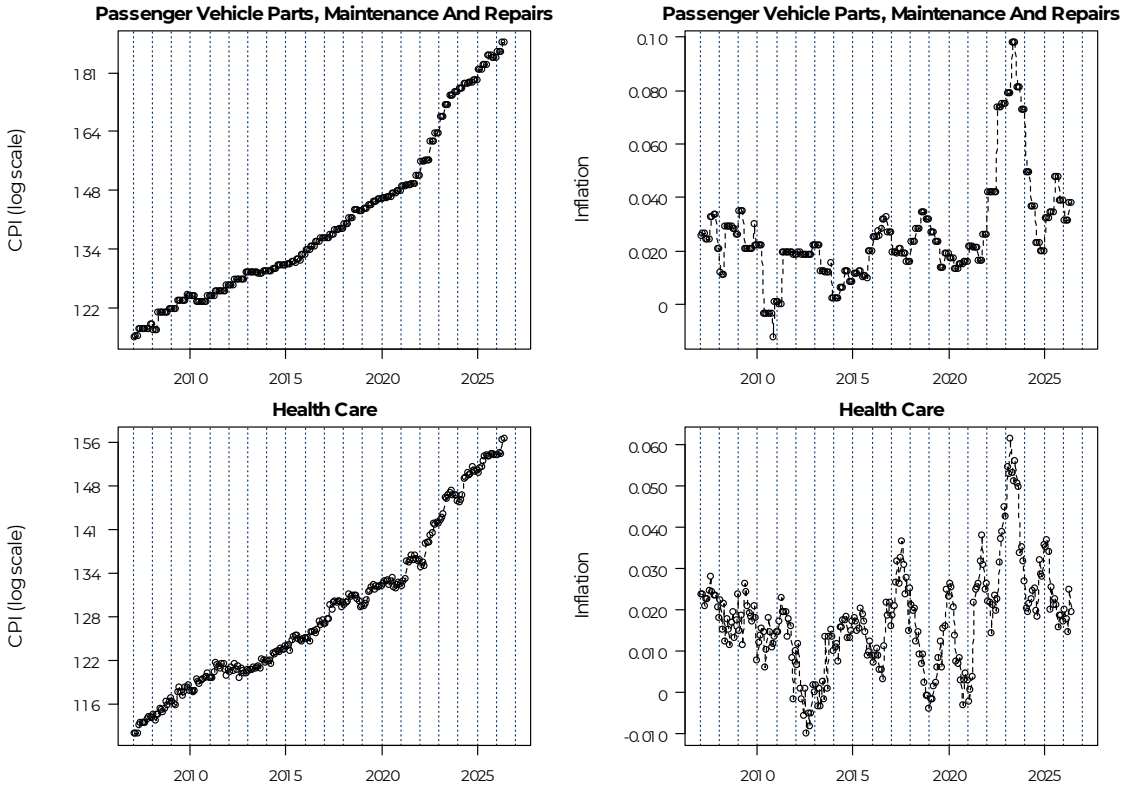


Figure 9: Consumer Price Index – Purchase & Rental of Passenger Vehicles[50]



[50] Rental of passenger vehicles data is Canada-wide data, not Ontario-only data.

Figure 10: Consumer Price Index – Passenger Vehicle Parts, Maintenance, and Repair & Healthcare



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

- Inflationary pressures on physical damage coverages (such as vehicle purchase, rentals and passenger vehicle parts, maintenance and repair costs) resulted in the highest inflation levels in the last 20 years. The inflationary rise, which began in the second half of 2021, shows moderation beginning early 2023 for vehicle purchase and rentals and in 2024 for passenger vehicle parts, maintenance and repair costs.
- Inflationary pressures on health care costs appear to have lagged the physical damage coverages, with a more modest rise beginning later in 2022, and moderation beginning in 2023.

As shown in Figure 11, the 2021-2 through 2022-2 DCPD, collision, comprehensive, and all perils severities have risen steeply, deviating from historical patterns, with moderation beginning in 2023-1. These higher claims severities are likely due, at least in part, to the inflationary environment for vehicle parts, maintenance and repair costs, which produced greater claim costs for physical damage coverages[51] since more costly repairs will increase the total amount needed to settle claims. While

[51] 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 **Error! Reference source not found.** due to additional volatility associated with these coverages.

vehicle parts and repair costs are a large proportion of the cost to settle claims, higher new or used vehicle costs, labour rates, and vehicle rental rates likely also influenced the cost to settle claims during this time.

We do not observe a significant change in the historical severity trend for bodily injury or accident benefits coincident with the 2021-2 inflation increase. After a decline in 2022-1, there is a steep rise in bodily injury severity beginning at 2022-2 that may be related to the recent increase in health care costs in the province.

As described in Section 7.2, 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 assuming the high inflationary environment (and implied higher severity trend) will persist into the future period may not be reasonable.[52]
- The use of an inflation parameter based on the CPI data. We calculate a physical damage inflation parameter based on the passenger vehicle parts, maintenance, and repairs CPI data and a separate non-physical damage inflation parameter based on the health care CPI data.

We observe the following regarding inflation:

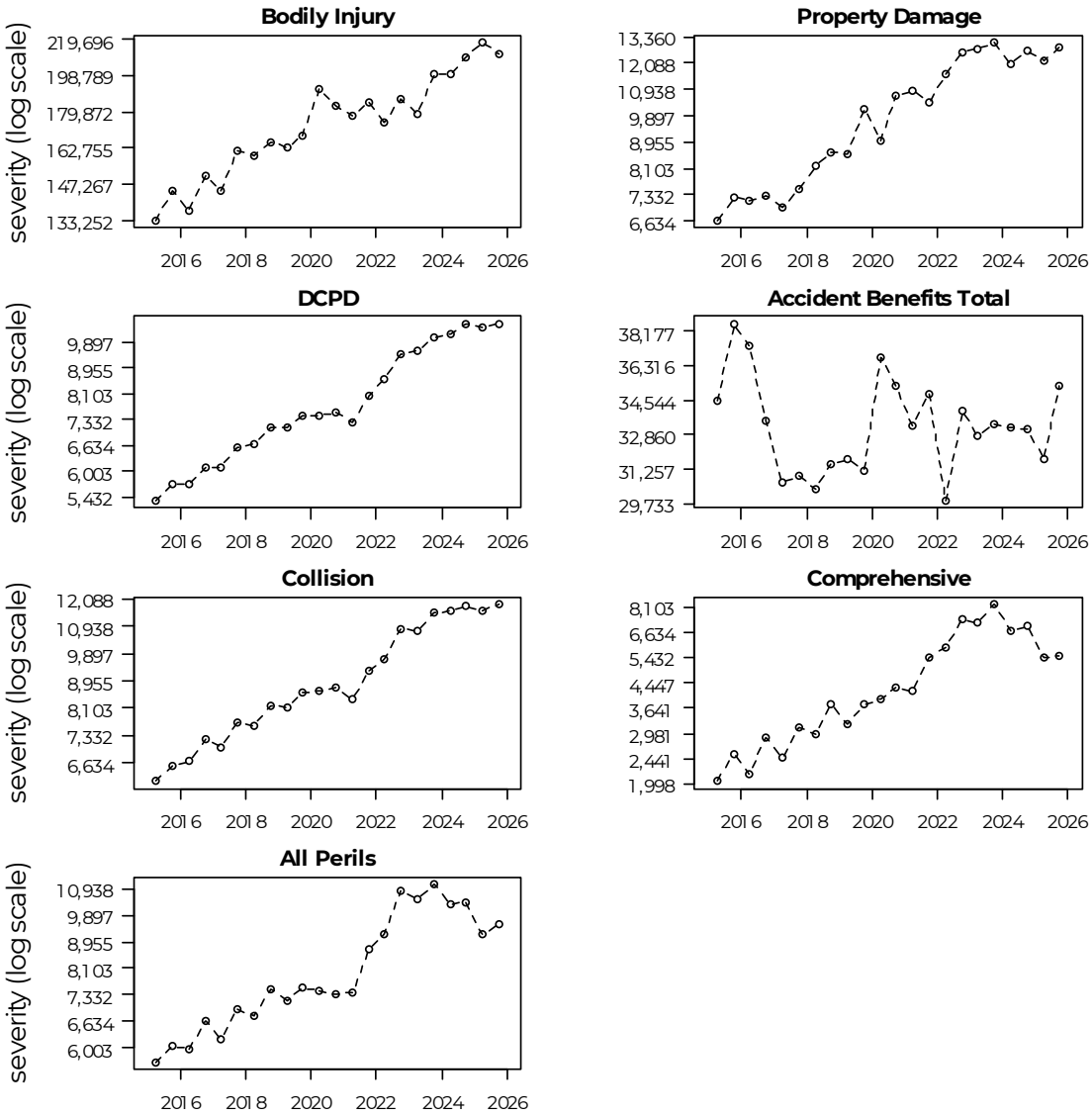
- The loss cost trend rate is not equal to the CPI but instead correlated with it. Other social and economic factors influence the difference between the measured loss cost trend rate and the CPI.
- The Government of Canada has been managing interest rates to curb the inflation surge and reduce inflation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

As the higher interest rates cause the inflation surge to subside, the higher loss trend rates should also subside. As shown in Figure 8 through Figure 9, there is evidence that inflation moderated in 2023 and 2024 for primary physical damage claims cost components, and this is evident in the severity levels in Figure 11.

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 the future loss trend in Section 7.3 below.

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

Figure 11: Historical Severity by Coverage



7.3. Future Trend Considerations

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

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

Post COVID-19 New Normal

Insurers should consider the degree to which the post-pandemic "new-normal" is expected to impact claims costs during the proposed rate program. An adjustment applicable to all historical accident years will likely be necessary to reflect the reduction in claims frequency expected because of the general shift toward hybrid and remote workplace options.[53] As noted earlier, we view 2022-2 as the (possible) beginning of the new normal post-pandemic period and may serve as an early indicator to the expected frequency level 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.

We quantify the reduction in the trended industry claims frequency between 2020-1 and 2025-2 for all coverages in Section 9 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 expectation for the prospective period.

Future Inflation

The recent rise in inflation that began in late 2021 affects the past loss cost levels; and any stabilization, moderation or increase in future inflation will affect future loss cost levels. For the future trend period, which is the mid-point of the latest accident half-year (October 1, 2025, in this review) to the average accident date of the proposed rate program, rate indications should consider the potential changes to the inflation rate over that same future projection period (e.g., moderation through January 2026 until December 2026).

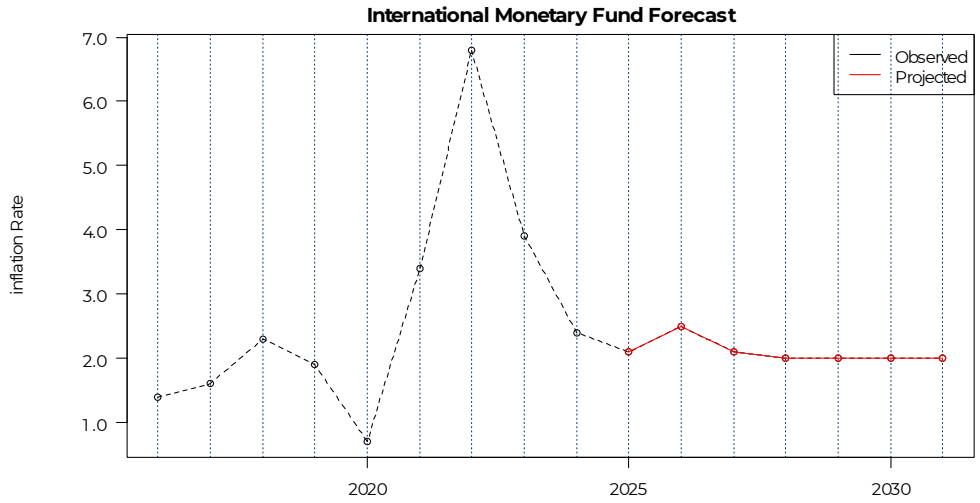
As described in Section 7.2, the high inflationary environment beginning in late 2021 has resulted in a large increase in accident year claim costs. The trend models we present implicitly consider the impact of inflation up to December 31, 2025, via an additional parameter that is included in the model 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 12,[54] we present the International Monetary Fund's (IMF) forecast of future inflation, as measured by all items CPI in Canada. As shown, the IMF expects inflation to stabilize around 2.0%.

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

[53] 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.
[54] https://www.imf.org/en/Countries/CAN

Figure 12: IMF Forecasted Inflation



Tariffs

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

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

8. Selected Loss Trend Rates

8.1. Bodily Injury

For the prior review, we selected a loss cost trend rate of +4.6% prior to April 1, 2016, and +0.8% thereafter.

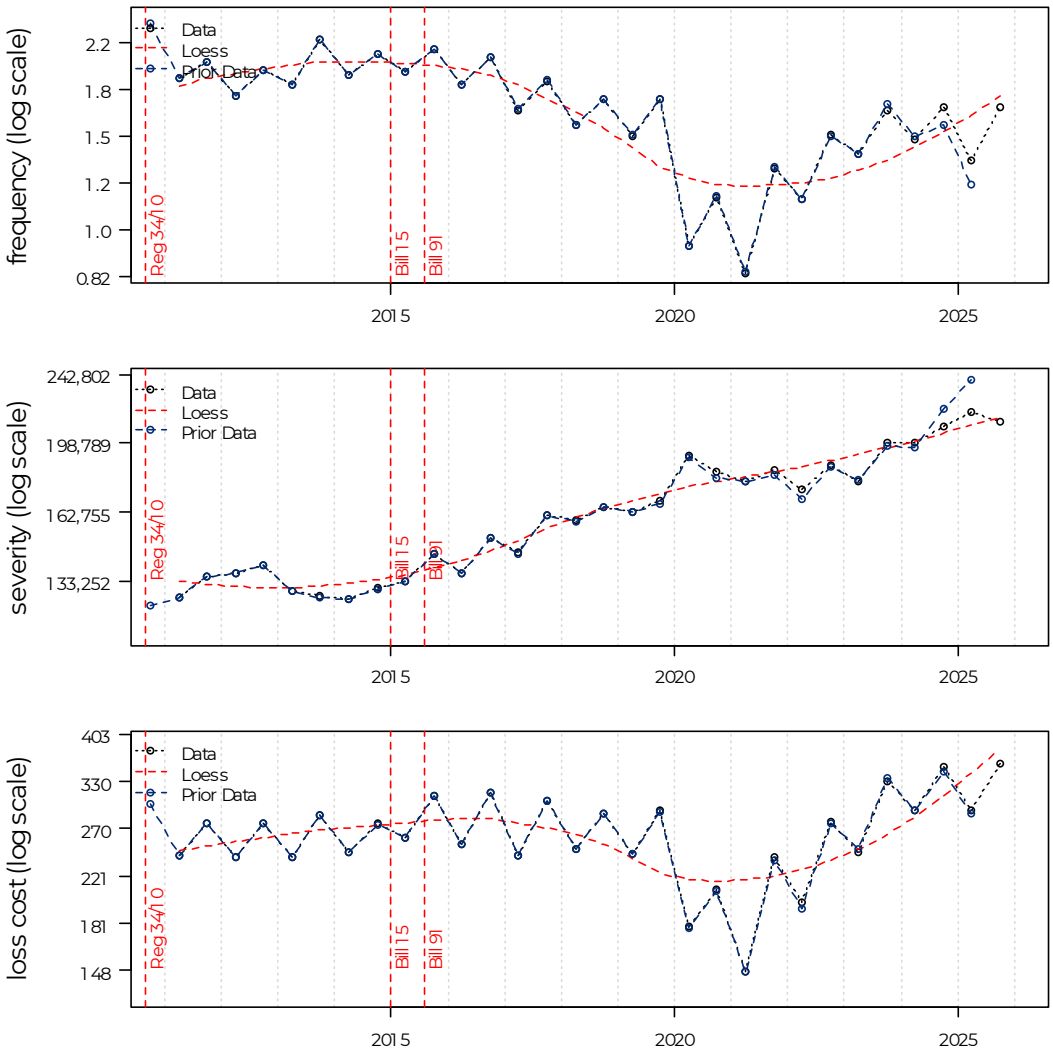
In Figure 13, we present the estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2011-1 through 2025-2. We include a comparison to the estimated values from our prior evaluation and observe increases in the frequency and decreases in the severity estimates for the immature accident periods. 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 returned to near pre-pandemic frequency levels starting at 2022-2.
- Amongst other changes, Bill 15 and Bill 91 reforms introduced lower pre-judgment interest rates on January 1, 2015, higher deductibles on August 1, 2015, and a potential shift in costs from accident benefits to bodily injury for some claimants due to the reduced standard accident benefit levels for policies effective beginning June 1, 2016. The impact of these (possibly offsetting) reform changes on severity is not statistically discernible.[55]

  We note Bills 15 and 91 did not include explicit changes to the bodily injury coverage that would definitively explain the change in frequency trend to the steep declining pattern observed since 2015/2016. However, we note Bill 15 included a change to the DRS effective April 1, 2016, that ended access to courts for accident benefits disputes. It is plausible that fewer bodily injury cases are being pursued since accident benefits claimants no longer have access to the courts. For example, under the prior DRS, claimants may have combined their accident benefits and bodily injury claims and consulted legal counsel with the intent to go to court for settlement. We reiterate, the DRS change may or may not have contributed to the frequency decline; the cause of the decline is unknown.

[55] The *p*-value for the reform scalar parameter(s) shift in severity was insignificant.

Figure 13: Observed Bodily Injury Loss Cost Experience



As discussed in Section 6.2, our internal analysis of GISA's estimates suggests the implied loss development factors are more consistent with recent diagonals now. Therefore, we no longer present alternative models for bodily injury using our estimates based on the chain-ladder method.

Due to the impact of the reforms prior to Reg 34/10 on our regression model design, as well as the relevance of those findings from those prior periods under different reforms, we begin our review of loss trend models beginning 2011-1.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, over various trend measurement periods beginning 2011-1 (post Reg 34/10), with and without a seasonality parameter, level change reform parameters at January 1, 2015, August 1, 2015, and June 1, 2016,[56] a change in

[56] Our statistical tests do not show a level change parameter with a significant *p*-value at January 1, 2015 or August 1, 2015; or beginning for policies effective June 1, 2016.

the trend parameter at April 1, 2016, and a mobility parameter[57] are presented in Appendix E.

We fit a frequency model to all accident half-years between 2013-1 and 2025-2, and include a 2016 trend change (p = 0.000), seasonality (p = 0.000), and mobility (p = 0.000). The implied annual trend rates associated with our fitted frequency model is 0.0% up to April 1, 2016, and -3.2%[58] thereafter. The adjusted R-squared of our proposed frequency model is 0.939.

We fit a severity model to all accident half-years between 2011-1 and 2025-2, excluding 2011-1, 2011-2, 2012-1, and 2012-2, and include only trend (p = 0.000). The implied annual trend rate associated with our fitted severity model is +4.4%. The adjusted R-squared of our proposed severity model is 0.937.

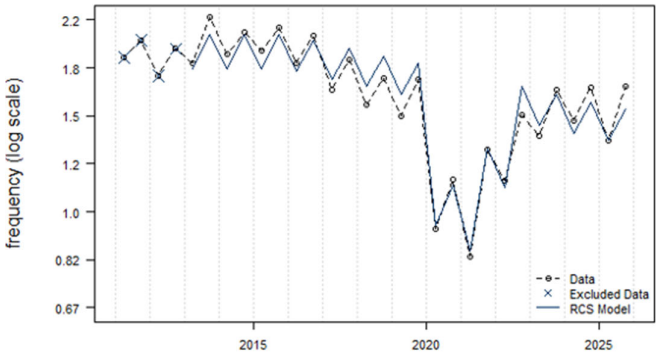
In Figure 14, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is +4.4%[59] prior to April 1, 2016, and +1.1%[60], thereafter. The implied adjusted R-squared of the combined frequency and severity model is 0.843.

To assess reasonableness, we also include a model fit to the observed loss costs directly. We fit a loss cost model to all accident half-years between 2011-1 and 2025-2, excluding 2011-1, 2011-2, 2012-1, and 2012-2, and include trend (p = 0.752), a 2016 trend change (p = 0.743), seasonality (p = 0.000), and mobility (p = 0.000). The implied annual trend rates associated with our fitted loss cost model is +0.6% up to April 1, 2016 and +1.4%[61] thereafter. The adjusted R-squared of our proposed loss cost model is 0.904.

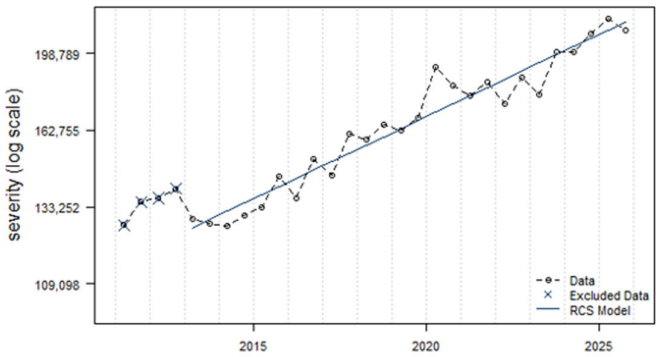
We base our selection on the implied loss cost model from the frequency and severity models selected. We select a loss cost trend rate of +4.4% prior to April 1, 2016, and +1.1%, thereafter.

[57] See Section 7.2 for a discussion of this parameter.
[58] = exp[0.000 + -0.032] - 1
[59] = exp[0.000 + 0.043] - 1
[60] = exp[0.000 + -0.032 + 0.043] - 1
[61] = exp[0.006 + 0.007] - 1

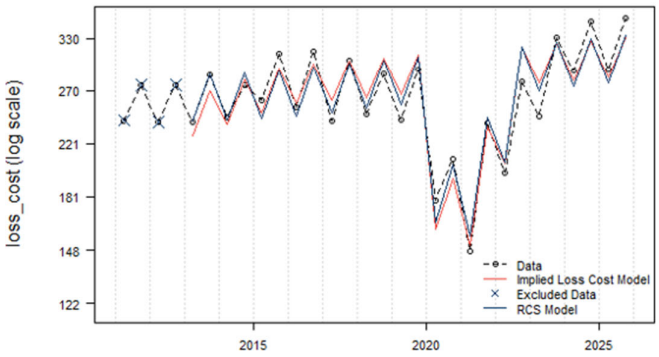
Figure 14: Bodily Injury - Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
2016 Trend Change	-0.032	0	0.939
Seasonality	0.146	0	
Mobility	0.014	0	
Trend Rate (Period 1)	0.0%		
Trend Rate (Period 2)	-3.2%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.043	0	0.937
Trend Rate	+4.4%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.006	0.752	0.904
2016 Trend Change	0.007	0.743	
Seasonality	0.176	0	
Mobility	0.013	0	
Trend Rate (Period 1)	+0.6%		
Trend Rate (Period 2)	+1.4%		

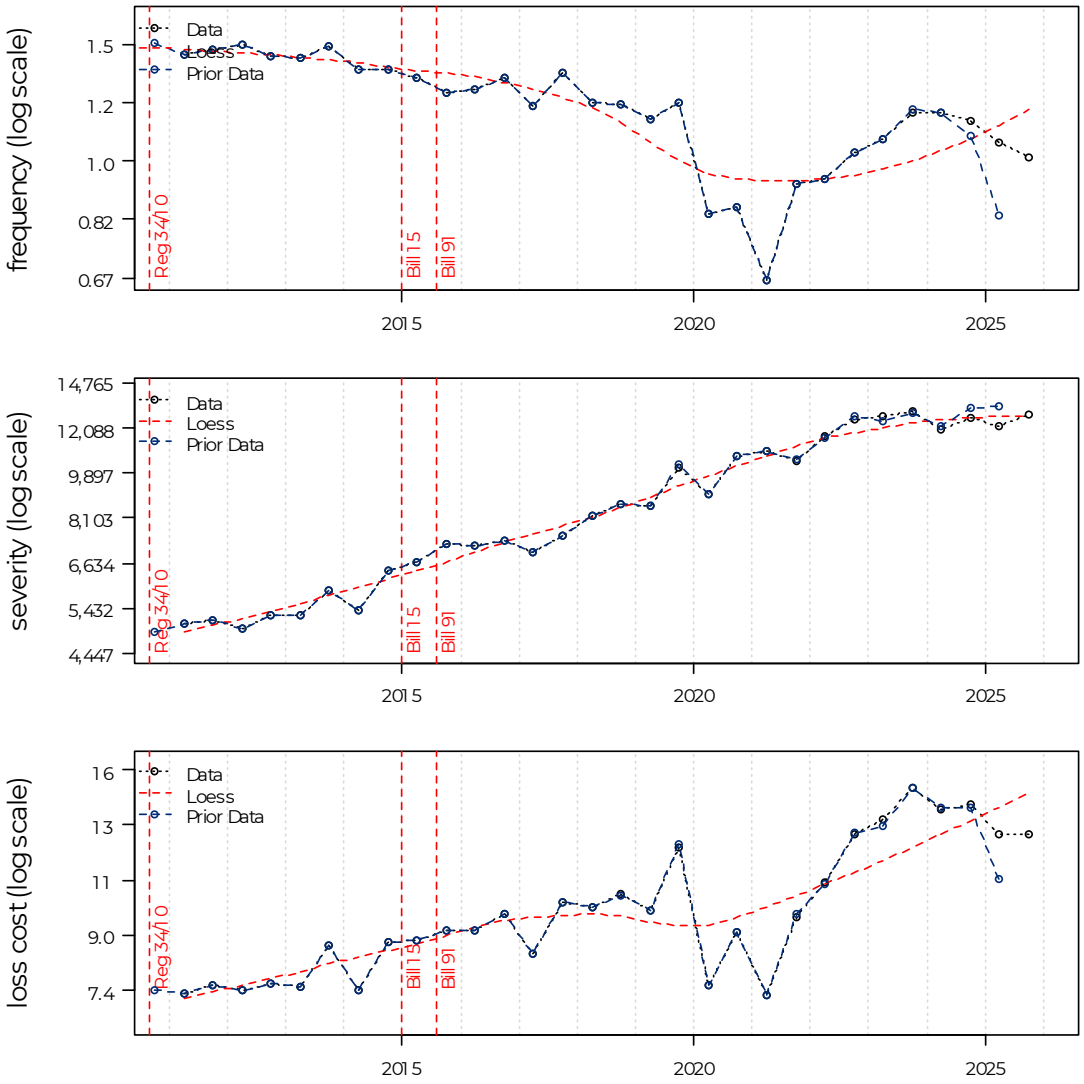
8.2. Property Damage

For the prior review, we selected a loss cost trend rate of +6.4% up to October 1, 2022, and +1.9% thereafter.

In Figure 15, we present the 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 2025-2. We include a comparison to the estimated values used in our prior evaluation and observe increases in frequency in the immature accident periods and a small decrease in the severity estimate for 2024-2 and 2025-1. 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 frequency decrease during 2020, 2021, and the first half of 2022 coincident with the COVID-19 pandemic. The frequency level has returned to near pre-pandemic frequency levels starting at 2022-2.

Figure 15: Observed Property Damage Loss Cost Experience



The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and p-values, over various trend measurement periods beginning 2010-2 are included in Appendix E. We begin our review of models beginning at 2010-2.

We fit a frequency model to all accident half-years between 2011-1 and 2025-2, and include trend (p = 0.000), and mobility (p = 0.000). The implied annual trend rate associated with our fitted frequency model is -2.3%. The adjusted R-squared of our proposed frequency model is 0.937.

We fit a severity model to all accident half-years between 2011-1 and 2025-2, excluding 2011-1, 2011-2, 2012-1, and 2012-2, and include trend (p = 0.000), and a 2022-2 trend change (p = 0.001). The implied annual trend rates associated with our fitted severity model is +9.0% up to October 1, 2022 and +2.2%[62] thereafter. The adjusted R-squared of our proposed severity model is 0.967.

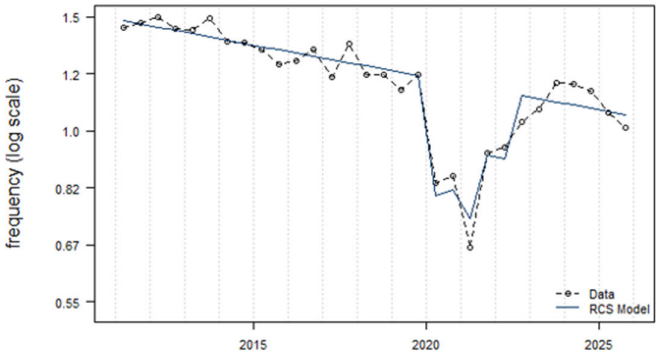
In Figure 16, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is +6.5%[63] prior to October 1, 2022, and -0.1%[64], thereafter. The implied adjusted R-squared of the combined frequency and severity model is 0.909.

To assess reasonableness, we also include a model fit to the observed loss costs directly. We fit a loss cost model to all accident half-years between 2011-1 and 2025-2, excluding 2011-1, 2011-2, 2012-1, and 2012-2, and include trend (p = 0.000), mobility (p = 0.000), and a 2022-2 trend change (p = 0.040). The implied annual trend rates associated with our fitted loss cost model are +6.5% up to October 1, 2022 and +0.6%[65] thereafter. The adjusted R-squared of our proposed loss cost model is 0.897.

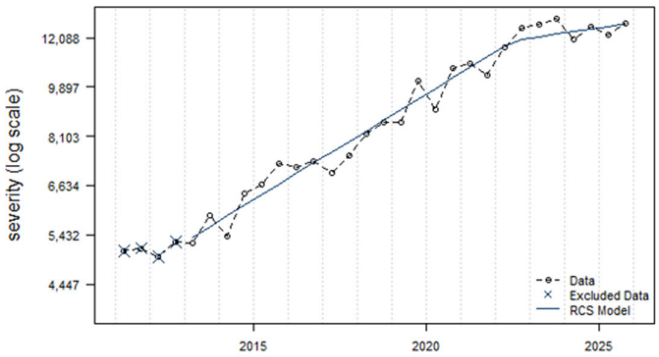
We base our selection on the combined frequency and severity model. We select a loss cost trend rate of +6.5% prior to 2022-2, and -0.1% thereafter.

[62] = exp[0.086 + -0.065] - 1
[63] = exp[-0.023 + 0.086] - 1
[64] = exp[-0.023 + 0.086 + -0.065] - 1
[65] = exp[0.063 + -0.057] - 1

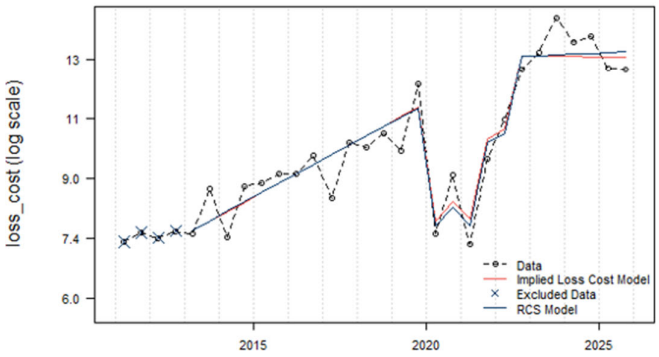
Figure 16: Property Damage – Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Trend	-0.023	0	0.937
Mobility	0.011	0	
Trend Rate	-2.3%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.086	0	0.967
2022-2 Trend Change	-0.065	0.001	
Trend Rate (Period 1)	+9.0%		
Trend Rate (Period 2)	+2.2%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.063	0	0.897
Mobility	0.012	0	
2022-2 Trend Change	-0.057	0.04	
Trend Rate (Period 1)	+6.5%		
Trend Rate (Period 2)	+0.6%		

8.3. Direct Compensation Property Damage

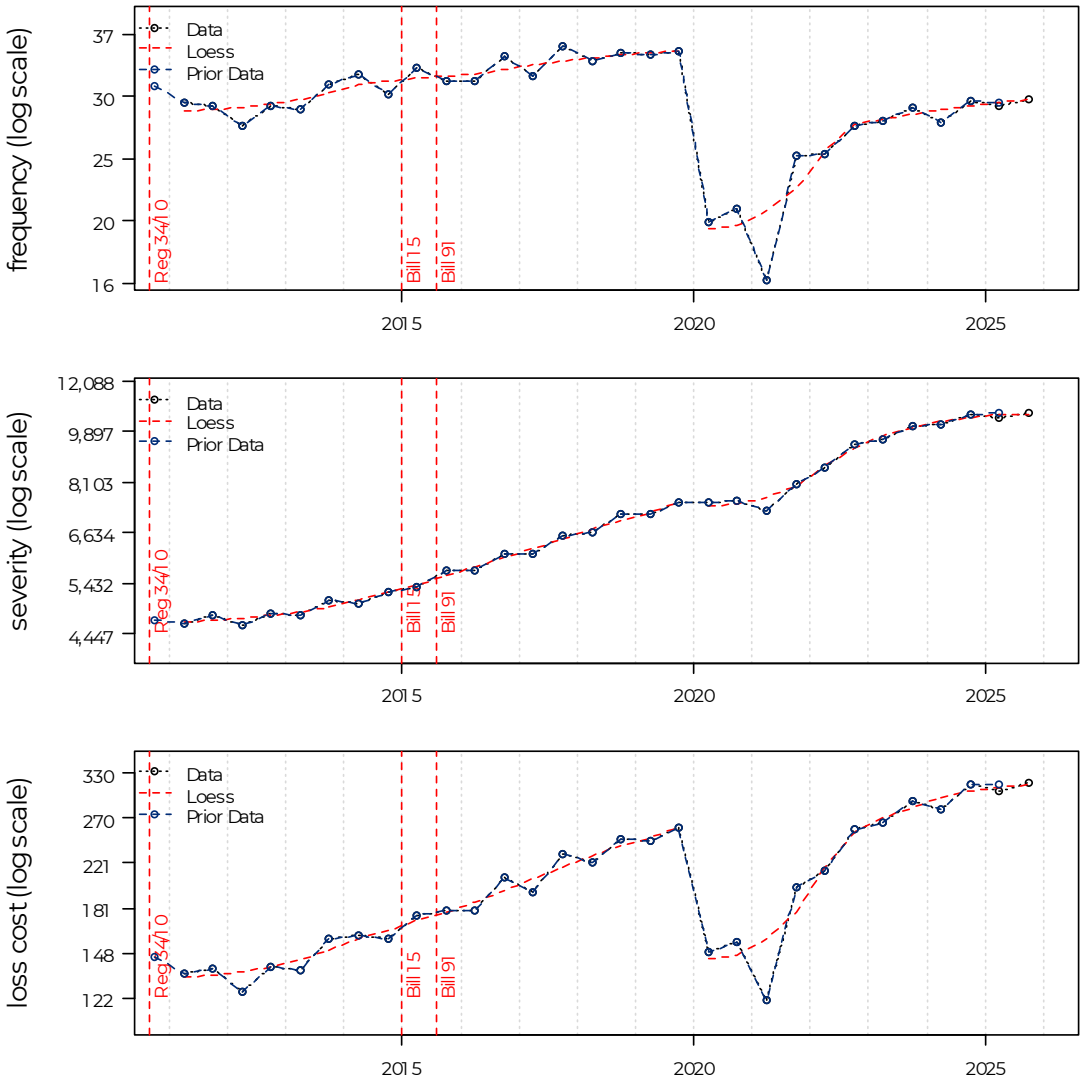
For the prior review, we selected a loss cost trend rate of +8.6% up to October 1, 2023, and +4.9% thereafter.

In Figure 17, we present the 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 2025-2. We include a comparison to the estimated values used in our prior evaluation and observe that the 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 during 2020, 2021, and the first half of 2022 coincident with the COVID-19 pandemic. While the frequency level has risen since, it remains below pre-pandemic frequency levels.

Figure 17: Observed Direct Compensation Property Damage Loss Cost Experience



The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, over various trend measurement periods beginning 2010-2, with and without a seasonality parameter, a change in trend parameter at January 1, 2013, and a mobility parameter are presented in Appendix E.

We fit a frequency model to all accident half-years between 2013-1 and 2025-2, and include trend (p = 0.000), mobility (p = 0.000), and a new normal (p = 0.000). The

implied annual trend rate associated with our fitted frequency model is +2.1%. The adjusted R-squared of our proposed frequency model is 0.963.

We fit a severity model to all accident half-years between 2013-1 and 2025-2, and include trend (p = 0.000), excess inflation (p = 0.001), and a 2023-2 trend change (p = 0.011). The implied annual trend rates associated with our fitted severity model is +6.3% up to July 1, 2023 and +1.9%[66] thereafter. The adjusted R-squared of our proposed severity model is 0.988.

In Figure 18, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is +8.6%[67] prior to July 1, 2023, and +4.1%[68], thereafter. The implied adjusted R-squared of the combined frequency and severity model is 0.963.

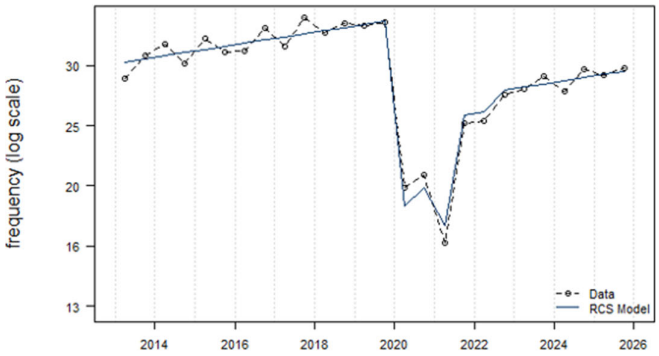
To assess reasonableness, we also include a model fit to the observed loss costs directly. We fit a loss cost model to all accident half-years between 2013-1 and 2025-2, and include trend (p = 0.000), mobility (p = 0.000), a new normal (p = 0.002), excess inflation (p = 0.605), and a 2023-2 trend change (p = 0.279). The implied annual trend rates associated with our fitted loss cost model is +9.2% up to July 1, 2023 and +5.6%[69] thereafter. The adjusted R-squared of our proposed loss cost model is 0.965.

We base our selection on the combined frequency and severity model. We select a loss cost trend rate of +8.6% up to July 1, 2023, and +4.1% thereafter.

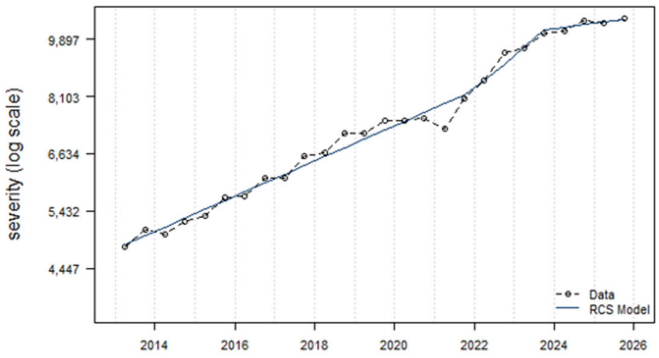
Please refer to Section 10 on additional guidance on the excess inflation parameter.

[66] = exp[0.061 + -0.042] - 1
[67] = exp[0.021 + 0.061] - 1
[68] = exp[0.021 + 0.061 + -0.042] - 1
[69] = exp[0.088 + -0.034] - 1

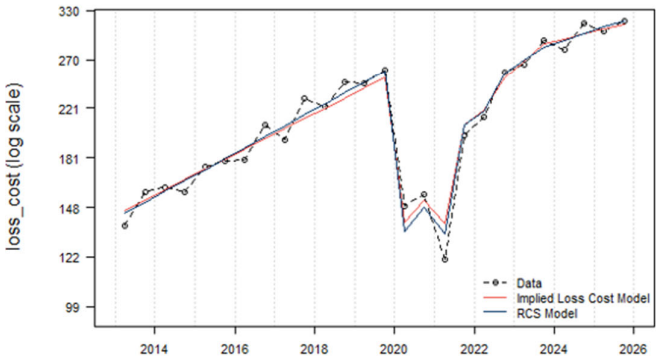
Figure 18: Direct Compensation Property Damage – Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Trend	0.021	0	0.963
Mobility	0.017	0	
New Normal	-0.292	0	
Trend Rate	+2.1%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.061	0	0.988
Excess Inflation	0.125	0.001	
2023-2 Trend Change	-0.042	0.011	
Trend Rate (Period 1)	+6.3%		
Trend Rate (Period 2)	+1.9%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.088	0	0.965
Mobility	0.019	0	
New Normal	-0.295	0.002	
Excess Inflation	0.059	0.605	
2023-2 Trend Change	-0.034	0.279	
Trend Rate (Period 1)	+9.2%		
Trend Rate (Period 2)	+5.6%		

8.4. Accident Benefits

We present our analysis of the accident benefits sub-coverages below.

Accident Benefits – Total Medical and Rehabilitation, including Attendant Care

For the prior review, we selected a loss cost trend rate of +7.2% prior to June 1, 2016, and +2.2% thereafter. Our model also included a one-time scalar shift of -25.8% coincident with the reforms in 2016.

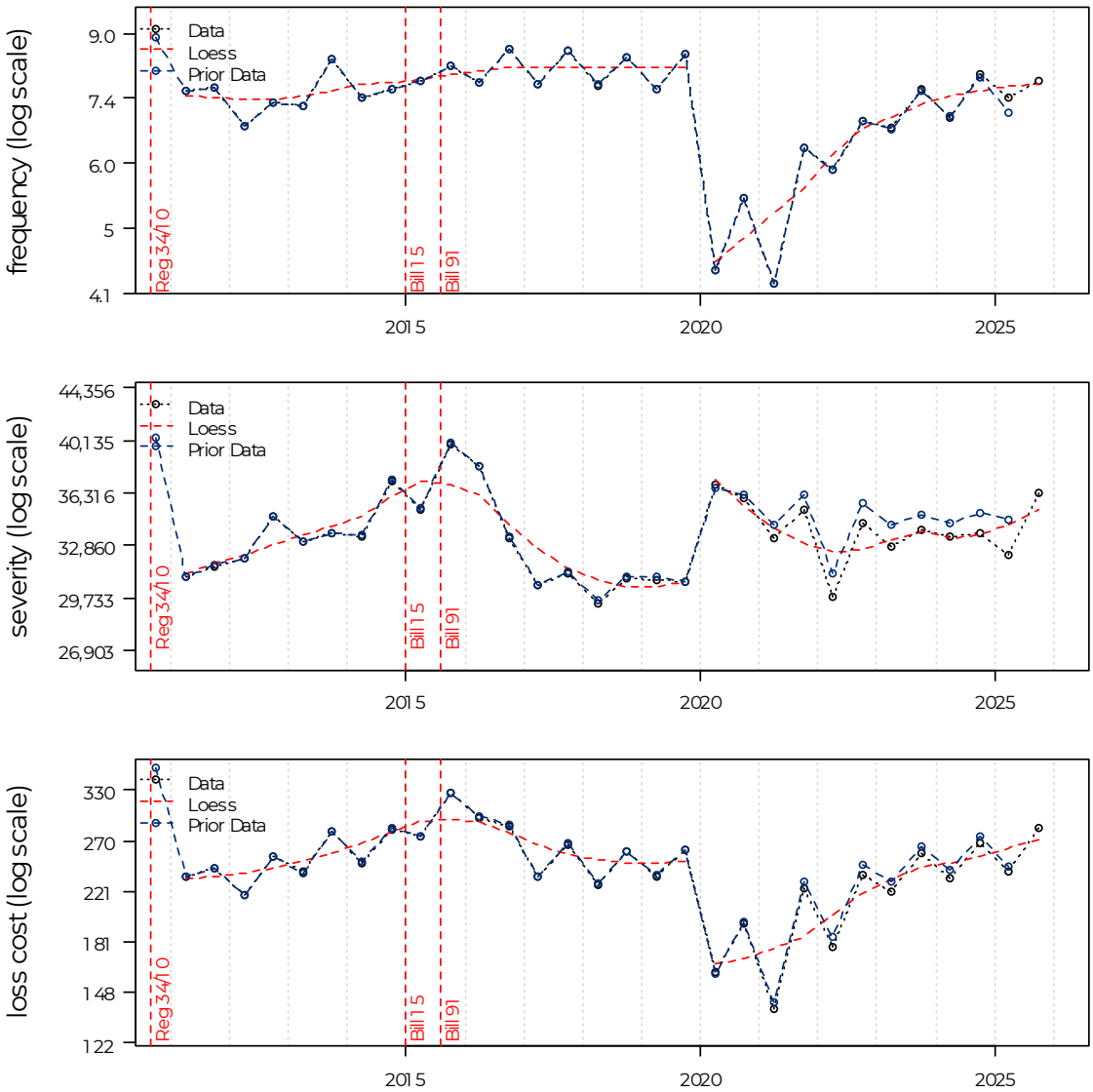
In Figure 19, we present the estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2010-2 through 2025-2. We include a comparison to the

estimated values used in our prior evaluation and observe decreases in the severity estimates for the immature accident semesters.

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 during 2020, 2021, and the first half of 2022, coincident with the COVID-19 pandemic. While the frequency level has risen since, it remains slightly below pre-pandemic levels.

Figure 19: Observed Accident Benefits - Total Medical & Rehabilitation including Attendant Care Loss Cost Experience



Due to the impact of the reforms prior to Reg 34/10 on our regression model design, as well as the relevance of those findings from the period prior to Reg 34/10, we begin our review of loss trend models at 2011-1.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, over various trend measurement periods beginning 2011-1 (post Reg 34/10), with and without a seasonality parameter, reform scalar and change in trend parameters[70] coincident with the June 1, 2016, reform implementation date, and a mobility parameter are presented in Appendix E.

We fit a frequency model to all accident half-years between 2011-1 and 2025-2, excluding 2011-1, and include trend (p = 0.002), a 2016 trend phase (p = 0.557), seasonality (p = 0.000), mobility (p = 0.000), and a new normal (p = 0.000). Although the change in trend parameter in 2016 has a *p*-value that is not significant for frequency, the *p*-value is significant in the direct loss cost model. Additionally, the coefficient is close to 0, which can result in higher *p*-values, and the reform is a "known event." As a result, we elected to continue to include the reform in our frequency model. The implied annual trend rates associated with our fitted frequency model is +2.0% up to June 1, 2016, and +1.4%[71] thereafter. The adjusted R-squared of our proposed frequency model is 0.957.

We fit a severity model to all accident half-years between 2011-1 and 2025-2, excluding 2022-1, and include trend (p = 0.000), a 2016 scalar phase (p = 0.000), a 2020 scalar (p = 0.000), a 2020 trend change (p = 0.000), and seasonality (p = 0.022). The implied annual trend rates associated with our fitted severity model is +3.8% up to January 1, 2020, and -1.1%[72] thereafter. The modeled scalar parameters correspond to a -26.6%[73] decrease at June 1, 2016 and +12.5%[74] increase at January 1, 2020. The adjusted R-squared of our proposed severity model is 0.770.

In Figure 20, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is +6.0%[75] prior to June 1, 2016, +5.2%[76] from June 1, 2016, to January 1, 2020, and 0.2%[77] thereafter. The implied scalar at January 1, 2016, is -26.6%.[78] The implied adjusted R-squared of the combined frequency and severity model is 0.901.

To assess reasonableness, we also include a model fit to the observed loss costs directly. We fit a loss cost model to all accident half-years between 2011-1 and 2025-2, excluding 2011-1, and include trend (p = 0.000), a 2016 trend phase (p = 0.001), a 2016 scalar phase (p = 0.000), seasonality (p = 0.000), mobility (p = 0.000), and a new normal (p = 0.056). The implied annual trend rates associated with our fitted loss cost

[70] These reform parameters assign weights of approximately 1%, 33%, 83%, and 100% to accident half-years 2016-1, 2016-2, 2017-1, and 2017-2, respectively. These weights represent the proportion of the respective accident half-year claim amounts that are subject to the new reform based on a parallelogram method assuming annual accident periods and policies written uniformly throughout the year.

[71] = exp[0.020 + -0.007] - 1

[72] = exp[0.038 + -0.049] - 1

[73] = exp[-0.309] - 1

[74] = exp[0.118] - 1

[75] = exp[0.020 + 0.038] - 1

[76] = exp[0.020 + -0.007 + 0.038] - 1

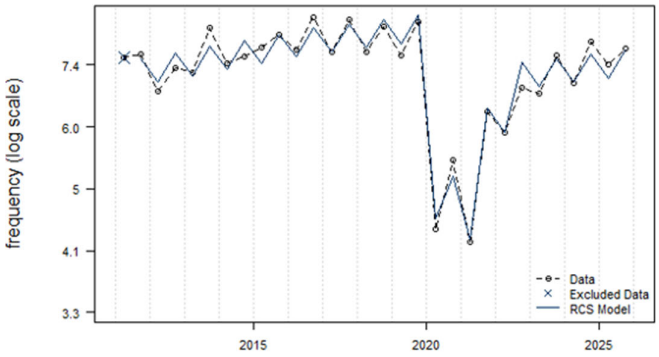
[77] =exp(0.02 + 0.038 + -0.007 + -0.049)-1

[78] = exp[0.000 + -0.309] - 1

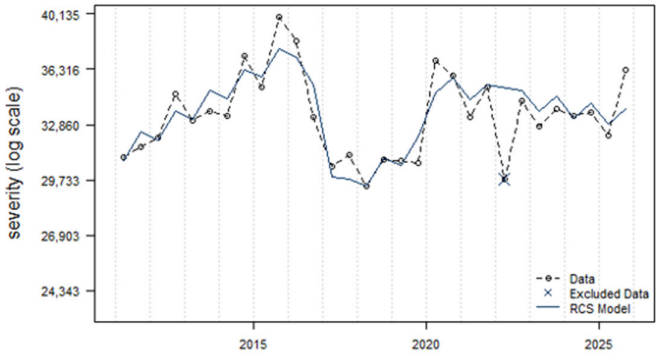
model is +7.2% up to July 1, 2016 and +2.2%[79] thereafter. The modeled scalar parameter corresponds to a -26.3%[80] change at January 1, 2016. The adjusted R-squared of our proposed loss cost model is 0.949.

Given the higher adjusted R-squared value and significance of the reform parameters, we base our selection on the direct loss cost model. We select a loss cost trend rate of +7.2% prior to July 1, 2016, and +2.2% thereafter. The modeled scalar parameter corresponds to a 26.3% decrease at January 1, 2016, in loss cost.

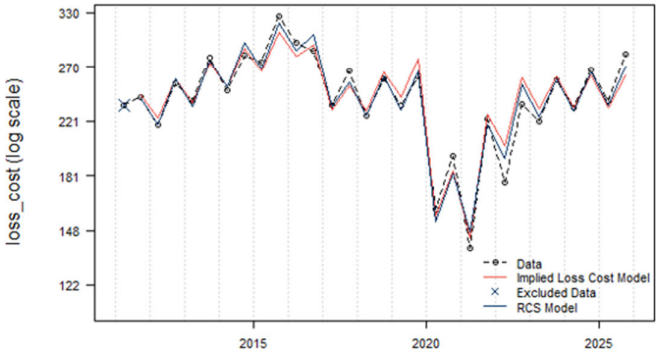
Figure 20: Accident Benefits - Total Medical & Rehabilitation, including Attendant Care - Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Trend	0.02	0.002	0.957
2016 Trend Phase	-0.007	0.557	
Seasonality	0.084	0	
Mobility	0.016	0	
New Normal	-0.194	0	
Trend Rate (Period 1)	+2.0%		
Trend Rate (Period 2)	+1.4%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.038	0	0.77
2016 Scalar Phase	-0.309	0	
2020 Scalar	0.118	0	
2020 Trend Change	-0.049	0	
Seasonality	0.033	0.022	
Trend Rate (Period 1)	+3.8%		
Trend Rate (Period 2)	-1.1%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.069	0	0.949
2016 Trend Phase	-0.048	0.001	
2016 Scalar Phase	-0.305	0	
Seasonality	0.132	0	
Mobility	0.012	0	
New Normal	-0.114	0.056	
Trend Rate (Period 1)	+7.2%		
Trend Rate (Period 2)	+2.2%		

[79] = exp[0.069 + -0.048] - 1
[80] = exp[-0.305] - 1

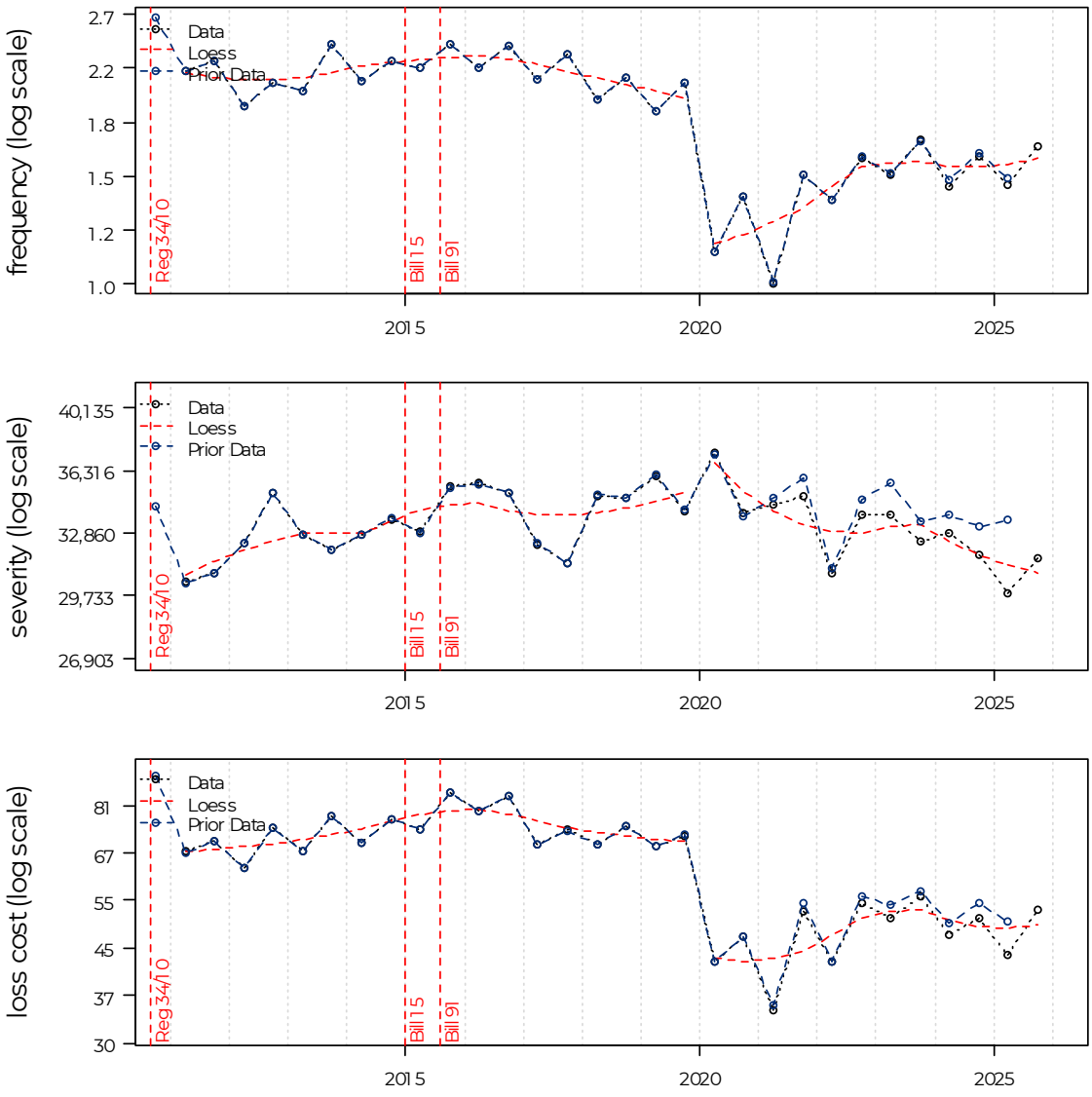
Accident Benefits – Total Disability Income

For the prior review, we selected a loss cost trend rate of +5.3% prior to June 1, 2016, and -3.2% thereafter. Our model also included a one-time scalar shift of -10.6% coincident with the reforms in 2016.

In Figure 21, we present the 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 2025-2. We include a comparison to the estimated values used in our prior evaluation and observe that the severity estimates have decreased for the immature accident periods. 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 during 2020, 2021, and the first half of 2022, coincident with the COVID-19 pandemic. While the frequency level has risen since, it remains below pre-pandemic levels.

Figure 21: Observed Accident Benefits - Total Disability Income Loss Cost Experience



Due to the impact of the reforms prior to Reg 34/10 on our regression model design, we begin our review of loss trend models at 2012-1.

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, reform scalar and change in trend parameters[81]

[81] These reform parameters assign weights of approximately 1%, 33%, 83%, and 100% to accident half-years 2016-1, 2016-2, 2017-1, and 2017-2, respectively. These weights represent the proportion of the respective accident half-year claim amounts that are subject to the new reform based on a parallelogram method assuming annual accident periods and policies written uniformly throughout the year.

coincident with the June 1, 2016, reform implementation date, and a mobility parameter are presented in Appendix E.

We fit a frequency model to all accident half-years between 2012-1 and 2025-2, and include trend (p = 0.021), a 2016 trend phase (p = 0.001), seasonality (p = 0.000), mobility (p = 0.000), and a new normal (p = 0.031). The implied annual trend rates associated with our fitted frequency model is +1.9% up to January 1, 2016, and -3.5%[82] thereafter. The adjusted R-squared of our proposed frequency model is 0.970.

We fit a severity model to all accident half-years between 2012-1 and 2025-2, and include trend (p = 0.101), and a 2016 scalar phase (p = 0.241). While the trend and the 2016 reform scalar parameters have a p-value that is insignificant, the p-values are significant in the direct loss cost model. For models excluding this parameter, please refer to Appendix E. The implied annual trend rate associated with our fitted severity model is -0.8%. The modeled scalar parameter corresponds to a +4.8%[83] increase at January 1, 2016. The adjusted R-squared of our proposed severity model is 0.040. We attribute this low R-squared to the model's inability to explain the high variability in the data.

We have generally found the accident benefit reforms effective for polices issued after June 1, 2016, resulted in:

- a change (decrease) to the frequency trend.
- a small scalar shift (decrease) in the severity.

This is contrary to our observations specifically for accident benefits total disability income,[84] where we observe a slight scalar increase in severity, and no material change to the trend rate.

In Figure 22, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is +1.2%[85] prior to January 1, 2016, and-4.2%,[86] thereafter. The implied scalar at January 1, 2016 is +4.8%.[87] The implied adjusted R-squared of the combined frequency and severity model is 0.946.

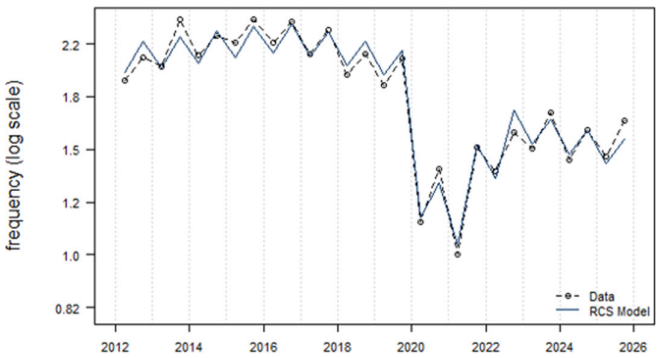
To assess reasonableness, we also include a model fit to the observed loss costs directly. We fit a loss cost model to all accident half-years between 2012-1 and 2025-2, and include trend (p = 0.000), a 2016 scalar phase (p = 0.010), a 2016 trend phase (p = 0.000), seasonality (p = 0.000), mobility (p = 0.000), and a new normal (p = 0.028). The adjusted R-squared of our proposed loss cost model is 0.977.

Given the higher adjusted R-squared value and significance of all parameters, we base our selection on the direct loss cost model. The implied annual trend rates associated with our fitted loss cost model is +5.3% up to June 1, 2016, and -3.9%,[88]

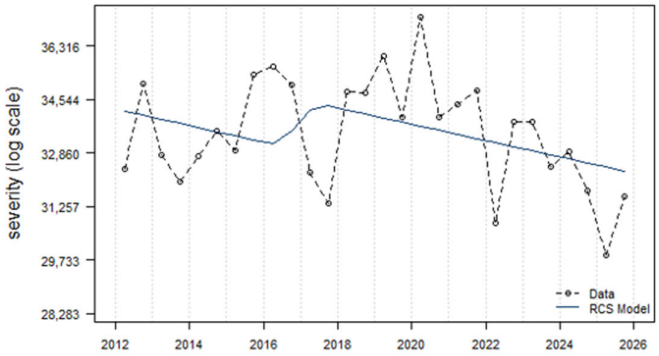
[82] = exp[0.019 + -0.055] - 1
[83] = exp[0.047] - 1
[84] Refer to Appendix F for details on the phase-in.
[85] = exp[0.019 + -0.008] - 1
[86] = exp[0.019 + -0.055 + -0.008] - 1
[87] = exp[0.000 + 0.047] - 1
[88] = exp[0.051 + -0.091] - 1

thereafter, once the reforms were fully implemented. The modeled scalar parameters correspond to a -9.7%[89] decrease at June 1, 2016. The adjusted R-squared of our selected loss cost model is 0.977.

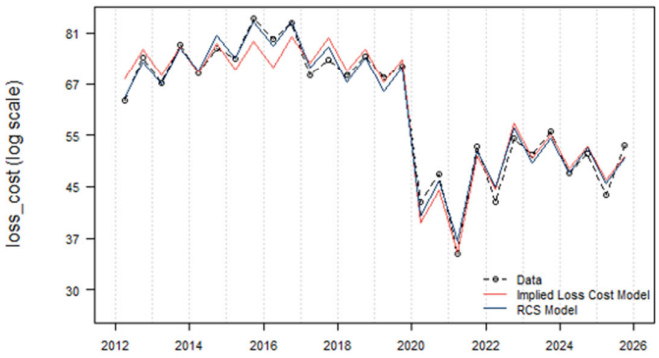
Figure 22: Accident Benefits - Total Disability Income – Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Trend	0.019	0.021	0.97
2016 Trend Phase	-0.055	0.001	
Seasonality	0.11	0	
Mobility	0.014	0	
New Normal	-0.122	0.031	
Trend Rate (Period 1)	+1.9%		
Trend Rate (Period 2)	-3.5%		



Parameter	Coefficient	p.value	Adj.R2
Trend	-0.008	0.101	0.04
2016 Scalar Phase	0.047	0.241	
Trend Rate	-0.8%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.051	0	0.977
2016 Scalar Phase	-0.102	0.01	
2016 Trend Phase	-0.091	0	
Seasonality	0.117	0	
Mobility	0.012	0	
New Normal	-0.12	0.028	
Trend Rate (Period 1)	+5.3%		
Trend Rate (Period 2)	-3.9%		

Accident Benefits – Funeral & Death Benefits

For the prior review, selected a loss cost trend rate of -2.9%.

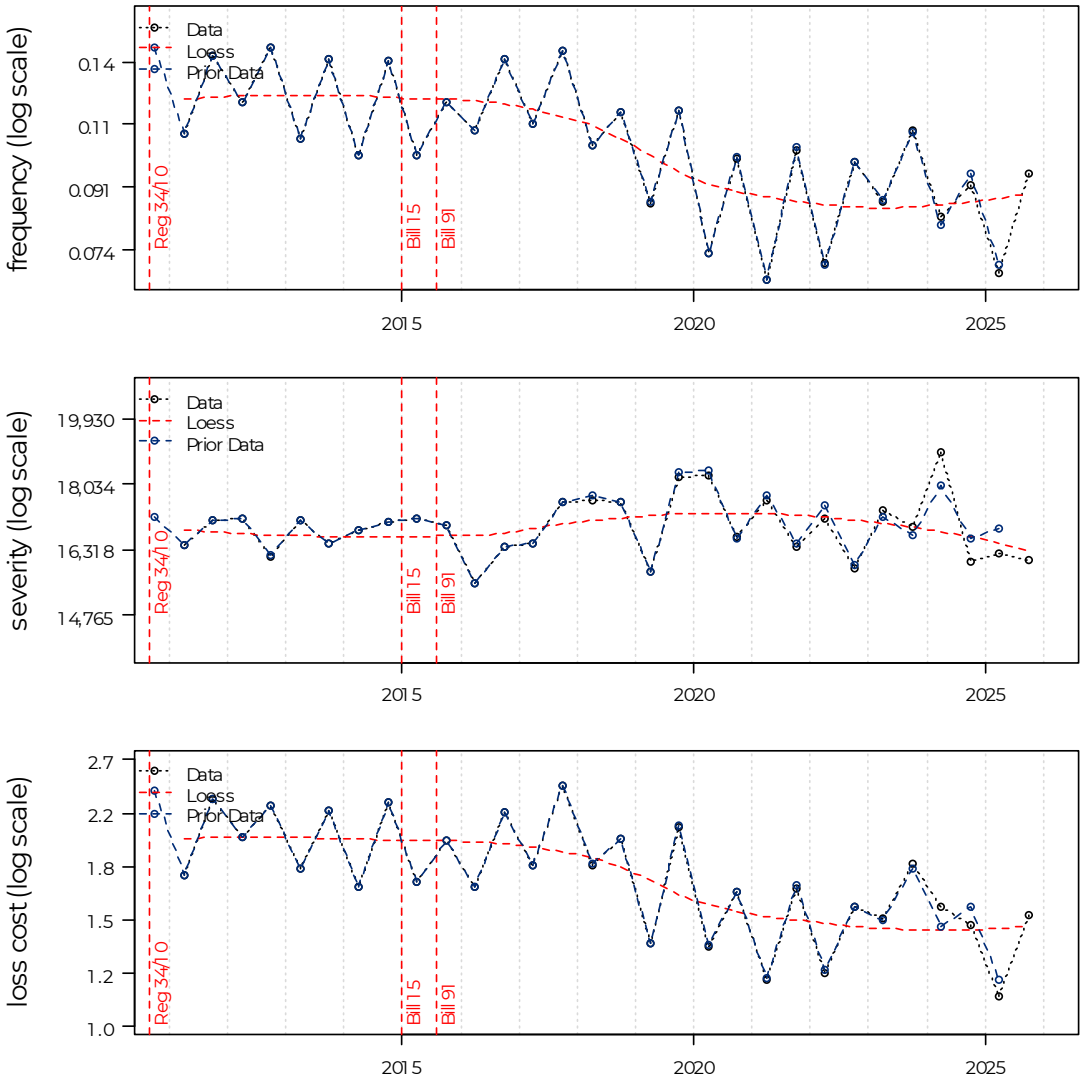
In Figure 23, we present the estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per

[89] = exp[-0.102] - 1

vehicle) over the period 2010-2 through 2025-2. We include a comparison to the estimated values used in our prior evaluation and observe that some of the immature severity estimates have 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 decrease during 2020, 2021, and the first half of 2022 coincident with the COVID-19 pandemic. We note that frequency was decreasing before the pandemic and appears to have stabilized at a lower level since the start of the pandemic.

Figure 23: Observed Accident Benefits - Funeral & Death Benefits Loss Cost Experience



We begin our review of loss trend models at 2011-1 due to the change in pattern beginning around this period.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, over various trend measurement periods beginning 2011-1 (post Reg 34/10), with and without a seasonality parameter and a mobility parameter are presented in Appendix E.

We fit a frequency model to all accident half-years between 2012-1 and 2025-2, and include trend (p = 0.000), seasonality (p = 0.000), and mobility (p = 0.000). The implied annual trend rate associated with our fitted frequency model is -3.2%. The adjusted R-squared of our proposed frequency model is 0.894.

We fit a severity model to all accident half-years between 2012-1 and 2025-2, and include only trend (p = 0.836). The implied annual trend rate associated with our fitted severity model is +0.0% (which, within rounding, would also be the implied value if we excluded trend due to insignificance). The adjusted R-squared of our proposed severity model is -0.037. We attribute this low R-squared to the model's inability to explain the high variability in the data.

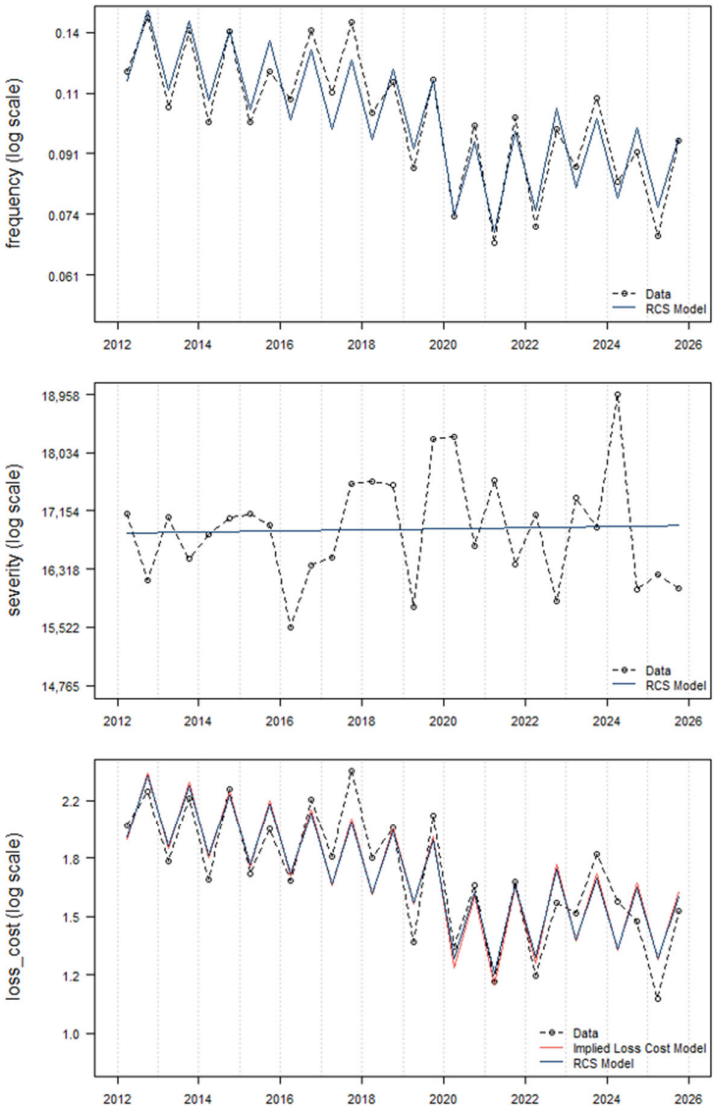
In Figure 24, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is -3.1%.[90] The implied adjusted R-squared of the combined frequency and severity model is 0.796.

To assess reasonableness, we also include a model fit to the observed loss costs directly. We fit a loss cost model to all accident half-years between 2012-1 and 2025-2, and include trend (p = 0.000), seasonality (p = 0.000), and mobility (p = 0.008). The implied annual trend rate associated with our fitted loss cost model is -3.2%. The adjusted R-squared of our proposed loss cost model is 0.807.

Given the similar resulting trend rates and adjusted R-squared values, we base our selection on the combined frequency and severity model. We select a past and future loss cost trend rate of -3.1%.

[90] = exp[-0.032 + 0.000] - 1

Figure 24: Accident Benefits - Funeral & Death Benefits - Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Trend	-0.032	0	0.894
Seasonality	0.245	0	
Mobility	0.005	0	
Trend Rate	-3.2%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0	0.836	-0.037
Trend Rate	+0.0%		

Parameter	Coefficient	p.value	Adj.R2
Trend	-0.032	0	0.807
Seasonality	0.227	0	
Mobility	0.004	0.008	
Trend Rate	-3.2%		

Accident Benefits – Total

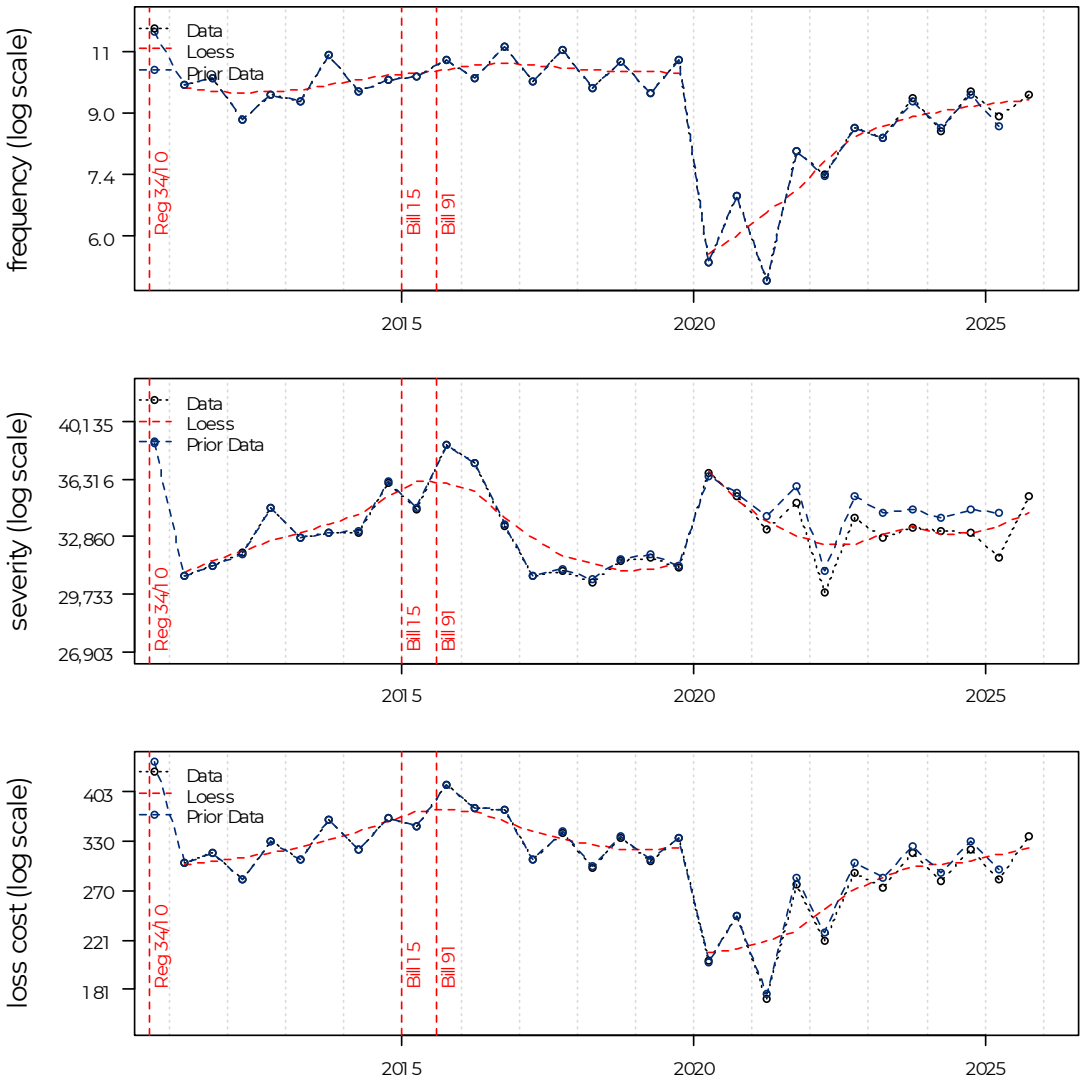
For the prior review, we selected a loss cost trend rate of +5.5% up to June 1, 2016, and +1.0% thereafter. Our model also included a one-time scalar shift of -21.0% coincident with the reforms in 2016.

In Figure 25, we present the 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 2025-2. We include a comparison to the estimated values used in our prior evaluation and observe that the severity estimates have decreased slightly for the immature accident periods. 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 during 2020, 2021, and the first half of 2022, coincident with the COVID-19 pandemic. While the frequency level has risen since, it remains below pre-pandemic frequency levels.

Figure 25: Observed Accident Benefits - Total Loss Cost Experience



The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, over various trend measurement periods beginning 2011-1 (post Reg 34/10), with and without a seasonality parameter and a mobility parameter, are presented in Appendix E.

We fit a frequency model to all accident half-years between 2011-1 and 2025-2, and include trend (p = 0.036), a 2016 trend phase (p = 0.545), seasonality (p = 0.000), mobility (p = 0.000), and a new normal (p = 0.001). The implied annual trend rates

associated with our fitted frequency model is +1.3% up to July 1, 2016 and +0.6%[91] thereafter. The adjusted R-squared of our proposed frequency model is 0.952.

We fit a severity model to all accident half-years between 2011-1 and 2025-2, excluding 2022-1, and include trend (p = 0.000), a 2016 scalar phase (p = 0.000), a 2020 scalar (p = 0.001), and a 2020 trend change (p = 0.000). The implied annual trend rates associated with our fitted severity model is +3.7% up to January 1, 2020, and -1.3%[92] thereafter. The modeled scalar parameters correspond to a -23.3%[93] decrease at July 1, 2016 and +9.9%[94] increase at January 1, 2020. The adjusted R-squared of our proposed severity model is 0.716.

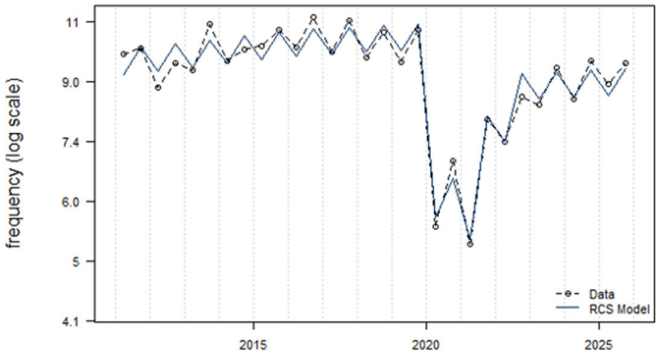
In Figure 26, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is +5.0%[95] prior to July 1, 2016, +4.2%[96] from July 1, 2016 to January 1, 2020, and -0.7%[97], thereafter. The implied scalar at January 1, 2016, is -23.3%.[98] The implied adjusted R-squared of the combined frequency and severity model is 0.915.

To assess reasonableness, we also include a model fit to the observed loss costs directly. Given that some parameters used in the frequency model overlap with, or impact similar time periods as, some parameters in the selected severity model, we find that using the same parameterization as implied by our frequency and severity models would overfit the direct loss cost model. Therefore, we fit a loss cost model to all accident half-years between 2011-1 and 2025-2, and include trend (p = 0.000), a 2016 scalar phase (p = 0.000), a 2016 trend phase (p = 0.001), seasonality (p = 0.000), mobility (p = 0.000), and a new normal (p = 0.064). The implied annual trend rates associated with our fitted loss cost model is +5.5% up to July 1, 2016, and +0.9%[99] thereafter. The modeled scalar parameter corresponds to a -21.3%[100] decrease at June 1, 2016. The adjusted R-squared of our proposed loss cost model is 0.944. We note the new normal scalar does not appear significant, however we choose to keep it as the post-pandemic loss cost still appears to be below pre-pandemic levels.

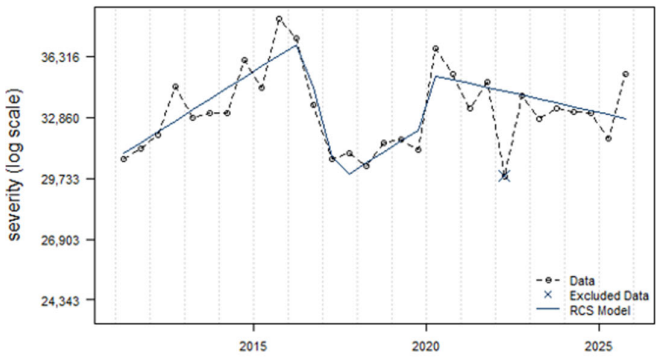
Given the higher adjusted R-squared value, the relative parsimony of the direct loss cost model, and significance of the reform parameters, we base our selection on the direct loss cost model. We select a loss cost trend rate of +5.5% prior to July 1, 2016, and +0.9% thereafter, once the reforms were fully implemented. The modeled scalar parameter at July 1, 2016, corresponds to a 21.3% decrease.

[91] = exp[0.013 + -0.007] - 1
[92] = exp[0.036 + -0.049] - 1
[93] = exp[-0.266] - 1
[94] = exp[0.095] - 1
[95] = exp[0.013 + 0.036] - 1
[96] = exp[0.013 + -0.007 + 0.036] - 1
[97] = exp[0.013 + -0.007 + 0.036 + -0.049] - 1
[98] = exp[-0.266] - 1
[99] = exp[0.054 + -0.044] - 1
[100] =exp[-0.24]-1

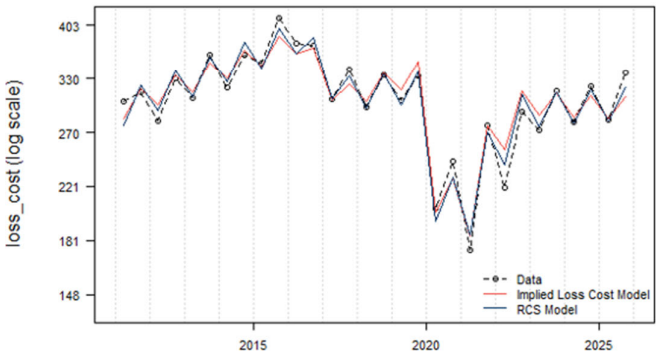
Figure 26: Accident Benefits - Total - Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Trend	0.013	0.036	0.952
2016 Trend Phase	-0.007	0.545	
Seasonality	0.085	0	
Mobility	0.016	0	
New Normal	-0.185	0.001	
Trend Rate (Period 1)	+1.3%		
Trend Rate (Period 2)	+0.6%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.036	0	0.716
2016 Scalar Phase	-0.266	0	
2020 Scalar	0.095	0.001	
2020 Trend Change	-0.049	0	
Trend Rate (Period 1)	+3.7%		
Trend Rate (Period 2)	-1.3%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.054	0	0.944
2016 Scalar Phase	-0.24	0	
2016 Trend Phase	-0.044	0.001	
Seasonality	0.122	0	
Mobility	0.012	0	
New Normal	-0.115	0.064	
Trend Rate (Period 1)	+5.5%		
Trend Rate (Period 2)	+0.9%		

8.5. Collision

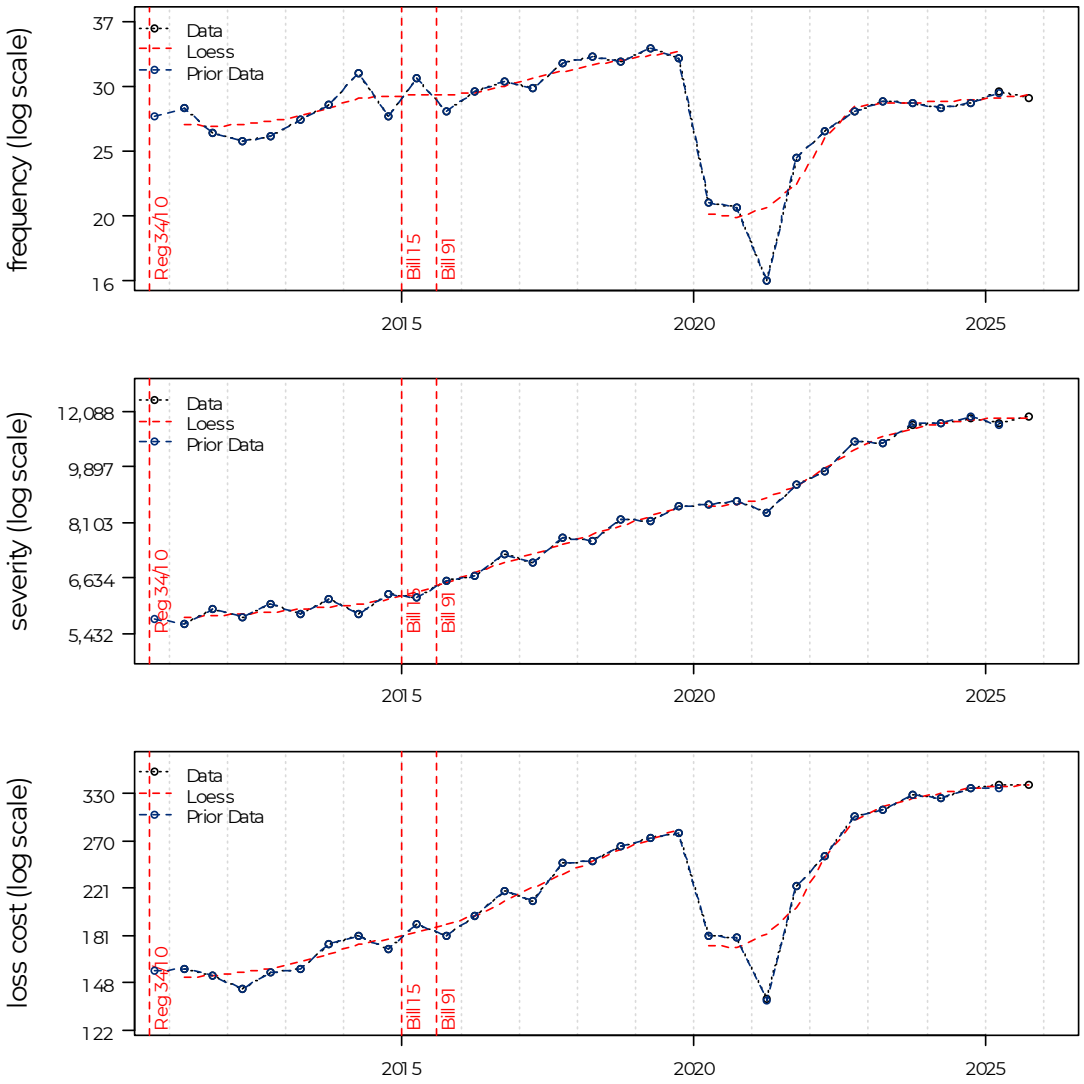
For the prior review, we selected a loss cost trend rate of +8.6% up to October 1, 2023, and +3.3% thereafter.

In Figure 27, we present the 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 2025-2. We include a comparison to the estimated values used in our prior evaluation and observe that the 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 during 2020, 2021, and the first half of 2022, coincident with the COVID-19 pandemic. While the frequency level has risen since then, it remains below pre-pandemic levels.

Figure 27: Observed Collision Loss Cost Experience



The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, over various trend measurement periods beginning 2014-1 (post Bill 198), with and without a seasonality and mobility parameters, are presented in Appendix E.

We fit a frequency model to all accident half-years between 2014-1 and 2025-2, and include trend (p = 0.001), mobility (p = 0.000), and a new normal (p = 0.000). The

implied annual trend rate associated with our fitted frequency model is +2.4%. The adjusted R-squared of our proposed frequency model is 0.920.

We fit a severity model to all accident half-years between 2014-1 and 2025-2, and include trend (p = 0.000), seasonality (p = 0.002), excess inflation (p = 0.000), and a 2023-2 trend change (p = 0.001). The implied annual trend rates associated with our fitted severity model is +6.1% up to October 1, 2023 and +0.5%[101] thereafter. The adjusted R-squared of our proposed severity model is 0.989.

In Figure 28, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is +8.6%[102] prior to October 1, 2023 and +2.9%[103], thereafter. The implied adjusted R-squared of the combined frequency and severity model is 0.941.

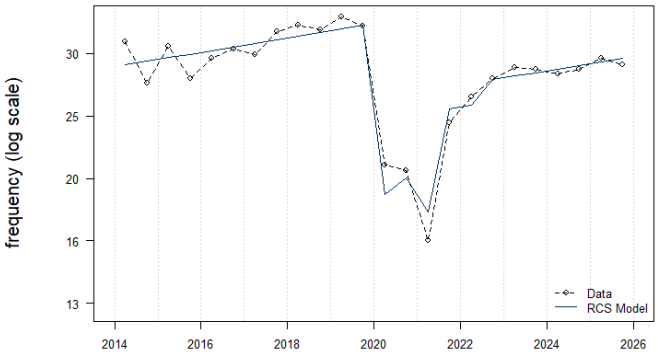
To assess reasonableness, we also include a model fit to the observed loss costs directly. We fit a loss cost model to all accident half-years between 2014-1 and 2025-2, and include trend (p = 0.000), seasonality (p = 0.961), mobility (p = 0.000), a new normal (p = 0.036), excess inflation (p = 0.821), and a 2023-2 trend change (p = 0.116). The implied annual trend rates associated with our fitted loss cost model is +9.5% up to October 1, 2023 and +2.8%[104] thereafter. The adjusted R-squared of our proposed loss cost model is 0.945.

We base our selection on the combined frequency and severity model due to the good fit and significance of all parameters. We select a loss cost trend rate of +8.6% up to October 1, 2023 and +2.9% thereafter.

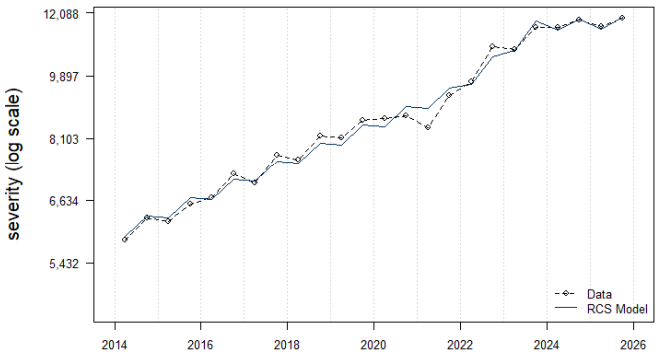
Please refer to Section 10 on additional guidance on the excess inflation parameter.

[101] = exp[0.059 + -0.054] - 1
[102] = exp[0.023 + 0.059] - 1
[103] = exp[0.023 + 0.059 + -0.054] - 1
[104] = exp[0.091 + -0.062] - 1

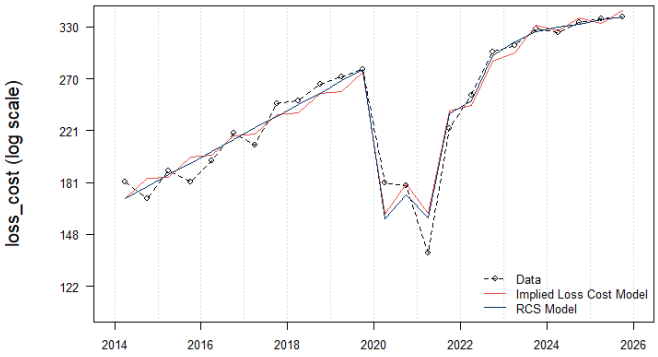
Figure 28: Collision – Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Trend	0.023	0.001	0.92
Mobility	0.015	0	
New Normal	-0.246	0	
Trend Rate	+2.4%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.059	0	0.989
Seasonality	0.034	0.002	
Excess Inflation	0.111	0	
2023-2 Trend Change	-0.054	0.001	
Trend Rate (Period 1)	+6.1%		
Trend Rate (Period 2)	+0.5%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.091	0	0.945
Seasonality	-0.001	0.961	
Mobility	0.017	0	
New Normal	-0.228	0.036	
Excess Inflation	0.029	0.821	
2023-2 Trend Change	-0.062	0.116	
Trend Rate (Period 1)	+9.5%		
Trend Rate (Period 2)	+2.8%		

8.6. Comprehensive

Due to the significantly different loss cost trends in the theft peril compared to all other perils within the comprehensive coverage, we separately present the frequency, severity and loss cost trend rates for (1) Comprehensive – Theft, (2) Comprehensive – All Other, and (3) Comprehensive – Total. Our selected trend rate for comprehensive coverage is based on the Comprehensive – Total analysis.

Comprehensive – Theft

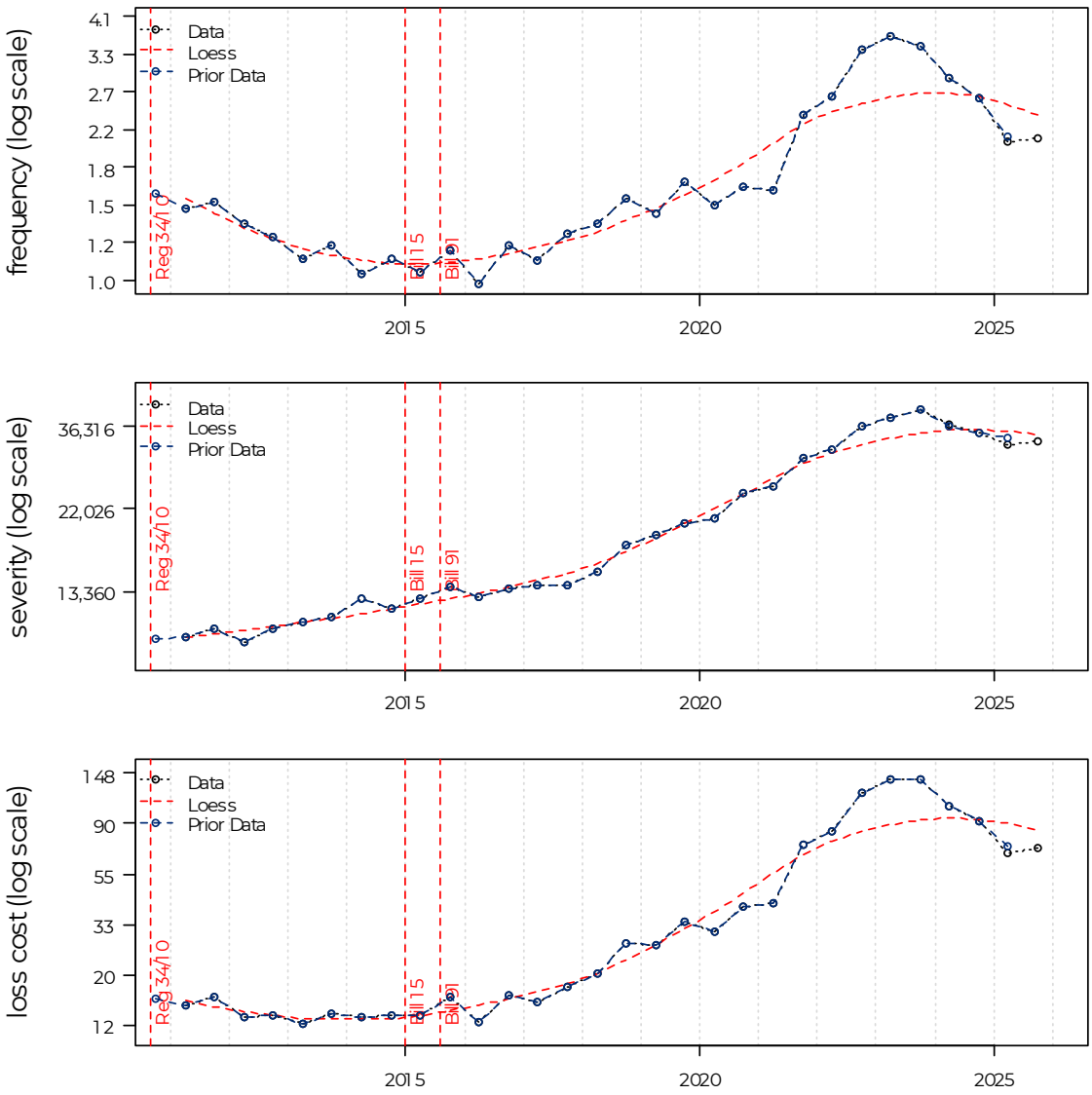
For our prior review, we selected a future loss trend rate of +5.0%.

In Figure 29, we present the 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 2025-2. We include a comparison to the estimated values used in our prior evaluation and observe that the estimates have not changed significantly. We also note that GISA does not provide loss development factors at a sub-coverage level for comprehensive. Therefore, we developed the ultimates presented based on our analysis. 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:

- Frequency increased significantly between 2021-1 and 2023-1. Frequency has been decreasing significantly since 2023-1.

Figure 29: Observed Comprehensive – Theft Loss Cost Experience



The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, over various trend measurement periods beginning

2010-2, with and without seasonality, a change in trend parameter at 2016-1, a scalar parameter at 2018-2 and a mobility parameter are presented in Appendix E.

As shown above, comprehensive theft has experienced significant shifts in trend in recent years. Trend rates assume consistent percentage changes, which is not the case for comprehensive theft due to the "theft deterioration" beginning 2021-2 and the "theft abatement" beginning 2023-2. Given this, we review the loss cost separately for each of the following periods:

- The pre-theft deterioration period, or before 2021-2,
- The theft deterioration and theft abatement period, or 2021-2 to 2025-1,
- The post-theft abatement period, or after 2025-1, and
- The future period.

In Figure 31, for the pre-theft deterioration period, we fit a loss cost model to all accident half-years between 2016-1 and 2021-1 and include only time (p = 0.000). The implied annual trend rate associated with our fitted pre-theft deterioration loss cost model is +26.8%. The adjusted R-squared of our proposed loss cost model is 0.953.

For the theft deterioration and theft abatement period, we fit a loss cost model to all accident half-years between 2018-2 and 2021-1 and include only time (p = 0.010). The model is selected to help unwind the impact of the theft deterioration and theft abatement period. Instead of applying a trend adjustment in this period, we suggest multiplying loss costs by an index to reflect the changing patterns. The index reflects the adjustment to bring smoothed historical loss costs to the fitted loss cost value of the latest accident half-year. We adjusted to the fitted value as it was consistent with our expectation of loss cost had the trend prior to the theft deterioration and abatement continued. We present the indices below and note that the arrows in the second plot in Figure 31 reflect this selected adjustment.

Table 22: Comprehensive - Theft Loss Cost Index

Accident Period	Adjustment
2021-1	2.230
2021-2	1.251
2022-1	1.084
2022-2	0.738
2023-1	0.648
2023-2	0.653
2024-1	0.846
2024-2	0.992
2025-1	1.339
2025-2	1.294

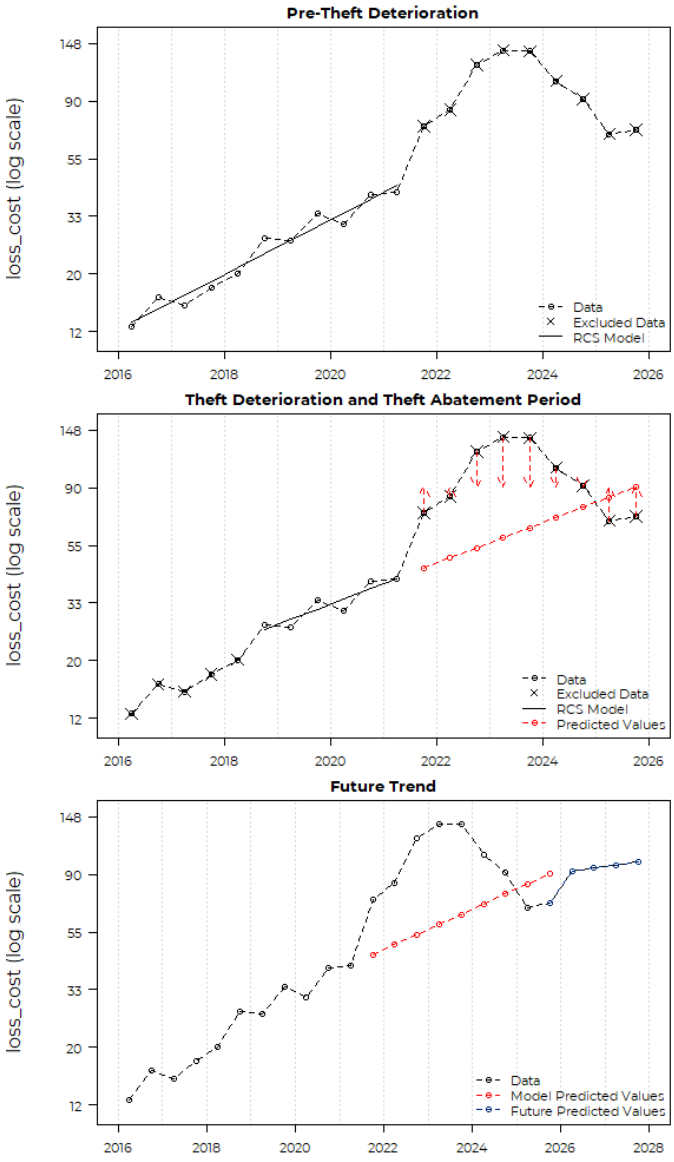
For accident periods prior to 2021-1, we select a past loss cost trend rate of +26.8% up to April 1, 2021. After April 1, 2021, to bring the accident period to October 1, 2025, cost levels, we multiply by the 2021-1 adjustment factor of 2.230.

For the future period, we recognize the following:

- As shown in Figure 29, severity has flattened/began to decrease in recent periods. As shown in Figure 9, the CPI data shows that inflation is around 3% for new vehicles, which may tie closely to this coverage due to the nature of theft claims.
- Frequency has decreased significantly in recent periods. It is unclear whether the frequency will continue to decrease, begin to follow pre-theft deterioration patterns, or a different trend pattern will form.

Given our observations, we select a future comprehensive theft loss cost trend of +5.0%, to reflect the approximate 3% inflation observed in the CPI data and a modest frequency trend rate of +2.0%. We recognize there is considerable uncertainty regarding this future trend selection. The future frequency trend rate could vary significantly given the recent theft deterioration and abatement period. Given the uncertainty, we select a confidence interval for the future trend rate of -7% to +13% to reflect that the frequency trend could deviate between approximately -10% to +10% in the future trend period. We continue to encourage insurers to use their most recent data available to select future trends.

Figure 30: Comprehensive - Theft - Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Trend	0.238	0	0.953
Trend Rate	+26.8%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.177	0.01	0.801
Trend Rate	+19.3%		

Comprehensive – All Other

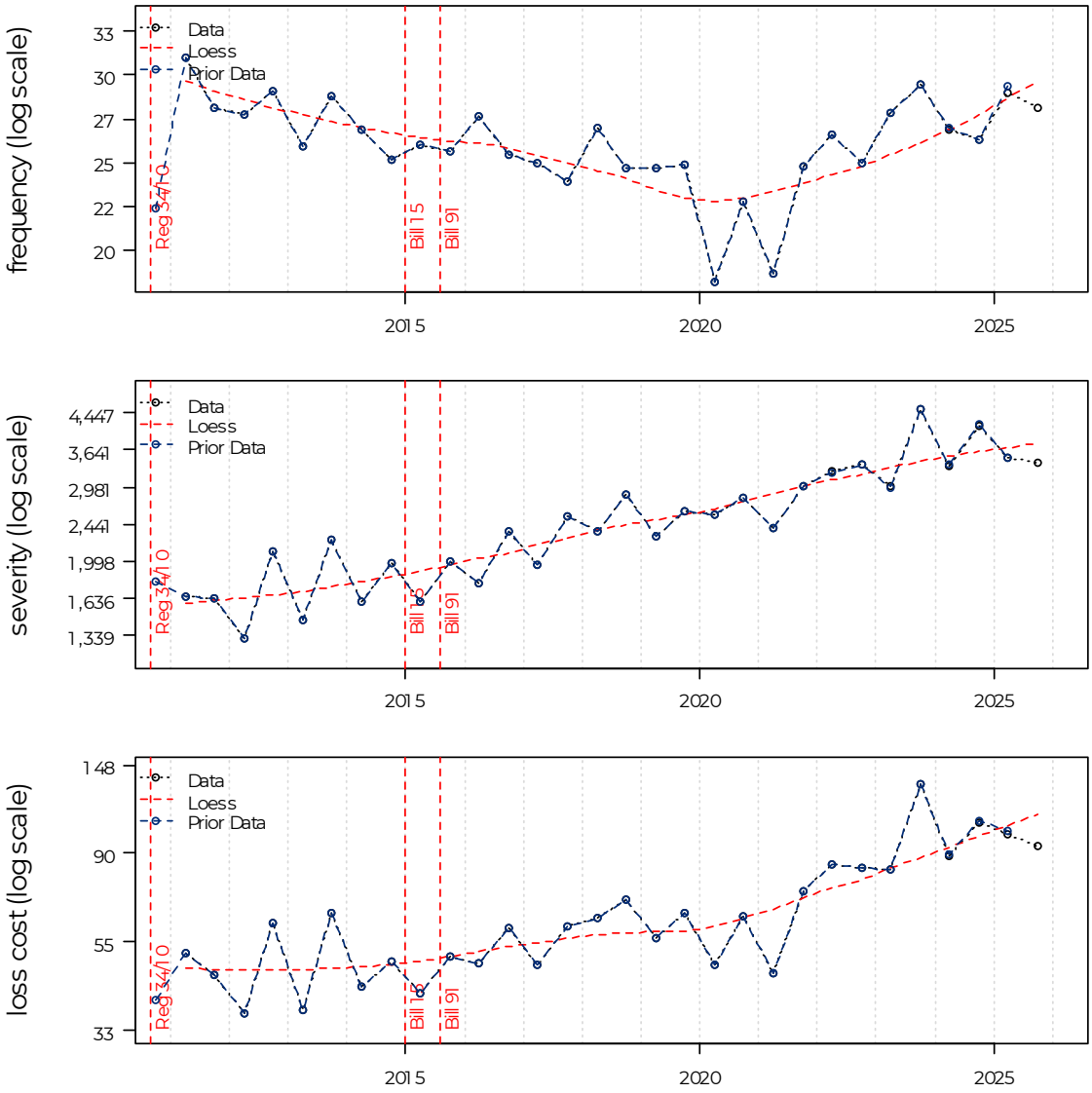
For the prior review, we selected a loss cost trend rate of +5.2%.

In Figure 31, we present the 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 2025-2. We include a comparison to the estimated values used in our prior evaluation and observe that the 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 decrease during 2020 and the first half of 2021, coincident with the COVID-19 pandemic. While we acknowledge the dip in 2020-1, 2020-2, and 2021-1 frequency levels, we note that 2021-2 (before the end of the pandemic) appears to return to pre-COVID levels. This rise in frequency is unlike our observations for other coverages. As comprehensive is generally a non-moving coverage, we would not expect the pandemic to affect this coverage similarly to other coverages.

Figure 31: Observed Comprehensive – All Other Loss Cost Experience



Given the uncertainty of the effect of the pandemic on comprehensive, we propose to exclude the low 2020-1, 2020-2, and 2021-1 frequency estimates from our selected frequency model.

Unlike other physical damage coverages, we do not observe a spike in 2021-2 severity consistent with a period of high inflationary levels. One hypothesis that may explain this observation is that smaller claims may be entering the dataset, as inflation is pushing claims above the deductible. This could also explain the higher frequency levels beginning in the more recent years. For this reason, the excess inflation parameter may capture the higher *frequency* levels.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, over various trend measurement periods beginning 2005-1 (post Bill 198), with and without a seasonality parameter, are presented in Appendix E.

We fit a frequency model to all accident half-years between 2012-1 and 2025-2, excluding 2020-1, 2020-2, and 2021-1, and include trend (p = 0.003), and excess inflation (p = 0.000). The implied annual trend rate associated with our fitted frequency model is -1.3%. The adjusted R-squared of our proposed frequency model is 0.433.

We fit a severity model to all accident half-years between 2012-1 and 2025-2, and include trend (p = 0.000), and seasonality (p = 0.000). The implied annual trend rate associated with our fitted severity model is +6.8%. The adjusted R-squared of our proposed severity model is 0.899.

In Figure 32, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is +5.4%.[105] The implied adjusted R-squared of the combined frequency and severity model is 0.803.

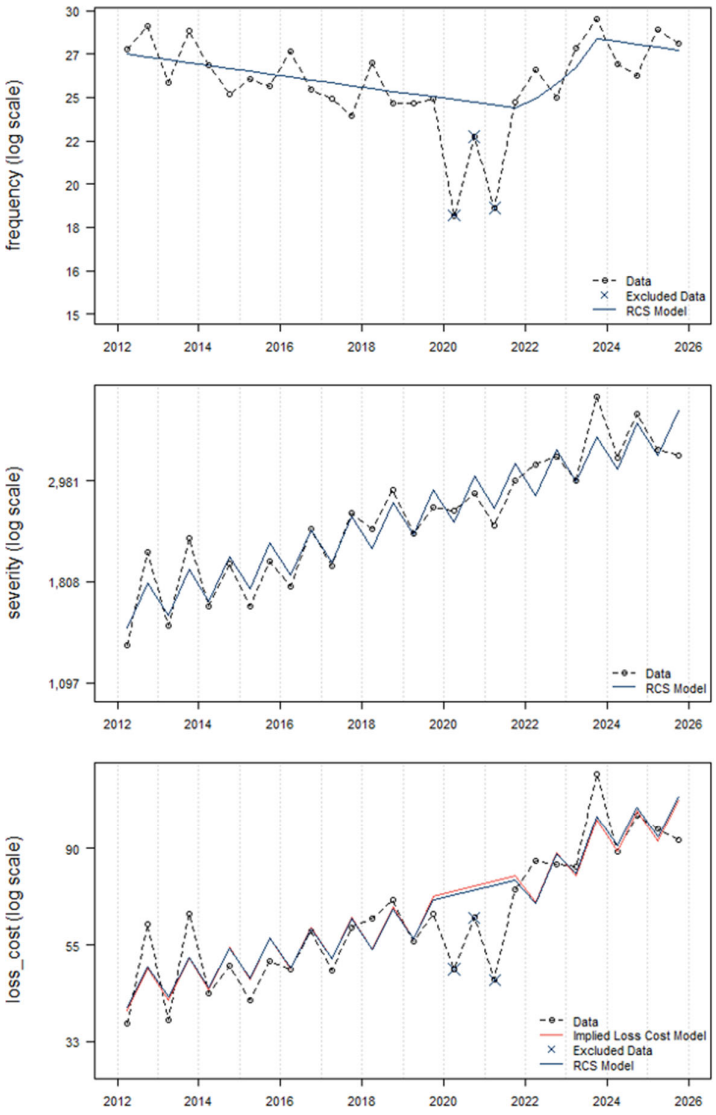
To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly lower trend rate of +5.1%, and a higher adjusted R-squared (0.854).

Due to the higher adjusted R-squared value, we base our selection on the direct loss cost model. We select a past and future loss cost trend rate of +5.1%.

Please refer to Section 10 on additional guidance on the excess inflation parameter.

[105] = exp[-0.013 + 0.066] - 1

Figure 32: Comprehensive – All Other – Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Trend	-0.013	0.003	0.433
Excess Inflation	0.187	0	
Trend Rate	-1.3%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.066	0	0.899
Seasonality	0.192	0	
Trend Rate	+6.8%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.05	0	0.854
Seasonality	0.181	0.002	
Excess Inflation	0.233	0.05	
Trend Rate	+5.1%		

Comprehensive – Total

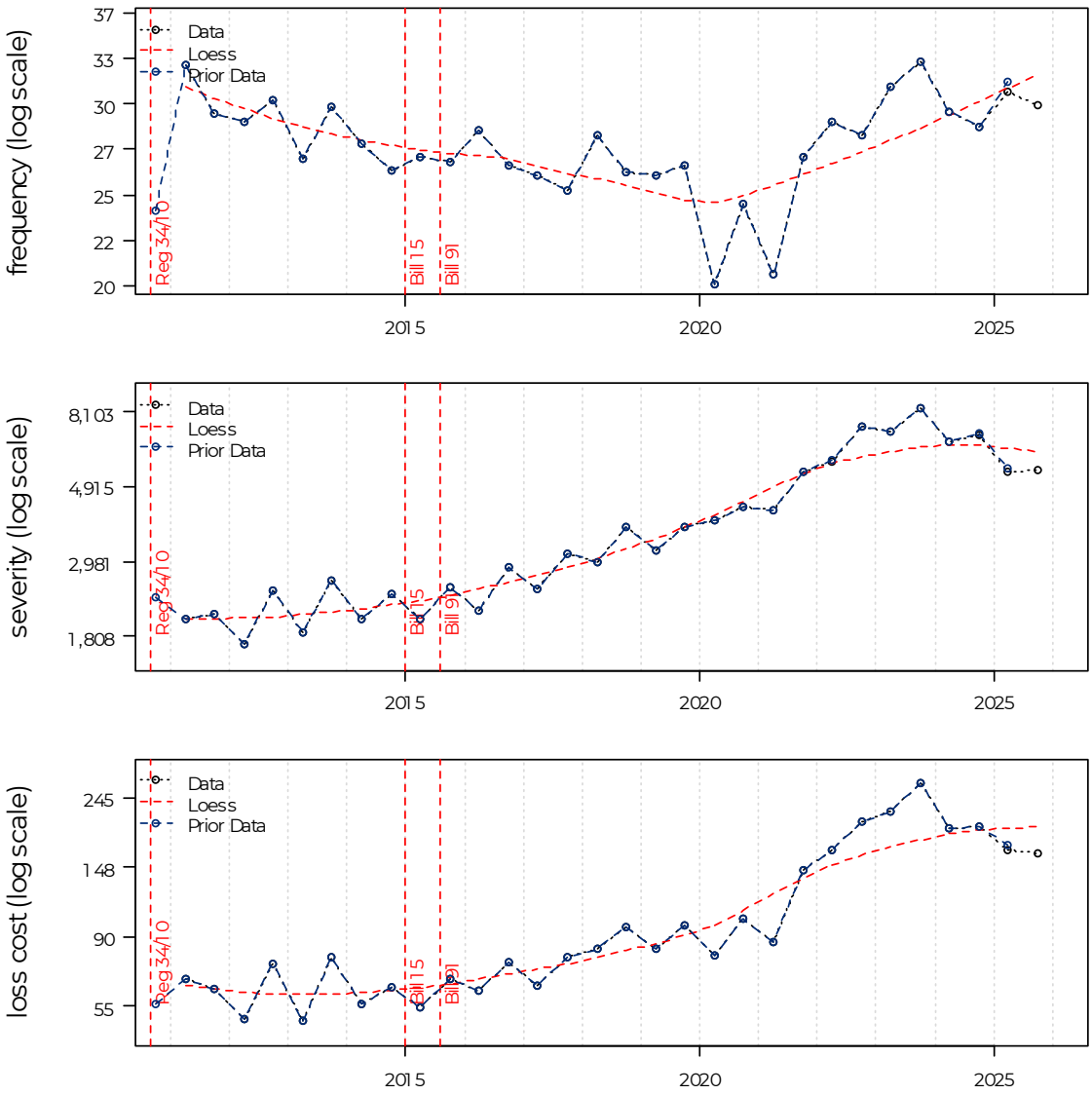
For our prior review, we selected a loss cost trend rate of 11.4% up to April 1, 2021, after which we recommended multiplication by a factor of 1.803 to bring the accident period to April 1, 2025, cost levels. For future loss cost, we selected trend rate of +5.1%.

In Figure 33, we present the 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 2025-2. We include a comparison to the estimated values used in our prior evaluation and observe that the 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 decrease during 2020 and the first half of 2021 coincident with the COVID-19 pandemic. While we acknowledge the dip in 2020-1, 2020-2, and 2021-1 frequency levels, we note that 2021-2 appears to return to pre-Covid levels. This rise in frequency is unlike our observations for other coverages.
- Beginning 2023-2, frequency begins to drop. The temporary rise between 2022 and 2023 to levels higher than pre-pandemic may have been due to an increase in theft claims. As comprehensive theft claims are higher severity claims, the reduced proportion of theft claims may have also caused the severity to increase between 2022 and 2023 and drop in 2024 and 2025.

Figure 33: Observed Comprehensive – Total Loss Cost Experience



Given the changing environment on comprehensive theft, we propose to estimate comprehensive total trend factors based on the comprehensive theft and comprehensive all other models selected.

Below we present a summary of the comprehensive theft and comprehensive all other estimated past trend factors, in addition to the weighted average of these sub coverages.

Table 23: Comprehensive - Total Loss Cost Index

Accident Period	Comprehensive Theft	Comprehensive All Other	Comprehensive Total
2021-1	2.230	1.172	1.877
2021-2	1.251	1.180	1.737
2022-1	1.084	1.148	1.329
2022-2	0.738	1.103	1.217
2023-1	0.648	1.053	0.937
2023-2	0.653	0.974	0.866
2024-1	0.846	0.980	0.806
2024-2	0.992	0.987	0.928
2025-1	1.339	0.993	0.971
2025-2	1.294	1.000	1.095

For any periods prior to 2021-1, we select a weighted loss cost trend rate of 12.0% up to April 1, 2021. After April 1, 2021, to bring the accident period to October 1, 2025, cost levels, we multiply by the 2021-1 adjustment factor of 1.877.

For the future trend, we select a weighted future trend rate of +5.1%, based on our selections for comprehensive theft and comprehensive all other.

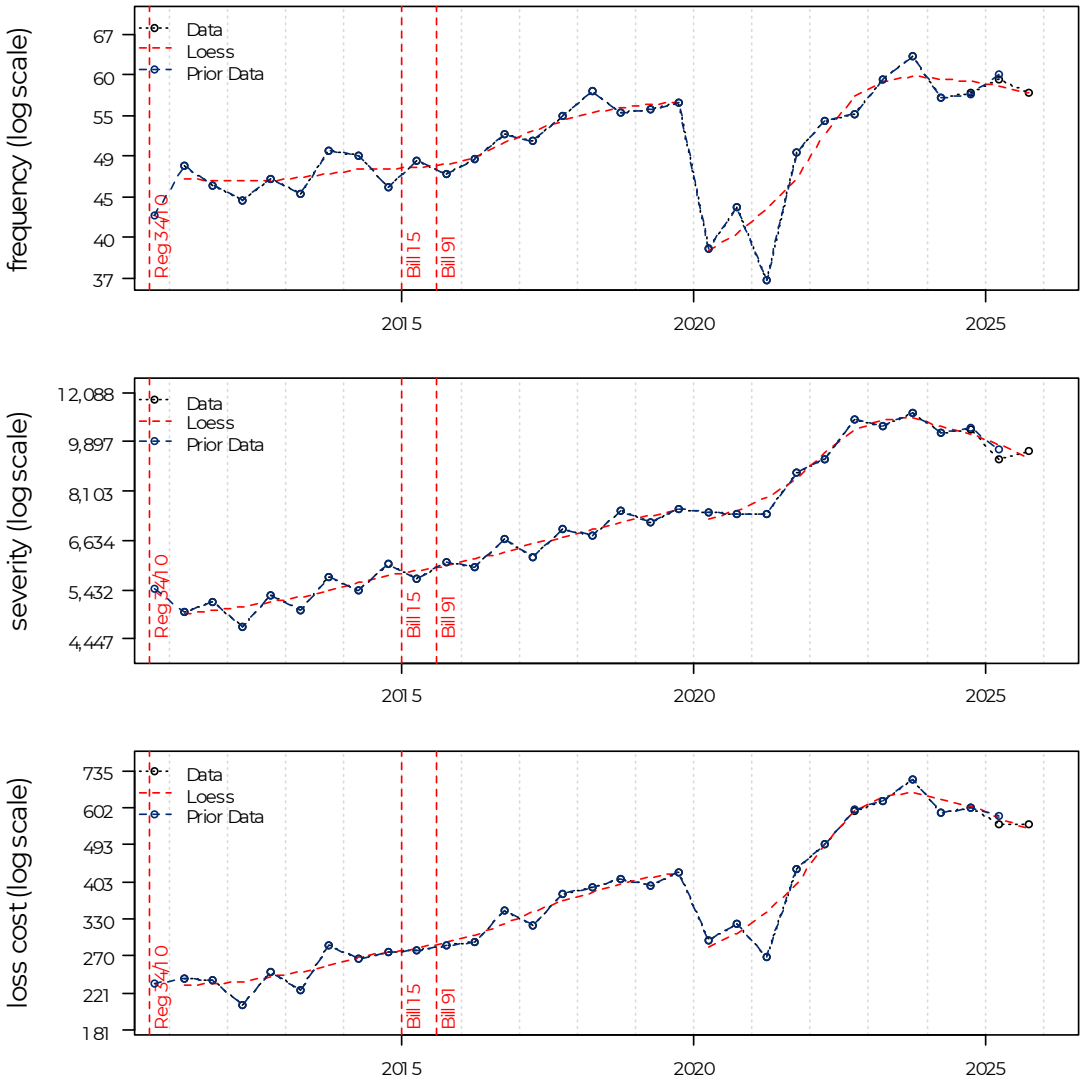
8.7. All Perils

For our prior review, we selected a loss cost trend rate of +10.6% up to April 1, 2023, and -2.0% thereafter, along with an all perils future trend of +4.0%.

In Figure 34, we present the 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 2025-2. We include a comparison to the estimated values used in our prior evaluation and observe that the 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 during 2020 and 2021 coincident with the COVID-19 pandemic. The frequency level has returned to pre-pandemic frequency levels starting at 2022.

Figure 34: Observed All Perils Loss Cost Experience



The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, over various trend measurement periods beginning 2010-2, with and without a seasonality parameter and mobility parameter are presented in Appendix E.

We fit a frequency model to all accident half-years between 2013-1 and 2025-2, and include trend (p = 0.000), and mobility (p = 0.000). The implied annual trend rate associated with our fitted frequency model is +2.1%. The adjusted R-squared of our proposed frequency model is 0.828.

We fit a severity model to all accident half-years between 2013-1 and 2025-2, excluding 2020-1, 2020-2, 2021-1, 2021-2, and 2022-1, and include trend (p = 0.000), seasonality (p = 0.000), multi-period scalar (p = 0.000), and a 2023-1 trend change (p = 0.000). The implied annual trend rates associated with our fitted severity model is

+5.6% up to April 1, 2023 and -5.6%[106] thereafter. The modeled scalar parameter corresponds to a +23.2%[107] increase at 2022-2. The adjusted R-squared of our proposed severity model is 0.993.

In Figure 35, we present a comparison between the observed values and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is +7.8%[108] up to April 1, 2023, and -3.6%,[109] thereafter. The implied scalar at July 1, 2021, is +23.2%. The implied adjusted R-squared of the combined frequency and severity model is 0.941.

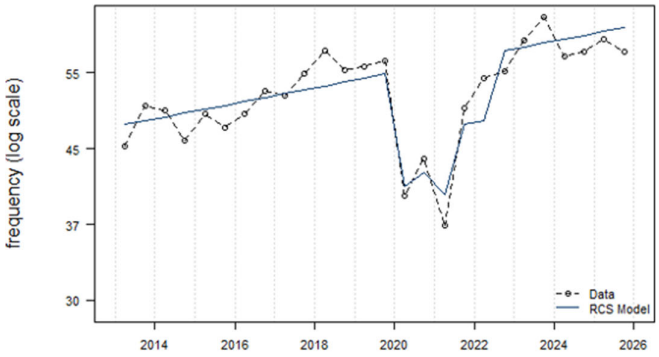
To assess reasonableness, we also include a model fit to the observed loss costs directly. We fit a loss cost model to all accident half-years between 2013-1 and 2025-2, and include trend (p = 0.000), seasonality (p = 0.097), mobility (p = 0.000), and a 2023-1 trend change (p = 0.000). The implied annual trend rates associated with our fitted loss cost model is +10.8% up to April 1, 2023 and -4.5%[110] thereafter. The adjusted R-squared of our proposed loss cost model is 0.959.

For model simplicity, we base our selection on the direct loss cost model, i.e., we select a loss cost trend rate of +10.8% up to April 1, 2023 and -4.5% thereafter.

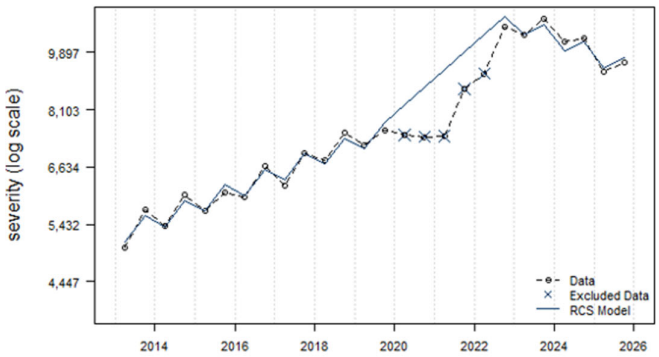
As discussed in Section 8.6, the effect of theft claims on future trends remains uncertain. This affects our estimate of future trend for all perils. In addition, there is significant volatility in the all perils data. Given we selected +2.9% and +5.1% as our future trends for collision and comprehensive – total respectively, we select an all perils future trend of +3.6%[111] to be consistent with our estimates for these coverages.

[106] = exp[0.054 + -0.112] - 1
[107] = exp[0.209] - 1
[108] = exp[0.021 + 0.054] - 1
[109] = exp[0.021 + 0.054 + -0.112] - 1
[110] = exp[0.103 + -0.148] - 1
[111] We assign 30% and 70% weight to the comprehensive and collision future trend rates, respectively.

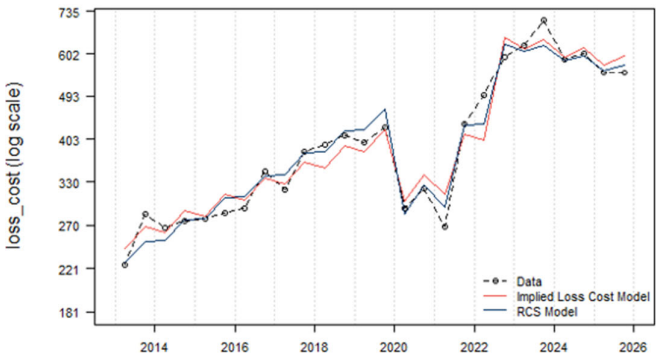
Figure 35: All Perils – Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Trend	0.021	0	0.828
Mobility	0.008	0	
Trend Rate	+2.1%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.054	0	0.993
Seasonality	0.064	0	
Multi-Period Scalar	0.209	0	
2023-1 Trend Change	-0.112	0	
Trend Rate (Period 1)	+5.6%		
Trend Rate (Period 2)	-5.6%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.103	0	0.959
Seasonality	0.046	0.097	
Mobility	0.014	0	
2023-1 Trend Change	-0.148	0	
Trend Rate (Period 1)	+10.8%		
Trend Rate (Period 2)	-4.5%		

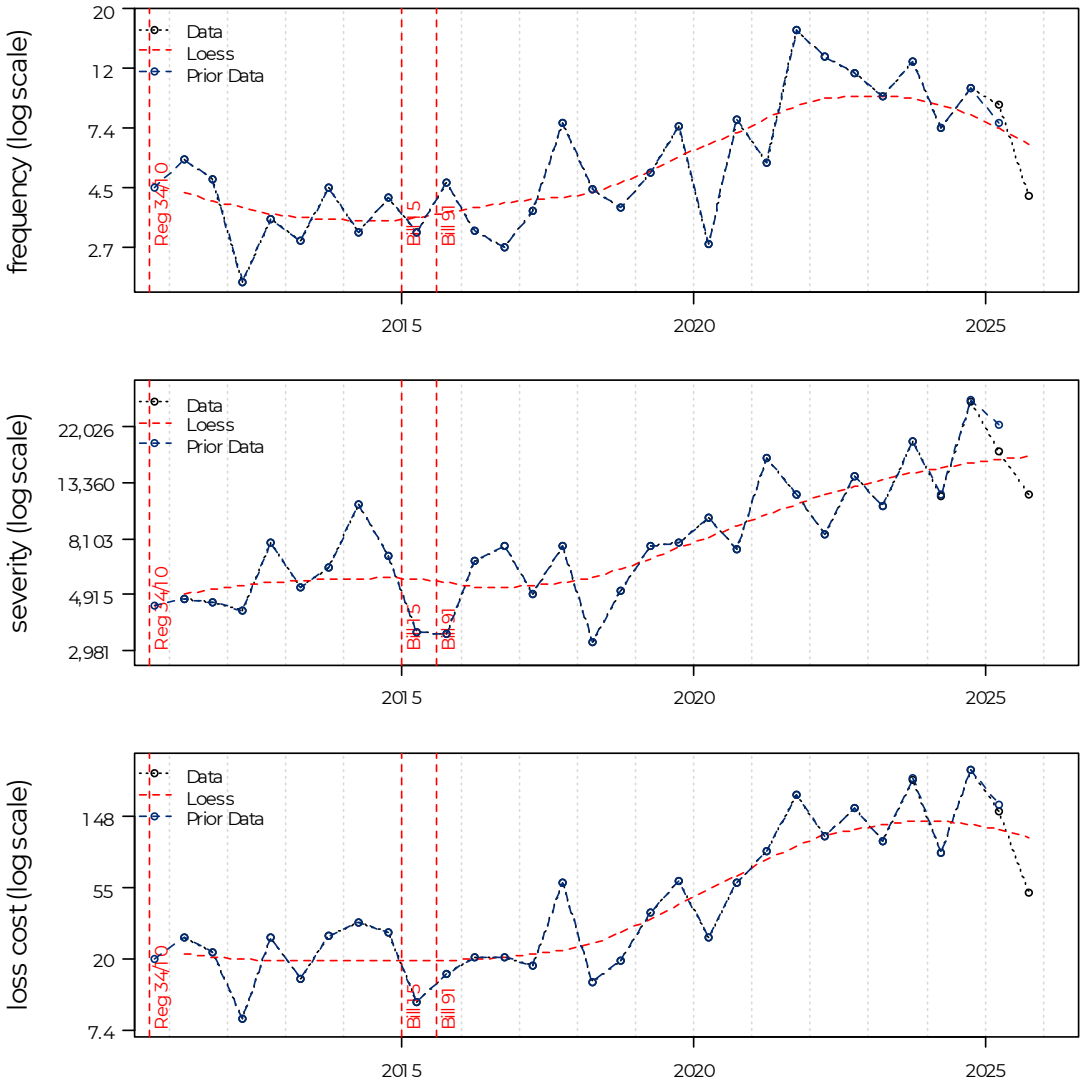
8.8. Specified Perils

For our prior review, we were unable to select a loss cost trend rate for specified perils due to the variability in the experience and recommend the comprehensive loss cost trend rate for specified perils.

In Figure 36, we present the 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 2025-2.

We continue to observe high variability in the experience, and hence, are unable to discern a trend rate for specified perils. We, therefore, select the comprehensive trend rate for specified perils due to the similarities in coverage.

Figure 36: Observed Specified Perils Loss Cost Experience



8.9. Total Theft – Comprehensive, All Perils and Specified Perils

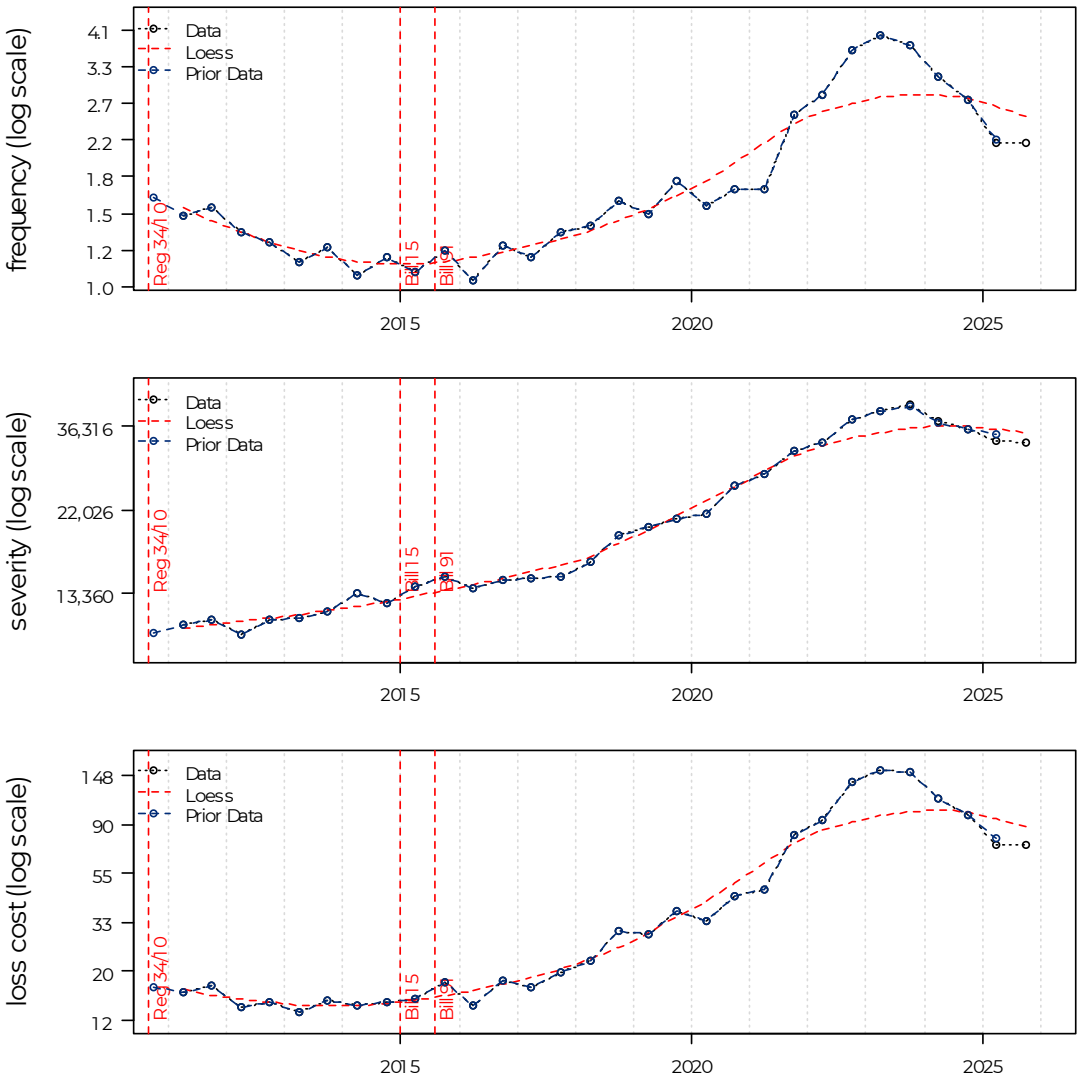
Due to the recent steep rise in automobile thefts, we present an analysis of theft from the combination of comprehensive, all perils and specified perils coverages – the coverages that include the theft peril.

In Figure 37, we present the 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 2025-2. We include a comparison to the estimated values used in our prior evaluation and observe that the 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:

- Frequency increased significantly between 2021-1 and 2023-1. Frequency has been decreasing significantly since 2023-1.

Figure 37: Observed Total Theft Loss Cost Experience



Consistent with comprehensive theft, total theft has experienced significant shifts in trend in recent years. Trend rates assume consistent percentage changes over long periods, which is not the case for total theft due to the theft deterioration beginning 2021-2 and the theft abatement beginning 2023-2. Given this, we review the loss cost separately for each of the following periods:

- The pre-theft deterioration period, or before 2021-2,
- The theft deterioration and theft abatement period, or 2021-2 to 2025-1,

- The post-theft abatement period, or after 2025-1, and
- The future period.

In Figure 38, for the pre-theft deterioration period, we fit a loss cost model to all accident half-years between 2016-1 and 2021-1 and include only time (p = 0.000). The implied annual trend rate associated with our fitted pre-theft deterioration loss cost model is +26.4%. The adjusted R-squared of our proposed loss cost model is 0.955.

For the theft deterioration and theft abatement period, we present a loss cost model to all accident half-years between 2018-2 and 2021-1 and include only time (p = 0.011). The model is selected to help unwind the impact of the theft deterioration and theft abatement period. Instead of applying a trend adjustment in this period, we suggest multiplying loss costs by an index to reflect the changing patterns. The index reflects the adjustment to bring loss costs to the fitted loss cost value of the latest accident half-year. We adjusted to the fitted value as it was consistent with our expectation of loss cost had the trend prior to the theft deterioration and abatement continued. We present the indices below and note that the arrows in the second plot in Figure 38 this selected adjustment.

Table 24: Total Theft Loss Cost Index

Accident Period	Adjustment
Pre-2021-1	2.239
2021-2	1.286
2022-1	1.104
2022-2	0.752
2023-1	0.664
2023-2	0.677
2024-1	0.881
2024-2	1.058
2025-1	1.431
2025-2	1.431

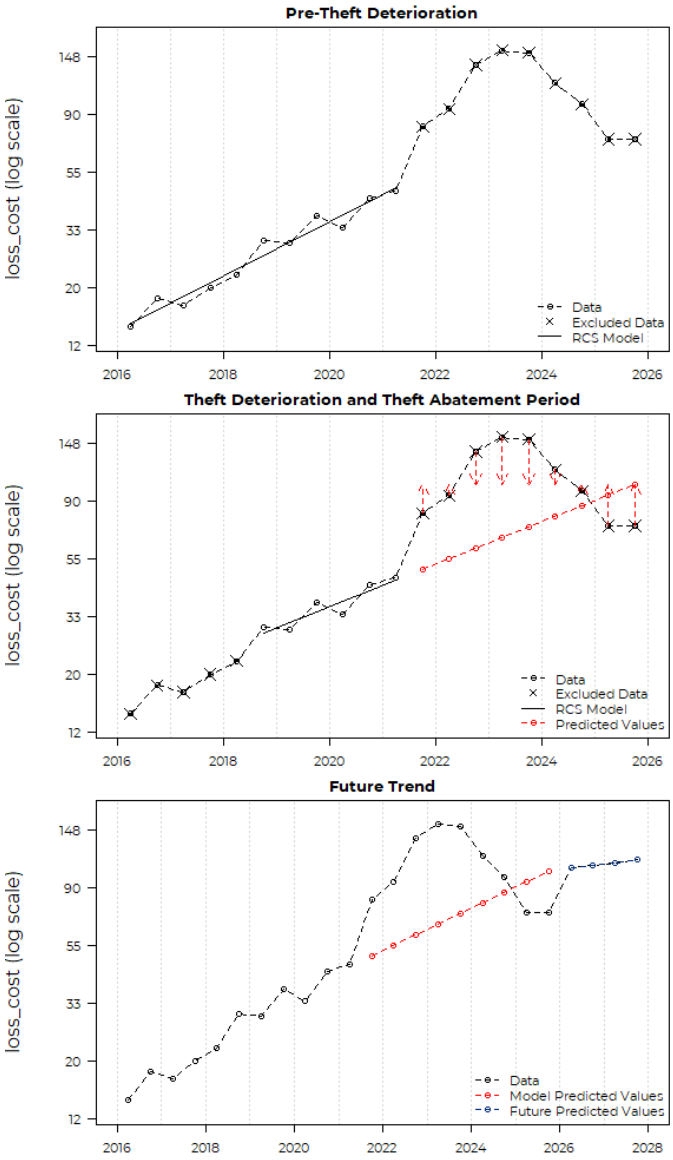
For accident periods prior to 2021-1, we select a past loss cost trend rate of +26.4% up to April 1, 2021. After April 1, 2021, to bring the accident period to October 1, 2025, cost levels, we multiply by the pre-2021-1 adjustment factor of 2.239.

Similar to comprehensive theft, we recognize the considerable uncertainty regarding the future trend rate.

We select a future total theft loss cost trend of +5.0%, to reflect the approximate 3% inflation observed in the CPI data and a modest, frequency trend rate of +2.0%. We recognize there is considerable uncertainty regarding this future trend selection. The future frequency trend rate could vary significantly given the recent theft deterioration and abatement period. Given the uncertainty, we select a confidence interval for the future trend rate of -7% to +13% to reflect that the frequency trend could deviate between approximately -10% to +10% in the future trend period. We

continue to encourage insurers to use their most recent data available to select future trends.

Figure 38: Total Theft- Fitted Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Trend	0.235	0	0.955
Trend Rate	+26.4%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.183	0.011	0.79
Trend Rate	+20.1%		

8.10. Uninsured Auto

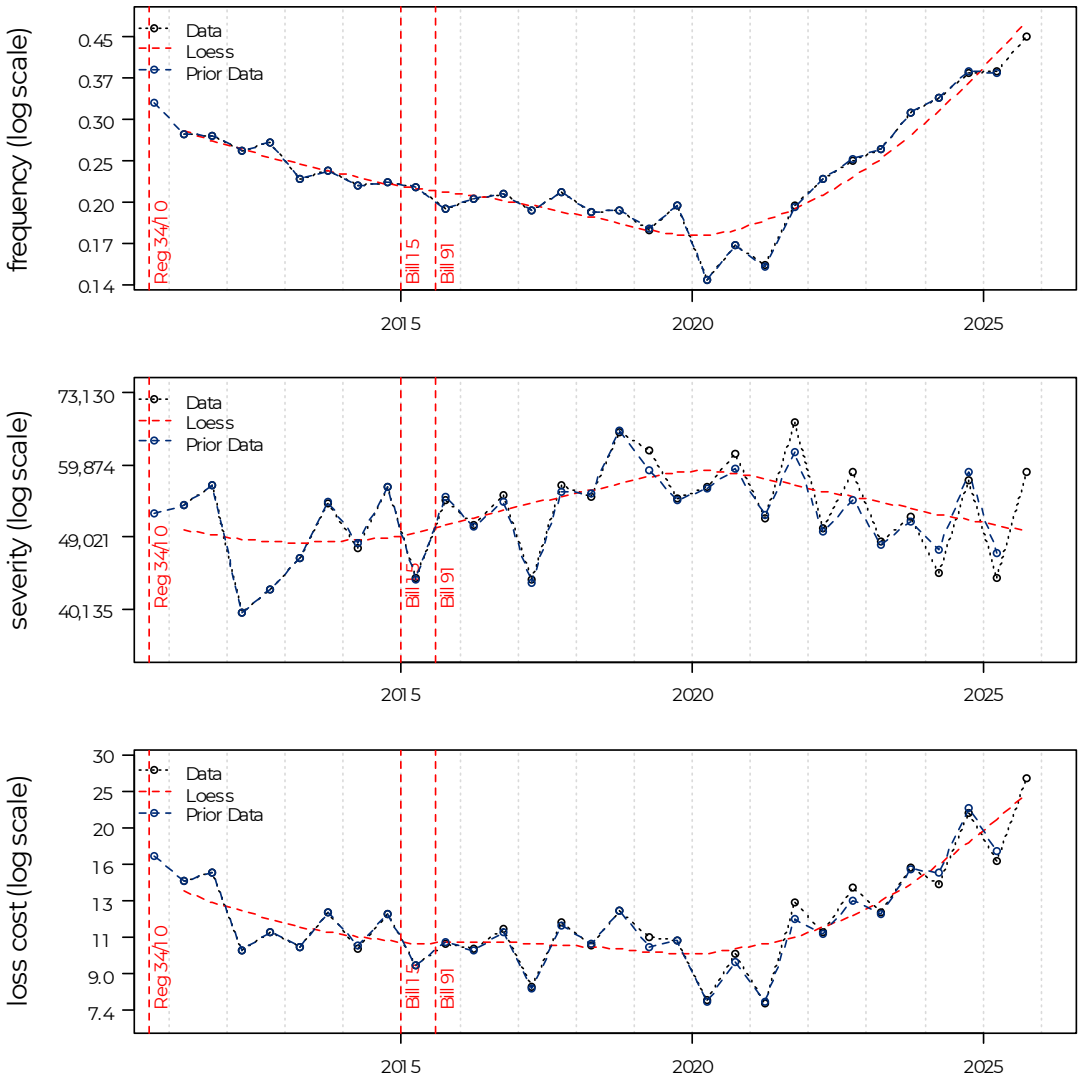
For our prior review, we selected a loss cost trend rate of -7.1% up to July 1, 2016, -1.7% up to April 1, 2018, -4.4% up to April 1, 2020, and +10.2% thereafter. Our model included a one-time scalar shift of +22.3% at 2018-1.

In Figure 39, we present the 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 2025-2. We include a comparison to the estimated values used in our prior evaluation and observe the 2024-2 and 2025-1 severity estimates have decreased 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 during 2020 and the first half of 2021 coincident with the COVID-19 pandemic. The frequency level has returned to pre-pandemic frequency levels starting at 2021-2.

Figure 39: Observed Uninsured Auto Loss Cost Experience



The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, over various trend measurement periods beginning 2010-2, with and without a seasonality parameter, a change in trend rate at January 1, 2015, and a mobility parameter are presented in Appendix E.

We fit a frequency model to all accident half-years between 2011-1 and 2025-2, and include trend (p = 0.000), a 2020-1 trend change (p = 0.000), and mobility (p = 0.000). The implied annual trend rates associated with our fitted frequency model is -4.8%

up to January 1, 2020, and +15.3%[112] thereafter. The adjusted R-squared of our proposed frequency model is 0.951.

We fit a severity model to all accident half-years between 2011-1 and 2025-2, and include a 2018-1 scalar (p = 0.005), and a 2018-1 trend change (p = 0.057). The implied annual trend rates associated with our fitted severity model are 0.0% up to January 1, 2018 and -2.6%[113] thereafter. The modeled scalar parameter corresponds to a +23.8%[114] increase at January 1, 2018. The adjusted R-squared of our proposed severity model is 0.207.

In Figure 40, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is -4.8%[115] prior to January 1, 2018, -7.2%[116] from January 1, 2018 to January 1, 2020, and +12.3%[117] thereafter. The implied scalar at January 1, 2018, is +23.8%. The implied adjusted R-squared of the combined frequency and severity model is 0.703.

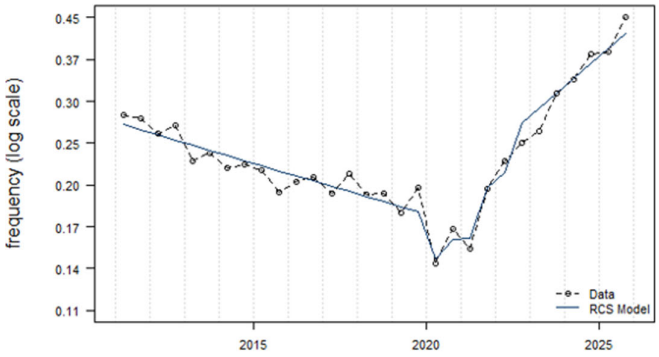
To assess reasonableness, we also include a model fit to the observed loss costs directly. We fit a loss cost model to all accident half-years between 2011-1 and 2025-2, and include trend (p = 0.031), a 2018-1 scalar (p = 0.157), a 2020-1 trend change (p = 0.000), and mobility (p = 0.003). The implied annual trend rates associated with our fitted loss cost model are -4.3% up to January 1, 2020, and +11.5%[118] thereafter. The modeled scalar parameter corresponds to a +19.0% increase at January 1, 2018. The adjusted R-squared of our proposed loss cost model is 0.704.

To limit model complexity, we base our selection on the implied loss cost model. We select a loss cost trend rate of -4.8% prior to January 1, 2018, -7.2%[119] from January 1, 2018 to January 1, 2020, and +12.3%[120] thereafter. The implied scalar at January 1, 2018, is +23.8%.

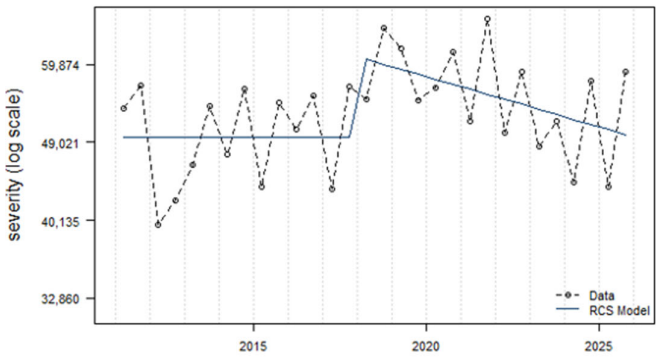
For the future trend rate, we note that there is considerable uncertainty on the frequency trend rate and whether the recent increase in trend will continue into the future. Given this, we suggest tempering the future trend rate to +0.9%, equivalent to the accident benefits total future trend rate.

[112] = exp[-0.049 + 0.191] - 1
[113] =exp[-0.026]-1
[114] = exp[0.213] - 1
[115] = exp[-0.049] -1
[116] = exp[-0.049 + -0.026] - 1
[117] = exp[-0.049 + -0.026 + 0.191] - 1
[118] = exp[-0.044 + 0.153] - 1
[119] = exp[-0.049 + -0.026] - 1
[120] = exp[-0.049 + -0.026 + 0.191] - 1

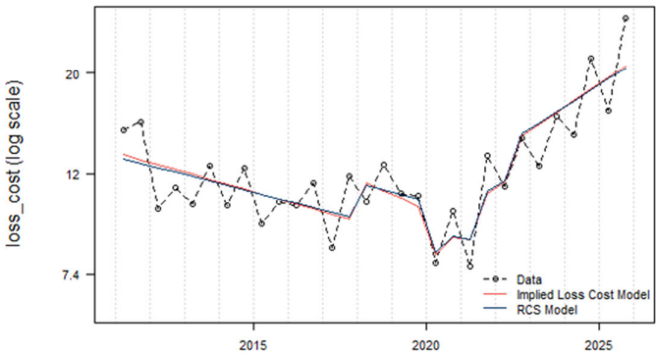
Figure 40: Uninsured Auto – Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Trend	-0.049	0	0.951
2020-1 Trend Change	0.191	0	
Mobility	0.008	0	
Trend Rate (Period 1)	-4.8%		
Trend Rate (Period 2)	+15.3%		



Parameter	Coefficient	p.value	Adj.R2
2018-1 Scalar	0.213	0.005	0.207
2018-1 Trend Change	-0.026	0.057	
Trend Rate (Period 1)	0.0%		
Trend Rate (Period 2)	-2.5%		



Parameter	Coefficient	p.value	Adj.R2
Trend	-0.044	0.031	0.704
2018-1 Scalar	0.174	0.157	
2020-1 Trend Change	0.153	0	
Mobility	0.009	0.003	
Trend Rate (Period 1)	-4.3%		
Trend Rate (Period 2)	+11.5%		

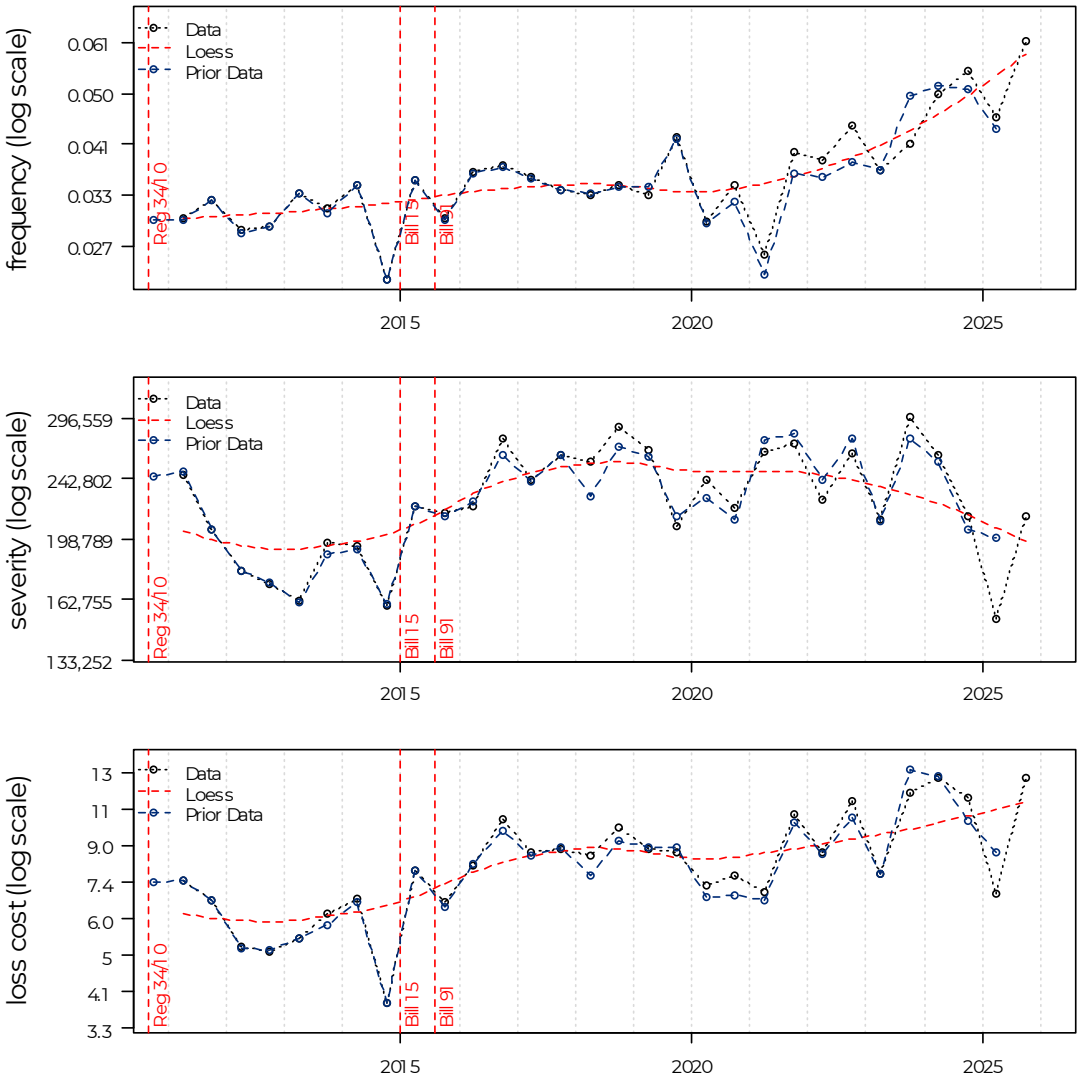
8.11. Underinsured Motorist

For our prior review, we selected a loss cost trend rate of +4.6%.

In Figure 41, we present the 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 evaluation and observe some variance in the estimates. We include a loess curve that models the general trends in the data and note the following events that coincide with significant changes in the data:

- We observe a large decrease during 2020, 2021 and the first half of 2022 coincident with the COVID-19 pandemic. The frequency level has risen above pre-pandemic frequency levels starting at 2022-2.

Figure 41: Observed Underinsured Motorist Loss Cost Experience



Although the most recent data points suggest a rising trend, we are unable to discern a statistically significant frequency, severity or loss cost trend rate for underinsured motorist due to the variability in the data. We, therefore, select a 0% frequency trend rate. As underinsured motorist severity trend is often associated with bodily injury, we select the same severity trend as we did for bodily injury, +4.4%.

As a result, we select a past and future loss cost trend rate of +4.4% based on our selected frequency and severity trend rates.

8.12. Trend Summary- All Coverages

We summarize our trend analyses in Table 25 where we present our selected past and future annual loss cost trend rates, including our confidence interval range, based on insurance industry data as of December 31, 2025.

In Appendix F, we present the actual and fitted data for each of our selected models, including the model parameters, and the confidence interval.

Table 25: Selected Loss Cost Trends as of December 31, 2025

Coverage	Trend Period	Past Trend Selection Beginning 2017	Past Trend Confidence Interval (Lower/ Upper Bound)	Future Trend Selection	Future Trend Confidence Interval (Lower/ Upper Bound)
Bodily Injury		+1.1%	+0.2%/+2.0%	+1.1%	+0.2%/+2.0%
Property Damage	Up to Oct 1, 2022	+6.5%	+5.2%/+7.9%	−0.1%	−4.2%/+4.1%
	Thereafter	−0.1%	−4.2%/+4.1%		
Accident Benefits - Total		+0.9%	−1.2%/+3.1%	+0.9%	−1.2%/+3.1%
Accident Benefits - Total Medical and Rehabilitation, including Attendant Care		*+2.2%*	*+0.3%/+4.1%*	*+2.2%*	*+0.3%/+4.1%*
Accident Benefits - Total Disability Income		*−3.9%*	*−5.5%/−2.2%*	*−3.9%*	*−5.5%/−2.2%*
Accident Benefits – Funeral & Death Benefits		*−3.1%*	*−4.0%/−2.3%*	*−3.1%*	*−4.0%/−2.3%*
DCPD	Up to Jul 1, 2023	+8.6%	+7.3%/+9.9%	+4.1%	−1.9%/+10.5%
	Thereafter	+4.1%	−1.9%/+10.5%		
Collision	Up to Oct 1, 2023	+8.6%	+6.7%/+10.5%	+2.9%	−4.6%/+11.0%
	Thereafter	+2.9%	−4.6%/+11.0%		
Comprehensive - Total		See Section 8.6	See Section 8.6	+5.1%	-2.0%/+10.2%
Comprehensive - Theft		*See Section 8.6*	*See Section 8.6*	*+5.0%*	*-7.0%/+13.0%*
Comprehensive - All Other		*+5.1%*	*+3.0%/+7.4%*	*+5.1%*	*+3.0%/+7.4%*
All Perils	Up to Apr 1, 2023	+10.8%	+9.6%/+12.0%	+3.6%	−2.3%/+9.8%
	Thereafter	−4.5%	−9.9%/+1.3%		
Specified Perils		See Section 8.6	See Section 8.6	+5.1%	−2.0%/+10.2%

Coverage	Trend Period	Past Trend Selection Beginning 2017	Past Trend Confidence Interval (Lower/ Upper Bound)	Future Trend Selection	Future Trend Confidence Interval (Lower/ Upper Bound)
Uninsured Auto	Prior to Jan 1, 2018	−4.8%	−7.6%/−0.3%	+0.9%	−1.2%/+3.1%
	Up to Jan 1, 2020	−7.2%	−10.3%/−2.5%		
	Thereafter	+12.3%[121]	+8.6%/+18.1%		
Underinsured Motorist		+4.4%	+3.9%/+4.9%	+4.4%	+3.9%/+4.9%
All Coverages		**N/A**	**N/A**	**+2.6%**	**-1.6%/+6.9%**

In addition to the impact of the Bill 15 and Bill 91 reforms on loss trend rates, we estimate the impact of these reforms is a 21.3% decrease in accident benefits loss costs. We estimate that the decrease was "phased-in" between the 2016-1 and 2017-2 accident semesters.

We summarize the trend selections from our prior analyses, using data as of June 30, 2025, in Table 26.

Table 26: Prior Selected Past Loss Cost Trends as of June 30, 2025

Coverage	Trend Period	Past Trend Selection Beginning 2017	Past Trend Confidence Interval (Lower/ Upper Bound)	Future Trend Selection	Future Trend Confidence Interval (Lower/ Upper Bound)
Bodily Injury		+0.8%	−0.5%/+1.9%	+0.8%	−0.5%/+1.9%
Property Damage	Up to Oct 1, 2022	+6.4%	+5.5%/+7.4%	+1.9%	−1.3%/+5.3%
	Thereafter	+1.9%	−1.3%/+5.3%		
Accident Benefits - Total		+1.0%	−0.9%/+2.9%	+1.0%	−0.9%/+2.9%
Accident Benefits - Total Medical and Rehabilitation including Attendant Care		*+2.2%*	*+0.4%/+4.0%*	*+2.2%*	*+0.4%/+4.0%*

[121] Our model also includes a one-time scalar shift of +23.8% at 2018-1. See Section 8.10 for loss trends prior to April 1, 2018.

Coverage	Trend Period	Past Trend Selection Beginning 2017	Past Trend Confidence Interval (Lower/ Upper Bound)	Future Trend Selection	Future Trend Confidence Interval (Lower/ Upper Bound)
Accident Benefits - Total Disability Income		*−3.2%*	*−4.9%/−1.5%*	*−3.2%*	*−4.9%/−1.5%*
Accident Benefits – Funeral & Death Benefits		*−2.9%*	*−3.7%/−2.1%*	*−2.9%*	*−3.7%/−2.1%*
DCPD	Up to Oct 1, 2023	+8.6%	+7.3%/+9.9%	+4.9%	+0.6%/+9.5%
	Thereafter	+4.9%	+0.6%/+9.5%		
Collision	Up to Oct 1, 2023	+8.6%	+6.7%/+10.6%	+3.3%	−0.8%/+7.5%
	Thereafter	+3.3%	−0.8%/+7.5%		
Comprehensive - Total		See Section 8.6	See Section 8.6	+5.1%	−1.9%/+10.1%
Comprehensive - Theft		*See Section 8.6*	*See Section 8.6*	*+5.0%*	*−7.0%/+13.0%*
Comprehensive - All Other		*+5.2%*	*+3.1%/+7.2%*	*+5.2%*	*+3.1%/+7.2%*
All Perils	Up to Apr 1, 2023	+10.6%	+9.4%/+11.8%	+4.0%	−1.9%/+10.1%
	Thereafter	−2.0%	−7.6%/+3.9%		
Specified Perils		See Section 8.6	See Section 8.6	+5.1%	−1.9%/+10.1%
Uninsured Auto	Prior to Apr 1, 2018	−1.7%	−5.5%/+2.4%	+1.0%	−0.9%/+2.9%
	Up to Apr 1, 2020	−4.4%	−8.5%/−0.1%		
	Thereafter	+10.2%	+5.5%/+15.2%		
Underinsured Motorist		+4.6%	+4.0%/+5.1%	+4.6%	+4.0%/+5.1%
All Coverages		**N/A**	**N/A**	**+2.9%**	**−0.6/+6.2%**

9. Post Pandemic Frequency Level

There are effectively two frequency periods in the historical data typically used in most rate applications: 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 pre-pandemic levels, even after consideration of the 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."[122][123]

We observe some stability in the frequency levels in the most recent six accident periods, from 2022-2 to 2025-2; and consider this reflective of the post-pandemic new normal. In the case of DCPD, accident benefits, and collision, we do not see evidence that evolving remote and hybrid work options are causing a frequency rise to pre-pandemic levels after 2022-2.

The following figures include three panels.

- In the top panel, we apply the trend adjustments[124] we discuss in Section 8 to bring all accident years to a 2025-2 cost level. We also apply the seasonality adjustment to bring both semesters to the same level.
- In the middle panel, we smooth the trended frequencies, by fitting a model that includes all other "level adjustments"[125] included in the models that we discuss in Section 8.
- In the bottom panel, we adjust the smoothed frequencies to the level of the 2025-2 smoothed frequency. For coverages with a new normal parameter there will be an adjustment to both pre-pandemic and in-pandemic periods.

We present adjustment factors for the change in frequency level for each major coverage[126] impacted by the pandemic. Under the presumption that the 2022-2 frequency level is a reasonable starting point for the new normal, these estimates

[122] Some rate applications may consider pre-pandemic experience. Claims frequency during the pre-pandemic period would be expected to be adjusted downward to the "new normal level."
[123] For some coverages, no adjustment is needed.
[124] We do not include seasonality, mobility, or other scalars.
[125] Mobility and scalars, but not seasonality.
[126] 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.

may represent an appropriate adjustment to the expected frequency level during the prospective period.

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

Figure 42: Bodily Injury Post-Pandemic Frequency Level

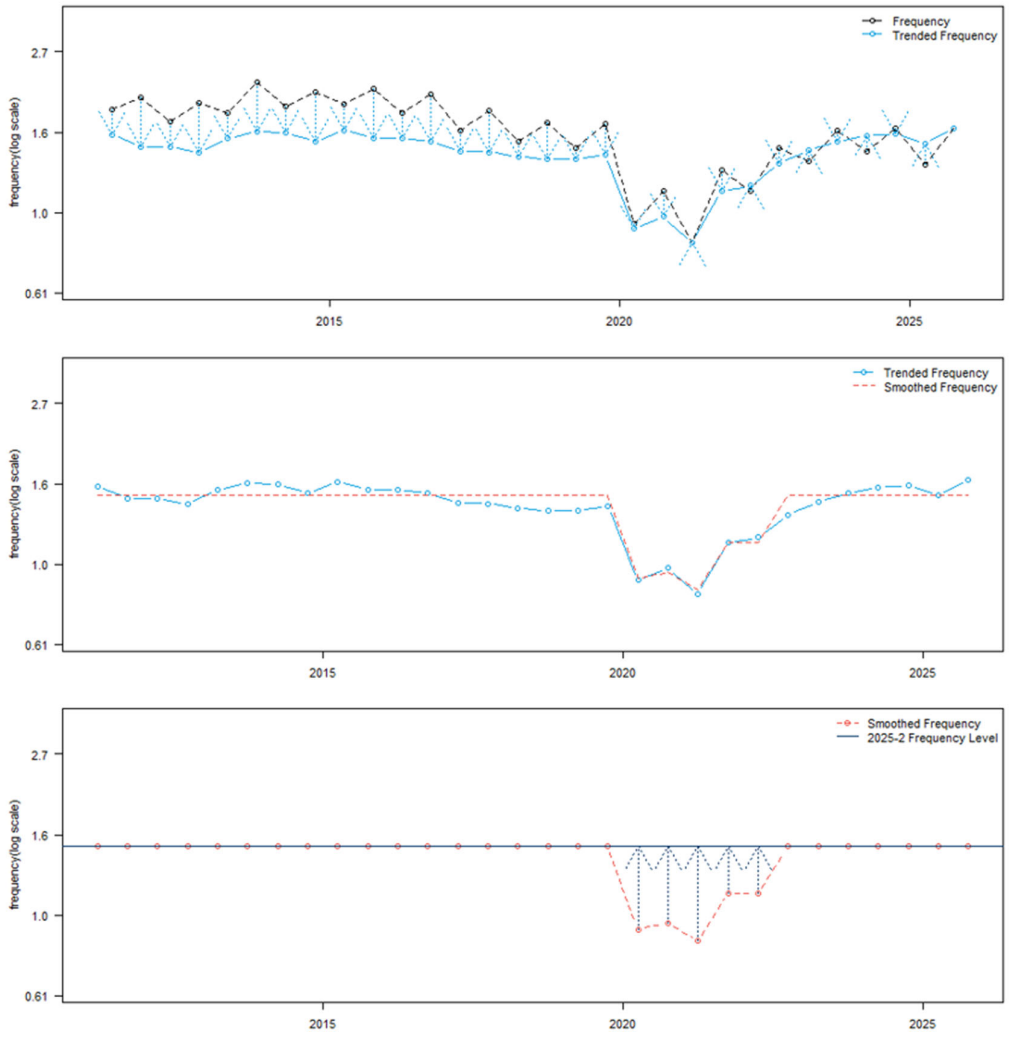


Table 27: Bodily Injury Adjustment Factors

Accident Semester	Combined New Normal Factor
Prior	1.000
2020-1	1.677
2020-2	1.612
2021-1	1.804
2021-2	1.340
2022-1	1.341
2022-2 and subsequent	1.000

Figure 43: Property Damage – Post-Pandemic Frequency Level

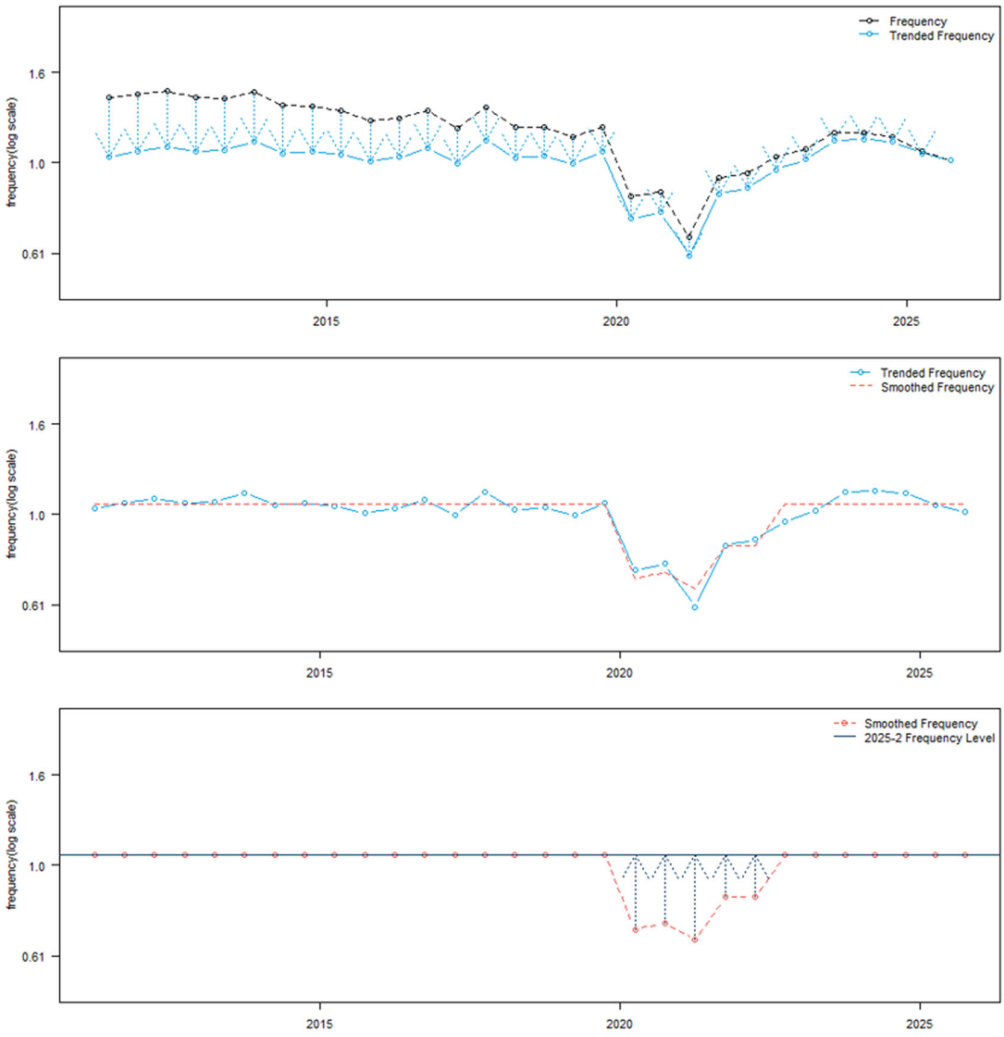


Table 28: Property Damage Adjustment Factors

Accident Semester	Combined New Normal Factor
Prior	1.000
2020-1	1.506
2020-2	1.460
2021-1	1.596
2021-2	1.261
2022-1	1.262
2022-2 and subsequent	1.000

Figure 44: DCPD – Post-Pandemic Frequency Level

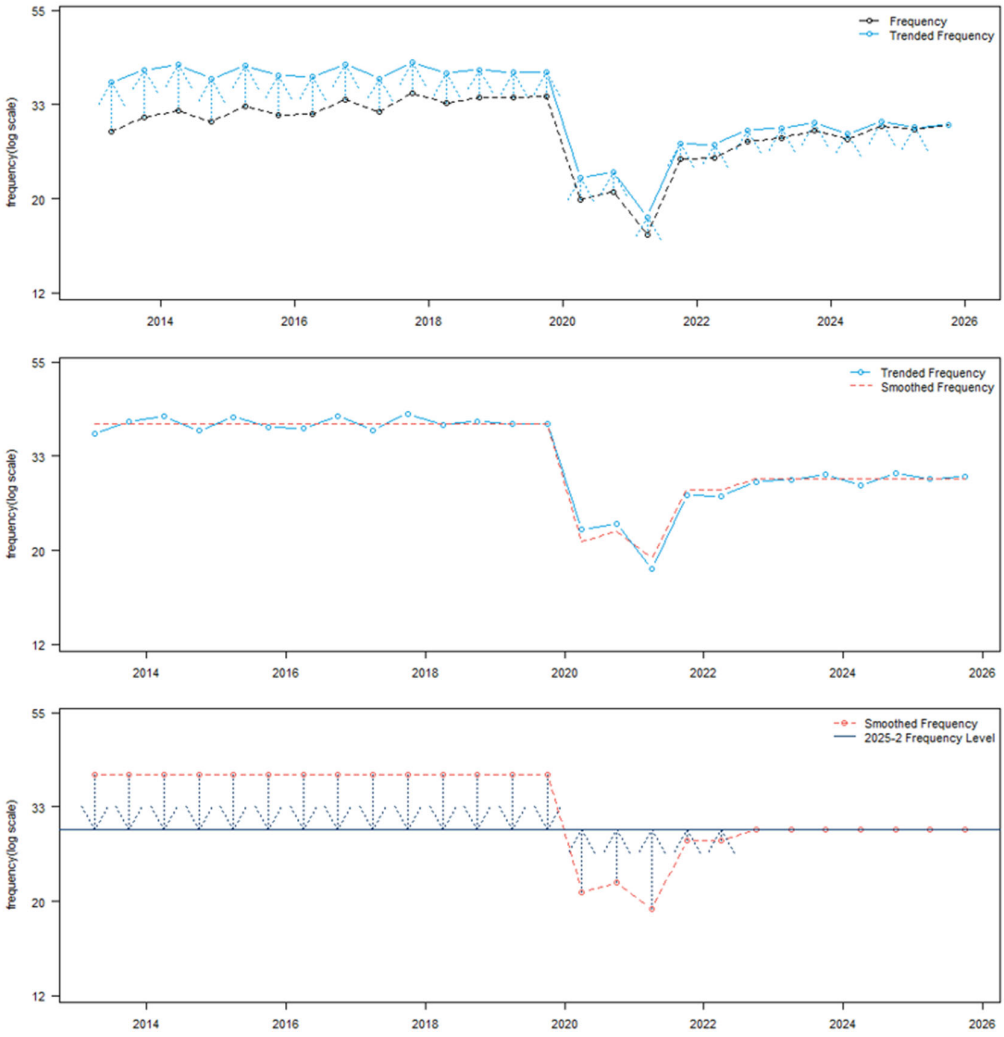


Table 29: Direct Compensation Property Damage Adjustment Factors

Accident Semester	Combined New Normal Factor
Prior	0.747
2020-1	1.394
2020-2	1.328
2021-1	1.522
2021-2	1.063
2022-1	1.064
2022-2 and subsequent	1.000

Figure 45: Accident Benefits – Post-Pandemic Frequency Level

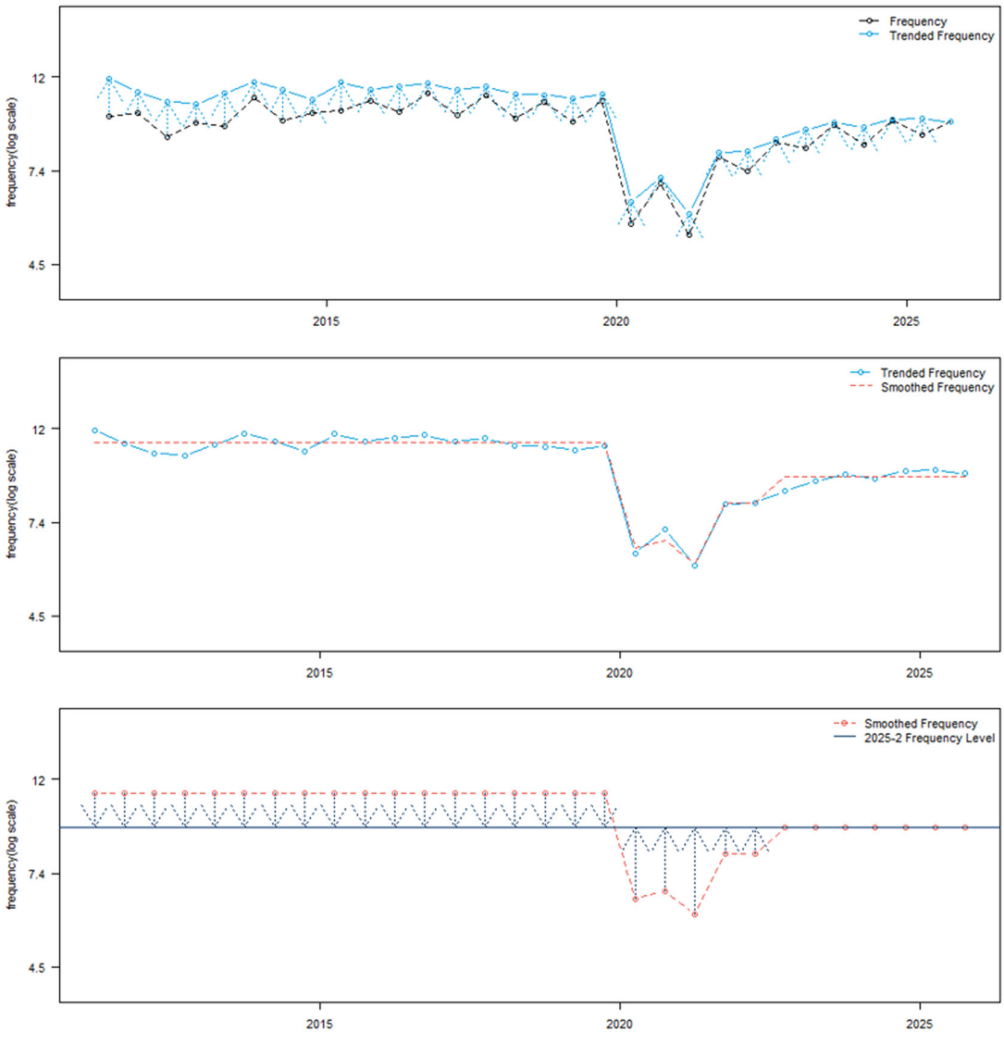


Table 30: Accident Benefits Total Adjustment Factors

Accident Semester	Combined New Normal Factor
Prior	0.833
2020-1	1.461
2020-2	1.399
2021-1	1.582
2021-2	1.145
2022-1	1.146
2022-2 and subsequent	1.000

Figure 46: Collision – Post-Pandemic Frequency Level

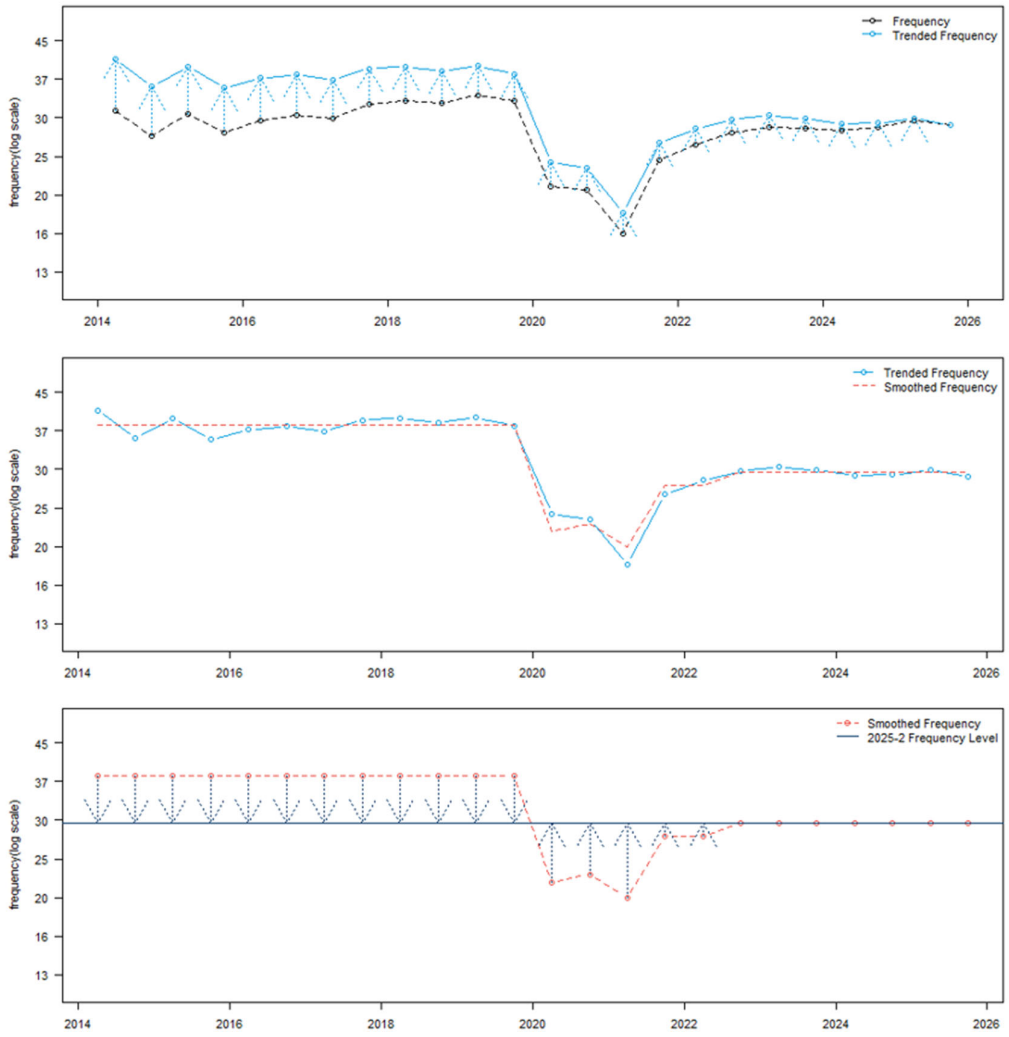


Table 31: Collision Adjustment Factors

Accident Semester	Combined New Normal Factor
Prior	0.782
2020-1	1.362
2020-2	1.305
2021-1	1.474
2021-2	1.071
2022-1	1.072
2022-2 and subsequent	1.000

Figure 47: All Perils – Post-Pandemic Frequency Level

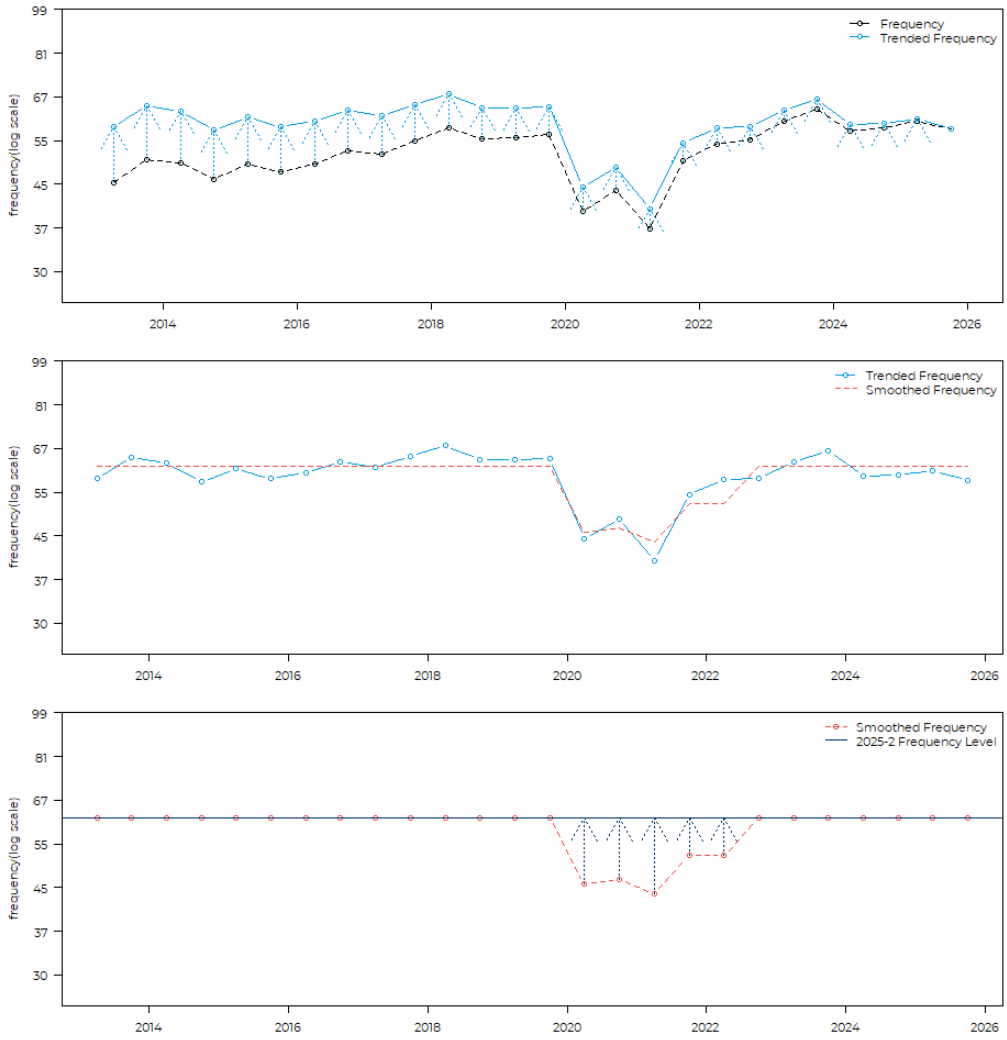


Table 32: All Perils Adjustment Factors

Accident Semester	Combined New Normal Factor
Prior	1.000
2020-1	1.357
2020-2	1.326
2021-1	1.417
2021-2	1.189
2022-1	1.189
2022-2 and subsequent	1.000

10. Excess Inflation

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

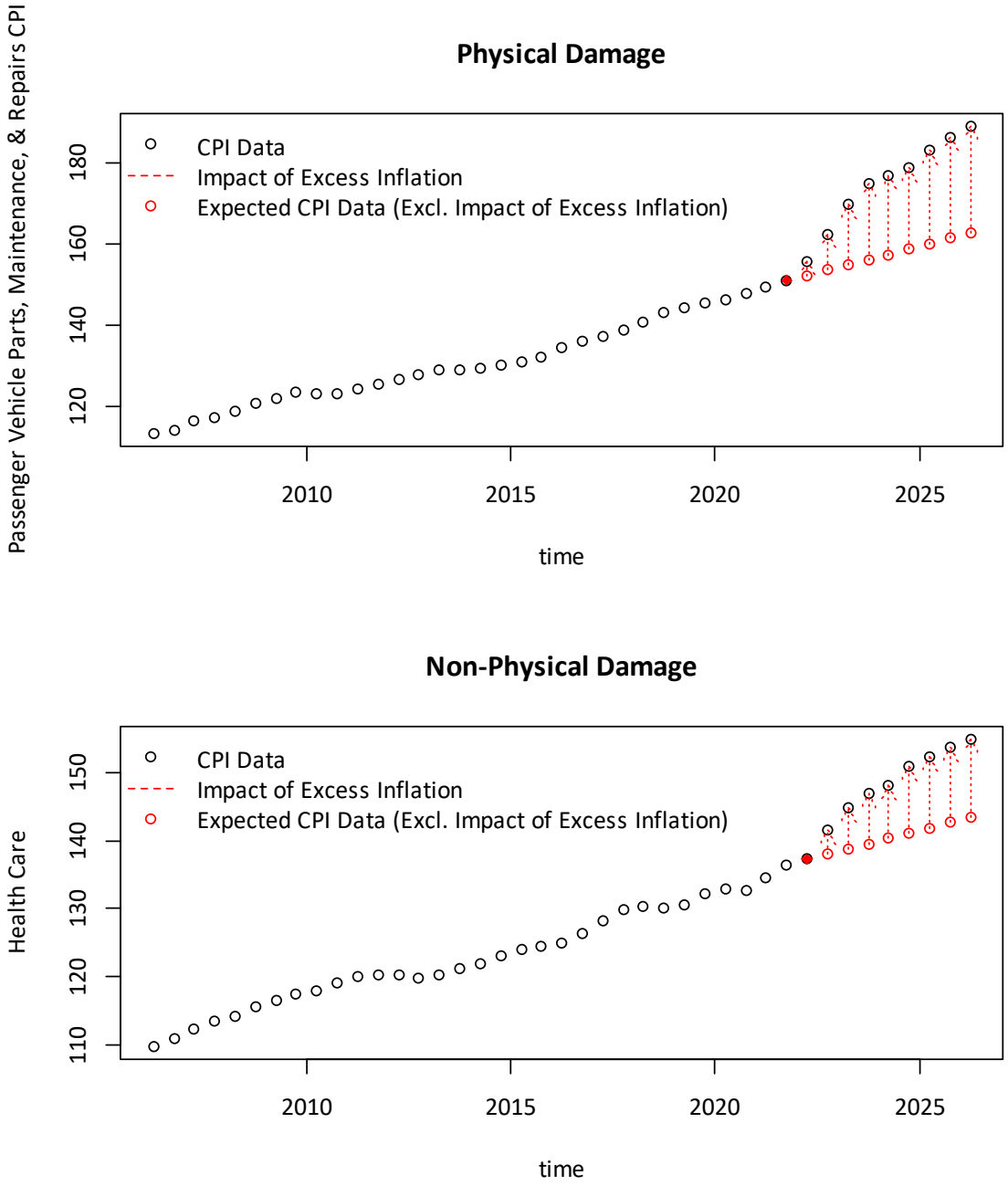
- We calculate the average CPI value by accident semester using CPI data in Table 18-10-0004-01 from Statistics Canada.
- We estimate a baseline inflation rate using the CPI information from 2010-1 through 2021-1.
- For accident semesters subsequent to 2021-2, we estimate the predicted CPI using 2021-2 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 48, and the excess inflation parameter values, in Table 33.

Table 33: 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	0.154	0.000
2022-2	0.370	0.323
2023-1	0.611	0.551
2023-2	1.000	0.664
2024-1	1.000	1.000
2024-2	1.000	1.000
2025-1	1.000	1.000
2025-2	1.000	1.000

Figure 48: CPI Inflation



We include an excess inflation parameter in our DCPD and collision severity models and the comprehensive all other direct loss cost models. The combination of the modelled coefficient and the parameter values in Table 33 adjust the historical data to a 2025-2 cost level. We present the adjustment factors by coverage in Table 34.

Table 34: Excess Inflation Adjustment Factors

Accident Semester	DCPD	Collision	Comprehensive – All Other
2020-1	1.133	1.117	1.262
2020-2	1.133	1.117	1.262
2021-1	1.133	1.117	1.262
2021-2	1.133	1.117	1.262
2022-1	1.133	1.117	1.262
2022-2	1.088	1.078	1.171
2023-1	1.058	1.051	1.110
2023-2	1.043	1.038	1.082
2024-1	1.000	1.000	1.000
2024-2	1.000	1.000	1.000
2025-1	1.000	1.000	1.000
2025-2	1.000	1.000	1.000

The factors we present above, when applied to historical experience period data, would adjust that experience data for the influence of higher-than-average inflationary levels. The application of these adjustments to historical experience data would be similar to that discussed for post-pandemic frequency in Section 9. That is, the trend factors presented in this report should be applied to amounts adjusted for the impact of excess inflation.

Appendix A. Development Factor Exhibits

Financial Services Regulatory Authority of Ontario

Private Passengers Vehicles (Excluding Farmers)

Claim Count Development Summary
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
	GISA Selected Age-to-Ultimate Development Factors														
Maturity	Third Party Liability - Bodily Injury	Property Damage	Direct Compensation	Accident Benefits - Total Medical/Rehab	Accident Benefits - Total Disability Income	Accident Benefits - Funeral & Death Benefits	Accident Benefits - Quebec Excess	Accident Benefits - Total	Collision	Comprehensive - Total	Comprehensive - Theft	All Perils	Specified Perils	Uninsured Auto	Underinsured Motorist
6	0.961	1.328	1.062	0.959	1.081	1.063	0.442	0.979	0.984	1.124	1.016	1.049	1.000	1.127	1.429
12	1.035	1.229	1.004	1.025	0.818	0.944	0.667	0.984	1.000	1.013	1.002	1.004	0.957	0.977	1.028
18	1.056	1.116	1.001	1.028	0.845	0.982	0.912	0.992	0.999	1.003	1.002	1.001	1.000	0.982	0.870
24	0.975	1.047	1.000	1.021	0.885	0.997	0.938	0.995	1.000	1.001	1.001	1.000	1.000	0.987	0.718
30	0.877	1.008	1.000	1.012	0.904	0.996	0.938	0.990	1.000	1.000	1.001	1.000	1.000	0.990	0.485
36	0.881	1.003	1.000	1.006	0.922	0.997	1.000	0.989	1.000	1.000	1.001	1.000	1.000	0.992	0.504
42	0.890	1.000	1.000	1.004	0.942	1.000	1.000	0.992	1.000	1.000	1.001	1.000	1.000	0.994	0.553
48	0.904	1.000	1.000	1.003	0.959	1.000	1.000	0.994	1.000	1.000	1.000	1.000	1.000	0.996	0.607
54	0.917	1.000	1.000	1.001	0.972	1.000	1.000	0.995	1.000	1.000	1.000	1.000	1.000	0.996	0.670
60	0.932	1.000	1.000	1.000	0.980	1.000	1.000	0.996	1.000	1.000	1.000	1.000	1.000	0.998	0.725
66	0.944	1.000	1.000	1.000	0.989	1.000	1.000	0.998	1.000	1.000	1.000	1.000	1.000	0.998	0.773
72	0.954	1.000	1.000	1.000	0.993	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	0.998	0.825
78	0.965	1.000	1.000	1.000	0.995	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	0.999	0.866
84	0.974	1.000	1.000	1.000	0.996	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	0.999	0.892
90	0.983	1.000	1.000	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.916
96	0.988	1.000	1.000	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.946
102	0.992	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.962
108	0.996	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.985
114	0.998	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.993
120	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
126	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
132	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
138	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
144	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
150	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
156	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
162	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
168	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
174	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
180	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Financial Services Regulatory Authority of Ontario

Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
	OW Selected	GISA Selected Age-to-Ultimate Development Factors														
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Bodily Injury	Property Damage	Direct Compensation	Accident Benefits - Total Medical/Rehab	Accident Benefits - Total Disability Income	Accident Benefits - Funeral & Death Benefits	Accident Benefits - Quebec Excess	Accident Benefits - Total	Collision	Comprehensive - Total	Comprehensive - Theft	All Perils	Specified Perils	Uninsured Auto	Underinsured Motorist
6	4.017	4.199	2.161	1.103	2.472	2.528	0.986	0.901	2.463	1.053	1.085	1.058	1.049	1.102	3.985	4.136
12	2.511	2.835	1.631	1.008	1.759	1.540	0.884	0.987	1.715	1.004	1.001	0.982	0.995	1.016	2.348	2.246
18	2.081	2.092	1.310	1.003	1.499	1.343	0.954	1.114	1.468	1.002	1.000	0.990	0.998	1.015	1.834	1.740
24	1.743	1.781	1.154	1.002	1.368	1.276	0.990	1.243	1.349	1.002	1.000	0.993	1.000	1.005	1.476	1.424
30	1.463	1.480	1.050	1.001	1.264	1.185	0.997	1.357	1.247	1.001	1.000	0.996	1.000	1.000	1.125	1.102
36	1.314	1.244	1.010	1.000	1.189	1.077	0.996	1.089	1.165	1.001	1.000	0.997	1.000	1.002	1.043	1.034
42	1.215	1.168	1.002	1.000	1.094	0.999	0.999	1.115	1.075	1.000	1.000	0.998	1.000	1.001	1.028	1.011
48	1.142	1.078	1.000	1.000	1.029	0.979	0.999	0.996	1.019	1.000	1.000	0.998	1.000	0.999	1.011	0.999
54	1.091	1.048	1.000	1.000	0.998	0.959	1.000	0.960	0.990	1.000	1.000	0.999	1.000	1.000	0.980	0.985
60	1.056	1.031	1.000	1.000	0.986	0.959	1.000	0.988	0.980	1.000	1.000	0.999	1.000	1.002	0.968	0.982
66	1.037	1.021	1.000	1.000	0.988	0.969	1.000	1.002	0.984	1.000	1.000	1.000	1.000	0.996	0.967	0.978
72	1.023	1.014	1.000	1.000	0.988	0.973	1.000	1.003	0.985	1.000	1.000	1.000	1.000	0.996	0.964	0.987
78	1.010	1.008	1.000	1.000	0.989	0.975	1.000	1.028	0.986	1.000	1.000	1.000	1.000	1.005	0.971	0.992
84	1.008	1.006	1.000	1.000	0.991	0.979	1.000	0.999	0.988	1.000	1.000	1.000	1.000	0.996	0.974	0.982
90	1.006	1.004	1.000	1.000	0.993	0.983	1.000	1.001	0.991	1.000	1.000	0.999	1.000	0.991	0.977	0.982
96	1.002	1.001	1.000	1.000	0.993	0.984	1.000	0.988	0.991	1.000	1.000	1.000	1.000	0.984	0.976	0.979
102	1.000	1.000	1.000	1.000	0.995	0.989	1.000	0.999	0.994	1.000	1.000	1.000	1.000	1.002	0.991	0.994
108	1.000	1.001	1.000	1.000	0.997	0.991	1.000	1.000	0.996	1.000	1.000	1.000	1.000	0.996	0.996	0.998
114	0.999	1.000	1.000	1.000	0.997	0.993	1.000	0.992	0.996	1.000	1.000	1.000	1.000	0.993	0.995	1.009
120	0.998	0.999	1.000	1.000	0.997	0.996	1.000	1.088	0.997	1.000	1.000	1.000	1.000	1.007	0.994	0.997
126	0.999	1.000	1.000	1.000	0.999	0.998	1.000	1.009	0.999	1.000	1.000	1.000	1.000	1.002	0.996	1.001
132	1.000	1.000	1.000	1.000	0.999	0.999	1.000	0.993	0.999	1.000	1.000	1.000	1.000	0.989	0.999	0.998
138	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000
144	0.999	1.000	1.000	1.000	1.000	1.000	1.000	2.000	1.000	1.000	1.000	1.000	1.000	0.998	1.000	1.000
150	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.989	1.000	1.000	1.000	1.000	1.000	0.997	1.000	1.000
156	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.000	1.000	1.000	1.000	1.000	1.000	0.994	1.000	1.000
162	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.005	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000
168	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.966	1.000	1.000	1.000	1.000	1.000	1.002	1.000	1.000
174	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.987	1.000	1.000	1.000	1.000	1.000	0.997	1.000	1.000
180	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000

Appendix B. Loss Cost Summary Exhibits

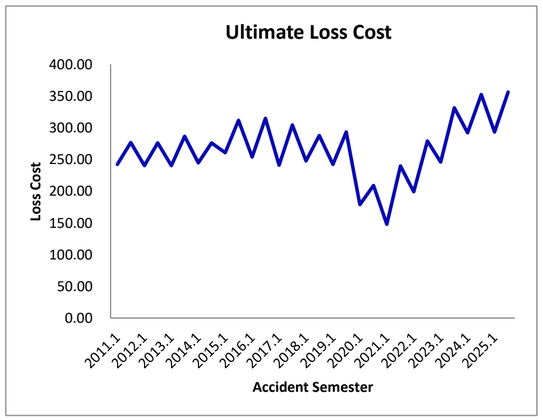
Financial Services Regulatory Authority of Ontario

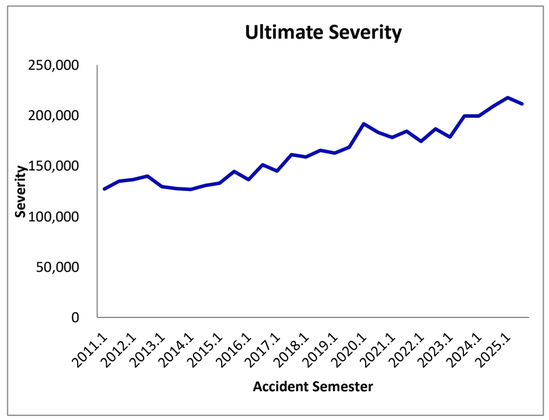
Third Party Liability - Bodily Injury

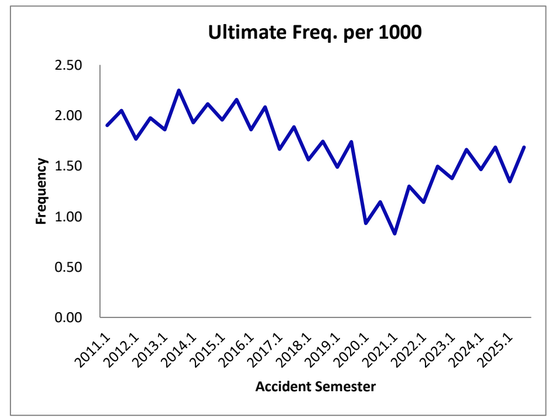
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2011.1	180	3,274,005	6,229	730,914	1.083	791,580	241.78	-	127,080	-	1.90	-		
2011.2	174	3,377,109	6,911	861,329	1.083	932,819	276.22	-	134,976	-	2.05	-	259.26	
2012.1	168	3,336,210	5,886	743,168	1.080	802,324	240.49	-0.5%	136,311	7.3%	1.76	-7.3%		
2012.2	162	3,429,877	6,773	876,849	1.080	946,646	276.00	-0.1%	139,768	3.5%	1.97	-3.5%	258.49	-0.3%
2013.1	156	3,371,242	6,263	750,034	1.080	809,737	240.19	-0.1%	129,289	-5.2%	1.86	5.3%		
2013.2	150	3,484,407	7,835	924,815	1.080	998,430	286.54	3.8%	127,432	-8.8%	2.25	13.9%	263.75	2.0%
2014.1	144	3,417,315	6,596	770,025	1.085	835,698	244.55	1.8%	126,698	-2.0%	1.93	3.9%		
2014.2	138	3,536,475	7,477	899,102	1.085	975,783	275.92	-3.7%	130,505	2.4%	2.11	-6.0%	260.50	-1.2%
2015.1	132	3,481,627	6,813	821,521	1.104	906,713	260.43	6.5%	133,086	5.0%	1.96	1.4%		
2015.2	126	3,610,271	7,790	1,020,076	1.104	1,125,858	311.85	13.0%	144,526	10.7%	2.16	2.1%	286.60	10.0%
2016.1	120	3,577,827	6,654	826,296	1.099	908,430	253.91	-2.5%	136,524	2.6%	1.86	-5.0%		
2016.2	114	3,705,887	7,723	1,060,655	1.099	1,166,084	314.66	0.9%	150,988	4.5%	2.08	-3.4%	284.82	-0.6%
2017.1	108	3,662,665	6,099	803,571	1.099	883,125	241.12	-5.0%	144,798	6.1%	1.67	-10.5%		
2017.2	102	3,814,766	7,189	1,054,902	1.099	1,159,337	303.91	-3.4%	161,265	6.8%	1.88	-9.6%	273.15	-4.1%
2018.1	96	3,760,702	5,865	843,722	1.104	931,883	247.79	2.8%	158,889	9.7%	1.56	-6.3%		
2018.2	90	3,901,895	6,796	1,016,485	1.104	1,122,698	287.73	-5.3%	165,200	2.4%	1.74	-7.6%	268.13	-1.8%
2019.1	84	3,856,092	5,740	839,962	1.113	934,475	242.34	-2.2%	162,801	2.5%	1.49	-4.6%		
2019.2	78	3,975,718	6,916	1,046,406	1.113	1,164,148	292.81	1.8%	168,327	1.9%	1.74	-0.1%	267.96	-0.1%
2020.1	72	3,886,265	3,620	611,928	1.135	694,388	178.68	-26.3%	191,820	17.8%	0.93	-37.4%		
2020.2	66	3,979,936	4,548	733,433	1.135	832,266	209.12	-28.6%	182,996	8.7%	1.14	-34.3%	194.08	-27.6%
2021.1	60	3,918,696	3,246	509,639	1.136	578,728	147.68	-17.3%	178,290	-7.1%	0.83	-11.1%		
2021.2	54	4,040,147	5,248	852,073	1.136	967,585	239.49	14.5%	184,372	0.8%	1.30	13.7%	194.29	0.1%
2022.1	48	3,972,574	4,531	706,877	1.117	789,711	198.79	34.6%	174,291	-2.2%	1.14	37.7%		
2022.2	42	4,093,661	6,124	1,023,054	1.117	1,142,939	279.20	16.6%	186,633	1.2%	1.50	15.2%	239.60	23.3%
2023.1	36	4,038,547	5,556	887,321	1.117	991,301	245.46	23.5%	178,420	2.4%	1.38	20.6%		
2023.2	30	4,162,427	6,914	1,234,744	1.117	1,379,436	331.40	18.7%	199,513	6.9%	1.66	11.0%	289.08	20.7%
2024.1	24	4,125,986	6,040	1,075,487	1.120	1,204,330	291.89	18.9%	199,392	11.8%	1.46	6.4%		
2024.2	18	4,224,463	7,111	1,328,176	1.120	1,487,291	352.07	6.2%	209,154	4.8%	1.68	1.3%	322.33	11.5%
2025.1	12	4,147,491	5,585	1,085,200	1.120	1,215,207	293.00	0.4%	217,584	9.1%	1.35	-8.0%		
2025.2	6	4,260,723	7,181	1,354,657	1.120	1,516,945	356.03	1.1%	211,244	1.0%	1.69	0.1%	324.94	0.8%
Total		113,425,007	187,259	27,292,421		30,195,895								







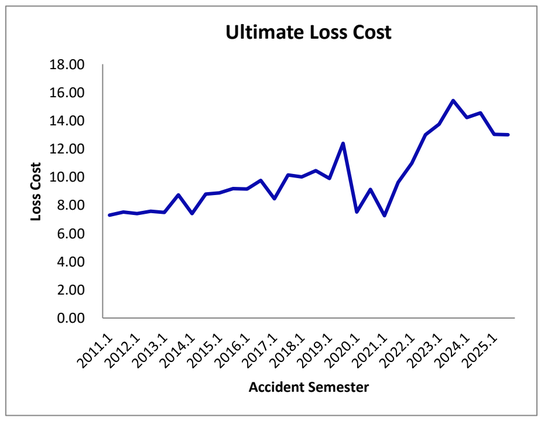
Financial Services Regulatory Authority of Ontario

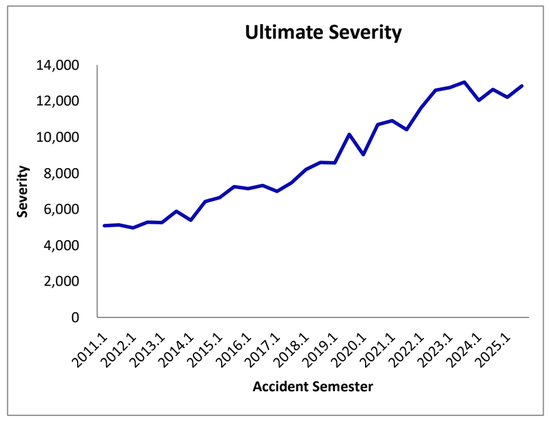
Property Damage

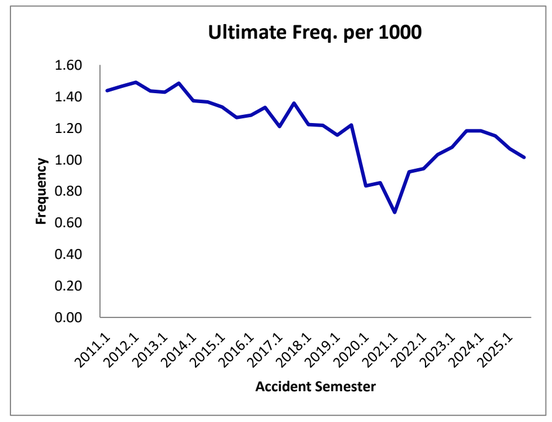
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2011.1	180	3,274,005	4,707	22,080	1.083	23,913	7.30	-	5,080	-	1.44	-		
2011.2	174	3,377,109	4,945	23,452	1.083	25,399	7.52	-	5,136	-	1.46	-	7.41	
2012.1	168	3,336,210	4,970	22,853	1.080	24,672	7.40	1.3%	4,964	-2.3%	1.49	3.6%		
2012.2	162	3,429,877	4,917	24,044	1.080	25,958	7.57	0.6%	5,279	2.8%	1.43	-2.1%	7.48	0.9%
2013.1	156	3,371,242	4,808	23,387	1.080	25,249	7.49	1.3%	5,251	5.8%	1.43	-4.3%		
2013.2	150	3,484,407	5,168	28,142	1.080	30,382	8.72	15.2%	5,879	11.4%	1.48	3.5%	8.11	8.4%
2014.1	144	3,417,315	4,691	23,314	1.085	25,302	7.40	-1.1%	5,394	2.7%	1.37	-3.7%		
2014.2	138	3,536,475	4,832	28,615	1.085	31,055	8.78	0.7%	6,427	9.3%	1.37	-7.9%	8.10	-0.1%
2015.1	132	3,481,627	4,643	27,979	1.104	30,880	8.87	19.8%	6,651	23.3%	1.33	-2.9%		
2015.2	126	3,610,271	4,570	29,992	1.104	33,102	9.17	4.4%	7,243	12.7%	1.27	-7.4%	9.02	11.3%
2016.1	120	3,577,827	4,582	29,790	1.099	32,751	9.15	3.2%	7,148	7.5%	1.28	-4.0%		
2016.2	114	3,705,887	4,935	32,869	1.099	36,136	9.75	6.3%	7,322	1.1%	1.33	5.2%	9.46	4.8%
2017.1	108	3,662,665	4,433	28,174	1.099	30,963	8.45	-7.6%	6,985	-2.3%	1.21	-5.5%		
2017.2	102	3,814,766	5,179	35,213	1.099	38,699	10.14	4.0%	7,472	2.0%	1.36	1.9%	9.32	-1.5%
2018.1	96	3,760,702	4,591	34,051	1.104	37,609	10.00	18.3%	8,192	17.3%	1.22	0.9%		
2018.2	90	3,901,895	4,748	36,932	1.104	40,791	10.45	3.1%	8,591	15.0%	1.22	-10.4%	10.23	9.8%
2019.1	84	3,856,092	4,452	34,266	1.113	38,122	9.89	-1.1%	8,563	4.5%	1.15	-5.4%		
2019.2	78	3,975,718	4,847	44,217	1.113	49,192	12.37	18.4%	10,149	18.1%	1.22	0.2%	11.15	9.0%
2020.1	72	3,886,265	3,235	25,729	1.135	29,196	7.51	-24.0%	9,025	5.4%	0.83	-27.9%		
2020.2	66	3,979,936	3,397	31,999	1.135	36,311	9.12	-26.3%	10,689	5.3%	0.85	-30.0%	8.33	-25.3%
2021.1	60	3,918,696	2,607	25,037	1.136	28,431	7.26	-3.4%	10,906	20.8%	0.67	-20.1%		
2021.2	54	4,040,147	3,731	34,196	1.136	38,832	9.61	5.3%	10,408	-2.6%	0.92	8.2%	8.45	1.5%
2022.1	48	3,972,574	3,746	38,990	1.117	43,559	10.96	51.1%	11,628	6.6%	0.94	41.7%		
2022.2	42	4,093,661	4,225	47,625	1.117	53,206	13.00	35.2%	12,593	21.0%	1.03	11.8%	12.00	41.9%
2023.1	36	4,038,547	4,355	49,699	1.117	55,523	13.75	25.4%	12,749	9.6%	1.08	14.4%		
2023.2	30	4,162,427	4,920	57,453	1.117	64,186	15.42	18.6%	13,046	3.6%	1.18	14.5%	14.60	21.7%
2024.1	24	4,125,986	4,875	52,376	1.120	58,651	14.21	3.4%	12,031	-5.6%	1.18	9.6%		
2024.2	18	4,224,463	4,859	54,838	1.120	61,408	14.54	-5.7%	12,638	-3.1%	1.15	-2.7%	14.38	-1.5%
2025.1	12	4,147,491	4,426	48,272	1.120	54,055	13.03	-8.3%	12,213	1.5%	1.07	-9.7%		
2025.2	6	4,260,723	4,317	49,482	1.120	55,410	13.00	-10.5%	12,835	1.6%	1.01	-11.9%	13.02	-9.4%
Total		113,425,007	134,711	1,045,066		1,158,942								







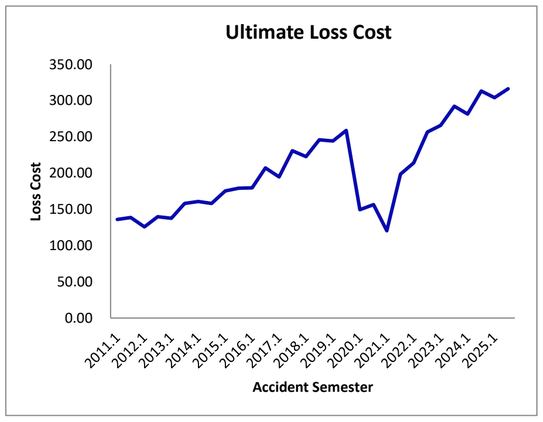
Financial Services Regulatory Authority of Ontario

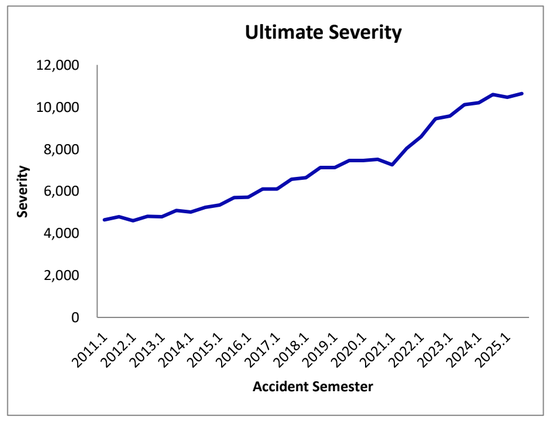
Direct Compensation

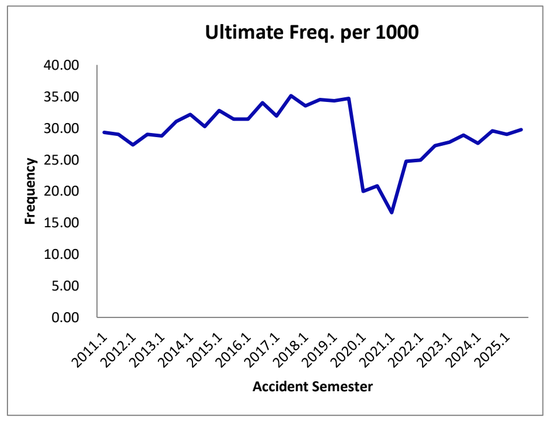
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2011.1	180	3,274,005	95,919	410,718	1.083	444,808	135.86	-	4,637	-	29.30	-		
2011.2	174	3,377,109	97,830	432,050	1.083	467,910	138.55	-	4,783	-	28.97	-	137.23	
2012.1	168	3,336,210	91,080	387,665	1.080	418,523	125.45	-7.7%	4,595	-0.9%	27.30	-6.8%		
2012.2	162	3,429,877	99,476	443,305	1.080	478,592	139.54	0.7%	4,811	0.6%	29.00	0.1%	132.59	-3.4%
2013.1	156	3,371,242	96,927	430,024	1.080	464,254	137.71	9.8%	4,790	4.2%	28.75	5.3%		
2013.2	150	3,484,407	108,151	509,537	1.080	550,096	157.87	13.1%	5,086	5.7%	31.04	7.0%	147.96	11.6%
2014.1	144	3,417,315	109,862	506,588	1.085	549,793	160.88	16.8%	5,004	4.5%	32.15	11.8%		
2014.2	138	3,536,475	106,832	514,734	1.085	558,634	157.96	0.1%	5,229	2.8%	30.21	-2.7%	159.40	7.7%
2015.1	132	3,481,627	114,078	552,576	1.104	609,878	175.17	8.9%	5,346	6.8%	32.77	1.9%		
2015.2	126	3,610,271	113,356	585,320	1.104	646,018	178.94	13.3%	5,699	9.0%	31.40	3.9%	177.09	11.1%
2016.1	120	3,577,827	112,462	583,808	1.099	641,839	179.39	2.4%	5,707	6.8%	31.43	-4.1%		
2016.2	114	3,705,887	125,998	698,462	1.099	767,889	207.21	15.8%	6,094	6.9%	34.00	8.3%	193.55	9.3%
2017.1	108	3,662,665	116,820	647,923	1.099	712,067	194.41	8.4%	6,095	6.8%	31.89	1.5%		
2017.2	102	3,814,766	133,979	801,014	1.099	880,314	230.76	11.4%	6,571	7.8%	35.12	3.3%	212.96	10.0%
2018.1	96	3,760,702	125,915	757,993	1.104	837,196	222.62	14.5%	6,649	9.1%	33.48	5.0%		
2018.2	90	3,901,895	134,524	868,202	1.104	958,921	245.76	6.5%	7,128	8.5%	34.48	-1.8%	234.40	10.1%
2019.1	84	3,856,092	132,249	846,761	1.113	942,039	244.30	9.7%	7,123	7.1%	34.30	2.4%		
2019.2	78	3,975,718	137,857	924,349	1.113	1,028,357	258.66	5.2%	7,460	4.6%	34.67	0.6%	251.59	7.3%
2020.1	72	3,886,265	77,712	510,591	1.135	579,395	149.09	-39.0%	7,456	4.7%	20.00	-41.7%		
2020.2	66	3,979,936	82,838	548,592	1.135	622,517	156.41	-39.5%	7,515	0.7%	20.81	-40.0%	152.79	-39.3%
2021.1	60	3,918,696	65,041	415,203	1.136	471,490	120.32	-19.3%	7,249	-2.8%	16.60	-17.0%		
2021.2	54	4,040,147	99,908	706,594	1.136	802,384	198.60	27.0%	8,031	6.9%	24.73	18.8%	160.06	4.8%
2022.1	48	3,972,574	98,965	760,454	1.117	849,567	213.86	77.7%	8,585	18.4%	24.91	50.1%		
2022.2	42	4,093,661	111,303	939,714	1.117	1,049,833	256.45	29.1%	9,432	17.4%	27.19	9.9%	235.48	47.1%
2023.1	36	4,038,547	111,992	959,978	1.117	1,072,472	265.56	24.2%	9,576	11.6%	27.73	11.3%		
2023.2	30	4,162,427	120,212	1,087,466	1.117	1,214,899	291.87	13.8%	10,106	7.1%	28.88	6.2%	278.91	18.4%
2024.1	24	4,125,986	113,723	1,036,423	1.120	1,160,586	281.29	5.9%	10,205	6.6%	27.56	-0.6%		
2024.2	18	4,224,463	124,869	1,180,209	1.120	1,321,598	312.84	7.2%	10,584	4.7%	29.56	2.3%	297.25	6.6%
2025.1	12	4,147,491	120,369	1,125,531	1.120	1,260,370	303.89	8.0%	10,471	2.6%	29.02	5.3%		
2025.2	6	4,260,723	126,609	1,202,634	1.120	1,346,710	316.08	1.0%	10,637	0.5%	29.72	0.5%	310.06	4.3%
Total		113,425,007	3,306,856	21,374,418		23,708,949								







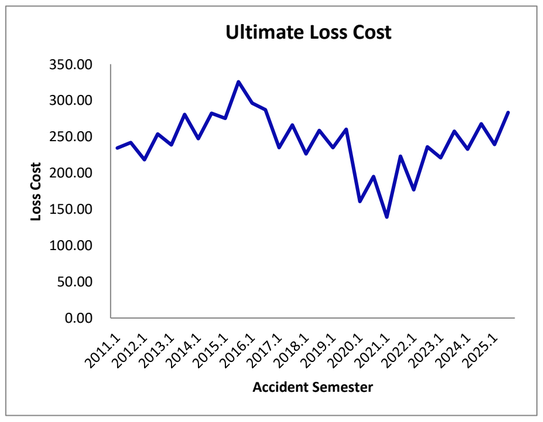
Financial Services Regulatory Authority of Ontario

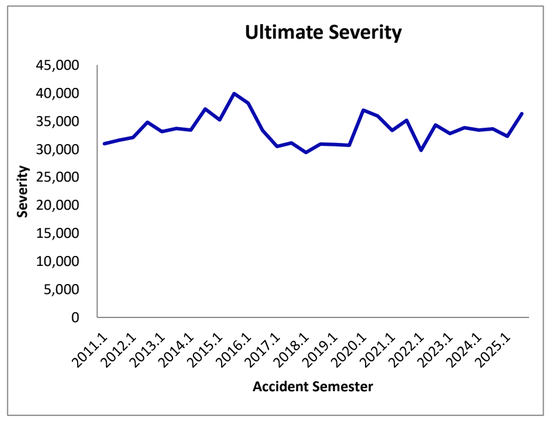
Accident Benefits - Total Medical/Rehab

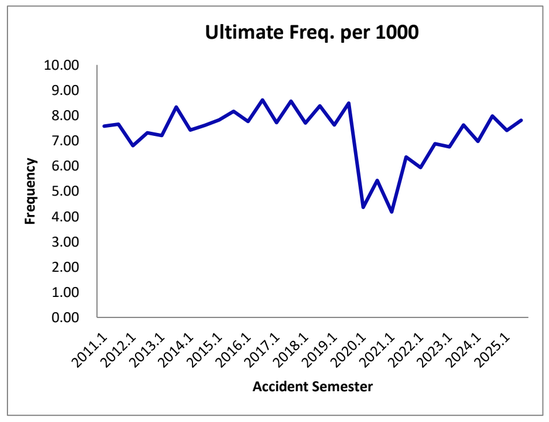
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2011.1	180	3,280,503	24,827	710,191	1.083	769,137	234.46	-	30,980	-	7.57	-		
2011.2	174	3,385,347	25,920	756,055	1.083	818,808	241.87	-	31,590	-	7.66	-	238.22	
2012.1	168	3,341,386	22,703	674,798	1.080	728,512	218.03	-7.0%	32,089	3.6%	6.79	-10.2%		
2012.2	162	3,431,977	25,074	806,981	1.080	871,217	253.85	5.0%	34,746	10.0%	7.31	-4.6%	236.18	-0.9%
2013.1	156	3,373,604	24,311	745,104	1.080	804,414	238.44	9.4%	33,088	3.1%	7.21	6.1%		
2013.2	150	3,486,730	29,050	906,444	1.080	978,597	280.66	10.6%	33,687	-3.0%	8.33	14.0%	259.90	10.0%
2014.1	144	3,420,265	25,367	780,060	1.085	846,588	247.52	3.8%	33,374	0.9%	7.42	2.9%		
2014.2	138	3,539,690	26,918	921,586	1.085	1,000,185	282.56	0.7%	37,157	10.3%	7.60	-8.7%	265.34	2.1%
2015.1	132	3,484,940	27,238	868,532	1.104	958,599	275.07	11.1%	35,193	5.5%	7.82	5.4%		
2015.2	126	3,613,616	29,506	1,066,503	1.104	1,177,099	325.74	15.3%	39,894	7.4%	8.17	7.4%	300.86	13.4%
2016.1	120	3,581,763	27,776	965,062	1.099	1,060,989	296.22	7.7%	38,198	8.5%	7.75	-0.8%		
2016.2	114	3,711,426	31,961	969,206	1.099	1,065,545	287.10	-11.9%	33,339	-16.4%	8.61	5.5%	291.58	-3.1%
2017.1	108	3,670,566	28,304	784,569	1.099	862,241	234.91	-20.7%	30,464	-20.2%	7.71	-0.6%		
2017.2	102	3,818,712	32,674	925,037	1.099	1,016,616	266.22	-7.3%	31,114	-6.7%	8.56	-0.6%	250.87	-14.0%
2018.1	96	3,766,423	28,999	771,548	1.104	852,168	226.25	-3.7%	29,386	-3.5%	7.70	-0.2%		
2018.2	90	3,903,892	32,719	914,438	1.104	1,009,988	258.71	-2.8%	30,869	-0.8%	8.38	-2.0%	242.77	-3.2%
2019.1	84	3,852,006	29,352	812,709	1.113	904,155	234.72	3.7%	30,804	4.8%	7.62	-1.0%		
2019.2	78	3,971,054	33,722	929,094	1.113	1,033,636	260.29	0.6%	30,652	-0.7%	8.49	1.3%	247.70	2.0%
2020.1	72	3,881,941	16,892	549,632	1.135	623,697	160.67	-31.6%	36,923	19.9%	4.35	-42.9%		
2020.2	66	3,976,795	21,568	682,846	1.135	774,862	194.85	-25.1%	35,926	17.2%	5.42	-36.1%	177.96	-28.2%
2021.1	60	3,913,887	16,341	479,454	1.136	544,451	139.11	-13.4%	33,318	-9.8%	4.18	-4.1%		
2021.2	54	4,036,085	25,628	793,109	1.136	900,627	223.14	14.5%	35,142	-2.2%	6.35	17.1%	181.77	2.1%
2022.1	48	3,968,160	23,575	628,380	1.117	702,016	176.91	27.2%	29,778	-10.6%	5.94	42.3%		
2022.2	42	4,090,721	28,136	864,235	1.117	965,509	236.02	5.8%	34,316	-2.4%	6.88	8.3%	206.92	13.8%
2023.1	36	4,035,535	27,228	797,930	1.117	891,434	220.90	24.9%	32,740	9.9%	6.75	13.6%		
2023.2	30	4,161,161	31,711	959,519	1.117	1,071,959	257.61	9.1%	33,804	-1.5%	7.62	10.8%	239.53	15.8%
2024.1	24	4,125,107	28,749	857,898	1.120	960,674	232.88	5.4%	33,416	2.1%	6.97	3.3%		
2024.2	18	4,225,545	33,692	1,011,024	1.120	1,132,145	267.93	4.0%	33,603	-0.6%	7.97	4.6%	250.62	4.6%
2025.1	12	4,148,827	30,744	885,458	1.120	991,536	238.99	2.6%	32,251	-3.5%	7.41	6.3%		
2025.2	6	4,262,639	33,280	1,078,826	1.120	1,208,069	283.41	5.8%	36,300	8.0%	7.81	-2.1%	261.50	4.3%
Total		113,460,303	823,965	24,896,228		27,525,474								







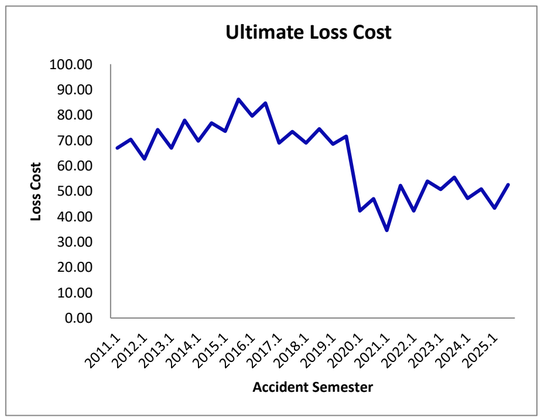
Financial Services Regulatory Authority of Ontario

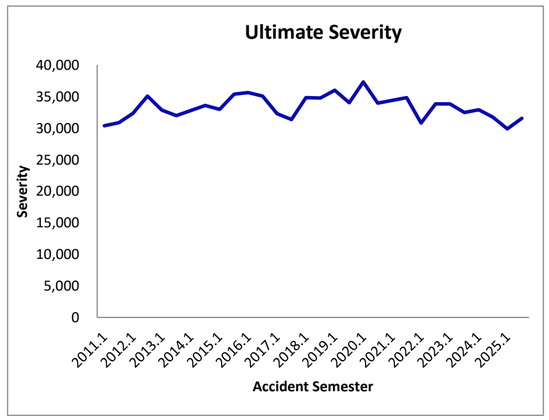
Accident Benefits - Total Disability Income

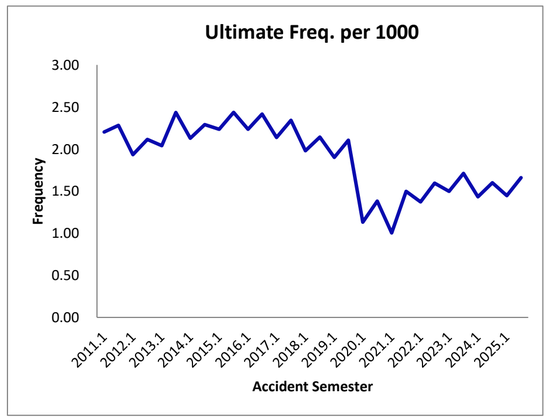
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2011.1	180	3,280,503	7,232	202,844	1.083	219,680	66.97	-	30,376	-	2.20	-		
2011.2	174	3,385,347	7,719	219,705	1.083	237,941	70.29	-	30,825	-	2.28	-	68.65	
2012.1	168	3,341,386	6,465	193,830	1.080	209,259	62.63	-6.5%	32,368	6.6%	1.93	-12.2%		
2012.2	162	3,431,977	7,263	235,889	1.080	254,666	74.20	5.6%	35,063	13.7%	2.12	-7.2%	68.49	-0.2%
2013.1	156	3,373,604	6,888	209,346	1.080	226,010	66.99	7.0%	32,812	1.4%	2.04	5.5%		
2013.2	150	3,486,730	8,491	251,537	1.080	271,559	77.88	5.0%	31,982	-8.8%	2.44	15.1%	72.53	5.9%
2014.1	144	3,420,265	7,275	219,647	1.085	238,380	69.70	4.0%	32,767	-0.1%	2.13	4.2%		
2014.2	138	3,539,690	8,109	250,720	1.085	272,103	76.87	-1.3%	33,556	4.9%	2.29	-5.9%	73.35	1.1%
2015.1	132	3,484,940	7,794	232,557	1.104	256,673	73.65	5.7%	32,932	0.5%	2.24	5.1%		
2015.2	126	3,613,616	8,803	282,084	1.104	311,336	86.16	12.1%	35,367	5.4%	2.44	6.3%	80.02	9.1%
2016.1	120	3,581,763	8,003	259,377	1.099	285,159	79.61	8.1%	35,632	8.2%	2.23	-0.1%		
2016.2	114	3,711,426	8,965	285,697	1.099	314,095	84.63	-1.8%	35,036	-0.9%	2.42	-0.8%	82.17	2.7%
2017.1	108	3,670,566	7,850	230,521	1.099	253,343	69.02	-13.3%	32,273	-9.4%	2.14	-4.3%		
2017.2	102	3,818,712	8,937	254,944	1.099	280,183	73.37	-13.3%	31,351	-10.5%	2.34	-3.1%	71.24	-13.3%
2018.1	96	3,766,423	7,461	235,112	1.104	259,679	68.95	-0.1%	34,805	7.8%	1.98	-7.4%		
2018.2	90	3,903,892	8,370	263,311	1.104	290,825	74.50	1.5%	34,746	10.8%	2.14	-8.4%	71.77	0.7%
2019.1	84	3,852,006	7,329	236,942	1.113	263,603	68.43	-0.7%	35,967	3.3%	1.90	-4.0%		
2019.2	78	3,971,054	8,364	255,482	1.113	284,229	71.58	-3.9%	33,982	-2.2%	2.11	-1.8%	70.03	-2.4%
2020.1	72	3,881,941	4,389	144,266	1.135	163,706	42.17	-38.4%	37,299	3.7%	1.13	-40.6%		
2020.2	66	3,976,795	5,498	164,566	1.135	186,742	46.96	-34.4%	33,965	-0.1%	1.38	-34.4%	44.59	-36.3%
2021.1	60	3,913,887	3,928	118,958	1.136	135,085	34.51	-18.2%	34,390	-7.8%	1.00	-11.2%		
2021.2	54	4,036,085	6,053	185,570	1.136	210,727	52.21	11.2%	34,814	2.5%	1.50	8.5%	43.50	-2.5%
2022.1	48	3,968,160	5,439	149,929	1.117	167,498	42.21	22.3%	30,796	-10.5%	1.37	36.6%		
2022.2	42	4,090,721	6,516	197,304	1.117	220,425	53.88	3.2%	33,828	-2.8%	1.59	6.2%	48.14	10.7%
2023.1	36	4,035,535	6,051	183,182	1.117	204,648	50.71	20.1%	33,821	9.8%	1.50	9.4%		
2023.2	30	4,161,161	7,115	206,566	1.117	230,772	55.46	2.9%	32,435	-4.1%	1.71	7.3%	53.12	10.4%
2024.1	24	4,125,107	5,919	173,874	1.120	194,704	47.20	-6.9%	32,895	-2.7%	1.43	-4.3%		
2024.2	18	4,225,545	6,768	191,783	1.120	214,759	50.82	-8.4%	31,731	-2.2%	1.60	-6.3%	49.03	-7.7%
2025.1	12	4,148,827	6,011	160,324	1.120	179,531	43.27	-8.3%	29,867	-9.2%	1.45	1.0%		
2025.2	6	4,262,639	7,085	199,631	1.120	223,547	52.44	3.2%	31,552	-0.6%	1.66	3.8%	47.92	-2.3%
Total		113,460,303	212,090	6,395,498		7,060,866								







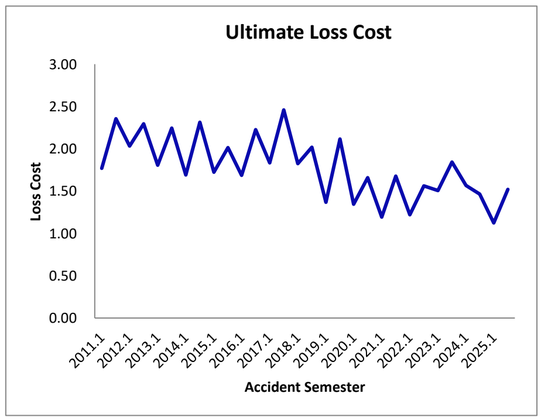
Financial Services Regulatory Authority of Ontario

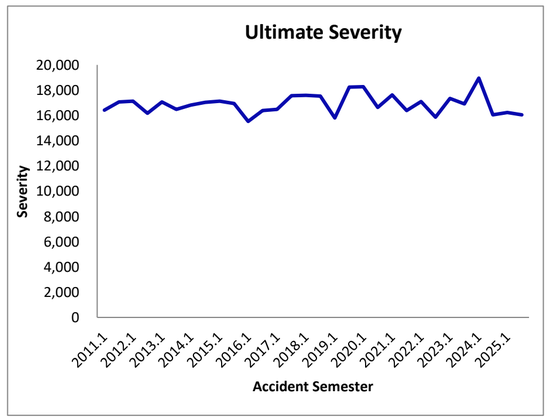
Accident Benefits - Funeral & Death Benefits

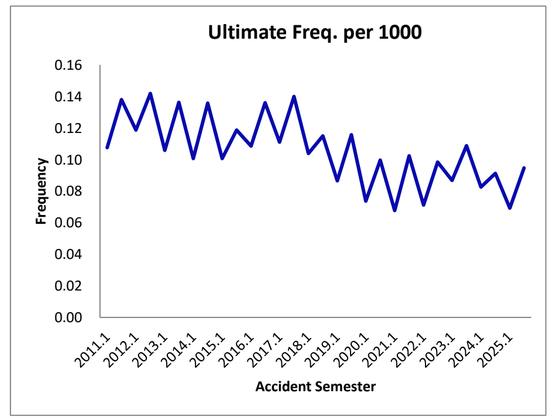
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2011.1	180	3,280,503	353	5,354	1.083	5,798	1.77	-	16,426	-	0.11	-		
2011.2	174	3,385,347	467	7,355	1.083	7,965	2.35	-	17,057	-	0.14	-	2.06	
2012.1	168	3,341,386	397	6,295	1.080	6,796	2.03	15.1%	17,119	4.2%	0.12	10.4%		
2012.2	162	3,431,977	487	7,292	1.080	7,872	2.29	-2.5%	16,165	-5.2%	0.14	2.9%	2.17	4.9%
2013.1	156	3,373,604	357	5,639	1.080	6,088	1.80	-11.3%	17,053	-0.4%	0.11	-10.9%		
2013.2	150	3,486,730	475	7,244	1.080	7,821	2.24	-2.2%	16,464	1.9%	0.14	-4.0%	2.03	-6.4%
2014.1	144	3,420,265	344	5,326	1.085	5,780	1.69	-6.3%	16,803	-1.5%	0.10	-5.0%		
2014.2	138	3,539,690	481	7,551	1.085	8,195	2.32	3.2%	17,037	3.5%	0.14	-0.3%	2.01	-1.0%
2015.1	132	3,484,940	351	5,444	1.104	6,009	1.72	2.0%	17,118	1.9%	0.10	0.1%		
2015.2	126	3,613,616	429	6,587	1.104	7,270	2.01	-13.1%	16,947	-0.5%	0.12	-12.6%	1.87	-6.8%
2016.1	120	3,581,763	389	5,493	1.099	6,039	1.69	-2.2%	15,524	-9.3%	0.11	7.8%		
2016.2	114	3,711,426	505	7,520	1.099	8,267	2.23	10.7%	16,371	-3.4%	0.14	14.6%	1.96	4.9%
2017.1	108	3,670,566	408	6,121	1.099	6,727	1.83	8.7%	16,488	6.2%	0.11	2.3%		
2017.2	102	3,818,712	535	8,545	1.099	9,391	2.46	10.4%	17,553	7.2%	0.14	3.0%	2.15	9.7%
2018.1	96	3,766,423	391	6,227	1.104	6,878	1.83	-0.4%	17,590	6.7%	0.10	-6.6%		
2018.2	90	3,903,892	449	7,128	1.104	7,873	2.02	-18.0%	17,534	-0.1%	0.12	-17.9%	1.92	-10.6%
2019.1	84	3,852,006	333	4,729	1.113	5,261	1.37	-25.2%	15,799	-10.2%	0.09	-16.7%		
2019.2	78	3,971,054	460	7,544	1.113	8,393	2.11	4.8%	18,245	4.1%	0.12	0.7%	1.75	-9.2%
2020.1	72	3,881,941	286	4,606	1.135	5,227	1.35	-1.4%	18,275	15.7%	0.07	-14.8%		
2020.2	66	3,976,795	396	5,807	1.135	6,590	1.66	-21.6%	16,640	-8.8%	0.10	-14.0%	1.50	-13.9%
2021.1	60	3,913,887	265	4,109	1.136	4,666	1.19	-11.5%	17,608	-3.7%	0.07	-8.1%		
2021.2	54	4,036,085	413	5,962	1.136	6,770	1.68	1.2%	16,393	-1.5%	0.10	2.8%	1.44	-4.3%
2022.1	48	3,968,160	283	4,331	1.117	4,839	1.22	2.3%	17,097	-2.9%	0.07	5.3%		
2022.2	42	4,090,721	403	5,726	1.117	6,397	1.56	-6.8%	15,873	-3.2%	0.10	-3.7%	1.39	-3.1%
2023.1	36	4,035,535	350	5,435	1.117	6,072	1.50	23.4%	17,348	1.5%	0.09	21.6%		
2023.2	30	4,161,161	453	6,859	1.117	7,663	1.84	17.8%	16,916	6.6%	0.11	10.5%	1.68	20.2%
2024.1	24	4,125,107	341	5,772	1.120	6,463	1.57	4.1%	18,955	9.3%	0.08	-4.7%		
2024.2	18	4,225,545	386	5,529	1.120	6,191	1.47	-20.4%	16,040	-5.2%	0.09	-16.1%	1.52	-9.6%
2025.1	12	4,148,827	287	4,163	1.120	4,662	1.12	-28.3%	16,243	-14.3%	0.07	-16.3%		
2025.2	6	4,262,639	404	5,789	1.120	6,483	1.52	3.8%	16,046	0.0%	0.09	3.8%	1.32	-12.6%
Total		113,460,303	11,878	181,482		200,445								







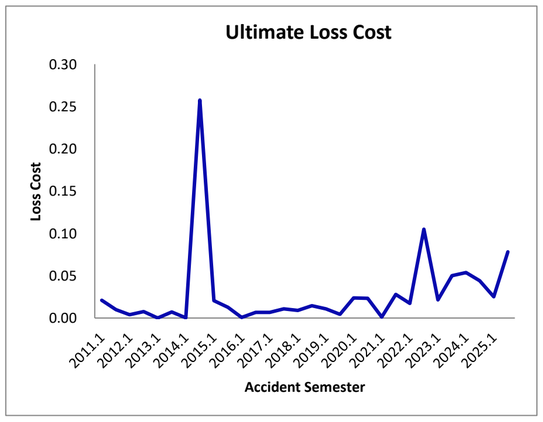
Financial Services Regulatory Authority of Ontario

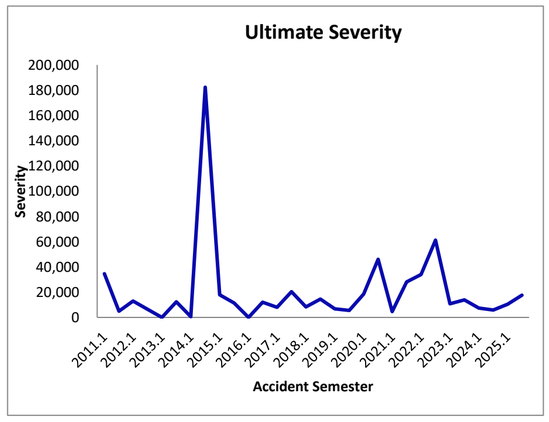
Accident Benefits - Quebec Excess

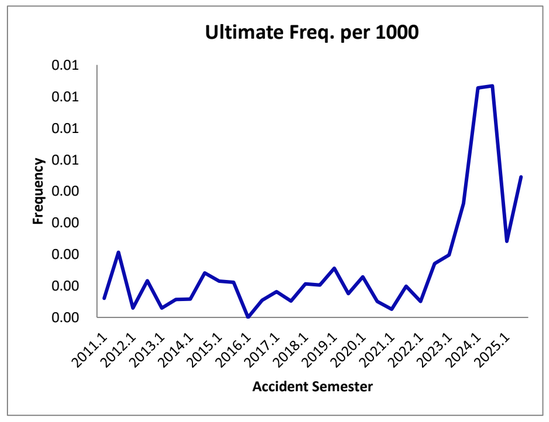
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2011.1	180	3,280,503	2	64	1.083	69	0.02	-	34,656	-	0.00	-		
2011.2	174	3,385,347	7	31	1.083	34	0.01	-	4,796	-	0.00	-	0.02	
2012.1	168	3,341,386	1	12	1.080	13	0.00	-81.6%	12,955	-62.6%	0.00	-50.9%		
2012.2	162	3,431,977	4	24	1.080	26	0.01	-23.9%	6,478	35.1%	0.00	-43.6%	0.01	-62.8%
2013.1	156	3,373,604	1	0	1.080	0	0.00	-100.0%	0	-100.0%	0.00	-1.0%		
2013.2	150	3,486,730	2	23	1.080	25	0.01	-5.7%	12,415	91.7%	0.00	-50.8%	0.00	-36.9%
2014.1	144	3,420,265	2	1	1.085	1	0.00	-	543	-	0.00	97.3%		
2014.2	138	3,539,690	5	840	1.085	912	0.26	3516.5%	182,328	1368.6%	0.00	146.3%	0.13	3523.2%
2015.1	132	3,484,940	4	65	1.104	72	0.02	6387.6%	17,935	3205.1%	0.00	96.3%		
2015.2	126	3,613,616	4	41	1.104	45	0.01	-95.1%	11,313	-93.8%	0.00	-21.6%	0.02	-87.4%
2016.1	120	3,581,763	0	2	1.099	2	0.00	-97.0%	-	-	0.00	-100.0%		
2016.2	114	3,711,426	2	22	1.099	24	0.01	-48.0%	12,093	6.9%	0.00	-51.3%	0.00	-78.0%
2017.1	108	3,670,566	3	22	1.099	24	0.01	973.0%	8,059	-	0.00	-		
2017.2	102	3,818,712	2	37	1.099	41	0.01	63.4%	20,332	68.1%	0.00	-2.8%	0.01	139.3%
2018.1	96	3,766,423	4	30	1.104	33	0.01	33.6%	8,284	2.8%	0.00	29.9%		
2018.2	90	3,903,892	4	52	1.104	57	0.01	38.2%	14,358	-29.4%	0.00	95.6%	0.01	36.4%
2019.1	84	3,852,006	6	37	1.113	41	0.01	21.5%	6,861	-17.2%	0.00	46.7%		
2019.2	78	3,971,054	3	15	1.113	17	0.00	-71.4%	5,563	-61.3%	0.00	-26.3%	0.01	-37.4%
2020.1	72	3,881,941	5	82	1.135	93	0.02	124.3%	18,610	171.3%	0.00	-17.3%		
2020.2	66	3,976,795	2	81	1.135	92	0.02	450.0%	45,958	726.2%	0.00	-33.4%	0.02	218.3%
2021.1	60	3,913,887	1	4	1.136	5	0.00	-95.2%	4,542	-75.6%	0.00	-80.2%		
2021.2	54	4,036,085	4	99	1.136	112	0.03	20.5%	28,105	-38.8%	0.00	97.1%	0.01	-37.5%
2022.1	48	3,968,160	2	61	1.117	68	0.02	1379.8%	34,074	650.2%	0.00	97.3%		
2022.2	42	4,090,721	7	384	1.117	429	0.10	276.5%	61,286	118.1%	0.00	72.7%	0.06	319.3%
2023.1	36	4,035,535	8	77	1.117	86	0.02	24.1%	10,753	-68.4%	0.00	293.3%		
2023.2	30	4,161,161	15	187	1.117	209	0.05	-52.1%	13,928	-77.3%	0.00	110.7%	0.04	-41.7%
2024.1	24	4,125,107	30	198	1.120	222	0.05	152.1%	7,391	-31.3%	0.01	266.9%		
2024.2	18	4,225,545	31	166	1.120	186	0.04	-12.4%	5,996	-56.9%	0.01	103.5%	0.05	35.7%
2025.1	12	4,148,827	10	93	1.120	104	0.03	-53.3%	10,414	40.9%	0.00	-66.9%		
2025.2	6	4,262,639	19	298	1.120	334	0.08	78.0%	17,563	192.9%	0.00	-39.2%	0.05	6.6%
Total		113,460,303	190	3,048		3,375								







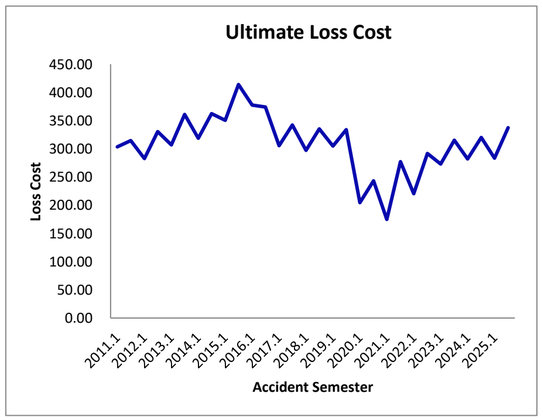
Financial Services Regulatory Authority of Ontario

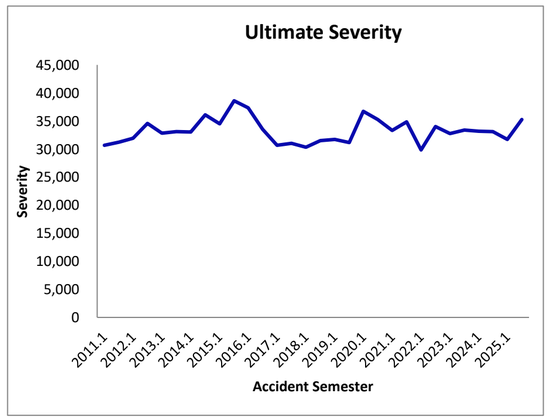
Accident Benefits - Total

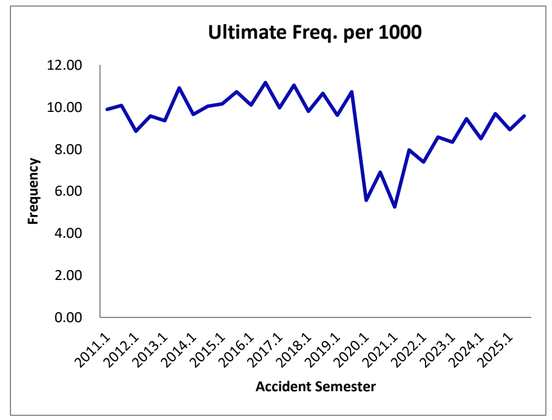
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2011.1	180	3,280,503	32,414	918,453	1.083	994,685	303.21	-	30,687	-	9.88	-		
2011.2	174	3,385,347	34,113	983,146	1.083	1,064,747	314.52	-	31,212	-	10.08	-	308.95	
2012.1	168	3,341,386	29,566	874,935	1.080	944,580	282.69	-6.8%	31,948	4.1%	8.85	-10.4%		
2012.2	162	3,431,977	32,828	1,050,186	1.080	1,133,781	330.36	5.0%	34,537	10.7%	9.57	-5.1%	306.84	-0.7%
2013.1	156	3,373,604	31,557	960,090	1.080	1,036,513	307.24	8.7%	32,846	2.8%	9.35	5.7%		
2013.2	150	3,486,730	38,018	1,165,247	1.080	1,258,001	360.80	9.2%	33,090	-4.2%	10.90	14.0%	334.46	9.0%
2014.1	144	3,420,265	32,988	1,005,034	1.085	1,090,750	318.91	3.8%	33,065	0.7%	9.64	3.1%		
2014.2	138	3,539,690	35,514	1,180,697	1.085	1,281,394	362.01	0.3%	36,081	9.0%	10.03	-8.0%	340.83	1.9%
2015.1	132	3,484,940	35,388	1,106,599	1.104	1,221,353	350.47	9.9%	34,513	4.4%	10.15	5.3%		
2015.2	126	3,613,616	38,742	1,355,215	1.104	1,495,751	413.92	14.3%	38,608	7.0%	10.72	6.9%	382.77	12.3%
2016.1	120	3,581,763	36,168	1,229,934	1.099	1,352,189	377.52	7.7%	37,386	8.3%	10.10	-0.6%		
2016.2	114	3,711,426	41,433	1,262,445	1.099	1,387,932	373.96	-9.7%	33,498	-13.2%	11.16	4.1%	375.71	-1.8%
2017.1	108	3,670,566	36,565	1,021,234	1.099	1,122,336	305.77	-19.0%	30,694	-17.9%	9.96	-1.3%		
2017.2	102	3,818,712	42,148	1,188,564	1.099	1,306,232	342.06	-8.5%	30,992	-7.5%	11.04	-1.1%	324.27	-13.7%
2018.1	96	3,766,423	36,856	1,012,917	1.104	1,118,757	297.03	-2.9%	30,355	-1.1%	9.79	-1.8%		
2018.2	90	3,903,892	41,542	1,184,929	1.104	1,308,743	335.24	-2.0%	31,504	1.7%	10.64	-3.6%	316.48	-2.4%
2019.1	84	3,852,006	37,020	1,054,418	1.113	1,173,062	304.53	2.5%	31,687	4.4%	9.61	-1.8%		
2019.2	78	3,971,054	42,549	1,192,135	1.113	1,326,275	333.99	-0.4%	31,171	-1.1%	10.71	0.7%	319.48	0.9%
2020.1	72	3,881,941	21,572	698,586	1.135	792,723	204.21	-32.9%	36,748	16.0%	5.56	-42.2%		
2020.2	66	3,976,795	27,464	853,300	1.135	968,285	243.48	-27.1%	35,257	13.1%	6.91	-35.5%	224.08	-29.9%
2021.1	60	3,913,887	20,536	602,523	1.136	684,204	174.81	-14.4%	33,317	-9.3%	5.25	-5.6%		
2021.2	54	4,036,085	32,098	984,740	1.136	1,118,237	277.06	13.8%	34,838	-1.2%	7.95	15.2%	226.72	1.2%
2022.1	48	3,968,160	29,299	782,701	1.117	874,421	220.36	26.1%	29,845	-10.4%	7.38	40.7%		
2022.2	42	4,090,721	35,062	1,067,649	1.117	1,192,760	291.58	5.2%	34,019	-2.4%	8.57	7.8%	256.51	13.1%
2023.1	36	4,035,535	33,636	986,625	1.117	1,102,241	273.13	23.9%	32,770	9.8%	8.33	12.9%		
2023.2	30	4,161,161	39,294	1,173,131	1.117	1,310,603	314.96	8.0%	33,354	-2.0%	9.44	10.2%	294.37	14.8%
2024.1	24	4,125,107	35,039	1,037,741	1.120	1,162,062	281.70	3.1%	33,165	1.2%	8.49	1.9%		
2024.2	18	4,225,545	40,877	1,208,502	1.120	1,353,281	320.26	1.7%	33,106	-0.7%	9.67	2.4%	301.22	2.3%
2025.1	12	4,148,827	37,052	1,050,037	1.120	1,175,831	283.41	0.6%	31,735	-4.3%	8.93	5.1%		
2025.2	6	4,262,639	40,788	1,284,544	1.120	1,438,432	337.45	5.4%	35,266	6.5%	9.57	-1.1%	310.80	3.2%
Total		113,460,303	1,048,126	31,476,257		34,790,162								







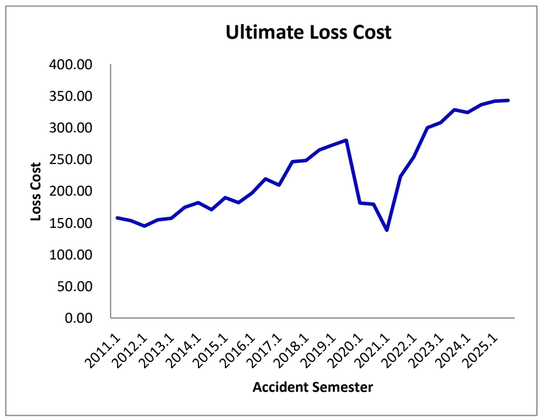
Financial Services Regulatory Authority of Ontario

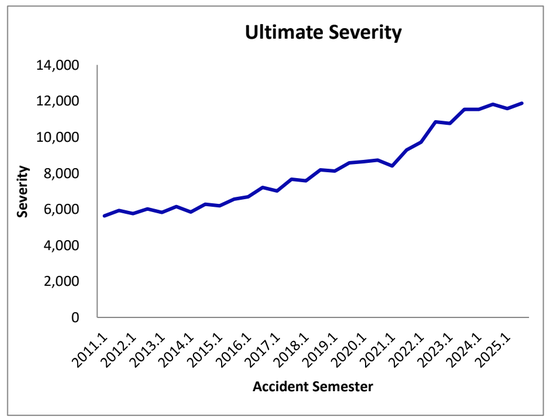
Collision

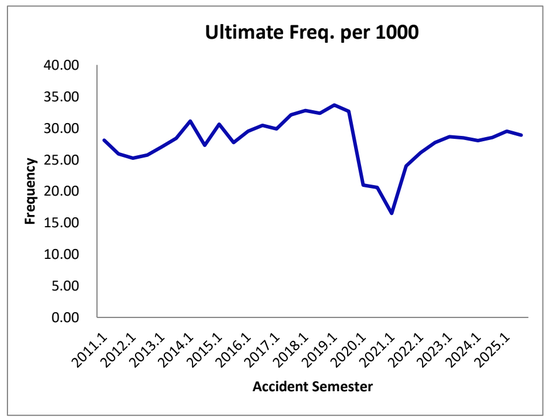
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2011.1	180	2,206,426	61,897	321,644	1.083	348,340	157.88	-	5,628	-	28.05	-		
2011.2	174	2,273,413	58,898	322,369	1.083	349,126	153.57	-	5,928	-	25.91	-	155.69	
2012.1	168	2,248,836	56,729	302,091	1.080	326,137	145.03	-8.1%	5,749	2.2%	25.23	-10.1%		
2012.2	162	2,313,891	59,544	332,222	1.080	358,667	155.01	0.9%	6,024	1.6%	25.73	-0.7%	150.09	-3.6%
2013.1	156	2,278,071	61,486	331,157	1.080	357,517	156.94	8.2%	5,815	1.1%	26.99	7.0%		
2013.2	150	2,358,783	66,889	381,232	1.080	411,578	174.49	12.6%	6,153	2.2%	28.36	10.2%	165.87	10.5%
2014.1	144	2,325,830	72,364	389,136	1.085	422,324	181.58	15.7%	5,836	0.4%	31.11	15.3%		
2014.2	138	2,418,274	65,896	380,389	1.085	412,831	170.71	-2.2%	6,265	1.8%	27.25	-3.9%	176.04	6.1%
2015.1	132	2,391,578	73,245	410,872	1.104	453,479	189.62	4.4%	6,191	6.1%	30.63	-1.6%		
2015.2	126	2,491,736	68,951	409,744	1.104	452,234	181.49	6.3%	6,559	4.7%	27.67	1.6%	185.47	5.4%
2016.1	120	2,475,381	72,949	443,272	1.099	487,333	196.87	3.8%	6,680	7.9%	29.47	-3.8%		
2016.2	114	2,550,922	77,556	508,753	1.099	559,323	219.26	20.8%	7,212	10.0%	30.40	9.9%	208.24	12.3%
2017.1	108	2,507,519	74,836	477,915	1.099	525,229	209.46	6.4%	7,018	5.1%	29.84	1.3%		
2017.2	102	2,588,691	83,126	580,108	1.099	637,539	246.28	12.3%	7,670	6.3%	32.11	5.6%	228.16	9.6%
2018.1	96	2,541,493	83,350	571,249	1.104	630,939	248.26	18.5%	7,570	7.9%	32.80	9.9%		
2018.2	90	2,626,904	85,010	629,165	1.104	694,907	264.53	7.4%	8,174	6.6%	32.36	0.8%	256.53	12.4%
2019.1	84	2,591,615	87,190	635,611	1.113	707,130	272.85	9.9%	8,110	7.1%	33.64	2.6%		
2019.2	78	2,667,814	87,145	671,814	1.113	747,407	280.16	5.9%	8,577	4.9%	32.67	0.9%	276.56	7.8%
2020.1	72	2,609,327	54,633	415,871	1.135	471,911	180.86	-33.7%	8,638	6.5%	20.94	-37.8%		
2020.2	66	2,667,237	54,892	421,762	1.135	478,596	179.44	-36.0%	8,719	1.7%	20.58	-37.0%	180.14	-34.9%
2021.1	60	2,615,754	43,092	318,595	1.136	361,786	138.31	-23.5%	8,396	-2.8%	16.47	-21.3%		
2021.2	54	2,691,132	64,605	528,559	1.136	600,213	223.03	24.3%	9,291	6.6%	24.01	16.6%	181.27	0.6%
2022.1	48	2,642,949	68,987	600,407	1.117	670,765	253.79	83.5%	9,723	15.8%	26.10	58.4%		
2022.2	42	2,726,449	75,476	732,571	1.117	818,416	300.18	34.6%	10,843	16.7%	27.68	15.3%	277.35	53.0%
2023.1	36	2,695,383	77,161	743,052	1.117	830,126	307.98	21.4%	10,758	10.6%	28.63	9.7%		
2023.2	30	2,781,217	79,170	817,375	1.117	913,158	328.33	9.4%	11,534	6.4%	28.47	2.8%	318.31	14.8%
2024.1	24	2,748,487	77,063	794,410	1.120	889,580	323.66	5.1%	11,544	7.3%	28.04	-2.1%		
2024.2	18	2,802,747	79,824	842,059	1.120	942,938	336.43	2.5%	11,813	2.4%	28.48	0.1%	330.11	3.7%
2025.1	12	2,737,716	80,788	834,852	1.120	934,867	341.48	5.5%	11,572	0.2%	29.51	5.2%		
2025.2	6	2,810,354	81,160	860,529	1.120	963,620	342.88	1.9%	11,873	0.5%	28.88	1.4%	342.19	3.7%
Total		76,385,928	2,133,912	16,008,785		17,758,018								







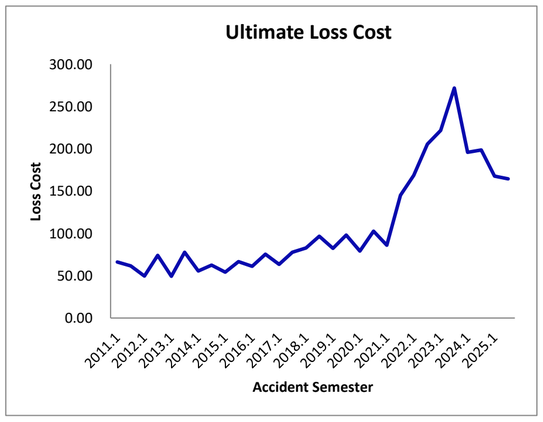
Financial Services Regulatory Authority of Ontario

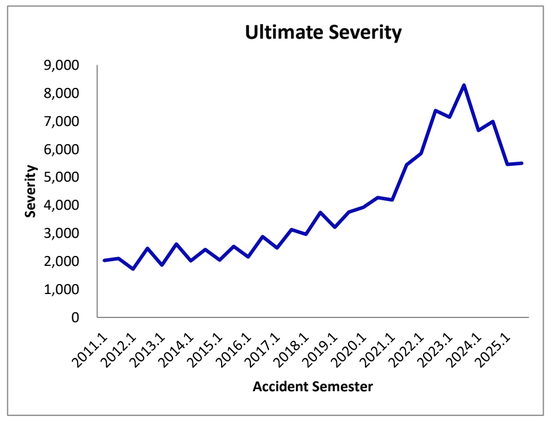
Comprehensive - Total

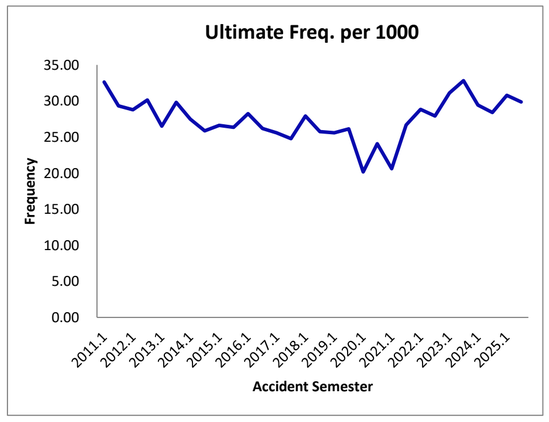
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2011.1	180	2,492,510	81,291	152,127	1.083	164,754	66.10	-	2,027	-	32.61	-		
2011.2	174	2,541,850	74,506	144,591	1.083	156,592	61.61	-	2,102	-	29.31	-	63.83	
2012.1	168	2,530,583	72,817	116,129	1.080	125,373	49.54	-25.0%	1,722	-15.0%	28.77	-11.8%		
2012.2	162	2,578,831	77,750	176,855	1.080	190,933	74.04	20.2%	2,456	16.8%	30.15	2.9%	61.91	-3.0%
2013.1	156	2,556,531	67,830	116,825	1.080	126,124	49.33	-0.4%	1,859	8.0%	26.53	-7.8%		
2013.2	150	2,616,633	77,989	188,951	1.080	203,991	77.96	5.3%	2,616	6.5%	29.81	-1.1%	63.81	3.1%
2014.1	144	2,598,862	71,369	133,000	1.085	144,343	55.54	12.6%	2,022	8.8%	27.46	3.5%		
2014.2	138	2,667,581	68,972	153,356	1.085	166,435	62.39	-20.0%	2,413	-7.7%	25.86	-13.3%	59.01	-7.5%
2015.1	132	2,657,866	70,715	130,713	1.104	144,268	54.28	-2.3%	2,040	0.9%	26.61	-3.1%		
2015.2	126	2,736,400	72,099	164,908	1.104	182,009	66.51	6.6%	2,524	4.6%	26.35	1.9%	60.49	2.5%
2016.1	120	2,729,537	77,141	151,338	1.099	166,381	60.96	12.3%	2,157	5.7%	28.26	6.2%		
2016.2	114	2,776,521	72,667	189,989	1.099	208,874	75.23	13.1%	2,874	13.9%	26.17	-0.7%	68.15	12.7%
2017.1	108	2,746,264	70,233	158,174	1.099	173,833	63.30	3.8%	2,475	14.8%	25.57	-9.5%		
2017.2	102	2,798,207	69,339	197,447	1.099	216,994	77.55	3.1%	3,129	8.9%	24.78	-5.3%	70.49	3.4%
2018.1	96	2,763,135	77,204	207,377	1.104	229,046	82.89	31.0%	2,967	19.9%	27.94	9.3%		
2018.2	90	2,821,427	72,673	246,359	1.104	272,101	96.44	24.4%	3,744	19.6%	25.76	3.9%	89.74	27.3%
2019.1	84	2,793,736	71,521	206,767	1.113	230,033	82.34	-0.7%	3,216	8.4%	25.60	-8.4%		
2019.2	78	2,846,916	74,402	251,162	1.113	279,423	98.15	1.8%	3,756	0.3%	26.13	1.5%	90.32	0.6%
2020.1	72	2,828,910	57,040	197,359	1.135	223,954	79.17	-3.9%	3,926	22.1%	20.16	-21.2%		
2020.2	66	2,872,430	69,113	260,247	1.135	295,316	102.81	4.7%	4,273	13.8%	24.06	-7.9%	91.08	0.8%
2021.1	60	2,828,471	58,317	214,857	1.136	243,984	86.26	9.0%	4,184	6.6%	20.62	2.3%		
2021.2	54	2,872,256	76,683	367,397	1.136	417,203	145.25	41.3%	5,441	27.3%	26.70	11.0%	115.98	27.3%
2022.1	48	2,829,920	81,578	426,546	1.117	476,530	168.39	95.2%	5,841	39.6%	28.83	39.8%		
2022.2	42	2,888,932	80,679	532,032	1.117	594,377	205.74	41.6%	7,367	35.4%	27.93	4.6%	187.26	61.5%
2023.1	36	2,869,498	89,262	569,765	1.117	636,532	221.83	31.7%	7,131	22.1%	31.11	7.9%		
2023.2	30	2,933,283	96,262	713,615	1.117	797,239	271.79	32.1%	8,282	12.4%	32.82	17.5%	247.08	31.9%
2024.1	24	2,916,457	85,806	510,166	1.120	571,284	195.88	-11.7%	6,658	-6.6%	29.42	-5.4%		
2024.2	18	2,956,782	84,056	524,176	1.120	586,972	198.52	-27.0%	6,983	-15.7%	28.43	-13.4%	197.21	-20.2%
2025.1	12	2,914,853	89,795	436,946	1.120	489,292	167.86	-14.3%	5,449	-18.2%	30.81	4.7%		
2025.2	6	2,966,308	88,644	435,410	1.120	487,572	164.37	-17.2%	5,500	-21.2%	29.88	5.1%	166.10	-15.8%
Total		82,931,487	2,277,753	8,274,584		9,201,764								







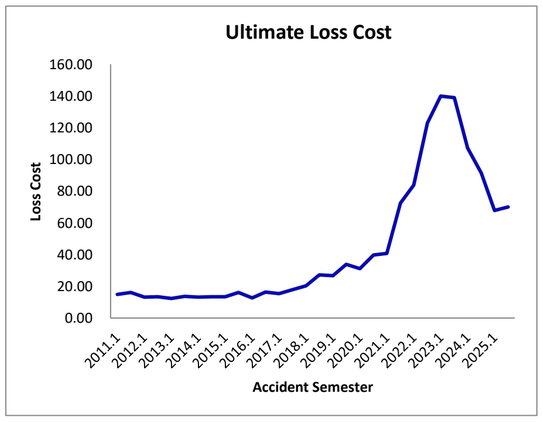
Financial Services Regulatory Authority of Ontario

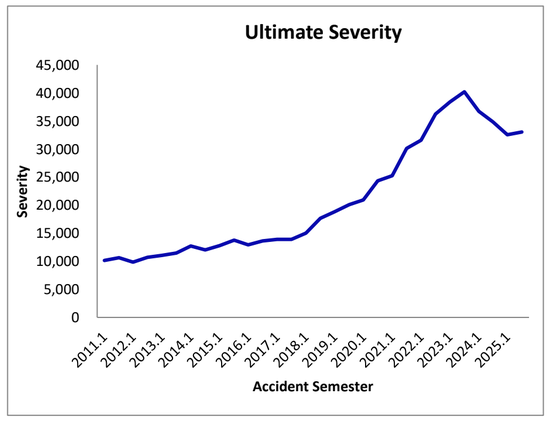
Comprehensive - Theft

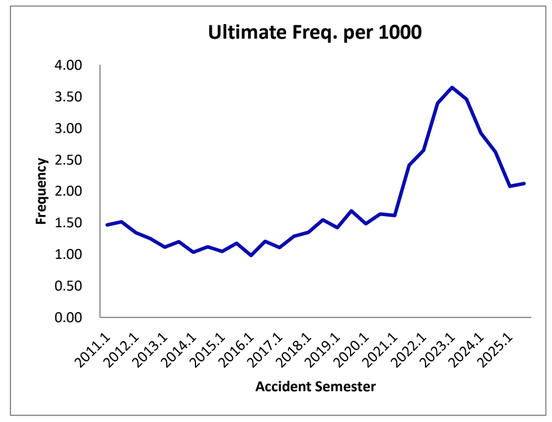
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2011.1	180	2,492,510	3,648	34,118	1.083	36,949	14.82	-	10,129	-	1.46	-		
2011.2	174	2,541,850	3,857	38,006	1.083	41,161	16.19	-	10,672	-	1.52	-	15.52	
2012.1	168	2,530,583	3,402	31,034	1.080	33,505	13.24	-10.7%	9,849	-2.8%	1.34	-8.1%		
2012.2	162	2,578,831	3,227	31,936	1.080	34,478	13.37	-17.4%	10,683	0.1%	1.25	-17.5%	13.31	-14.2%
2013.1	156	2,556,531	2,851	29,214	1.080	31,540	12.34	-6.8%	11,062	12.3%	1.12	-17.0%		
2013.2	150	2,616,633	3,133	33,239	1.080	35,885	13.71	2.6%	11,453	7.2%	1.20	-4.3%	13.03	-2.0%
2014.1	144	2,598,862	2,677	31,439	1.085	34,121	13.13	6.4%	12,745	15.2%	1.03	-7.6%		
2014.2	138	2,667,581	2,980	33,006	1.085	35,821	13.43	-2.1%	12,020	4.9%	1.12	-6.7%	13.28	1.9%
2015.1	132	2,657,866	2,769	32,157	1.104	35,491	13.35	1.7%	12,816	0.6%	1.04	1.1%		
2015.2	126	2,736,400	3,215	40,115	1.104	44,275	16.18	20.5%	13,770	14.6%	1.18	5.2%	14.79	11.3%
2016.1	120	2,729,537	2,678	31,445	1.099	34,570	12.67	-5.2%	12,908	0.7%	0.98	-5.8%		
2016.2	114	2,776,521	3,339	41,349	1.099	45,459	16.37	1.2%	13,615	-1.1%	1.20	2.3%	14.53	-1.7%
2017.1	108	2,746,264	3,038	38,380	1.099	42,179	15.36	21.3%	13,884	7.6%	1.11	12.7%		
2017.2	102	2,798,207	3,591	45,497	1.099	50,001	17.87	9.1%	13,926	2.3%	1.28	6.7%	16.63	14.4%
2018.1	96	2,763,135	3,719	50,676	1.104	55,971	20.26	31.9%	15,049	8.4%	1.35	21.7%		
2018.2	90	2,821,427	4,357	69,730	1.104	77,017	27.30	52.8%	17,677	26.9%	1.54	20.3%	23.81	43.2%
2019.1	84	2,793,736	3,970	67,338	1.113	74,915	26.82	32.4%	18,869	25.4%	1.42	5.6%		
2019.2	78	2,846,916	4,801	86,779	1.113	96,544	33.91	24.2%	20,109	13.8%	1.69	9.2%	30.40	27.6%
2020.1	72	2,828,910	4,198	77,366	1.135	87,791	31.03	15.7%	20,911	10.8%	1.48	4.4%		
2020.2	66	2,872,430	4,703	100,892	1.135	114,488	39.86	17.5%	24,342	21.1%	1.64	-2.9%	35.48	16.7%
2021.1	60	2,828,471	4,557	101,305	1.136	115,039	40.67	31.1%	25,247	20.7%	1.61	8.5%		
2021.2	54	2,872,256	6,921	183,444	1.136	208,312	72.53	82.0%	30,099	23.6%	2.41	47.2%	56.72	59.9%
2022.1	48	2,829,920	7,493	211,925	1.117	236,759	83.66	105.7%	31,599	25.2%	2.65	64.4%		
2022.2	42	2,888,932	9,803	317,850	1.117	355,096	122.92	69.5%	36,222	20.3%	3.39	40.8%	103.49	82.5%
2023.1	36	2,869,498	10,453	359,248	1.117	401,346	139.87	67.2%	38,395	21.5%	3.64	37.6%		
2023.2	30	2,933,283	10,133	364,653	1.117	407,384	138.88	13.0%	40,205	11.0%	3.45	1.8%	139.37	34.7%
2024.1	24	2,916,457	8,512	279,347	1.120	312,813	107.26	-23.3%	36,748	-4.3%	2.92	-19.9%		
2024.2	18	2,956,782	7,749	241,384	1.120	270,302	91.42	-34.2%	34,881	-13.2%	2.62	-24.1%	99.28	-28.8%
2025.1	12	2,914,853	6,060	176,269	1.120	197,386	67.72	-36.9%	32,574	-11.4%	2.08	-28.8%		
2025.2	6	2,966,308	6,291	185,689	1.120	207,934	70.10	-23.3%	33,054	-5.2%	2.12	-19.1%	68.92	-30.6%
Total		82,931,487	148,127	3,364,830		3,754,532								



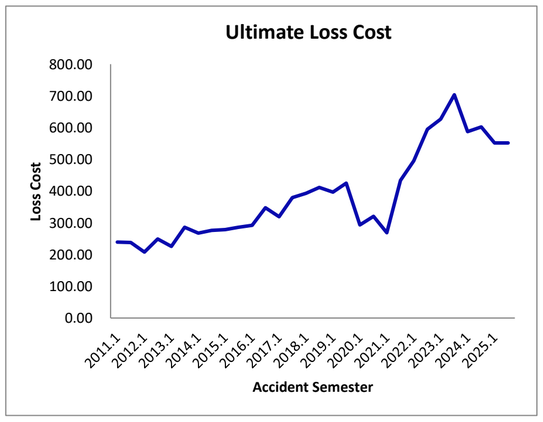


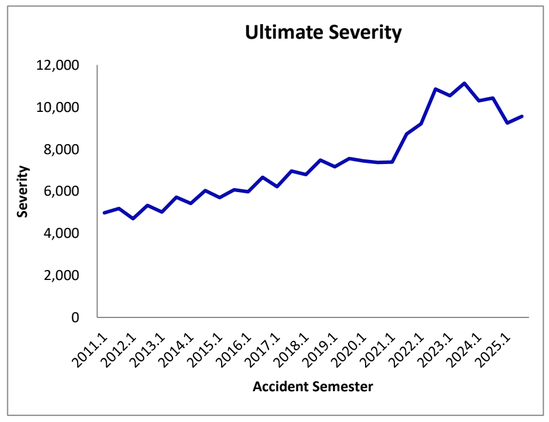


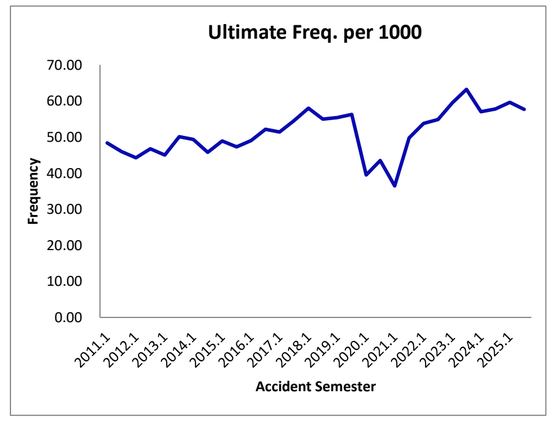
Financial Services Regulatory Authority of Ontario
All Perils
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2011.1	180	504,220	24,363	111,653	1.083	120,920	239.82	-	4,963	-	48.32	-		
2011.2	174	521,112	23,946	114,447	1.083	123,946	237.85	-	5,176	-	45.95	-	238.82	
2012.1	168	521,040	23,075	100,273	1.080	108,255	207.77	-13.4%	4,691	-5.5%	44.29	-8.3%		
2012.2	162	540,539	25,280	124,590	1.080	134,507	248.84	4.6%	5,321	2.8%	46.77	1.8%	228.68	-4.2%
2013.1	156	541,799	24,390	112,983	1.080	121,976	225.13	8.4%	5,001	6.6%	45.02	1.6%		
2013.2	150	568,490	28,457	150,486	1.080	162,465	285.78	14.8%	5,709	7.3%	50.06	7.0%	256.19	12.0%
2014.1	144	563,946	27,850	138,826	1.085	150,666	267.16	18.7%	5,410	8.2%	49.38	9.7%		
2014.2	138	588,791	26,939	149,623	1.085	162,384	275.79	-3.5%	6,028	5.6%	45.75	-8.6%	271.57	6.0%
2015.1	132	586,898	28,732	148,122	1.104	163,482	278.55	4.3%	5,690	5.2%	48.96	-0.9%		
2015.2	126	614,083	29,038	159,474	1.104	176,011	286.62	3.9%	6,061	0.6%	47.29	3.4%	282.68	4.1%
2016.1	120	619,464	30,354	164,820	1.099	181,203	292.52	5.0%	5,970	4.9%	49.00	0.1%		
2016.2	114	667,201	34,764	210,573	1.099	231,504	346.98	21.1%	6,659	9.9%	52.10	10.2%	320.76	13.5%
2017.1	108	691,829	35,569	201,252	1.099	221,176	319.70	9.3%	6,218	4.2%	51.41	4.9%		
2017.2	102	753,498	41,108	260,317	1.099	286,088	379.68	9.4%	6,959	4.5%	54.56	4.7%	350.97	9.4%
2018.1	96	770,456	44,647	274,415	1.104	303,089	393.39	23.1%	6,789	9.2%	57.95	12.7%		
2018.2	90	819,689	45,058	305,079	1.104	336,957	411.08	8.3%	7,478	7.5%	54.97	0.8%	402.51	14.7%
2019.1	84	821,296	45,529	292,809	1.113	325,756	396.64	0.8%	7,155	5.4%	55.44	-4.3%		
2019.2	78	853,353	48,041	325,952	1.113	362,628	424.95	3.4%	7,548	0.9%	56.30	2.4%	411.06	2.1%
2020.1	72	831,951	32,813	214,807	1.135	243,753	292.99	-26.1%	7,429	3.8%	39.44	-28.9%		
2020.2	66	855,925	37,270	242,095	1.135	274,718	320.96	-24.5%	7,371	-2.3%	43.54	-22.7%	307.17	-25.3%
2021.1	60	853,237	31,102	202,425	1.136	229,867	269.41	-8.0%	7,391	-0.5%	36.45	-7.6%		
2021.2	54	893,342	44,492	341,365	1.136	387,642	433.92	35.2%	8,713	18.2%	49.80	14.4%	353.55	15.1%
2022.1	48	886,775	47,691	392,864	1.117	438,901	494.94	83.7%	9,203	24.5%	53.78	47.5%		
2022.2	42	919,287	50,400	489,266	1.117	546,600	594.59	37.0%	10,845	24.5%	54.83	10.1%	545.66	54.3%
2023.1	36	907,617	54,055	509,473	1.117	569,175	627.11	26.7%	10,530	14.4%	59.56	10.7%		
2023.2	30	938,160	59,310	590,777	1.117	660,006	703.51	18.3%	11,128	2.6%	63.22	15.3%	665.94	22.0%
2024.1	24	934,049	53,277	489,953	1.120	548,649	587.39	-6.3%	10,298	-2.2%	57.04	-4.2%		
2024.2	18	961,952	55,572	517,024	1.120	578,963	601.86	-14.4%	10,418	-6.4%	57.77	-8.6%	594.73	-10.7%
2025.1	12	951,576	56,782	468,607	1.120	524,746	551.45	-6.1%	9,241	-10.3%	59.67	4.6%		
2025.2	6	971,111	56,050	478,301	1.120	535,601	551.53	-8.4%	9,556	-8.3%	57.72	-0.1%	551.49	-7.3%
Total		22,452,686	1,165,954	8,282,651		9,211,638								







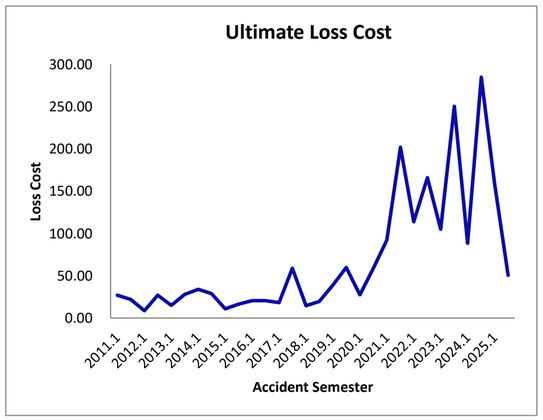
Financial Services Regulatory Authority of Ontario

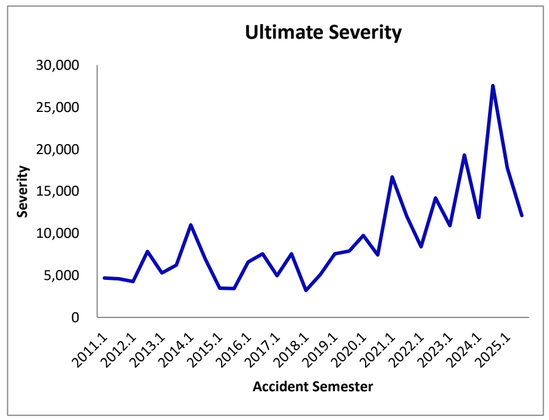
Specified Perils

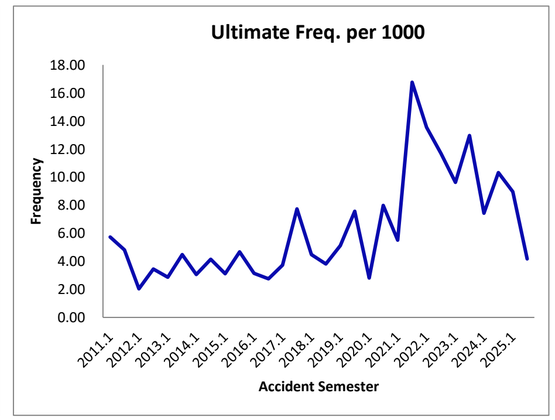
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2011.1	180	8,723	50	217	1.083	235	26.94	-	4,700	-	5.73	-		
2011.2	174	7,485	36	152	1.083	165	21.99	-	4,573	-	4.81	-	24.66	
2012.1	168	6,866	14	55	1.080	59	8.65	-67.9%	4,241	-9.8%	2.04	-64.4%		
2012.2	162	6,074	21	152	1.080	164	27.02	22.8%	7,814	70.9%	3.46	-28.1%	17.27	-30.0%
2013.1	156	5,591	16	78	1.080	84	15.06	74.2%	5,263	24.1%	2.86	40.3%		
2013.2	150	4,902	22	127	1.080	137	27.97	3.5%	6,232	-20.2%	4.49	29.8%	21.09	22.1%
2014.1	144	4,561	14	142	1.085	154	33.79	124.3%	11,008	109.2%	3.07	7.3%		
2014.2	138	4,105	17	109	1.085	118	28.82	3.0%	6,959	11.7%	4.14	-7.7%	31.44	49.0%
2015.1	132	3,868	12	38	1.104	42	10.84	-67.9%	3,495	-68.2%	3.10	1.1%		
2015.2	126	3,415	16	50	1.104	55	16.16	-43.9%	3,449	-50.4%	4.68	13.1%	13.34	-57.6%
2016.1	120	3,187	10	60	1.099	66	20.69	90.8%	6,596	88.7%	3.14	1.1%		
2016.2	114	2,921	8	55	1.099	60	20.70	28.1%	7,558	119.1%	2.74	-41.5%	20.70	55.2%
2017.1	108	2,688	10	45	1.099	49	18.40	-11.1%	4,946	-25.0%	3.72	18.6%		
2017.2	102	2,456	19	131	1.099	144	58.63	183.2%	7,577	0.3%	7.74	182.5%	37.60	81.7%
2018.1	96	2,240	10	29	1.104	32	14.30	-22.3%	3,203	-35.2%	4.46	20.0%		
2018.2	90	2,098	8	37	1.104	41	19.48	-66.8%	5,108	-32.6%	3.81	-50.7%	16.80	-55.3%
2019.1	84	1,950	10	68	1.113	76	38.80	171.3%	7,565	136.2%	5.13	14.9%		
2019.2	78	1,850	14	99	1.113	110	59.54	205.7%	7,867	54.0%	7.57	98.5%	48.90	191.0%
2020.1	72	1,778	5	43	1.135	49	27.45	-29.3%	9,759	29.0%	2.81	-45.2%		
2020.2	66	2,129	17	111	1.135	126	59.15	-0.7%	7,409	-5.8%	7.98	5.5%	44.73	-8.5%
2021.1	60	2,906	16	235	1.136	267	91.83	234.6%	16,679	70.9%	5.51	95.8%		
2021.2	54	3,698	62	657	1.136	746	201.72	241.0%	12,033	62.4%	16.76	110.0%	153.37	242.9%
2022.1	48	3,392	46	345	1.117	385	113.63	23.7%	8,379	-49.8%	13.56	146.3%		
2022.2	42	2,994	35	445	1.117	497	166.05	-17.7%	14,204	18.0%	11.69	-30.3%	138.21	-9.9%
2023.1	36	2,698	26	254	1.117	284	105.17	-7.4%	10,914	30.3%	9.64	-28.9%		
2023.2	30	2,544	33	570	1.117	637	250.30	50.7%	19,297	35.9%	12.97	11.0%	175.60	27.1%
2024.1	24	2,419	18	191	1.120	214	88.42	-15.9%	11,882	8.9%	7.44	-22.8%		
2024.2	18	2,420	25	615	1.120	689	284.61	13.7%	27,547	42.8%	10.33	-20.3%	186.53	6.2%
2025.1	12	2,454	22	349	1.120	391	159.28	80.1%	17,764	49.5%	8.97	20.5%		
2025.2	6	2,635	11	119	1.120	133	50.57	-82.2%	12,114	-56.0%	4.17	-59.6%	102.99	-44.8%
Total		107,045	623	5,578		6,210								





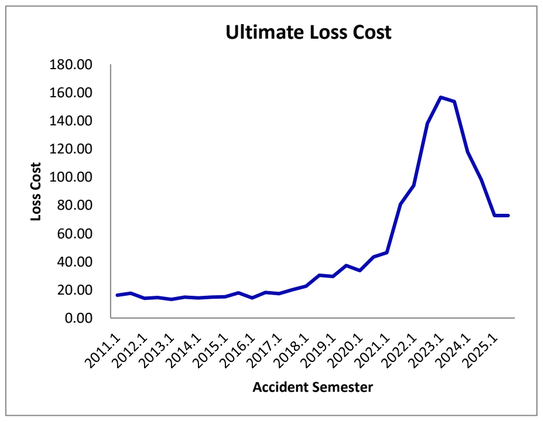


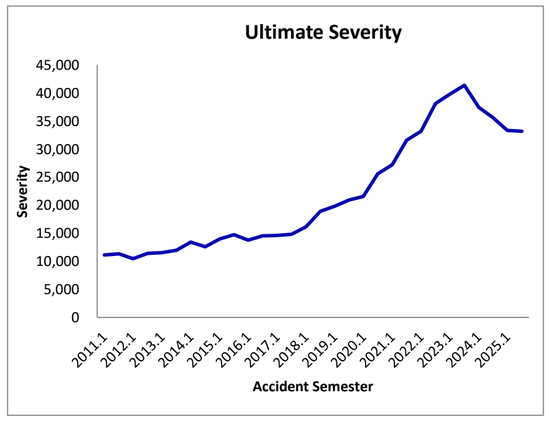
Financial Services Regulatory Authority of Ontario

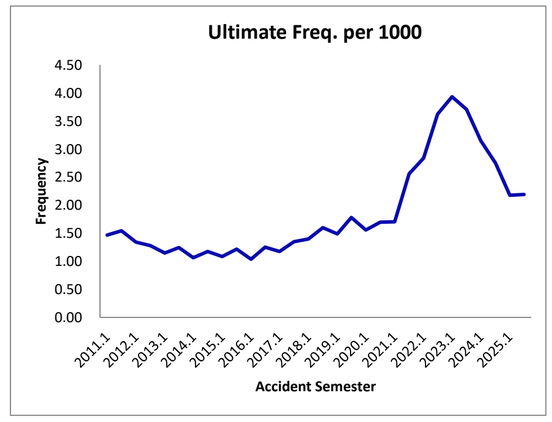
Comprehensive, All Perils, & Specified Perils - Theft
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2011.1	180	3,005,453	4,413	45,285	1.083	49,044	16.32	-	11,114	-	1.47	-		
2011.2	174	3,070,446	4,737	49,689	1.083	53,813	17.53	-	11,360	-	1.54	-	16.93	
2012.1	168	3,058,489	4,110	39,813	1.080	42,983	14.05	-13.9%	10,458	-5.9%	1.34	-8.5%		
2012.2	162	3,125,444	3,998	42,344	1.080	45,715	14.63	-16.5%	11,434	0.6%	1.28	-17.1%	14.34	-15.3%
2013.1	156	3,103,921	3,562	37,974	1.080	40,997	13.21	-6.0%	11,509	10.0%	1.15	-14.6%		
2013.2	150	3,190,025	3,960	43,811	1.080	47,298	14.83	1.4%	11,943	4.5%	1.24	-3.0%	14.03	-2.2%
2014.1	144	3,167,368	3,376	41,762	1.085	45,324	14.31	8.3%	13,424	16.6%	1.07	-7.1%		
2014.2	138	3,260,477	3,822	44,213	1.085	47,984	14.72	-0.7%	12,554	5.1%	1.17	-5.6%	14.52	3.5%
2015.1	132	3,248,632	3,519	44,545	1.104	49,165	15.13	5.8%	13,970	4.1%	1.08	1.6%		
2015.2	126	3,353,899	4,092	54,589	1.104	60,250	17.96	22.1%	14,723	17.3%	1.22	4.1%	16.57	14.2%
2016.1	120	3,352,188	3,476	43,452	1.099	47,772	14.25	-5.8%	13,742	-1.6%	1.04	-4.3%		
2016.2	114	3,446,642	4,319	57,037	1.099	62,707	18.19	1.3%	14,518	-1.4%	1.25	2.7%	16.25	-1.9%
2017.1	108	3,440,781	4,053	53,794	1.099	59,120	17.18	20.6%	14,586	6.1%	1.18	13.6%		
2017.2	102	3,554,160	4,798	64,700	1.099	71,105	20.01	10.0%	14,819	2.1%	1.35	7.7%	18.62	14.6%
2018.1	96	3,535,831	4,937	72,040	1.104	79,567	22.50	31.0%	16,115	10.5%	1.40	18.5%		
2018.2	90	3,643,214	5,815	99,635	1.104	110,046	30.21	51.0%	18,923	27.7%	1.60	18.2%	26.41	41.9%
2019.1	84	3,616,982	5,374	95,634	1.113	106,395	29.42	30.7%	19,797	22.8%	1.49	6.4%		
2019.2	78	3,702,118	6,599	124,086	1.113	138,048	37.29	23.4%	20,918	10.5%	1.78	11.7%	33.40	26.5%
2020.1	72	3,662,639	5,715	108,474	1.135	123,091	33.61	14.2%	21,537	8.8%	1.56	5.0%		
2020.2	66	3,730,484	6,322	142,739	1.135	161,973	43.42	16.4%	25,619	22.5%	1.69	-4.9%	38.56	15.5%
2021.1	60	3,684,613	6,280	150,529	1.136	170,936	46.39	38.0%	27,217	26.4%	1.70	9.2%		
2021.2	54	3,769,297	9,642	268,017	1.136	304,351	80.74	86.0%	31,565	23.2%	2.56	50.9%	63.76	65.4%
2022.1	48	3,720,087	10,561	313,367	1.117	350,089	94.11	102.9%	33,150	21.8%	2.84	66.5%		
2022.2	42	3,811,213	13,800	470,936	1.117	526,122	138.05	71.0%	38,124	20.8%	3.62	41.6%	116.34	82.5%
2023.1	36	3,779,813	14,863	529,511	1.117	591,561	156.51	66.3%	39,800	20.1%	3.93	38.5%		
2023.2	30	3,873,987	14,375	532,308	1.117	594,686	153.51	11.2%	41,370	8.5%	3.71	2.5%	154.99	33.2%
2024.1	24	3,852,925	12,125	405,530	1.120	454,112	117.86	-24.7%	37,452	-5.9%	3.15	-20.0%		
2024.2	18	3,921,154	10,809	343,774	1.120	384,958	98.17	-36.0%	35,614	-13.9%	2.76	-25.7%	107.93	-30.4%
2025.1	12	3,868,882	8,432	250,727	1.120	280,764	72.57	-38.4%	33,296	-11.1%	2.18	-30.7%		
2025.2	6	3,940,054	8,627	255,408	1.120	286,006	72.59	-26.1%	33,151	-6.9%	2.19	-20.6%	72.58	-32.8%
Total		105,491,218	200,518	4,825,725		5,385,981								







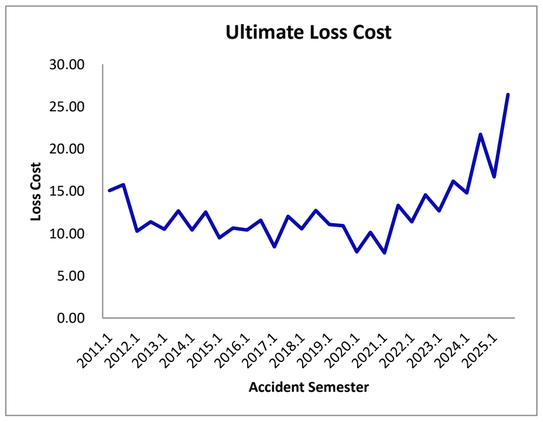
Financial Services Regulatory Authority of Ontario

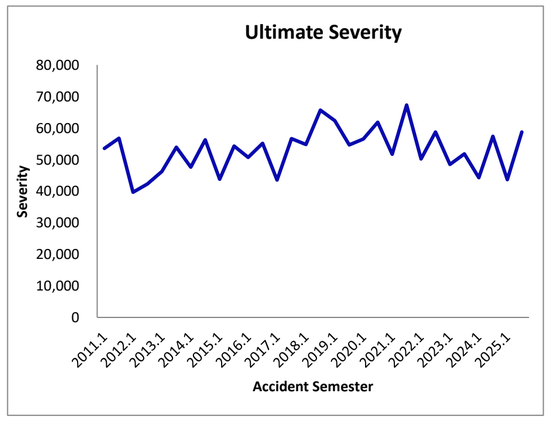
Uninsured Auto

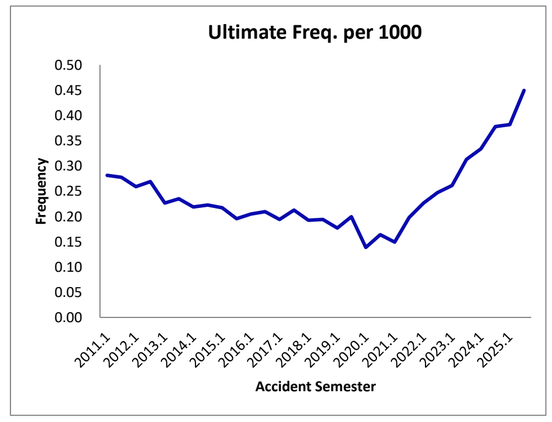
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2011.1	180	3,270,341	921	45,545	1.083	49,325	15.08	-	53,556	-	0.28	-		
2011.2	174	3,373,440	937	49,078	1.083	53,151	15.76	-	56,725	-	0.28	-	15.42	
2012.1	168	3,332,064	862	31,659	1.080	34,179	10.26	-32.0%	39,651	-26.0%	0.26	-8.1%		
2012.2	162	3,426,804	922	36,103	1.080	38,977	11.37	-27.8%	42,274	-25.5%	0.27	-3.1%	10.82	-29.8%
2013.1	156	3,369,558	764	32,746	1.080	35,353	10.49	2.3%	46,273	16.7%	0.23	-12.4%		
2013.2	150	3,483,606	818	40,811	1.080	44,060	12.65	11.2%	53,863	27.4%	0.23	-12.7%	11.59	7.1%
2014.1	144	3,416,713	748	32,783	1.085	35,579	10.41	-0.7%	47,565	2.8%	0.22	-3.4%		
2014.2	138	3,537,521	787	40,799	1.085	44,279	12.52	-1.0%	56,263	4.5%	0.22	-5.3%	11.48	-0.9%
2015.1	132	3,482,609	755	29,911	1.104	33,013	9.48	-9.0%	43,726	-8.1%	0.22	-1.0%		
2015.2	126	3,611,133	706	34,742	1.104	38,345	10.62	-15.2%	54,313	-3.5%	0.20	-12.1%	10.06	-12.4%
2016.1	120	3,579,205	733	33,811	1.099	37,172	10.39	9.6%	50,712	16.0%	0.20	-5.5%		
2016.2	114	3,708,736	778	39,048	1.099	42,929	11.58	9.0%	55,179	1.6%	0.21	7.3%	10.99	9.3%
2017.1	108	3,667,109	710	28,091	1.099	30,872	8.42	-18.9%	43,482	-14.3%	0.19	-5.5%		
2017.2	102	3,815,927	811	41,795	1.099	45,933	12.04	4.0%	56,637	2.6%	0.21	1.3%	10.26	-6.6%
2018.1	96	3,763,229	725	35,989	1.104	39,750	10.56	25.5%	54,827	26.1%	0.19	-0.5%		
2018.2	90	3,901,499	756	44,975	1.104	49,674	12.73	5.8%	65,707	16.0%	0.19	-8.8%	11.67	13.7%
2019.1	84	3,850,323	681	38,176	1.113	42,472	11.03	4.4%	62,366	13.8%	0.18	-8.2%		
2019.2	78	3,970,849	792	38,866	1.113	43,239	10.89	-14.5%	54,595	-16.9%	0.20	2.9%	10.96	-6.1%
2020.1	72	3,873,992	537	26,718	1.135	30,318	7.83	-29.1%	56,459	-9.5%	0.14	-21.6%		
2020.2	66	3,967,585	650	35,410	1.135	40,182	10.13	-7.0%	61,818	13.2%	0.16	-17.9%	8.99	-18.0%
2021.1	60	3,908,742	582	26,510	1.136	30,104	7.70	-1.6%	51,725	-8.4%	0.15	7.4%		
2021.2	54	4,034,239	799	47,344	1.136	53,762	13.33	31.6%	67,287	8.8%	0.20	20.9%	10.56	17.4%
2022.1	48	3,964,974	898	40,383	1.117	45,115	11.38	47.7%	50,240	-2.9%	0.23	52.1%		
2022.2	42	4,088,479	1,012	53,234	1.117	59,472	14.55	9.2%	58,767	-12.7%	0.25	25.0%	12.99	23.0%
2023.1	36	4,031,597	1,054	45,722	1.117	51,080	12.67	11.3%	48,463	-3.5%	0.26	15.4%		
2023.2	30	4,157,307	1,300	60,237	1.117	67,296	16.19	11.3%	51,766	-11.9%	0.31	26.3%	14.46	11.3%
2024.1	24	4,120,258	1,376	54,461	1.120	60,985	14.80	16.8%	44,321	-8.5%	0.33	27.7%		
2024.2	18	4,221,677	1,594	81,745	1.120	91,538	21.68	33.9%	57,427	10.9%	0.38	20.7%	18.28	26.5%
2025.1	12	4,143,890	1,582	61,746	1.120	69,143	16.69	12.7%	43,706	-1.4%	0.38	14.3%		
2025.2	6	4,258,744	1,914	100,452	1.120	112,486	26.41	21.8%	58,770	2.3%	0.45	19.0%	21.62	18.2%
Total		113,332,148	27,504	1,308,890		1,449,782								







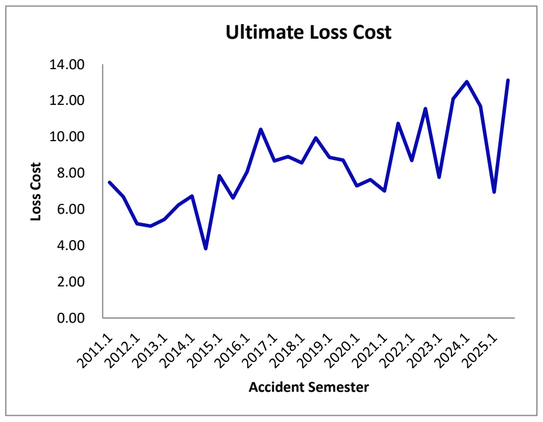
Financial Services Regulatory Authority of Ontario

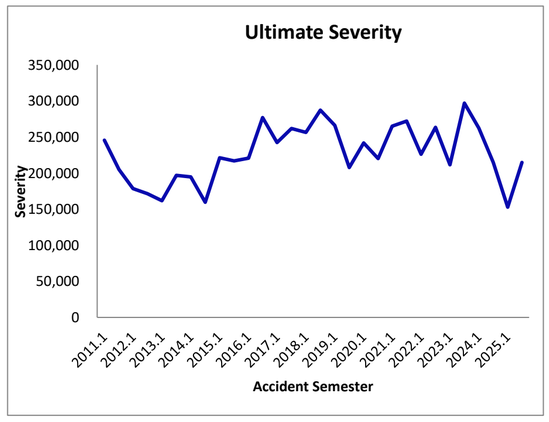
Underinsured Motorist

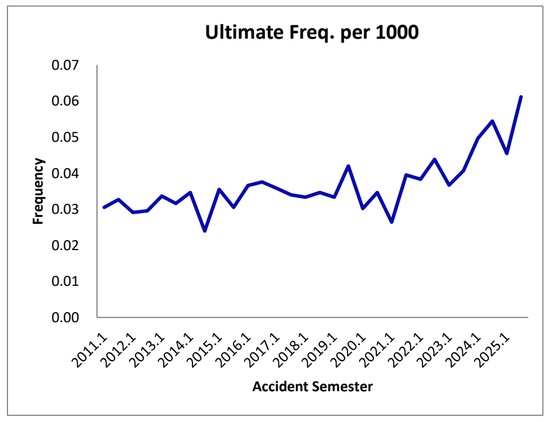
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2011.1	180	3,212,751	98	22,216	1.083	24,060	7.49	-	245,509	-	0.03	-		
2011.2	174	3,308,996	108	20,457	1.083	22,155	6.70	-	205,138	-	0.03	-	7.09	
2012.1	168	3,264,956	95	15,726	1.080	16,978	5.20	-30.6%	178,714	-27.2%	0.03	-4.6%		
2012.2	162	3,356,141	99	15,730	1.080	16,982	5.06	-24.4%	171,536	-16.4%	0.03	-9.6%	5.13	-27.6%
2013.1	156	3,302,992	111	16,643	1.080	17,968	5.44	4.6%	161,872	-9.4%	0.03	15.5%		
2013.2	150	3,415,978	108	19,689	1.080	21,256	6.22	23.0%	196,817	14.7%	0.03	7.2%	5.84	13.8%
2014.1	144	3,350,717	116	20,802	1.085	22,576	6.74	23.9%	194,622	20.2%	0.03	3.0%		
2014.2	138	3,466,012	83	12,208	1.085	13,249	3.82	-38.6%	159,629	-18.9%	0.02	-24.3%	5.26	-10.0%
2015.1	132	3,410,742	121	24,238	1.104	26,751	7.84	16.4%	221,087	13.6%	0.04	2.5%		
2015.2	126	3,534,631	108	21,214	1.104	23,414	6.62	73.3%	216,795	35.8%	0.03	27.6%	7.22	37.4%
2016.1	120	3,503,626	128	25,717	1.099	28,273	8.07	2.9%	220,885	-0.1%	0.04	3.0%		
2016.2	114	3,621,580	136	34,259	1.099	37,664	10.40	57.0%	276,944	27.7%	0.04	22.9%	9.25	28.1%
2017.1	108	3,573,539	128	28,200	1.099	30,992	8.67	7.5%	242,123	9.6%	0.04	-2.0%		
2017.2	102	3,709,827	126	30,028	1.099	33,001	8.90	-14.5%	261,911	-5.4%	0.03	-9.6%	8.79	-5.1%
2018.1	96	3,656,508	122	28,311	1.104	31,269	8.55	-1.4%	256,305	5.9%	0.03	-6.9%		
2018.2	90	3,781,877	131	34,054	1.104	37,612	9.95	11.8%	287,117	9.6%	0.03	2.0%	9.26	5.4%
2019.1	84	3,724,750	124	29,691	1.113	33,032	8.87	3.7%	266,386	3.9%	0.03	-0.2%		
2019.2	78	3,835,317	161	30,052	1.113	33,433	8.72	-12.3%	207,661	-27.7%	0.04	21.2%	8.79	-5.1%
2020.1	72	3,749,420	113	24,081	1.135	27,326	7.29	-17.8%	241,823	-9.2%	0.03	-9.5%		
2020.2	66	3,839,792	133	25,828	1.135	29,308	7.63	-12.4%	220,364	6.1%	0.03	-17.5%	7.46	-15.1%
2021.1	60	3,781,646	100	23,366	1.136	26,534	7.02	-3.7%	265,336	9.7%	0.03	-12.3%		
2021.2	54	3,899,667	154	36,873	1.136	41,872	10.74	40.7%	271,894	23.4%	0.04	14.0%	8.91	19.3%
2022.1	48	3,833,789	147	29,776	1.117	33,265	8.68	23.7%	226,294	-14.7%	0.04	45.0%		
2022.2	42	3,947,870	173	40,822	1.117	45,606	11.55	7.6%	263,617	-3.0%	0.04	11.0%	10.14	13.8%
2023.1	36	3,894,627	143	27,088	1.117	30,262	7.77	-10.4%	211,624	-6.5%	0.04	-4.2%		
2023.2	30	4,001,435	163	43,335	1.117	48,413	12.10	4.7%	297,013	12.7%	0.04	-7.0%	9.96	-1.7%
2024.1	24	3,947,327	196	45,944	1.120	51,448	13.03	67.7%	262,490	24.0%	0.05	35.2%		
2024.2	18	4,040,854	220	42,185	1.120	47,239	11.69	-3.4%	214,722	-27.7%	0.05	33.7%	12.35	24.0%
2025.1	12	3,984,180	181	24,695	1.120	27,653	6.94	-46.7%	152,782	-41.8%	0.05	-8.5%		
2025.2	6	4,088,510	250	47,890	1.120	53,627	13.12	12.2%	214,509	-0.1%	0.06	12.3%	10.07	-18.5%
Total		110,040,057	4,076	841,118		933,220								







Appendix C. Ultimate Claims and ALAE Exhibits

Financial Services Regulatory Authority of Ontario

Third Party Liability - Bodily Injury

Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
			Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate	Prior	Difference
2011.1	180	729,520	730,914	1.000	730,914	731,027	(113)
2011.2	174	855,479	861,329	1.000	861,329	861,384	(55)
2012.1	168	740,704	743,168	1.000	743,168	742,995	173
2012.2	162	872,037	876,849	1.000	876,849	876,711	138
2013.1	156	746,960	750,034	1.000	750,034	750,052	(18)
2013.2	150	914,948	924,815	1.000	924,815	924,388	427
2014.1	144	759,476	770,025	1.000	770,025	770,857	(832)
2014.2	138	880,488	899,102	1.000	899,102	897,461	1,641
2015.1	132	810,082	821,147	1.000	821,521	821,488	33
2015.2	126	1,001,035	1,019,811	1.000	1,020,076	1,017,661	2,415
2016.1	120	800,281	826,857	0.999	826,296	824,342	1,954
2016.2	114	1,017,691	1,060,628	1.000	1,060,655	1,058,978	1,677
2017.1	108	753,998	802,928	1.001	803,571	802,964	607
2017.2	102	974,849	1,054,399	1.000	1,054,902	1,058,124	(3,222)
2018.1	96	758,666	842,861	1.001	843,722	843,145	577
2018.2	90	898,017	1,012,646	1.004	1,016,485	1,017,960	(1,475)
2019.1	84	712,521	835,304	1.006	839,962	843,806	(3,844)
2019.2	78	855,467	1,037,747	1.008	1,046,406	1,039,254	7,152
2020.1	72	466,047	603,322	1.014	611,928	609,573	2,355
2020.2	66	532,616	718,300	1.021	733,433	726,540	6,893
2021.1	60	331,609	494,100	1.031	509,639	510,653	(1,014)
2021.2	54	485,019	813,198	1.048	852,073	840,186	11,887
2022.1	48	341,455	655,563	1.078	706,877	683,453	23,424
2022.2	42	364,036	876,038	1.168	1,023,054	1,017,497	5,557
2023.1	36	244,548	713,164	1.244	887,321	895,027	(7,706)
2023.2	30	199,135	834,154	1.480	1,234,744	1,252,218	(17,474)
2024.1	24	97,813	603,861	1.781	1,075,487	1,078,093	(2,606)
2024.2	18	50,269	634,813	2.092	1,328,176	1,295,363	32,813
2025.1	12	12,452	382,842	2.835	1,085,200	1,069,427	15,773
2025.2	6	1,345	322,617	4.199	1,354,657		
Total		18,208,562	23,522,537		27,292,421	25,860,627	77,137

Financial Services Regulatory Authority of Ontario

Property Damage

Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
			Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate	Prior	Difference
2011.1	180	22,080	22,080	1.000	22,080	22,080	0
2011.2	174	23,452	23,452	1.000	23,452	23,452	0
2012.1	168	22,853	22,853	1.000	22,853	22,854	(1)
2012.2	162	24,038	24,044	1.000	24,044	24,044	0
2013.1	156	23,381	23,387	1.000	23,387	23,387	0
2013.2	150	28,142	28,142	1.000	28,142	28,142	0
2014.1	144	23,314	23,314	1.000	23,314	23,316	(2)
2014.2	138	28,615	28,615	1.000	28,615	28,615	0
2015.1	132	27,979	27,979	1.000	27,979	27,979	0
2015.2	126	29,967	29,992	1.000	29,992	29,992	0
2016.1	120	29,791	29,790	1.000	29,790	29,789	1
2016.2	114	32,868	32,869	1.000	32,869	32,863	6
2017.1	108	28,036	28,174	1.000	28,174	28,175	(1)
2017.2	102	35,208	35,213	1.000	35,213	35,201	12
2018.1	96	33,960	34,051	1.000	34,051	34,071	(20)
2018.2	90	36,825	36,932	1.000	36,932	36,916	16
2019.1	84	34,199	34,266	1.000	34,266	34,264	2
2019.2	78	41,416	44,217	1.000	44,217	44,923	(706)
2020.1	72	25,712	25,729	1.000	25,729	25,729	0
2020.2	66	31,384	31,999	1.000	31,999	31,975	24
2021.1	60	23,985	25,037	1.000	25,037	24,979	58
2021.2	54	33,527	34,196	1.000	34,196	34,622	(426)
2022.1	48	37,268	38,990	1.000	38,990	38,757	233
2022.2	42	44,257	47,523	1.002	47,625	47,975	(350)
2023.1	36	45,630	49,201	1.010	49,699	48,554	1,145
2023.2	30	51,484	54,731	1.050	57,453	57,550	(97)
2024.1	24	40,459	45,368	1.154	52,376	52,888	(512)
2024.2	18	35,989	41,869	1.310	54,838	54,179	659
2025.1	12	22,851	29,605	1.631	48,272	40,934	7,338
2025.2	6	7,431	22,895	2.161	49,482		
Total		926,103	976,512		1,045,066	988,205	7,379

Financial Services Regulatory Authority of Ontario

Direct Compensation

Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
			Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate	Prior	Difference
2011.1	180	410,716	410,718	1.000	410,718	410,718	0
2011.2	174	432,050	432,050	1.000	432,050	432,050	0
2012.1	168	387,665	387,665	1.000	387,665	387,665	0
2012.2	162	443,295	443,305	1.000	443,305	443,306	(1)
2013.1	156	430,018	430,024	1.000	430,024	430,024	0
2013.2	150	509,520	509,537	1.000	509,537	509,537	0
2014.1	144	506,573	506,588	1.000	506,588	506,591	(3)
2014.2	138	514,713	514,734	1.000	514,734	514,736	(2)
2015.1	132	552,566	552,576	1.000	552,576	552,579	(3)
2015.2	126	585,304	585,320	1.000	585,320	585,320	0
2016.1	120	583,804	583,808	1.000	583,808	583,805	3
2016.2	114	698,453	698,462	1.000	698,462	698,460	2
2017.1	108	647,920	647,923	1.000	647,923	647,845	78
2017.2	102	800,967	801,014	1.000	801,014	800,973	41
2018.1	96	757,959	757,993	1.000	757,993	757,989	4
2018.2	90	868,110	868,202	1.000	868,202	868,183	19
2019.1	84	846,732	846,761	1.000	846,761	846,667	94
2019.2	78	924,258	924,349	1.000	924,349	924,330	19
2020.1	72	510,476	510,591	1.000	510,591	510,532	59
2020.2	66	548,470	548,592	1.000	548,592	548,576	16
2021.1	60	415,166	415,203	1.000	415,203	415,250	(47)
2021.2	54	706,344	706,594	1.000	706,594	706,676	(82)
2022.1	48	760,001	760,463	1.000	760,454	760,391	63
2022.2	42	939,210	939,545	1.000	939,714	939,569	145
2023.1	36	959,104	959,534	1.000	959,978	960,086	(108)
2023.2	30	1,085,867	1,086,462	1.001	1,087,466	1,087,850	(384)
2024.1	24	1,033,360	1,034,708	1.002	1,036,423	1,036,570	(147)
2024.2	18	1,174,293	1,176,455	1.003	1,180,209	1,181,825	(1,616)
2025.1	12	1,110,150	1,116,566	1.008	1,125,531	1,159,317	(33,786)
2025.2	6	871,164	1,089,994	1.103	1,202,634		
Total		21,014,228	21,245,735		21,374,418	20,207,420	(35,636)

Financial Services Regulatory Authority of Ontario

Accident Benefits - Total Medical/Rehab

Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
			Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate	Prior	Difference
2011.1	180	701,905	710,191	1.000	710,191	710,039	152
2011.2	174	743,357	756,055	1.000	756,055	756,554	(499)
2012.1	168	668,508	674,798	1.000	674,798	673,855	943
2012.2	162	792,727	806,981	1.000	806,981	807,521	(540)
2013.1	156	733,432	745,104	1.000	745,104	744,270	834
2013.2	150	893,076	906,444	1.000	906,444	905,392	1,052
2014.1	144	760,389	780,060	1.000	780,060	783,309	(3,249)
2014.2	138	893,940	921,586	1.000	921,586	924,660	(3,074)
2015.1	132	847,495	869,247	0.999	868,532	869,668	(1,136)
2015.2	126	1,024,251	1,067,377	0.999	1,066,503	1,067,645	(1,142)
2016.1	120	930,974	967,639	0.997	965,062	967,067	(2,005)
2016.2	114	933,523	972,069	0.997	969,206	971,611	(2,405)
2017.1	108	756,938	786,682	0.997	784,569	785,737	(1,168)
2017.2	102	895,486	929,489	0.995	925,037	928,775	(3,738)
2018.1	96	741,472	777,099	0.993	771,548	776,822	(5,274)
2018.2	90	863,579	920,913	0.993	914,438	917,904	(3,466)
2019.1	84	766,962	820,336	0.991	812,709	816,913	(4,204)
2019.2	78	845,982	939,391	0.989	929,094	930,689	(1,595)
2020.1	72	486,422	556,586	0.988	549,632	546,005	3,627
2020.2	66	592,856	691,197	0.988	682,846	687,787	(4,941)
2021.1	60	393,545	486,408	0.986	479,454	491,129	(11,675)
2021.2	54	616,330	794,824	0.998	793,109	817,157	(24,048)
2022.1	48	452,197	610,882	1.029	628,380	654,300	(25,920)
2022.2	42	533,031	789,635	1.094	864,235	898,197	(33,962)
2023.1	36	432,423	671,052	1.189	797,930	830,458	(32,528)
2023.2	30	441,688	759,358	1.264	959,519	982,788	(23,269)
2024.1	24	324,080	627,171	1.368	857,898	884,537	(26,639)
2024.2	18	264,854	674,432	1.499	1,011,024	1,038,283	(27,259)
2025.1	12	131,467	503,445	1.759	885,458	904,653	(19,195)
2025.2	6	37,121	436,341	2.472	1,078,826		
Total		19,500,011	22,952,790		24,896,228	24,073,725	(256,323)

Financial Services Regulatory Authority of Ontario

Accident Benefits - Total Disability Income

Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
			Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate	Prior	Difference
2011.1	180	201,579	202,844	1.000	202,844	202,606	238
2011.2	174	217,974	219,705	1.000	219,705	219,755	(50)
2012.1	168	192,093	193,830	1.000	193,830	193,808	22
2012.2	162	233,179	235,889	1.000	235,889	235,546	343
2013.1	156	208,258	209,346	1.000	209,346	209,202	144
2013.2	150	249,709	251,537	1.000	251,537	251,625	(88)
2014.1	144	215,509	219,647	1.000	219,647	219,744	(97)
2014.2	138	246,348	250,720	1.000	250,720	251,246	(526)
2015.1	132	226,189	232,744	0.999	232,557	231,708	849
2015.2	126	274,741	282,613	0.998	282,084	282,083	1
2016.1	120	254,386	260,342	0.996	259,377	258,305	1,072
2016.2	114	277,756	287,679	0.993	285,697	286,084	(387)
2017.1	108	227,163	232,703	0.991	230,521	231,250	(729)
2017.2	102	250,039	257,820	0.989	254,944	254,799	145
2018.1	96	226,872	238,876	0.984	235,112	236,031	(919)
2018.2	90	253,437	267,811	0.983	263,311	263,732	(421)
2019.1	84	229,409	241,955	0.979	236,942	237,227	(285)
2019.2	78	243,989	261,968	0.975	255,482	256,540	(1,058)
2020.1	72	132,041	148,267	0.973	144,266	143,931	335
2020.2	66	146,240	169,815	0.969	164,566	164,007	559
2021.1	60	99,543	124,015	0.959	118,958	120,761	(1,803)
2021.2	54	148,399	193,578	0.959	185,570	191,945	(6,375)
2022.1	48	105,391	153,167	0.979	149,929	150,436	(507)
2022.2	42	119,468	197,421	0.999	197,304	203,983	(6,679)
2023.1	36	97,703	170,105	1.077	183,182	193,926	(10,744)
2023.2	30	94,426	174,382	1.185	206,566	212,029	(5,463)
2024.1	24	67,156	136,283	1.276	173,874	183,436	(9,562)
2024.2	18	54,899	142,833	1.343	191,783	203,549	(11,766)
2025.1	12	27,496	104,137	1.540	160,324	184,783	(24,459)
2025.2	6	7,611	78,967	2.528	199,631		
Total		5,329,003	6,141,002		6,395,498	6,274,077	(78,210)

Financial Services Regulatory Authority of Ontario

Accident Benefits - Funeral & Death Benefits

Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
			Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate	Prior	Difference
2011.1	180	5,353	5,353	1.000	5,354	5,354	0
2011.2	174	7,355	7,355	1.000	7,355	7,355	0
2012.1	168	6,295	6,295	1.000	6,295	6,295	0
2012.2	162	7,286	7,292	1.000	7,292	7,298	(6)
2013.1	156	5,639	5,639	1.000	5,639	5,639	0
2013.2	150	7,244	7,244	1.000	7,244	7,244	0
2014.1	144	5,326	5,326	1.000	5,326	5,326	0
2014.2	138	7,551	7,551	1.000	7,551	7,551	0
2015.1	132	5,445	5,445	1.000	5,444	5,444	0
2015.2	126	6,588	6,588	1.000	6,587	6,587	0
2016.1	120	5,493	5,493	1.000	5,493	5,493	0
2016.2	114	7,510	7,520	1.000	7,520	7,520	0
2017.1	108	6,121	6,121	1.000	6,121	6,121	0
2017.2	102	8,545	8,545	1.000	8,545	8,545	0
2018.1	96	6,227	6,227	1.000	6,227	6,272	(45)
2018.2	90	7,128	7,128	1.000	7,128	7,128	0
2019.1	84	4,669	4,730	1.000	4,729	4,735	(6)
2019.2	78	7,458	7,543	1.000	7,544	7,599	(55)
2020.1	72	4,586	4,605	1.000	4,606	4,645	(39)
2020.2	66	5,801	5,807	1.000	5,807	5,814	(7)
2021.1	60	4,070	4,108	1.000	4,109	4,139	(30)
2021.2	54	5,927	5,962	1.000	5,962	6,044	(82)
2022.1	48	4,230	4,334	0.999	4,331	4,403	(72)
2022.2	42	5,649	5,731	0.999	5,726	5,749	(23)
2023.1	36	5,255	5,455	0.996	5,435	5,384	51
2023.2	30	6,276	6,880	0.997	6,859	6,721	138
2024.1	24	4,693	5,832	0.990	5,772	5,350	422
2024.2	18	4,938	5,795	0.954	5,529	5,923	(394)
2025.1	12	3,340	4,708	0.884	4,163	4,424	(261)
2025.2	6	2,445	5,871	0.986	5,789		
Total		174,441	182,482		181,482	176,102	(409)

Financial Services Regulatory Authority of Ontario

Accident Benefits - Quebec Excess

Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
			Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate	Prior	Difference
2011.1	180	64	64	1.001	64	64	0
2011.2	174	31	31	0.987	31	31	0
2012.1	168	12	12	0.966	12	12	0
2012.2	162	24	24	1.005	24	24	0
2013.1	156	0	0	0.000	0	0	0
2013.2	150	23	23	0.989	23	23	0
2014.1	144	1	1	2.000	1	1	0
2014.2	138	840	840	1.000	840	840	0
2015.1	132	65	65	0.993	65	65	0
2015.2	126	41	41	1.009	41	41	0
2016.1	120	2	2	1.088	2	2	0
2016.2	114	22	22	0.992	22	22	0
2017.1	108	22	22	1.000	22	22	0
2017.2	102	37	37	0.999	37	37	0
2018.1	96	30	30	0.988	30	30	0
2018.2	90	52	52	1.001	52	52	0
2019.1	84	32	37	0.999	37	32	5
2019.2	78	15	15	1.028	15	14	1
2020.1	72	82	82	1.003	82	82	0
2020.2	66	81	81	1.002	81	73	8
2021.1	60	4	4	0.988	4	4	0
2021.2	54	3	103	0.960	99	101	(2)
2022.1	48	25	61	0.996	61	68	(7)
2022.2	42	344	344	1.115	384	382	2
2023.1	36	68	71	1.089	77	128	(51)
2023.2	30	115	138	1.357	187	142	45
2024.1	24	95	159	1.243	198	230	(32)
2024.2	18	127	149	1.114	166	251	(85)
2025.1	12	26	94	0.987	93	176	(83)
2025.2	6	3	331	0.901	298		
Total		2,286	2,936		3,048	2,949	(199)

Financial Services Regulatory Authority of Ontario

Accident Benefits - Total

Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
			Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate	Prior	Difference
2011.1	180	0	0	1.000	918,453	918,063	390
2011.2	174	0	0	1.000	983,146	983,695	(549)
2012.1	168	0	0	1.000	874,935	873,970	965
2012.2	162	0	0	1.000	1,050,186	1,050,389	(203)
2013.1	156	0	0	1.000	960,090	959,110	980
2013.2	150	0	0	1.000	1,165,247	1,164,284	963
2014.1	144	0	0	1.000	1,005,034	1,008,379	(3,345)
2014.2	138	0	0	1.000	1,180,697	1,184,297	(3,600)
2015.1	132	0	0	0.999	1,106,599	1,106,886	(287)
2015.2	126	0	0	0.999	1,355,215	1,356,356	(1,141)
2016.1	120	0	0	0.997	1,229,934	1,230,867	(933)
2016.2	114	0	0	0.996	1,262,445	1,265,236	(2,791)
2017.1	108	0	0	0.996	1,021,234	1,023,130	(1,896)
2017.2	102	0	0	0.994	1,188,564	1,192,157	(3,593)
2018.1	96	0	0	0.991	1,012,917	1,019,156	(6,239)
2018.2	90	0	0	0.991	1,184,929	1,188,817	(3,888)
2019.1	84	0	0	0.988	1,054,418	1,058,909	(4,491)
2019.2	78	0	0	0.986	1,192,135	1,194,842	(2,707)
2020.1	72	0	0	0.985	698,586	694,662	3,924
2020.2	66	0	0	0.984	853,300	857,680	(4,380)
2021.1	60	0	0	0.980	602,523	616,032	(13,509)
2021.2	54	0	0	0.990	984,740	1,015,247	(30,507)
2022.1	48	0	0	1.019	782,701	809,207	(26,506)
2022.2	42	0	0	1.075	1,067,649	1,108,312	(40,663)
2023.1	36	0	0	1.165	986,625	1,029,897	(43,272)
2023.2	30	0	0	1.247	1,173,131	1,201,679	(28,548)
2024.1	24	0	0	1.349	1,037,741	1,073,554	(35,813)
2024.2	18	0	0	1.468	1,208,502	1,248,006	(39,504)
2025.1	12	0	0	1.715	1,050,037	1,094,036	(43,999)
2025.2	6	0	0	2.463	1,284,544		
Total		0	0		31,476,257	30,526,855	(335,142)

Financial Services Regulatory Authority of Ontario

Collision

Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
			Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate	Prior	Difference
2011.1	180	321,647	321,644	1.000	321,644	321,644	0
2011.2	174	322,369	322,369	1.000	322,369	322,370	(1)
2012.1	168	302,091	302,091	1.000	302,091	302,091	0
2012.2	162	332,218	332,222	1.000	332,222	332,223	(1)
2013.1	156	331,133	331,157	1.000	331,157	331,157	0
2013.2	150	381,225	381,232	1.000	381,232	381,234	(2)
2014.1	144	389,123	389,136	1.000	389,136	389,137	(1)
2014.2	138	380,379	380,389	1.000	380,389	380,384	5
2015.1	132	410,845	410,872	1.000	410,872	410,877	(5)
2015.2	126	409,734	409,744	1.000	409,744	409,743	1
2016.1	120	443,244	443,272	1.000	443,272	443,267	5
2016.2	114	508,729	508,753	1.000	508,753	508,730	23
2017.1	108	477,894	477,915	1.000	477,915	477,890	25
2017.2	102	580,088	580,108	1.000	580,108	580,079	29
2018.1	96	571,203	571,249	1.000	571,249	571,226	23
2018.2	90	629,158	629,165	1.000	629,165	629,118	47
2019.1	84	635,603	635,611	1.000	635,611	635,712	(101)
2019.2	78	671,782	671,814	1.000	671,814	671,775	39
2020.1	72	415,801	415,871	1.000	415,871	415,874	(3)
2020.2	66	421,446	421,762	1.000	421,762	421,691	71
2021.1	60	318,538	318,595	1.000	318,595	318,424	171
2021.2	54	528,378	528,519	1.000	528,559	528,504	55
2022.1	48	599,422	600,230	1.000	600,407	600,643	(236)
2022.2	42	731,823	732,257	1.000	732,571	732,562	9
2023.1	36	741,723	742,532	1.001	743,052	743,178	(126)
2023.2	30	815,227	816,255	1.001	817,375	817,848	(473)
2024.1	24	791,998	793,180	1.002	794,410	795,627	(1,217)
2024.2	18	838,111	840,492	1.002	842,059	844,065	(2,006)
2025.1	12	824,287	831,560	1.004	834,852	826,296	8,556
2025.2	6	627,658	816,961	1.053	860,529		
Total		15,752,879	15,956,960		16,008,785	15,143,369	4,887

Financial Services Regulatory Authority of Ontario

Comprehensive - Total

Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
			Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate	Prior	Difference
2011.1	180	152,127	152,127	1.000	152,127	152,127	0
2011.2	174	144,589	144,591	1.000	144,591	144,591	0
2012.1	168	116,129	116,129	1.000	116,129	116,129	0
2012.2	162	176,858	176,855	1.000	176,855	176,855	0
2013.1	156	116,821	116,825	1.000	116,825	116,823	2
2013.2	150	188,947	188,951	1.000	188,951	188,951	0
2014.1	144	132,994	133,000	1.000	133,000	133,000	0
2014.2	138	153,357	153,356	1.000	153,356	153,355	1
2015.1	132	130,710	130,713	1.000	130,713	130,713	0
2015.2	126	164,906	164,908	1.000	164,908	164,907	1
2016.1	120	151,338	151,338	1.000	151,338	151,338	0
2016.2	114	189,977	189,989	1.000	189,989	189,984	5
2017.1	108	158,177	158,174	1.000	158,174	158,173	1
2017.2	102	197,435	197,447	1.000	197,447	197,429	18
2018.1	96	207,370	207,377	1.000	207,377	207,412	(35)
2018.2	90	246,313	246,359	1.000	246,359	246,331	28
2019.1	84	206,709	206,767	1.000	206,767	206,732	35
2019.2	78	251,069	251,162	1.000	251,162	251,201	(39)
2020.1	72	196,954	197,359	1.000	197,359	197,329	30
2020.2	66	259,844	260,247	1.000	260,247	260,295	(48)
2021.1	60	214,763	214,857	1.000	214,857	214,950	(93)
2021.2	54	366,640	367,397	1.000	367,397	367,362	35
2022.1	48	425,815	426,546	1.000	426,546	426,989	(443)
2022.2	42	531,792	532,032	1.000	532,032	532,637	(605)
2023.1	36	569,300	569,765	1.000	569,765	570,256	(491)
2023.2	30	712,048	713,615	1.000	713,615	713,257	358
2024.1	24	508,504	510,166	1.000	510,166	510,114	52
2024.2	18	519,911	524,176	1.000	524,176	526,938	(2,762)
2025.1	12	431,542	436,521	1.001	436,946	442,966	(6,020)
2025.2	6	328,810	401,149	1.085	435,410		
Total		8,151,748	8,239,899		8,274,584	7,849,144	(9,970)

Financial Services Regulatory Authority of Ontario

Comprehensive - Theft

Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
			Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate	Prior	Difference
2011.1	180	34,118	34,118	1.000	34,118	34,118	0
2011.2	174	38,006	38,006	1.000	38,006	38,006	0
2012.1	168	31,034	31,034	1.000	31,034	31,034	1
2012.2	162	31,936	31,936	1.000	31,936	31,936	(0)
2013.1	156	29,215	29,215	1.000	29,214	29,217	(3)
2013.2	150	33,241	33,241	1.000	33,239	33,240	(1)
2014.1	144	31,440	31,440	1.000	31,439	31,440	(1)
2014.2	138	33,008	33,008	1.000	33,006	33,006	1
2015.1	132	32,158	32,158	1.000	32,157	32,157	(0)
2015.2	126	40,117	40,117	1.000	40,115	40,115	1
2016.1	120	31,447	31,447	1.000	31,445	31,445	(1)
2016.2	114	41,348	41,351	1.000	41,349	41,344	5
2017.1	108	38,383	38,383	1.000	38,380	38,376	3
2017.2	102	45,505	45,505	1.000	45,497	45,500	(3)
2018.1	96	50,681	50,681	1.000	50,676	50,648	28
2018.2	90	69,745	69,773	0.999	69,730	69,726	4
2019.1	84	67,317	67,372	1.000	67,338	67,312	26
2019.2	78	86,763	86,822	1.000	86,779	86,785	(5)
2020.1	72	77,009	77,399	1.000	77,366	77,288	78
2020.2	66	100,584	100,932	1.000	100,892	100,902	(10)
2021.1	60	101,377	101,410	0.999	101,305	101,418	(113)
2021.2	54	183,118	183,680	0.999	183,444	183,412	32
2022.1	48	211,673	212,274	0.998	211,925	212,441	(516)
2022.2	42	318,250	318,451	0.998	317,850	318,367	(518)
2023.1	36	359,941	360,323	0.997	359,248	359,728	(481)
2023.2	30	364,950	366,203	0.996	364,653	364,016	637
2024.1	24	279,712	281,290	0.993	279,347	277,987	1,360
2024.2	18	240,109	243,903	0.990	241,384	242,385	(1,001)
2025.1	12	176,405	179,523	0.982	176,269	183,613	(7,344)
2025.2	6	140,558	175,517	1.058	185,689		
Total		3,319,148	3,366,509		3,364,830	3,186,963	(7,822)

Financial Services Regulatory Authority of Ontario

All Perils

Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
			Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate	Prior	Difference
2011.1	180	111,653	111,653	1.000	111,653	111,653	0
2011.2	174	114,447	114,447	1.000	114,447	114,447	0
2012.1	168	100,273	100,273	1.000	100,273	100,273	0
2012.2	162	124,586	124,590	1.000	124,590	124,590	0
2013.1	156	112,979	112,983	1.000	112,983	112,986	(3)
2013.2	150	150,480	150,486	1.000	150,486	150,486	0
2014.1	144	138,812	138,826	1.000	138,826	138,826	0
2014.2	138	149,614	149,623	1.000	149,623	149,623	0
2015.1	132	148,116	148,122	1.000	148,122	148,120	2
2015.2	126	159,448	159,474	1.000	159,474	159,474	0
2016.1	120	164,813	164,820	1.000	164,820	164,820	0
2016.2	114	210,533	210,573	1.000	210,573	210,568	5
2017.1	108	201,237	201,252	1.000	201,252	201,250	2
2017.2	102	260,296	260,317	1.000	260,317	260,312	5
2018.1	96	274,368	274,415	1.000	274,415	274,415	0
2018.2	90	305,066	305,079	1.000	305,079	305,074	5
2019.1	84	292,789	292,809	1.000	292,809	292,796	13
2019.2	78	325,883	325,952	1.000	325,952	325,953	(1)
2020.1	72	214,716	214,807	1.000	214,807	214,862	(55)
2020.2	66	242,037	242,095	1.000	242,095	242,093	2
2021.1	60	202,394	202,425	1.000	202,425	202,457	(32)
2021.2	54	340,995	341,365	1.000	341,365	341,480	(115)
2022.1	48	392,709	392,864	1.000	392,864	393,030	(166)
2022.2	42	489,120	489,266	1.000	489,266	489,506	(240)
2023.1	36	508,939	509,473	1.000	509,473	509,413	60
2023.2	30	590,124	590,777	1.000	590,777	591,386	(609)
2024.1	24	488,917	489,953	1.000	489,953	488,875	1,078
2024.2	18	514,789	517,820	0.998	517,024	517,152	(128)
2025.1	12	464,720	471,113	0.995	468,607	490,227	(21,620)
2025.2	6	348,890	455,762	1.049	478,301		
Total		8,143,742	8,263,414		8,282,651	7,826,147	(21,797)

Financial Services Regulatory Authority of Ontario

Specified Perils

Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
			Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate	Prior	Difference
2011.1	180	217	217	1.001	217	217	0
2011.2	174	152	152	0.997	152	152	0
2012.1	168	55	55	1.002	55	55	0
2012.2	162	152	152	1.001	152	152	0
2013.1	156	78	78	0.994	78	78	0
2013.2	150	127	127	0.997	127	127	0
2014.1	144	142	142	0.998	142	142	0
2014.2	138	109	109	0.999	109	109	0
2015.1	132	38	38	0.989	38	38	0
2015.2	126	50	50	1.002	50	50	0
2016.1	120	60	60	1.007	60	60	0
2016.2	114	55	55	0.993	55	55	0
2017.1	108	45	45	0.996	45	45	0
2017.2	102	131	131	1.002	131	131	0
2018.1	96	29	29	0.984	29	29	0
2018.2	90	37	37	0.991	37	37	0
2019.1	84	68	68	0.996	68	68	0
2019.2	78	99	99	1.005	99	99	0
2020.1	72	43	43	0.996	43	43	0
2020.2	66	111	111	0.996	111	111	0
2021.1	60	235	235	1.002	235	235	0
2021.2	54	657	657	1.000	657	657	0
2022.1	48	345	345	0.999	345	345	0
2022.2	42	445	445	1.001	445	445	0
2023.1	36	254	254	1.002	254	254	0
2023.2	30	570	570	1.000	570	575	(5)
2024.1	24	190	190	1.005	191	193	(2)
2024.2	18	606	606	1.015	615	623	(8)
2025.1	12	325	343	1.016	349	382	(33)
2025.2	6	63	108	1.102	119		
Total		5,490	5,553		5,578	5,507	(48)

Financial Services Regulatory Authority of Ontario

Comprehensive, All Perils, & Specified Perils - Theft

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Loss and ALAE Estimate

Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
			Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate	Prior	Difference
2011.1	180	45,285	45,285	1.000	45,285	45,285	0
2011.2	174	49,689	49,689	1.000	49,689	49,689	0
2012.1	168	39,813	39,813	1.000	39,813	39,813	1
2012.2	162	42,345	42,345	1.000	42,344	42,344	(0)
2013.1	156	37,975	37,975	1.000	37,974	37,977	(3)
2013.2	150	43,812	43,812	1.000	43,811	43,812	(1)
2014.1	144	41,754	41,763	1.000	41,762	41,762	(1)
2014.2	138	44,214	44,214	1.000	44,213	44,213	0
2015.1	132	44,547	44,547	1.000	44,545	44,546	(1)
2015.2	126	54,591	54,591	1.000	54,589	54,590	(1)
2016.1	120	43,454	43,454	1.000	43,452	43,453	(1)
2016.2	114	57,019	57,039	1.000	57,037	57,023	15
2017.1	108	53,796	53,796	1.000	53,794	53,795	(1)
2017.2	102	64,701	64,701	1.000	64,700	64,700	(1)
2018.1	96	72,002	72,042	1.000	72,040	72,007	32
2018.2	90	99,629	99,665	1.000	99,635	99,613	22
2019.1	84	95,606	95,661	1.000	95,634	95,604	31
2019.2	78	124,040	124,098	1.000	124,086	124,051	35
2020.1	72	108,101	108,499	1.000	108,474	108,412	62
2020.2	66	142,423	142,781	1.000	142,739	142,724	15
2021.1	60	150,611	150,654	0.999	150,529	150,679	(150)
2021.2	54	267,686	268,310	0.999	268,017	268,045	(28)
2022.1	48	313,237	313,870	0.998	313,367	313,861	(494)
2022.2	42	471,768	472,040	0.998	470,936	471,352	(416)
2023.1	36	530,905	531,365	0.997	529,511	529,695	(185)
2023.2	30	533,472	534,792	0.995	532,308	531,376	933
2024.1	24	406,780	408,647	0.992	405,530	403,848	1,682
2024.2	18	342,700	347,911	0.988	343,774	345,152	(1,378)
2025.1	12	251,696	256,272	0.978	250,727	262,353	(11,626)
2025.2	6	194,103	242,974	1.051	255,408		
Total		4,767,755	4,832,605		4,825,725	4,581,772	(11,455)

Financial Services Regulatory Authority of Ontario

Uninsured Auto

Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
			Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate	Prior	Difference
2011.1	180	45,524	45,545	1.000	45,545	45,557	(12)
2011.2	174	49,024	49,078	1.000	49,078	49,090	(12)
2012.1	168	31,335	31,659	1.000	31,659	31,698	(39)
2012.2	162	35,998	36,103	1.000	36,103	36,125	(22)
2013.1	156	32,746	32,746	1.000	32,746	32,750	(4)
2013.2	150	40,115	40,811	1.000	40,811	40,915	(104)
2014.1	144	32,531	32,783	1.000	32,783	33,238	(455)
2014.2	138	40,235	40,799	1.000	40,799	40,809	(10)
2015.1	132	29,521	29,943	0.999	29,911	29,850	61
2015.2	126	34,277	34,864	0.996	34,742	35,093	(351)
2016.1	120	32,865	34,005	0.994	33,811	33,577	234
2016.2	114	36,307	39,248	0.995	39,048	38,332	716
2017.1	108	26,950	28,203	0.996	28,091	27,813	278
2017.2	102	34,818	42,169	0.991	41,795	40,985	810
2018.1	96	33,609	36,884	0.976	35,989	36,245	(256)
2018.2	90	37,280	46,037	0.977	44,975	45,113	(138)
2019.1	84	31,757	39,194	0.974	38,176	36,254	1,922
2019.2	78	28,205	40,030	0.971	38,866	38,614	252
2020.1	72	19,074	27,719	0.964	26,718	26,550	168
2020.2	66	26,473	36,634	0.967	35,410	33,884	1,526
2021.1	60	16,524	27,389	0.968	26,510	26,625	(115)
2021.2	54	22,130	48,307	0.980	47,344	43,527	3,817
2022.1	48	18,688	39,932	1.011	40,383	40,080	303
2022.2	42	17,804	51,792	1.028	53,234	49,478	3,756
2023.1	36	13,955	43,829	1.043	45,722	45,227	495
2023.2	30	14,304	53,556	1.125	60,237	59,568	669
2024.1	24	13,856	36,897	1.476	54,461	58,035	(3,574)
2024.2	18	15,235	44,571	1.834	81,745	84,130	(2,385)
2025.1	12	13,887	26,292	2.348	61,746	65,579	(3,833)
2025.2	6	11,435	25,205	3.985	100,452		
Total		836,462	1,142,221		1,308,890	1,204,741	3,697

Financial Services Regulatory Authority of Ontario

Underinsured Motorist

Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
			Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate	Prior	Difference
2011.1	180	22,097	22,216	1.000	22,216	22,187	29
2011.2	174	20,457	20,457	1.000	20,457	20,457	0
2012.1	168	15,424	15,726	1.000	15,726	15,612	114
2012.2	162	15,730	15,730	1.000	15,730	15,836	(106)
2013.1	156	16,595	16,643	1.000	16,643	16,591	52
2013.2	150	18,607	19,689	1.000	19,689	18,530	1,159
2014.1	144	20,268	20,802	1.000	20,802	20,541	261
2014.2	138	11,774	12,208	1.000	12,208	12,236	(28)
2015.1	132	24,149	24,283	0.998	24,238	24,272	(34)
2015.2	126	20,003	21,187	1.001	21,214	20,719	495
2016.1	120	25,057	25,791	0.997	25,717	25,959	(242)
2016.2	114	30,732	33,938	1.009	34,259	32,167	2,092
2017.1	108	25,137	28,263	0.998	28,200	27,767	433
2017.2	102	26,382	30,217	0.994	30,028	30,104	(76)
2018.1	96	23,124	28,922	0.979	28,311	25,483	2,828
2018.2	90	22,158	34,691	0.982	34,054	31,789	2,265
2019.1	84	22,361	30,234	0.982	29,691	29,968	(277)
2019.2	78	17,866	30,297	0.992	30,052	30,788	(736)
2020.1	72	15,543	24,407	0.987	24,081	22,501	1,580
2020.2	66	15,751	26,410	0.978	25,828	23,352	2,476
2021.1	60	10,302	23,787	0.982	23,366	22,278	1,088
2021.2	54	12,995	37,447	0.985	36,873	35,164	1,709
2022.1	48	9,524	29,794	0.999	29,776	29,623	153
2022.2	42	8,274	40,383	1.011	40,822	37,204	3,618
2023.1	36	4,076	26,186	1.034	27,088	27,008	80
2023.2	30	6,604	39,319	1.102	43,335	49,149	(5,814)
2024.1	24	3,858	32,257	1.424	45,944	46,345	(401)
2024.2	18	1,358	24,240	1.740	42,185	37,375	4,810
2025.1	12	2,328	10,997	2.246	24,695	30,888	(6,193)
2025.2	6	1,068	11,578	4.136	47,890		
Total		469,603	758,097		841,118	781,893	11,335

Appendix D. Ultimate Claim Count Exhibits

Financial Services Regulatory Authority of Ontario

Third Party Liability - Bodily Injury

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior Report	
		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
2011.1	180	6,229	1.000	6,229	6,230	(1)
2011.2	174	6,911	1.000	6,911	6,912	(1)
2012.1	168	5,886	1.000	5,886	5,887	(1)
2012.2	162	6,773	1.000	6,773	6,775	(2)
2013.1	156	6,263	1.000	6,263	6,265	(2)
2013.2	150	7,835	1.000	7,835	7,834	1
2014.1	144	6,596	1.000	6,596	6,601	(5)
2014.2	138	7,477	1.000	7,477	7,484	(7)
2015.1	132	6,813	1.000	6,813	6,813	0
2015.2	126	7,790	1.000	7,790	7,793	(3)
2016.1	120	6,654	1.000	6,654	6,653	1
2016.2	114	7,737	0.998	7,723	7,712	11
2017.1	108	6,125	0.996	6,099	6,115	(16)
2017.2	102	7,246	0.992	7,189	7,222	(33)
2018.1	96	5,937	0.988	5,865	5,879	(14)
2018.2	90	6,916	0.983	6,796	6,799	(3)
2019.1	84	5,891	0.974	5,740	5,761	(21)
2019.2	78	7,167	0.965	6,916	6,949	(33)
2020.1	72	3,793	0.954	3,620	3,627	(7)
2020.2	66	4,816	0.944	4,548	4,579	(31)
2021.1	60	3,483	0.932	3,246	3,256	(10)
2021.2	54	5,721	0.917	5,248	5,258	(10)
2022.1	48	5,014	0.904	4,531	4,524	7
2022.2	42	6,882	0.890	6,124	6,112	12
2023.1	36	6,308	0.881	5,556	5,579	(23)
2023.2	30	7,882	0.877	6,914	7,099	(185)
2024.1	24	6,192	0.975	6,040	6,143	(103)
2024.2	18	6,734	1.056	7,111	6,590	521
2025.1	12	5,395	1.035	5,585	5,015	570
2025.2	6	7,472	0.961	7,181		
Total		191,938		187,259	179,466	612

Financial Services Regulatory Authority of Ontario

Property Damage

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior Report	
		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
2011.1	180	4,707	1.000	4,707	4,707	0
2011.2	174	4,945	1.000	4,945	4,945	0
2012.1	168	4,970	1.000	4,970	4,970	0
2012.2	162	4,917	1.000	4,917	4,917	0
2013.1	156	4,808	1.000	4,808	4,808	0
2013.2	150	5,168	1.000	5,168	5,168	0
2014.1	144	4,691	1.000	4,691	4,691	0
2014.2	138	4,832	1.000	4,832	4,832	0
2015.1	132	4,643	1.000	4,643	4,643	0
2015.2	126	4,570	1.000	4,570	4,570	0
2016.1	120	4,582	1.000	4,582	4,582	0
2016.2	114	4,935	1.000	4,935	4,935	0
2017.1	108	4,433	1.000	4,433	4,433	0
2017.2	102	5,179	1.000	5,179	5,178	1
2018.1	96	4,591	1.000	4,591	4,591	0
2018.2	90	4,748	1.000	4,748	4,747	1
2019.1	84	4,452	1.000	4,452	4,451	1
2019.2	78	4,847	1.000	4,847	4,850	(3)
2020.1	72	3,235	1.000	3,235	3,235	0
2020.2	66	3,397	1.000	3,397	3,393	4
2021.1	60	2,607	1.000	2,607	2,605	2
2021.2	54	3,731	1.000	3,731	3,732	(1)
2022.1	48	3,746	1.000	3,746	3,739	7
2022.2	42	4,224	1.000	4,225	4,224	1
2023.1	36	4,341	1.003	4,355	4,363	(8)
2023.2	30	4,880	1.008	4,920	4,959	(39)
2024.1	24	4,656	1.047	4,875	4,865	10
2024.2	18	4,354	1.116	4,859	4,607	252
2025.1	12	3,601	1.229	4,426	3,438	988
2025.2	6	3,251	1.328	4,317		
Total		132,041		134,711	129,178	1,216

Financial Services Regulatory Authority of Ontario

Direct Compensation

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior Report	
		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
2011.1	180	95,919	1.000	95,919	95,919	0
2011.2	174	97,830	1.000	97,830	97,830	0
2012.1	168	91,080	1.000	91,080	91,080	0
2012.2	162	99,476	1.000	99,476	99,476	0
2013.1	156	96,927	1.000	96,927	96,927	0
2013.2	150	108,151	1.000	108,151	108,151	0
2014.1	144	109,862	1.000	109,862	109,863	(1)
2014.2	138	106,832	1.000	106,832	106,832	0
2015.1	132	114,078	1.000	114,078	114,077	1
2015.2	126	113,356	1.000	113,356	113,356	0
2016.1	120	112,462	1.000	112,462	112,463	(1)
2016.2	114	125,998	1.000	125,998	125,996	2
2017.1	108	116,820	1.000	116,820	116,821	(1)
2017.2	102	133,979	1.000	133,979	133,979	0
2018.1	96	125,915	1.000	125,915	125,917	(2)
2018.2	90	134,524	1.000	134,524	134,522	2
2019.1	84	132,249	1.000	132,249	132,247	2
2019.2	78	137,857	1.000	137,857	137,858	(1)
2020.1	72	77,712	1.000	77,712	77,713	(1)
2020.2	66	82,838	1.000	82,838	82,840	(2)
2021.1	60	65,041	1.000	65,041	65,044	(3)
2021.2	54	99,908	1.000	99,908	99,909	(1)
2022.1	48	98,965	1.000	98,965	98,971	(6)
2022.2	42	111,303	1.000	111,303	111,289	14
2023.1	36	111,992	1.000	111,992	111,984	8
2023.2	30	120,212	1.000	120,212	120,217	(5)
2024.1	24	113,698	1.000	113,723	113,717	6
2024.2	18	124,749	1.001	124,869	124,881	(12)
2025.1	12	119,921	1.004	120,369	121,882	(1,513)
2025.2	6	119,266	1.062	126,609		
Total		3,298,920		3,306,856	3,181,761	(1,514)

Financial Services Regulatory Authority of Ontario

Accident Benefits - Total Medical/Rehab

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior Report	
		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
2011.1	180	24,827	1.000	24,827	24,827	0
2011.2	174	25,920	1.000	25,920	25,920	0
2012.1	168	22,703	1.000	22,703	22,700	3
2012.2	162	25,073	1.000	25,074	25,075	(1)
2013.1	156	24,310	1.000	24,311	24,311	0
2013.2	150	29,048	1.000	29,050	29,049	1
2014.1	144	25,365	1.000	25,367	25,365	2
2014.2	138	26,917	1.000	26,918	26,917	1
2015.1	132	27,237	1.000	27,238	27,240	(2)
2015.2	126	29,506	1.000	29,506	29,506	0
2016.1	120	27,777	1.000	27,776	27,778	(2)
2016.2	114	31,962	1.000	31,961	31,964	(3)
2017.1	108	28,303	1.000	28,304	28,308	(4)
2017.2	102	32,674	1.000	32,674	32,675	(1)
2018.1	96	28,998	1.000	28,999	29,007	(8)
2018.2	90	32,717	1.000	32,719	32,719	0
2019.1	84	29,352	1.000	29,352	29,337	15
2019.2	78	33,719	1.000	33,722	33,724	(2)
2020.1	72	16,889	1.000	16,892	16,895	(3)
2020.2	66	21,568	1.000	21,568	21,562	6
2021.1	60	16,341	1.000	16,341	16,316	25
2021.2	54	25,609	1.001	25,628	25,657	(29)
2022.1	48	23,512	1.003	23,575	23,492	83
2022.2	42	28,028	1.004	28,136	28,133	3
2023.1	36	27,072	1.006	27,228	27,124	104
2023.2	30	31,347	1.012	31,711	31,467	244
2024.1	24	28,162	1.021	28,749	28,923	(174)
2024.2	18	32,775	1.028	33,692	33,234	458
2025.1	12	29,993	1.025	30,744	29,334	1,410
2025.2	6	34,708	0.959	33,280		
Total		822,412		823,965	788,559	2,126

Financial Services Regulatory Authority of Ontario

Accident Benefits - Total Disability Income

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior Report	
		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
2011.1	180	7,232	1.000	7,232	7,232	0
2011.2	174	7,719	1.000	7,719	7,720	(1)
2012.1	168	6,465	1.000	6,465	6,465	0
2012.2	162	7,263	1.000	7,263	7,264	(1)
2013.1	156	6,888	1.000	6,888	6,888	0
2013.2	150	8,491	1.000	8,491	8,493	(2)
2014.1	144	7,275	1.000	7,275	7,276	(1)
2014.2	138	8,111	1.000	8,109	8,108	1
2015.1	132	7,797	1.000	7,794	7,793	1
2015.2	126	8,808	0.999	8,803	8,810	(7)
2016.1	120	8,010	0.999	8,003	8,007	(4)
2016.2	114	8,974	0.999	8,965	8,967	(2)
2017.1	108	7,859	0.999	7,850	7,857	(7)
2017.2	102	8,949	0.999	8,937	8,937	0
2018.1	96	7,474	0.998	7,461	7,455	6
2018.2	90	8,390	0.998	8,370	8,372	(2)
2019.1	84	7,355	0.996	7,329	7,325	4
2019.2	78	8,403	0.995	8,364	8,372	(8)
2020.1	72	4,420	0.993	4,389	4,388	1
2020.2	66	5,559	0.989	5,498	5,508	(10)
2021.1	60	4,007	0.980	3,928	3,947	(19)
2021.2	54	6,229	0.972	6,053	6,070	(17)
2022.1	48	5,670	0.959	5,439	5,416	23
2022.2	42	6,919	0.942	6,516	6,569	(53)
2023.1	36	6,564	0.922	6,051	6,091	(40)
2023.2	30	7,874	0.904	7,115	7,074	41
2024.1	24	6,689	0.885	5,919	6,063	(144)
2024.2	18	8,005	0.845	6,768	6,857	(89)
2025.1	12	7,349	0.818	6,011	6,161	(150)
2025.2	6	6,552	1.081	7,085		
Total		217,300		212,090	205,485	(480)

Financial Services Regulatory Authority of Ontario

Accident Benefits - Funeral & Death Benefits

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior Report	
		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
2011.1	180	353	1.000	353	353	0
2011.2	174	467	1.000	467	467	0
2012.1	168	397	1.000	397	397	0
2012.2	162	487	1.000	487	487	0
2013.1	156	357	1.000	357	357	0
2013.2	150	475	1.000	475	475	0
2014.1	144	344	1.000	344	344	0
2014.2	138	481	1.000	481	481	0
2015.1	132	351	1.000	351	351	0
2015.2	126	429	1.000	429	429	0
2016.1	120	389	1.000	389	389	0
2016.2	114	505	1.000	505	505	0
2017.1	108	408	1.000	408	408	0
2017.2	102	535	1.000	535	535	0
2018.1	96	391	1.000	391	391	0
2018.2	90	449	1.000	449	449	0
2019.1	84	333	1.000	333	334	(1)
2019.2	78	460	1.000	460	460	0
2020.1	72	286	1.000	286	286	0
2020.2	66	396	1.000	396	397	(1)
2021.1	60	265	1.000	265	265	0
2021.2	54	413	1.000	413	417	(4)
2022.1	48	283	1.000	283	282	1
2022.2	42	403	1.000	403	403	0
2023.1	36	351	0.997	350	351	(1)
2023.2	30	455	0.996	453	450	3
2024.1	24	342	0.997	341	333	8
2024.2	18	393	0.982	386	400	(14)
2025.1	12	304	0.944	287	294	(7)
2025.2	6	380	1.063	404		
Total		11,882		11,878	11,490	(16)

Financial Services Regulatory Authority of Ontario

Accident Benefits - Quebec Excess

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior Report	
		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
2011.1	180	2	1.000	2	2	0
2011.2	174	7	1.000	7	7	0
2012.1	168	1	1.000	1	1	0
2012.2	162	4	1.000	4	4	0
2013.1	156	1	1.000	1	1	0
2013.2	150	2	1.000	2	2	0
2014.1	144	2	1.000	2	2	0
2014.2	138	5	1.000	5	5	0
2015.1	132	4	1.000	4	4	0
2015.2	126	4	1.000	4	4	0
2016.1	120	0	1.000	0	0	0
2016.2	114	2	1.000	2	2	0
2017.1	108	3	1.000	3	3	0
2017.2	102	2	1.000	2	2	0
2018.1	96	4	1.000	4	4	0
2018.2	90	4	1.000	4	4	0
2019.1	84	6	1.000	6	6	0
2019.2	78	3	1.000	3	3	0
2020.1	72	5	1.000	5	4	1
2020.2	66	2	1.000	2	2	0
2021.1	60	1	1.000	1	1	0
2021.2	54	4	1.000	4	4	0
2022.1	48	2	1.000	2	2	0
2022.2	42	7	1.000	7	7	0
2023.1	36	8	1.000	8	8	0
2023.2	30	16	0.938	15	14	1
2024.1	24	32	0.938	30	33	(3)
2024.2	18	34	0.912	31	29	2
2025.1	12	15	0.667	10	12	(2)
2025.2	6	43	0.442	19		
Total		225		190	172	(1)

Financial Services Regulatory Authority of Ontario

Accident Benefits - Total

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior Report	
		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
2011.1	180	0	1.000	32,414	32,414	0
2011.2	174	0	1.000	34,113	34,114	(1)
2012.1	168	0	1.000	29,566	29,563	3
2012.2	162	0	1.000	32,828	32,830	(2)
2013.1	156	0	1.000	31,557	31,557	0
2013.2	150	0	1.000	38,018	38,019	(1)
2014.1	144	0	1.000	32,988	32,987	1
2014.2	138	0	1.000	35,514	35,512	2
2015.1	132	0	1.000	35,388	35,388	0
2015.2	126	0	1.000	38,742	38,748	(6)
2016.1	120	0	1.000	36,168	36,174	(6)
2016.2	114	0	1.000	41,433	41,437	(4)
2017.1	108	0	1.000	36,565	36,576	(11)
2017.2	102	0	1.000	42,148	42,149	(1)
2018.1	96	0	1.000	36,856	36,857	(1)
2018.2	90	0	1.000	41,542	41,544	(2)
2019.1	84	0	0.999	37,020	37,002	18
2019.2	78	0	0.999	42,549	42,559	(10)
2020.1	72	0	0.999	21,572	21,573	(1)
2020.2	66	0	0.998	27,464	27,469	(5)
2021.1	60	0	0.996	20,536	20,529	7
2021.2	54	0	0.995	32,098	32,148	(50)
2022.1	48	0	0.994	29,299	29,192	107
2022.2	42	0	0.992	35,062	35,112	(50)
2023.1	36	0	0.989	33,636	33,574	62
2023.2	30	0	0.990	39,294	39,005	289
2024.1	24	0	0.995	35,039	35,352	(313)
2024.2	18	0	0.992	40,877	40,521	356
2025.1	12	0	0.984	37,052	35,801	1,251
2025.2	6	0	0.979	40,788		
Total		0		1,048,126	1,005,706	1,632

Financial Services Regulatory Authority of Ontario

Collision

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior Report	
		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
2011.1	180	61,897	1.000	61,897	61,897	0
2011.2	174	58,898	1.000	58,898	58,898	0
2012.1	168	56,729	1.000	56,729	56,729	0
2012.2	162	59,544	1.000	59,544	59,544	0
2013.1	156	61,486	1.000	61,486	61,485	1
2013.2	150	66,889	1.000	66,889	66,889	0
2014.1	144	72,364	1.000	72,364	72,364	0
2014.2	138	65,896	1.000	65,896	65,895	1
2015.1	132	73,245	1.000	73,245	73,246	(1)
2015.2	126	68,951	1.000	68,951	68,950	1
2016.1	120	72,949	1.000	72,949	72,948	1
2016.2	114	77,556	1.000	77,556	77,556	0
2017.1	108	74,836	1.000	74,836	74,836	0
2017.2	102	83,126	1.000	83,126	83,125	1
2018.1	96	83,350	1.000	83,350	83,351	(1)
2018.2	90	85,010	1.000	85,010	85,010	0
2019.1	84	87,190	1.000	87,190	87,192	(2)
2019.2	78	87,145	1.000	87,145	87,146	(1)
2020.1	72	54,633	1.000	54,633	54,635	(2)
2020.2	66	54,892	1.000	54,892	54,892	0
2021.1	60	43,092	1.000	43,092	43,091	1
2021.2	54	64,605	1.000	64,605	64,601	4
2022.1	48	68,987	1.000	68,987	69,006	(19)
2022.2	42	75,476	1.000	75,476	75,486	(10)
2023.1	36	77,161	1.000	77,161	77,173	(12)
2023.2	30	79,170	1.000	79,170	79,179	(9)
2024.1	24	77,063	1.000	77,063	77,021	42
2024.2	18	79,897	0.999	79,824	79,592	232
2025.1	12	80,811	1.000	80,788	80,224	564
2025.2	6	82,483	0.984	81,160		
Total		2,135,331		2,133,912	2,051,961	791

Financial Services Regulatory Authority of Ontario

Comprehensive - Total

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior Report	
		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
2011.1	180	81,291	1.000	81,291	81,290	1
2011.2	174	74,506	1.000	74,506	74,506	0
2012.1	168	72,817	1.000	72,817	72,817	0
2012.2	162	77,750	1.000	77,750	77,750	0
2013.1	156	67,830	1.000	67,830	67,830	0
2013.2	150	77,989	1.000	77,989	77,989	0
2014.1	144	71,369	1.000	71,369	71,369	0
2014.2	138	68,972	1.000	68,972	68,972	0
2015.1	132	70,715	1.000	70,715	70,715	0
2015.2	126	72,099	1.000	72,099	72,099	0
2016.1	120	77,141	1.000	77,141	77,141	0
2016.2	114	72,667	1.000	72,667	72,667	0
2017.1	108	70,233	1.000	70,233	70,233	0
2017.2	102	69,339	1.000	69,339	69,339	0
2018.1	96	77,204	1.000	77,204	77,204	0
2018.2	90	72,673	1.000	72,673	72,673	0
2019.1	84	71,521	1.000	71,521	71,520	1
2019.2	78	74,402	1.000	74,402	74,403	(1)
2020.1	72	57,040	1.000	57,040	57,040	0
2020.2	66	69,113	1.000	69,113	69,111	2
2021.1	60	58,317	1.000	58,317	58,315	2
2021.2	54	76,683	1.000	76,683	76,676	7
2022.1	48	81,578	1.000	81,578	81,595	(17)
2022.2	42	80,673	1.000	80,679	80,684	(5)
2023.1	36	89,247	1.000	89,262	89,302	(40)
2023.2	30	96,217	1.000	96,262	96,312	(50)
2024.1	24	85,708	1.001	85,806	85,927	(121)
2024.2	18	83,770	1.003	84,056	84,167	(111)
2025.1	12	88,629	1.013	89,795	89,192	603
2025.2	6	78,859	1.124	88,644		
Total		2,266,352		2,277,753	2,188,838	271

Financial Services Regulatory Authority of Ontario

Comprehensive - Theft

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior Report	
		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
2011.1	180	3,648	1.000	3,648	3,648	0
2011.2	174	3,857	1.000	3,857	3,857	0
2012.1	168	3,402	1.000	3,402	3,402	(0)
2012.2	162	3,227	1.000	3,227	3,227	0
2013.1	156	2,851	1.000	2,851	2,851	0
2013.2	150	3,133	1.000	3,133	3,133	0
2014.1	144	2,677	1.000	2,677	2,677	0
2014.2	138	2,980	1.000	2,980	2,980	(0)
2015.1	132	2,769	1.000	2,769	2,769	(0)
2015.2	126	3,215	1.000	3,215	3,215	(0)
2016.1	120	2,678	1.000	2,678	2,678	0
2016.2	114	3,339	1.000	3,339	3,339	(0)
2017.1	108	3,038	1.000	3,038	3,038	0
2017.2	102	3,591	1.000	3,591	3,590	0
2018.1	96	3,720	1.000	3,719	3,719	0
2018.2	90	4,358	1.000	4,357	4,357	(0)
2019.1	84	3,971	1.000	3,970	3,972	(1)
2019.2	78	4,802	1.000	4,801	4,802	(1)
2020.1	72	4,199	1.000	4,198	4,199	(0)
2020.2	66	4,704	1.000	4,703	4,704	(1)
2021.1	60	4,557	1.000	4,557	4,557	(1)
2021.2	54	6,922	1.000	6,921	6,922	(1)
2022.1	48	7,493	1.000	7,493	7,500	(7)
2022.2	42	9,798	1.001	9,803	9,809	(6)
2023.1	36	10,445	1.001	10,453	10,460	(7)
2023.2	30	10,123	1.001	10,133	10,145	(12)
2024.1	24	8,500	1.001	8,512	8,525	(13)
2024.2	18	7,733	1.002	7,749	7,762	(13)
2025.1	12	6,047	1.002	6,060	6,056	4
2025.2	6	6,191	1.016	6,291		
Total		147,968		148,127	141,896	(60)

Financial Services Regulatory Authority of Ontario

All Perils

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior Report	
		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
2011.1	180	24,363	1.000	24,363	24,363	0
2011.2	174	23,946	1.000	23,946	23,946	0
2012.1	168	23,075	1.000	23,075	23,075	0
2012.2	162	25,280	1.000	25,280	25,280	0
2013.1	156	24,390	1.000	24,390	24,391	(1)
2013.2	150	28,457	1.000	28,457	28,457	0
2014.1	144	27,850	1.000	27,850	27,850	0
2014.2	138	26,939	1.000	26,939	26,939	0
2015.1	132	28,732	1.000	28,732	28,732	0
2015.2	126	29,038	1.000	29,038	29,037	1
2016.1	120	30,354	1.000	30,354	30,354	0
2016.2	114	34,764	1.000	34,764	34,764	0
2017.1	108	35,569	1.000	35,569	35,569	0
2017.2	102	41,108	1.000	41,108	41,107	1
2018.1	96	44,647	1.000	44,647	44,647	0
2018.2	90	45,058	1.000	45,058	45,059	(1)
2019.1	84	45,529	1.000	45,529	45,528	1
2019.2	78	48,041	1.000	48,041	48,044	(3)
2020.1	72	32,813	1.000	32,813	32,814	(1)
2020.2	66	37,270	1.000	37,270	37,267	3
2021.1	60	31,102	1.000	31,102	31,103	(1)
2021.2	54	44,492	1.000	44,492	44,491	1
2022.1	48	47,691	1.000	47,691	47,695	(4)
2022.2	42	50,400	1.000	50,400	50,398	2
2023.1	36	54,055	1.000	54,055	54,062	(7)
2023.2	30	59,304	1.000	59,310	59,287	23
2024.1	24	53,269	1.000	53,277	53,258	19
2024.2	18	55,509	1.001	55,572	55,398	174
2025.1	12	56,562	1.004	56,782	57,322	(540)
2025.2	6	53,430	1.049	56,050		
Total		1,163,037		1,165,954	1,110,237	(333)

Financial Services Regulatory Authority of Ontario

Specified Perils

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior Report	
		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
2011.1	180	50	1.000	50	50	0
2011.2	174	36	1.000	36	36	0
2012.1	168	14	1.000	14	14	0
2012.2	162	21	1.000	21	21	0
2013.1	156	16	1.000	16	16	0
2013.2	150	22	1.000	22	22	0
2014.1	144	14	1.000	14	14	0
2014.2	138	17	1.000	17	17	0
2015.1	132	12	1.000	12	12	0
2015.2	126	16	1.000	16	16	0
2016.1	120	10	1.000	10	10	0
2016.2	114	8	1.000	8	8	0
2017.1	108	10	1.000	10	10	0
2017.2	102	19	1.000	19	19	0
2018.1	96	10	1.000	10	10	0
2018.2	90	8	1.000	8	8	0
2019.1	84	10	1.000	10	10	0
2019.2	78	14	1.000	14	14	0
2020.1	72	5	1.000	5	5	0
2020.2	66	17	1.000	17	17	0
2021.1	60	16	1.000	16	16	0
2021.2	54	62	1.000	62	62	0
2022.1	48	46	1.000	46	46	0
2022.2	42	35	1.000	35	35	0
2023.1	36	26	1.000	26	26	0
2023.2	30	33	1.000	33	33	0
2024.1	24	18	1.000	18	18	0
2024.2	18	25	1.000	25	25	0
2025.1	12	23	0.957	22	19	3
2025.2	6	11	1.000	11		
Total		624		623	609	3

Financial Services Regulatory Authority of Ontario

Comprehensive, All Perils, & Specified Perils - Theft

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior Report	
		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
2011.1	180	4,413	1.000	4,413	4,413	0
2011.2	174	4,737	1.000	4,737	4,737	0
2012.1	168	4,110	1.000	4,110	4,110	(0)
2012.2	162	3,998	1.000	3,998	3,998	0
2013.1	156	3,562	1.000	3,562	3,562	0
2013.2	150	3,960	1.000	3,960	3,960	0
2014.1	144	3,376	1.000	3,376	3,376	0
2014.2	138	3,822	1.000	3,822	3,822	0
2015.1	132	3,519	1.000	3,519	3,519	0
2015.2	126	4,092	1.000	4,092	4,092	0
2016.1	120	3,476	1.000	3,476	3,476	0
2016.2	114	4,319	1.000	4,319	4,319	0
2017.1	108	4,053	1.000	4,053	4,053	0
2017.2	102	4,798	1.000	4,798	4,798	0
2018.1	96	4,937	1.000	4,937	4,937	0
2018.2	90	5,815	1.000	5,815	5,815	0
2019.1	84	5,374	1.000	5,374	5,374	0
2019.2	78	6,599	1.000	6,599	6,599	0
2020.1	72	5,715	1.000	5,715	5,715	0
2020.2	66	6,322	1.000	6,322	6,322	0
2021.1	60	6,280	1.000	6,280	6,281	(1)
2021.2	54	9,641	1.000	9,642	9,644	(2)
2022.1	48	10,559	1.000	10,561	10,569	(8)
2022.2	42	13,792	1.001	13,800	13,808	(7)
2023.1	36	14,852	1.001	14,863	14,873	(9)
2023.2	30	14,361	1.001	14,375	14,386	(11)
2024.1	24	12,109	1.001	12,125	12,129	(4)
2024.2	18	10,789	1.002	10,809	10,803	6
2025.1	12	8,419	1.002	8,432	8,433	(1)
2025.2	6	8,493	1.016	8,627		
Total		200,292		200,518	191,930	(39)

Financial Services Regulatory Authority of Ontario

Uninsured Auto

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior Report	
		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
2011.1	180	921	1.000	921	921	0
2011.2	174	937	1.000	937	938	(1)
2012.1	168	862	1.000	862	862	0
2012.2	162	922	1.000	922	922	0
2013.1	156	764	1.000	764	764	0
2013.2	150	818	1.000	818	818	0
2014.1	144	748	1.000	748	748	0
2014.2	138	787	1.000	787	787	0
2015.1	132	755	1.000	755	755	0
2015.2	126	706	1.000	706	706	0
2016.1	120	733	1.000	733	733	0
2016.2	114	778	1.000	778	778	0
2017.1	108	710	1.000	710	710	0
2017.2	102	811	1.000	811	811	0
2018.1	96	725	1.000	725	725	0
2018.2	90	756	1.000	756	755	1
2019.1	84	682	0.999	681	682	(1)
2019.2	78	793	0.999	792	792	0
2020.1	72	538	0.998	537	536	1
2020.2	66	651	0.998	650	649	1
2021.1	60	583	0.998	582	579	3
2021.2	54	802	0.996	799	796	3
2022.1	48	902	0.996	898	899	(1)
2022.2	42	1,018	0.994	1,012	1,016	(4)
2023.1	36	1,062	0.992	1,054	1,055	(1)
2023.2	30	1,313	0.990	1,300	1,298	2
2024.1	24	1,394	0.987	1,376	1,376	0
2024.2	18	1,624	0.982	1,594	1,603	(9)
2025.1	12	1,619	0.977	1,582	1,565	17
2025.2	6	1,699	1.127	1,914		
Total		27,413		27,504	25,579	11

Financial Services Regulatory Authority of Ontario

Underinsured Motorist

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior Report	
		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
2011.1	180	98	1.000	98	97	1
2011.2	174	108	1.000	108	108	0
2012.1	168	95	1.000	95	94	1
2012.2	162	99	1.000	99	99	0
2013.1	156	111	1.000	111	111	0
2013.2	150	108	1.000	108	106	2
2014.1	144	116	1.000	116	116	0
2014.2	138	83	1.000	83	83	0
2015.1	132	121	1.000	121	121	0
2015.2	126	108	1.000	108	107	1
2016.1	120	128	1.000	128	127	1
2016.2	114	137	0.993	136	135	1
2017.1	108	130	0.985	128	127	1
2017.2	102	131	0.962	126	126	0
2018.1	96	129	0.946	122	123	(1)
2018.2	90	143	0.916	131	130	1
2019.1	84	139	0.892	124	128	(4)
2019.2	78	186	0.866	161	160	1
2020.1	72	137	0.825	113	112	1
2020.2	66	172	0.773	133	125	8
2021.1	60	138	0.725	100	92	8
2021.2	54	230	0.670	154	142	12
2022.1	48	242	0.607	147	137	10
2022.2	42	313	0.553	173	150	23
2023.1	36	284	0.504	143	143	0
2023.2	30	336	0.485	163	198	(35)
2024.1	24	273	0.718	196	202	(6)
2024.2	18	253	0.870	220	204	16
2025.1	12	176	1.028	181	173	8
2025.2	6	175	1.429	250		
Total		4,899		4,076	3,776	50

Appendix E. Trend Model Exhibits

BI

Coverage = BI
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: trend_level_change, seasonality, mobility
Future Trend Start Date = 2016-04-01

Loss Cost	2013.1	0.177 (CI = +/-0.051; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	0.014 (CI = +/-0.008; p = 0.001)	0.908	0.00%	+1.45%
Loss Cost	2013.2	0.176 (CI = +/-0.053; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	0.014 (CI = +/-0.008; p = 0.002)	0.907	0.00%	+1.43%
Loss Cost	2014.1	0.177 (CI = +/-0.055; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	0.014 (CI = +/-0.009; p = 0.003)	0.906	0.00%	+1.40%
Loss Cost	2014.2	0.177 (CI = +/-0.058; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	0.014 (CI = +/-0.009; p = 0.005)	0.905	0.00%	+1.40%
Loss Cost	2015.1	0.183 (CI = +/-0.060; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	0.013 (CI = +/-0.010; p = 0.013)	0.908	0.00%	+1.28%
Loss Cost	2015.2	0.189 (CI = +/-0.062; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	0.014 (CI = +/-0.010; p = 0.009)	0.912	0.00%	+1.42%
Loss Cost	2016.1	0.182 (CI = +/-0.064; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.016 (CI = +/-0.011; p = 0.007)	0.915	0.00%	+1.62%
Loss Cost	2016.2	0.189 (CI = +/-0.066; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.018 (CI = +/-0.012; p = 0.006)	0.918	0.00%	+1.81%
Loss Cost	2017.1	0.178 (CI = +/-0.065; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.022 (CI = +/-0.012; p = 0.002)	0.927	0.00%	+2.18%
Loss Cost	2017.2	0.181 (CI = +/-0.071; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.022 (CI = +/-0.014; p = 0.005)	0.926	0.00%	+2.26%
Severity	2013.1	0.031 (CI = +/-0.041; p = 0.130)	-0.002 (CI = +/-0.002; p = 0.041)	0.047 (CI = +/-0.006; p = 0.000)	0.913	0.00%	+4.76%
Severity	2013.2	0.028 (CI = +/-0.043; p = 0.189)	-0.002 (CI = +/-0.002; p = 0.051)	0.046 (CI = +/-0.007; p = 0.000)	0.907	0.00%	+4.70%
Severity	2014.1	0.036 (CI = +/-0.041; p = 0.082)	-0.002 (CI = +/-0.002; p = 0.043)	0.044 (CI = +/-0.006; p = 0.000)	0.912	0.00%	+4.54%
Severity	2014.2	0.029 (CI = +/-0.040; p = 0.149)	-0.002 (CI = +/-0.002; p = 0.051)	0.043 (CI = +/-0.006; p = 0.000)	0.911	0.00%	+4.41%
Severity	2015.1	0.037 (CI = +/-0.037; p = 0.049)	-0.001 (CI = +/-0.001; p = 0.040)	0.041 (CI = +/-0.006; p = 0.000)	0.918	0.00%	+4.21%
Severity	2015.2	0.032 (CI = +/-0.037; p = 0.089)	-0.001 (CI = +/-0.001; p = 0.053)	0.040 (CI = +/-0.006; p = 0.000)	0.910	0.00%	+4.09%
Severity	2016.1	0.033 (CI = +/-0.039; p = 0.100)	-0.001 (CI = +/-0.001; p = 0.062)	0.040 (CI = +/-0.007; p = 0.000)	0.898	0.00%	+4.07%
Severity	2016.2	0.027 (CI = +/-0.040; p = 0.172)	-0.001 (CI = +/-0.001; p = 0.092)	0.038 (CI = +/-0.007; p = 0.000)	0.878	0.00%	+3.92%
Severity	2017.1	0.027 (CI = +/-0.043; p = 0.195)	-0.001 (CI = +/-0.002; p = 0.107)	0.038 (CI = +/-0.008; p = 0.000)	0.858	0.00%	+3.91%
Severity	2017.2	0.022 (CI = +/-0.045; p = 0.315)	-0.001 (CI = +/-0.002; p = 0.177)	0.037 (CI = +/-0.009; p = 0.000)	0.822	0.00%	+3.73%
Frequency	2013.1	0.146 (CI = +/-0.051; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	-0.032 (CI = +/-0.008; p = 0.000)	0.939	0.00%	-3.16%
Frequency	2013.2	0.148 (CI = +/-0.053; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	-0.032 (CI = +/-0.008; p = 0.000)	0.938	0.00%	-3.13%
Frequency	2014.1	0.141 (CI = +/-0.054; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	-0.031 (CI = +/-0.008; p = 0.000)	0.937	0.00%	-3.01%
Frequency	2014.2	0.149 (CI = +/-0.054; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	-0.029 (CI = +/-0.009; p = 0.000)	0.940	0.00%	-2.88%
Frequency	2015.1	0.146 (CI = +/-0.057; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	-0.029 (CI = +/-0.009; p = 0.000)	0.935	0.00%	-2.82%
Frequency	2015.2	0.157 (CI = +/-0.054; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	-0.026 (CI = +/-0.009; p = 0.000)	0.944	0.00%	-2.57%
Frequency	2016.1	0.150 (CI = +/-0.055; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	-0.024 (CI = +/-0.009; p = 0.000)	0.942	0.00%	-2.36%
Frequency	2016.2	0.162 (CI = +/-0.051; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.021 (CI = +/-0.009; p = 0.000)	0.952	0.00%	-2.03%
Frequency	2017.1	0.151 (CI = +/-0.047; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.017 (CI = +/-0.009; p = 0.001)	0.958	0.00%	-1.66%
Frequency	2017.2	0.159 (CI = +/-0.048; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.014 (CI = +/-0.010; p = 0.007)	0.962	0.00%	-1.42%

BI

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

Loss Cost	2011.1	0.005 (CI = +/-0.017; p = 0.580)	-0.024	+0.46%
Loss Cost	2011.2	0.004 (CI = +/-0.018; p = 0.657)	-0.029	+0.39%
Loss Cost	2012.1	0.005 (CI = +/-0.019; p = 0.581)	-0.026	+0.52%
Loss Cost	2012.2	0.004 (CI = +/-0.021; p = 0.665)	-0.032	+0.44%
Loss Cost	2013.1	0.006 (CI = +/-0.022; p = 0.591)	-0.029	+0.59%
Loss Cost	2013.2	0.005 (CI = +/-0.024; p = 0.678)	-0.036	+0.49%
Loss Cost	2014.1	0.007 (CI = +/-0.026; p = 0.559)	-0.029	+0.75%
Loss Cost	2014.2	0.007 (CI = +/-0.028; p = 0.621)	-0.035	+0.69%
Loss Cost	2015.1	0.009 (CI = +/-0.031; p = 0.545)	-0.030	+0.92%
Loss Cost	2015.2	0.010 (CI = +/-0.034; p = 0.532)	-0.031	+1.05%
Loss Cost	2016.1	0.018 (CI = +/-0.037; p = 0.328)	0.001	+1.78%
Loss Cost	2016.2	0.020 (CI = +/-0.041; p = 0.322)	0.002	+2.00%
Loss Cost	2017.1	0.031 (CI = +/-0.044; p = 0.152)	0.069	+3.13%
Loss Cost	2017.2	0.034 (CI = +/-0.049; p = 0.162)	0.068	+3.44%
Severity	2011.1	0.038 (CI = +/-0.004; p = 0.000)	0.911	+3.84%
Severity	2011.2	0.038 (CI = +/-0.005; p = 0.000)	0.906	+3.90%
Severity	2012.1	0.040 (CI = +/-0.005; p = 0.000)	0.913	+4.04%
Severity	2012.2	0.041 (CI = +/-0.005; p = 0.000)	0.922	+4.19%
Severity	2013.1	0.043 (CI = +/-0.005; p = 0.000)	0.937	+4.40%
Severity	2013.2	0.043 (CI = +/-0.005; p = 0.000)	0.932	+4.45%
Severity	2014.1	0.043 (CI = +/-0.005; p = 0.000)	0.924	+4.43%
Severity	2014.2	0.042 (CI = +/-0.006; p = 0.000)	0.914	+4.33%
Severity	2015.1	0.042 (CI = +/-0.006; p = 0.000)	0.902	+4.24%
Severity	2015.2	0.040 (CI = +/-0.007; p = 0.000)	0.888	+4.11%
Severity	2016.1	0.041 (CI = +/-0.007; p = 0.000)	0.874	+4.14%
Severity	2016.2	0.038 (CI = +/-0.008; p = 0.000)	0.860	+3.90%
Severity	2017.1	0.038 (CI = +/-0.009; p = 0.000)	0.839	+3.90%
Severity	2017.2	0.036 (CI = +/-0.009; p = 0.000)	0.815	+3.63%
Frequency	2011.1	-0.033 (CI = +/-0.017; p = 0.000)	0.333	-3.26%
Frequency	2011.2	-0.034 (CI = +/-0.018; p = 0.001)	0.327	-3.37%
Frequency	2012.1	-0.034 (CI = +/-0.020; p = 0.001)	0.302	-3.38%
Frequency	2012.2	-0.037 (CI = +/-0.021; p = 0.001)	0.311	-3.60%
Frequency	2013.1	-0.037 (CI = +/-0.023; p = 0.003)	0.290	-3.65%
Frequency	2013.2	-0.039 (CI = +/-0.025; p = 0.004)	0.280	-3.79%
Frequency	2014.1	-0.036 (CI = +/-0.027; p = 0.011)	0.225	-3.52%
Frequency	2014.2	-0.036 (CI = +/-0.029; p = 0.020)	0.196	-3.49%
Frequency	2015.1	-0.032 (CI = +/-0.032; p = 0.048)	0.141	-3.18%
Frequency	2015.2	-0.030 (CI = +/-0.035; p = 0.092)	0.097	-2.94%
Frequency	2016.1	-0.023 (CI = +/-0.038; p = 0.220)	0.031	-2.27%
Frequency	2016.2	-0.018 (CI = +/-0.042; p = 0.366)	-0.008	-1.83%
Frequency	2017.1	-0.007 (CI = +/-0.045; p = 0.728)	-0.054	-0.74%
Frequency	2017.2	-0.002 (CI = +/-0.050; p = 0.940)	-0.066	-0.18%

BI

Coverage = BI
End Trend Period = 2025.2
Excluded Points = 2011.1,2011.2,2012.1,2012.2
Parameters Included: time, trend_level_change, seasonality, mobility
Future Trend Start Date = 2016-04-01

Loss Cost	2013.1	0.006 (CI = +/-0.041; p = 0.752)	0.176 (CI = +/-0.052; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	0.007 (CI = +/-0.046; p = 0.743)	0.904	+0.63%	+1.38%
Loss Cost	2013.2	0.005 (CI = +/-0.054; p = 0.836)	0.176 (CI = +/-0.055; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	0.008 (CI = +/-0.059; p = 0.772)	0.903	+0.54%	+1.38%
Loss Cost	2014.1	0.001 (CI = +/-0.075; p = 0.967)	0.177 (CI = +/-0.057; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	0.012 (CI = +/-0.080; p = 0.751)	0.901	+0.15%	+1.39%
Loss Cost	2014.2	0.004 (CI = +/-0.115; p = 0.947)	0.177 (CI = +/-0.061; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	0.010 (CI = +/-0.121; p = 0.863)	0.900	+0.37%	+1.39%
Loss Cost	2015.1	-0.122 (CI = +/-0.201; p = 0.215)	0.188 (CI = +/-0.060; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.137 (CI = +/-0.205; p = 0.175)	0.912	-11.51%	+1.53%
Loss Cost	2015.2	-0.317 (CI = +/-0.628; p = 0.301)	0.182 (CI = +/-0.064; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.333 (CI = +/-0.632; p = 0.281)	0.913	-27.15%	+1.62%
Loss Cost	2016.1	0.016 (CI = +/-0.011; p = 0.007)	0.182 (CI = +/-0.064; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.915	+1.62%	+1.62%
Loss Cost	2016.2	0.018 (CI = +/-0.012; p = 0.006)	0.189 (CI = +/-0.066; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.918	+1.81%	+1.81%
Loss Cost	2017.1	0.022 (CI = +/-0.012; p = 0.002)	0.178 (CI = +/-0.065; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.927	+2.18%	+2.18%
Loss Cost	2017.2	0.022 (CI = +/-0.014; p = 0.005)	0.181 (CI = +/-0.071; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.926	+2.26%	+2.26%
Severity	2013.1	0.047 (CI = +/-0.025; p = 0.001)	0.027 (CI = +/-0.032; p = 0.102)	-0.001 (CI = +/-0.001; p = 0.044)	-0.007 (CI = +/-0.029; p = 0.644)	0.947	+4.86%	+4.18%
Severity	2013.2	0.064 (CI = +/-0.031; p = 0.000)	0.032 (CI = +/-0.032; p = 0.048)	-0.001 (CI = +/-0.001; p = 0.037)	-0.024 (CI = +/-0.034; p = 0.164)	0.949	+6.61%	+4.10%
Severity	2014.1	0.071 (CI = +/-0.043; p = 0.003)	0.031 (CI = +/-0.033; p = 0.069)	-0.001 (CI = +/-0.001; p = 0.046)	-0.031 (CI = +/-0.046; p = 0.184)	0.943	+7.31%	+4.08%
Severity	2014.2	0.086 (CI = +/-0.066; p = 0.014)	0.033 (CI = +/-0.035; p = 0.062)	-0.001 (CI = +/-0.001; p = 0.050)	-0.046 (CI = +/-0.069; p = 0.176)	0.934	+8.96%	+4.04%
Severity	2015.1	0.074 (CI = +/-0.123; p = 0.221)	0.034 (CI = +/-0.037; p = 0.069)	-0.001 (CI = +/-0.001; p = 0.056)	-0.034 (CI = +/-0.125; p = 0.573)	0.921	+7.66%	+4.05%
Severity	2015.2	0.031 (CI = +/-0.389; p = 0.868)	0.033 (CI = +/-0.039; p = 0.100)	-0.001 (CI = +/-0.001; p = 0.062)	0.009 (CI = +/-0.392; p = 0.962)	0.904	+3.16%	+4.07%
Severity	2016.1	0.040 (CI = +/-0.007; p = 0.000)	0.033 (CI = +/-0.039; p = 0.100)	-0.001 (CI = +/-0.001; p = 0.062)	NA (CI = +/-NA; p = NA)	0.898	+4.07%	+4.07%
Severity	2016.2	0.038 (CI = +/-0.007; p = 0.000)	0.027 (CI = +/-0.040; p = 0.172)	-0.001 (CI = +/-0.001; p = 0.092)	NA (CI = +/-NA; p = NA)	0.878	+3.92%	+3.92%
Severity	2017.1	0.038 (CI = +/-0.008; p = 0.000)	0.027 (CI = +/-0.043; p = 0.195)	-0.001 (CI = +/-0.002; p = 0.107)	NA (CI = +/-NA; p = NA)	0.858	+3.91%	+3.91%
Severity	2017.2	0.037 (CI = +/-0.009; p = 0.000)	0.022 (CI = +/-0.045; p = 0.315)	-0.001 (CI = +/-0.002; p = 0.177)	NA (CI = +/-NA; p = NA)	0.822	+3.73%	+3.73%
Frequency	2013.1	-0.041 (CI = +/-0.037; p = 0.030)	0.150 (CI = +/-0.047; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	0.014 (CI = +/-0.042; p = 0.497)	0.949	-4.04%	-2.70%
Frequency	2013.2	-0.059 (CI = +/-0.047; p = 0.017)	0.144 (CI = +/-0.048; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	0.032 (CI = +/-0.051; p = 0.208)	0.952	-5.69%	-2.61%
Frequency	2014.1	-0.069 (CI = +/-0.065; p = 0.038)	0.146 (CI = +/-0.050; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	0.043 (CI = +/-0.070; p = 0.212)	0.947	-6.67%	-2.58%
Frequency	2014.2	-0.082 (CI = +/-0.100; p = 0.101)	0.145 (CI = +/-0.052; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	0.056 (CI = +/-0.104; p = 0.271)	0.945	-7.88%	-2.55%
Frequency	2015.1	-0.196 (CI = +/-0.172; p = 0.028)	0.154 (CI = +/-0.051; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	0.172 (CI = +/-0.175; p = 0.055)	0.949	-17.81%	-2.43%
Frequency	2015.2	-0.348 (CI = +/-0.539; p = 0.190)	0.150 (CI = +/-0.055; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	0.324 (CI = +/-0.543; p = 0.224)	0.947	-29.38%	-2.36%
Frequency	2016.1	-0.024 (CI = +/-0.009; p = 0.000)	0.150 (CI = +/-0.055; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.942	-2.36%	-2.36%
Frequency	2016.2	-0.021 (CI = +/-0.009; p = 0.000)	0.162 (CI = +/-0.051; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.952	-2.03%	-2.03%
Frequency	2017.1	-0.017 (CI = +/-0.009; p = 0.001)	0.151 (CI = +/-0.047; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.958	-1.66%	-1.66%
Frequency	2017.2	-0.014 (CI = +/-0.010; p = 0.007)	0.159 (CI = +/-0.048; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.962	-1.42%	-1.42%

BI

Coverage = BI
End Trend Period = 2019.2
Excluded Points = NA
Parameters Included: time, trend_level_change, seasonality
Future Trend Start Date = 2016-04-01

Loss Cost	2011.1	0.020 (CI = +/-0.013; p = 0.004)	0.168 (CI = +/-0.033; p = 0.000)	-0.033 (CI = +/-0.026; p = 0.016)	0.884	+2.04%	-1.31%
Loss Cost	2011.2	0.025 (CI = +/-0.014; p = 0.002)	0.173 (CI = +/-0.033; p = 0.000)	-0.041 (CI = +/-0.027; p = 0.007)	0.893	+2.55%	-1.54%
Loss Cost	2012.1	0.026 (CI = +/-0.017; p = 0.006)	0.172 (CI = +/-0.036; p = 0.000)	-0.042 (CI = +/-0.031; p = 0.012)	0.891	+2.66%	-1.57%
Loss Cost	2012.2	0.033 (CI = +/-0.021; p = 0.005)	0.178 (CI = +/-0.036; p = 0.000)	-0.051 (CI = +/-0.034; p = 0.007)	0.894	+3.35%	-1.79%
Loss Cost	2013.1	0.032 (CI = +/-0.027; p = 0.023)	0.179 (CI = +/-0.040; p = 0.000)	-0.050 (CI = +/-0.041; p = 0.021)	0.892	+3.26%	-1.77%
Loss Cost	2013.2	0.040 (CI = +/-0.036; p = 0.033)	0.183 (CI = +/-0.043; p = 0.000)	-0.059 (CI = +/-0.051; p = 0.026)	0.883	+4.04%	-1.93%
Loss Cost	2014.1	0.047 (CI = +/-0.051; p = 0.070)	0.180 (CI = +/-0.048; p = 0.000)	-0.067 (CI = +/-0.067; p = 0.049)	0.879	+4.76%	-2.03%
Loss Cost	2014.2	0.074 (CI = +/-0.078; p = 0.058)	0.188 (CI = +/-0.051; p = 0.000)	-0.098 (CI = +/-0.093; p = 0.042)	0.882	+7.70%	-2.33%
Loss Cost	2015.1	-0.029 (CI = +/-0.088; p = 0.452)	0.203 (CI = +/-0.035; p = 0.000)	0.011 (CI = +/-0.097; p = 0.794)	0.959	-2.85%	-1.79%
Loss Cost	2015.2	0.012 (CI = +/-0.319; p = 0.927)	0.206 (CI = +/-0.044; p = 0.000)	-0.031 (CI = +/-0.330; p = 0.818)	0.956	+1.20%	-1.90%
Loss Cost	2016.1	-0.019 (CI = +/-0.019; p = 0.050)	0.206 (CI = +/-0.044; p = 0.000)	NA (CI = +/-NA; p = NA)	0.953	-1.90%	-1.90%
Loss Cost	2016.2	-0.019 (CI = +/-0.028; p = 0.135)	0.206 (CI = +/-0.056; p = 0.001)	NA (CI = +/-NA; p = NA)	0.947	-1.84%	-1.84%
Loss Cost	2017.1	-0.008 (CI = +/-0.038; p = 0.551)	0.194 (CI = +/-0.065; p = 0.002)	NA (CI = +/-NA; p = NA)	0.949	-0.80%	-0.80%
Loss Cost	2017.2	-0.019 (CI = +/-0.057; p = 0.281)	0.185 (CI = +/-0.082; p = 0.011)	NA (CI = +/-NA; p = NA)	0.959	-1.91%	-1.91%
Severity	2011.1	0.011 (CI = +/-0.015; p = 0.132)	0.035 (CI = +/-0.038; p = 0.070)	0.049 (CI = +/-0.030; p = 0.004)	0.854	+1.09%	+6.17%
Severity	2011.2	0.010 (CI = +/-0.018; p = 0.248)	0.034 (CI = +/-0.041; p = 0.098)	0.050 (CI = +/-0.034; p = 0.007)	0.839	+0.99%	+6.22%
Severity	2012.1	0.011 (CI = +/-0.022; p = 0.274)	0.033 (CI = +/-0.045; p = 0.136)	0.048 (CI = +/-0.039; p = 0.018)	0.834	+1.14%	+6.17%
Severity	2012.2	0.022 (CI = +/-0.024; p = 0.064)	0.042 (CI = +/-0.043; p = 0.054)	0.034 (CI = +/-0.040; p = 0.090)	0.867	+2.27%	+5.77%
Severity	2013.1	0.040 (CI = +/-0.023; p = 0.004)	0.031 (CI = +/-0.035; p = 0.079)	0.013 (CI = +/-0.036; p = 0.452)	0.924	+4.04%	+5.36%
Severity	2013.2	0.058 (CI = +/-0.024; p = 0.000)	0.041 (CI = +/-0.029; p = 0.011)	-0.010 (CI = +/-0.033; p = 0.528)	0.953	+5.96%	+4.94%
Severity	2014.1	0.061 (CI = +/-0.034; p = 0.003)	0.039 (CI = +/-0.032; p = 0.022)	-0.013 (CI = +/-0.044; p = 0.506)	0.943	+6.30%	+4.89%
Severity	2014.2	0.079 (CI = +/-0.052; p = 0.009)	0.044 (CI = +/-0.034; p = 0.018)	-0.033 (CI = +/-0.062; p = 0.250)	0.934	+8.21%	+4.68%
Severity	2015.1	0.048 (CI = +/-0.096; p = 0.263)	0.049 (CI = +/-0.038; p = 0.019)	-0.001 (CI = +/-0.106; p = 0.983)	0.918	+4.96%	+4.85%
Severity	2015.2	0.003 (CI = +/-0.347; p = 0.985)	0.046 (CI = +/-0.048; p = 0.056)	0.046 (CI = +/-0.358; p = 0.756)	0.874	+0.27%	+4.98%
Severity	2016.1	0.049 (CI = +/-0.021; p = 0.002)	0.046 (CI = +/-0.048; p = 0.056)	NA (CI = +/-NA; p = NA)	0.875	+4.98%	+4.98%
Severity	2016.2	0.042 (CI = +/-0.025; p = 0.009)	0.038 (CI = +/-0.050; p = 0.101)	NA (CI = +/-NA; p = NA)	0.805	+4.26%	+4.26%
Severity	2017.1	0.040 (CI = +/-0.043; p = 0.059)	0.040 (CI = +/-0.073; p = 0.180)	NA (CI = +/-NA; p = NA)	0.741	+4.08%	+4.08%
Severity	2017.2	0.022 (CI = +/-0.005; p = 0.003)	0.025 (CI = +/-0.008; p = 0.005)	NA (CI = +/-NA; p = NA)	0.992	+2.23%	+2.23%
Frequency	2011.1	0.009 (CI = +/-0.015; p = 0.196)	0.132 (CI = +/-0.039; p = 0.000)	-0.082 (CI = +/-0.030; p = 0.000)	0.882	+0.93%	-7.05%
Frequency	2011.2	0.015 (CI = +/-0.016; p = 0.062)	0.139 (CI = +/-0.038; p = 0.000)	-0.091 (CI = +/-0.031; p = 0.000)	0.900	+1.54%	-7.30%
Frequency	2012.1	0.015 (CI = +/-0.020; p = 0.130)	0.140 (CI = +/-0.041; p = 0.000)	-0.091 (CI = +/-0.036; p = 0.000)	0.894	+1.50%	-7.29%
Frequency	2012.2	0.011 (CI = +/-0.025; p = 0.371)	0.136 (CI = +/-0.044; p = 0.000)	-0.085 (CI = +/-0.041; p = 0.001)	0.895	+1.06%	-7.15%
Frequency	2013.1	-0.007 (CI = +/-0.024; p = 0.499)	0.148 (CI = +/-0.036; p = 0.000)	-0.063 (CI = +/-0.036; p = 0.003)	0.941	-0.75%	-6.77%
Frequency	2013.2	-0.018 (CI = +/-0.030; p = 0.204)	0.142 (CI = +/-0.036; p = 0.000)	-0.049 (CI = +/-0.043; p = 0.028)	0.949	-1.81%	-6.55%
Frequency	2014.1	-0.015 (CI = +/-0.044; p = 0.462)	0.141 (CI = +/-0.041; p = 0.000)	-0.054 (CI = +/-0.057; p = 0.061)	0.935	-1.45%	-6.59%
Frequency	2014.2	-0.005 (CI = +/-0.071; p = 0.881)	0.143 (CI = +/-0.047; p = 0.000)	-0.065 (CI = +/-0.085; p = 0.114)	0.933	-0.46%	-6.70%
Frequency	2015.1	-0.077 (CI = +/-0.108; p = 0.132)	0.154 (CI = +/-0.042; p = 0.000)	0.012 (CI = +/-0.119; p = 0.817)	0.950	-7.44%	-6.34%
Frequency	2015.2	0.009 (CI = +/-0.383; p = 0.953)	0.160 (CI = +/-0.053; p = 0.001)	-0.077 (CI = +/-0.396; p = 0.639)	0.948	+0.93%	-6.55%
Frequency	2016.1	-0.068 (CI = +/-0.023; p = 0.001)	0.160 (CI = +/-0.053; p = 0.001)	NA (CI = +/-NA; p = NA)	0.931	-6.55%	-6.55%
Frequency	2016.2	-0.060 (CI = +/-0.027; p = 0.004)	0.168 (CI = +/-0.055; p = 0.001)	NA (CI = +/-NA; p = NA)	0.947	-5.86%	-5.86%
Frequency	2017.1	-0.048 (CI = +/-0.033; p = 0.020)	0.154 (CI = +/-0.057; p = 0.003)	NA (CI = +/-NA; p = NA)	0.939	-4.69%	-4.69%
Frequency	2017.2	-0.041 (CI = +/-0.061; p = 0.102)	0.160 (CI = +/-0.089; p = 0.016)	NA (CI = +/-NA; p = NA)	0.943	-4.05%	-4.05%

BI

Coverage = BI
End Trend Period = 2025.2
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 = 2016-04-01

Loss Cost	2011.1	0.010 (CI = +/-0.020; p = 0.313)	0.171 (CI = +/-0.045; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.041 (CI = +/-0.143; p = 0.557)	-0.002 (CI = +/-0.035; p = 0.924)	0.904	+1.01%	+0.85%
Loss Cost	2011.2	0.013 (CI = +/-0.024; p = 0.268)	0.173 (CI = +/-0.047; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.045 (CI = +/-0.147; p = 0.531)	-0.005 (CI = +/-0.039; p = 0.776)	0.903	+1.31%	+0.77%
Loss Cost	2012.1	0.012 (CI = +/-0.028; p = 0.399)	0.174 (CI = +/-0.049; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.044 (CI = +/-0.151; p = 0.551)	-0.004 (CI = +/-0.043; p = 0.853)	0.902	+1.19%	+0.79%
Loss Cost	2012.2	0.015 (CI = +/-0.035; p = 0.386)	0.175 (CI = +/-0.051; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.047 (CI = +/-0.155; p = 0.539)	-0.008 (CI = +/-0.050; p = 0.757)	0.901	+1.49%	+0.73%
Loss Cost	2013.1	0.010 (CI = +/-0.044; p = 0.635)	0.177 (CI = +/-0.053; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.044 (CI = +/-0.160; p = 0.573)	-0.002 (CI = +/-0.059; p = 0.938)	0.901	+1.02%	+0.80%
Loss Cost	2013.2	0.010 (CI = +/-0.058; p = 0.712)	0.177 (CI = +/-0.056; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.044 (CI = +/-0.166; p = 0.584)	-0.002 (CI = +/-0.073; p = 0.945)	0.899	+1.04%	+0.79%
Loss Cost	2014.1	0.008 (CI = +/-0.081; p = 0.843)	0.178 (CI = +/-0.059; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.043 (CI = +/-0.172; p = 0.604)	0.000 (CI = +/-0.095; p = 0.994)	0.897	+0.77%	+0.81%
Loss Cost	2014.2	0.013 (CI = +/-0.124; p = 0.826)	0.178 (CI = +/-0.062; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	0.045 (CI = +/-0.179; p = 0.606)	-0.005 (CI = +/-0.138; p = 0.935)	0.896	+1.32%	+0.78%
Loss Cost	2015.1	-0.113 (CI = +/-0.215; p = 0.283)	0.188 (CI = +/-0.062; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.030 (CI = +/-0.175; p = 0.725)	0.124 (CI = +/-0.227; p = 0.264)	0.907	-10.64%	+1.12%
Loss Cost	2015.2	-0.298 (CI = +/-0.676; p = 0.363)	0.183 (CI = +/-0.066; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	0.019 (CI = +/-0.183; p = 0.825)	0.311 (CI = +/-0.687; p = 0.350)	0.908	-25.74%	+1.35%
Loss Cost	2016.1	0.013 (CI = +/-0.028; p = 0.321)	0.183 (CI = +/-0.066; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	0.019 (CI = +/-0.183; p = 0.825)	NA (CI = +/-NA; p = NA)	0.909	+1.35%	+1.35%
Loss Cost	2016.2	0.018 (CI = +/-0.031; p = 0.227)	0.189 (CI = +/-0.069; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	-0.001 (CI = +/-0.193; p = 0.996)	NA (CI = +/-NA; p = NA)	0.912	+1.82%	+1.82%
Loss Cost	2017.1	0.027 (CI = +/-0.032; p = 0.087)	0.177 (CI = +/-0.068; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	-0.038 (CI = +/-0.191; p = 0.675)	NA (CI = +/-NA; p = NA)	0.922	+2.78%	+2.78%
Loss Cost	2017.2	0.030 (CI = +/-0.036; p = 0.096)	0.180 (CI = +/-0.073; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	-0.045 (CI = +/-0.204; p = 0.638)	NA (CI = +/-NA; p = NA)	0.921	+3.00%	+3.00%
Severity	2011.1	0.016 (CI = +/-0.015; p = 0.038)	0.030 (CI = +/-0.034; p = 0.078)	-0.001 (CI = +/-0.002; p = 0.297)	-0.025 (CI = +/-0.108; p = 0.634)	0.030 (CI = +/-0.026; p = 0.026)	0.935	+1.62%	+4.74%
Severity	2011.2	0.016 (CI = +/-0.018; p = 0.081)	0.030 (CI = +/-0.035; p = 0.092)	-0.001 (CI = +/-0.002; p = 0.311)	-0.026 (CI = +/-0.111; p = 0.638)	0.031 (CI = +/-0.029; p = 0.040)	0.930	+1.59%	+4.74%
Severity	2012.1	0.018 (CI = +/-0.021; p = 0.086)	0.028 (CI = +/-0.037; p = 0.123)	-0.001 (CI = +/-0.002; p = 0.315)	-0.023 (CI = +/-0.113; p = 0.675)	0.027 (CI = +/-0.032; p = 0.095)	0.927	+1.87%	+4.69%
Severity	2012.2	0.029 (CI = +/-0.025; p = 0.022)	0.034 (CI = +/-0.036; p = 0.063)	-0.001 (CI = +/-0.002; p = 0.248)	-0.014 (CI = +/-0.110; p = 0.800)	0.014 (CI = +/-0.035; p = 0.406)	0.932	+2.98%	+4.47%
Severity	2013.1	0.047 (CI = +/-0.028; p = 0.002)	0.027 (CI = +/-0.033; p = 0.111)	-0.001 (CI = +/-0.002; p = 0.191)	-0.003 (CI = +/-0.101; p = 0.949)	-0.006 (CI = +/-0.037; p = 0.746)	0.944	+4.83%	+4.23%
Severity	2013.2	0.065 (CI = +/-0.034; p = 0.001)	0.032 (CI = +/-0.033; p = 0.053)	-0.001 (CI = +/-0.002; p = 0.137)	0.007 (CI = +/-0.097; p = 0.890)	-0.025 (CI = +/-0.043; p = 0.227)	0.946	+6.68%	+4.01%
Severity	2014.1	0.072 (CI = +/-0.047; p = 0.005)	0.031 (CI = +/-0.034; p = 0.076)	-0.001 (CI = +/-0.002; p = 0.143)	0.009 (CI = +/-0.100; p = 0.855)	-0.033 (CI = +/-0.055; p = 0.225)	0.940	+7.45%	+3.95%
Severity	2014.2	0.089 (CI = +/-0.071; p = 0.018)	0.033 (CI = +/-0.036; p = 0.067)	-0.002 (CI = +/-0.002; p = 0.137)	0.013 (CI = +/-0.103; p = 0.789)	-0.051 (CI = +/-0.079; p = 0.195)	0.930	+9.26%	+3.85%
Severity	2015.1	0.078 (CI = +/-0.132; p = 0.228)	0.034 (CI = +/-0.038; p = 0.076)	-0.002 (CI = +/-0.002; p = 0.150)	0.012 (CI = +/-0.107; p = 0.816)	-0.040 (CI = +/-0.139; p = 0.553)	0.916	+8.09%	+3.88%
Severity	2015.2	0.041 (CI = +/-0.419; p = 0.838)	0.033 (CI = +/-0.041; p = 0.109)	-0.001 (CI = +/-0.002; p = 0.174)	0.010 (CI = +/-0.113; p = 0.854)	-0.002 (CI = +/-0.426; p = 0.991)	0.898	+4.18%	+3.93%
Severity	2016.1	0.039 (CI = +/-0.017; p = 0.000)	0.033 (CI = +/-0.041; p = 0.109)	-0.001 (CI = +/-0.002; p = 0.174)	0.010 (CI = +/-0.113; p = 0.854)	NA (CI = +/-NA; p = NA)	0.891	+3.93%	+3.93%
Severity	2016.2	0.034 (CI = +/-0.018; p = 0.001)	0.027 (CI = +/-0.042; p = 0.179)	-0.002 (CI = +/-0.002; p = 0.142)	0.028 (CI = +/-0.116; p = 0.614)	NA (CI = +/-NA; p = NA)	0.872	+3.50%	+3.50%
Severity	2017.1	0.034 (CI = +/-0.021; p = 0.004)	0.028 (CI = +/-0.045; p = 0.195)	-0.002 (CI = +/-0.002; p = 0.154)	0.031 (CI = +/-0.126; p = 0.607)	NA (CI = +/-NA; p = NA)	0.851	+3.43%	+3.43%
Severity	2017.2	0.030 (CI = +/-0.022; p = 0.014)	0.022 (CI = +/-0.046; p = 0.313)	-0.002 (CI = +/-0.002; p = 0.156)	0.044 (CI = +/-0.128; p = 0.465)	NA (CI = +/-NA; p = NA)	0.816	+3.00%	+3.00%
Frequency	2011.1	-0.006 (CI = +/-0.020; p = 0.548)	0.140 (CI = +/-0.045; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.067 (CI = +/-0.145; p = 0.352)	-0.032 (CI = +/-0.035; p = 0.075)	0.941	-0.60%	-3.71%
Frequency	2011.2	-0.003 (CI = +/-0.024; p = 0.812)	0.143 (CI = +/-0.047; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.071 (CI = +/-0.148; p = 0.334)	-0.036 (CI = +/-0.039; p = 0.068)	0.940	-0.28%	-3.80%
Frequency	2012.1	-0.007 (CI = +/-0.028; p = 0.631)	0.145 (CI = +/-0.049; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.067 (CI = +/-0.151; p = 0.367)	-0.031 (CI = +/-0.043; p = 0.149)	0.938	-0.67%	-3.72%
Frequency	2012.2	-0.015 (CI = +/-0.034; p = 0.389)	0.141 (CI = +/-0.050; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.060 (CI = +/-0.153; p = 0.423)	-0.022 (CI = +/-0.049; p = 0.366)	0.939	-1.44%	-3.58%
Frequency	2013.1	-0.037 (CI = +/-0.040; p = 0.064)	0.150 (CI = +/-0.048; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.047 (CI = +/-0.144; p = 0.503)	0.004 (CI = +/-0.053; p = 0.888)	0.948	-3.64%	-3.29%
Frequency	2013.2	-0.054 (CI = +/-0.050; p = 0.036)	0.145 (CI = +/-0.049; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.038 (CI = +/-0.144; p = 0.593)	0.023 (CI = +/-0.063; p = 0.457)	0.950	-5.29%	-3.09%
Frequency	2014.1	-0.064 (CI = +/-0.070; p = 0.070)	0.147 (CI = +/-0.051; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.034 (CI = +/-0.149; p = 0.634)	0.033 (CI = +/-0.082; p = 0.405)	0.945	-6.21%	-3.02%
Frequency	2014.2	-0.075 (CI = +/-0.108; p = 0.157)	0.145 (CI = +/-0.054; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.031 (CI = +/-0.155; p = 0.675)	0.045 (CI = +/-0.120; p = 0.435)	0.943	-7.27%	-2.96%
Frequency	2015.1	-0.190 (CI = +/-0.184; p = 0.044)	0.154 (CI = +/-0.053; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	0.018 (CI = +/-0.150; p = 0.808)	0.163 (CI = +/-0.195; p = 0.094)	0.946	-17.33%	-2.66%
Frequency	2015.2	-0.339 (CI = +/-0.581; p = 0.233)	0.150 (CI = +/-0.057; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	0.009 (CI = +/-0.157; p = 0.901)	0.313 (CI = +/-0.591; p = 0.276)	0.943	-28.72%	-2.49%
Frequency	2016.1	-0.025 (CI = +/-0.024; p = 0.040)	0.150 (CI = +/-0.057; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	0.009 (CI = +/-0.157; p = 0.901)	NA (CI = +/-NA; p = NA)	0.939	-2.49%	-2.49%
Frequency	2016.2	-0.016 (CI = +/-0.024; p = 0.157)	0.161 (CI = +/-0.053; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	-0.028 (CI = +/-0.148; p = 0.687)	NA (CI = +/-NA; p = NA)	0.950	-1.62%	-1.62%
Frequency	2017.1	-0.006 (CI = +/-0.022; p = 0.551)	0.149 (CI = +/-0.047; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	-0.069 (CI = +/-0.133; p = 0.286)	NA (CI = +/-NA; p = NA)	0.959	-0.63%	-0.63%
Frequency	2017.2	0.000 (CI = +/-0.022; p = 1.000)	0.158 (CI = +/-0.046; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	-0.090 (CI = +/-0.128; p = 0.152)	NA (CI = +/-NA; p = NA)	0.966	+0.00%	+0.00%

BI

Coverage = BI
End Trend Period = 2025.2
Excluded Points = 2020.1
Parameters Included: time

Loss Cost	2011.1	0.006 (CI = +/-0.016; p = 0.454)	-0.015	+0.58%
Loss Cost	2011.2	0.005 (CI = +/-0.017; p = 0.539)	-0.023	+0.51%
Loss Cost	2012.1	0.006 (CI = +/-0.018; p = 0.479)	-0.019	+0.63%
Loss Cost	2012.2	0.005 (CI = +/-0.019; p = 0.574)	-0.028	+0.54%
Loss Cost	2013.1	0.007 (CI = +/-0.021; p = 0.516)	-0.024	+0.67%
Loss Cost	2013.2	0.006 (CI = +/-0.023; p = 0.620)	-0.034	+0.55%
Loss Cost	2014.1	0.008 (CI = +/-0.025; p = 0.517)	-0.026	+0.78%
Loss Cost	2014.2	0.007 (CI = +/-0.027; p = 0.600)	-0.035	+0.69%
Loss Cost	2015.1	0.009 (CI = +/-0.029; p = 0.543)	-0.032	+0.88%
Loss Cost	2015.2	0.009 (CI = +/-0.033; p = 0.552)	-0.034	+0.94%
Loss Cost	2016.1	0.016 (CI = +/-0.035; p = 0.353)	-0.005	+1.60%
Loss Cost	2016.2	0.017 (CI = +/-0.039; p = 0.369)	-0.009	+1.73%
Loss Cost	2017.1	0.027 (CI = +/-0.042; p = 0.189)	0.053	+2.76%
Loss Cost	2017.2	0.029 (CI = +/-0.048; p = 0.220)	0.041	+2.92%
Severity	2011.1	0.037 (CI = +/-0.004; p = 0.000)	0.923	+3.80%
Severity	2011.2	0.038 (CI = +/-0.004; p = 0.000)	0.920	+3.86%
Severity	2012.1	0.039 (CI = +/-0.004; p = 0.000)	0.928	+4.00%
Severity	2012.2	0.041 (CI = +/-0.004; p = 0.000)	0.938	+4.16%
Severity	2013.1	0.043 (CI = +/-0.004; p = 0.000)	0.957	+4.37%
Severity	2013.2	0.043 (CI = +/-0.004; p = 0.000)	0.954	+4.43%
Severity	2014.1	0.043 (CI = +/-0.004; p = 0.000)	0.948	+4.42%
Severity	2014.2	0.042 (CI = +/-0.005; p = 0.000)	0.942	+4.33%
Severity	2015.1	0.042 (CI = +/-0.005; p = 0.000)	0.934	+4.25%
Severity	2015.2	0.041 (CI = +/-0.006; p = 0.000)	0.926	+4.14%
Severity	2016.1	0.041 (CI = +/-0.006; p = 0.000)	0.917	+4.19%
Severity	2016.2	0.039 (CI = +/-0.006; p = 0.000)	0.911	+3.98%
Severity	2017.1	0.039 (CI = +/-0.007; p = 0.000)	0.899	+4.02%
Severity	2017.2	0.037 (CI = +/-0.007; p = 0.000)	0.886	+3.79%
Frequency	2011.1	-0.031 (CI = +/-0.015; p = 0.000)	0.371	-3.10%
Frequency	2011.2	-0.033 (CI = +/-0.016; p = 0.000)	0.367	-3.22%
Frequency	2012.1	-0.033 (CI = +/-0.018; p = 0.001)	0.344	-3.24%
Frequency	2012.2	-0.035 (CI = +/-0.019; p = 0.001)	0.358	-3.48%
Frequency	2013.1	-0.036 (CI = +/-0.020; p = 0.001)	0.339	-3.54%
Frequency	2013.2	-0.038 (CI = +/-0.022; p = 0.002)	0.335	-3.71%
Frequency	2014.1	-0.035 (CI = +/-0.024; p = 0.006)	0.279	-3.48%
Frequency	2014.2	-0.036 (CI = +/-0.026; p = 0.010)	0.251	-3.49%
Frequency	2015.1	-0.033 (CI = +/-0.029; p = 0.026)	0.194	-3.24%
Frequency	2015.2	-0.031 (CI = +/-0.032; p = 0.053)	0.148	-3.07%
Frequency	2016.1	-0.025 (CI = +/-0.034; p = 0.138)	0.073	-2.49%
Frequency	2016.2	-0.022 (CI = +/-0.038; p = 0.240)	0.028	-2.16%
Frequency	2017.1	-0.012 (CI = +/-0.041; p = 0.533)	-0.038	-1.21%
Frequency	2017.2	-0.008 (CI = +/-0.046; p = 0.701)	-0.060	-0.84%

BI

Coverage = BI
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality, mobility
Scalar Level Change Start Date = 2016-06-01

Loss Cost	2011.1	0.018 (CI = +/-0.009; p = 0.000)	0.171 (CI = +/-0.042; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.064 (CI = +/-0.083; p = 0.123)	0.914	+1.82%
Loss Cost	2011.2	0.019 (CI = +/-0.009; p = 0.000)	0.174 (CI = +/-0.044; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.065 (CI = +/-0.084; p = 0.122)	0.915	+1.88%
Loss Cost	2012.1	0.019 (CI = +/-0.010; p = 0.001)	0.175 (CI = +/-0.046; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.065 (CI = +/-0.086; p = 0.130)	0.914	+1.87%
Loss Cost	2012.2	0.019 (CI = +/-0.010; p = 0.001)	0.176 (CI = +/-0.047; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.065 (CI = +/-0.088; p = 0.141)	0.913	+1.90%
Loss Cost	2013.1	0.018 (CI = +/-0.010; p = 0.001)	0.178 (CI = +/-0.049; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.067 (CI = +/-0.090; p = 0.138)	0.913	+1.86%
Loss Cost	2013.2	0.018 (CI = +/-0.011; p = 0.002)	0.178 (CI = +/-0.052; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.067 (CI = +/-0.094; p = 0.150)	0.912	+1.86%
Loss Cost	2014.1	0.018 (CI = +/-0.011; p = 0.002)	0.180 (CI = +/-0.055; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.069 (CI = +/-0.098; p = 0.156)	0.911	+1.85%
Loss Cost	2014.2	0.018 (CI = +/-0.011; p = 0.003)	0.179 (CI = +/-0.057; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.070 (CI = +/-0.105; p = 0.175)	0.910	+1.84%
Loss Cost	2015.1	0.018 (CI = +/-0.011; p = 0.003)	0.188 (CI = +/-0.058; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.098 (CI = +/-0.110; p = 0.078)	0.918	+1.81%
Loss Cost	2015.2	0.018 (CI = +/-0.011; p = 0.004)	0.190 (CI = +/-0.061; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.090 (CI = +/-0.129; p = 0.160)	0.918	+1.81%
Loss Cost	2016.1	0.018 (CI = +/-0.012; p = 0.006)	0.189 (CI = +/-0.066; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.082 (CI = +/-0.194; p = 0.380)	0.914	+1.81%
Loss Cost	2016.2	0.018 (CI = +/-0.012; p = 0.006)	0.189 (CI = +/-0.066; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.918	+1.81%
Loss Cost	2017.1	0.022 (CI = +/-0.012; p = 0.002)	0.178 (CI = +/-0.065; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.927	+2.18%
Loss Cost	2017.2	0.022 (CI = +/-0.014; p = 0.005)	0.181 (CI = +/-0.071; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.926	+2.26%
Severity	2011.1	0.034 (CI = +/-0.008; p = 0.000)	0.028 (CI = +/-0.038; p = 0.138)	-0.001 (CI = +/-0.002; p = 0.155)	0.032 (CI = +/-0.074; p = 0.387)	0.918	+3.43%
Severity	2011.2	0.035 (CI = +/-0.008; p = 0.000)	0.032 (CI = +/-0.038; p = 0.100)	-0.001 (CI = +/-0.002; p = 0.145)	0.030 (CI = +/-0.074; p = 0.406)	0.916	+3.51%
Severity	2012.1	0.036 (CI = +/-0.008; p = 0.000)	0.026 (CI = +/-0.038; p = 0.169)	-0.001 (CI = +/-0.002; p = 0.144)	0.031 (CI = +/-0.072; p = 0.376)	0.920	+3.63%
Severity	2012.2	0.037 (CI = +/-0.007; p = 0.000)	0.034 (CI = +/-0.035; p = 0.053)	-0.001 (CI = +/-0.001; p = 0.090)	0.034 (CI = +/-0.064; p = 0.285)	0.936	+3.78%
Severity	2013.1	0.038 (CI = +/-0.006; p = 0.000)	0.026 (CI = +/-0.031; p = 0.101)	-0.001 (CI = +/-0.001; p = 0.065)	0.042 (CI = +/-0.057; p = 0.143)	0.951	+3.90%
Severity	2013.2	0.039 (CI = +/-0.006; p = 0.000)	0.029 (CI = +/-0.031; p = 0.062)	-0.001 (CI = +/-0.001; p = 0.056)	0.046 (CI = +/-0.056; p = 0.103)	0.951	+3.95%
Severity	2014.1	0.039 (CI = +/-0.007; p = 0.000)	0.030 (CI = +/-0.033; p = 0.068)	-0.001 (CI = +/-0.001; p = 0.062)	0.045 (CI = +/-0.059; p = 0.130)	0.944	+3.94%
Severity	2014.2	0.039 (CI = +/-0.007; p = 0.000)	0.030 (CI = +/-0.034; p = 0.086)	-0.001 (CI = +/-0.001; p = 0.070)	0.043 (CI = +/-0.063; p = 0.164)	0.934	+3.94%
Severity	2015.1	0.039 (CI = +/-0.007; p = 0.000)	0.033 (CI = +/-0.036; p = 0.069)	-0.001 (CI = +/-0.001; p = 0.068)	0.033 (CI = +/-0.069; p = 0.317)	0.924	+3.93%
Severity	2015.2	0.039 (CI = +/-0.007; p = 0.000)	0.032 (CI = +/-0.038; p = 0.087)	-0.001 (CI = +/-0.001; p = 0.078)	0.030 (CI = +/-0.081; p = 0.434)	0.908	+3.93%
Severity	2016.1	0.038 (CI = +/-0.007; p = 0.000)	0.027 (CI = +/-0.040; p = 0.172)	-0.001 (CI = +/-0.001; p = 0.092)	0.067 (CI = +/-0.118; p = 0.247)	0.900	+3.92%
Severity	2016.2	0.038 (CI = +/-0.007; p = 0.000)	0.027 (CI = +/-0.040; p = 0.172)	-0.001 (CI = +/-0.001; p = 0.092)	NA (CI = +/-NA; p = NA)	0.878	+3.92%
Severity	2017.1	0.038 (CI = +/-0.008; p = 0.000)	0.027 (CI = +/-0.043; p = 0.195)	-0.001 (CI = +/-0.002; p = 0.107)	NA (CI = +/-NA; p = NA)	0.858	+3.91%
Severity	2017.2	0.037 (CI = +/-0.009; p = 0.000)	0.022 (CI = +/-0.045; p = 0.315)	-0.001 (CI = +/-0.002; p = 0.177)	NA (CI = +/-NA; p = NA)	0.822	+3.73%
Frequency	2011.1	-0.016 (CI = +/-0.009; p = 0.002)	0.143 (CI = +/-0.043; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	-0.096 (CI = +/-0.085; p = 0.028)	0.946	-1.55%
Frequency	2011.2	-0.016 (CI = +/-0.009; p = 0.002)	0.142 (CI = +/-0.045; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	-0.096 (CI = +/-0.087; p = 0.032)	0.945	-1.58%
Frequency	2012.1	-0.017 (CI = +/-0.009; p = 0.001)	0.149 (CI = +/-0.045; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	-0.097 (CI = +/-0.085; p = 0.027)	0.948	-1.70%
Frequency	2012.2	-0.018 (CI = +/-0.009; p = 0.000)	0.142 (CI = +/-0.044; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	-0.099 (CI = +/-0.082; p = 0.020)	0.953	-1.81%
Frequency	2013.1	-0.020 (CI = +/-0.008; p = 0.000)	0.153 (CI = +/-0.039; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	-0.108 (CI = +/-0.072; p = 0.005)	0.965	-1.96%
Frequency	2013.2	-0.020 (CI = +/-0.008; p = 0.000)	0.149 (CI = +/-0.040; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	-0.113 (CI = +/-0.072; p = 0.004)	0.966	-2.01%
Frequency	2014.1	-0.020 (CI = +/-0.008; p = 0.000)	0.149 (CI = +/-0.042; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	-0.114 (CI = +/-0.076; p = 0.005)	0.962	-2.02%
Frequency	2014.2	-0.020 (CI = +/-0.009; p = 0.000)	0.149 (CI = +/-0.044; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	-0.114 (CI = +/-0.081; p = 0.008)	0.961	-2.02%
Frequency	2015.1	-0.021 (CI = +/-0.009; p = 0.000)	0.155 (CI = +/-0.045; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	-0.131 (CI = +/-0.087; p = 0.005)	0.960	-2.04%
Frequency	2015.2	-0.021 (CI = +/-0.009; p = 0.000)	0.157 (CI = +/-0.047; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	-0.120 (CI = +/-0.101; p = 0.023)	0.958	-2.04%
Frequency	2016.1	-0.021 (CI = +/-0.009; p = 0.000)	0.162 (CI = +/-0.051; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.149 (CI = +/-0.150; p = 0.052)	0.953	-2.03%
Frequency	2016.2	-0.021 (CI = +/-0.009; p = 0.000)	0.162 (CI = +/-0.051; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.952	-2.03%
Frequency	2017.1	-0.017 (CI = +/-0.009; p = 0.001)	0.151 (CI = +/-0.047; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.958	-1.66%
Frequency	2017.2	-0.014 (CI = +/-0.010; p = 0.007)	0.159 (CI = +/-0.048; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.962	-1.42%

BI

Coverage = BI
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, trend_level_change, seasonality, mobility
Scalar Level Change Start Date = 2016-06-01
Future Trend Start Date = 2016-04-01

Loss Cost	2011.1	0.019 (CI = +/-0.024; p = 0.112)	0.171 (CI = +/-0.043; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.066 (CI = +/-0.091; p = 0.149)	-0.001 (CI = +/-0.025; p = 0.940)	0.910	+1.90%	+1.80%
Loss Cost	2011.2	0.025 (CI = +/-0.028; p = 0.080)	0.175 (CI = +/-0.045; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.074 (CI = +/-0.094; p = 0.117)	-0.007 (CI = +/-0.029; p = 0.643)	0.912	+2.49%	+1.81%
Loss Cost	2012.1	0.026 (CI = +/-0.034; p = 0.129)	0.174 (CI = +/-0.047; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.075 (CI = +/-0.099; p = 0.128)	-0.008 (CI = +/-0.035; p = 0.655)	0.911	+2.59%	+1.81%
Loss Cost	2012.2	0.033 (CI = +/-0.041; p = 0.107)	0.178 (CI = +/-0.048; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.084 (CI = +/-0.103; p = 0.106)	-0.015 (CI = +/-0.042; p = 0.456)	0.912	+3.40%	+1.81%
Loss Cost	2013.1	0.033 (CI = +/-0.053; p = 0.211)	0.178 (CI = +/-0.050; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.083 (CI = +/-0.110; p = 0.129)	-0.015 (CI = +/-0.053; p = 0.574)	0.911	+3.31%	+1.81%
Loss Cost	2013.2	0.042 (CI = +/-0.070; p = 0.229)	0.180 (CI = +/-0.053; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.090 (CI = +/-0.118; p = 0.125)	-0.024 (CI = +/-0.071; p = 0.492)	0.910	+4.25%	+1.81%
Loss Cost	2014.1	0.051 (CI = +/-0.098; p = 0.285)	0.179 (CI = +/-0.055; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.096 (CI = +/-0.127; p = 0.130)	-0.033 (CI = +/-0.098; p = 0.484)	0.908	+5.28%	+1.81%
Loss Cost	2014.2	0.088 (CI = +/-0.152; p = 0.239)	0.183 (CI = +/-0.058; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.112 (CI = +/-0.139; p = 0.107)	-0.070 (CI = +/-0.152; p = 0.346)	0.909	+9.19%	+1.82%
Loss Cost	2015.1	-0.021 (CI = +/-0.270; p = 0.871)	0.189 (CI = +/-0.060; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.084 (CI = +/-0.151; p = 0.257)	0.039 (CI = +/-0.270; p = 0.763)	0.914	-2.09%	+1.81%
Loss Cost	2015.2	-0.032 (CI = +/-0.924; p = 0.942)	0.189 (CI = +/-0.066; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.082 (CI = +/-0.194; p = 0.380)	0.050 (CI = +/-0.924; p = 0.910)	0.912	-3.14%	+1.81%
Loss Cost	2016.1	0.018 (CI = +/-0.012; p = 0.006)	0.189 (CI = +/-0.066; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.082 (CI = +/-0.194; p = 0.380)	NA (CI = +/-NA; p = NA)	0.914	+1.81%	+1.81%
Loss Cost	2016.2	0.018 (CI = +/-0.012; p = 0.006)	0.189 (CI = +/-0.066; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.918	+1.81%	+1.81%
Loss Cost	2017.1	0.022 (CI = +/-0.012; p = 0.002)	0.178 (CI = +/-0.065; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.927	+2.18%	+2.18%
Loss Cost	2017.2	0.022 (CI = +/-0.014; p = 0.005)	0.181 (CI = +/-0.071; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.926	+2.26%	+2.26%
Severity	2011.1	0.005 (CI = +/-0.017; p = 0.511)	0.029 (CI = +/-0.031; p = 0.062)	-0.001 (CI = +/-0.001; p = 0.078)	0.073 (CI = +/-0.064; p = 0.026)	0.033 (CI = +/-0.018; p = 0.001)	0.947	+0.54%	+3.91%
Severity	2011.2	0.003 (CI = +/-0.020; p = 0.787)	0.027 (CI = +/-0.032; p = 0.088)	-0.001 (CI = +/-0.001; p = 0.085)	0.077 (CI = +/-0.067; p = 0.025)	0.036 (CI = +/-0.021; p = 0.002)	0.943	+0.26%	+3.91%
Severity	2012.1	0.003 (CI = +/-0.024; p = 0.784)	0.027 (CI = +/-0.033; p = 0.103)	-0.001 (CI = +/-0.001; p = 0.093)	0.077 (CI = +/-0.070; p = 0.033)	0.035 (CI = +/-0.025; p = 0.007)	0.940	+0.32%	+3.91%
Severity	2012.2	0.013 (CI = +/-0.029; p = 0.344)	0.031 (CI = +/-0.033; p = 0.064)	-0.001 (CI = +/-0.001; p = 0.082)	0.065 (CI = +/-0.071; p = 0.072)	0.025 (CI = +/-0.029; p = 0.088)	0.942	+1.34%	+3.92%
Severity	2013.1	0.032 (CI = +/-0.033; p = 0.056)	0.026 (CI = +/-0.032; p = 0.106)	-0.001 (CI = +/-0.001; p = 0.071)	0.049 (CI = +/-0.069; p = 0.158)	0.006 (CI = +/-0.034; p = 0.698)	0.949	+3.27%	+3.92%
Severity	2013.2	0.050 (CI = +/-0.042; p = 0.023)	0.030 (CI = +/-0.032; p = 0.061)	-0.001 (CI = +/-0.001; p = 0.059)	0.035 (CI = +/-0.071; p = 0.321)	-0.012 (CI = +/-0.043; p = 0.577)	0.949	+5.14%	+3.93%
Severity	2014.1	0.054 (CI = +/-0.059; p = 0.074)	0.030 (CI = +/-0.034; p = 0.077)	-0.001 (CI = +/-0.001; p = 0.067)	0.033 (CI = +/-0.077; p = 0.382)	-0.015 (CI = +/-0.059; p = 0.603)	0.942	+5.50%	+3.93%
Severity	2014.2	0.065 (CI = +/-0.093; p = 0.156)	0.031 (CI = +/-0.036; p = 0.081)	-0.001 (CI = +/-0.001; p = 0.072)	0.028 (CI = +/-0.085; p = 0.502)	-0.027 (CI = +/-0.093; p = 0.554)	0.932	+6.73%	+3.93%
Severity	2015.1	0.029 (CI = +/-0.169; p = 0.719)	0.033 (CI = +/-0.037; p = 0.077)	-0.001 (CI = +/-0.001; p = 0.077)	0.037 (CI = +/-0.094; p = 0.418)	0.009 (CI = +/-0.169; p = 0.908)	0.920	+2.96%	+3.93%
Severity	2015.2	-0.199 (CI = +/-0.561; p = 0.461)	0.027 (CI = +/-0.040; p = 0.172)	-0.001 (CI = +/-0.001; p = 0.092)	0.067 (CI = +/-0.118; p = 0.247)	0.238 (CI = +/-0.561; p = 0.381)	0.907	-18.06%	+3.92%
Severity	2016.1	0.038 (CI = +/-0.007; p = 0.000)	0.027 (CI = +/-0.040; p = 0.172)	-0.001 (CI = +/-0.001; p = 0.092)	0.067 (CI = +/-0.118; p = 0.247)	NA (CI = +/-NA; p = NA)	0.900	+3.92%	+3.92%
Severity	2016.2	0.038 (CI = +/-0.007; p = 0.000)	0.027 (CI = +/-0.040; p = 0.172)	-0.001 (CI = +/-0.001; p = 0.092)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.878	+3.92%	+3.92%
Severity	2017.1	0.038 (CI = +/-0.008; p = 0.000)	0.027 (CI = +/-0.043; p = 0.195)	-0.001 (CI = +/-0.002; p = 0.107)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.858	+3.91%	+3.91%
Severity	2017.2	0.037 (CI = +/-0.009; p = 0.000)	0.022 (CI = +/-0.045; p = 0.315)	-0.001 (CI = +/-0.002; p = 0.177)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.822	+3.73%	+3.73%
Frequency	2011.1	0.013 (CI = +/-0.020; p = 0.179)	0.142 (CI = +/-0.037; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	-0.139 (CI = +/-0.077; p = 0.001)	-0.034 (CI = +/-0.022; p = 0.003)	0.961	+1.36%	-2.03%
Frequency	2011.2	0.022 (CI = +/-0.023; p = 0.059)	0.148 (CI = +/-0.037; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	-0.151 (CI = +/-0.077; p = 0.001)	-0.042 (CI = +/-0.024; p = 0.001)	0.963	+2.22%	-2.03%
Frequency	2012.1	0.022 (CI = +/-0.028; p = 0.108)	0.147 (CI = +/-0.038; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	-0.152 (CI = +/-0.081; p = 0.001)	-0.043 (CI = +/-0.029; p = 0.005)	0.962	+2.26%	-2.03%
Frequency	2012.2	0.020 (CI = +/-0.034; p = 0.238)	0.146 (CI = +/-0.040; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	-0.149 (CI = +/-0.086; p = 0.002)	-0.041 (CI = +/-0.035; p = 0.026)	0.961	+2.03%	-2.03%
Frequency	2013.1	0.000 (CI = +/-0.041; p = 0.982)	0.152 (CI = +/-0.039; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	-0.132 (CI = +/-0.085; p = 0.004)	-0.021 (CI = +/-0.042; p = 0.305)	0.965	+0.04%	-2.03%
Frequency	2013.2	-0.008 (CI = +/-0.054; p = 0.749)	0.150 (CI = +/-0.041; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	-0.125 (CI = +/-0.091; p = 0.010)	-0.012 (CI = +/-0.055; p = 0.649)	0.965	-0.84%	-2.04%
Frequency	2014.1	-0.002 (CI = +/-0.076; p = 0.956)	0.149 (CI = +/-0.043; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	-0.129 (CI = +/-0.099; p = 0.013)	-0.019 (CI = +/-0.076; p = 0.617)	0.961	-0.20%	-2.03%
Frequency	2014.2	0.023 (CI = +/-0.118; p = 0.690)	0.152 (CI = +/-0.045; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	-0.140 (CI = +/-0.108; p = 0.015)	-0.043 (CI = +/-0.118; p = 0.451)	0.960	+2.30%	-2.03%
Frequency	2015.1	-0.050 (CI = +/-0.212; p = 0.623)	0.156 (CI = +/-0.047; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	-0.121 (CI = +/-0.119; p = 0.047)	0.030 (CI = +/-0.212; p = 0.771)	0.958	-4.90%	-2.04%
Frequency	2015.2	0.167 (CI = +/-0.715; p = 0.625)	0.162 (CI = +/-0.051; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.149 (CI = +/-0.150; p = 0.052)	-0.188 (CI = +/-0.715; p = 0.584)	0.956	+18.22%	-2.03%
Frequency	2016.1	-0.021 (CI = +/-0.009; p = 0.000)	0.162 (CI = +/-0.051; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.149 (CI = +/-0.150; p = 0.052)	NA (CI = +/-NA; p = NA)	0.953	-2.03%	-2.03%
Frequency	2016.2	-0.021 (CI = +/-0.009; p = 0.000)	0.162 (CI = +/-0.051; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.952	-2.03%	-2.03%
Frequency	2017.1	-0.017 (CI = +/-0.009; p = 0.001)	0.151 (CI = +/-0.047; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.958	-1.66%	-1.66%
Frequency	2017.2	-0.014 (CI = +/-0.010; p = 0.007)	0.159 (CI = +/-0.048; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.962	-1.42%	-1.42%

BI

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

Loss Cost	2011.1	0.014 (CI = +/-0.009; p = 0.004)	0.014 (CI = +/-0.003; p = 0.000)	0.696	+1.43%
Loss Cost	2011.2	0.014 (CI = +/-0.010; p = 0.010)	0.014 (CI = +/-0.004; p = 0.000)	0.695	+1.37%
Loss Cost	2012.1	0.015 (CI = +/-0.011; p = 0.008)	0.014 (CI = +/-0.004; p = 0.000)	0.701	+1.49%
Loss Cost	2012.2	0.014 (CI = +/-0.011; p = 0.019)	0.014 (CI = +/-0.004; p = 0.000)	0.702	+1.39%
Loss Cost	2013.1	0.015 (CI = +/-0.012; p = 0.018)	0.014 (CI = +/-0.004; p = 0.000)	0.705	+1.51%
Loss Cost	2013.2	0.014 (CI = +/-0.013; p = 0.042)	0.014 (CI = +/-0.004; p = 0.000)	0.708	+1.37%
Loss Cost	2014.1	0.015 (CI = +/-0.014; p = 0.032)	0.014 (CI = +/-0.004; p = 0.000)	0.714	+1.55%
Loss Cost	2014.2	0.014 (CI = +/-0.015; p = 0.068)	0.014 (CI = +/-0.004; p = 0.000)	0.717	+1.40%
Loss Cost	2015.1	0.015 (CI = +/-0.016; p = 0.074)	0.014 (CI = +/-0.004; p = 0.000)	0.717	+1.50%
Loss Cost	2015.2	0.014 (CI = +/-0.018; p = 0.115)	0.014 (CI = +/-0.004; p = 0.000)	0.716	+1.44%
Loss Cost	2016.1	0.019 (CI = +/-0.019; p = 0.051)	0.014 (CI = +/-0.004; p = 0.000)	0.735	+1.91%
Loss Cost	2016.2	0.018 (CI = +/-0.021; p = 0.096)	0.014 (CI = +/-0.004; p = 0.000)	0.735	+1.79%
Loss Cost	2017.1	0.024 (CI = +/-0.022; p = 0.033)	0.013 (CI = +/-0.004; p = 0.000)	0.764	+2.47%
Loss Cost	2017.2	0.021 (CI = +/-0.025; p = 0.092)	0.013 (CI = +/-0.004; p = 0.000)	0.768	+2.13%
Severity	2011.1	0.037 (CI = +/-0.005; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.159)	0.914	+3.75%
Severity	2011.2	0.037 (CI = +/-0.005; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.163)	0.910	+3.81%
Severity	2012.1	0.039 (CI = +/-0.005; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.142)	0.917	+3.95%
Severity	2012.2	0.040 (CI = +/-0.005; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.115)	0.926	+4.11%
Severity	2013.1	0.042 (CI = +/-0.004; p = 0.000)	-0.001 (CI = +/-0.001; p = 0.067)	0.944	+4.31%
Severity	2013.2	0.043 (CI = +/-0.005; p = 0.000)	-0.001 (CI = +/-0.001; p = 0.068)	0.939	+4.36%
Severity	2014.1	0.043 (CI = +/-0.005; p = 0.000)	-0.001 (CI = +/-0.001; p = 0.075)	0.931	+4.35%
Severity	2014.2	0.042 (CI = +/-0.006; p = 0.000)	-0.001 (CI = +/-0.001; p = 0.085)	0.922	+4.27%
Severity	2015.1	0.041 (CI = +/-0.006; p = 0.000)	-0.001 (CI = +/-0.001; p = 0.098)	0.911	+4.19%
Severity	2015.2	0.040 (CI = +/-0.006; p = 0.000)	-0.001 (CI = +/-0.001; p = 0.116)	0.897	+4.07%
Severity	2016.1	0.040 (CI = +/-0.007; p = 0.000)	-0.001 (CI = +/-0.001; p = 0.118)	0.885	+4.13%
Severity	2016.2	0.038 (CI = +/-0.007; p = 0.000)	-0.001 (CI = +/-0.001; p = 0.153)	0.870	+3.91%
Severity	2017.1	0.039 (CI = +/-0.008; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.160)	0.850	+3.96%
Severity	2017.2	0.036 (CI = +/-0.009; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.241)	0.821	+3.71%
Frequency	2011.1	-0.023 (CI = +/-0.009; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	0.849	-2.24%
Frequency	2011.2	-0.024 (CI = +/-0.009; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	0.851	-2.35%
Frequency	2012.1	-0.024 (CI = +/-0.010; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	0.845	-2.37%
Frequency	2012.2	-0.026 (CI = +/-0.010; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	0.860	-2.61%
Frequency	2013.1	-0.027 (CI = +/-0.011; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	0.857	-2.68%
Frequency	2013.2	-0.029 (CI = +/-0.011; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	0.862	-2.87%
Frequency	2014.1	-0.027 (CI = +/-0.012; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	0.856	-2.68%
Frequency	2014.2	-0.028 (CI = +/-0.013; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	0.851	-2.75%
Frequency	2015.1	-0.026 (CI = +/-0.014; p = 0.001)	0.015 (CI = +/-0.003; p = 0.000)	0.842	-2.58%
Frequency	2015.2	-0.026 (CI = +/-0.015; p = 0.002)	0.015 (CI = +/-0.003; p = 0.000)	0.833	-2.53%
Frequency	2016.1	-0.022 (CI = +/-0.016; p = 0.011)	0.015 (CI = +/-0.003; p = 0.000)	0.832	-2.13%
Frequency	2016.2	-0.021 (CI = +/-0.018; p = 0.025)	0.015 (CI = +/-0.003; p = 0.000)	0.821	-2.05%
Frequency	2017.1	-0.014 (CI = +/-0.018; p = 0.109)	0.014 (CI = +/-0.003; p = 0.000)	0.831	-1.43%
Frequency	2017.2	-0.015 (CI = +/-0.021; p = 0.131)	0.014 (CI = +/-0.003; p = 0.000)	0.825	-1.53%

BI

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

Loss Cost	2011.1	0.005 (CI = +/-0.017; p = 0.580)	-0.024	+0.46%
Loss Cost	2011.2	0.004 (CI = +/-0.018; p = 0.657)	-0.029	+0.39%
Loss Cost	2012.1	0.005 (CI = +/-0.019; p = 0.581)	-0.026	+0.52%
Loss Cost	2012.2	0.004 (CI = +/-0.021; p = 0.665)	-0.032	+0.44%
Loss Cost	2013.1	0.006 (CI = +/-0.022; p = 0.591)	-0.029	+0.59%
Loss Cost	2013.2	0.005 (CI = +/-0.024; p = 0.678)	-0.036	+0.49%
Loss Cost	2014.1	0.007 (CI = +/-0.026; p = 0.559)	-0.029	+0.75%
Loss Cost	2014.2	0.007 (CI = +/-0.028; p = 0.621)	-0.035	+0.69%
Loss Cost	2015.1	0.009 (CI = +/-0.031; p = 0.545)	-0.030	+0.92%
Loss Cost	2015.2	0.010 (CI = +/-0.034; p = 0.532)	-0.031	+1.05%
Loss Cost	2016.1	0.018 (CI = +/-0.037; p = 0.328)	0.001	+1.78%
Loss Cost	2016.2	0.020 (CI = +/-0.041; p = 0.322)	0.002	+2.00%
Loss Cost	2017.1	0.031 (CI = +/-0.044; p = 0.152)	0.069	+3.13%
Loss Cost	2017.2	0.034 (CI = +/-0.049; p = 0.162)	0.068	+3.44%
Severity	2011.1	0.038 (CI = +/-0.004; p = 0.000)	0.911	+3.84%
Severity	2011.2	0.038 (CI = +/-0.005; p = 0.000)	0.906	+3.90%
Severity	2012.1	0.040 (CI = +/-0.005; p = 0.000)	0.913	+4.04%
Severity	2012.2	0.041 (CI = +/-0.005; p = 0.000)	0.922	+4.19%
Severity	2013.1	0.043 (CI = +/-0.005; p = 0.000)	0.937	+4.40%
Severity	2013.2	0.043 (CI = +/-0.005; p = 0.000)	0.932	+4.45%
Severity	2014.1	0.043 (CI = +/-0.005; p = 0.000)	0.924	+4.43%
Severity	2014.2	0.042 (CI = +/-0.006; p = 0.000)	0.914	+4.33%
Severity	2015.1	0.042 (CI = +/-0.006; p = 0.000)	0.902	+4.24%
Severity	2015.2	0.040 (CI = +/-0.007; p = 0.000)	0.888	+4.11%
Severity	2016.1	0.041 (CI = +/-0.007; p = 0.000)	0.874	+4.14%
Severity	2016.2	0.038 (CI = +/-0.008; p = 0.000)	0.860	+3.90%
Severity	2017.1	0.038 (CI = +/-0.009; p = 0.000)	0.839	+3.90%
Severity	2017.2	0.036 (CI = +/-0.009; p = 0.000)	0.815	+3.63%
Frequency	2011.1	-0.033 (CI = +/-0.017; p = 0.000)	0.333	-3.26%
Frequency	2011.2	-0.034 (CI = +/-0.018; p = 0.001)	0.327	-3.37%
Frequency	2012.1	-0.034 (CI = +/-0.020; p = 0.001)	0.302	-3.38%
Frequency	2012.2	-0.037 (CI = +/-0.021; p = 0.001)	0.311	-3.60%
Frequency	2013.1	-0.037 (CI = +/-0.023; p = 0.003)	0.290	-3.65%
Frequency	2013.2	-0.039 (CI = +/-0.025; p = 0.004)	0.280	-3.79%
Frequency	2014.1	-0.036 (CI = +/-0.027; p = 0.011)	0.225	-3.52%
Frequency	2014.2	-0.036 (CI = +/-0.029; p = 0.020)	0.196	-3.49%
Frequency	2015.1	-0.032 (CI = +/-0.032; p = 0.048)	0.141	-3.18%
Frequency	2015.2	-0.030 (CI = +/-0.035; p = 0.092)	0.097	-2.94%
Frequency	2016.1	-0.023 (CI = +/-0.038; p = 0.220)	0.031	-2.27%
Frequency	2016.2	-0.018 (CI = +/-0.042; p = 0.366)	-0.008	-1.83%
Frequency	2017.1	-0.007 (CI = +/-0.045; p = 0.728)	-0.054	-0.74%
Frequency	2017.2	-0.002 (CI = +/-0.050; p = 0.940)	-0.066	-0.18%

BI

Coverage = BI
End Trend Period = 2019.2
Excluded Points = NA
Parameters Included: time

Loss Cost	2011.1	0.009 (CI = +/-0.019; p = 0.299)	0.009	+0.94%
Loss Cost	2011.2	0.007 (CI = +/-0.021; p = 0.502)	-0.034	+0.67%
Loss Cost	2012.1	0.009 (CI = +/-0.023; p = 0.407)	-0.018	+0.93%
Loss Cost	2012.2	0.005 (CI = +/-0.026; p = 0.691)	-0.063	+0.49%
Loss Cost	2013.1	0.007 (CI = +/-0.030; p = 0.607)	-0.059	+0.73%
Loss Cost	2013.2	0.000 (CI = +/-0.034; p = 1.000)	-0.091	0.00%
Loss Cost	2014.1	0.004 (CI = +/-0.040; p = 0.809)	-0.093	+0.44%
Loss Cost	2014.2	-0.006 (CI = +/-0.046; p = 0.784)	-0.101	-0.57%
Loss Cost	2015.1	-0.007 (CI = +/-0.057; p = 0.788)	-0.114	-0.69%
Loss Cost	2015.2	-0.018 (CI = +/-0.071; p = 0.567)	-0.087	-1.80%
Loss Cost	2016.1	0.000 (CI = +/-0.089; p = 0.991)	-0.167	+0.04%
Loss Cost	2016.2	-0.019 (CI = +/-0.120; p = 0.706)	-0.163	-1.84%
Loss Cost	2017.1	0.025 (CI = +/-0.153; p = 0.671)	-0.188	+2.56%
Loss Cost	2017.2	-0.019 (CI = +/-0.238; p = 0.812)	-0.304	-1.91%
Severity	2011.1	0.032 (CI = +/-0.010; p = 0.000)	0.725	+3.25%
Severity	2011.2	0.033 (CI = +/-0.011; p = 0.000)	0.703	+3.34%
Severity	2012.1	0.036 (CI = +/-0.012; p = 0.000)	0.738	+3.70%
Severity	2012.2	0.041 (CI = +/-0.012; p = 0.000)	0.793	+4.18%
Severity	2013.1	0.048 (CI = +/-0.009; p = 0.000)	0.908	+4.93%
Severity	2013.2	0.051 (CI = +/-0.010; p = 0.000)	0.918	+5.27%
Severity	2014.1	0.053 (CI = +/-0.011; p = 0.000)	0.905	+5.43%
Severity	2014.2	0.052 (CI = +/-0.014; p = 0.000)	0.876	+5.32%
Severity	2015.1	0.050 (CI = +/-0.017; p = 0.000)	0.833	+5.17%
Severity	2015.2	0.047 (CI = +/-0.021; p = 0.001)	0.767	+4.81%
Severity	2016.1	0.053 (CI = +/-0.026; p = 0.003)	0.768	+5.44%
Severity	2016.2	0.042 (CI = +/-0.030; p = 0.015)	0.668	+4.26%
Severity	2017.1	0.047 (CI = +/-0.044; p = 0.041)	0.610	+4.80%
Severity	2017.2	0.022 (CI = +/-0.032; p = 0.116)	0.486	+2.23%
Frequency	2011.1	-0.023 (CI = +/-0.018; p = 0.019)	0.253	-2.23%
Frequency	2011.2	-0.026 (CI = +/-0.020; p = 0.014)	0.293	-2.59%
Frequency	2012.1	-0.027 (CI = +/-0.023; p = 0.024)	0.264	-2.67%
Frequency	2012.2	-0.036 (CI = +/-0.023; p = 0.005)	0.423	-3.54%
Frequency	2013.1	-0.041 (CI = +/-0.026; p = 0.005)	0.450	-4.00%
Frequency	2013.2	-0.051 (CI = +/-0.027; p = 0.001)	0.588	-5.01%
Frequency	2014.1	-0.048 (CI = +/-0.032; p = 0.006)	0.494	-4.73%
Frequency	2014.2	-0.058 (CI = +/-0.036; p = 0.005)	0.552	-5.59%
Frequency	2015.1	-0.057 (CI = +/-0.045; p = 0.018)	0.465	-5.57%
Frequency	2015.2	-0.065 (CI = +/-0.056; p = 0.028)	0.454	-6.31%
Frequency	2016.1	-0.052 (CI = +/-0.071; p = 0.119)	0.247	-5.11%
Frequency	2016.2	-0.060 (CI = +/-0.098; p = 0.176)	0.198	-5.86%
Frequency	2017.1	-0.022 (CI = +/-0.122; p = 0.649)	-0.179	-2.14%
Frequency	2017.2	-0.041 (CI = +/-0.207; p = 0.569)	-0.175	-4.05%

PD

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

Loss Cost	2011.1	0.051 (CI = +/-0.007; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.905	+5.21%
Loss Cost	2011.2	0.051 (CI = +/-0.007; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.900	+5.25%
Loss Cost	2012.1	0.052 (CI = +/-0.007; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.895	+5.30%
Loss Cost	2012.2	0.052 (CI = +/-0.008; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.888	+5.29%
Loss Cost	2013.1	0.051 (CI = +/-0.009; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.880	+5.27%
Loss Cost	2013.2	0.050 (CI = +/-0.009; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.871	+5.17%
Loss Cost	2014.1	0.052 (CI = +/-0.010; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.873	+5.33%
Loss Cost	2014.2	0.049 (CI = +/-0.010; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.872	+5.07%
Loss Cost	2015.1	0.050 (CI = +/-0.011; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.867	+5.13%
Loss Cost	2015.2	0.050 (CI = +/-0.012; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.861	+5.15%
Loss Cost	2016.1	0.051 (CI = +/-0.014; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.857	+5.22%
Loss Cost	2016.2	0.051 (CI = +/-0.015; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.851	+5.20%
Loss Cost	2017.1	0.052 (CI = +/-0.017; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.850	+5.35%
Loss Cost	2017.2	0.046 (CI = +/-0.018; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.864	+4.71%
Severity	2011.1	0.074 (CI = +/-0.006; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.241)	0.963	+7.64%
Severity	2011.2	0.074 (CI = +/-0.006; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.245)	0.961	+7.72%
Severity	2012.1	0.075 (CI = +/-0.007; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.251)	0.957	+7.77%
Severity	2012.2	0.074 (CI = +/-0.007; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.260)	0.952	+7.70%
Severity	2013.1	0.074 (CI = +/-0.007; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.272)	0.946	+7.67%
Severity	2013.2	0.073 (CI = +/-0.008; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.285)	0.940	+7.53%
Severity	2014.1	0.073 (CI = +/-0.009; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.296)	0.933	+7.54%
Severity	2014.2	0.070 (CI = +/-0.009; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.311)	0.931	+7.24%
Severity	2015.1	0.070 (CI = +/-0.009; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.325)	0.921	+7.23%
Severity	2015.2	0.070 (CI = +/-0.010; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.343)	0.909	+7.22%
Severity	2016.1	0.071 (CI = +/-0.011; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.316)	0.902	+7.38%
Severity	2016.2	0.071 (CI = +/-0.013; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.327)	0.887	+7.41%
Severity	2017.1	0.071 (CI = +/-0.014; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.351)	0.867	+7.40%
Severity	2017.2	0.067 (CI = +/-0.015; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.492)	0.844	+6.97%
Frequency	2011.1	-0.023 (CI = +/-0.004; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.937	-2.26%
Frequency	2011.2	-0.023 (CI = +/-0.005; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.936	-2.29%
Frequency	2012.1	-0.023 (CI = +/-0.005; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.932	-2.29%
Frequency	2012.2	-0.023 (CI = +/-0.005; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.928	-2.24%
Frequency	2013.1	-0.023 (CI = +/-0.006; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.924	-2.23%
Frequency	2013.2	-0.022 (CI = +/-0.006; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.920	-2.20%
Frequency	2014.1	-0.021 (CI = +/-0.006; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.919	-2.05%
Frequency	2014.2	-0.020 (CI = +/-0.007; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.914	-2.02%
Frequency	2015.1	-0.020 (CI = +/-0.008; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.909	-1.96%
Frequency	2015.2	-0.019 (CI = +/-0.008; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.903	-1.93%
Frequency	2016.1	-0.020 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.901	-2.01%
Frequency	2016.2	-0.021 (CI = +/-0.010; p = 0.001)	0.011 (CI = +/-0.002; p = 0.000)	0.895	-2.05%
Frequency	2017.1	-0.019 (CI = +/-0.012; p = 0.003)	0.011 (CI = +/-0.002; p = 0.000)	0.888	-1.91%
Frequency	2017.2	-0.021 (CI = +/-0.013; p = 0.003)	0.011 (CI = +/-0.002; p = 0.000)	0.888	-2.11%

PD

Coverage = PD
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: time, trend_level_change
Future Trend Start Date = 2022-10-01

Loss Cost	2013.1	0.033 (CI = +/-0.023; p = 0.006)	0.065 (CI = +/-0.091; p = 0.151)	0.578	+3.35%	+10.34%
Loss Cost	2013.2	0.031 (CI = +/-0.025; p = 0.019)	0.071 (CI = +/-0.095; p = 0.137)	0.546	+3.10%	+10.65%
Loss Cost	2014.1	0.032 (CI = +/-0.028; p = 0.024)	0.067 (CI = +/-0.100; p = 0.176)	0.535	+3.28%	+10.44%
Loss Cost	2014.2	0.027 (CI = +/-0.030; p = 0.076)	0.077 (CI = +/-0.103; p = 0.135)	0.497	+2.76%	+10.99%
Loss Cost	2015.1	0.027 (CI = +/-0.034; p = 0.109)	0.077 (CI = +/-0.109; p = 0.160)	0.476	+2.79%	+10.96%
Loss Cost	2015.2	0.028 (CI = +/-0.039; p = 0.151)	0.076 (CI = +/-0.117; p = 0.187)	0.454	+2.81%	+10.95%
Loss Cost	2016.1	0.029 (CI = +/-0.044; p = 0.184)	0.074 (CI = +/-0.125; p = 0.233)	0.436	+2.96%	+10.82%
Loss Cost	2016.2	0.030 (CI = +/-0.051; p = 0.229)	0.072 (CI = +/-0.135; p = 0.279)	0.413	+3.08%	+10.73%
Loss Cost	2017.1	0.036 (CI = +/-0.060; p = 0.216)	0.062 (CI = +/-0.147; p = 0.383)	0.408	+3.69%	+10.31%
Severity	2013.1	0.086 (CI = +/-0.008; p = 0.000)	-0.065 (CI = +/-0.033; p = 0.001)	0.967	+9.01%	+2.16%
Severity	2013.2	0.085 (CI = +/-0.009; p = 0.000)	-0.063 (CI = +/-0.035; p = 0.001)	0.962	+8.92%	+2.25%
Severity	2014.1	0.087 (CI = +/-0.010; p = 0.000)	-0.066 (CI = +/-0.036; p = 0.001)	0.959	+9.09%	+2.09%
Severity	2014.2	0.084 (CI = +/-0.010; p = 0.000)	-0.060 (CI = +/-0.035; p = 0.002)	0.955	+8.72%	+2.42%
Severity	2015.1	0.085 (CI = +/-0.012; p = 0.000)	-0.063 (CI = +/-0.037; p = 0.002)	0.950	+8.90%	+2.27%
Severity	2015.2	0.087 (CI = +/-0.013; p = 0.000)	-0.066 (CI = +/-0.039; p = 0.002)	0.944	+9.11%	+2.10%
Severity	2016.1	0.093 (CI = +/-0.013; p = 0.000)	-0.076 (CI = +/-0.038; p = 0.001)	0.950	+9.72%	+1.67%
Severity	2016.2	0.097 (CI = +/-0.015; p = 0.000)	-0.083 (CI = +/-0.039; p = 0.000)	0.948	+10.16%	+1.38%
Severity	2017.1	0.101 (CI = +/-0.016; p = 0.000)	-0.090 (CI = +/-0.040; p = 0.000)	0.944	+10.64%	+1.10%
Frequency	2013.1	-0.053 (CI = +/-0.020; p = 0.000)	0.130 (CI = +/-0.080; p = 0.003)	0.542	-5.19%	+8.01%
Frequency	2013.2	-0.055 (CI = +/-0.022; p = 0.000)	0.134 (CI = +/-0.083; p = 0.003)	0.516	-5.34%	+8.21%
Frequency	2014.1	-0.055 (CI = +/-0.024; p = 0.000)	0.133 (CI = +/-0.088; p = 0.005)	0.466	-5.32%	+8.18%
Frequency	2014.2	-0.056 (CI = +/-0.027; p = 0.000)	0.137 (CI = +/-0.092; p = 0.006)	0.434	-5.49%	+8.37%
Frequency	2015.1	-0.058 (CI = +/-0.031; p = 0.001)	0.139 (CI = +/-0.098; p = 0.008)	0.395	-5.62%	+8.50%
Frequency	2015.2	-0.060 (CI = +/-0.035; p = 0.002)	0.143 (CI = +/-0.104; p = 0.010)	0.357	-5.78%	+8.66%
Frequency	2016.1	-0.064 (CI = +/-0.039; p = 0.003)	0.150 (CI = +/-0.111; p = 0.011)	0.337	-6.16%	+9.00%
Frequency	2016.2	-0.066 (CI = +/-0.045; p = 0.007)	0.155 (CI = +/-0.120; p = 0.015)	0.302	-6.43%	+9.22%
Frequency	2017.1	-0.065 (CI = +/-0.053; p = 0.020)	0.152 (CI = +/-0.130; p = 0.025)	0.231	-6.27%	+9.11%

PD

Coverage = PD
End Trend Period = 2025.2
Excluded Points = 2011.1,2011.2,2012.1,2012.2
Parameters Included: time, trend_level_change, mobility
Future Trend Start Date = 2022-10-01

Loss Cost	2013.1	0.063 (CI = +/-0.013; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.057 (CI = +/-0.054; p = 0.040)	0.897	+6.47%	+0.55%
Loss Cost	2013.2	0.062 (CI = +/-0.015; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.056 (CI = +/-0.057; p = 0.055)	0.887	+6.41%	+0.63%
Loss Cost	2014.1	0.067 (CI = +/-0.015; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.066 (CI = +/-0.057; p = 0.024)	0.897	+6.89%	+0.03%
Loss Cost	2014.2	0.063 (CI = +/-0.017; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.059 (CI = +/-0.059; p = 0.048)	0.891	+6.55%	+0.43%
Loss Cost	2015.1	0.066 (CI = +/-0.018; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.065 (CI = +/-0.061; p = 0.038)	0.890	+6.86%	+0.10%
Loss Cost	2015.2	0.069 (CI = +/-0.020; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.071 (CI = +/-0.064; p = 0.033)	0.889	+7.16%	-0.19%
Loss Cost	2016.1	0.073 (CI = +/-0.023; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.079 (CI = +/-0.067; p = 0.025)	0.890	+7.59%	-0.55%
Loss Cost	2016.2	0.076 (CI = +/-0.025; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.084 (CI = +/-0.072; p = 0.024)	0.888	+7.92%	-0.79%
Loss Cost	2017.1	0.083 (CI = +/-0.028; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.096 (CI = +/-0.074; p = 0.015)	0.896	+8.66%	-1.24%
Loss Cost	2017.2	0.075 (CI = +/-0.030; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.083 (CI = +/-0.075; p = 0.032)	0.899	+7.80%	-0.81%
Severity	2013.1	0.089 (CI = +/-0.010; p = 0.000)	0.001 (CI = +/-0.002; p = 0.348)	-0.075 (CI = +/-0.040; p = 0.001)	0.967	+9.28%	+1.37%
Severity	2013.2	0.088 (CI = +/-0.011; p = 0.000)	0.001 (CI = +/-0.002; p = 0.381)	-0.073 (CI = +/-0.042; p = 0.002)	0.962	+9.19%	+1.48%
Severity	2014.1	0.090 (CI = +/-0.012; p = 0.000)	0.001 (CI = +/-0.002; p = 0.338)	-0.078 (CI = +/-0.044; p = 0.001)	0.958	+9.41%	+1.21%
Severity	2014.2	0.086 (CI = +/-0.012; p = 0.000)	0.001 (CI = +/-0.002; p = 0.401)	-0.070 (CI = +/-0.043; p = 0.003)	0.955	+9.02%	+1.66%
Severity	2015.1	0.088 (CI = +/-0.014; p = 0.000)	0.001 (CI = +/-0.002; p = 0.369)	-0.074 (CI = +/-0.045; p = 0.003)	0.950	+9.24%	+1.43%
Severity	2015.2	0.091 (CI = +/-0.015; p = 0.000)	0.001 (CI = +/-0.002; p = 0.343)	-0.079 (CI = +/-0.048; p = 0.003)	0.944	+9.50%	+1.18%
Severity	2016.1	0.097 (CI = +/-0.015; p = 0.000)	0.001 (CI = +/-0.002; p = 0.245)	-0.091 (CI = +/-0.045; p = 0.001)	0.951	+10.18%	+0.62%
Severity	2016.2	0.101 (CI = +/-0.016; p = 0.000)	0.001 (CI = +/-0.002; p = 0.212)	-0.099 (CI = +/-0.046; p = 0.000)	0.950	+10.67%	+0.27%
Severity	2017.1	0.106 (CI = +/-0.018; p = 0.000)	0.001 (CI = +/-0.002; p = 0.198)	-0.106 (CI = +/-0.047; p = 0.000)	0.947	+11.16%	-0.03%
Severity	2017.2	0.103 (CI = +/-0.020; p = 0.000)	0.001 (CI = +/-0.002; p = 0.201)	-0.101 (CI = +/-0.050; p = 0.001)	0.932	+10.81%	+0.14%
Frequency	2013.1	-0.026 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.018 (CI = +/-0.039; p = 0.350)	0.924	-2.57%	-0.80%
Frequency	2013.2	-0.026 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.017 (CI = +/-0.041; p = 0.388)	0.919	-2.55%	-0.83%
Frequency	2014.1	-0.023 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.012 (CI = +/-0.042; p = 0.573)	0.917	-2.30%	-1.17%
Frequency	2014.2	-0.023 (CI = +/-0.013; p = 0.001)	0.011 (CI = +/-0.002; p = 0.000)	0.011 (CI = +/-0.045; p = 0.620)	0.911	-2.27%	-1.21%
Frequency	2015.1	-0.022 (CI = +/-0.014; p = 0.004)	0.011 (CI = +/-0.002; p = 0.000)	0.009 (CI = +/-0.047; p = 0.698)	0.905	-2.18%	-1.31%
Frequency	2015.2	-0.022 (CI = +/-0.016; p = 0.011)	0.011 (CI = +/-0.002; p = 0.000)	0.008 (CI = +/-0.051; p = 0.744)	0.898	-2.14%	-1.35%
Frequency	2016.1	-0.024 (CI = +/-0.018; p = 0.013)	0.011 (CI = +/-0.002; p = 0.000)	0.012 (CI = +/-0.054; p = 0.639)	0.896	-2.35%	-1.16%
Frequency	2016.2	-0.025 (CI = +/-0.020; p = 0.019)	0.011 (CI = +/-0.003; p = 0.000)	0.015 (CI = +/-0.057; p = 0.596)	0.890	-2.49%	-1.05%
Frequency	2017.1	-0.023 (CI = +/-0.023; p = 0.054)	0.011 (CI = +/-0.003; p = 0.000)	0.011 (CI = +/-0.061; p = 0.718)	0.881	-2.25%	-1.21%
Frequency	2017.2	-0.028 (CI = +/-0.026; p = 0.041)	0.011 (CI = +/-0.003; p = 0.000)	0.018 (CI = +/-0.065; p = 0.560)	0.882	-2.72%	-0.96%

PD

Coverage = PD
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: time, trend_level_change, mobility
Future Trend Start Date = 2022-10-01

Loss Cost	2011.1	0.058 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.044 (CI = +/-0.047; p = 0.062)	0.914	+5.95%	+1.37%
Loss Cost	2011.2	0.059 (CI = +/-0.010; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.048 (CI = +/-0.048; p = 0.050)	0.911	+6.10%	+1.12%
Loss Cost	2012.1	0.061 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.053 (CI = +/-0.049; p = 0.037)	0.909	+6.29%	+0.81%
Loss Cost	2012.2	0.062 (CI = +/-0.012; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.055 (CI = +/-0.052; p = 0.038)	0.903	+6.38%	+0.68%
Loss Cost	2013.1	0.063 (CI = +/-0.013; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.057 (CI = +/-0.054; p = 0.040)	0.897	+6.47%	+0.55%
Loss Cost	2013.2	0.062 (CI = +/-0.015; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.056 (CI = +/-0.057; p = 0.055)	0.887	+6.41%	+0.63%
Loss Cost	2014.1	0.067 (CI = +/-0.015; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.066 (CI = +/-0.057; p = 0.024)	0.897	+6.89%	+0.03%
Loss Cost	2014.2	0.063 (CI = +/-0.017; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.059 (CI = +/-0.059; p = 0.048)	0.891	+6.55%	+0.43%
Loss Cost	2015.1	0.066 (CI = +/-0.018; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.065 (CI = +/-0.061; p = 0.038)	0.890	+6.86%	+0.10%
Loss Cost	2015.2	0.069 (CI = +/-0.020; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.071 (CI = +/-0.064; p = 0.033)	0.889	+7.16%	-0.19%
Loss Cost	2016.1	0.073 (CI = +/-0.023; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.079 (CI = +/-0.067; p = 0.025)	0.890	+7.59%	-0.55%
Loss Cost	2016.2	0.076 (CI = +/-0.025; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.084 (CI = +/-0.072; p = 0.024)	0.888	+7.92%	-0.79%
Loss Cost	2017.1	0.083 (CI = +/-0.028; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.096 (CI = +/-0.074; p = 0.015)	0.896	+8.66%	-1.24%
Loss Cost	2017.2	0.075 (CI = +/-0.030; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.083 (CI = +/-0.075; p = 0.032)	0.899	+7.80%	-0.81%
Severity	2011.1	0.083 (CI = +/-0.008; p = 0.000)	0.001 (CI = +/-0.002; p = 0.591)	-0.060 (CI = +/-0.037; p = 0.002)	0.973	+8.67%	+2.32%
Severity	2011.2	0.086 (CI = +/-0.008; p = 0.000)	0.001 (CI = +/-0.002; p = 0.456)	-0.067 (CI = +/-0.036; p = 0.001)	0.974	+8.93%	+1.90%
Severity	2012.1	0.088 (CI = +/-0.008; p = 0.000)	0.001 (CI = +/-0.002; p = 0.360)	-0.072 (CI = +/-0.036; p = 0.000)	0.974	+9.16%	+1.54%
Severity	2012.2	0.088 (CI = +/-0.009; p = 0.000)	0.001 (CI = +/-0.002; p = 0.365)	-0.073 (CI = +/-0.038; p = 0.001)	0.970	+9.18%	+1.51%
Severity	2013.1	0.089 (CI = +/-0.010; p = 0.000)	0.001 (CI = +/-0.002; p = 0.348)	-0.075 (CI = +/-0.040; p = 0.001)	0.967	+9.28%	+1.37%
Severity	2013.2	0.088 (CI = +/-0.011; p = 0.000)	0.001 (CI = +/-0.002; p = 0.381)	-0.073 (CI = +/-0.042; p = 0.002)	0.962	+9.19%	+1.48%
Severity	2014.1	0.090 (CI = +/-0.012; p = 0.000)	0.001 (CI = +/-0.002; p = 0.338)	-0.078 (CI = +/-0.044; p = 0.001)	0.958	+9.41%	+1.21%
Severity	2014.2	0.086 (CI = +/-0.012; p = 0.000)	0.001 (CI = +/-0.002; p = 0.401)	-0.070 (CI = +/-0.043; p = 0.003)	0.955	+9.02%	+1.66%
Severity	2015.1	0.088 (CI = +/-0.014; p = 0.000)	0.001 (CI = +/-0.002; p = 0.369)	-0.074 (CI = +/-0.045; p = 0.003)	0.950	+9.24%	+1.43%
Severity	2015.2	0.091 (CI = +/-0.015; p = 0.000)	0.001 (CI = +/-0.002; p = 0.343)	-0.079 (CI = +/-0.048; p = 0.003)	0.944	+9.50%	+1.18%
Severity	2016.1	0.097 (CI = +/-0.015; p = 0.000)	0.001 (CI = +/-0.002; p = 0.245)	-0.091 (CI = +/-0.045; p = 0.001)	0.951	+10.18%	+0.62%
Severity	2016.2	0.101 (CI = +/-0.016; p = 0.000)	0.001 (CI = +/-0.002; p = 0.212)	-0.099 (CI = +/-0.046; p = 0.000)	0.950	+10.67%	+0.27%
Severity	2017.1	0.106 (CI = +/-0.018; p = 0.000)	0.001 (CI = +/-0.002; p = 0.198)	-0.106 (CI = +/-0.047; p = 0.000)	0.947	+11.16%	-0.03%
Severity	2017.2	0.103 (CI = +/-0.020; p = 0.000)	0.001 (CI = +/-0.002; p = 0.201)	-0.101 (CI = +/-0.050; p = 0.001)	0.932	+10.81%	+0.14%
Frequency	2011.1	-0.025 (CI = +/-0.007; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.016 (CI = +/-0.033; p = 0.325)	0.937	-2.51%	-0.93%
Frequency	2011.2	-0.026 (CI = +/-0.007; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.019 (CI = +/-0.034; p = 0.269)	0.936	-2.60%	-0.76%
Frequency	2012.1	-0.027 (CI = +/-0.008; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.019 (CI = +/-0.036; p = 0.270)	0.933	-2.63%	-0.72%
Frequency	2012.2	-0.026 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.018 (CI = +/-0.037; p = 0.332)	0.928	-2.57%	-0.82%
Frequency	2013.1	-0.026 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.018 (CI = +/-0.039; p = 0.350)	0.924	-2.57%	-0.80%
Frequency	2013.2	-0.026 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.017 (CI = +/-0.041; p = 0.388)	0.919	-2.55%	-0.83%
Frequency	2014.1	-0.023 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.012 (CI = +/-0.042; p = 0.573)	0.917	-2.30%	-1.17%
Frequency	2014.2	-0.023 (CI = +/-0.013; p = 0.001)	0.011 (CI = +/-0.002; p = 0.000)	0.011 (CI = +/-0.045; p = 0.620)	0.911	-2.27%	-1.21%
Frequency	2015.1	-0.022 (CI = +/-0.014; p = 0.004)	0.011 (CI = +/-0.002; p = 0.000)	0.009 (CI = +/-0.047; p = 0.698)	0.905	-2.18%	-1.31%
Frequency	2015.2	-0.022 (CI = +/-0.016; p = 0.011)	0.011 (CI = +/-0.002; p = 0.000)	0.008 (CI = +/-0.051; p = 0.744)	0.898	-2.14%	-1.35%
Frequency	2016.1	-0.024 (CI = +/-0.018; p = 0.013)	0.011 (CI = +/-0.002; p = 0.000)	0.012 (CI = +/-0.054; p = 0.639)	0.896	-2.35%	-1.16%
Frequency	2016.2	-0.025 (CI = +/-0.020; p = 0.019)	0.011 (CI = +/-0.003; p = 0.000)	0.015 (CI = +/-0.057; p = 0.596)	0.890	-2.49%	-1.05%
Frequency	2017.1	-0.023 (CI = +/-0.023; p = 0.054)	0.011 (CI = +/-0.003; p = 0.000)	0.011 (CI = +/-0.061; p = 0.718)	0.881	-2.25%	-1.21%
Frequency	2017.2	-0.028 (CI = +/-0.026; p = 0.041)	0.011 (CI = +/-0.003; p = 0.000)	0.018 (CI = +/-0.065; p = 0.560)	0.882	-2.72%	-0.96%

PD

Coverage = PD
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, mobility
Scalar Level Change Start Date = 2022-07-01

Loss Cost	2011.1	0.050 (CI = +/-0.012; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.010 (CI = +/-0.126; p = 0.866)	0.902	+5.12%
Loss Cost	2011.2	0.051 (CI = +/-0.014; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.005 (CI = +/-0.133; p = 0.936)	0.896	+5.20%
Loss Cost	2012.1	0.052 (CI = +/-0.015; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.003 (CI = +/-0.141; p = 0.971)	0.891	+5.32%
Loss Cost	2012.2	0.052 (CI = +/-0.017; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	-0.001 (CI = +/-0.150; p = 0.989)	0.883	+5.30%
Loss Cost	2013.1	0.051 (CI = +/-0.018; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.002 (CI = +/-0.160; p = 0.980)	0.874	+5.25%
Loss Cost	2013.2	0.049 (CI = +/-0.020; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.017 (CI = +/-0.169; p = 0.832)	0.865	+4.97%
Loss Cost	2014.1	0.053 (CI = +/-0.022; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	-0.005 (CI = +/-0.178; p = 0.950)	0.867	+5.39%
Loss Cost	2014.2	0.046 (CI = +/-0.024; p = 0.001)	0.010 (CI = +/-0.004; p = 0.000)	0.033 (CI = +/-0.181; p = 0.707)	0.866	+4.66%
Loss Cost	2015.1	0.046 (CI = +/-0.027; p = 0.002)	0.010 (CI = +/-0.004; p = 0.000)	0.028 (CI = +/-0.195; p = 0.764)	0.860	+4.75%
Loss Cost	2015.2	0.047 (CI = +/-0.030; p = 0.005)	0.010 (CI = +/-0.004; p = 0.000)	0.027 (CI = +/-0.211; p = 0.788)	0.854	+4.78%
Loss Cost	2016.1	0.048 (CI = +/-0.035; p = 0.010)	0.010 (CI = +/-0.004; p = 0.000)	0.022 (CI = +/-0.228; p = 0.843)	0.849	+4.90%
Loss Cost	2016.2	0.047 (CI = +/-0.039; p = 0.021)	0.010 (CI = +/-0.005; p = 0.000)	0.025 (CI = +/-0.246; p = 0.832)	0.842	+4.82%
Loss Cost	2017.1	0.050 (CI = +/-0.044; p = 0.028)	0.010 (CI = +/-0.005; p = 0.001)	0.013 (CI = +/-0.264; p = 0.915)	0.839	+5.13%
Loss Cost	2017.2	0.037 (CI = +/-0.044; p = 0.098)	0.010 (CI = +/-0.005; p = 0.000)	0.060 (CI = +/-0.254; p = 0.621)	0.857	+3.73%
Severity	2011.1	0.074 (CI = +/-0.011; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.414)	-0.006 (CI = +/-0.112; p = 0.917)	0.961	+7.69%
Severity	2011.2	0.076 (CI = +/-0.012; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.509)	-0.018 (CI = +/-0.117; p = 0.753)	0.959	+7.89%
Severity	2012.1	0.077 (CI = +/-0.013; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.587)	-0.027 (CI = +/-0.123; p = 0.652)	0.956	+8.04%
Severity	2012.2	0.076 (CI = +/-0.014; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.543)	-0.019 (CI = +/-0.130; p = 0.765)	0.950	+7.90%
Severity	2013.1	0.075 (CI = +/-0.016; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.533)	-0.015 (CI = +/-0.139; p = 0.823)	0.944	+7.83%
Severity	2013.2	0.072 (CI = +/-0.018; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.434)	0.004 (CI = +/-0.145; p = 0.954)	0.938	+7.49%
Severity	2014.1	0.072 (CI = +/-0.020; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.455)	0.004 (CI = +/-0.156; p = 0.961)	0.930	+7.49%
Severity	2014.2	0.064 (CI = +/-0.020; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.250)	0.048 (CI = +/-0.151; p = 0.513)	0.929	+6.63%
Severity	2015.1	0.063 (CI = +/-0.022; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.253)	0.054 (CI = +/-0.163; p = 0.498)	0.919	+6.52%
Severity	2015.2	0.062 (CI = +/-0.025; p = 0.000)	-0.002 (CI = +/-0.004; p = 0.255)	0.060 (CI = +/-0.176; p = 0.481)	0.907	+6.38%
Severity	2016.1	0.065 (CI = +/-0.029; p = 0.000)	-0.002 (CI = +/-0.004; p = 0.305)	0.046 (CI = +/-0.188; p = 0.611)	0.898	+6.70%
Severity	2016.2	0.065 (CI = +/-0.032; p = 0.001)	-0.002 (CI = +/-0.004; p = 0.324)	0.046 (CI = +/-0.204; p = 0.633)	0.881	+6.69%
Severity	2017.1	0.064 (CI = +/-0.036; p = 0.002)	-0.002 (CI = +/-0.004; p = 0.337)	0.050 (CI = +/-0.219; p = 0.630)	0.860	+6.58%
Severity	2017.2	0.054 (CI = +/-0.038; p = 0.009)	-0.002 (CI = +/-0.004; p = 0.298)	0.084 (CI = +/-0.217; p = 0.421)	0.840	+5.56%
Frequency	2011.1	-0.024 (CI = +/-0.008; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.016 (CI = +/-0.085; p = 0.697)	0.935	-2.39%
Frequency	2011.2	-0.025 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.023 (CI = +/-0.089; p = 0.593)	0.934	-2.49%
Frequency	2012.1	-0.025 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.025 (CI = +/-0.094; p = 0.593)	0.930	-2.51%
Frequency	2012.2	-0.024 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.018 (CI = +/-0.099; p = 0.711)	0.926	-2.41%
Frequency	2013.1	-0.024 (CI = +/-0.012; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.017 (CI = +/-0.106; p = 0.742)	0.921	-2.39%
Frequency	2013.2	-0.024 (CI = +/-0.014; p = 0.002)	0.011 (CI = +/-0.003; p = 0.000)	0.013 (CI = +/-0.113; p = 0.808)	0.916	-2.34%
Frequency	2014.1	-0.020 (CI = +/-0.015; p = 0.011)	0.011 (CI = +/-0.003; p = 0.000)	-0.009 (CI = +/-0.116; p = 0.872)	0.915	-1.95%
Frequency	2014.2	-0.019 (CI = +/-0.016; p = 0.029)	0.012 (CI = +/-0.003; p = 0.000)	-0.015 (CI = +/-0.125; p = 0.802)	0.910	-1.84%
Frequency	2015.1	-0.017 (CI = +/-0.018; p = 0.074)	0.012 (CI = +/-0.003; p = 0.000)	-0.025 (CI = +/-0.134; p = 0.695)	0.905	-1.65%
Frequency	2015.2	-0.015 (CI = +/-0.021; p = 0.142)	0.012 (CI = +/-0.003; p = 0.000)	-0.033 (CI = +/-0.144; p = 0.637)	0.899	-1.50%
Frequency	2016.1	-0.017 (CI = +/-0.023; p = 0.145)	0.012 (CI = +/-0.003; p = 0.000)	-0.024 (CI = +/-0.155; p = 0.743)	0.895	-1.68%
Frequency	2016.2	-0.018 (CI = +/-0.027; p = 0.177)	0.012 (CI = +/-0.003; p = 0.000)	-0.022 (CI = +/-0.167; p = 0.788)	0.889	-1.75%
Frequency	2017.1	-0.014 (CI = +/-0.029; p = 0.335)	0.012 (CI = +/-0.003; p = 0.000)	-0.037 (CI = +/-0.177; p = 0.660)	0.881	-1.36%
Frequency	2017.2	-0.017 (CI = +/-0.033; p = 0.266)	0.012 (CI = +/-0.003; p = 0.000)	-0.024 (CI = +/-0.186; p = 0.785)	0.880	-1.73%

PD

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

Loss Cost	2011.1	0.044 (CI = +/-0.012; p = 0.000)	0.652	+4.46%
Loss Cost	2011.2	0.044 (CI = +/-0.013; p = 0.000)	0.632	+4.50%
Loss Cost	2012.1	0.045 (CI = +/-0.014; p = 0.000)	0.613	+4.56%
Loss Cost	2012.2	0.045 (CI = +/-0.015; p = 0.000)	0.585	+4.56%
Loss Cost	2013.1	0.045 (CI = +/-0.016; p = 0.000)	0.556	+4.56%
Loss Cost	2013.2	0.044 (CI = +/-0.018; p = 0.000)	0.519	+4.50%
Loss Cost	2014.1	0.046 (CI = +/-0.019; p = 0.000)	0.515	+4.71%
Loss Cost	2014.2	0.044 (CI = +/-0.021; p = 0.000)	0.463	+4.53%
Loss Cost	2015.1	0.046 (CI = +/-0.023; p = 0.000)	0.446	+4.68%
Loss Cost	2015.2	0.047 (CI = +/-0.025; p = 0.001)	0.429	+4.86%
Loss Cost	2016.1	0.050 (CI = +/-0.027; p = 0.001)	0.419	+5.11%
Loss Cost	2016.2	0.052 (CI = +/-0.030; p = 0.002)	0.405	+5.37%
Loss Cost	2017.1	0.057 (CI = +/-0.033; p = 0.002)	0.415	+5.87%
Loss Cost	2017.2	0.056 (CI = +/-0.038; p = 0.006)	0.360	+5.77%
Severity	2011.1	0.074 (CI = +/-0.006; p = 0.000)	0.962	+7.73%
Severity	2011.2	0.075 (CI = +/-0.006; p = 0.000)	0.960	+7.81%
Severity	2012.1	0.076 (CI = +/-0.006; p = 0.000)	0.957	+7.86%
Severity	2012.2	0.075 (CI = +/-0.007; p = 0.000)	0.952	+7.79%
Severity	2013.1	0.075 (CI = +/-0.007; p = 0.000)	0.946	+7.75%
Severity	2013.2	0.073 (CI = +/-0.008; p = 0.000)	0.940	+7.61%
Severity	2014.1	0.073 (CI = +/-0.009; p = 0.000)	0.932	+7.61%
Severity	2014.2	0.070 (CI = +/-0.008; p = 0.000)	0.931	+7.30%
Severity	2015.1	0.070 (CI = +/-0.009; p = 0.000)	0.921	+7.28%
Severity	2015.2	0.070 (CI = +/-0.010; p = 0.000)	0.910	+7.25%
Severity	2016.1	0.071 (CI = +/-0.011; p = 0.000)	0.902	+7.39%
Severity	2016.2	0.071 (CI = +/-0.013; p = 0.000)	0.887	+7.39%
Severity	2017.1	0.071 (CI = +/-0.014; p = 0.000)	0.868	+7.34%
Severity	2017.2	0.067 (CI = +/-0.015; p = 0.000)	0.849	+6.88%
Frequency	2011.1	-0.031 (CI = +/-0.012; p = 0.000)	0.466	-3.03%
Frequency	2011.2	-0.031 (CI = +/-0.013; p = 0.000)	0.446	-3.07%
Frequency	2012.1	-0.031 (CI = +/-0.014; p = 0.000)	0.417	-3.06%
Frequency	2012.2	-0.030 (CI = +/-0.015; p = 0.000)	0.378	-3.00%
Frequency	2013.1	-0.030 (CI = +/-0.017; p = 0.001)	0.343	-2.96%
Frequency	2013.2	-0.029 (CI = +/-0.018; p = 0.003)	0.303	-2.89%
Frequency	2014.1	-0.027 (CI = +/-0.019; p = 0.008)	0.247	-2.69%
Frequency	2014.2	-0.026 (CI = +/-0.021; p = 0.018)	0.203	-2.58%
Frequency	2015.1	-0.024 (CI = +/-0.023; p = 0.039)	0.156	-2.42%
Frequency	2015.2	-0.023 (CI = +/-0.025; p = 0.078)	0.110	-2.24%
Frequency	2016.1	-0.021 (CI = +/-0.028; p = 0.128)	0.075	-2.12%
Frequency	2016.2	-0.019 (CI = +/-0.031; p = 0.217)	0.034	-1.88%
Frequency	2017.1	-0.014 (CI = +/-0.034; p = 0.408)	-0.017	-1.37%
Frequency	2017.2	-0.010 (CI = +/-0.039; p = 0.574)	-0.044	-1.04%

PD

Coverage = PD
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: time, trend_level_change
Future Trend Start Date = 2013-01-01

Loss Cost	2011.1	0.019 (CI = +/-0.180; p = 0.834)	0.026 (CI = +/-0.186; p = 0.775)	0.640	+1.87%	+4.57%
Loss Cost	2011.2	0.011 (CI = +/-0.296; p = 0.940)	0.034 (CI = +/-0.302; p = 0.820)	0.618	+1.10%	+4.57%
Loss Cost	2012.1	0.043 (CI = +/-0.647; p = 0.893)	0.002 (CI = +/-0.651; p = 0.996)	0.597	+4.38%	+4.56%
Severity	2011.1	0.046 (CI = +/-0.083; p = 0.267)	0.030 (CI = +/-0.086; p = 0.485)	0.962	+4.70%	+7.85%
Severity	2011.2	0.067 (CI = +/-0.136; p = 0.325)	0.009 (CI = +/-0.139; p = 0.897)	0.959	+6.88%	+7.83%
Severity	2012.1	0.163 (CI = +/-0.295; p = 0.267)	-0.088 (CI = +/-0.297; p = 0.549)	0.956	+17.65%	+7.79%
Frequency	2011.1	-0.027 (CI = +/-0.184; p = 0.762)	-0.004 (CI = +/-0.191; p = 0.970)	0.446	-2.70%	-3.05%
Frequency	2011.2	-0.056 (CI = +/-0.303; p = 0.709)	0.025 (CI = +/-0.309; p = 0.870)	0.425	-5.40%	-3.02%
Frequency	2012.1	-0.120 (CI = +/-0.661; p = 0.712)	0.089 (CI = +/-0.666; p = 0.785)	0.395	-11.29%	-3.00%

PD

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

Loss Cost	2011.1	0.051 (CI = +/-0.007; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.905	+5.21%
Loss Cost	2011.2	0.051 (CI = +/-0.007; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.900	+5.25%
Loss Cost	2012.1	0.052 (CI = +/-0.007; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.895	+5.30%
Loss Cost	2012.2	0.052 (CI = +/-0.008; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.888	+5.29%
Loss Cost	2013.1	0.051 (CI = +/-0.009; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.880	+5.27%
Loss Cost	2013.2	0.050 (CI = +/-0.009; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.871	+5.17%
Loss Cost	2014.1	0.052 (CI = +/-0.010; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.873	+5.33%
Loss Cost	2014.2	0.049 (CI = +/-0.010; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.872	+5.07%
Loss Cost	2015.1	0.050 (CI = +/-0.011; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.867	+5.13%
Loss Cost	2015.2	0.050 (CI = +/-0.012; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.861	+5.15%
Loss Cost	2016.1	0.051 (CI = +/-0.014; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.857	+5.22%
Loss Cost	2016.2	0.051 (CI = +/-0.015; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.851	+5.20%
Loss Cost	2017.1	0.052 (CI = +/-0.017; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.850	+5.35%
Loss Cost	2017.2	0.046 (CI = +/-0.018; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.864	+4.71%
Severity	2011.1	0.074 (CI = +/-0.006; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.241)	0.963	+7.64%
Severity	2011.2	0.074 (CI = +/-0.006; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.245)	0.961	+7.72%
Severity	2012.1	0.075 (CI = +/-0.007; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.251)	0.957	+7.77%
Severity	2012.2	0.074 (CI = +/-0.007; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.260)	0.952	+7.70%
Severity	2013.1	0.074 (CI = +/-0.007; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.272)	0.946	+7.67%
Severity	2013.2	0.073 (CI = +/-0.008; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.285)	0.940	+7.53%
Severity	2014.1	0.073 (CI = +/-0.009; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.296)	0.933	+7.54%
Severity	2014.2	0.070 (CI = +/-0.009; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.311)	0.931	+7.24%
Severity	2015.1	0.070 (CI = +/-0.009; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.325)	0.921	+7.23%
Severity	2015.2	0.070 (CI = +/-0.010; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.343)	0.909	+7.22%
Severity	2016.1	0.071 (CI = +/-0.011; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.316)	0.902	+7.38%
Severity	2016.2	0.071 (CI = +/-0.013; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.327)	0.887	+7.41%
Severity	2017.1	0.071 (CI = +/-0.014; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.351)	0.867	+7.40%
Severity	2017.2	0.067 (CI = +/-0.015; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.492)	0.844	+6.97%
Frequency	2011.1	-0.023 (CI = +/-0.004; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.937	-2.26%
Frequency	2011.2	-0.023 (CI = +/-0.005; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.936	-2.29%
Frequency	2012.1	-0.023 (CI = +/-0.005; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.932	-2.29%
Frequency	2012.2	-0.023 (CI = +/-0.005; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.928	-2.24%
Frequency	2013.1	-0.023 (CI = +/-0.006; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.924	-2.23%
Frequency	2013.2	-0.022 (CI = +/-0.006; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.920	-2.20%
Frequency	2014.1	-0.021 (CI = +/-0.006; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.919	-2.05%
Frequency	2014.2	-0.020 (CI = +/-0.007; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.914	-2.02%
Frequency	2015.1	-0.020 (CI = +/-0.008; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.909	-1.96%
Frequency	2015.2	-0.019 (CI = +/-0.008; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.903	-1.93%
Frequency	2016.1	-0.020 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.901	-2.01%
Frequency	2016.2	-0.021 (CI = +/-0.010; p = 0.001)	0.011 (CI = +/-0.002; p = 0.000)	0.895	-2.05%
Frequency	2017.1	-0.019 (CI = +/-0.012; p = 0.003)	0.011 (CI = +/-0.002; p = 0.000)	0.888	-1.91%
Frequency	2017.2	-0.021 (CI = +/-0.013; p = 0.003)	0.011 (CI = +/-0.002; p = 0.000)	0.888	-2.11%

PD

Coverage = PD
End Trend Period = 2019.2
Excluded Points = NA
Parameters Included: time

Loss Cost	2011.1	0.051 (CI = +/-0.012; p = 0.000)	0.817	+5.23%
Loss Cost	2011.2	0.052 (CI = +/-0.014; p = 0.000)	0.799	+5.36%
Loss Cost	2012.1	0.054 (CI = +/-0.016; p = 0.000)	0.785	+5.56%
Loss Cost	2012.2	0.054 (CI = +/-0.018; p = 0.000)	0.750	+5.59%
Loss Cost	2013.1	0.055 (CI = +/-0.021; p = 0.000)	0.708	+5.61%
Loss Cost	2013.2	0.052 (CI = +/-0.024; p = 0.001)	0.638	+5.33%
Loss Cost	2014.1	0.059 (CI = +/-0.027; p = 0.001)	0.677	+6.10%
Loss Cost	2014.2	0.050 (CI = +/-0.030; p = 0.004)	0.578	+5.14%
Loss Cost	2015.1	0.054 (CI = +/-0.036; p = 0.009)	0.542	+5.54%
Loss Cost	2015.2	0.058 (CI = +/-0.046; p = 0.021)	0.492	+5.96%
Loss Cost	2016.1	0.067 (CI = +/-0.060; p = 0.034)	0.480	+6.90%
Loss Cost	2016.2	0.076 (CI = +/-0.082; p = 0.065)	0.432	+7.85%
Loss Cost	2017.1	0.107 (CI = +/-0.104; p = 0.046)	0.590	+11.29%
Loss Cost	2017.2	0.077 (CI = +/-0.161; p = 0.225)	0.248	+8.02%
Severity	2011.1	0.078 (CI = +/-0.011; p = 0.000)	0.933	+8.09%
Severity	2011.2	0.081 (CI = +/-0.011; p = 0.000)	0.934	+8.41%
Severity	2012.1	0.083 (CI = +/-0.012; p = 0.000)	0.932	+8.71%
Severity	2012.2	0.083 (CI = +/-0.014; p = 0.000)	0.918	+8.67%
Severity	2013.1	0.084 (CI = +/-0.017; p = 0.000)	0.902	+8.75%
Severity	2013.2	0.081 (CI = +/-0.019; p = 0.000)	0.877	+8.49%
Severity	2014.1	0.084 (CI = +/-0.023; p = 0.000)	0.859	+8.78%
Severity	2014.2	0.075 (CI = +/-0.023; p = 0.000)	0.837	+7.74%
Severity	2015.1	0.076 (CI = +/-0.029; p = 0.000)	0.800	+7.93%
Severity	2015.2	0.079 (CI = +/-0.037; p = 0.001)	0.755	+8.22%
Severity	2016.1	0.094 (CI = +/-0.041; p = 0.001)	0.814	+9.86%
Severity	2016.2	0.109 (CI = +/-0.049; p = 0.002)	0.839	+11.52%
Severity	2017.1	0.133 (CI = +/-0.053; p = 0.002)	0.906	+14.21%
Severity	2017.2	0.131 (CI = +/-0.092; p = 0.020)	0.830	+14.03%
Frequency	2011.1	-0.027 (CI = +/-0.007; p = 0.000)	0.798	-2.65%
Frequency	2011.2	-0.029 (CI = +/-0.007; p = 0.000)	0.804	-2.82%
Frequency	2012.1	-0.029 (CI = +/-0.008; p = 0.000)	0.785	-2.90%
Frequency	2012.2	-0.029 (CI = +/-0.010; p = 0.000)	0.742	-2.83%
Frequency	2013.1	-0.029 (CI = +/-0.011; p = 0.000)	0.707	-2.89%
Frequency	2013.2	-0.030 (CI = +/-0.013; p = 0.000)	0.658	-2.91%
Frequency	2014.1	-0.025 (CI = +/-0.014; p = 0.003)	0.564	-2.46%
Frequency	2014.2	-0.024 (CI = +/-0.017; p = 0.011)	0.477	-2.41%
Frequency	2015.1	-0.022 (CI = +/-0.021; p = 0.042)	0.350	-2.22%
Frequency	2015.2	-0.021 (CI = +/-0.027; p = 0.112)	0.224	-2.09%
Frequency	2016.1	-0.027 (CI = +/-0.035; p = 0.103)	0.277	-2.70%
Frequency	2016.2	-0.033 (CI = +/-0.048; p = 0.130)	0.274	-3.29%
Frequency	2017.1	-0.026 (CI = +/-0.071; p = 0.366)	0.007	-2.56%
Frequency	2017.2	-0.054 (CI = +/-0.095; p = 0.166)	0.366	-5.27%

DC

Coverage = DC
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, mobility
Scalar Level Change Start Date = 2022-07-01

Loss Cost	2013.1	0.087 (CI = +/-0.012; p = 0.000)	0.019 (CI = +/-0.002; p = 0.000)	-0.271 (CI = +/-0.101; p = 0.000)	0.966	+9.09%
Loss Cost	2013.2	0.084 (CI = +/-0.013; p = 0.000)	0.019 (CI = +/-0.002; p = 0.000)	-0.254 (CI = +/-0.104; p = 0.000)	0.965	+8.77%
Loss Cost	2014.1	0.086 (CI = +/-0.014; p = 0.000)	0.019 (CI = +/-0.002; p = 0.000)	-0.262 (CI = +/-0.111; p = 0.000)	0.963	+8.93%
Loss Cost	2014.2	0.086 (CI = +/-0.016; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	-0.265 (CI = +/-0.120; p = 0.000)	0.961	+8.99%
Loss Cost	2015.1	0.082 (CI = +/-0.017; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	-0.245 (CI = +/-0.125; p = 0.001)	0.960	+8.59%
Loss Cost	2015.2	0.082 (CI = +/-0.020; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	-0.244 (CI = +/-0.135; p = 0.001)	0.958	+8.55%
Loss Cost	2016.1	0.080 (CI = +/-0.022; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	-0.233 (CI = +/-0.145; p = 0.004)	0.957	+8.30%
Loss Cost	2016.2	0.073 (CI = +/-0.023; p = 0.000)	0.018 (CI = +/-0.003; p = 0.000)	-0.203 (CI = +/-0.144; p = 0.009)	0.961	+7.55%
Loss Cost	2017.1	0.074 (CI = +/-0.026; p = 0.000)	0.018 (CI = +/-0.003; p = 0.000)	-0.207 (CI = +/-0.155; p = 0.012)	0.961	+7.67%
Loss Cost	2017.2	0.065 (CI = +/-0.025; p = 0.000)	0.018 (CI = +/-0.003; p = 0.000)	-0.176 (CI = +/-0.144; p = 0.020)	0.969	+6.70%
Severity	2013.1	0.066 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.001; p = 0.008)	0.021 (CI = +/-0.052; p = 0.416)	0.990	+6.84%
Severity	2013.2	0.066 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.001; p = 0.011)	0.021 (CI = +/-0.055; p = 0.438)	0.989	+6.83%
Severity	2014.1	0.068 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.001; p = 0.008)	0.012 (CI = +/-0.058; p = 0.663)	0.988	+7.00%
Severity	2014.2	0.066 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.001; p = 0.013)	0.019 (CI = +/-0.061; p = 0.535)	0.987	+6.87%
Severity	2015.1	0.066 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.001; p = 0.020)	0.023 (CI = +/-0.066; p = 0.471)	0.985	+6.78%
Severity	2015.2	0.064 (CI = +/-0.010; p = 0.000)	0.002 (CI = +/-0.001; p = 0.031)	0.034 (CI = +/-0.069; p = 0.317)	0.984	+6.56%
Severity	2016.1	0.063 (CI = +/-0.011; p = 0.000)	0.002 (CI = +/-0.001; p = 0.039)	0.035 (CI = +/-0.074; p = 0.340)	0.981	+6.54%
Severity	2016.2	0.060 (CI = +/-0.012; p = 0.000)	0.001 (CI = +/-0.001; p = 0.051)	0.048 (CI = +/-0.075; p = 0.191)	0.981	+6.20%
Severity	2017.1	0.059 (CI = +/-0.013; p = 0.000)	0.001 (CI = +/-0.001; p = 0.063)	0.052 (CI = +/-0.081; p = 0.188)	0.978	+6.10%
Severity	2017.2	0.055 (CI = +/-0.013; p = 0.000)	0.001 (CI = +/-0.001; p = 0.051)	0.067 (CI = +/-0.076; p = 0.079)	0.979	+5.63%
Frequency	2013.1	0.021 (CI = +/-0.008; p = 0.000)	0.017 (CI = +/-0.002; p = 0.000)	-0.292 (CI = +/-0.070; p = 0.000)	0.963	+2.11%
Frequency	2013.2	0.018 (CI = +/-0.008; p = 0.000)	0.017 (CI = +/-0.002; p = 0.000)	-0.275 (CI = +/-0.070; p = 0.000)	0.968	+1.82%
Frequency	2014.1	0.018 (CI = +/-0.009; p = 0.001)	0.017 (CI = +/-0.002; p = 0.000)	-0.274 (CI = +/-0.075; p = 0.000)	0.968	+1.81%
Frequency	2014.2	0.020 (CI = +/-0.010; p = 0.001)	0.017 (CI = +/-0.002; p = 0.000)	-0.284 (CI = +/-0.079; p = 0.000)	0.968	+1.98%
Frequency	2015.1	0.017 (CI = +/-0.011; p = 0.006)	0.017 (CI = +/-0.002; p = 0.000)	-0.268 (CI = +/-0.082; p = 0.000)	0.971	+1.69%
Frequency	2015.2	0.018 (CI = +/-0.013; p = 0.007)	0.017 (CI = +/-0.002; p = 0.000)	-0.277 (CI = +/-0.087; p = 0.000)	0.971	+1.87%
Frequency	2016.1	0.016 (CI = +/-0.014; p = 0.025)	0.017 (CI = +/-0.002; p = 0.000)	-0.267 (CI = +/-0.092; p = 0.000)	0.971	+1.65%
Frequency	2016.2	0.013 (CI = +/-0.015; p = 0.092)	0.017 (CI = +/-0.002; p = 0.000)	-0.251 (CI = +/-0.095; p = 0.000)	0.973	+1.28%
Frequency	2017.1	0.015 (CI = +/-0.017; p = 0.079)	0.017 (CI = +/-0.002; p = 0.000)	-0.259 (CI = +/-0.100; p = 0.000)	0.973	+1.48%
Frequency	2017.2	0.010 (CI = +/-0.017; p = 0.227)	0.017 (CI = +/-0.002; p = 0.000)	-0.243 (CI = +/-0.099; p = 0.000)	0.976	+1.02%

DC

Coverage = DC
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: time, trend_level_change, seasonality, phys_dam_xs_inf
Future Trend Start Date = 2023-10-01

Loss Cost	2013.1	0.020 (CI = +/-0.032; p = 0.204)	0.096 (CI = +/-0.151; p = 0.201)	0.357 (CI = +/-0.392; p = 0.072)	-0.008 (CI = +/-0.213; p = 0.939)	0.547	+2.04%	+1.23%
Loss Cost	2013.2	0.014 (CI = +/-0.035; p = 0.419)	0.081 (CI = +/-0.155; p = 0.285)	0.389 (CI = +/-0.399; p = 0.055)	-0.004 (CI = +/-0.214; p = 0.966)	0.518	+1.39%	+0.95%
Loss Cost	2014.1	0.007 (CI = +/-0.038; p = 0.714)	0.096 (CI = +/-0.158; p = 0.220)	0.424 (CI = +/-0.408; p = 0.042)	-0.003 (CI = +/-0.216; p = 0.978)	0.511	+0.68%	+0.39%
Loss Cost	2014.2	0.002 (CI = +/-0.043; p = 0.924)	0.087 (CI = +/-0.166; p = 0.286)	0.447 (CI = +/-0.425; p = 0.040)	0.000 (CI = +/-0.221; p = 1.000)	0.487	+0.20%	+0.20%
Loss Cost	2015.1	-0.011 (CI = +/-0.046; p = 0.605)	0.110 (CI = +/-0.165; p = 0.175)	0.507 (CI = +/-0.422; p = 0.021)	0.004 (CI = +/-0.215; p = 0.967)	0.506	-1.14%	-0.71%
Loss Cost	2015.2	-0.018 (CI = +/-0.052; p = 0.481)	0.100 (CI = +/-0.173; p = 0.238)	0.534 (CI = +/-0.443; p = 0.021)	0.008 (CI = +/-0.220; p = 0.937)	0.490	-1.76%	-0.93%
Loss Cost	2016.1	-0.033 (CI = +/-0.058; p = 0.235)	0.123 (CI = +/-0.174; p = 0.153)	0.597 (CI = +/-0.449; p = 0.013)	0.015 (CI = +/-0.217; p = 0.886)	0.517	-3.28%	-1.84%
Loss Cost	2016.2	-0.046 (CI = +/-0.066; p = 0.153)	0.105 (CI = +/-0.181; p = 0.233)	0.646 (CI = +/-0.468; p = 0.010)	0.024 (CI = +/-0.221; p = 0.821)	0.517	-4.53%	-2.23%
Loss Cost	2017.1	-0.062 (CI = +/-0.076; p = 0.101)	0.124 (CI = +/-0.189; p = 0.180)	0.702 (CI = +/-0.492; p = 0.009)	0.032 (CI = +/-0.225; p = 0.765)	0.535	-6.01%	-2.98%
Loss Cost	2017.2	-0.078 (CI = +/-0.090; p = 0.083)	0.106 (CI = +/-0.199; p = 0.267)	0.755 (CI = +/-0.526; p = 0.009)	0.044 (CI = +/-0.232; p = 0.689)	0.539	-7.52%	-3.40%
Severity	2013.1	0.061 (CI = +/-0.005; p = 0.000)	0.025 (CI = +/-0.021; p = 0.026)	0.117 (CI = +/-0.056; p = 0.000)	-0.045 (CI = +/-0.030; p = 0.005)	0.990	+6.33%	+1.62%
Severity	2013.2	0.061 (CI = +/-0.005; p = 0.000)	0.025 (CI = +/-0.022; p = 0.031)	0.117 (CI = +/-0.058; p = 0.000)	-0.045 (CI = +/-0.031; p = 0.007)	0.988	+6.34%	+1.63%
Severity	2014.1	0.062 (CI = +/-0.006; p = 0.000)	0.024 (CI = +/-0.024; p = 0.044)	0.115 (CI = +/-0.061; p = 0.001)	-0.045 (CI = +/-0.032; p = 0.008)	0.987	+6.38%	+1.65%
Severity	2014.2	0.061 (CI = +/-0.006; p = 0.000)	0.023 (CI = +/-0.025; p = 0.066)	0.118 (CI = +/-0.063; p = 0.001)	-0.045 (CI = +/-0.033; p = 0.010)	0.985	+6.31%	+1.63%
Severity	2015.1	0.060 (CI = +/-0.007; p = 0.000)	0.026 (CI = +/-0.025; p = 0.045)	0.125 (CI = +/-0.064; p = 0.001)	-0.045 (CI = +/-0.033; p = 0.011)	0.984	+6.14%	+1.52%
Severity	2015.2	0.058 (CI = +/-0.008; p = 0.000)	0.024 (CI = +/-0.026; p = 0.073)	0.130 (CI = +/-0.067; p = 0.001)	-0.044 (CI = +/-0.033; p = 0.014)	0.982	+6.01%	+1.47%
Severity	2016.1	0.057 (CI = +/-0.009; p = 0.000)	0.025 (CI = +/-0.028; p = 0.069)	0.135 (CI = +/-0.071; p = 0.001)	-0.043 (CI = +/-0.034; p = 0.017)	0.980	+5.89%	+1.41%
Severity	2016.2	0.055 (CI = +/-0.010; p = 0.000)	0.023 (CI = +/-0.029; p = 0.114)	0.143 (CI = +/-0.074; p = 0.001)	-0.042 (CI = +/-0.035; p = 0.022)	0.978	+5.67%	+1.34%
Severity	2017.1	0.053 (CI = +/-0.012; p = 0.000)	0.025 (CI = +/-0.030; p = 0.101)	0.149 (CI = +/-0.079; p = 0.001)	-0.041 (CI = +/-0.036; p = 0.029)	0.975	+5.48%	+1.25%
Severity	2017.2	0.050 (CI = +/-0.014; p = 0.000)	0.021 (CI = +/-0.031; p = 0.171)	0.161 (CI = +/-0.082; p = 0.001)	-0.038 (CI = +/-0.036; p = 0.041)	0.973	+5.09%	+1.15%
Frequency	2013.1	-0.041 (CI = +/-0.029; p = 0.007)	0.071 (CI = +/-0.135; p = 0.285)	0.240 (CI = +/-0.350; p = 0.168)	0.037 (CI = +/-0.191; p = 0.688)	0.199	-4.03%	-0.39%
Frequency	2013.2	-0.048 (CI = +/-0.031; p = 0.004)	0.056 (CI = +/-0.137; p = 0.401)	0.273 (CI = +/-0.354; p = 0.124)	0.041 (CI = +/-0.190; p = 0.658)	0.240	-4.65%	-0.67%
Frequency	2014.1	-0.055 (CI = +/-0.034; p = 0.003)	0.072 (CI = +/-0.139; p = 0.294)	0.309 (CI = +/-0.358; p = 0.087)	0.043 (CI = +/-0.189; p = 0.643)	0.279	-5.35%	-1.24%
Frequency	2014.2	-0.059 (CI = +/-0.038; p = 0.004)	0.064 (CI = +/-0.145; p = 0.370)	0.328 (CI = +/-0.373; p = 0.081)	0.045 (CI = +/-0.194; p = 0.631)	0.274	-5.75%	-1.40%
Frequency	2015.1	-0.071 (CI = +/-0.040; p = 0.002)	0.085 (CI = +/-0.144; p = 0.233)	0.382 (CI = +/-0.371; p = 0.044)	0.049 (CI = +/-0.188; p = 0.592)	0.348	-6.86%	-2.20%
Frequency	2015.2	-0.076 (CI = +/-0.046; p = 0.003)	0.076 (CI = +/-0.152; p = 0.303)	0.403 (CI = +/-0.390; p = 0.043)	0.052 (CI = +/-0.194; p = 0.577)	0.337	-7.33%	-2.37%
Frequency	2016.1	-0.091 (CI = +/-0.050; p = 0.002)	0.098 (CI = +/-0.152; p = 0.192)	0.462 (CI = +/-0.392; p = 0.024)	0.058 (CI = +/-0.190; p = 0.524)	0.396	-8.66%	-3.20%
Frequency	2016.2	-0.102 (CI = +/-0.058; p = 0.002)	0.083 (CI = +/-0.159; p = 0.282)	0.503 (CI = +/-0.410; p = 0.020)	0.066 (CI = +/-0.193; p = 0.479)	0.409	-9.66%	-3.53%
Frequency	2017.1	-0.115 (CI = +/-0.066; p = 0.002)	0.099 (CI = +/-0.165; p = 0.217)	0.552 (CI = +/-0.431; p = 0.016)	0.073 (CI = +/-0.196; p = 0.439)	0.408	-10.89%	-4.18%
Frequency	2017.2	-0.128 (CI = +/-0.079; p = 0.004)	0.086 (CI = +/-0.175; p = 0.308)	0.594 (CI = +/-0.462; p = 0.016)	0.082 (CI = +/-0.204; p = 0.400)	0.404	-12.00%	-4.50%

DC

Coverage = DC
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, trend_level_change, mobility, phys_dam_xs_inf
Scalar Level Change Start Date = 2022-07-01
Future Trend Start Date = 2023-10-01

Loss Cost	2013.1	0.088 (CI = +/-0.013; p = 0.000)	0.019 (CI = +/-0.002; p = 0.000)	0.048 (CI = +/-0.218; p = 0.652)	-0.291 (CI = +/-0.171; p = 0.002)	-0.036 (CI = +/-0.065; p = 0.264)	0.965	+9.25%	+5.42%
Loss Cost	2013.2	0.085 (CI = +/-0.014; p = 0.000)	0.019 (CI = +/-0.002; p = 0.000)	0.055 (CI = +/-0.218; p = 0.601)	-0.281 (CI = +/-0.172; p = 0.003)	-0.033 (CI = +/-0.065; p = 0.293)	0.963	+8.92%	+5.33%
Loss Cost	2014.1	0.087 (CI = +/-0.016; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	0.050 (CI = +/-0.223; p = 0.640)	-0.287 (CI = +/-0.176; p = 0.003)	-0.035 (CI = +/-0.066; p = 0.282)	0.962	+9.14%	+5.39%
Loss Cost	2014.2	0.089 (CI = +/-0.018; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	0.048 (CI = +/-0.230; p = 0.667)	-0.291 (CI = +/-0.183; p = 0.004)	-0.036 (CI = +/-0.068; p = 0.285)	0.959	+9.27%	+5.42%
Loss Cost	2015.1	0.085 (CI = +/-0.020; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	0.057 (CI = +/-0.233; p = 0.610)	-0.279 (CI = +/-0.186; p = 0.006)	-0.033 (CI = +/-0.069; p = 0.331)	0.958	+8.82%	+5.32%
Loss Cost	2015.2	0.085 (CI = +/-0.023; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	0.057 (CI = +/-0.243; p = 0.625)	-0.279 (CI = +/-0.196; p = 0.008)	-0.033 (CI = +/-0.072; p = 0.349)	0.955	+8.84%	+5.32%
Loss Cost	2016.1	0.082 (CI = +/-0.027; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	0.062 (CI = +/-0.253; p = 0.606)	-0.273 (CI = +/-0.205; p = 0.013)	-0.031 (CI = +/-0.076; p = 0.394)	0.953	+8.57%	+5.26%
Loss Cost	2016.2	0.073 (CI = +/-0.030; p = 0.000)	0.018 (CI = +/-0.003; p = 0.000)	0.083 (CI = +/-0.247; p = 0.481)	-0.251 (CI = +/-0.201; p = 0.018)	-0.023 (CI = +/-0.074; p = 0.505)	0.957	+7.53%	+5.03%
Loss Cost	2017.1	0.074 (CI = +/-0.036; p = 0.001)	0.018 (CI = +/-0.003; p = 0.000)	0.079 (CI = +/-0.261; p = 0.522)	-0.255 (CI = +/-0.214; p = 0.023)	-0.025 (CI = +/-0.079; p = 0.503)	0.956	+7.73%	+5.07%
Loss Cost	2017.2	0.058 (CI = +/-0.036; p = 0.005)	0.018 (CI = +/-0.003; p = 0.000)	0.112 (CI = +/-0.235; p = 0.318)	-0.225 (CI = +/-0.193; p = 0.026)	-0.012 (CI = +/-0.071; p = 0.723)	0.967	+5.98%	+4.74%
Severity	2013.1	0.068 (CI = +/-0.005; p = 0.000)	0.002 (CI = +/-0.001; p = 0.001)	0.038 (CI = +/-0.092; p = 0.404)	0.010 (CI = +/-0.072; p = 0.784)	-0.041 (CI = +/-0.027; p = 0.006)	0.993	+7.06%	+2.77%
Severity	2013.2	0.069 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.001; p = 0.001)	0.037 (CI = +/-0.095; p = 0.427)	0.008 (CI = +/-0.075; p = 0.817)	-0.041 (CI = +/-0.028; p = 0.007)	0.992	+7.09%	+2.78%
Severity	2014.1	0.071 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.001; p = 0.000)	0.031 (CI = +/-0.090; p = 0.476)	0.001 (CI = +/-0.071; p = 0.983)	-0.043 (CI = +/-0.027; p = 0.004)	0.993	+7.35%	+2.85%
Severity	2014.2	0.070 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.001; p = 0.001)	0.033 (CI = +/-0.093; p = 0.469)	0.003 (CI = +/-0.074; p = 0.943)	-0.042 (CI = +/-0.028; p = 0.005)	0.991	+7.28%	+2.83%
Severity	2015.1	0.070 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.001; p = 0.001)	0.033 (CI = +/-0.097; p = 0.481)	0.003 (CI = +/-0.077; p = 0.938)	-0.042 (CI = +/-0.029; p = 0.007)	0.990	+7.27%	+2.83%
Severity	2015.2	0.069 (CI = +/-0.010; p = 0.000)	0.002 (CI = +/-0.001; p = 0.003)	0.036 (CI = +/-0.099; p = 0.445)	0.007 (CI = +/-0.080; p = 0.851)	-0.041 (CI = +/-0.030; p = 0.010)	0.989	+7.10%	+2.79%
Severity	2016.1	0.070 (CI = +/-0.011; p = 0.000)	0.002 (CI = +/-0.001; p = 0.004)	0.034 (CI = +/-0.103; p = 0.492)	0.004 (CI = +/-0.083; p = 0.916)	-0.042 (CI = +/-0.031; p = 0.011)	0.987	+7.23%	+2.82%
Severity	2016.2	0.067 (CI = +/-0.013; p = 0.000)	0.002 (CI = +/-0.001; p = 0.007)	0.040 (CI = +/-0.104; p = 0.419)	0.011 (CI = +/-0.085; p = 0.783)	-0.040 (CI = +/-0.031; p = 0.016)	0.986	+6.91%	+2.75%
Severity	2017.1	0.067 (CI = +/-0.015; p = 0.000)	0.002 (CI = +/-0.001; p = 0.011)	0.039 (CI = +/-0.110; p = 0.453)	0.010 (CI = +/-0.090; p = 0.812)	-0.040 (CI = +/-0.033; p = 0.022)	0.984	+6.96%	+2.76%
Severity	2017.2	0.062 (CI = +/-0.016; p = 0.000)	0.002 (CI = +/-0.001; p = 0.016)	0.051 (CI = +/-0.105; p = 0.314)	0.020 (CI = +/-0.087; p = 0.613)	-0.036 (CI = +/-0.032; p = 0.033)	0.984	+6.36%	+2.64%
Frequency	2013.1	0.020 (CI = +/-0.009; p = 0.000)	0.017 (CI = +/-0.002; p = 0.000)	0.010 (CI = +/-0.156; p = 0.894)	-0.301 (CI = +/-0.122; p = 0.000)	0.005 (CI = +/-0.046; p = 0.818)	0.960	+2.05%	+2.58%
Frequency	2013.2	0.017 (CI = +/-0.009; p = 0.001)	0.017 (CI = +/-0.002; p = 0.000)	0.018 (CI = +/-0.149; p = 0.798)	-0.289 (CI = +/-0.117; p = 0.000)	0.008 (CI = +/-0.044; p = 0.720)	0.966	+1.70%	+2.48%
Frequency	2014.1	0.017 (CI = +/-0.011; p = 0.005)	0.017 (CI = +/-0.002; p = 0.000)	0.019 (CI = +/-0.154; p = 0.796)	-0.288 (CI = +/-0.121; p = 0.000)	0.008 (CI = +/-0.046; p = 0.721)	0.965	+1.67%	+2.48%
Frequency	2014.2	0.018 (CI = +/-0.012; p = 0.006)	0.017 (CI = +/-0.002; p = 0.000)	0.015 (CI = +/-0.157; p = 0.842)	-0.293 (CI = +/-0.125; p = 0.000)	0.007 (CI = +/-0.047; p = 0.769)	0.965	+1.85%	+2.52%
Frequency	2015.1	0.014 (CI = +/-0.013; p = 0.036)	0.017 (CI = +/-0.002; p = 0.000)	0.024 (CI = +/-0.154; p = 0.743)	-0.282 (CI = +/-0.123; p = 0.000)	0.010 (CI = +/-0.046; p = 0.664)	0.968	+1.44%	+2.42%
Frequency	2015.2	0.016 (CI = +/-0.015; p = 0.042)	0.017 (CI = +/-0.002; p = 0.000)	0.020 (CI = +/-0.159; p = 0.788)	-0.286 (CI = +/-0.128; p = 0.000)	0.008 (CI = +/-0.047; p = 0.715)	0.968	+1.62%	+2.46%
Frequency	2016.1	0.012 (CI = +/-0.018; p = 0.150)	0.017 (CI = +/-0.002; p = 0.000)	0.028 (CI = +/-0.162; p = 0.713)	-0.277 (CI = +/-0.131; p = 0.000)	0.011 (CI = +/-0.048; p = 0.631)	0.969	+1.25%	+2.38%
Frequency	2016.2	0.006 (CI = +/-0.019; p = 0.526)	0.016 (CI = +/-0.002; p = 0.000)	0.043 (CI = +/-0.155; p = 0.562)	-0.262 (CI = +/-0.126; p = 0.001)	0.016 (CI = +/-0.046; p = 0.462)	0.973	+0.57%	+2.22%
Frequency	2017.1	0.007 (CI = +/-0.022; p = 0.504)	0.016 (CI = +/-0.002; p = 0.000)	0.040 (CI = +/-0.164; p = 0.606)	-0.265 (CI = +/-0.134; p = 0.001)	0.015 (CI = +/-0.049; p = 0.515)	0.971	+0.71%	+2.25%
Frequency	2017.2	-0.004 (CI = +/-0.022; p = 0.734)	0.016 (CI = +/-0.002; p = 0.000)	0.061 (CI = +/-0.145; p = 0.375)	-0.245 (CI = +/-0.119; p = 0.001)	0.024 (CI = +/-0.044; p = 0.261)	0.979	-0.35%	+2.04%

DC

Coverage = DC
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: time, trend_level_change
Future Trend Start Date = 2013-01-01

Loss Cost	2011.1	0.068 (CI = +/-0.243; p = 0.568)	-0.016 (CI = +/-0.251; p = 0.894)	0.583	+7.08%	+5.34%
Loss Cost	2011.2	0.108 (CI = +/-0.399; p = 0.584)	-0.056 (CI = +/-0.407; p = 0.779)	0.558	+11.38%	+5.30%
Loss Cost	2012.1	0.326 (CI = +/-0.867; p = 0.445)	-0.276 (CI = +/-0.873; p = 0.521)	0.537	+38.60%	+5.21%
Loss Cost	2012.2	0.051 (CI = +/-0.020; p = 0.000)	NA (CI = +/-NA; p = NA)	0.502	+5.21%	+5.21%
Loss Cost	2013.1	0.050 (CI = +/-0.022; p = 0.000)	NA (CI = +/-NA; p = NA)	0.462	+5.10%	+5.10%
Loss Cost	2013.2	0.048 (CI = +/-0.023; p = 0.000)	NA (CI = +/-NA; p = NA)	0.412	+4.88%	+4.88%
Loss Cost	2014.1	0.047 (CI = +/-0.025; p = 0.001)	NA (CI = +/-NA; p = NA)	0.378	+4.86%	+4.86%
Loss Cost	2014.2	0.047 (CI = +/-0.028; p = 0.002)	NA (CI = +/-NA; p = NA)	0.341	+4.82%	+4.82%
Loss Cost	2015.1	0.046 (CI = +/-0.031; p = 0.006)	NA (CI = +/-NA; p = NA)	0.292	+4.66%	+4.66%
Loss Cost	2015.2	0.046 (CI = +/-0.034; p = 0.010)	NA (CI = +/-NA; p = NA)	0.262	+4.69%	+4.69%
Loss Cost	2016.1	0.046 (CI = +/-0.037; p = 0.019)	NA (CI = +/-NA; p = NA)	0.231	+4.72%	+4.72%
Loss Cost	2016.2	0.046 (CI = +/-0.042; p = 0.034)	NA (CI = +/-NA; p = NA)	0.194	+4.68%	+4.68%
Loss Cost	2017.1	0.050 (CI = +/-0.047; p = 0.037)	NA (CI = +/-NA; p = NA)	0.198	+5.13%	+5.13%
Loss Cost	2017.2	0.052 (CI = +/-0.053; p = 0.052)	NA (CI = +/-NA; p = NA)	0.178	+5.35%	+5.35%
Severity	2011.1	-0.010 (CI = +/-0.045; p = 0.661)	0.076 (CI = +/-0.047; p = 0.002)	0.984	-0.97%	+6.84%
Severity	2011.2	-0.026 (CI = +/-0.074; p = 0.479)	0.092 (CI = +/-0.075; p = 0.018)	0.983	-2.54%	+6.86%
Severity	2012.1	0.013 (CI = +/-0.160; p = 0.867)	0.053 (CI = +/-0.161; p = 0.503)	0.982	+1.32%	+6.84%
Severity	2012.2	0.066 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.981	+6.84%	+6.84%
Severity	2013.1	0.067 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.981	+6.92%	+6.92%
Severity	2013.2	0.067 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.978	+6.94%	+6.94%
Severity	2014.1	0.068 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.977	+7.02%	+7.02%
Severity	2014.2	0.068 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.974	+7.00%	+7.00%
Severity	2015.1	0.068 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.970	+7.00%	+7.00%
Severity	2015.2	0.067 (CI = +/-0.006; p = 0.000)	NA (CI = +/-NA; p = NA)	0.966	+6.97%	+6.97%
Severity	2016.1	0.068 (CI = +/-0.007; p = 0.000)	NA (CI = +/-NA; p = NA)	0.962	+7.03%	+7.03%
Severity	2016.2	0.067 (CI = +/-0.007; p = 0.000)	NA (CI = +/-NA; p = NA)	0.955	+6.98%	+6.98%
Severity	2017.1	0.068 (CI = +/-0.008; p = 0.000)	NA (CI = +/-NA; p = NA)	0.949	+7.05%	+7.05%
Severity	2017.2	0.068 (CI = +/-0.009; p = 0.000)	NA (CI = +/-NA; p = NA)	0.939	+6.99%	+6.99%
Frequency	2011.1	0.078 (CI = +/-0.213; p = 0.458)	-0.092 (CI = +/-0.221; p = 0.398)	0.035	+8.13%	-1.41%
Frequency	2011.2	0.133 (CI = +/-0.350; p = 0.440)	-0.148 (CI = +/-0.357; p = 0.401)	0.039	+14.28%	-1.46%
Frequency	2012.1	0.313 (CI = +/-0.760; p = 0.404)	-0.329 (CI = +/-0.766; p = 0.385)	0.047	+36.80%	-1.53%
Frequency	2012.2	-0.015 (CI = +/-0.018; p = 0.084)	NA (CI = +/-NA; p = NA)	0.079	-1.53%	-1.53%
Frequency	2013.1	-0.017 (CI = +/-0.019; p = 0.073)	NA (CI = +/-NA; p = NA)	0.091	-1.70%	-1.70%
Frequency	2013.2	-0.019 (CI = +/-0.020; p = 0.061)	NA (CI = +/-NA; p = NA)	0.108	-1.92%	-1.92%
Frequency	2014.1	-0.020 (CI = +/-0.022; p = 0.069)	NA (CI = +/-NA; p = NA)	0.103	-2.02%	-2.02%
Frequency	2014.2	-0.021 (CI = +/-0.024; p = 0.092)	NA (CI = +/-NA; p = NA)	0.088	-2.03%	-2.03%
Frequency	2015.1	-0.022 (CI = +/-0.027; p = 0.097)	NA (CI = +/-NA; p = NA)	0.088	-2.19%	-2.19%
Frequency	2015.2	-0.022 (CI = +/-0.029; p = 0.139)	NA (CI = +/-NA; p = NA)	0.064	-2.13%	-2.13%
Frequency	2016.1	-0.022 (CI = +/-0.032; p = 0.175)	NA (CI = +/-NA; p = NA)	0.050	-2.16%	-2.16%
Frequency	2016.2	-0.022 (CI = +/-0.036; p = 0.223)	NA (CI = +/-NA; p = NA)	0.032	-2.15%	-2.15%
Frequency	2017.1	-0.018 (CI = +/-0.040; p = 0.356)	NA (CI = +/-NA; p = NA)	-0.006	-1.80%	-1.80%
Frequency	2017.2	-0.016 (CI = +/-0.046; p = 0.479)	NA (CI = +/-NA; p = NA)	-0.031	-1.54%	-1.54%

DC

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

Loss Cost	2011.1	0.052 (CI = +/-0.016; p = 0.000)	0.088 (CI = +/-0.139; p = 0.206)	0.607	+5.34%
Loss Cost	2011.2	0.053 (CI = +/-0.017; p = 0.000)	0.091 (CI = +/-0.144; p = 0.204)	0.584	+5.42%
Loss Cost	2012.1	0.052 (CI = +/-0.019; p = 0.000)	0.095 (CI = +/-0.150; p = 0.206)	0.559	+5.35%
Loss Cost	2012.2	0.051 (CI = +/-0.020; p = 0.000)	0.089 (CI = +/-0.155; p = 0.251)	0.510	+5.21%
Loss Cost	2013.1	0.049 (CI = +/-0.022; p = 0.000)	0.097 (CI = +/-0.161; p = 0.225)	0.474	+5.01%
Loss Cost	2013.2	0.048 (CI = +/-0.023; p = 0.000)	0.092 (CI = +/-0.168; p = 0.268)	0.419	+4.88%
Loss Cost	2014.1	0.046 (CI = +/-0.025; p = 0.001)	0.097 (CI = +/-0.176; p = 0.264)	0.386	+4.76%
Loss Cost	2014.2	0.047 (CI = +/-0.028; p = 0.002)	0.100 (CI = +/-0.184; p = 0.273)	0.349	+4.82%
Loss Cost	2015.1	0.044 (CI = +/-0.030; p = 0.007)	0.111 (CI = +/-0.193; p = 0.243)	0.308	+4.52%
Loss Cost	2015.2	0.046 (CI = +/-0.033; p = 0.010)	0.117 (CI = +/-0.203; p = 0.242)	0.279	+4.69%
Loss Cost	2016.1	0.044 (CI = +/-0.037; p = 0.023)	0.122 (CI = +/-0.215; p = 0.247)	0.249	+4.52%
Loss Cost	2016.2	0.046 (CI = +/-0.041; p = 0.033)	0.127 (CI = +/-0.228; p = 0.254)	0.213	+4.68%
Loss Cost	2017.1	0.048 (CI = +/-0.047; p = 0.046)	0.120 (CI = +/-0.243; p = 0.308)	0.203	+4.89%
Loss Cost	2017.2	0.052 (CI = +/-0.053; p = 0.052)	0.133 (CI = +/-0.258; p = 0.289)	0.189	+5.35%
Severity	2011.1	0.063 (CI = +/-0.004; p = 0.000)	0.023 (CI = +/-0.030; p = 0.139)	0.979	+6.53%
Severity	2011.2	0.064 (CI = +/-0.003; p = 0.000)	0.029 (CI = +/-0.028; p = 0.048)	0.982	+6.66%
Severity	2012.1	0.066 (CI = +/-0.003; p = 0.000)	0.023 (CI = +/-0.027; p = 0.092)	0.984	+6.78%
Severity	2012.2	0.066 (CI = +/-0.004; p = 0.000)	0.026 (CI = +/-0.027; p = 0.067)	0.983	+6.84%
Severity	2013.1	0.067 (CI = +/-0.004; p = 0.000)	0.023 (CI = +/-0.028; p = 0.103)	0.982	+6.90%
Severity	2013.2	0.067 (CI = +/-0.004; p = 0.000)	0.025 (CI = +/-0.029; p = 0.094)	0.980	+6.94%
Severity	2014.1	0.068 (CI = +/-0.004; p = 0.000)	0.022 (CI = +/-0.030; p = 0.138)	0.978	+7.00%
Severity	2014.2	0.068 (CI = +/-0.005; p = 0.000)	0.023 (CI = +/-0.032; p = 0.153)	0.975	+7.00%
Severity	2015.1	0.067 (CI = +/-0.005; p = 0.000)	0.024 (CI = +/-0.033; p = 0.154)	0.972	+6.97%
Severity	2015.2	0.067 (CI = +/-0.006; p = 0.000)	0.024 (CI = +/-0.035; p = 0.176)	0.967	+6.97%
Severity	2016.1	0.068 (CI = +/-0.006; p = 0.000)	0.023 (CI = +/-0.037; p = 0.212)	0.963	+6.99%
Severity	2016.2	0.067 (CI = +/-0.007; p = 0.000)	0.023 (CI = +/-0.040; p = 0.242)	0.956	+6.98%
Severity	2017.1	0.068 (CI = +/-0.008; p = 0.000)	0.022 (CI = +/-0.042; p = 0.289)	0.950	+7.01%
Severity	2017.2	0.068 (CI = +/-0.009; p = 0.000)	0.021 (CI = +/-0.045; p = 0.326)	0.939	+6.99%
Frequency	2011.1	-0.011 (CI = +/-0.014; p = 0.123)	0.065 (CI = +/-0.125; p = 0.293)	0.049	-1.12%
Frequency	2011.2	-0.012 (CI = +/-0.015; p = 0.132)	0.063 (CI = +/-0.130; p = 0.327)	0.048	-1.16%
Frequency	2012.1	-0.013 (CI = +/-0.017; p = 0.106)	0.072 (CI = +/-0.134; p = 0.281)	0.063	-1.34%
Frequency	2012.2	-0.015 (CI = +/-0.018; p = 0.085)	0.063 (CI = +/-0.138; p = 0.354)	0.075	-1.53%
Frequency	2013.1	-0.018 (CI = +/-0.019; p = 0.064)	0.074 (CI = +/-0.142; p = 0.292)	0.097	-1.76%
Frequency	2013.2	-0.019 (CI = +/-0.020; p = 0.062)	0.067 (CI = +/-0.147; p = 0.353)	0.104	-1.92%
Frequency	2014.1	-0.021 (CI = +/-0.022; p = 0.061)	0.075 (CI = +/-0.154; p = 0.324)	0.104	-2.09%
Frequency	2014.2	-0.021 (CI = +/-0.024; p = 0.093)	0.077 (CI = +/-0.161; p = 0.330)	0.088	-2.03%
Frequency	2015.1	-0.023 (CI = +/-0.027; p = 0.083)	0.087 (CI = +/-0.169; p = 0.292)	0.096	-2.29%
Frequency	2015.2	-0.022 (CI = +/-0.029; p = 0.138)	0.093 (CI = +/-0.177; p = 0.284)	0.075	-2.13%
Frequency	2016.1	-0.023 (CI = +/-0.032; p = 0.149)	0.099 (CI = +/-0.187; p = 0.280)	0.063	-2.30%
Frequency	2016.2	-0.022 (CI = +/-0.036; p = 0.221)	0.104 (CI = +/-0.198; p = 0.282)	0.046	-2.15%
Frequency	2017.1	-0.020 (CI = +/-0.041; p = 0.314)	0.099 (CI = +/-0.212; p = 0.337)	-0.007	-1.98%
Frequency	2017.2	-0.016 (CI = +/-0.046; p = 0.478)	0.111 (CI = +/-0.224; p = 0.305)	-0.022	-1.54%

DC

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

Loss Cost	2011.1	0.062 (CI = +/-0.007; p = 0.000)	0.041 (CI = +/-0.058; p = 0.157)	0.014 (CI = +/-0.003; p = 0.000)	0.935	+6.43%
Loss Cost	2011.2	0.063 (CI = +/-0.007; p = 0.000)	0.043 (CI = +/-0.060; p = 0.150)	0.014 (CI = +/-0.003; p = 0.000)	0.931	+6.48%
Loss Cost	2012.1	0.062 (CI = +/-0.008; p = 0.000)	0.045 (CI = +/-0.062; p = 0.151)	0.014 (CI = +/-0.003; p = 0.000)	0.927	+6.45%
Severity	2011.1	0.065 (CI = +/-0.003; p = 0.000)	0.016 (CI = +/-0.026; p = 0.208)	0.002 (CI = +/-0.001; p = 0.001)	0.986	+6.68%
Severity	2011.2	0.066 (CI = +/-0.003; p = 0.000)	0.022 (CI = +/-0.023; p = 0.058)	0.002 (CI = +/-0.001; p = 0.001)	0.989	+6.80%
Severity	2012.1	0.067 (CI = +/-0.003; p = 0.000)	0.016 (CI = +/-0.020; p = 0.110)	0.002 (CI = +/-0.001; p = 0.000)	0.991	+6.93%
Frequency	2011.1	-0.002 (CI = +/-0.007; p = 0.523)	0.025 (CI = +/-0.061; p = 0.413)	0.012 (CI = +/-0.003; p = 0.000)	0.780	-0.23%
Frequency	2011.2	-0.003 (CI = +/-0.008; p = 0.424)	0.021 (CI = +/-0.063; p = 0.498)	0.012 (CI = +/-0.003; p = 0.000)	0.783	-0.30%
Frequency	2012.1	-0.005 (CI = +/-0.008; p = 0.251)	0.028 (CI = +/-0.063; p = 0.365)	0.012 (CI = +/-0.003; p = 0.000)	0.795	-0.45%

AB Total Medical+Rehab

Coverage = AB Total Medical+Rehab
End Trend Period = 2025.2
Excluded Points = 2011.1
Parameters Included: time, scalar_level_change, seasonality, phase_in_trend, mobility
Scalar Level Change Start Date = 2022-07-01

Loss Cost	2011.2	0.048 (CI = +/-0.017; p = 0.000)	0.128 (CI = +/-0.041; p = 0.000)	-0.306 (CI = +/-0.102; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	-0.260 (CI = +/-0.109; p = 0.000)	0.918	+4.91%	-22.74%
Loss Cost	2012.1	0.044 (CI = +/-0.019; p = 0.000)	0.132 (CI = +/-0.042; p = 0.000)	-0.295 (CI = +/-0.105; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	-0.241 (CI = +/-0.116; p = 0.000)	0.921	+4.54%	-22.15%
Loss Cost	2012.2	0.040 (CI = +/-0.020; p = 0.000)	0.127 (CI = +/-0.042; p = 0.000)	-0.282 (CI = +/-0.106; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.218 (CI = +/-0.122; p = 0.001)	0.925	+4.08%	-21.52%
Loss Cost	2013.1	0.034 (CI = +/-0.021; p = 0.003)	0.134 (CI = +/-0.041; p = 0.000)	-0.269 (CI = +/-0.104; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.187 (CI = +/-0.124; p = 0.005)	0.933	+3.48%	-20.91%
Loss Cost	2013.2	0.031 (CI = +/-0.022; p = 0.008)	0.131 (CI = +/-0.043; p = 0.000)	-0.263 (CI = +/-0.105; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.170 (CI = +/-0.131; p = 0.014)	0.935	+3.17%	-20.72%
Loss Cost	2014.1	0.028 (CI = +/-0.023; p = 0.020)	0.135 (CI = +/-0.044; p = 0.000)	-0.261 (CI = +/-0.107; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	-0.155 (CI = +/-0.138; p = 0.030)	0.934	+2.89%	-20.73%
Loss Cost	2014.2	0.025 (CI = +/-0.024; p = 0.039)	0.130 (CI = +/-0.044; p = 0.000)	-0.262 (CI = +/-0.106; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.137 (CI = +/-0.140; p = 0.055)	0.939	+2.55%	-21.12%
Loss Cost	2015.1	0.021 (CI = +/-0.022; p = 0.064)	0.139 (CI = +/-0.041; p = 0.000)	-0.275 (CI = +/-0.097; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.111 (CI = +/-0.130; p = 0.088)	0.951	+2.09%	-22.46%
Loss Cost	2015.2	0.020 (CI = +/-0.023; p = 0.079)	0.138 (CI = +/-0.044; p = 0.000)	-0.280 (CI = +/-0.104; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.108 (CI = +/-0.135; p = 0.107)	0.949	+2.05%	-22.88%
Loss Cost	2016.1	0.020 (CI = +/-0.024; p = 0.090)	0.138 (CI = +/-0.047; p = 0.000)	-0.280 (CI = +/-0.122; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.108 (CI = +/-0.141; p = 0.120)	0.940	+2.05%	-22.90%
Loss Cost	2016.2	0.018 (CI = +/-0.024; p = 0.121)	0.146 (CI = +/-0.048; p = 0.000)	-0.190 (CI = +/-0.186; p = 0.046)	0.012 (CI = +/-0.003; p = 0.000)	-0.102 (CI = +/-0.138; p = 0.135)	0.941	+1.83%	-15.80%
Loss Cost	2017.1	0.020 (CI = +/-0.025; p = 0.113)	0.150 (CI = +/-0.052; p = 0.000)	-0.375 (CI = +/-0.725; p = 0.281)	0.012 (CI = +/-0.003; p = 0.000)	-0.107 (CI = +/-0.144; p = 0.133)	0.936	+1.99%	-29.93%
Loss Cost	2017.2	0.020 (CI = +/-0.025; p = 0.113)	0.150 (CI = +/-0.052; p = 0.000)	NA (CI = +/-NA; p = NA)	0.012 (CI = +/-0.003; p = 0.000)	-0.107 (CI = +/-0.144; p = 0.133)	0.940	+1.99%	+1.99%
Severity	2011.2	0.022 (CI = +/-0.016; p = 0.011)	0.044 (CI = +/-0.038; p = 0.027)	-0.243 (CI = +/-0.096; p = 0.000)	-0.003 (CI = +/-0.002; p = 0.021)	-0.011 (CI = +/-0.103; p = 0.822)	0.576	+2.19%	-19.83%
Severity	2012.1	0.016 (CI = +/-0.017; p = 0.059)	0.050 (CI = +/-0.038; p = 0.012)	-0.226 (CI = +/-0.095; p = 0.000)	-0.003 (CI = +/-0.002; p = 0.009)	0.017 (CI = +/-0.105; p = 0.735)	0.612	+1.65%	-18.92%
Severity	2012.2	0.014 (CI = +/-0.019; p = 0.140)	0.047 (CI = +/-0.039; p = 0.020)	-0.218 (CI = +/-0.098; p = 0.000)	-0.003 (CI = +/-0.002; p = 0.007)	0.032 (CI = +/-0.112; p = 0.560)	0.616	+1.37%	-18.51%
Severity	2013.1	0.012 (CI = +/-0.020; p = 0.234)	0.049 (CI = +/-0.041; p = 0.020)	-0.214 (CI = +/-0.102; p = 0.000)	-0.003 (CI = +/-0.002; p = 0.008)	0.041 (CI = +/-0.122; p = 0.486)	0.614	+1.20%	-18.32%
Severity	2013.2	0.009 (CI = +/-0.022; p = 0.379)	0.046 (CI = +/-0.042; p = 0.032)	-0.210 (CI = +/-0.104; p = 0.000)	-0.004 (CI = +/-0.002; p = 0.007)	0.056 (CI = +/-0.129; p = 0.378)	0.622	+0.94%	-18.15%
Severity	2014.1	0.003 (CI = +/-0.021; p = 0.744)	0.055 (CI = +/-0.040; p = 0.010)	-0.204 (CI = +/-0.097; p = 0.000)	-0.004 (CI = +/-0.002; p = 0.002)	0.088 (CI = +/-0.125; p = 0.155)	0.686	+0.33%	-18.17%
Severity	2014.2	0.000 (CI = +/-0.021; p = 0.965)	0.049 (CI = +/-0.039; p = 0.018)	-0.206 (CI = +/-0.093; p = 0.000)	-0.004 (CI = +/-0.002; p = 0.001)	0.110 (CI = +/-0.123; p = 0.078)	0.726	-0.04%	-18.63%
Severity	2015.1	-0.002 (CI = +/-0.022; p = 0.863)	0.052 (CI = +/-0.041; p = 0.017)	-0.210 (CI = +/-0.096; p = 0.000)	-0.004 (CI = +/-0.002; p = 0.001)	0.117 (CI = +/-0.128; p = 0.070)	0.709	-0.18%	-19.05%
Severity	2015.2	-0.003 (CI = +/-0.022; p = 0.782)	0.047 (CI = +/-0.042; p = 0.030)	-0.223 (CI = +/-0.100; p = 0.000)	-0.004 (CI = +/-0.002; p = 0.001)	0.124 (CI = +/-0.129; p = 0.059)	0.719	-0.29%	-20.19%
Severity	2016.1	-0.003 (CI = +/-0.023; p = 0.811)	0.044 (CI = +/-0.044; p = 0.052)	-0.205 (CI = +/-0.115; p = 0.002)	-0.004 (CI = +/-0.002; p = 0.002)	0.121 (CI = +/-0.133; p = 0.070)	0.635	-0.26%	-18.76%
Severity	2016.2	-0.005 (CI = +/-0.021; p = 0.575)	0.055 (CI = +/-0.041; p = 0.014)	-0.083 (CI = +/-0.162; p = 0.288)	-0.004 (CI = +/-0.002; p = 0.001)	0.131 (CI = +/-0.120; p = 0.035)	0.649	-0.54%	-8.49%
Severity	2017.1	-0.005 (CI = +/-0.022; p = 0.631)	0.056 (CI = +/-0.046; p = 0.021)	-0.135 (CI = +/-0.639; p = 0.654)	-0.004 (CI = +/-0.002; p = 0.001)	0.129 (CI = +/-0.127; p = 0.047)	0.641	-0.50%	-13.05%
Severity	2017.2	-0.005 (CI = +/-0.022; p = 0.631)	0.056 (CI = +/-0.046; p = 0.021)	NA (CI = +/-NA; p = NA)	-0.004 (CI = +/-0.002; p = 0.001)	0.129 (CI = +/-0.127; p = 0.047)	0.638	-0.50%	-0.50%
Frequency	2011.2	0.026 (CI = +/-0.011; p = 0.000)	0.084 (CI = +/-0.027; p = 0.000)	-0.063 (CI = +/-0.068; p = 0.067)	0.017 (CI = +/-0.002; p = 0.000)	-0.249 (CI = +/-0.072; p = 0.000)	0.962	+2.66%	-3.62%
Frequency	2012.1	0.028 (CI = +/-0.013; p = 0.000)	0.082 (CI = +/-0.028; p = 0.000)	-0.069 (CI = +/-0.070; p = 0.055)	0.017 (CI = +/-0.002; p = 0.000)	-0.259 (CI = +/-0.078; p = 0.000)	0.963	+2.84%	-3.99%
Frequency	2012.2	0.026 (CI = +/-0.014; p = 0.001)	0.080 (CI = +/-0.029; p = 0.000)	-0.064 (CI = +/-0.073; p = 0.082)	0.017 (CI = +/-0.002; p = 0.000)	-0.250 (CI = +/-0.084; p = 0.000)	0.963	+2.67%	-3.70%
Frequency	2013.1	0.022 (CI = +/-0.014; p = 0.004)	0.085 (CI = +/-0.028; p = 0.000)	-0.055 (CI = +/-0.071; p = 0.126)	0.016 (CI = +/-0.002; p = 0.000)	-0.228 (CI = +/-0.085; p = 0.000)	0.967	+2.26%	-3.18%
Frequency	2013.2	0.022 (CI = +/-0.015; p = 0.008)	0.085 (CI = +/-0.030; p = 0.000)	-0.054 (CI = +/-0.074; p = 0.144)	0.016 (CI = +/-0.002; p = 0.000)	-0.226 (CI = +/-0.092; p = 0.000)	0.967	+2.21%	-3.14%
Frequency	2014.1	0.025 (CI = +/-0.016; p = 0.004)	0.080 (CI = +/-0.030; p = 0.000)	-0.057 (CI = +/-0.072; p = 0.116)	0.017 (CI = +/-0.002; p = 0.000)	-0.243 (CI = +/-0.093; p = 0.000)	0.969	+2.54%	-3.13%
Frequency	2014.2	0.026 (CI = +/-0.017; p = 0.005)	0.081 (CI = +/-0.031; p = 0.000)	-0.057 (CI = +/-0.075; p = 0.128)	0.017 (CI = +/-0.002; p = 0.000)	-0.246 (CI = +/-0.099; p = 0.000)	0.969	+2.59%	-3.06%
Frequency	2015.1	0.022 (CI = +/-0.016; p = 0.008)	0.088 (CI = +/-0.029; p = 0.000)	-0.065 (CI = +/-0.069; p = 0.060)	0.016 (CI = +/-0.002; p = 0.000)	-0.228 (CI = +/-0.092; p = 0.000)	0.975	+2.28%	-4.20%
Frequency	2015.2	0.023 (CI = +/-0.016; p = 0.007)	0.090 (CI = +/-0.030; p = 0.000)	-0.058 (CI = +/-0.072; p = 0.111)	0.016 (CI = +/-0.002; p = 0.000)	-0.233 (CI = +/-0.094; p = 0.000)	0.976	+2.34%	-3.38%
Frequency	2016.1	0.023 (CI = +/-0.016; p = 0.009)	0.094 (CI = +/-0.032; p = 0.000)	-0.075 (CI = +/-0.082; p = 0.069)	0.016 (CI = +/-0.002; p = 0.000)	-0.230 (CI = +/-0.094; p = 0.000)	0.976	+2.31%	-5.10%
Frequency	2016.2	0.024 (CI = +/-0.017; p = 0.009)	0.091 (CI = +/-0.034; p = 0.000)	-0.107 (CI = +/-0.131; p = 0.103)	0.016 (CI = +/-0.002; p = 0.000)	-0.232 (CI = +/-0.097; p = 0.000)	0.976	+2.39%	-7.99%
Frequency	2017.1	0.025 (CI = +/-0.018; p = 0.010)	0.094 (CI = +/-0.036; p = 0.000)	-0.241 (CI = +/-0.511; p = 0.325)	0.016 (CI = +/-0.002; p = 0.000)	-0.236 (CI = +/-0.102; p = 0.000)	0.975	+2.51%	-19.41%
Frequency	2017.2	0.025 (CI = +/-0.018; p = 0.010)	0.094 (CI = +/-0.036; p = 0.000)	NA (CI = +/-NA; p = NA)	0.016 (CI = +/-0.002; p = 0.000)	-0.236 (CI = +/-0.102; p = 0.000)	0.976	+2.51%	+2.51%

AB Total Medical+Rehab

Coverage = AB Total Medical+Rehab
End Trend Period = 2025.2
Excluded Points = 2022.1
Parameters Included: time, scalar_level_change, trend_level_change, seasonality, phase_in_scalar
Scalar Level Change Start Date = 2020-01-01
Future Trend Start Date = 2020-01-01

Loss Cost	2011.1	-0.026 (CI = +/-0.027; p = 0.055)	0.146 (CI = +/-0.063; p = 0.000)	0.000 (CI = +/-0.000; p = 0.010)	-0.425 (CI = +/-0.139; p = 0.000)	0.116 (CI = +/-0.039; p = 0.000)	0.780	-2.58%	+9.42%
Loss Cost	2011.2	-0.026 (CI = +/-0.028; p = 0.066)	0.146 (CI = +/-0.066; p = 0.000)	0.000 (CI = +/-0.000; p = 0.011)	-0.425 (CI = +/-0.143; p = 0.000)	0.116 (CI = +/-0.040; p = 0.000)	0.778	-2.58%	+9.42%
Loss Cost	2012.1	-0.030 (CI = +/-0.028; p = 0.037)	0.154 (CI = +/-0.066; p = 0.000)	0.000 (CI = +/-0.000; p = 0.014)	-0.414 (CI = +/-0.141; p = 0.000)	0.120 (CI = +/-0.040; p = 0.000)	0.796	-2.96%	+9.39%
Loss Cost	2012.2	-0.032 (CI = +/-0.028; p = 0.030)	0.148 (CI = +/-0.067; p = 0.000)	0.000 (CI = +/-0.000; p = 0.029)	-0.410 (CI = +/-0.141; p = 0.000)	0.122 (CI = +/-0.040; p = 0.000)	0.801	-3.11%	+9.42%
Loss Cost	2013.1	-0.034 (CI = +/-0.028; p = 0.022)	0.154 (CI = +/-0.068; p = 0.000)	0.000 (CI = +/-0.000; p = 0.084)	-0.404 (CI = +/-0.141; p = 0.000)	0.123 (CI = +/-0.040; p = 0.000)	0.813	-3.30%	+9.40%
Loss Cost	2013.2	-0.034 (CI = +/-0.029; p = 0.026)	0.152 (CI = +/-0.073; p = 0.000)	0.000 (CI = +/-0.000; p = 0.215)	-0.404 (CI = +/-0.145; p = 0.000)	0.124 (CI = +/-0.041; p = 0.000)	0.811	-3.31%	+9.41%
Loss Cost	2014.1	-0.034 (CI = +/-0.029; p = 0.026)	0.152 (CI = +/-0.073; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.404 (CI = +/-0.145; p = 0.000)	0.124 (CI = +/-0.041; p = 0.000)	0.815	-3.30%	+9.41%
Loss Cost	2014.2	-0.043 (CI = +/-0.033; p = 0.013)	0.144 (CI = +/-0.073; p = 0.001)	NA (CI = +/-NA; p = NA)	-0.389 (CI = +/-0.145; p = 0.000)	0.133 (CI = +/-0.043; p = 0.000)	0.829	-4.18%	+9.44%
Loss Cost	2015.1	-0.059 (CI = +/-0.035; p = 0.003)	0.158 (CI = +/-0.071; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.364 (CI = +/-0.139; p = 0.000)	0.149 (CI = +/-0.044; p = 0.000)	0.853	-5.71%	+9.39%
Loss Cost	2015.2	-0.061 (CI = +/-0.043; p = 0.008)	0.157 (CI = +/-0.075; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.361 (CI = +/-0.147; p = 0.000)	0.151 (CI = +/-0.051; p = 0.000)	0.848	-5.95%	+9.40%
Loss Cost	2016.1	-0.057 (CI = +/-0.054; p = 0.038)	0.154 (CI = +/-0.080; p = 0.001)	NA (CI = +/-NA; p = NA)	-0.366 (CI = +/-0.157; p = 0.000)	0.147 (CI = +/-0.061; p = 0.000)	0.822	-5.56%	+9.41%
Loss Cost	2016.2	-0.023 (CI = +/-0.058; p = 0.401)	0.169 (CI = +/-0.073; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.398 (CI = +/-0.142; p = 0.000)	0.113 (CI = +/-0.063; p = 0.002)	0.857	-2.29%	+9.35%
Loss Cost	2017.1	-0.013 (CI = +/-0.077; p = 0.723)	0.165 (CI = +/-0.079; p = 0.001)	NA (CI = +/-NA; p = NA)	-0.407 (CI = +/-0.154; p = 0.000)	0.102 (CI = +/-0.081; p = 0.018)	0.844	-1.27%	+9.37%
Loss Cost	2017.2	-0.002 (CI = +/-0.105; p = 0.973)	0.167 (CI = +/-0.084; p = 0.001)	NA (CI = +/-NA; p = NA)	-0.414 (CI = +/-0.167; p = 0.000)	0.091 (CI = +/-0.109; p = 0.093)	0.842	-0.17%	+9.36%
Severity	2011.1	-0.035 (CI = +/-0.020; p = 0.002)	0.044 (CI = +/-0.047; p = 0.062)	0.000 (CI = +/-0.000; p = 0.003)	0.164 (CI = +/-0.103; p = 0.003)	0.023 (CI = +/-0.029; p = 0.114)	0.337	-3.40%	-1.17%
Severity	2011.2	-0.037 (CI = +/-0.020; p = 0.001)	0.039 (CI = +/-0.047; p = 0.101)	0.000 (CI = +/-0.000; p = 0.004)	0.171 (CI = +/-0.101; p = 0.002)	0.026 (CI = +/-0.029; p = 0.075)	0.362	-3.66%	-1.15%
Severity	2012.1	-0.041 (CI = +/-0.019; p = 0.000)	0.047 (CI = +/-0.045; p = 0.040)	0.000 (CI = +/-0.000; p = 0.004)	0.182 (CI = +/-0.096; p = 0.001)	0.029 (CI = +/-0.027; p = 0.035)	0.449	-4.01%	-1.17%
Severity	2012.2	-0.042 (CI = +/-0.019; p = 0.000)	0.042 (CI = +/-0.046; p = 0.068)	0.000 (CI = +/-0.000; p = 0.008)	0.185 (CI = +/-0.096; p = 0.001)	0.030 (CI = +/-0.027; p = 0.030)	0.462	-4.12%	-1.16%
Severity	2013.1	-0.042 (CI = +/-0.020; p = 0.000)	0.043 (CI = +/-0.048; p = 0.075)	0.000 (CI = +/-0.000; p = 0.017)	0.185 (CI = +/-0.099; p = 0.001)	0.031 (CI = +/-0.028; p = 0.034)	0.453	-4.14%	-1.16%
Severity	2013.2	-0.042 (CI = +/-0.020; p = 0.000)	0.043 (CI = +/-0.051; p = 0.092)	0.000 (CI = +/-0.000; p = 0.053)	0.185 (CI = +/-0.102; p = 0.001)	0.031 (CI = +/-0.029; p = 0.039)	0.446	-4.14%	-1.16%
Severity	2014.1	-0.042 (CI = +/-0.020; p = 0.000)	0.043 (CI = +/-0.051; p = 0.093)	NA (CI = +/-NA; p = NA)	0.185 (CI = +/-0.102; p = 0.001)	0.031 (CI = +/-0.029; p = 0.039)	0.470	-4.13%	-1.15%
Severity	2014.2	-0.052 (CI = +/-0.021; p = 0.000)	0.034 (CI = +/-0.048; p = 0.153)	NA (CI = +/-NA; p = NA)	0.201 (CI = +/-0.096; p = 0.000)	0.041 (CI = +/-0.029; p = 0.008)	0.569	-5.06%	-1.13%
Severity	2015.1	-0.057 (CI = +/-0.025; p = 0.000)	0.039 (CI = +/-0.051; p = 0.126)	NA (CI = +/-NA; p = NA)	0.208 (CI = +/-0.100; p = 0.000)	0.045 (CI = +/-0.032; p = 0.008)	0.547	-5.50%	-1.14%
Severity	2015.2	-0.063 (CI = +/-0.030; p = 0.000)	0.034 (CI = +/-0.052; p = 0.184)	NA (CI = +/-NA; p = NA)	0.216 (CI = +/-0.103; p = 0.000)	0.052 (CI = +/-0.036; p = 0.008)	0.556	-6.10%	-1.13%
Severity	2016.1	-0.049 (CI = +/-0.035; p = 0.009)	0.025 (CI = +/-0.052; p = 0.327)	NA (CI = +/-NA; p = NA)	0.198 (CI = +/-0.102; p = 0.001)	0.038 (CI = +/-0.039; p = 0.058)	0.486	-4.77%	-1.10%
Severity	2016.2	-0.017 (CI = +/-0.028; p = 0.218)	0.039 (CI = +/-0.036; p = 0.034)	NA (CI = +/-NA; p = NA)	0.168 (CI = +/-0.070; p = 0.000)	0.006 (CI = +/-0.031; p = 0.708)	0.724	-1.68%	-1.14%
Severity	2017.1	-0.003 (CI = +/-0.035; p = 0.869)	0.033 (CI = +/-0.036; p = 0.073)	NA (CI = +/-NA; p = NA)	0.156 (CI = +/-0.071; p = 0.000)	-0.009 (CI = +/-0.037; p = 0.628)	0.758	-0.27%	-1.12%
Severity	2017.2	0.003 (CI = +/-0.048; p = 0.878)	0.034 (CI = +/-0.039; p = 0.077)	NA (CI = +/-NA; p = NA)	0.152 (CI = +/-0.077; p = 0.001)	-0.015 (CI = +/-0.050; p = 0.529)	0.733	+0.34%	-1.13%
Frequency	2011.1	0.008 (CI = +/-0.022; p = 0.436)	0.101 (CI = +/-0.052; p = 0.000)	0.000 (CI = +/-0.000; p = 0.624)	-0.589 (CI = +/-0.113; p = 0.000)	0.093 (CI = +/-0.032; p = 0.000)	0.858	+0.84%	+10.71%
Frequency	2011.2	0.011 (CI = +/-0.022; p = 0.307)	0.107 (CI = +/-0.052; p = 0.000)	0.000 (CI = +/-0.000; p = 0.572)	-0.596 (CI = +/-0.112; p = 0.000)	0.090 (CI = +/-0.032; p = 0.000)	0.867	+1.12%	+10.69%
Frequency	2012.1	0.011 (CI = +/-0.023; p = 0.333)	0.107 (CI = +/-0.054; p = 0.000)	0.000 (CI = +/-0.000; p = 0.586)	-0.596 (CI = +/-0.116; p = 0.000)	0.091 (CI = +/-0.033; p = 0.000)	0.865	+1.10%	+10.69%
Frequency	2012.2	0.010 (CI = +/-0.024; p = 0.369)	0.105 (CI = +/-0.057; p = 0.001)	0.000 (CI = +/-0.000; p = 0.670)	-0.594 (CI = +/-0.119; p = 0.000)	0.091 (CI = +/-0.034; p = 0.000)	0.864	+1.05%	+10.70%
Frequency	2013.1	0.009 (CI = +/-0.024; p = 0.449)	0.111 (CI = +/-0.057; p = 0.001)	0.000 (CI = +/-0.000; p = 0.979)	-0.589 (CI = +/-0.118; p = 0.000)	0.093 (CI = +/-0.033; p = 0.000)	0.874	+0.88%	+10.68%
Frequency	2013.2	0.009 (CI = +/-0.024; p = 0.465)	0.109 (CI = +/-0.061; p = 0.001)	0.000 (CI = +/-0.000; p = 0.836)	-0.589 (CI = +/-0.121; p = 0.000)	0.093 (CI = +/-0.034; p = 0.000)	0.873	+0.87%	+10.69%
Frequency	2014.1	0.009 (CI = +/-0.024; p = 0.464)	0.109 (CI = +/-0.061; p = 0.001)	NA (CI = +/-NA; p = NA)	-0.589 (CI = +/-0.121; p = 0.000)	0.093 (CI = +/-0.034; p = 0.000)	0.875	+0.87%	+10.69%
Frequency	2014.2	0.009 (CI = +/-0.028; p = 0.502)	0.109 (CI = +/-0.064; p = 0.002)	NA (CI = +/-NA; p = NA)	-0.590 (CI = +/-0.127; p = 0.000)	0.092 (CI = +/-0.038; p = 0.000)	0.874	+0.93%	+10.69%
Frequency	2015.1	-0.002 (CI = +/-0.032; p = 0.887)	0.120 (CI = +/-0.064; p = 0.001)	NA (CI = +/-NA; p = NA)	-0.572 (CI = +/-0.126; p = 0.000)	0.103 (CI = +/-0.040; p = 0.000)	0.887	-0.22%	+10.65%
Frequency	2015.2	0.002 (CI = +/-0.039; p = 0.930)	0.123 (CI = +/-0.067; p = 0.002)	NA (CI = +/-NA; p = NA)	-0.577 (CI = +/-0.132; p = 0.000)	0.100 (CI = +/-0.046; p = 0.000)	0.886	+0.16%	+10.64%
Frequency	2016.1	-0.008 (CI = +/-0.047; p = 0.713)	0.129 (CI = +/-0.071; p = 0.002)	NA (CI = +/-NA; p = NA)	-0.564 (CI = +/-0.139; p = 0.000)	0.109 (CI = +/-0.054; p = 0.001)	0.886	-0.83%	+10.62%
Frequency	2016.2	-0.006 (CI = +/-0.060; p = 0.828)	0.130 (CI = +/-0.076; p = 0.003)	NA (CI = +/-NA; p = NA)	-0.566 (CI = +/-0.149; p = 0.000)	0.107 (CI = +/-0.066; p = 0.004)	0.883	-0.62%	+10.62%
Frequency	2017.1	-0.010 (CI = +/-0.081; p = 0.791)	0.132 (CI = +/-0.083; p = 0.005)	NA (CI = +/-NA; p = NA)	-0.563 (CI = +/-0.162; p = 0.000)	0.111 (CI = +/-0.085; p = 0.015)	0.874	-1.00%	+10.61%
Frequency	2017.2	-0.005 (CI = +/-0.111; p = 0.922)	0.133 (CI = +/-0.089; p = 0.007)	NA (CI = +/-NA; p = NA)	-0.566 (CI = +/-0.177; p = 0.000)	0.106 (CI = +/-0.115; p = 0.068)	0.869	-0.51%	+10.61%

AB Total Medical+Rehab

Coverage = AB Total Medical+Rehab
End Trend Period = 2025.2
Excluded Points = 2011.1
Parameters Included: time, scalar_level_change, seasonality, phase_in_scalar, phase_in_trend, mobility
Scalar Level Change Start Date = 2022-07-01

Loss Cost	2011.2	0.034 (CI = +/-0.021; p = 0.003)	0.132 (CI = +/-0.038; p = 0.000)	0.000 (CI = +/-0.000; p = 0.041)	-0.280 (CI = +/-0.098; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.184 (CI = +/-0.125; p = 0.006)	0.929	+3.44%	-21.83%
Loss Cost	2012.1	0.032 (CI = +/-0.022; p = 0.007)	0.135 (CI = +/-0.039; p = 0.000)	0.000 (CI = +/-0.000; p = 0.053)	-0.273 (CI = +/-0.101; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.172 (CI = +/-0.130; p = 0.012)	0.931	+3.21%	-21.41%
Loss Cost	2012.2	0.030 (CI = +/-0.022; p = 0.011)	0.132 (CI = +/-0.041; p = 0.000)	0.000 (CI = +/-0.000; p = 0.095)	-0.267 (CI = +/-0.103; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.165 (CI = +/-0.133; p = 0.018)	0.931	+3.07%	-21.09%
Loss Cost	2013.1	0.029 (CI = +/-0.023; p = 0.016)	0.136 (CI = +/-0.041; p = 0.000)	0.000 (CI = +/-0.000; p = 0.231)	-0.261 (CI = +/-0.104; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	-0.156 (CI = +/-0.134; p = 0.025)	0.934	+2.89%	-20.77%
Loss Cost	2013.2	0.028 (CI = +/-0.023; p = 0.020)	0.135 (CI = +/-0.044; p = 0.000)	0.000 (CI = +/-0.000; p = 0.418)	-0.261 (CI = +/-0.107; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	-0.155 (CI = +/-0.138; p = 0.030)	0.934	+2.88%	-20.73%
Loss Cost	2014.1	0.028 (CI = +/-0.023; p = 0.020)	0.135 (CI = +/-0.044; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.261 (CI = +/-0.107; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	-0.155 (CI = +/-0.138; p = 0.030)	0.934	+2.89%	-20.73%
Loss Cost	2014.2	0.025 (CI = +/-0.024; p = 0.039)	0.130 (CI = +/-0.044; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.262 (CI = +/-0.106; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.137 (CI = +/-0.140; p = 0.055)	0.939	+2.55%	-21.12%
Loss Cost	2015.1	0.021 (CI = +/-0.022; p = 0.064)	0.139 (CI = +/-0.041; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.275 (CI = +/-0.097; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.111 (CI = +/-0.130; p = 0.088)	0.951	+2.09%	-22.46%
Loss Cost	2015.2	0.020 (CI = +/-0.023; p = 0.079)	0.138 (CI = +/-0.044; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.280 (CI = +/-0.104; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.108 (CI = +/-0.135; p = 0.107)	0.949	+2.05%	-22.88%
Loss Cost	2016.1	0.020 (CI = +/-0.024; p = 0.090)	0.138 (CI = +/-0.047; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.280 (CI = +/-0.122; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.108 (CI = +/-0.141; p = 0.120)	0.940	+2.05%	-22.90%
Loss Cost	2016.2	0.018 (CI = +/-0.024; p = 0.121)	0.146 (CI = +/-0.048; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.190 (CI = +/-0.186; p = 0.046)	0.012 (CI = +/-0.003; p = 0.000)	-0.102 (CI = +/-0.138; p = 0.135)	0.941	+1.83%	-15.80%
Loss Cost	2017.1	0.020 (CI = +/-0.025; p = 0.113)	0.150 (CI = +/-0.052; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.375 (CI = +/-0.725; p = 0.281)	0.012 (CI = +/-0.003; p = 0.000)	-0.107 (CI = +/-0.144; p = 0.133)	0.936	+1.99%	-29.93%
Loss Cost	2017.2	0.020 (CI = +/-0.025; p = 0.113)	0.150 (CI = +/-0.052; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.012 (CI = +/-0.003; p = 0.000)	-0.107 (CI = +/-0.144; p = 0.133)	0.940	+1.99%	+1.99%
Severity	2011.2	0.007 (CI = +/-0.019; p = 0.482)	0.049 (CI = +/-0.035; p = 0.008)	0.000 (CI = +/-0.000; p = 0.019)	-0.215 (CI = +/-0.089; p = 0.000)	-0.004 (CI = +/-0.002; p = 0.002)	0.071 (CI = +/-0.114; p = 0.212)	0.657	+0.66%	-18.83%
Severity	2012.1	0.003 (CI = +/-0.019; p = 0.745)	0.054 (CI = +/-0.034; p = 0.004)	0.000 (CI = +/-0.000; p = 0.024)	-0.203 (CI = +/-0.088; p = 0.000)	-0.004 (CI = +/-0.002; p = 0.001)	0.090 (CI = +/-0.114; p = 0.116)	0.683	+0.30%	-18.11%
Severity	2012.2	0.003 (CI = +/-0.020; p = 0.790)	0.053 (CI = +/-0.036; p = 0.006)	0.000 (CI = +/-0.000; p = 0.038)	-0.201 (CI = +/-0.092; p = 0.000)	-0.004 (CI = +/-0.002; p = 0.001)	0.092 (CI = +/-0.118; p = 0.119)	0.677	+0.26%	-18.00%
Severity	2013.1	0.003 (CI = +/-0.021; p = 0.765)	0.052 (CI = +/-0.038; p = 0.010)	0.000 (CI = +/-0.000; p = 0.048)	-0.202 (CI = +/-0.095; p = 0.000)	-0.004 (CI = +/-0.002; p = 0.002)	0.090 (CI = +/-0.122; p = 0.140)	0.671	+0.30%	-18.08%
Severity	2013.2	0.003 (CI = +/-0.021; p = 0.748)	0.055 (CI = +/-0.040; p = 0.010)	0.000 (CI = +/-0.000; p = 0.063)	-0.204 (CI = +/-0.097; p = 0.000)	-0.004 (CI = +/-0.002; p = 0.002)	0.088 (CI = +/-0.125; p = 0.155)	0.673	+0.33%	-18.18%
Severity	2014.1	0.003 (CI = +/-0.021; p = 0.744)	0.055 (CI = +/-0.040; p = 0.010)	NA (CI = +/-NA; p = NA)	-0.204 (CI = +/-0.097; p = 0.000)	-0.004 (CI = +/-0.002; p = 0.002)	0.088 (CI = +/-0.125; p = 0.155)	0.686	+0.33%	-18.17%
Severity	2014.2	0.000 (CI = +/-0.021; p = 0.965)	0.049 (CI = +/-0.039; p = 0.018)	NA (CI = +/-NA; p = NA)	-0.206 (CI = +/-0.093; p = 0.000)	-0.004 (CI = +/-0.002; p = 0.001)	0.110 (CI = +/-0.123; p = 0.078)	0.726	-0.04%	-18.63%
Severity	2015.1	-0.002 (CI = +/-0.022; p = 0.863)	0.052 (CI = +/-0.041; p = 0.017)	NA (CI = +/-NA; p = NA)	-0.210 (CI = +/-0.096; p = 0.000)	-0.004 (CI = +/-0.002; p = 0.001)	0.117 (CI = +/-0.128; p = 0.070)	0.709	-0.18%	-19.05%
Severity	2015.2	-0.003 (CI = +/-0.022; p = 0.782)	0.047 (CI = +/-0.042; p = 0.030)	NA (CI = +/-NA; p = NA)	-0.223 (CI = +/-0.100; p = 0.000)	-0.004 (CI = +/-0.002; p = 0.001)	0.124 (CI = +/-0.129; p = 0.059)	0.719	-0.29%	-20.19%
Severity	2016.1	-0.003 (CI = +/-0.023; p = 0.811)	0.044 (CI = +/-0.044; p = 0.052)	NA (CI = +/-NA; p = NA)	-0.205 (CI = +/-0.115; p = 0.002)	-0.004 (CI = +/-0.002; p = 0.002)	0.121 (CI = +/-0.133; p = 0.070)	0.635	-0.26%	-18.76%
Severity	2016.2	-0.005 (CI = +/-0.021; p = 0.575)	0.055 (CI = +/-0.041; p = 0.014)	NA (CI = +/-NA; p = NA)	-0.083 (CI = +/-0.162; p = 0.288)	-0.004 (CI = +/-0.002; p = 0.001)	0.131 (CI = +/-0.120; p = 0.035)	0.649	-0.54%	-8.49%
Severity	2017.1	-0.005 (CI = +/-0.022; p = 0.631)	0.056 (CI = +/-0.046; p = 0.021)	NA (CI = +/-NA; p = NA)	-0.135 (CI = +/-0.639; p = 0.654)	-0.004 (CI = +/-0.002; p = 0.001)	0.129 (CI = +/-0.127; p = 0.047)	0.641	-0.50%	-13.05%
Severity	2017.2	-0.005 (CI = +/-0.022; p = 0.631)	0.056 (CI = +/-0.046; p = 0.021)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	-0.004 (CI = +/-0.002; p = 0.001)	0.129 (CI = +/-0.127; p = 0.047)	0.638	-0.50%	-0.50%
Frequency	2011.2	0.027 (CI = +/-0.015; p = 0.001)	0.084 (CI = +/-0.028; p = 0.000)	0.000 (CI = +/-0.000; p = 0.842)	-0.065 (CI = +/-0.072; p = 0.074)	0.017 (CI = +/-0.002; p = 0.000)	-0.254 (CI = +/-0.092; p = 0.000)	0.960	+2.75%	-3.70%
Frequency	2012.1	0.029 (CI = +/-0.016; p = 0.001)	0.082 (CI = +/-0.029; p = 0.000)	0.000 (CI = +/-0.000; p = 0.906)	-0.070 (CI = +/-0.074; p = 0.064)	0.017 (CI = +/-0.002; p = 0.000)	-0.262 (CI = +/-0.095; p = 0.000)	0.961	+2.90%	-4.03%
Frequency	2012.2	0.028 (CI = +/-0.017; p = 0.002)	0.080 (CI = +/-0.030; p = 0.000)	0.000 (CI = +/-0.000; p = 0.766)	-0.066 (CI = +/-0.076; p = 0.085)	0.017 (CI = +/-0.002; p = 0.000)	-0.257 (CI = +/-0.098; p = 0.000)	0.961	+2.80%	-3.77%
Frequency	2013.1	0.026 (CI = +/-0.016; p = 0.003)	0.084 (CI = +/-0.029; p = 0.000)	0.000 (CI = +/-0.000; p = 0.329)	-0.059 (CI = +/-0.072; p = 0.104)	0.017 (CI = +/-0.002; p = 0.000)	-0.246 (CI = +/-0.093; p = 0.000)	0.967	+2.59%	-3.28%
Frequency	2013.2	0.025 (CI = +/-0.016; p = 0.004)	0.080 (CI = +/-0.030; p = 0.000)	0.000 (CI = +/-0.000; p = 0.169)	-0.057 (CI = +/-0.072; p = 0.116)	0.017 (CI = +/-0.002; p = 0.000)	-0.243 (CI = +/-0.093; p = 0.000)	0.968	+2.55%	-3.12%
Frequency	2014.1	0.025 (CI = +/-0.016; p = 0.004)	0.080 (CI = +/-0.030; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.057 (CI = +/-0.072; p = 0.116)	0.017 (CI = +/-0.002; p = 0.000)	-0.243 (CI = +/-0.093; p = 0.000)	0.969	+2.54%	-3.13%
Frequency	2014.2	0.026 (CI = +/-0.017; p = 0.005)	0.081 (CI = +/-0.031; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.057 (CI = +/-0.075; p = 0.128)	0.017 (CI = +/-0.002; p = 0.000)	-0.246 (CI = +/-0.099; p = 0.000)	0.969	+2.59%	-3.06%
Frequency	2015.1	0.022 (CI = +/-0.016; p = 0.008)	0.088 (CI = +/-0.029; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.065 (CI = +/-0.069; p = 0.060)	0.016 (CI = +/-0.002; p = 0.000)	-0.228 (CI = +/-0.092; p = 0.000)	0.975	+2.28%	-4.20%
Frequency	2015.2	0.023 (CI = +/-0.016; p = 0.007)	0.090 (CI = +/-0.030; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.058 (CI = +/-0.072; p = 0.111)	0.016 (CI = +/-0.002; p = 0.000)	-0.233 (CI = +/-0.094; p = 0.000)	0.976	+2.34%	-3.38%
Frequency	2016.1	0.023 (CI = +/-0.016; p = 0.009)	0.094 (CI = +/-0.032; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.075 (CI = +/-0.082; p = 0.069)	0.016 (CI = +/-0.002; p = 0.000)	-0.230 (CI = +/-0.094; p = 0.000)	0.976	+2.31%	-5.10%
Frequency	2016.2	0.024 (CI = +/-0.017; p = 0.009)	0.091 (CI = +/-0.034; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.107 (CI = +/-0.131; p = 0.103)	0.016 (CI = +/-0.002; p = 0.000)	-0.232 (CI = +/-0.097; p = 0.000)	0.976	+2.39%	-7.99%
Frequency	2017.1	0.025 (CI = +/-0.018; p = 0.010)	0.094 (CI = +/-0.036; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.241 (CI = +/-0.511; p = 0.325)	0.016 (CI = +/-0.002; p = 0.000)	-0.236 (CI = +/-0.102; p = 0.000)	0.975	+2.51%	-19.41%
Frequency	2017.2	0.025 (CI = +/-0.018; p = 0.010)	0.094 (CI = +/-0.036; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.016 (CI = +/-0.002; p = 0.000)	-0.236 (CI = +/-0.102; p = 0.000)	0.976	+2.51%	+2.51%

AB Total Medical+Rehab

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

Loss Cost	2011.1	-0.009 (CI = +/-0.012; p = 0.134)	0.000 (CI = +/-0.000; p = 0.060)	0.012 (CI = +/-0.003; p = 0.000)	0.687	-0.92%
Loss Cost	2011.2	-0.009 (CI = +/-0.012; p = 0.131)	0.000 (CI = +/-0.000; p = 0.090)	0.012 (CI = +/-0.003; p = 0.000)	0.689	-0.94%
Loss Cost	2012.1	-0.010 (CI = +/-0.013; p = 0.135)	0.000 (CI = +/-0.000; p = 0.128)	0.012 (CI = +/-0.003; p = 0.000)	0.689	-0.96%
Loss Cost	2012.2	-0.010 (CI = +/-0.013; p = 0.110)	0.000 (CI = +/-0.000; p = 0.349)	0.012 (CI = +/-0.003; p = 0.000)	0.712	-1.00%
Loss Cost	2013.1	-0.010 (CI = +/-0.013; p = 0.117)	0.000 (CI = +/-0.000; p = 0.476)	0.012 (CI = +/-0.003; p = 0.000)	0.710	-1.00%
Loss Cost	2013.2	-0.010 (CI = +/-0.013; p = 0.111)	0.000 (CI = +/-0.000; p = 0.852)	0.012 (CI = +/-0.003; p = 0.000)	0.726	-1.01%
Loss Cost	2014.1	0.258 (CI = +/-0.130; p = 0.001)	-0.270 (CI = +/-0.131; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.853	+29.39%
Loss Cost	2014.2	0.249 (CI = +/-0.137; p = 0.001)	-0.262 (CI = +/-0.137; p = 0.001)	0.012 (CI = +/-0.003; p = 0.000)	0.854	+28.32%
Loss Cost	2015.1	0.256 (CI = +/-0.142; p = 0.001)	-0.270 (CI = +/-0.143; p = 0.001)	0.012 (CI = +/-0.003; p = 0.000)	0.850	+29.22%
Loss Cost	2015.2	0.273 (CI = +/-0.148; p = 0.001)	-0.285 (CI = +/-0.148; p = 0.001)	0.011 (CI = +/-0.003; p = 0.000)	0.853	+31.36%
Loss Cost	2016.1	0.251 (CI = +/-0.142; p = 0.002)	-0.259 (CI = +/-0.143; p = 0.001)	0.011 (CI = +/-0.003; p = 0.000)	0.857	+28.49%
Loss Cost	2016.2	0.306 (CI = +/-0.104; p = 0.000)	-0.308 (CI = +/-0.104; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.927	+35.82%
Loss Cost	2017.1	0.293 (CI = +/-0.102; p = 0.000)	-0.292 (CI = +/-0.103; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.930	+34.04%
Loss Cost	2017.2	0.305 (CI = +/-0.110; p = 0.000)	-0.302 (CI = +/-0.109; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.932	+35.63%
Severity	2011.1	-0.003 (CI = +/-0.009; p = 0.470)	0.000 (CI = +/-0.000; p = 0.371)	-0.001 (CI = +/-0.003; p = 0.373)	-0.045	-0.34%
Severity	2011.2	-0.004 (CI = +/-0.010; p = 0.437)	0.000 (CI = +/-0.000; p = 0.492)	-0.001 (CI = +/-0.003; p = 0.371)	-0.059	-0.37%
Severity	2012.1	-0.004 (CI = +/-0.010; p = 0.418)	0.000 (CI = +/-0.000; p = 0.647)	-0.001 (CI = +/-0.003; p = 0.373)	-0.067	-0.39%
Severity	2012.2	-0.004 (CI = +/-0.010; p = 0.408)	0.000 (CI = +/-0.000; p = 0.844)	-0.001 (CI = +/-0.003; p = 0.377)	-0.068	-0.40%
Severity	2013.1	-0.004 (CI = +/-0.010; p = 0.424)	0.000 (CI = +/-0.000; p = 0.731)	-0.001 (CI = +/-0.003; p = 0.388)	-0.075	-0.40%
Severity	2013.2	-0.004 (CI = +/-0.010; p = 0.433)	0.000 (CI = +/-0.000; p = 0.881)	-0.001 (CI = +/-0.003; p = 0.398)	-0.081	-0.40%
Severity	2014.1	0.092 (CI = +/-0.140; p = 0.187)	-0.096 (CI = +/-0.140; p = 0.169)	-0.001 (CI = +/-0.003; p = 0.286)	0.013	+9.59%
Severity	2014.2	0.092 (CI = +/-0.148; p = 0.210)	-0.096 (CI = +/-0.148; p = 0.188)	-0.001 (CI = +/-0.003; p = 0.300)	0.006	+9.61%
Severity	2015.1	0.081 (CI = +/-0.152; p = 0.281)	-0.084 (CI = +/-0.153; p = 0.266)	-0.001 (CI = +/-0.003; p = 0.294)	-0.037	+8.40%
Severity	2015.2	0.098 (CI = +/-0.159; p = 0.212)	-0.099 (CI = +/-0.158; p = 0.206)	-0.002 (CI = +/-0.003; p = 0.256)	-0.018	+10.24%
Severity	2016.1	0.067 (CI = +/-0.142; p = 0.333)	-0.062 (CI = +/-0.142; p = 0.367)	-0.002 (CI = +/-0.003; p = 0.151)	0.026	+6.90%
Severity	2016.2	0.124 (CI = +/-0.099; p = 0.017)	-0.113 (CI = +/-0.098; p = 0.027)	-0.002 (CI = +/-0.002; p = 0.009)	0.479	+13.21%
Severity	2017.1	0.112 (CI = +/-0.097; p = 0.027)	-0.098 (CI = +/-0.098; p = 0.049)	-0.003 (CI = +/-0.002; p = 0.006)	0.543	+11.84%
Severity	2017.2	0.124 (CI = +/-0.104; p = 0.023)	-0.108 (CI = +/-0.103; p = 0.041)	-0.003 (CI = +/-0.002; p = 0.005)	0.529	+13.19%
Frequency	2011.1	-0.006 (CI = +/-0.009; p = 0.174)	0.000 (CI = +/-0.000; p = 0.084)	0.014 (CI = +/-0.002; p = 0.000)	0.840	-0.58%
Frequency	2011.2	-0.006 (CI = +/-0.009; p = 0.187)	0.000 (CI = +/-0.000; p = 0.094)	0.014 (CI = +/-0.002; p = 0.000)	0.839	-0.58%
Frequency	2012.1	-0.006 (CI = +/-0.009; p = 0.203)	0.000 (CI = +/-0.000; p = 0.095)	0.014 (CI = +/-0.002; p = 0.000)	0.838	-0.57%
Frequency	2012.2	-0.006 (CI = +/-0.009; p = 0.174)	0.000 (CI = +/-0.000; p = 0.270)	0.013 (CI = +/-0.002; p = 0.000)	0.850	-0.60%
Frequency	2013.1	-0.006 (CI = +/-0.009; p = 0.172)	0.000 (CI = +/-0.000; p = 0.526)	0.013 (CI = +/-0.002; p = 0.000)	0.853	-0.61%
Frequency	2013.2	-0.006 (CI = +/-0.009; p = 0.155)	0.000 (CI = +/-0.000; p = 0.655)	0.013 (CI = +/-0.002; p = 0.000)	0.866	-0.62%
Frequency	2014.1	0.166 (CI = +/-0.095; p = 0.002)	-0.174 (CI = +/-0.095; p = 0.001)	0.013 (CI = +/-0.002; p = 0.000)	0.920	+18.07%
Frequency	2014.2	0.158 (CI = +/-0.098; p = 0.003)	-0.166 (CI = +/-0.098; p = 0.002)	0.013 (CI = +/-0.002; p = 0.000)	0.922	+17.07%
Frequency	2015.1	0.176 (CI = +/-0.091; p = 0.001)	-0.187 (CI = +/-0.091; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	0.938	+19.21%
Frequency	2015.2	0.175 (CI = +/-0.097; p = 0.001)	-0.186 (CI = +/-0.097; p = 0.001)	0.013 (CI = +/-0.002; p = 0.000)	0.937	+19.15%
Frequency	2016.1	0.184 (CI = +/-0.099; p = 0.001)	-0.197 (CI = +/-0.100; p = 0.001)	0.013 (CI = +/-0.002; p = 0.000)	0.939	+20.20%
Frequency	2016.2	0.182 (CI = +/-0.107; p = 0.002)	-0.195 (CI = +/-0.106; p = 0.001)	0.013 (CI = +/-0.002; p = 0.000)	0.937	+19.97%
Frequency	2017.1	0.181 (CI = +/-0.113; p = 0.004)	-0.194 (CI = +/-0.113; p = 0.003)	0.013 (CI = +/-0.002; p = 0.000)	0.933	+19.85%
Frequency	2017.2	0.181 (CI = +/-0.124; p = 0.008)	-0.194 (CI = +/-0.123; p = 0.005)	0.013 (CI = +/-0.002; p = 0.000)	0.930	+19.83%

AB Total Medical+Rehab

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

Loss Cost	2011.1	-0.011 (CI = +/-0.014; p = 0.114)	0.165 (CI = +/-0.119; p = 0.008)	0.223	-1.09%
Loss Cost	2011.2	-0.011 (CI = +/-0.015; p = 0.130)	0.164 (CI = +/-0.123; p = 0.011)	0.221	-1.11%
Loss Cost	2012.1	-0.014 (CI = +/-0.016; p = 0.083)	0.176 (CI = +/-0.126; p = 0.008)	0.249	-1.36%
Loss Cost	2012.2	-0.015 (CI = +/-0.017; p = 0.069)	0.168 (CI = +/-0.129; p = 0.013)	0.253	-1.52%
Loss Cost	2013.1	-0.018 (CI = +/-0.018; p = 0.050)	0.179 (CI = +/-0.133; p = 0.011)	0.271	-1.76%
Loss Cost	2013.2	-0.018 (CI = +/-0.019; p = 0.061)	0.177 (CI = +/-0.139; p = 0.015)	0.270	-1.82%
Loss Cost	2014.1	-0.019 (CI = +/-0.021; p = 0.071)	0.181 (CI = +/-0.146; p = 0.018)	0.249	-1.91%
Loss Cost	2014.2	-0.019 (CI = +/-0.023; p = 0.102)	0.182 (CI = +/-0.153; p = 0.022)	0.245	-1.87%
Loss Cost	2015.1	-0.019 (CI = +/-0.025; p = 0.125)	0.184 (CI = +/-0.161; p = 0.027)	0.215	-1.92%
Loss Cost	2015.2	-0.015 (CI = +/-0.027; p = 0.253)	0.198 (CI = +/-0.166; p = 0.022)	0.222	-1.53%
Loss Cost	2016.1	-0.010 (CI = +/-0.030; p = 0.480)	0.180 (CI = +/-0.171; p = 0.041)	0.144	-1.01%
Loss Cost	2016.2	0.000 (CI = +/-0.030; p = 0.998)	0.212 (CI = +/-0.163; p = 0.014)	0.238	+0.00%
Loss Cost	2017.1	0.005 (CI = +/-0.033; p = 0.727)	0.195 (CI = +/-0.170; p = 0.027)	0.203	+0.55%
Loss Cost	2017.2	0.013 (CI = +/-0.035; p = 0.455)	0.216 (CI = +/-0.174; p = 0.019)	0.261	+1.28%
Severity	2011.1	0.000 (CI = +/-0.007; p = 0.991)	0.040 (CI = +/-0.057; p = 0.158)	0.004	+0.00%
Severity	2011.2	-0.001 (CI = +/-0.007; p = 0.823)	0.036 (CI = +/-0.058; p = 0.211)	-0.011	-0.08%
Severity	2012.1	-0.002 (CI = +/-0.007; p = 0.561)	0.043 (CI = +/-0.059; p = 0.149)	0.017	-0.21%
Severity	2012.2	-0.003 (CI = +/-0.008; p = 0.480)	0.040 (CI = +/-0.061; p = 0.190)	0.013	-0.27%
Severity	2013.1	-0.003 (CI = +/-0.009; p = 0.506)	0.040 (CI = +/-0.064; p = 0.206)	0.002	-0.28%
Severity	2013.2	-0.003 (CI = +/-0.009; p = 0.507)	0.039 (CI = +/-0.067; p = 0.235)	-0.002	-0.30%
Severity	2014.1	-0.004 (CI = +/-0.010; p = 0.446)	0.042 (CI = +/-0.069; p = 0.219)	0.003	-0.37%
Severity	2014.2	-0.004 (CI = +/-0.011; p = 0.468)	0.042 (CI = +/-0.073; p = 0.245)	-0.001	-0.39%
Severity	2015.1	-0.002 (CI = +/-0.012; p = 0.698)	0.036 (CI = +/-0.076; p = 0.338)	-0.046	-0.22%
Severity	2015.2	-0.001 (CI = +/-0.013; p = 0.925)	0.041 (CI = +/-0.078; p = 0.283)	-0.040	-0.06%
Severity	2016.1	0.005 (CI = +/-0.013; p = 0.445)	0.023 (CI = +/-0.072; p = 0.512)	-0.046	+0.47%
Severity	2016.2	0.011 (CI = +/-0.011; p = 0.046)	0.043 (CI = +/-0.059; p = 0.141)	0.220	+1.10%
Severity	2017.1	0.013 (CI = +/-0.012; p = 0.035)	0.037 (CI = +/-0.061; p = 0.220)	0.249	+1.29%
Severity	2017.2	0.013 (CI = +/-0.013; p = 0.058)	0.037 (CI = +/-0.066; p = 0.247)	0.189	+1.30%
Frequency	2011.1	-0.011 (CI = +/-0.014; p = 0.125)	0.125 (CI = +/-0.123; p = 0.046)	0.134	-1.09%
Frequency	2011.2	-0.010 (CI = +/-0.015; p = 0.171)	0.128 (CI = +/-0.127; p = 0.050)	0.131	-1.04%
Frequency	2012.1	-0.012 (CI = +/-0.016; p = 0.158)	0.133 (CI = +/-0.132; p = 0.048)	0.131	-1.15%
Frequency	2012.2	-0.013 (CI = +/-0.018; p = 0.151)	0.128 (CI = +/-0.137; p = 0.065)	0.131	-1.25%
Frequency	2013.1	-0.015 (CI = +/-0.019; p = 0.113)	0.139 (CI = +/-0.141; p = 0.053)	0.151	-1.49%
Frequency	2013.2	-0.015 (CI = +/-0.020; p = 0.133)	0.138 (CI = +/-0.147; p = 0.066)	0.148	-1.52%
Frequency	2014.1	-0.016 (CI = +/-0.022; p = 0.164)	0.138 (CI = +/-0.155; p = 0.077)	0.121	-1.54%
Frequency	2014.2	-0.015 (CI = +/-0.024; p = 0.215)	0.140 (CI = +/-0.162; p = 0.086)	0.116	-1.49%
Frequency	2015.1	-0.017 (CI = +/-0.027; p = 0.195)	0.149 (CI = +/-0.170; p = 0.083)	0.117	-1.70%
Frequency	2015.2	-0.015 (CI = +/-0.029; p = 0.304)	0.157 (CI = +/-0.178; p = 0.080)	0.113	-1.47%
Frequency	2016.1	-0.015 (CI = +/-0.033; p = 0.353)	0.157 (CI = +/-0.189; p = 0.097)	0.083	-1.47%
Frequency	2016.2	-0.011 (CI = +/-0.036; p = 0.531)	0.169 (CI = +/-0.198; p = 0.088)	0.087	-1.08%
Frequency	2017.1	-0.007 (CI = +/-0.041; p = 0.704)	0.158 (CI = +/-0.210; p = 0.129)	0.036	-0.73%
Frequency	2017.2	0.000 (CI = +/-0.045; p = 0.993)	0.179 (CI = +/-0.219; p = 0.101)	0.063	-0.02%

AB Total Medical+Rehab

Coverage = AB Total Medical+Rehab
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: time, trend_level_change, seasonality, phase_in_scalar
Future Trend Start Date = 2020-01-01

Loss Cost	2011.1	-0.073 (CI = +/-0.036; p = 0.000)	0.176 (CI = +/-0.100; p = 0.001)	0.000 (CI = +/-0.000; p = 0.003)	0.103 (CI = +/-0.062; p = 0.002)	0.457	-7.01%	+3.10%
Loss Cost	2011.2	-0.074 (CI = +/-0.038; p = 0.000)	0.172 (CI = +/-0.104; p = 0.002)	0.000 (CI = +/-0.000; p = 0.004)	0.105 (CI = +/-0.064; p = 0.003)	0.456	-7.12%	+3.17%
Loss Cost	2012.1	-0.078 (CI = +/-0.038; p = 0.000)	0.184 (CI = +/-0.104; p = 0.001)	0.000 (CI = +/-0.000; p = 0.007)	0.111 (CI = +/-0.064; p = 0.002)	0.494	-7.49%	+3.38%
Loss Cost	2012.2	-0.079 (CI = +/-0.038; p = 0.000)	0.175 (CI = +/-0.107; p = 0.003)	0.000 (CI = +/-0.000; p = 0.015)	0.114 (CI = +/-0.065; p = 0.001)	0.500	-7.63%	+3.48%
Loss Cost	2013.1	-0.081 (CI = +/-0.038; p = 0.000)	0.184 (CI = +/-0.109; p = 0.002)	0.000 (CI = +/-0.000; p = 0.052)	0.116 (CI = +/-0.065; p = 0.001)	0.520	-7.79%	+3.57%
Loss Cost	2013.2	-0.081 (CI = +/-0.039; p = 0.000)	0.182 (CI = +/-0.116; p = 0.004)	0.000 (CI = +/-0.000; p = 0.141)	0.116 (CI = +/-0.067; p = 0.002)	0.516	-7.80%	+3.57%
Loss Cost	2014.1	-0.081 (CI = +/-0.039; p = 0.000)	0.182 (CI = +/-0.116; p = 0.004)	NA (CI = +/-NA; p = NA)	0.116 (CI = +/-0.067; p = 0.002)	0.523	-7.79%	+3.59%
Loss Cost	2014.2	-0.094 (CI = +/-0.044; p = 0.000)	0.167 (CI = +/-0.117; p = 0.008)	NA (CI = +/-NA; p = NA)	0.133 (CI = +/-0.071; p = 0.001)	0.561	-8.99%	+3.98%
Loss Cost	2015.1	-0.115 (CI = +/-0.047; p = 0.000)	0.189 (CI = +/-0.112; p = 0.002)	NA (CI = +/-NA; p = NA)	0.159 (CI = +/-0.072; p = 0.000)	0.622	-10.90%	+4.49%
Loss Cost	2015.2	-0.126 (CI = +/-0.055; p = 0.000)	0.180 (CI = +/-0.117; p = 0.005)	NA (CI = +/-NA; p = NA)	0.172 (CI = +/-0.081; p = 0.000)	0.621	-11.80%	+4.73%
Loss Cost	2016.1	-0.137 (CI = +/-0.067; p = 0.001)	0.188 (CI = +/-0.122; p = 0.005)	NA (CI = +/-NA; p = NA)	0.185 (CI = +/-0.093; p = 0.001)	0.570	-12.77%	+4.92%
Loss Cost	2016.2	-0.125 (CI = +/-0.083; p = 0.006)	0.195 (CI = +/-0.129; p = 0.006)	NA (CI = +/-NA; p = NA)	0.171 (CI = +/-0.110; p = 0.005)	0.532	-11.73%	+4.73%
Loss Cost	2017.1	-0.147 (CI = +/-0.107; p = 0.011)	0.206 (CI = +/-0.136; p = 0.006)	NA (CI = +/-NA; p = NA)	0.195 (CI = +/-0.133; p = 0.007)	0.501	-13.63%	+4.98%
Loss Cost	2017.2	-0.171 (CI = +/-0.144; p = 0.024)	0.197 (CI = +/-0.144; p = 0.011)	NA (CI = +/-NA; p = NA)	0.222 (CI = +/-0.170; p = 0.015)	0.505	-15.72%	+5.21%
Severity	2011.1	-0.019 (CI = +/-0.020; p = 0.057)	0.044 (CI = +/-0.054; p = 0.111)	0.000 (CI = +/-0.000; p = 0.052)	0.030 (CI = +/-0.034; p = 0.076)	0.094	-1.91%	+1.13%
Severity	2011.2	-0.021 (CI = +/-0.020; p = 0.046)	0.039 (CI = +/-0.056; p = 0.160)	0.000 (CI = +/-0.000; p = 0.064)	0.033 (CI = +/-0.035; p = 0.062)	0.085	-2.05%	+1.21%
Severity	2012.1	-0.023 (CI = +/-0.020; p = 0.030)	0.045 (CI = +/-0.056; p = 0.108)	0.000 (CI = +/-0.000; p = 0.090)	0.036 (CI = +/-0.035; p = 0.043)	0.123	-2.25%	+1.32%
Severity	2012.2	-0.023 (CI = +/-0.021; p = 0.029)	0.042 (CI = +/-0.058; p = 0.150)	0.000 (CI = +/-0.000; p = 0.140)	0.037 (CI = +/-0.035; p = 0.042)	0.118	-2.31%	+1.35%
Severity	2013.1	-0.023 (CI = +/-0.021; p = 0.034)	0.042 (CI = +/-0.061; p = 0.166)	0.000 (CI = +/-0.000; p = 0.178)	0.037 (CI = +/-0.036; p = 0.048)	0.105	-2.31%	+1.35%
Severity	2013.2	-0.023 (CI = +/-0.022; p = 0.039)	0.043 (CI = +/-0.065; p = 0.183)	0.000 (CI = +/-0.000; p = 0.263)	0.037 (CI = +/-0.037; p = 0.054)	0.097	-2.30%	+1.35%
Severity	2014.1	-0.023 (CI = +/-0.022; p = 0.039)	0.043 (CI = +/-0.065; p = 0.183)	NA (CI = +/-NA; p = NA)	0.037 (CI = +/-0.037; p = 0.054)	0.135	-2.30%	+1.35%
Severity	2014.2	-0.028 (CI = +/-0.025; p = 0.029)	0.037 (CI = +/-0.067; p = 0.263)	NA (CI = +/-NA; p = NA)	0.043 (CI = +/-0.041; p = 0.038)	0.165	-2.80%	+1.51%
Severity	2015.1	-0.028 (CI = +/-0.030; p = 0.060)	0.037 (CI = +/-0.071; p = 0.288)	NA (CI = +/-NA; p = NA)	0.043 (CI = +/-0.045; p = 0.062)	0.095	-2.78%	+1.50%
Severity	2015.2	-0.028 (CI = +/-0.035; p = 0.110)	0.037 (CI = +/-0.075; p = 0.316)	NA (CI = +/-NA; p = NA)	0.043 (CI = +/-0.052; p = 0.096)	0.069	-2.80%	+1.51%
Severity	2016.1	-0.012 (CI = +/-0.040; p = 0.547)	0.024 (CI = +/-0.073; p = 0.497)	NA (CI = +/-NA; p = NA)	0.024 (CI = +/-0.056; p = 0.377)	-0.057	-1.16%	+1.22%
Severity	2016.2	0.021 (CI = +/-0.039; p = 0.269)	0.044 (CI = +/-0.061; p = 0.140)	NA (CI = +/-NA; p = NA)	-0.014 (CI = +/-0.052; p = 0.574)	0.186	+2.13%	+0.72%
Severity	2017.1	0.040 (CI = +/-0.048; p = 0.093)	0.035 (CI = +/-0.061; p = 0.238)	NA (CI = +/-NA; p = NA)	-0.035 (CI = +/-0.059; p = 0.228)	0.278	+4.08%	+0.52%
Severity	2017.2	0.058 (CI = +/-0.063; p = 0.069)	0.041 (CI = +/-0.063; p = 0.180)	NA (CI = +/-NA; p = NA)	-0.054 (CI = +/-0.075; p = 0.139)	0.267	+5.97%	+0.35%
Frequency	2011.1	-0.053 (CI = +/-0.043; p = 0.017)	0.132 (CI = +/-0.118; p = 0.030)	0.000 (CI = +/-0.000; p = 0.083)	0.073 (CI = +/-0.074; p = 0.053)	0.210	-5.20%	+1.95%
Frequency	2011.2	-0.053 (CI = +/-0.045; p = 0.022)	0.133 (CI = +/-0.123; p = 0.036)	0.000 (CI = +/-0.000; p = 0.089)	0.072 (CI = +/-0.076; p = 0.062)	0.203	-5.17%	+1.93%
Frequency	2012.1	-0.055 (CI = +/-0.046; p = 0.021)	0.139 (CI = +/-0.127; p = 0.034)	0.000 (CI = +/-0.000; p = 0.112)	0.075 (CI = +/-0.078; p = 0.059)	0.205	-5.36%	+2.03%
Frequency	2012.2	-0.056 (CI = +/-0.047; p = 0.023)	0.133 (CI = +/-0.133; p = 0.050)	0.000 (CI = +/-0.000; p = 0.160)	0.077 (CI = +/-0.080; p = 0.061)	0.203	-5.45%	+2.10%
Frequency	2013.1	-0.058 (CI = +/-0.048; p = 0.021)	0.142 (CI = +/-0.136; p = 0.041)	0.000 (CI = +/-0.000; p = 0.315)	0.079 (CI = +/-0.082; p = 0.056)	0.222	-5.61%	+2.18%
Frequency	2013.2	-0.058 (CI = +/-0.049; p = 0.024)	0.139 (CI = +/-0.145; p = 0.059)	0.000 (CI = +/-0.000; p = 0.484)	0.080 (CI = +/-0.084; p = 0.062)	0.217	-5.62%	+2.19%
Frequency	2014.1	-0.058 (CI = +/-0.049; p = 0.024)	0.139 (CI = +/-0.145; p = 0.059)	NA (CI = +/-NA; p = NA)	0.080 (CI = +/-0.084; p = 0.062)	0.229	-5.62%	+2.20%
Frequency	2014.2	-0.066 (CI = +/-0.057; p = 0.025)	0.130 (CI = +/-0.151; p = 0.088)	NA (CI = +/-NA; p = NA)	0.090 (CI = +/-0.092; p = 0.055)	0.238	-6.37%	+2.44%
Frequency	2015.1	-0.087 (CI = +/-0.063; p = 0.010)	0.152 (CI = +/-0.151; p = 0.049)	NA (CI = +/-NA; p = NA)	0.116 (CI = +/-0.097; p = 0.022)	0.310	-8.35%	+2.95%
Frequency	2015.2	-0.097 (CI = +/-0.075; p = 0.014)	0.143 (CI = +/-0.158; p = 0.074)	NA (CI = +/-NA; p = NA)	0.128 (CI = +/-0.110; p = 0.025)	0.308	-9.26%	+3.17%
Frequency	2016.1	-0.125 (CI = +/-0.088; p = 0.008)	0.164 (CI = +/-0.160; p = 0.046)	NA (CI = +/-NA; p = NA)	0.161 (CI = +/-0.122; p = 0.013)	0.347	-11.75%	+3.65%
Frequency	2016.2	-0.146 (CI = +/-0.109; p = 0.012)	0.151 (CI = +/-0.168; p = 0.075)	NA (CI = +/-NA; p = NA)	0.185 (CI = +/-0.143; p = 0.015)	0.353	-13.57%	+3.98%
Frequency	2017.1	-0.187 (CI = +/-0.136; p = 0.011)	0.171 (CI = +/-0.173; p = 0.052)	NA (CI = +/-NA; p = NA)	0.230 (CI = +/-0.169; p = 0.011)	0.357	-17.02%	+4.44%
Frequency	2017.2	-0.229 (CI = +/-0.182; p = 0.018)	0.156 (CI = +/-0.182; p = 0.087)	NA (CI = +/-NA; p = NA)	0.276 (CI = +/-0.215; p = 0.016)	0.366	-20.46%	+4.83%

AB Total Medical+Rehab

Coverage = AB Total Medical+Rehab
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: time, seasonality, phase_in_trend

Loss Cost	2011.1	0.019 (CI = +/-0.024; p = 0.119)	0.161 (CI = +/-0.105; p = 0.004)	-0.315 (CI = +/-0.222; p = 0.007)	0.392	+1.94%	-25.62%
Loss Cost	2011.2	0.019 (CI = +/-0.026; p = 0.132)	0.161 (CI = +/-0.109; p = 0.005)	-0.316 (CI = +/-0.228; p = 0.009)	0.389	+1.95%	-25.64%
Loss Cost	2012.1	0.017 (CI = +/-0.026; p = 0.202)	0.172 (CI = +/-0.112; p = 0.004)	-0.310 (CI = +/-0.228; p = 0.010)	0.411	+1.68%	-25.45%
Loss Cost	2012.2	0.015 (CI = +/-0.027; p = 0.263)	0.164 (CI = +/-0.115; p = 0.007)	-0.310 (CI = +/-0.231; p = 0.011)	0.417	+1.51%	-25.56%
Loss Cost	2013.1	0.013 (CI = +/-0.027; p = 0.349)	0.176 (CI = +/-0.117; p = 0.005)	-0.313 (CI = +/-0.231; p = 0.010)	0.440	+1.27%	-25.97%
Loss Cost	2013.2	0.012 (CI = +/-0.028; p = 0.392)	0.171 (CI = +/-0.122; p = 0.008)	-0.318 (CI = +/-0.237; p = 0.011)	0.442	+1.19%	-26.34%
Loss Cost	2014.1	0.011 (CI = +/-0.029; p = 0.445)	0.179 (CI = +/-0.127; p = 0.008)	-0.327 (CI = +/-0.243; p = 0.011)	0.434	+1.08%	-27.12%
Loss Cost	2014.2	0.010 (CI = +/-0.030; p = 0.476)	0.173 (CI = +/-0.132; p = 0.013)	-0.338 (CI = +/-0.254; p = 0.012)	0.436	+1.03%	-27.95%
Loss Cost	2015.1	0.009 (CI = +/-0.030; p = 0.514)	0.187 (CI = +/-0.137; p = 0.010)	-0.370 (CI = +/-0.266; p = 0.009)	0.439	+0.95%	-30.30%
Loss Cost	2015.2	0.009 (CI = +/-0.031; p = 0.527)	0.185 (CI = +/-0.144; p = 0.015)	-0.375 (CI = +/-0.298; p = 0.016)	0.418	+0.95%	-30.64%
Loss Cost	2016.1	0.010 (CI = +/-0.032; p = 0.533)	0.190 (CI = +/-0.153; p = 0.018)	-0.404 (CI = +/-0.362; p = 0.031)	0.326	+0.96%	-32.57%
Loss Cost	2016.2	0.009 (CI = +/-0.034; p = 0.585)	0.196 (CI = +/-0.165; p = 0.023)	-0.337 (CI = +/-0.613; p = 0.259)	0.256	+0.88%	-28.01%
Loss Cost	2017.1	0.013 (CI = +/-0.035; p = 0.455)	0.216 (CI = +/-0.174; p = 0.019)	-1.250 (CI = +/-2.372; p = 0.277)	0.218	+1.28%	-70.98%
Loss Cost	2017.2	0.013 (CI = +/-0.035; p = 0.455)	0.216 (CI = +/-0.174; p = 0.019)	NA (CI = +/-NA; p = NA)	0.261	+1.28%	+1.28%
Severity	2011.1	0.019 (CI = +/-0.010; p = 0.000)	0.037 (CI = +/-0.043; p = 0.088)	-0.203 (CI = +/-0.091; p = 0.000)	0.427	+1.96%	-16.74%
Severity	2011.2	0.019 (CI = +/-0.010; p = 0.001)	0.035 (CI = +/-0.044; p = 0.121)	-0.200 (CI = +/-0.092; p = 0.000)	0.416	+1.88%	-16.63%
Severity	2012.1	0.017 (CI = +/-0.010; p = 0.002)	0.040 (CI = +/-0.045; p = 0.076)	-0.198 (CI = +/-0.091; p = 0.000)	0.442	+1.74%	-16.52%
Severity	2012.2	0.017 (CI = +/-0.011; p = 0.004)	0.037 (CI = +/-0.046; p = 0.106)	-0.198 (CI = +/-0.092; p = 0.000)	0.443	+1.67%	-16.56%
Severity	2013.1	0.016 (CI = +/-0.011; p = 0.006)	0.038 (CI = +/-0.048; p = 0.114)	-0.198 (CI = +/-0.095; p = 0.000)	0.437	+1.66%	-16.59%
Severity	2013.2	0.016 (CI = +/-0.012; p = 0.009)	0.036 (CI = +/-0.050; p = 0.153)	-0.200 (CI = +/-0.097; p = 0.000)	0.441	+1.62%	-16.81%
Severity	2014.1	0.015 (CI = +/-0.012; p = 0.012)	0.041 (CI = +/-0.051; p = 0.103)	-0.207 (CI = +/-0.097; p = 0.000)	0.474	+1.54%	-17.45%
Severity	2014.2	0.015 (CI = +/-0.012; p = 0.015)	0.036 (CI = +/-0.052; p = 0.158)	-0.217 (CI = +/-0.099; p = 0.000)	0.498	+1.49%	-18.29%
Severity	2015.1	0.015 (CI = +/-0.012; p = 0.018)	0.037 (CI = +/-0.055; p = 0.173)	-0.218 (CI = +/-0.106; p = 0.000)	0.457	+1.49%	-18.42%
Severity	2015.2	0.015 (CI = +/-0.012; p = 0.021)	0.033 (CI = +/-0.057; p = 0.237)	-0.232 (CI = +/-0.118; p = 0.001)	0.454	+1.49%	-19.52%
Severity	2016.1	0.015 (CI = +/-0.012; p = 0.024)	0.028 (CI = +/-0.060; p = 0.331)	-0.204 (CI = +/-0.141; p = 0.007)	0.300	+1.47%	-17.25%
Severity	2016.2	0.013 (CI = +/-0.012; p = 0.037)	0.039 (CI = +/-0.061; p = 0.194)	-0.089 (CI = +/-0.225; p = 0.414)	0.205	+1.33%	-7.28%
Severity	2017.1	0.013 (CI = +/-0.013; p = 0.058)	0.037 (CI = +/-0.066; p = 0.247)	-0.006 (CI = +/-0.894; p = 0.989)	0.196	+1.30%	+0.72%
Severity	2017.2	0.013 (CI = +/-0.013; p = 0.058)	0.037 (CI = +/-0.066; p = 0.247)	NA (CI = +/-NA; p = NA)	0.189	+1.30%	+1.30%
Frequency	2011.1	0.000 (CI = +/-0.029; p = 0.988)	0.123 (CI = +/-0.124; p = 0.050)	-0.113 (CI = +/-0.261; p = 0.384)	0.127	-0.02%	-10.66%
Frequency	2011.2	0.001 (CI = +/-0.030; p = 0.962)	0.127 (CI = +/-0.128; p = 0.053)	-0.115 (CI = +/-0.267; p = 0.383)	0.124	+0.07%	-10.81%
Frequency	2012.1	-0.001 (CI = +/-0.031; p = 0.971)	0.132 (CI = +/-0.133; p = 0.053)	-0.113 (CI = +/-0.273; p = 0.402)	0.121	-0.06%	-10.70%
Frequency	2012.2	-0.002 (CI = +/-0.032; p = 0.918)	0.127 (CI = +/-0.138; p = 0.070)	-0.112 (CI = +/-0.278; p = 0.412)	0.120	-0.16%	-10.78%
Frequency	2013.1	-0.004 (CI = +/-0.033; p = 0.814)	0.138 (CI = +/-0.143; p = 0.057)	-0.115 (CI = +/-0.281; p = 0.404)	0.141	-0.38%	-11.24%
Frequency	2013.2	-0.004 (CI = +/-0.034; p = 0.802)	0.135 (CI = +/-0.149; p = 0.072)	-0.117 (CI = +/-0.289; p = 0.408)	0.137	-0.42%	-11.46%
Frequency	2014.1	-0.004 (CI = +/-0.036; p = 0.795)	0.138 (CI = +/-0.156; p = 0.081)	-0.120 (CI = +/-0.300; p = 0.413)	0.108	-0.45%	-11.71%
Frequency	2014.2	-0.005 (CI = +/-0.037; p = 0.799)	0.137 (CI = +/-0.164; p = 0.097)	-0.121 (CI = +/-0.315; p = 0.431)	0.100	-0.45%	-11.81%
Frequency	2015.1	-0.005 (CI = +/-0.037; p = 0.769)	0.150 (CI = +/-0.171; p = 0.083)	-0.152 (CI = +/-0.333; p = 0.350)	0.114	-0.53%	-14.57%
Frequency	2015.2	-0.005 (CI = +/-0.039; p = 0.776)	0.152 (CI = +/-0.181; p = 0.094)	-0.143 (CI = +/-0.373; p = 0.428)	0.096	-0.53%	-13.81%
Frequency	2016.1	-0.005 (CI = +/-0.040; p = 0.791)	0.162 (CI = +/-0.191; p = 0.091)	-0.200 (CI = +/-0.451; p = 0.362)	0.077	-0.50%	-18.51%
Frequency	2016.2	-0.004 (CI = +/-0.042; p = 0.824)	0.158 (CI = +/-0.205; p = 0.123)	-0.249 (CI = +/-0.765; p = 0.499)	0.056	-0.44%	-22.36%
Frequency	2017.1	0.000 (CI = +/-0.045; p = 0.993)	0.179 (CI = +/-0.219; p = 0.101)	-1.244 (CI = +/-2.980; p = 0.386)	0.023	-0.02%	-71.19%
Frequency	2017.2	0.000 (CI = +/-0.045; p = 0.993)	0.179 (CI = +/-0.219; p = 0.101)	NA (CI = +/-NA; p = NA)	0.063	-0.02%	-0.02%

AB Total Medical+Rehab

Coverage = AB Total Medical+Rehab
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: time, seasonality, phase_in_scalar, phase_in_trend

Loss Cost	2011.1	0.012 (CI = +/-0.026; p = 0.362)	0.165 (CI = +/-0.102; p = 0.003)	0.000 (CI = +/-0.000; p = 0.111)	-0.332 (CI = +/-0.217; p = 0.004)	0.430	+1.16%	-27.40%
Loss Cost	2011.2	0.012 (CI = +/-0.026; p = 0.346)	0.170 (CI = +/-0.106; p = 0.003)	0.000 (CI = +/-0.000; p = 0.104)	-0.336 (CI = +/-0.222; p = 0.004)	0.431	+1.23%	-27.69%
Loss Cost	2012.1	0.011 (CI = +/-0.027; p = 0.390)	0.175 (CI = +/-0.110; p = 0.003)	0.000 (CI = +/-0.000; p = 0.165)	-0.331 (CI = +/-0.226; p = 0.006)	0.436	+1.14%	-27.38%
Loss Cost	2012.2	0.011 (CI = +/-0.028; p = 0.409)	0.172 (CI = +/-0.115; p = 0.005)	0.000 (CI = +/-0.000; p = 0.240)	-0.330 (CI = +/-0.232; p = 0.007)	0.428	+1.12%	-27.28%
Loss Cost	2013.1	0.011 (CI = +/-0.028; p = 0.437)	0.178 (CI = +/-0.119; p = 0.005)	0.000 (CI = +/-0.000; p = 0.435)	-0.327 (CI = +/-0.236; p = 0.009)	0.430	+1.07%	-27.11%
Loss Cost	2013.2	0.011 (CI = +/-0.029; p = 0.448)	0.179 (CI = +/-0.127; p = 0.008)	0.000 (CI = +/-0.000; p = 0.524)	-0.327 (CI = +/-0.243; p = 0.011)	0.426	+1.08%	-27.12%
Loss Cost	2014.1	0.011 (CI = +/-0.029; p = 0.445)	0.179 (CI = +/-0.127; p = 0.008)	NA (CI = +/-NA; p = NA)	-0.327 (CI = +/-0.243; p = 0.011)	0.434	+1.08%	-27.12%
Loss Cost	2014.2	0.010 (CI = +/-0.030; p = 0.476)	0.173 (CI = +/-0.132; p = 0.013)	NA (CI = +/-NA; p = NA)	-0.338 (CI = +/-0.254; p = 0.012)	0.436	+1.03%	-27.95%
Loss Cost	2015.1	0.009 (CI = +/-0.030; p = 0.514)	0.187 (CI = +/-0.137; p = 0.010)	NA (CI = +/-NA; p = NA)	-0.370 (CI = +/-0.266; p = 0.009)	0.439	+0.95%	-30.30%
Loss Cost	2015.2	0.009 (CI = +/-0.031; p = 0.527)	0.185 (CI = +/-0.144; p = 0.015)	NA (CI = +/-NA; p = NA)	-0.375 (CI = +/-0.298; p = 0.016)	0.418	+0.95%	-30.64%
Loss Cost	2016.1	0.010 (CI = +/-0.032; p = 0.533)	0.190 (CI = +/-0.153; p = 0.018)	NA (CI = +/-NA; p = NA)	-0.404 (CI = +/-0.362; p = 0.031)	0.326	+0.96%	-32.57%
Loss Cost	2016.2	0.009 (CI = +/-0.034; p = 0.585)	0.196 (CI = +/-0.165; p = 0.023)	NA (CI = +/-NA; p = NA)	-0.337 (CI = +/-0.613; p = 0.259)	0.256	+0.88%	-28.01%
Loss Cost	2017.1	0.013 (CI = +/-0.035; p = 0.455)	0.216 (CI = +/-0.174; p = 0.019)	NA (CI = +/-NA; p = NA)	-1.250 (CI = +/-2.372; p = 0.277)	0.218	+1.28%	-70.98%
Loss Cost	2017.2	0.013 (CI = +/-0.035; p = 0.455)	0.216 (CI = +/-0.174; p = 0.019)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.261	+1.28%	+1.28%
Severity	2011.1	0.016 (CI = +/-0.010; p = 0.004)	0.039 (CI = +/-0.041; p = 0.060)	0.000 (CI = +/-0.000; p = 0.063)	-0.210 (CI = +/-0.087; p = 0.000)	0.482	+1.59%	-17.69%
Severity	2011.2	0.016 (CI = +/-0.011; p = 0.006)	0.038 (CI = +/-0.043; p = 0.078)	0.000 (CI = +/-0.000; p = 0.088)	-0.209 (CI = +/-0.089; p = 0.000)	0.462	+1.57%	-17.61%
Severity	2012.1	0.015 (CI = +/-0.011; p = 0.008)	0.041 (CI = +/-0.044; p = 0.062)	0.000 (CI = +/-0.000; p = 0.162)	-0.206 (CI = +/-0.090; p = 0.000)	0.466	+1.52%	-17.39%
Severity	2012.2	0.015 (CI = +/-0.011; p = 0.010)	0.041 (CI = +/-0.046; p = 0.079)	0.000 (CI = +/-0.000; p = 0.227)	-0.206 (CI = +/-0.093; p = 0.000)	0.456	+1.51%	-17.36%
Severity	2013.1	0.015 (CI = +/-0.011; p = 0.011)	0.039 (CI = +/-0.047; p = 0.102)	0.000 (CI = +/-0.000; p = 0.213)	-0.207 (CI = +/-0.095; p = 0.000)	0.453	+1.53%	-17.43%
Severity	2013.2	0.015 (CI = +/-0.012; p = 0.012)	0.041 (CI = +/-0.051; p = 0.103)	0.000 (CI = +/-0.000; p = 0.252)	-0.207 (CI = +/-0.097; p = 0.000)	0.451	+1.53%	-17.45%
Severity	2014.1	0.015 (CI = +/-0.012; p = 0.012)	0.041 (CI = +/-0.051; p = 0.103)	NA (CI = +/-NA; p = NA)	-0.207 (CI = +/-0.097; p = 0.000)	0.474	+1.54%	-17.45%
Severity	2014.2	0.015 (CI = +/-0.012; p = 0.015)	0.036 (CI = +/-0.052; p = 0.158)	NA (CI = +/-NA; p = NA)	-0.217 (CI = +/-0.099; p = 0.000)	0.498	+1.49%	-18.29%
Severity	2015.1	0.015 (CI = +/-0.012; p = 0.018)	0.037 (CI = +/-0.055; p = 0.173)	NA (CI = +/-NA; p = NA)	-0.218 (CI = +/-0.106; p = 0.000)	0.457	+1.49%	-18.42%
Severity	2015.2	0.015 (CI = +/-0.012; p = 0.021)	0.033 (CI = +/-0.057; p = 0.237)	NA (CI = +/-NA; p = NA)	-0.232 (CI = +/-0.118; p = 0.001)	0.454	+1.49%	-19.52%
Severity	2016.1	0.015 (CI = +/-0.012; p = 0.024)	0.028 (CI = +/-0.060; p = 0.331)	NA (CI = +/-NA; p = NA)	-0.204 (CI = +/-0.141; p = 0.007)	0.300	+1.47%	-17.25%
Severity	2016.2	0.013 (CI = +/-0.012; p = 0.037)	0.039 (CI = +/-0.061; p = 0.194)	NA (CI = +/-NA; p = NA)	-0.089 (CI = +/-0.225; p = 0.414)	0.205	+1.33%	-7.28%
Severity	2017.1	0.013 (CI = +/-0.013; p = 0.058)	0.037 (CI = +/-0.066; p = 0.247)	NA (CI = +/-NA; p = NA)	-0.006 (CI = +/-0.894; p = 0.989)	0.196	+1.30%	+0.72%
Severity	2017.2	0.013 (CI = +/-0.013; p = 0.058)	0.037 (CI = +/-0.066; p = 0.247)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.189	+1.30%	+1.30%
Frequency	2011.1	-0.004 (CI = +/-0.031; p = 0.783)	0.126 (CI = +/-0.125; p = 0.049)	0.000 (CI = +/-0.000; p = 0.485)	-0.121 (CI = +/-0.266; p = 0.356)	0.110	-0.42%	-11.79%
Frequency	2011.2	-0.003 (CI = +/-0.032; p = 0.829)	0.132 (CI = +/-0.130; p = 0.048)	0.000 (CI = +/-0.000; p = 0.434)	-0.127 (CI = +/-0.271; p = 0.344)	0.111	-0.34%	-12.23%
Frequency	2012.1	-0.004 (CI = +/-0.033; p = 0.818)	0.134 (CI = +/-0.135; p = 0.052)	0.000 (CI = +/-0.000; p = 0.494)	-0.125 (CI = +/-0.279; p = 0.363)	0.102	-0.37%	-12.09%
Frequency	2012.2	-0.004 (CI = +/-0.034; p = 0.816)	0.132 (CI = +/-0.142; p = 0.067)	0.000 (CI = +/-0.000; p = 0.570)	-0.124 (CI = +/-0.286; p = 0.378)	0.094	-0.39%	-12.00%
Frequency	2013.1	-0.004 (CI = +/-0.035; p = 0.790)	0.138 (CI = +/-0.146; p = 0.062)	0.000 (CI = +/-0.000; p = 0.822)	-0.120 (CI = +/-0.291; p = 0.401)	0.102	-0.45%	-11.72%
Frequency	2013.2	-0.004 (CI = +/-0.036; p = 0.795)	0.138 (CI = +/-0.156; p = 0.081)	0.000 (CI = +/-0.000; p = 0.887)	-0.120 (CI = +/-0.300; p = 0.413)	0.095	-0.45%	-11.72%
Frequency	2014.1	-0.004 (CI = +/-0.036; p = 0.795)	0.138 (CI = +/-0.156; p = 0.081)	NA (CI = +/-NA; p = NA)	-0.120 (CI = +/-0.300; p = 0.413)	0.108	-0.45%	-11.71%
Frequency	2014.2	-0.005 (CI = +/-0.037; p = 0.799)	0.137 (CI = +/-0.164; p = 0.097)	NA (CI = +/-NA; p = NA)	-0.121 (CI = +/-0.315; p = 0.431)	0.100	-0.45%	-11.81%
Frequency	2015.1	-0.005 (CI = +/-0.037; p = 0.769)	0.150 (CI = +/-0.171; p = 0.083)	NA (CI = +/-NA; p = NA)	-0.152 (CI = +/-0.333; p = 0.350)	0.114	-0.53%	-14.57%
Frequency	2015.2	-0.005 (CI = +/-0.039; p = 0.776)	0.152 (CI = +/-0.181; p = 0.094)	NA (CI = +/-NA; p = NA)	-0.143 (CI = +/-0.373; p = 0.428)	0.096	-0.53%	-13.81%
Frequency	2016.1	-0.005 (CI = +/-0.040; p = 0.791)	0.162 (CI = +/-0.191; p = 0.091)	NA (CI = +/-NA; p = NA)	-0.200 (CI = +/-0.451; p = 0.362)	0.077	-0.50%	-18.51%
Frequency	2016.2	-0.004 (CI = +/-0.042; p = 0.824)	0.158 (CI = +/-0.205; p = 0.123)	NA (CI = +/-NA; p = NA)	-0.249 (CI = +/-0.765; p = 0.499)	0.056	-0.44%	-22.36%
Frequency	2017.1	0.000 (CI = +/-0.045; p = 0.993)	0.179 (CI = +/-0.219; p = 0.101)	NA (CI = +/-NA; p = NA)	-1.244 (CI = +/-2.980; p = 0.386)	0.023	-0.02%	-71.19%
Frequency	2017.2	0.000 (CI = +/-0.045; p = 0.993)	0.179 (CI = +/-0.219; p = 0.101)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.063	-0.02%	-0.02%

AB Total Medical+Rehab

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

Loss Cost	2011.1	0.014 (CI = +/-0.013; p = 0.034)	0.129 (CI = +/-0.055; p = 0.000)	-0.181 (CI = +/-0.120; p = 0.005)	0.010 (CI = +/-0.003; p = 0.000)	0.838	+1.39%	-15.38%
Loss Cost	2011.2	0.013 (CI = +/-0.013; p = 0.048)	0.127 (CI = +/-0.057; p = 0.000)	-0.180 (CI = +/-0.122; p = 0.006)	0.010 (CI = +/-0.003; p = 0.000)	0.837	+1.35%	-15.31%
Loss Cost	2012.1	0.011 (CI = +/-0.013; p = 0.093)	0.137 (CI = +/-0.055; p = 0.000)	-0.175 (CI = +/-0.116; p = 0.005)	0.010 (CI = +/-0.002; p = 0.000)	0.860	+1.10%	-15.13%
Loss Cost	2012.2	0.009 (CI = +/-0.012; p = 0.154)	0.128 (CI = +/-0.053; p = 0.000)	-0.173 (CI = +/-0.109; p = 0.003)	0.010 (CI = +/-0.002; p = 0.000)	0.880	+0.88%	-15.18%
Loss Cost	2013.1	0.007 (CI = +/-0.011; p = 0.239)	0.139 (CI = +/-0.049; p = 0.000)	-0.177 (CI = +/-0.100; p = 0.001)	0.010 (CI = +/-0.002; p = 0.000)	0.904	+0.67%	-15.66%
Loss Cost	2013.2	0.006 (CI = +/-0.011; p = 0.313)	0.132 (CI = +/-0.049; p = 0.000)	-0.182 (CI = +/-0.097; p = 0.001)	0.010 (CI = +/-0.002; p = 0.000)	0.914	+0.56%	-16.17%
Loss Cost	2014.1	0.005 (CI = +/-0.011; p = 0.385)	0.138 (CI = +/-0.049; p = 0.000)	-0.190 (CI = +/-0.096; p = 0.001)	0.010 (CI = +/-0.002; p = 0.000)	0.919	+0.47%	-16.94%
Loss Cost	2014.2	0.004 (CI = +/-0.011; p = 0.435)	0.131 (CI = +/-0.048; p = 0.000)	-0.204 (CI = +/-0.094; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.928	+0.41%	-18.10%
Loss Cost	2015.1	0.003 (CI = +/-0.010; p = 0.457)	0.142 (CI = +/-0.044; p = 0.000)	-0.231 (CI = +/-0.087; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.944	+0.34%	-20.36%
Loss Cost	2015.2	0.003 (CI = +/-0.010; p = 0.469)	0.139 (CI = +/-0.046; p = 0.000)	-0.240 (CI = +/-0.096; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.943	+0.34%	-21.09%
Loss Cost	2016.1	0.003 (CI = +/-0.010; p = 0.482)	0.140 (CI = +/-0.049; p = 0.000)	-0.243 (CI = +/-0.118; p = 0.001)	0.010 (CI = +/-0.002; p = 0.000)	0.933	+0.34%	-21.34%
Loss Cost	2016.2	0.002 (CI = +/-0.010; p = 0.638)	0.148 (CI = +/-0.050; p = 0.000)	-0.148 (CI = +/-0.185; p = 0.110)	0.010 (CI = +/-0.002; p = 0.000)	0.935	+0.23%	-13.52%
Loss Cost	2017.1	0.003 (CI = +/-0.011; p = 0.592)	0.151 (CI = +/-0.054; p = 0.000)	-0.265 (CI = +/-0.746; p = 0.457)	0.010 (CI = +/-0.002; p = 0.000)	0.928	+0.28%	-23.05%
Loss Cost	2017.2	0.003 (CI = +/-0.011; p = 0.592)	0.151 (CI = +/-0.054; p = 0.000)	NA (CI = +/-NA; p = NA)	0.010 (CI = +/-0.002; p = 0.000)	0.932	+0.28%	+0.28%
Severity	2011.1	0.021 (CI = +/-0.008; p = 0.000)	0.046 (CI = +/-0.036; p = 0.015)	-0.239 (CI = +/-0.079; p = 0.000)	-0.003 (CI = +/-0.002; p = 0.002)	0.601	+2.11%	-19.63%
Severity	2011.2	0.020 (CI = +/-0.009; p = 0.000)	0.044 (CI = +/-0.037; p = 0.024)	-0.237 (CI = +/-0.080; p = 0.000)	-0.003 (CI = +/-0.002; p = 0.002)	0.593	+2.04%	-19.51%
Severity	2012.1	0.019 (CI = +/-0.009; p = 0.000)	0.050 (CI = +/-0.037; p = 0.011)	-0.235 (CI = +/-0.078; p = 0.000)	-0.003 (CI = +/-0.002; p = 0.002)	0.627	+1.89%	-19.42%
Severity	2012.2	0.018 (CI = +/-0.009; p = 0.000)	0.047 (CI = +/-0.038; p = 0.018)	-0.234 (CI = +/-0.079; p = 0.000)	-0.003 (CI = +/-0.002; p = 0.002)	0.628	+1.84%	-19.43%
Severity	2013.1	0.018 (CI = +/-0.009; p = 0.001)	0.048 (CI = +/-0.040; p = 0.020)	-0.235 (CI = +/-0.081; p = 0.000)	-0.003 (CI = +/-0.002; p = 0.002)	0.623	+1.82%	-19.47%
Severity	2013.2	0.018 (CI = +/-0.010; p = 0.001)	0.046 (CI = +/-0.041; p = 0.031)	-0.236 (CI = +/-0.083; p = 0.000)	-0.003 (CI = +/-0.002; p = 0.003)	0.626	+1.79%	-19.62%
Severity	2014.1	0.017 (CI = +/-0.009; p = 0.001)	0.053 (CI = +/-0.041; p = 0.015)	-0.244 (CI = +/-0.081; p = 0.000)	-0.003 (CI = +/-0.002; p = 0.002)	0.666	+1.70%	-20.33%
Severity	2014.2	0.016 (CI = +/-0.009; p = 0.001)	0.048 (CI = +/-0.042; p = 0.027)	-0.253 (CI = +/-0.081; p = 0.000)	-0.003 (CI = +/-0.002; p = 0.002)	0.688	+1.66%	-21.04%
Severity	2015.1	0.016 (CI = +/-0.010; p = 0.002)	0.049 (CI = +/-0.044; p = 0.031)	-0.256 (CI = +/-0.087; p = 0.000)	-0.003 (CI = +/-0.002; p = 0.003)	0.662	+1.65%	-21.30%
Severity	2015.2	0.016 (CI = +/-0.010; p = 0.002)	0.046 (CI = +/-0.046; p = 0.051)	-0.268 (CI = +/-0.096; p = 0.000)	-0.003 (CI = +/-0.002; p = 0.004)	0.663	+1.65%	-22.26%
Severity	2016.1	0.016 (CI = +/-0.010; p = 0.003)	0.042 (CI = +/-0.048; p = 0.085)	-0.246 (CI = +/-0.115; p = 0.000)	-0.003 (CI = +/-0.002; p = 0.005)	0.566	+1.64%	-20.55%
Severity	2016.2	0.015 (CI = +/-0.010; p = 0.005)	0.051 (CI = +/-0.047; p = 0.036)	-0.138 (CI = +/-0.176; p = 0.115)	-0.003 (CI = +/-0.002; p = 0.004)	0.536	+1.50%	-11.58%
Severity	2017.1	0.016 (CI = +/-0.010; p = 0.007)	0.054 (CI = +/-0.052; p = 0.041)	-0.269 (CI = +/-0.707; p = 0.426)	-0.003 (CI = +/-0.002; p = 0.005)	0.532	+1.57%	-22.38%
Severity	2017.2	0.016 (CI = +/-0.010; p = 0.007)	0.054 (CI = +/-0.052; p = 0.041)	NA (CI = +/-NA; p = NA)	-0.003 (CI = +/-0.002; p = 0.005)	0.529	+1.57%	+1.57%
Frequency	2011.1	-0.007 (CI = +/-0.011; p = 0.183)	0.083 (CI = +/-0.046; p = 0.001)	0.059 (CI = +/-0.099; p = 0.235)	0.013 (CI = +/-0.002; p = 0.000)	0.884	-0.70%	+5.29%
Frequency	2011.2	-0.007 (CI = +/-0.011; p = 0.219)	0.083 (CI = +/-0.047; p = 0.001)	0.058 (CI = +/-0.101; p = 0.252)	0.013 (CI = +/-0.002; p = 0.000)	0.884	-0.67%	+5.23%
Frequency	2012.1	-0.008 (CI = +/-0.011; p = 0.165)	0.088 (CI = +/-0.048; p = 0.001)	0.060 (CI = +/-0.102; p = 0.238)	0.013 (CI = +/-0.002; p = 0.000)	0.887	-0.78%	+5.32%
Frequency	2012.2	-0.009 (CI = +/-0.011; p = 0.089)	0.080 (CI = +/-0.047; p = 0.002)	0.061 (CI = +/-0.098; p = 0.211)	0.013 (CI = +/-0.002; p = 0.000)	0.900	-0.94%	+5.27%
Frequency	2013.1	-0.011 (CI = +/-0.010; p = 0.031)	0.090 (CI = +/-0.044; p = 0.000)	0.058 (CI = +/-0.090; p = 0.195)	0.013 (CI = +/-0.002; p = 0.000)	0.920	-1.13%	+4.74%
Frequency	2013.2	-0.012 (CI = +/-0.010; p = 0.023)	0.086 (CI = +/-0.045; p = 0.001)	0.054 (CI = +/-0.089; p = 0.220)	0.013 (CI = +/-0.002; p = 0.000)	0.924	-1.21%	+4.29%
Frequency	2014.1	-0.012 (CI = +/-0.011; p = 0.027)	0.086 (CI = +/-0.047; p = 0.001)	0.054 (CI = +/-0.093; p = 0.239)	0.013 (CI = +/-0.002; p = 0.000)	0.922	-1.21%	+4.25%
Frequency	2014.2	-0.012 (CI = +/-0.011; p = 0.028)	0.083 (CI = +/-0.049; p = 0.002)	0.049 (CI = +/-0.096; p = 0.300)	0.013 (CI = +/-0.002; p = 0.000)	0.922	-1.24%	+3.72%
Frequency	2015.1	-0.013 (CI = +/-0.010; p = 0.015)	0.093 (CI = +/-0.047; p = 0.001)	0.025 (CI = +/-0.093; p = 0.582)	0.013 (CI = +/-0.002; p = 0.000)	0.936	-1.29%	+1.19%
Frequency	2015.2	-0.013 (CI = +/-0.011; p = 0.019)	0.094 (CI = +/-0.050; p = 0.001)	0.028 (CI = +/-0.104; p = 0.576)	0.013 (CI = +/-0.002; p = 0.000)	0.934	-1.29%	+1.51%
Frequency	2016.1	-0.013 (CI = +/-0.011; p = 0.022)	0.098 (CI = +/-0.052; p = 0.001)	0.003 (CI = +/-0.124; p = 0.962)	0.013 (CI = +/-0.002; p = 0.000)	0.935	-1.27%	-0.99%
Frequency	2016.2	-0.013 (CI = +/-0.011; p = 0.031)	0.097 (CI = +/-0.056; p = 0.002)	-0.010 (CI = +/-0.209; p = 0.923)	0.013 (CI = +/-0.002; p = 0.000)	0.933	-1.26%	-2.20%
Frequency	2017.1	-0.013 (CI = +/-0.012; p = 0.045)	0.097 (CI = +/-0.061; p = 0.005)	0.004 (CI = +/-0.843; p = 0.992)	0.013 (CI = +/-0.002; p = 0.000)	0.927	-1.27%	-0.86%
Frequency	2017.2	-0.013 (CI = +/-0.012; p = 0.045)	0.097 (CI = +/-0.061; p = 0.005)	NA (CI = +/-NA; p = NA)	0.013 (CI = +/-0.002; p = 0.000)	0.930	-1.27%	-1.27%

AB Total Medical+Rehab

Coverage = AB Total Medical+Rehab
End Trend Period = 2019.2
Excluded Points = NA
Parameters Included: time, seasonality, phase_in_scalar, phase_in_trend

Loss Cost	2011.1	0.043 (CI = +/-0.031; p = 0.011)	0.104 (CI = +/-0.047; p = 0.000)	0.000 (CI = +/-0.000; p = 0.370)	-0.302 (CI = +/-0.120; p = 0.000)	0.819	+4.39%	-22.82%
Loss Cost	2011.2	0.054 (CI = +/-0.031; p = 0.002)	0.112 (CI = +/-0.043; p = 0.000)	0.000 (CI = +/-0.000; p = 0.500)	-0.341 (CI = +/-0.117; p = 0.000)	0.856	+5.59%	-24.95%
Loss Cost	2012.1	0.053 (CI = +/-0.036; p = 0.007)	0.113 (CI = +/-0.048; p = 0.000)	0.000 (CI = +/-0.000; p = 0.505)	-0.337 (CI = +/-0.133; p = 0.000)	0.849	+5.45%	-24.73%
Loss Cost	2012.2	0.049 (CI = +/-0.038; p = 0.017)	0.109 (CI = +/-0.050; p = 0.001)	0.000 (CI = +/-0.000; p = 0.543)	-0.324 (CI = +/-0.142; p = 0.000)	0.821	+5.05%	-24.00%
Loss Cost	2013.1	0.045 (CI = +/-0.042; p = 0.035)	0.113 (CI = +/-0.054; p = 0.001)	0.000 (CI = +/-0.000; p = 0.629)	-0.311 (CI = +/-0.152; p = 0.001)	0.823	+4.65%	-23.35%
Loss Cost	2013.2	0.045 (CI = +/-0.045; p = 0.049)	0.109 (CI = +/-0.062; p = 0.004)	0.000 (CI = +/-0.000; p = 0.881)	-0.309 (CI = +/-0.163; p = 0.002)	0.806	+4.58%	-23.19%
Loss Cost	2014.1	0.045 (CI = +/-0.044; p = 0.049)	0.109 (CI = +/-0.062; p = 0.004)	NA (CI = +/-NA; p = NA)	-0.309 (CI = +/-0.163; p = 0.002)	0.818	+4.58%	-23.19%
Loss Cost	2014.2	0.032 (CI = +/-0.048; p = 0.160)	0.099 (CI = +/-0.061; p = 0.006)	NA (CI = +/-NA; p = NA)	-0.279 (CI = +/-0.163; p = 0.005)	0.849	+3.22%	-21.93%
Loss Cost	2015.1	0.013 (CI = +/-0.039; p = 0.449)	0.118 (CI = +/-0.049; p = 0.001)	NA (CI = +/-NA; p = NA)	-0.247 (CI = +/-0.125; p = 0.003)	0.927	+1.31%	-20.88%
Loss Cost	2015.2	0.009 (CI = +/-0.041; p = 0.617)	0.112 (CI = +/-0.052; p = 0.003)	NA (CI = +/-NA; p = NA)	-0.247 (CI = +/-0.128; p = 0.004)	0.938	+0.86%	-21.24%
Loss Cost	2016.1	0.010 (CI = +/-0.050; p = 0.622)	0.108 (CI = +/-0.067; p = 0.011)	NA (CI = +/-NA; p = NA)	-0.242 (CI = +/-0.156; p = 0.013)	0.884	+0.96%	-20.78%
Loss Cost	2016.2	0.000 (CI = +/-0.035; p = 0.977)	0.129 (CI = +/-0.050; p = 0.004)	NA (CI = +/-NA; p = NA)	-0.136 (CI = +/-0.157; p = 0.070)	0.947	-0.04%	-12.75%
Loss Cost	2017.1	-0.002 (CI = +/-0.064; p = 0.922)	0.127 (CI = +/-0.093; p = 0.028)	NA (CI = +/-NA; p = NA)	-0.096 (CI = +/-0.910; p = 0.694)	0.879	-0.17%	-9.31%
Loss Cost	2017.2	-0.002 (CI = +/-0.064; p = 0.922)	0.127 (CI = +/-0.093; p = 0.028)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.891	-0.17%	-0.17%
Severity	2011.1	0.030 (CI = +/-0.024; p = 0.018)	0.032 (CI = +/-0.037; p = 0.083)	0.000 (CI = +/-0.000; p = 0.459)	-0.291 (CI = +/-0.094; p = 0.000)	0.829	+3.09%	-22.91%
Severity	2011.2	0.031 (CI = +/-0.028; p = 0.034)	0.032 (CI = +/-0.039; p = 0.101)	0.000 (CI = +/-0.000; p = 0.486)	-0.291 (CI = +/-0.106; p = 0.000)	0.820	+3.10%	-22.94%
Severity	2012.1	0.025 (CI = +/-0.031; p = 0.107)	0.037 (CI = +/-0.042; p = 0.077)	0.000 (CI = +/-0.000; p = 0.411)	-0.273 (CI = +/-0.117; p = 0.000)	0.825	+2.54%	-21.96%
Severity	2012.2	0.025 (CI = +/-0.035; p = 0.144)	0.037 (CI = +/-0.046; p = 0.104)	0.000 (CI = +/-0.000; p = 0.437)	-0.272 (CI = +/-0.128; p = 0.001)	0.818	+2.50%	-21.89%
Severity	2013.1	0.029 (CI = +/-0.037; p = 0.113)	0.032 (CI = +/-0.048; p = 0.173)	0.000 (CI = +/-0.000; p = 0.379)	-0.285 (CI = +/-0.136; p = 0.001)	0.825	+2.93%	-22.62%
Severity	2013.2	0.030 (CI = +/-0.040; p = 0.124)	0.036 (CI = +/-0.055; p = 0.168)	0.000 (CI = +/-0.000; p = 0.332)	-0.288 (CI = +/-0.145; p = 0.002)	0.824	+3.00%	-22.79%
Severity	2014.1	0.030 (CI = +/-0.040; p = 0.123)	0.036 (CI = +/-0.055; p = 0.168)	NA (CI = +/-NA; p = NA)	-0.288 (CI = +/-0.145; p = 0.002)	0.839	+3.00%	-22.78%
Severity	2014.2	0.018 (CI = +/-0.042; p = 0.353)	0.028 (CI = +/-0.054; p = 0.266)	NA (CI = +/-NA; p = NA)	-0.262 (CI = +/-0.145; p = 0.004)	0.873	+1.79%	-21.65%
Severity	2015.1	0.017 (CI = +/-0.052; p = 0.453)	0.028 (CI = +/-0.065; p = 0.324)	NA (CI = +/-NA; p = NA)	-0.261 (CI = +/-0.166; p = 0.009)	0.848	+1.72%	-21.61%
Severity	2015.2	0.011 (CI = +/-0.054; p = 0.629)	0.019 (CI = +/-0.068; p = 0.506)	NA (CI = +/-NA; p = NA)	-0.261 (CI = +/-0.167; p = 0.010)	0.870	+1.08%	-22.11%
Severity	2016.1	0.015 (CI = +/-0.052; p = 0.477)	0.005 (CI = +/-0.070; p = 0.855)	NA (CI = +/-NA; p = NA)	-0.240 (CI = +/-0.165; p = 0.016)	0.820	+1.49%	-20.18%
Severity	2016.2	0.004 (CI = +/-0.036; p = 0.733)	0.027 (CI = +/-0.052; p = 0.193)	NA (CI = +/-NA; p = NA)	-0.127 (CI = +/-0.161; p = 0.087)	0.721	+0.43%	-11.53%
Severity	2017.1	0.003 (CI = +/-0.066; p = 0.845)	0.026 (CI = +/-0.096; p = 0.365)	NA (CI = +/-NA; p = NA)	-0.101 (CI = +/-0.938; p = 0.687)	-0.463	+0.34%	-9.33%
Severity	2017.2	0.003 (CI = +/-0.066; p = 0.845)	0.026 (CI = +/-0.096; p = 0.365)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	-0.175	+0.34%	+0.34%
Frequency	2011.1	0.013 (CI = +/-0.029; p = 0.373)	0.072 (CI = +/-0.044; p = 0.004)	0.000 (CI = +/-0.000; p = 0.730)	-0.011 (CI = +/-0.113; p = 0.833)	0.579	+1.26%	+0.12%
Frequency	2011.2	0.024 (CI = +/-0.028; p = 0.092)	0.080 (CI = +/-0.040; p = 0.001)	0.000 (CI = +/-0.000; p = 0.965)	-0.050 (CI = +/-0.108; p = 0.330)	0.688	+2.41%	-2.60%
Frequency	2012.1	0.028 (CI = +/-0.032; p = 0.083)	0.076 (CI = +/-0.043; p = 0.003)	0.000 (CI = +/-0.000; p = 0.946)	-0.064 (CI = +/-0.120; p = 0.265)	0.692	+2.85%	-3.54%
Frequency	2012.2	0.025 (CI = +/-0.035; p = 0.147)	0.072 (CI = +/-0.046; p = 0.006)	0.000 (CI = +/-0.000; p = 0.911)	-0.052 (CI = +/-0.128; p = 0.389)	0.576	+2.48%	-2.69%
Frequency	2013.1	0.017 (CI = +/-0.033; p = 0.277)	0.082 (CI = +/-0.042; p = 0.002)	0.000 (CI = +/-0.000; p = 0.686)	-0.026 (CI = +/-0.119; p = 0.633)	0.645	+1.68%	-0.94%
Frequency	2013.2	0.015 (CI = +/-0.032; p = 0.305)	0.073 (CI = +/-0.045; p = 0.006)	0.000 (CI = +/-0.000; p = 0.321)	-0.021 (CI = +/-0.118; p = 0.698)	0.599	+1.54%	-0.53%
Frequency	2014.1	0.015 (CI = +/-0.032; p = 0.305)	0.073 (CI = +/-0.045; p = 0.006)	NA (CI = +/-NA; p = NA)	-0.021 (CI = +/-0.118; p = 0.698)	0.612	+1.54%	-0.53%
Frequency	2014.2	0.014 (CI = +/-0.039; p = 0.429)	0.072 (CI = +/-0.051; p = 0.012)	NA (CI = +/-NA; p = NA)	-0.018 (CI = +/-0.134; p = 0.767)	0.507	+1.40%	-0.36%
Frequency	2015.1	-0.004 (CI = +/-0.024; p = 0.684)	0.090 (CI = +/-0.029; p = 0.000)	NA (CI = +/-NA; p = NA)	0.013 (CI = +/-0.075; p = 0.678)	0.860	-0.41%	+0.93%
Frequency	2015.2	-0.002 (CI = +/-0.026; p = 0.840)	0.093 (CI = +/-0.033; p = 0.001)	NA (CI = +/-NA; p = NA)	0.013 (CI = +/-0.081; p = 0.690)	0.859	-0.22%	+1.13%
Frequency	2016.1	-0.005 (CI = +/-0.011; p = 0.263)	0.103 (CI = +/-0.015; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.002 (CI = +/-0.035; p = 0.872)	0.981	-0.53%	-0.74%
Frequency	2016.2	-0.005 (CI = +/-0.015; p = 0.404)	0.102 (CI = +/-0.022; p = 0.001)	NA (CI = +/-NA; p = NA)	-0.009 (CI = +/-0.067; p = 0.691)	0.977	-0.46%	-1.38%
Frequency	2017.1	-0.005 (CI = +/-0.028; p = 0.513)	0.101 (CI = +/-0.040; p = 0.008)	NA (CI = +/-NA; p = NA)	0.005 (CI = +/-0.392; p = 0.958)	0.965	-0.51%	+0.03%
Frequency	2017.2	-0.005 (CI = +/-0.028; p = 0.513)	0.101 (CI = +/-0.040; p = 0.008)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.967	-0.51%	-0.51%

AB Total DI

Coverage = AB Total DI
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality, phase_in_trend, mobility
Scalar Level Change Start Date = 2022-07-01

Loss Cost	2012.1	0.004 (CI = +/-0.025; p = 0.773)	0.117 (CI = +/-0.056; p = 0.000)	-0.081 (CI = +/-0.141; p = 0.247)	0.015 (CI = +/-0.003; p = 0.000)	-0.359 (CI = +/-0.156; p = 0.000)	0.919	+0.36%	-7.42%
Loss Cost	2012.2	-0.005 (CI = +/-0.026; p = 0.667)	0.108 (CI = +/-0.054; p = 0.000)	-0.055 (CI = +/-0.135; p = 0.406)	0.015 (CI = +/-0.003; p = 0.000)	-0.311 (CI = +/-0.155; p = 0.000)	0.931	-0.53%	-5.88%
Loss Cost	2013.1	-0.013 (CI = +/-0.027; p = 0.331)	0.117 (CI = +/-0.053; p = 0.000)	-0.038 (CI = +/-0.133; p = 0.556)	0.014 (CI = +/-0.003; p = 0.000)	-0.271 (CI = +/-0.159; p = 0.002)	0.936	-1.26%	-4.95%
Loss Cost	2013.2	-0.020 (CI = +/-0.026; p = 0.126)	0.108 (CI = +/-0.051; p = 0.000)	-0.025 (CI = +/-0.127; p = 0.690)	0.014 (CI = +/-0.003; p = 0.000)	-0.230 (CI = +/-0.157; p = 0.006)	0.945	-2.00%	-4.37%
Loss Cost	2014.1	-0.026 (CI = +/-0.027; p = 0.055)	0.117 (CI = +/-0.051; p = 0.000)	-0.019 (CI = +/-0.123; p = 0.751)	0.013 (CI = +/-0.003; p = 0.000)	-0.197 (CI = +/-0.158; p = 0.017)	0.949	-2.59%	-4.40%
Loss Cost	2014.2	-0.032 (CI = +/-0.026; p = 0.020)	0.108 (CI = +/-0.049; p = 0.000)	-0.021 (CI = +/-0.115; p = 0.701)	0.013 (CI = +/-0.003; p = 0.000)	-0.168 (CI = +/-0.153; p = 0.033)	0.956	-3.10%	-5.15%
Loss Cost	2015.1	-0.038 (CI = +/-0.022; p = 0.002)	0.121 (CI = +/-0.041; p = 0.000)	-0.039 (CI = +/-0.097; p = 0.409)	0.012 (CI = +/-0.002; p = 0.000)	-0.133 (CI = +/-0.129; p = 0.045)	0.970	-3.69%	-7.34%
Loss Cost	2015.2	-0.039 (CI = +/-0.021; p = 0.001)	0.114 (CI = +/-0.040; p = 0.000)	-0.060 (CI = +/-0.095; p = 0.198)	0.012 (CI = +/-0.002; p = 0.000)	-0.122 (CI = +/-0.123; p = 0.052)	0.974	-3.86%	-9.46%
Loss Cost	2016.1	-0.040 (CI = +/-0.021; p = 0.001)	0.119 (CI = +/-0.042; p = 0.000)	-0.082 (CI = +/-0.108; p = 0.128)	0.012 (CI = +/-0.002; p = 0.000)	-0.118 (CI = +/-0.125; p = 0.061)	0.971	-3.90%	-11.43%
Loss Cost	2016.2	-0.040 (CI = +/-0.022; p = 0.002)	0.121 (CI = +/-0.045; p = 0.000)	-0.062 (CI = +/-0.176; p = 0.461)	0.012 (CI = +/-0.002; p = 0.000)	-0.117 (CI = +/-0.130; p = 0.075)	0.967	-3.95%	-9.70%
Loss Cost	2017.1	-0.042 (CI = +/-0.024; p = 0.002)	0.116 (CI = +/-0.049; p = 0.000)	0.144 (CI = +/-0.680; p = 0.654)	0.012 (CI = +/-0.002; p = 0.000)	-0.111 (CI = +/-0.135; p = 0.098)	0.961	-4.12%	+10.70%
Loss Cost	2017.2	-0.042 (CI = +/-0.024; p = 0.002)	0.116 (CI = +/-0.049; p = 0.000)	NA (CI = +/-NA; p = NA)	0.012 (CI = +/-0.002; p = 0.000)	-0.111 (CI = +/-0.135; p = 0.098)	0.960	-4.12%	-4.12%
Severity	2012.1	-0.003 (CI = +/-0.018; p = 0.715)	0.008 (CI = +/-0.040; p = 0.667)	0.016 (CI = +/-0.101; p = 0.740)	-0.001 (CI = +/-0.002; p = 0.399)	-0.027 (CI = +/-0.112; p = 0.626)	0.030	-0.32%	+1.33%
Severity	2012.2	-0.007 (CI = +/-0.020; p = 0.497)	0.005 (CI = +/-0.041; p = 0.796)	0.026 (CI = +/-0.104; p = 0.611)	-0.001 (CI = +/-0.002; p = 0.319)	-0.009 (CI = +/-0.119; p = 0.876)	0.046	-0.65%	+1.95%
Severity	2013.1	-0.005 (CI = +/-0.022; p = 0.658)	0.003 (CI = +/-0.043; p = 0.887)	0.021 (CI = +/-0.108; p = 0.683)	-0.001 (CI = +/-0.003; p = 0.404)	-0.019 (CI = +/-0.129; p = 0.759)	0.019	-0.46%	+1.69%
Severity	2013.2	-0.007 (CI = +/-0.023; p = 0.532)	0.000 (CI = +/-0.045; p = 0.987)	0.026 (CI = +/-0.110; p = 0.631)	-0.001 (CI = +/-0.003; p = 0.355)	-0.006 (CI = +/-0.137; p = 0.925)	0.027	-0.70%	+1.89%
Severity	2014.1	-0.012 (CI = +/-0.024; p = 0.304)	0.007 (CI = +/-0.045; p = 0.741)	0.030 (CI = +/-0.108; p = 0.562)	-0.002 (CI = +/-0.003; p = 0.220)	0.020 (CI = +/-0.139; p = 0.761)	0.090	-1.18%	+1.86%
Severity	2014.2	-0.015 (CI = +/-0.024; p = 0.212)	0.002 (CI = +/-0.045; p = 0.910)	0.029 (CI = +/-0.108; p = 0.578)	-0.002 (CI = +/-0.003; p = 0.173)	0.037 (CI = +/-0.142; p = 0.589)	0.135	-1.48%	+1.41%
Severity	2015.1	-0.017 (CI = +/-0.025; p = 0.171)	0.007 (CI = +/-0.047; p = 0.762)	0.023 (CI = +/-0.110; p = 0.661)	-0.002 (CI = +/-0.003; p = 0.143)	0.049 (CI = +/-0.147; p = 0.492)	0.162	-1.67%	+0.63%
Severity	2015.2	-0.019 (CI = +/-0.025; p = 0.128)	0.000 (CI = +/-0.047; p = 0.984)	0.004 (CI = +/-0.111; p = 0.947)	-0.002 (CI = +/-0.003; p = 0.115)	0.059 (CI = +/-0.144; p = 0.397)	0.241	-1.84%	-1.49%
Severity	2016.1	-0.019 (CI = +/-0.026; p = 0.141)	0.001 (CI = +/-0.050; p = 0.967)	0.001 (CI = +/-0.131; p = 0.991)	-0.002 (CI = +/-0.003; p = 0.128)	0.059 (CI = +/-0.151; p = 0.411)	0.193	-1.84%	-1.77%
Severity	2016.2	-0.019 (CI = +/-0.027; p = 0.145)	0.004 (CI = +/-0.054; p = 0.890)	0.030 (CI = +/-0.212; p = 0.768)	-0.002 (CI = +/-0.003; p = 0.138)	0.062 (CI = +/-0.157; p = 0.412)	0.130	-1.91%	+1.04%
Severity	2017.1	-0.024 (CI = +/-0.027; p = 0.074)	-0.008 (CI = +/-0.055; p = 0.749)	0.553 (CI = +/-0.764; p = 0.141)	-0.002 (CI = +/-0.003; p = 0.137)	0.076 (CI = +/-0.152; p = 0.299)	0.226	-2.36%	+69.83%
Severity	2017.2	-0.024 (CI = +/-0.027; p = 0.074)	-0.008 (CI = +/-0.055; p = 0.749)	NA (CI = +/-NA; p = NA)	-0.002 (CI = +/-0.003; p = 0.137)	0.076 (CI = +/-0.152; p = 0.299)	0.258	-2.36%	-2.36%
Frequency	2012.1	0.007 (CI = +/-0.018; p = 0.450)	0.109 (CI = +/-0.041; p = 0.000)	-0.097 (CI = +/-0.102; p = 0.061)	0.016 (CI = +/-0.002; p = 0.000)	-0.332 (CI = +/-0.113; p = 0.000)	0.955	+0.68%	-8.64%
Frequency	2012.2	0.001 (CI = +/-0.019; p = 0.900)	0.103 (CI = +/-0.040; p = 0.000)	-0.081 (CI = +/-0.100; p = 0.108)	0.016 (CI = +/-0.002; p = 0.000)	-0.302 (CI = +/-0.115; p = 0.000)	0.960	+0.12%	-7.68%
Frequency	2013.1	-0.008 (CI = +/-0.017; p = 0.341)	0.114 (CI = +/-0.034; p = 0.000)	-0.060 (CI = +/-0.086; p = 0.165)	0.015 (CI = +/-0.002; p = 0.000)	-0.252 (CI = +/-0.103; p = 0.000)	0.972	-0.80%	-6.54%
Frequency	2013.2	-0.013 (CI = +/-0.017; p = 0.120)	0.108 (CI = +/-0.033; p = 0.000)	-0.050 (CI = +/-0.081; p = 0.211)	0.015 (CI = +/-0.002; p = 0.000)	-0.224 (CI = +/-0.101; p = 0.000)	0.977	-1.31%	-6.15%
Frequency	2014.1	-0.014 (CI = +/-0.018; p = 0.117)	0.109 (CI = +/-0.034; p = 0.000)	-0.049 (CI = +/-0.083; p = 0.232)	0.015 (CI = +/-0.002; p = 0.000)	-0.218 (CI = +/-0.108; p = 0.000)	0.975	-1.42%	-6.15%
Frequency	2014.2	-0.017 (CI = +/-0.019; p = 0.077)	0.106 (CI = +/-0.035; p = 0.000)	-0.050 (CI = +/-0.083; p = 0.219)	0.015 (CI = +/-0.002; p = 0.000)	-0.205 (CI = +/-0.110; p = 0.001)	0.976	-1.65%	-6.48%
Frequency	2015.1	-0.021 (CI = +/-0.016; p = 0.017)	0.115 (CI = +/-0.031; p = 0.000)	-0.062 (CI = +/-0.072; p = 0.089)	0.014 (CI = +/-0.002; p = 0.000)	-0.182 (CI = +/-0.097; p = 0.001)	0.982	-2.05%	-7.92%
Frequency	2015.2	-0.021 (CI = +/-0.017; p = 0.020)	0.114 (CI = +/-0.033; p = 0.000)	-0.064 (CI = +/-0.078; p = 0.102)	0.014 (CI = +/-0.002; p = 0.000)	-0.181 (CI = +/-0.101; p = 0.002)	0.981	-2.06%	-8.10%
Frequency	2016.1	-0.021 (CI = +/-0.017; p = 0.020)	0.118 (CI = +/-0.034; p = 0.000)	-0.082 (CI = +/-0.088; p = 0.066)	0.014 (CI = +/-0.002; p = 0.000)	-0.178 (CI = +/-0.102; p = 0.002)	0.980	-2.10%	-9.84%
Frequency	2016.2	-0.021 (CI = +/-0.018; p = 0.027)	0.117 (CI = +/-0.037; p = 0.000)	-0.091 (CI = +/-0.144; p = 0.194)	0.014 (CI = +/-0.002; p = 0.000)	-0.178 (CI = +/-0.107; p = 0.003)	0.977	-2.08%	-10.63%
Frequency	2017.1	-0.018 (CI = +/-0.018; p = 0.051)	0.124 (CI = +/-0.038; p = 0.000)	-0.410 (CI = +/-0.529; p = 0.117)	0.014 (CI = +/-0.002; p = 0.000)	-0.187 (CI = +/-0.105; p = 0.002)	0.977	-1.81%	-34.82%
Frequency	2017.2	-0.018 (CI = +/-0.018; p = 0.051)	0.124 (CI = +/-0.038; p = 0.000)	NA (CI = +/-NA; p = NA)	0.014 (CI = +/-0.002; p = 0.000)	-0.187 (CI = +/-0.105; p = 0.002)	0.976	-1.81%	-1.81%

AB Total DI

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

Loss Cost	2012.1	-0.054 (CI = +/-0.020; p = 0.000)	0.000 (CI = +/-0.000; p = 0.074)	0.541	-5.28%
Loss Cost	2012.2	-0.055 (CI = +/-0.020; p = 0.000)	0.000 (CI = +/-0.000; p = 0.192)	0.560	-5.33%
Loss Cost	2013.1	-0.055 (CI = +/-0.021; p = 0.000)	0.000 (CI = +/-0.000; p = 0.272)	0.547	-5.33%
Loss Cost	2013.2	-0.055 (CI = +/-0.021; p = 0.000)	0.000 (CI = +/-0.000; p = 0.708)	0.553	-5.34%
Loss Cost	2014.1	0.270 (CI = +/-0.260; p = 0.042)	-0.327 (CI = +/-0.260; p = 0.016)	0.646	+31.01%
Loss Cost	2014.2	0.253 (CI = +/-0.271; p = 0.066)	-0.312 (CI = +/-0.270; p = 0.026)	0.644	+28.80%
Loss Cost	2015.1	0.277 (CI = +/-0.278; p = 0.051)	-0.339 (CI = +/-0.279; p = 0.020)	0.640	+31.90%
Loss Cost	2015.2	0.275 (CI = +/-0.295; p = 0.065)	-0.338 (CI = +/-0.294; p = 0.027)	0.623	+31.71%
Loss Cost	2016.1	0.273 (CI = +/-0.311; p = 0.081)	-0.335 (CI = +/-0.312; p = 0.037)	0.566	+31.41%
Loss Cost	2016.2	0.308 (CI = +/-0.323; p = 0.061)	-0.365 (CI = +/-0.322; p = 0.029)	0.536	+36.03%
Loss Cost	2017.1	0.290 (CI = +/-0.340; p = 0.089)	-0.344 (CI = +/-0.341; p = 0.049)	0.442	+33.63%
Loss Cost	2017.2	0.319 (CI = +/-0.361; p = 0.079)	-0.369 (CI = +/-0.359; p = 0.045)	0.413	+37.63%
Severity	2012.1	-0.006 (CI = +/-0.006; p = 0.046)	0.000 (CI = +/-0.000; p = 0.098)	0.092	-0.61%
Severity	2012.2	-0.006 (CI = +/-0.006; p = 0.046)	0.000 (CI = +/-0.000; p = 0.185)	0.087	-0.61%
Severity	2013.1	-0.006 (CI = +/-0.006; p = 0.049)	0.000 (CI = +/-0.000; p = 0.084)	0.114	-0.60%
Severity	2013.2	-0.006 (CI = +/-0.006; p = 0.054)	0.000 (CI = +/-0.000; p = 0.134)	0.110	-0.60%
Severity	2014.1	-0.003 (CI = +/-0.087; p = 0.939)	-0.003 (CI = +/-0.087; p = 0.949)	0.077	-0.33%
Severity	2014.2	-0.015 (CI = +/-0.088; p = 0.728)	0.008 (CI = +/-0.088; p = 0.859)	0.133	-1.48%
Severity	2015.1	-0.008 (CI = +/-0.091; p = 0.858)	-0.001 (CI = +/-0.091; p = 0.991)	0.161	-0.79%
Severity	2015.2	-0.022 (CI = +/-0.091; p = 0.615)	0.012 (CI = +/-0.091; p = 0.784)	0.237	-2.21%
Severity	2016.1	-0.023 (CI = +/-0.096; p = 0.622)	0.013 (CI = +/-0.097; p = 0.783)	0.199	-2.27%
Severity	2016.2	-0.020 (CI = +/-0.103; p = 0.681)	0.011 (CI = +/-0.102; p = 0.830)	0.141	-2.01%
Severity	2017.1	-0.022 (CI = +/-0.109; p = 0.677)	0.012 (CI = +/-0.110; p = 0.815)	0.098	-2.15%
Severity	2017.2	-0.044 (CI = +/-0.107; p = 0.396)	0.031 (CI = +/-0.107; p = 0.543)	0.229	-4.29%
Frequency	2012.1	-0.048 (CI = +/-0.022; p = 0.000)	0.000 (CI = +/-0.000; p = 0.212)	0.460	-4.70%
Frequency	2012.2	-0.049 (CI = +/-0.022; p = 0.000)	0.000 (CI = +/-0.000; p = 0.389)	0.473	-4.75%
Frequency	2013.1	-0.049 (CI = +/-0.022; p = 0.000)	0.000 (CI = +/-0.000; p = 0.576)	0.466	-4.76%
Frequency	2013.2	-0.049 (CI = +/-0.022; p = 0.000)	0.000 (CI = +/-0.000; p = 0.944)	0.473	-4.77%
Frequency	2014.1	0.273 (CI = +/-0.282; p = 0.056)	-0.324 (CI = +/-0.282; p = 0.027)	0.555	+31.44%
Frequency	2014.2	0.268 (CI = +/-0.297; p = 0.074)	-0.319 (CI = +/-0.296; p = 0.036)	0.542	+30.74%
Frequency	2015.1	0.285 (CI = +/-0.308; p = 0.068)	-0.338 (CI = +/-0.309; p = 0.033)	0.523	+32.94%
Frequency	2015.2	0.298 (CI = +/-0.325; p = 0.071)	-0.350 (CI = +/-0.324; p = 0.036)	0.498	+34.68%
Frequency	2016.1	0.296 (CI = +/-0.343; p = 0.086)	-0.348 (CI = +/-0.344; p = 0.048)	0.436	+34.46%
Frequency	2016.2	0.328 (CI = +/-0.360; p = 0.071)	-0.375 (CI = +/-0.359; p = 0.041)	0.408	+38.82%
Frequency	2017.1	0.312 (CI = +/-0.380; p = 0.100)	-0.356 (CI = +/-0.381; p = 0.065)	0.312	+36.57%
Frequency	2017.2	0.363 (CI = +/-0.394; p = 0.068)	-0.400 (CI = +/-0.392; p = 0.046)	0.294	+43.80%

AB Total DI

Coverage = AB Total DI
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality, phase_in_scalar, phase_in_trend, mobility
Scalar Level Change Start Date = 2022-07-01

Loss Cost	2012.1	-0.022 (CI = +/-0.026; p = 0.096)	0.124 (CI = +/-0.046; p = 0.000)	0.000 (CI = +/-0.000; p = 0.003)	-0.037 (CI = +/-0.119; p = 0.527)	0.014 (CI = +/-0.003; p = 0.000)	-0.222 (CI = +/-0.153; p = 0.006)	0.945	-2.14%	-5.67%
Loss Cost	2012.2	-0.025 (CI = +/-0.026; p = 0.059)	0.117 (CI = +/-0.046; p = 0.000)	0.000 (CI = +/-0.000; p = 0.007)	-0.025 (CI = +/-0.117; p = 0.658)	0.013 (CI = +/-0.003; p = 0.000)	-0.207 (CI = +/-0.151; p = 0.010)	0.950	-2.42%	-4.86%
Loss Cost	2013.1	-0.026 (CI = +/-0.026; p = 0.053)	0.120 (CI = +/-0.048; p = 0.000)	0.000 (CI = +/-0.000; p = 0.022)	-0.021 (CI = +/-0.120; p = 0.722)	0.013 (CI = +/-0.003; p = 0.000)	-0.199 (CI = +/-0.155; p = 0.014)	0.949	-2.56%	-4.55%
Loss Cost	2013.2	-0.026 (CI = +/-0.027; p = 0.055)	0.117 (CI = +/-0.051; p = 0.000)	0.000 (CI = +/-0.000; p = 0.134)	-0.019 (CI = +/-0.123; p = 0.751)	0.013 (CI = +/-0.003; p = 0.000)	-0.197 (CI = +/-0.158; p = 0.017)	0.949	-2.59%	-4.41%
Loss Cost	2014.1	-0.026 (CI = +/-0.027; p = 0.055)	0.117 (CI = +/-0.051; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.019 (CI = +/-0.123; p = 0.751)	0.013 (CI = +/-0.003; p = 0.000)	-0.197 (CI = +/-0.158; p = 0.017)	0.949	-2.59%	-4.40%
Loss Cost	2014.2	-0.032 (CI = +/-0.026; p = 0.020)	0.108 (CI = +/-0.049; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.021 (CI = +/-0.115; p = 0.701)	0.013 (CI = +/-0.003; p = 0.000)	-0.168 (CI = +/-0.153; p = 0.033)	0.956	-3.10%	-5.15%
Loss Cost	2015.1	-0.038 (CI = +/-0.022; p = 0.002)	0.121 (CI = +/-0.041; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.039 (CI = +/-0.097; p = 0.409)	0.012 (CI = +/-0.002; p = 0.000)	-0.133 (CI = +/-0.129; p = 0.045)	0.970	-3.69%	-7.34%
Loss Cost	2015.2	-0.039 (CI = +/-0.021; p = 0.001)	0.114 (CI = +/-0.040; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.060 (CI = +/-0.095; p = 0.198)	0.012 (CI = +/-0.002; p = 0.000)	-0.122 (CI = +/-0.123; p = 0.052)	0.974	-3.86%	-9.46%
Loss Cost	2016.1	-0.040 (CI = +/-0.021; p = 0.001)	0.119 (CI = +/-0.042; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.082 (CI = +/-0.108; p = 0.128)	0.012 (CI = +/-0.002; p = 0.000)	-0.118 (CI = +/-0.125; p = 0.061)	0.971	-3.90%	-11.43%
Loss Cost	2016.2	-0.040 (CI = +/-0.022; p = 0.002)	0.121 (CI = +/-0.045; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.062 (CI = +/-0.176; p = 0.461)	0.012 (CI = +/-0.002; p = 0.000)	-0.117 (CI = +/-0.130; p = 0.075)	0.967	-3.95%	-9.70%
Loss Cost	2017.1	-0.042 (CI = +/-0.024; p = 0.002)	0.116 (CI = +/-0.049; p = 0.000)	NA (CI = +/-NA; p = NA)	0.144 (CI = +/-0.680; p = 0.654)	0.012 (CI = +/-0.002; p = 0.000)	-0.111 (CI = +/-0.135; p = 0.098)	0.961	-4.12%	+10.70%
Loss Cost	2017.2	-0.042 (CI = +/-0.024; p = 0.002)	0.116 (CI = +/-0.049; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.012 (CI = +/-0.002; p = 0.000)	-0.111 (CI = +/-0.135; p = 0.098)	0.960	-4.12%	-4.12%
Severity	2012.1	-0.013 (CI = +/-0.022; p = 0.239)	0.011 (CI = +/-0.039; p = 0.564)	0.000 (CI = +/-0.000; p = 0.142)	0.033 (CI = +/-0.101; p = 0.504)	-0.002 (CI = +/-0.002; p = 0.175)	0.025 (CI = +/-0.130; p = 0.690)	0.085	-1.27%	+2.05%
Severity	2012.2	-0.014 (CI = +/-0.023; p = 0.217)	0.009 (CI = +/-0.041; p = 0.661)	0.000 (CI = +/-0.000; p = 0.210)	0.037 (CI = +/-0.104; p = 0.464)	-0.002 (CI = +/-0.003; p = 0.170)	0.031 (CI = +/-0.134; p = 0.636)	0.076	-1.38%	+2.37%
Severity	2013.1	-0.012 (CI = +/-0.023; p = 0.282)	0.005 (CI = +/-0.042; p = 0.802)	0.000 (CI = +/-0.000; p = 0.124)	0.031 (CI = +/-0.105; p = 0.539)	-0.002 (CI = +/-0.003; p = 0.209)	0.022 (CI = +/-0.135; p = 0.742)	0.091	-1.21%	+1.94%
Severity	2013.2	-0.012 (CI = +/-0.024; p = 0.302)	0.007 (CI = +/-0.045; p = 0.740)	0.000 (CI = +/-0.000; p = 0.164)	0.030 (CI = +/-0.108; p = 0.562)	-0.002 (CI = +/-0.003; p = 0.220)	0.020 (CI = +/-0.139; p = 0.761)	0.080	-1.19%	+1.86%
Severity	2014.1	-0.012 (CI = +/-0.024; p = 0.304)	0.007 (CI = +/-0.045; p = 0.741)	NA (CI = +/-NA; p = NA)	0.030 (CI = +/-0.108; p = 0.562)	-0.002 (CI = +/-0.003; p = 0.220)	0.020 (CI = +/-0.139; p = 0.761)	0.090	-1.18%	+1.86%
Severity	2014.2	-0.015 (CI = +/-0.024; p = 0.212)	0.002 (CI = +/-0.045; p = 0.910)	NA (CI = +/-NA; p = NA)	0.029 (CI = +/-0.108; p = 0.578)	-0.002 (CI = +/-0.003; p = 0.173)	0.037 (CI = +/-0.142; p = 0.589)	0.135	-1.48%	+1.41%
Severity	2015.1	-0.017 (CI = +/-0.025; p = 0.171)	0.007 (CI = +/-0.047; p = 0.762)	NA (CI = +/-NA; p = NA)	0.023 (CI = +/-0.110; p = 0.661)	-0.002 (CI = +/-0.003; p = 0.143)	0.049 (CI = +/-0.147; p = 0.492)	0.162	-1.67%	+0.63%
Severity	2015.2	-0.019 (CI = +/-0.025; p = 0.128)	0.000 (CI = +/-0.047; p = 0.984)	NA (CI = +/-NA; p = NA)	0.004 (CI = +/-0.111; p = 0.947)	-0.002 (CI = +/-0.003; p = 0.115)	0.059 (CI = +/-0.144; p = 0.397)	0.241	-1.84%	-1.49%
Severity	2016.1	-0.019 (CI = +/-0.026; p = 0.141)	0.001 (CI = +/-0.050; p = 0.967)	NA (CI = +/-NA; p = NA)	0.001 (CI = +/-0.131; p = 0.991)	-0.002 (CI = +/-0.003; p = 0.128)	0.059 (CI = +/-0.151; p = 0.411)	0.193	-1.84%	-1.77%
Severity	2016.2	-0.019 (CI = +/-0.027; p = 0.145)	0.004 (CI = +/-0.054; p = 0.890)	NA (CI = +/-NA; p = NA)	0.030 (CI = +/-0.212; p = 0.768)	-0.002 (CI = +/-0.003; p = 0.138)	0.062 (CI = +/-0.157; p = 0.412)	0.130	-1.91%	+1.04%
Severity	2017.1	-0.024 (CI = +/-0.027; p = 0.074)	-0.008 (CI = +/-0.055; p = 0.749)	NA (CI = +/-NA; p = NA)	0.553 (CI = +/-0.764; p = 0.141)	-0.002 (CI = +/-0.003; p = 0.137)	0.076 (CI = +/-0.152; p = 0.299)	0.226	-2.36%	+69.83%
Severity	2017.2	-0.024 (CI = +/-0.027; p = 0.074)	-0.008 (CI = +/-0.055; p = 0.749)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	-0.002 (CI = +/-0.003; p = 0.137)	0.076 (CI = +/-0.152; p = 0.299)	0.258	-2.36%	-2.36%
Frequency	2012.1	-0.009 (CI = +/-0.020; p = 0.372)	0.113 (CI = +/-0.036; p = 0.000)	0.000 (CI = +/-0.000; p = 0.013)	-0.070 (CI = +/-0.092; p = 0.131)	0.015 (CI = +/-0.002; p = 0.000)	-0.248 (CI = +/-0.119; p = 0.000)	0.965	-0.88%	-7.57%
Frequency	2012.2	-0.011 (CI = +/-0.020; p = 0.284)	0.109 (CI = +/-0.037; p = 0.000)	0.000 (CI = +/-0.000; p = 0.030)	-0.063 (CI = +/-0.093; p = 0.175)	0.015 (CI = +/-0.002; p = 0.000)	-0.238 (CI = +/-0.120; p = 0.001)	0.967	-1.06%	-7.06%
Frequency	2013.1	-0.014 (CI = +/-0.018; p = 0.135)	0.115 (CI = +/-0.034; p = 0.000)	0.000 (CI = +/-0.000; p = 0.143)	-0.052 (CI = +/-0.084; p = 0.213)	0.015 (CI = +/-0.002; p = 0.000)	-0.221 (CI = +/-0.109; p = 0.000)	0.974	-1.37%	-6.36%
Frequency	2013.2	-0.014 (CI = +/-0.018; p = 0.117)	0.109 (CI = +/-0.034; p = 0.000)	0.000 (CI = +/-0.000; p = 0.674)	-0.049 (CI = +/-0.083; p = 0.232)	0.015 (CI = +/-0.002; p = 0.000)	-0.218 (CI = +/-0.108; p = 0.000)	0.975	-1.42%	-6.15%
Frequency	2014.1	-0.014 (CI = +/-0.018; p = 0.117)	0.109 (CI = +/-0.034; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.049 (CI = +/-0.083; p = 0.232)	0.015 (CI = +/-0.002; p = 0.000)	-0.218 (CI = +/-0.108; p = 0.000)	0.975	-1.42%	-6.15%
Frequency	2014.2	-0.017 (CI = +/-0.019; p = 0.077)	0.106 (CI = +/-0.035; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.050 (CI = +/-0.083; p = 0.219)	0.015 (CI = +/-0.002; p = 0.000)	-0.205 (CI = +/-0.110; p = 0.001)	0.976	-1.65%	-6.48%
Frequency	2015.1	-0.021 (CI = +/-0.016; p = 0.017)	0.115 (CI = +/-0.031; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.062 (CI = +/-0.072; p = 0.089)	0.014 (CI = +/-0.002; p = 0.000)	-0.182 (CI = +/-0.097; p = 0.001)	0.982	-2.05%	-7.92%
Frequency	2015.2	-0.021 (CI = +/-0.017; p = 0.020)	0.114 (CI = +/-0.033; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.064 (CI = +/-0.078; p = 0.102)	0.014 (CI = +/-0.002; p = 0.000)	-0.181 (CI = +/-0.101; p = 0.002)	0.981	-2.06%	-8.10%
Frequency	2016.1	-0.021 (CI = +/-0.017; p = 0.020)	0.118 (CI = +/-0.034; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.082 (CI = +/-0.088; p = 0.066)	0.014 (CI = +/-0.002; p = 0.000)	-0.178 (CI = +/-0.102; p = 0.002)	0.980	-2.10%	-9.84%
Frequency	2016.2	-0.021 (CI = +/-0.018; p = 0.027)	0.117 (CI = +/-0.037; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.091 (CI = +/-0.144; p = 0.194)	0.014 (CI = +/-0.002; p = 0.000)	-0.178 (CI = +/-0.107; p = 0.003)	0.977	-2.08%	-10.63%
Frequency	2017.1	-0.018 (CI = +/-0.018; p = 0.051)	0.124 (CI = +/-0.038; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.410 (CI = +/-0.529; p = 0.117)	0.014 (CI = +/-0.002; p = 0.000)	-0.187 (CI = +/-0.105; p = 0.002)	0.977	-1.81%	-34.82%
Frequency	2017.2	-0.018 (CI = +/-0.018; p = 0.051)	0.124 (CI = +/-0.038; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.014 (CI = +/-0.002; p = 0.000)	-0.187 (CI = +/-0.105; p = 0.002)	0.976	-1.81%	-1.81%

AB Total DI

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

Loss Cost	2011.1	-0.038 (CI = +/-0.015; p = 0.000)	0.467	-3.73%
Loss Cost	2011.2	-0.041 (CI = +/-0.016; p = 0.000)	0.489	-3.99%
Loss Cost	2012.1	-0.043 (CI = +/-0.017; p = 0.000)	0.497	-4.21%
Loss Cost	2012.2	-0.048 (CI = +/-0.017; p = 0.000)	0.546	-4.64%
Loss Cost	2013.1	-0.050 (CI = +/-0.018; p = 0.000)	0.542	-4.83%
Loss Cost	2013.2	-0.054 (CI = +/-0.019; p = 0.000)	0.570	-5.22%
Loss Cost	2014.1	-0.055 (CI = +/-0.021; p = 0.000)	0.552	-5.34%
Loss Cost	2014.2	-0.059 (CI = +/-0.022; p = 0.000)	0.563	-5.69%
Loss Cost	2015.1	-0.060 (CI = +/-0.025; p = 0.000)	0.542	-5.82%
Loss Cost	2015.2	-0.062 (CI = +/-0.027; p = 0.000)	0.527	-6.04%
Loss Cost	2016.1	-0.059 (CI = +/-0.030; p = 0.001)	0.466	-5.77%
Loss Cost	2016.2	-0.057 (CI = +/-0.033; p = 0.002)	0.406	-5.56%
Loss Cost	2017.1	-0.051 (CI = +/-0.036; p = 0.009)	0.317	-4.94%
Loss Cost	2017.2	-0.049 (CI = +/-0.041; p = 0.021)	0.262	-4.83%
Severity	2011.1	0.000 (CI = +/-0.005; p = 0.917)	-0.035	-0.02%
Severity	2011.2	-0.002 (CI = +/-0.005; p = 0.501)	-0.019	-0.16%
Severity	2012.1	-0.003 (CI = +/-0.005; p = 0.211)	0.023	-0.30%
Severity	2012.2	-0.004 (CI = +/-0.005; p = 0.125)	0.055	-0.40%
Severity	2013.1	-0.004 (CI = +/-0.006; p = 0.193)	0.031	-0.36%
Severity	2013.2	-0.004 (CI = +/-0.006; p = 0.136)	0.055	-0.44%
Severity	2014.1	-0.006 (CI = +/-0.006; p = 0.055)	0.119	-0.60%
Severity	2014.2	-0.007 (CI = +/-0.006; p = 0.028)	0.173	-0.73%
Severity	2015.1	-0.008 (CI = +/-0.007; p = 0.020)	0.203	-0.84%
Severity	2015.2	-0.010 (CI = +/-0.007; p = 0.009)	0.274	-1.02%
Severity	2016.1	-0.010 (CI = +/-0.008; p = 0.016)	0.240	-1.02%
Severity	2016.2	-0.010 (CI = +/-0.009; p = 0.036)	0.189	-0.97%
Severity	2017.1	-0.010 (CI = +/-0.010; p = 0.062)	0.151	-0.96%
Severity	2017.2	-0.013 (CI = +/-0.011; p = 0.021)	0.260	-1.27%
Frequency	2011.1	-0.038 (CI = +/-0.015; p = 0.000)	0.468	-3.71%
Frequency	2011.2	-0.039 (CI = +/-0.016; p = 0.000)	0.463	-3.84%
Frequency	2012.1	-0.040 (CI = +/-0.017; p = 0.000)	0.447	-3.92%
Frequency	2012.2	-0.044 (CI = +/-0.018; p = 0.000)	0.478	-4.26%
Frequency	2013.1	-0.046 (CI = +/-0.019; p = 0.000)	0.481	-4.49%
Frequency	2013.2	-0.049 (CI = +/-0.021; p = 0.000)	0.496	-4.80%
Frequency	2014.1	-0.049 (CI = +/-0.022; p = 0.000)	0.460	-4.77%
Frequency	2014.2	-0.051 (CI = +/-0.024; p = 0.000)	0.454	-4.99%
Frequency	2015.1	-0.052 (CI = +/-0.027; p = 0.001)	0.422	-5.03%
Frequency	2015.2	-0.052 (CI = +/-0.029; p = 0.001)	0.389	-5.07%
Frequency	2016.1	-0.049 (CI = +/-0.032; p = 0.005)	0.325	-4.80%
Frequency	2016.2	-0.047 (CI = +/-0.036; p = 0.013)	0.271	-4.63%
Frequency	2017.1	-0.041 (CI = +/-0.040; p = 0.043)	0.184	-4.03%
Frequency	2017.2	-0.037 (CI = +/-0.044; p = 0.099)	0.116	-3.60%

AB Total DI

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

Loss Cost	2011.1	-0.039 (CI = +/-0.014; p = 0.000)	0.152 (CI = +/-0.120; p = 0.015)	0.559	-3.83%
Loss Cost	2011.2	-0.041 (CI = +/-0.015; p = 0.000)	0.144 (CI = +/-0.123; p = 0.023)	0.566	-3.99%
Loss Cost	2012.1	-0.044 (CI = +/-0.015; p = 0.000)	0.161 (CI = +/-0.122; p = 0.012)	0.596	-4.33%
Loss Cost	2012.2	-0.048 (CI = +/-0.016; p = 0.000)	0.146 (CI = +/-0.123; p = 0.021)	0.622	-4.64%
Loss Cost	2013.1	-0.051 (CI = +/-0.017; p = 0.000)	0.162 (CI = +/-0.124; p = 0.013)	0.637	-4.97%
Loss Cost	2013.2	-0.054 (CI = +/-0.018; p = 0.000)	0.151 (CI = +/-0.127; p = 0.022)	0.648	-5.22%
Loss Cost	2014.1	-0.057 (CI = +/-0.019; p = 0.000)	0.163 (CI = +/-0.130; p = 0.016)	0.646	-5.50%
Loss Cost	2014.2	-0.059 (CI = +/-0.020; p = 0.000)	0.156 (CI = +/-0.135; p = 0.026)	0.644	-5.69%
Loss Cost	2015.1	-0.062 (CI = +/-0.022; p = 0.000)	0.169 (CI = +/-0.139; p = 0.020)	0.640	-6.02%
Loss Cost	2015.2	-0.062 (CI = +/-0.024; p = 0.000)	0.169 (CI = +/-0.147; p = 0.027)	0.623	-6.04%
Loss Cost	2016.1	-0.062 (CI = +/-0.027; p = 0.000)	0.168 (CI = +/-0.156; p = 0.037)	0.566	-6.00%
Loss Cost	2016.2	-0.057 (CI = +/-0.029; p = 0.001)	0.182 (CI = +/-0.161; p = 0.029)	0.536	-5.56%
Loss Cost	2017.1	-0.054 (CI = +/-0.033; p = 0.003)	0.172 (CI = +/-0.171; p = 0.049)	0.442	-5.25%
Loss Cost	2017.2	-0.049 (CI = +/-0.037; p = 0.012)	0.184 (CI = +/-0.180; p = 0.045)	0.413	-4.83%
Severity	2011.1	0.000 (CI = +/-0.005; p = 0.911)	0.003 (CI = +/-0.042; p = 0.870)	-0.073	-0.03%
Severity	2011.2	-0.002 (CI = +/-0.005; p = 0.509)	-0.003 (CI = +/-0.041; p = 0.880)	-0.058	-0.16%
Severity	2012.1	-0.003 (CI = +/-0.005; p = 0.216)	0.004 (CI = +/-0.040; p = 0.839)	-0.014	-0.31%
Severity	2012.2	-0.004 (CI = +/-0.005; p = 0.133)	0.000 (CI = +/-0.041; p = 0.999)	0.016	-0.40%
Severity	2013.1	-0.004 (CI = +/-0.006; p = 0.205)	-0.002 (CI = +/-0.043; p = 0.936)	-0.011	-0.36%
Severity	2013.2	-0.004 (CI = +/-0.006; p = 0.144)	-0.005 (CI = +/-0.044; p = 0.808)	0.014	-0.44%
Severity	2014.1	-0.006 (CI = +/-0.006; p = 0.061)	0.001 (CI = +/-0.044; p = 0.949)	0.077	-0.60%
Severity	2014.2	-0.007 (CI = +/-0.007; p = 0.032)	-0.004 (CI = +/-0.044; p = 0.859)	0.133	-0.73%
Severity	2015.1	-0.008 (CI = +/-0.007; p = 0.024)	0.000 (CI = +/-0.046; p = 0.991)	0.161	-0.84%
Severity	2015.2	-0.010 (CI = +/-0.008; p = 0.011)	-0.006 (CI = +/-0.046; p = 0.784)	0.237	-1.02%
Severity	2016.1	-0.010 (CI = +/-0.008; p = 0.021)	-0.006 (CI = +/-0.048; p = 0.783)	0.199	-1.01%
Severity	2016.2	-0.010 (CI = +/-0.009; p = 0.042)	-0.005 (CI = +/-0.051; p = 0.830)	0.141	-0.97%
Severity	2017.1	-0.009 (CI = +/-0.011; p = 0.075)	-0.006 (CI = +/-0.055; p = 0.815)	0.098	-0.94%
Severity	2017.2	-0.013 (CI = +/-0.011; p = 0.024)	-0.016 (CI = +/-0.053; p = 0.543)	0.229	-1.27%
Frequency	2011.1	-0.039 (CI = +/-0.014; p = 0.000)	0.149 (CI = +/-0.119; p = 0.016)	0.556	-3.80%
Frequency	2011.2	-0.039 (CI = +/-0.015; p = 0.000)	0.147 (CI = +/-0.124; p = 0.022)	0.546	-3.84%
Frequency	2012.1	-0.041 (CI = +/-0.016; p = 0.000)	0.157 (CI = +/-0.127; p = 0.018)	0.543	-4.04%
Frequency	2012.2	-0.044 (CI = +/-0.017; p = 0.000)	0.146 (CI = +/-0.130; p = 0.029)	0.556	-4.26%
Frequency	2013.1	-0.047 (CI = +/-0.017; p = 0.000)	0.163 (CI = +/-0.130; p = 0.016)	0.581	-4.63%
Frequency	2013.2	-0.049 (CI = +/-0.019; p = 0.000)	0.156 (CI = +/-0.135; p = 0.026)	0.582	-4.80%
Frequency	2014.1	-0.051 (CI = +/-0.020; p = 0.000)	0.162 (CI = +/-0.141; p = 0.027)	0.555	-4.93%
Frequency	2014.2	-0.051 (CI = +/-0.022; p = 0.000)	0.160 (CI = +/-0.148; p = 0.036)	0.542	-4.99%
Frequency	2015.1	-0.054 (CI = +/-0.024; p = 0.000)	0.169 (CI = +/-0.155; p = 0.033)	0.523	-5.23%
Frequency	2015.2	-0.052 (CI = +/-0.027; p = 0.001)	0.175 (CI = +/-0.162; p = 0.036)	0.498	-5.07%
Frequency	2016.1	-0.052 (CI = +/-0.030; p = 0.002)	0.174 (CI = +/-0.172; p = 0.048)	0.436	-5.05%
Frequency	2016.2	-0.047 (CI = +/-0.033; p = 0.007)	0.188 (CI = +/-0.179; p = 0.041)	0.408	-4.63%
Frequency	2017.1	-0.044 (CI = +/-0.037; p = 0.021)	0.178 (CI = +/-0.191; p = 0.065)	0.312	-4.34%
Frequency	2017.2	-0.037 (CI = +/-0.040; p = 0.069)	0.200 (CI = +/-0.196; p = 0.046)	0.294	-3.60%

AB Total DI

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

Loss Cost	2011.1	-0.053 (CI = +/-0.020; p = 0.000)	0.000 (CI = +/-0.000; p = 0.028)	0.540	-5.21%
Loss Cost	2011.2	-0.054 (CI = +/-0.020; p = 0.000)	0.000 (CI = +/-0.000; p = 0.047)	0.545	-5.26%
Loss Cost	2012.1	-0.054 (CI = +/-0.020; p = 0.000)	0.000 (CI = +/-0.000; p = 0.074)	0.541	-5.28%
Loss Cost	2012.2	-0.055 (CI = +/-0.020; p = 0.000)	0.000 (CI = +/-0.000; p = 0.192)	0.560	-5.33%
Loss Cost	2013.1	-0.055 (CI = +/-0.021; p = 0.000)	0.000 (CI = +/-0.000; p = 0.272)	0.547	-5.33%
Loss Cost	2013.2	-0.055 (CI = +/-0.021; p = 0.000)	0.000 (CI = +/-0.000; p = 0.708)	0.553	-5.34%
Loss Cost	2014.1	0.270 (CI = +/-0.260; p = 0.042)	-0.327 (CI = +/-0.260; p = 0.016)	0.646	+31.01%
Loss Cost	2014.2	0.253 (CI = +/-0.271; p = 0.066)	-0.312 (CI = +/-0.270; p = 0.026)	0.644	+28.80%
Loss Cost	2015.1	0.277 (CI = +/-0.278; p = 0.051)	-0.339 (CI = +/-0.279; p = 0.020)	0.640	+31.90%
Loss Cost	2015.2	0.275 (CI = +/-0.295; p = 0.065)	-0.338 (CI = +/-0.294; p = 0.027)	0.623	+31.71%
Loss Cost	2016.1	0.273 (CI = +/-0.311; p = 0.081)	-0.335 (CI = +/-0.312; p = 0.037)	0.566	+31.41%
Loss Cost	2016.2	0.308 (CI = +/-0.323; p = 0.061)	-0.365 (CI = +/-0.322; p = 0.029)	0.536	+36.03%
Loss Cost	2017.1	0.290 (CI = +/-0.340; p = 0.089)	-0.344 (CI = +/-0.341; p = 0.049)	0.442	+33.63%
Loss Cost	2017.2	0.319 (CI = +/-0.361; p = 0.079)	-0.369 (CI = +/-0.359; p = 0.045)	0.413	+37.63%
Severity	2011.1	-0.005 (CI = +/-0.006; p = 0.077)	0.000 (CI = +/-0.000; p = 0.018)	0.131	-0.55%
Severity	2011.2	-0.006 (CI = +/-0.006; p = 0.058)	0.000 (CI = +/-0.000; p = 0.039)	0.105	-0.58%
Severity	2012.1	-0.006 (CI = +/-0.006; p = 0.046)	0.000 (CI = +/-0.000; p = 0.098)	0.092	-0.61%
Severity	2012.2	-0.006 (CI = +/-0.006; p = 0.046)	0.000 (CI = +/-0.000; p = 0.185)	0.087	-0.61%
Severity	2013.1	-0.006 (CI = +/-0.006; p = 0.049)	0.000 (CI = +/-0.000; p = 0.084)	0.114	-0.60%
Severity	2013.2	-0.006 (CI = +/-0.006; p = 0.054)	0.000 (CI = +/-0.000; p = 0.134)	0.110	-0.60%
Severity	2014.1	-0.003 (CI = +/-0.087; p = 0.939)	-0.003 (CI = +/-0.087; p = 0.949)	0.077	-0.33%
Severity	2014.2	-0.015 (CI = +/-0.088; p = 0.728)	0.008 (CI = +/-0.088; p = 0.859)	0.133	-1.48%
Severity	2015.1	-0.008 (CI = +/-0.091; p = 0.858)	-0.001 (CI = +/-0.091; p = 0.991)	0.161	-0.79%
Severity	2015.2	-0.022 (CI = +/-0.091; p = 0.615)	0.012 (CI = +/-0.091; p = 0.784)	0.237	-2.21%
Severity	2016.1	-0.023 (CI = +/-0.096; p = 0.622)	0.013 (CI = +/-0.097; p = 0.783)	0.199	-2.27%
Severity	2016.2	-0.020 (CI = +/-0.103; p = 0.681)	0.011 (CI = +/-0.102; p = 0.830)	0.141	-2.01%
Severity	2017.1	-0.022 (CI = +/-0.109; p = 0.677)	0.012 (CI = +/-0.110; p = 0.815)	0.098	-2.15%
Severity	2017.2	-0.044 (CI = +/-0.107; p = 0.396)	0.031 (CI = +/-0.107; p = 0.543)	0.229	-4.29%
Frequency	2011.1	-0.048 (CI = +/-0.021; p = 0.000)	0.000 (CI = +/-0.000; p = 0.153)	0.489	-4.69%
Frequency	2011.2	-0.048 (CI = +/-0.021; p = 0.000)	0.000 (CI = +/-0.000; p = 0.189)	0.478	-4.71%
Frequency	2012.1	-0.048 (CI = +/-0.022; p = 0.000)	0.000 (CI = +/-0.000; p = 0.212)	0.460	-4.70%
Frequency	2012.2	-0.049 (CI = +/-0.022; p = 0.000)	0.000 (CI = +/-0.000; p = 0.389)	0.473	-4.75%
Frequency	2013.1	-0.049 (CI = +/-0.022; p = 0.000)	0.000 (CI = +/-0.000; p = 0.576)	0.466	-4.76%
Frequency	2013.2	-0.049 (CI = +/-0.022; p = 0.000)	0.000 (CI = +/-0.000; p = 0.944)	0.473	-4.77%
Frequency	2014.1	0.273 (CI = +/-0.282; p = 0.056)	-0.324 (CI = +/-0.282; p = 0.027)	0.555	+31.44%
Frequency	2014.2	0.268 (CI = +/-0.297; p = 0.074)	-0.319 (CI = +/-0.296; p = 0.036)	0.542	+30.74%
Frequency	2015.1	0.285 (CI = +/-0.308; p = 0.068)	-0.338 (CI = +/-0.309; p = 0.033)	0.523	+32.94%
Frequency	2015.2	0.298 (CI = +/-0.325; p = 0.071)	-0.350 (CI = +/-0.324; p = 0.036)	0.498	+34.68%
Frequency	2016.1	0.296 (CI = +/-0.343; p = 0.086)	-0.348 (CI = +/-0.344; p = 0.048)	0.436	+34.46%
Frequency	2016.2	0.328 (CI = +/-0.360; p = 0.071)	-0.375 (CI = +/-0.359; p = 0.041)	0.408	+38.82%
Frequency	2017.1	0.312 (CI = +/-0.380; p = 0.100)	-0.356 (CI = +/-0.381; p = 0.065)	0.312	+36.57%
Frequency	2017.2	0.363 (CI = +/-0.394; p = 0.068)	-0.400 (CI = +/-0.392; p = 0.046)	0.294	+43.80%

AB Total DI

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

Loss Cost	2011.1	-0.032 (CI = +/-0.031; p = 0.044)	-0.065 (CI = +/-0.281; p = 0.641)	0.452	-3.13%	-9.20%
Loss Cost	2011.2	-0.036 (CI = +/-0.032; p = 0.029)	-0.054 (CI = +/-0.282; p = 0.697)	0.473	-3.49%	-8.56%
Loss Cost	2012.1	-0.038 (CI = +/-0.033; p = 0.023)	-0.049 (CI = +/-0.284; p = 0.725)	0.480	-3.76%	-8.36%
Loss Cost	2012.2	-0.043 (CI = +/-0.032; p = 0.011)	-0.047 (CI = +/-0.276; p = 0.726)	0.530	-4.20%	-8.63%
Loss Cost	2013.1	-0.045 (CI = +/-0.033; p = 0.010)	-0.050 (CI = +/-0.279; p = 0.713)	0.525	-4.37%	-9.05%
Loss Cost	2013.2	-0.048 (CI = +/-0.033; p = 0.007)	-0.064 (CI = +/-0.277; p = 0.637)	0.555	-4.64%	-10.54%
Loss Cost	2014.1	-0.048 (CI = +/-0.034; p = 0.007)	-0.072 (CI = +/-0.285; p = 0.606)	0.537	-4.72%	-11.32%
Loss Cost	2014.2	-0.050 (CI = +/-0.034; p = 0.006)	-0.102 (CI = +/-0.290; p = 0.474)	0.553	-4.86%	-14.05%
Loss Cost	2015.1	-0.050 (CI = +/-0.035; p = 0.007)	-0.125 (CI = +/-0.308; p = 0.408)	0.535	-4.90%	-16.05%
Loss Cost	2015.2	-0.051 (CI = +/-0.035; p = 0.007)	-0.178 (CI = +/-0.337; p = 0.281)	0.533	-4.92%	-20.43%
Loss Cost	2016.1	-0.050 (CI = +/-0.036; p = 0.009)	-0.181 (CI = +/-0.410; p = 0.366)	0.462	-4.92%	-20.63%
Loss Cost	2016.2	-0.049 (CI = +/-0.038; p = 0.014)	-0.320 (CI = +/-0.679; p = 0.333)	0.406	-4.77%	-30.84%
Loss Cost	2017.1	-0.049 (CI = +/-0.041; p = 0.021)	-0.202 (CI = +/-2.660; p = 0.874)	0.272	-4.83%	-22.23%
Loss Cost	2017.2	-0.049 (CI = +/-0.041; p = 0.021)	NA (CI = +/-NA; p = NA)	0.262	-4.83%	-4.83%
Severity	2011.1	-0.004 (CI = +/-0.010; p = 0.421)	0.038 (CI = +/-0.088; p = 0.385)	-0.044	-0.39%	+3.47%
Severity	2011.2	-0.006 (CI = +/-0.010; p = 0.218)	0.044 (CI = +/-0.085; p = 0.298)	-0.015	-0.58%	+3.86%
Severity	2012.1	-0.008 (CI = +/-0.009; p = 0.101)	0.047 (CI = +/-0.080; p = 0.241)	0.040	-0.76%	+4.01%
Severity	2012.2	-0.009 (CI = +/-0.009; p = 0.070)	0.047 (CI = +/-0.080; p = 0.235)	0.073	-0.85%	+3.94%
Severity	2013.1	-0.008 (CI = +/-0.010; p = 0.090)	0.048 (CI = +/-0.082; p = 0.238)	0.049	-0.82%	+4.04%
Severity	2013.2	-0.009 (CI = +/-0.010; p = 0.079)	0.045 (CI = +/-0.083; p = 0.268)	0.067	-0.87%	+3.73%
Severity	2014.1	-0.009 (CI = +/-0.010; p = 0.055)	0.038 (CI = +/-0.082; p = 0.345)	0.116	-0.94%	+2.90%
Severity	2014.2	-0.010 (CI = +/-0.010; p = 0.046)	0.030 (CI = +/-0.083; p = 0.468)	0.155	-0.99%	+1.99%
Severity	2015.1	-0.010 (CI = +/-0.010; p = 0.046)	0.021 (CI = +/-0.088; p = 0.618)	0.172	-1.00%	+1.14%
Severity	2015.2	-0.010 (CI = +/-0.010; p = 0.042)	-0.001 (CI = +/-0.094; p = 0.989)	0.234	-1.01%	-1.07%
Severity	2016.1	-0.010 (CI = +/-0.010; p = 0.049)	-0.001 (CI = +/-0.115; p = 0.991)	0.195	-1.01%	-1.07%
Severity	2016.2	-0.011 (CI = +/-0.011; p = 0.051)	0.030 (CI = +/-0.190; p = 0.746)	0.144	-1.05%	+1.92%
Severity	2017.1	-0.013 (CI = +/-0.011; p = 0.021)	0.525 (CI = +/-0.691; p = 0.126)	0.229	-1.27%	+66.83%
Severity	2017.2	-0.013 (CI = +/-0.011; p = 0.021)	NA (CI = +/-NA; p = NA)	0.260	-1.27%	-1.27%
Frequency	2011.1	-0.028 (CI = +/-0.031; p = 0.071)	-0.103 (CI = +/-0.278; p = 0.455)	0.460	-2.76%	-12.25%
Frequency	2011.2	-0.030 (CI = +/-0.032; p = 0.066)	-0.098 (CI = +/-0.283; p = 0.484)	0.452	-2.93%	-11.96%
Frequency	2012.1	-0.031 (CI = +/-0.033; p = 0.068)	-0.096 (CI = +/-0.289; p = 0.500)	0.435	-3.02%	-11.89%
Frequency	2012.2	-0.034 (CI = +/-0.033; p = 0.044)	-0.095 (CI = +/-0.286; p = 0.502)	0.466	-3.37%	-12.09%
Frequency	2013.1	-0.036 (CI = +/-0.034; p = 0.038)	-0.098 (CI = +/-0.289; p = 0.490)	0.470	-3.57%	-12.58%
Frequency	2013.2	-0.039 (CI = +/-0.035; p = 0.030)	-0.109 (CI = +/-0.291; p = 0.444)	0.487	-3.80%	-13.76%
Frequency	2014.1	-0.039 (CI = +/-0.036; p = 0.034)	-0.110 (CI = +/-0.301; p = 0.456)	0.449	-3.81%	-13.82%
Frequency	2014.2	-0.040 (CI = +/-0.036; p = 0.033)	-0.131 (CI = +/-0.311; p = 0.390)	0.448	-3.91%	-15.73%
Frequency	2015.1	-0.040 (CI = +/-0.037; p = 0.036)	-0.146 (CI = +/-0.332; p = 0.369)	0.417	-3.94%	-16.99%
Frequency	2015.2	-0.040 (CI = +/-0.038; p = 0.040)	-0.177 (CI = +/-0.368; p = 0.325)	0.390	-3.95%	-19.57%
Frequency	2016.1	-0.040 (CI = +/-0.040; p = 0.046)	-0.180 (CI = +/-0.449; p = 0.410)	0.315	-3.95%	-19.76%
Frequency	2016.2	-0.038 (CI = +/-0.041; p = 0.065)	-0.349 (CI = +/-0.741; p = 0.332)	0.271	-3.77%	-32.14%
Frequency	2017.1	-0.037 (CI = +/-0.044; p = 0.099)	-0.727 (CI = +/-2.896; p = 0.601)	0.146	-3.60%	-53.38%
Frequency	2017.2	-0.037 (CI = +/-0.044; p = 0.099)	NA (CI = +/-NA; p = NA)	0.116	-3.60%	-3.60%

AB Total DI

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

Loss Cost	2011.1	-0.045 (CI = +/-0.031; p = 0.006)	0.000 (CI = +/-0.000; p = 0.025)	-0.094 (CI = +/-0.262; p = 0.467)	0.532	-4.40%	-12.97%
Loss Cost	2011.2	-0.046 (CI = +/-0.032; p = 0.006)	0.000 (CI = +/-0.000; p = 0.043)	-0.086 (CI = +/-0.267; p = 0.512)	0.536	-4.52%	-12.39%
Loss Cost	2012.1	-0.047 (CI = +/-0.032; p = 0.006)	0.000 (CI = +/-0.000; p = 0.069)	-0.083 (CI = +/-0.273; p = 0.537)	0.529	-4.56%	-12.15%
Loss Cost	2012.2	-0.048 (CI = +/-0.032; p = 0.006)	0.000 (CI = +/-0.000; p = 0.177)	-0.075 (CI = +/-0.274; p = 0.579)	0.547	-4.68%	-11.53%
Loss Cost	2013.1	-0.048 (CI = +/-0.033; p = 0.007)	0.000 (CI = +/-0.000; p = 0.251)	-0.074 (CI = +/-0.281; p = 0.589)	0.533	-4.69%	-11.51%
Loss Cost	2013.2	-0.048 (CI = +/-0.034; p = 0.007)	0.000 (CI = +/-0.000; p = 0.665)	-0.072 (CI = +/-0.285; p = 0.606)	0.538	-4.72%	-11.32%
Loss Cost	2014.1	0.276 (CI = +/-0.265; p = 0.042)	-0.326 (CI = +/-0.265; p = 0.019)	-0.069 (CI = +/-0.254; p = 0.576)	0.634	+31.77%	+22.95%
Loss Cost	2014.2	0.256 (CI = +/-0.276; p = 0.067)	-0.307 (CI = +/-0.275; p = 0.031)	-0.087 (CI = +/-0.264; p = 0.496)	0.634	+29.20%	+18.39%
Loss Cost	2015.1	0.289 (CI = +/-0.280; p = 0.044)	-0.341 (CI = +/-0.280; p = 0.020)	-0.129 (CI = +/-0.272; p = 0.334)	0.640	+33.45%	+17.32%
Loss Cost	2015.2	0.275 (CI = +/-0.295; p = 0.066)	-0.327 (CI = +/-0.295; p = 0.032)	-0.154 (CI = +/-0.303; p = 0.299)	0.626	+31.64%	+12.86%
Loss Cost	2016.1	0.294 (CI = +/-0.311; p = 0.062)	-0.346 (CI = +/-0.310; p = 0.031)	-0.205 (CI = +/-0.367; p = 0.253)	0.576	+34.14%	+9.26%
Loss Cost	2016.2	0.293 (CI = +/-0.333; p = 0.080)	-0.345 (CI = +/-0.334; p = 0.044)	-0.206 (CI = +/-0.622; p = 0.491)	0.521	+34.11%	+9.10%
Loss Cost	2017.1	0.319 (CI = +/-0.361; p = 0.079)	-0.369 (CI = +/-0.359; p = 0.045)	-0.764 (CI = +/-2.449; p = 0.514)	0.421	+37.63%	-35.92%
Loss Cost	2017.2	0.319 (CI = +/-0.361; p = 0.079)	-0.369 (CI = +/-0.359; p = 0.045)	NA (CI = +/-NA; p = NA)	0.413	+37.63%	+37.63%
Severity	2011.1	-0.008 (CI = +/-0.010; p = 0.097)	0.000 (CI = +/-0.000; p = 0.023)	0.029 (CI = +/-0.082; p = 0.478)	0.115	-0.80%	+2.08%
Severity	2011.2	-0.009 (CI = +/-0.010; p = 0.064)	0.000 (CI = +/-0.000; p = 0.051)	0.034 (CI = +/-0.081; p = 0.388)	0.097	-0.89%	+2.57%
Severity	2012.1	-0.010 (CI = +/-0.009; p = 0.044)	0.000 (CI = +/-0.000; p = 0.130)	0.039 (CI = +/-0.079; p = 0.321)	0.093	-0.96%	+2.96%
Severity	2012.2	-0.010 (CI = +/-0.010; p = 0.043)	0.000 (CI = +/-0.000; p = 0.243)	0.040 (CI = +/-0.080; p = 0.310)	0.090	-0.98%	+3.10%
Severity	2013.1	-0.010 (CI = +/-0.009; p = 0.048)	0.000 (CI = +/-0.000; p = 0.117)	0.038 (CI = +/-0.080; p = 0.330)	0.114	-0.95%	+2.92%
Severity	2013.2	-0.010 (CI = +/-0.010; p = 0.054)	0.000 (CI = +/-0.000; p = 0.172)	0.038 (CI = +/-0.082; p = 0.345)	0.107	-0.95%	+2.90%
Severity	2014.1	-0.006 (CI = +/-0.088; p = 0.880)	-0.003 (CI = +/-0.088; p = 0.943)	0.038 (CI = +/-0.084; p = 0.356)	0.073	-0.64%	+3.22%
Severity	2014.2	-0.016 (CI = +/-0.090; p = 0.714)	0.006 (CI = +/-0.090; p = 0.888)	0.029 (CI = +/-0.086; p = 0.484)	0.111	-1.59%	+1.34%
Severity	2015.1	-0.010 (CI = +/-0.094; p = 0.828)	0.000 (CI = +/-0.094; p = 0.996)	0.021 (CI = +/-0.091; p = 0.627)	0.126	-0.98%	+1.16%
Severity	2015.2	-0.022 (CI = +/-0.095; p = 0.625)	0.012 (CI = +/-0.094; p = 0.789)	-0.002 (CI = +/-0.097; p = 0.974)	0.193	-2.21%	-2.35%
Severity	2016.1	-0.023 (CI = +/-0.101; p = 0.635)	0.013 (CI = +/-0.100; p = 0.790)	0.000 (CI = +/-0.119; p = 0.996)	0.149	-2.27%	-2.24%
Severity	2016.2	-0.018 (CI = +/-0.107; p = 0.719)	0.008 (CI = +/-0.108; p = 0.876)	0.027 (CI = +/-0.201; p = 0.779)	0.088	-1.83%	+0.85%
Severity	2017.1	-0.044 (CI = +/-0.107; p = 0.396)	0.031 (CI = +/-0.107; p = 0.543)	0.572 (CI = +/-0.728; p = 0.114)	0.196	-4.29%	+69.57%
Severity	2017.2	-0.044 (CI = +/-0.107; p = 0.396)	0.031 (CI = +/-0.107; p = 0.543)	NA (CI = +/-NA; p = NA)	0.229	-4.29%	-4.29%
Frequency	2011.1	-0.037 (CI = +/-0.032; p = 0.026)	0.000 (CI = +/-0.000; p = 0.133)	-0.123 (CI = +/-0.273; p = 0.364)	0.486	-3.63%	-14.75%
Frequency	2011.2	-0.037 (CI = +/-0.033; p = 0.029)	0.000 (CI = +/-0.000; p = 0.163)	-0.120 (CI = +/-0.280; p = 0.384)	0.474	-3.66%	-14.58%
Frequency	2012.1	-0.037 (CI = +/-0.034; p = 0.034)	0.000 (CI = +/-0.000; p = 0.180)	-0.122 (CI = +/-0.287; p = 0.390)	0.455	-3.64%	-14.68%
Frequency	2012.2	-0.038 (CI = +/-0.034; p = 0.032)	0.000 (CI = +/-0.000; p = 0.336)	-0.115 (CI = +/-0.290; p = 0.421)	0.465	-3.74%	-14.19%
Frequency	2013.1	-0.038 (CI = +/-0.035; p = 0.034)	0.000 (CI = +/-0.000; p = 0.507)	-0.113 (CI = +/-0.297; p = 0.440)	0.457	-3.77%	-14.02%
Frequency	2013.2	-0.039 (CI = +/-0.036; p = 0.035)	0.000 (CI = +/-0.000; p = 0.976)	-0.110 (CI = +/-0.301; p = 0.456)	0.463	-3.81%	-13.82%
Frequency	2014.1	0.282 (CI = +/-0.286; p = 0.052)	-0.323 (CI = +/-0.285; p = 0.028)	-0.107 (CI = +/-0.274; p = 0.422)	0.548	+32.62%	+19.12%
Frequency	2014.2	0.272 (CI = +/-0.300; p = 0.073)	-0.313 (CI = +/-0.299; p = 0.041)	-0.117 (CI = +/-0.287; p = 0.405)	0.536	+31.29%	+16.83%
Frequency	2015.1	0.298 (CI = +/-0.310; p = 0.058)	-0.340 (CI = +/-0.309; p = 0.033)	-0.150 (CI = +/-0.301; p = 0.308)	0.526	+34.77%	+15.97%
Frequency	2015.2	0.297 (CI = +/-0.328; p = 0.073)	-0.339 (CI = +/-0.327; p = 0.043)	-0.152 (CI = +/-0.337; p = 0.354)	0.496	+34.61%	+15.58%
Frequency	2016.1	0.317 (CI = +/-0.346; p = 0.070)	-0.358 (CI = +/-0.345; p = 0.043)	-0.205 (CI = +/-0.408; p = 0.302)	0.441	+37.25%	+11.76%
Frequency	2016.2	0.312 (CI = +/-0.371; p = 0.093)	-0.353 (CI = +/-0.372; p = 0.061)	-0.233 (CI = +/-0.693; p = 0.484)	0.389	+36.61%	+8.18%
Frequency	2017.1	0.363 (CI = +/-0.394; p = 0.068)	-0.400 (CI = +/-0.392; p = 0.046)	-1.336 (CI = +/-2.671; p = 0.301)	0.319	+43.80%	-62.21%
Frequency	2017.2	0.363 (CI = +/-0.394; p = 0.068)	-0.400 (CI = +/-0.392; p = 0.046)	NA (CI = +/-NA; p = NA)	0.294	+43.80%	+43.80%

AB Total DI

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

Loss Cost	2011.1	-0.032 (CI = +/-0.010; p = 0.000)	0.119 (CI = +/-0.082; p = 0.006)	0.010 (CI = +/-0.004; p = 0.000)	0.796	-3.13%
Loss Cost	2011.2	-0.034 (CI = +/-0.010; p = 0.000)	0.110 (CI = +/-0.083; p = 0.011)	0.010 (CI = +/-0.004; p = 0.000)	0.808	-3.31%
Loss Cost	2012.1	-0.037 (CI = +/-0.010; p = 0.000)	0.126 (CI = +/-0.078; p = 0.003)	0.010 (CI = +/-0.003; p = 0.000)	0.838	-3.64%
Loss Cost	2012.2	-0.041 (CI = +/-0.009; p = 0.000)	0.109 (CI = +/-0.072; p = 0.005)	0.010 (CI = +/-0.003; p = 0.000)	0.874	-3.98%
Loss Cost	2013.1	-0.044 (CI = +/-0.009; p = 0.000)	0.124 (CI = +/-0.067; p = 0.001)	0.010 (CI = +/-0.003; p = 0.000)	0.896	-4.30%
Loss Cost	2013.2	-0.047 (CI = +/-0.009; p = 0.000)	0.110 (CI = +/-0.062; p = 0.001)	0.010 (CI = +/-0.002; p = 0.000)	0.918	-4.60%
Loss Cost	2014.1	-0.050 (CI = +/-0.008; p = 0.000)	0.123 (CI = +/-0.058; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.931	-4.90%
Loss Cost	2014.2	-0.053 (CI = +/-0.008; p = 0.000)	0.110 (CI = +/-0.054; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.946	-5.18%
Loss Cost	2015.1	-0.057 (CI = +/-0.007; p = 0.000)	0.125 (CI = +/-0.044; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.965	-5.56%
Loss Cost	2015.2	-0.059 (CI = +/-0.007; p = 0.000)	0.116 (CI = +/-0.042; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.970	-5.76%
Loss Cost	2016.1	-0.060 (CI = +/-0.008; p = 0.000)	0.119 (CI = +/-0.044; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.966	-5.84%
Loss Cost	2016.2	-0.059 (CI = +/-0.008; p = 0.000)	0.124 (CI = +/-0.046; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.964	-5.72%
Loss Cost	2017.1	-0.058 (CI = +/-0.009; p = 0.000)	0.122 (CI = +/-0.049; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.956	-5.65%
Loss Cost	2017.2	-0.060 (CI = +/-0.010; p = 0.000)	0.117 (CI = +/-0.052; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.954	-5.80%
Severity	2011.1	-0.001 (CI = +/-0.005; p = 0.576)	0.008 (CI = +/-0.042; p = 0.681)	-0.002 (CI = +/-0.002; p = 0.101)	-0.002	-0.14%
Severity	2011.2	-0.003 (CI = +/-0.005; p = 0.281)	0.002 (CI = +/-0.040; p = 0.923)	-0.001 (CI = +/-0.002; p = 0.096)	0.018	-0.26%
Severity	2012.1	-0.004 (CI = +/-0.005; p = 0.093)	0.009 (CI = +/-0.039; p = 0.627)	-0.002 (CI = +/-0.002; p = 0.072)	0.079	-0.42%
Severity	2012.2	-0.005 (CI = +/-0.005; p = 0.058)	0.005 (CI = +/-0.040; p = 0.779)	-0.001 (CI = +/-0.002; p = 0.078)	0.105	-0.50%
Severity	2013.1	-0.005 (CI = +/-0.006; p = 0.100)	0.004 (CI = +/-0.041; p = 0.851)	-0.001 (CI = +/-0.002; p = 0.085)	0.079	-0.46%
Severity	2013.2	-0.005 (CI = +/-0.006; p = 0.075)	0.001 (CI = +/-0.043; p = 0.980)	-0.001 (CI = +/-0.002; p = 0.097)	0.098	-0.53%
Severity	2014.1	-0.007 (CI = +/-0.006; p = 0.029)	0.007 (CI = +/-0.042; p = 0.733)	-0.001 (CI = +/-0.002; p = 0.089)	0.165	-0.69%
Severity	2014.2	-0.008 (CI = +/-0.006; p = 0.017)	0.002 (CI = +/-0.043; p = 0.919)	-0.001 (CI = +/-0.002; p = 0.106)	0.208	-0.80%
Severity	2015.1	-0.009 (CI = +/-0.007; p = 0.014)	0.006 (CI = +/-0.044; p = 0.785)	-0.001 (CI = +/-0.002; p = 0.114)	0.232	-0.90%
Severity	2015.2	-0.011 (CI = +/-0.007; p = 0.007)	0.000 (CI = +/-0.045; p = 0.993)	-0.001 (CI = +/-0.002; p = 0.146)	0.290	-1.05%
Severity	2016.1	-0.010 (CI = +/-0.008; p = 0.016)	-0.001 (CI = +/-0.048; p = 0.965)	-0.001 (CI = +/-0.002; p = 0.156)	0.252	-1.03%
Severity	2016.2	-0.010 (CI = +/-0.009; p = 0.040)	0.002 (CI = +/-0.051; p = 0.943)	-0.001 (CI = +/-0.002; p = 0.152)	0.205	-0.95%
Severity	2017.1	-0.009 (CI = +/-0.010; p = 0.082)	0.000 (CI = +/-0.054; p = 1.000)	-0.001 (CI = +/-0.002; p = 0.158)	0.166	-0.89%
Severity	2017.2	-0.012 (CI = +/-0.011; p = 0.037)	-0.009 (CI = +/-0.054; p = 0.722)	-0.001 (CI = +/-0.002; p = 0.267)	0.248	-1.17%
Frequency	2011.1	-0.030 (CI = +/-0.007; p = 0.000)	0.111 (CI = +/-0.063; p = 0.001)	0.012 (CI = +/-0.003; p = 0.000)	0.880	-3.00%
Frequency	2011.2	-0.031 (CI = +/-0.008; p = 0.000)	0.108 (CI = +/-0.065; p = 0.002)	0.012 (CI = +/-0.003; p = 0.000)	0.878	-3.06%
Frequency	2012.1	-0.033 (CI = +/-0.008; p = 0.000)	0.117 (CI = +/-0.065; p = 0.001)	0.011 (CI = +/-0.003; p = 0.000)	0.884	-3.24%
Frequency	2012.2	-0.036 (CI = +/-0.008; p = 0.000)	0.104 (CI = +/-0.060; p = 0.002)	0.012 (CI = +/-0.003; p = 0.000)	0.906	-3.50%
Frequency	2013.1	-0.039 (CI = +/-0.007; p = 0.000)	0.120 (CI = +/-0.051; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.937	-3.86%
Frequency	2013.2	-0.042 (CI = +/-0.007; p = 0.000)	0.109 (CI = +/-0.047; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.951	-4.09%
Frequency	2014.1	-0.043 (CI = +/-0.007; p = 0.000)	0.116 (CI = +/-0.047; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.952	-4.24%
Frequency	2014.2	-0.045 (CI = +/-0.007; p = 0.000)	0.108 (CI = +/-0.046; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.957	-4.42%
Frequency	2015.1	-0.048 (CI = +/-0.006; p = 0.000)	0.119 (CI = +/-0.041; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.968	-4.70%
Frequency	2015.2	-0.049 (CI = +/-0.007; p = 0.000)	0.117 (CI = +/-0.043; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.966	-4.76%
Frequency	2016.1	-0.050 (CI = +/-0.008; p = 0.000)	0.120 (CI = +/-0.044; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.964	-4.86%
Frequency	2016.2	-0.049 (CI = +/-0.008; p = 0.000)	0.122 (CI = +/-0.047; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.961	-4.81%
Frequency	2017.1	-0.049 (CI = +/-0.010; p = 0.000)	0.122 (CI = +/-0.051; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.954	-4.81%
Frequency	2017.2	-0.048 (CI = +/-0.011; p = 0.000)	0.126 (CI = +/-0.054; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.950	-4.68%

AB Total DI

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

Loss Cost	2011.1	-0.049 (CI = +/-0.009; p = 0.000)	0.127 (CI = +/-0.053; p = 0.000)	0.000 (CI = +/-0.000; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.916	-4.81%
Loss Cost	2011.2	-0.049 (CI = +/-0.009; p = 0.000)	0.124 (CI = +/-0.055; p = 0.000)	0.000 (CI = +/-0.000; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.917	-4.82%
Loss Cost	2012.1	-0.050 (CI = +/-0.008; p = 0.000)	0.131 (CI = +/-0.054; p = 0.000)	0.000 (CI = +/-0.000; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.924	-4.87%
Loss Cost	2012.2	-0.050 (CI = +/-0.008; p = 0.000)	0.123 (CI = +/-0.054; p = 0.000)	0.000 (CI = +/-0.000; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.931	-4.89%
Loss Cost	2013.1	-0.050 (CI = +/-0.008; p = 0.000)	0.127 (CI = +/-0.055; p = 0.000)	0.000 (CI = +/-0.000; p = 0.002)	0.010 (CI = +/-0.002; p = 0.000)	0.931	-4.91%
Loss Cost	2013.2	-0.050 (CI = +/-0.008; p = 0.000)	0.123 (CI = +/-0.058; p = 0.000)	0.000 (CI = +/-0.000; p = 0.037)	0.010 (CI = +/-0.002; p = 0.000)	0.931	-4.90%
Loss Cost	2014.1	-0.050 (CI = +/-0.008; p = 0.000)	0.123 (CI = +/-0.058; p = 0.000)	NA (CI = +/-NA; p = NA)	0.010 (CI = +/-0.002; p = 0.000)	0.931	-4.90%
Loss Cost	2014.2	-0.053 (CI = +/-0.008; p = 0.000)	0.110 (CI = +/-0.054; p = 0.000)	NA (CI = +/-NA; p = NA)	0.010 (CI = +/-0.002; p = 0.000)	0.946	-5.18%
Loss Cost	2015.1	-0.057 (CI = +/-0.007; p = 0.000)	0.125 (CI = +/-0.044; p = 0.000)	NA (CI = +/-NA; p = NA)	0.011 (CI = +/-0.002; p = 0.000)	0.965	-5.56%
Loss Cost	2015.2	-0.059 (CI = +/-0.007; p = 0.000)	0.116 (CI = +/-0.042; p = 0.000)	NA (CI = +/-NA; p = NA)	0.011 (CI = +/-0.002; p = 0.000)	0.970	-5.76%
Loss Cost	2016.1	-0.060 (CI = +/-0.008; p = 0.000)	0.119 (CI = +/-0.044; p = 0.000)	NA (CI = +/-NA; p = NA)	0.011 (CI = +/-0.002; p = 0.000)	0.966	-5.84%
Loss Cost	2016.2	-0.059 (CI = +/-0.008; p = 0.000)	0.124 (CI = +/-0.046; p = 0.000)	NA (CI = +/-NA; p = NA)	0.011 (CI = +/-0.002; p = 0.000)	0.964	-5.72%
Loss Cost	2017.1	-0.058 (CI = +/-0.009; p = 0.000)	0.122 (CI = +/-0.049; p = 0.000)	NA (CI = +/-NA; p = NA)	0.011 (CI = +/-0.002; p = 0.000)	0.956	-5.65%
Loss Cost	2017.2	-0.060 (CI = +/-0.010; p = 0.000)	0.117 (CI = +/-0.052; p = 0.000)	NA (CI = +/-NA; p = NA)	0.011 (CI = +/-0.002; p = 0.000)	0.954	-5.80%
Severity	2011.1	-0.006 (CI = +/-0.006; p = 0.040)	0.011 (CI = +/-0.038; p = 0.568)	0.000 (CI = +/-0.000; p = 0.019)	-0.001 (CI = +/-0.002; p = 0.091)	0.168	-0.64%
Severity	2011.2	-0.007 (CI = +/-0.006; p = 0.031)	0.006 (CI = +/-0.038; p = 0.763)	0.000 (CI = +/-0.000; p = 0.042)	-0.001 (CI = +/-0.002; p = 0.090)	0.142	-0.67%
Severity	2012.1	-0.007 (CI = +/-0.006; p = 0.021)	0.011 (CI = +/-0.038; p = 0.569)	0.000 (CI = +/-0.000; p = 0.103)	-0.001 (CI = +/-0.002; p = 0.074)	0.146	-0.70%
Severity	2012.2	-0.007 (CI = +/-0.006; p = 0.023)	0.008 (CI = +/-0.039; p = 0.659)	0.000 (CI = +/-0.000; p = 0.190)	-0.001 (CI = +/-0.002; p = 0.081)	0.136	-0.71%
Severity	2013.1	-0.007 (CI = +/-0.006; p = 0.026)	0.005 (CI = +/-0.040; p = 0.806)	0.000 (CI = +/-0.000; p = 0.091)	-0.001 (CI = +/-0.002; p = 0.085)	0.161	-0.69%
Severity	2013.2	-0.007 (CI = +/-0.006; p = 0.029)	0.007 (CI = +/-0.042; p = 0.732)	0.000 (CI = +/-0.000; p = 0.133)	-0.001 (CI = +/-0.002; p = 0.089)	0.156	-0.69%
Severity	2014.1	-0.007 (CI = +/-0.006; p = 0.029)	0.007 (CI = +/-0.042; p = 0.733)	NA (CI = +/-NA; p = NA)	-0.001 (CI = +/-0.002; p = 0.089)	0.165	-0.69%
Severity	2014.2	-0.008 (CI = +/-0.006; p = 0.017)	0.002 (CI = +/-0.043; p = 0.919)	NA (CI = +/-NA; p = NA)	-0.001 (CI = +/-0.002; p = 0.106)	0.208	-0.80%
Severity	2015.1	-0.009 (CI = +/-0.007; p = 0.014)	0.006 (CI = +/-0.044; p = 0.785)	NA (CI = +/-NA; p = NA)	-0.001 (CI = +/-0.002; p = 0.114)	0.232	-0.90%
Severity	2015.2	-0.011 (CI = +/-0.007; p = 0.007)	0.000 (CI = +/-0.045; p = 0.993)	NA (CI = +/-NA; p = NA)	-0.001 (CI = +/-0.002; p = 0.146)	0.290	-1.05%
Severity	2016.1	-0.010 (CI = +/-0.008; p = 0.016)	-0.001 (CI = +/-0.048; p = 0.965)	NA (CI = +/-NA; p = NA)	-0.001 (CI = +/-0.002; p = 0.156)	0.252	-1.03%
Severity	2016.2	-0.010 (CI = +/-0.009; p = 0.040)	0.002 (CI = +/-0.051; p = 0.943)	NA (CI = +/-NA; p = NA)	-0.001 (CI = +/-0.002; p = 0.152)	0.205	-0.95%
Severity	2017.1	-0.009 (CI = +/-0.010; p = 0.082)	0.000 (CI = +/-0.054; p = 1.000)	NA (CI = +/-NA; p = NA)	-0.001 (CI = +/-0.002; p = 0.158)	0.166	-0.89%
Severity	2017.2	-0.012 (CI = +/-0.011; p = 0.037)	-0.009 (CI = +/-0.054; p = 0.722)	NA (CI = +/-NA; p = NA)	-0.001 (CI = +/-0.002; p = 0.267)	0.248	-1.17%
Frequency	2011.1	-0.043 (CI = +/-0.007; p = 0.000)	0.116 (CI = +/-0.044; p = 0.000)	0.000 (CI = +/-0.000; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.940	-4.19%
Frequency	2011.2	-0.043 (CI = +/-0.007; p = 0.000)	0.118 (CI = +/-0.046; p = 0.000)	0.000 (CI = +/-0.000; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.939	-4.18%
Frequency	2012.1	-0.043 (CI = +/-0.007; p = 0.000)	0.121 (CI = +/-0.048; p = 0.000)	0.000 (CI = +/-0.000; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.938	-4.20%
Frequency	2012.2	-0.043 (CI = +/-0.007; p = 0.000)	0.114 (CI = +/-0.048; p = 0.000)	0.000 (CI = +/-0.000; p = 0.001)	0.012 (CI = +/-0.002; p = 0.000)	0.942	-4.21%
Frequency	2013.1	-0.043 (CI = +/-0.007; p = 0.000)	0.122 (CI = +/-0.045; p = 0.000)	0.000 (CI = +/-0.000; p = 0.013)	0.012 (CI = +/-0.002; p = 0.000)	0.951	-4.25%
Frequency	2013.2	-0.043 (CI = +/-0.007; p = 0.000)	0.116 (CI = +/-0.047; p = 0.000)	0.000 (CI = +/-0.000; p = 0.187)	0.012 (CI = +/-0.002; p = 0.000)	0.953	-4.24%
Frequency	2014.1	-0.043 (CI = +/-0.007; p = 0.000)	0.116 (CI = +/-0.047; p = 0.000)	NA (CI = +/-NA; p = NA)	0.012 (CI = +/-0.002; p = 0.000)	0.952	-4.24%
Frequency	2014.2	-0.045 (CI = +/-0.007; p = 0.000)	0.108 (CI = +/-0.046; p = 0.000)	NA (CI = +/-NA; p = NA)	0.012 (CI = +/-0.002; p = 0.000)	0.957	-4.42%
Frequency	2015.1	-0.048 (CI = +/-0.006; p = 0.000)	0.119 (CI = +/-0.041; p = 0.000)	NA (CI = +/-NA; p = NA)	0.012 (CI = +/-0.002; p = 0.000)	0.968	-4.70%
Frequency	2015.2	-0.049 (CI = +/-0.007; p = 0.000)	0.117 (CI = +/-0.043; p = 0.000)	NA (CI = +/-NA; p = NA)	0.012 (CI = +/-0.002; p = 0.000)	0.966	-4.76%
Frequency	2016.1	-0.050 (CI = +/-0.008; p = 0.000)	0.120 (CI = +/-0.044; p = 0.000)	NA (CI = +/-NA; p = NA)	0.012 (CI = +/-0.002; p = 0.000)	0.964	-4.86%
Frequency	2016.2	-0.049 (CI = +/-0.008; p = 0.000)	0.122 (CI = +/-0.047; p = 0.000)	NA (CI = +/-NA; p = NA)	0.012 (CI = +/-0.002; p = 0.000)	0.961	-4.81%
Frequency	2017.1	-0.049 (CI = +/-0.010; p = 0.000)	0.122 (CI = +/-0.051; p = 0.000)	NA (CI = +/-NA; p = NA)	0.012 (CI = +/-0.002; p = 0.000)	0.954	-4.81%
Frequency	2017.2	-0.048 (CI = +/-0.011; p = 0.000)	0.126 (CI = +/-0.054; p = 0.000)	NA (CI = +/-NA; p = NA)	0.012 (CI = +/-0.002; p = 0.000)	0.950	-4.68%

AB Total DI

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

Loss Cost	2011.1	-0.039 (CI = +/-0.019; p = 0.000)	0.119 (CI = +/-0.083; p = 0.007)	0.081 (CI = +/-0.180; p = 0.365)	0.010 (CI = +/-0.004; p = 0.000)	0.795	-3.84%	+4.23%
Loss Cost	2011.2	-0.042 (CI = +/-0.019; p = 0.000)	0.109 (CI = +/-0.083; p = 0.012)	0.090 (CI = +/-0.177; p = 0.305)	0.011 (CI = +/-0.004; p = 0.000)	0.809	-4.12%	+4.91%
Loss Cost	2012.1	-0.046 (CI = +/-0.018; p = 0.000)	0.125 (CI = +/-0.078; p = 0.003)	0.097 (CI = +/-0.164; p = 0.231)	0.011 (CI = +/-0.003; p = 0.000)	0.841	-4.51%	+5.26%
Loss Cost	2012.2	-0.050 (CI = +/-0.016; p = 0.000)	0.108 (CI = +/-0.071; p = 0.004)	0.100 (CI = +/-0.146; p = 0.168)	0.011 (CI = +/-0.003; p = 0.000)	0.879	-4.87%	+5.15%
Loss Cost	2013.1	-0.053 (CI = +/-0.015; p = 0.000)	0.123 (CI = +/-0.066; p = 0.001)	0.095 (CI = +/-0.133; p = 0.152)	0.011 (CI = +/-0.003; p = 0.000)	0.901	-5.14%	+4.36%
Loss Cost	2013.2	-0.055 (CI = +/-0.014; p = 0.000)	0.109 (CI = +/-0.061; p = 0.001)	0.086 (CI = +/-0.121; p = 0.155)	0.011 (CI = +/-0.003; p = 0.000)	0.922	-5.35%	+3.12%
Loss Cost	2014.1	-0.056 (CI = +/-0.013; p = 0.000)	0.121 (CI = +/-0.058; p = 0.000)	0.071 (CI = +/-0.113; p = 0.205)	0.011 (CI = +/-0.002; p = 0.000)	0.933	-5.49%	+1.46%
Loss Cost	2014.2	-0.057 (CI = +/-0.012; p = 0.000)	0.110 (CI = +/-0.054; p = 0.000)	0.051 (CI = +/-0.106; p = 0.328)	0.011 (CI = +/-0.002; p = 0.000)	0.946	-5.58%	-0.69%
Loss Cost	2015.1	-0.058 (CI = +/-0.010; p = 0.000)	0.124 (CI = +/-0.045; p = 0.000)	0.014 (CI = +/-0.090; p = 0.750)	0.011 (CI = +/-0.002; p = 0.000)	0.963	-5.66%	-4.34%
Loss Cost	2015.2	-0.058 (CI = +/-0.009; p = 0.000)	0.116 (CI = +/-0.044; p = 0.000)	-0.015 (CI = +/-0.092; p = 0.727)	0.011 (CI = +/-0.002; p = 0.000)	0.968	-5.66%	-7.10%
Loss Cost	2016.1	-0.058 (CI = +/-0.009; p = 0.000)	0.121 (CI = +/-0.045; p = 0.000)	-0.042 (CI = +/-0.109; p = 0.429)	0.011 (CI = +/-0.002; p = 0.000)	0.965	-5.65%	-9.49%
Loss Cost	2016.2	-0.059 (CI = +/-0.010; p = 0.000)	0.124 (CI = +/-0.049; p = 0.000)	-0.013 (CI = +/-0.181; p = 0.881)	0.011 (CI = +/-0.002; p = 0.000)	0.961	-5.68%	-6.89%
Loss Cost	2017.1	-0.060 (CI = +/-0.010; p = 0.000)	0.117 (CI = +/-0.052; p = 0.000)	0.259 (CI = +/-0.714; p = 0.447)	0.011 (CI = +/-0.002; p = 0.000)	0.954	-5.80%	+22.06%
Loss Cost	2017.2	-0.060 (CI = +/-0.010; p = 0.000)	0.117 (CI = +/-0.052; p = 0.000)	NA (CI = +/-NA; p = NA)	0.011 (CI = +/-0.002; p = 0.000)	0.954	-5.80%	-5.80%
Severity	2011.1	-0.003 (CI = +/-0.010; p = 0.505)	0.008 (CI = +/-0.042; p = 0.689)	0.020 (CI = +/-0.092; p = 0.654)	-0.001 (CI = +/-0.002; p = 0.149)	-0.034	-0.32%	+1.72%
Severity	2011.2	-0.005 (CI = +/-0.010; p = 0.284)	0.002 (CI = +/-0.041; p = 0.935)	0.026 (CI = +/-0.088; p = 0.543)	-0.001 (CI = +/-0.002; p = 0.153)	-0.007	-0.51%	+2.15%
Severity	2012.1	-0.007 (CI = +/-0.009; p = 0.133)	0.009 (CI = +/-0.039; p = 0.638)	0.030 (CI = +/-0.083; p = 0.467)	-0.001 (CI = +/-0.002; p = 0.125)	0.062	-0.69%	+2.30%
Severity	2012.2	-0.008 (CI = +/-0.009; p = 0.097)	0.005 (CI = +/-0.040; p = 0.791)	0.030 (CI = +/-0.083; p = 0.457)	-0.001 (CI = +/-0.002; p = 0.136)	0.088	-0.78%	+2.28%
Severity	2013.1	-0.007 (CI = +/-0.010; p = 0.124)	0.003 (CI = +/-0.042; p = 0.866)	0.031 (CI = +/-0.085; p = 0.457)	-0.001 (CI = +/-0.002; p = 0.146)	0.061	-0.75%	+2.37%
Severity	2013.2	-0.008 (CI = +/-0.010; p = 0.110)	0.000 (CI = +/-0.043; p = 0.986)	0.029 (CI = +/-0.086; p = 0.495)	-0.001 (CI = +/-0.002; p = 0.158)	0.075	-0.79%	+2.10%
Severity	2014.1	-0.009 (CI = +/-0.010; p = 0.076)	0.007 (CI = +/-0.043; p = 0.751)	0.021 (CI = +/-0.085; p = 0.610)	-0.001 (CI = +/-0.002; p = 0.138)	0.133	-0.87%	+1.23%
Severity	2014.2	-0.009 (CI = +/-0.010; p = 0.066)	0.002 (CI = +/-0.044; p = 0.920)	0.013 (CI = +/-0.086; p = 0.756)	-0.001 (CI = +/-0.002; p = 0.146)	0.168	-0.91%	+0.38%
Severity	2015.1	-0.009 (CI = +/-0.010; p = 0.065)	0.006 (CI = +/-0.046; p = 0.795)	0.004 (CI = +/-0.091; p = 0.929)	-0.001 (CI = +/-0.002; p = 0.144)	0.187	-0.93%	-0.54%
Severity	2015.2	-0.009 (CI = +/-0.010; p = 0.060)	0.000 (CI = +/-0.046; p = 0.984)	-0.018 (CI = +/-0.097; p = 0.696)	-0.001 (CI = +/-0.002; p = 0.144)	0.252	-0.93%	-2.71%
Severity	2016.1	-0.009 (CI = +/-0.010; p = 0.069)	0.000 (CI = +/-0.049; p = 0.994)	-0.019 (CI = +/-0.118; p = 0.731)	-0.001 (CI = +/-0.002; p = 0.158)	0.209	-0.93%	-2.84%
Severity	2016.2	-0.010 (CI = +/-0.011; p = 0.075)	0.002 (CI = +/-0.053; p = 0.941)	0.004 (CI = +/-0.198; p = 0.968)	-0.001 (CI = +/-0.002; p = 0.175)	0.148	-0.96%	-0.59%
Severity	2017.1	-0.012 (CI = +/-0.011; p = 0.037)	-0.009 (CI = +/-0.054; p = 0.722)	0.475 (CI = +/-0.747; p = 0.192)	-0.001 (CI = +/-0.002; p = 0.267)	0.216	-1.17%	+58.92%
Severity	2017.2	-0.012 (CI = +/-0.011; p = 0.037)	-0.009 (CI = +/-0.054; p = 0.722)	NA (CI = +/-NA; p = NA)	-0.001 (CI = +/-0.002; p = 0.267)	0.248	-1.17%	-1.17%
Frequency	2011.1	-0.036 (CI = +/-0.015; p = 0.000)	0.111 (CI = +/-0.063; p = 0.001)	0.060 (CI = +/-0.137; p = 0.374)	0.012 (CI = +/-0.003; p = 0.000)	0.879	-3.53%	+2.47%
Frequency	2011.2	-0.037 (CI = +/-0.015; p = 0.000)	0.107 (CI = +/-0.065; p = 0.002)	0.064 (CI = +/-0.140; p = 0.356)	0.012 (CI = +/-0.003; p = 0.000)	0.878	-3.63%	+2.70%
Frequency	2012.1	-0.039 (CI = +/-0.015; p = 0.000)	0.116 (CI = +/-0.065; p = 0.001)	0.068 (CI = +/-0.136; p = 0.315)	0.012 (CI = +/-0.003; p = 0.000)	0.884	-3.85%	+2.89%
Frequency	2012.2	-0.042 (CI = +/-0.014; p = 0.000)	0.103 (CI = +/-0.060; p = 0.002)	0.070 (CI = +/-0.124; p = 0.257)	0.012 (CI = +/-0.003; p = 0.000)	0.908	-4.13%	+2.81%
Frequency	2013.1	-0.045 (CI = +/-0.012; p = 0.000)	0.120 (CI = +/-0.051; p = 0.000)	0.065 (CI = +/-0.103; p = 0.205)	0.012 (CI = +/-0.002; p = 0.000)	0.939	-4.43%	+1.95%
Frequency	2013.2	-0.047 (CI = +/-0.011; p = 0.000)	0.109 (CI = +/-0.046; p = 0.000)	0.057 (CI = +/-0.093; p = 0.214)	0.012 (CI = +/-0.002; p = 0.000)	0.952	-4.59%	+1.00%
Frequency	2014.1	-0.048 (CI = +/-0.011; p = 0.000)	0.115 (CI = +/-0.047; p = 0.000)	0.050 (CI = +/-0.093; p = 0.273)	0.012 (CI = +/-0.002; p = 0.000)	0.952	-4.66%	+0.23%
Frequency	2014.2	-0.048 (CI = +/-0.010; p = 0.000)	0.108 (CI = +/-0.047; p = 0.000)	0.038 (CI = +/-0.091; p = 0.400)	0.012 (CI = +/-0.002; p = 0.000)	0.956	-4.71%	-1.07%
Frequency	2015.1	-0.049 (CI = +/-0.009; p = 0.000)	0.119 (CI = +/-0.042; p = 0.000)	0.010 (CI = +/-0.084; p = 0.805)	0.012 (CI = +/-0.002; p = 0.000)	0.966	-4.77%	-3.82%
Frequency	2015.2	-0.049 (CI = +/-0.009; p = 0.000)	0.117 (CI = +/-0.044; p = 0.000)	0.003 (CI = +/-0.093; p = 0.950)	0.012 (CI = +/-0.002; p = 0.000)	0.964	-4.78%	-4.51%
Frequency	2016.1	-0.049 (CI = +/-0.010; p = 0.000)	0.121 (CI = +/-0.046; p = 0.000)	-0.022 (CI = +/-0.110; p = 0.677)	0.012 (CI = +/-0.002; p = 0.000)	0.962	-4.76%	-6.84%
Frequency	2016.2	-0.049 (CI = +/-0.010; p = 0.000)	0.122 (CI = +/-0.050; p = 0.000)	-0.017 (CI = +/-0.186; p = 0.850)	0.012 (CI = +/-0.002; p = 0.000)	0.958	-4.77%	-6.34%
Frequency	2017.1	-0.048 (CI = +/-0.011; p = 0.000)	0.126 (CI = +/-0.054; p = 0.000)	-0.216 (CI = +/-0.740; p = 0.539)	0.012 (CI = +/-0.002; p = 0.000)	0.951	-4.68%	-23.19%
Frequency	2017.2	-0.048 (CI = +/-0.011; p = 0.000)	0.126 (CI = +/-0.054; p = 0.000)	NA (CI = +/-NA; p = NA)	0.012 (CI = +/-0.002; p = 0.000)	0.950	-4.68%	-4.68%

AB Total DI

Coverage = AB Total DI
End Trend Period = 2019.2
Excluded Points = NA
Parameters Included: time, seasonality, phase_in_trend

Loss Cost	2011.1	0.039 (CI = +/-0.016; p = 0.000)	0.089 (CI = +/-0.042; p = 0.000)	-0.224 (CI = +/-0.089; p = 0.000)	0.758	+3.96%	-16.91%
Loss Cost	2011.2	0.044 (CI = +/-0.017; p = 0.000)	0.096 (CI = +/-0.041; p = 0.000)	-0.246 (CI = +/-0.091; p = 0.000)	0.778	+4.55%	-18.22%
Loss Cost	2012.1	0.045 (CI = +/-0.020; p = 0.000)	0.095 (CI = +/-0.045; p = 0.001)	-0.247 (CI = +/-0.102; p = 0.000)	0.771	+4.60%	-18.31%
Loss Cost	2012.2	0.039 (CI = +/-0.023; p = 0.004)	0.090 (CI = +/-0.046; p = 0.001)	-0.226 (CI = +/-0.109; p = 0.001)	0.725	+3.95%	-17.09%
Loss Cost	2013.1	0.039 (CI = +/-0.029; p = 0.014)	0.090 (CI = +/-0.050; p = 0.003)	-0.227 (CI = +/-0.125; p = 0.002)	0.719	+3.98%	-17.14%
Loss Cost	2013.2	0.032 (CI = +/-0.034; p = 0.064)	0.084 (CI = +/-0.053; p = 0.006)	-0.207 (CI = +/-0.137; p = 0.008)	0.694	+3.26%	-16.03%
Loss Cost	2014.1	0.032 (CI = +/-0.043; p = 0.127)	0.084 (CI = +/-0.061; p = 0.012)	-0.207 (CI = +/-0.159; p = 0.017)	0.676	+3.27%	-16.04%
Loss Cost	2014.2	0.021 (CI = +/-0.048; p = 0.341)	0.076 (CI = +/-0.062; p = 0.023)	-0.181 (CI = +/-0.165; p = 0.035)	0.705	+2.10%	-14.85%
Loss Cost	2015.1	0.004 (CI = +/-0.043; p = 0.849)	0.094 (CI = +/-0.054; p = 0.005)	-0.152 (CI = +/-0.139; p = 0.036)	0.832	+0.35%	-13.79%
Loss Cost	2015.2	-0.005 (CI = +/-0.029; p = 0.655)	0.080 (CI = +/-0.037; p = 0.002)	-0.152 (CI = +/-0.090; p = 0.007)	0.943	-0.53%	-14.57%
Loss Cost	2016.1	-0.006 (CI = +/-0.034; p = 0.621)	0.084 (CI = +/-0.045; p = 0.007)	-0.158 (CI = +/-0.106; p = 0.014)	0.913	-0.65%	-15.15%
Loss Cost	2016.2	-0.003 (CI = +/-0.041; p = 0.851)	0.076 (CI = +/-0.058; p = 0.025)	-0.199 (CI = +/-0.181; p = 0.039)	0.909	-0.26%	-18.29%
Loss Cost	2017.1	-0.011 (CI = +/-0.044; p = 0.379)	0.063 (CI = +/-0.063; p = 0.051)	0.071 (CI = +/-0.618; p = 0.671)	0.800	-1.13%	+6.12%
Loss Cost	2017.2	-0.011 (CI = +/-0.044; p = 0.379)	0.063 (CI = +/-0.063; p = 0.051)	NA (CI = +/-NA; p = NA)	0.814	-1.13%	-1.13%
Severity	2011.1	0.026 (CI = +/-0.015; p = 0.002)	-0.001 (CI = +/-0.039; p = 0.965)	-0.103 (CI = +/-0.084; p = 0.019)	0.448	+2.68%	-7.40%
Severity	2011.2	0.024 (CI = +/-0.017; p = 0.009)	-0.003 (CI = +/-0.041; p = 0.869)	-0.095 (CI = +/-0.092; p = 0.043)	0.311	+2.46%	-6.86%
Severity	2012.1	0.021 (CI = +/-0.020; p = 0.042)	0.000 (CI = +/-0.044; p = 0.988)	-0.084 (CI = +/-0.101; p = 0.093)	0.139	+2.15%	-6.13%
Severity	2012.2	0.022 (CI = +/-0.025; p = 0.074)	0.001 (CI = +/-0.048; p = 0.961)	-0.087 (CI = +/-0.114; p = 0.120)	0.062	+2.23%	-6.32%
Severity	2013.1	0.038 (CI = +/-0.022; p = 0.003)	-0.014 (CI = +/-0.038; p = 0.422)	-0.137 (CI = +/-0.093; p = 0.008)	0.491	+3.87%	-9.43%
Severity	2013.2	0.044 (CI = +/-0.025; p = 0.003)	-0.010 (CI = +/-0.039; p = 0.591)	-0.155 (CI = +/-0.100; p = 0.007)	0.527	+4.53%	-10.52%
Severity	2014.1	0.046 (CI = +/-0.032; p = 0.010)	-0.011 (CI = +/-0.044; p = 0.571)	-0.161 (CI = +/-0.116; p = 0.013)	0.436	+4.74%	-10.81%
Severity	2014.2	0.047 (CI = +/-0.039; p = 0.024)	-0.011 (CI = +/-0.050; p = 0.621)	-0.162 (CI = +/-0.133; p = 0.023)	0.368	+4.80%	-10.87%
Severity	2015.1	0.051 (CI = +/-0.047; p = 0.037)	-0.015 (CI = +/-0.058; p = 0.545)	-0.169 (CI = +/-0.149; p = 0.032)	0.356	+5.25%	-11.14%
Severity	2015.2	0.045 (CI = +/-0.048; p = 0.060)	-0.024 (CI = +/-0.061; p = 0.362)	-0.169 (CI = +/-0.150; p = 0.033)	0.430	+4.65%	-11.65%
Severity	2016.1	0.047 (CI = +/-0.057; p = 0.082)	-0.030 (CI = +/-0.076; p = 0.341)	-0.161 (CI = +/-0.178; p = 0.066)	0.389	+4.83%	-10.75%
Severity	2016.2	0.052 (CI = +/-0.073; p = 0.108)	-0.040 (CI = +/-0.104; p = 0.311)	-0.214 (CI = +/-0.325; p = 0.128)	0.318	+5.35%	-14.91%
Severity	2017.1	0.039 (CI = +/-0.099; p = 0.233)	-0.060 (CI = +/-0.142; p = 0.213)	0.194 (CI = +/-1.392; p = 0.609)	0.506	+3.96%	+26.26%
Severity	2017.2	0.039 (CI = +/-0.099; p = 0.233)	-0.060 (CI = +/-0.142; p = 0.213)	NA (CI = +/-NA; p = NA)	0.508	+3.96%	+3.96%
Frequency	2011.1	0.012 (CI = +/-0.021; p = 0.218)	0.090 (CI = +/-0.055; p = 0.003)	-0.121 (CI = +/-0.118; p = 0.046)	0.476	+1.25%	-10.27%
Frequency	2011.2	0.020 (CI = +/-0.022; p = 0.073)	0.099 (CI = +/-0.054; p = 0.002)	-0.150 (CI = +/-0.120; p = 0.018)	0.555	+2.04%	-12.20%
Frequency	2012.1	0.024 (CI = +/-0.027; p = 0.077)	0.095 (CI = +/-0.058; p = 0.004)	-0.163 (CI = +/-0.133; p = 0.020)	0.550	+2.40%	-12.97%
Frequency	2012.2	0.017 (CI = +/-0.031; p = 0.260)	0.089 (CI = +/-0.060; p = 0.008)	-0.139 (CI = +/-0.143; p = 0.056)	0.504	+1.68%	-11.50%
Frequency	2013.1	0.001 (CI = +/-0.032; p = 0.945)	0.104 (CI = +/-0.056; p = 0.002)	-0.090 (CI = +/-0.137; p = 0.175)	0.641	+0.10%	-8.51%
Frequency	2013.2	-0.012 (CI = +/-0.034; p = 0.440)	0.094 (CI = +/-0.053; p = 0.003)	-0.051 (CI = +/-0.136; p = 0.417)	0.704	-1.21%	-6.16%
Frequency	2014.1	-0.014 (CI = +/-0.043; p = 0.472)	0.096 (CI = +/-0.060; p = 0.006)	-0.046 (CI = +/-0.158; p = 0.519)	0.645	-1.41%	-5.86%
Frequency	2014.2	-0.026 (CI = +/-0.047; p = 0.231)	0.087 (CI = +/-0.061; p = 0.012)	-0.020 (CI = +/-0.162; p = 0.783)	0.703	-2.58%	-4.46%
Frequency	2015.1	-0.048 (CI = +/-0.029; p = 0.007)	0.109 (CI = +/-0.036; p = 0.000)	0.017 (CI = +/-0.093; p = 0.663)	0.920	-4.65%	-2.98%
Frequency	2015.2	-0.051 (CI = +/-0.031; p = 0.008)	0.104 (CI = +/-0.039; p = 0.001)	0.017 (CI = +/-0.095; p = 0.660)	0.931	-4.96%	-3.30%
Frequency	2016.1	-0.054 (CI = +/-0.026; p = 0.004)	0.114 (CI = +/-0.034; p = 0.001)	0.003 (CI = +/-0.081; p = 0.920)	0.954	-5.23%	-4.93%
Frequency	2016.2	-0.055 (CI = +/-0.035; p = 0.016)	0.116 (CI = +/-0.050; p = 0.005)	0.014 (CI = +/-0.156; p = 0.791)	0.947	-5.32%	-3.97%
Frequency	2017.1	-0.050 (CI = +/-0.057; p = 0.063)	0.123 (CI = +/-0.082; p = 0.023)	-0.123 (CI = +/-0.803; p = 0.576)	0.915	-4.90%	-15.95%
Frequency	2017.2	-0.050 (CI = +/-0.057; p = 0.063)	0.123 (CI = +/-0.082; p = 0.023)	NA (CI = +/-NA; p = NA)	0.931	-4.90%	-4.90%

AB Funeral & DB

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

Loss Cost	2012.1	-0.032 (CI = +/-0.009; p = 0.000)	0.227 (CI = +/-0.073; p = 0.000)	0.004 (CI = +/-0.003; p = 0.008)	0.807	-3.16%
Loss Cost	2012.2	-0.031 (CI = +/-0.010; p = 0.000)	0.230 (CI = +/-0.076; p = 0.000)	0.004 (CI = +/-0.003; p = 0.009)	0.804	-3.10%
Loss Cost	2013.1	-0.032 (CI = +/-0.011; p = 0.000)	0.235 (CI = +/-0.079; p = 0.000)	0.004 (CI = +/-0.003; p = 0.011)	0.790	-3.19%
Loss Cost	2013.2	-0.033 (CI = +/-0.011; p = 0.000)	0.231 (CI = +/-0.082; p = 0.000)	0.004 (CI = +/-0.003; p = 0.011)	0.790	-3.28%
Loss Cost	2014.1	-0.035 (CI = +/-0.012; p = 0.000)	0.236 (CI = +/-0.085; p = 0.000)	0.004 (CI = +/-0.003; p = 0.013)	0.776	-3.40%
Loss Cost	2014.2	-0.037 (CI = +/-0.013; p = 0.000)	0.226 (CI = +/-0.087; p = 0.000)	0.005 (CI = +/-0.003; p = 0.011)	0.788	-3.62%
Loss Cost	2015.1	-0.037 (CI = +/-0.014; p = 0.000)	0.228 (CI = +/-0.091; p = 0.000)	0.005 (CI = +/-0.003; p = 0.013)	0.760	-3.65%
Loss Cost	2015.2	-0.039 (CI = +/-0.016; p = 0.000)	0.220 (CI = +/-0.095; p = 0.000)	0.005 (CI = +/-0.004; p = 0.012)	0.765	-3.83%
Loss Cost	2016.1	-0.043 (CI = +/-0.016; p = 0.000)	0.235 (CI = +/-0.095; p = 0.000)	0.005 (CI = +/-0.003; p = 0.009)	0.782	-4.25%
Loss Cost	2016.2	-0.047 (CI = +/-0.017; p = 0.000)	0.223 (CI = +/-0.098; p = 0.000)	0.005 (CI = +/-0.003; p = 0.007)	0.794	-4.55%
Loss Cost	2017.1	-0.048 (CI = +/-0.020; p = 0.000)	0.228 (CI = +/-0.103; p = 0.000)	0.005 (CI = +/-0.004; p = 0.008)	0.765	-4.71%
Loss Cost	2017.2	-0.048 (CI = +/-0.023; p = 0.001)	0.229 (CI = +/-0.112; p = 0.001)	0.005 (CI = +/-0.004; p = 0.013)	0.755	-4.69%
Severity	2012.1	0.000 (CI = +/-0.005; p = 0.989)	-0.017 (CI = +/-0.038; p = 0.359)	-0.001 (CI = +/-0.002; p = 0.303)	-0.024	+0.00%
Severity	2012.2	0.000 (CI = +/-0.005; p = 0.937)	-0.016 (CI = +/-0.039; p = 0.399)	-0.001 (CI = +/-0.002; p = 0.309)	-0.030	+0.02%
Severity	2013.1	0.000 (CI = +/-0.006; p = 0.892)	-0.014 (CI = +/-0.041; p = 0.490)	-0.001 (CI = +/-0.002; p = 0.312)	-0.049	-0.04%
Severity	2013.2	0.000 (CI = +/-0.006; p = 0.923)	-0.013 (CI = +/-0.043; p = 0.521)	-0.001 (CI = +/-0.002; p = 0.322)	-0.056	-0.03%
Severity	2014.1	-0.001 (CI = +/-0.006; p = 0.838)	-0.012 (CI = +/-0.045; p = 0.585)	-0.001 (CI = +/-0.002; p = 0.333)	-0.069	-0.06%
Severity	2014.2	-0.001 (CI = +/-0.007; p = 0.793)	-0.013 (CI = +/-0.047; p = 0.570)	-0.001 (CI = +/-0.002; p = 0.357)	-0.075	-0.09%
Severity	2015.1	-0.001 (CI = +/-0.008; p = 0.888)	-0.014 (CI = +/-0.050; p = 0.549)	-0.001 (CI = +/-0.002; p = 0.365)	-0.079	-0.05%
Severity	2015.2	0.000 (CI = +/-0.009; p = 0.939)	-0.014 (CI = +/-0.052; p = 0.593)	-0.001 (CI = +/-0.002; p = 0.373)	-0.089	-0.03%
Severity	2016.1	0.000 (CI = +/-0.010; p = 0.977)	-0.015 (CI = +/-0.056; p = 0.574)	-0.001 (CI = +/-0.002; p = 0.379)	-0.095	+0.01%
Severity	2016.2	-0.003 (CI = +/-0.010; p = 0.528)	-0.026 (CI = +/-0.054; p = 0.317)	-0.001 (CI = +/-0.002; p = 0.527)	-0.043	-0.29%
Severity	2017.1	-0.004 (CI = +/-0.011; p = 0.406)	-0.022 (CI = +/-0.056; p = 0.414)	-0.001 (CI = +/-0.002; p = 0.590)	-0.050	-0.43%
Severity	2017.2	-0.007 (CI = +/-0.012; p = 0.214)	-0.031 (CI = +/-0.058; p = 0.269)	0.000 (CI = +/-0.002; p = 0.810)	0.028	-0.70%
Frequency	2012.1	-0.032 (CI = +/-0.007; p = 0.000)	0.245 (CI = +/-0.055; p = 0.000)	0.005 (CI = +/-0.002; p = 0.000)	0.894	-3.16%
Frequency	2012.2	-0.032 (CI = +/-0.007; p = 0.000)	0.247 (CI = +/-0.057; p = 0.000)	0.005 (CI = +/-0.002; p = 0.000)	0.892	-3.12%
Frequency	2013.1	-0.032 (CI = +/-0.008; p = 0.000)	0.249 (CI = +/-0.059; p = 0.000)	0.005 (CI = +/-0.002; p = 0.000)	0.880	-3.16%
Frequency	2013.2	-0.033 (CI = +/-0.009; p = 0.000)	0.244 (CI = +/-0.061; p = 0.000)	0.005 (CI = +/-0.002; p = 0.000)	0.883	-3.25%
Frequency	2014.1	-0.034 (CI = +/-0.009; p = 0.000)	0.248 (CI = +/-0.064; p = 0.000)	0.005 (CI = +/-0.003; p = 0.000)	0.872	-3.34%
Frequency	2014.2	-0.036 (CI = +/-0.010; p = 0.000)	0.239 (CI = +/-0.064; p = 0.000)	0.005 (CI = +/-0.002; p = 0.000)	0.882	-3.53%
Frequency	2015.1	-0.037 (CI = +/-0.011; p = 0.000)	0.242 (CI = +/-0.067; p = 0.000)	0.005 (CI = +/-0.003; p = 0.000)	0.868	-3.60%
Frequency	2015.2	-0.039 (CI = +/-0.011; p = 0.000)	0.234 (CI = +/-0.069; p = 0.000)	0.006 (CI = +/-0.003; p = 0.000)	0.876	-3.80%
Frequency	2016.1	-0.044 (CI = +/-0.011; p = 0.000)	0.250 (CI = +/-0.061; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.907	-4.26%
Frequency	2016.2	-0.044 (CI = +/-0.012; p = 0.000)	0.249 (CI = +/-0.066; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.905	-4.27%
Frequency	2017.1	-0.044 (CI = +/-0.013; p = 0.000)	0.250 (CI = +/-0.070; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.885	-4.30%
Frequency	2017.2	-0.041 (CI = +/-0.015; p = 0.000)	0.260 (CI = +/-0.073; p = 0.000)	0.005 (CI = +/-0.003; p = 0.000)	0.888	-4.02%

AB Funeral & DB

Coverage = AB Funeral & DB
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: time

Loss Cost	2012.1	-0.033 (CI = +/-0.016; p = 0.000)	0.404	-3.29%
Loss Cost	2012.2	-0.034 (CI = +/-0.017; p = 0.000)	0.392	-3.39%
Loss Cost	2013.1	-0.033 (CI = +/-0.018; p = 0.001)	0.347	-3.27%
Loss Cost	2013.2	-0.036 (CI = +/-0.019; p = 0.001)	0.367	-3.55%
Loss Cost	2014.1	-0.035 (CI = +/-0.021; p = 0.002)	0.318	-3.41%
Loss Cost	2014.2	-0.039 (CI = +/-0.022; p = 0.001)	0.361	-3.84%
Loss Cost	2015.1	-0.036 (CI = +/-0.024; p = 0.005)	0.296	-3.56%
Loss Cost	2015.2	-0.040 (CI = +/-0.026; p = 0.004)	0.323	-3.96%
Loss Cost	2016.1	-0.040 (CI = +/-0.029; p = 0.009)	0.286	-3.95%
Loss Cost	2016.2	-0.046 (CI = +/-0.031; p = 0.007)	0.320	-4.48%
Loss Cost	2017.1	-0.041 (CI = +/-0.035; p = 0.022)	0.240	-4.06%
Loss Cost	2017.2	-0.043 (CI = +/-0.039; p = 0.034)	0.218	-4.21%
Severity	2012.1	0.000 (CI = +/-0.005; p = 0.836)	-0.037	+0.05%
Severity	2012.2	0.001 (CI = +/-0.005; p = 0.755)	-0.036	+0.08%
Severity	2013.1	0.000 (CI = +/-0.005; p = 0.981)	-0.042	+0.01%
Severity	2013.2	0.000 (CI = +/-0.006; p = 0.930)	-0.043	+0.02%
Severity	2014.1	0.000 (CI = +/-0.006; p = 0.926)	-0.045	-0.03%
Severity	2014.2	0.000 (CI = +/-0.007; p = 0.886)	-0.047	-0.05%
Severity	2015.1	0.000 (CI = +/-0.008; p = 0.920)	-0.049	-0.04%
Severity	2015.2	0.000 (CI = +/-0.008; p = 0.984)	-0.053	-0.01%
Severity	2016.1	0.000 (CI = +/-0.009; p = 0.998)	-0.056	0.00%
Severity	2016.2	-0.003 (CI = +/-0.009; p = 0.512)	-0.032	-0.30%
Severity	2017.1	-0.005 (CI = +/-0.010; p = 0.322)	0.003	-0.49%
Severity	2017.2	-0.007 (CI = +/-0.011; p = 0.186)	0.054	-0.72%
Frequency	2012.1	-0.034 (CI = +/-0.016; p = 0.000)	0.407	-3.33%
Frequency	2012.2	-0.035 (CI = +/-0.017; p = 0.000)	0.400	-3.46%
Frequency	2013.1	-0.033 (CI = +/-0.018; p = 0.001)	0.347	-3.27%
Frequency	2013.2	-0.036 (CI = +/-0.019; p = 0.001)	0.371	-3.57%
Frequency	2014.1	-0.034 (CI = +/-0.021; p = 0.002)	0.317	-3.38%
Frequency	2014.2	-0.039 (CI = +/-0.022; p = 0.002)	0.356	-3.79%
Frequency	2015.1	-0.036 (CI = +/-0.024; p = 0.006)	0.292	-3.53%
Frequency	2015.2	-0.040 (CI = +/-0.026; p = 0.004)	0.324	-3.95%
Frequency	2016.1	-0.040 (CI = +/-0.029; p = 0.009)	0.288	-3.95%
Frequency	2016.2	-0.043 (CI = +/-0.032; p = 0.012)	0.280	-4.19%
Frequency	2017.1	-0.036 (CI = +/-0.035; p = 0.041)	0.188	-3.58%
Frequency	2017.2	-0.036 (CI = +/-0.039; p = 0.072)	0.147	-3.52%

AB Funeral & DB

Coverage = AB Funeral & DB
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: time, seasonality

Loss Cost	2011.1	-0.033 (CI = +/-0.009; p = 0.000)	0.246 (CI = +/-0.078; p = 0.000)	0.756	-3.23%
Loss Cost	2011.2	-0.034 (CI = +/-0.009; p = 0.000)	0.238 (CI = +/-0.079; p = 0.000)	0.766	-3.38%
Loss Cost	2012.1	-0.035 (CI = +/-0.010; p = 0.000)	0.243 (CI = +/-0.082; p = 0.000)	0.750	-3.47%
Loss Cost	2012.2	-0.034 (CI = +/-0.011; p = 0.000)	0.246 (CI = +/-0.085; p = 0.000)	0.746	-3.39%
Loss Cost	2013.1	-0.035 (CI = +/-0.012; p = 0.000)	0.251 (CI = +/-0.088; p = 0.000)	0.728	-3.48%
Loss Cost	2013.2	-0.036 (CI = +/-0.013; p = 0.000)	0.248 (CI = +/-0.092; p = 0.000)	0.727	-3.55%
Loss Cost	2014.1	-0.037 (CI = +/-0.014; p = 0.000)	0.253 (CI = +/-0.096; p = 0.000)	0.707	-3.66%
Loss Cost	2014.2	-0.039 (CI = +/-0.015; p = 0.000)	0.246 (CI = +/-0.099; p = 0.000)	0.714	-3.84%
Loss Cost	2015.1	-0.039 (CI = +/-0.016; p = 0.000)	0.247 (CI = +/-0.104; p = 0.000)	0.676	-3.86%
Loss Cost	2015.2	-0.040 (CI = +/-0.018; p = 0.000)	0.243 (CI = +/-0.110; p = 0.000)	0.676	-3.96%
Loss Cost	2016.1	-0.044 (CI = +/-0.020; p = 0.000)	0.256 (CI = +/-0.113; p = 0.000)	0.679	-4.32%
Loss Cost	2016.2	-0.046 (CI = +/-0.022; p = 0.000)	0.251 (CI = +/-0.119; p = 0.000)	0.680	-4.48%
Loss Cost	2017.1	-0.046 (CI = +/-0.024; p = 0.001)	0.253 (CI = +/-0.127; p = 0.001)	0.631	-4.51%
Loss Cost	2017.2	-0.043 (CI = +/-0.027; p = 0.004)	0.261 (CI = +/-0.134; p = 0.001)	0.628	-4.21%
Severity	2011.1	0.001 (CI = +/-0.004; p = 0.717)	-0.016 (CI = +/-0.035; p = 0.351)	-0.036	+0.07%
Severity	2011.2	0.000 (CI = +/-0.004; p = 0.893)	-0.018 (CI = +/-0.036; p = 0.306)	-0.033	+0.03%
Severity	2012.1	0.001 (CI = +/-0.005; p = 0.783)	-0.020 (CI = +/-0.037; p = 0.282)	-0.028	+0.06%
Severity	2012.2	0.001 (CI = +/-0.005; p = 0.755)	-0.019 (CI = +/-0.039; p = 0.314)	-0.034	+0.08%
Severity	2013.1	0.000 (CI = +/-0.005; p = 0.935)	-0.017 (CI = +/-0.040; p = 0.394)	-0.052	+0.02%
Severity	2013.2	0.000 (CI = +/-0.006; p = 0.931)	-0.017 (CI = +/-0.042; p = 0.417)	-0.058	+0.02%
Severity	2014.1	0.000 (CI = +/-0.006; p = 0.968)	-0.015 (CI = +/-0.044; p = 0.480)	-0.069	-0.01%
Severity	2014.2	0.000 (CI = +/-0.007; p = 0.887)	-0.017 (CI = +/-0.046; p = 0.461)	-0.069	-0.05%
Severity	2015.1	0.000 (CI = +/-0.008; p = 0.969)	-0.018 (CI = +/-0.049; p = 0.450)	-0.071	-0.01%
Severity	2015.2	0.000 (CI = +/-0.008; p = 0.985)	-0.018 (CI = +/-0.051; p = 0.478)	-0.080	-0.01%
Severity	2016.1	0.000 (CI = +/-0.009; p = 0.952)	-0.019 (CI = +/-0.054; p = 0.473)	-0.083	+0.03%
Severity	2016.2	-0.003 (CI = +/-0.009; p = 0.507)	-0.029 (CI = +/-0.051; p = 0.246)	-0.005	-0.30%
Severity	2017.1	-0.005 (CI = +/-0.010; p = 0.371)	-0.024 (CI = +/-0.054; p = 0.349)	-0.001	-0.45%
Severity	2017.2	-0.007 (CI = +/-0.011; p = 0.179)	-0.032 (CI = +/-0.054; p = 0.220)	0.093	-0.72%
Frequency	2011.1	-0.034 (CI = +/-0.008; p = 0.000)	0.262 (CI = +/-0.069; p = 0.000)	0.811	-3.30%
Frequency	2011.2	-0.035 (CI = +/-0.008; p = 0.000)	0.257 (CI = +/-0.071; p = 0.000)	0.816	-3.40%
Frequency	2012.1	-0.036 (CI = +/-0.009; p = 0.000)	0.263 (CI = +/-0.073; p = 0.000)	0.808	-3.53%
Frequency	2012.2	-0.035 (CI = +/-0.010; p = 0.000)	0.266 (CI = +/-0.075; p = 0.000)	0.805	-3.46%
Frequency	2013.1	-0.036 (CI = +/-0.010; p = 0.000)	0.268 (CI = +/-0.079; p = 0.000)	0.784	-3.50%
Frequency	2013.2	-0.036 (CI = +/-0.011; p = 0.000)	0.265 (CI = +/-0.082; p = 0.000)	0.785	-3.57%
Frequency	2014.1	-0.037 (CI = +/-0.012; p = 0.000)	0.268 (CI = +/-0.085; p = 0.000)	0.764	-3.65%
Frequency	2014.2	-0.039 (CI = +/-0.013; p = 0.000)	0.263 (CI = +/-0.089; p = 0.000)	0.768	-3.79%
Frequency	2015.1	-0.039 (CI = +/-0.015; p = 0.000)	0.265 (CI = +/-0.093; p = 0.000)	0.739	-3.84%
Frequency	2015.2	-0.040 (CI = +/-0.016; p = 0.000)	0.261 (CI = +/-0.098; p = 0.000)	0.740	-3.95%
Frequency	2016.1	-0.044 (CI = +/-0.017; p = 0.000)	0.275 (CI = +/-0.099; p = 0.000)	0.752	-4.35%
Frequency	2016.2	-0.043 (CI = +/-0.019; p = 0.000)	0.281 (CI = +/-0.104; p = 0.000)	0.750	-4.19%
Frequency	2017.1	-0.042 (CI = +/-0.021; p = 0.001)	0.277 (CI = +/-0.111; p = 0.000)	0.701	-4.08%
Frequency	2017.2	-0.036 (CI = +/-0.023; p = 0.004)	0.294 (CI = +/-0.110; p = 0.000)	0.725	-3.52%

AB Funeral & DB

Coverage = AB Funeral & DB
End Trend Period = 2019.2
Excluded Points = NA
Parameters Included: time, seasonality

Loss Cost	2011.1	-0.017 (CI = +/-0.016; p = 0.038)	0.253 (CI = +/-0.081; p = 0.000)	0.726	-1.65%
Loss Cost	2011.2	-0.019 (CI = +/-0.017; p = 0.035)	0.247 (CI = +/-0.085; p = 0.000)	0.725	-1.87%
Loss Cost	2012.1	-0.020 (CI = +/-0.020; p = 0.051)	0.249 (CI = +/-0.092; p = 0.000)	0.699	-1.96%
Loss Cost	2012.2	-0.015 (CI = +/-0.021; p = 0.161)	0.262 (CI = +/-0.093; p = 0.000)	0.730	-1.46%
Loss Cost	2013.1	-0.016 (CI = +/-0.025; p = 0.202)	0.264 (CI = +/-0.102; p = 0.000)	0.704	-1.55%
Loss Cost	2013.2	-0.014 (CI = +/-0.030; p = 0.304)	0.267 (CI = +/-0.112; p = 0.000)	0.696	-1.44%
Loss Cost	2014.1	-0.017 (CI = +/-0.036; p = 0.328)	0.271 (CI = +/-0.125; p = 0.001)	0.669	-1.64%
Loss Cost	2014.2	-0.020 (CI = +/-0.044; p = 0.312)	0.264 (CI = +/-0.138; p = 0.002)	0.649	-2.02%
Loss Cost	2015.1	-0.019 (CI = +/-0.056; p = 0.441)	0.262 (CI = +/-0.161; p = 0.006)	0.589	-1.92%
Loss Cost	2015.2	-0.021 (CI = +/-0.072; p = 0.499)	0.259 (CI = +/-0.188; p = 0.015)	0.555	-2.10%
Loss Cost	2016.1	-0.050 (CI = +/-0.085; p = 0.193)	0.302 (CI = +/-0.194; p = 0.010)	0.673	-4.84%
Loss Cost	2016.2	-0.067 (CI = +/-0.114; p = 0.175)	0.281 (CI = +/-0.229; p = 0.027)	0.672	-6.52%
Loss Cost	2017.1	-0.111 (CI = +/-0.156; p = 0.108)	0.332 (CI = +/-0.266; p = 0.029)	0.751	-10.54%
Loss Cost	2017.2	-0.119 (CI = +/-0.325; p = 0.256)	0.326 (CI = +/-0.469; p = 0.096)	0.703	-11.19%
Severity	2011.1	0.003 (CI = +/-0.008; p = 0.397)	0.021 (CI = +/-0.040; p = 0.279)	0.013	+0.32%
Severity	2011.2	0.003 (CI = +/-0.009; p = 0.454)	0.021 (CI = +/-0.043; p = 0.309)	-0.019	+0.32%
Severity	2012.1	0.004 (CI = +/-0.010; p = 0.416)	0.019 (CI = +/-0.046; p = 0.391)	-0.022	+0.39%
Severity	2012.2	0.006 (CI = +/-0.011; p = 0.244)	0.025 (CI = +/-0.048; p = 0.280)	0.053	+0.62%
Severity	2013.1	0.004 (CI = +/-0.013; p = 0.495)	0.030 (CI = +/-0.051; p = 0.217)	0.035	+0.40%
Severity	2013.2	0.007 (CI = +/-0.014; p = 0.293)	0.037 (CI = +/-0.053; p = 0.153)	0.120	+0.70%
Severity	2014.1	0.005 (CI = +/-0.017; p = 0.520)	0.041 (CI = +/-0.058; p = 0.145)	0.111	+0.50%
Severity	2014.2	0.008 (CI = +/-0.020; p = 0.374)	0.047 (CI = +/-0.063; p = 0.126)	0.153	+0.81%
Severity	2015.1	0.009 (CI = +/-0.025; p = 0.427)	0.045 (CI = +/-0.073; p = 0.189)	0.131	+0.91%
Severity	2015.2	0.018 (CI = +/-0.027; p = 0.147)	0.059 (CI = +/-0.070; p = 0.086)	0.384	+1.85%
Severity	2016.1	0.022 (CI = +/-0.037; p = 0.188)	0.053 (CI = +/-0.085; p = 0.171)	0.377	+2.23%
Severity	2016.2	0.017 (CI = +/-0.052; p = 0.416)	0.047 (CI = +/-0.106; p = 0.282)	0.058	+1.72%
Severity	2017.1	-0.001 (CI = +/-0.076; p = 0.969)	0.068 (CI = +/-0.130; p = 0.193)	0.169	-0.10%
Severity	2017.2	-0.006 (CI = +/-0.158; p = 0.885)	0.064 (CI = +/-0.227; p = 0.349)	-0.143	-0.60%
Frequency	2011.1	-0.020 (CI = +/-0.014; p = 0.007)	0.232 (CI = +/-0.071; p = 0.000)	0.755	-1.96%
Frequency	2011.2	-0.022 (CI = +/-0.015; p = 0.007)	0.225 (CI = +/-0.074; p = 0.000)	0.759	-2.18%
Frequency	2012.1	-0.024 (CI = +/-0.017; p = 0.011)	0.230 (CI = +/-0.079; p = 0.000)	0.740	-2.34%
Frequency	2012.2	-0.021 (CI = +/-0.019; p = 0.036)	0.237 (CI = +/-0.084; p = 0.000)	0.749	-2.07%
Frequency	2013.1	-0.020 (CI = +/-0.023; p = 0.084)	0.234 (CI = +/-0.092; p = 0.000)	0.706	-1.94%
Frequency	2013.2	-0.021 (CI = +/-0.027; p = 0.102)	0.230 (CI = +/-0.100; p = 0.000)	0.697	-2.12%
Frequency	2014.1	-0.022 (CI = +/-0.032; p = 0.167)	0.230 (CI = +/-0.112; p = 0.001)	0.649	-2.13%
Frequency	2014.2	-0.028 (CI = +/-0.038; p = 0.119)	0.218 (CI = +/-0.119; p = 0.003)	0.651	-2.81%
Frequency	2015.1	-0.028 (CI = +/-0.048; p = 0.208)	0.217 (CI = +/-0.139; p = 0.008)	0.577	-2.80%
Frequency	2015.2	-0.040 (CI = +/-0.058; p = 0.148)	0.201 (CI = +/-0.151; p = 0.018)	0.585	-3.88%
Frequency	2016.1	-0.072 (CI = +/-0.052; p = 0.016)	0.249 (CI = +/-0.118; p = 0.003)	0.826	-6.91%
Frequency	2016.2	-0.084 (CI = +/-0.067; p = 0.025)	0.234 (CI = +/-0.136; p = 0.009)	0.847	-8.10%
Frequency	2017.1	-0.110 (CI = +/-0.092; p = 0.032)	0.264 (CI = +/-0.158; p = 0.013)	0.865	-10.45%
Frequency	2017.2	-0.113 (CI = +/-0.193; p = 0.129)	0.262 (CI = +/-0.279; p = 0.056)	0.838	-10.66%

AB Total

Coverage = AB Total
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality, phase_in_trend, mobility
Scalar Level Change Start Date = 2022-07-01

Loss Cost	2011.1	0.037 (CI = +/-0.010; p = 0.000)	0.121 (CI = +/-0.026; p = 0.000)	-0.252 (CI = +/-0.065; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	-0.268 (CI = +/-0.067; p = 0.000)	0.924	+3.77%	-19.36%
Loss Cost	2011.2	0.040 (CI = +/-0.011; p = 0.000)	0.124 (CI = +/-0.027; p = 0.000)	-0.263 (CI = +/-0.067; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	-0.284 (CI = +/-0.071; p = 0.000)	0.927	+4.09%	-19.98%
Loss Cost	2012.1	0.036 (CI = +/-0.012; p = 0.000)	0.129 (CI = +/-0.027; p = 0.000)	-0.250 (CI = +/-0.068; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	-0.263 (CI = +/-0.075; p = 0.000)	0.931	+3.67%	-19.29%
Loss Cost	2012.2	0.031 (CI = +/-0.013; p = 0.000)	0.124 (CI = +/-0.027; p = 0.000)	-0.236 (CI = +/-0.068; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	-0.235 (CI = +/-0.078; p = 0.000)	0.936	+3.14%	-18.51%
Loss Cost	2013.1	0.025 (CI = +/-0.013; p = 0.000)	0.131 (CI = +/-0.026; p = 0.000)	-0.222 (CI = +/-0.066; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.203 (CI = +/-0.079; p = 0.000)	0.943	+2.53%	-17.87%
Loss Cost	2013.2	0.021 (CI = +/-0.014; p = 0.003)	0.127 (CI = +/-0.026; p = 0.000)	-0.215 (CI = +/-0.065; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.182 (CI = +/-0.081; p = 0.000)	0.947	+2.13%	-17.61%
Loss Cost	2014.1	0.018 (CI = +/-0.014; p = 0.016)	0.131 (CI = +/-0.027; p = 0.000)	-0.212 (CI = +/-0.065; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.164 (CI = +/-0.084; p = 0.000)	0.948	+1.79%	-17.63%
Loss Cost	2014.2	0.014 (CI = +/-0.014; p = 0.051)	0.126 (CI = +/-0.027; p = 0.000)	-0.213 (CI = +/-0.063; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.143 (CI = +/-0.084; p = 0.001)	0.953	+1.42%	-18.07%
Loss Cost	2015.1	0.009 (CI = +/-0.013; p = 0.141)	0.136 (CI = +/-0.024; p = 0.000)	-0.227 (CI = +/-0.056; p = 0.000)	0.012 (CI = +/-0.001; p = 0.000)	-0.116 (CI = +/-0.074; p = 0.003)	0.965	+0.95%	-19.53%
Loss Cost	2015.2	0.009 (CI = +/-0.013; p = 0.179)	0.133 (CI = +/-0.025; p = 0.000)	-0.235 (CI = +/-0.059; p = 0.000)	0.012 (CI = +/-0.001; p = 0.000)	-0.112 (CI = +/-0.076; p = 0.005)	0.964	+0.87%	-20.26%
Loss Cost	2016.1	0.009 (CI = +/-0.013; p = 0.197)	0.134 (CI = +/-0.026; p = 0.000)	-0.240 (CI = +/-0.068; p = 0.000)	0.012 (CI = +/-0.001; p = 0.000)	-0.111 (CI = +/-0.078; p = 0.007)	0.958	+0.87%	-20.65%
Loss Cost	2016.2	0.007 (CI = +/-0.013; p = 0.296)	0.140 (CI = +/-0.027; p = 0.000)	-0.167 (CI = +/-0.104; p = 0.003)	0.012 (CI = +/-0.001; p = 0.000)	-0.106 (CI = +/-0.077; p = 0.009)	0.958	+0.69%	-14.81%
Loss Cost	2017.1	0.008 (CI = +/-0.014; p = 0.260)	0.143 (CI = +/-0.029; p = 0.000)	-0.280 (CI = +/-0.403; p = 0.167)	0.012 (CI = +/-0.001; p = 0.000)	-0.109 (CI = +/-0.080; p = 0.010)	0.952	+0.79%	-23.82%
Loss Cost	2017.2	0.008 (CI = +/-0.014; p = 0.269)	0.143 (CI = +/-0.029; p = 0.000)	NA (CI = +/-NA; p = NA)	0.012 (CI = +/-0.001; p = 0.000)	-0.109 (CI = +/-0.082; p = 0.011)	0.953	+0.79%	+0.79%
Loss Cost	2011.1	0.037 (CI = +/-0.010; p = 0.000)	0.121 (CI = +/-0.026; p = 0.000)	-0.252 (CI = +/-0.065; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	-0.268 (CI = +/-0.067; p = 0.000)	0.924	+3.77%	-19.36%
Loss Cost	2011.2	0.040 (CI = +/-0.011; p = 0.000)	0.124 (CI = +/-0.027; p = 0.000)	-0.263 (CI = +/-0.067; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	-0.284 (CI = +/-0.071; p = 0.000)	0.927	+4.09%	-19.98%
Loss Cost	2012.1	0.036 (CI = +/-0.012; p = 0.000)	0.129 (CI = +/-0.027; p = 0.000)	-0.250 (CI = +/-0.068; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	-0.263 (CI = +/-0.075; p = 0.000)	0.931	+3.67%	-19.29%
Loss Cost	2012.2	0.031 (CI = +/-0.013; p = 0.000)	0.124 (CI = +/-0.027; p = 0.000)	-0.236 (CI = +/-0.068; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	-0.235 (CI = +/-0.078; p = 0.000)	0.936	+3.14%	-18.51%
Loss Cost	2013.1	0.025 (CI = +/-0.013; p = 0.000)	0.131 (CI = +/-0.026; p = 0.000)	-0.222 (CI = +/-0.066; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.203 (CI = +/-0.079; p = 0.000)	0.943	+2.53%	-17.87%
Loss Cost	2013.2	0.021 (CI = +/-0.014; p = 0.003)	0.127 (CI = +/-0.026; p = 0.000)	-0.215 (CI = +/-0.065; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.182 (CI = +/-0.081; p = 0.000)	0.947	+2.13%	-17.61%
Loss Cost	2014.1	0.018 (CI = +/-0.014; p = 0.016)	0.131 (CI = +/-0.027; p = 0.000)	-0.212 (CI = +/-0.065; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.164 (CI = +/-0.084; p = 0.000)	0.948	+1.79%	-17.63%
Loss Cost	2014.2	0.014 (CI = +/-0.014; p = 0.051)	0.126 (CI = +/-0.027; p = 0.000)	-0.213 (CI = +/-0.063; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.143 (CI = +/-0.084; p = 0.001)	0.953	+1.42%	-18.07%
Loss Cost	2015.1	0.009 (CI = +/-0.013; p = 0.141)	0.136 (CI = +/-0.024; p = 0.000)	-0.227 (CI = +/-0.056; p = 0.000)	0.012 (CI = +/-0.001; p = 0.000)	-0.116 (CI = +/-0.074; p = 0.003)	0.965	+0.95%	-19.53%
Loss Cost	2015.2	0.009 (CI = +/-0.013; p = 0.179)	0.133 (CI = +/-0.025; p = 0.000)	-0.235 (CI = +/-0.059; p = 0.000)	0.012 (CI = +/-0.001; p = 0.000)	-0.112 (CI = +/-0.076; p = 0.005)	0.964	+0.87%	-20.26%
Loss Cost	2016.1	0.009 (CI = +/-0.013; p = 0.197)	0.134 (CI = +/-0.026; p = 0.000)	-0.240 (CI = +/-0.068; p = 0.000)	0.012 (CI = +/-0.001; p = 0.000)	-0.111 (CI = +/-0.078; p = 0.007)	0.958	+0.87%	-20.65%
Loss Cost	2016.2	0.007 (CI = +/-0.013; p = 0.296)	0.140 (CI = +/-0.027; p = 0.000)	-0.167 (CI = +/-0.104; p = 0.003)	0.012 (CI = +/-0.001; p = 0.000)	-0.106 (CI = +/-0.077; p = 0.009)	0.958	+0.69%	-14.81%
Loss Cost	2017.1	0.008 (CI = +/-0.014; p = 0.260)	0.143 (CI = +/-0.029; p = 0.000)	-0.280 (CI = +/-0.403; p = 0.167)	0.012 (CI = +/-0.001; p = 0.000)	-0.109 (CI = +/-0.080; p = 0.010)	0.952	+0.79%	-23.82%
Loss Cost	2017.2	0.008 (CI = +/-0.014; p = 0.269)	0.143 (CI = +/-0.029; p = 0.000)	NA (CI = +/-NA; p = NA)	0.012 (CI = +/-0.001; p = 0.000)	-0.109 (CI = +/-0.082; p = 0.011)	0.953	+0.79%	+0.79%
Severity	2011.1	0.020 (CI = +/-0.009; p = 0.000)	0.036 (CI = +/-0.023; p = 0.002)	-0.200 (CI = +/-0.057; p = 0.000)	-0.002 (CI = +/-0.001; p = 0.004)	-0.034 (CI = +/-0.059; p = 0.251)	0.532	+2.05%	-16.43%
Severity	2011.2	0.018 (CI = +/-0.010; p = 0.001)	0.034 (CI = +/-0.023; p = 0.005)	-0.192 (CI = +/-0.059; p = 0.000)	-0.002 (CI = +/-0.001; p = 0.003)	-0.022 (CI = +/-0.063; p = 0.482)	0.517	+1.83%	-15.95%
Severity	2012.1	0.013 (CI = +/-0.010; p = 0.016)	0.040 (CI = +/-0.023; p = 0.001)	-0.175 (CI = +/-0.057; p = 0.000)	-0.003 (CI = +/-0.001; p = 0.000)	0.007 (CI = +/-0.064; p = 0.835)	0.560	+1.28%	-14.99%
Severity	2012.2	0.010 (CI = +/-0.011; p = 0.077)	0.037 (CI = +/-0.023; p = 0.002)	-0.167 (CI = +/-0.059; p = 0.000)	-0.003 (CI = +/-0.001; p = 0.000)	0.021 (CI = +/-0.068; p = 0.525)	0.567	+1.00%	-14.55%
Severity	2013.1	0.009 (CI = +/-0.012; p = 0.141)	0.039 (CI = +/-0.024; p = 0.003)	-0.165 (CI = +/-0.061; p = 0.000)	-0.003 (CI = +/-0.001; p = 0.000)	0.027 (CI = +/-0.073; p = 0.466)	0.562	+0.91%	-14.44%
Severity	2013.2	0.007 (CI = +/-0.013; p = 0.308)	0.036 (CI = +/-0.025; p = 0.006)	-0.161 (CI = +/-0.062; p = 0.000)	-0.003 (CI = +/-0.001; p = 0.000)	0.040 (CI = +/-0.077; p = 0.300)	0.573	+0.66%	-14.28%
Severity	2014.1	0.001 (CI = +/-0.013; p = 0.882)	0.044 (CI = +/-0.024; p = 0.001)	-0.155 (CI = +/-0.057; p = 0.000)	-0.003 (CI = +/-0.001; p = 0.000)	0.071 (CI = +/-0.074; p = 0.060)	0.649	+0.09%	-14.30%
Severity	2014.2	-0.003 (CI = +/-0.012; p = 0.673)	0.038 (CI = +/-0.023; p = 0.002)	-0.157 (CI = +/-0.055; p = 0.000)	-0.004 (CI = +/-0.001; p = 0.000)	0.091 (CI = +/-0.073; p = 0.015)	0.694	-0.26%	-14.75%
Severity	2015.1	-0.004 (CI = +/-0.013; p = 0.516)	0.041 (CI = +/-0.024; p = 0.001)	-0.161 (CI = +/-0.056; p = 0.000)	-0.004 (CI = +/-0.001; p = 0.000)	0.099 (CI = +/-0.074; p = 0.010)	0.686	-0.41%	-15.24%
Severity	2015.2	-0.005 (CI = +/-0.013; p = 0.398)	0.037 (CI = +/-0.024; p = 0.004)	-0.175 (CI = +/-0.057; p = 0.000)	-0.004 (CI = +/-0.001; p = 0.000)	0.107 (CI = +/-0.074; p = 0.006)	0.707	-0.53%	-16.52%
Severity	2016.1	-0.005 (CI = +/-0.013; p = 0.430)	0.034 (CI = +/-0.025; p = 0.009)	-0.162 (CI = +/-0.065; p = 0.000)	-0.004 (CI = +/-0.001; p = 0.000)	0.105 (CI = +/-0.075; p = 0.008)	0.620	-0.50%	-15.39%
Severity	2016.2	-0.007 (CI = +/-0.012; p = 0.215)	0.043 (CI = +/-0.024; p = 0.001)	-0.062 (CI = +/-0.094; p = 0.193)	-0.004 (CI = +/-0.001; p = 0.000)	0.112 (CI = +/-0.070; p = 0.003)	0.607	-0.74%	-6.67%
Severity	2017.1	-0.008 (CI = +/-0.013; p = 0.210)	0.042 (CI = +/-0.026; p = 0.003)	0.002 (CI = +/-0.366; p = 0.989)	-0.004 (CI = +/-0.001; p = 0.000)	0.114 (CI = +/-0.073; p = 0.003)	0.602	-0.79%	-0.55%
Severity	2017.2	-0.008 (CI = +/-0.013; p = 0.218)	0.042 (CI = +/-0.027; p = 0.003)	NA (CI = +/-NA; p = NA)	-0.004 (CI = +/-0.001; p = 0.000)	0.114 (CI = +/-0.074; p = 0.004)	0.580	-0.79%	-0.79%
Severity	2011.1	0.020 (CI = +/-0.009; p = 0.000)	0.036 (CI = +/-0.023; p = 0.002)	-0.200 (CI = +/-0.057; p = 0.000)	-0.002 (CI = +/-0.001; p = 0.004)	-0.034 (CI = +/-0.059; p = 0.251)	0.532	+2.05%	-16.43%
Severity	2011.2	0.018 (CI = +/-0.010; p = 0.001)	0.034 (CI = +/-0.023; p = 0.005)	-0.192 (CI = +/-0.059; p = 0.000)	-0.002 (CI = +/-0.001; p = 0.003)	-0.022 (CI = +/-0.063; p = 0.482)	0.517	+1.83%	-15.95%
Severity	2012.1	0.013 (CI = +/-0.010; p = 0.016)	0.040 (CI = +/-0.023; p = 0.001)	-0.175 (CI = +/-0.057; p = 0.000)	-0.003 (CI = +/-0.001; p = 0.000)	0.007 (CI = +/-0.064; p = 0.835)	0.560	+1.28%	-14.99%
Severity	2012.2	0.010 (CI = +/-0.011; p = 0.077)	0.037 (CI = +/-0.023; p = 0.002)	-0.167 (CI = +/-0.059; p = 0.000)	-0.003 (CI = +/-0.001; p = 0.000)	0.021 (CI = +/-0.068; p = 0.525)	0.567	+1.00%	-14.55%
Severity	2013.1	0.009 (CI = +/-0.012; p = 0.141)	0.039 (CI = +/-0.024; p = 0.003)	-0.165 (CI = +/-0.061; p = 0.000)	-0.003 (CI = +/-0.001; p = 0.000)	0.027 (CI = +/-0.073; p = 0.466)	0.562	+0.91%	-14.44%
Severity	2013.2	0.007 (CI = +/-0.013; p = 0.308)	0.036 (CI = +/-0.025; p = 0.006)	-0.161 (CI = +/-0.062; p = 0.000)	-0.003 (CI = +/-0.001; p = 0.000)	0.040 (CI = +/-0.077; p = 0.300)	0.573	+0.66%	-14.28%
Severity	2014.1	0.001 (CI = +/-0.013; p = 0.882)	0.044 (CI = +/-0.024; p = 0.001)	-0.155 (CI = +/-0.057; p = 0.000)	-0.003 (CI = +/-0.001; p = 0.000)	0.071 (CI = +/-0.074; p = 0.060)	0.649	+0.09%	-14.30%
Severity	2014.2	-0.003 (CI = +/-0.012; p = 0.673)	0.038 (CI = +/-0.023; p = 0.002)	-0.157 (CI = +/-0.055; p = 0.000)	-0.004 (CI = +/-0.001; p = 0.000)	0.091 (CI = +/-0.073; p = 0.015)	0.694	-0.26%	-14.75%
Severity	2015.1	-0.004 (CI = +/-0.013; p = 0.516)	0.041 (CI = +/-0.024; p = 0.001)	-0.161 (CI = +/-0.056; p = 0.000)	-0.004 (CI = +/-0.001; p = 0.000)	0.099 (CI = +/-0.074; p = 0.010)	0.686	-0.41%	-15.24%
Severity	2015.2	-0.005 (CI = +/-0.013; p = 0.398)	0.037 (CI = +/-0.024; p = 0.004)	-0.175 (CI = +/-0.057; p = 0.000)	-0.004 (CI = +/-0.001; p = 0.000)	0.107 (CI = +/-0.074; p = 0.006)	0.707	-0.53%	-16.52%
Severity	2016.1	-0.005 (CI = +/-0.013; p = 0.430)	0.034 (CI = +/-0.025; p = 0.009)	-0.162 (CI = +/-0.065; p = 0.000)	-0.004 (CI = +/-0.001; p = 0.000)	0.105 (CI = +/-0.075; p = 0.008)	0.620	-0.50%	-15.39%
Severity	2016.2	-0.007 (CI = +/-0.012; p = 0.215)	0.043 (CI = +/-0.024; p = 0.001)	-0.062 (CI = +/-0.094; p = 0.193)	-0.004 (CI = +/-0.001; p = 0.000)	0.112 (CI = +/-0.070; p = 0.003)	0.607	-0.74%	-6.67%
Severity	2017.1	-0.008 (CI = +/-0.013; p = 0.210)	0.042 (CI = +/-0.026; p = 0.003)	0.002 (CI = +/-0.366; p = 0.989)	-0.004 (CI = +/-0.001; p = 0.000)	0.114 (CI = +/-0.073; p = 0.003)	0.602	-0.79%	-0.55%
Severity	2017.2	-0.008 (CI = +/-0.013; p = 0.218)	0.042 (CI = +/-0.027; p = 0.003)	NA (CI = +/-NA; p = NA)	-0.004 (CI = +/-0.001; p = 0.000)	0.114 (CI = +/-0.074; p = 0.004)	0.580	-0.79%	-0.79%
Frequency	2011.1	0.017 (CI = +/-0.008; p = 0.000)	0.085 (CI = +/-0.019; p = 0.000)	-0.052 (CI = +/-0.047; p = 0.030)	0.016 (CI = +/-0.001; p = 0.000)	-0.234 (CI = +/-0.049; p = 0.000)	0.960	+1.68%	-3.51%
Frequency	2011.2	0.022 (CI = +/-0.007; p = 0.000)	0.090 (CI = +/-0.018; p = 0.000)	-0.071 (CI = +/-0.044; p = 0.002)	0.016 (CI = +/-0.001; p = 0.000)	-0.262 (CI = +/-0.047; p = 0.000)	0.968	+2.22%	-4.79%
Frequency	2012.1	0.023 (CI = +/-0.008; p = 0.000)	0.089 (CI = +/-0.018; p = 0.000)	-0.075 (CI = +/-0.046; p = 0.002)	0.017 (CI = +/-0.001; p = 0.000)	-0.269 (CI = +/-0.051; p = 0.000)	0.968	+2.35%	-5.06%
Frequency	2012.2	0.021 (CI = +/-0.009; p = 0.000)	0.086 (CI = +/-0.019; p = 0.000)	-0.068 (CI = +/-0.047; p = 0.005)	0.016 (CI = +/-0.001; p = 0.000)	-0.257 (CI = +/-0.054; p = 0.000)	0.969	+2.11%	-4.64%
Frequency	2013.1	0.016 (CI = +/-0.009; p = 0.001)	0.092 (CI = +/-0.018; p = 0.000)	-0.057 (CI = +/-0.044; p = 0.013)	0.016 (CI = +/-0.001; p = 0.000)	-0.230 (CI = +/-0.053; p = 0.000)	0.974	+1.60%	-4.00%
Frequency	2013.2	0.014 (CI = +/-0.009; p = 0.003)	0.091 (CI = +/-0.018; p = 0.000)	-0.054 (CI = +/-0.045; p = 0.019)	0.016 (CI = +/-0.001; p = 0.000)	-0.222 (CI = +/-0.056; p = 0.000)	0.975	+1.46%	-3.89%
Frequency	2014.1	0.017 (CI = +/-0.010; p = 0.001)	0.087 (CI = +/-0.018; p = 0.000)	-0.056 (CI = +/-0.045; p = 0.015)	0.016 (CI = +/-0.001; p = 0.000)	-0.235 (CI = +/-0.058; p = 0.000)	0.975	+1.70%	-3.88%
Frequency	2014.2	0.017 (CI = +/-0.010; p = 0.002)	0.087 (CI = +/-0.019; p = 0.000)	-0.056 (CI = +/-0.046; p = 0.017)	0.016 (CI = +/-0.001; p = 0.000)	-0.234 (CI = +/-0.061; p = 0.000)	0.975	+1.68%	-3.90%
Frequency	2015.1	0.014 (CI = +/-0.009; p = 0.006)	0.094 (CI = +/-0.018; p = 0.000)	-0.066 (CI = +/-0.041; p = 0.003)	0.016 (CI = +/-0.001; p = 0.000)	-0.216 (CI = +/-0.055; p = 0.000)	0.981	+1.36%	-5.07%
Frequency	2015.2	0.014 (CI = +/-0.010; p = 0.006)	0.096 (CI = +/-0.018; p = 0.000)	-0.060 (CI = +/-0.044; p = 0.009)	0.016 (CI = +/-0.001; p = 0.000)	-0.219 (CI = +/-0.057; p = 0.000)	0.981	+1.41%	-4.48%
Frequency	2016.1	0.014 (CI = +/-0.010; p = 0.007)	0.100 (CI = +/-0.019; p = 0.000)	-0.078 (CI = +/-0.049; p = 0.003)	0.016 (CI = +/-0.001; p = 0.000)	-0.216 (CI = +/-0.056; p = 0.000)	0.981	+1.37%	-6.21%
Frequency	2016.2	0.014 (CI = +/-0.010; p = 0.006)	0.097 (CI = +/-0.020; p = 0.000)	-0.106 (CI = +/-0.078; p = 0.009)	0.016 (CI = +/-0.001; p = 0.000)	-0.218 (CI = +/-0.058; p = 0.000)	0.981	+1.44%	-8.72%
Frequency	2017.1	0.016 (CI = +/-0.010; p = 0.004)	0.101 (CI = +/-0.021; p = 0.000)	-0.282 (CI = +/-0.295; p = 0.060)	0.016 (CI = +/-0.001; p = 0.000)	-0.223 (CI = +/-0.059; p = 0.000)	0.980	+1.60%	-23.39%
Frequency	2017.2	0.016 (CI = +/-0.010; p = 0.004)	0.101 (CI = +/-0.021; p = 0.000)	NA (CI = +/-NA; p = NA)	0.016 (CI = +/-0.001; p = 0.000)	-0.223 (CI = +/-0.060; p = 0.000)	0.980	+1.60%	+1.60%
Frequency	2011.1	0.017 (CI = +/-0.008; p = 0.000)	0.085 (CI = +/-0.019; p = 0.000)	-0.052 (CI = +/-0.047; p = 0.030)	0.016 (CI = +/-0.001; p = 0.000)	-0.234 (CI = +/-0.049; p = 0.000)	0.960	+1.68%	-3.51%
Frequency	2011.2	0.022 (CI = +/-0.007; p = 0.000)	0.090 (CI = +/-0.018; p = 0.000)	-0.071 (CI = +/-0.044; p = 0.002)	0.016 (CI = +/-0.001; p = 0.000)	-0.262 (CI = +/-0.047; p = 0.000)	0.968	+2.22%	-4.79%
Frequency	2012.1	0.023 (CI = +/-0.008; p = 0.000)	0.089 (CI = +/-0.018; p = 0.000)	-0.075 (CI = +/-0.046; p = 0.002)	0.017 (CI = +/-0.001; p = 0.000)	-0.269 (CI = +/-0.051; p = 0.000)	0.968	+2.35%	-5.06%
Frequency	2012.2	0.021 (CI = +/-0.009; p = 0.000)	0.086 (CI = +/-0.019; p = 0.000)	-0.068 (CI = +/-0.047; p = 0.005)	0.016 (CI = +/-0.001; p = 0.000)	-0.257 (CI = +/-0.054; p = 0.000)	0.969	+2.11%	-4.64%
Frequency	2013.1	0.016 (CI = +/-0.009; p = 0.001)	0.092 (CI = +/-0.018; p = 0.000)	-0.057 (CI = +/-0.044; p = 0.013)	0.016 (CI = +/-0.001; p = 0.000)	-0.230 (CI = +/-0.053; p = 0.000)	0.974	+1.60%	-4.00%
Frequency	2013.2	0.014 (CI = +/-0.009; p = 0.003)	0.091 (CI = +/-0.018; p = 0.000)	-0.054 (CI = +/-0.045; p = 0.019)	0.016 (CI = +/-0.001; p = 0.000)	-0.222 (CI = +/-0.056; p = 0.000)	0.975	+1.46%	-3.89%
Frequency	2014.1	0.017 (CI = +/-0.010; p = 0.001)	0.087 (CI = +/-0.018; p = 0.000)	-0.056 (CI = +/-0.045; p = 0.015)	0.016 (CI = +/-0.001; p = 0.000)	-0.235 (CI = +/-0.058; p = 0.000)	0.975	+1.70%	-3.88%
Frequency	2014.2	0.017 (CI = +/-0.010; p = 0.002)	0.087 (CI = +/-0.019; p = 0.000)	-0.056 (CI = +/-0.046; p = 0.017)	0.016 (CI = +/-0.001; p = 0.000)	-0.234 (CI = +/-0.061; p = 0.000)	0.975	+1.68%	-3.90%
Frequency	2015.1	0.014 (CI = +/-0.009; p = 0.006)	0.094 (CI = +/-0.018; p = 0.000)	-0.066 (CI = +/-0.041; p = 0.003)	0.016 (CI = +/-0.001; p = 0.000)	-0.216 (CI = +/-0.055; p = 0.000)	0.981	+1.36%	-5.07%
Frequency	2015.2	0.014 (CI = +/-0.010; p = 0.006)	0.096 (CI = +/-0.018; p = 0.000)	-0.060 (CI = +/-0.044; p = 0.009)	0.016 (CI = +/-0.001; p = 0.000)	-0.219 (CI = +/-0.057; p = 0.000)	0.981	+1.41%	-4.48%
Frequency	2016.1	0.014 (CI = +/-0.010; p = 0.007)	0.100 (CI = +/-0.019; p = 0.000)	-0.078 (CI = +/-0.049; p = 0.003)	0.016 (CI = +/-0.001; p = 0.000)	-0.216 (CI = +/-0.056; p = 0.000)	0.981	+1.37%	-6.21%
Frequency	2016.2	0.014 (CI = +/-0.010; p = 0.006)	0.097 (CI = +/-0.020; p = 0.000)	-0.106 (CI = +/-0.078; p = 0.009)	0.016 (CI = +/-0.001; p = 0.000)	-0.218 (CI = +/-0.058; p = 0.000)	0.981	+1.44%	-8.72%
Frequency	2017.1	0.016 (CI = +/-0.010; p = 0.004)	0.101 (CI = +/-0.021; p = 0.000)	-0.282 (CI = +/-0.295; p = 0.060)	0.016 (CI = +/-0.001; p = 0.000)	-0.223 (CI = +/-0.059; p = 0.000)	0.980	+1.60%	-23.39%
Frequency	2017.2	0.016 (CI = +/-0.010; p = 0.004)	0.101 (CI = +/-0.021; p = 0.000)	NA (CI = +/-NA; p = NA)	0.016 (CI = +/-0.001; p = 0.000)	-0.223 (CI = +/-0.060; p = 0.000)	0.980	+1.60%	+1.60%

AB Total

Coverage = AB Total
End Trend Period = 2025.2
Excluded Points = 2022.1
Parameters Included: time, scalar_level_change, trend_level_change, phase_in_scalar
Scalar Level Change Start Date = 2020-01-01
Future Trend Start Date = 2020-01-01

Loss Cost	2011.1	-0.016 (CI = +/-0.023; p = 0.174)	0.000 (CI = +/-0.000; p = 0.022)	-0.471 (CI = +/-0.121; p = 0.000)	0.099 (CI = +/-0.034; p = 0.000)	0.650	-1.58%	+8.62%
Loss Cost	2011.2	-0.018 (CI = +/-0.024; p = 0.133)	0.000 (CI = +/-0.000; p = 0.025)	-0.465 (CI = +/-0.123; p = 0.000)	0.101 (CI = +/-0.035; p = 0.000)	0.654	-1.82%	+8.62%
Loss Cost	2012.1	-0.019 (CI = +/-0.025; p = 0.126)	0.000 (CI = +/-0.000; p = 0.033)	-0.462 (CI = +/-0.126; p = 0.000)	0.102 (CI = +/-0.036; p = 0.000)	0.654	-1.91%	+8.62%
Loss Cost	2012.2	-0.023 (CI = +/-0.025; p = 0.065)	0.000 (CI = +/-0.000; p = 0.091)	-0.452 (CI = +/-0.123; p = 0.000)	0.106 (CI = +/-0.035; p = 0.000)	0.682	-2.28%	+8.62%
Loss Cost	2013.1	-0.023 (CI = +/-0.025; p = 0.069)	0.000 (CI = +/-0.000; p = 0.147)	-0.451 (CI = +/-0.126; p = 0.000)	0.106 (CI = +/-0.036; p = 0.000)	0.679	-2.31%	+8.62%
Loss Cost	2013.2	-0.025 (CI = +/-0.025; p = 0.055)	0.000 (CI = +/-0.000; p = 0.783)	-0.447 (CI = +/-0.126; p = 0.000)	0.107 (CI = +/-0.036; p = 0.000)	0.697	-2.43%	+8.62%
Loss Cost	2014.1	0.265 (CI = +/-0.090; p = 0.000)	-0.296 (CI = +/-0.090; p = 0.000)	-0.422 (CI = +/-0.090; p = 0.000)	0.109 (CI = +/-0.025; p = 0.000)	0.848	+30.38%	+45.38%
Loss Cost	2014.2	0.241 (CI = +/-0.093; p = 0.000)	-0.280 (CI = +/-0.091; p = 0.000)	-0.408 (CI = +/-0.090; p = 0.000)	0.118 (CI = +/-0.027; p = 0.000)	0.859	+27.23%	+43.13%
Loss Cost	2015.1	0.254 (CI = +/-0.087; p = 0.000)	-0.309 (CI = +/-0.087; p = 0.000)	-0.384 (CI = +/-0.086; p = 0.000)	0.133 (CI = +/-0.027; p = 0.000)	0.879	+28.90%	+47.21%
Loss Cost	2015.2	0.246 (CI = +/-0.095; p = 0.000)	-0.304 (CI = +/-0.091; p = 0.000)	-0.379 (CI = +/-0.089; p = 0.000)	0.136 (CI = +/-0.031; p = 0.000)	0.875	+27.85%	+46.53%
Loss Cost	2016.1	0.245 (CI = +/-0.098; p = 0.000)	-0.301 (CI = +/-0.097; p = 0.000)	-0.382 (CI = +/-0.095; p = 0.000)	0.134 (CI = +/-0.037; p = 0.000)	0.854	+27.74%	+46.07%
Loss Cost	2016.2	0.302 (CI = +/-0.097; p = 0.000)	-0.328 (CI = +/-0.090; p = 0.000)	-0.410 (CI = +/-0.088; p = 0.000)	0.104 (CI = +/-0.039; p = 0.000)	0.873	+35.20%	+50.00%
Loss Cost	2017.1	0.303 (CI = +/-0.100; p = 0.000)	-0.318 (CI = +/-0.096; p = 0.000)	-0.420 (CI = +/-0.095; p = 0.000)	0.093 (CI = +/-0.050; p = 0.001)	0.858	+35.34%	+48.50%
Loss Cost	2017.2	0.318 (CI = +/-0.120; p = 0.000)	-0.323 (CI = +/-0.102; p = 0.000)	-0.427 (CI = +/-0.101; p = 0.000)	0.082 (CI = +/-0.066; p = 0.016)	0.857	+37.50%	+49.29%
Loss Cost	2011.1	-0.016 (CI = +/-0.023; p = 0.174)	0.000 (CI = +/-0.000; p = 0.022)	-0.471 (CI = +/-0.121; p = 0.000)	0.099 (CI = +/-0.034; p = 0.000)	0.650	-1.58%	+8.62%
Loss Cost	2011.2	-0.018 (CI = +/-0.024; p = 0.133)	0.000 (CI = +/-0.000; p = 0.025)	-0.465 (CI = +/-0.123; p = 0.000)	0.101 (CI = +/-0.035; p = 0.000)	0.654	-1.82%	+8.62%
Loss Cost	2012.1	-0.019 (CI = +/-0.025; p = 0.126)	0.000 (CI = +/-0.000; p = 0.033)	-0.462 (CI = +/-0.126; p = 0.000)	0.102 (CI = +/-0.036; p = 0.000)	0.654	-1.91%	+8.62%
Loss Cost	2012.2	-0.023 (CI = +/-0.025; p = 0.065)	0.000 (CI = +/-0.000; p = 0.091)	-0.452 (CI = +/-0.123; p = 0.000)	0.106 (CI = +/-0.035; p = 0.000)	0.682	-2.28%	+8.62%
Loss Cost	2013.1	-0.023 (CI = +/-0.025; p = 0.069)	0.000 (CI = +/-0.000; p = 0.147)	-0.451 (CI = +/-0.126; p = 0.000)	0.106 (CI = +/-0.036; p = 0.000)	0.679	-2.31%	+8.62%
Loss Cost	2013.2	-0.025 (CI = +/-0.025; p = 0.055)	0.000 (CI = +/-0.000; p = 0.783)	-0.447 (CI = +/-0.126; p = 0.000)	0.107 (CI = +/-0.036; p = 0.000)	0.697	-2.43%	+8.62%
Loss Cost	2014.1	0.265 (CI = +/-0.090; p = 0.000)	-0.296 (CI = +/-0.090; p = 0.000)	-0.422 (CI = +/-0.090; p = 0.000)	0.109 (CI = +/-0.025; p = 0.000)	0.848	+30.38%	+45.38%
Loss Cost	2014.2	0.241 (CI = +/-0.093; p = 0.000)	-0.280 (CI = +/-0.091; p = 0.000)	-0.408 (CI = +/-0.090; p = 0.000)	0.118 (CI = +/-0.027; p = 0.000)	0.859	+27.23%	+43.13%
Loss Cost	2015.1	0.254 (CI = +/-0.087; p = 0.000)	-0.309 (CI = +/-0.087; p = 0.000)	-0.384 (CI = +/-0.086; p = 0.000)	0.133 (CI = +/-0.027; p = 0.000)	0.879	+28.90%	+47.21%
Loss Cost	2015.2	0.246 (CI = +/-0.095; p = 0.000)	-0.304 (CI = +/-0.091; p = 0.000)	-0.379 (CI = +/-0.089; p = 0.000)	0.136 (CI = +/-0.031; p = 0.000)	0.875	+27.85%	+46.53%
Loss Cost	2016.1	0.245 (CI = +/-0.098; p = 0.000)	-0.301 (CI = +/-0.097; p = 0.000)	-0.382 (CI = +/-0.095; p = 0.000)	0.134 (CI = +/-0.037; p = 0.000)	0.854	+27.74%	+46.07%
Loss Cost	2016.2	0.302 (CI = +/-0.097; p = 0.000)	-0.328 (CI = +/-0.090; p = 0.000)	-0.410 (CI = +/-0.088; p = 0.000)	0.104 (CI = +/-0.039; p = 0.000)	0.873	+35.20%	+50.00%
Loss Cost	2017.1	0.303 (CI = +/-0.100; p = 0.000)	-0.318 (CI = +/-0.096; p = 0.000)	-0.420 (CI = +/-0.095; p = 0.000)	0.093 (CI = +/-0.050; p = 0.001)	0.858	+35.34%	+48.50%
Loss Cost	2017.2	0.318 (CI = +/-0.120; p = 0.000)	-0.323 (CI = +/-0.102; p = 0.000)	-0.427 (CI = +/-0.101; p = 0.000)	0.082 (CI = +/-0.066; p = 0.016)	0.857	+37.50%	+49.29%
Severity	2011.1	-0.023 (CI = +/-0.012; p = 0.000)	0.000 (CI = +/-0.000; p = 0.000)	0.127 (CI = +/-0.061; p = 0.000)	0.010 (CI = +/-0.017; p = 0.232)	0.279	-2.28%	-1.26%
Severity	2011.2	-0.026 (CI = +/-0.012; p = 0.000)	0.000 (CI = +/-0.000; p = 0.000)	0.136 (CI = +/-0.059; p = 0.000)	0.014 (CI = +/-0.017; p = 0.108)	0.318	-2.60%	-1.26%
Severity	2012.1	-0.029 (CI = +/-0.011; p = 0.000)	0.000 (CI = +/-0.000; p = 0.000)	0.143 (CI = +/-0.057; p = 0.000)	0.016 (CI = +/-0.016; p = 0.052)	0.359	-2.84%	-1.26%
Severity	2012.2	-0.030 (CI = +/-0.011; p = 0.000)	0.000 (CI = +/-0.000; p = 0.001)	0.147 (CI = +/-0.056; p = 0.000)	0.018 (CI = +/-0.016; p = 0.032)	0.392	-2.99%	-1.26%
Severity	2013.1	-0.030 (CI = +/-0.012; p = 0.000)	0.000 (CI = +/-0.000; p = 0.001)	0.147 (CI = +/-0.058; p = 0.000)	0.017 (CI = +/-0.016; p = 0.039)	0.388	-2.96%	-1.26%
Severity	2013.2	-0.030 (CI = +/-0.012; p = 0.000)	0.000 (CI = +/-0.000; p = 0.018)	0.147 (CI = +/-0.059; p = 0.000)	0.017 (CI = +/-0.017; p = 0.041)	0.386	-2.97%	-1.26%
Severity	2014.1	0.033 (CI = +/-0.057; p = 0.247)	-0.065 (CI = +/-0.057; p = 0.028)	0.153 (CI = +/-0.057; p = 0.000)	0.018 (CI = +/-0.016; p = 0.032)	0.452	+3.39%	+5.25%
Severity	2014.2	0.010 (CI = +/-0.056; p = 0.712)	-0.050 (CI = +/-0.055; p = 0.072)	0.165 (CI = +/-0.054; p = 0.000)	0.026 (CI = +/-0.016; p = 0.002)	0.544	+1.03%	+3.71%
Severity	2015.1	0.014 (CI = +/-0.057; p = 0.633)	-0.057 (CI = +/-0.057; p = 0.050)	0.171 (CI = +/-0.056; p = 0.000)	0.030 (CI = +/-0.018; p = 0.002)	0.528	+1.36%	+4.44%
Severity	2015.2	-0.001 (CI = +/-0.060; p = 0.979)	-0.049 (CI = +/-0.058; p = 0.098)	0.179 (CI = +/-0.057; p = 0.000)	0.036 (CI = +/-0.020; p = 0.001)	0.547	-0.08%	+3.59%
Severity	2016.1	-0.005 (CI = +/-0.058; p = 0.855)	-0.032 (CI = +/-0.057; p = 0.267)	0.164 (CI = +/-0.056; p = 0.000)	0.024 (CI = +/-0.022; p = 0.032)	0.477	-0.52%	+1.88%
Severity	2016.2	0.047 (CI = +/-0.044; p = 0.038)	-0.057 (CI = +/-0.041; p = 0.008)	0.138 (CI = +/-0.040; p = 0.000)	-0.004 (CI = +/-0.018; p = 0.664)	0.685	+4.81%	+4.41%
Severity	2017.1	0.048 (CI = +/-0.041; p = 0.021)	-0.042 (CI = +/-0.039; p = 0.038)	0.123 (CI = +/-0.039; p = 0.000)	-0.020 (CI = +/-0.020; p = 0.052)	0.748	+4.97%	+2.88%
Severity	2017.2	0.055 (CI = +/-0.049; p = 0.030)	-0.044 (CI = +/-0.042; p = 0.039)	0.121 (CI = +/-0.041; p = 0.000)	-0.024 (CI = +/-0.027; p = 0.075)	0.719	+5.63%	+3.10%
Severity	2011.1	-0.023 (CI = +/-0.012; p = 0.000)	0.000 (CI = +/-0.000; p = 0.000)	0.127 (CI = +/-0.061; p = 0.000)	0.010 (CI = +/-0.017; p = 0.232)	0.279	-2.28%	-1.26%
Severity	2011.2	-0.026 (CI = +/-0.012; p = 0.000)	0.000 (CI = +/-0.000; p = 0.000)	0.136 (CI = +/-0.059; p = 0.000)	0.014 (CI = +/-0.017; p = 0.108)	0.318	-2.60%	-1.26%
Severity	2012.1	-0.029 (CI = +/-0.011; p = 0.000)	0.000 (CI = +/-0.000; p = 0.000)	0.143 (CI = +/-0.057; p = 0.000)	0.016 (CI = +/-0.016; p = 0.052)	0.359	-2.84%	-1.26%
Severity	2012.2	-0.030 (CI = +/-0.011; p = 0.000)	0.000 (CI = +/-0.000; p = 0.001)	0.147 (CI = +/-0.056; p = 0.000)	0.018 (CI = +/-0.016; p = 0.032)	0.392	-2.99%	-1.26%
Severity	2013.1	-0.030 (CI = +/-0.012; p = 0.000)	0.000 (CI = +/-0.000; p = 0.001)	0.147 (CI = +/-0.058; p = 0.000)	0.017 (CI = +/-0.016; p = 0.039)	0.388	-2.96%	-1.26%
Severity	2013.2	-0.030 (CI = +/-0.012; p = 0.000)	0.000 (CI = +/-0.000; p = 0.018)	0.147 (CI = +/-0.059; p = 0.000)	0.017 (CI = +/-0.017; p = 0.041)	0.386	-2.97%	-1.26%
Severity	2014.1	0.033 (CI = +/-0.057; p = 0.247)	-0.065 (CI = +/-0.057; p = 0.028)	0.153 (CI = +/-0.057; p = 0.000)	0.018 (CI = +/-0.016; p = 0.032)	0.452	+3.39%	+5.25%
Severity	2014.2	0.010 (CI = +/-0.056; p = 0.712)	-0.050 (CI = +/-0.055; p = 0.072)	0.165 (CI = +/-0.054; p = 0.000)	0.026 (CI = +/-0.016; p = 0.002)	0.544	+1.03%	+3.71%
Severity	2015.1	0.014 (CI = +/-0.057; p = 0.633)	-0.057 (CI = +/-0.057; p = 0.050)	0.171 (CI = +/-0.056; p = 0.000)	0.030 (CI = +/-0.018; p = 0.002)	0.528	+1.36%	+4.44%
Severity	2015.2	-0.001 (CI = +/-0.060; p = 0.979)	-0.049 (CI = +/-0.058; p = 0.098)	0.179 (CI = +/-0.057; p = 0.000)	0.036 (CI = +/-0.020; p = 0.001)	0.547	-0.08%	+3.59%
Severity	2016.1	-0.005 (CI = +/-0.058; p = 0.855)	-0.032 (CI = +/-0.057; p = 0.267)	0.164 (CI = +/-0.056; p = 0.000)	0.024 (CI = +/-0.022; p = 0.032)	0.477	-0.52%	+1.88%
Severity	2016.2	0.047 (CI = +/-0.044; p = 0.038)	-0.057 (CI = +/-0.041; p = 0.008)	0.138 (CI = +/-0.040; p = 0.000)	-0.004 (CI = +/-0.018; p = 0.664)	0.685	+4.81%	+4.41%
Severity	2017.1	0.048 (CI = +/-0.041; p = 0.021)	-0.042 (CI = +/-0.039; p = 0.038)	0.123 (CI = +/-0.039; p = 0.000)	-0.020 (CI = +/-0.020; p = 0.052)	0.748	+4.97%	+2.88%
Severity	2017.2	0.055 (CI = +/-0.049; p = 0.030)	-0.044 (CI = +/-0.042; p = 0.039)	0.121 (CI = +/-0.041; p = 0.000)	-0.024 (CI = +/-0.027; p = 0.075)	0.719	+5.63%	+3.10%
Frequency	2011.1	0.007 (CI = +/-0.019; p = 0.445)	0.000 (CI = +/-0.000; p = 0.680)	-0.599 (CI = +/-0.097; p = 0.000)	0.088 (CI = +/-0.027; p = 0.000)	0.788	+0.71%	+10.01%
Frequency	2011.2	0.008 (CI = +/-0.019; p = 0.412)	0.000 (CI = +/-0.000; p = 0.675)	-0.601 (CI = +/-0.099; p = 0.000)	0.087 (CI = +/-0.028; p = 0.000)	0.787	+0.80%	+10.01%
Frequency	2012.1	0.009 (CI = +/-0.020; p = 0.346)	0.000 (CI = +/-0.000; p = 0.614)	-0.605 (CI = +/-0.101; p = 0.000)	0.086 (CI = +/-0.029; p = 0.000)	0.787	+0.95%	+10.01%
Frequency	2012.2	0.007 (CI = +/-0.020; p = 0.470)	0.000 (CI = +/-0.000; p = 0.871)	-0.599 (CI = +/-0.101; p = 0.000)	0.088 (CI = +/-0.029; p = 0.000)	0.796	+0.73%	+10.01%
Frequency	2013.1	0.007 (CI = +/-0.021; p = 0.521)	0.000 (CI = +/-0.000; p = 0.931)	-0.597 (CI = +/-0.103; p = 0.000)	0.089 (CI = +/-0.029; p = 0.000)	0.797	+0.66%	+10.01%
Frequency	2013.2	0.006 (CI = +/-0.020; p = 0.583)	0.000 (CI = +/-0.000; p = 0.286)	-0.594 (CI = +/-0.102; p = 0.000)	0.090 (CI = +/-0.029; p = 0.000)	0.810	+0.56%	+10.01%
Frequency	2014.1	0.232 (CI = +/-0.076; p = 0.000)	-0.231 (CI = +/-0.076; p = 0.000)	-0.574 (CI = +/-0.076; p = 0.000)	0.091 (CI = +/-0.021; p = 0.000)	0.897	+26.10%	+38.13%
Frequency	2014.2	0.231 (CI = +/-0.082; p = 0.000)	-0.230 (CI = +/-0.080; p = 0.000)	-0.574 (CI = +/-0.079; p = 0.000)	0.092 (CI = +/-0.024; p = 0.000)	0.896	+25.93%	+38.01%
Frequency	2015.1	0.240 (CI = +/-0.079; p = 0.000)	-0.252 (CI = +/-0.079; p = 0.000)	-0.555 (CI = +/-0.078; p = 0.000)	0.103 (CI = +/-0.025; p = 0.000)	0.907	+27.17%	+40.95%
Frequency	2015.2	0.246 (CI = +/-0.086; p = 0.000)	-0.255 (CI = +/-0.083; p = 0.000)	-0.558 (CI = +/-0.081; p = 0.000)	0.100 (CI = +/-0.028; p = 0.000)	0.906	+27.95%	+41.44%
Frequency	2016.1	0.250 (CI = +/-0.087; p = 0.000)	-0.269 (CI = +/-0.086; p = 0.000)	-0.546 (CI = +/-0.084; p = 0.000)	0.110 (CI = +/-0.033; p = 0.000)	0.906	+28.41%	+43.36%
Frequency	2016.2	0.255 (CI = +/-0.098; p = 0.000)	-0.271 (CI = +/-0.091; p = 0.000)	-0.548 (CI = +/-0.089; p = 0.000)	0.108 (CI = +/-0.040; p = 0.000)	0.903	+29.00%	+43.67%
Frequency	2017.1	0.254 (CI = +/-0.101; p = 0.000)	-0.276 (CI = +/-0.098; p = 0.000)	-0.543 (CI = +/-0.096; p = 0.000)	0.113 (CI = +/-0.051; p = 0.000)	0.895	+28.94%	+44.34%
Frequency	2017.2	0.264 (CI = +/-0.122; p = 0.000)	-0.279 (CI = +/-0.104; p = 0.000)	-0.547 (CI = +/-0.103; p = 0.000)	0.107 (CI = +/-0.067; p = 0.003)	0.891	+30.17%	+44.80%
Frequency	2011.1	0.007 (CI = +/-0.019; p = 0.445)	0.000 (CI = +/-0.000; p = 0.680)	-0.599 (CI = +/-0.097; p = 0.000)	0.088 (CI = +/-0.027; p = 0.000)	0.788	+0.71%	+10.01%
Frequency	2011.2	0.008 (CI = +/-0.019; p = 0.412)	0.000 (CI = +/-0.000; p = 0.675)	-0.601 (CI = +/-0.099; p = 0.000)	0.087 (CI = +/-0.028; p = 0.000)	0.787	+0.80%	+10.01%
Frequency	2012.1	0.009 (CI = +/-0.020; p = 0.346)	0.000 (CI = +/-0.000; p = 0.614)	-0.605 (CI = +/-0.101; p = 0.000)	0.086 (CI = +/-0.029; p = 0.000)	0.787	+0.95%	+10.01%
Frequency	2012.2	0.007 (CI = +/-0.020; p = 0.470)	0.000 (CI = +/-0.000; p = 0.871)	-0.599 (CI = +/-0.101; p = 0.000)	0.088 (CI = +/-0.029; p = 0.000)	0.796	+0.73%	+10.01%
Frequency	2013.1	0.007 (CI = +/-0.021; p = 0.521)	0.000 (CI = +/-0.000; p = 0.931)	-0.597 (CI = +/-0.103; p = 0.000)	0.089 (CI = +/-0.029; p = 0.000)	0.797	+0.66%	+10.01%
Frequency	2013.2	0.006 (CI = +/-0.020; p = 0.583)	0.000 (CI = +/-0.000; p = 0.286)	-0.594 (CI = +/-0.102; p = 0.000)	0.090 (CI = +/-0.029; p = 0.000)	0.810	+0.56%	+10.01%
Frequency	2014.1	0.232 (CI = +/-0.076; p = 0.000)	-0.231 (CI = +/-0.076; p = 0.000)	-0.574 (CI = +/-0.076; p = 0.000)	0.091 (CI = +/-0.021; p = 0.000)	0.897	+26.10%	+38.13%
Frequency	2014.2	0.231 (CI = +/-0.082; p = 0.000)	-0.230 (CI = +/-0.080; p = 0.000)	-0.574 (CI = +/-0.079; p = 0.000)	0.092 (CI = +/-0.024; p = 0.000)	0.896	+25.93%	+38.01%
Frequency	2015.1	0.240 (CI = +/-0.079; p = 0.000)	-0.252 (CI = +/-0.079; p = 0.000)	-0.555 (CI = +/-0.078; p = 0.000)	0.103 (CI = +/-0.025; p = 0.000)	0.907	+27.17%	+40.95%
Frequency	2015.2	0.246 (CI = +/-0.086; p = 0.000)	-0.255 (CI = +/-0.083; p = 0.000)	-0.558 (CI = +/-0.081; p = 0.000)	0.100 (CI = +/-0.028; p = 0.000)	0.906	+27.95%	+41.44%
Frequency	2016.1	0.250 (CI = +/-0.087; p = 0.000)	-0.269 (CI = +/-0.086; p = 0.000)	-0.546 (CI = +/-0.084; p = 0.000)	0.110 (CI = +/-0.033; p = 0.000)	0.906	+28.41%	+43.36%
Frequency	2016.2	0.255 (CI = +/-0.098; p = 0.000)	-0.271 (CI = +/-0.091; p = 0.000)	-0.548 (CI = +/-0.089; p = 0.000)	0.108 (CI = +/-0.040; p = 0.000)	0.903	+29.00%	+43.67%
Frequency	2017.1	0.254 (CI = +/-0.101; p = 0.000)	-0.276 (CI = +/-0.098; p = 0.000)	-0.543 (CI = +/-0.096; p = 0.000)	0.113 (CI = +/-0.051; p = 0.000)	0.895	+28.94%	+44.34%
Frequency	2017.2	0.264 (CI = +/-0.122; p = 0.000)	-0.279 (CI = +/-0.104; p = 0.000)	-0.547 (CI = +/-0.103; p = 0.000)	0.107 (CI = +/-0.067; p = 0.003)	0.891	+30.17%	+44.80%

AB Total

Coverage = AB Total
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality, phase_in_scalar, phase_in_trend, mobility
Scalar Level Change Start Date = 2022-07-01

Loss Cost	2011.1	0.021 (CI = +/-0.013; p = 0.002)	0.126 (CI = +/-0.024; p = 0.000)	0.000 (CI = +/-0.000; p = 0.000)	-0.221 (CI = +/-0.061; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.179 (CI = +/-0.077; p = 0.000)	0.939	+2.08%	-18.20%
Loss Cost	2011.2	0.024 (CI = +/-0.013; p = 0.001)	0.130 (CI = +/-0.024; p = 0.000)	0.000 (CI = +/-0.000; p = 0.000)	-0.233 (CI = +/-0.061; p = 0.000)	0.013 (CI = +/-0.001; p = 0.000)	-0.195 (CI = +/-0.078; p = 0.000)	0.943	+2.39%	-18.89%
Loss Cost	2012.1	0.021 (CI = +/-0.014; p = 0.003)	0.133 (CI = +/-0.024; p = 0.000)	0.000 (CI = +/-0.000; p = 0.000)	-0.224 (CI = +/-0.062; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.182 (CI = +/-0.080; p = 0.000)	0.945	+2.13%	-18.39%
Loss Cost	2012.2	0.019 (CI = +/-0.014; p = 0.006)	0.130 (CI = +/-0.025; p = 0.000)	0.000 (CI = +/-0.000; p = 0.002)	-0.218 (CI = +/-0.063; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.173 (CI = +/-0.081; p = 0.000)	0.947	+1.96%	-17.99%
Loss Cost	2013.1	0.018 (CI = +/-0.014; p = 0.012)	0.133 (CI = +/-0.025; p = 0.000)	0.000 (CI = +/-0.000; p = 0.019)	-0.212 (CI = +/-0.063; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.164 (CI = +/-0.081; p = 0.000)	0.949	+1.80%	-17.68%
Loss Cost	2013.2	0.018 (CI = +/-0.014; p = 0.015)	0.131 (CI = +/-0.027; p = 0.000)	0.000 (CI = +/-0.000; p = 0.119)	-0.212 (CI = +/-0.065; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.164 (CI = +/-0.083; p = 0.000)	0.949	+1.79%	-17.63%
Loss Cost	2014.1	0.018 (CI = +/-0.014; p = 0.016)	0.131 (CI = +/-0.027; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.212 (CI = +/-0.065; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.164 (CI = +/-0.084; p = 0.000)	0.948	+1.79%	-17.63%
Loss Cost	2014.2	0.014 (CI = +/-0.014; p = 0.051)	0.126 (CI = +/-0.027; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.213 (CI = +/-0.063; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.143 (CI = +/-0.084; p = 0.001)	0.953	+1.42%	-18.07%
Loss Cost	2015.1	0.009 (CI = +/-0.013; p = 0.141)	0.136 (CI = +/-0.024; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.227 (CI = +/-0.056; p = 0.000)	0.012 (CI = +/-0.001; p = 0.000)	-0.116 (CI = +/-0.074; p = 0.003)	0.965	+0.95%	-19.53%
Loss Cost	2015.2	0.009 (CI = +/-0.013; p = 0.179)	0.133 (CI = +/-0.025; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.235 (CI = +/-0.059; p = 0.000)	0.012 (CI = +/-0.001; p = 0.000)	-0.112 (CI = +/-0.076; p = 0.005)	0.964	+0.87%	-20.26%
Loss Cost	2016.1	0.009 (CI = +/-0.013; p = 0.197)	0.134 (CI = +/-0.026; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.240 (CI = +/-0.068; p = 0.000)	0.012 (CI = +/-0.001; p = 0.000)	-0.111 (CI = +/-0.078; p = 0.007)	0.958	+0.87%	-20.65%
Loss Cost	2016.2	0.007 (CI = +/-0.013; p = 0.296)	0.140 (CI = +/-0.027; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.167 (CI = +/-0.104; p = 0.003)	0.012 (CI = +/-0.001; p = 0.000)	-0.106 (CI = +/-0.077; p = 0.009)	0.958	+0.69%	-14.81%
Loss Cost	2017.1	0.008 (CI = +/-0.014; p = 0.260)	0.143 (CI = +/-0.029; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.280 (CI = +/-0.403; p = 0.167)	0.012 (CI = +/-0.001; p = 0.000)	-0.109 (CI = +/-0.080; p = 0.010)	0.952	+0.79%	-23.82%
Loss Cost	2017.2	0.008 (CI = +/-0.014; p = 0.269)	0.143 (CI = +/-0.029; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.012 (CI = +/-0.001; p = 0.000)	-0.109 (CI = +/-0.082; p = 0.011)	0.953	+0.79%	+0.79%
Loss Cost	2011.1	0.021 (CI = +/-0.013; p = 0.002)	0.126 (CI = +/-0.024; p = 0.000)	0.000 (CI = +/-0.000; p = 0.000)	-0.221 (CI = +/-0.061; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.179 (CI = +/-0.077; p = 0.000)	0.939	+2.08%	-18.20%
Loss Cost	2011.2	0.024 (CI = +/-0.013; p = 0.001)	0.130 (CI = +/-0.024; p = 0.000)	0.000 (CI = +/-0.000; p = 0.000)	-0.233 (CI = +/-0.061; p = 0.000)	0.013 (CI = +/-0.001; p = 0.000)	-0.195 (CI = +/-0.078; p = 0.000)	0.943	+2.39%	-18.89%
Loss Cost	2012.1	0.021 (CI = +/-0.014; p = 0.003)	0.133 (CI = +/-0.024; p = 0.000)	0.000 (CI = +/-0.000; p = 0.000)	-0.224 (CI = +/-0.062; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.182 (CI = +/-0.080; p = 0.000)	0.945	+2.13%	-18.39%
Loss Cost	2012.2	0.019 (CI = +/-0.014; p = 0.006)	0.130 (CI = +/-0.025; p = 0.000)	0.000 (CI = +/-0.000; p = 0.002)	-0.218 (CI = +/-0.063; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.173 (CI = +/-0.081; p = 0.000)	0.947	+1.96%	-17.99%
Loss Cost	2013.1	0.018 (CI = +/-0.014; p = 0.012)	0.133 (CI = +/-0.025; p = 0.000)	0.000 (CI = +/-0.000; p = 0.019)	-0.212 (CI = +/-0.063; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.164 (CI = +/-0.081; p = 0.000)	0.949	+1.80%	-17.68%
Loss Cost	2013.2	0.018 (CI = +/-0.014; p = 0.015)	0.131 (CI = +/-0.027; p = 0.000)	0.000 (CI = +/-0.000; p = 0.119)	-0.212 (CI = +/-0.065; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.164 (CI = +/-0.083; p = 0.000)	0.949	+1.79%	-17.63%
Loss Cost	2014.1	0.018 (CI = +/-0.014; p = 0.016)	0.131 (CI = +/-0.027; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.212 (CI = +/-0.065; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.164 (CI = +/-0.084; p = 0.000)	0.948	+1.79%	-17.63%
Loss Cost	2014.2	0.014 (CI = +/-0.014; p = 0.051)	0.126 (CI = +/-0.027; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.213 (CI = +/-0.063; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.143 (CI = +/-0.084; p = 0.001)	0.953	+1.42%	-18.07%
Loss Cost	2015.1	0.009 (CI = +/-0.013; p = 0.141)	0.136 (CI = +/-0.024; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.227 (CI = +/-0.056; p = 0.000)	0.012 (CI = +/-0.001; p = 0.000)	-0.116 (CI = +/-0.074; p = 0.003)	0.965	+0.95%	-19.53%
Loss Cost	2015.2	0.009 (CI = +/-0.013; p = 0.179)	0.133 (CI = +/-0.025; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.235 (CI = +/-0.059; p = 0.000)	0.012 (CI = +/-0.001; p = 0.000)	-0.112 (CI = +/-0.076; p = 0.005)	0.964	+0.87%	-20.26%
Loss Cost	2016.1	0.009 (CI = +/-0.013; p = 0.197)	0.134 (CI = +/-0.026; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.240 (CI = +/-0.068; p = 0.000)	0.012 (CI = +/-0.001; p = 0.000)	-0.111 (CI = +/-0.078; p = 0.007)	0.958	+0.87%	-20.65%
Loss Cost	2016.2	0.007 (CI = +/-0.013; p = 0.296)	0.140 (CI = +/-0.027; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.167 (CI = +/-0.104; p = 0.003)	0.012 (CI = +/-0.001; p = 0.000)	-0.106 (CI = +/-0.077; p = 0.009)	0.958	+0.69%	-14.81%
Loss Cost	2017.1	0.008 (CI = +/-0.014; p = 0.260)	0.143 (CI = +/-0.029; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.280 (CI = +/-0.403; p = 0.167)	0.012 (CI = +/-0.001; p = 0.000)	-0.109 (CI = +/-0.080; p = 0.010)	0.952	+0.79%	-23.82%
Loss Cost	2017.2	0.008 (CI = +/-0.014; p = 0.269)	0.143 (CI = +/-0.029; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.012 (CI = +/-0.001; p = 0.000)	-0.109 (CI = +/-0.082; p = 0.011)	0.953	+0.79%	+0.79%
Severity	2011.1	0.006 (CI = +/-0.011; p = 0.310)	0.041 (CI = +/-0.021; p = 0.000)	0.000 (CI = +/-0.000; p = 0.000)	-0.172 (CI = +/-0.053; p = 0.000)	-0.003 (CI = +/-0.001; p = 0.000)	0.045 (CI = +/-0.067; p = 0.179)	0.628	+0.57%	-15.36%
Severity	2011.2	0.004 (CI = +/-0.012; p = 0.482)	0.039 (CI = +/-0.021; p = 0.001)	0.000 (CI = +/-0.000; p = 0.000)	-0.166 (CI = +/-0.054; p = 0.000)	-0.003 (CI = +/-0.001; p = 0.000)	0.054 (CI = +/-0.069; p = 0.125)	0.614	+0.41%	-14.98%
Severity	2012.1	0.000 (CI = +/-0.012; p = 0.934)	0.044 (CI = +/-0.021; p = 0.000)	0.000 (CI = +/-0.000; p = 0.001)	-0.154 (CI = +/-0.053; p = 0.000)	-0.003 (CI = +/-0.001; p = 0.000)	0.073 (CI = +/-0.068; p = 0.036)	0.645	+0.05%	-14.21%
Severity	2012.2	0.000 (CI = +/-0.012; p = 0.989)	0.042 (CI = +/-0.021; p = 0.000)	0.000 (CI = +/-0.000; p = 0.002)	-0.152 (CI = +/-0.055; p = 0.000)	-0.003 (CI = +/-0.001; p = 0.000)	0.076 (CI = +/-0.070; p = 0.034)	0.640	-0.01%	-14.07%
Severity	2013.1	0.001 (CI = +/-0.012; p = 0.921)	0.041 (CI = +/-0.022; p = 0.001)	0.000 (CI = +/-0.000; p = 0.002)	-0.154 (CI = +/-0.056; p = 0.000)	-0.003 (CI = +/-0.001; p = 0.000)	0.073 (CI = +/-0.072; p = 0.048)	0.639	+0.06%	-14.21%
Severity	2013.2	0.001 (CI = +/-0.012; p = 0.887)	0.044 (CI = +/-0.023; p = 0.000)	0.000 (CI = +/-0.000; p = 0.004)	-0.155 (CI = +/-0.057; p = 0.000)	-0.003 (CI = +/-0.001; p = 0.000)	0.071 (CI = +/-0.073; p = 0.057)	0.643	+0.09%	-14.31%
Severity	2014.1	0.001 (CI = +/-0.013; p = 0.882)	0.044 (CI = +/-0.024; p = 0.001)	NA (CI = +/-NA; p = NA)	-0.155 (CI = +/-0.057; p = 0.000)	-0.003 (CI = +/-0.001; p = 0.000)	0.071 (CI = +/-0.074; p = 0.060)	0.649	+0.09%	-14.30%
Severity	2014.2	-0.003 (CI = +/-0.012; p = 0.673)	0.038 (CI = +/-0.023; p = 0.002)	NA (CI = +/-NA; p = NA)	-0.157 (CI = +/-0.055; p = 0.000)	-0.004 (CI = +/-0.001; p = 0.000)	0.091 (CI = +/-0.073; p = 0.015)	0.694	-0.26%	-14.75%
Severity	2015.1	-0.004 (CI = +/-0.013; p = 0.516)	0.041 (CI = +/-0.024; p = 0.001)	NA (CI = +/-NA; p = NA)	-0.161 (CI = +/-0.056; p = 0.000)	-0.004 (CI = +/-0.001; p = 0.000)	0.099 (CI = +/-0.074; p = 0.010)	0.686	-0.41%	-15.24%
Severity	2015.2	-0.005 (CI = +/-0.013; p = 0.398)	0.037 (CI = +/-0.024; p = 0.004)	NA (CI = +/-NA; p = NA)	-0.175 (CI = +/-0.057; p = 0.000)	-0.004 (CI = +/-0.001; p = 0.000)	0.107 (CI = +/-0.074; p = 0.006)	0.707	-0.53%	-16.52%
Severity	2016.1	-0.005 (CI = +/-0.013; p = 0.430)	0.034 (CI = +/-0.025; p = 0.009)	NA (CI = +/-NA; p = NA)	-0.162 (CI = +/-0.065; p = 0.000)	-0.004 (CI = +/-0.001; p = 0.000)	0.105 (CI = +/-0.075; p = 0.008)	0.620	-0.50%	-15.39%
Severity	2016.2	-0.007 (CI = +/-0.012; p = 0.215)	0.043 (CI = +/-0.024; p = 0.001)	NA (CI = +/-NA; p = NA)	-0.062 (CI = +/-0.094; p = 0.193)	-0.004 (CI = +/-0.001; p = 0.000)	0.112 (CI = +/-0.070; p = 0.003)	0.607	-0.74%	-6.67%
Severity	2017.1	-0.008 (CI = +/-0.013; p = 0.210)	0.042 (CI = +/-0.026; p = 0.003)	NA (CI = +/-NA; p = NA)	0.002 (CI = +/-0.366; p = 0.989)	-0.004 (CI = +/-0.001; p = 0.000)	0.114 (CI = +/-0.073; p = 0.003)	0.602	-0.79%	-0.55%
Severity	2017.2	-0.008 (CI = +/-0.013; p = 0.218)	0.042 (CI = +/-0.027; p = 0.003)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	-0.004 (CI = +/-0.001; p = 0.000)	0.114 (CI = +/-0.074; p = 0.004)	0.580	-0.79%	-0.79%
Severity	2011.1	0.006 (CI = +/-0.011; p = 0.310)	0.041 (CI = +/-0.021; p = 0.000)	0.000 (CI = +/-0.000; p = 0.000)	-0.172 (CI = +/-0.053; p = 0.000)	-0.003 (CI = +/-0.001; p = 0.000)	0.045 (CI = +/-0.067; p = 0.179)	0.628	+0.57%	-15.36%
Severity	2011.2	0.004 (CI = +/-0.012; p = 0.482)	0.039 (CI = +/-0.021; p = 0.001)	0.000 (CI = +/-0.000; p = 0.000)	-0.166 (CI = +/-0.054; p = 0.000)	-0.003 (CI = +/-0.001; p = 0.000)	0.054 (CI = +/-0.069; p = 0.125)	0.614	+0.41%	-14.98%
Severity	2012.1	0.000 (CI = +/-0.012; p = 0.934)	0.044 (CI = +/-0.021; p = 0.000)	0.000 (CI = +/-0.000; p = 0.001)	-0.154 (CI = +/-0.053; p = 0.000)	-0.003 (CI = +/-0.001; p = 0.000)	0.073 (CI = +/-0.068; p = 0.036)	0.645	+0.05%	-14.21%
Severity	2012.2	0.000 (CI = +/-0.012; p = 0.989)	0.042 (CI = +/-0.021; p = 0.000)	0.000 (CI = +/-0.000; p = 0.002)	-0.152 (CI = +/-0.055; p = 0.000)	-0.003 (CI = +/-0.001; p = 0.000)	0.076 (CI = +/-0.070; p = 0.034)	0.640	-0.01%	-14.07%
Severity	2013.1	0.001 (CI = +/-0.012; p = 0.921)	0.041 (CI = +/-0.022; p = 0.001)	0.000 (CI = +/-0.000; p = 0.002)	-0.154 (CI = +/-0.056; p = 0.000)	-0.003 (CI = +/-0.001; p = 0.000)	0.073 (CI = +/-0.072; p = 0.048)	0.639	+0.06%	-14.21%
Severity	2013.2	0.001 (CI = +/-0.012; p = 0.887)	0.044 (CI = +/-0.023; p = 0.000)	0.000 (CI = +/-0.000; p = 0.004)	-0.155 (CI = +/-0.057; p = 0.000)	-0.003 (CI = +/-0.001; p = 0.000)	0.071 (CI = +/-0.073; p = 0.057)	0.643	+0.09%	-14.31%
Severity	2014.1	0.001 (CI = +/-0.013; p = 0.882)	0.044 (CI = +/-0.024; p = 0.001)	NA (CI = +/-NA; p = NA)	-0.155 (CI = +/-0.057; p = 0.000)	-0.003 (CI = +/-0.001; p = 0.000)	0.071 (CI = +/-0.074; p = 0.060)	0.649	+0.09%	-14.30%
Severity	2014.2	-0.003 (CI = +/-0.012; p = 0.673)	0.038 (CI = +/-0.023; p = 0.002)	NA (CI = +/-NA; p = NA)	-0.157 (CI = +/-0.055; p = 0.000)	-0.004 (CI = +/-0.001; p = 0.000)	0.091 (CI = +/-0.073; p = 0.015)	0.694	-0.26%	-14.75%
Severity	2015.1	-0.004 (CI = +/-0.013; p = 0.516)	0.041 (CI = +/-0.024; p = 0.001)	NA (CI = +/-NA; p = NA)	-0.161 (CI = +/-0.056; p = 0.000)	-0.004 (CI = +/-0.001; p = 0.000)	0.099 (CI = +/-0.074; p = 0.010)	0.686	-0.41%	-15.24%
Severity	2015.2	-0.005 (CI = +/-0.013; p = 0.398)	0.037 (CI = +/-0.024; p = 0.004)	NA (CI = +/-NA; p = NA)	-0.175 (CI = +/-0.057; p = 0.000)	-0.004 (CI = +/-0.001; p = 0.000)	0.107 (CI = +/-0.074; p = 0.006)	0.707	-0.53%	-16.52%
Severity	2016.1	-0.005 (CI = +/-0.013; p = 0.430)	0.034 (CI = +/-0.025; p = 0.009)	NA (CI = +/-NA; p = NA)	-0.162 (CI = +/-0.065; p = 0.000)	-0.004 (CI = +/-0.001; p = 0.000)	0.105 (CI = +/-0.075; p = 0.008)	0.620	-0.50%	-15.39%
Severity	2016.2	-0.007 (CI = +/-0.012; p = 0.215)	0.043 (CI = +/-0.024; p = 0.001)	NA (CI = +/-NA; p = NA)	-0.062 (CI = +/-0.094; p = 0.193)	-0.004 (CI = +/-0.001; p = 0.000)	0.112 (CI = +/-0.070; p = 0.003)	0.607	-0.74%	-6.67%
Severity	2017.1	-0.008 (CI = +/-0.013; p = 0.210)	0.042 (CI = +/-0.026; p = 0.003)	NA (CI = +/-NA; p = NA)	0.002 (CI = +/-0.366; p = 0.989)	-0.004 (CI = +/-0.001; p = 0.000)	0.114 (CI = +/-0.073; p = 0.003)	0.602	-0.79%	-0.55%
Severity	2017.2	-0.008 (CI = +/-0.013; p = 0.218)	0.042 (CI = +/-0.027; p = 0.003)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	-0.004 (CI = +/-0.001; p = 0.000)	0.114 (CI = +/-0.074; p = 0.004)	0.580	-0.79%	-0.79%
Frequency	2011.1	0.015 (CI = +/-0.010; p = 0.006)	0.085 (CI = +/-0.019; p = 0.000)	0.000 (CI = +/-0.000; p = 0.611)	-0.049 (CI = +/-0.049; p = 0.052)	0.016 (CI = +/-0.001; p = 0.000)	-0.224 (CI = +/-0.063; p = 0.000)	0.959	+1.50%	-3.35%
Frequency	2011.2	0.019 (CI = +/-0.010; p = 0.000)	0.091 (CI = +/-0.018; p = 0.000)	0.000 (CI = +/-0.000; p = 0.434)	-0.067 (CI = +/-0.046; p = 0.005)	0.016 (CI = +/-0.001; p = 0.000)	-0.249 (CI = +/-0.059; p = 0.000)	0.967	+1.97%	-4.60%
Frequency	2012.1	0.021 (CI = +/-0.010; p = 0.000)	0.090 (CI = +/-0.018; p = 0.000)	0.000 (CI = +/-0.000; p = 0.386)	-0.071 (CI = +/-0.047; p = 0.004)	0.016 (CI = +/-0.001; p = 0.000)	-0.255 (CI = +/-0.061; p = 0.000)	0.968	+2.08%	-4.87%
Frequency	2012.2	0.020 (CI = +/-0.010; p = 0.000)	0.087 (CI = +/-0.019; p = 0.000)	0.000 (CI = +/-0.000; p = 0.616)	-0.066 (CI = +/-0.048; p = 0.008)	0.016 (CI = +/-0.001; p = 0.000)	-0.249 (CI = +/-0.062; p = 0.000)	0.968	+1.97%	-4.56%
Frequency	2013.1	0.017 (CI = +/-0.010; p = 0.001)	0.092 (CI = +/-0.018; p = 0.000)	0.000 (CI = +/-0.000; p = 0.511)	-0.059 (CI = +/-0.045; p = 0.011)	0.016 (CI = +/-0.001; p = 0.000)	-0.237 (CI = +/-0.058; p = 0.000)	0.974	+1.74%	-4.04%
Frequency	2013.2	0.017 (CI = +/-0.010; p = 0.001)	0.087 (CI = +/-0.018; p = 0.000)	0.000 (CI = +/-0.000; p = 0.109)	-0.056 (CI = +/-0.044; p = 0.014)	0.016 (CI = +/-0.001; p = 0.000)	-0.235 (CI = +/-0.057; p = 0.000)	0.976	+1.70%	-3.88%
Frequency	2014.1	0.017 (CI = +/-0.010; p = 0.001)	0.087 (CI = +/-0.018; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.056 (CI = +/-0.045; p = 0.015)	0.016 (CI = +/-0.001; p = 0.000)	-0.235 (CI = +/-0.058; p = 0.000)	0.975	+1.70%	-3.88%
Frequency	2014.2	0.017 (CI = +/-0.010; p = 0.002)	0.087 (CI = +/-0.019; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.056 (CI = +/-0.046; p = 0.017)	0.016 (CI = +/-0.001; p = 0.000)	-0.234 (CI = +/-0.061; p = 0.000)	0.975	+1.68%	-3.90%
Frequency	2015.1	0.014 (CI = +/-0.009; p = 0.006)	0.094 (CI = +/-0.018; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.066 (CI = +/-0.041; p = 0.003)	0.016 (CI = +/-0.001; p = 0.000)	-0.216 (CI = +/-0.055; p = 0.000)	0.981	+1.36%	-5.07%
Frequency	2015.2	0.014 (CI = +/-0.010; p = 0.006)	0.096 (CI = +/-0.018; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.060 (CI = +/-0.044; p = 0.009)	0.016 (CI = +/-0.001; p = 0.000)	-0.219 (CI = +/-0.057; p = 0.000)	0.981	+1.41%	-4.48%
Frequency	2016.1	0.014 (CI = +/-0.010; p = 0.007)	0.100 (CI = +/-0.019; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.078 (CI = +/-0.049; p = 0.003)	0.016 (CI = +/-0.001; p = 0.000)	-0.216 (CI = +/-0.056; p = 0.000)	0.981	+1.37%	-6.21%
Frequency	2016.2	0.014 (CI = +/-0.010; p = 0.006)	0.097 (CI = +/-0.020; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.106 (CI = +/-0.078; p = 0.009)	0.016 (CI = +/-0.001; p = 0.000)	-0.218 (CI = +/-0.058; p = 0.000)	0.981	+1.44%	-8.72%
Frequency	2017.1	0.016 (CI = +/-0.010; p = 0.004)	0.101 (CI = +/-0.021; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.282 (CI = +/-0.295; p = 0.060)	0.016 (CI = +/-0.001; p = 0.000)	-0.223 (CI = +/-0.059; p = 0.000)	0.980	+1.60%	-23.39%
Frequency	2017.2	0.016 (CI = +/-0.010; p = 0.004)	0.101 (CI = +/-0.021; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.016 (CI = +/-0.001; p = 0.000)	-0.223 (CI = +/-0.060; p = 0.000)	0.980	+1.60%	+1.60%
Frequency	2011.1	0.015 (CI = +/-0.010; p = 0.006)	0.085 (CI = +/-0.019; p = 0.000)	0.000 (CI = +/-0.000; p = 0.611)	-0.049 (CI = +/-0.049; p = 0.052)	0.016 (CI = +/-0.001; p = 0.000)	-0.224 (CI = +/-0.063; p = 0.000)	0.959	+1.50%	-3.35%
Frequency	2011.2	0.019 (CI = +/-0.010; p = 0.000)	0.091 (CI = +/-0.018; p = 0.000)	0.000 (CI = +/-0.000; p = 0.434)	-0.067 (CI = +/-0.046; p = 0.005)	0.016 (CI = +/-0.001; p = 0.000)	-0.249 (CI = +/-0.059; p = 0.000)	0.967	+1.97%	-4.60%
Frequency	2012.1	0.021 (CI = +/-0.010; p = 0.000)	0.090 (CI = +/-0.018; p = 0.000)	0.000 (CI = +/-0.000; p = 0.386)	-0.071 (CI = +/-0.047; p = 0.004)	0.016 (CI = +/-0.001; p = 0.000)	-0.255 (CI = +/-0.061; p = 0.000)	0.968	+2.08%	-4.87%
Frequency	2012.2	0.020 (CI = +/-0.010; p = 0.000)	0.087 (CI = +/-0.019; p = 0.000)	0.000 (CI = +/-0.000; p = 0.616)	-0.066 (CI = +/-0.048; p = 0.008)	0.016 (CI = +/-0.001; p = 0.000)	-0.249 (CI = +/-0.062; p = 0.000)	0.968	+1.97%	-4.56%
Frequency	2013.1	0.017 (CI = +/-0.010; p = 0.001)	0.092 (CI = +/-0.018; p = 0.000)	0.000 (CI = +/-0.000; p = 0.511)	-0.059 (CI = +/-0.045; p = 0.011)	0.016 (CI = +/-0.001; p = 0.000)	-0.237 (CI = +/-0.058; p = 0.000)	0.974	+1.74%	-4.04%
Frequency	2013.2	0.017 (CI = +/-0.010; p = 0.001)	0.087 (CI = +/-0.018; p = 0.000)	0.000 (CI = +/-0.000; p = 0.109)	-0.056 (CI = +/-0.044; p = 0.014)	0.016 (CI = +/-0.001; p = 0.000)	-0.235 (CI = +/-0.057; p = 0.000)	0.976	+1.70%	-3.88%
Frequency	2014.1	0.017 (CI = +/-0.010; p = 0.001)	0.087 (CI = +/-0.018; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.056 (CI = +/-0.045; p = 0.015)	0.016 (CI = +/-0.001; p = 0.000)	-0.235 (CI = +/-0.058; p = 0.000)	0.975	+1.70%	-3.88%
Frequency	2014.2	0.017 (CI = +/-0.010; p = 0.002)	0.087 (CI = +/-0.019; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.056 (CI = +/-0.046; p = 0.017)	0.016 (CI = +/-0.001; p = 0.000)	-0.234 (CI = +/-0.061; p = 0.000)	0.975	+1.68%	-3.90%
Frequency	2015.1	0.014 (CI = +/-0.009; p = 0.006)	0.094 (CI = +/-0.018; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.066 (CI = +/-0.041; p = 0.003)	0.016 (CI = +/-0.001; p = 0.000)	-0.216 (CI = +/-0.055; p = 0.000)	0.981	+1.36%	-5.07%
Frequency	2015.2	0.014 (CI = +/-0.010; p = 0.006)	0.096 (CI = +/-0.018; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.060 (CI = +/-0.044; p = 0.009)	0.016 (CI = +/-0.001; p = 0.000)	-0.219 (CI = +/-0.057; p = 0.000)	0.981	+1.41%	-4.48%
Frequency	2016.1	0.014 (CI = +/-0.010; p = 0.007)	0.100 (CI = +/-0.019; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.078 (CI = +/-0.049; p = 0.003)	0.016 (CI = +/-0.001; p = 0.000)	-0.216 (CI = +/-0.056; p = 0.000)	0.981	+1.37%	-6.21%
Frequency	2016.2	0.014 (CI = +/-0.010; p = 0.006)	0.097 (CI = +/-0.020; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.106 (CI = +/-0.078; p = 0.009)	0.016 (CI = +/-0.001; p = 0.000)	-0.218 (CI = +/-0.058; p = 0.000)	0.981	+1.44%	-8.72%
Frequency	2017.1	0.016 (CI = +/-0.010; p = 0.004)	0.101 (CI = +/-0.021; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.282 (CI = +/-0.295; p = 0.060)	0.016 (CI = +/-0.001; p = 0.000)	-0.223 (CI = +/-0.059; p = 0.000)	0.980	+1.60%	-23.39%
Frequency	2017.2	0.016 (CI = +/-0.010; p = 0.004)	0.101 (CI = +/-0.021; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.016 (CI = +/-0.001; p = 0.000)	-0.223 (CI = +/-0.060; p = 0.000)	0.980	+1.60%	+1.60%

AB Total

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

Loss Cost	2011.1	-0.016 (CI = +/-0.009; p = 0.001)	0.163 (CI = +/-0.078; p = 0.000)	0.315	-1.63%
Loss Cost	2011.2	-0.017 (CI = +/-0.010; p = 0.001)	0.160 (CI = +/-0.081; p = 0.000)	0.316	-1.69%
Loss Cost	2012.1	-0.020 (CI = +/-0.010; p = 0.000)	0.173 (CI = +/-0.082; p = 0.000)	0.347	-1.94%
Loss Cost	2012.2	-0.022 (CI = +/-0.011; p = 0.000)	0.164 (CI = +/-0.084; p = 0.000)	0.360	-2.14%
Loss Cost	2013.1	-0.024 (CI = +/-0.011; p = 0.000)	0.176 (CI = +/-0.086; p = 0.000)	0.378	-2.39%
Loss Cost	2013.2	-0.025 (CI = +/-0.012; p = 0.000)	0.172 (CI = +/-0.089; p = 0.000)	0.379	-2.48%
Loss Cost	2014.1	-0.026 (CI = +/-0.013; p = 0.000)	0.177 (CI = +/-0.093; p = 0.000)	0.361	-2.61%
Loss Cost	2014.2	-0.027 (CI = +/-0.015; p = 0.001)	0.177 (CI = +/-0.097; p = 0.001)	0.357	-2.62%
Loss Cost	2015.1	-0.028 (CI = +/-0.016; p = 0.001)	0.181 (CI = +/-0.102; p = 0.001)	0.331	-2.73%
Loss Cost	2015.2	-0.024 (CI = +/-0.017; p = 0.007)	0.193 (CI = +/-0.105; p = 0.001)	0.326	-2.41%
Loss Cost	2016.1	-0.020 (CI = +/-0.019; p = 0.037)	0.178 (CI = +/-0.109; p = 0.002)	0.243	-2.00%
Loss Cost	2016.2	-0.011 (CI = +/-0.019; p = 0.245)	0.207 (CI = +/-0.105; p = 0.000)	0.292	-1.11%
Loss Cost	2017.1	-0.006 (CI = +/-0.021; p = 0.560)	0.191 (CI = +/-0.110; p = 0.001)	0.232	-0.61%
Loss Cost	2017.2	0.001 (CI = +/-0.023; p = 0.955)	0.210 (CI = +/-0.112; p = 0.001)	0.276	+0.06%
Loss Cost	2011.1	-0.016 (CI = +/-0.009; p = 0.001)	0.163 (CI = +/-0.078; p = 0.000)	0.315	-1.63%
Loss Cost	2011.2	-0.017 (CI = +/-0.010; p = 0.001)	0.160 (CI = +/-0.081; p = 0.000)	0.316	-1.69%
Loss Cost	2012.1	-0.020 (CI = +/-0.010; p = 0.000)	0.173 (CI = +/-0.082; p = 0.000)	0.347	-1.94%
Loss Cost	2012.2	-0.022 (CI = +/-0.011; p = 0.000)	0.164 (CI = +/-0.084; p = 0.000)	0.360	-2.14%
Loss Cost	2013.1	-0.024 (CI = +/-0.011; p = 0.000)	0.176 (CI = +/-0.086; p = 0.000)	0.378	-2.39%
Loss Cost	2013.2	-0.025 (CI = +/-0.012; p = 0.000)	0.172 (CI = +/-0.089; p = 0.000)	0.379	-2.48%
Loss Cost	2014.1	-0.026 (CI = +/-0.013; p = 0.000)	0.177 (CI = +/-0.093; p = 0.000)	0.361	-2.61%
Loss Cost	2014.2	-0.027 (CI = +/-0.015; p = 0.001)	0.177 (CI = +/-0.097; p = 0.001)	0.357	-2.62%
Loss Cost	2015.1	-0.028 (CI = +/-0.016; p = 0.001)	0.181 (CI = +/-0.102; p = 0.001)	0.331	-2.73%
Loss Cost	2015.2	-0.024 (CI = +/-0.017; p = 0.007)	0.193 (CI = +/-0.105; p = 0.001)	0.326	-2.41%
Loss Cost	2016.1	-0.020 (CI = +/-0.019; p = 0.037)	0.178 (CI = +/-0.109; p = 0.002)	0.243	-2.00%
Loss Cost	2016.2	-0.011 (CI = +/-0.019; p = 0.245)	0.207 (CI = +/-0.105; p = 0.000)	0.292	-1.11%
Loss Cost	2017.1	-0.006 (CI = +/-0.021; p = 0.560)	0.191 (CI = +/-0.110; p = 0.001)	0.232	-0.61%
Loss Cost	2017.2	0.001 (CI = +/-0.023; p = 0.955)	0.210 (CI = +/-0.112; p = 0.001)	0.276	+0.06%
Severity	2011.1	0.000 (CI = +/-0.004; p = 0.899)	0.032 (CI = +/-0.033; p = 0.056)	0.031	+0.02%
Severity	2011.2	-0.001 (CI = +/-0.004; p = 0.742)	0.027 (CI = +/-0.033; p = 0.102)	0.015	-0.07%
Severity	2012.1	-0.002 (CI = +/-0.004; p = 0.333)	0.034 (CI = +/-0.033; p = 0.045)	0.051	-0.20%
Severity	2012.2	-0.003 (CI = +/-0.004; p = 0.226)	0.031 (CI = +/-0.034; p = 0.074)	0.051	-0.27%
Severity	2013.1	-0.003 (CI = +/-0.005; p = 0.268)	0.031 (CI = +/-0.035; p = 0.087)	0.039	-0.26%
Severity	2013.2	-0.003 (CI = +/-0.005; p = 0.249)	0.029 (CI = +/-0.037; p = 0.115)	0.038	-0.30%
Severity	2014.1	-0.004 (CI = +/-0.006; p = 0.163)	0.033 (CI = +/-0.038; p = 0.086)	0.055	-0.39%
Severity	2014.2	-0.004 (CI = +/-0.006; p = 0.161)	0.032 (CI = +/-0.040; p = 0.114)	0.055	-0.42%
Severity	2015.1	-0.003 (CI = +/-0.007; p = 0.330)	0.028 (CI = +/-0.041; p = 0.183)	0.014	-0.32%
Severity	2015.2	-0.002 (CI = +/-0.007; p = 0.530)	0.031 (CI = +/-0.043; p = 0.152)	0.013	-0.22%
Severity	2016.1	0.002 (CI = +/-0.007; p = 0.583)	0.017 (CI = +/-0.040; p = 0.409)	-0.024	+0.19%
Severity	2016.2	0.007 (CI = +/-0.006; p = 0.030)	0.033 (CI = +/-0.034; p = 0.061)	0.157	+0.70%
Severity	2017.1	0.009 (CI = +/-0.007; p = 0.016)	0.027 (CI = +/-0.035; p = 0.124)	0.182	+0.86%
Severity	2017.2	0.008 (CI = +/-0.008; p = 0.043)	0.026 (CI = +/-0.038; p = 0.171)	0.118	+0.80%
Severity	2011.1	0.000 (CI = +/-0.004; p = 0.899)	0.032 (CI = +/-0.033; p = 0.056)	0.031	+0.02%
Severity	2011.2	-0.001 (CI = +/-0.004; p = 0.742)	0.027 (CI = +/-0.033; p = 0.102)	0.015	-0.07%
Severity	2012.1	-0.002 (CI = +/-0.004; p = 0.333)	0.034 (CI = +/-0.033; p = 0.045)	0.051	-0.20%
Severity	2012.2	-0.003 (CI = +/-0.004; p = 0.226)	0.031 (CI = +/-0.034; p = 0.074)	0.051	-0.27%
Severity	2013.1	-0.003 (CI = +/-0.005; p = 0.268)	0.031 (CI = +/-0.035; p = 0.087)	0.039	-0.26%
Severity	2013.2	-0.003 (CI = +/-0.005; p = 0.249)	0.029 (CI = +/-0.037; p = 0.115)	0.038	-0.30%
Severity	2014.1	-0.004 (CI = +/-0.006; p = 0.163)	0.033 (CI = +/-0.038; p = 0.086)	0.055	-0.39%
Severity	2014.2	-0.004 (CI = +/-0.006; p = 0.161)	0.032 (CI = +/-0.040; p = 0.114)	0.055	-0.42%
Severity	2015.1	-0.003 (CI = +/-0.007; p = 0.330)	0.028 (CI = +/-0.041; p = 0.183)	0.014	-0.32%
Severity	2015.2	-0.002 (CI = +/-0.007; p = 0.530)	0.031 (CI = +/-0.043; p = 0.152)	0.013	-0.22%
Severity	2016.1	0.002 (CI = +/-0.007; p = 0.583)	0.017 (CI = +/-0.040; p = 0.409)	-0.024	+0.19%
Severity	2016.2	0.007 (CI = +/-0.006; p = 0.030)	0.033 (CI = +/-0.034; p = 0.061)	0.157	+0.70%
Severity	2017.1	0.009 (CI = +/-0.007; p = 0.016)	0.027 (CI = +/-0.035; p = 0.124)	0.182	+0.86%
Severity	2017.2	0.008 (CI = +/-0.008; p = 0.043)	0.026 (CI = +/-0.038; p = 0.171)	0.118	+0.80%
Frequency	2011.1	-0.017 (CI = +/-0.009; p = 0.001)	0.131 (CI = +/-0.081; p = 0.002)	0.252	-1.65%
Frequency	2011.2	-0.016 (CI = +/-0.010; p = 0.002)	0.133 (CI = +/-0.084; p = 0.002)	0.247	-1.62%
Frequency	2012.1	-0.018 (CI = +/-0.011; p = 0.002)	0.139 (CI = +/-0.087; p = 0.002)	0.246	-1.75%
Frequency	2012.2	-0.019 (CI = +/-0.012; p = 0.002)	0.133 (CI = +/-0.090; p = 0.004)	0.251	-1.87%
Frequency	2013.1	-0.022 (CI = +/-0.012; p = 0.001)	0.145 (CI = +/-0.092; p = 0.003)	0.273	-2.13%
Frequency	2013.2	-0.022 (CI = +/-0.013; p = 0.002)	0.143 (CI = +/-0.096; p = 0.004)	0.272	-2.19%
Frequency	2014.1	-0.023 (CI = +/-0.014; p = 0.003)	0.144 (CI = +/-0.100; p = 0.006)	0.243	-2.23%
Frequency	2014.2	-0.022 (CI = +/-0.016; p = 0.007)	0.145 (CI = +/-0.104; p = 0.008)	0.237	-2.20%
Frequency	2015.1	-0.024 (CI = +/-0.017; p = 0.006)	0.154 (CI = +/-0.109; p = 0.007)	0.234	-2.41%
Frequency	2015.2	-0.022 (CI = +/-0.019; p = 0.022)	0.161 (CI = +/-0.114; p = 0.007)	0.226	-2.20%
Frequency	2016.1	-0.022 (CI = +/-0.021; p = 0.038)	0.161 (CI = +/-0.120; p = 0.010)	0.189	-2.19%
Frequency	2016.2	-0.018 (CI = +/-0.023; p = 0.116)	0.174 (CI = +/-0.125; p = 0.008)	0.188	-1.79%
Frequency	2017.1	-0.015 (CI = +/-0.025; p = 0.251)	0.163 (CI = +/-0.132; p = 0.017)	0.129	-1.45%
Frequency	2017.2	-0.007 (CI = +/-0.028; p = 0.596)	0.184 (CI = +/-0.136; p = 0.010)	0.151	-0.73%
Frequency	2011.1	-0.017 (CI = +/-0.009; p = 0.001)	0.131 (CI = +/-0.081; p = 0.002)	0.252	-1.65%
Frequency	2011.2	-0.016 (CI = +/-0.010; p = 0.002)	0.133 (CI = +/-0.084; p = 0.002)	0.247	-1.62%
Frequency	2012.1	-0.018 (CI = +/-0.011; p = 0.002)	0.139 (CI = +/-0.087; p = 0.002)	0.246	-1.75%
Frequency	2012.2	-0.019 (CI = +/-0.012; p = 0.002)	0.133 (CI = +/-0.090; p = 0.004)	0.251	-1.87%
Frequency	2013.1	-0.022 (CI = +/-0.012; p = 0.001)	0.145 (CI = +/-0.092; p = 0.003)	0.273	-2.13%
Frequency	2013.2	-0.022 (CI = +/-0.013; p = 0.002)	0.143 (CI = +/-0.096; p = 0.004)	0.272	-2.19%
Frequency	2014.1	-0.023 (CI = +/-0.014; p = 0.003)	0.144 (CI = +/-0.100; p = 0.006)	0.243	-2.23%
Frequency	2014.2	-0.022 (CI = +/-0.016; p = 0.007)	0.145 (CI = +/-0.104; p = 0.008)	0.237	-2.20%
Frequency	2015.1	-0.024 (CI = +/-0.017; p = 0.006)	0.154 (CI = +/-0.109; p = 0.007)	0.234	-2.41%
Frequency	2015.2	-0.022 (CI = +/-0.019; p = 0.022)	0.161 (CI = +/-0.114; p = 0.007)	0.226	-2.20%
Frequency	2016.1	-0.022 (CI = +/-0.021; p = 0.038)	0.161 (CI = +/-0.120; p = 0.010)	0.189	-2.19%
Frequency	2016.2	-0.018 (CI = +/-0.023; p = 0.116)	0.174 (CI = +/-0.125; p = 0.008)	0.188	-1.79%
Frequency	2017.1	-0.015 (CI = +/-0.025; p = 0.251)	0.163 (CI = +/-0.132; p = 0.017)	0.129	-1.45%
Frequency	2017.2	-0.007 (CI = +/-0.028; p = 0.596)	0.184 (CI = +/-0.136; p = 0.010)	0.151	-0.73%

AB Total

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

Loss Cost	2011.1	-0.026 (CI = +/-0.012; p = 0.000)	0.168 (CI = +/-0.076; p = 0.000)	0.000 (CI = +/-0.000; p = 0.035)	0.357	-2.53%
Loss Cost	2011.2	-0.026 (CI = +/-0.012; p = 0.000)	0.169 (CI = +/-0.079; p = 0.000)	0.000 (CI = +/-0.000; p = 0.041)	0.356	-2.53%
Loss Cost	2012.1	-0.026 (CI = +/-0.013; p = 0.000)	0.176 (CI = +/-0.081; p = 0.000)	0.000 (CI = +/-0.000; p = 0.097)	0.369	-2.58%
Loss Cost	2012.2	-0.026 (CI = +/-0.013; p = 0.000)	0.171 (CI = +/-0.084; p = 0.000)	0.000 (CI = +/-0.000; p = 0.193)	0.369	-2.59%
Loss Cost	2013.1	-0.026 (CI = +/-0.013; p = 0.000)	0.177 (CI = +/-0.086; p = 0.000)	0.000 (CI = +/-0.000; p = 0.453)	0.372	-2.61%
Loss Cost	2013.2	-0.026 (CI = +/-0.013; p = 0.000)	0.177 (CI = +/-0.092; p = 0.000)	0.000 (CI = +/-0.000; p = 0.572)	0.370	-2.61%
Loss Cost	2014.1	-0.026 (CI = +/-0.013; p = 0.000)	0.177 (CI = +/-0.093; p = 0.000)	NA (CI = +/-NA; p = NA)	0.361	-2.61%
Loss Cost	2014.2	-0.027 (CI = +/-0.015; p = 0.001)	0.177 (CI = +/-0.097; p = 0.001)	NA (CI = +/-NA; p = NA)	0.357	-2.62%
Loss Cost	2015.1	-0.028 (CI = +/-0.016; p = 0.001)	0.181 (CI = +/-0.102; p = 0.001)	NA (CI = +/-NA; p = NA)	0.331	-2.73%
Loss Cost	2015.2	-0.024 (CI = +/-0.017; p = 0.007)	0.193 (CI = +/-0.105; p = 0.001)	NA (CI = +/-NA; p = NA)	0.326	-2.41%
Loss Cost	2016.1	-0.020 (CI = +/-0.019; p = 0.037)	0.178 (CI = +/-0.109; p = 0.002)	NA (CI = +/-NA; p = NA)	0.243	-2.00%
Loss Cost	2016.2	-0.011 (CI = +/-0.019; p = 0.245)	0.207 (CI = +/-0.105; p = 0.000)	NA (CI = +/-NA; p = NA)	0.292	-1.11%
Loss Cost	2017.1	-0.006 (CI = +/-0.021; p = 0.560)	0.191 (CI = +/-0.110; p = 0.001)	NA (CI = +/-NA; p = NA)	0.232	-0.61%
Loss Cost	2017.2	0.001 (CI = +/-0.023; p = 0.955)	0.210 (CI = +/-0.112; p = 0.001)	NA (CI = +/-NA; p = NA)	0.276	+0.06%
Loss Cost	2011.1	-0.026 (CI = +/-0.012; p = 0.000)	0.168 (CI = +/-0.076; p = 0.000)	0.000 (CI = +/-0.000; p = 0.035)	0.357	-2.53%
Loss Cost	2011.2	-0.026 (CI = +/-0.012; p = 0.000)	0.169 (CI = +/-0.079; p = 0.000)	0.000 (CI = +/-0.000; p = 0.041)	0.356	-2.53%
Loss Cost	2012.1	-0.026 (CI = +/-0.013; p = 0.000)	0.176 (CI = +/-0.081; p = 0.000)	0.000 (CI = +/-0.000; p = 0.097)	0.369	-2.58%
Loss Cost	2012.2	-0.026 (CI = +/-0.013; p = 0.000)	0.171 (CI = +/-0.084; p = 0.000)	0.000 (CI = +/-0.000; p = 0.193)	0.369	-2.59%
Loss Cost	2013.1	-0.026 (CI = +/-0.013; p = 0.000)	0.177 (CI = +/-0.086; p = 0.000)	0.000 (CI = +/-0.000; p = 0.453)	0.372	-2.61%
Loss Cost	2013.2	-0.026 (CI = +/-0.013; p = 0.000)	0.177 (CI = +/-0.092; p = 0.000)	0.000 (CI = +/-0.000; p = 0.572)	0.370	-2.61%
Loss Cost	2014.1	-0.026 (CI = +/-0.013; p = 0.000)	0.177 (CI = +/-0.093; p = 0.000)	NA (CI = +/-NA; p = NA)	0.361	-2.61%
Loss Cost	2014.2	-0.027 (CI = +/-0.015; p = 0.001)	0.177 (CI = +/-0.097; p = 0.001)	NA (CI = +/-NA; p = NA)	0.357	-2.62%
Loss Cost	2015.1	-0.028 (CI = +/-0.016; p = 0.001)	0.181 (CI = +/-0.102; p = 0.001)	NA (CI = +/-NA; p = NA)	0.331	-2.73%
Loss Cost	2015.2	-0.024 (CI = +/-0.017; p = 0.007)	0.193 (CI = +/-0.105; p = 0.001)	NA (CI = +/-NA; p = NA)	0.326	-2.41%
Loss Cost	2016.1	-0.020 (CI = +/-0.019; p = 0.037)	0.178 (CI = +/-0.109; p = 0.002)	NA (CI = +/-NA; p = NA)	0.243	-2.00%
Loss Cost	2016.2	-0.011 (CI = +/-0.019; p = 0.245)	0.207 (CI = +/-0.105; p = 0.000)	NA (CI = +/-NA; p = NA)	0.292	-1.11%
Loss Cost	2017.1	-0.006 (CI = +/-0.021; p = 0.560)	0.191 (CI = +/-0.110; p = 0.001)	NA (CI = +/-NA; p = NA)	0.232	-0.61%
Loss Cost	2017.2	0.001 (CI = +/-0.023; p = 0.955)	0.210 (CI = +/-0.112; p = 0.001)	NA (CI = +/-NA; p = NA)	0.276	+0.06%
Severity	2011.1	-0.003 (CI = +/-0.005; p = 0.186)	0.034 (CI = +/-0.032; p = 0.039)	0.000 (CI = +/-0.000; p = 0.044)	0.083	-0.34%
Severity	2011.2	-0.004 (CI = +/-0.005; p = 0.169)	0.030 (CI = +/-0.033; p = 0.069)	0.000 (CI = +/-0.000; p = 0.090)	0.049	-0.36%
Severity	2012.1	-0.004 (CI = +/-0.005; p = 0.134)	0.035 (CI = +/-0.033; p = 0.039)	0.000 (CI = +/-0.000; p = 0.228)	0.060	-0.39%
Severity	2012.2	-0.004 (CI = +/-0.005; p = 0.136)	0.033 (CI = +/-0.034; p = 0.061)	0.000 (CI = +/-0.000; p = 0.374)	0.047	-0.40%
Severity	2013.1	-0.004 (CI = +/-0.005; p = 0.149)	0.031 (CI = +/-0.035; p = 0.082)	0.000 (CI = +/-0.000; p = 0.316)	0.039	-0.39%
Severity	2013.2	-0.004 (CI = +/-0.005; p = 0.157)	0.033 (CI = +/-0.038; p = 0.083)	0.000 (CI = +/-0.000; p = 0.333)	0.037	-0.39%
Severity	2014.1	-0.004 (CI = +/-0.006; p = 0.163)	0.033 (CI = +/-0.038; p = 0.086)	NA (CI = +/-NA; p = NA)	0.055	-0.39%
Severity	2014.2	-0.004 (CI = +/-0.006; p = 0.161)	0.032 (CI = +/-0.040; p = 0.114)	NA (CI = +/-NA; p = NA)	0.055	-0.42%
Severity	2015.1	-0.003 (CI = +/-0.007; p = 0.330)	0.028 (CI = +/-0.041; p = 0.183)	NA (CI = +/-NA; p = NA)	0.014	-0.32%
Severity	2015.2	-0.002 (CI = +/-0.007; p = 0.530)	0.031 (CI = +/-0.043; p = 0.152)	NA (CI = +/-NA; p = NA)	0.013	-0.22%
Severity	2016.1	0.002 (CI = +/-0.007; p = 0.583)	0.017 (CI = +/-0.040; p = 0.409)	NA (CI = +/-NA; p = NA)	-0.024	+0.19%
Severity	2016.2	0.007 (CI = +/-0.006; p = 0.030)	0.033 (CI = +/-0.034; p = 0.061)	NA (CI = +/-NA; p = NA)	0.157	+0.70%
Severity	2017.1	0.009 (CI = +/-0.007; p = 0.016)	0.027 (CI = +/-0.035; p = 0.124)	NA (CI = +/-NA; p = NA)	0.182	+0.86%
Severity	2017.2	0.008 (CI = +/-0.008; p = 0.043)	0.026 (CI = +/-0.038; p = 0.171)	NA (CI = +/-NA; p = NA)	0.118	+0.80%
Severity	2011.1	-0.003 (CI = +/-0.005; p = 0.186)	0.034 (CI = +/-0.032; p = 0.039)	0.000 (CI = +/-0.000; p = 0.044)	0.083	-0.34%
Severity	2011.2	-0.004 (CI = +/-0.005; p = 0.169)	0.030 (CI = +/-0.033; p = 0.069)	0.000 (CI = +/-0.000; p = 0.090)	0.049	-0.36%
Severity	2012.1	-0.004 (CI = +/-0.005; p = 0.134)	0.035 (CI = +/-0.033; p = 0.039)	0.000 (CI = +/-0.000; p = 0.228)	0.060	-0.39%
Severity	2012.2	-0.004 (CI = +/-0.005; p = 0.136)	0.033 (CI = +/-0.034; p = 0.061)	0.000 (CI = +/-0.000; p = 0.374)	0.047	-0.40%
Severity	2013.1	-0.004 (CI = +/-0.005; p = 0.149)	0.031 (CI = +/-0.035; p = 0.082)	0.000 (CI = +/-0.000; p = 0.316)	0.039	-0.39%
Severity	2013.2	-0.004 (CI = +/-0.005; p = 0.157)	0.033 (CI = +/-0.038; p = 0.083)	0.000 (CI = +/-0.000; p = 0.333)	0.037	-0.39%
Severity	2014.1	-0.004 (CI = +/-0.006; p = 0.163)	0.033 (CI = +/-0.038; p = 0.086)	NA (CI = +/-NA; p = NA)	0.055	-0.39%
Severity	2014.2	-0.004 (CI = +/-0.006; p = 0.161)	0.032 (CI = +/-0.040; p = 0.114)	NA (CI = +/-NA; p = NA)	0.055	-0.42%
Severity	2015.1	-0.003 (CI = +/-0.007; p = 0.330)	0.028 (CI = +/-0.041; p = 0.183)	NA (CI = +/-NA; p = NA)	0.014	-0.32%
Severity	2015.2	-0.002 (CI = +/-0.007; p = 0.530)	0.031 (CI = +/-0.043; p = 0.152)	NA (CI = +/-NA; p = NA)	0.013	-0.22%
Severity	2016.1	0.002 (CI = +/-0.007; p = 0.583)	0.017 (CI = +/-0.040; p = 0.409)	NA (CI = +/-NA; p = NA)	-0.024	+0.19%
Severity	2016.2	0.007 (CI = +/-0.006; p = 0.030)	0.033 (CI = +/-0.034; p = 0.061)	NA (CI = +/-NA; p = NA)	0.157	+0.70%
Severity	2017.1	0.009 (CI = +/-0.007; p = 0.016)	0.027 (CI = +/-0.035; p = 0.124)	NA (CI = +/-NA; p = NA)	0.182	+0.86%
Severity	2017.2	0.008 (CI = +/-0.008; p = 0.043)	0.026 (CI = +/-0.038; p = 0.171)	NA (CI = +/-NA; p = NA)	0.118	+0.80%
Frequency	2011.1	-0.022 (CI = +/-0.013; p = 0.001)	0.134 (CI = +/-0.081; p = 0.002)	0.000 (CI = +/-0.000; p = 0.228)	0.258	-2.20%
Frequency	2011.2	-0.022 (CI = +/-0.013; p = 0.002)	0.138 (CI = +/-0.084; p = 0.002)	0.000 (CI = +/-0.000; p = 0.202)	0.256	-2.17%
Frequency	2012.1	-0.022 (CI = +/-0.014; p = 0.002)	0.142 (CI = +/-0.087; p = 0.002)	0.000 (CI = +/-0.000; p = 0.274)	0.249	-2.20%
Frequency	2012.2	-0.022 (CI = +/-0.014; p = 0.002)	0.138 (CI = +/-0.091; p = 0.003)	0.000 (CI = +/-0.000; p = 0.383)	0.248	-2.20%
Frequency	2013.1	-0.023 (CI = +/-0.014; p = 0.002)	0.146 (CI = +/-0.093; p = 0.003)	0.000 (CI = +/-0.000; p = 0.754)	0.259	-2.23%
Frequency	2013.2	-0.023 (CI = +/-0.014; p = 0.003)	0.144 (CI = +/-0.099; p = 0.005)	0.000 (CI = +/-0.000; p = 0.878)	0.257	-2.23%
Frequency	2014.1	-0.023 (CI = +/-0.014; p = 0.003)	0.144 (CI = +/-0.100; p = 0.006)	NA (CI = +/-NA; p = NA)	0.243	-2.23%
Frequency	2014.2	-0.022 (CI = +/-0.016; p = 0.007)	0.145 (CI = +/-0.104; p = 0.008)	NA (CI = +/-NA; p = NA)	0.237	-2.20%
Frequency	2015.1	-0.024 (CI = +/-0.017; p = 0.006)	0.154 (CI = +/-0.109; p = 0.007)	NA (CI = +/-NA; p = NA)	0.234	-2.41%
Frequency	2015.2	-0.022 (CI = +/-0.019; p = 0.022)	0.161 (CI = +/-0.114; p = 0.007)	NA (CI = +/-NA; p = NA)	0.226	-2.20%
Frequency	2016.1	-0.022 (CI = +/-0.021; p = 0.038)	0.161 (CI = +/-0.120; p = 0.010)	NA (CI = +/-NA; p = NA)	0.189	-2.19%
Frequency	2016.2	-0.018 (CI = +/-0.023; p = 0.116)	0.174 (CI = +/-0.125; p = 0.008)	NA (CI = +/-NA; p = NA)	0.188	-1.79%
Frequency	2017.1	-0.015 (CI = +/-0.025; p = 0.251)	0.163 (CI = +/-0.132; p = 0.017)	NA (CI = +/-NA; p = NA)	0.129	-1.45%
Frequency	2017.2	-0.007 (CI = +/-0.028; p = 0.596)	0.184 (CI = +/-0.136; p = 0.010)	NA (CI = +/-NA; p = NA)	0.151	-0.73%
Frequency	2011.1	-0.022 (CI = +/-0.013; p = 0.001)	0.134 (CI = +/-0.081; p = 0.002)	0.000 (CI = +/-0.000; p = 0.228)	0.258	-2.20%
Frequency	2011.2	-0.022 (CI = +/-0.013; p = 0.002)	0.138 (CI = +/-0.084; p = 0.002)	0.000 (CI = +/-0.000; p = 0.202)	0.256	-2.17%
Frequency	2012.1	-0.022 (CI = +/-0.014; p = 0.002)	0.142 (CI = +/-0.087; p = 0.002)	0.000 (CI = +/-0.000; p = 0.274)	0.249	-2.20%
Frequency	2012.2	-0.022 (CI = +/-0.014; p = 0.002)	0.138 (CI = +/-0.091; p = 0.003)	0.000 (CI = +/-0.000; p = 0.383)	0.248	-2.20%
Frequency	2013.1	-0.023 (CI = +/-0.014; p = 0.002)	0.146 (CI = +/-0.093; p = 0.003)	0.000 (CI = +/-0.000; p = 0.754)	0.259	-2.23%
Frequency	2013.2	-0.023 (CI = +/-0.014; p = 0.003)	0.144 (CI = +/-0.099; p = 0.005)	0.000 (CI = +/-0.000; p = 0.878)	0.257	-2.23%
Frequency	2014.1	-0.023 (CI = +/-0.014; p = 0.003)	0.144 (CI = +/-0.100; p = 0.006)	NA (CI = +/-NA; p = NA)	0.243	-2.23%
Frequency	2014.2	-0.022 (CI = +/-0.016; p = 0.007)	0.145 (CI = +/-0.104; p = 0.008)	NA (CI = +/-NA; p = NA)	0.237	-2.20%
Frequency	2015.1	-0.024 (CI = +/-0.017; p = 0.006)	0.154 (CI = +/-0.109; p = 0.007)	NA (CI = +/-NA; p = NA)	0.234	-2.41%
Frequency	2015.2	-0.022 (CI = +/-0.019; p = 0.022)	0.161 (CI = +/-0.114; p = 0.007)	NA (CI = +/-NA; p = NA)	0.226	-2.20%
Frequency	2016.1	-0.022 (CI = +/-0.021; p = 0.038)	0.161 (CI = +/-0.120; p = 0.010)	NA (CI = +/-NA; p = NA)	0.189	-2.19%
Frequency	2016.2	-0.018 (CI = +/-0.023; p = 0.116)	0.174 (CI = +/-0.125; p = 0.008)	NA (CI = +/-NA; p = NA)	0.188	-1.79%
Frequency	2017.1	-0.015 (CI = +/-0.025; p = 0.251)	0.163 (CI = +/-0.132; p = 0.017)	NA (CI = +/-NA; p = NA)	0.129	-1.45%
Frequency	2017.2	-0.007 (CI = +/-0.028; p = 0.596)	0.184 (CI = +/-0.136; p = 0.010)	NA (CI = +/-NA; p = NA)	0.151	-0.73%

AB Total

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

Loss Cost	2011.1	0.009 (CI = +/-0.017; p = 0.298)	0.159 (CI = +/-0.071; p = 0.000)	-0.263 (CI = +/-0.151; p = 0.001)	0.428	+0.87%	-22.46%
Loss Cost	2011.2	0.008 (CI = +/-0.017; p = 0.337)	0.158 (CI = +/-0.074; p = 0.000)	-0.262 (CI = +/-0.154; p = 0.001)	0.427	+0.84%	-22.42%
Loss Cost	2012.1	0.005 (CI = +/-0.018; p = 0.541)	0.170 (CI = +/-0.075; p = 0.000)	-0.256 (CI = +/-0.153; p = 0.001)	0.453	+0.54%	-22.20%
Loss Cost	2012.2	0.003 (CI = +/-0.018; p = 0.703)	0.161 (CI = +/-0.077; p = 0.000)	-0.256 (CI = +/-0.154; p = 0.002)	0.466	+0.34%	-22.33%
Loss Cost	2013.1	0.001 (CI = +/-0.018; p = 0.913)	0.173 (CI = +/-0.078; p = 0.000)	-0.259 (CI = +/-0.153; p = 0.001)	0.488	+0.10%	-22.78%
Loss Cost	2013.2	0.000 (CI = +/-0.019; p = 0.998)	0.167 (CI = +/-0.080; p = 0.000)	-0.265 (CI = +/-0.156; p = 0.001)	0.494	+0.00%	-23.26%
Loss Cost	2014.1	-0.001 (CI = +/-0.019; p = 0.901)	0.176 (CI = +/-0.083; p = 0.000)	-0.275 (CI = +/-0.159; p = 0.001)	0.488	-0.12%	-24.16%
Loss Cost	2014.2	-0.002 (CI = +/-0.019; p = 0.860)	0.170 (CI = +/-0.086; p = 0.000)	-0.288 (CI = +/-0.166; p = 0.001)	0.491	-0.17%	-25.13%
Loss Cost	2015.1	-0.003 (CI = +/-0.019; p = 0.791)	0.184 (CI = +/-0.088; p = 0.000)	-0.321 (CI = +/-0.172; p = 0.001)	0.494	-0.26%	-27.67%
Loss Cost	2015.2	-0.003 (CI = +/-0.020; p = 0.795)	0.181 (CI = +/-0.093; p = 0.000)	-0.330 (CI = +/-0.192; p = 0.001)	0.476	-0.26%	-28.32%
Loss Cost	2016.1	-0.002 (CI = +/-0.020; p = 0.811)	0.187 (CI = +/-0.098; p = 0.000)	-0.364 (CI = +/-0.231; p = 0.003)	0.393	-0.24%	-30.67%
Loss Cost	2016.2	-0.003 (CI = +/-0.021; p = 0.775)	0.192 (CI = +/-0.105; p = 0.001)	-0.314 (CI = +/-0.389; p = 0.110)	0.325	-0.30%	-27.20%
Loss Cost	2017.1	0.001 (CI = +/-0.022; p = 0.955)	0.210 (CI = +/-0.110; p = 0.000)	-1.164 (CI = +/-1.501; p = 0.124)	0.265	+0.06%	-68.76%
Loss Cost	2017.2	0.001 (CI = +/-0.023; p = 0.955)	0.210 (CI = +/-0.112; p = 0.001)	NA (CI = +/-NA; p = NA)	0.276	+0.06%	+0.06%
Loss Cost	2011.1	0.009 (CI = +/-0.017; p = 0.298)	0.159 (CI = +/-0.071; p = 0.000)	-0.263 (CI = +/-0.151; p = 0.001)	0.428	+0.87%	-22.46%
Loss Cost	2011.2	0.008 (CI = +/-0.017; p = 0.337)	0.158 (CI = +/-0.074; p = 0.000)	-0.262 (CI = +/-0.154; p = 0.001)	0.427	+0.84%	-22.42%
Loss Cost	2012.1	0.005 (CI = +/-0.018; p = 0.541)	0.170 (CI = +/-0.075; p = 0.000)	-0.256 (CI = +/-0.153; p = 0.001)	0.453	+0.54%	-22.20%
Loss Cost	2012.2	0.003 (CI = +/-0.018; p = 0.703)	0.161 (CI = +/-0.077; p = 0.000)	-0.256 (CI = +/-0.154; p = 0.002)	0.466	+0.34%	-22.33%
Loss Cost	2013.1	0.001 (CI = +/-0.018; p = 0.913)	0.173 (CI = +/-0.078; p = 0.000)	-0.259 (CI = +/-0.153; p = 0.001)	0.488	+0.10%	-22.78%
Loss Cost	2013.2	0.000 (CI = +/-0.019; p = 0.998)	0.167 (CI = +/-0.080; p = 0.000)	-0.265 (CI = +/-0.156; p = 0.001)	0.494	+0.00%	-23.26%
Loss Cost	2014.1	-0.001 (CI = +/-0.019; p = 0.901)	0.176 (CI = +/-0.083; p = 0.000)	-0.275 (CI = +/-0.159; p = 0.001)	0.488	-0.12%	-24.16%
Loss Cost	2014.2	-0.002 (CI = +/-0.019; p = 0.860)	0.170 (CI = +/-0.086; p = 0.000)	-0.288 (CI = +/-0.166; p = 0.001)	0.491	-0.17%	-25.13%
Loss Cost	2015.1	-0.003 (CI = +/-0.019; p = 0.791)	0.184 (CI = +/-0.088; p = 0.000)	-0.321 (CI = +/-0.172; p = 0.001)	0.494	-0.26%	-27.67%
Loss Cost	2015.2	-0.003 (CI = +/-0.020; p = 0.795)	0.181 (CI = +/-0.093; p = 0.000)	-0.330 (CI = +/-0.192; p = 0.001)	0.476	-0.26%	-28.32%
Loss Cost	2016.1	-0.002 (CI = +/-0.020; p = 0.811)	0.187 (CI = +/-0.098; p = 0.000)	-0.364 (CI = +/-0.231; p = 0.003)	0.393	-0.24%	-30.67%
Loss Cost	2016.2	-0.003 (CI = +/-0.021; p = 0.775)	0.192 (CI = +/-0.105; p = 0.001)	-0.314 (CI = +/-0.389; p = 0.110)	0.325	-0.30%	-27.20%
Loss Cost	2017.1	0.001 (CI = +/-0.022; p = 0.955)	0.210 (CI = +/-0.110; p = 0.000)	-1.164 (CI = +/-1.501; p = 0.124)	0.265	+0.06%	-68.76%
Loss Cost	2017.2	0.001 (CI = +/-0.023; p = 0.955)	0.210 (CI = +/-0.112; p = 0.001)	NA (CI = +/-NA; p = NA)	0.276	+0.06%	+0.06%
Severity	2011.1	0.015 (CI = +/-0.006; p = 0.000)	0.030 (CI = +/-0.027; p = 0.030)	-0.152 (CI = +/-0.056; p = 0.000)	0.353	+1.49%	-12.85%
Severity	2011.2	0.014 (CI = +/-0.006; p = 0.000)	0.026 (CI = +/-0.027; p = 0.058)	-0.150 (CI = +/-0.056; p = 0.000)	0.342	+1.39%	-12.69%
Severity	2012.1	0.012 (CI = +/-0.006; p = 0.000)	0.032 (CI = +/-0.027; p = 0.020)	-0.147 (CI = +/-0.055; p = 0.000)	0.377	+1.24%	-12.57%
Severity	2012.2	0.012 (CI = +/-0.006; p = 0.001)	0.029 (CI = +/-0.027; p = 0.039)	-0.147 (CI = +/-0.055; p = 0.000)	0.382	+1.17%	-12.62%
Severity	2013.1	0.012 (CI = +/-0.007; p = 0.001)	0.029 (CI = +/-0.029; p = 0.045)	-0.147 (CI = +/-0.056; p = 0.000)	0.374	+1.17%	-12.63%
Severity	2013.2	0.011 (CI = +/-0.007; p = 0.002)	0.027 (CI = +/-0.030; p = 0.076)	-0.149 (CI = +/-0.057; p = 0.000)	0.383	+1.13%	-12.86%
Severity	2014.1	0.010 (CI = +/-0.007; p = 0.003)	0.033 (CI = +/-0.030; p = 0.032)	-0.156 (CI = +/-0.057; p = 0.000)	0.429	+1.05%	-13.53%
Severity	2014.2	0.010 (CI = +/-0.007; p = 0.005)	0.028 (CI = +/-0.030; p = 0.071)	-0.165 (CI = +/-0.058; p = 0.000)	0.461	+1.01%	-14.38%
Severity	2015.1	0.010 (CI = +/-0.007; p = 0.006)	0.029 (CI = +/-0.032; p = 0.072)	-0.168 (CI = +/-0.061; p = 0.000)	0.427	+1.00%	-14.64%
Severity	2015.2	0.010 (CI = +/-0.007; p = 0.007)	0.025 (CI = +/-0.033; p = 0.133)	-0.183 (CI = +/-0.067; p = 0.000)	0.438	+1.00%	-15.92%
Severity	2016.1	0.010 (CI = +/-0.007; p = 0.008)	0.021 (CI = +/-0.034; p = 0.223)	-0.161 (CI = +/-0.080; p = 0.000)	0.280	+0.99%	-14.06%
Severity	2016.2	0.009 (CI = +/-0.007; p = 0.018)	0.029 (CI = +/-0.035; p = 0.093)	-0.066 (CI = +/-0.129; p = 0.302)	0.160	+0.87%	-5.61%
Severity	2017.1	0.008 (CI = +/-0.008; p = 0.040)	0.026 (CI = +/-0.037; p = 0.164)	0.105 (CI = +/-0.503; p = 0.674)	0.161	+0.80%	+11.95%
Severity	2017.2	0.008 (CI = +/-0.008; p = 0.043)	0.026 (CI = +/-0.038; p = 0.171)	NA (CI = +/-NA; p = NA)	0.118	+0.80%	+0.80%
Severity	2011.1	0.015 (CI = +/-0.006; p = 0.000)	0.030 (CI = +/-0.027; p = 0.030)	-0.152 (CI = +/-0.056; p = 0.000)	0.353	+1.49%	-12.85%
Severity	2011.2	0.014 (CI = +/-0.006; p = 0.000)	0.026 (CI = +/-0.027; p = 0.058)	-0.150 (CI = +/-0.056; p = 0.000)	0.342	+1.39%	-12.69%
Severity	2012.1	0.012 (CI = +/-0.006; p = 0.000)	0.032 (CI = +/-0.027; p = 0.020)	-0.147 (CI = +/-0.055; p = 0.000)	0.377	+1.24%	-12.57%
Severity	2012.2	0.012 (CI = +/-0.006; p = 0.001)	0.029 (CI = +/-0.027; p = 0.039)	-0.147 (CI = +/-0.055; p = 0.000)	0.382	+1.17%	-12.62%
Severity	2013.1	0.012 (CI = +/-0.007; p = 0.001)	0.029 (CI = +/-0.029; p = 0.045)	-0.147 (CI = +/-0.056; p = 0.000)	0.374	+1.17%	-12.63%
Severity	2013.2	0.011 (CI = +/-0.007; p = 0.002)	0.027 (CI = +/-0.030; p = 0.076)	-0.149 (CI = +/-0.057; p = 0.000)	0.383	+1.13%	-12.86%
Severity	2014.1	0.010 (CI = +/-0.007; p = 0.003)	0.033 (CI = +/-0.030; p = 0.032)	-0.156 (CI = +/-0.057; p = 0.000)	0.429	+1.05%	-13.53%
Severity	2014.2	0.010 (CI = +/-0.007; p = 0.005)	0.028 (CI = +/-0.030; p = 0.071)	-0.165 (CI = +/-0.058; p = 0.000)	0.461	+1.01%	-14.38%
Severity	2015.1	0.010 (CI = +/-0.007; p = 0.006)	0.029 (CI = +/-0.032; p = 0.072)	-0.168 (CI = +/-0.061; p = 0.000)	0.427	+1.00%	-14.64%
Severity	2015.2	0.010 (CI = +/-0.007; p = 0.007)	0.025 (CI = +/-0.033; p = 0.133)	-0.183 (CI = +/-0.067; p = 0.000)	0.438	+1.00%	-15.92%
Severity	2016.1	0.010 (CI = +/-0.007; p = 0.008)	0.021 (CI = +/-0.034; p = 0.223)	-0.161 (CI = +/-0.080; p = 0.000)	0.280	+0.99%	-14.06%
Severity	2016.2	0.009 (CI = +/-0.007; p = 0.018)	0.029 (CI = +/-0.035; p = 0.093)	-0.066 (CI = +/-0.129; p = 0.302)	0.160	+0.87%	-5.61%
Severity	2017.1	0.008 (CI = +/-0.008; p = 0.040)	0.026 (CI = +/-0.037; p = 0.164)	0.105 (CI = +/-0.503; p = 0.674)	0.161	+0.80%	+11.95%
Severity	2017.2	0.008 (CI = +/-0.008; p = 0.043)	0.026 (CI = +/-0.038; p = 0.171)	NA (CI = +/-NA; p = NA)	0.118	+0.80%	+0.80%
Frequency	2011.1	-0.006 (CI = +/-0.019; p = 0.519)	0.130 (CI = +/-0.081; p = 0.002)	-0.111 (CI = +/-0.171; p = 0.199)	0.261	-0.61%	-11.03%
Frequency	2011.2	-0.005 (CI = +/-0.020; p = 0.579)	0.132 (CI = +/-0.084; p = 0.003)	-0.113 (CI = +/-0.174; p = 0.201)	0.256	-0.54%	-11.13%
Frequency	2012.1	-0.007 (CI = +/-0.020; p = 0.498)	0.138 (CI = +/-0.087; p = 0.002)	-0.110 (CI = +/-0.177; p = 0.219)	0.253	-0.69%	-11.01%
Frequency	2012.2	-0.008 (CI = +/-0.021; p = 0.435)	0.132 (CI = +/-0.089; p = 0.005)	-0.110 (CI = +/-0.180; p = 0.227)	0.259	-0.82%	-11.11%
Frequency	2013.1	-0.011 (CI = +/-0.021; p = 0.323)	0.144 (CI = +/-0.092; p = 0.003)	-0.113 (CI = +/-0.180; p = 0.215)	0.281	-1.05%	-11.61%
Frequency	2013.2	-0.011 (CI = +/-0.022; p = 0.312)	0.141 (CI = +/-0.095; p = 0.005)	-0.116 (CI = +/-0.185; p = 0.214)	0.281	-1.11%	-11.93%
Frequency	2014.1	-0.012 (CI = +/-0.023; p = 0.308)	0.144 (CI = +/-0.099; p = 0.006)	-0.120 (CI = +/-0.191; p = 0.213)	0.253	-1.15%	-12.30%
Frequency	2014.2	-0.012 (CI = +/-0.023; p = 0.315)	0.142 (CI = +/-0.104; p = 0.009)	-0.122 (CI = +/-0.199; p = 0.222)	0.247	-1.16%	-12.55%
Frequency	2015.1	-0.012 (CI = +/-0.024; p = 0.290)	0.155 (CI = +/-0.108; p = 0.006)	-0.153 (CI = +/-0.210; p = 0.147)	0.255	-1.24%	-15.27%
Frequency	2015.2	-0.012 (CI = +/-0.024; p = 0.303)	0.156 (CI = +/-0.113; p = 0.008)	-0.147 (CI = +/-0.233; p = 0.210)	0.238	-1.24%	-14.74%
Frequency	2016.1	-0.012 (CI = +/-0.025; p = 0.323)	0.166 (CI = +/-0.119; p = 0.007)	-0.203 (CI = +/-0.281; p = 0.152)	0.213	-1.22%	-19.33%
Frequency	2016.2	-0.012 (CI = +/-0.026; p = 0.366)	0.162 (CI = +/-0.127; p = 0.014)	-0.248 (CI = +/-0.473; p = 0.294)	0.191	-1.16%	-22.87%
Frequency	2017.1	-0.007 (CI = +/-0.027; p = 0.590)	0.184 (CI = +/-0.134; p = 0.009)	-1.269 (CI = +/-1.824; p = 0.166)	0.154	-0.73%	-72.09%
Frequency	2017.2	-0.007 (CI = +/-0.028; p = 0.596)	0.184 (CI = +/-0.136; p = 0.010)	NA (CI = +/-NA; p = NA)	0.151	-0.73%	-0.73%
Frequency	2011.1	-0.006 (CI = +/-0.019; p = 0.519)	0.130 (CI = +/-0.081; p = 0.002)	-0.111 (CI = +/-0.171; p = 0.199)	0.261	-0.61%	-11.03%
Frequency	2011.2	-0.005 (CI = +/-0.020; p = 0.579)	0.132 (CI = +/-0.084; p = 0.003)	-0.113 (CI = +/-0.174; p = 0.201)	0.256	-0.54%	-11.13%
Frequency	2012.1	-0.007 (CI = +/-0.020; p = 0.498)	0.138 (CI = +/-0.087; p = 0.002)	-0.110 (CI = +/-0.177; p = 0.219)	0.253	-0.69%	-11.01%
Frequency	2012.2	-0.008 (CI = +/-0.021; p = 0.435)	0.132 (CI = +/-0.089; p = 0.005)	-0.110 (CI = +/-0.180; p = 0.227)	0.259	-0.82%	-11.11%
Frequency	2013.1	-0.011 (CI = +/-0.021; p = 0.323)	0.144 (CI = +/-0.092; p = 0.003)	-0.113 (CI = +/-0.180; p = 0.215)	0.281	-1.05%	-11.61%
Frequency	2013.2	-0.011 (CI = +/-0.022; p = 0.312)	0.141 (CI = +/-0.095; p = 0.005)	-0.116 (CI = +/-0.185; p = 0.214)	0.281	-1.11%	-11.93%
Frequency	2014.1	-0.012 (CI = +/-0.023; p = 0.308)	0.144 (CI = +/-0.099; p = 0.006)	-0.120 (CI = +/-0.191; p = 0.213)	0.253	-1.15%	-12.30%
Frequency	2014.2	-0.012 (CI = +/-0.023; p = 0.315)	0.142 (CI = +/-0.104; p = 0.009)	-0.122 (CI = +/-0.199; p = 0.222)	0.247	-1.16%	-12.55%
Frequency	2015.1	-0.012 (CI = +/-0.024; p = 0.290)	0.155 (CI = +/-0.108; p = 0.006)	-0.153 (CI = +/-0.210; p = 0.147)	0.255	-1.24%	-15.27%
Frequency	2015.2	-0.012 (CI = +/-0.024; p = 0.303)	0.156 (CI = +/-0.113; p = 0.008)	-0.147 (CI = +/-0.233; p = 0.210)	0.238	-1.24%	-14.74%
Frequency	2016.1	-0.012 (CI = +/-0.025; p = 0.323)	0.166 (CI = +/-0.119; p = 0.007)	-0.203 (CI = +/-0.281; p = 0.152)	0.213	-1.22%	-19.33%
Frequency	2016.2	-0.012 (CI = +/-0.026; p = 0.366)	0.162 (CI = +/-0.127; p = 0.014)	-0.248 (CI = +/-0.473; p = 0.294)	0.191	-1.16%	-22.87%
Frequency	2017.1	-0.007 (CI = +/-0.027; p = 0.590)	0.184 (CI = +/-0.134; p = 0.009)	-1.269 (CI = +/-1.824; p = 0.166)	0.154	-0.73%	-72.09%
Frequency	2017.2	-0.007 (CI = +/-0.028; p = 0.596)	0.184 (CI = +/-0.136; p = 0.010)	NA (CI = +/-NA; p = NA)	0.151	-0.73%	-0.73%

AB Total

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

Loss Cost	2011.1	0.000 (CI = +/-0.017; p = 0.990)	0.164 (CI = +/-0.068; p = 0.000)	0.000 (CI = +/-0.000; p = 0.007)	-0.282 (CI = +/-0.143; p = 0.000)	0.490	-0.01%	-24.59%
Loss Cost	2011.2	0.000 (CI = +/-0.017; p = 0.964)	0.168 (CI = +/-0.070; p = 0.000)	0.000 (CI = +/-0.000; p = 0.007)	-0.286 (CI = +/-0.146; p = 0.000)	0.492	+0.04%	-24.82%
Loss Cost	2012.1	-0.001 (CI = +/-0.018; p = 0.952)	0.174 (CI = +/-0.072; p = 0.000)	0.000 (CI = +/-0.000; p = 0.021)	-0.280 (CI = +/-0.148; p = 0.000)	0.498	-0.05%	-24.46%
Loss Cost	2012.2	-0.001 (CI = +/-0.018; p = 0.930)	0.170 (CI = +/-0.075; p = 0.000)	0.000 (CI = +/-0.000; p = 0.051)	-0.278 (CI = +/-0.151; p = 0.001)	0.496	-0.08%	-24.33%
Loss Cost	2013.1	-0.001 (CI = +/-0.018; p = 0.892)	0.175 (CI = +/-0.077; p = 0.000)	0.000 (CI = +/-0.000; p = 0.175)	-0.275 (CI = +/-0.154; p = 0.001)	0.497	-0.12%	-24.16%
Loss Cost	2013.2	-0.001 (CI = +/-0.019; p = 0.895)	0.176 (CI = +/-0.082; p = 0.000)	0.000 (CI = +/-0.000; p = 0.287)	-0.275 (CI = +/-0.157; p = 0.001)	0.495	-0.12%	-24.17%
Loss Cost	2014.1	-0.001 (CI = +/-0.019; p = 0.901)	0.176 (CI = +/-0.083; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.275 (CI = +/-0.159; p = 0.001)	0.488	-0.12%	-24.16%
Loss Cost	2014.2	-0.002 (CI = +/-0.019; p = 0.860)	0.170 (CI = +/-0.086; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.288 (CI = +/-0.166; p = 0.001)	0.491	-0.17%	-25.13%
Loss Cost	2015.1	-0.003 (CI = +/-0.019; p = 0.791)	0.184 (CI = +/-0.088; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.321 (CI = +/-0.172; p = 0.001)	0.494	-0.26%	-27.67%
Loss Cost	2015.2	-0.003 (CI = +/-0.020; p = 0.795)	0.181 (CI = +/-0.093; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.330 (CI = +/-0.192; p = 0.001)	0.476	-0.26%	-28.32%
Loss Cost	2016.1	-0.002 (CI = +/-0.020; p = 0.811)	0.187 (CI = +/-0.098; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.364 (CI = +/-0.231; p = 0.003)	0.393	-0.24%	-30.67%
Loss Cost	2016.2	-0.003 (CI = +/-0.021; p = 0.775)	0.192 (CI = +/-0.105; p = 0.001)	NA (CI = +/-NA; p = NA)	-0.314 (CI = +/-0.389; p = 0.110)	0.325	-0.30%	-27.20%
Loss Cost	2017.1	0.001 (CI = +/-0.022; p = 0.955)	0.210 (CI = +/-0.110; p = 0.000)	NA (CI = +/-NA; p = NA)	-1.164 (CI = +/-1.501; p = 0.124)	0.265	+0.06%	-68.76%
Loss Cost	2017.2	0.001 (CI = +/-0.023; p = 0.955)	0.210 (CI = +/-0.112; p = 0.001)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.276	+0.06%	+0.06%
Loss Cost	2011.1	0.000 (CI = +/-0.017; p = 0.990)	0.164 (CI = +/-0.068; p = 0.000)	0.000 (CI = +/-0.000; p = 0.007)	-0.282 (CI = +/-0.143; p = 0.000)	0.490	-0.01%	-24.59%
Loss Cost	2011.2	0.000 (CI = +/-0.017; p = 0.964)	0.168 (CI = +/-0.070; p = 0.000)	0.000 (CI = +/-0.000; p = 0.007)	-0.286 (CI = +/-0.146; p = 0.000)	0.492	+0.04%	-24.82%
Loss Cost	2012.1	-0.001 (CI = +/-0.018; p = 0.952)	0.174 (CI = +/-0.072; p = 0.000)	0.000 (CI = +/-0.000; p = 0.021)	-0.280 (CI = +/-0.148; p = 0.000)	0.498	-0.05%	-24.46%
Loss Cost	2012.2	-0.001 (CI = +/-0.018; p = 0.930)	0.170 (CI = +/-0.075; p = 0.000)	0.000 (CI = +/-0.000; p = 0.051)	-0.278 (CI = +/-0.151; p = 0.001)	0.496	-0.08%	-24.33%
Loss Cost	2013.1	-0.001 (CI = +/-0.018; p = 0.892)	0.175 (CI = +/-0.077; p = 0.000)	0.000 (CI = +/-0.000; p = 0.175)	-0.275 (CI = +/-0.154; p = 0.001)	0.497	-0.12%	-24.16%
Loss Cost	2013.2	-0.001 (CI = +/-0.019; p = 0.895)	0.176 (CI = +/-0.082; p = 0.000)	0.000 (CI = +/-0.000; p = 0.287)	-0.275 (CI = +/-0.157; p = 0.001)	0.495	-0.12%	-24.17%
Loss Cost	2014.1	-0.001 (CI = +/-0.019; p = 0.901)	0.176 (CI = +/-0.083; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.275 (CI = +/-0.159; p = 0.001)	0.488	-0.12%	-24.16%
Loss Cost	2014.2	-0.002 (CI = +/-0.019; p = 0.860)	0.170 (CI = +/-0.086; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.288 (CI = +/-0.166; p = 0.001)	0.491	-0.17%	-25.13%
Loss Cost	2015.1	-0.003 (CI = +/-0.019; p = 0.791)	0.184 (CI = +/-0.088; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.321 (CI = +/-0.172; p = 0.001)	0.494	-0.26%	-27.67%
Loss Cost	2015.2	-0.003 (CI = +/-0.020; p = 0.795)	0.181 (CI = +/-0.093; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.330 (CI = +/-0.192; p = 0.001)	0.476	-0.26%	-28.32%
Loss Cost	2016.1	-0.002 (CI = +/-0.020; p = 0.811)	0.187 (CI = +/-0.098; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.364 (CI = +/-0.231; p = 0.003)	0.393	-0.24%	-30.67%
Loss Cost	2016.2	-0.003 (CI = +/-0.021; p = 0.775)	0.192 (CI = +/-0.105; p = 0.001)	NA (CI = +/-NA; p = NA)	-0.314 (CI = +/-0.389; p = 0.110)	0.325	-0.30%	-27.20%
Loss Cost	2017.1	0.001 (CI = +/-0.022; p = 0.955)	0.210 (CI = +/-0.110; p = 0.000)	NA (CI = +/-NA; p = NA)	-1.164 (CI = +/-1.501; p = 0.124)	0.265	+0.06%	-68.76%
Loss Cost	2017.2	0.001 (CI = +/-0.023; p = 0.955)	0.210 (CI = +/-0.112; p = 0.001)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.276	+0.06%	+0.06%
Severity	2011.1	0.011 (CI = +/-0.006; p = 0.001)	0.032 (CI = +/-0.025; p = 0.013)	0.000 (CI = +/-0.000; p = 0.002)	-0.160 (CI = +/-0.052; p = 0.000)	0.446	+1.11%	-13.86%
Severity	2011.2	0.011 (CI = +/-0.006; p = 0.001)	0.030 (CI = +/-0.026; p = 0.023)	0.000 (CI = +/-0.000; p = 0.006)	-0.158 (CI = +/-0.053; p = 0.000)	0.420	+1.09%	-13.72%
Severity	2012.1	0.010 (CI = +/-0.006; p = 0.002)	0.033 (CI = +/-0.026; p = 0.012)	0.000 (CI = +/-0.000; p = 0.024)	-0.155 (CI = +/-0.053; p = 0.000)	0.426	+1.03%	-13.47%
Severity	2012.2	0.010 (CI = +/-0.006; p = 0.003)	0.032 (CI = +/-0.027; p = 0.020)	0.000 (CI = +/-0.000; p = 0.055)	-0.154 (CI = +/-0.054; p = 0.000)	0.416	+1.02%	-13.42%
Severity	2013.1	0.010 (CI = +/-0.007; p = 0.003)	0.030 (CI = +/-0.028; p = 0.033)	0.000 (CI = +/-0.000; p = 0.038)	-0.155 (CI = +/-0.055; p = 0.000)	0.417	+1.04%	-13.51%
Severity	2013.2	0.010 (CI = +/-0.007; p = 0.003)	0.033 (CI = +/-0.029; p = 0.030)	0.000 (CI = +/-0.000; p = 0.056)	-0.156 (CI = +/-0.056; p = 0.000)	0.418	+1.04%	-13.54%
Severity	2014.1	0.010 (CI = +/-0.007; p = 0.003)	0.033 (CI = +/-0.030; p = 0.032)	NA (CI = +/-NA; p = NA)	-0.156 (CI = +/-0.057; p = 0.000)	0.429	+1.05%	-13.53%
Severity	2014.2	0.010 (CI = +/-0.007; p = 0.005)	0.028 (CI = +/-0.030; p = 0.071)	NA (CI = +/-NA; p = NA)	-0.165 (CI = +/-0.058; p = 0.000)	0.461	+1.01%	-14.38%
Severity	2015.1	0.010 (CI = +/-0.007; p = 0.006)	0.029 (CI = +/-0.032; p = 0.072)	NA (CI = +/-NA; p = NA)	-0.168 (CI = +/-0.061; p = 0.000)	0.427	+1.00%	-14.64%
Severity	2015.2	0.010 (CI = +/-0.007; p = 0.007)	0.025 (CI = +/-0.033; p = 0.133)	NA (CI = +/-NA; p = NA)	-0.183 (CI = +/-0.067; p = 0.000)	0.438	+1.00%	-15.92%
Severity	2016.1	0.010 (CI = +/-0.007; p = 0.008)	0.021 (CI = +/-0.034; p = 0.223)	NA (CI = +/-NA; p = NA)	-0.161 (CI = +/-0.080; p = 0.000)	0.280	+0.99%	-14.06%
Severity	2016.2	0.009 (CI = +/-0.007; p = 0.018)	0.029 (CI = +/-0.035; p = 0.093)	NA (CI = +/-NA; p = NA)	-0.066 (CI = +/-0.129; p = 0.302)	0.160	+0.87%	-5.61%
Severity	2017.1	0.008 (CI = +/-0.008; p = 0.040)	0.026 (CI = +/-0.037; p = 0.164)	NA (CI = +/-NA; p = NA)	0.105 (CI = +/-0.503; p = 0.674)	0.161	+0.80%	+11.95%
Severity	2017.2	0.008 (CI = +/-0.008; p = 0.043)	0.026 (CI = +/-0.038; p = 0.171)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.118	+0.80%	+0.80%
Severity	2011.1	0.011 (CI = +/-0.006; p = 0.001)	0.032 (CI = +/-0.025; p = 0.013)	0.000 (CI = +/-0.000; p = 0.002)	-0.160 (CI = +/-0.052; p = 0.000)	0.446	+1.11%	-13.86%
Severity	2011.2	0.011 (CI = +/-0.006; p = 0.001)	0.030 (CI = +/-0.026; p = 0.023)	0.000 (CI = +/-0.000; p = 0.006)	-0.158 (CI = +/-0.053; p = 0.000)	0.420	+1.09%	-13.72%
Severity	2012.1	0.010 (CI = +/-0.006; p = 0.002)	0.033 (CI = +/-0.026; p = 0.012)	0.000 (CI = +/-0.000; p = 0.024)	-0.155 (CI = +/-0.053; p = 0.000)	0.426	+1.03%	-13.47%
Severity	2012.2	0.010 (CI = +/-0.006; p = 0.003)	0.032 (CI = +/-0.027; p = 0.020)	0.000 (CI = +/-0.000; p = 0.055)	-0.154 (CI = +/-0.054; p = 0.000)	0.416	+1.02%	-13.42%
Severity	2013.1	0.010 (CI = +/-0.007; p = 0.003)	0.030 (CI = +/-0.028; p = 0.033)	0.000 (CI = +/-0.000; p = 0.038)	-0.155 (CI = +/-0.055; p = 0.000)	0.417	+1.04%	-13.51%
Severity	2013.2	0.010 (CI = +/-0.007; p = 0.003)	0.033 (CI = +/-0.029; p = 0.030)	0.000 (CI = +/-0.000; p = 0.056)	-0.156 (CI = +/-0.056; p = 0.000)	0.418	+1.04%	-13.54%
Severity	2014.1	0.010 (CI = +/-0.007; p = 0.003)	0.033 (CI = +/-0.030; p = 0.032)	NA (CI = +/-NA; p = NA)	-0.156 (CI = +/-0.057; p = 0.000)	0.429	+1.05%	-13.53%
Severity	2014.2	0.010 (CI = +/-0.007; p = 0.005)	0.028 (CI = +/-0.030; p = 0.071)	NA (CI = +/-NA; p = NA)	-0.165 (CI = +/-0.058; p = 0.000)	0.461	+1.01%	-14.38%
Severity	2015.1	0.010 (CI = +/-0.007; p = 0.006)	0.029 (CI = +/-0.032; p = 0.072)	NA (CI = +/-NA; p = NA)	-0.168 (CI = +/-0.061; p = 0.000)	0.427	+1.00%	-14.64%
Severity	2015.2	0.010 (CI = +/-0.007; p = 0.007)	0.025 (CI = +/-0.033; p = 0.133)	NA (CI = +/-NA; p = NA)	-0.183 (CI = +/-0.067; p = 0.000)	0.438	+1.00%	-15.92%
Severity	2016.1	0.010 (CI = +/-0.007; p = 0.008)	0.021 (CI = +/-0.034; p = 0.223)	NA (CI = +/-NA; p = NA)	-0.161 (CI = +/-0.080; p = 0.000)	0.280	+0.99%	-14.06%
Severity	2016.2	0.009 (CI = +/-0.007; p = 0.018)	0.029 (CI = +/-0.035; p = 0.093)	NA (CI = +/-NA; p = NA)	-0.066 (CI = +/-0.129; p = 0.302)	0.160	+0.87%	-5.61%
Severity	2017.1	0.008 (CI = +/-0.008; p = 0.040)	0.026 (CI = +/-0.037; p = 0.164)	NA (CI = +/-NA; p = NA)	0.105 (CI = +/-0.503; p = 0.674)	0.161	+0.80%	+11.95%
Severity	2017.2	0.008 (CI = +/-0.008; p = 0.043)	0.026 (CI = +/-0.038; p = 0.171)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.118	+0.80%	+0.80%
Frequency	2011.1	-0.011 (CI = +/-0.020; p = 0.270)	0.133 (CI = +/-0.080; p = 0.002)	0.000 (CI = +/-0.000; p = 0.179)	-0.122 (CI = +/-0.170; p = 0.157)	0.272	-1.11%	-12.46%
Frequency	2011.2	-0.010 (CI = +/-0.021; p = 0.314)	0.138 (CI = +/-0.083; p = 0.002)	0.000 (CI = +/-0.000; p = 0.149)	-0.127 (CI = +/-0.174; p = 0.148)	0.272	-1.04%	-12.86%
Frequency	2012.1	-0.011 (CI = +/-0.021; p = 0.309)	0.140 (CI = +/-0.086; p = 0.002)	0.000 (CI = +/-0.000; p = 0.202)	-0.125 (CI = +/-0.178; p = 0.164)	0.263	-1.07%	-12.70%
Frequency	2012.2	-0.011 (CI = +/-0.022; p = 0.312)	0.138 (CI = +/-0.090; p = 0.003)	0.000 (CI = +/-0.000; p = 0.287)	-0.124 (CI = +/-0.182; p = 0.177)	0.261	-1.09%	-12.60%
Frequency	2013.1	-0.012 (CI = +/-0.022; p = 0.292)	0.145 (CI = +/-0.092; p = 0.003)	0.000 (CI = +/-0.000; p = 0.613)	-0.120 (CI = +/-0.184; p = 0.197)	0.270	-1.15%	-12.31%
Frequency	2013.2	-0.012 (CI = +/-0.022; p = 0.302)	0.144 (CI = +/-0.098; p = 0.005)	0.000 (CI = +/-0.000; p = 0.753)	-0.120 (CI = +/-0.188; p = 0.207)	0.267	-1.15%	-12.30%
Frequency	2014.1	-0.012 (CI = +/-0.023; p = 0.308)	0.144 (CI = +/-0.099; p = 0.006)	NA (CI = +/-NA; p = NA)	-0.120 (CI = +/-0.191; p = 0.213)	0.253	-1.15%	-12.30%
Frequency	2014.2	-0.012 (CI = +/-0.023; p = 0.315)	0.142 (CI = +/-0.104; p = 0.009)	NA (CI = +/-NA; p = NA)	-0.122 (CI = +/-0.199; p = 0.222)	0.247	-1.16%	-12.55%
Frequency	2015.1	-0.012 (CI = +/-0.024; p = 0.290)	0.155 (CI = +/-0.108; p = 0.006)	NA (CI = +/-NA; p = NA)	-0.153 (CI = +/-0.210; p = 0.147)	0.255	-1.24%	-15.27%
Frequency	2015.2	-0.012 (CI = +/-0.024; p = 0.303)	0.156 (CI = +/-0.113; p = 0.008)	NA (CI = +/-NA; p = NA)	-0.147 (CI = +/-0.233; p = 0.210)	0.238	-1.24%	-14.74%
Frequency	2016.1	-0.012 (CI = +/-0.025; p = 0.323)	0.166 (CI = +/-0.119; p = 0.007)	NA (CI = +/-NA; p = NA)	-0.203 (CI = +/-0.281; p = 0.152)	0.213	-1.22%	-19.33%
Frequency	2016.2	-0.012 (CI = +/-0.026; p = 0.366)	0.162 (CI = +/-0.127; p = 0.014)	NA (CI = +/-NA; p = NA)	-0.248 (CI = +/-0.473; p = 0.294)	0.191	-1.16%	-22.87%
Frequency	2017.1	-0.007 (CI = +/-0.027; p = 0.590)	0.184 (CI = +/-0.134; p = 0.009)	NA (CI = +/-NA; p = NA)	-1.269 (CI = +/-1.824; p = 0.166)	0.154	-0.73%	-72.09%
Frequency	2017.2	-0.007 (CI = +/-0.028; p = 0.596)	0.184 (CI = +/-0.136; p = 0.010)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.151	-0.73%	-0.73%
Frequency	2011.1	-0.011 (CI = +/-0.020; p = 0.270)	0.133 (CI = +/-0.080; p = 0.002)	0.000 (CI = +/-0.000; p = 0.179)	-0.122 (CI = +/-0.170; p = 0.157)	0.272	-1.11%	-12.46%
Frequency	2011.2	-0.010 (CI = +/-0.021; p = 0.314)	0.138 (CI = +/-0.083; p = 0.002)	0.000 (CI = +/-0.000; p = 0.149)	-0.127 (CI = +/-0.174; p = 0.148)	0.272	-1.04%	-12.86%
Frequency	2012.1	-0.011 (CI = +/-0.021; p = 0.309)	0.140 (CI = +/-0.086; p = 0.002)	0.000 (CI = +/-0.000; p = 0.202)	-0.125 (CI = +/-0.178; p = 0.164)	0.263	-1.07%	-12.70%
Frequency	2012.2	-0.011 (CI = +/-0.022; p = 0.312)	0.138 (CI = +/-0.090; p = 0.003)	0.000 (CI = +/-0.000; p = 0.287)	-0.124 (CI = +/-0.182; p = 0.177)	0.261	-1.09%	-12.60%
Frequency	2013.1	-0.012 (CI = +/-0.022; p = 0.292)	0.145 (CI = +/-0.092; p = 0.003)	0.000 (CI = +/-0.000; p = 0.613)	-0.120 (CI = +/-0.184; p = 0.197)	0.270	-1.15%	-12.31%
Frequency	2013.2	-0.012 (CI = +/-0.022; p = 0.302)	0.144 (CI = +/-0.098; p = 0.005)	0.000 (CI = +/-0.000; p = 0.753)	-0.120 (CI = +/-0.188; p = 0.207)	0.267	-1.15%	-12.30%
Frequency	2014.1	-0.012 (CI = +/-0.023; p = 0.308)	0.144 (CI = +/-0.099; p = 0.006)	NA (CI = +/-NA; p = NA)	-0.120 (CI = +/-0.191; p = 0.213)	0.253	-1.15%	-12.30%
Frequency	2014.2	-0.012 (CI = +/-0.023; p = 0.315)	0.142 (CI = +/-0.104; p = 0.009)	NA (CI = +/-NA; p = NA)	-0.122 (CI = +/-0.199; p = 0.222)	0.247	-1.16%	-12.55%
Frequency	2015.1	-0.012 (CI = +/-0.024; p = 0.290)	0.155 (CI = +/-0.108; p = 0.006)	NA (CI = +/-NA; p = NA)	-0.153 (CI = +/-0.210; p = 0.147)	0.255	-1.24%	-15.27%
Frequency	2015.2	-0.012 (CI = +/-0.024; p = 0.303)	0.156 (CI = +/-0.113; p = 0.008)	NA (CI = +/-NA; p = NA)	-0.147 (CI = +/-0.233; p = 0.210)	0.238	-1.24%	-14.74%
Frequency	2016.1	-0.012 (CI = +/-0.025; p = 0.323)	0.166 (CI = +/-0.119; p = 0.007)	NA (CI = +/-NA; p = NA)	-0.203 (CI = +/-0.281; p = 0.152)	0.213	-1.22%	-19.33%
Frequency	2016.2	-0.012 (CI = +/-0.026; p = 0.366)	0.162 (CI = +/-0.127; p = 0.014)	NA (CI = +/-NA; p = NA)	-0.248 (CI = +/-0.473; p = 0.294)	0.191	-1.16%	-22.87%
Frequency	2017.1	-0.007 (CI = +/-0.027; p = 0.590)	0.184 (CI = +/-0.134; p = 0.009)	NA (CI = +/-NA; p = NA)	-1.269 (CI = +/-1.824; p = 0.166)	0.154	-0.73%	-72.09%
Frequency	2017.2	-0.007 (CI = +/-0.028; p = 0.596)	0.184 (CI = +/-0.136; p = 0.010)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.151	-0.73%	-0.73%

AB Total

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

Loss Cost	2011.1	0.003 (CI = +/-0.009; p = 0.456)	0.127 (CI = +/-0.038; p = 0.000)	-0.128 (CI = +/-0.083; p = 0.003)	0.010 (CI = +/-0.002; p = 0.000)	0.838	+0.33%	-11.72%
Loss Cost	2011.2	0.002 (CI = +/-0.009; p = 0.597)	0.124 (CI = +/-0.039; p = 0.000)	-0.125 (CI = +/-0.085; p = 0.005)	0.010 (CI = +/-0.002; p = 0.000)	0.840	+0.24%	-11.54%
Loss Cost	2012.1	0.000 (CI = +/-0.009; p = 0.933)	0.135 (CI = +/-0.038; p = 0.000)	-0.120 (CI = +/-0.079; p = 0.004)	0.010 (CI = +/-0.002; p = 0.000)	0.865	-0.04%	-11.34%
Loss Cost	2012.2	-0.003 (CI = +/-0.008; p = 0.493)	0.124 (CI = +/-0.035; p = 0.000)	-0.118 (CI = +/-0.073; p = 0.002)	0.011 (CI = +/-0.002; p = 0.000)	0.890	-0.28%	-11.40%
Loss Cost	2013.1	-0.005 (CI = +/-0.008; p = 0.186)	0.136 (CI = +/-0.033; p = 0.000)	-0.122 (CI = +/-0.066; p = 0.001)	0.011 (CI = +/-0.001; p = 0.000)	0.912	-0.50%	-11.92%
Loss Cost	2013.2	-0.006 (CI = +/-0.007; p = 0.085)	0.127 (CI = +/-0.032; p = 0.000)	-0.128 (CI = +/-0.063; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.924	-0.63%	-12.55%
Loss Cost	2014.1	-0.007 (CI = +/-0.007; p = 0.041)	0.135 (CI = +/-0.031; p = 0.000)	-0.137 (CI = +/-0.061; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.931	-0.73%	-13.46%
Loss Cost	2014.2	-0.008 (CI = +/-0.007; p = 0.019)	0.127 (CI = +/-0.030; p = 0.000)	-0.152 (CI = +/-0.059; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.941	-0.80%	-14.79%
Loss Cost	2015.1	-0.009 (CI = +/-0.006; p = 0.004)	0.138 (CI = +/-0.026; p = 0.000)	-0.181 (CI = +/-0.052; p = 0.000)	0.010 (CI = +/-0.001; p = 0.000)	0.956	-0.86%	-17.26%
Loss Cost	2015.2	-0.009 (CI = +/-0.006; p = 0.004)	0.135 (CI = +/-0.027; p = 0.000)	-0.194 (CI = +/-0.057; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.957	-0.86%	-18.34%
Loss Cost	2016.1	-0.009 (CI = +/-0.006; p = 0.005)	0.136 (CI = +/-0.029; p = 0.000)	-0.202 (CI = +/-0.069; p = 0.000)	0.010 (CI = +/-0.001; p = 0.000)	0.950	-0.86%	-19.01%
Loss Cost	2016.2	-0.010 (CI = +/-0.006; p = 0.002)	0.143 (CI = +/-0.029; p = 0.000)	-0.123 (CI = +/-0.109; p = 0.028)	0.011 (CI = +/-0.001; p = 0.000)	0.949	-0.96%	-12.41%
Loss Cost	2017.1	-0.009 (CI = +/-0.006; p = 0.005)	0.144 (CI = +/-0.032; p = 0.000)	-0.167 (CI = +/-0.434; p = 0.438)	0.010 (CI = +/-0.001; p = 0.000)	0.942	-0.94%	-16.19%
Loss Cost	2017.2	-0.009 (CI = +/-0.007; p = 0.006)	0.144 (CI = +/-0.032; p = 0.000)	NA (CI = +/-NA; p = NA)	0.010 (CI = +/-0.001; p = 0.000)	0.943	-0.94%	-0.94%
Loss Cost	2011.1	0.003 (CI = +/-0.009; p = 0.456)	0.127 (CI = +/-0.038; p = 0.000)	-0.128 (CI = +/-0.083; p = 0.003)	0.010 (CI = +/-0.002; p = 0.000)	0.838	+0.33%	-11.72%
Loss Cost	2011.2	0.002 (CI = +/-0.009; p = 0.597)	0.124 (CI = +/-0.039; p = 0.000)	-0.125 (CI = +/-0.085; p = 0.005)	0.010 (CI = +/-0.002; p = 0.000)	0.840	+0.24%	-11.54%
Loss Cost	2012.1	0.000 (CI = +/-0.009; p = 0.933)	0.135 (CI = +/-0.038; p = 0.000)	-0.120 (CI = +/-0.079; p = 0.004)	0.010 (CI = +/-0.002; p = 0.000)	0.865	-0.04%	-11.34%
Loss Cost	2012.2	-0.003 (CI = +/-0.008; p = 0.493)	0.124 (CI = +/-0.035; p = 0.000)	-0.118 (CI = +/-0.073; p = 0.002)	0.011 (CI = +/-0.002; p = 0.000)	0.890	-0.28%	-11.40%
Loss Cost	2013.1	-0.005 (CI = +/-0.008; p = 0.186)	0.136 (CI = +/-0.033; p = 0.000)	-0.122 (CI = +/-0.066; p = 0.001)	0.011 (CI = +/-0.001; p = 0.000)	0.912	-0.50%	-11.92%
Loss Cost	2013.2	-0.006 (CI = +/-0.007; p = 0.085)	0.127 (CI = +/-0.032; p = 0.000)	-0.128 (CI = +/-0.063; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.924	-0.63%	-12.55%
Loss Cost	2014.1	-0.007 (CI = +/-0.007; p = 0.041)	0.135 (CI = +/-0.031; p = 0.000)	-0.137 (CI = +/-0.061; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.931	-0.73%	-13.46%
Loss Cost	2014.2	-0.008 (CI = +/-0.007; p = 0.019)	0.127 (CI = +/-0.030; p = 0.000)	-0.152 (CI = +/-0.059; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.941	-0.80%	-14.79%
Loss Cost	2015.1	-0.009 (CI = +/-0.006; p = 0.004)	0.138 (CI = +/-0.026; p = 0.000)	-0.181 (CI = +/-0.052; p = 0.000)	0.010 (CI = +/-0.001; p = 0.000)	0.956	-0.86%	-17.26%
Loss Cost	2015.2	-0.009 (CI = +/-0.006; p = 0.004)	0.135 (CI = +/-0.027; p = 0.000)	-0.194 (CI = +/-0.057; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.957	-0.86%	-18.34%
Loss Cost	2016.1	-0.009 (CI = +/-0.006; p = 0.005)	0.136 (CI = +/-0.029; p = 0.000)	-0.202 (CI = +/-0.069; p = 0.000)	0.010 (CI = +/-0.001; p = 0.000)	0.950	-0.86%	-19.01%
Loss Cost	2016.2	-0.010 (CI = +/-0.006; p = 0.002)	0.143 (CI = +/-0.029; p = 0.000)	-0.123 (CI = +/-0.109; p = 0.028)	0.011 (CI = +/-0.001; p = 0.000)	0.949	-0.96%	-12.41%
Loss Cost	2017.1	-0.009 (CI = +/-0.006; p = 0.005)	0.144 (CI = +/-0.032; p = 0.000)	-0.167 (CI = +/-0.434; p = 0.438)	0.010 (CI = +/-0.001; p = 0.000)	0.942	-0.94%	-16.19%
Loss Cost	2017.2	-0.009 (CI = +/-0.007; p = 0.006)	0.144 (CI = +/-0.032; p = 0.000)	NA (CI = +/-NA; p = NA)	0.010 (CI = +/-0.001; p = 0.000)	0.943	-0.94%	-0.94%
Severity	2011.1	0.016 (CI = +/-0.005; p = 0.000)	0.037 (CI = +/-0.023; p = 0.002)	-0.184 (CI = +/-0.050; p = 0.000)	-0.002 (CI = +/-0.001; p = 0.000)	0.529	+1.62%	-15.46%
Severity	2011.2	0.015 (CI = +/-0.005; p = 0.000)	0.034 (CI = +/-0.023; p = 0.005)	-0.181 (CI = +/-0.050; p = 0.000)	-0.002 (CI = +/-0.001; p = 0.000)	0.522	+1.53%	-15.29%
Severity	2012.1	0.014 (CI = +/-0.005; p = 0.000)	0.040 (CI = +/-0.023; p = 0.001)	-0.178 (CI = +/-0.048; p = 0.000)	-0.002 (CI = +/-0.001; p = 0.000)	0.568	+1.38%	-15.19%
Severity	2012.2	0.013 (CI = +/-0.005; p = 0.000)	0.037 (CI = +/-0.023; p = 0.002)	-0.178 (CI = +/-0.048; p = 0.000)	-0.002 (CI = +/-0.001; p = 0.000)	0.572	+1.32%	-15.20%
Severity	2013.1	0.013 (CI = +/-0.006; p = 0.000)	0.038 (CI = +/-0.024; p = 0.003)	-0.178 (CI = +/-0.049; p = 0.000)	-0.002 (CI = +/-0.001; p = 0.000)	0.566	+1.31%	-15.23%
Severity	2013.2	0.013 (CI = +/-0.006; p = 0.000)	0.036 (CI = +/-0.025; p = 0.006)	-0.180 (CI = +/-0.050; p = 0.000)	-0.002 (CI = +/-0.001; p = 0.000)	0.572	+1.27%	-15.39%
Severity	2014.1	0.012 (CI = +/-0.006; p = 0.000)	0.042 (CI = +/-0.024; p = 0.001)	-0.188 (CI = +/-0.048; p = 0.000)	-0.002 (CI = +/-0.001; p = 0.000)	0.626	+1.19%	-16.12%
Severity	2014.2	0.011 (CI = +/-0.005; p = 0.000)	0.037 (CI = +/-0.024; p = 0.004)	-0.196 (CI = +/-0.048; p = 0.000)	-0.002 (CI = +/-0.001; p = 0.000)	0.654	+1.15%	-16.84%
Severity	2015.1	0.011 (CI = +/-0.006; p = 0.000)	0.039 (CI = +/-0.026; p = 0.004)	-0.200 (CI = +/-0.051; p = 0.000)	-0.002 (CI = +/-0.001; p = 0.000)	0.635	+1.14%	-17.23%
Severity	2015.2	0.011 (CI = +/-0.006; p = 0.000)	0.035 (CI = +/-0.026; p = 0.010)	-0.214 (CI = +/-0.055; p = 0.000)	-0.002 (CI = +/-0.001; p = 0.000)	0.646	+1.14%	-18.38%
Severity	2016.1	0.011 (CI = +/-0.006; p = 0.000)	0.032 (CI = +/-0.027; p = 0.023)	-0.198 (CI = +/-0.066; p = 0.000)	-0.002 (CI = +/-0.001; p = 0.000)	0.545	+1.13%	-17.01%
Severity	2016.2	0.010 (CI = +/-0.006; p = 0.001)	0.040 (CI = +/-0.027; p = 0.005)	-0.109 (CI = +/-0.102; p = 0.037)	-0.002 (CI = +/-0.001; p = 0.000)	0.491	+1.02%	-9.38%
Severity	2017.1	0.010 (CI = +/-0.006; p = 0.002)	0.040 (CI = +/-0.030; p = 0.010)	-0.116 (CI = +/-0.408; p = 0.567)	-0.002 (CI = +/-0.001; p = 0.000)	0.483	+1.02%	-10.03%
Severity	2017.2	0.010 (CI = +/-0.006; p = 0.002)	0.040 (CI = +/-0.030; p = 0.011)	NA (CI = +/-NA; p = NA)	-0.002 (CI = +/-0.001; p = 0.000)	0.456	+1.02%	+1.02%
Severity	2011.1	0.016 (CI = +/-0.005; p = 0.000)	0.037 (CI = +/-0.023; p = 0.002)	-0.184 (CI = +/-0.050; p = 0.000)	-0.002 (CI = +/-0.001; p = 0.000)	0.529	+1.62%	-15.46%
Severity	2011.2	0.015 (CI = +/-0.005; p = 0.000)	0.034 (CI = +/-0.023; p = 0.005)	-0.181 (CI = +/-0.050; p = 0.000)	-0.002 (CI = +/-0.001; p = 0.000)	0.522	+1.53%	-15.29%
Severity	2012.1	0.014 (CI = +/-0.005; p = 0.000)	0.040 (CI = +/-0.023; p = 0.001)	-0.178 (CI = +/-0.048; p = 0.000)	-0.002 (CI = +/-0.001; p = 0.000)	0.568	+1.38%	-15.19%
Severity	2012.2	0.013 (CI = +/-0.005; p = 0.000)	0.037 (CI = +/-0.023; p = 0.002)	-0.178 (CI = +/-0.048; p = 0.000)	-0.002 (CI = +/-0.001; p = 0.000)	0.572	+1.32%	-15.20%
Severity	2013.1	0.013 (CI = +/-0.006; p = 0.000)	0.038 (CI = +/-0.024; p = 0.003)	-0.178 (CI = +/-0.049; p = 0.000)	-0.002 (CI = +/-0.001; p = 0.000)	0.566	+1.31%	-15.23%
Severity	2013.2	0.013 (CI = +/-0.006; p = 0.000)	0.036 (CI = +/-0.025; p = 0.006)	-0.180 (CI = +/-0.050; p = 0.000)	-0.002 (CI = +/-0.001; p = 0.000)	0.572	+1.27%	-15.39%
Severity	2014.1	0.012 (CI = +/-0.006; p = 0.000)	0.042 (CI = +/-0.024; p = 0.001)	-0.188 (CI = +/-0.048; p = 0.000)	-0.002 (CI = +/-0.001; p = 0.000)	0.626	+1.19%	-16.12%
Severity	2014.2	0.011 (CI = +/-0.005; p = 0.000)	0.037 (CI = +/-0.024; p = 0.004)	-0.196 (CI = +/-0.048; p = 0.000)	-0.002 (CI = +/-0.001; p = 0.000)	0.654	+1.15%	-16.84%
Severity	2015.1	0.011 (CI = +/-0.006; p = 0.000)	0.039 (CI = +/-0.026; p = 0.004)	-0.200 (CI = +/-0.051; p = 0.000)	-0.002 (CI = +/-0.001; p = 0.000)	0.635	+1.14%	-17.23%
Severity	2015.2	0.011 (CI = +/-0.006; p = 0.000)	0.035 (CI = +/-0.026; p = 0.010)	-0.214 (CI = +/-0.055; p = 0.000)	-0.002 (CI = +/-0.001; p = 0.000)	0.646	+1.14%	-18.38%
Severity	2016.1	0.011 (CI = +/-0.006; p = 0.000)	0.032 (CI = +/-0.027; p = 0.023)	-0.198 (CI = +/-0.066; p = 0.000)	-0.002 (CI = +/-0.001; p = 0.000)	0.545	+1.13%	-17.01%
Severity	2016.2	0.010 (CI = +/-0.006; p = 0.001)	0.040 (CI = +/-0.027; p = 0.005)	-0.109 (CI = +/-0.102; p = 0.037)	-0.002 (CI = +/-0.001; p = 0.000)	0.491	+1.02%	-9.38%
Severity	2017.1	0.010 (CI = +/-0.006; p = 0.002)	0.040 (CI = +/-0.030; p = 0.010)	-0.116 (CI = +/-0.408; p = 0.567)	-0.002 (CI = +/-0.001; p = 0.000)	0.483	+1.02%	-10.03%
Severity	2017.2	0.010 (CI = +/-0.006; p = 0.002)	0.040 (CI = +/-0.030; p = 0.011)	NA (CI = +/-NA; p = NA)	-0.002 (CI = +/-0.001; p = 0.000)	0.456	+1.02%	+1.02%
Frequency	2011.1	-0.013 (CI = +/-0.007; p = 0.001)	0.090 (CI = +/-0.031; p = 0.000)	0.056 (CI = +/-0.067; p = 0.101)	0.013 (CI = +/-0.001; p = 0.000)	0.893	-1.26%	+4.43%
Frequency	2011.2	-0.013 (CI = +/-0.007; p = 0.001)	0.090 (CI = +/-0.032; p = 0.000)	0.056 (CI = +/-0.069; p = 0.109)	0.013 (CI = +/-0.001; p = 0.000)	0.892	-1.27%	+4.43%
Frequency	2012.1	-0.014 (CI = +/-0.008; p = 0.001)	0.095 (CI = +/-0.033; p = 0.000)	0.058 (CI = +/-0.069; p = 0.093)	0.013 (CI = +/-0.001; p = 0.000)	0.897	-1.39%	+4.54%
Frequency	2012.2	-0.016 (CI = +/-0.007; p = 0.000)	0.087 (CI = +/-0.031; p = 0.000)	0.060 (CI = +/-0.065; p = 0.070)	0.013 (CI = +/-0.001; p = 0.000)	0.911	-1.58%	+4.49%
Frequency	2013.1	-0.018 (CI = +/-0.007; p = 0.000)	0.098 (CI = +/-0.028; p = 0.000)	0.056 (CI = +/-0.057; p = 0.055)	0.013 (CI = +/-0.001; p = 0.000)	0.933	-1.79%	+3.90%
Frequency	2013.2	-0.019 (CI = +/-0.006; p = 0.000)	0.092 (CI = +/-0.028; p = 0.000)	0.052 (CI = +/-0.056; p = 0.068)	0.013 (CI = +/-0.001; p = 0.000)	0.939	-1.88%	+3.35%
Frequency	2014.1	-0.019 (CI = +/-0.007; p = 0.000)	0.093 (CI = +/-0.029; p = 0.000)	0.050 (CI = +/-0.058; p = 0.085)	0.013 (CI = +/-0.001; p = 0.000)	0.937	-1.89%	+3.17%
Frequency	2014.2	-0.019 (CI = +/-0.007; p = 0.000)	0.089 (CI = +/-0.030; p = 0.000)	0.044 (CI = +/-0.059; p = 0.142)	0.013 (CI = +/-0.001; p = 0.000)	0.938	-1.92%	+2.47%
Frequency	2015.1	-0.020 (CI = +/-0.006; p = 0.000)	0.099 (CI = +/-0.028; p = 0.000)	0.020 (CI = +/-0.056; p = 0.484)	0.013 (CI = +/-0.001; p = 0.000)	0.950	-1.98%	-0.03%
Frequency	2015.2	-0.020 (CI = +/-0.006; p = 0.000)	0.099 (CI = +/-0.030; p = 0.000)	0.020 (CI = +/-0.062; p = 0.510)	0.013 (CI = +/-0.001; p = 0.000)	0.949	-1.98%	+0.05%
Frequency	2016.1	-0.020 (CI = +/-0.006; p = 0.000)	0.104 (CI = +/-0.031; p = 0.000)	-0.005 (CI = +/-0.074; p = 0.901)	0.013 (CI = +/-0.001; p = 0.000)	0.949	-1.96%	-2.41%
Frequency	2016.2	-0.020 (CI = +/-0.007; p = 0.000)	0.103 (CI = +/-0.033; p = 0.000)	-0.014 (CI = +/-0.123; p = 0.814)	0.013 (CI = +/-0.001; p = 0.000)	0.947	-1.95%	-3.35%
Frequency	2017.1	-0.020 (CI = +/-0.007; p = 0.000)	0.104 (CI = +/-0.036; p = 0.000)	-0.051 (CI = +/-0.492; p = 0.833)	0.013 (CI = +/-0.001; p = 0.000)	0.942	-1.94%	-6.85%
Frequency	2017.2	-0.020 (CI = +/-0.007; p = 0.000)	0.104 (CI = +/-0.037; p = 0.000)	NA (CI = +/-NA; p = NA)	0.013 (CI = +/-0.001; p = 0.000)	0.942	-1.94%	-1.94%
Frequency	2011.1	-0.013 (CI = +/-0.007; p = 0.001)	0.090 (CI = +/-0.031; p = 0.000)	0.056 (CI = +/-0.067; p = 0.101)	0.013 (CI = +/-0.001; p = 0.000)	0.893	-1.26%	+4.43%
Frequency	2011.2	-0.013 (CI = +/-0.007; p = 0.001)	0.090 (CI = +/-0.032; p = 0.000)	0.056 (CI = +/-0.069; p = 0.109)	0.013 (CI = +/-0.001; p = 0.000)	0.892	-1.27%	+4.43%
Frequency	2012.1	-0.014 (CI = +/-0.008; p = 0.001)	0.095 (CI = +/-0.033; p = 0.000)	0.058 (CI = +/-0.069; p = 0.093)	0.013 (CI = +/-0.001; p = 0.000)	0.897	-1.39%	+4.54%
Frequency	2012.2	-0.016 (CI = +/-0.007; p = 0.000)	0.087 (CI = +/-0.031; p = 0.000)	0.060 (CI = +/-0.065; p = 0.070)	0.013 (CI = +/-0.001; p = 0.000)	0.911	-1.58%	+4.49%
Frequency	2013.1	-0.018 (CI = +/-0.007; p = 0.000)	0.098 (CI = +/-0.028; p = 0.000)	0.056 (CI = +/-0.057; p = 0.055)	0.013 (CI = +/-0.001; p = 0.000)	0.933	-1.79%	+3.90%
Frequency	2013.2	-0.019 (CI = +/-0.006; p = 0.000)	0.092 (CI = +/-0.028; p = 0.000)	0.052 (CI = +/-0.056; p = 0.068)	0.013 (CI = +/-0.001; p = 0.000)	0.939	-1.88%	+3.35%
Frequency	2014.1	-0.019 (CI = +/-0.007; p = 0.000)	0.093 (CI = +/-0.029; p = 0.000)	0.050 (CI = +/-0.058; p = 0.085)	0.013 (CI = +/-0.001; p = 0.000)	0.937	-1.89%	+3.17%
Frequency	2014.2	-0.019 (CI = +/-0.007; p = 0.000)	0.089 (CI = +/-0.030; p = 0.000)	0.044 (CI = +/-0.059; p = 0.142)	0.013 (CI = +/-0.001; p = 0.000)	0.938	-1.92%	+2.47%
Frequency	2015.1	-0.020 (CI = +/-0.006; p = 0.000)	0.099 (CI = +/-0.028; p = 0.000)	0.020 (CI = +/-0.056; p = 0.484)	0.013 (CI = +/-0.001; p = 0.000)	0.950	-1.98%	-0.03%
Frequency	2015.2	-0.020 (CI = +/-0.006; p = 0.000)	0.099 (CI = +/-0.030; p = 0.000)	0.020 (CI = +/-0.062; p = 0.510)	0.013 (CI = +/-0.001; p = 0.000)	0.949	-1.98%	+0.05%
Frequency	2016.1	-0.020 (CI = +/-0.006; p = 0.000)	0.104 (CI = +/-0.031; p = 0.000)	-0.005 (CI = +/-0.074; p = 0.901)	0.013 (CI = +/-0.001; p = 0.000)	0.949	-1.96%	-2.41%
Frequency	2016.2	-0.020 (CI = +/-0.007; p = 0.000)	0.103 (CI = +/-0.033; p = 0.000)	-0.014 (CI = +/-0.123; p = 0.814)	0.013 (CI = +/-0.001; p = 0.000)	0.947	-1.95%	-3.35%
Frequency	2017.1	-0.020 (CI = +/-0.007; p = 0.000)	0.104 (CI = +/-0.036; p = 0.000)	-0.051 (CI = +/-0.492; p = 0.833)	0.013 (CI = +/-0.001; p = 0.000)	0.942	-1.94%	-6.85%
Frequency	2017.2	-0.020 (CI = +/-0.007; p = 0.000)	0.104 (CI = +/-0.037; p = 0.000)	NA (CI = +/-NA; p = NA)	0.013 (CI = +/-0.001; p = 0.000)	0.942	-1.94%	-1.94%

AB Total

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

Loss Cost	2011.1	-0.015 (CI = +/-0.010; p = 0.004)	0.120	-1.52%
Loss Cost	2011.2	-0.017 (CI = +/-0.011; p = 0.003)	0.135	-1.69%
Loss Cost	2012.1	-0.018 (CI = +/-0.012; p = 0.003)	0.141	-1.81%
Loss Cost	2012.2	-0.022 (CI = +/-0.012; p = 0.001)	0.181	-2.14%
Loss Cost	2013.1	-0.023 (CI = +/-0.013; p = 0.001)	0.178	-2.24%
Loss Cost	2013.2	-0.025 (CI = +/-0.014; p = 0.001)	0.197	-2.48%
Loss Cost	2014.1	-0.025 (CI = +/-0.015; p = 0.002)	0.169	-2.43%
Loss Cost	2014.2	-0.027 (CI = +/-0.017; p = 0.002)	0.173	-2.62%
Loss Cost	2015.1	-0.025 (CI = +/-0.018; p = 0.007)	0.140	-2.51%
Loss Cost	2015.2	-0.024 (CI = +/-0.020; p = 0.017)	0.112	-2.41%
Loss Cost	2016.1	-0.018 (CI = +/-0.021; p = 0.101)	0.045	-1.74%
Loss Cost	2016.2	-0.011 (CI = +/-0.023; p = 0.327)	0.000	-1.11%
Loss Cost	2017.1	-0.003 (CI = +/-0.024; p = 0.831)	-0.028	-0.26%
Loss Cost	2017.2	0.001 (CI = +/-0.027; p = 0.963)	-0.031	+0.06%
Loss Cost	2011.1	-0.015 (CI = +/-0.010; p = 0.004)	0.120	-1.52%
Loss Cost	2011.2	-0.017 (CI = +/-0.011; p = 0.003)	0.135	-1.69%
Loss Cost	2012.1	-0.018 (CI = +/-0.012; p = 0.003)	0.141	-1.81%
Loss Cost	2012.2	-0.022 (CI = +/-0.012; p = 0.001)	0.181	-2.14%
Loss Cost	2013.1	-0.023 (CI = +/-0.013; p = 0.001)	0.178	-2.24%
Loss Cost	2013.2	-0.025 (CI = +/-0.014; p = 0.001)	0.197	-2.48%
Loss Cost	2014.1	-0.025 (CI = +/-0.015; p = 0.002)	0.169	-2.43%
Loss Cost	2014.2	-0.027 (CI = +/-0.017; p = 0.002)	0.173	-2.62%
Loss Cost	2015.1	-0.025 (CI = +/-0.018; p = 0.007)	0.140	-2.51%
Loss Cost	2015.2	-0.024 (CI = +/-0.020; p = 0.017)	0.112	-2.41%
Loss Cost	2016.1	-0.018 (CI = +/-0.021; p = 0.101)	0.045	-1.74%
Loss Cost	2016.2	-0.011 (CI = +/-0.023; p = 0.327)	0.000	-1.11%
Loss Cost	2017.1	-0.003 (CI = +/-0.024; p = 0.831)	-0.028	-0.26%
Loss Cost	2017.2	0.001 (CI = +/-0.027; p = 0.963)	-0.031	+0.06%
Severity	2011.1	0.000 (CI = +/-0.004; p = 0.815)	-0.016	+0.05%
Severity	2011.2	-0.001 (CI = +/-0.004; p = 0.746)	-0.016	-0.07%
Severity	2012.1	-0.002 (CI = +/-0.004; p = 0.412)	-0.006	-0.17%
Severity	2012.2	-0.003 (CI = +/-0.004; p = 0.236)	0.008	-0.27%
Severity	2013.1	-0.002 (CI = +/-0.005; p = 0.328)	-0.001	-0.24%
Severity	2013.2	-0.003 (CI = +/-0.005; p = 0.256)	0.007	-0.30%
Severity	2014.1	-0.004 (CI = +/-0.006; p = 0.212)	0.013	-0.35%
Severity	2014.2	-0.004 (CI = +/-0.006; p = 0.168)	0.021	-0.42%
Severity	2015.1	-0.003 (CI = +/-0.007; p = 0.388)	-0.006	-0.28%
Severity	2015.2	-0.002 (CI = +/-0.007; p = 0.536)	-0.015	-0.22%
Severity	2016.1	0.002 (CI = +/-0.007; p = 0.532)	-0.016	+0.22%
Severity	2016.2	0.007 (CI = +/-0.006; p = 0.035)	0.093	+0.70%
Severity	2017.1	0.009 (CI = +/-0.007; p = 0.012)	0.146	+0.91%
Severity	2017.2	0.008 (CI = +/-0.008; p = 0.046)	0.092	+0.80%
Severity	2011.1	0.000 (CI = +/-0.004; p = 0.815)	-0.016	+0.05%
Severity	2011.2	-0.001 (CI = +/-0.004; p = 0.746)	-0.016	-0.07%
Severity	2012.1	-0.002 (CI = +/-0.004; p = 0.412)	-0.006	-0.17%
Severity	2012.2	-0.003 (CI = +/-0.004; p = 0.236)	0.008	-0.27%
Severity	2013.1	-0.002 (CI = +/-0.005; p = 0.328)	-0.001	-0.24%
Severity	2013.2	-0.003 (CI = +/-0.005; p = 0.256)	0.007	-0.30%
Severity	2014.1	-0.004 (CI = +/-0.006; p = 0.212)	0.013	-0.35%
Severity	2014.2	-0.004 (CI = +/-0.006; p = 0.168)	0.021	-0.42%
Severity	2015.1	-0.003 (CI = +/-0.007; p = 0.388)	-0.006	-0.28%
Severity	2015.2	-0.002 (CI = +/-0.007; p = 0.536)	-0.015	-0.22%
Severity	2016.1	0.002 (CI = +/-0.007; p = 0.532)	-0.016	+0.22%
Severity	2016.2	0.007 (CI = +/-0.006; p = 0.035)	0.093	+0.70%
Severity	2017.1	0.009 (CI = +/-0.007; p = 0.012)	0.146	+0.91%
Severity	2017.2	0.008 (CI = +/-0.008; p = 0.046)	0.092	+0.80%
Frequency	2011.1	-0.016 (CI = +/-0.010; p = 0.003)	0.130	-1.57%
Frequency	2011.2	-0.016 (CI = +/-0.011; p = 0.004)	0.125	-1.62%
Frequency	2012.1	-0.017 (CI = +/-0.012; p = 0.006)	0.115	-1.64%
Frequency	2012.2	-0.019 (CI = +/-0.012; p = 0.003)	0.138	-1.87%
Frequency	2013.1	-0.020 (CI = +/-0.013; p = 0.004)	0.141	-2.01%
Frequency	2013.2	-0.022 (CI = +/-0.014; p = 0.003)	0.151	-2.19%
Frequency	2014.1	-0.021 (CI = +/-0.016; p = 0.009)	0.121	-2.08%
Frequency	2014.2	-0.022 (CI = +/-0.017; p = 0.011)	0.118	-2.20%
Frequency	2015.1	-0.023 (CI = +/-0.019; p = 0.018)	0.105	-2.23%
Frequency	2015.2	-0.022 (CI = +/-0.020; p = 0.033)	0.086	-2.20%
Frequency	2016.1	-0.020 (CI = +/-0.022; p = 0.083)	0.053	-1.95%
Frequency	2016.2	-0.018 (CI = +/-0.025; p = 0.149)	0.031	-1.79%
Frequency	2017.1	-0.012 (CI = +/-0.027; p = 0.392)	-0.007	-1.15%
Frequency	2017.2	-0.007 (CI = +/-0.030; p = 0.629)	-0.024	-0.73%
Frequency	2011.1	-0.016 (CI = +/-0.010; p = 0.003)	0.130	-1.57%
Frequency	2011.2	-0.016 (CI = +/-0.011; p = 0.004)	0.125	-1.62%
Frequency	2012.1	-0.017 (CI = +/-0.012; p = 0.006)	0.115	-1.64%
Frequency	2012.2	-0.019 (CI = +/-0.012; p = 0.003)	0.138	-1.87%
Frequency	2013.1	-0.020 (CI = +/-0.013; p = 0.004)	0.141	-2.01%
Frequency	2013.2	-0.022 (CI = +/-0.014; p = 0.003)	0.151	-2.19%
Frequency	2014.1	-0.021 (CI = +/-0.016; p = 0.009)	0.121	-2.08%
Frequency	2014.2	-0.022 (CI = +/-0.017; p = 0.011)	0.118	-2.20%
Frequency	2015.1	-0.023 (CI = +/-0.019; p = 0.018)	0.105	-2.23%
Frequency	2015.2	-0.022 (CI = +/-0.020; p = 0.033)	0.086	-2.20%
Frequency	2016.1	-0.020 (CI = +/-0.022; p = 0.083)	0.053	-1.95%
Frequency	2016.2	-0.018 (CI = +/-0.025; p = 0.149)	0.031	-1.79%
Frequency	2017.1	-0.012 (CI = +/-0.027; p = 0.392)	-0.007	-1.15%
Frequency	2017.2	-0.007 (CI = +/-0.030; p = 0.629)	-0.024	-0.73%

AB Total

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

Loss Cost	2011.1	-0.008 (CI = +/-0.005; p = 0.001)	0.126 (CI = +/-0.041; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.814	-0.83%
Loss Cost	2011.2	-0.009 (CI = +/-0.005; p = 0.001)	0.123 (CI = +/-0.042; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.817	-0.91%
Loss Cost	2012.1	-0.012 (CI = +/-0.005; p = 0.000)	0.134 (CI = +/-0.040; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.844	-1.15%
Loss Cost	2012.2	-0.014 (CI = +/-0.005; p = 0.000)	0.123 (CI = +/-0.038; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.868	-1.38%
Loss Cost	2013.1	-0.016 (CI = +/-0.005; p = 0.000)	0.134 (CI = +/-0.037; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.889	-1.63%
Loss Cost	2013.2	-0.018 (CI = +/-0.005; p = 0.000)	0.127 (CI = +/-0.037; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.898	-1.79%
Loss Cost	2014.1	-0.019 (CI = +/-0.005; p = 0.000)	0.133 (CI = +/-0.037; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.900	-1.92%
Loss Cost	2014.2	-0.021 (CI = +/-0.006; p = 0.000)	0.127 (CI = +/-0.038; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.904	-2.05%
Loss Cost	2015.1	-0.022 (CI = +/-0.006; p = 0.000)	0.133 (CI = +/-0.039; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.905	-2.21%
Loss Cost	2015.2	-0.021 (CI = +/-0.007; p = 0.000)	0.137 (CI = +/-0.041; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.903	-2.11%
Loss Cost	2016.1	-0.018 (CI = +/-0.007; p = 0.000)	0.128 (CI = +/-0.040; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.901	-1.82%
Loss Cost	2016.2	-0.013 (CI = +/-0.005; p = 0.000)	0.148 (CI = +/-0.031; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.943	-1.27%
Loss Cost	2017.1	-0.010 (CI = +/-0.006; p = 0.001)	0.141 (CI = +/-0.030; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.943	-1.04%
Loss Cost	2017.2	-0.009 (CI = +/-0.007; p = 0.006)	0.144 (CI = +/-0.032; p = 0.000)	0.010 (CI = +/-0.001; p = 0.000)	0.943	-0.94%
Loss Cost	2011.1	-0.008 (CI = +/-0.005; p = 0.001)	0.126 (CI = +/-0.041; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.814	-0.83%
Loss Cost	2011.2	-0.009 (CI = +/-0.005; p = 0.001)	0.123 (CI = +/-0.042; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.817	-0.91%
Loss Cost	2012.1	-0.012 (CI = +/-0.005; p = 0.000)	0.134 (CI = +/-0.040; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.844	-1.15%
Loss Cost	2012.2	-0.014 (CI = +/-0.005; p = 0.000)	0.123 (CI = +/-0.038; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.868	-1.38%
Loss Cost	2013.1	-0.016 (CI = +/-0.005; p = 0.000)	0.134 (CI = +/-0.037; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.889	-1.63%
Loss Cost	2013.2	-0.018 (CI = +/-0.005; p = 0.000)	0.127 (CI = +/-0.037; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.898	-1.79%
Loss Cost	2014.1	-0.019 (CI = +/-0.005; p = 0.000)	0.133 (CI = +/-0.037; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.900	-1.92%
Loss Cost	2014.2	-0.021 (CI = +/-0.006; p = 0.000)	0.127 (CI = +/-0.038; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.904	-2.05%
Loss Cost	2015.1	-0.022 (CI = +/-0.006; p = 0.000)	0.133 (CI = +/-0.039; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.905	-2.21%
Loss Cost	2015.2	-0.021 (CI = +/-0.007; p = 0.000)	0.137 (CI = +/-0.041; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.903	-2.11%
Loss Cost	2016.1	-0.018 (CI = +/-0.007; p = 0.000)	0.128 (CI = +/-0.040; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.901	-1.82%
Loss Cost	2016.2	-0.013 (CI = +/-0.005; p = 0.000)	0.148 (CI = +/-0.031; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.943	-1.27%
Loss Cost	2017.1	-0.010 (CI = +/-0.006; p = 0.001)	0.141 (CI = +/-0.030; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.943	-1.04%
Loss Cost	2017.2	-0.009 (CI = +/-0.007; p = 0.006)	0.144 (CI = +/-0.032; p = 0.000)	0.010 (CI = +/-0.001; p = 0.000)	0.943	-0.94%
Severity	2011.1	-0.001 (CI = +/-0.004; p = 0.687)	0.036 (CI = +/-0.032; p = 0.027)	-0.001 (CI = +/-0.001; p = 0.052)	0.078	-0.08%
Severity	2011.2	-0.002 (CI = +/-0.004; p = 0.420)	0.032 (CI = +/-0.033; p = 0.054)	-0.001 (CI = +/-0.001; p = 0.056)	0.063	-0.16%
Severity	2012.1	-0.003 (CI = +/-0.004; p = 0.147)	0.039 (CI = +/-0.033; p = 0.020)	-0.001 (CI = +/-0.001; p = 0.046)	0.105	-0.30%
Severity	2012.2	-0.004 (CI = +/-0.004; p = 0.102)	0.036 (CI = +/-0.033; p = 0.036)	-0.001 (CI = +/-0.001; p = 0.052)	0.103	-0.36%
Severity	2013.1	-0.004 (CI = +/-0.005; p = 0.131)	0.036 (CI = +/-0.035; p = 0.044)	-0.001 (CI = +/-0.001; p = 0.057)	0.091	-0.36%
Severity	2013.2	-0.004 (CI = +/-0.005; p = 0.135)	0.035 (CI = +/-0.036; p = 0.060)	-0.001 (CI = +/-0.001; p = 0.066)	0.088	-0.38%
Severity	2014.1	-0.005 (CI = +/-0.005; p = 0.087)	0.039 (CI = +/-0.038; p = 0.044)	-0.001 (CI = +/-0.001; p = 0.070)	0.104	-0.47%
Severity	2014.2	-0.005 (CI = +/-0.006; p = 0.099)	0.038 (CI = +/-0.039; p = 0.060)	-0.001 (CI = +/-0.002; p = 0.080)	0.102	-0.49%
Severity	2015.1	-0.004 (CI = +/-0.006; p = 0.234)	0.034 (CI = +/-0.041; p = 0.105)	-0.001 (CI = +/-0.002; p = 0.079)	0.065	-0.38%
Severity	2015.2	-0.003 (CI = +/-0.007; p = 0.445)	0.038 (CI = +/-0.042; p = 0.076)	-0.001 (CI = +/-0.002; p = 0.067)	0.074	-0.26%
Severity	2016.1	0.002 (CI = +/-0.007; p = 0.616)	0.024 (CI = +/-0.039; p = 0.218)	-0.002 (CI = +/-0.001; p = 0.024)	0.088	+0.17%
Severity	2016.2	0.007 (CI = +/-0.005; p = 0.006)	0.044 (CI = +/-0.028; p = 0.003)	-0.002 (CI = +/-0.001; p = 0.000)	0.436	+0.73%
Severity	2017.1	0.009 (CI = +/-0.005; p = 0.001)	0.038 (CI = +/-0.028; p = 0.010)	-0.002 (CI = +/-0.001; p = 0.000)	0.494	+0.95%
Severity	2017.2	0.010 (CI = +/-0.006; p = 0.002)	0.040 (CI = +/-0.030; p = 0.011)	-0.002 (CI = +/-0.001; p = 0.000)	0.456	+1.02%
Severity	2011.1	-0.001 (CI = +/-0.004; p = 0.687)	0.036 (CI = +/-0.032; p = 0.027)	-0.001 (CI = +/-0.001; p = 0.052)	0.078	-0.08%
Severity	2011.2	-0.002 (CI = +/-0.004; p = 0.420)	0.032 (CI = +/-0.033; p = 0.054)	-0.001 (CI = +/-0.001; p = 0.056)	0.063	-0.16%
Severity	2012.1	-0.003 (CI = +/-0.004; p = 0.147)	0.039 (CI = +/-0.033; p = 0.020)	-0.001 (CI = +/-0.001; p = 0.046)	0.105	-0.30%
Severity	2012.2	-0.004 (CI = +/-0.004; p = 0.102)	0.036 (CI = +/-0.033; p = 0.036)	-0.001 (CI = +/-0.001; p = 0.052)	0.103	-0.36%
Severity	2013.1	-0.004 (CI = +/-0.005; p = 0.131)	0.036 (CI = +/-0.035; p = 0.044)	-0.001 (CI = +/-0.001; p = 0.057)	0.091	-0.36%
Severity	2013.2	-0.004 (CI = +/-0.005; p = 0.135)	0.035 (CI = +/-0.036; p = 0.060)	-0.001 (CI = +/-0.001; p = 0.066)	0.088	-0.38%
Severity	2014.1	-0.005 (CI = +/-0.005; p = 0.087)	0.039 (CI = +/-0.038; p = 0.044)	-0.001 (CI = +/-0.001; p = 0.070)	0.104	-0.47%
Severity	2014.2	-0.005 (CI = +/-0.006; p = 0.099)	0.038 (CI = +/-0.039; p = 0.060)	-0.001 (CI = +/-0.002; p = 0.080)	0.102	-0.49%
Severity	2015.1	-0.004 (CI = +/-0.006; p = 0.234)	0.034 (CI = +/-0.041; p = 0.105)	-0.001 (CI = +/-0.002; p = 0.079)	0.065	-0.38%
Severity	2015.2	-0.003 (CI = +/-0.007; p = 0.445)	0.038 (CI = +/-0.042; p = 0.076)	-0.001 (CI = +/-0.002; p = 0.067)	0.074	-0.26%
Severity	2016.1	0.002 (CI = +/-0.007; p = 0.616)	0.024 (CI = +/-0.039; p = 0.218)	-0.002 (CI = +/-0.001; p = 0.024)	0.088	+0.17%
Severity	2016.2	0.007 (CI = +/-0.005; p = 0.006)	0.044 (CI = +/-0.028; p = 0.003)	-0.002 (CI = +/-0.001; p = 0.000)	0.436	+0.73%
Severity	2017.1	0.009 (CI = +/-0.005; p = 0.001)	0.038 (CI = +/-0.028; p = 0.010)	-0.002 (CI = +/-0.001; p = 0.000)	0.494	+0.95%
Severity	2017.2	0.010 (CI = +/-0.006; p = 0.002)	0.040 (CI = +/-0.030; p = 0.011)	-0.002 (CI = +/-0.001; p = 0.000)	0.456	+1.02%
Frequency	2011.1	-0.008 (CI = +/-0.004; p = 0.000)	0.090 (CI = +/-0.032; p = 0.000)	0.013 (CI = +/-0.001; p = 0.000)	0.890	-0.76%
Frequency	2011.2	-0.008 (CI = +/-0.004; p = 0.000)	0.090 (CI = +/-0.033; p = 0.000)	0.013 (CI = +/-0.001; p = 0.000)	0.889	-0.75%
Frequency	2012.1	-0.009 (CI = +/-0.004; p = 0.000)	0.095 (CI = +/-0.033; p = 0.000)	0.013 (CI = +/-0.001; p = 0.000)	0.893	-0.85%
Frequency	2012.2	-0.010 (CI = +/-0.004; p = 0.000)	0.087 (CI = +/-0.032; p = 0.000)	0.013 (CI = +/-0.001; p = 0.000)	0.907	-1.02%
Frequency	2013.1	-0.013 (CI = +/-0.004; p = 0.000)	0.098 (CI = +/-0.029; p = 0.000)	0.013 (CI = +/-0.001; p = 0.000)	0.929	-1.27%
Frequency	2013.2	-0.014 (CI = +/-0.004; p = 0.000)	0.092 (CI = +/-0.029; p = 0.000)	0.013 (CI = +/-0.001; p = 0.000)	0.936	-1.41%
Frequency	2014.1	-0.015 (CI = +/-0.004; p = 0.000)	0.094 (CI = +/-0.030; p = 0.000)	0.013 (CI = +/-0.001; p = 0.000)	0.934	-1.46%
Frequency	2014.2	-0.016 (CI = +/-0.005; p = 0.000)	0.089 (CI = +/-0.031; p = 0.000)	0.013 (CI = +/-0.001; p = 0.000)	0.937	-1.56%
Frequency	2015.1	-0.018 (CI = +/-0.004; p = 0.000)	0.100 (CI = +/-0.028; p = 0.000)	0.013 (CI = +/-0.001; p = 0.000)	0.951	-1.83%
Frequency	2015.2	-0.019 (CI = +/-0.005; p = 0.000)	0.099 (CI = +/-0.030; p = 0.000)	0.013 (CI = +/-0.001; p = 0.000)	0.950	-1.85%
Frequency	2016.1	-0.020 (CI = +/-0.005; p = 0.000)	0.104 (CI = +/-0.030; p = 0.000)	0.013 (CI = +/-0.001; p = 0.000)	0.950	-1.99%
Frequency	2016.2	-0.020 (CI = +/-0.006; p = 0.000)	0.104 (CI = +/-0.032; p = 0.000)	0.013 (CI = +/-0.001; p = 0.000)	0.949	-1.99%
Frequency	2017.1	-0.020 (CI = +/-0.006; p = 0.000)	0.103 (CI = +/-0.034; p = 0.000)	0.013 (CI = +/-0.001; p = 0.000)	0.944	-1.97%
Frequency	2017.2	-0.020 (CI = +/-0.007; p = 0.000)	0.104 (CI = +/-0.037; p = 0.000)	0.013 (CI = +/-0.001; p = 0.000)	0.942	-1.94%
Frequency	2011.1	-0.008 (CI = +/-0.004; p = 0.000)	0.090 (CI = +/-0.032; p = 0.000)	0.013 (CI = +/-0.001; p = 0.000)	0.890	-0.76%
Frequency	2011.2	-0.008 (CI = +/-0.004; p = 0.000)	0.090 (CI = +/-0.033; p = 0.000)	0.013 (CI = +/-0.001; p = 0.000)	0.889	-0.75%
Frequency	2012.1	-0.009 (CI = +/-0.004; p = 0.000)	0.095 (CI = +/-0.033; p = 0.000)	0.013 (CI = +/-0.001; p = 0.000)	0.893	-0.85%
Frequency	2012.2	-0.010 (CI = +/-0.004; p = 0.000)	0.087 (CI = +/-0.032; p = 0.000)	0.013 (CI = +/-0.001; p = 0.000)	0.907	-1.02%
Frequency	2013.1	-0.013 (CI = +/-0.004; p = 0.000)	0.098 (CI = +/-0.029; p = 0.000)	0.013 (CI = +/-0.001; p = 0.000)	0.929	-1.27%
Frequency	2013.2	-0.014 (CI = +/-0.004; p = 0.000)	0.092 (CI = +/-0.029; p = 0.000)	0.013 (CI = +/-0.001; p = 0.000)	0.936	-1.41%
Frequency	2014.1	-0.015 (CI = +/-0.004; p = 0.000)	0.094 (CI = +/-0.030; p = 0.000)	0.013 (CI = +/-0.001; p = 0.000)	0.934	-1.46%
Frequency	2014.2	-0.016 (CI = +/-0.005; p = 0.000)	0.089 (CI = +/-0.031; p = 0.000)	0.013 (CI = +/-0.001; p = 0.000)	0.937	-1.56%
Frequency	2015.1	-0.018 (CI = +/-0.004; p = 0.000)	0.100 (CI = +/-0.028; p = 0.000)	0.013 (CI = +/-0.001; p = 0.000)	0.951	-1.83%
Frequency	2015.2	-0.019 (CI = +/-0.005; p = 0.000)	0.099 (CI = +/-0.030; p = 0.000)	0.013 (CI = +/-0.001; p = 0.000)	0.950	-1.85%
Frequency	2016.1	-0.020 (CI = +/-0.005; p = 0.000)	0.104 (CI = +/-0.030; p = 0.000)	0.013 (CI = +/-0.001; p = 0.000)	0.950	-1.99%
Frequency	2016.2	-0.020 (CI = +/-0.006; p = 0.000)	0.104 (CI = +/-0.032; p = 0.000)	0.013 (CI = +/-0.001; p = 0.000)	0.949	-1.99%
Frequency	2017.1	-0.020 (CI = +/-0.006; p = 0.000)	0.103 (CI = +/-0.034; p = 0.000)	0.013 (CI = +/-0.001; p = 0.000)	0.944	-1.97%
Frequency	2017.2	-0.020 (CI = +/-0.007; p = 0.000)	0.104 (CI = +/-0.037; p = 0.000)	0.013 (CI = +/-0.001; p = 0.000)	0.942	-1.94%

AB Total

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

Loss Cost	2011.1	-0.019 (CI = +/-0.005; p = 0.000)	0.131 (CI = +/-0.033; p = 0.000)	0.000 (CI = +/-0.000; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.881	-1.85%
Loss Cost	2011.2	-0.019 (CI = +/-0.005; p = 0.000)	0.131 (CI = +/-0.034; p = 0.000)	0.000 (CI = +/-0.000; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.881	-1.85%
Loss Cost	2012.1	-0.019 (CI = +/-0.005; p = 0.000)	0.138 (CI = +/-0.034; p = 0.000)	0.000 (CI = +/-0.000; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.890	-1.89%
Loss Cost	2012.2	-0.019 (CI = +/-0.005; p = 0.000)	0.131 (CI = +/-0.034; p = 0.000)	0.000 (CI = +/-0.000; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.896	-1.91%
Loss Cost	2013.1	-0.019 (CI = +/-0.005; p = 0.000)	0.136 (CI = +/-0.035; p = 0.000)	0.000 (CI = +/-0.000; p = 0.012)	0.011 (CI = +/-0.001; p = 0.000)	0.901	-1.93%
Loss Cost	2013.2	-0.019 (CI = +/-0.005; p = 0.000)	0.133 (CI = +/-0.037; p = 0.000)	0.000 (CI = +/-0.000; p = 0.132)	0.011 (CI = +/-0.001; p = 0.000)	0.901	-1.93%
Loss Cost	2014.1	-0.019 (CI = +/-0.005; p = 0.000)	0.133 (CI = +/-0.037; p = 0.000)	NA (CI = +/-NA; p = NA)	0.011 (CI = +/-0.001; p = 0.000)	0.900	-1.92%
Loss Cost	2014.2	-0.021 (CI = +/-0.006; p = 0.000)	0.127 (CI = +/-0.038; p = 0.000)	NA (CI = +/-NA; p = NA)	0.011 (CI = +/-0.001; p = 0.000)	0.904	-2.05%
Loss Cost	2015.1	-0.022 (CI = +/-0.006; p = 0.000)	0.133 (CI = +/-0.039; p = 0.000)	NA (CI = +/-NA; p = NA)	0.011 (CI = +/-0.001; p = 0.000)	0.905	-2.21%
Loss Cost	2015.2	-0.021 (CI = +/-0.007; p = 0.000)	0.137 (CI = +/-0.041; p = 0.000)	NA (CI = +/-NA; p = NA)	0.011 (CI = +/-0.002; p = 0.000)	0.903	-2.11%
Loss Cost	2016.1	-0.018 (CI = +/-0.007; p = 0.000)	0.128 (CI = +/-0.040; p = 0.000)	NA (CI = +/-NA; p = NA)	0.011 (CI = +/-0.001; p = 0.000)	0.901	-1.82%
Loss Cost	2016.2	-0.013 (CI = +/-0.005; p = 0.000)	0.148 (CI = +/-0.031; p = 0.000)	NA (CI = +/-NA; p = NA)	0.011 (CI = +/-0.001; p = 0.000)	0.943	-1.27%
Loss Cost	2017.1	-0.010 (CI = +/-0.006; p = 0.001)	0.141 (CI = +/-0.030; p = 0.000)	NA (CI = +/-NA; p = NA)	0.011 (CI = +/-0.001; p = 0.000)	0.943	-1.04%
Loss Cost	2017.2	-0.009 (CI = +/-0.007; p = 0.006)	0.144 (CI = +/-0.032; p = 0.000)	NA (CI = +/-NA; p = NA)	0.010 (CI = +/-0.001; p = 0.000)	0.943	-0.94%
Loss Cost	2011.1	-0.019 (CI = +/-0.005; p = 0.000)	0.131 (CI = +/-0.033; p = 0.000)	0.000 (CI = +/-0.000; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.881	-1.85%
Loss Cost	2011.2	-0.019 (CI = +/-0.005; p = 0.000)	0.131 (CI = +/-0.034; p = 0.000)	0.000 (CI = +/-0.000; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.881	-1.85%
Loss Cost	2012.1	-0.019 (CI = +/-0.005; p = 0.000)	0.138 (CI = +/-0.034; p = 0.000)	0.000 (CI = +/-0.000; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.890	-1.89%
Loss Cost	2012.2	-0.019 (CI = +/-0.005; p = 0.000)	0.131 (CI = +/-0.034; p = 0.000)	0.000 (CI = +/-0.000; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.896	-1.91%
Loss Cost	2013.1	-0.019 (CI = +/-0.005; p = 0.000)	0.136 (CI = +/-0.035; p = 0.000)	0.000 (CI = +/-0.000; p = 0.012)	0.011 (CI = +/-0.001; p = 0.000)	0.901	-1.93%
Loss Cost	2013.2	-0.019 (CI = +/-0.005; p = 0.000)	0.133 (CI = +/-0.037; p = 0.000)	0.000 (CI = +/-0.000; p = 0.132)	0.011 (CI = +/-0.001; p = 0.000)	0.901	-1.93%
Loss Cost	2014.1	-0.019 (CI = +/-0.005; p = 0.000)	0.133 (CI = +/-0.037; p = 0.000)	NA (CI = +/-NA; p = NA)	0.011 (CI = +/-0.001; p = 0.000)	0.900	-1.92%
Loss Cost	2014.2	-0.021 (CI = +/-0.006; p = 0.000)	0.127 (CI = +/-0.038; p = 0.000)	NA (CI = +/-NA; p = NA)	0.011 (CI = +/-0.001; p = 0.000)	0.904	-2.05%
Loss Cost	2015.1	-0.022 (CI = +/-0.006; p = 0.000)	0.133 (CI = +/-0.039; p = 0.000)	NA (CI = +/-NA; p = NA)	0.011 (CI = +/-0.001; p = 0.000)	0.905	-2.21%
Loss Cost	2015.2	-0.021 (CI = +/-0.007; p = 0.000)	0.137 (CI = +/-0.041; p = 0.000)	NA (CI = +/-NA; p = NA)	0.011 (CI = +/-0.002; p = 0.000)	0.903	-2.11%
Loss Cost	2016.1	-0.018 (CI = +/-0.007; p = 0.000)	0.128 (CI = +/-0.040; p = 0.000)	NA (CI = +/-NA; p = NA)	0.011 (CI = +/-0.001; p = 0.000)	0.901	-1.82%
Loss Cost	2016.2	-0.013 (CI = +/-0.005; p = 0.000)	0.148 (CI = +/-0.031; p = 0.000)	NA (CI = +/-NA; p = NA)	0.011 (CI = +/-0.001; p = 0.000)	0.943	-1.27%
Loss Cost	2017.1	-0.010 (CI = +/-0.006; p = 0.001)	0.141 (CI = +/-0.030; p = 0.000)	NA (CI = +/-NA; p = NA)	0.011 (CI = +/-0.001; p = 0.000)	0.943	-1.04%
Loss Cost	2017.2	-0.009 (CI = +/-0.007; p = 0.006)	0.144 (CI = +/-0.032; p = 0.000)	NA (CI = +/-NA; p = NA)	0.010 (CI = +/-0.001; p = 0.000)	0.943	-0.94%
Severity	2011.1	-0.004 (CI = +/-0.005; p = 0.099)	0.038 (CI = +/-0.031; p = 0.019)	0.000 (CI = +/-0.000; p = 0.048)	-0.001 (CI = +/-0.001; p = 0.056)	0.126	-0.42%
Severity	2011.2	-0.004 (CI = +/-0.005; p = 0.090)	0.035 (CI = +/-0.032; p = 0.036)	0.000 (CI = +/-0.000; p = 0.096)	-0.001 (CI = +/-0.001; p = 0.060)	0.094	-0.44%
Severity	2012.1	-0.005 (CI = +/-0.005; p = 0.066)	0.040 (CI = +/-0.032; p = 0.018)	0.000 (CI = +/-0.000; p = 0.251)	-0.001 (CI = +/-0.001; p = 0.051)	0.111	-0.47%
Severity	2012.2	-0.005 (CI = +/-0.005; p = 0.069)	0.038 (CI = +/-0.034; p = 0.030)	0.000 (CI = +/-0.000; p = 0.396)	-0.001 (CI = +/-0.001; p = 0.057)	0.098	-0.48%
Severity	2013.1	-0.005 (CI = +/-0.005; p = 0.078)	0.036 (CI = +/-0.035; p = 0.042)	0.000 (CI = +/-0.000; p = 0.344)	-0.001 (CI = +/-0.001; p = 0.063)	0.089	-0.47%
Severity	2013.2	-0.005 (CI = +/-0.005; p = 0.083)	0.039 (CI = +/-0.037; p = 0.042)	0.000 (CI = +/-0.000; p = 0.326)	-0.001 (CI = +/-0.001; p = 0.067)	0.088	-0.47%
Severity	2014.1	-0.005 (CI = +/-0.005; p = 0.087)	0.039 (CI = +/-0.038; p = 0.044)	NA (CI = +/-NA; p = NA)	-0.001 (CI = +/-0.001; p = 0.070)	0.104	-0.47%
Severity	2014.2	-0.005 (CI = +/-0.006; p = 0.099)	0.038 (CI = +/-0.039; p = 0.060)	NA (CI = +/-NA; p = NA)	-0.001 (CI = +/-0.002; p = 0.080)	0.102	-0.49%
Severity	2015.1	-0.004 (CI = +/-0.006; p = 0.234)	0.034 (CI = +/-0.041; p = 0.105)	NA (CI = +/-NA; p = NA)	-0.001 (CI = +/-0.002; p = 0.079)	0.065	-0.38%
Severity	2015.2	-0.003 (CI = +/-0.007; p = 0.445)	0.038 (CI = +/-0.042; p = 0.076)	NA (CI = +/-NA; p = NA)	-0.001 (CI = +/-0.002; p = 0.067)	0.074	-0.26%
Severity	2016.1	0.002 (CI = +/-0.007; p = 0.616)	0.024 (CI = +/-0.039; p = 0.218)	NA (CI = +/-NA; p = NA)	-0.002 (CI = +/-0.001; p = 0.024)	0.088	+0.17%
Severity	2016.2	0.007 (CI = +/-0.005; p = 0.006)	0.044 (CI = +/-0.028; p = 0.003)	NA (CI = +/-NA; p = NA)	-0.002 (CI = +/-0.001; p = 0.000)	0.436	+0.73%
Severity	2017.1	0.009 (CI = +/-0.005; p = 0.001)	0.038 (CI = +/-0.028; p = 0.010)	NA (CI = +/-NA; p = NA)	-0.002 (CI = +/-0.001; p = 0.000)	0.494	+0.95%
Severity	2017.2	0.010 (CI = +/-0.006; p = 0.002)	0.040 (CI = +/-0.030; p = 0.011)	NA (CI = +/-NA; p = NA)	-0.002 (CI = +/-0.001; p = 0.000)	0.456	+1.02%
Severity	2011.1	-0.004 (CI = +/-0.005; p = 0.099)	0.038 (CI = +/-0.031; p = 0.019)	0.000 (CI = +/-0.000; p = 0.048)	-0.001 (CI = +/-0.001; p = 0.056)	0.126	-0.42%
Severity	2011.2	-0.004 (CI = +/-0.005; p = 0.090)	0.035 (CI = +/-0.032; p = 0.036)	0.000 (CI = +/-0.000; p = 0.096)	-0.001 (CI = +/-0.001; p = 0.060)	0.094	-0.44%
Severity	2012.1	-0.005 (CI = +/-0.005; p = 0.066)	0.040 (CI = +/-0.032; p = 0.018)	0.000 (CI = +/-0.000; p = 0.251)	-0.001 (CI = +/-0.001; p = 0.051)	0.111	-0.47%
Severity	2012.2	-0.005 (CI = +/-0.005; p = 0.069)	0.038 (CI = +/-0.034; p = 0.030)	0.000 (CI = +/-0.000; p = 0.396)	-0.001 (CI = +/-0.001; p = 0.057)	0.098	-0.48%
Severity	2013.1	-0.005 (CI = +/-0.005; p = 0.078)	0.036 (CI = +/-0.035; p = 0.042)	0.000 (CI = +/-0.000; p = 0.344)	-0.001 (CI = +/-0.001; p = 0.063)	0.089	-0.47%
Severity	2013.2	-0.005 (CI = +/-0.005; p = 0.083)	0.039 (CI = +/-0.037; p = 0.042)	0.000 (CI = +/-0.000; p = 0.326)	-0.001 (CI = +/-0.001; p = 0.067)	0.088	-0.47%
Severity	2014.1	-0.005 (CI = +/-0.005; p = 0.087)	0.039 (CI = +/-0.038; p = 0.044)	NA (CI = +/-NA; p = NA)	-0.001 (CI = +/-0.001; p = 0.070)	0.104	-0.47%
Severity	2014.2	-0.005 (CI = +/-0.006; p = 0.099)	0.038 (CI = +/-0.039; p = 0.060)	NA (CI = +/-NA; p = NA)	-0.001 (CI = +/-0.002; p = 0.080)	0.102	-0.49%
Severity	2015.1	-0.004 (CI = +/-0.006; p = 0.234)	0.034 (CI = +/-0.041; p = 0.105)	NA (CI = +/-NA; p = NA)	-0.001 (CI = +/-0.002; p = 0.079)	0.065	-0.38%
Severity	2015.2	-0.003 (CI = +/-0.007; p = 0.445)	0.038 (CI = +/-0.042; p = 0.076)	NA (CI = +/-NA; p = NA)	-0.001 (CI = +/-0.002; p = 0.067)	0.074	-0.26%
Severity	2016.1	0.002 (CI = +/-0.007; p = 0.616)	0.024 (CI = +/-0.039; p = 0.218)	NA (CI = +/-NA; p = NA)	-0.002 (CI = +/-0.001; p = 0.024)	0.088	+0.17%
Severity	2016.2	0.007 (CI = +/-0.005; p = 0.006)	0.044 (CI = +/-0.028; p = 0.003)	NA (CI = +/-NA; p = NA)	-0.002 (CI = +/-0.001; p = 0.000)	0.436	+0.73%
Severity	2017.1	0.009 (CI = +/-0.005; p = 0.001)	0.038 (CI = +/-0.028; p = 0.010)	NA (CI = +/-NA; p = NA)	-0.002 (CI = +/-0.001; p = 0.000)	0.494	+0.95%
Severity	2017.2	0.010 (CI = +/-0.006; p = 0.002)	0.040 (CI = +/-0.030; p = 0.011)	NA (CI = +/-NA; p = NA)	-0.002 (CI = +/-0.001; p = 0.000)	0.456	+1.02%
Frequency	2011.1	-0.014 (CI = +/-0.004; p = 0.000)	0.093 (CI = +/-0.027; p = 0.000)	0.000 (CI = +/-0.000; p = 0.000)	0.013 (CI = +/-0.001; p = 0.000)	0.919	-1.43%
Frequency	2011.2	-0.014 (CI = +/-0.004; p = 0.000)	0.097 (CI = +/-0.028; p = 0.000)	0.000 (CI = +/-0.000; p = 0.000)	0.013 (CI = +/-0.001; p = 0.000)	0.921	-1.42%
Frequency	2012.1	-0.014 (CI = +/-0.004; p = 0.000)	0.098 (CI = +/-0.029; p = 0.000)	0.000 (CI = +/-0.000; p = 0.000)	0.013 (CI = +/-0.001; p = 0.000)	0.920	-1.43%
Frequency	2012.2	-0.014 (CI = +/-0.004; p = 0.000)	0.093 (CI = +/-0.029; p = 0.000)	0.000 (CI = +/-0.000; p = 0.001)	0.013 (CI = +/-0.001; p = 0.000)	0.924	-1.44%
Frequency	2013.1	-0.015 (CI = +/-0.004; p = 0.000)	0.099 (CI = +/-0.028; p = 0.000)	0.000 (CI = +/-0.000; p = 0.050)	0.013 (CI = +/-0.001; p = 0.000)	0.933	-1.46%
Frequency	2013.2	-0.015 (CI = +/-0.004; p = 0.000)	0.094 (CI = +/-0.030; p = 0.000)	0.000 (CI = +/-0.000; p = 0.514)	0.013 (CI = +/-0.001; p = 0.000)	0.935	-1.46%
Frequency	2014.1	-0.015 (CI = +/-0.004; p = 0.000)	0.094 (CI = +/-0.030; p = 0.000)	NA (CI = +/-NA; p = NA)	0.013 (CI = +/-0.001; p = 0.000)	0.934	-1.46%
Frequency	2014.2	-0.016 (CI = +/-0.005; p = 0.000)	0.089 (CI = +/-0.031; p = 0.000)	NA (CI = +/-NA; p = NA)	0.013 (CI = +/-0.001; p = 0.000)	0.937	-1.56%
Frequency	2015.1	-0.018 (CI = +/-0.004; p = 0.000)	0.100 (CI = +/-0.028; p = 0.000)	NA (CI = +/-NA; p = NA)	0.013 (CI = +/-0.001; p = 0.000)	0.951	-1.83%
Frequency	2015.2	-0.019 (CI = +/-0.005; p = 0.000)	0.099 (CI = +/-0.030; p = 0.000)	NA (CI = +/-NA; p = NA)	0.013 (CI = +/-0.001; p = 0.000)	0.950	-1.85%
Frequency	2016.1	-0.020 (CI = +/-0.005; p = 0.000)	0.104 (CI = +/-0.030; p = 0.000)	NA (CI = +/-NA; p = NA)	0.013 (CI = +/-0.001; p = 0.000)	0.950	-1.99%
Frequency	2016.2	-0.020 (CI = +/-0.006; p = 0.000)	0.104 (CI = +/-0.032; p = 0.000)	NA (CI = +/-NA; p = NA)	0.013 (CI = +/-0.001; p = 0.000)	0.949	-1.99%
Frequency	2017.1	-0.020 (CI = +/-0.006; p = 0.000)	0.103 (CI = +/-0.034; p = 0.000)	NA (CI = +/-NA; p = NA)	0.013 (CI = +/-0.001; p = 0.000)	0.944	-1.97%
Frequency	2017.2	-0.020 (CI = +/-0.007; p = 0.000)	0.104 (CI = +/-0.037; p = 0.000)	NA (CI = +/-NA; p = NA)	0.013 (CI = +/-0.001; p = 0.000)	0.942	-1.94%
Frequency	2011.1	-0.014 (CI = +/-0.004; p = 0.000)	0.093 (CI = +/-0.027; p = 0.000)	0.000 (CI = +/-0.000; p = 0.000)	0.013 (CI = +/-0.001; p = 0.000)	0.919	-1.43%
Frequency	2011.2	-0.014 (CI = +/-0.004; p = 0.000)	0.097 (CI = +/-0.028; p = 0.000)	0.000 (CI = +/-0.000; p = 0.000)	0.013 (CI = +/-0.001; p = 0.000)	0.921	-1.42%
Frequency	2012.1	-0.014 (CI = +/-0.004; p = 0.000)	0.098 (CI = +/-0.029; p = 0.000)	0.000 (CI = +/-0.000; p = 0.000)	0.013 (CI = +/-0.001; p = 0.000)	0.920	-1.43%
Frequency	2012.2	-0.014 (CI = +/-0.004; p = 0.000)	0.093 (CI = +/-0.029; p = 0.000)	0.000 (CI = +/-0.000; p = 0.001)	0.013 (CI = +/-0.001; p = 0.000)	0.924	-1.44%
Frequency	2013.1	-0.015 (CI = +/-0.004; p = 0.000)	0.099 (CI = +/-0.028; p = 0.000)	0.000 (CI = +/-0.000; p = 0.050)	0.013 (CI = +/-0.001; p = 0.000)	0.933	-1.46%
Frequency	2013.2	-0.015 (CI = +/-0.004; p = 0.000)	0.094 (CI = +/-0.030; p = 0.000)	0.000 (CI = +/-0.000; p = 0.514)	0.013 (CI = +/-0.001; p = 0.000)	0.935	-1.46%
Frequency	2014.1	-0.015 (CI = +/-0.004; p = 0.000)	0.094 (CI = +/-0.030; p = 0.000)	NA (CI = +/-NA; p = NA)	0.013 (CI = +/-0.001; p = 0.000)	0.934	-1.46%
Frequency	2014.2	-0.016 (CI = +/-0.005; p = 0.000)	0.089 (CI = +/-0.031; p = 0.000)	NA (CI = +/-NA; p = NA)	0.013 (CI = +/-0.001; p = 0.000)	0.937	-1.56%
Frequency	2015.1	-0.018 (CI = +/-0.004; p = 0.000)	0.100 (CI = +/-0.028; p = 0.000)	NA (CI = +/-NA; p = NA)	0.013 (CI = +/-0.001; p = 0.000)	0.951	-1.83%
Frequency	2015.2	-0.019 (CI = +/-0.005; p = 0.000)	0.099 (CI = +/-0.030; p = 0.000)	NA (CI = +/-NA; p = NA)	0.013 (CI = +/-0.001; p = 0.000)	0.950	-1.85%
Frequency	2016.1	-0.020 (CI = +/-0.005; p = 0.000)	0.104 (CI = +/-0.030; p = 0.000)	NA (CI = +/-NA; p = NA)	0.013 (CI = +/-0.001; p = 0.000)	0.950	-1.99%
Frequency	2016.2	-0.020 (CI = +/-0.006; p = 0.000)	0.104 (CI = +/-0.032; p = 0.000)	NA (CI = +/-NA; p = NA)	0.013 (CI = +/-0.001; p = 0.000)	0.949	-1.99%
Frequency	2017.1	-0.020 (CI = +/-0.006; p = 0.000)	0.103 (CI = +/-0.034; p = 0.000)	NA (CI = +/-NA; p = NA)	0.013 (CI = +/-0.001; p = 0.000)	0.944	-1.97%
Frequency	2017.2	-0.020 (CI = +/-0.007; p = 0.000)	0.104 (CI = +/-0.037; p = 0.000)	NA (CI = +/-NA; p = NA)	0.013 (CI = +/-0.001; p = 0.000)	0.942	-1.94%

AB Total

Coverage = AB Total
End Trend Period = 2019.2
Excluded Points = NA
Parameters Included: time, seasonality, phase_in_trend

Loss Cost	2011.1	0.050 (CI = +/-0.010; p = 0.000)	0.099 (CI = +/-0.027; p = 0.000)	-0.306 (CI = +/-0.057; p = 0.000)	0.842	+5.16%	-22.55%
Loss Cost	2011.2	0.058 (CI = +/-0.010; p = 0.000)	0.107 (CI = +/-0.024; p = 0.000)	-0.335 (CI = +/-0.054; p = 0.000)	0.877	+5.96%	-24.18%
Loss Cost	2012.1	0.058 (CI = +/-0.012; p = 0.000)	0.108 (CI = +/-0.026; p = 0.000)	-0.334 (CI = +/-0.060; p = 0.000)	0.873	+5.94%	-24.14%
Loss Cost	2012.2	0.053 (CI = +/-0.014; p = 0.000)	0.103 (CI = +/-0.027; p = 0.000)	-0.317 (CI = +/-0.064; p = 0.000)	0.853	+5.42%	-23.24%
Loss Cost	2013.1	0.048 (CI = +/-0.016; p = 0.000)	0.107 (CI = +/-0.029; p = 0.000)	-0.303 (CI = +/-0.070; p = 0.000)	0.857	+4.95%	-22.51%
Loss Cost	2013.2	0.043 (CI = +/-0.019; p = 0.000)	0.103 (CI = +/-0.030; p = 0.000)	-0.287 (CI = +/-0.077; p = 0.000)	0.852	+4.36%	-21.67%
Loss Cost	2014.1	0.041 (CI = +/-0.024; p = 0.002)	0.104 (CI = +/-0.033; p = 0.000)	-0.283 (CI = +/-0.087; p = 0.000)	0.846	+4.22%	-21.49%
Loss Cost	2014.2	0.028 (CI = +/-0.024; p = 0.024)	0.095 (CI = +/-0.031; p = 0.000)	-0.254 (CI = +/-0.083; p = 0.000)	0.879	+2.88%	-20.23%
Loss Cost	2015.1	0.010 (CI = +/-0.018; p = 0.235)	0.114 (CI = +/-0.022; p = 0.000)	-0.223 (CI = +/-0.056; p = 0.000)	0.953	+1.03%	-19.18%
Loss Cost	2015.2	0.005 (CI = +/-0.015; p = 0.494)	0.106 (CI = +/-0.019; p = 0.000)	-0.223 (CI = +/-0.046; p = 0.000)	0.972	+0.48%	-19.63%
Loss Cost	2016.1	0.005 (CI = +/-0.016; p = 0.490)	0.104 (CI = +/-0.022; p = 0.000)	-0.221 (CI = +/-0.051; p = 0.000)	0.951	+0.53%	-19.40%
Loss Cost	2016.2	-0.002 (CI = +/-0.011; p = 0.745)	0.118 (CI = +/-0.015; p = 0.000)	-0.147 (CI = +/-0.047; p = 0.000)	0.977	-0.16%	-13.81%
Loss Cost	2017.1	-0.005 (CI = +/-0.013; p = 0.424)	0.114 (CI = +/-0.018; p = 0.000)	-0.056 (CI = +/-0.177; p = 0.488)	0.956	-0.46%	-5.84%
Loss Cost	2017.2	-0.005 (CI = +/-0.014; p = 0.457)	0.114 (CI = +/-0.020; p = 0.000)	NA (CI = +/-NA; p = NA)	0.953	-0.46%	-0.46%
Loss Cost	2011.1	0.050 (CI = +/-0.010; p = 0.000)	0.099 (CI = +/-0.027; p = 0.000)	-0.306 (CI = +/-0.057; p = 0.000)	0.842	+5.16%	-22.55%
Loss Cost	2011.2	0.058 (CI = +/-0.010; p = 0.000)	0.107 (CI = +/-0.024; p = 0.000)	-0.335 (CI = +/-0.054; p = 0.000)	0.877	+5.96%	-24.18%
Loss Cost	2012.1	0.058 (CI = +/-0.012; p = 0.000)	0.108 (CI = +/-0.026; p = 0.000)	-0.334 (CI = +/-0.060; p = 0.000)	0.873	+5.94%	-24.14%
Loss Cost	2012.2	0.053 (CI = +/-0.014; p = 0.000)	0.103 (CI = +/-0.027; p = 0.000)	-0.317 (CI = +/-0.064; p = 0.000)	0.853	+5.42%	-23.24%
Loss Cost	2013.1	0.048 (CI = +/-0.016; p = 0.000)	0.107 (CI = +/-0.029; p = 0.000)	-0.303 (CI = +/-0.070; p = 0.000)	0.857	+4.95%	-22.51%
Loss Cost	2013.2	0.043 (CI = +/-0.019; p = 0.000)	0.103 (CI = +/-0.030; p = 0.000)	-0.287 (CI = +/-0.077; p = 0.000)	0.852	+4.36%	-21.67%
Loss Cost	2014.1	0.041 (CI = +/-0.024; p = 0.002)	0.104 (CI = +/-0.033; p = 0.000)	-0.283 (CI = +/-0.087; p = 0.000)	0.846	+4.22%	-21.49%
Loss Cost	2014.2	0.028 (CI = +/-0.024; p = 0.024)	0.095 (CI = +/-0.031; p = 0.000)	-0.254 (CI = +/-0.083; p = 0.000)	0.879	+2.88%	-20.23%
Loss Cost	2015.1	0.010 (CI = +/-0.018; p = 0.235)	0.114 (CI = +/-0.022; p = 0.000)	-0.223 (CI = +/-0.056; p = 0.000)	0.953	+1.03%	-19.18%
Loss Cost	2015.2	0.005 (CI = +/-0.015; p = 0.494)	0.106 (CI = +/-0.019; p = 0.000)	-0.223 (CI = +/-0.046; p = 0.000)	0.972	+0.48%	-19.63%
Loss Cost	2016.1	0.005 (CI = +/-0.016; p = 0.490)	0.104 (CI = +/-0.022; p = 0.000)	-0.221 (CI = +/-0.051; p = 0.000)	0.951	+0.53%	-19.40%
Loss Cost	2016.2	-0.002 (CI = +/-0.011; p = 0.745)	0.118 (CI = +/-0.015; p = 0.000)	-0.147 (CI = +/-0.047; p = 0.000)	0.977	-0.16%	-13.81%
Loss Cost	2017.1	-0.005 (CI = +/-0.013; p = 0.424)	0.114 (CI = +/-0.018; p = 0.000)	-0.056 (CI = +/-0.177; p = 0.488)	0.956	-0.46%	-5.84%
Loss Cost	2017.2	-0.005 (CI = +/-0.014; p = 0.457)	0.114 (CI = +/-0.020; p = 0.000)	NA (CI = +/-NA; p = NA)	0.953	-0.46%	-0.46%
Severity	2011.1	0.035 (CI = +/-0.007; p = 0.000)	0.022 (CI = +/-0.019; p = 0.027)	-0.264 (CI = +/-0.041; p = 0.000)	0.839	+3.58%	-20.43%
Severity	2011.2	0.035 (CI = +/-0.008; p = 0.000)	0.022 (CI = +/-0.020; p = 0.037)	-0.264 (CI = +/-0.045; p = 0.000)	0.827	+3.58%	-20.43%
Severity	2012.1	0.032 (CI = +/-0.010; p = 0.000)	0.025 (CI = +/-0.021; p = 0.020)	-0.252 (CI = +/-0.048; p = 0.000)	0.829	+3.25%	-19.79%
Severity	2012.2	0.032 (CI = +/-0.012; p = 0.000)	0.025 (CI = +/-0.023; p = 0.031)	-0.251 (CI = +/-0.054; p = 0.000)	0.825	+3.21%	-19.72%
Severity	2013.1	0.039 (CI = +/-0.013; p = 0.000)	0.018 (CI = +/-0.023; p = 0.107)	-0.273 (CI = +/-0.056; p = 0.000)	0.848	+3.94%	-20.91%
Severity	2013.2	0.040 (CI = +/-0.016; p = 0.000)	0.019 (CI = +/-0.024; p = 0.117)	-0.277 (CI = +/-0.063; p = 0.000)	0.847	+4.06%	-21.08%
Severity	2014.1	0.033 (CI = +/-0.018; p = 0.001)	0.025 (CI = +/-0.026; p = 0.056)	-0.259 (CI = +/-0.068; p = 0.000)	0.861	+3.36%	-20.21%
Severity	2014.2	0.024 (CI = +/-0.019; p = 0.019)	0.019 (CI = +/-0.025; p = 0.137)	-0.238 (CI = +/-0.067; p = 0.000)	0.889	+2.42%	-19.31%
Severity	2015.1	0.024 (CI = +/-0.023; p = 0.041)	0.018 (CI = +/-0.029; p = 0.193)	-0.239 (CI = +/-0.073; p = 0.000)	0.874	+2.45%	-19.32%
Severity	2015.2	0.018 (CI = +/-0.021; p = 0.087)	0.009 (CI = +/-0.027; p = 0.474)	-0.239 (CI = +/-0.065; p = 0.000)	0.909	+1.82%	-19.82%
Severity	2016.1	0.022 (CI = +/-0.017; p = 0.019)	-0.003 (CI = +/-0.023; p = 0.782)	-0.221 (CI = +/-0.055; p = 0.000)	0.900	+2.19%	-18.09%
Severity	2016.2	0.014 (CI = +/-0.012; p = 0.025)	0.012 (CI = +/-0.017; p = 0.155)	-0.144 (CI = +/-0.054; p = 0.000)	0.804	+1.46%	-12.17%
Severity	2017.1	0.011 (CI = +/-0.014; p = 0.116)	0.007 (CI = +/-0.021; p = 0.477)	-0.034 (CI = +/-0.201; p = 0.703)	0.183	+1.10%	-2.32%
Severity	2017.2	0.011 (CI = +/-0.016; p = 0.143)	0.007 (CI = +/-0.023; p = 0.507)	NA (CI = +/-NA; p = NA)	0.118	+1.10%	+1.10%
Severity	2011.1	0.035 (CI = +/-0.007; p = 0.000)	0.022 (CI = +/-0.019; p = 0.027)	-0.264 (CI = +/-0.041; p = 0.000)	0.839	+3.58%	-20.43%
Severity	2011.2	0.035 (CI = +/-0.008; p = 0.000)	0.022 (CI = +/-0.020; p = 0.037)	-0.264 (CI = +/-0.045; p = 0.000)	0.827	+3.58%	-20.43%
Severity	2012.1	0.032 (CI = +/-0.010; p = 0.000)	0.025 (CI = +/-0.021; p = 0.020)	-0.252 (CI = +/-0.048; p = 0.000)	0.829	+3.25%	-19.79%
Severity	2012.2	0.032 (CI = +/-0.012; p = 0.000)	0.025 (CI = +/-0.023; p = 0.031)	-0.251 (CI = +/-0.054; p = 0.000)	0.825	+3.21%	-19.72%
Severity	2013.1	0.039 (CI = +/-0.013; p = 0.000)	0.018 (CI = +/-0.023; p = 0.107)	-0.273 (CI = +/-0.056; p = 0.000)	0.848	+3.94%	-20.91%
Severity	2013.2	0.040 (CI = +/-0.016; p = 0.000)	0.019 (CI = +/-0.024; p = 0.117)	-0.277 (CI = +/-0.063; p = 0.000)	0.847	+4.06%	-21.08%
Severity	2014.1	0.033 (CI = +/-0.018; p = 0.001)	0.025 (CI = +/-0.026; p = 0.056)	-0.259 (CI = +/-0.068; p = 0.000)	0.861	+3.36%	-20.21%
Severity	2014.2	0.024 (CI = +/-0.019; p = 0.019)	0.019 (CI = +/-0.025; p = 0.137)	-0.238 (CI = +/-0.067; p = 0.000)	0.889	+2.42%	-19.31%
Severity	2015.1	0.024 (CI = +/-0.023; p = 0.041)	0.018 (CI = +/-0.029; p = 0.193)	-0.239 (CI = +/-0.073; p = 0.000)	0.874	+2.45%	-19.32%
Severity	2015.2	0.018 (CI = +/-0.021; p = 0.087)	0.009 (CI = +/-0.027; p = 0.474)	-0.239 (CI = +/-0.065; p = 0.000)	0.909	+1.82%	-19.82%
Severity	2016.1	0.022 (CI = +/-0.017; p = 0.019)	-0.003 (CI = +/-0.023; p = 0.782)	-0.221 (CI = +/-0.055; p = 0.000)	0.900	+2.19%	-18.09%
Severity	2016.2	0.014 (CI = +/-0.012; p = 0.025)	0.012 (CI = +/-0.017; p = 0.155)	-0.144 (CI = +/-0.054; p = 0.000)	0.804	+1.46%	-12.17%
Severity	2017.1	0.011 (CI = +/-0.014; p = 0.116)	0.007 (CI = +/-0.021; p = 0.477)	-0.034 (CI = +/-0.201; p = 0.703)	0.183	+1.10%	-2.32%
Severity	2017.2	0.011 (CI = +/-0.016; p = 0.143)	0.007 (CI = +/-0.023; p = 0.507)	NA (CI = +/-NA; p = NA)	0.118	+1.10%	+1.10%
Frequency	2011.1	0.015 (CI = +/-0.010; p = 0.004)	0.077 (CI = +/-0.027; p = 0.000)	-0.042 (CI = +/-0.058; p = 0.146)	0.591	+1.52%	-2.66%
Frequency	2011.2	0.023 (CI = +/-0.010; p = 0.000)	0.086 (CI = +/-0.024; p = 0.000)	-0.071 (CI = +/-0.054; p = 0.012)	0.695	+2.30%	-4.71%
Frequency	2012.1	0.026 (CI = +/-0.012; p = 0.000)	0.082 (CI = +/-0.026; p = 0.000)	-0.082 (CI = +/-0.059; p = 0.008)	0.704	+2.61%	-5.43%
Frequency	2012.2	0.021 (CI = +/-0.014; p = 0.004)	0.078 (CI = +/-0.027; p = 0.000)	-0.066 (CI = +/-0.064; p = 0.042)	0.608	+2.14%	-4.39%
Frequency	2013.1	0.010 (CI = +/-0.014; p = 0.166)	0.089 (CI = +/-0.024; p = 0.000)	-0.030 (CI = +/-0.060; p = 0.308)	0.696	+0.97%	-2.03%
Frequency	2013.2	0.003 (CI = +/-0.016; p = 0.712)	0.084 (CI = +/-0.024; p = 0.000)	-0.010 (CI = +/-0.063; p = 0.739)	0.658	+0.29%	-0.74%
Frequency	2014.1	0.008 (CI = +/-0.019; p = 0.369)	0.079 (CI = +/-0.026; p = 0.000)	-0.025 (CI = +/-0.069; p = 0.468)	0.641	+0.83%	-1.61%
Frequency	2014.2	0.004 (CI = +/-0.022; p = 0.675)	0.077 (CI = +/-0.028; p = 0.000)	-0.016 (CI = +/-0.075; p = 0.662)	0.586	+0.45%	-1.14%
Frequency	2015.1	-0.014 (CI = +/-0.012; p = 0.027)	0.095 (CI = +/-0.015; p = 0.000)	0.016 (CI = +/-0.039; p = 0.403)	0.904	-1.39%	+0.17%
Frequency	2015.2	-0.013 (CI = +/-0.013; p = 0.052)	0.096 (CI = +/-0.017; p = 0.000)	0.016 (CI = +/-0.042; p = 0.432)	0.901	-1.32%	+0.24%
Frequency	2016.1	-0.016 (CI = +/-0.006; p = 0.000)	0.107 (CI = +/-0.008; p = 0.000)	0.000 (CI = +/-0.019; p = 0.985)	0.982	-1.62%	-1.60%
Frequency	2016.2	-0.016 (CI = +/-0.007; p = 0.001)	0.106 (CI = +/-0.010; p = 0.000)	-0.003 (CI = +/-0.032; p = 0.850)	0.981	-1.59%	-1.87%
Frequency	2017.1	-0.015 (CI = +/-0.009; p = 0.005)	0.107 (CI = +/-0.013; p = 0.000)	-0.021 (CI = +/-0.130; p = 0.716)	0.972	-1.53%	-3.60%
Frequency	2017.2	-0.015 (CI = +/-0.010; p = 0.008)	0.107 (CI = +/-0.015; p = 0.000)	NA (CI = +/-NA; p = NA)	0.972	-1.53%	-1.53%
Frequency	2011.1	0.015 (CI = +/-0.010; p = 0.004)	0.077 (CI = +/-0.027; p = 0.000)	-0.042 (CI = +/-0.058; p = 0.146)	0.591	+1.52%	-2.66%
Frequency	2011.2	0.023 (CI = +/-0.010; p = 0.000)	0.086 (CI = +/-0.024; p = 0.000)	-0.071 (CI = +/-0.054; p = 0.012)	0.695	+2.30%	-4.71%
Frequency	2012.1	0.026 (CI = +/-0.012; p = 0.000)	0.082 (CI = +/-0.026; p = 0.000)	-0.082 (CI = +/-0.059; p = 0.008)	0.704	+2.61%	-5.43%
Frequency	2012.2	0.021 (CI = +/-0.014; p = 0.004)	0.078 (CI = +/-0.027; p = 0.000)	-0.066 (CI = +/-0.064; p = 0.042)	0.608	+2.14%	-4.39%
Frequency	2013.1	0.010 (CI = +/-0.014; p = 0.166)	0.089 (CI = +/-0.024; p = 0.000)	-0.030 (CI = +/-0.060; p = 0.308)	0.696	+0.97%	-2.03%
Frequency	2013.2	0.003 (CI = +/-0.016; p = 0.712)	0.084 (CI = +/-0.024; p = 0.000)	-0.010 (CI = +/-0.063; p = 0.739)	0.658	+0.29%	-0.74%
Frequency	2014.1	0.008 (CI = +/-0.019; p = 0.369)	0.079 (CI = +/-0.026; p = 0.000)	-0.025 (CI = +/-0.069; p = 0.468)	0.641	+0.83%	-1.61%
Frequency	2014.2	0.004 (CI = +/-0.022; p = 0.675)	0.077 (CI = +/-0.028; p = 0.000)	-0.016 (CI = +/-0.075; p = 0.662)	0.586	+0.45%	-1.14%
Frequency	2015.1	-0.014 (CI = +/-0.012; p = 0.027)	0.095 (CI = +/-0.015; p = 0.000)	0.016 (CI = +/-0.039; p = 0.403)	0.904	-1.39%	+0.17%
Frequency	2015.2	-0.013 (CI = +/-0.013; p = 0.052)	0.096 (CI = +/-0.017; p = 0.000)	0.016 (CI = +/-0.042; p = 0.432)	0.901	-1.32%	+0.24%
Frequency	2016.1	-0.016 (CI = +/-0.006; p = 0.000)	0.107 (CI = +/-0.008; p = 0.000)	0.000 (CI = +/-0.019; p = 0.985)	0.982	-1.62%	-1.60%
Frequency	2016.2	-0.016 (CI = +/-0.007; p = 0.001)	0.106 (CI = +/-0.010; p = 0.000)	-0.003 (CI = +/-0.032; p = 0.850)	0.981	-1.59%	-1.87%
Frequency	2017.1	-0.015 (CI = +/-0.009; p = 0.005)	0.107 (CI = +/-0.013; p = 0.000)	-0.021 (CI = +/-0.130; p = 0.716)	0.972	-1.53%	-3.60%
Frequency	2017.2	-0.015 (CI = +/-0.010; p = 0.008)	0.107 (CI = +/-0.015; p = 0.000)	NA (CI = +/-NA; p = NA)	0.972	-1.53%	-1.53%

AB Total

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

Loss Cost	2011.1	0.004 (CI = +/-0.011; p = 0.414)	0.105 (CI = +/-0.057; p = 0.001)	0.277	+0.45%
Loss Cost	2011.2	0.004 (CI = +/-0.012; p = 0.562)	0.102 (CI = +/-0.060; p = 0.002)	0.238	+0.35%
Loss Cost	2012.1	-0.002 (CI = +/-0.013; p = 0.811)	0.116 (CI = +/-0.061; p = 0.001)	0.300	-0.16%
Loss Cost	2012.2	-0.008 (CI = +/-0.014; p = 0.216)	0.099 (CI = +/-0.059; p = 0.002)	0.287	-0.83%
Loss Cost	2013.1	-0.016 (CI = +/-0.014; p = 0.032)	0.118 (CI = +/-0.058; p = 0.000)	0.411	-1.56%
Loss Cost	2013.2	-0.023 (CI = +/-0.015; p = 0.004)	0.102 (CI = +/-0.056; p = 0.001)	0.471	-2.27%
Loss Cost	2014.1	-0.029 (CI = +/-0.017; p = 0.002)	0.116 (CI = +/-0.058; p = 0.000)	0.517	-2.90%
Loss Cost	2014.2	-0.039 (CI = +/-0.017; p = 0.000)	0.098 (CI = +/-0.055; p = 0.001)	0.622	-3.86%
Loss Cost	2015.1	-0.053 (CI = +/-0.017; p = 0.000)	0.123 (CI = +/-0.049; p = 0.000)	0.755	-5.16%
Loss Cost	2015.2	-0.058 (CI = +/-0.020; p = 0.000)	0.115 (CI = +/-0.053; p = 0.000)	0.770	-5.67%
Loss Cost	2016.1	-0.052 (CI = +/-0.026; p = 0.001)	0.105 (CI = +/-0.060; p = 0.002)	0.621	-5.03%
Loss Cost	2016.2	-0.026 (CI = +/-0.016; p = 0.004)	0.134 (CI = +/-0.032; p = 0.000)	0.879	-2.59%
Loss Cost	2017.1	-0.007 (CI = +/-0.009; p = 0.129)	0.112 (CI = +/-0.016; p = 0.000)	0.958	-0.70%
Loss Cost	2017.2	-0.005 (CI = +/-0.014; p = 0.457)	0.114 (CI = +/-0.020; p = 0.000)	0.953	-0.46%
Loss Cost	2011.1	0.004 (CI = +/-0.011; p = 0.414)	0.105 (CI = +/-0.057; p = 0.001)	0.277	+0.45%
Loss Cost	2011.2	0.004 (CI = +/-0.012; p = 0.562)	0.102 (CI = +/-0.060; p = 0.002)	0.238	+0.35%
Loss Cost	2012.1	-0.002 (CI = +/-0.013; p = 0.811)	0.116 (CI = +/-0.061; p = 0.001)	0.300	-0.16%
Loss Cost	2012.2	-0.008 (CI = +/-0.014; p = 0.216)	0.099 (CI = +/-0.059; p = 0.002)	0.287	-0.83%
Loss Cost	2013.1	-0.016 (CI = +/-0.014; p = 0.032)	0.118 (CI = +/-0.058; p = 0.000)	0.411	-1.56%
Loss Cost	2013.2	-0.023 (CI = +/-0.015; p = 0.004)	0.102 (CI = +/-0.056; p = 0.001)	0.471	-2.27%
Loss Cost	2014.1	-0.029 (CI = +/-0.017; p = 0.002)	0.116 (CI = +/-0.058; p = 0.000)	0.517	-2.90%
Loss Cost	2014.2	-0.039 (CI = +/-0.017; p = 0.000)	0.098 (CI = +/-0.055; p = 0.001)	0.622	-3.86%
Loss Cost	2015.1	-0.053 (CI = +/-0.017; p = 0.000)	0.123 (CI = +/-0.049; p = 0.000)	0.755	-5.16%
Loss Cost	2015.2	-0.058 (CI = +/-0.020; p = 0.000)	0.115 (CI = +/-0.053; p = 0.000)	0.770	-5.67%
Loss Cost	2016.1	-0.052 (CI = +/-0.026; p = 0.001)	0.105 (CI = +/-0.060; p = 0.002)	0.621	-5.03%
Loss Cost	2016.2	-0.026 (CI = +/-0.016; p = 0.004)	0.134 (CI = +/-0.032; p = 0.000)	0.879	-2.59%
Loss Cost	2017.1	-0.007 (CI = +/-0.009; p = 0.129)	0.112 (CI = +/-0.016; p = 0.000)	0.958	-0.70%
Loss Cost	2017.2	-0.005 (CI = +/-0.014; p = 0.457)	0.114 (CI = +/-0.020; p = 0.000)	0.953	-0.46%
Severity	2011.1	-0.004 (CI = +/-0.009; p = 0.338)	0.027 (CI = +/-0.047; p = 0.257)	0.002	-0.44%
Severity	2011.2	-0.008 (CI = +/-0.010; p = 0.119)	0.017 (CI = +/-0.048; p = 0.463)	0.033	-0.77%
Severity	2012.1	-0.013 (CI = +/-0.010; p = 0.015)	0.032 (CI = +/-0.047; p = 0.171)	0.162	-1.28%
Severity	2012.2	-0.017 (CI = +/-0.011; p = 0.004)	0.022 (CI = +/-0.047; p = 0.344)	0.236	-1.67%
Severity	2013.1	-0.019 (CI = +/-0.013; p = 0.004)	0.028 (CI = +/-0.051; p = 0.269)	0.236	-1.89%
Severity	2013.2	-0.023 (CI = +/-0.014; p = 0.002)	0.018 (CI = +/-0.052; p = 0.479)	0.301	-2.32%
Severity	2014.1	-0.032 (CI = +/-0.015; p = 0.000)	0.036 (CI = +/-0.051; p = 0.159)	0.447	-3.11%
Severity	2014.2	-0.040 (CI = +/-0.016; p = 0.000)	0.021 (CI = +/-0.049; p = 0.380)	0.564	-3.88%
Severity	2015.1	-0.043 (CI = +/-0.019; p = 0.000)	0.028 (CI = +/-0.055; p = 0.292)	0.527	-4.25%
Severity	2015.2	-0.050 (CI = +/-0.023; p = 0.000)	0.019 (CI = +/-0.059; p = 0.501)	0.541	-4.83%
Severity	2016.1	-0.035 (CI = +/-0.026; p = 0.013)	-0.002 (CI = +/-0.061; p = 0.939)	0.313	-3.47%
Severity	2016.2	-0.010 (CI = +/-0.016; p = 0.215)	0.028 (CI = +/-0.033; p = 0.090)	0.197	-0.97%
Severity	2017.1	0.009 (CI = +/-0.011; p = 0.074)	0.005 (CI = +/-0.018; p = 0.513)	0.260	+0.94%
Severity	2017.2	0.011 (CI = +/-0.016; p = 0.143)	0.007 (CI = +/-0.023; p = 0.507)	0.118	+1.10%
Severity	2011.1	-0.004 (CI = +/-0.009; p = 0.338)	0.027 (CI = +/-0.047; p = 0.257)	0.002	-0.44%
Severity	2011.2	-0.008 (CI = +/-0.010; p = 0.119)	0.017 (CI = +/-0.048; p = 0.463)	0.033	-0.77%
Severity	2012.1	-0.013 (CI = +/-0.010; p = 0.015)	0.032 (CI = +/-0.047; p = 0.171)	0.162	-1.28%
Severity	2012.2	-0.017 (CI = +/-0.011; p = 0.004)	0.022 (CI = +/-0.047; p = 0.344)	0.236	-1.67%
Severity	2013.1	-0.019 (CI = +/-0.013; p = 0.004)	0.028 (CI = +/-0.051; p = 0.269)	0.236	-1.89%
Severity	2013.2	-0.023 (CI = +/-0.014; p = 0.002)	0.018 (CI = +/-0.052; p = 0.479)	0.301	-2.32%
Severity	2014.1	-0.032 (CI = +/-0.015; p = 0.000)	0.036 (CI = +/-0.051; p = 0.159)	0.447	-3.11%
Severity	2014.2	-0.040 (CI = +/-0.016; p = 0.000)	0.021 (CI = +/-0.049; p = 0.380)	0.564	-3.88%
Severity	2015.1	-0.043 (CI = +/-0.019; p = 0.000)	0.028 (CI = +/-0.055; p = 0.292)	0.527	-4.25%
Severity	2015.2	-0.050 (CI = +/-0.023; p = 0.000)	0.019 (CI = +/-0.059; p = 0.501)	0.541	-4.83%
Severity	2016.1	-0.035 (CI = +/-0.026; p = 0.013)	-0.002 (CI = +/-0.061; p = 0.939)	0.313	-3.47%
Severity	2016.2	-0.010 (CI = +/-0.016; p = 0.215)	0.028 (CI = +/-0.033; p = 0.090)	0.197	-0.97%
Severity	2017.1	0.009 (CI = +/-0.011; p = 0.074)	0.005 (CI = +/-0.018; p = 0.513)	0.260	+0.94%
Severity	2017.2	0.011 (CI = +/-0.016; p = 0.143)	0.007 (CI = +/-0.023; p = 0.507)	0.118	+1.10%
Frequency	2011.1	0.009 (CI = +/-0.005; p = 0.002)	0.078 (CI = +/-0.027; p = 0.000)	0.576	+0.89%
Frequency	2011.2	0.011 (CI = +/-0.005; p = 0.000)	0.085 (CI = +/-0.027; p = 0.000)	0.634	+1.13%
Frequency	2012.1	0.011 (CI = +/-0.006; p = 0.001)	0.084 (CI = +/-0.029; p = 0.000)	0.633	+1.13%
Frequency	2012.2	0.008 (CI = +/-0.007; p = 0.013)	0.077 (CI = +/-0.028; p = 0.000)	0.557	+0.85%
Frequency	2013.1	0.003 (CI = +/-0.006; p = 0.266)	0.090 (CI = +/-0.024; p = 0.000)	0.695	+0.33%
Frequency	2013.2	0.001 (CI = +/-0.006; p = 0.870)	0.084 (CI = +/-0.024; p = 0.000)	0.671	+0.05%
Frequency	2014.1	0.002 (CI = +/-0.007; p = 0.551)	0.080 (CI = +/-0.026; p = 0.000)	0.649	+0.22%
Frequency	2014.2	0.000 (CI = +/-0.009; p = 0.959)	0.077 (CI = +/-0.028; p = 0.000)	0.604	+0.02%
Frequency	2015.1	-0.010 (CI = +/-0.005; p = 0.001)	0.095 (CI = +/-0.015; p = 0.000)	0.906	-0.95%
Frequency	2015.2	-0.009 (CI = +/-0.006; p = 0.010)	0.096 (CI = +/-0.017; p = 0.000)	0.904	-0.88%
Frequency	2016.1	-0.016 (CI = +/-0.003; p = 0.000)	0.107 (CI = +/-0.008; p = 0.000)	0.983	-1.62%
Frequency	2016.2	-0.017 (CI = +/-0.005; p = 0.000)	0.107 (CI = +/-0.009; p = 0.000)	0.982	-1.64%
Frequency	2017.1	-0.016 (CI = +/-0.007; p = 0.000)	0.107 (CI = +/-0.012; p = 0.000)	0.975	-1.62%
Frequency	2017.2	-0.015 (CI = +/-0.010; p = 0.008)	0.107 (CI = +/-0.015; p = 0.000)	0.972	-1.53%
Frequency	2011.1	0.009 (CI = +/-0.005; p = 0.002)	0.078 (CI = +/-0.027; p = 0.000)	0.576	+0.89%
Frequency	2011.2	0.011 (CI = +/-0.005; p = 0.000)	0.085 (CI = +/-0.027; p = 0.000)	0.634	+1.13%
Frequency	2012.1	0.011 (CI = +/-0.006; p = 0.001)	0.084 (CI = +/-0.029; p = 0.000)	0.633	+1.13%
Frequency	2012.2	0.008 (CI = +/-0.007; p = 0.013)	0.077 (CI = +/-0.028; p = 0.000)	0.557	+0.85%
Frequency	2013.1	0.003 (CI = +/-0.006; p = 0.266)	0.090 (CI = +/-0.024; p = 0.000)	0.695	+0.33%
Frequency	2013.2	0.001 (CI = +/-0.006; p = 0.870)	0.084 (CI = +/-0.024; p = 0.000)	0.671	+0.05%
Frequency	2014.1	0.002 (CI = +/-0.007; p = 0.551)	0.080 (CI = +/-0.026; p = 0.000)	0.649	+0.22%
Frequency	2014.2	0.000 (CI = +/-0.009; p = 0.959)	0.077 (CI = +/-0.028; p = 0.000)	0.604	+0.02%
Frequency	2015.1	-0.010 (CI = +/-0.005; p = 0.001)	0.095 (CI = +/-0.015; p = 0.000)	0.906	-0.95%
Frequency	2015.2	-0.009 (CI = +/-0.006; p = 0.010)	0.096 (CI = +/-0.017; p = 0.000)	0.904	-0.88%
Frequency	2016.1	-0.016 (CI = +/-0.003; p = 0.000)	0.107 (CI = +/-0.008; p = 0.000)	0.983	-1.62%
Frequency	2016.2	-0.017 (CI = +/-0.005; p = 0.000)	0.107 (CI = +/-0.009; p = 0.000)	0.982	-1.64%
Frequency	2017.1	-0.016 (CI = +/-0.007; p = 0.000)	0.107 (CI = +/-0.012; p = 0.000)	0.975	-1.62%
Frequency	2017.2	-0.015 (CI = +/-0.010; p = 0.008)	0.107 (CI = +/-0.015; p = 0.000)	0.972	-1.53%

CL

Coverage = CL
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, mobility
Scalar Level Change Start Date = 2022-07-01

Loss Cost	2014.1	0.085 (CI = +/-0.017; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	-0.221 (CI = +/-0.137; p = 0.003)	0.943	+8.89%
Loss Cost	2014.2	0.088 (CI = +/-0.019; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	-0.239 (CI = +/-0.145; p = 0.003)	0.942	+9.24%
Loss Cost	2015.1	0.085 (CI = +/-0.021; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	-0.221 (CI = +/-0.154; p = 0.007)	0.938	+8.88%
Loss Cost	2015.2	0.085 (CI = +/-0.024; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	-0.223 (CI = +/-0.166; p = 0.012)	0.934	+8.91%
Loss Cost	2016.1	0.078 (CI = +/-0.026; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.189 (CI = +/-0.169; p = 0.031)	0.937	+8.12%
Loss Cost	2016.2	0.072 (CI = +/-0.028; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.161 (CI = +/-0.173; p = 0.067)	0.939	+7.43%
Loss Cost	2017.1	0.070 (CI = +/-0.031; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.153 (CI = +/-0.186; p = 0.099)	0.937	+7.23%
Loss Cost	2017.2	0.059 (CI = +/-0.030; p = 0.001)	0.016 (CI = +/-0.003; p = 0.000)	-0.115 (CI = +/-0.171; p = 0.169)	0.951	+6.04%
Severity	2014.1	0.062 (CI = +/-0.008; p = 0.000)	0.001 (CI = +/-0.001; p = 0.103)	0.024 (CI = +/-0.067; p = 0.457)	0.982	+6.38%
Severity	2014.2	0.060 (CI = +/-0.009; p = 0.000)	0.001 (CI = +/-0.002; p = 0.151)	0.035 (CI = +/-0.070; p = 0.316)	0.980	+6.18%
Severity	2015.1	0.060 (CI = +/-0.010; p = 0.000)	0.001 (CI = +/-0.002; p = 0.160)	0.033 (CI = +/-0.076; p = 0.376)	0.978	+6.22%
Severity	2015.2	0.057 (CI = +/-0.011; p = 0.000)	0.001 (CI = +/-0.002; p = 0.227)	0.047 (CI = +/-0.078; p = 0.217)	0.976	+5.91%
Severity	2016.1	0.056 (CI = +/-0.013; p = 0.000)	0.001 (CI = +/-0.002; p = 0.280)	0.055 (CI = +/-0.083; p = 0.179)	0.973	+5.73%
Severity	2016.2	0.052 (CI = +/-0.014; p = 0.000)	0.001 (CI = +/-0.002; p = 0.347)	0.070 (CI = +/-0.085; p = 0.102)	0.971	+5.38%
Severity	2017.1	0.053 (CI = +/-0.015; p = 0.000)	0.001 (CI = +/-0.002; p = 0.359)	0.068 (CI = +/-0.092; p = 0.134)	0.967	+5.43%
Severity	2017.2	0.048 (CI = +/-0.015; p = 0.000)	0.001 (CI = +/-0.002; p = 0.346)	0.085 (CI = +/-0.086; p = 0.052)	0.969	+4.89%
Frequency	2014.1	0.023 (CI = +/-0.013; p = 0.001)	0.015 (CI = +/-0.002; p = 0.000)	-0.246 (CI = +/-0.104; p = 0.000)	0.920	+2.36%
Frequency	2014.2	0.028 (CI = +/-0.014; p = 0.000)	0.016 (CI = +/-0.002; p = 0.000)	-0.273 (CI = +/-0.103; p = 0.000)	0.931	+2.88%
Frequency	2015.1	0.025 (CI = +/-0.015; p = 0.002)	0.016 (CI = +/-0.002; p = 0.000)	-0.254 (CI = +/-0.106; p = 0.000)	0.936	+2.50%
Frequency	2015.2	0.028 (CI = +/-0.016; p = 0.002)	0.016 (CI = +/-0.002; p = 0.000)	-0.270 (CI = +/-0.111; p = 0.000)	0.939	+2.84%
Frequency	2016.1	0.022 (CI = +/-0.017; p = 0.012)	0.015 (CI = +/-0.002; p = 0.000)	-0.244 (CI = +/-0.110; p = 0.000)	0.948	+2.26%
Frequency	2016.2	0.019 (CI = +/-0.018; p = 0.042)	0.015 (CI = +/-0.002; p = 0.000)	-0.230 (CI = +/-0.116; p = 0.001)	0.950	+1.94%
Frequency	2017.1	0.017 (CI = +/-0.021; p = 0.098)	0.015 (CI = +/-0.002; p = 0.000)	-0.221 (CI = +/-0.123; p = 0.002)	0.950	+1.71%
Frequency	2017.2	0.011 (CI = +/-0.021; p = 0.279)	0.015 (CI = +/-0.002; p = 0.000)	-0.201 (CI = +/-0.120; p = 0.003)	0.958	+1.10%

CL

Coverage = CL
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: time, trend_level_change, seasonality, phys_dam_xs_inf
Future Trend Start Date = 2023-10-01

Loss Cost	2014.1	0.018 (CI = +/-0.036; p = 0.307)	0.058 (CI = +/-0.150; p = 0.432)	0.402 (CI = +/-0.387; p = 0.043)	-0.036 (CI = +/-0.205; p = 0.717)	0.555	+1.84%	-1.76%
Loss Cost	2014.2	0.016 (CI = +/-0.041; p = 0.428)	0.053 (CI = +/-0.158; p = 0.491)	0.413 (CI = +/-0.406; p = 0.047)	-0.034 (CI = +/-0.211; p = 0.735)	0.530	+1.59%	-1.85%
Loss Cost	2015.1	0.005 (CI = +/-0.045; p = 0.815)	0.072 (CI = +/-0.160; p = 0.356)	0.461 (CI = +/-0.411; p = 0.030)	-0.031 (CI = +/-0.209; p = 0.758)	0.523	+0.50%	-2.57%
Loss Cost	2015.2	0.000 (CI = +/-0.051; p = 0.996)	0.064 (CI = +/-0.169; p = 0.437)	0.483 (CI = +/-0.433; p = 0.031)	-0.028 (CI = +/-0.215; p = 0.788)	0.499	-0.01%	-2.75%
Loss Cost	2016.1	-0.017 (CI = +/-0.056; p = 0.529)	0.088 (CI = +/-0.168; p = 0.282)	0.551 (CI = +/-0.433; p = 0.016)	-0.021 (CI = +/-0.210; p = 0.835)	0.516	-1.67%	-3.70%
Loss Cost	2016.2	-0.028 (CI = +/-0.064; p = 0.358)	0.073 (CI = +/-0.176; p = 0.391)	0.593 (CI = +/-0.454; p = 0.014)	-0.013 (CI = +/-0.214; p = 0.899)	0.505	-2.79%	-4.04%
Loss Cost	2017.1	-0.043 (CI = +/-0.074; p = 0.235)	0.089 (CI = +/-0.183; p = 0.311)	0.645 (CI = +/-0.479; p = 0.012)	-0.006 (CI = +/-0.219; p = 0.956)	0.514	-4.17%	-4.71%
Loss Cost	2017.2	-0.060 (CI = +/-0.087; p = 0.158)	0.071 (CI = +/-0.193; p = 0.440)	0.703 (CI = +/-0.509; p = 0.011)	0.007 (CI = +/-0.225; p = 0.945)	0.514	-5.84%	-5.16%
Severity	2014.1	0.059 (CI = +/-0.005; p = 0.000)	0.034 (CI = +/-0.020; p = 0.002)	0.111 (CI = +/-0.052; p = 0.000)	-0.054 (CI = +/-0.027; p = 0.001)	0.989	+6.06%	+0.52%
Severity	2014.2	0.058 (CI = +/-0.005; p = 0.000)	0.033 (CI = +/-0.021; p = 0.004)	0.114 (CI = +/-0.054; p = 0.000)	-0.053 (CI = +/-0.028; p = 0.001)	0.988	+5.99%	+0.50%
Severity	2015.1	0.058 (CI = +/-0.006; p = 0.000)	0.034 (CI = +/-0.022; p = 0.005)	0.116 (CI = +/-0.057; p = 0.000)	-0.053 (CI = +/-0.029; p = 0.001)	0.987	+5.94%	+0.46%
Severity	2015.2	0.056 (CI = +/-0.007; p = 0.000)	0.032 (CI = +/-0.023; p = 0.009)	0.121 (CI = +/-0.059; p = 0.000)	-0.052 (CI = +/-0.029; p = 0.002)	0.985	+5.81%	+0.42%
Severity	2016.1	0.054 (CI = +/-0.008; p = 0.000)	0.035 (CI = +/-0.023; p = 0.005)	0.130 (CI = +/-0.059; p = 0.000)	-0.051 (CI = +/-0.029; p = 0.002)	0.984	+5.58%	+0.29%
Severity	2016.2	0.053 (CI = +/-0.009; p = 0.000)	0.033 (CI = +/-0.024; p = 0.010)	0.135 (CI = +/-0.062; p = 0.000)	-0.051 (CI = +/-0.029; p = 0.002)	0.982	+5.45%	+0.25%
Severity	2017.1	0.053 (CI = +/-0.010; p = 0.000)	0.034 (CI = +/-0.026; p = 0.015)	0.136 (CI = +/-0.068; p = 0.001)	-0.050 (CI = +/-0.031; p = 0.004)	0.979	+5.43%	+0.24%
Severity	2017.2	0.050 (CI = +/-0.012; p = 0.000)	0.030 (CI = +/-0.027; p = 0.029)	0.146 (CI = +/-0.070; p = 0.001)	-0.048 (CI = +/-0.031; p = 0.006)	0.977	+5.09%	+0.16%
Frequency	2014.1	-0.041 (CI = +/-0.033; p = 0.018)	0.023 (CI = +/-0.135; p = 0.722)	0.291 (CI = +/-0.349; p = 0.098)	0.018 (CI = +/-0.184; p = 0.843)	0.118	-3.98%	-2.27%
Frequency	2014.2	-0.042 (CI = +/-0.037; p = 0.027)	0.020 (CI = +/-0.143; p = 0.772)	0.299 (CI = +/-0.366; p = 0.104)	0.019 (CI = +/-0.190; p = 0.838)	0.095	-4.15%	-2.34%
Frequency	2015.1	-0.053 (CI = +/-0.040; p = 0.013)	0.038 (CI = +/-0.144; p = 0.582)	0.345 (CI = +/-0.369; p = 0.065)	0.022 (CI = +/-0.187; p = 0.807)	0.166	-5.13%	-3.02%
Frequency	2015.2	-0.057 (CI = +/-0.046; p = 0.019)	0.032 (CI = +/-0.152; p = 0.663)	0.361 (CI = +/-0.389; p = 0.067)	0.025 (CI = +/-0.194; p = 0.792)	0.152	-5.50%	-3.15%
Frequency	2016.1	-0.071 (CI = +/-0.050; p = 0.009)	0.053 (CI = +/-0.152; p = 0.468)	0.420 (CI = +/-0.391; p = 0.037)	0.031 (CI = +/-0.189; p = 0.736)	0.238	-6.86%	-3.97%
Frequency	2016.2	-0.081 (CI = +/-0.058; p = 0.009)	0.039 (CI = +/-0.159; p = 0.605)	0.459 (CI = +/-0.410; p = 0.031)	0.038 (CI = +/-0.194; p = 0.683)	0.257	-7.81%	-4.28%
Frequency	2017.1	-0.095 (CI = +/-0.066; p = 0.008)	0.056 (CI = +/-0.165; p = 0.477)	0.510 (CI = +/-0.430; p = 0.024)	0.045 (CI = +/-0.196; p = 0.631)	0.282	-9.10%	-4.94%
Frequency	2017.2	-0.110 (CI = +/-0.079; p = 0.010)	0.040 (CI = +/-0.174; p = 0.622)	0.557 (CI = +/-0.459; p = 0.021)	0.055 (CI = +/-0.203; p = 0.564)	0.296	-10.40%	-5.31%

CL

Coverage = CL
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, trend_level_change, seasonality, mobility, phys_dam_xs_inf
Scalar Level Change Start Date = 2022-07-01
Future Trend Start Date = 2023-10-01

Loss Cost	2014.1	0.091 (CI = +/-0.019; p = 0.000)	-0.001 (CI = +/-0.055; p = 0.961)	0.017 (CI = +/-0.003; p = 0.000)	0.029 (CI = +/-0.270; p = 0.821)	-0.228 (CI = +/-0.211; p = 0.036)	-0.062 (CI = +/-0.080; p = 0.116)	0.945	+9.47%	+2.85%
Loss Cost	2014.2	0.095 (CI = +/-0.021; p = 0.000)	0.005 (CI = +/-0.055; p = 0.865)	0.018 (CI = +/-0.003; p = 0.000)	0.021 (CI = +/-0.268; p = 0.868)	-0.245 (CI = +/-0.212; p = 0.026)	-0.067 (CI = +/-0.079; p = 0.093)	0.946	+10.01%	+2.89%
Loss Cost	2015.1	0.093 (CI = +/-0.024; p = 0.000)	0.008 (CI = +/-0.059; p = 0.774)	0.017 (CI = +/-0.003; p = 0.000)	0.030 (CI = +/-0.278; p = 0.822)	-0.239 (CI = +/-0.220; p = 0.035)	-0.065 (CI = +/-0.082; p = 0.109)	0.941	+9.71%	+2.76%
Loss Cost	2015.2	0.095 (CI = +/-0.028; p = 0.000)	0.011 (CI = +/-0.062; p = 0.712)	0.018 (CI = +/-0.004; p = 0.000)	0.025 (CI = +/-0.288; p = 0.853)	-0.247 (CI = +/-0.230; p = 0.037)	-0.068 (CI = +/-0.085; p = 0.109)	0.938	+10.02%	+2.79%
Loss Cost	2016.1	0.087 (CI = +/-0.031; p = 0.000)	0.020 (CI = +/-0.063; p = 0.503)	0.017 (CI = +/-0.004; p = 0.000)	0.050 (CI = +/-0.287; p = 0.713)	-0.229 (CI = +/-0.229; p = 0.050)	-0.063 (CI = +/-0.085; p = 0.133)	0.938	+9.06%	+2.43%
Loss Cost	2016.2	0.081 (CI = +/-0.036; p = 0.000)	0.015 (CI = +/-0.066; p = 0.622)	0.017 (CI = +/-0.004; p = 0.000)	0.059 (CI = +/-0.296; p = 0.672)	-0.214 (CI = +/-0.239; p = 0.074)	-0.058 (CI = +/-0.088; p = 0.179)	0.936	+8.46%	+2.38%
Loss Cost	2017.1	0.080 (CI = +/-0.043; p = 0.002)	0.017 (CI = +/-0.072; p = 0.623)	0.017 (CI = +/-0.004; p = 0.000)	0.063 (CI = +/-0.317; p = 0.672)	-0.212 (CI = +/-0.255; p = 0.095)	-0.057 (CI = +/-0.094; p = 0.210)	0.933	+8.31%	+2.33%
Loss Cost	2017.2	0.064 (CI = +/-0.045; p = 0.010)	0.005 (CI = +/-0.069; p = 0.887)	0.016 (CI = +/-0.004; p = 0.000)	0.086 (CI = +/-0.299; p = 0.536)	-0.180 (CI = +/-0.243; p = 0.130)	-0.042 (CI = +/-0.090; p = 0.318)	0.943	+6.66%	+2.22%
Severity	2014.1	0.064 (CI = +/-0.006; p = 0.000)	0.028 (CI = +/-0.017; p = 0.003)	0.001 (CI = +/-0.001; p = 0.008)	0.047 (CI = +/-0.084; p = 0.251)	0.010 (CI = +/-0.066; p = 0.749)	-0.051 (CI = +/-0.025; p = 0.000)	0.993	+6.65%	+1.32%
Severity	2014.2	0.064 (CI = +/-0.007; p = 0.000)	0.028 (CI = +/-0.018; p = 0.004)	0.001 (CI = +/-0.001; p = 0.013)	0.048 (CI = +/-0.087; p = 0.259)	0.012 (CI = +/-0.069; p = 0.724)	-0.051 (CI = +/-0.026; p = 0.001)	0.992	+6.61%	+1.32%
Severity	2015.1	0.064 (CI = +/-0.008; p = 0.000)	0.028 (CI = +/-0.019; p = 0.008)	0.001 (CI = +/-0.001; p = 0.017)	0.047 (CI = +/-0.091; p = 0.287)	0.011 (CI = +/-0.072; p = 0.752)	-0.051 (CI = +/-0.027; p = 0.001)	0.991	+6.64%	+1.33%
Severity	2015.2	0.063 (CI = +/-0.009; p = 0.000)	0.026 (CI = +/-0.020; p = 0.014)	0.001 (CI = +/-0.001; p = 0.028)	0.049 (CI = +/-0.093; p = 0.279)	0.015 (CI = +/-0.075; p = 0.681)	-0.050 (CI = +/-0.028; p = 0.002)	0.989	+6.51%	+1.32%
Severity	2016.1	0.061 (CI = +/-0.010; p = 0.000)	0.029 (CI = +/-0.021; p = 0.011)	0.001 (CI = +/-0.001; p = 0.058)	0.056 (CI = +/-0.095; p = 0.228)	0.020 (CI = +/-0.076; p = 0.586)	-0.049 (CI = +/-0.028; p = 0.002)	0.988	+6.26%	+1.23%
Severity	2016.2	0.059 (CI = +/-0.012; p = 0.000)	0.028 (CI = +/-0.022; p = 0.018)	0.001 (CI = +/-0.001; p = 0.083)	0.058 (CI = +/-0.099; p = 0.228)	0.023 (CI = +/-0.080; p = 0.542)	-0.047 (CI = +/-0.030; p = 0.004)	0.986	+6.12%	+1.21%
Severity	2017.1	0.060 (CI = +/-0.014; p = 0.000)	0.027 (CI = +/-0.024; p = 0.032)	0.001 (CI = +/-0.001; p = 0.094)	0.055 (CI = +/-0.106; p = 0.275)	0.021 (CI = +/-0.085; p = 0.593)	-0.048 (CI = +/-0.031; p = 0.006)	0.984	+6.23%	+1.25%
Severity	2017.2	0.056 (CI = +/-0.016; p = 0.000)	0.024 (CI = +/-0.024; p = 0.056)	0.001 (CI = +/-0.001; p = 0.120)	0.062 (CI = +/-0.104; p = 0.218)	0.030 (CI = +/-0.085; p = 0.449)	-0.044 (CI = +/-0.031; p = 0.011)	0.983	+5.78%	+1.22%
Frequency	2014.1	0.026 (CI = +/-0.015; p = 0.002)	-0.030 (CI = +/-0.043; p = 0.160)	0.016 (CI = +/-0.002; p = 0.000)	-0.018 (CI = +/-0.211; p = 0.859)	-0.238 (CI = +/-0.165; p = 0.007)	-0.011 (CI = +/-0.062; p = 0.710)	0.918	+2.65%	+1.51%
Frequency	2014.2	0.031 (CI = +/-0.015; p = 0.001)	-0.023 (CI = +/-0.041; p = 0.245)	0.016 (CI = +/-0.002; p = 0.000)	-0.027 (CI = +/-0.200; p = 0.781)	-0.257 (CI = +/-0.158; p = 0.003)	-0.016 (CI = +/-0.059; p = 0.573)	0.929	+3.20%	+1.55%
Frequency	2015.1	0.028 (CI = +/-0.018; p = 0.004)	-0.020 (CI = +/-0.043; p = 0.350)	0.016 (CI = +/-0.003; p = 0.000)	-0.017 (CI = +/-0.205; p = 0.861)	-0.250 (CI = +/-0.162; p = 0.005)	-0.014 (CI = +/-0.060; p = 0.620)	0.930	+2.88%	+1.41%
Frequency	2015.2	0.032 (CI = +/-0.020; p = 0.003)	-0.016 (CI = +/-0.044; p = 0.465)	0.016 (CI = +/-0.003; p = 0.000)	-0.024 (CI = +/-0.207; p = 0.808)	-0.262 (CI = +/-0.165; p = 0.004)	-0.018 (CI = +/-0.061; p = 0.538)	0.933	+3.29%	+1.45%
Frequency	2016.1	0.026 (CI = +/-0.022; p = 0.025)	-0.009 (CI = +/-0.045; p = 0.681)	0.016 (CI = +/-0.003; p = 0.000)	-0.006 (CI = +/-0.206; p = 0.953)	-0.248 (CI = +/-0.164; p = 0.006)	-0.014 (CI = +/-0.061; p = 0.622)	0.939	+2.64%	+1.19%
Frequency	2016.2	0.022 (CI = +/-0.025; p = 0.087)	-0.012 (CI = +/-0.047; p = 0.577)	0.016 (CI = +/-0.003; p = 0.000)	0.001 (CI = +/-0.211; p = 0.991)	-0.237 (CI = +/-0.171; p = 0.010)	-0.010 (CI = +/-0.063; p = 0.727)	0.940	+2.20%	+1.15%
Frequency	2017.1	0.019 (CI = +/-0.031; p = 0.193)	-0.010 (CI = +/-0.051; p = 0.666)	0.016 (CI = +/-0.003; p = 0.000)	0.007 (CI = +/-0.225; p = 0.944)	-0.233 (CI = +/-0.181; p = 0.016)	-0.009 (CI = +/-0.067; p = 0.778)	0.938	+1.96%	+1.07%
Frequency	2017.2	0.008 (CI = +/-0.032; p = 0.581)	-0.019 (CI = +/-0.049; p = 0.407)	0.015 (CI = +/-0.003; p = 0.000)	0.024 (CI = +/-0.211; p = 0.803)	-0.210 (CI = +/-0.171; p = 0.021)	0.002 (CI = +/-0.064; p = 0.956)	0.950	+0.83%	+0.99%

CL

Coverage = CL
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, phys_dam_xs_inf
Scalar Level Change Start Date = 2022-07-01

Loss Cost	2011.1	0.037 (CI = +/-0.021; p = 0.001)	0.079 (CI = +/-0.518; p = 0.757)	0.172 (CI = +/-0.457; p = 0.447)	0.696	+3.74%
Loss Cost	2011.2	0.037 (CI = +/-0.023; p = 0.003)	0.080 (CI = +/-0.531; p = 0.760)	0.172 (CI = +/-0.467; p = 0.455)	0.680	+3.72%
Loss Cost	2012.1	0.035 (CI = +/-0.025; p = 0.008)	0.087 (CI = +/-0.543; p = 0.745)	0.175 (CI = +/-0.477; p = 0.457)	0.660	+3.56%
Loss Cost	2012.2	0.030 (CI = +/-0.027; p = 0.029)	0.106 (CI = +/-0.547; p = 0.693)	0.182 (CI = +/-0.480; p = 0.442)	0.638	+3.09%
Loss Cost	2013.1	0.026 (CI = +/-0.030; p = 0.079)	0.124 (CI = +/-0.555; p = 0.648)	0.188 (CI = +/-0.485; p = 0.431)	0.616	+2.66%
Loss Cost	2013.2	0.020 (CI = +/-0.032; p = 0.202)	0.149 (CI = +/-0.560; p = 0.587)	0.195 (CI = +/-0.487; p = 0.414)	0.595	+2.06%
Loss Cost	2014.1	0.016 (CI = +/-0.036; p = 0.348)	0.165 (CI = +/-0.574; p = 0.556)	0.200 (CI = +/-0.497; p = 0.412)	0.576	+1.66%
Loss Cost	2014.2	0.012 (CI = +/-0.040; p = 0.522)	0.181 (CI = +/-0.590; p = 0.529)	0.204 (CI = +/-0.509; p = 0.412)	0.557	+1.25%
Loss Cost	2015.1	0.003 (CI = +/-0.044; p = 0.896)	0.220 (CI = +/-0.594; p = 0.447)	0.213 (CI = +/-0.508; p = 0.389)	0.544	+0.28%
Loss Cost	2015.2	-0.005 (CI = +/-0.050; p = 0.841)	0.250 (CI = +/-0.610; p = 0.399)	0.219 (CI = +/-0.517; p = 0.383)	0.531	-0.48%
Loss Cost	2016.1	-0.020 (CI = +/-0.055; p = 0.458)	0.307 (CI = +/-0.608; p = 0.300)	0.230 (CI = +/-0.510; p = 0.353)	0.534	-1.93%
Loss Cost	2016.2	-0.035 (CI = +/-0.061; p = 0.247)	0.365 (CI = +/-0.615; p = 0.226)	0.239 (CI = +/-0.508; p = 0.332)	0.542	-3.40%
Loss Cost	2017.1	-0.046 (CI = +/-0.071; p = 0.190)	0.407 (CI = +/-0.642; p = 0.196)	0.244 (CI = +/-0.520; p = 0.331)	0.543	-4.46%
Loss Cost	2017.2	-0.067 (CI = +/-0.081; p = 0.096)	0.487 (CI = +/-0.655; p = 0.132)	0.252 (CI = +/-0.517; p = 0.311)	0.564	-6.50%
Severity	2011.1	0.050 (CI = +/-0.005; p = 0.000)	-0.012 (CI = +/-0.121; p = 0.846)	0.111 (CI = +/-0.107; p = 0.042)	0.978	+5.09%
Severity	2011.2	0.051 (CI = +/-0.005; p = 0.000)	-0.016 (CI = +/-0.121; p = 0.786)	0.109 (CI = +/-0.106; p = 0.045)	0.978	+5.20%
Severity	2012.1	0.053 (CI = +/-0.005; p = 0.000)	-0.025 (CI = +/-0.112; p = 0.643)	0.106 (CI = +/-0.098; p = 0.036)	0.981	+5.42%
Severity	2012.2	0.054 (CI = +/-0.006; p = 0.000)	-0.030 (CI = +/-0.112; p = 0.588)	0.104 (CI = +/-0.098; p = 0.039)	0.980	+5.53%
Severity	2013.1	0.056 (CI = +/-0.006; p = 0.000)	-0.039 (CI = +/-0.106; p = 0.459)	0.101 (CI = +/-0.093; p = 0.034)	0.982	+5.74%
Severity	2013.2	0.056 (CI = +/-0.006; p = 0.000)	-0.040 (CI = +/-0.109; p = 0.456)	0.101 (CI = +/-0.095; p = 0.039)	0.980	+5.78%
Severity	2014.1	0.058 (CI = +/-0.007; p = 0.000)	-0.047 (CI = +/-0.108; p = 0.375)	0.099 (CI = +/-0.094; p = 0.040)	0.980	+5.96%
Severity	2014.2	0.056 (CI = +/-0.007; p = 0.000)	-0.040 (CI = +/-0.108; p = 0.446)	0.100 (CI = +/-0.093; p = 0.036)	0.979	+5.78%
Severity	2015.1	0.056 (CI = +/-0.008; p = 0.000)	-0.040 (CI = +/-0.112; p = 0.461)	0.100 (CI = +/-0.096; p = 0.041)	0.976	+5.78%
Severity	2015.2	0.054 (CI = +/-0.009; p = 0.000)	-0.030 (CI = +/-0.111; p = 0.577)	0.103 (CI = +/-0.094; p = 0.034)	0.975	+5.51%
Severity	2016.1	0.052 (CI = +/-0.010; p = 0.000)	-0.024 (CI = +/-0.114; p = 0.668)	0.104 (CI = +/-0.095; p = 0.035)	0.971	+5.34%
Severity	2016.2	0.049 (CI = +/-0.011; p = 0.000)	-0.011 (CI = +/-0.114; p = 0.838)	0.106 (CI = +/-0.094; p = 0.030)	0.970	+4.99%
Severity	2017.1	0.049 (CI = +/-0.013; p = 0.000)	-0.012 (CI = +/-0.121; p = 0.831)	0.106 (CI = +/-0.098; p = 0.036)	0.965	+5.03%
Severity	2017.2	0.043 (CI = +/-0.014; p = 0.000)	0.011 (CI = +/-0.114; p = 0.845)	0.108 (CI = +/-0.090; p = 0.023)	0.967	+4.38%
Frequency	2011.1	-0.013 (CI = +/-0.020; p = 0.198)	0.090 (CI = +/-0.499; p = 0.713)	0.061 (CI = +/-0.441; p = 0.778)	-0.031	-1.28%
Frequency	2011.2	-0.014 (CI = +/-0.022; p = 0.197)	0.096 (CI = +/-0.510; p = 0.703)	0.063 (CI = +/-0.450; p = 0.775)	-0.032	-1.40%
Frequency	2012.1	-0.018 (CI = +/-0.024; p = 0.133)	0.112 (CI = +/-0.515; p = 0.658)	0.069 (CI = +/-0.453; p = 0.755)	-0.009	-1.77%
Frequency	2012.2	-0.023 (CI = +/-0.025; p = 0.069)	0.136 (CI = +/-0.513; p = 0.589)	0.078 (CI = +/-0.449; p = 0.724)	0.034	-2.31%
Frequency	2013.1	-0.030 (CI = +/-0.027; p = 0.033)	0.163 (CI = +/-0.509; p = 0.515)	0.086 (CI = +/-0.445; p = 0.691)	0.087	-2.92%
Frequency	2013.2	-0.036 (CI = +/-0.029; p = 0.019)	0.188 (CI = +/-0.509; p = 0.450)	0.094 (CI = +/-0.443; p = 0.662)	0.133	-3.52%
Frequency	2014.1	-0.041 (CI = +/-0.032; p = 0.014)	0.212 (CI = +/-0.515; p = 0.402)	0.101 (CI = +/-0.447; p = 0.642)	0.163	-4.06%
Frequency	2014.2	-0.044 (CI = +/-0.036; p = 0.020)	0.221 (CI = +/-0.533; p = 0.396)	0.104 (CI = +/-0.459; p = 0.642)	0.146	-4.28%
Frequency	2015.1	-0.053 (CI = +/-0.039; p = 0.011)	0.260 (CI = +/-0.531; p = 0.317)	0.113 (CI = +/-0.454; p = 0.609)	0.206	-5.20%
Frequency	2015.2	-0.058 (CI = +/-0.045; p = 0.013)	0.280 (CI = +/-0.550; p = 0.298)	0.117 (CI = +/-0.466; p = 0.603)	0.201	-5.67%
Frequency	2016.1	-0.072 (CI = +/-0.049; p = 0.007)	0.331 (CI = +/-0.549; p = 0.220)	0.126 (CI = +/-0.460; p = 0.569)	0.267	-6.90%
Frequency	2016.2	-0.083 (CI = +/-0.056; p = 0.006)	0.376 (CI = +/-0.562; p = 0.174)	0.133 (CI = +/-0.463; p = 0.549)	0.299	-7.99%
Frequency	2017.1	-0.095 (CI = +/-0.064; p = 0.007)	0.419 (CI = +/-0.583; p = 0.146)	0.139 (CI = +/-0.472; p = 0.539)	0.311	-9.03%
Frequency	2017.2	-0.110 (CI = +/-0.075; p = 0.007)	0.476 (CI = +/-0.607; p = 0.114)	0.144 (CI = +/-0.479; p = 0.526)	0.335	-10.43%

CL

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

Loss Cost	2011.1	0.076 (CI = +/-0.011; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	-0.171 (CI = +/-0.122; p = 0.008)	0.950	+7.89%
Loss Cost	2011.2	0.080 (CI = +/-0.011; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.201 (CI = +/-0.120; p = 0.002)	0.954	+8.31%
Loss Cost	2012.1	0.082 (CI = +/-0.012; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.220 (CI = +/-0.124; p = 0.001)	0.954	+8.59%
Loss Cost	2012.2	0.082 (CI = +/-0.013; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.214 (CI = +/-0.131; p = 0.003)	0.949	+8.51%
Loss Cost	2013.1	0.082 (CI = +/-0.015; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.216 (CI = +/-0.141; p = 0.004)	0.945	+8.53%
Loss Cost	2013.2	0.081 (CI = +/-0.016; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.207 (CI = +/-0.150; p = 0.009)	0.940	+8.39%
Loss Cost	2014.1	0.083 (CI = +/-0.018; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.222 (CI = +/-0.161; p = 0.009)	0.937	+8.64%
Loss Cost	2014.2	0.086 (CI = +/-0.020; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.242 (CI = +/-0.172; p = 0.008)	0.935	+8.99%
Loss Cost	2015.1	0.082 (CI = +/-0.023; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.220 (CI = +/-0.184; p = 0.022)	0.931	+8.59%
Loss Cost	2015.2	0.083 (CI = +/-0.026; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.221 (CI = +/-0.202; p = 0.033)	0.927	+8.62%
Loss Cost	2016.1	0.074 (CI = +/-0.029; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.174 (CI = +/-0.209; p = 0.096)	0.929	+7.70%
Loss Cost	2016.2	0.066 (CI = +/-0.032; p = 0.001)	0.015 (CI = +/-0.003; p = 0.000)	-0.132 (CI = +/-0.220; p = 0.221)	0.931	+6.83%
Loss Cost	2017.1	0.063 (CI = +/-0.037; p = 0.003)	0.015 (CI = +/-0.004; p = 0.000)	-0.118 (CI = +/-0.242; p = 0.314)	0.929	+6.53%
Loss Cost	2017.2	0.047 (CI = +/-0.037; p = 0.017)	0.015 (CI = +/-0.003; p = 0.000)	-0.044 (CI = +/-0.231; p = 0.687)	0.944	+4.81%
Severity	2011.1	0.052 (CI = +/-0.007; p = 0.000)	0.001 (CI = +/-0.002; p = 0.532)	0.086 (CI = +/-0.075; p = 0.027)	0.975	+5.30%
Severity	2011.2	0.053 (CI = +/-0.007; p = 0.000)	0.001 (CI = +/-0.002; p = 0.411)	0.074 (CI = +/-0.077; p = 0.060)	0.975	+5.47%
Severity	2012.1	0.056 (CI = +/-0.007; p = 0.000)	0.001 (CI = +/-0.002; p = 0.200)	0.050 (CI = +/-0.073; p = 0.168)	0.979	+5.81%
Severity	2012.2	0.058 (CI = +/-0.008; p = 0.000)	0.001 (CI = +/-0.002; p = 0.138)	0.037 (CI = +/-0.075; p = 0.314)	0.978	+6.00%
Severity	2013.1	0.062 (CI = +/-0.007; p = 0.000)	0.001 (CI = +/-0.001; p = 0.049)	0.014 (CI = +/-0.072; p = 0.693)	0.981	+6.36%
Severity	2013.2	0.063 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.002; p = 0.043)	0.006 (CI = +/-0.076; p = 0.873)	0.980	+6.49%
Severity	2014.1	0.066 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.001; p = 0.017)	-0.015 (CI = +/-0.075; p = 0.675)	0.982	+6.84%
Severity	2014.2	0.065 (CI = +/-0.010; p = 0.000)	0.002 (CI = +/-0.001; p = 0.027)	-0.008 (CI = +/-0.081; p = 0.848)	0.979	+6.70%
Severity	2015.1	0.066 (CI = +/-0.011; p = 0.000)	0.002 (CI = +/-0.002; p = 0.026)	-0.015 (CI = +/-0.088; p = 0.726)	0.977	+6.83%
Severity	2015.2	0.064 (CI = +/-0.012; p = 0.000)	0.002 (CI = +/-0.002; p = 0.042)	-0.002 (CI = +/-0.094; p = 0.971)	0.974	+6.59%
Severity	2016.1	0.063 (CI = +/-0.014; p = 0.000)	0.002 (CI = +/-0.002; p = 0.057)	0.003 (CI = +/-0.103; p = 0.952)	0.970	+6.50%
Severity	2016.2	0.060 (CI = +/-0.016; p = 0.000)	0.002 (CI = +/-0.002; p = 0.082)	0.018 (CI = +/-0.111; p = 0.733)	0.966	+6.19%
Severity	2017.1	0.062 (CI = +/-0.019; p = 0.000)	0.002 (CI = +/-0.002; p = 0.085)	0.010 (CI = +/-0.122; p = 0.865)	0.962	+6.37%
Severity	2017.2	0.056 (CI = +/-0.020; p = 0.000)	0.001 (CI = +/-0.002; p = 0.102)	0.037 (CI = +/-0.124; p = 0.527)	0.960	+5.73%
Frequency	2011.1	0.024 (CI = +/-0.010; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	-0.257 (CI = +/-0.108; p = 0.000)	0.856	+2.46%
Frequency	2011.2	0.027 (CI = +/-0.010; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	-0.274 (CI = +/-0.111; p = 0.000)	0.863	+2.69%
Frequency	2012.1	0.026 (CI = +/-0.011; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	-0.270 (CI = +/-0.118; p = 0.000)	0.862	+2.63%
Frequency	2012.2	0.023 (CI = +/-0.012; p = 0.001)	0.015 (CI = +/-0.003; p = 0.000)	-0.252 (CI = +/-0.122; p = 0.000)	0.867	+2.37%
Frequency	2013.1	0.020 (CI = +/-0.013; p = 0.004)	0.015 (CI = +/-0.003; p = 0.000)	-0.229 (CI = +/-0.126; p = 0.001)	0.874	+2.04%
Frequency	2013.2	0.018 (CI = +/-0.014; p = 0.019)	0.014 (CI = +/-0.003; p = 0.000)	-0.213 (CI = +/-0.133; p = 0.003)	0.878	+1.79%
Frequency	2014.1	0.017 (CI = +/-0.016; p = 0.045)	0.014 (CI = +/-0.003; p = 0.000)	-0.206 (CI = +/-0.143; p = 0.007)	0.878	+1.68%
Frequency	2014.2	0.021 (CI = +/-0.018; p = 0.022)	0.015 (CI = +/-0.003; p = 0.000)	-0.234 (CI = +/-0.149; p = 0.004)	0.884	+2.14%
Frequency	2015.1	0.016 (CI = +/-0.020; p = 0.097)	0.014 (CI = +/-0.003; p = 0.000)	-0.205 (CI = +/-0.156; p = 0.013)	0.892	+1.64%
Frequency	2015.2	0.019 (CI = +/-0.022; p = 0.092)	0.014 (CI = +/-0.003; p = 0.000)	-0.220 (CI = +/-0.170; p = 0.014)	0.891	+1.90%
Frequency	2016.1	0.011 (CI = +/-0.024; p = 0.338)	0.014 (CI = +/-0.003; p = 0.000)	-0.177 (CI = +/-0.174; p = 0.047)	0.904	+1.12%
Frequency	2016.2	0.006 (CI = +/-0.027; p = 0.646)	0.014 (CI = +/-0.003; p = 0.000)	-0.150 (CI = +/-0.187; p = 0.108)	0.908	+0.60%
Frequency	2017.1	0.001 (CI = +/-0.031; p = 0.922)	0.014 (CI = +/-0.003; p = 0.000)	-0.128 (CI = +/-0.203; p = 0.199)	0.908	+0.14%
Frequency	2017.2	-0.009 (CI = +/-0.034; p = 0.584)	0.013 (CI = +/-0.003; p = 0.000)	-0.082 (CI = +/-0.208; p = 0.413)	0.919	-0.87%

CL

Coverage = CL
End Trend Period = 2019.2
Excluded Points = NA
Parameters Included: time

Loss Cost	2011.1	0.078 (CI = +/-0.011; p = 0.000)	0.930	+8.17%
Loss Cost	2011.2	0.084 (CI = +/-0.010; p = 0.000)	0.950	+8.73%
Loss Cost	2012.1	0.088 (CI = +/-0.010; p = 0.000)	0.958	+9.17%
Loss Cost	2012.2	0.088 (CI = +/-0.012; p = 0.000)	0.949	+9.17%
Loss Cost	2013.1	0.089 (CI = +/-0.014; p = 0.000)	0.941	+9.34%
Loss Cost	2013.2	0.089 (CI = +/-0.016; p = 0.000)	0.926	+9.32%
Loss Cost	2014.1	0.095 (CI = +/-0.017; p = 0.000)	0.931	+9.91%
Loss Cost	2014.2	0.103 (CI = +/-0.017; p = 0.000)	0.950	+10.80%
Loss Cost	2015.1	0.102 (CI = +/-0.021; p = 0.000)	0.933	+10.69%
Loss Cost	2015.2	0.109 (CI = +/-0.024; p = 0.000)	0.935	+11.48%
Loss Cost	2016.1	0.102 (CI = +/-0.029; p = 0.000)	0.911	+10.70%
Loss Cost	2016.2	0.095 (CI = +/-0.039; p = 0.002)	0.864	+10.01%
Loss Cost	2017.1	0.104 (CI = +/-0.056; p = 0.007)	0.835	+10.99%
Loss Cost	2017.2	0.070 (CI = +/-0.027; p = 0.004)	0.943	+7.30%
Severity	2011.1	0.049 (CI = +/-0.008; p = 0.000)	0.912	+5.01%
Severity	2011.2	0.051 (CI = +/-0.008; p = 0.000)	0.909	+5.18%
Severity	2012.1	0.054 (CI = +/-0.008; p = 0.000)	0.931	+5.57%
Severity	2012.2	0.056 (CI = +/-0.009; p = 0.000)	0.930	+5.79%
Severity	2013.1	0.061 (CI = +/-0.008; p = 0.000)	0.952	+6.25%
Severity	2013.2	0.062 (CI = +/-0.009; p = 0.000)	0.946	+6.43%
Severity	2014.1	0.067 (CI = +/-0.008; p = 0.000)	0.966	+6.95%
Severity	2014.2	0.066 (CI = +/-0.010; p = 0.000)	0.956	+6.81%
Severity	2015.1	0.069 (CI = +/-0.012; p = 0.000)	0.952	+7.10%
Severity	2015.2	0.066 (CI = +/-0.015; p = 0.000)	0.935	+6.83%
Severity	2016.1	0.066 (CI = +/-0.019; p = 0.000)	0.908	+6.84%
Severity	2016.2	0.062 (CI = +/-0.026; p = 0.002)	0.858	+6.43%
Severity	2017.1	0.071 (CI = +/-0.035; p = 0.005)	0.864	+7.39%
Severity	2017.2	0.059 (CI = +/-0.049; p = 0.032)	0.772	+6.02%
Frequency	2011.1	0.030 (CI = +/-0.009; p = 0.000)	0.734	+3.01%
Frequency	2011.2	0.033 (CI = +/-0.009; p = 0.000)	0.792	+3.38%
Frequency	2012.1	0.033 (CI = +/-0.010; p = 0.000)	0.762	+3.40%
Frequency	2012.2	0.031 (CI = +/-0.011; p = 0.000)	0.709	+3.19%
Frequency	2013.1	0.029 (CI = +/-0.013; p = 0.000)	0.640	+2.90%
Frequency	2013.2	0.027 (CI = +/-0.015; p = 0.002)	0.557	+2.72%
Frequency	2014.1	0.027 (CI = +/-0.018; p = 0.006)	0.498	+2.77%
Frequency	2014.2	0.037 (CI = +/-0.016; p = 0.000)	0.731	+3.74%
Frequency	2015.1	0.033 (CI = +/-0.019; p = 0.003)	0.637	+3.35%
Frequency	2015.2	0.043 (CI = +/-0.017; p = 0.001)	0.811	+4.36%
Frequency	2016.1	0.035 (CI = +/-0.019; p = 0.003)	0.749	+3.61%
Frequency	2016.2	0.033 (CI = +/-0.026; p = 0.021)	0.624	+3.36%
Frequency	2017.1	0.033 (CI = +/-0.039; p = 0.080)	0.472	+3.36%
Frequency	2017.2	0.012 (CI = +/-0.035; p = 0.355)	0.045	+1.20%

CL

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

Loss Cost	2011.1	0.076 (CI = +/-0.011; p = 0.000)	0.000 (CI = +/-0.051; p = 0.996)	0.015 (CI = +/-0.003; p = 0.000)	-0.171 (CI = +/-0.125; p = 0.009)	0.948	+7.89%
Loss Cost	2011.2	0.080 (CI = +/-0.011; p = 0.000)	0.008 (CI = +/-0.049; p = 0.754)	0.016 (CI = +/-0.003; p = 0.000)	-0.200 (CI = +/-0.122; p = 0.003)	0.953	+8.30%
Loss Cost	2012.1	0.082 (CI = +/-0.012; p = 0.000)	0.002 (CI = +/-0.050; p = 0.945)	0.016 (CI = +/-0.003; p = 0.000)	-0.219 (CI = +/-0.127; p = 0.002)	0.952	+8.59%
Loss Cost	2012.2	0.082 (CI = +/-0.013; p = 0.000)	0.000 (CI = +/-0.052; p = 0.985)	0.016 (CI = +/-0.003; p = 0.000)	-0.214 (CI = +/-0.135; p = 0.003)	0.947	+8.51%
Loss Cost	2013.1	0.082 (CI = +/-0.015; p = 0.000)	0.000 (CI = +/-0.054; p = 0.998)	0.016 (CI = +/-0.003; p = 0.000)	-0.216 (CI = +/-0.145; p = 0.006)	0.942	+8.53%
Loss Cost	2013.2	0.081 (CI = +/-0.017; p = 0.000)	-0.002 (CI = +/-0.057; p = 0.949)	0.016 (CI = +/-0.003; p = 0.000)	-0.207 (CI = +/-0.155; p = 0.011)	0.937	+8.40%
Loss Cost	2014.1	0.083 (CI = +/-0.019; p = 0.000)	-0.006 (CI = +/-0.059; p = 0.832)	0.016 (CI = +/-0.003; p = 0.000)	-0.224 (CI = +/-0.167; p = 0.011)	0.934	+8.67%
Loss Cost	2014.2	0.086 (CI = +/-0.021; p = 0.000)	-0.002 (CI = +/-0.061; p = 0.935)	0.016 (CI = +/-0.003; p = 0.000)	-0.242 (CI = +/-0.178; p = 0.010)	0.932	+8.99%
Loss Cost	2015.1	0.082 (CI = +/-0.024; p = 0.000)	0.003 (CI = +/-0.064; p = 0.912)	0.016 (CI = +/-0.003; p = 0.000)	-0.218 (CI = +/-0.193; p = 0.029)	0.927	+8.56%
Loss Cost	2015.2	0.083 (CI = +/-0.028; p = 0.000)	0.004 (CI = +/-0.068; p = 0.906)	0.016 (CI = +/-0.004; p = 0.000)	-0.220 (CI = +/-0.210; p = 0.041)	0.922	+8.60%
Loss Cost	2016.1	0.073 (CI = +/-0.030; p = 0.000)	0.016 (CI = +/-0.068; p = 0.619)	0.015 (CI = +/-0.004; p = 0.000)	-0.165 (CI = +/-0.219; p = 0.130)	0.925	+7.54%
Loss Cost	2016.2	0.066 (CI = +/-0.033; p = 0.001)	0.009 (CI = +/-0.069; p = 0.774)	0.015 (CI = +/-0.004; p = 0.000)	-0.128 (CI = +/-0.230; p = 0.252)	0.926	+6.78%
Loss Cost	2017.1	0.062 (CI = +/-0.039; p = 0.005)	0.014 (CI = +/-0.075; p = 0.698)	0.015 (CI = +/-0.004; p = 0.000)	-0.108 (CI = +/-0.257; p = 0.379)	0.924	+6.36%
Loss Cost	2017.2	0.047 (CI = +/-0.039; p = 0.023)	0.000 (CI = +/-0.070; p = 0.996)	0.015 (CI = +/-0.004; p = 0.000)	-0.044 (CI = +/-0.244; p = 0.702)	0.940	+4.81%
Severity	2011.1	0.051 (CI = +/-0.006; p = 0.000)	0.032 (CI = +/-0.029; p = 0.032)	0.000 (CI = +/-0.002; p = 0.779)	0.093 (CI = +/-0.070; p = 0.011)	0.978	+5.20%
Severity	2011.2	0.053 (CI = +/-0.006; p = 0.000)	0.035 (CI = +/-0.028; p = 0.014)	0.000 (CI = +/-0.002; p = 0.596)	0.078 (CI = +/-0.070; p = 0.029)	0.980	+5.42%
Severity	2012.1	0.055 (CI = +/-0.007; p = 0.000)	0.030 (CI = +/-0.027; p = 0.031)	0.001 (CI = +/-0.001; p = 0.333)	0.058 (CI = +/-0.068; p = 0.088)	0.982	+5.70%
Severity	2012.2	0.058 (CI = +/-0.007; p = 0.000)	0.033 (CI = +/-0.026; p = 0.013)	0.001 (CI = +/-0.001; p = 0.208)	0.043 (CI = +/-0.067; p = 0.201)	0.983	+5.94%
Severity	2013.1	0.060 (CI = +/-0.007; p = 0.000)	0.028 (CI = +/-0.025; p = 0.029)	0.001 (CI = +/-0.001; p = 0.089)	0.023 (CI = +/-0.066; p = 0.476)	0.985	+6.23%
Severity	2013.2	0.062 (CI = +/-0.007; p = 0.000)	0.030 (CI = +/-0.025; p = 0.019)	0.001 (CI = +/-0.001; p = 0.063)	0.012 (CI = +/-0.068; p = 0.723)	0.984	+6.42%
Severity	2014.1	0.065 (CI = +/-0.008; p = 0.000)	0.026 (CI = +/-0.025; p = 0.041)	0.002 (CI = +/-0.001; p = 0.031)	-0.005 (CI = +/-0.070; p = 0.884)	0.984	+6.69%
Severity	2014.2	0.064 (CI = +/-0.009; p = 0.000)	0.025 (CI = +/-0.026; p = 0.055)	0.001 (CI = +/-0.001; p = 0.042)	-0.001 (CI = +/-0.075; p = 0.969)	0.982	+6.63%
Severity	2015.1	0.064 (CI = +/-0.010; p = 0.000)	0.025 (CI = +/-0.028; p = 0.073)	0.001 (CI = +/-0.001; p = 0.052)	-0.003 (CI = +/-0.083; p = 0.950)	0.980	+6.65%
Severity	2015.2	0.063 (CI = +/-0.012; p = 0.000)	0.024 (CI = +/-0.029; p = 0.102)	0.001 (CI = +/-0.002; p = 0.070)	0.006 (CI = +/-0.089; p = 0.898)	0.977	+6.49%
Severity	2016.1	0.061 (CI = +/-0.014; p = 0.000)	0.027 (CI = +/-0.030; p = 0.082)	0.001 (CI = +/-0.002; p = 0.113)	0.019 (CI = +/-0.098; p = 0.688)	0.974	+6.24%
Severity	2016.2	0.059 (CI = +/-0.015; p = 0.000)	0.025 (CI = +/-0.032; p = 0.116)	0.001 (CI = +/-0.002; p = 0.140)	0.028 (CI = +/-0.106; p = 0.586)	0.970	+6.06%
Severity	2017.1	0.059 (CI = +/-0.018; p = 0.000)	0.025 (CI = +/-0.035; p = 0.145)	0.001 (CI = +/-0.002; p = 0.164)	0.027 (CI = +/-0.119; p = 0.630)	0.965	+6.07%
Severity	2017.2	0.054 (CI = +/-0.020; p = 0.000)	0.021 (CI = +/-0.035; p = 0.224)	0.001 (CI = +/-0.002; p = 0.176)	0.047 (CI = +/-0.124; p = 0.424)	0.962	+5.59%
Frequency	2011.1	0.025 (CI = +/-0.009; p = 0.000)	-0.031 (CI = +/-0.043; p = 0.146)	0.015 (CI = +/-0.002; p = 0.000)	-0.264 (CI = +/-0.106; p = 0.000)	0.862	+2.55%
Frequency	2011.2	0.027 (CI = +/-0.010; p = 0.000)	-0.028 (CI = +/-0.044; p = 0.200)	0.015 (CI = +/-0.002; p = 0.000)	-0.278 (CI = +/-0.110; p = 0.000)	0.867	+2.74%
Frequency	2012.1	0.027 (CI = +/-0.011; p = 0.000)	-0.028 (CI = +/-0.046; p = 0.221)	0.015 (CI = +/-0.003; p = 0.000)	-0.278 (CI = +/-0.117; p = 0.000)	0.866	+2.73%
Frequency	2012.2	0.024 (CI = +/-0.012; p = 0.000)	-0.033 (CI = +/-0.046; p = 0.150)	0.015 (CI = +/-0.003; p = 0.000)	-0.257 (CI = +/-0.119; p = 0.000)	0.874	+2.43%
Frequency	2013.1	0.021 (CI = +/-0.013; p = 0.003)	-0.028 (CI = +/-0.047; p = 0.232)	0.015 (CI = +/-0.003; p = 0.000)	-0.239 (CI = +/-0.126; p = 0.001)	0.877	+2.16%
Frequency	2013.2	0.018 (CI = +/-0.014; p = 0.014)	-0.032 (CI = +/-0.048; p = 0.174)	0.015 (CI = +/-0.003; p = 0.000)	-0.219 (CI = +/-0.131; p = 0.002)	0.884	+1.86%
Frequency	2014.1	0.018 (CI = +/-0.016; p = 0.029)	-0.032 (CI = +/-0.050; p = 0.198)	0.015 (CI = +/-0.003; p = 0.000)	-0.219 (CI = +/-0.142; p = 0.004)	0.882	+1.86%
Frequency	2014.2	0.022 (CI = +/-0.018; p = 0.018)	-0.028 (CI = +/-0.051; p = 0.270)	0.015 (CI = +/-0.003; p = 0.000)	-0.241 (CI = +/-0.149; p = 0.003)	0.886	+2.22%
Frequency	2015.1	0.018 (CI = +/-0.020; p = 0.079)	-0.022 (CI = +/-0.053; p = 0.403)	0.015 (CI = +/-0.003; p = 0.000)	-0.215 (CI = +/-0.160; p = 0.011)	0.890	+1.80%
Frequency	2015.2	0.020 (CI = +/-0.023; p = 0.086)	-0.020 (CI = +/-0.056; p = 0.464)	0.015 (CI = +/-0.003; p = 0.000)	-0.226 (CI = +/-0.173; p = 0.014)	0.889	+1.98%
Frequency	2016.1	0.012 (CI = +/-0.025; p = 0.324)	-0.010 (CI = +/-0.057; p = 0.704)	0.014 (CI = +/-0.003; p = 0.000)	-0.183 (CI = +/-0.183; p = 0.050)	0.899	+1.22%
Frequency	2016.2	0.007 (CI = +/-0.028; p = 0.615)	-0.015 (CI = +/-0.058; p = 0.579)	0.014 (CI = +/-0.003; p = 0.000)	-0.156 (CI = +/-0.194; p = 0.107)	0.904	+0.68%
Frequency	2017.1	0.003 (CI = +/-0.033; p = 0.861)	-0.011 (CI = +/-0.063; p = 0.708)	0.014 (CI = +/-0.003; p = 0.000)	-0.136 (CI = +/-0.216; p = 0.198)	0.902	+0.27%
Frequency	2017.2	-0.007 (CI = +/-0.035; p = 0.648)	-0.021 (CI = +/-0.061; p = 0.479)	0.014 (CI = +/-0.003; p = 0.000)	-0.091 (CI = +/-0.216; p = 0.376)	0.916	-0.74%

CM - Theft

Coverage = CM - Theft
End Trend Period = 2021.1
Excluded Points = NA
Parameters Included: time

Loss Cost	2011.1	0.110 (CI = +/-0.032; p = 0.000)	0.715	+11.68%
Loss Cost	2011.2	0.121 (CI = +/-0.033; p = 0.000)	0.754	+12.85%
Loss Cost	2012.1	0.136 (CI = +/-0.031; p = 0.000)	0.829	+14.58%
Loss Cost	2012.2	0.146 (CI = +/-0.031; p = 0.000)	0.851	+15.75%
Loss Cost	2013.1	0.158 (CI = +/-0.032; p = 0.000)	0.875	+17.09%
Loss Cost	2013.2	0.166 (CI = +/-0.034; p = 0.000)	0.878	+18.08%
Loss Cost	2014.1	0.180 (CI = +/-0.034; p = 0.000)	0.901	+19.69%
Loss Cost	2014.2	0.191 (CI = +/-0.036; p = 0.000)	0.910	+21.08%
Loss Cost	2015.1	0.203 (CI = +/-0.039; p = 0.000)	0.916	+22.54%
Loss Cost	2015.2	0.213 (CI = +/-0.044; p = 0.000)	0.911	+23.70%
Loss Cost	2016.1	0.238 (CI = +/-0.037; p = 0.000)	0.953	+26.81%
Loss Cost	2016.2	0.232 (CI = +/-0.046; p = 0.000)	0.937	+26.13%
Loss Cost	2017.1	0.246 (CI = +/-0.054; p = 0.000)	0.934	+27.86%
Loss Cost	2017.2	0.232 (CI = +/-0.068; p = 0.000)	0.907	+26.16%
Severity	2011.1	0.087 (CI = +/-0.013; p = 0.000)	0.910	+9.13%
Severity	2011.2	0.090 (CI = +/-0.014; p = 0.000)	0.910	+9.46%
Severity	2012.1	0.095 (CI = +/-0.014; p = 0.000)	0.918	+9.93%
Severity	2012.2	0.096 (CI = +/-0.016; p = 0.000)	0.906	+10.03%
Severity	2013.1	0.098 (CI = +/-0.017; p = 0.000)	0.900	+10.33%
Severity	2013.2	0.101 (CI = +/-0.019; p = 0.000)	0.893	+10.68%
Severity	2014.1	0.105 (CI = +/-0.022; p = 0.000)	0.886	+11.09%
Severity	2014.2	0.114 (CI = +/-0.021; p = 0.000)	0.911	+12.11%
Severity	2015.1	0.119 (CI = +/-0.024; p = 0.000)	0.907	+12.69%
Severity	2015.2	0.128 (CI = +/-0.026; p = 0.000)	0.917	+13.66%
Severity	2016.1	0.143 (CI = +/-0.021; p = 0.000)	0.960	+15.38%
Severity	2016.2	0.151 (CI = +/-0.023; p = 0.000)	0.963	+16.30%
Severity	2017.1	0.162 (CI = +/-0.022; p = 0.000)	0.973	+17.56%
Severity	2017.2	0.170 (CI = +/-0.026; p = 0.000)	0.973	+18.52%
Frequency	2011.1	0.023 (CI = +/-0.023; p = 0.049)	0.146	+2.33%
Frequency	2011.2	0.031 (CI = +/-0.023; p = 0.013)	0.256	+3.10%
Frequency	2012.1	0.041 (CI = +/-0.022; p = 0.001)	0.461	+4.23%
Frequency	2012.2	0.051 (CI = +/-0.021; p = 0.000)	0.607	+5.21%
Frequency	2013.1	0.060 (CI = +/-0.020; p = 0.000)	0.713	+6.13%
Frequency	2013.2	0.065 (CI = +/-0.021; p = 0.000)	0.732	+6.69%
Frequency	2014.1	0.075 (CI = +/-0.020; p = 0.000)	0.815	+7.75%
Frequency	2014.2	0.077 (CI = +/-0.023; p = 0.000)	0.794	+8.00%
Frequency	2015.1	0.084 (CI = +/-0.026; p = 0.000)	0.808	+8.75%
Frequency	2015.2	0.085 (CI = +/-0.031; p = 0.000)	0.769	+8.83%
Frequency	2016.1	0.094 (CI = +/-0.034; p = 0.000)	0.792	+9.91%
Frequency	2016.2	0.081 (CI = +/-0.037; p = 0.001)	0.735	+8.46%
Frequency	2017.1	0.084 (CI = +/-0.047; p = 0.004)	0.678	+8.76%
Frequency	2017.2	0.062 (CI = +/-0.049; p = 0.021)	0.553	+6.45%

CM - Theft

Coverage = CM - Theft
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, trend_level_change
Scalar Level Change Start Date = 2021-07-01
Future Trend Start Date = 2016-01-01

Loss Cost	2011.1	0.020 (CI = +/-0.089; p = 0.657)	0.656 (CI = +/-0.426; p = 0.004)	0.131 (CI = +/-0.136; p = 0.058)	0.913	+1.97%	+16.26%
Loss Cost	2011.2	0.030 (CI = +/-0.106; p = 0.565)	0.663 (CI = +/-0.435; p = 0.004)	0.119 (CI = +/-0.152; p = 0.121)	0.911	+3.03%	+16.03%
Loss Cost	2012.1	0.060 (CI = +/-0.125; p = 0.329)	0.681 (CI = +/-0.439; p = 0.004)	0.083 (CI = +/-0.171; p = 0.325)	0.912	+6.23%	+15.48%
Loss Cost	2012.2	0.074 (CI = +/-0.155; p = 0.334)	0.687 (CI = +/-0.450; p = 0.004)	0.068 (CI = +/-0.201; p = 0.489)	0.908	+7.67%	+15.28%
Loss Cost	2013.1	0.096 (CI = +/-0.198; p = 0.325)	0.696 (CI = +/-0.462; p = 0.005)	0.044 (CI = +/-0.243; p = 0.712)	0.904	+10.09%	+15.02%
Loss Cost	2013.2	0.099 (CI = +/-0.266; p = 0.448)	0.696 (CI = +/-0.477; p = 0.006)	0.041 (CI = +/-0.311; p = 0.788)	0.898	+10.41%	+15.00%
Loss Cost	2014.1	0.148 (CI = +/-0.384; p = 0.431)	0.705 (CI = +/-0.491; p = 0.007)	-0.010 (CI = +/-0.426; p = 0.960)	0.892	+15.92%	+14.72%
Loss Cost	2014.2	0.203 (CI = +/-0.628; p = 0.508)	0.711 (CI = +/-0.507; p = 0.008)	-0.067 (CI = +/-0.667; p = 0.836)	0.884	+22.47%	+14.53%
Loss Cost	2015.1	0.362 (CI = +/-1.357; p = 0.582)	0.719 (CI = +/-0.525; p = 0.010)	-0.228 (CI = +/-1.389; p = 0.734)	0.874	+43.61%	+14.31%
Loss Cost	2015.2	0.134 (CI = +/-0.086; p = 0.004)	0.719 (CI = +/-0.525; p = 0.010)	NA (CI = +/-NA; p = NA)	0.868	+14.31%	+14.31%
Loss Cost	2016.1	0.135 (CI = +/-0.097; p = 0.009)	0.716 (CI = +/-0.561; p = 0.015)	NA (CI = +/-NA; p = NA)	0.856	+14.40%	+14.40%
Loss Cost	2016.2	0.112 (CI = +/-0.105; p = 0.039)	0.795 (CI = +/-0.577; p = 0.010)	NA (CI = +/-NA; p = NA)	0.844	+11.80%	+11.80%
Loss Cost	2017.1	0.096 (CI = +/-0.117; p = 0.102)	0.845 (CI = +/-0.608; p = 0.010)	NA (CI = +/-NA; p = NA)	0.828	+10.05%	+10.05%
Loss Cost	2017.2	0.064 (CI = +/-0.124; p = 0.287)	0.936 (CI = +/-0.606; p = 0.005)	NA (CI = +/-NA; p = NA)	0.818	+6.59%	+6.59%
Severity	2011.1	0.064 (CI = +/-0.037; p = 0.001)	0.218 (CI = +/-0.175; p = 0.016)	0.030 (CI = +/-0.056; p = 0.276)	0.954	+6.58%	+9.84%
Severity	2011.2	0.067 (CI = +/-0.043; p = 0.004)	0.220 (CI = +/-0.179; p = 0.018)	0.027 (CI = +/-0.063; p = 0.388)	0.951	+6.89%	+9.78%
Severity	2012.1	0.075 (CI = +/-0.052; p = 0.007)	0.225 (CI = +/-0.182; p = 0.017)	0.017 (CI = +/-0.071; p = 0.628)	0.949	+7.80%	+9.64%
Severity	2012.2	0.068 (CI = +/-0.064; p = 0.040)	0.222 (CI = +/-0.187; p = 0.022)	0.025 (CI = +/-0.083; p = 0.536)	0.945	+7.00%	+9.74%
Severity	2013.1	0.065 (CI = +/-0.082; p = 0.117)	0.221 (CI = +/-0.192; p = 0.026)	0.028 (CI = +/-0.101; p = 0.565)	0.940	+6.69%	+9.77%
Severity	2013.2	0.058 (CI = +/-0.111; p = 0.285)	0.219 (CI = +/-0.198; p = 0.032)	0.035 (CI = +/-0.129; p = 0.574)	0.935	+6.00%	+9.83%
Severity	2014.1	0.042 (CI = +/-0.159; p = 0.592)	0.216 (CI = +/-0.204; p = 0.039)	0.053 (CI = +/-0.177; p = 0.540)	0.929	+4.25%	+9.92%
Severity	2014.2	0.087 (CI = +/-0.260; p = 0.490)	0.221 (CI = +/-0.210; p = 0.040)	0.006 (CI = +/-0.276; p = 0.966)	0.924	+9.14%	+9.77%
Severity	2015.1	0.057 (CI = +/-0.562; p = 0.834)	0.219 (CI = +/-0.218; p = 0.048)	0.037 (CI = +/-0.576; p = 0.895)	0.916	+5.87%	+9.81%
Severity	2015.2	0.094 (CI = +/-0.036; p = 0.000)	0.219 (CI = +/-0.218; p = 0.048)	NA (CI = +/-NA; p = NA)	0.912	+9.81%	+9.81%
Severity	2016.1	0.097 (CI = +/-0.040; p = 0.000)	0.208 (CI = +/-0.232; p = 0.075)	NA (CI = +/-NA; p = NA)	0.904	+10.15%	+10.15%
Severity	2016.2	0.092 (CI = +/-0.045; p = 0.000)	0.223 (CI = +/-0.246; p = 0.072)	NA (CI = +/-NA; p = NA)	0.891	+9.67%	+9.67%
Severity	2017.1	0.087 (CI = +/-0.050; p = 0.002)	0.241 (CI = +/-0.260; p = 0.067)	NA (CI = +/-NA; p = NA)	0.875	+9.05%	+9.05%
Severity	2017.2	0.077 (CI = +/-0.055; p = 0.009)	0.269 (CI = +/-0.269; p = 0.050)	NA (CI = +/-NA; p = NA)	0.859	+7.98%	+7.98%
Frequency	2011.1	-0.044 (CI = +/-0.058; p = 0.129)	0.438 (CI = +/-0.276; p = 0.003)	0.101 (CI = +/-0.088; p = 0.026)	0.830	-4.32%	+5.84%
Frequency	2011.2	-0.037 (CI = +/-0.068; p = 0.278)	0.443 (CI = +/-0.282; p = 0.003)	0.092 (CI = +/-0.099; p = 0.066)	0.830	-3.61%	+5.69%
Frequency	2012.1	-0.015 (CI = +/-0.081; p = 0.711)	0.456 (CI = +/-0.283; p = 0.003)	0.067 (CI = +/-0.110; p = 0.225)	0.837	-1.45%	+5.33%
Frequency	2012.2	0.006 (CI = +/-0.099; p = 0.897)	0.465 (CI = +/-0.287; p = 0.003)	0.043 (CI = +/-0.128; p = 0.494)	0.839	+0.62%	+5.05%
Frequency	2013.1	0.031 (CI = +/-0.125; p = 0.608)	0.475 (CI = +/-0.292; p = 0.003)	0.015 (CI = +/-0.154; p = 0.838)	0.838	+3.19%	+4.78%
Frequency	2013.2	0.041 (CI = +/-0.168; p = 0.620)	0.477 (CI = +/-0.301; p = 0.003)	0.005 (CI = +/-0.196; p = 0.956)	0.831	+4.16%	+4.71%
Frequency	2014.1	0.106 (CI = +/-0.239; p = 0.366)	0.490 (CI = +/-0.306; p = 0.003)	-0.063 (CI = +/-0.266; p = 0.624)	0.830	+11.20%	+4.37%
Frequency	2014.2	0.115 (CI = +/-0.393; p = 0.546)	0.491 (CI = +/-0.317; p = 0.004)	-0.073 (CI = +/-0.417; p = 0.719)	0.817	+12.21%	+4.34%
Frequency	2015.1	0.305 (CI = +/-0.843; p = 0.457)	0.499 (CI = +/-0.326; p = 0.005)	-0.265 (CI = +/-0.863; p = 0.528)	0.808	+35.64%	+4.10%
Frequency	2015.2	0.040 (CI = +/-0.053; p = 0.131)	0.499 (CI = +/-0.326; p = 0.005)	NA (CI = +/-NA; p = NA)	0.800	+4.10%	+4.10%
Frequency	2016.1	0.038 (CI = +/-0.060; p = 0.201)	0.508 (CI = +/-0.348; p = 0.007)	NA (CI = +/-NA; p = NA)	0.785	+3.86%	+3.86%
Frequency	2016.2	0.019 (CI = +/-0.063; p = 0.528)	0.572 (CI = +/-0.348; p = 0.003)	NA (CI = +/-NA; p = NA)	0.780	+1.95%	+1.95%
Frequency	2017.1	0.009 (CI = +/-0.070; p = 0.788)	0.604 (CI = +/-0.365; p = 0.003)	NA (CI = +/-NA; p = NA)	0.765	+0.91%	+0.91%
Frequency	2017.2	-0.013 (CI = +/-0.072; p = 0.706)	0.667 (CI = +/-0.356; p = 0.001)	NA (CI = +/-NA; p = NA)	0.766	-1.29%	-1.29%

CM - Theft

Coverage = CM - Theft
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: time, trend_level_change
Future Trend Start Date = 2016-01-01

Loss Cost	2011.1	-0.023 (CI = +/-0.098; p = 0.638)	0.259 (CI = +/-0.124; p = 0.000)	0.884	-2.25%	+26.62%
Loss Cost	2011.2	-0.020 (CI = +/-0.116; p = 0.732)	0.255 (CI = +/-0.142; p = 0.001)	0.881	-1.93%	+26.58%
Loss Cost	2012.1	0.001 (CI = +/-0.139; p = 0.989)	0.233 (CI = +/-0.165; p = 0.008)	0.880	+0.09%	+26.36%
Loss Cost	2012.2	0.002 (CI = +/-0.173; p = 0.980)	0.232 (CI = +/-0.199; p = 0.024)	0.874	+0.21%	+26.35%
Loss Cost	2013.1	0.007 (CI = +/-0.221; p = 0.948)	0.227 (CI = +/-0.247; p = 0.070)	0.868	+0.71%	+26.32%
Loss Cost	2013.2	-0.014 (CI = +/-0.298; p = 0.922)	0.249 (CI = +/-0.323; p = 0.124)	0.860	-1.41%	+26.42%
Loss Cost	2014.1	-0.005 (CI = +/-0.432; p = 0.979)	0.240 (CI = +/-0.455; p = 0.286)	0.851	-0.55%	+26.40%
Loss Cost	2014.2	-0.022 (CI = +/-0.711; p = 0.949)	0.257 (CI = +/-0.733; p = 0.474)	0.840	-2.19%	+26.43%
Loss Cost	2015.1	-0.030 (CI = +/-1.554; p = 0.968)	0.265 (CI = +/-1.571; p = 0.728)	0.826	-2.96%	+26.43%
Loss Cost	2015.2	0.235 (CI = +/-0.052; p = 0.000)	NA (CI = +/-NA; p = NA)	0.817	+26.43%	+26.43%
Loss Cost	2016.1	0.241 (CI = +/-0.057; p = 0.000)	NA (CI = +/-NA; p = NA)	0.806	+27.26%	+27.26%
Loss Cost	2016.2	0.237 (CI = +/-0.063; p = 0.000)	NA (CI = +/-NA; p = NA)	0.776	+26.76%	+26.76%
Loss Cost	2017.1	0.237 (CI = +/-0.071; p = 0.000)	NA (CI = +/-NA; p = NA)	0.745	+26.75%	+26.75%
Loss Cost	2017.2	0.229 (CI = +/-0.079; p = 0.000)	NA (CI = +/-NA; p = NA)	0.698	+25.72%	+25.72%
Severity	2011.1	0.050 (CI = +/-0.038; p = 0.013)	0.073 (CI = +/-0.048; p = 0.005)	0.945	+5.09%	+13.01%
Severity	2011.2	0.050 (CI = +/-0.045; p = 0.031)	0.072 (CI = +/-0.056; p = 0.013)	0.941	+5.15%	+13.00%
Severity	2012.1	0.055 (CI = +/-0.055; p = 0.047)	0.066 (CI = +/-0.065; p = 0.045)	0.938	+5.70%	+12.96%
Severity	2012.2	0.045 (CI = +/-0.067; p = 0.184)	0.078 (CI = +/-0.077; p = 0.048)	0.933	+4.55%	+13.04%
Severity	2013.1	0.036 (CI = +/-0.086; p = 0.389)	0.086 (CI = +/-0.096; p = 0.075)	0.928	+3.72%	+13.09%
Severity	2013.2	0.023 (CI = +/-0.115; p = 0.687)	0.101 (CI = +/-0.125; p = 0.109)	0.922	+2.30%	+13.15%
Severity	2014.1	-0.005 (CI = +/-0.166; p = 0.948)	0.130 (CI = +/-0.175; p = 0.140)	0.916	-0.53%	+13.23%
Severity	2014.2	0.018 (CI = +/-0.274; p = 0.894)	0.106 (CI = +/-0.282; p = 0.441)	0.910	+1.78%	+13.19%
Severity	2015.1	-0.063 (CI = +/-0.596; p = 0.828)	0.187 (CI = +/-0.603; p = 0.524)	0.901	-6.07%	+13.24%
Severity	2015.2	0.124 (CI = +/-0.020; p = 0.000)	NA (CI = +/-NA; p = NA)	0.896	+13.24%	+13.24%
Severity	2016.1	0.128 (CI = +/-0.022; p = 0.000)	NA (CI = +/-NA; p = NA)	0.890	+13.61%	+13.61%
Severity	2016.2	0.128 (CI = +/-0.024; p = 0.000)	NA (CI = +/-NA; p = NA)	0.874	+13.60%	+13.60%
Severity	2017.1	0.127 (CI = +/-0.027; p = 0.000)	NA (CI = +/-NA; p = NA)	0.853	+13.54%	+13.54%
Severity	2017.2	0.124 (CI = +/-0.030; p = 0.000)	NA (CI = +/-NA; p = NA)	0.825	+13.23%	+13.23%
Frequency	2011.1	-0.072 (CI = +/-0.064; p = 0.028)	0.186 (CI = +/-0.081; p = 0.000)	0.769	-6.98%	+12.04%
Frequency	2011.2	-0.070 (CI = +/-0.076; p = 0.070)	0.183 (CI = +/-0.093; p = 0.000)	0.768	-6.74%	+12.02%
Frequency	2012.1	-0.054 (CI = +/-0.091; p = 0.228)	0.167 (CI = +/-0.108; p = 0.004)	0.771	-5.30%	+11.87%
Frequency	2012.2	-0.042 (CI = +/-0.112; p = 0.443)	0.154 (CI = +/-0.129; p = 0.022)	0.770	-4.15%	+11.78%
Frequency	2013.1	-0.029 (CI = +/-0.144; p = 0.675)	0.140 (CI = +/-0.160; p = 0.084)	0.766	-2.90%	+11.70%
Frequency	2013.2	-0.037 (CI = +/-0.193; p = 0.696)	0.148 (CI = +/-0.209; p = 0.157)	0.756	-3.62%	+11.74%
Frequency	2014.1	0.000 (CI = +/-0.279; p = 0.999)	0.110 (CI = +/-0.295; p = 0.445)	0.749	-0.02%	+11.63%
Frequency	2014.2	-0.040 (CI = +/-0.460; p = 0.858)	0.150 (CI = +/-0.474; p = 0.515)	0.730	-3.90%	+11.70%
Frequency	2015.1	0.033 (CI = +/-1.003; p = 0.946)	0.078 (CI = +/-1.014; p = 0.875)	0.713	+3.32%	+11.65%
Frequency	2015.2	0.110 (CI = +/-0.033; p = 0.000)	NA (CI = +/-NA; p = NA)	0.701	+11.65%	+11.65%
Frequency	2016.1	0.113 (CI = +/-0.037; p = 0.000)	NA (CI = +/-NA; p = NA)	0.684	+12.01%	+12.01%
Frequency	2016.2	0.110 (CI = +/-0.041; p = 0.000)	NA (CI = +/-NA; p = NA)	0.636	+11.58%	+11.58%
Frequency	2017.1	0.110 (CI = +/-0.046; p = 0.000)	NA (CI = +/-NA; p = NA)	0.597	+11.64%	+11.64%
Frequency	2017.2	0.105 (CI = +/-0.051; p = 0.001)	NA (CI = +/-NA; p = NA)	0.530	+11.03%	+11.03%

CM - Theft

Coverage = CM - Theft
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, trend_level_change
Scalar Level Change Start Date = 2021-07-01
Future Trend Start Date = 2016-01-01

Loss Cost	2011.1	0.020 (CI = +/-0.089; p = 0.657)	0.656 (CI = +/-0.426; p = 0.004)	0.131 (CI = +/-0.136; p = 0.058)	0.913	+1.97%	+16.26%
Loss Cost	2011.2	0.030 (CI = +/-0.106; p = 0.565)	0.663 (CI = +/-0.435; p = 0.004)	0.119 (CI = +/-0.152; p = 0.121)	0.911	+3.03%	+16.03%
Loss Cost	2012.1	0.060 (CI = +/-0.125; p = 0.329)	0.681 (CI = +/-0.439; p = 0.004)	0.083 (CI = +/-0.171; p = 0.325)	0.912	+6.23%	+15.48%
Loss Cost	2012.2	0.074 (CI = +/-0.155; p = 0.334)	0.687 (CI = +/-0.450; p = 0.004)	0.068 (CI = +/-0.201; p = 0.489)	0.908	+7.67%	+15.28%
Loss Cost	2013.1	0.096 (CI = +/-0.198; p = 0.325)	0.696 (CI = +/-0.462; p = 0.005)	0.044 (CI = +/-0.243; p = 0.712)	0.904	+10.09%	+15.02%
Loss Cost	2013.2	0.099 (CI = +/-0.266; p = 0.448)	0.696 (CI = +/-0.477; p = 0.006)	0.041 (CI = +/-0.311; p = 0.788)	0.898	+10.41%	+15.00%
Loss Cost	2014.1	0.148 (CI = +/-0.384; p = 0.431)	0.705 (CI = +/-0.491; p = 0.007)	-0.010 (CI = +/-0.426; p = 0.960)	0.892	+15.92%	+14.72%
Loss Cost	2014.2	0.203 (CI = +/-0.628; p = 0.508)	0.711 (CI = +/-0.507; p = 0.008)	-0.067 (CI = +/-0.667; p = 0.836)	0.884	+22.47%	+14.53%
Loss Cost	2015.1	0.362 (CI = +/-1.357; p = 0.582)	0.719 (CI = +/-0.525; p = 0.010)	-0.228 (CI = +/-1.389; p = 0.734)	0.874	+43.61%	+14.31%
Loss Cost	2015.2	0.134 (CI = +/-0.086; p = 0.004)	0.719 (CI = +/-0.525; p = 0.010)	NA (CI = +/-NA; p = NA)	0.868	+14.31%	+14.31%
Loss Cost	2016.1	0.135 (CI = +/-0.097; p = 0.009)	0.716 (CI = +/-0.561; p = 0.015)	NA (CI = +/-NA; p = NA)	0.856	+14.40%	+14.40%
Loss Cost	2016.2	0.112 (CI = +/-0.105; p = 0.039)	0.795 (CI = +/-0.577; p = 0.010)	NA (CI = +/-NA; p = NA)	0.844	+11.80%	+11.80%
Loss Cost	2017.1	0.096 (CI = +/-0.117; p = 0.102)	0.845 (CI = +/-0.608; p = 0.010)	NA (CI = +/-NA; p = NA)	0.828	+10.05%	+10.05%
Loss Cost	2017.2	0.064 (CI = +/-0.124; p = 0.287)	0.936 (CI = +/-0.606; p = 0.005)	NA (CI = +/-NA; p = NA)	0.818	+6.59%	+6.59%
Severity	2011.1	0.064 (CI = +/-0.037; p = 0.001)	0.218 (CI = +/-0.175; p = 0.016)	0.030 (CI = +/-0.056; p = 0.276)	0.954	+6.58%	+9.84%
Severity	2011.2	0.067 (CI = +/-0.043; p = 0.004)	0.220 (CI = +/-0.179; p = 0.018)	0.027 (CI = +/-0.063; p = 0.388)	0.951	+6.89%	+9.78%
Severity	2012.1	0.075 (CI = +/-0.052; p = 0.007)	0.225 (CI = +/-0.182; p = 0.017)	0.017 (CI = +/-0.071; p = 0.628)	0.949	+7.80%	+9.64%
Severity	2012.2	0.068 (CI = +/-0.064; p = 0.040)	0.222 (CI = +/-0.187; p = 0.022)	0.025 (CI = +/-0.083; p = 0.536)	0.945	+7.00%	+9.74%
Severity	2013.1	0.065 (CI = +/-0.082; p = 0.117)	0.221 (CI = +/-0.192; p = 0.026)	0.028 (CI = +/-0.101; p = 0.565)	0.940	+6.69%	+9.77%
Severity	2013.2	0.058 (CI = +/-0.111; p = 0.285)	0.219 (CI = +/-0.198; p = 0.032)	0.035 (CI = +/-0.129; p = 0.574)	0.935	+6.00%	+9.83%
Severity	2014.1	0.042 (CI = +/-0.159; p = 0.592)	0.216 (CI = +/-0.204; p = 0.039)	0.053 (CI = +/-0.177; p = 0.540)	0.929	+4.25%	+9.92%
Severity	2014.2	0.087 (CI = +/-0.260; p = 0.490)	0.221 (CI = +/-0.210; p = 0.040)	0.006 (CI = +/-0.276; p = 0.966)	0.924	+9.14%	+9.77%
Severity	2015.1	0.057 (CI = +/-0.562; p = 0.834)	0.219 (CI = +/-0.218; p = 0.048)	0.037 (CI = +/-0.576; p = 0.895)	0.916	+5.87%	+9.81%
Severity	2015.2	0.094 (CI = +/-0.036; p = 0.000)	0.219 (CI = +/-0.218; p = 0.048)	NA (CI = +/-NA; p = NA)	0.912	+9.81%	+9.81%
Severity	2016.1	0.097 (CI = +/-0.040; p = 0.000)	0.208 (CI = +/-0.232; p = 0.075)	NA (CI = +/-NA; p = NA)	0.904	+10.15%	+10.15%
Severity	2016.2	0.092 (CI = +/-0.045; p = 0.000)	0.223 (CI = +/-0.246; p = 0.072)	NA (CI = +/-NA; p = NA)	0.891	+9.67%	+9.67%
Severity	2017.1	0.087 (CI = +/-0.050; p = 0.002)	0.241 (CI = +/-0.260; p = 0.067)	NA (CI = +/-NA; p = NA)	0.875	+9.05%	+9.05%
Severity	2017.2	0.077 (CI = +/-0.055; p = 0.009)	0.269 (CI = +/-0.269; p = 0.050)	NA (CI = +/-NA; p = NA)	0.859	+7.98%	+7.98%
Frequency	2011.1	-0.044 (CI = +/-0.058; p = 0.129)	0.438 (CI = +/-0.276; p = 0.003)	0.101 (CI = +/-0.088; p = 0.026)	0.830	-4.32%	+5.84%
Frequency	2011.2	-0.037 (CI = +/-0.068; p = 0.278)	0.443 (CI = +/-0.282; p = 0.003)	0.092 (CI = +/-0.099; p = 0.066)	0.830	-3.61%	+5.69%
Frequency	2012.1	-0.015 (CI = +/-0.081; p = 0.711)	0.456 (CI = +/-0.283; p = 0.003)	0.067 (CI = +/-0.110; p = 0.225)	0.837	-1.45%	+5.33%
Frequency	2012.2	0.006 (CI = +/-0.099; p = 0.897)	0.465 (CI = +/-0.287; p = 0.003)	0.043 (CI = +/-0.128; p = 0.494)	0.839	+0.62%	+5.05%
Frequency	2013.1	0.031 (CI = +/-0.125; p = 0.608)	0.475 (CI = +/-0.292; p = 0.003)	0.015 (CI = +/-0.154; p = 0.838)	0.838	+3.19%	+4.78%
Frequency	2013.2	0.041 (CI = +/-0.168; p = 0.620)	0.477 (CI = +/-0.301; p = 0.003)	0.005 (CI = +/-0.196; p = 0.956)	0.831	+4.16%	+4.71%
Frequency	2014.1	0.106 (CI = +/-0.239; p = 0.366)	0.490 (CI = +/-0.306; p = 0.003)	-0.063 (CI = +/-0.266; p = 0.624)	0.830	+11.20%	+4.37%
Frequency	2014.2	0.115 (CI = +/-0.393; p = 0.546)	0.491 (CI = +/-0.317; p = 0.004)	-0.073 (CI = +/-0.417; p = 0.719)	0.817	+12.21%	+4.34%
Frequency	2015.1	0.305 (CI = +/-0.843; p = 0.457)	0.499 (CI = +/-0.326; p = 0.005)	-0.265 (CI = +/-0.863; p = 0.528)	0.808	+35.64%	+4.10%
Frequency	2015.2	0.040 (CI = +/-0.053; p = 0.131)	0.499 (CI = +/-0.326; p = 0.005)	NA (CI = +/-NA; p = NA)	0.800	+4.10%	+4.10%
Frequency	2016.1	0.038 (CI = +/-0.060; p = 0.201)	0.508 (CI = +/-0.348; p = 0.007)	NA (CI = +/-NA; p = NA)	0.785	+3.86%	+3.86%
Frequency	2016.2	0.019 (CI = +/-0.063; p = 0.528)	0.572 (CI = +/-0.348; p = 0.003)	NA (CI = +/-NA; p = NA)	0.780	+1.95%	+1.95%
Frequency	2017.1	0.009 (CI = +/-0.070; p = 0.788)	0.604 (CI = +/-0.365; p = 0.003)	NA (CI = +/-NA; p = NA)	0.765	+0.91%	+0.91%
Frequency	2017.2	-0.013 (CI = +/-0.072; p = 0.706)	0.667 (CI = +/-0.356; p = 0.001)	NA (CI = +/-NA; p = NA)	0.766	-1.29%	-1.29%

CM - Theft

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

Loss Cost	2011.1	0.103 (CI = +/-0.039; p = 0.000)	-0.249 (CI = +/-0.479; p = 0.295)	1.039 (CI = +/-0.437; p = 0.000)	0.904	+10.90%
Loss Cost	2011.2	0.113 (CI = +/-0.041; p = 0.000)	-0.277 (CI = +/-0.477; p = 0.243)	1.006 (CI = +/-0.436; p = 0.000)	0.907	+11.93%
Loss Cost	2012.1	0.126 (CI = +/-0.043; p = 0.000)	-0.318 (CI = +/-0.463; p = 0.168)	0.960 (CI = +/-0.424; p = 0.000)	0.915	+13.45%
Loss Cost	2012.2	0.135 (CI = +/-0.047; p = 0.000)	-0.343 (CI = +/-0.468; p = 0.142)	0.933 (CI = +/-0.430; p = 0.000)	0.915	+14.40%
Loss Cost	2013.1	0.144 (CI = +/-0.051; p = 0.000)	-0.371 (CI = +/-0.474; p = 0.119)	0.906 (CI = +/-0.436; p = 0.000)	0.914	+15.44%
Loss Cost	2013.2	0.149 (CI = +/-0.057; p = 0.000)	-0.387 (CI = +/-0.489; p = 0.114)	0.890 (CI = +/-0.450; p = 0.000)	0.909	+16.07%
Loss Cost	2014.1	0.159 (CI = +/-0.063; p = 0.000)	-0.416 (CI = +/-0.501; p = 0.099)	0.864 (CI = +/-0.462; p = 0.001)	0.906	+17.18%
Loss Cost	2014.2	0.165 (CI = +/-0.072; p = 0.000)	-0.435 (CI = +/-0.522; p = 0.097)	0.848 (CI = +/-0.479; p = 0.002)	0.900	+17.91%
Loss Cost	2015.1	0.170 (CI = +/-0.082; p = 0.000)	-0.451 (CI = +/-0.548; p = 0.101)	0.836 (CI = +/-0.500; p = 0.003)	0.891	+18.52%
Loss Cost	2015.2	0.170 (CI = +/-0.095; p = 0.001)	-0.451 (CI = +/-0.580; p = 0.119)	0.835 (CI = +/-0.526; p = 0.004)	0.879	+18.55%
Loss Cost	2016.1	0.181 (CI = +/-0.110; p = 0.003)	-0.485 (CI = +/-0.617; p = 0.115)	0.813 (CI = +/-0.551; p = 0.006)	0.870	+19.87%
Loss Cost	2016.2	0.160 (CI = +/-0.128; p = 0.018)	-0.420 (CI = +/-0.655; p = 0.192)	0.852 (CI = +/-0.572; p = 0.006)	0.852	+17.33%
Loss Cost	2017.1	0.148 (CI = +/-0.152; p = 0.055)	-0.385 (CI = +/-0.717; p = 0.269)	0.871 (CI = +/-0.607; p = 0.008)	0.832	+15.98%
Loss Cost	2017.2	0.104 (CI = +/-0.177; p = 0.225)	-0.251 (CI = +/-0.768; p = 0.492)	0.936 (CI = +/-0.622; p = 0.006)	0.812	+10.97%
Severity	2011.1	0.085 (CI = +/-0.015; p = 0.000)	-0.140 (CI = +/-0.183; p = 0.128)	0.351 (CI = +/-0.167; p = 0.000)	0.956	+8.83%
Severity	2011.2	0.087 (CI = +/-0.016; p = 0.000)	-0.148 (CI = +/-0.185; p = 0.113)	0.342 (CI = +/-0.169; p = 0.000)	0.955	+9.11%
Severity	2012.1	0.091 (CI = +/-0.017; p = 0.000)	-0.159 (CI = +/-0.185; p = 0.089)	0.329 (CI = +/-0.170; p = 0.001)	0.955	+9.51%
Severity	2012.2	0.091 (CI = +/-0.019; p = 0.000)	-0.160 (CI = +/-0.191; p = 0.097)	0.328 (CI = +/-0.175; p = 0.001)	0.950	+9.54%
Severity	2013.1	0.093 (CI = +/-0.021; p = 0.000)	-0.165 (CI = +/-0.196; p = 0.095)	0.323 (CI = +/-0.181; p = 0.001)	0.947	+9.74%
Severity	2013.2	0.095 (CI = +/-0.024; p = 0.000)	-0.171 (CI = +/-0.202; p = 0.093)	0.317 (CI = +/-0.187; p = 0.002)	0.942	+9.96%
Severity	2014.1	0.097 (CI = +/-0.026; p = 0.000)	-0.178 (CI = +/-0.210; p = 0.092)	0.311 (CI = +/-0.193; p = 0.003)	0.937	+10.21%
Severity	2014.2	0.104 (CI = +/-0.029; p = 0.000)	-0.199 (CI = +/-0.212; p = 0.064)	0.293 (CI = +/-0.195; p = 0.005)	0.937	+10.98%
Severity	2015.1	0.107 (CI = +/-0.033; p = 0.000)	-0.207 (CI = +/-0.222; p = 0.066)	0.287 (CI = +/-0.203; p = 0.008)	0.931	+11.26%
Severity	2015.2	0.111 (CI = +/-0.038; p = 0.000)	-0.221 (CI = +/-0.233; p = 0.061)	0.277 (CI = +/-0.211; p = 0.013)	0.925	+11.79%
Severity	2016.1	0.121 (CI = +/-0.043; p = 0.000)	-0.249 (CI = +/-0.242; p = 0.044)	0.258 (CI = +/-0.216; p = 0.022)	0.921	+12.82%
Severity	2016.2	0.121 (CI = +/-0.051; p = 0.000)	-0.250 (CI = +/-0.262; p = 0.060)	0.257 (CI = +/-0.229; p = 0.030)	0.909	+12.87%
Severity	2017.1	0.121 (CI = +/-0.061; p = 0.001)	-0.249 (CI = +/-0.288; p = 0.084)	0.258 (CI = +/-0.244; p = 0.039)	0.893	+12.83%
Severity	2017.2	0.113 (CI = +/-0.073; p = 0.005)	-0.226 (CI = +/-0.319; p = 0.150)	0.269 (CI = +/-0.258; p = 0.043)	0.871	+11.97%
Frequency	2011.1	0.019 (CI = +/-0.026; p = 0.150)	-0.109 (CI = +/-0.323; p = 0.493)	0.689 (CI = +/-0.294; p = 0.000)	0.797	+1.90%
Frequency	2011.2	0.026 (CI = +/-0.028; p = 0.069)	-0.130 (CI = +/-0.320; p = 0.412)	0.665 (CI = +/-0.292; p = 0.000)	0.810	+2.58%
Frequency	2012.1	0.035 (CI = +/-0.028; p = 0.017)	-0.159 (CI = +/-0.306; p = 0.294)	0.631 (CI = +/-0.281; p = 0.000)	0.834	+3.60%
Frequency	2012.2	0.043 (CI = +/-0.030; p = 0.007)	-0.184 (CI = +/-0.302; p = 0.221)	0.605 (CI = +/-0.278; p = 0.000)	0.846	+4.44%
Frequency	2013.1	0.051 (CI = +/-0.033; p = 0.004)	-0.206 (CI = +/-0.303; p = 0.174)	0.583 (CI = +/-0.279; p = 0.000)	0.851	+5.19%
Frequency	2013.2	0.054 (CI = +/-0.036; p = 0.006)	-0.216 (CI = +/-0.313; p = 0.166)	0.573 (CI = +/-0.288; p = 0.000)	0.846	+5.55%
Frequency	2014.1	0.061 (CI = +/-0.040; p = 0.005)	-0.238 (CI = +/-0.319; p = 0.135)	0.553 (CI = +/-0.294; p = 0.001)	0.847	+6.32%
Frequency	2014.2	0.061 (CI = +/-0.046; p = 0.012)	-0.236 (CI = +/-0.333; p = 0.155)	0.555 (CI = +/-0.306; p = 0.001)	0.835	+6.25%
Frequency	2015.1	0.063 (CI = +/-0.052; p = 0.021)	-0.244 (CI = +/-0.350; p = 0.161)	0.549 (CI = +/-0.320; p = 0.002)	0.824	+6.53%
Frequency	2015.2	0.059 (CI = +/-0.060; p = 0.056)	-0.230 (CI = +/-0.370; p = 0.207)	0.559 (CI = +/-0.335; p = 0.003)	0.807	+6.05%
Frequency	2016.1	0.061 (CI = +/-0.071; p = 0.087)	-0.236 (CI = +/-0.396; p = 0.224)	0.555 (CI = +/-0.353; p = 0.004)	0.792	+6.25%
Frequency	2016.2	0.039 (CI = +/-0.080; p = 0.315)	-0.170 (CI = +/-0.408; p = 0.389)	0.595 (CI = +/-0.357; p = 0.003)	0.777	+3.95%
Frequency	2017.1	0.028 (CI = +/-0.094; p = 0.540)	-0.136 (CI = +/-0.444; p = 0.522)	0.613 (CI = +/-0.376; p = 0.004)	0.756	+2.80%
Frequency	2017.2	-0.009 (CI = +/-0.106; p = 0.858)	-0.025 (CI = +/-0.459; p = 0.907)	0.667 (CI = +/-0.372; p = 0.002)	0.749	-0.89%

CM - Theft

Coverage = CM - Theft
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, trend_level_change
Scalar Level Change Start Date = 2021-07-01
Future Trend Start Date = 2016-01-01

Loss Cost	2011.1	0.020 (CI = +/-0.089; p = 0.657)	0.656 (CI = +/-0.426; p = 0.004)	0.131 (CI = +/-0.136; p = 0.058)	0.913	+1.97%	+16.26%
Loss Cost	2011.2	0.030 (CI = +/-0.106; p = 0.565)	0.663 (CI = +/-0.435; p = 0.004)	0.119 (CI = +/-0.152; p = 0.121)	0.911	+3.03%	+16.03%
Loss Cost	2012.1	0.060 (CI = +/-0.125; p = 0.329)	0.681 (CI = +/-0.439; p = 0.004)	0.083 (CI = +/-0.171; p = 0.325)	0.912	+6.23%	+15.48%
Loss Cost	2012.2	0.074 (CI = +/-0.155; p = 0.334)	0.687 (CI = +/-0.450; p = 0.004)	0.068 (CI = +/-0.201; p = 0.489)	0.908	+7.67%	+15.28%
Loss Cost	2013.1	0.096 (CI = +/-0.198; p = 0.325)	0.696 (CI = +/-0.462; p = 0.005)	0.044 (CI = +/-0.243; p = 0.712)	0.904	+10.09%	+15.02%
Loss Cost	2013.2	0.099 (CI = +/-0.266; p = 0.448)	0.696 (CI = +/-0.477; p = 0.006)	0.041 (CI = +/-0.311; p = 0.788)	0.898	+10.41%	+15.00%
Loss Cost	2014.1	0.148 (CI = +/-0.384; p = 0.431)	0.705 (CI = +/-0.491; p = 0.007)	-0.010 (CI = +/-0.426; p = 0.960)	0.892	+15.92%	+14.72%
Loss Cost	2014.2	0.203 (CI = +/-0.628; p = 0.508)	0.711 (CI = +/-0.507; p = 0.008)	-0.067 (CI = +/-0.667; p = 0.836)	0.884	+22.47%	+14.53%
Loss Cost	2015.1	0.362 (CI = +/-1.357; p = 0.582)	0.719 (CI = +/-0.525; p = 0.010)	-0.228 (CI = +/-1.389; p = 0.734)	0.874	+43.61%	+14.31%
Loss Cost	2015.2	0.134 (CI = +/-0.086; p = 0.004)	0.719 (CI = +/-0.525; p = 0.010)	NA (CI = +/-NA; p = NA)	0.868	+14.31%	+14.31%
Loss Cost	2016.1	0.135 (CI = +/-0.097; p = 0.009)	0.716 (CI = +/-0.561; p = 0.015)	NA (CI = +/-NA; p = NA)	0.856	+14.40%	+14.40%
Loss Cost	2016.2	0.112 (CI = +/-0.105; p = 0.039)	0.795 (CI = +/-0.577; p = 0.010)	NA (CI = +/-NA; p = NA)	0.844	+11.80%	+11.80%
Loss Cost	2017.1	0.096 (CI = +/-0.117; p = 0.102)	0.845 (CI = +/-0.608; p = 0.010)	NA (CI = +/-NA; p = NA)	0.828	+10.05%	+10.05%
Loss Cost	2017.2	0.064 (CI = +/-0.124; p = 0.287)	0.936 (CI = +/-0.606; p = 0.005)	NA (CI = +/-NA; p = NA)	0.818	+6.59%	+6.59%
Severity	2011.1	0.064 (CI = +/-0.037; p = 0.001)	0.218 (CI = +/-0.175; p = 0.016)	0.030 (CI = +/-0.056; p = 0.276)	0.954	+6.58%	+9.84%
Severity	2011.2	0.067 (CI = +/-0.043; p = 0.004)	0.220 (CI = +/-0.179; p = 0.018)	0.027 (CI = +/-0.063; p = 0.388)	0.951	+6.89%	+9.78%
Severity	2012.1	0.075 (CI = +/-0.052; p = 0.007)	0.225 (CI = +/-0.182; p = 0.017)	0.017 (CI = +/-0.071; p = 0.628)	0.949	+7.80%	+9.64%
Severity	2012.2	0.068 (CI = +/-0.064; p = 0.040)	0.222 (CI = +/-0.187; p = 0.022)	0.025 (CI = +/-0.083; p = 0.536)	0.945	+7.00%	+9.74%
Severity	2013.1	0.065 (CI = +/-0.082; p = 0.117)	0.221 (CI = +/-0.192; p = 0.026)	0.028 (CI = +/-0.101; p = 0.565)	0.940	+6.69%	+9.77%
Severity	2013.2	0.058 (CI = +/-0.111; p = 0.285)	0.219 (CI = +/-0.198; p = 0.032)	0.035 (CI = +/-0.129; p = 0.574)	0.935	+6.00%	+9.83%
Severity	2014.1	0.042 (CI = +/-0.159; p = 0.592)	0.216 (CI = +/-0.204; p = 0.039)	0.053 (CI = +/-0.177; p = 0.540)	0.929	+4.25%	+9.92%
Severity	2014.2	0.087 (CI = +/-0.260; p = 0.490)	0.221 (CI = +/-0.210; p = 0.040)	0.006 (CI = +/-0.276; p = 0.966)	0.924	+9.14%	+9.77%
Severity	2015.1	0.057 (CI = +/-0.562; p = 0.834)	0.219 (CI = +/-0.218; p = 0.048)	0.037 (CI = +/-0.576; p = 0.895)	0.916	+5.87%	+9.81%
Severity	2015.2	0.094 (CI = +/-0.036; p = 0.000)	0.219 (CI = +/-0.218; p = 0.048)	NA (CI = +/-NA; p = NA)	0.912	+9.81%	+9.81%
Severity	2016.1	0.097 (CI = +/-0.040; p = 0.000)	0.208 (CI = +/-0.232; p = 0.075)	NA (CI = +/-NA; p = NA)	0.904	+10.15%	+10.15%
Severity	2016.2	0.092 (CI = +/-0.045; p = 0.000)	0.223 (CI = +/-0.246; p = 0.072)	NA (CI = +/-NA; p = NA)	0.891	+9.67%	+9.67%
Severity	2017.1	0.087 (CI = +/-0.050; p = 0.002)	0.241 (CI = +/-0.260; p = 0.067)	NA (CI = +/-NA; p = NA)	0.875	+9.05%	+9.05%
Severity	2017.2	0.077 (CI = +/-0.055; p = 0.009)	0.269 (CI = +/-0.269; p = 0.050)	NA (CI = +/-NA; p = NA)	0.859	+7.98%	+7.98%
Frequency	2011.1	-0.044 (CI = +/-0.058; p = 0.129)	0.438 (CI = +/-0.276; p = 0.003)	0.101 (CI = +/-0.088; p = 0.026)	0.830	-4.32%	+5.84%
Frequency	2011.2	-0.037 (CI = +/-0.068; p = 0.278)	0.443 (CI = +/-0.282; p = 0.003)	0.092 (CI = +/-0.099; p = 0.066)	0.830	-3.61%	+5.69%
Frequency	2012.1	-0.015 (CI = +/-0.081; p = 0.711)	0.456 (CI = +/-0.283; p = 0.003)	0.067 (CI = +/-0.110; p = 0.225)	0.837	-1.45%	+5.33%
Frequency	2012.2	0.006 (CI = +/-0.099; p = 0.897)	0.465 (CI = +/-0.287; p = 0.003)	0.043 (CI = +/-0.128; p = 0.494)	0.839	+0.62%	+5.05%
Frequency	2013.1	0.031 (CI = +/-0.125; p = 0.608)	0.475 (CI = +/-0.292; p = 0.003)	0.015 (CI = +/-0.154; p = 0.838)	0.838	+3.19%	+4.78%
Frequency	2013.2	0.041 (CI = +/-0.168; p = 0.620)	0.477 (CI = +/-0.301; p = 0.003)	0.005 (CI = +/-0.196; p = 0.956)	0.831	+4.16%	+4.71%
Frequency	2014.1	0.106 (CI = +/-0.239; p = 0.366)	0.490 (CI = +/-0.306; p = 0.003)	-0.063 (CI = +/-0.266; p = 0.624)	0.830	+11.20%	+4.37%
Frequency	2014.2	0.115 (CI = +/-0.393; p = 0.546)	0.491 (CI = +/-0.317; p = 0.004)	-0.073 (CI = +/-0.417; p = 0.719)	0.817	+12.21%	+4.34%
Frequency	2015.1	0.305 (CI = +/-0.843; p = 0.457)	0.499 (CI = +/-0.326; p = 0.005)	-0.265 (CI = +/-0.863; p = 0.528)	0.808	+35.64%	+4.10%
Frequency	2015.2	0.040 (CI = +/-0.053; p = 0.131)	0.499 (CI = +/-0.326; p = 0.005)	NA (CI = +/-NA; p = NA)	0.800	+4.10%	+4.10%
Frequency	2016.1	0.038 (CI = +/-0.060; p = 0.201)	0.508 (CI = +/-0.348; p = 0.007)	NA (CI = +/-NA; p = NA)	0.785	+3.86%	+3.86%
Frequency	2016.2	0.019 (CI = +/-0.063; p = 0.528)	0.572 (CI = +/-0.348; p = 0.003)	NA (CI = +/-NA; p = NA)	0.780	+1.95%	+1.95%
Frequency	2017.1	0.009 (CI = +/-0.070; p = 0.788)	0.604 (CI = +/-0.365; p = 0.003)	NA (CI = +/-NA; p = NA)	0.765	+0.91%	+0.91%
Frequency	2017.2	-0.013 (CI = +/-0.072; p = 0.706)	0.667 (CI = +/-0.356; p = 0.001)	NA (CI = +/-NA; p = NA)	0.766	-1.29%	-1.29%

CM - Theft

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

Loss Cost	2011.1	0.147 (CI = +/-0.047; p = 0.000)	0.072 (CI = +/-0.272; p = 0.590)	0.416 (CI = +/-0.535; p = 0.122)	0.818	+15.88%
Loss Cost	2011.2	0.160 (CI = +/-0.049; p = 0.000)	0.108 (CI = +/-0.271; p = 0.418)	0.335 (CI = +/-0.536; p = 0.210)	0.828	+17.35%
Loss Cost	2012.1	0.174 (CI = +/-0.051; p = 0.000)	0.070 (CI = +/-0.269; p = 0.595)	0.250 (CI = +/-0.533; p = 0.342)	0.841	+19.02%
Loss Cost	2012.2	0.187 (CI = +/-0.054; p = 0.000)	0.102 (CI = +/-0.270; p = 0.441)	0.174 (CI = +/-0.541; p = 0.513)	0.845	+20.54%
Loss Cost	2013.1	0.198 (CI = +/-0.059; p = 0.000)	0.076 (CI = +/-0.276; p = 0.573)	0.113 (CI = +/-0.555; p = 0.678)	0.844	+21.86%
Loss Cost	2013.2	0.209 (CI = +/-0.064; p = 0.000)	0.102 (CI = +/-0.283; p = 0.461)	0.047 (CI = +/-0.575; p = 0.867)	0.841	+23.28%
Loss Cost	2014.1	0.222 (CI = +/-0.070; p = 0.000)	0.077 (CI = +/-0.290; p = 0.589)	-0.017 (CI = +/-0.597; p = 0.953)	0.837	+24.80%
Loss Cost	2014.2	0.236 (CI = +/-0.077; p = 0.000)	0.104 (CI = +/-0.299; p = 0.475)	-0.093 (CI = +/-0.624; p = 0.760)	0.832	+26.59%
Loss Cost	2015.1	0.246 (CI = +/-0.087; p = 0.000)	0.086 (CI = +/-0.312; p = 0.569)	-0.141 (CI = +/-0.662; p = 0.660)	0.820	+27.85%
Loss Cost	2015.2	0.258 (CI = +/-0.099; p = 0.000)	0.107 (CI = +/-0.326; p = 0.499)	-0.203 (CI = +/-0.709; p = 0.553)	0.805	+29.47%
Loss Cost	2016.1	0.275 (CI = +/-0.112; p = 0.000)	0.082 (CI = +/-0.341; p = 0.619)	-0.280 (CI = +/-0.757; p = 0.445)	0.793	+31.67%
Loss Cost	2016.2	0.275 (CI = +/-0.131; p = 0.000)	0.082 (CI = +/-0.364; p = 0.638)	-0.281 (CI = +/-0.833; p = 0.483)	0.757	+31.70%
Loss Cost	2017.1	0.280 (CI = +/-0.155; p = 0.002)	0.076 (CI = +/-0.389; p = 0.680)	-0.300 (CI = +/-0.920; p = 0.496)	0.721	+32.30%
Loss Cost	2017.2	0.271 (CI = +/-0.186; p = 0.008)	0.067 (CI = +/-0.418; p = 0.734)	-0.264 (CI = +/-1.032; p = 0.590)	0.662	+31.16%
Severity	2011.1	0.100 (CI = +/-0.017; p = 0.000)	0.009 (CI = +/-0.099; p = 0.851)	0.085 (CI = +/-0.194; p = 0.378)	0.925	+10.47%
Severity	2011.2	0.103 (CI = +/-0.018; p = 0.000)	0.019 (CI = +/-0.100; p = 0.694)	0.062 (CI = +/-0.198; p = 0.526)	0.924	+10.86%
Severity	2012.1	0.107 (CI = +/-0.019; p = 0.000)	0.008 (CI = +/-0.101; p = 0.875)	0.036 (CI = +/-0.200; p = 0.711)	0.924	+11.34%
Severity	2012.2	0.109 (CI = +/-0.021; p = 0.000)	0.013 (CI = +/-0.105; p = 0.806)	0.025 (CI = +/-0.209; p = 0.807)	0.918	+11.55%
Severity	2013.1	0.112 (CI = +/-0.023; p = 0.000)	0.005 (CI = +/-0.108; p = 0.923)	0.008 (CI = +/-0.217; p = 0.943)	0.913	+11.90%
Severity	2013.2	0.116 (CI = +/-0.025; p = 0.000)	0.014 (CI = +/-0.111; p = 0.801)	-0.014 (CI = +/-0.227; p = 0.898)	0.908	+12.33%
Severity	2014.1	0.120 (CI = +/-0.028; p = 0.000)	0.006 (CI = +/-0.115; p = 0.920)	-0.034 (CI = +/-0.237; p = 0.765)	0.902	+12.76%
Severity	2014.2	0.129 (CI = +/-0.030; p = 0.000)	0.022 (CI = +/-0.115; p = 0.695)	-0.079 (CI = +/-0.241; p = 0.499)	0.905	+13.72%
Severity	2015.1	0.133 (CI = +/-0.033; p = 0.000)	0.014 (CI = +/-0.120; p = 0.807)	-0.100 (CI = +/-0.255; p = 0.418)	0.897	+14.21%
Severity	2015.2	0.140 (CI = +/-0.037; p = 0.000)	0.027 (CI = +/-0.123; p = 0.656)	-0.138 (CI = +/-0.268; p = 0.293)	0.892	+15.08%
Severity	2016.1	0.151 (CI = +/-0.041; p = 0.000)	0.011 (CI = +/-0.126; p = 0.853)	-0.184 (CI = +/-0.279; p = 0.181)	0.890	+16.26%
Severity	2016.2	0.156 (CI = +/-0.048; p = 0.000)	0.018 (CI = +/-0.133; p = 0.777)	-0.207 (CI = +/-0.304; p = 0.167)	0.875	+16.86%
Severity	2017.1	0.160 (CI = +/-0.057; p = 0.000)	0.013 (CI = +/-0.142; p = 0.847)	-0.224 (CI = +/-0.335; p = 0.173)	0.854	+17.34%
Severity	2017.2	0.161 (CI = +/-0.068; p = 0.000)	0.014 (CI = +/-0.152; p = 0.844)	-0.229 (CI = +/-0.376; p = 0.212)	0.822	+17.46%
Frequency	2011.1	0.048 (CI = +/-0.031; p = 0.004)	0.063 (CI = +/-0.181; p = 0.480)	0.331 (CI = +/-0.356; p = 0.067)	0.624	+4.90%
Frequency	2011.2	0.057 (CI = +/-0.032; p = 0.001)	0.089 (CI = +/-0.179; p = 0.316)	0.273 (CI = +/-0.354; p = 0.125)	0.658	+5.85%
Frequency	2012.1	0.067 (CI = +/-0.034; p = 0.000)	0.062 (CI = +/-0.176; p = 0.473)	0.214 (CI = +/-0.350; p = 0.219)	0.692	+6.90%
Frequency	2012.2	0.077 (CI = +/-0.035; p = 0.000)	0.090 (CI = +/-0.173; p = 0.294)	0.149 (CI = +/-0.346; p = 0.383)	0.724	+8.06%
Frequency	2013.1	0.085 (CI = +/-0.037; p = 0.000)	0.071 (CI = +/-0.176; p = 0.411)	0.105 (CI = +/-0.353; p = 0.544)	0.733	+8.91%
Frequency	2013.2	0.093 (CI = +/-0.041; p = 0.000)	0.088 (CI = +/-0.179; p = 0.317)	0.061 (CI = +/-0.365; p = 0.732)	0.734	+9.76%
Frequency	2014.1	0.101 (CI = +/-0.044; p = 0.000)	0.071 (CI = +/-0.184; p = 0.430)	0.017 (CI = +/-0.378; p = 0.925)	0.737	+10.68%
Frequency	2014.2	0.107 (CI = +/-0.050; p = 0.000)	0.082 (CI = +/-0.191; p = 0.381)	-0.013 (CI = +/-0.400; p = 0.945)	0.722	+11.32%
Frequency	2015.1	0.113 (CI = +/-0.056; p = 0.001)	0.072 (CI = +/-0.201; p = 0.460)	-0.041 (CI = +/-0.426; p = 0.843)	0.707	+11.94%
Frequency	2015.2	0.118 (CI = +/-0.064; p = 0.001)	0.080 (CI = +/-0.211; p = 0.433)	-0.066 (CI = +/-0.458; p = 0.767)	0.679	+12.51%
Frequency	2016.1	0.124 (CI = +/-0.073; p = 0.002)	0.070 (CI = +/-0.223; p = 0.513)	-0.096 (CI = +/-0.495; p = 0.688)	0.658	+13.25%
Frequency	2016.2	0.120 (CI = +/-0.086; p = 0.009)	0.064 (CI = +/-0.237; p = 0.574)	-0.074 (CI = +/-0.543; p = 0.776)	0.598	+12.71%
Frequency	2017.1	0.120 (CI = +/-0.101; p = 0.024)	0.063 (CI = +/-0.254; p = 0.601)	-0.075 (CI = +/-0.600; p = 0.791)	0.551	+12.75%
Frequency	2017.2	0.110 (CI = +/-0.121; p = 0.071)	0.053 (CI = +/-0.272; p = 0.681)	-0.035 (CI = +/-0.671; p = 0.912)	0.466	+11.66%

CM - All Other

Coverage = CM - All Other
End Trend Period = 2025.2
Excluded Points = 2020.1,2020.2,2021.1
Parameters Included: time, phys_dam_xs_inf

Loss Cost	2012.1	0.098 (CI = +/-0.036; p = 0.000)	0.212 (CI = +/-0.378; p = 0.257)	0.844	+10.33%
Loss Cost	2012.2	0.098 (CI = +/-0.040; p = 0.000)	0.212 (CI = +/-0.400; p = 0.282)	0.831	+10.34%
Loss Cost	2013.1	0.113 (CI = +/-0.041; p = 0.000)	0.123 (CI = +/-0.390; p = 0.519)	0.854	+11.92%
Loss Cost	2013.2	0.111 (CI = +/-0.045; p = 0.000)	0.129 (CI = +/-0.415; p = 0.522)	0.839	+11.79%
Loss Cost	2014.1	0.130 (CI = +/-0.045; p = 0.000)	0.020 (CI = +/-0.395; p = 0.917)	0.870	+13.90%
Loss Cost	2014.2	0.134 (CI = +/-0.051; p = 0.000)	-0.002 (CI = +/-0.422; p = 0.993)	0.858	+14.33%
Loss Cost	2015.1	0.143 (CI = +/-0.057; p = 0.000)	-0.049 (CI = +/-0.448; p = 0.820)	0.852	+15.34%
Loss Cost	2015.2	0.140 (CI = +/-0.065; p = 0.000)	-0.037 (CI = +/-0.486; p = 0.875)	0.830	+15.06%
Loss Cost	2016.1	0.148 (CI = +/-0.075; p = 0.001)	-0.073 (CI = +/-0.526; p = 0.769)	0.814	+15.93%
Loss Cost	2016.2	0.144 (CI = +/-0.087; p = 0.003)	-0.056 (CI = +/-0.578; p = 0.839)	0.782	+15.48%
Loss Cost	2017.1	0.153 (CI = +/-0.101; p = 0.006)	-0.097 (CI = +/-0.635; p = 0.746)	0.758	+16.57%
Loss Cost	2017.2	0.136 (CI = +/-0.118; p = 0.028)	-0.026 (CI = +/-0.694; p = 0.936)	0.700	+14.57%
Severity	2012.1	0.112 (CI = +/-0.034; p = 0.000)	0.025 (CI = +/-0.354; p = 0.886)	0.856	+11.80%
Severity	2012.2	0.111 (CI = +/-0.037; p = 0.000)	0.028 (CI = +/-0.374; p = 0.880)	0.842	+11.75%
Severity	2013.1	0.122 (CI = +/-0.039; p = 0.000)	-0.044 (CI = +/-0.375; p = 0.811)	0.854	+13.02%
Severity	2013.2	0.123 (CI = +/-0.044; p = 0.000)	-0.046 (CI = +/-0.399; p = 0.812)	0.839	+13.06%
Severity	2014.1	0.137 (CI = +/-0.045; p = 0.000)	-0.131 (CI = +/-0.396; p = 0.496)	0.855	+14.72%
Severity	2014.2	0.139 (CI = +/-0.051; p = 0.000)	-0.143 (CI = +/-0.426; p = 0.487)	0.838	+14.97%
Severity	2015.1	0.150 (CI = +/-0.057; p = 0.000)	-0.200 (CI = +/-0.448; p = 0.358)	0.834	+16.17%
Severity	2015.2	0.147 (CI = +/-0.065; p = 0.000)	-0.186 (CI = +/-0.486; p = 0.426)	0.807	+15.87%
Severity	2016.1	0.156 (CI = +/-0.074; p = 0.001)	-0.227 (CI = +/-0.525; p = 0.369)	0.789	+16.83%
Severity	2016.2	0.145 (CI = +/-0.085; p = 0.003)	-0.177 (CI = +/-0.569; p = 0.514)	0.744	+15.58%
Severity	2017.1	0.153 (CI = +/-0.100; p = 0.006)	-0.212 (CI = +/-0.627; p = 0.475)	0.713	+16.51%
Severity	2017.2	0.136 (CI = +/-0.117; p = 0.026)	-0.143 (CI = +/-0.685; p = 0.654)	0.638	+14.58%
Frequency	2012.1	-0.013 (CI = +/-0.008; p = 0.003)	0.187 (CI = +/-0.087; p = 0.000)	0.433	-1.31%
Frequency	2012.2	-0.013 (CI = +/-0.009; p = 0.008)	0.185 (CI = +/-0.092; p = 0.000)	0.416	-1.27%
Frequency	2013.1	-0.010 (CI = +/-0.009; p = 0.043)	0.166 (CI = +/-0.091; p = 0.001)	0.418	-0.98%
Frequency	2013.2	-0.011 (CI = +/-0.010; p = 0.035)	0.175 (CI = +/-0.096; p = 0.001)	0.431	-1.12%
Frequency	2014.1	-0.007 (CI = +/-0.011; p = 0.169)	0.151 (CI = +/-0.092; p = 0.003)	0.475	-0.71%
Frequency	2014.2	-0.006 (CI = +/-0.012; p = 0.332)	0.142 (CI = +/-0.097; p = 0.007)	0.484	-0.55%
Frequency	2015.1	-0.007 (CI = +/-0.013; p = 0.262)	0.151 (CI = +/-0.104; p = 0.007)	0.482	-0.72%
Frequency	2015.2	-0.007 (CI = +/-0.015; p = 0.335)	0.150 (CI = +/-0.112; p = 0.012)	0.478	-0.70%
Frequency	2016.1	-0.008 (CI = +/-0.017; p = 0.353)	0.154 (CI = +/-0.123; p = 0.018)	0.471	-0.78%
Frequency	2016.2	-0.001 (CI = +/-0.018; p = 0.921)	0.121 (CI = +/-0.120; p = 0.047)	0.561	-0.08%
Frequency	2017.1	0.000 (CI = +/-0.021; p = 0.963)	0.115 (CI = +/-0.132; p = 0.081)	0.553	+0.05%
Frequency	2017.2	0.000 (CI = +/-0.025; p = 0.994)	0.118 (CI = +/-0.147; p = 0.106)	0.527	-0.01%

CM - All Other

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

Loss Cost	2012.1	0.110 (CI = +/-0.021; p = 0.000)	0.166 (CI = +/-0.170; p = 0.054)	0.817	+11.58%
Loss Cost	2012.2	0.112 (CI = +/-0.022; p = 0.000)	0.177 (CI = +/-0.175; p = 0.047)	0.807	+11.85%
Loss Cost	2013.1	0.118 (CI = +/-0.023; p = 0.000)	0.148 (CI = +/-0.172; p = 0.087)	0.826	+12.58%
Loss Cost	2013.2	0.120 (CI = +/-0.025; p = 0.000)	0.156 (CI = +/-0.178; p = 0.084)	0.811	+12.78%
Loss Cost	2014.1	0.128 (CI = +/-0.025; p = 0.000)	0.122 (CI = +/-0.173; p = 0.155)	0.836	+13.68%
Loss Cost	2014.2	0.132 (CI = +/-0.027; p = 0.000)	0.136 (CI = +/-0.178; p = 0.126)	0.828	+14.09%
Loss Cost	2015.1	0.135 (CI = +/-0.029; p = 0.000)	0.126 (CI = +/-0.186; p = 0.174)	0.819	+14.41%
Loss Cost	2015.2	0.136 (CI = +/-0.032; p = 0.000)	0.130 (CI = +/-0.196; p = 0.180)	0.796	+14.55%
Loss Cost	2016.1	0.138 (CI = +/-0.036; p = 0.000)	0.123 (CI = +/-0.207; p = 0.228)	0.780	+14.79%
Loss Cost	2016.2	0.140 (CI = +/-0.040; p = 0.000)	0.128 (CI = +/-0.219; p = 0.234)	0.751	+14.98%
Loss Cost	2017.1	0.143 (CI = +/-0.045; p = 0.000)	0.119 (CI = +/-0.234; p = 0.297)	0.732	+15.33%
Loss Cost	2017.2	0.141 (CI = +/-0.051; p = 0.000)	0.115 (CI = +/-0.250; p = 0.341)	0.683	+15.18%
Severity	2012.1	0.111 (CI = +/-0.017; p = 0.000)	0.148 (CI = +/-0.133; p = 0.031)	0.882	+11.79%
Severity	2012.2	0.113 (CI = +/-0.018; p = 0.000)	0.153 (CI = +/-0.138; p = 0.032)	0.870	+11.91%
Severity	2013.1	0.117 (CI = +/-0.019; p = 0.000)	0.134 (CI = +/-0.139; p = 0.058)	0.876	+12.38%
Severity	2013.2	0.118 (CI = +/-0.020; p = 0.000)	0.139 (CI = +/-0.144; p = 0.058)	0.863	+12.51%
Severity	2014.1	0.123 (CI = +/-0.021; p = 0.000)	0.119 (CI = +/-0.145; p = 0.103)	0.869	+13.06%
Severity	2014.2	0.124 (CI = +/-0.023; p = 0.000)	0.124 (CI = +/-0.151; p = 0.102)	0.855	+13.23%
Severity	2015.1	0.126 (CI = +/-0.025; p = 0.000)	0.117 (CI = +/-0.159; p = 0.140)	0.845	+13.45%
Severity	2015.2	0.125 (CI = +/-0.028; p = 0.000)	0.114 (CI = +/-0.167; p = 0.169)	0.820	+13.35%
Severity	2016.1	0.126 (CI = +/-0.031; p = 0.000)	0.113 (CI = +/-0.178; p = 0.196)	0.801	+13.37%
Severity	2016.2	0.122 (CI = +/-0.034; p = 0.000)	0.101 (CI = +/-0.186; p = 0.265)	0.761	+12.94%
Severity	2017.1	0.121 (CI = +/-0.038; p = 0.000)	0.102 (CI = +/-0.199; p = 0.293)	0.733	+12.92%
Severity	2017.2	0.116 (CI = +/-0.043; p = 0.000)	0.087 (CI = +/-0.209; p = 0.387)	0.674	+12.33%
Frequency	2012.1	-0.002 (CI = +/-0.011; p = 0.722)	0.019 (CI = +/-0.086; p = 0.663)	-0.067	-0.19%
Frequency	2012.2	-0.001 (CI = +/-0.011; p = 0.921)	0.024 (CI = +/-0.089; p = 0.576)	-0.069	-0.06%
Frequency	2013.1	0.002 (CI = +/-0.012; p = 0.766)	0.014 (CI = +/-0.090; p = 0.750)	-0.077	+0.18%
Frequency	2013.2	0.002 (CI = +/-0.013; p = 0.711)	0.017 (CI = +/-0.094; p = 0.718)	-0.077	+0.24%
Frequency	2014.1	0.005 (CI = +/-0.014; p = 0.414)	0.004 (CI = +/-0.094; p = 0.938)	-0.059	+0.55%
Frequency	2014.2	0.008 (CI = +/-0.015; p = 0.290)	0.012 (CI = +/-0.097; p = 0.802)	-0.035	+0.76%
Frequency	2015.1	0.008 (CI = +/-0.016; p = 0.287)	0.009 (CI = +/-0.102; p = 0.860)	-0.036	+0.85%
Frequency	2015.2	0.011 (CI = +/-0.017; p = 0.221)	0.016 (CI = +/-0.106; p = 0.753)	-0.015	+1.06%
Frequency	2016.1	0.012 (CI = +/-0.019; p = 0.192)	0.010 (CI = +/-0.112; p = 0.859)	-0.004	+1.25%
Frequency	2016.2	0.018 (CI = +/-0.020; p = 0.076)	0.027 (CI = +/-0.110; p = 0.611)	0.094	+1.81%
Frequency	2017.1	0.021 (CI = +/-0.022; p = 0.061)	0.017 (CI = +/-0.115; p = 0.762)	0.122	+2.14%
Frequency	2017.2	0.025 (CI = +/-0.024; p = 0.046)	0.028 (CI = +/-0.120; p = 0.629)	0.160	+2.53%

CM - All Other

Coverage = CM - All Other
End Trend Period = 2025.2
Excluded Points = 2020.1,2020.2,2021.1
Parameters Included: time, seasonality, phys_dam_xs_inf

Loss Cost	2012.1	0.096 (CI = +/-0.035; p = 0.000)	0.141 (CI = +/-0.170; p = 0.100)	0.230 (CI = +/-0.364; p = 0.203)	0.857	+10.03%
Loss Cost	2012.2	0.098 (CI = +/-0.038; p = 0.000)	0.146 (CI = +/-0.178; p = 0.102)	0.216 (CI = +/-0.384; p = 0.255)	0.845	+10.27%
Loss Cost	2013.1	0.110 (CI = +/-0.040; p = 0.000)	0.116 (CI = +/-0.176; p = 0.182)	0.139 (CI = +/-0.383; p = 0.455)	0.861	+11.61%
Loss Cost	2013.2	0.111 (CI = +/-0.044; p = 0.000)	0.119 (CI = +/-0.185; p = 0.194)	0.133 (CI = +/-0.408; p = 0.502)	0.846	+11.73%
Loss Cost	2014.1	0.128 (CI = +/-0.046; p = 0.000)	0.082 (CI = +/-0.178; p = 0.345)	0.034 (CI = +/-0.398; p = 0.860)	0.869	+13.63%
Loss Cost	2014.2	0.133 (CI = +/-0.051; p = 0.000)	0.093 (CI = +/-0.186; p = 0.307)	0.002 (CI = +/-0.423; p = 0.992)	0.859	+14.28%
Loss Cost	2015.1	0.140 (CI = +/-0.058; p = 0.000)	0.081 (CI = +/-0.197; p = 0.398)	-0.033 (CI = +/-0.455; p = 0.881)	0.850	+15.01%
Loss Cost	2015.2	0.140 (CI = +/-0.066; p = 0.000)	0.081 (CI = +/-0.210; p = 0.426)	-0.033 (CI = +/-0.494; p = 0.889)	0.826	+15.01%
Loss Cost	2016.1	0.145 (CI = +/-0.077; p = 0.001)	0.073 (CI = +/-0.227; p = 0.500)	-0.056 (CI = +/-0.543; p = 0.826)	0.807	+15.56%
Loss Cost	2016.2	0.144 (CI = +/-0.090; p = 0.004)	0.071 (CI = +/-0.245; p = 0.538)	-0.052 (CI = +/-0.597; p = 0.853)	0.771	+15.44%
Loss Cost	2017.1	0.150 (CI = +/-0.107; p = 0.010)	0.062 (CI = +/-0.266; p = 0.617)	-0.080 (CI = +/-0.665; p = 0.797)	0.742	+16.18%
Loss Cost	2017.2	0.136 (CI = +/-0.125; p = 0.036)	0.044 (CI = +/-0.288; p = 0.741)	-0.024 (CI = +/-0.732; p = 0.944)	0.674	+14.57%
Severity	2012.1	0.108 (CI = +/-0.032; p = 0.000)	0.157 (CI = +/-0.155; p = 0.047)	0.044 (CI = +/-0.331; p = 0.784)	0.876	+11.45%
Severity	2012.2	0.110 (CI = +/-0.035; p = 0.000)	0.162 (CI = +/-0.161; p = 0.050)	0.031 (CI = +/-0.349; p = 0.853)	0.864	+11.67%
Severity	2013.1	0.119 (CI = +/-0.037; p = 0.000)	0.141 (CI = +/-0.164; p = 0.088)	-0.023 (CI = +/-0.357; p = 0.894)	0.869	+12.65%
Severity	2013.2	0.122 (CI = +/-0.041; p = 0.000)	0.147 (CI = +/-0.172; p = 0.088)	-0.041 (CI = +/-0.379; p = 0.821)	0.856	+12.98%
Severity	2014.1	0.134 (CI = +/-0.044; p = 0.000)	0.121 (CI = +/-0.173; p = 0.156)	-0.110 (CI = +/-0.387; p = 0.555)	0.864	+14.32%
Severity	2014.2	0.139 (CI = +/-0.050; p = 0.000)	0.131 (CI = +/-0.181; p = 0.145)	-0.138 (CI = +/-0.412; p = 0.487)	0.850	+14.89%
Severity	2015.1	0.146 (CI = +/-0.056; p = 0.000)	0.118 (CI = +/-0.192; p = 0.210)	-0.176 (CI = +/-0.442; p = 0.409)	0.841	+15.69%
Severity	2015.2	0.147 (CI = +/-0.064; p = 0.000)	0.119 (CI = +/-0.204; p = 0.231)	-0.181 (CI = +/-0.480; p = 0.432)	0.814	+15.80%
Severity	2016.1	0.151 (CI = +/-0.075; p = 0.001)	0.113 (CI = +/-0.220; p = 0.289)	-0.201 (CI = +/-0.527; p = 0.426)	0.792	+16.26%
Severity	2016.2	0.144 (CI = +/-0.087; p = 0.003)	0.103 (CI = +/-0.236; p = 0.359)	-0.171 (CI = +/-0.576; p = 0.530)	0.742	+15.52%
Severity	2017.1	0.148 (CI = +/-0.103; p = 0.009)	0.099 (CI = +/-0.258; p = 0.417)	-0.186 (CI = +/-0.645; p = 0.539)	0.706	+15.90%
Severity	2017.2	0.136 (CI = +/-0.121; p = 0.032)	0.084 (CI = +/-0.281; p = 0.521)	-0.139 (CI = +/-0.712; p = 0.672)	0.619	+14.58%
Frequency	2012.1	-0.013 (CI = +/-0.008; p = 0.004)	-0.016 (CI = +/-0.041; p = 0.419)	0.185 (CI = +/-0.088; p = 0.000)	0.425	-1.28%
Frequency	2012.2	-0.013 (CI = +/-0.009; p = 0.010)	-0.016 (CI = +/-0.043; p = 0.450)	0.184 (CI = +/-0.093; p = 0.001)	0.405	-1.26%
Frequency	2013.1	-0.009 (CI = +/-0.009; p = 0.055)	-0.024 (CI = +/-0.041; p = 0.235)	0.163 (CI = +/-0.090; p = 0.001)	0.432	-0.92%
Frequency	2013.2	-0.011 (CI = +/-0.010; p = 0.034)	-0.028 (CI = +/-0.042; p = 0.175)	0.174 (CI = +/-0.093; p = 0.001)	0.459	-1.11%
Frequency	2014.1	-0.006 (CI = +/-0.010; p = 0.203)	-0.040 (CI = +/-0.037; p = 0.039)	0.144 (CI = +/-0.084; p = 0.002)	0.571	-0.60%
Frequency	2014.2	-0.005 (CI = +/-0.011; p = 0.310)	-0.038 (CI = +/-0.039; p = 0.056)	0.140 (CI = +/-0.089; p = 0.004)	0.567	-0.53%
Frequency	2015.1	-0.006 (CI = +/-0.012; p = 0.325)	-0.037 (CI = +/-0.042; p = 0.079)	0.143 (CI = +/-0.097; p = 0.007)	0.554	-0.59%
Frequency	2015.2	-0.007 (CI = +/-0.014; p = 0.315)	-0.039 (CI = +/-0.045; p = 0.084)	0.148 (CI = +/-0.105; p = 0.009)	0.552	-0.68%
Frequency	2016.1	-0.006 (CI = +/-0.016; p = 0.440)	-0.040 (CI = +/-0.048; p = 0.095)	0.144 (CI = +/-0.115; p = 0.018)	0.543	-0.60%
Frequency	2016.2	-0.001 (CI = +/-0.017; p = 0.932)	-0.032 (CI = +/-0.047; p = 0.165)	0.119 (CI = +/-0.115; p = 0.044)	0.598	-0.07%
Frequency	2017.1	0.002 (CI = +/-0.020; p = 0.798)	-0.036 (CI = +/-0.051; p = 0.141)	0.106 (CI = +/-0.126; p = 0.093)	0.603	+0.24%
Frequency	2017.2	0.000 (CI = +/-0.024; p = 0.994)	-0.040 (CI = +/-0.055; p = 0.138)	0.116 (CI = +/-0.139; p = 0.094)	0.587	-0.01%

CM - All Other

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

Loss Cost	2011.1	0.101 (CI = +/-0.021; p = 0.000)	0.770	+10.61%
Loss Cost	2011.2	0.106 (CI = +/-0.021; p = 0.000)	0.787	+11.21%
Loss Cost	2012.1	0.111 (CI = +/-0.022; p = 0.000)	0.795	+11.73%
Loss Cost	2012.2	0.112 (CI = +/-0.024; p = 0.000)	0.781	+11.85%
Loss Cost	2013.1	0.120 (CI = +/-0.024; p = 0.000)	0.810	+12.73%
Loss Cost	2013.2	0.120 (CI = +/-0.026; p = 0.000)	0.793	+12.78%
Loss Cost	2014.1	0.130 (CI = +/-0.025; p = 0.000)	0.828	+13.83%
Loss Cost	2014.2	0.132 (CI = +/-0.028; p = 0.000)	0.815	+14.09%
Loss Cost	2015.1	0.136 (CI = +/-0.030; p = 0.000)	0.810	+14.58%
Loss Cost	2015.2	0.136 (CI = +/-0.033; p = 0.000)	0.786	+14.55%
Loss Cost	2016.1	0.140 (CI = +/-0.036; p = 0.000)	0.773	+15.01%
Loss Cost	2016.2	0.140 (CI = +/-0.040; p = 0.000)	0.743	+14.98%
Loss Cost	2017.1	0.145 (CI = +/-0.045; p = 0.000)	0.730	+15.58%
Loss Cost	2017.2	0.141 (CI = +/-0.051; p = 0.000)	0.683	+15.18%
Severity	2011.1	0.106 (CI = +/-0.016; p = 0.000)	0.860	+11.18%
Severity	2011.2	0.109 (CI = +/-0.017; p = 0.000)	0.860	+11.52%
Severity	2012.1	0.113 (CI = +/-0.018; p = 0.000)	0.862	+11.92%
Severity	2012.2	0.113 (CI = +/-0.019; p = 0.000)	0.848	+11.91%
Severity	2013.1	0.118 (CI = +/-0.020; p = 0.000)	0.860	+12.51%
Severity	2013.2	0.118 (CI = +/-0.021; p = 0.000)	0.845	+12.51%
Severity	2014.1	0.124 (CI = +/-0.022; p = 0.000)	0.858	+13.20%
Severity	2014.2	0.124 (CI = +/-0.024; p = 0.000)	0.842	+13.23%
Severity	2015.1	0.128 (CI = +/-0.026; p = 0.000)	0.835	+13.61%
Severity	2015.2	0.125 (CI = +/-0.028; p = 0.000)	0.810	+13.35%
Severity	2016.1	0.127 (CI = +/-0.031; p = 0.000)	0.792	+13.57%
Severity	2016.2	0.122 (CI = +/-0.034; p = 0.000)	0.756	+12.94%
Severity	2017.1	0.123 (CI = +/-0.038; p = 0.000)	0.730	+13.13%
Severity	2017.2	0.116 (CI = +/-0.042; p = 0.000)	0.678	+12.33%
Frequency	2011.1	-0.005 (CI = +/-0.010; p = 0.275)	0.008	-0.52%
Frequency	2011.2	-0.003 (CI = +/-0.010; p = 0.558)	-0.024	-0.28%
Frequency	2012.1	-0.002 (CI = +/-0.010; p = 0.738)	-0.034	-0.17%
Frequency	2012.2	-0.001 (CI = +/-0.011; p = 0.920)	-0.040	-0.06%
Frequency	2013.1	0.002 (CI = +/-0.012; p = 0.744)	-0.037	+0.19%
Frequency	2013.2	0.002 (CI = +/-0.013; p = 0.706)	-0.037	+0.24%
Frequency	2014.1	0.006 (CI = +/-0.013; p = 0.398)	-0.011	+0.55%
Frequency	2014.2	0.008 (CI = +/-0.014; p = 0.279)	0.011	+0.76%
Frequency	2015.1	0.009 (CI = +/-0.016; p = 0.267)	0.014	+0.86%
Frequency	2015.2	0.011 (CI = +/-0.017; p = 0.209)	0.033	+1.06%
Frequency	2016.1	0.013 (CI = +/-0.019; p = 0.174)	0.050	+1.27%
Frequency	2016.2	0.018 (CI = +/-0.020; p = 0.069)	0.133	+1.81%
Frequency	2017.1	0.021 (CI = +/-0.021; p = 0.049)	0.172	+2.17%
Frequency	2017.2	0.025 (CI = +/-0.024; p = 0.040)	0.202	+2.53%

CM - All Other

Coverage = CM - All Other
End Trend Period = 2025.2
Excluded Points = 2020.1,2020.2,2021.1
Parameters Included: time, phys_dam_xs_inf

Loss Cost	2011.1	0.083 (CI = +/-0.032; p = 0.000)	0.318 (CI = +/-0.366; p = 0.086)	0.830	+8.63%
Loss Cost	2011.2	0.091 (CI = +/-0.034; p = 0.000)	0.261 (CI = +/-0.369; p = 0.157)	0.840	+9.54%
Loss Cost	2012.1	0.098 (CI = +/-0.036; p = 0.000)	0.212 (CI = +/-0.378; p = 0.257)	0.844	+10.33%
Loss Cost	2012.2	0.098 (CI = +/-0.040; p = 0.000)	0.212 (CI = +/-0.400; p = 0.282)	0.831	+10.34%
Loss Cost	2013.1	0.113 (CI = +/-0.041; p = 0.000)	0.123 (CI = +/-0.390; p = 0.519)	0.854	+11.92%
Loss Cost	2013.2	0.111 (CI = +/-0.045; p = 0.000)	0.129 (CI = +/-0.415; p = 0.522)	0.839	+11.79%
Loss Cost	2014.1	0.130 (CI = +/-0.045; p = 0.000)	0.020 (CI = +/-0.395; p = 0.917)	0.870	+13.90%
Loss Cost	2014.2	0.134 (CI = +/-0.051; p = 0.000)	-0.002 (CI = +/-0.422; p = 0.993)	0.858	+14.33%
Loss Cost	2015.1	0.143 (CI = +/-0.057; p = 0.000)	-0.049 (CI = +/-0.448; p = 0.820)	0.852	+15.34%
Loss Cost	2015.2	0.140 (CI = +/-0.065; p = 0.000)	-0.037 (CI = +/-0.486; p = 0.875)	0.830	+15.06%
Loss Cost	2016.1	0.148 (CI = +/-0.075; p = 0.001)	-0.073 (CI = +/-0.526; p = 0.769)	0.814	+15.93%
Loss Cost	2016.2	0.144 (CI = +/-0.087; p = 0.003)	-0.056 (CI = +/-0.578; p = 0.839)	0.782	+15.48%
Loss Cost	2017.1	0.153 (CI = +/-0.101; p = 0.006)	-0.097 (CI = +/-0.635; p = 0.746)	0.758	+16.57%
Loss Cost	2017.2	0.136 (CI = +/-0.118; p = 0.028)	-0.026 (CI = +/-0.694; p = 0.936)	0.700	+14.57%
Severity	2011.1	0.099 (CI = +/-0.029; p = 0.000)	0.107 (CI = +/-0.336; p = 0.518)	0.856	+10.46%
Severity	2011.2	0.105 (CI = +/-0.031; p = 0.000)	0.070 (CI = +/-0.346; p = 0.679)	0.855	+11.05%
Severity	2012.1	0.112 (CI = +/-0.034; p = 0.000)	0.025 (CI = +/-0.354; p = 0.886)	0.856	+11.80%
Severity	2012.2	0.111 (CI = +/-0.037; p = 0.000)	0.028 (CI = +/-0.374; p = 0.880)	0.842	+11.75%
Severity	2013.1	0.122 (CI = +/-0.039; p = 0.000)	-0.044 (CI = +/-0.375; p = 0.811)	0.854	+13.02%
Severity	2013.2	0.123 (CI = +/-0.044; p = 0.000)	-0.046 (CI = +/-0.399; p = 0.812)	0.839	+13.06%
Severity	2014.1	0.137 (CI = +/-0.045; p = 0.000)	-0.131 (CI = +/-0.396; p = 0.496)	0.855	+14.72%
Severity	2014.2	0.139 (CI = +/-0.051; p = 0.000)	-0.143 (CI = +/-0.426; p = 0.487)	0.838	+14.97%
Severity	2015.1	0.150 (CI = +/-0.057; p = 0.000)	-0.200 (CI = +/-0.448; p = 0.358)	0.834	+16.17%
Severity	2015.2	0.147 (CI = +/-0.065; p = 0.000)	-0.186 (CI = +/-0.486; p = 0.426)	0.807	+15.87%
Severity	2016.1	0.156 (CI = +/-0.074; p = 0.001)	-0.227 (CI = +/-0.525; p = 0.369)	0.789	+16.83%
Severity	2016.2	0.145 (CI = +/-0.085; p = 0.003)	-0.177 (CI = +/-0.569; p = 0.514)	0.744	+15.58%
Severity	2017.1	0.153 (CI = +/-0.100; p = 0.006)	-0.212 (CI = +/-0.627; p = 0.475)	0.713	+16.51%
Severity	2017.2	0.136 (CI = +/-0.117; p = 0.026)	-0.143 (CI = +/-0.685; p = 0.654)	0.638	+14.58%
Frequency	2011.1	-0.017 (CI = +/-0.008; p = 0.000)	0.212 (CI = +/-0.087; p = 0.000)	0.478	-1.65%
Frequency	2011.2	-0.014 (CI = +/-0.008; p = 0.001)	0.191 (CI = +/-0.083; p = 0.000)	0.454	-1.36%
Frequency	2012.1	-0.013 (CI = +/-0.008; p = 0.003)	0.187 (CI = +/-0.087; p = 0.000)	0.433	-1.31%
Frequency	2012.2	-0.013 (CI = +/-0.009; p = 0.008)	0.185 (CI = +/-0.092; p = 0.000)	0.416	-1.27%
Frequency	2013.1	-0.010 (CI = +/-0.009; p = 0.043)	0.166 (CI = +/-0.091; p = 0.001)	0.418	-0.98%
Frequency	2013.2	-0.011 (CI = +/-0.010; p = 0.035)	0.175 (CI = +/-0.096; p = 0.001)	0.431	-1.12%
Frequency	2014.1	-0.007 (CI = +/-0.011; p = 0.169)	0.151 (CI = +/-0.092; p = 0.003)	0.475	-0.71%
Frequency	2014.2	-0.006 (CI = +/-0.012; p = 0.332)	0.142 (CI = +/-0.097; p = 0.007)	0.484	-0.55%
Frequency	2015.1	-0.007 (CI = +/-0.013; p = 0.262)	0.151 (CI = +/-0.104; p = 0.007)	0.482	-0.72%
Frequency	2015.2	-0.007 (CI = +/-0.015; p = 0.335)	0.150 (CI = +/-0.112; p = 0.012)	0.478	-0.70%
Frequency	2016.1	-0.008 (CI = +/-0.017; p = 0.353)	0.154 (CI = +/-0.123; p = 0.018)	0.471	-0.78%
Frequency	2016.2	-0.001 (CI = +/-0.018; p = 0.921)	0.121 (CI = +/-0.120; p = 0.047)	0.561	-0.08%
Frequency	2017.1	0.000 (CI = +/-0.021; p = 0.963)	0.115 (CI = +/-0.132; p = 0.081)	0.553	+0.05%
Frequency	2017.2	0.000 (CI = +/-0.025; p = 0.994)	0.118 (CI = +/-0.147; p = 0.106)	0.527	-0.01%

CM - All Other

Coverage = CM - All Other
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: time, scalar_level_change
Scalar Level Change Start Date = 2022-07-01

Loss Cost	2011.1	0.067 (CI = +/-0.025; p = 0.000)	0.469 (CI = +/-0.261; p = 0.001)	0.842	+6.95%
Loss Cost	2011.2	0.073 (CI = +/-0.027; p = 0.000)	0.438 (CI = +/-0.263; p = 0.002)	0.848	+7.57%
Loss Cost	2012.1	0.078 (CI = +/-0.029; p = 0.000)	0.413 (CI = +/-0.270; p = 0.004)	0.848	+8.07%
Loss Cost	2012.2	0.076 (CI = +/-0.032; p = 0.000)	0.422 (CI = +/-0.282; p = 0.005)	0.837	+7.89%
Loss Cost	2013.1	0.086 (CI = +/-0.033; p = 0.000)	0.373 (CI = +/-0.279; p = 0.011)	0.852	+8.96%
Loss Cost	2013.2	0.083 (CI = +/-0.036; p = 0.000)	0.389 (CI = +/-0.292; p = 0.011)	0.839	+8.61%
Loss Cost	2014.1	0.095 (CI = +/-0.038; p = 0.000)	0.330 (CI = +/-0.286; p = 0.026)	0.858	+10.00%
Loss Cost	2014.2	0.095 (CI = +/-0.042; p = 0.000)	0.331 (CI = +/-0.303; p = 0.034)	0.846	+9.99%
Loss Cost	2015.1	0.099 (CI = +/-0.047; p = 0.000)	0.317 (CI = +/-0.321; p = 0.053)	0.836	+10.36%
Loss Cost	2015.2	0.092 (CI = +/-0.053; p = 0.002)	0.342 (CI = +/-0.339; p = 0.049)	0.819	+9.68%
Loss Cost	2016.1	0.094 (CI = +/-0.060; p = 0.004)	0.336 (CI = +/-0.364; p = 0.068)	0.804	+9.83%
Loss Cost	2016.2	0.086 (CI = +/-0.068; p = 0.017)	0.366 (CI = +/-0.388; p = 0.063)	0.782	+8.94%
Loss Cost	2017.1	0.088 (CI = +/-0.079; p = 0.032)	0.358 (CI = +/-0.420; p = 0.089)	0.764	+9.18%
Loss Cost	2017.2	0.070 (CI = +/-0.089; p = 0.115)	0.417 (CI = +/-0.443; p = 0.063)	0.737	+7.22%
Severity	2011.1	0.090 (CI = +/-0.023; p = 0.000)	0.219 (CI = +/-0.234; p = 0.065)	0.872	+9.45%
Severity	2011.2	0.094 (CI = +/-0.025; p = 0.000)	0.200 (CI = +/-0.240; p = 0.099)	0.869	+9.84%
Severity	2012.1	0.098 (CI = +/-0.026; p = 0.000)	0.176 (CI = +/-0.245; p = 0.153)	0.868	+10.35%
Severity	2012.2	0.097 (CI = +/-0.029; p = 0.000)	0.184 (CI = +/-0.256; p = 0.151)	0.855	+10.17%
Severity	2013.1	0.105 (CI = +/-0.030; p = 0.000)	0.145 (CI = +/-0.257; p = 0.254)	0.862	+11.04%
Severity	2013.2	0.103 (CI = +/-0.034; p = 0.000)	0.153 (CI = +/-0.270; p = 0.252)	0.848	+10.86%
Severity	2014.1	0.113 (CI = +/-0.036; p = 0.000)	0.109 (CI = +/-0.271; p = 0.414)	0.856	+11.94%
Severity	2014.2	0.112 (CI = +/-0.040; p = 0.000)	0.114 (CI = +/-0.287; p = 0.419)	0.839	+11.81%
Severity	2015.1	0.117 (CI = +/-0.044; p = 0.000)	0.093 (CI = +/-0.303; p = 0.529)	0.830	+12.37%
Severity	2015.2	0.110 (CI = +/-0.050; p = 0.000)	0.118 (CI = +/-0.319; p = 0.447)	0.806	+11.66%
Severity	2016.1	0.112 (CI = +/-0.057; p = 0.001)	0.112 (CI = +/-0.342; p = 0.499)	0.785	+11.84%
Severity	2016.2	0.097 (CI = +/-0.063; p = 0.005)	0.165 (CI = +/-0.355; p = 0.338)	0.756	+10.22%
Severity	2017.1	0.097 (CI = +/-0.072; p = 0.012)	0.167 (CI = +/-0.384; p = 0.369)	0.727	+10.17%
Severity	2017.2	0.076 (CI = +/-0.080; p = 0.060)	0.234 (CI = +/-0.397; p = 0.226)	0.691	+7.91%
Frequency	2011.1	-0.023 (CI = +/-0.011; p = 0.000)	0.250 (CI = +/-0.109; p = 0.000)	0.436	-2.28%
Frequency	2011.2	-0.021 (CI = +/-0.011; p = 0.001)	0.238 (CI = +/-0.110; p = 0.000)	0.394	-2.07%
Frequency	2012.1	-0.021 (CI = +/-0.012; p = 0.002)	0.238 (CI = +/-0.115; p = 0.000)	0.376	-2.06%
Frequency	2012.2	-0.021 (CI = +/-0.014; p = 0.004)	0.238 (CI = +/-0.120; p = 0.000)	0.360	-2.07%
Frequency	2013.1	-0.019 (CI = +/-0.015; p = 0.015)	0.228 (CI = +/-0.125; p = 0.001)	0.333	-1.87%
Frequency	2013.2	-0.020 (CI = +/-0.016; p = 0.016)	0.236 (CI = +/-0.130; p = 0.001)	0.339	-2.03%
Frequency	2014.1	-0.017 (CI = +/-0.018; p = 0.053)	0.222 (CI = +/-0.135; p = 0.003)	0.320	-1.73%
Frequency	2014.2	-0.016 (CI = +/-0.020; p = 0.098)	0.217 (CI = +/-0.142; p = 0.005)	0.311	-1.63%
Frequency	2015.1	-0.018 (CI = +/-0.022; p = 0.104)	0.224 (CI = +/-0.151; p = 0.006)	0.312	-1.79%
Frequency	2015.2	-0.018 (CI = +/-0.025; p = 0.151)	0.223 (CI = +/-0.161; p = 0.009)	0.307	-1.77%
Frequency	2016.1	-0.018 (CI = +/-0.029; p = 0.199)	0.224 (CI = +/-0.173; p = 0.014)	0.302	-1.79%
Frequency	2016.2	-0.012 (CI = +/-0.032; p = 0.450)	0.201 (CI = +/-0.181; p = 0.032)	0.316	-1.16%
Frequency	2017.1	-0.009 (CI = +/-0.037; p = 0.610)	0.191 (CI = +/-0.195; p = 0.054)	0.316	-0.89%
Frequency	2017.2	-0.006 (CI = +/-0.043; p = 0.753)	0.183 (CI = +/-0.212; p = 0.085)	0.314	-0.64%

CM - All Other

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

Loss Cost	2011.1	0.104 (CI = +/-0.020; p = 0.000)	0.131 (CI = +/-0.170; p = 0.126)	0.006 (CI = +/-0.007; p = 0.094)	0.802	+11.00%
Loss Cost	2011.2	0.111 (CI = +/-0.020; p = 0.000)	0.162 (CI = +/-0.162; p = 0.050)	0.006 (CI = +/-0.007; p = 0.082)	0.830	+11.69%
Loss Cost	2012.1	0.114 (CI = +/-0.021; p = 0.000)	0.145 (CI = +/-0.164; p = 0.082)	0.006 (CI = +/-0.007; p = 0.077)	0.833	+12.09%
Loss Cost	2012.2	0.116 (CI = +/-0.022; p = 0.000)	0.155 (CI = +/-0.170; p = 0.072)	0.006 (CI = +/-0.007; p = 0.086)	0.823	+12.32%
Loss Cost	2013.1	0.123 (CI = +/-0.022; p = 0.000)	0.125 (CI = +/-0.165; p = 0.130)	0.006 (CI = +/-0.007; p = 0.069)	0.844	+13.06%
Loss Cost	2013.2	0.124 (CI = +/-0.024; p = 0.000)	0.131 (CI = +/-0.172; p = 0.128)	0.006 (CI = +/-0.007; p = 0.079)	0.830	+13.22%
Loss Cost	2014.1	0.132 (CI = +/-0.024; p = 0.000)	0.098 (CI = +/-0.164; p = 0.227)	0.006 (CI = +/-0.006; p = 0.063)	0.856	+14.11%
Loss Cost	2014.2	0.135 (CI = +/-0.026; p = 0.000)	0.110 (CI = +/-0.171; p = 0.192)	0.006 (CI = +/-0.007; p = 0.076)	0.847	+14.44%
Loss Cost	2015.1	0.137 (CI = +/-0.028; p = 0.000)	0.101 (CI = +/-0.179; p = 0.251)	0.006 (CI = +/-0.007; p = 0.085)	0.838	+14.72%
Loss Cost	2015.2	0.138 (CI = +/-0.031; p = 0.000)	0.102 (CI = +/-0.189; p = 0.273)	0.006 (CI = +/-0.007; p = 0.097)	0.817	+14.74%
Loss Cost	2016.1	0.139 (CI = +/-0.034; p = 0.000)	0.097 (CI = +/-0.201; p = 0.320)	0.006 (CI = +/-0.007; p = 0.111)	0.802	+14.90%
Loss Cost	2016.2	0.139 (CI = +/-0.038; p = 0.000)	0.096 (CI = +/-0.214; p = 0.353)	0.006 (CI = +/-0.008; p = 0.127)	0.774	+14.88%
Loss Cost	2017.1	0.140 (CI = +/-0.044; p = 0.000)	0.092 (CI = +/-0.229; p = 0.404)	0.006 (CI = +/-0.008; p = 0.149)	0.754	+15.06%
Loss Cost	2017.2	0.135 (CI = +/-0.049; p = 0.000)	0.076 (CI = +/-0.245; p = 0.514)	0.006 (CI = +/-0.009; p = 0.140)	0.713	+14.50%
Severity	2011.1	0.105 (CI = +/-0.016; p = 0.000)	0.142 (CI = +/-0.137; p = 0.042)	-0.001 (CI = +/-0.006; p = 0.855)	0.871	+11.04%
Severity	2011.2	0.109 (CI = +/-0.016; p = 0.000)	0.162 (CI = +/-0.135; p = 0.020)	-0.001 (CI = +/-0.006; p = 0.817)	0.879	+11.47%
Severity	2012.1	0.111 (CI = +/-0.017; p = 0.000)	0.150 (CI = +/-0.138; p = 0.034)	-0.001 (CI = +/-0.006; p = 0.834)	0.877	+11.74%
Severity	2012.2	0.112 (CI = +/-0.019; p = 0.000)	0.155 (CI = +/-0.143; p = 0.035)	-0.001 (CI = +/-0.006; p = 0.825)	0.865	+11.86%
Severity	2013.1	0.116 (CI = +/-0.019; p = 0.000)	0.136 (CI = +/-0.144; p = 0.062)	-0.001 (CI = +/-0.006; p = 0.834)	0.870	+12.33%
Severity	2013.2	0.117 (CI = +/-0.021; p = 0.000)	0.142 (CI = +/-0.150; p = 0.063)	-0.001 (CI = +/-0.006; p = 0.820)	0.857	+12.47%
Severity	2014.1	0.122 (CI = +/-0.022; p = 0.000)	0.122 (CI = +/-0.151; p = 0.108)	-0.001 (CI = +/-0.006; p = 0.810)	0.863	+13.01%
Severity	2014.2	0.124 (CI = +/-0.024; p = 0.000)	0.128 (CI = +/-0.158; p = 0.107)	-0.001 (CI = +/-0.006; p = 0.789)	0.848	+13.18%
Severity	2015.1	0.126 (CI = +/-0.026; p = 0.000)	0.120 (CI = +/-0.166; p = 0.144)	-0.001 (CI = +/-0.006; p = 0.783)	0.837	+13.40%
Severity	2015.2	0.125 (CI = +/-0.029; p = 0.000)	0.118 (CI = +/-0.175; p = 0.175)	-0.001 (CI = +/-0.007; p = 0.803)	0.810	+13.33%
Severity	2016.1	0.125 (CI = +/-0.032; p = 0.000)	0.117 (CI = +/-0.186; p = 0.202)	-0.001 (CI = +/-0.007; p = 0.807)	0.789	+13.36%
Severity	2016.2	0.122 (CI = +/-0.035; p = 0.000)	0.104 (CI = +/-0.197; p = 0.279)	0.000 (CI = +/-0.007; p = 0.892)	0.745	+12.94%
Severity	2017.1	0.122 (CI = +/-0.040; p = 0.000)	0.104 (CI = +/-0.210; p = 0.306)	0.000 (CI = +/-0.007; p = 0.897)	0.714	+12.94%
Severity	2017.2	0.116 (CI = +/-0.045; p = 0.000)	0.086 (CI = +/-0.224; p = 0.420)	0.000 (CI = +/-0.008; p = 0.977)	0.649	+12.32%
Frequency	2011.1	0.000 (CI = +/-0.007; p = 0.928)	-0.011 (CI = +/-0.060; p = 0.707)	0.007 (CI = +/-0.003; p = 0.000)	0.491	-0.03%
Frequency	2011.2	0.002 (CI = +/-0.007; p = 0.574)	0.000 (CI = +/-0.057; p = 0.995)	0.007 (CI = +/-0.002; p = 0.000)	0.525	+0.19%
Frequency	2012.1	0.003 (CI = +/-0.007; p = 0.397)	-0.005 (CI = +/-0.058; p = 0.851)	0.007 (CI = +/-0.002; p = 0.000)	0.530	+0.31%
Frequency	2012.2	0.004 (CI = +/-0.008; p = 0.286)	0.000 (CI = +/-0.060; p = 0.987)	0.007 (CI = +/-0.002; p = 0.000)	0.534	+0.41%
Frequency	2013.1	0.006 (CI = +/-0.008; p = 0.096)	-0.011 (CI = +/-0.057; p = 0.687)	0.007 (CI = +/-0.002; p = 0.000)	0.574	+0.65%
Frequency	2013.2	0.007 (CI = +/-0.008; p = 0.114)	-0.011 (CI = +/-0.060; p = 0.716)	0.007 (CI = +/-0.002; p = 0.000)	0.572	+0.67%
Frequency	2014.1	0.010 (CI = +/-0.008; p = 0.022)	-0.023 (CI = +/-0.056; p = 0.396)	0.007 (CI = +/-0.002; p = 0.000)	0.637	+0.97%
Frequency	2014.2	0.011 (CI = +/-0.009; p = 0.015)	-0.018 (CI = +/-0.058; p = 0.529)	0.007 (CI = +/-0.002; p = 0.000)	0.648	+1.11%
Frequency	2015.1	0.012 (CI = +/-0.009; p = 0.020)	-0.020 (CI = +/-0.061; p = 0.506)	0.007 (CI = +/-0.002; p = 0.000)	0.647	+1.16%
Frequency	2015.2	0.012 (CI = +/-0.010; p = 0.022)	-0.016 (CI = +/-0.064; p = 0.600)	0.007 (CI = +/-0.002; p = 0.000)	0.649	+1.25%
Frequency	2016.1	0.014 (CI = +/-0.011; p = 0.024)	-0.020 (CI = +/-0.067; p = 0.537)	0.007 (CI = +/-0.002; p = 0.000)	0.652	+1.36%
Frequency	2016.2	0.017 (CI = +/-0.012; p = 0.007)	-0.007 (CI = +/-0.065; p = 0.815)	0.006 (CI = +/-0.002; p = 0.000)	0.695	+1.71%
Frequency	2017.1	0.019 (CI = +/-0.013; p = 0.009)	-0.012 (CI = +/-0.069; p = 0.711)	0.006 (CI = +/-0.002; p = 0.000)	0.702	+1.88%
Frequency	2017.2	0.019 (CI = +/-0.015; p = 0.016)	-0.010 (CI = +/-0.074; p = 0.767)	0.006 (CI = +/-0.003; p = 0.000)	0.698	+1.94%

CM - All Other

Coverage = CM - All Other
End Trend Period = 2025.2
Excluded Points = 2020.1,2020.2,2021.1
Parameters Included: time

Loss Cost	2011.1	0.105 (CI = +/-0.020; p = 0.000)	0.815	+11.06%
Loss Cost	2011.2	0.110 (CI = +/-0.020; p = 0.000)	0.833	+11.65%
Loss Cost	2012.1	0.115 (CI = +/-0.021; p = 0.000)	0.842	+12.16%
Loss Cost	2012.2	0.116 (CI = +/-0.023; p = 0.000)	0.830	+12.27%
Loss Cost	2013.1	0.123 (CI = +/-0.022; p = 0.000)	0.858	+13.11%
Loss Cost	2013.2	0.123 (CI = +/-0.024; p = 0.000)	0.844	+13.13%
Loss Cost	2014.1	0.132 (CI = +/-0.023; p = 0.000)	0.877	+14.12%
Loss Cost	2014.2	0.134 (CI = +/-0.025; p = 0.000)	0.866	+14.31%
Loss Cost	2015.1	0.137 (CI = +/-0.027; p = 0.000)	0.860	+14.72%
Loss Cost	2015.2	0.136 (CI = +/-0.030; p = 0.000)	0.840	+14.57%
Loss Cost	2016.1	0.139 (CI = +/-0.034; p = 0.000)	0.826	+14.87%
Loss Cost	2016.2	0.137 (CI = +/-0.038; p = 0.000)	0.796	+14.63%
Loss Cost	2017.1	0.139 (CI = +/-0.043; p = 0.000)	0.775	+14.96%
Loss Cost	2017.2	0.132 (CI = +/-0.048; p = 0.000)	0.725	+14.12%
Severity	2011.1	0.107 (CI = +/-0.017; p = 0.000)	0.859	+11.28%
Severity	2011.2	0.110 (CI = +/-0.018; p = 0.000)	0.860	+11.62%
Severity	2012.1	0.113 (CI = +/-0.019; p = 0.000)	0.863	+12.01%
Severity	2012.2	0.113 (CI = +/-0.021; p = 0.000)	0.849	+12.00%
Severity	2013.1	0.119 (CI = +/-0.021; p = 0.000)	0.861	+12.59%
Severity	2013.2	0.119 (CI = +/-0.023; p = 0.000)	0.846	+12.59%
Severity	2014.1	0.125 (CI = +/-0.024; p = 0.000)	0.859	+13.26%
Severity	2014.2	0.125 (CI = +/-0.026; p = 0.000)	0.843	+13.28%
Severity	2015.1	0.128 (CI = +/-0.028; p = 0.000)	0.835	+13.65%
Severity	2015.2	0.125 (CI = +/-0.031; p = 0.000)	0.811	+13.37%
Severity	2016.1	0.127 (CI = +/-0.035; p = 0.000)	0.791	+13.56%
Severity	2016.2	0.121 (CI = +/-0.038; p = 0.000)	0.754	+12.88%
Severity	2017.1	0.122 (CI = +/-0.043; p = 0.000)	0.723	+13.03%
Severity	2017.2	0.114 (CI = +/-0.048; p = 0.000)	0.662	+12.08%
Frequency	2011.1	-0.002 (CI = +/-0.006; p = 0.533)	-0.024	-0.20%
Frequency	2011.2	0.000 (CI = +/-0.006; p = 0.915)	-0.041	+0.03%
Frequency	2012.1	0.001 (CI = +/-0.006; p = 0.671)	-0.035	+0.13%
Frequency	2012.2	0.002 (CI = +/-0.007; p = 0.480)	-0.021	+0.24%
Frequency	2013.1	0.005 (CI = +/-0.007; p = 0.170)	0.044	+0.46%
Frequency	2013.2	0.005 (CI = +/-0.007; p = 0.187)	0.040	+0.48%
Frequency	2014.1	0.008 (CI = +/-0.007; p = 0.035)	0.173	+0.76%
Frequency	2014.2	0.009 (CI = +/-0.007; p = 0.016)	0.240	+0.92%
Frequency	2015.1	0.009 (CI = +/-0.008; p = 0.024)	0.222	+0.94%
Frequency	2015.2	0.011 (CI = +/-0.009; p = 0.021)	0.247	+1.06%
Frequency	2016.1	0.011 (CI = +/-0.010; p = 0.023)	0.251	+1.15%
Frequency	2016.2	0.015 (CI = +/-0.009; p = 0.003)	0.443	+1.55%
Frequency	2017.1	0.017 (CI = +/-0.010; p = 0.003)	0.463	+1.71%
Frequency	2017.2	0.018 (CI = +/-0.012; p = 0.006)	0.444	+1.82%

CM - All Other

Coverage = CM - All Other
End Trend Period = 2019.2
Excluded Points = NA
Parameters Included: time

Loss Cost	2011.1	0.052 (CI = +/-0.030; p = 0.002)	0.425	+5.35%
Loss Cost	2011.2	0.060 (CI = +/-0.032; p = 0.001)	0.489	+6.23%
Loss Cost	2012.1	0.067 (CI = +/-0.035; p = 0.001)	0.514	+6.95%
Loss Cost	2012.2	0.063 (CI = +/-0.040; p = 0.005)	0.429	+6.48%
Loss Cost	2013.1	0.081 (CI = +/-0.039; p = 0.001)	0.602	+8.40%
Loss Cost	2013.2	0.074 (CI = +/-0.044; p = 0.004)	0.506	+7.65%
Loss Cost	2014.1	0.101 (CI = +/-0.033; p = 0.000)	0.801	+10.62%
Loss Cost	2014.2	0.103 (CI = +/-0.041; p = 0.000)	0.763	+10.90%
Loss Cost	2015.1	0.116 (CI = +/-0.046; p = 0.000)	0.786	+12.36%
Loss Cost	2015.2	0.107 (CI = +/-0.057; p = 0.003)	0.702	+11.35%
Loss Cost	2016.1	0.122 (CI = +/-0.072; p = 0.006)	0.700	+12.95%
Loss Cost	2016.2	0.110 (CI = +/-0.098; p = 0.035)	0.549	+11.64%
Loss Cost	2017.1	0.144 (CI = +/-0.129; p = 0.036)	0.635	+15.51%
Loss Cost	2017.2	0.093 (CI = +/-0.173; p = 0.186)	0.324	+9.73%
Severity	2011.1	0.074 (CI = +/-0.026; p = 0.000)	0.675	+7.67%
Severity	2011.2	0.078 (CI = +/-0.029; p = 0.000)	0.673	+8.16%
Severity	2012.1	0.085 (CI = +/-0.031; p = 0.000)	0.687	+8.89%
Severity	2012.2	0.081 (CI = +/-0.036; p = 0.000)	0.623	+8.42%
Severity	2013.1	0.095 (CI = +/-0.036; p = 0.000)	0.709	+9.95%
Severity	2013.2	0.091 (CI = +/-0.042; p = 0.001)	0.642	+9.56%
Severity	2014.1	0.112 (CI = +/-0.039; p = 0.000)	0.783	+11.89%
Severity	2014.2	0.113 (CI = +/-0.048; p = 0.000)	0.732	+11.93%
Severity	2015.1	0.130 (CI = +/-0.053; p = 0.000)	0.778	+13.91%
Severity	2015.2	0.123 (CI = +/-0.066; p = 0.003)	0.694	+13.05%
Severity	2016.1	0.142 (CI = +/-0.082; p = 0.005)	0.709	+15.22%
Severity	2016.2	0.114 (CI = +/-0.101; p = 0.034)	0.553	+12.09%
Severity	2017.1	0.145 (CI = +/-0.138; p = 0.043)	0.600	+15.59%
Severity	2017.2	0.096 (CI = +/-0.199; p = 0.222)	0.254	+10.08%
Frequency	2011.1	-0.022 (CI = +/-0.010; p = 0.000)	0.566	-2.15%
Frequency	2011.2	-0.018 (CI = +/-0.010; p = 0.001)	0.487	-1.79%
Frequency	2012.1	-0.018 (CI = +/-0.011; p = 0.003)	0.434	-1.78%
Frequency	2012.2	-0.018 (CI = +/-0.013; p = 0.008)	0.383	-1.79%
Frequency	2013.1	-0.014 (CI = +/-0.013; p = 0.041)	0.247	-1.41%
Frequency	2013.2	-0.018 (CI = +/-0.015; p = 0.026)	0.318	-1.74%
Frequency	2014.1	-0.011 (CI = +/-0.015; p = 0.130)	0.135	-1.14%
Frequency	2014.2	-0.009 (CI = +/-0.019; p = 0.288)	0.027	-0.92%
Frequency	2015.1	-0.014 (CI = +/-0.022; p = 0.189)	0.106	-1.36%
Frequency	2015.2	-0.015 (CI = +/-0.028; p = 0.242)	0.073	-1.51%
Frequency	2016.1	-0.020 (CI = +/-0.037; p = 0.233)	0.098	-1.97%
Frequency	2016.2	-0.004 (CI = +/-0.041; p = 0.809)	-0.185	-0.41%
Frequency	2017.1	-0.001 (CI = +/-0.062; p = 0.977)	-0.250	-0.07%
Frequency	2017.2	-0.003 (CI = +/-0.109; p = 0.932)	-0.330	-0.32%

CM

Coverage = CM
End Trend Period = 2025.2
Excluded Points = 2020.1,2020.2,2021.1
Parameters Included: scalar_level_change, seasonality
Scalar Level Change Start Date = 2023-01-01

Loss Cost	2011.1	0.213 (CI = +/-0.273; p = 0.120)	0.950 (CI = +/-0.328; p = 0.000)	0.581	0.00%
Loss Cost	2011.2	0.208 (CI = +/-0.285; p = 0.144)	0.947 (CI = +/-0.337; p = 0.000)	0.571	0.00%
Loss Cost	2012.1	0.234 (CI = +/-0.291; p = 0.109)	0.930 (CI = +/-0.340; p = 0.000)	0.576	0.00%
Loss Cost	2012.2	0.201 (CI = +/-0.298; p = 0.175)	0.909 (CI = +/-0.343; p = 0.000)	0.564	0.00%
Loss Cost	2013.1	0.217 (CI = +/-0.309; p = 0.160)	0.898 (CI = +/-0.352; p = 0.000)	0.561	0.00%
Loss Cost	2013.2	0.176 (CI = +/-0.315; p = 0.258)	0.871 (CI = +/-0.353; p = 0.000)	0.548	0.00%
Loss Cost	2014.1	0.190 (CI = +/-0.330; p = 0.242)	0.861 (CI = +/-0.364; p = 0.000)	0.543	0.00%
Loss Cost	2014.2	0.152 (CI = +/-0.342; p = 0.361)	0.835 (CI = +/-0.371; p = 0.000)	0.524	0.00%
Loss Cost	2015.1	0.192 (CI = +/-0.345; p = 0.256)	0.805 (CI = +/-0.371; p = 0.000)	0.528	0.00%
Loss Cost	2015.2	0.138 (CI = +/-0.353; p = 0.417)	0.766 (CI = +/-0.372; p = 0.001)	0.507	0.00%
Loss Cost	2016.1	0.182 (CI = +/-0.356; p = 0.292)	0.732 (CI = +/-0.372; p = 0.001)	0.510	0.00%
Loss Cost	2016.2	0.125 (CI = +/-0.368; p = 0.475)	0.689 (CI = +/-0.377; p = 0.002)	0.478	0.00%
Loss Cost	2017.1	0.168 (CI = +/-0.375; p = 0.350)	0.652 (CI = +/-0.382; p = 0.003)	0.470	0.00%
Loss Cost	2017.2	0.090 (CI = +/-0.381; p = 0.611)	0.591 (CI = +/-0.381; p = 0.006)	0.427	0.00%
Severity	2011.1	0.232 (CI = +/-0.273; p = 0.093)	0.848 (CI = +/-0.328; p = 0.000)	0.529	0.00%
Severity	2011.2	0.213 (CI = +/-0.283; p = 0.133)	0.836 (CI = +/-0.335; p = 0.000)	0.515	0.00%
Severity	2012.1	0.245 (CI = +/-0.285; p = 0.089)	0.815 (CI = +/-0.333; p = 0.000)	0.525	0.00%
Severity	2012.2	0.207 (CI = +/-0.289; p = 0.151)	0.791 (CI = +/-0.332; p = 0.000)	0.511	0.00%
Severity	2013.1	0.231 (CI = +/-0.296; p = 0.118)	0.774 (CI = +/-0.336; p = 0.000)	0.514	0.00%
Severity	2013.2	0.192 (CI = +/-0.302; p = 0.198)	0.748 (CI = +/-0.337; p = 0.000)	0.496	0.00%
Severity	2014.1	0.217 (CI = +/-0.311; p = 0.160)	0.730 (CI = +/-0.344; p = 0.000)	0.496	0.00%
Severity	2014.2	0.177 (CI = +/-0.320; p = 0.260)	0.703 (CI = +/-0.348; p = 0.001)	0.472	0.00%
Severity	2015.1	0.215 (CI = +/-0.323; p = 0.177)	0.674 (CI = +/-0.347; p = 0.001)	0.479	0.00%
Severity	2015.2	0.163 (CI = +/-0.329; p = 0.307)	0.637 (CI = +/-0.347; p = 0.001)	0.450	0.00%
Severity	2016.1	0.207 (CI = +/-0.329; p = 0.199)	0.602 (CI = +/-0.344; p = 0.002)	0.458	0.00%
Severity	2016.2	0.143 (CI = +/-0.331; p = 0.366)	0.555 (CI = +/-0.339; p = 0.004)	0.420	0.00%
Severity	2017.1	0.185 (CI = +/-0.334; p = 0.251)	0.519 (CI = +/-0.340; p = 0.006)	0.419	0.00%
Severity	2017.2	0.117 (CI = +/-0.339; p = 0.465)	0.464 (CI = +/-0.339; p = 0.012)	0.357	0.00%
Frequency	2011.1	-0.019 (CI = +/-0.052; p = 0.465)	0.102 (CI = +/-0.063; p = 0.003)	0.277	0.00%
Frequency	2011.2	-0.005 (CI = +/-0.046; p = 0.832)	0.111 (CI = +/-0.055; p = 0.000)	0.388	0.00%
Frequency	2012.1	-0.011 (CI = +/-0.046; p = 0.634)	0.115 (CI = +/-0.054; p = 0.000)	0.429	0.00%
Frequency	2012.2	-0.006 (CI = +/-0.047; p = 0.810)	0.118 (CI = +/-0.054; p = 0.000)	0.451	0.00%
Frequency	2013.1	-0.015 (CI = +/-0.043; p = 0.484)	0.125 (CI = +/-0.049; p = 0.000)	0.546	0.00%
Frequency	2013.2	-0.017 (CI = +/-0.046; p = 0.454)	0.123 (CI = +/-0.051; p = 0.000)	0.540	0.00%
Frequency	2014.1	-0.027 (CI = +/-0.041; p = 0.183)	0.130 (CI = +/-0.045; p = 0.000)	0.654	0.00%
Frequency	2014.2	-0.025 (CI = +/-0.043; p = 0.239)	0.132 (CI = +/-0.047; p = 0.000)	0.655	0.00%
Frequency	2015.1	-0.023 (CI = +/-0.045; p = 0.293)	0.131 (CI = +/-0.049; p = 0.000)	0.640	0.00%
Frequency	2015.2	-0.025 (CI = +/-0.049; p = 0.289)	0.129 (CI = +/-0.051; p = 0.000)	0.633	0.00%
Frequency	2016.1	-0.025 (CI = +/-0.052; p = 0.318)	0.129 (CI = +/-0.054; p = 0.000)	0.619	0.00%
Frequency	2016.2	-0.018 (CI = +/-0.054; p = 0.483)	0.134 (CI = +/-0.056; p = 0.000)	0.641	0.00%
Frequency	2017.1	-0.017 (CI = +/-0.058; p = 0.527)	0.134 (CI = +/-0.059; p = 0.000)	0.621	0.00%
Frequency	2017.2	-0.026 (CI = +/-0.062; p = 0.370)	0.127 (CI = +/-0.062; p = 0.001)	0.615	0.00%

CM

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

Loss Cost	2011.1	0.048 (CI = +/-0.021; p = 0.000)	0.137 (CI = +/-0.113; p = 0.020)	0.612 (CI = +/-0.203; p = 0.000)	0.911	+4.96%
Loss Cost	2011.2	0.056 (CI = +/-0.022; p = 0.000)	0.156 (CI = +/-0.111; p = 0.008)	0.571 (CI = +/-0.200; p = 0.000)	0.920	+5.71%
Loss Cost	2012.1	0.057 (CI = +/-0.024; p = 0.000)	0.152 (CI = +/-0.115; p = 0.011)	0.565 (CI = +/-0.209; p = 0.000)	0.917	+5.86%
Loss Cost	2012.2	0.055 (CI = +/-0.027; p = 0.000)	0.149 (CI = +/-0.120; p = 0.017)	0.573 (CI = +/-0.220; p = 0.000)	0.911	+5.70%
Loss Cost	2013.1	0.062 (CI = +/-0.028; p = 0.000)	0.135 (CI = +/-0.120; p = 0.029)	0.541 (CI = +/-0.222; p = 0.000)	0.916	+6.40%
Loss Cost	2013.2	0.058 (CI = +/-0.031; p = 0.001)	0.127 (CI = +/-0.125; p = 0.046)	0.559 (CI = +/-0.234; p = 0.000)	0.909	+6.01%
Loss Cost	2014.1	0.068 (CI = +/-0.033; p = 0.000)	0.110 (CI = +/-0.123; p = 0.079)	0.519 (CI = +/-0.234; p = 0.000)	0.917	+6.99%
Loss Cost	2014.2	0.067 (CI = +/-0.037; p = 0.001)	0.109 (CI = +/-0.130; p = 0.097)	0.521 (CI = +/-0.250; p = 0.000)	0.910	+6.93%
Loss Cost	2015.1	0.065 (CI = +/-0.041; p = 0.004)	0.112 (CI = +/-0.137; p = 0.101)	0.530 (CI = +/-0.265; p = 0.001)	0.903	+6.69%
Loss Cost	2015.2	0.057 (CI = +/-0.046; p = 0.017)	0.100 (CI = +/-0.142; p = 0.157)	0.561 (CI = +/-0.279; p = 0.001)	0.895	+5.89%
Loss Cost	2016.1	0.052 (CI = +/-0.051; p = 0.046)	0.108 (CI = +/-0.149; p = 0.144)	0.580 (CI = +/-0.295; p = 0.001)	0.888	+5.33%
Loss Cost	2016.2	0.043 (CI = +/-0.057; p = 0.127)	0.094 (CI = +/-0.156; p = 0.217)	0.612 (CI = +/-0.311; p = 0.001)	0.878	+4.39%
Loss Cost	2017.1	0.038 (CI = +/-0.064; p = 0.218)	0.101 (CI = +/-0.165; p = 0.211)	0.626 (CI = +/-0.331; p = 0.001)	0.868	+3.91%
Loss Cost	2017.2	0.022 (CI = +/-0.068; p = 0.490)	0.077 (CI = +/-0.168; p = 0.339)	0.674 (CI = +/-0.336; p = 0.001)	0.860	+2.27%
Severity	2011.1	0.074 (CI = +/-0.019; p = 0.000)	0.130 (CI = +/-0.102; p = 0.015)	0.311 (CI = +/-0.183; p = 0.002)	0.919	+7.70%
Severity	2011.2	0.079 (CI = +/-0.021; p = 0.000)	0.142 (CI = +/-0.103; p = 0.009)	0.284 (CI = +/-0.186; p = 0.004)	0.920	+8.19%
Severity	2012.1	0.080 (CI = +/-0.022; p = 0.000)	0.139 (CI = +/-0.107; p = 0.013)	0.277 (CI = +/-0.195; p = 0.007)	0.916	+8.35%
Severity	2012.2	0.079 (CI = +/-0.025; p = 0.000)	0.135 (CI = +/-0.111; p = 0.020)	0.286 (CI = +/-0.205; p = 0.008)	0.907	+8.17%
Severity	2013.1	0.083 (CI = +/-0.027; p = 0.000)	0.125 (CI = +/-0.114; p = 0.033)	0.263 (CI = +/-0.210; p = 0.017)	0.908	+8.69%
Severity	2013.2	0.082 (CI = +/-0.030; p = 0.000)	0.121 (CI = +/-0.119; p = 0.046)	0.271 (CI = +/-0.223; p = 0.020)	0.897	+8.52%
Severity	2014.1	0.088 (CI = +/-0.032; p = 0.000)	0.110 (CI = +/-0.121; p = 0.074)	0.243 (CI = +/-0.229; p = 0.039)	0.899	+9.19%
Severity	2014.2	0.087 (CI = +/-0.036; p = 0.000)	0.107 (CI = +/-0.128; p = 0.094)	0.248 (CI = +/-0.245; p = 0.047)	0.886	+9.07%
Severity	2015.1	0.087 (CI = +/-0.040; p = 0.000)	0.108 (CI = +/-0.134; p = 0.110)	0.249 (CI = +/-0.260; p = 0.060)	0.877	+9.07%
Severity	2015.2	0.080 (CI = +/-0.045; p = 0.002)	0.095 (CI = +/-0.140; p = 0.168)	0.278 (CI = +/-0.275; p = 0.048)	0.861	+8.30%
Severity	2016.1	0.075 (CI = +/-0.050; p = 0.006)	0.103 (CI = +/-0.147; p = 0.158)	0.294 (CI = +/-0.291; p = 0.048)	0.847	+7.80%
Severity	2016.2	0.060 (CI = +/-0.054; p = 0.030)	0.080 (CI = +/-0.147; p = 0.268)	0.347 (CI = +/-0.295; p = 0.024)	0.833	+6.23%
Severity	2017.1	0.054 (CI = +/-0.060; p = 0.072)	0.089 (CI = +/-0.156; p = 0.241)	0.365 (CI = +/-0.311; p = 0.025)	0.817	+5.58%
Severity	2017.2	0.036 (CI = +/-0.063; p = 0.231)	0.062 (CI = +/-0.154; p = 0.400)	0.419 (CI = +/-0.308; p = 0.012)	0.804	+3.72%
Frequency	2011.1	-0.026 (CI = +/-0.011; p = 0.000)	0.007 (CI = +/-0.057; p = 0.810)	0.302 (CI = +/-0.102; p = 0.000)	0.542	-2.54%
Frequency	2011.2	-0.023 (CI = +/-0.011; p = 0.000)	0.013 (CI = +/-0.057; p = 0.633)	0.287 (CI = +/-0.104; p = 0.000)	0.525	-2.29%
Frequency	2012.1	-0.023 (CI = +/-0.013; p = 0.001)	0.014 (CI = +/-0.060; p = 0.640)	0.288 (CI = +/-0.108; p = 0.000)	0.514	-2.30%
Frequency	2012.2	-0.023 (CI = +/-0.014; p = 0.002)	0.014 (CI = +/-0.062; p = 0.648)	0.287 (CI = +/-0.114; p = 0.000)	0.506	-2.29%
Frequency	2013.1	-0.021 (CI = +/-0.015; p = 0.008)	0.010 (CI = +/-0.064; p = 0.750)	0.278 (CI = +/-0.119; p = 0.000)	0.494	-2.11%
Frequency	2013.2	-0.023 (CI = +/-0.017; p = 0.008)	0.006 (CI = +/-0.067; p = 0.862)	0.288 (CI = +/-0.125; p = 0.000)	0.501	-2.31%
Frequency	2014.1	-0.020 (CI = +/-0.018; p = 0.029)	0.000 (CI = +/-0.068; p = 0.999)	0.275 (CI = +/-0.130; p = 0.000)	0.500	-2.02%
Frequency	2014.2	-0.020 (CI = +/-0.020; p = 0.055)	0.001 (CI = +/-0.072; p = 0.976)	0.273 (CI = +/-0.139; p = 0.001)	0.496	-1.97%
Frequency	2015.1	-0.022 (CI = +/-0.023; p = 0.055)	0.005 (CI = +/-0.075; p = 0.894)	0.282 (CI = +/-0.146; p = 0.001)	0.498	-2.18%
Frequency	2015.2	-0.022 (CI = +/-0.026; p = 0.082)	0.004 (CI = +/-0.080; p = 0.915)	0.283 (CI = +/-0.157; p = 0.001)	0.493	-2.22%
Frequency	2016.1	-0.023 (CI = +/-0.029; p = 0.107)	0.005 (CI = +/-0.085; p = 0.895)	0.286 (CI = +/-0.167; p = 0.002)	0.489	-2.30%
Frequency	2016.2	-0.017 (CI = +/-0.032; p = 0.264)	0.014 (CI = +/-0.088; p = 0.730)	0.265 (CI = +/-0.175; p = 0.006)	0.508	-1.72%
Frequency	2017.1	-0.016 (CI = +/-0.036; p = 0.358)	0.012 (CI = +/-0.094; p = 0.781)	0.261 (CI = +/-0.187; p = 0.010)	0.503	-1.58%
Frequency	2017.2	-0.014 (CI = +/-0.041; p = 0.473)	0.015 (CI = +/-0.101; p = 0.747)	0.255 (CI = +/-0.201; p = 0.017)	0.495	-1.39%

CM

Coverage = CM
End Trend Period = 2025.2
Excluded Points = 2020.1,2020.2,2021.1
Parameters Included: time, scalar_level_change, seasonality, phys_dam_xs_inf
Scalar Level Change Start Date = 2021-07-01

Loss Cost	2011.1	0.043 (CI = +/-0.030; p = 0.007)	0.133 (CI = +/-0.130; p = 0.045)	0.068 (CI = +/-0.302; p = 0.647)	0.614 (CI = +/-0.303; p = 0.000)	0.907	+4.41%
Loss Cost	2011.2	0.053 (CI = +/-0.032; p = 0.002)	0.150 (CI = +/-0.128; p = 0.023)	0.040 (CI = +/-0.295; p = 0.781)	0.571 (CI = +/-0.299; p = 0.001)	0.915	+5.39%
Loss Cost	2012.1	0.054 (CI = +/-0.036; p = 0.005)	0.147 (CI = +/-0.134; p = 0.033)	0.035 (CI = +/-0.306; p = 0.816)	0.563 (CI = +/-0.314; p = 0.001)	0.912	+5.57%
Loss Cost	2012.2	0.051 (CI = +/-0.040; p = 0.015)	0.143 (CI = +/-0.140; p = 0.046)	0.043 (CI = +/-0.318; p = 0.779)	0.576 (CI = +/-0.329; p = 0.002)	0.905	+5.27%
Loss Cost	2013.1	0.062 (CI = +/-0.044; p = 0.008)	0.125 (CI = +/-0.143; p = 0.083)	0.010 (CI = +/-0.321; p = 0.950)	0.533 (CI = +/-0.336; p = 0.004)	0.909	+6.42%
Loss Cost	2013.2	0.056 (CI = +/-0.050; p = 0.031)	0.116 (CI = +/-0.149; p = 0.117)	0.029 (CI = +/-0.335; p = 0.858)	0.557 (CI = +/-0.353; p = 0.004)	0.901	+5.75%
Loss Cost	2014.1	0.073 (CI = +/-0.055; p = 0.012)	0.092 (CI = +/-0.149; p = 0.207)	-0.024 (CI = +/-0.335; p = 0.880)	0.494 (CI = +/-0.356; p = 0.010)	0.910	+7.59%
Loss Cost	2014.2	0.073 (CI = +/-0.064; p = 0.029)	0.092 (CI = +/-0.158; p = 0.234)	-0.022 (CI = +/-0.358; p = 0.896)	0.497 (CI = +/-0.384; p = 0.015)	0.900	+7.52%
Loss Cost	2015.1	0.070 (CI = +/-0.076; p = 0.070)	0.095 (CI = +/-0.169; p = 0.250)	-0.014 (CI = +/-0.390; p = 0.940)	0.506 (CI = +/-0.419; p = 0.021)	0.891	+7.23%
Loss Cost	2015.2	0.054 (CI = +/-0.089; p = 0.211)	0.081 (CI = +/-0.177; p = 0.339)	0.033 (CI = +/-0.418; p = 0.865)	0.556 (CI = +/-0.448; p = 0.019)	0.879	+5.55%
Loss Cost	2016.1	0.040 (CI = +/-0.108; p = 0.437)	0.094 (CI = +/-0.190; p = 0.303)	0.077 (CI = +/-0.466; p = 0.726)	0.597 (CI = +/-0.493; p = 0.022)	0.868	+4.06%
Loss Cost	2016.2	0.011 (CI = +/-0.126; p = 0.845)	0.075 (CI = +/-0.197; p = 0.420)	0.162 (CI = +/-0.508; p = 0.497)	0.675 (CI = +/-0.527; p = 0.017)	0.855	+1.15%
Loss Cost	2017.1	-0.015 (CI = +/-0.155; p = 0.838)	0.094 (CI = +/-0.213; p = 0.350)	0.242 (CI = +/-0.586; p = 0.380)	0.741 (CI = +/-0.587; p = 0.018)	0.842	-1.45%
Loss Cost	2017.2	-0.083 (CI = +/-0.161; p = 0.271)	0.054 (CI = +/-0.197; p = 0.547)	0.449 (CI = +/-0.579; p = 0.113)	0.895 (CI = +/-0.557; p = 0.005)	0.853	-8.01%
Severity	2011.1	0.063 (CI = +/-0.025; p = 0.000)	0.149 (CI = +/-0.107; p = 0.008)	-0.091 (CI = +/-0.250; p = 0.459)	0.481 (CI = +/-0.251; p = 0.001)	0.929	+6.53%
Severity	2011.2	0.069 (CI = +/-0.027; p = 0.000)	0.160 (CI = +/-0.108; p = 0.006)	-0.108 (CI = +/-0.251; p = 0.380)	0.454 (CI = +/-0.254; p = 0.001)	0.929	+7.15%
Severity	2012.1	0.070 (CI = +/-0.030; p = 0.000)	0.159 (CI = +/-0.114; p = 0.009)	-0.111 (CI = +/-0.260; p = 0.386)	0.450 (CI = +/-0.266; p = 0.002)	0.926	+7.24%
Severity	2012.2	0.067 (CI = +/-0.034; p = 0.001)	0.154 (CI = +/-0.119; p = 0.014)	-0.102 (CI = +/-0.270; p = 0.439)	0.463 (CI = +/-0.279; p = 0.003)	0.918	+6.92%
Severity	2013.1	0.073 (CI = +/-0.038; p = 0.001)	0.144 (CI = +/-0.123; p = 0.025)	-0.121 (CI = +/-0.278; p = 0.371)	0.437 (CI = +/-0.291; p = 0.005)	0.918	+7.60%
Severity	2013.2	0.070 (CI = +/-0.044; p = 0.003)	0.140 (CI = +/-0.130; p = 0.036)	-0.113 (CI = +/-0.292; p = 0.426)	0.449 (CI = +/-0.308; p = 0.007)	0.908	+7.30%
Severity	2014.1	0.080 (CI = +/-0.050; p = 0.003)	0.126 (CI = +/-0.134; p = 0.064)	-0.144 (CI = +/-0.303; p = 0.330)	0.412 (CI = +/-0.322; p = 0.015)	0.909	+8.38%
Severity	2014.2	0.079 (CI = +/-0.058; p = 0.010)	0.125 (CI = +/-0.142; p = 0.081)	-0.140 (CI = +/-0.324; p = 0.370)	0.416 (CI = +/-0.347; p = 0.022)	0.897	+8.26%
Severity	2015.1	0.079 (CI = +/-0.069; p = 0.028)	0.125 (CI = +/-0.153; p = 0.101)	-0.139 (CI = +/-0.353; p = 0.413)	0.418 (CI = +/-0.378; p = 0.033)	0.888	+8.21%
Severity	2015.2	0.066 (CI = +/-0.081; p = 0.099)	0.115 (CI = +/-0.161; p = 0.147)	-0.102 (CI = +/-0.380; p = 0.574)	0.457 (CI = +/-0.407; p = 0.031)	0.872	+6.87%
Severity	2016.1	0.054 (CI = +/-0.098; p = 0.257)	0.126 (CI = +/-0.173; p = 0.137)	-0.062 (CI = +/-0.424; p = 0.755)	0.495 (CI = +/-0.448; p = 0.033)	0.859	+5.50%
Severity	2016.2	0.018 (CI = +/-0.110; p = 0.722)	0.103 (CI = +/-0.172; p = 0.216)	0.044 (CI = +/-0.444; p = 0.831)	0.592 (CI = +/-0.461; p = 0.016)	0.848	+1.84%
Severity	2017.1	-0.010 (CI = +/-0.134; p = 0.867)	0.123 (CI = +/-0.183; p = 0.166)	0.131 (CI = +/-0.505; p = 0.575)	0.664 (CI = +/-0.506; p = 0.015)	0.837	-1.03%
Severity	2017.2	-0.069 (CI = +/-0.139; p = 0.290)	0.090 (CI = +/-0.170; p = 0.264)	0.308 (CI = +/-0.501; p = 0.197)	0.795 (CI = +/-0.481; p = 0.005)	0.845	-6.68%
Frequency	2011.1	-0.020 (CI = +/-0.009; p = 0.000)	-0.017 (CI = +/-0.040; p = 0.397)	0.159 (CI = +/-0.093; p = 0.002)	0.134 (CI = +/-0.093; p = 0.007)	0.586	-1.99%
Frequency	2011.2	-0.017 (CI = +/-0.009; p = 0.002)	-0.010 (CI = +/-0.038; p = 0.593)	0.148 (CI = +/-0.088; p = 0.002)	0.117 (CI = +/-0.089; p = 0.012)	0.588	-1.64%
Frequency	2012.1	-0.016 (CI = +/-0.011; p = 0.006)	-0.012 (CI = +/-0.040; p = 0.548)	0.145 (CI = +/-0.091; p = 0.003)	0.113 (CI = +/-0.093; p = 0.019)	0.580	-1.55%
Frequency	2012.2	-0.016 (CI = +/-0.012; p = 0.013)	-0.012 (CI = +/-0.042; p = 0.569)	0.145 (CI = +/-0.095; p = 0.005)	0.113 (CI = +/-0.098; p = 0.026)	0.572	-1.54%
Frequency	2013.1	-0.011 (CI = +/-0.013; p = 0.083)	-0.019 (CI = +/-0.041; p = 0.343)	0.131 (CI = +/-0.092; p = 0.008)	0.095 (CI = +/-0.096; p = 0.053)	0.608	-1.10%
Frequency	2013.2	-0.015 (CI = +/-0.014; p = 0.041)	-0.024 (CI = +/-0.041; p = 0.244)	0.142 (CI = +/-0.093; p = 0.005)	0.109 (CI = +/-0.098; p = 0.032)	0.630	-1.44%
Frequency	2014.1	-0.007 (CI = +/-0.014; p = 0.283)	-0.034 (CI = +/-0.038; p = 0.077)	0.119 (CI = +/-0.085; p = 0.009)	0.082 (CI = +/-0.090; p = 0.071)	0.712	-0.72%
Frequency	2014.2	-0.007 (CI = +/-0.016; p = 0.381)	-0.033 (CI = +/-0.040; p = 0.097)	0.118 (CI = +/-0.091; p = 0.014)	0.081 (CI = +/-0.097; p = 0.097)	0.709	-0.68%
Frequency	2015.1	-0.009 (CI = +/-0.019; p = 0.327)	-0.031 (CI = +/-0.042; p = 0.144)	0.125 (CI = +/-0.098; p = 0.016)	0.088 (CI = +/-0.105; p = 0.094)	0.696	-0.90%
Frequency	2015.2	-0.012 (CI = +/-0.022; p = 0.251)	-0.034 (CI = +/-0.045; p = 0.128)	0.135 (CI = +/-0.106; p = 0.016)	0.099 (CI = +/-0.113; p = 0.082)	0.697	-1.24%
Frequency	2016.1	-0.014 (CI = +/-0.028; p = 0.298)	-0.032 (CI = +/-0.048; p = 0.171)	0.139 (CI = +/-0.119; p = 0.026)	0.103 (CI = +/-0.126; p = 0.101)	0.682	-1.36%
Frequency	2016.2	-0.007 (CI = +/-0.032; p = 0.651)	-0.028 (CI = +/-0.050; p = 0.251)	0.118 (CI = +/-0.130; p = 0.071)	0.084 (CI = +/-0.135; p = 0.201)	0.699	-0.68%
Frequency	2017.1	-0.004 (CI = +/-0.041; p = 0.817)	-0.030 (CI = +/-0.056; p = 0.264)	0.110 (CI = +/-0.153; p = 0.139)	0.077 (CI = +/-0.153; p = 0.288)	0.679	-0.43%
Frequency	2017.2	-0.014 (CI = +/-0.048; p = 0.513)	-0.035 (CI = +/-0.058; p = 0.205)	0.141 (CI = +/-0.172; p = 0.097)	0.100 (CI = +/-0.165; p = 0.206)	0.669	-1.43%

CM

Coverage = CM
End Trend Period = 2025.2
Excluded Points = 2020.1,2020.2,2021.1
Parameters Included: time, phys_dam_xs_inf

Loss Cost	2011.1	0.083 (CI = +/-0.032; p = 0.000)	0.318 (CI = +/-0.366; p = 0.086)	0.830	+8.64%
Loss Cost	2011.2	0.091 (CI = +/-0.034; p = 0.000)	0.261 (CI = +/-0.369; p = 0.157)	0.840	+9.54%
Loss Cost	2012.1	0.098 (CI = +/-0.036; p = 0.000)	0.212 (CI = +/-0.378; p = 0.257)	0.844	+10.34%
Loss Cost	2012.2	0.098 (CI = +/-0.040; p = 0.000)	0.212 (CI = +/-0.400; p = 0.282)	0.831	+10.34%
Loss Cost	2013.1	0.113 (CI = +/-0.041; p = 0.000)	0.123 (CI = +/-0.390; p = 0.519)	0.854	+11.92%
Loss Cost	2013.2	0.112 (CI = +/-0.045; p = 0.000)	0.129 (CI = +/-0.415; p = 0.522)	0.839	+11.80%
Loss Cost	2014.1	0.130 (CI = +/-0.045; p = 0.000)	0.020 (CI = +/-0.395; p = 0.917)	0.870	+13.90%
Loss Cost	2014.2	0.134 (CI = +/-0.051; p = 0.000)	-0.002 (CI = +/-0.422; p = 0.993)	0.858	+14.34%
Loss Cost	2015.1	0.143 (CI = +/-0.057; p = 0.000)	-0.049 (CI = +/-0.448; p = 0.820)	0.852	+15.34%
Loss Cost	2015.2	0.140 (CI = +/-0.065; p = 0.000)	-0.037 (CI = +/-0.486; p = 0.874)	0.830	+15.07%
Loss Cost	2016.1	0.148 (CI = +/-0.075; p = 0.001)	-0.074 (CI = +/-0.526; p = 0.769)	0.814	+15.93%
Loss Cost	2016.2	0.144 (CI = +/-0.087; p = 0.003)	-0.056 (CI = +/-0.578; p = 0.838)	0.782	+15.49%
Loss Cost	2017.1	0.153 (CI = +/-0.101; p = 0.006)	-0.097 (CI = +/-0.635; p = 0.745)	0.758	+16.57%
Loss Cost	2017.2	0.136 (CI = +/-0.118; p = 0.028)	-0.026 (CI = +/-0.694; p = 0.936)	0.700	+14.58%
Severity	2011.1	0.095 (CI = +/-0.027; p = 0.000)	0.101 (CI = +/-0.310; p = 0.509)	0.864	+9.97%
Severity	2011.2	0.100 (CI = +/-0.029; p = 0.000)	0.067 (CI = +/-0.319; p = 0.669)	0.863	+10.51%
Severity	2012.1	0.106 (CI = +/-0.031; p = 0.000)	0.026 (CI = +/-0.327; p = 0.870)	0.864	+11.18%
Severity	2012.2	0.105 (CI = +/-0.034; p = 0.000)	0.033 (CI = +/-0.346; p = 0.844)	0.849	+11.06%
Severity	2013.1	0.116 (CI = +/-0.036; p = 0.000)	-0.035 (CI = +/-0.344; p = 0.836)	0.862	+12.26%
Severity	2013.2	0.115 (CI = +/-0.040; p = 0.000)	-0.033 (CI = +/-0.367; p = 0.851)	0.847	+12.24%
Severity	2014.1	0.129 (CI = +/-0.041; p = 0.000)	-0.115 (CI = +/-0.362; p = 0.512)	0.864	+13.81%
Severity	2014.2	0.131 (CI = +/-0.047; p = 0.000)	-0.125 (CI = +/-0.389; p = 0.506)	0.848	+14.01%
Severity	2015.1	0.141 (CI = +/-0.052; p = 0.000)	-0.177 (CI = +/-0.408; p = 0.371)	0.845	+15.11%
Severity	2015.2	0.138 (CI = +/-0.059; p = 0.000)	-0.161 (CI = +/-0.443; p = 0.449)	0.818	+14.77%
Severity	2016.1	0.145 (CI = +/-0.068; p = 0.000)	-0.198 (CI = +/-0.479; p = 0.390)	0.801	+15.62%
Severity	2016.2	0.135 (CI = +/-0.078; p = 0.002)	-0.149 (CI = +/-0.518; p = 0.545)	0.759	+14.41%
Severity	2017.1	0.142 (CI = +/-0.091; p = 0.005)	-0.183 (CI = +/-0.570; p = 0.498)	0.730	+15.29%
Severity	2017.2	0.126 (CI = +/-0.106; p = 0.024)	-0.116 (CI = +/-0.621; p = 0.690)	0.660	+13.43%
Frequency	2011.1	-0.012 (CI = +/-0.008; p = 0.006)	0.218 (CI = +/-0.096; p = 0.000)	0.453	-1.21%
Frequency	2011.2	-0.009 (CI = +/-0.008; p = 0.037)	0.194 (CI = +/-0.090; p = 0.000)	0.485	-0.87%
Frequency	2012.1	-0.008 (CI = +/-0.009; p = 0.091)	0.186 (CI = +/-0.093; p = 0.000)	0.486	-0.75%
Frequency	2012.2	-0.006 (CI = +/-0.010; p = 0.179)	0.179 (CI = +/-0.098; p = 0.001)	0.488	-0.65%
Frequency	2013.1	-0.003 (CI = +/-0.010; p = 0.531)	0.157 (CI = +/-0.095; p = 0.003)	0.541	-0.30%
Frequency	2013.2	-0.004 (CI = +/-0.011; p = 0.468)	0.163 (CI = +/-0.101; p = 0.003)	0.536	-0.39%
Frequency	2014.1	0.001 (CI = +/-0.011; p = 0.879)	0.135 (CI = +/-0.095; p = 0.008)	0.621	+0.08%
Frequency	2014.2	0.003 (CI = +/-0.012; p = 0.621)	0.123 (CI = +/-0.100; p = 0.019)	0.636	+0.29%
Frequency	2015.1	0.002 (CI = +/-0.014; p = 0.764)	0.128 (CI = +/-0.108; p = 0.023)	0.620	+0.20%
Frequency	2015.2	0.003 (CI = +/-0.016; p = 0.726)	0.125 (CI = +/-0.117; p = 0.038)	0.611	+0.26%
Frequency	2016.1	0.003 (CI = +/-0.018; p = 0.755)	0.124 (CI = +/-0.128; p = 0.055)	0.596	+0.27%
Frequency	2016.2	0.009 (CI = +/-0.019; p = 0.305)	0.093 (CI = +/-0.127; p = 0.137)	0.667	+0.94%
Frequency	2017.1	0.011 (CI = +/-0.022; p = 0.301)	0.086 (CI = +/-0.140; p = 0.206)	0.652	+1.11%
Frequency	2017.2	0.010 (CI = +/-0.027; p = 0.422)	0.090 (CI = +/-0.156; p = 0.230)	0.613	+1.01%

CM

Coverage = CM
End Trend Period = 2025.2
Excluded Points = 2020.1,2020.2,2021.1
Parameters Included: time, scalar_level_change, seasonality
Scalar Level Change Start Date = 2021-07-01

Loss Cost	2011.1	0.045 (CI = +/-0.028; p = 0.003)	0.132 (CI = +/-0.127; p = 0.042)	0.644 (CI = +/-0.268; p = 0.000)	0.910	+4.63%
Loss Cost	2011.2	0.054 (CI = +/-0.029; p = 0.001)	0.150 (CI = +/-0.125; p = 0.020)	0.587 (CI = +/-0.268; p = 0.000)	0.918	+5.54%
Loss Cost	2012.1	0.056 (CI = +/-0.033; p = 0.002)	0.146 (CI = +/-0.131; p = 0.030)	0.576 (CI = +/-0.286; p = 0.000)	0.916	+5.73%
Loss Cost	2012.2	0.053 (CI = +/-0.036; p = 0.006)	0.142 (CI = +/-0.136; p = 0.042)	0.590 (CI = +/-0.305; p = 0.001)	0.909	+5.49%
Loss Cost	2013.1	0.063 (CI = +/-0.039; p = 0.003)	0.124 (CI = +/-0.138; p = 0.075)	0.535 (CI = +/-0.315; p = 0.002)	0.914	+6.48%
Loss Cost	2013.2	0.058 (CI = +/-0.043; p = 0.012)	0.116 (CI = +/-0.144; p = 0.108)	0.563 (CI = +/-0.336; p = 0.002)	0.907	+5.95%
Loss Cost	2014.1	0.071 (CI = +/-0.046; p = 0.005)	0.093 (CI = +/-0.143; p = 0.188)	0.491 (CI = +/-0.342; p = 0.008)	0.915	+7.38%
Loss Cost	2014.2	0.070 (CI = +/-0.052; p = 0.011)	0.092 (CI = +/-0.152; p = 0.218)	0.495 (CI = +/-0.370; p = 0.012)	0.906	+7.29%
Loss Cost	2015.1	0.068 (CI = +/-0.059; p = 0.026)	0.095 (CI = +/-0.162; p = 0.229)	0.506 (CI = +/-0.402; p = 0.017)	0.899	+7.06%
Loss Cost	2015.2	0.059 (CI = +/-0.065; p = 0.074)	0.081 (CI = +/-0.169; p = 0.323)	0.551 (CI = +/-0.425; p = 0.015)	0.888	+6.03%
Loss Cost	2016.1	0.052 (CI = +/-0.074; p = 0.149)	0.090 (CI = +/-0.181; p = 0.300)	0.578 (CI = +/-0.459; p = 0.017)	0.877	+5.37%
Loss Cost	2016.2	0.042 (CI = +/-0.081; p = 0.283)	0.073 (CI = +/-0.191; p = 0.419)	0.620 (CI = +/-0.482; p = 0.016)	0.861	+4.25%
Loss Cost	2017.1	0.037 (CI = +/-0.091; p = 0.389)	0.081 (CI = +/-0.207; p = 0.408)	0.636 (CI = +/-0.519; p = 0.021)	0.844	+3.76%
Loss Cost	2017.2	0.022 (CI = +/-0.094; p = 0.621)	0.049 (CI = +/-0.213; p = 0.617)	0.676 (CI = +/-0.519; p = 0.016)	0.823	+2.18%
Severity	2011.1	0.060 (CI = +/-0.024; p = 0.000)	0.151 (CI = +/-0.106; p = 0.007)	0.441 (CI = +/-0.223; p = 0.000)	0.930	+6.24%
Severity	2011.2	0.065 (CI = +/-0.025; p = 0.000)	0.161 (CI = +/-0.108; p = 0.005)	0.410 (CI = +/-0.232; p = 0.001)	0.930	+6.74%
Severity	2012.1	0.065 (CI = +/-0.028; p = 0.000)	0.161 (CI = +/-0.113; p = 0.007)	0.410 (CI = +/-0.247; p = 0.002)	0.926	+6.75%
Severity	2012.2	0.062 (CI = +/-0.031; p = 0.000)	0.155 (CI = +/-0.117; p = 0.012)	0.430 (CI = +/-0.262; p = 0.003)	0.920	+6.40%
Severity	2013.1	0.066 (CI = +/-0.034; p = 0.001)	0.147 (CI = +/-0.122; p = 0.021)	0.405 (CI = +/-0.279; p = 0.007)	0.918	+6.85%
Severity	2013.2	0.063 (CI = +/-0.038; p = 0.003)	0.141 (CI = +/-0.128; p = 0.033)	0.425 (CI = +/-0.298; p = 0.008)	0.910	+6.48%
Severity	2014.1	0.069 (CI = +/-0.043; p = 0.004)	0.130 (CI = +/-0.133; p = 0.055)	0.393 (CI = +/-0.318; p = 0.018)	0.909	+7.12%
Severity	2014.2	0.066 (CI = +/-0.048; p = 0.010)	0.126 (CI = +/-0.141; p = 0.077)	0.408 (CI = +/-0.343; p = 0.023)	0.898	+6.81%
Severity	2015.1	0.063 (CI = +/-0.055; p = 0.027)	0.131 (CI = +/-0.150; p = 0.083)	0.423 (CI = +/-0.372; p = 0.028)	0.890	+6.47%
Severity	2015.2	0.053 (CI = +/-0.060; p = 0.080)	0.116 (CI = +/-0.156; p = 0.134)	0.471 (CI = +/-0.391; p = 0.022)	0.878	+5.40%
Severity	2016.1	0.043 (CI = +/-0.067; p = 0.183)	0.129 (CI = +/-0.164; p = 0.113)	0.510 (CI = +/-0.417; p = 0.020)	0.868	+4.44%
Severity	2016.2	0.026 (CI = +/-0.069; p = 0.420)	0.102 (CI = +/-0.163; p = 0.198)	0.577 (CI = +/-0.413; p = 0.010)	0.860	+2.68%
Severity	2017.1	0.018 (CI = +/-0.076; p = 0.620)	0.116 (CI = +/-0.174; p = 0.169)	0.607 (CI = +/-0.436; p = 0.011)	0.847	+1.78%
Severity	2017.2	0.003 (CI = +/-0.077; p = 0.933)	0.086 (CI = +/-0.175; p = 0.299)	0.645 (CI = +/-0.427; p = 0.007)	0.830	+0.30%
Frequency	2011.1	-0.015 (CI = +/-0.011; p = 0.008)	-0.019 (CI = +/-0.049; p = 0.425)	0.202 (CI = +/-0.103; p = 0.000)	0.378	-1.51%
Frequency	2011.2	-0.011 (CI = +/-0.011; p = 0.043)	-0.011 (CI = +/-0.047; p = 0.636)	0.177 (CI = +/-0.100; p = 0.001)	0.376	-1.13%
Frequency	2012.1	-0.010 (CI = +/-0.012; p = 0.111)	-0.014 (CI = +/-0.048; p = 0.539)	0.166 (CI = +/-0.106; p = 0.004)	0.378	-0.96%
Frequency	2012.2	-0.009 (CI = +/-0.013; p = 0.193)	-0.012 (CI = +/-0.050; p = 0.611)	0.160 (CI = +/-0.112; p = 0.008)	0.374	-0.85%
Frequency	2013.1	-0.004 (CI = +/-0.014; p = 0.597)	-0.022 (CI = +/-0.048; p = 0.351)	0.130 (CI = +/-0.110; p = 0.024)	0.443	-0.35%
Frequency	2013.2	-0.005 (CI = +/-0.015; p = 0.501)	-0.025 (CI = +/-0.051; p = 0.321)	0.138 (CI = +/-0.118; p = 0.024)	0.438	-0.50%
Frequency	2014.1	0.002 (CI = +/-0.015; p = 0.726)	-0.037 (CI = +/-0.045; p = 0.100)	0.098 (CI = +/-0.108; p = 0.072)	0.578	+0.25%
Frequency	2014.2	0.005 (CI = +/-0.016; p = 0.561)	-0.034 (CI = +/-0.047; p = 0.146)	0.087 (CI = +/-0.115; p = 0.127)	0.586	+0.45%
Frequency	2015.1	0.005 (CI = +/-0.018; p = 0.536)	-0.035 (CI = +/-0.050; p = 0.154)	0.083 (CI = +/-0.125; p = 0.178)	0.565	+0.55%
Frequency	2015.2	0.006 (CI = +/-0.021; p = 0.547)	-0.035 (CI = +/-0.054; p = 0.188)	0.080 (CI = +/-0.135; p = 0.223)	0.553	+0.60%
Frequency	2016.1	0.009 (CI = +/-0.023; p = 0.426)	-0.039 (CI = +/-0.057; p = 0.163)	0.068 (CI = +/-0.144; p = 0.328)	0.548	+0.89%
Frequency	2016.2	0.015 (CI = +/-0.024; p = 0.187)	-0.029 (CI = +/-0.056; p = 0.281)	0.043 (CI = +/-0.141; p = 0.518)	0.624	+1.53%
Frequency	2017.1	0.019 (CI = +/-0.025; p = 0.125)	-0.035 (CI = +/-0.058; p = 0.207)	0.029 (CI = +/-0.146; p = 0.669)	0.633	+1.94%
Frequency	2017.2	0.019 (CI = +/-0.028; p = 0.175)	-0.037 (CI = +/-0.064; p = 0.229)	0.031 (CI = +/-0.156; p = 0.669)	0.589	+1.87%

CM

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

Loss Cost	2011.1	0.101 (CI = +/-0.021; p = 0.000)	0.770	+10.61%
Loss Cost	2011.2	0.106 (CI = +/-0.021; p = 0.000)	0.787	+11.21%
Loss Cost	2012.1	0.111 (CI = +/-0.022; p = 0.000)	0.795	+11.73%
Loss Cost	2012.2	0.112 (CI = +/-0.024; p = 0.000)	0.781	+11.85%
Loss Cost	2013.1	0.120 (CI = +/-0.024; p = 0.000)	0.810	+12.73%
Loss Cost	2013.2	0.120 (CI = +/-0.026; p = 0.000)	0.793	+12.78%
Loss Cost	2014.1	0.130 (CI = +/-0.025; p = 0.000)	0.828	+13.83%
Loss Cost	2014.2	0.132 (CI = +/-0.028; p = 0.000)	0.815	+14.10%
Loss Cost	2015.1	0.136 (CI = +/-0.030; p = 0.000)	0.810	+14.59%
Loss Cost	2015.2	0.136 (CI = +/-0.033; p = 0.000)	0.786	+14.56%
Loss Cost	2016.1	0.140 (CI = +/-0.036; p = 0.000)	0.773	+15.01%
Loss Cost	2016.2	0.140 (CI = +/-0.040; p = 0.000)	0.743	+14.99%
Loss Cost	2017.1	0.145 (CI = +/-0.045; p = 0.000)	0.730	+15.59%
Loss Cost	2017.2	0.141 (CI = +/-0.051; p = 0.000)	0.683	+15.18%
Severity	2011.1	0.101 (CI = +/-0.015; p = 0.000)	0.867	+10.64%
Severity	2011.2	0.104 (CI = +/-0.016; p = 0.000)	0.867	+10.95%
Severity	2012.1	0.107 (CI = +/-0.016; p = 0.000)	0.869	+11.31%
Severity	2012.2	0.107 (CI = +/-0.018; p = 0.000)	0.855	+11.27%
Severity	2013.1	0.112 (CI = +/-0.018; p = 0.000)	0.868	+11.84%
Severity	2013.2	0.112 (CI = +/-0.020; p = 0.000)	0.853	+11.82%
Severity	2014.1	0.118 (CI = +/-0.020; p = 0.000)	0.867	+12.48%
Severity	2014.2	0.118 (CI = +/-0.022; p = 0.000)	0.851	+12.50%
Severity	2015.1	0.121 (CI = +/-0.023; p = 0.000)	0.845	+12.86%
Severity	2015.2	0.119 (CI = +/-0.026; p = 0.000)	0.822	+12.60%
Severity	2016.1	0.120 (CI = +/-0.028; p = 0.000)	0.804	+12.80%
Severity	2016.2	0.115 (CI = +/-0.031; p = 0.000)	0.771	+12.21%
Severity	2017.1	0.117 (CI = +/-0.035; p = 0.000)	0.747	+12.42%
Severity	2017.2	0.110 (CI = +/-0.038; p = 0.000)	0.698	+11.67%
Frequency	2011.1	0.000 (CI = +/-0.010; p = 0.951)	-0.036	-0.03%
Frequency	2011.2	0.002 (CI = +/-0.010; p = 0.643)	-0.029	+0.23%
Frequency	2012.1	0.004 (CI = +/-0.011; p = 0.473)	-0.018	+0.38%
Frequency	2012.2	0.005 (CI = +/-0.011; p = 0.349)	-0.003	+0.52%
Frequency	2013.1	0.008 (CI = +/-0.012; p = 0.178)	0.036	+0.79%
Frequency	2013.2	0.009 (CI = +/-0.013; p = 0.176)	0.038	+0.86%
Frequency	2014.1	0.012 (CI = +/-0.013; p = 0.074)	0.099	+1.20%
Frequency	2014.2	0.014 (CI = +/-0.014; p = 0.050)	0.131	+1.42%
Frequency	2015.1	0.015 (CI = +/-0.015; p = 0.053)	0.133	+1.53%
Frequency	2015.2	0.017 (CI = +/-0.017; p = 0.045)	0.153	+1.74%
Frequency	2016.1	0.019 (CI = +/-0.018; p = 0.040)	0.170	+1.96%
Frequency	2016.2	0.024 (CI = +/-0.019; p = 0.017)	0.252	+2.47%
Frequency	2017.1	0.028 (CI = +/-0.021; p = 0.014)	0.282	+2.82%
Frequency	2017.2	0.031 (CI = +/-0.024; p = 0.014)	0.296	+3.14%

CM

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

Loss Cost	2011.1	0.100 (CI = +/-0.020; p = 0.000)	0.152 (CI = +/-0.174; p = 0.085)	0.787	+10.50%
Loss Cost	2011.2	0.106 (CI = +/-0.020; p = 0.000)	0.183 (CI = +/-0.167; p = 0.033)	0.815	+11.21%
Loss Cost	2012.1	0.110 (CI = +/-0.021; p = 0.000)	0.166 (CI = +/-0.170; p = 0.054)	0.817	+11.59%
Loss Cost	2012.2	0.112 (CI = +/-0.022; p = 0.000)	0.177 (CI = +/-0.175; p = 0.047)	0.807	+11.85%
Loss Cost	2013.1	0.118 (CI = +/-0.023; p = 0.000)	0.148 (CI = +/-0.172; p = 0.088)	0.826	+12.58%
Loss Cost	2013.2	0.120 (CI = +/-0.025; p = 0.000)	0.156 (CI = +/-0.178; p = 0.084)	0.811	+12.78%
Loss Cost	2014.1	0.128 (CI = +/-0.025; p = 0.000)	0.122 (CI = +/-0.173; p = 0.155)	0.836	+13.69%
Loss Cost	2014.2	0.132 (CI = +/-0.027; p = 0.000)	0.136 (CI = +/-0.178; p = 0.126)	0.828	+14.10%
Loss Cost	2015.1	0.135 (CI = +/-0.029; p = 0.000)	0.126 (CI = +/-0.186; p = 0.174)	0.819	+14.41%
Loss Cost	2015.2	0.136 (CI = +/-0.032; p = 0.000)	0.130 (CI = +/-0.196; p = 0.180)	0.796	+14.56%
Loss Cost	2016.1	0.138 (CI = +/-0.036; p = 0.000)	0.123 (CI = +/-0.207; p = 0.228)	0.780	+14.80%
Loss Cost	2016.2	0.140 (CI = +/-0.040; p = 0.000)	0.128 (CI = +/-0.219; p = 0.234)	0.751	+14.99%
Loss Cost	2017.1	0.143 (CI = +/-0.045; p = 0.000)	0.118 (CI = +/-0.234; p = 0.297)	0.732	+15.33%
Loss Cost	2017.2	0.141 (CI = +/-0.051; p = 0.000)	0.115 (CI = +/-0.250; p = 0.341)	0.683	+15.18%
Severity	2011.1	0.100 (CI = +/-0.014; p = 0.000)	0.138 (CI = +/-0.121; p = 0.027)	0.885	+10.54%
Severity	2011.2	0.104 (CI = +/-0.014; p = 0.000)	0.156 (CI = +/-0.119; p = 0.012)	0.892	+10.95%
Severity	2012.1	0.106 (CI = +/-0.015; p = 0.000)	0.146 (CI = +/-0.122; p = 0.021)	0.890	+11.19%
Severity	2012.2	0.107 (CI = +/-0.016; p = 0.000)	0.149 (CI = +/-0.126; p = 0.023)	0.879	+11.27%
Severity	2013.1	0.111 (CI = +/-0.017; p = 0.000)	0.131 (CI = +/-0.126; p = 0.042)	0.885	+11.71%
Severity	2013.2	0.112 (CI = +/-0.018; p = 0.000)	0.135 (CI = +/-0.132; p = 0.045)	0.872	+11.82%
Severity	2014.1	0.116 (CI = +/-0.019; p = 0.000)	0.116 (CI = +/-0.131; p = 0.082)	0.880	+12.35%
Severity	2014.2	0.118 (CI = +/-0.021; p = 0.000)	0.121 (CI = +/-0.137; p = 0.081)	0.867	+12.50%
Severity	2015.1	0.120 (CI = +/-0.023; p = 0.000)	0.114 (CI = +/-0.144; p = 0.114)	0.857	+12.70%
Severity	2015.2	0.119 (CI = +/-0.025; p = 0.000)	0.111 (CI = +/-0.151; p = 0.142)	0.833	+12.60%
Severity	2016.1	0.119 (CI = +/-0.028; p = 0.000)	0.110 (CI = +/-0.161; p = 0.166)	0.815	+12.61%
Severity	2016.2	0.115 (CI = +/-0.031; p = 0.000)	0.099 (CI = +/-0.168; p = 0.230)	0.778	+12.21%
Severity	2017.1	0.115 (CI = +/-0.035; p = 0.000)	0.099 (CI = +/-0.180; p = 0.259)	0.752	+12.21%
Severity	2017.2	0.110 (CI = +/-0.039; p = 0.000)	0.085 (CI = +/-0.189; p = 0.349)	0.697	+11.67%
Frequency	2011.1	0.000 (CI = +/-0.010; p = 0.937)	0.014 (CI = +/-0.087; p = 0.740)	-0.069	-0.04%
Frequency	2011.2	0.002 (CI = +/-0.010; p = 0.646)	0.027 (CI = +/-0.085; p = 0.517)	-0.051	+0.23%
Frequency	2012.1	0.004 (CI = +/-0.011; p = 0.499)	0.021 (CI = +/-0.087; p = 0.628)	-0.048	+0.36%
Frequency	2012.2	0.005 (CI = +/-0.011; p = 0.355)	0.028 (CI = +/-0.089; p = 0.521)	-0.027	+0.52%
Frequency	2013.1	0.008 (CI = +/-0.012; p = 0.196)	0.017 (CI = +/-0.090; p = 0.702)	0.000	+0.78%
Frequency	2013.2	0.009 (CI = +/-0.013; p = 0.184)	0.020 (CI = +/-0.094; p = 0.655)	0.004	+0.86%
Frequency	2014.1	0.012 (CI = +/-0.014; p = 0.083)	0.007 (CI = +/-0.094; p = 0.881)	0.057	+1.19%
Frequency	2014.2	0.014 (CI = +/-0.014; p = 0.055)	0.016 (CI = +/-0.096; p = 0.739)	0.093	+1.42%
Frequency	2015.1	0.015 (CI = +/-0.016; p = 0.062)	0.012 (CI = +/-0.101; p = 0.808)	0.091	+1.52%
Frequency	2015.2	0.017 (CI = +/-0.017; p = 0.050)	0.020 (CI = +/-0.105; p = 0.699)	0.114	+1.74%
Frequency	2016.1	0.019 (CI = +/-0.019; p = 0.049)	0.013 (CI = +/-0.110; p = 0.810)	0.124	+1.94%
Frequency	2016.2	0.024 (CI = +/-0.020; p = 0.019)	0.029 (CI = +/-0.109; p = 0.578)	0.221	+2.47%
Frequency	2017.1	0.027 (CI = +/-0.022; p = 0.018)	0.020 (CI = +/-0.115; p = 0.721)	0.241	+2.78%
Frequency	2017.2	0.031 (CI = +/-0.024; p = 0.017)	0.029 (CI = +/-0.120; p = 0.607)	0.261	+3.14%

CM

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

Loss Cost	2011.1	0.049 (CI = +/-0.025; p = 0.001)	0.181 (CI = +/-0.128; p = 0.009)	0.618	+4.99%
Loss Cost	2011.2	0.060 (CI = +/-0.022; p = 0.000)	0.214 (CI = +/-0.107; p = 0.001)	0.763	+6.23%
Loss Cost	2012.1	0.062 (CI = +/-0.025; p = 0.000)	0.209 (CI = +/-0.115; p = 0.002)	0.759	+6.43%
Loss Cost	2012.2	0.063 (CI = +/-0.029; p = 0.000)	0.210 (CI = +/-0.125; p = 0.003)	0.709	+6.48%
Loss Cost	2013.1	0.075 (CI = +/-0.029; p = 0.000)	0.179 (CI = +/-0.115; p = 0.006)	0.789	+7.80%
Loss Cost	2013.2	0.074 (CI = +/-0.034; p = 0.001)	0.176 (CI = +/-0.126; p = 0.011)	0.724	+7.65%
Loss Cost	2014.1	0.096 (CI = +/-0.023; p = 0.000)	0.129 (CI = +/-0.078; p = 0.005)	0.913	+10.02%
Loss Cost	2014.2	0.103 (CI = +/-0.024; p = 0.000)	0.144 (CI = +/-0.076; p = 0.002)	0.921	+10.90%
Loss Cost	2015.1	0.108 (CI = +/-0.029; p = 0.000)	0.135 (CI = +/-0.085; p = 0.007)	0.919	+11.45%
Loss Cost	2015.2	0.107 (CI = +/-0.038; p = 0.000)	0.133 (CI = +/-0.099; p = 0.016)	0.877	+11.35%
Loss Cost	2016.1	0.109 (CI = +/-0.053; p = 0.003)	0.130 (CI = +/-0.122; p = 0.041)	0.856	+11.56%
Loss Cost	2016.2	0.110 (CI = +/-0.077; p = 0.017)	0.131 (CI = +/-0.156; p = 0.079)	0.762	+11.64%
Loss Cost	2017.1	0.125 (CI = +/-0.129; p = 0.054)	0.114 (CI = +/-0.220; p = 0.196)	0.746	+13.27%
Loss Cost	2017.2	0.093 (CI = +/-0.219; p = 0.209)	0.088 (CI = +/-0.315; p = 0.353)	0.410	+9.73%
Severity	2011.1	0.069 (CI = +/-0.017; p = 0.000)	0.191 (CI = +/-0.086; p = 0.000)	0.863	+7.11%
Severity	2011.2	0.077 (CI = +/-0.015; p = 0.000)	0.214 (CI = +/-0.072; p = 0.000)	0.911	+7.95%
Severity	2012.1	0.078 (CI = +/-0.017; p = 0.000)	0.211 (CI = +/-0.078; p = 0.000)	0.907	+8.08%
Severity	2012.2	0.078 (CI = +/-0.019; p = 0.000)	0.211 (CI = +/-0.084; p = 0.000)	0.882	+8.08%
Severity	2013.1	0.085 (CI = +/-0.020; p = 0.000)	0.192 (CI = +/-0.080; p = 0.000)	0.909	+8.91%
Severity	2013.2	0.087 (CI = +/-0.023; p = 0.000)	0.196 (CI = +/-0.087; p = 0.001)	0.886	+9.11%
Severity	2014.1	0.101 (CI = +/-0.018; p = 0.000)	0.166 (CI = +/-0.064; p = 0.000)	0.950	+10.61%
Severity	2014.2	0.108 (CI = +/-0.019; p = 0.000)	0.179 (CI = +/-0.060; p = 0.000)	0.957	+11.40%
Severity	2015.1	0.114 (CI = +/-0.021; p = 0.000)	0.167 (CI = +/-0.062; p = 0.000)	0.963	+12.12%
Severity	2015.2	0.117 (CI = +/-0.027; p = 0.000)	0.171 (CI = +/-0.071; p = 0.001)	0.947	+12.37%
Severity	2016.1	0.118 (CI = +/-0.038; p = 0.001)	0.168 (CI = +/-0.088; p = 0.004)	0.939	+12.53%
Severity	2016.2	0.108 (CI = +/-0.049; p = 0.004)	0.156 (CI = +/-0.098; p = 0.012)	0.902	+11.35%
Severity	2017.1	0.111 (CI = +/-0.084; p = 0.025)	0.152 (CI = +/-0.144; p = 0.044)	0.885	+11.75%
Severity	2017.2	0.089 (CI = +/-0.139; p = 0.110)	0.134 (CI = +/-0.201; p = 0.103)	0.775	+9.32%
Frequency	2011.1	-0.020 (CI = +/-0.010; p = 0.001)	-0.010 (CI = +/-0.052; p = 0.677)	0.495	-1.97%
Frequency	2011.2	-0.016 (CI = +/-0.010; p = 0.003)	0.000 (CI = +/-0.048; p = 0.987)	0.393	-1.60%
Frequency	2012.1	-0.015 (CI = +/-0.011; p = 0.011)	-0.002 (CI = +/-0.052; p = 0.940)	0.312	-1.52%
Frequency	2012.2	-0.015 (CI = +/-0.013; p = 0.027)	-0.001 (CI = +/-0.056; p = 0.976)	0.235	-1.48%
Frequency	2013.1	-0.010 (CI = +/-0.014; p = 0.125)	-0.012 (CI = +/-0.055; p = 0.629)	0.088	-1.02%
Frequency	2013.2	-0.014 (CI = +/-0.015; p = 0.075)	-0.019 (CI = +/-0.057; p = 0.464)	0.174	-1.34%
Frequency	2014.1	-0.005 (CI = +/-0.013; p = 0.388)	-0.037 (CI = +/-0.046; p = 0.100)	0.201	-0.53%
Frequency	2014.2	-0.004 (CI = +/-0.016; p = 0.541)	-0.036 (CI = +/-0.051; p = 0.148)	0.089	-0.45%
Frequency	2015.1	-0.006 (CI = +/-0.021; p = 0.510)	-0.033 (CI = +/-0.059; p = 0.231)	0.062	-0.60%
Frequency	2015.2	-0.009 (CI = +/-0.026; p = 0.423)	-0.037 (CI = +/-0.067; p = 0.223)	0.069	-0.90%
Frequency	2016.1	-0.009 (CI = +/-0.036; p = 0.566)	-0.038 (CI = +/-0.083; p = 0.295)	0.022	-0.87%
Frequency	2016.2	0.003 (CI = +/-0.044; p = 0.878)	-0.025 (CI = +/-0.089; p = 0.484)	-0.298	+0.26%
Frequency	2017.1	0.014 (CI = +/-0.071; p = 0.585)	-0.038 (CI = +/-0.121; p = 0.396)	-0.223	+1.37%
Frequency	2017.2	0.004 (CI = +/-0.140; p = 0.918)	-0.046 (CI = +/-0.202; p = 0.434)	-0.352	+0.38%

CM

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

Loss Cost	2011.1	0.104 (CI = +/-0.020; p = 0.000)	0.131 (CI = +/-0.170; p = 0.126)	0.006 (CI = +/-0.007; p = 0.094)	0.802	+11.01%
Loss Cost	2011.2	0.111 (CI = +/-0.020; p = 0.000)	0.162 (CI = +/-0.162; p = 0.050)	0.006 (CI = +/-0.007; p = 0.083)	0.830	+11.69%
Loss Cost	2012.1	0.114 (CI = +/-0.021; p = 0.000)	0.145 (CI = +/-0.164; p = 0.082)	0.006 (CI = +/-0.007; p = 0.078)	0.833	+12.09%
Loss Cost	2012.2	0.116 (CI = +/-0.022; p = 0.000)	0.155 (CI = +/-0.170; p = 0.072)	0.006 (CI = +/-0.007; p = 0.086)	0.823	+12.33%
Loss Cost	2013.1	0.123 (CI = +/-0.022; p = 0.000)	0.125 (CI = +/-0.165; p = 0.130)	0.006 (CI = +/-0.007; p = 0.069)	0.844	+13.07%
Loss Cost	2013.2	0.124 (CI = +/-0.024; p = 0.000)	0.131 (CI = +/-0.172; p = 0.128)	0.006 (CI = +/-0.007; p = 0.079)	0.830	+13.22%
Loss Cost	2014.1	0.132 (CI = +/-0.024; p = 0.000)	0.098 (CI = +/-0.164; p = 0.227)	0.006 (CI = +/-0.006; p = 0.063)	0.856	+14.12%
Loss Cost	2014.2	0.135 (CI = +/-0.026; p = 0.000)	0.110 (CI = +/-0.171; p = 0.193)	0.006 (CI = +/-0.007; p = 0.076)	0.847	+14.44%
Loss Cost	2015.1	0.137 (CI = +/-0.028; p = 0.000)	0.101 (CI = +/-0.179; p = 0.251)	0.006 (CI = +/-0.007; p = 0.085)	0.838	+14.72%
Loss Cost	2015.2	0.138 (CI = +/-0.031; p = 0.000)	0.102 (CI = +/-0.189; p = 0.273)	0.006 (CI = +/-0.007; p = 0.098)	0.817	+14.74%
Loss Cost	2016.1	0.139 (CI = +/-0.034; p = 0.000)	0.097 (CI = +/-0.201; p = 0.320)	0.006 (CI = +/-0.007; p = 0.111)	0.802	+14.90%
Loss Cost	2016.2	0.139 (CI = +/-0.038; p = 0.000)	0.096 (CI = +/-0.215; p = 0.354)	0.006 (CI = +/-0.008; p = 0.127)	0.774	+14.88%
Loss Cost	2017.1	0.140 (CI = +/-0.044; p = 0.000)	0.092 (CI = +/-0.229; p = 0.404)	0.006 (CI = +/-0.008; p = 0.149)	0.754	+15.07%
Loss Cost	2017.2	0.135 (CI = +/-0.049; p = 0.000)	0.076 (CI = +/-0.245; p = 0.515)	0.006 (CI = +/-0.009; p = 0.140)	0.713	+14.50%
Severity	2011.1	0.100 (CI = +/-0.015; p = 0.000)	0.139 (CI = +/-0.125; p = 0.030)	0.000 (CI = +/-0.005; p = 0.877)	0.881	+10.51%
Severity	2011.2	0.104 (CI = +/-0.015; p = 0.000)	0.158 (CI = +/-0.123; p = 0.014)	-0.001 (CI = +/-0.005; p = 0.838)	0.888	+10.91%
Severity	2012.1	0.106 (CI = +/-0.016; p = 0.000)	0.147 (CI = +/-0.126; p = 0.024)	0.000 (CI = +/-0.005; p = 0.855)	0.886	+11.15%
Severity	2012.2	0.106 (CI = +/-0.017; p = 0.000)	0.151 (CI = +/-0.131; p = 0.026)	-0.001 (CI = +/-0.005; p = 0.848)	0.874	+11.23%
Severity	2013.1	0.110 (CI = +/-0.018; p = 0.000)	0.133 (CI = +/-0.131; p = 0.047)	0.000 (CI = +/-0.005; p = 0.857)	0.880	+11.68%
Severity	2013.2	0.111 (CI = +/-0.019; p = 0.000)	0.137 (CI = +/-0.137; p = 0.049)	-0.001 (CI = +/-0.005; p = 0.845)	0.866	+11.78%
Severity	2014.1	0.116 (CI = +/-0.020; p = 0.000)	0.118 (CI = +/-0.136; p = 0.087)	-0.001 (CI = +/-0.005; p = 0.834)	0.874	+12.31%
Severity	2014.2	0.117 (CI = +/-0.021; p = 0.000)	0.123 (CI = +/-0.143; p = 0.087)	-0.001 (CI = +/-0.006; p = 0.812)	0.860	+12.46%
Severity	2015.1	0.119 (CI = +/-0.023; p = 0.000)	0.117 (CI = +/-0.150; p = 0.120)	-0.001 (CI = +/-0.006; p = 0.806)	0.850	+12.66%
Severity	2015.2	0.118 (CI = +/-0.026; p = 0.000)	0.114 (CI = +/-0.159; p = 0.150)	-0.001 (CI = +/-0.006; p = 0.829)	0.824	+12.58%
Severity	2016.1	0.119 (CI = +/-0.029; p = 0.000)	0.113 (CI = +/-0.168; p = 0.174)	-0.001 (CI = +/-0.006; p = 0.832)	0.804	+12.60%
Severity	2016.2	0.115 (CI = +/-0.032; p = 0.000)	0.101 (CI = +/-0.178; p = 0.247)	0.000 (CI = +/-0.006; p = 0.919)	0.764	+12.22%
Severity	2017.1	0.115 (CI = +/-0.036; p = 0.000)	0.100 (CI = +/-0.190; p = 0.276)	0.000 (CI = +/-0.007; p = 0.922)	0.735	+12.22%
Severity	2017.2	0.110 (CI = +/-0.041; p = 0.000)	0.084 (CI = +/-0.202; p = 0.386)	0.000 (CI = +/-0.007; p = 0.949)	0.673	+11.65%
Frequency	2011.1	0.004 (CI = +/-0.008; p = 0.239)	-0.008 (CI = +/-0.064; p = 0.800)	0.007 (CI = +/-0.003; p = 0.000)	0.424	+0.45%
Frequency	2011.2	0.007 (CI = +/-0.007; p = 0.062)	0.005 (CI = +/-0.060; p = 0.879)	0.007 (CI = +/-0.003; p = 0.000)	0.483	+0.70%
Frequency	2012.1	0.008 (CI = +/-0.008; p = 0.033)	-0.003 (CI = +/-0.061; p = 0.929)	0.007 (CI = +/-0.003; p = 0.000)	0.503	+0.85%
Frequency	2012.2	0.010 (CI = +/-0.008; p = 0.019)	0.004 (CI = +/-0.062; p = 0.902)	0.007 (CI = +/-0.003; p = 0.000)	0.522	+0.98%
Frequency	2013.1	0.012 (CI = +/-0.008; p = 0.004)	-0.008 (CI = +/-0.059; p = 0.782)	0.007 (CI = +/-0.002; p = 0.000)	0.581	+1.24%
Frequency	2013.2	0.013 (CI = +/-0.009; p = 0.005)	-0.006 (CI = +/-0.062; p = 0.837)	0.007 (CI = +/-0.002; p = 0.000)	0.580	+1.28%
Frequency	2014.1	0.016 (CI = +/-0.008; p = 0.001)	-0.019 (CI = +/-0.057; p = 0.486)	0.007 (CI = +/-0.002; p = 0.000)	0.658	+1.61%
Frequency	2014.2	0.017 (CI = +/-0.009; p = 0.001)	-0.013 (CI = +/-0.058; p = 0.642)	0.007 (CI = +/-0.002; p = 0.000)	0.675	+1.76%
Frequency	2015.1	0.018 (CI = +/-0.010; p = 0.001)	-0.016 (CI = +/-0.061; p = 0.598)	0.007 (CI = +/-0.002; p = 0.000)	0.674	+1.83%
Frequency	2015.2	0.019 (CI = +/-0.010; p = 0.001)	-0.012 (CI = +/-0.064; p = 0.702)	0.006 (CI = +/-0.002; p = 0.000)	0.677	+1.92%
Frequency	2016.1	0.020 (CI = +/-0.012; p = 0.002)	-0.016 (CI = +/-0.068; p = 0.625)	0.006 (CI = +/-0.002; p = 0.000)	0.681	+2.05%
Frequency	2016.2	0.023 (CI = +/-0.012; p = 0.001)	-0.004 (CI = +/-0.067; p = 0.896)	0.006 (CI = +/-0.002; p = 0.000)	0.720	+2.38%
Frequency	2017.1	0.025 (CI = +/-0.013; p = 0.001)	-0.009 (CI = +/-0.071; p = 0.799)	0.006 (CI = +/-0.002; p = 0.000)	0.723	+2.53%
Frequency	2017.2	0.025 (CI = +/-0.015; p = 0.004)	-0.008 (CI = +/-0.077; p = 0.826)	0.006 (CI = +/-0.003; p = 0.000)	0.717	+2.55%

AP

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

Loss Cost	2013.1	0.081 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.900	+8.43%
Loss Cost	2013.2	0.079 (CI = +/-0.012; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.892	+8.22%
Loss Cost	2014.1	0.081 (CI = +/-0.013; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.891	+8.41%
Loss Cost	2014.2	0.081 (CI = +/-0.014; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.881	+8.39%
Loss Cost	2015.1	0.080 (CI = +/-0.015; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.871	+8.33%
Loss Cost	2015.2	0.078 (CI = +/-0.017; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.860	+8.16%
Loss Cost	2016.1	0.076 (CI = +/-0.018; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.850	+7.90%
Loss Cost	2016.2	0.072 (CI = +/-0.020; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.845	+7.47%
Loss Cost	2017.1	0.072 (CI = +/-0.022; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.837	+7.45%
Loss Cost	2017.2	0.066 (CI = +/-0.024; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	0.838	+6.81%
Severity	2013.1	0.060 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.002; p = 0.071)	0.901	+6.23%
Severity	2013.2	0.060 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.003; p = 0.072)	0.889	+6.14%
Severity	2014.1	0.061 (CI = +/-0.010; p = 0.000)	0.002 (CI = +/-0.003; p = 0.080)	0.883	+6.25%
Severity	2014.2	0.060 (CI = +/-0.010; p = 0.000)	0.002 (CI = +/-0.003; p = 0.085)	0.868	+6.20%
Severity	2015.1	0.061 (CI = +/-0.011; p = 0.000)	0.002 (CI = +/-0.003; p = 0.098)	0.861	+6.34%
Severity	2015.2	0.061 (CI = +/-0.012; p = 0.000)	0.002 (CI = +/-0.003; p = 0.102)	0.842	+6.26%
Severity	2016.1	0.061 (CI = +/-0.014; p = 0.000)	0.002 (CI = +/-0.003; p = 0.115)	0.822	+6.26%
Severity	2016.2	0.059 (CI = +/-0.015; p = 0.000)	0.002 (CI = +/-0.003; p = 0.110)	0.796	+6.09%
Severity	2017.1	0.060 (CI = +/-0.017; p = 0.000)	0.002 (CI = +/-0.003; p = 0.136)	0.778	+6.20%
Severity	2017.2	0.057 (CI = +/-0.019; p = 0.000)	0.003 (CI = +/-0.003; p = 0.110)	0.745	+5.85%
Frequency	2013.1	0.021 (CI = +/-0.006; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.828	+2.08%
Frequency	2013.2	0.019 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.829	+1.96%
Frequency	2014.1	0.020 (CI = +/-0.007; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.831	+2.03%
Frequency	2014.2	0.020 (CI = +/-0.007; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.829	+2.06%
Frequency	2015.1	0.019 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.838	+1.87%
Frequency	2015.2	0.018 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.838	+1.79%
Frequency	2016.1	0.015 (CI = +/-0.009; p = 0.002)	0.009 (CI = +/-0.002; p = 0.000)	0.855	+1.54%
Frequency	2016.2	0.013 (CI = +/-0.009; p = 0.009)	0.009 (CI = +/-0.002; p = 0.000)	0.869	+1.30%
Frequency	2017.1	0.012 (CI = +/-0.010; p = 0.027)	0.009 (CI = +/-0.002; p = 0.000)	0.871	+1.18%
Frequency	2017.2	0.009 (CI = +/-0.011; p = 0.103)	0.009 (CI = +/-0.002; p = 0.000)	0.882	+0.91%

AP

Coverage = AP
End Trend Period = 2025.2
Excluded Points = 2020.1,2020.2,2021.1,2021.2,2022.1
Parameters Included: time, scalar_level_change, trend_level_change, seasonality
Scalar Level Change Start Date = 2021-07-01
Future Trend Start Date = 2022-04-01

Loss Cost	2013.1	0.087 (CI = +/-0.017; p = 0.000)	0.055 (CI = +/-0.056; p = 0.052)	0.242 (CI = +/-0.154; p = 0.004)	-0.133 (CI = +/-0.051; p = 0.000)	0.969	+9.14%	-4.46%
Loss Cost	2013.2	0.084 (CI = +/-0.019; p = 0.000)	0.051 (CI = +/-0.058; p = 0.083)	0.257 (CI = +/-0.160; p = 0.004)	-0.130 (CI = +/-0.052; p = 0.000)	0.966	+8.76%	-4.46%
Loss Cost	2014.1	0.092 (CI = +/-0.020; p = 0.000)	0.039 (CI = +/-0.056; p = 0.158)	0.225 (CI = +/-0.156; p = 0.008)	-0.138 (CI = +/-0.050; p = 0.000)	0.970	+9.63%	-4.46%
Loss Cost	2014.2	0.097 (CI = +/-0.023; p = 0.000)	0.045 (CI = +/-0.058; p = 0.117)	0.205 (CI = +/-0.163; p = 0.018)	-0.143 (CI = +/-0.052; p = 0.000)	0.968	+10.20%	-4.46%
Loss Cost	2015.1	0.098 (CI = +/-0.028; p = 0.000)	0.044 (CI = +/-0.063; p = 0.157)	0.200 (CI = +/-0.179; p = 0.031)	-0.144 (CI = +/-0.056; p = 0.000)	0.963	+10.33%	-4.46%
Loss Cost	2015.2	0.101 (CI = +/-0.035; p = 0.000)	0.046 (CI = +/-0.068; p = 0.162)	0.190 (CI = +/-0.198; p = 0.059)	-0.147 (CI = +/-0.061; p = 0.000)	0.956	+10.65%	-4.46%
Loss Cost	2016.1	0.092 (CI = +/-0.043; p = 0.001)	0.054 (CI = +/-0.072; p = 0.127)	0.222 (CI = +/-0.219; p = 0.048)	-0.137 (CI = +/-0.067; p = 0.001)	0.950	+9.62%	-4.46%
Loss Cost	2016.2	0.080 (CI = +/-0.053; p = 0.008)	0.047 (CI = +/-0.076; p = 0.196)	0.260 (CI = +/-0.245; p = 0.040)	-0.126 (CI = +/-0.075; p = 0.004)	0.939	+8.32%	-4.46%
Loss Cost	2017.1	0.084 (CI = +/-0.074; p = 0.032)	0.045 (CI = +/-0.087; p = 0.266)	0.249 (CI = +/-0.301; p = 0.093)	-0.129 (CI = +/-0.094; p = 0.013)	0.928	+8.72%	-4.46%
Loss Cost	2017.2	0.047 (CI = +/-0.092; p = 0.269)	0.032 (CI = +/-0.085; p = 0.400)	0.356 (CI = +/-0.334; p = 0.040)	-0.092 (CI = +/-0.107; p = 0.081)	0.921	+4.78%	-4.46%
Severity	2013.1	0.054 (CI = +/-0.007; p = 0.000)	0.061 (CI = +/-0.023; p = 0.000)	0.301 (CI = +/-0.064; p = 0.000)	-0.105 (CI = +/-0.021; p = 0.000)	0.991	+5.58%	-4.92%
Severity	2013.2	0.053 (CI = +/-0.008; p = 0.000)	0.059 (CI = +/-0.024; p = 0.000)	0.308 (CI = +/-0.065; p = 0.000)	-0.103 (CI = +/-0.021; p = 0.000)	0.990	+5.40%	-4.92%
Severity	2014.1	0.054 (CI = +/-0.009; p = 0.000)	0.057 (CI = +/-0.025; p = 0.000)	0.302 (CI = +/-0.069; p = 0.000)	-0.105 (CI = +/-0.022; p = 0.000)	0.990	+5.56%	-4.92%
Severity	2014.2	0.054 (CI = +/-0.011; p = 0.000)	0.057 (CI = +/-0.027; p = 0.000)	0.302 (CI = +/-0.075; p = 0.000)	-0.105 (CI = +/-0.024; p = 0.000)	0.988	+5.55%	-4.92%
Severity	2015.1	0.057 (CI = +/-0.012; p = 0.000)	0.053 (CI = +/-0.027; p = 0.001)	0.290 (CI = +/-0.078; p = 0.000)	-0.108 (CI = +/-0.025; p = 0.000)	0.988	+5.91%	-4.92%
Severity	2015.2	0.058 (CI = +/-0.015; p = 0.000)	0.054 (CI = +/-0.030; p = 0.002)	0.288 (CI = +/-0.087; p = 0.000)	-0.108 (CI = +/-0.027; p = 0.000)	0.986	+5.97%	-4.92%
Severity	2016.1	0.055 (CI = +/-0.019; p = 0.000)	0.056 (CI = +/-0.032; p = 0.003)	0.298 (CI = +/-0.098; p = 0.000)	-0.105 (CI = +/-0.030; p = 0.000)	0.985	+5.64%	-4.92%
Severity	2016.2	0.052 (CI = +/-0.024; p = 0.001)	0.055 (CI = +/-0.035; p = 0.006)	0.308 (CI = +/-0.113; p = 0.000)	-0.103 (CI = +/-0.035; p = 0.000)	0.982	+5.34%	-4.92%
Severity	2017.1	0.057 (CI = +/-0.034; p = 0.005)	0.052 (CI = +/-0.039; p = 0.016)	0.293 (CI = +/-0.136; p = 0.001)	-0.107 (CI = +/-0.043; p = 0.000)	0.980	+5.84%	-4.92%
Severity	2017.2	0.043 (CI = +/-0.044; p = 0.053)	0.047 (CI = +/-0.040; p = 0.029)	0.333 (CI = +/-0.159; p = 0.002)	-0.093 (CI = +/-0.051; p = 0.003)	0.977	+4.39%	-4.92%
Frequency	2013.1	0.033 (CI = +/-0.012; p = 0.000)	-0.006 (CI = +/-0.041; p = 0.759)	-0.059 (CI = +/-0.113; p = 0.288)	-0.028 (CI = +/-0.037; p = 0.128)	0.781	+3.37%	+0.49%
Frequency	2013.2	0.031 (CI = +/-0.014; p = 0.000)	-0.009 (CI = +/-0.043; p = 0.678)	-0.051 (CI = +/-0.119; p = 0.375)	-0.027 (CI = +/-0.039; p = 0.166)	0.737	+3.19%	+0.49%
Frequency	2014.1	0.038 (CI = +/-0.015; p = 0.000)	-0.018 (CI = +/-0.041; p = 0.370)	-0.077 (CI = +/-0.114; p = 0.167)	-0.033 (CI = +/-0.037; p = 0.074)	0.782	+3.86%	+0.49%
Frequency	2014.2	0.043 (CI = +/-0.016; p = 0.000)	-0.012 (CI = +/-0.041; p = 0.540)	-0.098 (CI = +/-0.114; p = 0.087)	-0.038 (CI = +/-0.036; p = 0.040)	0.796	+4.40%	+0.49%
Frequency	2015.1	0.041 (CI = +/-0.020; p = 0.001)	-0.009 (CI = +/-0.044; p = 0.649)	-0.090 (CI = +/-0.125; p = 0.143)	-0.036 (CI = +/-0.039; p = 0.068)	0.730	+4.17%	+0.49%
Frequency	2015.2	0.043 (CI = +/-0.024; p = 0.002)	-0.007 (CI = +/-0.047; p = 0.734)	-0.098 (CI = +/-0.138; p = 0.146)	-0.038 (CI = +/-0.043; p = 0.074)	0.682	+4.41%	+0.49%
Frequency	2016.1	0.037 (CI = +/-0.030; p = 0.021)	-0.002 (CI = +/-0.050; p = 0.925)	-0.077 (CI = +/-0.153; p = 0.290)	-0.032 (CI = +/-0.047; p = 0.159)	0.552	+3.76%	+0.49%
Frequency	2016.2	0.028 (CI = +/-0.037; p = 0.121)	-0.007 (CI = +/-0.053; p = 0.756)	-0.047 (CI = +/-0.169; p = 0.543)	-0.023 (CI = +/-0.052; p = 0.343)	0.379	+2.83%	+0.49%
Frequency	2017.1	0.027 (CI = +/-0.051; p = 0.263)	-0.007 (CI = +/-0.060; p = 0.799)	-0.044 (CI = +/-0.209; p = 0.640)	-0.022 (CI = +/-0.065; p = 0.458)	0.209	+2.72%	+0.49%
Frequency	2017.2	0.004 (CI = +/-0.065; p = 0.897)	-0.015 (CI = +/-0.061; p = 0.582)	0.023 (CI = +/-0.238; p = 0.824)	0.001 (CI = +/-0.076; p = 0.972)	-0.023	+0.37%	+0.49%

AP

Coverage = AP
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: time, trend_level_change, seasonality, mobility
Future Trend Start Date = 2022-04-01

Loss Cost	2013.1	0.107 (CI = +/-0.016; p = 0.000)	0.041 (CI = +/-0.065; p = 0.208)	0.014 (CI = +/-0.003; p = 0.000)	-0.108 (CI = +/-0.055; p = 0.001)	0.943	+11.33%	-0.03%
Loss Cost	2013.2	0.107 (CI = +/-0.018; p = 0.000)	0.040 (CI = +/-0.068; p = 0.228)	0.014 (CI = +/-0.003; p = 0.000)	-0.107 (CI = +/-0.059; p = 0.001)	0.935	+11.32%	-0.02%
Loss Cost	2014.1	0.115 (CI = +/-0.018; p = 0.000)	0.025 (CI = +/-0.064; p = 0.418)	0.015 (CI = +/-0.003; p = 0.000)	-0.125 (CI = +/-0.056; p = 0.000)	0.946	+12.23%	-0.95%
Loss Cost	2014.2	0.121 (CI = +/-0.019; p = 0.000)	0.034 (CI = +/-0.063; p = 0.278)	0.015 (CI = +/-0.003; p = 0.000)	-0.136 (CI = +/-0.057; p = 0.000)	0.947	+12.83%	-1.50%
Loss Cost	2015.1	0.125 (CI = +/-0.021; p = 0.000)	0.026 (CI = +/-0.065; p = 0.404)	0.016 (CI = +/-0.003; p = 0.000)	-0.144 (CI = +/-0.060; p = 0.000)	0.946	+13.32%	-1.92%
Loss Cost	2015.2	0.129 (CI = +/-0.024; p = 0.000)	0.032 (CI = +/-0.067; p = 0.320)	0.016 (CI = +/-0.003; p = 0.000)	-0.153 (CI = +/-0.063; p = 0.000)	0.943	+13.81%	-2.29%
Loss Cost	2016.1	0.130 (CI = +/-0.027; p = 0.000)	0.031 (CI = +/-0.072; p = 0.371)	0.016 (CI = +/-0.003; p = 0.000)	-0.154 (CI = +/-0.069; p = 0.000)	0.936	+13.92%	-2.37%
Loss Cost	2016.2	0.131 (CI = +/-0.032; p = 0.000)	0.031 (CI = +/-0.076; p = 0.396)	0.016 (CI = +/-0.004; p = 0.000)	-0.155 (CI = +/-0.075; p = 0.001)	0.928	+13.94%	-2.38%
Loss Cost	2017.1	0.140 (CI = +/-0.035; p = 0.000)	0.020 (CI = +/-0.078; p = 0.589)	0.016 (CI = +/-0.004; p = 0.000)	-0.170 (CI = +/-0.079; p = 0.000)	0.932	+15.04%	-2.97%
Loss Cost	2017.2	0.138 (CI = +/-0.041; p = 0.000)	0.018 (CI = +/-0.084; p = 0.656)	0.016 (CI = +/-0.004; p = 0.000)	-0.167 (CI = +/-0.087; p = 0.001)	0.925	+14.80%	-2.88%
Severity	2013.1	0.075 (CI = +/-0.013; p = 0.000)	0.042 (CI = +/-0.052; p = 0.107)	0.004 (CI = +/-0.003; p = 0.003)	-0.061 (CI = +/-0.044; p = 0.008)	0.932	+7.81%	+1.40%
Severity	2013.2	0.076 (CI = +/-0.014; p = 0.000)	0.044 (CI = +/-0.054; p = 0.107)	0.004 (CI = +/-0.003; p = 0.004)	-0.063 (CI = +/-0.046; p = 0.010)	0.922	+7.91%	+1.28%
Severity	2014.1	0.081 (CI = +/-0.015; p = 0.000)	0.035 (CI = +/-0.054; p = 0.187)	0.005 (CI = +/-0.003; p = 0.002)	-0.073 (CI = +/-0.047; p = 0.004)	0.924	+8.40%	+0.76%
Severity	2014.2	0.083 (CI = +/-0.017; p = 0.000)	0.039 (CI = +/-0.055; p = 0.152)	0.005 (CI = +/-0.003; p = 0.002)	-0.079 (CI = +/-0.050; p = 0.004)	0.917	+8.69%	+0.48%
Severity	2015.1	0.090 (CI = +/-0.018; p = 0.000)	0.029 (CI = +/-0.054; p = 0.275)	0.005 (CI = +/-0.003; p = 0.001)	-0.091 (CI = +/-0.050; p = 0.001)	0.923	+9.40%	-0.16%
Severity	2015.2	0.094 (CI = +/-0.020; p = 0.000)	0.034 (CI = +/-0.055; p = 0.211)	0.005 (CI = +/-0.003; p = 0.001)	-0.098 (CI = +/-0.052; p = 0.001)	0.917	+9.80%	-0.49%
Severity	2016.1	0.098 (CI = +/-0.022; p = 0.000)	0.027 (CI = +/-0.057; p = 0.326)	0.006 (CI = +/-0.003; p = 0.001)	-0.107 (CI = +/-0.055; p = 0.001)	0.913	+10.34%	-0.89%
Severity	2016.2	0.102 (CI = +/-0.025; p = 0.000)	0.032 (CI = +/-0.060; p = 0.275)	0.006 (CI = +/-0.003; p = 0.001)	-0.113 (CI = +/-0.059; p = 0.001)	0.901	+10.74%	-1.13%
Severity	2017.1	0.112 (CI = +/-0.026; p = 0.000)	0.020 (CI = +/-0.058; p = 0.470)	0.006 (CI = +/-0.003; p = 0.000)	-0.130 (CI = +/-0.059; p = 0.000)	0.912	+11.86%	-1.76%
Severity	2017.2	0.114 (CI = +/-0.030; p = 0.000)	0.022 (CI = +/-0.062; p = 0.447)	0.006 (CI = +/-0.003; p = 0.001)	-0.133 (CI = +/-0.064; p = 0.001)	0.893	+12.11%	-1.86%
Frequency	2013.1	0.032 (CI = +/-0.010; p = 0.000)	-0.001 (CI = +/-0.040; p = 0.949)	0.010 (CI = +/-0.002; p = 0.000)	-0.046 (CI = +/-0.034; p = 0.010)	0.864	+3.27%	-1.41%
Frequency	2013.2	0.031 (CI = +/-0.011; p = 0.000)	-0.003 (CI = +/-0.042; p = 0.876)	0.010 (CI = +/-0.002; p = 0.000)	-0.044 (CI = +/-0.036; p = 0.019)	0.858	+3.16%	-1.29%
Frequency	2014.1	0.035 (CI = +/-0.012; p = 0.000)	-0.010 (CI = +/-0.041; p = 0.618)	0.010 (CI = +/-0.002; p = 0.000)	-0.052 (CI = +/-0.036; p = 0.008)	0.873	+3.54%	-1.70%
Frequency	2014.2	0.037 (CI = +/-0.013; p = 0.000)	-0.006 (CI = +/-0.042; p = 0.773)	0.011 (CI = +/-0.002; p = 0.000)	-0.057 (CI = +/-0.038; p = 0.005)	0.879	+3.81%	-1.97%
Frequency	2015.1	0.035 (CI = +/-0.015; p = 0.000)	-0.002 (CI = +/-0.044; p = 0.909)	0.010 (CI = +/-0.002; p = 0.000)	-0.053 (CI = +/-0.040; p = 0.013)	0.876	+3.59%	-1.76%
Frequency	2015.2	0.036 (CI = +/-0.016; p = 0.000)	-0.002 (CI = +/-0.047; p = 0.941)	0.010 (CI = +/-0.002; p = 0.000)	-0.054 (CI = +/-0.044; p = 0.018)	0.873	+3.65%	-1.81%
Frequency	2016.1	0.032 (CI = +/-0.019; p = 0.002)	0.004 (CI = +/-0.048; p = 0.871)	0.010 (CI = +/-0.002; p = 0.000)	-0.047 (CI = +/-0.046; p = 0.047)	0.875	+3.25%	-1.50%
Frequency	2016.2	0.029 (CI = +/-0.021; p = 0.010)	-0.001 (CI = +/-0.050; p = 0.982)	0.010 (CI = +/-0.002; p = 0.000)	-0.041 (CI = +/-0.049; p = 0.095)	0.878	+2.89%	-1.26%
Frequency	2017.1	0.028 (CI = +/-0.024; p = 0.028)	0.000 (CI = +/-0.054; p = 0.999)	0.010 (CI = +/-0.002; p = 0.000)	-0.041 (CI = +/-0.055; p = 0.135)	0.876	+2.85%	-1.24%
Frequency	2017.2	0.024 (CI = +/-0.028; p = 0.088)	-0.005 (CI = +/-0.057; p = 0.856)	0.010 (CI = +/-0.003; p = 0.000)	-0.034 (CI = +/-0.059; p = 0.231)	0.879	+2.40%	-1.04%

AP

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

Loss Cost	2011.1	0.056 (CI = +/-0.019; p = 0.000)	0.243 (CI = +/-0.222; p = 0.033)	0.817	+5.74%
Loss Cost	2011.2	0.057 (CI = +/-0.021; p = 0.000)	0.236 (CI = +/-0.231; p = 0.046)	0.808	+5.86%
Loss Cost	2012.1	0.057 (CI = +/-0.023; p = 0.000)	0.234 (CI = +/-0.242; p = 0.057)	0.796	+5.90%
Loss Cost	2012.2	0.053 (CI = +/-0.025; p = 0.000)	0.261 (CI = +/-0.248; p = 0.040)	0.780	+5.41%
Loss Cost	2013.1	0.052 (CI = +/-0.028; p = 0.001)	0.266 (CI = +/-0.261; p = 0.046)	0.764	+5.32%
Loss Cost	2013.2	0.046 (CI = +/-0.030; p = 0.004)	0.300 (CI = +/-0.268; p = 0.030)	0.747	+4.68%
Loss Cost	2014.1	0.047 (CI = +/-0.033; p = 0.008)	0.295 (CI = +/-0.284; p = 0.043)	0.734	+4.79%
Loss Cost	2014.2	0.044 (CI = +/-0.037; p = 0.024)	0.311 (CI = +/-0.301; p = 0.044)	0.713	+4.46%
Loss Cost	2015.1	0.040 (CI = +/-0.042; p = 0.064)	0.331 (CI = +/-0.321; p = 0.044)	0.691	+4.05%
Loss Cost	2015.2	0.033 (CI = +/-0.048; p = 0.161)	0.362 (CI = +/-0.341; p = 0.039)	0.668	+3.37%
Loss Cost	2016.1	0.024 (CI = +/-0.054; p = 0.360)	0.404 (CI = +/-0.364; p = 0.031)	0.647	+2.43%
Loss Cost	2016.2	0.010 (CI = +/-0.061; p = 0.721)	0.465 (CI = +/-0.385; p = 0.021)	0.629	+1.05%
Loss Cost	2017.1	0.006 (CI = +/-0.072; p = 0.863)	0.484 (CI = +/-0.424; p = 0.028)	0.613	+0.59%
Loss Cost	2017.2	-0.013 (CI = +/-0.083; p = 0.749)	0.560 (CI = +/-0.458; p = 0.020)	0.600	-1.25%
Severity	2011.1	0.053 (CI = +/-0.010; p = 0.000)	0.061 (CI = +/-0.112; p = 0.276)	0.916	+5.44%
Severity	2011.2	0.054 (CI = +/-0.011; p = 0.000)	0.055 (CI = +/-0.116; p = 0.340)	0.910	+5.54%
Severity	2012.1	0.056 (CI = +/-0.011; p = 0.000)	0.045 (CI = +/-0.120; p = 0.447)	0.907	+5.71%
Severity	2012.2	0.054 (CI = +/-0.012; p = 0.000)	0.056 (CI = +/-0.124; p = 0.364)	0.897	+5.52%
Severity	2013.1	0.055 (CI = +/-0.014; p = 0.000)	0.050 (CI = +/-0.130; p = 0.437)	0.889	+5.63%
Severity	2013.2	0.053 (CI = +/-0.015; p = 0.000)	0.061 (CI = +/-0.136; p = 0.359)	0.876	+5.41%
Severity	2014.1	0.054 (CI = +/-0.017; p = 0.000)	0.052 (CI = +/-0.143; p = 0.460)	0.868	+5.60%
Severity	2014.2	0.053 (CI = +/-0.019; p = 0.000)	0.059 (CI = +/-0.151; p = 0.422)	0.851	+5.44%
Severity	2015.1	0.055 (CI = +/-0.021; p = 0.000)	0.047 (CI = +/-0.161; p = 0.545)	0.842	+5.70%
Severity	2015.2	0.053 (CI = +/-0.024; p = 0.000)	0.057 (CI = +/-0.172; p = 0.498)	0.820	+5.49%
Severity	2016.1	0.053 (CI = +/-0.028; p = 0.001)	0.058 (CI = +/-0.187; p = 0.524)	0.798	+5.47%
Severity	2016.2	0.049 (CI = +/-0.032; p = 0.005)	0.076 (CI = +/-0.202; p = 0.439)	0.769	+5.04%
Severity	2017.1	0.052 (CI = +/-0.038; p = 0.011)	0.066 (CI = +/-0.223; p = 0.539)	0.748	+5.29%
Severity	2017.2	0.043 (CI = +/-0.044; p = 0.052)	0.098 (CI = +/-0.244; p = 0.400)	0.708	+4.45%
Frequency	2011.1	0.003 (CI = +/-0.013; p = 0.667)	0.183 (CI = +/-0.152; p = 0.021)	0.345	+0.28%
Frequency	2011.2	0.003 (CI = +/-0.015; p = 0.674)	0.181 (CI = +/-0.159; p = 0.027)	0.340	+0.30%
Frequency	2012.1	0.002 (CI = +/-0.016; p = 0.819)	0.189 (CI = +/-0.166; p = 0.027)	0.327	+0.18%
Frequency	2012.2	-0.001 (CI = +/-0.017; p = 0.901)	0.206 (CI = +/-0.171; p = 0.020)	0.317	-0.10%
Frequency	2013.1	-0.003 (CI = +/-0.019; p = 0.751)	0.216 (CI = +/-0.178; p = 0.020)	0.309	-0.29%
Frequency	2013.2	-0.007 (CI = +/-0.020; p = 0.488)	0.239 (CI = +/-0.184; p = 0.013)	0.309	-0.69%
Frequency	2014.1	-0.008 (CI = +/-0.023; p = 0.489)	0.243 (CI = +/-0.195; p = 0.017)	0.305	-0.77%
Frequency	2014.2	-0.009 (CI = +/-0.026; p = 0.456)	0.251 (CI = +/-0.207; p = 0.020)	0.301	-0.93%
Frequency	2015.1	-0.016 (CI = +/-0.028; p = 0.256)	0.283 (CI = +/-0.214; p = 0.012)	0.313	-1.56%
Frequency	2015.2	-0.020 (CI = +/-0.032; p = 0.195)	0.305 (CI = +/-0.228; p = 0.011)	0.320	-2.01%
Frequency	2016.1	-0.029 (CI = +/-0.035; p = 0.098)	0.347 (CI = +/-0.237; p = 0.007)	0.350	-2.88%
Frequency	2016.2	-0.039 (CI = +/-0.040; p = 0.054)	0.389 (CI = +/-0.250; p = 0.005)	0.383	-3.80%
Frequency	2017.1	-0.046 (CI = +/-0.046; p = 0.051)	0.418 (CI = +/-0.272; p = 0.005)	0.397	-4.46%
Frequency	2017.2	-0.056 (CI = +/-0.053; p = 0.041)	0.461 (CI = +/-0.296; p = 0.005)	0.420	-5.45%

AP

Coverage = AP
End Trend Period = 2021.1
Excluded Points = NA
Parameters Included: time, seasonality

Loss Cost	2011.1	0.048 (CI = +/-0.021; p = 0.000)	0.107 (CI = +/-0.128; p = 0.096)	0.546	+4.93%
Loss Cost	2011.2	0.051 (CI = +/-0.023; p = 0.000)	0.115 (CI = +/-0.135; p = 0.088)	0.524	+5.19%
Loss Cost	2012.1	0.049 (CI = +/-0.026; p = 0.001)	0.122 (CI = +/-0.142; p = 0.088)	0.489	+4.98%
Loss Cost	2012.2	0.044 (CI = +/-0.029; p = 0.005)	0.107 (CI = +/-0.148; p = 0.144)	0.378	+4.50%
Loss Cost	2013.1	0.040 (CI = +/-0.032; p = 0.017)	0.119 (CI = +/-0.155; p = 0.123)	0.333	+4.07%
Loss Cost	2013.2	0.033 (CI = +/-0.035; p = 0.062)	0.100 (CI = +/-0.162; p = 0.206)	0.185	+3.38%
Loss Cost	2014.1	0.030 (CI = +/-0.040; p = 0.126)	0.107 (CI = +/-0.174; p = 0.206)	0.151	+3.09%
Loss Cost	2014.2	0.027 (CI = +/-0.047; p = 0.229)	0.099 (CI = +/-0.190; p = 0.276)	0.045	+2.77%
Loss Cost	2015.1	0.016 (CI = +/-0.053; p = 0.505)	0.123 (CI = +/-0.198; p = 0.196)	0.032	+1.65%
Loss Cost	2015.2	0.008 (CI = +/-0.063; p = 0.770)	0.106 (CI = +/-0.218; p = 0.301)	-0.076	+0.84%
Loss Cost	2016.1	-0.014 (CI = +/-0.066; p = 0.648)	0.146 (CI = +/-0.211; p = 0.149)	0.072	-1.36%
Loss Cost	2016.2	-0.034 (CI = +/-0.078; p = 0.337)	0.109 (CI = +/-0.224; p = 0.289)	0.089	-3.34%
Loss Cost	2017.1	-0.058 (CI = +/-0.088; p = 0.158)	0.145 (CI = +/-0.230; p = 0.173)	0.272	-5.65%
Loss Cost	2017.2	-0.095 (CI = +/-0.100; p = 0.058)	0.089 (CI = +/-0.229; p = 0.363)	0.482	-9.11%
Severity	2011.1	0.048 (CI = +/-0.005; p = 0.000)	0.063 (CI = +/-0.030; p = 0.000)	0.956	+4.89%
Severity	2011.2	0.049 (CI = +/-0.005; p = 0.000)	0.069 (CI = +/-0.029; p = 0.000)	0.960	+5.07%
Severity	2012.1	0.050 (CI = +/-0.005; p = 0.000)	0.067 (CI = +/-0.030; p = 0.000)	0.956	+5.13%
Severity	2012.2	0.048 (CI = +/-0.006; p = 0.000)	0.062 (CI = +/-0.030; p = 0.001)	0.950	+4.96%
Severity	2013.1	0.048 (CI = +/-0.007; p = 0.000)	0.063 (CI = +/-0.032; p = 0.001)	0.943	+4.92%
Severity	2013.2	0.046 (CI = +/-0.007; p = 0.000)	0.058 (CI = +/-0.032; p = 0.002)	0.932	+4.71%
Severity	2014.1	0.046 (CI = +/-0.008; p = 0.000)	0.057 (CI = +/-0.035; p = 0.004)	0.923	+4.73%
Severity	2014.2	0.045 (CI = +/-0.009; p = 0.000)	0.054 (CI = +/-0.038; p = 0.008)	0.898	+4.60%
Severity	2015.1	0.046 (CI = +/-0.011; p = 0.000)	0.053 (CI = +/-0.041; p = 0.016)	0.886	+4.67%
Severity	2015.2	0.044 (CI = +/-0.013; p = 0.000)	0.050 (CI = +/-0.045; p = 0.034)	0.840	+4.50%
Severity	2016.1	0.040 (CI = +/-0.015; p = 0.000)	0.056 (CI = +/-0.047; p = 0.024)	0.822	+4.12%
Severity	2016.2	0.036 (CI = +/-0.017; p = 0.002)	0.048 (CI = +/-0.050; p = 0.055)	0.731	+3.67%
Severity	2017.1	0.035 (CI = +/-0.022; p = 0.008)	0.050 (CI = +/-0.058; p = 0.080)	0.685	+3.57%
Severity	2017.2	0.024 (CI = +/-0.022; p = 0.037)	0.032 (CI = +/-0.049; p = 0.152)	0.508	+2.40%
Frequency	2011.1	0.000 (CI = +/-0.018; p = 0.965)	0.044 (CI = +/-0.110; p = 0.408)	-0.068	+0.04%
Frequency	2011.2	0.001 (CI = +/-0.020; p = 0.911)	0.047 (CI = +/-0.117; p = 0.408)	-0.072	+0.11%
Frequency	2012.1	-0.001 (CI = +/-0.022; p = 0.897)	0.055 (CI = +/-0.122; p = 0.357)	-0.064	-0.14%
Frequency	2012.2	-0.004 (CI = +/-0.025; p = 0.713)	0.045 (CI = +/-0.129; p = 0.467)	-0.079	-0.44%
Frequency	2013.1	-0.008 (CI = +/-0.028; p = 0.540)	0.056 (CI = +/-0.135; p = 0.392)	-0.055	-0.80%
Frequency	2013.2	-0.013 (CI = +/-0.031; p = 0.387)	0.042 (CI = +/-0.143; p = 0.535)	-0.046	-1.28%
Frequency	2014.1	-0.016 (CI = +/-0.035; p = 0.350)	0.049 (CI = +/-0.153; p = 0.495)	-0.042	-1.57%
Frequency	2014.2	-0.018 (CI = +/-0.042; p = 0.370)	0.045 (CI = +/-0.168; p = 0.569)	-0.051	-1.75%
Frequency	2015.1	-0.029 (CI = +/-0.045; p = 0.181)	0.070 (CI = +/-0.170; p = 0.382)	0.070	-2.88%
Frequency	2015.2	-0.036 (CI = +/-0.054; p = 0.173)	0.056 (CI = +/-0.188; p = 0.517)	0.083	-3.50%
Frequency	2016.1	-0.054 (CI = +/-0.058; p = 0.063)	0.090 (CI = +/-0.183; p = 0.291)	0.282	-5.26%
Frequency	2016.2	-0.070 (CI = +/-0.069; p = 0.048)	0.061 (CI = +/-0.198; p = 0.493)	0.361	-6.76%
Frequency	2017.1	-0.093 (CI = +/-0.076; p = 0.024)	0.096 (CI = +/-0.198; p = 0.282)	0.512	-8.90%
Frequency	2017.2	-0.119 (CI = +/-0.094; p = 0.022)	0.057 (CI = +/-0.215; p = 0.529)	0.603	-11.24%

AP

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

Loss Cost	2011.1	0.067 (CI = +/-0.016; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.130 (CI = +/-0.142; p = 0.072)	0.924	+6.96%
Loss Cost	2011.2	0.069 (CI = +/-0.017; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.117 (CI = +/-0.148; p = 0.116)	0.922	+7.20%
Loss Cost	2012.1	0.071 (CI = +/-0.018; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.109 (CI = +/-0.155; p = 0.159)	0.918	+7.34%
Loss Cost	2012.2	0.066 (CI = +/-0.019; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.136 (CI = +/-0.157; p = 0.087)	0.914	+6.82%
Loss Cost	2013.1	0.066 (CI = +/-0.022; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.137 (CI = +/-0.167; p = 0.103)	0.908	+6.80%
Loss Cost	2013.2	0.059 (CI = +/-0.022; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.170 (CI = +/-0.167; p = 0.046)	0.907	+6.09%
Loss Cost	2014.1	0.061 (CI = +/-0.025; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.161 (CI = +/-0.177; p = 0.071)	0.903	+6.29%
Loss Cost	2014.2	0.058 (CI = +/-0.027; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.175 (CI = +/-0.186; p = 0.063)	0.896	+5.96%
Loss Cost	2015.1	0.054 (CI = +/-0.030; p = 0.001)	0.009 (CI = +/-0.004; p = 0.000)	0.193 (CI = +/-0.196; p = 0.053)	0.890	+5.53%
Loss Cost	2015.2	0.047 (CI = +/-0.032; p = 0.007)	0.009 (CI = +/-0.004; p = 0.000)	0.221 (CI = +/-0.201; p = 0.033)	0.887	+4.82%
Loss Cost	2016.1	0.038 (CI = +/-0.034; p = 0.031)	0.009 (CI = +/-0.004; p = 0.000)	0.254 (CI = +/-0.201; p = 0.016)	0.890	+3.87%
Loss Cost	2016.2	0.026 (CI = +/-0.033; p = 0.120)	0.009 (CI = +/-0.003; p = 0.000)	0.296 (CI = +/-0.187; p = 0.004)	0.906	+2.60%
Loss Cost	2017.1	0.021 (CI = +/-0.036; p = 0.231)	0.009 (CI = +/-0.003; p = 0.000)	0.309 (CI = +/-0.195; p = 0.004)	0.905	+2.14%
Loss Cost	2017.2	0.008 (CI = +/-0.033; p = 0.626)	0.010 (CI = +/-0.003; p = 0.000)	0.342 (CI = +/-0.167; p = 0.001)	0.931	+0.76%
Severity	2011.1	0.047 (CI = +/-0.011; p = 0.000)	0.001 (CI = +/-0.002; p = 0.352)	0.124 (CI = +/-0.096; p = 0.014)	0.937	+4.84%
Severity	2011.2	0.048 (CI = +/-0.012; p = 0.000)	0.001 (CI = +/-0.002; p = 0.353)	0.122 (CI = +/-0.101; p = 0.021)	0.932	+4.88%
Severity	2012.1	0.049 (CI = +/-0.013; p = 0.000)	0.001 (CI = +/-0.002; p = 0.336)	0.115 (CI = +/-0.106; p = 0.035)	0.928	+5.01%
Severity	2012.2	0.046 (CI = +/-0.013; p = 0.000)	0.001 (CI = +/-0.002; p = 0.395)	0.132 (CI = +/-0.108; p = 0.019)	0.924	+4.67%
Severity	2013.1	0.046 (CI = +/-0.015; p = 0.000)	0.001 (CI = +/-0.003; p = 0.405)	0.131 (CI = +/-0.114; p = 0.026)	0.918	+4.69%
Severity	2013.2	0.042 (CI = +/-0.016; p = 0.000)	0.001 (CI = +/-0.002; p = 0.465)	0.151 (CI = +/-0.116; p = 0.013)	0.914	+4.28%
Severity	2014.1	0.042 (CI = +/-0.017; p = 0.000)	0.001 (CI = +/-0.003; p = 0.470)	0.148 (CI = +/-0.124; p = 0.021)	0.907	+4.34%
Severity	2014.2	0.039 (CI = +/-0.019; p = 0.000)	0.001 (CI = +/-0.003; p = 0.514)	0.165 (CI = +/-0.128; p = 0.014)	0.899	+3.97%
Severity	2015.1	0.039 (CI = +/-0.021; p = 0.001)	0.001 (CI = +/-0.003; p = 0.521)	0.162 (CI = +/-0.136; p = 0.022)	0.891	+4.02%
Severity	2015.2	0.035 (CI = +/-0.023; p = 0.005)	0.001 (CI = +/-0.003; p = 0.545)	0.180 (CI = +/-0.141; p = 0.015)	0.883	+3.56%
Severity	2016.1	0.032 (CI = +/-0.025; p = 0.015)	0.001 (CI = +/-0.003; p = 0.557)	0.191 (CI = +/-0.148; p = 0.015)	0.871	+3.27%
Severity	2016.2	0.026 (CI = +/-0.026; p = 0.054)	0.001 (CI = +/-0.003; p = 0.527)	0.212 (CI = +/-0.149; p = 0.008)	0.866	+2.62%
Severity	2017.1	0.025 (CI = +/-0.029; p = 0.091)	0.001 (CI = +/-0.003; p = 0.533)	0.215 (CI = +/-0.158; p = 0.011)	0.852	+2.52%
Severity	2017.2	0.017 (CI = +/-0.030; p = 0.240)	0.001 (CI = +/-0.003; p = 0.395)	0.235 (CI = +/-0.151; p = 0.005)	0.853	+1.70%
Frequency	2011.1	0.020 (CI = +/-0.009; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.006 (CI = +/-0.078; p = 0.879)	0.826	+2.02%
Frequency	2011.2	0.022 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	-0.005 (CI = +/-0.080; p = 0.909)	0.833	+2.21%
Frequency	2012.1	0.022 (CI = +/-0.010; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	-0.005 (CI = +/-0.085; p = 0.896)	0.828	+2.22%
Frequency	2012.2	0.020 (CI = +/-0.011; p = 0.001)	0.008 (CI = +/-0.002; p = 0.000)	0.004 (CI = +/-0.088; p = 0.932)	0.824	+2.05%
Frequency	2013.1	0.020 (CI = +/-0.012; p = 0.002)	0.008 (CI = +/-0.002; p = 0.000)	0.005 (CI = +/-0.093; p = 0.904)	0.820	+2.02%
Frequency	2013.2	0.017 (CI = +/-0.013; p = 0.011)	0.008 (CI = +/-0.002; p = 0.000)	0.019 (CI = +/-0.096; p = 0.679)	0.822	+1.73%
Frequency	2014.1	0.018 (CI = +/-0.014; p = 0.014)	0.008 (CI = +/-0.002; p = 0.000)	0.013 (CI = +/-0.101; p = 0.790)	0.823	+1.87%
Frequency	2014.2	0.019 (CI = +/-0.016; p = 0.021)	0.008 (CI = +/-0.002; p = 0.000)	0.011 (CI = +/-0.108; p = 0.836)	0.821	+1.92%
Frequency	2015.1	0.014 (CI = +/-0.017; p = 0.087)	0.008 (CI = +/-0.002; p = 0.000)	0.031 (CI = +/-0.108; p = 0.557)	0.833	+1.45%
Frequency	2015.2	0.012 (CI = +/-0.018; p = 0.185)	0.008 (CI = +/-0.002; p = 0.000)	0.040 (CI = +/-0.114; p = 0.464)	0.834	+1.21%
Frequency	2016.1	0.006 (CI = +/-0.019; p = 0.515)	0.008 (CI = +/-0.002; p = 0.000)	0.063 (CI = +/-0.110; p = 0.238)	0.859	+0.58%
Frequency	2016.2	0.000 (CI = +/-0.019; p = 0.979)	0.008 (CI = +/-0.002; p = 0.000)	0.084 (CI = +/-0.105; p = 0.109)	0.883	-0.02%
Frequency	2017.1	-0.004 (CI = +/-0.020; p = 0.700)	0.008 (CI = +/-0.002; p = 0.000)	0.094 (CI = +/-0.108; p = 0.082)	0.890	-0.37%
Frequency	2017.2	-0.009 (CI = +/-0.020; p = 0.334)	0.009 (CI = +/-0.002; p = 0.000)	0.108 (CI = +/-0.102; p = 0.041)	0.909	-0.93%

AP

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

Loss Cost	2011.1	0.079 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.917	+8.23%
Loss Cost	2011.2	0.081 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.917	+8.40%
Loss Cost	2012.1	0.082 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.914	+8.53%
Loss Cost	2012.2	0.080 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.907	+8.36%
Loss Cost	2013.1	0.081 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.900	+8.43%
Loss Cost	2013.2	0.079 (CI = +/-0.012; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.892	+8.22%
Loss Cost	2014.1	0.081 (CI = +/-0.013; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.891	+8.41%
Loss Cost	2014.2	0.081 (CI = +/-0.014; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.881	+8.39%
Loss Cost	2015.1	0.080 (CI = +/-0.015; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.871	+8.33%
Loss Cost	2015.2	0.078 (CI = +/-0.017; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.860	+8.16%
Loss Cost	2016.1	0.076 (CI = +/-0.018; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.850	+7.90%
Loss Cost	2016.2	0.072 (CI = +/-0.020; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.845	+7.47%
Loss Cost	2017.1	0.072 (CI = +/-0.022; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.837	+7.45%
Loss Cost	2017.2	0.066 (CI = +/-0.024; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	0.838	+6.81%
Severity	2011.1	0.059 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.002; p = 0.060)	0.923	+6.03%
Severity	2011.2	0.059 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.002; p = 0.062)	0.919	+6.11%
Severity	2012.1	0.060 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.002; p = 0.063)	0.917	+6.23%
Severity	2012.2	0.060 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.002; p = 0.065)	0.907	+6.14%
Severity	2013.1	0.060 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.002; p = 0.071)	0.901	+6.23%
Severity	2013.2	0.060 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.003; p = 0.072)	0.889	+6.14%
Severity	2014.1	0.061 (CI = +/-0.010; p = 0.000)	0.002 (CI = +/-0.003; p = 0.080)	0.883	+6.25%
Severity	2014.2	0.060 (CI = +/-0.010; p = 0.000)	0.002 (CI = +/-0.003; p = 0.085)	0.868	+6.20%
Severity	2015.1	0.061 (CI = +/-0.011; p = 0.000)	0.002 (CI = +/-0.003; p = 0.098)	0.861	+6.34%
Severity	2015.2	0.061 (CI = +/-0.012; p = 0.000)	0.002 (CI = +/-0.003; p = 0.102)	0.842	+6.26%
Severity	2016.1	0.061 (CI = +/-0.014; p = 0.000)	0.002 (CI = +/-0.003; p = 0.115)	0.822	+6.26%
Severity	2016.2	0.059 (CI = +/-0.015; p = 0.000)	0.002 (CI = +/-0.003; p = 0.110)	0.796	+6.09%
Severity	2017.1	0.060 (CI = +/-0.017; p = 0.000)	0.002 (CI = +/-0.003; p = 0.136)	0.778	+6.20%
Severity	2017.2	0.057 (CI = +/-0.019; p = 0.000)	0.003 (CI = +/-0.003; p = 0.110)	0.745	+5.85%
Frequency	2011.1	0.021 (CI = +/-0.005; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.832	+2.08%
Frequency	2011.2	0.021 (CI = +/-0.005; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.839	+2.16%
Frequency	2012.1	0.021 (CI = +/-0.005; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.835	+2.17%
Frequency	2012.2	0.021 (CI = +/-0.006; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.832	+2.09%
Frequency	2013.1	0.021 (CI = +/-0.006; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.828	+2.08%
Frequency	2013.2	0.019 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.829	+1.96%
Frequency	2014.1	0.020 (CI = +/-0.007; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.831	+2.03%
Frequency	2014.2	0.020 (CI = +/-0.007; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.829	+2.06%
Frequency	2015.1	0.019 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.838	+1.87%
Frequency	2015.2	0.018 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.838	+1.79%
Frequency	2016.1	0.015 (CI = +/-0.009; p = 0.002)	0.009 (CI = +/-0.002; p = 0.000)	0.855	+1.54%
Frequency	2016.2	0.013 (CI = +/-0.009; p = 0.009)	0.009 (CI = +/-0.002; p = 0.000)	0.869	+1.30%
Frequency	2017.1	0.012 (CI = +/-0.010; p = 0.027)	0.009 (CI = +/-0.002; p = 0.000)	0.871	+1.18%
Frequency	2017.2	0.009 (CI = +/-0.011; p = 0.103)	0.009 (CI = +/-0.002; p = 0.000)	0.882	+0.91%

AP

Coverage = AP
End Trend Period = 2019.2
Excluded Points = NA
Parameters Included: time

Loss Cost	2011.1	0.079 (CI = +/-0.014; p = 0.000)	0.895	+8.23%
Loss Cost	2011.2	0.084 (CI = +/-0.014; p = 0.000)	0.910	+8.77%
Loss Cost	2012.1	0.089 (CI = +/-0.015; p = 0.000)	0.918	+9.28%
Loss Cost	2012.2	0.085 (CI = +/-0.016; p = 0.000)	0.902	+8.90%
Loss Cost	2013.1	0.089 (CI = +/-0.018; p = 0.000)	0.900	+9.32%
Loss Cost	2013.2	0.084 (CI = +/-0.020; p = 0.000)	0.879	+8.76%
Loss Cost	2014.1	0.094 (CI = +/-0.018; p = 0.000)	0.920	+9.81%
Loss Cost	2014.2	0.097 (CI = +/-0.022; p = 0.000)	0.909	+10.20%
Loss Cost	2015.1	0.101 (CI = +/-0.027; p = 0.000)	0.894	+10.62%
Loss Cost	2015.2	0.101 (CI = +/-0.034; p = 0.000)	0.858	+10.65%
Loss Cost	2016.1	0.097 (CI = +/-0.045; p = 0.002)	0.794	+10.18%
Loss Cost	2016.2	0.080 (CI = +/-0.053; p = 0.012)	0.697	+8.32%
Loss Cost	2017.1	0.091 (CI = +/-0.077; p = 0.031)	0.660	+9.56%
Loss Cost	2017.2	0.047 (CI = +/-0.052; p = 0.065)	0.642	+4.78%
Severity	2011.1	0.052 (CI = +/-0.009; p = 0.000)	0.908	+5.38%
Severity	2011.2	0.054 (CI = +/-0.009; p = 0.000)	0.902	+5.54%
Severity	2012.1	0.057 (CI = +/-0.010; p = 0.000)	0.910	+5.85%
Severity	2012.2	0.054 (CI = +/-0.011; p = 0.000)	0.895	+5.55%
Severity	2013.1	0.056 (CI = +/-0.012; p = 0.000)	0.888	+5.78%
Severity	2013.2	0.053 (CI = +/-0.013; p = 0.000)	0.866	+5.40%
Severity	2014.1	0.056 (CI = +/-0.014; p = 0.000)	0.872	+5.81%
Severity	2014.2	0.054 (CI = +/-0.017; p = 0.000)	0.832	+5.55%
Severity	2015.1	0.061 (CI = +/-0.019; p = 0.000)	0.860	+6.25%
Severity	2015.2	0.058 (CI = +/-0.024; p = 0.001)	0.805	+5.97%
Severity	2016.1	0.060 (CI = +/-0.031; p = 0.003)	0.753	+6.21%
Severity	2016.2	0.052 (CI = +/-0.041; p = 0.022)	0.619	+5.34%
Severity	2017.1	0.066 (CI = +/-0.054; p = 0.028)	0.674	+6.79%
Severity	2017.2	0.043 (CI = +/-0.070; p = 0.147)	0.410	+4.39%
Frequency	2011.1	0.027 (CI = +/-0.008; p = 0.000)	0.728	+2.71%
Frequency	2011.2	0.030 (CI = +/-0.008; p = 0.000)	0.796	+3.06%
Frequency	2012.1	0.032 (CI = +/-0.009; p = 0.000)	0.794	+3.24%
Frequency	2012.2	0.031 (CI = +/-0.010; p = 0.000)	0.753	+3.18%
Frequency	2013.1	0.033 (CI = +/-0.012; p = 0.000)	0.740	+3.35%
Frequency	2013.2	0.031 (CI = +/-0.014; p = 0.000)	0.676	+3.19%
Frequency	2014.1	0.037 (CI = +/-0.014; p = 0.000)	0.763	+3.78%
Frequency	2014.2	0.043 (CI = +/-0.014; p = 0.000)	0.829	+4.40%
Frequency	2015.1	0.040 (CI = +/-0.017; p = 0.001)	0.769	+4.11%
Frequency	2015.2	0.043 (CI = +/-0.021; p = 0.002)	0.741	+4.41%
Frequency	2016.1	0.037 (CI = +/-0.025; p = 0.012)	0.623	+3.74%
Frequency	2016.2	0.028 (CI = +/-0.031; p = 0.069)	0.418	+2.83%
Frequency	2017.1	0.026 (CI = +/-0.047; p = 0.206)	0.203	+2.60%
Frequency	2017.2	0.004 (CI = +/-0.055; p = 0.845)	-0.313	+0.37%

Total Theft

Coverage = Total Theft
End Trend Period = 2021.1
Excluded Points = NA
Parameters Included: time

Loss Cost	2016.1	0.235 (CI = +/-0.036; p = 0.000)	0.955	+26.45%
Loss Cost	2016.2	0.230 (CI = +/-0.045; p = 0.000)	0.939	+25.89%
Loss Cost	2017.1	0.244 (CI = +/-0.053; p = 0.000)	0.937	+27.59%
Loss Cost	2017.2	0.232 (CI = +/-0.067; p = 0.000)	0.910	+26.07%
Loss Cost	2018.1	0.216 (CI = +/-0.089; p = 0.002)	0.863	+24.16%
Loss Cost	2018.2	0.183 (CI = +/-0.114; p = 0.011)	0.790	+20.13%
Severity	2016.1	0.141 (CI = +/-0.022; p = 0.000)	0.954	+15.14%
Severity	2016.2	0.149 (CI = +/-0.024; p = 0.000)	0.957	+16.07%
Severity	2017.1	0.161 (CI = +/-0.024; p = 0.000)	0.969	+17.42%
Severity	2017.2	0.167 (CI = +/-0.030; p = 0.000)	0.964	+18.18%
Severity	2018.1	0.162 (CI = +/-0.040; p = 0.000)	0.946	+17.54%
Severity	2018.2	0.150 (CI = +/-0.056; p = 0.002)	0.916	+16.15%
Frequency	2016.1	0.094 (CI = +/-0.032; p = 0.000)	0.810	+9.82%
Frequency	2016.2	0.081 (CI = +/-0.034; p = 0.001)	0.761	+8.46%
Frequency	2017.1	0.083 (CI = +/-0.044; p = 0.003)	0.702	+8.66%
Frequency	2017.2	0.065 (CI = +/-0.048; p = 0.017)	0.580	+6.68%
Frequency	2018.1	0.055 (CI = +/-0.065; p = 0.084)	0.378	+5.63%
Frequency	2018.2	0.034 (CI = +/-0.088; p = 0.346)	0.027	+3.43%

Total Theft

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

Loss Cost	2011.1	0.150 (CI = +/-0.047; p = 0.000)	0.376 (CI = +/-0.535; p = 0.161)	0.818	+16.24%
Loss Cost	2011.2	0.162 (CI = +/-0.049; p = 0.000)	0.302 (CI = +/-0.538; p = 0.260)	0.826	+17.62%
Loss Cost	2012.1	0.178 (CI = +/-0.051; p = 0.000)	0.209 (CI = +/-0.533; p = 0.427)	0.840	+19.43%
Loss Cost	2012.2	0.188 (CI = +/-0.055; p = 0.000)	0.146 (CI = +/-0.546; p = 0.585)	0.840	+20.69%
Loss Cost	2013.1	0.200 (CI = +/-0.059; p = 0.000)	0.076 (CI = +/-0.558; p = 0.782)	0.841	+22.19%
Loss Cost	2013.2	0.209 (CI = +/-0.065; p = 0.000)	0.026 (CI = +/-0.582; p = 0.928)	0.834	+23.30%
Loss Cost	2014.1	0.222 (CI = +/-0.071; p = 0.000)	-0.045 (CI = +/-0.604; p = 0.880)	0.831	+24.91%
Loss Cost	2014.2	0.234 (CI = +/-0.079; p = 0.000)	-0.103 (CI = +/-0.635; p = 0.739)	0.822	+26.33%
Loss Cost	2015.1	0.245 (CI = +/-0.088; p = 0.000)	-0.159 (CI = +/-0.673; p = 0.626)	0.810	+27.76%
Loss Cost	2015.2	0.256 (CI = +/-0.100; p = 0.000)	-0.210 (CI = +/-0.720; p = 0.547)	0.794	+29.12%
Loss Cost	2016.1	0.275 (CI = +/-0.114; p = 0.000)	-0.301 (CI = +/-0.766; p = 0.419)	0.784	+31.67%
Loss Cost	2016.2	0.273 (CI = +/-0.132; p = 0.000)	-0.291 (CI = +/-0.838; p = 0.472)	0.748	+31.38%
Loss Cost	2017.1	0.281 (CI = +/-0.156; p = 0.002)	-0.325 (CI = +/-0.924; p = 0.465)	0.713	+32.42%
Loss Cost	2017.2	0.269 (CI = +/-0.186; p = 0.008)	-0.276 (CI = +/-1.029; p = 0.574)	0.656	+30.85%
Severity	2011.1	0.098 (CI = +/-0.017; p = 0.000)	0.057 (CI = +/-0.195; p = 0.553)	0.920	+10.33%
Severity	2011.2	0.102 (CI = +/-0.018; p = 0.000)	0.031 (CI = +/-0.197; p = 0.747)	0.921	+10.79%
Severity	2012.1	0.107 (CI = +/-0.019; p = 0.000)	0.003 (CI = +/-0.198; p = 0.972)	0.922	+11.29%
Severity	2012.2	0.109 (CI = +/-0.021; p = 0.000)	-0.007 (CI = +/-0.207; p = 0.945)	0.915	+11.49%
Severity	2013.1	0.112 (CI = +/-0.023; p = 0.000)	-0.028 (CI = +/-0.214; p = 0.792)	0.911	+11.89%
Severity	2013.2	0.115 (CI = +/-0.025; p = 0.000)	-0.044 (CI = +/-0.224; p = 0.686)	0.905	+12.23%
Severity	2014.1	0.119 (CI = +/-0.028; p = 0.000)	-0.062 (CI = +/-0.235; p = 0.590)	0.897	+12.60%
Severity	2014.2	0.126 (CI = +/-0.030; p = 0.000)	-0.101 (CI = +/-0.241; p = 0.392)	0.898	+13.45%
Severity	2015.1	0.130 (CI = +/-0.034; p = 0.000)	-0.119 (CI = +/-0.256; p = 0.344)	0.887	+13.85%
Severity	2015.2	0.138 (CI = +/-0.037; p = 0.000)	-0.158 (CI = +/-0.268; p = 0.233)	0.883	+14.77%
Severity	2016.1	0.149 (CI = +/-0.041; p = 0.000)	-0.209 (CI = +/-0.278; p = 0.132)	0.883	+16.04%
Severity	2016.2	0.153 (CI = +/-0.048; p = 0.000)	-0.229 (CI = +/-0.302; p = 0.128)	0.866	+16.58%
Severity	2017.1	0.159 (CI = +/-0.056; p = 0.000)	-0.251 (CI = +/-0.332; p = 0.128)	0.845	+17.18%
Severity	2017.2	0.158 (CI = +/-0.067; p = 0.000)	-0.248 (CI = +/-0.371; p = 0.174)	0.810	+17.08%
Frequency	2011.1	0.052 (CI = +/-0.031; p = 0.002)	0.319 (CI = +/-0.356; p = 0.077)	0.645	+5.35%
Frequency	2011.2	0.060 (CI = +/-0.033; p = 0.001)	0.270 (CI = +/-0.358; p = 0.132)	0.666	+6.17%
Frequency	2012.1	0.071 (CI = +/-0.034; p = 0.000)	0.205 (CI = +/-0.352; p = 0.241)	0.703	+7.31%
Frequency	2012.2	0.079 (CI = +/-0.036; p = 0.000)	0.153 (CI = +/-0.355; p = 0.382)	0.720	+8.26%
Frequency	2013.1	0.088 (CI = +/-0.038; p = 0.000)	0.103 (CI = +/-0.362; p = 0.561)	0.732	+9.21%
Frequency	2013.2	0.094 (CI = +/-0.042; p = 0.000)	0.070 (CI = +/-0.377; p = 0.704)	0.727	+9.86%
Frequency	2014.1	0.104 (CI = +/-0.046; p = 0.000)	0.017 (CI = +/-0.388; p = 0.926)	0.733	+10.94%
Frequency	2014.2	0.108 (CI = +/-0.051; p = 0.000)	-0.002 (CI = +/-0.412; p = 0.993)	0.714	+11.35%
Frequency	2015.1	0.115 (CI = +/-0.057; p = 0.000)	-0.041 (CI = +/-0.436; p = 0.848)	0.703	+12.22%
Frequency	2015.2	0.118 (CI = +/-0.065; p = 0.001)	-0.053 (CI = +/-0.469; p = 0.815)	0.674	+12.51%
Frequency	2016.1	0.126 (CI = +/-0.075; p = 0.002)	-0.092 (CI = +/-0.505; p = 0.704)	0.655	+13.47%
Frequency	2016.2	0.120 (CI = +/-0.087; p = 0.010)	-0.062 (CI = +/-0.550; p = 0.814)	0.600	+12.70%
Frequency	2017.1	0.122 (CI = +/-0.102; p = 0.022)	-0.074 (CI = +/-0.608; p = 0.799)	0.555	+13.01%
Frequency	2017.2	0.111 (CI = +/-0.122; p = 0.070)	-0.029 (CI = +/-0.675; p = 0.929)	0.482	+11.76%

Total Theft

Coverage = Total Theft
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: time, trend_level_change
Future Trend Start Date = 2016-01-01

Loss Cost	2011.1	-0.013 (CI = +/-0.102; p = 0.797)	0.246 (CI = +/-0.129; p = 0.001)	0.875	-1.29%	+26.24%
Loss Cost	2011.2	-0.007 (CI = +/-0.121; p = 0.912)	0.239 (CI = +/-0.148; p = 0.003)	0.871	-0.65%	+26.16%
Loss Cost	2012.1	0.016 (CI = +/-0.145; p = 0.818)	0.214 (CI = +/-0.172; p = 0.017)	0.870	+1.65%	+25.92%
Loss Cost	2012.2	0.017 (CI = +/-0.179; p = 0.847)	0.213 (CI = +/-0.206; p = 0.043)	0.864	+1.71%	+25.91%
Loss Cost	2013.1	0.027 (CI = +/-0.230; p = 0.811)	0.203 (CI = +/-0.257; p = 0.116)	0.857	+2.73%	+25.84%
Loss Cost	2013.2	0.006 (CI = +/-0.309; p = 0.969)	0.225 (CI = +/-0.335; p = 0.178)	0.848	+0.58%	+25.95%
Loss Cost	2014.1	0.015 (CI = +/-0.448; p = 0.947)	0.216 (CI = +/-0.473; p = 0.354)	0.838	+1.47%	+25.92%
Loss Cost	2014.2	-0.004 (CI = +/-0.739; p = 0.990)	0.235 (CI = +/-0.762; p = 0.527)	0.825	-0.43%	+25.95%
Loss Cost	2015.1	-0.048 (CI = +/-1.614; p = 0.951)	0.279 (CI = +/-1.633; p = 0.724)	0.809	-4.69%	+25.99%
Loss Cost	2015.2	0.231 (CI = +/-0.054; p = 0.000)	NA (CI = +/-NA; p = NA)	0.801	+25.99%	+25.99%
Loss Cost	2016.1	0.237 (CI = +/-0.059; p = 0.000)	NA (CI = +/-NA; p = NA)	0.788	+26.77%	+26.77%
Loss Cost	2016.2	0.233 (CI = +/-0.066; p = 0.000)	NA (CI = +/-NA; p = NA)	0.755	+26.27%	+26.27%
Loss Cost	2017.1	0.233 (CI = +/-0.074; p = 0.000)	NA (CI = +/-NA; p = NA)	0.721	+26.22%	+26.22%
Loss Cost	2017.2	0.225 (CI = +/-0.083; p = 0.000)	NA (CI = +/-NA; p = NA)	0.671	+25.18%	+25.18%
Severity	2011.1	0.050 (CI = +/-0.040; p = 0.015)	0.068 (CI = +/-0.050; p = 0.010)	0.937	+5.16%	+12.53%
Severity	2011.2	0.054 (CI = +/-0.047; p = 0.025)	0.063 (CI = +/-0.058; p = 0.033)	0.933	+5.60%	+12.48%
Severity	2012.1	0.061 (CI = +/-0.057; p = 0.035)	0.056 (CI = +/-0.067; p = 0.100)	0.930	+6.32%	+12.42%
Severity	2012.2	0.053 (CI = +/-0.070; p = 0.133)	0.065 (CI = +/-0.080; p = 0.108)	0.924	+5.41%	+12.48%
Severity	2013.1	0.051 (CI = +/-0.090; p = 0.254)	0.067 (CI = +/-0.100; p = 0.178)	0.918	+5.20%	+12.50%
Severity	2013.2	0.038 (CI = +/-0.120; p = 0.519)	0.080 (CI = +/-0.130; p = 0.215)	0.911	+3.87%	+12.55%
Severity	2014.1	0.010 (CI = +/-0.173; p = 0.906)	0.109 (CI = +/-0.183; p = 0.229)	0.903	+1.00%	+12.63%
Severity	2014.2	0.036 (CI = +/-0.286; p = 0.796)	0.083 (CI = +/-0.294; p = 0.564)	0.895	+3.65%	+12.59%
Severity	2015.1	-0.093 (CI = +/-0.620; p = 0.756)	0.213 (CI = +/-0.627; p = 0.486)	0.885	-8.91%	+12.68%
Severity	2015.2	0.119 (CI = +/-0.021; p = 0.000)	NA (CI = +/-NA; p = NA)	0.880	+12.68%	+12.68%
Severity	2016.1	0.122 (CI = +/-0.022; p = 0.000)	NA (CI = +/-NA; p = NA)	0.873	+13.03%	+13.03%
Severity	2016.2	0.122 (CI = +/-0.025; p = 0.000)	NA (CI = +/-NA; p = NA)	0.853	+12.99%	+12.99%
Severity	2017.1	0.121 (CI = +/-0.028; p = 0.000)	NA (CI = +/-NA; p = NA)	0.830	+12.91%	+12.91%
Severity	2017.2	0.118 (CI = +/-0.031; p = 0.000)	NA (CI = +/-NA; p = NA)	0.797	+12.52%	+12.52%
Frequency	2011.1	-0.063 (CI = +/-0.066; p = 0.061)	0.178 (CI = +/-0.084; p = 0.000)	0.764	-6.13%	+12.18%
Frequency	2011.2	-0.061 (CI = +/-0.079; p = 0.123)	0.176 (CI = +/-0.097; p = 0.001)	0.763	-5.92%	+12.16%
Frequency	2012.1	-0.045 (CI = +/-0.094; p = 0.336)	0.158 (CI = +/-0.112; p = 0.007)	0.766	-4.39%	+12.01%
Frequency	2012.2	-0.036 (CI = +/-0.117; p = 0.534)	0.148 (CI = +/-0.134; p = 0.032)	0.763	-3.50%	+11.94%
Frequency	2013.1	-0.024 (CI = +/-0.149; p = 0.746)	0.136 (CI = +/-0.167; p = 0.105)	0.758	-2.34%	+11.87%
Frequency	2013.2	-0.032 (CI = +/-0.201; p = 0.743)	0.145 (CI = +/-0.218; p = 0.182)	0.747	-3.17%	+11.90%
Frequency	2014.1	0.005 (CI = +/-0.290; p = 0.974)	0.107 (CI = +/-0.307; p = 0.476)	0.739	+0.46%	+11.80%
Frequency	2014.2	-0.040 (CI = +/-0.478; p = 0.862)	0.152 (CI = +/-0.493; p = 0.526)	0.720	-3.94%	+11.87%
Frequency	2015.1	0.045 (CI = +/-1.043; p = 0.929)	0.066 (CI = +/-1.055; p = 0.897)	0.703	+4.63%	+11.81%
Frequency	2015.2	0.112 (CI = +/-0.035; p = 0.000)	NA (CI = +/-NA; p = NA)	0.690	+11.81%	+11.81%
Frequency	2016.1	0.115 (CI = +/-0.038; p = 0.000)	NA (CI = +/-NA; p = NA)	0.671	+12.15%	+12.15%
Frequency	2016.2	0.111 (CI = +/-0.042; p = 0.000)	NA (CI = +/-NA; p = NA)	0.622	+11.75%	+11.75%
Frequency	2017.1	0.111 (CI = +/-0.048; p = 0.000)	NA (CI = +/-NA; p = NA)	0.581	+11.78%	+11.78%
Frequency	2017.2	0.107 (CI = +/-0.053; p = 0.001)	NA (CI = +/-NA; p = NA)	0.516	+11.25%	+11.25%

Total Theft

Coverage = Total Theft
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, trend_level_change
Scalar Level Change Start Date = 2021-07-01
Future Trend Start Date = 2016-01-01

Loss Cost	2011.1	0.031 (CI = +/-0.093; p = 0.507)	0.675 (CI = +/-0.445; p = 0.004)	0.115 (CI = +/-0.142; p = 0.109)	0.905	+3.10%	+15.62%
Loss Cost	2011.2	0.044 (CI = +/-0.110; p = 0.414)	0.684 (CI = +/-0.454; p = 0.005)	0.098 (CI = +/-0.159; p = 0.215)	0.903	+4.55%	+15.32%
Loss Cost	2012.1	0.078 (CI = +/-0.130; p = 0.230)	0.704 (CI = +/-0.457; p = 0.004)	0.059 (CI = +/-0.178; p = 0.498)	0.905	+8.10%	+14.72%
Loss Cost	2012.2	0.091 (CI = +/-0.161; p = 0.255)	0.710 (CI = +/-0.469; p = 0.005)	0.044 (CI = +/-0.209; p = 0.665)	0.900	+9.55%	+14.52%
Loss Cost	2013.1	0.119 (CI = +/-0.206; p = 0.242)	0.721 (CI = +/-0.481; p = 0.005)	0.014 (CI = +/-0.253; p = 0.913)	0.896	+12.67%	+14.20%
Loss Cost	2013.2	0.123 (CI = +/-0.277; p = 0.365)	0.722 (CI = +/-0.496; p = 0.006)	0.009 (CI = +/-0.323; p = 0.952)	0.889	+13.10%	+14.17%
Loss Cost	2014.1	0.173 (CI = +/-0.399; p = 0.375)	0.731 (CI = +/-0.510; p = 0.007)	-0.043 (CI = +/-0.443; p = 0.840)	0.882	+18.93%	+13.88%
Loss Cost	2014.2	0.229 (CI = +/-0.654; p = 0.473)	0.737 (CI = +/-0.528; p = 0.009)	-0.100 (CI = +/-0.694; p = 0.766)	0.873	+25.69%	+13.70%
Loss Cost	2015.1	0.357 (CI = +/-1.412; p = 0.602)	0.743 (CI = +/-0.546; p = 0.010)	-0.230 (CI = +/-1.446; p = 0.742)	0.861	+42.93%	+13.52%
Loss Cost	2015.2	0.127 (CI = +/-0.089; p = 0.008)	0.743 (CI = +/-0.546; p = 0.010)	NA (CI = +/-NA; p = NA)	0.855	+13.52%	+13.52%
Loss Cost	2016.1	0.126 (CI = +/-0.101; p = 0.017)	0.745 (CI = +/-0.584; p = 0.016)	NA (CI = +/-NA; p = NA)	0.842	+13.46%	+13.46%
Loss Cost	2016.2	0.103 (CI = +/-0.110; p = 0.064)	0.826 (CI = +/-0.602; p = 0.010)	NA (CI = +/-NA; p = NA)	0.829	+10.83%	+10.83%
Loss Cost	2017.1	0.086 (CI = +/-0.122; p = 0.155)	0.880 (CI = +/-0.633; p = 0.010)	NA (CI = +/-NA; p = NA)	0.812	+8.94%	+8.94%
Loss Cost	2017.2	0.053 (CI = +/-0.129; p = 0.394)	0.973 (CI = +/-0.633; p = 0.005)	NA (CI = +/-NA; p = NA)	0.802	+5.43%	+5.43%
Severity	2011.1	0.064 (CI = +/-0.039; p = 0.002)	0.213 (CI = +/-0.185; p = 0.026)	0.026 (CI = +/-0.059; p = 0.367)	0.946	+6.61%	+9.46%
Severity	2011.2	0.071 (CI = +/-0.046; p = 0.004)	0.217 (CI = +/-0.188; p = 0.025)	0.018 (CI = +/-0.066; p = 0.569)	0.943	+7.32%	+9.32%
Severity	2012.1	0.081 (CI = +/-0.055; p = 0.005)	0.223 (CI = +/-0.191; p = 0.024)	0.007 (CI = +/-0.075; p = 0.854)	0.941	+8.41%	+9.15%
Severity	2012.2	0.076 (CI = +/-0.068; p = 0.030)	0.221 (CI = +/-0.196; p = 0.029)	0.012 (CI = +/-0.088; p = 0.772)	0.936	+7.87%	+9.22%
Severity	2013.1	0.079 (CI = +/-0.087; p = 0.071)	0.222 (CI = +/-0.202; p = 0.033)	0.009 (CI = +/-0.106; p = 0.867)	0.930	+8.23%	+9.18%
Severity	2013.2	0.074 (CI = +/-0.116; p = 0.201)	0.221 (CI = +/-0.208; p = 0.039)	0.014 (CI = +/-0.136; p = 0.828)	0.924	+7.67%	+9.22%
Severity	2014.1	0.057 (CI = +/-0.168; p = 0.485)	0.218 (CI = +/-0.215; p = 0.047)	0.032 (CI = +/-0.186; p = 0.725)	0.917	+5.89%	+9.31%
Severity	2014.2	0.106 (CI = +/-0.274; p = 0.426)	0.223 (CI = +/-0.221; p = 0.048)	-0.019 (CI = +/-0.291; p = 0.894)	0.911	+11.22%	+9.16%
Severity	2015.1	0.026 (CI = +/-0.590; p = 0.926)	0.219 (CI = +/-0.228; p = 0.059)	0.062 (CI = +/-0.604; p = 0.831)	0.901	+2.67%	+9.26%
Severity	2015.2	0.089 (CI = +/-0.037; p = 0.000)	0.219 (CI = +/-0.228; p = 0.059)	NA (CI = +/-NA; p = NA)	0.897	+9.26%	+9.26%
Severity	2016.1	0.091 (CI = +/-0.042; p = 0.000)	0.209 (CI = +/-0.243; p = 0.088)	NA (CI = +/-NA; p = NA)	0.887	+9.57%	+9.57%
Severity	2016.2	0.086 (CI = +/-0.047; p = 0.001)	0.226 (CI = +/-0.258; p = 0.082)	NA (CI = +/-NA; p = NA)	0.872	+9.03%	+9.03%
Severity	2017.1	0.080 (CI = +/-0.053; p = 0.005)	0.245 (CI = +/-0.273; p = 0.075)	NA (CI = +/-NA; p = NA)	0.854	+8.38%	+8.38%
Severity	2017.2	0.069 (CI = +/-0.057; p = 0.021)	0.277 (CI = +/-0.280; p = 0.052)	NA (CI = +/-NA; p = NA)	0.836	+7.15%	+7.15%
Frequency	2011.1	-0.033 (CI = +/-0.060; p = 0.259)	0.462 (CI = +/-0.284; p = 0.003)	0.088 (CI = +/-0.091; p = 0.056)	0.829	-3.29%	+5.63%
Frequency	2011.2	-0.026 (CI = +/-0.070; p = 0.451)	0.467 (CI = +/-0.291; p = 0.003)	0.080 (CI = +/-0.102; p = 0.119)	0.828	-2.58%	+5.49%
Frequency	2012.1	-0.003 (CI = +/-0.083; p = 0.942)	0.481 (CI = +/-0.291; p = 0.002)	0.053 (CI = +/-0.114; p = 0.348)	0.835	-0.29%	+5.11%
Frequency	2012.2	0.015 (CI = +/-0.102; p = 0.757)	0.489 (CI = +/-0.297; p = 0.002)	0.032 (CI = +/-0.132; p = 0.622)	0.835	+1.56%	+4.86%
Frequency	2013.1	0.040 (CI = +/-0.130; p = 0.527)	0.499 (CI = +/-0.303; p = 0.002)	0.005 (CI = +/-0.159; p = 0.951)	0.834	+4.10%	+4.60%
Frequency	2013.2	0.049 (CI = +/-0.174; p = 0.563)	0.501 (CI = +/-0.312; p = 0.003)	-0.005 (CI = +/-0.203; p = 0.960)	0.827	+5.05%	+4.53%
Frequency	2014.1	0.116 (CI = +/-0.248; p = 0.340)	0.514 (CI = +/-0.317; p = 0.003)	-0.075 (CI = +/-0.276; p = 0.575)	0.826	+12.32%	+4.18%
Frequency	2014.2	0.122 (CI = +/-0.407; p = 0.537)	0.514 (CI = +/-0.328; p = 0.004)	-0.082 (CI = +/-0.432; p = 0.697)	0.812	+13.01%	+4.16%
Frequency	2015.1	0.331 (CI = +/-0.873; p = 0.436)	0.524 (CI = +/-0.338; p = 0.004)	-0.293 (CI = +/-0.893; p = 0.500)	0.803	+39.21%	+3.90%
Frequency	2015.2	0.038 (CI = +/-0.055; p = 0.163)	0.524 (CI = +/-0.338; p = 0.004)	NA (CI = +/-NA; p = NA)	0.794	+3.90%	+3.90%
Frequency	2016.1	0.035 (CI = +/-0.062; p = 0.252)	0.536 (CI = +/-0.360; p = 0.006)	NA (CI = +/-NA; p = NA)	0.779	+3.56%	+3.56%
Frequency	2016.2	0.016 (CI = +/-0.066; p = 0.606)	0.600 (CI = +/-0.362; p = 0.003)	NA (CI = +/-NA; p = NA)	0.773	+1.65%	+1.65%
Frequency	2017.1	0.005 (CI = +/-0.073; p = 0.882)	0.635 (CI = +/-0.378; p = 0.003)	NA (CI = +/-NA; p = NA)	0.759	+0.52%	+0.52%
Frequency	2017.2	-0.016 (CI = +/-0.076; p = 0.655)	0.696 (CI = +/-0.374; p = 0.001)	NA (CI = +/-NA; p = NA)	0.758	-1.61%	-1.61%

Total Theft

Coverage = Total Theft
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, trend_level_change, mobility
Scalar Level Change Start Date = 2021-07-01
Future Trend Start Date = 2016-01-01

Loss Cost	2011.1	0.031 (CI = +/-0.091; p = 0.487)	-0.007 (CI = +/-0.009; p = 0.150)	0.833 (CI = +/-0.488; p = 0.002)	0.090 (CI = +/-0.143; p = 0.208)	0.909	+3.18%	+12.89%
Loss Cost	2011.2	0.045 (CI = +/-0.108; p = 0.394)	-0.007 (CI = +/-0.010; p = 0.156)	0.843 (CI = +/-0.498; p = 0.002)	0.073 (CI = +/-0.160; p = 0.353)	0.908	+4.64%	+12.59%
Loss Cost	2012.1	0.079 (CI = +/-0.128; p = 0.214)	-0.007 (CI = +/-0.010; p = 0.155)	0.863 (CI = +/-0.500; p = 0.002)	0.034 (CI = +/-0.178; p = 0.694)	0.909	+8.21%	+11.99%
Loss Cost	2012.2	0.093 (CI = +/-0.158; p = 0.238)	-0.007 (CI = +/-0.010; p = 0.163)	0.869 (CI = +/-0.513; p = 0.002)	0.019 (CI = +/-0.208; p = 0.852)	0.905	+9.69%	+11.80%
Loss Cost	2013.1	0.121 (CI = +/-0.202; p = 0.227)	-0.007 (CI = +/-0.010; p = 0.171)	0.880 (CI = +/-0.526; p = 0.002)	-0.012 (CI = +/-0.251; p = 0.920)	0.901	+12.85%	+11.47%
Loss Cost	2013.2	0.125 (CI = +/-0.272; p = 0.348)	-0.007 (CI = +/-0.010; p = 0.181)	0.881 (CI = +/-0.543; p = 0.003)	-0.017 (CI = +/-0.320; p = 0.913)	0.893	+13.34%	+11.44%
Loss Cost	2014.1	0.176 (CI = +/-0.392; p = 0.359)	-0.007 (CI = +/-0.011; p = 0.191)	0.891 (CI = +/-0.559; p = 0.003)	-0.070 (CI = +/-0.438; p = 0.740)	0.887	+19.27%	+11.15%
Loss Cost	2014.2	0.233 (CI = +/-0.643; p = 0.457)	-0.007 (CI = +/-0.011; p = 0.202)	0.897 (CI = +/-0.578; p = 0.004)	-0.129 (CI = +/-0.685; p = 0.698)	0.878	+26.21%	+10.96%
Loss Cost	2015.1	0.364 (CI = +/-1.393; p = 0.588)	-0.007 (CI = +/-0.011; p = 0.214)	0.903 (CI = +/-0.599; p = 0.005)	-0.262 (CI = +/-1.427; p = 0.703)	0.866	+43.96%	+10.79%
Loss Cost	2015.2	0.102 (CI = +/-0.097; p = 0.039)	-0.007 (CI = +/-0.011; p = 0.214)	0.903 (CI = +/-0.599; p = 0.005)	NA (CI = +/-NA; p = NA)	0.860	+10.79%	+10.79%
Loss Cost	2016.1	0.102 (CI = +/-0.108; p = 0.063)	-0.007 (CI = +/-0.012; p = 0.229)	0.906 (CI = +/-0.639; p = 0.008)	NA (CI = +/-NA; p = NA)	0.847	+10.70%	+10.70%
Loss Cost	2016.2	0.079 (CI = +/-0.116; p = 0.166)	-0.007 (CI = +/-0.012; p = 0.236)	0.982 (CI = +/-0.654; p = 0.006)	NA (CI = +/-NA; p = NA)	0.835	+8.25%	+8.25%
Loss Cost	2017.1	0.065 (CI = +/-0.127; p = 0.294)	-0.007 (CI = +/-0.012; p = 0.263)	1.025 (CI = +/-0.683; p = 0.006)	NA (CI = +/-NA; p = NA)	0.817	+6.68%	+6.68%
Loss Cost	2017.2	0.038 (CI = +/-0.134; p = 0.554)	-0.006 (CI = +/-0.012; p = 0.322)	1.091 (CI = +/-0.682; p = 0.004)	NA (CI = +/-NA; p = NA)	0.803	+3.82%	+3.82%
Severity	2011.1	0.065 (CI = +/-0.035; p = 0.001)	-0.005 (CI = +/-0.004; p = 0.011)	0.323 (CI = +/-0.185; p = 0.001)	0.009 (CI = +/-0.054; p = 0.735)	0.957	+6.67%	+7.64%
Severity	2011.2	0.071 (CI = +/-0.041; p = 0.001)	-0.005 (CI = +/-0.004; p = 0.012)	0.328 (CI = +/-0.188; p = 0.001)	0.001 (CI = +/-0.060; p = 0.971)	0.955	+7.39%	+7.51%
Severity	2012.1	0.082 (CI = +/-0.049; p = 0.002)	-0.005 (CI = +/-0.004; p = 0.013)	0.334 (CI = +/-0.191; p = 0.001)	-0.011 (CI = +/-0.068; p = 0.745)	0.953	+8.50%	+7.33%
Severity	2012.2	0.077 (CI = +/-0.060; p = 0.015)	-0.005 (CI = +/-0.004; p = 0.015)	0.332 (CI = +/-0.196; p = 0.002)	-0.005 (CI = +/-0.079; p = 0.892)	0.949	+7.97%	+7.40%
Severity	2013.1	0.080 (CI = +/-0.077; p = 0.043)	-0.005 (CI = +/-0.004; p = 0.018)	0.333 (CI = +/-0.202; p = 0.003)	-0.009 (CI = +/-0.096; p = 0.844)	0.945	+8.36%	+7.36%
Severity	2013.2	0.075 (CI = +/-0.104; p = 0.147)	-0.005 (CI = +/-0.004; p = 0.021)	0.331 (CI = +/-0.208; p = 0.003)	-0.004 (CI = +/-0.123; p = 0.947)	0.939	+7.82%	+7.40%
Severity	2014.1	0.059 (CI = +/-0.151; p = 0.421)	-0.005 (CI = +/-0.004; p = 0.024)	0.328 (CI = +/-0.215; p = 0.005)	0.013 (CI = +/-0.168; p = 0.873)	0.933	+6.09%	+7.49%
Severity	2014.2	0.109 (CI = +/-0.245; p = 0.362)	-0.005 (CI = +/-0.004; p = 0.027)	0.334 (CI = +/-0.220; p = 0.005)	-0.038 (CI = +/-0.261; p = 0.760)	0.929	+11.54%	+7.33%
Severity	2015.1	0.031 (CI = +/-0.530; p = 0.902)	-0.005 (CI = +/-0.004; p = 0.031)	0.330 (CI = +/-0.228; p = 0.007)	0.040 (CI = +/-0.543; p = 0.877)	0.921	+3.19%	+7.43%
Severity	2015.2	0.072 (CI = +/-0.037; p = 0.001)	-0.005 (CI = +/-0.004; p = 0.031)	0.330 (CI = +/-0.228; p = 0.007)	NA (CI = +/-NA; p = NA)	0.917	+7.43%	+7.43%
Severity	2016.1	0.074 (CI = +/-0.041; p = 0.001)	-0.005 (CI = +/-0.004; p = 0.036)	0.321 (CI = +/-0.242; p = 0.013)	NA (CI = +/-NA; p = NA)	0.910	+7.71%	+7.71%
Severity	2016.2	0.070 (CI = +/-0.045; p = 0.005)	-0.005 (CI = +/-0.005; p = 0.042)	0.335 (CI = +/-0.255; p = 0.013)	NA (CI = +/-NA; p = NA)	0.897	+7.24%	+7.24%
Severity	2017.1	0.065 (CI = +/-0.050; p = 0.014)	-0.005 (CI = +/-0.005; p = 0.051)	0.349 (CI = +/-0.268; p = 0.015)	NA (CI = +/-NA; p = NA)	0.882	+6.76%	+6.76%
Severity	2017.2	0.057 (CI = +/-0.054; p = 0.039)	-0.004 (CI = +/-0.005; p = 0.068)	0.369 (CI = +/-0.274; p = 0.012)	NA (CI = +/-NA; p = NA)	0.864	+5.88%	+5.88%
Frequency	2011.1	-0.033 (CI = +/-0.060; p = 0.268)	-0.002 (CI = +/-0.006; p = 0.504)	0.510 (CI = +/-0.322; p = 0.003)	0.081 (CI = +/-0.095; p = 0.091)	0.825	-3.27%	+4.87%
Frequency	2011.2	-0.026 (CI = +/-0.071; p = 0.461)	-0.002 (CI = +/-0.006; p = 0.510)	0.515 (CI = +/-0.329; p = 0.004)	0.072 (CI = +/-0.106; p = 0.172)	0.825	-2.56%	+4.73%
Frequency	2012.1	-0.003 (CI = +/-0.084; p = 0.949)	-0.002 (CI = +/-0.006; p = 0.507)	0.529 (CI = +/-0.330; p = 0.003)	0.045 (CI = +/-0.118; p = 0.436)	0.832	-0.26%	+4.34%
Frequency	2012.2	0.016 (CI = +/-0.104; p = 0.754)	-0.002 (CI = +/-0.006; p = 0.511)	0.538 (CI = +/-0.336; p = 0.003)	0.024 (CI = +/-0.136; p = 0.716)	0.831	+1.60%	+4.09%
Frequency	2013.1	0.041 (CI = +/-0.132; p = 0.528)	-0.002 (CI = +/-0.007; p = 0.515)	0.547 (CI = +/-0.343; p = 0.003)	-0.003 (CI = +/-0.164; p = 0.970)	0.830	+4.15%	+3.83%
Frequency	2013.2	0.050 (CI = +/-0.177; p = 0.564)	-0.002 (CI = +/-0.007; p = 0.525)	0.550 (CI = +/-0.354; p = 0.004)	-0.013 (CI = +/-0.208; p = 0.898)	0.822	+5.12%	+3.76%
Frequency	2014.1	0.117 (CI = +/-0.253; p = 0.344)	-0.002 (CI = +/-0.007; p = 0.527)	0.562 (CI = +/-0.360; p = 0.004)	-0.084 (CI = +/-0.282; p = 0.542)	0.820	+12.42%	+3.41%
Frequency	2014.2	0.124 (CI = +/-0.415; p = 0.540)	-0.002 (CI = +/-0.007; p = 0.539)	0.563 (CI = +/-0.373; p = 0.005)	-0.090 (CI = +/-0.442; p = 0.673)	0.805	+13.15%	+3.39%
Frequency	2015.1	0.333 (CI = +/-0.892; p = 0.442)	-0.002 (CI = +/-0.007; p = 0.545)	0.573 (CI = +/-0.384; p = 0.006)	-0.302 (CI = +/-0.913; p = 0.495)	0.796	+39.52%	+3.12%
Frequency	2015.2	0.031 (CI = +/-0.062; p = 0.309)	-0.002 (CI = +/-0.007; p = 0.545)	0.573 (CI = +/-0.384; p = 0.006)	NA (CI = +/-NA; p = NA)	0.787	+3.12%	+3.12%
Frequency	2016.1	0.027 (CI = +/-0.069; p = 0.413)	-0.002 (CI = +/-0.007; p = 0.555)	0.585 (CI = +/-0.408; p = 0.008)	NA (CI = +/-NA; p = NA)	0.771	+2.77%	+2.77%
Frequency	2016.2	0.009 (CI = +/-0.072; p = 0.786)	-0.002 (CI = +/-0.007; p = 0.564)	0.646 (CI = +/-0.407; p = 0.004)	NA (CI = +/-NA; p = NA)	0.764	+0.94%	+0.94%
Frequency	2017.1	-0.001 (CI = +/-0.079; p = 0.984)	-0.002 (CI = +/-0.007; p = 0.604)	0.676 (CI = +/-0.424; p = 0.004)	NA (CI = +/-NA; p = NA)	0.747	-0.08%	-0.08%
Frequency	2017.2	-0.020 (CI = +/-0.082; p = 0.613)	-0.001 (CI = +/-0.007; p = 0.716)	0.722 (CI = +/-0.417; p = 0.002)	NA (CI = +/-NA; p = NA)	0.742	-1.94%	-1.94%

UA

Coverage = UA
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: time, trend_level_change, mobility
Future Trend Start Date = 2016-01-01

Loss Cost	2011.1	-0.086 (CI = +/-0.051; p = 0.002)	0.012 (CI = +/-0.005; p = 0.000)	0.157 (CI = +/-0.064; p = 0.000)	0.695	-8.29%	+7.26%
Loss Cost	2011.2	-0.078 (CI = +/-0.060; p = 0.013)	0.012 (CI = +/-0.005; p = 0.000)	0.147 (CI = +/-0.073; p = 0.000)	0.691	-7.48%	+7.17%
Loss Cost	2012.1	-0.049 (CI = +/-0.069; p = 0.154)	0.012 (CI = +/-0.005; p = 0.000)	0.116 (CI = +/-0.082; p = 0.007)	0.709	-4.82%	+6.92%
Loss Cost	2012.2	-0.073 (CI = +/-0.084; p = 0.086)	0.012 (CI = +/-0.005; p = 0.000)	0.141 (CI = +/-0.096; p = 0.006)	0.716	-7.03%	+7.09%
Loss Cost	2013.1	-0.086 (CI = +/-0.107; p = 0.110)	0.012 (CI = +/-0.005; p = 0.000)	0.156 (CI = +/-0.120; p = 0.013)	0.717	-8.28%	+7.16%
Loss Cost	2013.2	-0.136 (CI = +/-0.140; p = 0.057)	0.012 (CI = +/-0.005; p = 0.000)	0.207 (CI = +/-0.152; p = 0.010)	0.729	-12.74%	+7.36%
Loss Cost	2014.1	-0.122 (CI = +/-0.204; p = 0.226)	0.012 (CI = +/-0.005; p = 0.000)	0.193 (CI = +/-0.215; p = 0.076)	0.728	-11.49%	+7.32%
Loss Cost	2014.2	-0.241 (CI = +/-0.328; p = 0.141)	0.012 (CI = +/-0.005; p = 0.000)	0.313 (CI = +/-0.338; p = 0.067)	0.735	-21.38%	+7.50%
Loss Cost	2015.1	-0.011 (CI = +/-0.704; p = 0.975)	0.012 (CI = +/-0.005; p = 0.000)	0.082 (CI = +/-0.712; p = 0.812)	0.742	-1.07%	+7.36%
Loss Cost	2015.2	0.071 (CI = +/-0.023; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.746	+7.36%	+7.36%
Loss Cost	2016.1	0.075 (CI = +/-0.025; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.751	+7.76%	+7.76%
Loss Cost	2016.2	0.078 (CI = +/-0.028; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.751	+8.09%	+8.09%
Loss Cost	2017.1	0.085 (CI = +/-0.030; p = 0.000)	0.011 (CI = +/-0.005; p = 0.001)	NA (CI = +/-NA; p = NA)	0.773	+8.88%	+8.88%
Loss Cost	2017.2	0.079 (CI = +/-0.033; p = 0.000)	0.012 (CI = +/-0.006; p = 0.001)	NA (CI = +/-NA; p = NA)	0.764	+8.18%	+8.18%
Severity	2011.1	0.027 (CI = +/-0.045; p = 0.234)	-0.002 (CI = +/-0.004; p = 0.336)	-0.027 (CI = +/-0.057; p = 0.334)	0.029	+2.73%	-0.04%
Severity	2011.2	0.042 (CI = +/-0.052; p = 0.109)	-0.002 (CI = +/-0.004; p = 0.354)	-0.044 (CI = +/-0.064; p = 0.167)	0.077	+4.31%	-0.19%
Severity	2012.1	0.076 (CI = +/-0.057; p = 0.012)	-0.002 (CI = +/-0.004; p = 0.358)	-0.080 (CI = +/-0.068; p = 0.022)	0.226	+7.87%	-0.46%
Severity	2012.2	0.064 (CI = +/-0.071; p = 0.072)	-0.002 (CI = +/-0.004; p = 0.354)	-0.068 (CI = +/-0.081; p = 0.094)	0.095	+6.66%	-0.39%
Severity	2013.1	0.048 (CI = +/-0.090; p = 0.279)	-0.002 (CI = +/-0.004; p = 0.349)	-0.051 (CI = +/-0.100; p = 0.300)	-0.014	+4.94%	-0.31%
Severity	2013.2	0.033 (CI = +/-0.121; p = 0.570)	-0.002 (CI = +/-0.004; p = 0.352)	-0.036 (CI = +/-0.131; p = 0.572)	-0.070	+3.40%	-0.25%
Severity	2014.1	0.078 (CI = +/-0.173; p = 0.356)	-0.002 (CI = +/-0.004; p = 0.373)	-0.082 (CI = +/-0.182; p = 0.359)	-0.046	+8.14%	-0.37%
Severity	2014.2	0.057 (CI = +/-0.285; p = 0.682)	-0.002 (CI = +/-0.004; p = 0.381)	-0.060 (CI = +/-0.293; p = 0.674)	-0.096	+5.81%	-0.33%
Severity	2015.1	0.465 (CI = +/-0.577; p = 0.108)	-0.002 (CI = +/-0.004; p = 0.397)	-0.471 (CI = +/-0.584; p = 0.107)	0.041	+59.22%	-0.57%
Severity	2015.2	-0.006 (CI = +/-0.019; p = 0.537)	-0.002 (CI = +/-0.004; p = 0.397)	NA (CI = +/-NA; p = NA)	-0.048	-0.57%	-0.57%
Severity	2016.1	-0.006 (CI = +/-0.021; p = 0.544)	-0.002 (CI = +/-0.004; p = 0.420)	NA (CI = +/-NA; p = NA)	-0.053	-0.62%	-0.62%
Severity	2016.2	-0.009 (CI = +/-0.023; p = 0.415)	-0.002 (CI = +/-0.005; p = 0.485)	NA (CI = +/-NA; p = NA)	-0.043	-0.92%	-0.92%
Severity	2017.1	-0.010 (CI = +/-0.026; p = 0.436)	-0.001 (CI = +/-0.005; p = 0.518)	NA (CI = +/-NA; p = NA)	-0.050	-0.99%	-0.99%
Severity	2017.2	-0.022 (CI = +/-0.025; p = 0.081)	-0.001 (CI = +/-0.004; p = 0.793)	NA (CI = +/-NA; p = NA)	0.105	-2.18%	-2.18%
Frequency	2011.1	-0.113 (CI = +/-0.038; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	0.184 (CI = +/-0.048; p = 0.000)	0.831	-10.72%	+7.31%
Frequency	2011.2	-0.120 (CI = +/-0.045; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	0.191 (CI = +/-0.055; p = 0.000)	0.830	-11.31%	+7.38%
Frequency	2012.1	-0.125 (CI = +/-0.054; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	0.197 (CI = +/-0.064; p = 0.000)	0.827	-11.77%	+7.42%
Frequency	2012.2	-0.137 (CI = +/-0.067; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	0.210 (CI = +/-0.076; p = 0.000)	0.828	-12.83%	+7.51%
Frequency	2013.1	-0.135 (CI = +/-0.086; p = 0.004)	0.014 (CI = +/-0.004; p = 0.000)	0.207 (CI = +/-0.095; p = 0.000)	0.825	-12.59%	+7.49%
Frequency	2013.2	-0.170 (CI = +/-0.113; p = 0.005)	0.014 (CI = +/-0.004; p = 0.000)	0.243 (CI = +/-0.122; p = 0.000)	0.832	-15.62%	+7.63%
Frequency	2014.1	-0.200 (CI = +/-0.162; p = 0.018)	0.014 (CI = +/-0.004; p = 0.000)	0.275 (CI = +/-0.171; p = 0.003)	0.834	-18.15%	+7.71%
Frequency	2014.2	-0.297 (CI = +/-0.261; p = 0.028)	0.014 (CI = +/-0.004; p = 0.000)	0.373 (CI = +/-0.268; p = 0.009)	0.841	-25.70%	+7.86%
Frequency	2015.1	-0.476 (CI = +/-0.560; p = 0.091)	0.014 (CI = +/-0.004; p = 0.000)	0.553 (CI = +/-0.566; p = 0.055)	0.844	-37.87%	+7.98%
Frequency	2015.2	0.077 (CI = +/-0.019; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.852	+7.98%	+7.98%
Frequency	2016.1	0.081 (CI = +/-0.020; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.862	+8.43%	+8.43%
Frequency	2016.2	0.087 (CI = +/-0.020; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.881	+9.10%	+9.10%
Frequency	2017.1	0.095 (CI = +/-0.020; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.907	+9.96%	+9.96%
Frequency	2017.2	0.101 (CI = +/-0.022; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.915	+10.59%	+10.59%

UA

Coverage = UA
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: scalar_level_change
Scalar Level Change Start Date = 2018-01-01

Loss Cost	2011.1	0.132 (CI = +/-0.200; p = 0.185)	0.028	0.00%
Loss Cost	2011.2	0.154 (CI = +/-0.203; p = 0.131)	0.048	0.00%
Loss Cost	2012.1	0.184 (CI = +/-0.205; p = 0.077)	0.081	0.00%
Loss Cost	2012.2	0.179 (CI = +/-0.215; p = 0.098)	0.070	0.00%
Loss Cost	2013.1	0.184 (CI = +/-0.226; p = 0.106)	0.068	0.00%
Loss Cost	2013.2	0.181 (CI = +/-0.239; p = 0.131)	0.057	0.00%
Loss Cost	2014.1	0.200 (CI = +/-0.252; p = 0.114)	0.069	0.00%
Loss Cost	2014.2	0.198 (CI = +/-0.271; p = 0.144)	0.056	0.00%
Loss Cost	2015.1	0.225 (CI = +/-0.292; p = 0.123)	0.070	0.00%
Loss Cost	2015.2	0.208 (CI = +/-0.320; p = 0.191)	0.040	0.00%
Loss Cost	2016.1	0.210 (CI = +/-0.360; p = 0.237)	0.025	0.00%
Loss Cost	2016.2	0.206 (CI = +/-0.419; p = 0.315)	0.004	0.00%
Loss Cost	2017.1	0.252 (CI = +/-0.516; p = 0.315)	0.005	0.00%
Loss Cost	2017.2	0.074 (CI = +/-0.722; p = 0.831)	-0.063	0.00%
Severity	2011.1	0.104 (CI = +/-0.094; p = 0.032)	0.123	0.00%
Severity	2011.2	0.110 (CI = +/-0.098; p = 0.029)	0.133	0.00%
Severity	2012.1	0.121 (CI = +/-0.099; p = 0.019)	0.163	0.00%
Severity	2012.2	0.102 (CI = +/-0.098; p = 0.042)	0.122	0.00%
Severity	2013.1	0.086 (CI = +/-0.099; p = 0.086)	0.081	0.00%
Severity	2013.2	0.076 (CI = +/-0.104; p = 0.142)	0.052	0.00%
Severity	2014.1	0.083 (CI = +/-0.110; p = 0.132)	0.059	0.00%
Severity	2014.2	0.074 (CI = +/-0.117; p = 0.205)	0.031	0.00%
Severity	2015.1	0.089 (CI = +/-0.125; p = 0.152)	0.055	0.00%
Severity	2015.2	0.061 (CI = +/-0.132; p = 0.347)	-0.003	0.00%
Severity	2016.1	0.073 (CI = +/-0.148; p = 0.317)	0.003	0.00%
Severity	2016.2	0.069 (CI = +/-0.172; p = 0.408)	-0.016	0.00%
Severity	2017.1	0.105 (CI = +/-0.210; p = 0.307)	0.007	0.00%
Severity	2017.2	-0.028 (CI = +/-0.280; p = 0.837)	-0.064	0.00%
Frequency	2011.1	0.029 (CI = +/-0.207; p = 0.779)	-0.033	0.00%
Frequency	2011.2	0.045 (CI = +/-0.213; p = 0.670)	-0.030	0.00%
Frequency	2012.1	0.062 (CI = +/-0.220; p = 0.565)	-0.025	0.00%
Frequency	2012.2	0.077 (CI = +/-0.229; p = 0.496)	-0.021	0.00%
Frequency	2013.1	0.098 (CI = +/-0.238; p = 0.405)	-0.011	0.00%
Frequency	2013.2	0.105 (CI = +/-0.252; p = 0.398)	-0.011	0.00%
Frequency	2014.1	0.118 (CI = +/-0.267; p = 0.371)	-0.007	0.00%
Frequency	2014.2	0.124 (CI = +/-0.287; p = 0.378)	-0.009	0.00%
Frequency	2015.1	0.136 (CI = +/-0.311; p = 0.374)	-0.008	0.00%
Frequency	2015.2	0.147 (CI = +/-0.343; p = 0.382)	-0.010	0.00%
Frequency	2016.1	0.137 (CI = +/-0.385; p = 0.465)	-0.024	0.00%
Frequency	2016.2	0.137 (CI = +/-0.448; p = 0.529)	-0.034	0.00%
Frequency	2017.1	0.148 (CI = +/-0.553; p = 0.579)	-0.042	0.00%
Frequency	2017.2	0.101 (CI = +/-0.788; p = 0.788)	-0.061	0.00%

UA

Coverage = UA
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, trend_level_change, mobility
Scalar Level Change Start Date = 2018-01-01
Future Trend Start Date = 2020-01-01

Loss Cost	2011.1	-0.044 (CI = +/-0.040; p = 0.031)	0.009 (CI = +/-0.005; p = 0.003)	0.174 (CI = +/-0.245; p = 0.157)	0.153 (CI = +/-0.060; p = 0.000)	0.704	-4.32%	+11.49%
Loss Cost	2011.2	-0.034 (CI = +/-0.044; p = 0.128)	0.009 (CI = +/-0.005; p = 0.002)	0.140 (CI = +/-0.253; p = 0.266)	0.141 (CI = +/-0.064; p = 0.000)	0.711	-3.31%	+11.32%
Loss Cost	2012.1	-0.012 (CI = +/-0.046; p = 0.601)	0.009 (CI = +/-0.005; p = 0.001)	0.072 (CI = +/-0.246; p = 0.552)	0.116 (CI = +/-0.064; p = 0.001)	0.748	-1.18%	+10.97%
Loss Cost	2012.2	-0.020 (CI = +/-0.053; p = 0.434)	0.009 (CI = +/-0.005; p = 0.001)	0.097 (CI = +/-0.260; p = 0.447)	0.126 (CI = +/-0.071; p = 0.001)	0.749	-2.03%	+11.11%
Loss Cost	2013.1	-0.021 (CI = +/-0.063; p = 0.498)	0.009 (CI = +/-0.005; p = 0.002)	0.098 (CI = +/-0.280; p = 0.475)	0.126 (CI = +/-0.081; p = 0.004)	0.747	-2.06%	+11.11%
Loss Cost	2013.2	-0.032 (CI = +/-0.074; p = 0.377)	0.009 (CI = +/-0.005; p = 0.003)	0.127 (CI = +/-0.300; p = 0.389)	0.139 (CI = +/-0.093; p = 0.005)	0.747	-3.15%	+11.29%
Loss Cost	2014.1	-0.015 (CI = +/-0.088; p = 0.732)	0.009 (CI = +/-0.006; p = 0.003)	0.085 (CI = +/-0.324; p = 0.589)	0.119 (CI = +/-0.108; p = 0.032)	0.753	-1.44%	+11.01%
Loss Cost	2014.2	-0.025 (CI = +/-0.107; p = 0.632)	0.009 (CI = +/-0.006; p = 0.004)	0.108 (CI = +/-0.356; p = 0.533)	0.131 (CI = +/-0.129; p = 0.047)	0.749	-2.45%	+11.18%
Loss Cost	2015.1	0.013 (CI = +/-0.129; p = 0.834)	0.010 (CI = +/-0.006; p = 0.003)	0.032 (CI = +/-0.384; p = 0.864)	0.088 (CI = +/-0.153; p = 0.243)	0.764	+1.30%	+10.57%
Loss Cost	2015.2	-0.014 (CI = +/-0.160; p = 0.854)	0.009 (CI = +/-0.006; p = 0.006)	0.080 (CI = +/-0.425; p = 0.695)	0.118 (CI = +/-0.187; p = 0.199)	0.758	-1.40%	+11.00%
Loss Cost	2016.1	-0.017 (CI = +/-0.201; p = 0.862)	0.009 (CI = +/-0.007; p = 0.010)	0.084 (CI = +/-0.473; p = 0.711)	0.121 (CI = +/-0.233; p = 0.285)	0.752	-1.65%	+11.04%
Loss Cost	2016.2	-0.029 (CI = +/-0.245; p = 0.805)	0.009 (CI = +/-0.007; p = 0.017)	0.098 (CI = +/-0.515; p = 0.689)	0.135 (CI = +/-0.284; p = 0.324)	0.744	-2.84%	+11.24%
Loss Cost	2017.1	0.008 (CI = +/-0.280; p = 0.949)	0.010 (CI = +/-0.008; p = 0.017)	0.079 (CI = +/-0.533; p = 0.754)	0.093 (CI = +/-0.324; p = 0.547)	0.747	+0.85%	+10.64%
Loss Cost	2017.2	-0.052 (CI = +/-0.275; p = 0.687)	0.009 (CI = +/-0.007; p = 0.023)	-0.018 (CI = +/-0.517; p = 0.942)	0.162 (CI = +/-0.318; p = 0.289)	0.771	-5.08%	+11.61%
Severity	2011.1	0.010 (CI = +/-0.033; p = 0.538)	0.000 (CI = +/-0.005; p = 0.893)	0.131 (CI = +/-0.206; p = 0.202)	-0.041 (CI = +/-0.050; p = 0.106)	0.158	+1.01%	-3.05%
Severity	2011.2	0.018 (CI = +/-0.037; p = 0.324)	0.000 (CI = +/-0.005; p = 0.851)	0.105 (CI = +/-0.213; p = 0.321)	-0.050 (CI = +/-0.054; p = 0.066)	0.187	+1.83%	-3.16%
Severity	2012.1	0.035 (CI = +/-0.040; p = 0.081)	0.001 (CI = +/-0.004; p = 0.753)	0.052 (CI = +/-0.210; p = 0.613)	-0.070 (CI = +/-0.055; p = 0.016)	0.288	+3.56%	-3.40%
Severity	2012.2	0.023 (CI = +/-0.045; p = 0.289)	0.001 (CI = +/-0.004; p = 0.814)	0.086 (CI = +/-0.218; p = 0.422)	-0.056 (CI = +/-0.060; p = 0.064)	0.199	+2.37%	-3.23%
Severity	2013.1	0.010 (CI = +/-0.051; p = 0.675)	0.000 (CI = +/-0.004; p = 0.885)	0.122 (CI = +/-0.229; p = 0.280)	-0.041 (CI = +/-0.066; p = 0.208)	0.134	+1.05%	-3.05%
Severity	2013.2	0.001 (CI = +/-0.060; p = 0.984)	0.000 (CI = +/-0.004; p = 0.941)	0.147 (CI = +/-0.245; p = 0.224)	-0.030 (CI = +/-0.076; p = 0.417)	0.098	+0.06%	-2.91%
Severity	2014.1	0.011 (CI = +/-0.072; p = 0.756)	0.000 (CI = +/-0.005; p = 0.888)	0.123 (CI = +/-0.266; p = 0.347)	-0.042 (CI = +/-0.089; p = 0.335)	0.105	+1.09%	-3.06%
Severity	2014.2	0.000 (CI = +/-0.088; p = 0.996)	0.000 (CI = +/-0.005; p = 0.946)	0.146 (CI = +/-0.293; p = 0.307)	-0.030 (CI = +/-0.106; p = 0.563)	0.069	+0.02%	-2.91%
Severity	2015.1	0.029 (CI = +/-0.106; p = 0.577)	0.001 (CI = +/-0.005; p = 0.805)	0.089 (CI = +/-0.317; p = 0.561)	-0.062 (CI = +/-0.126; p = 0.312)	0.108	+2.90%	-3.31%
Severity	2015.2	-0.012 (CI = +/-0.128; p = 0.851)	0.000 (CI = +/-0.005; p = 0.994)	0.161 (CI = +/-0.341; p = 0.331)	-0.016 (CI = +/-0.150; p = 0.821)	0.046	-1.15%	-2.74%
Severity	2016.1	0.005 (CI = +/-0.160; p = 0.951)	0.000 (CI = +/-0.005; p = 0.930)	0.136 (CI = +/-0.378; p = 0.454)	-0.035 (CI = +/-0.186; p = 0.696)	0.043	+0.47%	-2.97%
Severity	2016.2	0.001 (CI = +/-0.196; p = 0.990)	0.000 (CI = +/-0.006; p = 0.950)	0.140 (CI = +/-0.412; p = 0.477)	-0.031 (CI = +/-0.227; p = 0.775)	0.013	+0.12%	-2.92%
Severity	2017.1	0.035 (CI = +/-0.223; p = 0.740)	0.001 (CI = +/-0.006; p = 0.814)	0.123 (CI = +/-0.425; p = 0.542)	-0.070 (CI = +/-0.258; p = 0.571)	0.037	+3.56%	-3.40%
Severity	2017.2	-0.007 (CI = +/-0.225; p = 0.945)	0.000 (CI = +/-0.006; p = 0.987)	0.055 (CI = +/-0.423; p = 0.780)	-0.021 (CI = +/-0.260; p = 0.863)	-0.017	-0.73%	-2.80%
Frequency	2011.1	-0.054 (CI = +/-0.016; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.043 (CI = +/-0.101; p = 0.386)	0.194 (CI = +/-0.025; p = 0.000)	0.951	-5.28%	+14.99%
Frequency	2011.2	-0.052 (CI = +/-0.018; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.035 (CI = +/-0.105; p = 0.500)	0.191 (CI = +/-0.027; p = 0.000)	0.951	-5.05%	+14.95%
Frequency	2012.1	-0.047 (CI = +/-0.021; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.020 (CI = +/-0.109; p = 0.712)	0.186 (CI = +/-0.029; p = 0.000)	0.952	-4.58%	+14.87%
Frequency	2012.2	-0.044 (CI = +/-0.024; p = 0.001)	0.009 (CI = +/-0.002; p = 0.000)	0.011 (CI = +/-0.116; p = 0.846)	0.182 (CI = +/-0.032; p = 0.000)	0.952	-4.29%	+14.82%
Frequency	2013.1	-0.031 (CI = +/-0.025; p = 0.018)	0.009 (CI = +/-0.002; p = 0.000)	-0.024 (CI = +/-0.113; p = 0.663)	0.168 (CI = +/-0.033; p = 0.000)	0.959	-3.08%	+14.61%
Frequency	2013.2	-0.033 (CI = +/-0.030; p = 0.036)	0.009 (CI = +/-0.002; p = 0.000)	-0.021 (CI = +/-0.123; p = 0.730)	0.169 (CI = +/-0.038; p = 0.000)	0.959	-3.21%	+14.63%
Frequency	2014.1	-0.025 (CI = +/-0.036; p = 0.154)	0.009 (CI = +/-0.002; p = 0.000)	-0.038 (CI = +/-0.132; p = 0.557)	0.161 (CI = +/-0.044; p = 0.000)	0.960	-2.51%	+14.51%
Frequency	2014.2	-0.025 (CI = +/-0.044; p = 0.247)	0.009 (CI = +/-0.002; p = 0.000)	-0.039 (CI = +/-0.146; p = 0.585)	0.160 (CI = +/-0.053; p = 0.000)	0.960	-2.47%	+14.51%
Frequency	2015.1	-0.016 (CI = +/-0.054; p = 0.548)	0.009 (CI = +/-0.002; p = 0.000)	-0.058 (CI = +/-0.161; p = 0.461)	0.150 (CI = +/-0.064; p = 0.000)	0.960	-1.56%	+14.35%
Frequency	2015.2	-0.003 (CI = +/-0.067; p = 0.937)	0.009 (CI = +/-0.003; p = 0.000)	-0.081 (CI = +/-0.177; p = 0.347)	0.135 (CI = +/-0.078; p = 0.002)	0.961	-0.25%	+14.13%
Frequency	2016.1	-0.021 (CI = +/-0.082; p = 0.588)	0.009 (CI = +/-0.003; p = 0.000)	-0.052 (CI = +/-0.193; p = 0.571)	0.156 (CI = +/-0.095; p = 0.003)	0.962	-2.10%	+14.44%
Frequency	2016.2	-0.030 (CI = +/-0.100; p = 0.529)	0.009 (CI = +/-0.003; p = 0.000)	-0.042 (CI = +/-0.209; p = 0.672)	0.166 (CI = +/-0.116; p = 0.008)	0.962	-2.96%	+14.59%
Frequency	2017.1	-0.027 (CI = +/-0.116; p = 0.629)	0.009 (CI = +/-0.003; p = 0.000)	-0.044 (CI = +/-0.220; p = 0.673)	0.162 (CI = +/-0.134; p = 0.021)	0.961	-2.62%	+14.53%
Frequency	2017.2	-0.045 (CI = +/-0.120; p = 0.431)	0.009 (CI = +/-0.003; p = 0.000)	-0.073 (CI = +/-0.225; p = 0.493)	0.183 (CI = +/-0.138; p = 0.014)	0.964	-4.38%	+14.83%

UA

Coverage = UA
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, trend_level_change, mobility
Scalar Level Change Start Date = 2018-01-01
Future Trend Start Date = 2016-07-01

Loss Cost	2011.1	-0.066 (CI = +/-0.047; p = 0.008)	0.011 (CI = +/-0.005; p = 0.000)	-0.111 (CI = +/-0.244; p = 0.358)	0.153 (CI = +/-0.061; p = 0.000)	0.700	-6.43%	+9.00%
Loss Cost	2011.2	-0.056 (CI = +/-0.054; p = 0.044)	0.011 (CI = +/-0.005; p = 0.000)	-0.119 (CI = +/-0.247; p = 0.331)	0.142 (CI = +/-0.067; p = 0.000)	0.699	-5.46%	+8.96%
Loss Cost	2012.1	-0.029 (CI = +/-0.060; p = 0.328)	0.011 (CI = +/-0.005; p = 0.000)	-0.136 (CI = +/-0.237; p = 0.246)	0.114 (CI = +/-0.072; p = 0.003)	0.726	-2.88%	+8.87%
Loss Cost	2012.2	-0.045 (CI = +/-0.072; p = 0.204)	0.011 (CI = +/-0.005; p = 0.000)	-0.127 (CI = +/-0.240; p = 0.283)	0.131 (CI = +/-0.082; p = 0.003)	0.730	-4.45%	+8.91%
Loss Cost	2013.1	-0.052 (CI = +/-0.089; p = 0.243)	0.011 (CI = +/-0.005; p = 0.000)	-0.125 (CI = +/-0.247; p = 0.306)	0.137 (CI = +/-0.099; p = 0.009)	0.728	-5.03%	+8.93%
Loss Cost	2013.2	-0.081 (CI = +/-0.112; p = 0.147)	0.011 (CI = +/-0.005; p = 0.000)	-0.114 (CI = +/-0.250; p = 0.352)	0.167 (CI = +/-0.121; p = 0.009)	0.735	-7.81%	+8.98%
Loss Cost	2014.1	-0.060 (CI = +/-0.151; p = 0.416)	0.011 (CI = +/-0.005; p = 0.001)	-0.120 (CI = +/-0.257; p = 0.342)	0.146 (CI = +/-0.158; p = 0.069)	0.735	-5.81%	+8.95%
Loss Cost	2014.2	-0.109 (CI = +/-0.216; p = 0.304)	0.011 (CI = +/-0.006; p = 0.001)	-0.111 (CI = +/-0.263; p = 0.388)	0.195 (CI = +/-0.222; p = 0.082)	0.736	-10.29%	+9.00%
Loss Cost	2015.1	0.012 (CI = +/-0.345; p = 0.944)	0.011 (CI = +/-0.006; p = 0.001)	-0.124 (CI = +/-0.267; p = 0.341)	0.074 (CI = +/-0.350; p = 0.662)	0.746	+1.18%	+8.93%
Loss Cost	2015.2	-0.150 (CI = +/-0.741; p = 0.673)	0.011 (CI = +/-0.006; p = 0.001)	-0.116 (CI = +/-0.275; p = 0.383)	0.236 (CI = +/-0.745; p = 0.511)	0.739	-13.94%	+8.97%
Loss Cost	2016.1	0.086 (CI = +/-0.037; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	-0.116 (CI = +/-0.275; p = 0.383)	NA (CI = +/-NA; p = NA)	0.749	+8.97%	+8.97%
Loss Cost	2016.2	0.087 (CI = +/-0.038; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	-0.102 (CI = +/-0.295; p = 0.472)	NA (CI = +/-NA; p = NA)	0.744	+9.04%	+9.04%
Loss Cost	2017.1	0.088 (CI = +/-0.038; p = 0.000)	0.011 (CI = +/-0.006; p = 0.002)	-0.040 (CI = +/-0.322; p = 0.792)	NA (CI = +/-NA; p = NA)	0.759	+9.18%	+9.18%
Loss Cost	2017.2	0.087 (CI = +/-0.037; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	-0.193 (CI = +/-0.387; p = 0.302)	NA (CI = +/-NA; p = NA)	0.767	+9.07%	+9.07%
Severity	2011.1	0.015 (CI = +/-0.040; p = 0.448)	0.000 (CI = +/-0.004; p = 0.894)	0.206 (CI = +/-0.204; p = 0.048)	-0.039 (CI = +/-0.051; p = 0.127)	0.148	+1.49%	-2.39%
Severity	2011.2	0.026 (CI = +/-0.045; p = 0.237)	0.000 (CI = +/-0.004; p = 0.899)	0.197 (CI = +/-0.204; p = 0.058)	-0.051 (CI = +/-0.056; p = 0.070)	0.184	+2.69%	-2.43%
Severity	2012.1	0.052 (CI = +/-0.049; p = 0.036)	0.000 (CI = +/-0.004; p = 0.904)	0.180 (CI = +/-0.191; p = 0.064)	-0.078 (CI = +/-0.058; p = 0.010)	0.309	+5.38%	-2.51%
Severity	2012.2	0.039 (CI = +/-0.058; p = 0.176)	0.000 (CI = +/-0.004; p = 0.899)	0.187 (CI = +/-0.194; p = 0.057)	-0.064 (CI = +/-0.066; p = 0.057)	0.207	+4.00%	-2.47%
Severity	2013.1	0.022 (CI = +/-0.071; p = 0.528)	0.000 (CI = +/-0.004; p = 0.894)	0.195 (CI = +/-0.196; p = 0.051)	-0.047 (CI = +/-0.078; p = 0.229)	0.128	+2.21%	-2.44%
Severity	2013.2	0.006 (CI = +/-0.090; p = 0.884)	0.000 (CI = +/-0.004; p = 0.892)	0.200 (CI = +/-0.200; p = 0.050)	-0.031 (CI = +/-0.097; p = 0.514)	0.087	+0.64%	-2.41%
Severity	2014.1	0.030 (CI = +/-0.120; p = 0.602)	0.000 (CI = +/-0.004; p = 0.898)	0.194 (CI = +/-0.205; p = 0.062)	-0.055 (CI = +/-0.126; p = 0.371)	0.099	+3.10%	-2.44%
Severity	2014.2	0.008 (CI = +/-0.174; p = 0.924)	0.000 (CI = +/-0.004; p = 0.898)	0.198 (CI = +/-0.212; p = 0.065)	-0.033 (CI = +/-0.179; p = 0.706)	0.059	+0.80%	-2.42%
Severity	2015.1	0.141 (CI = +/-0.272; p = 0.289)	0.000 (CI = +/-0.004; p = 0.905)	0.184 (CI = +/-0.210; p = 0.081)	-0.166 (CI = +/-0.275; p = 0.221)	0.134	+15.12%	-2.49%
Severity	2015.2	-0.080 (CI = +/-0.572; p = 0.772)	0.000 (CI = +/-0.004; p = 0.899)	0.194 (CI = +/-0.213; p = 0.071)	0.055 (CI = +/-0.575; p = 0.843)	0.045	-7.64%	-2.44%
Severity	2016.1	-0.025 (CI = +/-0.028; p = 0.083)	0.000 (CI = +/-0.004; p = 0.899)	0.194 (CI = +/-0.213; p = 0.071)	NA (CI = +/-NA; p = NA)	0.093	-2.44%	-2.44%
Severity	2016.2	-0.025 (CI = +/-0.030; p = 0.090)	0.000 (CI = +/-0.005; p = 0.907)	0.186 (CI = +/-0.229; p = 0.103)	NA (CI = +/-NA; p = NA)	0.073	-2.48%	-2.48%
Severity	2017.1	-0.025 (CI = +/-0.030; p = 0.106)	0.000 (CI = +/-0.005; p = 0.902)	0.213 (CI = +/-0.256; p = 0.097)	NA (CI = +/-NA; p = NA)	0.082	-2.43%	-2.43%
Severity	2017.2	-0.025 (CI = +/-0.029; p = 0.081)	0.000 (CI = +/-0.005; p = 0.909)	0.078 (CI = +/-0.302; p = 0.585)	NA (CI = +/-NA; p = NA)	0.058	-2.51%	-2.51%
Frequency	2011.1	-0.081 (CI = +/-0.022; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.317 (CI = +/-0.115; p = 0.000)	0.192 (CI = +/-0.029; p = 0.000)	0.934	-7.80%	+11.66%
Frequency	2011.2	-0.083 (CI = +/-0.026; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.316 (CI = +/-0.118; p = 0.000)	0.193 (CI = +/-0.032; p = 0.000)	0.932	-7.93%	+11.67%
Frequency	2012.1	-0.082 (CI = +/-0.031; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.316 (CI = +/-0.121; p = 0.000)	0.192 (CI = +/-0.037; p = 0.000)	0.931	-7.84%	+11.67%
Frequency	2012.2	-0.085 (CI = +/-0.037; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.315 (CI = +/-0.124; p = 0.000)	0.195 (CI = +/-0.043; p = 0.000)	0.930	-8.12%	+11.68%
Frequency	2013.1	-0.074 (CI = +/-0.046; p = 0.003)	0.011 (CI = +/-0.003; p = 0.000)	-0.320 (CI = +/-0.126; p = 0.000)	0.184 (CI = +/-0.050; p = 0.000)	0.931	-7.09%	+11.65%
Frequency	2013.2	-0.088 (CI = +/-0.057; p = 0.005)	0.011 (CI = +/-0.003; p = 0.000)	-0.315 (CI = +/-0.128; p = 0.000)	0.198 (CI = +/-0.062; p = 0.000)	0.933	-8.40%	+11.68%
Frequency	2014.1	-0.090 (CI = +/-0.077; p = 0.025)	0.011 (CI = +/-0.003; p = 0.000)	-0.314 (CI = +/-0.132; p = 0.000)	0.201 (CI = +/-0.081; p = 0.000)	0.933	-8.64%	+11.68%
Frequency	2014.2	-0.117 (CI = +/-0.111; p = 0.040)	0.011 (CI = +/-0.003; p = 0.000)	-0.309 (CI = +/-0.135; p = 0.000)	0.227 (CI = +/-0.114; p = 0.001)	0.934	-11.00%	+11.70%
Frequency	2015.1	-0.129 (CI = +/-0.182; p = 0.152)	0.011 (CI = +/-0.003; p = 0.000)	-0.308 (CI = +/-0.140; p = 0.000)	0.240 (CI = +/-0.184; p = 0.014)	0.933	-12.11%	+11.71%
Frequency	2015.2	-0.071 (CI = +/-0.391; p = 0.707)	0.011 (CI = +/-0.003; p = 0.000)	-0.310 (CI = +/-0.145; p = 0.000)	0.181 (CI = +/-0.393; p = 0.343)	0.933	-6.82%	+11.70%
Frequency	2016.1	0.111 (CI = +/-0.019; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.310 (CI = +/-0.145; p = 0.000)	NA (CI = +/-NA; p = NA)	0.935	+11.70%	+11.70%
Frequency	2016.2	0.112 (CI = +/-0.019; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.288 (CI = +/-0.150; p = 0.001)	NA (CI = +/-NA; p = NA)	0.940	+11.81%	+11.81%
Frequency	2017.1	0.112 (CI = +/-0.019; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.253 (CI = +/-0.162; p = 0.005)	NA (CI = +/-NA; p = NA)	0.944	+11.89%	+11.89%
Frequency	2017.2	0.112 (CI = +/-0.020; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.271 (CI = +/-0.209; p = 0.015)	NA (CI = +/-NA; p = NA)	0.943	+11.88%	+11.88%

UA

Coverage = UA
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: time, trend_level_change, mobility
Future Trend Start Date = 2020-01-01

Loss Cost	2011.1	-0.023 (CI = +/-0.027; p = 0.090)	0.008 (CI = +/-0.005; p = 0.006)	0.142 (CI = +/-0.059; p = 0.000)	0.691	-2.31%	+12.58%
Loss Cost	2011.2	-0.015 (CI = +/-0.029; p = 0.289)	0.008 (CI = +/-0.005; p = 0.004)	0.129 (CI = +/-0.061; p = 0.000)	0.707	-1.52%	+12.09%
Loss Cost	2012.1	-0.001 (CI = +/-0.029; p = 0.917)	0.009 (CI = +/-0.005; p = 0.001)	0.109 (CI = +/-0.058; p = 0.001)	0.755	-0.15%	+11.31%
Loss Cost	2012.2	-0.005 (CI = +/-0.033; p = 0.760)	0.009 (CI = +/-0.005; p = 0.002)	0.114 (CI = +/-0.063; p = 0.001)	0.753	-0.49%	+11.49%
Loss Cost	2013.1	-0.003 (CI = +/-0.037; p = 0.857)	0.009 (CI = +/-0.005; p = 0.002)	0.111 (CI = +/-0.068; p = 0.003)	0.752	-0.33%	+11.41%
Loss Cost	2013.2	-0.007 (CI = +/-0.042; p = 0.750)	0.009 (CI = +/-0.005; p = 0.003)	0.116 (CI = +/-0.075; p = 0.004)	0.750	-0.66%	+11.56%
Loss Cost	2014.1	0.005 (CI = +/-0.048; p = 0.843)	0.009 (CI = +/-0.005; p = 0.002)	0.101 (CI = +/-0.080; p = 0.017)	0.761	+0.46%	+11.10%
Loss Cost	2014.2	0.003 (CI = +/-0.056; p = 0.924)	0.009 (CI = +/-0.006; p = 0.003)	0.103 (CI = +/-0.090; p = 0.026)	0.757	+0.26%	+11.18%
Loss Cost	2015.1	0.022 (CI = +/-0.063; p = 0.473)	0.010 (CI = +/-0.006; p = 0.002)	0.078 (CI = +/-0.097; p = 0.110)	0.776	+2.23%	+10.53%
Loss Cost	2015.2	0.012 (CI = +/-0.076; p = 0.738)	0.009 (CI = +/-0.006; p = 0.004)	0.091 (CI = +/-0.111; p = 0.105)	0.770	+1.23%	+10.82%
Loss Cost	2016.1	0.015 (CI = +/-0.093; p = 0.745)	0.009 (CI = +/-0.006; p = 0.006)	0.088 (CI = +/-0.131; p = 0.176)	0.765	+1.47%	+10.76%
Loss Cost	2016.2	0.012 (CI = +/-0.118; p = 0.836)	0.009 (CI = +/-0.007; p = 0.009)	0.091 (CI = +/-0.158; p = 0.239)	0.759	+1.18%	+10.82%
Loss Cost	2017.1	0.043 (CI = +/-0.152; p = 0.556)	0.010 (CI = +/-0.007; p = 0.008)	0.055 (CI = +/-0.194; p = 0.552)	0.764	+4.37%	+10.28%
Loss Cost	2017.2	-0.059 (CI = +/-0.187; p = 0.508)	0.009 (CI = +/-0.007; p = 0.015)	0.169 (CI = +/-0.227; p = 0.131)	0.788	-5.71%	+11.68%
Severity	2011.1	0.026 (CI = +/-0.023; p = 0.028)	0.000 (CI = +/-0.004; p = 0.837)	-0.049 (CI = +/-0.049; p = 0.049)	0.134	+2.61%	-2.33%
Severity	2011.2	0.032 (CI = +/-0.024; p = 0.013)	0.000 (CI = +/-0.004; p = 0.959)	-0.059 (CI = +/-0.051; p = 0.025)	0.186	+3.24%	-2.65%
Severity	2012.1	0.043 (CI = +/-0.025; p = 0.002)	0.000 (CI = +/-0.004; p = 0.829)	-0.075 (CI = +/-0.050; p = 0.005)	0.309	+4.35%	-3.18%
Severity	2012.2	0.037 (CI = +/-0.028; p = 0.010)	0.000 (CI = +/-0.004; p = 0.928)	-0.067 (CI = +/-0.053; p = 0.015)	0.211	+3.80%	-2.94%
Severity	2013.1	0.032 (CI = +/-0.031; p = 0.041)	0.000 (CI = +/-0.004; p = 0.986)	-0.060 (CI = +/-0.057; p = 0.039)	0.125	+3.28%	-2.73%
Severity	2013.2	0.030 (CI = +/-0.035; p = 0.090)	0.000 (CI = +/-0.005; p = 0.954)	-0.057 (CI = +/-0.062; p = 0.071)	0.073	+3.06%	-2.64%
Severity	2014.1	0.039 (CI = +/-0.040; p = 0.058)	0.000 (CI = +/-0.005; p = 0.931)	-0.068 (CI = +/-0.067; p = 0.047)	0.108	+3.93%	-2.94%
Severity	2014.2	0.037 (CI = +/-0.047; p = 0.109)	0.000 (CI = +/-0.005; p = 0.946)	-0.067 (CI = +/-0.075; p = 0.078)	0.064	+3.82%	-2.91%
Severity	2015.1	0.054 (CI = +/-0.053; p = 0.044)	0.001 (CI = +/-0.005; p = 0.770)	-0.089 (CI = +/-0.081; p = 0.034)	0.140	+5.59%	-3.39%
Severity	2015.2	0.041 (CI = +/-0.062; p = 0.180)	0.000 (CI = +/-0.005; p = 0.892)	-0.072 (CI = +/-0.092; p = 0.114)	0.046	+4.22%	-3.06%
Severity	2016.1	0.055 (CI = +/-0.076; p = 0.141)	0.001 (CI = +/-0.005; p = 0.791)	-0.090 (CI = +/-0.106; p = 0.093)	0.067	+5.68%	-3.37%
Severity	2016.2	0.059 (CI = +/-0.096; p = 0.208)	0.001 (CI = +/-0.005; p = 0.778)	-0.094 (CI = +/-0.128; p = 0.138)	0.043	+6.09%	-3.44%
Severity	2017.1	0.088 (CI = +/-0.122; p = 0.144)	0.001 (CI = +/-0.006; p = 0.652)	-0.128 (CI = +/-0.156; p = 0.100)	0.079	+9.24%	-3.89%
Severity	2017.2	0.013 (CI = +/-0.153; p = 0.853)	0.000 (CI = +/-0.005; p = 0.927)	-0.044 (CI = +/-0.186; p = 0.620)	0.054	+1.35%	-2.99%
Frequency	2011.1	-0.049 (CI = +/-0.011; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.191 (CI = +/-0.024; p = 0.000)	0.951	-4.79%	+15.27%
Frequency	2011.2	-0.047 (CI = +/-0.012; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.188 (CI = +/-0.025; p = 0.000)	0.952	-4.61%	+15.15%
Frequency	2012.1	-0.044 (CI = +/-0.013; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.183 (CI = +/-0.026; p = 0.000)	0.954	-4.31%	+14.97%
Frequency	2012.2	-0.042 (CI = +/-0.014; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.181 (CI = +/-0.028; p = 0.000)	0.954	-4.13%	+14.86%
Frequency	2013.1	-0.036 (CI = +/-0.015; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.171 (CI = +/-0.027; p = 0.000)	0.961	-3.49%	+14.53%
Frequency	2013.2	-0.037 (CI = +/-0.017; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.173 (CI = +/-0.030; p = 0.000)	0.961	-3.60%	+14.59%
Frequency	2014.1	-0.034 (CI = +/-0.020; p = 0.002)	0.009 (CI = +/-0.002; p = 0.000)	0.169 (CI = +/-0.033; p = 0.000)	0.961	-3.34%	+14.47%
Frequency	2014.2	-0.035 (CI = +/-0.023; p = 0.005)	0.009 (CI = +/-0.002; p = 0.000)	0.170 (CI = +/-0.037; p = 0.000)	0.961	-3.43%	+14.51%
Frequency	2015.1	-0.032 (CI = +/-0.027; p = 0.022)	0.009 (CI = +/-0.002; p = 0.000)	0.167 (CI = +/-0.042; p = 0.000)	0.961	-3.18%	+14.42%
Frequency	2015.2	-0.029 (CI = +/-0.032; p = 0.075)	0.009 (CI = +/-0.003; p = 0.000)	0.163 (CI = +/-0.048; p = 0.000)	0.961	-2.87%	+14.32%
Frequency	2016.1	-0.041 (CI = +/-0.038; p = 0.039)	0.009 (CI = +/-0.003; p = 0.000)	0.177 (CI = +/-0.054; p = 0.000)	0.964	-3.99%	+14.62%
Frequency	2016.2	-0.047 (CI = +/-0.048; p = 0.053)	0.009 (CI = +/-0.003; p = 0.000)	0.185 (CI = +/-0.064; p = 0.000)	0.964	-4.64%	+14.77%
Frequency	2017.1	-0.046 (CI = +/-0.063; p = 0.142)	0.009 (CI = +/-0.003; p = 0.000)	0.183 (CI = +/-0.080; p = 0.000)	0.963	-4.46%	+14.74%
Frequency	2017.2	-0.072 (CI = +/-0.083; p = 0.083)	0.008 (CI = +/-0.003; p = 0.000)	0.213 (CI = +/-0.101; p = 0.001)	0.965	-6.96%	+15.12%

UA

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

Loss Cost	2011.1	0.025 (CI = +/-0.022; p = 0.029)	0.129	+2.48%
Loss Cost	2011.2	0.030 (CI = +/-0.022; p = 0.009)	0.196	+3.08%
Loss Cost	2012.1	0.038 (CI = +/-0.022; p = 0.001)	0.301	+3.86%
Severity	2011.1	0.008 (CI = +/-0.011; p = 0.191)	0.027	+0.75%
Severity	2011.2	0.009 (CI = +/-0.012; p = 0.160)	0.037	+0.86%
Severity	2012.1	0.011 (CI = +/-0.013; p = 0.096)	0.068	+1.09%
Frequency	2011.1	0.017 (CI = +/-0.023; p = 0.141)	0.043	+1.72%
Frequency	2011.2	0.022 (CI = +/-0.024; p = 0.074)	0.081	+2.19%
Frequency	2012.1	0.027 (CI = +/-0.025; p = 0.034)	0.129	+2.74%

UA

Coverage = UA
End Trend Period = 2019.2
Excluded Points = NA
Parameters Included: time, trend_level_change, seasonality
Future Trend Start Date = 2015-01-01

Loss Cost	2011.1	-0.091 (CI = +/-0.057; p = 0.004)	0.157 (CI = +/-0.106; p = 0.007)	0.106 (CI = +/-0.084; p = 0.017)	0.529	-8.67%	+1.56%
Loss Cost	2011.2	-0.058 (CI = +/-0.063; p = 0.067)	0.179 (CI = +/-0.100; p = 0.002)	0.068 (CI = +/-0.089; p = 0.124)	0.525	-5.68%	+0.91%
Loss Cost	2012.1	-0.015 (CI = +/-0.069; p = 0.641)	0.155 (CI = +/-0.091; p = 0.003)	0.018 (CI = +/-0.091; p = 0.668)	0.422	-1.51%	+0.32%
Loss Cost	2012.2	-0.019 (CI = +/-0.096; p = 0.663)	0.154 (CI = +/-0.099; p = 0.006)	0.023 (CI = +/-0.118; p = 0.676)	0.399	-1.93%	+0.37%
Loss Cost	2013.1	-0.066 (CI = +/-0.135; p = 0.303)	0.168 (CI = +/-0.103; p = 0.005)	0.073 (CI = +/-0.156; p = 0.324)	0.446	-6.37%	+0.70%
Loss Cost	2013.2	-0.108 (CI = +/-0.225; p = 0.306)	0.160 (CI = +/-0.113; p = 0.011)	0.117 (CI = +/-0.246; p = 0.310)	0.445	-10.23%	+0.90%
Loss Cost	2014.1	-0.143 (CI = +/-0.519; p = 0.543)	0.164 (CI = +/-0.132; p = 0.021)	0.152 (CI = +/-0.537; p = 0.531)	0.343	-13.32%	+0.96%
Loss Cost	2014.2	0.010 (CI = +/-0.041; p = 0.608)	0.164 (CI = +/-0.132; p = 0.021)	NA (CI = +/-NA; p = NA)	0.396	+0.96%	+0.96%
Loss Cost	2015.1	0.023 (CI = +/-0.048; p = 0.287)	0.139 (CI = +/-0.137; p = 0.048)	NA (CI = +/-NA; p = NA)	0.411	+2.36%	+2.36%
Loss Cost	2015.2	0.023 (CI = +/-0.062; p = 0.391)	0.139 (CI = +/-0.160; p = 0.078)	NA (CI = +/-NA; p = NA)	0.296	+2.36%	+2.36%
Loss Cost	2016.1	0.014 (CI = +/-0.085; p = 0.689)	0.153 (CI = +/-0.195; p = 0.099)	NA (CI = +/-NA; p = NA)	0.290	+1.41%	+1.41%
Loss Cost	2016.2	0.030 (CI = +/-0.116; p = 0.519)	0.171 (CI = +/-0.235; p = 0.113)	NA (CI = +/-NA; p = NA)	0.302	+3.00%	+3.00%
Loss Cost	2017.1	0.043 (CI = +/-0.200; p = 0.548)	0.156 (CI = +/-0.342; p = 0.243)	NA (CI = +/-NA; p = NA)	0.223	+4.34%	+4.34%
Loss Cost	2017.2	-0.031 (CI = +/-0.202; p = 0.572)	0.094 (CI = +/-0.292; p = 0.299)	NA (CI = +/-NA; p = NA)	0.088	-3.09%	-3.09%
Severity	2011.1	-0.007 (CI = +/-0.061; p = 0.801)	0.107 (CI = +/-0.115; p = 0.065)	0.049 (CI = +/-0.092; p = 0.272)	0.324	-0.73%	+4.22%
Severity	2011.2	0.023 (CI = +/-0.071; p = 0.494)	0.128 (CI = +/-0.113; p = 0.029)	0.012 (CI = +/-0.099; p = 0.793)	0.430	+2.33%	+3.60%
Severity	2012.1	0.070 (CI = +/-0.079; p = 0.079)	0.103 (CI = +/-0.104; p = 0.052)	-0.041 (CI = +/-0.104; p = 0.410)	0.568	+7.21%	+2.94%
Severity	2012.2	0.063 (CI = +/-0.109; p = 0.227)	0.100 (CI = +/-0.113; p = 0.077)	-0.034 (CI = +/-0.135; p = 0.594)	0.434	+6.54%	+3.02%
Severity	2013.1	-0.011 (CI = +/-0.144; p = 0.864)	0.122 (CI = +/-0.111; p = 0.033)	0.046 (CI = +/-0.167; p = 0.550)	0.435	-1.13%	+3.56%
Severity	2013.2	-0.040 (CI = +/-0.243; p = 0.721)	0.118 (CI = +/-0.122; p = 0.057)	0.076 (CI = +/-0.266; p = 0.533)	0.364	-3.89%	+3.71%
Severity	2014.1	-0.063 (CI = +/-0.561; p = 0.803)	0.120 (CI = +/-0.142; p = 0.087)	0.099 (CI = +/-0.580; p = 0.703)	0.345	-6.08%	+3.75%
Severity	2014.2	0.037 (CI = +/-0.045; p = 0.095)	0.120 (CI = +/-0.142; p = 0.087)	NA (CI = +/-NA; p = NA)	0.350	+3.75%	+3.75%
Severity	2015.1	0.049 (CI = +/-0.054; p = 0.070)	0.098 (CI = +/-0.155; p = 0.176)	NA (CI = +/-NA; p = NA)	0.408	+4.99%	+4.99%
Severity	2015.2	0.041 (CI = +/-0.068; p = 0.191)	0.087 (CI = +/-0.176; p = 0.274)	NA (CI = +/-NA; p = NA)	0.169	+4.16%	+4.16%
Severity	2016.1	0.048 (CI = +/-0.094; p = 0.243)	0.075 (CI = +/-0.216; p = 0.413)	NA (CI = +/-NA; p = NA)	0.148	+4.96%	+4.96%
Severity	2016.2	0.060 (CI = +/-0.133; p = 0.279)	0.088 (CI = +/-0.268; p = 0.413)	NA (CI = +/-NA; p = NA)	0.063	+6.17%	+6.17%
Severity	2017.1	0.081 (CI = +/-0.225; p = 0.335)	0.064 (CI = +/-0.384; p = 0.634)	NA (CI = +/-NA; p = NA)	0.025	+8.44%	+8.44%
Severity	2017.2	0.011 (CI = +/-0.318; p = 0.894)	0.005 (CI = +/-0.458; p = 0.965)	NA (CI = +/-NA; p = NA)	-0.975	+1.11%	+1.11%
Frequency	2011.1	-0.083 (CI = +/-0.021; p = 0.000)	0.050 (CI = +/-0.040; p = 0.017)	0.057 (CI = +/-0.032; p = 0.002)	0.919	-8.00%	-2.56%
Frequency	2011.2	-0.082 (CI = +/-0.027; p = 0.000)	0.051 (CI = +/-0.043; p = 0.023)	0.055 (CI = +/-0.038; p = 0.007)	0.896	-7.83%	-2.59%
Frequency	2012.1	-0.085 (CI = +/-0.035; p = 0.000)	0.053 (CI = +/-0.046; p = 0.028)	0.059 (CI = +/-0.046; p = 0.016)	0.858	-8.14%	-2.55%
Frequency	2012.2	-0.083 (CI = +/-0.048; p = 0.003)	0.054 (CI = +/-0.050; p = 0.038)	0.057 (CI = +/-0.060; p = 0.061)	0.815	-7.94%	-2.57%
Frequency	2013.1	-0.054 (CI = +/-0.066; p = 0.097)	0.045 (CI = +/-0.051; p = 0.076)	0.026 (CI = +/-0.077; p = 0.462)	0.709	-5.29%	-2.77%
Frequency	2013.2	-0.068 (CI = +/-0.111; p = 0.199)	0.043 (CI = +/-0.056; p = 0.118)	0.041 (CI = +/-0.122; p = 0.467)	0.666	-6.60%	-2.70%
Frequency	2014.1	-0.080 (CI = +/-0.257; p = 0.492)	0.044 (CI = +/-0.065; p = 0.158)	0.053 (CI = +/-0.266; p = 0.658)	0.517	-7.71%	-2.68%
Frequency	2014.2	-0.027 (CI = +/-0.020; p = 0.016)	0.044 (CI = +/-0.065; p = 0.158)	NA (CI = +/-NA; p = NA)	0.495	-2.68%	-2.68%
Frequency	2015.1	-0.025 (CI = +/-0.026; p = 0.056)	0.041 (CI = +/-0.075; p = 0.242)	NA (CI = +/-NA; p = NA)	0.311	-2.51%	-2.51%
Frequency	2015.2	-0.017 (CI = +/-0.030; p = 0.202)	0.053 (CI = +/-0.077; p = 0.148)	NA (CI = +/-NA; p = NA)	0.260	-1.73%	-1.73%
Frequency	2016.1	-0.034 (CI = +/-0.025; p = 0.017)	0.078 (CI = +/-0.057; p = 0.017)	NA (CI = +/-NA; p = NA)	0.724	-3.38%	-3.38%
Frequency	2016.2	-0.030 (CI = +/-0.035; p = 0.071)	0.083 (CI = +/-0.070; p = 0.030)	NA (CI = +/-NA; p = NA)	0.711	-2.99%	-2.99%
Frequency	2017.1	-0.038 (CI = +/-0.056; p = 0.117)	0.092 (CI = +/-0.096; p = 0.054)	NA (CI = +/-NA; p = NA)	0.649	-3.78%	-3.78%
Frequency	2017.2	-0.042 (CI = +/-0.116; p = 0.254)	0.089 (CI = +/-0.167; p = 0.149)	NA (CI = +/-NA; p = NA)	0.591	-4.16%	-4.16%

UA

Coverage = UA
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: time, trend_level_change, seasonality, mobility
Future Trend Start Date = 2015-01-01

Loss Cost	2011.1	-0.129 (CI = +/-0.057; p = 0.000)	0.189 (CI = +/-0.094; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.189 (CI = +/-0.066; p = 0.000)	0.793	-12.08%	+6.25%
Loss Cost	2011.2	-0.106 (CI = +/-0.068; p = 0.004)	0.200 (CI = +/-0.095; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.165 (CI = +/-0.077; p = 0.000)	0.800	-10.03%	+6.10%
Loss Cost	2012.1	-0.081 (CI = +/-0.086; p = 0.064)	0.191 (CI = +/-0.097; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.139 (CI = +/-0.094; p = 0.006)	0.800	-7.79%	+6.00%
Loss Cost	2012.2	-0.097 (CI = +/-0.115; p = 0.095)	0.187 (CI = +/-0.100; p = 0.001)	0.011 (CI = +/-0.004; p = 0.000)	0.156 (CI = +/-0.123; p = 0.016)	0.798	-9.23%	+6.05%
Loss Cost	2013.1	-0.174 (CI = +/-0.161; p = 0.036)	0.201 (CI = +/-0.101; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.234 (CI = +/-0.168; p = 0.009)	0.813	-15.93%	+6.21%
Loss Cost	2013.2	-0.245 (CI = +/-0.261; p = 0.064)	0.194 (CI = +/-0.104; p = 0.001)	0.011 (CI = +/-0.004; p = 0.000)	0.306 (CI = +/-0.268; p = 0.027)	0.815	-21.75%	+6.31%
Loss Cost	2014.1	-0.434 (CI = +/-0.574; p = 0.130)	0.205 (CI = +/-0.110; p = 0.001)	0.011 (CI = +/-0.004; p = 0.000)	0.496 (CI = +/-0.579; p = 0.089)	0.819	-35.23%	+6.40%
Loss Cost	2014.2	0.062 (CI = +/-0.016; p = 0.000)	0.205 (CI = +/-0.110; p = 0.001)	0.011 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.824	+6.40%	+6.40%
Loss Cost	2015.1	0.067 (CI = +/-0.017; p = 0.000)	0.185 (CI = +/-0.106; p = 0.002)	0.011 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.852	+6.96%	+6.96%
Loss Cost	2015.2	0.071 (CI = +/-0.018; p = 0.000)	0.199 (CI = +/-0.108; p = 0.001)	0.011 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.857	+7.32%	+7.32%
Loss Cost	2016.1	0.072 (CI = +/-0.020; p = 0.000)	0.195 (CI = +/-0.114; p = 0.002)	0.011 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.855	+7.43%	+7.43%
Loss Cost	2016.2	0.078 (CI = +/-0.020; p = 0.000)	0.218 (CI = +/-0.110; p = 0.001)	0.010 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.879	+8.12%	+8.12%
Loss Cost	2017.1	0.082 (CI = +/-0.022; p = 0.000)	0.207 (CI = +/-0.114; p = 0.002)	0.010 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.884	+8.52%	+8.52%
Loss Cost	2017.2	0.080 (CI = +/-0.025; p = 0.000)	0.202 (CI = +/-0.123; p = 0.004)	0.010 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.871	+8.34%	+8.34%
Severity	2011.1	0.021 (CI = +/-0.050; p = 0.396)	0.152 (CI = +/-0.083; p = 0.001)	-0.003 (CI = +/-0.004; p = 0.087)	-0.020 (CI = +/-0.058; p = 0.488)	0.345	+2.13%	+0.12%
Severity	2011.2	0.057 (CI = +/-0.056; p = 0.049)	0.168 (CI = +/-0.078; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.065)	-0.058 (CI = +/-0.064; p = 0.074)	0.460	+5.83%	-0.10%
Severity	2012.1	0.101 (CI = +/-0.065; p = 0.004)	0.152 (CI = +/-0.074; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.061)	-0.103 (CI = +/-0.072; p = 0.007)	0.553	+10.57%	-0.27%
Severity	2012.2	0.111 (CI = +/-0.088; p = 0.015)	0.154 (CI = +/-0.076; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.066)	-0.115 (CI = +/-0.094; p = 0.019)	0.471	+11.79%	-0.31%
Severity	2013.1	0.047 (CI = +/-0.121; p = 0.427)	0.166 (CI = +/-0.076; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.050)	-0.049 (CI = +/-0.126; p = 0.430)	0.459	+4.82%	-0.18%
Severity	2013.2	0.069 (CI = +/-0.199; p = 0.477)	0.169 (CI = +/-0.079; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.055)	-0.071 (CI = +/-0.204; p = 0.474)	0.426	+7.16%	-0.21%
Severity	2014.1	0.054 (CI = +/-0.443; p = 0.801)	0.169 (CI = +/-0.085; p = 0.001)	-0.003 (CI = +/-0.003; p = 0.061)	-0.056 (CI = +/-0.447; p = 0.795)	0.421	+5.56%	-0.21%
Severity	2014.2	-0.002 (CI = +/-0.013; p = 0.738)	0.169 (CI = +/-0.085; p = 0.001)	-0.003 (CI = +/-0.003; p = 0.061)	NA (CI = +/-NA; p = NA)	0.423	-0.21%	-0.21%
Severity	2015.1	-0.003 (CI = +/-0.014; p = 0.675)	0.172 (CI = +/-0.089; p = 0.001)	-0.003 (CI = +/-0.003; p = 0.070)	NA (CI = +/-NA; p = NA)	0.418	-0.28%	-0.28%
Severity	2015.2	-0.006 (CI = +/-0.015; p = 0.397)	0.160 (CI = +/-0.090; p = 0.002)	-0.003 (CI = +/-0.003; p = 0.090)	NA (CI = +/-NA; p = NA)	0.392	-0.60%	-0.60%
Severity	2016.1	-0.009 (CI = +/-0.016; p = 0.253)	0.169 (CI = +/-0.093; p = 0.001)	-0.003 (CI = +/-0.003; p = 0.103)	NA (CI = +/-NA; p = NA)	0.423	-0.88%	-0.88%
Severity	2016.2	-0.009 (CI = +/-0.018; p = 0.293)	0.169 (CI = +/-0.099; p = 0.002)	-0.003 (CI = +/-0.004; p = 0.122)	NA (CI = +/-NA; p = NA)	0.407	-0.90%	-0.90%
Severity	2017.1	-0.013 (CI = +/-0.019; p = 0.182)	0.179 (CI = +/-0.102; p = 0.002)	-0.003 (CI = +/-0.004; p = 0.153)	NA (CI = +/-NA; p = NA)	0.441	-1.27%	-1.27%
Severity	2017.2	-0.021 (CI = +/-0.019; p = 0.031)	0.153 (CI = +/-0.093; p = 0.004)	-0.002 (CI = +/-0.003; p = 0.282)	NA (CI = +/-NA; p = NA)	0.509	-2.08%	-2.08%
Frequency	2011.1	-0.150 (CI = +/-0.061; p = 0.000)	0.038 (CI = +/-0.101; p = 0.452)	0.014 (CI = +/-0.004; p = 0.000)	0.209 (CI = +/-0.071; p = 0.000)	0.761	-13.91%	+6.12%
Frequency	2011.2	-0.162 (CI = +/-0.076; p = 0.000)	0.032 (CI = +/-0.105; p = 0.534)	0.014 (CI = +/-0.005; p = 0.000)	0.223 (CI = +/-0.085; p = 0.000)	0.759	-14.99%	+6.20%
Frequency	2012.1	-0.182 (CI = +/-0.096; p = 0.001)	0.039 (CI = +/-0.108; p = 0.463)	0.014 (CI = +/-0.005; p = 0.000)	0.243 (CI = +/-0.105; p = 0.000)	0.758	-16.61%	+6.29%
Frequency	2012.2	-0.208 (CI = +/-0.128; p = 0.003)	0.032 (CI = +/-0.112; p = 0.556)	0.014 (CI = +/-0.005; p = 0.000)	0.270 (CI = +/-0.137; p = 0.000)	0.760	-18.80%	+6.38%
Frequency	2013.1	-0.221 (CI = +/-0.186; p = 0.023)	0.035 (CI = +/-0.117; p = 0.546)	0.014 (CI = +/-0.005; p = 0.000)	0.283 (CI = +/-0.195; p = 0.007)	0.755	-19.80%	+6.41%
Frequency	2013.2	-0.314 (CI = +/-0.302; p = 0.042)	0.025 (CI = +/-0.120; p = 0.664)	0.014 (CI = +/-0.005; p = 0.000)	0.378 (CI = +/-0.310; p = 0.019)	0.761	-26.98%	+6.54%
Frequency	2014.1	-0.488 (CI = +/-0.667; p = 0.142)	0.036 (CI = +/-0.128; p = 0.563)	0.014 (CI = +/-0.005; p = 0.000)	0.553 (CI = +/-0.673; p = 0.102)	0.764	-38.64%	+6.62%
Frequency	2014.2	0.064 (CI = +/-0.019; p = 0.000)	0.036 (CI = +/-0.128; p = 0.563)	0.014 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.774	+6.62%	+6.62%
Frequency	2015.1	0.070 (CI = +/-0.019; p = 0.000)	0.013 (CI = +/-0.124; p = 0.828)	0.014 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.809	+7.27%	+7.27%
Frequency	2015.2	0.077 (CI = +/-0.019; p = 0.000)	0.039 (CI = +/-0.116; p = 0.490)	0.014 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.847	+7.97%	+7.97%
Frequency	2016.1	0.081 (CI = +/-0.020; p = 0.000)	0.026 (CI = +/-0.119; p = 0.652)	0.013 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.855	+8.39%	+8.39%
Frequency	2016.2	0.087 (CI = +/-0.021; p = 0.000)	0.049 (CI = +/-0.115; p = 0.374)	0.013 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.879	+9.10%	+9.10%
Frequency	2017.1	0.095 (CI = +/-0.021; p = 0.000)	0.028 (CI = +/-0.110; p = 0.588)	0.012 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.902	+9.91%	+9.91%
Frequency	2017.2	0.101 (CI = +/-0.022; p = 0.000)	0.049 (CI = +/-0.109; p = 0.348)	0.012 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.915	+10.63%	+10.63%

Appendix F. Selected Trend Models

Financial Services Regulatory Authority of Ontario

Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Observed			Covariates			Predicted			Incremental Semi-Annual Change			
Time	Frequency (000)	Severity	Loss Cost	2016 Trend Change	Seasonality	Mobility	Frequency (000)	Severity	Loss Cost	Time	Trend Change	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2025
2014.25	1.928	126,730	244.33	0.00	0	0.00	1.810	131,779	238.55	1.022	1.000	2.2%	1.199
2014.75	2.111	130,573	275.63	0.00	1	0.00	2.094	134,644	281.94	1.022	1.000	2.2%	1.173
2015.25	1.952	133,297	260.21	0.00	0	0.00	1.810	137,571	249.04	1.022	1.000	2.2%	1.148
2015.75	2.149	144,978	311.58	0.00	1	0.00	2.094	140,562	294.33	1.022	0.992	1.4%	1.124
2016.25	1.848	137,251	253.69	0.25	0	0.00	1.796	143,618	257.90	1.022	0.984	0.5%	1.109
2016.75	2.070	151,884	314.43	0.75	1	0.00	2.044	146,741	299.95	1.022	0.984	0.5%	1.103
2017.25	1.653	145,836	241.01	1.25	0	0.00	1.739	149,931	260.72	1.022	0.984	0.5%	1.097
2017.75	1.867	162,736	303.84	1.75	1	0.00	1.979	153,191	303.23	1.022	0.984	0.5%	1.091
2018.25	1.543	160,675	247.94	2.25	0	0.00	1.684	156,521	263.57	1.022	0.984	0.5%	1.085
2018.75	1.721	167,595	288.49	2.75	1	0.00	1.917	159,924	306.55	1.022	0.984	0.5%	1.079
2019.25	1.471	165,151	242.96	3.25	0	0.00	1.631	163,401	266.46	1.022	0.984	0.5%	1.073
2019.75	1.719	170,549	293.21	3.75	1	0.00	1.856	166,953	309.90	1.022	0.984	0.5%	1.067
2020.25	0.921	195,807	180.28	4.25	0	(35.99)	0.943	170,583	160.77	1.022	0.984	0.5%	1.062
2020.75	1.129	188,028	212.34	4.75	1	(33.22)	1.116	174,292	194.56	1.022	0.984	0.5%	1.056
2021.25	0.818	184,811	151.25	5.25	0	(41.07)	0.849	178,081	151.11	1.022	0.984	0.5%	1.050
2021.75	1.284	194,354	249.48	5.75	1	(20.38)	1.300	181,952	236.47	1.022	0.984	0.5%	1.044
2022.25	1.127	186,762	210.56	6.25	0	(20.43)	1.105	185,908	205.38	1.022	0.984	0.5%	1.039
2022.75	1.478	196,613	290.56	6.75	1	0.00	1.686	189,950	320.19	1.022	0.984	0.5%	1.033
2023.25	1.359	190,636	259.16	7.25	0	0.00	1.434	194,080	278.31	1.022	0.984	0.5%	1.028
2023.75	1.643	199,371	327.55	7.75	1	0.00	1.632	198,299	323.69	1.022	0.984	0.5%	1.022
2024.25	1.437	198,760	285.58	8.25	0	0.00	1.389	202,610	281.35	1.022	0.984	0.5%	1.016
2024.75	1.670	209,693	350.11	8.75	1	0.00	1.581	207,015	327.23	1.022	0.984	0.5%	1.011
2025.25	1.294	200,569	259.58	9.25	0	0.00	1.345	211,516	284.43	1.022	0.984	0.5%	1.005
2025.75	1.532	222,359	340.63	9.75	1	0.00	1.531	216,114	330.81				1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	0.593	(74.855)	(81.170)
B.	Time		0.043	0.043
C.	2016 Trend Change	(0.032)		(0.032)
D.	Seasonality	0.146		0.146
E.	Mobility	0.014		0.014

	95% Confidence Interval	
	Lower Range	Upper Range
Post 2016 Loss Cost Trend Rate	0.2%	2.0%

	90% Confidence Interval -	
	Lower Range	Upper Range
Post 2016 Loss Cost Trend Rate	0.4%	1.8%

Financial Services Regulatory Authority of Ontario

Private Passengers Vehicles (Excluding Farmers)

Selected Trend Model: Property Damage
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
	Observed			Covariates		Predicted			Incremental Semi-Annual Change			
Time	Frequency (000)	Severity	Loss Cost	2022-2 Trend Change	Mobility	Frequency (000)	Severity	Loss Cost	Time	Trend Change	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2025
2014.25	1.373	5,394	7.40	0.00	0.00	1.376	5,862	8.07	1.032	1.000	3.2%	1.679
2014.75	1.366	6,427	8.78	0.00	0.00	1.360	6,121	8.33	1.032	1.000	3.2%	1.627
2015.25	1.334	6,651	8.87	0.00	0.00	1.345	6,390	8.60	1.032	1.000	3.2%	1.576
2015.75	1.266	7,243	9.17	0.00	0.00	1.330	6,672	8.87	1.032	1.000	3.2%	1.527
2016.25	1.281	7,148	9.15	0.00	0.00	1.315	6,966	9.16	1.032	1.000	3.2%	1.479
2016.75	1.332	7,322	9.75	0.00	0.00	1.300	7,273	9.45	1.032	1.000	3.2%	1.433
2017.25	1.210	6,985	8.45	0.00	0.00	1.285	7,593	9.76	1.032	1.000	3.2%	1.388
2017.75	1.358	7,472	10.14	0.00	0.00	1.270	7,928	10.07	1.032	1.000	3.2%	1.345
2018.25	1.221	8,192	10.00	0.00	0.00	1.256	8,277	10.40	1.032	1.000	3.2%	1.303
2018.75	1.217	8,591	10.45	0.00	0.00	1.242	8,642	10.73	1.032	1.000	3.2%	1.262
2019.25	1.155	8,563	9.89	0.00	0.00	1.228	9,023	11.08	1.032	1.000	3.2%	1.223
2019.75	1.219	10,149	12.37	0.00	0.00	1.214	9,420	11.43	1.032	1.000	3.2%	1.185
2020.25	0.832	9,025	7.51	0.00	(35.99)	0.796	9,835	7.83	1.032	1.000	3.2%	1.148
2020.75	0.854	10,689	9.12	0.00	(33.22)	0.813	10,269	8.35	1.032	1.000	3.2%	1.112
2021.25	0.665	10,906	7.26	0.00	(41.07)	0.735	10,721	7.88	1.032	1.000	3.2%	1.077
2021.75	0.923	10,408	9.61	0.00	(20.38)	0.919	11,194	10.29	1.032	1.000	3.2%	1.044
2022.25	0.943	11,628	10.96	0.00	(20.43)	0.908	11,687	10.62	1.032	0.984	1.6%	1.011
2022.75	1.032	12,593	13.00	0.25	0.00	1.133	12,006	13.61	1.032	0.968	-0.1%	0.996
2023.25	1.078	12,749	13.75	0.75	0.00	1.120	12,135	13.60	1.032	0.968	-0.1%	0.996
2023.75	1.182	13,046	15.42	1.25	0.00	1.108	12,265	13.59	1.032	0.968	-0.1%	0.997
2024.25	1.182	12,031	14.21	1.75	0.00	1.095	12,397	13.58	1.032	0.968	-0.1%	0.998
2024.75	1.150	12,638	14.54	2.25	0.00	1.083	12,530	13.57	1.032	0.968	-0.1%	0.999
2025.25	1.067	12,213	13.03	2.75	0.00	1.070	12,664	13.56	1.032	0.968	-0.1%	0.999
2025.75	1.013	12,835	13.00	3.25	0.00	1.058	12,800	13.55				1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	46.330	(165.030)	(125.607)
B.	Time	(0.023)	0.086	0.063
C.	2022-2 Trend Change		(0.065)	(0.065)
D.	Mobility	0.011		0.011

	95% Confidence Interval	
	Lower Range	Upper Range
Pre 2022-2 Trend Rate	5.2%	7.9%
Post 2022-2 Trend Rate	-4.2%	4.1%

	90% Confidence Interval	
	Lower Range	Upper Range
Pre 2022-2 Trend Rate	5.4%	7.7%
Post 2022-2 Trend Rate	-3.6%	3.4%

Financial Services Regulatory Authority of Ontario

Private Passengers Vehicles (Excluding Farmers)

Selected Trend Model: Direct Compensation
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	Observed			Covariates				Predicted			Incremental Semi-Annual Change			
Time	Frequency (000)	Severity	Loss Cost	Mobility	New Normal	Excess Inflation	2023-2 Trend Change	Frequency (000)	Severity	Loss Cost	Time	Trend Change	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2025
2014.25	32.149	5,004	160.88	0.00	0	0.000	0.000	30.974	5,140	159.20	1.042	1.000	4.2%	2.319
2014.75	30.209	5,229	157.96	0.00	0	0.000	0.000	31.300	5,300	165.89	1.042	1.000	4.2%	2.226
2015.25	32.766	5,346	175.17	0.00	0	0.000	0.000	31.628	5,465	172.86	1.042	1.000	4.2%	2.136
2015.75	31.398	5,699	178.94	0.00	0	0.000	0.000	31.960	5,636	180.12	1.042	1.000	4.2%	2.050
2016.25	31.433	5,707	179.39	0.00	0	0.000	0.000	32.296	5,811	187.69	1.042	1.000	4.2%	1.967
2016.75	33.999	6,094	207.21	0.00	0	0.000	0.000	32.635	5,993	195.57	1.042	1.000	4.2%	1.888
2017.25	31.895	6,095	194.41	0.00	0	0.000	0.000	32.978	6,180	203.79	1.042	1.000	4.2%	1.812
2017.75	35.121	6,571	230.76	0.00	0	0.000	0.000	33.324	6,372	212.35	1.042	1.000	4.2%	1.739
2018.25	33.482	6,649	222.62	0.00	0	0.000	0.000	33.674	6,571	221.27	1.042	1.000	4.2%	1.669
2018.75	34.477	7,128	245.76	0.00	0	0.000	0.000	34.027	6,776	230.57	1.042	1.000	4.2%	1.601
2019.25	34.296	7,123	244.30	0.00	0	0.000	0.000	34.384	6,987	240.25	1.042	1.000	4.2%	1.537
2019.75	34.675	7,460	258.66	0.00	0	0.000	0.000	34.745	7,205	250.34	1.042	1.000	4.2%	1.475
2020.25	19.997	7,456	149.09	(35.99)	0	0.000	0.000	18.816	7,430	139.80	1.042	1.000	4.2%	1.415
2020.75	20.814	7,515	156.41	(33.22)	0	0.000	0.000	19.948	7,661	152.83	1.042	1.000	4.2%	1.358
2021.25	16.598	7,249	120.32	(41.07)	0	0.000	0.000	17.592	7,900	138.99	1.042	1.000	4.2%	1.304
2021.75	24.729	8,031	198.60	(20.38)	0	0.000	0.000	25.448	8,147	207.32	1.042	1.000	4.2%	1.251
2022.25	24.912	8,585	213.86	(20.43)	0	0.154	0.000	25.691	8,564	220.03	1.042	1.000	4.2%	1.201
2022.75	27.189	9,432	256.45	0.00	1	0.370	0.000	27.628	9,073	250.68	1.042	1.000	4.2%	1.152
2023.25	27.731	9,576	265.56	0.00	1	0.611	0.000	27.918	9,643	269.21	1.042	0.979	2.0%	1.106
2023.75	28.880	10,106	291.87	0.00	1	1.000	0.500	28.211	10,221	288.36	1.042	0.979	2.0%	1.084
2024.25	27.563	10,205	281.29	0.00	1	1.000	1.000	28.507	10,320	294.21	1.042	0.979	2.0%	1.062
2024.75	29.559	10,584	312.84	0.00	1	1.000	1.500	28.807	10,421	300.18	1.042	0.979	2.0%	1.041
2025.25	29.022	10,471	303.89	0.00	1	1.000	2.000	29.109	10,522	306.27	1.042	0.979	2.0%	1.020
2025.75	29.715	10,637	316.08	0.00	1	1.000	2.500	29.415	10,624	312.49				1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	(38.642)	(115.160)	(160.710)
B.	Time	0.021	0.061	0.082
C.	Mobility	0.017		0.017
D.	New Normal	(0.292)		(0.292)
E.	Excess Inflation		0.125	0.125
F.	2023-2 Trend Change		(0.042)	(0.042)

95% Confidence Interval

	Lower Range	Upper Range
Pre 2023-2 Trend Rate	7.3%	9.9%
Post 2023-2 Trend Rate	-1.9%	10.5%

90% Confidence Interval

	Lower Range	Upper Range
Pre 2023-2 Trend Rate	8.6%	8.6%
Post 2023-2 Trend Rate	-1.0%	9.4%

Financial Services Regulatory Authority of Ontario

Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)
	Observed			Covariates							Predicted			Incremental Semi-Annual Change				
Time	Frequency (000)	Severity	Loss Cost	2016 Phase-in Reform Scalar Parameter	2016 Phase-in Trend Parameter	Seasonality	Mobility	New Normal	2020 Scalar Parameter	2020 Trend Change	Frequency (000)	Severity	Loss Cost	Time	Phase-in Trend Parameter	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2025	Scalar Reform Factor
2014.25	7.417	33,374	247.52	0.00	0.000	0	0.00	0	0	0.00	7.282	34,476	250.79	1.035	1.000	3.5%	1.436	0.737
2014.75	7.605	37,157	282.56	0.00	0.000	1	0.00	0	0	0.00	8.001	36,293	296.31	1.035	1.000	3.5%	1.388	0.737
2015.25	7.816	35,193	275.07	0.00	0.000	0	0.00	0	0	0.00	7.432	35,793	268.74	1.035	1.000	3.5%	1.340	0.737
2015.75	8.165	39,894	325.74	0.00	0.000	1	0.00	0	0	0.00	8.165	37,680	317.52	1.035	1.000	3.5%	1.295	0.737
2016.25	7.755	38,198	296.22	0.01	0.003	0	0.00	0	0	0.00	7.584	37,081	287.33	1.035	0.992	2.7%	1.251	0.739
2016.75	8.612	33,339	287.10	0.33	0.170	1	0.00	0	0	0.00	8.323	35,286	304.88	1.035	0.980	1.5%	1.218	0.816
2017.25	7.711	30,464	234.91	0.83	0.583	0	0.00	0	0	0.00	7.710	29,876	233.27	1.035	0.976	1.1%	1.200	0.948
2017.75	8.556	31,114	266.22	1.00	1.083	1	0.00	0	0	0.00	8.443	29,806	255.23	1.035	0.976	1.1%	1.187	1.000
2018.25	7.699	29,386	226.25	1.00	1.583	0	0.00	0	0	0.00	7.815	29,395	226.04	1.035	0.976	1.1%	1.175	1.000
2018.75	8.381	30,869	258.71	1.00	2.083	1	0.00	0	0	0.00	8.558	30,945	260.77	1.035	0.976	1.1%	1.162	1.000
2019.25	7.620	30,804	234.72	1.00	2.583	0	0.00	0	0	0.00	7.923	30,519	230.94	1.035	0.976	1.1%	1.150	1.000
2019.75	8.492	30,652	260.29	1.00	3.083	1	0.00	0	0	0.00	8.676	32,128	266.43	1.035	0.976	1.1%	1.137	1.000
2020.25	4.351	36,923	160.67	1.00	3.583	0	(35.99)	0	1	0.50	4.500	34,793	153.49	1.035	0.976	1.1%	1.125	1.000
2020.75	5.423	35,926	194.85	1.00	4.083	1	(33.22)	0	1	1.00	5.152	35,745	183.03	1.035	0.976	1.1%	1.113	1.000
2021.25	4.175	33,318	139.11	1.00	4.583	0	(41.07)	0	1	1.50	4.203	34,403	147.58	1.035	0.976	1.1%	1.101	1.000
2021.75	6.350	35,142	223.14	1.00	5.083	1	(20.38)	0	1	2.00	6.422	35,344	218.02	1.035	0.976	1.1%	1.090	1.000
2022.25	5.941	29,778	176.91	1.00	5.583	0	(20.43)	0	1	2.50	5.940	34,017	192.96	1.035	0.976	1.1%	1.078	1.000
2022.75	6.878	34,316	236.02	1.00	6.083	1	0.00	1	1	3.00	7.445	34,948	253.55	1.035	0.976	1.1%	1.067	1.000
2023.25	6.747	32,740	220.90	1.00	6.583	0	0.00	1	1	3.50	6.892	33,636	224.55	1.035	0.976	1.1%	1.055	1.000
2023.75	7.621	33,804	257.61	1.00	7.083	1	0.00	1	1	4.00	7.547	34,556	259.06	1.035	0.976	1.1%	1.044	1.000
2024.25	6.969	33,416	232.88	1.00	7.583	0	0.00	1	1	4.50	6.987	33,259	229.42	1.035	0.976	1.1%	1.033	1.000
2024.75	7.973	33,603	267.93	1.00	8.083	1	0.00	1	1	5.00	7.651	34,169	264.68	1.035	0.976	1.1%	1.022	1.000
2025.25	7.410	32,251	238.99	1.00	8.583	0	0.00	1	1	5.50	7.083	32,886	234.40	1.035	0.976	1.1%	1.011	1.000
2025.75	7.807	36,300	283.41	1.00	9.083	1	0.00	1	1	6.00	7.756	33,786	270.42				1.000	1.000

		Frequency Model	Severity Model	Direct Loss Cost Model
A.	Intercept	(38.889)	(65.102)	(133.774)
B.	Time	0.020	0.038	0.069
C.	2016 Phase-in Reform Scalar Parameter		(0.309)	(0.305)
D.	2016 Phase-in Trend Parameter	(0.007)		(0.048)
E.	Seasonality	0.084	0.033	0.132
F.	Mobility	0.016		0.012
G.	New Normal	(0.194)		(0.114)
H.	2020 Scalar Parameter		0.118	
I.	2020 Trend Change		(0.049)	

	95% Confidence Interval	
	Lower Range	**Upper Range**
Pre 2016 Trend Rate	5.4%	9.0%
Post 2016 Trend Rate	0.3%	4.1%

	90% Confidence Interval	
	Lower Range	**Upper Range**
Pre 2016 Trend Rate	5.7%	8.7%
Post 2016 Trend Rate	0.6%	3.8%

Financial Services Regulatory Authority of Ontario

Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
	Observed			Covariates					Predicted			Incremental Semi-Annual Change				
Time	Frequency (000)	Severity	Loss Cost	Phase-in Reform Scalar Parameter	Phase-in Trend Parameter	Seasonality	Mobility	New Normal	Frequency (000)	Severity	Loss Cost	Time	Phase-in Trend Parameter	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2025	Scalar Reform Factor
2014.25	2.127	32,767	69.70	0.00	0.000	0	0.00	0	2.070	33,650	70.06	1.026	1.000	2.6%	0.792	0.903
2014.75	2.291	33,556	76.87	0.00	0.000	1	0.00	0	2.331	33,522	80.81	1.026	1.000	2.6%	0.772	0.903
2015.25	2.236	32,932	73.65	0.00	0.000	0	0.00	0	2.110	33,395	73.75	1.026	1.000	2.6%	0.753	0.903
2015.75	2.436	35,367	86.16	0.00	0.000	1	0.00	0	2.376	33,268	85.07	1.026	1.000	2.6%	0.734	0.903
2016.25	2.234	35,632	79.61	0.01	0.003	0	0.00	0	2.150	33,152	77.56	1.026	0.985	1.1%	0.715	0.903
2016.75	2.416	35,036	84.63	0.33	0.170	1	0.00	0	2.400	33,535	85.22	1.026	0.963	-1.2%	0.708	0.934
2017.25	2.139	32,273	69.02	0.83	0.583	0	0.00	0	2.123	34,189	71.24	1.026	0.956	-1.9%	0.716	0.982
2017.75	2.340	31,351	73.37	1.00	1.083	1	0.00	0	2.327	34,338	77.14	1.026	0.956	-1.9%	0.730	1.000
2018.25	1.981	34,805	68.95	1.00	1.583	0	0.00	0	2.049	34,207	67.29	1.026	0.956	-1.9%	0.745	1.000
2018.75	2.144	34,746	74.50	1.00	2.083	1	0.00	0	2.246	34,077	74.17	1.026	0.956	-1.9%	0.760	1.000
2019.25	1.903	35,967	68.43	1.00	2.583	0	0.00	0	1.978	33,948	64.70	1.026	0.956	-1.9%	0.775	1.000
2019.75	2.106	33,982	71.58	1.00	3.083	1	0.00	0	2.168	33,818	71.31	1.026	0.956	-1.9%	0.790	1.000
2020.25	1.131	37,299	42.17	1.00	3.583	0	(35.99)	0	1.153	33,690	40.03	1.026	0.956	-1.9%	0.806	1.000
2020.75	1.383	33,965	46.96	1.00	4.083	1	(33.22)	0	1.314	33,562	45.65	1.026	0.956	-1.9%	0.822	1.000
2021.25	1.004	34,390	34.51	1.00	4.583	0	(41.07)	0	1.036	33,434	36.17	1.026	0.956	-1.9%	0.838	1.000
2021.75	1.500	34,814	52.21	1.00	5.083	1	(20.38)	0	1.518	33,307	51.37	1.026	0.956	-1.9%	0.855	1.000
2022.25	1.371	30,796	42.21	1.00	5.583	0	(20.43)	0	1.335	33,180	44.78	1.026	0.956	-1.9%	0.872	1.000
2022.75	1.593	33,828	53.88	1.00	6.083	1	0.00	1	1.726	33,054	56.19	1.026	0.956	-1.9%	0.889	1.000
2023.25	1.499	33,821	50.71	1.00	6.583	0	0.00	1	1.520	32,928	49.02	1.026	0.956	-1.9%	0.906	1.000
2023.75	1.710	32,435	55.46	1.00	7.083	1	0.00	1	1.666	32,803	54.03	1.026	0.956	-1.9%	0.924	1.000
2024.25	1.435	32,895	47.20	1.00	7.583	0	0.00	1	1.467	32,678	47.13	1.026	0.956	-1.9%	0.943	1.000
2024.75	1.602	31,731	50.82	1.00	8.083	1	0.00	1	1.608	32,554	51.95	1.026	0.956	-1.9%	0.961	1.000
2025.25	1.449	29,867	43.27	1.00	8.583	0	0.00	1	1.415	32,430	45.31	1.026	0.956	-1.9%	0.981	1.000
2025.75	1.662	31,552	52.44	1.00	9.083	1	0.00	1	1.552	32,307	49.95				1.000	1.000

		Frequency Model	Severity Model	Direct Loss Cost Model
A.	Intercept	(37.736)	25.776	(99.116)
B.	Time	0.019	(0.008)	0.051
C.	Phase-in Reform Scalar Parameter		0.047	(0.102)
D.	Phase-in Trend Parameter	(0.055)		(0.091)
E.	Seasonality	0.110		0.117
F.	Mobility	0.014		0.012
G.	New Normal	(0.122)		(0.120)

95% Confidence Interval

	Lower Range	Upper Range
Pre 2016 Trend Rate	3.4%	7.2%
Post 2016 Trend Rate	-5.5%	-2.2%

90% Confidence Interval

	Lower Range	Upper Range
Pre 2016 Trend Rate	3.7%	6.8%
Post 2016 Trend Rate	-5.2%	-2.5%

Financial Services Regulatory Authority of Ontario

Private Passengers Vehicles (Excluding Farmers)

Selected Trend Model: Accident Benefits - Funeral & Death Benefits
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Observed			Covariates		Predicted			Incremental Semi-Annual Change		
Time	Frequency (000)	Severity	Loss Cost	Seasonality	Mobility	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2025
2014.25	0.101	16,803	1.69	0	0.00	0.108	16,845	1.82	0.984	-1.6%	0.695
2014.75	0.136	17,037	2.32	1	0.00	0.136	16,849	2.29	0.984	-1.6%	0.706
2015.25	0.101	17,118	1.72	0	0.00	0.105	16,853	1.77	0.984	-1.6%	0.717
2015.75	0.119	16,947	2.01	1	0.00	0.132	16,857	2.22	0.984	-1.6%	0.728
2016.25	0.109	15,524	1.69	0	0.00	0.102	16,861	1.71	0.984	-1.6%	0.740
2016.75	0.136	16,371	2.23	1	0.00	0.128	16,865	2.15	0.984	-1.6%	0.752
2017.25	0.111	16,488	1.83	0	0.00	0.098	16,869	1.66	0.984	-1.6%	0.764
2017.75	0.140	17,553	2.46	1	0.00	0.124	16,873	2.09	0.984	-1.6%	0.776
2018.25	0.104	17,590	1.83	0	0.00	0.095	16,877	1.61	0.984	-1.6%	0.789
2018.75	0.115	17,534	2.02	1	0.00	0.120	16,881	2.02	0.984	-1.6%	0.801
2019.25	0.086	15,799	1.37	0	0.00	0.092	16,885	1.56	0.984	-1.6%	0.814
2019.75	0.116	18,245	2.11	1	0.00	0.116	16,889	1.96	0.984	-1.6%	0.827
2020.25	0.074	18,275	1.35	0	(35.99)	0.074	16,893	1.25	0.984	-1.6%	0.840
2020.75	0.100	16,640	1.66	1	(33.22)	0.094	16,897	1.60	0.984	-1.6%	0.854
2021.25	0.068	17,608	1.19	0	(41.07)	0.070	16,901	1.18	0.984	-1.6%	0.867
2021.75	0.102	16,393	1.68	1	(20.38)	0.098	16,905	1.65	0.984	-1.6%	0.881
2022.25	0.071	17,097	1.22	0	(20.43)	0.075	16,909	1.27	0.984	-1.6%	0.895
2022.75	0.099	15,873	1.56	1	0.00	0.105	16,913	1.78	0.984	-1.6%	0.909
2023.25	0.087	17,348	1.50	0	0.00	0.081	16,917	1.37	0.984	-1.6%	0.924
2023.75	0.109	16,916	1.84	1	0.00	0.102	16,921	1.72	0.984	-1.6%	0.939
2024.25	0.083	18,955	1.57	0	0.00	0.079	16,925	1.33	0.984	-1.6%	0.954
2024.75	0.091	16,040	1.47	1	0.00	0.099	16,929	1.67	0.984	-1.6%	0.969
2025.25	0.069	16,243	1.12	0	0.00	0.076	16,933	1.29	0.984	-1.6%	0.984
2025.75	0.095	16,046	1.52	1	0.00	0.096	16,937	1.62			1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	62.538	8.779	64.409
B.	Time	(0.032)	0.000	(0.032)
C.	Seasonality	0.245		0.245
D.	Mobility	0.005		0.005

95% Confidence Interval

Lower Range	Upper Range
-4.0%	-2.3%

90% Confidence Interval

Lower Range	Upper Range
-3.8%	-2.4%

Financial Services Regulatory Authority of Ontario

Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)
	Observed			Covariates							Predicted			Incremental Semi-Annual Change				
Time	Frequency (000)	Severity	Loss Cost	Phase-in Reform Scalar Parameter	Phase-in Trend Parameter	Seasonality	Mobility	New Normal	2020 Scalar Parameter	2020 Trend Change	Frequency (000)	Severity	Loss Cost	Time	Phase-in Trend Parameter	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2025	Scalar Reform Factor
2014.25	19.290	33,065	637.82	0.00	0.000	0	0.00	0	0	0.00	9.572	34,467	326.30	1.027	1.000	2.7%	1.238	0.787
2014.75	20.066	36,082	724.01	0.00	0.000	1	0.00	0	0	0.00	10.490	35,091	378.69	1.027	1.000	2.7%	1.206	0.787
2015.25	20.309	34,514	700.93	0.00	0.000	0	0.00	0	0	0.00	9.693	35,726	344.25	1.027	1.000	2.7%	1.174	0.787
2015.75	21.442	38,608	827.84	0.00	0.000	1	0.00	0	0	0.00	10.623	36,373	399.53	1.027	1.000	2.7%	1.143	0.787
2016.25	20.196	37,386	755.04	0.01	0.003	0	0.00	0	0	0.00	9.815	36,963	362.54	1.027	0.993	2.0%	1.113	0.788
2016.75	22.327	33,498	747.92	0.33	0.170	1	0.00	0	0	0.00	10.745	34,506	386.18	1.027	0.982	0.9%	1.091	0.852
2017.25	19.923	30,694	611.53	0.83	0.583	0	0.00	0	0	0.00	9.899	30,817	306.21	1.027	0.978	0.5%	1.082	0.959
2017.75	22.074	30,992	684.12	1.00	1.083	1	0.00	0	0	0.00	10.812	29,960	333.40	1.027	0.978	0.5%	1.077	1.000
2018.25	19.571	30,355	594.07	1.00	1.583	0	0.00	0	0	0.00	9.955	30,502	296.45	1.027	0.978	0.5%	1.072	1.000
2018.75	21.282	31,504	670.48	1.00	2.083	1	0.00	0	0	0.00	10.873	31,054	336.51	1.027	0.978	0.5%	1.067	1.000
2019.25	19.221	31,687	609.07	1.00	2.583	0	0.00	0	0	0.00	10.012	31,616	299.21	1.027	0.978	0.5%	1.062	1.000
2019.75	21.430	31,171	667.97	1.00	3.083	1	0.00	0	0	0.00	10.935	32,189	339.65	1.027	0.978	0.5%	1.057	1.000
2020.25	11.114	36,748	408.42	1.00	3.583	0	(35.99)	0	1	0.50	5.726	35,165	195.23	1.027	0.978	0.5%	1.052	1.000
2020.75	13.812	35,257	486.97	1.00	4.083	1	(33.22)	0	1	1.00	6.531	34,943	229.18	1.027	0.978	0.5%	1.047	1.000
2021.25	10.494	33,318	349.63	1.00	4.583	0	(41.07)	0	1	1.50	5.317	34,722	185.28	1.027	0.978	0.5%	1.043	1.000
2021.75	15.906	34,838	554.12	1.00	5.083	1	(20.38)	0	1	2.00	8.034	34,503	270.29	1.027	0.978	0.5%	1.038	1.000
2022.25	14.767	29,845	440.72	1.00	5.583	0	(20.43)	0	1	2.50	7.391	34,285	240.17	1.027	0.978	0.5%	1.033	1.000
2022.75	17.142	34,019	583.15	1.00	6.083	1	0.00	1	1	3.00	9.244	34,069	311.31	1.027	0.978	0.5%	1.028	1.000
2023.25	16.670	32,769	546.27	1.00	6.583	0	0.00	1	1	3.50	8.511	33,854	276.80	1.027	0.978	0.5%	1.023	1.000
2023.75	18.886	33,354	629.92	1.00	7.083	1	0.00	1	1	4.00	9.296	33,640	314.21	1.027	0.978	0.5%	1.019	1.000
2024.25	16.988	33,165	563.41	1.00	7.583	0	0.00	1	1	4.50	8.559	33,428	279.38	1.027	0.978	0.5%	1.014	1.000
2024.75	19.348	33,106	640.52	1.00	8.083	1	0.00	1	1	5.00	9.349	33,217	317.14	1.027	0.978	0.5%	1.009	1.000
2025.25	17.861	31,735	566.83	1.00	8.583	0	0.00	1	1	5.50	8.608	33,007	281.99	1.027	0.978	0.5%	1.005	1.000
2025.75	19.137	35,266	674.90	1.00	9.083	1	0.00	1	1	6.00	9.402	32,799	320.10				1.000	1.000

Direct Loss Cost

		Frequency Model	Severity Model	Model
A.	Intercept	(23.054)	(61.816)	(102.111)
B.	Time	0.013	0.036	0.054
C.	Phase-in Reform Scalar Parameter		(0.266)	(0.240)
D.	Phase-in Trend Parameter	(0.007)		(0.044)
E.	Seasonality	0.085		0.122
F.	Mobility	0.016		0.012
G.	New Normal	(0.185)		(0.115)
H.	2020 Scalar Parameter		0.095	
I.	2020 Trend Change		(0.049)	

	95% Confidence Interval	
	Lower Range	Upper Range
Pre 2016 Trend Rate	3.9%	7.1%
Post 2016 Trend Rate	-1.2%	3.1%

	90% Confidence Interval	
	Lower Range	Upper Range
Pre 2016 Trend Rate	4.2%	6.9%
Post 2016 Trend Rate	-0.9%	2.8%

Financial Services Regulatory Authority of Ontario

Private Passengers Vehicles (Excluding Farmers)

Selected Trend Model: Collision
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
	Observed			Covariates					Predicted			Incremental Semi-Annual Change			
Time	Frequency (000)	Severity	Loss Cost	Seasonality	Mobility	New Normal	Excess Inflation	2023-2 Trend Change	Frequency (000)	Severity	Loss Cost	Time	Trend Change	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2025
2014.25	31.113	5,836	181.58	0	0.00	0	0.000	0.000	28.868	5,912	170.68	1.042	1.000	4.2%	2.282
2014.75	27.249	6,265	170.71	1	0.00	0	0.000	0.000	29.208	6,301	184.04	1.042	1.000	4.2%	2.190
2015.25	30.626	6,191	189.62	0	0.00	0	0.000	0.000	29.551	6,271	185.30	1.042	1.000	4.2%	2.101
2015.75	27.672	6,559	181.49	1	0.00	0	0.000	0.000	29.899	6,683	199.81	1.042	1.000	4.2%	2.017
2016.25	29.470	6,680	196.87	0	0.00	0	0.000	0.000	30.250	6,651	201.18	1.042	1.000	4.2%	1.936
2016.75	30.403	7,212	219.26	1	0.00	0	0.000	0.000	30.606	7,088	216.94	1.042	1.000	4.2%	1.858
2017.25	29.845	7,018	209.46	0	0.00	0	0.000	0.000	30.965	7,054	218.42	1.042	1.000	4.2%	1.783
2017.75	32.111	7,670	246.28	1	0.00	0	0.000	0.000	31.329	7,518	235.53	1.042	1.000	4.2%	1.711
2018.25	32.796	7,570	248.26	0	0.00	0	0.000	0.000	31.698	7,481	237.14	1.042	1.000	4.2%	1.642
2018.75	32.361	8,174	264.53	1	0.00	0	0.000	0.000	32.070	7,973	255.71	1.042	1.000	4.2%	1.576
2019.25	33.643	8,110	272.85	0	0.00	0	0.000	0.000	32.447	7,935	257.46	1.042	1.000	4.2%	1.513
2019.75	32.665	8,577	280.16	1	0.00	0	0.000	0.000	32.829	8,457	277.62	1.042	1.000	4.2%	1.452
2020.25	20.938	8,638	180.86	0	(35.99)	0	0.000	0.000	19.066	8,416	160.45	1.042	1.000	4.2%	1.393
2020.75	20.580	8,719	179.44	1	(33.22)	0	0.000	0.000	20.131	8,969	180.56	1.042	1.000	4.2%	1.337
2021.25	16.474	8,396	138.31	0	(41.07)	0	0.000	0.000	18.045	8,926	161.06	1.042	1.000	4.2%	1.283
2021.75	24.007	9,291	223.03	1	(20.38)	0	0.000	0.000	25.122	9,513	238.98	1.042	1.000	4.2%	1.231
2022.25	26.102	9,723	253.79	0	(20.43)	0	0.154	0.000	25.397	9,630	244.56	1.042	1.000	4.2%	1.182
2022.75	27.683	10,843	300.18	1	0.00	1	0.370	0.000	27.539	10,512	289.49	1.042	1.000	4.2%	1.134
2023.25	28.627	10,758	307.98	0	0.00	1	0.611	0.000	27.863	10,745	299.38	1.042	0.987	2.8%	1.089
2023.75	28.466	11,534	328.33	1	0.00	1	1.000	0.250	28.190	11,797	332.56	1.042	0.974	1.4%	1.059
2024.25	28.038	11,544	323.66	0	0.00	1	1.000	0.750	28.521	11,429	325.97	1.042	0.974	1.4%	1.044
2024.75	28.481	11,813	336.43	1	0.00	1	1.000	1.250	28.857	11,859	342.20	1.042	0.974	1.4%	1.029
2025.25	29.509	11,572	341.48	0	0.00	1	1.000	1.750	29.196	11,489	335.43	1.042	0.974	1.4%	1.014
2025.75	28.879	11,873	342.88	1	0.00	1	1.000	2.250	29.539	11,921	352.13				1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	(43.720)	(109.838)	(160.466)
B.	Time	0.023	0.059	0.082
C.	Seasonality		0.034	0.034
D.	Mobility	0.015		0.015
E.	New Normal	(0.246)		(0.246)
F.	Excess Inflation		0.111	0.111
G.	2023-2 Trend Change		(0.054)	(0.054)

	95% Confidence Interval	
	Lower Range	Upper Range
Pre 2023-2 Trend Rate	6.7%	10.5%
Post 2023-2 Trend Rate	-4.6%	11.0%

	90% Confidence Interval	
	Lower Range	Upper Range
Pre 2023-2 Trend Rate	8.6%	8.6%
Post 2023-2 Trend Rate	-3.5%	9.7%

Financial Services Regulatory Authority of Ontario

Private Passengers Vehicles (Excluding Farmers)

Selected Trend Model: Comprehensive - Theft
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Observed			Inflationary Period Adjustment	Predicted	Incremental Semi-Annual Change		
Time	Frequency (000)	Severity	Loss Cost	Past Trend Factor to 2025.75	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2025
2014.25	1.030	12,745	13.13	2.043	8.20	1.126	12.6%	11.760
2014.75	1.117	12,020	13.43	2.043	9.23	1.126	12.6%	10.443
2015.25	1.042	12,816	13.35	2.043	10.40	1.126	12.6%	9.274
2015.75	1.175	13,770	16.18	2.043	11.71	1.126	12.6%	8.235
2016.25	0.981	12,908	12.67	2.043	13.19	1.126	12.6%	7.313
2016.75	1.203	13,615	16.37	2.043	14.85	1.126	12.6%	6.494
2017.25	1.106	13,884	15.36	2.043	16.72	1.126	12.6%	5.767
2017.75	1.283	13,926	17.87	2.043	18.83	1.126	12.6%	5.121
2018.25	1.346	15,049	20.26	2.043	21.20	1.126	12.6%	4.548
2018.75	1.544	17,677	27.30	2.043	23.88	1.126	12.6%	4.038
2019.25	1.421	18,869	26.82	2.043	26.89	1.126	12.6%	3.586
2019.75	1.686	20,109	33.91	2.043	30.28	1.126	12.6%	3.185
2020.25	1.484	20,911	31.03	2.043	34.10	1.126	12.6%	2.828
2020.75	1.637	24,342	39.86	2.043	38.40	1.126	12.6%	2.511
2021.25	1.611	25,247	40.67	2.230	43.24	1.126	12.6%	2.230
2021.75	2.410	30,099	72.53	1.251	48.69	N/A	N/A	1.251
2022.25	2.648	31,599	83.66	1.084	66.75	N/A	N/A	1.084
2022.75	3.393	36,222	122.92	0.738	98.06	N/A	N/A	0.738
2023.25	3.643	38,395	139.87	0.648	111.59	N/A	N/A	0.648
2023.75	3.454	40,205	138.88	0.653	110.80	N/A	N/A	0.653
2024.25	2.919	36,748	107.26	0.846	85.57	N/A	N/A	0.846
2024.75	2.621	34,881	91.42	0.992	72.93	N/A	N/A	0.992
2025.25	2.079	32,574	67.72	1.339	54.03	N/A	N/A	1.339
2025.75	2.121	33,054	70.10	1.294	55.93			1.294

		Direct Loss Cost Model To 2021-1	Direct Loss Cost Model After 2021-1
A.	Intercept	(476.342)	(276.027)
B.	Time	0.238	0.138

95% Confidence Interval

	Lower Range	Upper Range
Pre 2021-1 Trend Rate	24.2%	29.5%
Future Trend Rate	-7.0%	13.0%

90% Confidence Interval

	Lower Range	Upper Range
Trend Rate	24.6%	29.0%

Financial Services Regulatory Authority of Ontario

Private Passengers Vehicles (Excluding Farmers)

Selected Trend Model: Comprehensive - All Other
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Observed			Covariates		Predicted			Incremental Semi-Annual Change		
Time	Frequency (000)	Severity	Loss Cost	Seasonality	Excess Inflation	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2025
2014.25	26.431	1,605	42.41	0	0.000	26.410	1,639	43.79	1.025	2.5%	2.246
2014.75	24.738	1,979	48.96	1	0.000	26.236	2,053	53.83	1.025	2.5%	2.190
2015.25	25.564	1,601	40.93	0	0.000	26.064	1,751	46.04	1.025	2.5%	2.136
2015.75	25.173	2,000	50.33	1	0.000	25.893	2,193	56.59	1.025	2.5%	2.083
2016.25	27.280	1,770	48.29	0	0.000	25.724	1,870	48.40	1.025	2.5%	2.032
2016.75	24.969	2,357	58.86	1	0.000	25.555	2,343	59.50	1.025	2.5%	1.981
2017.25	24.468	1,959	47.94	0	0.000	25.387	1,998	50.89	1.025	2.5%	1.932
2017.75	23.497	2,540	59.68	1	0.000	25.221	2,503	62.55	1.025	2.5%	1.885
2018.25	26.595	2,355	62.64	0	0.000	25.055	2,134	53.50	1.025	2.5%	1.838
2018.75	24.213	2,856	69.14	1	0.000	24.891	2,674	65.76	1.025	2.5%	1.793
2019.25	24.179	2,296	55.52	0	0.000	24.728	2,280	56.25	1.025	2.5%	1.748
2019.75	24.448	2,628	64.24	1	0.000	24.565	2,857	69.14	1.025	2.5%	1.705
2020.25	18.679	2,577	48.13	0	0.000	24.404	2,436	59.14	1.025	2.5%	1.663
2020.75	22.423	2,807	62.95	1	0.000	24.244	3,052	72.69	1.025	2.5%	1.622
2021.25	19.007	2,399	45.59	0	0.000	24.085	2,602	62.17	1.025	2.5%	1.582
2021.75	24.288	2,994	72.73	1	0.000	23.927	3,260	76.43	1.025	2.5%	1.542
2022.25	26.179	3,236	84.73	0	0.154	24.467	2,780	67.76	1.025	2.5%	1.451
2022.75	24.534	3,376	82.83	1	0.370	25.310	3,482	87.59	1.025	2.5%	1.346
2023.25	27.464	2,984	81.96	0	0.611	26.306	2,969	79.25	1.025	2.5%	1.241
2023.75	29.363	4,526	132.91	1	1.000	28.107	3,720	106.65	1.025	2.5%	1.105
2024.25	26.503	3,344	88.62	0	1.000	27.923	3,172	91.22	1.025	2.5%	1.078
2024.75	25.807	4,150	107.10	1	1.000	27.740	3,974	112.13	1.025	2.5%	1.051
2025.25	28.727	3,486	100.14	0	1.000	27.558	3,389	95.90	1.025	2.5%	1.025
2025.75	27.763	3,396	94.27	1	1.000	27.377	4,246	117.88			1.000

		Frequency Model	Severity Model	Direct Loss Cost Model
A.	Intercept	29.784	(125.621)	(97.098)
B.	Time	(0.013)	0.066	0.050
C.	Seasonality		0.192	0.181
D.	Excess Inflation	0.187		0.233

95% Confidence Interval

	Lower Range	Upper Range
Trend Rate	3.0%	7.4%

90% Confidence Interval

	Lower Range	Upper Range
Trend Rate	3.3%	7.0%

Financial Services Regulatory Authority of Ontario

Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Observed			Predicted	Incremental Semi-Annual Change		
Time	Frequency (000)	Severity	Loss Cost	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2025
2014.25	27.462	2,022	55.54	51.99	1.060	6.0%	3.746
2014.75	25.856	2,413	62.39	63.06	1.060	6.0%	3.399
2015.25	26.606	2,040	54.28	56.43	1.060	6.0%	3.451
2015.75	26.348	2,524	66.51	68.30	1.060	6.0%	3.138
2016.25	28.262	2,157	60.96	61.59	1.060	6.0%	3.162
2016.75	26.172	2,874	75.23	74.34	1.060	6.0%	2.883
2017.25	25.574	2,475	63.30	67.61	1.060	6.0%	2.881
2017.75	24.780	3,129	77.55	81.38	1.060	6.0%	2.633
2018.25	27.941	2,967	82.89	74.70	1.060	6.0%	2.607
2018.75	25.758	3,744	96.44	89.64	1.060	6.0%	2.391
2019.25	25.600	3,216	82.34	83.14	1.060	6.0%	2.343
2019.75	26.134	3,756	98.15	99.42	1.060	6.0%	2.156
2020.25	20.163	3,926	79.17	93.24	1.060	6.0%	2.089
2020.75	24.061	4,273	102.81	111.09	1.060	6.0%	1.929
2021.25	20.618	4,184	86.26	105.42	1.060	6.0%	1.848
2021.75	26.698	5,441	145.25	125.12	N/A	N/A	1.429
2022.25	28.827	5,841	168.39	134.51	N/A	N/A	1.269
2022.75	27.927	7,367	205.74	185.66	N/A	N/A	1.025
2023.25	31.107	7,131	221.83	190.84	N/A	N/A	0.894
2023.75	32.817	8,282	271.79	217.45	N/A	N/A	0.875
2024.25	29.421	6,658	195.88	176.79	N/A	N/A	0.966
2024.75	28.428	6,983	198.52	185.06	N/A	N/A	1.028
2025.25	30.806	5,449	167.86	149.93	N/A	N/A	1.139
2025.75	29.884	5,500	164.37	173.81			1.095

	95% Confidence Interval	
	Lower Range	**Upper Range**
Pre 2021-1 Trend Rate	10.3%	15.0%
Future Trend Rate	-2.0%	10.2%

Financial Services Regulatory Authority of Ontario

Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Observed			Covariates				Predicted			Incremental Semi-Annual Change		
Time	Frequency (000)	Severity	Loss Cost	Seasonality	Mobility	Multi-Period Scalar	2023-1 Trend Change	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2025
2014.25	49.384	5,410	267.16	0	0.00	0.00	0.00	48.620	5,391	251.95	1.053	5.3%	3.251
2014.75	45.753	6,028	275.79	1	0.00	0.00	0.00	49.122	5,904	277.69	1.053	5.3%	3.089
2015.25	48.956	5,690	278.55	0	0.00	0.00	0.00	49.630	5,692	279.15	1.053	5.3%	2.934
2015.75	47.287	6,061	286.62	1	0.00	0.00	0.00	50.143	6,233	307.67	1.053	5.3%	2.788
2016.25	49.000	5,970	292.52	0	0.00	0.00	0.00	50.661	6,010	309.29	1.053	5.3%	2.648
2016.75	52.104	6,659	346.98	1	0.00	0.00	0.00	51.184	6,582	340.89	1.053	5.3%	2.516
2017.25	51.413	6,218	319.70	0	0.00	0.00	0.00	51.713	6,345	342.68	1.053	5.3%	2.390
2017.75	54.556	6,959	379.68	1	0.00	0.00	0.00	52.247	6,949	377.70	1.053	5.3%	2.271
2018.25	57.949	6,789	393.39	0	0.00	0.00	0.00	52.787	6,700	379.67	1.053	5.3%	2.157
2018.75	54.970	7,478	411.08	1	0.00	0.00	0.00	53.333	7,337	418.47	1.053	5.3%	2.050
2019.25	55.436	7,155	396.64	0	0.00	0.00	0.00	53.884	7,074	420.66	1.053	5.3%	1.947
2019.75	56.297	7,548	424.95	1	0.00	0.00	0.00	54.440	7,747	463.65	1.053	5.3%	1.850
2020.25	39.441	7,429	292.99	0	(35.99)	0.00	0.00	40.523	7,469	284.35	1.053	5.3%	1.757
2020.75	43.544	7,371	320.96	1	(33.22)	0.00	0.00	41.915	8,180	325.55	1.053	5.3%	1.670
2021.25	36.452	7,391	269.41	0	(41.07)	0.00	0.00	39.618	7,886	293.81	1.053	5.3%	1.586
2021.75	49.804	8,713	433.92	1	(20.38)	1.00	0.00	47.715	10,640	430.26	1.053	5.3%	1.507
2022.25	53.780	9,203	494.94	0	(20.43)	0.33	0.00	48.186	8,926	432.20	1.053	5.3%	1.432
2022.75	54.825	10,845	594.59	1	0.00	0.67	0.25	57.904	10,190	607.67	1.053	5.3%	1.360
2023.25	59.557	10,530	627.11	0	0.00	1.00	0.25	58.502	10,532	610.86	1.053	5.3%	1.292
2023.75	63.219	11,128	703.51	1	0.00	1.00	0.75	59.106	10,906	625.18	1.053	5.3%	1.228
2024.25	57.039	10,298	587.39	0	0.00	1.00	1.25	59.717	9,941	583.56	1.053	5.3%	1.166
2024.75	57.770	10,418	601.86	1	0.00	1.00	1.75	60.334	10,294	597.24	1.053	5.3%	1.108
2025.25	59.672	9,241	551.45	0	0.00	1.00	2.25	60.957	9,383	557.48	1.053	5.3%	1.053
2025.75	57.717	9,556	551.53	1	0.00	1.00	2.75	61.587	9,716	570.55			1.000

		Frequency Model	Severity Model	Direct Loss Cost Model
A.	Intercept	(37.525)	(100.865)	(200.977)
B.	Time	0.021	0.054	0.103
C.	Seasonality		0.064	0.046
D.	Mobility	0.008		0.014
E.	Multi-Period Scalar		0.209	
F.	2023-1 Trend Change		(0.112)	(0.148)

95% Confidence Interval

	Lower Range	Upper Range
Pre 2023-1 Trend Rate	9.6%	12.0%
Post 2023-1 Trend Rate	-9.9%	1.3%
Selected Future Trend Rate	-2.3%	9.8%

90% Confidence Interval

	Lower Range	Upper Range
Pre 2023-1 Trend Rate	9.8%	11.8%
Post 2023-1 Trend Rate	-9.1%	0.3%

Financial Services Regulatory Authority of Ontario

Private Passengers Vehicles (Excluding Farmers)

Selected Trend Model: Uninsured Auto
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)	(10)	(11)	(12)	(13)	(14)	(15)
	Observed			Covariates					Predicted			Incremental Semi-Annual Change			
Time	Frequency (000)	Severity	Loss Cost	2016-2 Trend Change	Mobility	2018-1 Scalar	2018-1 Trend Change	0	Frequency (000)	Severity	Loss Cost	Time	Trend Changes	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2025
2014.25	0.219	47,565	10.41	0.00	0.00	0.00	0.00	0.00	0.232	49,667	11.54	0.976	1.000	-2.4%	2.214
2014.75	0.222	56,263	12.52	0.00	0.00	0.00	0.00	0.00	0.227	49,667	11.26	0.976	1.000	-2.4%	2.269
2015.25	0.217	43,726	9.48	0.00	0.00	0.00	0.00	0.00	0.221	49,667	10.99	0.976	1.000	-2.4%	2.325
2015.75	0.196	54,313	10.62	0.00	0.00	0.00	0.00	0.00	0.216	49,667	10.72	0.976	1.000	-2.4%	2.383
2016.25	0.205	50,712	10.39	0.00	0.00	0.00	0.00	0.00	0.211	49,667	10.46	0.976	1.004	-2.0%	2.442
2016.75	0.210	55,179	11.58	0.50	0.00	0.00	0.00	0.00	0.206	49,667	10.25	0.976	1.004	-2.0%	2.493
2017.25	0.194	43,482	8.42	1.00	0.00	0.00	0.00	0.00	0.202	49,667	10.05	0.976	1.004	-2.0%	2.544
2017.75	0.213	56,637	12.04	1.50	0.00	0.00	0.00	0.00	0.198	49,667	9.84	0.976	1.004	-2.0%	2.597
2018.25	0.193	54,827	10.56	2.00	0.00	0.00	1.00	0.50	0.194	48,402	9.40	0.976	1.004	-2.0%	2.650
2018.75	0.194	65,707	12.73	2.50	0.00	0.00	1.00	1.00	0.190	48,402	9.21	0.976	1.004	-2.0%	2.705
2019.25	0.177	62,366	11.03	3.00	0.00	0.00	1.00	1.50	0.186	48,402	9.02	0.976	1.004	-2.0%	2.761
2019.75	0.199	54,595	10.89	3.50	0.00	0.00	1.00	2.00	0.183	48,402	8.84	0.976	1.117	9.0%	2.818
2020.25	0.139	56,459	7.83	4.00	(35.99)	0.50	1.00	2.50	0.000	53,854	0.01	0.976	1.117	9.0%	2.585
2020.75	0.164	61,818	10.13	4.50	(33.22)	1.00	1.00	3.00	0.000	59,920	0.02	0.976	1.117	9.0%	2.371
2021.25	0.149	51,725	7.70	5.00	(41.07)	1.50	1.00	3.50	0.000	66,670	0.00	0.976	1.117	9.0%	2.175
2021.75	0.198	67,287	13.33	5.50	(20.38)	2.00	1.00	4.00	0.003	74,180	0.25	0.976	1.117	9.0%	1.995
2022.25	0.226	50,240	11.38	6.00	(20.43)	2.50	1.00	4.50	0.003	82,536	0.27	0.976	1.117	9.0%	1.830
2022.75	0.248	58,767	14.55	6.50	0.00	3.00	1.00	5.00	0.162	91,834	14.84	0.976	1.117	9.0%	1.679
2023.25	0.261	48,463	12.67	7.00	0.00	3.50	1.00	5.50	0.158	102,178	16.17	0.976	1.117	9.0%	1.540
2023.75	0.313	51,766	16.19	7.50	0.00	4.00	1.00	6.00	0.155	113,688	17.63	0.976	1.117	9.0%	1.412
2024.25	0.334	44,321	14.80	8.00	0.00	4.50	1.00	6.50	0.152	126,495	19.22	0.976	1.117	9.0%	1.296
2024.75	0.378	57,427	21.68	8.50	0.00	5.00	1.00	7.00	0.149	140,744	20.96	0.976	1.117	9.0%	1.188
2025.25	0.382	43,706	16.69	9.00	0.00	5.50	1.00	7.50	0.146	156,599	22.85	0.976	1.117	9.0%	1.090
2025.75	0.449	58,770	26.41	9.50	0.00	6.00	1.00	8.00	0.143	174,239	24.90				1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	97.412	10.813	101.318
B.	Time	(0.049)		(0.049)
C.	Mobility	0.008		0.008
D.	2020-1 Trend Change	0.191		0.191
E.	2018-1 Scalar		0.213	0.213
F.	2018-1 Trend Change		(0.026)	(0.026)

	95% Confidence Interval	
	Lower Range	Upper Range
Post 2016-2, Pre 2018-1 Trend Rate	-7.6%	-0.3%
Post 2018-1, Pre 2020-1 Trend Rate	-10.3%	-2.5%
Post 2020-1 Trend Rate	8.6%	18.1%
Selected Future Trend Rate	-1.2%	3.1%

	90% Confidence Interval	
	Lower Range	Upper Range
Post 2016-2, Pre 2018-1 Trend Rate	-7.0%	-0.9%
Post 2018-1, Pre 2020-1 Trend Rate	-7.3%	-0.6%
Post 2020-1 Trend Rate	14.7%	23.1%

Financial Services Regulatory Authority of Ontario

Private Passengers Vehicles (Excluding Farmers)

All Coverages Combined Loss Cost Trend Rate Confidence Interval
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
						95% Confidence Interval	
Coverage	Sub-Coverage	2025 Fitted Loss Cost	Written Car Years	Percent Purchasing	Selected Future Trend Rate	Lower Range of Confidence Interval	Upper Range of Confidence Interval
Third Party Liability	Bodily Injury	307.62	8,441,061	100%	1.1%	0.2%	2.0%
Third Party Liability	Property Damage	13.55	8,441,061	100%	-0.1%	-4.2%	4.1%
Accident Benefits	Medical & Rehabilitation	252.41	8,445,758	100%	2.2%	0.3%	4.1%
Accident Benefits	Disability Income	47.63	8,445,758	100%	-3.9%	-5.5%	-2.2%
Accident Benefits	Funeral & Death Benefits	1.45	8,445,758	100%	-3.1%	-4.0%	-2.3%
Uninsured Auto	Total	23.87	8,436,690	100%	0.9%	-1.2%	3.1%
Mandatory					**1.1%**	**-0.3%**	**2.6%**
Direct Compensation	Total	309.38	8,426,014	100%	4.1%	-1.9%	10.5%
Collision	Total	343.78	5,557,706	66%	2.9%	-4.6%	11.0%
Comprehensive - Total	Total	161.87	5,885,470	70%	5.1%	-2.0%	10.2%
All Perils	Total	564.01	1,923,699	23%	3.6%	-2.3%	9.8%
Specified Perils	Total	104.92	5,375	0%	5.1%	-2.0%	10.2%
Underinsured Motorist	Total	10.03	8,103,063	96%	4.4%	3.9%	4.9%
Optional					**3.8%**	**-2.7%**	**10.4%**
Total					**2.6%**	**-1.6%**	**6.9%**

Notes:
(3) We do not fit a model for Specified Perils or Underinsured Motorist. We use the actual loss cost for these coverages.

QUALIFICATIONS, ASSUMPTIONS, AND LIMITING CONDITIONS

This report is for the exclusive use of the Risk Consulting Services client named herein. This report is not intended for general circulation or publication, nor is it to be reproduced, quoted, or distributed for any purpose without the prior written permission of Risk Consulting Services. There are no third-party beneficiaries with respect to this report, and Risk Consulting Services does not accept any liability to any third party.

Information furnished by others, upon which all or portions of this report are based, is believed to be reliable but has not been independently verified, unless otherwise expressly indicated. Public information and industry and statistical data are from sources we deem to be reliable; however, we make no representation as to the accuracy or completeness of such information. The findings contained in this report may contain predictions based on current data and historical trends. Any such predictions are subject to inherent risks and uncertainties. Risk Consulting Services accepts no responsibility for actual results or future events.

The opinions expressed in this report are valid only for the purpose stated herein and as of the date of this report. No obligation is assumed to revise this report to reflect changes, events, or conditions, which occur subsequent to the date hereof.

All decisions in connection with the implementation or use of advice or recommendations contained in this report are the sole responsibility of the client. This report does not represent investment advice nor does it provide an opinion regarding the fairness of any transaction to any and all parties. In addition, this report does not represent legal, medical, accounting, safety, or other specialized advice. For any such advice, Risk Consulting Services recommends seeking and obtaining advice from a qualified professional.

© Risk Consulting Services



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