TRENDS:
YOU CAN'T KNOW WHERE YOU'RE GOING, IF YOU DON'T KNOW WHERE YOU'VE BEEN

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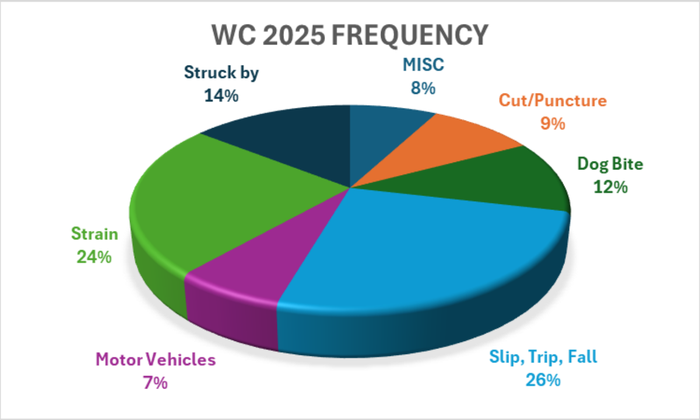
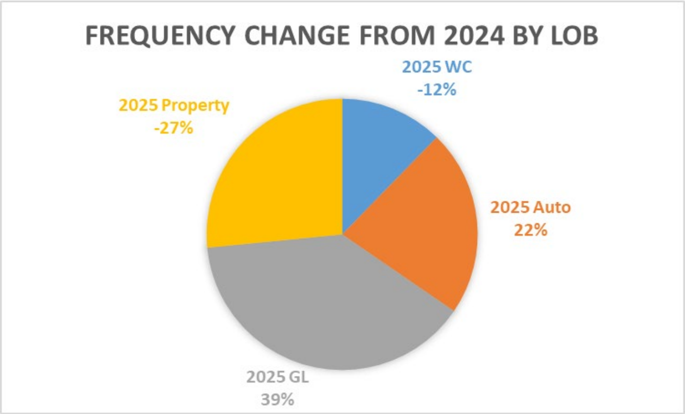
Traditionally, we track both the frequency (number) and severity (incurred cost) of claims by line of business by year by month. The comparison of YOY 2024 to 2025 shows increases in Auto and General Liability and decreases in Work Comp and Property frequency of claims.

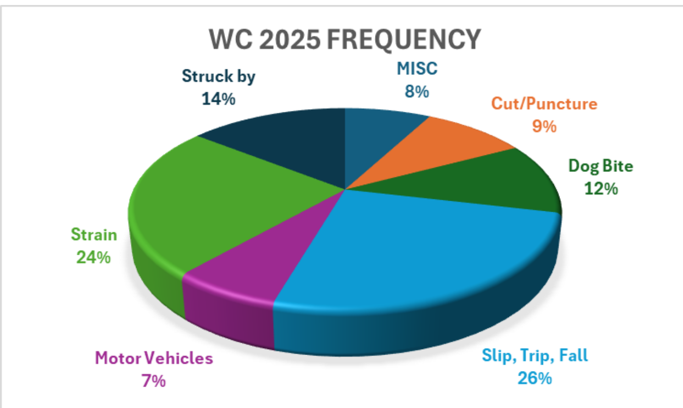


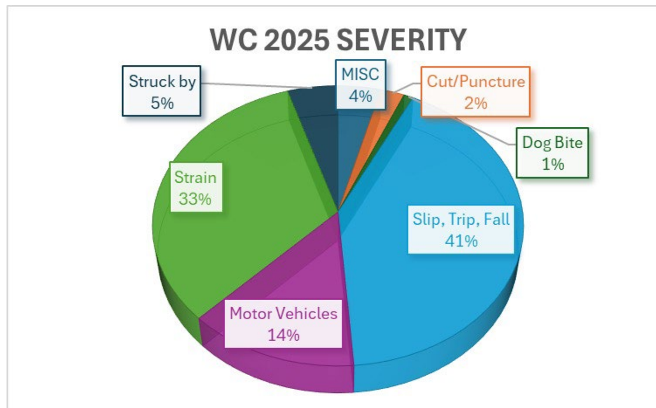


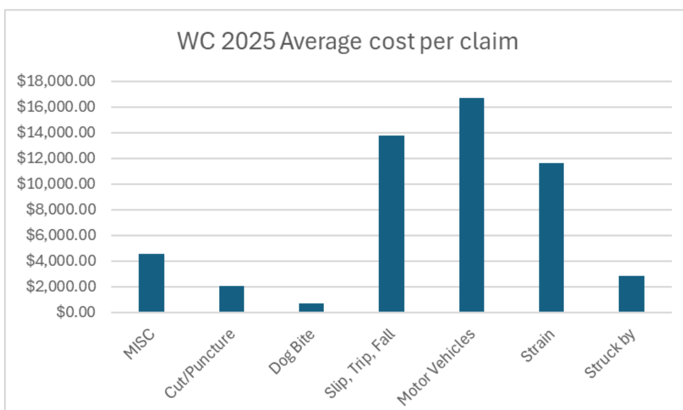
Trending Analysis

Workers' Compensation: Key takeaways include that while only 7% of the frequency of claims, motor vehicle accidents make up double, or 14% of the cost, and are the costliest, with an average cost per claim. Additionally, while dog bites make up 12% of the frequency, they only make up 1% of the cost.

Cause	Average Cost Per Claim	Total Incurred	# of Claims
MISC	$4,541.74	$86,293.00	19
Cut/Puncture	$2,046.52	$47,070.00	23
Dog Bite	$685.29	$19,188.00	28
Slip, Trip, Fall	$13,750.44	$866,278.00	63
Motor Vehicles	$16,713.94	$284,137.00	17
Strain	$11,625.83	$685,924.00	59
Struck by	$2,878.20	$100,737.00	35







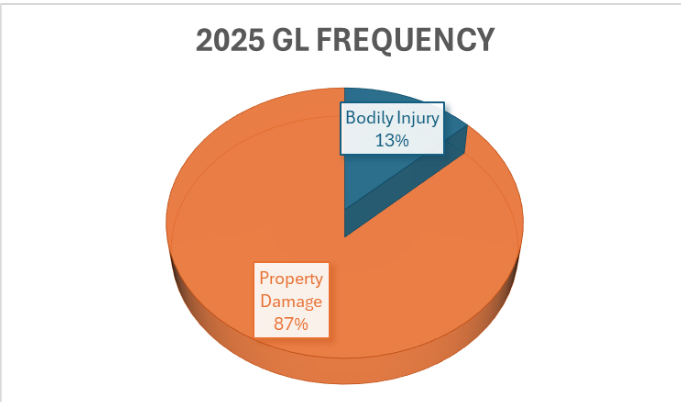
Auto

In 2025, Texas leads the way in both frequency and severity of auto claims. In South Carolina, auto glass claims are not subject to a deductible. So, you see a high frequency but a lower severity in SC.

General Liability

GL claims are divided into two basic categories: bodily injury and property damage. It's the injuries to people that cost, on average, much more than the property damage.

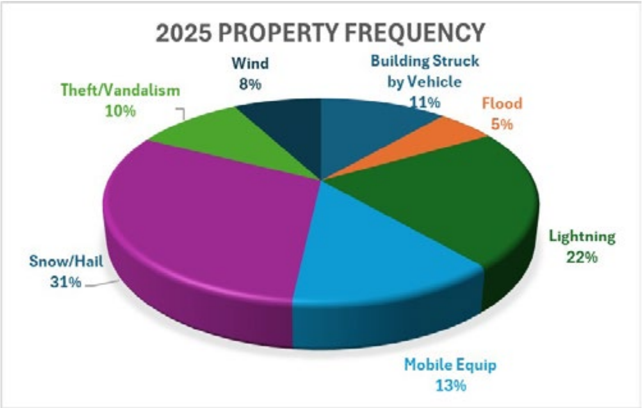
Cause of Loss	# of Claims	Total Incurred	Average cost per claim
Bodily Injury	12	$497,105	$41,425
Property Damage	79	$716,899	$9,075

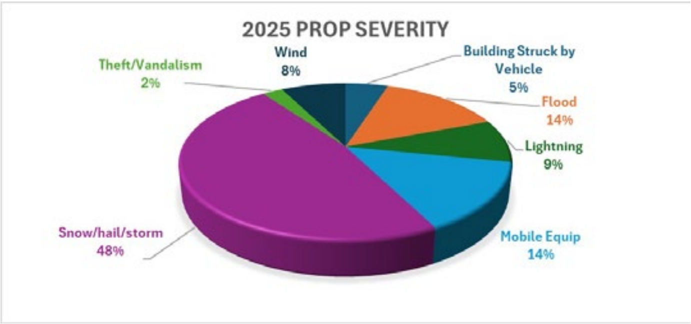


Property

Traditionally, it's one of our more volatile lines with weather being a prevailing factor, but 2025 was a low-impact claims year. The surprising cause of loss was that 13 buildings were struck by vehicles. Most of those were COs hit by drunk drivers. Also, while flooding didn't account for many claims, because these losses are usually large, it has the highest cost per average claim.

Cause of Loss	Total Incurred	# of Claims	Average cost per claim
Building Struck by Vehicle	$265,645	13	$20,434.23
Flood	$761,269	6	$126,878.17
Lightning	$474,606	25	$18,984.24
Mobile Equip	$763,408	15	$50,893.87
Snow/hail/storm	$2,541,284	35	$72,608.11
Theft/Vandalism	$127,342	11	$11,576.55
Wind	$402,651	9	$44,739.00





Because most of our policyholders are rural broadband providers, we use these trends to help decide safety and risk management training opportunities. Additionally, your safety committees can use these trends to see how you did in comparison to the group. If you want to have your loss runs to compare, just reach out to me at MAB@telcominsgrp.com, and we'll help provide you with the data.

By taking a holistic approach, the claims and risk management departments work in tandem to help with the risk management needs of both the company and the policyholders.