



ANNUAL REVIEW OF INDUSTRY EXPERIENCE – FINAL REPORT AS OF DECEMBER 31, 2025

COMMERCIAL VEHICLES

ALBERTA AUTOMOBILE INSURANCE RATE
BOARD

25 August 2026

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1. Executive Summary

1.1. Purpose and Scope

Risk Consulting Services, Inc. (Risk Consulting Services or RCS)¹, actuarial consultants to the Alberta Automobile Insurance Rate Board (AIRB or the Board), prepared this report as part of the Board's "2026 Annual Review" of insurance industry loss experience. The purpose of this report is to support the determination of Benchmarks for rate filings submitted between October 1, 2026, and March 31, 2027.²

This report presents the results of our analysis of insurance industry commercial vehicles loss and expense experience in Alberta reported as of December 31, 2025, for the 2026 Annual Review.

The scope of our analysis includes all coverages:

- Basic Coverage: Third Party Liability (TPL)³ and Accident Benefits (AB)
- Additional Coverage: Collision, Comprehensive, All Perils, Specified Perils, and Underinsured Motorist

1.2. Summary of Key Findings

In this report, we present:

- assumptions, factors, and provisions we recommend serve as Benchmarks for rate filings submitted between October 1, 2026, and September 30, 2027, and
- other assumptions, factors, and provisions for the Board's consideration as it reviews rate filings submitted between October 1, 2026, and September 30, 2027.

In Table 1, we present a summary of our selected Benchmarks⁴ for the current and prior reviews:

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.

² Care-First will be effective January 1, 2027, affecting the bodily injury and accident benefits coverages. The Benchmarks in this report for these coverages are applicable for rate filings submitted between October 1, 2026, and December 31, 2026.

³ Effective January 1, 2022, TPL was split into bodily injury, property damage, and direct compensation property damage (DCPD).

⁴ We refer to these as "selections" in this report.

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

	2025 Annual Review: Data as of December 31, 2024	2026 Annual Review: Data as of December 31, 2025
Trend Benchmarks		
TPL-Bodily Injury	+7.9%	+6.8%
TPL-Property Damage	-0.3%*	-0.8%*
DCPD ⁵	-0.3%*	-0.8%*
AB – Total	+11.1% ⁶	+11.8% ⁷
Collision	-0.1%*	-0.1%*
Comprehensive	+3.9% ⁸	+3.2%*
All Perils	+1.8%	+0.9%
Specified Perils	+3.9% ⁹	+3.2%*
Underinsured Motorist	+9.8%	+8.4%
Other Benchmarks		
Health Cost Recovery	1.94% of TPL Premiums	Current ¹⁰
Operating Expenses	22.6% of Premiums	27.8% of Premiums
Profit Provision	6% of Premiums	6% of Premiums

Table Notes

* Subject to excess inflation. See Section 10 for the implied adjustment factors

1.3. Relevant Comments

Data

The data utilized in our analysis and presented in this report is based on information published by the General Insurance Statistical Agency (GISA) that has been compiled by GISA's service provider, IBM Canada (IBM) through to December 31, 2025.

The data includes a change in the reporting of fleet vehicles. GISA states:

Effective July 1, 2019, the ASP revised the definition of Type of Business 3 -Fleet rated vehicles. As a result, a number of companies that previously reported Type of Business 4 – Individually rated Fleets (data included in the Exhibit) are now reporting this data as Type of Business 3 (data NOT included in the Exhibit). This has resulted in a DECREASE in Written Exposure and Written

⁵ The DCPD and TPL-PD trend selections are based on the combined experience, as DCPD was introduced January 2022.

⁶ Our model includes an October 29, 2020 reform scalar of +37.6%.

⁷ Our model includes an October 29, 2020 reform scalar of +30.4%.

⁸ Our model includes a 2021-2 scalar of +10.6% coincident with the rise in inflation.

⁹ Our model includes a 2021-2 scalar of +10.6% coincident with the rise in inflation.

¹⁰ Refer to the most current percentage published on the President of Treasury Board and Minister of Finance's website.

Premium starting in Accident Year 2019-2. Users should take note of this shift and exercise caution when using this data.

This change has materially reduced the number of vehicles included with the commercial vehicle exhibits beginning in 2019-2. Consistent with the commercial vehicle reports published by GISA, and with our prior analysis, we continue to include fleet vehicles (i.e., Type of Business 4 – Individually rated Fleets) in the analysis that we present.

We refer to the insurance companies operating in Alberta, 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 historical ultimate incurred losses 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 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 change.

The historical observed data, fitted values from our selected regression trend model, and model parameter values for each coverage are presented in Appendix F.

Heightened Uncertainty – COVID 19, Bill 41 Reforms, and Rising Inflation

Our analyses of past trend rates consider the impact of the various reforms and government actions occurring during the experience period. The recent claim experience is exceptional due to the COVID-19 pandemic, the introduction of reforms in the last quarter of 2020, and the recent changes in inflation. Uncertainty surrounding *future* inflation adds more uncertainty to the selection of appropriate future trend rates.

- The COVID-19 pandemic affected loss costs for 2020, 2021, and 2022-1, mainly driven by a decline in the claims frequency rate. Mileage and mobility (cell phone data) indicate a return to pre-pandemic mobility levels in the second half of 2022. However, with remote and hybrid work models common, driving patterns and vehicle usage may have changed compared to pre-pandemic periods. Our loss trend selections are based on a frequency level without the influence of COVID-19.

Insurers may find it appropriate to include an adjustment to the frequency level assumed in the rate application to reflect the post-pandemic new-normal era.

- Bill 41, effective November 2020, expanded accident benefits limits and those claimants subject to the bodily injury minor injury cap. DCPD was introduced January 1, 2022. The timing of the reform introduction during the pandemic creates additional challenges to isolating early estimates of the actual claims cost impact of the reforms. We discuss the estimated impact based on the current data in further detail in Section 6. We will continue to monitor the estimated reform impact as more data becomes available. Although we cannot separately estimate the frequency impact of the reforms from the co-mingled change in post-pandemic driving behavior, there is some evidence that the reforms may have (i) impacted a claimant's propensity to pursue a bodily injury claim, and (ii) shifted claims from collision to DCPD.
- We observe a significant increase in physical damage claim costs coincident with the late 2021 rise in consumer price index (CPI) for categories that directly impact physical damage claim costs (vehicle parts, replacement vehicles, rental fees, maintenance and repair costs).¹¹ We include additional parameters in our model to quantify this increase to the extent observed 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 usage. This possible vehicle usage reduction may lead to a reduction in the future claims frequency rate.

For this reason, when selecting the future trend rate, we suggest consideration of:

- The correlation of the historical CPI index with historical claim cost changes; and any recent changes to the CPI.
- The actual change in claim costs data that emerges during the recent period.
- The anticipated future CPI during the rating program period given the Federal Government's actions to curb inflation through higher interest rates.
- The impact of economic conditions and general high inflation on vehicle usage.

We discuss this further in Section 5.3.

Experience Period

Our analyses of past trend rates consider the impact of the various reforms and government actions occurring during the experience period. The 2020, 2021, and 2022 claim experience is exceptional due to the COVID-19 pandemic, the introduction of bodily injury and accident benefit reforms in the last quarter of 2020 and the introduction of DCPD on January 1, 2022.

There are several adjustments that can be applied to rate filings to consider the impact from the COVID-19 pandemic. The options include applying adjustments

¹¹ As discussed more fully in Section 5.2, we observe a limited impact on other coverages through 2022-2

factors to unwind the COVID-19 impact and/or reducing the weight assigned to the COVID-19 periods. Each method has shortcomings:

- **Exclude Affected Years:** The removal of COVID-19 affected periods would eliminate any influence from the COVID-19 pandemic, however, the rate change indication would be dependent on older accident year experience that may not be representative of portfolio changes occurring during the pandemic (i.e., a change in the mix of business).
- **Apply COVID-19 Unwinding Factors:** Applying an adjustment to unwind the impact of COVID-19 would allow inclusion of the most recent data; however, the estimation of those factors adds to the uncertainty of the indication.
- **Temper the Accident Year Weights:** This lessens the use of the experience affected by the COVID-19 pandemic, but determining appropriate weights for each accident year adds to the uncertainty of the indication.

Applicability of Benchmarks

In this report, we present our findings with respect to the assumptions, factors, and provisions for the Board's consideration 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 assumptions, factors, and provisions we present, as well as information to help the Board evaluate their reasonableness.

We recommend the Board consider the reasonableness of additional information provided by interested parties as it may be more current or may provide more insight into the Industry's commercial vehicle claims experience that has emerged or is expected to emerge. However, in doing so, we suggest the Board also consider that the experience of one insurer may not be representative of the experience of the Industry.

We also recommend the Board recognize that while an alternate assumption, factor, or provision may be independently 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 Alberta, including the historical legislative reforms and government actions taken since the creation of the AIRB.

In Section 3, we present the most recent 10-years of industry commercial vehicle (CV) premium and loss experience in Alberta.

In Section 4, we discuss our selected cumulative development factors, used to estimate the ultimate frequency, severity, and loss costs underlying our trend.

In Section 5, we discuss our loss trend methodology and various considerations in selecting loss trend rates for each coverage.

In Section 6, we present our trend analysis for each major coverage.

In Sections 7 and 8, we present Board's current benchmarks and information regarding the additional provisions that insurers consider in their rate filings,

including: loss adjustment expenses, catastrophe provision, investment income on cash flow, health cost recovery, operating expenses, and profit.

In Section 9, we discuss our methodology for estimating the historical impact of the COVID-19 pandemic using models similar to those underlying our loss trend selections.

In Section 10, we discuss our methodology for considering recent higher inflation levels.

2. Legislative Reforms and Government Actions

2.1. History of Rate Regulation

On October 5, 2004, the AIRB was established to regulate automobile insurance premiums for Basic Coverage and to monitor premiums for Additional Coverage in the Province of Alberta.

On November 27, 2013, the *Enhancing Consumer Protection in Auto Insurance Act* was passed. The associated changes to the Insurance Act and a new, supporting, Automobile Insurance Premiums Regulation were effective July 1, 2014. With the changes in the Act and Automobile Insurance Premiums Regulation, the Board's mandate was expanded to also regulate Additional Coverage.

The Automobile Insurance Premiums Regulation requires the Board to conduct an Annual Review (AR) for commercial vehicles. The AR includes an analysis of industry experience to develop benchmarks for individual rate filings. The Board considers all input in developing its benchmarks. The benchmarks are posted on the Board's website at <https://airb.alberta.ca> and include information that insurers should consider in preparing their rate filings.

Changes to Automobile Insurance Premiums Regulation in November 2023 include the following:

- The Board may, at any time, order an insurer to file with the Board changes to the insurer's rating program that take into account changes in legislation, the market or the operating environment subsequent to the insurer's most recently filed rating program.

2.2. 2020 Reforms

On October 30, 2020, the Government announced reforms to the province's automobile insurance framework. Bill 41 amended the Insurance Act and includes several changes that should be reflected in any future filings. Bill 41 included changes related to prejudgment interest, minor injury regulation, diagnostic and treatment protocols regulation, automobile accident benefits regulation, and the property damage coverage. Bill 41 received Royal Assent on December 9, 2020.

We summarize the amendments below, noting the different effective dates applicable to claims occurring on or after the specified date.

- **Insurance Act – Prejudgment Interest** (Effective upon Royal Assent): Prejudgment interest paid on non-pecuniary damages will now fluctuate with current interest rates, as it currently does with pecuniary damages.
- **Minor Injury Regulation** (Effective for accidents occurring on or after November 1, 2020): See Section 2.3 for details.
- **Diagnostic and Treatment Protocols Regulation** (Effective October 29, 2020): Dentists, psychologists and occupational therapists are now considered adjunct

therapists and the new maximum benefit for treatment by any combination of these adjunct therapists is \$1,000.

- **Automobile Accident Insurance Benefits Regulation** (Effective October 29, 2020, applicable to both new and existing claims): See Section 2.4 for details.
- **Introduction of Direct Compensation Property Damage** (Effective January 1, 2022): Insurers are required to provide DCPD premiums separated from third party liability premiums.
- **File and Use:** Insurers will be permitted to use a File and Use filing in accordance with the AIRB's File and Use Filing Guidelines.

Reports on the initial estimate of cost impact of Bill 41 can be found on the AIRB's website. In fitting models supporting our trend estimates, we consider the impact of Bill 41. However, due to the coincidence of the COVID-19 pandemic and subsequent higher inflation, isolating and measuring the impact of Bill 41 is challenging.

2.3. Minor Injury Reforms

In 2003, the Alberta Government enacted Bill 53, which provided for:

- An inflation-adjusted cap on pain and suffering for minor injuries at \$4,000. We summarize the maximum minor injury amounts by effective date in Table 2 below
- the consideration of collateral sources;
- the determination of wage loss based on net, rather than gross, wages;
- an increase in the limit for medical/rehabilitation benefits under accident benefits to \$50,000; and
- maximum diagnosis and treatment protocol fees for medical/rehabilitation benefits under accident benefits.

Table 2: Historical Minor Injury Cap Amounts

Effective Date Range	Minor Injury Amount
October 1, 2004 – December 31, 2006	\$4,000
January 1, 2007 – December 31, 2007	\$4,144
January 1, 2008 – December 31, 2008	\$4,339
January 1, 2009 – December 31, 2009	\$4,504
January 1, 2010 – December 31, 2010	\$4,518
January 1, 2011 – December 31, 2011	\$4,559
January 1, 2012 – December 31, 2012	\$4,641
January 1, 2013 – December 31, 2013	\$4,725
January 1, 2014 – December 31, 2014	\$4,777
January 1, 2015 – December 31, 2015	\$4,892
January 1, 2016 – December 31, 2016	\$4,956
January 1, 2017 – December 31, 2017	\$5,020
January 1, 2018 – December 31, 2018	\$5,080
January 1, 2019 – December 31, 2019	\$5,202
January 1, 2020 – December 31, 2020	\$5,296
January 1, 2021 – December 31, 2021	\$5,365
January 1, 2022 – December 31, 2022	\$5,488
January 1, 2023 – December 31, 2023	\$5,817
January 1, 2024 – December 31, 2024	\$6,061
January 1, 2025 – December 31, 2025	\$6,182
January 1, 2026 – December 31, 2026	\$6,306

These reforms became effective October 1, 2004, except for the consideration of collateral sources and the determination of wage loss based on net rather than gross wages, which became effective January 26, 2004.

On February 8, 2008, the Alberta Court of Queen's Bench ruled that the Minor Injury Regulation be struck down. In June 2009 the Alberta Court of Appeal overturned the February 2008 decision of the Alberta Court of Queen's Bench. In December 2009 the Supreme Court of Canada denied the request for leave to appeal, thereby affirming the cap on minor injuries.

On March 17, 2011, the Government extended the Minor Injury Regulation to September 30, 2016. It was later further extended to September 30, 2018.

Maximum fees for certain diagnosis and treatment protocols have been updated since introduced in 2005, with the most recent increases effective in June 2013 for physical therapy and February 2016 for chiropractic services.

A renewed Diagnostic and Treatment Protocols Regulation came into force on July 1, 2014.¹²

¹² It is our understanding that the changes were administrative in nature (clarifications).

On May 17, 2018, the Government removed the expiry date for the Minor Injury Regulation and Automobile Accident Insurance Benefits Regulation. In addition, the Government amended the Minor Injury Regulations to clarify¹³ that some temporomandibular joint injuries, as well as physical or psychological conditions or symptoms arising from sprains, strains, and whiplash injuries and that resolve with those injuries, are considered minor injuries under the Minor Injury Regulation, and should be treated as such. These changes may contribute to the decline of bodily injury frequency observed in Section 6.1.

Effective for accidents occurring on or after November 1, 2020, Bill 41 amended the MIR as follows:

- The definition of a “minor injury” was updated to include clinically associated sequelae of sprains, strains, or whiplash-associated disorder injuries, whether physical or psychological in nature, that do not result in a serious impairment; and
- Dentists were added as eligible health professionals able to act as certified examiners under the MIR, with their scope limited to temporomandibular joint injuries.

2.4. Automobile Accidents Benefits Revisions

Effective March 1, 2007, the Government revised the accident benefits coverage limits as follows: (1) increased the funeral benefits from \$2,000 to \$5,000 and (2) increased the maximum weekly disability income limit from \$300 to \$400 for employed individuals and from \$100 to \$135 for other individuals.

Effective October 29, 2020, the Government made the following revisions to the Automobile Accident Insurance Benefits Regulation:

- Clarified that Section B - Accident Benefits can be used for any medically necessary equipment, vehicle modifications, and home modifications; and
- Increased benefit amounts as follows:
 - chiropractic services from \$750 to \$1,000;
 - massage therapy and acupuncture from \$250 to \$350;
 - funeral expenses from \$5,000 to \$6,150;
 - grief counselling from \$400 to \$500;
 - employed disability income benefits from \$400 to \$600 per week;
 - non-earner disability income benefits from the current \$135 for 26 weeks, to \$200 for 104 weeks; and psychological, physical therapy, and occupational therapy services from \$600 to \$750.

¹³ Insufficient data is available at this time to assess if this clarification will affect claims costs.

2.5. Legalization of Cannabis

Effective October 17, 2018, the Federal Government legalized the use of cannabis. No Alberta-specific information is available to determine if this change may have affected claims costs. It is assumed any impact of this change will be captured through our trend analysis of the claims experience.

2.6. Care-First

The Alberta Government established Care-First under the Automobile Insurance Act (formerly Bill 47), which received Royal Assent on May 15, 2025. The purpose of the Automobile Insurance Act was to reduce the cost of automobile insurance while providing more efficient delivery of care required to treat injuries sustained in automobile accidents.

Care-First introduces an entirely new insurance system focused on providing exceptional care at affordable costs. The Government is implementing Care-First to control costs, which have increased premiums for bodily injury coverage under the current tort-based system, while making substantial increases to the care and treatment available to Albertans injured in an automobile accident under accident benefits coverage. Care-First is also expected to provide rate stability over the longer term.

The Care-First system will start on January 1, 2027.

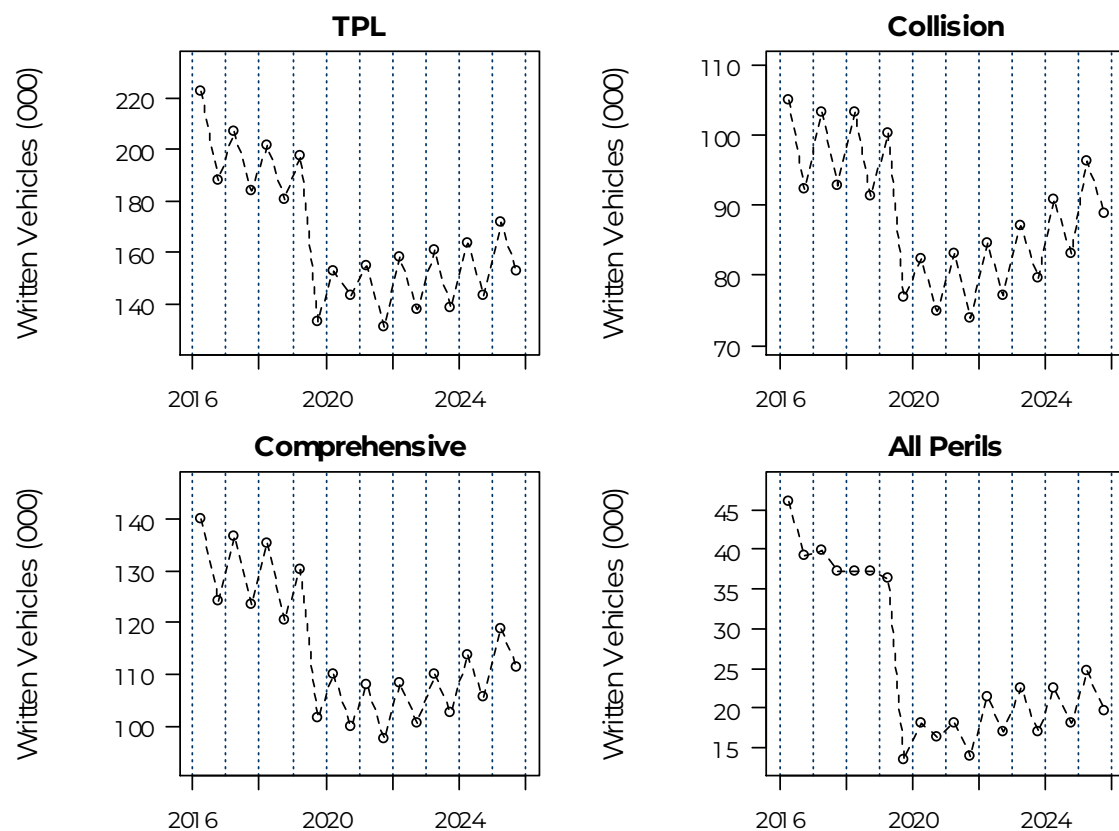
Additional information on Care-First is available at <https://care-first.alberta.ca/>.

3. Summary of Alberta Commercial Vehicle 2016 to 2025 Experience

3.1. Growth of Insured Vehicles

From 2016 to 2018, the number of commercial vehicles in Alberta had decreased annually. As noted earlier, GISA changed its definition of fleets beginning the second half of 2019, and as a result the number of vehicles included in the commercial exhibits reduced significantly. Following the change in 2019, the number of commercial vehicles has been increasing annually. Figure 1 presents the number of written vehicles insured over each of the last ten years for TPL,¹⁴ collision, comprehensive and all perils coverages. The significant decline in 2019 is principally due to the GISA change in definition of fleets beginning July 1, 2019.

Figure 1: Written Vehicles

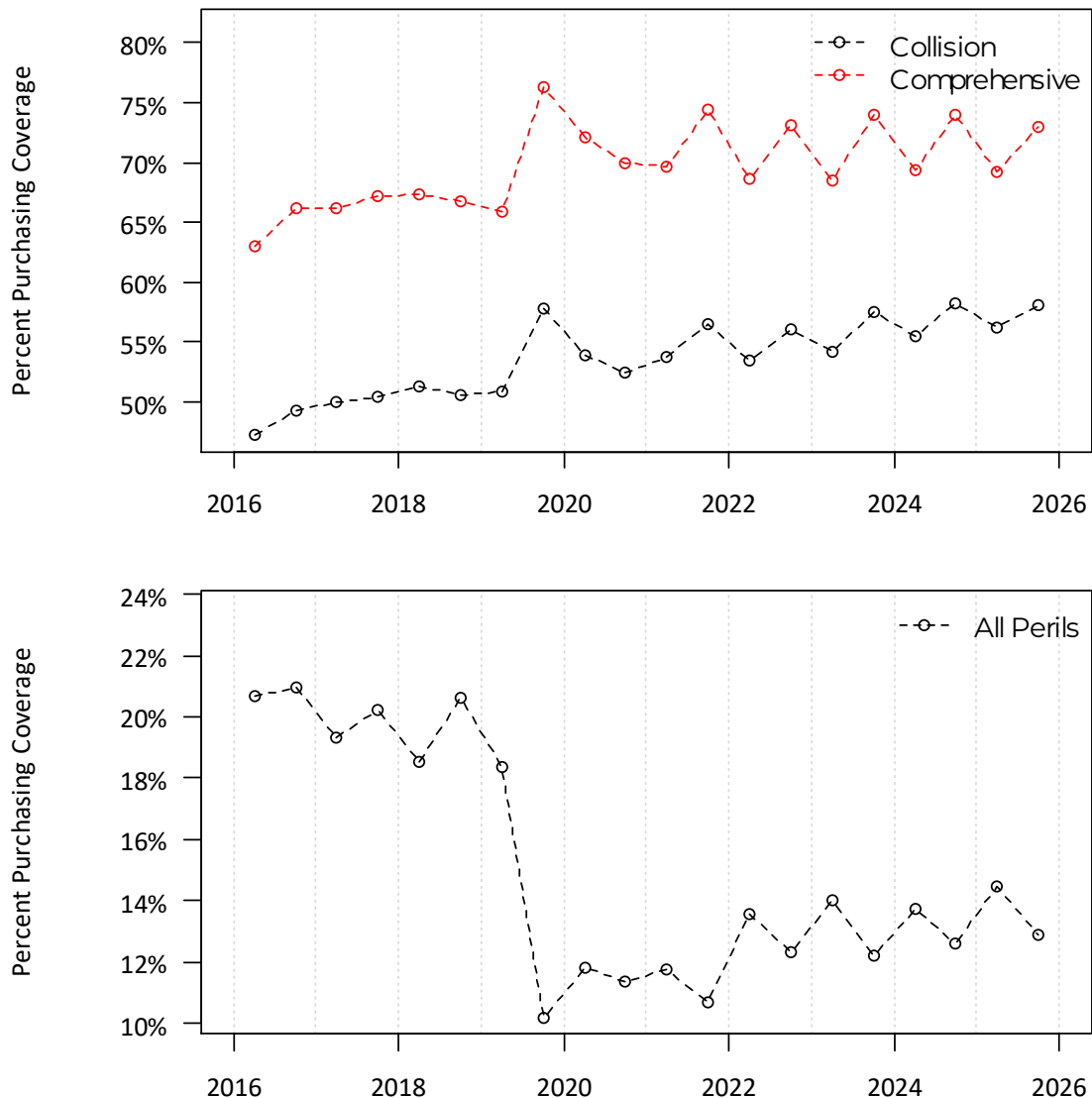


In Figure 2, we present the percentage of risks purchasing the optional physical damage coverages. The number of vehicles is on a semi-annual basis to highlight the seasonal pattern for comprehensive coverage due to the temporary removal of coverage during the first half of the year. Until the first half of 2019, the percentage of

¹⁴ The growth in TPL is representative of all mandatory coverages which includes bodily injury, property damage-tort, accident benefits and uninsured automobile.

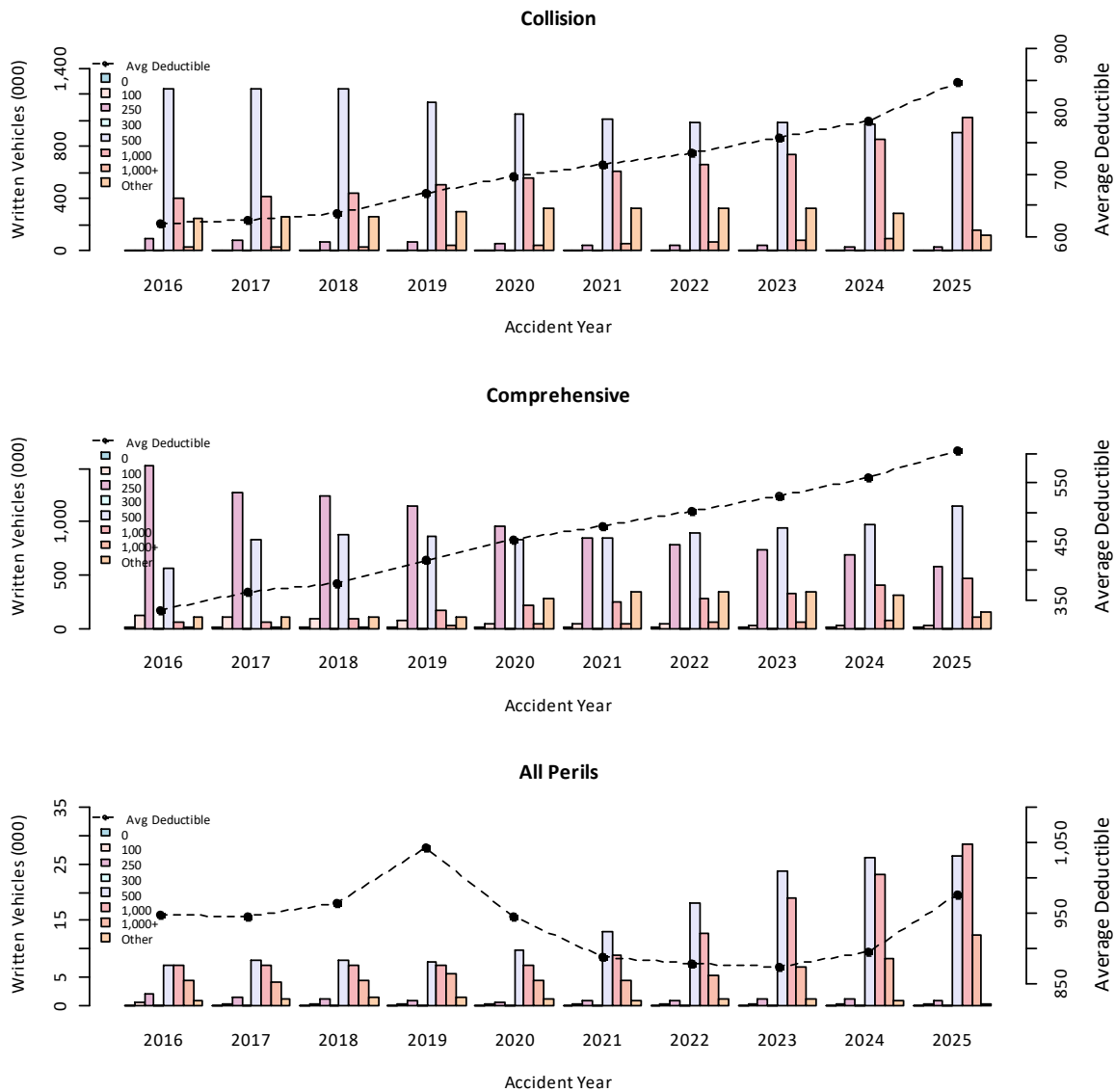
risks purchasing the optional coverages was relatively flat; in the 65% range for comprehensive, low 50% range for collision and 20% range for all perils. From the second half of 2019 onwards, we observe more volatility between periods and a slight increase to the 70% and 55% range in the percentage of risks purchasing comprehensive and collision, respectively; and a decrease to the 12% range to all perils. The changes beginning the second half of 2019 are likely associated with the GISA change in fleet definition.

Figure 2: Percent Purchasing Collision and Comprehensive Optional Coverages



In Figure 3, we plot the number of written vehicles at various deductible levels against time and include a line plot representing the average deductible for each accident year. We observe a consistent shift toward larger deductibles for collision and comprehensive coverages over the last ten years, with the shift more noticeable in recent years.

Figure 3: Average Deductible Summary

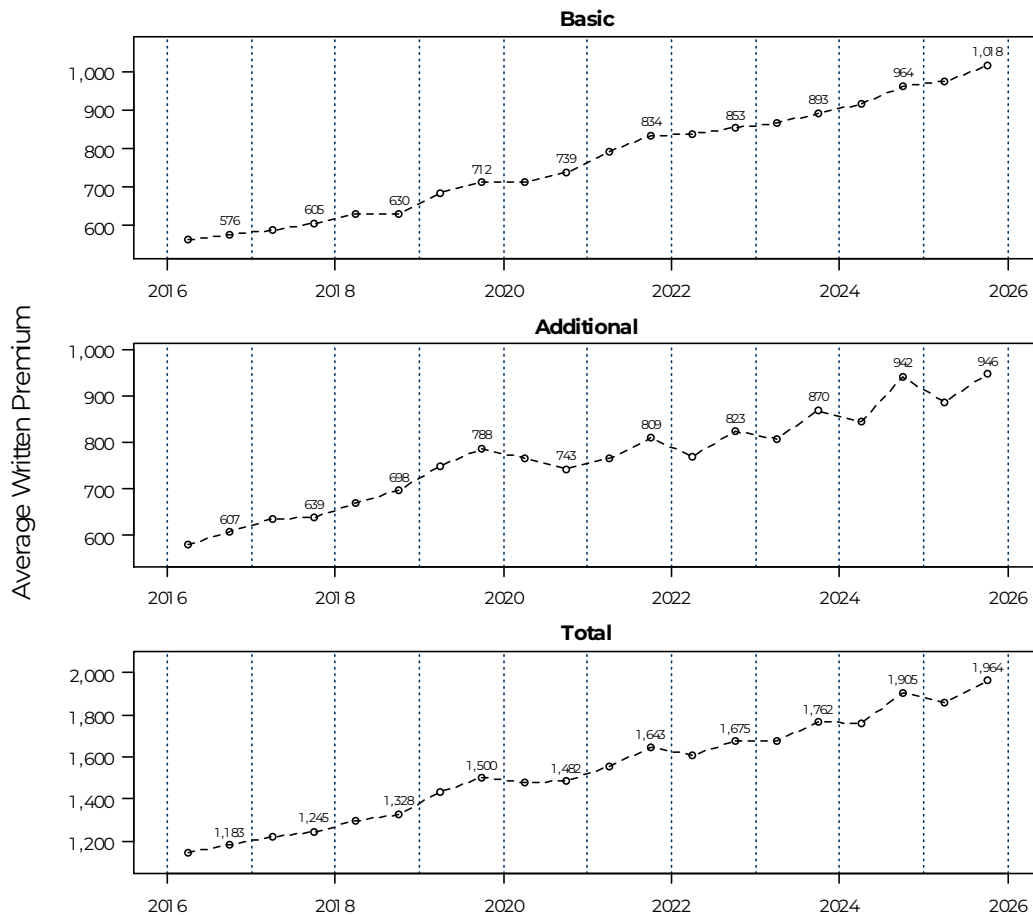


3.2. Change in Average Premiums

In Figure 4, we present the average written premiums for the Basic, Additional, and the total for all coverages, respectively, over the ten-year period, 2016 to 2025, in half-year increments.

The Basic Coverages average premium has gradually increased since 2016. This increase in additional (physical damage) coverages may be partially attributable to higher average repair costs on the growing proportion of vehicles with advanced technology.

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 estimated ultimate average claims cost per earned vehicle for the Basic Coverages, Additional Coverages and for all coverages combined by half-year increments for the ten-year period ending December 31, 2025. This claims data 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 experience. In the average claim cost estimate we include:

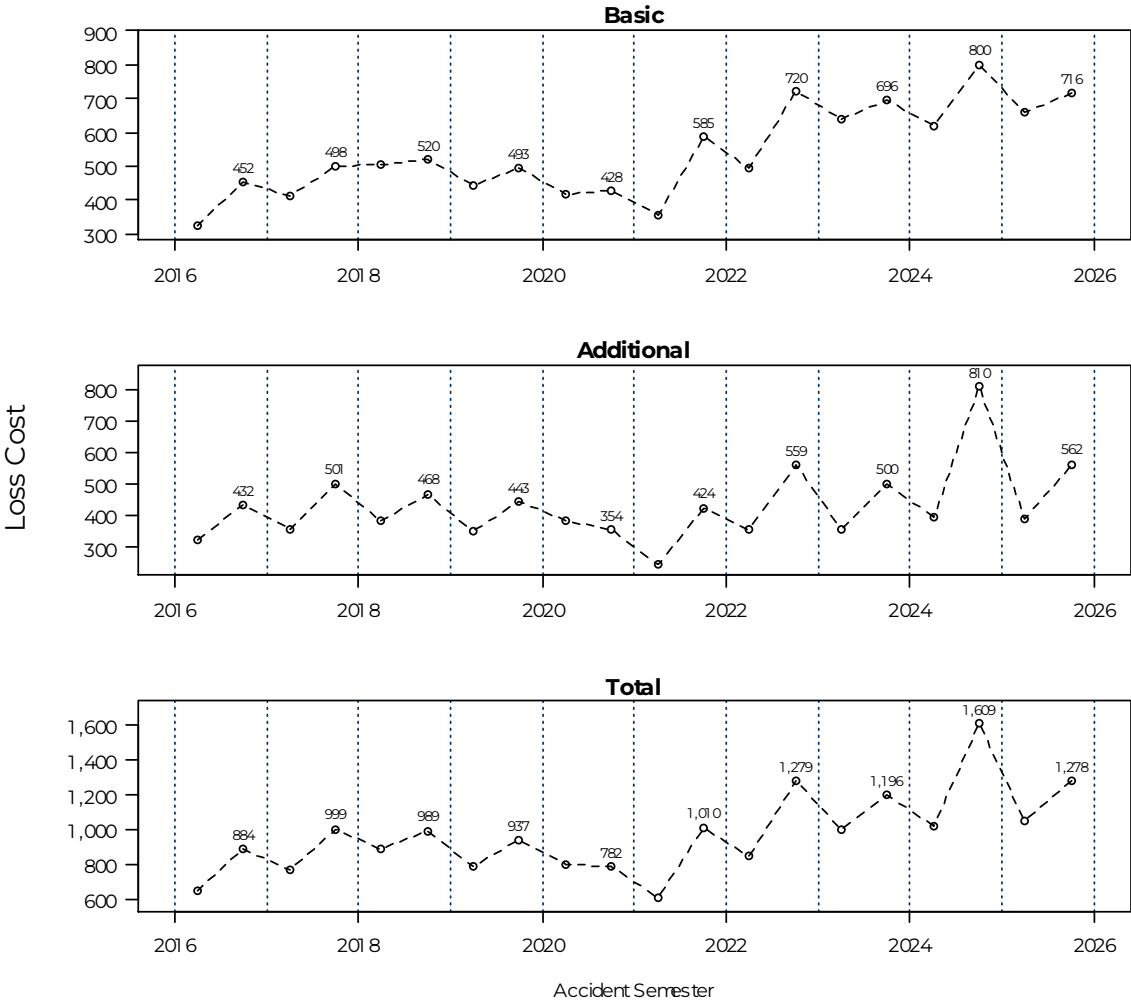
- indemnity amounts to fully settle and close the claim,¹⁵ and
- all internal and external claims settlement costs¹⁶ (e.g., legal fees and claim adjuster costs).¹⁷

¹⁵ The claims costs presented are on an ultimate basis. See Section 4 for more details.

¹⁶ 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 estimated by GISA are based on aggregated costs reported to GISA.

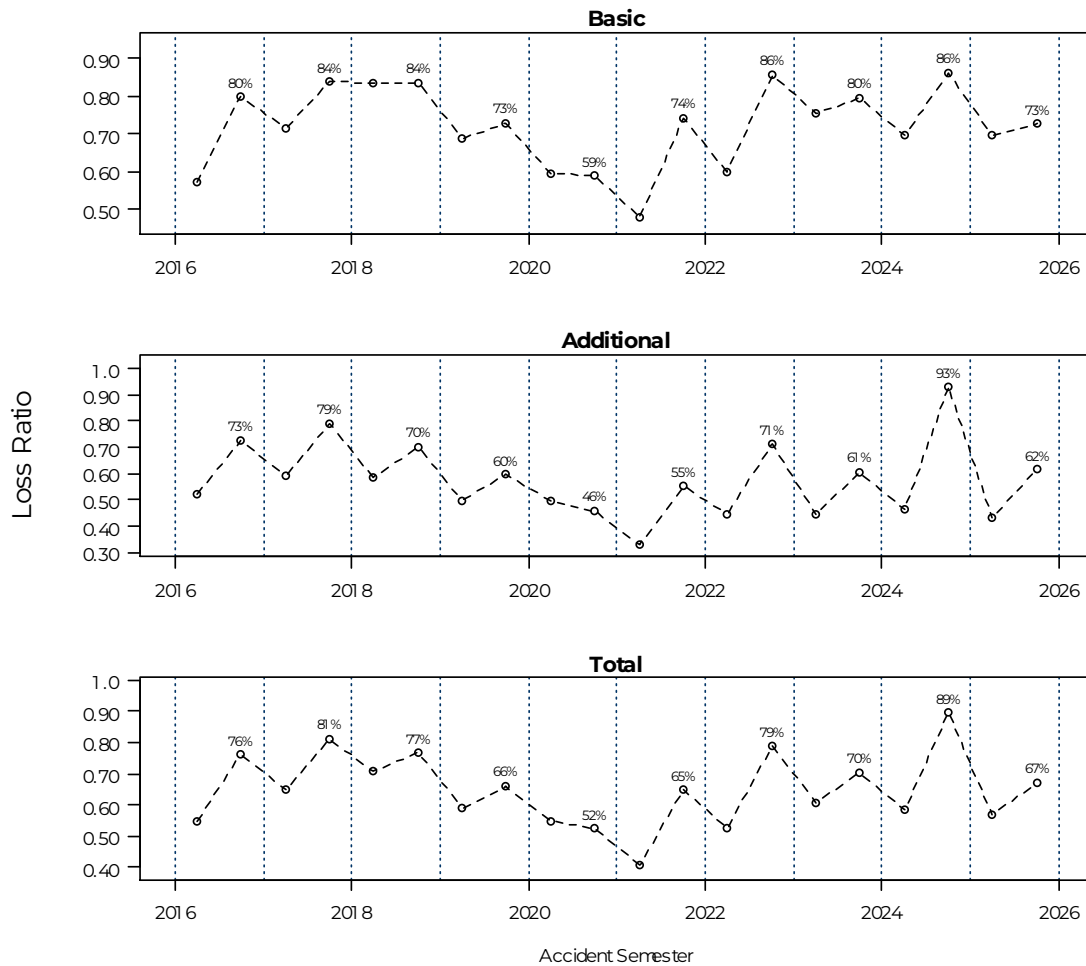
¹⁷ The Health Levy is not included in the noted average claim costs.

Figure 5: RCS Estimated Claim Costs - Summary



In Figure 6, we present the ratio of the loss and loss adjustment expense amount to the earned premiums to provide an indication of the relative change in the loss ratio over time.

Figure 6: Loss Ratio - Summary¹⁸



Claims costs are a combination of the claims frequency rate (i.e., the number of claims per 1,000 insured vehicles) and the average cost of each claim (referred to as the claim severity, 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 6.

¹⁸ For visual clarity, the accident half-year loss ratio numerical values are only presented for the second half of each year.

4. Analysis – General Discussion

4.1. Data

The source for the claim data that we analyze is the 2025-2 AUTO7002 Automobile Industry Exhibit (as of December 31, 2025) provided by GISA, and it includes the experience of all drivers in Alberta, including drivers insured by the Facility Association. We refer to this information as the AIX report.

The claim data that is available through the Industry 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 claim cost payments to be made on individual claims; a case reserve is assigned to each individual open claim.

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

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

It is important to note two points about case reserves:

- How insurance companies determine case reserves varies from company to company: For example, it is typical for insurance companies to instruct their claim adjusters to post a pre-set amount (e.g., \$10,000 for bodily injury claims) as the case reserve when a claim is first reported and before any investigation is performed. This is referred to as the “initial claim reserve.” In a sense, the initial claim reserve serves as a placeholder until investigation is conducted and a more accurate estimate can be established by the claim adjusters. For those companies that follow this approach, the amount of the initial case reserve and the length of time the initial claim reserve remains posted varies by company and, for a particular company, could change over time.
- The case reserves do not reflect the “actuarial reserve” (also referred to as the bulk reserve or the IBNR reserve) that insurance companies record in their financial statements. This actuarial reserve, which is estimated by the insurance company actuaries, is an aggregate amount that is intended to provide for (i) any overall inadequacies or redundancies in the case reserves that are established on individual claims, and (ii) claims (accidents) that occurred but have not yet been reported to the insurance company as of the time of the financial statement. How insurance companies (their actuaries) determine the “actuarial reserve,”

while subject to the common standards of the Canadian Institute of Actuaries, varies from company to company.

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

We estimate the final (ultimate)¹⁹ number of claims and cost of all claims that arise from events that occur in the first and second half of the year, separately, through to December 31, 2025 (referred to as “accident half-years”²⁰). These estimates are used to measure and select the benchmark loss trend rates that we recommend to the Board.

We estimate the final/ultimate claim cost by accident half-year by developing estimates of the needed actuarial reserve for all insurance companies in aggregate (i.e., the Industry), and adding that amount to the reported incurred claim amounts as published by GISA.²¹ In doing so, we consider the Industry’s reported claim amounts (the aggregate paid claim amounts and individual claim case reserves), but we do not consider the actuarial reserves established by each insurance company as those reserves are not reported to GISA.

We estimate the Industry actuarial reserve by applying what are referred to as “loss development factors” to the aggregated incurred claim amounts that are reported to GISA.²² The selection of loss development factors that we apply is based on an analysis that we perform to determine how adequate the individual claim case reserves established by insurance companies (in aggregate) have been historically. We refer to the historical emergence of aggregate claim values as loss development patterns. We find it reasonable to estimate the Industry actuarial reserve solely using the chain ladder method as almost all coverages have credible historical loss experience and the modelled trend rate is not sensitive to small changes to the estimated actuarial reserves. In addition, the goal of the trend analysis is to measure changes in cost level; the responsiveness of the chain ladder method is consistent with this goal.

We select loss²³ development factors to estimate the actuarial reserve need, hence the final claim cost, for each accident half-year through December 31, 2025 (we group claims by the accident half-year that the events that give rise to the claims occur), separately for each of the coverages.

We follow a similar approach (using what are referred to as claim count development factors) to estimate the final number of claims that will arise from

¹⁹ By “final” or “ultimate” cost, we mean the amount paid by insurance companies at the time that all claims that occur in a particular year have been reported and settled.

²⁰ 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.

²¹ GISA edits and compiles the data reported by individual insurers.

²² Our selections are based on the Incurred Development Method.

²³ We use the terms “loss,” “claim amount,” and “claim cost” interchangeably in this report. In this report, all these terms include a provision for allocated loss adjustment expenses (ALAE).

events that have occurred by accident half-year through December 31, 2025, separately for each coverage.

4.3. Selection of Claim Count and Claim Amount Development Factors

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

In Section 4.4, we present a comparison of our current and prior estimates of the ultimate loss cost, frequency, and severity for each of the last five years for each coverage.

Due to the COVID-19 pandemic, there is additional uncertainty associated with the estimates for the 2020, 2021, and 2022 accident years.

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

We note that the selection of development factors influences the selected loss trend rates.²⁴ As a result the emerged claim experience and the development factors we select, our estimates of ultimate loss costs, frequencies,²⁵ and severities by accident year have changed from those we presented for the prior review. We present those changes in the following tables.

Table 3: Changes in Estimated Loss Costs, Frequency and Severity: Bodily Injury

AY	2025 AR (as of December 31, 2024)			2026 AR (as of December 31, 2025)		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2021	\$321.30	\$131,820	2.44	\$311.31	\$126,181	2.47
2022	\$461.27	\$164,711	2.80	\$411.48	\$147,619	2.79
2023	\$555.35	\$204,840	2.71	\$475.52	\$172,419	2.76
2024	\$515.50	\$170,467	3.02	\$491.63	\$166,548	2.95
2025				\$455.20	\$144,736	3.15

Overall, for the four-year period 2021 to 2024, our estimates of the average annual ultimate loss costs have decreased by 8.8%. The decrease in loss costs is a result of volatile development patterns in recent history. In our prior review, we noted the loss development factors in the recent diagonals were higher than historical factors. However, the loss development factors in the recent diagonals have returned closer to historical levels.

²⁴ A summary of our selected ultimate loss costs, severity amounts and frequency by accident half-year are presented in Appendix B.

²⁵ Number of claims per 1,000 insured vehicles.

Table 4: Changes in Estimated Loss Costs, Frequency and Severity: Property Damage (including DCPD)

AY	2025 AR (as of December 31, 2024)			2026 AR (as of December 31, 2025)		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2021	\$125.53	\$10,629	11.81	\$139.44	\$11,796	11.82
2022	\$171.66	\$14,395	11.93	\$170.73	\$14,318	11.92
2023	\$154.30	\$14,434	10.69	\$159.33	\$14,805	10.76
2024	\$185.30	\$14,198	13.05	\$181.16	\$14,519	12.48
2025				\$196.88	\$15,880	12.40

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

Table 5: Changes in Estimated Loss Costs, Frequency and Severity: Accident Benefits–Total

AY	2025 AR (as of December 31, 2024)			2026 AR (as of December 31, 2025)		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2021	\$20.30	\$10,615	1.91	\$21.22	\$11,095	1.91
2022	\$27.89	\$10,710	2.60	\$26.99	\$10,534	2.56
2023	\$31.89	\$13,269	2.40	\$33.39	\$13,976	2.39
2024	\$36.07	\$12,750	2.83	\$37.72	\$13,664	2.76
2025				\$35.90	\$13,512	2.66

Overall, for the four-year period 2021 to 2024, our estimates of the average annual ultimate loss costs have increased by 2.7%.

Table 6: Changes in Estimated Loss Costs, Frequency and Severity: Collision

AY	2025 AR (as of December 31, 2024)			2026 AR (as of December 31, 2025)		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2021	\$188.32	\$12,503	15.06	\$187.33	\$12,438	15.06
2022	\$277.24	\$16,861	16.44	\$277.65	\$16,880	16.45
2023	\$231.36	\$18,307	12.64	\$235.05	\$18,336	12.82
2024	\$243.53	\$18,161	13.41	\$260.44	\$19,108	13.63
2025				\$298.93	\$21,313	14.03

Overall, for the four-year period 2021 to 2024, our estimates of the average annual ultimate loss costs have increased by 2.1%.

**Table 7: Changes in Estimated Loss Costs, Frequency and Severity:
 Comprehensive**

AY	2025 AR (as of December 31, 2024)			2026 AR (as of December 31, 2025)		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2021	\$246.21	\$10,827	22.74	\$246.72	\$10,846	22.75
2022	\$299.36	\$12,063	24.82	\$299.26	\$12,067	24.80
2023	\$305.35	\$13,985	21.83	\$303.74	\$13,864	21.91
2024	\$469.95	\$15,424	30.47	\$473.47	\$15,450	30.65
2025				\$285.45	\$15,508	18.41

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

5. Loss Trend Methodology

5.1. Introduction

Loss trend rates are factors used in the determination of rate level indications. They are applied to ultimate incurred losses during the experience period,²⁶ adjusting those losses to the anticipated cost levels during the policy period covered under the proposed rate program.

The application of trend rates is essentially a two-step process. The data in the experience period under consideration is adjusted to reflect observed changes in cost conditions that have taken place (i.e., “past trend”); 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 change.

5.2. Past Trend – Model Considerations

We take a data-based approach to estimate an appropriate past loss trend rate for each coverage; i.e., we consider the observed trend patterns based on our estimates of the Alberta Industry ultimate claims frequency, severity and loss cost²⁷ by accident half-year that we derive (as we discuss in Section 4.3) and the results of regression analyses we perform. The regression models we consider include various parameters that could have an impact on losses over time, such as time (i.e., trend) parameters, seasonality, and scalar/level²⁸ change parameters to reflect changes in the cost level.

The identification of the underlying trend patterns over the historical period is challenging because factors such as statistical fluctuation in the data points, changes in the underlying exposure, the impact of the COVID-19 pandemic, changes in the economic environment, abnormal weather conditions, etc., can make the underlying trend patterns difficult to discern. For this reason, we use a holistic approach to modeling and consider several models with varying parameters and accident periods to identify the underlying trends. We discuss additional considerations in developing a past loss trend rate in more detail below. In Section 6 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.

²⁶ 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.

²⁷ 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.

²⁸ We use “scalar” and “level change” interchangeably throughout this report.

Time Period

In this review, we present and consider the claim experience by accident half-year, spanning the twenty-year period from 2006-1 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 in a typical rate filing 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.

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 / Unemployment

There is a possible impact of economic conditions (as measured by the unemployment rate) and weather (such as recorded snowfall levels) on claim frequency. However, for a variety of reasons, which include the difficulty of forecasting the parameter’s future level for the trend model, we do not explicitly consider economic variables or weather as a parameter in our trend analysis.

Scalar / Level Change Parameter

The purpose of a scalar or level change parameter is to isolate and remove the impact of a one-time shift in claim cost (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.

As discussed in Section 2, Bill 41 included a suite of product reforms impacting bodily injury and accident benefits effective November 1, 2020. In addition, DCPD was introduced to the Province on January 1, 2022.

In our August 25, 2020, and November 20, 2020, reform costing reports for the Board, we estimated preliminary reform impacts for bodily injury and accident benefits of -18% and +8%, respectively. In this review, we consider the data that has emerged since these reforms were implemented and provide a retrospective estimate of the impact of these reforms to the extent possible.

In Section 6, we include additional November 2020 scalar parameters in the bodily injury and accident benefits severity regression models. Although the post-reform data is still somewhat limited and immature, these models provide an assessment and insight to the reform’s impact on bodily injury and accident benefits severity.

As discussed more fully in our 2020 reform reports, Bill 41 may also influence frequency, as a policyholder may be more/less likely to pursue a claim under the higher/lower benefits available. However, due to the concurrent effect of the COVID-19 pandemic, it is difficult to separately estimate the impact of the reform and the

COVID-19 pandemic on bodily injury or accident benefits claims frequency. We consider 2022-2 to be a potential starting point for the “new normal” post-pandemic frequency level.

Statistical Results

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

- With respect to the adjusted R-squared, we generally refer to values of 80% and greater as “high,” values between 40% and 80% as “moderate,” and values less than 40% as “low.”
- We consider *p*-values less than 5% to be statistically “significant.”
- The confidence interval presented corresponds to a 95% probability level range.

Other Considerations

In selecting past loss trend rates, we also consider:

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

There are two options when selecting a loss trend:

- use the implied trend from the combined frequency and severity model; or
- select a trend based on the direct loss cost model.

We prefer to use the implied trend from the frequency and severity models. Certain phenomena affect frequency or severity only. By modeling frequency and severity separately, we can better assess the impact of these effects. In the direct loss cost model, some of these effects may not be apparent if they have offsetting frequency and severity effects, or may be masked by volatility in the data. In certain situations, the statistical results of the direct loss cost model may be slightly better, but if the frequency and severity models appear to fit the data well, we prefer to use the combined frequency and severity model. We also consider the source of our selection in the prior report for consistency across reviews.

GISA Fleet Data Change

As noted in Section 3.1, GISA changed the definition of fleets beginning July 1, 2019. The ASP revised definition of “Type of Business 3 - Fleet rated vehicles” decreased the percentage of fleets included in the AUTO 7002 dataset used for our trend analysis. In considering whether this data change (i.e., a mix-of-business change) has a material impact on our models, we compare the estimated ultimate frequency, severity, and loss cost values for all exposures (including fleets) with those excluding fleets. In prior reviews, we tested our trend models for sensitivity to this change. In general, we find the trend patterns are similar over both data sets.²⁹ We note that if

²⁹ We note for accident benefits, comprehensive-theft and all perils, the difference in the ultimate frequency level between the two data sets is fairly wide, but the pattern for trend purposes seems generally similar.

this issue were material, we would expect to see a divergence in patterns in the last five data observations. As the patterns remain consistent, we continue to find the total AUTO 7002 dataset (including fleets) reasonable for the purpose of our trend analysis.

COVID-19

As described in our prior reports, we find the traffic volume and claims cost³⁰ from 2020 through 2022-1 were lower than pre-pandemic levels due to various “stay-at-home” orders and other directives that were put 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 influence** of the COVID-19 pandemic. Therefore, we include a mobility parameter for the observations in our regression models for the coverages³¹ that experienced a significant reduction in claims frequency coincident with COVID-19 pandemic.

In May 2023, the World Health Organization determined that COVID-19 no longer 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 has been a gradual increase in traffic levels since the early days of the pandemic as more individuals returned to the workplace. At this time, it appears that the current hybrid work environment and reduced commuting traffic is likely to continue.

Although it is difficult to identify an exact point in time when the “new normal” post-pandemic began, we consider the 2022-2 period to be a potential starting point. For some coverages, we continue to observe a lower 2022-2 through 2025-2 frequency compared to the pre-pandemic period; the reduction has moderated compared to the in-pandemic period but has not fully returned to the pre-pandemic level. Insurers could consider the degree and persistence of a frequency reduction in the post-pandemic period for the proposed rate program.

We further discuss how insurers could consider the impact of COVID-19 during the prospective period in Section 5.3.

Inflation

Supply chain issues and pent-up consumer demand resulted in a recent increase in inflation, which led to increased claim costs. In the following figures, we present the consumer price index data as of May 2026 (left panel) and year-over-year percentage change (right panel)³² over the last 15 years in Alberta, separately, for:

- All-Items
- Transportation
- Purchase of passenger vehicles

³⁰ We find frequency, but not severity has been affected by the COVID-19 pandemic.

³¹ We observe a significant decrease in frequency for all coverages except comprehensive, specified perils and all perils. In the case of these three coverages, the June 2020 hailstorm and other July and August weather storms in central and southern Alberta may be masking any decrease coincident with the COVID-19 pandemic.

³² As measured by the 12-month change in CPI.

- Rental of passenger vehicles
- Passenger vehicle parts, maintenance, and repair
- Health Care

Figure 7: Consumer Price Index – All Items & Transportation

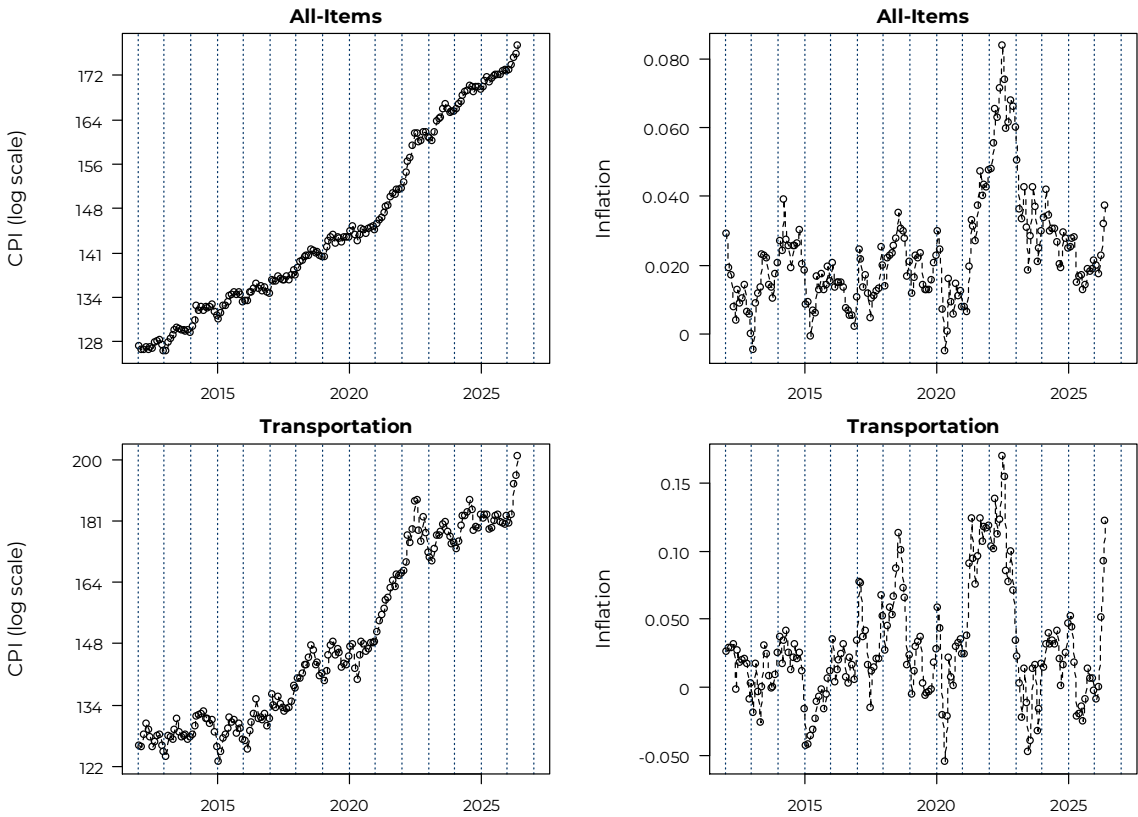
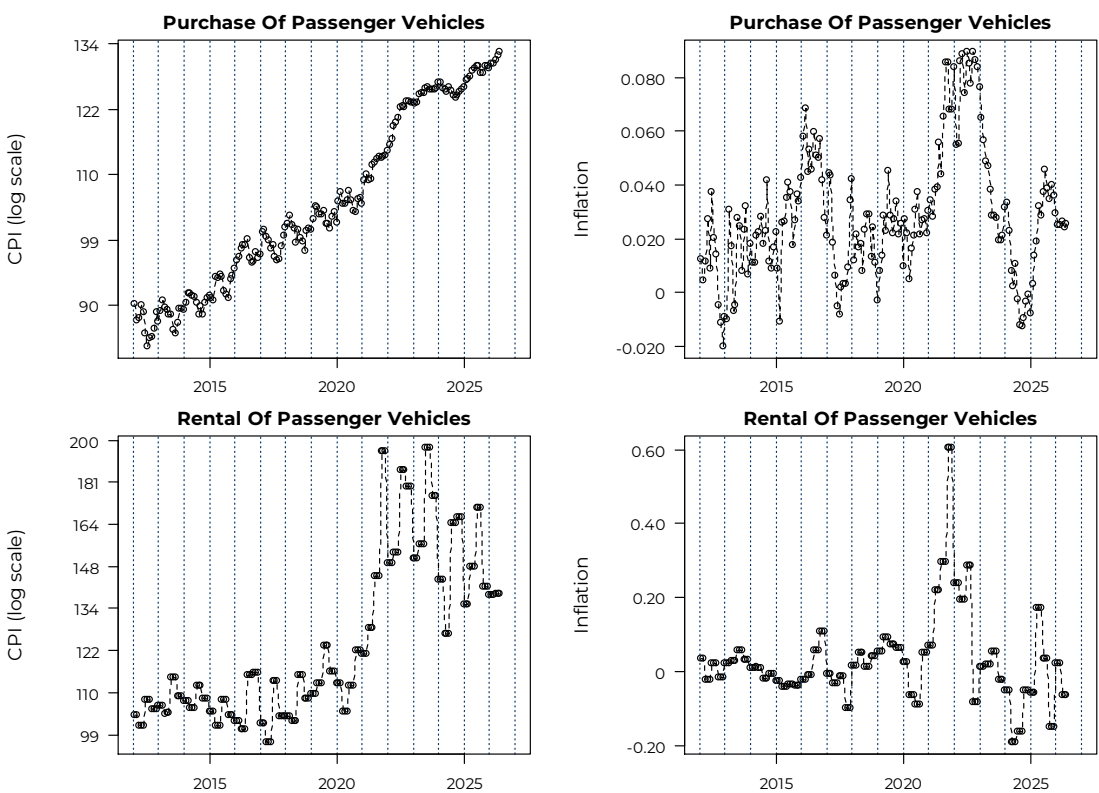
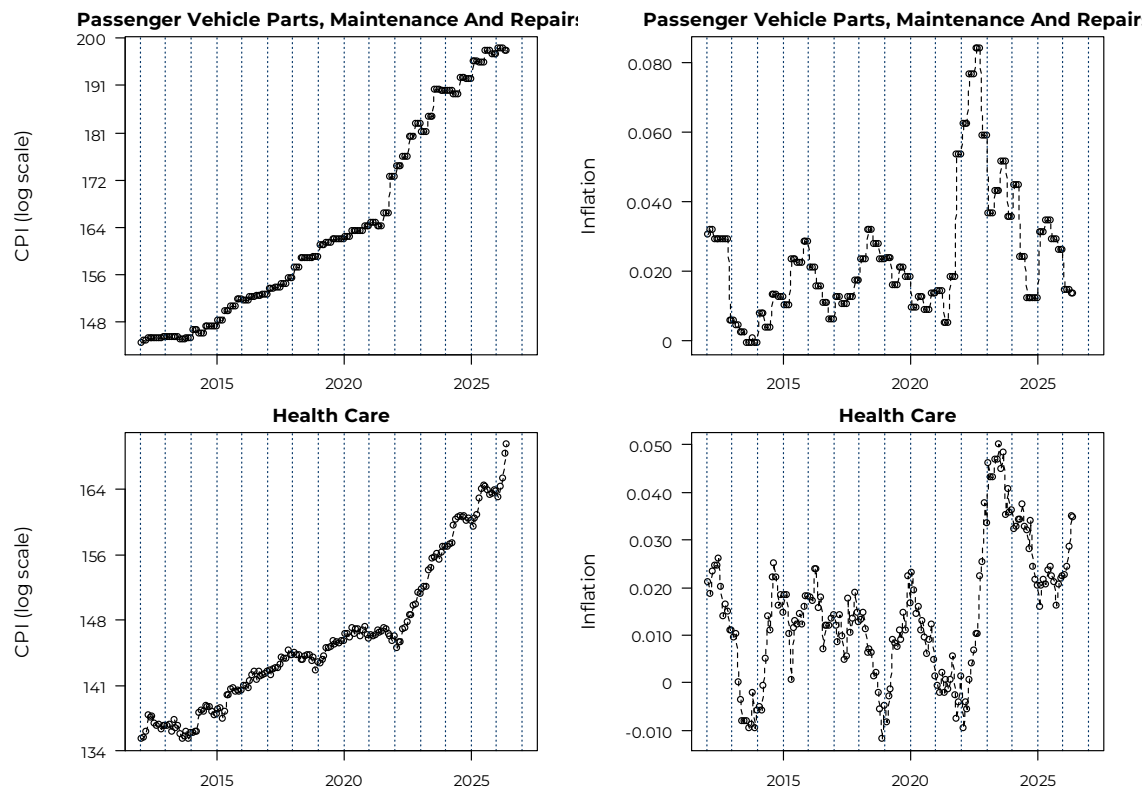


Figure 8³³: Consumer Price Index – Purchase & Rental of Passenger Vehicle



³³ Rental of passenger vehicles data is Canada-wide data, not Alberta-only data.

Figure 9: Consumer Price Index – Passenger Vehicle Parts, Maintenance, and Repair & Healthcare



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

- Inflationary pressures on physical damage coverages (such as vehicle purchase, rentals and passenger vehicle parts, maintenance, and repair costs) have resulted in the highest inflation levels in the last 10 years. The inflationary rise, which began in the second half of 2021, shows signs of moderation beginning early 2023. The year-over year percentage change for many categories appears to have returned to pre-2021 levels in 2024 and 2025.
- Inflationary pressures on health care costs appear to have lagged behind the physical damage coverages, with a more modest rise beginning later in 2022.

As shown in Figure 10, the 2021-2 through 2022-2 property damage and collision severity rose steeply, deviating from historical patterns, but has flattened since 2022-2. The 2021-1 through 2025-2 comprehensive and all perils severity also exhibited a steep rise. These higher claims severities are likely due, at least in part, to the recent inflationary environment for vehicle parts, maintenance and repair costs which produces increased claim costs for physical damage coverages³⁴ since more costly repairs will increase the total amount needed to settle claims. While vehicle parts and repair costs are a large proportion of the cost to settle claims, higher new or

³⁴ We define physical damage coverages as those that pertain to property physical damage. This includes property damage tort, DCPD, collision, comprehensive, all perils, and specified perils. We do not include specified perils in Figure 10 due to additional volatility associated with these coverages.

used vehicle costs, labour rates, and vehicle rental rates likely also influenced the cost to settle claims during this time.

Further complicating matters, DCPD was introduced on January 1, 2022, and may have (i) shifted claims from collision to total property damage (including PD-tort and DCPD) and (ii) changed the average severity for total property damage and collision. As a result of this dynamic, the impact of inflation on historical claims severity cannot be separately estimated for these coverages.

We do not observe a significant change in the historical severity trend for other coverages coincident with the 2021-2 inflation increase. In addition, any recent inflationary impact for bodily injury and accident benefits severity is likely comingled with the reform impact and can't be separately identified.

As described in Section 5.2, we take a holistic data-based approach to estimate the underlying past trend rate for each coverage. Although inflation is commonly considered a compounding calendar year effect, we consider approaches such as the following:

- The use of a scalar aligns with the view that the effect is temporary. We consider both "single-period" and "multi-period" scalars.
- The inclusion of an additional trend parameter in the model, rather than the proposed scalar. Although this may better align with the compounding effect of inflation, we find that assuming the high inflationary environment (and implied higher severity trend) will persist into the future period may not be reasonable.³⁵
- 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.

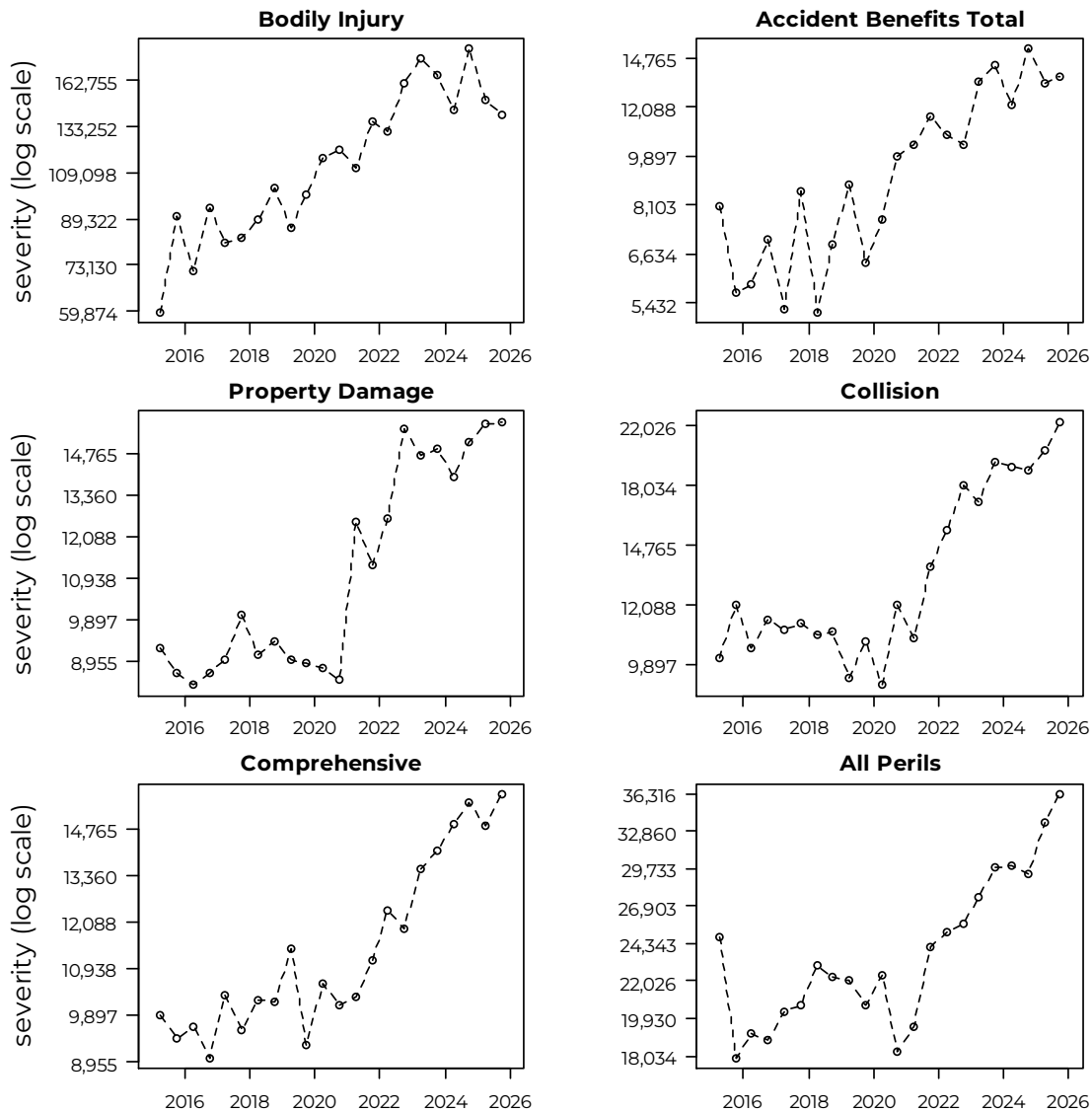
We observe the following regarding inflation:

- 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.

We will continue to monitor the impact of inflation on claims costs and adjust our models as necessary. We further discuss the expected inflationary impact on future loss trend in Section 5.3 below.

³⁵ Forecasting changes to the future inflation level for a parameter is also challenging.

Figure 10: Historical Severity by Coverage



5.3. 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 perpetuate into the future, resulting in equivalent past and future trend rates.

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

Post COVID-19 “New Normal”

Insurers should consider the degree to which the post-pandemic “new-normal” is expected to impact claims costs during the proposed rate program. An adjustment applicable to all historical accident years will likely be necessary to reflect the reduction in claims frequency expected because of the general shift toward a hybrid workplace.³⁶ As noted above, 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 reduction in frequency during the proposed rating program. The estimation of this adjustment should consider the most recent experience available at the time of filing. For example, monthly claims frequency data may give important insight into consumer driving habits.

To aid the Board in reviewing an insurer’s assumptions regarding the “combined new normal” frequency level, we quantify the reduction in the trended industry claims frequency between 2019-2 and 2022-2 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 (which include the combined impact of post-pandemic driving behaviours and the November 2020 reforms) may represent an appropriate expectation for the prospective period.

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, consideration should be given to the potential changes to the inflation rate over that same future projection period (e.g., moderation through 2027).

As described in Section 5.2, the high inflationary environment beginning in late 2021 has resulted in a significant increase in accident year claims costs. The trend models we present, implicitly consider the impact of inflation up to December 31, 2025, via various parameters included in the model, if significant. In selecting the future trend rate, an insurer will consider if inflation is stabilizing, falling, or rising, and modify/adjust the past trend rates for the prospective period.

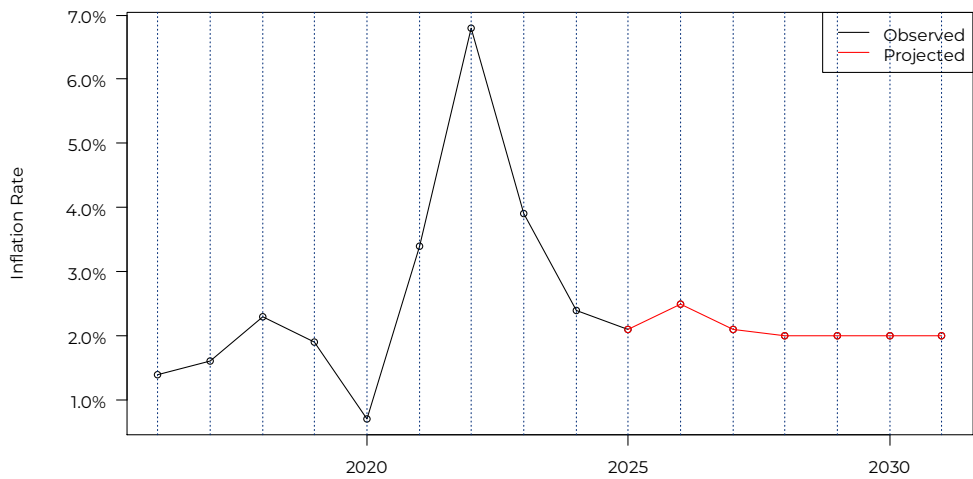
In Figure 11,³⁷ we present the International Monetary Fund’s (IMF) forecast of future inflation, as measured by all items CPI in Canada. As shown, the IMF expects inflation to stabilize around 2.0%.

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.

³⁶ 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.

³⁷ <https://www.imf.org/en/Countries/CAN>

Figure 11: IMF Forecasted Inflation



6. Selected Loss Trend Rates

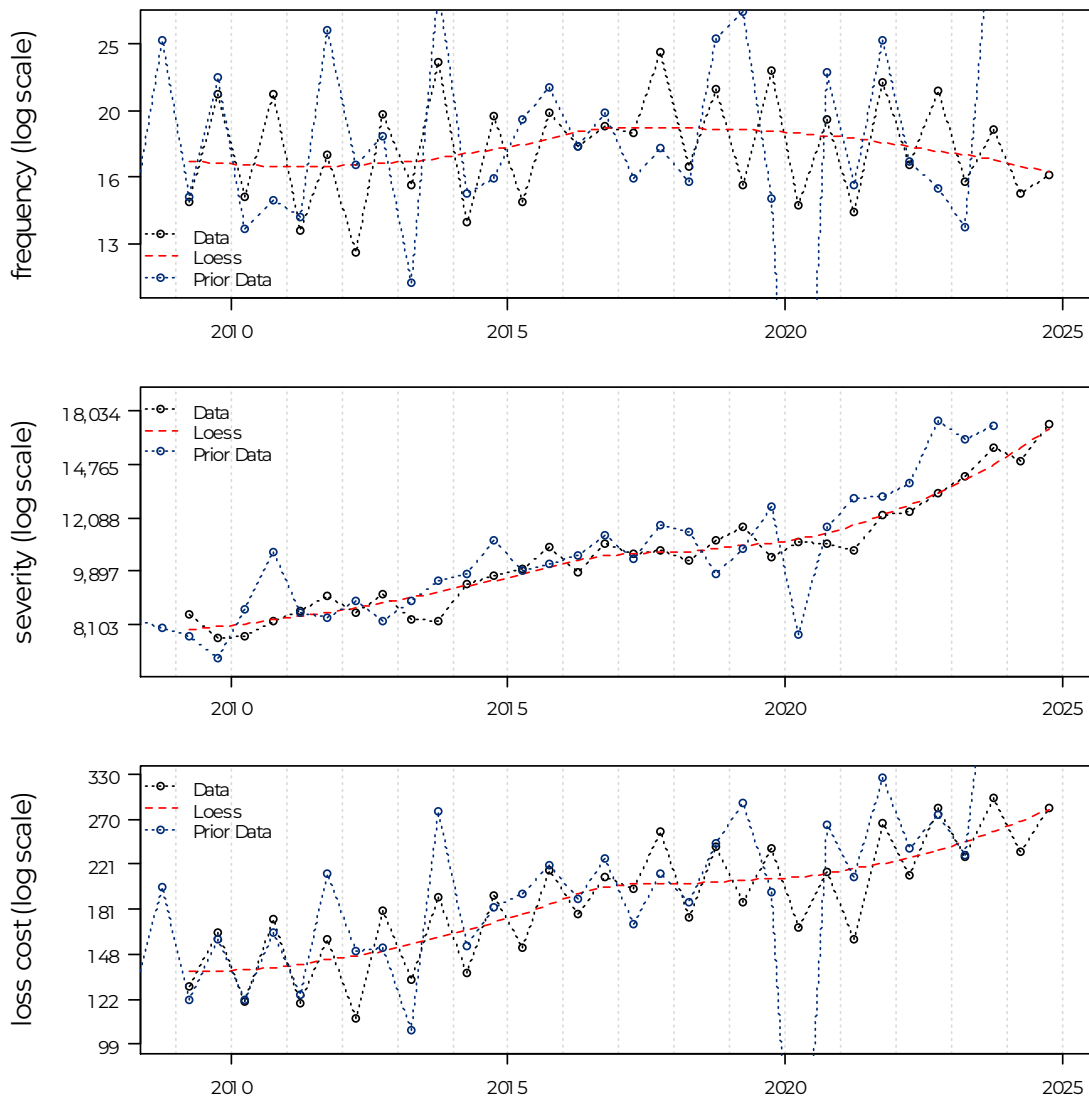
6.1. Bodily Injury

For the prior review, we selected a past and future loss cost trend rate of +7.9%, with a November 1, 2020, reform scalar of +4.4%.

In Figure 12, we present our estimate of the loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2011-1 through 2025-2. We include a comparison to the estimated values used in our prior report and observe that our frequency estimates have varied and severity estimates have mostly decreased. We include a loess curve that models the general trends in the data. We note the following events that coincide with significant changes in the data:

- We observe a large decrease in frequency level at 2020-1 coincident with the COVID-19 pandemic.

Figure 12: Observed Bodily Injury Loss Cost Experience



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

We fit a frequency model to all accident half-years between 2011-1 and 2025-2 and include trend ($p = 0.002$), mobility ($p = 0.000$), and seasonality ($p = 0.002$). The implied annual trend rate associated with our fitted frequency model is -1.4%. The adjusted R-squared of our proposed frequency model is 0.677.

We fit a severity model to all accident half-years between 2011-1 and 2025-2 and include only trend ($p = 0.000$). The implied annual trend rate associated with our fitted severity model is +8.4%. The adjusted R-squared of our proposed severity model is 0.881.

In Figure 13, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is +6.8%³⁸. The implied adjusted R-squared of the combined frequency and severity model is 0.830.

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 ($p = 0.000$), mobility ($p = 0.002$), and seasonality ($p = 0.000$). The implied annual trend rate associated with our fitted loss cost model is +6.7%. The adjusted R-squared of our proposed loss cost model is 0.863.

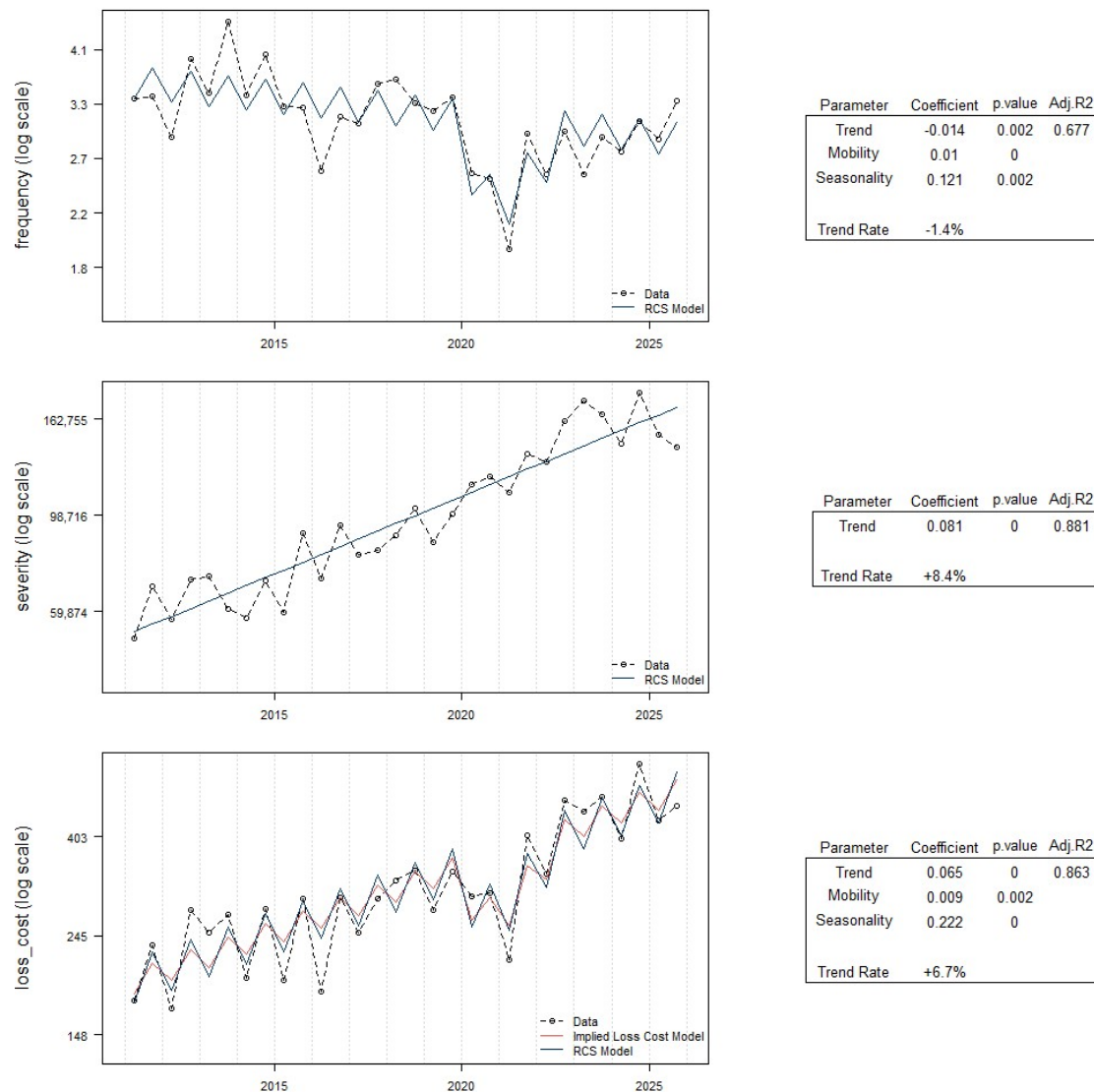
Due to the good fit, we base our selection on the combined frequency and severity model. We select a loss cost trend rate of +6.8%. We choose to exclude the 2020 reform variable from this model due to testing that indicated the variable was not significant, possibly due to the comingling effects with the COVID pandemic.

We observe the number of claimants since Bill 41 has reduced, and this may be due, in part, to more claimants subject to the cap. We observe the severity has continued to rise at a relatively steep rate both before and after the introduction of Bill 41 although there are signs of moderation in the recent accident semesters. Insurers should consider their internal loss experience as well as the development of the recent accident semesters in the selection of a future loss cost trend.

Additionally, given the dynamic nature of the recent inflationary environment, we recognize insurers may find an inflationary adjustment is required at the time of filing. Please refer to Section 5.3 for more details concerning the selection of an appropriate future loss cost trend rate.

³⁸ = $\exp[-0.014 + 0.081] - 1$

Figure 13: Bodily Injury - Fitted Frequency, Severity and Loss Cost



6.2. Property Damage (including DCPD)

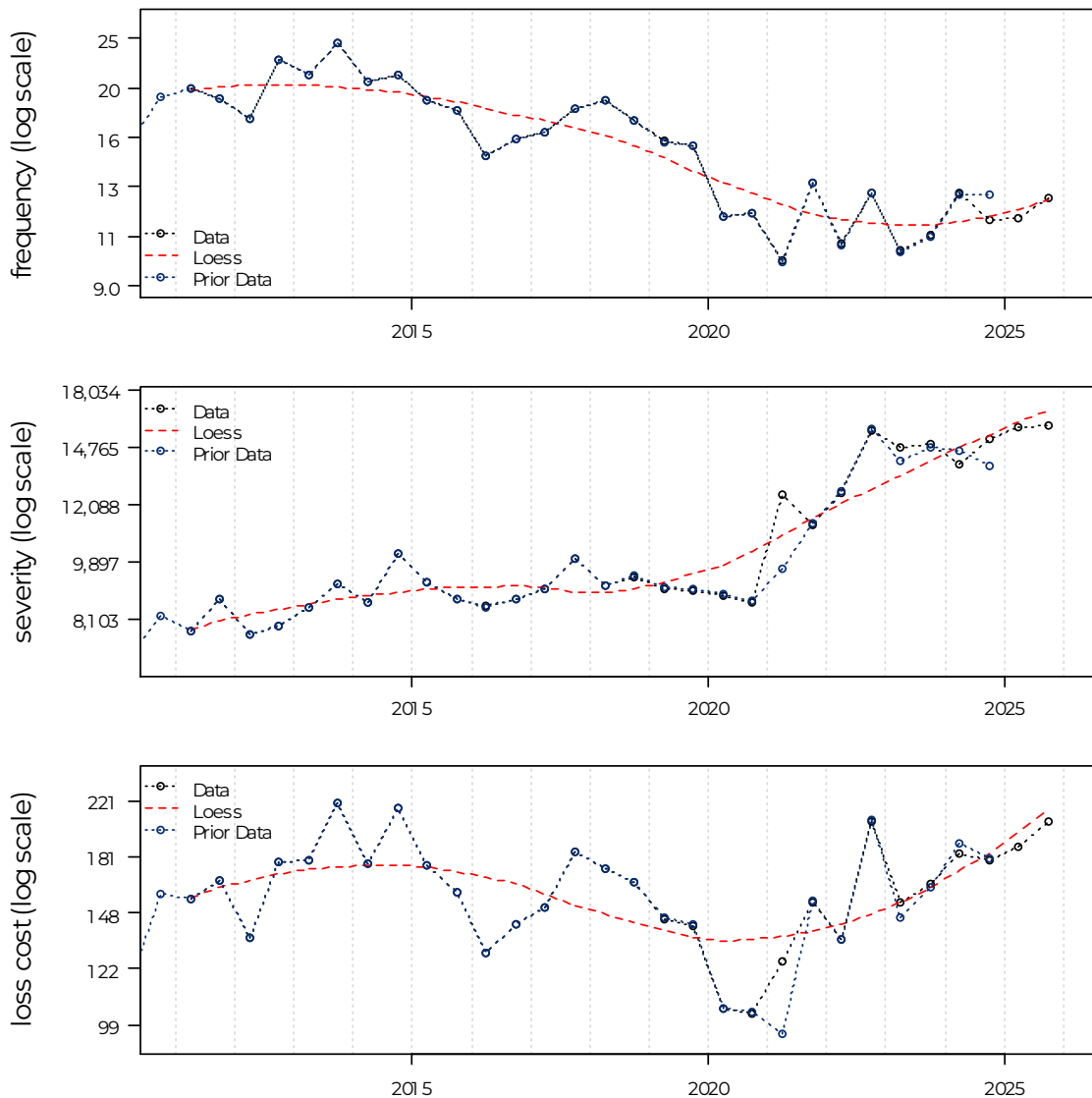
For the prior review we selected a past and future loss cost trend rate of -0.3%.

In Figure 14, we present our estimate of the loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2011-1 through 2025-2. We include a comparison to the estimated values used in our prior report and observe the estimates have not changed significantly. We include a loess curve that models the general trends in

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

- We observe a large decrease in frequency during 2020 and 2021 coincident with the COVID-19 pandemic, but a 2022 rise may be associated with the introduction of DCPD on January 1, 2022.
- We observe an increase in severity coincident with the rise in inflation between 2021-2 and 2022-2.

Figure 14: Observed Property Damage Loss Cost Experience



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

The COVID-19 pandemic and the introduction of DCPD may have offsetting effects on the new-normal frequency level. We will continue to monitor the significance of a new-normal scalar parameter as more post-reform data becomes available.

We fit a frequency model to all accident half-years between 2011-1 and 2025-2 and include trend ($p = 0.002$), mobility ($p = 0.000$), and a new normal ($p = 0.036$). The implied annual trend rate associated with our fitted frequency model is -2.9%. The adjusted R-squared of our proposed frequency model is 0.843.

We fit a severity model to all accident half-years between 2011-1 and 2025-2 and include trend ($p = 0.001$) and excess inflation ($p = 0.000$). The implied annual trend rate associated with our fitted severity model is +2.2%. The adjusted R-squared of our proposed severity model is 0.875.

In Figure 15, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is -0.8%³⁹. The implied adjusted R-squared of the combined frequency and severity model is 0.426.

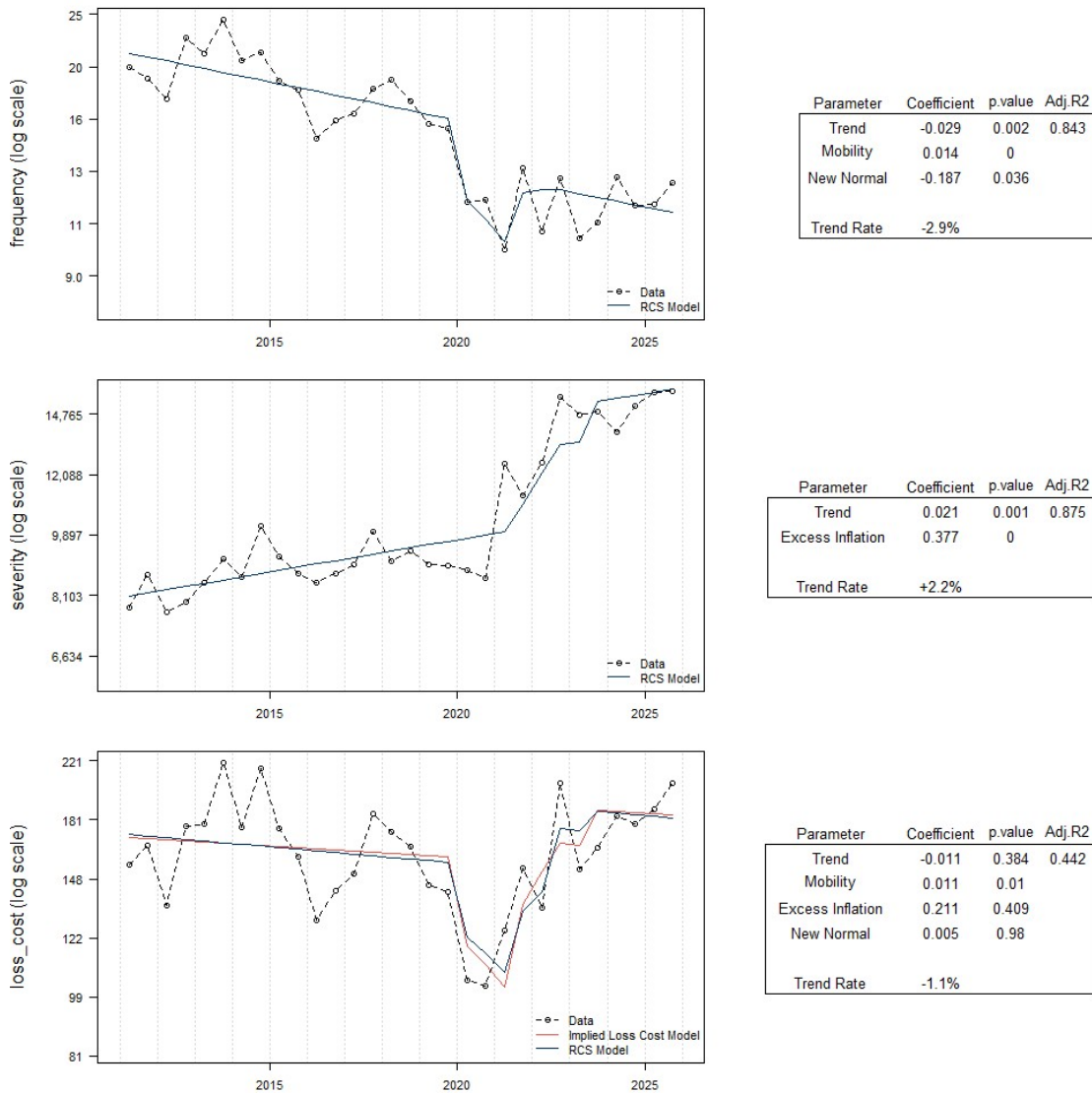
To assess reasonableness, we also include a model fit to the observed loss costs directly. We fit a loss cost model to all accident half-years between 2011-1 and 2025-2 and include trend ($p = 0.384$), mobility ($p = 0.010$), excess inflation ($p = 0.409$), and a new normal ($p = 0.980$). The implied annual trend rate associated with our fitted loss cost model is -1.1%. The adjusted R-squared of our proposed loss cost model is 0.442.

Due to the good fits of the frequency and severity models, and the significance of all parameters, we base our selection on the combined frequency and severity model. We select a loss cost trend rate of -0.8%. In Section 10, we present the excess inflation adjustment factors implied by the severity model to adjust losses to a 2025-2 cost level.

Please refer to Section 5.3 for more details regarding considerations when selecting the future loss cost trend. Effective January 1, 2022, premiums for third party liability are split into three separate coverages: bodily injury, property damage -tort and DCPD. Until sufficient separate property damage-tort and DCPD data is available from GISA, the loss cost trend rate that we select for property damage is intended to apply to both property damage tort and DCPD coverages.

³⁹ = $\exp[-0.029 + 0.021] - 1$

Figure 15: Total PD - Fitted Frequency, Severity and Loss Cost



6.3. Accident Benefits

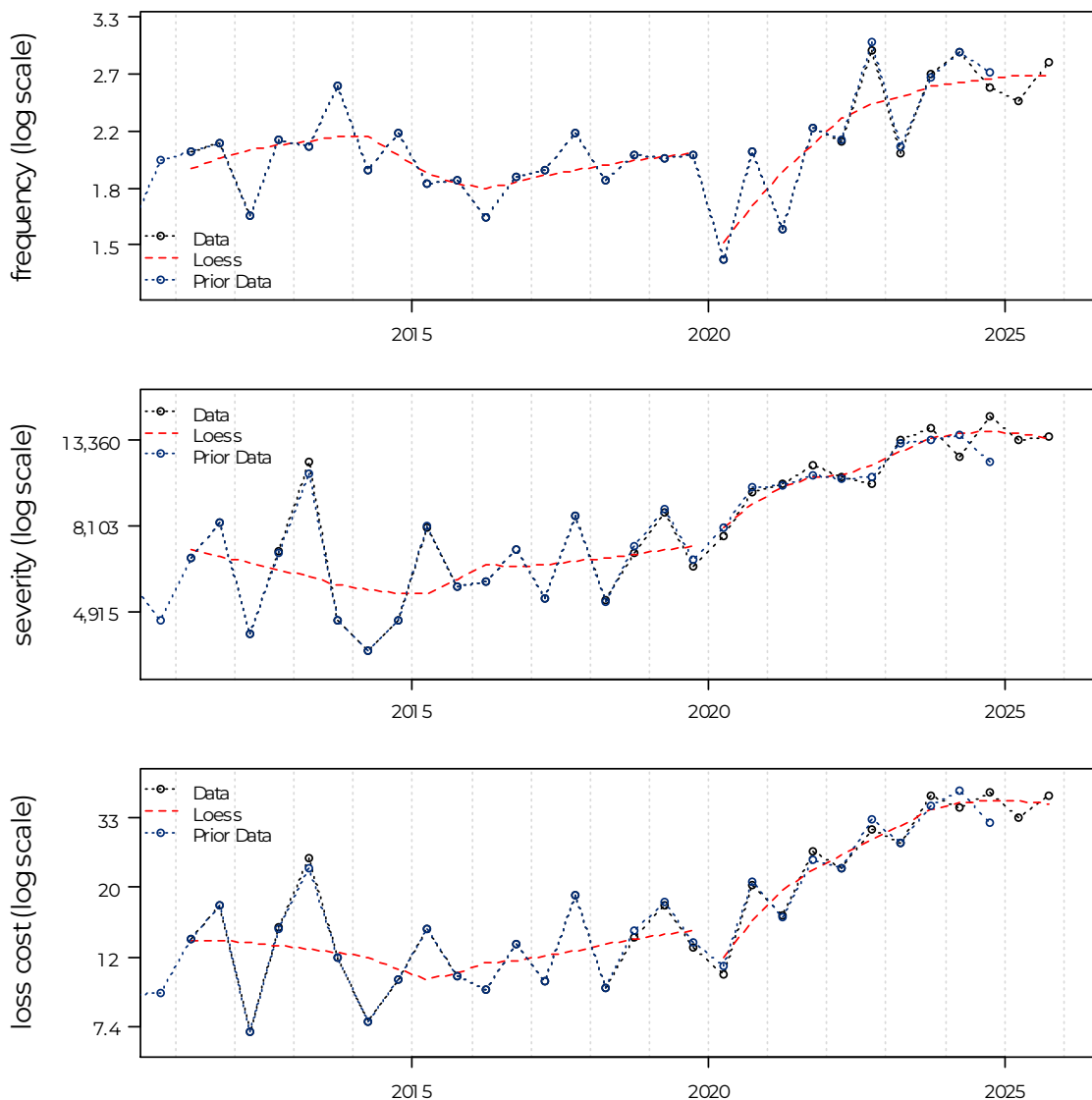
For the prior review, we selected a past lost cost trend rate of +11.1%, with an October 29, 2020, reform scalar of +37.6%.

In Figure 16, we present our estimate of the loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2011-1 through 2025-2. We include a comparison to the estimated values used in our prior report and observe some variability in the severity estimates starting in 2018. We include a loess curve that models the general

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

- As we only observe large decreases during 2020-1 and 2021-1, not 2020-2 and 2021-2, the COVID-19 pandemic may or may not have influenced claims frequency levels. We observe an unusual frequency in the 2022-2 data point.
- The rise in severity at 2020-2 is likely due, in part, to the November 2020 reforms.

Figure 16: Observed Accident Benefits Loss Cost Experience



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

We fit a frequency model to all accident half-years between 2015-2 and 2025-2 and include trend ($p = 0.000$), mobility ($p = 0.001$), and seasonality ($p = 0.008$). The implied annual trend rate associated with our fitted frequency model is +4.7%. The adjusted R-squared of our proposed frequency model is 0.772.

We fit a severity model to all accident half-years between 2015-2 and 2025-2 and include trend ($p = 0.007$) and a 2020 reform scalar ($p = 0.060$). The implied annual trend rate associated with our fitted severity model is +6.8%. The modeled scalar parameter corresponds to a +30.4%⁴⁰ increase at October 29, 2020. The adjusted R-squared of our proposed severity model is 0.846.

In Figure 17, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is +11.8%⁴¹. The implied adjusted R-squared of the combined frequency and severity model is 0.886.

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 2015-2 and 2025-2 and include trend ($p = 0.002$), mobility ($p = 0.041$), seasonality ($p = 0.009$), and a 2020 reform scalar ($p = 0.023$). The implied annual trend rate associated with our fitted loss cost model is +9.7%. The modeled scalar parameter corresponds to a +48.5%⁴² increase at October 29, 2020. The adjusted R-squared of our proposed loss cost model is 0.899.

Due to the good fits of the frequency and severity models, we base our selection on the combined frequency and severity model. We select a loss cost trend rate of +11.8% and a one-time loss cost increase of +30.4% at October 29, 2020. Despite the insignificance of the reform scalar, we choose to include it because it is a known event. This differs from our exclusion of the insignificant BI scalar, due to the reforms representing an expansion of AB coverages, and any impact on BI would have been indirect.

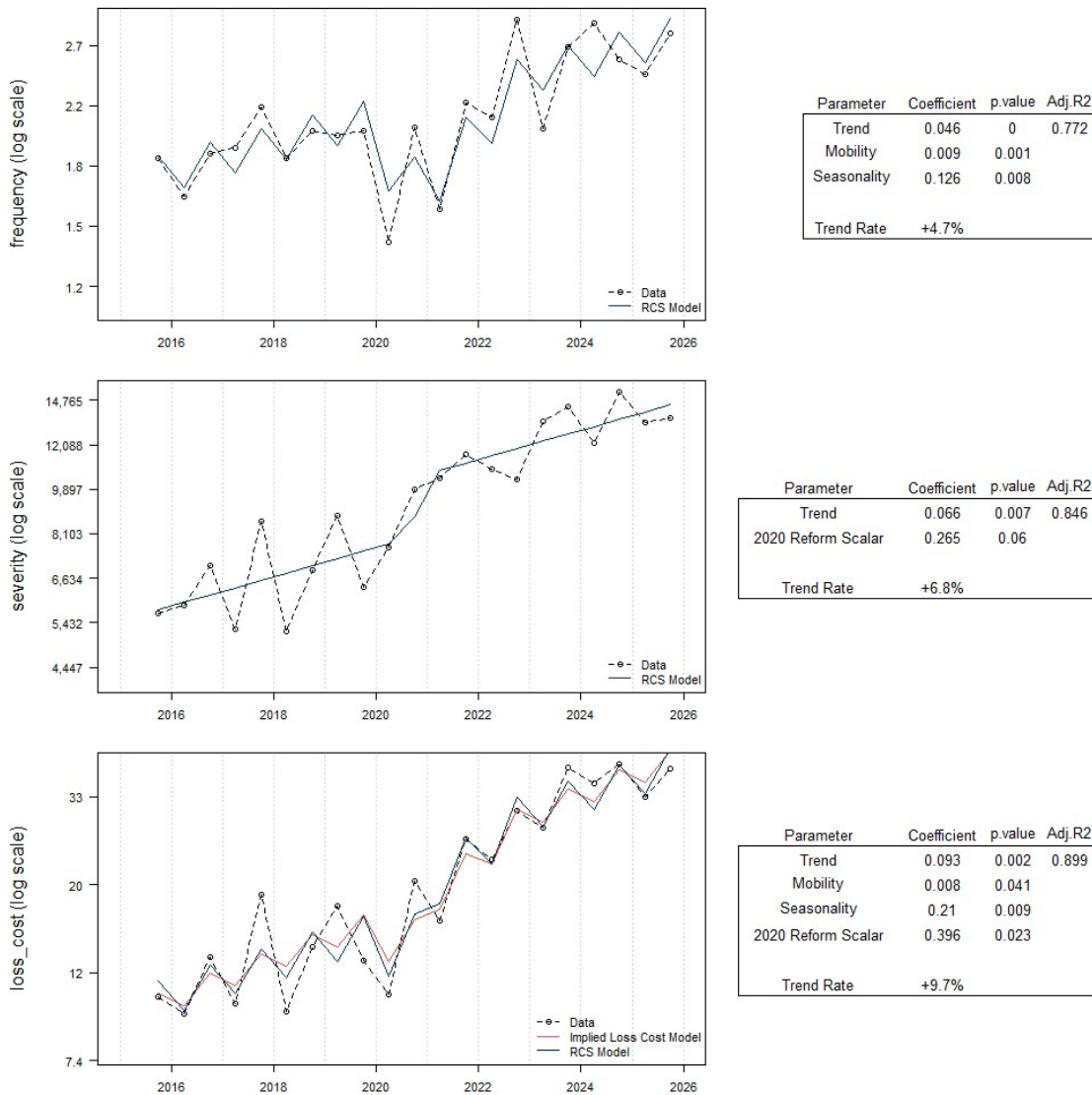
Please refer to Section 5.3 for more details regarding considerations when selecting the future loss cost trend.

⁴⁰ = $\exp[0.265] - 1$

⁴¹ = $\exp[0.046 + 0.066] - 1$

⁴² = $\exp[0.396] - 1$

Figure 17: Accident Benefits Total - Fitted Frequency, Severity and Loss Cost



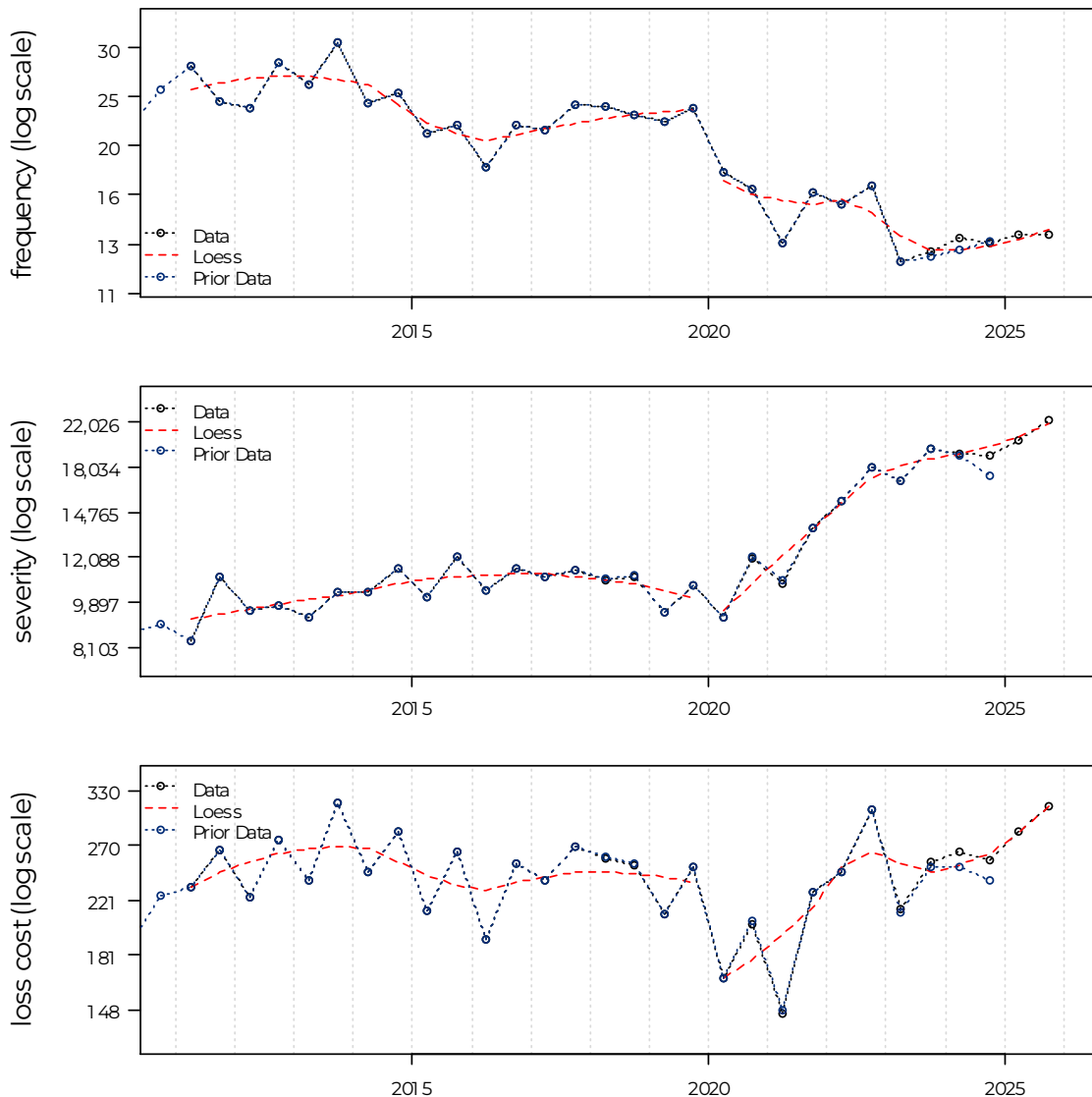
6.4. Collision

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

In Figure 18, we present our estimate of the loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2011-1 through 2025-2. We include a comparison to the estimated values used in our prior report and observe that our recent estimates have increased. We include a loess curve that models the general trends in the data. We note the following events that coincide with significant changes in the data:

- We observe a large decrease in frequency during 2020, 2021, and 2022 coincident with the COVID-19 pandemic. Part of the decrease in 2022, and the continued lower frequency may be associated with the introduction DCPD.

Figure 18: Observed Collision Loss Cost Experience



The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, p -values, and confidence intervals over various trend measurement periods, with and without a seasonality 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, 2011-2, 2012-1, 2012-2, 2013-1, 2013-2, and 2014-1; and include mobility ($p = 0.000$) and a new normal ($p = 0.000$). The implied annual trend rate associated with our fitted frequency model is 0.0%. The adjusted R-squared of our proposed frequency model is 0.848.

We fit a severity model to all accident half-years between 2011-1 and 2025-2; excluding 2011-1, 2011-2, 2012-1, 2012-2, 2013-1, 2013-2, and 2014-1; and include trend ($p = 0.926$) and excess inflation ($p = 0.000$). The implied annual trend rate associated with

our fitted severity model is -0.1%. The adjusted R-squared of our proposed severity model is 0.920.

In Figure 19, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is -0.1%⁴³. The implied adjusted R-squared of the combined frequency and severity model is 0.449.

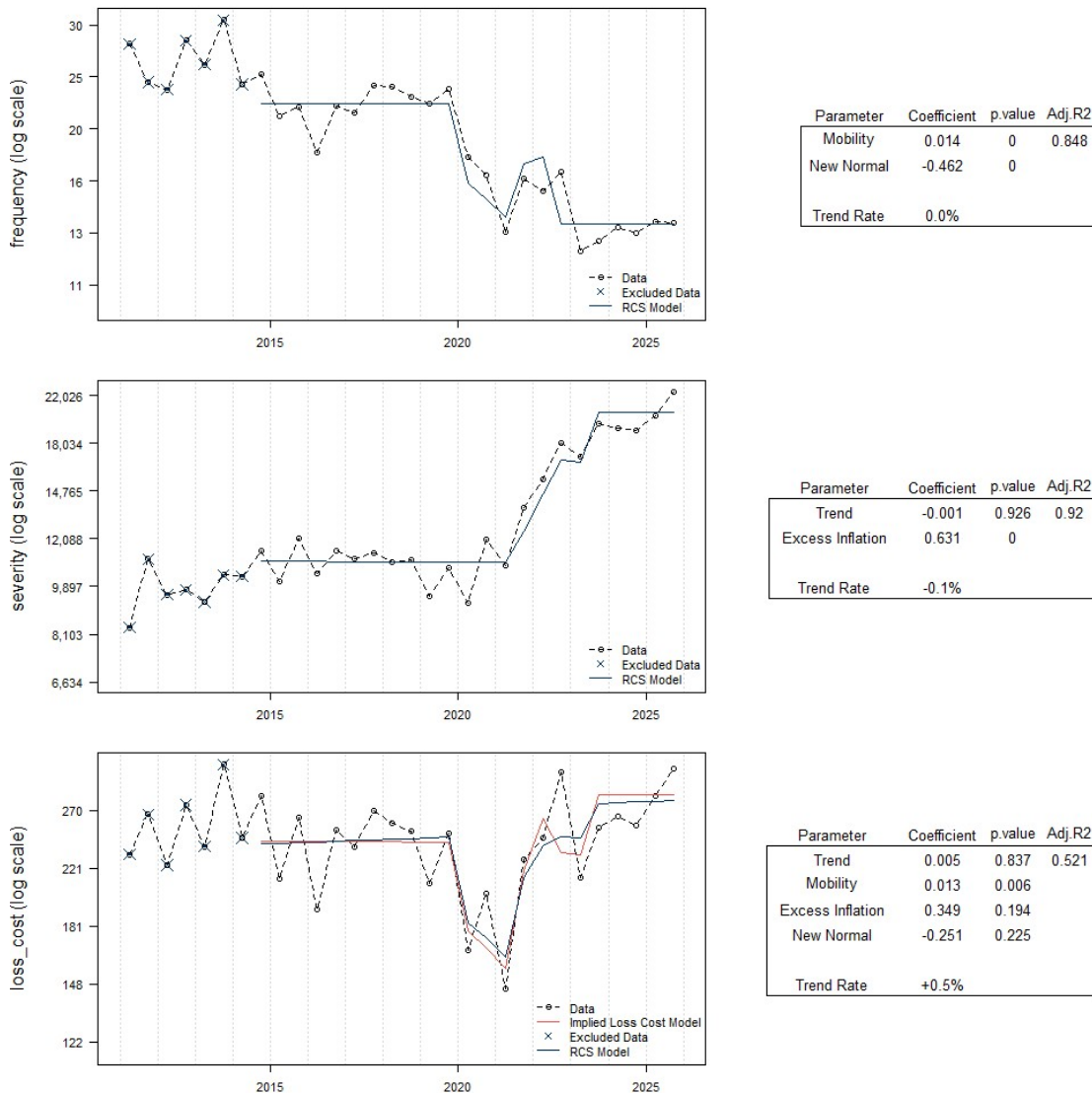
To assess reasonableness, we also include a model fit to the observed loss costs directly. We fit a loss cost model to all accident half-years between 2011-1 and 2025-2; excluding 2011-1, 2011-2, 2012-1, 2012-2, 2013-1, 2013-2, and 2014-1; and include trend ($p = 0.837$), mobility ($p = 0.006$), excess inflation ($p = 0.194$), and a new normal ($p = 0.225$). The implied annual trend rate associated with our fitted loss cost model is +0.5%. The adjusted R-squared of our proposed loss cost model is 0.521.

Due to the good fits of the frequency and severity models, we base our selection on the combined frequency and severity model. We select a loss cost trend rate of -0.1%. In Section 10, we present the excess inflation adjustment factors implied by the severity model to adjust losses to a 2025-2 cost level.

Please refer to Section 5.3 for more details regarding considerations when selecting the future loss cost trend.

⁴³ = $\exp[0.000 + -0.001] - 1$

Figure 19: Collision - Fitted Frequency, Severity and Loss Cost



6.5. Comprehensive

For the prior review, we selected a past lost cost trend rate of +3.9%, with a July 1, 2021, scalar of +10.6%.

In the 2025 annual report, we presented the same Excluding Catastrophe charts and discussions as we had in our 2024 annual report based on the GISA Catastrophe data through December 31, 2023.

GISA's 2025 Catastrophe Report was not available at the time of this review, however, we update our Excluding Catastrophe charts and discussion based on the GISA Catastrophe data through December 31, 2024. Using industry data as of December 31, 2024, we separately review:

- Comprehensive including theft and catastrophes (Total Comprehensive), and

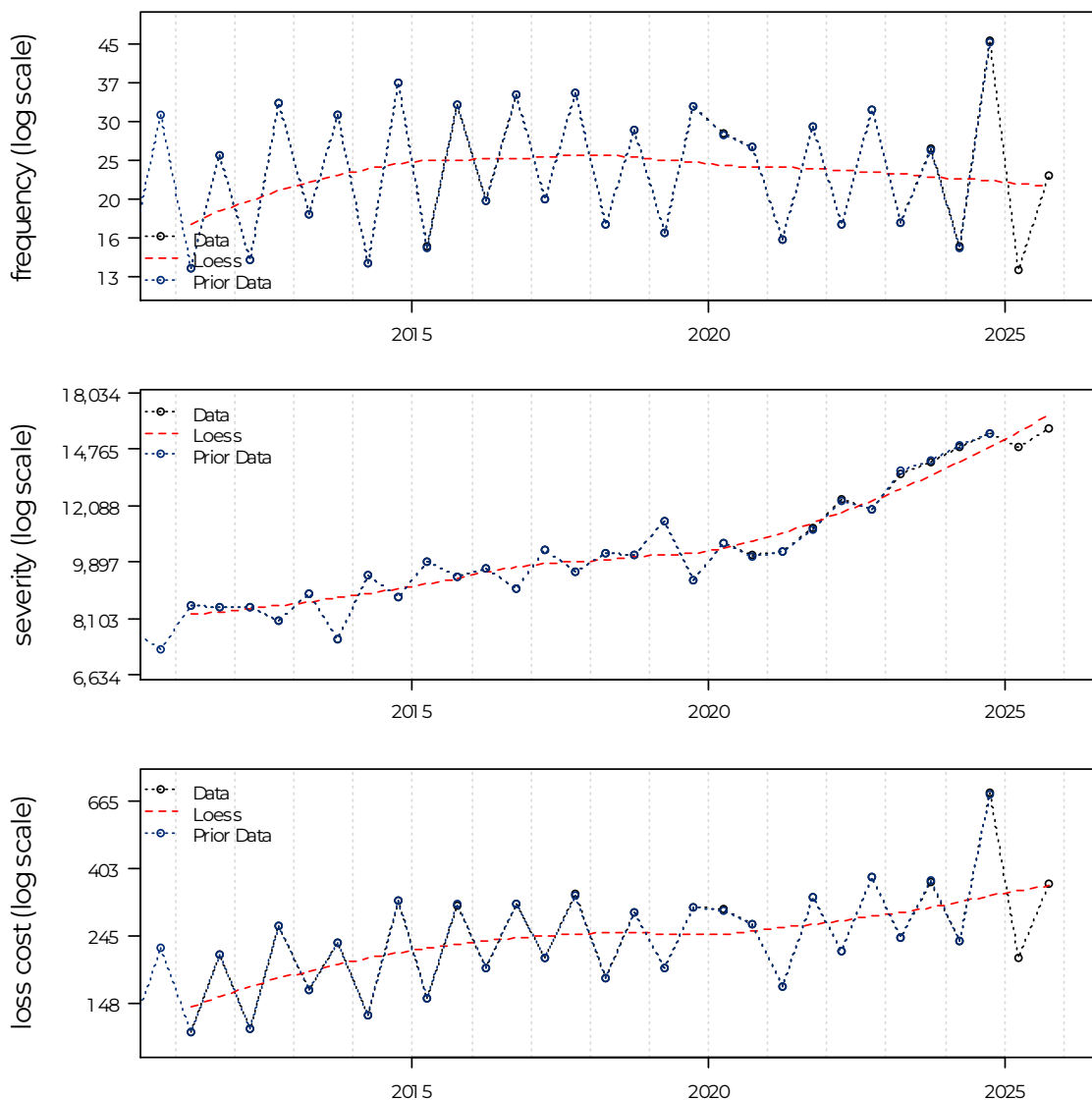
- Theft-only claims, and

We select the comprehensive trend based on the total comprehensive excluding catastrophes data.

Comprehensive Including Theft and Catastrophes (Total Comprehensive)

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

Figure 20: Observed Comprehensive Loss Cost Experience



As observed from the charts, the comprehensive coverage claim experience has been quite volatile (particularly for frequency and, therefore, loss cost). This is largely due to the exposure to catastrophes, and other significant events such as the wildfires in Slave Lake (May 2011) and Fort McMurray (May 2016) which are not considered catastrophes by GISA.

We assume the June 2020 hailstorm in southern Alberta contributes to the unusual rise in frequency and loss cost in 2020-1. We assume the 2024-2 spike in frequency is attributable to hailstorms in Calgary and Southern Alberta.

The measured severity, frequency, and loss cost trend, associated adjusted R-square values, p -values, and confidence intervals over various trend measurement periods, with and without theft and catastrophe claims and for theft only are presented in Appendix E.

Based on similar reviews conducted in other provinces, we find the impact of COVID-19 on comprehensive loss cost to be less severe than other coverages and is generally concentrated in the first half of 2020, while the second half is less affected, if at all. Alberta's own comprehensive loss cost experience also appears to follow this pattern.

We first fit models to the comprehensive data, including catastrophes and theft.

We fit a frequency model to all accident half-years between 2011-1 and 2025-2 and include trend ($p = 0.926$) and seasonality ($p = 0.000$). The implied annual trend rate associated with our fitted frequency model is +0.1%. The adjusted R-squared of our proposed frequency model is 0.732.

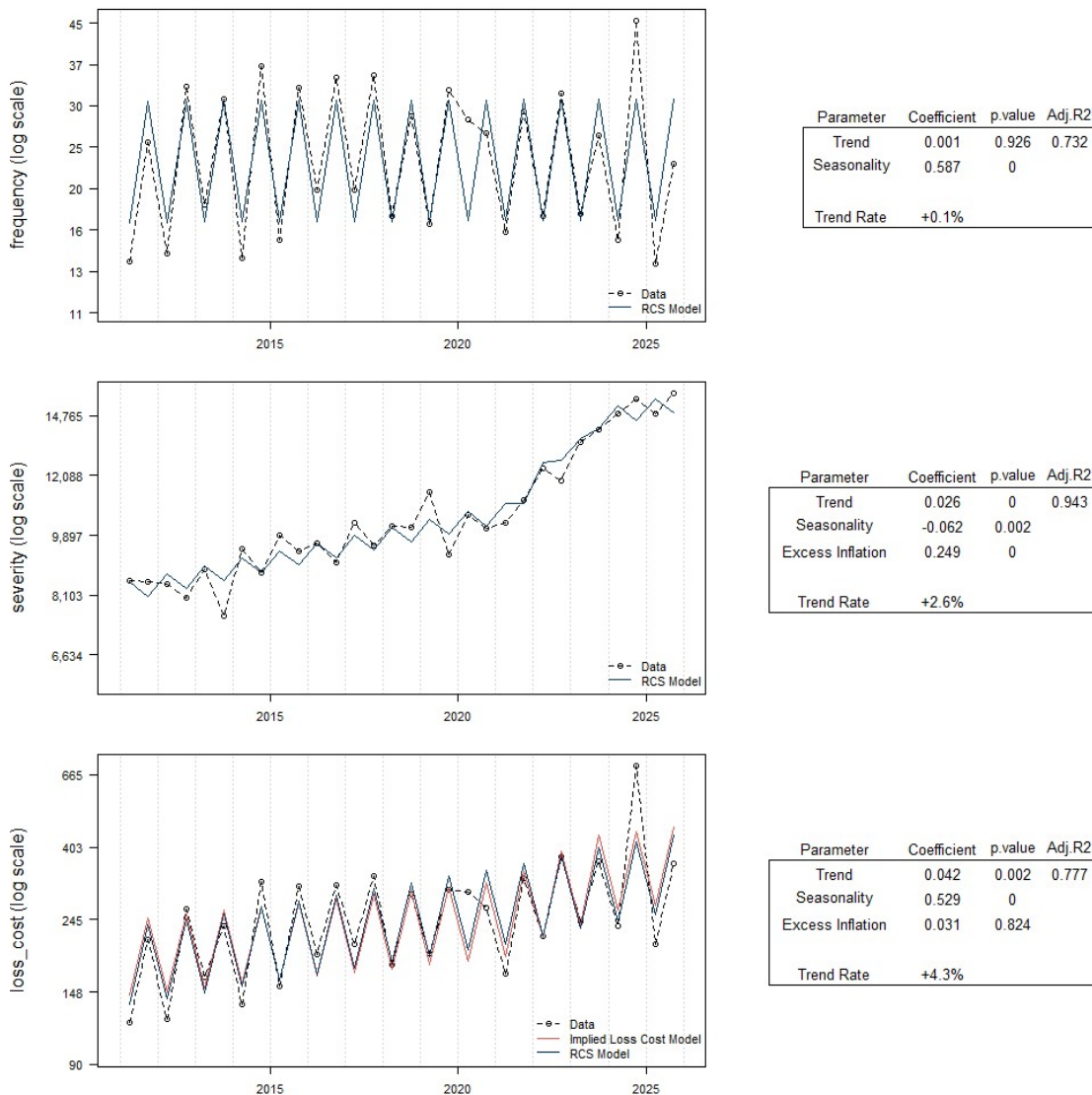
We fit a severity model to all accident half-years between 2011-1 and 2025-2 and include trend ($p = 0.000$), seasonality ($p = 0.002$), and excess inflation ($p = 0.000$). The implied annual trend rate associated with our fitted severity model is +2.6%. The adjusted R-squared of our proposed severity model is 0.943.

In Figure 21, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is +2.7%⁴⁴. The implied adjusted R-squared of the combined frequency and severity model is 0.757.

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 ($p = 0.002$), seasonality ($p = 0.000$), and excess inflation ($p = 0.824$). The implied annual trend rate associated with our fitted loss cost model is +4.3%. The adjusted R-squared of our proposed loss cost model is 0.777.

⁴⁴ = $\exp[0.001 + 0.026] - 1$

Figure 21: Comprehensive Including Catastrophes and Theft - Fitted Frequency, Severity and Loss Cost



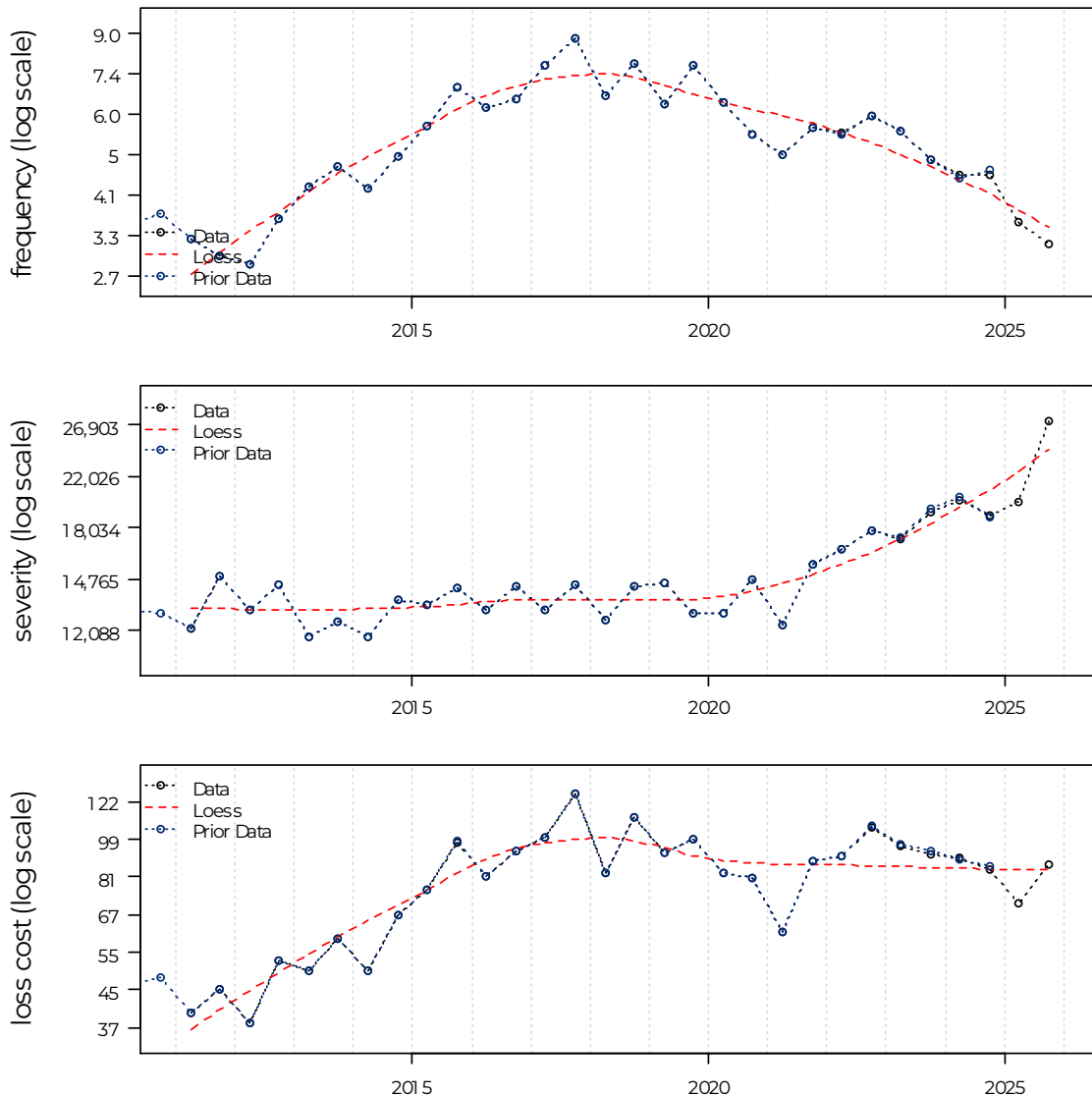
Comprehensive – Theft Only

In Figure 22, we present our estimate of the loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2011-1 through 2025-2. We include a comparison to the estimated values used in our prior report and observe that the estimates have not changed significantly. We include a loess curve that models the general trends in the data. We note the following events that coincide with significant changes in the data:

- We observe a slight decrease in frequency at 2020, 2021, and 2022 coincident with the COVID-19 pandemic.

- We observe a negative post-pandemic trend aligned with government and industry initiatives to reduce auto thefts.

Figure 22: Observed Comprehensive – Theft Only Loss Cost Experience



We note theft loss costs began to increase significantly beginning in 2012 but began to decrease starting in 2018. To better understand the impact of theft claims we fit a model to theft only claims beginning in 2012-1.

We fit a frequency model to all accident half-years between 2012-1 and 2025-2 and include trend ($p = 0.000$) and a 2018 trend change ($p = 0.000$). The implied annual trend rates associated with our fitted frequency model is +18.2% up to January 1, 2018

and -9.4%⁴⁵ thereafter. The adjusted R-squared of our proposed frequency model is 0.856.

We fit a severity model to all accident half-years between 2012-1 and 2025-2, excluding 2025-2, and include trend ($p = 0.124$), seasonality ($p = 0.021$), and excess inflation ($p = 0.000$). The implied annual trend rate associated with our fitted severity model is +0.7%. The adjusted R-squared of our proposed severity model is 0.874.

In Figure 23, 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 +19.0%⁴⁶ prior to October 29, 2020, and -8.7%⁴⁷ thereafter. The implied adjusted R-squared of the combined frequency and severity model is 0.835.

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 ($p = 0.002$), excess inflation ($p = 0.000$), and a 2018 trend change ($p = 0.000$). The implied annual trend rates associated with our fitted loss cost model is +19.8% up to January 1, 2018 and -11.1%⁴⁸ thereafter. The adjusted R-squared of our proposed loss cost model is 0.875.

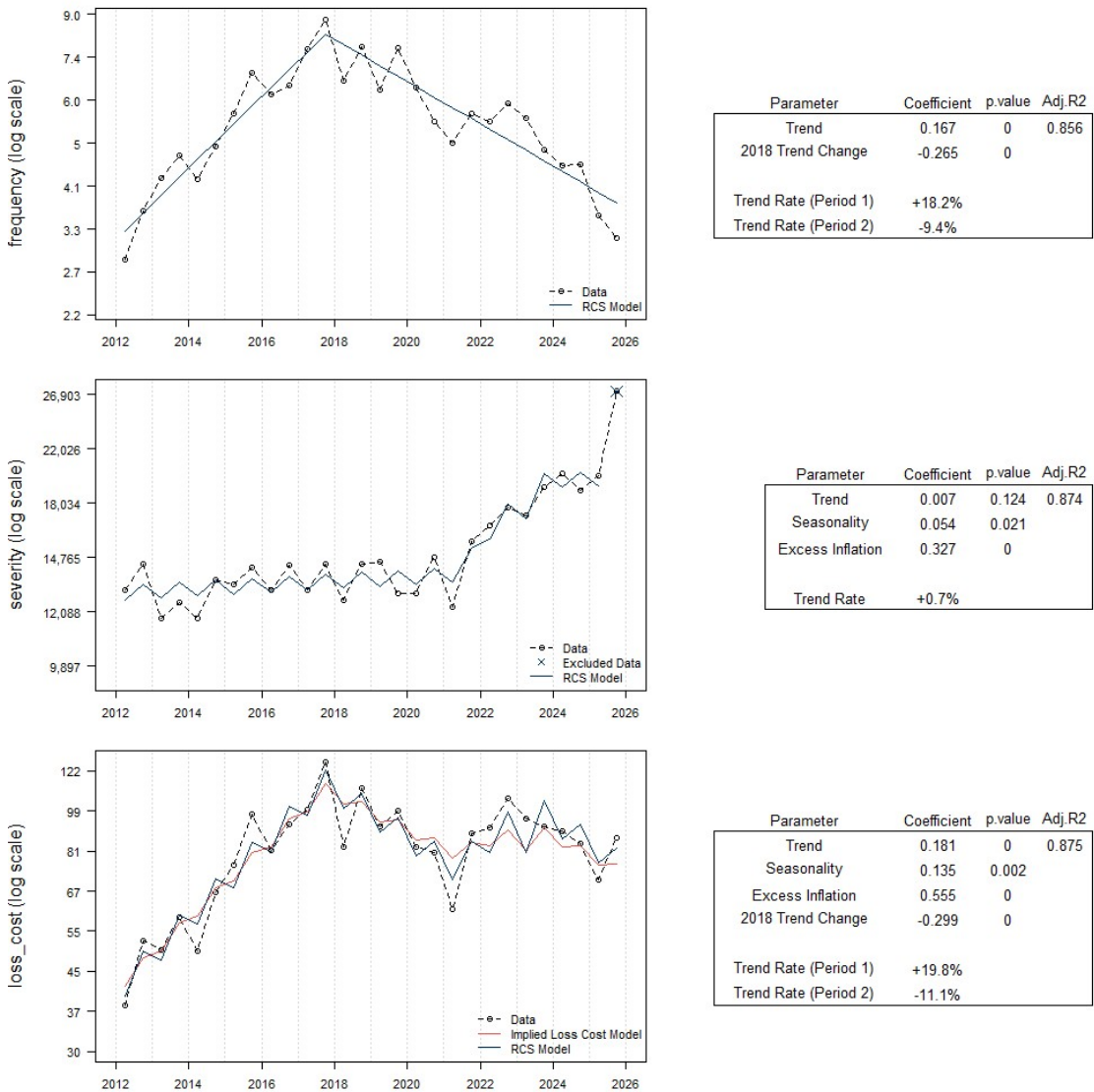
⁴⁵ = $\exp[0.167 + -0.265] - 1$

⁴⁶ = $\exp[0.167 + 0.007] - 1$

⁴⁷ = $\exp[0.167 + -0.265 + 0.007 +] - 1$

⁴⁸ = $\exp[0.167 + -0.265] - 1$

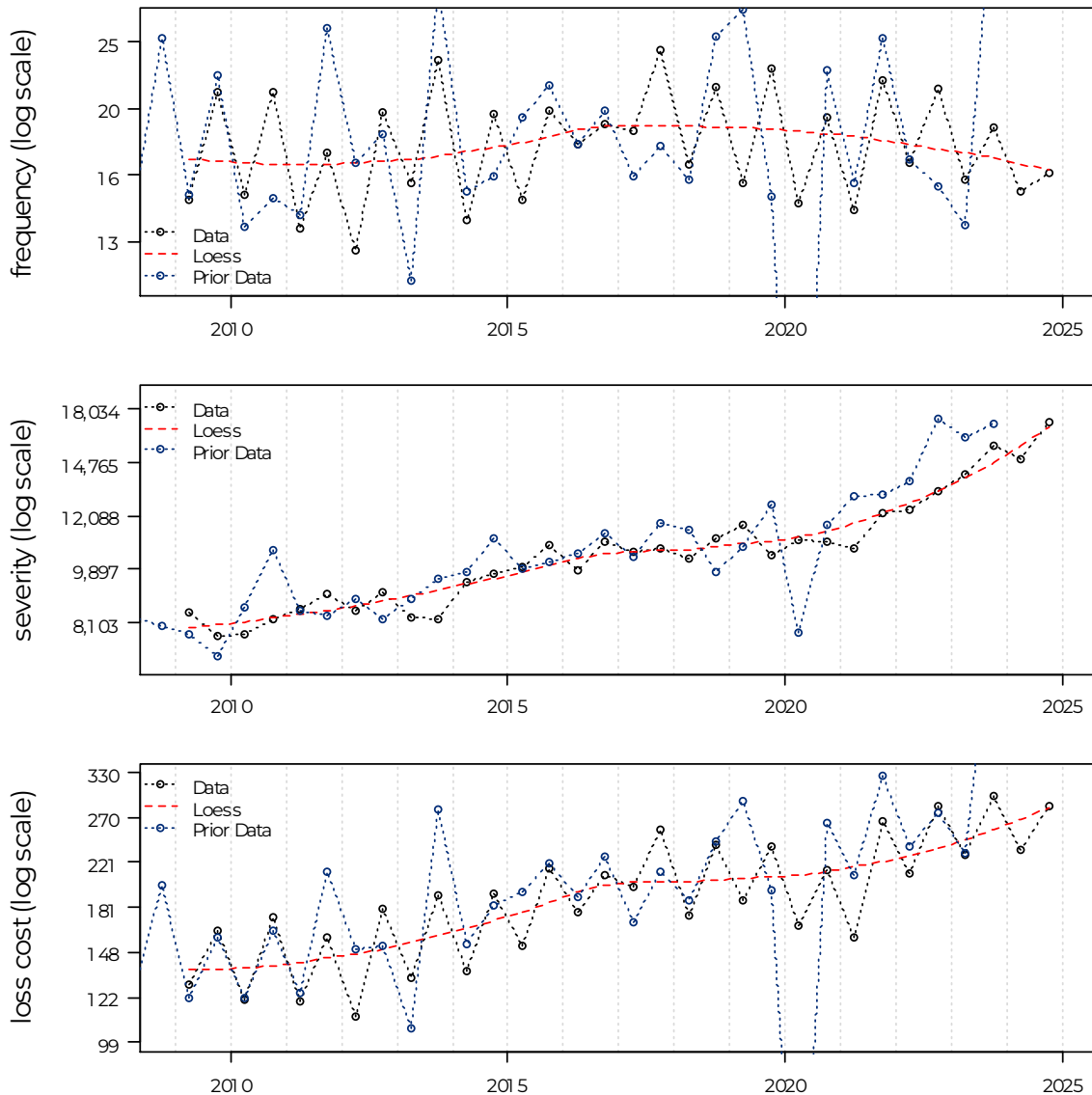
Figure 23: Comprehensive Theft - Fitted Frequency, Severity and Loss Cost



Comprehensive – Total Excluding Catastrophes

In Figure 24, we present our estimate of the actual loss cost, average severity, and frequency rate over the period 2009-1 through 2024-2.

Figure 24: Observed Comprehensive – Total Excluding Catastrophes Loss Cost Experience



With the removal of catastrophe-related claims the comprehensive coverage claim experience is less variable. Subject to this removal, the historical data points show:

- Severity has consistently trended upward during the period.
- Frequency gradually increased between 2012 and 2016, followed by a flat trend which appears to have declined since 2020.
- Loss cost has consistently trended upward during the period.

The large year-to-year increase in the number of theft claims since 2012 contributes to the higher comprehensive loss costs and trend rates. We select our loss cost trend rate based on the total comprehensive experience, excluding catastrophes, but

including theft claims. This approach implicitly includes the effect of the increase and subsequent flattening of theft claims, while excluding the additional variability caused by the catastrophe experience.

We fit a frequency model to all accident half-years between 2010-1 and 2024-2 and include only seasonality ($p = 0.000$). The implied annual trend rate associated with our fitted frequency model is 0.0%. The adjusted R-squared of our proposed frequency model is 0.640.

We fit a severity model to all accident half-years between 2010-1 and 2024-2 and include trend ($p = 0.000$) and excess inflation ($p = 0.000$). The implied annual trend rate associated with our fitted severity model is +3.2%. The adjusted R-squared of our proposed severity model is 0.925.

In Figure 25, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is +3.2%⁴⁹. The implied adjusted R-squared of the combined frequency and severity model is 0.858.

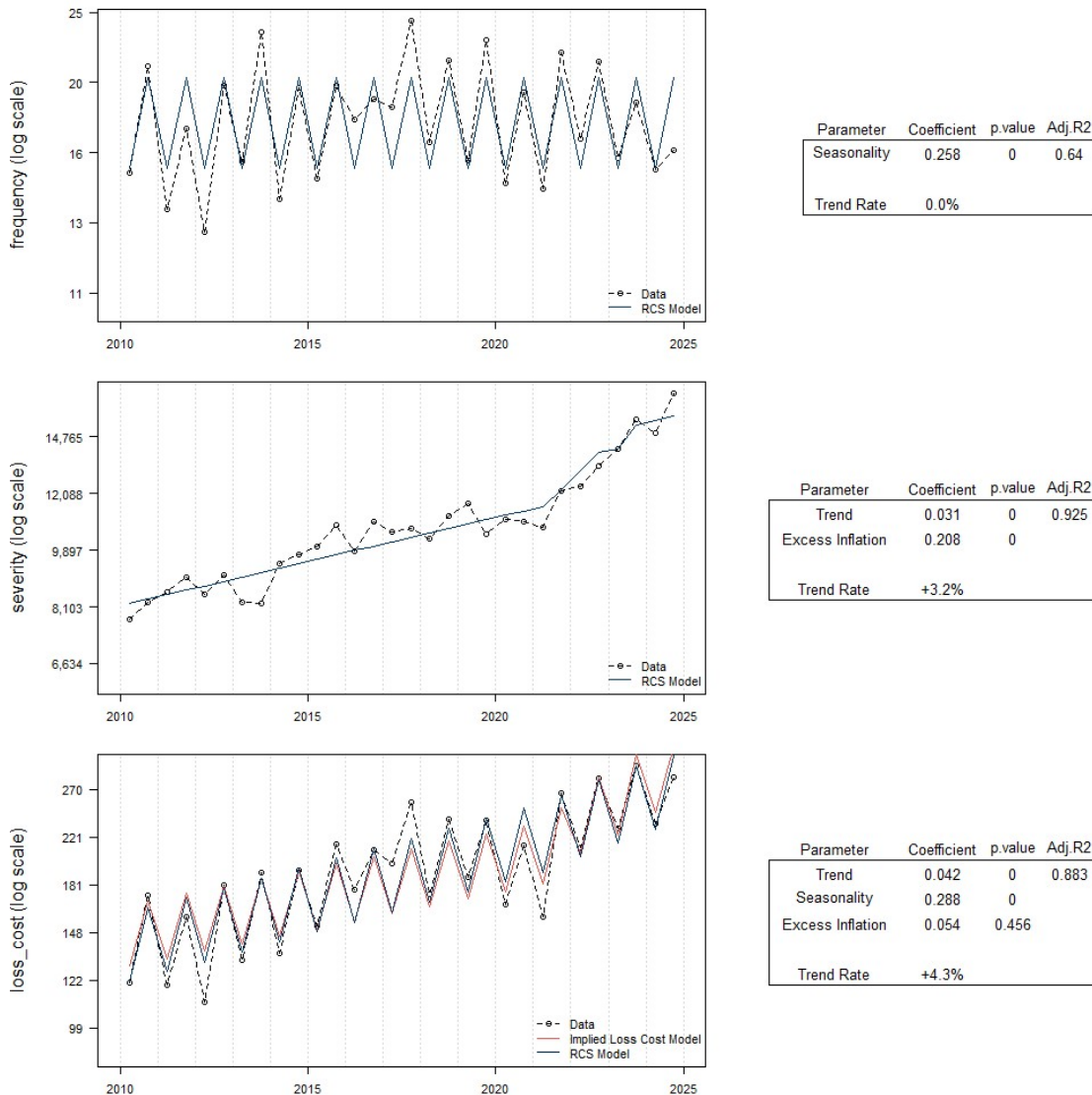
To assess reasonableness, we also include a model fit to the observed loss costs directly. We fit a loss cost model to all accident half-years between 2010-1 and 2024-2 and include trend ($p = 0.000$), seasonality ($p = 0.000$), and excess inflation ($p = 0.456$). The implied annual trend rate associated with our fitted loss cost model is +4.3%. The adjusted R-squared of our proposed loss cost model is 0.883.

Due to the good fits of the frequency and severity models, and the significance of all parameters, we base our selection on the combined frequency and severity model. We select a loss cost trend rate of +3.2%.

Please refer to Section 5.3 for more details regarding considerations when selecting the future loss cost trend.

⁴⁹ = $\exp[0.000 + 0.031] - 1$

Figure 25: Comprehensive Excluding CATs - Fitted Frequency, Severity and Loss Cost



6.6. All Perils

Due to insufficient data, we will select a past and future loss cost trend rate considering our selected rates for collision and comprehensive.⁵⁰ We select a loss cost trend rate of +0.9%.

6.7. Specified Perils

Due to insufficient data, we will select the same past and future loss cost trend rate we select for comprehensive. We select a loss cost trend rate of +3.2%.

⁵⁰ We assign 30% and 70% weight to the comprehensive and collision trend rates, respectively.

6.8. Underinsured Motorists

Due to insufficient data, we select the same past loss cost trend rate we select for bodily injury severity, +8.4%. We are unable able to discern a frequency trend rate for this coverage and assume it is flat.

6.9. Summary of Selections

The following table summarizes our selected loss trend rates by sub-coverage compared to the loss trend rates we selected in those that we selected in our prior review.

Table 8: Estimated Annual Past Loss Cost Trend Rates

Coverages	2025 Annual Review Data as of December 31, 2024	2026 Annual Review Data as of December 31, 2025
TPL-Bodily Injury	+7.9%	+6.8%
TPL-Property Damage	-0.3%*	-0.8%*
DCPD ⁵¹	-0.3%*	-0.8%*
Accident Benefits – Total	+11.1% ⁵²	+11.8% ⁵³
Collision	-0.1%*	-0.1%*
Comprehensive	+3.9% ⁵⁴	+3.2%*
All Perils	+1.8%	+0.9%
Specified Perils	+3.9% ⁵⁵	+3.2%*
Underinsured Motorist	+9.8%	+8.4%

Table Notes

* Subject to excess inflation. See Section 10 for the implied adjustment factors

⁵¹ The DCPD and TPL-PD trend selections are equivalent and based on the combined experience due to insufficient data given the introduction of DCPD January 2022.

⁵² Our model includes an October 29, 2020 reform scalar of +37.6%.

⁵³ Our model includes an October 29, 2020 reform scalar of +30.4%.

⁵⁴ Our model includes a 2021-2 scalar of +10.6% coincident with the rise in inflation.

⁵⁵ Our model includes a 2021-2 scalar of +10.6% coincident with the rise in inflation.

7. Additional Considerations

7.1. Loss Adjustment Expenses

In determining their rate level needs, insurers should include provisions in their claim costs for allocated loss adjustment expenses (such as the legal expenses associated with claim settlement) and for unallocated loss adjustment expenses (the claim and settlement-related expenses that cannot be associated directly with individual claims) that are based on their experience.

Allocated loss adjustment expenses are included with the reported Industry loss data in our loss development analysis. Unallocated loss adjustment expenses (ULAE) are included in our trend analysis through the application of calendar year factors published by GISA⁵⁶ to the accident year loss experience.⁵⁷ These factors are applied uniformly to the claim and ALAE amounts of each coverage.

As points of reference for the Board as it reviews individual insurer rate filings, we provide the Industry average ULAE⁵⁸ expense provisions published by GISA that are applied to the loss and allocated loss adjustment estimates in Table 9.

Table 9: Unallocated Loss Adjustment Expenses⁵⁹

Year	ULAE %	Year	ULAE %
2006	8.7%	2016	8.5%
2007	8.9%	2017	9.2%
2008	8.4%	2018	10.1%
2009	10.5%	2019	10.8%
2010	10.2%	2020	10.3%
2011	9.5%	2021	12.6%
2012	9.1%	2022	11.8%
2013	9.9%	2023	11.8% ⁶⁰
2014	9.3%	2024	8.2%
2015	10.3%	2025	9.4%

⁵⁶ The reader is directed to GISA for full description on the data collected and how these total auto ULAE factors are determined by GISA.

⁵⁷ We do not consider the temporal mismatch in the application of calendar year factors to accident year data to be material in estimating trend rates.

⁵⁸ ULAE factors prior to 2005 are presented in Appendix B.

⁵⁹ As GISA only publishes these factors annually, we assume the most recent full year factor is a reasonable provision for the subsequent accident half year.

⁶⁰ In the notes to Exhibit 1005, GISA states the “2022 ULAE factors have been selected for 2023” due to abnormalities believed to have been caused by the changes to reporting coinciding with the transition to IFRS 17.

7.2. Catastrophe Provision

GISA's annual catastrophe report through December 31, 2024 was not available at the time of our 2025 Annual Report and we repeated our discussions and recommendations presented in the 2024 Annual Report.

As GISA has not updated its annual catastrophe report through December 31, 2025 for this, the 2026 Annual Report, we update our discussion and recommendations based on GISA's annual catastrophe report through December 31, 2024.

The AIRB is no longer approving a benchmark for catastrophe loading. As the impact of catastrophic events can vary greatly amongst insurers due to differences in distribution of risks, insurers are expected to consider their own claim experience. We continue to provide a review of the industry data for insurers who may need to supplement their own data with industry data for credibility reasons.

It is our understanding that the losses arising from the 2016 Fort McMurray wildfires are not considered catastrophe losses by GISA. We suggest that the fortuitous nature of these losses should be considered by insurers in calculating their rate level needs. Treating these losses as catastrophe-related losses is one approach for insurers to consider in their individual rate applications.

Comprehensive coverage (in particular) claim costs are affected by the occurrence (or non-occurrence) of catastrophes. GISA defines catastrophes as "weather-related events such as windstorms, hail, and flooding that caused multiple losses to the insurance industry." Since catastrophic losses result from highly random events, in determining rate level indications insurers should remove actual comprehensive coverage claim costs attributed to catastrophes that occurred in the period and include a provision for the amount of catastrophe losses that would be expected on average in any given year.

The table below provides information on the catastrophe losses that have occurred in Alberta over the years 2010 – 2024 for commercial vehicle comprehensive coverage as reported in GISA's 2024 Catastrophe Report for Alberta. The table shows, among other things, the relationship (presented as factors) between the dollars of catastrophic losses to non-catastrophic losses. For example, over the last ten years approximately \$134 million of catastrophe losses have been reported as compared to approximately \$504 million of non-catastrophe losses - a ratio of 27%. Over the last five years, approximately \$83 million of catastrophe losses have been reported as compared to approximately \$252 million of non-catastrophe losses - a ratio of 33%. We observe relatively low levels of catastrophe claims between 2018 and 2019, followed by a rise in 2020 due to the large hailstorm near Calgary⁶¹, followed by a return to relatively low levels in 2021 through 2023 and a large spike in 2024 due to hailstorms across southern Alberta and wildfires in Jasper.

⁶¹ Several insurers noted recent catastrophic events in 2021 such as the Calgary hailstorm on July 2, 2021.

Table 10: Catastrophe Experience

Accident Year	Number of Total Claims	Number of Catastrophe Claims	Catastrophe Claim %	Total Loss and Expense	Catastrophe Loss and Expense	Catastrophe Factor
2010	5,342	1,135	21%	36,295,652	5,376,639	1.174
2011	4,550	884	19%	36,018,612	5,769,211	1.191
2012	5,703	1,729	30%	42,928,115	10,483,671	1.323
2013	6,206	1,275	21%	45,856,842	8,446,482	1.226
2014	6,793	2,233	33%	55,890,847	15,400,119	1.380
2015	6,835	1,818	27%	58,670,579	11,802,146	1.252
2016	7,580	2,287	30%	63,090,751	14,239,896	1.291
2017	7,345	1,568	21%	65,965,656	10,068,861	1.180
2018	6,165	1,014	16%	56,510,708	6,650,628	1.133
2019	6,334	1,289	20%	57,721,321	7,640,054	1.153
2020	6,528	2,142	33%	61,115,127	17,980,022	1.417
2021	5,219	914	18%	50,548,315	6,148,174	1.138
2022	5,713	1,153	20%	62,646,347	9,458,949	1.178
2023	5,056	893	18%	64,242,403	7,749,308	1.137
2024	7,130	3,099	43%	97,108,711	41,889,293	1.759
All Years	92,499	23,433	25%	854,609,986	179,103,453	1.265
Last 10 Years	63,905	16,177	25%	637,619,918	133,627,331	1.265
Last 5 Years	29,646	8,201	28%	335,660,903	83,225,746	1.330

7.3. Investment Income on Cash Flow

The Board Guidelines direct insurers to use their own expected return on investment rate in their rate applications.

To provide a perspective on the investment income rate of individual insurers, we provide a weighted average of the OSFI P&C-1 reported return on investment rates of all insurers based on each insurers' written automobile premiums in Alberta as weights.

Table 11: Industry Average Investment Income Rate

Calendar Year	Industry Average Investment Income Rate
2015	3.31%
2016	2.78%
2017	3.69%
2018	2.24%
2019	4.23%

Calendar Year	Industry Average Investment Income Rate
2020	4.17%
2021	2.71%
2022	0.08%
2023	4.45% ⁶²
2024	7.15% ⁶³
2025	4.30%

7.4. Health Cost Recovery

The Alberta Treasury Board and Finance announced the 2026 Health Cost Recovery assessment factor (percentage) at 2.38% of third part liability premiums. Consistent with the position the Board has taken with respect to the Health Cost Recovery assessment, we recommended 2.38% as the Benchmark.

7.5. Operating Expenses

In determining their rate level needs, insurers include a provision for operating expenses based on their experience and expected future expense costs. As a perspective on the expense provisions of individual insurers, we provide the Board with the Industry average expense provisions.

The GISA Automobile Insurance Financial Information Report includes an “Industry Expense Report” for *private passenger vehicles*,⁶⁴ by province. Following the transition to IFRS-17, GISA reports expense ratios as a percentage of total insurance revenue. However, we note that insurers will likely continue to use expense ratios expressed as a percentage of premium in rate filings, as the expenses are used as a load on premium. Therefore, we estimate the expense ratio benchmark as a percentage of premium. As a result, our recommended Benchmark for the current review is calculated on the following basis:

- We divide the amortization of insurance acquisition cash flows by our estimate of direct written premium using the 2025-2 AUTO7001 Automobile Industry Exhibit; and
- We divide the general and operating expense by our estimate of direct earned premium using the 2025-2 AUTO7001 Automobile Industry Exhibit.

The resulting recommended Benchmark, based on the 2025 Expense Report data and our estimate of premiums, is 21.5%. The components of the recommended Benchmark are as follows.

⁶² A large insurer reported a return on investment rate of 72.03% for 2023. We exclude the insurer data from the 2023 calculation.

⁶³ We note a higher reported ROI for 2024. Although we recognize this is potentially due to IFRS-17 reporting issues, we didn't identify any individual insurer data that was unreasonable.

⁶⁴ GISA does not publish an expense exhibit for commercial vehicles.

Table 12: Summary of Indicated Operating Expense Ratios

Component	Recommended Benchmark under IFRS-4	Recommended Benchmark under IFRS-17 (2026 AR)
Amortization of Insurance Acquisition Cash Flows	20.0%	17.6%
General and Operating Expenses	7.8%	3.9%
Total Expenses	27.8%	21.5%

Based on feedback from industry stakeholders, we find it insightful to provide additional discussion regarding the IFRS-17 expense ratio. Specifically, there are some expense items that may not be included in the GISA exhibit, leading to lower expense ratios. For example, one industry stakeholder commented,

Under IFRS 17, operating expenses are distributed across multiple reporting categories. While a portion continues to be captured under “Amortization of Insurance Acquisition Cash Flows” and “General and Operating Expenses,” a meaningful share is now embedded within the insurance service expenses category, specifically the “Incurred Claims and Other Insurance Service Expenses” and “Adjustments to Liabilities for Incurred Claims” categories. The level of granularity provided in the GISA exhibit does not allow insurers to isolate and extract these embedded operating expenses that are directly attributable to the fulfilment of insurance contracts. As a result, it is not possible to reconstruct a complete operating expense profile from the available data.

This comment is consistent with discussions held with other industry stakeholders. Therefore, we find that the IFRS-17 expense ratio as reported in the GISA AUTO9502 exhibit may underrepresent expenses, which is why we propose the IFRS-4 expense ratio as the benchmark. The resulting recommended Benchmark, based on the 2025 Expense Report data and our estimate of premiums, is 27.8%.

We are reviewing options to develop industry expense ratios based on IFRS-17 data and will provide details in future reviews. In the 2025 AR, we recommended an expense benchmark based on 2024 IFRS-17 expenses. However, as noted above, after discussions with industry we find this may understate the expense ratio. Therefore, we recommend an expense ratio based on the 2022 IFRS-4 expense ratio.

7.6. Profit

The Board’s current position is to allow a profit provision of 6% of premium.

8. Summary of Benchmarks

In Table 13, we present a summary of our selected benchmarks for the 2026 Annual Review

Table 13: Estimated Annual Past Loss Cost Trend Rates

	2025 Annual Review Data as of December 31, 2024	2026 Annual Review Data as of December 31, 2025
Trend Benchmarks		
TPL-Bodily Injury	+7.9%	+6.8%
TPL-Property Damage	-0.3%*	-0.8%*
DCPD ⁶⁵	-0.3%*	-0.8%*
AB – Total	+11.1% ⁶⁶	+11.8% ⁶⁷
Collision	-0.1%*	-0.1%*
Comprehensive	+3.9% ⁶⁸	+3.2%*
All Perils	+1.8%	+0.9%
Specified Perils	+3.9% ⁶⁹	+3.2%*
Underinsured Motorist	+9.8%	+8.4%
Other Benchmarks		
Health Cost Recovery	1.94% of TPL Premiums	Current ⁷⁰
Operating Expenses	22.6%	27.8%
Profit Provision	6%	6%

Table Notes

* Subject to excess inflation. See Section 10 for the implied adjustment factors

⁶⁵ The DCPD and TPL-PD trend selections are equivalent and based on the combined experience due to insufficient data given the introduction of DCPD January 2022.

⁶⁶ Our model includes an October 29, 2020 reform scalar of +37.6%.

⁶⁷ Our model includes an October 29, 2020 reform scalar of +30.4%.

⁶⁸ Our model includes a 2021-2 scalar of +10.6% coincident with the rise in inflation.

⁶⁹ Our model includes a 2021-2 scalar of +10.6% coincident with the rise in inflation.

⁷⁰ Refer to the most current percentage published on the President of Treasury Board and Minister of Finance's website.

9. Post-Pandemic Frequency Level

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

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

Added to the challenge is the influence of Bill 41 on bodily injury and accident benefits frequency, as a policyholder may be more/less likely to pursue a claim under the higher or lower, respectively, benefits available. Similarly, there may also have been a shift in claims from collision to DCPD with the introduction of DCPD in January 2022.

We consider 2022-2 a potential starting point for the post-pandemic frequency level, when 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. Due to the comingling effect of COVID-19 and the reforms during the same period, there is some uncertainty in the estimate of the impact of each (the reform and COVID-19) on bodily injury and accident benefits claims frequency.

Claims frequency during the in-pandemic period (2020 through to 2022-1) would be expected to rise to the “new normal level” and claims frequency prior to the pandemic period would be expected to decline to the “new normal level.”⁷¹

We observe some stability in the frequency levels in the most recent seven accident periods, from 2022-2 to 2025-2; and consider this reflective of the post-pandemic new normal. In the case of bodily injury and collision, we do not observe evidence that evolving remote and hybrid work options are causing a frequency rise after 2022-2. For accident benefits, we observe a rise in frequency above pre-pandemic levels, which could reflect the effects of the evolution of remote and hybrid work options.

The following figures include three panels.

- In the top panel, we apply the trend adjustments⁷² we discuss in Section 6 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.

⁷¹ For some coverages, no adjustment is needed.

⁷² We do not include seasonality, mobility, or other scalars.

- In the middle panel, we smooth the trended frequencies by fitting a model that includes all other “level adjustments”⁷³ included in the models that we discuss, in Section 6.
- 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 coverage⁷⁴ impacted by the pandemic. Under the presumption that the 2022-2 frequency level is a reasonable starting point for the new normal, these estimates may represent an appropriate adjustment to the expected frequency level during the prospective period.

These factors we present below when applied to historical experience period data, would adjust that experience data for the combination of (1) unwinding the influence of the COVID-19 pandemic, (2) to the cost level under Bill 41 and introduction of DCPD and (3) “new normal” of the post-pandemic era. For this reason, we refer to the adjustment factors as “Combined New Normal Factors.”

In addition to these post-pandemic adjustment factors (Combined Factors), the historical loss cost data would be projected to the average accident date of the proposed rate program using the selected loss cost trend rates.

We observe a large reduction in the new-normal frequency level for collision, while the property damage frequency level has almost fully recovered to a pre-pandemic level. With the introduction of DCPD, there may be a shift of claims from collision to DCPD. The DCPD reforms and the pandemic have offsetting effects for property damage, resulting in a minimal change to the property damage frequency level. For collision, both the DCPD reforms and the pandemic have reduced the frequency level, resulting in a large decrease.

⁷³ Mobility and scalars, but not seasonality.

⁷⁴ We exclude comprehensive from this analysis as we do not expect the frequency level to differ from pre-pandemic levels as it is not a “moving” coverage.

Figure 26: Bodily Injury

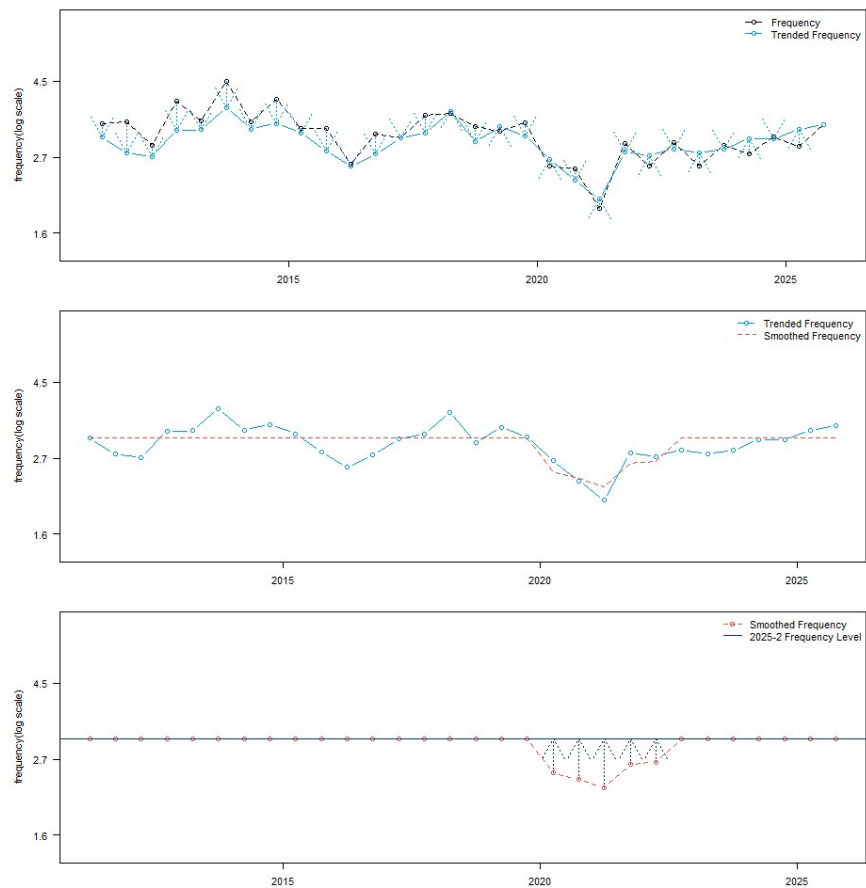


Table 14: Bodily Injury Adjustment Factors

Accident Semester	Combined New Normal Factor
Prior	1.000
2020-1	1.250
2020-2	1.303
2021-1	1.373
2021-2	1.182
2022-1	1.162
2022-2 and subsequent	1.000

Figure 27: Property Damage (including DCPD)

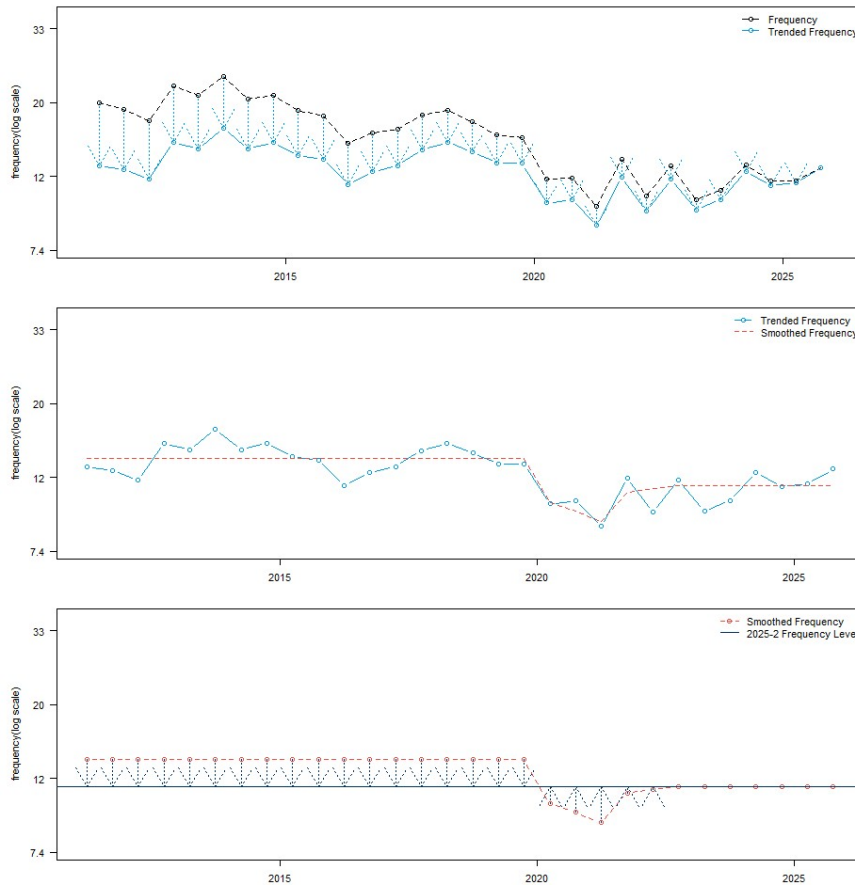


Table 15: Property Damage Adjustment Factors

Accident Semester	Combined New Normal Factor
Prior	0.830
2020-1	1.121
2020-2	1.186
2021-1	1.273
2021-2	1.040
2022-1	1.016
2022-2 and subsequent	1.000

Figure 28: Accident Benefits

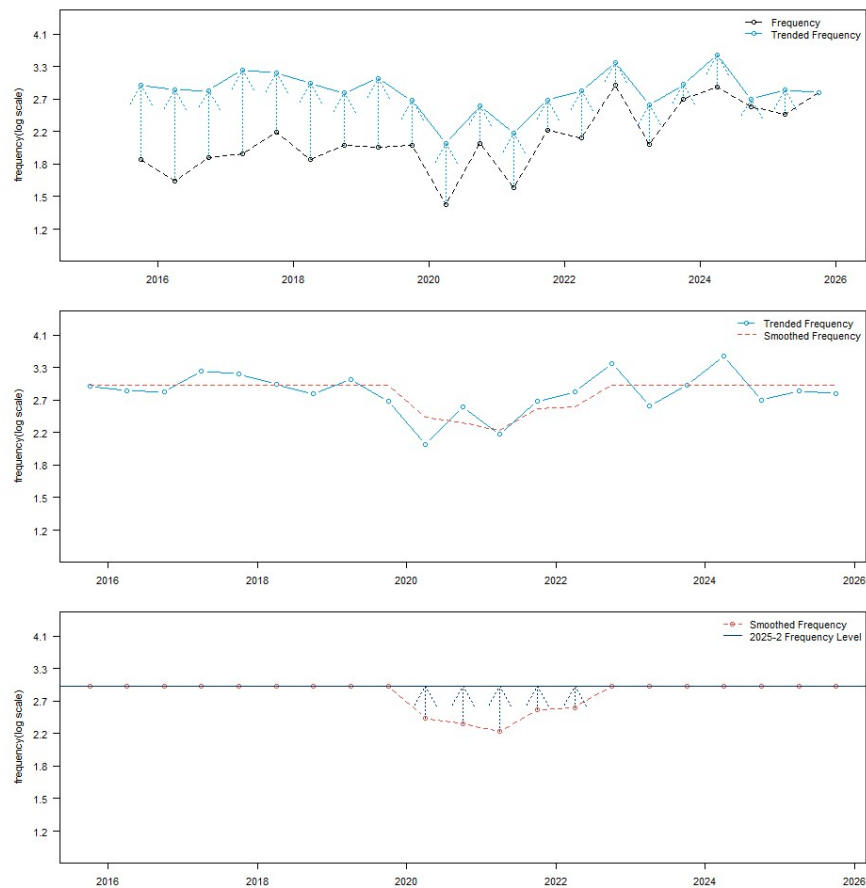


Table 16: Accident Benefits Total Adjustment Factors

Accident Semester	Combined New Normal Factor
Prior	1.000
2020-1	1.215
2020-2	1.260
2021-1	1.318
2021-2	1.157
2022-1	1.140
2022-2 and subsequent	1.000

Figure 29: Collision

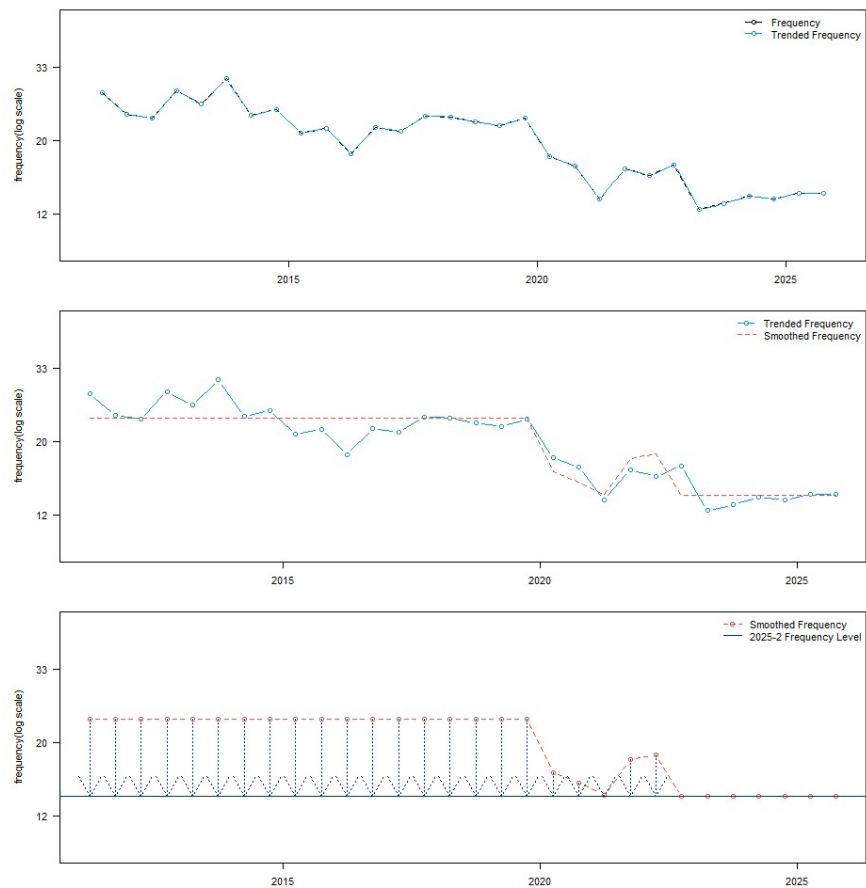


Table 17: Collision Total Adjustment Factors

Accident Semester	Combined New Normal Factor
Prior	0.592
2020-1	0.852
2020-2	0.913
2021-1	0.994
2021-2	0.778
2022-1	0.756
2022-2 and subsequent	1.000

10. Excess Inflation

We include an inflation parameter, where significant, to estimate the impact of inflation 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 2012 through 2020.
- For accident semesters subsequent to 2021-1, we estimate the predicted CPI using 2021-1 as the baseline CPI and the baseline inflation rate.
- We calculate the excess ratio as the observed CPI divided by the predicted CPI.
- We calculate the natural logarithm of the excess ratio.
- We normalize the natural logarithm excess ratio values by dividing by the maximum value.
- We manually select a value of 1.000 for periods after the selected end of the excess inflation period to avoid slight inflation variations that are not due to excess inflation.

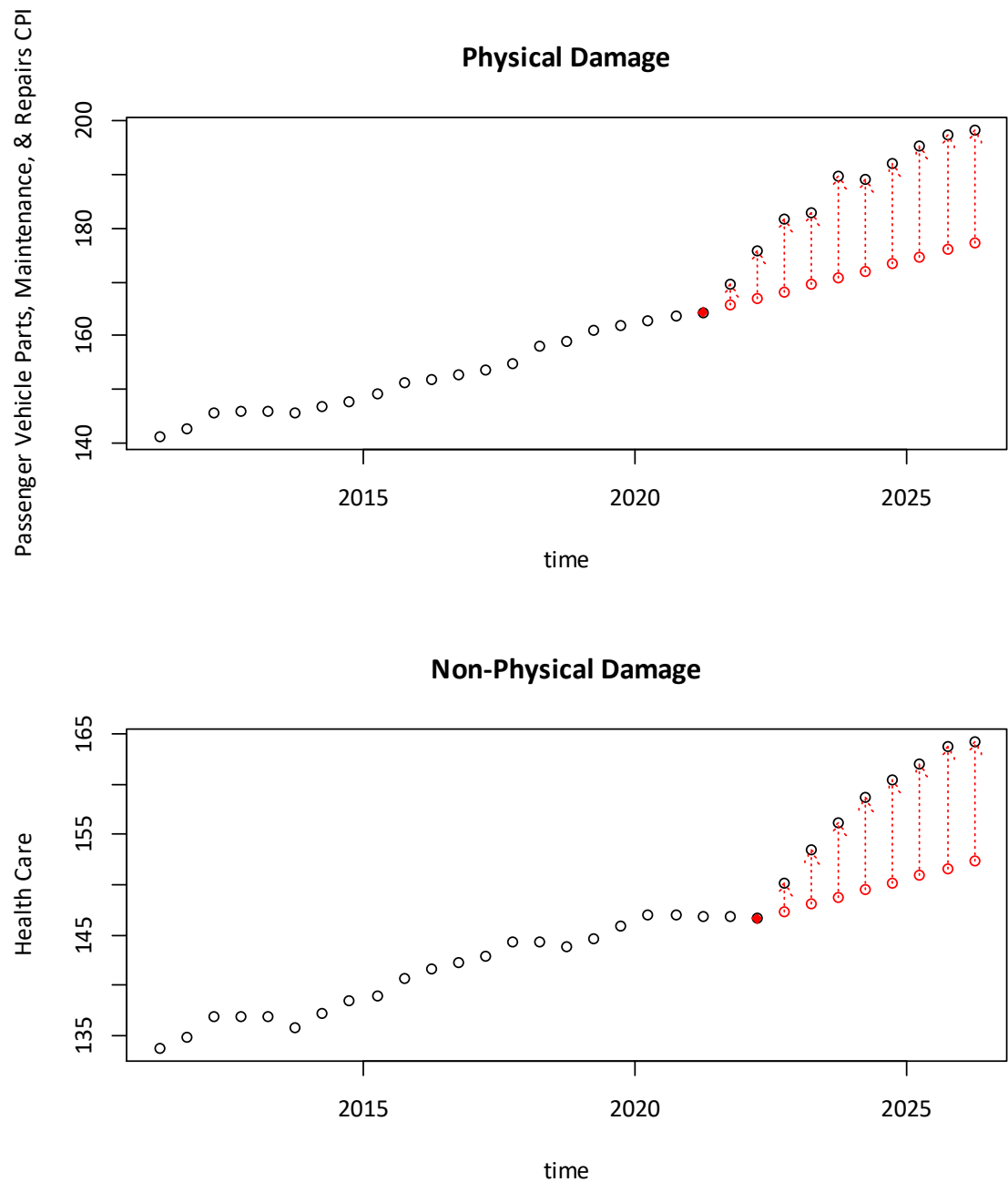
We present the CPI values, in Figure 30, and the excess inflation parameter values, in Table 18.

Table 18: 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	0.209	0.000
2022-1	0.458	0.000
2022-2	0.681	0.220
2023-1	0.668	0.409
2023-2	1.000	0.564
2024-1	1.000	1.000
2024-2	1.000	1.000
2025-1	1.000	1.000

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

Figure 30: CPI Inflation



We include an excess inflation parameter in our property damage and collision severity models. The combination of the modelled coefficient and the parameter values in Table 18 adjust the historical data to a 2025-2 cost level. We present the adjustment factors by coverage in Table 19.

Table 19: Excess Inflation Adjustment Factors

Accident Semester	Total Property Damage	Collision	Comprehensive
2019-2 and prior	1.457	1.880	1.283
2020-1	1.446	1.855	1.276
2020-2	1.445	1.852	1.275
2021-1	1.450	1.863	1.278
2021-2	1.452	1.868	1.279
2022-1	1.457	1.880	1.283
2022-2	1.342	1.637	1.214
2023-1	1.249	1.452	1.158
2023-2	1.179	1.317	1.115
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

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12. Consideration and Limitations

- **Data Verification** – For our analysis, we relied on data and information provided by the AIRB and GISA without independent audit. Though we have reviewed the data for reasonableness and consistency, we have not audited or otherwise verified this data. Our review of data may not always reveal imperfections. We have assumed that the data provided is both accurate and complete. The results of our analysis are dependent on this assumption. If this data or information is inaccurate or incomplete, our findings and conclusions might therefore be unreliable.
- **Rounding and Accuracy** – Our models may retain more digits than those displayed. Also, the results of certain calculations may be presented in the exhibits with more or fewer digits than would be considered significant. As a result, there may be rounding differences between the results of calculations presented in the exhibits and replications of those calculations based on displayed underlying amounts. Also, calculation results may not have been adjusted to reflect the precision of the calculation.
- **Unanticipated Changes** – We developed our conclusions based on an analysis of the data provided by AIRB and GISA and on the estimation of the outcome of many contingent events. We developed our estimates from the historical claim experience and covered exposure, with adjustments for anticipated changes. Our estimates make no provision for extraordinary future emergence of new types of losses not sufficiently represented in historical databases or which are not yet quantifiable. Also, we assumed that the client named herein will remain a going concern, and we have not anticipated any impacts of potential insolvency, bankruptcy, or any similar event.
- **Internal / External Changes** – The sources of uncertainty affecting our estimates are numerous and include factors internal and external to insurers writing business in Alberta. Internal factors include items such as changes in claim reserving or settlement practices. The most significant external influences include, but are not limited to, changes in the legal, social, or regulatory environment surrounding the claims process. Uncontrollable factors such as general economic conditions also contribute to the variability.
- **Uncertainty Inherent in Projections** – While this analysis complies with applicable Actuarial Standards of Practice, users of this analysis should recognize that our projections involve estimates of future events and are subject to economic and statistical variations from expected values. We have not anticipated any extraordinary changes to the legal, social, or economic environment that might affect the frequency or severity of claims. For these reasons, we do not guarantee that the emergence of actual losses will correspond to the projections in this analysis.

13. Definition of Key Terms

To assist the reader in understanding our report, in this section we define and explain several insurance terms.

13.1. Insurance Coverages

We begin with a general description of the insurance coverages. We note that throughout this discussion of the insurance coverages, the term “insured” is generally used to mean the owner, and family of the owner of the policy, as well as any passengers or other drivers using the car with the owner’s permission.

Third Party Liability (TPL)

There are three parts to this Basic Coverage:

- Bodily Injury (BI) coverage protects the insured against liability arising from an accident that causes bodily injury to another person. Coverage amounts available in Alberta range from the legal minimum of \$200,000 per claim to well over \$2,000,000 per claim.
- Property Damage-tort (PD-tort) coverage protects the insured against liability arising from an accident that causes damage to the property of another person.
- Direct Compensation Property Damage (DCPD) coverage from own insurer for damage to own vehicle caused by a third party due to a collision.

All drivers must purchase at least the legally required minimum amount of TPL coverage available in Alberta.

Accident Benefits (AB)

This Basic Coverage provides for such items as reimbursement of lost income, medical care costs, and funeral costs; it also provides benefits to the dependents of a deceased insured.

Underinsured Motorist (UIM)

This Additional Coverage protects the insured if he or she is caused bodily injury by an at-fault driver who is insured, but who does not have sufficient insurance to cover the liability. In this case the insured collects, from his or her own insurer, the amount of the damage that is in excess of the at-fault driver’s liability coverage and up to the limit of UIM coverage purchased.

Collision

This Additional Coverage generally provides coverage (subject to a deductible) for damage to the insured’s vehicle arising out of a collision.

Comprehensive

This Additional Coverage generally provides coverage (subject to a deductible) for damage to the insured’s vehicle arising out of a peril other than collision (e.g., theft, vandalism, flood, hail, fire, etc.).

All Perils

This Additional Coverage combines the coverages for both collision and comprehensive into one coverage, subject to a common deductible level.

Specified Perils

This Additional Coverage, like collision and comprehensive, provides coverage (subject to a deductible) for specific perils to the insured's vehicle.

13.2. Other Terms

Accident Year

Accident year is the year in which an incident that gives rise to a claim occurred, regardless of when the claim is actually reported to an insurance company. For example, a claim reported on January 15, 2016 for injuries suffered in an automobile accident that occurred on December 15, 2015, is considered to be an accident year 2015 claim.

Allocated Loss Adjustment Expense (ALAE)

ALAE is the claim and settlement expense that can be associated directly with individual claims (e.g., legal expenses). (See ULAE).

Base Rate and Rate Differentials

Insurers generally determine the premium for a particular insured by multiplying a base rate by a series of rate differentials (or rate factors, or rate relativities) that reflect the particular characteristics of the insured. The terms rate differentials, rate factors and rate relativities are used interchangeably. Typically, there is one base rate for each combination of coverage and rating territory. For example, assume a base rate for the TPL coverage of \$200 in Territory #1 and a base rate for the TPL coverage of \$300 in Territory #2. Also, assume the rate differential for a married male driver, age 40, is 1.25. The TPL premium for this driver would be \$250 in Territory #1 (\$200 times 1.25) and \$375 in Territory #2 (\$300 times 1.25).

Case Reserve

The Case Reserve is the provision established by insurance companies for the payment of future losses and claim related expenses associated with a particular claim.

Claim Frequency

Claim Frequency is the average number of claims that occur in a year, per insured vehicle. Claim frequency is a measure of the incidence of automobile claims. For example, if an insurance company provided insurance on 100 vehicles in year 2015 and 5 TPL claims occurred during 2015, the company's TPL claim frequency for 2015 would be 5 percent.

Claim Severity

Claim Severity is the average reported incurred loss and ALAE per claim. Claim severity is a measure of the average cost of automobile claims. For example, if the 5 claims in the previous example resulted in a total incurred loss and ALAE of \$100,000, the claim severity would be \$20,000.

Claim Count Development

Claim Count Development refers to the change in the number of reported claims for a particular accident year over time. (See Loss Development).

CLEAR

CLEAR refers to Canadian Loss Experience Automobile Rating, a system of categorizing Private Passenger vehicles, by make and model-year, for physical

damage coverage rating purposes. CLEAR was developed by the Vehicle Information Centre of Canada (VICC), a part of the Insurance Bureau of Canada. CLEAR considers such elements as the reparability and damageability of the make and model-year. (See MSRP).

Combined Ratio

Combined Ratio is a common measure of premium adequacy. This is the sum of the loss ratio plus the expense ratio (operating expenses divided by written premium). A combined ratio in excess of 100 percent is an indication of premium inadequacy, before consideration of profit and investment income.

Earned Premium

Earned Premium is the amount of written premium that is associated with the portion of the policy term that has expired. For example, assume an automobile policy with a 12-month term is sold on January 1 for \$1,000. The amount of earned premium would be \$500 on June 30.

Exposure Unit

Exposure unit is a measure of loss potential. In Private Passenger vehicle insurance, the exposure unit that is commonly used is the number of insured vehicles. For example, all else being equal, it would be expected that the cost to an insurance company to insure 50 cars would be twice the cost to insure 25 cars.

Health Cost Recovery Assessment

As per Provincial legislation, each insurer is assessed to achieve a target amount set by Government. The Minister of Finance publishes the assessment percentage applied to Third Party Liability written premiums every year. GISA calculates and provides the assessment as a percentage of earned third party liability premiums. Under the legislation, the Government has no subrogation rights against the at-fault parties who are insured by policies of TPL insurance; but instead, collects the assessment.

Loss Cost (Pure Premium)

Loss Cost is the average incurred loss and ALAE per insured vehicle. The loss cost is the product of claim frequency and claim severity. Using the above example, a claim frequency of 5 percent, multiplied by a claim severity of \$20,000, produces a TPL loss cost of \$1,000.

Loss Development

Loss Development is the amount by which reported incurred losses and ALAE for a particular accident year change over time. The two main reasons why reported incurred losses and ALAE amounts change (or develop) over time are:

- Reported incurred losses and ALAE only include case reserve estimates on claims for which the claim adjuster has knowledge, i.e., case reserves are only established on the claims that have been reported to the insurance company. Since typically some period of time elapses between the time of the incident and when it is reported as a claim, the number of reported claims for an accident year would be expected to increase over time. Claims that are reported after the close of an accident year are referred to as “late-reported” claims; and
- Reported incurred losses and ALAE also develop because, for a number of reasons, the initial case reserves established by claims adjusters, cannot fully and

accurately reflect the amount the claim will ultimately settle at. We further note that, over time, the percentage by which reported incurred losses and ALAE develop for a given accident year should decline. This is because as accident years become more mature (i.e., become older), fewer reserve estimates are adjusted to reflect newly reported late claims, actual payments, and additional information that becomes available to the claims adjuster.

Loss Ratio

Loss ratio is the common measure of premium adequacy. Loss ratio is usually defined as estimated ultimate incurred losses and ALAE, divided by earned premium. But the ultimate incurred losses and ALAE may also include provisions for ULAE and the Health Cost Recovery assessment. A loss ratio that exceeds a company's break-even loss ratio (100 percent less budgeted expenses) would suggest premium inadequacy.

Loss Reserving Methods: Incurred Loss Method and Paid Loss Method

Loss reserving methods are often based on historical data grouped into a triangle format. A common approach is to have the rows represent the accident years, and the columns representing the value of the loss at specific dates, such as 12 months, 24 months, 36 months etc., from the beginning of the accident year. The historical changes in the loss data from period to period is reviewed to estimate a pattern to predict how current accident years losses will change over time as claims are settled and closed. The Incurred Loss Method refers to the triangle method of analysis, based on reported incurred losses. The Paid Loss Method refers to the triangle method of analysis, based on paid losses.

MSRP

MSRP refers to the Manufacturer's Suggested Retail Price, and is a system of categorizing Private Passenger vehicles, by make and model-year, for rating purposes for physical damage coverages, according to the original price of the vehicle. (See CLEAR).

Operating Expenses

Insurance company expenses, other than ALAE and ULAE, are typically categorized as Commissions, Other Acquisition, General, Taxes, Licenses, and Fees.

Paid Losses

The total aggregate dollar amount of losses paid on all reported claims as of a certain date.

Premium Drift

Premium Drift is a more general term, and refers to the changes in the amount of premium collected by insurance companies that are attributed to the purchase of newer and more expensive cars (i.e., rate group drift) as well as to changes in the amount of insurance coverage that is purchased (e.g., the purchase of higher limits of liability coverage would increase the amount of premium collected by insurance companies, while the purchase of higher physical damage deductibles would reduce the amount of premium collected by insurance companies). (See Rate Group Drift).

Rate Group Drift

Rate Group Drift refers to the amount of additional premium collected by insurance companies that is attributed to the purchase of newer and more expensive cars by

insureds. The premiums charged by insurance companies are higher for newer and more expensive cars. Therefore, as insureds purchase newer and more expensive cars, the amount of premium collected by insurance companies increases. (See Premium Drift).

Ratemaking Methods: Pure Premium Method and Loss Ratio Method

The Pure Premium Method of ratemaking develops indicated rates that are expected to provide for the expected losses and expenses, and provide for the expected profit. The Loss Ratio Method of ratemaking develops indicated rate changes rather than indicated rates.

Rating Territory

Automobile premiums vary by the principal garaging location of the vehicle. Based on Insurance Bureau of Canada's automobile statistical plan, Alberta is currently divided into three areas, or rating territories, of principal garaging location; and, therefore, has three separate sets of rates depending upon which of the three territories the vehicle is principally garaged. (See Statistical Territory)

Reported Incurred Loss

The sum of:

- the total aggregate dollar amount of losses paid on all reported claims as of a certain date (referred to as the valuation date), and
- the total aggregate dollar amount of losses set in reserve by the claim adjusters on each open claim (referred to as "case reserves") as of a certain date (the same evaluation date as for the paid claim amounts).

For example, if two claims were filed against an insurance company, one that settled for \$50,000 and the other that was open with a paid amount of \$25,000 and a "case reserve" (i.e., the claim adjuster's estimate of the dollars still to be paid on the claim) of \$30,000, then the total reported incurred loss on the two claims would be \$105,000 (the sum of \$50,000, \$25,000, and \$30,000).

Reserve

A Reserve is the aggregate provision identified by an insurance company for the payment of future losses and claim related expenses associated with claims that have been incurred.

Surplus

Surplus is the amount of assets of an insurance company in excess of its liabilities.

Statistical Territory

Automobile premiums vary by the principal garaging location of the vehicle. Alberta is divided into four statistical territories, of principal garaging location. Specific statistical territories are grouped together to represent a specific rating territory. In some cases there is one statistical territory in a rating territory, in other cases the rating territory comprises two or more statistical territories. (See Rating Territory).

Total Return on Equity

Total Return on Equity (ROE) refers to an insurer's profit as a percentage of its surplus, where profit is the sum of (i) underwriting profit, and (ii) investment income earned on both the underwriting operations of the company and on the surplus carried by the company.

Unallocated Loss Adjustment Expense (ULAE)

ULAE is the claim and settlement related expense that cannot be associated directly with individual claims (e.g., claim adjuster salaries). (See ALAE).

Underwriting Profit

Underwriting Profit is defined as earned premium, less reported incurred losses and ALAE, less ULAE, less operational expenses.

Underwriting Profit Margin

Underwriting Profit Margin is the provision that is included in the insurance premium for underwriting profit to be earned by the company.

Ultimate Incurred Loss

Ultimate Incurred Loss is an estimate of the total amount of loss dollars that will ultimately be paid to settle all claims that occur during a particular accident year.

Written Premium

Written Premium represents the total amount of premium charged by an insurance company for the insurance policies it has sold. It is generally compiled over a one-year period.

14. Closing

This report was prepared by Rajesh Sahasrabuddhe, FCAS, FCIA and Felix Chan, FCAS, FCIA of Risk Consulting Services.

We are available to answer any questions the Board may have on our report.

Sincerely,



Felix Chan, FCAS, FCIA

felix.chan@riskconsultingservices.com



Rajesh Sahasrabuddhe, FCAS, FCIA

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15. Appendices

Appendix A: Selected reported claim count and reported incurred claim amount development factors and basis for selection.

Appendix B: Estimate of the ultimate loss cost, severity, and frequency by accident half-year; and period to period percentage changes.

Appendix C: Reported incurred claim amount, reported paid claim amount, estimated ultimate claim amount by accident half-year.

Appendix D: Reported incurred claim count, estimated ultimate claim count by accident half-year.

Appendix E: Summary of loss trend regression analysis which includes estimated trend results for various time periods; with and without a seasonality parameter; with and without certain data points; with and without certain level change parameters.

- Bodily Injury: Pages 1 to 7
- Property Damage: Pages 8 to 14
- Accident Benefits: Pages 15 to 24
- Collision: Pages 25 to 32
- Comprehensive: Pages 33 to 36
- Comprehensive Theft: Pages 37 to 40

Appendix F: Summary of selected loss trend models.

Appendix G: New Normal adjustment factor calculation.



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Oakville, Ontario, Canada
L6H 7G3

Province of Alberta
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Claim Count Development Summary
Data as of 31 Dec 2025

[illegible]

Province of Alberta
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Claim Count Development Selections
Data as of 31 Dec 2025

[illegible]

Province of Alberta
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

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

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Province of Alberta
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

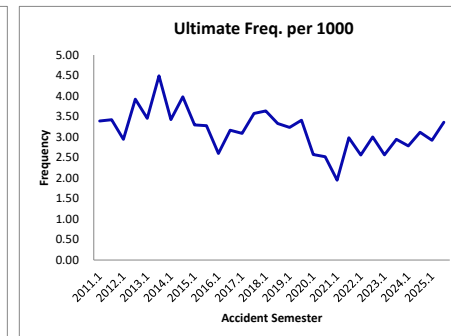
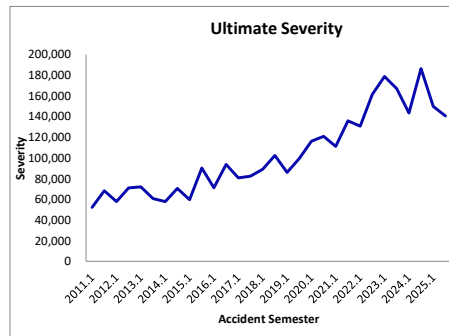
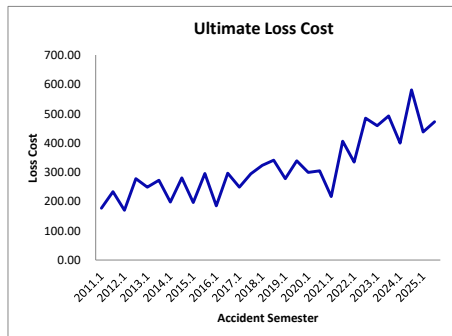
Reported Incurred Claim Amount and ALAE Development Selections
Data as of 31 Dec 2025

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Province of Alberta
Third Party Liability - Bodily Injury
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2025

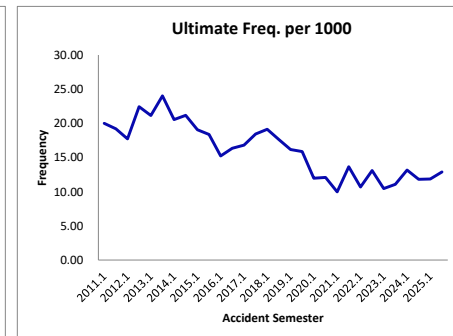
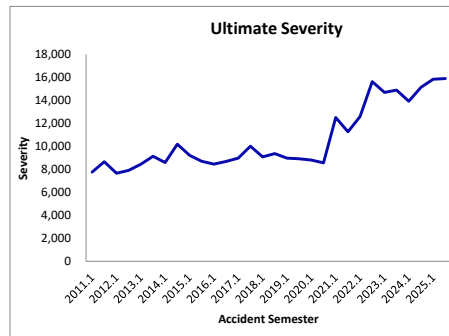
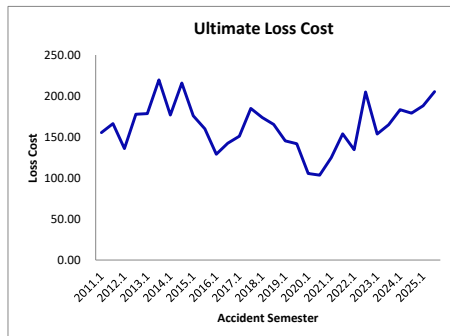
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Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2011.1	180	168,711	572	27,277	1.095	29,855	176.96		52,193		3.39			
2011.2	174	174,154	596	37,111	1.095	40,619	233.23		68,152		3.42		205.54	
2012.1	168	172,211	507	26,830	1.091	29,277	170.00	-3.9%	57,745	10.6%	2.94	-13.2%		
2012.2	162	175,745	689	44,770	1.091	48,853	277.97	19.2%	70,904	4.0%	3.92	14.6%	224.54	9.2%
2013.1	156	175,273	606	39,662	1.099	43,607	248.79	46.3%	71,958	24.6%	3.46	17.4%		
2013.2	150	186,139	836	46,149	1.099	50,739	272.59	-1.9%	60,693	-14.4%	4.49	14.6%	261.05	16.3%
2014.1	144	187,141	641	33,879	1.093	37,033	197.89	-20.5%	57,773	-19.7%	3.43	-0.9%		
2014.2	138	204,976	816	52,582	1.093	57,478	280.41	2.9%	70,438	16.1%	3.98	-11.4%	241.03	-7.7%
2015.1	132	207,348	683	36,875	1.103	40,669	196.14	-0.9%	59,544	3.1%	3.29	-3.8%		
2015.2	126	211,513	693	56,673	1.103	62,505	295.51	5.4%	90,195	28.0%	3.28	-17.7%	246.32	2.2%
2016.1	120	204,496	532	34,869	1.085	37,829	184.99	-5.7%	71,141	19.5%	2.60	-21.1%		
2016.2	114	209,514	663	57,233	1.085	62,092	296.36	0.3%	93,674	3.9%	3.16	-3.4%	241.35	-2.0%
2017.1	108	199,057	615	45,397	1.092	49,551	248.93	34.6%	80,609	13.3%	3.09	18.8%		
2017.2	102	197,412	705	53,219	1.092	58,089	294.25	-0.7%	82,360	-12.1%	3.57	12.9%	271.50	12.5%
2018.1	96	189,279	688	55,607	1.101	61,206	323.37	29.9%	88,943	10.3%	3.64	17.7%		
2018.2	90	194,547	648	60,279	1.101	66,349	341.04	15.9%	102,384	24.3%	3.33	-6.8%	332.33	22.4%
2019.1	84	186,947	604	46,883	1.108	51,946	277.87	-14.1%	85,935	-3.4%	3.23	-11.1%		
2019.2	78	179,640	612	54,906	1.108	60,836	338.66	-0.7%	99,346	-3.0%	3.41	2.3%	307.66	-7.4%
2020.1	72	153,238	394	41,537	1.103	45,802	298.89	7.6%	116,193	35.2%	2.57	-20.4%		
2020.2	66	147,401	371	40,686	1.103	44,864	304.37	-10.1%	120,786	21.6%	2.52	-26.1%	301.58	-2.0%
2021.1	60	147,093	286	28,273	1.126	31,842	216.47	-27.6%	111,151	-4.3%	1.95	-24.3%		
2021.2	54	148,091	442	53,321	1.126	60,052	405.51	33.2%	135,926	12.5%	2.98	18.4%	311.31	3.2%
2022.1	48	141,069	361	42,211	1.118	47,198	334.58	54.6%	130,647	17.5%	2.56	31.5%		
2022.2	42	149,250	448	64,627	1.118	72,263	484.17	19.4%	161,306	18.7%	3.00	0.6%	411.48	32.2%
2023.1	36	146,438	376	60,100	1.118	67,202	458.91	37.2%	178,821	36.9%	2.57	0.2%		
2023.2	30	150,804	444	66,308	1.118	74,143	491.65	1.5%	166,999	3.5%	2.94	-1.9%	475.52	15.6%
2024.1	24	148,386	413	54,770	1.082	59,233	399.18	-13.0%	143,497	-19.8%	2.78	8.4%		
2024.2	18	153,866	479	82,629	1.082	89,363	580.79	18.1%	186,394	11.6%	3.12	5.8%	491.63	3.4%
2025.1	12	152,704	446	61,068	1.094	66,790	437.38	9.6%	149,847	4.4%	2.92	4.9%		
2025.2	6	161,684	543	69,781	1.094	76,319	472.03	-18.7%	140,540	-24.6%	3.36	7.8%	455.20	-7.4%
Total		5,224,129	16,711	1,475,510		1,623,602								



Province of Alberta
Third Party Liability - Property Damage
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2025

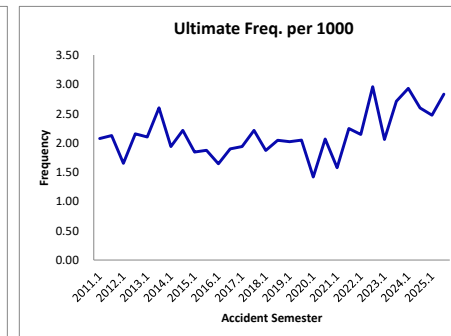
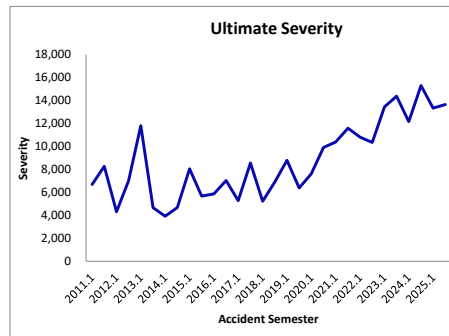
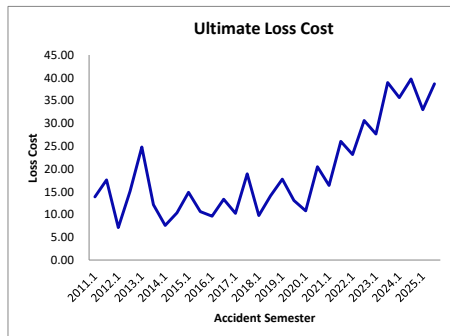
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Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2011.1	180	168,711	3,376	23,967	1.095	26,232	155.49		7,770		20.01			
2011.2	174	174,154	3,343	26,470	1.095	28,972	166.36		8,666		19.20		161.01	
2012.1	168	172,211	3,052	21,433	1.091	23,388	135.81	-12.7%	7,663	-1.4%	17.72	-11.4%		
2012.2	162	175,745	3,942	28,614	1.091	31,224	177.67	6.8%	7,921	-8.6%	22.43	16.9%	156.95	-2.5%
2013.1	156	175,273	3,707	28,464	1.099	31,295	178.55	31.5%	8,442	10.2%	21.15	19.3%		
2013.2	150	186,139	4,471	37,183	1.099	40,882	219.63	23.6%	9,144	15.4%	24.02	7.1%	199.71	27.2%
2014.1	144	187,141	3,846	30,255	1.093	33,071	176.72	-1.0%	8,599	1.9%	20.55	-2.8%		
2014.2	138	204,976	4,339	40,462	1.093	44,229	215.78	-1.8%	10,193	11.5%	21.17	-11.9%	197.14	-1.3%
2015.1	132	207,348	3,952	33,068	1.103	36,471	175.89	-0.5%	9,229	7.3%	19.06	-7.3%		
2015.2	126	211,513	3,885	30,666	1.103	33,822	159.90	-25.9%	8,706	-14.6%	18.37	-13.2%	167.82	-14.9%
2016.1	120	204,496	3,116	24,302	1.085	26,365	128.93	-26.7%	8,461	-8.3%	15.24	-20.1%		
2016.2	114	209,514	3,428	27,486	1.085	29,820	142.33	-11.0%	8,699	-0.1%	16.36	-10.9%	135.71	-19.1%
2017.1	108	199,057	3,348	27,543	1.092	30,063	151.03	17.1%	8,979	6.1%	16.82	10.4%		
2017.2	102	197,412	3,642	33,444	1.092	36,504	184.91	29.9%	10,024	15.2%	18.45	12.7%	167.90	23.7%
2018.1	96	189,279	3,619	29,877	1.101	32,885	173.74	15.0%	9,088	1.2%	19.12	13.7%		
2018.2	90	194,547	3,428	29,207	1.101	32,148	165.24	-10.6%	9,379	-6.4%	17.62	-4.5%	169.43	0.9%
2019.1	84	186,947	3,024	24,523	1.108	27,171	145.34	-16.3%	8,986	-1.1%	16.17	-15.4%		
2019.2	78	179,640	2,852	22,991	1.108	25,474	141.81	-14.2%	8,931	-4.8%	15.88	-9.9%	143.61	-15.2%
2020.1	72	153,238	1,833	14,651	1.103	16,155	105.43	-27.5%	8,812	-1.9%	11.96	-26.0%		
2020.2	66	147,401	1,780	13,834	1.103	15,254	103.49	-27.0%	8,568	-4.1%	12.08	-23.9%	104.48	-27.2%
2021.1	60	147,093	1,467	16,308	1.126	18,367	124.87	18.4%	12,517	42.1%	9.98	-16.6%		
2021.2	54	148,091	2,022	20,239	1.126	22,794	153.92	48.7%	11,273	31.6%	13.65	13.0%	139.44	33.5%
2022.1	48	141,069	1,507	16,974	1.118	18,979	134.54	7.7%	12,598	0.6%	10.68	7.1%		
2022.2	42	149,250	1,955	27,355	1.118	30,588	204.94	33.1%	15,644	38.8%	13.10	-4.1%	170.73	22.4%
2023.1	36	146,438	1,530	20,114	1.118	22,490	153.58	14.2%	14,700	16.7%	10.45	-2.2%		
2023.2	30	150,804	1,669	22,241	1.118	24,869	164.91	-19.5%	14,900	-4.8%	11.07	-15.5%	159.33	-6.7%
2024.1	24	148,386	1,953	25,153	1.082	27,203	183.32	19.4%	13,929	-5.2%	13.16	26.0%		
2024.2	18	153,866	1,818	25,476	1.082	27,552	179.07	8.6%	15,153	1.7%	11.82	6.8%	181.16	13.7%
2025.1	12	152,704	1,812	26,254	1.094	28,714	188.03	2.6%	15,847	13.8%	11.87	-9.8%		
2025.2	6	161,684	2,086	30,341	1.094	33,184	205.24	14.6%	15,909	5.0%	12.90	9.2%	196.88	8.7%
Total		5,224,129	85,801	778,894		856,164								



Province of Alberta
Accident Benefits - Total
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2025

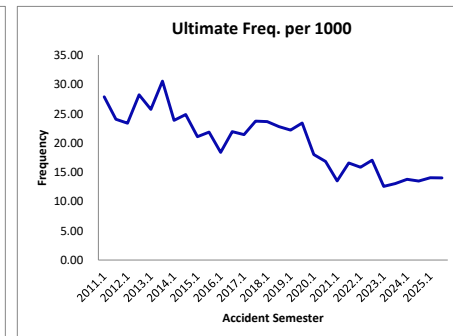
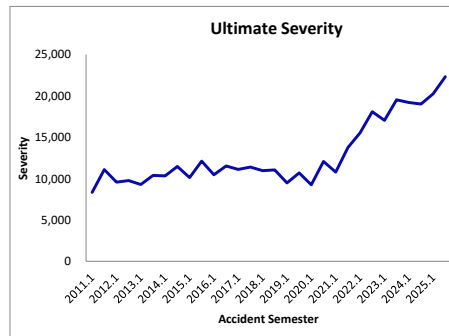
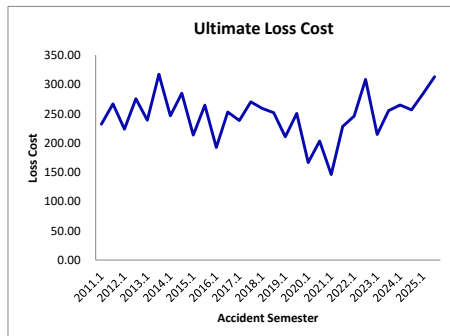
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Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2011.1	180	164,476	341	2,084	1.095	2,281	13.87		6,689		2.07			
2011.2	174	170,768	363	2,742	1.095	3,001	17.58		8,268		2.13		15.76	
2012.1	168	170,079	281	1,111	1.091	1,212	7.13	-48.6%	4,313	-35.5%	1.65	-20.3%		-29.1%
2012.2	162	174,490	376	2,416	1.091	2,636	15.11	-14.0%	7,011	-15.2%	2.15	1.4%	11.17	
2013.1	156	174,195	366	3,931	1.099	4,321	24.81	248.2%	11,807	173.8%	2.10	27.2%		
2013.2	150	185,449	482	2,046	1.099	2,250	12.13	-19.7%	4,668	-33.4%	2.60	20.6%	18.27	63.6%
2014.1	144	185,720	360	1,292	1.093	1,413	7.61	-69.3%	3,924	-66.8%	1.94	-7.7%		
2014.2	138	200,606	444	1,899	1.093	2,076	10.35	-14.7%	4,676	0.2%	2.21	-14.8%	9.03	-50.6%
2015.1	132	202,217	373	2,725	1.103	3,006	14.86	95.4%	8,058	105.3%	1.84	-4.8%		
2015.2	126	209,313	392	2,017	1.103	2,224	10.63	2.7%	5,675	21.4%	1.87	-15.4%	12.71	40.7%
2016.1	120	203,960	335	1,811	1.085	1,965	9.63	-35.2%	5,866	-27.2%	1.64	-11.0%		
2016.2	114	208,842	396	2,568	1.085	2,786	13.34	25.5%	7,034	24.0%	1.90	1.2%	11.51	-9.4%
2017.1	108	198,182	384	1,860	1.092	2,030	10.24	6.3%	5,286	-9.9%	1.94	18.0%		
2017.2	102	196,522	435	3,408	1.092	3,720	18.93	41.9%	8,552	21.6%	2.21	16.7%	14.57	26.6%
2018.1	96	188,779	353	1,677	1.101	1,846	9.78	-4.6%	5,228	-1.1%	1.87	-3.5%		
2018.2	90	194,145	397	2,487	1.101	2,737	14.10	-25.5%	6,895	-19.4%	2.04	-7.6%	11.97	-17.8%
2019.1	84	186,625	377	2,989	1.108	3,312	17.75	81.5%	8,789	68.1%	2.02	8.0%		
2019.2	78	179,278	367	2,113	1.108	2,341	13.06	-7.4%	6,383	-7.4%	2.05	0.1%	15.45	29.1%
2020.1	72	153,026	217	1,497	1.103	1,651	10.79	-39.2%	7,612	-13.4%	1.42	-29.8%		
2020.2	66	146,957	304	2,729	1.103	3,009	20.47	56.8%	9,906	55.2%	2.07	1.0%	15.53	0.5%
2021.1	60	146,792	231	2,134	1.126	2,404	16.38	51.8%	10,387	36.4%	1.58	11.2%		
2021.2	54	147,979	332	3,420	1.126	3,852	26.03	27.1%	11,589	17.0%	2.25	8.7%	21.22	36.6%
2022.1	48	141,519	303	2,932	1.118	3,278	23.16	41.4%	10,809	4.1%	2.14	35.9%		
2022.2	42	149,388	442	4,089	1.118	4,572	30.61	17.6%	10,346	-10.7%	2.96	31.7%	26.99	27.2%
2023.1	36	146,595	302	3,628	1.118	4,057	27.68	19.5%	13,444	24.4%	2.06	-3.9%		
2023.2	30	150,962	409	5,257	1.118	5,878	38.94	27.2%	14,368	38.9%	2.71	-8.4%	33.39	23.7%
2024.1	24	148,548	435	4,896	1.082	5,295	35.64	28.8%	12,162	-9.5%	2.93	42.4%		
2024.2	18	154,009	400	5,657	1.082	6,119	39.73	2.0%	15,300	6.5%	2.60	-4.2%	37.72	13.0%
2025.1	12	152,773	378	4,607	1.094	5,038	32.98	-7.5%	13,338	9.7%	2.47	-15.6%		
2025.2	6	161,249	457	5,701	1.094	6,235	38.67	-2.7%	13,655	-10.8%	2.83	9.1%	35.90	-4.8%
Total		5,193,444	11,032	87,724		96,546								



Province of Alberta
Collision
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2025

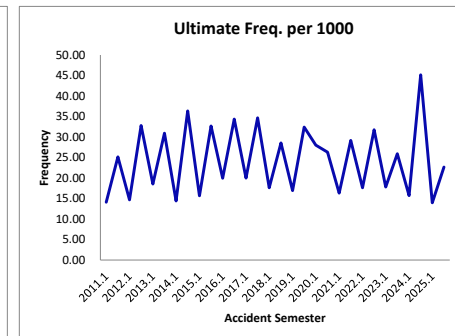
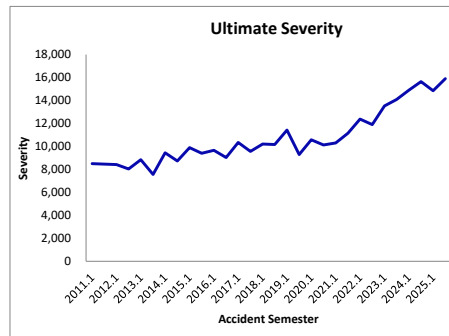
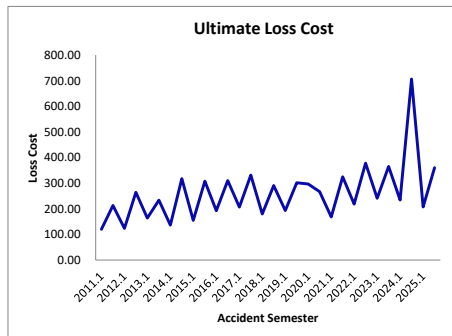
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Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2011.1	180	83,472	2,325	17,700	1.095	19,373	232.09		8,332		27.85			
2011.2	174	86,408	2,076	21,042	1.095	23,030	266.53		11,093		24.03		249.60	
2012.1	168	86,613	2,023	17,745	1.091	19,364	223.56	-3.7%	9,572	14.9%	23.36	-16.1%		
2012.2	162	90,575	2,555	22,855	1.091	24,939	275.35	3.3%	9,761	-12.0%	28.21	17.4%	250.03	0.2%
2013.1	156	91,135	2,344	19,789	1.099	21,757	238.74	6.8%	9,282	-3.0%	25.72	10.1%		
2013.2	150	95,617	2,920	27,570	1.099	30,313	317.02	15.1%	10,381	6.4%	30.54	8.3%	278.82	11.5%
2014.1	144	95,950	2,287	21,603	1.093	23,614	246.11	3.1%	10,325	11.2%	23.84	-7.3%		
2014.2	138	103,853	2,578	27,048	1.093	29,567	284.70	-10.2%	11,469	10.5%	24.82	-18.7%	266.17	-4.5%
2015.1	132	104,860	2,209	20,286	1.103	22,373	213.36	-13.3%	10,128	-1.9%	21.07	-11.6%		
2015.2	126	105,995	2,314	25,408	1.103	28,022	264.37	-7.1%	12,110	5.6%	21.83	-12.1%	239.00	-10.2%
2016.1	120	101,085	1,857	17,910	1.085	19,431	192.22	-9.9%	10,464	3.3%	18.37	-12.8%		
2016.2	114	100,700	2,208	23,440	1.085	25,430	252.53	-4.5%	11,517	-4.9%	21.93	0.4%	222.32	-7.0%
2017.1	108	97,196	2,082	21,199	1.092	23,139	238.06	23.8%	11,115	6.2%	21.42	16.6%		
2017.2	102	98,773	2,343	24,433	1.092	26,668	270.00	6.9%	11,383	-1.2%	23.72	8.2%	254.16	14.3%
2018.1	96	96,450	2,278	22,676	1.101	24,959	258.78	8.7%	10,957	-1.4%	23.62	10.3%		
2018.2	90	98,942	2,252	22,614	1.101	24,892	251.58	-6.8%	11,054	-2.9%	22.76	-4.0%	255.13	0.4%
2019.1	84	95,318	2,114	18,092	1.108	20,046	210.31	-18.7%	9,482	-13.5%	22.18	-6.1%		
2019.2	78	93,260	2,182	21,054	1.108	23,328	250.14	-0.6%	10,691	-3.3%	23.40	2.8%	230.00	-9.8%
2020.1	72	82,880	1,493	12,516	1.103	13,802	166.52	-20.8%	9,246	-2.5%	18.01	-18.8%		
2020.2	66	80,372	1,354	14,812	1.103	16,333	203.22	-18.8%	12,066	12.9%	16.84	-28.0%	184.59	-19.7%
2021.1	60	78,141	1,056	10,125	1.126	11,403	145.93	-12.4%	10,793	16.7%	13.52	-24.9%		
2021.2	54	79,784	1,322	16,144	1.126	18,182	227.89	12.1%	13,752	14.0%	16.57	-1.6%	187.33	1.5%
2022.1	48	77,762	1,231	17,090	1.118	19,109	245.73	68.4%	15,524	43.8%	15.83	17.1%		
2022.2	42	81,176	1,383	22,376	1.118	25,020	308.22	35.2%	18,088	31.5%	17.04	2.8%	277.65	48.2%
2023.1	36	80,435	1,011	15,418	1.118	17,240	214.33	-12.8%	17,046	9.8%	12.57	-20.6%		
2023.2	30	83,634	1,092	19,071	1.118	21,324	254.97	-17.3%	19,531	8.0%	13.05	-23.4%	235.05	-15.3%
2024.1	24	83,375	1,149	20,404	1.082	22,067	264.67	23.5%	19,210	12.7%	13.78	9.6%		
2024.2	18	87,061	1,174	20,639	1.082	22,321	256.39	0.6%	19,008	-2.7%	13.49	3.3%	260.44	10.8%
2025.1	12	87,038	1,222	22,617	1.094	24,736	284.20	7.4%	20,250	5.4%	14.03	1.9%		
2025.2	6	92,309	1,294	26,402	1.094	28,876	312.82	22.0%	22,316	17.4%	14.02	3.9%	298.93	14.8%
Total		2,720,169	55,727	610,078		670,656								



Province of Alberta
Comprehensive - Total
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2025

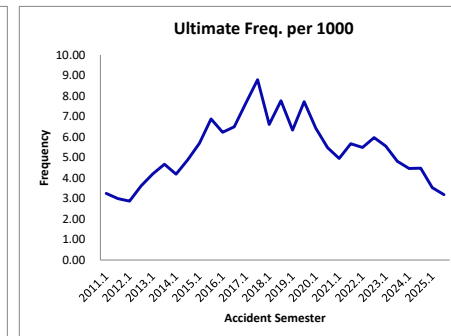
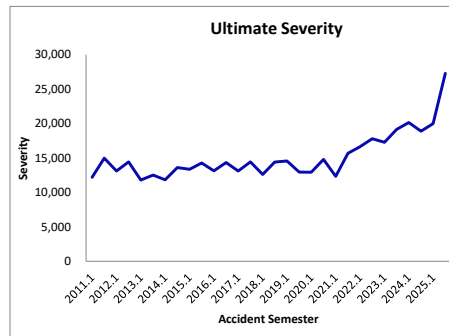
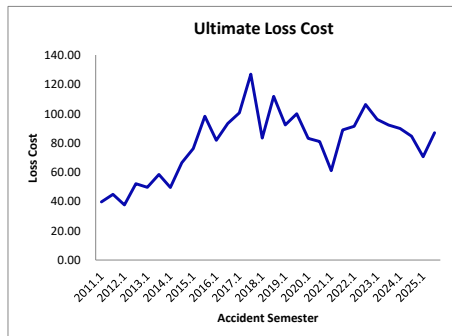
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2011.1	180	113,141	1,596	12,399	1.095	13,571	119.95		8,503		14.11			
2011.2	174	115,919	2,915	22,523	1.095	24,651	212.66		8,457		25.15		166.86	
2012.1	168	116,236	1,705	13,160	1.091	14,360	123.54	3.0%	8,422	-1.0%	14.67	4.0%		
2012.2	162	120,110	3,941	29,054	1.091	31,703	263.95	24.1%	8,045	-4.9%	32.81	30.5%	194.90	16.8%
2013.1	156	120,961	2,244	18,061	1.099	19,857	164.16	32.9%	8,849	5.1%	18.55	26.5%		
2013.2	150	125,829	3,891	26,760	1.099	29,422	233.82	-11.4%	7,562	-6.0%	30.92	-5.8%	199.68	2.5%
2014.1	144	126,351	1,819	15,726	1.093	17,190	136.05	-17.1%	9,450	6.8%	14.40	-22.4%		
2014.2	138	134,798	4,900	39,177	1.093	42,825	317.69	35.9%	8,740	15.6%	36.35	17.6%	229.81	15.1%
2015.1	132	136,523	2,139	19,180	1.103	21,153	154.94	13.9%	9,889	4.6%	15.67	8.8%		
2015.2	126	138,068	4,515	38,481	1.103	42,440	307.39	-3.2%	9,400	7.6%	32.70	-10.0%	231.59	0.8%
2016.1	120	134,358	2,679	23,850	1.085	25,875	192.58	24.3%	9,658	-2.3%	19.94	27.3%		
2016.2	114	133,894	4,599	38,299	1.085	41,550	310.32	1.0%	9,034	-3.9%	34.35	5.0%	251.35	8.5%
2017.1	108	130,173	2,603	24,656	1.092	26,912	206.74	7.4%	10,339	7.0%	20.00	0.3%		
2017.2	102	130,991	4,541	39,803	1.092	43,445	331.67	6.9%	9,567	5.9%	34.67	0.9%	269.40	7.2%
2018.1	96	128,299	2,262	20,980	1.101	23,092	179.99	-12.9%	10,209	-1.3%	17.63	-11.8%		
2018.2	90	129,893	3,711	34,300	1.101	37,754	290.66	-12.4%	10,174	6.3%	28.57	-17.6%	235.66	-12.5%
2019.1	84	125,592	2,126	21,924	1.108	24,292	193.42	7.5%	11,426	11.9%	16.93	-4.0%		
2019.2	78	121,420	3,936	33,018	1.108	36,584	301.30	3.7%	9,294	-8.6%	32.42	13.5%	246.45	4.6%
2020.1	72	110,112	3,084	29,596	1.103	32,636	296.39	53.2%	10,581	-7.4%	28.01	65.5%		
2020.2	66	106,348	2,798	25,702	1.103	28,342	266.50	-11.6%	10,128	9.0%	26.31	-18.8%	281.70	14.3%
2021.1	60	103,687	1,691	15,481	1.126	17,436	168.16	-43.3%	10,309	-2.6%	16.31	-41.8%		
2021.2	54	104,131	3,036	30,045	1.126	33,838	324.95	21.9%	11,146	10.0%	29.15	10.8%	246.72	-12.4%
2022.1	48	101,751	1,792	19,841	1.118	22,186	218.04	29.7%	12,379	20.1%	17.61	8.0%		
2022.2	42	104,910	3,333	35,469	1.118	39,659	378.03	16.3%	11,898	6.8%	31.77	9.0%	299.26	21.3%
2023.1	36	104,035	1,851	22,403	1.118	25,050	240.79	10.4%	13,532	9.3%	17.79	1.0%		
2023.2	30	106,483	2,761	34,783	1.118	38,892	365.25	-3.4%	14,086	18.4%	25.93	-18.4%	303.74	1.5%
2024.1	24	106,387	1,671	23,010	1.082	24,885	233.91	-2.9%	14,892	10.0%	15.71	-11.7%		
2024.2	18	109,519	4,945	71,512	1.082	77,340	706.18	93.3%	15,639	11.0%	45.16	74.2%	473.47	55.9%
2025.1	12	109,767	1,533	20,808	1.094	22,758	207.33	-11.4%	14,846	-0.3%	13.96	-11.1%		
2025.2	6	114,732	2,599	37,784	1.094	41,325	360.19	-49.0%	15,898	1.7%	22.66	-49.8%	285.45	-39.7%
Total		3,564,417	87,219	837,784		921,023								



Province of Alberta
Comprehensive - Theft
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2025

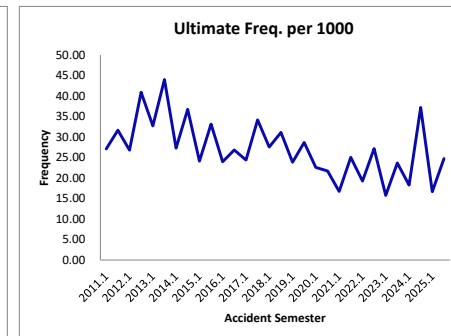
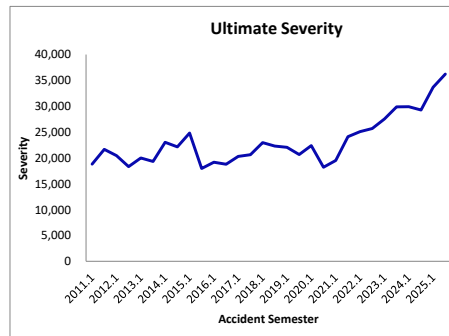
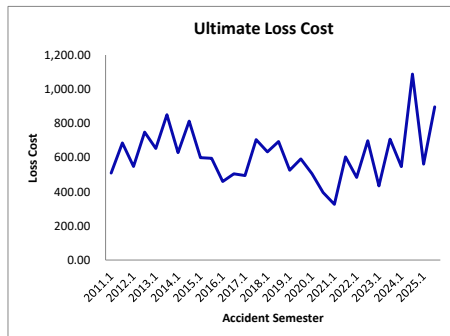
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2011.1	180	113,141	368	4,101	1.095	4,488	39.67		12,196		3.25			
2011.2	174	115,919	347	4,748	1.095	5,197	44.83		14,977		2.99		42.28	
2012.1	168	116,236	334	4,008	1.091	4,374	37.63	-5.1%	13,095	7.4%	2.87	-11.7%		
2012.2	162	120,110	434	5,734	1.091	6,257	52.09	16.2%	14,416	-3.7%	3.61	20.7%	44.98	6.4%
2013.1	156	120,961	509	5,458	1.099	6,001	49.61	31.8%	11,789	-10.0%	4.21	46.4%		
2013.2	150	125,829	588	6,692	1.099	7,358	58.48	12.3%	12,514	-13.2%	4.67	29.3%	54.13	20.3%
2014.1	144	126,351	529	5,722	1.093	6,255	49.50	-0.2%	11,824	0.3%	4.19	-0.5%		
2014.2	138	134,798	659	8,200	1.093	8,963	66.50	13.7%	13,602	8.7%	4.89	4.6%	58.27	7.7%
2015.1	132	136,523	778	9,415	1.103	10,384	76.06	53.7%	13,347	12.9%	5.70	36.1%		
2015.2	126	138,068	950	12,283	1.103	13,547	98.12	47.6%	14,260	4.8%	6.88	40.7%	87.15	49.6%
2016.1	120	134,358	837	10,126	1.085	10,986	81.76	7.5%	13,122	-1.7%	6.23	9.3%		
2016.2	114	133,894	870	11,502	1.085	12,478	93.19	-5.0%	14,339	0.6%	6.50	-5.5%	87.47	0.4%
2017.1	108	130,173	998	11,986	1.092	13,083	100.51	22.9%	13,109	-0.1%	7.67	23.0%		
2017.2	102	130,991	1,152	15,231	1.092	16,624	126.91	36.2%	14,430	0.6%	8.79	35.3%	113.75	30.0%
2018.1	96	128,299	848	9,706	1.101	10,683	83.27	-17.1%	12,598	-3.9%	6.61	-13.8%		
2018.2	90	129,893	1,009	13,191	1.101	14,519	111.78	-11.9%	14,389	-0.3%	7.77	-11.7%	97.61	-14.2%
2019.1	84	125,592	796	10,454	1.108	11,583	92.23	10.8%	14,551	15.5%	6.34	-4.1%		
2019.2	78	121,420	938	10,948	1.108	12,130	99.90	-10.6%	12,936	-10.1%	7.72	-0.6%	96.00	-1.7%
2020.1	72	110,112	708	8,298	1.103	9,151	83.10	-9.9%	12,929	-11.1%	6.43	1.4%		
2020.2	66	106,348	583	7,809	1.103	8,610	80.96	-19.0%	14,774	14.2%	5.48	-29.0%	82.05	-14.5%
2021.1	60	103,687	514	5,619	1.126	6,329	61.04	-26.6%	12,319	-4.7%	4.95	-22.9%		
2021.2	54	104,131	591	8,217	1.126	9,255	88.88	9.8%	15,668	6.1%	5.67	3.5%	74.99	-8.6%
2022.1	48	101,751	559	8,309	1.118	9,291	91.31	49.6%	16,630	35.0%	5.49	10.8%		
2022.2	42	104,910	627	9,967	1.118	11,144	106.23	19.5%	17,788	13.5%	5.97	5.3%	98.88	31.9%
2023.1	36	104,035	579	8,933	1.118	9,989	96.01	5.1%	17,265	3.8%	5.56	1.3%		
2023.2	30	106,483	513	8,773	1.118	9,809	92.12	-13.3%	19,136	7.6%	4.81	-19.4%	94.04	-4.9%
2024.1	24	106,387	475	8,836	1.082	9,556	89.82	-6.4%	20,121	16.5%	4.46	-19.7%		
2024.2	18	109,519	491	8,566	1.082	9,265	84.59	-8.2%	18,878	-1.3%	4.48	-6.9%	87.17	-7.3%
2025.1	12	109,767	388	7,078	1.094	7,741	70.53	-21.5%	19,968	-0.8%	3.53	-20.9%		
2025.2	6	114,732	366	9,114	1.094	9,968	86.88	2.7%	27,262	44.4%	3.19	-28.9%	78.88	-9.5%
Total		3,564,417	19,335	259,024		285,018								



Province of Alberta
All Perils
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2025

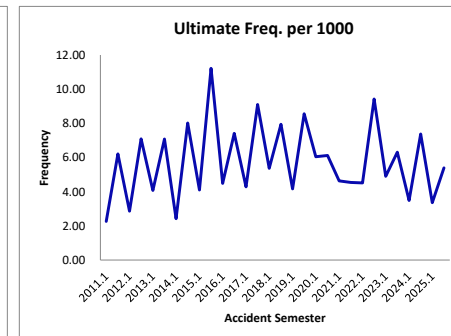
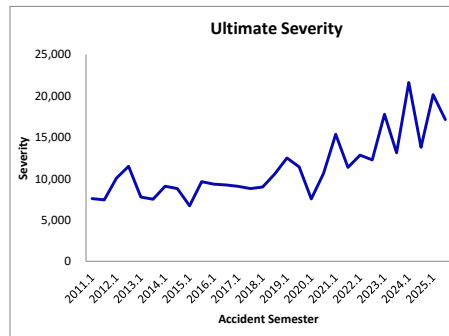
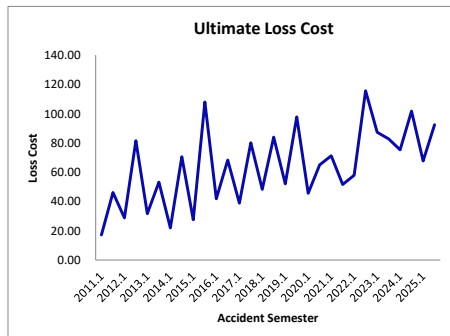
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2011.1	180	27,759	752	12,922	1.095	14,143	509.49		18,807		27.09			
2011.2	174	28,595	905	17,894	1.095	19,585	684.91		21,641		31.65		598.50	
2012.1	168	27,844	746	13,973	1.091	15,247	547.58	7.5%	20,438	8.7%	26.79	-1.1%		8.3%
2012.2	162	27,765	1,136	19,058	1.091	20,796	749.02	9.4%	18,307	-15.4%	40.91	29.3%	648.15	
2013.1	156	28,464	931	16,916	1.099	18,599	653.41	19.3%	19,977	-2.3%	32.71	22.1%		
2013.2	150	31,293	1,377	24,194	1.099	26,601	850.06	13.5%	19,318	5.5%	44.00	7.5%	756.39	16.7%
2014.1	144	32,242	880	18,534	1.093	20,260	628.37	-3.8%	23,023	15.2%	27.29	-16.6%		
2014.2	138	37,226	1,367	27,696	1.093	30,274	813.26	-4.3%	22,147	14.6%	36.72	-16.5%	727.45	-3.8%
2015.1	132	40,230	971	21,844	1.103	24,092	598.85	-4.7%	24,811	7.8%	24.14	-11.6%		
2015.2	126	40,997	1,359	22,121	1.103	24,397	595.09	-26.8%	17,952	-18.9%	33.15	-9.7%	596.95	-17.9%
2016.1	120	41,398	992	17,537	1.085	19,026	459.58	-23.3%	19,179	-22.7%	23.96	-0.7%		
2016.2	114	43,911	1,179	20,412	1.085	22,145	504.31	-15.3%	18,786	4.6%	26.85	-19.0%	482.61	-19.2%
2017.1	108	40,644	991	18,408	1.092	20,093	494.36	7.6%	20,278	5.7%	24.38	1.7%		
2017.2	102	39,126	1,337	25,272	1.092	27,584	705.00	39.8%	20,634	9.8%	34.17	27.3%	597.68	23.8%
2018.1	96	36,334	1,001	20,883	1.101	22,986	632.63	28.0%	22,970	13.3%	27.54	13.0%		
2018.2	90	37,932	1,181	23,912	1.101	26,320	693.87	-1.6%	22,292	8.0%	31.13	-8.9%	663.90	11.1%
2019.1	84	36,439	869	17,291	1.108	19,158	525.77	-16.9%	22,053	-4.0%	23.84	-13.4%		
2019.2	78	31,214	894	16,667	1.108	18,467	591.62	-14.7%	20,649	-7.4%	28.65	-7.9%	556.15	-16.2%
2020.1	72	21,278	481	9,756	1.103	10,758	505.59	-3.8%	22,383	1.5%	22.59	-5.3%		
2020.2	66	16,937	368	6,071	1.103	6,694	395.25	-33.2%	18,204	-11.8%	21.71	-24.2%	456.69	-17.9%
2021.1	60	17,271	289	5,000	1.126	5,632	326.08	-35.5%	19,497	-12.9%	16.72	-26.0%		
2021.2	54	16,611	416	8,902	1.126	10,026	603.59	52.7%	24,114	32.5%	25.03	15.3%	462.13	1.2%
2022.1	48	16,703	322	7,218	1.118	8,071	483.21	48.2%	25,076	28.6%	19.27	15.2%		
2022.2	42	19,051	518	11,901	1.118	13,308	698.51	15.7%	25,701	6.6%	27.18	8.6%	597.93	29.4%
2023.1	36	19,170	302	7,438	1.118	8,317	433.84	-10.2%	27,550	9.9%	15.75	-18.3%		
2023.2	30	19,712	467	12,469	1.118	13,943	707.31	1.3%	29,884	16.3%	23.67	-12.9%	572.49	-4.3%
2024.1	24	19,432	355	9,821	1.082	10,621	546.58	26.0%	29,917	8.6%	18.27	16.0%		
2024.2	18	20,122	748	20,248	1.082	21,898	1,088.29	53.9%	29,271	-2.1%	37.18	57.1%	822.16	43.6%
2025.1	12	20,564	343	10,558	1.094	11,548	561.54	2.7%	33,668	12.5%	16.68	-8.7%		
2025.2	6	22,052	546	18,070	1.094	19,764	896.23	-17.6%	36,219	23.7%	24.74	-33.4%	734.73	-10.6%
Total		858,316	24,020	482,988		530,351								



Province of Alberta
Specified Perils
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2025

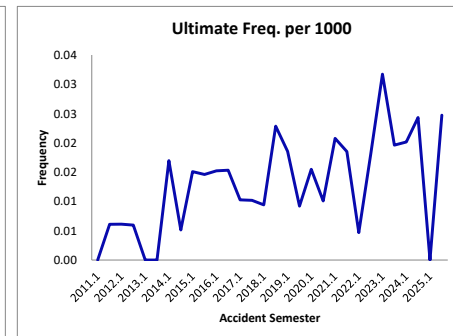
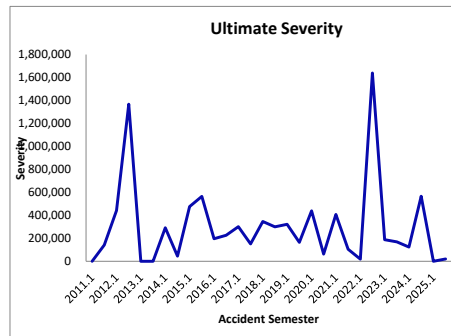
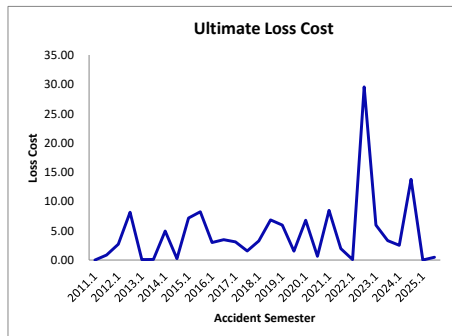
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2011.1	180	13,262	30	208	1.095	227	17.13		7,572		2.26			
2011.2	174	12,881	80	543	1.095	594	46.11		7,425		6.21		31.41	
2012.1	168	12,243	35	323	1.091	353	28.79	68.1%	10,071	33.0%	2.86	26.4%		
2012.2	162	11,985	85	895	1.091	976	81.46	76.6%	11,486	54.7%	7.09	14.2%	54.85	74.6%
2013.1	156	11,790	48	339	1.099	373	31.63	9.8%	7,768	-22.9%	4.07	42.4%		
2013.2	150	11,713	83	567	1.099	623	53.20	-34.7%	7,507	-34.6%	7.09	-0.1%	42.38	-22.7%
2014.1	144	11,567	28	232	1.093	254	21.96	-30.6%	9,070	16.8%	2.42	-40.5%		
2014.2	138	11,979	96	773	1.093	845	70.53	32.6%	8,801	17.2%	8.01	13.1%	46.67	10.1%
2015.1	132	11,960	49	298	1.103	329	27.50	25.2%	6,711	-26.0%	4.10	69.2%		
2015.2	126	11,411	128	1,117	1.103	1,232	107.95	53.0%	9,623	9.3%	11.22	40.0%	66.78	43.1%
2016.1	120	11,361	51	438	1.085	476	41.86	52.2%	9,326	39.0%	4.49	9.6%		
2016.2	114	11,590	86	730	1.085	792	68.34	-36.7%	9,223	-4.2%	7.41	-33.9%	55.23	-17.3%
2017.1	108	11,194	48	398	1.092	435	38.82	-7.3%	9,067	-2.8%	4.28	-4.6%		
2017.2	102	10,757	98	788	1.092	861	80.01	17.1%	8,794	-4.6%	9.10	22.8%	59.01	6.8%
2018.1	96	10,606	57	465	1.101	511	48.22	24.2%	8,985	-0.9%	5.37	25.3%		
2018.2	90	10,428	83	795	1.101	875	83.89	4.8%	10,555	20.0%	7.95	-12.6%	65.90	11.7%
2019.1	84	10,303	43	484	1.108	536	52.04	7.9%	12,486	39.0%	4.17	-22.3%		
2019.2	78	10,371	89	915	1.108	1,014	97.74	16.5%	11,415	8.1%	8.56	7.7%	74.96	13.7%
2020.1	72	10,394	63	430	1.103	474	45.62	-12.3%	7,544	-39.6%	6.05	45.1%		
2020.2	66	10,268	63	605	1.103	667	64.98	33.5%	10,614	-7.0%	6.12	-28.5%	55.24	-26.3%
2021.1	60	10,332	48	653	1.126	736	71.20	56.1%	15,362	103.6%	4.63	-23.4%		
2021.2	54	10,334	47	473	1.126	533	51.54	-20.7%	11,359	7.0%	4.54	-25.9%	61.37	11.1%
2022.1	48	10,392	47	538	1.118	602	57.92	-18.7%	12,835	-16.4%	4.51	-2.6%		
2022.2	42	10,380	98	1,073	1.118	1,199	115.55	124.2%	12,267	8.0%	9.42	107.6%	86.72	41.3%
2023.1	36	10,176	50	794	1.118	887	87.19	50.6%	17,786	38.6%	4.90	8.6%		
2023.2	30	9,974	63	738	1.118	826	82.78	-28.4%	13,117	6.9%	6.31	-33.0%	85.01	-2.0%
2024.1	24	9,777	34	680	1.082	736	75.27	-13.7%	21,612	21.5%	3.48	-29.0%		
2024.2	18	9,665	71	909	1.082	983	101.73	22.9%	13,788	5.1%	7.38	16.9%	88.42	4.0%
2025.1	12	9,596	32	594	1.094	649	67.68	-10.1%	20,143	-6.8%	3.36	-3.5%		
2025.2	6	9,615	52	812	1.094	888	92.39	-9.2%	17,140	24.3%	5.39	-26.9%	80.05	-9.5%
Total		328,303	1,884	18,607		20,485								



Province of Alberta
Underinsured Motorist
Alberta Automobile Insurance Board - Commercial 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	156,552	0	0	1.095	1	0.00		#DIV/0!		0.00			
2011.2	174	164,235	1	130	1.095	142	0.87		142,134		0.01		0.44	
2012.1	168	163,593	1	405	1.091	442	2.70	81338.2%	442,429	#DIV/0!	0.01	#DIV/0!		
2012.2	162	167,492	1	1,253	1.091	1,367	8.16	843.2%	1,367,254	861.9%	0.01	-1.9%	5.47	1129.1%
2013.1	156	166,739	0	10	1.099	11	0.07	-97.5%	#DIV/0!	#DIV/0!	0.00	-100.0%		
2013.2	150	176,781	0	15	1.099	16	0.09	-98.9%	#DIV/0!	#DIV/0!	0.00	-100.0%	0.08	-98.5%
2014.1	144	176,778	3	800	1.093	874	4.95	7265.3%	291,392	#DIV/0!	0.02	#DIV/0!		
2014.2	138	194,748	1	41	1.093	45	0.23	152.0%	45,266	#DIV/0!	0.01	#DIV/0!	2.47	2991.5%
2015.1	132	198,922	3	1,294	1.103	1,428	7.18	45.1%	475,867	63.3%	0.02	-11.1%		
2015.2	126	205,392	3	1,536	1.103	1,694	8.25	3448.2%	564,638	1147.4%	0.01	184.5%	7.72	212.0%
2016.1	120	197,042	3	544	1.085	590	2.99	-58.3%	196,628	-58.7%	0.02	1.0%		
2016.2	114	195,759	3	626	1.085	679	3.47	-58.0%	226,234	-59.9%	0.02	4.9%	3.23	-58.2%
2017.1	108	185,576	2	525	1.092	573	3.09	3.2%	301,005	53.1%	0.01	-32.6%		
2017.2	102	186,871	2	265	1.092	289	1.55	-55.4%	151,764	-32.9%	0.01	-33.5%	2.32	-28.3%
2018.1	96	180,834	2	536	1.101	590	3.26	5.6%	346,905	15.2%	0.01	-8.4%		
2018.2	90	185,979	4	1,157	1.101	1,274	6.85	342.7%	299,579	97.4%	0.02	124.3%	5.08	119.4%
2019.1	84	178,261	3	960	1.108	1,063	5.96	82.8%	321,502	-7.3%	0.02	97.3%		
2019.2	78	170,899	2	235	1.108	260	1.52	-77.8%	165,373	-44.8%	0.01	-59.7%	3.79	-25.4%
2020.1	72	145,926	2	899	1.103	991	6.79	13.9%	438,726	36.5%	0.02	-16.5%		
2020.2	66	140,630	1	80	1.103	88	0.63	-58.9%	62,109	-62.4%	0.01	9.5%	3.77	-0.6%
2021.1	60	139,370	3	1,049	1.126	1,181	8.47	24.8%	408,368	-6.9%	0.02	34.0%		
2021.2	54	141,233	3	245	1.126	276	1.96	211.9%	105,526	69.9%	0.02	83.6%	5.19	37.9%
2022.1	48	135,931	1	10	1.118	12	0.09	-99.0%	18,287	-95.5%	0.00	-77.5%		
2022.2	42	142,994	3	3,779	1.118	4,225	29.55	1411.3%	1,639,127	1453.3%	0.02	-2.7%	15.19	192.5%
2023.1	36	139,008	4	742	1.118	829	5.97	6880.7%	188,032	928.2%	0.03	578.9%		
2023.2	30	143,071	3	425	1.118	475	3.32	-88.8%	169,164	-89.7%	0.02	8.8%	4.62	-69.6%
2024.1	24	141,647	3	329	1.082	356	2.51	-57.9%	124,623	-33.7%	0.02	-36.5%		
2024.2	18	146,736	4	1,870	1.082	2,023	13.78	315.4%	566,568	234.9%	0.02	24.0%	8.25	78.4%
2025.1	12	145,344	0	0	1.094	0	0.00	-100.0%	#DIV/0!	#DIV/0!	0.00	-100.0%		
2025.2	6	153,385	4	69	1.094	75	0.49	-96.4%	19,854	-96.5%	0.02	1.6%	0.25	-96.9%
Total		4,967,726	63	19,829		21,870								



Province of Alberta
Third Party Liability - Bodily Injury
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Selected Ultimate Claims and ACAE Estimate
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
Accident Semester	Maturity (in Months)	Paid Claims and ACAE (000)	Reported Claim Counts: Development Method			Prior	Difference
			Reported Incurred Claims and ACAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ACAE Estimate		
2011.1	180	27,277	27,277	1.000	27,277	27,277	0
2011.2	174	37,111	37,111	1.000	37,111	37,186	(74)
2012.1	168	26,830	26,830	1.000	26,830	26,830	0
2012.2	162	43,839	44,770	1.000	44,770	44,331	439
2013.1	156	39,662	39,662	1.000	39,662	39,662	0
2013.2	150	46,149	46,149	1.000	46,149	46,149	0
2014.1	144	33,879	33,879	1.000	33,879	33,626	253
2014.2	138	52,297	52,582	1.000	52,582	52,834	(252)
2015.1	132	36,088	36,875	1.000	36,875	36,750	124
2015.2	126	54,471	56,673	1.000	56,673	55,754	919
2016.1	120	33,399	34,827	1.001	34,869	34,984	(115)
2016.2	114	53,169	56,886	1.006	57,233	58,137	(904)
2017.1	108	42,224	45,155	1.005	45,397	45,581	(184)
2017.2	102	51,831	52,619	1.011	53,219	53,799	(580)
2018.1	96	50,777	54,983	1.011	55,607	55,215	392
2018.2	90	56,645	59,471	1.014	60,279	61,110	(831)
2019.1	84	42,664	46,277	1.013	46,883	48,698	(1,815)
2019.2	78	42,325	53,872	1.019	54,906	57,902	(2,996)
2020.1	72	32,780	40,547	1.024	41,537	43,732	(2,195)
2020.2	66	30,356	39,222	1.037	40,686	44,929	(4,243)
2021.1	60	19,270	26,910	1.051	28,273	29,835	(1,563)
2021.2	54	32,524	48,813	1.092	53,321	54,378	(1,057)
2022.1	48	25,113	36,870	1.145	42,211	46,492	(4,281)
2022.2	42	26,584	52,288	1.236	64,627	73,273	(8,646)
2023.1	36	14,839	44,398	1.354	60,100	68,666	(8,566)
2023.2	30	11,164	43,700	1.517	66,308	78,971	(12,663)
2024.1	24	7,508	29,739	1.842	54,770	69,287	(14,518)
2024.2	18	2,229	38,216	2.162	82,629	74,959	7,670
2025.1	12	952	22,506	2.713	61,068		
2025.2	6	261	16,381	4.260	69,781		
Total		974,215	1,245,488		1,475,510	1,400,348	(55,686)

Province of Alberta
Third Party Liability - Property Damage
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Selected Ultimate Claims and ACAE Estimate
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
Accident Semester	Maturity (in Months)	Paid Claims and ACAE (000)	Reported Claim Counts: Development Method			Prior	Difference
			Reported Incurred Claims and ACAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ACAE Estimate		
2011.1	180	23,967	23,967	1.000	23,967	23,967	0
2011.2	174	26,470	26,470	1.000	26,470	26,470	0
2012.1	168	21,433	21,433	1.000	21,433	21,433	0
2012.2	162	28,595	28,614	1.000	28,614	28,613	1
2013.1	156	28,464	28,464	1.000	28,464	28,464	0
2013.2	150	36,994	37,183	1.000	37,183	37,183	0
2014.1	144	30,255	30,255	1.000	30,255	30,255	0
2014.2	138	40,455	40,462	1.000	40,462	40,462	0
2015.1	132	33,068	33,068	1.000	33,068	33,045	23
2015.2	126	30,666	30,666	1.000	30,666	30,647	19
2016.1	120	24,303	24,303	1.000	24,302	24,288	14
2016.2	114	27,488	27,488	1.000	27,486	27,470	16
2017.1	108	27,520	27,545	1.000	27,543	27,522	21
2017.2	102	33,447	33,447	1.000	33,444	33,451	(7)
2018.1	96	29,852	29,882	1.000	29,877	29,907	(30)
2018.2	90	29,202	29,217	1.000	29,207	29,294	(88)
2019.1	84	24,522	24,527	1.000	24,523	24,680	(157)
2019.2	78	23,002	23,002	1.000	22,991	23,122	(131)
2020.1	72	14,600	14,602	1.003	14,651	14,666	(15)
2020.2	66	13,791	13,791	1.003	13,834	13,906	(72)
2021.1	60	15,551	16,274	1.002	16,308	12,592	3,716
2021.2	54	20,050	20,200	1.002	20,239	20,308	(69)
2022.1	48	16,923	16,930	1.003	16,974	17,048	(75)
2022.2	42	23,261	27,254	1.004	27,355	27,522	(167)
2023.1	36	18,592	19,970	1.007	20,114	19,105	1,008
2023.2	30	21,316	22,078	1.007	22,241	21,914	326
2024.1	24	23,036	24,002	1.048	25,153	26,116	(964)
2024.2	18	22,374	23,847	1.068	25,476	25,733	(257)
2025.1	12	20,692	23,328	1.125	26,254		
2025.2	6	10,363	21,317	1.423	30,341		
Total		740,253	763,588		778,894	719,186	3,114

Province of Alberta
Accident Benefits - Total
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Selected Ultimate Claims and ACAE Estimate
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
Accident Semester	Maturity (in Months)	Paid Claims and ACAE (000)	Reported Claim Counts: Development Method			Prior	Difference
			Reported Incurred Claims and ACAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ACAE Estimate		
2011.1	180	2,084	2,084	1.000	2,084	2,084	0
2011.2	174	2,742	2,742	1.000	2,742	2,742	0
2012.1	168	1,111	1,111	1.000	1,111	1,111	0
2012.2	162	2,291	2,416	1.000	2,416	2,373	43
2013.1	156	2,502	3,931	1.000	3,931	3,646	285
2013.2	150	2,046	2,046	1.000	2,046	2,046	0
2014.1	144	1,292	1,292	1.000	1,292	1,292	0
2014.2	138	1,899	1,899	1.000	1,899	1,899	0
2015.1	132	2,725	2,725	1.000	2,725	2,745	(19)
2015.2	126	2,017	2,017	1.000	2,017	2,017	0
2016.1	120	1,811	1,811	1.000	1,811	1,811	0
2016.2	114	2,548	2,568	1.000	2,568	2,567	0
2017.1	108	1,852	1,860	1.000	1,860	1,860	0
2017.2	102	3,408	3,408	1.000	3,408	3,408	0
2018.1	96	1,677	1,677	1.000	1,677	1,667	10
2018.2	90	2,474	2,487	1.000	2,487	2,582	(95)
2019.1	84	3,013	3,018	0.990	2,989	3,042	(53)
2019.2	78	2,132	2,132	0.991	2,113	2,196	(83)
2020.1	72	1,510	1,510	0.992	1,497	1,580	(82)
2020.2	66	2,660	2,685	1.016	2,729	2,793	(64)
2021.1	60	2,067	2,067	1.033	2,134	2,108	26
2021.2	54	2,869	3,318	1.031	3,420	3,205	215
2022.1	48	2,683	2,832	1.035	2,932	2,909	22
2022.2	42	3,938	3,958	1.033	4,089	4,348	(259)
2023.1	36	3,503	3,505	1.035	3,628	3,635	(7)
2023.2	30	4,580	5,097	1.031	5,257	4,850	407
2024.1	24	3,873	5,035	0.972	4,896	5,537	(641)
2024.2	18	3,111	5,441	1.040	5,657	4,563	1,095
2025.1	12	1,814	3,926	1.173	4,607		
2025.2	6	760	3,884	1.468	5,701		
Total		72,991	84,483		87,724	76,617	800

Province of Alberta
Collision
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Selected Ultimate Claims and ACAE Estimate
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
Accident Semester	Maturity (in Months)	Paid Claims and ACAE (000)	Reported Claim Counts: Development Method			Prior	Difference
			Reported Incurred Claims and ACAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ACAE Estimate		
2011.1	180	17,700	17,700	1.000	17,700	17,700	0
2011.2	174	21,042	21,042	1.000	21,042	21,042	0
2012.1	168	17,739	17,745	1.000	17,745	17,745	0
2012.2	162	22,845	22,855	1.000	22,855	22,855	0
2013.1	156	19,788	19,789	1.000	19,789	19,790	(1)
2013.2	150	27,558	27,570	1.000	27,570	27,570	0
2014.1	144	21,603	21,603	1.000	21,603	21,605	(2)
2014.2	138	27,048	27,048	1.000	27,048	27,048	0
2015.1	132	20,286	20,286	1.000	20,286	20,303	(17)
2015.2	126	25,408	25,408	1.000	25,408	25,409	(1)
2016.1	120	17,913	17,913	1.000	17,910	17,911	(1)
2016.2	114	23,441	23,441	1.000	23,440	23,440	(0)
2017.1	108	21,202	21,202	1.000	21,199	21,200	(1)
2017.2	102	24,432	24,436	1.000	24,433	24,433	0
2018.1	96	22,674	22,681	1.000	22,676	22,818	(142)
2018.2	90	22,620	22,620	1.000	22,614	22,792	(178)
2019.1	84	18,092	18,092	1.000	18,092	18,090	2
2019.2	78	21,009	21,058	1.000	21,054	21,039	14
2020.1	72	12,509	12,519	1.000	12,516	12,514	2
2020.2	66	14,817	14,817	1.000	14,812	14,938	(125)
2021.1	60	10,128	10,129	1.000	10,125	10,267	(142)
2021.2	54	16,160	16,160	0.999	16,144	16,141	3
2022.1	48	17,114	17,114	0.999	17,090	17,056	33
2022.2	42	22,418	22,439	0.997	22,376	22,351	25
2023.1	36	15,445	15,448	0.998	15,418	15,279	139
2023.2	30	19,119	19,138	0.996	19,071	18,671	400
2024.1	24	20,223	20,420	0.999	20,404	19,247	1,157
2024.2	18	20,078	20,564	1.004	20,639	19,168	1,471
2025.1	12	21,513	22,520	1.004	22,617		
2025.2	6	13,055	24,350	1.084	26,402		
Total		594,978	608,108		610,078	558,422	2,636

Province of Alberta
Comprehensive - Total
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Selected Ultimate Claims and ACAE Estimate
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
Accident Semester	Maturity (in Months)	Paid Claims and ACAE (000)	Reported Claim Counts: Development Method			Prior	Difference
			Reported Incurred Claims and ACAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ACAE Estimate		
2011.1	180	12,399	12,399	1.000	12,399	12,399	0
2011.2	174	22,523	22,523	1.000	22,523	22,523	0
2012.1	168	13,160	13,160	1.000	13,160	13,160	0
2012.2	162	29,054	29,054	1.000	29,054	29,054	0
2013.1	156	18,061	18,061	1.000	18,061	18,061	0
2013.2	150	26,760	26,760	1.000	26,760	26,760	0
2014.1	144	15,726	15,726	1.000	15,726	15,726	0
2014.2	138	39,177	39,177	1.000	39,177	39,177	0
2015.1	132	19,178	19,180	1.000	19,180	19,178	2
2015.2	126	38,481	38,481	1.000	38,481	38,506	(26)
2016.1	120	23,852	23,852	1.000	23,850	23,863	(13)
2016.2	114	38,307	38,308	1.000	38,299	38,294	4
2017.1	108	24,662	24,664	1.000	24,656	24,638	18
2017.2	102	39,818	39,818	1.000	39,803	39,740	63
2018.1	96	20,985	20,985	1.000	20,980	20,961	18
2018.2	90	34,309	34,309	1.000	34,300	34,254	46
2019.1	84	21,932	21,932	1.000	21,924	21,911	13
2019.2	78	33,032	33,032	1.000	33,018	32,965	53
2020.1	72	29,608	29,608	1.000	29,596	29,581	15
2020.2	66	25,713	25,718	0.999	25,702	25,668	34
2021.1	60	15,494	15,494	0.999	15,481	15,474	8
2021.2	54	29,584	30,077	0.999	30,045	29,958	86
2022.1	48	19,761	19,849	1.000	19,841	19,750	91
2022.2	42	35,450	35,478	1.000	35,469	35,580	(111)
2023.1	36	22,413	22,413	1.000	22,403	22,522	(119)
2023.2	30	34,776	34,845	0.998	34,783	34,970	(188)
2024.1	24	22,803	23,000	1.000	23,010	23,090	(80)
2024.2	18	69,686	71,105	1.006	71,512	70,803	708
2025.1	12	19,565	20,583	1.011	20,808		
2025.2	6	20,973	34,276	1.102	37,784		
Total		817,239	833,865		837,784	778,568	624

Province of Alberta
Comprehensive - Theft
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Selected Ultimate Claims and ACAE Estimate
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
Accident Semester	Maturity (in Months)	Paid Claims and ACAE (000)	Reported Claim Counts: Development Method			Prior	Difference
			Reported Incurred Claims and ACAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ACAE Estimate		
2011.1	180	4,101	4,101	1.000	4,101	4,101	0
2011.2	174	4,748	4,748	1.000	4,748	4,748	0
2012.1	168	4,008	4,008	1.000	4,008	4,008	0
2012.2	162	5,734	5,734	1.000	5,734	5,734	0
2013.1	156	5,458	5,458	1.000	5,458	5,458	0
2013.2	150	6,692	6,692	1.000	6,692	6,692	0
2014.1	144	5,722	5,722	1.000	5,722	5,722	0
2014.2	138	8,200	8,200	1.000	8,200	8,200	0
2015.1	132	9,413	9,413	1.000	9,415	9,415	1
2015.2	126	12,283	12,283	1.000	12,283	12,295	(12)
2016.1	120	10,126	10,126	1.000	10,126	10,140	(14)
2016.2	114	11,502	11,502	1.000	11,502	11,501	1
2017.1	108	11,985	11,987	1.000	11,986	11,989	(2)
2017.2	102	15,234	15,234	1.000	15,231	15,215	16
2018.1	96	9,705	9,705	1.000	9,706	9,703	3
2018.2	90	13,190	13,190	1.000	13,191	13,184	7
2019.1	84	10,453	10,453	1.000	10,454	10,463	(9)
2019.2	78	10,947	10,947	1.000	10,948	10,941	7
2020.1	72	8,298	8,298	1.000	8,298	8,302	(3)
2020.2	66	7,804	7,809	1.000	7,809	7,801	8
2021.1	60	5,621	5,621	1.000	5,619	5,621	(2)
2021.2	54	7,734	8,224	0.999	8,217	8,189	28
2022.1	48	8,321	8,321	0.999	8,309	8,300	9
2022.2	42	9,980	9,980	0.999	9,967	10,028	(62)
2023.1	36	8,942	8,942	0.999	8,933	8,975	(42)
2023.2	30	8,747	8,811	0.996	8,773	8,892	(119)
2024.1	24	8,714	8,855	0.998	8,836	8,774	61
2024.2	18	8,520	8,589	0.997	8,566	8,751	(185)
2025.1	12	6,828	7,138	0.992	7,078		
2025.2	6	5,782	8,495	1.073	9,114		
Total		254,792	258,588		259,024	243,142	(310)

Province of Alberta
All Perils
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Selected Ultimate Claims and ACAE Estimate
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
Accident Semester	Maturity (in Months)	Paid Claims and ACAE (000)	Reported Claim Counts: Development Method			Prior	Difference
			Reported Incurred Claims and ACAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ACAE Estimate		
2011.1	180	12,922	12,922	1.000	12,922	12,922	0
2011.2	174	17,894	17,894	1.000	17,894	17,894	0
2012.1	168	13,973	13,973	1.000	13,973	13,973	0
2012.2	162	19,058	19,058	1.000	19,058	19,058	0
2013.1	156	16,916	16,916	1.000	16,916	16,916	(0)
2013.2	150	24,187	24,194	1.000	24,194	24,194	0
2014.1	144	18,526	18,534	1.000	18,534	18,534	(0)
2014.2	138	27,696	27,696	1.000	27,696	27,696	0
2015.1	132	21,844	21,844	1.000	21,844	21,844	0
2015.2	126	22,121	22,121	1.000	22,121	22,149	(29)
2016.1	120	17,537	17,537	1.000	17,537	17,539	(2)
2016.2	114	20,416	20,416	1.000	20,412	20,416	(4)
2017.1	108	18,412	18,412	1.000	18,408	18,430	(21)
2017.2	102	25,277	25,277	1.000	25,272	25,202	70
2018.1	96	20,891	20,891	1.000	20,883	20,909	(26)
2018.2	90	23,937	23,937	0.999	23,912	23,872	39
2019.1	84	17,304	17,309	0.999	17,291	17,261	30
2019.2	78	16,685	16,685	0.999	16,667	16,616	50
2020.1	72	9,769	9,769	0.999	9,756	9,717	39
2020.2	66	6,068	6,085	0.998	6,071	6,038	32
2021.1	60	5,008	5,017	0.997	5,000	4,974	26
2021.2	54	8,919	8,933	0.997	8,902	8,857	45
2022.1	48	7,240	7,246	0.996	7,218	7,183	35
2022.2	42	11,069	11,959	0.995	11,901	11,806	95
2023.1	36	7,395	7,478	0.995	7,438	7,345	92
2023.2	30	12,360	12,568	0.992	12,469	12,089	380
2024.1	24	9,900	9,938	0.988	9,821	9,332	489
2024.2	18	20,086	20,537	0.986	20,248	20,824	(577)
2025.1	12	10,007	10,689	0.988	10,558		
2025.2	6	8,315	14,657	1.233	18,070		
Total		471,729	480,493		482,988	453,591	768

Province of Alberta
Specified Perils
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Selected Ultimate Claims and ACAE Estimate
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
Accident Semester	Maturity (in Months)	Paid Claims and ACAE (000)	Reported Claim Counts: Development Method			Prior	Difference
			Reported Incurred Claims and ACAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ACAE Estimate		
2011.1	180	208	208	1.000	208	208	0
2011.2	174	543	543	1.000	543	543	0
2012.1	168	323	323	1.000	323	323	0
2012.2	162	895	895	1.000	895	895	0
2013.1	156	339	339	1.000	339	339	0
2013.2	150	567	567	1.000	567	567	0
2014.1	144	232	232	1.000	232	232	0
2014.2	138	773	773	1.000	773	773	0
2015.1	132	298	298	1.000	298	298	0
2015.2	126	1,117	1,117	1.000	1,117	1,116	1
2016.1	120	438	438	1.000	438	438	0
2016.2	114	730	730	1.000	730	730	(0)
2017.1	108	398	398	1.000	398	398	(0)
2017.2	102	788	788	1.000	788	781	7
2018.1	96	465	465	1.000	465	459	6
2018.2	90	795	795	1.000	795	785	10
2019.1	84	484	484	1.000	484	478	6
2019.2	78	915	915	1.000	915	904	11
2020.1	72	430	430	1.000	430	425	5
2020.2	66	605	605	1.000	605	599	6
2021.1	60	653	653	1.000	653	647	6
2021.2	54	473	473	1.000	473	468	5
2022.1	48	534	538	1.000	538	535	4
2022.2	42	1,072	1,072	1.000	1,073	1,045	27
2023.1	36	792	792	1.002	794	758	35
2023.2	30	737	737	1.002	738	760	(22)
2024.1	24	681	681	0.999	680	682	(2)
2024.2	18	896	902	1.008	909	975	(66)
2025.1	12	561	587	1.011	594		
2025.2	6	648	783	1.037	812		
Total		18,391	18,562		18,607	17,163	38

Province of Alberta
Underinsured Motorist
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Selected Ultimate Claims and ACAE Estimate
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
Accident Semester	Maturity (in Months)	Paid Claims and ACAE (000)	Reported Claim Counts: Development Method			Prior	Difference
			Reported Incurred Claims and ACAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ACAE Estimate		
2011.1	180	0	0	1.000	0	0	0
2011.2	174	130	130	1.000	130	130	0
2012.1	168	405	405	1.000	405	405	0
2012.2	162	1,253	1,253	1.000	1,253	1,253	0
2013.1	156	10	10	1.000	10	10	0
2013.2	150	15	15	1.000	15	15	0
2014.1	144	800	800	1.000	800	800	0
2014.2	138	41	41	1.000	41	41	0
2015.1	132	1,294	1,294	1.000	1,294	1,294	0
2015.2	126	1,536	1,536	1.000	1,536	1,568	(32)
2016.1	120	145	544	1.000	544	568	(24)
2016.2	114	619	619	1.010	626	494	131
2017.1	108	511	511	1.028	525	581	(56)
2017.2	102	156	257	1.029	265	901	(637)
2018.1	96	442	522	1.026	536	501	35
2018.2	90	665	1,183	0.979	1,157	904	253
2019.1	84	374	992	0.967	960	1,294	(335)
2019.2	78	71	253	0.928	235	257	(22)
2020.1	72	155	960	0.937	899	852	47
2020.2	66	0	85	0.941	80	62	18
2021.1	60	625	1,034	1.014	1,049	1,552	(503)
2021.2	54	74	244	1.006	245	241	5
2022.1	48	3	10	1.026	10	11	(1)
2022.2	42	3,023	3,154	1.198	3,779	6,032	(2,253)
2023.1	36	13	526	1.411	742	316	426
2023.2	30	130	248	1.713	425	253	171
2024.1	24	0	144	2.288	329	74	255
2024.2	18	9	677	2.763	1,870	8,225	(6,355)
2025.1	12	0	0	3.548	0		
2025.2	6	0	7	9.836	69		
Total		12,499	17,454		19,829	28,636	(8,877)

Province of Alberta
Third Party Liability - Bodily Injury
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
Accident Semester	Maturity (in Months)	Reported Claim Counts: Development Method			Prior	Difference
		Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts		
2011.1	180	572	1.000	572	572	0
2011.2	174	596	1.000	596	596	0
2012.1	168	507	1.000	507	507	0
2012.2	162	689	1.000	689	689	0
2013.1	156	606	1.000	606	606	0
2013.2	150	836	1.000	836	836	0
2014.1	144	641	1.000	641	641	0
2014.2	138	816	1.000	816	816	0
2015.1	132	683	1.000	683	683	0
2015.2	126	693	1.000	693	693	0
2016.1	120	532	1.000	532	532	0
2016.2	114	663	1.000	663	664	(1)
2017.1	108	615	1.000	615	615	0
2017.2	102	706	0.999	705	703	2
2018.1	96	689	0.999	688	687	2
2018.2	90	650	0.997	648	645	3
2019.1	84	606	0.997	604	601	3
2019.2	78	615	0.996	612	607	5
2020.1	72	397	0.993	394	393	1
2020.2	66	375	0.990	371	372	(0)
2021.1	60	290	0.988	286	286	0
2021.2	54	448	0.986	442	433	9
2022.1	48	367	0.984	361	359	2
2022.2	42	458	0.978	448	454	(6)
2023.1	36	386	0.974	376	362	14
2023.2	30	464	0.957	444	444	0
2024.1	24	423	0.976	413	419	(6)
2024.2	18	483	0.993	479	496	(17)
2025.1	12	451	0.988	446		
2025.2	6	500	1.086	543		
Total		16,757		16,711	15,709	13

Province of Alberta
Third Party Liability - Property Damage
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
Accident Semester	Maturity (in Months)	Reported Claim Counts: Development Method			Prior	Difference
		Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts		
2011.1	180	3,376	1.000	3,376	3,376	0
2011.2	174	3,343	1.000	3,343	3,343	0
2012.1	168	3,052	1.000	3,052	3,052	0
2012.2	162	3,942	1.000	3,942	3,942	0
2013.1	156	3,707	1.000	3,707	3,707	0
2013.2	150	4,471	1.000	4,471	4,471	0
2014.1	144	3,846	1.000	3,846	3,846	0
2014.2	138	4,339	1.000	4,339	4,339	0
2015.1	132	3,952	1.000	3,952	3,952	0
2015.2	126	3,885	1.000	3,885	3,885	0
2016.1	120	3,116	1.000	3,116	3,116	0
2016.2	114	3,428	1.000	3,428	3,428	0
2017.1	108	3,348	1.000	3,348	3,347	1
2017.2	102	3,642	1.000	3,642	3,641	0
2018.1	96	3,619	1.000	3,619	3,618	1
2018.2	90	3,428	1.000	3,428	3,428	(0)
2019.1	84	3,024	1.000	3,024	3,023	1
2019.2	78	2,853	1.000	2,852	2,852	0
2020.1	72	1,834	1.000	1,833	1,833	0
2020.2	66	1,781	1.000	1,780	1,781	(1)
2021.1	60	1,468	1.000	1,467	1,465	2
2021.2	54	2,023	0.999	2,022	2,021	1
2022.1	48	1,508	0.999	1,507	1,505	1
2022.2	42	1,957	0.999	1,955	1,957	(2)
2023.1	36	1,531	0.999	1,530	1,520	10
2023.2	30	1,671	0.999	1,669	1,658	11
2024.1	24	1,938	1.008	1,953	1,936	17
2024.2	18	1,786	1.018	1,818	2,014	(196)
2025.1	12	1,758	1.031	1,812		
2025.2	6	1,979	1.054	2,086		
Total		85,605		85,801	82,056	(152)

Province of Alberta
Accident Benefits - Total
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
Accident Semester	Maturity (in Months)	Reported Claim Counts: Development Method			Prior	Difference
		Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts		
2011.1	180	341	1.000	341	341	0
2011.2	174	363	1.000	363	363	0
2012.1	168	281	1.000	281	281	0
2012.2	162	376	1.000	376	376	0
2013.1	156	366	1.000	366	366	0
2013.2	150	482	1.000	482	482	0
2014.1	144	360	1.000	360	360	0
2014.2	138	444	1.000	444	444	0
2015.1	132	373	1.000	373	373	0
2015.2	126	392	1.000	392	392	0
2016.1	120	335	1.000	335	335	0
2016.2	114	396	1.000	396	396	0
2017.1	108	384	1.000	384	384	0
2017.2	102	435	1.000	435	435	0
2018.1	96	353	1.000	353	353	0
2018.2	90	397	1.000	397	397	0
2019.1	84	377	1.000	377	377	(0)
2019.2	78	367	1.000	367	367	0
2020.1	72	217	1.000	217	217	0
2020.2	66	304	0.999	304	303	0
2021.1	60	232	0.998	231	231	(0)
2021.2	54	333	0.998	332	332	0
2022.1	48	304	0.998	303	305	(1)
2022.2	42	443	0.998	442	453	(11)
2023.1	36	303	0.996	302	309	(7)
2023.2	30	414	0.988	409	406	3
2024.1	24	447	0.974	435	436	(0)
2024.2	18	414	0.966	400	421	(21)
2025.1	12	399	0.947	378		
2025.2	6	507	0.901	457		
Total		11,139		11,032	10,234	(37)

Province of Alberta
Collision
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)		(5) - (6)
		Reported Claim Counts: Development Method				
		Selected Age-to-Ultimate				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2011.1	180	2,325	1.000	2,325	2,325	0
2011.2	174	2,076	1.000	2,076	2,076	0
2012.1	168	2,023	1.000	2,023	2,023	0
2012.2	162	2,555	1.000	2,555	2,555	0
2013.1	156	2,344	1.000	2,344	2,344	0
2013.2	150	2,920	1.000	2,920	2,920	0
2014.1	144	2,287	1.000	2,287	2,287	0
2014.2	138	2,578	1.000	2,578	2,578	0
2015.1	132	2,209	1.000	2,209	2,209	(0)
2015.2	126	2,314	1.000	2,314	2,314	(0)
2016.1	120	1,857	1.000	1,857	1,857	0
2016.2	114	2,208	1.000	2,208	2,208	0
2017.1	108	2,082	1.000	2,082	2,082	(0)
2017.2	102	2,343	1.000	2,343	2,343	(0)
2018.1	96	2,278	1.000	2,278	2,278	(0)
2018.2	90	2,252	1.000	2,252	2,253	(1)
2019.1	84	2,114	1.000	2,114	2,114	0
2019.2	78	2,182	1.000	2,182	2,181	1
2020.1	72	1,493	1.000	1,493	1,493	0
2020.2	66	1,354	1.000	1,354	1,355	(2)
2021.1	60	1,057	1.000	1,056	1,057	(1)
2021.2	54	1,323	0.999	1,322	1,321	1
2022.1	48	1,232	0.999	1,231	1,231	(0)
2022.2	42	1,384	0.999	1,383	1,382	1
2023.1	36	1,012	0.999	1,011	1,005	6
2023.2	30	1,093	0.999	1,092	1,068	24
2024.1	24	1,148	1.001	1,149	1,097	51
2024.2	18	1,185	0.991	1,174	1,190	(16)
2025.1	12	1,236	0.988	1,222		
2025.2	6	1,502	0.861	1,294		
Total		55,966		55,727	53,149	63

Province of Alberta
Comprehensive - Total
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
Accident Semester	Maturity (in Months)	Reported Claim Counts: Development Method			Prior	Difference
		Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts		
2011.1	180	1,596	1.000	1,596	1,596	0
2011.2	174	2,915	1.000	2,915	2,915	0
2012.1	168	1,705	1.000	1,705	1,705	0
2012.2	162	3,941	1.000	3,941	3,941	0
2013.1	156	2,244	1.000	2,244	2,244	0
2013.2	150	3,891	1.000	3,891	3,891	0
2014.1	144	1,819	1.000	1,819	1,819	0
2014.2	138	4,900	1.000	4,900	4,900	0
2015.1	132	2,139	1.000	2,139	2,138	1
2015.2	126	4,515	1.000	4,515	4,515	0
2016.1	120	2,679	1.000	2,679	2,679	0
2016.2	114	4,599	1.000	4,599	4,599	0
2017.1	108	2,603	1.000	2,603	2,603	0
2017.2	102	4,541	1.000	4,541	4,541	0
2018.1	96	2,262	1.000	2,262	2,262	0
2018.2	90	3,711	1.000	3,711	3,710	1
2019.1	84	2,126	1.000	2,126	2,125	1
2019.2	78	3,937	1.000	3,936	3,936	1
2020.1	72	3,085	1.000	3,084	3,083	1
2020.2	66	2,799	1.000	2,798	2,797	1
2021.1	60	1,692	1.000	1,691	1,692	(1)
2021.2	54	3,037	1.000	3,036	3,034	2
2022.1	48	1,793	1.000	1,792	1,793	(1)
2022.2	42	3,335	0.999	3,333	3,336	(3)
2023.1	36	1,852	1.000	1,851	1,846	5
2023.2	30	2,762	1.000	2,761	2,751	10
2024.1	24	1,669	1.001	1,671	1,666	5
2024.2	18	4,915	1.006	4,945	4,917	28
2025.1	12	1,515	1.012	1,533		
2025.2	6	2,496	1.041	2,599		
Total		87,073		87,219	83,034	53

Province of Alberta
Comprehensive - Theft
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
Accident Semester	Maturity (in Months)	Reported Claim Counts: Development Method			Prior	Difference
		Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts		
2011.1	180	368	1.000	368	368	0
2011.2	174	347	1.000	347	347	0
2012.1	168	334	1.000	334	334	0
2012.2	162	434	1.000	434	434	0
2013.1	156	509	1.000	509	509	0
2013.2	150	588	1.000	588	588	0
2014.1	144	529	1.000	529	529	0
2014.2	138	659	1.000	659	659	0
2015.1	132	778	1.000	778	777	1
2015.2	126	950	1.000	950	950	0
2016.1	120	837	1.000	837	837	0
2016.2	114	870	1.000	870	870	0
2017.1	108	998	1.000	998	998	0
2017.2	102	1,152	1.000	1,152	1,152	0
2018.1	96	848	1.000	848	848	0
2018.2	90	1,009	1.000	1,009	1,008	1
2019.1	84	796	1.000	796	795	1
2019.2	78	938	1.000	938	937	0
2020.1	72	708	1.000	708	707	0
2020.2	66	583	1.000	583	582	0
2021.1	60	514	0.999	514	514	0
2021.2	54	591	0.999	591	590	0
2022.1	48	559	0.999	559	558	0
2022.2	42	627	0.999	627	627	(1)
2023.1	36	579	0.999	579	577	2
2023.2	30	513	0.999	513	513	(0)
2024.1	24	475	1.000	475	467	8
2024.2	18	491	1.000	491	502	(12)
2025.1	12	388	0.999	388		
2025.2	6	363	1.007	366		
Total		19,335		19,335	18,578	4

Province of Alberta
All Perils
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
Accident Semester	Maturity (in Months)	Reported Claim Counts: Development Method			Prior	Difference
		Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts		
2011.1	180	752	1.000	752	752	0
2011.2	174	905	1.000	905	905	0
2012.1	168	746	1.000	746	746	0
2012.2	162	1,136	1.000	1,136	1,136	0
2013.1	156	931	1.000	931	931	0
2013.2	150	1,377	1.000	1,377	1,377	0
2014.1	144	880	1.000	880	880	0
2014.2	138	1,367	1.000	1,367	1,367	0
2015.1	132	971	1.000	971	971	0
2015.2	126	1,359	1.000	1,359	1,359	0
2016.1	120	992	1.000	992	992	0
2016.2	114	1,179	1.000	1,179	1,179	(0)
2017.1	108	991	1.000	991	991	0
2017.2	102	1,337	1.000	1,337	1,337	0
2018.1	96	1,001	1.000	1,001	1,001	(0)
2018.2	90	1,181	1.000	1,181	1,181	(1)
2019.1	84	869	1.000	869	870	(1)
2019.2	78	895	0.999	894	895	(0)
2020.1	72	481	0.999	481	480	1
2020.2	66	368	0.999	368	367	1
2021.1	60	289	0.999	289	289	0
2021.2	54	416	0.999	416	415	1
2022.1	48	322	1.000	322	323	(1)
2022.2	42	518	1.000	518	517	1
2023.1	36	302	1.000	302	300	2
2023.2	30	467	0.999	467	459	8
2024.1	24	356	0.997	355	338	17
2024.2	18	758	0.987	748	728	20
2025.1	12	359	0.955	343		
2025.2	6	631	0.865	546		
Total		24,136		24,020	23,083	48

Province of Alberta
Specified Perils
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
Accident Semester	Maturity (in Months)	Reported Claim Counts: Development Method			Prior	Difference
		Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts		
2011.1	180	30	1.000	30	30	0
2011.2	174	80	1.000	80	80	0
2012.1	168	35	1.000	35	35	0
2012.2	162	85	1.000	85	85	0
2013.1	156	48	1.000	48	48	0
2013.2	150	83	1.000	83	83	0
2014.1	144	28	1.000	28	28	0
2014.2	138	96	1.000	96	96	0
2015.1	132	49	1.000	49	49	0
2015.2	126	128	1.000	128	128	0
2016.1	120	51	1.000	51	51	0
2016.2	114	86	0.999	86	86	(0)
2017.1	108	48	0.999	48	48	(0)
2017.2	102	98	0.999	98	98	(0)
2018.1	96	57	0.999	57	57	(0)
2018.2	90	83	0.999	83	83	0
2019.1	84	43	0.999	43	43	0
2019.2	78	89	0.998	89	89	(0)
2020.1	72	63	0.998	63	63	(0)
2020.2	66	63	0.998	63	63	(0)
2021.1	60	48	0.998	48	48	(0)
2021.2	54	47	0.998	47	47	(0)
2022.1	48	47	0.998	47	47	(0)
2022.2	42	98	0.998	98	98	(0)
2023.1	36	50	0.998	50	48	2
2023.2	30	63	0.999	63	63	(0)
2024.1	24	34	1.001	34	34	(0)
2024.2	18	71	1.004	71	74	(2)
2025.1	12	32	1.008	32		
2025.2	6	50	1.037	52		
Total		1,883		1,884	1,801	(1)

Province of Alberta
Underinsured Motorist
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
Accident Semester	Maturity (in Months)	Reported Claim Counts: Development Method			Prior	Difference
		Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts		
2011.1	180	0	1.000	0	0	0
2011.2	174	1	1.000	1	1	0
2012.1	168	1	1.000	1	1	0
2012.2	162	1	1.000	1	1	0
2013.1	156	0	1.000	0	0	0
2013.2	150	0	1.000	0	0	0
2014.1	144	3	1.000	3	3	0
2014.2	138	1	1.000	1	1	0
2015.1	132	3	1.000	3	3	0
2015.2	126	3	1.000	3	3	0
2016.1	120	3	1.000	3	3	0
2016.2	114	3	1.000	3	3	0
2017.1	108	2	0.952	2	2	0
2017.2	102	2	0.952	2	3	(1)
2018.1	96	2	0.850	2	1	1
2018.2	90	5	0.850	4	4	0
2019.1	84	4	0.827	3	3	0
2019.2	78	2	0.787	2	1	0
2020.1	72	3	0.753	2	2	0
2020.2	66	2	0.710	1	1	1
2021.1	60	4	0.723	3	2	1
2021.2	54	4	0.654	3	2	1
2022.1	48	1	0.635	1	1	0
2022.2	42	4	0.644	3	2	1
2023.1	36	6	0.735	4	4	1
2023.2	30	3	0.936	3	3	(0)
2024.1	24	2	1.428	3	2	1
2024.2	18	2	1.785	4	3	0
2025.1	12	0	2.093	0		
2025.2	6	1	3.793	4		
Total		68		63	53	7

BI

Coverage = BI

End Trend Period = 2025.2

Excluded Points = NA

Parameters Included: time, seasonality, mobility

Loss Cost	2011.1	0.065 (CI = +/-0.011; p = 0.000)	0.222 (CI = +/-0.092; p = 0.000)	0.009 (CI = +/-0.005; p = 0.002)	0.863	+6.70%
Loss Cost	2011.2	0.065 (CI = +/-0.012; p = 0.000)	0.223 (CI = +/-0.095; p = 0.000)	0.009 (CI = +/-0.006; p = 0.003)	0.848	+6.72%
Loss Cost	2012.1	0.066 (CI = +/-0.013; p = 0.000)	0.220 (CI = +/-0.099; p = 0.000)	0.009 (CI = +/-0.006; p = 0.003)	0.844	+6.79%
Loss Cost	2012.2	0.064 (CI = +/-0.013; p = 0.000)	0.213 (CI = +/-0.102; p = 0.000)	0.009 (CI = +/-0.006; p = 0.004)	0.822	+6.64%
Loss Cost	2013.1	0.067 (CI = +/-0.014; p = 0.000)	0.201 (CI = +/-0.103; p = 0.001)	0.009 (CI = +/-0.006; p = 0.003)	0.832	+6.93%
Loss Cost	2013.2	0.072 (CI = +/-0.014; p = 0.000)	0.220 (CI = +/-0.097; p = 0.000)	0.009 (CI = +/-0.005; p = 0.002)	0.859	+7.42%
Loss Cost	2014.1	0.074 (CI = +/-0.014; p = 0.000)	0.210 (CI = +/-0.099; p = 0.000)	0.009 (CI = +/-0.005; p = 0.002)	0.865	+7.70%
Loss Cost	2014.2	0.074 (CI = +/-0.016; p = 0.000)	0.209 (CI = +/-0.104; p = 0.000)	0.009 (CI = +/-0.005; p = 0.003)	0.846	+7.69%
Loss Cost	2015.1	0.077 (CI = +/-0.017; p = 0.000)	0.199 (CI = +/-0.107; p = 0.001)	0.009 (CI = +/-0.005; p = 0.004)	0.850	+7.97%
Loss Cost	2015.2	0.075 (CI = +/-0.018; p = 0.000)	0.191 (CI = +/-0.112; p = 0.002)	0.009 (CI = +/-0.006; p = 0.004)	0.827	+7.74%
Loss Cost	2016.1	0.077 (CI = +/-0.020; p = 0.000)	0.181 (CI = +/-0.117; p = 0.005)	0.009 (CI = +/-0.006; p = 0.005)	0.829	+8.05%
Loss Cost	2016.2	0.070 (CI = +/-0.019; p = 0.000)	0.155 (CI = +/-0.107; p = 0.008)	0.010 (CI = +/-0.005; p = 0.001)	0.829	+7.24%
Loss Cost	2017.1	0.070 (CI = +/-0.022; p = 0.000)	0.155 (CI = +/-0.115; p = 0.012)	0.010 (CI = +/-0.005; p = 0.002)	0.822	+7.23%
Loss Cost	2017.2	0.067 (CI = +/-0.025; p = 0.000)	0.146 (CI = +/-0.122; p = 0.023)	0.010 (CI = +/-0.006; p = 0.003)	0.800	+8.94%
Loss Cost	2018.1	0.062 (CI = +/-0.028; p = 0.000)	0.159 (CI = +/-0.127; p = 0.019)	0.010 (CI = +/-0.006; p = 0.002)	0.800	+6.36%
Loss Cost	2018.2	0.069 (CI = +/-0.032; p = 0.001)	0.177 (CI = +/-0.134; p = 0.015)	0.009 (CI = +/-0.006; p = 0.008)	0.810	+7.12%
Loss Cost	2019.1	0.067 (CI = +/-0.041; p = 0.004)	0.179 (CI = +/-0.146; p = 0.021)	0.010 (CI = +/-0.007; p = 0.014)	0.804	+6.97%
Severity	2011.1	0.079 (CI = +/-0.011; p = 0.000)	0.101 (CI = +/-0.094; p = 0.036)	-0.001 (CI = +/-0.006; p = 0.694)	0.892	+8.25%
Severity	2011.2	0.080 (CI = +/-0.012; p = 0.000)	0.102 (CI = +/-0.097; p = 0.041)	-0.001 (CI = +/-0.006; p = 0.698)	0.880	+8.28%
Severity	2012.1	0.082 (CI = +/-0.012; p = 0.000)	0.090 (CI = +/-0.098; p = 0.070)	-0.001 (CI = +/-0.006; p = 0.713)	0.883	+8.53%
Severity	2012.2	0.083 (CI = +/-0.013; p = 0.000)	0.094 (CI = +/-0.102; p = 0.068)	-0.001 (CI = +/-0.006; p = 0.706)	0.872	+8.63%
Severity	2013.1	0.085 (CI = +/-0.014; p = 0.000)	0.083 (CI = +/-0.104; p = 0.111)	-0.001 (CI = +/-0.006; p = 0.710)	0.873	+8.90%
Severity	2013.2	0.089 (CI = +/-0.014; p = 0.000)	0.101 (CI = +/-0.099; p = 0.045)	-0.001 (CI = +/-0.005; p = 0.618)	0.888	+9.36%
Severity	2014.1	0.088 (CI = +/-0.015; p = 0.000)	0.107 (CI = +/-0.104; p = 0.044)	-0.001 (CI = +/-0.006; p = 0.629)	0.876	+9.23%
Severity	2014.2	0.087 (CI = +/-0.016; p = 0.000)	0.101 (CI = +/-0.108; p = 0.065)	-0.001 (CI = +/-0.006; p = 0.663)	0.855	+9.09%
Severity	2015.1	0.087 (CI = +/-0.018; p = 0.000)	0.103 (CI = +/-0.114; p = 0.074)	-0.001 (CI = +/-0.006; p = 0.675)	0.839	+9.05%
Severity	2015.2	0.083 (CI = +/-0.019; p = 0.000)	0.089 (CI = +/-0.116; p = 0.124)	-0.001 (CI = +/-0.006; p = 0.766)	0.810	+8.67%
Severity	2016.1	0.087 (CI = +/-0.020; p = 0.000)	0.075 (CI = +/-0.119; p = 0.198)	-0.001 (CI = +/-0.006; p = 0.707)	0.815	+9.11%
Severity	2016.2	0.086 (CI = +/-0.023; p = 0.000)	0.070 (CI = +/-0.126; p = 0.258)	-0.001 (CI = +/-0.006; p = 0.765)	0.777	+8.94%
Severity	2017.1	0.090 (CI = +/-0.025; p = 0.000)	0.057 (CI = +/-0.131; p = 0.366)	-0.001 (CI = +/-0.006; p = 0.686)	0.776	+9.42%
Severity	2017.2	0.090 (CI = +/-0.029; p = 0.000)	0.057 (CI = +/-0.141; p = 0.400)	-0.001 (CI = +/-0.007; p = 0.705)	0.733	+9.42%
Severity	2018.1	0.085 (CI = +/-0.033; p = 0.000)	0.068 (CI = +/-0.149; p = 0.341)	-0.001 (CI = +/-0.007; p = 0.824)	0.683	+8.89%
Severity	2018.2	0.084 (CI = +/-0.040; p = 0.001)	0.065 (CI = +/-0.164; p = 0.400)	-0.001 (CI = +/-0.008; p = 0.872)	0.612	+8.78%
Severity	2019.1	0.086 (CI = +/-0.050; p = 0.003)	0.064 (CI = +/-0.179; p = 0.447)	-0.001 (CI = +/-0.009; p = 0.856)	0.561	+8.93%
Frequency	2011.1	-0.014 (CI = +/-0.008; p = 0.002)	0.121 (CI = +/-0.071; p = 0.002)	0.010 (CI = +/-0.004; p = 0.000)	0.677	-1.44%
Frequency	2011.2	-0.014 (CI = +/-0.009; p = 0.003)	0.121 (CI = +/-0.074; p = 0.002)	0.010 (CI = +/-0.004; p = 0.000)	0.673	-1.44%
Frequency	2012.1	-0.016 (CI = +/-0.009; p = 0.002)	0.130 (CI = +/-0.075; p = 0.001)	0.010 (CI = +/-0.004; p = 0.000)	0.686	-1.61%
Frequency	2012.2	-0.018 (CI = +/-0.010; p = 0.001)	0.119 (CI = +/-0.074; p = 0.003)	0.010 (CI = +/-0.004; p = 0.000)	0.717	-1.83%
Frequency	2013.1	-0.018 (CI = +/-0.010; p = 0.001)	0.118 (CI = +/-0.077; p = 0.004)	0.010 (CI = +/-0.004; p = 0.000)	0.693	-1.81%
Frequency	2013.2	-0.018 (CI = +/-0.011; p = 0.003)	0.119 (CI = +/-0.080; p = 0.006)	0.010 (CI = +/-0.004; p = 0.000)	0.686	-1.78%
Frequency	2014.1	-0.014 (CI = +/-0.011; p = 0.015)	0.103 (CI = +/-0.076; p = 0.011)	0.010 (CI = +/-0.004; p = 0.000)	0.673	-1.40%
Frequency	2014.2	-0.013 (CI = +/-0.012; p = 0.035)	0.108 (CI = +/-0.079; p = 0.010)	0.010 (CI = +/-0.004; p = 0.000)	0.667	-1.28%
Frequency	2015.1	-0.010 (CI = +/-0.012; p = 0.111)	0.096 (CI = +/-0.079; p = 0.020)	0.010 (CI = +/-0.004; p = 0.000)	0.642	-0.99%
Frequency	2015.2	-0.009 (CI = +/-0.014; p = 0.202)	0.102 (CI = +/-0.083; p = 0.019)	0.010 (CI = +/-0.004; p = 0.000)	0.639	-0.85%
Frequency	2016.1	-0.010 (CI = +/-0.015; p = 0.187)	0.106 (CI = +/-0.087; p = 0.020)	0.010 (CI = +/-0.004; p = 0.000)	0.631	-0.97%
Frequency	2016.2	-0.016 (CI = +/-0.014; p = 0.032)	0.085 (CI = +/-0.079; p = 0.036)	0.010 (CI = +/-0.004; p = 0.000)	0.723	-1.56%
Frequency	2017.1	-0.020 (CI = +/-0.015; p = 0.011)	0.098 (CI = +/-0.078; p = 0.017)	0.011 (CI = +/-0.004; p = 0.000)	0.760	-2.00%
Frequency	2017.2	-0.023 (CI = +/-0.017; p = 0.010)	0.090 (CI = +/-0.082; p = 0.034)	0.011 (CI = +/-0.004; p = 0.000)	0.768	-2.26%
Frequency	2018.1	-0.023 (CI = +/-0.019; p = 0.022)	0.091 (CI = +/-0.088; p = 0.043)	0.011 (CI = +/-0.004; p = 0.000)	0.738	-2.32%
Frequency	2018.2	-0.015 (CI = +/-0.020; p = 0.125)	0.111 (CI = +/-0.085; p = 0.015)	0.010 (CI = +/-0.004; p = 0.000)	0.758	-1.53%
Frequency	2019.1	-0.018 (CI = +/-0.025; p = 0.143)	0.115 (CI = +/-0.091; p = 0.019)	0.010 (CI = +/-0.005; p = 0.000)	0.736	-1.80%

BI

Coverage = BI

End Trend Period = 2025.2

Excluded Points = NA

Parameters Included: time

Loss Cost	2011.1	0.062 (CI = +/-0.016; p = 0.000)	0.674	+6.36%
Loss Cost	2011.2	0.060 (CI = +/-0.017; p = 0.000)	0.643	+6.22%
Loss Cost	2012.1	0.063 (CI = +/-0.018; p = 0.000)	0.642	+6.47%
Loss Cost	2012.2	0.060 (CI = +/-0.019; p = 0.000)	0.600	+6.14%
Loss Cost	2013.1	0.064 (CI = +/-0.020; p = 0.000)	0.630	+6.64%
Loss Cost	2013.2	0.067 (CI = +/-0.021; p = 0.000)	0.631	+6.97%
Loss Cost	2014.1	0.072 (CI = +/-0.022; p = 0.000)	0.656	+7.52%
Loss Cost	2014.2	0.071 (CI = +/-0.024; p = 0.000)	0.615	+7.32%
Loss Cost	2015.1	0.076 (CI = +/-0.026; p = 0.000)	0.640	+7.93%
Loss Cost	2015.2	0.073 (CI = +/-0.028; p = 0.000)	0.588	+7.53%
Loss Cost	2016.1	0.079 (CI = +/-0.030; p = 0.000)	0.616	+8.26%
Loss Cost	2016.2	0.071 (CI = +/-0.031; p = 0.000)	0.552	+7.32%
Loss Cost	2017.1	0.076 (CI = +/-0.034; p = 0.000)	0.556	+7.88%
Loss Cost	2017.2	0.074 (CI = +/-0.038; p = 0.001)	0.495	+7.65%
Loss Cost	2018.1	0.077 (CI = +/-0.044; p = 0.002)	0.473	+8.03%
Loss Cost	2018.2	0.086 (CI = +/-0.049; p = 0.002)	0.488	+8.93%
Loss Cost	2019.1	0.099 (CI = +/-0.054; p = 0.002)	0.537	+10.36%
Severity	2011.1	0.081 (CI = +/-0.011; p = 0.000)	0.881	+8.39%
Severity	2011.2	0.080 (CI = +/-0.012; p = 0.000)	0.869	+8.34%
Severity	2012.1	0.083 (CI = +/-0.012; p = 0.000)	0.875	+8.67%
Severity	2012.2	0.083 (CI = +/-0.013; p = 0.000)	0.863	+8.69%
Severity	2013.1	0.087 (CI = +/-0.014; p = 0.000)	0.869	+9.04%
Severity	2013.2	0.090 (CI = +/-0.014; p = 0.000)	0.876	+9.43%
Severity	2014.1	0.090 (CI = +/-0.016; p = 0.000)	0.861	+9.41%
Severity	2014.2	0.087 (CI = +/-0.017; p = 0.000)	0.842	+9.14%
Severity	2015.1	0.088 (CI = +/-0.018; p = 0.000)	0.826	+9.23%
Severity	2015.2	0.083 (CI = +/-0.019; p = 0.000)	0.804	+8.69%
Severity	2016.1	0.088 (CI = +/-0.020; p = 0.000)	0.817	+9.25%
Severity	2016.2	0.086 (CI = +/-0.022; p = 0.000)	0.785	+8.93%
Severity	2017.1	0.091 (CI = +/-0.024; p = 0.000)	0.791	+9.49%
Severity	2017.2	0.089 (CI = +/-0.027; p = 0.000)	0.754	+9.33%
Severity	2018.1	0.086 (CI = +/-0.030; p = 0.000)	0.706	+8.97%
Severity	2018.2	0.083 (CI = +/-0.035; p = 0.000)	0.649	+8.67%
Severity	2019.1	0.085 (CI = +/-0.040; p = 0.001)	0.611	+8.92%
Frequency	2011.1	-0.019 (CI = +/-0.013; p = 0.004)	0.229	-1.88%
Frequency	2011.2	-0.020 (CI = +/-0.013; p = 0.005)	0.226	-1.96%
Frequency	2012.1	-0.020 (CI = +/-0.014; p = 0.007)	0.218	-2.02%
Frequency	2012.2	-0.024 (CI = +/-0.015; p = 0.003)	0.271	-2.34%
Frequency	2013.1	-0.022 (CI = +/-0.016; p = 0.009)	0.223	-2.20%
Frequency	2013.2	-0.023 (CI = +/-0.017; p = 0.013)	0.208	-2.25%
Frequency	2014.1	-0.017 (CI = +/-0.018; p = 0.053)	0.121	-1.73%
Frequency	2014.2	-0.017 (CI = +/-0.019; p = 0.085)	0.094	-1.67%
Frequency	2015.1	-0.012 (CI = +/-0.020; p = 0.233)	0.024	-1.19%
Frequency	2015.2	-0.011 (CI = +/-0.022; p = 0.327)	0.001	-1.07%
Frequency	2016.1	-0.009 (CI = +/-0.025; p = 0.448)	-0.021	-0.91%
Frequency	2016.2	-0.015 (CI = +/-0.026; p = 0.251)	0.023	-1.48%
Frequency	2017.1	-0.015 (CI = +/-0.030; p = 0.305)	0.007	-1.47%
Frequency	2017.2	-0.015 (CI = +/-0.034; p = 0.341)	-0.002	-1.53%
Frequency	2018.1	-0.009 (CI = +/-0.037; p = 0.622)	-0.052	-0.87%
Frequency	2018.2	0.002 (CI = +/-0.040; p = 0.899)	-0.076	+0.24%
Frequency	2019.1	0.013 (CI = +/-0.043; p = 0.524)	-0.046	+1.32%

BI

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

Loss Cost	2011.1	0.065 (CI = +/-0.011; p = 0.000)	0.222 (CI = +/-0.092; p = 0.000)	0.009 (CI = +/-0.005; p = 0.002)	0.863	+6.70%
Loss Cost	2011.2	0.065 (CI = +/-0.012; p = 0.000)	0.223 (CI = +/-0.095; p = 0.000)	0.009 (CI = +/-0.006; p = 0.003)	0.848	+6.72%
Loss Cost	2012.1	0.066 (CI = +/-0.013; p = 0.000)	0.220 (CI = +/-0.099; p = 0.000)	0.009 (CI = +/-0.006; p = 0.003)	0.844	+6.79%
Loss Cost	2012.2	0.064 (CI = +/-0.013; p = 0.000)	0.213 (CI = +/-0.102; p = 0.000)	0.009 (CI = +/-0.006; p = 0.004)	0.822	+6.64%
Loss Cost	2013.1	0.067 (CI = +/-0.014; p = 0.000)	0.201 (CI = +/-0.103; p = 0.001)	0.009 (CI = +/-0.006; p = 0.003)	0.832	+6.93%
Loss Cost	2013.2	0.072 (CI = +/-0.014; p = 0.000)	0.220 (CI = +/-0.097; p = 0.000)	0.009 (CI = +/-0.005; p = 0.002)	0.859	+7.42%
Loss Cost	2014.1	0.074 (CI = +/-0.014; p = 0.000)	0.210 (CI = +/-0.099; p = 0.000)	0.009 (CI = +/-0.005; p = 0.002)	0.865	+7.70%
Loss Cost	2014.2	0.074 (CI = +/-0.016; p = 0.000)	0.209 (CI = +/-0.104; p = 0.000)	0.009 (CI = +/-0.005; p = 0.003)	0.846	+7.69%
Loss Cost	2015.1	0.077 (CI = +/-0.017; p = 0.000)	0.199 (CI = +/-0.107; p = 0.001)	0.009 (CI = +/-0.005; p = 0.004)	0.850	+7.97%
Loss Cost	2015.2	0.075 (CI = +/-0.018; p = 0.000)	0.191 (CI = +/-0.112; p = 0.002)	0.009 (CI = +/-0.006; p = 0.004)	0.827	+7.74%
Loss Cost	2016.1	0.077 (CI = +/-0.020; p = 0.000)	0.181 (CI = +/-0.117; p = 0.005)	0.009 (CI = +/-0.006; p = 0.005)	0.829	+8.05%
Loss Cost	2016.2	0.070 (CI = +/-0.019; p = 0.000)	0.155 (CI = +/-0.107; p = 0.008)	0.010 (CI = +/-0.005; p = 0.001)	0.829	+7.24%
Loss Cost	2017.1	0.070 (CI = +/-0.022; p = 0.000)	0.155 (CI = +/-0.115; p = 0.012)	0.010 (CI = +/-0.005; p = 0.002)	0.822	+7.23%
Loss Cost	2017.2	0.067 (CI = +/-0.025; p = 0.000)	0.146 (CI = +/-0.122; p = 0.023)	0.010 (CI = +/-0.006; p = 0.003)	0.800	+8.94%
Loss Cost	2018.1	0.062 (CI = +/-0.028; p = 0.000)	0.159 (CI = +/-0.127; p = 0.019)	0.010 (CI = +/-0.006; p = 0.002)	0.800	+6.36%
Loss Cost	2018.2	0.069 (CI = +/-0.032; p = 0.001)	0.177 (CI = +/-0.134; p = 0.015)	0.009 (CI = +/-0.006; p = 0.008)	0.810	+7.12%
Loss Cost	2019.1	0.067 (CI = +/-0.041; p = 0.004)	0.179 (CI = +/-0.146; p = 0.021)	0.010 (CI = +/-0.007; p = 0.014)	0.804	+6.97%
Severity	2011.1	0.079 (CI = +/-0.011; p = 0.000)	0.101 (CI = +/-0.094; p = 0.036)	-0.001 (CI = +/-0.006; p = 0.694)	0.892	+8.25%
Severity	2011.2	0.080 (CI = +/-0.012; p = 0.000)	0.102 (CI = +/-0.097; p = 0.041)	-0.001 (CI = +/-0.006; p = 0.698)	0.880	+8.28%
Severity	2012.1	0.082 (CI = +/-0.012; p = 0.000)	0.090 (CI = +/-0.098; p = 0.070)	-0.001 (CI = +/-0.006; p = 0.713)	0.883	+8.53%
Severity	2012.2	0.083 (CI = +/-0.013; p = 0.000)	0.094 (CI = +/-0.102; p = 0.068)	-0.001 (CI = +/-0.006; p = 0.706)	0.872	+8.63%
Severity	2013.1	0.085 (CI = +/-0.014; p = 0.000)	0.083 (CI = +/-0.104; p = 0.111)	-0.001 (CI = +/-0.006; p = 0.710)	0.873	+8.90%
Severity	2013.2	0.089 (CI = +/-0.014; p = 0.000)	0.101 (CI = +/-0.099; p = 0.045)	-0.001 (CI = +/-0.005; p = 0.618)	0.888	+9.36%
Severity	2014.1	0.088 (CI = +/-0.015; p = 0.000)	0.107 (CI = +/-0.104; p = 0.044)	-0.001 (CI = +/-0.006; p = 0.629)	0.876	+9.23%
Severity	2014.2	0.087 (CI = +/-0.016; p = 0.000)	0.101 (CI = +/-0.108; p = 0.065)	-0.001 (CI = +/-0.006; p = 0.663)	0.855	+9.09%
Severity	2015.1	0.087 (CI = +/-0.018; p = 0.000)	0.103 (CI = +/-0.114; p = 0.074)	-0.001 (CI = +/-0.006; p = 0.675)	0.839	+9.05%
Severity	2015.2	0.083 (CI = +/-0.019; p = 0.000)	0.089 (CI = +/-0.116; p = 0.124)	-0.001 (CI = +/-0.006; p = 0.766)	0.810	+8.67%
Severity	2016.1	0.087 (CI = +/-0.020; p = 0.000)	0.075 (CI = +/-0.119; p = 0.198)	-0.001 (CI = +/-0.006; p = 0.707)	0.815	+9.11%
Severity	2016.2	0.086 (CI = +/-0.023; p = 0.000)	0.070 (CI = +/-0.126; p = 0.258)	-0.001 (CI = +/-0.006; p = 0.765)	0.777	+8.94%
Severity	2017.1	0.090 (CI = +/-0.025; p = 0.000)	0.057 (CI = +/-0.131; p = 0.366)	-0.001 (CI = +/-0.006; p = 0.686)	0.776	+9.42%
Severity	2017.2	0.090 (CI = +/-0.029; p = 0.000)	0.057 (CI = +/-0.141; p = 0.400)	-0.001 (CI = +/-0.007; p = 0.705)	0.733	+9.42%
Severity	2018.1	0.085 (CI = +/-0.033; p = 0.000)	0.068 (CI = +/-0.149; p = 0.341)	-0.001 (CI = +/-0.007; p = 0.824)	0.683	+8.89%
Severity	2018.2	0.084 (CI = +/-0.040; p = 0.001)	0.065 (CI = +/-0.164; p = 0.400)	-0.001 (CI = +/-0.008; p = 0.872)	0.612	+8.78%
Severity	2019.1	0.086 (CI = +/-0.050; p = 0.003)	0.064 (CI = +/-0.179; p = 0.447)	-0.001 (CI = +/-0.009; p = 0.856)	0.561	+8.93%
Frequency	2011.1	-0.014 (CI = +/-0.008; p = 0.002)	0.121 (CI = +/-0.071; p = 0.002)	0.010 (CI = +/-0.004; p = 0.000)	0.677	-1.44%
Frequency	2011.2	-0.014 (CI = +/-0.009; p = 0.003)	0.121 (CI = +/-0.074; p = 0.002)	0.010 (CI = +/-0.004; p = 0.000)	0.673	-1.44%
Frequency	2012.1	-0.016 (CI = +/-0.009; p = 0.002)	0.130 (CI = +/-0.075; p = 0.001)	0.010 (CI = +/-0.004; p = 0.000)	0.686	-1.61%
Frequency	2012.2	-0.018 (CI = +/-0.010; p = 0.001)	0.119 (CI = +/-0.074; p = 0.003)	0.010 (CI = +/-0.004; p = 0.000)	0.717	-1.83%
Frequency	2013.1	-0.018 (CI = +/-0.010; p = 0.001)	0.118 (CI = +/-0.077; p = 0.004)	0.010 (CI = +/-0.004; p = 0.000)	0.693	-1.81%
Frequency	2013.2	-0.018 (CI = +/-0.011; p = 0.003)	0.119 (CI = +/-0.080; p = 0.006)	0.010 (CI = +/-0.004; p = 0.000)	0.686	-1.78%
Frequency	2014.1	-0.014 (CI = +/-0.011; p = 0.015)	0.103 (CI = +/-0.076; p = 0.011)	0.010 (CI = +/-0.004; p = 0.000)	0.673	-1.40%
Frequency	2014.2	-0.013 (CI = +/-0.012; p = 0.035)	0.108 (CI = +/-0.079; p = 0.010)	0.010 (CI = +/-0.004; p = 0.000)	0.667	-1.28%
Frequency	2015.1	-0.010 (CI = +/-0.012; p = 0.111)	0.096 (CI = +/-0.079; p = 0.020)	0.010 (CI = +/-0.004; p = 0.000)	0.642	-0.99%
Frequency	2015.2	-0.009 (CI = +/-0.014; p = 0.202)	0.102 (CI = +/-0.083; p = 0.019)	0.010 (CI = +/-0.004; p = 0.000)	0.639	-0.85%
Frequency	2016.1	-0.010 (CI = +/-0.015; p = 0.187)	0.106 (CI = +/-0.087; p = 0.020)	0.010 (CI = +/-0.004; p = 0.000)	0.631	-0.97%
Frequency	2016.2	-0.016 (CI = +/-0.014; p = 0.032)	0.085 (CI = +/-0.079; p = 0.036)	0.010 (CI = +/-0.004; p = 0.000)	0.723	-1.56%
Frequency	2017.1	-0.020 (CI = +/-0.015; p = 0.011)	0.098 (CI = +/-0.078; p = 0.017)	0.011 (CI = +/-0.004; p = 0.000)	0.760	-2.00%
Frequency	2017.2	-0.023 (CI = +/-0.017; p = 0.010)	0.090 (CI = +/-0.082; p = 0.034)	0.011 (CI = +/-0.004; p = 0.000)	0.768	-2.26%
Frequency	2018.1	-0.023 (CI = +/-0.019; p = 0.022)	0.091 (CI = +/-0.088; p = 0.043)	0.011 (CI = +/-0.004; p = 0.000)	0.738	-2.32%
Frequency	2018.2	-0.015 (CI = +/-0.020; p = 0.125)	0.111 (CI = +/-0.085; p = 0.015)	0.010 (CI = +/-0.004; p = 0.000)	0.758	-1.53%
Frequency	2019.1	-0.018 (CI = +/-0.025; p = 0.143)	0.115 (CI = +/-0.091; p = 0.019)	0.010 (CI = +/-0.005; p = 0.000)	0.736	-1.80%

BI

Coverage = BI

End Trend Period = 2024.2

Excluded Points = NA

Parameters Included: time, scalar_level_change, seasonality, non_phys_dam_xs_inf

Scalar Level Change Start Date = 2020-11-01

Loss Cost	2011.1	0.050 (CI = +/-0.023; p = 0.000)	0.251 (CI = +/-0.108; p = 0.000)	0.270 (CI = +/-0.258; p = 0.041)	-0.012 (CI = +/-0.213; p = 0.911)	0.815	+5.13%
Loss Cost	2011.2	0.049 (CI = +/-0.026; p = 0.001)	0.250 (CI = +/-0.112; p = 0.000)	0.271 (CI = +/-0.266; p = 0.046)	-0.009 (CI = +/-0.223; p = 0.932)	0.794	+5.07%
Loss Cost	2012.1	0.049 (CI = +/-0.029; p = 0.002)	0.252 (CI = +/-0.118; p = 0.000)	0.273 (CI = +/-0.274; p = 0.051)	-0.006 (CI = +/-0.234; p = 0.958)	0.787	+4.99%
Loss Cost	2012.2	0.043 (CI = +/-0.031; p = 0.009)	0.242 (CI = +/-0.121; p = 0.000)	0.288 (CI = +/-0.279; p = 0.044)	0.016 (CI = +/-0.241; p = 0.894)	0.759	+4.43%
Loss Cost	2013.1	0.048 (CI = +/-0.035; p = 0.010)	0.234 (CI = +/-0.126; p = 0.001)	0.277 (CI = +/-0.286; p = 0.057)	-0.003 (CI = +/-0.253; p = 0.982)	0.761	+4.91%
Loss Cost	2013.2	0.061 (CI = +/-0.037; p = 0.003)	0.254 (CI = +/-0.122; p = 0.000)	0.241 (CI = +/-0.276; p = 0.084)	-0.051 (CI = +/-0.248; p = 0.669)	0.789	+6.29%
Loss Cost	2014.1	0.068 (CI = +/-0.042; p = 0.003)	0.243 (CI = +/-0.128; p = 0.001)	0.224 (CI = +/-0.284; p = 0.116)	-0.076 (CI = +/-0.262; p = 0.545)	0.791	+7.02%
Loss Cost	2014.2	0.069 (CI = +/-0.049; p = 0.008)	0.245 (CI = +/-0.135; p = 0.001)	0.220 (CI = +/-0.301; p = 0.141)	-0.081 (CI = +/-0.281; p = 0.548)	0.762	+7.17%
Loss Cost	2015.1	0.079 (CI = +/-0.057; p = 0.010)	0.233 (CI = +/-0.141; p = 0.003)	0.195 (CI = +/-0.314; p = 0.205)	-0.114 (CI = +/-0.300; p = 0.431)	0.766	+8.22%
Loss Cost	2015.2	0.076 (CI = +/-0.067; p = 0.030)	0.230 (CI = +/-0.150; p = 0.005)	0.204 (CI = +/-0.338; p = 0.217)	-0.104 (CI = +/-0.327; p = 0.506)	0.721	+7.87%
Loss Cost	2016.1	0.092 (CI = +/-0.080; p = 0.027)	0.214 (CI = +/-0.158; p = 0.012)	0.162 (CI = +/-0.361; p = 0.349)	-0.152 (CI = +/-0.355; p = 0.372)	0.728	+9.63%
Loss Cost	2016.2	0.067 (CI = +/-0.093; p = 0.145)	0.196 (CI = +/-0.161; p = 0.021)	0.232 (CI = +/-0.383; p = 0.211)	-0.084 (CI = +/-0.376; p = 0.637)	0.665	+6.88%
Loss Cost	2017.1	0.071 (CI = +/-0.119; p = 0.214)	0.193 (CI = +/-0.177; p = 0.036)	0.219 (CI = +/-0.441; p = 0.297)	-0.096 (CI = +/-0.433; p = 0.634)	0.650	+7.41%
Loss Cost	2017.2	0.077 (CI = +/-0.152; p = 0.289)	0.195 (CI = +/-0.192; p = 0.047)	0.205 (CI = +/-0.523; p = 0.402)	-0.108 (CI = +/-0.500; p = 0.641)	0.594	+7.95%
Loss Cost	2018.1	0.059 (CI = +/-0.207; p = 0.534)	0.205 (CI = +/-0.216; p = 0.061)	0.251 (CI = +/-0.655; p = 0.408)	-0.070 (CI = +/-0.603; p = 0.799)	0.567	+6.10%
Loss Cost	2018.2	0.164 (CI = +/-0.235; p = 0.145)	0.233 (CI = +/-0.202; p = 0.029)	-0.040 (CI = +/-0.713; p = 0.901)	-0.270 (CI = +/-0.613; p = 0.340)	0.670	+17.87%
Loss Cost	2019.1	0.276 (CI = +/-0.301; p = 0.067)	0.185 (CI = +/-0.214; p = 0.081)	-0.342 (CI = +/-0.874; p = 0.385)	-0.464 (CI = +/-0.688; p = 0.155)	0.724	+31.76%
Severity	2011.1	0.069 (CI = +/-0.018; p = 0.000)	0.114 (CI = +/-0.083; p = 0.009)	0.050 (CI = +/-0.199; p = 0.605)	0.156 (CI = +/-0.164; p = 0.062)	0.920	+7.12%
Severity	2011.2	0.068 (CI = +/-0.020; p = 0.000)	0.112 (CI = +/-0.086; p = 0.013)	0.052 (CI = +/-0.205; p = 0.605)	0.158 (CI = +/-0.172; p = 0.069)	0.911	+7.07%
Severity	2012.1	0.073 (CI = +/-0.021; p = 0.000)	0.103 (CI = +/-0.088; p = 0.024)	0.041 (CI = +/-0.205; p = 0.681)	0.139 (CI = +/-0.175; p = 0.115)	0.912	+7.55%
Severity	2012.2	0.074 (CI = +/-0.024; p = 0.000)	0.106 (CI = +/-0.092; p = 0.026)	0.037 (CI = +/-0.212; p = 0.723)	0.132 (CI = +/-0.184; p = 0.150)	0.903	+7.73%
Severity	2013.1	0.080 (CI = +/-0.026; p = 0.000)	0.095 (CI = +/-0.094; p = 0.047)	0.022 (CI = +/-0.213; p = 0.833)	0.107 (CI = +/-0.188; p = 0.247)	0.905	+8.38%
Severity	2013.2	0.094 (CI = +/-0.025; p = 0.000)	0.115 (CI = +/-0.084; p = 0.010)	-0.015 (CI = +/-0.189; p = 0.867)	0.057 (CI = +/-0.170; p = 0.486)	0.928	+9.84%
Severity	2014.1	0.091 (CI = +/-0.029; p = 0.000)	0.120 (CI = +/-0.088; p = 0.011)	-0.008 (CI = +/-0.197; p = 0.936)	0.069 (CI = +/-0.181; p = 0.433)	0.920	+9.50%
Severity	2014.2	0.088 (CI = +/-0.034; p = 0.000)	0.117 (CI = +/-0.093; p = 0.017)	0.000 (CI = +/-0.207; p = 0.999)	0.078 (CI = +/-0.193; p = 0.405)	0.905	+9.21%
Severity	2015.1	0.087 (CI = +/-0.040; p = 0.000)	0.118 (CI = +/-0.099; p = 0.023)	0.002 (CI = +/-0.220; p = 0.985)	0.081 (CI = +/-0.210; p = 0.427)	0.895	+9.12%
Severity	2015.2	0.074 (CI = +/-0.045; p = 0.003)	0.106 (CI = +/-0.100; p = 0.039)	0.037 (CI = +/-0.225; p = 0.728)	0.119 (CI = +/-0.217; p = 0.258)	0.880	+7.73%
Severity	2016.1	0.093 (CI = +/-0.051; p = 0.002)	0.088 (CI = +/-0.100; p = 0.079)	-0.009 (CI = +/-0.228; p = 0.930)	0.066 (CI = +/-0.224; p = 0.535)	0.891	+9.69%
Severity	2016.2	0.090 (CI = +/-0.062; p = 0.008)	0.086 (CI = +/-0.107; p = 0.105)	-0.002 (CI = +/-0.255; p = 0.984)	0.073 (CI = +/-0.250; p = 0.537)	0.868	+9.42%
Severity	2017.1	0.122 (CI = +/-0.070; p = 0.003)	0.062 (CI = +/-0.104; p = 0.215)	-0.085 (CI = +/-0.260; p = 0.486)	-0.009 (CI = +/-0.255; p = 0.942)	0.889	+12.92%
Severity	2017.2	0.142 (CI = +/-0.086; p = 0.004)	0.072 (CI = +/-0.108; p = 0.169)	-0.143 (CI = +/-0.295; p = 0.306)	-0.057 (CI = +/-0.282; p = 0.662)	0.878	+15.31%
Severity	2018.1	0.142 (CI = +/-0.118; p = 0.023)	0.072 (CI = +/-0.123; p = 0.218)	-0.143 (CI = +/-0.372; p = 0.406)	-0.057 (CI = +/-0.342; p = 0.714)	0.848	+15.31%
Severity	2018.2	0.185 (CI = +/-0.146; p = 0.019)	0.083 (CI = +/-0.125; p = 0.163)	-0.260 (CI = +/-0.441; p = 0.211)	-0.137 (CI = +/-0.379; p = 0.428)	0.838	+20.29%
Severity	2019.1	0.290 (CI = +/-0.151; p = 0.003)	0.038 (CI = +/-0.108; p = 0.429)	-0.545 (CI = +/-0.439; p = 0.022)	-0.320 (CI = +/-0.345; p = 0.064)	0.902	+33.59%
Frequency	2011.1	-0.019 (CI = +/-0.019; p = 0.055)	0.138 (CI = +/-0.090; p = 0.004)	0.219 (CI = +/-0.215; p = 0.046)	-0.168 (CI = +/-0.178; p = 0.064)	0.543	-1.87%
Frequency	2011.2	-0.019 (CI = +/-0.021; p = 0.081)	0.138 (CI = +/-0.094; p = 0.006)	0.220 (CI = +/-0.222; p = 0.052)	-0.167 (CI = +/-0.186; p = 0.075)	0.536	-1.87%
Frequency	2012.1	-0.024 (CI = +/-0.023; p = 0.042)	0.149 (CI = +/-0.095; p = 0.004)	0.232 (CI = +/-0.222; p = 0.041)	-0.145 (CI = +/-0.189; p = 0.127)	0.556	-2.38%
Frequency	2012.2	-0.031 (CI = +/-0.025; p = 0.016)	0.136 (CI = +/-0.095; p = 0.007)	0.251 (CI = +/-0.218; p = 0.026)	-0.116 (CI = +/-0.189; p = 0.215)	0.596	-3.06%
Frequency	2013.1	-0.033 (CI = +/-0.028; p = 0.025)	0.139 (CI = +/-0.099; p = 0.009)	0.255 (CI = +/-0.226; p = 0.029)	-0.110 (CI = +/-0.200; p = 0.263)	0.561	-3.20%
Frequency	2013.2	-0.033 (CI = +/-0.032; p = 0.043)	0.138 (CI = +/-0.104; p = 0.012)	0.256 (CI = +/-0.236; p = 0.035)	-0.109 (CI = +/-0.212; p = 0.295)	0.548	-3.24%
Frequency	2014.1	-0.023 (CI = +/-0.035; p = 0.182)	0.123 (CI = +/-0.105; p = 0.025)	0.231 (CI = +/-0.235; p = 0.053)	-0.145 (CI = +/-0.216; p = 0.174)	0.469	-2.27%
Frequency	2014.2	-0.019 (CI = +/-0.040; p = 0.333)	0.128 (CI = +/-0.111; p = 0.026)	0.220 (CI = +/-0.247; p = 0.077)	-0.159 (CI = +/-0.230; p = 0.162)	0.452	-1.87%
Frequency	2015.1	-0.008 (CI = +/-0.046; p = 0.707)	0.115 (CI = +/-0.114; p = 0.049)	0.193 (CI = +/-0.254; p = 0.126)	-0.194 (CI = +/-0.242; p = 0.108)	0.379	-0.82%
Frequency	2015.2	0.001 (CI = +/-0.053; p = 0.959)	0.124 (CI = +/-0.119; p = 0.042)	0.167 (CI = +/-0.268; p = 0.203)	-0.223 (CI = +/-0.259; p = 0.085)	0.379	+0.13%
Frequency	2016.1	-0.001 (CI = +/-0.065; p = 0.985)	0.126 (CI = +/-0.129; p = 0.054)	0.171 (CI = +/-0.293; p = 0.228)	-0.218 (CI = +/-0.288; p = 0.126)	0.349	-0.06%
Frequency	2016.2	-0.023 (CI = +/-0.075; p = 0.507)	0.110 (CI = +/-0.129; p = 0.088)	0.235 (CI = +/-0.307; p = 0.122)	-0.156 (CI = +/-0.302; p = 0.280)	0.397	-2.32%
Frequency	2017.1	-0.050 (CI = +/-0.091; p = 0.249)	0.130 (CI = +/-0.135; p = 0.057)	0.304 (CI = +/-0.335; p = 0.071)	-0.088 (CI = +/-0.329; p = 0.570)	0.440	-4.88%
Frequency	2017.2	-0.066 (CI = +/-0.114; p = 0.227)	0.123 (CI = +/-0.144; p = 0.086)	0.348 (CI = +/-0.392; p = 0.076)	-0.051 (CI = +/-0.374; p = 0.768)	0.437	-6.38%
Frequency	2018.1	-0.083 (CI = +/-0.155; p = 0.254)	0.133 (CI = +/-0.161; p = 0.096)	0.395 (CI = +/-0.489; p = 0.101)	-0.013 (CI = +/-0.450; p = 0.950)	0.353	-7.99%
Frequency	2018.2	-0.020 (CI = +/-0.187; p = 0.808)	0.150 (CI = +/-0.161; p = 0.064)	0.220 (CI = +/-0.567; p = 0.396)	-0.132 (CI = +/-0.488; p = 0.549)	0.328	-2.01%
Frequency	2019.1	-0.014 (CI = +/-0.269; p = 0.907)	0.147 (CI = +/-0.192; p = 0.113)	0.203 (CI = +/-0.780; p = 0.559)	-0.144 (CI = +/-0.614; p = 0.597)	0.210	-1.37%

BI

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

Loss Cost	2011.1	0.050 (CI = +/-0.023; p = 0.000)	0.254 (CI = +/-0.119; p = 0.000)	0.723	+5.11%
Loss Cost	2011.2	0.049 (CI = +/-0.026; p = 0.001)	0.251 (CI = +/-0.127; p = 0.001)	0.670	+5.03%
Loss Cost	2012.1	0.048 (CI = +/-0.030; p = 0.004)	0.255 (CI = +/-0.137; p = 0.001)	0.663	+4.90%
Loss Cost	2012.2	0.041 (CI = +/-0.033; p = 0.018)	0.238 (CI = +/-0.142; p = 0.003)	0.575	+4.20%
Loss Cost	2013.1	0.046 (CI = +/-0.038; p = 0.021)	0.225 (CI = +/-0.152; p = 0.008)	0.585	+4.73%
Loss Cost	2013.2	0.061 (CI = +/-0.037; p = 0.004)	0.258 (CI = +/-0.140; p = 0.002)	0.702	+6.31%
Loss Cost	2014.1	0.069 (CI = +/-0.044; p = 0.006)	0.240 (CI = +/-0.151; p = 0.006)	0.721	+7.19%
Loss Cost	2014.2	0.070 (CI = +/-0.053; p = 0.016)	0.242 (CI = +/-0.169; p = 0.011)	0.646	+7.30%
Loss Cost	2015.1	0.083 (CI = +/-0.065; p = 0.019)	0.218 (CI = +/-0.186; p = 0.027)	0.674	+8.70%
Loss Cost	2015.2	0.077 (CI = +/-0.082; p = 0.062)	0.208 (CI = +/-0.214; p = 0.055)	0.526	+8.00%
Loss Cost	2016.1	0.101 (CI = +/-0.105; p = 0.056)	0.172 (CI = +/-0.241; p = 0.127)	0.589	+10.68%
Loss Cost	2016.2	0.055 (CI = +/-0.096; p = 0.187)	0.117 (CI = +/-0.193; p = 0.168)	0.359	+5.64%
Loss Cost	2017.1	0.063 (CI = +/-0.166; p = 0.316)	0.108 (CI = +/-0.284; p = 0.312)	0.298	+6.46%
Loss Cost	2017.2	0.026 (CI = +/-0.296; p = 0.743)	0.078 (CI = +/-0.427; p = 0.517)	-0.454	+2.62%
Loss Cost	2018.1	-0.079 (CI = +/-0.919; p = 0.471)	0.165 (CI = +/-1.027; p = 0.290)	0.425	-7.63%
Loss Cost	2018.2	-0.007 (CI = +/-NaN; p = NaN)	0.201 (CI = +/-NaN; p = NaN)	NaN	-0.70%
Loss Cost	2019.1	0.396 (CI = +/-NaN; p = NaN)	NA (CI = +/-NA; p = NA)	NaN	+48.54%
Severity	2011.1	0.060 (CI = +/-0.019; p = 0.000)	0.136 (CI = +/-0.100; p = 0.011)	0.766	+6.21%
Severity	2011.2	0.059 (CI = +/-0.022; p = 0.000)	0.133 (CI = +/-0.106; p = 0.018)	0.712	+6.07%
Severity	2012.1	0.063 (CI = +/-0.024; p = 0.000)	0.123 (CI = +/-0.112; p = 0.035)	0.715	+6.45%
Severity	2012.2	0.063 (CI = +/-0.028; p = 0.000)	0.125 (CI = +/-0.121; p = 0.044)	0.662	+6.55%
Severity	2013.1	0.068 (CI = +/-0.032; p = 0.001)	0.112 (CI = +/-0.130; p = 0.083)	0.669	+7.09%
Severity	2013.2	0.083 (CI = +/-0.029; p = 0.000)	0.145 (CI = +/-0.109; p = 0.014)	0.798	+8.69%
Severity	2014.1	0.076 (CI = +/-0.033; p = 0.001)	0.162 (CI = +/-0.115; p = 0.011)	0.785	+7.84%
Severity	2014.2	0.071 (CI = +/-0.040; p = 0.003)	0.153 (CI = +/-0.126; p = 0.023)	0.694	+7.32%
Severity	2015.1	0.062 (CI = +/-0.049; p = 0.020)	0.169 (CI = +/-0.140; p = 0.025)	0.675	+6.39%
Severity	2015.2	0.041 (CI = +/-0.047; p = 0.077)	0.137 (CI = +/-0.122; p = 0.033)	0.559	+4.18%
Severity	2016.1	0.053 (CI = +/-0.062; p = 0.079)	0.119 (CI = +/-0.141; p = 0.083)	0.593	+5.44%
Severity	2016.2	0.037 (CI = +/-0.080; p = 0.264)	0.101 (CI = +/-0.161; p = 0.157)	0.311	+3.80%
Severity	2017.1	0.063 (CI = +/-0.120; p = 0.193)	0.071 (CI = +/-0.204; p = 0.350)	0.417	+6.49%
Severity	2017.2	0.068 (CI = +/-0.249; p = 0.361)	0.075 (CI = +/-0.360; p = 0.463)	0.046	+7.05%
Severity	2018.1	-0.032 (CI = +/-0.027; p = 0.042)	0.159 (CI = +/-0.030; p = 0.010)	0.999	-3.18%
Severity	2018.2	-0.030 (CI = +/-NaN; p = NaN)	0.160 (CI = +/-NaN; p = NaN)	NaN	-2.97%
Severity	2019.1	0.290 (CI = +/-NaN; p = NaN)	NA (CI = +/-NA; p = NA)	NaN	+33.65%
Frequency	2011.1	-0.010 (CI = +/-0.021; p = 0.304)	0.117 (CI = +/-0.108; p = 0.036)	0.192	-1.04%
Frequency	2011.2	-0.010 (CI = +/-0.024; p = 0.382)	0.119 (CI = +/-0.116; p = 0.045)	0.186	-0.99%
Frequency	2012.1	-0.015 (CI = +/-0.026; p = 0.248)	0.132 (CI = +/-0.121; p = 0.035)	0.230	-1.46%
Frequency	2012.2	-0.022 (CI = +/-0.028; p = 0.106)	0.113 (CI = +/-0.121; p = 0.063)	0.272	-2.21%
Frequency	2013.1	-0.022 (CI = +/-0.033; p = 0.165)	0.113 (CI = +/-0.132; p = 0.087)	0.194	-2.20%
Frequency	2013.2	-0.022 (CI = +/-0.039; p = 0.231)	0.113 (CI = +/-0.145; p = 0.113)	0.180	-2.19%
Frequency	2014.1	-0.006 (CI = +/-0.040; p = 0.739)	0.078 (CI = +/-0.138; p = 0.230)	-0.030	-0.60%
Frequency	2014.2	0.000 (CI = +/-0.048; p = 0.994)	0.089 (CI = +/-0.151; p = 0.210)	-0.015	-0.02%
Frequency	2015.1	0.021 (CI = +/-0.049; p = 0.333)	0.050 (CI = +/-0.140; p = 0.429)	0.017	+2.17%
Frequency	2015.2	0.036 (CI = +/-0.056; p = 0.166)	0.071 (CI = +/-0.145; p = 0.274)	0.195	+3.66%
Frequency	2016.1	0.049 (CI = +/-0.075; p = 0.155)	0.053 (CI = +/-0.171; p = 0.465)	0.239	+4.97%
Frequency	2016.2	0.018 (CI = +/-0.074; p = 0.544)	0.016 (CI = +/-0.149; p = 0.775)	-0.324	+1.77%
Frequency	2017.1	0.000 (CI = +/-0.119; p = 0.995)	0.037 (CI = +/-0.203; p = 0.601)	-0.484	-0.02%
Frequency	2017.2	-0.042 (CI = +/-0.136; p = 0.312)	0.002 (CI = +/-0.196; p = 0.966)	-0.053	-4.14%
Frequency	2018.1	-0.047 (CI = +/-0.892; p = 0.624)	0.006 (CI = +/-0.997; p = 0.950)	-0.986	-4.60%
Frequency	2018.2	0.023 (CI = +/-NaN; p = NaN)	0.041 (CI = +/-NaN; p = NaN)	NaN	+2.34%
Frequency	2019.1	0.106 (CI = +/-NaN; p = NaN)	NA (CI = +/-NA; p = NA)	NaN	+11.14%

BI

Coverage = BI

End Trend Period = 2025.2

Excluded Points = NA

Parameters Included: time, seasonality, mobility

Loss Cost	2011.1	0.065 (CI = +/-0.011; p = 0.000)	0.222 (CI = +/-0.092; p = 0.000)	0.009 (CI = +/-0.005; p = 0.002)	0.863	+6.70%
Loss Cost	2011.2	0.065 (CI = +/-0.012; p = 0.000)	0.223 (CI = +/-0.095; p = 0.000)	0.009 (CI = +/-0.006; p = 0.003)	0.848	+6.72%
Loss Cost	2012.1	0.066 (CI = +/-0.013; p = 0.000)	0.220 (CI = +/-0.099; p = 0.000)	0.009 (CI = +/-0.006; p = 0.003)	0.844	+6.79%
Loss Cost	2012.2	0.064 (CI = +/-0.013; p = 0.000)	0.213 (CI = +/-0.102; p = 0.000)	0.009 (CI = +/-0.006; p = 0.004)	0.822	+6.64%
Loss Cost	2013.1	0.067 (CI = +/-0.014; p = 0.000)	0.201 (CI = +/-0.103; p = 0.001)	0.009 (CI = +/-0.006; p = 0.003)	0.832	+6.93%
Loss Cost	2013.2	0.072 (CI = +/-0.014; p = 0.000)	0.220 (CI = +/-0.097; p = 0.000)	0.009 (CI = +/-0.005; p = 0.002)	0.859	+7.42%
Loss Cost	2014.1	0.074 (CI = +/-0.014; p = 0.000)	0.210 (CI = +/-0.099; p = 0.000)	0.009 (CI = +/-0.005; p = 0.002)	0.865	+7.70%
Loss Cost	2014.2	0.074 (CI = +/-0.016; p = 0.000)	0.209 (CI = +/-0.104; p = 0.000)	0.009 (CI = +/-0.005; p = 0.003)	0.846	+7.69%
Loss Cost	2015.1	0.077 (CI = +/-0.017; p = 0.000)	0.199 (CI = +/-0.107; p = 0.001)	0.009 (CI = +/-0.005; p = 0.004)	0.850	+7.97%
Loss Cost	2015.2	0.075 (CI = +/-0.018; p = 0.000)	0.191 (CI = +/-0.112; p = 0.002)	0.009 (CI = +/-0.006; p = 0.004)	0.827	+7.74%
Loss Cost	2016.1	0.077 (CI = +/-0.020; p = 0.000)	0.181 (CI = +/-0.117; p = 0.005)	0.009 (CI = +/-0.006; p = 0.005)	0.829	+8.05%
Loss Cost	2016.2	0.070 (CI = +/-0.019; p = 0.000)	0.155 (CI = +/-0.107; p = 0.008)	0.010 (CI = +/-0.005; p = 0.001)	0.829	+7.24%
Loss Cost	2017.1	0.070 (CI = +/-0.022; p = 0.000)	0.155 (CI = +/-0.115; p = 0.012)	0.010 (CI = +/-0.005; p = 0.002)	0.822	+7.23%
Loss Cost	2017.2	0.067 (CI = +/-0.025; p = 0.000)	0.146 (CI = +/-0.122; p = 0.023)	0.010 (CI = +/-0.006; p = 0.003)	0.800	+8.94%
Loss Cost	2018.1	0.062 (CI = +/-0.028; p = 0.000)	0.159 (CI = +/-0.127; p = 0.019)	0.010 (CI = +/-0.006; p = 0.002)	0.800	+6.36%
Loss Cost	2018.2	0.069 (CI = +/-0.032; p = 0.001)	0.177 (CI = +/-0.134; p = 0.015)	0.009 (CI = +/-0.006; p = 0.008)	0.810	+7.12%
Loss Cost	2019.1	0.067 (CI = +/-0.041; p = 0.004)	0.179 (CI = +/-0.146; p = 0.021)	0.010 (CI = +/-0.007; p = 0.014)	0.804	+6.97%
Severity	2011.1	0.079 (CI = +/-0.011; p = 0.000)	0.101 (CI = +/-0.094; p = 0.036)	-0.001 (CI = +/-0.006; p = 0.694)	0.892	+8.25%
Severity	2011.2	0.080 (CI = +/-0.012; p = 0.000)	0.102 (CI = +/-0.097; p = 0.041)	-0.001 (CI = +/-0.006; p = 0.698)	0.880	+8.28%
Severity	2012.1	0.082 (CI = +/-0.012; p = 0.000)	0.090 (CI = +/-0.098; p = 0.070)	-0.001 (CI = +/-0.006; p = 0.713)	0.883	+8.53%
Severity	2012.2	0.083 (CI = +/-0.013; p = 0.000)	0.094 (CI = +/-0.102; p = 0.068)	-0.001 (CI = +/-0.006; p = 0.706)	0.872	+8.63%
Severity	2013.1	0.085 (CI = +/-0.014; p = 0.000)	0.083 (CI = +/-0.104; p = 0.111)	-0.001 (CI = +/-0.006; p = 0.710)	0.873	+8.90%
Severity	2013.2	0.089 (CI = +/-0.014; p = 0.000)	0.101 (CI = +/-0.099; p = 0.045)	-0.001 (CI = +/-0.005; p = 0.618)	0.888	+9.36%
Severity	2014.1	0.088 (CI = +/-0.015; p = 0.000)	0.107 (CI = +/-0.104; p = 0.044)	-0.001 (CI = +/-0.006; p = 0.629)	0.876	+9.23%
Severity	2014.2	0.087 (CI = +/-0.016; p = 0.000)	0.101 (CI = +/-0.108; p = 0.065)	-0.001 (CI = +/-0.006; p = 0.663)	0.855	+9.09%
Severity	2015.1	0.087 (CI = +/-0.018; p = 0.000)	0.103 (CI = +/-0.114; p = 0.074)	-0.001 (CI = +/-0.006; p = 0.675)	0.839	+9.05%
Severity	2015.2	0.083 (CI = +/-0.019; p = 0.000)	0.089 (CI = +/-0.116; p = 0.124)	-0.001 (CI = +/-0.006; p = 0.766)	0.810	+8.67%
Severity	2016.1	0.087 (CI = +/-0.020; p = 0.000)	0.075 (CI = +/-0.119; p = 0.198)	-0.001 (CI = +/-0.006; p = 0.707)	0.815	+9.11%
Severity	2016.2	0.086 (CI = +/-0.023; p = 0.000)	0.070 (CI = +/-0.126; p = 0.258)	-0.001 (CI = +/-0.006; p = 0.765)	0.777	+8.94%
Severity	2017.1	0.090 (CI = +/-0.025; p = 0.000)	0.057 (CI = +/-0.131; p = 0.366)	-0.001 (CI = +/-0.006; p = 0.686)	0.776	+9.42%
Severity	2017.2	0.090 (CI = +/-0.029; p = 0.000)	0.057 (CI = +/-0.141; p = 0.400)	-0.001 (CI = +/-0.007; p = 0.705)	0.733	+9.42%
Severity	2018.1	0.085 (CI = +/-0.033; p = 0.000)	0.068 (CI = +/-0.149; p = 0.341)	-0.001 (CI = +/-0.007; p = 0.824)	0.683	+8.89%
Severity	2018.2	0.084 (CI = +/-0.040; p = 0.001)	0.065 (CI = +/-0.164; p = 0.400)	-0.001 (CI = +/-0.008; p = 0.872)	0.612	+8.78%
Severity	2019.1	0.086 (CI = +/-0.050; p = 0.003)	0.064 (CI = +/-0.179; p = 0.447)	-0.001 (CI = +/-0.009; p = 0.856)	0.561	+8.93%
Frequency	2011.1	-0.014 (CI = +/-0.008; p = 0.002)	0.121 (CI = +/-0.071; p = 0.002)	0.010 (CI = +/-0.004; p = 0.000)	0.677	-1.44%
Frequency	2011.2	-0.014 (CI = +/-0.009; p = 0.003)	0.121 (CI = +/-0.074; p = 0.002)	0.010 (CI = +/-0.004; p = 0.000)	0.673	-1.44%
Frequency	2012.1	-0.016 (CI = +/-0.009; p = 0.002)	0.130 (CI = +/-0.075; p = 0.001)	0.010 (CI = +/-0.004; p = 0.000)	0.686	-1.61%
Frequency	2012.2	-0.018 (CI = +/-0.010; p = 0.001)	0.119 (CI = +/-0.074; p = 0.003)	0.010 (CI = +/-0.004; p = 0.000)	0.717	-1.83%
Frequency	2013.1	-0.018 (CI = +/-0.010; p = 0.001)	0.118 (CI = +/-0.077; p = 0.004)	0.010 (CI = +/-0.004; p = 0.000)	0.693	-1.81%
Frequency	2013.2	-0.018 (CI = +/-0.011; p = 0.003)	0.119 (CI = +/-0.080; p = 0.006)	0.010 (CI = +/-0.004; p = 0.000)	0.686	-1.78%
Frequency	2014.1	-0.014 (CI = +/-0.011; p = 0.015)	0.103 (CI = +/-0.076; p = 0.011)	0.010 (CI = +/-0.004; p = 0.000)	0.673	-1.40%
Frequency	2014.2	-0.013 (CI = +/-0.012; p = 0.035)	0.108 (CI = +/-0.079; p = 0.010)	0.010 (CI = +/-0.004; p = 0.000)	0.667	-1.28%
Frequency	2015.1	-0.010 (CI = +/-0.012; p = 0.111)	0.096 (CI = +/-0.079; p = 0.020)	0.010 (CI = +/-0.004; p = 0.000)	0.642	-0.99%
Frequency	2015.2	-0.009 (CI = +/-0.014; p = 0.202)	0.102 (CI = +/-0.083; p = 0.019)	0.010 (CI = +/-0.004; p = 0.000)	0.639	-0.85%
Frequency	2016.1	-0.010 (CI = +/-0.015; p = 0.187)	0.106 (CI = +/-0.087; p = 0.020)	0.010 (CI = +/-0.004; p = 0.000)	0.631	-0.97%
Frequency	2016.2	-0.016 (CI = +/-0.014; p = 0.032)	0.085 (CI = +/-0.079; p = 0.036)	0.010 (CI = +/-0.004; p = 0.000)	0.723	-1.56%
Frequency	2017.1	-0.020 (CI = +/-0.015; p = 0.011)	0.098 (CI = +/-0.078; p = 0.017)	0.011 (CI = +/-0.004; p = 0.000)	0.760	-2.00%
Frequency	2017.2	-0.023 (CI = +/-0.017; p = 0.010)	0.090 (CI = +/-0.082; p = 0.034)	0.011 (CI = +/-0.004; p = 0.000)	0.768	-2.26%
Frequency	2018.1	-0.023 (CI = +/-0.019; p = 0.022)	0.091 (CI = +/-0.088; p = 0.043)	0.011 (CI = +/-0.004; p = 0.000)	0.738	-2.32%
Frequency	2018.2	-0.015 (CI = +/-0.020; p = 0.125)	0.111 (CI = +/-0.085; p = 0.015)	0.010 (CI = +/-0.004; p = 0.000)	0.758	-1.53%
Frequency	2019.1	-0.018 (CI = +/-0.025; p = 0.143)	0.115 (CI = +/-0.091; p = 0.019)	0.010 (CI = +/-0.005; p = 0.000)	0.736	-1.80%

BI

Coverage = BI

End Trend Period = 2025.2

Excluded Points = NA

Parameters Included: time

Loss Cost	2011.1	0.062 (CI = +/-0.016; p = 0.000)	0.674	+6.36%
Loss Cost	2011.2	0.060 (CI = +/-0.017; p = 0.000)	0.643	+6.22%
Loss Cost	2012.1	0.063 (CI = +/-0.018; p = 0.000)	0.642	+6.47%
Loss Cost	2012.2	0.060 (CI = +/-0.019; p = 0.000)	0.600	+6.14%
Loss Cost	2013.1	0.064 (CI = +/-0.020; p = 0.000)	0.630	+6.64%
Loss Cost	2013.2	0.067 (CI = +/-0.021; p = 0.000)	0.631	+6.97%
Loss Cost	2014.1	0.072 (CI = +/-0.022; p = 0.000)	0.656	+7.52%
Loss Cost	2014.2	0.071 (CI = +/-0.024; p = 0.000)	0.615	+7.32%
Loss Cost	2015.1	0.076 (CI = +/-0.026; p = 0.000)	0.640	+7.93%
Loss Cost	2015.2	0.073 (CI = +/-0.028; p = 0.000)	0.588	+7.53%
Loss Cost	2016.1	0.079 (CI = +/-0.030; p = 0.000)	0.616	+8.26%
Loss Cost	2016.2	0.071 (CI = +/-0.031; p = 0.000)	0.552	+7.32%
Loss Cost	2017.1	0.076 (CI = +/-0.034; p = 0.000)	0.556	+7.88%
Loss Cost	2017.2	0.074 (CI = +/-0.038; p = 0.001)	0.495	+7.65%
Loss Cost	2018.1	0.077 (CI = +/-0.044; p = 0.002)	0.473	+8.03%
Loss Cost	2018.2	0.086 (CI = +/-0.049; p = 0.002)	0.488	+8.93%
Loss Cost	2019.1	0.099 (CI = +/-0.054; p = 0.002)	0.537	+10.36%
Severity	2011.1	0.081 (CI = +/-0.011; p = 0.000)	0.881	+8.39%
Severity	2011.2	0.080 (CI = +/-0.012; p = 0.000)	0.869	+8.34%
Severity	2012.1	0.083 (CI = +/-0.012; p = 0.000)	0.875	+8.67%
Severity	2012.2	0.083 (CI = +/-0.013; p = 0.000)	0.863	+8.69%
Severity	2013.1	0.087 (CI = +/-0.014; p = 0.000)	0.869	+9.04%
Severity	2013.2	0.090 (CI = +/-0.014; p = 0.000)	0.876	+9.43%
Severity	2014.1	0.090 (CI = +/-0.016; p = 0.000)	0.861	+9.41%
Severity	2014.2	0.087 (CI = +/-0.017; p = 0.000)	0.842	+9.14%
Severity	2015.1	0.088 (CI = +/-0.018; p = 0.000)	0.826	+9.23%
Severity	2015.2	0.083 (CI = +/-0.019; p = 0.000)	0.804	+8.69%
Severity	2016.1	0.088 (CI = +/-0.020; p = 0.000)	0.817	+9.25%
Severity	2016.2	0.086 (CI = +/-0.022; p = 0.000)	0.785	+8.93%
Severity	2017.1	0.091 (CI = +/-0.024; p = 0.000)	0.791	+9.49%
Severity	2017.2	0.089 (CI = +/-0.027; p = 0.000)	0.754	+9.33%
Severity	2018.1	0.086 (CI = +/-0.030; p = 0.000)	0.706	+8.97%
Severity	2018.2	0.083 (CI = +/-0.035; p = 0.000)	0.649	+8.67%
Severity	2019.1	0.085 (CI = +/-0.040; p = 0.001)	0.611	+8.92%
Frequency	2011.1	-0.019 (CI = +/-0.013; p = 0.004)	0.229	-1.88%
Frequency	2011.2	-0.020 (CI = +/-0.013; p = 0.005)	0.226	-1.96%
Frequency	2012.1	-0.020 (CI = +/-0.014; p = 0.007)	0.218	-2.02%
Frequency	2012.2	-0.024 (CI = +/-0.015; p = 0.003)	0.271	-2.34%
Frequency	2013.1	-0.022 (CI = +/-0.016; p = 0.009)	0.223	-2.20%
Frequency	2013.2	-0.023 (CI = +/-0.017; p = 0.013)	0.208	-2.25%
Frequency	2014.1	-0.017 (CI = +/-0.018; p = 0.053)	0.121	-1.73%
Frequency	2014.2	-0.017 (CI = +/-0.019; p = 0.085)	0.094	-1.67%
Frequency	2015.1	-0.012 (CI = +/-0.020; p = 0.233)	0.024	-1.19%
Frequency	2015.2	-0.011 (CI = +/-0.022; p = 0.327)	0.001	-1.07%
Frequency	2016.1	-0.009 (CI = +/-0.025; p = 0.448)	-0.021	-0.91%
Frequency	2016.2	-0.015 (CI = +/-0.026; p = 0.251)	0.023	-1.48%
Frequency	2017.1	-0.015 (CI = +/-0.030; p = 0.305)	0.007	-1.47%
Frequency	2017.2	-0.015 (CI = +/-0.034; p = 0.341)	-0.002	-1.53%
Frequency	2018.1	-0.009 (CI = +/-0.037; p = 0.622)	-0.052	-0.87%
Frequency	2018.2	0.002 (CI = +/-0.040; p = 0.899)	-0.076	+0.24%
Frequency	2019.1	0.013 (CI = +/-0.043; p = 0.524)	-0.046	+1.32%

Total PD

Coverage = Total PD

End Trend Period = 2025.2

Excluded Points = NA

Parameters Included: time, mobility, new_normal

Loss Cost	2011.1	-0.007 (CI = +/-0.024; p = 0.541)	0.011 (CI = +/-0.008; p = 0.008)	0.160 (CI = +/-0.239; p = 0.181)	0.449	-0.71%
Loss Cost	2011.2	-0.010 (CI = +/-0.026; p = 0.415)	0.011 (CI = +/-0.008; p = 0.013)	0.182 (CI = +/-0.250; p = 0.147)	0.456	-1.03%
Loss Cost	2012.1	-0.012 (CI = +/-0.028; p = 0.399)	0.011 (CI = +/-0.009; p = 0.018)	0.191 (CI = +/-0.265; p = 0.149)	0.455	-1.17%
Loss Cost	2012.2	-0.023 (CI = +/-0.029; p = 0.121)	0.009 (CI = +/-0.008; p = 0.032)	0.260 (CI = +/-0.260; p = 0.050)	0.520	-2.23%
Loss Cost	2013.1	-0.024 (CI = +/-0.032; p = 0.142)	0.009 (CI = +/-0.009; p = 0.042)	0.267 (CI = +/-0.278; p = 0.059)	0.514	-2.34%
Loss Cost	2013.2	-0.024 (CI = +/-0.036; p = 0.176)	0.009 (CI = +/-0.009; p = 0.052)	0.271 (CI = +/-0.298; p = 0.072)	0.505	-2.40%
Loss Cost	2014.1	-0.012 (CI = +/-0.038; p = 0.525)	0.010 (CI = +/-0.009; p = 0.024)	0.198 (CI = +/-0.299; p = 0.181)	0.515	-1.16%
Loss Cost	2014.2	-0.008 (CI = +/-0.042; p = 0.694)	0.011 (CI = +/-0.009; p = 0.025)	0.178 (CI = +/-0.321; p = 0.259)	0.509	-0.81%
Loss Cost	2015.1	0.013 (CI = +/-0.041; p = 0.524)	0.013 (CI = +/-0.008; p = 0.005)	0.068 (CI = +/-0.296; p = 0.633)	0.590	+1.27%
Loss Cost	2015.2	0.025 (CI = +/-0.044; p = 0.240)	0.014 (CI = +/-0.008; p = 0.003)	0.005 (CI = +/-0.302; p = 0.971)	0.625	+2.55%
Loss Cost	2016.1	0.033 (CI = +/-0.048; p = 0.161)	0.014 (CI = +/-0.008; p = 0.002)	-0.034 (CI = +/-0.319; p = 0.823)	0.639	+3.40%
Loss Cost	2016.2	0.023 (CI = +/-0.053; p = 0.377)	0.014 (CI = +/-0.009; p = 0.004)	0.014 (CI = +/-0.332; p = 0.929)	0.646	+2.28%
Loss Cost	2017.1	0.016 (CI = +/-0.059; p = 0.568)	0.013 (CI = +/-0.009; p = 0.005)	0.040 (CI = +/-0.354; p = 0.811)	0.647	+1.62%
Loss Cost	2017.2	0.012 (CI = +/-0.066; p = 0.690)	0.013 (CI = +/-0.009; p = 0.008)	0.053 (CI = +/-0.378; p = 0.768)	0.644	+1.25%
Loss Cost	2018.1	0.029 (CI = +/-0.068; p = 0.375)	0.013 (CI = +/-0.009; p = 0.007)	0.007 (CI = +/-0.370; p = 0.968)	0.682	+2.91%
Loss Cost	2018.2	0.043 (CI = +/-0.069; p = 0.202)	0.012 (CI = +/-0.009; p = 0.009)	-0.018 (CI = +/-0.361; p = 0.913)	0.720	+4.36%
Loss Cost	2019.1	0.055 (CI = +/-0.070; p = 0.111)	0.011 (CI = +/-0.009; p = 0.020)	-0.020 (CI = +/-0.351; p = 0.901)	0.758	+5.67%
Severity	2011.1	0.022 (CI = +/-0.015; p = 0.006)	-0.002 (CI = +/-0.005; p = 0.414)	0.347 (CI = +/-0.153; p = 0.000)	0.867	+2.23%
Severity	2011.2	0.021 (CI = +/-0.017; p = 0.016)	-0.002 (CI = +/-0.005; p = 0.389)	0.355 (CI = +/-0.162; p = 0.000)	0.861	+2.10%
Severity	2012.1	0.023 (CI = +/-0.018; p = 0.014)	-0.002 (CI = +/-0.006; p = 0.472)	0.340 (CI = +/-0.170; p = 0.000)	0.860	+2.34%
Severity	2012.2	0.020 (CI = +/-0.020; p = 0.045)	-0.002 (CI = +/-0.006; p = 0.403)	0.358 (CI = +/-0.178; p = 0.000)	0.854	+2.05%
Severity	2013.1	0.017 (CI = +/-0.022; p = 0.111)	-0.003 (CI = +/-0.006; p = 0.351)	0.375 (CI = +/-0.189; p = 0.000)	0.848	+1.77%
Severity	2013.2	0.017 (CI = +/-0.024; p = 0.172)	-0.003 (CI = +/-0.006; p = 0.352)	0.381 (CI = +/-0.202; p = 0.001)	0.840	+1.67%
Severity	2014.1	0.020 (CI = +/-0.027; p = 0.146)	-0.002 (CI = +/-0.006; p = 0.429)	0.363 (CI = +/-0.215; p = 0.002)	0.839	+1.99%
Severity	2014.2	0.019 (CI = +/-0.031; p = 0.203)	-0.003 (CI = +/-0.007; p = 0.442)	0.365 (CI = +/-0.232; p = 0.004)	0.830	+1.95%
Severity	2015.1	0.031 (CI = +/-0.032; p = 0.055)	-0.001 (CI = +/-0.006; p = 0.639)	0.303 (CI = +/-0.230; p = 0.012)	0.856	+3.14%
Severity	2015.2	0.038 (CI = +/-0.035; p = 0.033)	-0.001 (CI = +/-0.007; p = 0.780)	0.267 (CI = +/-0.241; p = 0.032)	0.861	+3.89%
Severity	2016.1	0.042 (CI = +/-0.039; p = 0.039)	-0.001 (CI = +/-0.007; p = 0.845)	0.250 (CI = +/-0.259; p = 0.058)	0.854	+4.26%
Severity	2016.2	0.042 (CI = +/-0.044; p = 0.063)	-0.001 (CI = +/-0.007; p = 0.853)	0.249 (CI = +/-0.280; p = 0.078)	0.840	+4.28%
Severity	2017.1	0.043 (CI = +/-0.050; p = 0.089)	-0.001 (CI = +/-0.008; p = 0.867)	0.245 (CI = +/-0.302; p = 0.104)	0.826	+4.38%
Severity	2017.2	0.045 (CI = +/-0.056; p = 0.107)	-0.001 (CI = +/-0.008; p = 0.881)	0.237 (CI = +/-0.324; p = 0.138)	0.811	+4.63%
Severity	2018.1	0.058 (CI = +/-0.059; p = 0.052)	-0.001 (CI = +/-0.008; p = 0.843)	0.201 (CI = +/-0.321; p = 0.198)	0.829	+5.98%
Severity	2018.2	0.062 (CI = +/-0.065; p = 0.058)	-0.001 (CI = +/-0.008; p = 0.804)	0.193 (CI = +/-0.338; p = 0.234)	0.813	+6.41%
Severity	2019.1	0.068 (CI = +/-0.070; p = 0.056)	-0.002 (CI = +/-0.009; p = 0.684)	0.192 (CI = +/-0.351; p = 0.250)	0.800	+7.04%
Frequency	2011.1	-0.029 (CI = +/-0.017; p = 0.002)	0.014 (CI = +/-0.006; p = 0.000)	-0.187 (CI = +/-0.174; p = 0.036)	0.843	-2.87%
Frequency	2011.2	-0.031 (CI = +/-0.019; p = 0.002)	0.013 (CI = +/-0.006; p = 0.000)	-0.173 (CI = +/-0.182; p = 0.062)	0.839	-3.07%
Frequency	2012.1	-0.035 (CI = +/-0.020; p = 0.002)	0.013 (CI = +/-0.006; p = 0.000)	-0.148 (CI = +/-0.189; p = 0.119)	0.841	-3.43%
Frequency	2012.2	-0.043 (CI = +/-0.021; p = 0.000)	0.012 (CI = +/-0.006; p = 0.001)	-0.098 (CI = +/-0.185; p = 0.287)	0.864	-4.19%
Frequency	2013.1	-0.041 (CI = +/-0.023; p = 0.001)	0.012 (CI = +/-0.006; p = 0.001)	-0.108 (CI = +/-0.197; p = 0.267)	0.851	-4.03%
Frequency	2013.2	-0.041 (CI = +/-0.026; p = 0.003)	0.012 (CI = +/-0.006; p = 0.001)	-0.110 (CI = +/-0.211; p = 0.292)	0.837	-4.01%
Frequency	2014.1	-0.031 (CI = +/-0.026; p = 0.022)	0.013 (CI = +/-0.006; p = 0.000)	-0.164 (CI = +/-0.210; p = 0.118)	0.833	-3.09%
Frequency	2014.2	-0.027 (CI = +/-0.029; p = 0.067)	0.013 (CI = +/-0.006; p = 0.000)	-0.187 (CI = +/-0.223; p = 0.096)	0.817	-2.70%
Frequency	2015.1	-0.018 (CI = +/-0.031; p = 0.238)	0.014 (CI = +/-0.006; p = 0.000)	-0.235 (CI = +/-0.228; p = 0.044)	0.808	-1.81%
Frequency	2015.2	-0.013 (CI = +/-0.035; p = 0.444)	0.015 (CI = +/-0.007; p = 0.000)	-0.261 (CI = +/-0.243; p = 0.036)	0.791	-1.30%
Frequency	2016.1	-0.008 (CI = +/-0.039; p = 0.664)	0.015 (CI = +/-0.007; p = 0.000)	-0.284 (CI = +/-0.260; p = 0.034)	0.772	-0.82%
Frequency	2016.2	-0.019 (CI = +/-0.042; p = 0.342)	0.014 (CI = +/-0.007; p = 0.000)	-0.235 (CI = +/-0.264; p = 0.077)	0.792	-1.91%
Frequency	2017.1	-0.027 (CI = +/-0.046; p = 0.234)	0.014 (CI = +/-0.007; p = 0.001)	-0.205 (CI = +/-0.278; p = 0.135)	0.791	-2.64%
Frequency	2017.2	-0.033 (CI = +/-0.051; p = 0.188)	0.014 (CI = +/-0.007; p = 0.001)	-0.184 (CI = +/-0.293; p = 0.197)	0.779	-3.23%
Frequency	2018.1	-0.029 (CI = +/-0.057; p = 0.281)	0.014 (CI = +/-0.007; p = 0.001)	-0.194 (CI = +/-0.310; p = 0.199)	0.731	-2.90%
Frequency	2018.2	-0.019 (CI = +/-0.060; p = 0.487)	0.013 (CI = +/-0.007; p = 0.002)	-0.212 (CI = +/-0.311; p = 0.162)	0.655	-1.93%
Frequency	2019.1	-0.013 (CI = +/-0.064; p = 0.664)	0.013 (CI = +/-0.008; p = 0.006)	-0.213 (CI = +/-0.320; p = 0.169)	0.524	-1.28%

Total PD

Coverage = Total PD

End Trend Period = 2025.2

Excluded Points = NA

Parameters Included: time, phys_dam_xs_inf

Loss Cost	2011.1	-0.034 (CI = +/-0.022; p = 0.004)	0.457 (CI = +/-0.244; p = 0.001)	0.305	-3.33%
Loss Cost	2011.2	-0.039 (CI = +/-0.023; p = 0.002)	0.490 (CI = +/-0.249; p = 0.000)	0.340	-3.82%
Loss Cost	2012.1	-0.043 (CI = +/-0.025; p = 0.002)	0.515 (CI = +/-0.259; p = 0.000)	0.356	-4.19%
Loss Cost	2012.2	-0.055 (CI = +/-0.025; p = 0.000)	0.590 (CI = +/-0.241; p = 0.000)	0.480	-5.32%
Loss Cost	2013.1	-0.059 (CI = +/-0.027; p = 0.000)	0.617 (CI = +/-0.252; p = 0.000)	0.489	-5.74%
Loss Cost	2013.2	-0.064 (CI = +/-0.030; p = 0.000)	0.643 (CI = +/-0.264; p = 0.000)	0.496	-6.16%
Loss Cost	2014.1	-0.058 (CI = +/-0.033; p = 0.002)	0.610 (CI = +/-0.278; p = 0.000)	0.454	-5.61%
Loss Cost	2014.2	-0.060 (CI = +/-0.038; p = 0.003)	0.624 (CI = +/-0.298; p = 0.000)	0.446	-5.85%
Loss Cost	2015.1	-0.048 (CI = +/-0.041; p = 0.023)	0.560 (CI = +/-0.307; p = 0.001)	0.426	-4.71%
Loss Cost	2015.2	-0.044 (CI = +/-0.047; p = 0.063)	0.539 (CI = +/-0.334; p = 0.003)	0.415	-4.33%
Loss Cost	2016.1	-0.045 (CI = +/-0.055; p = 0.103)	0.541 (CI = +/-0.367; p = 0.006)	0.410	-4.38%
Loss Cost	2016.2	-0.067 (CI = +/-0.060; p = 0.030)	0.649 (CI = +/-0.377; p = 0.002)	0.470	-6.50%
Loss Cost	2017.1	-0.088 (CI = +/-0.068; p = 0.014)	0.743 (CI = +/-0.401; p = 0.001)	0.515	-8.38%
Loss Cost	2017.2	-0.107 (CI = +/-0.079; p = 0.012)	0.826 (CI = +/-0.440; p = 0.001)	0.544	-10.11%
Loss Cost	2018.1	-0.090 (CI = +/-0.095; p = 0.059)	0.759 (CI = +/-0.496; p = 0.006)	0.536	-8.65%
Loss Cost	2018.2	-0.065 (CI = +/-0.112; p = 0.234)	0.656 (CI = +/-0.554; p = 0.024)	0.555	-6.26%
Loss Cost	2019.1	-0.022 (CI = +/-0.128; p = 0.705)	0.500 (CI = +/-0.591; p = 0.090)	0.614	-2.22%
Severity	2011.1	0.021 (CI = +/-0.012; p = 0.001)	0.377 (CI = +/-0.135; p = 0.000)	0.875	+2.16%
Severity	2011.2	0.020 (CI = +/-0.013; p = 0.004)	0.384 (CI = +/-0.141; p = 0.000)	0.870	+2.04%
Severity	2012.1	0.022 (CI = +/-0.014; p = 0.005)	0.373 (CI = +/-0.147; p = 0.000)	0.869	+2.21%
Severity	2012.2	0.019 (CI = +/-0.016; p = 0.018)	0.390 (CI = +/-0.153; p = 0.000)	0.864	+1.95%
Severity	2013.1	0.017 (CI = +/-0.017; p = 0.058)	0.406 (CI = +/-0.160; p = 0.000)	0.859	+1.69%
Severity	2013.2	0.016 (CI = +/-0.019; p = 0.108)	0.412 (CI = +/-0.170; p = 0.000)	0.853	+1.57%
Severity	2014.1	0.018 (CI = +/-0.022; p = 0.103)	0.400 (CI = +/-0.181; p = 0.000)	0.851	+1.79%
Severity	2014.2	0.017 (CI = +/-0.025; p = 0.171)	0.406 (CI = +/-0.194; p = 0.000)	0.844	+1.68%
Severity	2015.1	0.026 (CI = +/-0.026; p = 0.048)	0.355 (CI = +/-0.195; p = 0.001)	0.865	+2.66%
Severity	2015.2	0.032 (CI = +/-0.029; p = 0.035)	0.325 (CI = +/-0.209; p = 0.004)	0.866	+3.24%
Severity	2016.1	0.034 (CI = +/-0.034; p = 0.052)	0.315 (CI = +/-0.229; p = 0.010)	0.859	+3.45%
Severity	2016.2	0.032 (CI = +/-0.040; p = 0.110)	0.324 (CI = +/-0.254; p = 0.016)	0.847	+3.27%
Severity	2017.1	0.031 (CI = +/-0.048; p = 0.193)	0.330 (CI = +/-0.286; p = 0.026)	0.834	+3.12%
Severity	2017.2	0.031 (CI = +/-0.058; p = 0.273)	0.329 (CI = +/-0.325; p = 0.047)	0.820	+3.14%
Severity	2018.1	0.050 (CI = +/-0.068; p = 0.134)	0.249 (CI = +/-0.355; p = 0.153)	0.831	+5.13%
Severity	2018.2	0.056 (CI = +/-0.083; p = 0.168)	0.226 (CI = +/-0.409; p = 0.253)	0.814	+5.76%
Severity	2019.1	0.068 (CI = +/-0.101; p = 0.168)	0.182 (CI = +/-0.469; p = 0.412)	0.799	+7.02%
Frequency	2011.1	-0.055 (CI = +/-0.019; p = 0.000)	0.080 (CI = +/-0.211; p = 0.444)	0.721	-5.38%
Frequency	2011.2	-0.059 (CI = +/-0.020; p = 0.000)	0.106 (CI = +/-0.217; p = 0.325)	0.722	-5.74%
Frequency	2012.1	-0.065 (CI = +/-0.022; p = 0.000)	0.142 (CI = +/-0.219; p = 0.194)	0.736	-6.27%
Frequency	2012.2	-0.074 (CI = +/-0.021; p = 0.000)	0.200 (CI = +/-0.208; p = 0.059)	0.782	-7.14%
Frequency	2013.1	-0.076 (CI = +/-0.024; p = 0.000)	0.211 (CI = +/-0.220; p = 0.059)	0.761	-7.30%
Frequency	2013.2	-0.079 (CI = +/-0.026; p = 0.000)	0.231 (CI = +/-0.232; p = 0.051)	0.746	-7.62%
Frequency	2014.1	-0.075 (CI = +/-0.029; p = 0.000)	0.210 (CI = +/-0.246; p = 0.091)	0.700	-7.27%
Frequency	2014.2	-0.077 (CI = +/-0.033; p = 0.000)	0.218 (CI = +/-0.264; p = 0.101)	0.665	-7.40%
Frequency	2015.1	-0.074 (CI = +/-0.038; p = 0.001)	0.205 (CI = +/-0.285; p = 0.149)	0.608	-7.18%
Frequency	2015.2	-0.076 (CI = +/-0.044; p = 0.002)	0.213 (CI = +/-0.311; p = 0.167)	0.562	-7.33%
Frequency	2016.1	-0.079 (CI = +/-0.051; p = 0.005)	0.226 (CI = +/-0.342; p = 0.181)	0.512	-7.57%
Frequency	2016.2	-0.099 (CI = +/-0.056; p = 0.002)	0.325 (CI = +/-0.352; p = 0.067)	0.573	-9.46%
Frequency	2017.1	-0.118 (CI = +/-0.063; p = 0.001)	0.412 (CI = +/-0.375; p = 0.033)	0.593	-11.16%
Frequency	2017.2	-0.138 (CI = +/-0.073; p = 0.001)	0.497 (CI = +/-0.408; p = 0.021)	0.593	-12.85%
Frequency	2018.1	-0.140 (CI = +/-0.089; p = 0.005)	0.509 (CI = +/-0.469; p = 0.035)	0.502	-13.10%
Frequency	2018.2	-0.121 (CI = +/-0.108; p = 0.031)	0.430 (CI = +/-0.530; p = 0.102)	0.320	-11.36%
Frequency	2019.1	-0.090 (CI = +/-0.127; p = 0.145)	0.318 (CI = +/-0.588; p = 0.259)	0.095	-8.64%

Total PD

Coverage = Total PD

End Trend Period = 2025.2

Excluded Points = NA

Parameters Included: time, mobility, new_normal, phys_dam_xs_inf

Loss Cost	2011.1	-0.011 (CI = +/-0.026; p = 0.384)	0.011 (CI = +/-0.008; p = 0.010)	0.006 (CI = +/-0.449; p = 0.979)	0.210 (CI = +/-0.517; p = 0.410)	0.442	-1.09%
Loss Cost	2011.2	-0.015 (CI = +/-0.028; p = 0.269)	0.011 (CI = +/-0.009; p = 0.016)	0.011 (CI = +/-0.453; p = 0.961)	0.239 (CI = +/-0.526; p = 0.358)	0.454	-1.53%
Loss Cost	2012.1	-0.018 (CI = +/-0.031; p = 0.247)	0.010 (CI = +/-0.009; p = 0.024)	0.014 (CI = +/-0.462; p = 0.952)	0.255 (CI = +/-0.543; p = 0.341)	0.454	-1.78%
Loss Cost	2012.2	-0.032 (CI = +/-0.032; p = 0.047)	0.008 (CI = +/-0.008; p = 0.046)	0.028 (CI = +/-0.428; p = 0.894)	0.345 (CI = +/-0.508; p = 0.173)	0.540	-3.16%
Loss Cost	2013.1	-0.035 (CI = +/-0.036; p = 0.053)	0.008 (CI = +/-0.009; p = 0.067)	0.031 (CI = +/-0.437; p = 0.885)	0.365 (CI = +/-0.528; p = 0.165)	0.536	-3.47%
Loss Cost	2013.2	-0.039 (CI = +/-0.041; p = 0.062)	0.008 (CI = +/-0.009; p = 0.093)	0.034 (CI = +/-0.448; p = 0.877)	0.384 (CI = +/-0.551; p = 0.161)	0.530	-3.78%
Loss Cost	2014.1	-0.025 (CI = +/-0.044; p = 0.259)	0.009 (CI = +/-0.009; p = 0.049)	0.023 (CI = +/-0.438; p = 0.915)	0.302 (CI = +/-0.552; p = 0.267)	0.522	-2.44%
Loss Cost	2014.2	-0.023 (CI = +/-0.052; p = 0.368)	0.009 (CI = +/-0.010; p = 0.058)	0.021 (CI = +/-0.451; p = 0.922)	0.290 (CI = +/-0.585; p = 0.312)	0.511	-2.24%
Loss Cost	2015.1	0.005 (CI = +/-0.053; p = 0.847)	0.012 (CI = +/-0.009; p = 0.013)	0.003 (CI = +/-0.407; p = 0.987)	0.131 (CI = +/-0.547; p = 0.619)	0.572	+0.49%
Loss Cost	2015.2	0.023 (CI = +/-0.060; p = 0.421)	0.014 (CI = +/-0.009; p = 0.007)	-0.007 (CI = +/-0.400; p = 0.970)	0.028 (CI = +/-0.562; p = 0.917)	0.602	+2.35%
Loss Cost	2016.1	0.038 (CI = +/-0.070; p = 0.268)	0.015 (CI = +/-0.010; p = 0.006)	-0.014 (CI = +/-0.406; p = 0.941)	-0.051 (CI = +/-0.600; p = 0.859)	0.615	+3.83%
Loss Cost	2016.2	0.017 (CI = +/-0.081; p = 0.661)	0.013 (CI = +/-0.010; p = 0.015)	-0.006 (CI = +/-0.407; p = 0.976)	0.060 (CI = +/-0.641; p = 0.845)	0.622	+1.71%
Loss Cost	2017.1	0.001 (CI = +/-0.097; p = 0.991)	0.012 (CI = +/-0.011; p = 0.031)	-0.001 (CI = +/-0.417; p = 0.997)	0.146 (CI = +/-0.707; p = 0.664)	0.625	+0.05%
Loss Cost	2017.2	-0.013 (CI = +/-0.117; p = 0.808)	0.012 (CI = +/-0.012; p = 0.053)	0.002 (CI = +/-0.434; p = 0.992)	0.215 (CI = +/-0.793; p = 0.565)	0.625	-1.33%
Loss Cost	2018.1	0.024 (CI = +/-0.131; p = 0.694)	0.013 (CI = +/-0.012; p = 0.034)	0.000 (CI = +/-0.425; p = 0.999)	0.036 (CI = +/-0.834; p = 0.927)	0.654	+2.43%
Loss Cost	2018.2	0.061 (CI = +/-0.140; p = 0.357)	0.013 (CI = +/-0.011; p = 0.025)	0.006 (CI = +/-0.413; p = 0.976)	-0.128 (CI = +/-0.852; p = 0.745)	0.696	+6.24%
Loss Cost	2019.1	0.089 (CI = +/-0.142; p = 0.189)	0.013 (CI = +/-0.011; p = 0.030)	0.024 (CI = +/-0.400; p = 0.897)	-0.234 (CI = +/-0.838; p = 0.543)	0.743	+9.32%
Severity	2011.1	0.017 (CI = +/-0.016; p = 0.032)	-0.002 (CI = +/-0.005; p = 0.352)	0.166 (CI = +/-0.278; p = 0.232)	0.247 (CI = +/-0.320; p = 0.125)	0.875	+1.76%
Severity	2011.2	0.015 (CI = +/-0.017; p = 0.083)	-0.003 (CI = +/-0.005; p = 0.309)	0.168 (CI = +/-0.282; p = 0.231)	0.261 (CI = +/-0.328; p = 0.113)	0.870	+1.54%
Severity	2012.1	0.017 (CI = +/-0.019; p = 0.082)	-0.002 (CI = +/-0.005; p = 0.371)	0.166 (CI = +/-0.288; p = 0.244)	0.249 (CI = +/-0.338; p = 0.141)	0.868	+1.73%
Severity	2012.2	0.013 (CI = +/-0.021; p = 0.233)	-0.003 (CI = +/-0.006; p = 0.279)	0.171 (CI = +/-0.288; p = 0.231)	0.278 (CI = +/-0.342; p = 0.106)	0.865	+1.27%
Severity	2013.1	0.008 (CI = +/-0.024; p = 0.507)	-0.004 (CI = +/-0.006; p = 0.207)	0.175 (CI = +/-0.288; p = 0.220)	0.308 (CI = +/-0.348; p = 0.080)	0.863	+0.77%
Severity	2013.2	0.004 (CI = +/-0.027; p = 0.731)	-0.004 (CI = +/-0.006; p = 0.184)	0.178 (CI = +/-0.294; p = 0.221)	0.328 (CI = +/-0.362; p = 0.073)	0.858	+0.45%
Severity	2014.1	0.006 (CI = +/-0.031; p = 0.689)	-0.004 (CI = +/-0.006; p = 0.225)	0.177 (CI = +/-0.303; p = 0.236)	0.319 (CI = +/-0.381; p = 0.096)	0.854	+0.60%
Severity	2014.2	0.002 (CI = +/-0.035; p = 0.902)	-0.004 (CI = +/-0.007; p = 0.206)	0.180 (CI = +/-0.310; p = 0.239)	0.342 (CI = +/-0.402; p = 0.091)	0.848	+0.21%
Severity	2015.1	0.015 (CI = +/-0.039; p = 0.424)	-0.003 (CI = +/-0.007; p = 0.366)	0.171 (CI = +/-0.302; p = 0.248)	0.266 (CI = +/-0.405; p = 0.184)	0.863	+1.53%
Severity	2015.2	0.023 (CI = +/-0.046; p = 0.308)	-0.002 (CI = +/-0.007; p = 0.500)	0.167 (CI = +/-0.308; p = 0.267)	0.224 (CI = +/-0.432; p = 0.288)	0.862	+2.30%
Severity	2016.1	0.024 (CI = +/-0.055; p = 0.359)	-0.002 (CI = +/-0.008; p = 0.553)	0.166 (CI = +/-0.320; p = 0.286)	0.215 (CI = +/-0.473; p = 0.349)	0.853	+2.47%
Severity	2016.2	0.019 (CI = +/-0.066; p = 0.544)	-0.003 (CI = +/-0.008; p = 0.522)	0.168 (CI = +/-0.332; p = 0.296)	0.242 (CI = +/-0.524; p = 0.338)	0.840	+1.94%
Severity	2017.1	0.014 (CI = +/-0.081; p = 0.712)	-0.003 (CI = +/-0.009; p = 0.506)	0.170 (CI = +/-0.347; p = 0.309)	0.269 (CI = +/-0.587; p = 0.340)	0.826	+1.42%
Severity	2017.2	0.011 (CI = +/-0.098; p = 0.804)	-0.003 (CI = +/-0.010; p = 0.518)	0.170 (CI = +/-0.364; p = 0.327)	0.283 (CI = +/-0.665; p = 0.373)	0.809	+1.15%
Severity	2018.1	0.037 (CI = +/-0.112; p = 0.478)	-0.002 (CI = +/-0.010; p = 0.663)	0.169 (CI = +/-0.365; p = 0.331)	0.157 (CI = +/-0.717; p = 0.638)	0.818	+3.82%
Severity	2018.2	0.045 (CI = +/-0.131; p = 0.464)	-0.002 (CI = +/-0.011; p = 0.694)	0.170 (CI = +/-0.386; p = 0.350)	0.125 (CI = +/-0.796; p = 0.734)	0.797	+4.57%
Severity	2019.1	0.056 (CI = +/-0.145; p = 0.405)	-0.002 (CI = +/-0.011; p = 0.661)	0.177 (CI = +/-0.407; p = 0.351)	0.083 (CI = +/-0.854; p = 0.831)	0.779	+5.76%
Frequency	2011.1	-0.028 (CI = +/-0.019; p = 0.005)	0.014 (CI = +/-0.006; p = 0.000)	-0.160 (CI = +/-0.331; p = 0.329)	-0.037 (CI = +/-0.380; p = 0.844)	0.837	-2.80%
Frequency	2011.2	-0.031 (CI = +/-0.021; p = 0.006)	0.013 (CI = +/-0.006; p = 0.000)	-0.157 (CI = +/-0.336; p = 0.343)	-0.022 (CI = +/-0.390; p = 0.908)	0.832	-3.02%
Frequency	2012.1	-0.035 (CI = +/-0.023; p = 0.004)	0.013 (CI = +/-0.006; p = 0.000)	-0.153 (CI = +/-0.337; p = 0.359)	0.006 (CI = +/-0.396; p = 0.975)	0.834	-3.44%
Frequency	2012.2	-0.045 (CI = +/-0.023; p = 0.001)	0.011 (CI = +/-0.006; p = 0.001)	-0.143 (CI = +/-0.316; p = 0.359)	0.067 (CI = +/-0.376; p = 0.714)	0.858	-4.37%
Frequency	2013.1	-0.043 (CI = +/-0.026; p = 0.003)	0.012 (CI = +/-0.006; p = 0.001)	-0.145 (CI = +/-0.324; p = 0.364)	0.056 (CI = +/-0.391; p = 0.768)	0.844	-4.20%
Frequency	2013.2	-0.043 (CI = +/-0.030; p = 0.008)	0.012 (CI = +/-0.007; p = 0.002)	-0.145 (CI = +/-0.333; p = 0.376)	0.056 (CI = +/-0.410; p = 0.777)	0.830	-4.21%
Frequency	2014.1	-0.031 (CI = +/-0.032; p = 0.061)	0.013 (CI = +/-0.007; p = 0.001)	-0.154 (CI = +/-0.318; p = 0.322)	-0.017 (CI = +/-0.400; p = 0.929)	0.824	-3.02%
Frequency	2014.2	-0.025 (CI = +/-0.037; p = 0.176)	0.014 (CI = +/-0.007; p = 0.001)	-0.159 (CI = +/-0.323; p = 0.316)	-0.052 (CI = +/-0.419; p = 0.798)	0.808	-2.45%
Frequency	2015.1	-0.010 (CI = +/-0.041; p = 0.598)	0.015 (CI = +/-0.007; p = 0.000)	-0.168 (CI = +/-0.312; p = 0.272)	-0.135 (CI = +/-0.419; p = 0.506)	0.802	-1.03%
Frequency	2015.2	0.000 (CI = +/-0.047; p = 0.983)	0.016 (CI = +/-0.007; p = 0.000)	-0.174 (CI = +/-0.314; p = 0.256)	-0.196 (CI = +/-0.440; p = 0.360)	0.790	+0.05%
Frequency	2016.1	0.013 (CI = +/-0.054; p = 0.611)	0.017 (CI = +/-0.008; p = 0.000)	-0.180 (CI = +/-0.316; p = 0.242)	-0.266 (CI = +/-0.467; p = 0.244)	0.778	+1.33%
Frequency	2016.2	-0.002 (CI = +/-0.063; p = 0.940)	0.016 (CI = +/-0.008; p = 0.001)	-0.174 (CI = +/-0.317; p = 0.259)	-0.183 (CI = +/-0.500; p = 0.447)	0.787	-0.23%
Frequency	2017.1	-0.014 (CI = +/-0.076; p = 0.706)	0.015 (CI = +/-0.009; p = 0.002)	-0.171 (CI = +/-0.327; p = 0.280)	-0.124 (CI = +/-0.554; p = 0.638)	0.779	-1.35%
Frequency	2017.2	-0.025 (CI = +/-0.092; p = 0.566)	0.015 (CI = +/-0.009; p = 0.005)	-0.168 (CI = +/-0.340; p = 0.301)	-0.067 (CI = +/-0.621; p = 0.818)	0.762	-2.45%
Frequency	2018.1	-0.013 (CI = +/-0.109; p = 0.791)	0.015 (CI = +/-0.010; p = 0.006)	-0.169 (CI = +/-0.355; p = 0.317)	-0.122 (CI = +/-0.695; p = 0.707)	0.710	-1.34%
Frequency	2018.2	0.016 (CI = +/-0.117; p = 0.769)	0.015 (CI = +/-0.010; p = 0.005)	-0.164 (CI = +/-0.347; p = 0.316)	-0.253 (CI = +/-0.715; p = 0.449)	0.643	+1.60%
Frequency	2019.1	0.033 (CI = +/-0.126; p = 0.565)	0.015 (CI = +/-0.010; p = 0.007)	-0.154 (CI = +/-0.354; p = 0.352)	-0.317 (CI = +/-0.742; p = 0.358)	0.521	+3.37%

Total PD

Coverage = Total PD

End Trend Period = 2025.2

Excluded Points = NA

Parameters Included: time, scalar_level_change

Scalar Level Change Start Date = 2021-07-01

Loss Cost	2011.1	-0.028 (CI = +/-0.024; p = 0.026)	0.313 (CI = +/-0.230; p = 0.009)	0.169	-2.76%
Loss Cost	2011.2	-0.032 (CI = +/-0.026; p = 0.018)	0.336 (CI = +/-0.236; p = 0.007)	0.191	-3.16%
Loss Cost	2012.1	-0.035 (CI = +/-0.028; p = 0.019)	0.351 (CI = +/-0.246; p = 0.007)	0.198	-3.42%
Loss Cost	2012.2	-0.045 (CI = +/-0.029; p = 0.004)	0.403 (CI = +/-0.241; p = 0.002)	0.284	-4.39%
Loss Cost	2013.1	-0.047 (CI = +/-0.032; p = 0.006)	0.415 (CI = +/-0.253; p = 0.002)	0.280	-4.62%
Loss Cost	2013.2	-0.049 (CI = +/-0.035; p = 0.009)	0.424 (CI = +/-0.266; p = 0.003)	0.272	-4.82%
Loss Cost	2014.1	-0.041 (CI = +/-0.038; p = 0.036)	0.387 (CI = +/-0.274; p = 0.008)	0.229	-4.04%
Loss Cost	2014.2	-0.040 (CI = +/-0.043; p = 0.064)	0.383 (CI = +/-0.291; p = 0.012)	0.214	-3.95%
Loss Cost	2015.1	-0.026 (CI = +/-0.045; p = 0.237)	0.324 (CI = +/-0.290; p = 0.030)	0.213	-2.59%
Loss Cost	2015.2	-0.019 (CI = +/-0.050; p = 0.444)	0.294 (CI = +/-0.304; p = 0.057)	0.219	-1.84%
Loss Cost	2016.1	-0.014 (CI = +/-0.056; p = 0.613)	0.276 (CI = +/-0.323; p = 0.090)	0.223	-1.36%
Loss Cost	2016.2	-0.023 (CI = +/-0.062; p = 0.447)	0.307 (CI = +/-0.340; p = 0.073)	0.210	-2.25%
Loss Cost	2017.1	-0.027 (CI = +/-0.070; p = 0.431)	0.319 (CI = +/-0.363; p = 0.080)	0.199	-2.62%
Loss Cost	2017.2	-0.025 (CI = +/-0.079; p = 0.502)	0.316 (CI = +/-0.388; p = 0.102)	0.191	-2.50%
Loss Cost	2018.1	-0.004 (CI = +/-0.082; p = 0.913)	0.265 (CI = +/-0.381; p = 0.158)	0.273	-0.42%
Loss Cost	2018.2	0.018 (CI = +/-0.082; p = 0.639)	0.222 (CI = +/-0.363; p = 0.207)	0.397	+1.83%
Loss Cost	2019.1	0.041 (CI = +/-0.077; p = 0.263)	0.195 (CI = +/-0.323; p = 0.211)	0.563	+4.21%
Severity	2011.1	0.022 (CI = +/-0.013; p = 0.002)	0.307 (CI = +/-0.123; p = 0.000)	0.861	+2.24%
Severity	2011.2	0.021 (CI = +/-0.014; p = 0.005)	0.312 (CI = +/-0.128; p = 0.000)	0.854	+2.15%
Severity	2012.1	0.023 (CI = +/-0.015; p = 0.005)	0.302 (CI = +/-0.133; p = 0.000)	0.854	+2.36%
Severity	2012.2	0.021 (CI = +/-0.017; p = 0.015)	0.312 (CI = +/-0.138; p = 0.000)	0.847	+2.15%
Severity	2013.1	0.019 (CI = +/-0.018; p = 0.040)	0.321 (CI = +/-0.145; p = 0.000)	0.839	+1.96%
Severity	2013.2	0.019 (CI = +/-0.020; p = 0.065)	0.323 (CI = +/-0.153; p = 0.000)	0.832	+1.93%
Severity	2014.1	0.022 (CI = +/-0.022; p = 0.053)	0.309 (CI = +/-0.160; p = 0.001)	0.831	+2.23%
Severity	2014.2	0.022 (CI = +/-0.025; p = 0.077)	0.308 (CI = +/-0.170; p = 0.001)	0.823	+2.26%
Severity	2015.1	0.032 (CI = +/-0.026; p = 0.017)	0.268 (CI = +/-0.165; p = 0.003)	0.852	+3.25%
Severity	2015.2	0.038 (CI = +/-0.028; p = 0.010)	0.243 (CI = +/-0.170; p = 0.008)	0.858	+3.90%
Severity	2016.1	0.042 (CI = +/-0.031; p = 0.011)	0.230 (CI = +/-0.180; p = 0.015)	0.852	+4.26%
Severity	2016.2	0.043 (CI = +/-0.035; p = 0.020)	0.226 (CI = +/-0.192; p = 0.024)	0.840	+4.38%
Severity	2017.1	0.045 (CI = +/-0.040; p = 0.029)	0.220 (CI = +/-0.205; p = 0.038)	0.827	+4.60%
Severity	2017.2	0.049 (CI = +/-0.044; p = 0.034)	0.209 (CI = +/-0.218; p = 0.059)	0.815	+4.99%
Severity	2018.1	0.062 (CI = +/-0.045; p = 0.012)	0.178 (CI = +/-0.211; p = 0.092)	0.841	+6.35%
Severity	2018.2	0.067 (CI = +/-0.050; p = 0.013)	0.167 (CI = +/-0.220; p = 0.123)	0.831	+6.92%
Severity	2019.1	0.073 (CI = +/-0.054; p = 0.012)	0.160 (CI = +/-0.225; p = 0.146)	0.825	+7.62%
Frequency	2011.1	-0.050 (CI = +/-0.019; p = 0.000)	0.006 (CI = +/-0.183; p = 0.947)	0.714	-4.89%
Frequency	2011.2	-0.053 (CI = +/-0.021; p = 0.000)	0.024 (CI = +/-0.189; p = 0.798)	0.712	-5.20%
Frequency	2012.1	-0.058 (CI = +/-0.022; p = 0.000)	0.049 (CI = +/-0.192; p = 0.604)	0.720	-5.64%
Frequency	2012.2	-0.066 (CI = +/-0.023; p = 0.000)	0.091 (CI = +/-0.187; p = 0.328)	0.756	-6.40%
Frequency	2013.1	-0.067 (CI = +/-0.025; p = 0.000)	0.093 (CI = +/-0.197; p = 0.338)	0.731	-6.45%
Frequency	2013.2	-0.068 (CI = +/-0.028; p = 0.000)	0.102 (CI = +/-0.208; p = 0.321)	0.710	-6.62%
Frequency	2014.1	-0.063 (CI = +/-0.030; p = 0.000)	0.078 (CI = +/-0.216; p = 0.459)	0.664	-6.14%
Frequency	2014.2	-0.063 (CI = +/-0.034; p = 0.001)	0.075 (CI = +/-0.230; p = 0.501)	0.625	-6.08%
Frequency	2015.1	-0.058 (CI = +/-0.038; p = 0.004)	0.057 (CI = +/-0.242; p = 0.628)	0.567	-5.66%
Frequency	2015.2	-0.057 (CI = +/-0.042; p = 0.011)	0.051 (CI = +/-0.258; p = 0.681)	0.516	-5.52%
Frequency	2016.1	-0.055 (CI = +/-0.048; p = 0.025)	0.046 (CI = +/-0.276; p = 0.730)	0.460	-5.39%
Frequency	2016.2	-0.066 (CI = +/-0.052; p = 0.017)	0.081 (CI = +/-0.286; p = 0.555)	0.482	-6.35%
Frequency	2017.1	-0.071 (CI = +/-0.058; p = 0.020)	0.100 (CI = +/-0.303; p = 0.494)	0.462	-6.90%
Frequency	2017.2	-0.074 (CI = +/-0.066; p = 0.030)	0.107 (CI = +/-0.324; p = 0.489)	0.415	-7.14%
Frequency	2018.1	-0.066 (CI = +/-0.073; p = 0.074)	0.087 (CI = +/-0.339; p = 0.589)	0.307	-6.37%
Frequency	2018.2	-0.049 (CI = +/-0.076; p = 0.185)	0.055 (CI = +/-0.333; p = 0.727)	0.152	-4.75%
Frequency	2019.1	-0.032 (CI = +/-0.076; p = 0.372)	0.035 (CI = +/-0.320; p = 0.813)	-0.017	-3.17%

Total PD

Coverage = Total PD

End Trend Period = 2025.2

Excluded Points = NA

Parameters Included: time

Loss Cost	2011.1	-0.002 (CI = +/-0.016; p = 0.841)	-0.034	-0.16%
Loss Cost	2011.2	-0.002 (CI = +/-0.018; p = 0.793)	-0.034	-0.23%
Loss Cost	2012.1	-0.002 (CI = +/-0.019; p = 0.831)	-0.037	-0.20%
Loss Cost	2012.2	-0.005 (CI = +/-0.020; p = 0.608)	-0.029	-0.51%
Loss Cost	2013.1	-0.004 (CI = +/-0.022; p = 0.712)	-0.036	-0.39%
Loss Cost	2013.2	-0.002 (CI = +/-0.023; p = 0.838)	-0.042	-0.23%
Loss Cost	2014.1	0.004 (CI = +/-0.024; p = 0.722)	-0.039	+0.42%
Loss Cost	2014.2	0.007 (CI = +/-0.026; p = 0.561)	-0.031	+0.74%
Loss Cost	2015.1	0.017 (CI = +/-0.026; p = 0.195)	0.036	+1.68%
Loss Cost	2015.2	0.023 (CI = +/-0.027; p = 0.099)	0.091	+2.30%
Loss Cost	2016.1	0.027 (CI = +/-0.030; p = 0.069)	0.126	+2.78%
Loss Cost	2016.2	0.026 (CI = +/-0.033; p = 0.120)	0.086	+2.61%
Loss Cost	2017.1	0.027 (CI = +/-0.037; p = 0.146)	0.073	+2.72%
Loss Cost	2017.2	0.030 (CI = +/-0.042; p = 0.142)	0.080	+3.09%
Loss Cost	2018.1	0.045 (CI = +/-0.043; p = 0.043)	0.208	+4.59%
Loss Cost	2018.2	0.061 (CI = +/-0.044; p = 0.011)	0.361	+6.29%
Loss Cost	2019.1	0.080 (CI = +/-0.044; p = 0.002)	0.535	+8.31%
Severity	2011.1	0.048 (CI = +/-0.011; p = 0.000)	0.735	+4.92%
Severity	2011.2	0.049 (CI = +/-0.012; p = 0.000)	0.724	+5.02%
Severity	2012.1	0.052 (CI = +/-0.012; p = 0.000)	0.737	+5.29%
Severity	2012.2	0.052 (CI = +/-0.013; p = 0.000)	0.720	+5.35%
Severity	2013.1	0.053 (CI = +/-0.014; p = 0.000)	0.704	+5.44%
Severity	2013.2	0.055 (CI = +/-0.015; p = 0.000)	0.699	+5.64%
Severity	2014.1	0.058 (CI = +/-0.016; p = 0.000)	0.715	+6.01%
Severity	2014.2	0.061 (CI = +/-0.017; p = 0.000)	0.711	+6.26%
Severity	2015.1	0.067 (CI = +/-0.016; p = 0.000)	0.774	+6.97%
Severity	2015.2	0.072 (CI = +/-0.017; p = 0.000)	0.798	+7.50%
Severity	2016.1	0.076 (CI = +/-0.018; p = 0.000)	0.801	+7.89%
Severity	2016.2	0.079 (CI = +/-0.020; p = 0.000)	0.791	+8.17%
Severity	2017.1	0.082 (CI = +/-0.022; p = 0.000)	0.782	+8.51%
Severity	2017.2	0.086 (CI = +/-0.024; p = 0.000)	0.775	+8.93%
Severity	2018.1	0.094 (CI = +/-0.025; p = 0.000)	0.815	+9.91%
Severity	2018.2	0.099 (CI = +/-0.028; p = 0.000)	0.808	+10.43%
Severity	2019.1	0.105 (CI = +/-0.031; p = 0.000)	0.803	+11.08%
Frequency	2011.1	-0.050 (CI = +/-0.012; p = 0.000)	0.725	-4.84%
Frequency	2011.2	-0.051 (CI = +/-0.012; p = 0.000)	0.722	-5.00%
Frequency	2012.1	-0.053 (CI = +/-0.013; p = 0.000)	0.728	-5.21%
Frequency	2012.2	-0.057 (CI = +/-0.013; p = 0.000)	0.756	-5.56%
Frequency	2013.1	-0.057 (CI = +/-0.014; p = 0.000)	0.732	-5.53%
Frequency	2013.2	-0.057 (CI = +/-0.015; p = 0.000)	0.709	-5.56%
Frequency	2014.1	-0.054 (CI = +/-0.016; p = 0.000)	0.671	-5.27%
Frequency	2014.2	-0.053 (CI = +/-0.018; p = 0.000)	0.634	-5.19%
Frequency	2015.1	-0.051 (CI = +/-0.019; p = 0.000)	0.584	-4.95%
Frequency	2015.2	-0.050 (CI = +/-0.021; p = 0.000)	0.537	-4.84%
Frequency	2016.1	-0.049 (CI = +/-0.023; p = 0.000)	0.487	-4.74%
Frequency	2016.2	-0.053 (CI = +/-0.025; p = 0.000)	0.502	-5.14%
Frequency	2017.1	-0.055 (CI = +/-0.028; p = 0.001)	0.479	-5.33%
Frequency	2017.2	-0.055 (CI = +/-0.032; p = 0.002)	0.435	-5.36%
Frequency	2018.1	-0.050 (CI = +/-0.036; p = 0.010)	0.341	-4.84%
Frequency	2018.2	-0.038 (CI = +/-0.038; p = 0.049)	0.209	-3.75%
Frequency	2019.1	-0.025 (CI = +/-0.040; p = 0.196)	0.063	-2.49%

Total PD

Coverage = Total PD

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time

Loss Cost	2011.1	-0.013 (CI = +/-0.028; p = 0.341)	-0.002	-1.30%
Loss Cost	2011.2	-0.018 (CI = +/-0.031; p = 0.235)	0.032	-1.79%
Loss Cost	2012.1	-0.021 (CI = +/-0.035; p = 0.215)	0.044	-2.11%
Loss Cost	2012.2	-0.037 (CI = +/-0.034; p = 0.034)	0.249	-3.64%
Loss Cost	2013.1	-0.042 (CI = +/-0.039; p = 0.037)	0.258	-4.08%
Loss Cost	2013.2	-0.047 (CI = +/-0.045; p = 0.043)	0.261	-4.57%
Loss Cost	2014.1	-0.034 (CI = +/-0.050; p = 0.163)	0.104	-3.34%
Loss Cost	2014.2	-0.035 (CI = +/-0.061; p = 0.233)	0.060	-3.40%
Loss Cost	2015.1	-0.007 (CI = +/-0.062; p = 0.804)	-0.116	-0.68%
Loss Cost	2015.2	0.011 (CI = +/-0.073; p = 0.743)	-0.124	+1.06%
Loss Cost	2016.1	0.023 (CI = +/-0.095; p = 0.571)	-0.101	+2.36%
Loss Cost	2016.2	-0.014 (CI = +/-0.111; p = 0.755)	-0.174	-1.42%
Loss Cost	2017.1	-0.062 (CI = +/-0.131; p = 0.258)	0.128	-6.03%
Loss Cost	2017.2	-0.142 (CI = +/-0.051; p = 0.003)	0.952	-13.23%
Loss Cost	2018.1	-0.148 (CI = +/-0.116; p = 0.032)	0.906	-13.72%
Loss Cost	2018.2	-0.153 (CI = +/-0.761; p = 0.238)	0.734	-14.18%
Loss Cost	2019.1	-0.049 (CI = +/-NaN; p = NaN)	NaN	-4.81%
Severity	2011.1	0.016 (CI = +/-0.012; p = 0.013)	0.286	+1.65%
Severity	2011.2	0.014 (CI = +/-0.014; p = 0.046)	0.189	+1.40%
Severity	2012.1	0.016 (CI = +/-0.015; p = 0.048)	0.198	+1.56%
Severity	2012.2	0.010 (CI = +/-0.016; p = 0.186)	0.063	+1.05%
Severity	2013.1	0.005 (CI = +/-0.017; p = 0.559)	-0.052	+0.46%
Severity	2013.2	0.000 (CI = +/-0.019; p = 0.958)	-0.091	+0.05%
Severity	2014.1	0.001 (CI = +/-0.023; p = 0.919)	-0.099	+0.11%
Severity	2014.2	-0.005 (CI = +/-0.026; p = 0.691)	-0.091	-0.47%
Severity	2015.1	0.008 (CI = +/-0.024; p = 0.457)	-0.045	+0.83%
Severity	2015.2	0.015 (CI = +/-0.029; p = 0.271)	0.051	+1.50%
Severity	2016.1	0.014 (CI = +/-0.039; p = 0.427)	-0.041	+1.37%
Severity	2016.2	0.001 (CI = +/-0.049; p = 0.960)	-0.199	+0.10%
Severity	2017.1	-0.018 (CI = +/-0.061; p = 0.446)	-0.061	-1.83%
Severity	2017.2	-0.048 (CI = +/-0.065; p = 0.099)	0.535	-4.73%
Severity	2018.1	-0.019 (CI = +/-0.085; p = 0.437)	-0.025	-1.88%
Severity	2018.2	-0.049 (CI = +/-0.269; p = 0.259)	0.686	-4.78%
Severity	2019.1	-0.012 (CI = +/-NaN; p = NaN)	NaN	-1.23%
Frequency	2011.1	-0.029 (CI = +/-0.019; p = 0.006)	0.353	-2.89%
Frequency	2011.2	-0.032 (CI = +/-0.022; p = 0.007)	0.355	-3.14%
Frequency	2012.1	-0.037 (CI = +/-0.024; p = 0.005)	0.401	-3.61%
Frequency	2012.2	-0.047 (CI = +/-0.023; p = 0.001)	0.579	-4.64%
Frequency	2013.1	-0.046 (CI = +/-0.026; p = 0.002)	0.510	-4.52%
Frequency	2013.2	-0.047 (CI = +/-0.031; p = 0.007)	0.457	-4.61%
Frequency	2014.1	-0.035 (CI = +/-0.032; p = 0.037)	0.304	-3.44%
Frequency	2014.2	-0.030 (CI = +/-0.039; p = 0.114)	0.170	-2.95%
Frequency	2015.1	-0.015 (CI = +/-0.042; p = 0.429)	-0.035	-1.50%
Frequency	2015.2	-0.004 (CI = +/-0.051; p = 0.848)	-0.136	-0.42%
Frequency	2016.1	0.010 (CI = +/-0.063; p = 0.719)	-0.140	+0.97%
Frequency	2016.2	-0.015 (CI = +/-0.073; p = 0.613)	-0.134	-1.52%
Frequency	2017.1	-0.044 (CI = +/-0.091; p = 0.253)	0.135	-4.27%
Frequency	2017.2	-0.093 (CI = +/-0.076; p = 0.030)	0.779	-8.92%
Frequency	2018.1	-0.129 (CI = +/-0.096; p = 0.029)	0.914	-12.06%
Frequency	2018.2	-0.104 (CI = +/-0.492; p = 0.227)	0.756	-9.88%
Frequency	2019.1	-0.037 (CI = +/-NaN; p = NaN)	NaN	-3.62%

Total PD

Coverage = Total PD

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time, seasonality

Loss Cost	2011.1	-0.015 (CI = +/-0.027; p = 0.258)	0.105 (CI = +/-0.141; p = 0.135)	0.084	-1.49%
Loss Cost	2011.2	-0.018 (CI = +/-0.030; p = 0.224)	0.096 (CI = +/-0.149; p = 0.189)	0.087	-1.79%
Loss Cost	2012.1	-0.024 (CI = +/-0.034; p = 0.151)	0.113 (CI = +/-0.156; p = 0.143)	0.132	-2.37%
Loss Cost	2012.2	-0.037 (CI = +/-0.033; p = 0.032)	0.080 (CI = +/-0.145; p = 0.251)	0.275	-3.64%
Loss Cost	2013.1	-0.045 (CI = +/-0.038; p = 0.024)	0.099 (CI = +/-0.152; p = 0.179)	0.318	-4.37%
Loss Cost	2013.2	-0.047 (CI = +/-0.044; p = 0.040)	0.095 (CI = +/-0.166; p = 0.233)	0.300	-4.57%
Loss Cost	2014.1	-0.037 (CI = +/-0.052; p = 0.140)	0.074 (CI = +/-0.179; p = 0.376)	0.092	-3.64%
Loss Cost	2014.2	-0.035 (CI = +/-0.063; p = 0.241)	0.078 (CI = +/-0.200; p = 0.395)	0.039	-3.40%
Loss Cost	2015.1	-0.009 (CI = +/-0.068; p = 0.771)	0.031 (CI = +/-0.195; p = 0.722)	-0.251	-0.87%
Loss Cost	2015.2	0.011 (CI = +/-0.079; p = 0.753)	0.060 (CI = +/-0.205; p = 0.503)	-0.209	+1.06%
Loss Cost	2016.1	0.019 (CI = +/-0.110; p = 0.678)	0.047 (CI = +/-0.251; p = 0.650)	-0.262	+1.90%
Loss Cost	2016.2	-0.014 (CI = +/-0.134; p = 0.782)	0.009 (CI = +/-0.271; p = 0.934)	-0.465	-1.42%
Loss Cost	2017.1	-0.076 (CI = +/-0.159; p = 0.227)	0.081 (CI = +/-0.272; p = 0.416)	0.103	-7.31%
Loss Cost	2017.2	-0.142 (CI = +/-0.064; p = 0.011)	0.026 (CI = +/-0.093; p = 0.356)	0.957	-13.23%
Loss Cost	2018.1	-0.166 (CI = +/-0.162; p = 0.049)	0.045 (CI = +/-0.181; p = 0.193)	0.983	-15.27%
Loss Cost	2018.2	-0.153 (CI = +/-NaN; p = NaN)	0.052 (CI = +/-NaN; p = NaN)	NaN	-14.18%
Loss Cost	2019.1	-0.049 (CI = +/-NaN; p = NaN)	NA (CI = +/-NA; p = NA)	NaN	-4.81%
Severity	2011.1	0.015 (CI = +/-0.012; p = 0.014)	0.048 (CI = +/-0.062; p = 0.122)	0.354	+1.56%
Severity	2011.2	0.014 (CI = +/-0.013; p = 0.041)	0.043 (CI = +/-0.065; p = 0.177)	0.241	+1.40%
Severity	2012.1	0.015 (CI = +/-0.015; p = 0.060)	0.041 (CI = +/-0.070; p = 0.227)	0.231	+1.46%
Severity	2012.2	0.010 (CI = +/-0.016; p = 0.190)	0.031 (CI = +/-0.071; p = 0.359)	0.057	+1.05%
Severity	2013.1	0.003 (CI = +/-0.016; p = 0.675)	0.049 (CI = +/-0.064; p = 0.120)	0.088	+0.31%
Severity	2013.2	0.000 (CI = +/-0.018; p = 0.957)	0.043 (CI = +/-0.068; p = 0.188)	0.000	+0.05%
Severity	2014.1	-0.001 (CI = +/-0.022; p = 0.930)	0.046 (CI = +/-0.076; p = 0.204)	-0.010	-0.09%
Severity	2014.2	-0.005 (CI = +/-0.026; p = 0.689)	0.039 (CI = +/-0.083; p = 0.308)	-0.068	-0.47%
Severity	2015.1	0.007 (CI = +/-0.027; p = 0.542)	0.017 (CI = +/-0.077; p = 0.609)	-0.148	+0.73%
Severity	2015.2	0.015 (CI = +/-0.031; p = 0.284)	0.029 (CI = +/-0.080; p = 0.414)	0.018	+1.50%
Severity	2016.1	0.010 (CI = +/-0.043; p = 0.563)	0.036 (CI = +/-0.098; p = 0.391)	-0.061	+1.03%
Severity	2016.2	0.001 (CI = +/-0.057; p = 0.963)	0.025 (CI = +/-0.115; p = 0.580)	-0.375	+0.10%
Severity	2017.1	-0.029 (CI = +/-0.054; p = 0.193)	0.059 (CI = +/-0.093; p = 0.135)	0.405	-2.83%
Severity	2017.2	-0.048 (CI = +/-0.058; p = 0.070)	0.043 (CI = +/-0.084; p = 0.159)	0.796	-4.73%
Severity	2018.1	-0.030 (CI = +/-0.240; p = 0.357)	0.028 (CI = +/-0.268; p = 0.414)	0.248	-2.96%
Severity	2018.2	-0.049 (CI = +/-NaN; p = NaN)	0.018 (CI = +/-NaN; p = NaN)	NaN	-4.78%
Severity	2019.1	-0.012 (CI = +/-NaN; p = NaN)	NA (CI = +/-NA; p = NA)	NaN	-1.23%
Frequency	2011.1	-0.030 (CI = +/-0.019; p = 0.004)	0.057 (CI = +/-0.100; p = 0.244)	0.371	-3.00%
Frequency	2011.2	-0.032 (CI = +/-0.022; p = 0.007)	0.053 (CI = +/-0.107; p = 0.305)	0.361	-3.14%
Frequency	2012.1	-0.038 (CI = +/-0.023; p = 0.003)	0.072 (CI = +/-0.107; p = 0.172)	0.444	-3.78%
Frequency	2012.2	-0.047 (CI = +/-0.023; p = 0.001)	0.049 (CI = +/-0.099; p = 0.300)	0.585	-4.64%
Frequency	2013.1	-0.048 (CI = +/-0.027; p = 0.002)	0.050 (CI = +/-0.108; p = 0.331)	0.511	-4.67%
Frequency	2013.2	-0.047 (CI = +/-0.032; p = 0.008)	0.051 (CI = +/-0.119; p = 0.358)	0.454	-4.61%
Frequency	2014.1	-0.036 (CI = +/-0.035; p = 0.042)	0.027 (CI = +/-0.119; p = 0.615)	0.249	-3.55%
Frequency	2014.2	-0.030 (CI = +/-0.041; p = 0.128)	0.039 (CI = +/-0.129; p = 0.507)	0.120	-2.95%
Frequency	2015.1	-0.016 (CI = +/-0.046; p = 0.444)	0.013 (CI = +/-0.134; p = 0.821)	-0.174	-1.58%
Frequency	2015.2	-0.004 (CI = +/-0.055; p = 0.857)	0.031 (CI = +/-0.144; p = 0.619)	-0.268	-0.42%
Frequency	2016.1	0.009 (CI = +/-0.074; p = 0.777)	0.012 (CI = +/-0.169; p = 0.867)	-0.359	+0.86%
Frequency	2016.2	-0.015 (CI = +/-0.087; p = 0.652)	-0.016 (CI = +/-0.177; p = 0.811)	-0.395	-1.52%
Frequency	2017.1	-0.047 (CI = +/-0.124; p = 0.311)	0.021 (CI = +/-0.212; p = 0.772)	-0.117	-4.62%
Frequency	2017.2	-0.093 (CI = +/-0.121; p = 0.080)	-0.017 (CI = +/-0.175; p = 0.710)	0.697	-8.92%
Frequency	2018.1	-0.136 (CI = +/-0.402; p = 0.146)	0.018 (CI = +/-0.450; p = 0.704)	0.863	-12.68%
Frequency	2018.2	-0.104 (CI = +/-NaN; p = NaN)	0.034 (CI = +/-NaN; p = NaN)	NaN	-9.88%
Frequency	2019.1	-0.037 (CI = +/-NaN; p = NaN)	NA (CI = +/-NA; p = NA)	NaN	-3.62%

AB Total

Coverage = AB Total

End Trend Period = 2025.2

Excluded Points = NA

Parameters Included: time, seasonality, mobility

Loss Cost	2011.1	0.088 (CI = +/-0.031; p = 0.000)	0.157 (CI = +/-0.261; p = 0.225)	0.009 (CI = +/-0.016; p = 0.271)	0.538	+9.15%
Loss Cost	2011.2	0.094 (CI = +/-0.032; p = 0.000)	0.192 (CI = +/-0.259; p = 0.140)	0.008 (CI = +/-0.015; p = 0.271)	0.573	+9.90%
Loss Cost	2012.1	0.104 (CI = +/-0.032; p = 0.000)	0.147 (CI = +/-0.252; p = 0.240)	0.009 (CI = +/-0.014; p = 0.235)	0.627	+10.92%
Loss Cost	2012.2	0.101 (CI = +/-0.034; p = 0.000)	0.135 (CI = +/-0.261; p = 0.294)	0.009 (CI = +/-0.015; p = 0.237)	0.583	+10.66%
Loss Cost	2013.1	0.109 (CI = +/-0.035; p = 0.000)	0.101 (CI = +/-0.262; p = 0.431)	0.009 (CI = +/-0.015; p = 0.226)	0.612	+11.50%
Loss Cost	2013.2	0.129 (CI = +/-0.025; p = 0.000)	0.189 (CI = +/-0.181; p = 0.041)	0.007 (CI = +/-0.010; p = 0.132)	0.827	+13.72%
Loss Cost	2014.1	0.135 (CI = +/-0.026; p = 0.000)	0.164 (CI = +/-0.181; p = 0.074)	0.007 (CI = +/-0.010; p = 0.127)	0.838	+14.42%
Loss Cost	2014.2	0.134 (CI = +/-0.029; p = 0.000)	0.160 (CI = +/-0.190; p = 0.094)	0.007 (CI = +/-0.010; p = 0.135)	0.814	+14.32%
Loss Cost	2015.1	0.135 (CI = +/-0.032; p = 0.000)	0.157 (CI = +/-0.201; p = 0.118)	0.007 (CI = +/-0.010; p = 0.147)	0.800	+14.43%
Loss Cost	2015.2	0.149 (CI = +/-0.028; p = 0.000)	0.210 (CI = +/-0.171; p = 0.019)	0.006 (CI = +/-0.009; p = 0.156)	0.868	+16.02%
Loss Cost	2016.1	0.149 (CI = +/-0.031; p = 0.000)	0.209 (CI = +/-0.182; p = 0.027)	0.006 (CI = +/-0.009; p = 0.172)	0.856	+16.05%
Loss Cost	2016.2	0.151 (CI = +/-0.035; p = 0.000)	0.215 (CI = +/-0.193; p = 0.031)	0.006 (CI = +/-0.009; p = 0.204)	0.835	+16.25%
Loss Cost	2017.1	0.155 (CI = +/-0.039; p = 0.000)	0.203 (CI = +/-0.204; p = 0.051)	0.006 (CI = +/-0.010; p = 0.243)	0.829	+16.74%
Loss Cost	2017.2	0.155 (CI = +/-0.045; p = 0.000)	0.202 (CI = +/-0.221; p = 0.070)	0.006 (CI = +/-0.010; p = 0.271)	0.797	+16.71%
Loss Cost	2018.1	0.174 (CI = +/-0.045; p = 0.000)	0.158 (CI = +/-0.203; p = 0.116)	0.004 (CI = +/-0.010; p = 0.417)	0.849	+19.00%
Loss Cost	2018.2	0.164 (CI = +/-0.052; p = 0.000)	0.134 (CI = +/-0.217; p = 0.202)	0.005 (CI = +/-0.010; p = 0.309)	0.815	+17.87%
Loss Cost	2019.1	0.160 (CI = +/-0.065; p = 0.000)	0.140 (CI = +/-0.235; p = 0.212)	0.006 (CI = +/-0.012; p = 0.314)	0.789	+17.33%
Severity	2011.1	0.066 (CI = +/-0.025; p = 0.000)	0.027 (CI = +/-0.211; p = 0.796)	-0.001 (CI = +/-0.013; p = 0.843)	0.500	+6.77%
Severity	2011.2	0.070 (CI = +/-0.026; p = 0.000)	0.048 (CI = +/-0.213; p = 0.644)	-0.001 (CI = +/-0.012; p = 0.824)	0.520	+7.24%
Severity	2012.1	0.078 (CI = +/-0.026; p = 0.000)	0.010 (CI = +/-0.205; p = 0.924)	-0.001 (CI = +/-0.012; p = 0.844)	0.588	+8.11%
Severity	2012.2	0.076 (CI = +/-0.028; p = 0.000)	0.001 (CI = +/-0.213; p = 0.989)	-0.001 (CI = +/-0.012; p = 0.858)	0.546	+7.92%
Severity	2013.1	0.082 (CI = +/-0.029; p = 0.000)	-0.027 (CI = +/-0.214; p = 0.799)	-0.001 (CI = +/-0.012; p = 0.863)	0.576	+8.60%
Severity	2013.2	0.099 (CI = +/-0.020; p = 0.000)	0.046 (CI = +/-0.145; p = 0.514)	-0.002 (CI = +/-0.008; p = 0.593)	0.815	+10.39%
Severity	2014.1	0.099 (CI = +/-0.022; p = 0.000)	0.046 (CI = +/-0.152; p = 0.536)	-0.002 (CI = +/-0.008; p = 0.602)	0.796	+10.40%
Severity	2014.2	0.095 (CI = +/-0.023; p = 0.000)	0.029 (CI = +/-0.155; p = 0.697)	-0.002 (CI = +/-0.008; p = 0.660)	0.765	+9.96%
Severity	2015.1	0.092 (CI = +/-0.025; p = 0.000)	0.041 (CI = +/-0.162; p = 0.598)	-0.002 (CI = +/-0.008; p = 0.682)	0.732	+9.61%
Severity	2015.2	0.103 (CI = +/-0.023; p = 0.000)	0.084 (CI = +/-0.139; p = 0.219)	-0.003 (CI = +/-0.007; p = 0.421)	0.821	+10.82%
Severity	2016.1	0.103 (CI = +/-0.025; p = 0.000)	0.082 (CI = +/-0.147; p = 0.253)	-0.003 (CI = +/-0.007; p = 0.432)	0.801	+10.88%
Severity	2016.2	0.106 (CI = +/-0.028; p = 0.000)	0.093 (CI = +/-0.155; p = 0.223)	-0.003 (CI = +/-0.008; p = 0.395)	0.782	+11.20%
Severity	2017.1	0.112 (CI = +/-0.031; p = 0.000)	0.075 (CI = +/-0.159; p = 0.332)	-0.004 (CI = +/-0.008; p = 0.332)	0.786	+11.89%
Severity	2017.2	0.109 (CI = +/-0.035; p = 0.000)	0.064 (CI = +/-0.170; p = 0.433)	-0.003 (CI = +/-0.008; p = 0.421)	0.732	+11.50%
Severity	2018.1	0.124 (CI = +/-0.034; p = 0.000)	0.028 (CI = +/-0.154; p = 0.698)	-0.005 (CI = +/-0.007; p = 0.192)	0.804	+13.25%
Severity	2018.2	0.113 (CI = +/-0.038; p = 0.000)	-0.001 (CI = +/-0.156; p = 0.986)	-0.003 (CI = +/-0.007; p = 0.407)	0.754	+11.93%
Severity	2019.1	0.111 (CI = +/-0.047; p = 0.000)	0.001 (CI = +/-0.169; p = 0.985)	-0.003 (CI = +/-0.008; p = 0.492)	0.687	+11.72%
Frequency	2011.1	0.022 (CI = +/-0.011; p = 0.000)	0.131 (CI = +/-0.093; p = 0.008)	0.010 (CI = +/-0.006; p = 0.001)	0.530	+2.22%
Frequency	2011.2	0.024 (CI = +/-0.011; p = 0.000)	0.143 (CI = +/-0.092; p = 0.004)	0.010 (CI = +/-0.005; p = 0.001)	0.570	+2.48%
Frequency	2012.1	0.026 (CI = +/-0.012; p = 0.000)	0.137 (CI = +/-0.096; p = 0.007)	0.010 (CI = +/-0.005; p = 0.001)	0.575	+2.60%
Frequency	2012.2	0.025 (CI = +/-0.013; p = 0.001)	0.134 (CI = +/-0.099; p = 0.010)	0.010 (CI = +/-0.006; p = 0.002)	0.546	+2.53%
Frequency	2013.1	0.026 (CI = +/-0.014; p = 0.001)	0.128 (CI = +/-0.103; p = 0.017)	0.010 (CI = +/-0.006; p = 0.002)	0.551	+2.67%
Frequency	2013.2	0.030 (CI = +/-0.014; p = 0.000)	0.143 (CI = +/-0.102; p = 0.008)	0.010 (CI = +/-0.006; p = 0.002)	0.597	+3.02%
Frequency	2014.1	0.036 (CI = +/-0.013; p = 0.000)	0.118 (CI = +/-0.090; p = 0.013)	0.009 (CI = +/-0.005; p = 0.001)	0.696	+3.65%
Frequency	2014.2	0.039 (CI = +/-0.014; p = 0.000)	0.131 (CI = +/-0.090; p = 0.007)	0.009 (CI = +/-0.005; p = 0.001)	0.723	+3.97%
Frequency	2015.1	0.043 (CI = +/-0.014; p = 0.000)	0.115 (CI = +/-0.088; p = 0.013)	0.009 (CI = +/-0.004; p = 0.000)	0.761	+4.39%
Frequency	2015.2	0.046 (CI = +/-0.015; p = 0.000)	0.126 (CI = +/-0.089; p = 0.008)	0.009 (CI = +/-0.004; p = 0.001)	0.772	+4.69%
Frequency	2016.1	0.046 (CI = +/-0.016; p = 0.000)	0.127 (CI = +/-0.095; p = 0.012)	0.009 (CI = +/-0.005; p = 0.001)	0.765	+4.67%
Frequency	2016.2	0.044 (CI = +/-0.018; p = 0.000)	0.123 (CI = +/-0.101; p = 0.020)	0.009 (CI = +/-0.005; p = 0.001)	0.740	+4.54%
Frequency	2017.1	0.042 (CI = +/-0.020; p = 0.001)	0.128 (CI = +/-0.106; p = 0.022)	0.009 (CI = +/-0.005; p = 0.002)	0.735	+4.34%
Frequency	2017.2	0.046 (CI = +/-0.023; p = 0.001)	0.138 (CI = +/-0.113; p = 0.020)	0.009 (CI = +/-0.005; p = 0.004)	0.736	+4.67%
Frequency	2018.1	0.050 (CI = +/-0.026; p = 0.001)	0.129 (CI = +/-0.119; p = 0.035)	0.008 (CI = +/-0.006; p = 0.007)	0.743	+5.08%
Frequency	2018.2	0.052 (CI = +/-0.031; p = 0.004)	0.135 (CI = +/-0.130; p = 0.044)	0.008 (CI = +/-0.006; p = 0.017)	0.729	+5.31%
Frequency	2019.1	0.049 (CI = +/-0.039; p = 0.020)	0.139 (CI = +/-0.141; p = 0.053)	0.008 (CI = +/-0.007; p = 0.026)	0.722	+5.02%

AB Total

Coverage = AB Total

End Trend Period = 2025.2

Excluded Points = NA

Parameters Included: time, scalar_level_change

Scalar Level Change Start Date = 2020-10-29

Loss Cost	2011.1	0.020 (CI = +/-0.048; p = 0.400)	0.710 (CI = +/-0.443; p = 0.003)	0.643	+2.01%
Loss Cost	2011.2	0.026 (CI = +/-0.052; p = 0.316)	0.676 (CI = +/-0.462; p = 0.006)	0.646	+2.62%
Loss Cost	2012.1	0.042 (CI = +/-0.054; p = 0.125)	0.587 (CI = +/-0.462; p = 0.015)	0.680	+4.26%
Loss Cost	2012.2	0.026 (CI = +/-0.057; p = 0.349)	0.669 (CI = +/-0.467; p = 0.007)	0.669	+2.68%
Loss Cost	2013.1	0.038 (CI = +/-0.062; p = 0.217)	0.609 (CI = +/-0.483; p = 0.016)	0.681	+3.87%
Loss Cost	2013.2	0.077 (CI = +/-0.052; p = 0.006)	0.416 (CI = +/-0.390; p = 0.037)	0.812	+7.96%
Loss Cost	2014.1	0.090 (CI = +/-0.056; p = 0.003)	0.352 (CI = +/-0.398; p = 0.080)	0.821	+9.41%
Loss Cost	2014.2	0.079 (CI = +/-0.061; p = 0.014)	0.402 (CI = +/-0.414; p = 0.056)	0.804	+8.22%
Loss Cost	2015.1	0.081 (CI = +/-0.068; p = 0.022)	0.395 (CI = +/-0.441; p = 0.076)	0.789	+8.39%
Loss Cost	2015.2	0.104 (CI = +/-0.069; p = 0.005)	0.300 (CI = +/-0.429; p = 0.159)	0.821	+11.00%
Loss Cost	2016.1	0.109 (CI = +/-0.077; p = 0.008)	0.282 (CI = +/-0.454; p = 0.207)	0.807	+11.53%
Loss Cost	2016.2	0.104 (CI = +/-0.085; p = 0.019)	0.298 (CI = +/-0.480; p = 0.206)	0.781	+11.00%
Loss Cost	2017.1	0.118 (CI = +/-0.091; p = 0.015)	0.259 (CI = +/-0.492; p = 0.280)	0.781	+12.55%
Loss Cost	2017.2	0.113 (CI = +/-0.100; p = 0.029)	0.271 (CI = +/-0.514; p = 0.277)	0.744	+11.91%
Loss Cost	2018.1	0.142 (CI = +/-0.087; p = 0.004)	0.231 (CI = +/-0.434; p = 0.270)	0.831	+15.28%
Loss Cost	2018.2	0.134 (CI = +/-0.091; p = 0.008)	0.231 (CI = +/-0.442; p = 0.278)	0.794	+14.32%
Loss Cost	2019.1	0.139 (CI = +/-0.096; p = 0.009)	0.245 (CI = +/-0.461; p = 0.268)	0.773	+14.86%
Severity	2011.1	0.022 (CI = +/-0.038; p = 0.238)	0.487 (CI = +/-0.352; p = 0.008)	0.628	+2.26%
Severity	2011.2	0.027 (CI = +/-0.041; p = 0.194)	0.461 (CI = +/-0.367; p = 0.016)	0.629	+2.72%
Severity	2012.1	0.040 (CI = +/-0.043; p = 0.067)	0.387 (CI = +/-0.366; p = 0.039)	0.667	+4.08%
Severity	2012.2	0.031 (CI = +/-0.046; p = 0.180)	0.436 (CI = +/-0.377; p = 0.025)	0.648	+3.14%
Severity	2013.1	0.039 (CI = +/-0.050; p = 0.119)	0.393 (CI = +/-0.392; p = 0.050)	0.657	+4.01%
Severity	2013.2	0.075 (CI = +/-0.038; p = 0.000)	0.215 (CI = +/-0.282; p = 0.127)	0.837	+7.76%
Severity	2014.1	0.073 (CI = +/-0.042; p = 0.002)	0.225 (CI = +/-0.299; p = 0.132)	0.821	+7.54%
Severity	2014.2	0.058 (CI = +/-0.043; p = 0.011)	0.293 (CI = +/-0.293; p = 0.050)	0.814	+5.95%
Severity	2015.1	0.046 (CI = +/-0.046; p = 0.048)	0.342 (CI = +/-0.298; p = 0.027)	0.801	+4.74%
Severity	2015.2	0.066 (CI = +/-0.045; p = 0.007)	0.265 (CI = +/-0.278; p = 0.060)	0.846	+6.77%
Severity	2016.1	0.064 (CI = +/-0.050; p = 0.015)	0.269 (CI = +/-0.295; p = 0.071)	0.829	+6.65%
Severity	2016.2	0.063 (CI = +/-0.055; p = 0.028)	0.274 (CI = +/-0.312; p = 0.082)	0.808	+6.51%
Severity	2017.1	0.072 (CI = +/-0.059; p = 0.020)	0.248 (CI = +/-0.320; p = 0.120)	0.809	+7.49%
Severity	2017.2	0.061 (CI = +/-0.062; p = 0.053)	0.273 (CI = +/-0.319; p = 0.088)	0.782	+6.28%
Severity	2018.1	0.077 (CI = +/-0.058; p = 0.013)	0.251 (CI = +/-0.286; p = 0.080)	0.835	+7.98%
Severity	2018.2	0.065 (CI = +/-0.053; p = 0.020)	0.250 (CI = +/-0.254; p = 0.053)	0.825	+6.68%
Severity	2019.1	0.063 (CI = +/-0.056; p = 0.031)	0.246 (CI = +/-0.268; p = 0.069)	0.782	+6.51%
Frequency	2011.1	-0.002 (CI = +/-0.025; p = 0.844)	0.223 (CI = +/-0.229; p = 0.056)	0.241	-0.24%
Frequency	2011.2	-0.001 (CI = +/-0.027; p = 0.941)	0.215 (CI = +/-0.240; p = 0.078)	0.241	-0.10%
Frequency	2012.1	0.002 (CI = +/-0.030; p = 0.901)	0.199 (CI = +/-0.252; p = 0.116)	0.248	+0.18%
Frequency	2012.2	-0.004 (CI = +/-0.032; p = 0.773)	0.233 (CI = +/-0.259; p = 0.076)	0.230	-0.45%
Frequency	2013.1	-0.001 (CI = +/-0.035; p = 0.938)	0.217 (CI = +/-0.273; p = 0.114)	0.236	-0.13%
Frequency	2013.2	0.002 (CI = +/-0.039; p = 0.923)	0.201 (CI = +/-0.288; p = 0.162)	0.240	+0.18%
Frequency	2014.1	0.017 (CI = +/-0.039; p = 0.367)	0.127 (CI = +/-0.278; p = 0.351)	0.342	+1.74%
Frequency	2014.2	0.021 (CI = +/-0.043; p = 0.317)	0.109 (CI = +/-0.294; p = 0.447)	0.341	+2.14%
Frequency	2015.1	0.034 (CI = +/-0.045; p = 0.130)	0.053 (CI = +/-0.294; p = 0.709)	0.412	+3.48%
Frequency	2015.2	0.039 (CI = +/-0.050; p = 0.122)	0.035 (CI = +/-0.311; p = 0.816)	0.402	+3.96%
Frequency	2016.1	0.045 (CI = +/-0.055; p = 0.107)	0.013 (CI = +/-0.327; p = 0.933)	0.399	+4.57%
Frequency	2016.2	0.041 (CI = +/-0.061; p = 0.172)	0.024 (CI = +/-0.346; p = 0.883)	0.336	+4.22%
Frequency	2017.1	0.046 (CI = +/-0.067; p = 0.166)	0.011 (CI = +/-0.363; p = 0.949)	0.321	+4.71%
Frequency	2017.2	0.052 (CI = +/-0.073; p = 0.151)	-0.002 (CI = +/-0.377; p = 0.993)	0.313	+5.30%
Frequency	2018.1	0.065 (CI = +/-0.074; p = 0.078)	-0.020 (CI = +/-0.367; p = 0.908)	0.403	+6.75%
Frequency	2018.2	0.069 (CI = +/-0.079; p = 0.080)	-0.020 (CI = +/-0.382; p = 0.913)	0.380	+7.16%
Frequency	2019.1	0.076 (CI = +/-0.081; p = 0.065)	-0.001 (CI = +/-0.389; p = 0.995)	0.415	+7.85%

AB Total

Coverage = AB Total

End Trend Period = 2025.2

Excluded Points = NA

Parameters Included: time, scalar_level_change, seasonality, mobility

Scalar Level Change Start Date = 2020-10-29

Loss Cost	2011.1	0.020 (CI = +/-0.045; p = 0.371)	0.170 (CI = +/-0.212; p = 0.112)	0.011 (CI = +/-0.013; p = 0.087)	0.764 (CI = +/-0.413; p = 0.001)	0.696	+1.99%
Loss Cost	2011.2	0.028 (CI = +/-0.048; p = 0.246)	0.187 (CI = +/-0.216; p = 0.086)	0.011 (CI = +/-0.013; p = 0.096)	0.717 (CI = +/-0.427; p = 0.002)	0.703	+2.79%
Loss Cost	2012.1	0.040 (CI = +/-0.051; p = 0.115)	0.159 (CI = +/-0.217; p = 0.143)	0.011 (CI = +/-0.013; p = 0.093)	0.646 (CI = +/-0.433; p = 0.005)	0.724	+4.10%
Loss Cost	2012.2	0.027 (CI = +/-0.053; p = 0.308)	0.132 (CI = +/-0.216; p = 0.219)	0.011 (CI = +/-0.012; p = 0.074)	0.720 (CI = +/-0.439; p = 0.003)	0.714	+2.73%
Loss Cost	2013.1	0.035 (CI = +/-0.059; p = 0.229)	0.116 (CI = +/-0.224; p = 0.295)	0.011 (CI = +/-0.013; p = 0.081)	0.677 (CI = +/-0.461; p = 0.006)	0.718	+3.56%
Loss Cost	2013.2	0.075 (CI = +/-0.043; p = 0.002)	0.188 (CI = +/-0.154; p = 0.019)	0.009 (CI = +/-0.008; p = 0.034)	0.472 (CI = +/-0.321; p = 0.006)	0.876	+7.74%
Loss Cost	2014.1	0.082 (CI = +/-0.047; p = 0.002)	0.174 (CI = +/-0.159; p = 0.033)	0.009 (CI = +/-0.009; p = 0.039)	0.435 (CI = +/-0.337; p = 0.014)	0.877	+8.54%
Loss Cost	2014.2	0.073 (CI = +/-0.051; p = 0.008)	0.159 (CI = +/-0.163; p = 0.055)	0.010 (CI = +/-0.009; p = 0.033)	0.478 (CI = +/-0.352; p = 0.010)	0.865	+7.56%
Loss Cost	2015.1	0.066 (CI = +/-0.057; p = 0.025)	0.170 (CI = +/-0.171; p = 0.051)	0.010 (CI = +/-0.009; p = 0.034)	0.508 (CI = +/-0.374; p = 0.011)	0.857	+6.86%
Loss Cost	2015.2	0.093 (CI = +/-0.053; p = 0.002)	0.210 (CI = +/-0.150; p = 0.009)	0.008 (CI = +/-0.008; p = 0.041)	0.396 (CI = +/-0.334; p = 0.023)	0.899	+9.70%
Loss Cost	2016.1	0.085 (CI = +/-0.060; p = 0.008)	0.220 (CI = +/-0.158; p = 0.009)	0.008 (CI = +/-0.008; p = 0.040)	0.424 (CI = +/-0.355; p = 0.022)	0.892	+8.92%
Loss Cost	2016.2	0.082 (CI = +/-0.067; p = 0.020)	0.215 (CI = +/-0.168; p = 0.016)	0.009 (CI = +/-0.009; p = 0.046)	0.437 (CI = +/-0.381; p = 0.027)	0.877	+8.53%
Loss Cost	2017.1	0.083 (CI = +/-0.076; p = 0.035)	0.214 (CI = +/-0.181; p = 0.024)	0.009 (CI = +/-0.009; p = 0.060)	0.434 (CI = +/-0.411; p = 0.040)	0.868	+8.65%
Loss Cost	2017.2	0.075 (CI = +/-0.085; p = 0.078)	0.202 (CI = +/-0.194; p = 0.042)	0.009 (CI = +/-0.010; p = 0.061)	0.455 (CI = +/-0.436; p = 0.042)	0.846	+7.84%
Loss Cost	2018.1	0.103 (CI = +/-0.083; p = 0.020)	0.165 (CI = +/-0.181; p = 0.069)	0.007 (CI = +/-0.009; p = 0.114)	0.388 (CI = +/-0.402; p = 0.057)	0.883	+10.89%
Loss Cost	2018.2	0.086 (CI = +/-0.088; p = 0.055)	0.134 (CI = +/-0.185; p = 0.137)	0.009 (CI = +/-0.010; p = 0.061)	0.417 (CI = +/-0.399; p = 0.042)	0.868	+8.94%
Loss Cost	2019.1	0.078 (CI = +/-0.099; p = 0.109)	0.144 (CI = +/-0.200; p = 0.138)	0.010 (CI = +/-0.011; p = 0.067)	0.424 (CI = +/-0.422; p = 0.049)	0.851	+8.09%
Severity	2011.1	0.022 (CI = +/-0.040; p = 0.267)	0.035 (CI = +/-0.189; p = 0.709)	0.000 (CI = +/-0.011; p = 0.948)	0.492 (CI = +/-0.368; p = 0.011)	0.601	+2.21%
Severity	2011.2	0.027 (CI = +/-0.043; p = 0.210)	0.046 (CI = +/-0.194; p = 0.632)	0.000 (CI = +/-0.011; p = 0.973)	0.462 (CI = +/-0.384; p = 0.020)	0.602	+2.72%
Severity	2012.1	0.040 (CI = +/-0.045; p = 0.082)	0.017 (CI = +/-0.193; p = 0.858)	0.000 (CI = +/-0.011; p = 0.983)	0.390 (CI = +/-0.385; p = 0.048)	0.639	+4.05%
Severity	2012.2	0.031 (CI = +/-0.049; p = 0.199)	-0.001 (CI = +/-0.196; p = 0.994)	0.000 (CI = +/-0.011; p = 0.932)	0.438 (CI = +/-0.399; p = 0.033)	0.616	+3.15%
Severity	2013.1	0.040 (CI = +/-0.053; p = 0.134)	-0.018 (CI = +/-0.202; p = 0.853)	0.000 (CI = +/-0.011; p = 0.951)	0.392 (CI = +/-0.416; p = 0.063)	0.624	+4.05%
Severity	2013.2	0.075 (CI = +/-0.039; p = 0.001)	0.046 (CI = +/-0.142; p = 0.510)	-0.001 (CI = +/-0.008; p = 0.737)	0.209 (CI = +/-0.296; p = 0.156)	0.825	+7.77%
Severity	2014.1	0.072 (CI = +/-0.044; p = 0.003)	0.051 (CI = +/-0.149; p = 0.478)	-0.001 (CI = +/-0.008; p = 0.757)	0.225 (CI = +/-0.316; p = 0.152)	0.808	+7.42%
Severity	2014.2	0.058 (CI = +/-0.046; p = 0.016)	0.029 (CI = +/-0.146; p = 0.684)	0.000 (CI = +/-0.008; p = 0.900)	0.291 (CI = +/-0.315; p = 0.068)	0.795	+5.96%
Severity	2015.1	0.045 (CI = +/-0.049; p = 0.071)	0.050 (CI = +/-0.146; p = 0.478)	0.000 (CI = +/-0.008; p = 0.994)	0.350 (CI = +/-0.320; p = 0.034)	0.784	+4.56%
Severity	2015.2	0.066 (CI = +/-0.046; p = 0.008)	0.084 (CI = +/-0.130; p = 0.192)	-0.001 (CI = +/-0.007; p = 0.671)	0.257 (CI = +/-0.289; p = 0.077)	0.845	+6.86%
Severity	2016.1	0.062 (CI = +/-0.052; p = 0.022)	0.089 (CI = +/-0.138; p = 0.187)	-0.001 (CI = +/-0.007; p = 0.721)	0.273 (CI = +/-0.310; p = 0.080)	0.828	+6.44%
Severity	2016.2	0.065 (CI = +/-0.059; p = 0.033)	0.092 (CI = +/-0.147; p = 0.199)	-0.001 (CI = +/-0.007; p = 0.704)	0.265 (CI = +/-0.333; p = 0.110)	0.806	+6.66%
Severity	2017.1	0.073 (CI = +/-0.065; p = 0.031)	0.080 (CI = +/-0.155; p = 0.282)	-0.002 (CI = +/-0.008; p = 0.616)	0.236 (CI = +/-0.352; p = 0.171)	0.801	+7.60%
Severity	2017.2	0.062 (CI = +/-0.072; p = 0.081)	0.064 (CI = +/-0.162; p = 0.409)	-0.001 (CI = +/-0.008; p = 0.818)	0.267 (CI = +/-0.366; p = 0.137)	0.761	+6.44%
Severity	2018.1	0.086 (CI = +/-0.070; p = 0.020)	0.032 (CI = +/-0.150; p = 0.647)	-0.003 (CI = +/-0.008; p = 0.456)	0.210 (CI = +/-0.335; p = 0.196)	0.818	+9.00%
Severity	2018.2	0.067 (CI = +/-0.069; p = 0.055)	-0.001 (CI = +/-0.146; p = 0.990)	-0.001 (CI = +/-0.008; p = 0.886)	0.241 (CI = +/-0.314; p = 0.117)	0.791	+6.94%
Severity	2019.1	0.063 (CI = +/-0.079; p = 0.101)	0.004 (CI = +/-0.159; p = 0.960)	0.000 (CI = +/-0.009; p = 0.976)	0.244 (CI = +/-0.335; p = 0.133)	0.733	+6.56%
Frequency	2011.1	-0.002 (CI = +/-0.016; p = 0.779)	0.135 (CI = +/-0.076; p = 0.001)	0.011 (CI = +/-0.005; p = 0.000)	0.272 (CI = +/-0.148; p = 0.001)	0.689	-0.22%
Frequency	2011.2	0.001 (CI = +/-0.017; p = 0.931)	0.142 (CI = +/-0.077; p = 0.001)	0.011 (CI = +/-0.005; p = 0.000)	0.255 (CI = +/-0.153; p = 0.002)	0.700	+0.07%
Frequency	2012.1	0.001 (CI = +/-0.019; p = 0.955)	0.142 (CI = +/-0.081; p = 0.001)	0.011 (CI = +/-0.005; p = 0.000)	0.256 (CI = +/-0.161; p = 0.003)	0.698	+0.05%
Frequency	2012.2	-0.004 (CI = +/-0.020; p = 0.676)	0.133 (CI = +/-0.081; p = 0.003)	0.011 (CI = +/-0.005; p = 0.000)	0.282 (CI = +/-0.165; p = 0.002)	0.698	-0.41%
Frequency	2013.1	-0.005 (CI = +/-0.022; p = 0.662)	0.134 (CI = +/-0.085; p = 0.004)	0.011 (CI = +/-0.005; p = 0.000)	0.285 (CI = +/-0.175; p = 0.003)	0.696	-0.47%
Frequency	2013.2	0.000 (CI = +/-0.024; p = 0.979)	0.142 (CI = +/-0.087; p = 0.003)	0.010 (CI = +/-0.005; p = 0.000)	0.262 (CI = +/-0.181; p = 0.007)	0.709	-0.03%
Frequency	2014.1	0.010 (CI = +/-0.024; p = 0.370)	0.123 (CI = +/-0.080; p = 0.005)	0.010 (CI = +/-0.004; p = 0.000)	0.210 (CI = +/-0.170; p = 0.018)	0.763	+1.04%
Frequency	2014.2	0.015 (CI = +/-0.026; p = 0.237)	0.130 (CI = +/-0.082; p = 0.004)	0.010 (CI = +/-0.004; p = 0.000)	0.188 (CI = +/-0.177; p = 0.039)	0.771	+1.51%
Frequency	2015.1	0.022 (CI = +/-0.028; p = 0.116)	0.119 (CI = +/-0.083; p = 0.007)	0.010 (CI = +/-0.004; p = 0.000)	0.157 (CI = +/-0.182; p = 0.086)	0.788	+2.20%
Frequency	2015.2	0.026 (CI = +/-0.031; p = 0.088)	0.126 (CI = +/-0.086; p = 0.007)	0.010 (CI = +/-0.004; p = 0.000)	0.138 (CI = +/-0.192; p = 0.146)	0.788	+2.65%
Frequency	2016.1	0.023 (CI = +/-0.035; p = 0.176)	0.131 (CI = +/-0.091; p = 0.008)	0.010 (CI = +/-0.005; p = 0.000)	0.151 (CI = +/-0.205; p = 0.137)	0.784	+2.33%
Frequency	2016.2	0.017 (CI = +/-0.038; p = 0.343)	0.123 (CI = +/-0.095; p = 0.015)	0.010 (CI = +/-0.005; p = 0.001)	0.172 (CI = +/-0.216; p = 0.109)	0.770	+1.75%
Frequency	2017.1	0.010 (CI = +/-0.042; p = 0.624)	0.133 (CI = +/-0.099; p = 0.012)	0.010 (CI = +/-0.005; p = 0.001)	0.198 (CI = +/-0.224; p = 0.079)	0.777	+0.97%
Frequency	2017.2	0.013 (CI = +/-0.047; p = 0.555)	0.138 (CI = +/-0.106; p = 0.015)	0.010 (CI = +/-0.005; p = 0.001)	0.188 (CI = +/-0.239; p = 0.112)	0.770	+1.31%
Frequency	2018.1	0.017 (CI = +/-0.053; p = 0.488)	0.133 (CI = +/-0.114; p = 0.026)	0.010 (CI = +/-0.006; p = 0.003)	0.178 (CI = +/-0.254; p = 0.151)	0.770	+1.73%
Frequency	2018.2	0.019 (CI = +/-0.060; p = 0.504)	0.135 (CI = +/-0.126; p = 0.038)	0.010 (CI = +/-0.007; p = 0.008)	0.176 (CI = +/-0.271; p = 0.179)	0.754	+1.87%
Frequency	2019.1	0.014 (CI = +/-0.068; p = 0.645)	0.141 (CI = +/-0.137; p = 0.045)	0.010 (CI = +/-0.007; p = 0.013)	0.179 (CI = +/-0.288; p = 0.193)	0.747	+1.44%

AB Total

Coverage = AB Total

End Trend Period = 2025.2

Excluded Points = NA

Parameters Included: time, trend_level_change

Future Trend Start Date = 2020-10-29

Loss Cost	2011.1	0.024 (CI = +/-0.043; p = 0.259)	0.202 (CI = +/-0.115; p = 0.001)	0.663	+2.42%	+25.39%
Loss Cost	2011.2	0.029 (CI = +/-0.047; p = 0.212)	0.194 (CI = +/-0.120; p = 0.003)	0.665	+2.94%	+24.97%
Loss Cost	2012.1	0.043 (CI = +/-0.049; p = 0.079)	0.170 (CI = +/-0.121; p = 0.008)	0.695	+4.44%	+23.84%
Loss Cost	2012.2	0.027 (CI = +/-0.052; p = 0.282)	0.196 (CI = +/-0.121; p = 0.003)	0.691	+2.79%	+25.00%
Loss Cost	2013.1	0.037 (CI = +/-0.057; p = 0.185)	0.180 (CI = +/-0.127; p = 0.007)	0.700	+3.82%	+24.33%
Loss Cost	2013.2	0.076 (CI = +/-0.049; p = 0.004)	0.123 (CI = +/-0.104; p = 0.023)	0.819	+7.85%	+22.01%
Loss Cost	2014.1	0.088 (CI = +/-0.054; p = 0.003)	0.105 (CI = +/-0.109; p = 0.058)	0.825	+9.23%	+21.31%
Loss Cost	2014.2	0.073 (CI = +/-0.060; p = 0.018)	0.126 (CI = +/-0.114; p = 0.033)	0.813	+7.61%	+22.05%
Loss Cost	2015.1	0.071 (CI = +/-0.069; p = 0.043)	0.129 (CI = +/-0.125; p = 0.045)	0.799	+7.40%	+22.14%
Loss Cost	2015.2	0.099 (CI = +/-0.075; p = 0.013)	0.092 (CI = +/-0.130; p = 0.153)	0.821	+10.39%	+21.05%
Loss Cost	2016.1	0.101 (CI = +/-0.089; p = 0.029)	0.089 (CI = +/-0.146; p = 0.214)	0.806	+10.66%	+20.97%
Loss Cost	2016.2	0.085 (CI = +/-0.107; p = 0.113)	0.110 (CI = +/-0.164; p = 0.174)	0.784	+8.82%	+21.47%
Loss Cost	2017.1	0.104 (CI = +/-0.131; p = 0.110)	0.086 (CI = +/-0.189; p = 0.347)	0.776	+10.99%	+20.97%
Loss Cost	2017.2	0.068 (CI = +/-0.163; p = 0.386)	0.128 (CI = +/-0.221; p = 0.234)	0.749	+7.04%	+21.72%
Loss Cost	2018.1	0.184 (CI = +/-0.184; p = 0.050)	-0.003 (CI = +/-0.236; p = 0.978)	0.814	+20.22%	+19.85%
Loss Cost	2018.2	0.106 (CI = +/-0.248; p = 0.370)	0.083 (CI = +/-0.298; p = 0.557)	0.779	+11.19%	+20.78%
Loss Cost	2019.1	0.118 (CI = +/-0.381; p = 0.509)	0.070 (CI = +/-0.432; p = 0.729)	0.748	+12.55%	+20.68%
Severity	2011.1	0.036 (CI = +/-0.037; p = 0.055)	0.102 (CI = +/-0.099; p = 0.043)	0.586	+3.66%	+14.83%
Severity	2011.2	0.041 (CI = +/-0.040; p = 0.045)	0.094 (CI = +/-0.103; p = 0.073)	0.589	+4.19%	+14.44%
Severity	2012.1	0.055 (CI = +/-0.042; p = 0.012)	0.072 (CI = +/-0.103; p = 0.163)	0.634	+5.63%	+13.46%
Severity	2012.2	0.047 (CI = +/-0.046; p = 0.043)	0.084 (CI = +/-0.107; p = 0.121)	0.607	+4.83%	+13.96%
Severity	2013.1	0.057 (CI = +/-0.050; p = 0.027)	0.069 (CI = +/-0.112; p = 0.216)	0.619	+5.85%	+13.37%
Severity	2013.2	0.095 (CI = +/-0.038; p = 0.000)	0.011 (CI = +/-0.081; p = 0.779)	0.819	+10.01%	+11.23%
Severity	2014.1	0.096 (CI = +/-0.043; p = 0.000)	0.010 (CI = +/-0.087; p = 0.807)	0.801	+10.06%	+11.21%
Severity	2014.2	0.082 (CI = +/-0.047; p = 0.002)	0.030 (CI = +/-0.090; p = 0.494)	0.779	+8.52%	+11.85%
Severity	2015.1	0.070 (CI = +/-0.053; p = 0.012)	0.046 (CI = +/-0.097; p = 0.334)	0.753	+7.30%	+12.32%
Severity	2015.2	0.100 (CI = +/-0.054; p = 0.001)	0.007 (CI = +/-0.093; p = 0.881)	0.811	+10.50%	+11.25%
Severity	2016.1	0.104 (CI = +/-0.064; p = 0.003)	0.002 (CI = +/-0.104; p = 0.975)	0.791	+10.95%	+11.12%
Severity	2016.2	0.108 (CI = +/-0.077; p = 0.009)	-0.004 (CI = +/-0.119; p = 0.943)	0.767	+11.45%	+11.00%
Severity	2017.1	0.140 (CI = +/-0.090; p = 0.005)	-0.043 (CI = +/-0.130; p = 0.495)	0.781	+15.07%	+10.26%
Severity	2017.2	0.120 (CI = +/-0.113; p = 0.039)	-0.019 (CI = +/-0.154; p = 0.796)	0.731	+12.76%	+10.64%
Severity	2018.1	0.218 (CI = +/-0.116; p = 0.001)	-0.130 (CI = +/-0.148; p = 0.079)	0.836	+24.41%	+9.21%
Severity	2018.2	0.172 (CI = +/-0.157; p = 0.034)	-0.079 (CI = +/-0.188; p = 0.377)	0.774	+18.75%	+9.71%
Severity	2019.1	0.183 (CI = +/-0.240; p = 0.122)	-0.091 (CI = +/-0.272; p = 0.478)	0.715	+20.05%	+9.63%
Frequency	2011.1	-0.012 (CI = +/-0.019; p = 0.217)	0.100 (CI = +/-0.052; p = 0.001)	0.444	-1.19%	+9.19%
Frequency	2011.2	-0.012 (CI = +/-0.021; p = 0.253)	0.100 (CI = +/-0.055; p = 0.001)	0.443	-1.21%	+9.20%
Frequency	2012.1	-0.011 (CI = +/-0.024; p = 0.333)	0.099 (CI = +/-0.058; p = 0.002)	0.442	-1.12%	+9.15%
Frequency	2012.2	-0.020 (CI = +/-0.025; p = 0.110)	0.112 (CI = +/-0.058; p = 0.001)	0.473	-1.95%	+9.68%
Frequency	2013.1	-0.019 (CI = +/-0.027; p = 0.156)	0.112 (CI = +/-0.061; p = 0.001)	0.471	-1.92%	+9.67%
Frequency	2013.2	-0.020 (CI = +/-0.031; p = 0.197)	0.112 (CI = +/-0.066; p = 0.002)	0.469	-1.96%	+9.69%
Frequency	2014.1	-0.008 (CI = +/-0.032; p = 0.632)	0.095 (CI = +/-0.066; p = 0.007)	0.518	-0.76%	+9.08%
Frequency	2014.2	-0.008 (CI = +/-0.037; p = 0.640)	0.096 (CI = +/-0.071; p = 0.011)	0.512	-0.84%	+9.12%
Frequency	2015.1	0.001 (CI = +/-0.042; p = 0.964)	0.083 (CI = +/-0.076; p = 0.035)	0.534	+0.09%	+8.75%
Frequency	2015.2	-0.001 (CI = +/-0.049; p = 0.965)	0.086 (CI = +/-0.084; p = 0.047)	0.521	-0.10%	+8.81%
Frequency	2016.1	-0.003 (CI = +/-0.058; p = 0.927)	0.087 (CI = +/-0.095; p = 0.068)	0.508	-0.26%	+8.86%
Frequency	2016.2	-0.024 (CI = +/-0.067; p = 0.461)	0.114 (CI = +/-0.103; p = 0.032)	0.506	-2.36%	+9.43%
Frequency	2017.1	-0.036 (CI = +/-0.082; p = 0.363)	0.129 (CI = +/-0.118; p = 0.035)	0.500	-3.55%	+9.71%
Frequency	2017.2	-0.052 (CI = +/-0.103; p = 0.298)	0.147 (CI = +/-0.140; p = 0.041)	0.496	-5.07%	+10.01%
Frequency	2018.1	-0.034 (CI = +/-0.136; p = 0.595)	0.127 (CI = +/-0.174; p = 0.137)	0.499	-3.37%	+9.75%
Frequency	2018.2	-0.066 (CI = +/-0.189; p = 0.462)	0.162 (CI = +/-0.227; p = 0.146)	0.484	-6.37%	+10.09%
Frequency	2019.1	-0.064 (CI = +/-0.290; p = 0.634)	0.161 (CI = +/-0.328; p = 0.305)	0.470	-6.25%	+10.08%

AB Total

Coverage = AB Total

End Trend Period = 2024.2

Excluded Points = NA

Parameters Included: time, trend_level_change

Future Trend Start Date = 2020-10-29

Loss Cost	2011.1	0.017 (CI = +/-0.043; p = 0.426)	0.263 (CI = +/-0.140; p = 0.001)	0.634	+1.72%	+32.37%
Loss Cost	2011.2	0.022 (CI = +/-0.048; p = 0.359)	0.255 (CI = +/-0.146; p = 0.001)	0.635	+2.18%	+31.86%
Loss Cost	2012.1	0.036 (CI = +/-0.050; p = 0.154)	0.229 (CI = +/-0.147; p = 0.004)	0.668	+3.64%	+30.36%
Loss Cost	2012.2	0.018 (CI = +/-0.052; p = 0.472)	0.260 (CI = +/-0.145; p = 0.001)	0.669	+1.87%	+32.06%
Loss Cost	2013.1	0.028 (CI = +/-0.058; p = 0.329)	0.244 (CI = +/-0.152; p = 0.003)	0.678	+2.82%	+31.21%
Loss Cost	2013.2	0.066 (CI = +/-0.049; p = 0.011)	0.181 (CI = +/-0.122; p = 0.006)	0.812	+6.83%	+28.04%
Loss Cost	2014.1	0.078 (CI = +/-0.054; p = 0.007)	0.162 (CI = +/-0.128; p = 0.015)	0.818	+8.11%	+27.15%
Loss Cost	2014.2	0.061 (CI = +/-0.059; p = 0.045)	0.188 (CI = +/-0.132; p = 0.008)	0.810	+6.30%	+28.30%
Loss Cost	2015.1	0.057 (CI = +/-0.069; p = 0.098)	0.194 (CI = +/-0.144; p = 0.011)	0.797	+5.90%	+28.53%
Loss Cost	2015.2	0.084 (CI = +/-0.076; p = 0.033)	0.156 (CI = +/-0.148; p = 0.040)	0.820	+8.72%	+27.09%
Loss Cost	2016.1	0.084 (CI = +/-0.091; p = 0.068)	0.156 (CI = +/-0.166; p = 0.063)	0.805	+8.72%	+27.10%
Loss Cost	2016.2	0.063 (CI = +/-0.108; p = 0.233)	0.184 (CI = +/-0.184; p = 0.051)	0.787	+6.48%	+27.96%
Loss Cost	2017.1	0.079 (CI = +/-0.134; p = 0.225)	0.164 (CI = +/-0.212; p = 0.120)	0.778	+8.18%	+27.40%
Loss Cost	2017.2	0.035 (CI = +/-0.165; p = 0.655)	0.217 (CI = +/-0.244; p = 0.076)	0.759	+3.53%	+28.68%
Loss Cost	2018.1	0.146 (CI = +/-0.186; p = 0.111)	0.086 (CI = +/-0.255; p = 0.472)	0.827	+15.72%	+26.13%
Loss Cost	2018.2	0.052 (CI = +/-0.244; p = 0.648)	0.193 (CI = +/-0.311; p = 0.196)	0.807	+5.29%	+27.74%
Loss Cost	2019.1	0.040 (CI = +/-0.380; p = 0.818)	0.206 (CI = +/-0.449; p = 0.326)	0.781	+4.06%	+27.88%
Severity	2011.1	0.031 (CI = +/-0.038; p = 0.104)	0.142 (CI = +/-0.123; p = 0.026)	0.549	+3.19%	+18.96%
Severity	2011.2	0.036 (CI = +/-0.042; p = 0.086)	0.133 (CI = +/-0.128; p = 0.043)	0.552	+3.69%	+18.46%
Severity	2012.1	0.050 (CI = +/-0.044; p = 0.027)	0.109 (CI = +/-0.128; p = 0.092)	0.600	+5.11%	+17.17%
Severity	2012.2	0.042 (CI = +/-0.048; p = 0.085)	0.123 (CI = +/-0.133; p = 0.067)	0.573	+4.24%	+17.90%
Severity	2013.1	0.051 (CI = +/-0.052; p = 0.056)	0.107 (CI = +/-0.138; p = 0.121)	0.585	+5.23%	+17.14%
Severity	2013.2	0.090 (CI = +/-0.040; p = 0.000)	0.043 (CI = +/-0.099; p = 0.373)	0.805	+9.42%	+14.25%
Severity	2014.1	0.090 (CI = +/-0.045; p = 0.001)	0.043 (CI = +/-0.106; p = 0.402)	0.785	+9.40%	+14.26%
Severity	2014.2	0.074 (CI = +/-0.049; p = 0.005)	0.067 (CI = +/-0.109; p = 0.211)	0.764	+7.73%	+15.20%
Severity	2015.1	0.062 (CI = +/-0.055; p = 0.031)	0.086 (CI = +/-0.115; p = 0.133)	0.740	+6.36%	+15.91%
Severity	2015.2	0.091 (CI = +/-0.056; p = 0.003)	0.044 (CI = +/-0.110; p = 0.404)	0.803	+9.50%	+14.48%
Severity	2016.1	0.093 (CI = +/-0.067; p = 0.010)	0.041 (CI = +/-0.123; p = 0.490)	0.782	+9.79%	+14.36%
Severity	2016.2	0.096 (CI = +/-0.082; p = 0.025)	0.037 (CI = +/-0.140; p = 0.576)	0.756	+10.08%	+14.26%
Severity	2017.1	0.127 (CI = +/-0.096; p = 0.014)	-0.002 (CI = +/-0.153; p = 0.980)	0.771	+13.51%	+13.30%
Severity	2017.2	0.102 (CI = +/-0.121; p = 0.090)	0.028 (CI = +/-0.179; p = 0.737)	0.722	+10.77%	+13.93%
Severity	2018.1	0.200 (CI = +/-0.124; p = 0.005)	-0.087 (CI = +/-0.170; p = 0.286)	0.834	+22.09%	+11.96%
Severity	2018.2	0.145 (CI = +/-0.166; p = 0.081)	-0.024 (CI = +/-0.211; p = 0.804)	0.778	+15.56%	+12.79%
Severity	2019.1	0.144 (CI = +/-0.258; p = 0.240)	-0.023 (CI = +/-0.305; p = 0.867)	0.720	+15.45%	+12.80%
Frequency	2011.1	-0.014 (CI = +/-0.020; p = 0.155)	0.121 (CI = +/-0.065; p = 0.001)	0.400	-1.42%	+11.27%
Frequency	2011.2	-0.015 (CI = +/-0.022; p = 0.183)	0.122 (CI = +/-0.068; p = 0.001)	0.398	-1.46%	+11.31%
Frequency	2012.1	-0.014 (CI = +/-0.024; p = 0.246)	0.121 (CI = +/-0.072; p = 0.002)	0.396	-1.40%	+11.26%
Frequency	2012.2	-0.023 (CI = +/-0.025; p = 0.072)	0.136 (CI = +/-0.070; p = 0.001)	0.441	-2.28%	+12.01%
Frequency	2013.1	-0.023 (CI = +/-0.028; p = 0.105)	0.137 (CI = +/-0.075; p = 0.001)	0.438	-2.29%	+12.01%
Frequency	2013.2	-0.024 (CI = +/-0.032; p = 0.134)	0.138 (CI = +/-0.080; p = 0.002)	0.436	-2.37%	+12.07%
Frequency	2014.1	-0.012 (CI = +/-0.034; p = 0.472)	0.119 (CI = +/-0.080; p = 0.006)	0.478	-1.18%	+11.28%
Frequency	2014.2	-0.013 (CI = +/-0.039; p = 0.480)	0.121 (CI = +/-0.086; p = 0.009)	0.473	-1.33%	+11.37%
Frequency	2015.1	-0.004 (CI = +/-0.044; p = 0.839)	0.108 (CI = +/-0.092; p = 0.024)	0.493	-0.43%	+10.89%
Frequency	2015.2	-0.007 (CI = +/-0.052; p = 0.772)	0.112 (CI = +/-0.101; p = 0.032)	0.481	-0.72%	+11.02%
Frequency	2016.1	-0.010 (CI = +/-0.062; p = 0.740)	0.115 (CI = +/-0.113; p = 0.046)	0.470	-0.98%	+11.13%
Frequency	2016.2	-0.033 (CI = +/-0.071; p = 0.329)	0.147 (CI = +/-0.121; p = 0.021)	0.481	-3.28%	+11.99%
Frequency	2017.1	-0.048 (CI = +/-0.087; p = 0.252)	0.165 (CI = +/-0.138; p = 0.022)	0.483	-4.70%	+12.44%
Frequency	2017.2	-0.068 (CI = +/-0.109; p = 0.203)	0.189 (CI = +/-0.162; p = 0.026)	0.487	-6.54%	+12.94%
Frequency	2018.1	-0.054 (CI = +/-0.146; p = 0.436)	0.173 (CI = +/-0.200; p = 0.084)	0.485	-5.22%	+12.66%
Frequency	2018.2	-0.093 (CI = +/-0.203; p = 0.332)	0.217 (CI = +/-0.259; p = 0.090)	0.481	-8.88%	+13.25%
Frequency	2019.1	-0.104 (CI = +/-0.316; p = 0.476)	0.229 (CI = +/-0.373; p = 0.198)	0.468	-9.86%	+13.37%

AB Total

Coverage = AB Total

End Trend Period = 2025.2

Excluded Points = NA

Parameters Included: time, scalar_level_change, trend_level_change

Scalar Level Change Start Date = 2020-10-29

Future Trend Start Date = 2020-10-29

Loss Cost	2011.1	0.004 (CI = +/-0.047; p = 0.854)	0.421 (CI = +/-0.498; p = 0.094)	0.140 (CI = +/-0.133; p = 0.039)	0.687	+0.43%	+15.57%
Loss Cost	2011.2	0.008 (CI = +/-0.052; p = 0.750)	0.408 (CI = +/-0.511; p = 0.113)	0.137 (CI = +/-0.137; p = 0.050)	0.685	+0.82%	+15.61%
Loss Cost	2012.1	0.023 (CI = +/-0.056; p = 0.397)	0.361 (CI = +/-0.507; p = 0.155)	0.123 (CI = +/-0.136; p = 0.074)	0.709	+2.36%	+15.74%
Loss Cost	2012.2	0.001 (CI = +/-0.058; p = 0.964)	0.426 (CI = +/-0.485; p = 0.083)	0.143 (CI = +/-0.131; p = 0.033)	0.718	+0.13%	+15.56%
Loss Cost	2013.1	0.010 (CI = +/-0.064; p = 0.749)	0.401 (CI = +/-0.498; p = 0.109)	0.135 (CI = +/-0.135; p = 0.049)	0.721	+1.01%	+15.63%
Loss Cost	2013.2	0.054 (CI = +/-0.057; p = 0.062)	0.289 (CI = +/-0.401; p = 0.149)	0.094 (CI = +/-0.110; p = 0.088)	0.829	+5.51%	+15.93%
Loss Cost	2014.1	0.066 (CI = +/-0.063; p = 0.042)	0.259 (CI = +/-0.409; p = 0.202)	0.082 (CI = +/-0.113; p = 0.145)	0.831	+6.85%	+16.01%
Loss Cost	2014.2	0.044 (CI = +/-0.069; p = 0.204)	0.309 (CI = +/-0.404; p = 0.126)	0.104 (CI = +/-0.114; p = 0.073)	0.827	+4.46%	+15.88%
Loss Cost	2015.1	0.036 (CI = +/-0.081; p = 0.366)	0.325 (CI = +/-0.422; p = 0.123)	0.111 (CI = +/-0.123; p = 0.073)	0.815	+3.64%	+15.83%
Loss Cost	2015.2	0.065 (CI = +/-0.091; p = 0.154)	0.271 (CI = +/-0.423; p = 0.193)	0.084 (CI = +/-0.128; p = 0.186)	0.829	+6.67%	+15.98%
Loss Cost	2016.1	0.060 (CI = +/-0.110; p = 0.262)	0.279 (CI = +/-0.447; p = 0.205)	0.088 (CI = +/-0.143; p = 0.212)	0.814	+6.21%	+15.96%
Loss Cost	2016.2	0.027 (CI = +/-0.131; p = 0.662)	0.328 (CI = +/-0.462; p = 0.152)	0.119 (CI = +/-0.159; p = 0.131)	0.800	+2.78%	+15.83%
Loss Cost	2017.1	0.039 (CI = +/-0.165; p = 0.624)	0.313 (CI = +/-0.495; p = 0.197)	0.109 (CI = +/-0.189; p = 0.237)	0.788	+3.93%	+15.86%
Loss Cost	2017.2	-0.034 (CI = +/-0.202; p = 0.719)	0.395 (CI = +/-0.506; p = 0.115)	0.180 (CI = +/-0.220; p = 0.100)	0.778	-3.39%	+15.64%
Loss Cost	2018.1	0.093 (CI = +/-0.245; p = 0.422)	0.275 (CI = +/-0.494; p = 0.249)	0.055 (CI = +/-0.256; p = 0.649)	0.821	+9.79%	+15.97%
Loss Cost	2018.2	-0.069 (CI = +/-0.318; p = 0.641)	0.398 (CI = +/-0.496; p = 0.105)	0.215 (CI = +/-0.323; p = 0.171)	0.812	-6.69%	+15.64%
Loss Cost	2019.1	-0.169 (CI = +/-0.497; p = 0.467)	0.456 (CI = +/-0.560; p = 0.100)	0.313 (CI = +/-0.497; p = 0.191)	0.791	-15.53%	+15.48%
Severity	2011.1	0.017 (CI = +/-0.040; p = 0.383)	0.396 (CI = +/-0.425; p = 0.066)	0.044 (CI = +/-0.113; p = 0.430)	0.623	+1.75%	+6.36%
Severity	2011.2	0.022 (CI = +/-0.044; p = 0.326)	0.382 (CI = +/-0.435; p = 0.083)	0.040 (CI = +/-0.116; p = 0.482)	0.622	+2.18%	+6.39%
Severity	2012.1	0.036 (CI = +/-0.047; p = 0.128)	0.338 (CI = +/-0.427; p = 0.116)	0.027 (CI = +/-0.114; p = 0.629)	0.657	+3.65%	+6.50%
Severity	2012.2	0.024 (CI = +/-0.051; p = 0.335)	0.372 (CI = +/-0.430; p = 0.087)	0.038 (CI = +/-0.115; p = 0.504)	0.640	+2.46%	+6.42%
Severity	2013.1	0.033 (CI = +/-0.057; p = 0.238)	0.347 (CI = +/-0.439; p = 0.115)	0.030 (CI = +/-0.119; p = 0.611)	0.645	+3.38%	+6.48%
Severity	2013.2	0.078 (CI = +/-0.044; p = 0.001)	0.232 (CI = +/-0.310; p = 0.135)	-0.012 (CI = +/-0.085; p = 0.765)	0.830	+8.08%	+6.76%
Severity	2014.1	0.076 (CI = +/-0.050; p = 0.005)	0.237 (CI = +/-0.323; p = 0.141)	-0.010 (CI = +/-0.090; p = 0.812)	0.813	+7.86%	+6.75%
Severity	2014.2	0.054 (CI = +/-0.054; p = 0.047)	0.284 (CI = +/-0.312; p = 0.072)	0.010 (CI = +/-0.088; p = 0.819)	0.805	+5.59%	+6.63%
Severity	2015.1	0.035 (CI = +/-0.059; p = 0.232)	0.324 (CI = +/-0.309; p = 0.041)	0.028 (CI = +/-0.090; p = 0.516)	0.795	+3.55%	+6.53%
Severity	2015.2	0.066 (CI = +/-0.062; p = 0.038)	0.266 (CI = +/-0.289; p = 0.069)	-0.002 (CI = +/-0.087; p = 0.968)	0.837	+6.85%	+6.68%
Severity	2016.1	0.064 (CI = +/-0.075; p = 0.089)	0.269 (CI = +/-0.306; p = 0.080)	0.000 (CI = +/-0.098; p = 0.994)	0.818	+6.63%	+6.67%
Severity	2016.2	0.060 (CI = +/-0.092; p = 0.183)	0.275 (CI = +/-0.326; p = 0.092)	0.004 (CI = +/-0.112; p = 0.941)	0.796	+6.24%	+6.65%
Severity	2017.1	0.091 (CI = +/-0.112; p = 0.104)	0.235 (CI = +/-0.337; p = 0.158)	-0.026 (CI = +/-0.128; p = 0.674)	0.798	+9.54%	+6.75%
Severity	2017.2	0.046 (CI = +/-0.139; p = 0.488)	0.285 (CI = +/-0.348; p = 0.100)	0.018 (CI = +/-0.151; p = 0.800)	0.767	+4.71%	+6.63%
Severity	2018.1	0.160 (CI = +/-0.153; p = 0.043)	0.178 (CI = +/-0.309; p = 0.233)	-0.093 (CI = +/-0.160; p = 0.230)	0.843	+17.29%	+6.89%
Severity	2018.2	0.060 (CI = +/-0.200; p = 0.522)	0.254 (CI = +/-0.312; p = 0.100)	0.005 (CI = +/-0.203; p = 0.958)	0.810	+6.18%	+6.71%
Severity	2019.1	0.001 (CI = +/-0.314; p = 0.992)	0.288 (CI = +/-0.353; p = 0.099)	0.063 (CI = +/-0.313; p = 0.665)	0.765	+0.14%	+6.62%
Frequency	2011.1	-0.013 (CI = +/-0.023; p = 0.247)	0.025 (CI = +/-0.239; p = 0.833)	0.096 (CI = +/-0.064; p = 0.005)	0.424	-1.30%	+8.67%
Frequency	2011.2	-0.013 (CI = +/-0.025; p = 0.281)	0.026 (CI = +/-0.247; p = 0.831)	0.097 (CI = +/-0.066; p = 0.006)	0.422	-1.34%	+8.67%
Frequency	2012.1	-0.013 (CI = +/-0.028; p = 0.362)	0.023 (CI = +/-0.255; p = 0.852)	0.096 (CI = +/-0.068; p = 0.008)	0.420	-1.25%	+8.67%
Frequency	2012.2	-0.023 (CI = +/-0.029; p = 0.117)	0.054 (CI = +/-0.246; p = 0.654)	0.105 (CI = +/-0.066; p = 0.003)	0.455	-2.28%	+8.59%
Frequency	2013.1	-0.023 (CI = +/-0.033; p = 0.159)	0.054 (CI = +/-0.255; p = 0.663)	0.106 (CI = +/-0.069; p = 0.004)	0.452	-2.29%	+8.59%
Frequency	2013.2	-0.024 (CI = +/-0.037; p = 0.194)	0.057 (CI = +/-0.265; p = 0.660)	0.107 (CI = +/-0.072; p = 0.006)	0.449	-2.38%	+8.59%
Frequency	2014.1	-0.009 (CI = +/-0.040; p = 0.628)	0.022 (CI = +/-0.257; p = 0.863)	0.093 (CI = +/-0.071; p = 0.013)	0.495	-0.94%	+8.68%
Frequency	2014.2	-0.011 (CI = +/-0.046; p = 0.629)	0.025 (CI = +/-0.269; p = 0.849)	0.094 (CI = +/-0.076; p = 0.018)	0.487	-1.08%	+8.67%
Frequency	2015.1	0.001 (CI = +/-0.053; p = 0.974)	0.001 (CI = +/-0.275; p = 0.994)	0.083 (CI = +/-0.080; p = 0.043)	0.508	+0.08%	+8.73%
Frequency	2015.2	-0.002 (CI = +/-0.062; p = 0.953)	0.006 (CI = +/-0.289; p = 0.967)	0.085 (CI = +/-0.088; p = 0.056)	0.493	-0.18%	+8.72%
Frequency	2016.1	-0.004 (CI = +/-0.075; p = 0.913)	0.009 (CI = +/-0.306; p = 0.949)	0.087 (CI = +/-0.098; p = 0.077)	0.478	-0.39%	+8.71%
Frequency	2016.2	-0.033 (CI = +/-0.088; p = 0.435)	0.053 (CI = +/-0.309; p = 0.721)	0.116 (CI = +/-0.107; p = 0.035)	0.477	-3.25%	+8.60%
Frequency	2017.1	-0.053 (CI = +/-0.109; p = 0.319)	0.078 (CI = +/-0.327; p = 0.616)	0.134 (CI = +/-0.124; p = 0.036)	0.474	-5.12%	+8.53%
Frequency	2017.2	-0.080 (CI = +/-0.139; p = 0.234)	0.110 (CI = +/-0.348; p = 0.508)	0.162 (CI = +/-0.151; p = 0.038)	0.475	-7.73%	+8.46%
Frequency	2018.1	-0.066 (CI = +/-0.189; p = 0.461)	0.096 (CI = +/-0.382; p = 0.593)	0.148 (CI = +/-0.197; p = 0.129)	0.470	-6.39%	+8.49%
Frequency	2018.2	-0.129 (CI = +/-0.267; p = 0.309)	0.144 (CI = +/-0.416; p = 0.462)	0.210 (CI = +/-0.271; p = 0.117)	0.465	-12.12%	+8.37%
Frequency	2019.1	-0.170 (CI = +/-0.423; p = 0.392)	0.168 (CI = +/-0.477; p = 0.451)	0.250 (CI = +/-0.423; p = 0.217)	0.451	-15.65%	+8.31%

AB Total

Coverage = AB Total

End Trend Period = 2025.2

Excluded Points = NA

Parameters Included: time, scalar_level_change, trend_level_change

Scalar Level Change Start Date = 2020-10-29

Future Trend Start Date = 2020-10-29

Loss Cost	2011.1	0.004 (CI = +/-0.047; p = 0.854)	0.421 (CI = +/-0.498; p = 0.094)	0.140 (CI = +/-0.133; p = 0.039)	0.687	+0.43%	+15.57%
Loss Cost	2011.2	0.008 (CI = +/-0.052; p = 0.750)	0.408 (CI = +/-0.511; p = 0.113)	0.137 (CI = +/-0.137; p = 0.050)	0.685	+0.82%	+15.61%
Loss Cost	2012.1	0.023 (CI = +/-0.056; p = 0.397)	0.361 (CI = +/-0.507; p = 0.155)	0.123 (CI = +/-0.136; p = 0.074)	0.709	+2.36%	+15.74%
Loss Cost	2012.2	0.001 (CI = +/-0.058; p = 0.964)	0.426 (CI = +/-0.485; p = 0.083)	0.143 (CI = +/-0.131; p = 0.033)	0.718	+0.13%	+15.56%
Loss Cost	2013.1	0.010 (CI = +/-0.064; p = 0.749)	0.401 (CI = +/-0.498; p = 0.109)	0.135 (CI = +/-0.135; p = 0.049)	0.721	+1.01%	+15.63%
Loss Cost	2013.2	0.054 (CI = +/-0.057; p = 0.062)	0.289 (CI = +/-0.401; p = 0.149)	0.094 (CI = +/-0.110; p = 0.088)	0.829	+5.51%	+15.93%
Loss Cost	2014.1	0.066 (CI = +/-0.063; p = 0.042)	0.259 (CI = +/-0.409; p = 0.202)	0.082 (CI = +/-0.113; p = 0.145)	0.831	+6.85%	+16.01%
Loss Cost	2014.2	0.044 (CI = +/-0.069; p = 0.204)	0.309 (CI = +/-0.404; p = 0.126)	0.104 (CI = +/-0.114; p = 0.073)	0.827	+4.46%	+15.88%
Loss Cost	2015.1	0.036 (CI = +/-0.081; p = 0.366)	0.325 (CI = +/-0.422; p = 0.123)	0.111 (CI = +/-0.123; p = 0.073)	0.815	+3.64%	+15.83%
Loss Cost	2015.2	0.065 (CI = +/-0.091; p = 0.154)	0.271 (CI = +/-0.423; p = 0.193)	0.084 (CI = +/-0.128; p = 0.186)	0.829	+6.67%	+15.98%
Loss Cost	2016.1	0.060 (CI = +/-0.110; p = 0.262)	0.279 (CI = +/-0.447; p = 0.205)	0.088 (CI = +/-0.143; p = 0.212)	0.814	+6.21%	+15.96%
Loss Cost	2016.2	0.027 (CI = +/-0.131; p = 0.662)	0.328 (CI = +/-0.462; p = 0.152)	0.119 (CI = +/-0.159; p = 0.131)	0.800	+2.78%	+15.83%
Loss Cost	2017.1	0.039 (CI = +/-0.165; p = 0.624)	0.313 (CI = +/-0.495; p = 0.197)	0.109 (CI = +/-0.189; p = 0.237)	0.788	+3.93%	+15.86%
Loss Cost	2017.2	-0.034 (CI = +/-0.202; p = 0.719)	0.395 (CI = +/-0.506; p = 0.115)	0.180 (CI = +/-0.220; p = 0.100)	0.778	-3.39%	+15.64%
Loss Cost	2018.1	0.093 (CI = +/-0.245; p = 0.422)	0.275 (CI = +/-0.494; p = 0.249)	0.055 (CI = +/-0.256; p = 0.649)	0.821	+9.79%	+15.97%
Loss Cost	2018.2	-0.069 (CI = +/-0.318; p = 0.641)	0.398 (CI = +/-0.496; p = 0.105)	0.215 (CI = +/-0.323; p = 0.171)	0.812	-6.69%	+15.64%
Loss Cost	2019.1	-0.169 (CI = +/-0.497; p = 0.467)	0.456 (CI = +/-0.560; p = 0.100)	0.313 (CI = +/-0.497; p = 0.191)	0.791	-15.53%	+15.48%
Severity	2011.1	0.017 (CI = +/-0.040; p = 0.383)	0.396 (CI = +/-0.425; p = 0.066)	0.044 (CI = +/-0.113; p = 0.430)	0.623	+1.75%	+6.36%
Severity	2011.2	0.022 (CI = +/-0.044; p = 0.326)	0.382 (CI = +/-0.435; p = 0.083)	0.040 (CI = +/-0.116; p = 0.482)	0.622	+2.18%	+6.39%
Severity	2012.1	0.036 (CI = +/-0.047; p = 0.128)	0.338 (CI = +/-0.427; p = 0.116)	0.027 (CI = +/-0.114; p = 0.629)	0.657	+3.65%	+6.50%
Severity	2012.2	0.024 (CI = +/-0.051; p = 0.335)	0.372 (CI = +/-0.430; p = 0.087)	0.038 (CI = +/-0.115; p = 0.504)	0.640	+2.46%	+6.42%
Severity	2013.1	0.033 (CI = +/-0.057; p = 0.238)	0.347 (CI = +/-0.439; p = 0.115)	0.030 (CI = +/-0.119; p = 0.611)	0.645	+3.38%	+6.48%
Severity	2013.2	0.078 (CI = +/-0.044; p = 0.001)	0.232 (CI = +/-0.310; p = 0.135)	-0.012 (CI = +/-0.085; p = 0.765)	0.830	+8.08%	+6.76%
Severity	2014.1	0.076 (CI = +/-0.050; p = 0.005)	0.237 (CI = +/-0.323; p = 0.141)	-0.010 (CI = +/-0.090; p = 0.812)	0.813	+7.86%	+6.75%
Severity	2014.2	0.054 (CI = +/-0.054; p = 0.047)	0.284 (CI = +/-0.312; p = 0.072)	0.010 (CI = +/-0.088; p = 0.819)	0.805	+5.59%	+6.63%
Severity	2015.1	0.035 (CI = +/-0.059; p = 0.232)	0.324 (CI = +/-0.309; p = 0.041)	0.028 (CI = +/-0.090; p = 0.516)	0.795	+3.55%	+6.53%
Severity	2015.2	0.066 (CI = +/-0.062; p = 0.038)	0.266 (CI = +/-0.289; p = 0.069)	-0.002 (CI = +/-0.087; p = 0.968)	0.837	+6.85%	+6.68%
Severity	2016.1	0.064 (CI = +/-0.075; p = 0.089)	0.269 (CI = +/-0.306; p = 0.080)	0.000 (CI = +/-0.098; p = 0.994)	0.818	+6.63%	+6.67%
Severity	2016.2	0.060 (CI = +/-0.092; p = 0.183)	0.275 (CI = +/-0.326; p = 0.092)	0.004 (CI = +/-0.112; p = 0.941)	0.796	+6.24%	+6.65%
Severity	2017.1	0.091 (CI = +/-0.112; p = 0.104)	0.235 (CI = +/-0.337; p = 0.158)	-0.026 (CI = +/-0.128; p = 0.674)	0.798	+9.54%	+6.75%
Severity	2017.2	0.046 (CI = +/-0.139; p = 0.488)	0.285 (CI = +/-0.348; p = 0.100)	0.018 (CI = +/-0.151; p = 0.800)	0.767	+4.71%	+6.63%
Severity	2018.1	0.160 (CI = +/-0.153; p = 0.043)	0.178 (CI = +/-0.309; p = 0.233)	-0.093 (CI = +/-0.160; p = 0.230)	0.843	+17.29%	+6.89%
Severity	2018.2	0.060 (CI = +/-0.200; p = 0.522)	0.254 (CI = +/-0.312; p = 0.100)	0.005 (CI = +/-0.203; p = 0.958)	0.810	+6.18%	+6.71%
Severity	2019.1	0.001 (CI = +/-0.314; p = 0.992)	0.288 (CI = +/-0.353; p = 0.099)	0.063 (CI = +/-0.313; p = 0.665)	0.765	+0.14%	+6.62%
Frequency	2011.1	-0.013 (CI = +/-0.023; p = 0.247)	0.025 (CI = +/-0.239; p = 0.833)	0.096 (CI = +/-0.064; p = 0.005)	0.424	-1.30%	+8.67%
Frequency	2011.2	-0.013 (CI = +/-0.025; p = 0.281)	0.026 (CI = +/-0.247; p = 0.831)	0.097 (CI = +/-0.066; p = 0.006)	0.422	-1.34%	+8.67%
Frequency	2012.1	-0.013 (CI = +/-0.028; p = 0.362)	0.023 (CI = +/-0.255; p = 0.852)	0.096 (CI = +/-0.068; p = 0.008)	0.420	-1.25%	+8.67%
Frequency	2012.2	-0.023 (CI = +/-0.029; p = 0.117)	0.054 (CI = +/-0.246; p = 0.654)	0.105 (CI = +/-0.066; p = 0.003)	0.455	-2.28%	+8.59%
Frequency	2013.1	-0.023 (CI = +/-0.033; p = 0.159)	0.054 (CI = +/-0.255; p = 0.663)	0.106 (CI = +/-0.069; p = 0.004)	0.452	-2.29%	+8.59%
Frequency	2013.2	-0.024 (CI = +/-0.037; p = 0.194)	0.057 (CI = +/-0.265; p = 0.660)	0.107 (CI = +/-0.072; p = 0.006)	0.449	-2.38%	+8.59%
Frequency	2014.1	-0.009 (CI = +/-0.040; p = 0.628)	0.022 (CI = +/-0.257; p = 0.863)	0.093 (CI = +/-0.071; p = 0.013)	0.495	-0.94%	+8.68%
Frequency	2014.2	-0.011 (CI = +/-0.046; p = 0.629)	0.025 (CI = +/-0.269; p = 0.849)	0.094 (CI = +/-0.076; p = 0.018)	0.487	-1.08%	+8.67%
Frequency	2015.1	0.001 (CI = +/-0.053; p = 0.974)	0.001 (CI = +/-0.275; p = 0.994)	0.083 (CI = +/-0.080; p = 0.043)	0.508	+0.08%	+8.73%
Frequency	2015.2	-0.002 (CI = +/-0.062; p = 0.953)	0.006 (CI = +/-0.289; p = 0.967)	0.085 (CI = +/-0.088; p = 0.056)	0.493	-0.18%	+8.72%
Frequency	2016.1	-0.004 (CI = +/-0.075; p = 0.913)	0.009 (CI = +/-0.306; p = 0.949)	0.087 (CI = +/-0.098; p = 0.077)	0.478	-0.39%	+8.71%
Frequency	2016.2	-0.033 (CI = +/-0.088; p = 0.435)	0.053 (CI = +/-0.309; p = 0.721)	0.116 (CI = +/-0.107; p = 0.035)	0.477	-3.25%	+8.60%
Frequency	2017.1	-0.053 (CI = +/-0.109; p = 0.319)	0.078 (CI = +/-0.327; p = 0.616)	0.134 (CI = +/-0.124; p = 0.036)	0.474	-5.12%	+8.53%
Frequency	2017.2	-0.080 (CI = +/-0.139; p = 0.234)	0.110 (CI = +/-0.348; p = 0.508)	0.162 (CI = +/-0.151; p = 0.038)	0.475	-7.73%	+8.46%
Frequency	2018.1	-0.066 (CI = +/-0.189; p = 0.461)	0.096 (CI = +/-0.382; p = 0.593)	0.148 (CI = +/-0.197; p = 0.129)	0.470	-6.39%	+8.49%
Frequency	2018.2	-0.129 (CI = +/-0.267; p = 0.309)	0.144 (CI = +/-0.416; p = 0.462)	0.210 (CI = +/-0.271; p = 0.117)	0.465	-12.12%	+8.37%
Frequency	2019.1	-0.170 (CI = +/-0.423; p = 0.392)	0.168 (CI = +/-0.477; p = 0.451)	0.250 (CI = +/-0.423; p = 0.217)	0.451	-15.65%	+8.31%

AB Total

Coverage = AB Total

End Trend Period = 2025.2

Excluded Points = NA

Parameters Included: time, scalar_level_change, non_phys_dam_xs_inf

Scalar Level Change Start Date = NA

Loss Cost	2011.1	0.048 (CI = +/-0.039; p = 0.016)	0.631 (CI = +/-0.482; p = 0.012)	NA (CI = +/-NA; p = NA)	0.605	+4.96%
Loss Cost	2011.2	0.054 (CI = +/-0.042; p = 0.013)	0.592 (CI = +/-0.494; p = 0.021)	NA (CI = +/-NA; p = NA)	0.613	+5.59%
Loss Cost	2012.1	0.068 (CI = +/-0.043; p = 0.003)	0.509 (CI = +/-0.485; p = 0.040)	NA (CI = +/-NA; p = NA)	0.656	+7.01%
Loss Cost	2012.2	0.058 (CI = +/-0.046; p = 0.015)	0.567 (CI = +/-0.492; p = 0.026)	NA (CI = +/-NA; p = NA)	0.635	+5.98%
Loss Cost	2013.1	0.068 (CI = +/-0.049; p = 0.008)	0.507 (CI = +/-0.500; p = 0.047)	NA (CI = +/-NA; p = NA)	0.653	+7.08%
Loss Cost	2013.2	0.099 (CI = +/-0.041; p = 0.000)	0.334 (CI = +/-0.398; p = 0.095)	NA (CI = +/-NA; p = NA)	0.798	+10.41%
Loss Cost	2014.1	0.110 (CI = +/-0.044; p = 0.000)	0.271 (CI = +/-0.401; p = 0.174)	NA (CI = +/-NA; p = NA)	0.810	+11.68%
Loss Cost	2014.2	0.103 (CI = +/-0.048; p = 0.000)	0.311 (CI = +/-0.418; p = 0.137)	NA (CI = +/-NA; p = NA)	0.789	+10.85%
Loss Cost	2015.1	0.105 (CI = +/-0.054; p = 0.001)	0.298 (CI = +/-0.445; p = 0.176)	NA (CI = +/-NA; p = NA)	0.774	+11.12%
Loss Cost	2015.2	0.127 (CI = +/-0.056; p = 0.000)	0.192 (CI = +/-0.435; p = 0.366)	NA (CI = +/-NA; p = NA)	0.808	+13.56%
Loss Cost	2016.1	0.133 (CI = +/-0.065; p = 0.000)	0.166 (CI = +/-0.466; p = 0.464)	NA (CI = +/-NA; p = NA)	0.794	+14.19%
Loss Cost	2016.2	0.128 (CI = +/-0.075; p = 0.002)	0.186 (CI = +/-0.505; p = 0.447)	NA (CI = +/-NA; p = NA)	0.766	+13.68%
Loss Cost	2017.1	0.146 (CI = +/-0.085; p = 0.002)	0.110 (CI = +/-0.539; p = 0.669)	NA (CI = +/-NA; p = NA)	0.765	+15.67%
Loss Cost	2017.2	0.136 (CI = +/-0.101; p = 0.012)	0.148 (CI = +/-0.594; p = 0.600)	NA (CI = +/-NA; p = NA)	0.727	+14.62%
Loss Cost	2018.1	0.196 (CI = +/-0.099; p = 0.001)	-0.088 (CI = +/-0.543; p = 0.730)	NA (CI = +/-NA; p = NA)	0.816	+21.66%
Loss Cost	2018.2	0.175 (CI = +/-0.120; p = 0.008)	-0.007 (CI = +/-0.605; p = 0.980)	NA (CI = +/-NA; p = NA)	0.772	+19.07%
Loss Cost	2019.1	0.194 (CI = +/-0.149; p = 0.015)	-0.077 (CI = +/-0.695; p = 0.813)	NA (CI = +/-NA; p = NA)	0.746	+21.40%
Severity	2011.1	0.050 (CI = +/-0.032; p = 0.003)	0.285 (CI = +/-0.400; p = 0.155)	NA (CI = +/-NA; p = NA)	0.552	+5.15%
Severity	2011.2	0.055 (CI = +/-0.034; p = 0.003)	0.251 (CI = +/-0.409; p = 0.218)	NA (CI = +/-NA; p = NA)	0.561	+5.71%
Severity	2012.1	0.067 (CI = +/-0.035; p = 0.001)	0.178 (CI = +/-0.397; p = 0.365)	NA (CI = +/-NA; p = NA)	0.617	+6.95%
Severity	2012.2	0.063 (CI = +/-0.038; p = 0.002)	0.205 (CI = +/-0.412; p = 0.314)	NA (CI = +/-NA; p = NA)	0.583	+6.48%
Severity	2013.1	0.072 (CI = +/-0.041; p = 0.001)	0.154 (CI = +/-0.419; p = 0.454)	NA (CI = +/-NA; p = NA)	0.602	+7.41%
Severity	2013.2	0.101 (CI = +/-0.030; p = 0.000)	-0.011 (CI = +/-0.292; p = 0.938)	NA (CI = +/-NA; p = NA)	0.818	+10.59%
Severity	2014.1	0.102 (CI = +/-0.034; p = 0.000)	-0.016 (CI = +/-0.308; p = 0.913)	NA (CI = +/-NA; p = NA)	0.800	+10.70%
Severity	2014.2	0.093 (CI = +/-0.036; p = 0.000)	0.030 (CI = +/-0.315; p = 0.846)	NA (CI = +/-NA; p = NA)	0.774	+9.74%
Severity	2015.1	0.087 (CI = +/-0.040; p = 0.000)	0.060 (CI = +/-0.330; p = 0.709)	NA (CI = +/-NA; p = NA)	0.742	+9.09%
Severity	2015.2	0.108 (CI = +/-0.039; p = 0.000)	-0.042 (CI = +/-0.300; p = 0.771)	NA (CI = +/-NA; p = NA)	0.812	+11.38%
Severity	2016.1	0.112 (CI = +/-0.045; p = 0.000)	-0.060 (CI = +/-0.322; p = 0.700)	NA (CI = +/-NA; p = NA)	0.793	+11.80%
Severity	2016.2	0.116 (CI = +/-0.052; p = 0.000)	-0.078 (CI = +/-0.349; p = 0.643)	NA (CI = +/-NA; p = NA)	0.770	+12.25%
Severity	2017.1	0.134 (CI = +/-0.057; p = 0.000)	-0.156 (CI = +/-0.358; p = 0.367)	NA (CI = +/-NA; p = NA)	0.786	+14.29%
Severity	2017.2	0.124 (CI = +/-0.066; p = 0.001)	-0.115 (CI = +/-0.391; p = 0.538)	NA (CI = +/-NA; p = NA)	0.737	+13.16%
Severity	2018.1	0.164 (CI = +/-0.064; p = 0.000)	-0.277 (CI = +/-0.350; p = 0.110)	NA (CI = +/-NA; p = NA)	0.828	+17.88%
Severity	2018.2	0.140 (CI = +/-0.073; p = 0.001)	-0.186 (CI = +/-0.371; p = 0.297)	NA (CI = +/-NA; p = NA)	0.780	+15.06%
Severity	2019.1	0.139 (CI = +/-0.092; p = 0.007)	-0.180 (CI = +/-0.432; p = 0.379)	NA (CI = +/-NA; p = NA)	0.722	+14.86%
Frequency	2011.1	-0.002 (CI = +/-0.017; p = 0.829)	0.346 (CI = +/-0.215; p = 0.003)	NA (CI = +/-NA; p = NA)	0.380	-0.18%
Frequency	2011.2	-0.001 (CI = +/-0.019; p = 0.904)	0.341 (CI = +/-0.223; p = 0.004)	NA (CI = +/-NA; p = NA)	0.379	-0.11%
Frequency	2012.1	0.000 (CI = +/-0.020; p = 0.961)	0.331 (CI = +/-0.231; p = 0.007)	NA (CI = +/-NA; p = NA)	0.383	+0.05%
Frequency	2012.2	-0.005 (CI = +/-0.022; p = 0.656)	0.362 (CI = +/-0.233; p = 0.004)	NA (CI = +/-NA; p = NA)	0.385	-0.47%
Frequency	2013.1	-0.003 (CI = +/-0.024; p = 0.791)	0.353 (CI = +/-0.243; p = 0.006)	NA (CI = +/-NA; p = NA)	0.387	-0.31%
Frequency	2013.2	-0.002 (CI = +/-0.026; p = 0.895)	0.345 (CI = +/-0.255; p = 0.010)	NA (CI = +/-NA; p = NA)	0.387	-0.17%
Frequency	2014.1	0.009 (CI = +/-0.027; p = 0.500)	0.288 (CI = +/-0.244; p = 0.023)	NA (CI = +/-NA; p = NA)	0.466	+0.88%
Frequency	2014.2	0.010 (CI = +/-0.030; p = 0.491)	0.281 (CI = +/-0.259; p = 0.035)	NA (CI = +/-NA; p = NA)	0.460	+1.01%
Frequency	2015.1	0.018 (CI = +/-0.032; p = 0.248)	0.239 (CI = +/-0.264; p = 0.074)	NA (CI = +/-NA; p = NA)	0.501	+1.85%
Frequency	2015.2	0.019 (CI = +/-0.037; p = 0.283)	0.234 (CI = +/-0.282; p = 0.099)	NA (CI = +/-NA; p = NA)	0.487	+1.95%
Frequency	2016.1	0.021 (CI = +/-0.042; p = 0.304)	0.225 (CI = +/-0.304; p = 0.136)	NA (CI = +/-NA; p = NA)	0.474	+2.14%
Frequency	2016.2	0.013 (CI = +/-0.048; p = 0.582)	0.264 (CI = +/-0.324; p = 0.103)	NA (CI = +/-NA; p = NA)	0.440	+1.27%
Frequency	2017.1	0.012 (CI = +/-0.056; p = 0.654)	0.267 (CI = +/-0.355; p = 0.130)	NA (CI = +/-NA; p = NA)	0.420	+1.21%
Frequency	2017.2	0.013 (CI = +/-0.067; p = 0.688)	0.264 (CI = +/-0.393; p = 0.173)	NA (CI = +/-NA; p = NA)	0.401	+1.28%
Frequency	2018.1	0.032 (CI = +/-0.078; p = 0.396)	0.189 (CI = +/-0.424; p = 0.354)	NA (CI = +/-NA; p = NA)	0.442	+3.21%
Frequency	2018.2	0.034 (CI = +/-0.096; p = 0.451)	0.179 (CI = +/-0.484; p = 0.437)	NA (CI = +/-NA; p = NA)	0.411	+3.48%
Frequency	2019.1	0.055 (CI = +/-0.118; p = 0.323)	0.103 (CI = +/-0.550; p = 0.689)	NA (CI = +/-NA; p = NA)	0.424	+5.69%

AB Total

Coverage = AB Total

End Trend Period = 2025.2

Excluded Points = NA

Parameters Included: time, scalar_level_change, seasonality

Scalar Level Change Start Date = 2020-10-29

Loss Cost	2011.1	0.017 (CI = +/-0.046; p = 0.451)	0.190 (CI = +/-0.219; p = 0.085)	0.727 (CI = +/-0.427; p = 0.002)	0.670	+1.73%
Loss Cost	2011.2	0.026 (CI = +/-0.050; p = 0.294)	0.209 (CI = +/-0.223; p = 0.064)	0.677 (CI = +/-0.440; p = 0.004)	0.680	+2.61%
Loss Cost	2012.1	0.039 (CI = +/-0.053; p = 0.144)	0.180 (CI = +/-0.224; p = 0.110)	0.605 (CI = +/-0.448; p = 0.010)	0.701	+3.93%
Loss Cost	2012.2	0.026 (CI = +/-0.056; p = 0.343)	0.156 (CI = +/-0.226; p = 0.165)	0.671 (CI = +/-0.458; p = 0.006)	0.683	+2.66%
Loss Cost	2013.1	0.035 (CI = +/-0.062; p = 0.253)	0.139 (CI = +/-0.234; p = 0.230)	0.626 (CI = +/-0.480; p = 0.013)	0.688	+3.55%
Loss Cost	2013.2	0.076 (CI = +/-0.047; p = 0.003)	0.210 (CI = +/-0.166; p = 0.016)	0.421 (CI = +/-0.347; p = 0.020)	0.851	+7.89%
Loss Cost	2014.1	0.084 (CI = +/-0.051; p = 0.003)	0.194 (CI = +/-0.172; p = 0.029)	0.381 (CI = +/-0.363; p = 0.041)	0.853	+8.81%
Loss Cost	2014.2	0.078 (CI = +/-0.056; p = 0.009)	0.184 (CI = +/-0.178; p = 0.044)	0.410 (CI = +/-0.382; p = 0.037)	0.834	+8.11%
Loss Cost	2015.1	0.074 (CI = +/-0.063; p = 0.024)	0.191 (CI = +/-0.188; p = 0.047)	0.428 (CI = +/-0.407; p = 0.040)	0.823	+7.65%
Loss Cost	2015.2	0.102 (CI = +/-0.058; p = 0.002)	0.233 (CI = +/-0.164; p = 0.008)	0.316 (CI = +/-0.359; p = 0.081)	0.876	+10.75%
Loss Cost	2016.1	0.099 (CI = +/-0.065; p = 0.005)	0.238 (CI = +/-0.175; p = 0.011)	0.329 (CI = +/-0.383; p = 0.087)	0.865	+10.36%
Loss Cost	2016.2	0.101 (CI = +/-0.072; p = 0.009)	0.241 (CI = +/-0.185; p = 0.014)	0.323 (CI = +/-0.405; p = 0.110)	0.846	+10.58%
Loss Cost	2017.1	0.106 (CI = +/-0.080; p = 0.013)	0.231 (CI = +/-0.198; p = 0.025)	0.306 (CI = +/-0.427; p = 0.147)	0.838	+11.21%
Loss Cost	2017.2	0.107 (CI = +/-0.087; p = 0.020)	0.233 (CI = +/-0.212; p = 0.034)	0.304 (CI = +/-0.450; p = 0.168)	0.808	+11.30%
Loss Cost	2018.1	0.132 (CI = +/-0.080; p = 0.004)	0.179 (CI = +/-0.192; p = 0.065)	0.264 (CI = +/-0.394; p = 0.170)	0.864	+14.15%
Loss Cost	2018.2	0.128 (CI = +/-0.085; p = 0.007)	0.168 (CI = +/-0.206; p = 0.100)	0.262 (CI = +/-0.412; p = 0.189)	0.826	+13.71%
Loss Cost	2019.1	0.130 (CI = +/-0.092; p = 0.010)	0.163 (CI = +/-0.227; p = 0.141)	0.265 (CI = +/-0.438; p = 0.207)	0.801	+13.90%
Severity	2011.1	0.022 (CI = +/-0.039; p = 0.258)	0.035 (CI = +/-0.184; p = 0.696)	0.490 (CI = +/-0.358; p = 0.009)	0.616	+2.20%
Severity	2011.2	0.027 (CI = +/-0.042; p = 0.201)	0.046 (CI = +/-0.189; p = 0.619)	0.461 (CI = +/-0.373; p = 0.017)	0.618	+2.72%
Severity	2012.1	0.040 (CI = +/-0.044; p = 0.075)	0.017 (CI = +/-0.187; p = 0.852)	0.389 (CI = +/-0.374; p = 0.042)	0.654	+4.04%
Severity	2012.2	0.031 (CI = +/-0.047; p = 0.189)	0.000 (CI = +/-0.190; p = 0.997)	0.436 (CI = +/-0.386; p = 0.028)	0.633	+3.14%
Severity	2013.1	0.040 (CI = +/-0.052; p = 0.125)	-0.018 (CI = +/-0.196; p = 0.854)	0.390 (CI = +/-0.402; p = 0.056)	0.641	+4.05%
Severity	2013.2	0.075 (CI = +/-0.038; p = 0.001)	0.043 (CI = +/-0.137; p = 0.526)	0.216 (CI = +/-0.286; p = 0.131)	0.833	+7.75%
Severity	2014.1	0.071 (CI = +/-0.043; p = 0.002)	0.049 (CI = +/-0.144; p = 0.487)	0.232 (CI = +/-0.304; p = 0.126)	0.817	+7.39%
Severity	2014.2	0.058 (CI = +/-0.044; p = 0.013)	0.027 (CI = +/-0.140; p = 0.686)	0.294 (CI = +/-0.301; p = 0.055)	0.806	+5.93%
Severity	2015.1	0.045 (CI = +/-0.047; p = 0.062)	0.050 (CI = +/-0.140; p = 0.462)	0.351 (CI = +/-0.304; p = 0.026)	0.796	+4.56%
Severity	2015.2	0.065 (CI = +/-0.044; p = 0.007)	0.080 (CI = +/-0.125; p = 0.196)	0.271 (CI = +/-0.273; p = 0.052)	0.852	+6.69%
Severity	2016.1	0.061 (CI = +/-0.049; p = 0.019)	0.087 (CI = +/-0.132; p = 0.184)	0.286 (CI = +/-0.290; p = 0.053)	0.837	+6.24%
Severity	2016.2	0.062 (CI = +/-0.054; p = 0.029)	0.088 (CI = +/-0.140; p = 0.200)	0.283 (CI = +/-0.307; p = 0.068)	0.817	+6.36%
Severity	2017.1	0.068 (CI = +/-0.060; p = 0.028)	0.077 (CI = +/-0.149; p = 0.288)	0.263 (CI = +/-0.321; p = 0.101)	0.812	+7.06%
Severity	2017.2	0.059 (CI = +/-0.063; p = 0.062)	0.061 (CI = +/-0.153; p = 0.406)	0.282 (CI = +/-0.325; p = 0.084)	0.778	+6.12%
Severity	2018.1	0.075 (CI = +/-0.061; p = 0.019)	0.027 (CI = +/-0.146; p = 0.694)	0.256 (CI = +/-0.300; p = 0.087)	0.824	+7.82%
Severity	2018.2	0.065 (CI = +/-0.056; p = 0.026)	-0.003 (CI = +/-0.135; p = 0.966)	0.250 (CI = +/-0.270; p = 0.066)	0.809	+6.69%
Severity	2019.1	0.063 (CI = +/-0.060; p = 0.042)	0.003 (CI = +/-0.148; p = 0.960)	0.246 (CI = +/-0.286; p = 0.084)	0.760	+6.49%
Frequency	2011.1	-0.005 (CI = +/-0.022; p = 0.664)	0.155 (CI = +/-0.102; p = 0.004)	0.236 (CI = +/-0.200; p = 0.022)	0.426	-0.46%
Frequency	2011.2	-0.001 (CI = +/-0.023; p = 0.927)	0.163 (CI = +/-0.105; p = 0.004)	0.215 (CI = +/-0.207; p = 0.042)	0.441	-0.10%
Frequency	2012.1	-0.001 (CI = +/-0.026; p = 0.930)	0.163 (CI = +/-0.109; p = 0.005)	0.216 (CI = +/-0.218; p = 0.053)	0.439	-0.11%
Frequency	2012.2	-0.005 (CI = +/-0.028; p = 0.732)	0.156 (CI = +/-0.112; p = 0.009)	0.235 (CI = +/-0.228; p = 0.044)	0.409	-0.47%
Frequency	2013.1	-0.005 (CI = +/-0.031; p = 0.750)	0.156 (CI = +/-0.118; p = 0.012)	0.236 (CI = +/-0.242; p = 0.055)	0.406	-0.48%
Frequency	2013.2	0.001 (CI = +/-0.034; p = 0.934)	0.167 (CI = +/-0.120; p = 0.009)	0.205 (CI = +/-0.250; p = 0.103)	0.431	+0.13%
Frequency	2014.1	0.013 (CI = +/-0.035; p = 0.441)	0.145 (CI = +/-0.117; p = 0.018)	0.148 (CI = +/-0.248; p = 0.226)	0.482	+1.32%
Frequency	2014.2	0.020 (CI = +/-0.038; p = 0.271)	0.156 (CI = +/-0.119; p = 0.013)	0.116 (CI = +/-0.256; p = 0.355)	0.503	+2.06%
Frequency	2015.1	0.029 (CI = +/-0.041; p = 0.150)	0.141 (CI = +/-0.122; p = 0.026)	0.078 (CI = +/-0.264; p = 0.545)	0.532	+2.96%
Frequency	2015.2	0.037 (CI = +/-0.044; p = 0.091)	0.153 (CI = +/-0.124; p = 0.019)	0.045 (CI = +/-0.272; p = 0.729)	0.546	+3.80%
Frequency	2016.1	0.038 (CI = +/-0.049; p = 0.123)	0.152 (CI = +/-0.133; p = 0.028)	0.043 (CI = +/-0.291; p = 0.758)	0.532	+3.87%
Frequency	2016.2	0.039 (CI = +/-0.055; p = 0.150)	0.153 (CI = +/-0.141; p = 0.035)	0.040 (CI = +/-0.308; p = 0.786)	0.479	+3.97%
Frequency	2017.1	0.038 (CI = +/-0.061; p = 0.203)	0.155 (CI = +/-0.152; p = 0.046)	0.043 (CI = +/-0.327; p = 0.784)	0.458	+3.87%
Frequency	2017.2	0.048 (CI = +/-0.064; p = 0.130)	0.172 (CI = +/-0.155; p = 0.032)	0.023 (CI = +/-0.329; p = 0.884)	0.487	+4.88%
Frequency	2018.1	0.057 (CI = +/-0.067; p = 0.089)	0.152 (CI = +/-0.162; p = 0.063)	0.008 (CI = +/-0.333; p = 0.960)	0.520	+5.87%
Frequency	2018.2	0.064 (CI = +/-0.069; p = 0.067)	0.171 (CI = +/-0.168; p = 0.047)	0.012 (CI = +/-0.335; p = 0.939)	0.536	+6.58%
Frequency	2019.1	0.067 (CI = +/-0.074; p = 0.070)	0.159 (CI = +/-0.182; p = 0.080)	0.019 (CI = +/-0.352; p = 0.907)	0.533	+6.96%

AB Total

Coverage = AB Total

End Trend Period = 2024.2

Excluded Points = NA

Parameters Included: time, scalar_level_change, seasonality

Scalar Level Change Start Date = 2020-10-29

Loss Cost	2011.1	0.013 (CI = +/-0.049; p = 0.589)	0.196 (CI = +/-0.234; p = 0.097)	0.722 (CI = +/-0.441; p = 0.002)	0.615	+1.31%
Loss Cost	2011.2	0.022 (CI = +/-0.053; p = 0.409)	0.214 (CI = +/-0.239; p = 0.077)	0.676 (CI = +/-0.456; p = 0.006)	0.625	+2.18%
Loss Cost	2012.1	0.035 (CI = +/-0.057; p = 0.222)	0.185 (CI = +/-0.242; p = 0.128)	0.608 (CI = +/-0.467; p = 0.013)	0.646	+3.52%
Loss Cost	2012.2	0.020 (CI = +/-0.061; p = 0.494)	0.158 (CI = +/-0.244; p = 0.192)	0.679 (CI = +/-0.477; p = 0.008)	0.626	+2.07%
Loss Cost	2013.1	0.029 (CI = +/-0.068; p = 0.387)	0.141 (CI = +/-0.254; p = 0.260)	0.638 (CI = +/-0.504; p = 0.016)	0.631	+2.93%
Loss Cost	2013.2	0.075 (CI = +/-0.052; p = 0.008)	0.217 (CI = +/-0.183; p = 0.022)	0.423 (CI = +/-0.369; p = 0.027)	0.820	+7.76%
Loss Cost	2014.1	0.084 (CI = +/-0.058; p = 0.007)	0.201 (CI = +/-0.190; p = 0.040)	0.381 (CI = +/-0.390; p = 0.055)	0.822	+8.77%
Loss Cost	2014.2	0.076 (CI = +/-0.066; p = 0.025)	0.190 (CI = +/-0.198; p = 0.059)	0.414 (CI = +/-0.415; p = 0.050)	0.798	+7.94%
Loss Cost	2015.1	0.070 (CI = +/-0.075; p = 0.064)	0.199 (CI = +/-0.211; p = 0.062)	0.438 (CI = +/-0.448; p = 0.055)	0.784	+7.30%
Loss Cost	2015.2	0.107 (CI = +/-0.070; p = 0.005)	0.245 (CI = +/-0.183; p = 0.012)	0.297 (CI = +/-0.399; p = 0.133)	0.852	+11.34%
Loss Cost	2016.1	0.103 (CI = +/-0.082; p = 0.017)	0.251 (CI = +/-0.198; p = 0.016)	0.312 (CI = +/-0.435; p = 0.146)	0.839	+10.87%
Loss Cost	2016.2	0.108 (CI = +/-0.093; p = 0.027)	0.256 (CI = +/-0.210; p = 0.021)	0.297 (CI = +/-0.471; p = 0.196)	0.816	+11.39%
Loss Cost	2017.1	0.118 (CI = +/-0.108; p = 0.035)	0.243 (CI = +/-0.228; p = 0.039)	0.266 (CI = +/-0.511; p = 0.278)	0.808	+12.49%
Loss Cost	2017.2	0.122 (CI = +/-0.123; p = 0.051)	0.248 (CI = +/-0.246; p = 0.049)	0.256 (CI = +/-0.550; p = 0.328)	0.772	+12.95%
Loss Cost	2018.1	0.169 (CI = +/-0.112; p = 0.007)	0.178 (CI = +/-0.217; p = 0.097)	0.150 (CI = +/-0.474; p = 0.497)	0.853	+18.45%
Loss Cost	2018.2	0.166 (CI = +/-0.125; p = 0.015)	0.172 (CI = +/-0.238; p = 0.136)	0.154 (CI = +/-0.507; p = 0.510)	0.808	+18.02%
Loss Cost	2019.1	0.172 (CI = +/-0.140; p = 0.022)	0.160 (CI = +/-0.268; p = 0.207)	0.152 (CI = +/-0.544; p = 0.538)	0.783	+18.77%
Severity	2011.1	0.021 (CI = +/-0.042; p = 0.313)	0.037 (CI = +/-0.198; p = 0.700)	0.489 (CI = +/-0.374; p = 0.013)	0.559	+2.10%
Severity	2011.2	0.026 (CI = +/-0.045; p = 0.248)	0.049 (CI = +/-0.205; p = 0.626)	0.461 (CI = +/-0.390; p = 0.023)	0.562	+2.63%
Severity	2012.1	0.040 (CI = +/-0.048; p = 0.100)	0.018 (CI = +/-0.204; p = 0.856)	0.389 (CI = +/-0.393; p = 0.052)	0.602	+4.05%
Severity	2012.2	0.030 (CI = +/-0.052; p = 0.242)	0.000 (CI = +/-0.208; p = 0.999)	0.437 (CI = +/-0.407; p = 0.036)	0.577	+3.07%
Severity	2013.1	0.040 (CI = +/-0.057; p = 0.164)	-0.019 (CI = +/-0.215; p = 0.853)	0.390 (CI = +/-0.426; p = 0.070)	0.588	+4.06%
Severity	2013.2	0.080 (CI = +/-0.043; p = 0.001)	0.047 (CI = +/-0.149; p = 0.518)	0.204 (CI = +/-0.301; p = 0.173)	0.810	+8.30%
Severity	2014.1	0.077 (CI = +/-0.048; p = 0.004)	0.052 (CI = +/-0.158; p = 0.497)	0.217 (CI = +/-0.323; p = 0.175)	0.791	+7.98%
Severity	2014.2	0.062 (CI = +/-0.051; p = 0.022)	0.030 (CI = +/-0.156; p = 0.687)	0.282 (CI = +/-0.325; p = 0.085)	0.773	+6.35%
Severity	2015.1	0.046 (CI = +/-0.056; p = 0.101)	0.055 (CI = +/-0.157; p = 0.473)	0.346 (CI = +/-0.335; p = 0.044)	0.759	+4.70%
Severity	2015.2	0.073 (CI = +/-0.053; p = 0.010)	0.088 (CI = +/-0.138; p = 0.194)	0.242 (CI = +/-0.300; p = 0.106)	0.833	+7.58%
Severity	2016.1	0.069 (CI = +/-0.061; p = 0.031)	0.094 (CI = +/-0.148; p = 0.196)	0.257 (CI = +/-0.327; p = 0.114)	0.815	+7.13%
Severity	2016.2	0.073 (CI = +/-0.070; p = 0.043)	0.098 (CI = +/-0.158; p = 0.202)	0.245 (CI = +/-0.354; p = 0.159)	0.793	+7.54%
Severity	2017.1	0.085 (CI = +/-0.080; p = 0.039)	0.081 (CI = +/-0.169; p = 0.313)	0.206 (CI = +/-0.378; p = 0.257)	0.791	+8.89%
Severity	2017.2	0.074 (CI = +/-0.088; p = 0.094)	0.068 (CI = +/-0.177; p = 0.418)	0.236 (CI = +/-0.397; p = 0.217)	0.746	+7.63%
Severity	2018.1	0.104 (CI = +/-0.085; p = 0.021)	0.023 (CI = +/-0.165; p = 0.765)	0.167 (CI = +/-0.360; p = 0.326)	0.816	+11.00%
Severity	2018.2	0.087 (CI = +/-0.083; p = 0.042)	-0.006 (CI = +/-0.158; p = 0.935)	0.186 (CI = +/-0.336; p = 0.242)	0.790	+9.06%
Severity	2019.1	0.085 (CI = +/-0.093; p = 0.069)	-0.002 (CI = +/-0.179; p = 0.977)	0.187 (CI = +/-0.363; p = 0.270)	0.732	+8.87%
Frequency	2011.1	-0.008 (CI = +/-0.023; p = 0.482)	0.158 (CI = +/-0.107; p = 0.006)	0.233 (CI = +/-0.203; p = 0.026)	0.376	-0.78%
Frequency	2011.2	-0.004 (CI = +/-0.024; p = 0.712)	0.165 (CI = +/-0.110; p = 0.005)	0.215 (CI = +/-0.211; p = 0.046)	0.389	-0.44%
Frequency	2012.1	-0.005 (CI = +/-0.027; p = 0.699)	0.167 (CI = +/-0.116; p = 0.007)	0.218 (CI = +/-0.223; p = 0.054)	0.386	-0.51%
Frequency	2012.2	-0.010 (CI = +/-0.030; p = 0.503)	0.158 (CI = +/-0.119; p = 0.011)	0.242 (CI = +/-0.232; p = 0.042)	0.361	-0.97%
Frequency	2013.1	-0.011 (CI = +/-0.033; p = 0.501)	0.161 (CI = +/-0.125; p = 0.014)	0.248 (CI = +/-0.247; p = 0.050)	0.357	-1.09%
Frequency	2013.2	-0.005 (CI = +/-0.037; p = 0.779)	0.171 (CI = +/-0.128; p = 0.012)	0.220 (CI = +/-0.259; p = 0.092)	0.377	-0.50%
Frequency	2014.1	0.007 (CI = +/-0.039; p = 0.701)	0.149 (CI = +/-0.128; p = 0.025)	0.165 (CI = +/-0.261; p = 0.202)	0.408	+0.73%
Frequency	2014.2	0.015 (CI = +/-0.043; p = 0.478)	0.160 (CI = +/-0.131; p = 0.020)	0.132 (CI = +/-0.274; p = 0.324)	0.427	+1.50%
Frequency	2015.1	0.025 (CI = +/-0.049; p = 0.300)	0.145 (CI = +/-0.136; p = 0.039)	0.093 (CI = +/-0.290; p = 0.507)	0.450	+2.48%
Frequency	2015.2	0.034 (CI = +/-0.054; p = 0.194)	0.157 (CI = +/-0.140; p = 0.031)	0.055 (CI = +/-0.305; p = 0.706)	0.464	+3.50%
Frequency	2016.1	0.034 (CI = +/-0.063; p = 0.260)	0.157 (CI = +/-0.151; p = 0.043)	0.055 (CI = +/-0.333; p = 0.728)	0.449	+3.49%
Frequency	2016.2	0.035 (CI = +/-0.072; p = 0.309)	0.158 (CI = +/-0.162; p = 0.054)	0.052 (CI = +/-0.361; p = 0.759)	0.385	+3.58%
Frequency	2017.1	0.033 (CI = +/-0.084; p = 0.413)	0.162 (CI = +/-0.176; p = 0.069)	0.060 (CI = +/-0.395; p = 0.745)	0.363	+3.31%
Frequency	2017.2	0.048 (CI = +/-0.091; p = 0.267)	0.180 (CI = +/-0.182; p = 0.052)	0.020 (CI = +/-0.408; p = 0.915)	0.397	+4.94%
Frequency	2018.1	0.065 (CI = +/-0.100; p = 0.180)	0.156 (CI = +/-0.194; p = 0.104)	-0.017 (CI = +/-0.423; p = 0.931)	0.435	+6.71%
Frequency	2018.2	0.079 (CI = +/-0.105; p = 0.125)	0.178 (CI = +/-0.201; p = 0.076)	-0.032 (CI = +/-0.428; p = 0.869)	0.466	+8.21%
Frequency	2019.1	0.087 (CI = +/-0.117; p = 0.124)	0.162 (CI = +/-0.224; p = 0.134)	-0.035 (CI = +/-0.455; p = 0.865)	0.466	+9.09%

CL

Coverage = CL

End Trend Period = 2025.2

Excluded Points = 2011.1,2011.2,2012.1,2012.2,2013.1,2013.2,2014.1

Parameters Included: mobility, new_normal

Loss Cost	2014.2	0.012 (CI = +/-0.006; p = 0.001)	0.091 (CI = +/-0.132; p = 0.165)	0.492	NA%
Loss Cost	2015.1	0.011 (CI = +/-0.006; p = 0.002)	0.105 (CI = +/-0.133; p = 0.115)	0.503	NA%
Loss Cost	2015.2	0.012 (CI = +/-0.006; p = 0.001)	0.092 (CI = +/-0.136; p = 0.175)	0.520	NA%
Loss Cost	2016.1	0.011 (CI = +/-0.007; p = 0.003)	0.101 (CI = +/-0.143; p = 0.156)	0.519	NA%
Loss Cost	2016.2	0.013 (CI = +/-0.006; p = 0.001)	0.069 (CI = +/-0.136; p = 0.298)	0.591	NA%
Loss Cost	2017.1	0.013 (CI = +/-0.007; p = 0.001)	0.070 (CI = +/-0.146; p = 0.325)	0.586	NA%
Loss Cost	2017.2	0.013 (CI = +/-0.007; p = 0.002)	0.060 (CI = +/-0.159; p = 0.430)	0.589	NA%
Loss Cost	2018.1	0.012 (CI = +/-0.008; p = 0.005)	0.075 (CI = +/-0.174; p = 0.371)	0.583	NA%
Loss Cost	2018.2	0.012 (CI = +/-0.009; p = 0.013)	0.086 (CI = +/-0.198; p = 0.365)	0.576	NA%
Loss Cost	2019.1	0.012 (CI = +/-0.010; p = 0.034)	0.094 (CI = +/-0.237; p = 0.402)	0.568	NA%
Severity	2014.2	-0.002 (CI = +/-0.006; p = 0.431)	0.553 (CI = +/-0.118; p = 0.000)	0.819	NA%
Severity	2015.1	-0.002 (CI = +/-0.006; p = 0.422)	0.556 (CI = +/-0.124; p = 0.000)	0.816	NA%
Severity	2015.2	-0.002 (CI = +/-0.006; p = 0.516)	0.546 (CI = +/-0.128; p = 0.000)	0.812	NA%
Severity	2016.1	-0.002 (CI = +/-0.006; p = 0.449)	0.556 (CI = +/-0.134; p = 0.000)	0.814	NA%
Severity	2016.2	-0.002 (CI = +/-0.007; p = 0.533)	0.548 (CI = +/-0.142; p = 0.000)	0.807	NA%
Severity	2017.1	-0.002 (CI = +/-0.007; p = 0.516)	0.554 (CI = +/-0.153; p = 0.000)	0.802	NA%
Severity	2017.2	-0.002 (CI = +/-0.008; p = 0.543)	0.554 (CI = +/-0.167; p = 0.000)	0.792	NA%
Severity	2018.1	-0.002 (CI = +/-0.008; p = 0.535)	0.560 (CI = +/-0.185; p = 0.000)	0.784	NA%
Severity	2018.2	-0.002 (CI = +/-0.010; p = 0.589)	0.559 (CI = +/-0.212; p = 0.000)	0.768	NA%
Severity	2019.1	-0.002 (CI = +/-0.011; p = 0.640)	0.559 (CI = +/-0.253; p = 0.001)	0.749	NA%
Frequency	2014.2	0.014 (CI = +/-0.004; p = 0.000)	-0.462 (CI = +/-0.090; p = 0.000)	0.848	NA%
Frequency	2015.1	0.013 (CI = +/-0.004; p = 0.000)	-0.451 (CI = +/-0.090; p = 0.000)	0.846	NA%
Frequency	2015.2	0.014 (CI = +/-0.004; p = 0.000)	-0.455 (CI = +/-0.095; p = 0.000)	0.842	NA%
Frequency	2016.1	0.014 (CI = +/-0.005; p = 0.000)	-0.455 (CI = +/-0.100; p = 0.000)	0.834	NA%
Frequency	2016.2	0.015 (CI = +/-0.004; p = 0.000)	-0.480 (CI = +/-0.093; p = 0.000)	0.874	NA%
Frequency	2017.1	0.015 (CI = +/-0.005; p = 0.000)	-0.484 (CI = +/-0.100; p = 0.000)	0.866	NA%
Frequency	2017.2	0.015 (CI = +/-0.005; p = 0.000)	-0.494 (CI = +/-0.107; p = 0.000)	0.861	NA%
Frequency	2018.1	0.015 (CI = +/-0.005; p = 0.000)	-0.485 (CI = +/-0.118; p = 0.000)	0.839	NA%
Frequency	2018.2	0.014 (CI = +/-0.006; p = 0.000)	-0.473 (CI = +/-0.133; p = 0.000)	0.805	NA%
Frequency	2019.1	0.014 (CI = +/-0.007; p = 0.001)	-0.465 (CI = +/-0.159; p = 0.000)	0.752	NA%

CL

Coverage = CL

End Trend Period = 2025.2

Excluded Points = 2011.1,2011.2,2012.1,2012.2,2013.1,2013.2,2014.2

Parameters Included: time, phys_dam_xs_inf

Loss Cost	2014.1	-0.037 (CI = +/-0.037; p = 0.053)	0.462 (CI = +/-0.300; p = 0.004)	0.315	-3.62%
Loss Cost	2015.1	-0.040 (CI = +/-0.044; p = 0.070)	0.480 (CI = +/-0.329; p = 0.007)	0.314	-3.93%
Loss Cost	2015.2	-0.053 (CI = +/-0.049; p = 0.034)	0.546 (CI = +/-0.345; p = 0.004)	0.354	-5.16%
Loss Cost	2016.1	-0.051 (CI = +/-0.057; p = 0.075)	0.535 (CI = +/-0.379; p = 0.008)	0.341	-4.95%
Loss Cost	2016.2	-0.080 (CI = +/-0.058; p = 0.010)	0.675 (CI = +/-0.368; p = 0.001)	0.457	-7.69%
Loss Cost	2017.1	-0.088 (CI = +/-0.069; p = 0.016)	0.710 (CI = +/-0.411; p = 0.002)	0.459	-8.38%
Loss Cost	2017.2	-0.103 (CI = +/-0.082; p = 0.017)	0.780 (CI = +/-0.456; p = 0.003)	0.479	-9.82%
Loss Cost	2018.1	-0.097 (CI = +/-0.100; p = 0.056)	0.752 (CI = +/-0.523; p = 0.008)	0.463	-9.23%
Loss Cost	2018.2	-0.083 (CI = +/-0.122; p = 0.161)	0.699 (CI = +/-0.600; p = 0.026)	0.459	-8.00%
Loss Cost	2019.1	-0.055 (CI = +/-0.146; p = 0.422)	0.594 (CI = +/-0.675; p = 0.079)	0.480	-5.37%
Severity	2014.1	0.005 (CI = +/-0.020; p = 0.623)	0.601 (CI = +/-0.157; p = 0.000)	0.922	+0.47%
Severity	2015.1	0.002 (CI = +/-0.023; p = 0.860)	0.616 (CI = +/-0.172; p = 0.000)	0.920	+0.20%
Severity	2015.2	-0.004 (CI = +/-0.026; p = 0.767)	0.645 (CI = +/-0.182; p = 0.000)	0.920	-0.37%
Severity	2016.1	0.004 (CI = +/-0.029; p = 0.750)	0.605 (CI = +/-0.191; p = 0.000)	0.926	+0.44%
Severity	2016.2	0.001 (CI = +/-0.033; p = 0.950)	0.621 (CI = +/-0.211; p = 0.000)	0.923	+0.10%
Severity	2017.1	0.008 (CI = +/-0.039; p = 0.666)	0.588 (CI = +/-0.233; p = 0.000)	0.924	+0.81%
Severity	2017.2	0.014 (CI = +/-0.047; p = 0.528)	0.562 (CI = +/-0.262; p = 0.000)	0.922	+1.42%
Severity	2018.1	0.028 (CI = +/-0.055; p = 0.283)	0.502 (CI = +/-0.288; p = 0.002)	0.925	+2.89%
Severity	2018.2	0.043 (CI = +/-0.066; p = 0.183)	0.446 (CI = +/-0.323; p = 0.011)	0.925	+4.34%
Severity	2019.1	0.065 (CI = +/-0.076; p = 0.087)	0.364 (CI = +/-0.351; p = 0.043)	0.929	+6.68%
Frequency	2014.1	-0.042 (CI = +/-0.031; p = 0.011)	-0.139 (CI = +/-0.249; p = 0.258)	0.706	-4.07%
Frequency	2015.1	-0.042 (CI = +/-0.036; p = 0.026)	-0.136 (CI = +/-0.274; p = 0.311)	0.681	-4.12%
Frequency	2015.2	-0.049 (CI = +/-0.041; p = 0.022)	-0.099 (CI = +/-0.294; p = 0.489)	0.681	-4.81%
Frequency	2016.1	-0.055 (CI = +/-0.048; p = 0.026)	-0.070 (CI = +/-0.320; p = 0.652)	0.669	-5.37%
Frequency	2016.2	-0.081 (CI = +/-0.049; p = 0.003)	0.054 (CI = +/-0.307; p = 0.712)	0.752	-7.78%
Frequency	2017.1	-0.096 (CI = +/-0.056; p = 0.002)	0.122 (CI = +/-0.331; p = 0.445)	0.756	-9.12%
Frequency	2017.2	-0.117 (CI = +/-0.063; p = 0.001)	0.218 (CI = +/-0.349; p = 0.203)	0.773	-11.09%
Frequency	2018.1	-0.125 (CI = +/-0.076; p = 0.003)	0.251 (CI = +/-0.399; p = 0.198)	0.737	-11.78%
Frequency	2018.2	-0.126 (CI = +/-0.094; p = 0.013)	0.253 (CI = +/-0.462; p = 0.256)	0.675	-11.83%
Frequency	2019.1	-0.120 (CI = +/-0.115; p = 0.043)	0.230 (CI = +/-0.534; p = 0.363)	0.586	-11.29%

CL

Coverage = CL

End Trend Period = 2025.2

Excluded Points = 2011.1, 2011.2, 2012.1, 2012.2, 2013.1, 2013.2, 2014.3

Parameters Included: time, mobility, new_normal, phys_dam_xs_inf

Loss Cost	2014.1	0.003 (CI = +/-0.041; p = 0.879)	0.013 (CI = +/-0.009; p = 0.004)	-0.249 (CI = +/-0.407; p = 0.215)	0.359 (CI = +/-0.513; p = 0.159)	0.526	+0.30%
Loss Cost	2014.2	0.005 (CI = +/-0.048; p = 0.836)	0.013 (CI = +/-0.009; p = 0.006)	-0.251 (CI = +/-0.420; p = 0.226)	0.348 (CI = +/-0.544; p = 0.195)	0.521	+0.48%
Loss Cost	2015.1	0.024 (CI = +/-0.052; p = 0.344)	0.015 (CI = +/-0.009; p = 0.002)	-0.263 (CI = +/-0.403; p = 0.186)	0.237 (CI = +/-0.541; p = 0.368)	0.563	+2.44%
Loss Cost	2015.2	0.016 (CI = +/-0.061; p = 0.597)	0.015 (CI = +/-0.010; p = 0.005)	-0.258 (CI = +/-0.413; p = 0.204)	0.285 (CI = +/-0.580; p = 0.313)	0.561	+1.57%
Loss Cost	2016.1	0.035 (CI = +/-0.071; p = 0.310)	0.016 (CI = +/-0.010; p = 0.004)	-0.268 (CI = +/-0.412; p = 0.186)	0.179 (CI = +/-0.609; p = 0.540)	0.584	+3.55%
Loss Cost	2016.2	0.003 (CI = +/-0.078; p = 0.943)	0.014 (CI = +/-0.010; p = 0.009)	-0.255 (CI = +/-0.389; p = 0.182)	0.352 (CI = +/-0.613; p = 0.238)	0.629	+0.27%
Loss Cost	2017.1	0.008 (CI = +/-0.094; p = 0.860)	0.014 (CI = +/-0.011; p = 0.013)	-0.256 (CI = +/-0.406; p = 0.196)	0.325 (CI = +/-0.688; p = 0.326)	0.622	+0.79%
Loss Cost	2017.2	0.000 (CI = +/-0.115; p = 0.998)	0.014 (CI = +/-0.011; p = 0.023)	-0.255 (CI = +/-0.425; p = 0.216)	0.364 (CI = +/-0.777; p = 0.328)	0.618	+0.02%
Loss Cost	2018.1	0.024 (CI = +/-0.134; p = 0.704)	0.015 (CI = +/-0.012; p = 0.022)	-0.256 (CI = +/-0.436; p = 0.222)	0.250 (CI = +/-0.854; p = 0.532)	0.621	+2.40%
Loss Cost	2018.2	0.045 (CI = +/-0.152; p = 0.527)	0.015 (CI = +/-0.012; p = 0.024)	-0.253 (CI = +/-0.451; p = 0.240)	0.156 (CI = +/-0.928; p = 0.715)	0.626	+4.58%
Loss Cost	2019.1	0.060 (CI = +/-0.168; p = 0.438)	0.014 (CI = +/-0.013; p = 0.034)	-0.243 (CI = +/-0.472; p = 0.274)	0.099 (CI = +/-0.990; p = 0.827)	0.629	+6.21%
Severity	2014.1	0.001 (CI = +/-0.027; p = 0.962)	0.000 (CI = +/-0.006; p = 0.908)	-0.030 (CI = +/-0.266; p = 0.814)	0.658 (CI = +/-0.335; p = 0.001)	0.913	+0.06%
Severity	2014.2	-0.004 (CI = +/-0.031; p = 0.767)	-0.001 (CI = +/-0.006; p = 0.772)	-0.027 (CI = +/-0.271; p = 0.838)	0.688 (CI = +/-0.351; p = 0.001)	0.912	-0.44%
Severity	2015.1	0.000 (CI = +/-0.036; p = 0.983)	0.000 (CI = +/-0.006; p = 0.883)	-0.029 (CI = +/-0.278; p = 0.826)	0.665 (CI = +/-0.373; p = 0.002)	0.911	-0.04%
Severity	2015.2	-0.011 (CI = +/-0.041; p = 0.596)	-0.001 (CI = +/-0.006; p = 0.672)	-0.024 (CI = +/-0.278; p = 0.860)	0.722 (CI = +/-0.390; p = 0.001)	0.912	-1.05%
Severity	2016.1	0.002 (CI = +/-0.048; p = 0.930)	0.000 (CI = +/-0.007; p = 0.917)	-0.030 (CI = +/-0.278; p = 0.823)	0.653 (CI = +/-0.411; p = 0.004)	0.917	+0.20%
Severity	2016.2	-0.005 (CI = +/-0.057; p = 0.866)	-0.001 (CI = +/-0.007; p = 0.817)	-0.027 (CI = +/-0.287; p = 0.843)	0.688 (CI = +/-0.453; p = 0.006)	0.913	-0.46%
Severity	2017.1	0.007 (CI = +/-0.069; p = 0.840)	0.000 (CI = +/-0.008; p = 0.974)	-0.031 (CI = +/-0.295; p = 0.827)	0.630 (CI = +/-0.500; p = 0.017)	0.913	+0.66%
Severity	2017.2	0.016 (CI = +/-0.083; p = 0.677)	0.000 (CI = +/-0.008; p = 0.924)	-0.033 (CI = +/-0.307; p = 0.821)	0.581 (CI = +/-0.561; p = 0.043)	0.909	+1.63%
Severity	2018.1	0.038 (CI = +/-0.095; p = 0.403)	0.001 (CI = +/-0.009; p = 0.772)	-0.034 (CI = +/-0.309; p = 0.814)	0.479 (CI = +/-0.606; p = 0.110)	0.912	+3.82%
Severity	2018.2	0.054 (CI = +/-0.107; p = 0.286)	0.001 (CI = +/-0.009; p = 0.728)	-0.031 (CI = +/-0.317; p = 0.831)	0.404 (CI = +/-0.654; p = 0.199)	0.911	+5.59%
Severity	2019.1	0.072 (CI = +/-0.114; p = 0.188)	0.001 (CI = +/-0.009; p = 0.822)	-0.020 (CI = +/-0.320; p = 0.889)	0.339 (CI = +/-0.671; p = 0.283)	0.913	+7.43%
Frequency	2014.1	0.002 (CI = +/-0.028; p = 0.860)	0.014 (CI = +/-0.006; p = 0.000)	-0.219 (CI = +/-0.280; p = 0.118)	-0.300 (CI = +/-0.352; p = 0.091)	0.866	+0.24%
Frequency	2014.2	0.009 (CI = +/-0.032; p = 0.555)	0.014 (CI = +/-0.006; p = 0.000)	-0.224 (CI = +/-0.282; p = 0.112)	-0.340 (CI = +/-0.365; p = 0.066)	0.863	+0.93%
Frequency	2015.1	0.025 (CI = +/-0.034; p = 0.147)	0.016 (CI = +/-0.006; p = 0.000)	-0.234 (CI = +/-0.262; p = 0.077)	-0.428 (CI = +/-0.352; p = 0.020)	0.876	+2.48%
Frequency	2015.2	0.026 (CI = +/-0.040; p = 0.188)	0.016 (CI = +/-0.006; p = 0.000)	-0.235 (CI = +/-0.271; p = 0.085)	-0.437 (CI = +/-0.381; p = 0.027)	0.871	+2.65%
Frequency	2016.1	0.033 (CI = +/-0.048; p = 0.165)	0.016 (CI = +/-0.007; p = 0.000)	-0.238 (CI = +/-0.279; p = 0.089)	-0.474 (CI = +/-0.413; p = 0.027)	0.866	+3.34%
Frequency	2016.2	0.007 (CI = +/-0.050; p = 0.763)	0.015 (CI = +/-0.006; p = 0.000)	-0.228 (CI = +/-0.253; p = 0.074)	-0.336 (CI = +/-0.398; p = 0.092)	0.897	+0.73%
Frequency	2017.1	0.001 (CI = +/-0.061; p = 0.964)	0.014 (CI = +/-0.007; p = 0.001)	-0.226 (CI = +/-0.263; p = 0.086)	-0.305 (CI = +/-0.445; p = 0.162)	0.890	+0.13%
Frequency	2017.2	-0.016 (CI = +/-0.071; p = 0.632)	0.013 (CI = +/-0.007; p = 0.002)	-0.222 (CI = +/-0.264; p = 0.092)	-0.218 (CI = +/-0.483; p = 0.346)	0.891	-1.59%
Frequency	2018.1	-0.014 (CI = +/-0.086; p = 0.729)	0.013 (CI = +/-0.008; p = 0.003)	-0.222 (CI = +/-0.278; p = 0.107)	-0.229 (CI = +/-0.546; p = 0.377)	0.870	-1.37%
Frequency	2018.2	-0.010 (CI = +/-0.100; p = 0.835)	0.013 (CI = +/-0.008; p = 0.004)	-0.222 (CI = +/-0.295; p = 0.125)	-0.247 (CI = +/-0.607; p = 0.386)	0.838	-0.95%
Frequency	2019.1	-0.011 (CI = +/-0.112; p = 0.823)	0.014 (CI = +/-0.009; p = 0.007)	-0.223 (CI = +/-0.316; p = 0.145)	-0.240 (CI = +/-0.663; p = 0.433)	0.789	-1.14%

CL

Coverage = CL

End Trend Period = 2025.2

Excluded Points = NA

Parameters Included: time, scalar_level_change, seasonality, mobility

Scalar Level Change Start Date = 2021-07-01

Loss Cost	2011.1	-0.008 (CI = +/-0.015; p = 0.278)	0.151 (CI = +/-0.072; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.154 (CI = +/-0.139; p = 0.031)	0.696	-0.82%
Loss Cost	2011.2	-0.009 (CI = +/-0.017; p = 0.279)	0.149 (CI = +/-0.075; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.158 (CI = +/-0.146; p = 0.035)	0.695	-0.89%
Loss Cost	2012.1	-0.010 (CI = +/-0.018; p = 0.259)	0.152 (CI = +/-0.078; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.165 (CI = +/-0.153; p = 0.036)	0.692	-1.02%
Loss Cost	2012.2	-0.013 (CI = +/-0.020; p = 0.199)	0.147 (CI = +/-0.080; p = 0.001)	0.011 (CI = +/-0.005; p = 0.000)	0.179 (CI = +/-0.160; p = 0.030)	0.694	-1.26%
Loss Cost	2013.1	-0.013 (CI = +/-0.022; p = 0.225)	0.148 (CI = +/-0.084; p = 0.001)	0.011 (CI = +/-0.005; p = 0.000)	0.182 (CI = +/-0.170; p = 0.037)	0.686	-1.31%
Loss Cost	2013.2	-0.013 (CI = +/-0.024; p = 0.266)	0.148 (CI = +/-0.088; p = 0.002)	0.011 (CI = +/-0.005; p = 0.000)	0.182 (CI = +/-0.181; p = 0.048)	0.683	-1.33%
Loss Cost	2014.1	-0.006 (CI = +/-0.026; p = 0.627)	0.135 (CI = +/-0.087; p = 0.004)	0.011 (CI = +/-0.005; p = 0.000)	0.148 (CI = +/-0.181; p = 0.103)	0.688	-0.60%
Loss Cost	2014.2	-0.002 (CI = +/-0.028; p = 0.869)	0.141 (CI = +/-0.090; p = 0.004)	0.011 (CI = +/-0.005; p = 0.000)	0.130 (CI = +/-0.190; p = 0.167)	0.695	-0.22%
Loss Cost	2015.1	0.004 (CI = +/-0.030; p = 0.802)	0.132 (CI = +/-0.092; p = 0.008)	0.011 (CI = +/-0.005; p = 0.000)	0.105 (CI = +/-0.197; p = 0.273)	0.697	+0.37%
Loss Cost	2015.2	0.001 (CI = +/-0.034; p = 0.931)	0.128 (CI = +/-0.098; p = 0.014)	0.011 (CI = +/-0.005; p = 0.000)	0.115 (CI = +/-0.210; p = 0.263)	0.692	+0.14%
Loss Cost	2016.1	0.004 (CI = +/-0.038; p = 0.809)	0.123 (CI = +/-0.103; p = 0.022)	0.011 (CI = +/-0.006; p = 0.001)	0.104 (CI = +/-0.222; p = 0.335)	0.686	+0.44%
Loss Cost	2016.2	-0.007 (CI = +/-0.039; p = 0.715)	0.105 (CI = +/-0.101; p = 0.044)	0.012 (CI = +/-0.005; p = 0.000)	0.142 (CI = +/-0.218; p = 0.182)	0.715	-0.67%
Loss Cost	2017.1	-0.009 (CI = +/-0.043; p = 0.665)	0.108 (CI = +/-0.108; p = 0.050)	0.012 (CI = +/-0.006; p = 0.001)	0.149 (CI = +/-0.231; p = 0.188)	0.711	-0.88%
Loss Cost	2017.2	-0.007 (CI = +/-0.048; p = 0.743)	0.110 (CI = +/-0.117; p = 0.063)	0.012 (CI = +/-0.006; p = 0.001)	0.145 (CI = +/-0.246; p = 0.223)	0.706	-0.74%
Loss Cost	2018.1	-0.004 (CI = +/-0.053; p = 0.878)	0.105 (CI = +/-0.126; p = 0.094)	0.011 (CI = +/-0.006; p = 0.002)	0.139 (CI = +/-0.259; p = 0.262)	0.697	-0.38%
Loss Cost	2018.2	0.008 (CI = +/-0.054; p = 0.753)	0.129 (CI = +/-0.126; p = 0.046)	0.010 (CI = +/-0.006; p = 0.005)	0.127 (CI = +/-0.250; p = 0.282)	0.741	+0.79%
Loss Cost	2019.1	0.011 (CI = +/-0.061; p = 0.684)	0.124 (CI = +/-0.137; p = 0.072)	0.010 (CI = +/-0.007; p = 0.013)	0.129 (CI = +/-0.265; p = 0.299)	0.736	+1.13%
Severity	2011.1	0.026 (CI = +/-0.014; p = 0.001)	0.077 (CI = +/-0.065; p = 0.022)	0.005 (CI = +/-0.004; p = 0.013)	0.345 (CI = +/-0.125; p = 0.000)	0.906	+2.63%
Severity	2011.2	0.023 (CI = +/-0.015; p = 0.003)	0.071 (CI = +/-0.066; p = 0.036)	0.005 (CI = +/-0.004; p = 0.016)	0.361 (CI = +/-0.128; p = 0.000)	0.903	+2.35%
Severity	2012.1	0.027 (CI = +/-0.015; p = 0.002)	0.063 (CI = +/-0.066; p = 0.062)	0.006 (CI = +/-0.004; p = 0.011)	0.342 (CI = +/-0.130; p = 0.000)	0.909	+2.72%
Severity	2012.2	0.028 (CI = +/-0.017; p = 0.003)	0.065 (CI = +/-0.069; p = 0.063)	0.006 (CI = +/-0.004; p = 0.012)	0.336 (CI = +/-0.137; p = 0.000)	0.905	+2.83%
Severity	2013.1	0.027 (CI = +/-0.019; p = 0.007)	0.067 (CI = +/-0.072; p = 0.065)	0.005 (CI = +/-0.004; p = 0.016)	0.342 (CI = +/-0.145; p = 0.000)	0.901	+2.71%
Severity	2013.2	0.025 (CI = +/-0.021; p = 0.019)	0.064 (CI = +/-0.075; p = 0.088)	0.005 (CI = +/-0.004; p = 0.020)	0.349 (CI = +/-0.154; p = 0.000)	0.895	+2.57%
Severity	2014.1	0.025 (CI = +/-0.023; p = 0.035)	0.065 (CI = +/-0.079; p = 0.102)	0.005 (CI = +/-0.005; p = 0.024)	0.350 (CI = +/-0.164; p = 0.000)	0.891	+2.55%
Severity	2014.2	0.028 (CI = +/-0.026; p = 0.036)	0.069 (CI = +/-0.082; p = 0.096)	0.005 (CI = +/-0.005; p = 0.026)	0.338 (CI = +/-0.174; p = 0.001)	0.888	+2.80%
Severity	2015.1	0.033 (CI = +/-0.028; p = 0.025)	0.061 (CI = +/-0.085; p = 0.148)	0.006 (CI = +/-0.005; p = 0.023)	0.317 (CI = +/-0.180; p = 0.002)	0.891	+3.31%
Severity	2015.2	0.034 (CI = +/-0.031; p = 0.033)	0.064 (CI = +/-0.090; p = 0.151)	0.006 (CI = +/-0.005; p = 0.028)	0.310 (CI = +/-0.192; p = 0.004)	0.885	+3.48%
Severity	2016.1	0.044 (CI = +/-0.032; p = 0.010)	0.049 (CI = +/-0.087; p = 0.250)	0.006 (CI = +/-0.005; p = 0.019)	0.275 (CI = +/-0.188; p = 0.007)	0.902	+4.49%
Severity	2016.2	0.049 (CI = +/-0.035; p = 0.010)	0.057 (CI = +/-0.092; p = 0.203)	0.006 (CI = +/-0.005; p = 0.023)	0.258 (CI = +/-0.197; p = 0.014)	0.900	+4.99%
Severity	2017.1	0.057 (CI = +/-0.037; p = 0.005)	0.045 (CI = +/-0.092; p = 0.312)	0.006 (CI = +/-0.005; p = 0.024)	0.235 (CI = +/-0.197; p = 0.023)	0.908	+5.84%
Severity	2017.2	0.067 (CI = +/-0.037; p = 0.002)	0.063 (CI = +/-0.089; p = 0.149)	0.005 (CI = +/-0.004; p = 0.031)	0.209 (CI = +/-0.188; p = 0.032)	0.922	+6.93%
Severity	2018.1	0.075 (CI = +/-0.037; p = 0.001)	0.050 (CI = +/-0.088; p = 0.238)	0.005 (CI = +/-0.004; p = 0.041)	0.195 (CI = +/-0.181; p = 0.037)	0.932	+7.84%
Severity	2018.2	0.086 (CI = +/-0.035; p = 0.000)	0.073 (CI = +/-0.081; p = 0.072)	0.003 (CI = +/-0.004; p = 0.092)	0.184 (CI = +/-0.159; p = 0.028)	0.950	+9.03%
Severity	2019.1	0.094 (CI = +/-0.035; p = 0.000)	0.061 (CI = +/-0.079; p = 0.113)	0.002 (CI = +/-0.004; p = 0.216)	0.188 (CI = +/-0.152; p = 0.020)	0.956	+9.82%
Frequency	2011.1	-0.034 (CI = +/-0.017; p = 0.000)	0.074 (CI = +/-0.080; p = 0.069)	0.006 (CI = +/-0.005; p = 0.031)	-0.191 (CI = +/-0.154; p = 0.017)	0.837	-3.36%
Frequency	2011.2	-0.032 (CI = +/-0.018; p = 0.001)	0.079 (CI = +/-0.083; p = 0.061)	0.006 (CI = +/-0.005; p = 0.031)	-0.203 (CI = +/-0.161; p = 0.016)	0.828	-3.16%
Frequency	2012.1	-0.037 (CI = +/-0.019; p = 0.001)	0.090 (CI = +/-0.083; p = 0.035)	0.005 (CI = +/-0.005; p = 0.040)	-0.176 (CI = +/-0.163; p = 0.035)	0.837	-3.63%
Frequency	2012.2	-0.041 (CI = +/-0.021; p = 0.001)	0.082 (CI = +/-0.085; p = 0.056)	0.005 (CI = +/-0.005; p = 0.048)	-0.157 (CI = +/-0.169; p = 0.067)	0.839	-3.97%
Frequency	2013.1	-0.040 (CI = +/-0.023; p = 0.002)	0.081 (CI = +/-0.088; p = 0.071)	0.005 (CI = +/-0.005; p = 0.053)	-0.160 (CI = +/-0.179; p = 0.077)	0.822	-3.92%
Frequency	2013.2	-0.039 (CI = +/-0.026; p = 0.005)	0.083 (CI = +/-0.093; p = 0.075)	0.005 (CI = +/-0.006; p = 0.057)	-0.166 (CI = +/-0.190; p = 0.083)	0.809	-3.80%
Frequency	2014.1	-0.031 (CI = +/-0.027; p = 0.026)	0.070 (CI = +/-0.092; p = 0.127)	0.006 (CI = +/-0.005; p = 0.038)	-0.202 (CI = +/-0.191; p = 0.039)	0.793	-3.07%
Frequency	2014.2	-0.030 (CI = +/-0.030; p = 0.051)	0.072 (CI = +/-0.097; p = 0.133)	0.006 (CI = +/-0.006; p = 0.043)	-0.208 (CI = +/-0.203; p = 0.045)	0.778	-2.94%
Frequency	2015.1	-0.029 (CI = +/-0.034; p = 0.087)	0.071 (CI = +/-0.102; p = 0.161)	0.006 (CI = +/-0.006; p = 0.049)	-0.212 (CI = +/-0.217; p = 0.055)	0.753	-2.84%
Frequency	2015.2	-0.033 (CI = +/-0.037; p = 0.079)	0.064 (CI = +/-0.107; p = 0.223)	0.006 (CI = +/-0.006; p = 0.054)	-0.196 (CI = +/-0.230; p = 0.090)	0.748	-3.23%
Frequency	2016.1	-0.040 (CI = +/-0.040; p = 0.055)	0.074 (CI = +/-0.111; p = 0.173)	0.006 (CI = +/-0.006; p = 0.060)	-0.171 (CI = +/-0.238; p = 0.147)	0.747	-3.88%
Frequency	2016.2	-0.055 (CI = +/-0.038; p = 0.008)	0.048 (CI = +/-0.100; p = 0.324)	0.006 (CI = +/-0.005; p = 0.027)	-0.116 (CI = +/-0.215; p = 0.266)	0.817	-5.39%
Frequency	2017.1	-0.066 (CI = +/-0.039; p = 0.003)	0.063 (CI = +/-0.098; p = 0.187)	0.006 (CI = +/-0.005; p = 0.020)	-0.087 (CI = +/-0.210; p = 0.388)	0.834	-6.35%
Frequency	2017.2	-0.074 (CI = +/-0.041; p = 0.002)	0.047 (CI = +/-0.099; p = 0.321)	0.007 (CI = +/-0.005; p = 0.013)	-0.064 (CI = +/-0.208; p = 0.515)	0.844	-7.18%
Frequency	2018.1	-0.079 (CI = +/-0.045; p = 0.002)	0.055 (CI = +/-0.105; p = 0.275)	0.007 (CI = +/-0.005; p = 0.014)	-0.056 (CI = +/-0.216; p = 0.580)	0.823	-7.62%
Frequency	2018.2	-0.079 (CI = +/-0.050; p = 0.006)	0.056 (CI = +/-0.116; p = 0.306)	0.007 (CI = +/-0.006; p = 0.025)	-0.057 (CI = +/-0.230; p = 0.594)	0.777	-7.56%
Frequency	2019.1	-0.082 (CI = +/-0.055; p = 0.008)	0.063 (CI = +/-0.126; p = 0.289)	0.007 (CI = +/-0.007; p = 0.031)	-0.059 (CI = +/-0.242; p = 0.596)	0.718	-7.91%

CL

Coverage = CL

End Trend Period = 2024.2

Excluded Points = NA

Parameters Included: time, scalar_level_change

Scalar Level Change Start Date = 2021-07-01

Loss Cost	2011.1	-0.029 (CI = +/-0.022; p = 0.013)	0.272 (CI = +/-0.206; p = 0.012)	0.191	-2.84%
Loss Cost	2011.2	-0.034 (CI = +/-0.024; p = 0.007)	0.296 (CI = +/-0.210; p = 0.008)	0.229	-3.30%
Loss Cost	2012.1	-0.035 (CI = +/-0.026; p = 0.011)	0.301 (CI = +/-0.220; p = 0.009)	0.215	-3.40%
Loss Cost	2012.2	-0.042 (CI = +/-0.027; p = 0.004)	0.336 (CI = +/-0.220; p = 0.005)	0.279	-4.11%
Loss Cost	2013.1	-0.043 (CI = +/-0.031; p = 0.009)	0.339 (CI = +/-0.232; p = 0.006)	0.255	-4.17%
Loss Cost	2013.2	-0.049 (CI = +/-0.033; p = 0.006)	0.367 (CI = +/-0.240; p = 0.005)	0.289	-4.78%
Loss Cost	2014.1	-0.042 (CI = +/-0.037; p = 0.026)	0.338 (CI = +/-0.249; p = 0.010)	0.226	-4.12%
Loss Cost	2014.2	-0.046 (CI = +/-0.041; p = 0.031)	0.353 (CI = +/-0.264; p = 0.012)	0.227	-4.48%
Loss Cost	2015.1	-0.040 (CI = +/-0.046; p = 0.086)	0.331 (CI = +/-0.280; p = 0.023)	0.187	-3.92%
Loss Cost	2015.2	-0.052 (CI = +/-0.051; p = 0.048)	0.374 (CI = +/-0.291; p = 0.015)	0.234	-5.05%
Loss Cost	2016.1	-0.049 (CI = +/-0.059; p = 0.099)	0.363 (CI = +/-0.314; p = 0.026)	0.207	-4.76%
Loss Cost	2016.2	-0.073 (CI = +/-0.061; p = 0.022)	0.443 (CI = +/-0.304; p = 0.007)	0.328	-7.08%
Loss Cost	2017.1	-0.077 (CI = +/-0.071; p = 0.037)	0.454 (CI = +/-0.332; p = 0.011)	0.316	-7.41%
Loss Cost	2017.2	-0.085 (CI = +/-0.083; p = 0.046)	0.477 (CI = +/-0.361; p = 0.014)	0.320	-8.16%
Loss Cost	2018.1	-0.074 (CI = +/-0.097; p = 0.121)	0.448 (CI = +/-0.390; p = 0.028)	0.297	-7.12%
Loss Cost	2018.2	-0.057 (CI = +/-0.111; p = 0.276)	0.413 (CI = +/-0.416; p = 0.051)	0.303	-5.57%
Loss Cost	2019.1	-0.033 (CI = +/-0.122; p = 0.555)	0.371 (CI = +/-0.426; p = 0.080)	0.361	-3.24%
Severity	2011.1	0.015 (CI = +/-0.014; p = 0.041)	0.397 (CI = +/-0.134; p = 0.000)	0.838	+1.51%
Severity	2011.2	0.010 (CI = +/-0.015; p = 0.164)	0.421 (CI = +/-0.131; p = 0.000)	0.844	+1.03%
Severity	2012.1	0.013 (CI = +/-0.016; p = 0.094)	0.406 (CI = +/-0.134; p = 0.000)	0.851	+1.35%
Severity	2012.2	0.012 (CI = +/-0.017; p = 0.172)	0.413 (CI = +/-0.140; p = 0.000)	0.846	+1.19%
Severity	2013.1	0.010 (CI = +/-0.019; p = 0.277)	0.420 (CI = +/-0.147; p = 0.000)	0.841	+1.04%
Severity	2013.2	0.006 (CI = +/-0.021; p = 0.574)	0.440 (CI = +/-0.151; p = 0.000)	0.841	+0.58%
Severity	2014.1	0.005 (CI = +/-0.024; p = 0.673)	0.444 (CI = +/-0.160; p = 0.000)	0.836	+0.48%
Severity	2014.2	0.003 (CI = +/-0.027; p = 0.812)	0.451 (CI = +/-0.171; p = 0.000)	0.830	+0.31%
Severity	2015.1	0.007 (CI = +/-0.030; p = 0.610)	0.435 (CI = +/-0.180; p = 0.000)	0.833	+0.74%
Severity	2015.2	0.004 (CI = +/-0.034; p = 0.804)	0.447 (CI = +/-0.193; p = 0.000)	0.826	+0.41%
Severity	2016.1	0.014 (CI = +/-0.037; p = 0.421)	0.411 (CI = +/-0.197; p = 0.000)	0.843	+1.45%
Severity	2016.2	0.015 (CI = +/-0.043; p = 0.465)	0.409 (CI = +/-0.215; p = 0.001)	0.835	+1.52%
Severity	2017.1	0.026 (CI = +/-0.048; p = 0.261)	0.375 (CI = +/-0.225; p = 0.003)	0.845	+2.67%
Severity	2017.2	0.038 (CI = +/-0.055; p = 0.158)	0.343 (CI = +/-0.237; p = 0.008)	0.851	+3.85%
Severity	2018.1	0.056 (CI = +/-0.058; p = 0.056)	0.297 (CI = +/-0.235; p = 0.018)	0.873	+5.80%
Severity	2018.2	0.075 (CI = +/-0.062; p = 0.022)	0.257 (CI = +/-0.231; p = 0.033)	0.891	+7.77%
Severity	2019.1	0.098 (CI = +/-0.059; p = 0.004)	0.217 (CI = +/-0.205; p = 0.040)	0.923	+10.25%
Frequency	2011.1	-0.044 (CI = +/-0.018; p = 0.000)	-0.125 (CI = +/-0.168; p = 0.138)	0.763	-4.28%
Frequency	2011.2	-0.044 (CI = +/-0.020; p = 0.000)	-0.126 (CI = +/-0.176; p = 0.154)	0.746	-4.28%
Frequency	2012.1	-0.048 (CI = +/-0.021; p = 0.000)	-0.105 (CI = +/-0.180; p = 0.241)	0.752	-4.68%
Frequency	2012.2	-0.054 (CI = +/-0.023; p = 0.000)	-0.077 (CI = +/-0.181; p = 0.387)	0.768	-5.24%
Frequency	2013.1	-0.053 (CI = +/-0.025; p = 0.000)	-0.081 (CI = +/-0.191; p = 0.387)	0.744	-5.15%
Frequency	2013.2	-0.055 (CI = +/-0.028; p = 0.001)	-0.073 (CI = +/-0.202; p = 0.458)	0.728	-5.33%
Frequency	2014.1	-0.047 (CI = +/-0.030; p = 0.004)	-0.106 (CI = +/-0.205; p = 0.292)	0.698	-4.58%
Frequency	2014.2	-0.049 (CI = +/-0.034; p = 0.007)	-0.098 (CI = +/-0.218; p = 0.357)	0.679	-4.77%
Frequency	2015.1	-0.047 (CI = +/-0.039; p = 0.019)	-0.104 (CI = +/-0.234; p = 0.362)	0.646	-4.63%
Frequency	2015.2	-0.056 (CI = +/-0.043; p = 0.014)	-0.073 (CI = +/-0.245; p = 0.536)	0.654	-5.43%
Frequency	2016.1	-0.063 (CI = +/-0.049; p = 0.015)	-0.048 (CI = +/-0.261; p = 0.702)	0.648	-6.12%
Frequency	2016.2	-0.089 (CI = +/-0.047; p = 0.001)	0.035 (CI = +/-0.233; p = 0.755)	0.761	-8.48%
Frequency	2017.1	-0.103 (CI = +/-0.051; p = 0.001)	0.079 (CI = +/-0.239; p = 0.487)	0.777	-9.81%
Frequency	2017.2	-0.123 (CI = +/-0.054; p = 0.000)	0.133 (CI = +/-0.234; p = 0.238)	0.810	-11.56%
Frequency	2018.1	-0.130 (CI = +/-0.063; p = 0.001)	0.152 (CI = +/-0.253; p = 0.213)	0.784	-12.21%
Frequency	2018.2	-0.132 (CI = +/-0.074; p = 0.003)	0.156 (CI = +/-0.277; p = 0.238)	0.735	-12.38%
Frequency	2019.1	-0.131 (CI = +/-0.086; p = 0.008)	0.153 (CI = +/-0.302; p = 0.281)	0.663	-12.24%

CL

Coverage = CL

End Trend Period = 2025.2

Excluded Points = NA

Parameters Included: time

Loss Cost	2011.1	0.000 (CI = +/-0.015; p = 0.992)	-0.036	-0.01%
Loss Cost	2011.2	-0.001 (CI = +/-0.016; p = 0.928)	-0.037	-0.07%
Loss Cost	2012.1	0.001 (CI = +/-0.017; p = 0.936)	-0.038	+0.07%
Loss Cost	2012.2	-0.001 (CI = +/-0.019; p = 0.949)	-0.040	-0.06%
Loss Cost	2013.1	0.002 (CI = +/-0.020; p = 0.864)	-0.040	+0.17%
Loss Cost	2013.2	0.002 (CI = +/-0.022; p = 0.875)	-0.042	+0.17%
Loss Cost	2014.1	0.008 (CI = +/-0.022; p = 0.476)	-0.021	+0.78%
Loss Cost	2014.2	0.010 (CI = +/-0.024; p = 0.422)	-0.015	+0.96%
Loss Cost	2015.1	0.016 (CI = +/-0.026; p = 0.219)	0.028	+1.57%
Loss Cost	2015.2	0.015 (CI = +/-0.028; p = 0.281)	0.011	+1.50%
Loss Cost	2016.1	0.021 (CI = +/-0.030; p = 0.170)	0.052	+2.08%
Loss Cost	2016.2	0.017 (CI = +/-0.033; p = 0.304)	0.007	+1.69%
Loss Cost	2017.1	0.022 (CI = +/-0.037; p = 0.227)	0.033	+2.21%
Loss Cost	2017.2	0.026 (CI = +/-0.041; p = 0.202)	0.047	+2.62%
Loss Cost	2018.1	0.037 (CI = +/-0.044; p = 0.093)	0.131	+3.80%
Loss Cost	2018.2	0.050 (CI = +/-0.048; p = 0.039)	0.233	+5.17%
Loss Cost	2019.1	0.067 (CI = +/-0.050; p = 0.014)	0.361	+6.88%
Severity	2011.1	0.053 (CI = +/-0.014; p = 0.000)	0.684	+5.41%
Severity	2011.2	0.052 (CI = +/-0.015; p = 0.000)	0.659	+5.39%
Severity	2012.1	0.056 (CI = +/-0.015; p = 0.000)	0.691	+5.80%
Severity	2012.2	0.058 (CI = +/-0.016; p = 0.000)	0.685	+5.99%
Severity	2013.1	0.060 (CI = +/-0.017; p = 0.000)	0.681	+6.22%
Severity	2013.2	0.061 (CI = +/-0.018; p = 0.000)	0.663	+6.33%
Severity	2014.1	0.064 (CI = +/-0.020; p = 0.000)	0.666	+6.66%
Severity	2014.2	0.068 (CI = +/-0.021; p = 0.000)	0.666	+6.99%
Severity	2015.1	0.073 (CI = +/-0.022; p = 0.000)	0.699	+7.62%
Severity	2015.2	0.076 (CI = +/-0.024; p = 0.000)	0.692	+7.95%
Severity	2016.1	0.085 (CI = +/-0.024; p = 0.000)	0.748	+8.88%
Severity	2016.2	0.090 (CI = +/-0.025; p = 0.000)	0.752	+9.42%
Severity	2017.1	0.099 (CI = +/-0.026; p = 0.000)	0.791	+10.38%
Severity	2017.2	0.107 (CI = +/-0.027; p = 0.000)	0.817	+11.32%
Severity	2018.1	0.118 (CI = +/-0.027; p = 0.000)	0.855	+12.52%
Severity	2018.2	0.128 (CI = +/-0.027; p = 0.000)	0.878	+13.64%
Severity	2019.1	0.139 (CI = +/-0.027; p = 0.000)	0.904	+14.93%
Frequency	2011.1	-0.053 (CI = +/-0.011; p = 0.000)	0.779	-5.14%
Frequency	2011.2	-0.053 (CI = +/-0.011; p = 0.000)	0.765	-5.18%
Frequency	2012.1	-0.056 (CI = +/-0.012; p = 0.000)	0.774	-5.42%
Frequency	2012.2	-0.059 (CI = +/-0.012; p = 0.000)	0.791	-5.71%
Frequency	2013.1	-0.059 (CI = +/-0.013; p = 0.000)	0.770	-5.69%
Frequency	2013.2	-0.060 (CI = +/-0.014; p = 0.000)	0.757	-5.79%
Frequency	2014.1	-0.057 (CI = +/-0.015; p = 0.000)	0.725	-5.51%
Frequency	2014.2	-0.058 (CI = +/-0.016; p = 0.000)	0.710	-5.63%
Frequency	2015.1	-0.058 (CI = +/-0.018; p = 0.000)	0.680	-5.62%
Frequency	2015.2	-0.062 (CI = +/-0.019; p = 0.000)	0.690	-5.97%
Frequency	2016.1	-0.064 (CI = +/-0.021; p = 0.000)	0.684	-6.24%
Frequency	2016.2	-0.073 (CI = +/-0.020; p = 0.000)	0.765	-7.06%
Frequency	2017.1	-0.077 (CI = +/-0.022; p = 0.000)	0.761	-7.40%
Frequency	2017.2	-0.081 (CI = +/-0.024; p = 0.000)	0.762	-7.82%
Frequency	2018.1	-0.081 (CI = +/-0.027; p = 0.000)	0.721	-7.75%
Frequency	2018.2	-0.077 (CI = +/-0.031; p = 0.000)	0.664	-7.45%
Frequency	2019.1	-0.073 (CI = +/-0.036; p = 0.001)	0.589	-7.01%

CL

Coverage = CL

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time, seasonality

Loss Cost	2011.1	-0.010 (CI = +/-0.016; p = 0.209)	0.175 (CI = +/-0.082; p = 0.000)	0.532	-0.97%
Loss Cost	2011.2	-0.011 (CI = +/-0.018; p = 0.225)	0.173 (CI = +/-0.088; p = 0.001)	0.522	-1.05%
Loss Cost	2012.1	-0.013 (CI = +/-0.020; p = 0.174)	0.181 (CI = +/-0.093; p = 0.001)	0.526	-1.34%
Loss Cost	2012.2	-0.017 (CI = +/-0.023; p = 0.128)	0.172 (CI = +/-0.098; p = 0.002)	0.524	-1.68%
Loss Cost	2013.1	-0.020 (CI = +/-0.026; p = 0.127)	0.180 (CI = +/-0.106; p = 0.003)	0.506	-1.96%
Loss Cost	2013.2	-0.021 (CI = +/-0.031; p = 0.171)	0.178 (CI = +/-0.116; p = 0.007)	0.496	-2.03%
Loss Cost	2014.1	-0.010 (CI = +/-0.034; p = 0.513)	0.156 (CI = +/-0.118; p = 0.015)	0.387	-1.03%
Loss Cost	2014.2	-0.003 (CI = +/-0.040; p = 0.846)	0.168 (CI = +/-0.127; p = 0.016)	0.424	-0.35%
Loss Cost	2015.1	0.008 (CI = +/-0.048; p = 0.714)	0.148 (CI = +/-0.137; p = 0.038)	0.366	+0.77%
Loss Cost	2015.2	0.004 (CI = +/-0.061; p = 0.874)	0.142 (CI = +/-0.159; p = 0.071)	0.261	+0.41%
Loss Cost	2016.1	0.013 (CI = +/-0.085; p = 0.716)	0.130 (CI = +/-0.194; p = 0.146)	0.183	+1.28%
Loss Cost	2016.2	-0.025 (CI = +/-0.077; p = 0.420)	0.086 (CI = +/-0.155; p = 0.198)	0.164	-2.45%
Loss Cost	2017.1	-0.050 (CI = +/-0.114; p = 0.256)	0.115 (CI = +/-0.194; p = 0.155)	0.320	-4.89%
Loss Cost	2017.2	-0.072 (CI = +/-0.212; p = 0.281)	0.097 (CI = +/-0.306; p = 0.306)	0.333	-6.95%
Loss Cost	2018.1	-0.107 (CI = +/-1.281; p = 0.482)	0.126 (CI = +/-1.432; p = 0.465)	-0.138	-10.11%
Loss Cost	2018.2	-0.006 (CI = +/-NaN; p = NaN)	0.176 (CI = +/-NaN; p = NaN)	NaN	-0.57%
Loss Cost	2019.1	0.347 (CI = +/-NaN; p = NaN)	NA (CI = +/-NA; p = NA)	NaN	+41.46%
Severity	2011.1	0.014 (CI = +/-0.014; p = 0.042)	0.098 (CI = +/-0.071; p = 0.010)	0.434	+1.44%
Severity	2011.2	0.009 (CI = +/-0.013; p = 0.170)	0.084 (CI = +/-0.066; p = 0.016)	0.320	+0.91%
Severity	2012.1	0.011 (CI = +/-0.015; p = 0.131)	0.077 (CI = +/-0.070; p = 0.032)	0.328	+1.13%
Severity	2012.2	0.010 (CI = +/-0.017; p = 0.222)	0.075 (CI = +/-0.075; p = 0.051)	0.238	+1.03%
Severity	2013.1	0.004 (CI = +/-0.018; p = 0.632)	0.090 (CI = +/-0.074; p = 0.021)	0.313	+0.41%
Severity	2013.2	-0.002 (CI = +/-0.019; p = 0.775)	0.076 (CI = +/-0.070; p = 0.037)	0.245	-0.25%
Severity	2014.1	-0.011 (CI = +/-0.019; p = 0.214)	0.094 (CI = +/-0.064; p = 0.009)	0.473	-1.09%
Severity	2014.2	-0.015 (CI = +/-0.022; p = 0.155)	0.087 (CI = +/-0.069; p = 0.019)	0.476	-1.46%
Severity	2015.1	-0.019 (CI = +/-0.027; p = 0.142)	0.095 (CI = +/-0.077; p = 0.023)	0.465	-1.86%
Severity	2015.2	-0.030 (CI = +/-0.027; p = 0.036)	0.079 (CI = +/-0.070; p = 0.034)	0.615	-2.92%
Severity	2016.1	-0.028 (CI = +/-0.038; p = 0.115)	0.076 (CI = +/-0.087; p = 0.074)	0.426	-2.77%
Severity	2016.2	-0.041 (CI = +/-0.044; p = 0.063)	0.061 (CI = +/-0.090; p = 0.130)	0.575	-3.99%
Severity	2017.1	-0.055 (CI = +/-0.066; p = 0.075)	0.079 (CI = +/-0.113; p = 0.113)	0.597	-5.39%
Severity	2017.2	-0.054 (CI = +/-0.138; p = 0.234)	0.080 (CI = +/-0.199; p = 0.227)	0.488	-5.26%
Severity	2018.1	-0.089 (CI = +/-0.706; p = 0.355)	0.109 (CI = +/-0.790; p = 0.330)	0.388	-8.51%
Severity	2018.2	-0.033 (CI = +/-NaN; p = NaN)	0.137 (CI = +/-NaN; p = NaN)	NaN	-3.28%
Severity	2019.1	0.240 (CI = +/-NaN; p = NaN)	NA (CI = +/-NA; p = NA)	NaN	+27.11%
Frequency	2011.1	-0.024 (CI = +/-0.019; p = 0.019)	0.077 (CI = +/-0.101; p = 0.125)	0.287	-2.37%
Frequency	2011.2	-0.020 (CI = +/-0.021; p = 0.064)	0.089 (CI = +/-0.103; p = 0.083)	0.256	-1.94%
Frequency	2012.1	-0.025 (CI = +/-0.023; p = 0.037)	0.104 (CI = +/-0.106; p = 0.054)	0.315	-2.44%
Frequency	2012.2	-0.027 (CI = +/-0.026; p = 0.043)	0.098 (CI = +/-0.113; p = 0.085)	0.321	-2.68%
Frequency	2013.1	-0.024 (CI = +/-0.031; p = 0.113)	0.090 (CI = +/-0.123; p = 0.137)	0.183	-2.36%
Frequency	2013.2	-0.018 (CI = +/-0.035; p = 0.273)	0.102 (CI = +/-0.130; p = 0.111)	0.167	-1.79%
Frequency	2014.1	0.001 (CI = +/-0.031; p = 0.964)	0.062 (CI = +/-0.105; p = 0.218)	-0.018	+0.06%
Frequency	2014.2	0.011 (CI = +/-0.032; p = 0.446)	0.081 (CI = +/-0.102; p = 0.105)	0.165	+1.13%
Frequency	2015.1	0.026 (CI = +/-0.032; p = 0.092)	0.053 (CI = +/-0.092; p = 0.217)	0.346	+2.68%
Frequency	2015.2	0.034 (CI = +/-0.039; p = 0.077)	0.064 (CI = +/-0.101; p = 0.172)	0.382	+3.44%
Frequency	2016.1	0.041 (CI = +/-0.053; p = 0.104)	0.053 (CI = +/-0.121; p = 0.308)	0.392	+4.17%
Frequency	2016.2	0.016 (CI = +/-0.043; p = 0.362)	0.024 (CI = +/-0.087; p = 0.479)	-0.059	+1.61%
Frequency	2017.1	0.005 (CI = +/-0.069; p = 0.824)	0.037 (CI = +/-0.118; p = 0.394)	-0.164	+0.53%
Frequency	2017.2	-0.018 (CI = +/-0.087; p = 0.467)	0.017 (CI = +/-0.126; p = 0.611)	-0.270	-1.79%
Frequency	2018.1	-0.018 (CI = +/-0.575; p = 0.764)	0.017 (CI = +/-0.643; p = 0.793)	-1.533	-1.74%
Frequency	2018.2	0.028 (CI = +/-NaN; p = NaN)	0.040 (CI = +/-NaN; p = NaN)	NaN	+2.80%
Frequency	2019.1	0.107 (CI = +/-NaN; p = NaN)	NA (CI = +/-NA; p = NA)	NaN	+11.29%

CL

Coverage = CL

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time

Loss Cost	2011.1	-0.007 (CI = +/-0.023; p = 0.563)	-0.040	-0.65%
Loss Cost	2011.2	-0.011 (CI = +/-0.026; p = 0.398)	-0.015	-1.05%
Loss Cost	2012.1	-0.009 (CI = +/-0.030; p = 0.515)	-0.038	-0.92%
Loss Cost	2012.2	-0.017 (CI = +/-0.032; p = 0.275)	0.021	-1.68%
Loss Cost	2013.1	-0.014 (CI = +/-0.037; p = 0.420)	-0.024	-1.42%
Loss Cost	2013.2	-0.021 (CI = +/-0.043; p = 0.315)	0.009	-2.03%
Loss Cost	2014.1	-0.004 (CI = +/-0.045; p = 0.854)	-0.096	-0.38%
Loss Cost	2014.2	-0.003 (CI = +/-0.054; p = 0.888)	-0.109	-0.35%
Loss Cost	2015.1	0.017 (CI = +/-0.060; p = 0.537)	-0.069	+1.68%
Loss Cost	2015.2	0.004 (CI = +/-0.073; p = 0.898)	-0.140	+0.41%
Loss Cost	2016.1	0.025 (CI = +/-0.090; p = 0.524)	-0.084	+2.54%
Loss Cost	2016.2	-0.025 (CI = +/-0.080; p = 0.462)	-0.065	-2.45%
Loss Cost	2017.1	-0.030 (CI = +/-0.122; p = 0.527)	-0.117	-2.99%
Loss Cost	2017.2	-0.072 (CI = +/-0.178; p = 0.288)	0.141	-6.95%
Loss Cost	2018.1	-0.056 (CI = +/-0.411; p = 0.616)	-0.279	-5.47%
Loss Cost	2018.2	-0.006 (CI = +/-2.587; p = 0.982)	-0.998	-0.57%
Loss Cost	2019.1	0.347 (CI = +/-NaN; p = NaN)	NaN	+41.46%
Severity	2011.1	0.016 (CI = +/-0.016; p = 0.055)	0.161	+1.62%
Severity	2011.2	0.009 (CI = +/-0.016; p = 0.245)	0.028	+0.91%
Severity	2012.1	0.013 (CI = +/-0.017; p = 0.126)	0.099	+1.32%
Severity	2012.2	0.010 (CI = +/-0.019; p = 0.277)	0.020	+1.03%
Severity	2013.1	0.007 (CI = +/-0.022; p = 0.513)	-0.044	+0.69%
Severity	2013.2	-0.002 (CI = +/-0.022; p = 0.811)	-0.085	-0.25%
Severity	2014.1	-0.007 (CI = +/-0.026; p = 0.556)	-0.061	-0.70%
Severity	2014.2	-0.015 (CI = +/-0.029; p = 0.278)	0.032	-1.46%
Severity	2015.1	-0.013 (CI = +/-0.036; p = 0.425)	-0.034	-1.30%
Severity	2015.2	-0.030 (CI = +/-0.036; p = 0.094)	0.256	-2.92%
Severity	2016.1	-0.021 (CI = +/-0.046; p = 0.306)	0.035	-2.06%
Severity	2016.2	-0.041 (CI = +/-0.051; p = 0.094)	0.352	-3.99%
Severity	2017.1	-0.042 (CI = +/-0.077; p = 0.207)	0.201	-4.11%
Severity	2017.2	-0.054 (CI = +/-0.131; p = 0.282)	0.152	-5.26%
Severity	2018.1	-0.045 (CI = +/-0.305; p = 0.587)	-0.244	-4.44%
Severity	2018.2	-0.033 (CI = +/-2.005; p = 0.867)	-0.914	-3.28%
Severity	2019.1	0.240 (CI = +/-NaN; p = NaN)	NaN	+27.11%
Frequency	2011.1	-0.023 (CI = +/-0.020; p = 0.031)	0.214	-2.24%
Frequency	2011.2	-0.020 (CI = +/-0.022; p = 0.082)	0.133	-1.94%
Frequency	2012.1	-0.022 (CI = +/-0.025; p = 0.080)	0.145	-2.21%
Frequency	2012.2	-0.027 (CI = +/-0.028; p = 0.059)	0.189	-2.68%
Frequency	2013.1	-0.021 (CI = +/-0.032; p = 0.175)	0.077	-2.09%
Frequency	2013.2	-0.018 (CI = +/-0.037; p = 0.310)	0.011	-1.79%
Frequency	2014.1	0.003 (CI = +/-0.031; p = 0.821)	-0.094	+0.32%
Frequency	2014.2	0.011 (CI = +/-0.035; p = 0.494)	-0.052	+1.13%
Frequency	2015.1	0.030 (CI = +/-0.032; p = 0.068)	0.278	+3.02%
Frequency	2015.2	0.034 (CI = +/-0.041; p = 0.093)	0.258	+3.44%
Frequency	2016.1	0.046 (CI = +/-0.050; p = 0.067)	0.363	+4.70%
Frequency	2016.2	0.016 (CI = +/-0.038; p = 0.333)	0.024	+1.61%
Frequency	2017.1	0.012 (CI = +/-0.058; p = 0.606)	-0.159	+1.17%
Frequency	2017.2	-0.018 (CI = +/-0.057; p = 0.388)	0.003	-1.79%
Frequency	2018.1	-0.011 (CI = +/-0.130; p = 0.755)	-0.410	-1.07%
Frequency	2018.2	0.028 (CI = +/-0.582; p = 0.654)	-0.466	+2.80%
Frequency	2019.1	0.107 (CI = +/-NaN; p = NaN)	NaN	+11.29%

CM

Coverage = CM

End Trend Period = 2025.2

Excluded Points = NA

Parameters Included: time, seasonality

Loss Cost	2011.1	0.044 (CI = +/-0.015; p = 0.000)	0.529 (CI = +/-0.133; p = 0.000)	0.785	+4.53%
Loss Cost	2011.2	0.043 (CI = +/-0.016; p = 0.000)	0.521 (CI = +/-0.136; p = 0.000)	0.760	+4.35%
Loss Cost	2012.1	0.041 (CI = +/-0.017; p = 0.000)	0.529 (CI = +/-0.141; p = 0.000)	0.761	+4.17%
Loss Cost	2012.2	0.038 (CI = +/-0.018; p = 0.000)	0.517 (CI = +/-0.144; p = 0.000)	0.733	+3.88%
Loss Cost	2013.1	0.039 (CI = +/-0.020; p = 0.001)	0.514 (CI = +/-0.150; p = 0.000)	0.732	+3.94%
Loss Cost	2013.2	0.040 (CI = +/-0.022; p = 0.001)	0.519 (CI = +/-0.156; p = 0.000)	0.714	+4.06%
Loss Cost	2014.1	0.037 (CI = +/-0.023; p = 0.003)	0.530 (CI = +/-0.162; p = 0.000)	0.718	+3.79%
Loss Cost	2014.2	0.033 (CI = +/-0.025; p = 0.012)	0.514 (CI = +/-0.166; p = 0.000)	0.683	+3.36%
Loss Cost	2015.1	0.036 (CI = +/-0.027; p = 0.013)	0.503 (CI = +/-0.173; p = 0.000)	0.684	+3.66%
Loss Cost	2015.2	0.033 (CI = +/-0.030; p = 0.032)	0.493 (CI = +/-0.181; p = 0.000)	0.644	+3.36%
Loss Cost	2016.1	0.035 (CI = +/-0.033; p = 0.042)	0.488 (CI = +/-0.192; p = 0.000)	0.641	+3.52%
Loss Cost	2016.2	0.037 (CI = +/-0.037; p = 0.050)	0.495 (CI = +/-0.202; p = 0.000)	0.620	+3.76%
Loss Cost	2017.1	0.039 (CI = +/-0.042; p = 0.066)	0.489 (CI = +/-0.216; p = 0.000)	0.616	+3.96%
Loss Cost	2017.2	0.044 (CI = +/-0.046; p = 0.060)	0.504 (CI = +/-0.227; p = 0.000)	0.608	+4.53%
Loss Cost	2018.1	0.050 (CI = +/-0.053; p = 0.060)	0.487 (CI = +/-0.243; p = 0.001)	0.608	+5.15%
Loss Cost	2018.2	0.050 (CI = +/-0.061; p = 0.096)	0.488 (CI = +/-0.263; p = 0.002)	0.558	+5.16%
Loss Cost	2019.1	0.048 (CI = +/-0.071; p = 0.166)	0.493 (CI = +/-0.288; p = 0.003)	0.553	+4.93%
Severity	2011.1	0.044 (CI = +/-0.007; p = 0.000)	-0.058 (CI = +/-0.060; p = 0.057)	0.853	+4.45%
Severity	2011.2	0.045 (CI = +/-0.007; p = 0.000)	-0.052 (CI = +/-0.061; p = 0.087)	0.853	+4.57%
Severity	2012.1	0.047 (CI = +/-0.007; p = 0.000)	-0.061 (CI = +/-0.060; p = 0.045)	0.860	+4.76%
Severity	2012.2	0.047 (CI = +/-0.008; p = 0.000)	-0.058 (CI = +/-0.062; p = 0.066)	0.854	+4.84%
Severity	2013.1	0.048 (CI = +/-0.009; p = 0.000)	-0.062 (CI = +/-0.064; p = 0.059)	0.843	+4.93%
Severity	2013.2	0.049 (CI = +/-0.009; p = 0.000)	-0.056 (CI = +/-0.066; p = 0.090)	0.841	+5.06%
Severity	2014.1	0.048 (CI = +/-0.010; p = 0.000)	-0.052 (CI = +/-0.068; p = 0.131)	0.815	+4.94%
Severity	2014.2	0.050 (CI = +/-0.010; p = 0.000)	-0.044 (CI = +/-0.069; p = 0.201)	0.821	+5.15%
Severity	2015.1	0.052 (CI = +/-0.011; p = 0.000)	-0.049 (CI = +/-0.072; p = 0.175)	0.807	+5.29%
Severity	2015.2	0.055 (CI = +/-0.012; p = 0.000)	-0.038 (CI = +/-0.072; p = 0.279)	0.823	+5.61%
Severity	2016.1	0.058 (CI = +/-0.013; p = 0.000)	-0.049 (CI = +/-0.072; p = 0.169)	0.831	+5.94%
Severity	2016.2	0.060 (CI = +/-0.013; p = 0.000)	-0.041 (CI = +/-0.074; p = 0.254)	0.832	+6.20%
Severity	2017.1	0.062 (CI = +/-0.015; p = 0.000)	-0.046 (CI = +/-0.078; p = 0.232)	0.812	+6.35%
Severity	2017.2	0.066 (CI = +/-0.016; p = 0.000)	-0.033 (CI = +/-0.077; p = 0.375)	0.834	+6.84%
Severity	2018.1	0.069 (CI = +/-0.017; p = 0.000)	-0.042 (CI = +/-0.081; p = 0.282)	0.826	+7.18%
Severity	2018.2	0.073 (CI = +/-0.019; p = 0.000)	-0.032 (CI = +/-0.083; p = 0.418)	0.830	+7.61%
Severity	2019.1	0.080 (CI = +/-0.021; p = 0.000)	-0.048 (CI = +/-0.083; p = 0.234)	0.844	+8.28%
Frequency	2011.1	0.001 (CI = +/-0.015; p = 0.926)	0.587 (CI = +/-0.134; p = 0.000)	0.732	+0.07%
Frequency	2011.2	-0.002 (CI = +/-0.016; p = 0.792)	0.573 (CI = +/-0.135; p = 0.000)	0.725	-0.21%
Frequency	2012.1	-0.006 (CI = +/-0.017; p = 0.492)	0.591 (CI = +/-0.136; p = 0.000)	0.743	-0.57%
Frequency	2012.2	-0.009 (CI = +/-0.018; p = 0.287)	0.575 (CI = +/-0.137; p = 0.000)	0.742	-0.92%
Frequency	2013.1	-0.009 (CI = +/-0.019; p = 0.314)	0.576 (CI = +/-0.143; p = 0.000)	0.731	-0.94%
Frequency	2013.2	-0.010 (CI = +/-0.021; p = 0.347)	0.575 (CI = +/-0.149; p = 0.000)	0.724	-0.95%
Frequency	2014.1	-0.011 (CI = +/-0.022; p = 0.319)	0.582 (CI = +/-0.156; p = 0.000)	0.718	-1.10%
Frequency	2014.2	-0.017 (CI = +/-0.023; p = 0.137)	0.558 (CI = +/-0.153; p = 0.000)	0.725	-1.70%
Frequency	2015.1	-0.016 (CI = +/-0.025; p = 0.215)	0.552 (CI = +/-0.161; p = 0.000)	0.704	-1.54%
Frequency	2015.2	-0.022 (CI = +/-0.027; p = 0.108)	0.531 (CI = +/-0.162; p = 0.000)	0.707	-2.13%
Frequency	2016.1	-0.023 (CI = +/-0.030; p = 0.121)	0.537 (CI = +/-0.172; p = 0.000)	0.691	-2.28%
Frequency	2016.2	-0.023 (CI = +/-0.033; p = 0.157)	0.536 (CI = +/-0.182; p = 0.000)	0.685	-2.30%
Frequency	2017.1	-0.023 (CI = +/-0.038; p = 0.216)	0.534 (CI = +/-0.195; p = 0.000)	0.658	-2.25%
Frequency	2017.2	-0.022 (CI = +/-0.042; p = 0.287)	0.537 (CI = +/-0.208; p = 0.000)	0.651	-2.16%
Frequency	2018.1	-0.019 (CI = +/-0.049; p = 0.411)	0.529 (CI = +/-0.225; p = 0.000)	0.616	-1.90%
Frequency	2018.2	-0.023 (CI = +/-0.056; p = 0.386)	0.520 (CI = +/-0.241; p = 0.001)	0.598	-2.27%
Frequency	2019.1	-0.031 (CI = +/-0.064; p = 0.307)	0.541 (CI = +/-0.260; p = 0.001)	0.596	-3.09%

CM

Coverage = CM

End Trend Period = 2025.2

Excluded Points = NA

Parameters Included: time, seasonality, phys_dam_xs_inf

Loss Cost	2011.1	0.042 (CI = +/-0.025; p = 0.002)	0.529 (CI = +/-0.135; p = 0.000)	0.031 (CI = +/-0.283; p = 0.824)	0.777	+4.30%
Loss Cost	2011.2	0.038 (CI = +/-0.028; p = 0.008)	0.519 (CI = +/-0.139; p = 0.000)	0.057 (CI = +/-0.294; p = 0.693)	0.752	+3.90%
Loss Cost	2012.1	0.034 (CI = +/-0.030; p = 0.026)	0.528 (CI = +/-0.143; p = 0.000)	0.082 (CI = +/-0.305; p = 0.585)	0.755	+3.49%
Loss Cost	2012.2	0.027 (CI = +/-0.032; p = 0.093)	0.512 (CI = +/-0.145; p = 0.000)	0.127 (CI = +/-0.314; p = 0.413)	0.729	+2.78%
Loss Cost	2013.1	0.027 (CI = +/-0.036; p = 0.130)	0.512 (CI = +/-0.152; p = 0.000)	0.127 (CI = +/-0.332; p = 0.435)	0.728	+2.76%
Loss Cost	2013.2	0.028 (CI = +/-0.040; p = 0.161)	0.514 (CI = +/-0.159; p = 0.000)	0.122 (CI = +/-0.355; p = 0.484)	0.708	+2.86%
Loss Cost	2014.1	0.020 (CI = +/-0.044; p = 0.350)	0.528 (CI = +/-0.163; p = 0.000)	0.165 (CI = +/-0.372; p = 0.365)	0.716	+2.06%
Loss Cost	2014.2	0.007 (CI = +/-0.048; p = 0.775)	0.505 (CI = +/-0.164; p = 0.000)	0.243 (CI = +/-0.384; p = 0.200)	0.695	+0.67%
Loss Cost	2015.1	0.009 (CI = +/-0.055; p = 0.726)	0.501 (CI = +/-0.172; p = 0.000)	0.230 (CI = +/-0.414; p = 0.259)	0.690	+0.94%
Loss Cost	2015.2	-0.005 (CI = +/-0.062; p = 0.872)	0.481 (CI = +/-0.177; p = 0.000)	0.305 (CI = +/-0.441; p = 0.163)	0.665	-0.48%
Loss Cost	2016.1	-0.008 (CI = +/-0.072; p = 0.816)	0.484 (CI = +/-0.187; p = 0.000)	0.320 (CI = +/-0.483; p = 0.179)	0.661	-0.80%
Loss Cost	2016.2	-0.011 (CI = +/-0.086; p = 0.782)	0.481 (CI = +/-0.200; p = 0.000)	0.336 (CI = +/-0.542; p = 0.205)	0.637	-1.13%
Loss Cost	2017.1	-0.017 (CI = +/-0.102; p = 0.730)	0.486 (CI = +/-0.213; p = 0.000)	0.361 (CI = +/-0.605; p = 0.222)	0.632	-1.66%
Loss Cost	2017.2	-0.012 (CI = +/-0.124; p = 0.837)	0.490 (CI = +/-0.230; p = 0.000)	0.340 (CI = +/-0.695; p = 0.310)	0.611	-1.20%
Loss Cost	2018.1	-0.006 (CI = +/-0.151; p = 0.937)	0.485 (CI = +/-0.248; p = 0.001)	0.313 (CI = +/-0.795; p = 0.407)	0.599	-0.56%
Loss Cost	2018.2	-0.024 (CI = +/-0.188; p = 0.787)	0.472 (CI = +/-0.269; p = 0.003)	0.386 (CI = +/-0.928; p = 0.379)	0.552	-2.34%
Loss Cost	2019.1	-0.052 (CI = +/-0.228; p = 0.623)	0.490 (CI = +/-0.291; p = 0.004)	0.489 (CI = +/-1.057; p = 0.327)	0.555	-5.06%
Severity	2011.1	0.026 (CI = +/-0.007; p = 0.000)	-0.062 (CI = +/-0.037; p = 0.002)	0.249 (CI = +/-0.078; p = 0.000)	0.943	+2.63%
Severity	2011.2	0.026 (CI = +/-0.008; p = 0.000)	-0.061 (CI = +/-0.039; p = 0.003)	0.248 (CI = +/-0.082; p = 0.000)	0.940	+2.64%
Severity	2012.1	0.028 (CI = +/-0.008; p = 0.000)	-0.065 (CI = +/-0.039; p = 0.002)	0.238 (CI = +/-0.084; p = 0.000)	0.940	+2.80%
Severity	2012.2	0.027 (CI = +/-0.009; p = 0.000)	-0.067 (CI = +/-0.041; p = 0.003)	0.244 (CI = +/-0.089; p = 0.000)	0.937	+2.71%
Severity	2013.1	0.026 (CI = +/-0.010; p = 0.000)	-0.065 (CI = +/-0.042; p = 0.004)	0.250 (CI = +/-0.093; p = 0.000)	0.932	+2.62%
Severity	2013.2	0.025 (CI = +/-0.011; p = 0.000)	-0.066 (CI = +/-0.044; p = 0.005)	0.253 (CI = +/-0.099; p = 0.000)	0.928	+2.56%
Severity	2014.1	0.019 (CI = +/-0.010; p = 0.001)	-0.055 (CI = +/-0.039; p = 0.007)	0.288 (CI = +/-0.088; p = 0.000)	0.942	+1.92%
Severity	2014.2	0.019 (CI = +/-0.012; p = 0.004)	-0.055 (CI = +/-0.041; p = 0.010)	0.288 (CI = +/-0.095; p = 0.000)	0.939	+1.92%
Severity	2015.1	0.017 (CI = +/-0.013; p = 0.017)	-0.052 (CI = +/-0.042; p = 0.018)	0.300 (CI = +/-0.101; p = 0.000)	0.936	+1.69%
Severity	2015.2	0.018 (CI = +/-0.015; p = 0.023)	-0.050 (CI = +/-0.044; p = 0.029)	0.292 (CI = +/-0.110; p = 0.000)	0.934	+1.85%
Severity	2016.1	0.020 (CI = +/-0.018; p = 0.032)	-0.052 (CI = +/-0.047; p = 0.031)	0.284 (CI = +/-0.120; p = 0.000)	0.930	+2.00%
Severity	2016.2	0.018 (CI = +/-0.021; p = 0.084)	-0.053 (CI = +/-0.050; p = 0.037)	0.291 (CI = +/-0.135; p = 0.000)	0.926	+1.86%
Severity	2017.1	0.013 (CI = +/-0.025; p = 0.274)	-0.048 (CI = +/-0.051; p = 0.063)	0.315 (CI = +/-0.146; p = 0.000)	0.921	+1.31%
Severity	2017.2	0.016 (CI = +/-0.030; p = 0.257)	-0.045 (CI = +/-0.055; p = 0.098)	0.301 (CI = +/-0.166; p = 0.002)	0.918	+1.65%
Severity	2018.1	0.014 (CI = +/-0.036; p = 0.405)	-0.044 (CI = +/-0.059; p = 0.132)	0.309 (CI = +/-0.190; p = 0.004)	0.908	+1.44%
Severity	2018.2	0.014 (CI = +/-0.045; p = 0.518)	-0.044 (CI = +/-0.065; p = 0.161)	0.311 (CI = +/-0.223; p = 0.011)	0.900	+1.38%
Severity	2019.1	0.022 (CI = +/-0.054; p = 0.387)	-0.049 (CI = +/-0.069; p = 0.144)	0.281 (CI = +/-0.252; p = 0.033)	0.894	+2.23%
Frequency	2011.1	0.016 (CI = +/-0.024; p = 0.186)	0.590 (CI = +/-0.130; p = 0.000)	-0.218 (CI = +/-0.272; p = 0.111)	0.748	+1.62%
Frequency	2011.2	0.012 (CI = +/-0.026; p = 0.350)	0.580 (CI = +/-0.134; p = 0.000)	-0.191 (CI = +/-0.282; p = 0.175)	0.735	+1.23%
Frequency	2012.1	0.007 (CI = +/-0.028; p = 0.630)	0.593 (CI = +/-0.136; p = 0.000)	-0.157 (CI = +/-0.289; p = 0.274)	0.746	+0.67%
Frequency	2012.2	0.001 (CI = +/-0.031; p = 0.965)	0.579 (CI = +/-0.138; p = 0.000)	-0.118 (CI = +/-0.299; p = 0.425)	0.738	+0.07%
Frequency	2013.1	0.001 (CI = +/-0.034; p = 0.931)	0.578 (CI = +/-0.144; p = 0.000)	-0.122 (CI = +/-0.316; p = 0.432)	0.727	+0.14%
Frequency	2013.2	0.003 (CI = +/-0.038; p = 0.875)	0.581 (CI = +/-0.151; p = 0.000)	-0.131 (CI = +/-0.338; p = 0.428)	0.720	+0.29%
Frequency	2014.1	0.001 (CI = +/-0.043; p = 0.947)	0.583 (CI = +/-0.158; p = 0.000)	-0.123 (CI = +/-0.361; p = 0.486)	0.711	+0.14%
Frequency	2014.2	-0.012 (CI = +/-0.047; p = 0.587)	0.560 (CI = +/-0.158; p = 0.000)	-0.045 (CI = +/-0.371; p = 0.804)	0.711	-1.23%
Frequency	2015.1	-0.007 (CI = +/-0.053; p = 0.771)	0.553 (CI = +/-0.166; p = 0.000)	-0.070 (CI = +/-0.398; p = 0.716)	0.689	-0.74%
Frequency	2015.2	-0.023 (CI = +/-0.059; p = 0.420)	0.531 (CI = +/-0.168; p = 0.000)	0.013 (CI = +/-0.419; p = 0.948)	0.690	-2.29%
Frequency	2016.1	-0.028 (CI = +/-0.068; p = 0.401)	0.536 (CI = +/-0.178; p = 0.000)	0.036 (CI = +/-0.459; p = 0.870)	0.673	-2.75%
Frequency	2016.2	-0.030 (CI = +/-0.081; p = 0.447)	0.534 (CI = +/-0.190; p = 0.000)	0.046 (CI = +/-0.515; p = 0.853)	0.665	-2.94%
Frequency	2017.1	-0.030 (CI = +/-0.097; p = 0.521)	0.534 (CI = +/-0.203; p = 0.000)	0.045 (CI = +/-0.576; p = 0.868)	0.634	-2.93%
Frequency	2017.2	-0.028 (CI = +/-0.118; p = 0.614)	0.535 (CI = +/-0.219; p = 0.000)	0.039 (CI = +/-0.662; p = 0.900)	0.624	-2.80%
Frequency	2018.1	-0.020 (CI = +/-0.144; p = 0.768)	0.529 (CI = +/-0.236; p = 0.000)	0.004 (CI = +/-0.757; p = 0.990)	0.584	-1.97%
Frequency	2018.2	-0.037 (CI = +/-0.179; p = 0.654)	0.517 (CI = +/-0.256; p = 0.001)	0.075 (CI = +/-0.883; p = 0.855)	0.563	-3.67%
Frequency	2019.1	-0.074 (CI = +/-0.214; p = 0.459)	0.539 (CI = +/-0.273; p = 0.001)	0.208 (CI = +/-0.992; p = 0.651)	0.565	-7.13%

CM

Coverage = CM

End Trend Period = 2025.2

Excluded Points = NA

Parameters Included: time, mobility

Loss Cost	2011.1	0.052 (CI = +/-0.029; p = 0.001)	0.007 (CI = +/-0.014; p = 0.320)	0.280	+5.29%
Loss Cost	2011.2	0.046 (CI = +/-0.030; p = 0.004)	0.007 (CI = +/-0.014; p = 0.318)	0.221	+4.74%
Loss Cost	2012.1	0.049 (CI = +/-0.032; p = 0.005)	0.007 (CI = +/-0.015; p = 0.326)	0.221	+4.98%
Loss Cost	2012.2	0.042 (CI = +/-0.034; p = 0.017)	0.007 (CI = +/-0.014; p = 0.313)	0.156	+4.27%
Loss Cost	2013.1	0.047 (CI = +/-0.036; p = 0.012)	0.007 (CI = +/-0.015; p = 0.323)	0.183	+4.79%
Loss Cost	2013.2	0.043 (CI = +/-0.038; p = 0.028)	0.007 (CI = +/-0.015; p = 0.322)	0.138	+4.42%
Loss Cost	2014.1	0.046 (CI = +/-0.041; p = 0.032)	0.007 (CI = +/-0.015; p = 0.340)	0.138	+4.69%
Loss Cost	2014.2	0.036 (CI = +/-0.043; p = 0.096)	0.008 (CI = +/-0.015; p = 0.298)	0.074	+3.67%
Loss Cost	2015.1	0.044 (CI = +/-0.046; p = 0.056)	0.007 (CI = +/-0.015; p = 0.329)	0.116	+4.55%
Loss Cost	2015.2	0.035 (CI = +/-0.049; p = 0.150)	0.008 (CI = +/-0.015; p = 0.284)	0.060	+3.54%
Loss Cost	2016.1	0.043 (CI = +/-0.053; p = 0.107)	0.007 (CI = +/-0.015; p = 0.330)	0.087	+4.36%
Loss Cost	2016.2	0.036 (CI = +/-0.058; p = 0.207)	0.008 (CI = +/-0.016; p = 0.307)	0.048	+3.69%
Severity	2011.1	0.046 (CI = +/-0.006; p = 0.000)	0.005 (CI = +/-0.003; p = 0.003)	0.879	+4.69%
Severity	2011.2	0.047 (CI = +/-0.007; p = 0.000)	0.005 (CI = +/-0.003; p = 0.002)	0.885	+4.85%
Severity	2012.1	0.049 (CI = +/-0.007; p = 0.000)	0.005 (CI = +/-0.003; p = 0.002)	0.887	+4.99%
Severity	2012.2	0.050 (CI = +/-0.007; p = 0.000)	0.005 (CI = +/-0.003; p = 0.002)	0.887	+5.12%
Severity	2013.1	0.050 (CI = +/-0.008; p = 0.000)	0.005 (CI = +/-0.003; p = 0.003)	0.876	+5.14%
Severity	2013.2	0.052 (CI = +/-0.008; p = 0.000)	0.005 (CI = +/-0.003; p = 0.003)	0.879	+5.31%
Severity	2014.1	0.050 (CI = +/-0.008; p = 0.000)	0.005 (CI = +/-0.003; p = 0.002)	0.869	+5.12%
Severity	2014.2	0.052 (CI = +/-0.009; p = 0.000)	0.005 (CI = +/-0.003; p = 0.002)	0.879	+5.36%
Severity	2015.1	0.053 (CI = +/-0.009; p = 0.000)	0.005 (CI = +/-0.003; p = 0.003)	0.868	+5.39%
Severity	2015.2	0.056 (CI = +/-0.009; p = 0.000)	0.005 (CI = +/-0.003; p = 0.003)	0.887	+5.72%
Severity	2016.1	0.057 (CI = +/-0.010; p = 0.000)	0.005 (CI = +/-0.003; p = 0.004)	0.886	+5.91%
Severity	2016.2	0.060 (CI = +/-0.011; p = 0.000)	0.004 (CI = +/-0.003; p = 0.005)	0.889	+6.16%
Frequency	2011.1	0.006 (CI = +/-0.032; p = 0.718)	0.002 (CI = +/-0.016; p = 0.797)	-0.068	+0.57%
Frequency	2011.2	-0.001 (CI = +/-0.033; p = 0.948)	0.002 (CI = +/-0.016; p = 0.796)	-0.073	-0.11%
Frequency	2012.1	0.000 (CI = +/-0.035; p = 0.994)	0.002 (CI = +/-0.016; p = 0.800)	-0.077	-0.01%
Frequency	2012.2	-0.008 (CI = +/-0.037; p = 0.649)	0.002 (CI = +/-0.016; p = 0.784)	-0.067	-0.81%
Frequency	2013.1	-0.003 (CI = +/-0.039; p = 0.860)	0.002 (CI = +/-0.016; p = 0.797)	-0.081	-0.34%
Frequency	2013.2	-0.009 (CI = +/-0.041; p = 0.674)	0.002 (CI = +/-0.016; p = 0.782)	-0.076	-0.85%
Frequency	2014.1	-0.004 (CI = +/-0.045; p = 0.850)	0.002 (CI = +/-0.016; p = 0.803)	-0.089	-0.41%
Frequency	2014.2	-0.016 (CI = +/-0.046; p = 0.471)	0.003 (CI = +/-0.016; p = 0.735)	-0.061	-1.60%
Frequency	2015.1	-0.008 (CI = +/-0.049; p = 0.735)	0.002 (CI = +/-0.016; p = 0.784)	-0.093	-0.80%
Frequency	2015.2	-0.021 (CI = +/-0.051; p = 0.401)	0.003 (CI = +/-0.015; p = 0.689)	-0.055	-2.06%
Frequency	2016.1	-0.015 (CI = +/-0.056; p = 0.584)	0.003 (CI = +/-0.016; p = 0.742)	-0.090	-1.46%
Frequency	2016.2	-0.024 (CI = +/-0.061; p = 0.427)	0.003 (CI = +/-0.016; p = 0.673)	-0.069	-2.33%

CM

Coverage = CM

End Trend Period = 2025.2

Excluded Points = NA

Parameters Included: time

Loss Cost	2011.1	0.048 (CI = +/-0.028; p = 0.002)	0.279	+4.90%
Loss Cost	2011.2	0.043 (CI = +/-0.029; p = 0.006)	0.220	+4.35%
Loss Cost	2012.1	0.045 (CI = +/-0.031; p = 0.007)	0.221	+4.59%
Loss Cost	2012.2	0.038 (CI = +/-0.033; p = 0.024)	0.154	+3.88%
Loss Cost	2013.1	0.043 (CI = +/-0.035; p = 0.017)	0.182	+4.42%
Loss Cost	2013.2	0.040 (CI = +/-0.038; p = 0.039)	0.137	+4.06%
Loss Cost	2014.1	0.043 (CI = +/-0.041; p = 0.041)	0.140	+4.36%
Loss Cost	2014.2	0.033 (CI = +/-0.043; p = 0.122)	0.068	+3.36%
Loss Cost	2015.1	0.042 (CI = +/-0.045; p = 0.067)	0.116	+4.31%
Loss Cost	2015.2	0.033 (CI = +/-0.049; p = 0.171)	0.049	+3.36%
Loss Cost	2016.1	0.042 (CI = +/-0.053; p = 0.111)	0.087	+4.29%
Loss Cost	2016.2	0.037 (CI = +/-0.058; p = 0.200)	0.042	+3.76%
Severity	2011.1	0.043 (CI = +/-0.007; p = 0.000)	0.837	+4.41%
Severity	2011.2	0.045 (CI = +/-0.008; p = 0.000)	0.841	+4.57%
Severity	2012.1	0.046 (CI = +/-0.008; p = 0.000)	0.841	+4.71%
Severity	2012.2	0.047 (CI = +/-0.008; p = 0.000)	0.839	+4.84%
Severity	2013.1	0.048 (CI = +/-0.009; p = 0.000)	0.824	+4.87%
Severity	2013.2	0.049 (CI = +/-0.010; p = 0.000)	0.826	+5.06%
Severity	2014.1	0.048 (CI = +/-0.010; p = 0.000)	0.803	+4.88%
Severity	2014.2	0.050 (CI = +/-0.011; p = 0.000)	0.814	+5.15%
Severity	2015.1	0.051 (CI = +/-0.012; p = 0.000)	0.797	+5.22%
Severity	2015.2	0.055 (CI = +/-0.012; p = 0.000)	0.821	+5.61%
Severity	2016.1	0.057 (CI = +/-0.013; p = 0.000)	0.821	+5.86%
Severity	2016.2	0.060 (CI = +/-0.014; p = 0.000)	0.828	+6.20%
Frequency	2011.1	0.005 (CI = +/-0.030; p = 0.757)	-0.032	+0.46%
Frequency	2011.2	-0.002 (CI = +/-0.031; p = 0.892)	-0.036	-0.21%
Frequency	2012.1	-0.001 (CI = +/-0.034; p = 0.943)	-0.038	-0.12%
Frequency	2012.2	-0.009 (CI = +/-0.035; p = 0.590)	-0.028	-0.92%
Frequency	2013.1	-0.004 (CI = +/-0.037; p = 0.811)	-0.039	-0.43%
Frequency	2013.2	-0.010 (CI = +/-0.040; p = 0.624)	-0.032	-0.95%
Frequency	2014.1	-0.005 (CI = +/-0.043; p = 0.812)	-0.043	-0.50%
Frequency	2014.2	-0.017 (CI = +/-0.044; p = 0.429)	-0.016	-1.70%
Frequency	2015.1	-0.009 (CI = +/-0.047; p = 0.705)	-0.042	-0.87%
Frequency	2015.2	-0.022 (CI = +/-0.049; p = 0.374)	-0.009	-2.13%
Frequency	2016.1	-0.015 (CI = +/-0.054; p = 0.568)	-0.036	-1.49%
Frequency	2016.2	-0.023 (CI = +/-0.059; p = 0.420)	-0.018	-2.30%

CM - Theft

Coverage = CM - Theft

End Trend Period = 2025.2

Excluded Points = NA

Parameters Included: time, trend_level_change

Future Trend Start Date = 2018-01-01

Loss Cost	2011.1	0.152 (CI = +/-0.032; p = 0.000)	-0.184 (CI = +/-0.051; p = 0.000)	0.793	+16.36%	-3.17%
Loss Cost	2011.2	0.153 (CI = +/-0.036; p = 0.000)	-0.186 (CI = +/-0.055; p = 0.000)	0.755	+16.55%	-3.21%
Loss Cost	2012.1	0.159 (CI = +/-0.040; p = 0.000)	-0.193 (CI = +/-0.060; p = 0.000)	0.722	+17.21%	-3.33%
Loss Cost	2012.2	0.147 (CI = +/-0.046; p = 0.000)	-0.179 (CI = +/-0.065; p = 0.000)	0.637	+15.83%	-3.11%
Loss Cost	2013.1	0.152 (CI = +/-0.053; p = 0.000)	-0.185 (CI = +/-0.072; p = 0.000)	0.581	+16.43%	-3.19%
Loss Cost	2013.2	0.146 (CI = +/-0.063; p = 0.000)	-0.178 (CI = +/-0.082; p = 0.000)	0.473	+15.73%	-3.11%
Loss Cost	2014.1	0.149 (CI = +/-0.076; p = 0.001)	-0.181 (CI = +/-0.096; p = 0.001)	0.387	+16.06%	-3.14%
Loss Cost	2014.2	0.106 (CI = +/-0.088; p = 0.021)	-0.134 (CI = +/-0.106; p = 0.016)	0.183	+11.15%	-2.75%
Loss Cost	2015.1	0.078 (CI = +/-0.111; p = 0.159)	-0.104 (CI = +/-0.129; p = 0.109)	0.077	+8.09%	-2.54%
Loss Cost	2015.2	0.046 (CI = +/-0.148; p = 0.522)	-0.070 (CI = +/-0.166; p = 0.386)	0.043	+4.71%	-2.37%
Loss Cost	2016.1	0.105 (CI = +/-0.211; p = 0.307)	-0.132 (CI = +/-0.228; p = 0.240)	0.062	+11.11%	-2.59%
Loss Cost	2016.2	0.045 (CI = +/-0.347; p = 0.785)	-0.070 (CI = +/-0.362; p = 0.686)	0.049	+4.63%	-2.46%
Loss Cost	2017.1	-0.033 (CI = +/-0.756; p = 0.928)	0.009 (CI = +/-0.769; p = 0.981)	0.044	-3.23%	-2.39%
Loss Cost	2017.2	-0.024 (CI = +/-0.034; p = 0.149)	NA (CI = +/-NA; p = NA)	0.076	-2.39%	NA%
Loss Cost	2018.1	-0.012 (CI = +/-0.035; p = 0.478)	NA (CI = +/-NA; p = NA)	-0.032	-1.17%	NA%
Loss Cost	2018.2	-0.017 (CI = +/-0.039; p = 0.355)	NA (CI = +/-NA; p = NA)	-0.006	-1.72%	NA%
Loss Cost	2019.1	-0.006 (CI = +/-0.042; p = 0.776)	NA (CI = +/-NA; p = NA)	-0.076	-0.56%	NA%
Severity	2011.1	-0.009 (CI = +/-0.022; p = 0.429)	0.073 (CI = +/-0.036; p = 0.000)	0.726	-0.87%	+6.67%
Severity	2011.2	-0.014 (CI = +/-0.025; p = 0.247)	0.080 (CI = +/-0.038; p = 0.000)	0.727	-1.41%	+6.81%
Severity	2012.1	-0.008 (CI = +/-0.028; p = 0.555)	0.073 (CI = +/-0.041; p = 0.001)	0.737	-0.80%	+6.67%
Severity	2012.2	-0.009 (CI = +/-0.032; p = 0.572)	0.074 (CI = +/-0.045; p = 0.003)	0.732	-0.88%	+6.68%
Severity	2013.1	0.000 (CI = +/-0.036; p = 0.985)	0.064 (CI = +/-0.050; p = 0.015)	0.742	-0.03%	+6.53%
Severity	2013.2	-0.010 (CI = +/-0.043; p = 0.632)	0.075 (CI = +/-0.056; p = 0.011)	0.735	-0.99%	+6.68%
Severity	2014.1	-0.018 (CI = +/-0.051; p = 0.478)	0.083 (CI = +/-0.064; p = 0.014)	0.727	-1.76%	+6.78%
Severity	2014.2	-0.043 (CI = +/-0.060; p = 0.150)	0.111 (CI = +/-0.073; p = 0.005)	0.735	-4.22%	+7.03%
Severity	2015.1	-0.054 (CI = +/-0.077; p = 0.159)	0.123 (CI = +/-0.090; p = 0.010)	0.732	-5.25%	+7.12%
Severity	2015.2	-0.078 (CI = +/-0.102; p = 0.125)	0.149 (CI = +/-0.115; p = 0.014)	0.731	-7.54%	+7.26%
Severity	2016.1	-0.083 (CI = +/-0.149; p = 0.255)	0.153 (CI = +/-0.161; p = 0.060)	0.726	-7.98%	+7.28%
Severity	2016.2	-0.163 (CI = +/-0.240; p = 0.169)	0.235 (CI = +/-0.251; p = 0.064)	0.726	-15.05%	+7.47%
Severity	2017.1	-0.151 (CI = +/-0.525; p = 0.549)	0.223 (CI = +/-0.534; p = 0.388)	0.720	-14.02%	+7.46%
Severity	2017.2	0.072 (CI = +/-0.024; p = 0.000)	NA (CI = +/-NA; p = NA)	0.721	+7.46%	NA%
Severity	2018.1	0.080 (CI = +/-0.024; p = 0.000)	NA (CI = +/-NA; p = NA)	0.771	+8.38%	NA%
Severity	2018.2	0.083 (CI = +/-0.027; p = 0.000)	NA (CI = +/-NA; p = NA)	0.748	+8.65%	NA%
Severity	2019.1	0.093 (CI = +/-0.029; p = 0.000)	NA (CI = +/-NA; p = NA)	0.788	+9.70%	NA%
Frequency	2011.1	0.160 (CI = +/-0.023; p = 0.000)	-0.257 (CI = +/-0.037; p = 0.000)	0.878	+17.38%	-9.23%
Frequency	2011.2	0.167 (CI = +/-0.025; p = 0.000)	-0.266 (CI = +/-0.039; p = 0.000)	0.875	+18.22%	-9.38%
Frequency	2012.1	0.167 (CI = +/-0.029; p = 0.000)	-0.265 (CI = +/-0.043; p = 0.000)	0.856	+18.15%	-9.37%
Frequency	2012.2	0.156 (CI = +/-0.032; p = 0.000)	-0.252 (CI = +/-0.045; p = 0.000)	0.838	+16.86%	-9.18%
Frequency	2013.1	0.152 (CI = +/-0.037; p = 0.000)	-0.248 (CI = +/-0.051; p = 0.000)	0.820	+16.47%	-9.13%
Frequency	2013.2	0.156 (CI = +/-0.044; p = 0.000)	-0.252 (CI = +/-0.058; p = 0.000)	0.810	+16.89%	-9.18%
Frequency	2014.1	0.167 (CI = +/-0.053; p = 0.000)	-0.264 (CI = +/-0.067; p = 0.000)	0.811	+18.14%	-9.29%
Frequency	2014.2	0.149 (CI = +/-0.064; p = 0.000)	-0.245 (CI = +/-0.078; p = 0.000)	0.807	+16.05%	-9.14%
Frequency	2015.1	0.132 (CI = +/-0.082; p = 0.003)	-0.226 (CI = +/-0.095; p = 0.000)	0.807	+14.08%	-9.02%
Frequency	2015.2	0.124 (CI = +/-0.110; p = 0.029)	-0.219 (CI = +/-0.123; p = 0.002)	0.807	+13.25%	-8.98%
Frequency	2016.1	0.189 (CI = +/-0.153; p = 0.019)	-0.285 (CI = +/-0.165; p = 0.002)	0.818	+20.74%	-9.20%
Frequency	2016.2	0.208 (CI = +/-0.253; p = 0.100)	-0.305 (CI = +/-0.264; p = 0.026)	0.816	+23.17%	-9.24%
Frequency	2017.1	0.118 (CI = +/-0.550; p = 0.653)	-0.214 (CI = +/-0.559; p = 0.427)	0.813	+12.55%	-9.17%
Frequency	2017.2	-0.096 (CI = +/-0.025; p = 0.000)	NA (CI = +/-NA; p = NA)	0.809	-9.17%	NA%
Frequency	2018.1	-0.092 (CI = +/-0.028; p = 0.000)	NA (CI = +/-NA; p = NA)	0.770	-8.81%	NA%
Frequency	2018.2	-0.100 (CI = +/-0.030; p = 0.000)	NA (CI = +/-NA; p = NA)	0.788	-9.54%	NA%
Frequency	2019.1	-0.098 (CI = +/-0.035; p = 0.000)	NA (CI = +/-NA; p = NA)	0.742	-9.36%	NA%

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	0.080 (CI = +/-0.030; p = 0.000)	0.152 (CI = +/-0.158; p = 0.058)	-0.492 (CI = +/-0.329; p = 0.005)	0.560	+8.29%
Loss Cost	2011.2	0.076 (CI = +/-0.032; p = 0.000)	0.143 (CI = +/-0.163; p = 0.082)	-0.467 (CI = +/-0.344; p = 0.010)	0.486	+7.91%
Loss Cost	2012.1	0.069 (CI = +/-0.035; p = 0.000)	0.159 (CI = +/-0.165; p = 0.059)	-0.425 (CI = +/-0.353; p = 0.020)	0.434	+7.19%
Loss Cost	2012.2	0.058 (CI = +/-0.036; p = 0.003)	0.132 (CI = +/-0.163; p = 0.106)	-0.350 (CI = +/-0.352; p = 0.051)	0.307	+5.95%
Loss Cost	2013.1	0.048 (CI = +/-0.039; p = 0.017)	0.152 (CI = +/-0.163; p = 0.067)	-0.294 (CI = +/-0.358; p = 0.103)	0.251	+4.96%
Loss Cost	2013.2	0.038 (CI = +/-0.042; p = 0.074)	0.131 (CI = +/-0.165; p = 0.114)	-0.231 (CI = +/-0.369; p = 0.208)	0.117	+3.86%
Loss Cost	2014.1	0.024 (CI = +/-0.044; p = 0.279)	0.156 (CI = +/-0.162; p = 0.059)	-0.151 (CI = +/-0.369; p = 0.405)	0.096	+2.38%
Loss Cost	2014.2	0.000 (CI = +/-0.043; p = 0.982)	0.115 (CI = +/-0.144; p = 0.112)	-0.014 (CI = +/-0.338; p = 0.932)	-0.008	-0.05%
Loss Cost	2015.1	-0.025 (CI = +/-0.040; p = 0.215)	0.150 (CI = +/-0.125; p = 0.021)	0.112 (CI = +/-0.301; p = 0.445)	0.197	-2.42%
Loss Cost	2015.2	-0.040 (CI = +/-0.043; p = 0.069)	0.129 (CI = +/-0.123; p = 0.042)	0.193 (CI = +/-0.307; p = 0.203)	0.259	-3.90%
Loss Cost	2016.1	-0.051 (CI = +/-0.049; p = 0.043)	0.141 (CI = +/-0.126; p = 0.031)	0.245 (CI = +/-0.327; p = 0.131)	0.287	-4.93%
Loss Cost	2016.2	-0.072 (CI = +/-0.053; p = 0.011)	0.117 (CI = +/-0.123; p = 0.061)	0.349 (CI = +/-0.333; p = 0.041)	0.390	-6.92%
Loss Cost	2017.1	-0.102 (CI = +/-0.052; p = 0.001)	0.145 (CI = +/-0.109; p = 0.013)	0.483 (CI = +/-0.309; p = 0.005)	0.576	-9.65%
Loss Cost	2017.2	-0.113 (CI = +/-0.062; p = 0.002)	0.135 (CI = +/-0.115; p = 0.025)	0.533 (CI = +/-0.348; p = 0.006)	0.576	-10.64%
Loss Cost	2018.1	-0.102 (CI = +/-0.075; p = 0.012)	0.127 (CI = +/-0.122; p = 0.043)	0.489 (CI = +/-0.393; p = 0.019)	0.416	-9.70%
Loss Cost	2018.2	-0.142 (CI = +/-0.079; p = 0.002)	0.098 (CI = +/-0.114; p = 0.084)	0.652 (CI = +/-0.391; p = 0.004)	0.569	-13.25%
Loss Cost	2019.1	-0.142 (CI = +/-0.098; p = 0.009)	0.098 (CI = +/-0.124; p = 0.109)	0.652 (CI = +/-0.452; p = 0.009)	0.456	-13.26%
Severity	2011.1	0.006 (CI = +/-0.011; p = 0.272)	0.082 (CI = +/-0.058; p = 0.008)	0.381 (CI = +/-0.121; p = 0.000)	0.841	+0.60%
Severity	2011.2	0.005 (CI = +/-0.012; p = 0.376)	0.080 (CI = +/-0.060; p = 0.012)	0.386 (CI = +/-0.127; p = 0.000)	0.835	+0.52%
Severity	2012.1	0.008 (CI = +/-0.013; p = 0.189)	0.073 (CI = +/-0.060; p = 0.021)	0.367 (CI = +/-0.129; p = 0.000)	0.846	+0.83%
Severity	2012.2	0.010 (CI = +/-0.014; p = 0.141)	0.077 (CI = +/-0.062; p = 0.018)	0.354 (CI = +/-0.135; p = 0.000)	0.847	+1.03%
Severity	2013.1	0.013 (CI = +/-0.015; p = 0.074)	0.070 (CI = +/-0.063; p = 0.030)	0.335 (CI = +/-0.138; p = 0.000)	0.855	+1.36%
Severity	2013.2	0.012 (CI = +/-0.017; p = 0.153)	0.067 (CI = +/-0.066; p = 0.046)	0.344 (CI = +/-0.147; p = 0.000)	0.846	+1.20%
Severity	2014.1	0.009 (CI = +/-0.018; p = 0.329)	0.072 (CI = +/-0.068; p = 0.037)	0.361 (CI = +/-0.154; p = 0.000)	0.844	+0.89%
Severity	2014.2	0.005 (CI = +/-0.021; p = 0.634)	0.065 (CI = +/-0.070; p = 0.064)	0.385 (CI = +/-0.163; p = 0.000)	0.839	+0.48%
Severity	2015.1	0.004 (CI = +/-0.023; p = 0.756)	0.067 (CI = +/-0.073; p = 0.069)	0.391 (CI = +/-0.176; p = 0.000)	0.835	+0.35%
Severity	2015.2	0.005 (CI = +/-0.027; p = 0.681)	0.070 (CI = +/-0.077; p = 0.073)	0.381 (CI = +/-0.192; p = 0.001)	0.829	+0.54%
Severity	2016.1	0.008 (CI = +/-0.031; p = 0.608)	0.067 (CI = +/-0.082; p = 0.100)	0.370 (CI = +/-0.210; p = 0.002)	0.827	+0.78%
Severity	2016.2	0.010 (CI = +/-0.037; p = 0.589)	0.069 (CI = +/-0.087; p = 0.110)	0.360 (CI = +/-0.236; p = 0.005)	0.817	+0.97%
Severity	2017.1	0.015 (CI = +/-0.044; p = 0.478)	0.064 (CI = +/-0.092; p = 0.156)	0.336 (CI = +/-0.261; p = 0.015)	0.816	+1.51%
Severity	2017.2	0.020 (CI = +/-0.053; p = 0.444)	0.068 (CI = +/-0.099; p = 0.158)	0.316 (CI = +/-0.299; p = 0.040)	0.805	+1.97%
Severity	2018.1	0.032 (CI = +/-0.063; p = 0.299)	0.060 (CI = +/-0.104; p = 0.234)	0.266 (CI = +/-0.333; p = 0.107)	0.808	+3.21%
Severity	2018.2	0.033 (CI = +/-0.079; p = 0.378)	0.061 (CI = +/-0.114; p = 0.264)	0.260 (CI = +/-0.391; p = 0.171)	0.782	+3.37%
Severity	2019.1	0.051 (CI = +/-0.094; p = 0.252)	0.049 (CI = +/-0.120; p = 0.381)	0.194 (CI = +/-0.437; p = 0.346)	0.785	+5.27%
Frequency	2011.1	0.074 (CI = +/-0.031; p = 0.000)	0.071 (CI = +/-0.164; p = 0.382)	-0.872 (CI = +/-0.342; p = 0.000)	0.481	+7.65%
Frequency	2011.2	0.071 (CI = +/-0.034; p = 0.000)	0.064 (CI = +/-0.170; p = 0.447)	-0.853 (CI = +/-0.358; p = 0.000)	0.438	+7.34%
Frequency	2012.1	0.061 (CI = +/-0.035; p = 0.001)	0.086 (CI = +/-0.168; p = 0.299)	-0.792 (CI = +/-0.358; p = 0.000)	0.409	+6.30%
Frequency	2012.2	0.048 (CI = +/-0.036; p = 0.012)	0.055 (CI = +/-0.162; p = 0.486)	-0.704 (CI = +/-0.350; p = 0.000)	0.378	+4.87%
Frequency	2013.1	0.035 (CI = +/-0.037; p = 0.065)	0.081 (CI = +/-0.157; p = 0.295)	-0.629 (CI = +/-0.345; p = 0.001)	0.396	+3.55%
Frequency	2013.2	0.026 (CI = +/-0.041; p = 0.197)	0.064 (CI = +/-0.160; p = 0.417)	-0.575 (CI = +/-0.358; p = 0.003)	0.396	+2.64%
Frequency	2014.1	0.015 (CI = +/-0.044; p = 0.492)	0.083 (CI = +/-0.161; p = 0.292)	-0.512 (CI = +/-0.367; p = 0.009)	0.428	+1.48%
Frequency	2014.2	-0.005 (CI = +/-0.045; p = 0.810)	0.050 (CI = +/-0.152; p = 0.502)	-0.399 (CI = +/-0.356; p = 0.030)	0.506	-0.52%
Frequency	2015.1	-0.028 (CI = +/-0.044; p = 0.197)	0.083 (CI = +/-0.137; p = 0.221)	-0.279 (CI = +/-0.330; p = 0.092)	0.626	-2.76%
Frequency	2015.2	-0.045 (CI = +/-0.047; p = 0.060)	0.059 (CI = +/-0.135; p = 0.372)	-0.189 (CI = +/-0.336; p = 0.252)	0.676	-4.41%
Frequency	2016.1	-0.058 (CI = +/-0.053; p = 0.033)	0.074 (CI = +/-0.137; p = 0.269)	-0.125 (CI = +/-0.354; p = 0.467)	0.691	-5.66%
Frequency	2016.2	-0.081 (CI = +/-0.057; p = 0.008)	0.048 (CI = +/-0.133; p = 0.458)	-0.011 (CI = +/-0.361; p = 0.947)	0.740	-7.81%
Frequency	2017.1	-0.116 (CI = +/-0.054; p = 0.000)	0.081 (CI = +/-0.113; p = 0.148)	0.147 (CI = +/-0.321; p = 0.344)	0.832	-10.99%
Frequency	2017.2	-0.132 (CI = +/-0.063; p = 0.001)	0.066 (CI = +/-0.117; p = 0.244)	0.217 (CI = +/-0.355; p = 0.209)	0.829	-12.37%
Frequency	2018.1	-0.134 (CI = +/-0.077; p = 0.003)	0.067 (CI = +/-0.123; p = 0.268)	0.223 (CI = +/-0.406; p = 0.255)	0.783	-12.50%
Frequency	2018.2	-0.175 (CI = +/-0.082; p = 0.001)	0.037 (CI = +/-0.117; p = 0.497)	0.392 (CI = +/-0.404; p = 0.056)	0.834	-16.07%
Frequency	2019.1	-0.194 (CI = +/-0.097; p = 0.001)	0.049 (CI = +/-0.124; p = 0.402)	0.459 (CI = +/-0.451; p = 0.047)	0.807	-17.61%

CM - Theft

Coverage = CM - Theft

End Trend Period = 2025.2

Excluded Points = NA

Parameters Included: time, trend_level_change, seasonality, phys_dam_xs_inf

Future Trend Start Date = 2018-01-01

Loss Cost	2011.1	0.168 (CI = +/-0.024; p = 0.000)	0.131 (CI = +/-0.076; p = 0.002)	0.526 (CI = +/-0.273; p = 0.001)	-0.279 (CI = +/-0.061; p = 0.000)	0.899	+18.34%	-10.50%
Loss Cost	2011.2	0.176 (CI = +/-0.026; p = 0.000)	0.140 (CI = +/-0.076; p = 0.001)	0.544 (CI = +/-0.269; p = 0.000)	-0.292 (CI = +/-0.063; p = 0.000)	0.890	+19.28%	-10.90%
Loss Cost	2012.1	0.181 (CI = +/-0.030; p = 0.000)	0.135 (CI = +/-0.078; p = 0.002)	0.555 (CI = +/-0.275; p = 0.000)	-0.299 (CI = +/-0.067; p = 0.000)	0.875	+19.84%	-11.12%
Loss Cost	2012.2	0.177 (CI = +/-0.034; p = 0.000)	0.131 (CI = +/-0.081; p = 0.003)	0.547 (CI = +/-0.281; p = 0.001)	-0.293 (CI = +/-0.072; p = 0.000)	0.830	+19.32%	-10.95%
Loss Cost	2013.1	0.181 (CI = +/-0.040; p = 0.000)	0.127 (CI = +/-0.084; p = 0.005)	0.556 (CI = +/-0.289; p = 0.001)	-0.299 (CI = +/-0.078; p = 0.000)	0.803	+19.83%	-11.12%
Loss Cost	2013.2	0.187 (CI = +/-0.047; p = 0.000)	0.132 (CI = +/-0.088; p = 0.005)	0.564 (CI = +/-0.297; p = 0.001)	-0.307 (CI = +/-0.086; p = 0.000)	0.753	+20.57%	-11.30%
Loss Cost	2014.1	0.188 (CI = +/-0.058; p = 0.000)	0.131 (CI = +/-0.092; p = 0.008)	0.566 (CI = +/-0.309; p = 0.001)	-0.309 (CI = +/-0.098; p = 0.000)	0.711	+20.73%	-11.34%
Loss Cost	2014.2	0.162 (CI = +/-0.068; p = 0.000)	0.118 (CI = +/-0.092; p = 0.015)	0.540 (CI = +/-0.303; p = 0.001)	-0.276 (CI = +/-0.107; p = 0.000)	0.597	+17.54%	-10.77%
Loss Cost	2015.1	0.128 (CI = +/-0.084; p = 0.005)	0.132 (CI = +/-0.092; p = 0.008)	0.509 (CI = +/-0.301; p = 0.002)	-0.235 (CI = +/-0.121; p = 0.001)	0.572	+13.68%	-10.14%
Loss Cost	2015.2	0.133 (CI = +/-0.113; p = 0.024)	0.133 (CI = +/-0.097; p = 0.011)	0.512 (CI = +/-0.314; p = 0.003)	-0.241 (CI = +/-0.150; p = 0.004)	0.542	+14.22%	-10.20%
Loss Cost	2016.1	0.193 (CI = +/-0.159; p = 0.020)	0.120 (CI = +/-0.100; p = 0.022)	0.542 (CI = +/-0.318; p = 0.002)	-0.308 (CI = +/-0.195; p = 0.004)	0.567	+21.34%	-10.80%
Loss Cost	2016.2	0.234 (CI = +/-0.258; p = 0.072)	0.124 (CI = +/-0.106; p = 0.025)	0.552 (CI = +/-0.332; p = 0.003)	-0.351 (CI = +/-0.292; p = 0.022)	0.557	+26.38%	-11.02%
Severity	2011.1	0.002 (CI = +/-0.019; p = 0.823)	0.083 (CI = +/-0.059; p = 0.008)	0.336 (CI = +/-0.213; p = 0.003)	0.012 (CI = +/-0.048; p = 0.603)	0.837	+0.21%	+1.44%
Severity	2011.2	0.000 (CI = +/-0.021; p = 0.987)	0.080 (CI = +/-0.061; p = 0.013)	0.331 (CI = +/-0.218; p = 0.004)	0.016 (CI = +/-0.051; p = 0.529)	0.831	-0.02%	+1.56%
Severity	2012.1	0.006 (CI = +/-0.024; p = 0.605)	0.073 (CI = +/-0.062; p = 0.023)	0.346 (CI = +/-0.218; p = 0.003)	0.006 (CI = +/-0.053; p = 0.812)	0.840	+0.60%	+1.22%
Severity	2012.2	0.010 (CI = +/-0.027; p = 0.443)	0.077 (CI = +/-0.064; p = 0.020)	0.354 (CI = +/-0.222; p = 0.003)	0.000 (CI = +/-0.057; p = 0.998)	0.840	+1.02%	+1.03%
Severity	2013.1	0.019 (CI = +/-0.031; p = 0.208)	0.069 (CI = +/-0.065; p = 0.037)	0.371 (CI = +/-0.222; p = 0.002)	-0.013 (CI = +/-0.060; p = 0.662)	0.849	+1.94%	+0.64%
Severity	2013.2	0.016 (CI = +/-0.037; p = 0.369)	0.067 (CI = +/-0.067; p = 0.051)	0.367 (CI = +/-0.229; p = 0.003)	-0.009 (CI = +/-0.066; p = 0.788)	0.839	+1.62%	+0.75%
Severity	2014.1	0.007 (CI = +/-0.044; p = 0.734)	0.073 (CI = +/-0.070; p = 0.042)	0.354 (CI = +/-0.234; p = 0.005)	0.003 (CI = +/-0.074; p = 0.933)	0.836	+0.73%	+1.03%
Severity	2014.2	-0.008 (CI = +/-0.053; p = 0.741)	0.065 (CI = +/-0.071; p = 0.070)	0.340 (CI = +/-0.235; p = 0.007)	0.022 (CI = +/-0.083; p = 0.575)	0.833	-0.84%	+1.41%
Severity	2015.1	-0.021 (CI = +/-0.068; p = 0.530)	0.070 (CI = +/-0.075; p = 0.063)	0.328 (CI = +/-0.243; p = 0.011)	0.037 (CI = +/-0.098; p = 0.435)	0.831	-2.04%	+1.67%
Severity	2015.2	-0.024 (CI = +/-0.092; p = 0.579)	0.069 (CI = +/-0.079; p = 0.081)	0.326 (CI = +/-0.254; p = 0.015)	0.042 (CI = +/-0.122; p = 0.479)	0.824	-2.42%	+1.72%
Severity	2016.1	-0.031 (CI = +/-0.134; p = 0.635)	0.070 (CI = +/-0.084; p = 0.095)	0.323 (CI = +/-0.268; p = 0.021)	0.048 (CI = +/-0.164; p = 0.540)	0.820	-3.01%	+1.79%
Severity	2016.2	-0.055 (CI = +/-0.218; p = 0.595)	0.068 (CI = +/-0.089; p = 0.127)	0.317 (CI = +/-0.281; p = 0.029)	0.075 (CI = +/-0.247; p = 0.527)	0.810	-5.39%	+1.94%
Frequency	2011.1	0.166 (CI = +/-0.024; p = 0.000)	0.048 (CI = +/-0.077; p = 0.210)	0.190 (CI = +/-0.278; p = 0.171)	-0.292 (CI = +/-0.062; p = 0.000)	0.886	+18.10%	-11.77%
Frequency	2011.2	0.176 (CI = +/-0.026; p = 0.000)	0.060 (CI = +/-0.075; p = 0.109)	0.212 (CI = +/-0.267; p = 0.113)	-0.307 (CI = +/-0.062; p = 0.000)	0.891	+19.30%	-12.27%
Frequency	2012.1	0.175 (CI = +/-0.030; p = 0.000)	0.062 (CI = +/-0.078; p = 0.114)	0.209 (CI = +/-0.275; p = 0.130)	-0.305 (CI = +/-0.067; p = 0.000)	0.874	+19.12%	-12.19%
Frequency	2012.2	0.166 (CI = +/-0.033; p = 0.000)	0.054 (CI = +/-0.079; p = 0.171)	0.194 (CI = +/-0.275; p = 0.158)	-0.293 (CI = +/-0.070; p = 0.000)	0.852	+18.11%	-11.86%
Frequency	2013.1	0.162 (CI = +/-0.039; p = 0.000)	0.058 (CI = +/-0.082; p = 0.158)	0.185 (CI = +/-0.283; p = 0.189)	-0.286 (CI = +/-0.077; p = 0.000)	0.836	+17.56%	-11.68%
Frequency	2013.2	0.171 (CI = +/-0.046; p = 0.000)	0.064 (CI = +/-0.085; p = 0.129)	0.197 (CI = +/-0.288; p = 0.168)	-0.298 (CI = +/-0.084; p = 0.000)	0.832	+18.64%	-11.96%
Frequency	2014.1	0.181 (CI = +/-0.055; p = 0.000)	0.058 (CI = +/-0.088; p = 0.184)	0.211 (CI = +/-0.295; p = 0.150)	-0.312 (CI = +/-0.094; p = 0.000)	0.831	+19.86%	-12.24%
Frequency	2014.2	0.170 (CI = +/-0.068; p = 0.000)	0.053 (CI = +/-0.092; p = 0.242)	0.201 (CI = +/-0.303; p = 0.181)	-0.298 (CI = +/-0.107; p = 0.000)	0.821	+18.54%	-12.01%
Frequency	2015.1	0.149 (CI = +/-0.087; p = 0.002)	0.061 (CI = +/-0.095; p = 0.192)	0.181 (CI = +/-0.311; p = 0.236)	-0.272 (CI = +/-0.125; p = 0.000)	0.823	+16.05%	-11.62%
Frequency	2015.2	0.157 (CI = +/-0.117; p = 0.011)	0.064 (CI = +/-0.101; p = 0.198)	0.186 (CI = +/-0.324; p = 0.241)	-0.282 (CI = +/-0.155; p = 0.001)	0.822	+17.05%	-11.72%
Frequency	2016.1	0.224 (CI = +/-0.163; p = 0.011)	0.049 (CI = +/-0.103; p = 0.323)	0.219 (CI = +/-0.326; p = 0.173)	-0.356 (CI = +/-0.200; p = 0.002)	0.832	+25.10%	-12.37%
Frequency	2016.2	0.290 (CI = +/-0.262; p = 0.033)	0.056 (CI = +/-0.107; p = 0.280)	0.234 (CI = +/-0.337; p = 0.158)	-0.426 (CI = +/-0.296; p = 0.008)	0.834	+33.58%	-12.72%

CM - Theft

Coverage = CM - Theft

End Trend Period = 2025.2

Excluded Points = NA

Parameters Included: time, scalar_level_change

Scalar Level Change Start Date = 2021-07-01

Loss Cost	2011.1	0.074 (CI = +/-0.033; p = 0.000)	-0.332 (CI = +/-0.313; p = 0.038)	0.459	+7.66%
Loss Cost	2011.2	0.067 (CI = +/-0.035; p = 0.001)	-0.297 (CI = +/-0.320; p = 0.068)	0.385	+6.98%
Loss Cost	2012.1	0.062 (CI = +/-0.038; p = 0.003)	-0.267 (CI = +/-0.331; p = 0.109)	0.310	+6.39%
Loss Cost	2012.2	0.047 (CI = +/-0.039; p = 0.019)	-0.192 (CI = +/-0.320; p = 0.228)	0.197	+4.85%
Loss Cost	2013.1	0.039 (CI = +/-0.042; p = 0.064)	-0.152 (CI = +/-0.329; p = 0.349)	0.111	+4.01%
Loss Cost	2013.2	0.025 (CI = +/-0.043; p = 0.237)	-0.086 (CI = +/-0.326; p = 0.590)	0.008	+2.58%
Loss Cost	2014.1	0.014 (CI = +/-0.046; p = 0.548)	-0.032 (CI = +/-0.331; p = 0.845)	-0.060	+1.37%
Loss Cost	2014.2	-0.012 (CI = +/-0.042; p = 0.557)	0.081 (CI = +/-0.285; p = 0.562)	-0.079	-1.19%
Loss Cost	2015.1	-0.031 (CI = +/-0.041; p = 0.139)	0.158 (CI = +/-0.267; p = 0.231)	0.019	-3.01%
Loss Cost	2015.2	-0.047 (CI = +/-0.042; p = 0.029)	0.224 (CI = +/-0.256; p = 0.083)	0.159	-4.61%
Loss Cost	2016.1	-0.051 (CI = +/-0.047; p = 0.034)	0.239 (CI = +/-0.272; p = 0.081)	0.151	-5.00%
Loss Cost	2016.2	-0.069 (CI = +/-0.048; p = 0.007)	0.301 (CI = +/-0.261; p = 0.026)	0.300	-6.69%
Severity	2011.1	0.011 (CI = +/-0.015; p = 0.145)	0.268 (CI = +/-0.140; p = 0.001)	0.710	+1.09%
Severity	2011.2	0.010 (CI = +/-0.016; p = 0.225)	0.274 (CI = +/-0.146; p = 0.001)	0.700	+0.98%
Severity	2012.1	0.015 (CI = +/-0.017; p = 0.083)	0.247 (CI = +/-0.145; p = 0.002)	0.729	+1.48%
Severity	2012.2	0.016 (CI = +/-0.018; p = 0.079)	0.239 (CI = +/-0.152; p = 0.003)	0.726	+1.65%
Severity	2013.1	0.022 (CI = +/-0.019; p = 0.028)	0.211 (CI = +/-0.152; p = 0.009)	0.752	+2.22%
Severity	2013.2	0.021 (CI = +/-0.021; p = 0.059)	0.218 (CI = +/-0.160; p = 0.010)	0.737	+2.07%
Severity	2014.1	0.021 (CI = +/-0.024; p = 0.082)	0.216 (CI = +/-0.170; p = 0.015)	0.725	+2.11%
Severity	2014.2	0.018 (CI = +/-0.026; p = 0.172)	0.230 (CI = +/-0.179; p = 0.014)	0.707	+1.80%
Severity	2015.1	0.021 (CI = +/-0.029; p = 0.145)	0.216 (CI = +/-0.189; p = 0.027)	0.705	+2.15%
Severity	2015.2	0.024 (CI = +/-0.033; p = 0.139)	0.204 (CI = +/-0.200; p = 0.046)	0.697	+2.44%
Severity	2016.1	0.032 (CI = +/-0.036; p = 0.074)	0.175 (CI = +/-0.206; p = 0.091)	0.715	+3.26%
Severity	2016.2	0.036 (CI = +/-0.040; p = 0.076)	0.162 (CI = +/-0.219; p = 0.136)	0.704	+3.63%
Frequency	2011.1	0.063 (CI = +/-0.036; p = 0.001)	-0.600 (CI = +/-0.340; p = 0.001)	0.301	+6.49%
Frequency	2011.2	0.058 (CI = +/-0.039; p = 0.005)	-0.571 (CI = +/-0.351; p = 0.003)	0.254	+5.93%
Frequency	2012.1	0.047 (CI = +/-0.041; p = 0.025)	-0.515 (CI = +/-0.354; p = 0.006)	0.206	+4.83%
Frequency	2012.2	0.031 (CI = +/-0.041; p = 0.132)	-0.431 (CI = +/-0.339; p = 0.015)	0.186	+3.15%
Frequency	2013.1	0.017 (CI = +/-0.042; p = 0.406)	-0.363 (CI = +/-0.335; p = 0.035)	0.199	+1.75%
Frequency	2013.2	0.005 (CI = +/-0.045; p = 0.820)	-0.304 (CI = +/-0.337; p = 0.075)	0.232	+0.50%
Frequency	2014.1	-0.007 (CI = +/-0.048; p = 0.755)	-0.248 (CI = +/-0.342; p = 0.146)	0.275	-0.73%
Frequency	2014.2	-0.030 (CI = +/-0.046; p = 0.193)	-0.149 (CI = +/-0.314; p = 0.334)	0.418	-2.94%
Frequency	2015.1	-0.052 (CI = +/-0.045; p = 0.025)	-0.058 (CI = +/-0.288; p = 0.680)	0.558	-5.05%
Frequency	2015.2	-0.071 (CI = +/-0.044; p = 0.003)	0.020 (CI = +/-0.270; p = 0.881)	0.658	-6.88%
Frequency	2016.1	-0.083 (CI = +/-0.047; p = 0.002)	0.064 (CI = +/-0.275; p = 0.629)	0.680	-8.00%
Frequency	2016.2	-0.105 (CI = +/-0.046; p = 0.000)	0.139 (CI = +/-0.250; p = 0.257)	0.767	-9.96%

Province of Alberta
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Observed						Predicted			Incremental Semi Annual Change		
Time	Frequency (per 1000 Vehicles)	Severity	Loss Cost	Mobility	Seasonality	Frequency (per 1000 Vehicles)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2025
2014.25	3.425	57,773	197.89	0.00	0	0.000	68,624	212.06	1.033	3.3%	2.108
2014.75	3.981	70,438	280.41	0.00	1	0.000	71,444	273.44	1.033	3.3%	2.041
2015.25	3.294	59,544	196.14	0.00	0	0.000	74,381	226.27	1.033	3.3%	1.976
2015.75	3.276	90,195	295.51	0.00	1	0.000	77,438	291.76	1.033	3.3%	1.913
2016.25	2.600	71,141	184.99	0.00	0	0.000	80,621	241.43	1.033	3.3%	1.852
2016.75	3.164	93,674	296.36	0.00	1	0.000	83,934	311.31	1.033	3.3%	1.793
2017.25	3.088	80,609	248.93	0.00	0	0.000	87,384	257.61	1.033	3.3%	1.735
2017.75	3.573	82,360	294.25	0.00	1	0.000	90,976	332.17	1.033	3.3%	1.680
2018.25	3.636	88,943	323.37	0.00	0	0.000	94,715	274.87	1.033	3.3%	1.626
2018.75	3.331	102,384	341.04	0.00	1	0.000	98,608	354.43	1.033	3.3%	1.575
2019.25	3.233	85,935	277.87	0.00	0	0.000	102,661	293.29	1.033	3.3%	1.524
2019.75	3.409	99,346	338.66	0.00	1	0.000	106,880	378.17	1.033	3.3%	1.476
2020.25	2.572	116,193	298.89	(22.16)	0	0.000	111,273	256.47	1.033	3.3%	1.429
2020.75	2.520	120,786	304.37	(26.32)	1	0.000	115,847	318.59	1.033	3.3%	1.383
2021.25	1.948	111,151	216.47	(31.49)	0	0.000	120,608	251.67	1.033	3.3%	1.339
2021.75	2.983	135,926	405.51	(16.63)	1	0.000	125,565	370.82	1.033	3.3%	1.296
2022.25	2.561	130,647	334.58	(14.90)	0	0.000	130,726	311.67	1.033	3.3%	1.255
2022.75	3.002	161,306	484.17	0.00	1	0.000	136,099	459.40	1.033	3.3%	1.215
2023.25	2.566	178,821	458.91	0.00	0	0.000	141,693	380.15	1.033	3.3%	1.176
2023.75	2.944	166,999	491.65	0.00	1	0.000	147,517	490.18	1.033	3.3%	1.138
2024.25	2.782	143,497	399.18	0.00	0	0.000	153,580	405.62	1.033	3.3%	1.102
2024.75	3.116	186,394	580.79	0.00	1	0.000	159,893	523.02	1.033	3.3%	1.067
2025.25	2.919	149,847	437.38	0.00	0	0.000	166,464	432.80	1.033	3.3%	1.033
2025.75	3.359	140,540	472.03	0.00	1	0.000	173,306	558.07			1.000

		Frequency Model	Severity Model	Direct Loss Cost Model
A.	Intercept	(12.835)	(151.128)	(125.275)
B.	Time	(0.014)	0.081	0.065
C.	Mobility	0.010		0.009
D.	Seasonality	0.121		0.222

Province of Alberta
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Observed							Predicted			Incremental Semi-Annual Change	
Time	Frequency (per 1000 Vehicles)	Severity	Loss Cost	Mobility	Excess Inflation	New Normal	Frequency (per 1000 Vehicles)	Severity	Loss Cost	Time	Semi-Annual Trend Rate
2014.25	20.551	8,599	176.72	0.00	0.00	0.00	19.375	8,617	166.79	0.995	-0.5%
2014.75	21.168	10,193	215.78	0.00	0.00	0.00	19.095	8,710	165.88	0.995	-0.5%
2015.25	19.060	9,229	175.89	0.00	0.00	0.00	18.819	8,803	164.96	0.995	-0.5%
2015.75	18.368	8,706	159.90	0.00	0.00	0.00	18.547	8,898	164.06	0.995	-0.5%
2016.25	15.237	8,461	128.93	0.00	0.00	0.00	18.279	8,993	163.16	0.995	-0.5%
2016.75	16.362	8,699	142.33	0.00	0.00	0.00	18.014	9,090	162.26	0.995	-0.5%
2017.25	16.819	8,979	151.03	0.00	0.00	0.00	17.754	9,188	161.37	0.995	-0.5%
2017.75	18.447	10,024	184.91	0.00	0.00	0.00	17.497	9,286	160.49	0.995	-0.5%
2018.25	19.118	9,088	173.74	0.00	0.00	0.00	17.244	9,386	159.60	0.995	-0.5%
2018.75	17.618	9,379	165.24	0.00	0.00	0.00	16.995	9,487	158.73	0.995	-0.5%
2019.25	16.173	8,986	145.34	0.00	0.00	0.00	16.749	9,589	157.86	0.995	-0.5%
2019.75	15.878	8,931	141.81	0.00	0.00	0.00	16.507	9,692	156.99	0.995	-0.5%
2020.25	11.964	8,812	105.43	(22.16)	0.00	0.00	12.039	9,796	121.66	0.995	-0.5%
2020.75	12.078	8,568	103.49	(26.32)	0.00	0.00	11.213	9,901	115.47	0.995	-0.5%
2021.25	9.976	12,517	124.87	(31.49)	0.00	0.00	10.301	10,008	108.34	0.995	-0.5%
2021.75	13.653	11,273	153.92	(16.63)	0.21	0.00	12.423	10,944	133.09	0.995	-0.5%
2022.25	10.679	12,598	134.54	(14.90)	0.46	0.00	12.535	12,149	142.23	0.995	-0.5%
2022.75	13.100	15,644	204.94	0.00	0.68	1.00	12.549	13,356	176.28	0.995	-0.5%
2023.25	10.448	14,700	153.58	0.00	0.67	1.00	12.367	13,433	174.83	0.995	-0.5%
2023.75	11.067	14,900	164.91	0.00	1.00	1.00	12.188	15,386	186.47	0.995	-0.5%
2024.25	13.162	13,929	183.32	0.00	1.00	1.00	12.012	15,552	185.44	0.995	-0.5%
2024.75	11.817	15,153	179.07	0.00	1.00	1.00	11.838	15,719	184.42	0.995	-0.5%
2025.25	11.865	15,847	188.03	0.00	1.00	1.00	11.667	15,888	183.41	0.995	-0.5%
2025.75	12.901	15,909	205.24	0.00	1.00	1.00	11.499	16,059	182.40		

		Implied Loss Cost		
		Frequency Model	Severity Model	Model
A.	Intercept	-12.83543	61.635	27.296
B.	Time		(0.029)	(0.011)
C.	Mobility		0.014	0.011
D.	Excess Inflation		0.377	0.211

Province of Alberta
Alberta Automobile Insurance Board - Commercial 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)
Observed				Covariates			Predicted			Incremental Semi-Annual Change			
Time	Frequency (per 1000 Vehicles)	Severity	Loss Cost	Mobility	Seasonality	Reform Scalar	Frequency (per 1000 Vehicles)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2025	Reform Scalar
2014.25	1.938	3,924	7.61	0.00	0	0.00	1.549	5,224	8.18	1.047	4.7%	2.899	1.485
2014.75	2.213	4,676	10.35	0.00	1	0.00	1.799	5,398	10.57	1.047	4.7%	2.768	1.485
2015.25	1.845	8,058	14.86	0.00	0	0.00	1.622	5,578	8.97	1.047	4.7%	2.643	1.485
2015.75	1.873	5,675	10.63	0.00	1	0.00	1.883	5,764	11.59	1.047	4.7%	2.523	1.485
2016.25	1.642	5,866	9.63	0.00	0	0.00	1.698	5,955	9.85	1.047	4.7%	2.409	1.485
2016.75	1.896	7,034	13.34	0.00	1	0.00	1.971	6,154	12.72	1.047	4.7%	2.300	1.485
2017.25	1.938	5,286	10.24	0.00	0	0.00	1.778	6,359	10.80	1.047	4.7%	2.196	1.485
2017.75	2.213	8,552	18.93	0.00	1	0.00	2.064	6,570	13.95	1.047	4.7%	2.097	1.485
2018.25	1.870	5,228	9.78	0.00	0	0.00	1.861	6,789	11.85	1.047	4.7%	2.002	1.485
2018.75	2.045	6,895	14.10	0.00	1	0.00	2.160	7,015	15.30	1.047	4.7%	1.911	1.485
2019.25	2.019	8,789	17.75	0.00	0	0.00	1.948	7,249	13.00	1.047	4.7%	1.825	1.485
2019.75	2.046	6,383	13.06	0.00	1	0.00	2.262	7,490	16.79	1.047	4.7%	1.742	1.485
2020.25	1.417	7,612	10.79	(22.16)	0	0.00	1.679	7,740	11.90	1.047	4.7%	1.664	1.485
2020.75	2.067	9,906	20.47	(26.32)	1	0.33	1.880	8,724	16.92	1.047	4.7%	1.588	1.305
2021.25	1.577	10,387	16.38	(31.49)	0	1.00	1.620	10,773	17.98	1.047	4.7%	1.517	1.000
2021.75	2.246	11,589	26.03	(16.63)	1	1.00	2.142	11,131	26.20	1.047	4.7%	1.448	1.000
2022.25	2.143	10,809	23.16	(14.90)	0	1.00	1.961	11,502	22.57	1.047	4.7%	1.383	1.000
2022.75	2.958	10,346	30.61	0.00	1	1.00	2.595	11,885	32.91	1.047	4.7%	1.320	1.000
2023.25	2.059	13,444	27.68	0.00	0	1.00	2.340	12,281	27.95	1.047	4.7%	1.260	1.000
2023.75	2.710	14,368	38.94	0.00	1	1.00	2.717	12,690	36.10	1.047	4.7%	1.203	1.000
2024.25	2.931	12,162	35.64	0.00	0	1.00	2.450	13,112	30.66	1.047	4.7%	1.149	1.000
2024.75	2.597	15,300	39.73	0.00	1	1.00	2.844	13,549	39.60	1.047	4.7%	1.097	1.000
2025.25	2.472	13,338	32.98	0.00	0	1.00	2.565	14,000	33.63	1.047	4.7%	1.047	1.000
2025.75	2.832	13,655	38.67	0.00	1	1.00	2.977	14,466	43.44			1.000	1.000

			Implied Loss Cost		
			Frequency Model	Severity Model	Model
A.	Intercept	-12.83543	(91.837)	(123.392)	(184.308)
B.	Time		0.046	0.066	0.093
C.	Mobility		0.009		0.008
D.	Seasonality		0.126		0.210
E.	Reform Scalar			0.265	0.396

Province of Alberta
Alberta Automobile Insurance Board - Commercial 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)
	Observed			Covariates			Predicted			Incremental Semi-Annual Change		
Time	Frequency (per 1000 Vehicles)	Severity	Loss Cost	Mobility	Excess Inflation	New Normal	Frequency (per 1000 Vehicles)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2025
2014.25	23.835	10,325	246.11	0.00	0.00	0.00	22.118	11,007	240.09	1.002	0.2%	1.056
2014.75	24.824	11,469	284.70	0.00	0.00	0.00	22.118	11,002	240.66	1.002	0.2%	1.054
2015.25	21.066	10,128	213.36	0.00	0.00	0.00	22.118	10,997	241.23	1.002	0.2%	1.051
2015.75	21.831	12,110	264.37	0.00	0.00	0.00	22.118	10,992	241.81	1.002	0.2%	1.049
2016.25	18.371	10,464	192.22	0.00	0.00	0.00	22.118	10,987	242.38	1.002	0.2%	1.046
2016.75	21.927	11,517	252.53	0.00	0.00	0.00	22.118	10,982	242.96	1.002	0.2%	1.044
2017.25	21.419	11,115	238.06	0.00	0.00	0.00	22.118	10,977	243.54	1.002	0.2%	1.041
2017.75	23.719	11,383	270.00	0.00	0.00	0.00	22.118	10,972	244.12	1.002	0.2%	1.039
2018.25	23.617	10,957	258.78	0.00	0.00	0.00	22.118	10,967	244.70	1.002	0.2%	1.036
2018.75	22.759	11,054	251.58	0.00	0.00	0.00	22.118	10,962	245.28	1.002	0.2%	1.034
2019.25	22.178	9,482	210.31	0.00	0.00	0.00	22.118	10,957	245.87	1.002	0.2%	1.031
2019.75	23.397	10,691	250.14	0.00	0.00	0.00	22.118	10,952	246.45	1.002	0.2%	1.029
2020.25	18.011	9,246	166.52	(22.16)	0.00	0.00	16.275	10,947	183.40	1.002	0.2%	1.027
2020.75	16.842	12,066	203.22	(26.32)	0.00	0.00	15.366	10,942	173.85	1.002	0.2%	1.024
2021.25	13.520	10,793	145.93	(31.49)	0.00	0.00	14.304	10,937	162.56	1.002	0.2%	1.022
2021.75	16.571	13,752	227.89	(16.63)	0.21	0.00	17.570	12,474	214.02	1.002	0.2%	1.019
2022.25	15.829	15,524	245.73	(14.90)	0.46	0.00	17.997	14,590	239.53	1.002	0.2%	1.017
2022.75	17.040	18,088	308.22	0.00	0.68	1.00	13.939	16,788	246.74	1.002	0.2%	1.014
2023.25	12.573	17,046	214.33	0.00	0.67	1.00	13.939	16,643	246.20	1.002	0.2%	1.012
2023.75	13.055	19,531	254.97	0.00	1.00	1.00	13.939	20,514	277.11	1.002	0.2%	1.010
2024.25	13.778	19,210	264.67	0.00	1.00	1.00	13.939	20,505	277.77	1.002	0.2%	1.007
2024.75	13.488	19,008	256.39	0.00	1.00	1.00	13.939	20,496	278.43	1.002	0.2%	1.005
2025.25	14.034	20,250	284.20	0.00	1.00	1.00	13.939	20,486	279.10	1.002	0.2%	1.002
2025.75	14.018	22,316	312.82	0.00	1.00	1.00	13.939	20,477	279.76			1.000

			Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	-12.83543	3.096	11.150	(4.103)
B.	Time			(0.001)	0.005
D.	Mobility		0.014		0.013
E.	Excess Inflation			0.631	0.349
F.	New Normal		(0.462)		(0.251)

Province of Alberta
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Observed				Covariates		Predicted			Incremental Semi Annual Change		
Time	Frequency (per 1000 Vehicles)	Severity	Loss Cost	Seasonality	Excess Inflation	Frequency (per 1000 Vehicles)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2025
2014.25	14.396	9,450	136.05	0	0.00	17.091	9,162	154.08	1.021	2.1%	1.622
2014.75	36.351	8,740	317.69	1	0.00	17.097	9,282	157.36	1.021	2.1%	1.589
2015.25	15.668	9,889	154.94	0	0.00	17.103	9,403	160.70	1.021	2.1%	1.556
2015.75	32.701	9,400	307.39	1	0.00	17.109	9,526	164.12	1.021	2.1%	1.523
2016.25	19.940	9,658	192.58	0	0.00	17.115	9,651	167.61	1.021	2.1%	1.492
2016.75	34.350	9,034	310.32	1	0.00	17.121	9,777	171.18	1.021	2.1%	1.460
2017.25	19.997	10,339	206.74	0	0.00	17.127	9,905	174.82	1.021	2.1%	1.430
2017.75	34.666	9,567	331.67	1	0.00	17.133	10,034	178.53	1.021	2.1%	1.400
2018.25	17.631	10,209	179.99	0	0.00	17.139	10,166	182.33	1.021	2.1%	1.371
2018.75	28.570	10,174	290.66	1	0.00	17.145	10,299	186.21	1.021	2.1%	1.343
2019.25	16.928	11,426	193.42	0	0.00	17.151	10,433	190.17	1.021	2.1%	1.315
2019.75	32.420	9,294	301.30	1	0.00	17.157	10,570	194.21	1.021	2.1%	1.287
2020.25	28.011	10,581	296.39	0	0.00	17.163	10,708	198.34	1.021	2.1%	1.260
2020.75	26.313	10,128	266.50	1	0.00	17.169	10,848	202.56	1.021	2.1%	1.234
2021.25	16.312	10,309	168.16	0	0.00	17.175	10,990	206.87	1.021	2.1%	1.208
2021.75	29.155	11,146	324.95	1	0.21	17.181	11,728	212.63	1.021	2.1%	1.183
2022.25	17.613	12,379	218.04	0	0.46	17.188	12,642	218.83	1.021	2.1%	1.159
2022.75	31.772	11,898	378.03	1	0.68	17.194	13,538	225.03	1.021	2.1%	1.135
2023.25	17.794	13,532	240.79	0	0.67	17.200	13,671	229.73	1.021	2.1%	1.111
2023.75	25.929	14,086	365.25	1	1.00	17.206	15,043	237.03	1.021	2.1%	1.088
2024.25	15.708	14,892	233.91	0	1.00	17.212	15,239	242.07	1.021	2.1%	1.065
2024.75	45.156	15,639	706.18	1	1.00	17.218	15,439	247.22	1.021	2.1%	1.043
2025.25	13.965	14,846	207.33	0	1.00	17.224	15,641	252.48	1.021	2.1%	1.021
2025.75	22.656	15,898	360.19	1	1.00	17.230	15,845	257.85			1.000

		Frequency Model	Severity Model	Direct Loss Cost Model
A.	Intercept	1.419	(43.237)	(79.730)
B.	Time	0.001	0.026	0.042
C.	Seasonality	0.587	(0.062)	0.529
D.	Excess Inflation		0.249	0.031

Province of Alberta
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Selected Trend Model: Comprehensive - Theft
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Time	Observed						Predicted			Incremental Semi-Annual Change			
	Frequency (per 1000 Vehicles)	Severity	Loss Cost	Seasonality	Excess Inflation	2018 Trend Change	Frequency (per 1000 Vehicles)	Severity	Loss Cost	Time	2018 Trend Change	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2025
2014.25	4.187	11,824	49.50	0	0.00	0.00	4.593	12,814	56.65	1.095	1.000	9.5%	0.734
2014.75	4.889	13,602	66.50	1	0.00	0.00	4.992	12,860	62.02	1.095	1.000	9.5%	0.670
2015.25	5.699	13,347	76.06	0	0.00	0.00	5.427	12,907	67.89	1.095	1.000	9.5%	0.612
2015.75	6.881	14,260	98.12	1	0.00	0.00	5.898	12,954	74.32	1.095	1.000	9.5%	0.559
2016.25	6.231	13,122	81.76	0	0.00	0.00	6.411	13,001	81.36	1.095	1.000	9.5%	0.511
2016.75	6.499	14,339	93.19	1	0.00	0.00	6.969	13,048	89.06	1.095	1.000	9.5%	0.467
2017.25	7.667	13,109	100.51	0	0.00	0.00	7.575	13,095	97.50	1.095	1.000	9.5%	0.426
2017.75	8.795	14,430	126.91	1	0.00	0.00	8.234	13,142	106.73	1.095	0.861	-5.7%	0.389
2018.25	6.610	12,598	83.27	0	0.00	0.50	7.839	13,190	100.62	1.095	0.861	-5.7%	0.413
2018.75	7.768	14,389	111.78	1	0.00	1.00	7.463	13,238	94.86	1.095	0.861	-5.7%	0.438
2019.25	6.338	14,551	92.23	0	0.00	1.50	7.104	13,286	89.43	1.095	0.861	-5.7%	0.465
2019.75	7.723	12,936	99.90	1	0.00	2.00	6.763	13,334	84.31	1.095	0.861	-5.7%	0.493
2020.25	6.428	12,929	83.10	0	0.00	2.50	6.439	13,382	79.48	1.095	0.861	-5.7%	0.523
2020.75	5.480	14,774	80.96	1	0.00	3.00	6.130	13,431	74.93	1.095	0.861	-5.7%	0.555
2021.25	4.955	12,319	61.04	0	0.00	3.50	5.835	13,479	70.64	1.095	0.861	-5.7%	0.588
2021.75	5.673	15,668	88.88	1	0.21	4.00	5.555	13,528	66.60	1.095	0.861	-5.7%	0.624
2022.25	5.491	16,630	91.31	0	0.46	4.50	5.289	13,577	62.79	1.095	0.861	-5.7%	0.662
2022.75	5.972	17,788	106.23	1	0.68	5.00	5.035	13,626	59.19	1.095	0.861	-5.7%	0.702
2023.25	5.561	17,265	96.01	0	0.67	5.50	4.793	13,676	55.80	1.095	0.861	-5.7%	0.745
2023.75	4.814	19,136	92.12	1	1.00	6.00	4.563	13,725	52.61	1.095	0.861	-5.7%	0.790
2024.25	4.464	20,121	89.82	0	1.00	6.50	4.344	13,775	49.60	1.095	0.861	-5.7%	0.838
2024.75	4.481	18,878	84.59	1	1.00	7.00	4.136	13,825	46.76	1.095	0.861	-5.7%	0.889
2025.25	3.532	19,968	70.53	0	1.00	7.50	3.937	13,875	44.08	1.095	0.861	-5.7%	0.943
2025.75	3.187	27,262	86.88	1	1.00	8.00	3.748	13,925	41.56				1.000

	Frequency Model	Severity Model	Direct Loss Cost Model
A. -12.83543	(334.423)	(5.111)	(360.458)
B. Time	0.167	0.007	0.181
C. Seasonality		0.054	0.135
D. Excess Inflation		0.327	0.555
E. 2018 Trend Change	(0.265)		(0.299)

Province of Alberta
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Selected Trend Model: Comprehensive Excluding Catastrophes
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Observed						Predicted			Incremental Semi-Annual Change		
Time	Frequency (per 1000 Vehicles)	Severity	Loss Cost	Seasonality	Excess Inflation	Frequency (per 1000 Vehicles)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2024
2013.25	16.030	8,243	132.13	0	0.00	15.738	9,004	136.91	1.021	2.1%	1.616
2013.75	23.214	8,220	190.81	1	0.00	15.738	9,146	139.80	1.021	2.1%	1.583
2014.25	14.396	9,450	136.05	0	0.00	15.738	9,289	142.74	1.021	2.1%	1.550
2014.75	19.785	9,745	192.81	1	0.00	15.738	9,434	145.75	1.021	2.1%	1.518
2015.25	15.257	10,014	152.79	0	0.00	15.738	9,582	148.83	1.021	2.1%	1.487
2015.75	19.932	10,808	215.43	1	0.00	15.738	9,733	151.97	1.021	2.1%	1.456
2016.25	18.055	9,848	177.80	0	0.00	15.738	9,885	155.17	1.021	2.1%	1.426
2016.75	19.155	10,955	209.84	1	0.00	15.738	10,040	158.44	1.021	2.1%	1.396
2017.25	18.751	10,555	197.91	0	0.00	15.738	10,197	161.78	1.021	2.1%	1.368
2017.75	23.931	10,692	255.87	1	0.00	15.738	10,357	165.20	1.021	2.1%	1.339
2018.25	16.960	10,306	174.78	0	0.00	15.738	10,520	168.68	1.021	2.1%	1.312
2018.75	21.420	11,153	238.90	1	0.00	15.738	10,685	172.24	1.021	2.1%	1.285
2019.25	16.087	11,661	187.60	0	0.00	15.738	10,852	175.87	1.021	2.1%	1.258
2019.75	22.662	10,458	237.00	1	0.00	15.738	11,022	179.58	1.021	2.1%	1.232
2020.25	15.089	11,048	166.70	0	0.00	15.738	11,195	183.36	1.021	2.1%	1.207
2020.75	19.535	10,947	213.84	1	0.00	15.738	11,370	187.23	1.021	2.1%	1.182
2021.25	14.823	10,715	158.83	0	0.00	15.738	11,549	191.18	1.021	2.1%	1.157
2021.75	21.846	12,209	266.72	1	0.21	15.738	12,252	197.43	1.021	2.1%	1.133
2022.25	17.080	12,387	211.56	0	0.46	15.738	13,107	204.32	1.021	2.1%	1.110
2022.75	21.330	13,300	283.70	1	0.68	15.738	13,946	211.15	1.021	2.1%	1.087
2023.25	16.206	14,162	229.51	0	0.67	15.738	14,126	215.45	1.021	2.1%	1.065
2023.75	18.948	15,732	298.08	1	1.00	15.738	15,375	223.97	1.021	2.1%	1.043
2024.25	15.658	14,987	234.66	0	1.00	15.738	15,616	228.70	1.021	2.1%	1.021
2024.75	16.582	17,197	285.15	1	1.00	15.738	15,861	233.52			1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	2.756	(53.520)	(79.106)
B.	Time		0.031	0.042
C.	Seasonality	0.258		0.288
D.	Excess Inflation		0.208	0.054

Province of Alberta
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

New Normal Adjustment Factors: Collision
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Time	Frequency (per 1000 Vehicles)	Trended Frequency (per 1000 Vehicles)	Covariates		Smoothed Frequency (per 1000 Vehicles)	Adjustment Factor to 2025-2 Level
			Mobility	New Normal		
2014.25	23.835	23.835	0.00	0.00	22.118	0.630
2014.75	24.824	24.824	0.00	0.00	22.118	0.630
2015.25	21.066	21.066	0.00	0.00	22.118	0.630
2015.75	21.831	21.831	0.00	0.00	22.118	0.630
2016.25	18.371	18.371	0.00	0.00	22.118	0.630
2016.75	21.927	21.927	0.00	0.00	22.118	0.630
2017.25	21.419	21.419	0.00	0.00	22.118	0.630
2017.75	23.719	23.719	0.00	0.00	22.118	0.630
2018.25	23.617	23.617	0.00	0.00	22.118	0.630
2018.75	22.759	22.759	0.00	0.00	22.118	0.630
2019.25	22.178	22.178	0.00	0.00	22.118	0.630
2019.75	23.397	23.397	0.00	0.00	22.118	0.630
2020.25	18.011	18.011	(22.16)	0.00	16.275	0.856
2020.75	16.842	16.842	(26.32)	0.00	15.366	0.907
2021.25	13.520	13.520	(31.49)	0.00	14.304	0.975
2021.75	16.571	16.571	(16.63)	0.00	17.570	0.793
2022.25	15.829	15.829	(14.90)	0.00	17.997	0.775
2022.75	17.040	17.040	0.00	1.00	13.939	1.000
2023.25	12.573	12.573	0.00	1.00	13.939	1.000
2023.75	13.055	13.055	0.00	1.00	13.939	1.000
2024.25	13.778	13.778	0.00	1.00	13.939	1.000
2024.75	13.488	13.488	0.00	1.00	13.939	1.000
2025.25	14.034	14.034	0.00	1.00	13.939	1.000
2025.75	14.018	14.018	0.00	1.00	13.939	1.000

Frequency Model Fitted to (3)

A.	Intercept	3.096
B.	Mobility	0.014
C.	New Normal	(0.462)

Province of Alberta
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

New Normal Adjustment Factors: Third Party Liability - Property Damage
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Time	Frequency (per 1000 Vehicles)	Trended Frequency (per 1000 Vehicles)	Covariates		Smoothed Frequency (per 1000 Vehicles)	Adjustment Factor to 2025-2 Level
			Mobility	New Normal		
2014.25	20.551	34.805	0.00	0.00	13.859	0.830
2014.75	21.168	35.038	0.00	0.00	13.859	0.830
2015.25	19.060	30.833	0.00	0.00	13.859	0.830
2015.75	18.368	29.041	0.00	0.00	13.859	0.830
2016.25	15.237	23.546	0.00	0.00	13.859	0.830
2016.75	16.362	24.711	0.00	0.00	13.859	0.830
2017.25	16.819	24.827	0.00	0.00	13.859	0.830
2017.75	18.447	26.613	0.00	0.00	13.859	0.830
2018.25	19.118	26.957	0.00	0.00	13.859	0.830
2018.75	17.618	24.279	0.00	0.00	13.859	0.830
2019.25	16.173	21.783	0.00	0.00	13.859	0.830
2019.75	15.878	20.901	0.00	0.00	13.859	0.830
2020.25	11.964	15.393	(22.16)	0.00	10.256	1.121
2020.75	12.078	15.187	(26.32)	0.00	9.693	1.186
2021.25	9.976	12.259	(31.49)	0.00	9.035	1.273
2021.75	13.653	16.399	(16.63)	0.00	11.056	1.040
2022.25	10.679	12.537	(14.90)	0.00	11.319	1.016
2022.75	13.100	15.030	0.00	1.00	11.498	1.000
2023.25	10.448	11.715	0.00	1.00	11.498	1.000
2023.75	11.067	12.129	0.00	1.00	11.498	1.000
2024.25	13.162	14.098	0.00	1.00	11.498	1.000
2024.75	11.817	12.371	0.00	1.00	11.498	1.000
2025.25	11.865	12.140	0.00	1.00	11.498	1.000
2025.75	12.901	12.901	0.00	1.00	11.498	1.000

Frequency Model Fitted to (3)

A.	Intercept	2.629
B.	Mobility	0.014
C.	New Normal	(0.187)