Auto Loss Costs: Dynamic Linear Models with Changepoints

October 2020

American Property Casualty Insurance Association
INSURING AMERICA

CAS

SOCIETY OF ACTUARIES

Auto Loss Costs: Dynamic Linear Models with Changepoints

October 2020

Industry-wide auto insurance losses can be difficult to model but are very important for companies to understand. A new dynamic linear model is developed with seasonality, regression on congestion, and a linear trend with a changepoint. The changepoint allows the slope and intercept to change, enabling modeling of structural shifts in the industry, regardless of why they occur (e.g., regulatory, economic, or social changes). The changepoint improves the model fit and will likely lead to improved predictions of future losses; urban congestion best describes the loss process; frequency has generally decreased; and severity has generally increased. Loss cost has mainly increased, but a large number decreased at the beginning of the time window (Q1 1999 through Q3 2019). This model is likely better able to model the uncertainty in the industry going forward.

Introduction

The personal auto insurance industry is constantly changing. There are small and steady changes over time (e.g., inflation affecting the cost of repairs or general progress in the safety of vehicles) and sharp spikes (e.g., disasters and legislation). That change has never been more apparent with the Covid-19 pandemic, civil unrest, and driverless cars all presently having a significant impact on personal auto insurance.

Personal auto insurance frequency (number of claims per covered car year) had been consistently falling for many years prior to the financial crisis (2008-2010). This is largely attributed to improvements in collision avoidance technology, increased safety awareness, and changes in enforcement. Since the financial crisis, countrywide frequency has remained relatively constant. Both collision (Coll) and property damage (PD) frequency seem to increase from 2010-2016 before falling to the present. Countrywide severity (total loss per claim) has increased exponentially rather consistently since 1999, though there might have been some slowing around the financial crisis especially in PD and Coll. Countrywide loss cost (total loss per covered car year) is a combination of frequency and severity. Bodily injury (BI), PD, and Coll all were pretty constant (with falling frequency and increasing severity cancelling each other out) until the financial crisis and have been significantly increasing since then. Personal injury protection (PIP) has increased pretty steadily and comprehensive (Comp) has stayed constant. Figure 1 plots all three metrics on a countrywide level.

In addition to the overall trends, there are obvious seasonal patterns for frequency, severity, and loss cost. A typical model choice for time series data such as this would be an AR, ARMA, or ARIMA model with a seasonal component. However, the shifts or changepoints in the data, as is apparent when looking at the plots of frequency, severity, and loss cost, suggest that a structural change should be incorporated directly into a model.

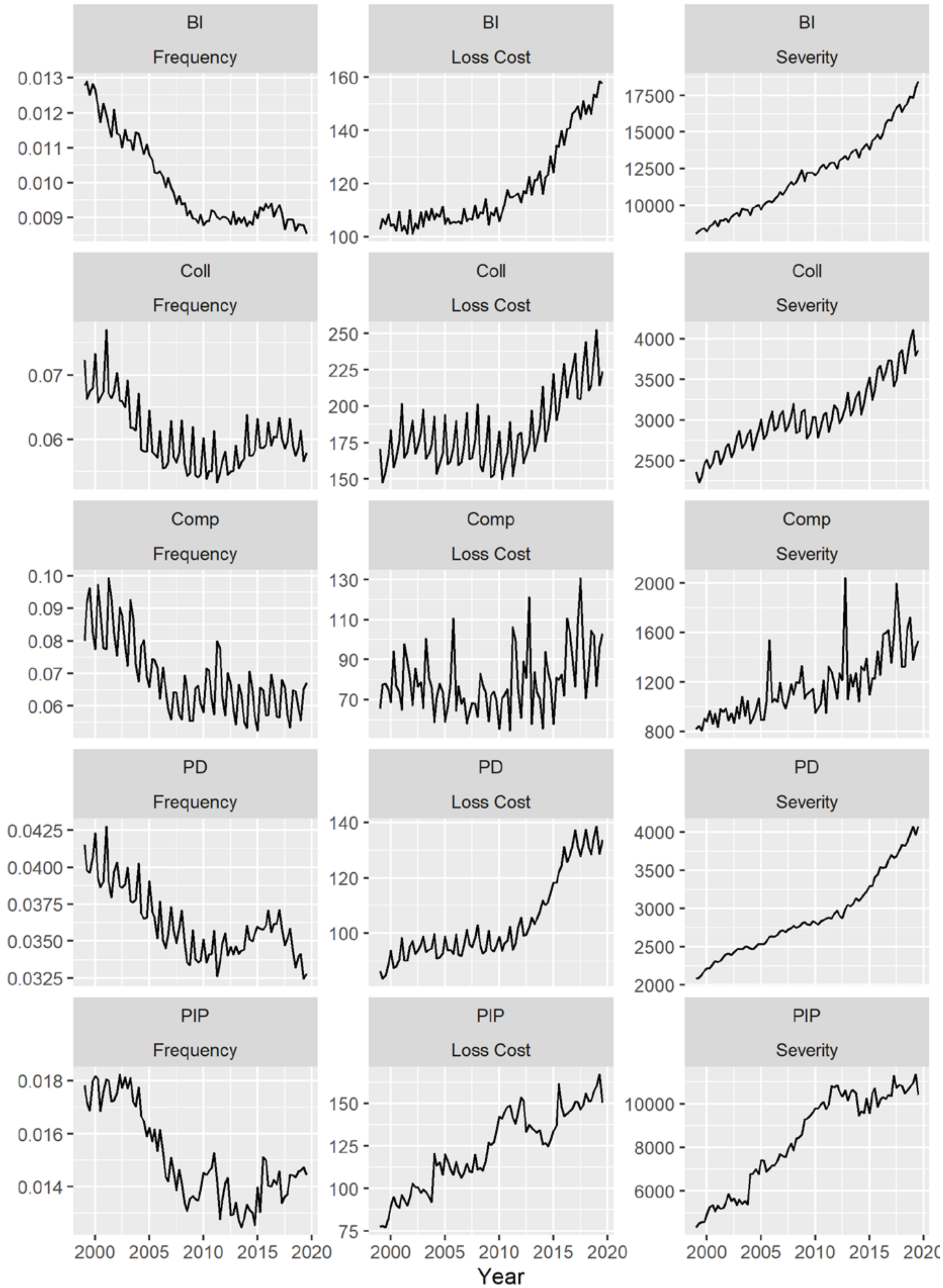


Figure 1: Countrywide Trends

The main modeling tool used in this paper is a Dynamic Linear Model (DLM) (West and Harrison,2006; Prado and West, 2010). A dynamic linear model is a very powerful tool as it allows for a realistic separation of the underlying process from the observed noisy data. Another simple yet different approach to changepoint modeling in DLMs is used that essentially treats time as regression variable and allows the coefficient to change at some point in the process.

Practicing actuaries can use this model and the results in this paper to better understand when structural changes and historical trends exist in auto insurance. Also, directors of state operations can use these results to better forecast losses and claims in their states. Additionally, interested researchers can apply these models to their own datasets to understand the shifts and changes in their data.

Data

The loss data is gathered from the ISS Fast Track Plus database.[1] Quarterly loss amounts, claims, and earned car years for each state and coverage (BI, PD, Comp, Coll, PIP, and property protection (PPI)) were obtained from Q1 1999 through Q3 2019. Because of the date range, any impacts of the current public health crisis or social unrest are unable to be inferred. Frequency (claims/earned car years), severity (loss amount/claims), and loss cost (loss amount/earned car years) are calculated. For the remainder of this report, the focus is on those three metrics.

In addition to the loss data, congestion data from the Federal Highway Administration was gathered. Congestion is defined as vehicle miles traveled/total road miles. This data is adjusted to include only urban roads, only rural roads, and all roads. One shortcoming of this information is that it is only at the annual level, all quarters are assumed to be the same within the year. That is obviously incorrect, but the seasonal effect of congestion will largely be incorporated in the seasonal effect in the model.

Results

Fitting a single model to a wide range of data is a difficult task. This is a rather large and varied dataset with

- 229 state and coverage combinations
    - 52 states each, all 50 states + DC + countrywide (CW) for BI, PD, Comp, and Coll
    - 20 PIP states
    - 1 PPI state (MI)
- Three different metrics: frequency, severity, and loss cost
- Four different congestion possibilities: total, urban, rural, and none (except DC does not have rural areas, so no rural congestion values)
- 52 different possible changepoints and one model without a changepoint

for a total of (229 x 3 x 4 - 15) x 53 = 144,849 possible models to compare.

To parse through these results, the overall trends in the results are presented first and then are solidified with a few examples. For those combinations where the model did poorly, potential next steps are outlined to overcome the issues. Results from all the combinations are available in the appendix.

Energy scores (Gneiting and Raftery, 2007) are used to compare each model fit on the individual time series. Energy scores are similar to AIC or BIC in that they penalize for model complexity, so a more complicated model (like adding a changepoint) must fit significantly better to have a lower (better) energy score. The model that has the lowest energy score is denoted as the optimal model. In the time series plots, not only is the optimal changepoint designated, but also the second and third optimal changepoints. This helps give a broader understanding of possible periods where the time series has a structural shift.

[1] For more information please see https://www.iss-statistical.net/ or http://viewer.zmags.com/publication/9427a07c#/9427a07c/1

Overall Trends

The discussion of the overall trends is divided into several subsections. First, the changepoint results are discussed, followed by the slopes of the linear trends, and finally the congestion measures.

Changepoints. Almost all the state/coverage/metric combinations chose a model with a changepoint as the optimal model. The only two which did not include a changepoint are Ohio comp severity and Utah comp loss cost. Plots of both those values are included in Figure 2. With Ohio comp severity the pattern is rather consistent throughout the period with an outlier in 2007 Q1. The magnitude of the seasonal trend does appear to increase after the outlier. For simplicity, the overall slope of the model can only change before and after the changepoint. If the seasonality was included in the changepoint, the model likely would have found a changepoint around 2007 Q1. For Utah comp loss cost the trend is interesting. There appears to be no steadily increasing trend, but rather three constant mean periods. The first is between 1999 and about 2004 with an annual mean around 70. Then, from 2004 until 2015, the mean drops to around 55. After 2015, the mean bounces back up to around 63. The model likely would have caught this pattern if it allowed for two separate changepoints. That will be a common theme as the models are discussed further. Another changepoint or two would likely change the results dramatically. Note that the changepoints in the plots are the best locations for changepoints, but no changepoint is preferred.

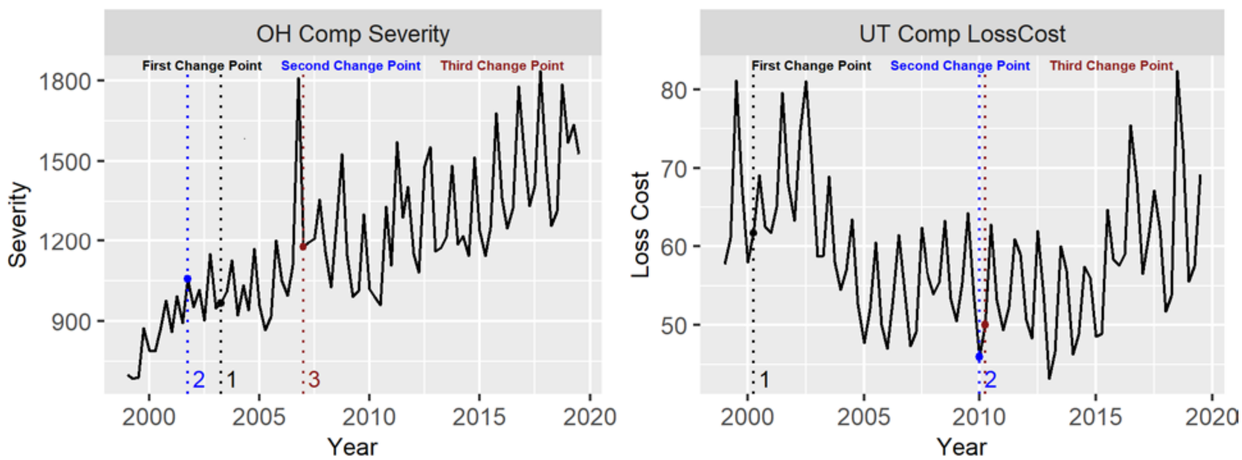


Figure 2: Ohio Comprehensive Severity and Utah Comprehensive Loss Cost

It would make sense that many of the changepoints would be chosen around the financial crisis. Table 1 shows that only slightly more optimal changepoints occurred during the financial crisis. The total proportion of models with changepoints selected in the financial crisis was only slightly more than would have been selected through random chance. Originally this result was disappointing. Upon closer visual investigation, however, it seemed that there were many instances of structural shifts in periods other than the financial crisis. For time series that shifted around the financial crisis, like countrywide collision loss cost or California PD frequency, the model chose those time periods to include a changepoint (Figure 3). However, most of the datasets did not include a significant change around the financial crisis or had a more significant changepoint elsewhere. This result does not suggest a faulty model, but rather suggests that major structural shifts over the 20-year period of study were not limited to the financial crisis.

	No CP	1999-2002	2003-2006	2007-2010	2011-2014	2015-2018
Best CP	0.00	0.13	0.18	0.24	0.24	0.20
2nd Best CP	0.00	0.15	0.19	0.24	0.23	0.19
3rd Best CP	0.01	0.11	0.20	0.26	0.25	0.17

Table 1: Optimal Changepoints

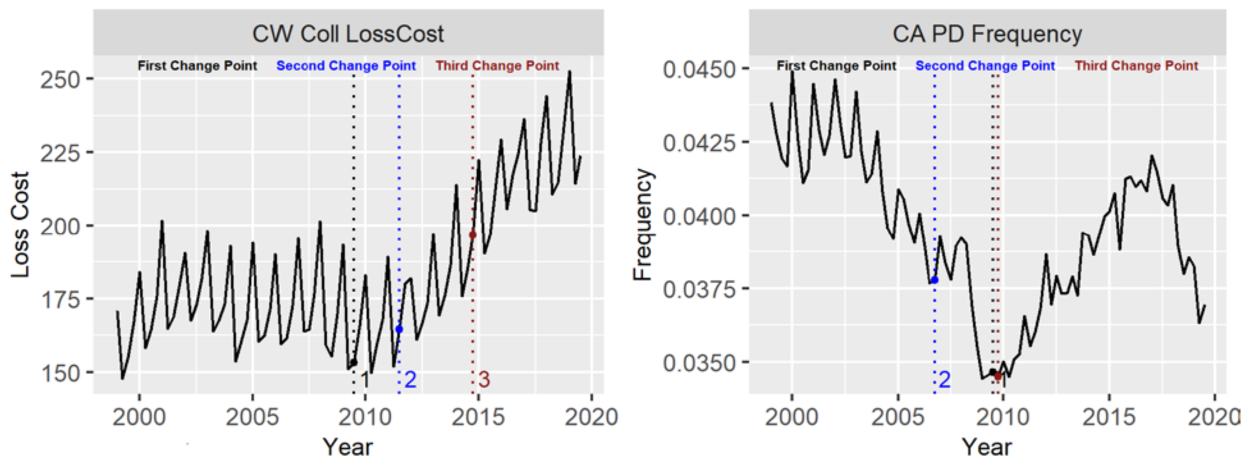


Figure 3: Countrywide Collision Loss Cost and California Property Damage Frequency

Slopes. The chosen slopes of the model are described by dividing them into four categories (Table 2).

Name	Slope before changepoint	Slope after changepoint
Up	Positive	Positive
Down	Negative	Negative
Mountain	Positive	Negative
Valley	Negative	Positive

Table 2: Slope name definitions

As examples of each type of slope, Figure 4 shows Alaska PD severity (Up), Minnesota BI Frequency (Down), Delaware PIP Severity (Mountain), and Tennessee Collision Loss Cost (Valley). Notice that the classification of the slope could change if the second- or third-best changepoint were chosen instead of the best.

The slopes were largely driven by the metric. Most of the frequency models are Down and most of the severity models are Up. The combination of the two (Loss Cost) is mainly Up with a large number showing a Valley (Tables 3-5).

	Down	Valley	Mountain	Up
BI	0.56	0.23	0.17	0.04
Coll	0.42	0.50	0.08	0.00
Comp	0.42	0.35	0.21	0.02
PD	0.81	0.15	0.04	0.00
PIP	0.45	0.30	0.25	0.00
PPI	1.00	0.00	0.00	0.00

Table 3: Frequency Slopes

	Down	Valley	Mountain	Up
BI	0.00	0.06	0.06	0.88
Coll	0.00	0.04	0.02	0.94
Comp	0.00	0.06	0.13	0.81
PD	0.00	0.00	0.00	1.00
PIP	0.00	0.10	0.25	0.65
PPI	0.00	0.00	0.00	1.00

Table 4: Severity Slopes

	Down	Valley	Mountain	Up
BI	0.02	0.33	0.23	0.42
Coll	0.00	0.56	0.06	0.38
Comp	0.06	0.29	0.21	0.02
PD	0.81	0.15	0.04	0.00
PIP	0.45	0.30	0.25	0.00
PPI	1.00	0.00	0.00	0.00

Table 5: Loss Cost Slopes

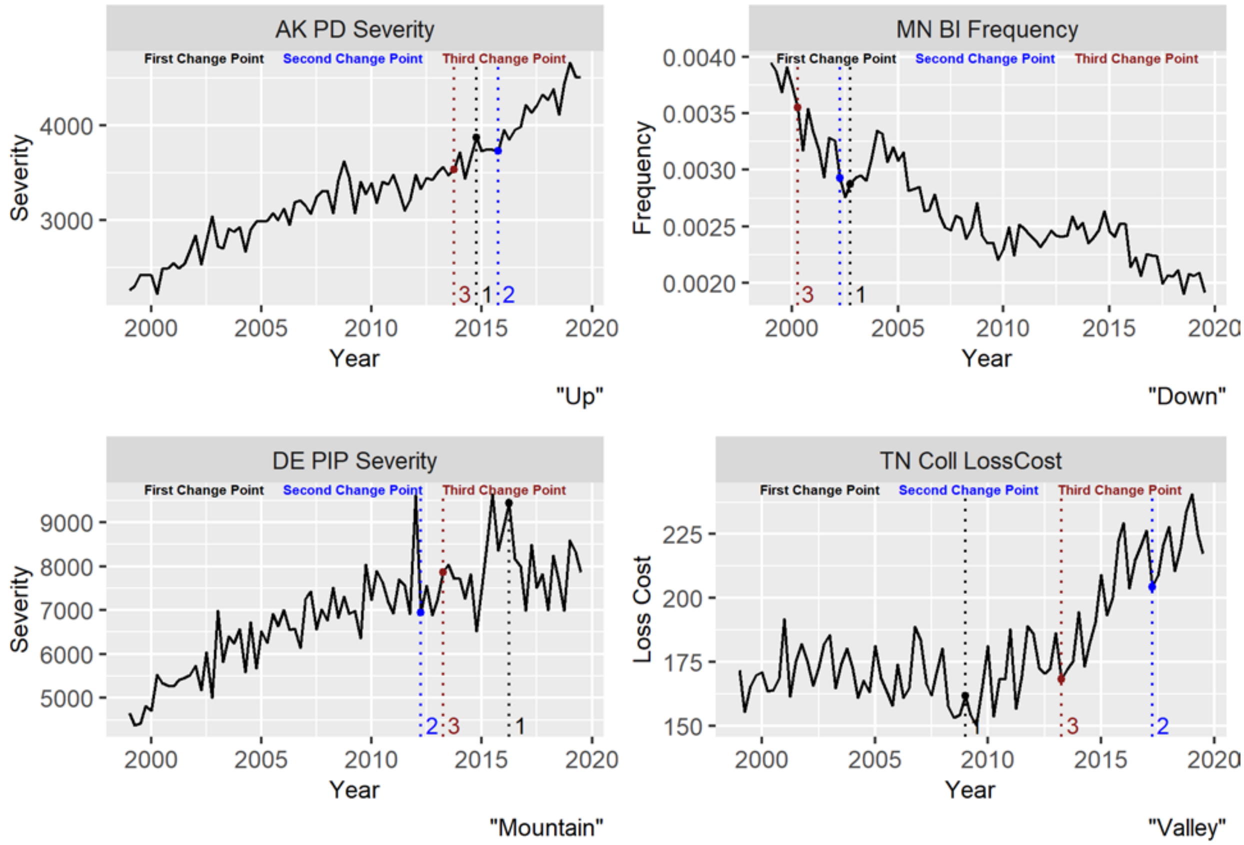


Figure 4: Plots exemplifying each type of slope

Congestion. In previous studies, congestion consistently rated as one of the most important variables when trying to predict statewide losses. This exercise proved to be no different. The best model had no congestion variable in 10% of the combinations. Not counting PPI, urban congestion was consistently the most often chosen. The proportion of models by coverage type that had each congestion as most significant is shown in Table 6.

	None	Rural Congestion	Urban Congestion	Total Congestion
BI	0.10	0.24	0.51	0.15
Coll	0.06	0.35	0.37	0.22
Comp	0.13	0.23	0.26	0.38
PD	0.07	0.33	0.33	0.28
PIP	0.15	0.28	0.32	0.25
PPI	0.33	0.67	0.00	0.00

Table 6: Congestion type in the best model

Conclusion

In this paper a new model is developed to better understand the complicated dynamics in personal auto insurance. A dynamic linear model with seasonality, regression on congestion, and a linear trend with a changepoint is designed. The changepoint enables modeling of structural shifts in the industry, regardless of why they occur (e.g., regulatory, economic, or social changes).

The changepoint improves the model fit and will likely lead to improved predictions of future losses; urban congestion best describes the loss process; frequency has generally decreased; and severity has generally increased. Loss cost has mainly increased, but a large number decreased at the beginning of the time window.

For future work, it will be interesting to see how the model deals with the Covid-19 pandemic. Another changepoint or two would make the model more flexible. Finally, more covariates and their impacts on losses would be interesting to study.

Acknowledgments

The authors are grateful to the Casualty Actuarial Society, American Property Casualty Insurance Association, and the Society of Actuaries for supporting this project. They are especially grateful for the thoughtful feedback and support of the members of the project oversight group (Joan Barrett, Kevin Brazee, Dave Clark, Dave Core, David DeNicola, Peter Drogan, Brian Fannin, Russell Fox, Rick Gorvett, Dale Hall, Chris Harris, Linda Jacob, Ben Kimmons, Tyler Lantman, Scott Lennox, James Lynch, Kim MacDonald, Lawrence Marcus, Rob Montgomery, Thomas Myers, Norman Niami, Bob Passmore, Dave Prario, Jacob Robertson, Michelle Rockafellow, Erika Schulty, Janet Wesner, and Ken Williams).

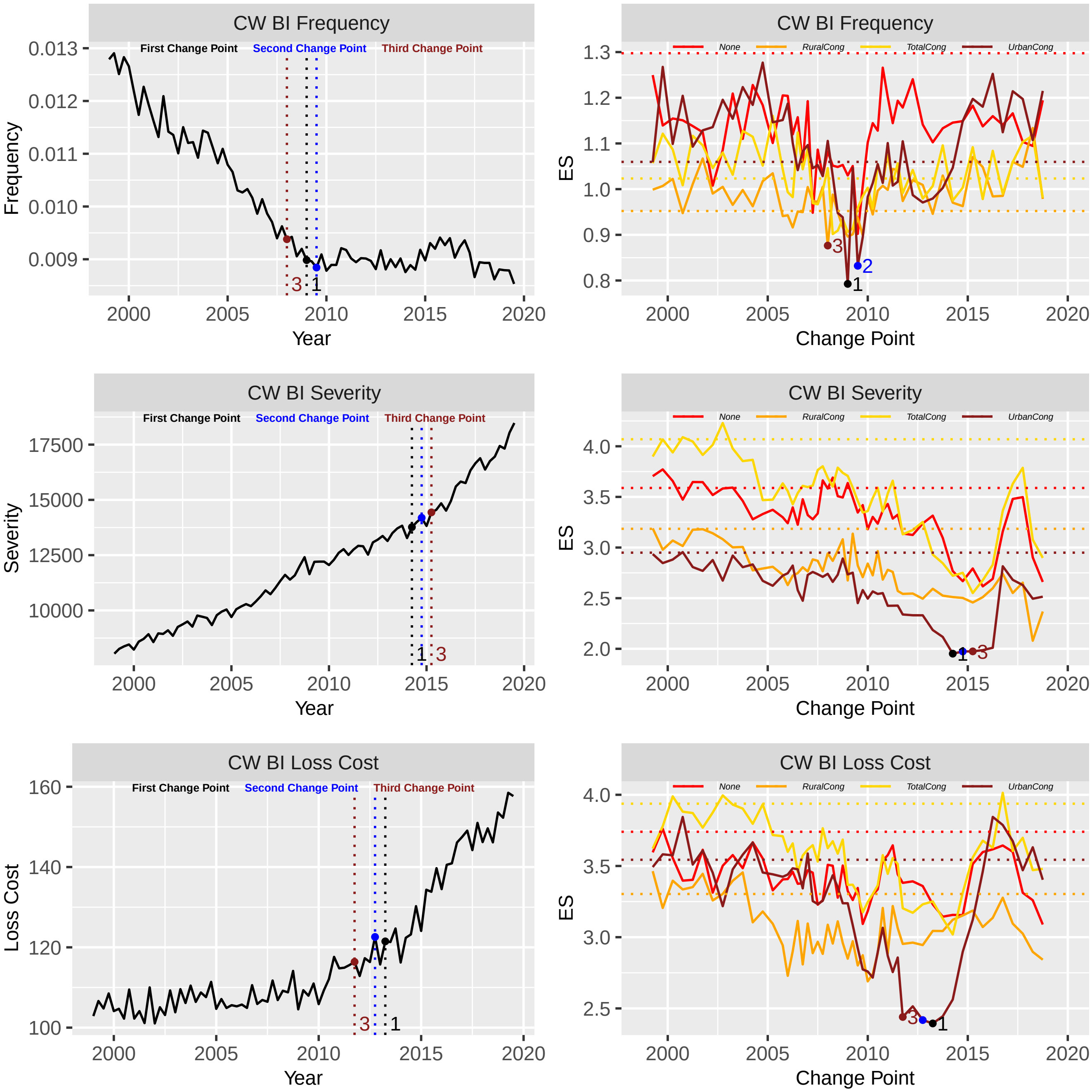
References

Gneiting, T., Raftery, A.E., 2007. Strictly proper scoring rules, prediction, and estimation. Journal of the American Statistical Association 102, 359–378.

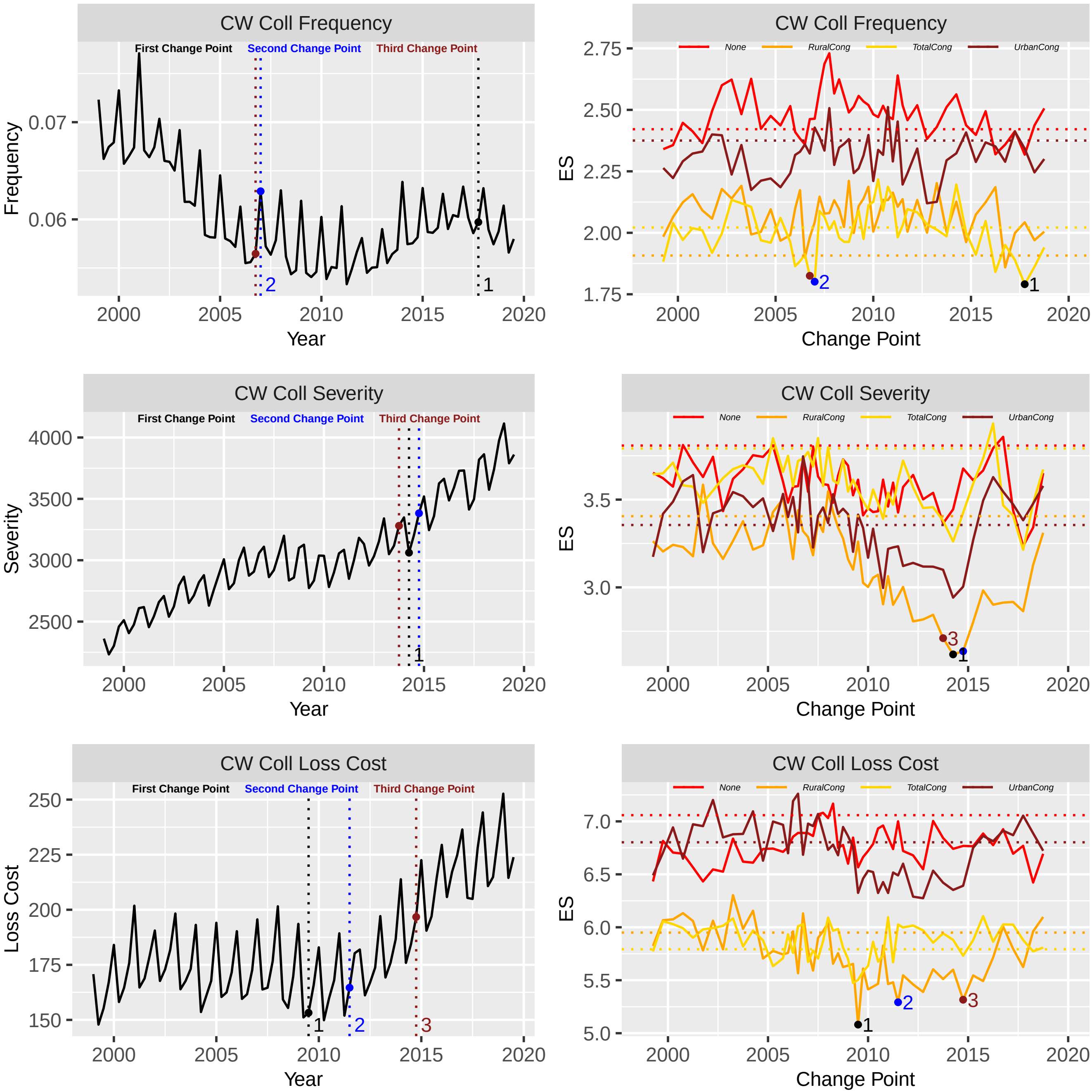
Prado, R., West, M., 2010. Time series: modeling, computation, and inference. CRC Press.

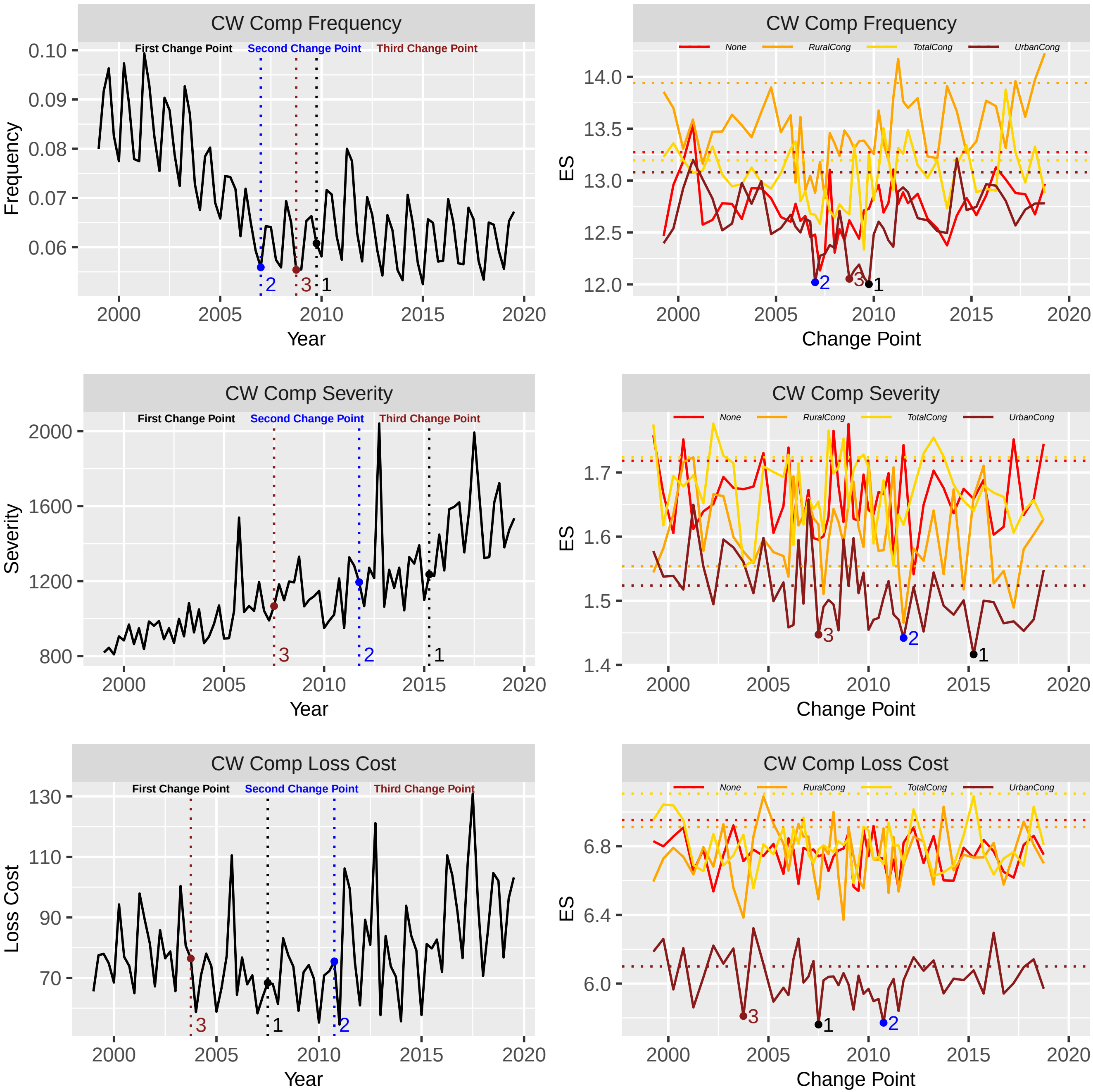
West, M., Harrison, J., 2006. Bayesian forecasting and dynamic models. Springer Science & Business Media.

Appendix: Results for all states and coverages

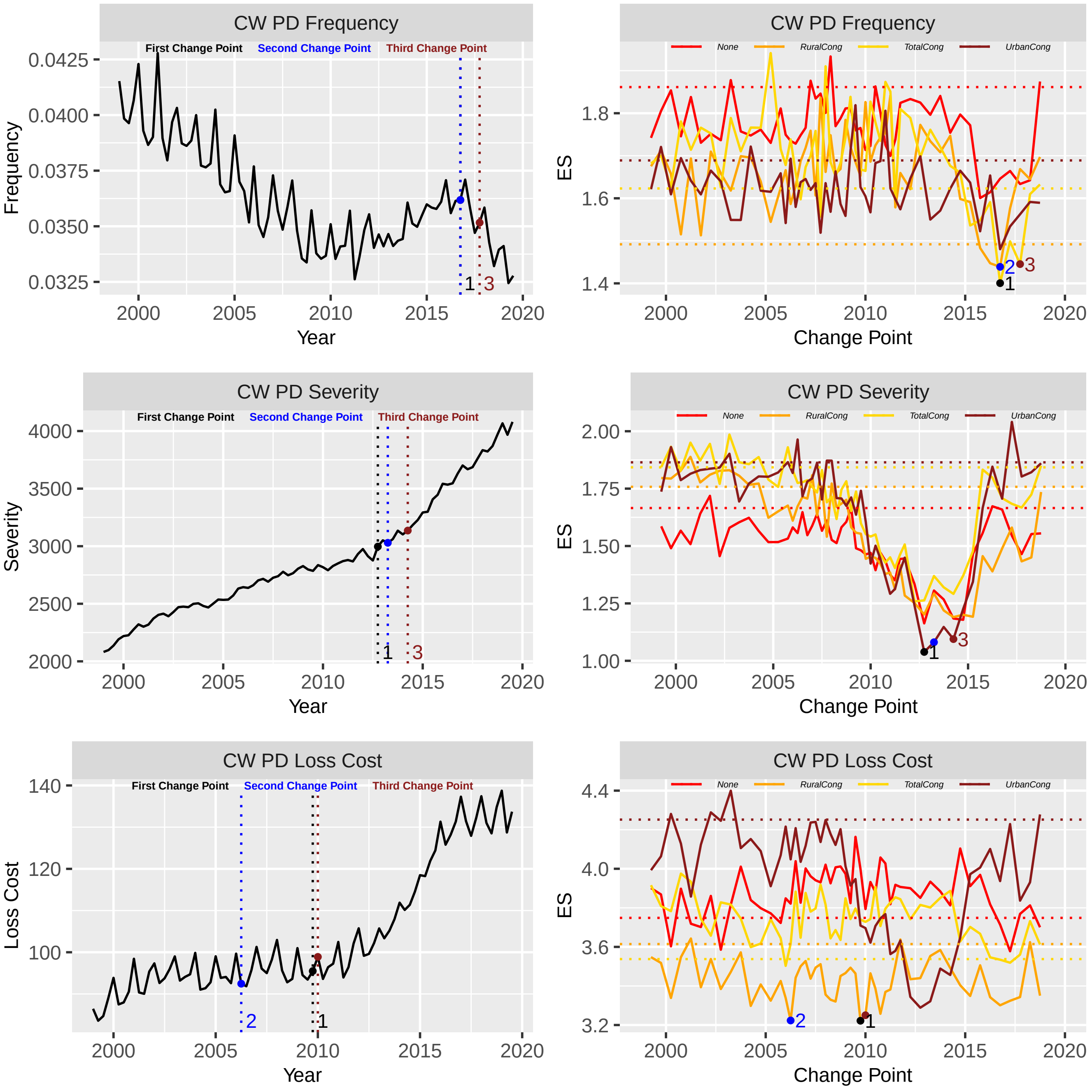


CW BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.013
0.012
0.011
0.010
0.009
3
1
2000
2005
2010
2015
2020
Year
CW BI Frequency
None
RuralCong
TotalCong
UrbanCong
ES
1.3
1.2
1.1
1.0
0.9
0.8
3
2
1
Change Point
CW BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
17500
15000
12500
10000
1
3
Year
CW BI Severity
None
RuralCong
TotalCong
UrbanCong
ES
4.0
3.5
3.0
2.5
2.0
1
3
Change Point
CW BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
160
140
120
100
3
1
Year
CW BI Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
4.0
3.5
3.0
2.5
3
1
Change Point

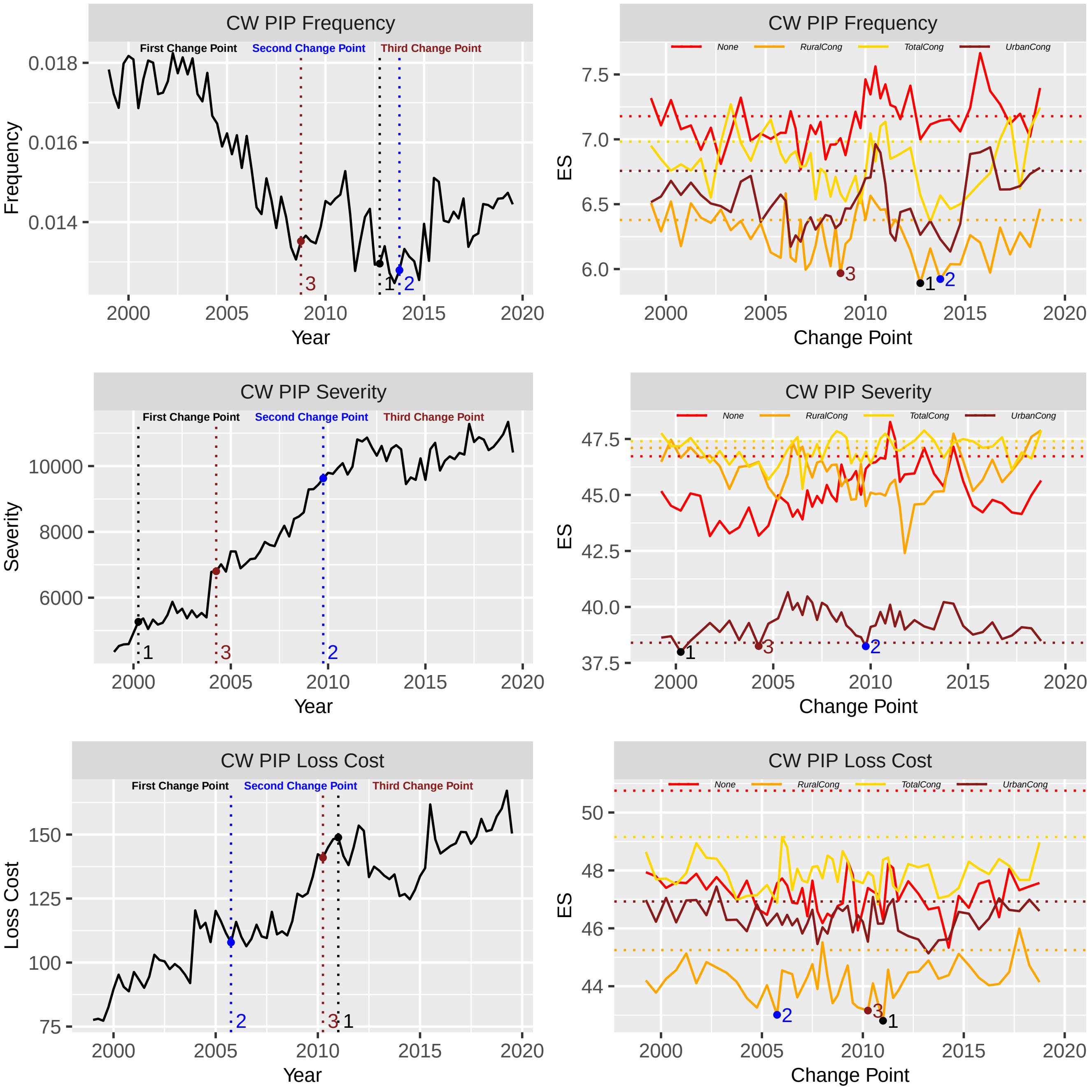

CW Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
CW Coll Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
CW Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
CW Coll Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
CW Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
CW Coll Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point



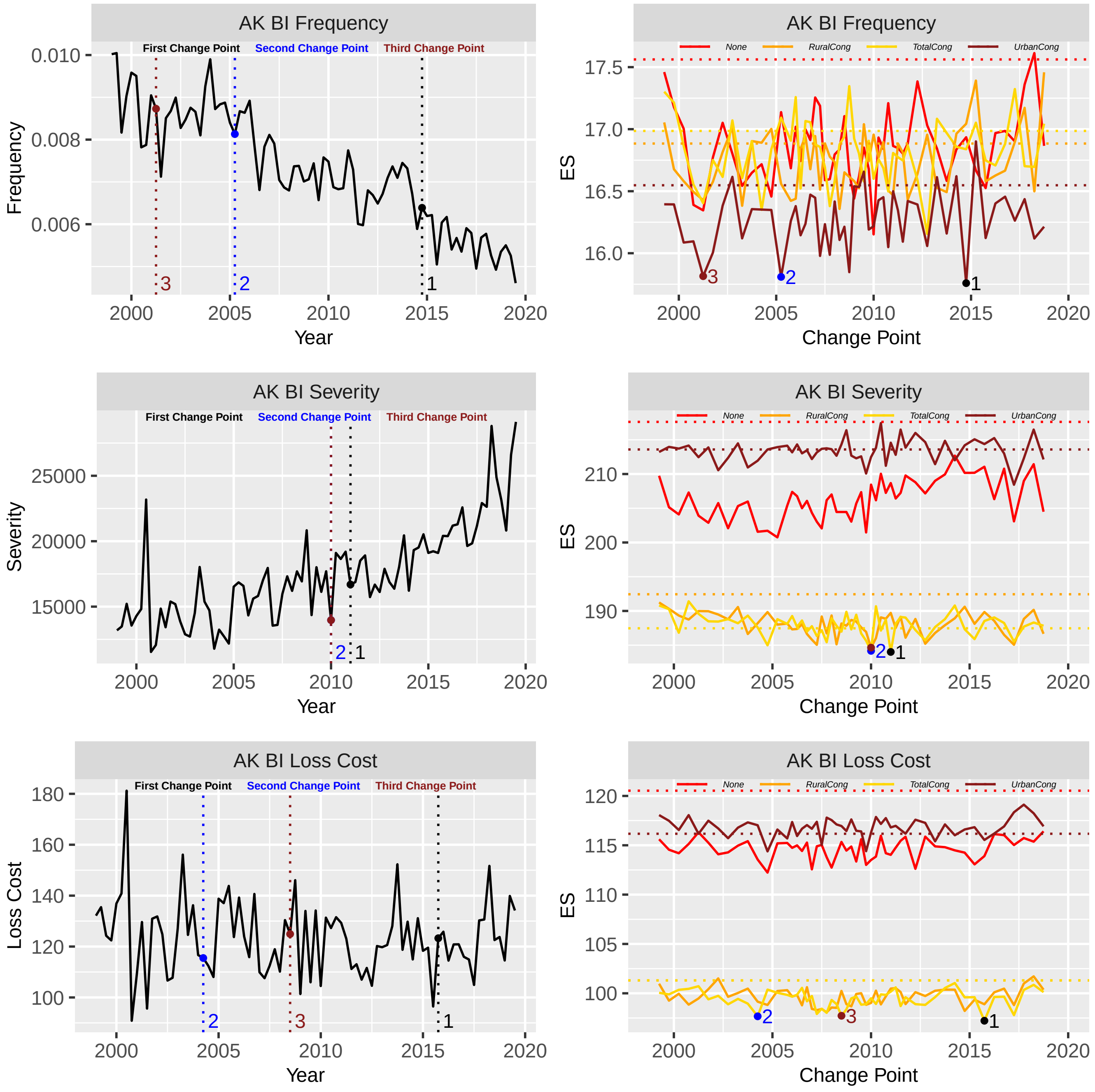
CW Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.10
0.09
0.08
0.07
0.06
2000
2005
2010
2015
2020
Year
2
3
1
CW Comp Frequency
None
RuralCong
TotalCong
UrbanCong
ES
14.0
13.5
13.0
12.5
12.0
Change Point
CW Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
2000
1600
1200
800
Year
CW Comp Severity
None
RuralCong
TotalCong
UrbanCong
ES
1.7
1.6
1.5
1.4
Change Point
CW Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
130
110
90
70
Year
CW Comp Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
6.8
6.4
6.0
Change Point



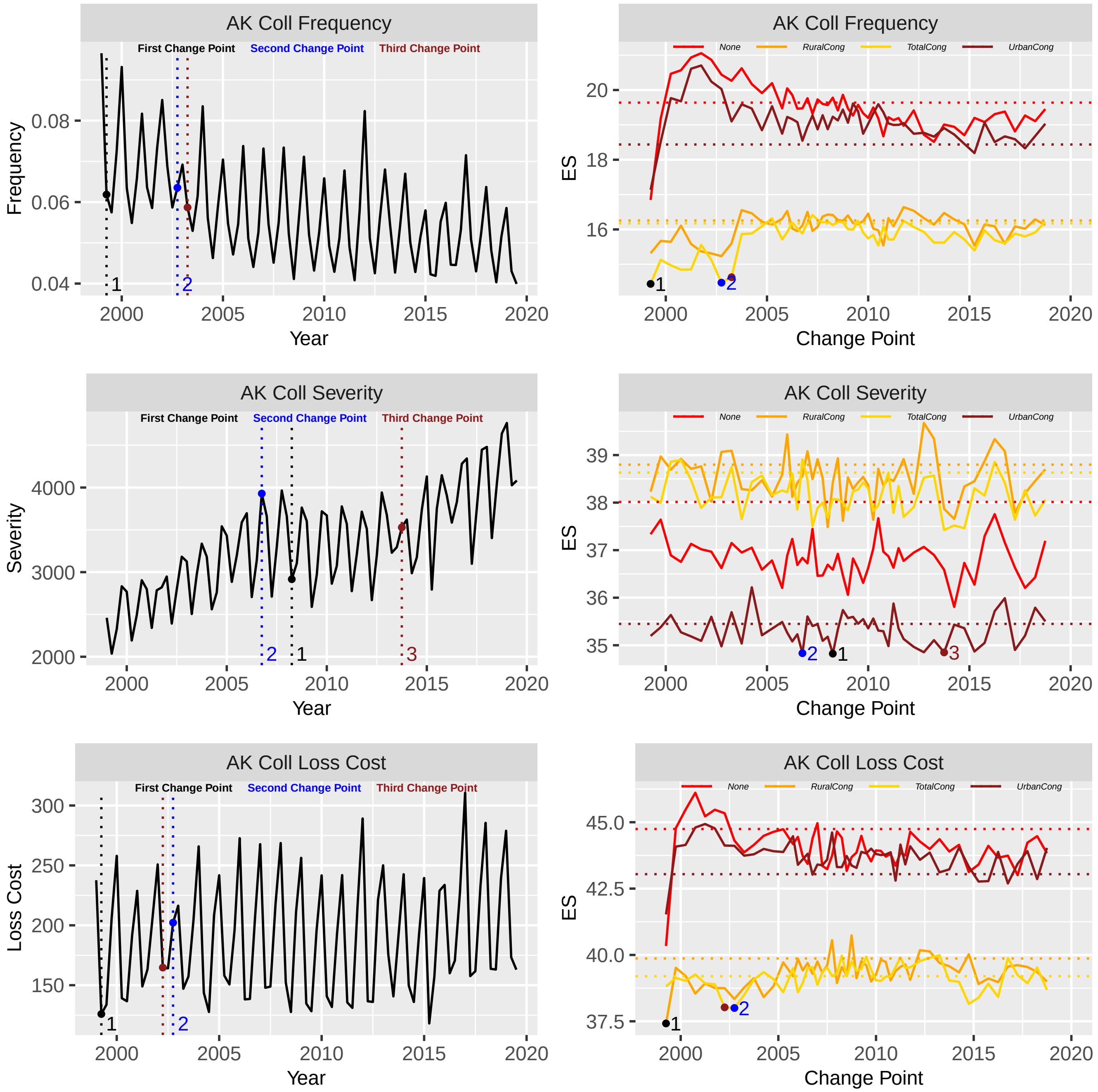
CW PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
CW PD Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
CW PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
CW PD Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
CW PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
CW PD Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point

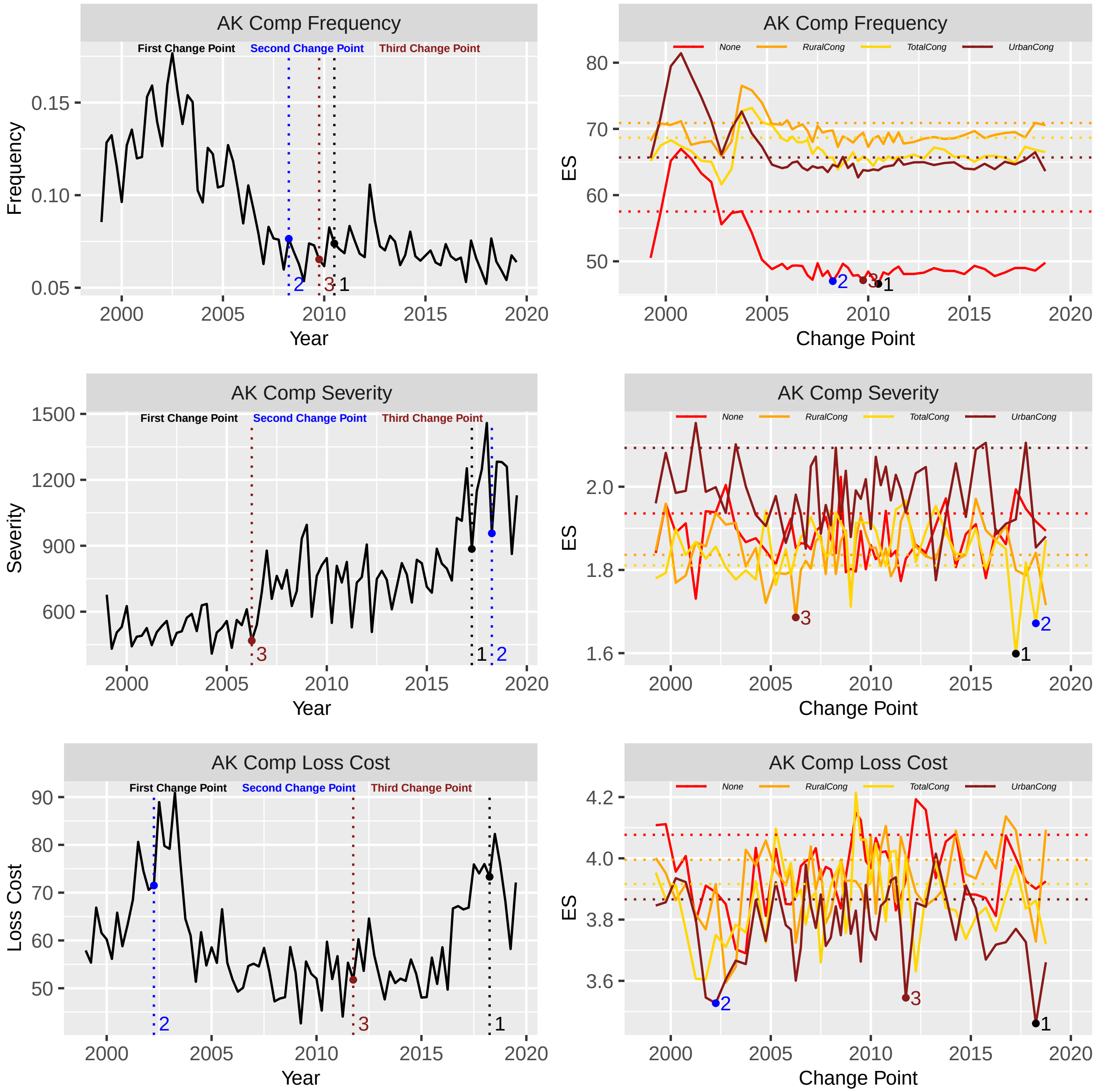


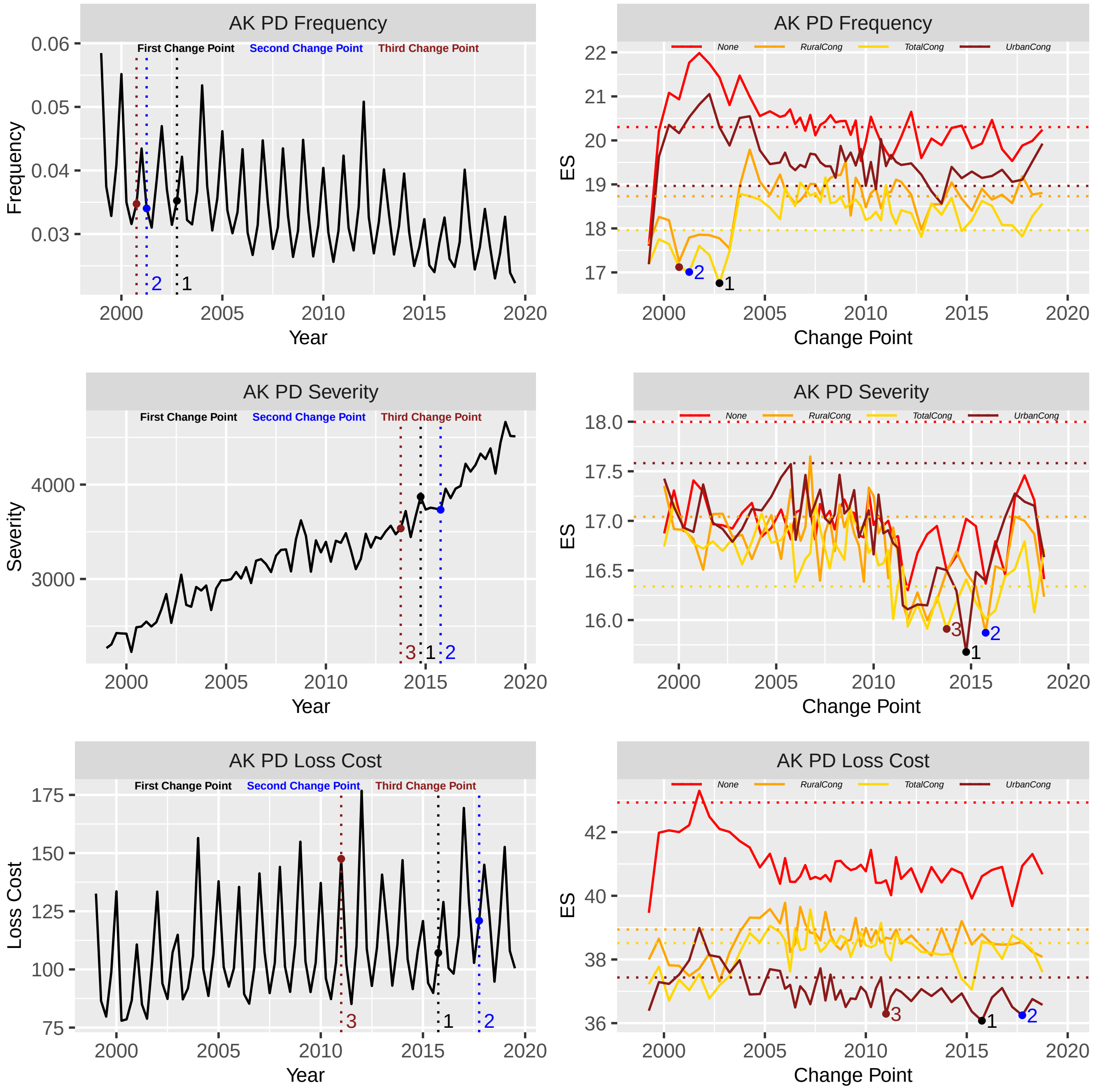
CW PIP Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
CW PIP Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
CW PIP Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
CW PIP Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
CW PIP Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
CW PIP Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point

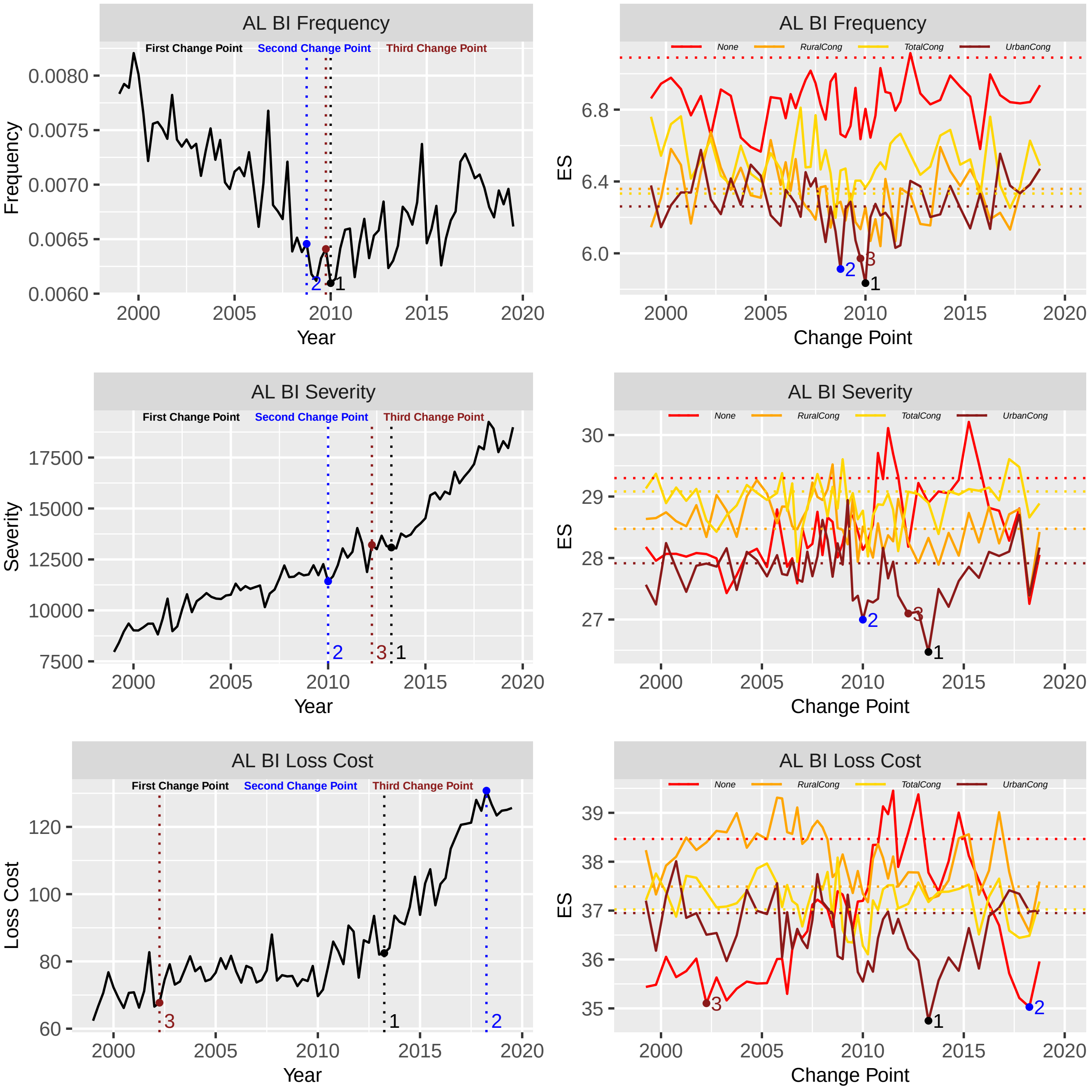


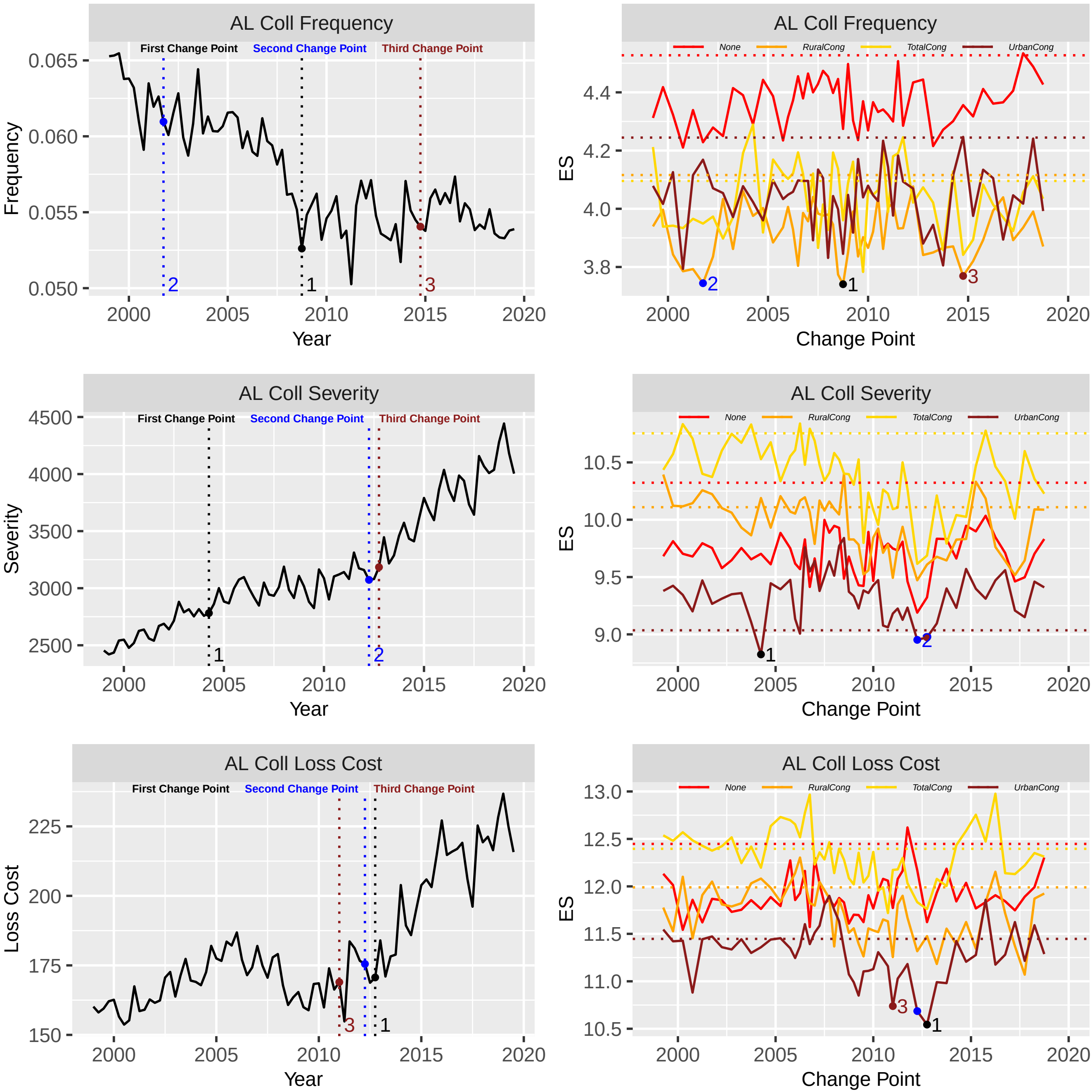
AK BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.010
0.008
0.006
Year
2000
2005
2010
2015
2020
3
2
1
AK BI Frequency
None
RuralCong
TotalCong
UrbanCong
ES
17.5
17.0
16.5
16.0
Change Point
AK BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
25000
20000
15000
Year
2
1
AK BI Severity
None
RuralCong
TotalCong
UrbanCong
ES
210
200
190
Change Point
AK BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
180
160
140
120
100
Year
2
3
1
AK BI Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
120
115
110
105
100
Change Point

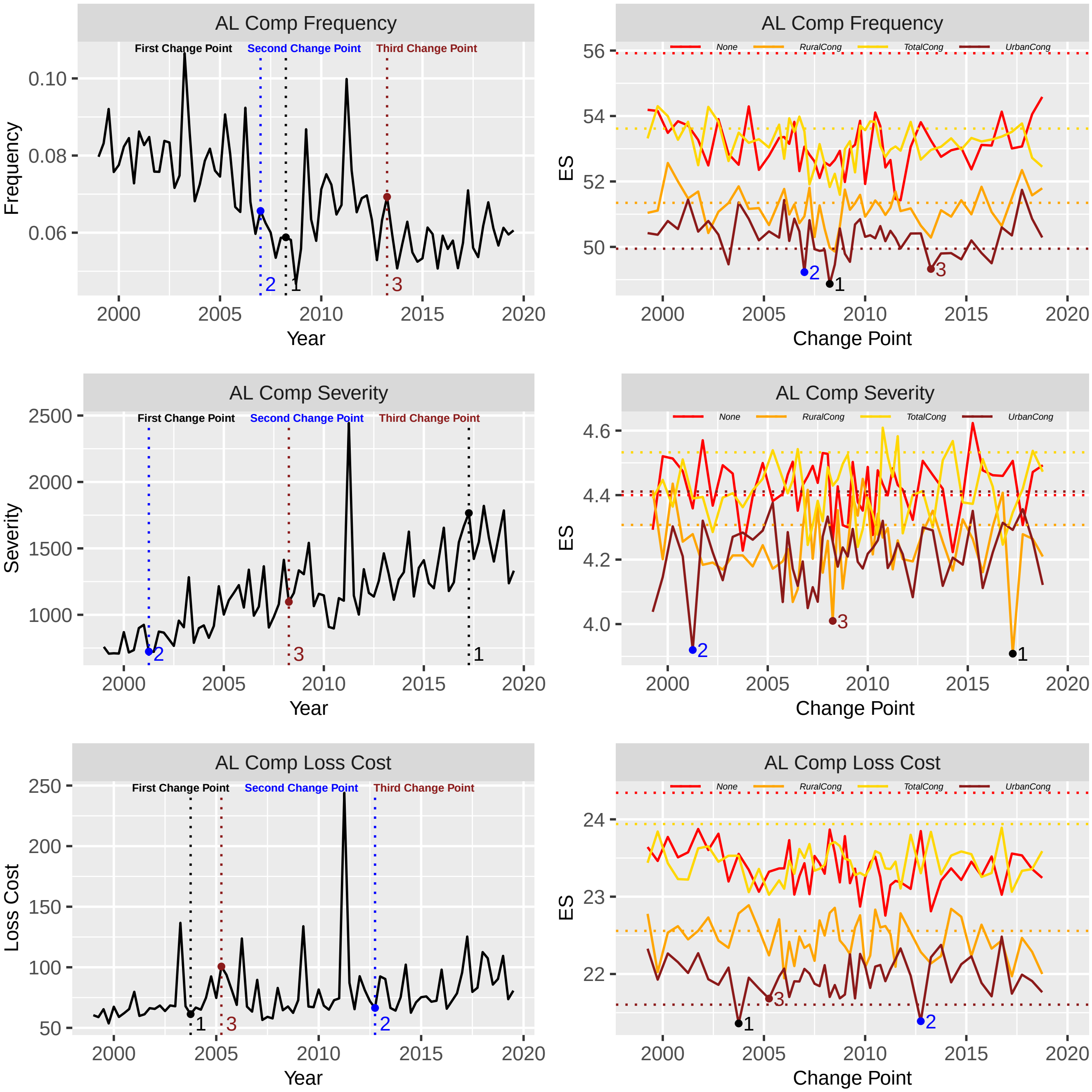

AK Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
AK Coll Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
AK Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
AK Coll Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
AK Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
AK Coll Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point

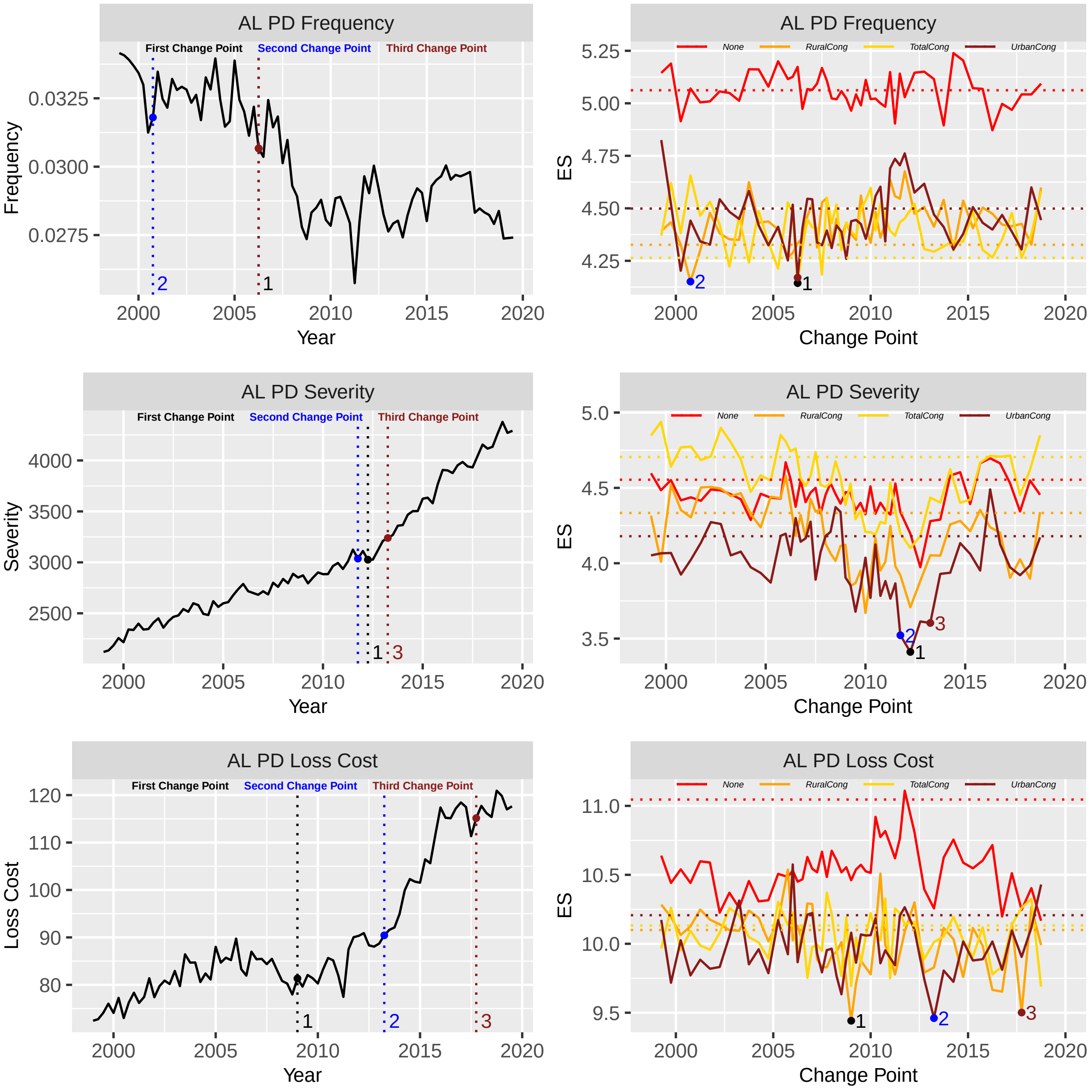

AK Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
AK Comp Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
AK Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
AK Comp Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
AK Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
AK Comp Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point


AK PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
AK PD Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
AK PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
AK PD Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
AK PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
AK PD Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point

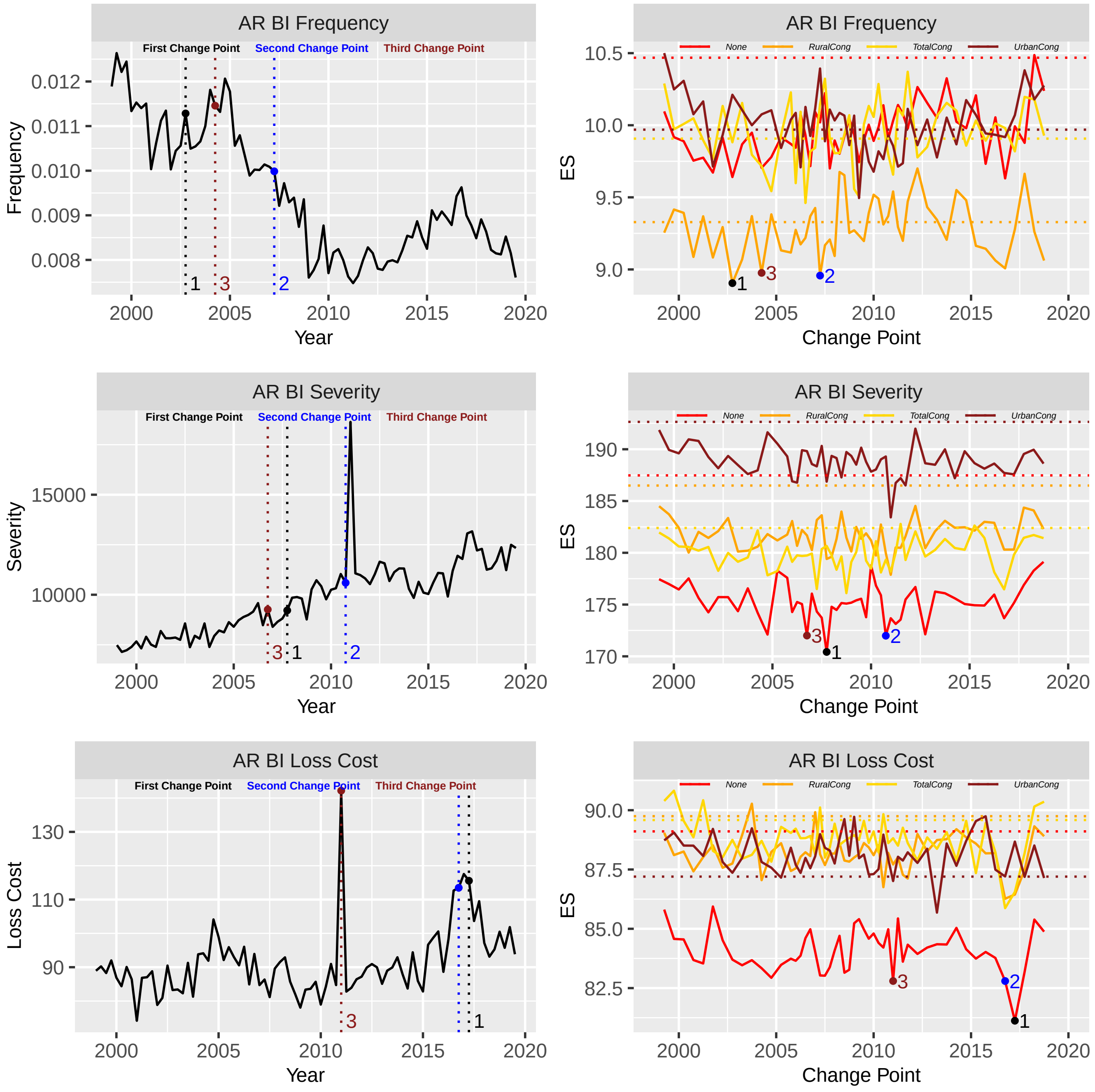

AL BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.0080
0.0075
0.0070
0.0065
0.0060
2000
2005
2010
2015
2020
Year
AL BI Frequency
None
RuralCong
TotalCong
UrbanCong
ES
6.8
6.4
6.0
Change Point
AL BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
17500
15000
12500
10000
7500
Year
AL BI Severity
None
RuralCong
TotalCong
UrbanCong
ES
30
29
28
27
Change Point
AL BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
120
100
80
60
Year
AL BI Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
39
38
37
36
35
Change Point

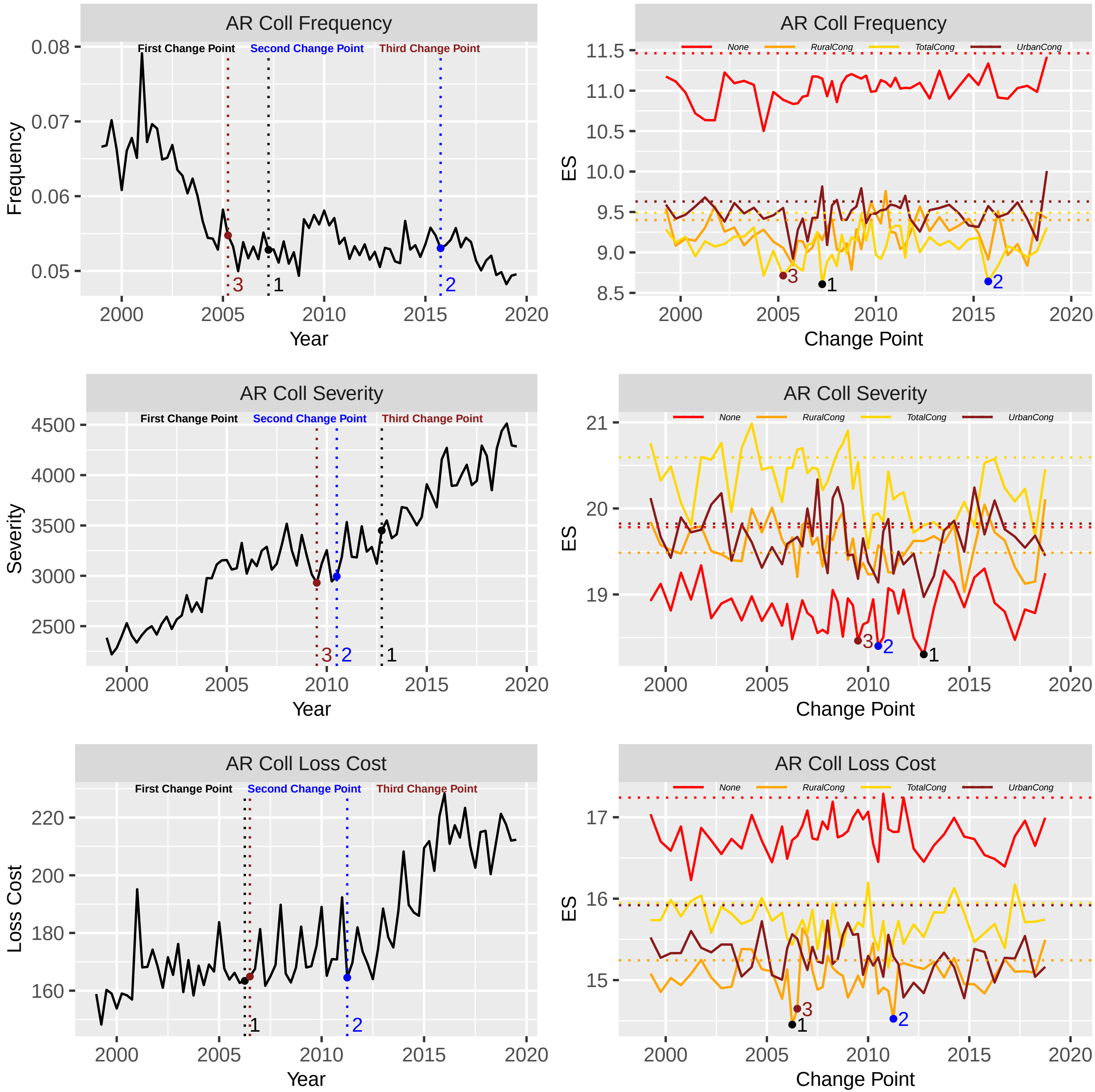

AL Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.065
0.060
0.055
0.050
2000
2005
2010
2015
2020
Year
1
2
3
AL Coll Frequency
None
RuralCong
TotalCong
UrbanCong
ES
4.4
4.2
4.0
3.8
Change Point
AL Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
4500
4000
3500
3000
2500
Year
AL Coll Severity
ES
10.5
10.0
9.5
9.0
Change Point
AL Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
225
200
175
150
Year
AL Coll Loss Cost
ES
13.0
12.5
12.0
11.5
11.0
10.5
Change Point

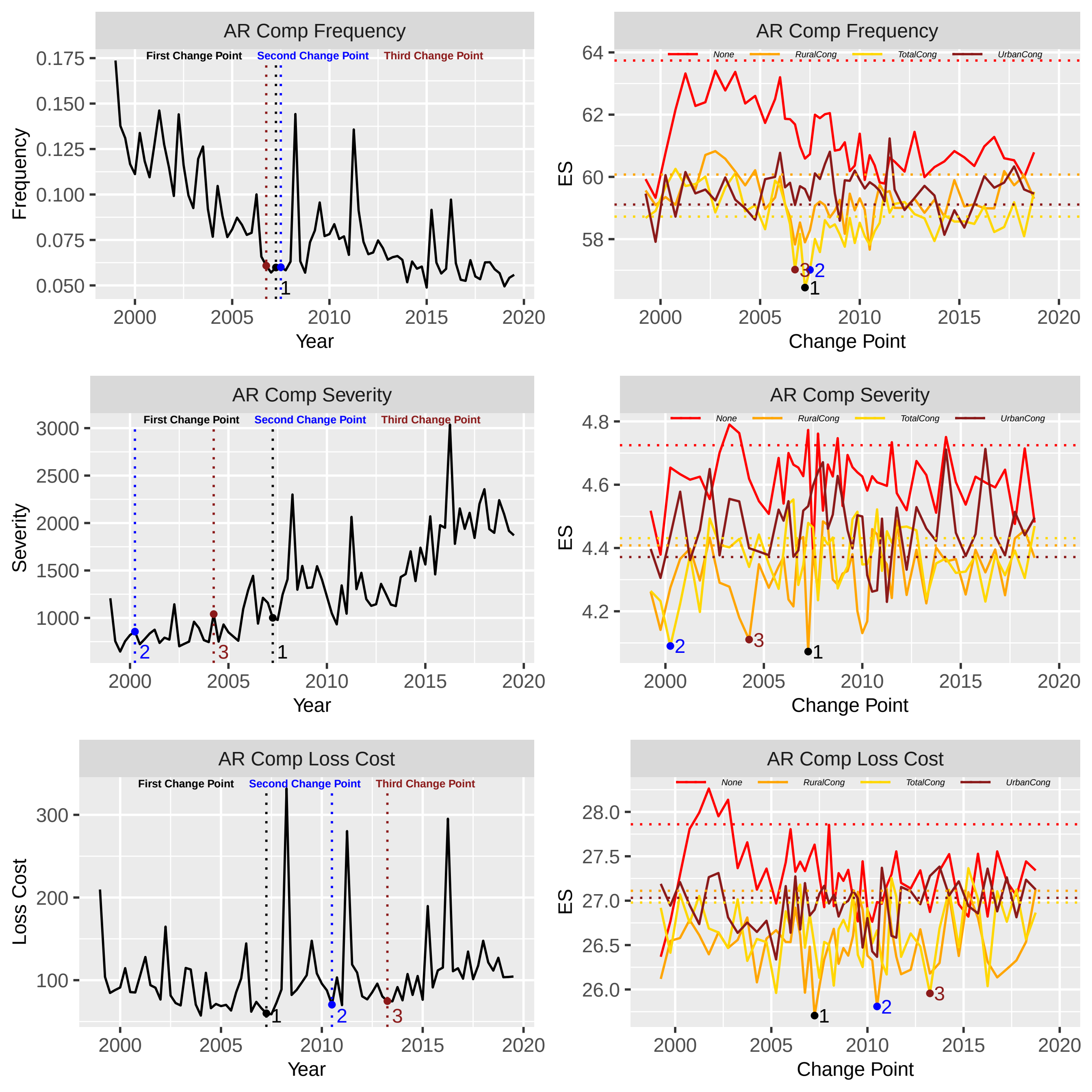

AL Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
ES
Change Point
None
RuralCong
TotalCong
UrbanCong
AL Comp Severity
Severity
AL Comp Loss Cost
Loss Cost



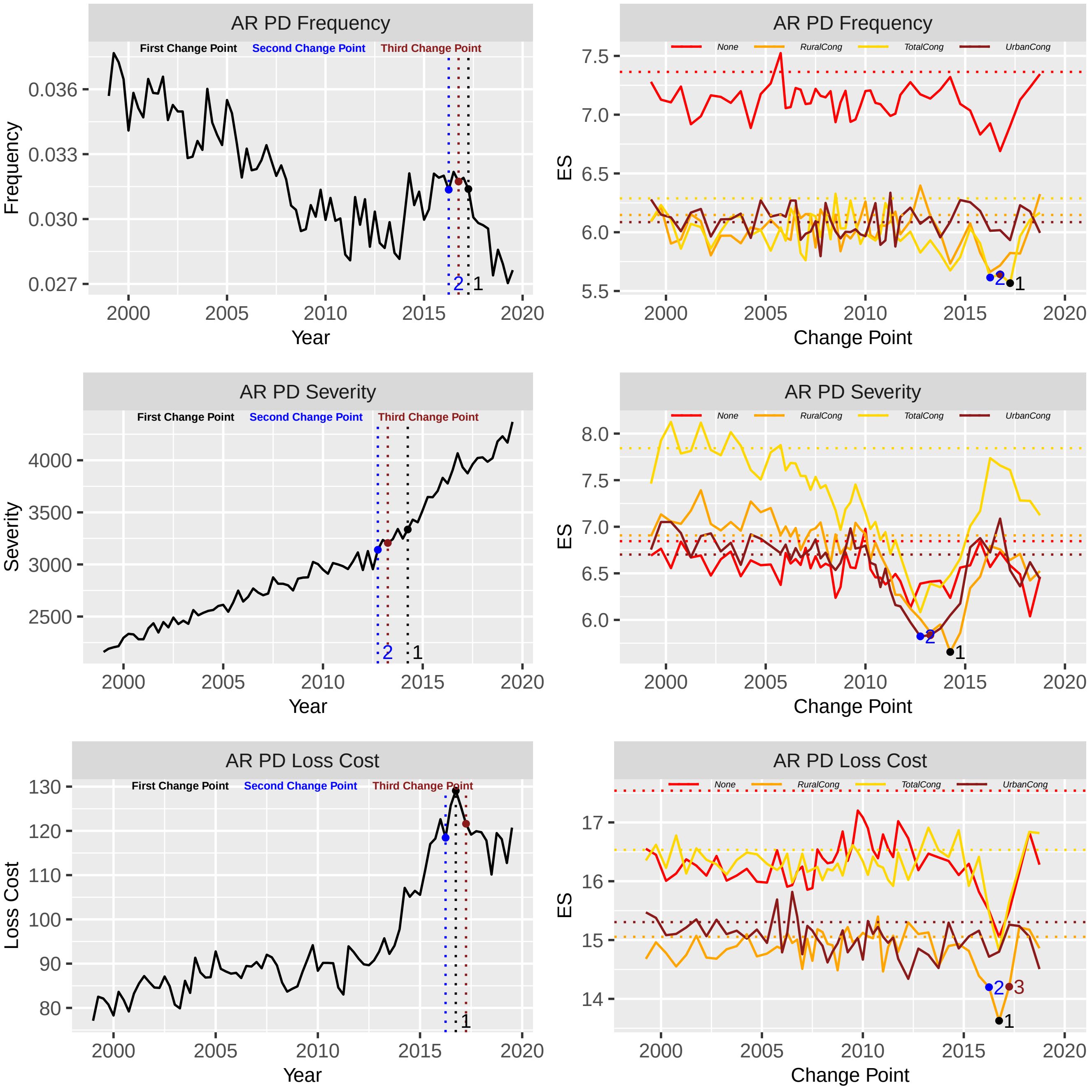
AL PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.0325
0.0300
0.0275
2
1
2000
2005
2010
2015
2020
Year
AL PD Frequency
None
RuralCong
TotalCong
UrbanCong
ES
5.25
5.00
4.75
4.50
4.25
2
1
Change Point
AL PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
4000
3500
3000
2500
1
3
Year
AL PD Severity
None
RuralCong
TotalCong
UrbanCong
ES
5.0
4.5
4.0
3.5
2
1
3
Change Point
AL PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
120
110
100
90
80
1
2
3
Year
AL PD Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
11.0
10.5
10.0
9.5
1
2
3
Change Point


AR BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.012
0.011
0.010
0.009
0.008
1
3
2
2000
2005
2010
2015
2020
Year
AR BI Frequency
None
RuralCong
TotalCong
UrbanCong
ES
10.5
10.0
9.5
9.0
1
3
2
2000
2005
2010
2015
2020
Change Point
AR BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
15000
10000
3
1
2
2000
2005
2010
2015
2020
Year
AR BI Severity
None
RuralCong
TotalCong
UrbanCong
ES
190
185
180
175
170
3
1
2
2000
2005
2010
2015
2020
Change Point
AR BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
130
110
90
3
1
2000
2005
2010
2015
2020
Year
AR BI Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
90.0
87.5
85.0
82.5
3
2
1
2000
2005
2010
2015
2020
Change Point

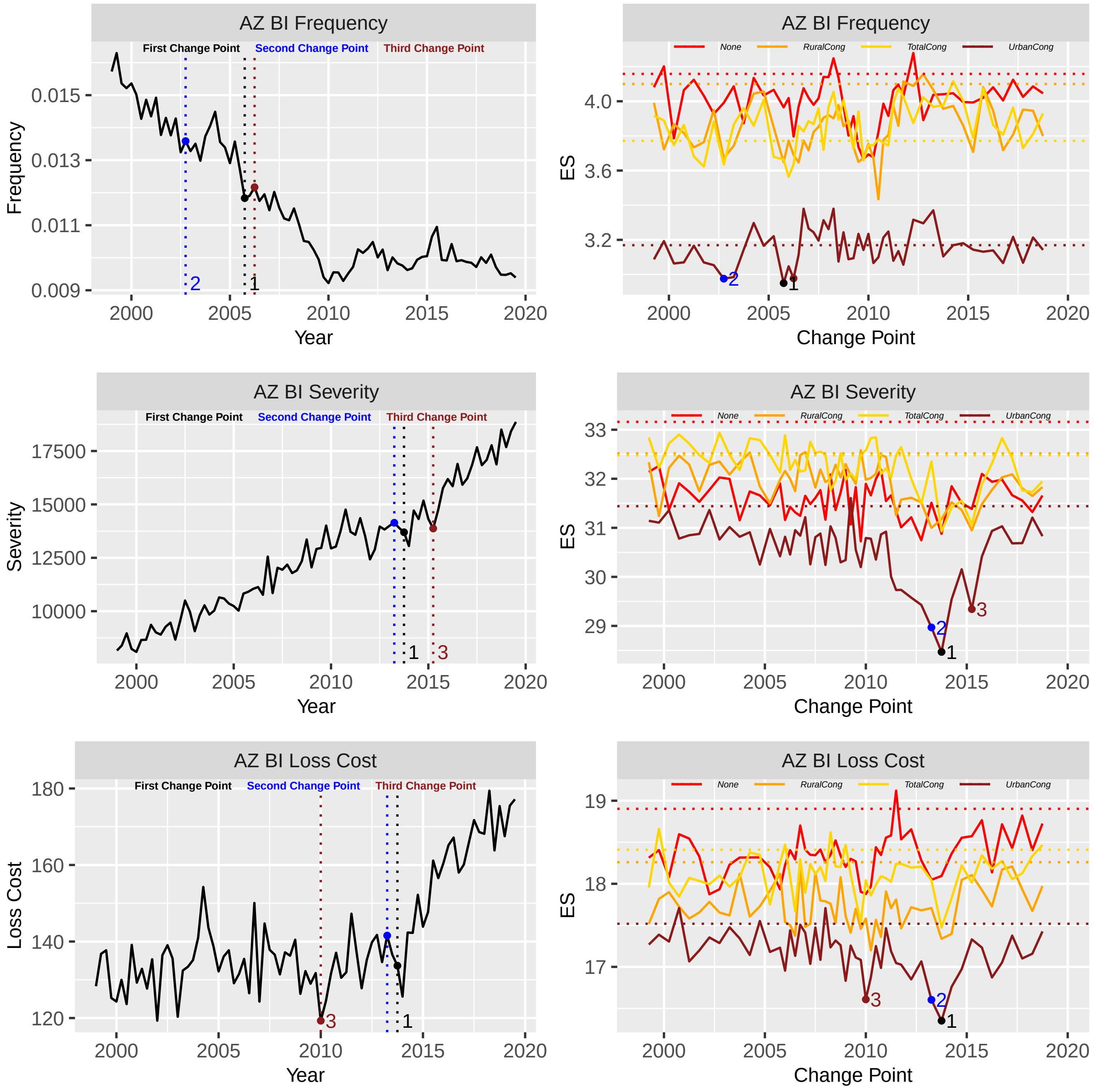

AR Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
AR Coll Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
AR Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
AR Coll Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
AR Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
AR Coll Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point



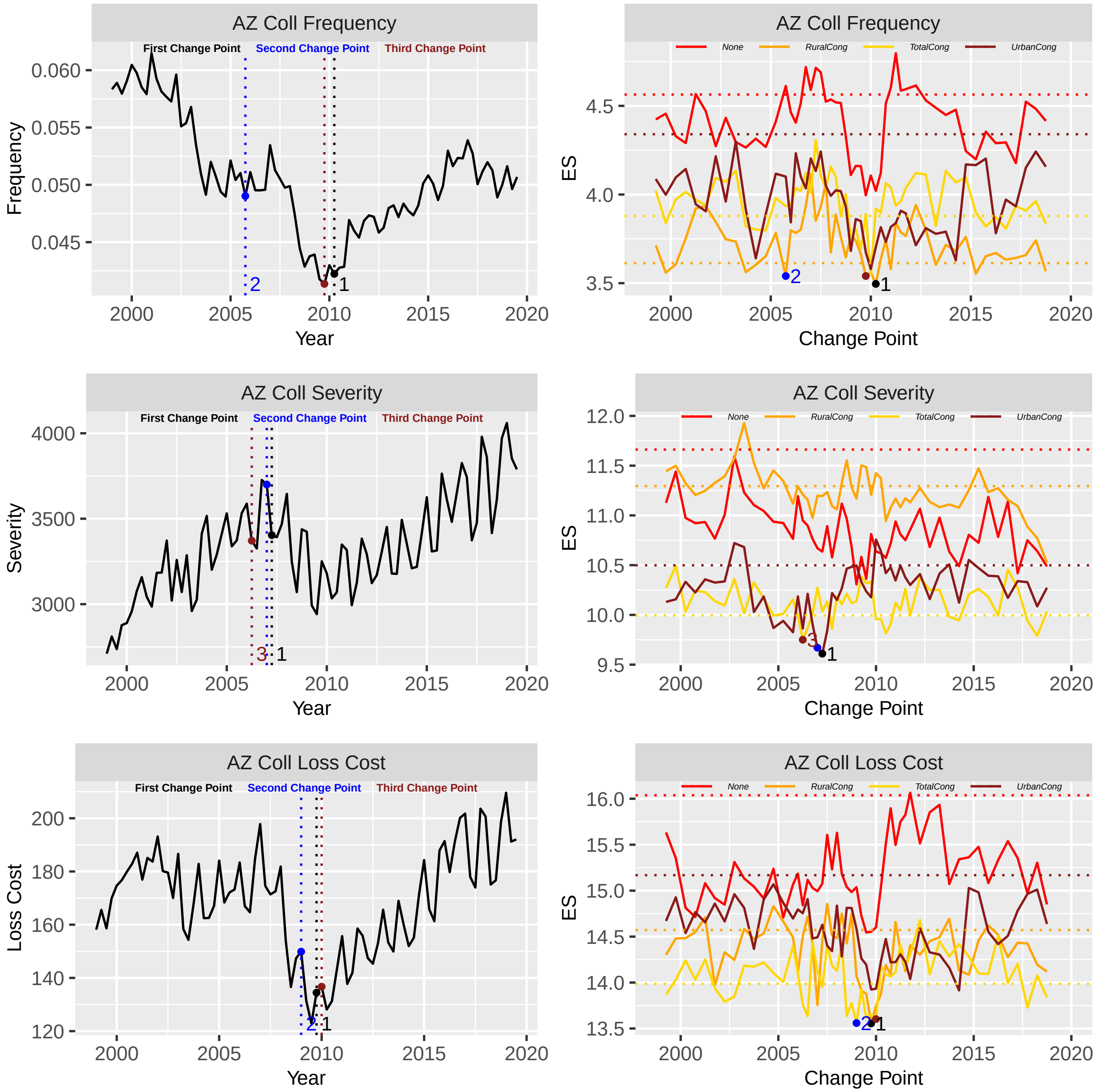
AR Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
AR Comp Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
AR Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
AR Comp Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
AR Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
AR Comp Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point

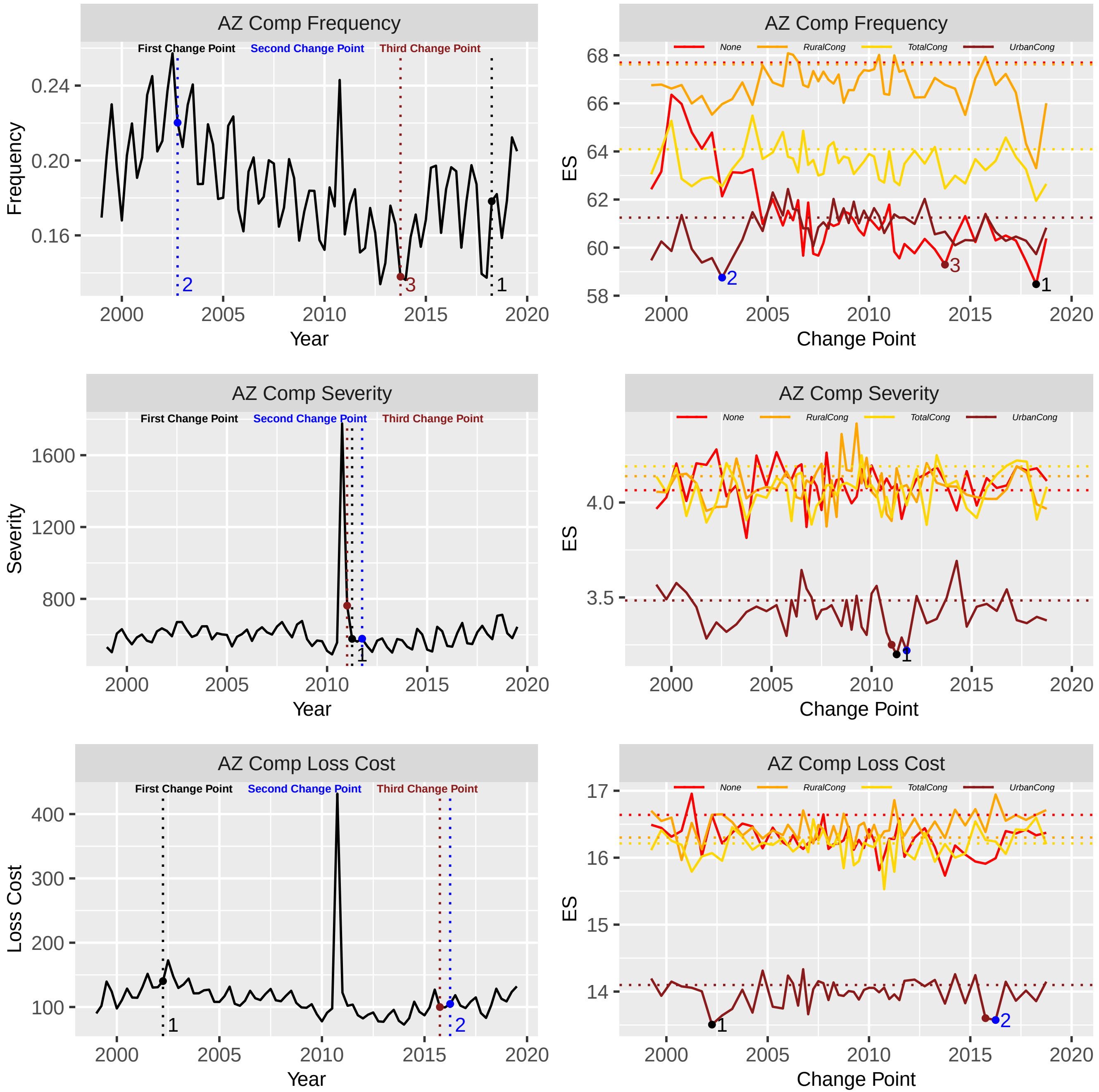


AR PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
AR PD Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
AR PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
AR PD Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
AR PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
AR PD Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point

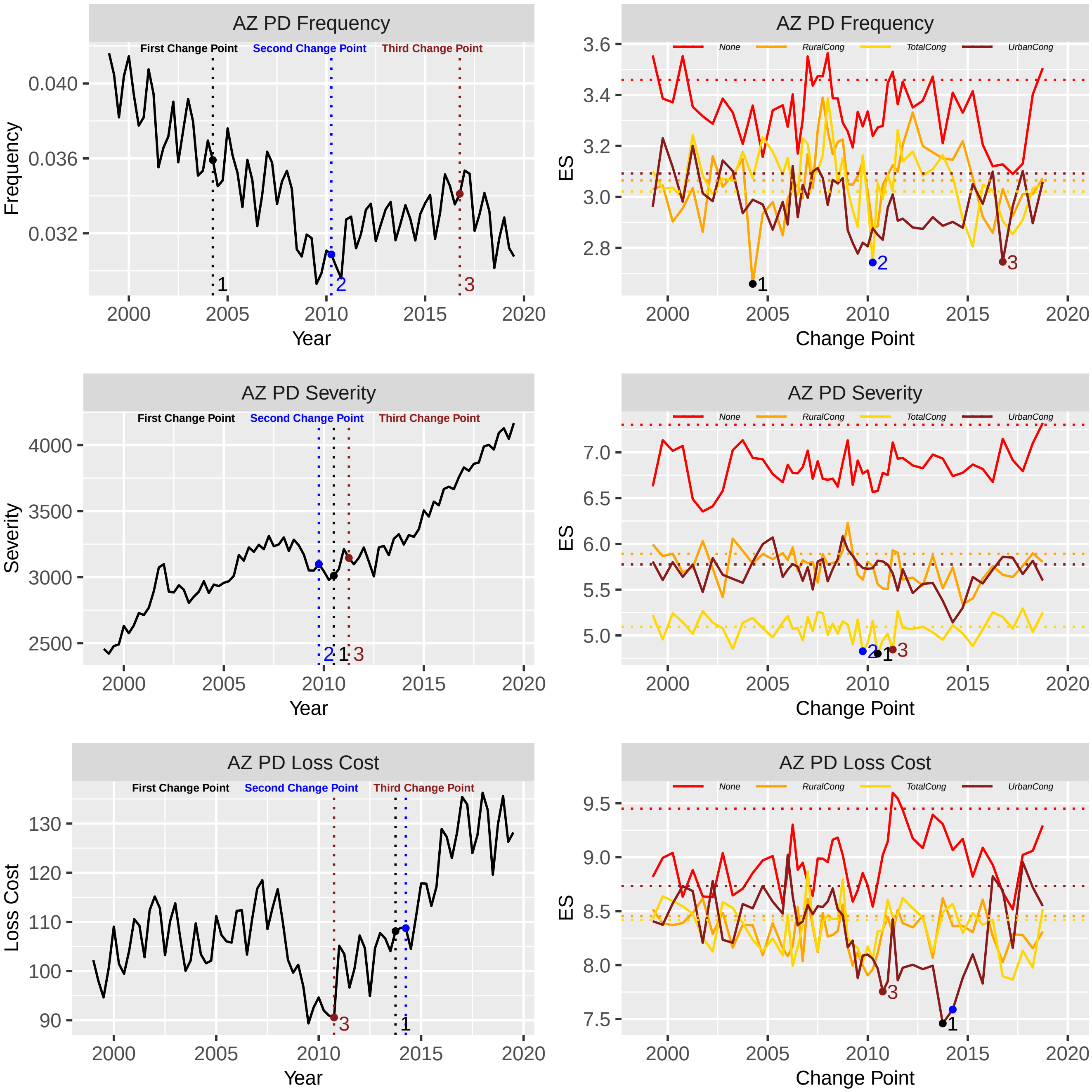


AZ BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
AZ BI Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
AZ BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
AZ BI Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
AZ BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
AZ BI Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point

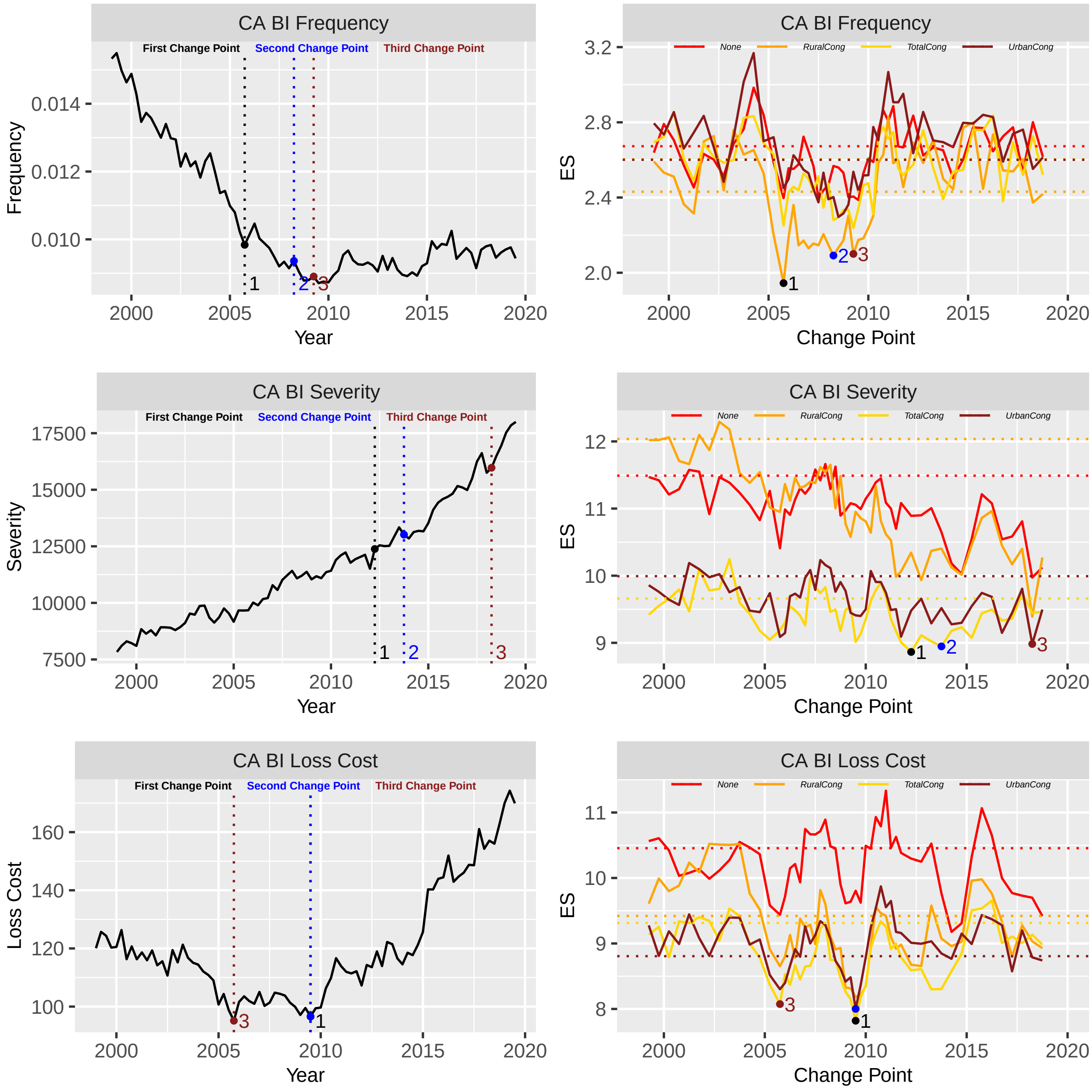

AZ Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
AZ Coll Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
AZ Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
AZ Coll Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
AZ Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
AZ Coll Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point

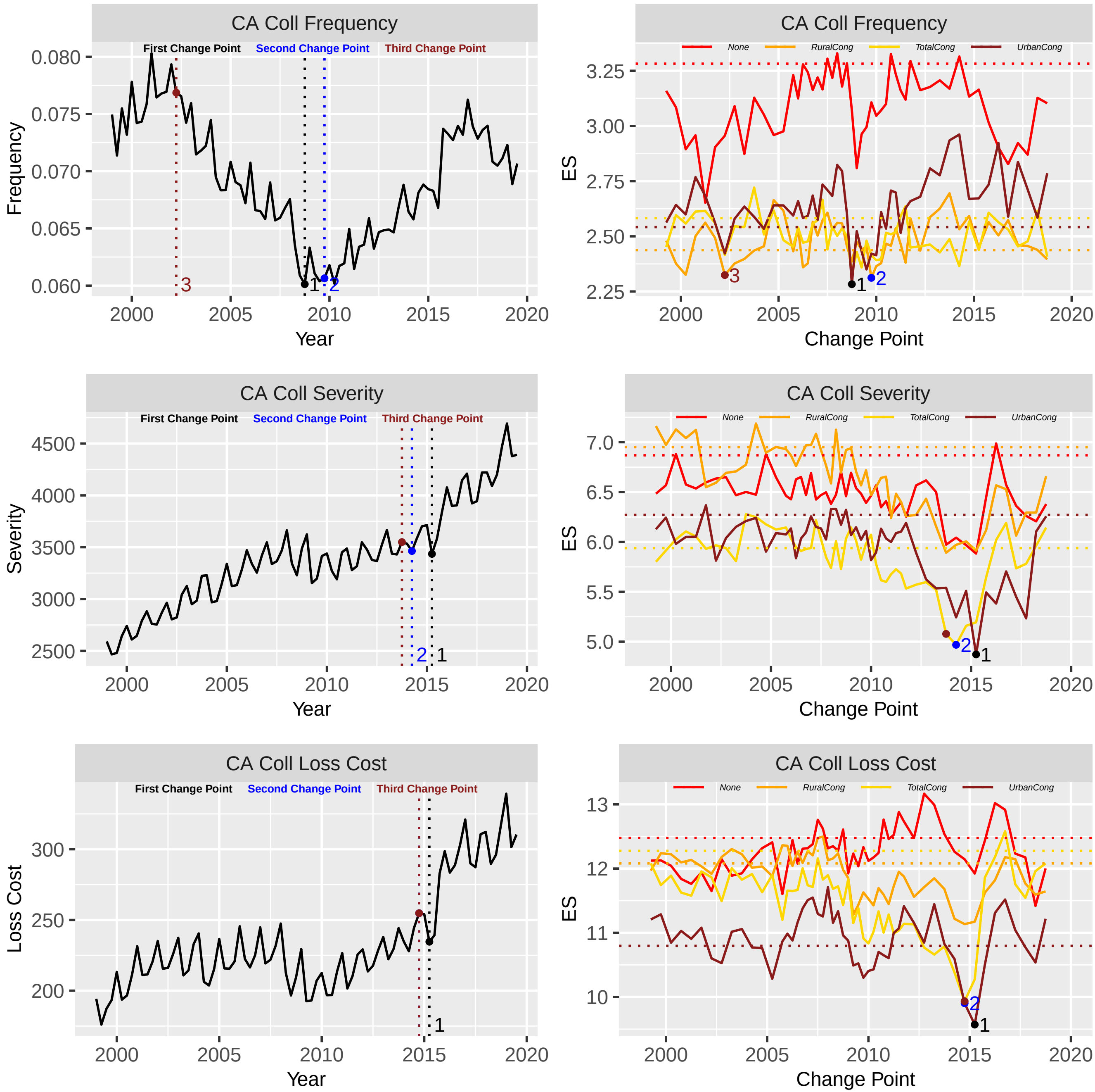


AZ Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
AZ Comp Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
AZ Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
AZ Comp Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
AZ Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
AZ Comp Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point

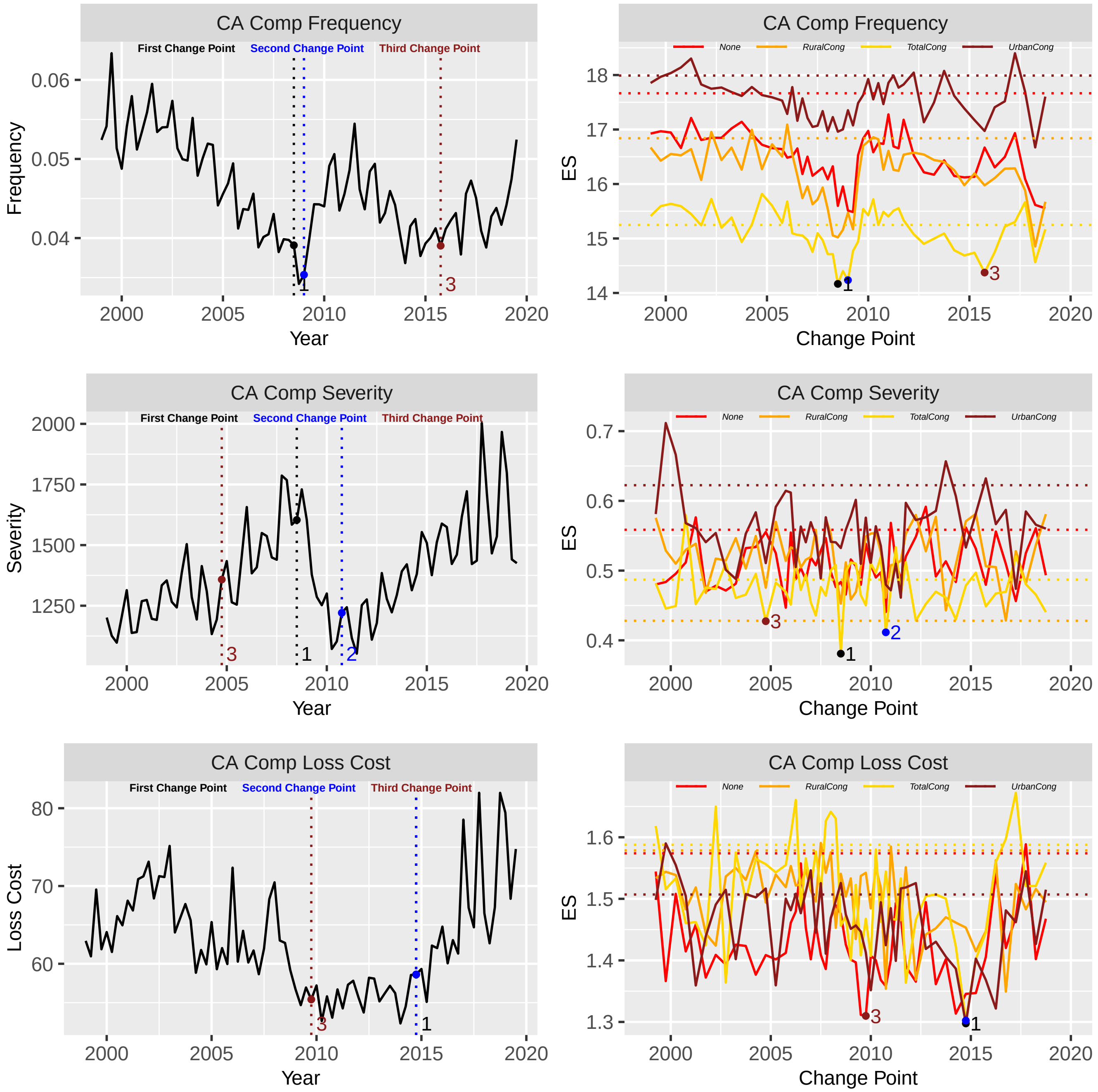


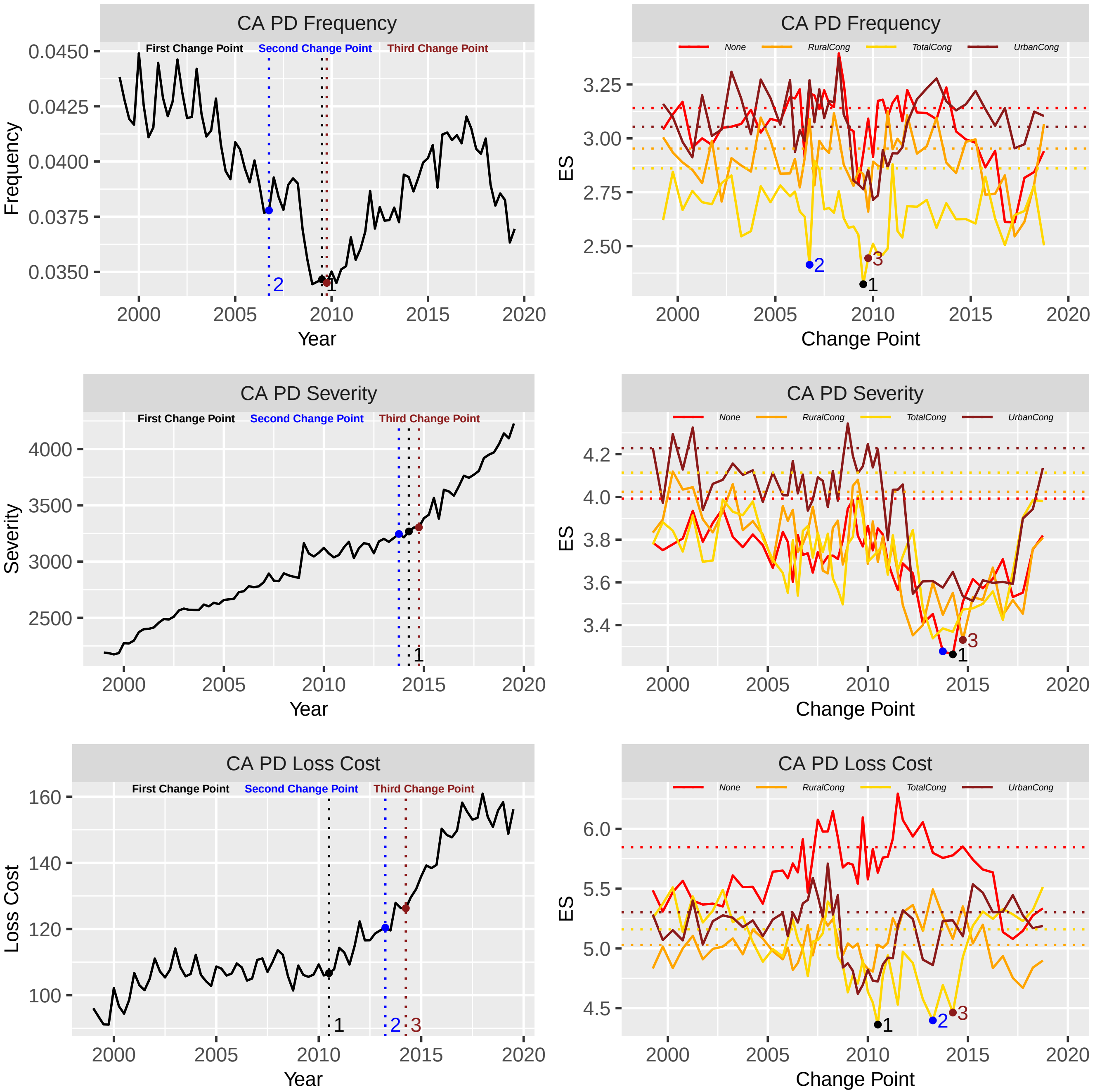
AZ PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
AZ PD Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
AZ PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
AZ PD Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
AZ PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
AZ PD Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point


CA BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.014
0.012
0.010
2000
2005
2010
2015
2020
Year
1
2
3
CA BI Frequency
None
RuralCong
TotalCong
UrbanCong
ES
3.2
2.8
2.4
2.0
Change Point
CA BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
17500
15000
12500
10000
7500
Year
CA BI Severity
ES
12
11
10
9
Change Point
CA BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
160
140
120
100
Year
CA BI Loss Cost
ES
11
10
9
8
Change Point

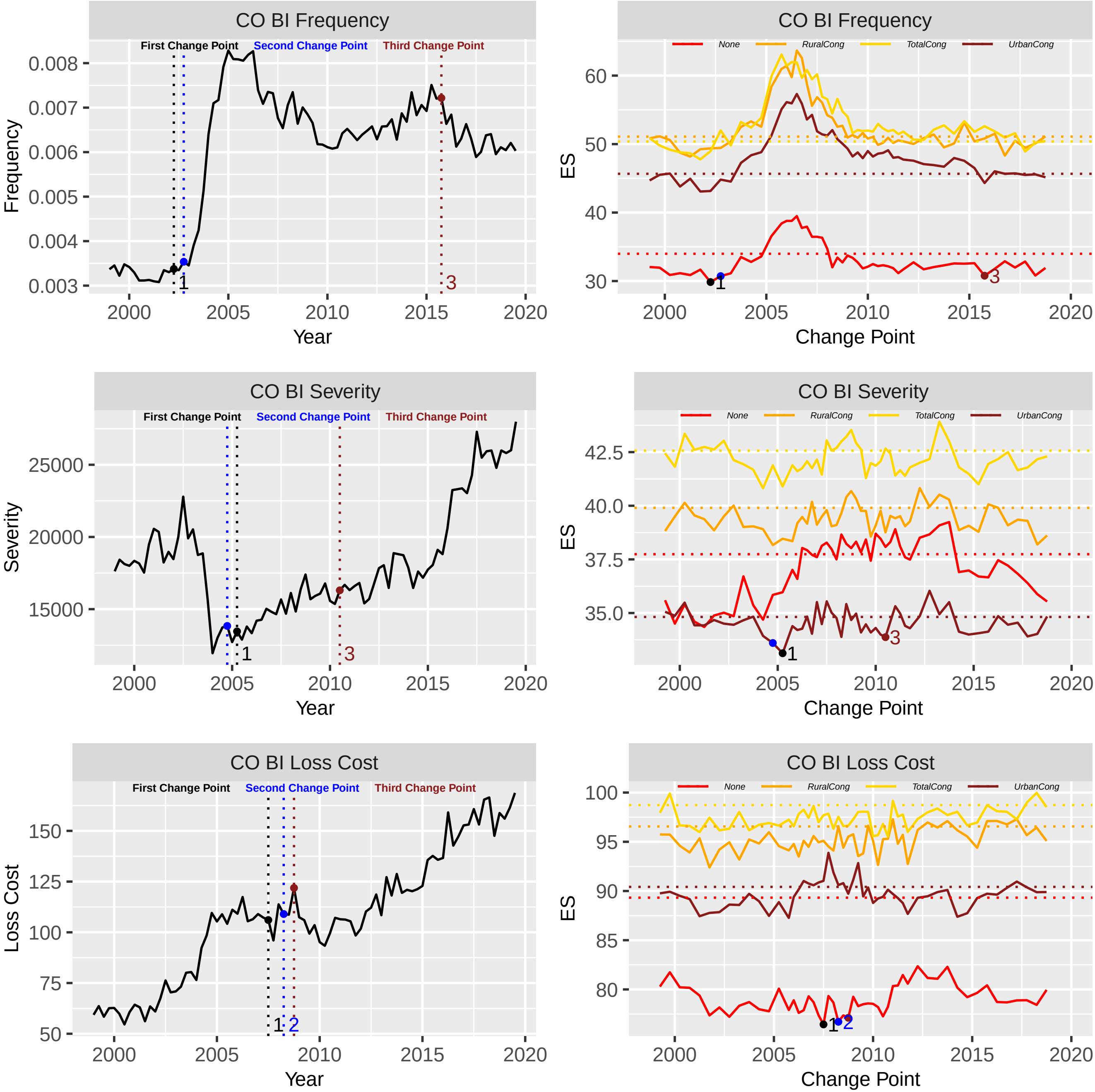


CA Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
CA Coll Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
CA Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
CA Coll Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
CA Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
CA Coll Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point

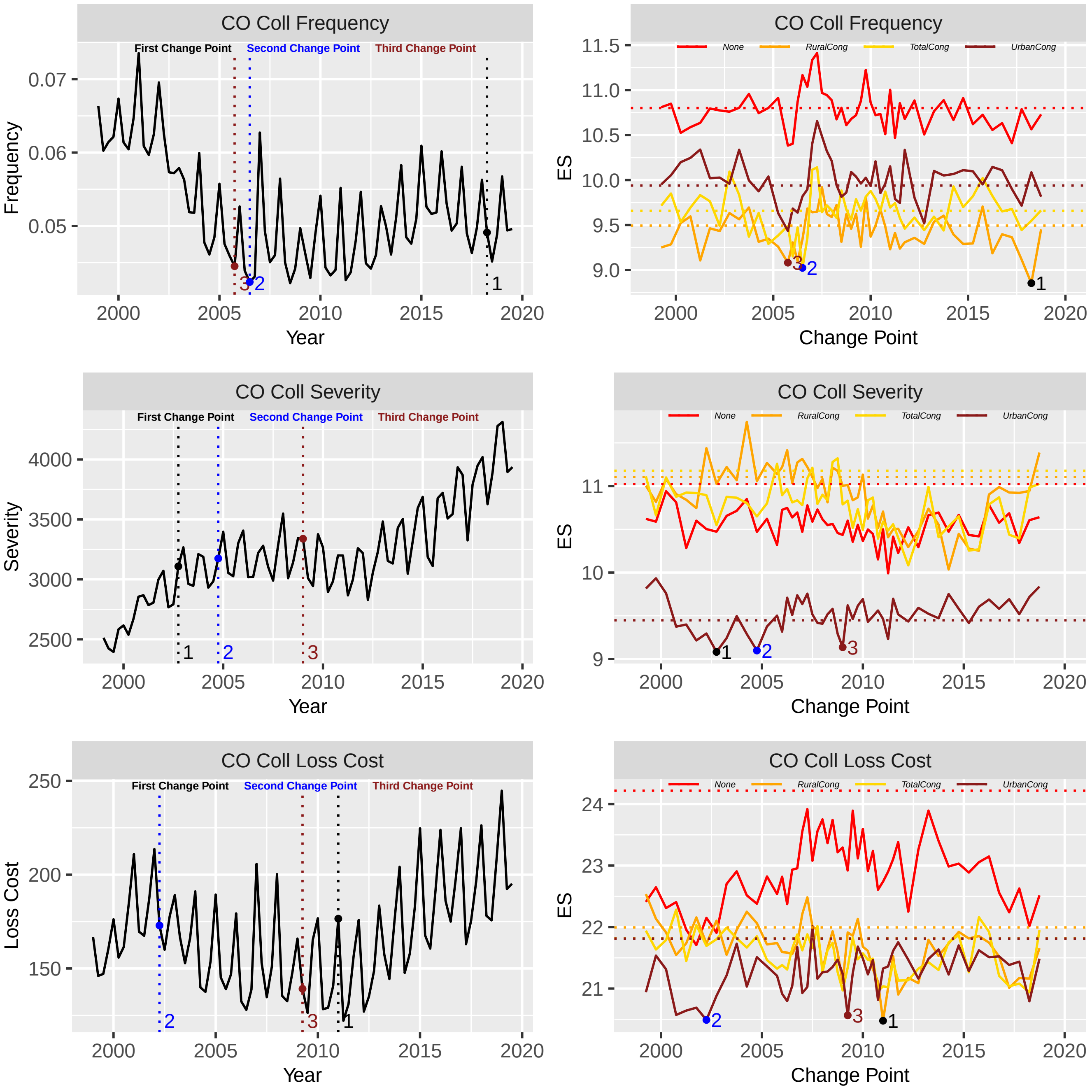

CA Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
ES
Change Point
None
RuralCong
TotalCong
UrbanCong
CA Comp Severity
Severity
CA Comp Loss Cost
Loss Cost



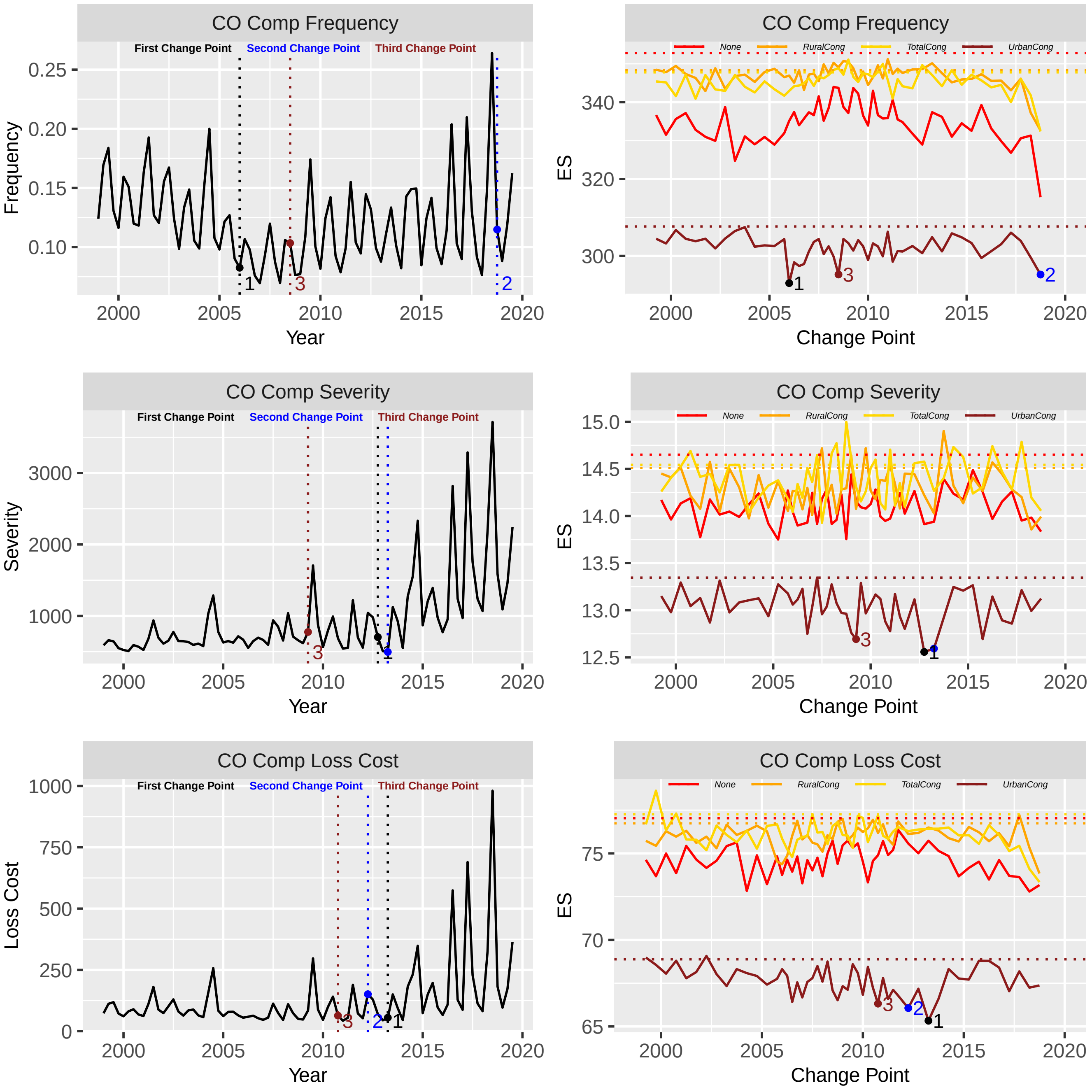
CA PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.0450
0.0425
0.0400
0.0375
0.0350
2
1
2000
2005
2010
2015
2020
Year
CA PD Frequency
None
RuralCong
TotalCong
UrbanCong
ES
3.25
3.00
2.75
2.50
2
3
1
Change Point
CA PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
4000
3500
3000
2500
1
Year
CA PD Severity
None
RuralCong
TotalCong
UrbanCong
ES
4.2
4.0
3.8
3.6
3.4
3
1
Change Point
CA PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
160
140
120
100
1
2
3
Year
CA PD Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
6.0
5.5
5.0
4.5
1
2
3
Change Point



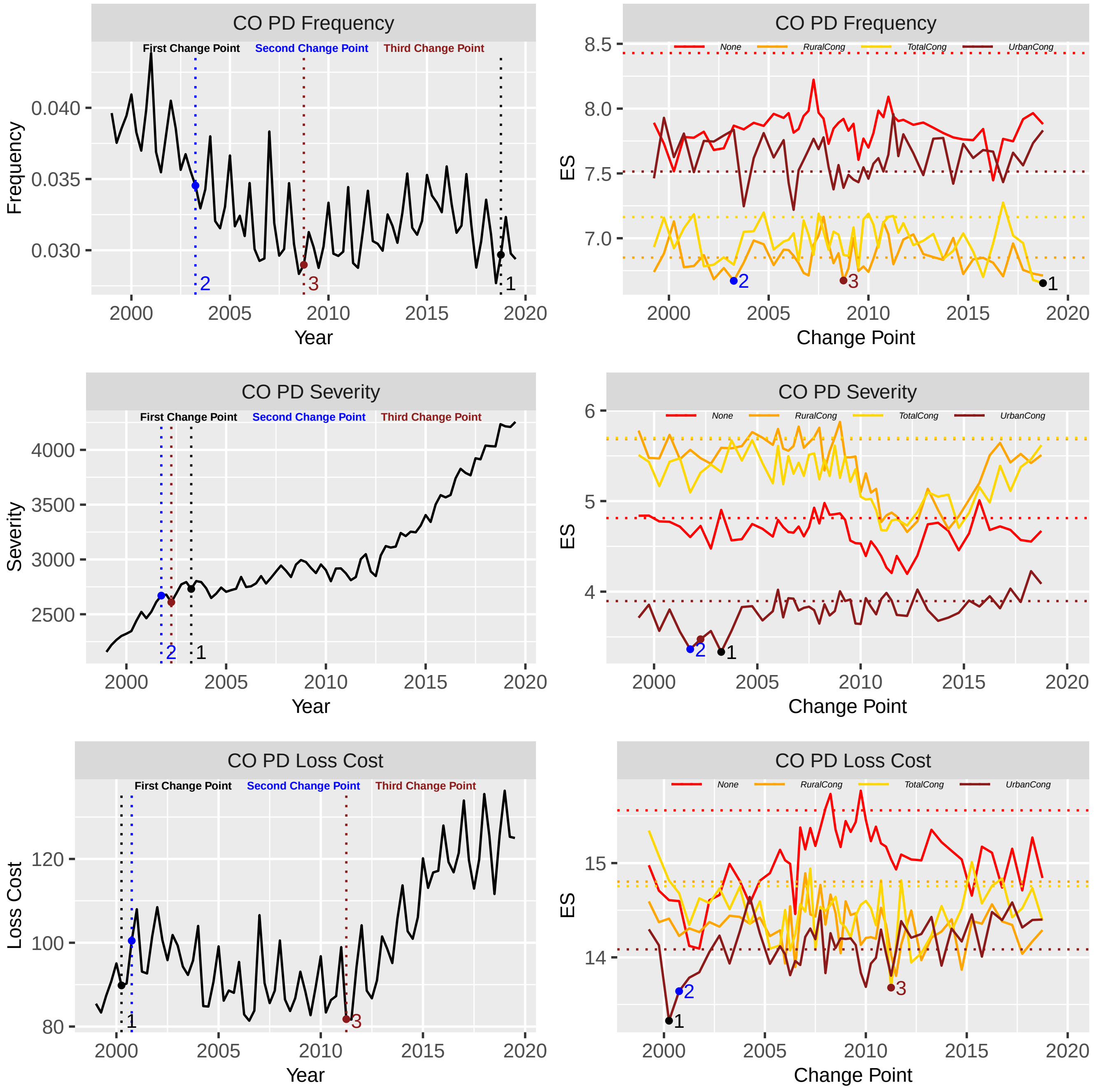
CO BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.008
0.007
0.006
0.005
0.004
0.003
1
3
2000
2005
2010
2015
2020
Year
CO BI Frequency
None
RuralCong
TotalCong
UrbanCong
ES
60
50
40
30
1
3
2000
2005
2010
2015
2020
Change Point
CO BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
25000
20000
15000
1
3
2000
2005
2010
2015
2020
Year
CO BI Severity
None
RuralCong
TotalCong
UrbanCong
ES
42.5
40.0
37.5
35.0
1
3
2000
2005
2010
2015
2020
Change Point
CO BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
150
125
100
75
50
1
2
2000
2005
2010
2015
2020
Year
CO BI Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
100
95
90
85
80
1
2
2000
2005
2010
2015
2020
Change Point



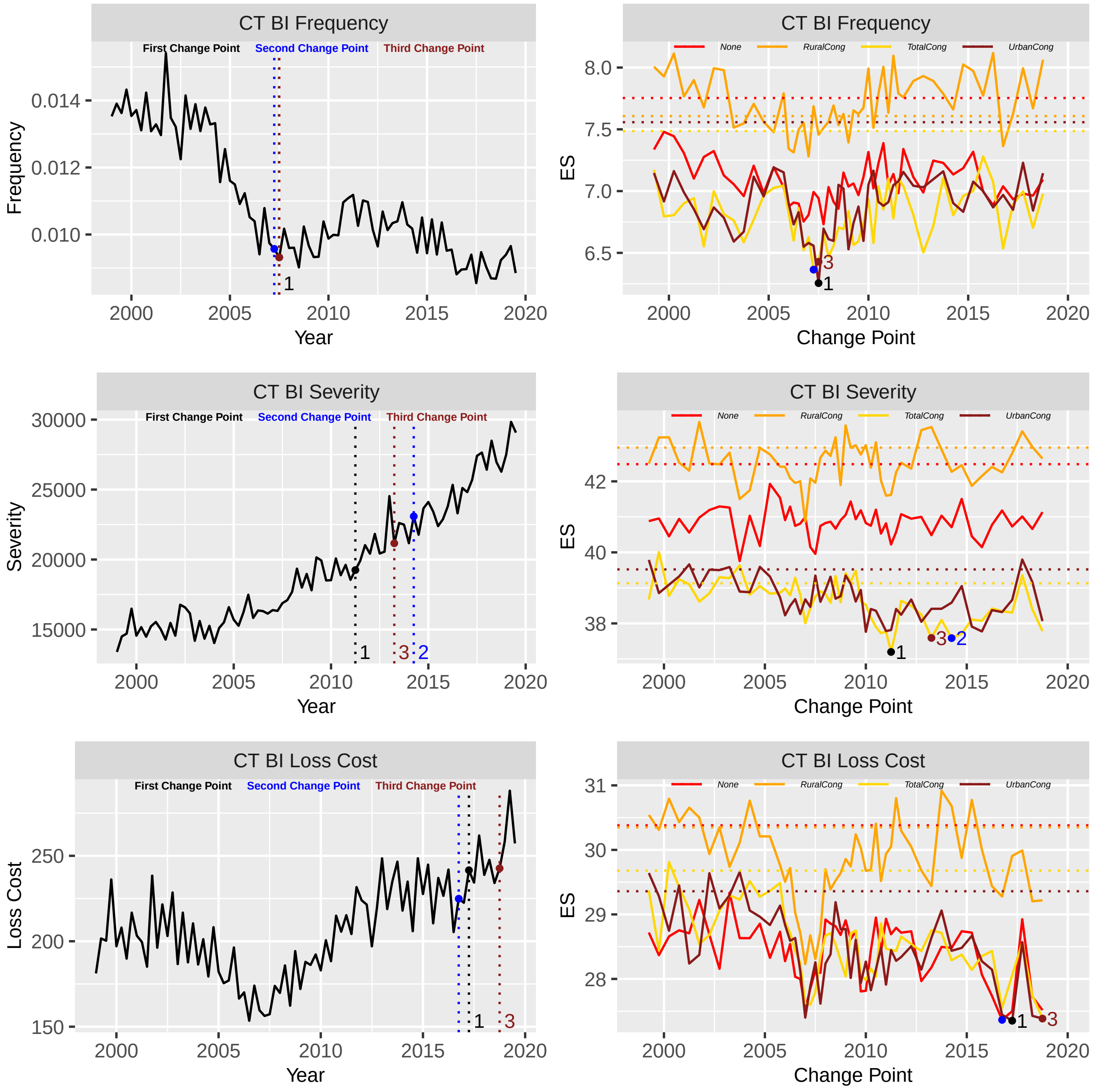
CO Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
ES
Change Point
None
RuralCong
TotalCong
UrbanCong
CO Coll Severity
Severity
CO Coll Loss Cost
Loss Cost

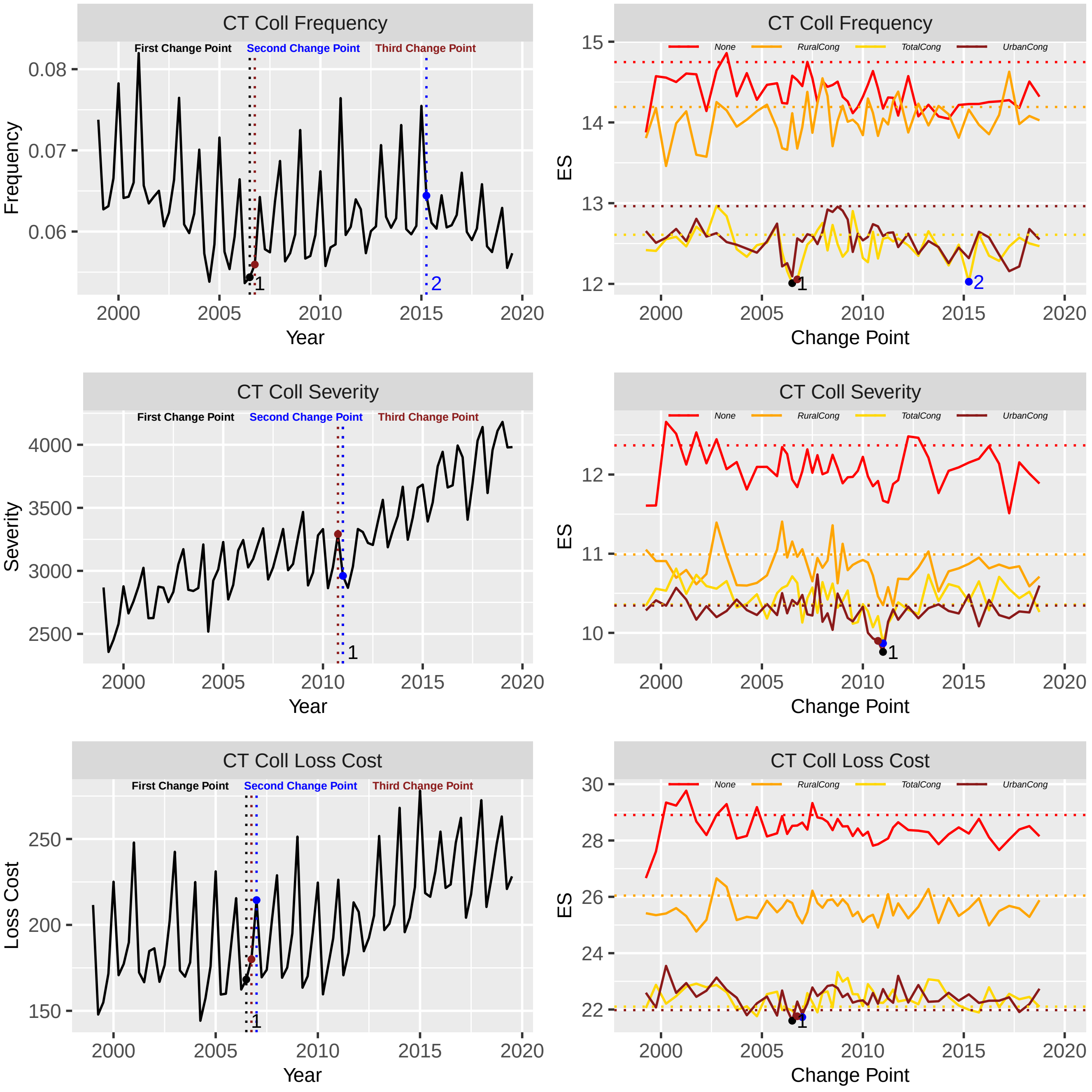


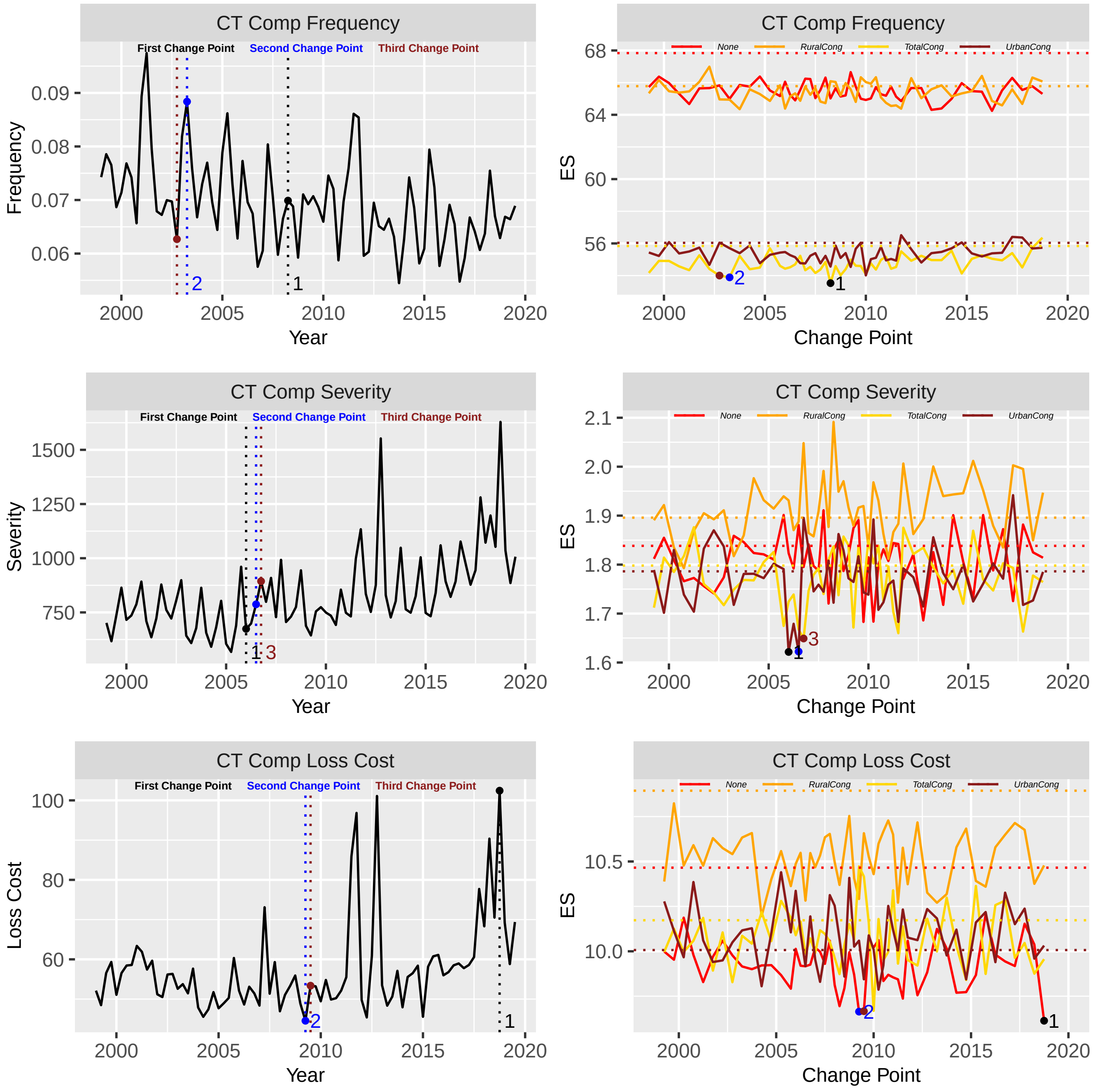
CO Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
CO Comp Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
CO Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
CO Comp Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
CO Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
CO Comp Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point

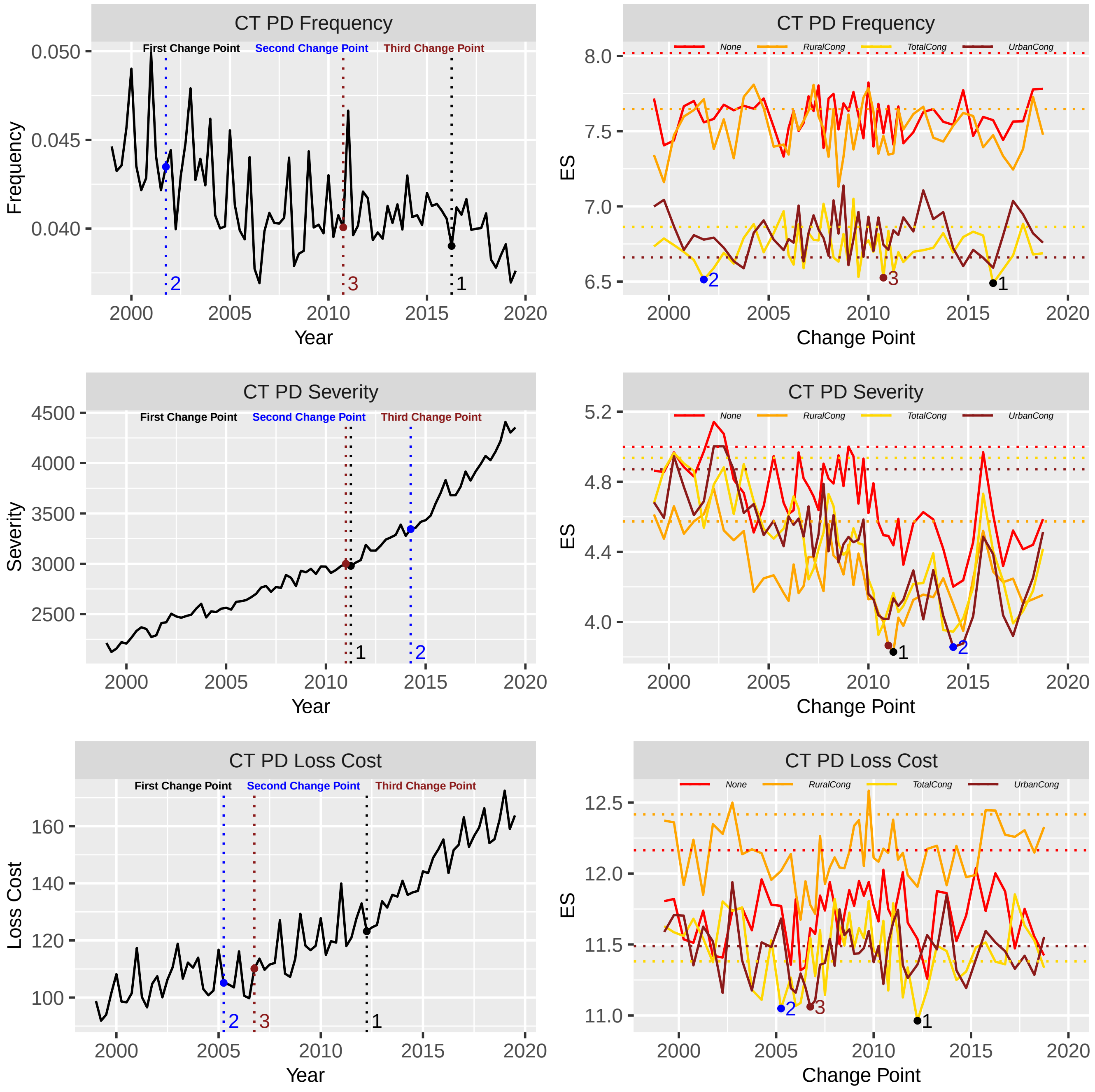


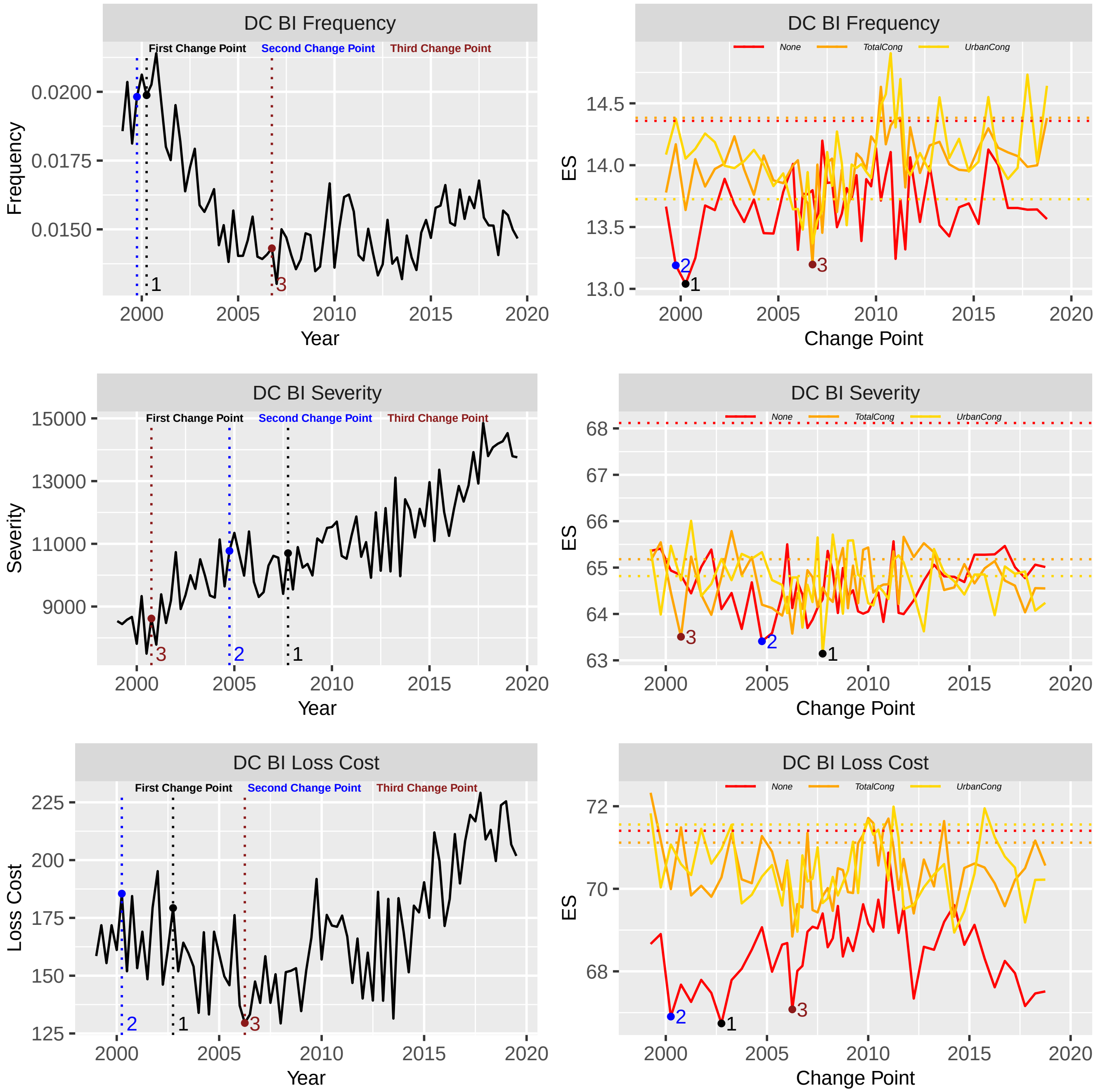
CO PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.040
0.035
0.030
2000
2005
2010
2015
2020
Year
CO PD Frequency
None
RuralCong
TotalCong
UrbanCong
ES
8.5
8.0
7.5
7.0
Change Point
CO PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
4000
3500
3000
2500
Year
CO PD Severity
None
RuralCong
TotalCong
UrbanCong
ES
6
5
4
Change Point
CO PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
120
100
80
Year
CO PD Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
15
14
Change Point


CT BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
CT BI Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
CT BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
CT BI Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
CT BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
CT BI Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point

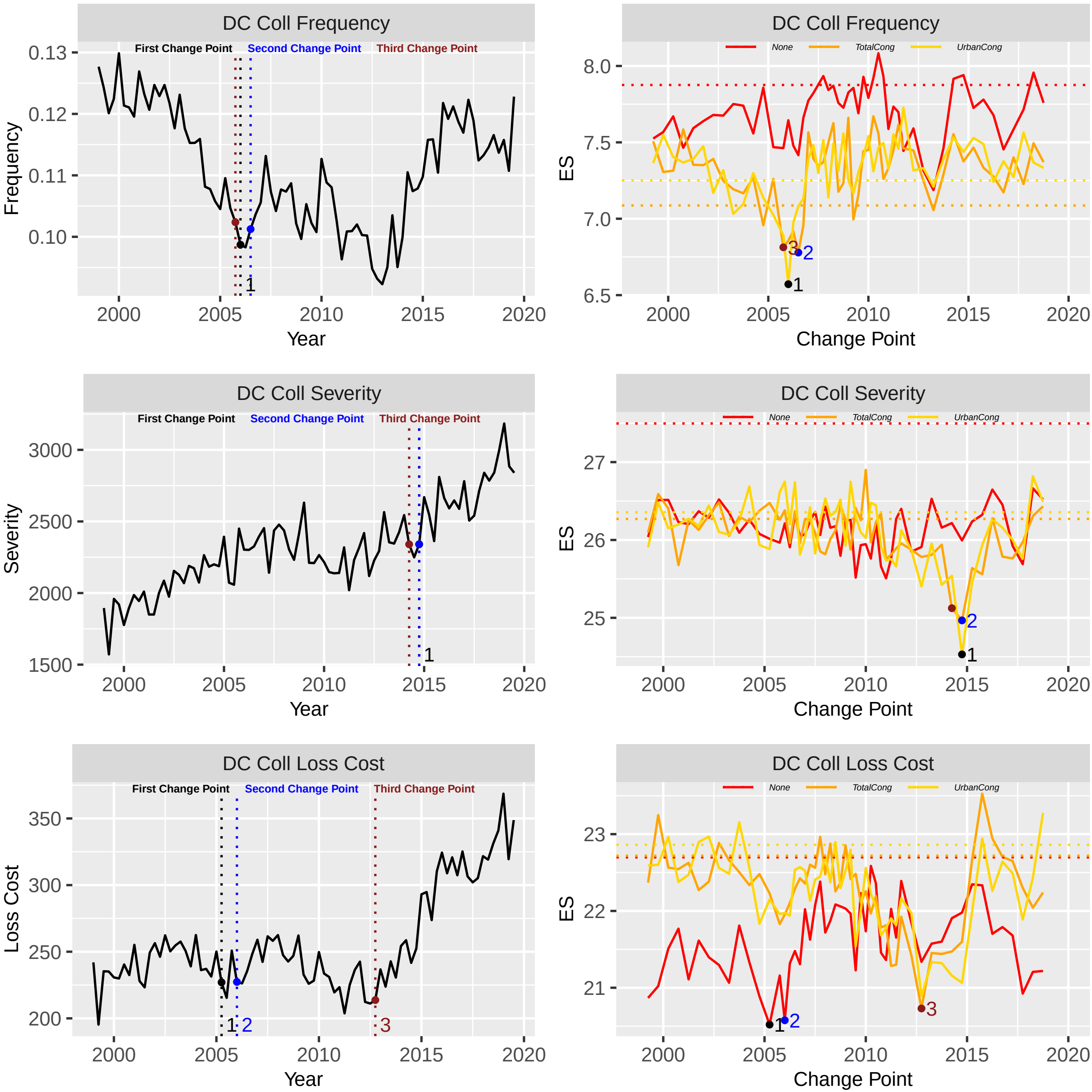

CT Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
ES
Change Point
None
RuralCong
TotalCong
UrbanCong
CT Coll Severity
Severity
CT Coll Loss Cost
Loss Cost

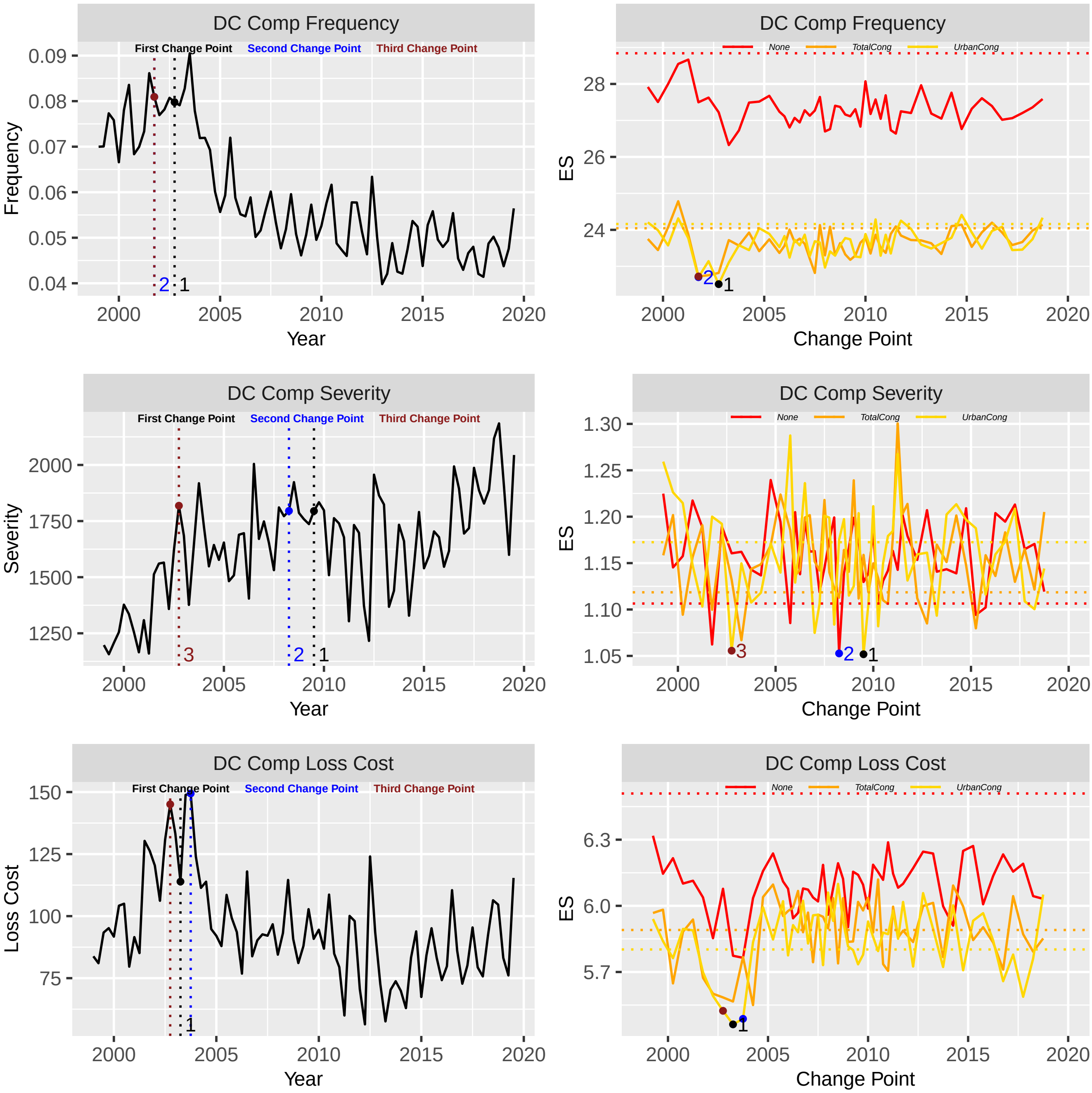

CT Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.09
0.08
0.07
0.06
2
1
2000
2005
2010
2015
2020
Year
CT Comp Frequency
None
RuralCong
TotalCong
UrbanCong
ES
68
64
60
56
2
1
Change Point
CT Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
1500
1250
1000
750
1
3
Year
CT Comp Severity
None
RuralCong
TotalCong
UrbanCong
ES
2.1
2.0
1.9
1.8
1.7
1.6
1
3
Change Point
CT Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
100
80
60
2
1
Year
CT Comp Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
10.5
10.0
2
1
Change Point

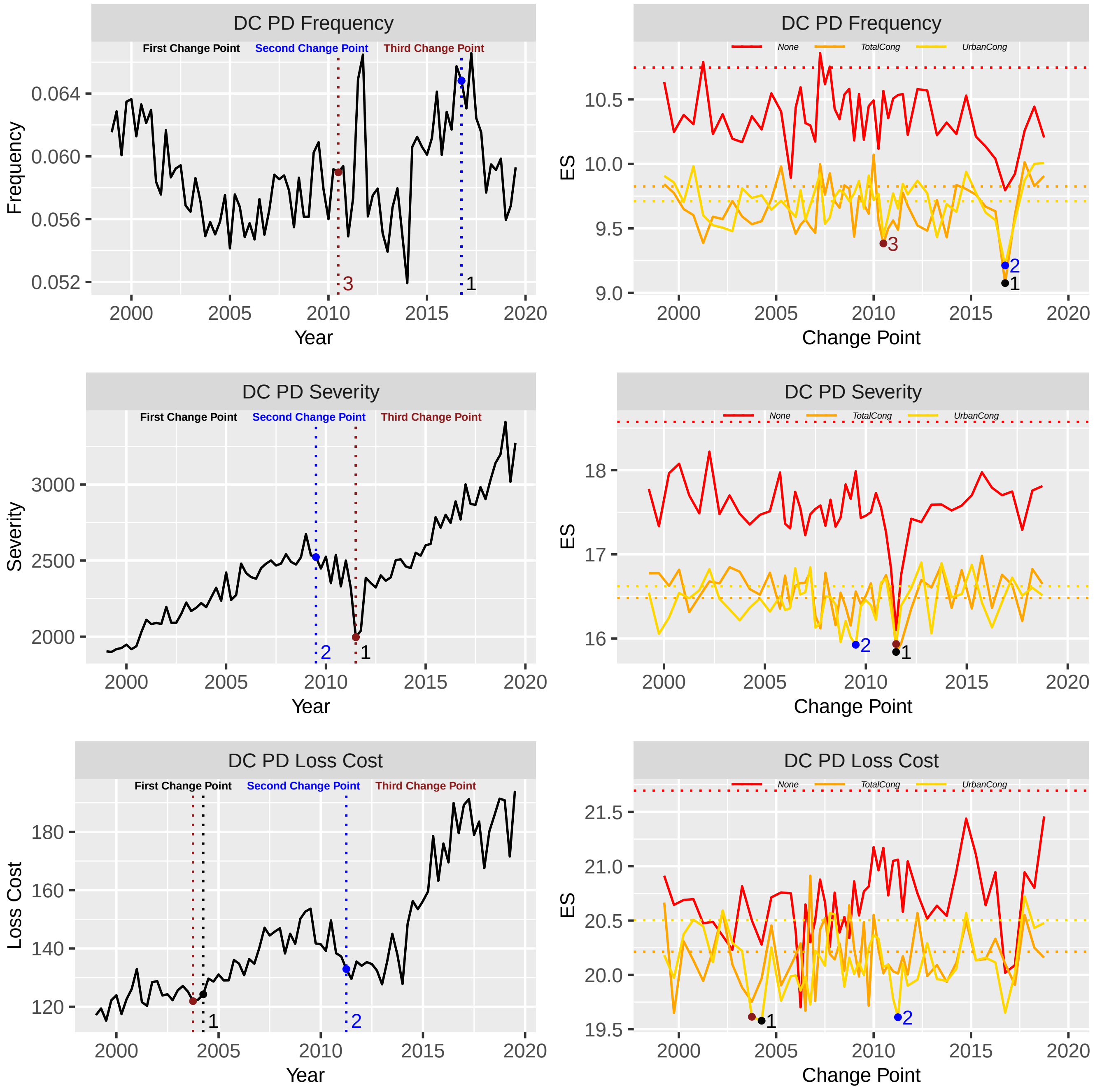

CT PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
CT PD Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
CT PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
CT PD Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
CT PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
CT PD Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point



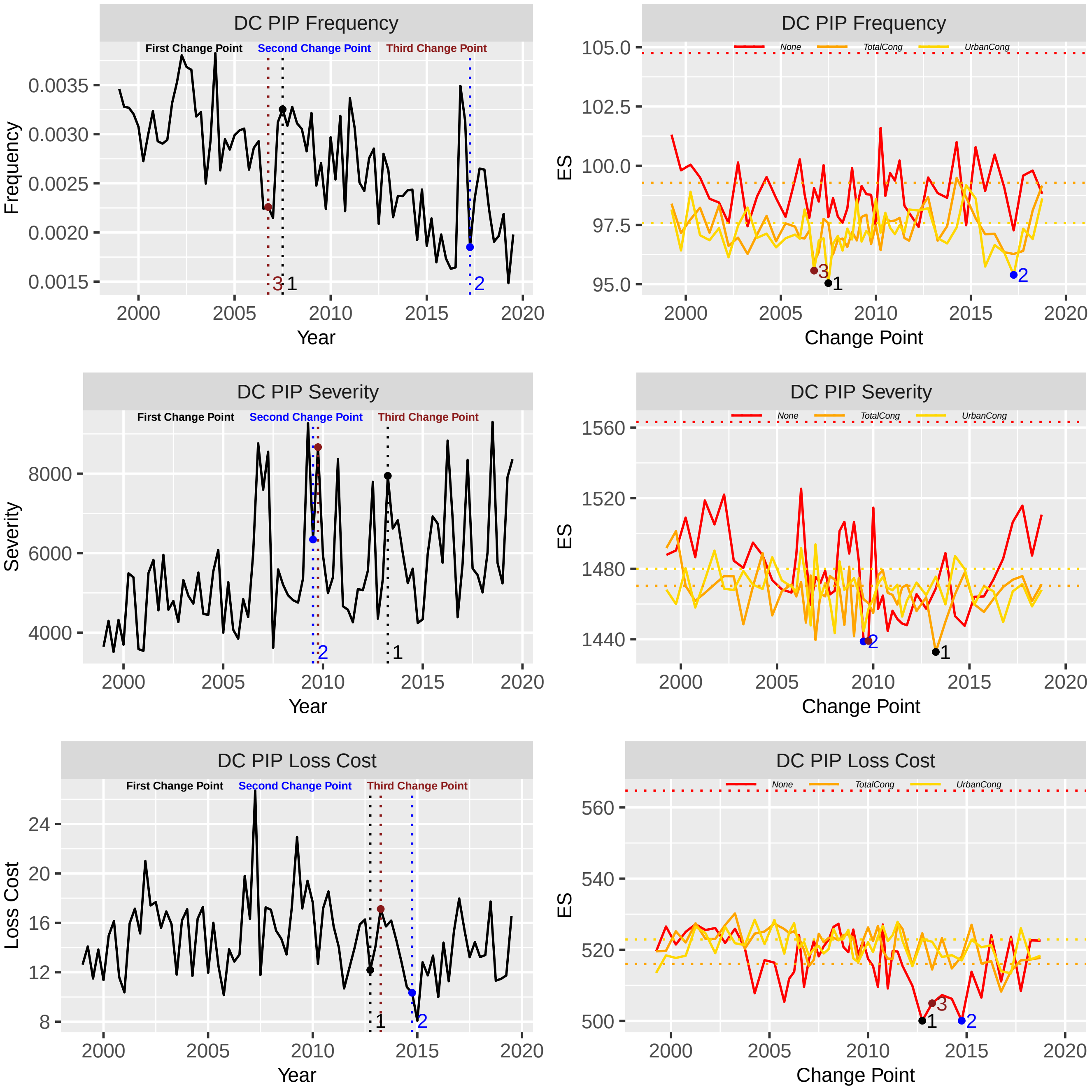
DC BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.0200
0.0175
0.0150
Year
2000
2005
2010
2015
2020
1
2
3
DC BI Frequency
None
TotalCong
UrbanCong
ES
14.5
14.0
13.5
13.0
Change Point
DC BI Severity
Severity
15000
13000
11000
9000
Year
DC BI Severity
ES
68
67
66
65
64
63
Change Point
DC BI Loss Cost
Loss Cost
225
200
175
150
125
Year
DC BI Loss Cost
ES
72
70
68
Change Point

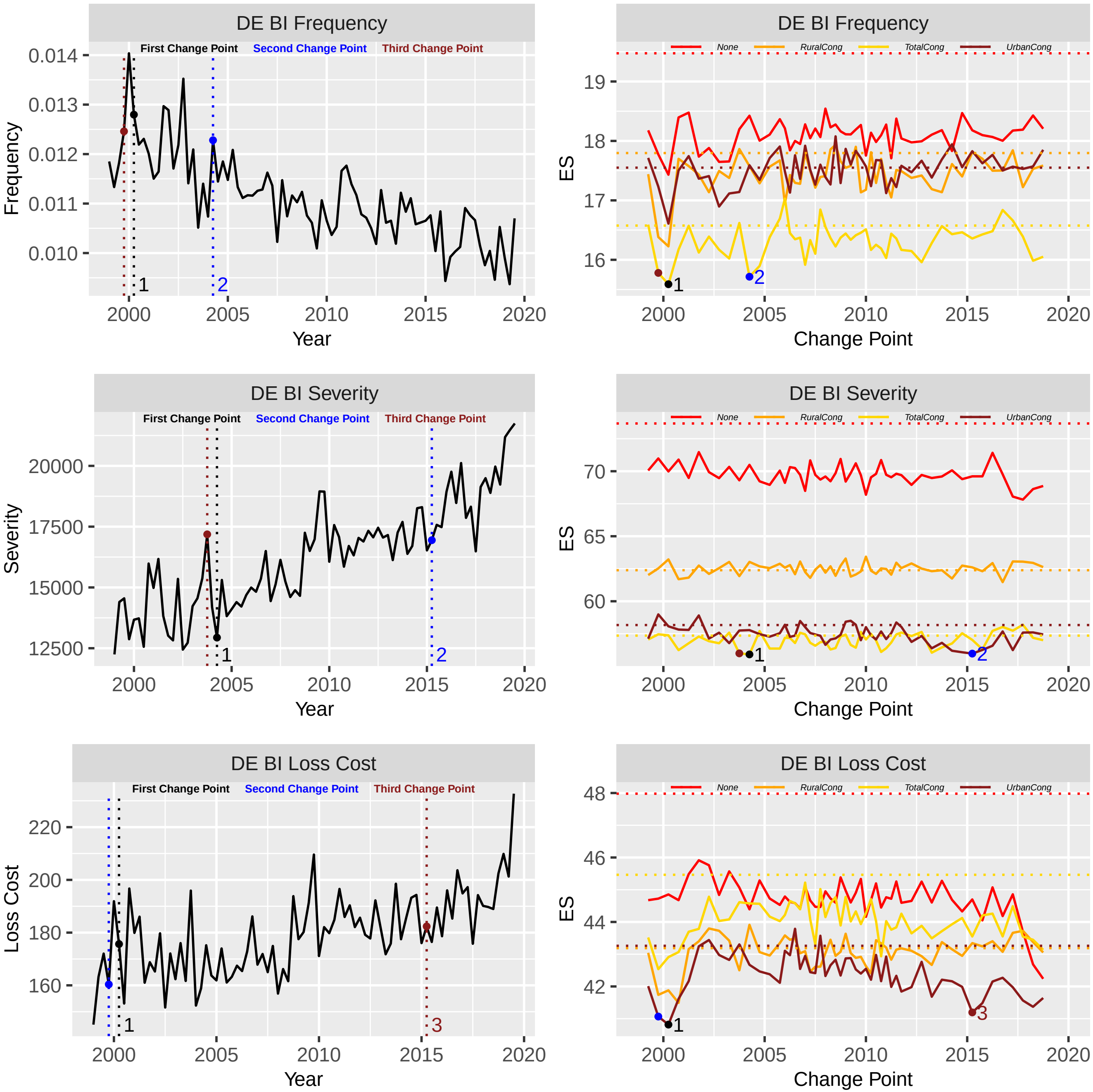

DC Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
None
TotalCong
UrbanCong
ES
Change Point
DC Coll Severity
Severity
DC Coll Loss Cost
Loss Cost


DC Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
DC Comp Frequency
None
TotalCong
UrbanCong
ES
Change Point
DC Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
DC Comp Severity
None
TotalCong
UrbanCong
ES
Change Point
DC Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
DC Comp Loss Cost
None
TotalCong
UrbanCong
ES
Change Point

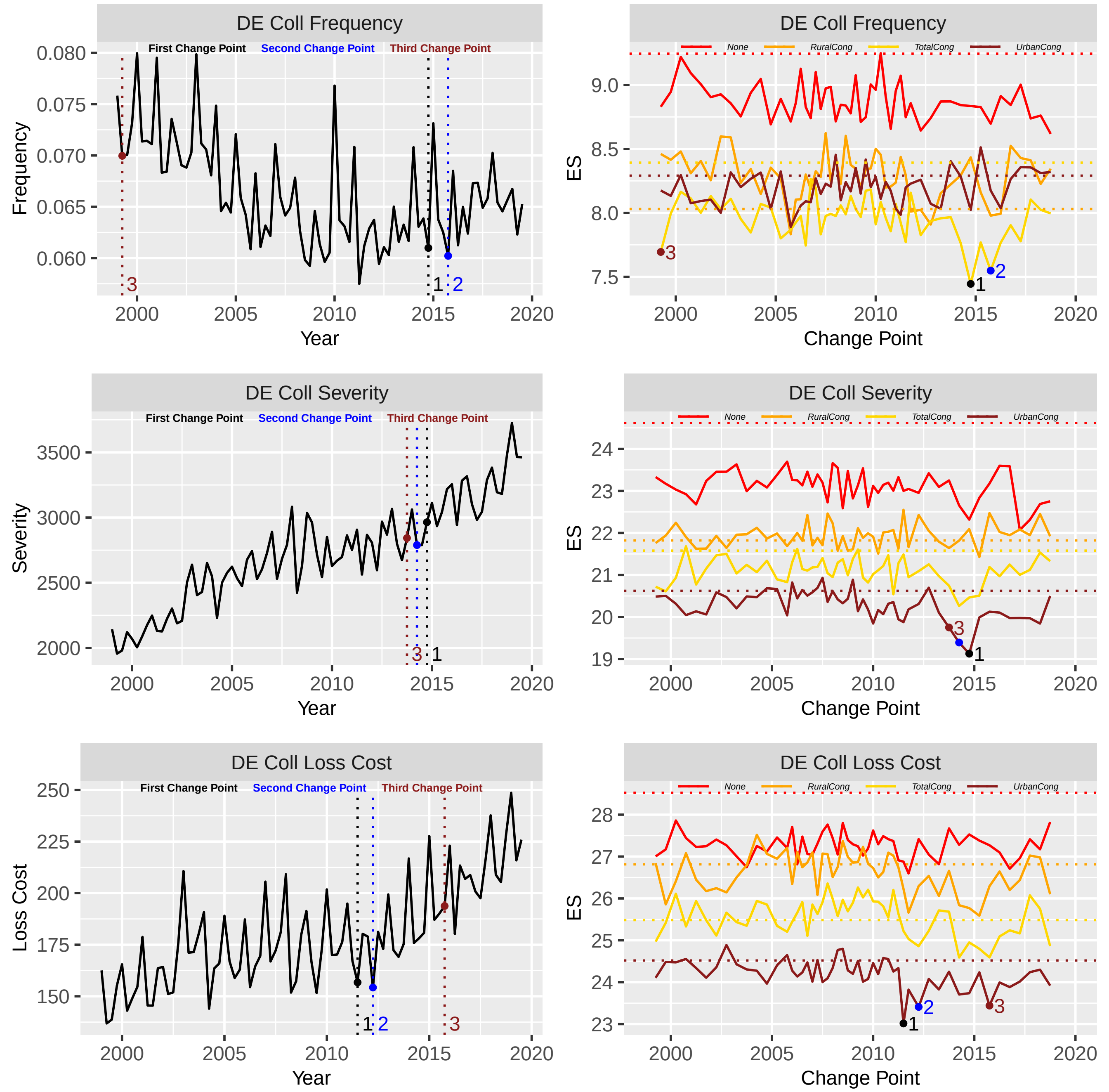


DC PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.064
0.060
0.056
0.052
3
1
2000
2005
2010
2015
2020
Year
DC PD Frequency
None
TotalCong
UrbanCong
ES
10.5
10.0
9.5
9.0
3
2
1
2000
2005
2010
2015
2020
Change Point
DC PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
3000
2500
2000
2
1
2000
2005
2010
2015
2020
Year
DC PD Severity
None
TotalCong
UrbanCong
ES
18
17
16
2
1
2000
2005
2010
2015
2020
Change Point
DC PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
180
160
140
120
1
2
2000
2005
2010
2015
2020
Year
DC PD Loss Cost
None
TotalCong
UrbanCong
ES
21.5
21.0
20.5
20.0
19.5
1
2
2000
2005
2010
2015
2020
Change Point

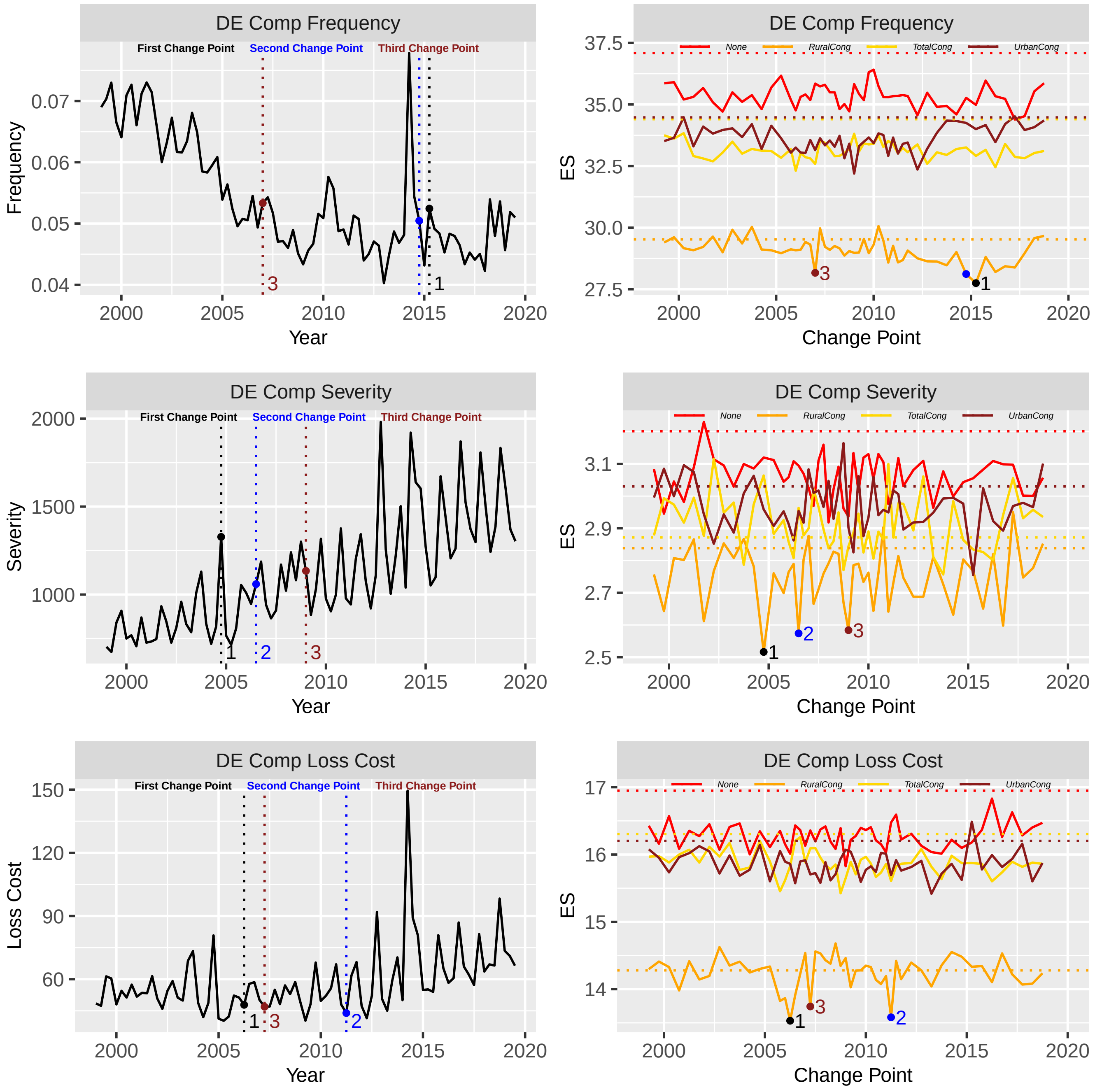

DC PIP Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
DC PIP Frequency
None
TotalCong
UrbanCong
ES
Change Point
DC PIP Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
DC PIP Severity
None
TotalCong
UrbanCong
ES
Change Point
DC PIP Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
DC PIP Loss Cost
None
TotalCong
UrbanCong
ES
Change Point



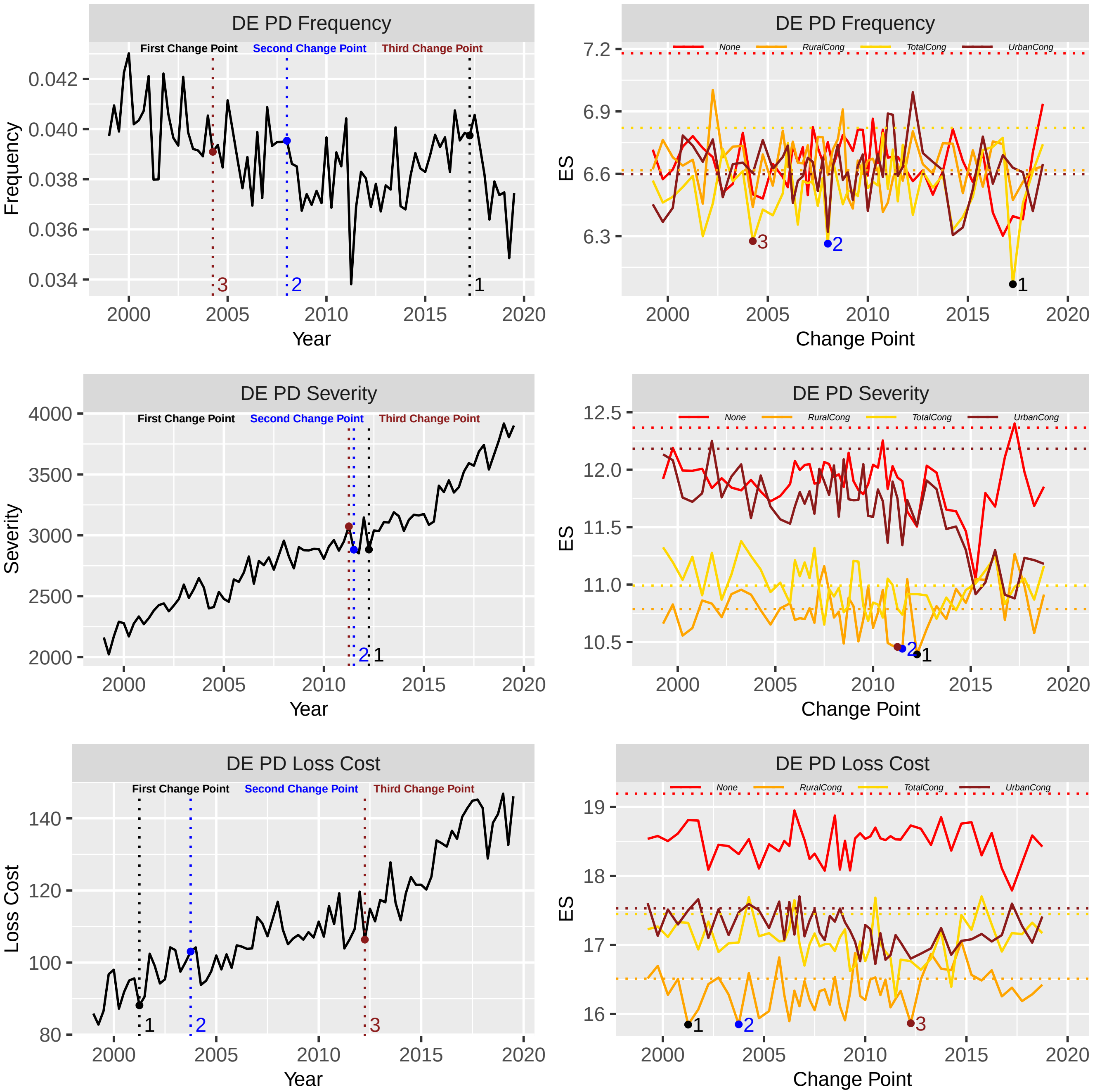
DE BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.014
0.013
0.012
0.011
0.010
1
2
2000
2005
2010
2015
2020
Year
DE BI Frequency
None
RuralCong
TotalCong
UrbanCong
ES
19
18
17
16
Change Point
DE BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
20000
17500
15000
12500
Year
DE BI Severity
ES
70
65
60
Change Point
DE BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
220
200
180
160
3
Year
DE BI Loss Cost
ES
48
46
44
42
Change Point



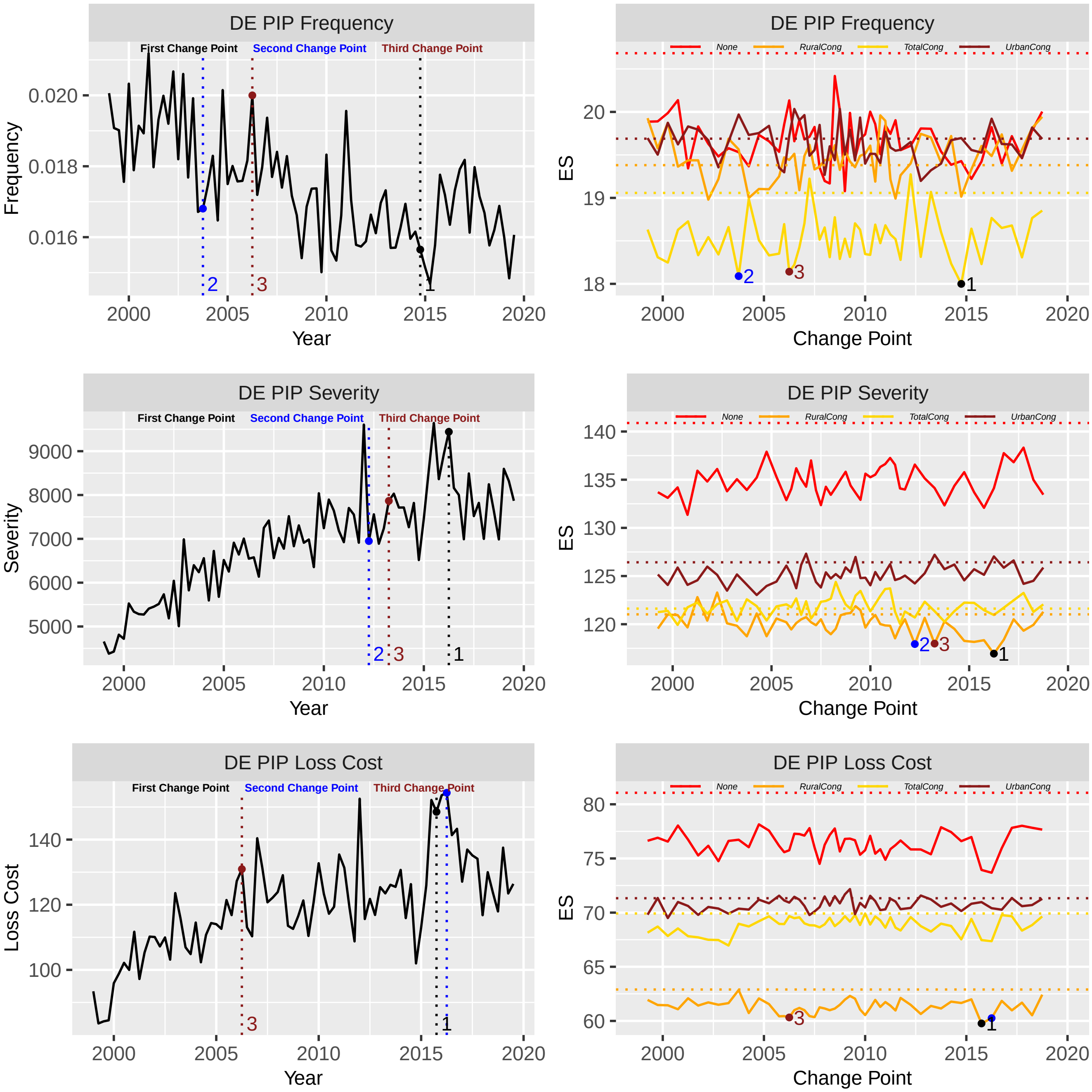
DE Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.080
0.075
0.070
0.065
0.060
Year
2000
2005
2010
2015
2020
1
2
3
DE Coll Frequency
None
RuralCong
TotalCong
UrbanCong
ES
9.0
8.5
8.0
7.5
Change Point
DE Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
3500
3000
2500
2000
Year
DE Coll Severity
None
RuralCong
TotalCong
UrbanCong
ES
24
23
22
21
20
19
Change Point
DE Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
250
225
200
175
150
Year
DE Coll Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
28
27
26
25
24
23
Change Point



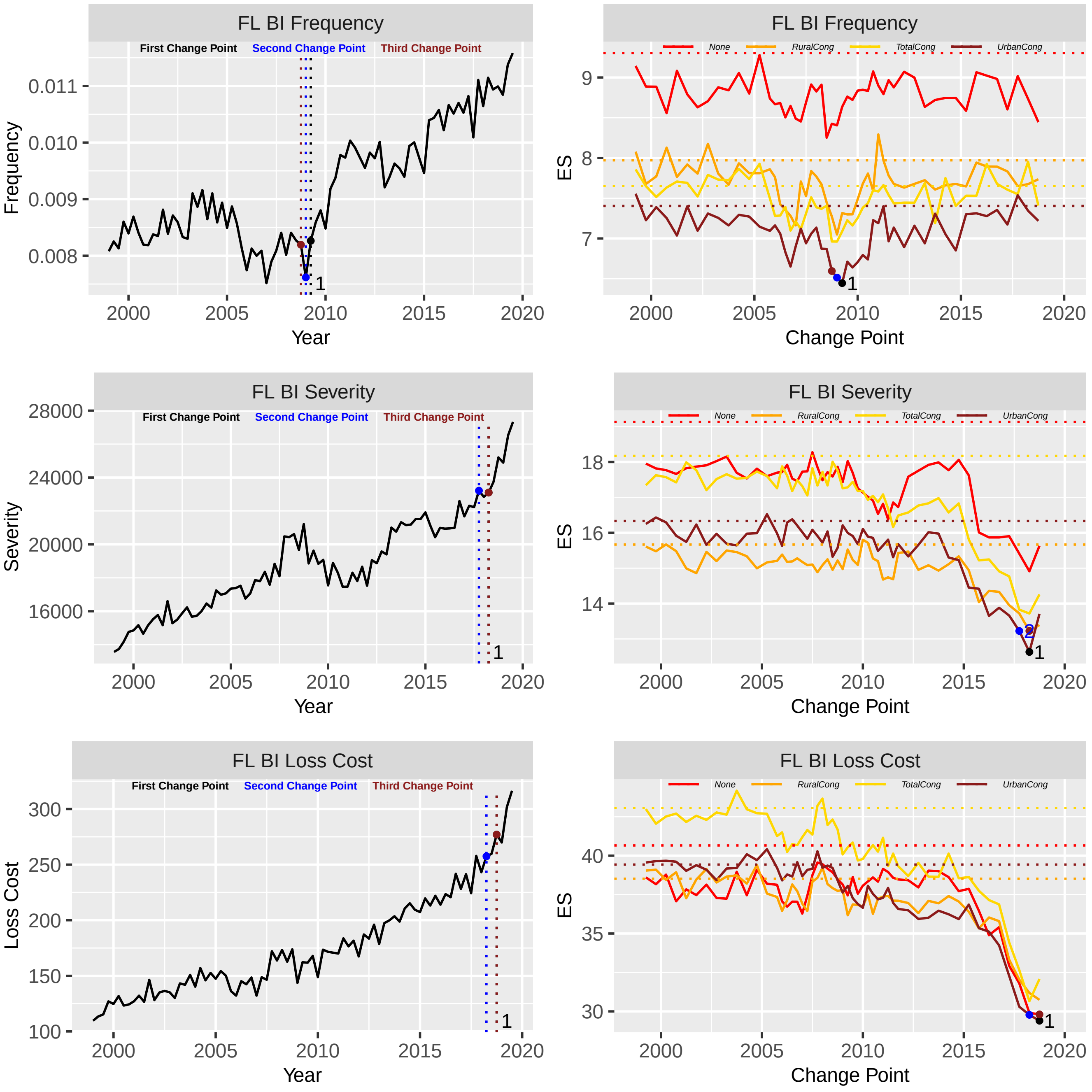
DE Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
ES
Change Point
None
RuralCong
TotalCong
UrbanCong
DE Comp Severity
Severity
DE Comp Loss Cost
Loss Cost



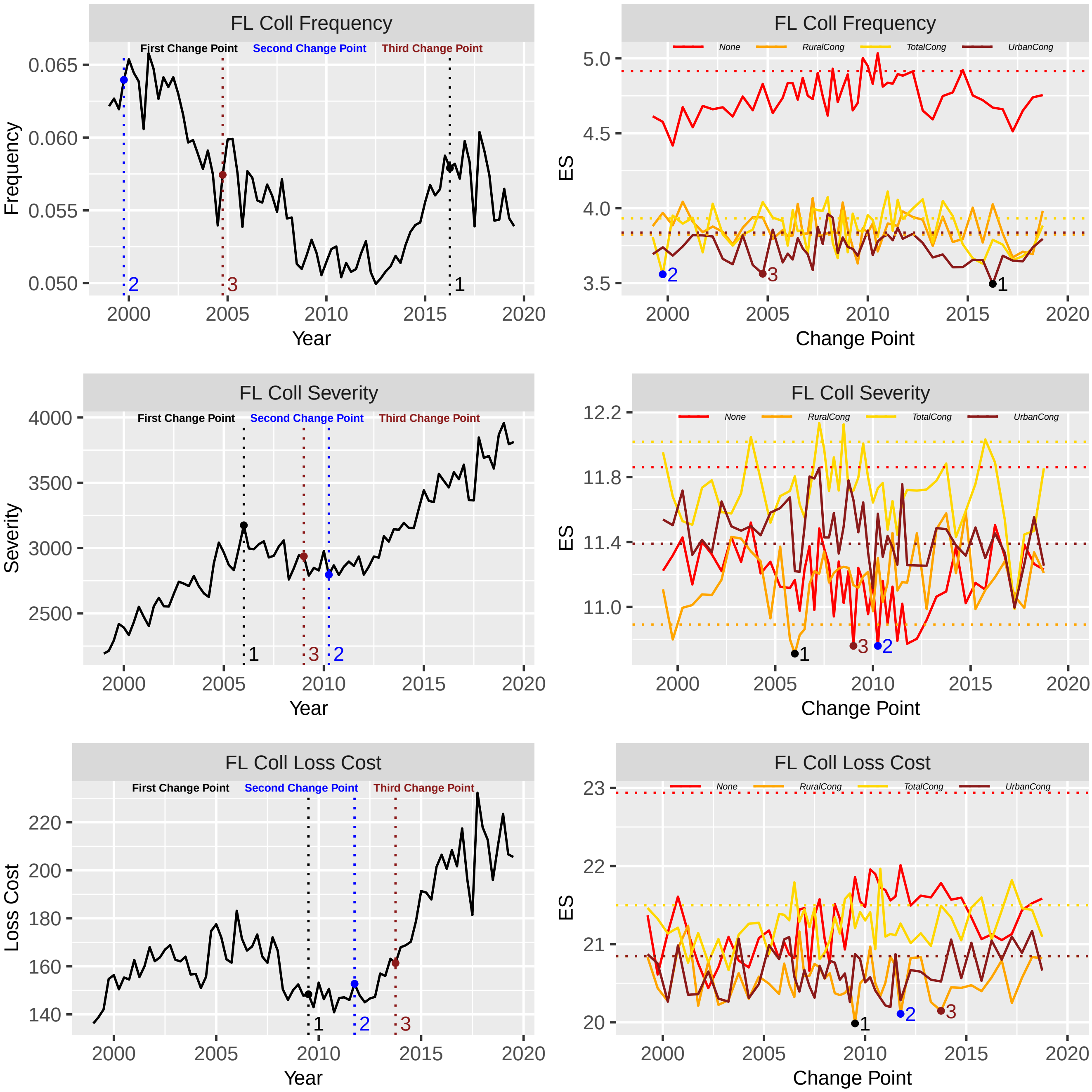
DE PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
DE PD Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
DE PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
DE PD Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
DE PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
DE PD Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point



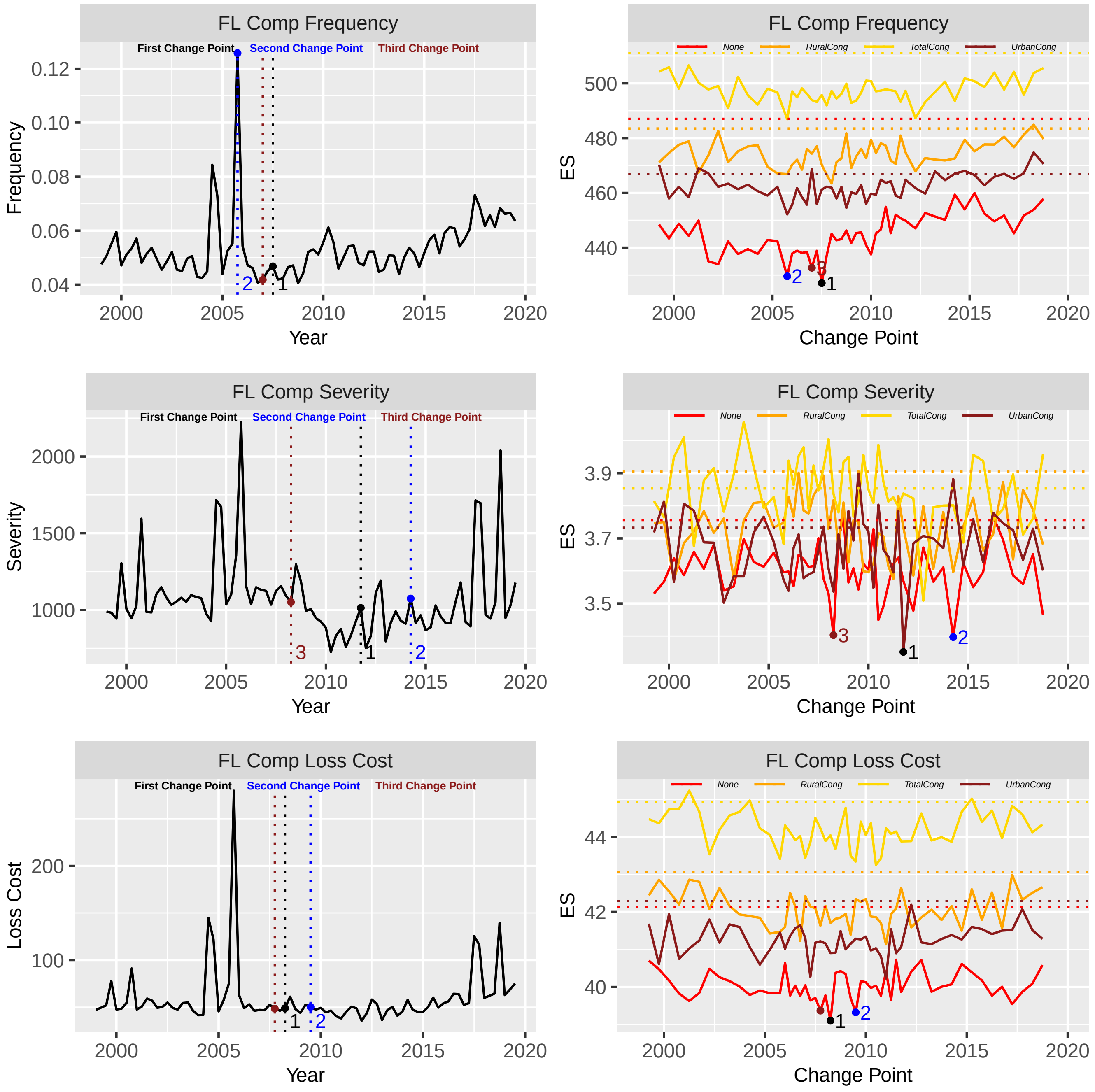
DE PIP Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
Change Point
ES
None
RuralCong
TotalCong
UrbanCong
DE PIP Severity
Severity
DE PIP Loss Cost
Loss Cost

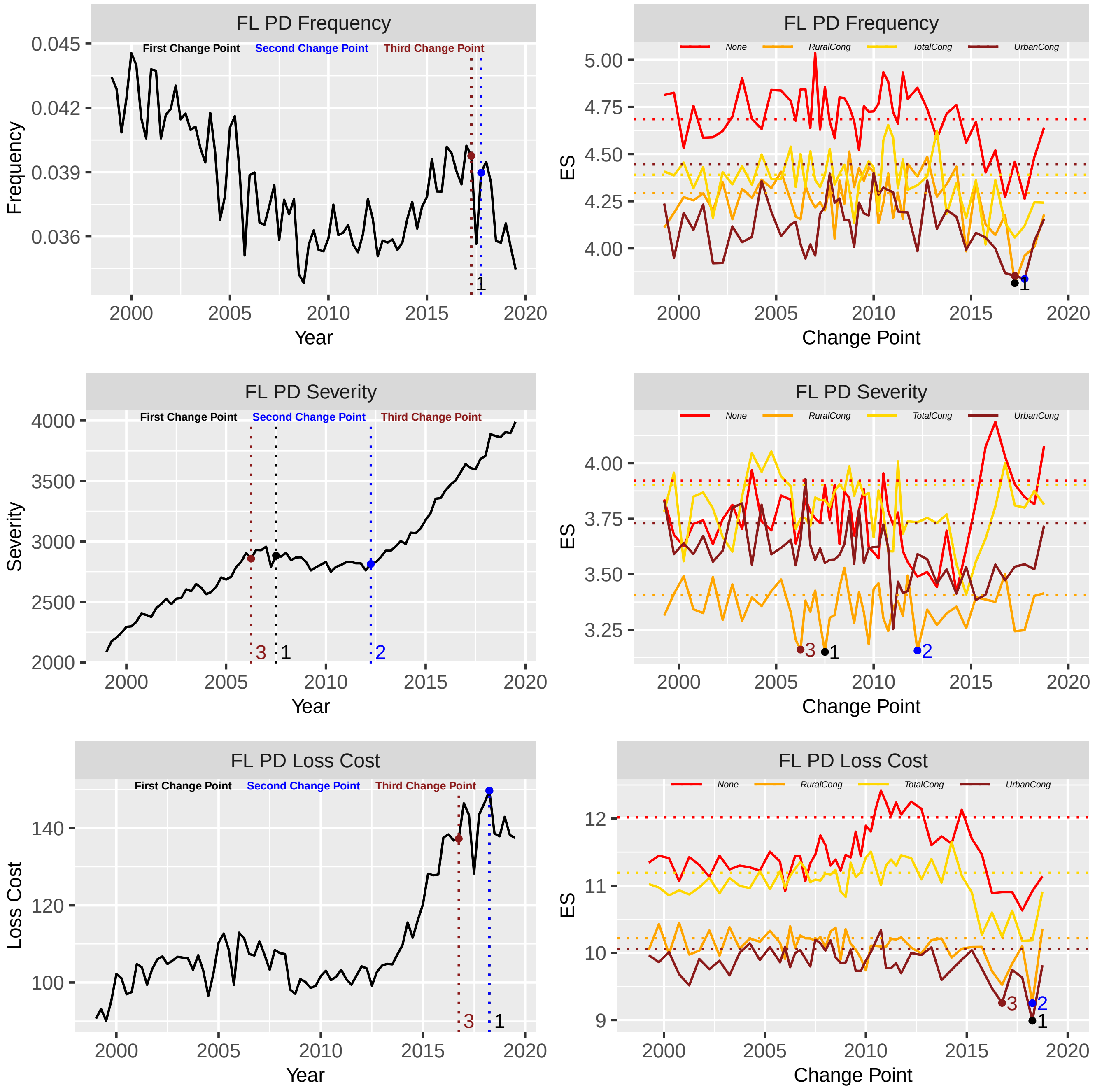


FL BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
FL BI Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
FL BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
FL BI Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
FL BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
FL BI Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point

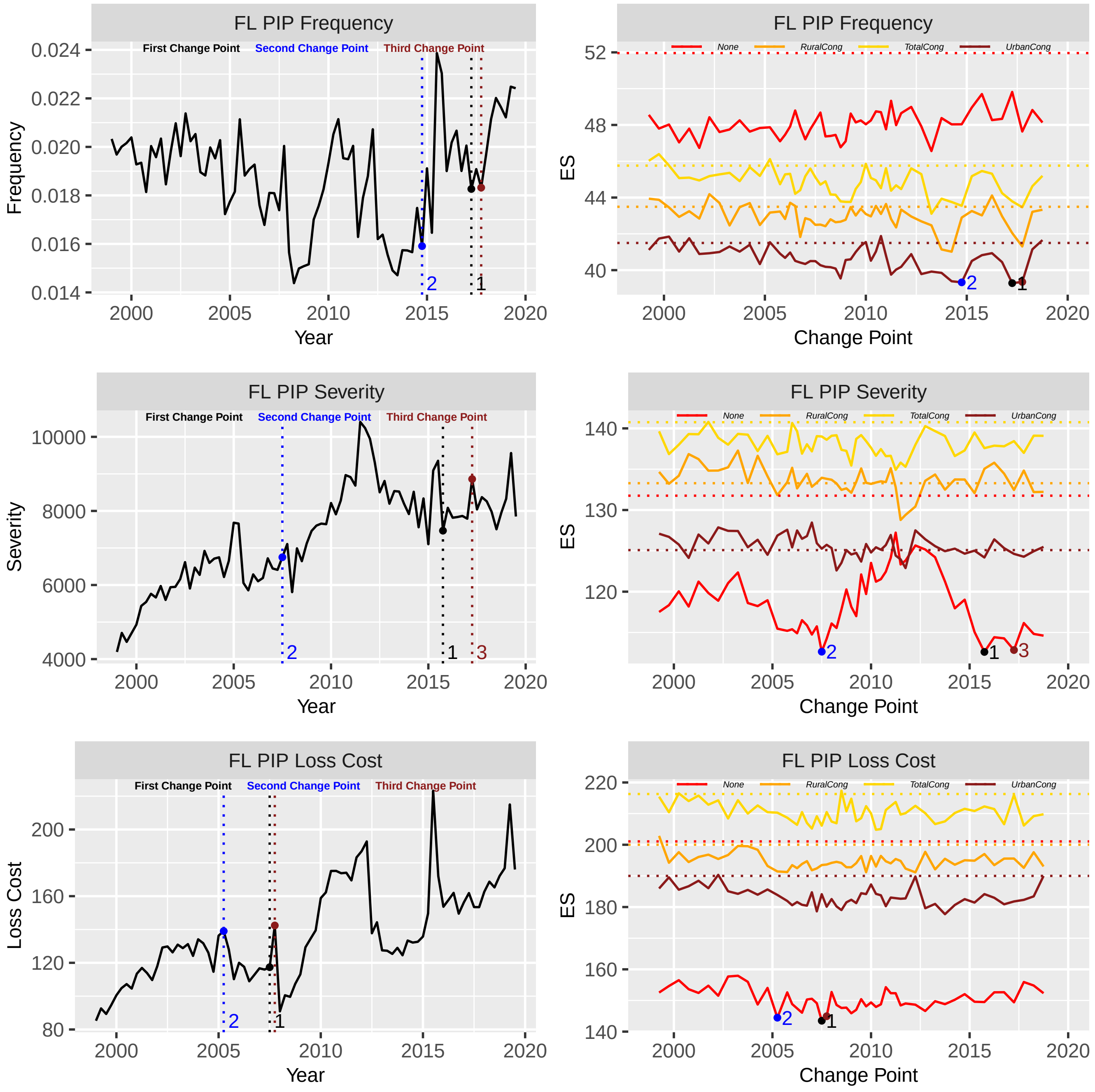


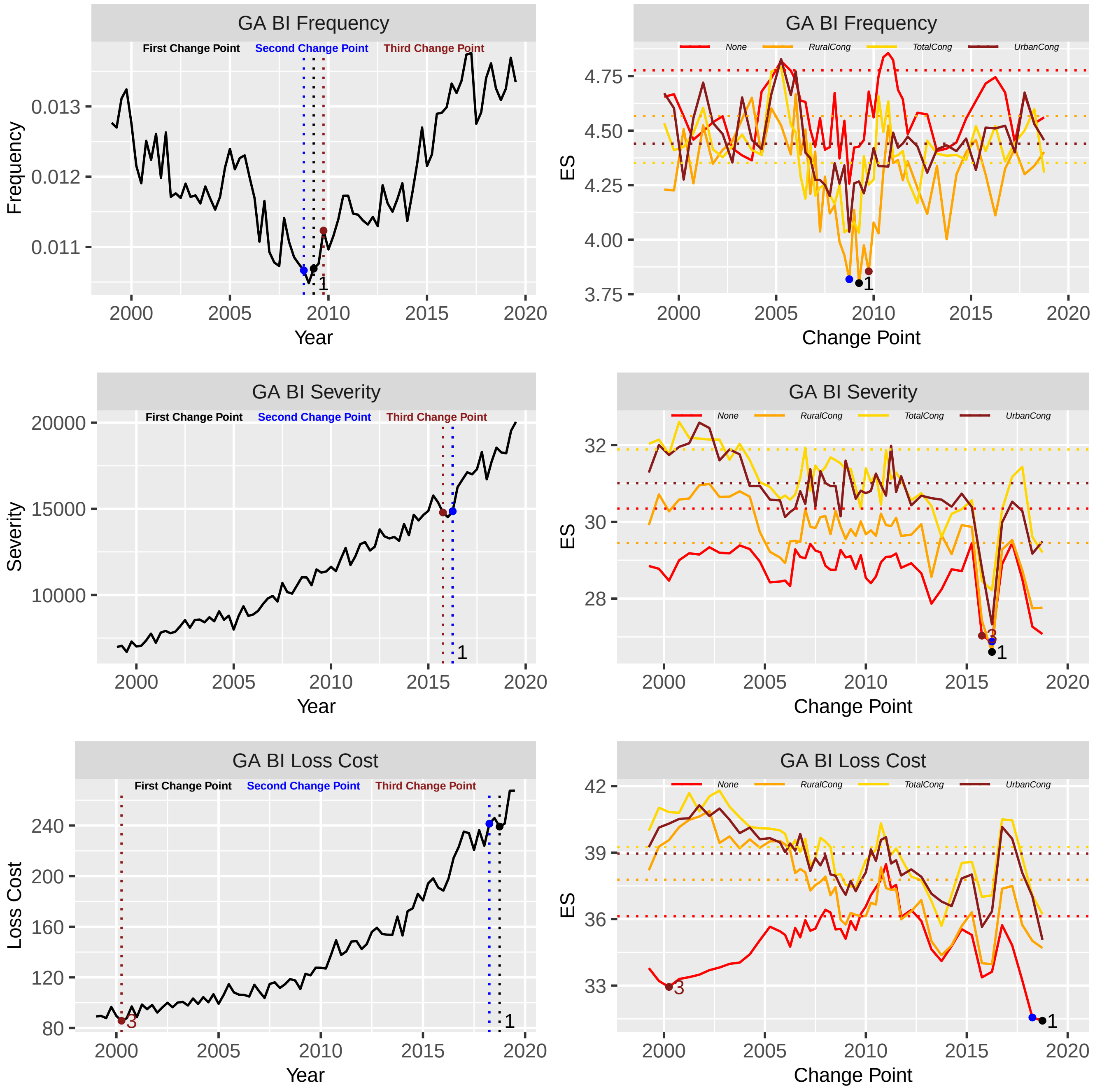
FL Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
ES
Change Point
None
RuralCong
TotalCong
UrbanCong
FL Coll Severity
Severity
FL Coll Loss Cost
Loss Cost

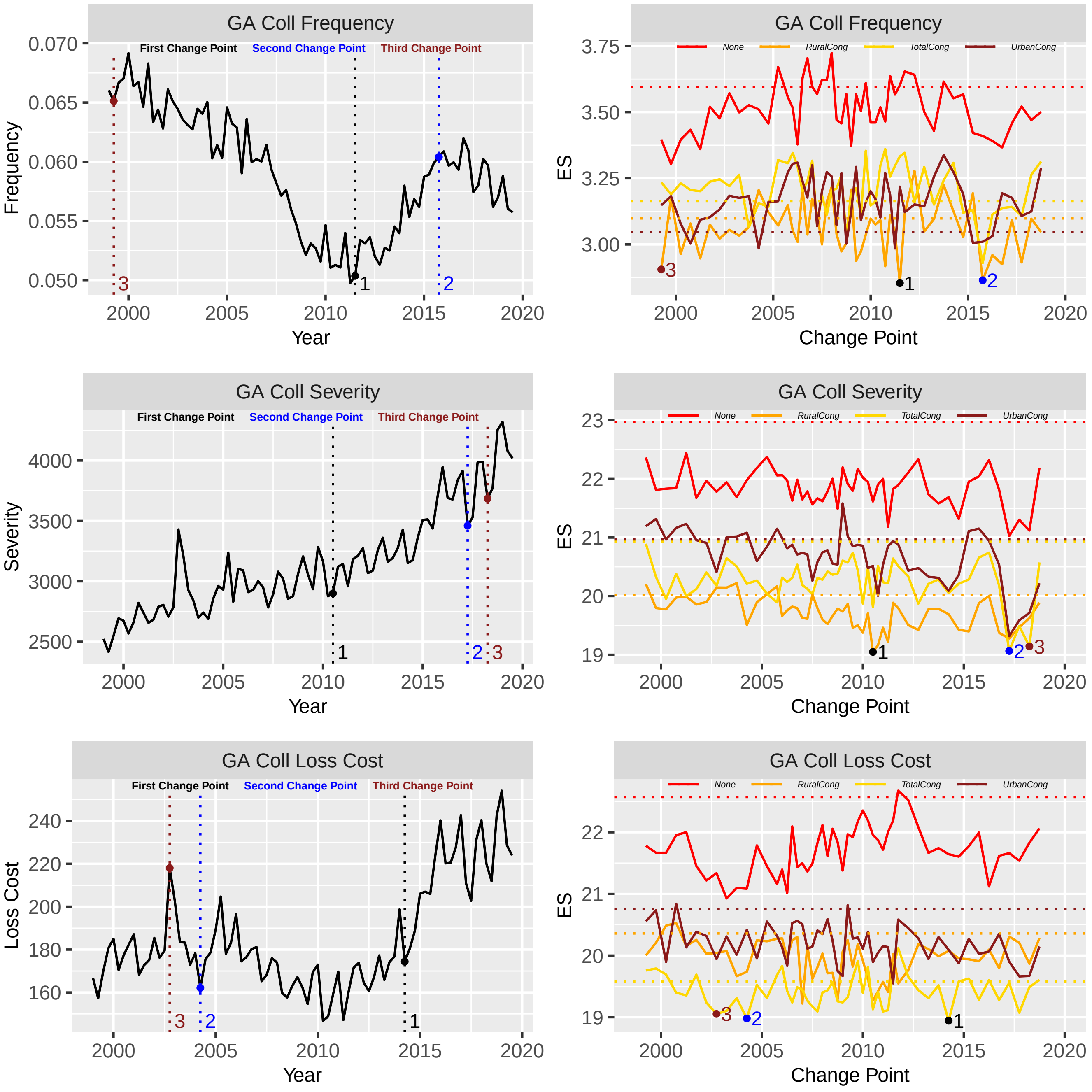

FL Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
FL Comp Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
FL Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
FL Comp Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
FL Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
FL Comp Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point



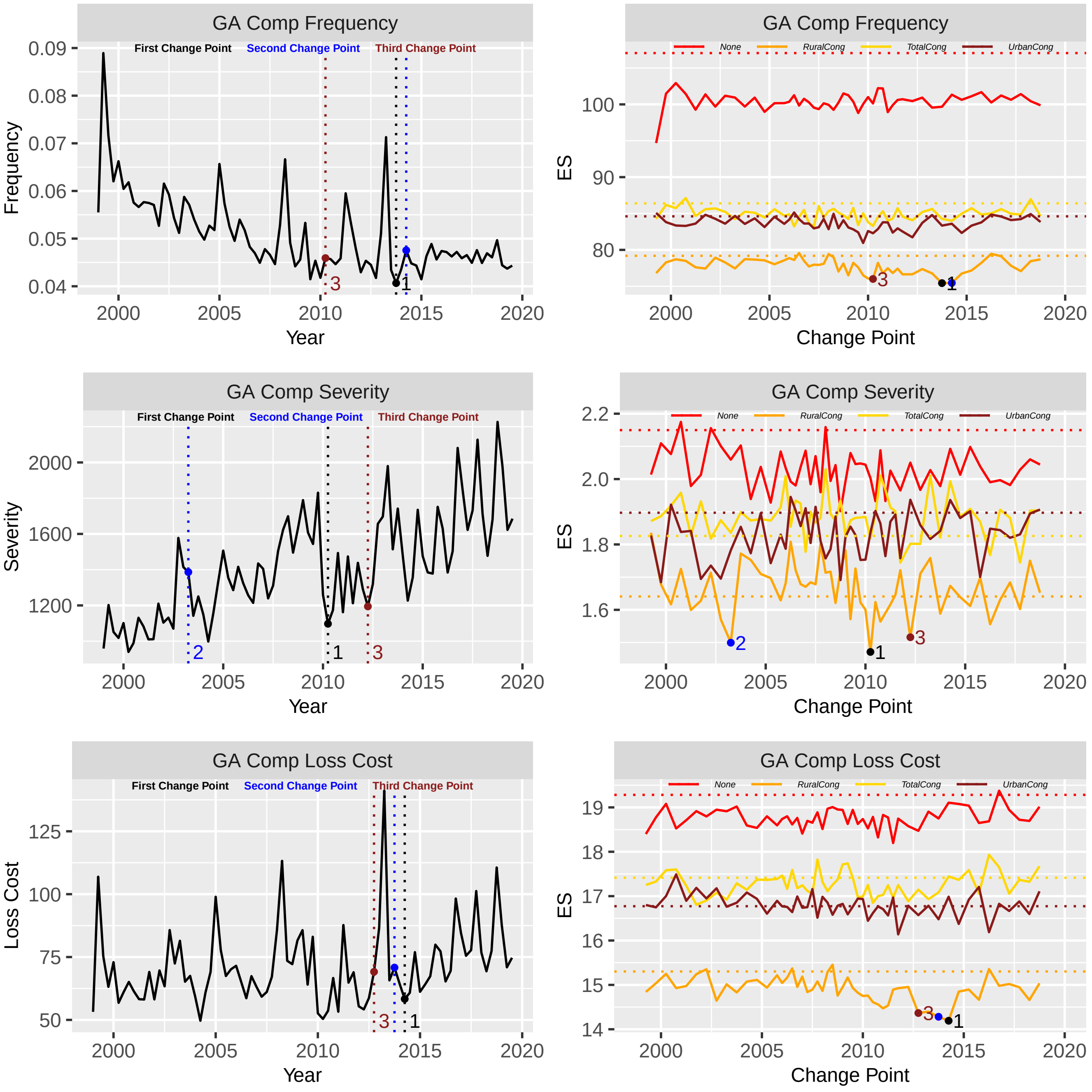
FL PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
FL PD Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
FL PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
FL PD Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
FL PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
FL PD Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point

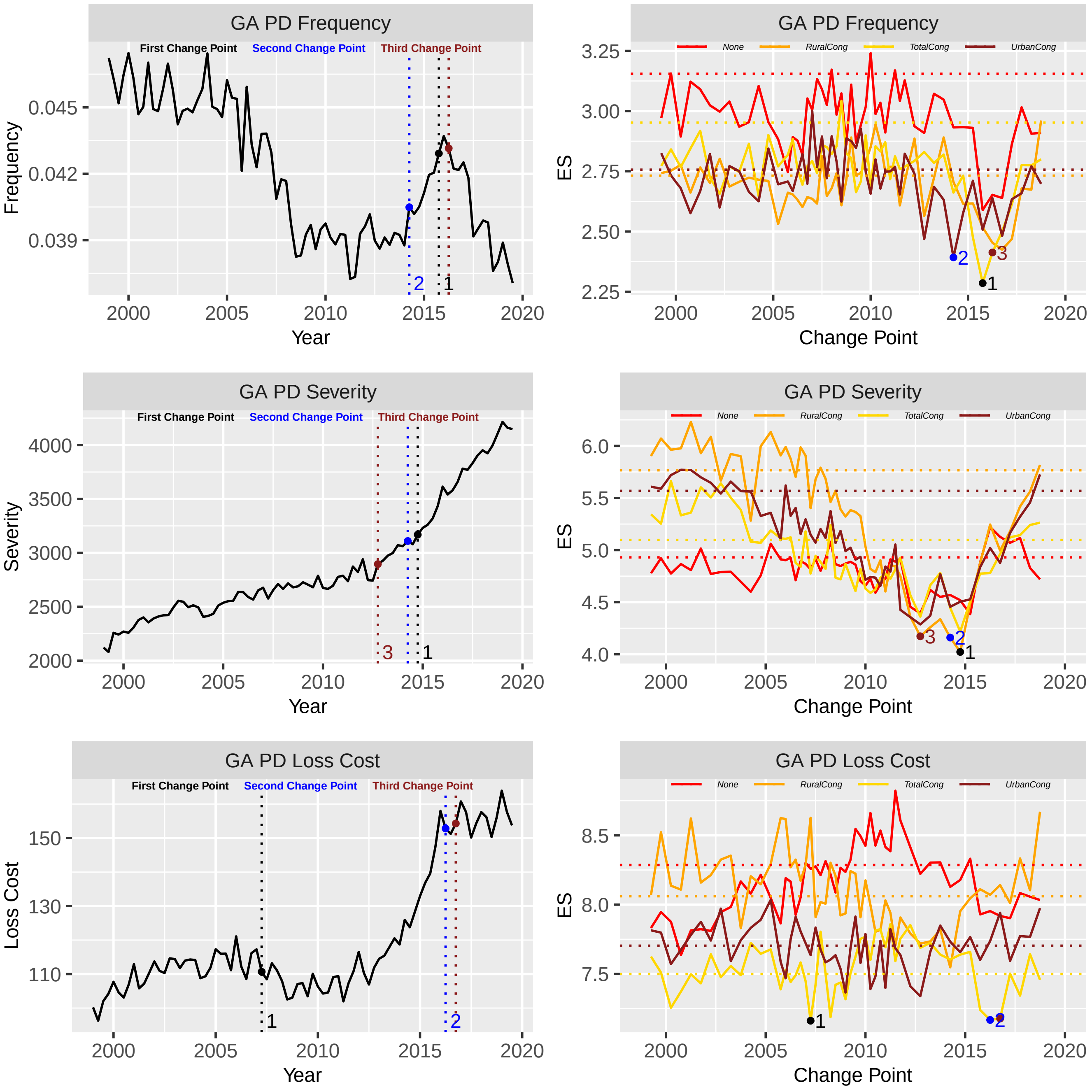

FL PIP Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
ES
Change Point
None
RuralCong
TotalCong
UrbanCong
FL PIP Severity
Severity
FL PIP Loss Cost
Loss Cost

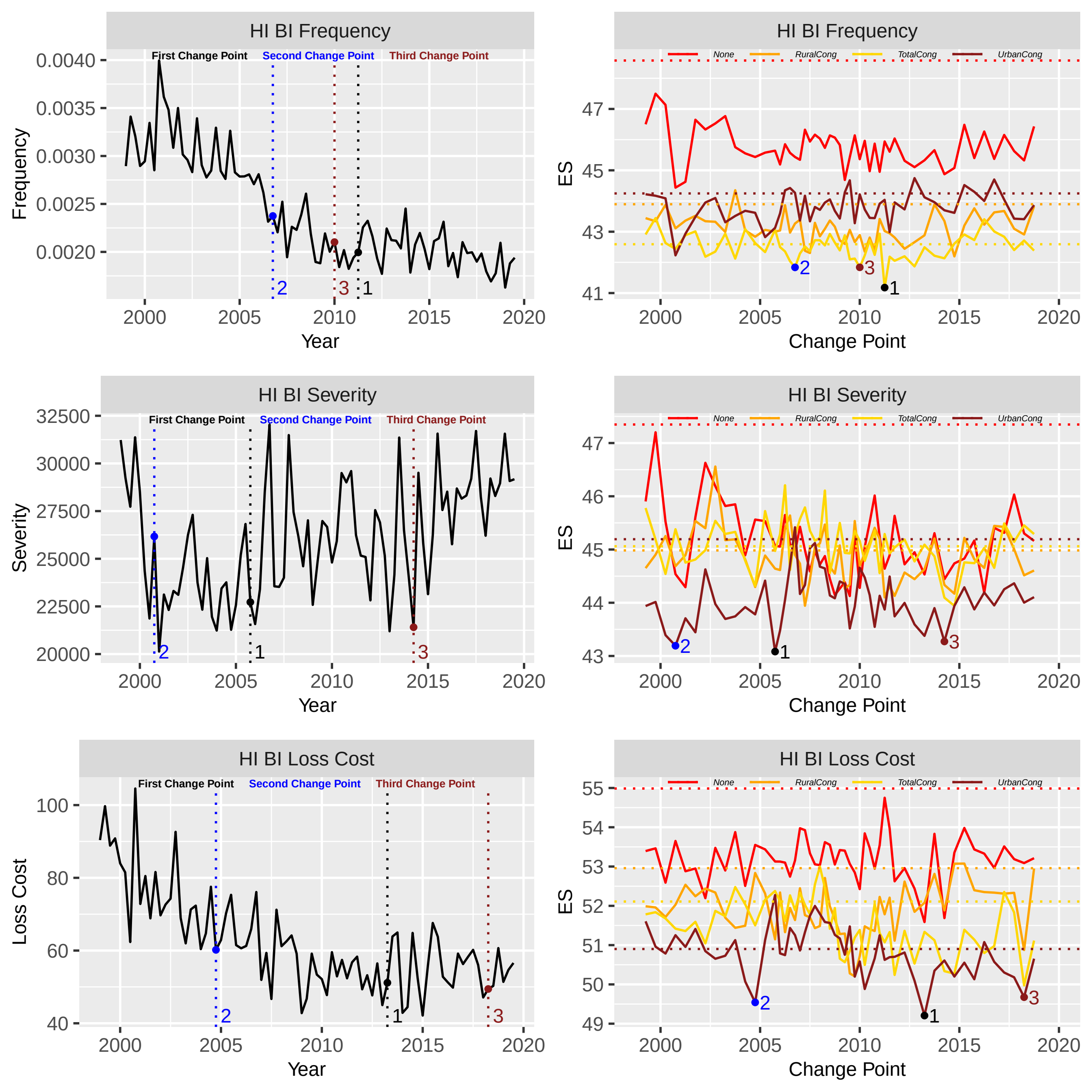

GA BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.013
0.012
0.011
2000
2005
2010
2015
2020
Year
1
GA BI Frequency
None
RuralCong
TotalCong
UrbanCong
ES
4.75
4.50
4.25
4.00
3.75
Change Point
GA BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
20000
15000
10000
Year
GA BI Severity
None
RuralCong
TotalCong
UrbanCong
ES
32
30
28
Change Point
GA BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
240
200
160
120
80
3
Year
GA BI Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
42
39
36
33
Change Point

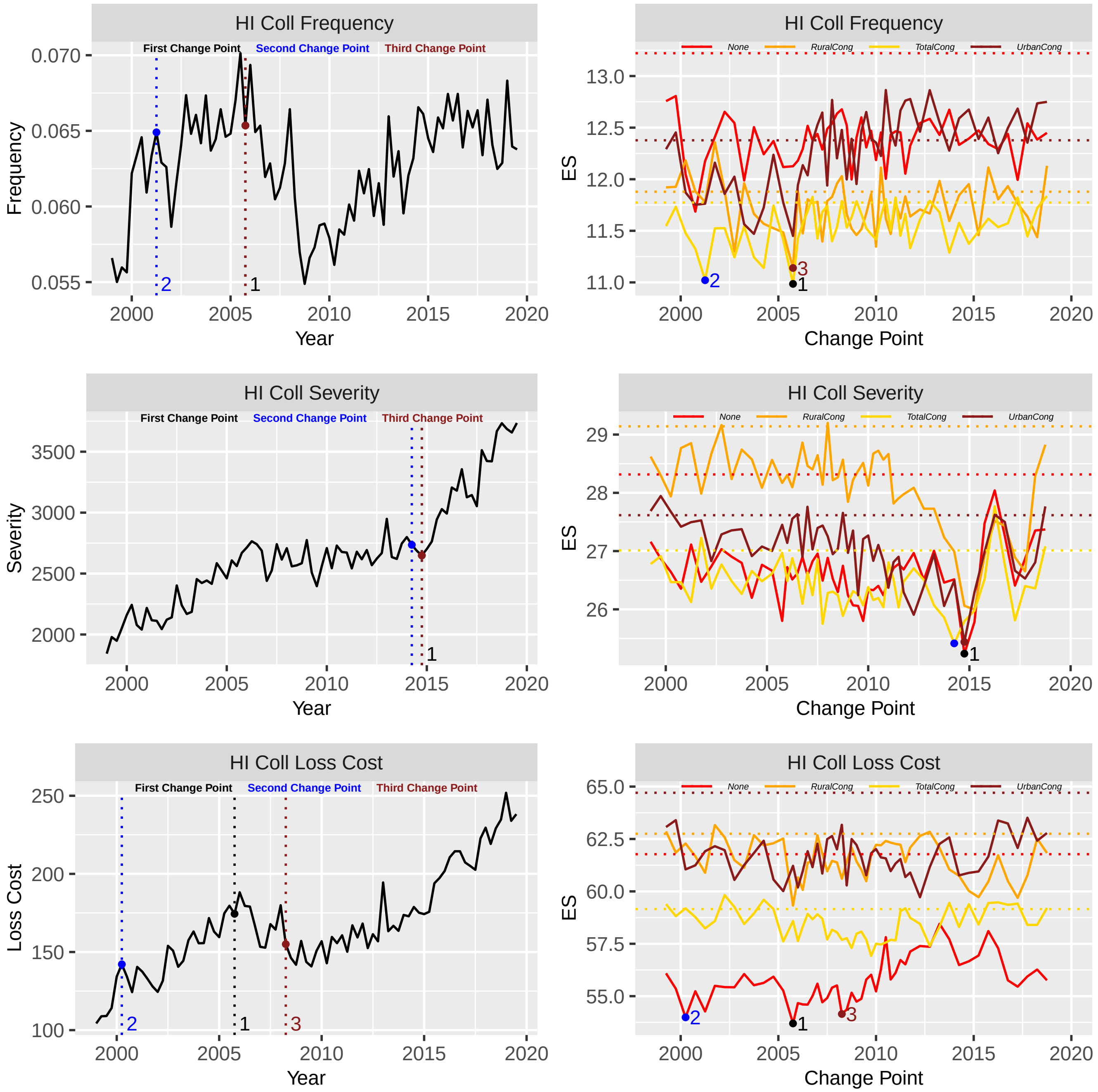


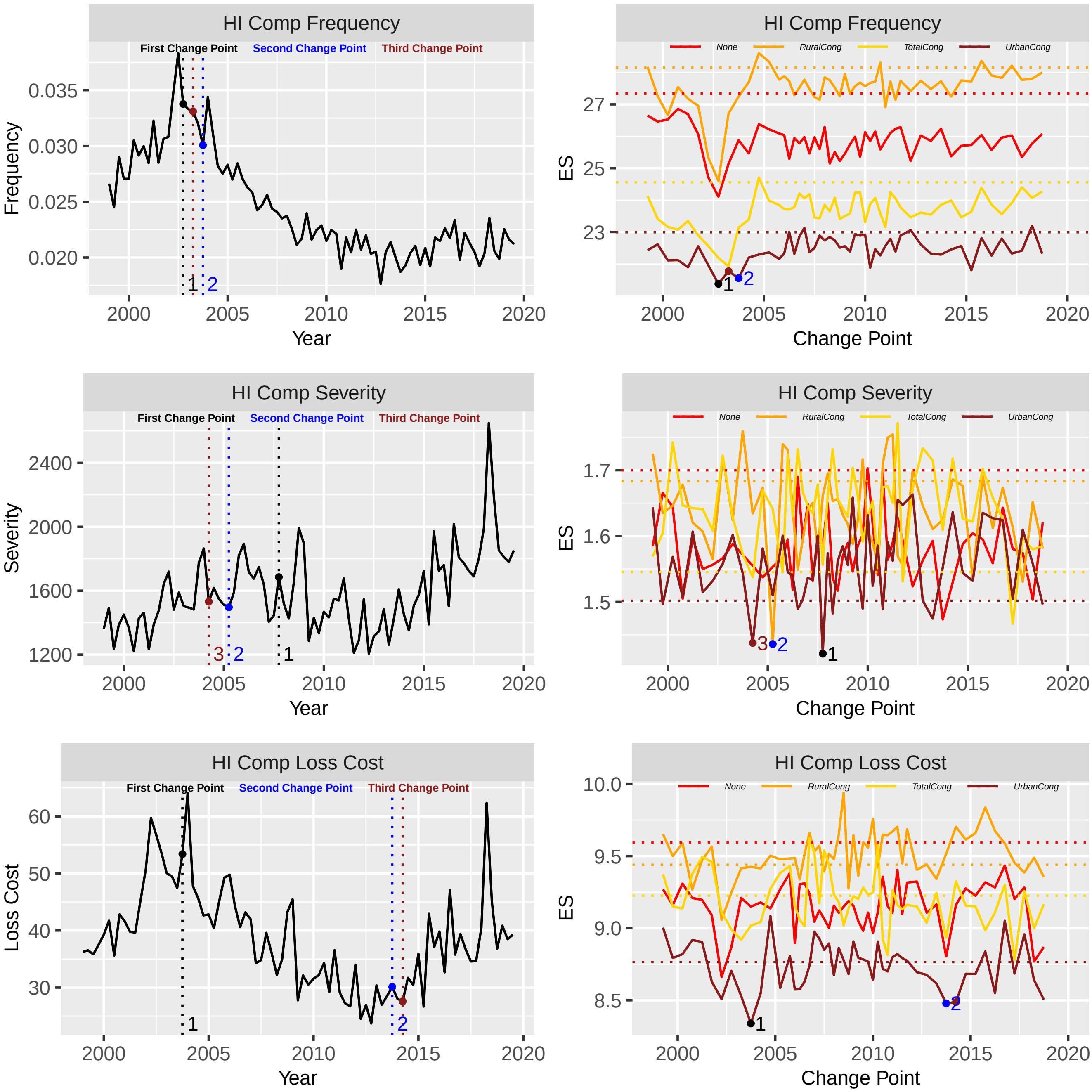
GA Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
GA Coll Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
GA Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
GA Coll Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
GA Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
GA Coll Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point

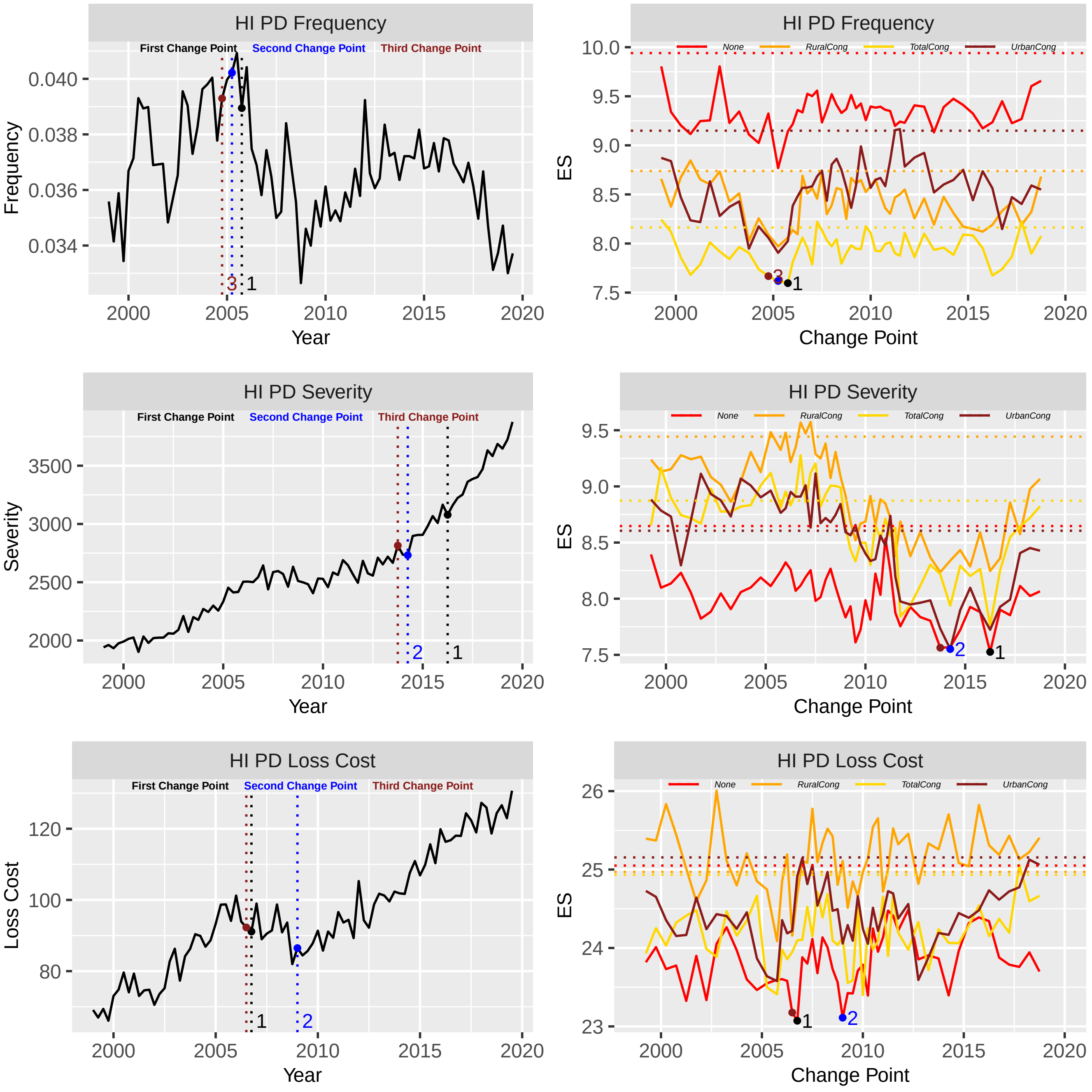

GA Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
ES
Change Point
None
RuralCong
TotalCong
UrbanCong
GA Comp Severity
Severity
GA Comp Loss Cost
Loss Cost

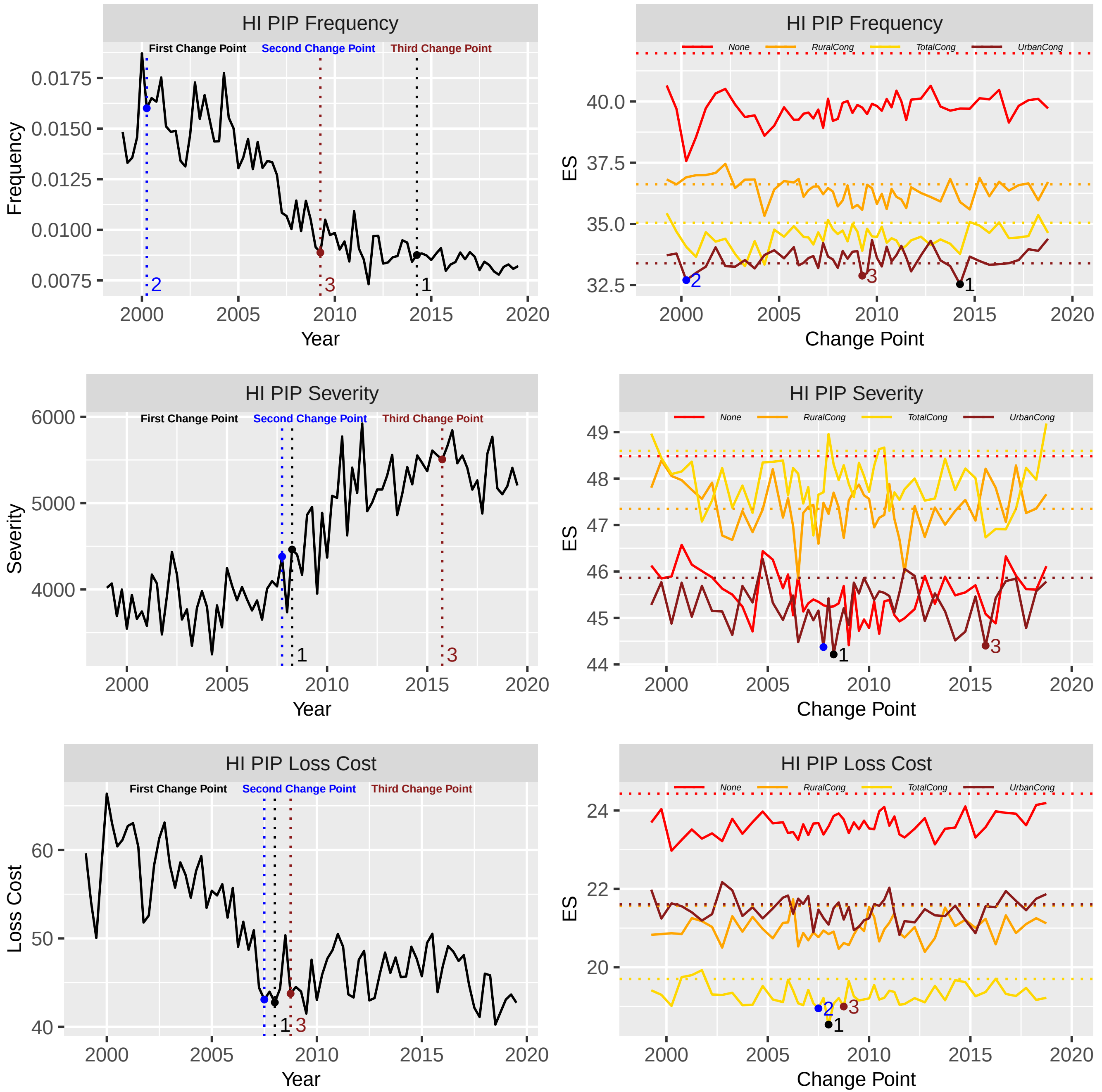

GA PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
GA PD Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
GA PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
GA PD Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
GA PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
GA PD Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point

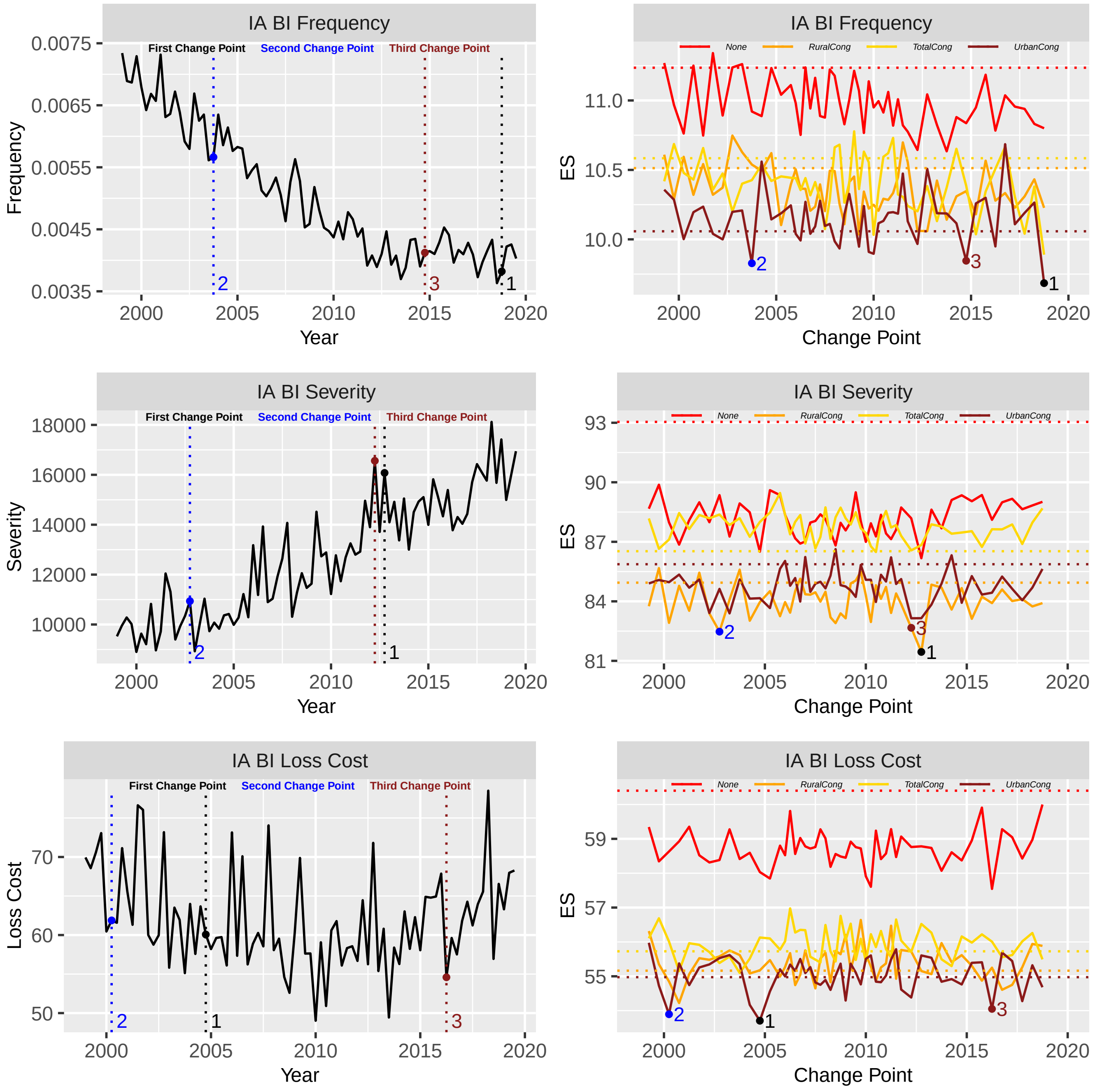

HI BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
HI BI Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
HI BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
HI BI Severity
ES
Change Point
HI BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
HI BI Loss Cost
ES
Change Point

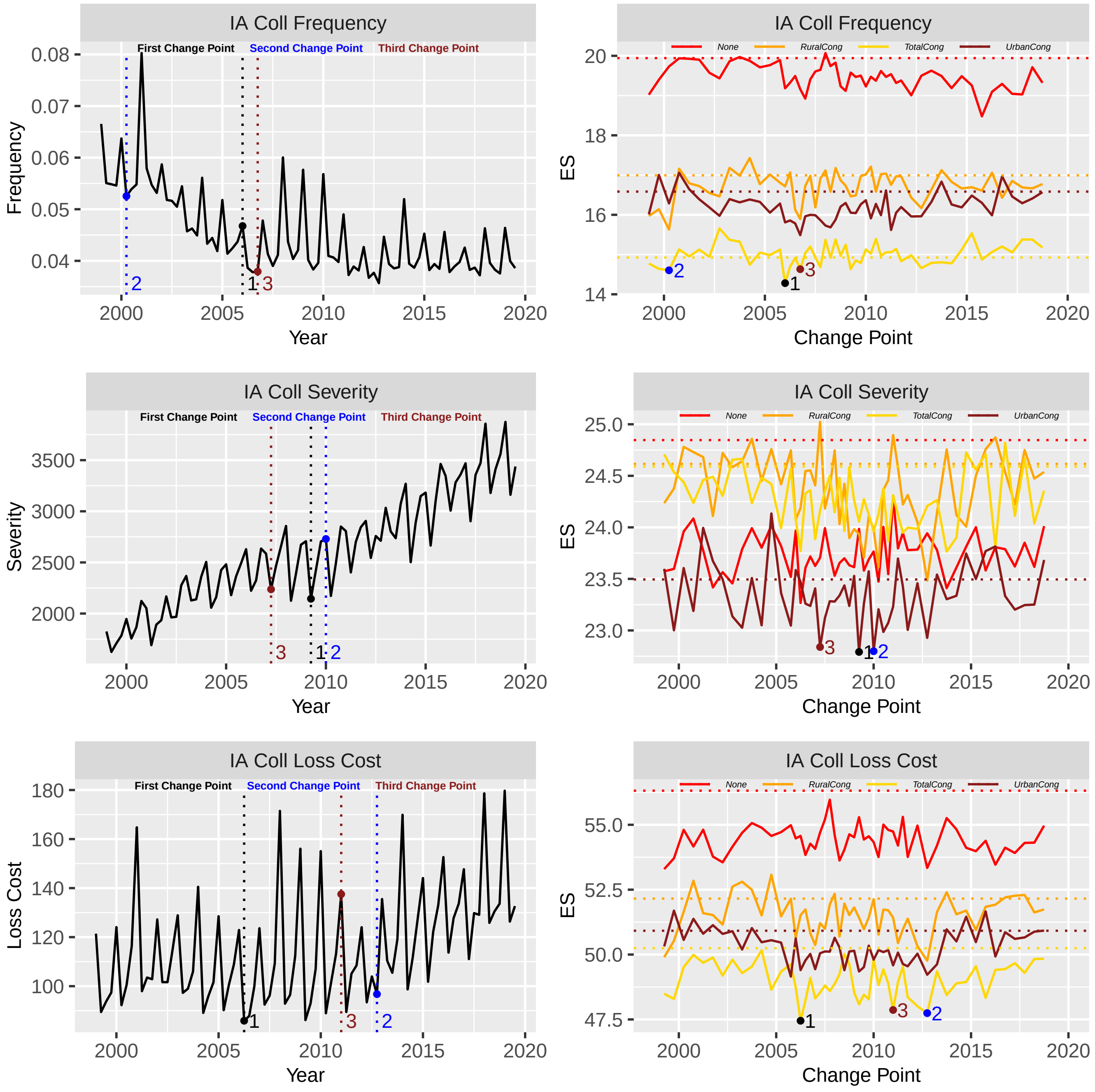

HI Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
HI Coll Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
HI Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
HI Coll Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
HI Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
HI Coll Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point

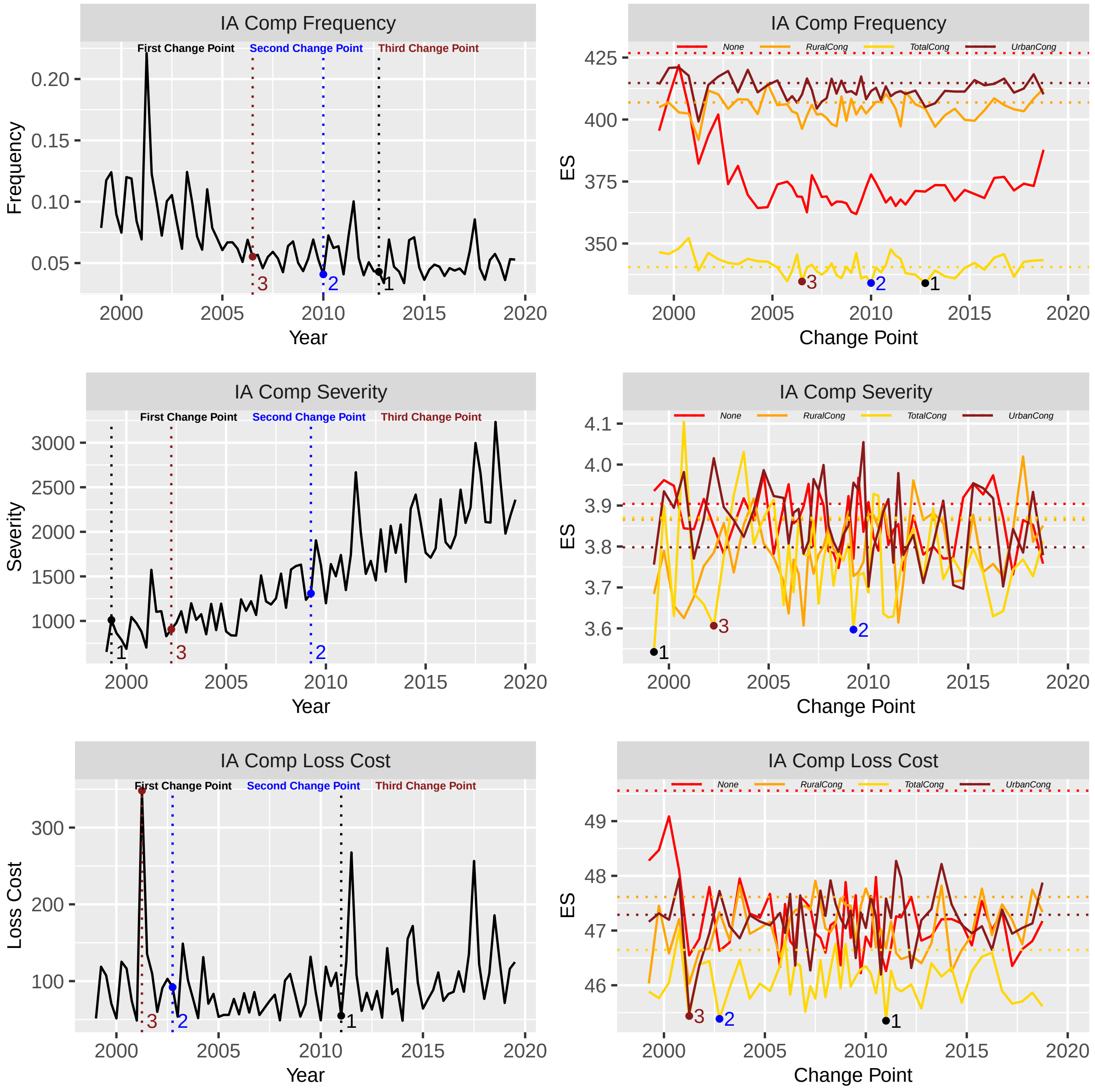

HI Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.035
0.030
0.025
0.020
1
2
2000
2005
2010
2015
2020
Year
HI Comp Frequency
None
RuralCong
TotalCong
UrbanCong
ES
27
25
23
1
2
Change Point
HI Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
2400
2000
1600
1200
3
2
1
Year
HI Comp Severity
None
RuralCong
TotalCong
UrbanCong
ES
1.7
1.6
1.5
3
2
1
Change Point
HI Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
60
50
40
30
1
2
Year
HI Comp Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
10.0
9.5
9.0
8.5
1
2
Change Point

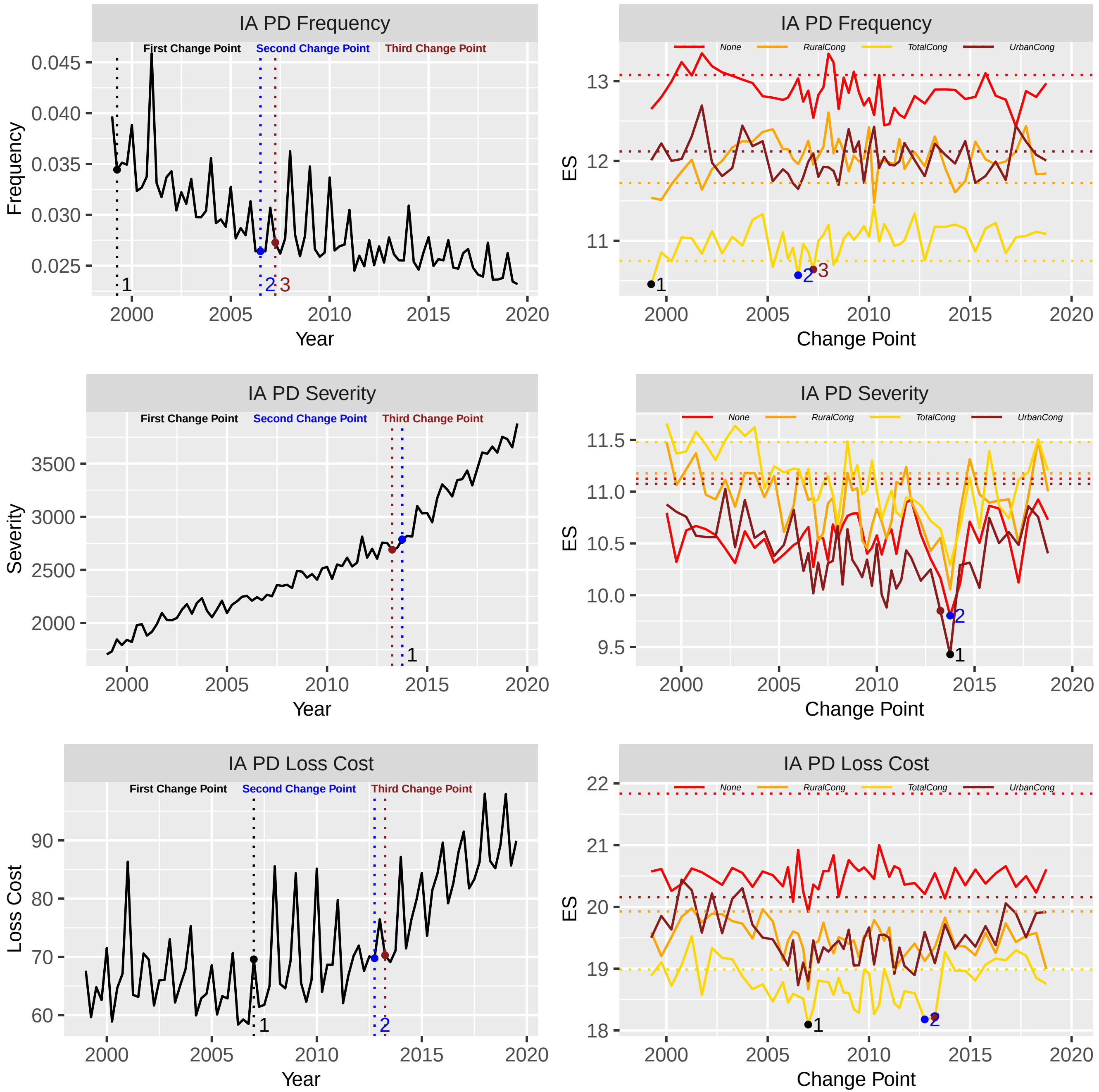

HI PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.040
0.038
0.036
0.034
3
1
2000
2005
2010
2015
2020
Year
HI PD Frequency
None
RuralCong
TotalCong
UrbanCong
ES
10.0
9.5
9.0
8.5
8.0
7.5
3
1
2000
2005
2010
2015
2020
Change Point
HI PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
3500
3000
2500
2000
2
1
2000
2005
2010
2015
2020
Year
HI PD Severity
None
RuralCong
TotalCong
UrbanCong
ES
9.5
9.0
8.5
8.0
7.5
2
1
2000
2005
2010
2015
2020
Change Point
HI PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
120
100
80
1
2
2000
2005
2010
2015
2020
Year
HI PD Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
26
25
24
23
1
2
2000
2005
2010
2015
2020
Change Point


HI PIP Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.0175
0.0150
0.0125
0.0100
0.0075
2000
2005
2010
2015
2020
Year
HI PIP Frequency
None
RuralCong
TotalCong
UrbanCong
ES
40.0
37.5
35.0
32.5
Change Point
HI PIP Severity
Severity
6000
5000
4000
HI PIP Severity
ES
49
48
47
46
45
44
HI PIP Loss Cost
Loss Cost
60
50
40
HI PIP Loss Cost
24
22
20

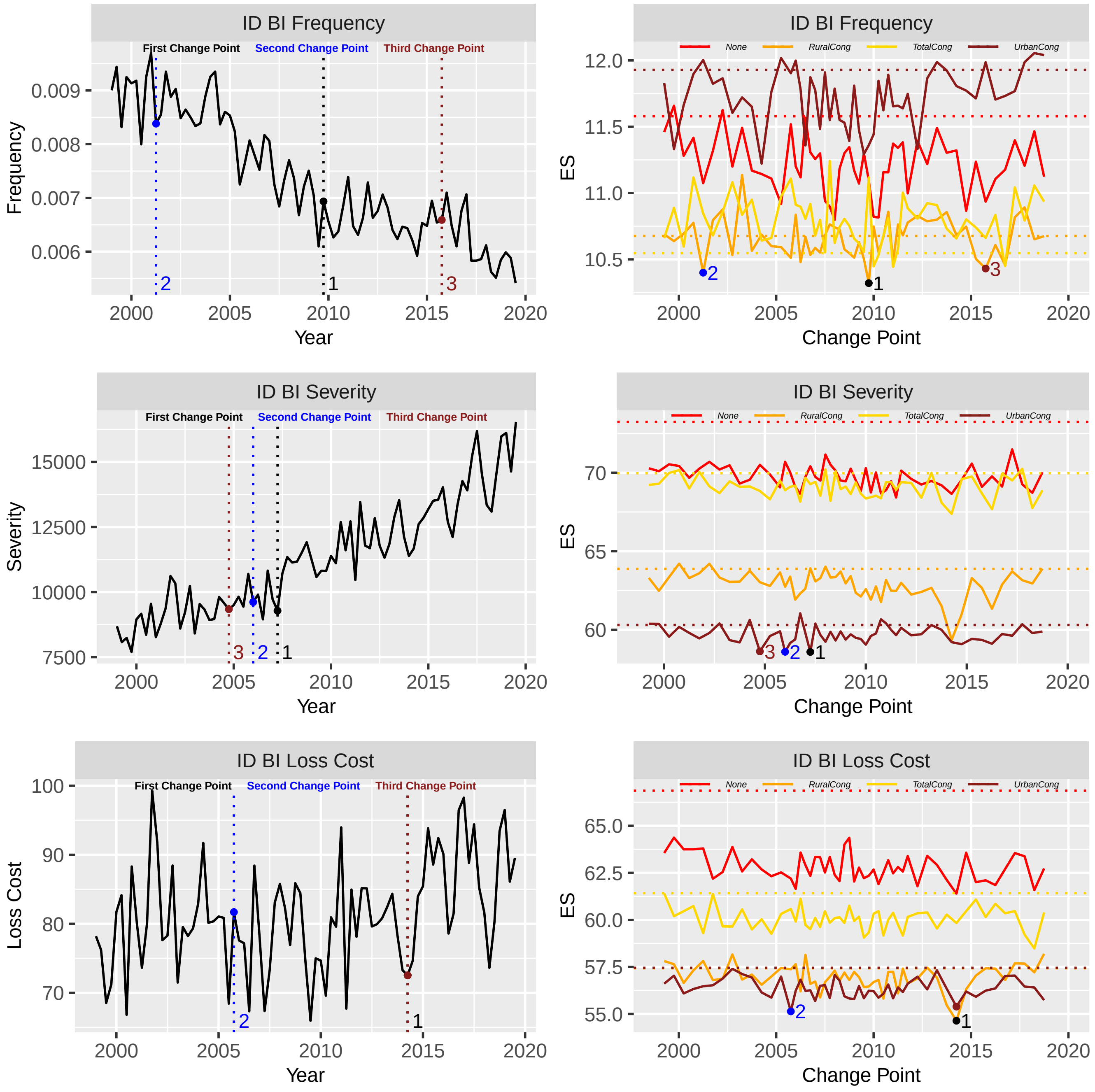

IA BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.0075
0.0065
0.0055
0.0045
0.0035
Year
2000
2005
2010
2015
2020
1
2
3
IA BI Frequency
None
RuralCong
TotalCong
UrbanCong
ES
11.0
10.5
10.0
Change Point
IA BI Severity
Severity
18000
16000
14000
12000
10000
IA BI Severity
93
90
87
84
81
IA BI Loss Cost
Loss Cost
70
60
50
IA BI Loss Cost
59
57
55


IA Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
IA Coll Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
IA Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
IA Coll Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
IA Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
IA Coll Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point

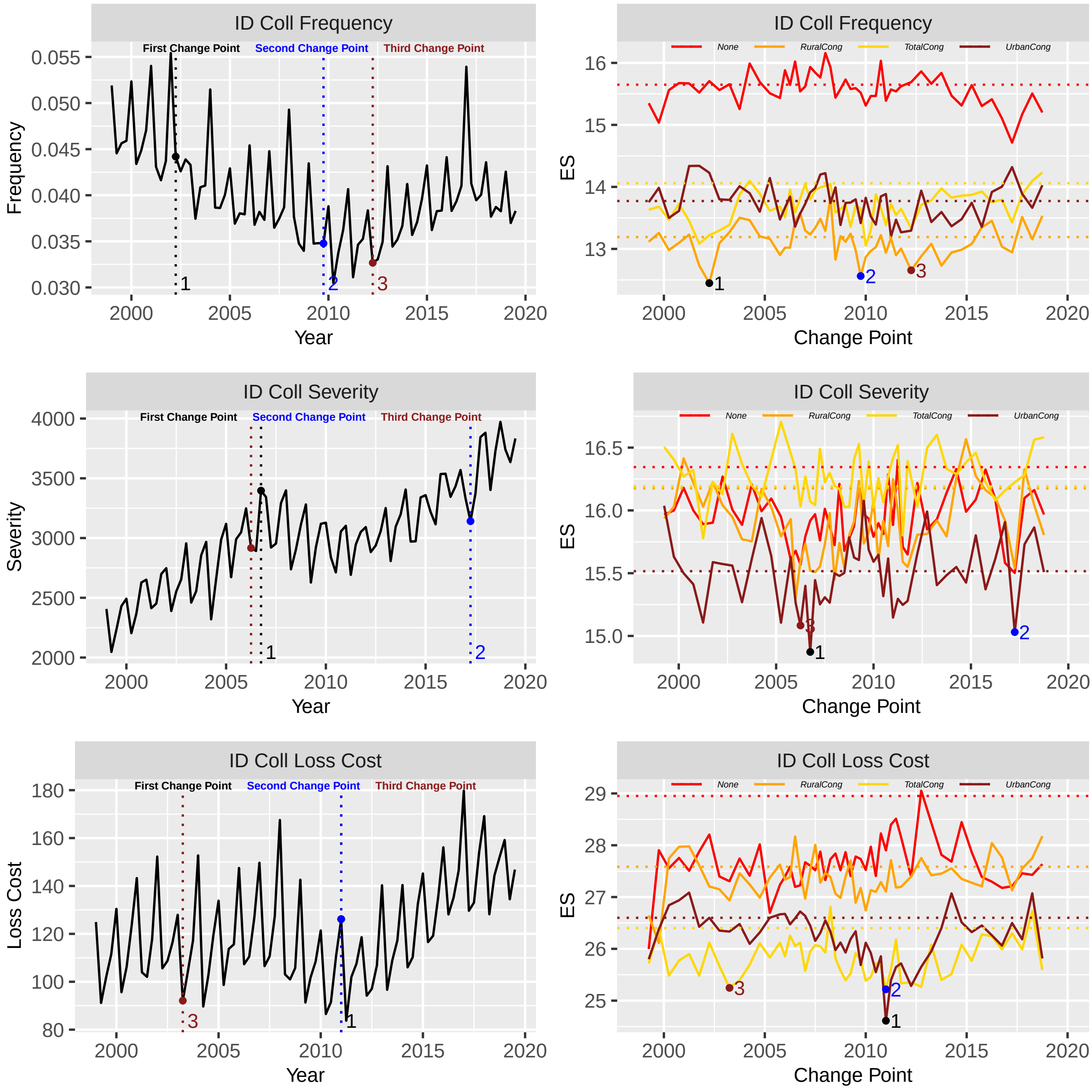

IA Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.20
0.15
0.10
0.05
2000
2005
2010
2015
2020
Year
3
2
1
IA Comp Frequency
None
RuralCong
TotalCong
UrbanCong
ES
425
400
375
350
Change Point
IA Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
3000
2500
2000
1500
1000
Year
IA Comp Severity
4.1
4.0
3.9
3.8
3.7
3.6
IA Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
300
200
100
IA Comp Loss Cost
49
48
47
46

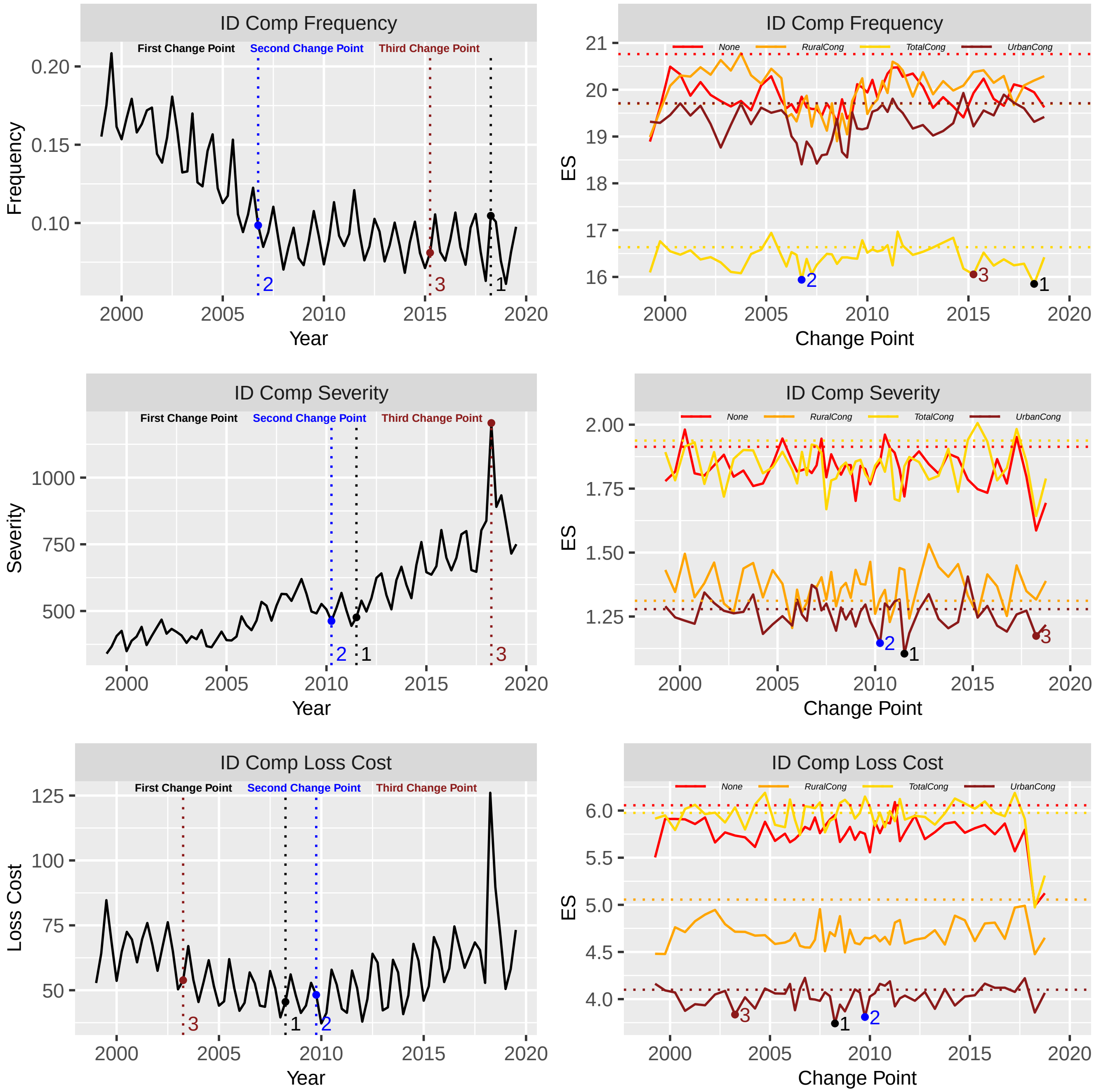


IA PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
IA PD Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
IA PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
IA PD Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
IA PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
IA PD Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point

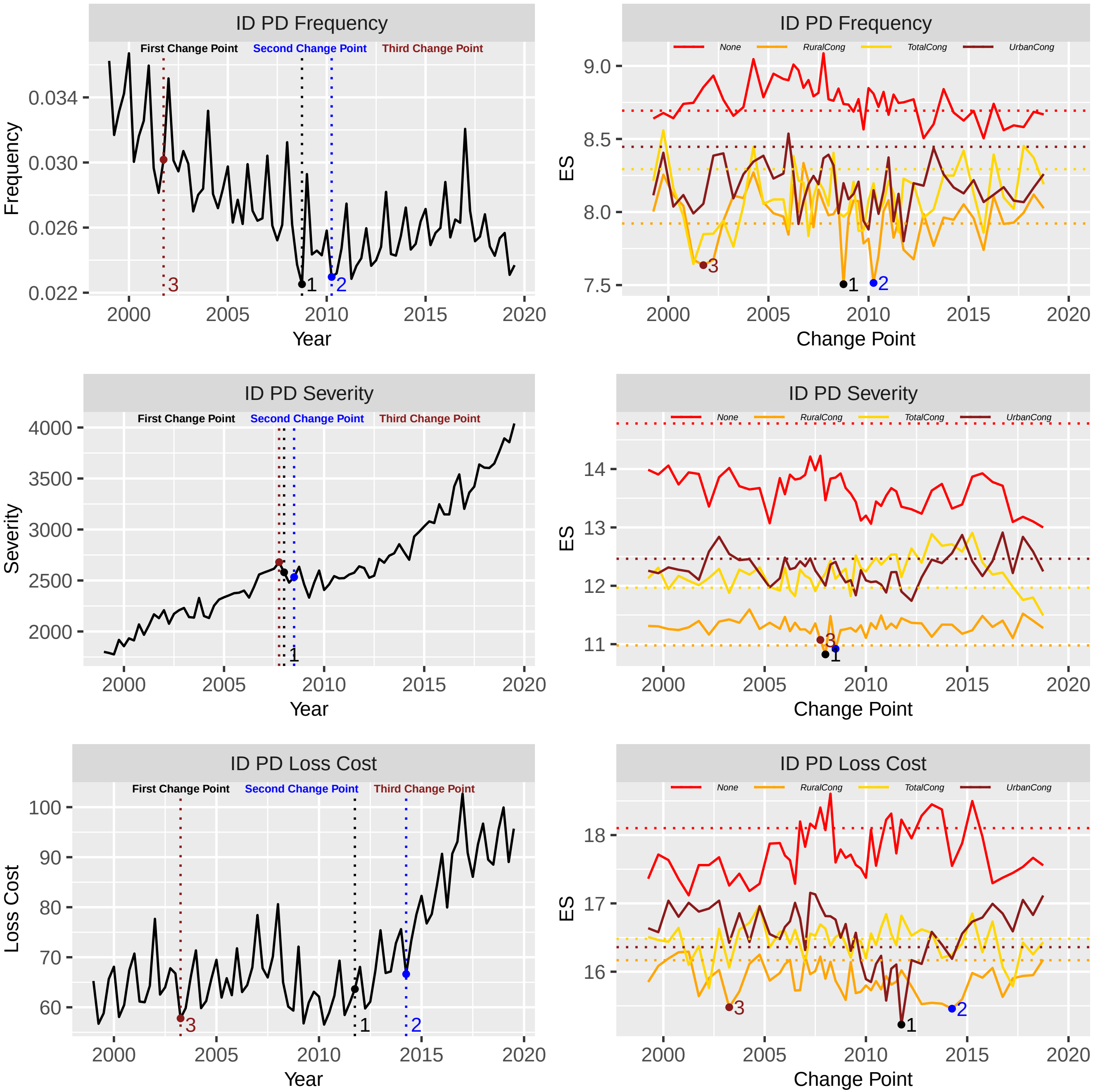


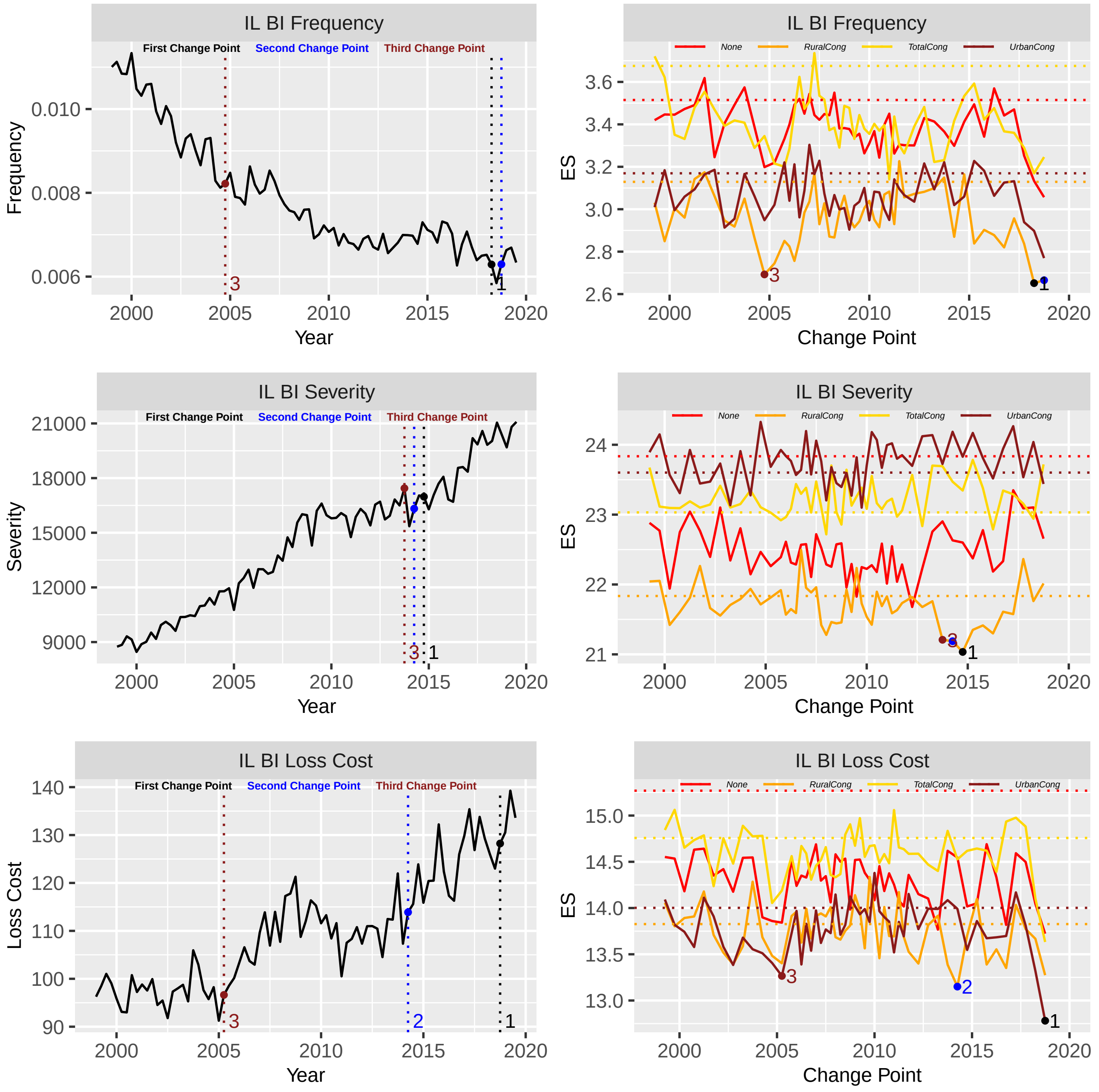
ID BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.009
0.008
0.007
0.006
2000
2005
2010
2015
2020
Year
ID BI Frequency
None
RuralCong
TotalCong
UrbanCong
ES
12.0
11.5
11.0
10.5
Change Point
ID BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
15000
12500
10000
7500
Year
ID BI Severity
None
RuralCong
TotalCong
UrbanCong
ES
70
65
60
Change Point
ID BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
100
90
80
70
Year
ID BI Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
65.0
62.5
60.0
57.5
55.0
Change Point

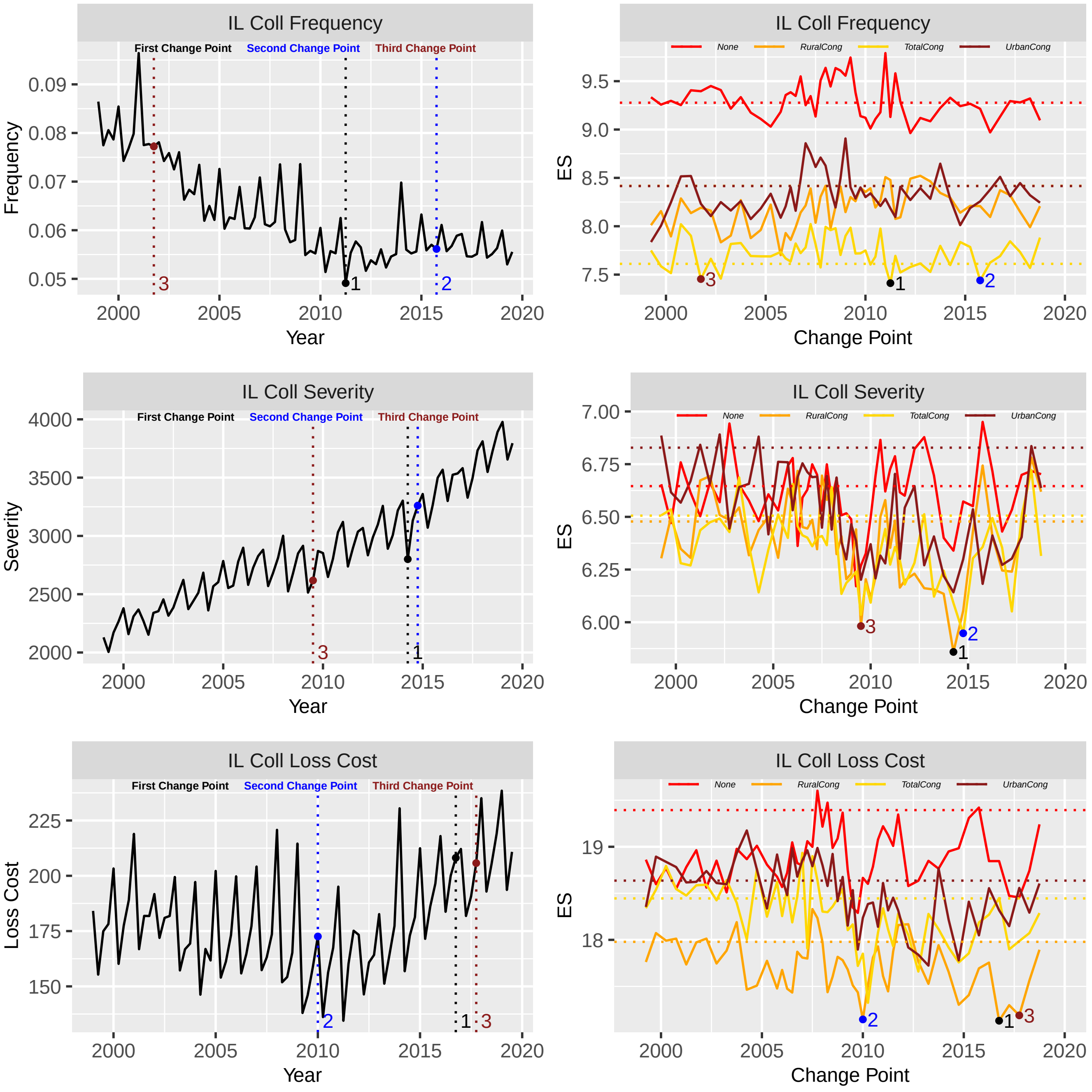

ID Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
ID Coll Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
ID Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
ID Coll Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
ID Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
ID Coll Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point



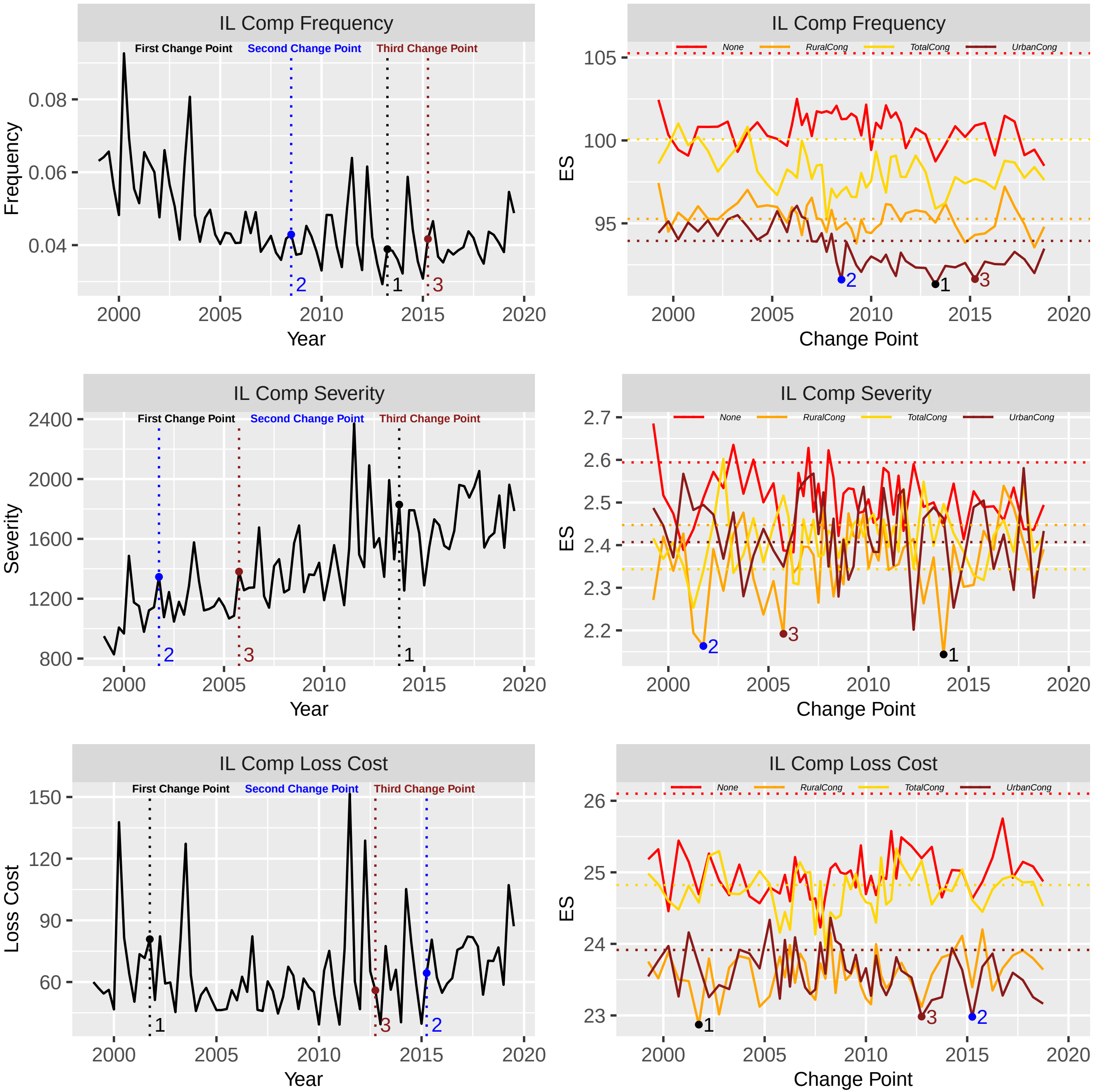
ID Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
ID Comp Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
ID Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
ID Comp Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
ID Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
ID Comp Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point


ID PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.034
0.030
0.026
0.022
Year
ID PD Frequency
None
RuralCong
TotalCong
UrbanCong
ES
9.0
8.5
8.0
7.5
Change Point
ID PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
4000
3500
3000
2500
2000
Year
ID PD Severity
None
RuralCong
TotalCong
UrbanCong
ES
14
13
12
11
Change Point
ID PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
100
90
80
70
60
Year
ID PD Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
18
17
16
Change Point
2000
2005
2010
2015
2020
1
2
3

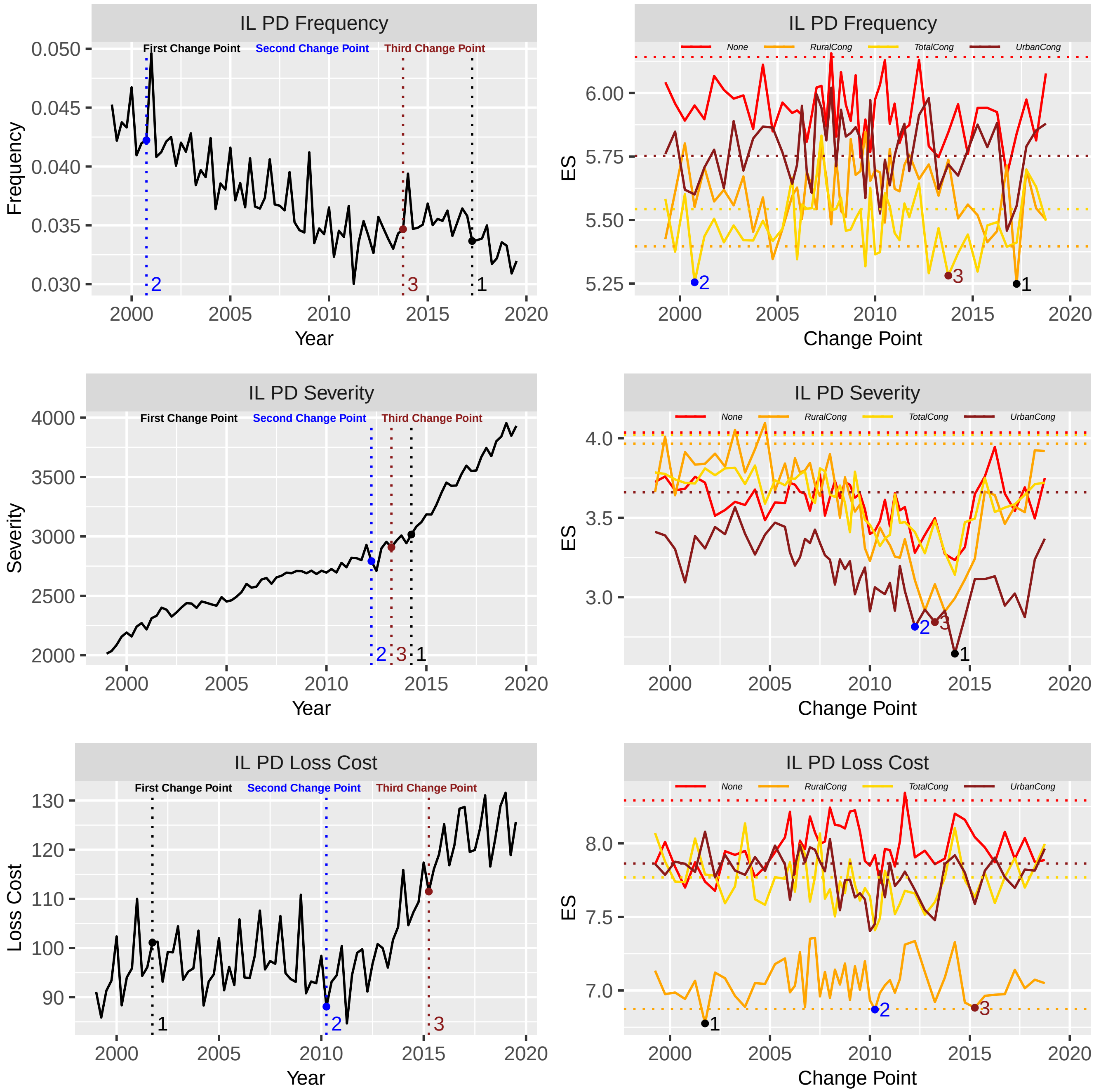

IL BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
IL BI Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
IL BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
IL BI Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
IL BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
IL BI Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point

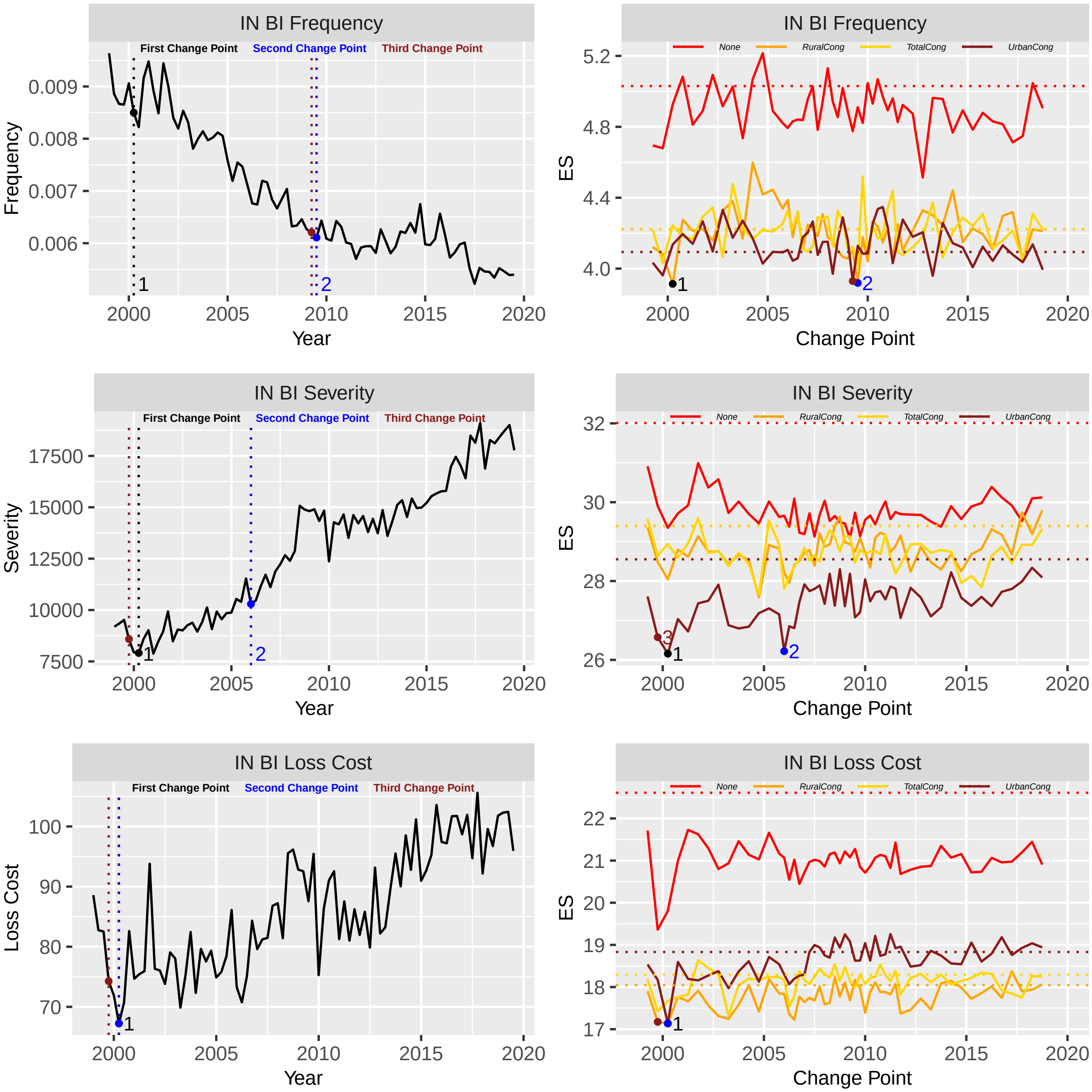


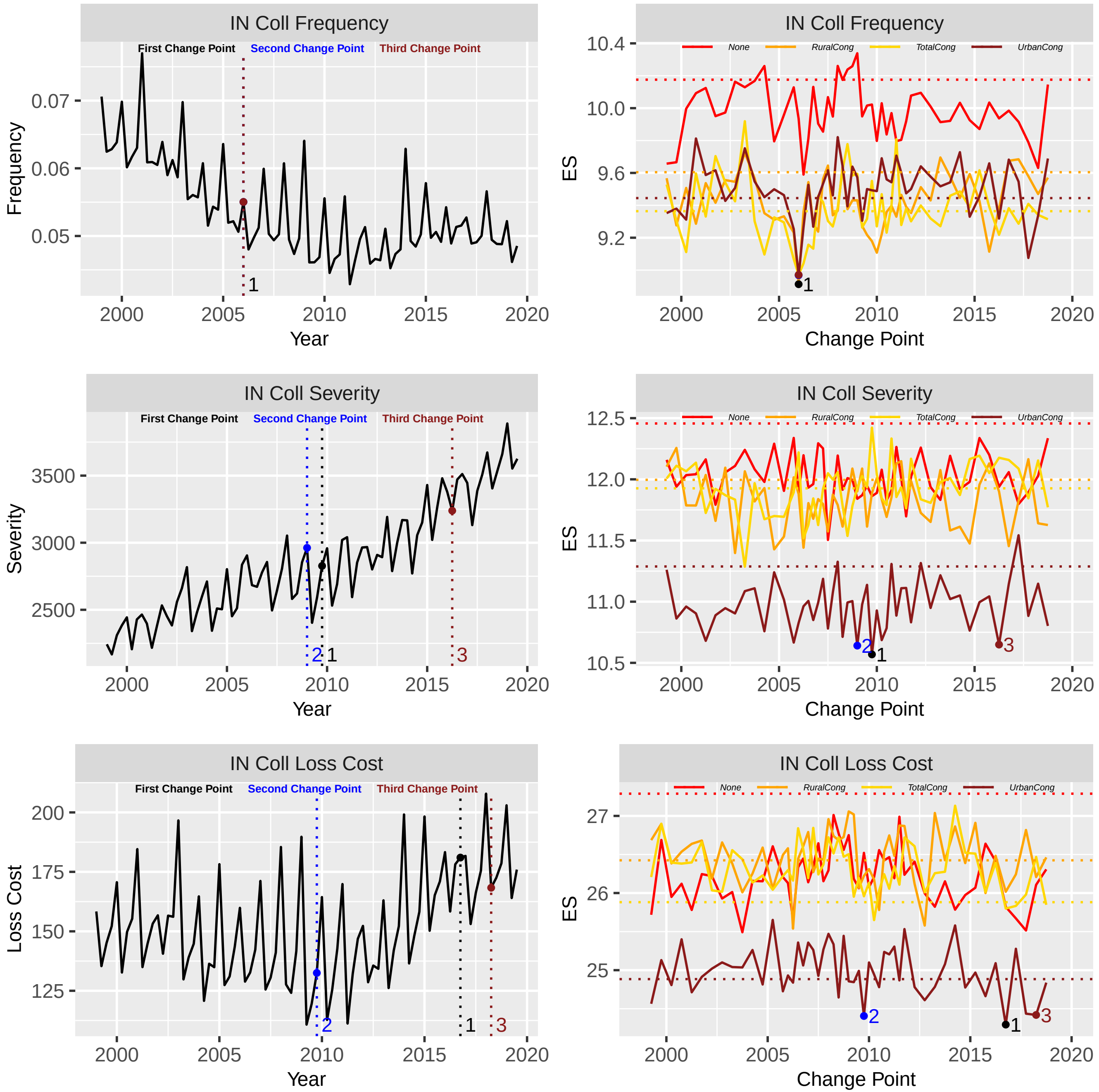
IL Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
IL Coll Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
IL Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
IL Coll Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
IL Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
IL Coll Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point



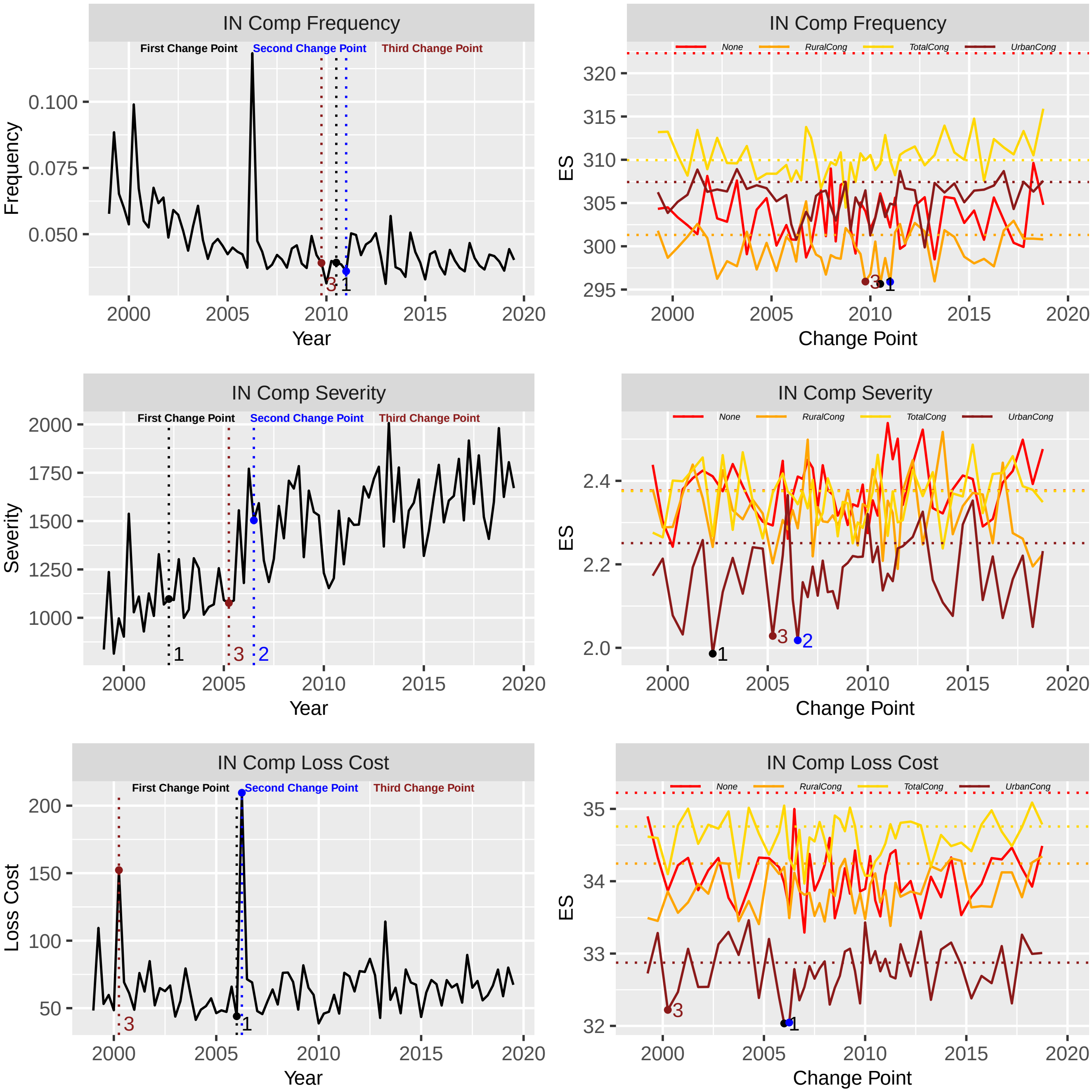
IL Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
IL Comp Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
IL Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
IL Comp Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
IL Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
IL Comp Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point


IL PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
IL PD Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
IL PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
IL PD Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
IL PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
IL PD Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point

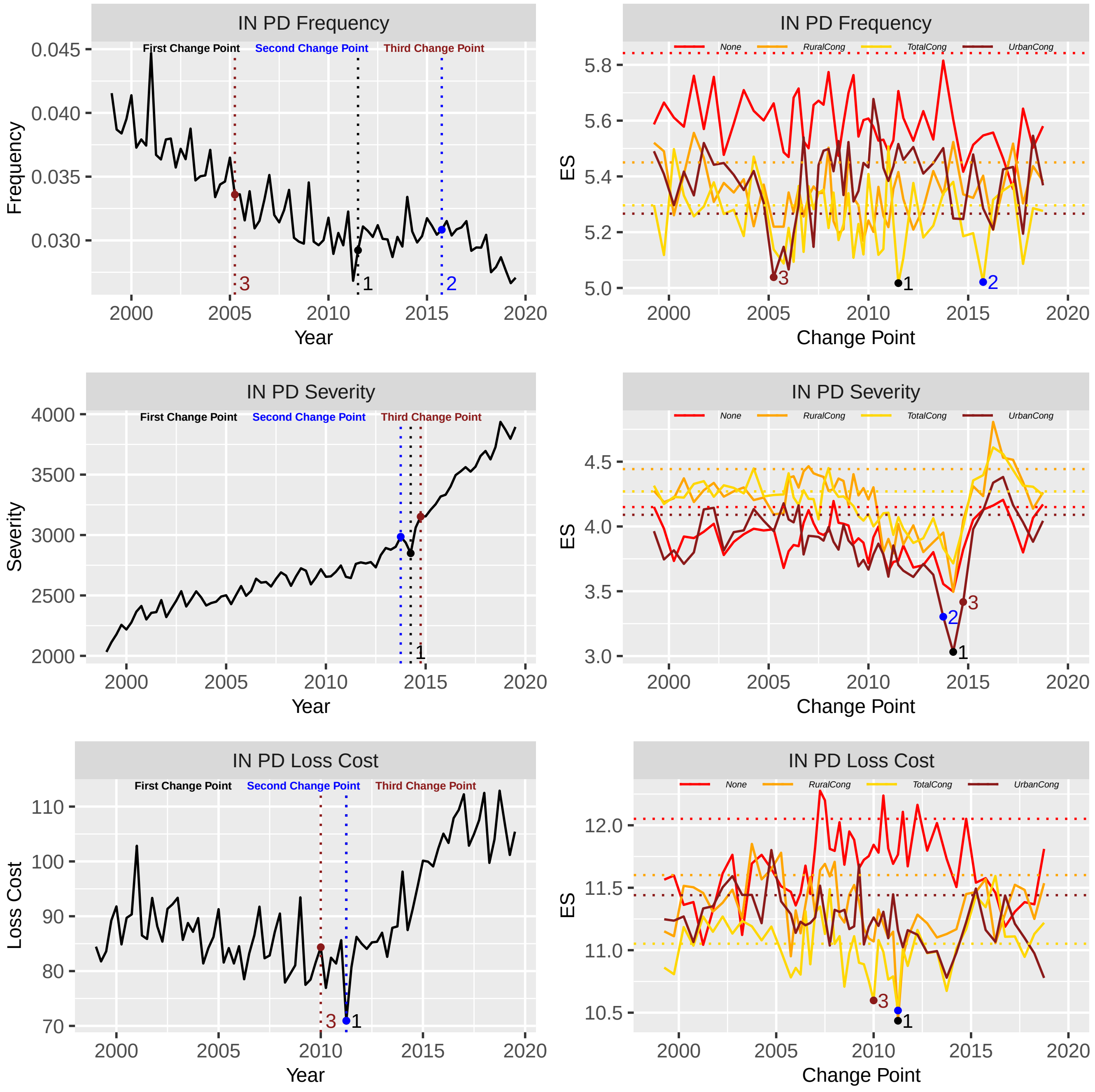

IN BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
IN BI Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
IN BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
IN BI Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
IN BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
IN BI Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point



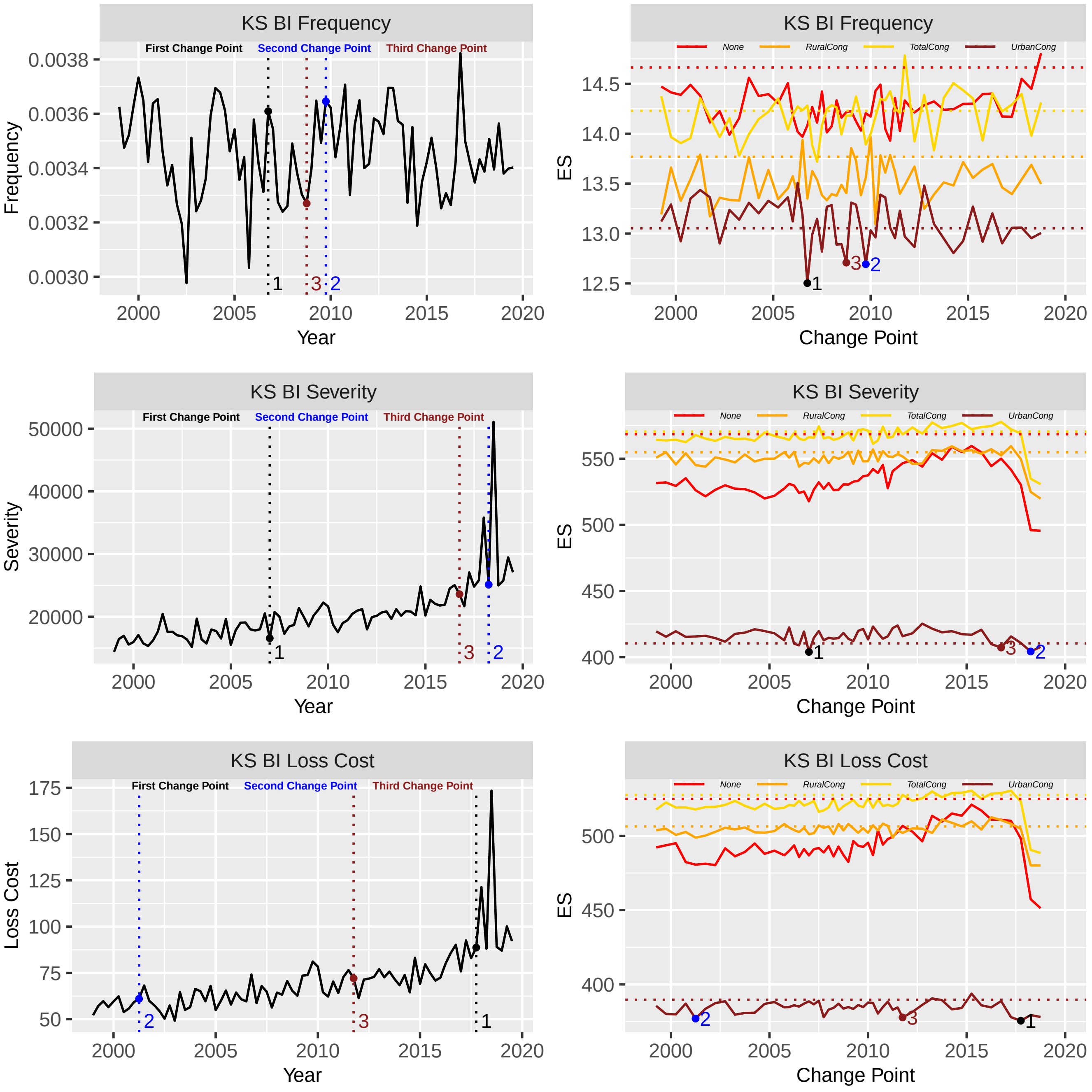
IN Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
ES
Change Point
None
RuralCong
TotalCong
UrbanCong
IN Coll Severity
Severity
IN Coll Loss Cost
Loss Cost

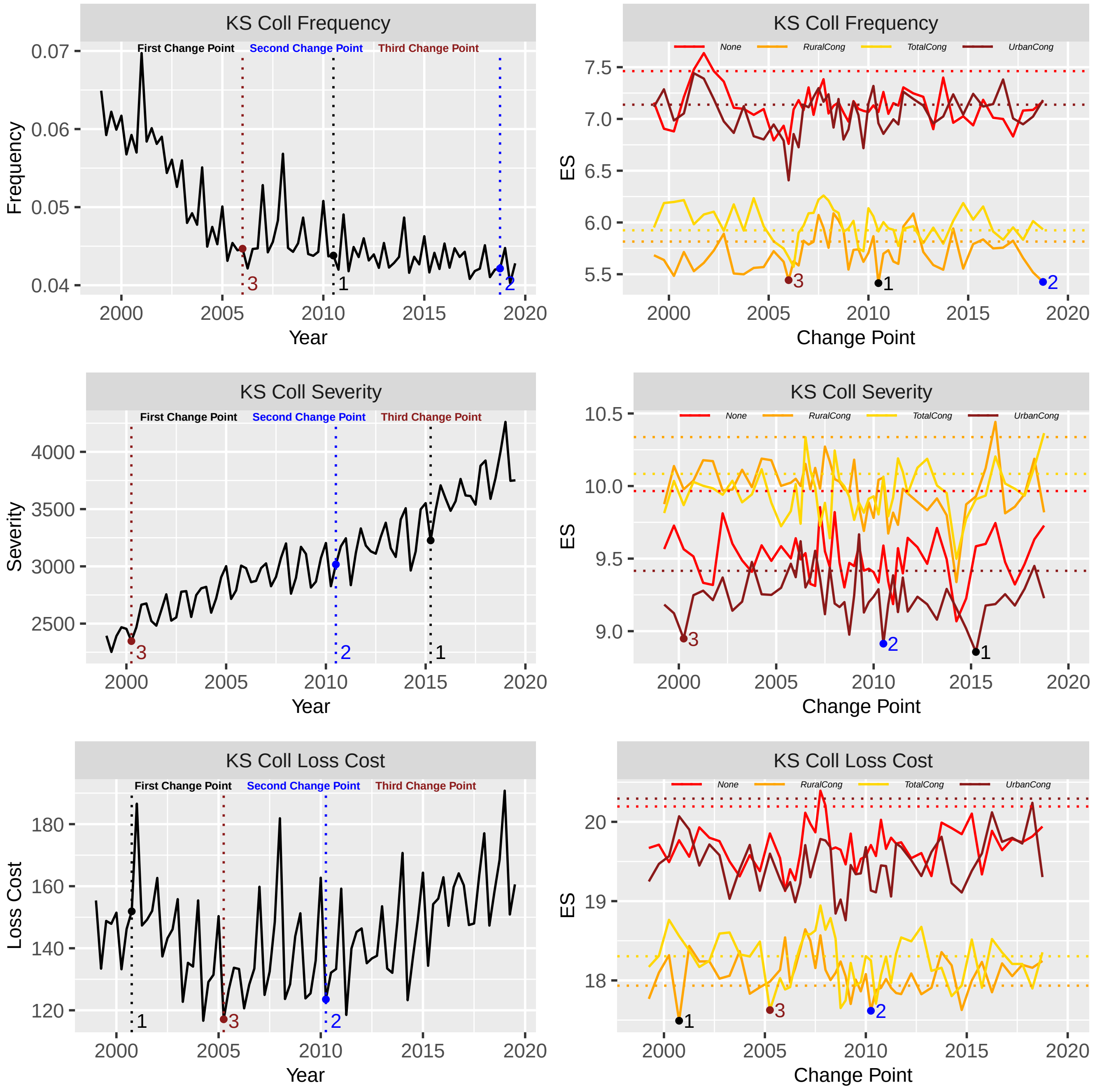


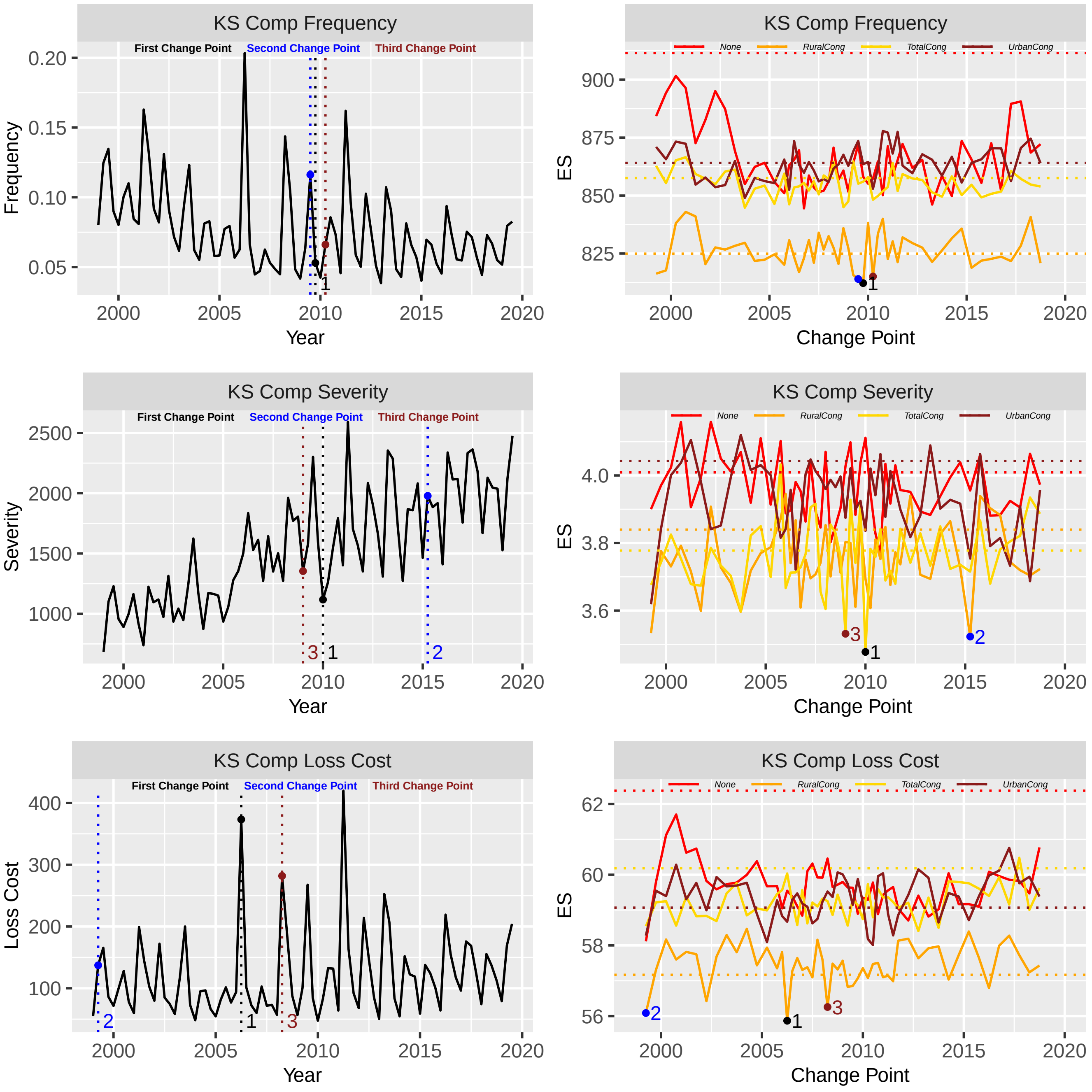
IN Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.100
0.075
0.050
2000
2005
2010
2015
2020
Year
IN Comp Frequency
None
RuralCong
TotalCong
UrbanCong
ES
320
315
310
305
300
295
Change Point
IN Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
2000
1750
1500
1250
1000
Year
IN Comp Severity
None
RuralCong
TotalCong
UrbanCong
ES
2.4
2.2
2.0
Change Point
IN Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
200
150
100
50
Year
IN Comp Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
35
34
33
32
Change Point

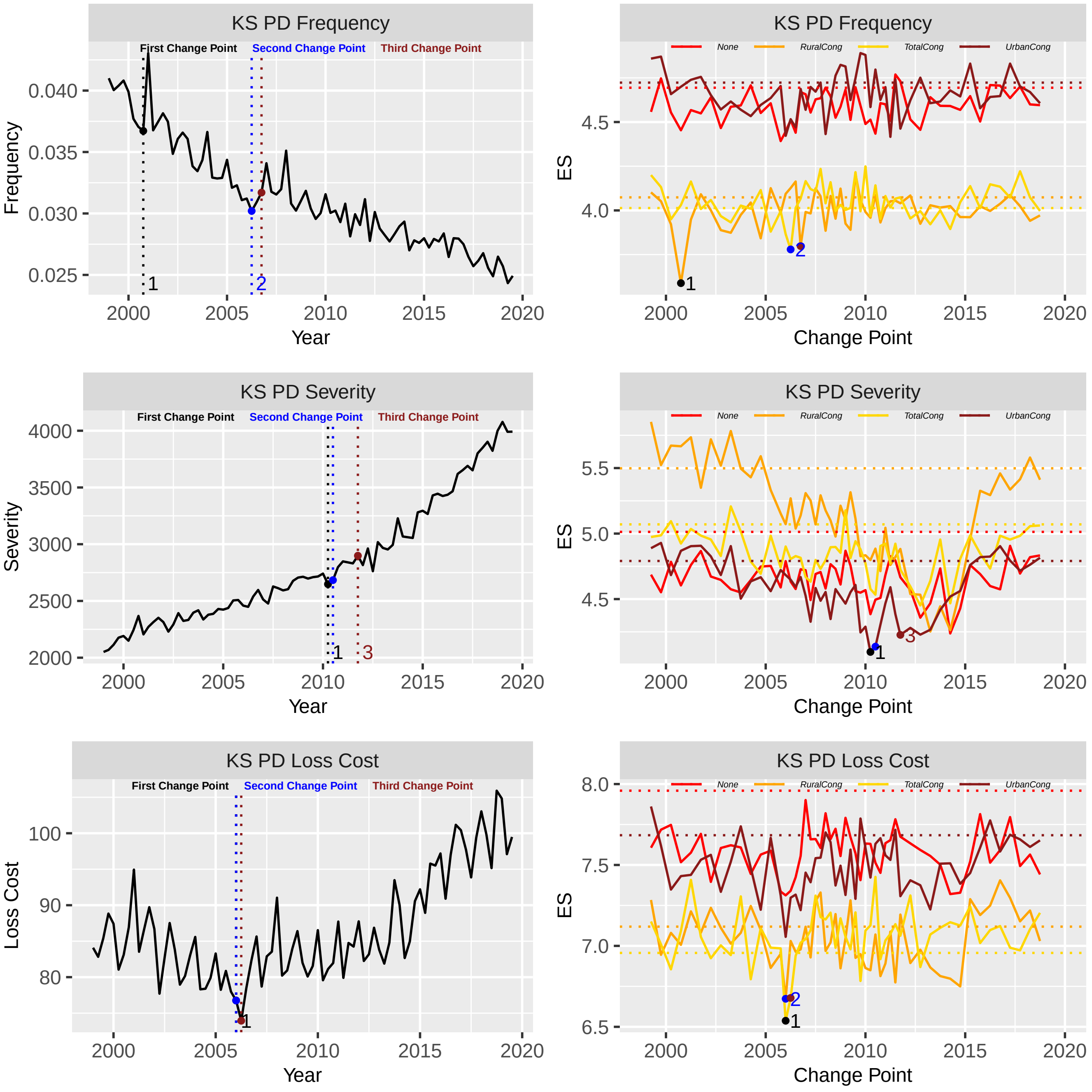


IN PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
0.045
0.040
0.035
0.030
2000
2005
2010
2015
2020
1
2
3
IN PD Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
5.8
5.6
5.4
5.2
5.0
IN PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
4000
3500
3000
2500
2000
IN PD Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
4.5
4.0
3.5
3.0
IN PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
110
100
90
80
70
IN PD Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
12.0
11.5
11.0
10.5

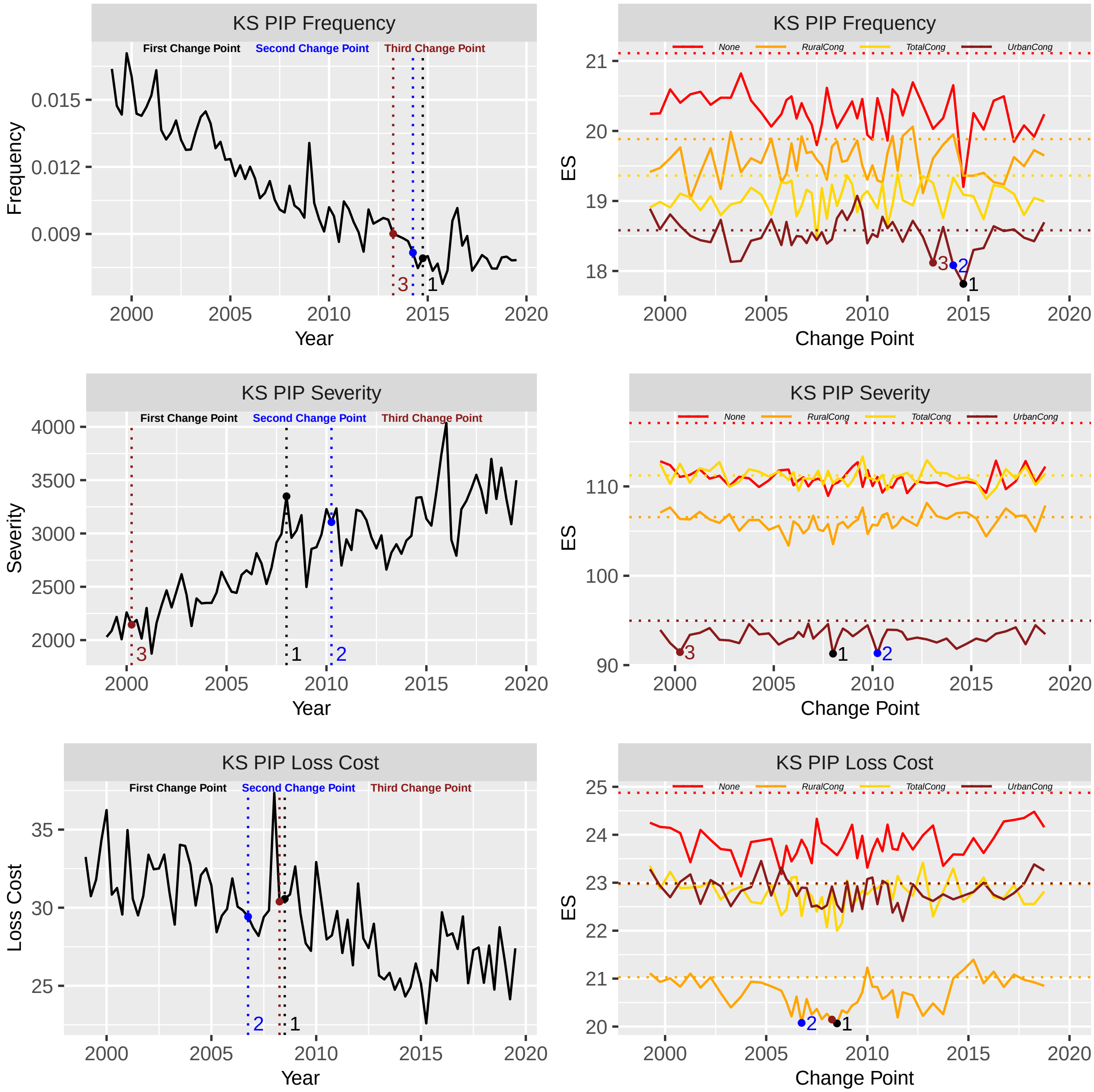

KS BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
KS BI Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
KS BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
KS BI Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
KS BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
KS BI Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point

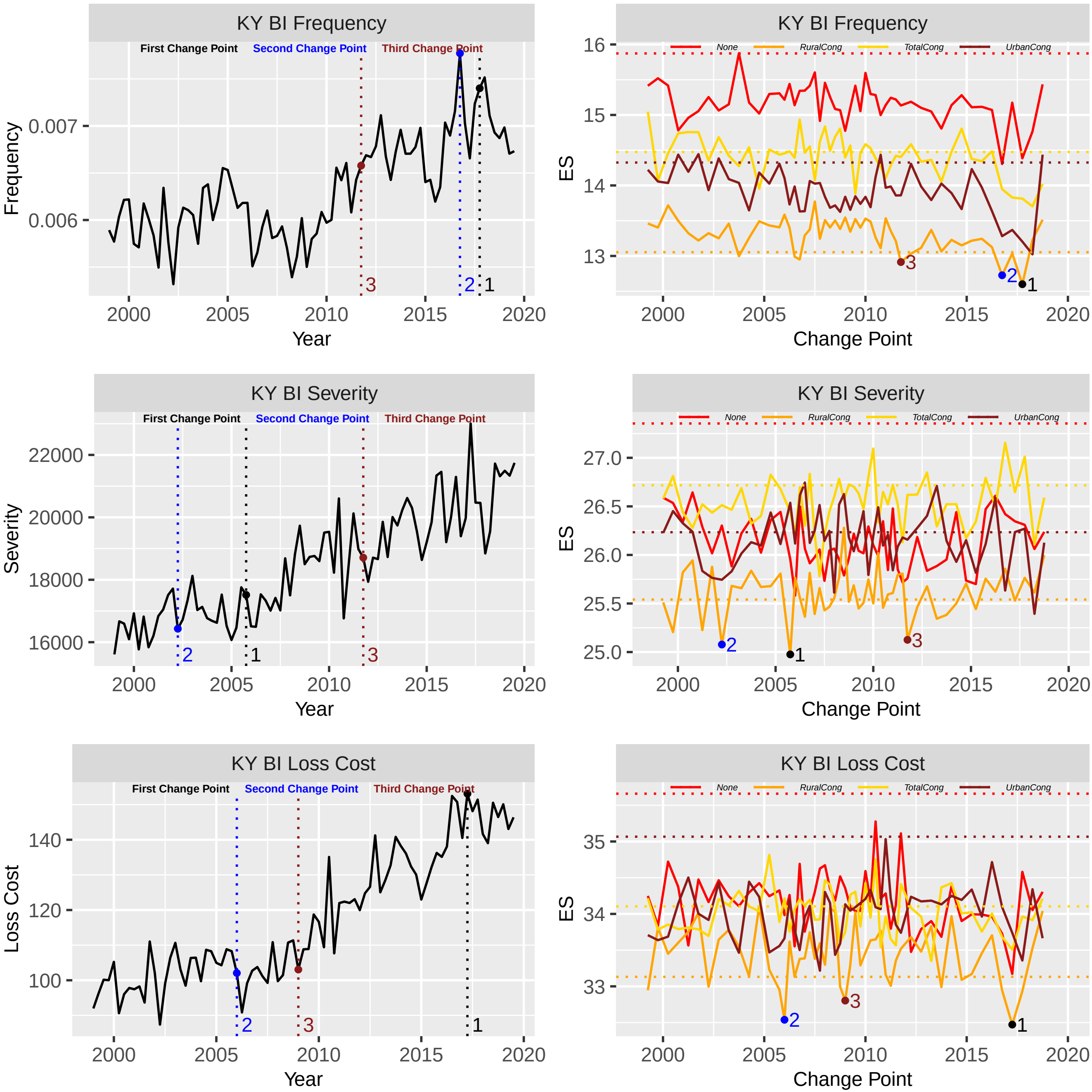

KS Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
KS Coll Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
KS Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
KS Coll Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
KS Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
KS Coll Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point

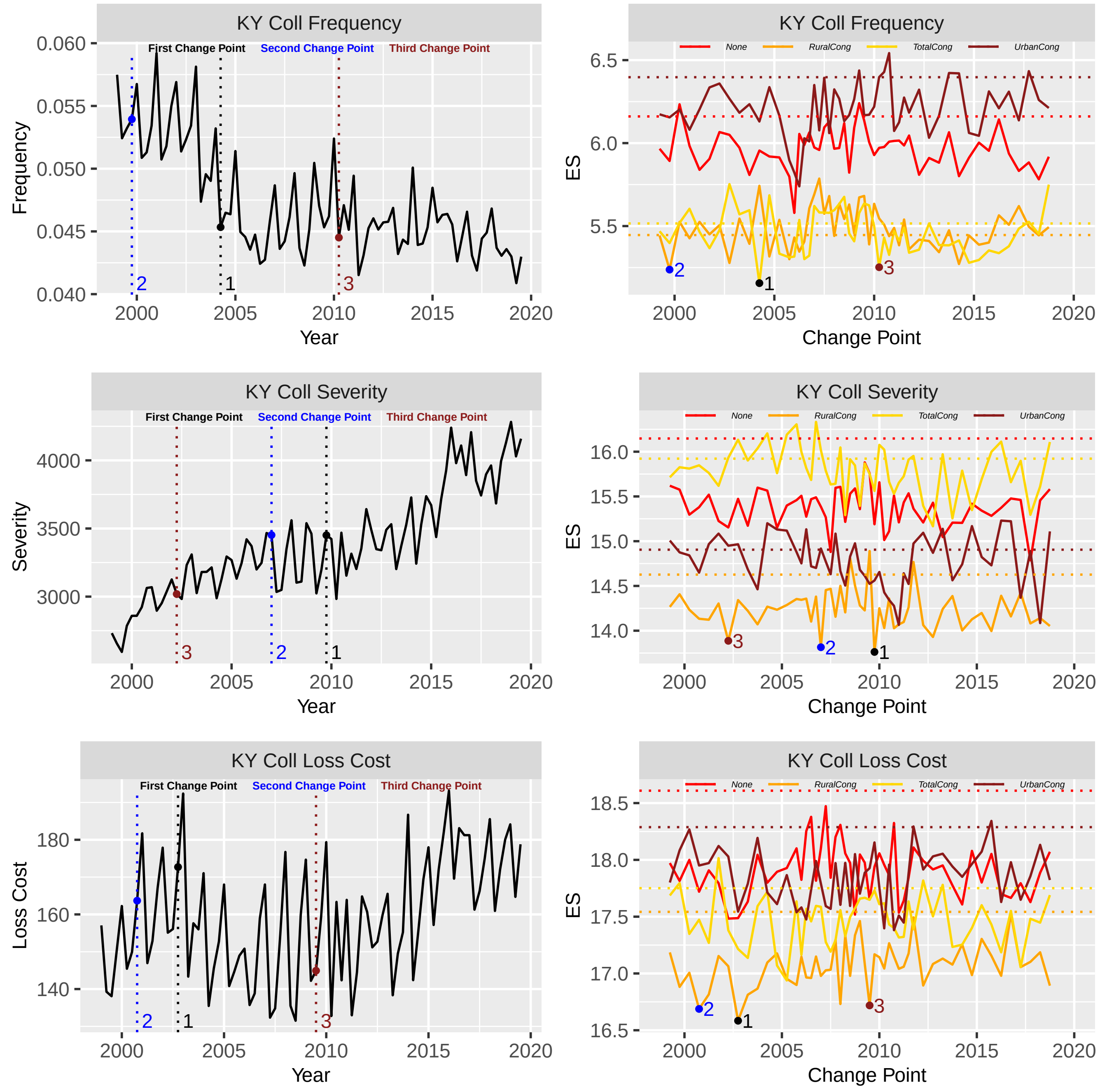

KS Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
KS Comp Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
KS Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
KS Comp Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
KS Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
KS Comp Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point

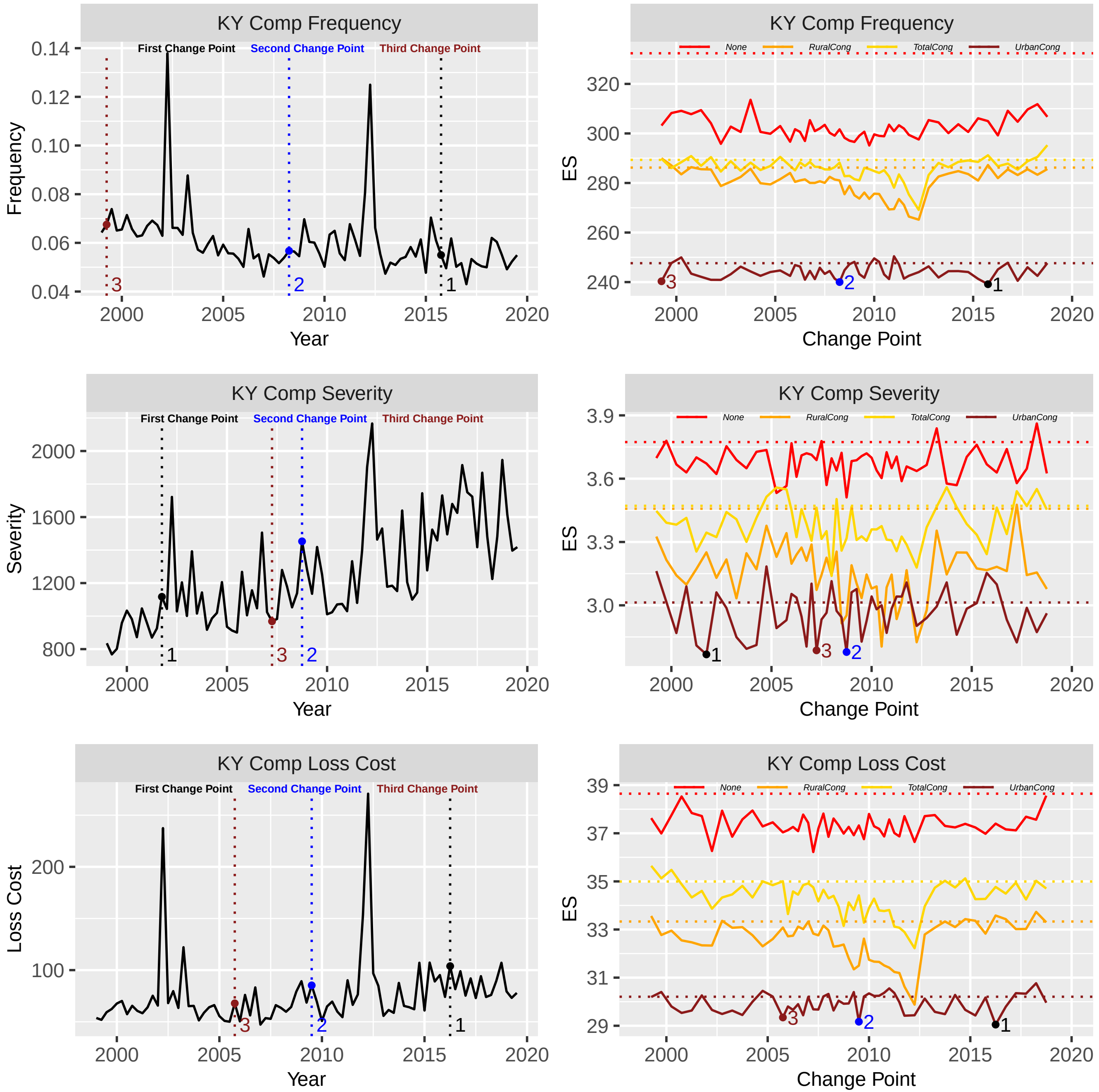


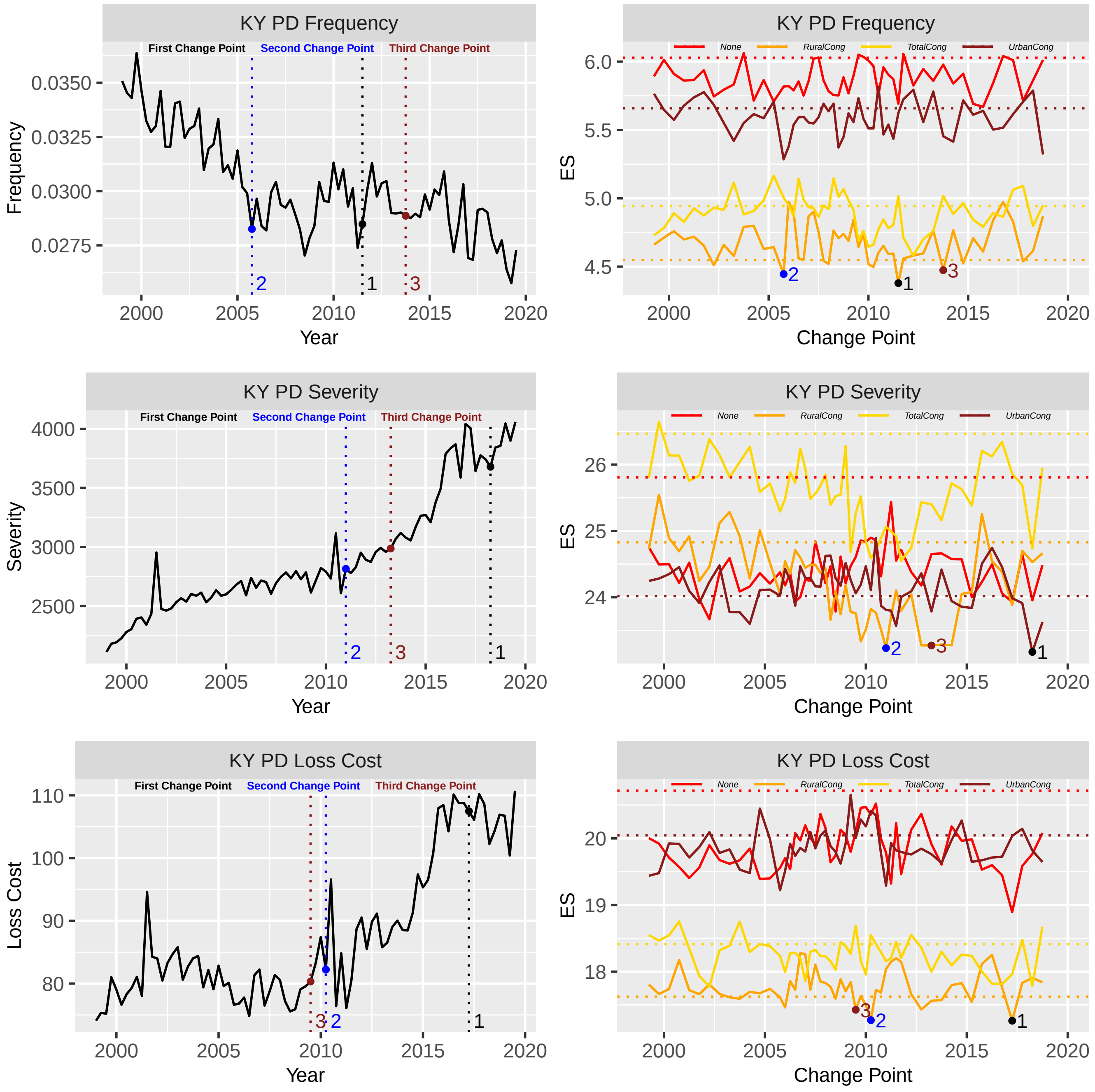
KS PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.040
0.035
0.030
0.025
2000
2005
2010
2015
2020
Year
1
2
KS PD Frequency
None
RuralCong
TotalCong
UrbanCong
ES
4.5
4.0
Change Point
KS PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
4000
3500
3000
2500
2000
Year
1
3
KS PD Severity
None
RuralCong
TotalCong
UrbanCong
ES
5.5
5.0
4.5
Change Point
KS PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
100
90
80
Year
KS PD Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
8.0
7.5
7.0
6.5
Change Point

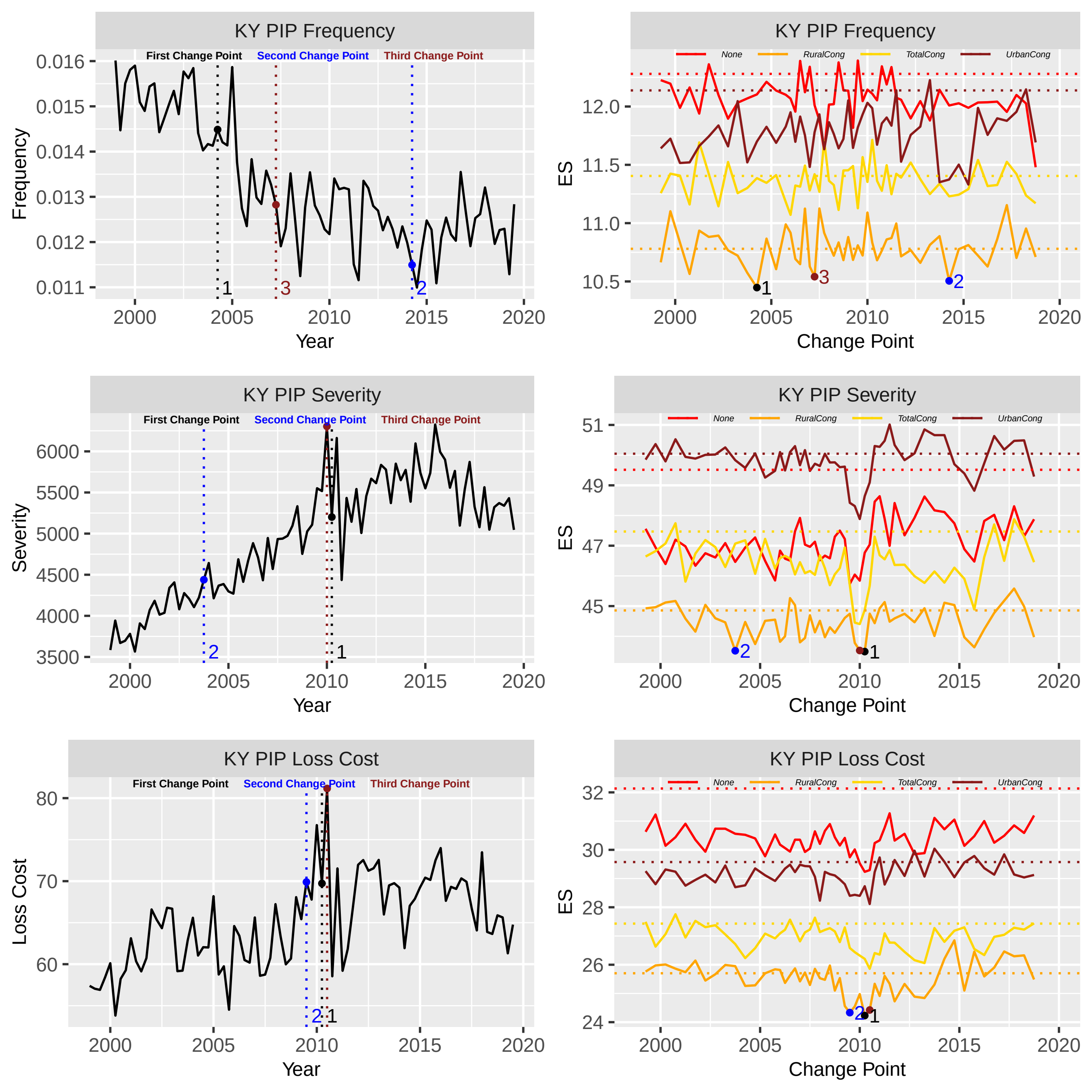

KS PIP Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
ES
Change Point
None
RuralCong
TotalCong
UrbanCong
KS PIP Severity
Severity
KS PIP Loss Cost
Loss Cost


KY BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
KY BI Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
KY BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
KY BI Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
KY BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
KY BI Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point

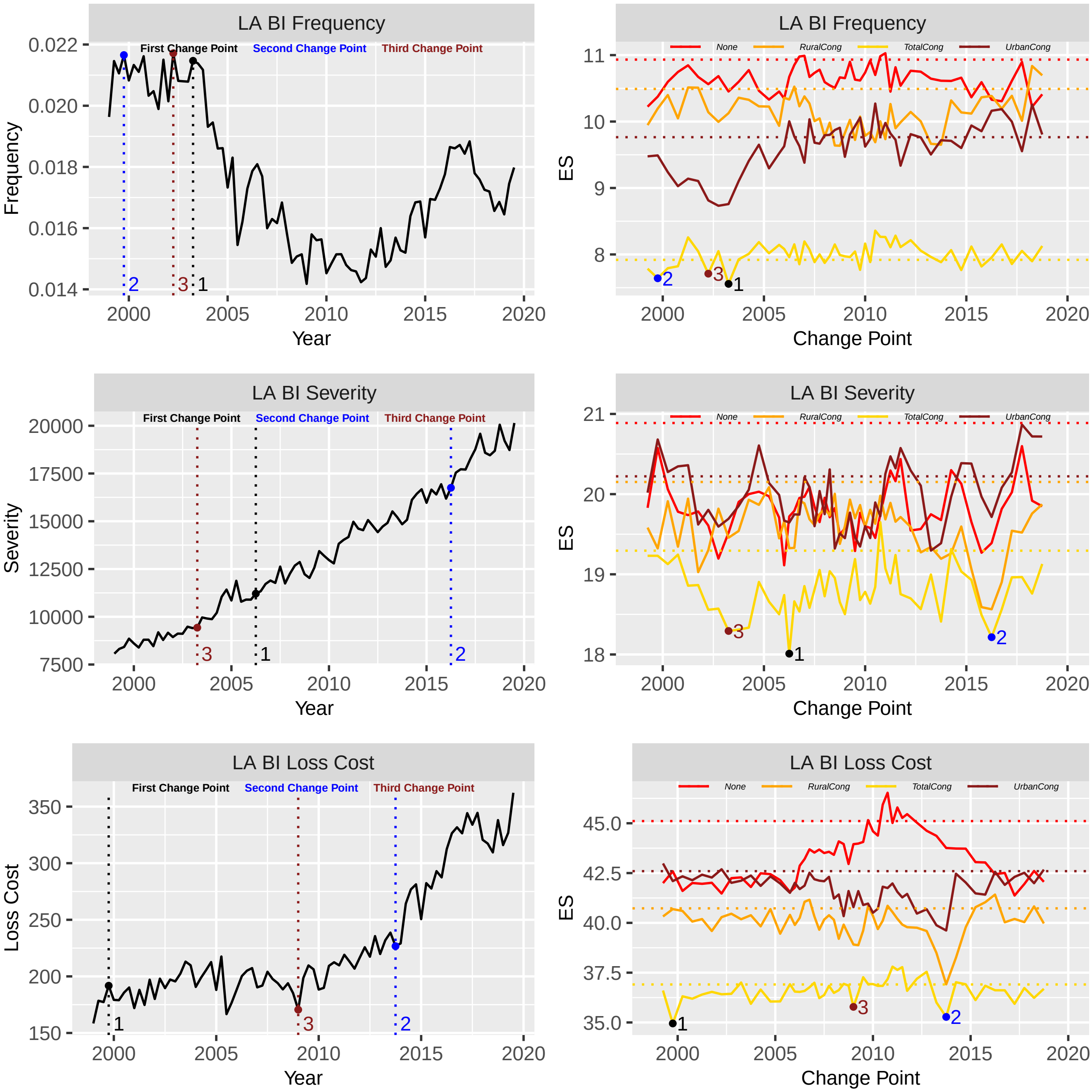

KY Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
KY Coll Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
KY Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
KY Coll Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
KY Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
KY Coll Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point


KY Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.14
0.12
0.10
0.08
0.06
0.04
3
2
1
2000
2005
2010
2015
2020
Year
KY Comp Frequency
None
RuralCong
TotalCong
UrbanCong
ES
320
300
280
260
240
3
2
1
2000
2005
2010
2015
2020
Change Point
KY Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
2000
1600
1200
800
1
3
2
2000
2005
2010
2015
2020
Year
KY Comp Severity
None
RuralCong
TotalCong
UrbanCong
ES
3.9
3.6
3.3
3.0
1
3
2
2000
2005
2010
2015
2020
Change Point
KY Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
200
100
3
2
1
2000
2005
2010
2015
2020
Year
KY Comp Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
39
37
35
33
31
29
3
2
1
2000
2005
2010
2015
2020
Change Point

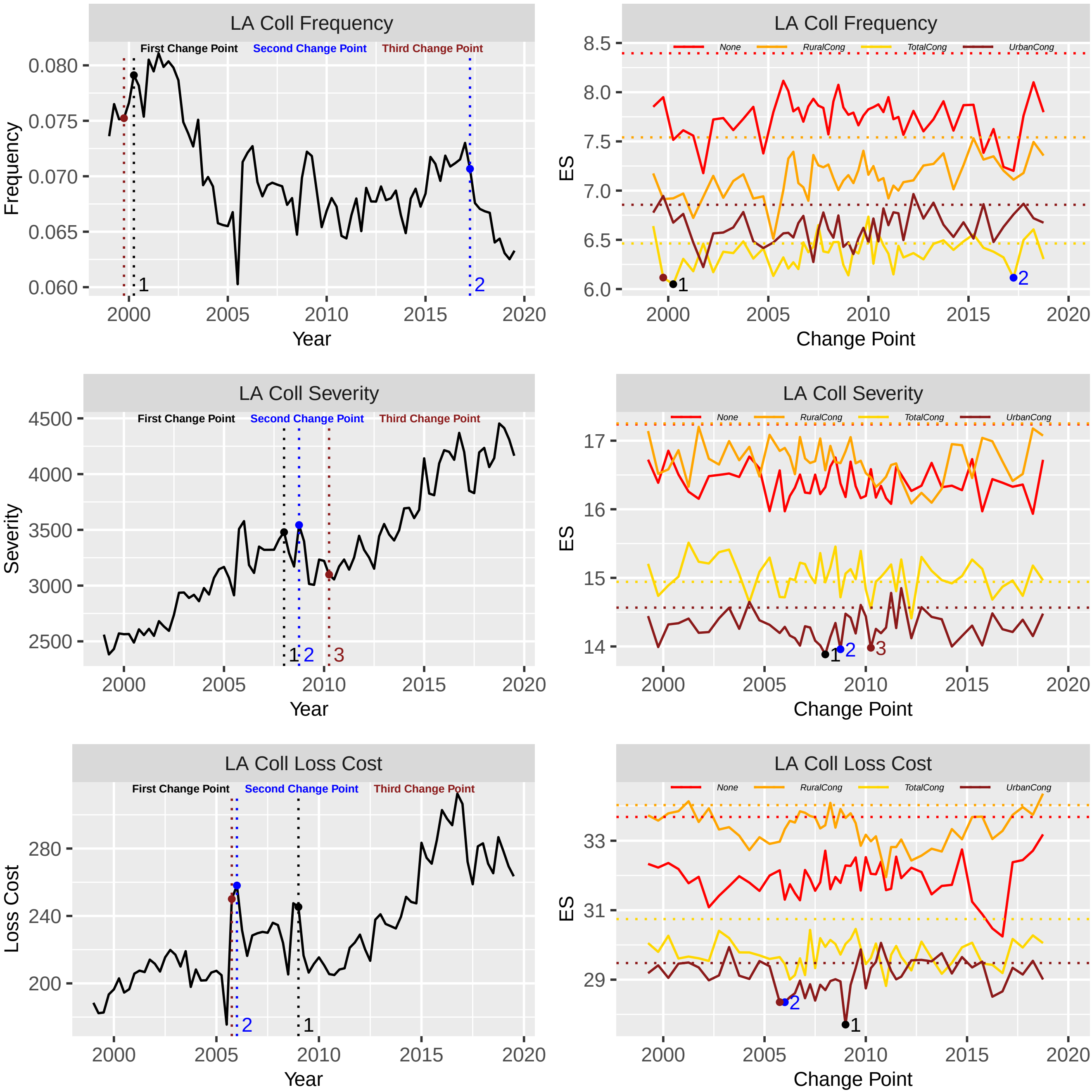

KY PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
KY PD Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
KY PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
KY PD Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
KY PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
KY PD Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point



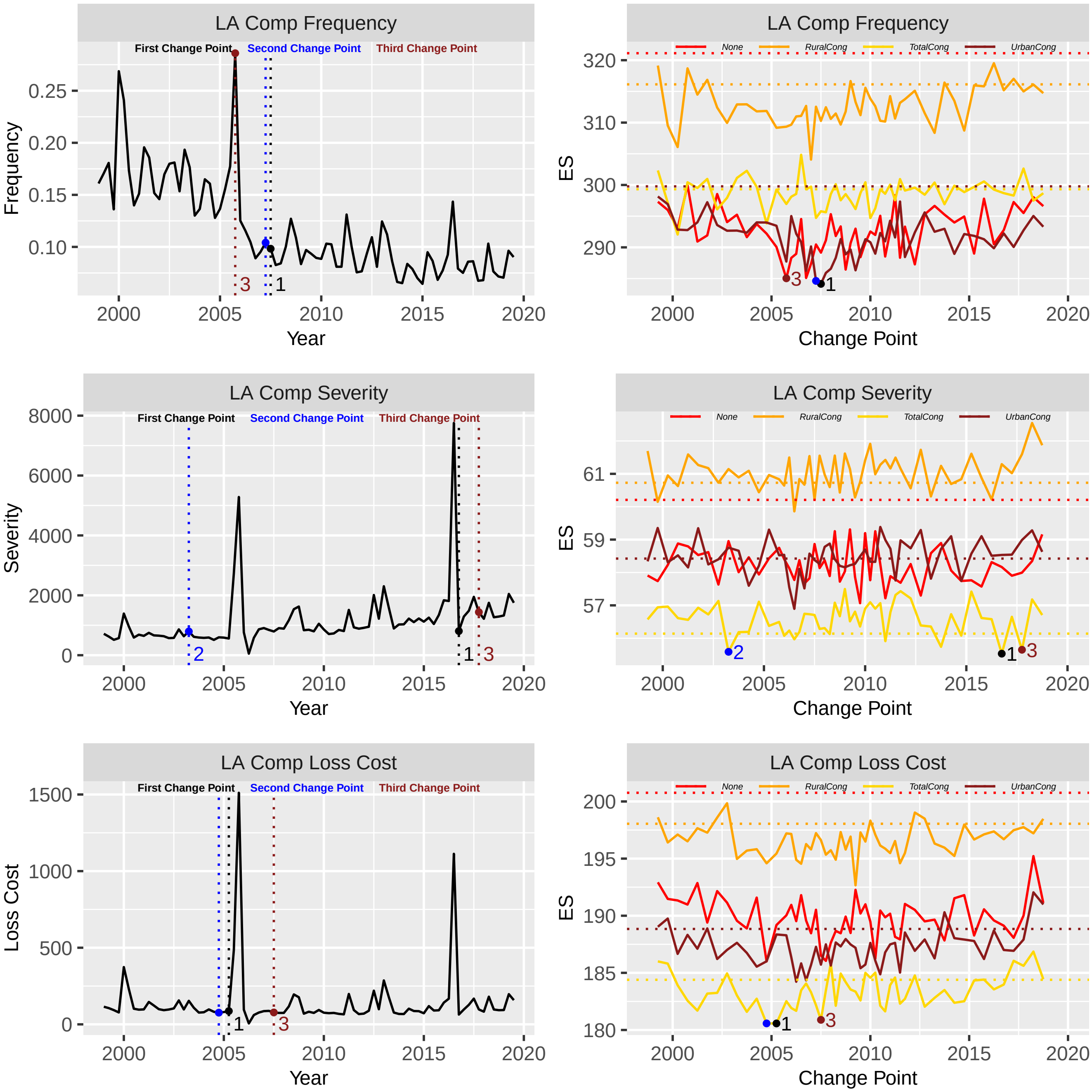
KY PIP Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.016
0.015
0.014
0.013
0.012
0.011
1
3
2
2000
2005
2010
2015
2020
Year
KY PIP Frequency
None
RuralCong
TotalCong
UrbanCong
ES
12.0
11.5
11.0
10.5
1
3
2
Change Point
KY PIP Severity
First Change Point
Second Change Point
Third Change Point
Severity
6000
5500
5000
4500
4000
3500
2
1
Year
KY PIP Severity
None
RuralCong
TotalCong
UrbanCong
ES
51
49
47
45
2
1
Change Point
KY PIP Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
80
70
60
2
1
Year
KY PIP Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
32
30
28
26
24
2
1
Change Point



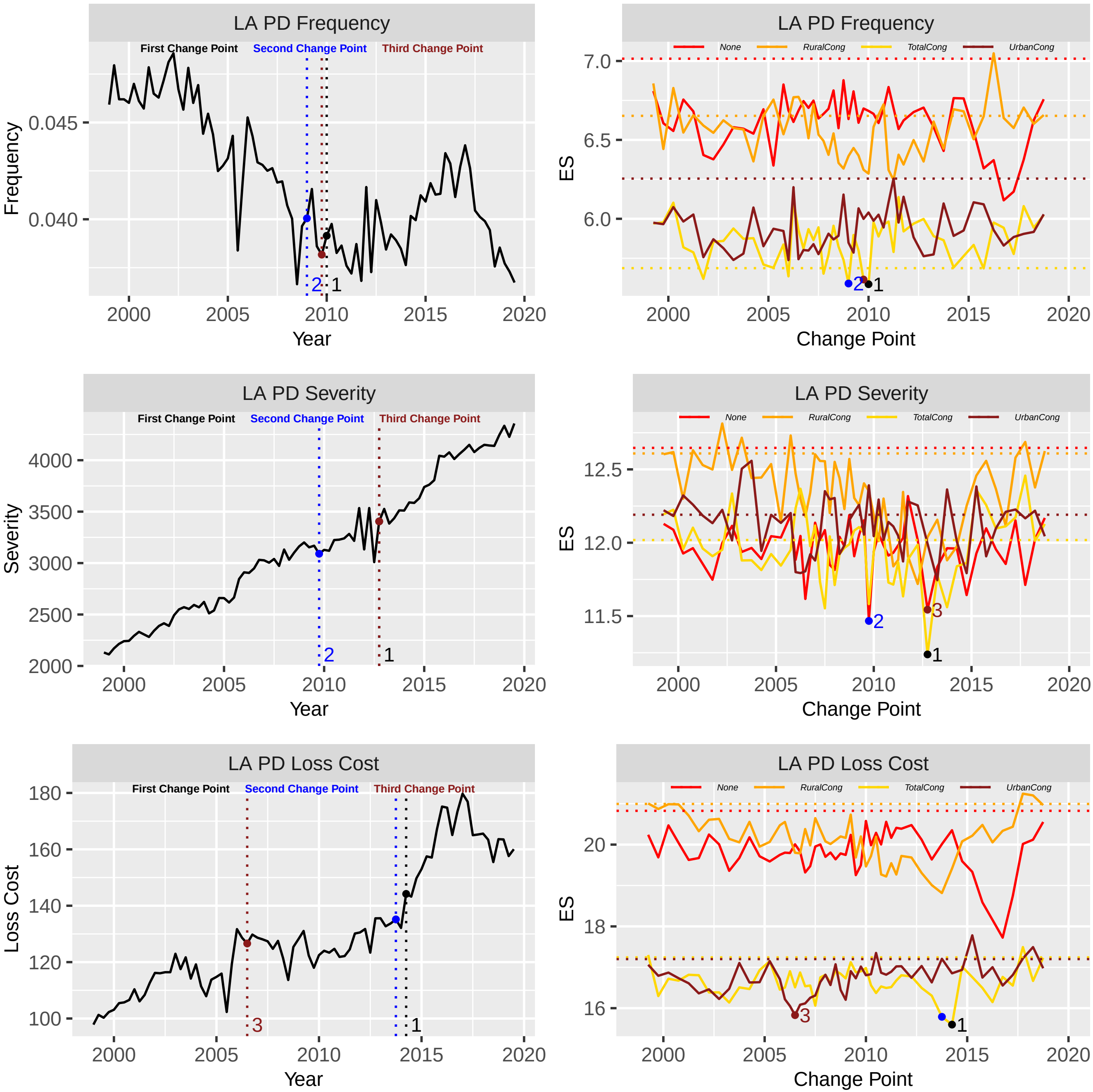
LA BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
0.022
0.020
0.018
0.016
0.014
2000
2005
2010
2015
2020
LA BI Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
11
10
9
8
LA BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
20000
17500
15000
12500
10000
7500
LA BI Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
21
20
19
18
LA BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
350
300
250
200
150
LA BI Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
45.0
42.5
40.0
37.5
35.0

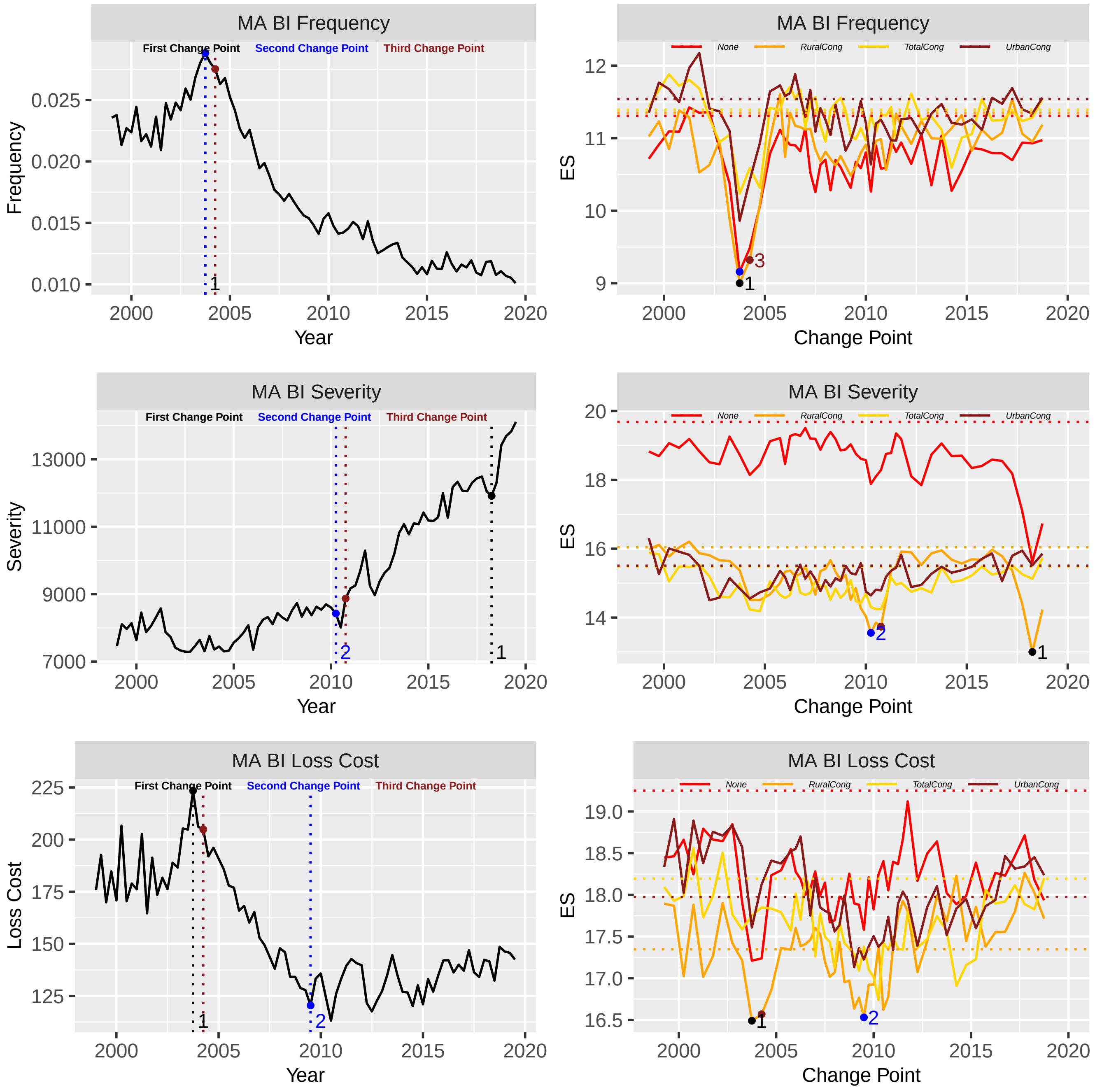


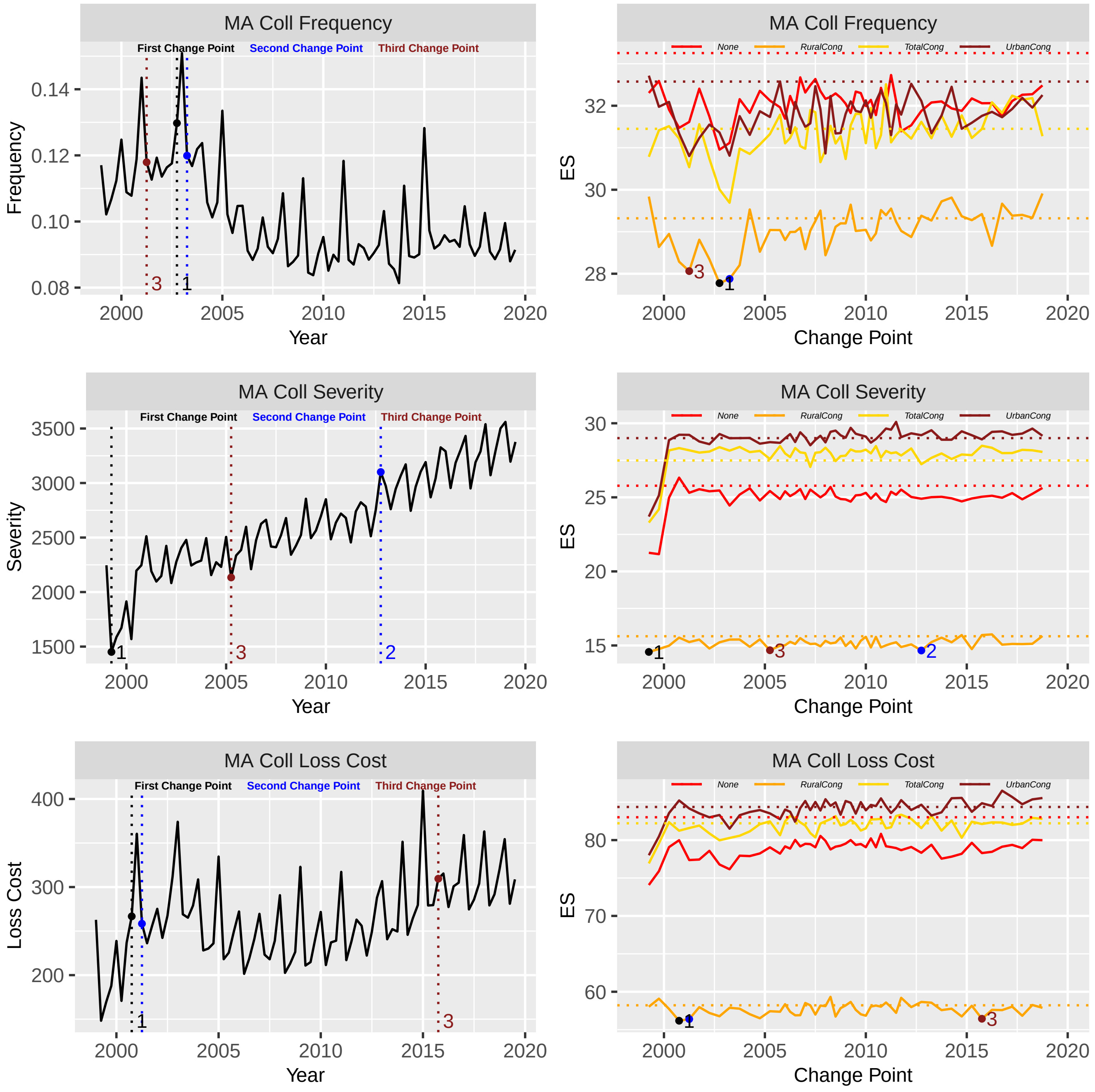
LA Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.080
0.075
0.070
0.065
0.060
1
2
2000
2005
2010
2015
2020
Year
LA Coll Frequency
None
RuralCong
TotalCong
UrbanCong
8.5
8.0
7.5
7.0
6.5
6.0
ES
Change Point
LA Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
4500
4000
3500
3000
2500
1
2
3
Year
LA Coll Severity
None
RuralCong
TotalCong
UrbanCong
17
16
15
14
ES
Change Point
LA Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
280
240
200
Year
LA Coll Loss Cost
None
RuralCong
TotalCong
UrbanCong
33
31
29
ES
Change Point

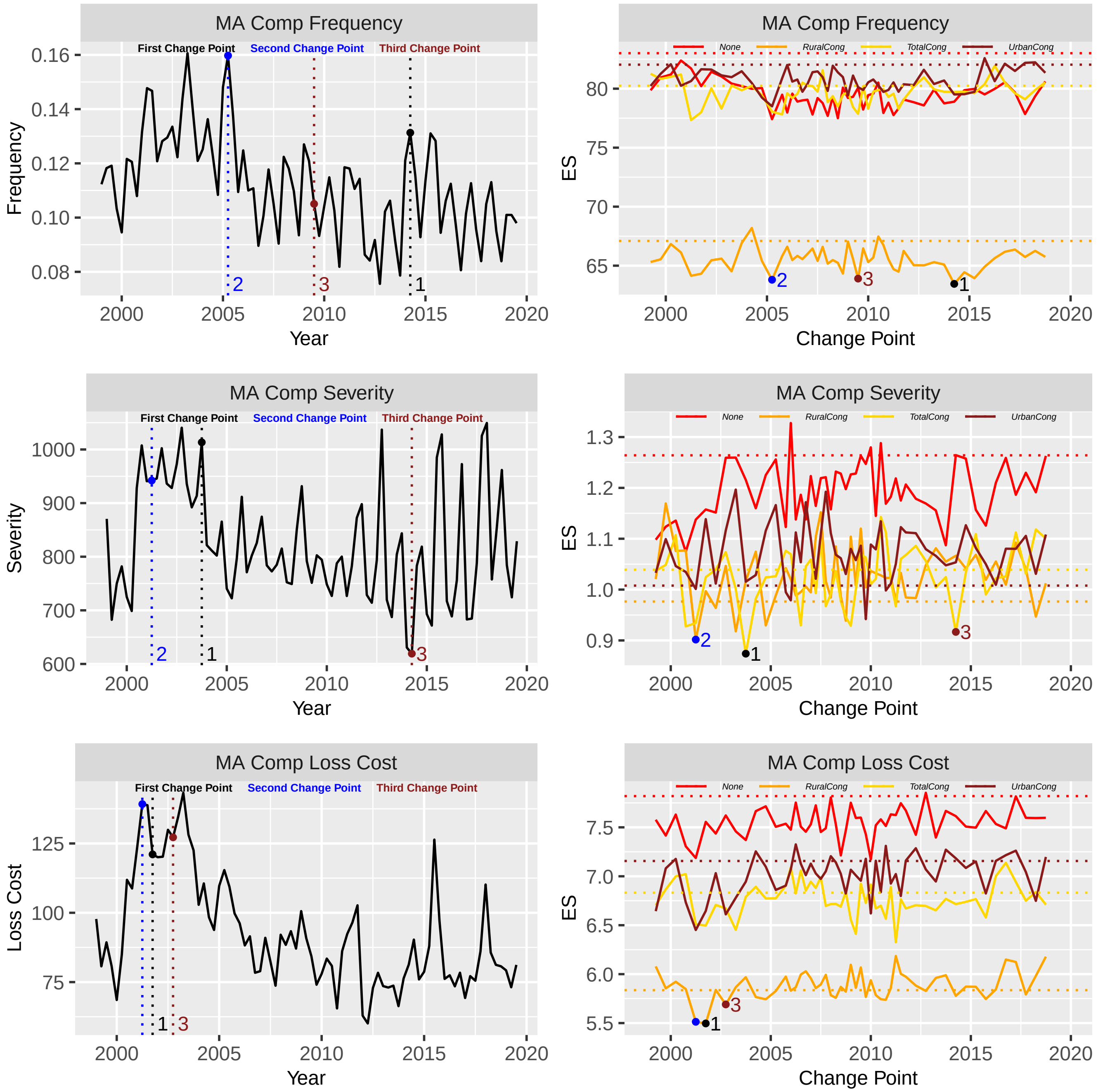


LA Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
LA Comp Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
LA Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
LA Comp Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
LA Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
LA Comp Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point

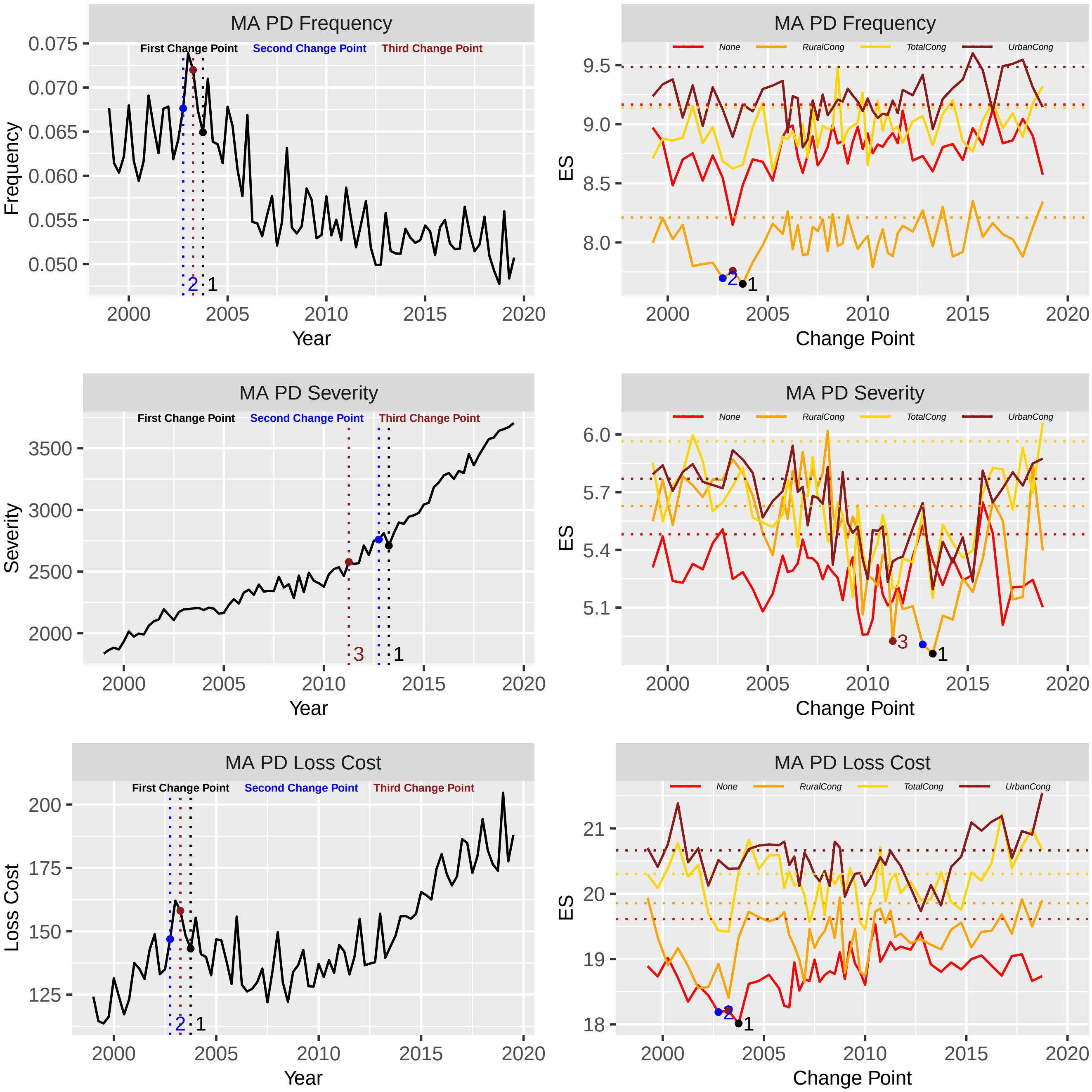

LA PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.045
0.040
2
1
2000
2005
2010
2015
2020
Year
LA PD Frequency
None
RuralCong
TotalCong
UrbanCong
ES
7.0
6.5
6.0
2
1
Change Point
LA PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
4000
3500
3000
2500
2000
2
1
Year
LA PD Severity
None
RuralCong
TotalCong
UrbanCong
ES
12.5
12.0
11.5
2
3
1
Change Point
LA PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
180
160
140
120
100
3
1
Year
LA PD Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
20
18
16
3
1
Change Point

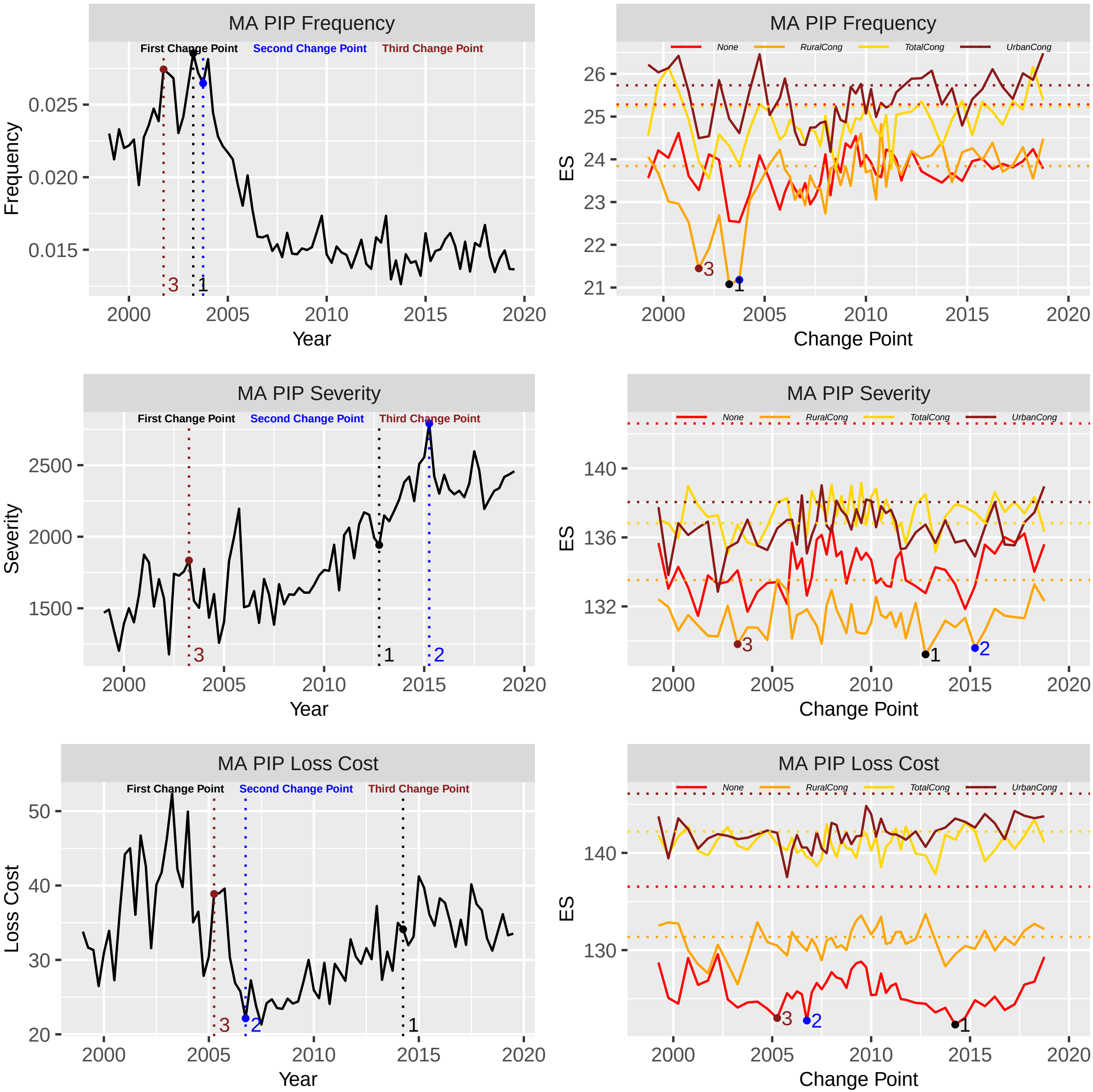

MA BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
MA BI Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
MA BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
MA BI Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
MA BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
MA BI Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point

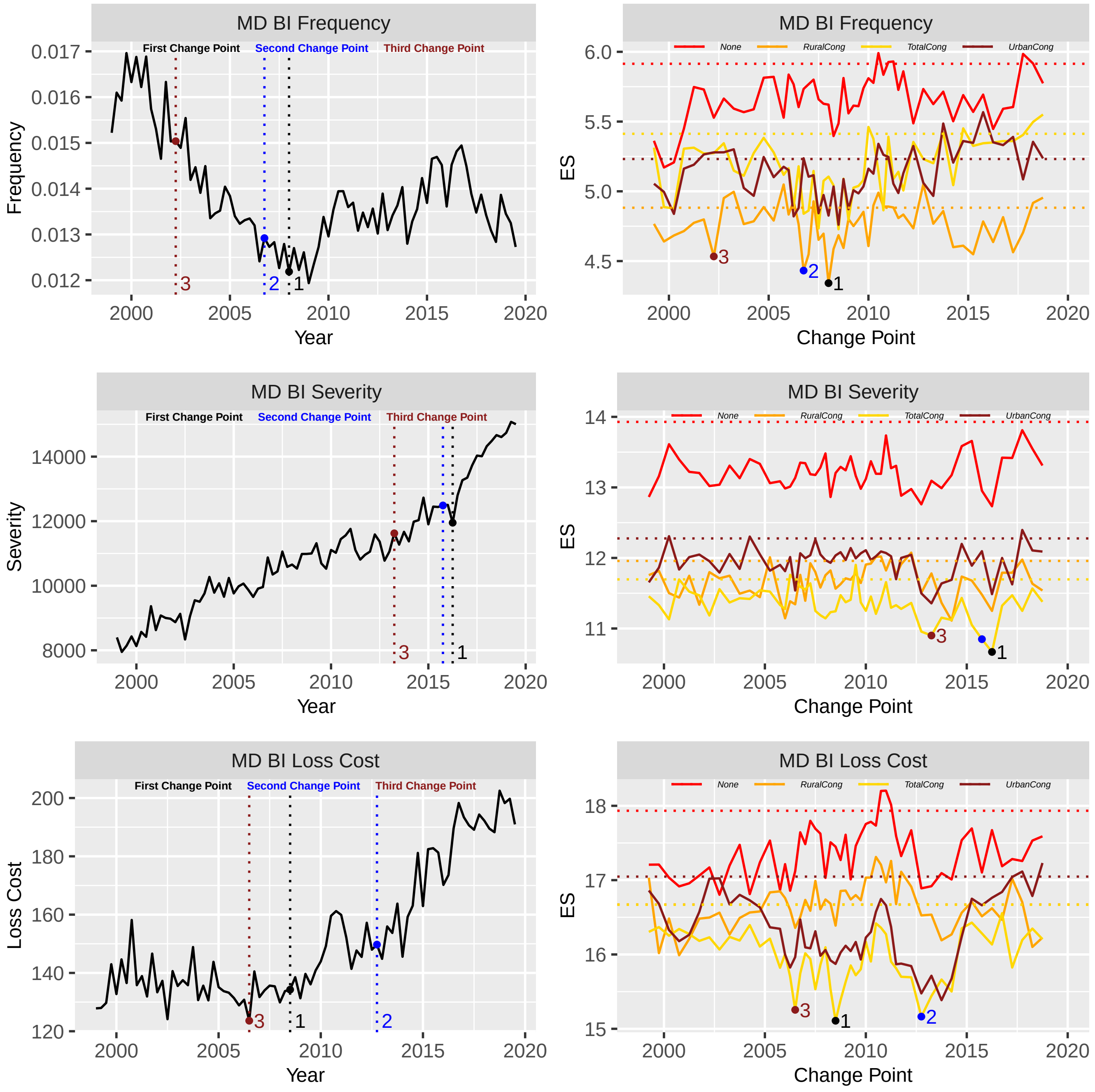

MA Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
MA Coll Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
MA Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
MA Coll Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
MA Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
MA Coll Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point

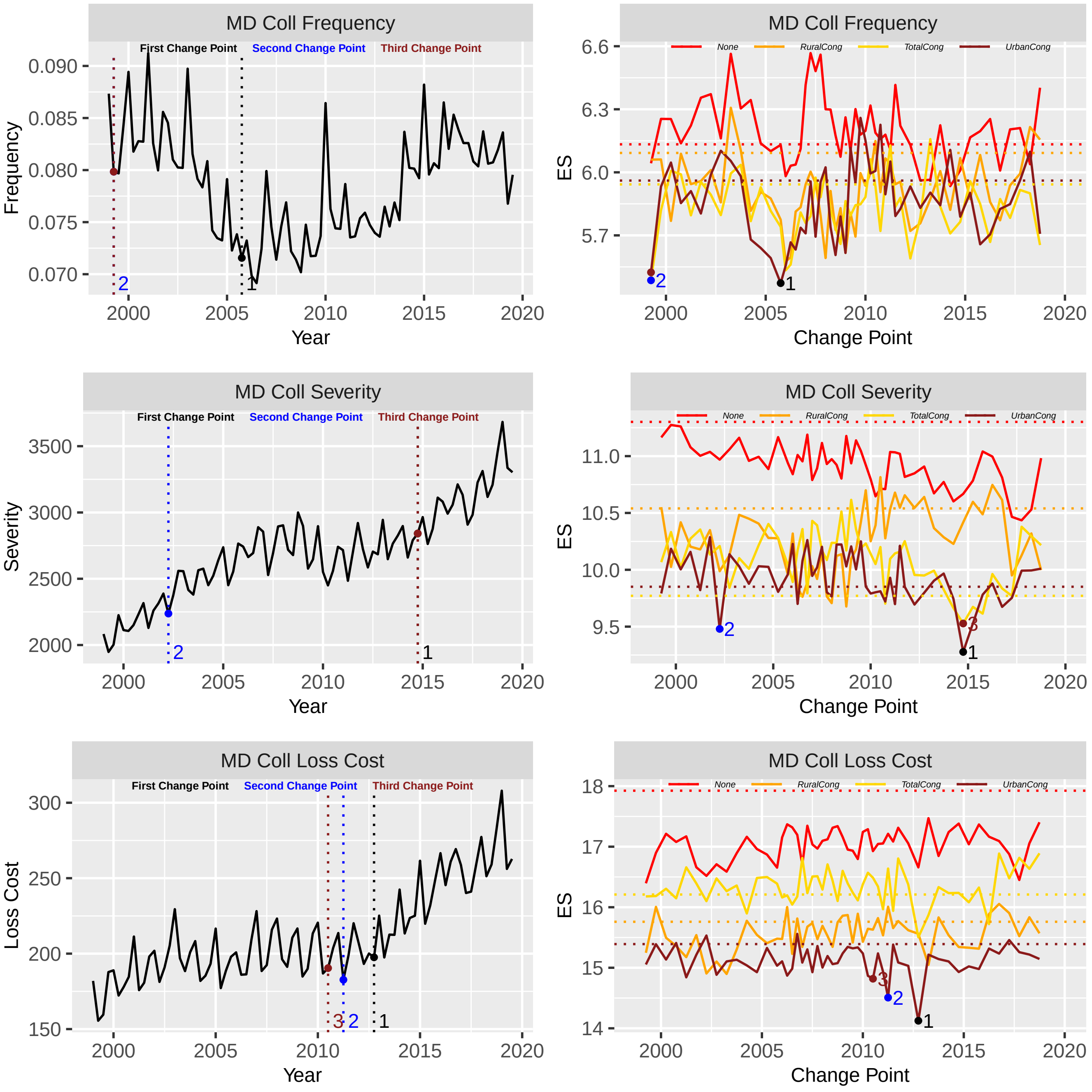


MA Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
MA Comp Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
MA Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
MA Comp Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
MA Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
MA Comp Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point

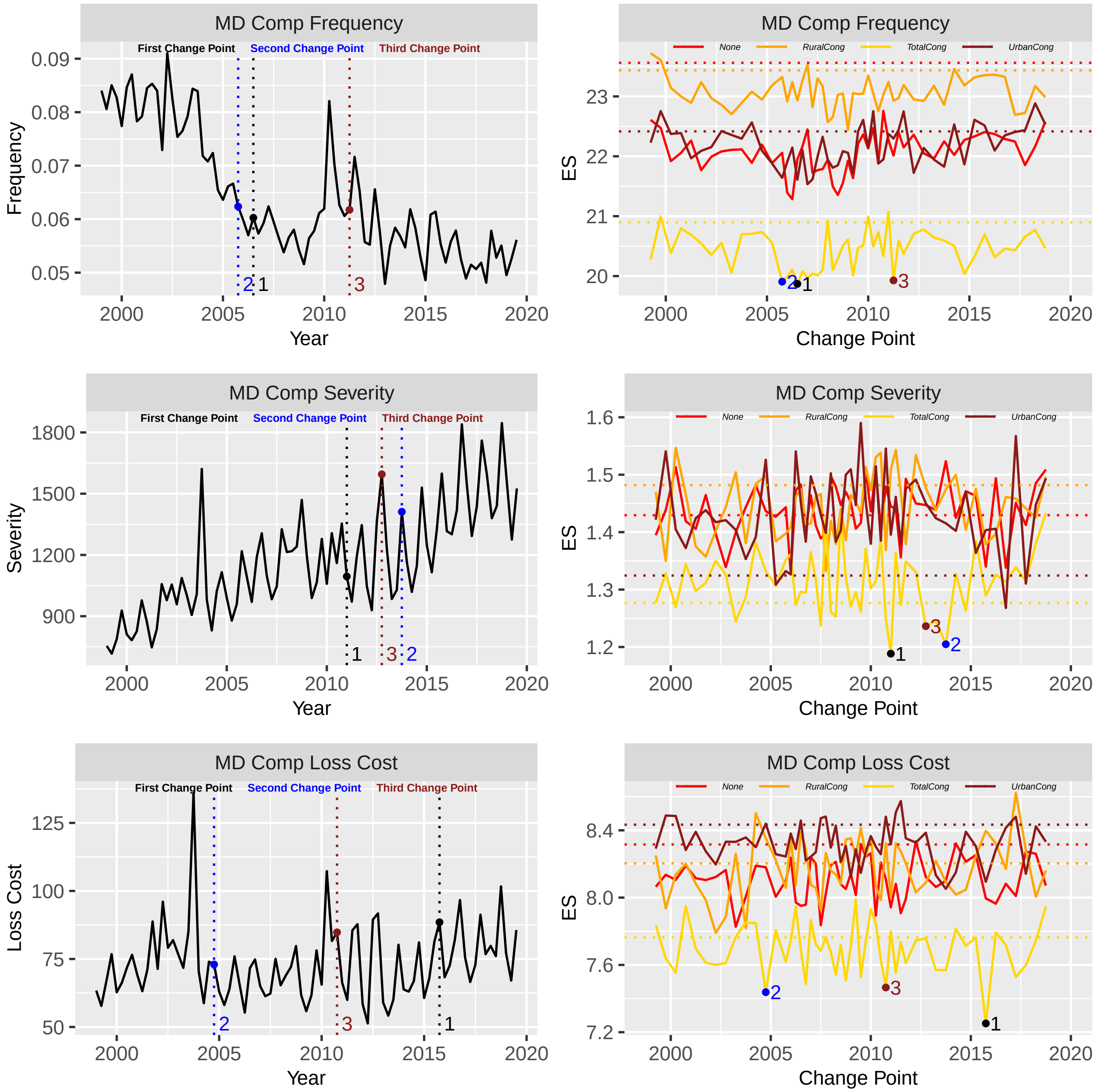

MA PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.075
0.070
0.065
0.060
0.055
0.050
2
1
2000
2005
2010
2015
2020
Year
MA PD Frequency
None
RuralCong
TotalCong
UrbanCong
ES
9.5
9.0
8.5
8.0
2
1
Change Point
MA PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
3500
3000
2500
2000
3
1
Year
MA PD Severity
None
RuralCong
TotalCong
UrbanCong
ES
6.0
5.7
5.4
5.1
3
1
Change Point
MA PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
200
175
150
125
2
1
Year
MA PD Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
21
20
19
18
2
1
Change Point

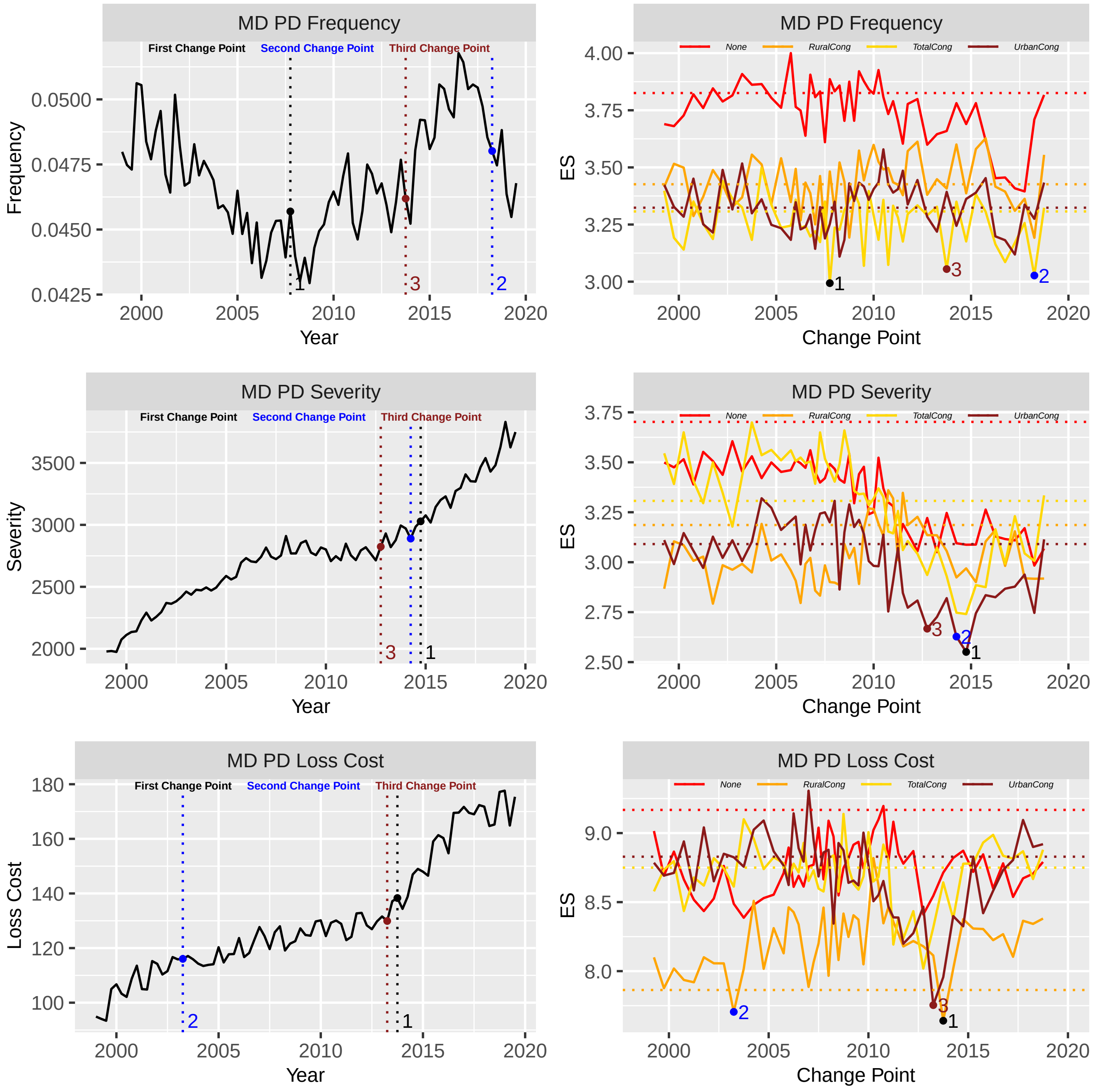

MA PIP Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
0.025
0.020
0.015
2000
2005
2010
2015
2020
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
26
25
24
23
22
21
MA PIP Severity
Severity
2500
2000
1500
140
136
132
MA PIP Loss Cost
Loss Cost
50
40
30
20
130

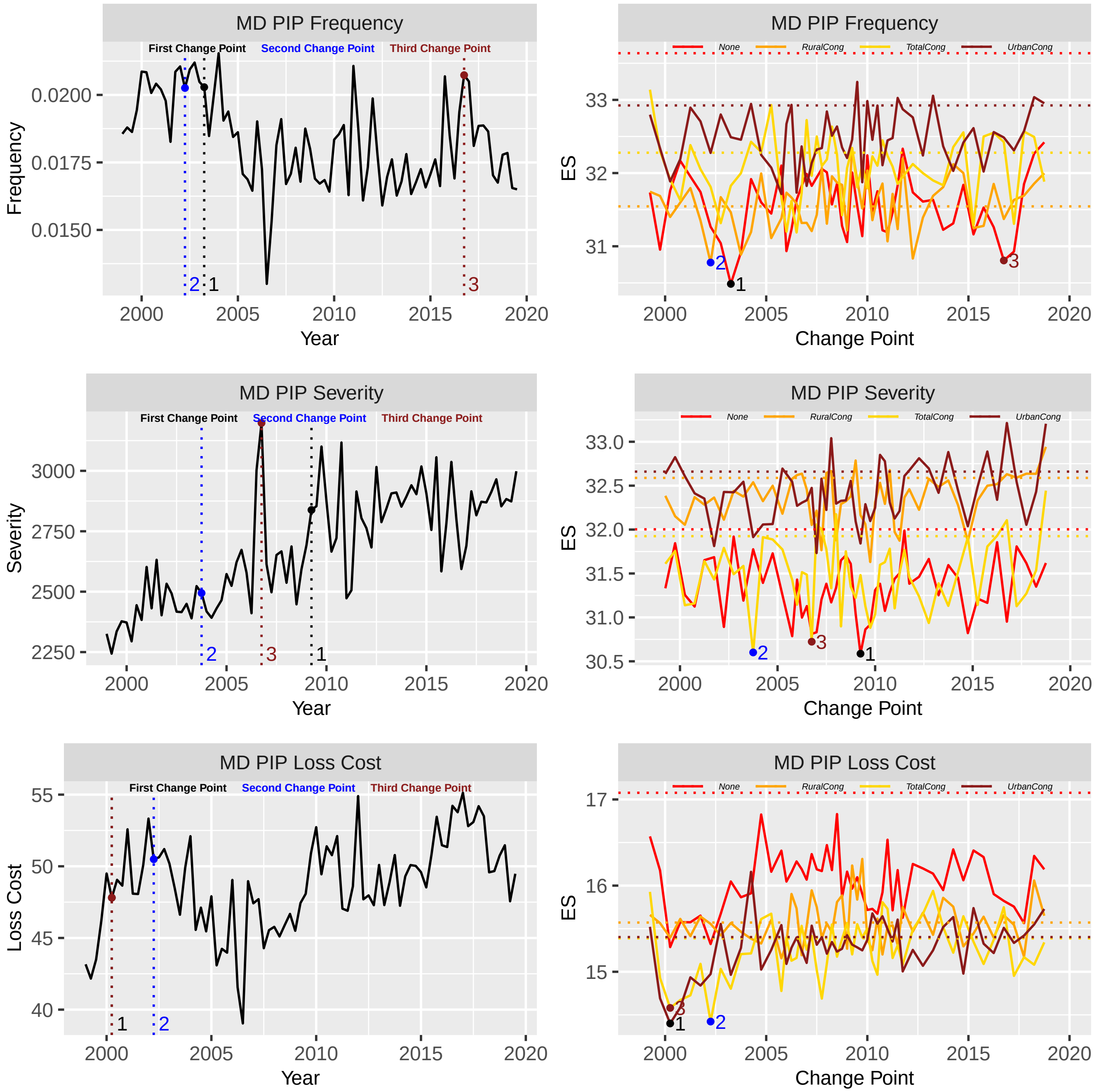

MD BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.017
0.016
0.015
0.014
0.013
0.012
3
2
1
2000
2005
2010
2015
2020
Year
MD BI Frequency
None
RuralCong
TotalCong
UrbanCong
ES
6.0
5.5
5.0
4.5
Change Point
MD BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
14000
12000
10000
8000
Year
MD BI Severity
ES
14
13
12
11
Change Point
MD BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
200
180
160
140
120
Year
MD BI Loss Cost
ES
18
17
16
15
Change Point



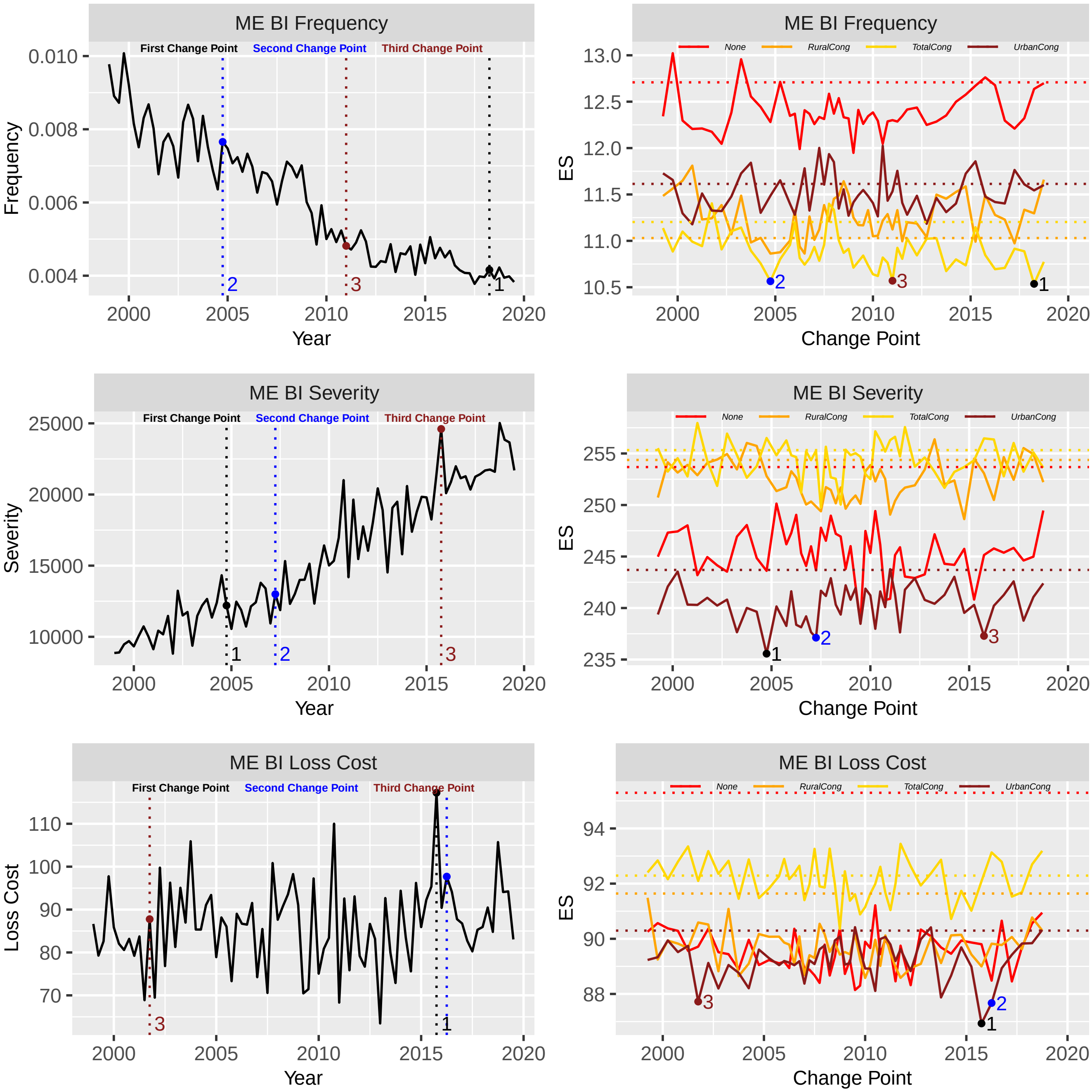
MD Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.090
0.085
0.080
0.075
0.070
2000
2005
2010
2015
2020
Year
MD Coll Frequency
None
RuralCong
TotalCong
UrbanCong
ES
6.6
6.3
6.0
5.7
Change Point
MD Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
3500
3000
2500
2000
Year
MD Coll Severity
None
RuralCong
TotalCong
UrbanCong
ES
11.0
10.5
10.0
9.5
Change Point
MD Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
300
250
200
150
Year
MD Coll Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
18
17
16
15
14
Change Point


MD Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
ES
Change Point
None
RuralCong
TotalCong
UrbanCong
MD Comp Severity
Severity
MD Comp Loss Cost
Loss Cost

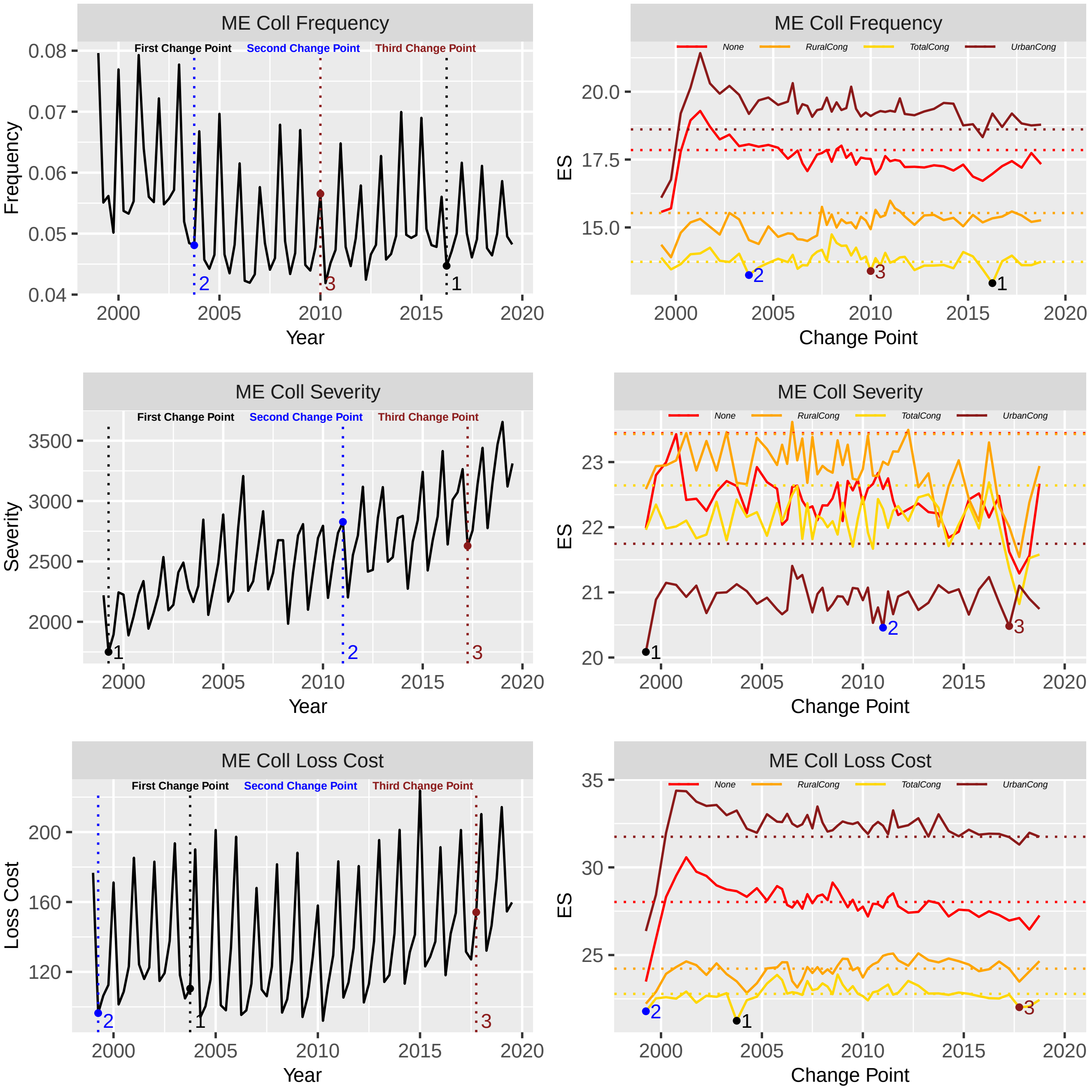

MD PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
MD PD Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
MD PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
MD PD Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
MD PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
MD PD Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point

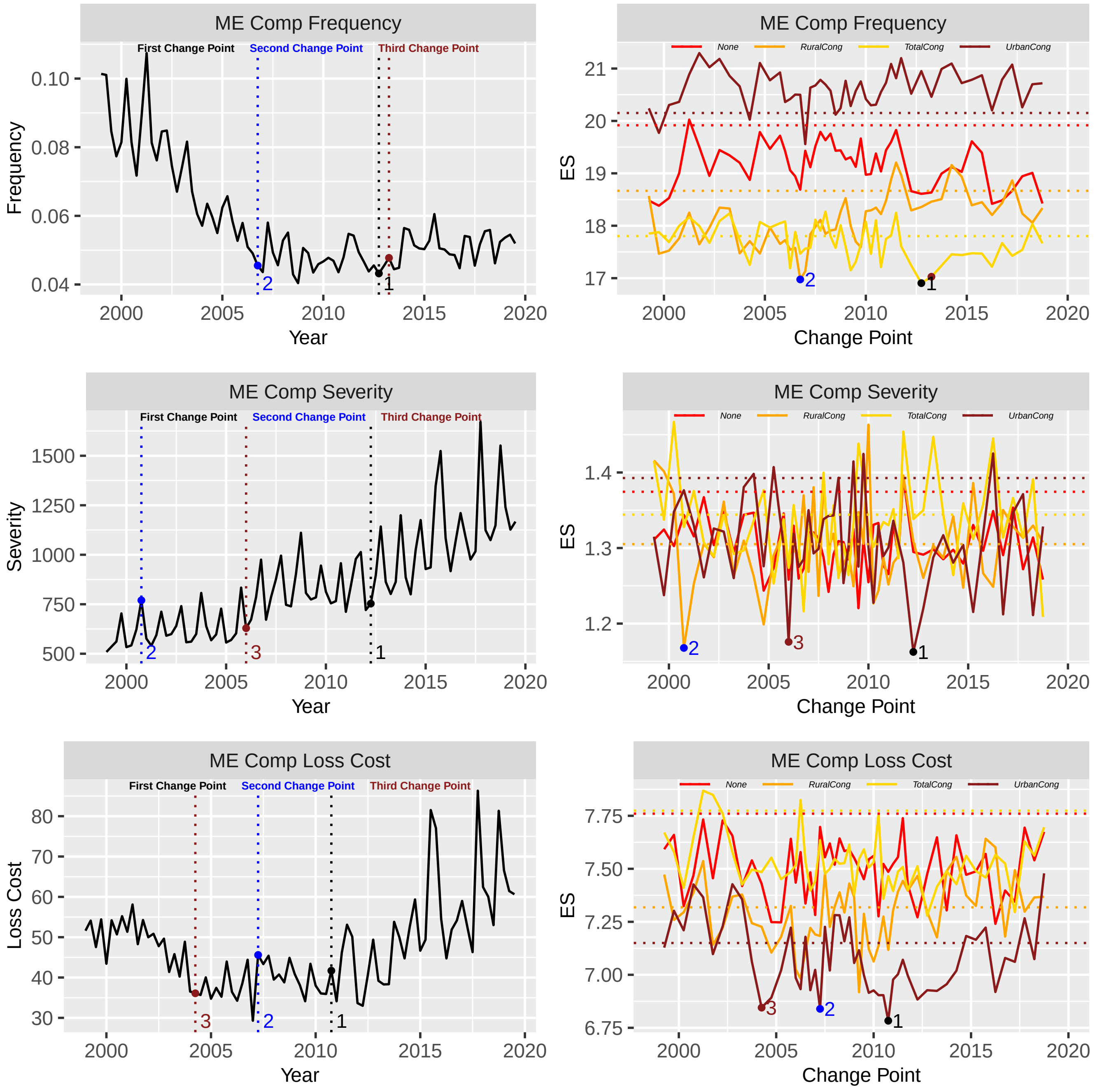


MD PIP Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.0200
0.0175
0.0150
2000
2005
2010
2015
2020
Year
1
2
3
MD PIP Frequency
None
RuralCong
TotalCong
UrbanCong
ES
33
32
31
Change Point
MD PIP Severity
First Change Point
Second Change Point
Third Change Point
Severity
3000
2750
2500
2250
Year
MD PIP Severity
None
RuralCong
TotalCong
UrbanCong
ES
33.0
32.5
32.0
31.5
31.0
30.5
Change Point
MD PIP Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
55
50
45
40
Year
MD PIP Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
17
16
15
Change Point

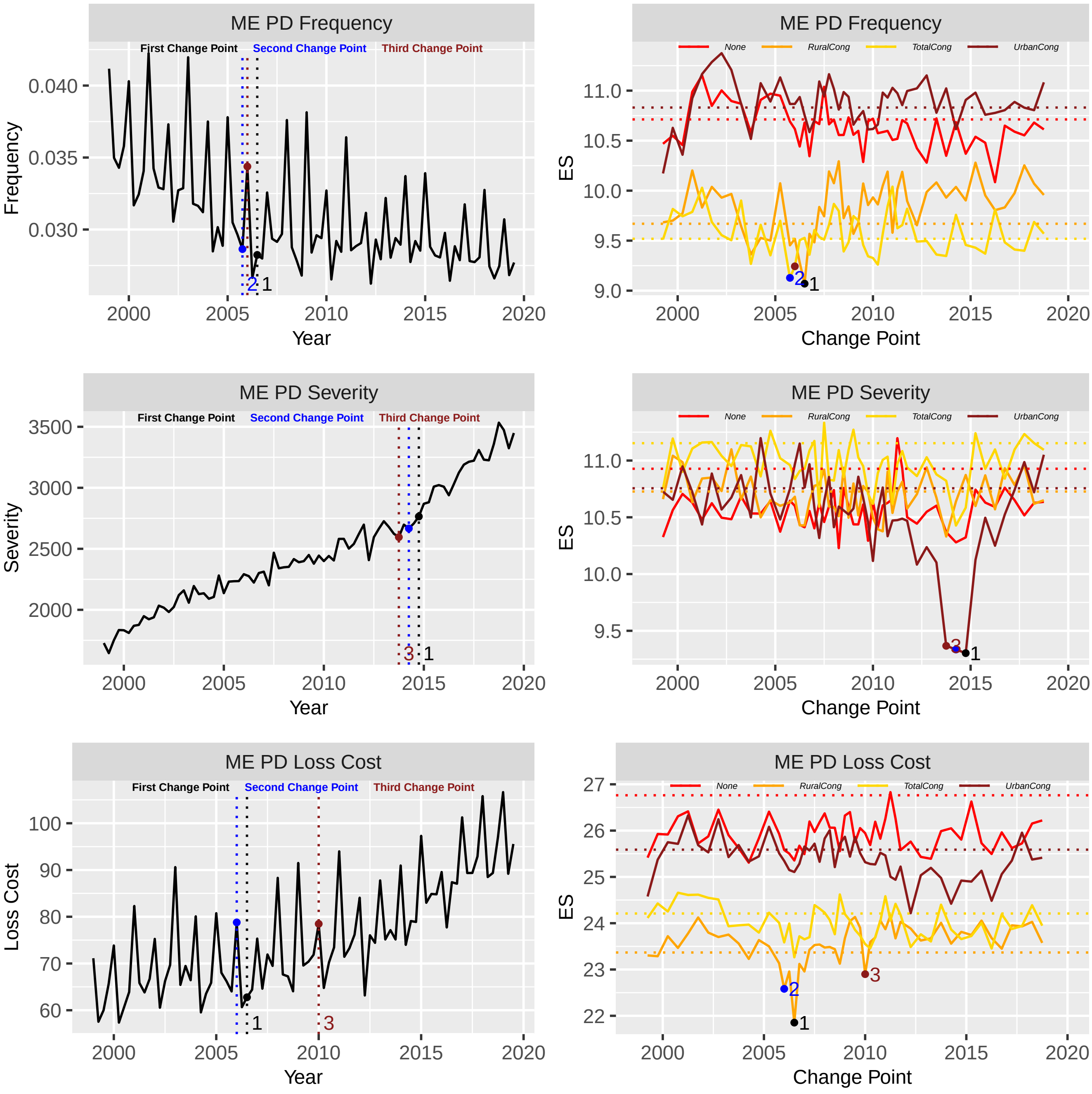


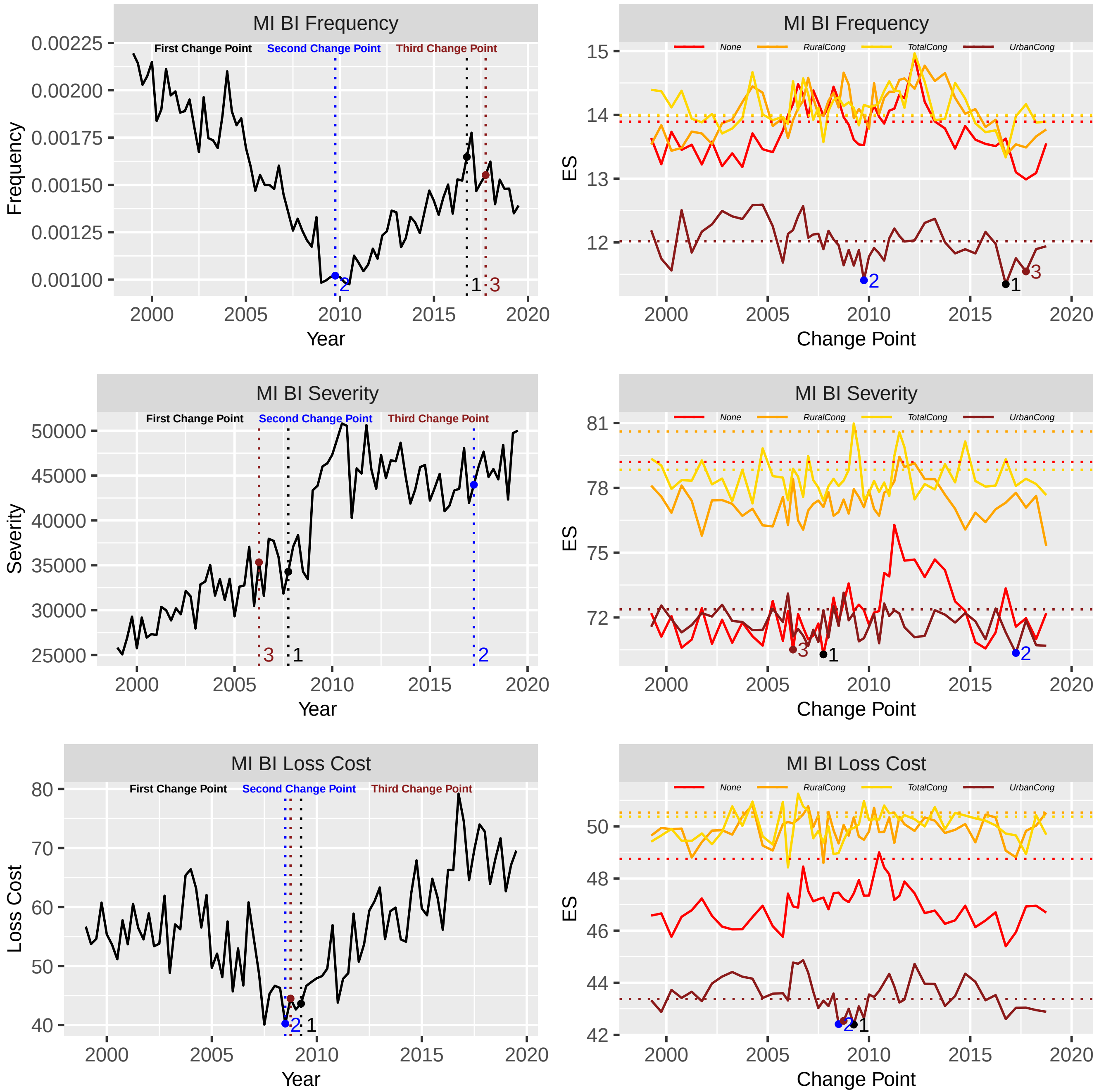
ME BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
ES
Change Point
None
RuralCong
TotalCong
UrbanCong
ME BI Severity
Severity
ME BI Loss Cost
Loss Cost


ME Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
ME Coll Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
ME Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
ME Coll Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
ME Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
ME Coll Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point

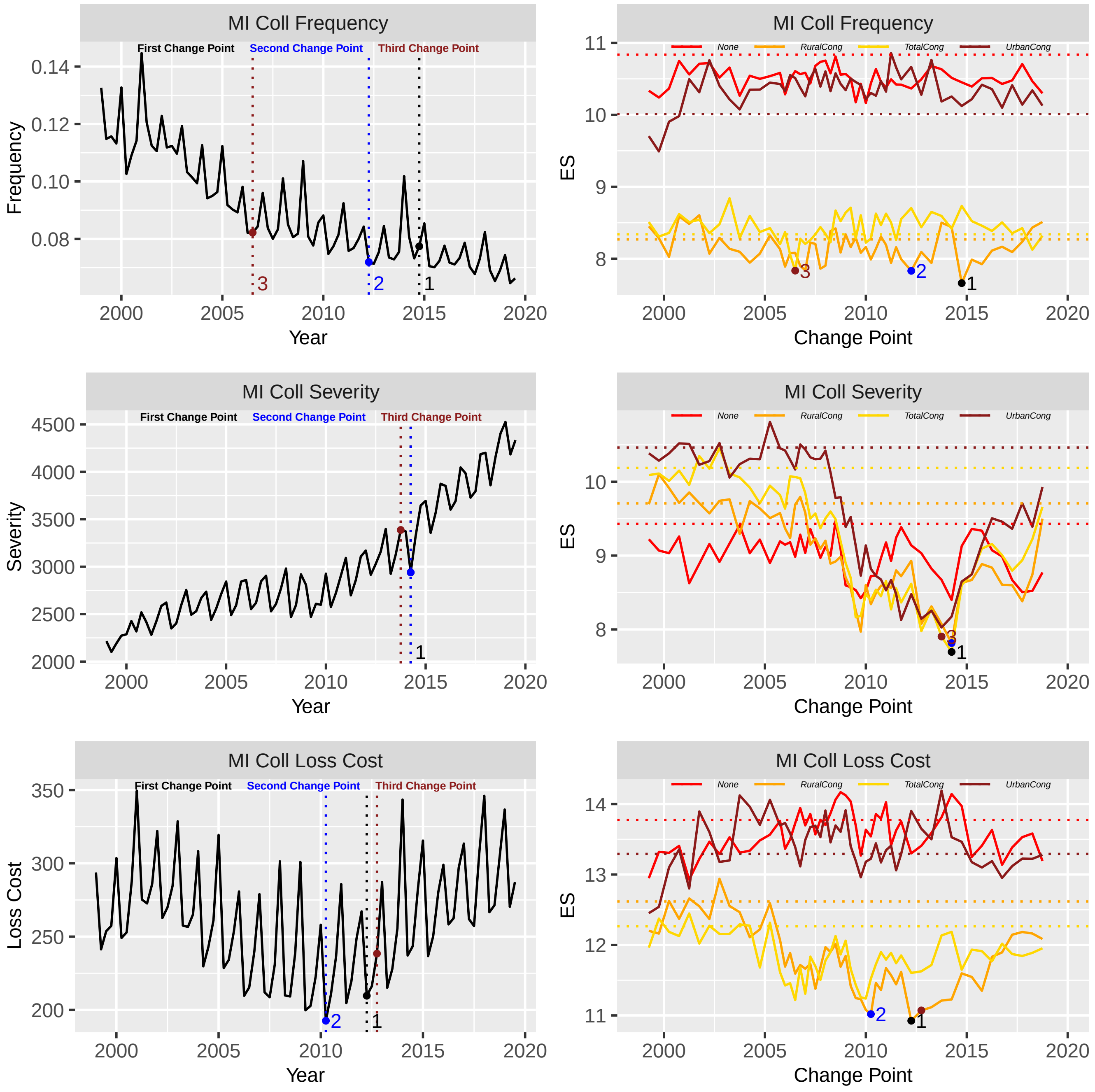


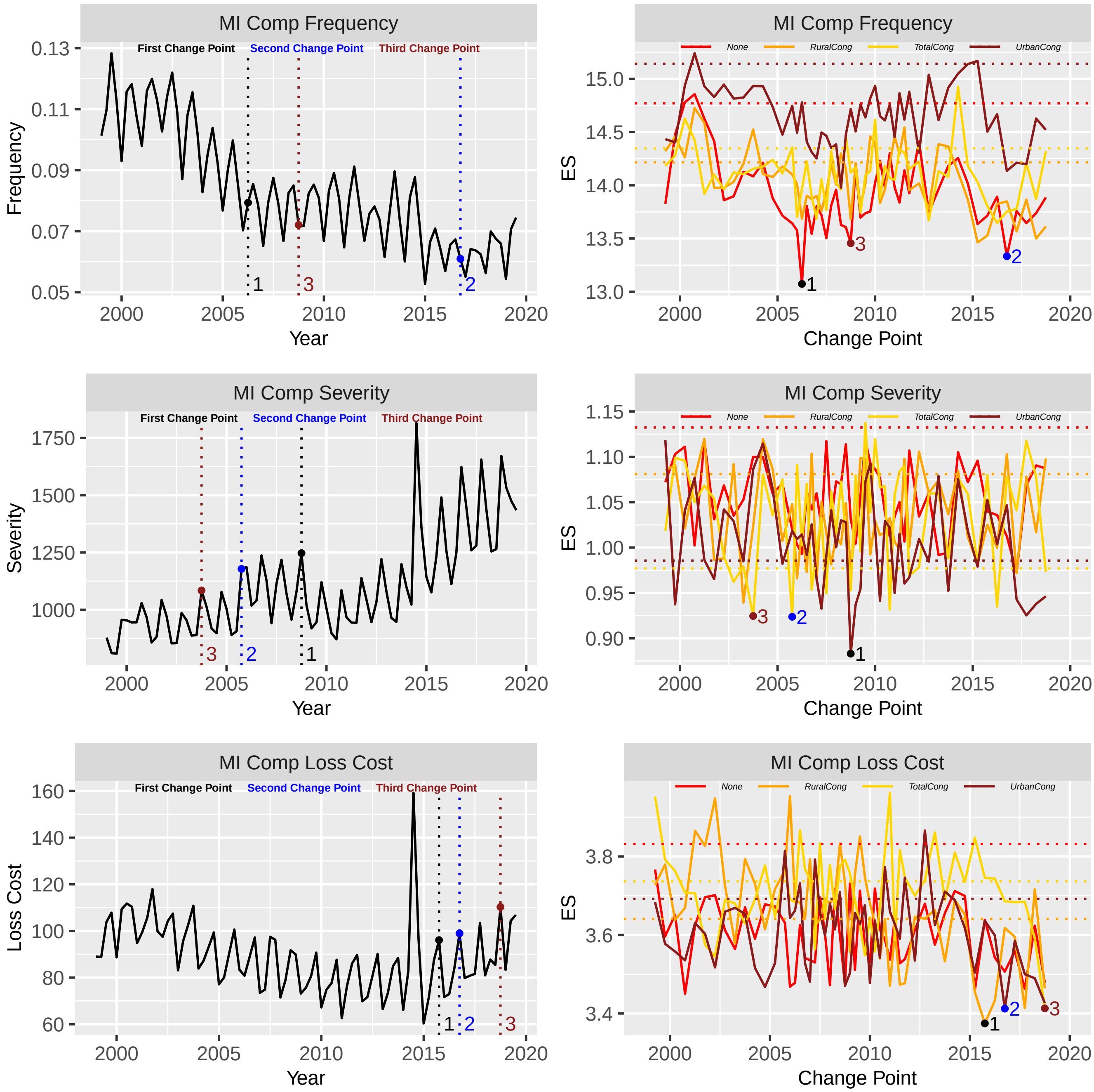
ME Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
ME Comp Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
ME Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
ME Comp Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
ME Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
ME Comp Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point

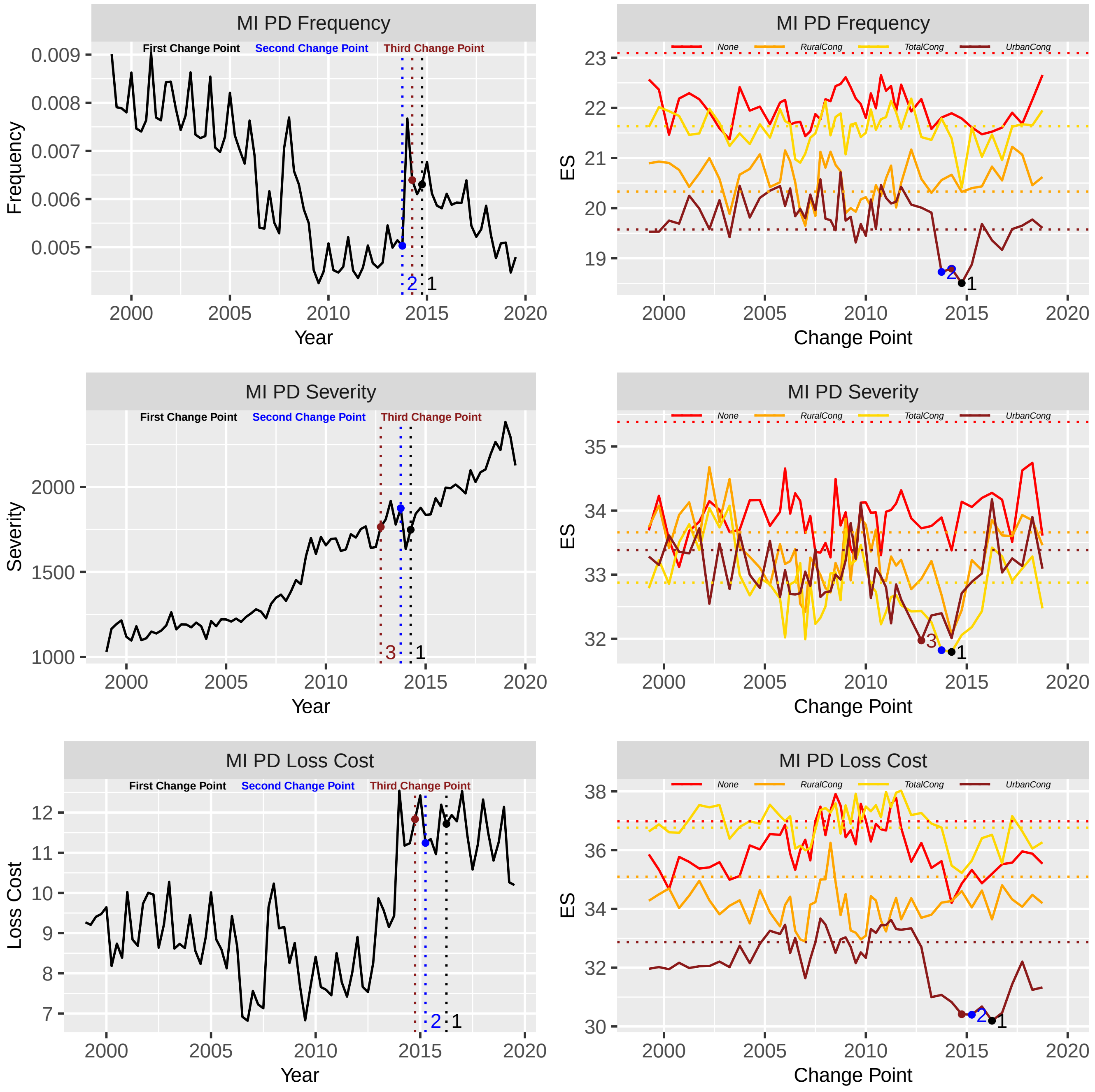

ME PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.040
0.035
0.030
2
1
2000
2005
2010
2015
2020
Year
ME PD Frequency
None
RuralCong
TotalCong
UrbanCong
ES
11.0
10.5
10.0
9.5
9.0
2
1
Change Point
ME PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
3500
3000
2500
2000
3
1
Year
ME PD Severity
None
RuralCong
TotalCong
UrbanCong
ES
11.0
10.5
10.0
9.5
3
1
Change Point
ME PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
100
90
80
70
60
1
3
Year
ME PD Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
27
26
25
24
23
22
2
3
1
Change Point

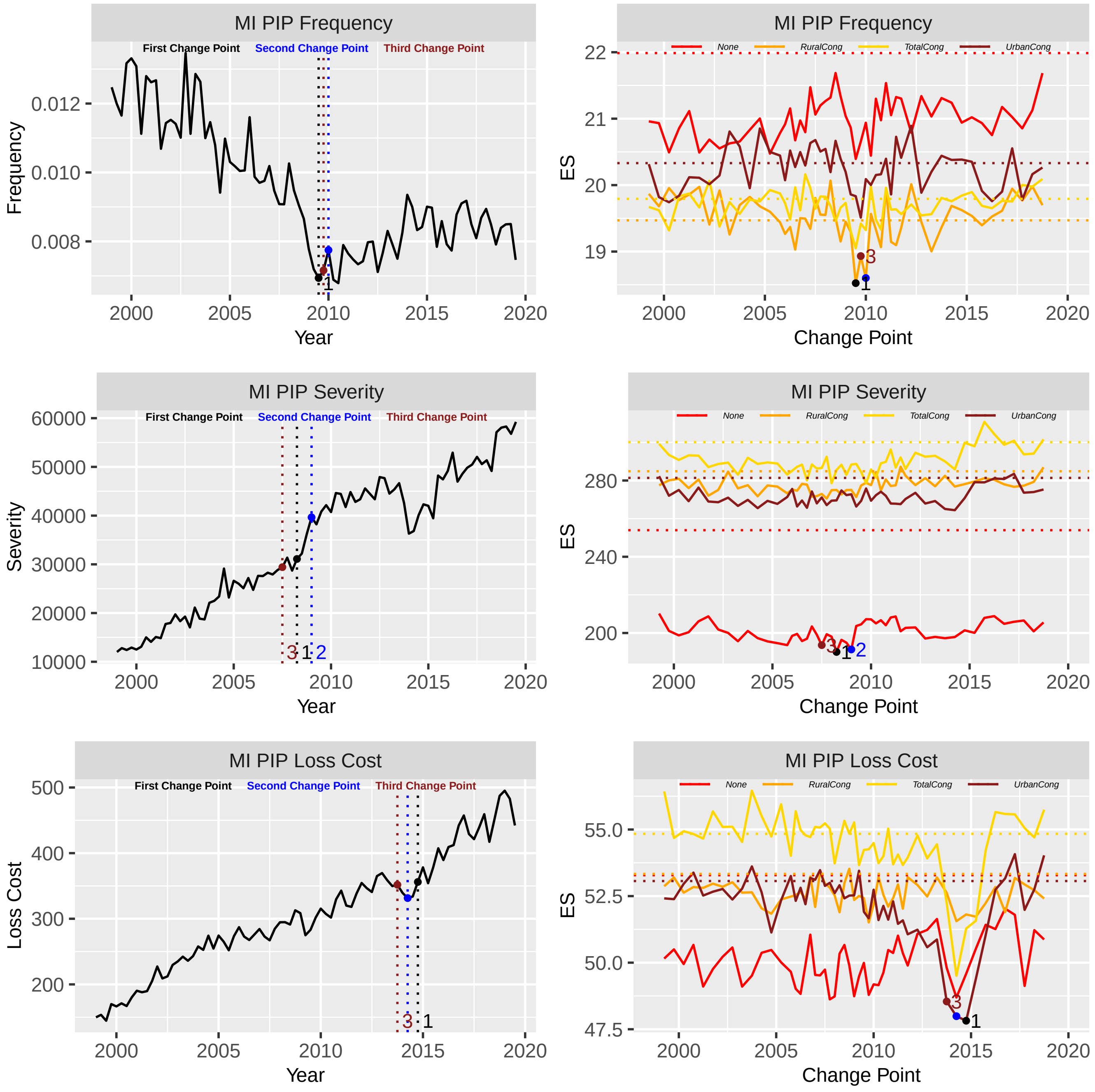


MI BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
ES
Change Point
None
RuralCong
TotalCong
UrbanCong
MI BI Severity
Severity
MI BI Loss Cost
Loss Cost

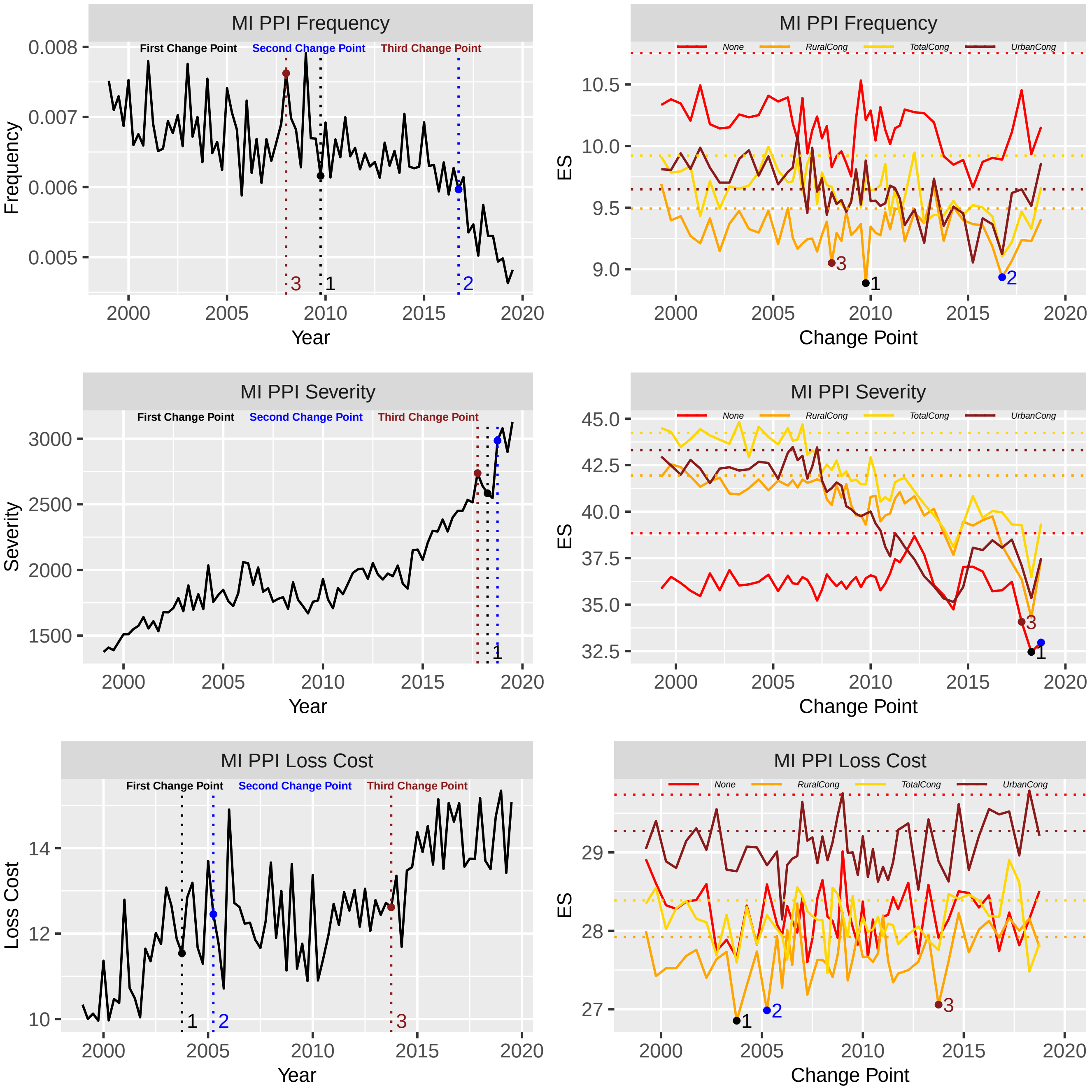

MI Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
MI Coll Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
MI Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
MI Coll Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
MI Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
MI Coll Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point


MI Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.13
0.11
0.09
0.07
0.05
1
3
2
2000
2005
2010
2015
2020
Year
MI Comp Frequency
None
RuralCong
TotalCong
UrbanCong
ES
15.0
14.5
14.0
13.5
13.0
3
2
1
2000
2005
2010
2015
2020
Change Point
MI Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
1750
1500
1250
1000
3
2
1
2000
2005
2010
2015
2020
Year
MI Comp Severity
None
RuralCong
TotalCong
UrbanCong
ES
1.15
1.10
1.05
1.00
0.95
0.90
3
2
1
2000
2005
2010
2015
2020
Change Point
MI Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
160
140
120
100
80
60
1
2
3
2000
2005
2010
2015
2020
Year
MI Comp Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
3.8
3.6
3.4
2
3
1
2000
2005
2010
2015
2020
Change Point

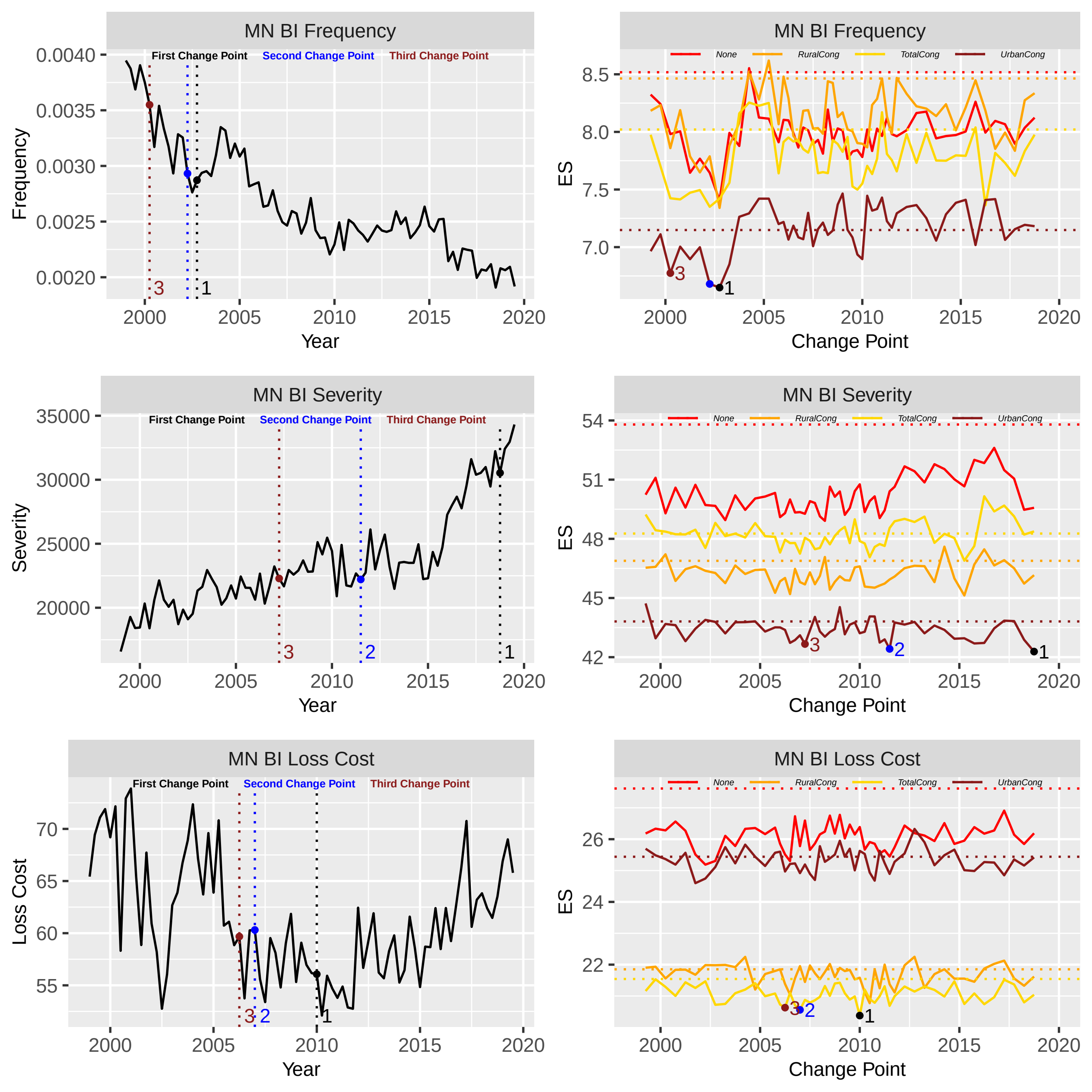

MI PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
MI PD Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
MI PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
MI PD Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
MI PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
MI PD Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point



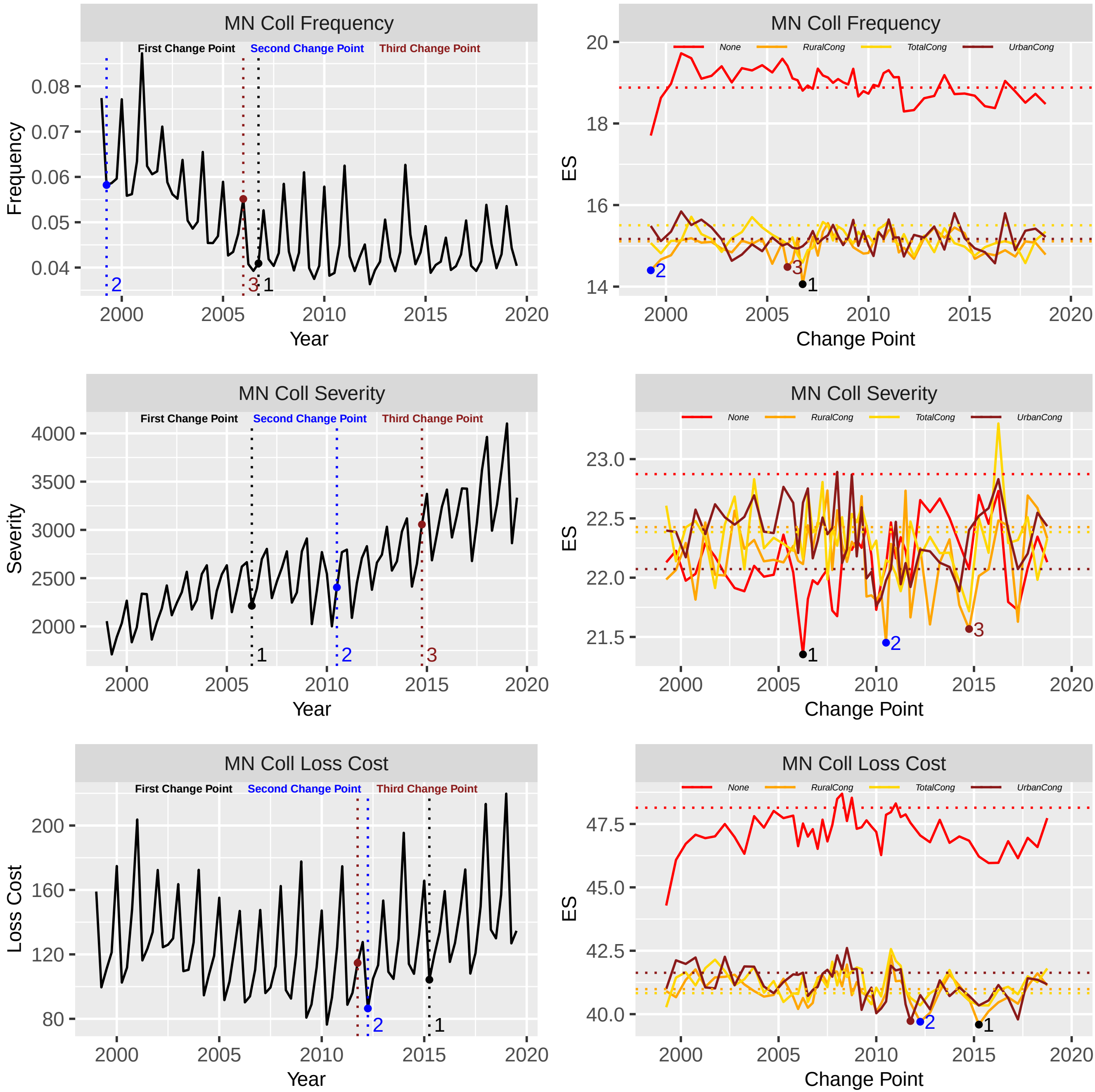
MI PIP Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
MI PIP Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
MI PIP Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
MI PIP Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
MI PIP Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
MI PIP Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point

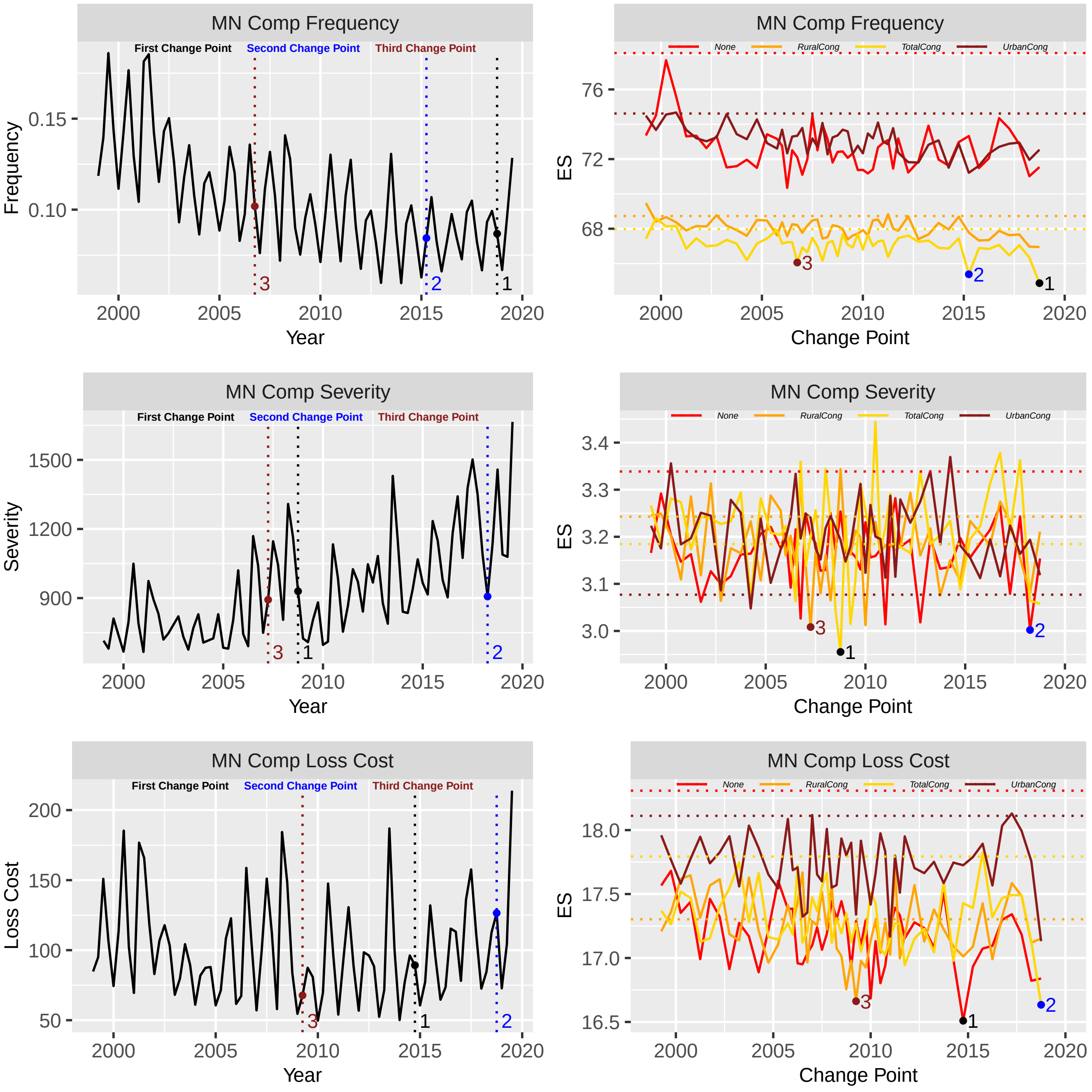


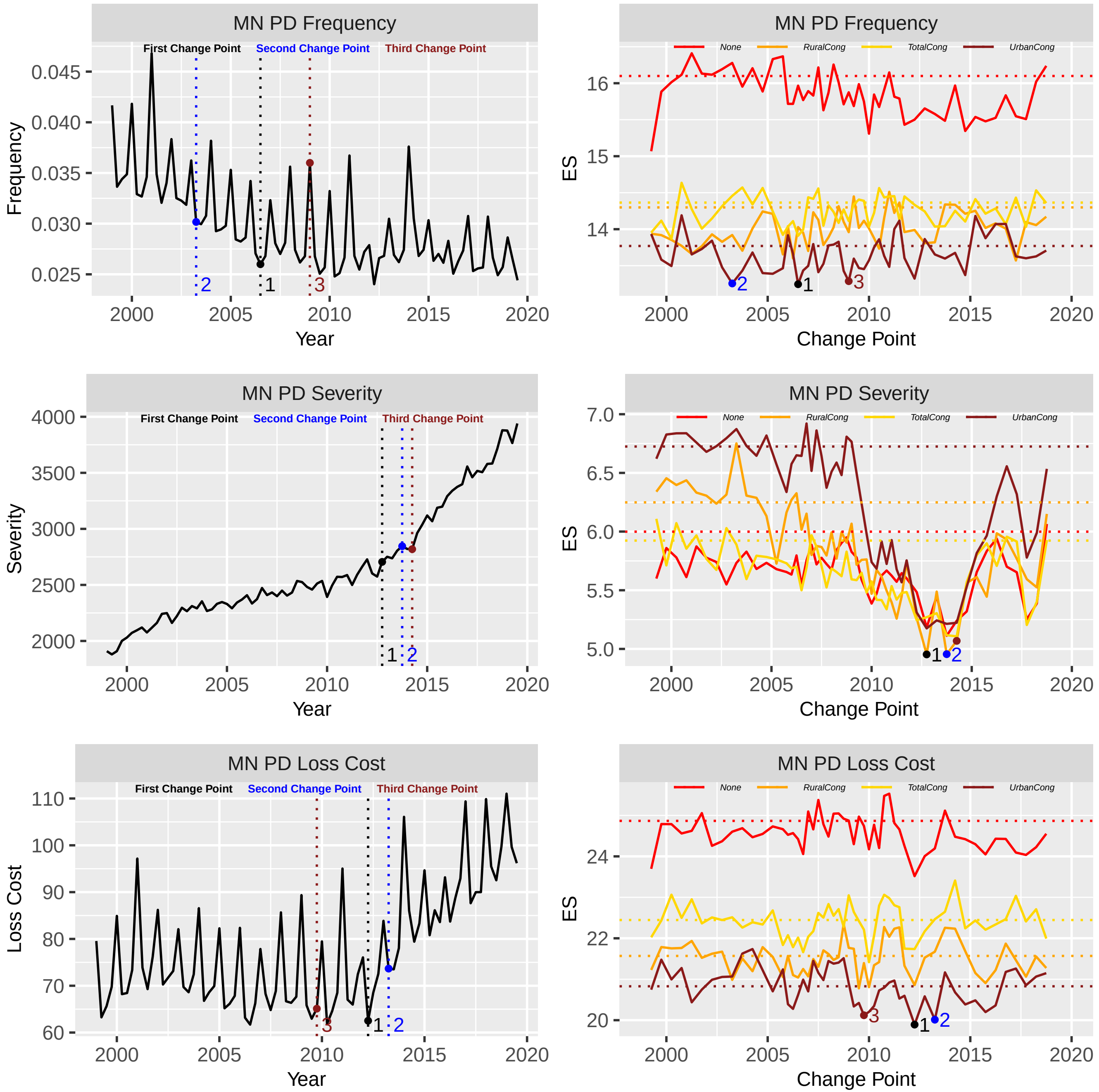
MI PPI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.008
0.007
0.006
0.005
2000
2005
2010
2015
2020
Year
3
1
2
MI PPI Frequency
None
RuralCong
TotalCong
UrbanCong
ES
10.5
10.0
9.5
9.0
Change Point
MI PPI Severity
First Change Point
Second Change Point
Third Change Point
Severity
3000
2500
2000
1500
Year
1
MI PPI Severity
None
RuralCong
TotalCong
UrbanCong
ES
45.0
42.5
40.0
37.5
35.0
32.5
Change Point
3
1
MI PPI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
14
12
10
Year
1
2
3
MI PPI Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
29
28
27
Change Point
1
2
3

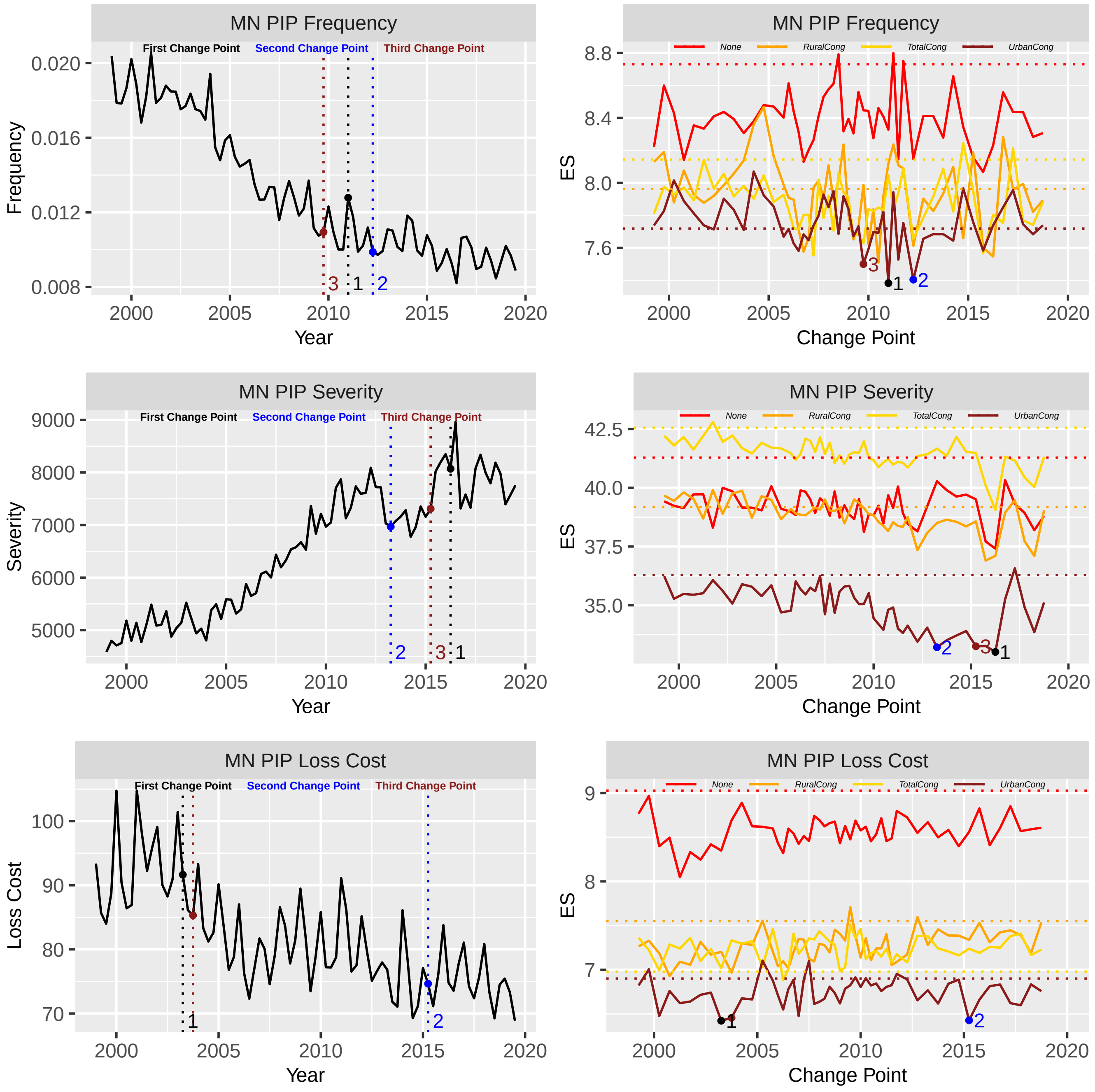


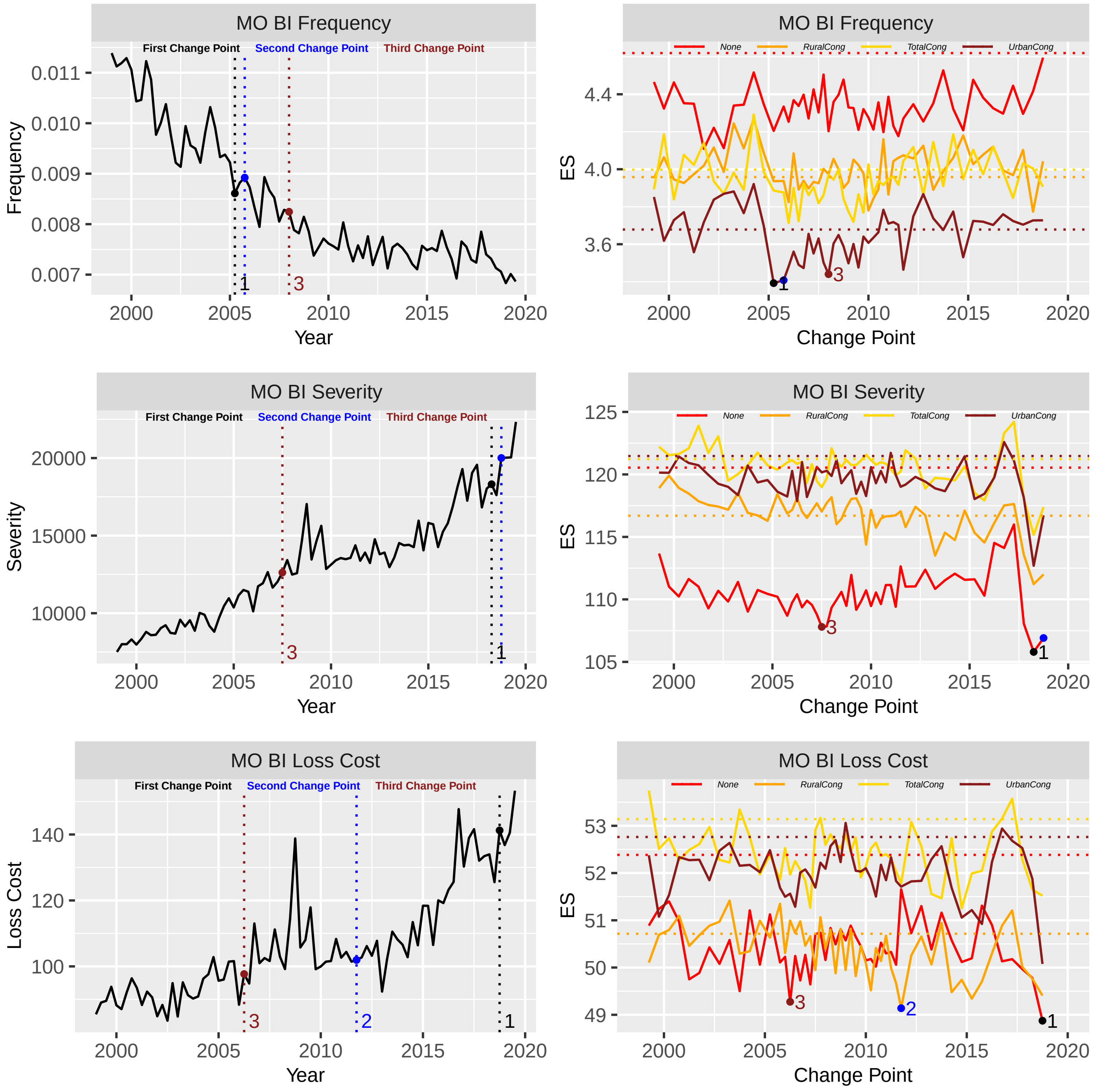
MN BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
ES
Change Point
None
RuralCong
TotalCong
UrbanCong
MN BI Severity
Severity
MN BI Loss Cost
Loss Cost

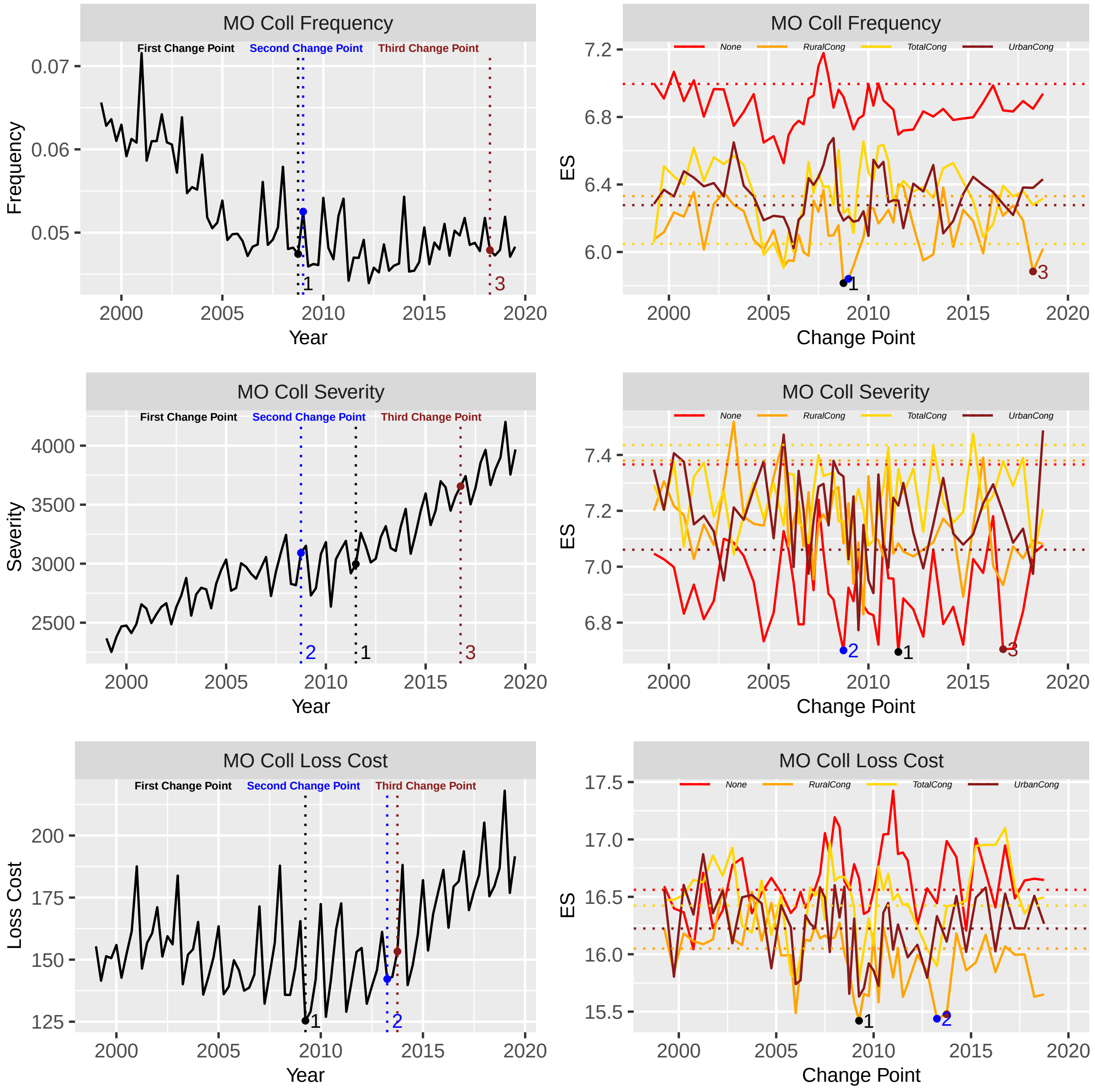

MN Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.08
0.07
0.06
0.05
0.04
2000
2005
2010
2015
2020
Year
MN Coll Frequency
None
RuralCong
TotalCong
UrbanCong
ES
20
18
16
14
Change Point
MN Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
4000
3500
3000
2500
2000
Year
MN Coll Severity
None
RuralCong
TotalCong
UrbanCong
ES
23.0
22.5
22.0
21.5
Change Point
MN Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
200
160
120
80
Year
MN Coll Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
47.5
45.0
42.5
40.0
Change Point

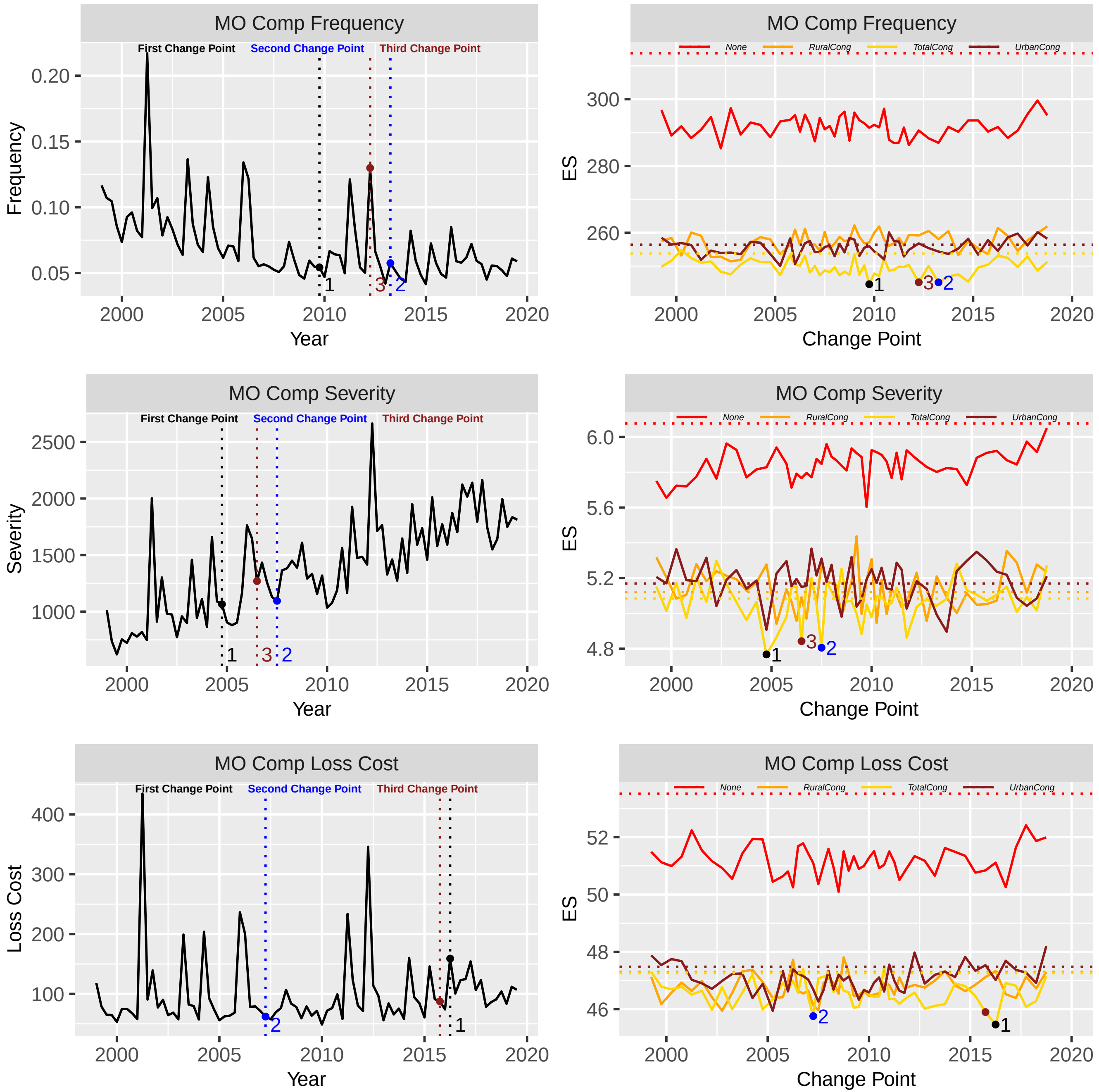

MN Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
MN Comp Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
MN Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
MN Comp Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
MN Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
MN Comp Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point

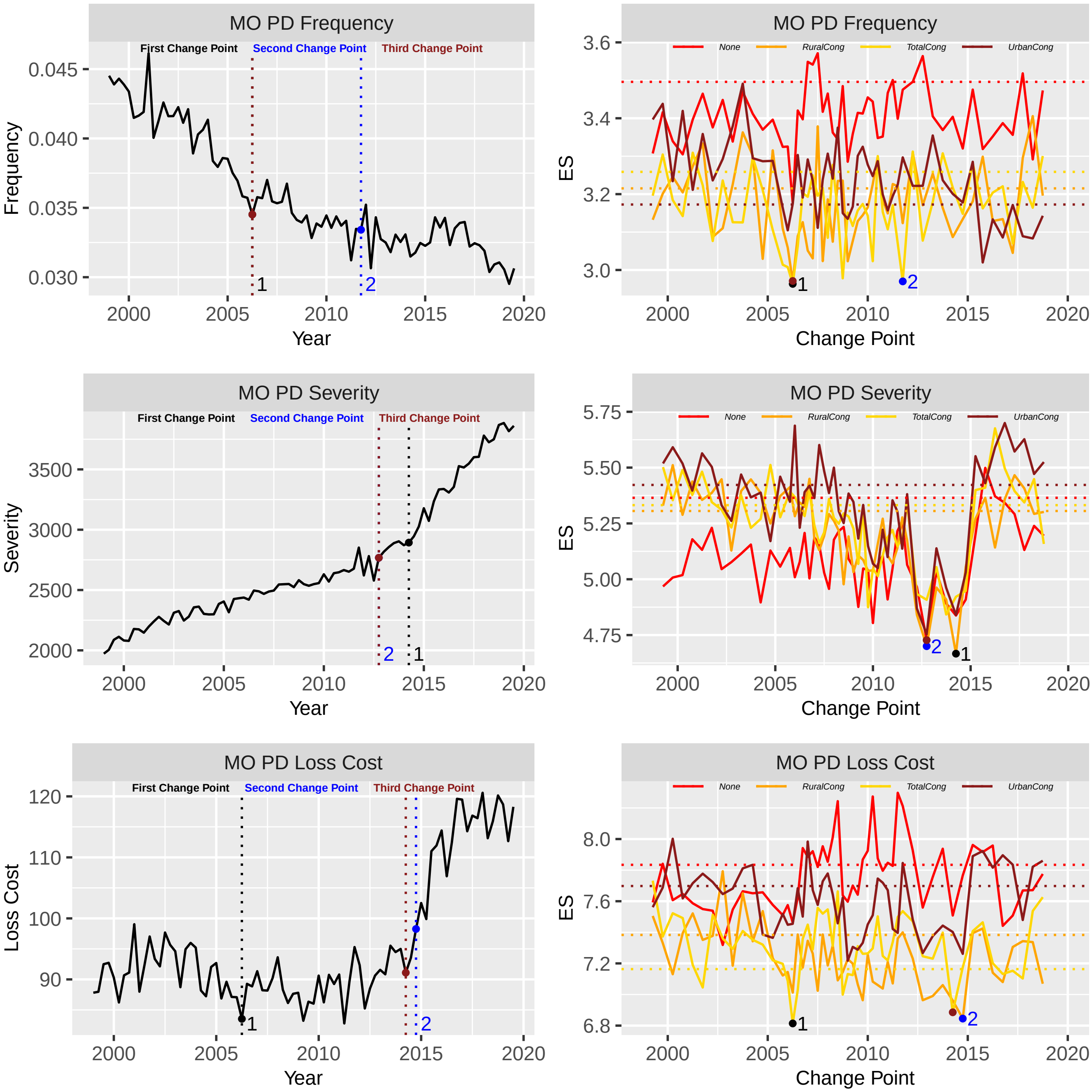

MN PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
MN PD Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
MN PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
MN PD Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
MN PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
MN PD Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point

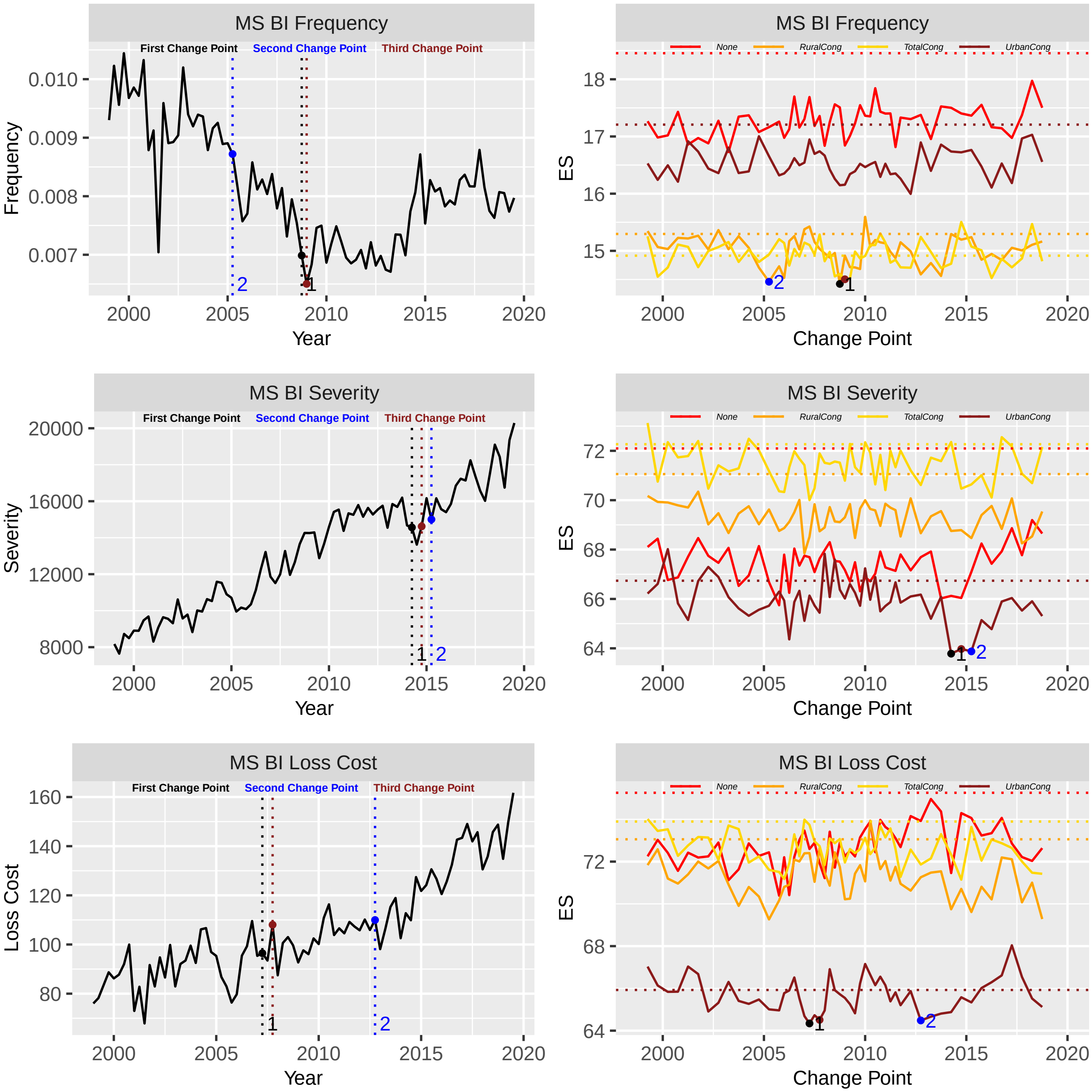

MN PIP Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
MN PIP Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
MN PIP Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
MN PIP Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
MN PIP Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
MN PIP Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point


MO BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.011
0.010
0.009
0.008
0.007
1
3
2000
2005
2010
2015
2020
Year
MO BI Frequency
None
RuralCong
TotalCong
UrbanCong
ES
4.4
4.0
3.6
1
3
Change Point
MO BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
20000
15000
10000
3
1
Year
MO BI Severity
None
RuralCong
TotalCong
UrbanCong
ES
125
120
115
110
105
3
1
Change Point
MO BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
140
120
100
3
2
1
Year
MO BI Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
53
52
51
50
49
3
2
1
Change Point

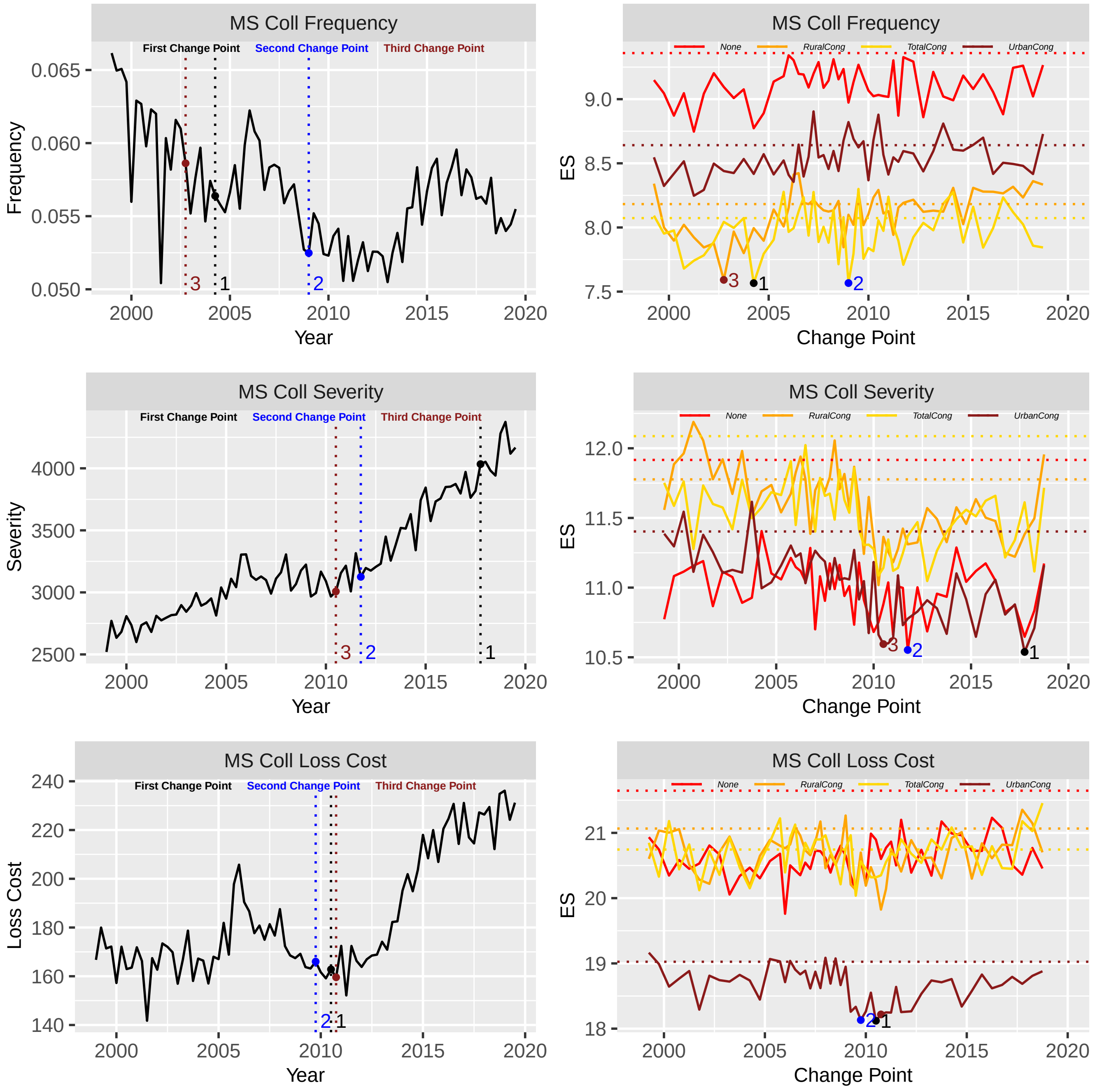

MO Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.07
0.06
0.05
1
3
2000
2005
2010
2015
2020
Year
MO Coll Frequency
None
RuralCong
TotalCong
UrbanCong
ES
7.2
6.8
6.4
6.0
1
3
2000
2005
2010
2015
2020
Change Point
MO Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
4000
3500
3000
2500
2
1
3
2000
2005
2010
2015
2020
Year
MO Coll Severity
None
RuralCong
TotalCong
UrbanCong
ES
7.4
7.2
7.0
6.8
2
1
3
2000
2005
2010
2015
2020
Change Point
MO Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
200
175
150
125
1
2
2000
2005
2010
2015
2020
Year
MO Coll Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
17.5
17.0
16.5
16.0
15.5
1
2
2000
2005
2010
2015
2020
Change Point


MO Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.20
0.15
0.10
0.05
2000
2005
2010
2015
2020
Year
1
3
2
MO Comp Frequency
None
RuralCong
TotalCong
UrbanCong
ES
300
280
260
Change Point
MO Comp Severity
Severity
2500
2000
1500
1000
ES
6.0
5.6
5.2
4.8
MO Comp Loss Cost
Loss Cost
400
300
200
100
52
50
48
46

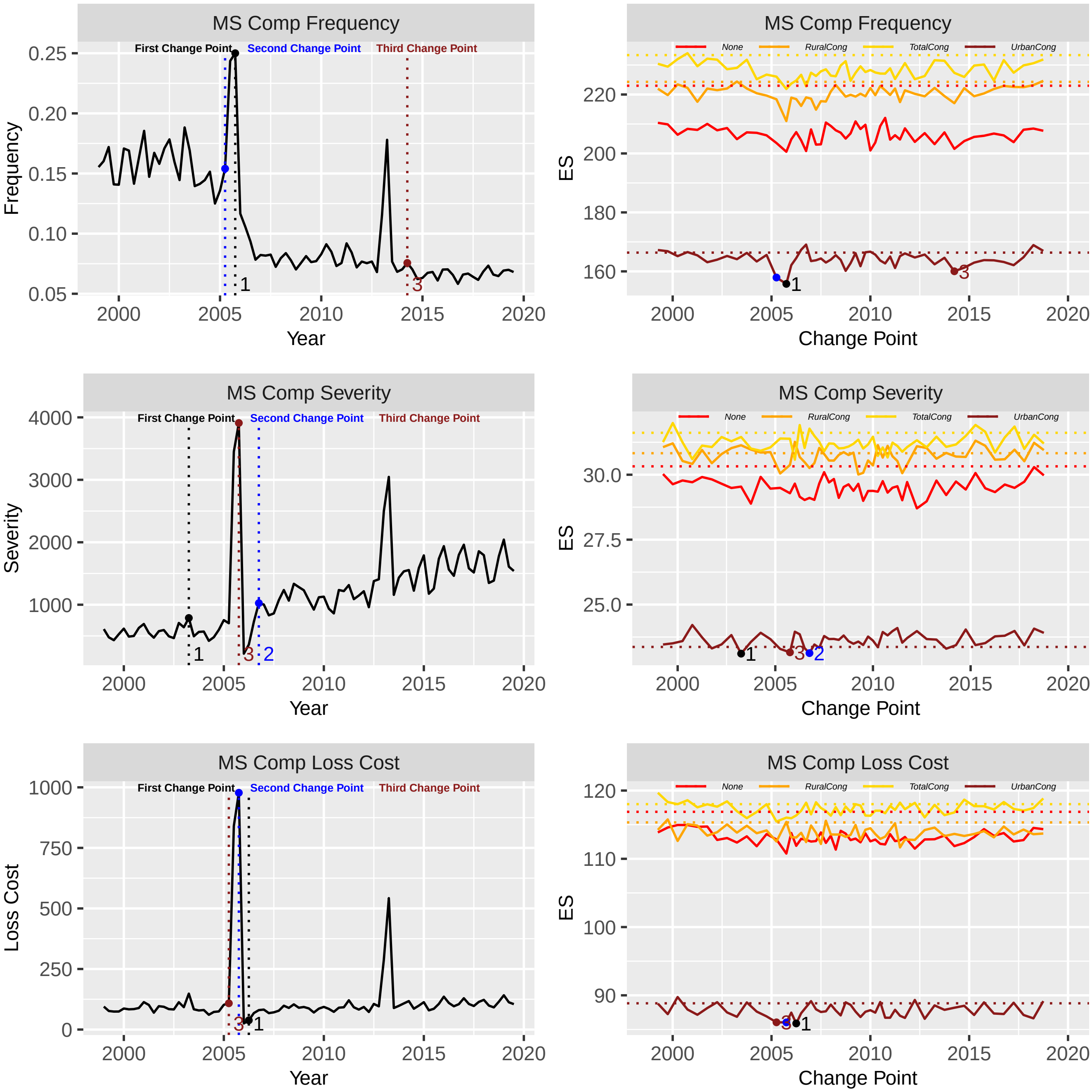

MO PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
MO PD Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
MO PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
MO PD Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
MO PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
MO PD Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point



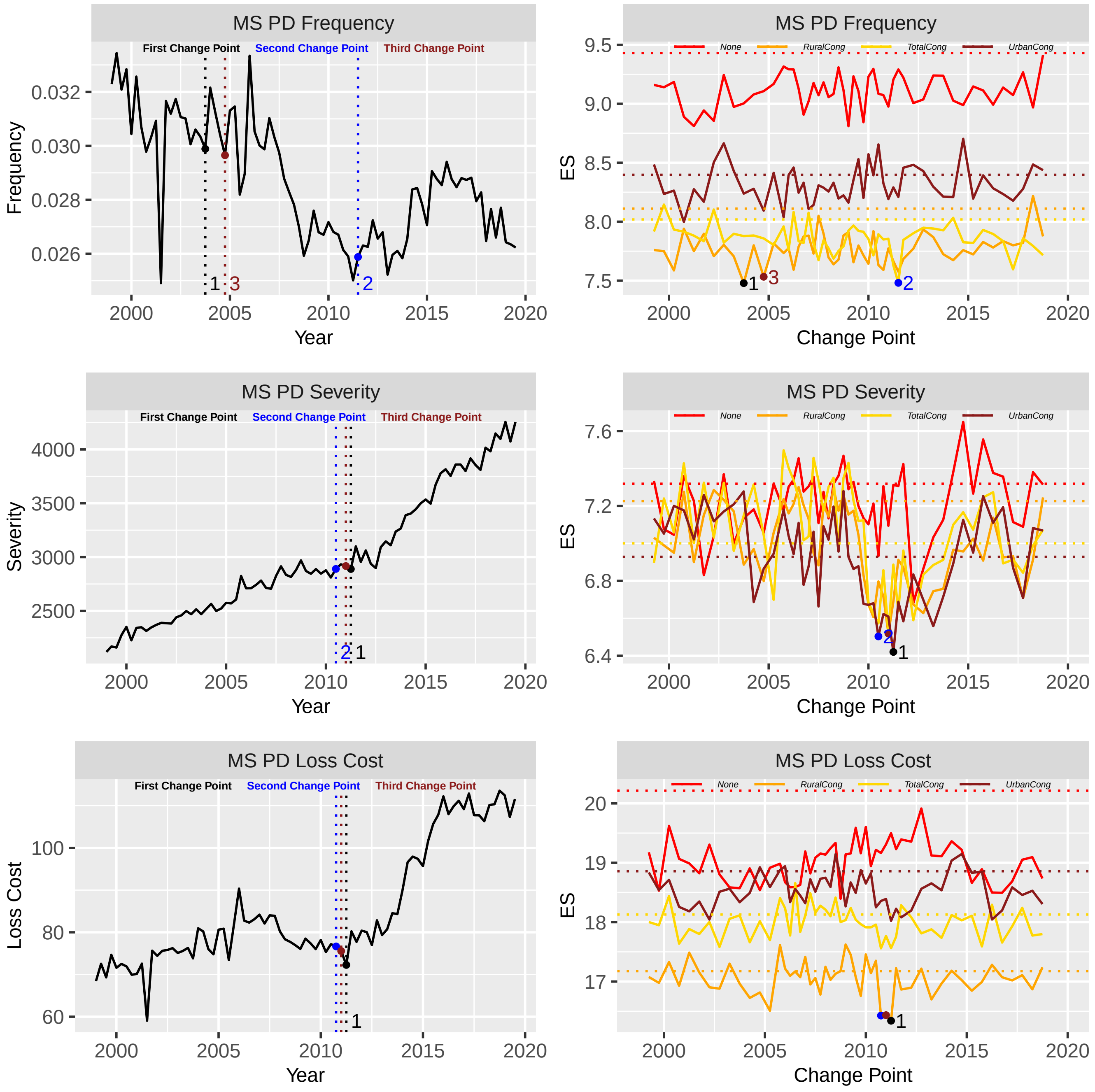
MS BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
MS BI Severity
Severity
MS BI Loss Cost
Loss Cost

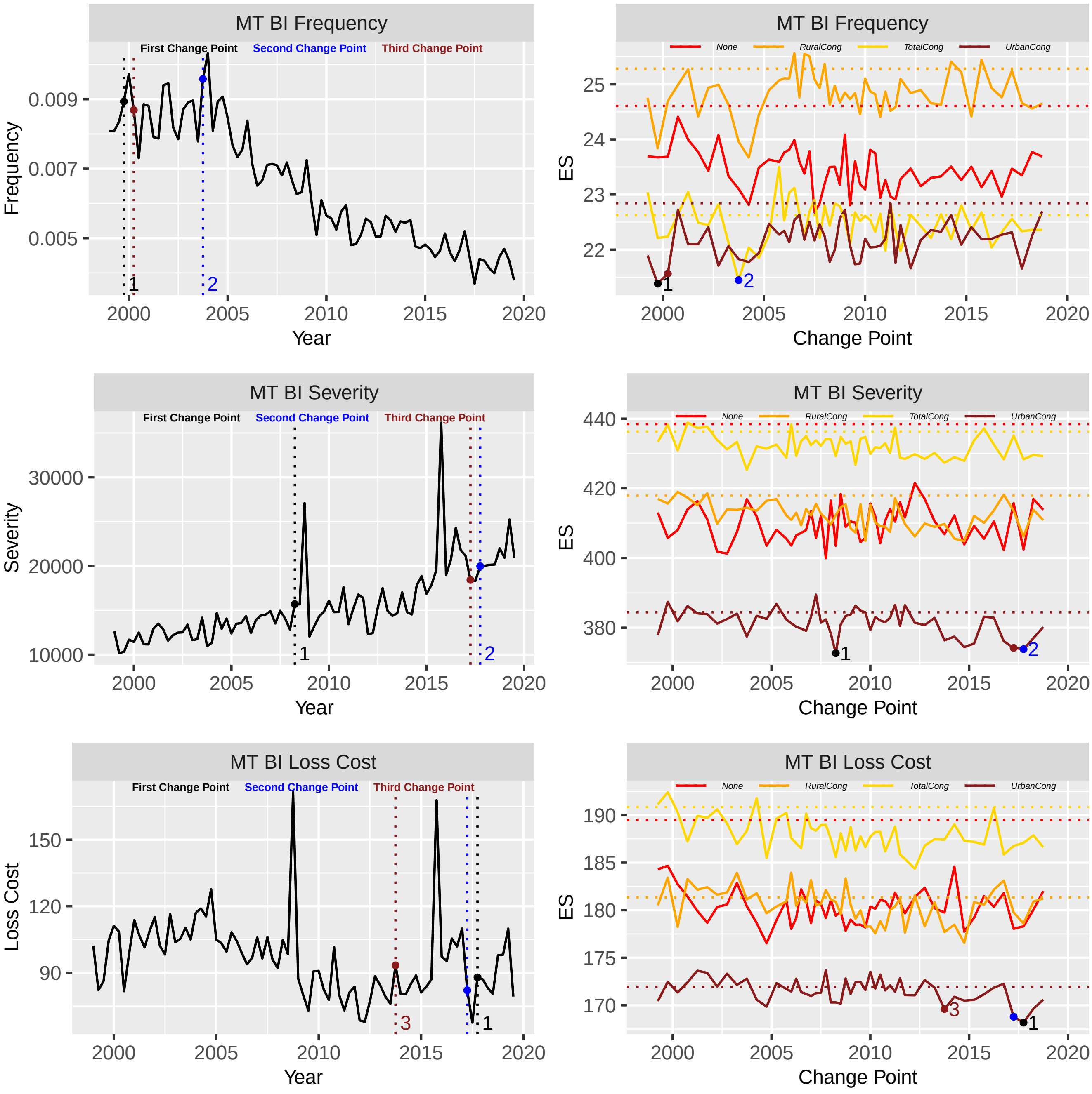


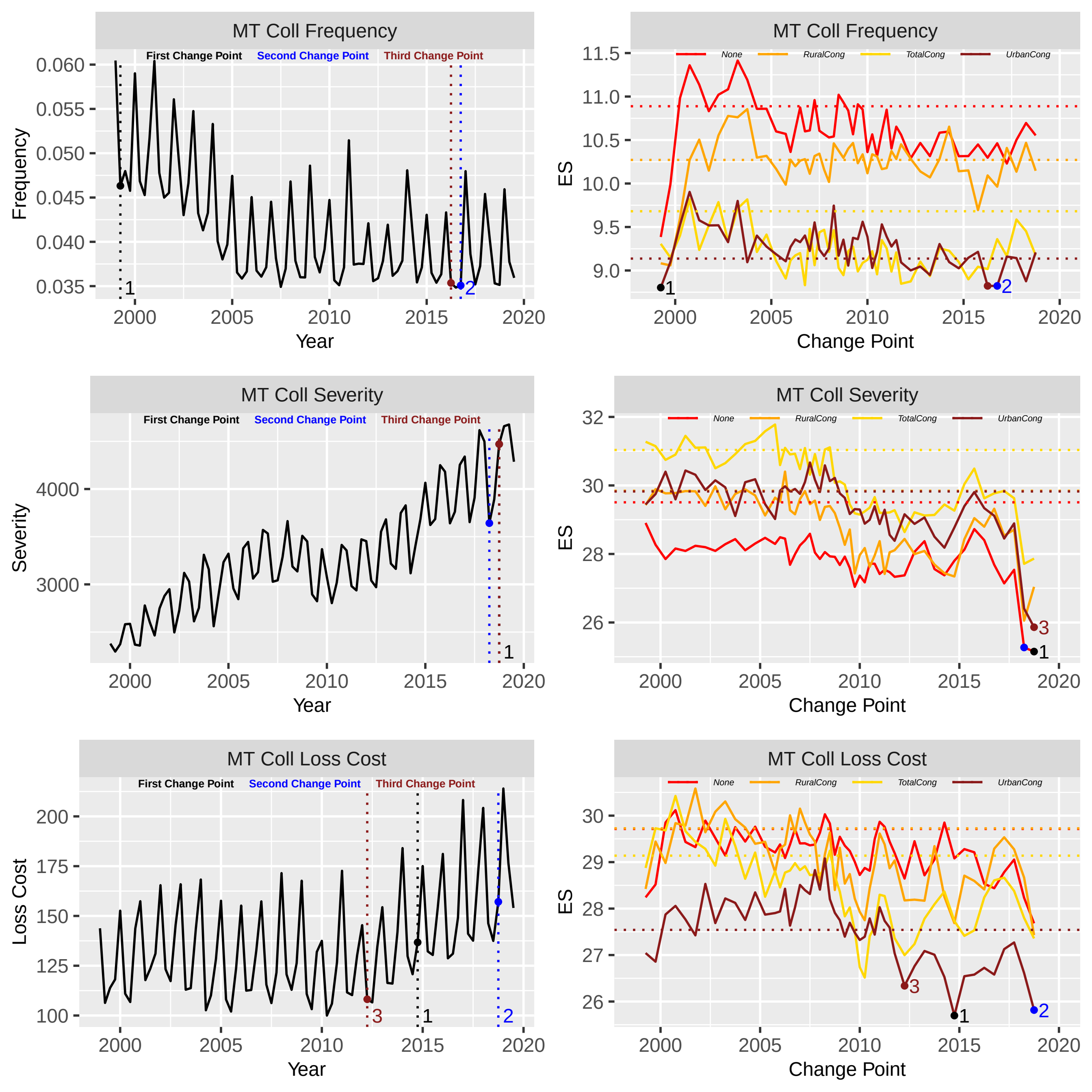
MS Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.065
0.060
0.055
0.050
2000
2005
2010
2015
2020
Year
MS Coll Frequency
None
RuralCong
TotalCong
UrbanCong
ES
9.0
8.5
8.0
7.5
Change Point
MS Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
4000
3500
3000
2500
Year
MS Coll Severity
None
RuralCong
TotalCong
UrbanCong
ES
12.0
11.5
11.0
10.5
Change Point
MS Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
240
220
200
180
160
140
Year
MS Coll Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
21
20
19
18
Change Point

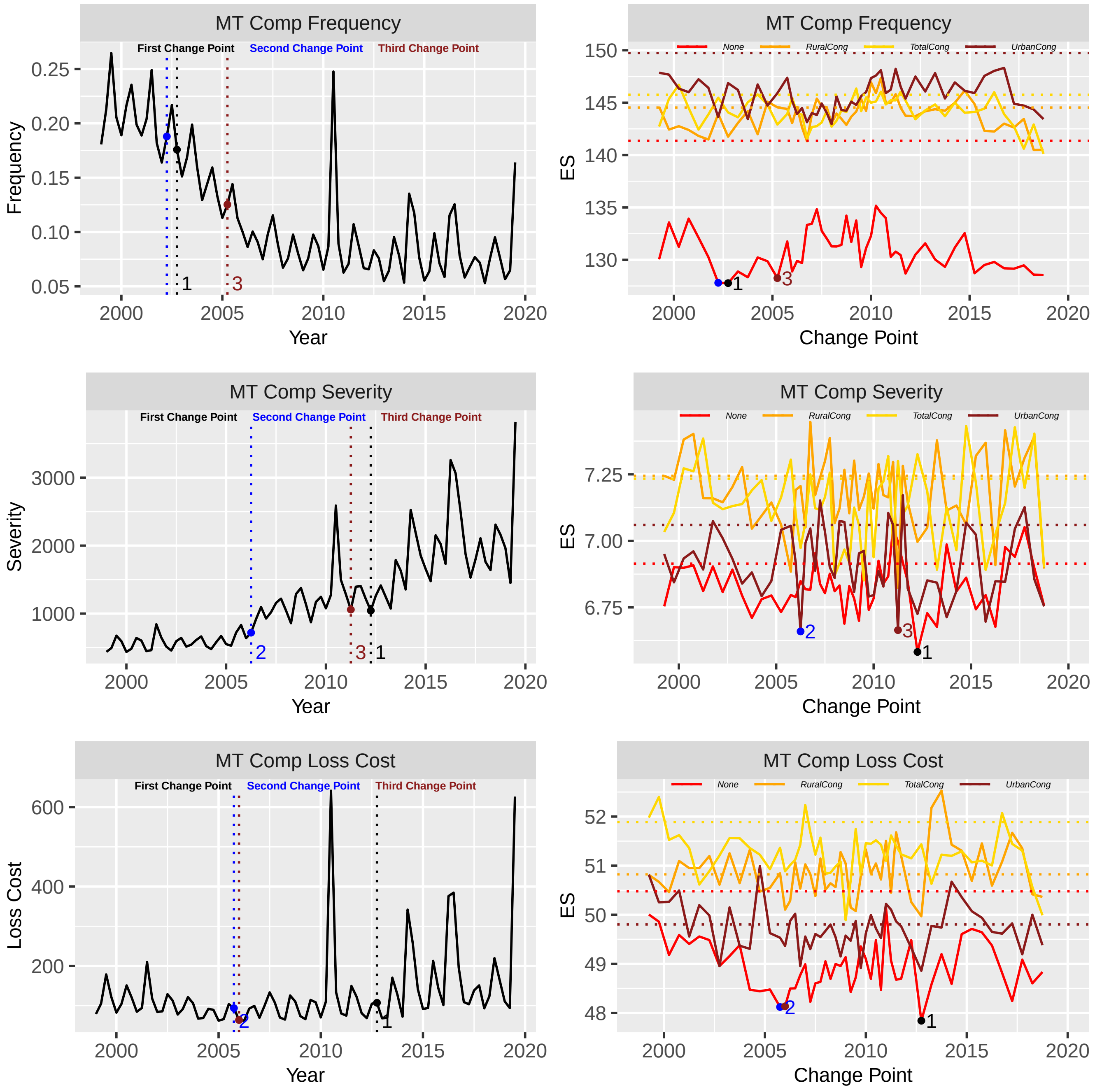


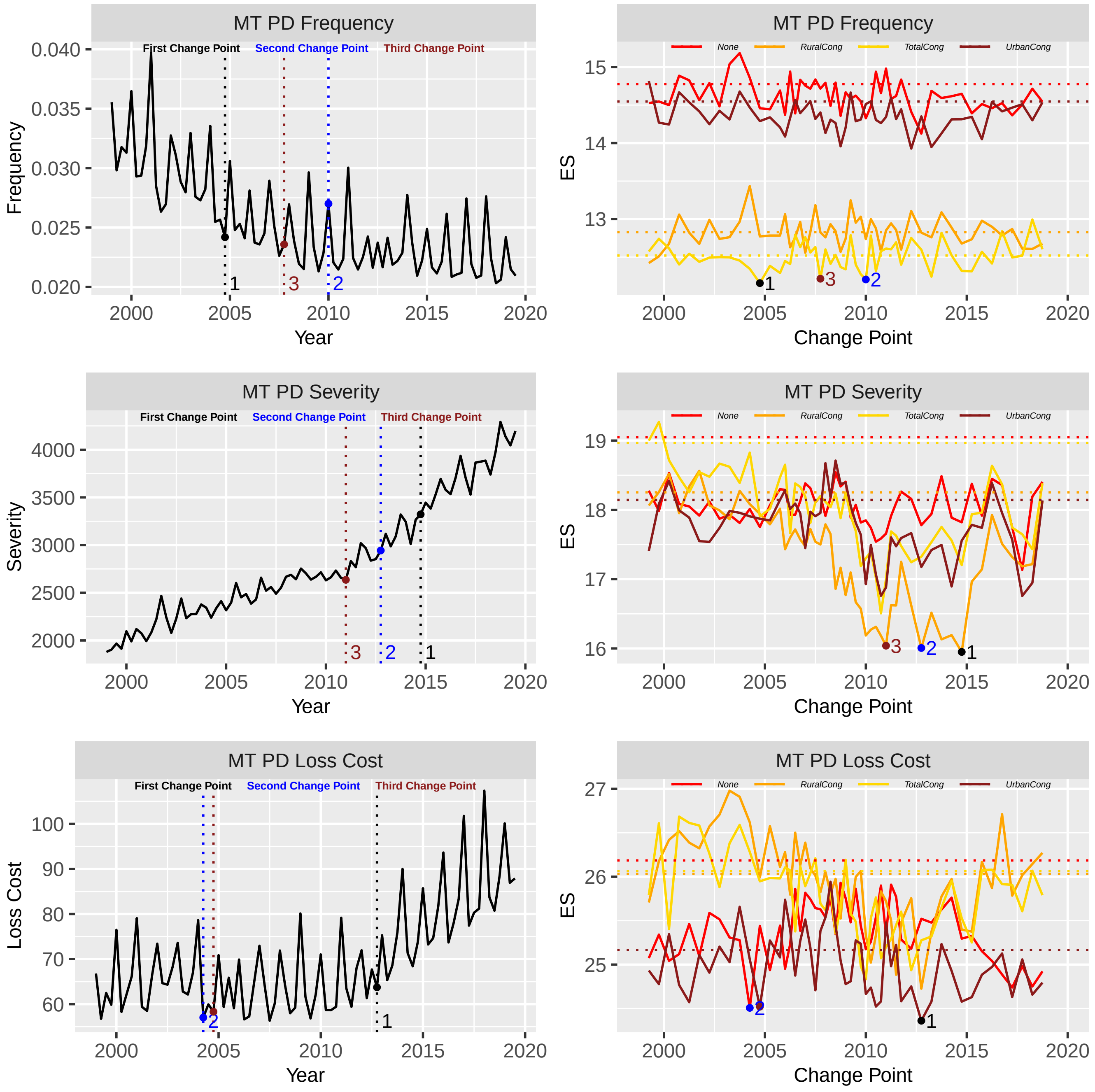
MS Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
MS Comp Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
MS Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
MS Comp Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
MS Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
MS Comp Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point

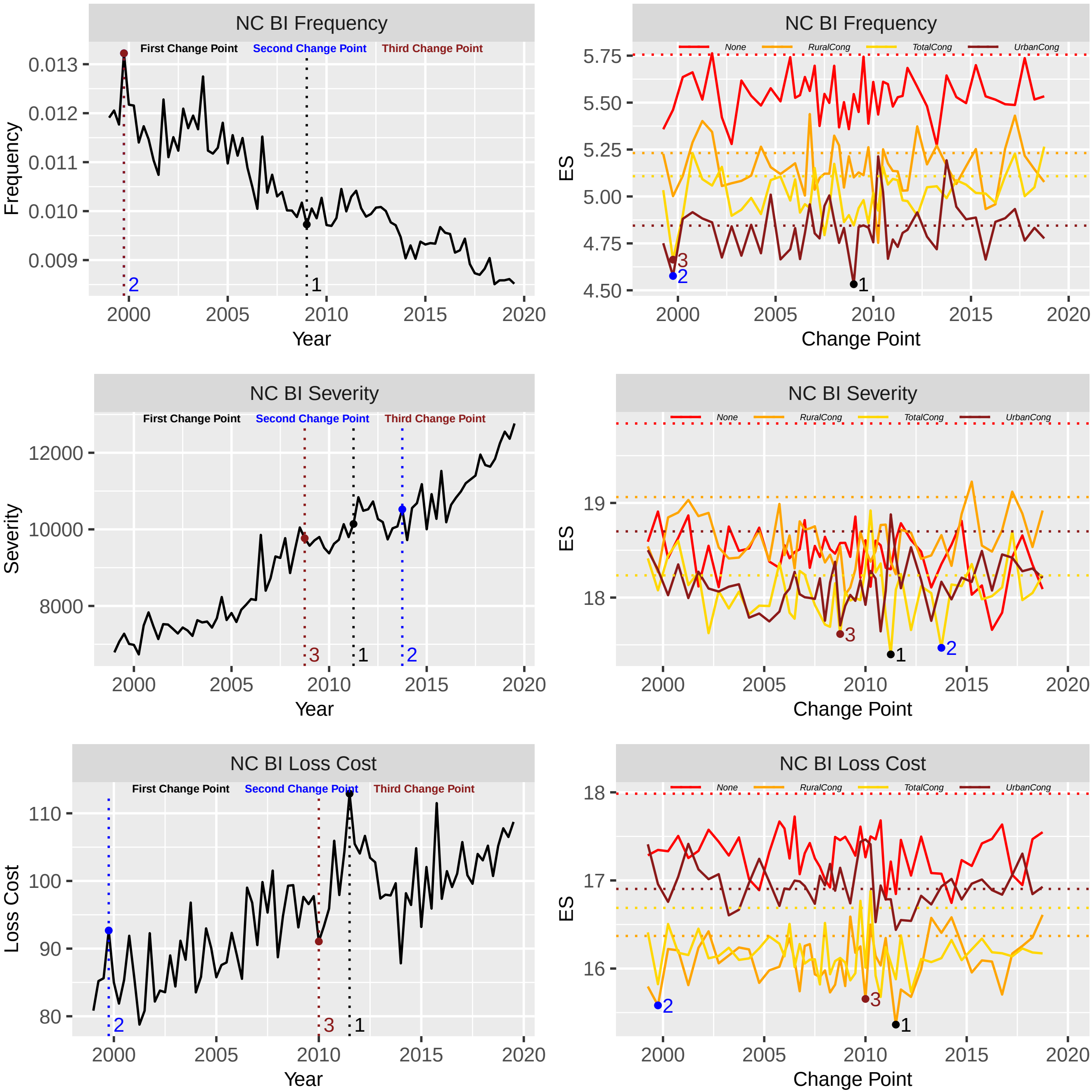

MS PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
ES
Change Point
None
RuralCong
TotalCong
UrbanCong
MS PD Severity
Severity
MS PD Loss Cost
Loss Cost

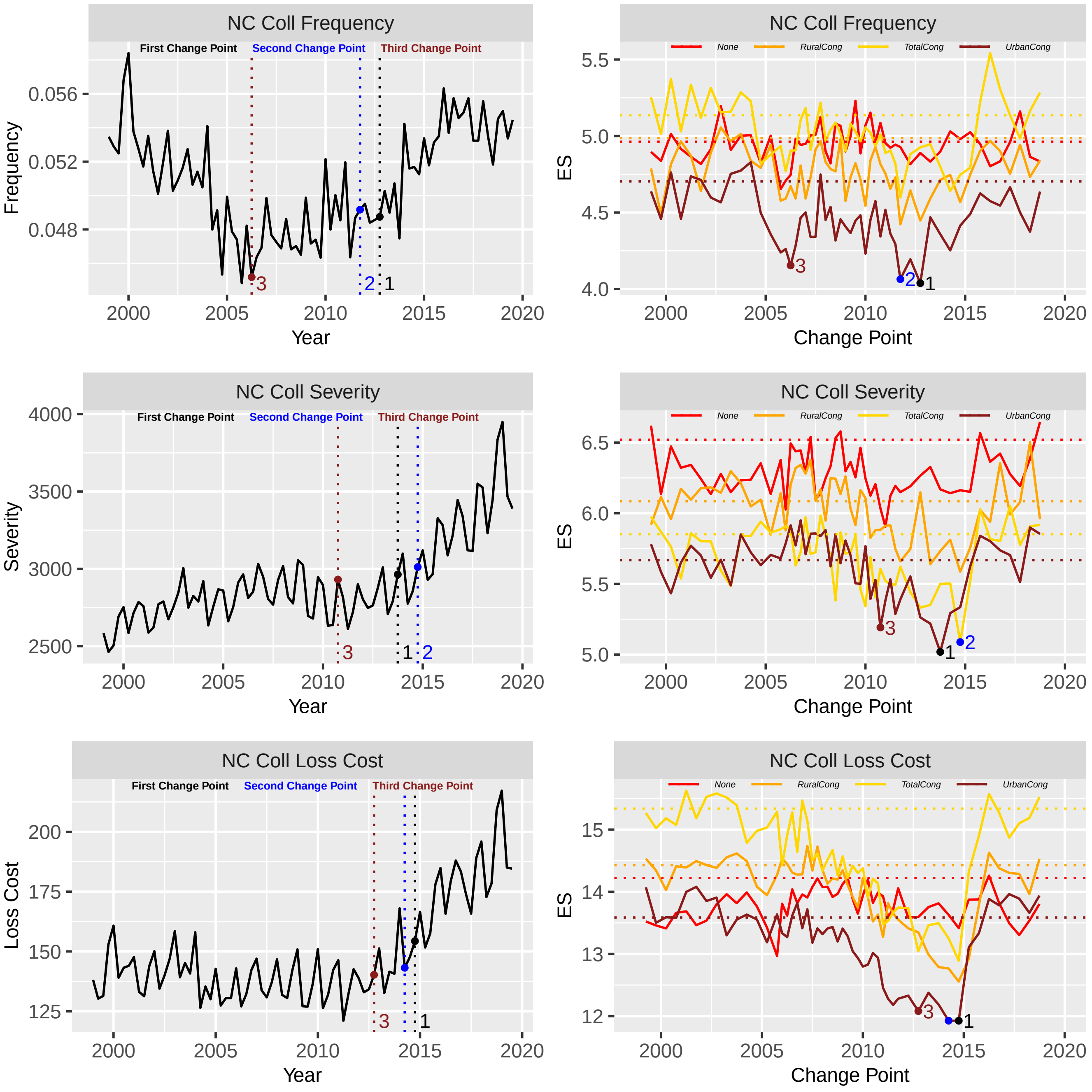

MT BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.009
0.007
0.005
Year
2000
2005
2010
2015
2020
1
2
MT BI Frequency
None
RuralCong
TotalCong
UrbanCong
ES
25
24
23
22
Change Point
MT BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
30000
20000
10000
Year
MT BI Severity
None
RuralCong
TotalCong
UrbanCong
ES
440
420
400
380
Change Point
MT BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
150
120
90
Year
3
MT BI Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
190
185
180
175
170
Change Point


MT Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.060
0.055
0.050
0.045
0.040
0.035
Year
2000
2005
2010
2015
2020
1
2
MT Coll Frequency
None
RuralCong
TotalCong
UrbanCong
ES
11.5
11.0
10.5
10.0
9.5
9.0
Change Point
1
2
MT Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
4000
3000
Year
1
MT Coll Severity
None
RuralCong
TotalCong
UrbanCong
ES
32
30
28
26
Change Point
3
1
MT Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
200
175
150
125
100
Year
3
1
2
MT Coll Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
30
29
28
27
26
Change Point
3
1
2

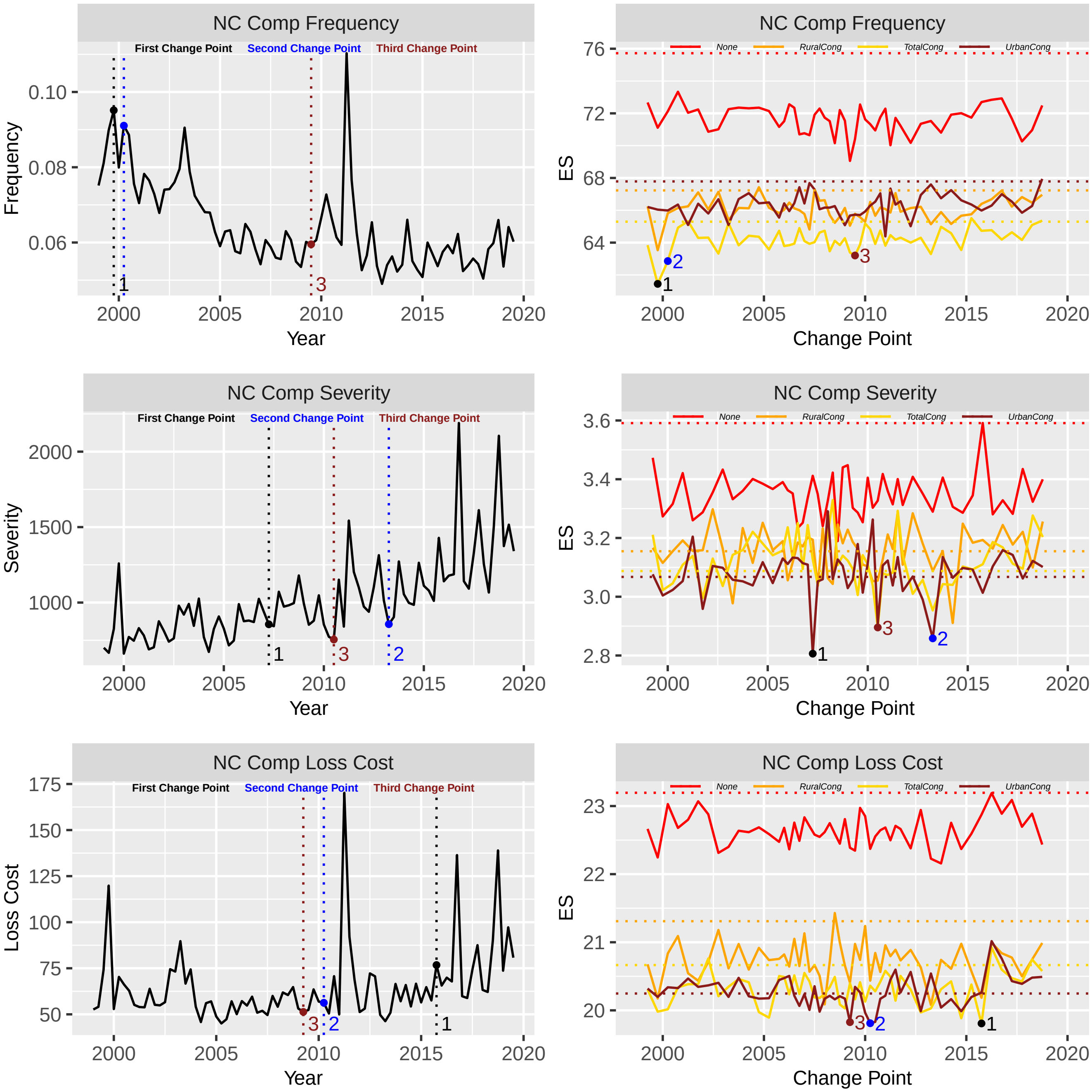

MT Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
0.25
0.20
0.15
0.10
0.05
2000
2005
2010
2015
2020
1
3
MT Comp Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
150
145
140
135
130
1
3
MT Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
3000
2000
1000
2
3
1
MT Comp Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
7.25
7.00
6.75
2
3
1
MT Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
600
400
200
2
1
MT Comp Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
52
51
50
49
48
2
1

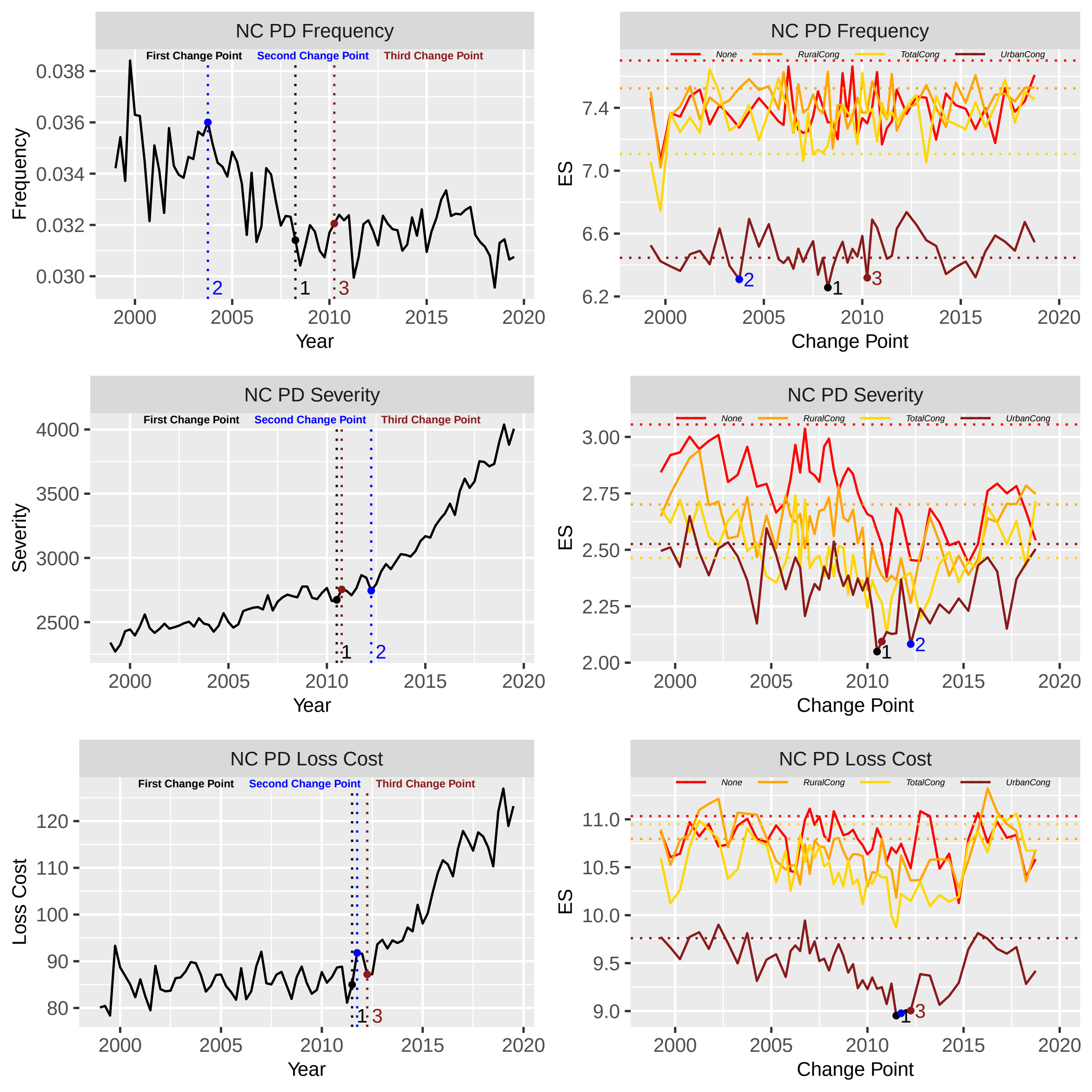

MT PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
MT PD Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
MT PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
MT PD Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
MT PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
MT PD Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point


NC BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.013
0.012
0.011
0.010
0.009
2
1
2000
2005
2010
2015
2020
Year
NC BI Frequency
None
RuralCong
TotalCong
UrbanCong
ES
5.75
5.50
5.25
5.00
4.75
4.50
3
2
1
2000
2005
2010
2015
2020
Change Point
NC BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
12000
10000
8000
3
1
2
2000
2005
2010
2015
2020
Year
NC BI Severity
None
RuralCong
TotalCong
UrbanCong
ES
19
18
3
1
2
2000
2005
2010
2015
2020
Change Point
NC BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
110
100
90
80
2
3
1
2000
2005
2010
2015
2020
Year
NC BI Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
18
17
16
2
3
1
2000
2005
2010
2015
2020
Change Point

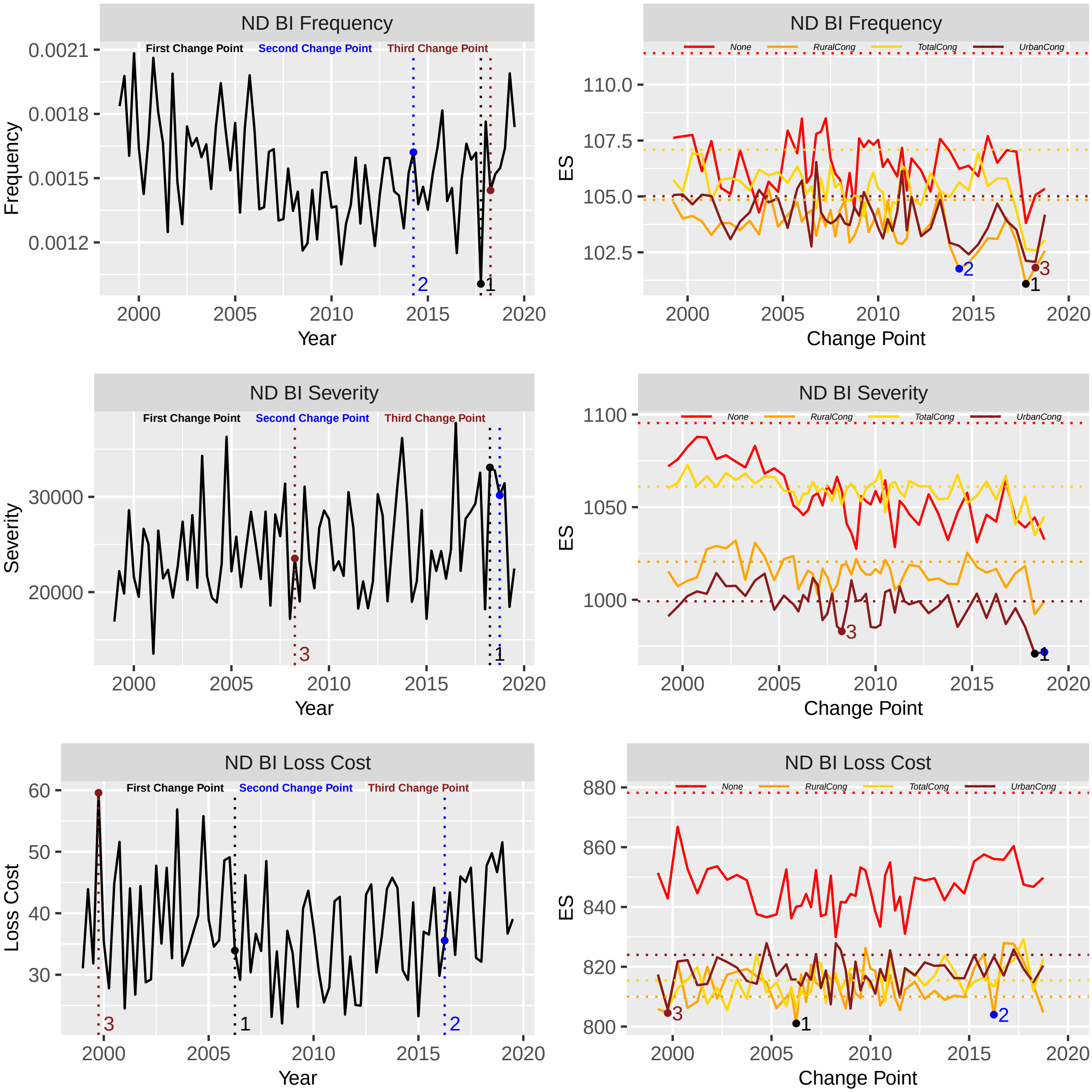


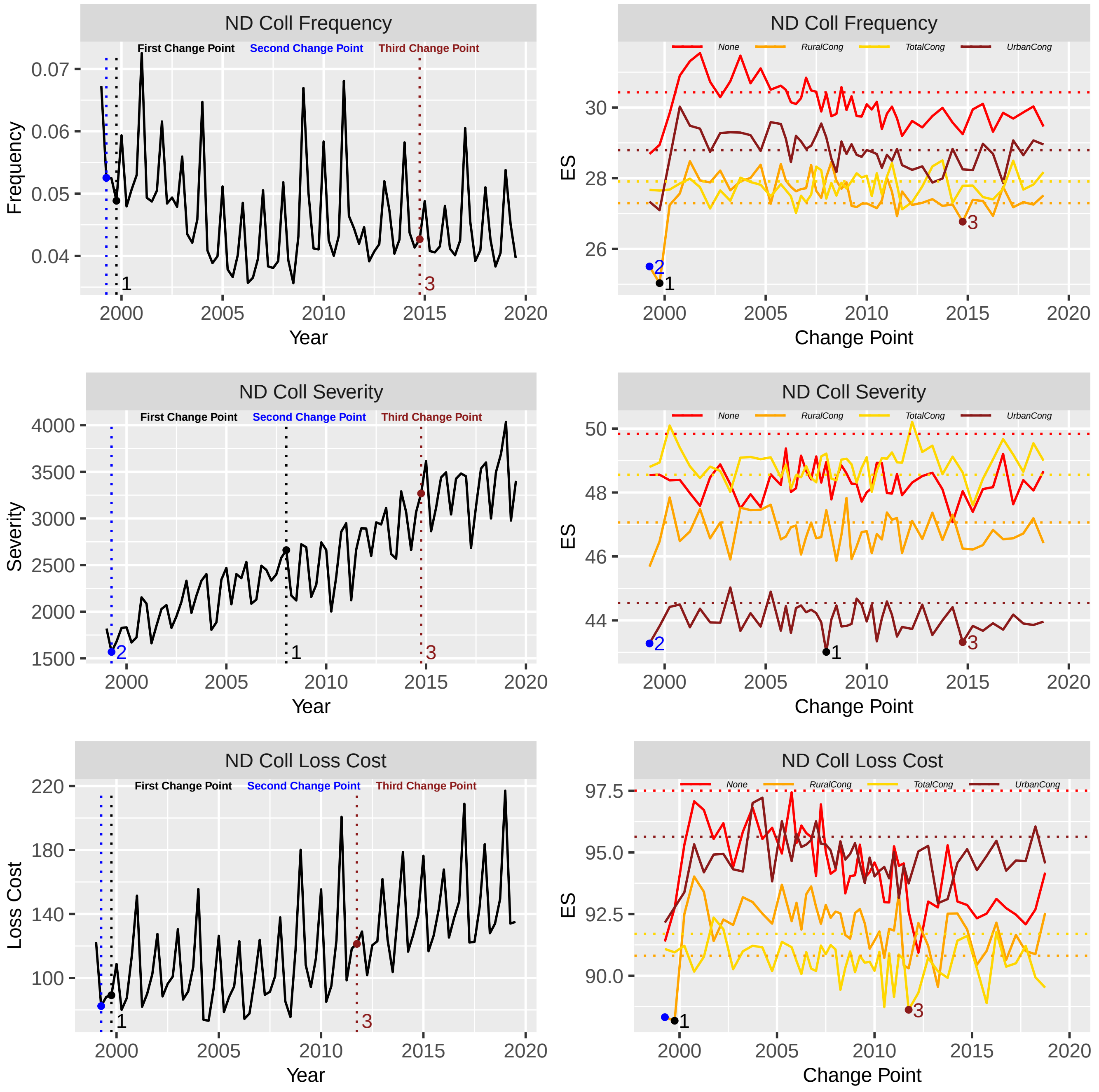
NC Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.056
0.052
0.048
3
2
1
2000
2005
2010
2015
2020
Year
NC Coll Frequency
None
RuralCong
TotalCong
UrbanCong
ES
5.5
5.0
4.5
4.0
Change Point
NC Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
4000
3500
3000
2500
Year
NC Coll Severity
None
RuralCong
TotalCong
UrbanCong
ES
6.5
6.0
5.5
5.0
Change Point
NC Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
200
175
150
125
Year
NC Coll Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
15
14
13
12
Change Point


NC Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.10
0.08
0.06
Year
2000
2005
2010
2015
2020
NC Comp Frequency
None
RuralCong
TotalCong
UrbanCong
ES
76
72
68
64
Change Point
NC Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
2000
1500
1000
Year
NC Comp Severity
None
RuralCong
TotalCong
UrbanCong
ES
3.6
3.4
3.2
3.0
2.8
Change Point
NC Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
175
150
125
100
75
50
Year
NC Comp Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
23
22
21
20
Change Point

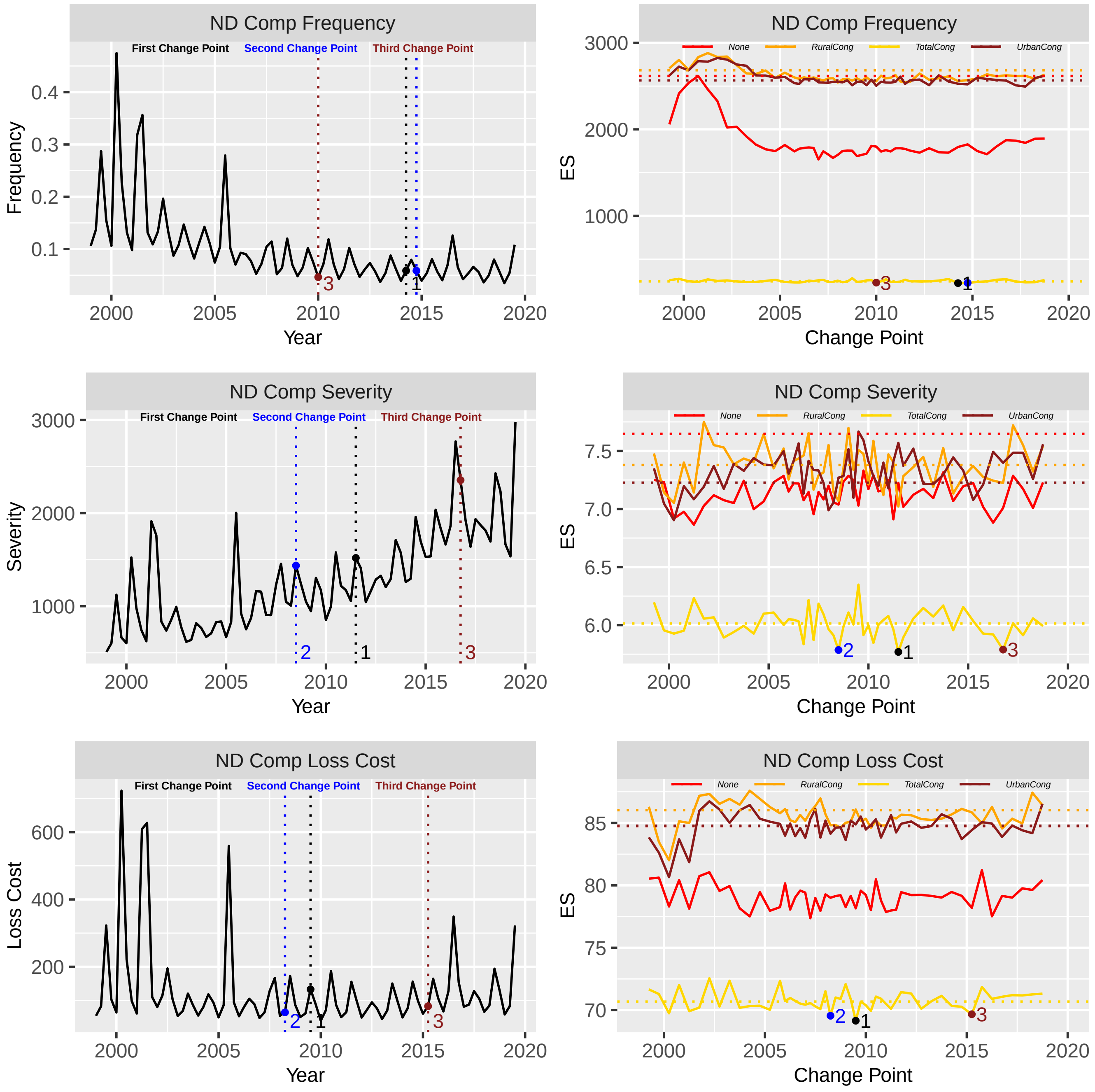


NC PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
ES
Change Point
None
RuralCong
TotalCong
UrbanCong
NC PD Severity
Severity
NC PD Loss Cost
Loss Cost

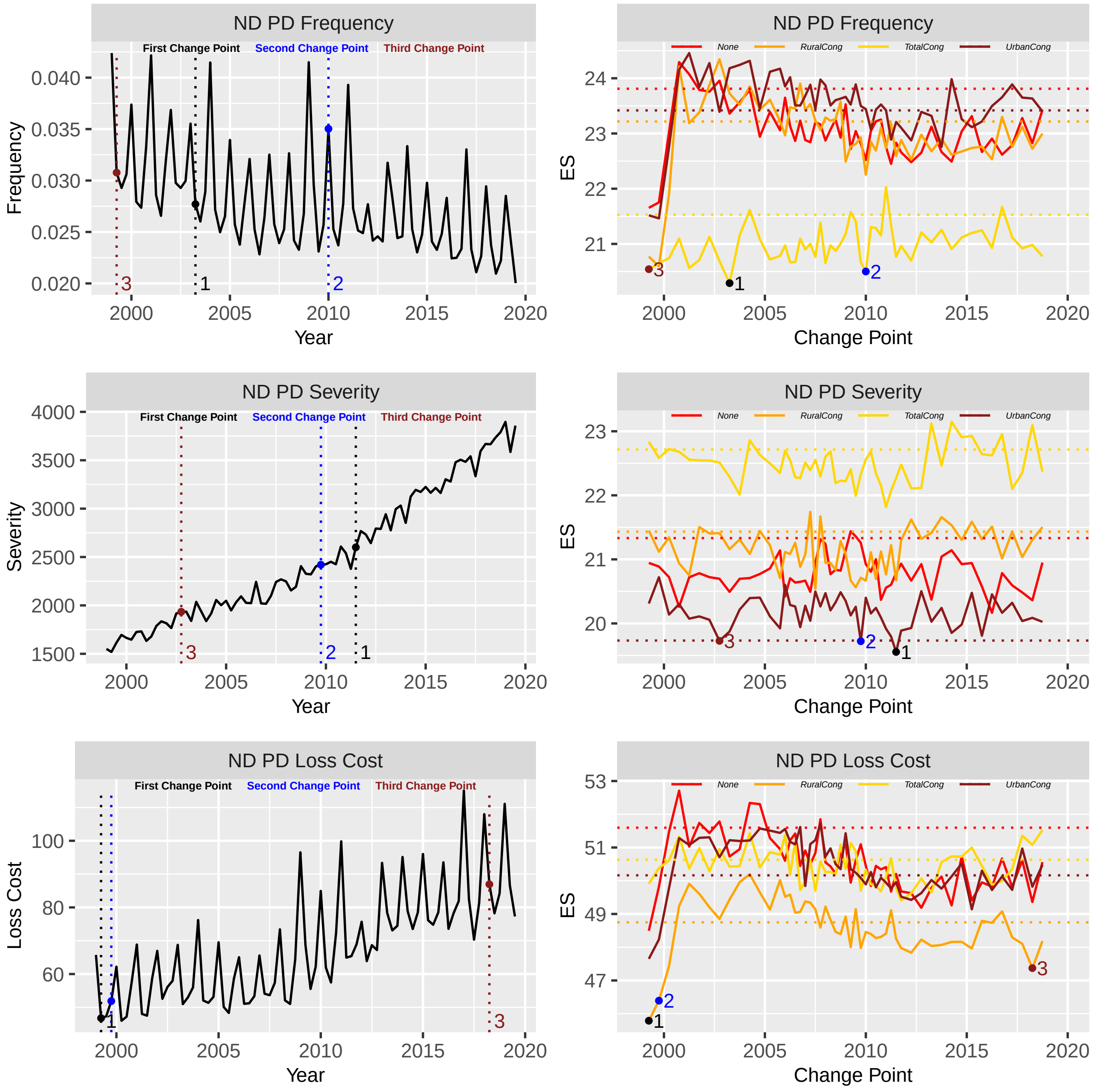

ND BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
ND BI Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
ND BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
ND BI Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
ND BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
ND BI Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point

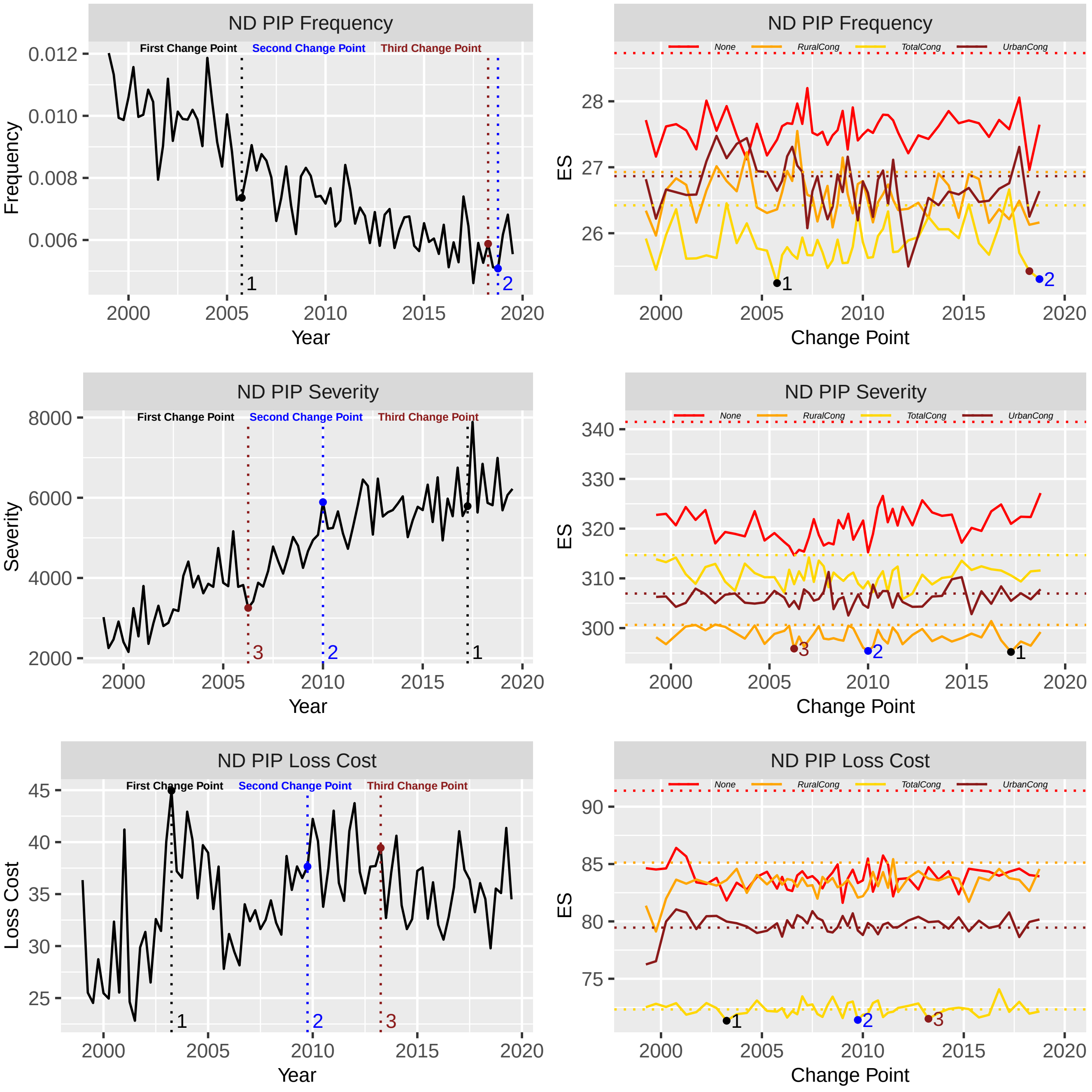


ND Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
ND Coll Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
ND Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
ND Coll Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
ND Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
ND Coll Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point

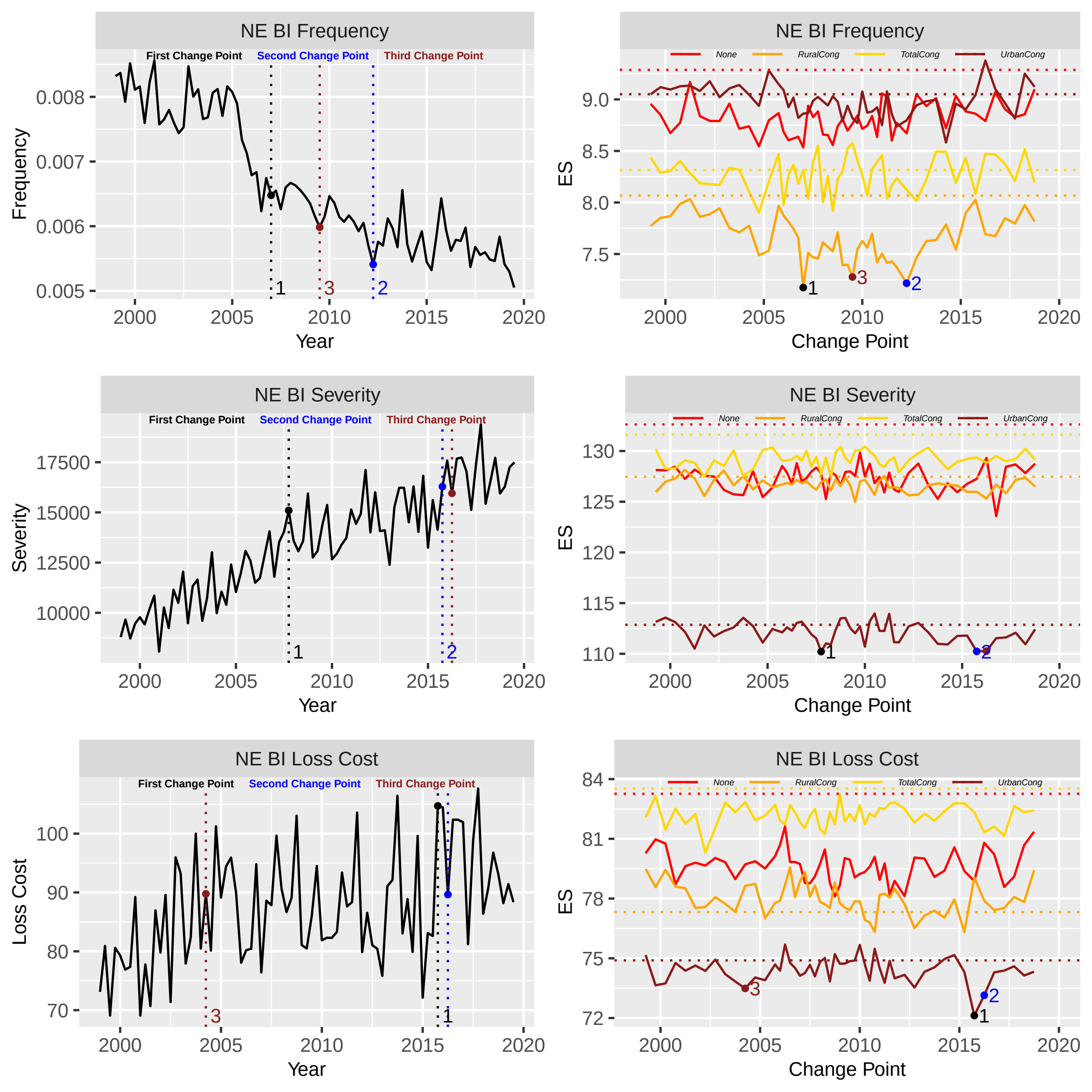


ND Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
ND Comp Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
ND Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
ND Comp Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
ND Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
ND Comp Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point

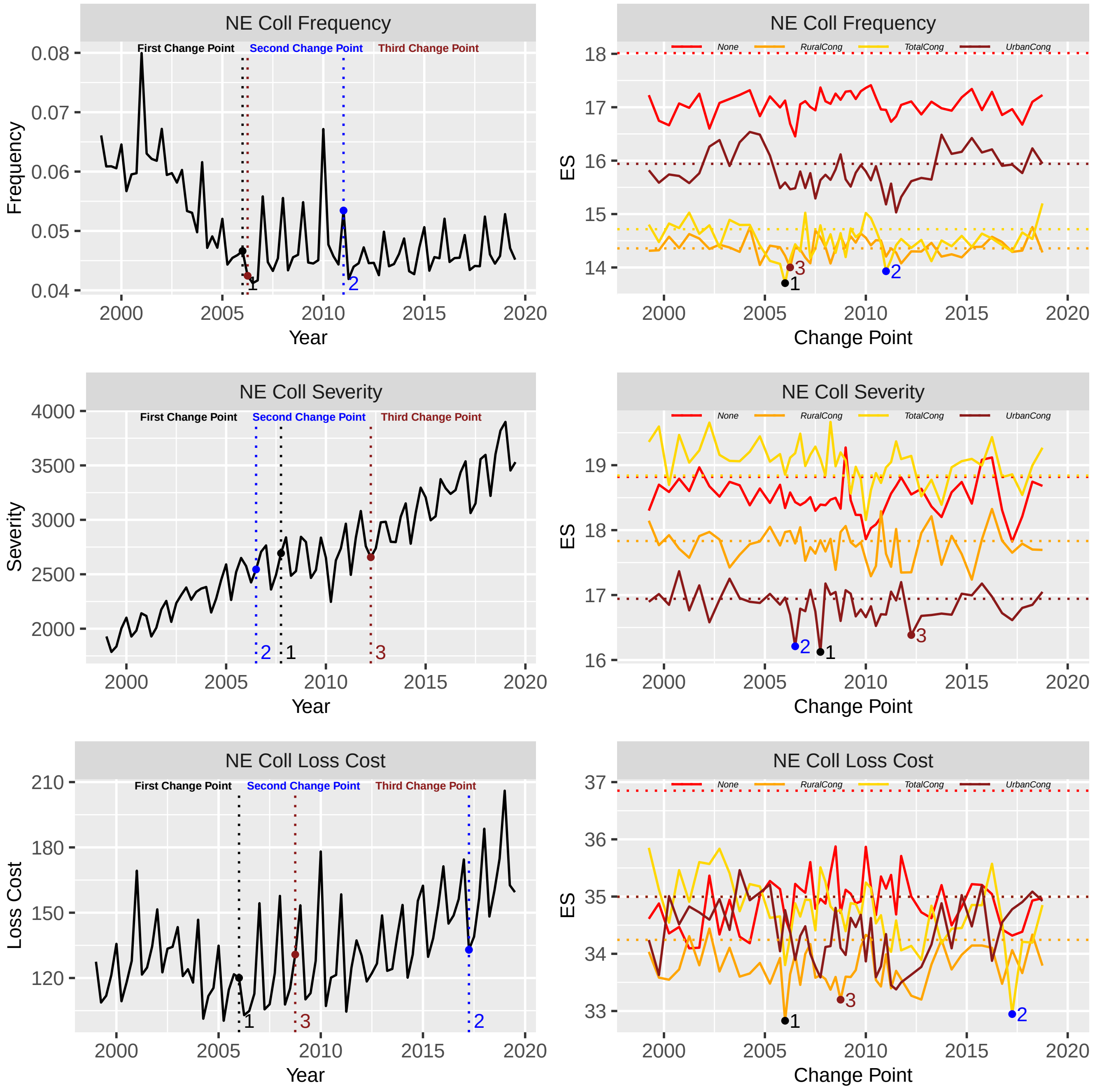

ND PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
ND PD Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
ND PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
ND PD Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
ND PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
ND PD Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point

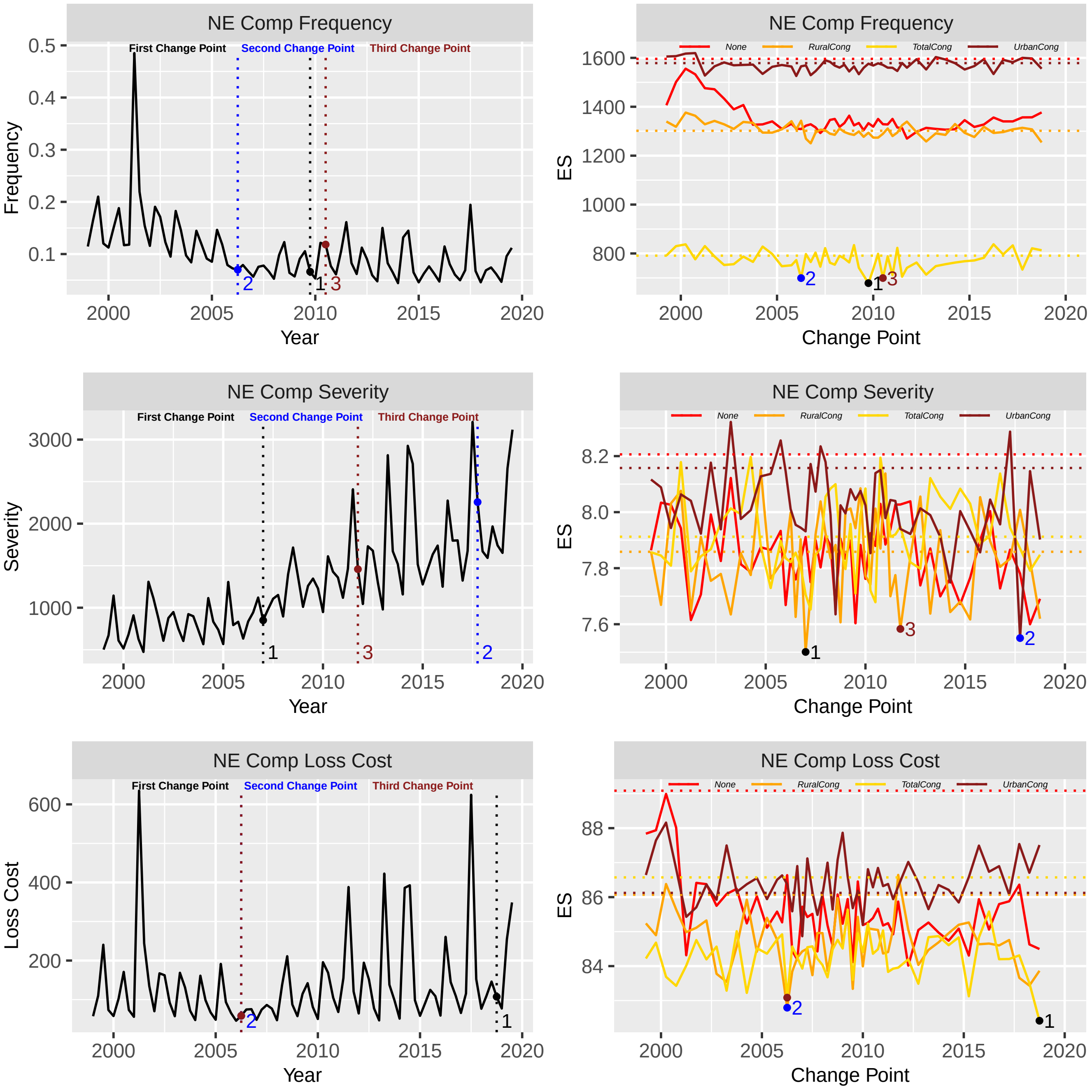


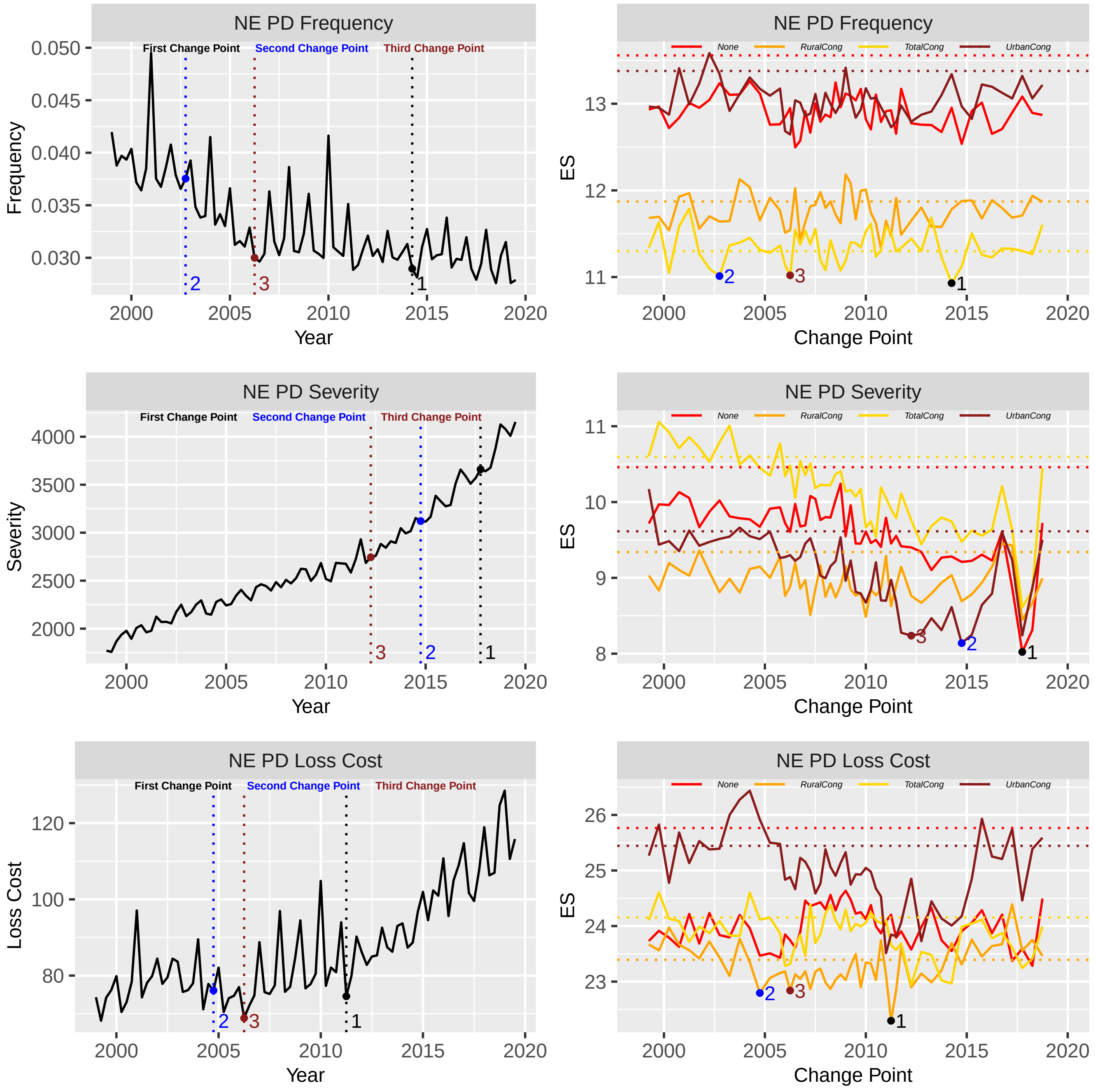
ND PIP Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
ND PIP Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
ND PIP Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
ND PIP Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
ND PIP Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
ND PIP Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point



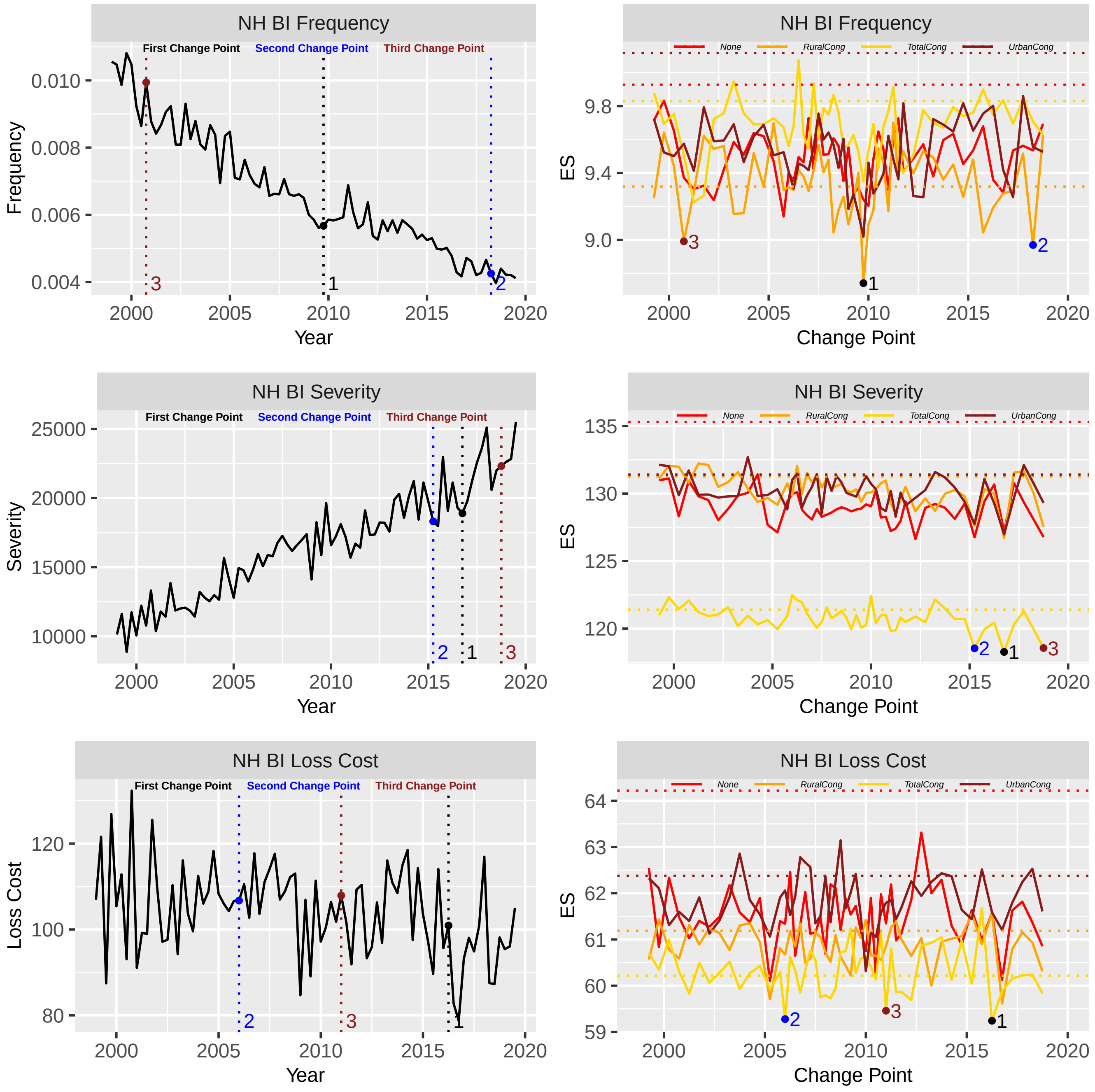
NE BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
NE BI Severity
Severity
NE BI Loss Cost
Loss Cost

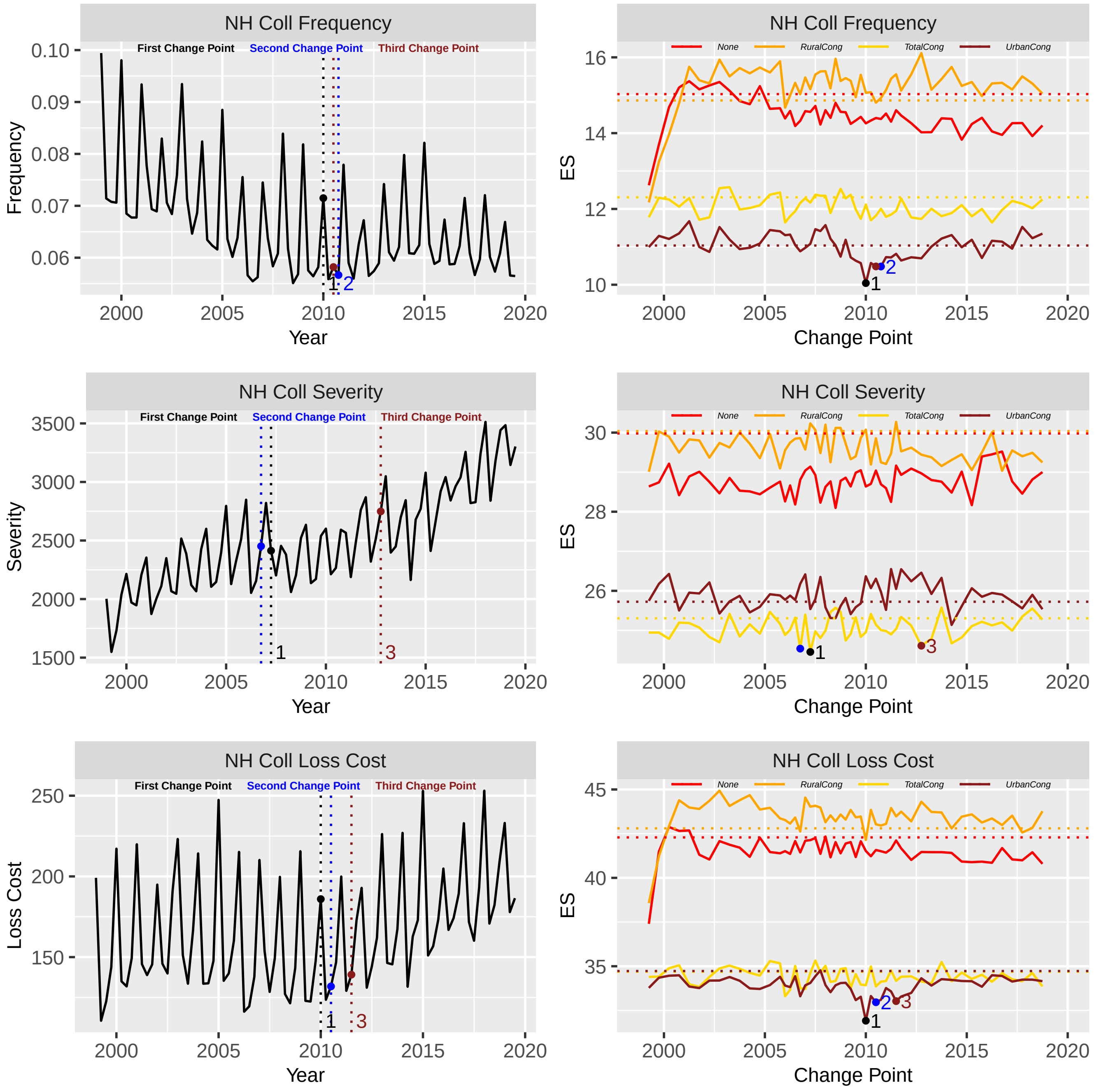

NE Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
NE Coll Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
NE Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
NE Coll Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
NE Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
NE Coll Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point

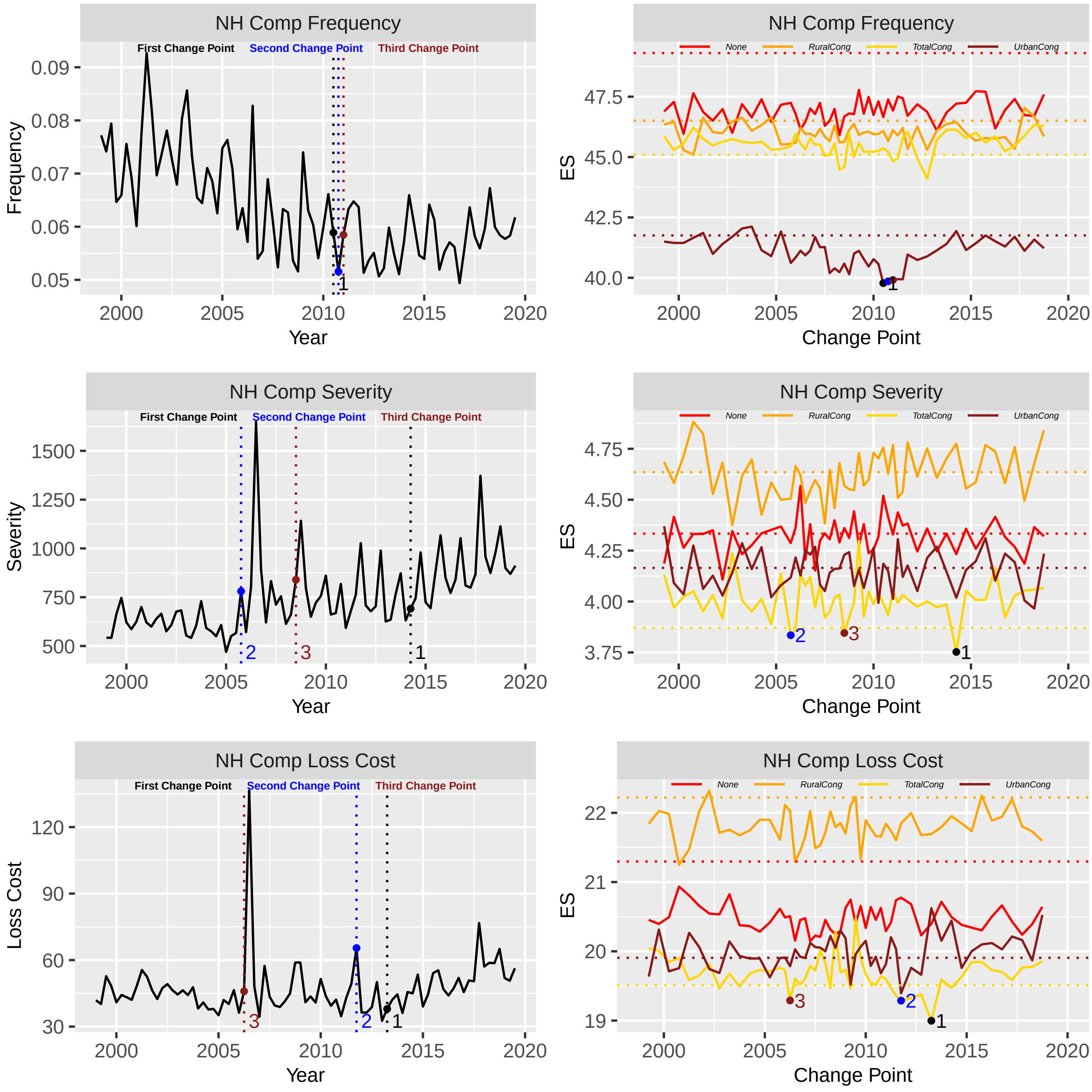

NE Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
0.1
0.2
0.3
0.4
0.5
2000
2005
2010
2015
2020
1
2
3
NE Comp Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
800
1000
1200
1400
1600
NE Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
1000
2000
3000
NE Comp Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
7.6
7.8
8.0
8.2
NE Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
200
400
600
NE Comp Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
84
86
88

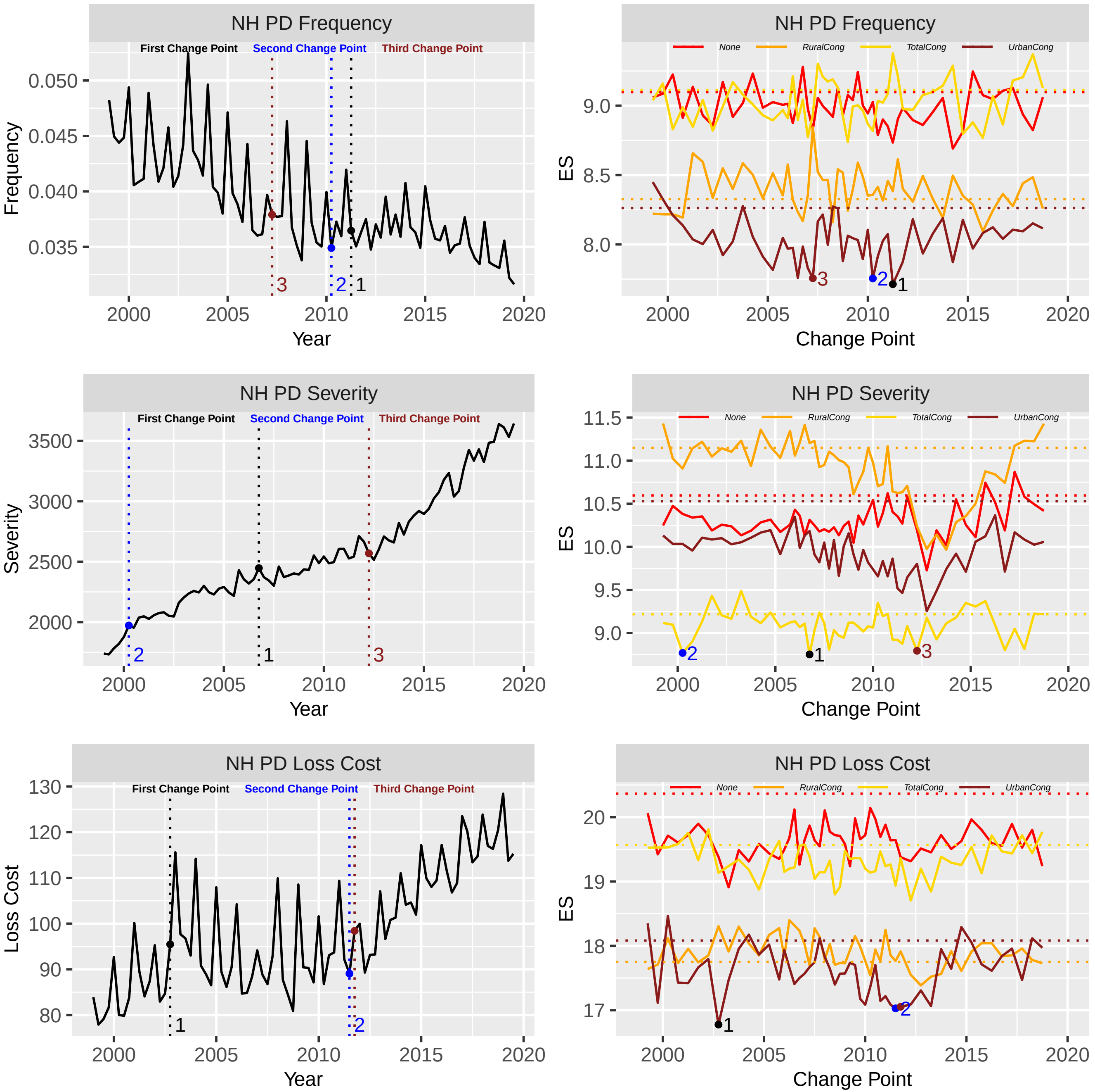


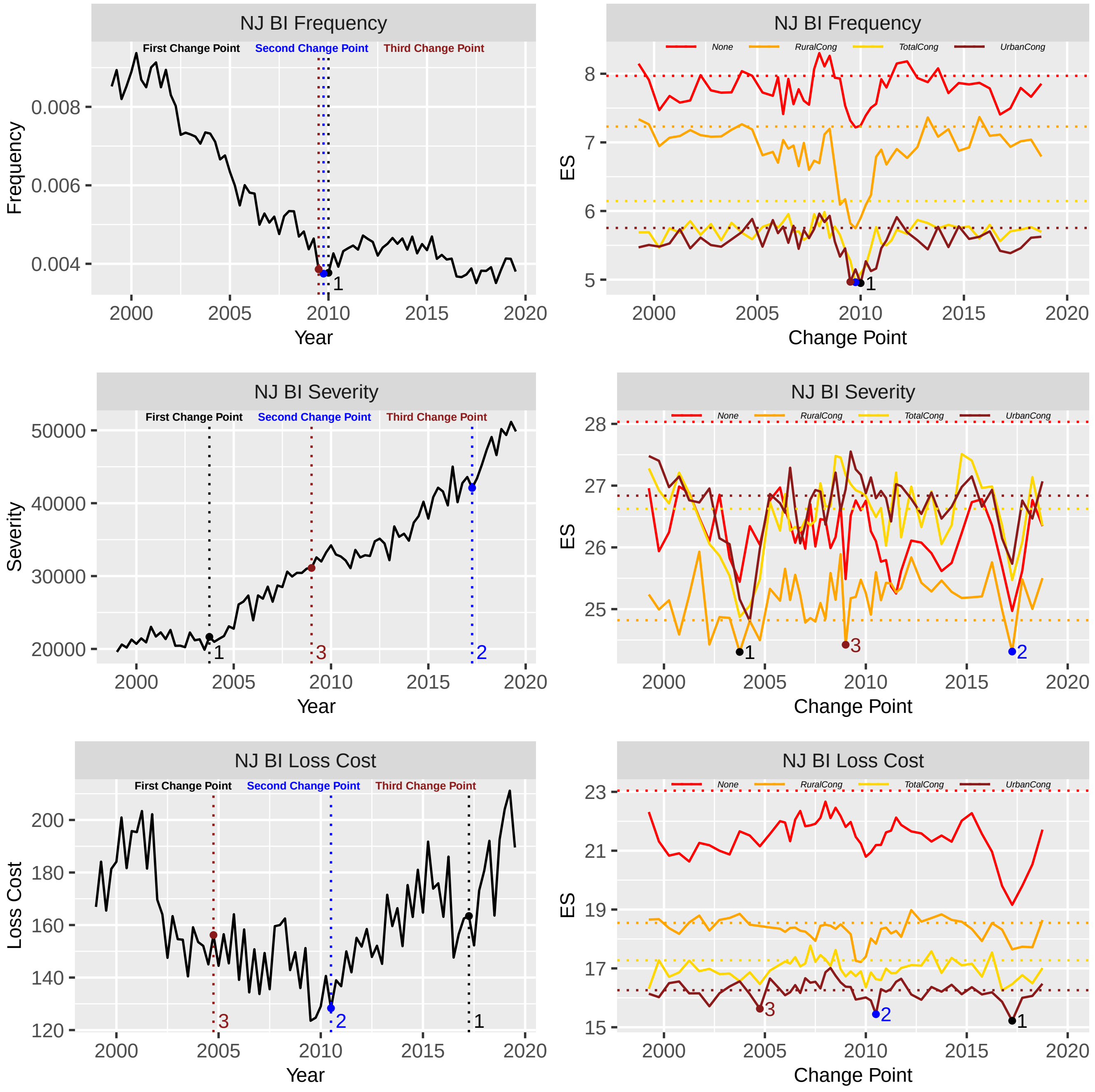
NE PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
NE PD Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
NE PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
NE PD Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
NE PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
NE PD Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point

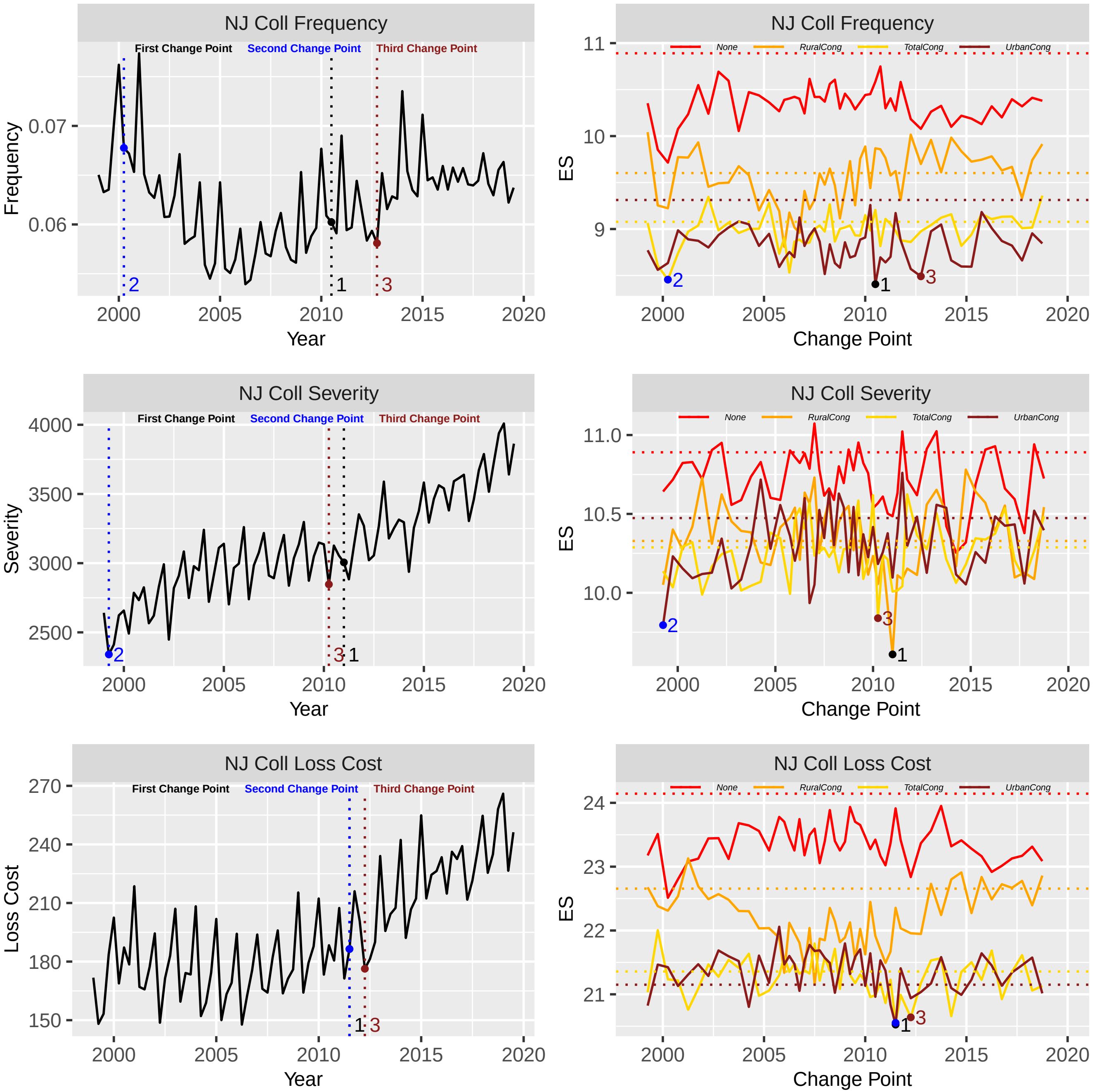

NH BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
NH BI Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
NH BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
NH BI Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
NH BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
NH BI Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point

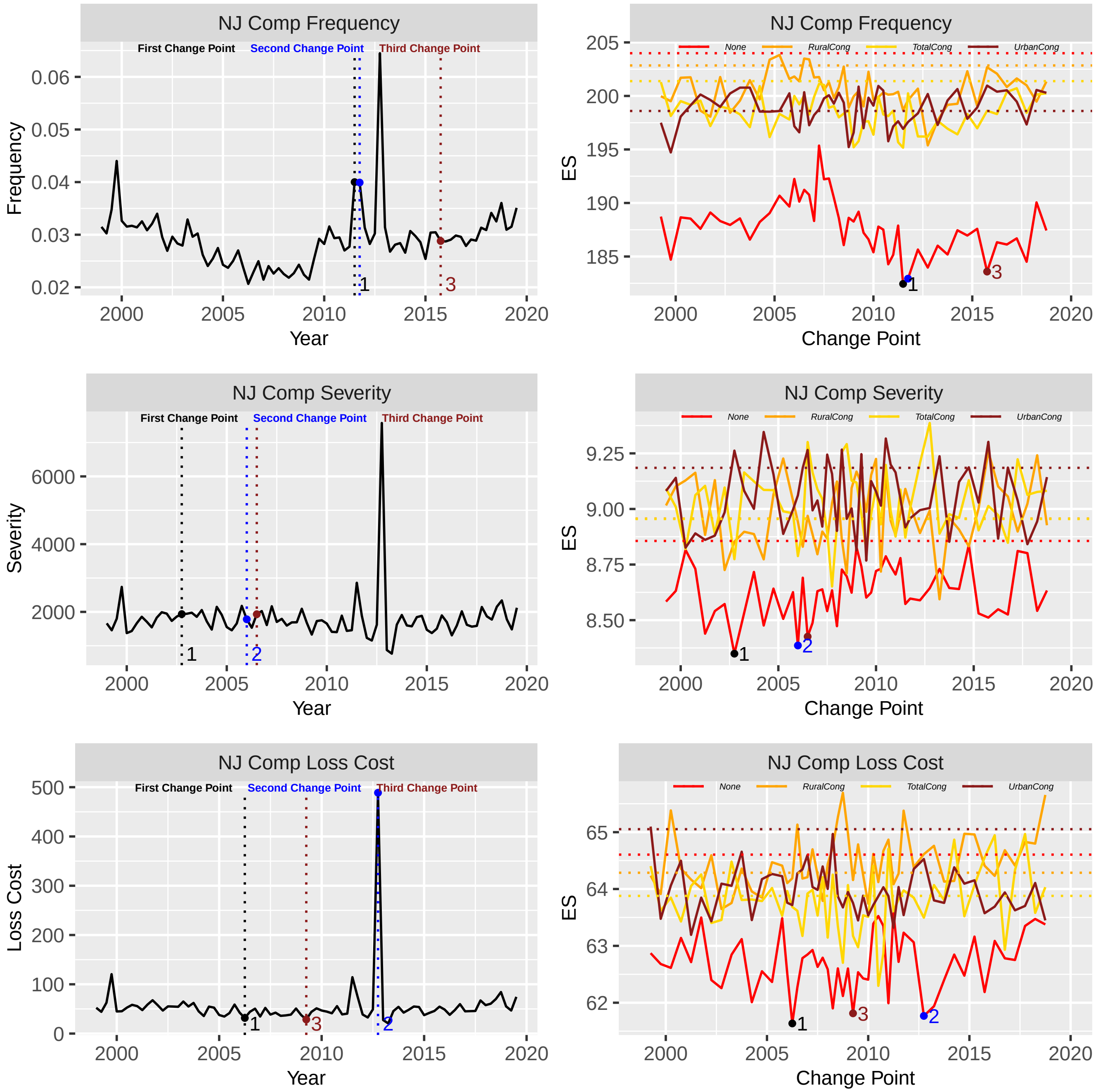

NH Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.10
0.09
0.08
0.07
0.06
1
2
2000
2005
2010
2015
2020
Year
NH Coll Frequency
None
RuralCong
TotalCong
UrbanCong
ES
16
14
12
10
1
2
Change Point
NH Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
3500
3000
2500
2000
1500
1
3
Year
NH Coll Severity
None
RuralCong
TotalCong
UrbanCong
ES
30
28
26
1
3
Change Point
NH Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
250
200
150
1
3
Year
NH Coll Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
45
40
35
1
2
3
Change Point

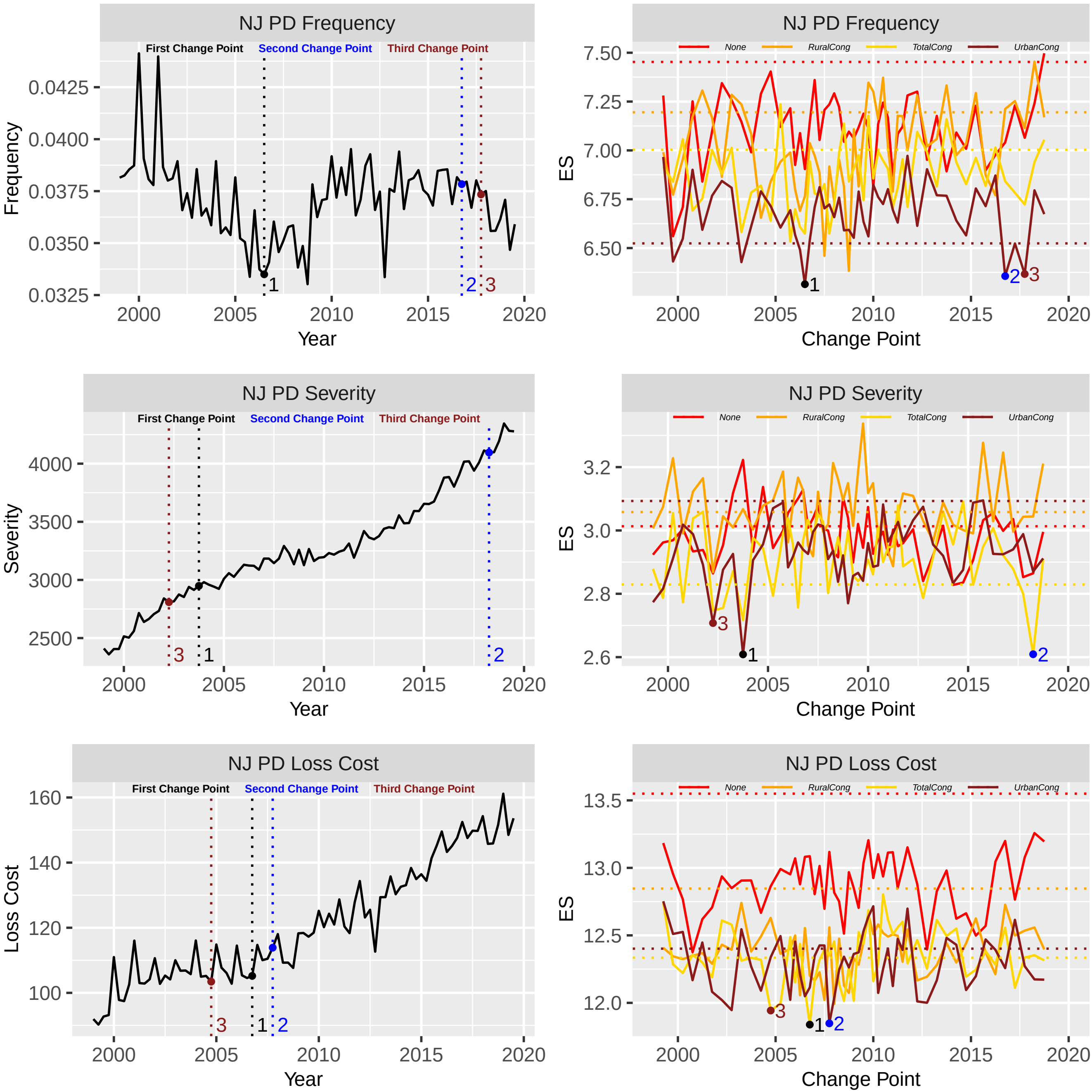

NH Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.09
0.08
0.07
0.06
0.05
1
2000
2005
2010
2015
2020
Year
NH Comp Frequency
None
RuralCong
TotalCong
UrbanCong
ES
47.5
45.0
42.5
40.0
1
2000
2005
2010
2015
2020
Change Point
NH Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
1500
1250
1000
750
500
2
3
1
2000
2005
2010
2015
2020
Year
NH Comp Severity
None
RuralCong
TotalCong
UrbanCong
ES
4.75
4.50
4.25
4.00
3.75
2
3
1
2000
2005
2010
2015
2020
Change Point
NH Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
120
90
60
30
3
2
1
2000
2005
2010
2015
2020
Year
NH Comp Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
22
21
20
19
3
2
1
2000
2005
2010
2015
2020
Change Point

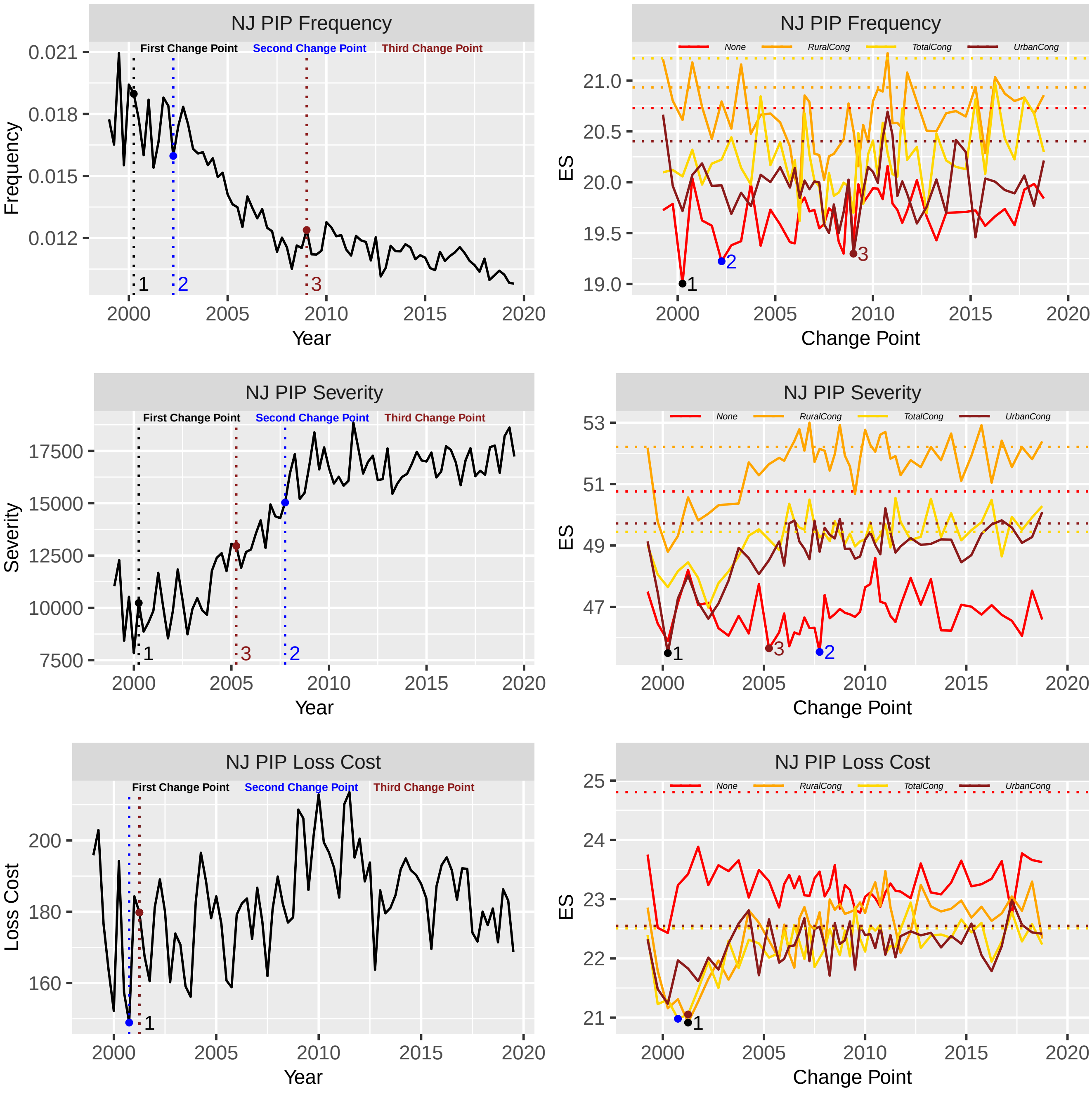

NH PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
NH PD Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
NH PD Severity
Severity
Year
NH PD Severity
ES
Change Point
NH PD Loss Cost
Loss Cost
Year
NH PD Loss Cost
ES
Change Point


NJ BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
NJ BI Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
NJ BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
NJ BI Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
NJ BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
NJ BI Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point

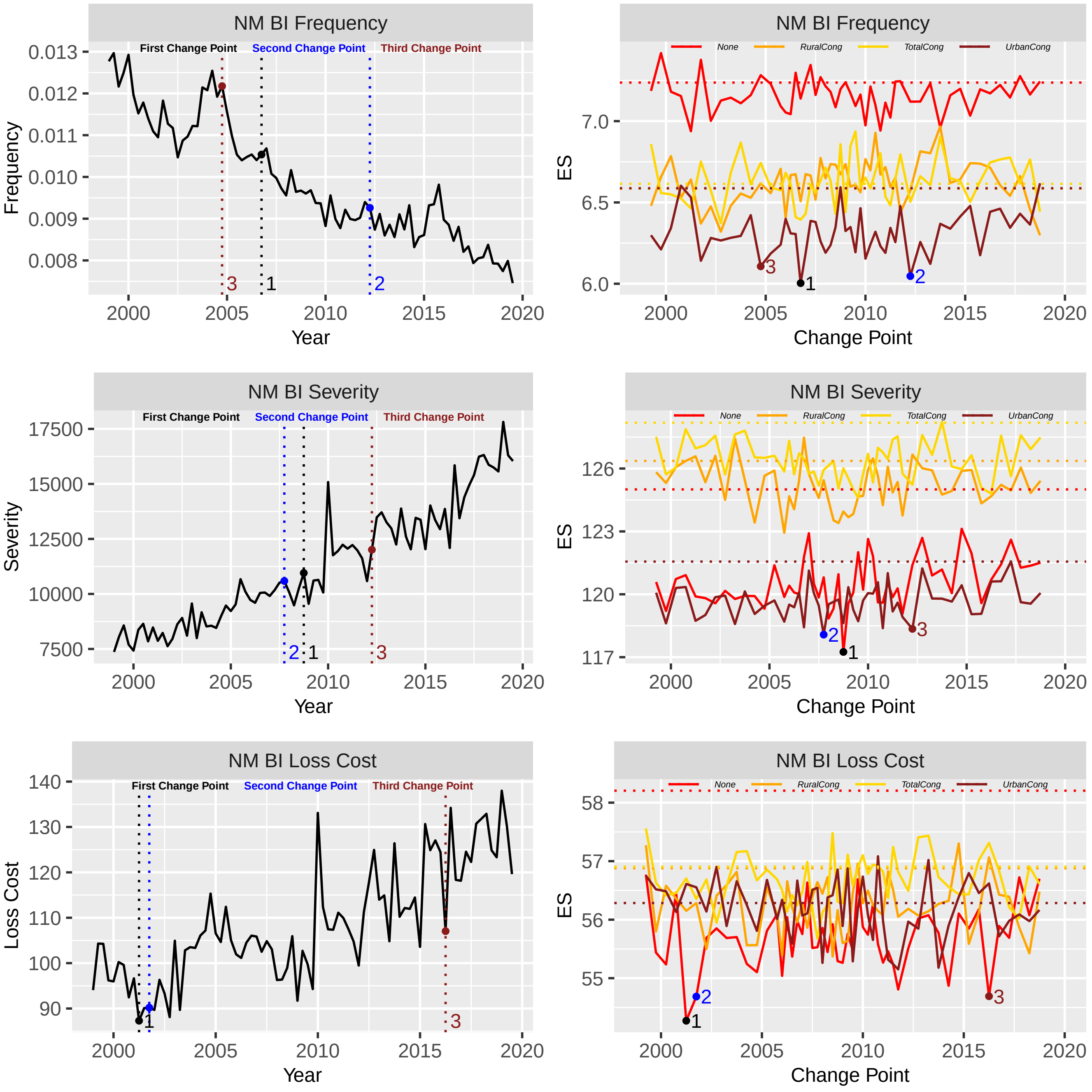

NJ Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.07
0.06
Year
2000
2005
2010
2015
2020
NJ Coll Frequency
None
RuralCong
TotalCong
UrbanCong
ES
11
10
9
Change Point
NJ Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
4000
3500
3000
2500
Year
NJ Coll Severity
None
RuralCong
TotalCong
UrbanCong
ES
11.0
10.5
10.0
Change Point
NJ Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
270
240
210
180
150
Year
NJ Coll Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
24
23
22
21
Change Point


NJ Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
NJ Comp Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
NJ Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
NJ Comp Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
NJ Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
NJ Comp Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point

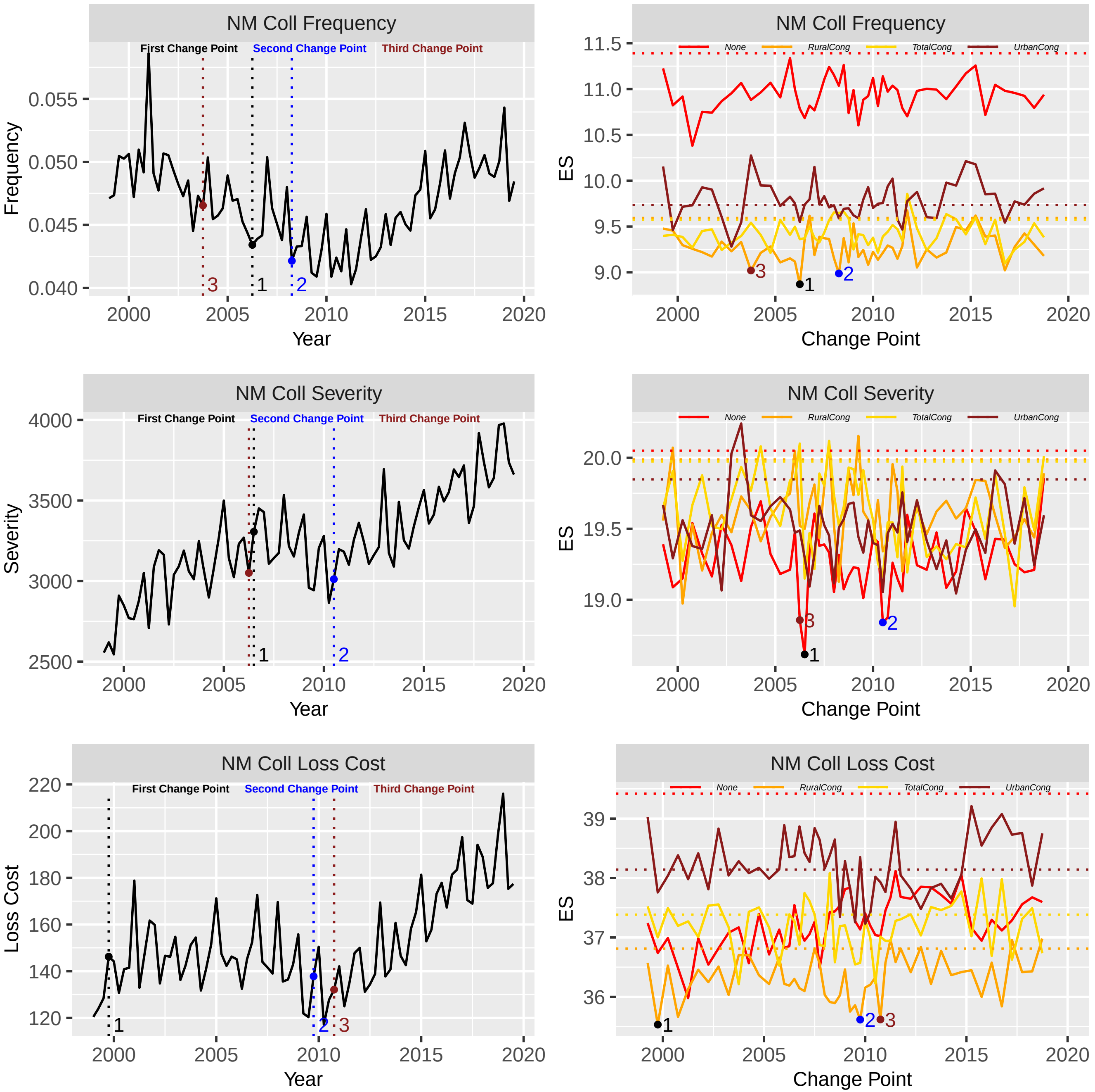

NJ PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.0425
0.0400
0.0375
0.0350
0.0325
Year
2000
2005
2010
2015
2020
1
2
3
NJ PD Frequency
None
RuralCong
TotalCong
UrbanCong
ES
7.50
7.25
7.00
6.75
6.50
Change Point
NJ PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
4000
3500
3000
2500
Year
NJ PD Severity
None
RuralCong
TotalCong
UrbanCong
ES
3.2
3.0
2.8
2.6
Change Point
NJ PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
160
140
120
100
Year
NJ PD Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
13.5
13.0
12.5
12.0
Change Point



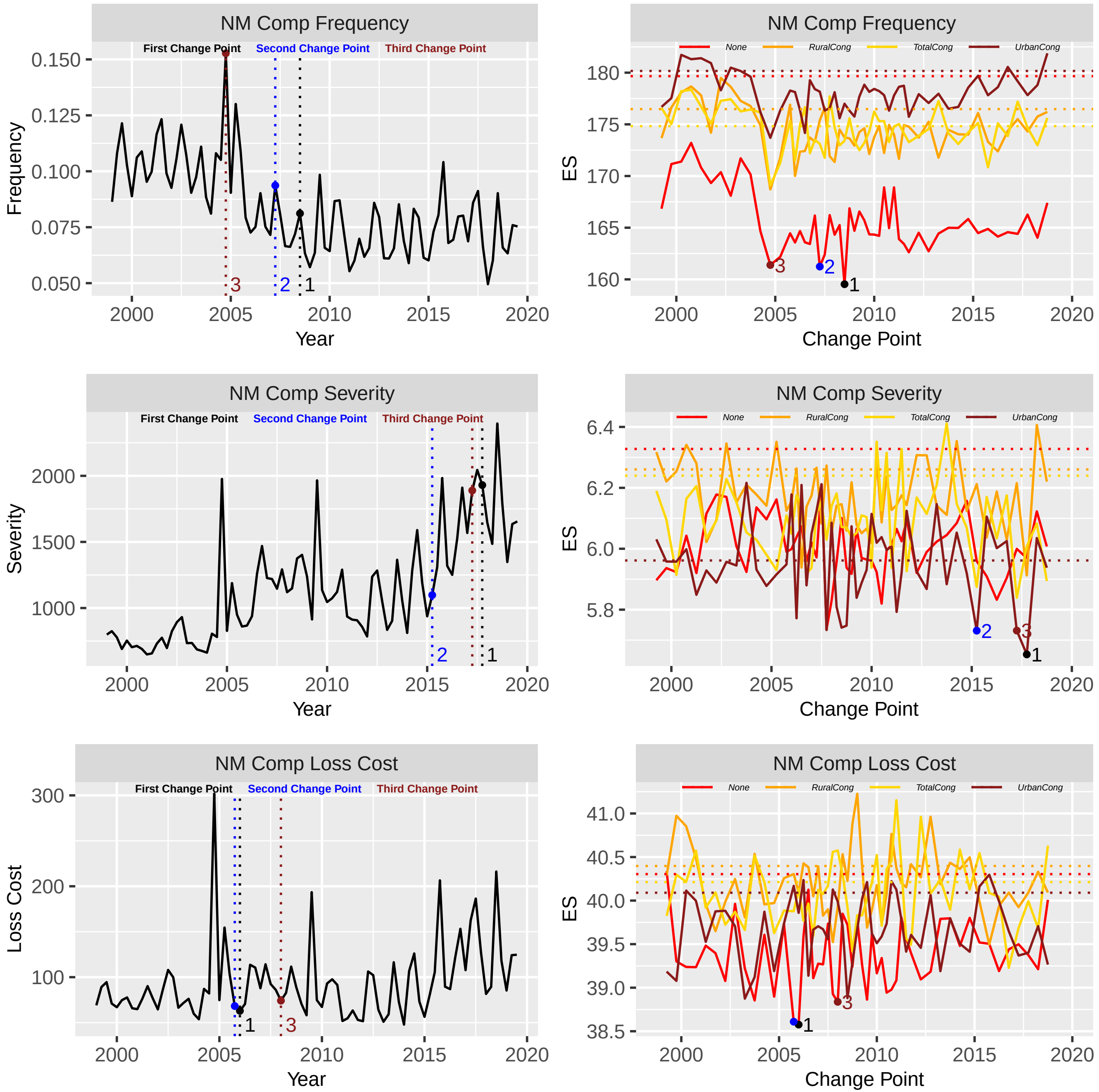
NJ PIP Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
NJ PIP Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
NJ PIP Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
NJ PIP Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
NJ PIP Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
NJ PIP Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point



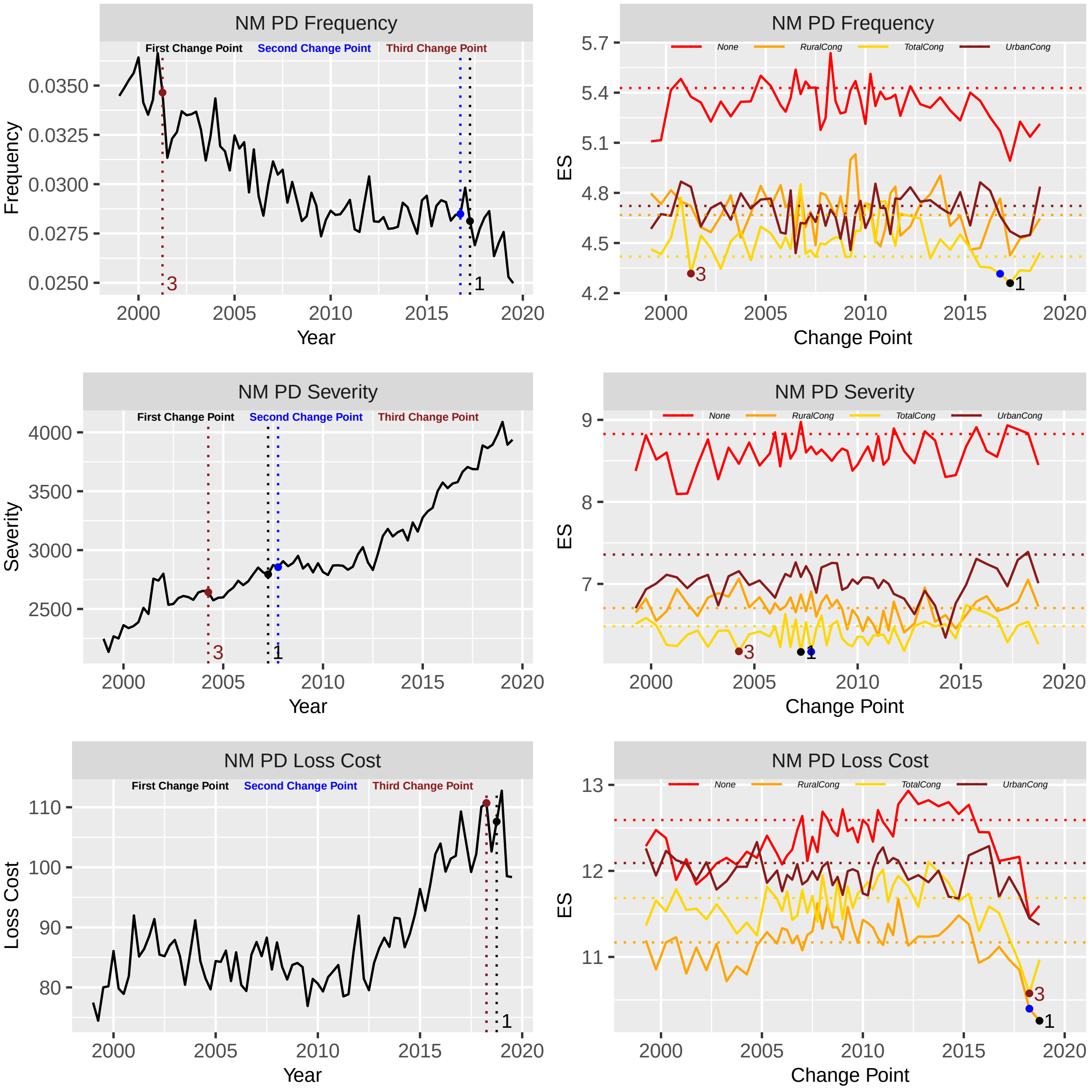
NM BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
NM BI Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
NM BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
NM BI Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
NM BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
NM BI Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point



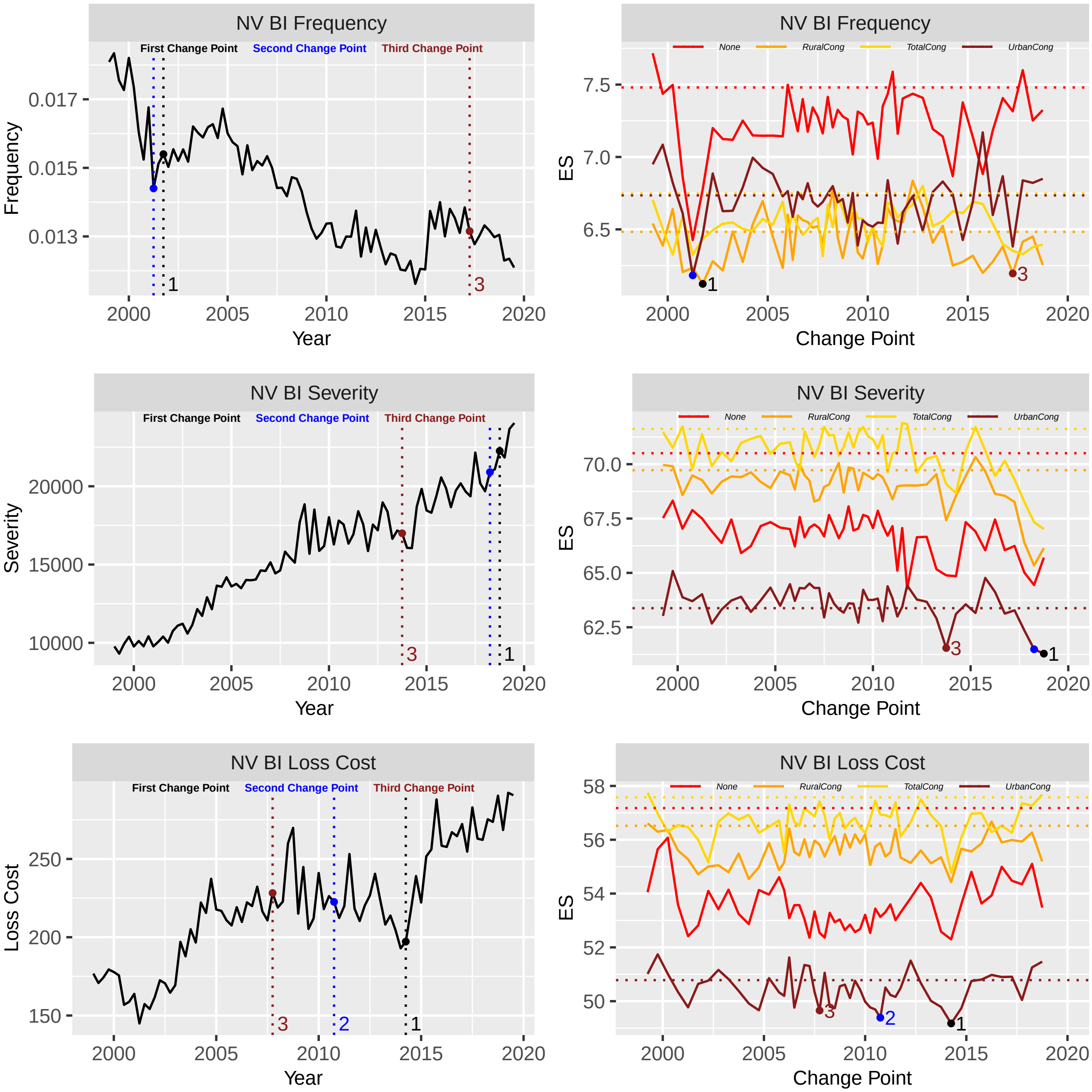
NM Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
NM Coll Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
NM Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
NM Coll Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
NM Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
NM Coll Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point

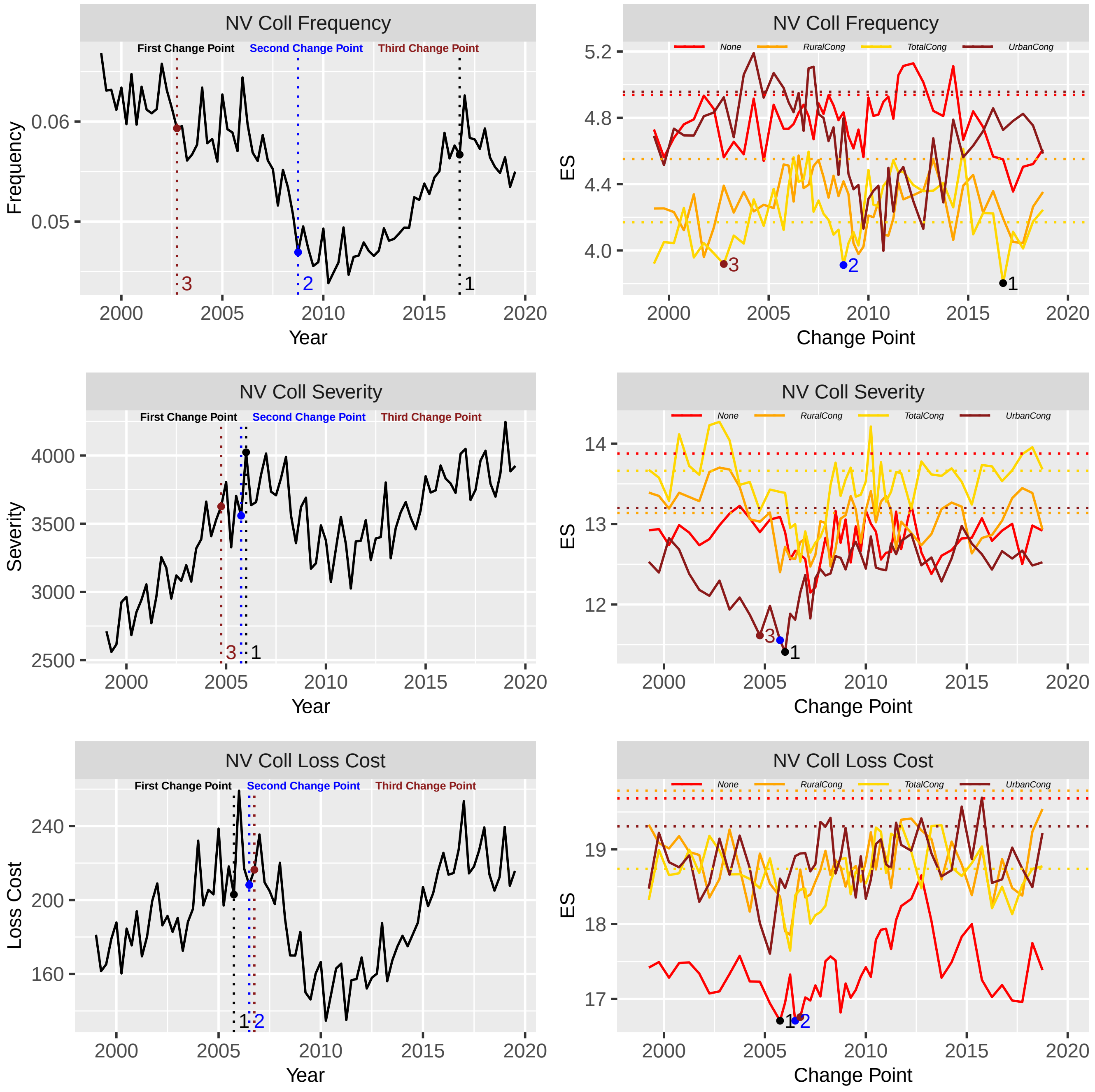


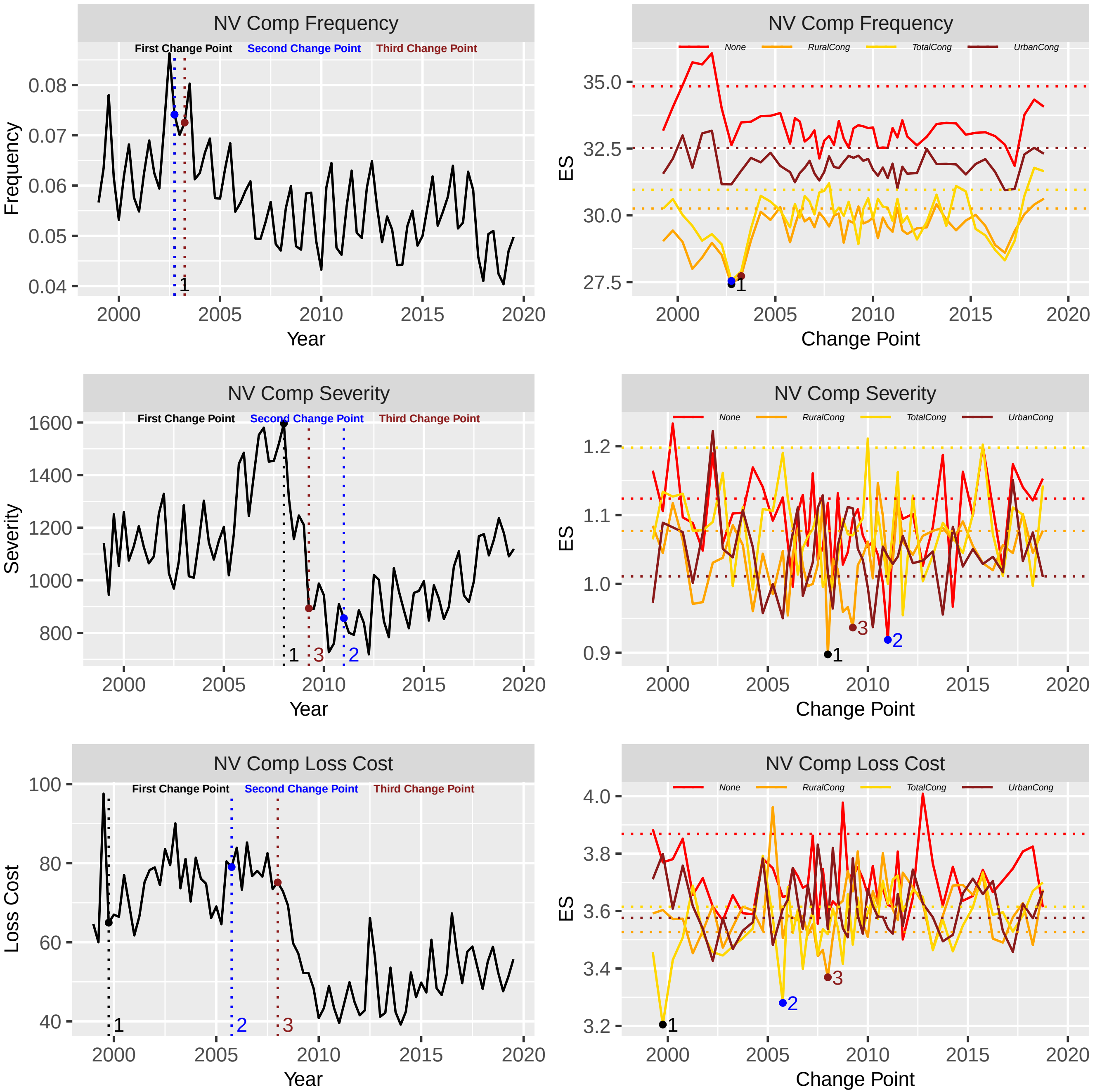
NM Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
NM Comp Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
NM Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
NM Comp Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
NM Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
NM Comp Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point



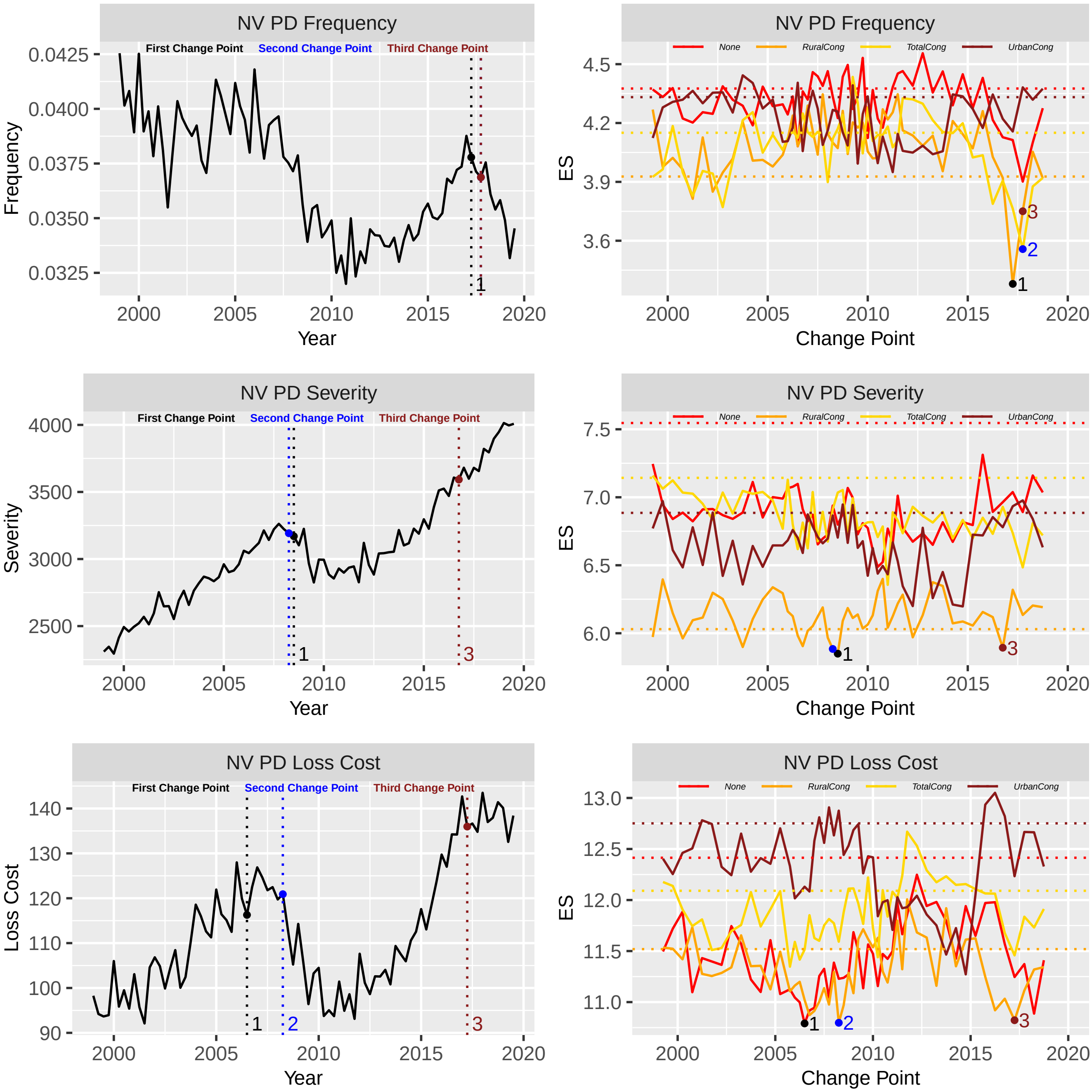
NM PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
0.0350
0.0325
0.0300
0.0275
0.0250
2000
2005
2010
2015
2020
3
1
NM PD Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
5.7
5.4
5.1
4.8
4.5
4.2
NM PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
4000
3500
3000
2500
NM PD Severity
ES
Change Point
9
8
7
NM PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
110
100
90
80
NM PD Loss Cost
ES
Change Point
13
12
11

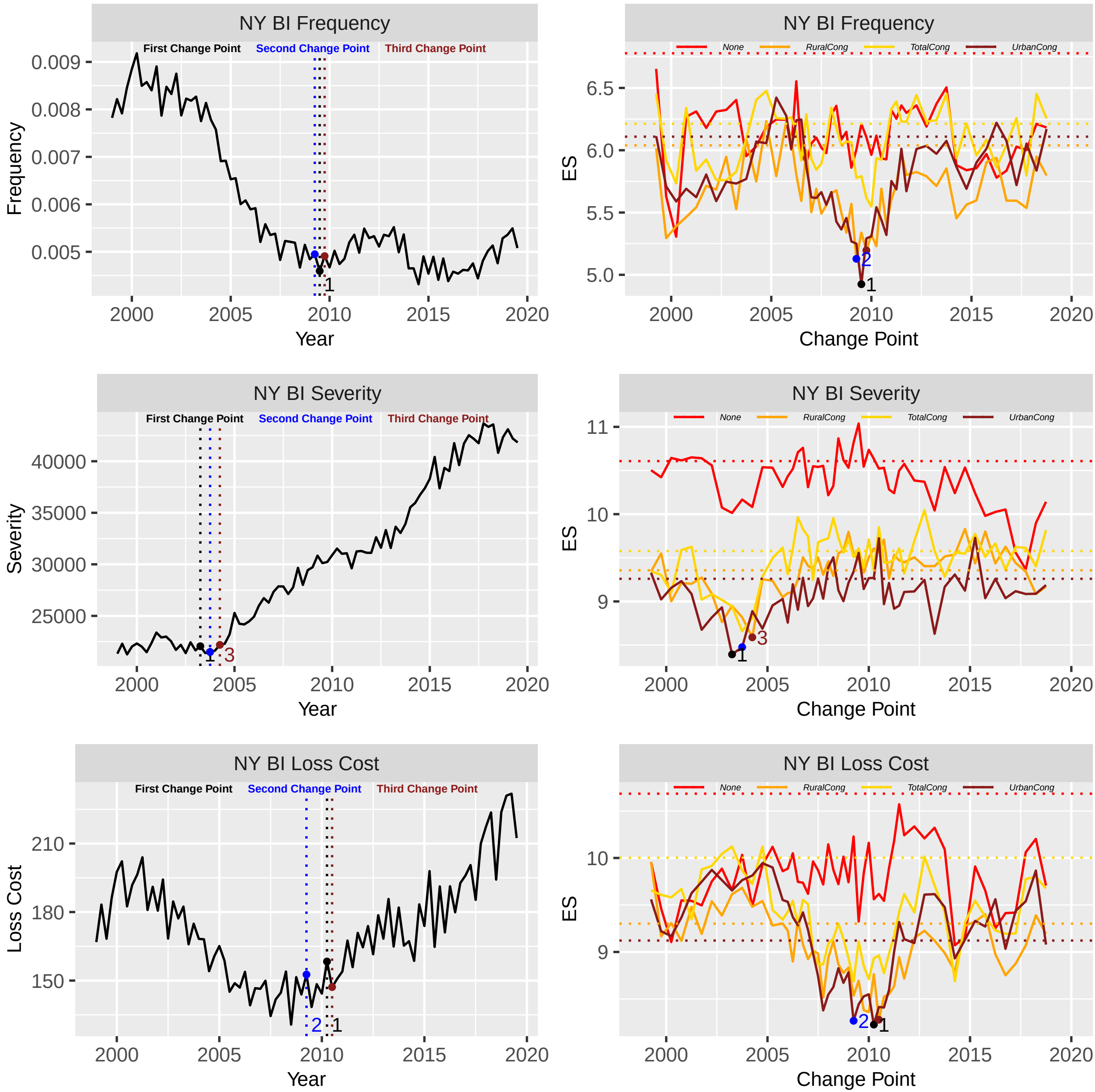

NV BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.017
0.015
0.013
Year
2000
2005
2010
2015
2020
1
3
NV BI Frequency
None
RuralCong
TotalCong
UrbanCong
ES
7.5
7.0
6.5
Change Point
NV BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
20000
15000
10000
Year
NV BI Severity
None
RuralCong
TotalCong
UrbanCong
ES
70.0
67.5
65.0
62.5
Change Point
NV BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
250
200
150
Year
2
NV BI Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
58
56
54
52
50
Change Point

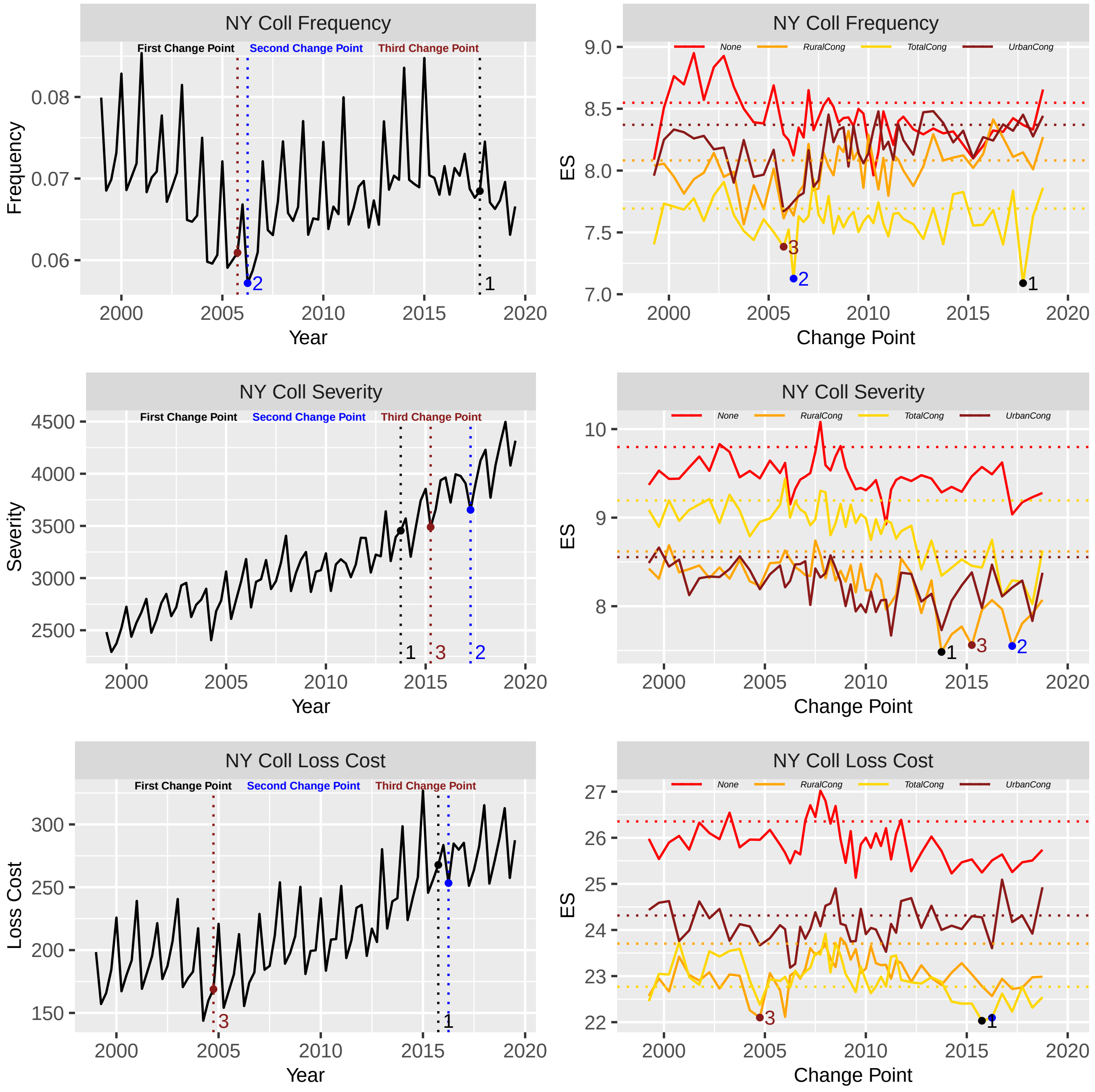

NV Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
NV Coll Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
NV Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
NV Coll Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
NV Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
NV Coll Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point

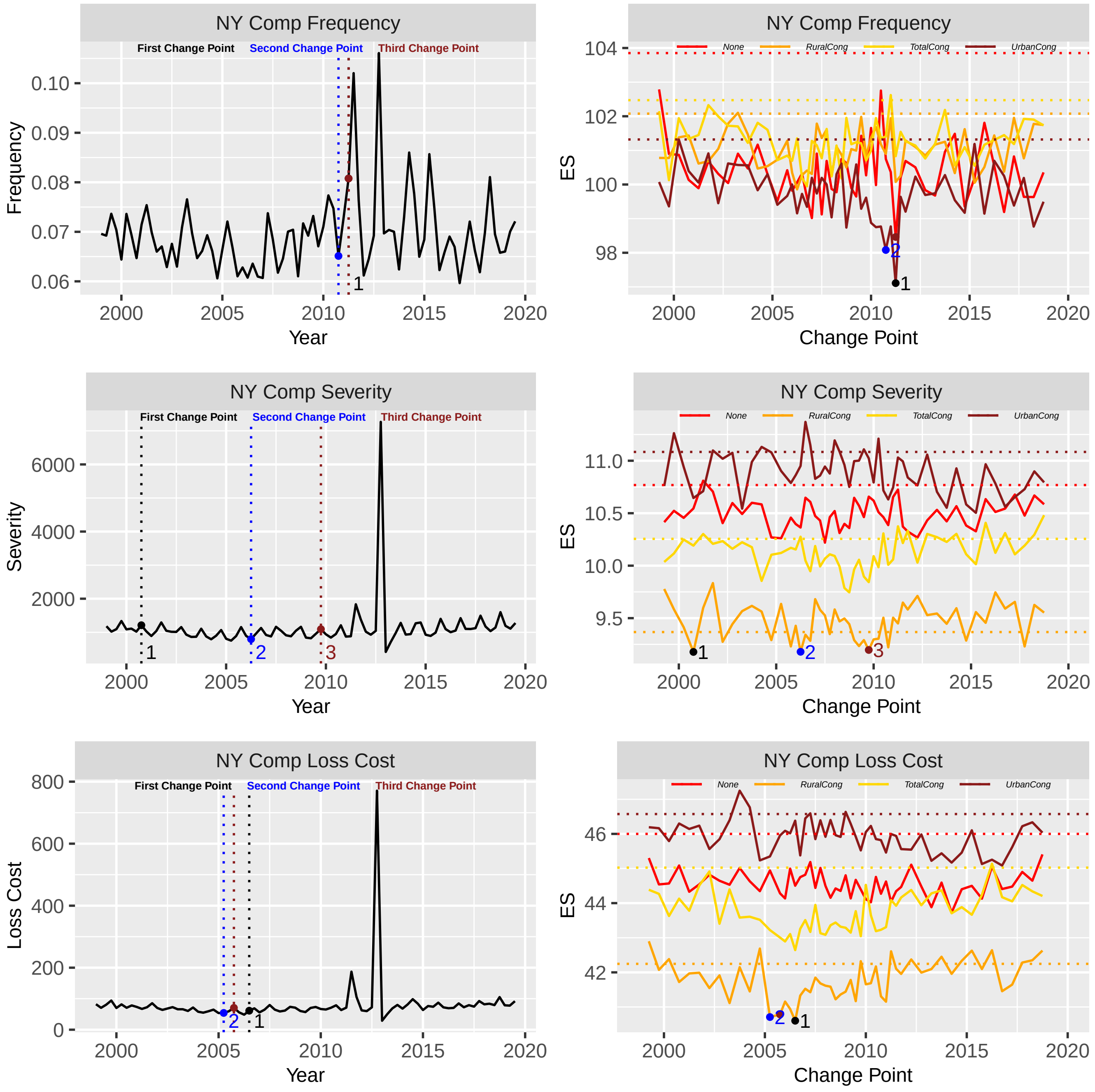


NV Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
NV Comp Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
NV Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
NV Comp Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
NV Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
NV Comp Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point

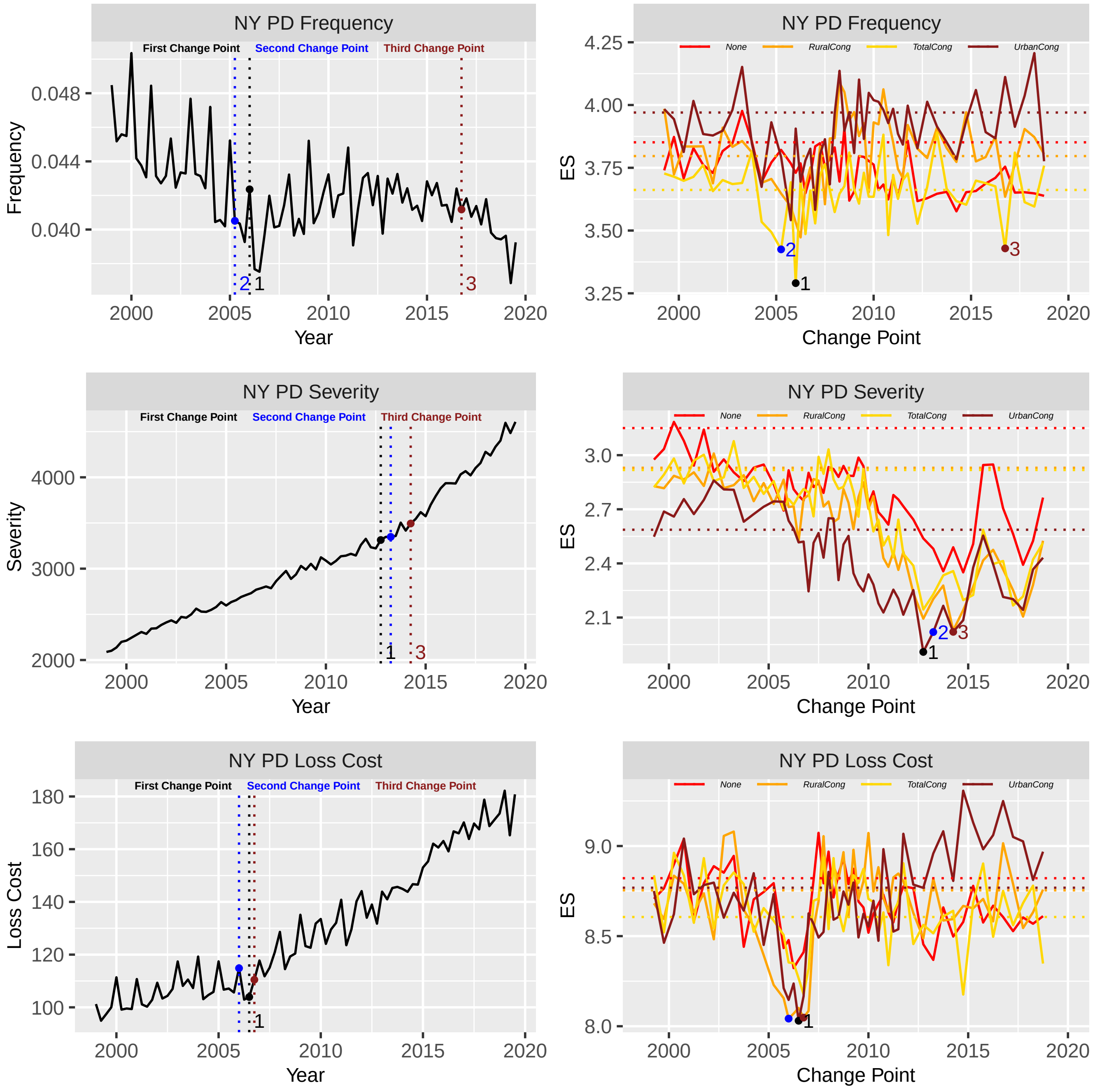

NV PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.0425
0.0400
0.0375
0.0350
0.0325
1
2000
2005
2010
2015
2020
Year
NV PD Frequency
None
RuralCong
TotalCong
UrbanCong
ES
4.5
4.2
3.9
3.6
3
2
1
2000
2005
2010
2015
2020
Change Point
NV PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
4000
3500
3000
2500
1
3
2000
2005
2010
2015
2020
Year
NV PD Severity
None
RuralCong
TotalCong
UrbanCong
ES
7.5
7.0
6.5
6.0
1
3
2000
2005
2010
2015
2020
Change Point
NV PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
140
130
120
110
100
90
1
2
3
2000
2005
2010
2015
2020
Year
NV PD Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
13.0
12.5
12.0
11.5
11.0
1
2
3
2000
2005
2010
2015
2020
Change Point


NY BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
NY BI Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
NY BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
NY BI Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
NY BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
NY BI Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point

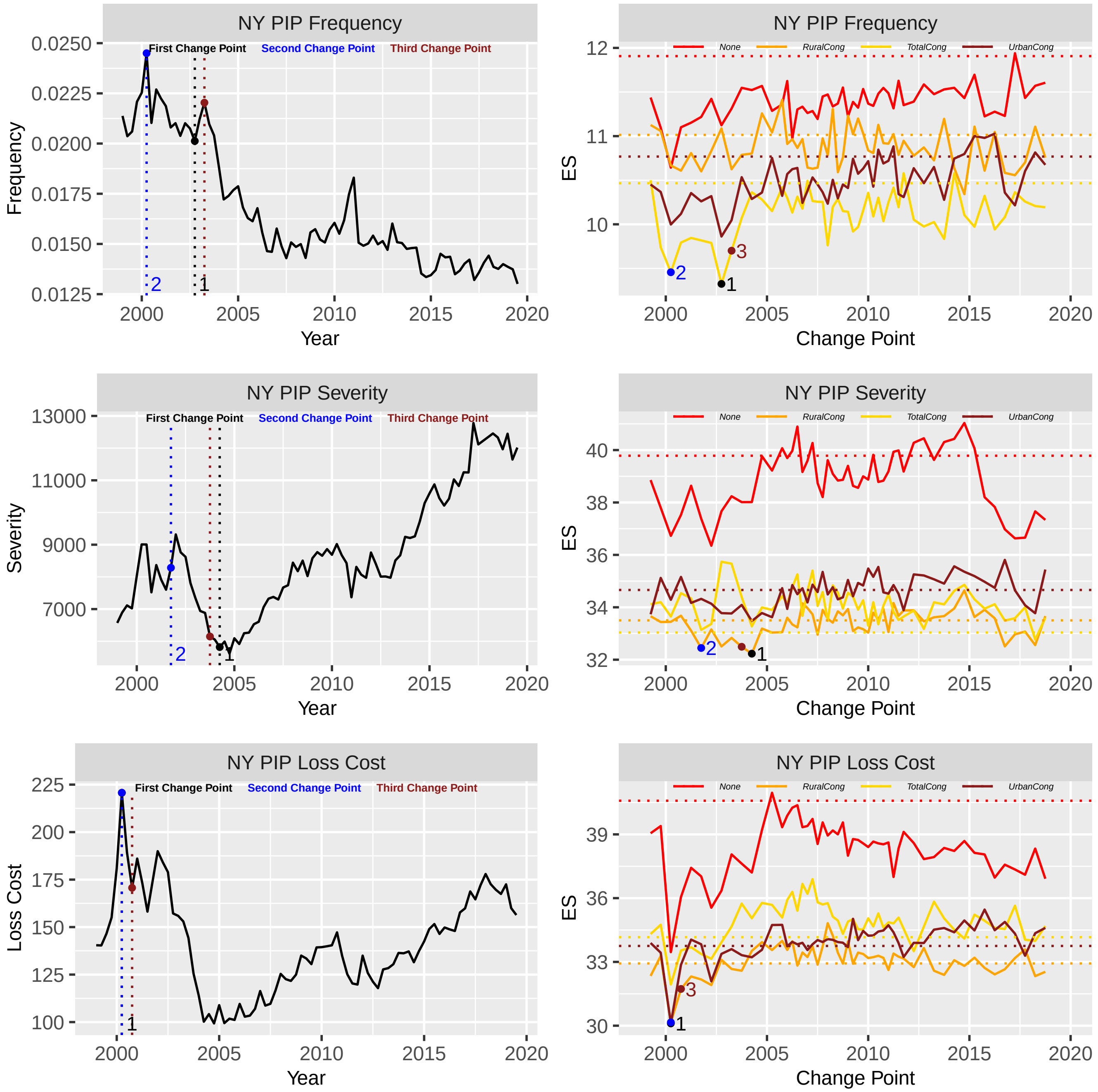

NY Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.08
0.07
0.06
2000
2005
2010
2015
2020
Year
1
2
NY Coll Frequency
None
RuralCong
TotalCong
UrbanCong
ES
9.0
8.5
8.0
7.5
7.0
Change Point
1
2
3
NY Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
4500
4000
3500
3000
2500
Year
1
3
2
NY Coll Severity
None
RuralCong
TotalCong
UrbanCong
ES
10
9
8
Change Point
1
3
2
NY Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
300
250
200
150
Year
3
1
NY Coll Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
27
26
25
24
23
22
Change Point
3
1

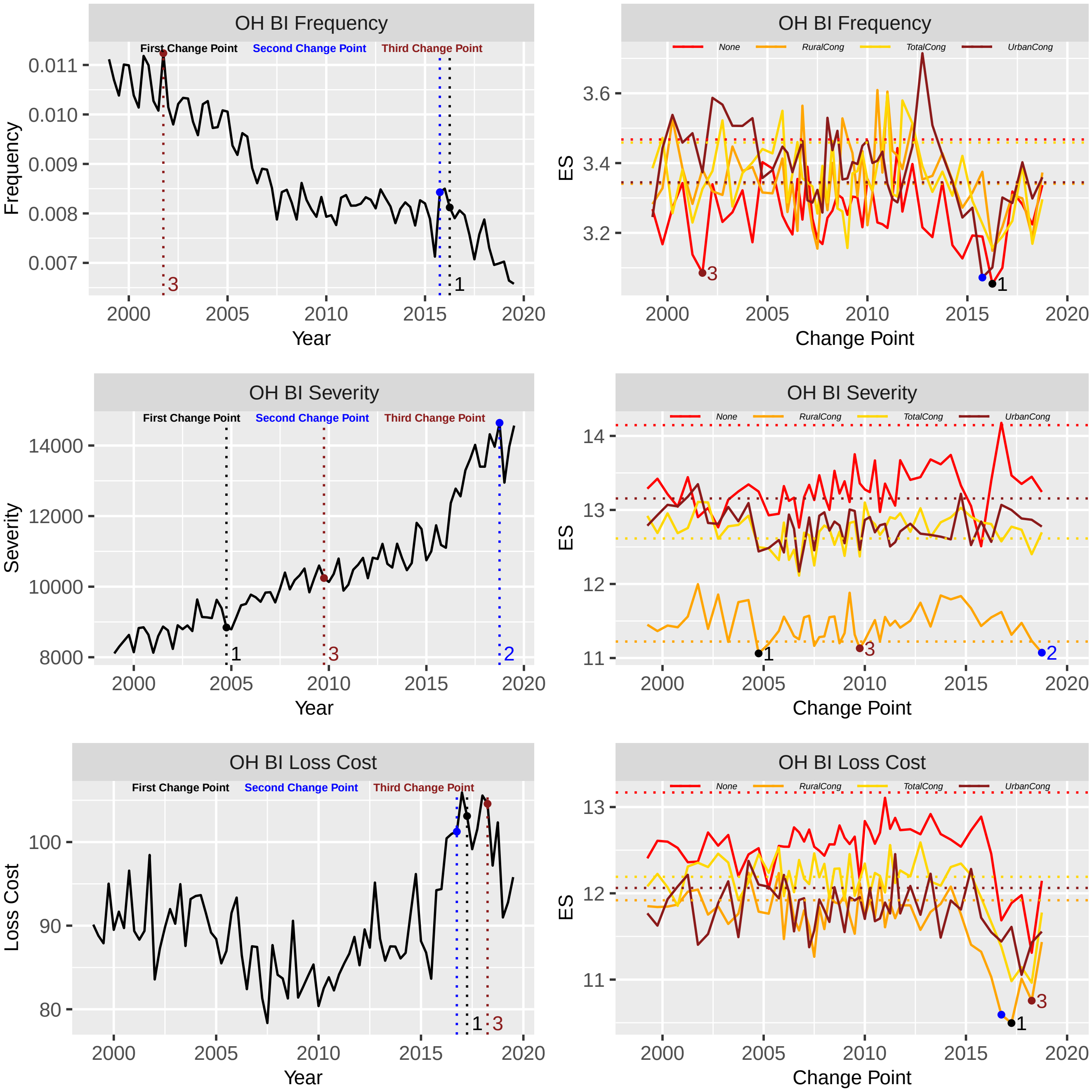


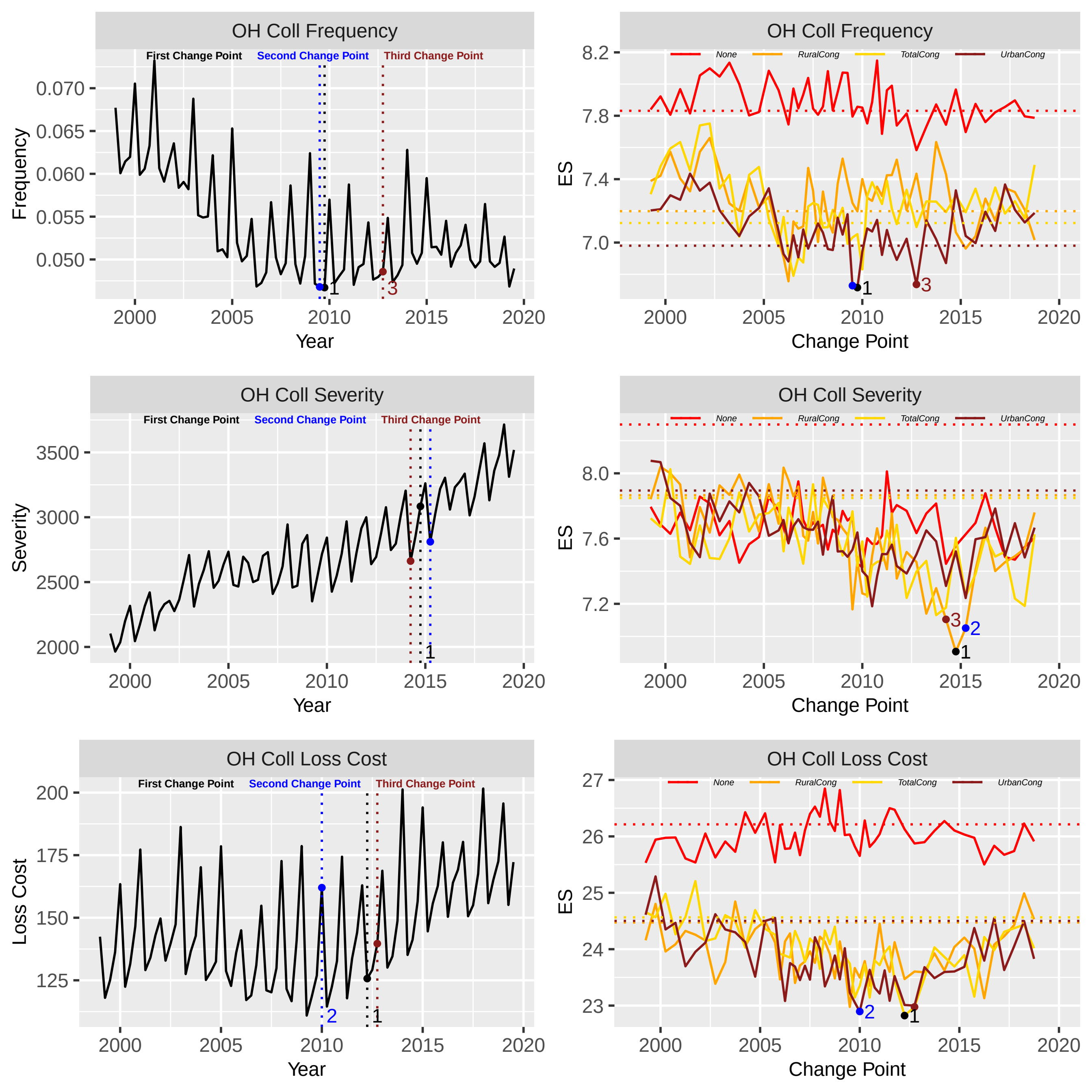
NY Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.10
0.09
0.08
0.07
0.06
1
2000
2005
2010
2015
2020
Year
NY Comp Frequency
None
RuralCong
TotalCong
UrbanCong
ES
104
102
100
98
2
1
Change Point
NY Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
6000
4000
2000
1
2
3
Year
NY Comp Severity
None
RuralCong
TotalCong
UrbanCong
ES
11.0
10.5
10.0
9.5
1
2
3
Change Point
NY Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
800
600
400
200
0
2
1
Year
NY Comp Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
46
44
42
2
1
Change Point

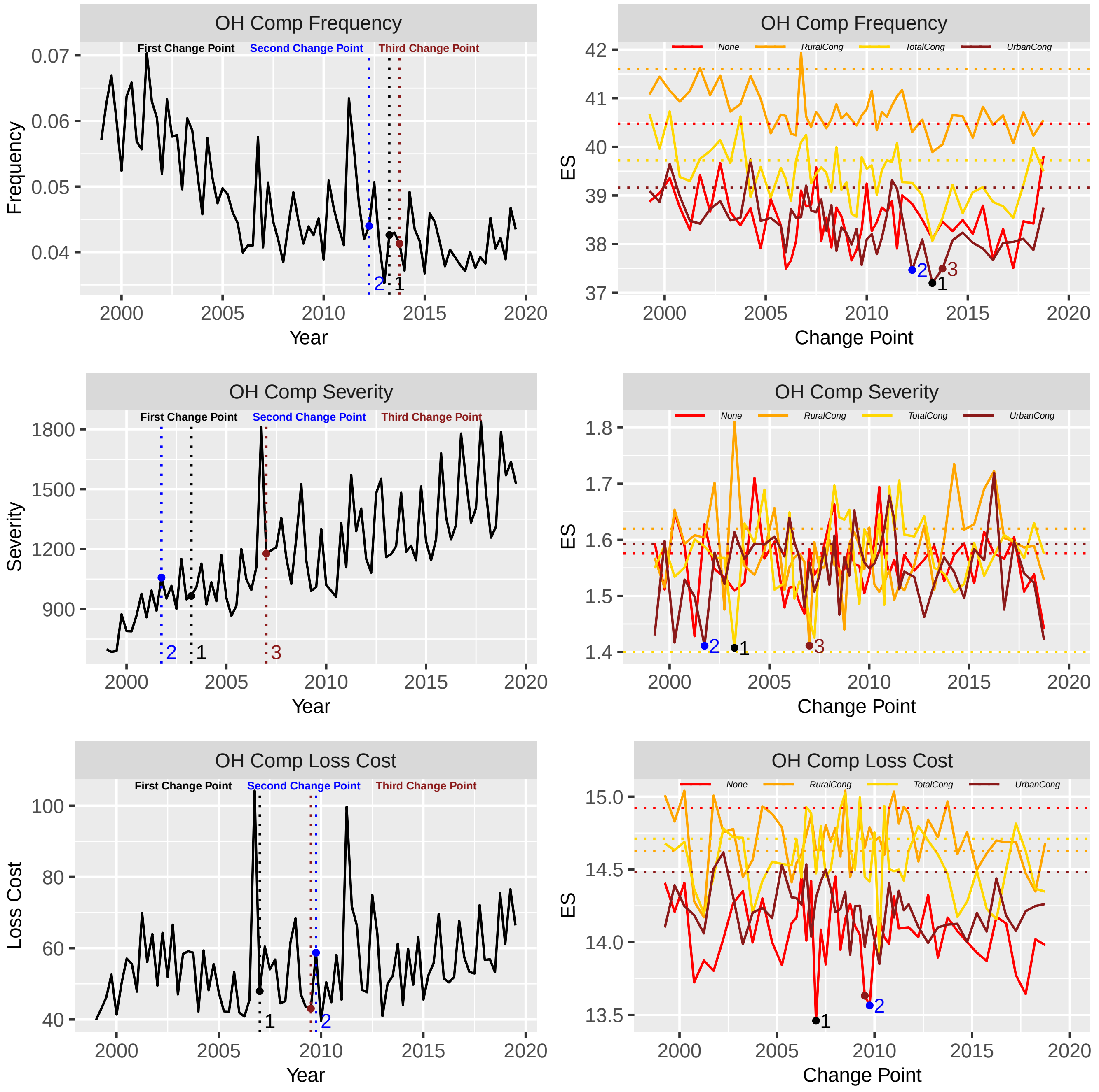


NY PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
ES
Change Point
None
RuralCong
TotalCong
UrbanCong
NY PD Severity
Severity
NY PD Loss Cost
Loss Cost

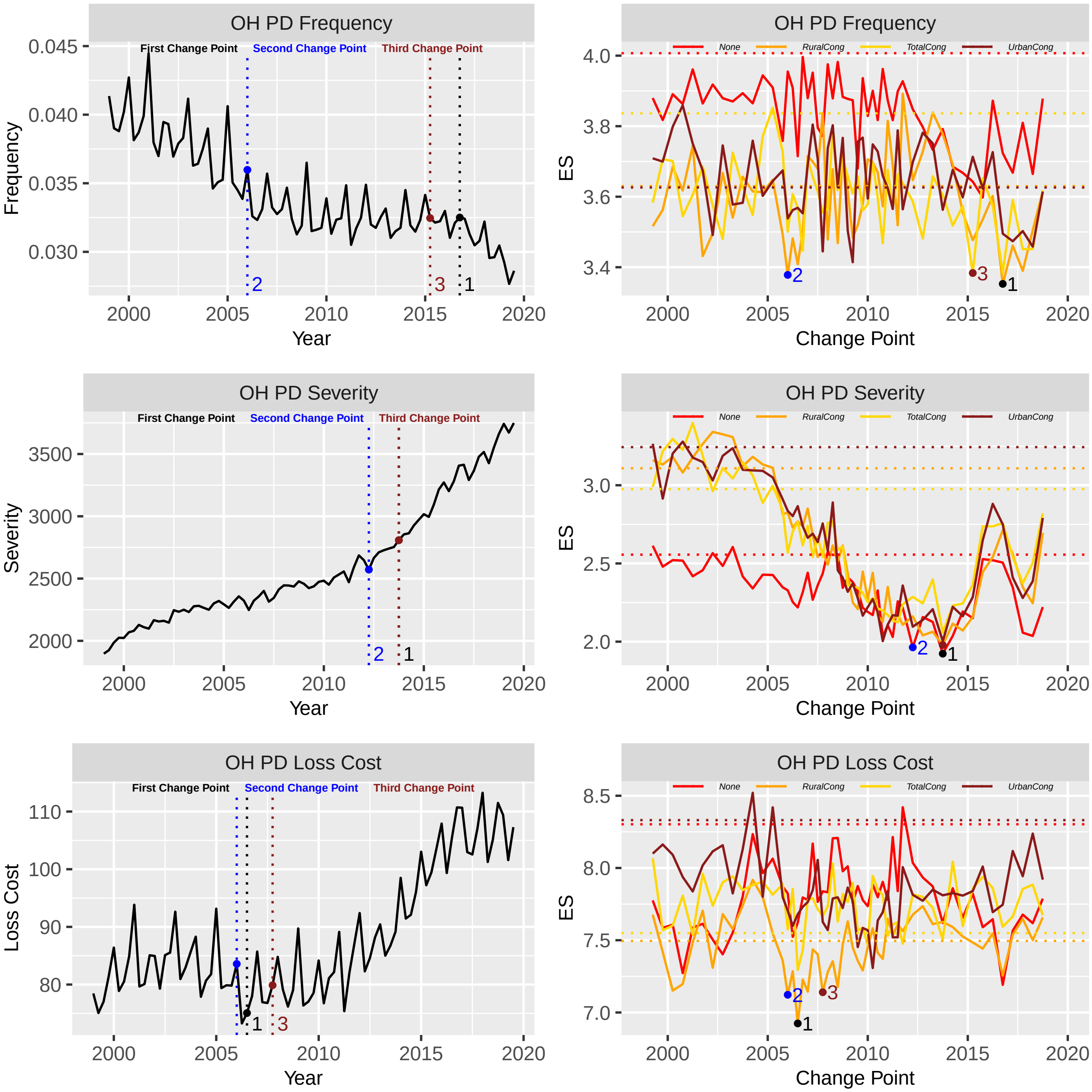

NY PIP Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.0250
0.0225
0.0200
0.0175
0.0150
0.0125
2
1
Year
2000
2005
2010
2015
2020
NY PIP Frequency
None
RuralCong
TotalCong
UrbanCong
ES
12
11
10
2
1
3
Change Point
NY PIP Severity
First Change Point
Second Change Point
Third Change Point
Severity
13000
11000
9000
7000
2
1
Year
NY PIP Severity
None
RuralCong
TotalCong
UrbanCong
ES
40
38
36
34
32
2
1
Change Point
NY PIP Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
225
200
175
150
125
100
1
Year
NY PIP Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
39
36
33
30
3
1
Change Point

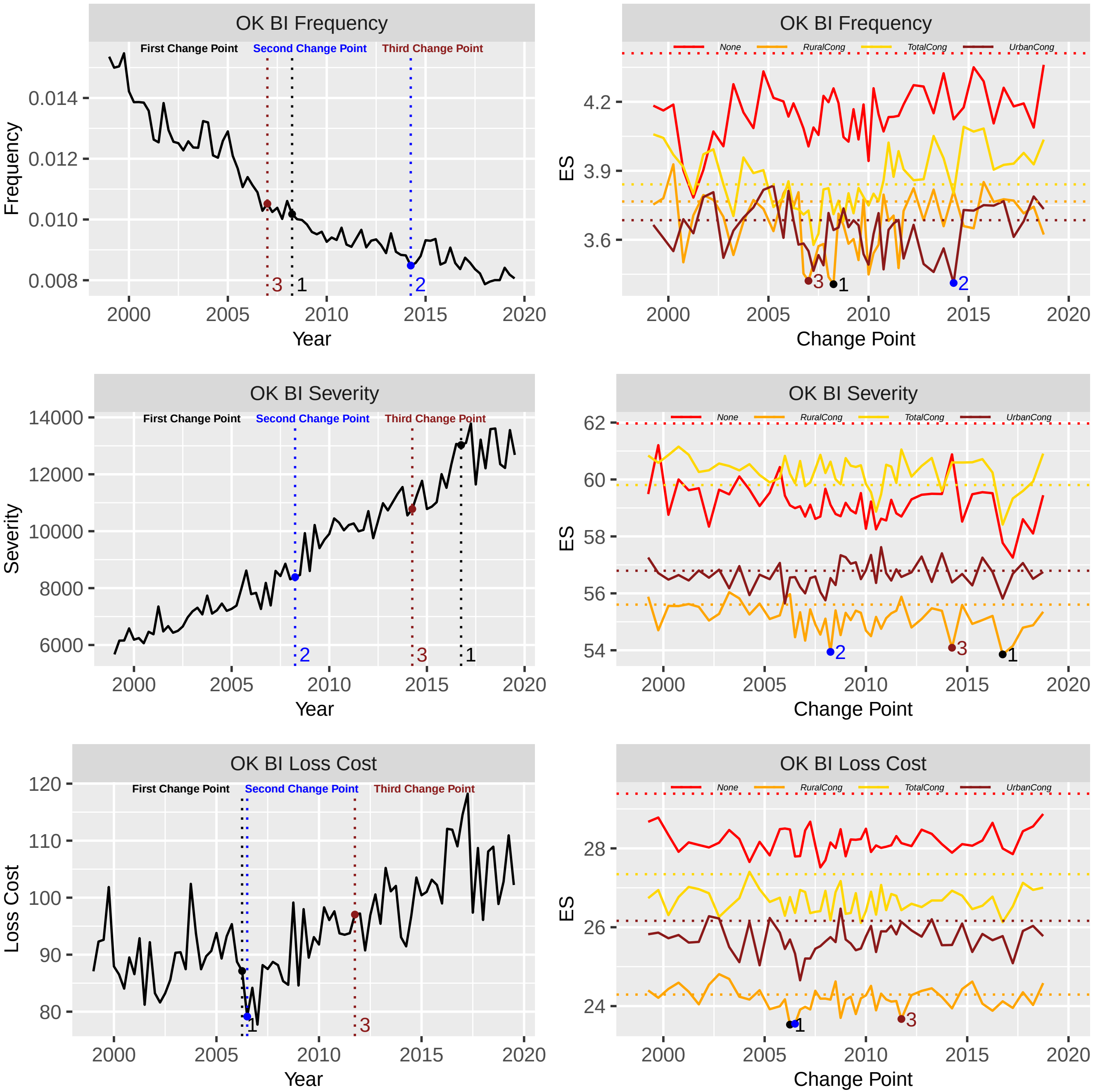

OH BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.011
0.010
0.009
0.008
0.007
3
1
2000
2005
2010
2015
2020
Year
OH BI Frequency
None
RuralCong
TotalCong
UrbanCong
ES
3.6
3.4
3.2
3
1
Change Point
OH BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
14000
12000
10000
8000
1
3
2
Year
OH BI Severity
None
RuralCong
TotalCong
UrbanCong
ES
14
13
12
11
1
3
2
Change Point
OH BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
100
90
80
1
3
Year
OH BI Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
13
12
11
3
1
Change Point

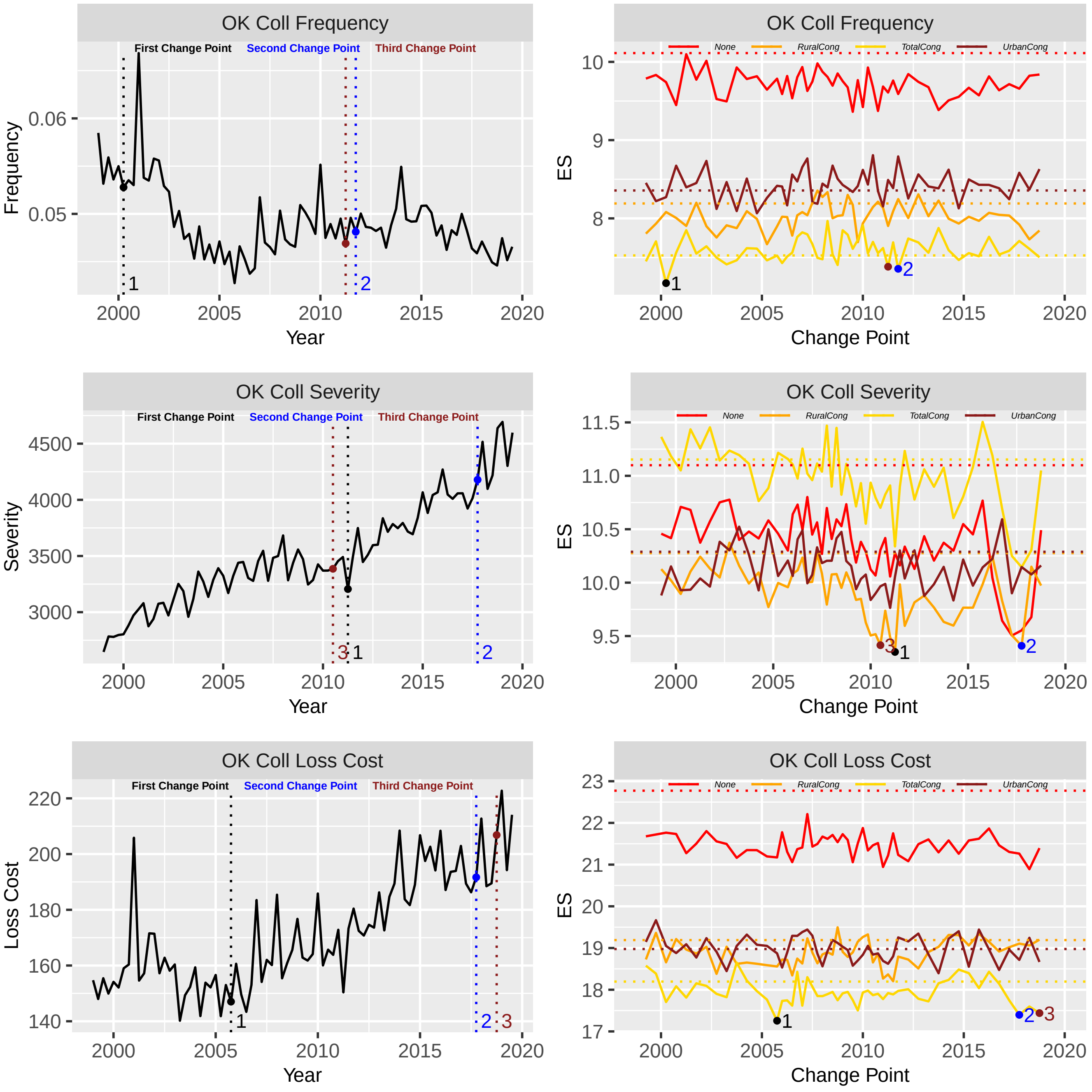

OH Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
OH Coll Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
OH Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
OH Coll Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
OH Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
OH Coll Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point

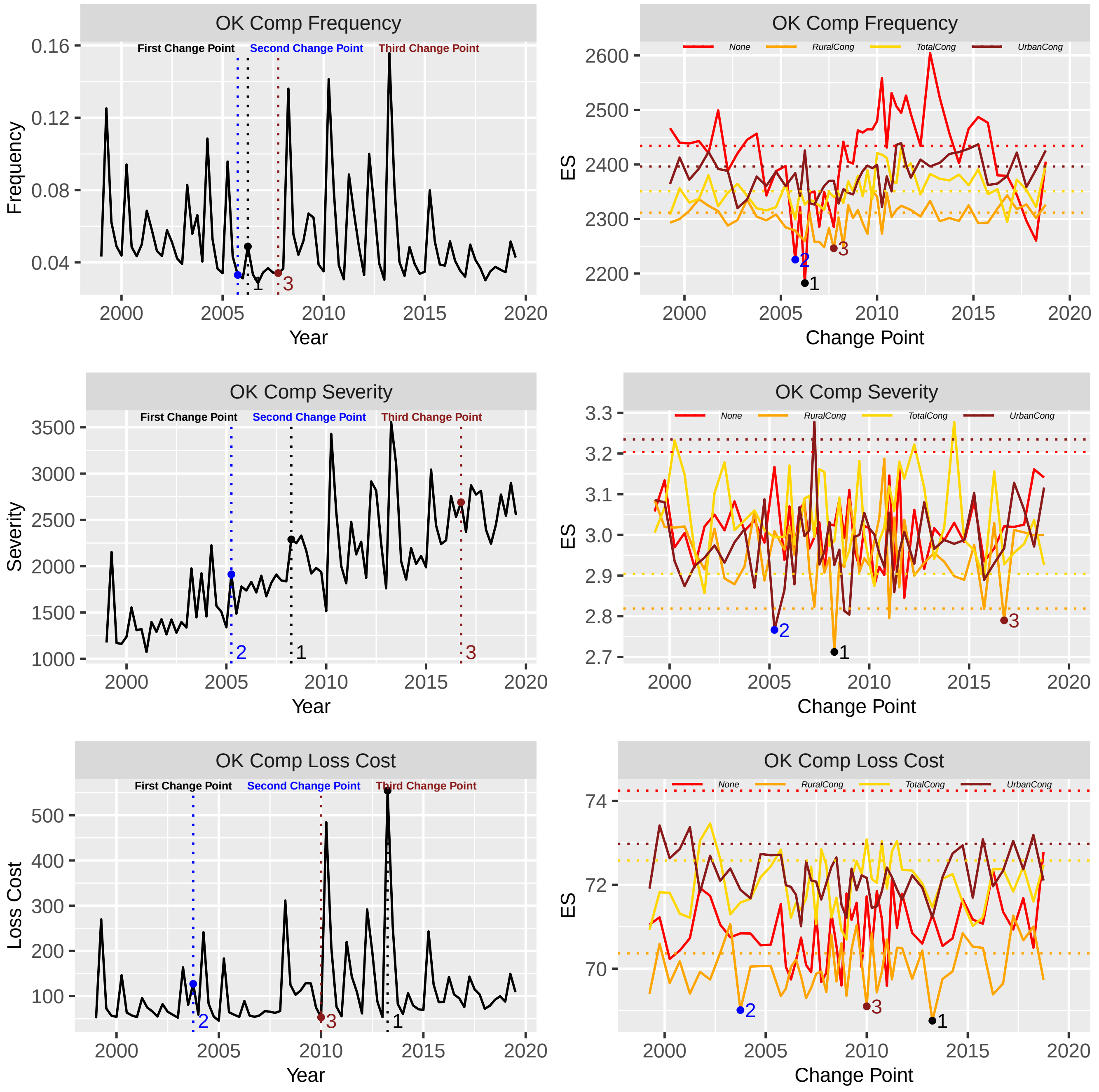


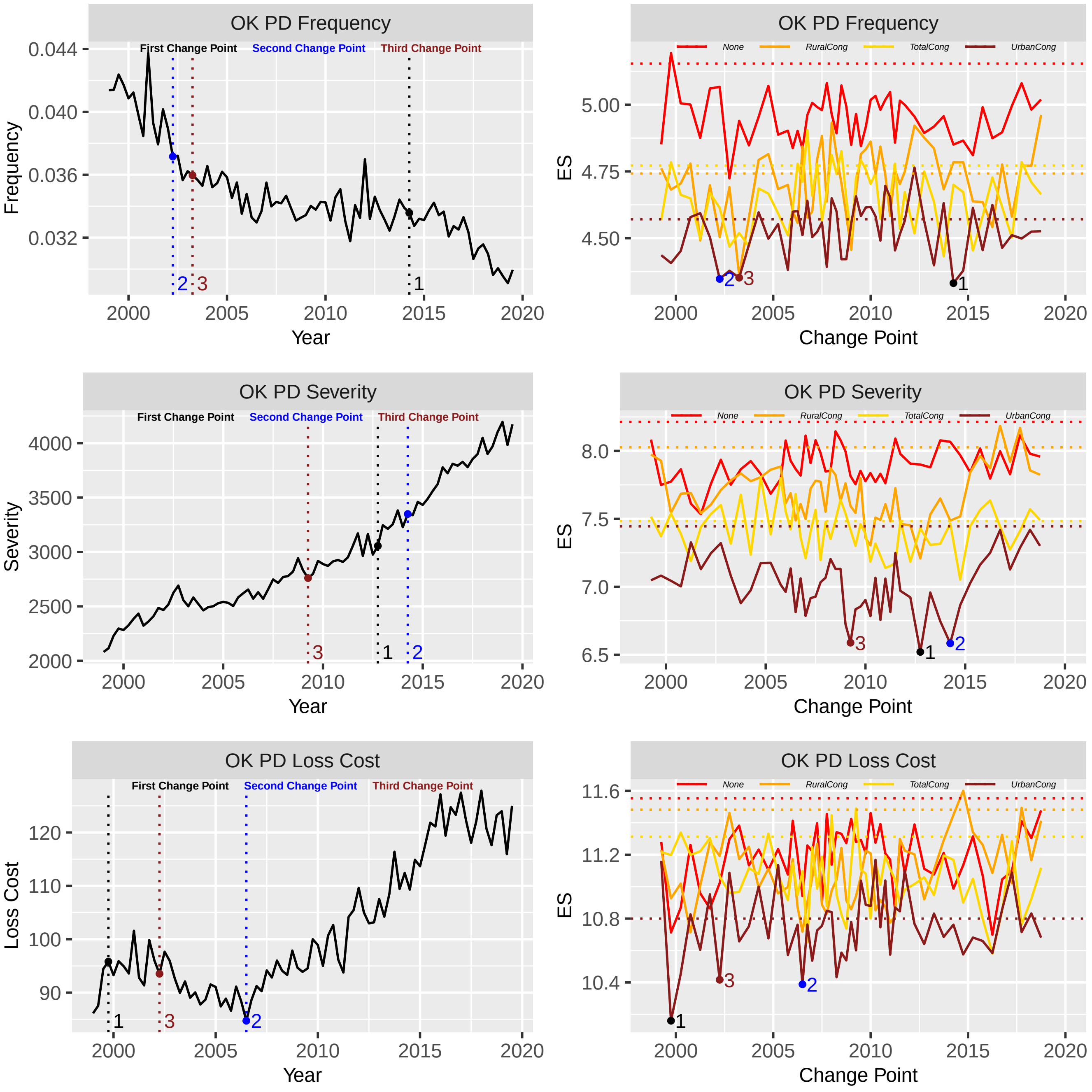
OH Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
OH Comp Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
OH Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
OH Comp Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
OH Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
OH Comp Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point


OH PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
ES
Change Point
None
RuralCong
TotalCong
UrbanCong
OH PD Severity
Severity
OH PD Loss Cost
Loss Cost

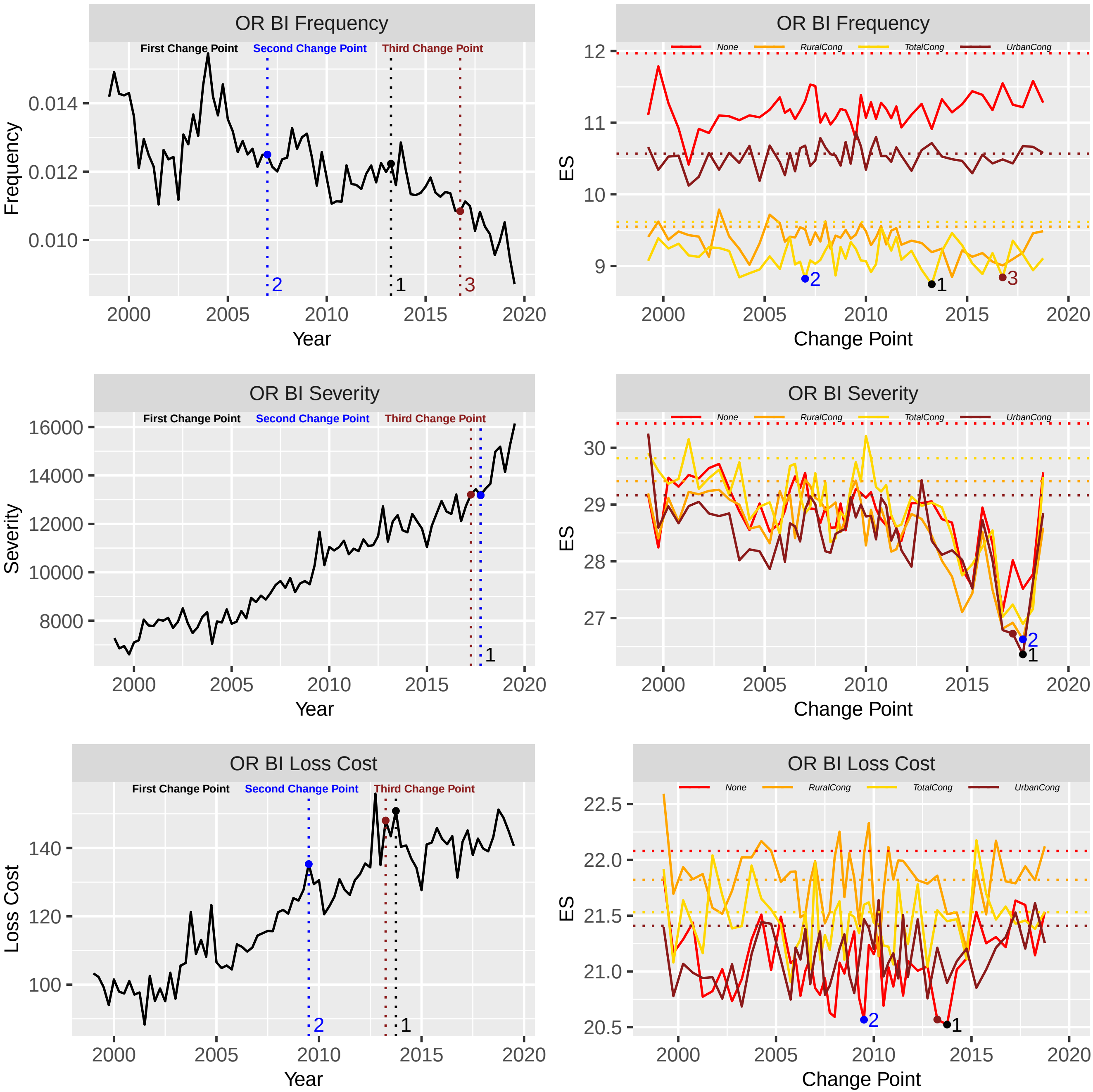

OK BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
OK BI Severity
Severity
OK BI Loss Cost
Loss Cost


OK Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
OK Coll Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
OK Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
OK Coll Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
OK Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
OK Coll Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point

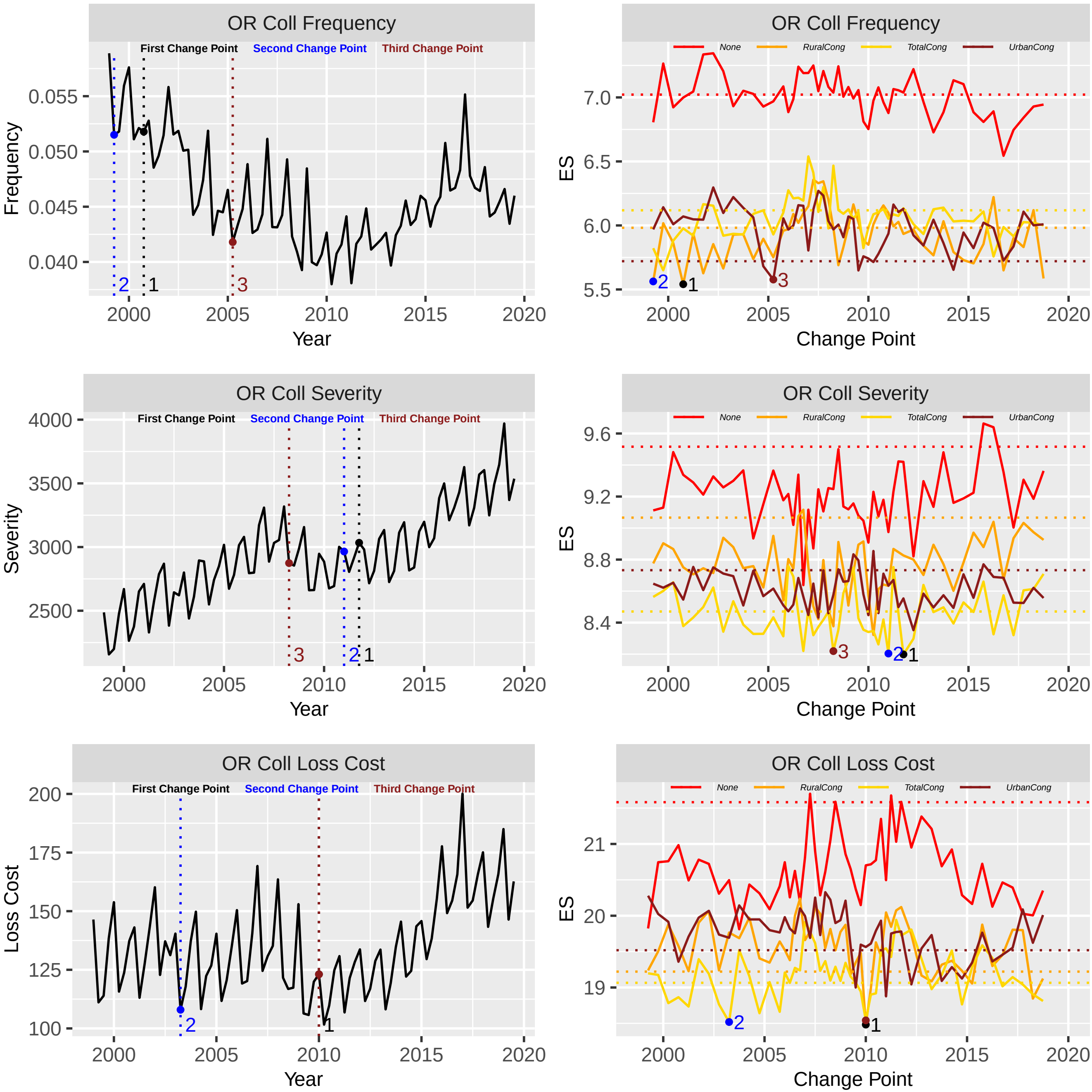

OK Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
OK Comp Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
OK Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
OK Comp Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
OK Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
OK Comp Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point

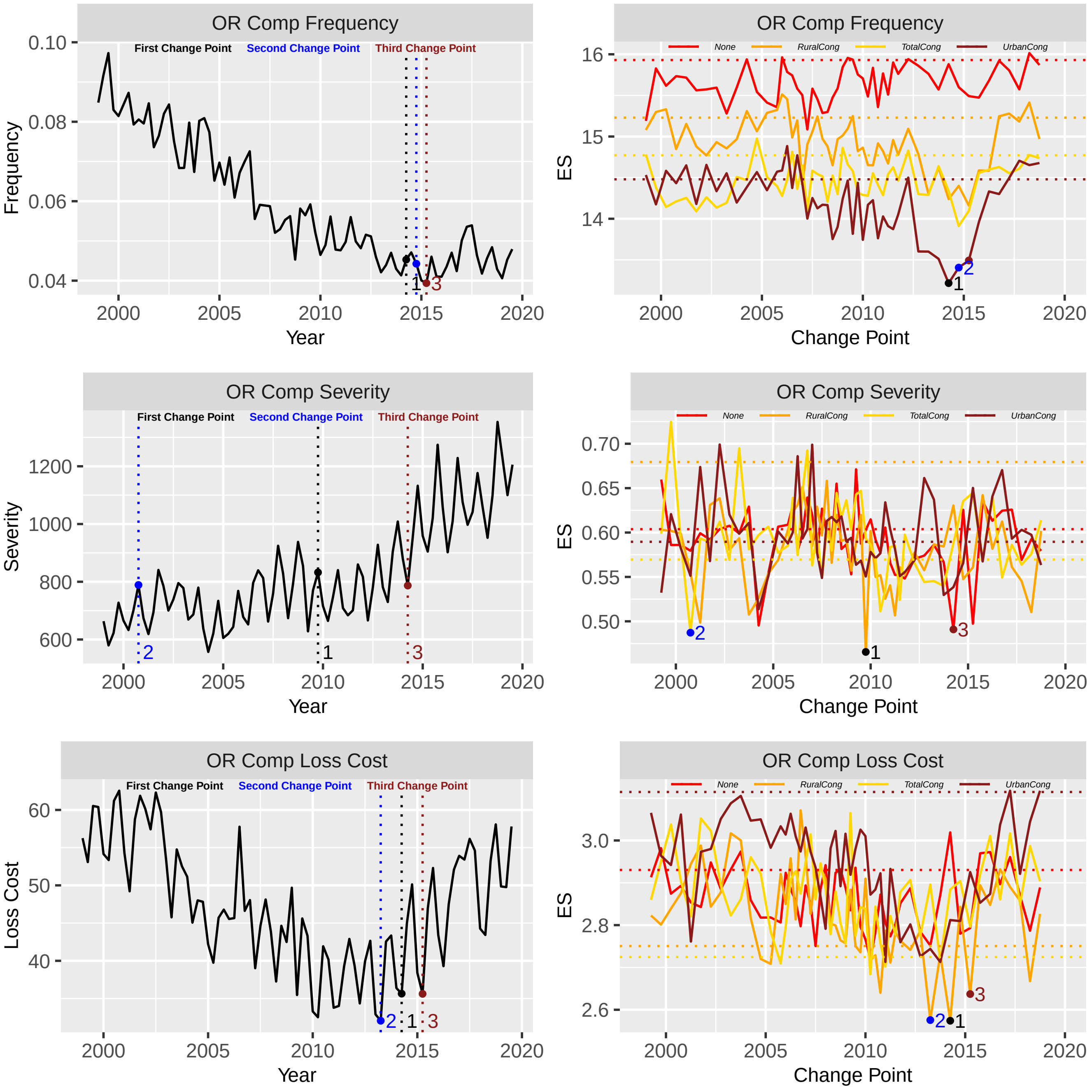


OK PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
ES
Change Point
None
RuralCong
TotalCong
UrbanCong
OK PD Severity
Severity
OK PD Loss Cost
Loss Cost

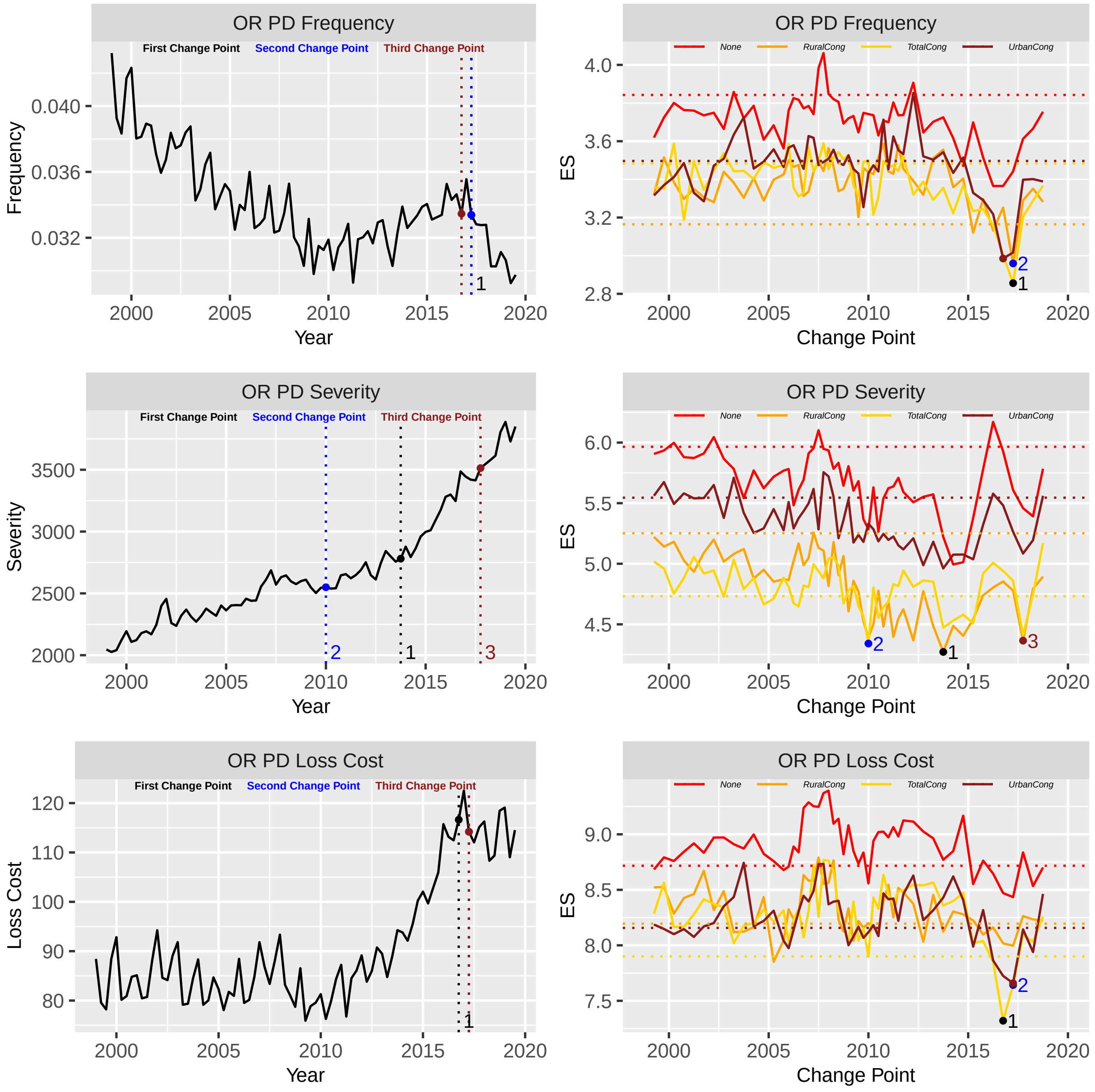


OR BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.014
0.012
0.010
Year
OR BI Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
OR BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
16000
14000
12000
10000
8000
Year
OR BI Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
OR BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
140
120
100
Year
OR BI Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
2000
2005
2010
2015
2020

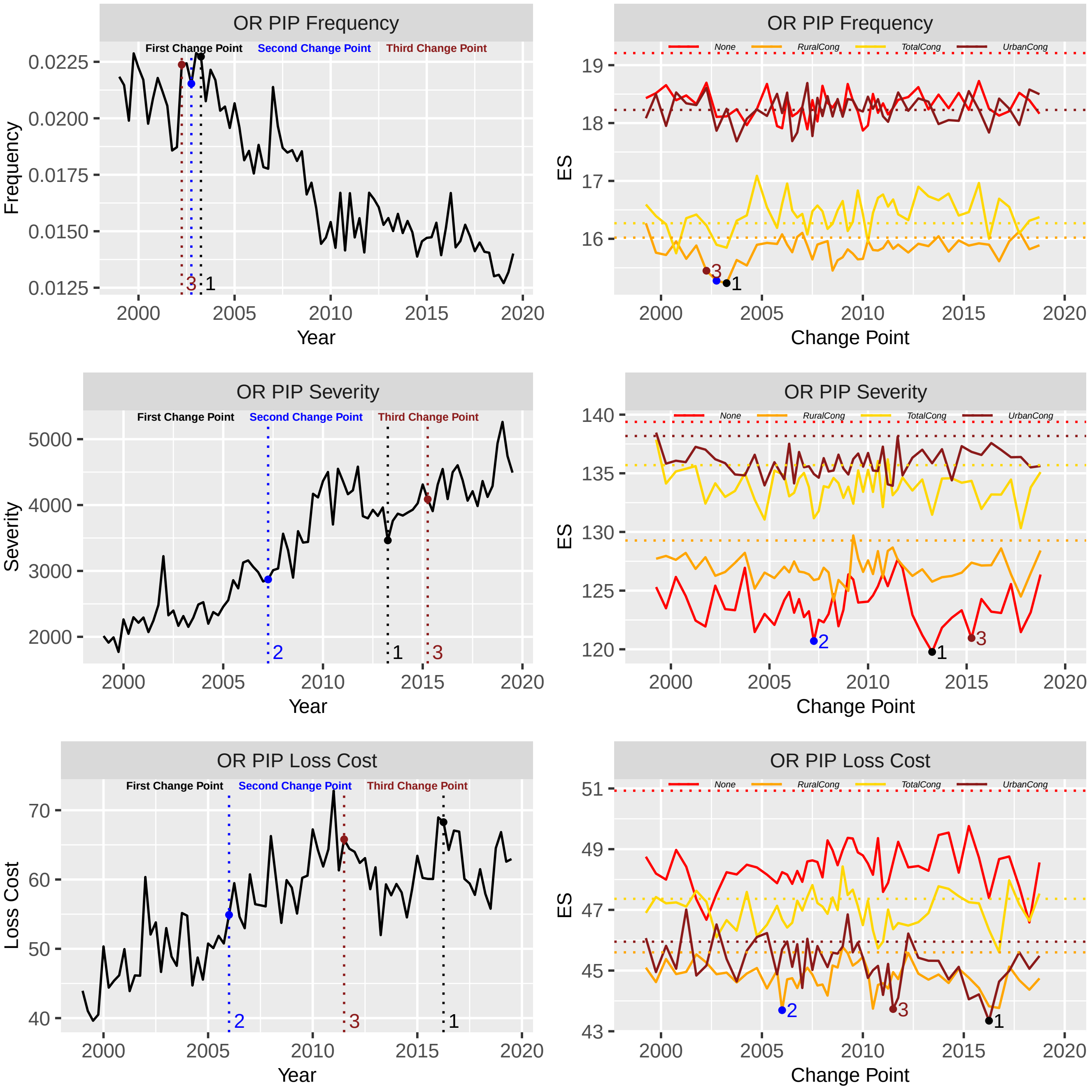

OR Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
OR Coll Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
OR Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
OR Coll Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
OR Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
OR Coll Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point



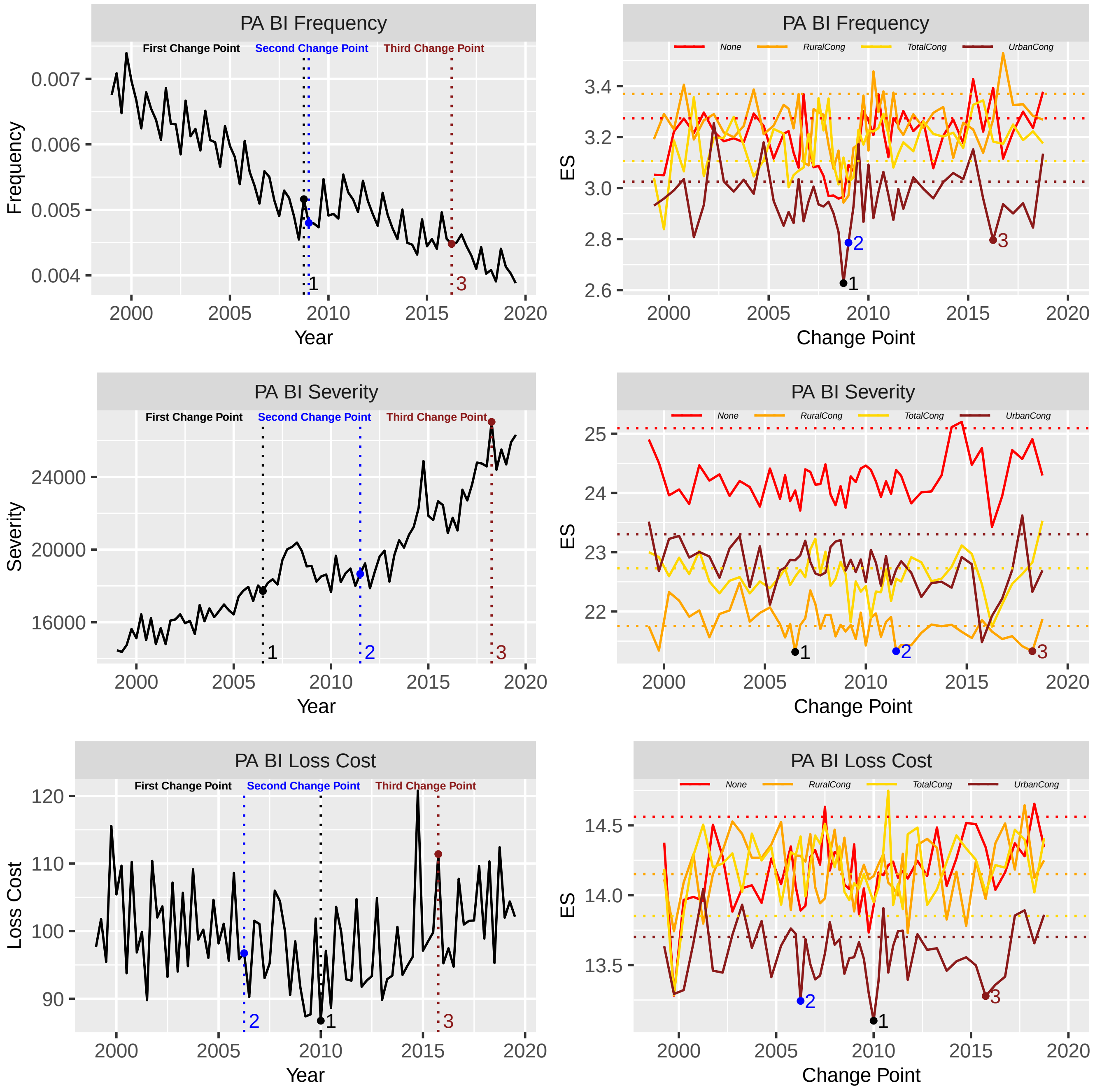
OR Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.10
0.08
0.06
0.04
1
3
2000
2005
2010
2015
2020
Year
OR Comp Frequency
None
RuralCong
TotalCong
UrbanCong
ES
16
15
14
1
2
2000
2005
2010
2015
2020
Change Point
OR Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
1200
1000
800
600
2
1
3
2000
2005
2010
2015
2020
Year
OR Comp Severity
None
RuralCong
TotalCong
UrbanCong
ES
0.70
0.65
0.60
0.55
0.50
2
1
3
2000
2005
2010
2015
2020
Change Point
OR Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
60
50
40
2
1
3
2000
2005
2010
2015
2020
Year
OR Comp Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
3.0
2.8
2.6
2
1
3
2000
2005
2010
2015
2020
Change Point

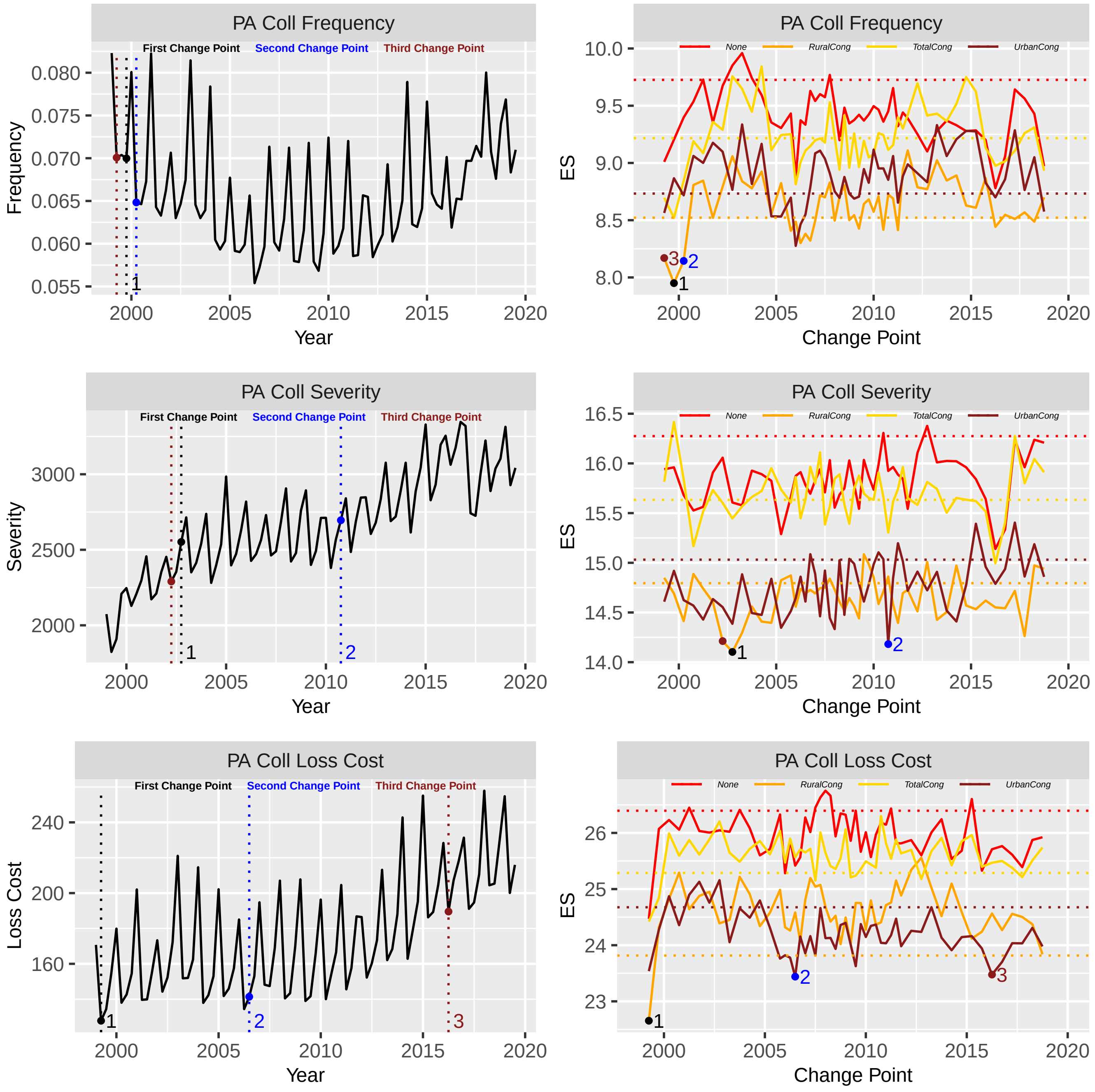


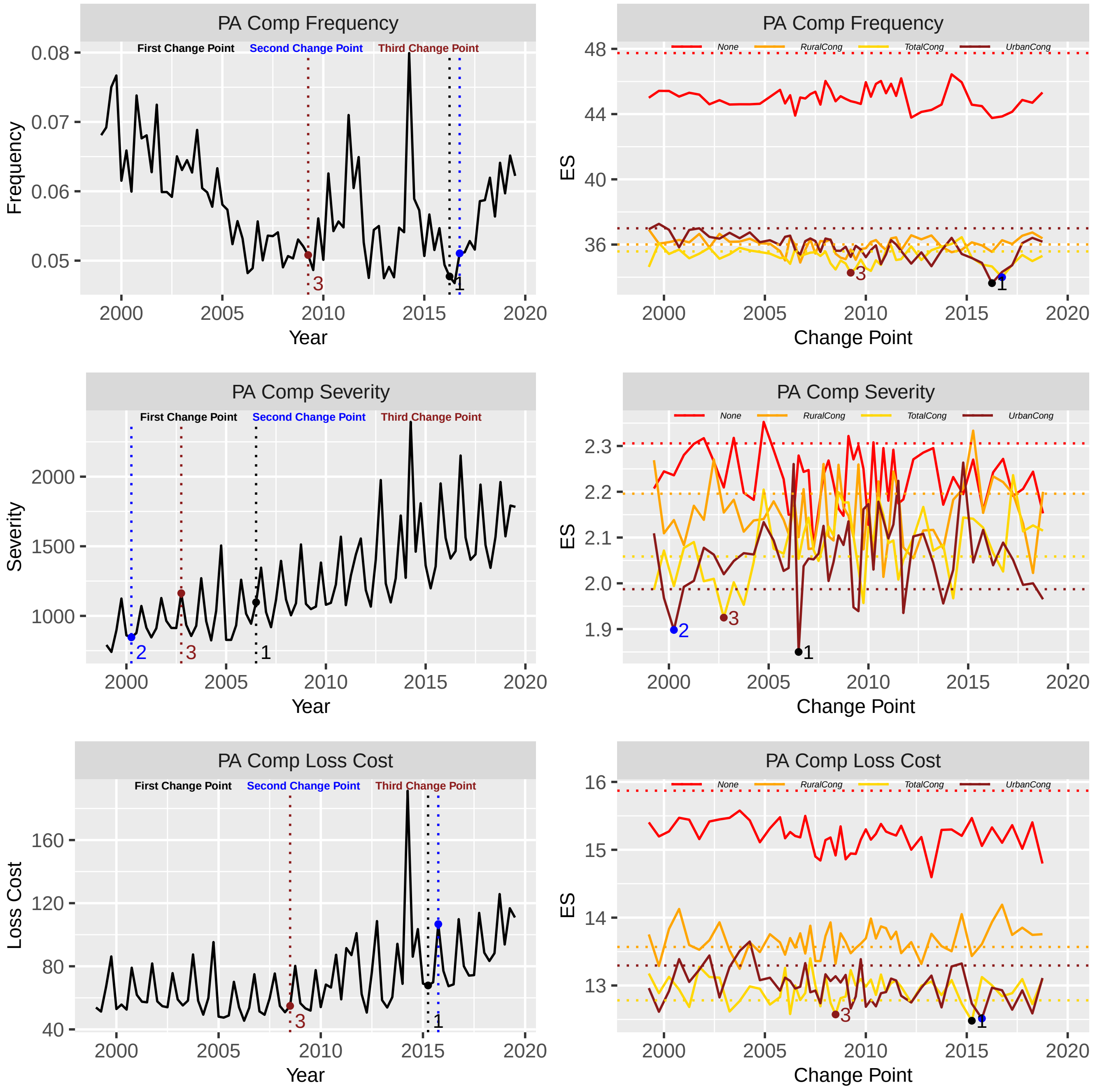
OR PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.040
0.036
0.032
1
2000
2005
2010
2015
2020
Year
OR PD Frequency
None
RuralCong
TotalCong
UrbanCong
ES
4.0
3.6
3.2
2.8
2
1
Change Point
OR PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
3500
3000
2500
2000
2
1
3
Year
OR PD Severity
None
RuralCong
TotalCong
UrbanCong
ES
6.0
5.5
5.0
4.5
2
1
3
Change Point
OR PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
120
110
100
90
80
1
Year
OR PD Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
9.0
8.5
8.0
7.5
2
1
Change Point

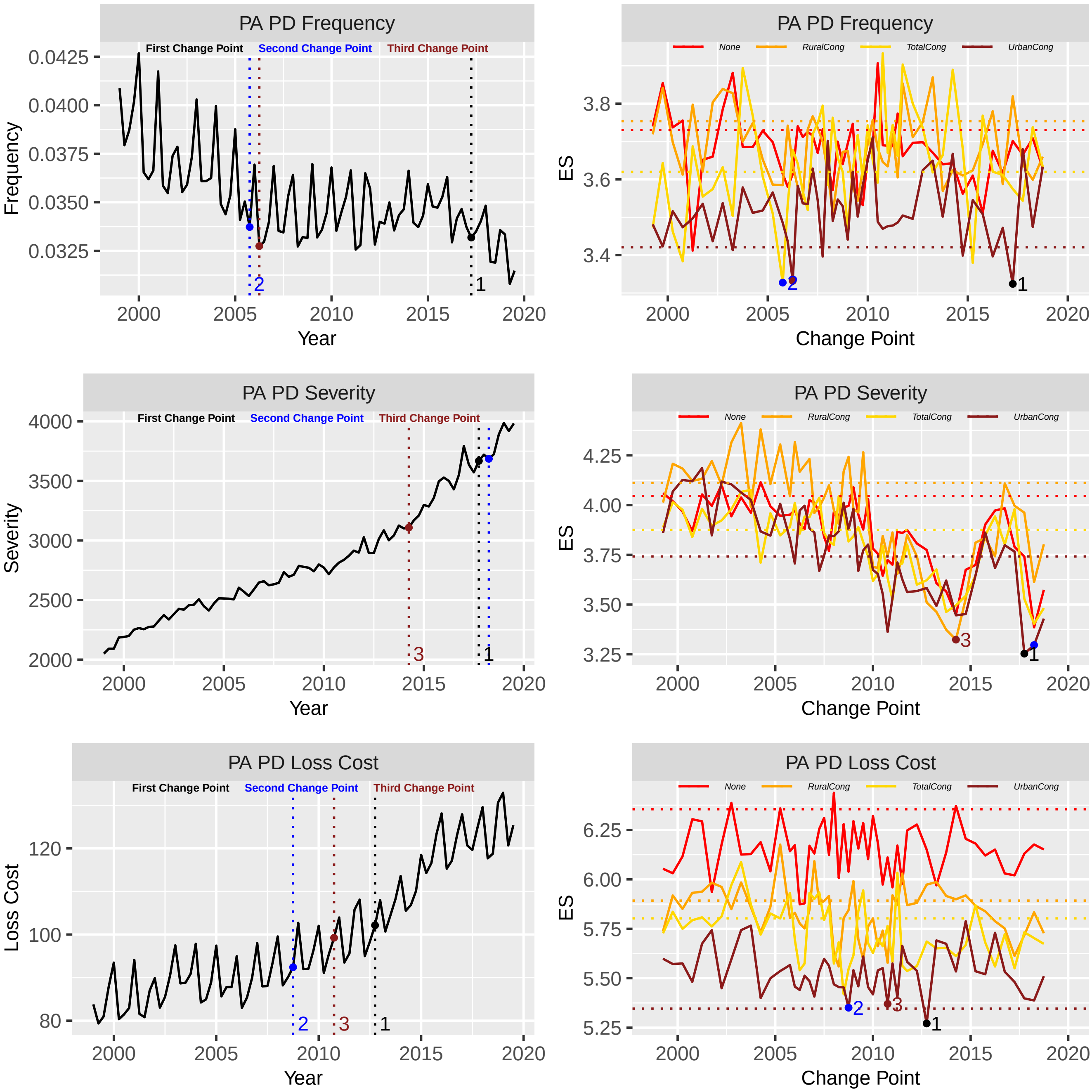


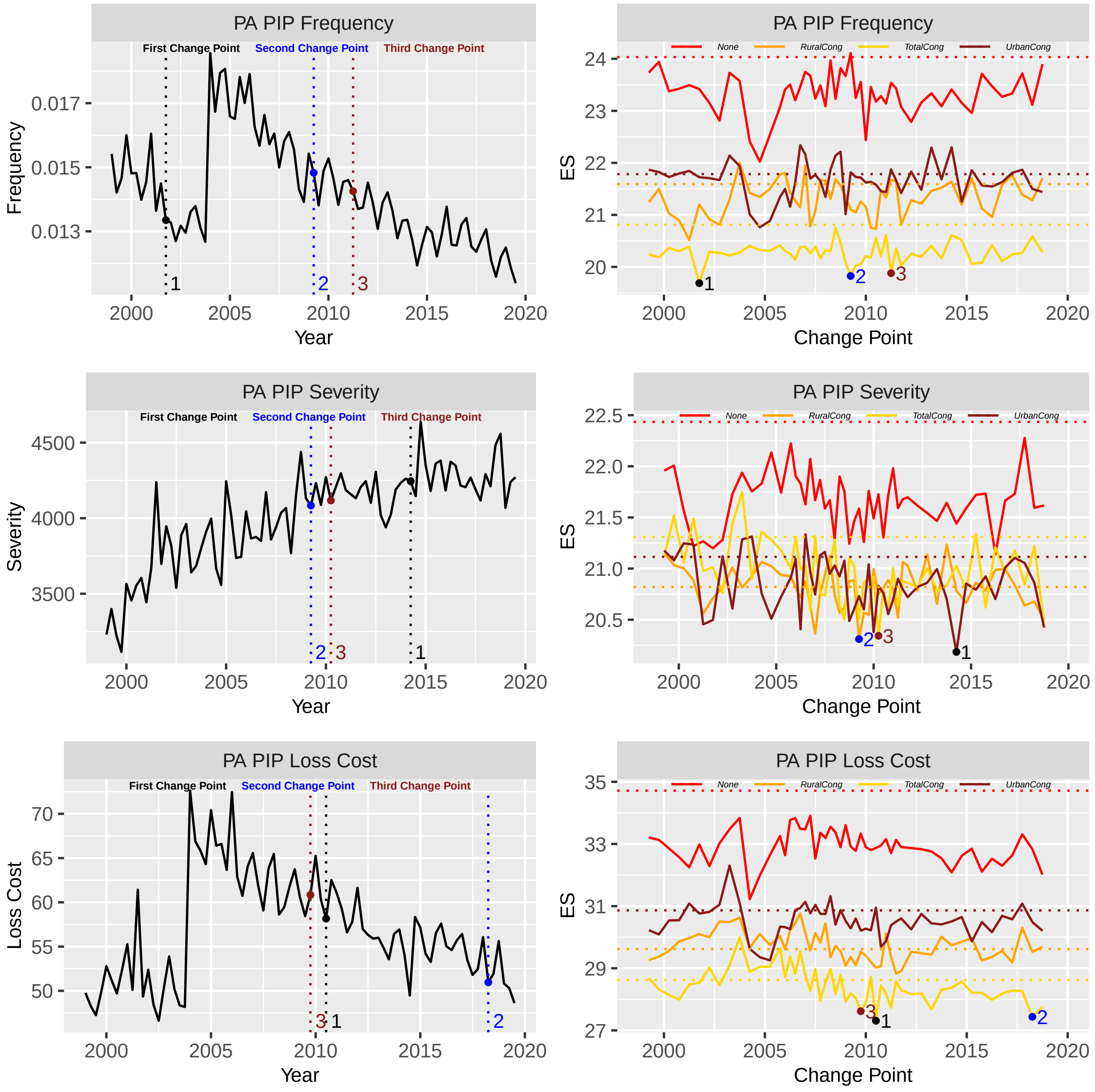
OR PIP Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.0225
0.0200
0.0175
0.0150
0.0125
3
1
2000
2005
2010
2015
2020
Year
OR PIP Frequency
None
RuralCong
TotalCong
UrbanCong
ES
19
18
17
16
3
1
2000
2005
2010
2015
2020
Change Point
OR PIP Severity
First Change Point
Second Change Point
Third Change Point
Severity
5000
4000
3000
2000
2
1
3
2000
2005
2010
2015
2020
Year
OR PIP Severity
None
RuralCong
TotalCong
UrbanCong
ES
140
135
130
125
120
2
1
3
2000
2005
2010
2015
2020
Change Point
OR PIP Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
70
60
50
40
2
3
1
2000
2005
2010
2015
2020
Year
OR PIP Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
51
49
47
45
43
2
3
1
2000
2005
2010
2015
2020
Change Point

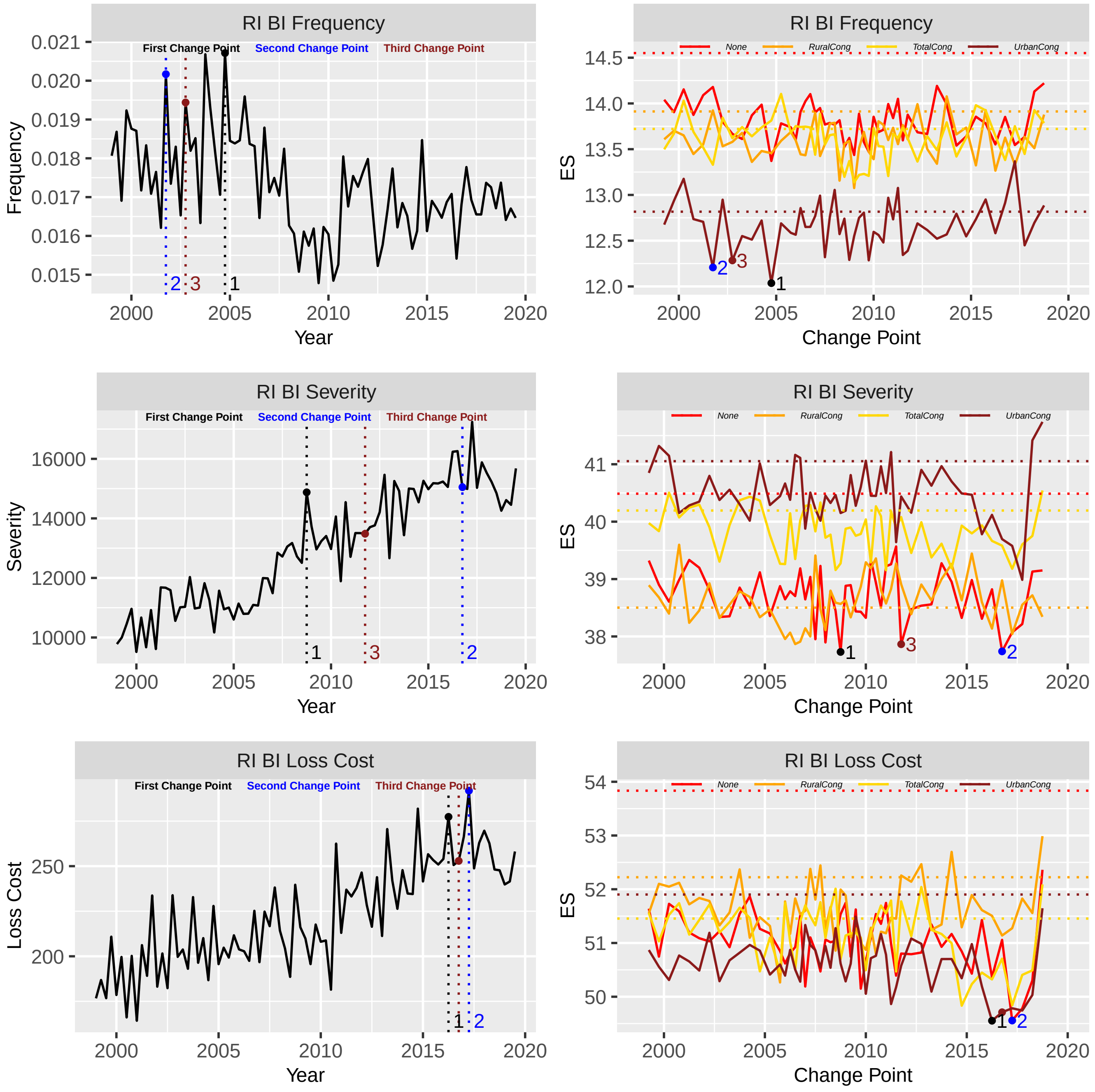

PA BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
PA BI Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
PA BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
PA BI Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
PA BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
PA BI Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point


PA Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
PA Coll Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
PA Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
PA Coll Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
PA Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
PA Coll Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point

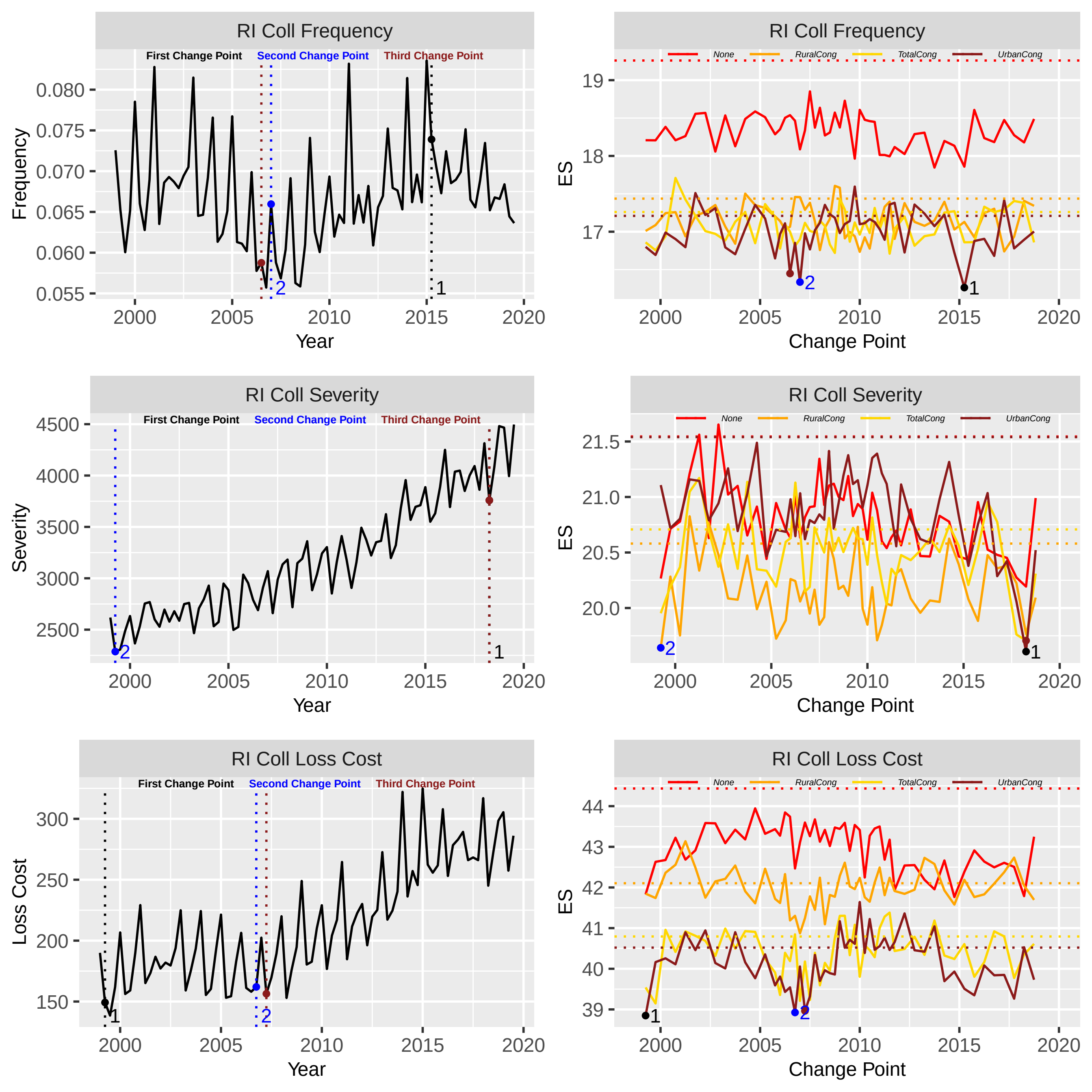

PA Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
PA Comp Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
PA Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
PA Comp Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
PA Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
PA Comp Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point

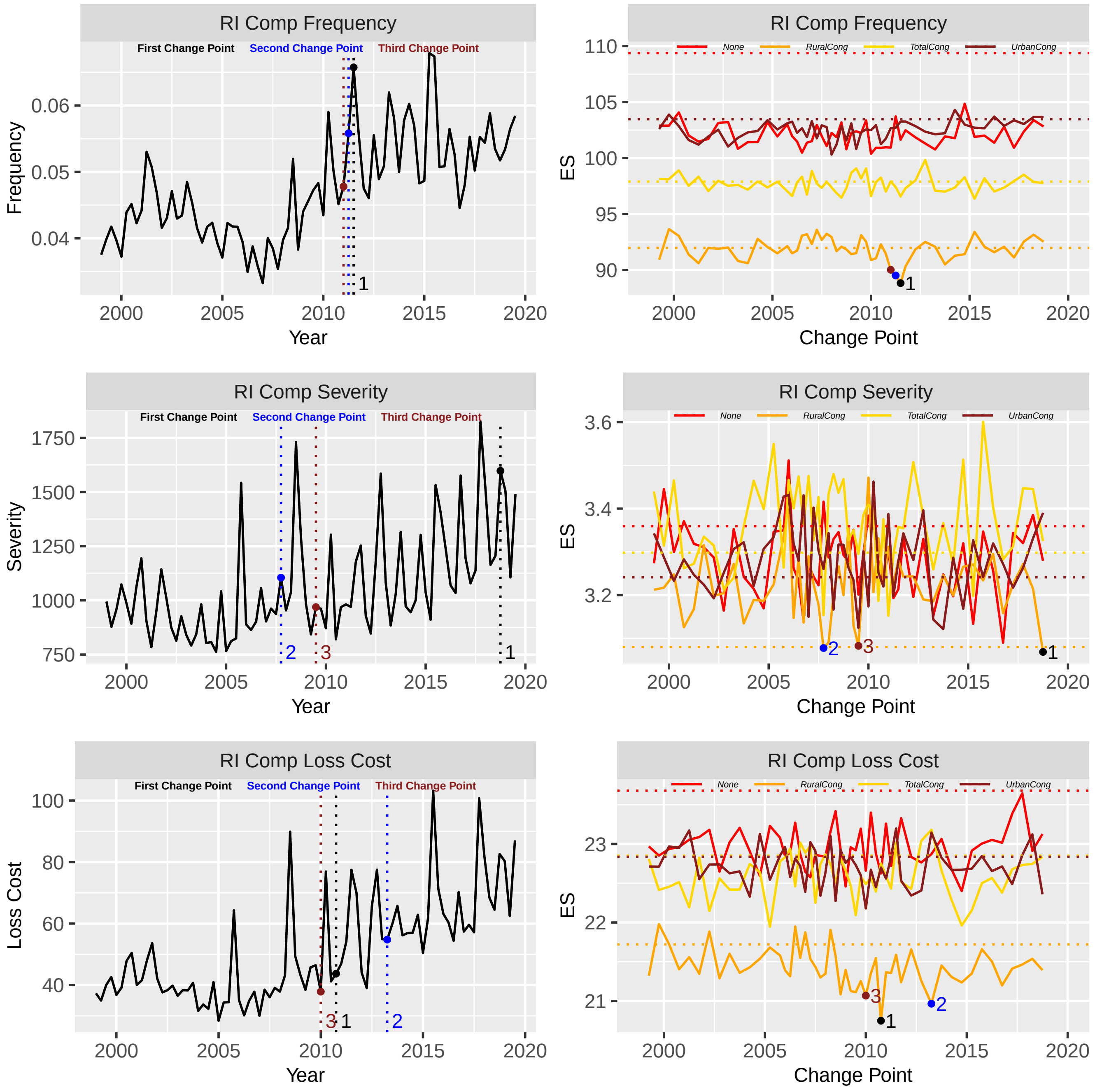

PA PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
PA PD Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
PA PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
PA PD Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
PA PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
PA PD Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point


PA PIP Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
ES
Change Point
None
RuralCong
TotalCong
UrbanCong
PA PIP Severity
Severity
PA PIP Loss Cost
Loss Cost

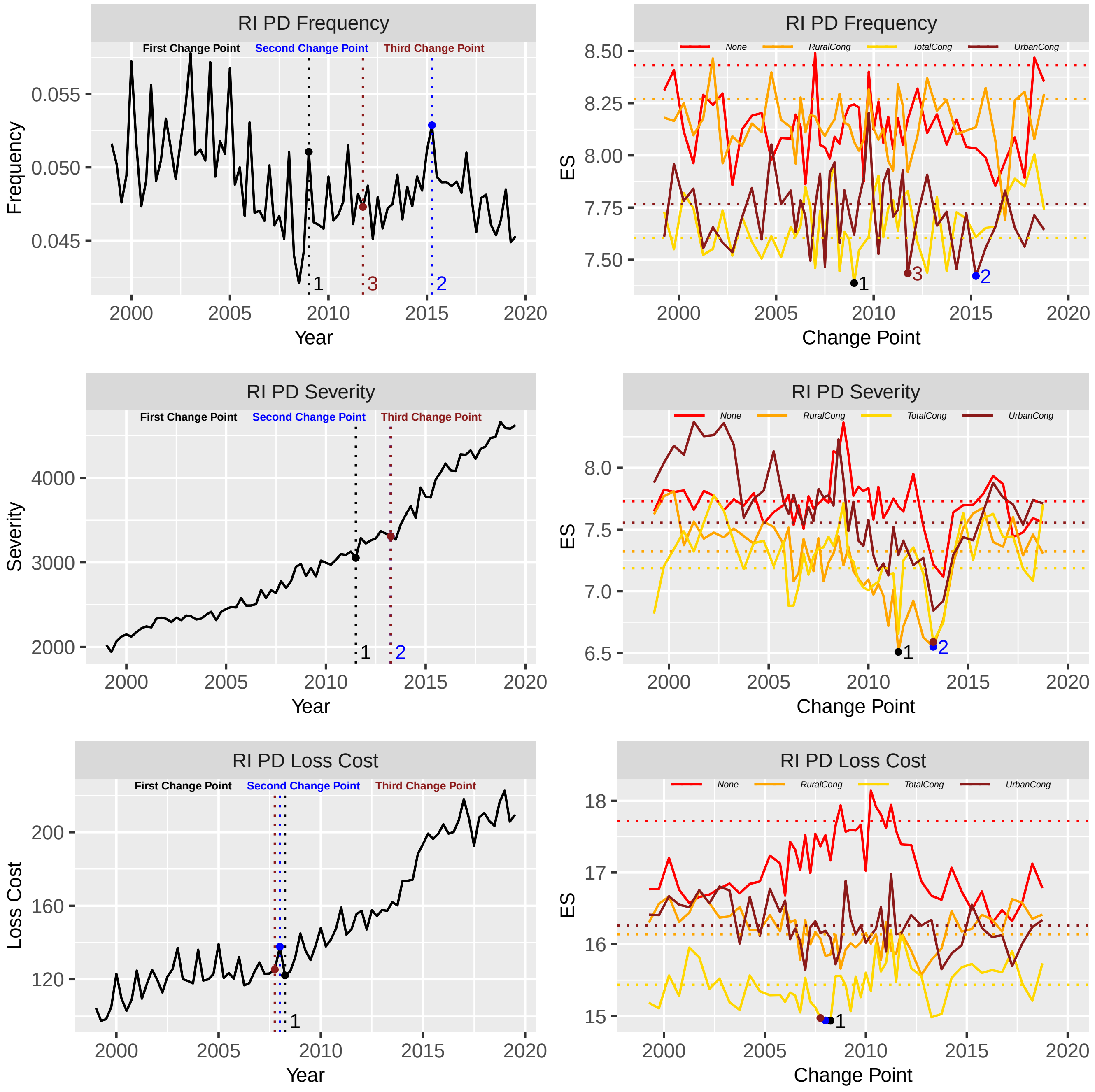


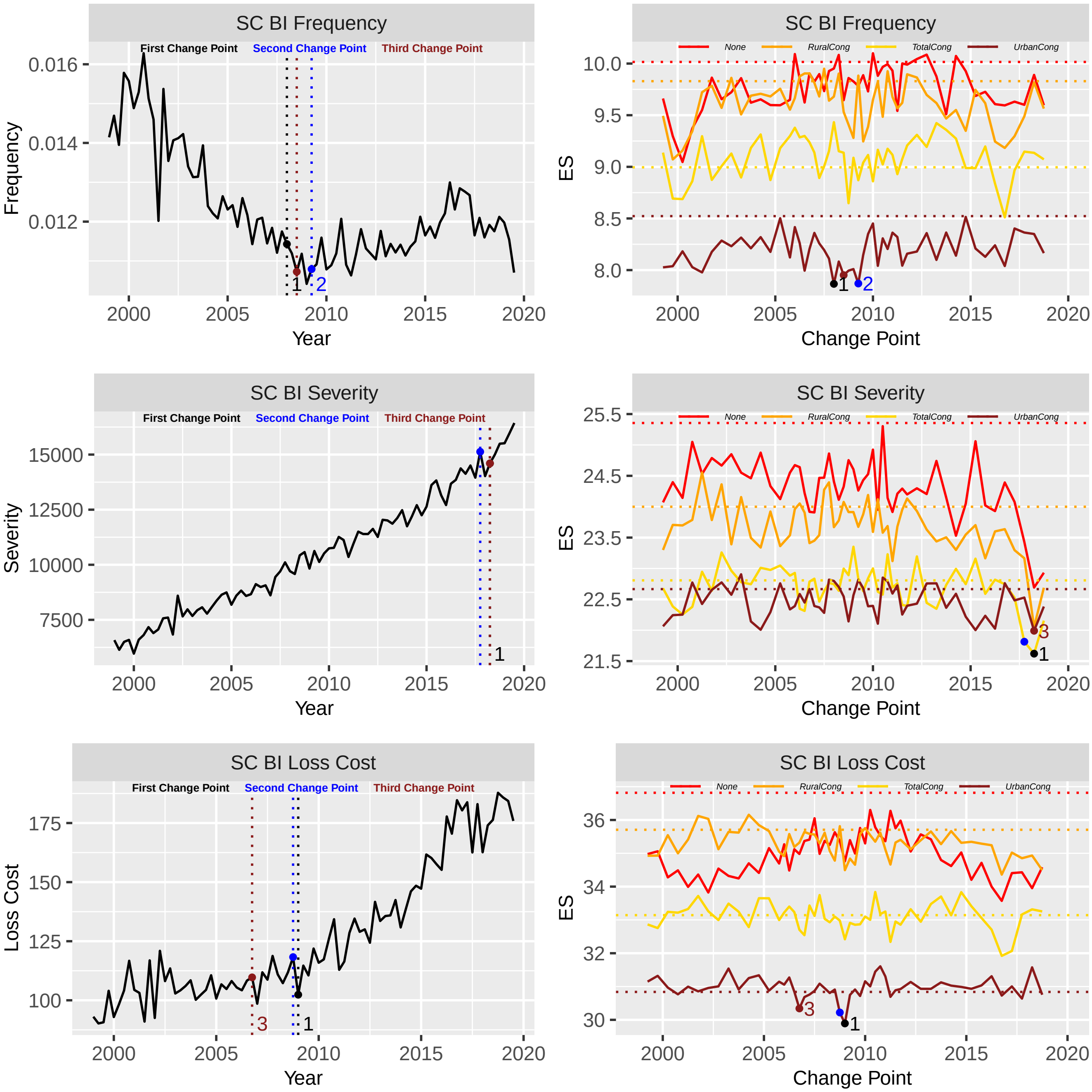
RI BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.021
0.020
0.019
0.018
0.017
0.016
0.015
2
3
1
2000
2005
2010
2015
2020
Year
RI BI Frequency
None
RuralCong
TotalCong
UrbanCong
ES
14.5
14.0
13.5
13.0
12.5
12.0
2
3
1
2000
2005
2010
2015
2020
Change Point
RI BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
16000
14000
12000
10000
1
3
2
2000
2005
2010
2015
2020
Year
RI BI Severity
None
RuralCong
TotalCong
UrbanCong
ES
41
40
39
38
1
3
2
2000
2005
2010
2015
2020
Change Point
RI BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
250
200
1
2
2000
2005
2010
2015
2020
Year
RI BI Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
54
53
52
51
50
1
2
2000
2005
2010
2015
2020
Change Point


RI Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
RI Coll Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
RI Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
RI Coll Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
RI Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
RI Coll Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point

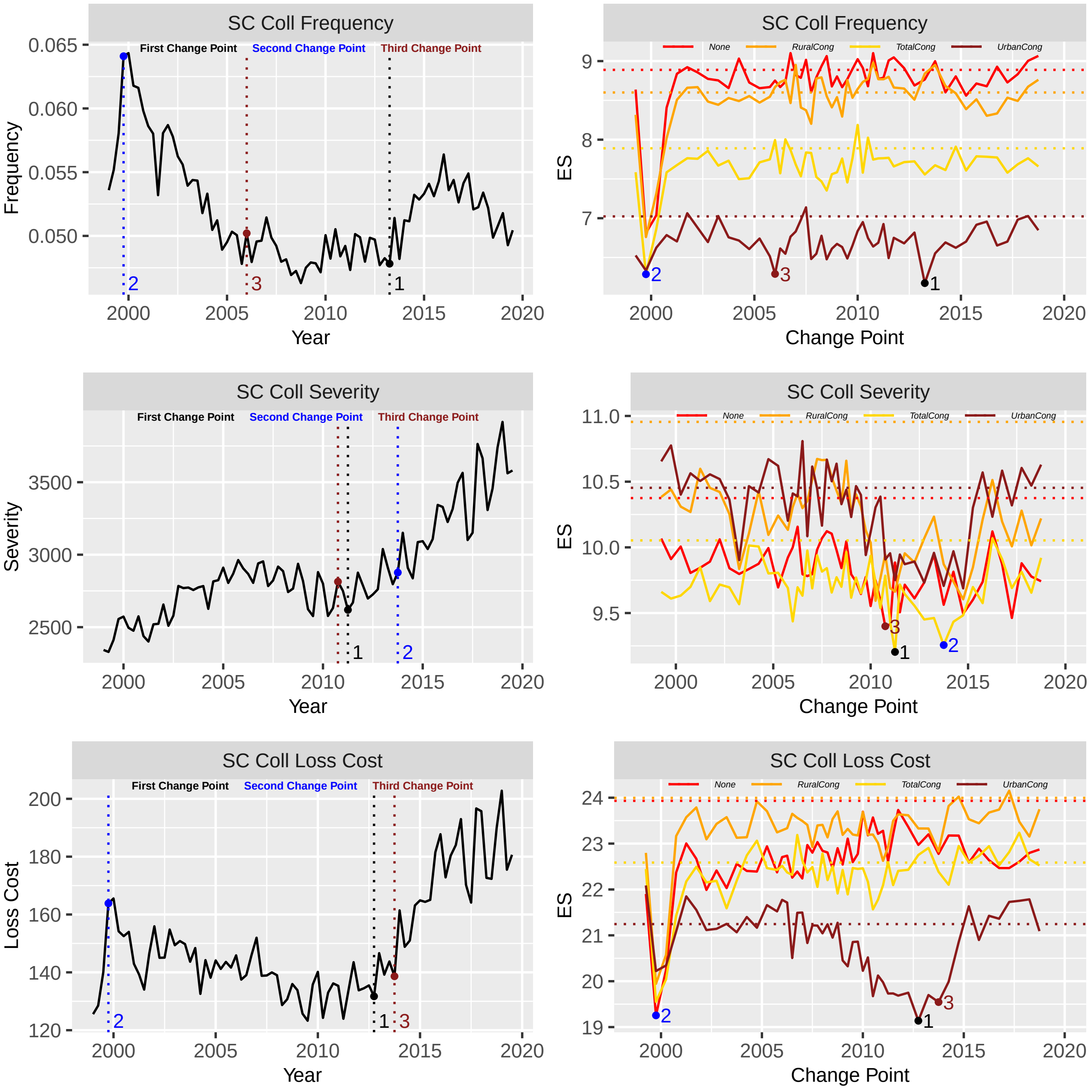


RI Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
RI Comp Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
RI Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
RI Comp Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
RI Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
RI Comp Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point

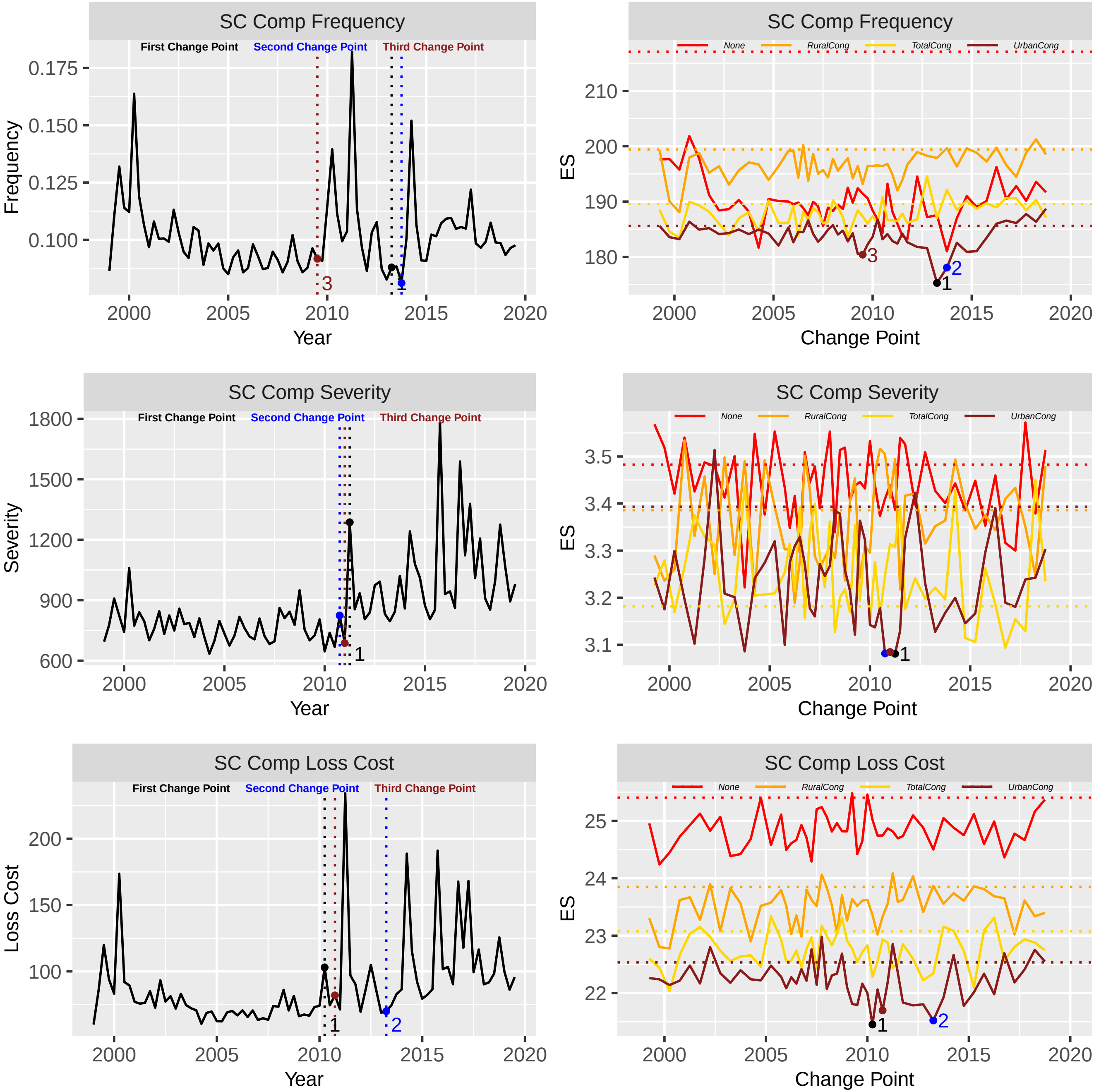

RI PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.055
0.050
0.045
2000
2005
2010
2015
2020
Year
1
3
2
RI PD Frequency
None
RuralCong
TotalCong
UrbanCong
ES
8.50
8.25
8.00
7.75
7.50
Change Point
RI PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
4000
3000
2000
Year
1
2
RI PD Severity
None
RuralCong
TotalCong
UrbanCong
ES
8.0
7.5
7.0
6.5
Change Point
RI PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
200
160
120
Year
1
RI PD Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
18
17
16
15
Change Point

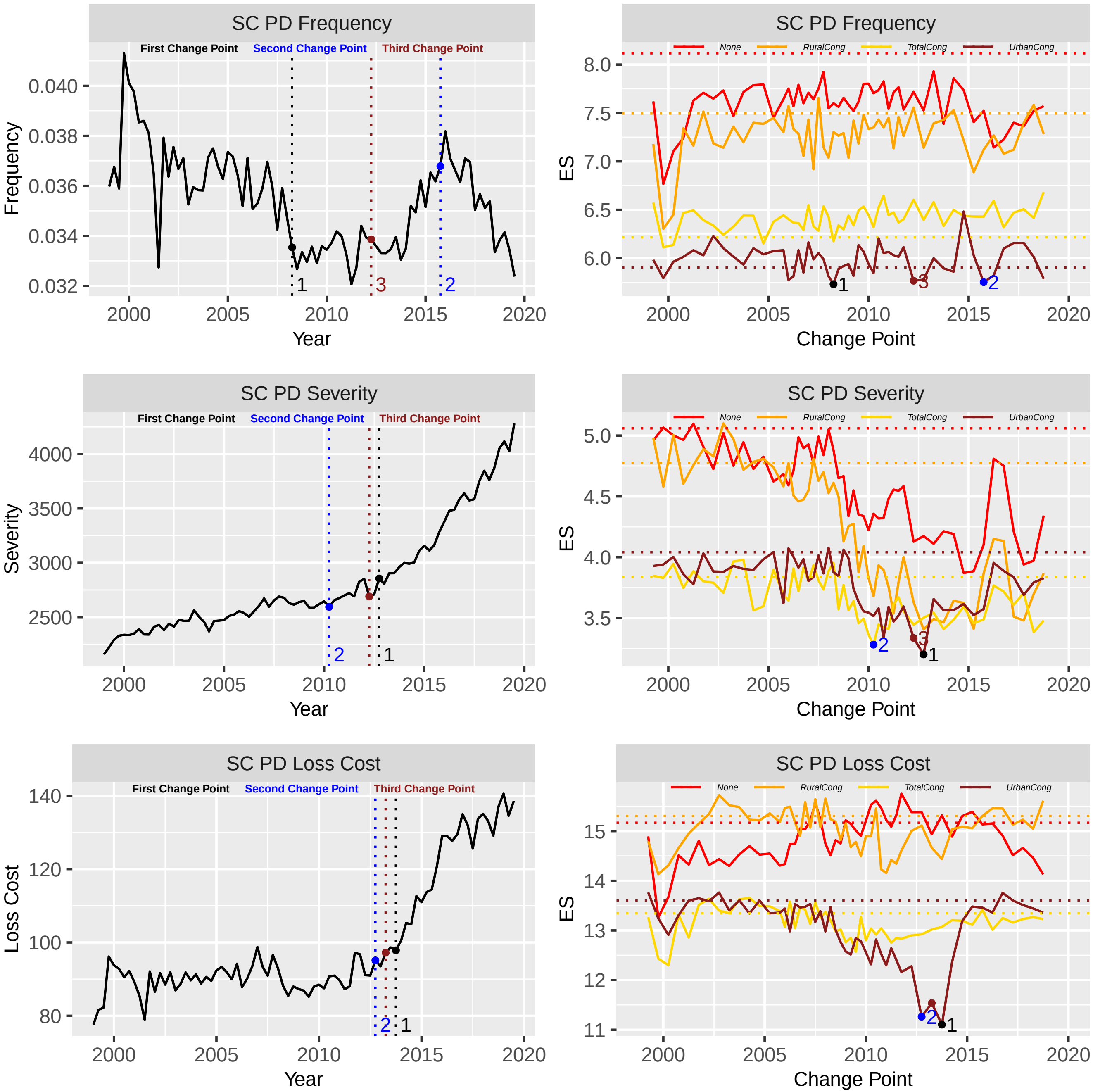


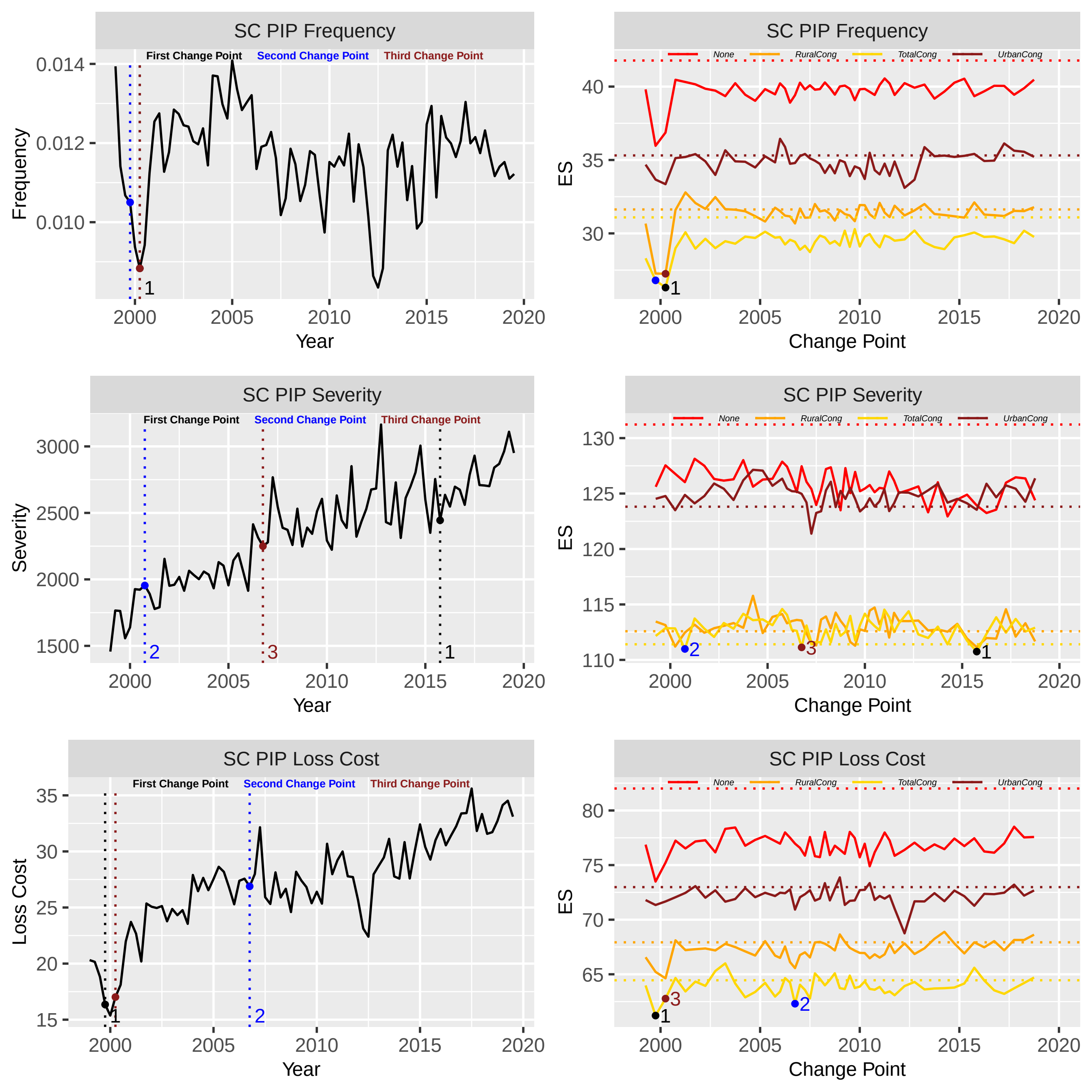
SC BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
SC BI Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
SC BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
SC BI Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
SC BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
SC BI Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point



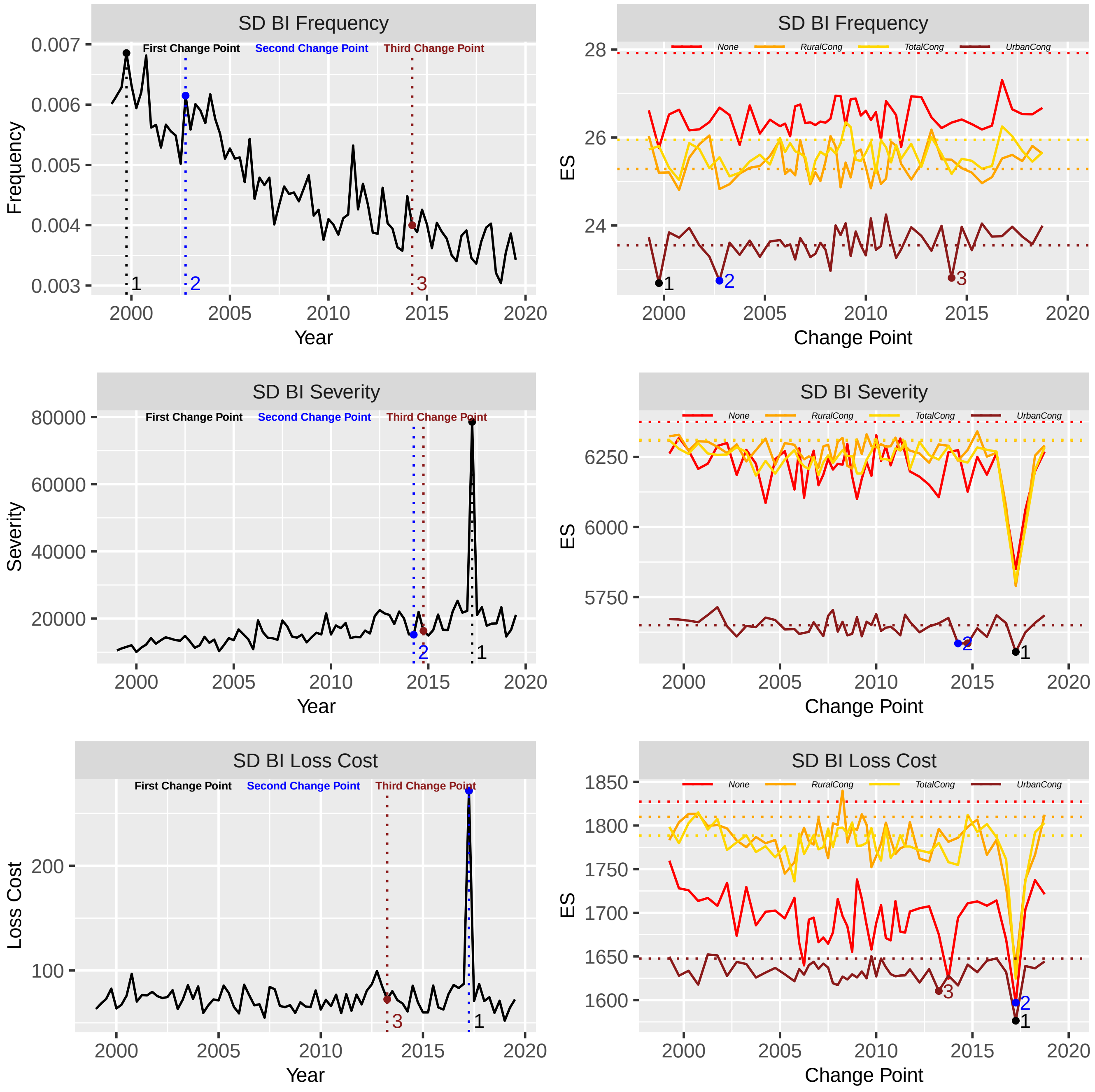
SC Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.065
0.060
0.055
0.050
Year
2000
2005
2010
2015
2020
1
2
3
SC Coll Frequency
None
RuralCong
TotalCong
UrbanCong
ES
9
8
7
Change Point
SC Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
3500
3000
2500
Year
SC Coll Severity
None
RuralCong
TotalCong
UrbanCong
ES
11.0
10.5
10.0
9.5
Change Point
SC Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
200
180
160
140
120
Year
SC Coll Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
24
23
22
21
20
19
Change Point

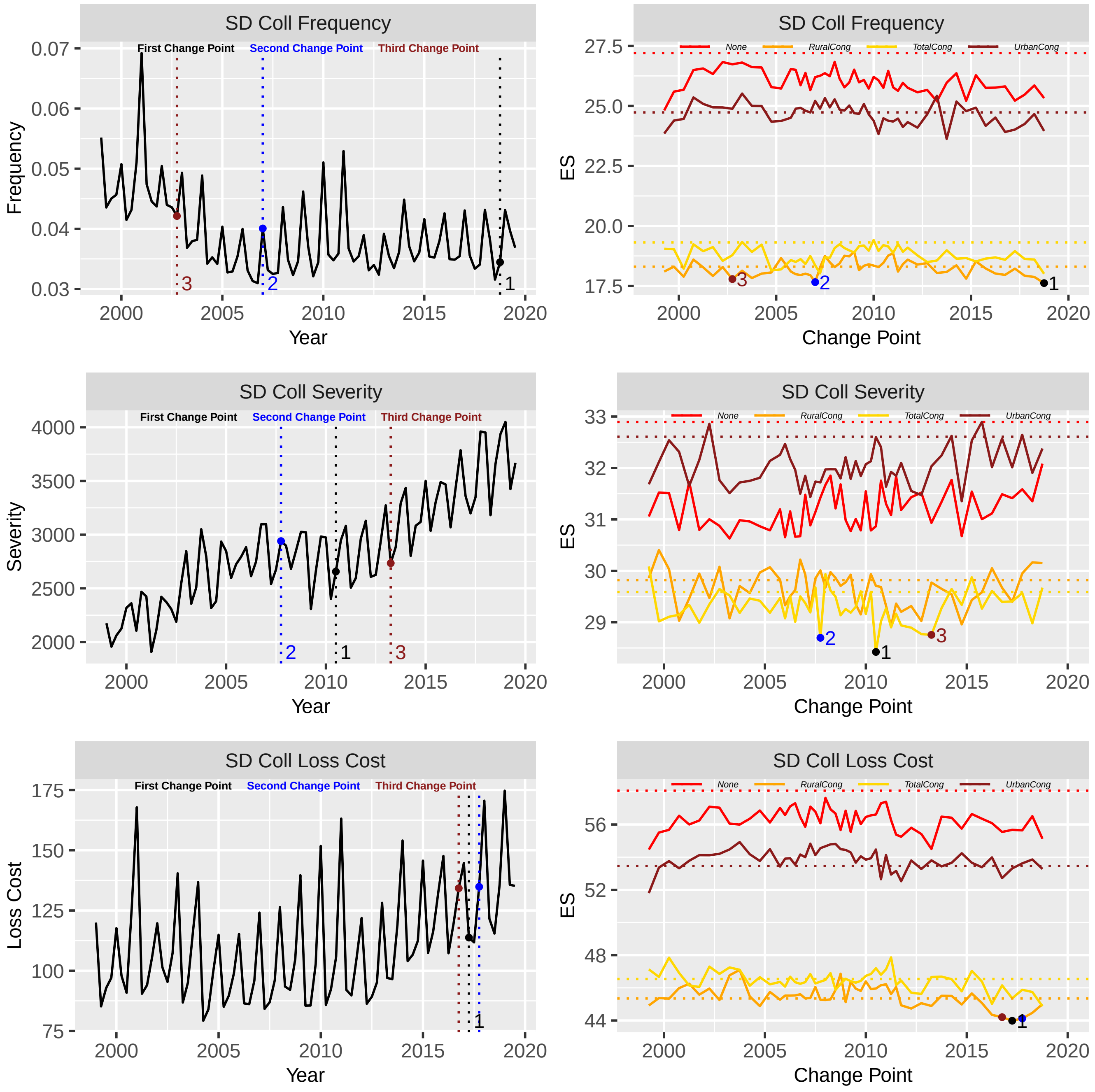

SC Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.175
0.150
0.125
0.100
Year
2000
2005
2010
2015
2020
SC Comp Frequency
None
RuralCong
TotalCong
UrbanCong
ES
210
200
190
180
Change Point
SC Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
1800
1500
1200
900
600
Year
SC Comp Severity
None
RuralCong
TotalCong
UrbanCong
ES
3.5
3.4
3.3
3.2
3.1
Change Point
SC Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
200
150
100
Year
SC Comp Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
25
24
23
22
Change Point

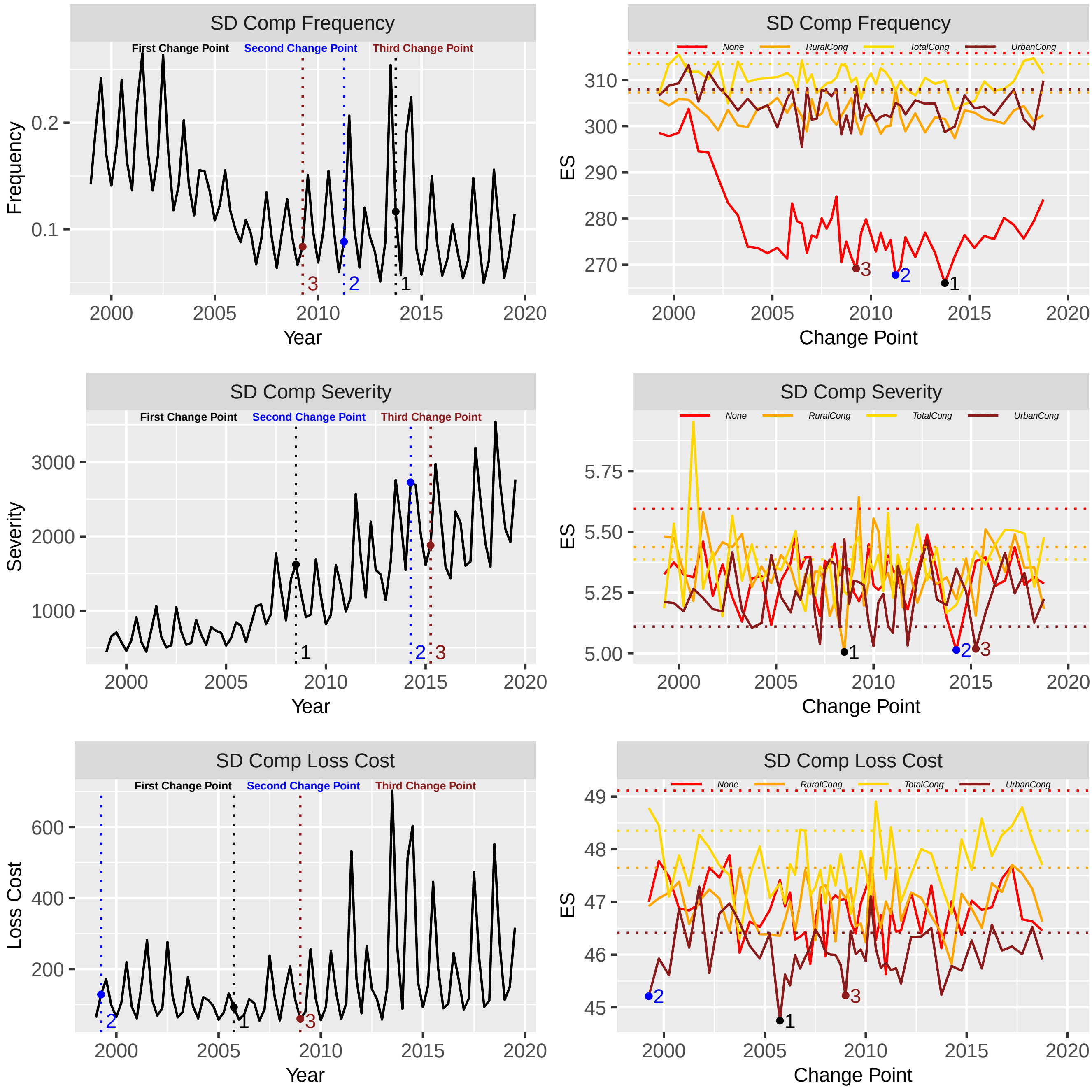

SC PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
ES
Change Point
None
RuralCong
TotalCong
UrbanCong
SC PD Severity
Severity
SC PD Loss Cost
Loss Cost
0.032
0.034
0.036
0.038
0.040
2500
3000
3500
4000
80
100
120
140
6.0
6.5
7.0
7.5
8.0
3.5
4.0
4.5
5.0
11
12
13
14
15
2000
2005
2010
2015
2020
1
2
3

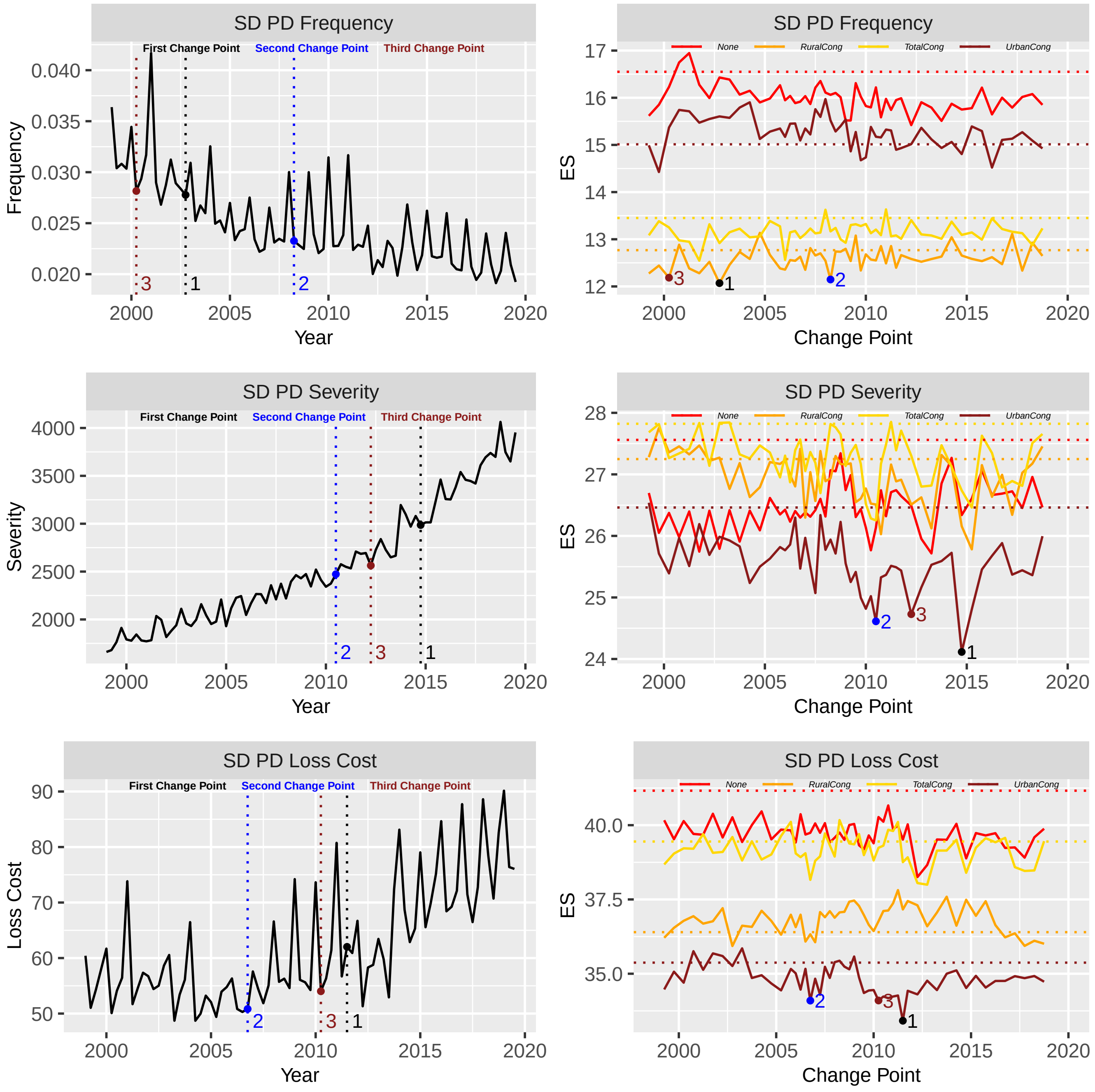


SC PIP Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
SC PIP Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
SC PIP Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
SC PIP Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
SC PIP Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
SC PIP Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point

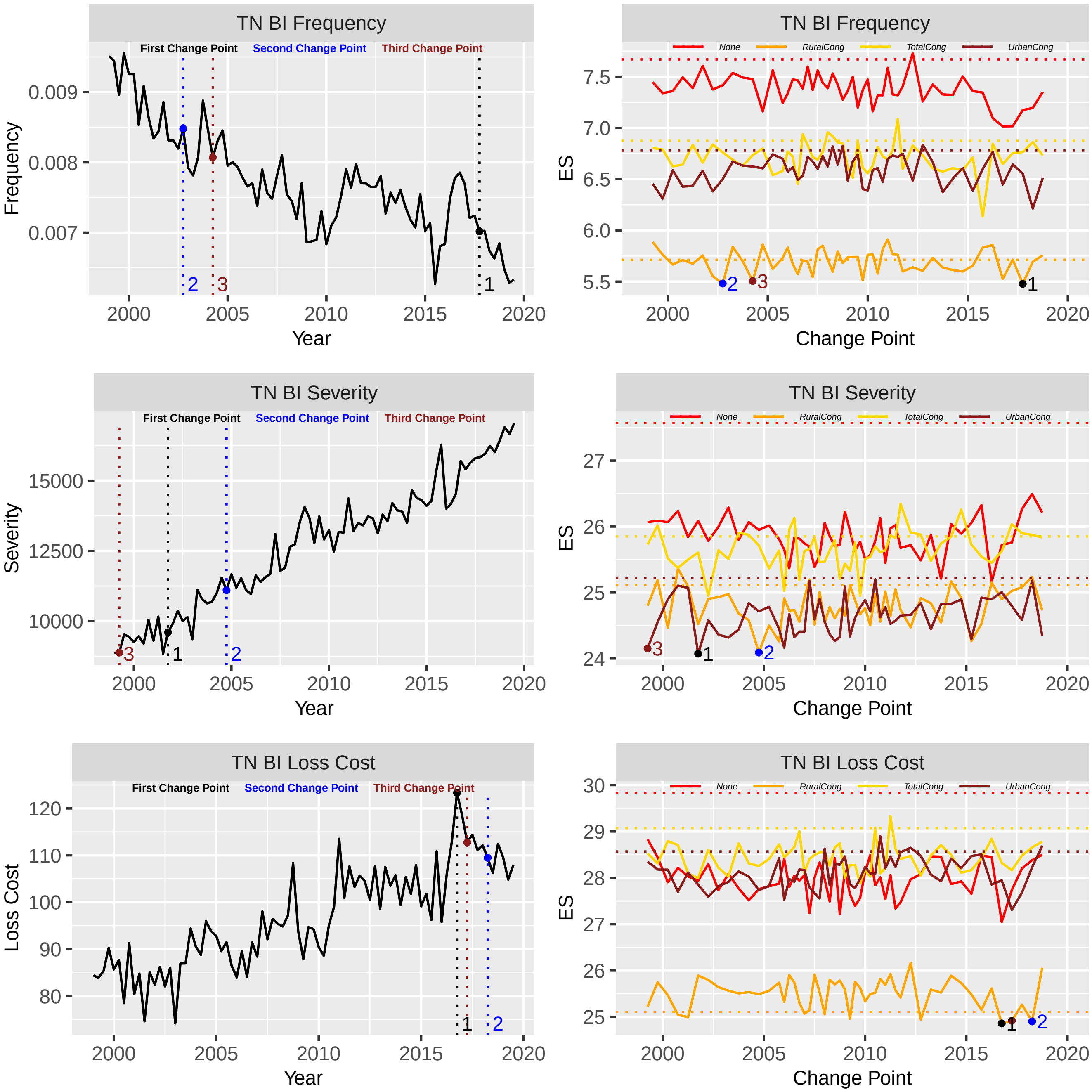

SD BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.007
0.006
0.005
0.004
0.003
1
2
3
2000
2005
2010
2015
2020
Year
SD BI Frequency
None
RuralCong
TotalCong
UrbanCong
ES
28
26
24
1
2
3
2000
2005
2010
2015
2020
Change Point
SD BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
80000
60000
40000
20000
2
1
2000
2005
2010
2015
2020
Year
SD BI Severity
None
RuralCong
TotalCong
UrbanCong
ES
6250
6000
5750
2
1
2000
2005
2010
2015
2020
Change Point
SD BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
200
100
3
1
2000
2005
2010
2015
2020
Year
SD BI Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
1850
1800
1750
1700
1650
1600
3
2
1
2000
2005
2010
2015
2020
Change Point


SD Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.07
0.06
0.05
0.04
0.03
3
2
1
2000
2005
2010
2015
2020
Year
SD Coll Frequency
None
RuralCong
TotalCong
UrbanCong
ES
27.5
25.0
22.5
20.0
17.5
3
2
1
2000
2005
2010
2015
2020
Change Point
SD Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
4000
3500
3000
2500
2000
2
1
3
2000
2005
2010
2015
2020
Year
SD Coll Severity
None
RuralCong
TotalCong
UrbanCong
ES
33
32
31
30
29
2
1
3
2000
2005
2010
2015
2020
Change Point
SD Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
175
150
125
100
75
1
2000
2005
2010
2015
2020
Year
SD Coll Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
56
52
48
44
1
2000
2005
2010
2015
2020
Change Point

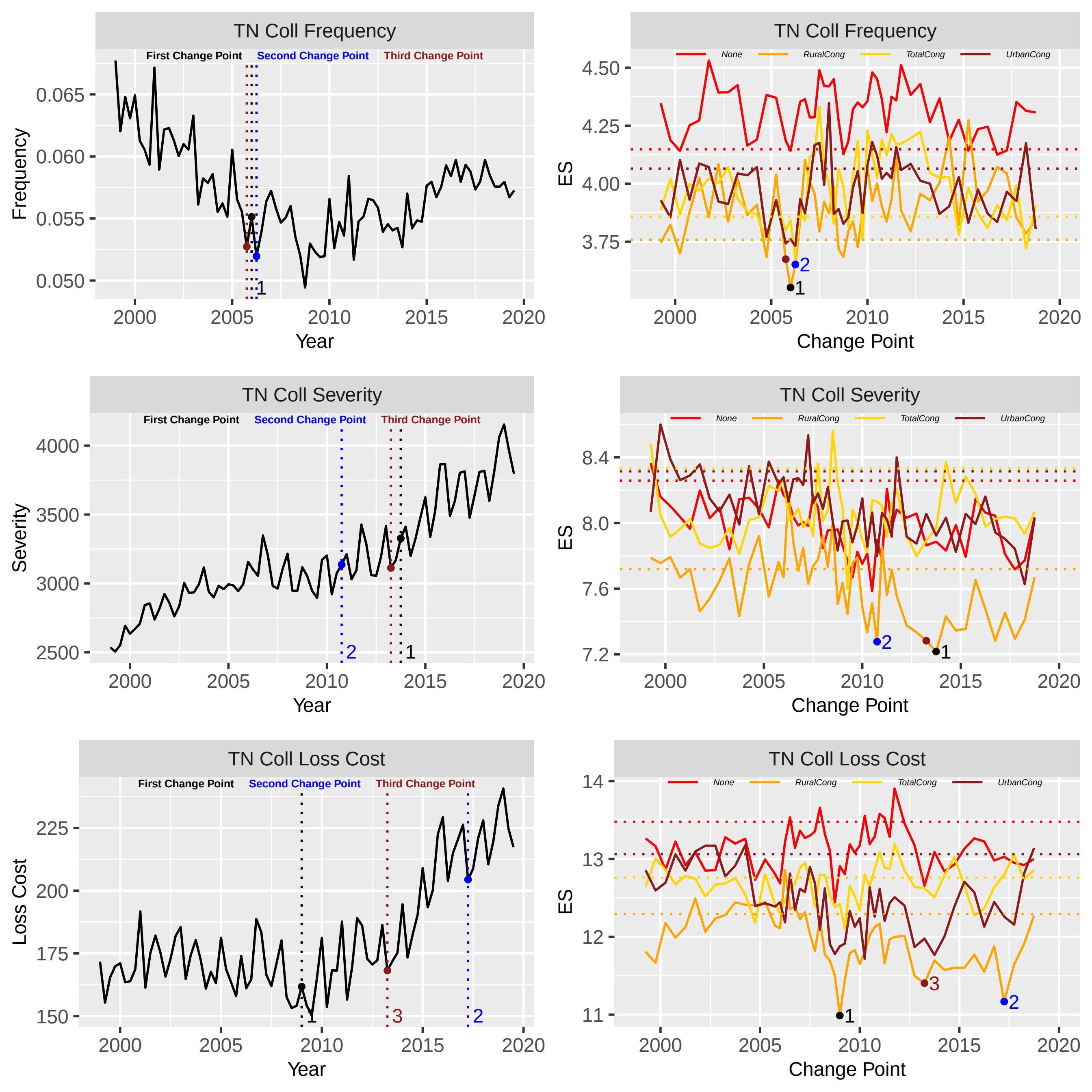

SD Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
ES
Change Point
None
RuralCong
TotalCong
UrbanCong
SD Comp Severity
Severity
SD Comp Loss Cost
Loss Cost

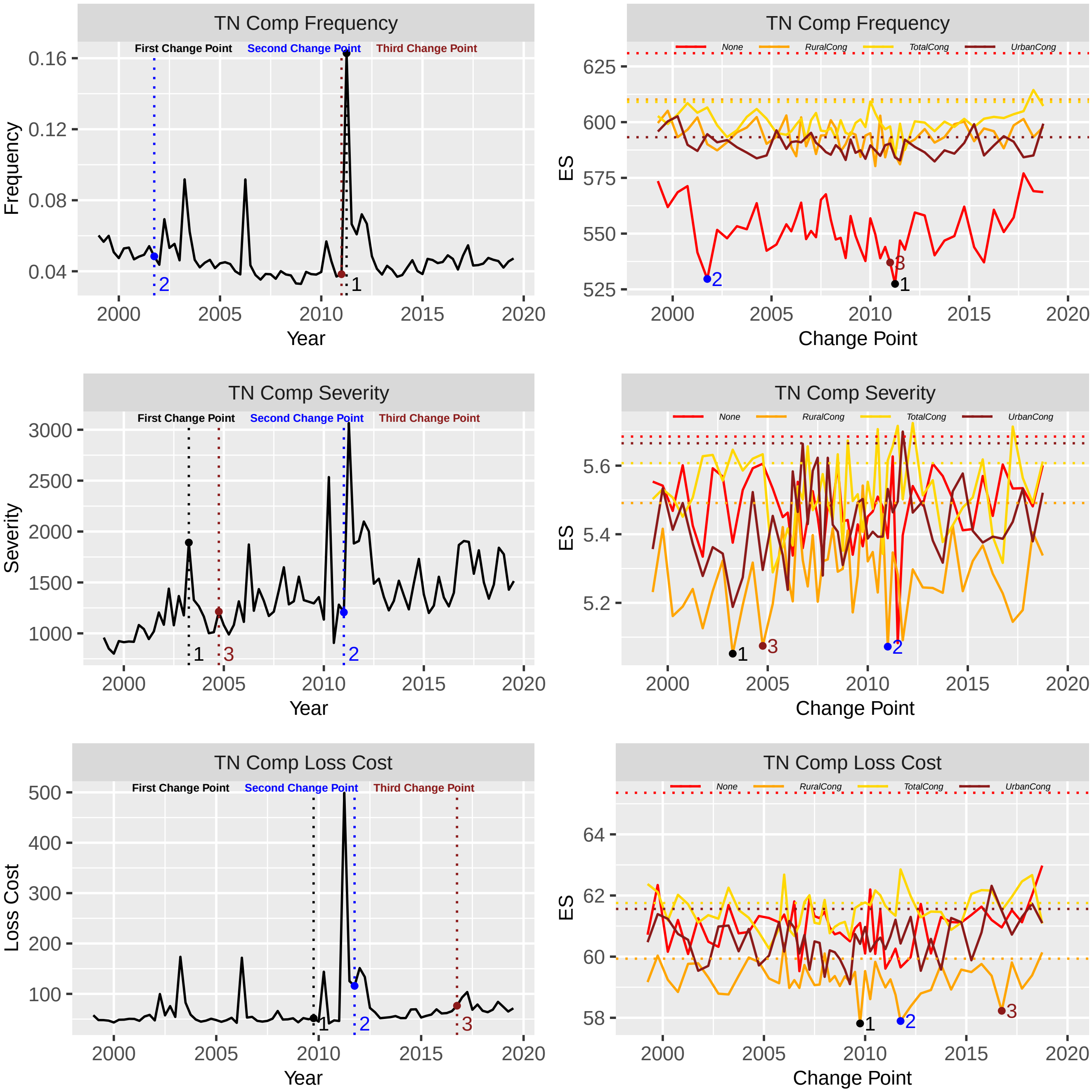


SD PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
ES
Change Point
None
RuralCong
TotalCong
UrbanCong
SD PD Severity
Severity
SD PD Loss Cost
Loss Cost

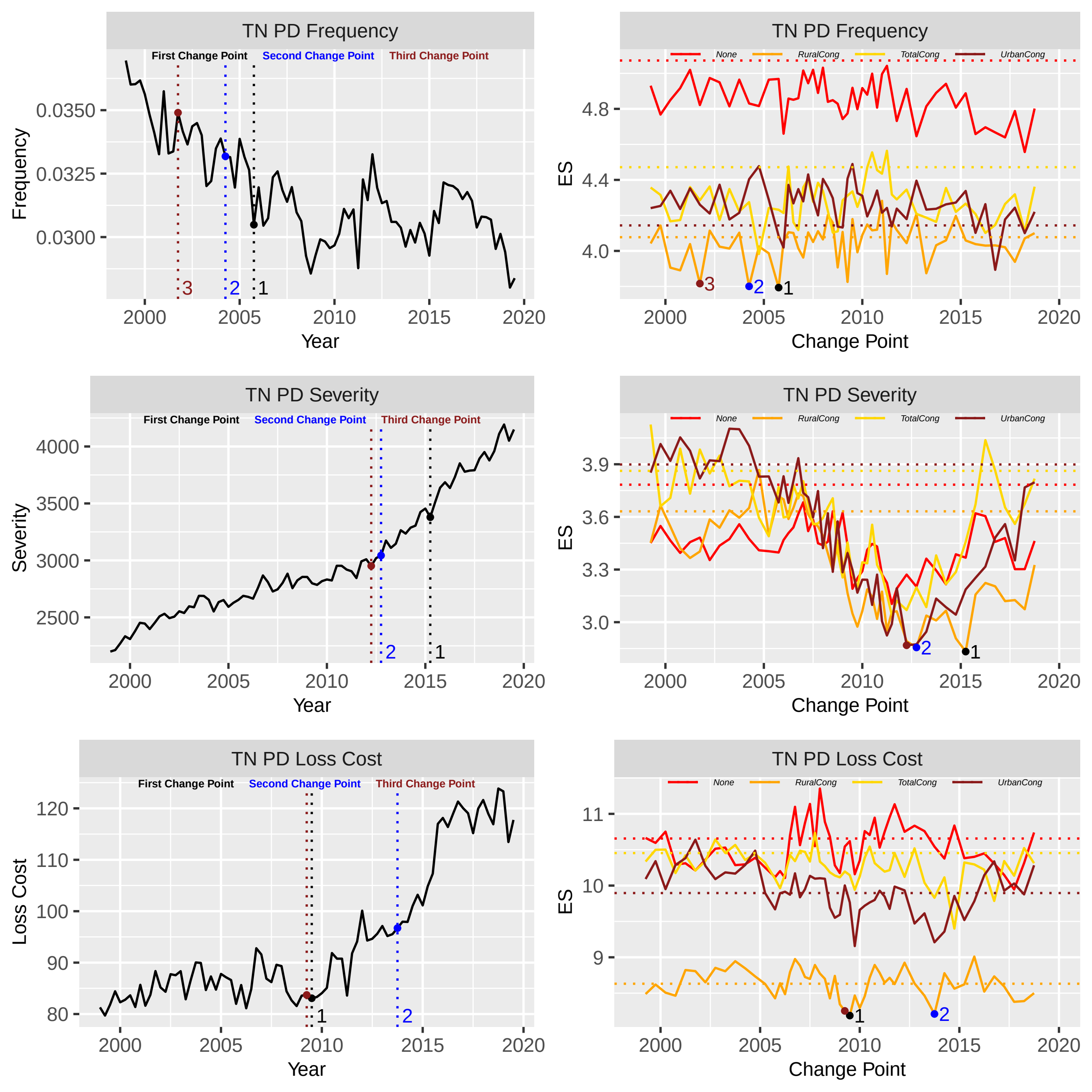


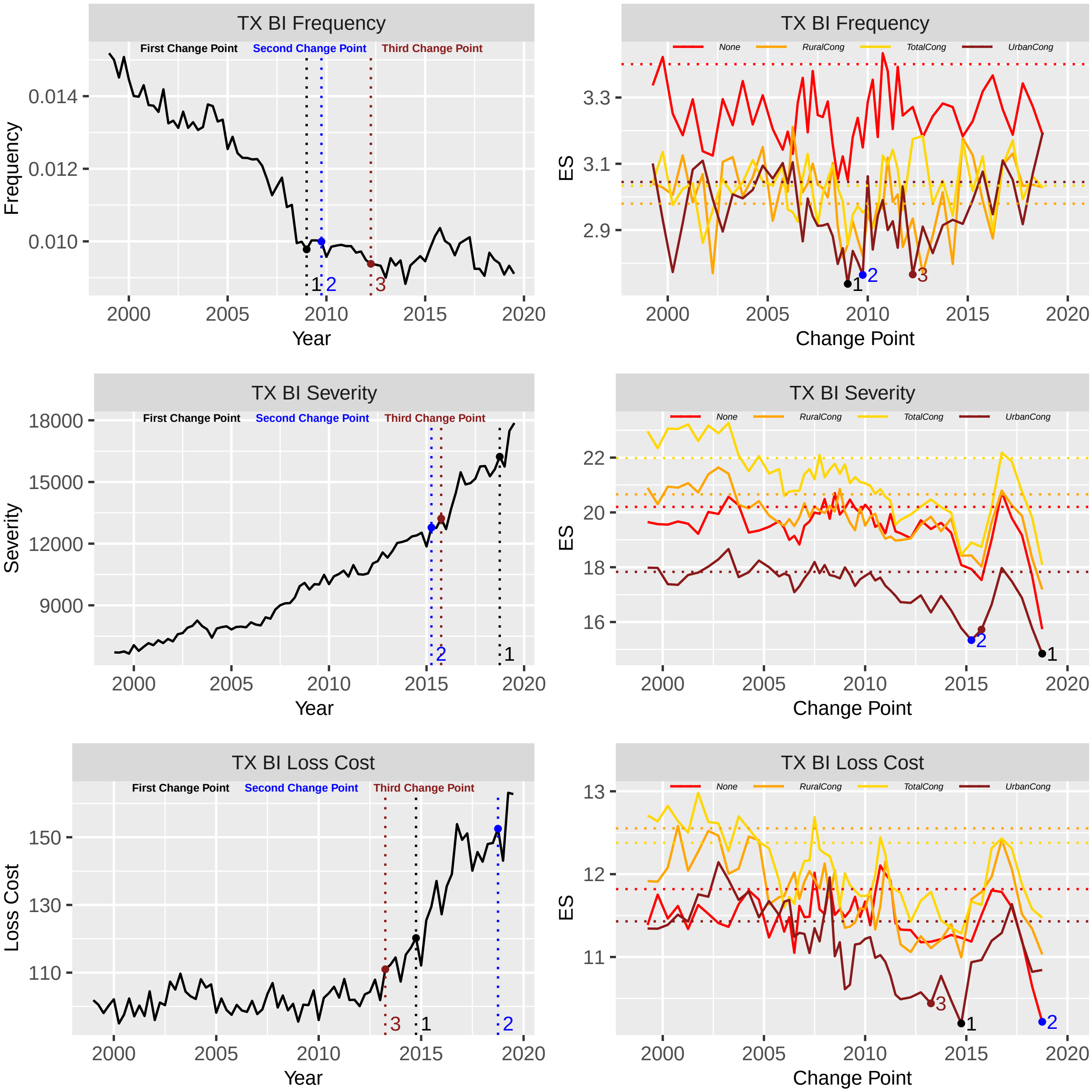
TN BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
ES
Change Point
None
RuralCong
TotalCong
UrbanCong
TN BI Severity
Severity
TN BI Loss Cost
Loss Cost


TN Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
TN Coll Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
TN Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
TN Coll Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
TN Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
TN Coll Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point

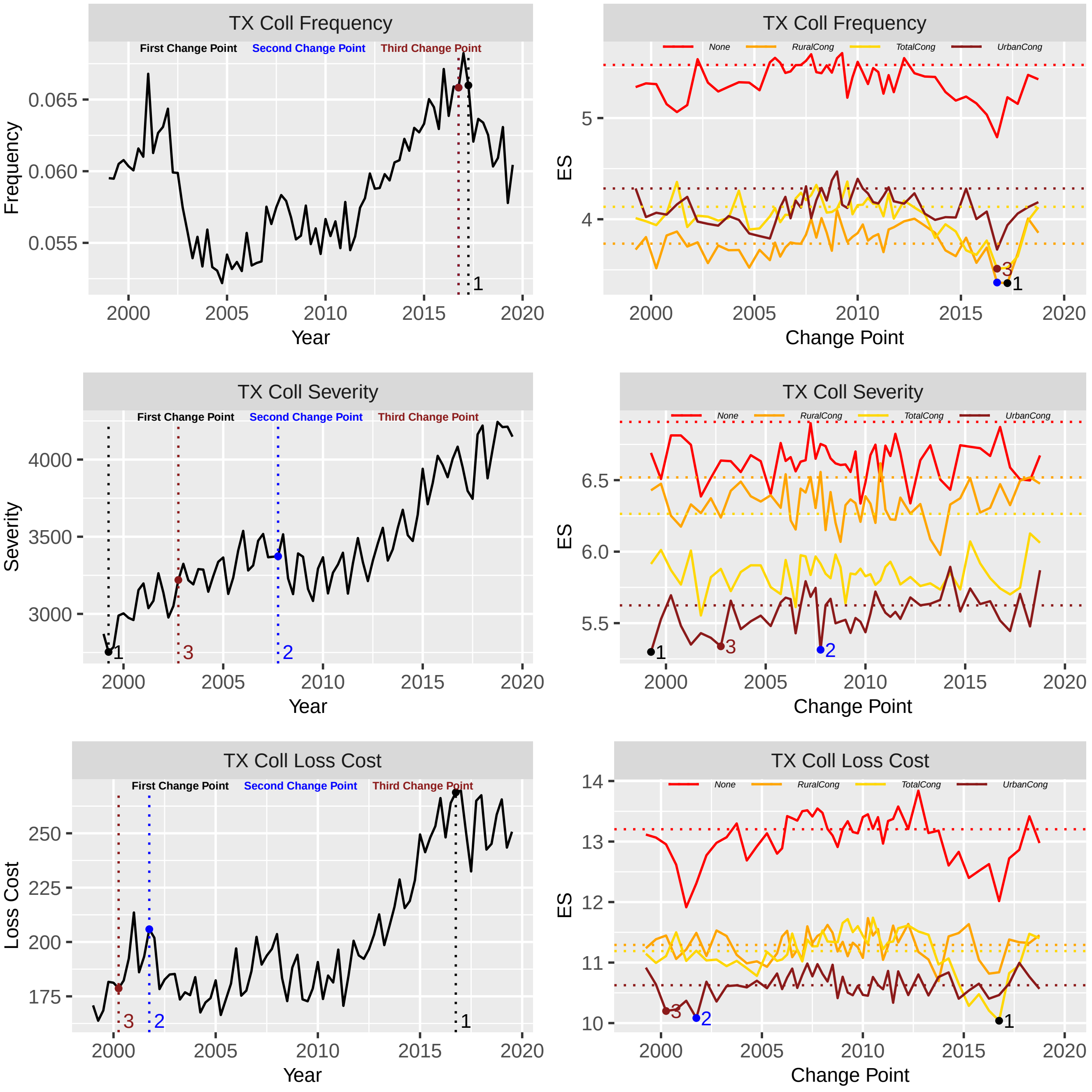


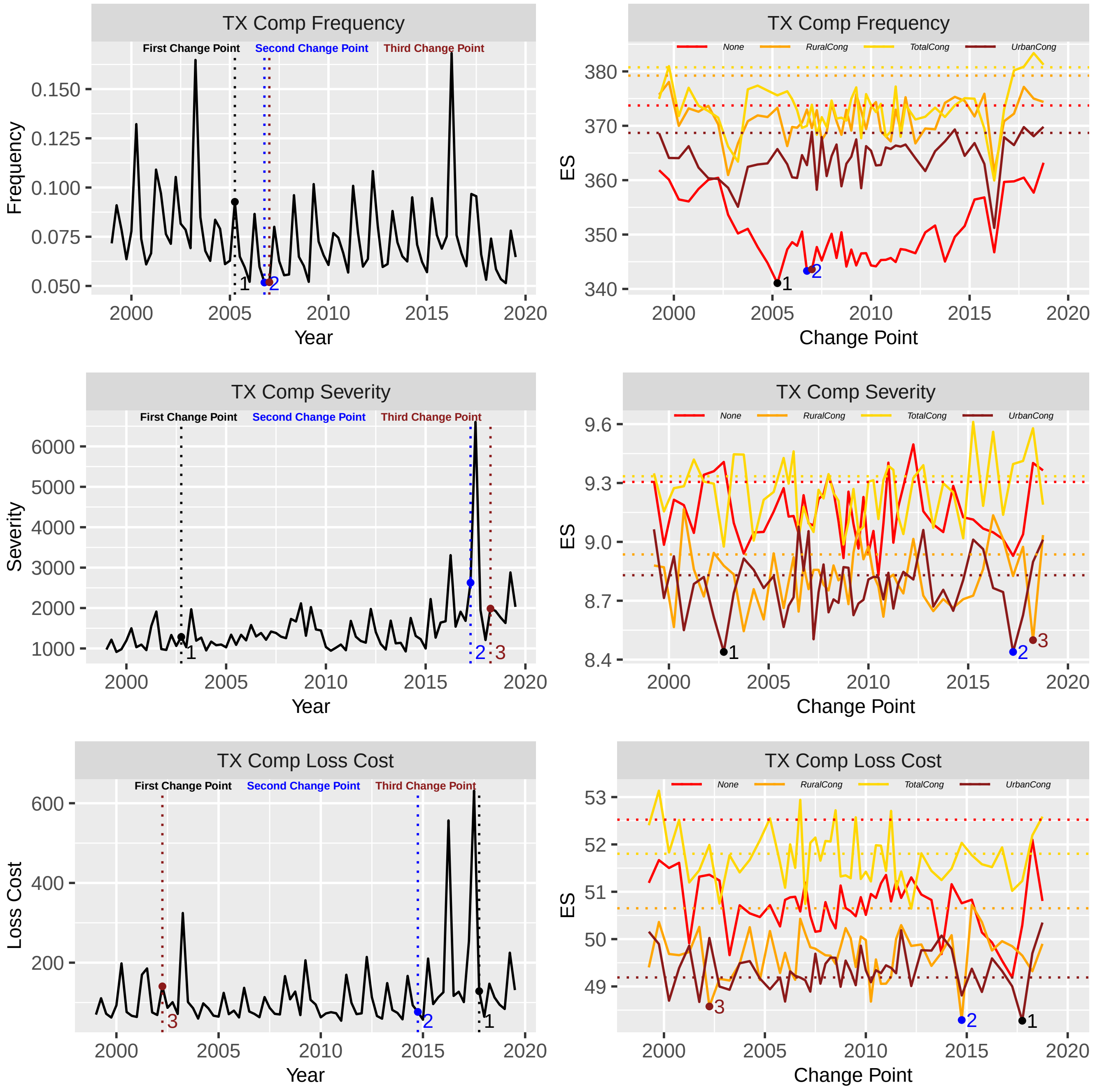
TN Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
TN Comp Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
TN Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
TN Comp Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
TN Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
TN Comp Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point


TN PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
TN PD Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
TN PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
TN PD Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
TN PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
TN PD Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point

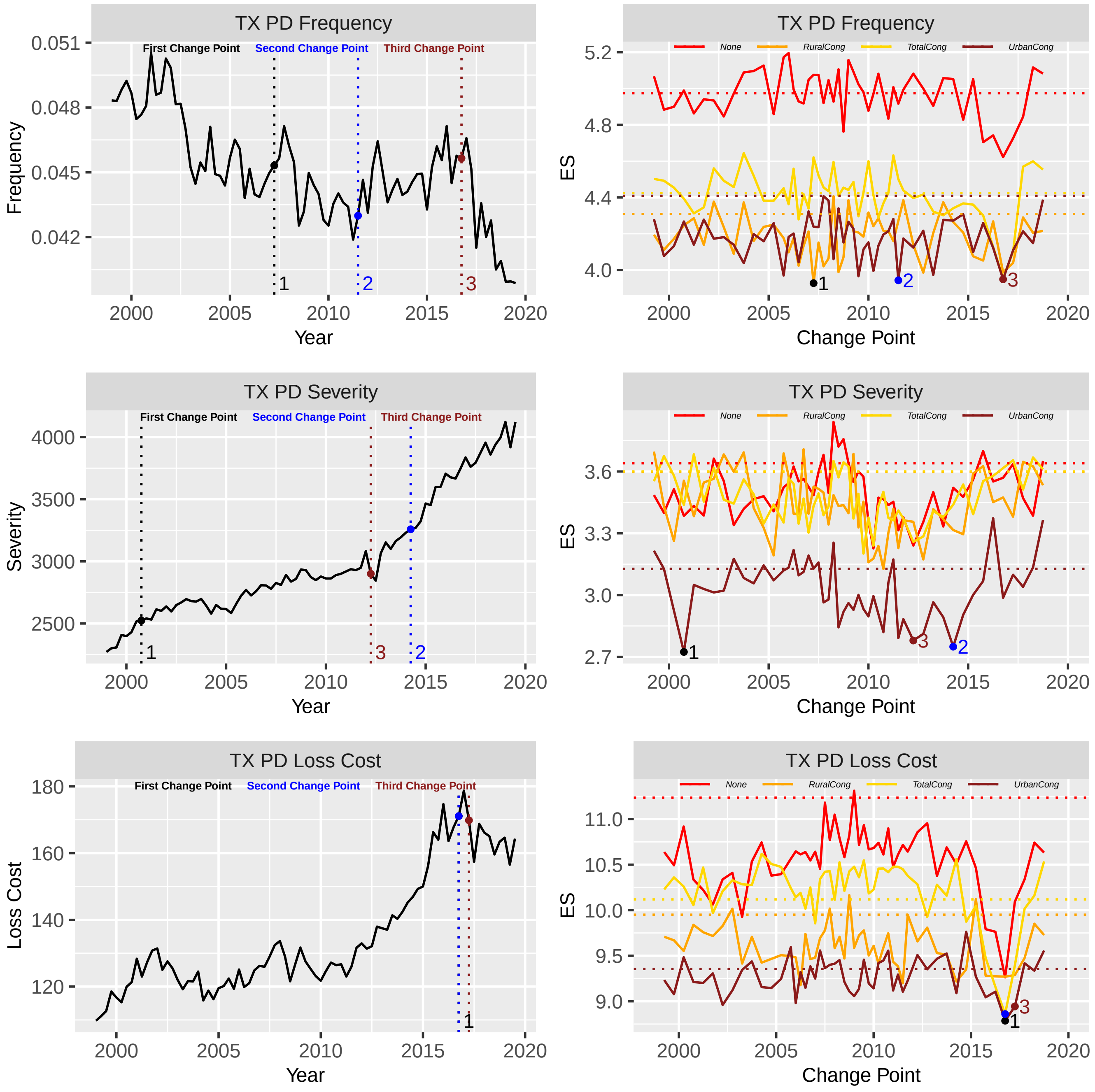


TX BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
TX BI Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
TX BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
TX BI Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
TX BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
TX BI Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point

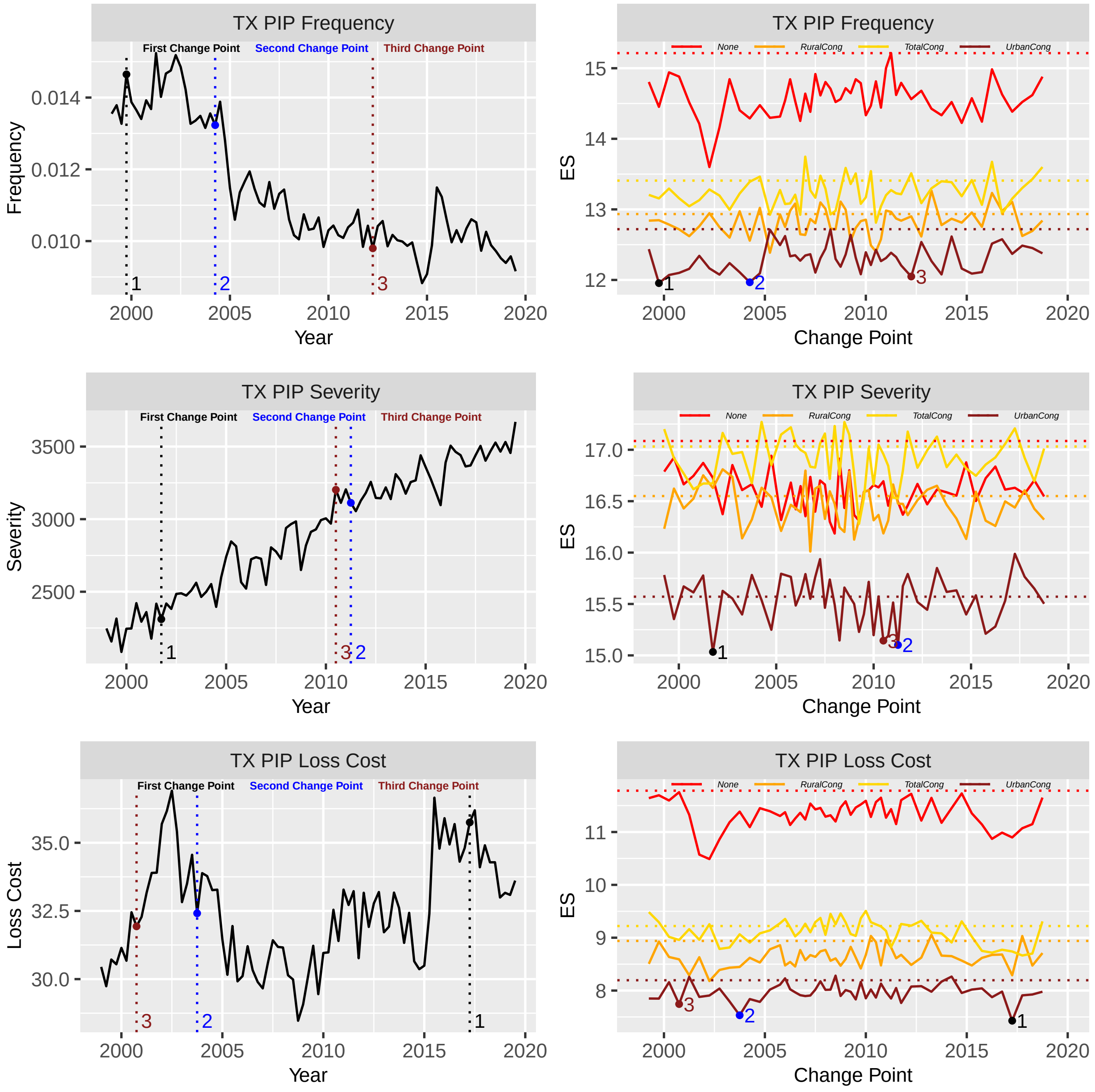

TX Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
TX Coll Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
TX Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
TX Coll Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
TX Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
TX Coll Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point



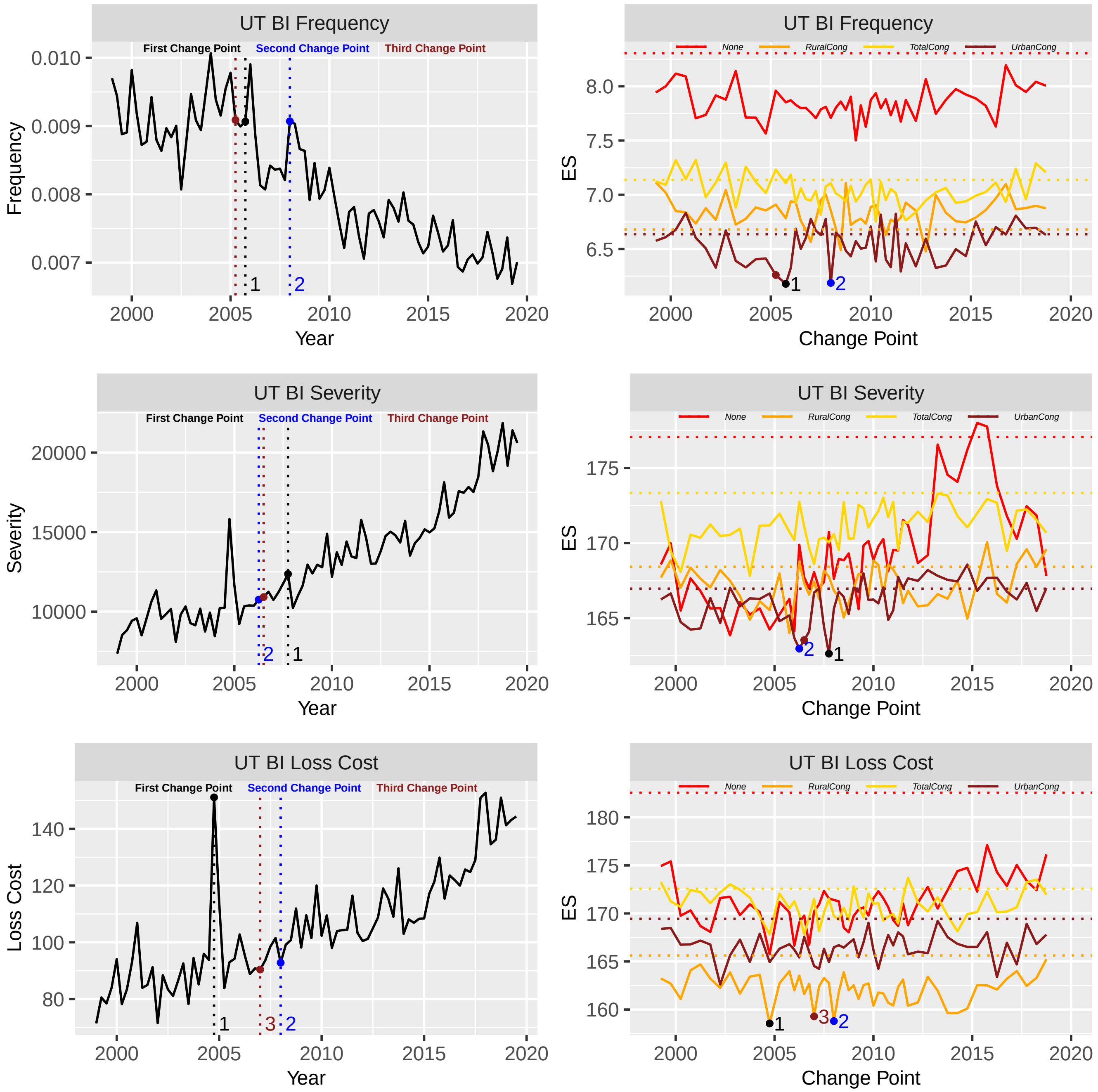
TX Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
TX Comp Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
TX Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
TX Comp Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
TX Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
TX Comp Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point



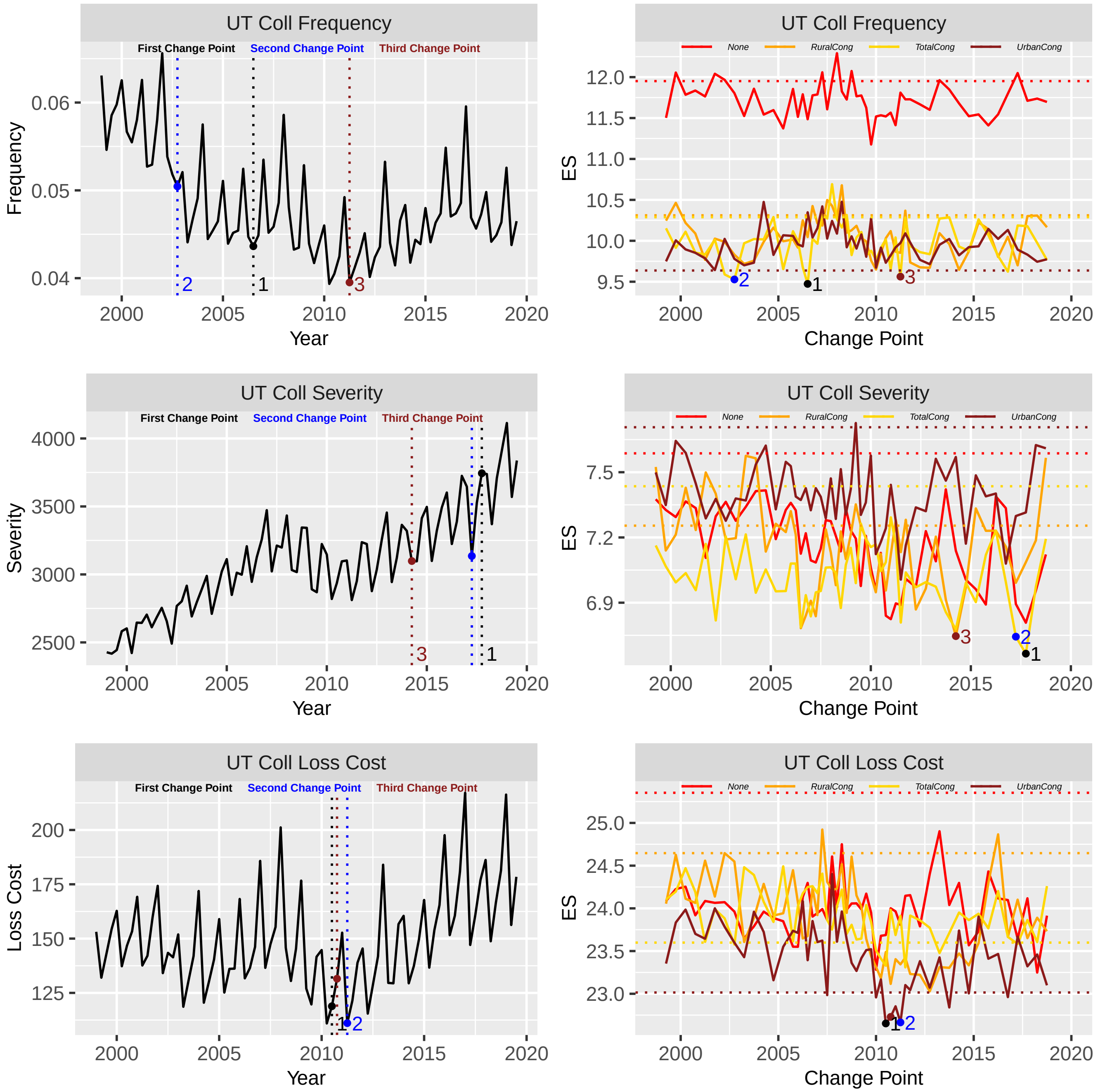
TX PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.051
0.048
0.045
0.042
1
2
3
2000
2005
2010
2015
2020
Year
TX PD Frequency
None
RuralCong
TotalCong
UrbanCong
ES
5.2
4.8
4.4
4.0
1
2
3
2000
2005
2010
2015
2020
Change Point
TX PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
4000
3500
3000
2500
1
3
2
2000
2005
2010
2015
2020
Year
TX PD Severity
None
RuralCong
TotalCong
UrbanCong
ES
3.6
3.3
3.0
2.7
1
3
2
2000
2005
2010
2015
2020
Change Point
TX PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
180
160
140
120
1
2000
2005
2010
2015
2020
Year
TX PD Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
11.0
10.5
10.0
9.5
9.0
3
1
2000
2005
2010
2015
2020
Change Point



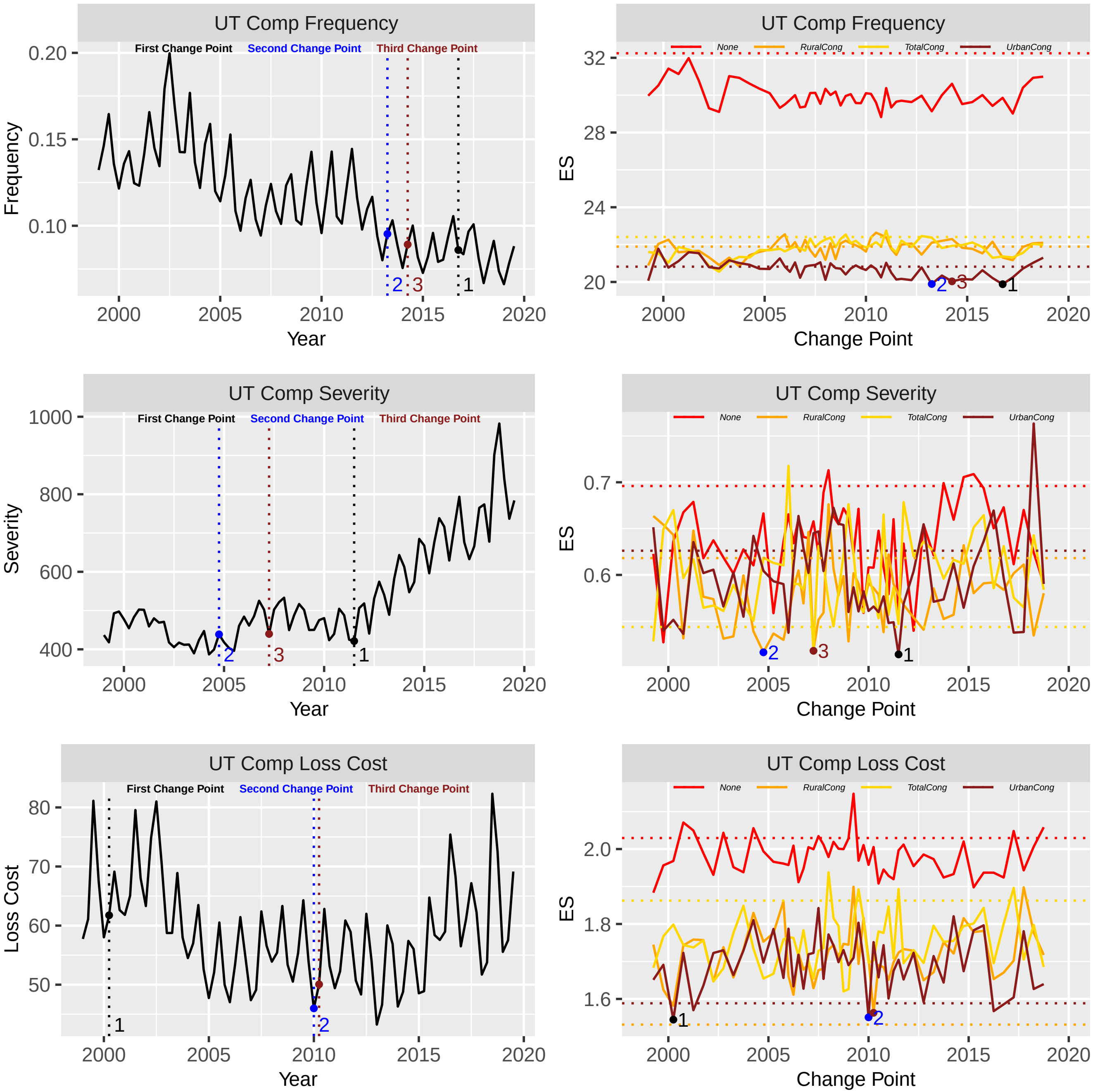
TX PIP Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
TX PIP Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
TX PIP Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
TX PIP Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
TX PIP Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
TX PIP Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point

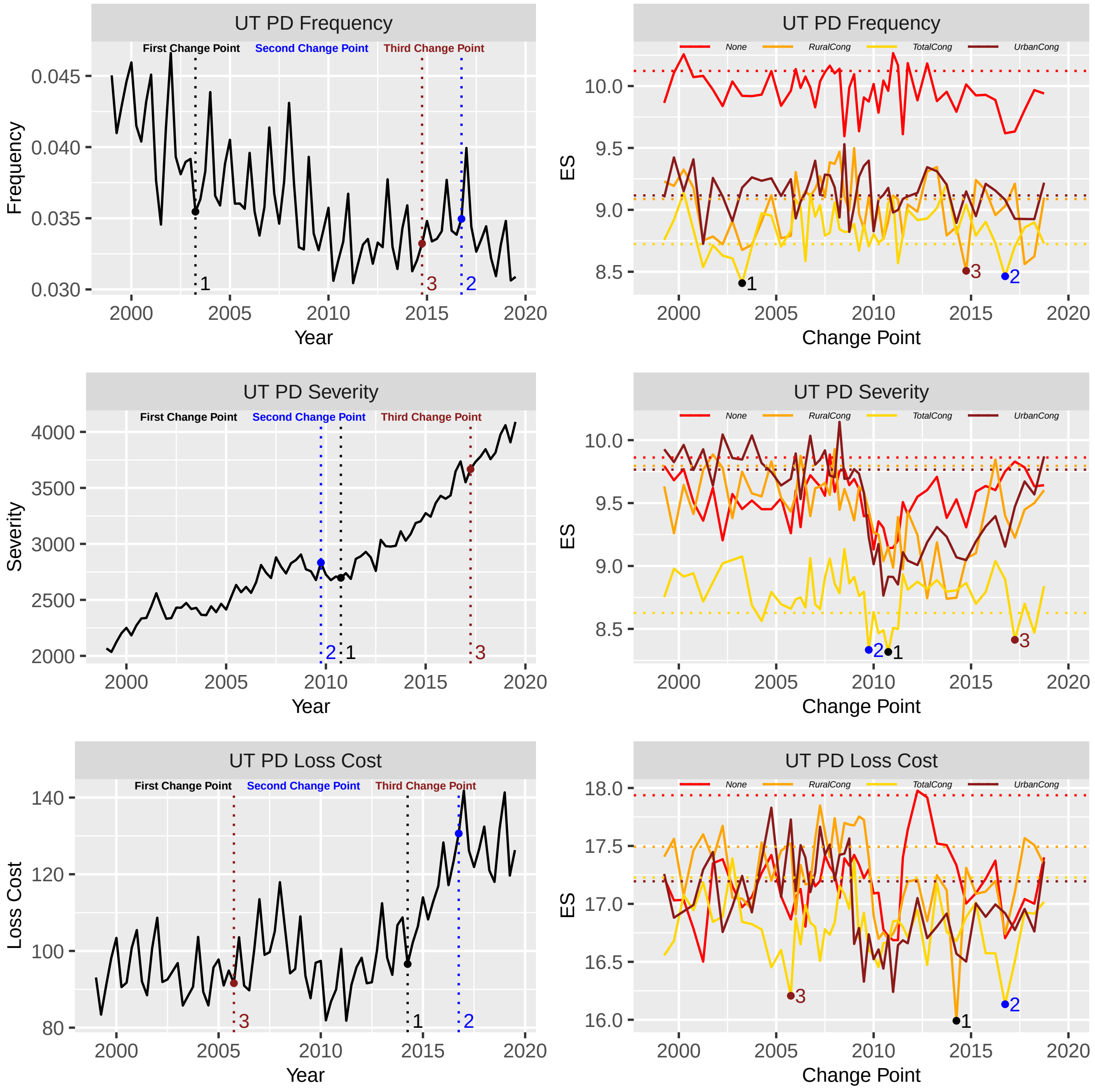


UT BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
ES
Change Point
None
RuralCong
TotalCong
UrbanCong
UT BI Severity
Severity
UT BI Loss Cost
Loss Cost

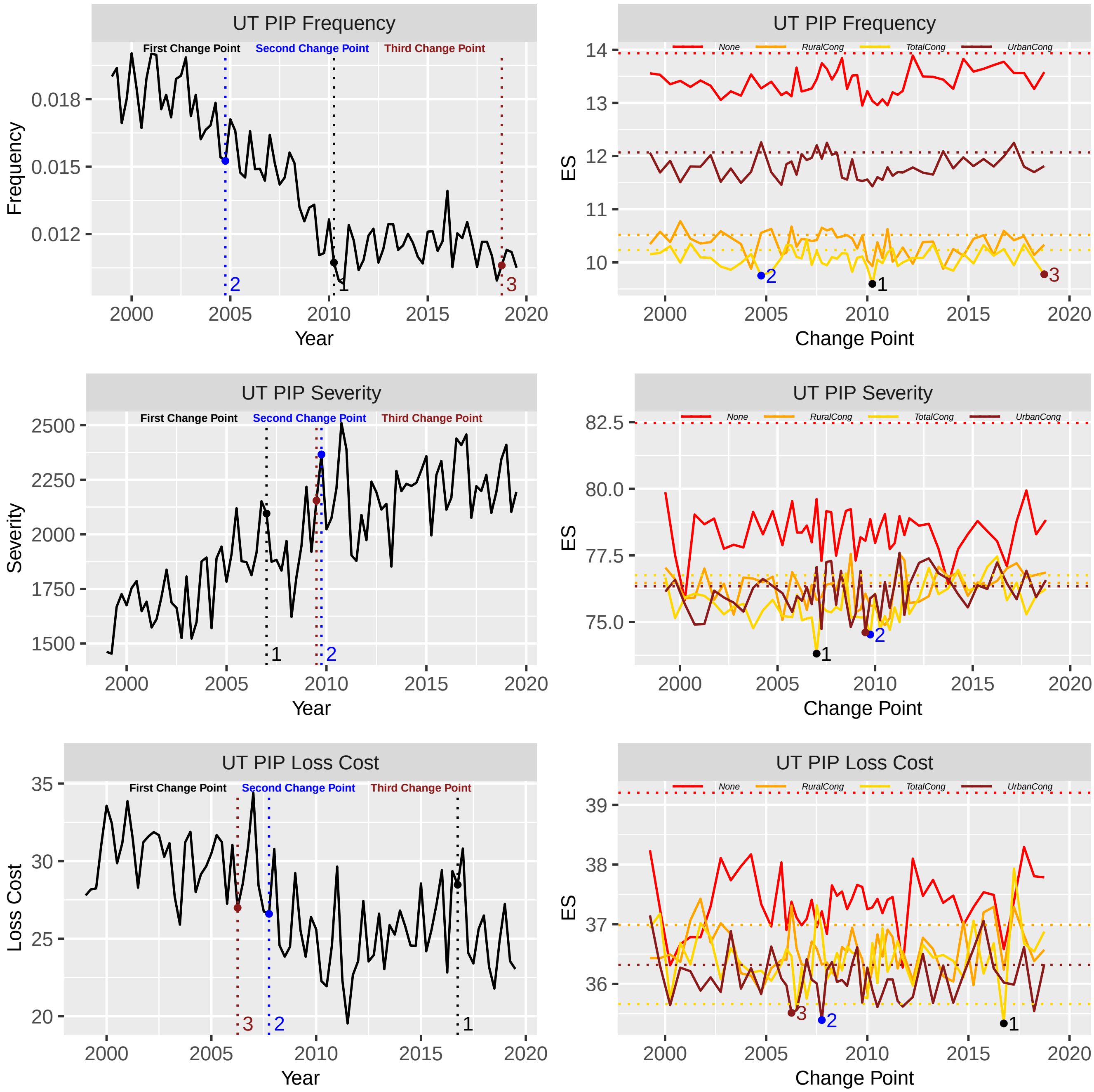


UT Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
UT Coll Severity
Severity
UT Coll Loss Cost
Loss Cost

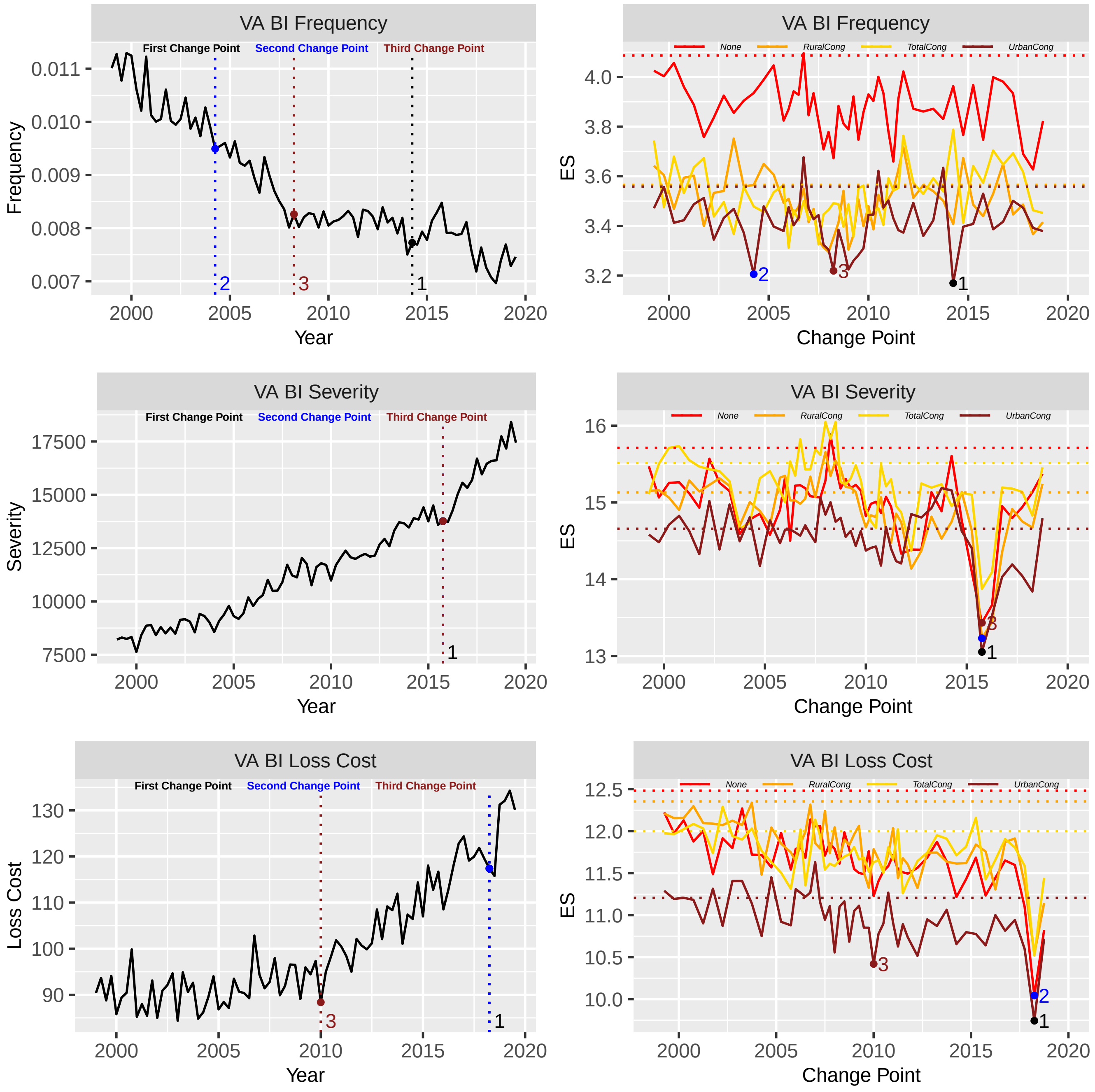

UT Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.20
0.15
0.10
Year
2000
2005
2010
2015
2020
UT Comp Frequency
None
RuralCong
TotalCong
UrbanCong
ES
32
28
24
20
Change Point
UT Comp Severity
Severity
1000
800
600
400
UT Comp Severity
0.7
0.6
UT Comp Loss Cost
Loss Cost
80
70
60
50
UT Comp Loss Cost
2.0
1.8
1.6
1
2
3

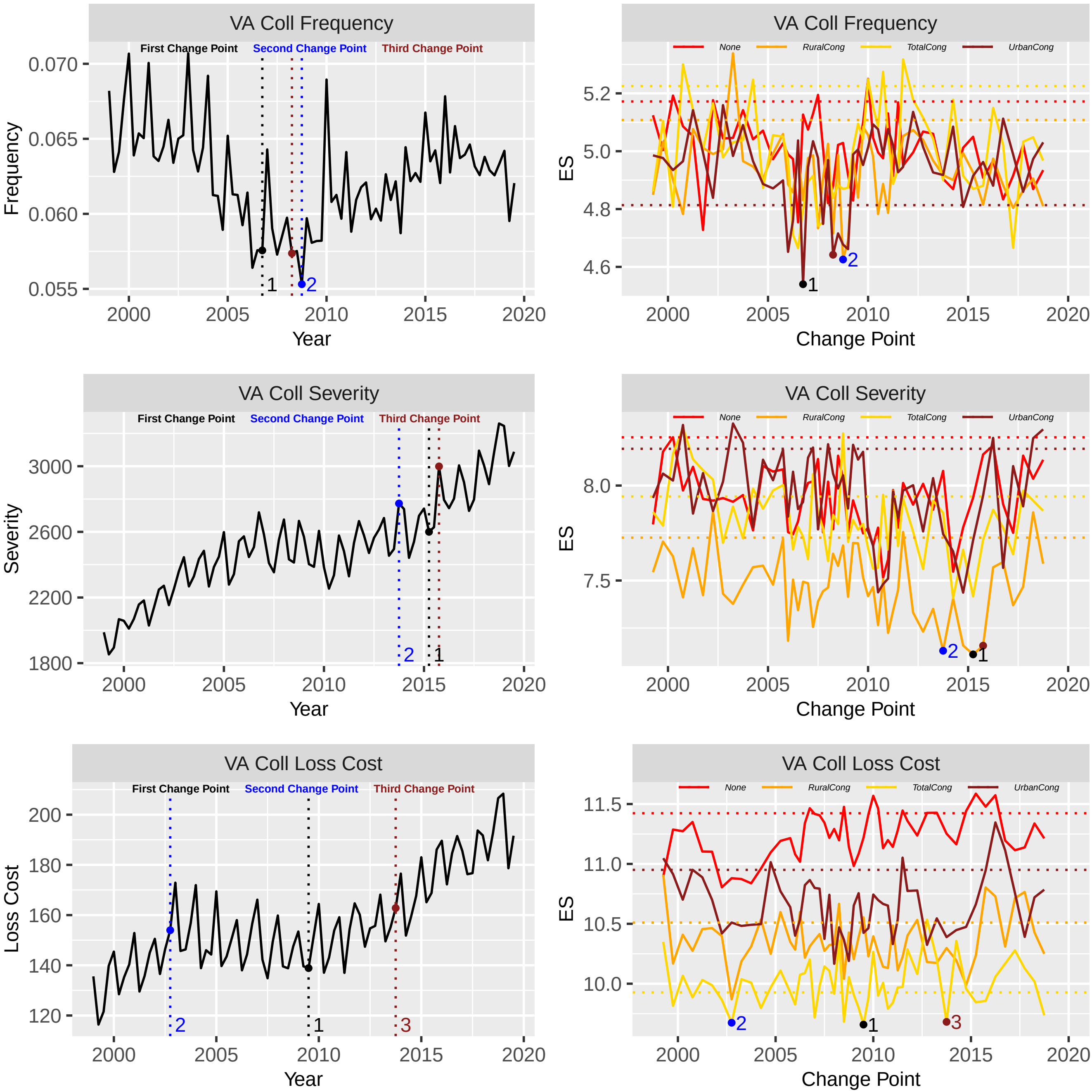


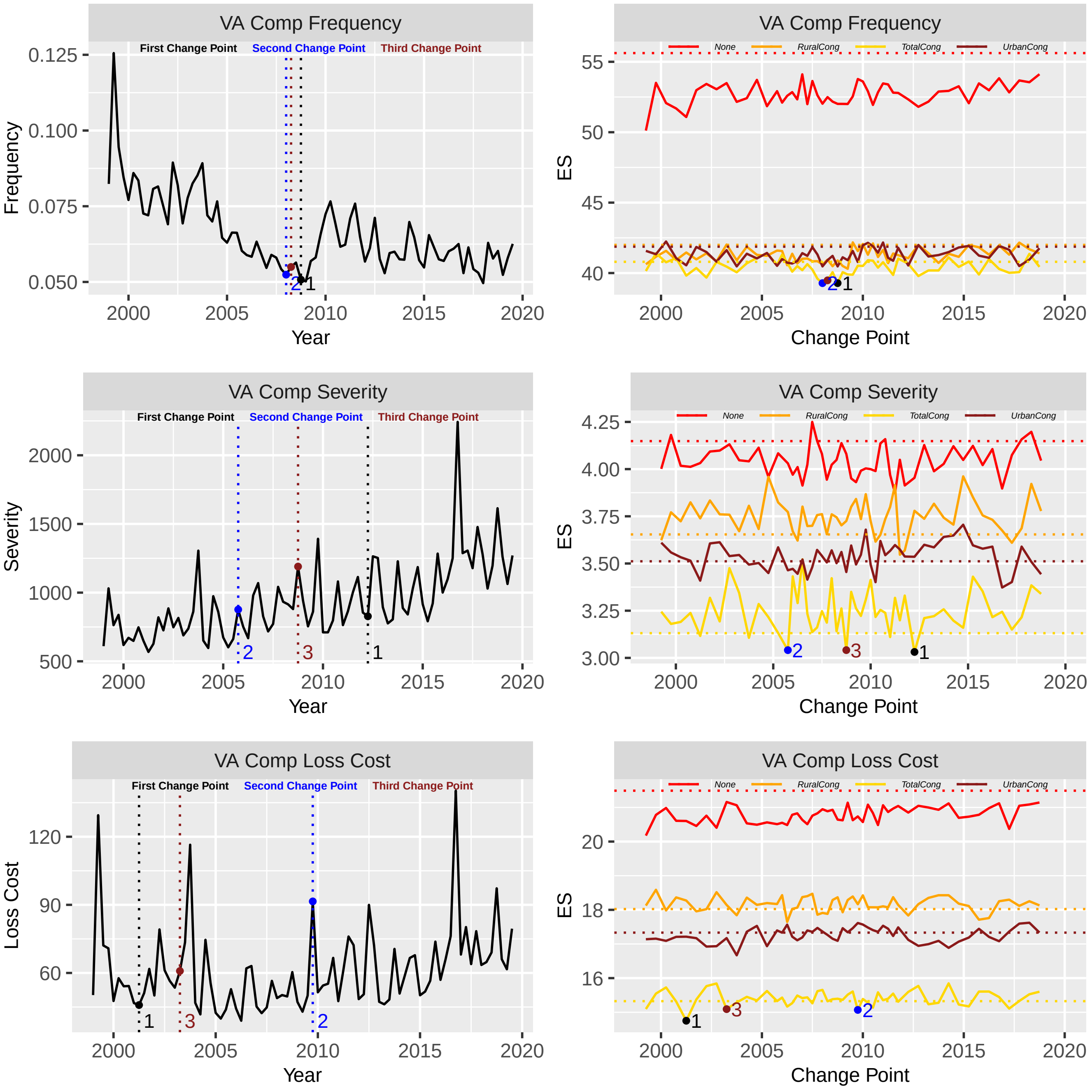
UT PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.045
0.040
0.035
0.030
2000
2005
2010
2015
2020
Year
UT PD Frequency
None
RuralCong
TotalCong
UrbanCong
ES
10.0
9.5
9.0
8.5
Change Point
UT PD Severity
Severity
4000
3500
3000
2500
2000
UT PD Loss Cost
Loss Cost
140
120
100
80
18.0
17.5
17.0
16.5
16.0

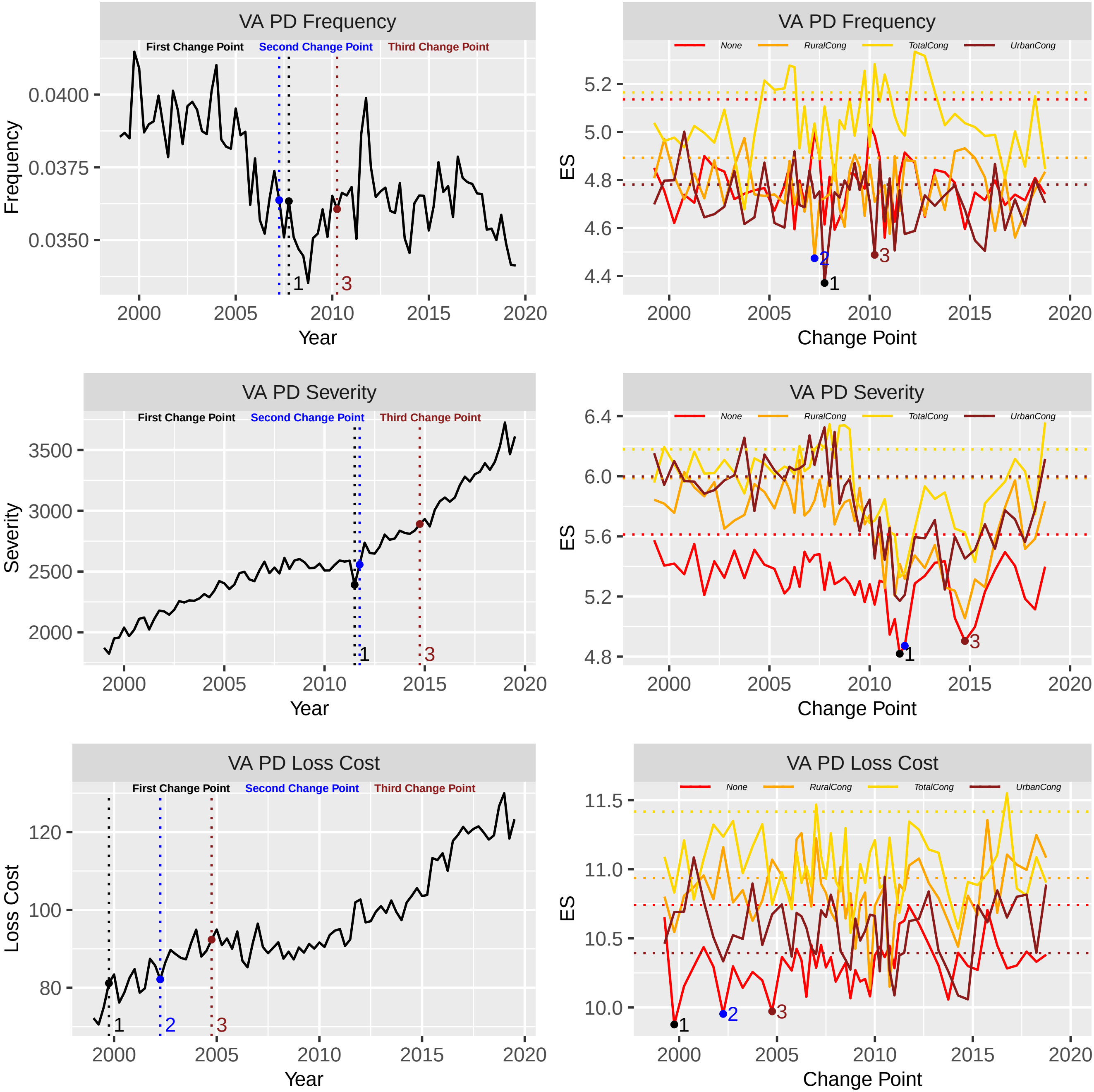


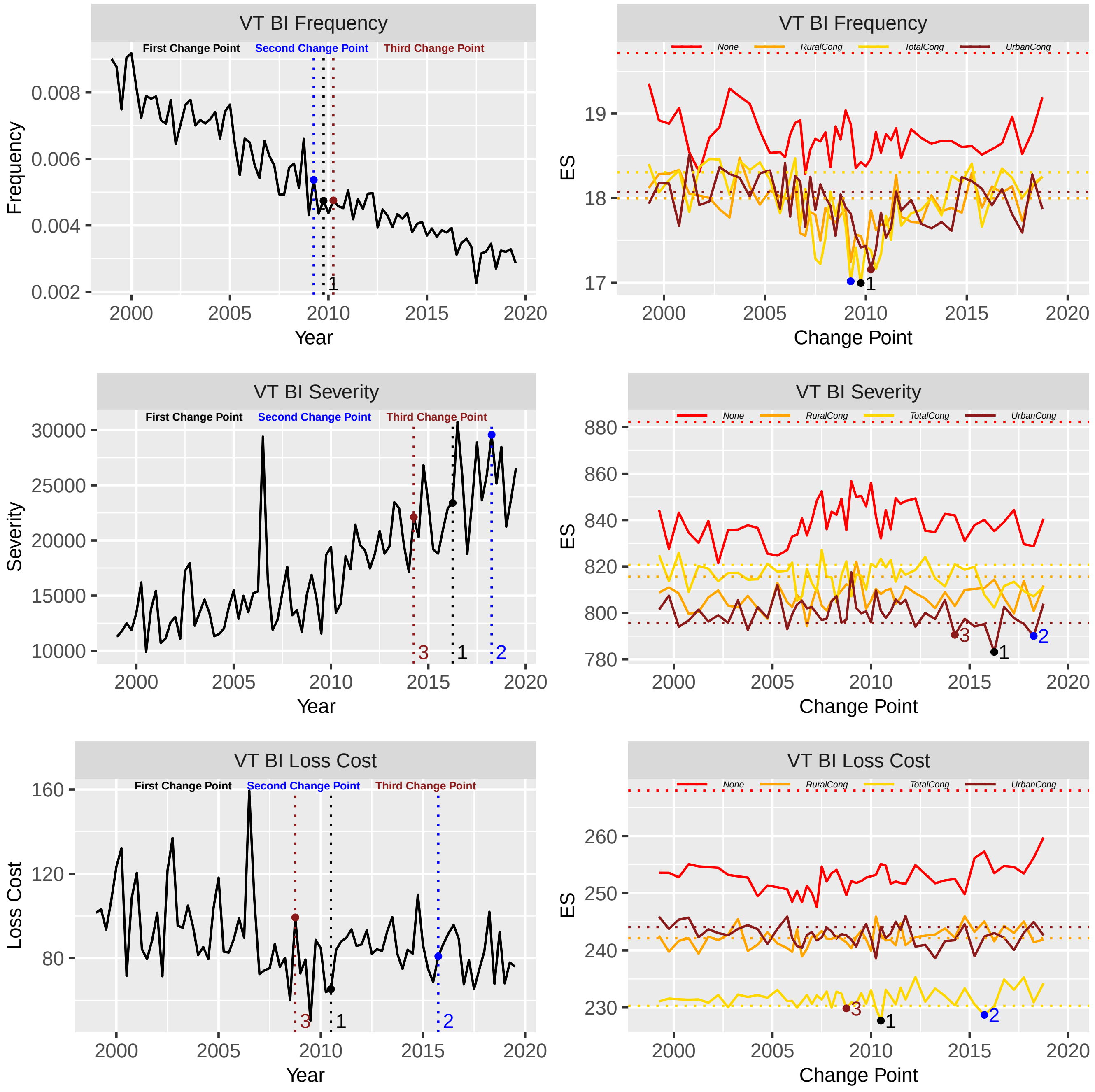
UT PIP Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.018
0.015
0.012
2
1
3
2000
2005
2010
2015
2020
Year
UT PIP Frequency
None
RuralCong
TotalCong
UrbanCong
ES
14
13
12
11
10
2
1
3
2000
2005
2010
2015
2020
Change Point
UT PIP Severity
First Change Point
Second Change Point
Third Change Point
Severity
2500
2250
2000
1750
1500
1
2
2000
2005
2010
2015
2020
Year
UT PIP Severity
None
RuralCong
TotalCong
UrbanCong
ES
82.5
80.0
77.5
75.0
1
2
2000
2005
2010
2015
2020
Change Point
UT PIP Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
35
30
25
20
3
2
1
2000
2005
2010
2015
2020
Year
UT PIP Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
39
38
37
36
3
2
1
2000
2005
2010
2015
2020
Change Point

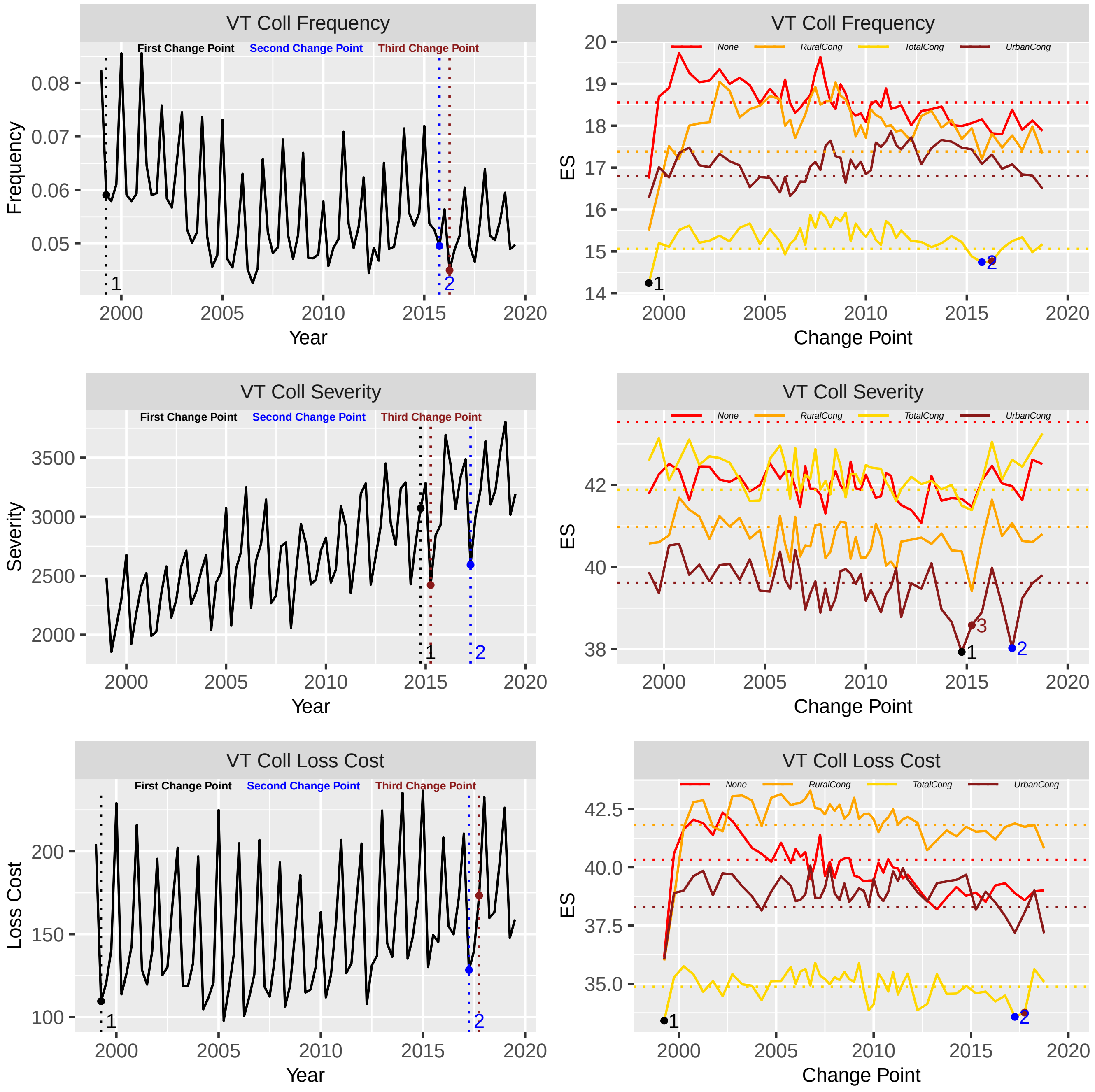

VA BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
VA BI Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
VA BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
VA BI Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
VA BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
VA BI Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point

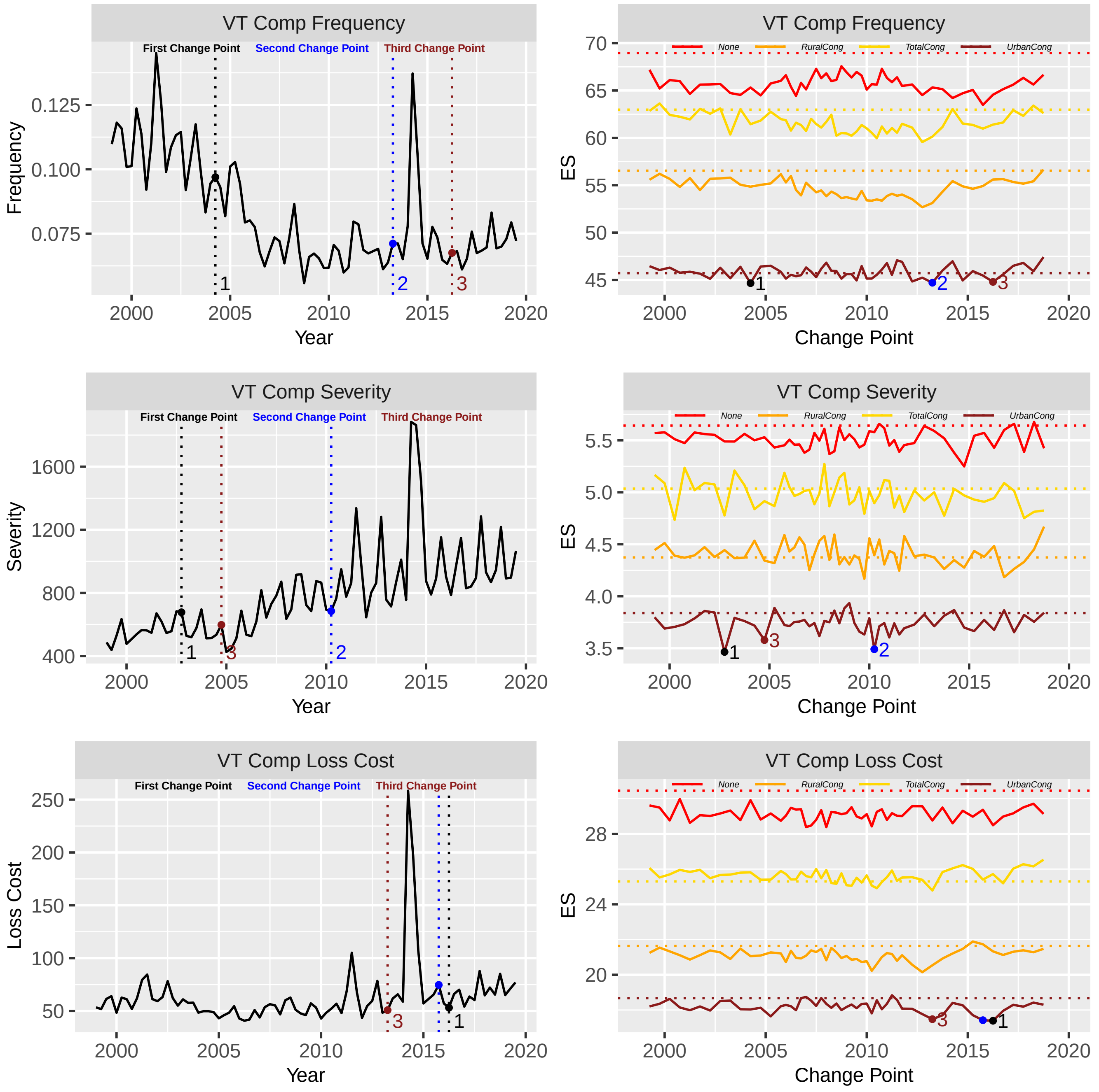

VA Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
0.070
0.065
0.060
0.055
2000
2005
2010
2015
2020
1
2
VA Coll Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
5.2
5.0
4.8
4.6
1
2
VA Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
3000
2600
2200
1800
2
1
VA Coll Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
8.0
7.5
2
1
VA Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
200
180
160
140
120
2
1
3
VA Coll Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
11.5
11.0
10.5
10.0
2
1
3

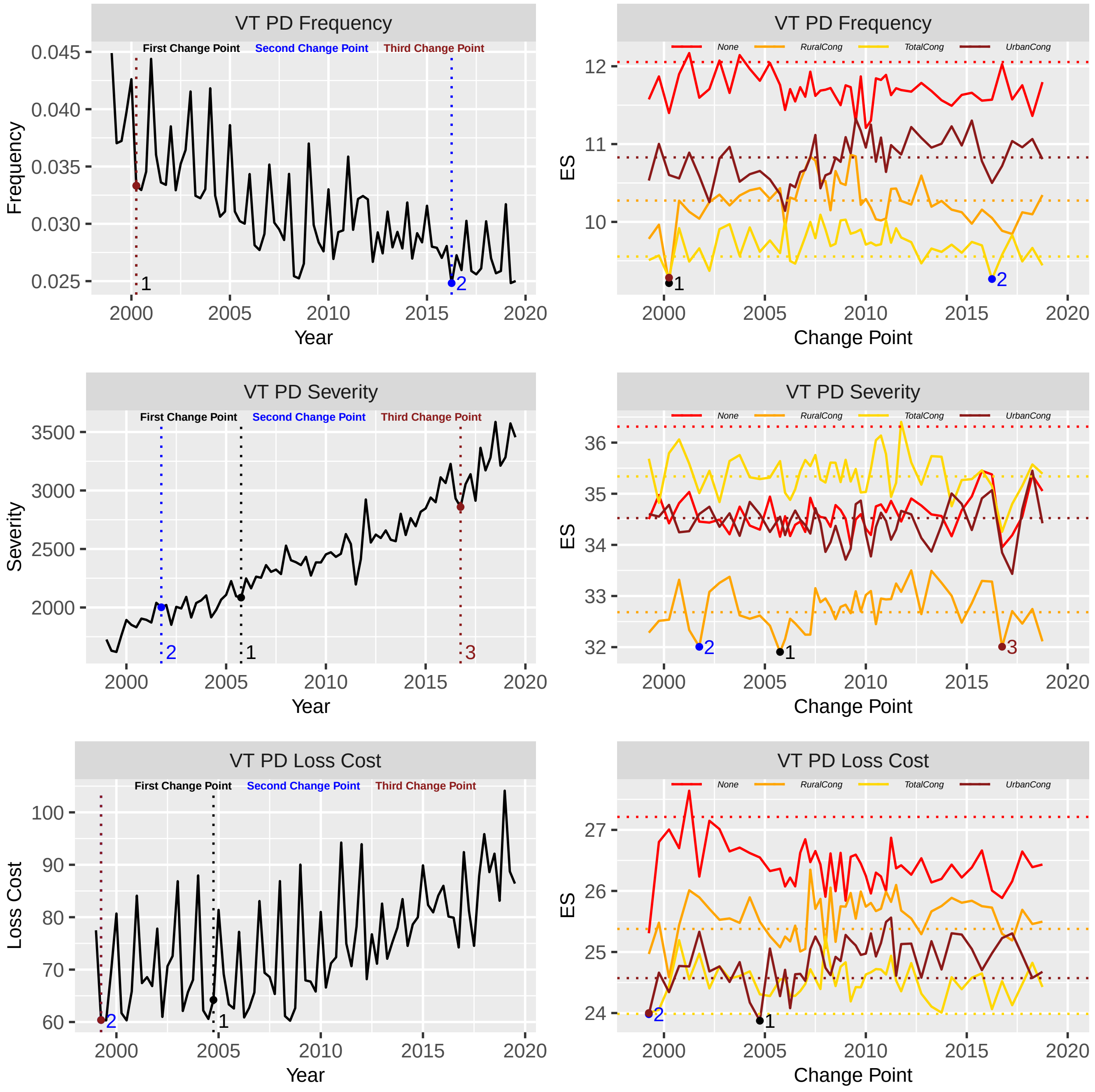

VA Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
ES
Change Point
None
RuralCong
TotalCong
UrbanCong
VA Comp Severity
Severity
VA Comp Loss Cost
Loss Cost

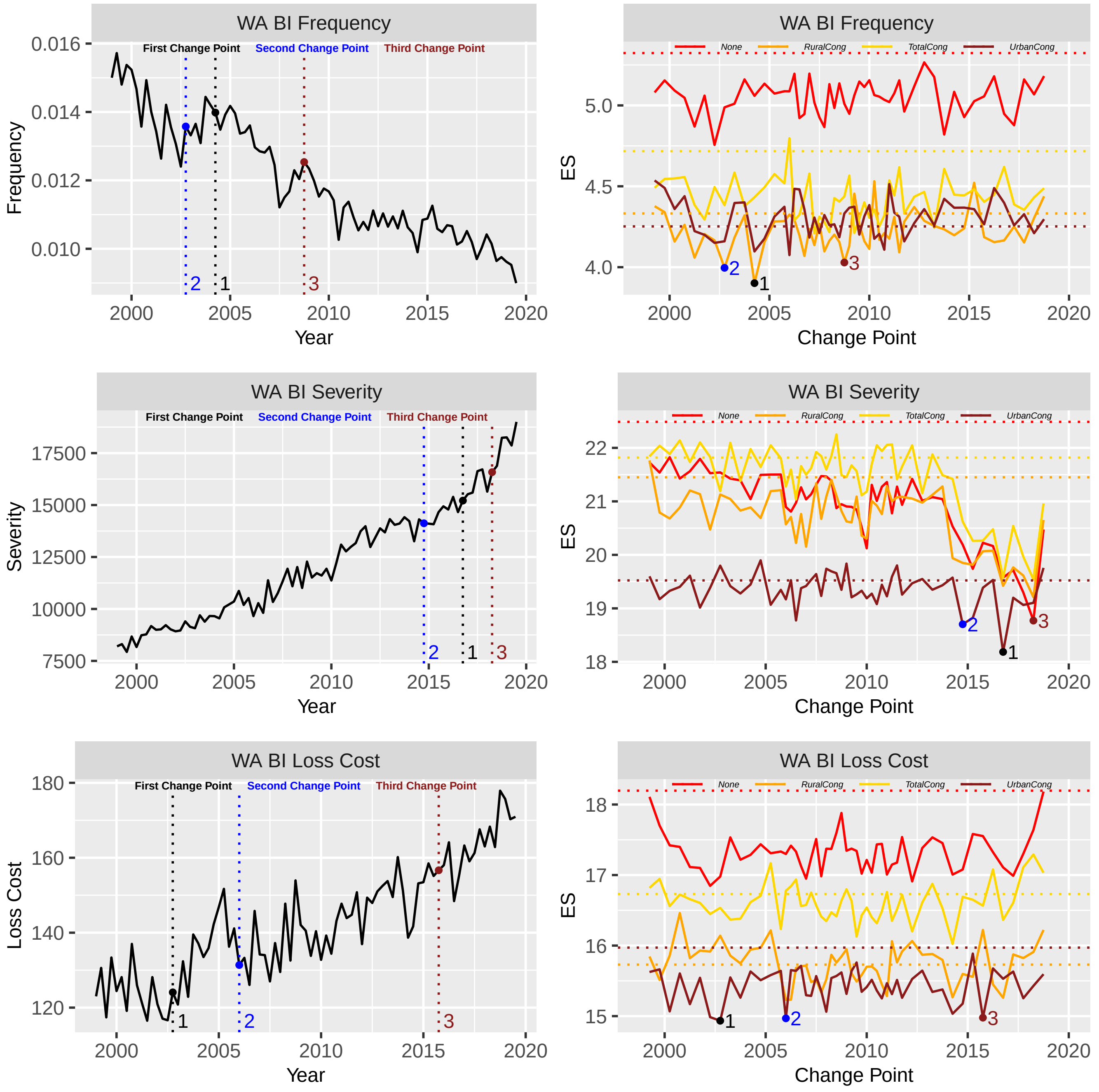

VA PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
VA PD Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
VA PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
VA PD Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
VA PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
VA PD Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point


VT BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
ES
Change Point
None
RuralCong
TotalCong
UrbanCong
VT BI Severity
Severity
VT BI Loss Cost
Loss Cost
1
2
3

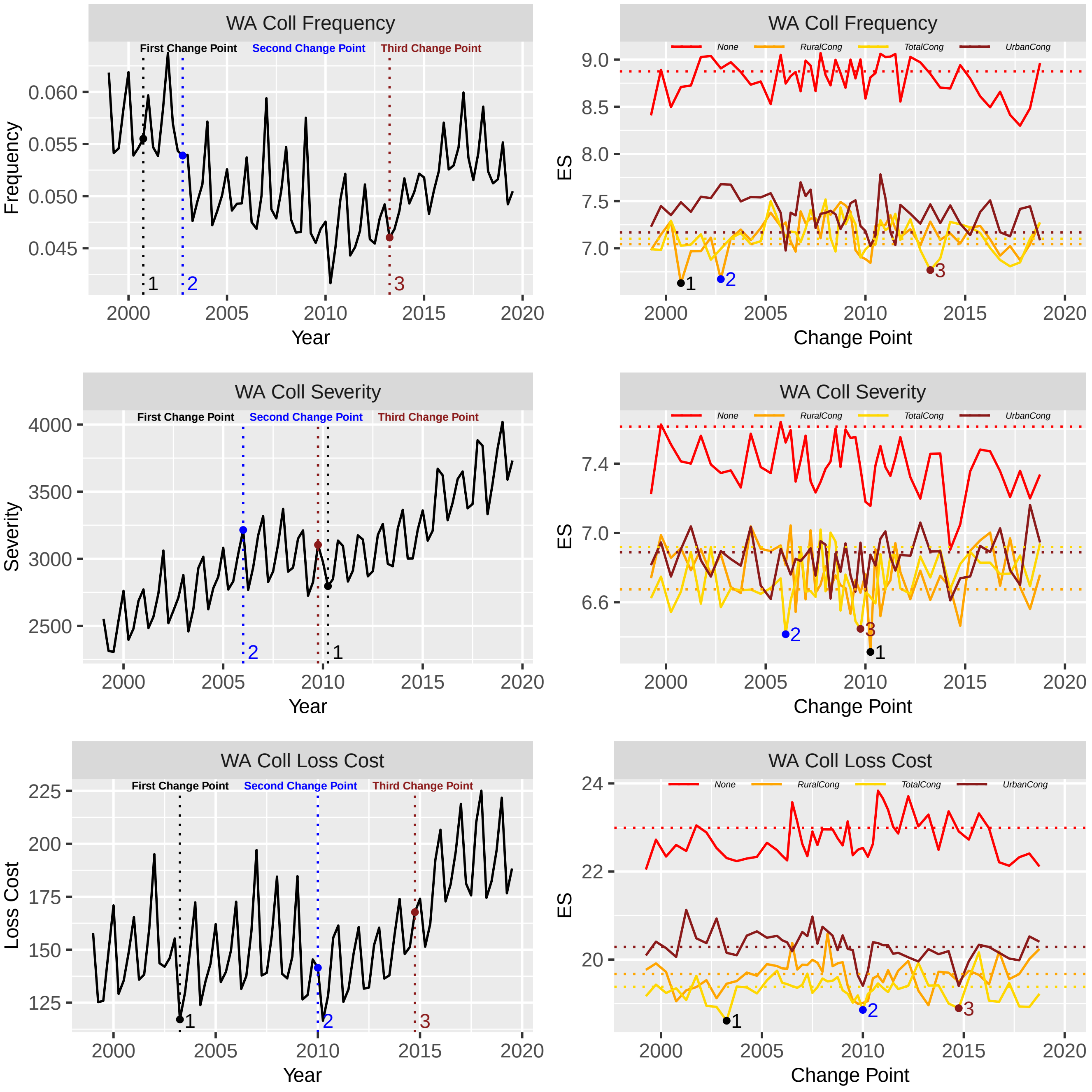

VT Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
VT Coll Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
VT Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
VT Coll Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
VT Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
VT Coll Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point


VT Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.125
0.100
0.075
Year
2000
2005
2010
2015
2020
1
2
3
VT Comp Frequency
None
RuralCong
TotalCong
UrbanCong
ES
70
65
60
55
50
45
Change Point
VT Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
1600
1200
800
400
Year
VT Comp Severity
None
RuralCong
TotalCong
UrbanCong
ES
5.5
5.0
4.5
4.0
3.5
Change Point
VT Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
250
200
150
100
50
Year
VT Comp Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
28
24
20
Change Point

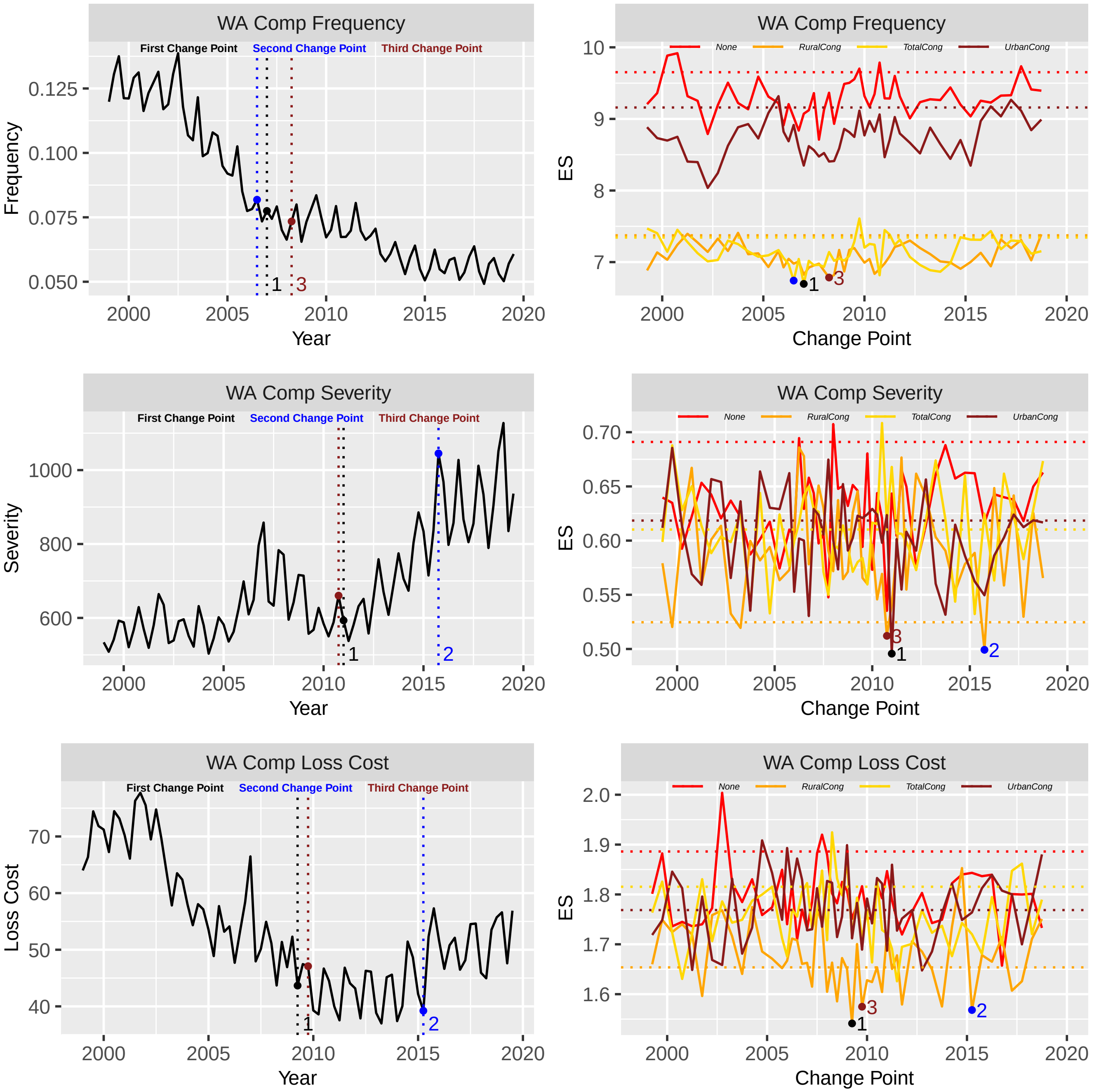

VT PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.045
0.040
0.035
0.030
0.025
2000
2005
2010
2015
2020
Year
1
2
VT PD Frequency
None
RuralCong
TotalCong
UrbanCong
ES
12
11
10
Change Point
VT PD Severity
Severity
3500
3000
2500
2000
3
ES
36
35
34
33
32
VT PD Loss Cost
Loss Cost
100
90
80
70
60
27
26
25
24

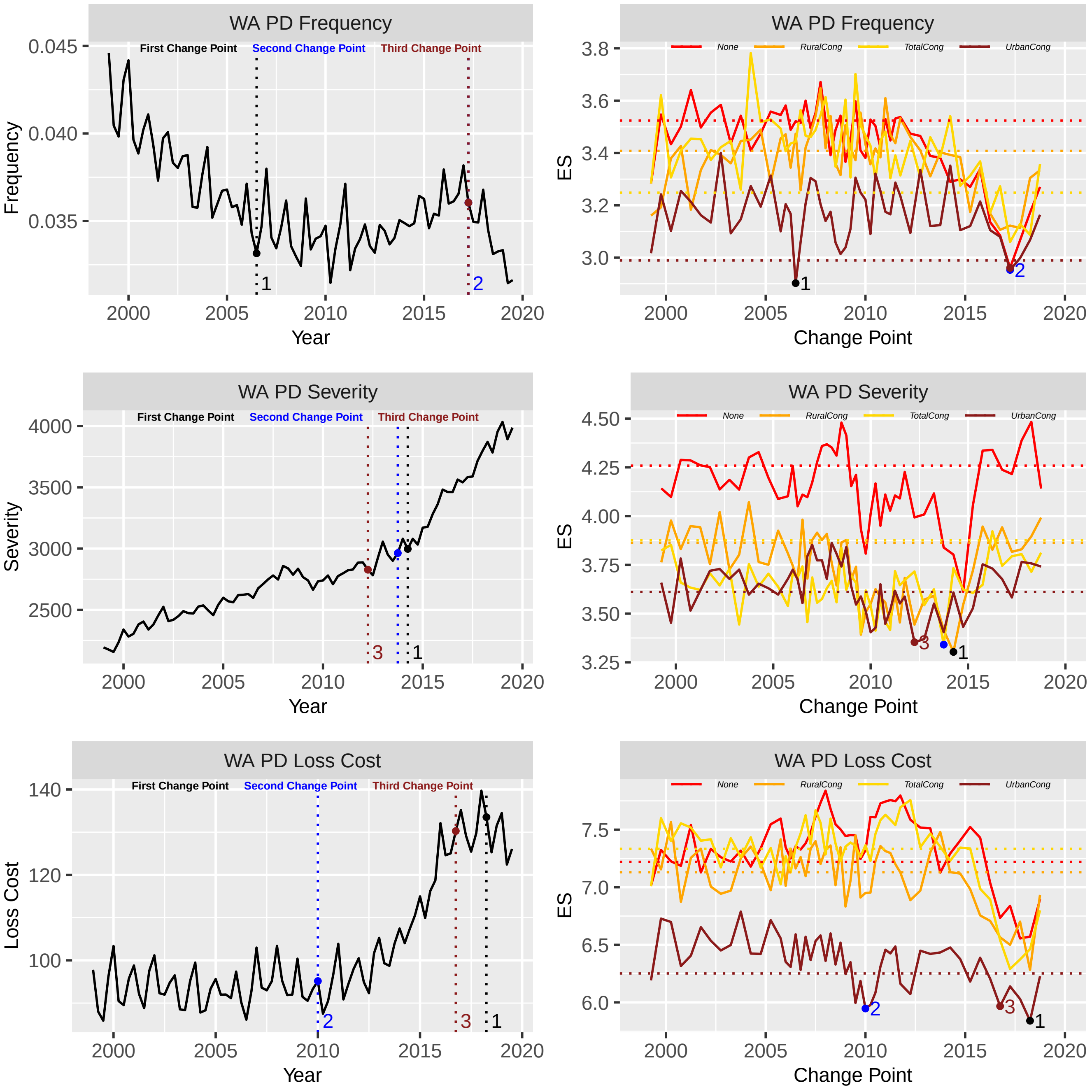


WA BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
WA BI Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
WA BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
WA BI Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
WA BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
WA BI Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point

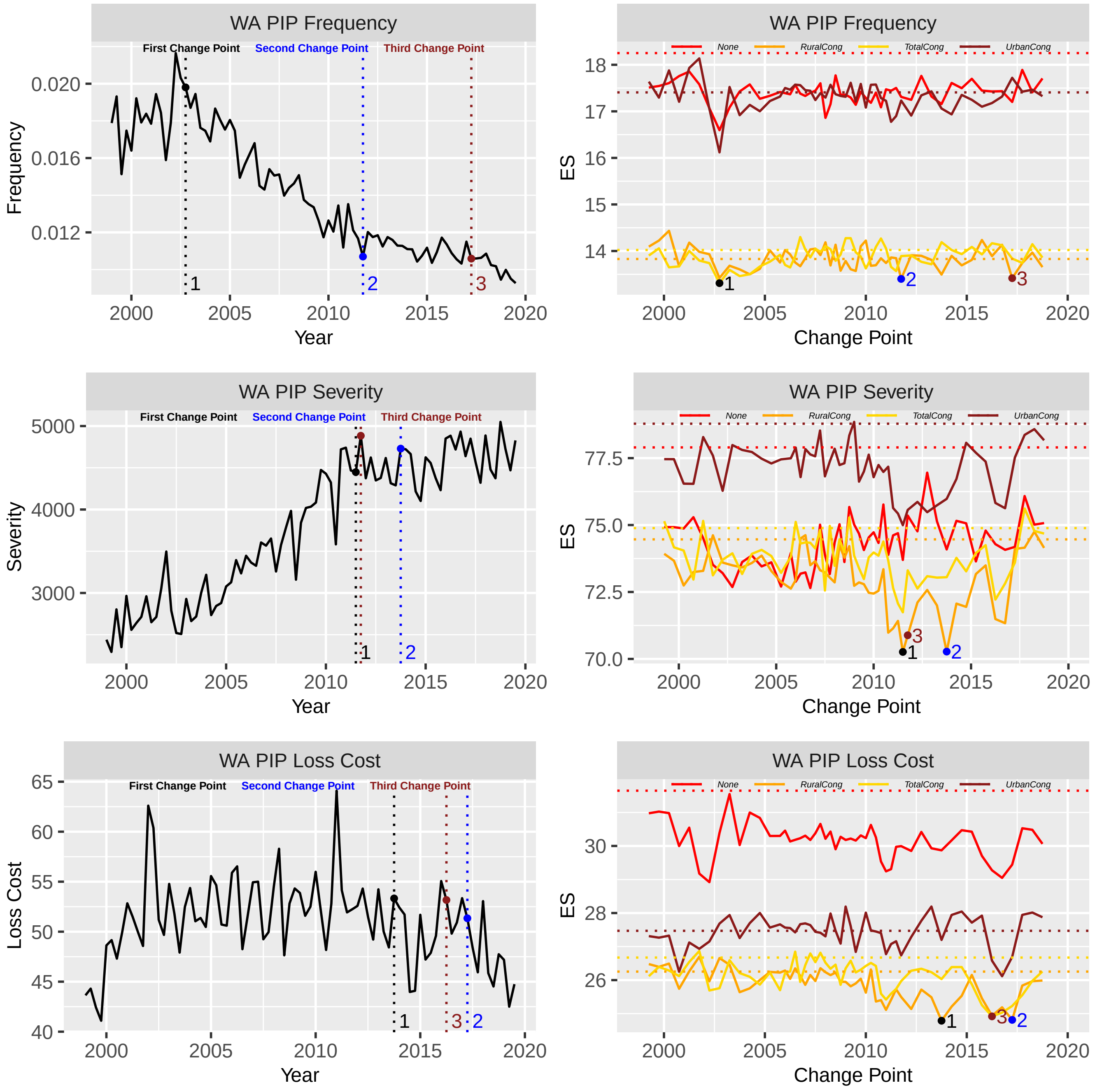


WA Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
WA Coll Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
WA Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
WA Coll Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
WA Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
WA Coll Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point

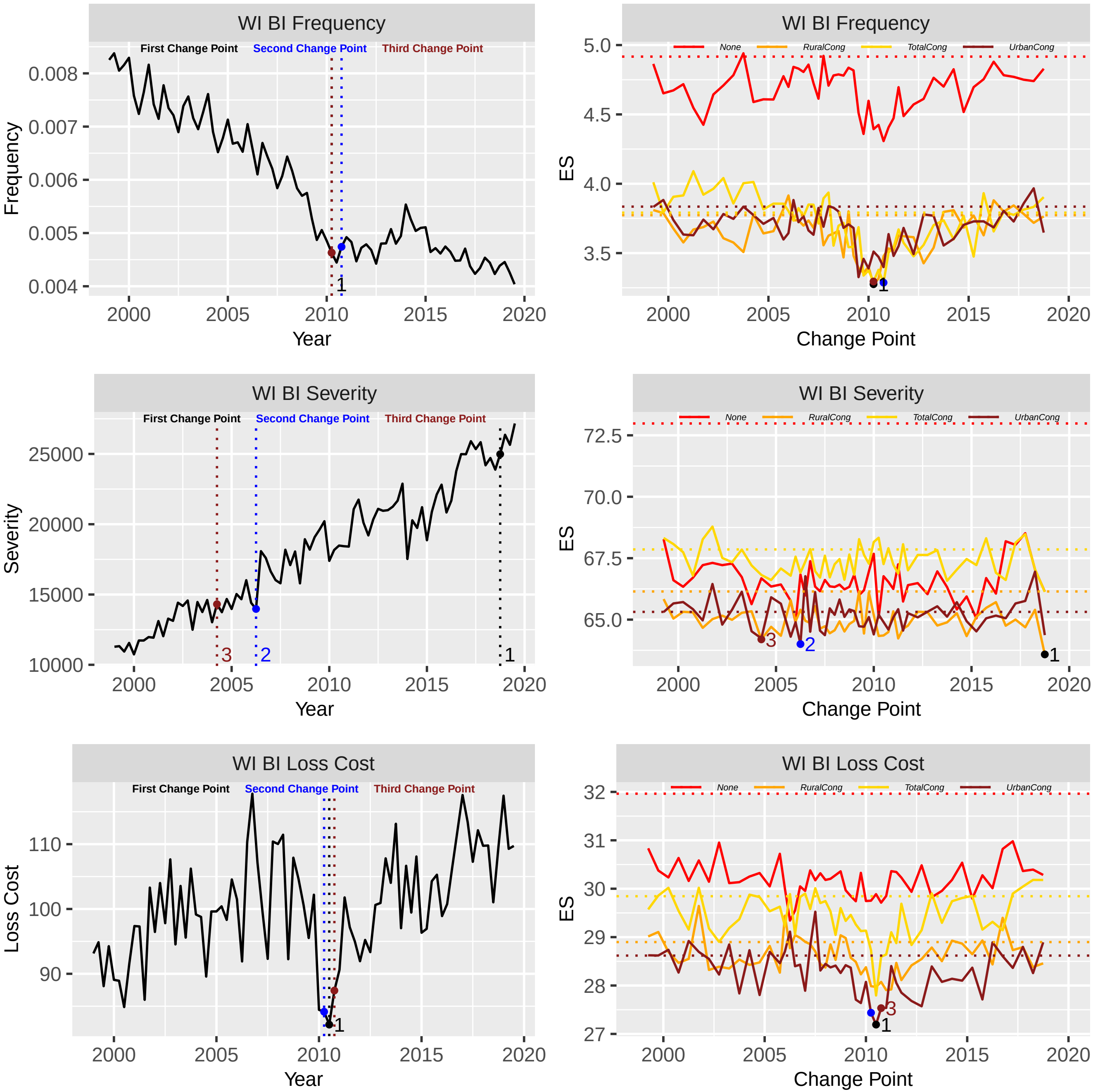

WA Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
WA Comp Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
WA Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
WA Comp Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
WA Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
WA Comp Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point

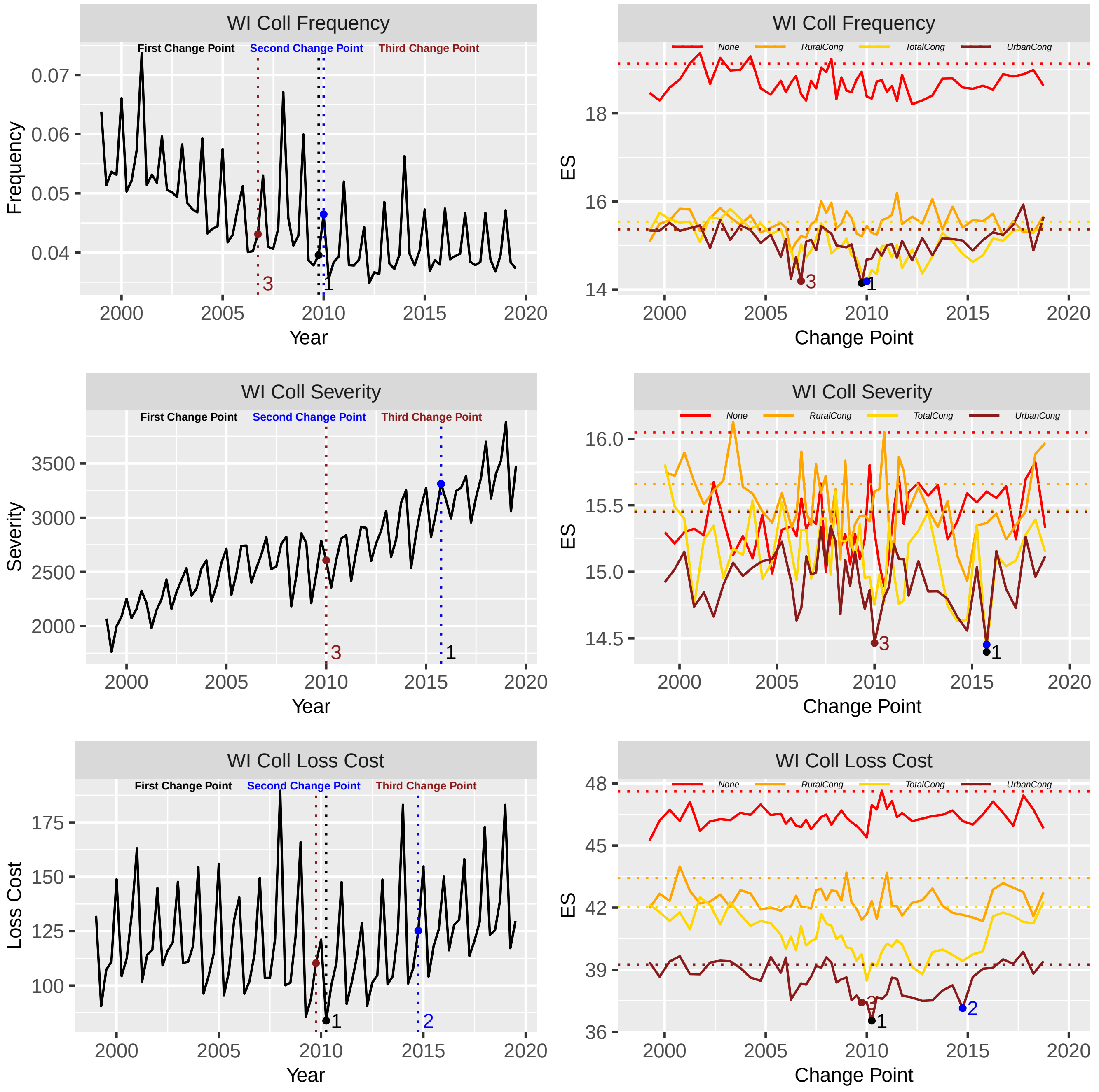


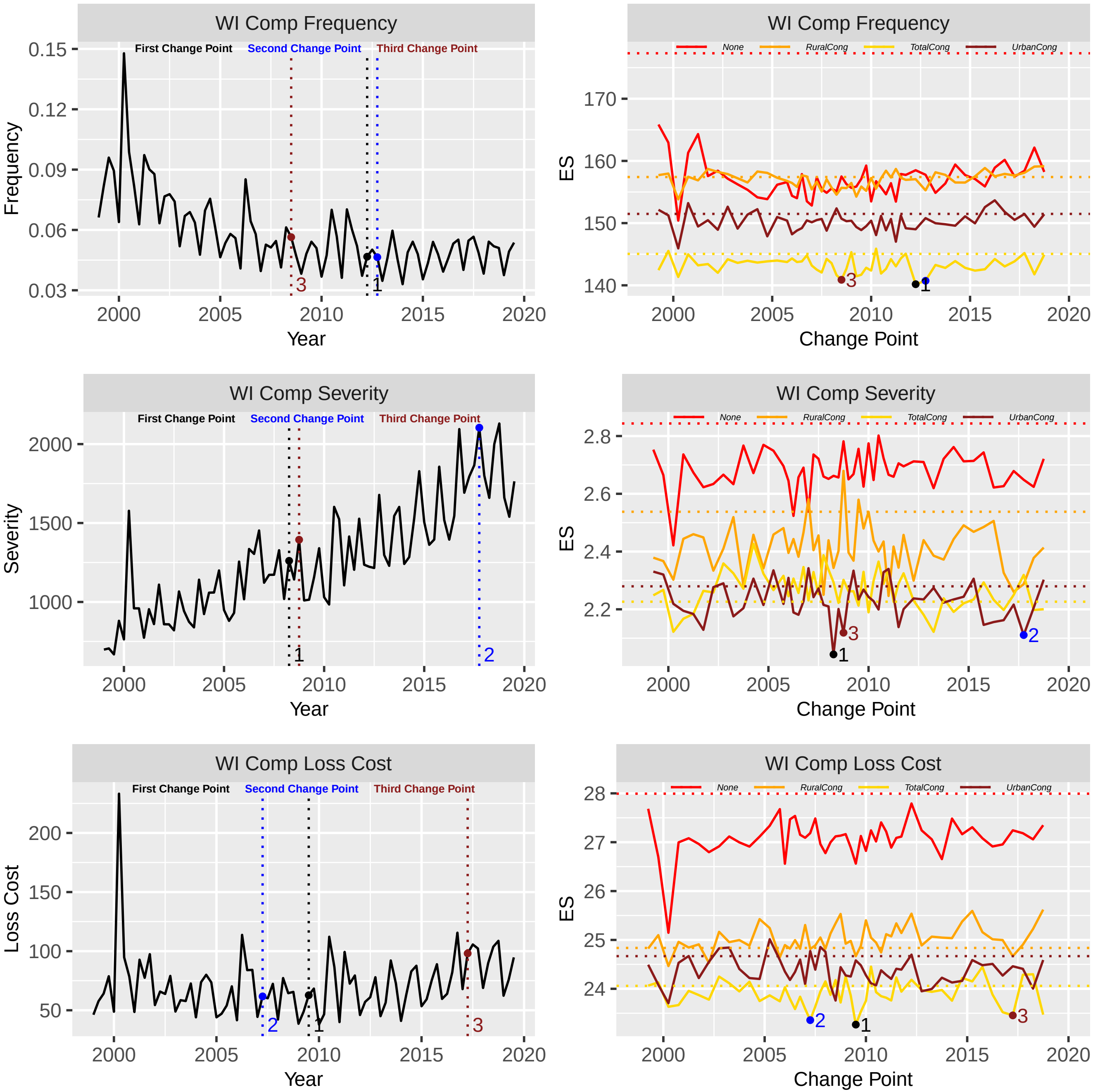
WA PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
WA PD Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
WA PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
WA PD Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
WA PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
WA PD Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point

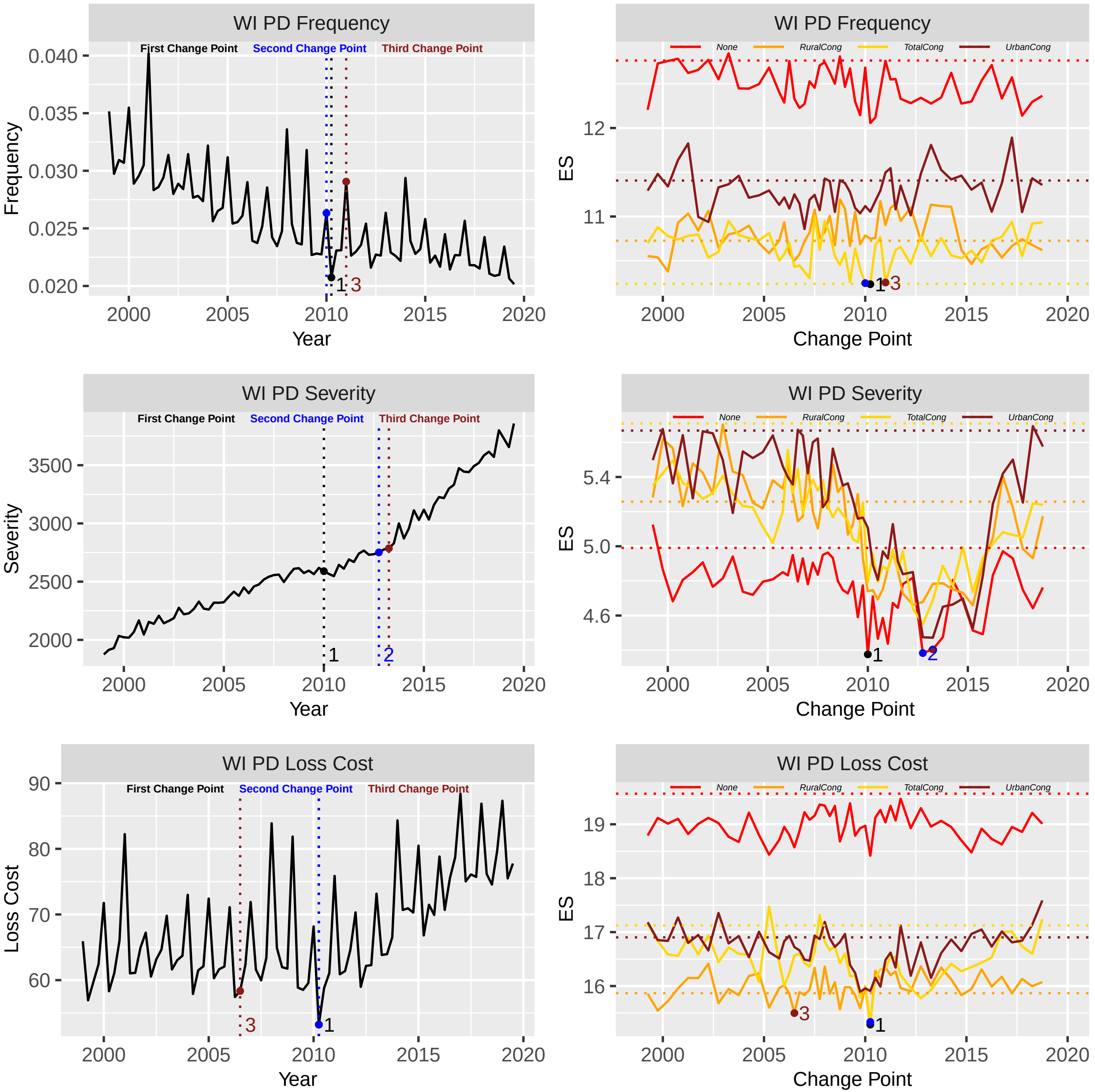


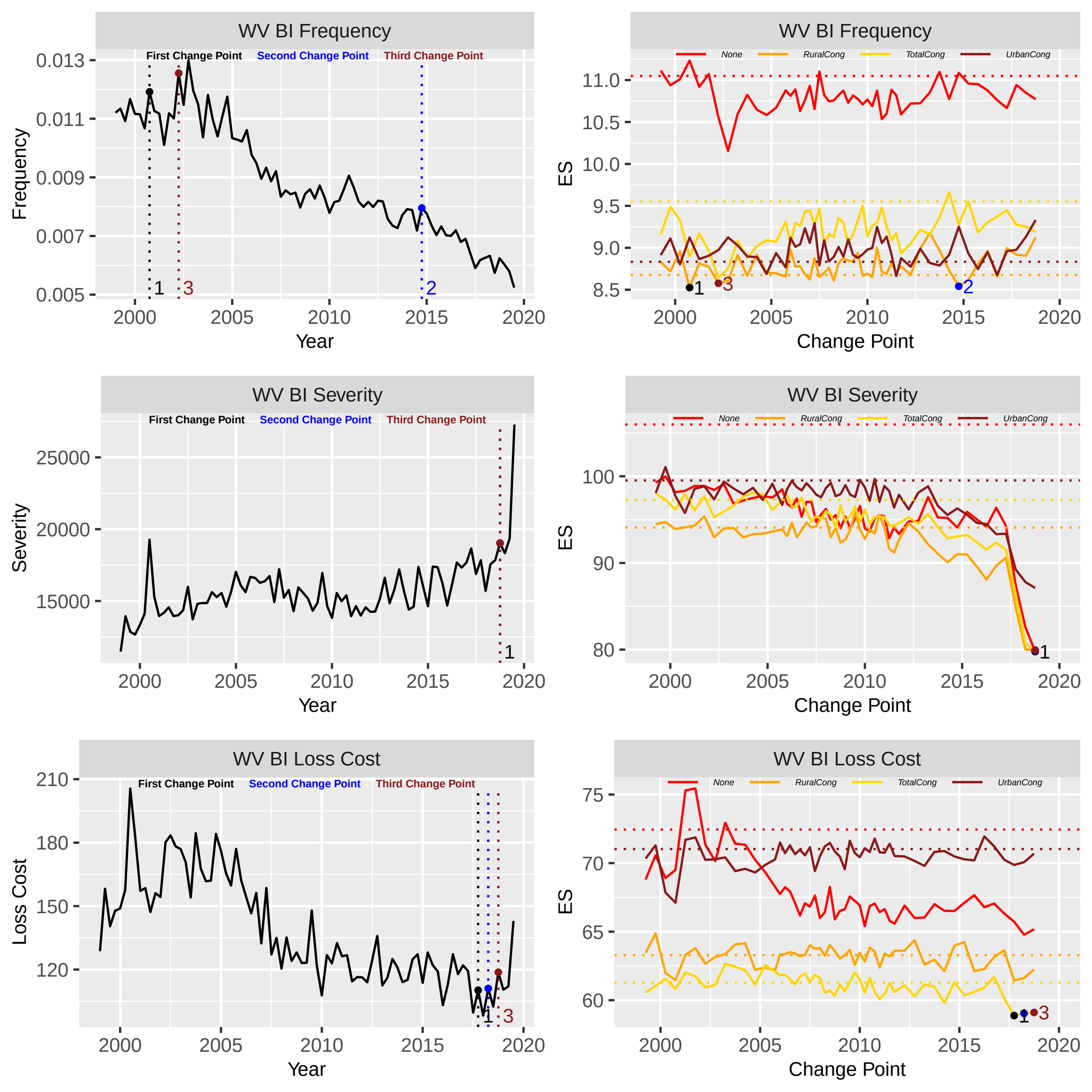
WA PIP Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
WA PIP Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
WA PIP Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
WA PIP Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
WA PIP Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
WA PIP Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point

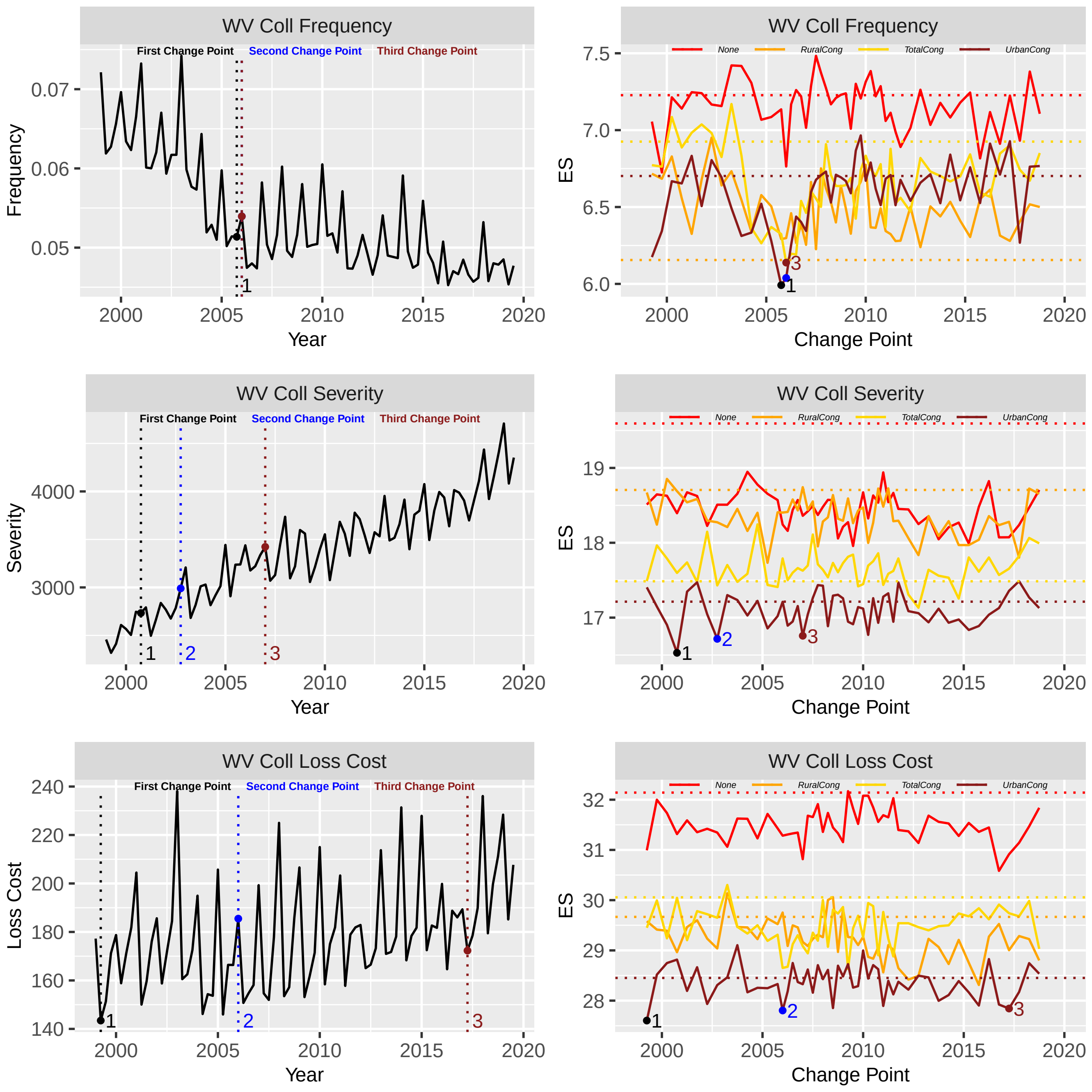

WI BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.008
0.007
0.006
0.005
0.004
Year
1
WI BI Frequency
None
RuralCong
TotalCong
UrbanCong
ES
5.0
4.5
4.0
3.5
Change Point
WI BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
25000
20000
15000
10000
Year
3
2
1
WI BI Severity
None
RuralCong
TotalCong
UrbanCong
ES
72.5
70.0
67.5
65.0
Change Point
WI BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
110
100
90
Year
WI BI Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
32
31
30
29
28
27
Change Point
2000
2005
2010
2015
2020


WI Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
0.07
0.06
0.05
0.04
2000
2005
2010
2015
2020
3
1
WI Coll Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
18
16
14
3
1
WI Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
3500
3000
2500
2000
3
1
WI Coll Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
16.0
15.5
15.0
14.5
3
1
WI Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
175
150
125
100
1
2
WI Coll Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
48
45
42
39
36
3
1
2

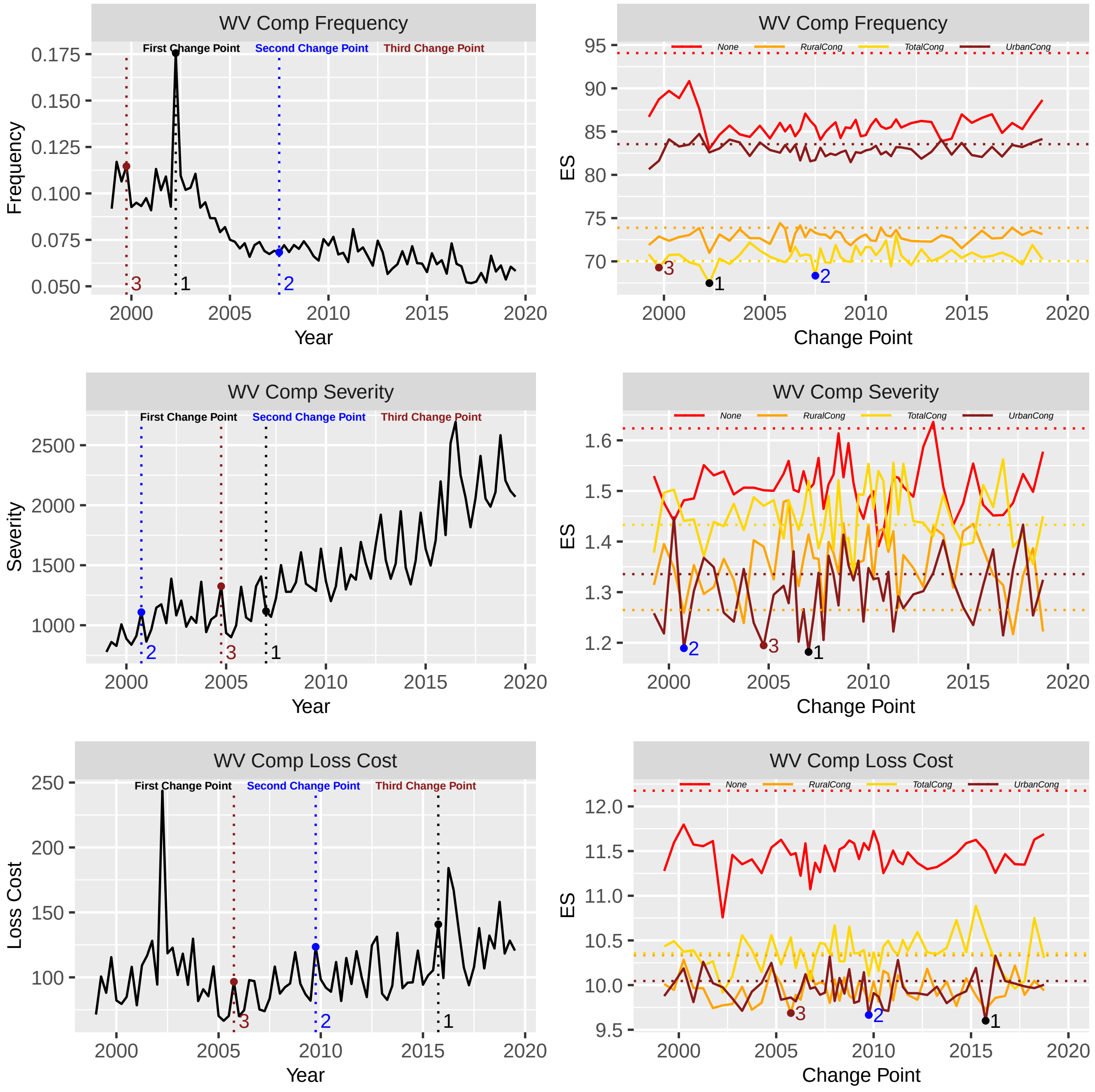

WI Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.15
0.12
0.09
0.06
0.03
3
1
2000
2005
2010
2015
2020
Year
WI Comp Frequency
None
RuralCong
TotalCong
UrbanCong
ES
170
160
150
140
3
1
Change Point
WI Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
2000
1500
1000
1
2
Year
WI Comp Severity
None
RuralCong
TotalCong
UrbanCong
ES
2.8
2.6
2.4
2.2
3
1
2
Change Point
WI Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
200
150
100
50
2
1
3
Year
WI Comp Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
28
27
26
25
24
2
1
3
Change Point


WI PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
WI PD Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
WI PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
WI PD Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
WI PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
WI PD Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point

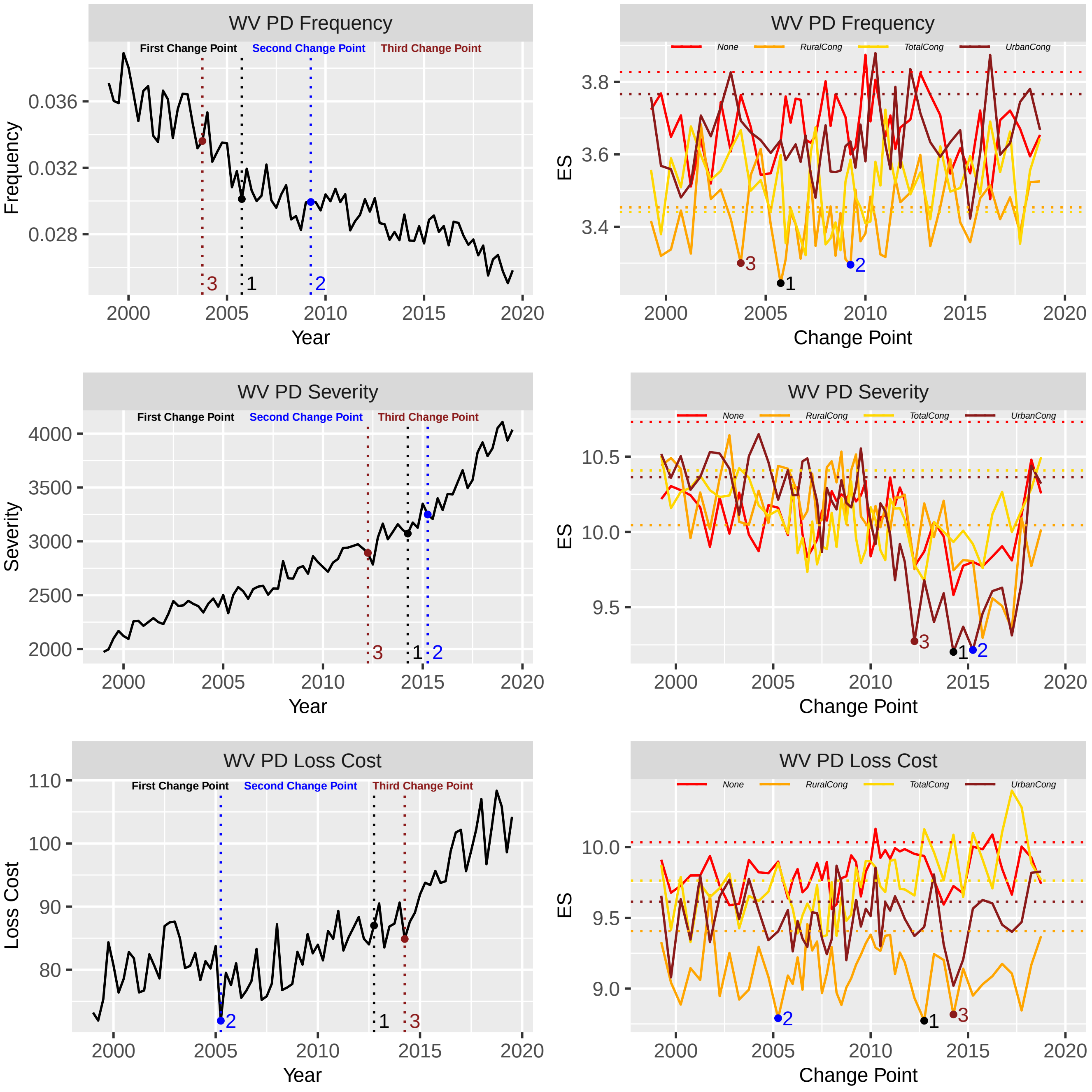

WV BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
WV BI Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
WV BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
WV BI Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
WV BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
WV BI Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point



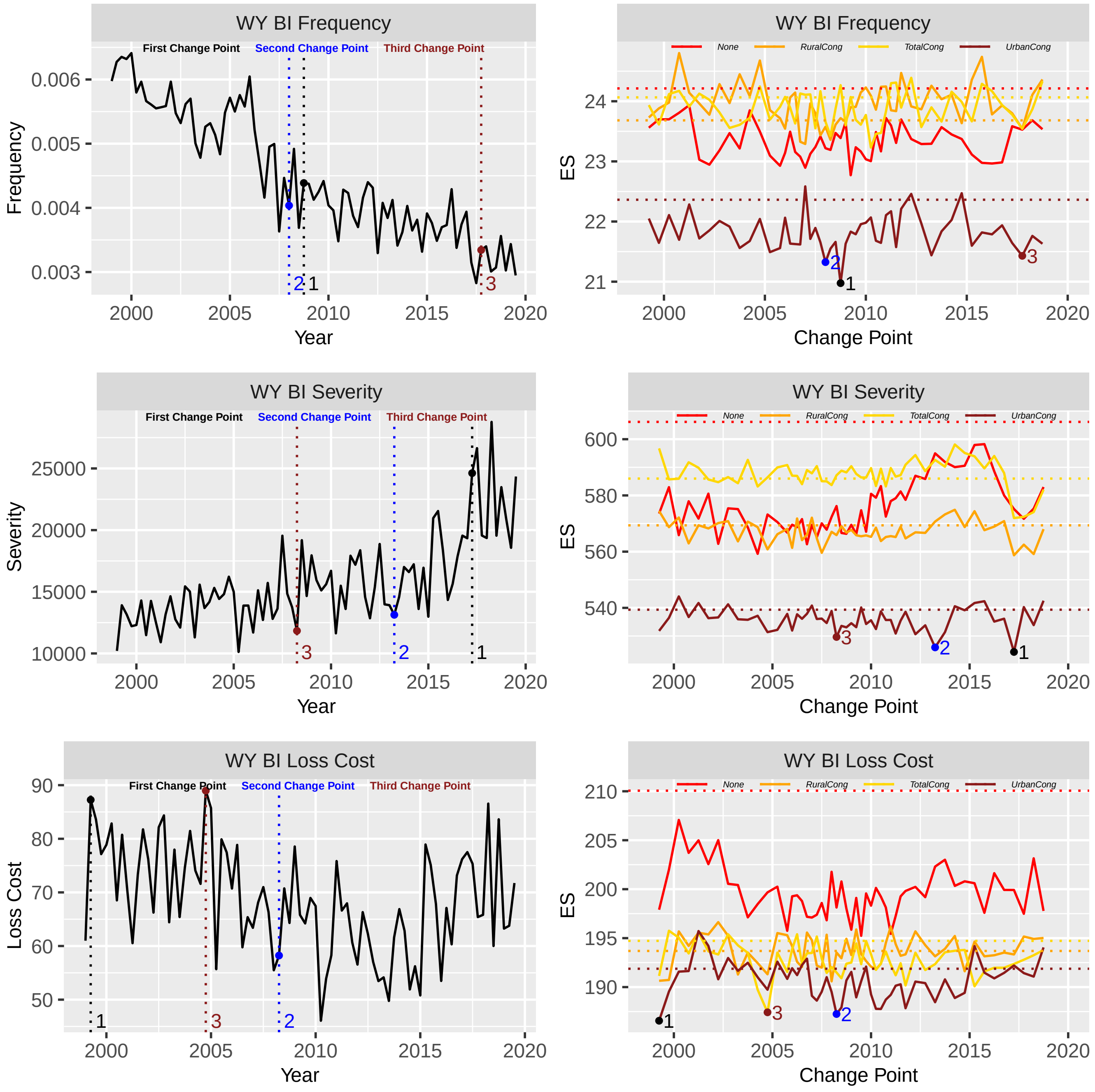
WV Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
WV Coll Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
WV Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
WV Coll Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
WV Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
WV Coll Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point



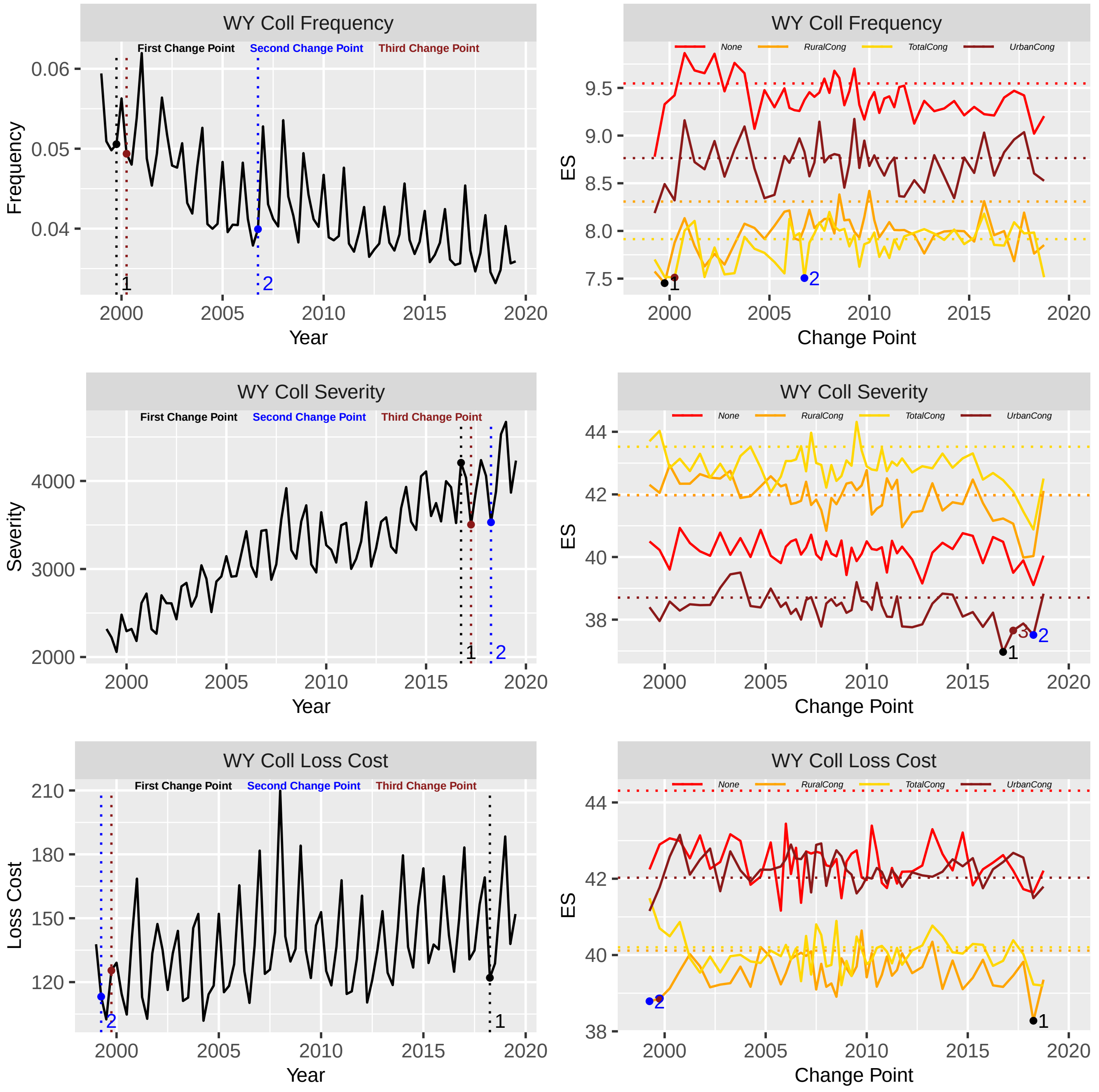
WV Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.175
0.150
0.125
0.100
0.075
0.050
3
1
2
2000
2005
2010
2015
2020
Year
WV Comp Frequency
None
RuralCong
TotalCong
UrbanCong
ES
95
90
85
80
75
70
3
1
2
2000
2005
2010
2015
2020
Change Point
WV Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
2500
2000
1500
1000
2
3
1
2000
2005
2010
2015
2020
Year
WV Comp Severity
None
RuralCong
TotalCong
UrbanCong
ES
1.6
1.5
1.4
1.3
1.2
2
3
1
2000
2005
2010
2015
2020
Change Point
WV Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
250
200
150
100
3
2
1
2000
2005
2010
2015
2020
Year
WV Comp Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
12.0
11.5
11.0
10.5
10.0
9.5
3
2
1
2000
2005
2010
2015
2020
Change Point

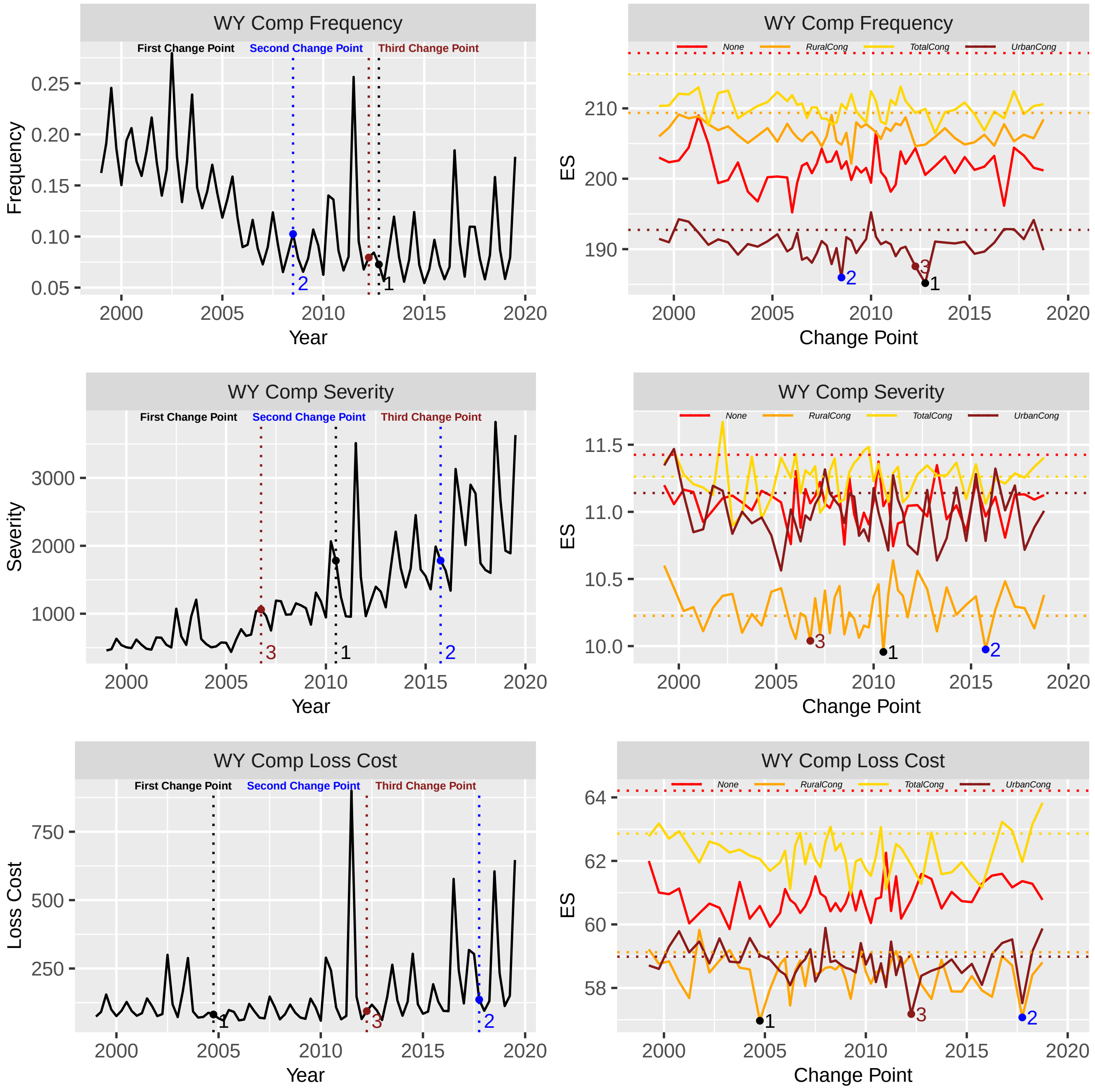


WV PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.036
0.032
0.028
3
1
2
2000
2005
2010
2015
2020
Year
WV PD Frequency
None
RuralCong
TotalCong
UrbanCong
ES
3.8
3.6
3.4
3
1
2
2000
2005
2010
2015
2020
Change Point
WV PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
4000
3500
3000
2500
2000
3
1
2
2000
2005
2010
2015
2020
Year
WV PD Severity
None
RuralCong
TotalCong
UrbanCong
ES
10.5
10.0
9.5
3
1
2
2000
2005
2010
2015
2020
Change Point
WV PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
110
100
90
80
2
1
3
2000
2005
2010
2015
2020
Year
WV PD Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
10.0
9.5
9.0
2
1
3
2000
2005
2010
2015
2020
Change Point

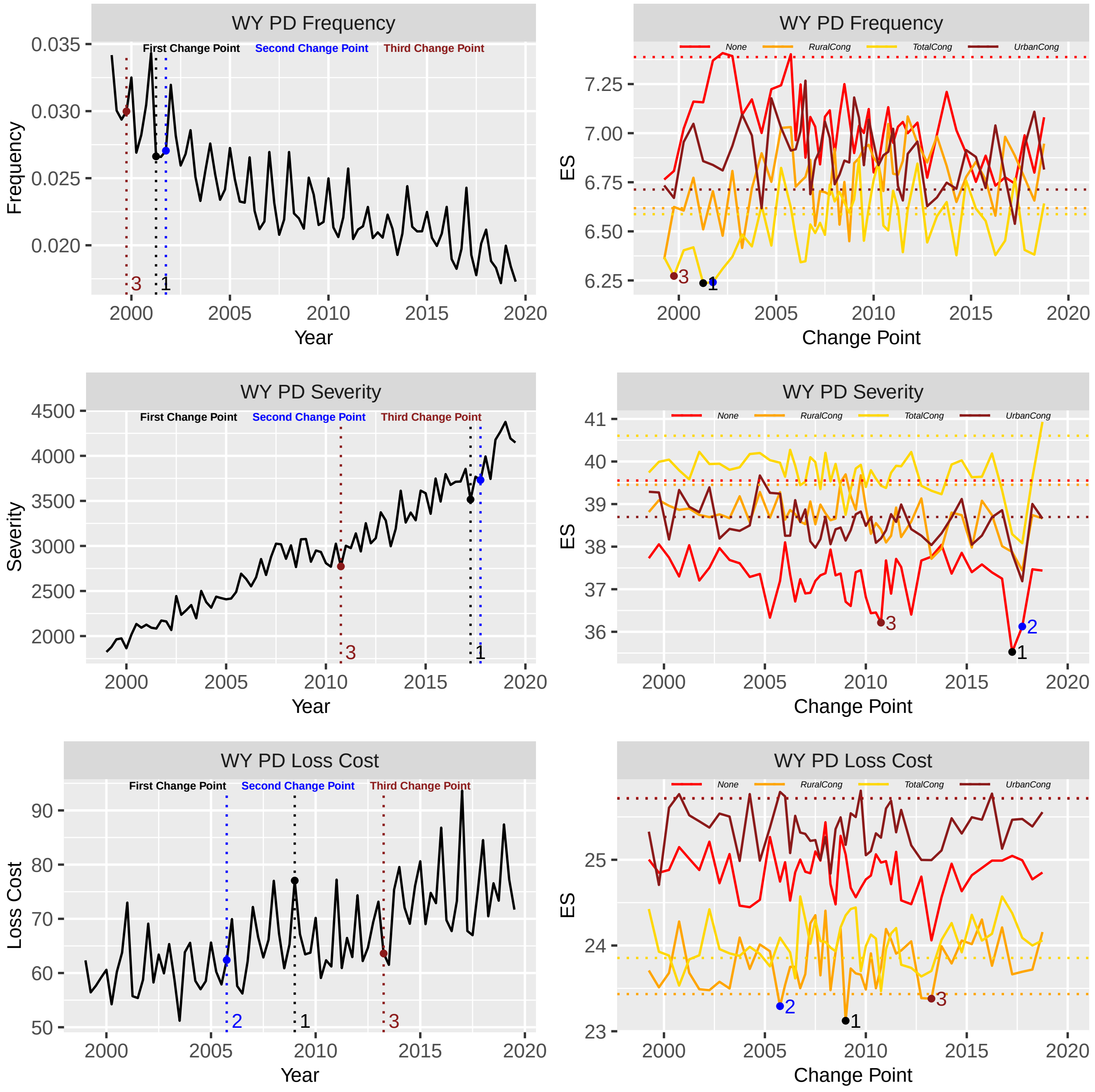


WY BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.006
0.005
0.004
0.003
2
1
3
2000
2005
2010
2015
2020
Year
WY BI Frequency
None
RuralCong
TotalCong
UrbanCong
ES
24
23
22
21
2
1
3
2000
2005
2010
2015
2020
Change Point
WY BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
25000
20000
15000
10000
3
2
1
2000
2005
2010
2015
2020
Year
WY BI Severity
None
RuralCong
TotalCong
UrbanCong
ES
600
580
560
540
3
2
1
2000
2005
2010
2015
2020
Change Point
WY BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
90
80
70
60
50
1
3
2
2000
2005
2010
2015
2020
Year
WY BI Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
210
205
200
195
190
1
3
2
2000
2005
2010
2015
2020
Change Point


WY Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
WY Coll Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
WY Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
WY Coll Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
WY Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
WY Coll Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point



WY Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.25
0.20
0.15
0.10
0.05
2000
2005
2010
2015
2020
Year
WY Comp Frequency
None
RuralCong
TotalCong
UrbanCong
ES
210
200
190
Change Point
WY Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
3000
2000
1000
Year
WY Comp Severity
None
RuralCong
TotalCong
UrbanCong
ES
11.5
11.0
10.5
10.0
Change Point
WY Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
750
500
250
Year
WY Comp Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
64
62
60
58
Change Point



WY PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
Year
WY PD Frequency
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
WY PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
WY PD Severity
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
WY PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
WY PD Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point