

Auto Loss Trends

Q2 2019

ARIMA Models

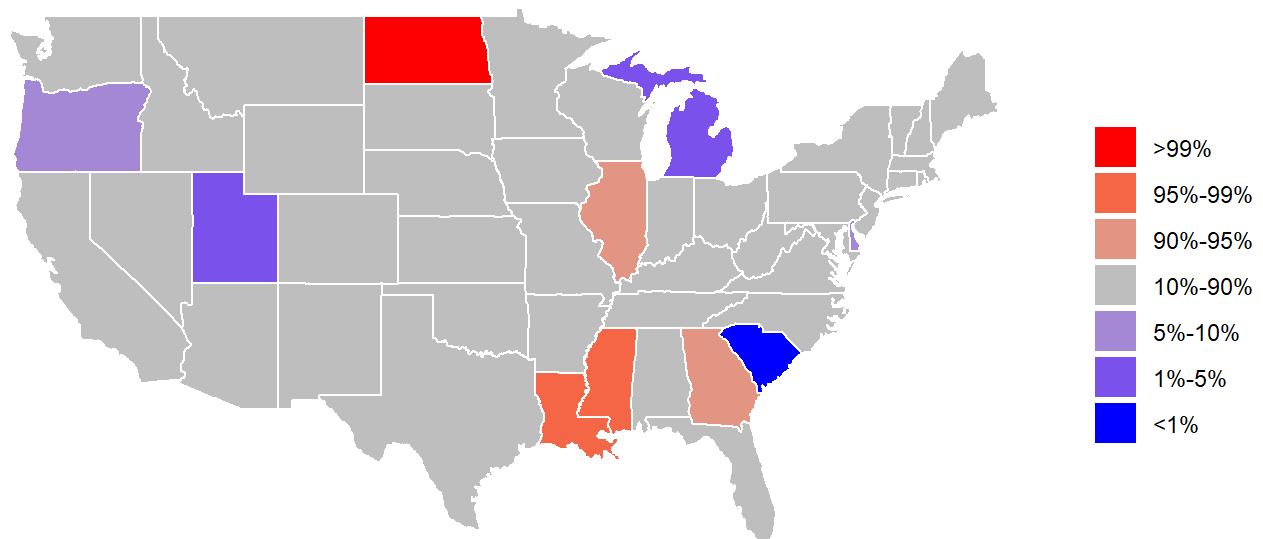
Using FAST TRACK PLUS data, we analyzed how auto insurance claims change over time. In this report, we identify which state-level claims are unexpectedly extreme. Using an ARIMA model, we forecast the Q2 2019 value for each state, metric (frequency, severity and loss cost), and coverage (bodily injury, property damage, comprehensive, collision, and personal injury protection). ARIMA models allow us to account for both the quarter-to-quarter trends and any trends across years (for example if all the Q3 values are higher than any other quarters in the year). The state maps show the accuracy of the Q2 prediction. Blue states indicate that the true Q2 metric was significantly less than expected, and red states indicate that the true Q2 metric was significantly greater than expected.

Below each state map, full time series plots are displayed for the states that had a Q2 metric fall outside of the 10%-90% prediction interval. The green dot represents the true Q2 value. The blue dot represents the point forecast with a surrounding grey area representing the 10%-90% prediction interval.

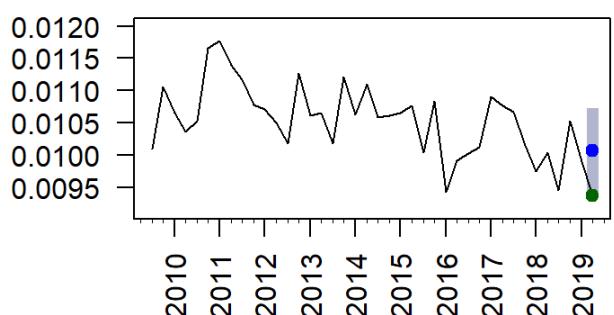
Some states and metrics experienced an extreme or abnormal observation due to weather or other events; these outliers decreased the accuracy of the ARIMA model. The time series with outliers were smoothed as to improve the Q2 prediction accuracy. These smoothed outliers are marked with an orange square on the time series plots.

Bodily Injury

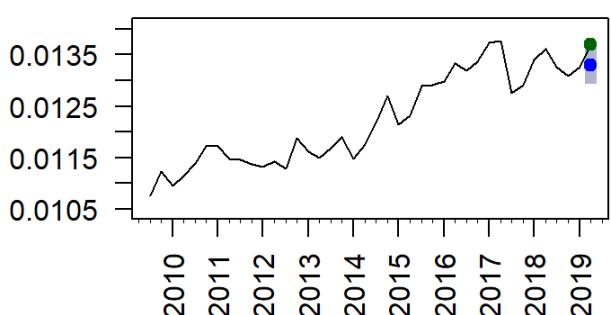
Bodily Injury Frequency

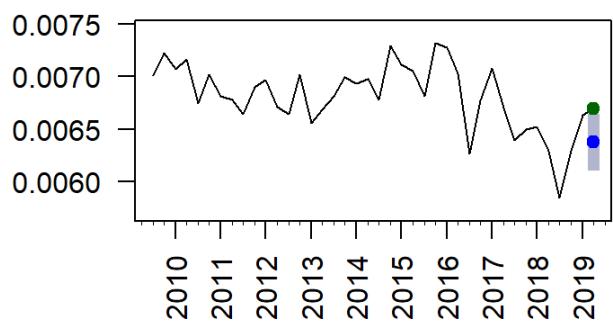
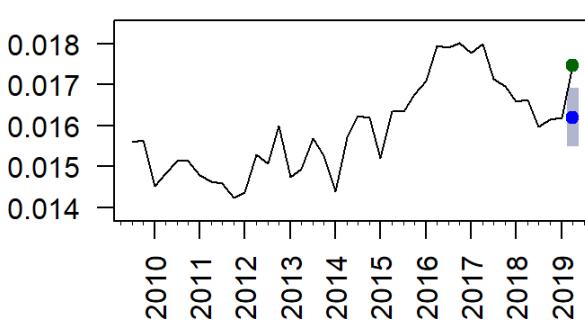
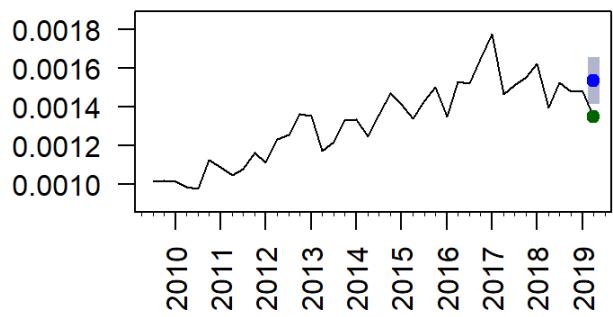
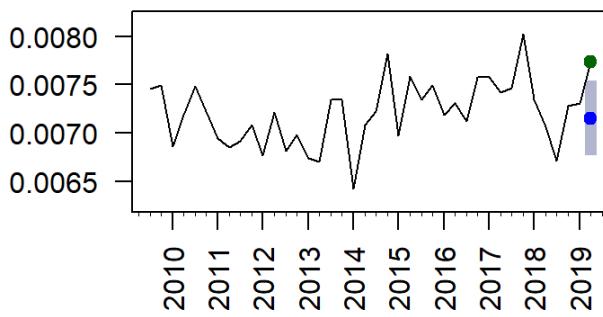
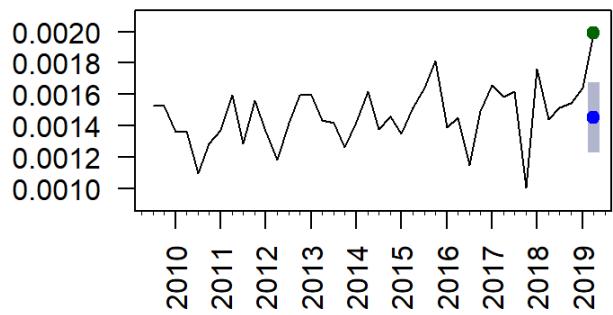
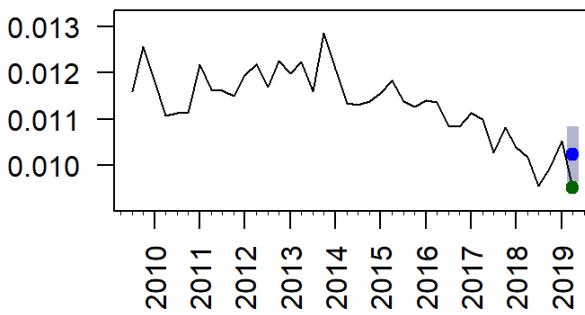


Delaware Bodily Injury Frequency

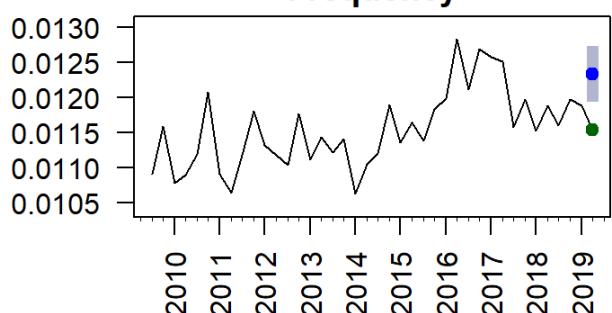


Georgia Bodily Injury Frequency

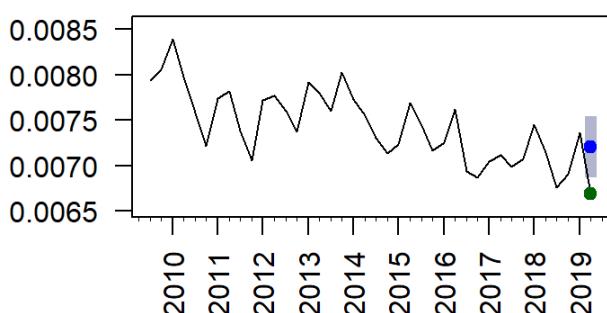


Illinois Bodily Injury Frequency**Louisiana Bodily Injury Frequency****Michigan Bodily Injury Frequency****Mississippi Bodily Injury Frequency****North Dakota Bodily Injury Frequency****Oregon Bodily Injury Frequency**

South Carolina Bodily Injury Frequency



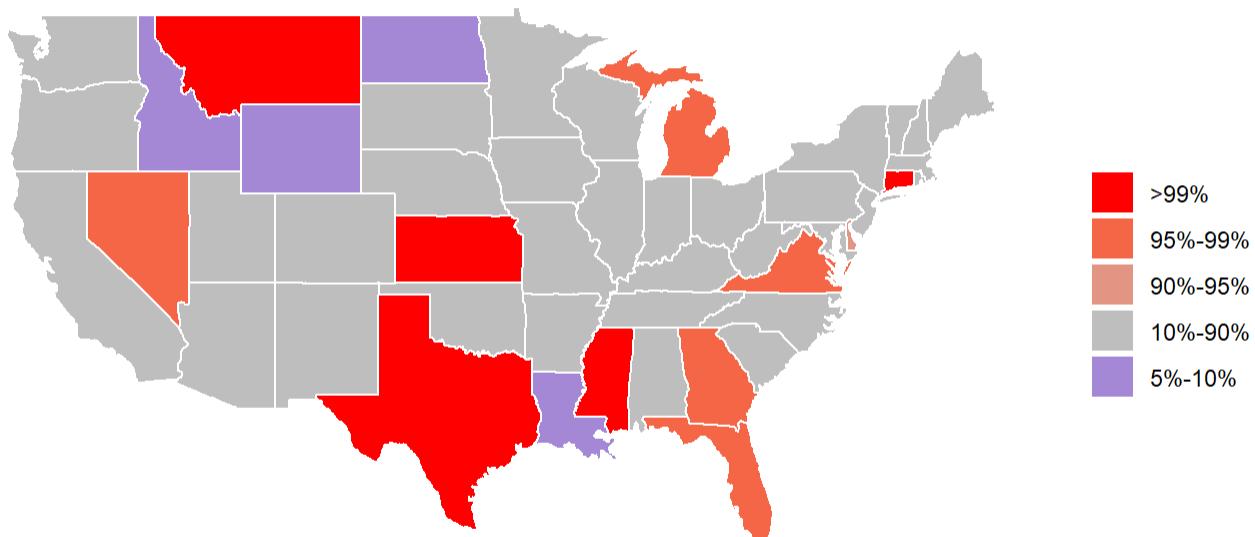
Utah Bodily Injury Frequency

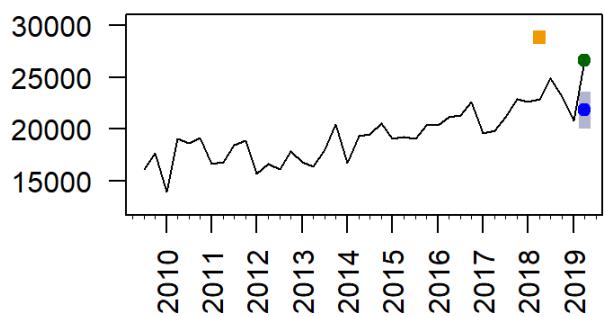
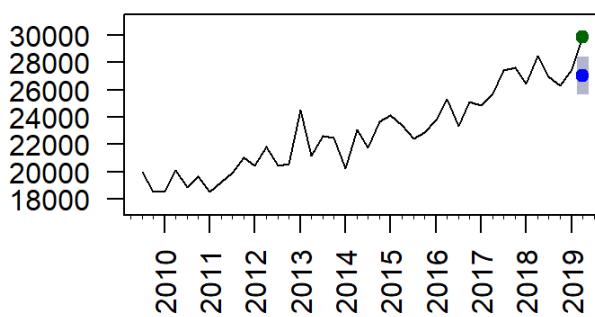
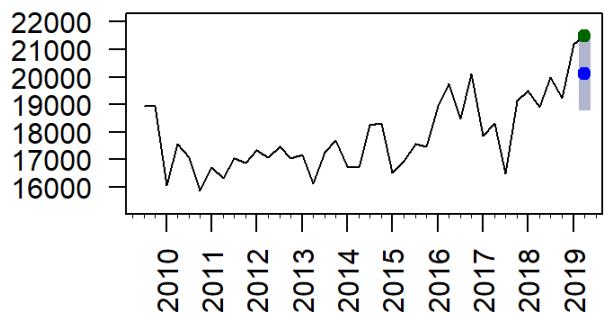
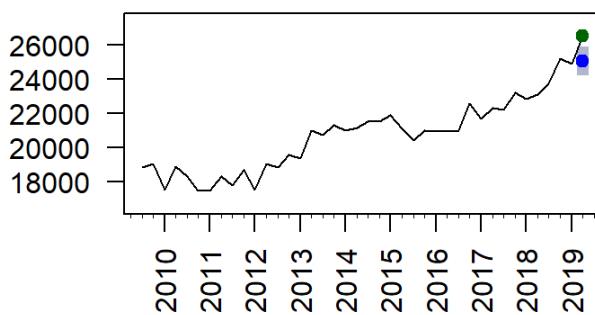
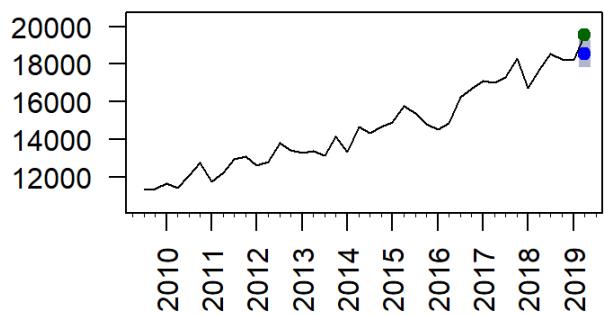
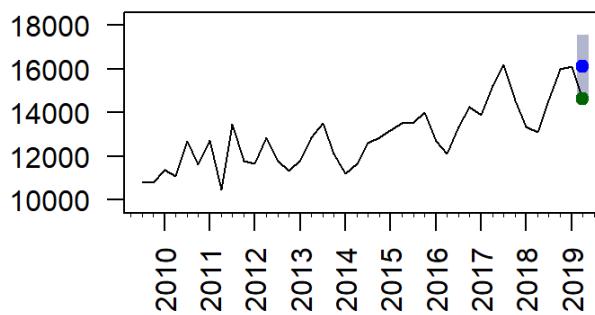


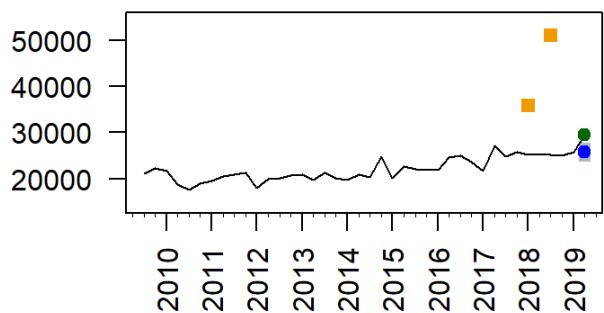
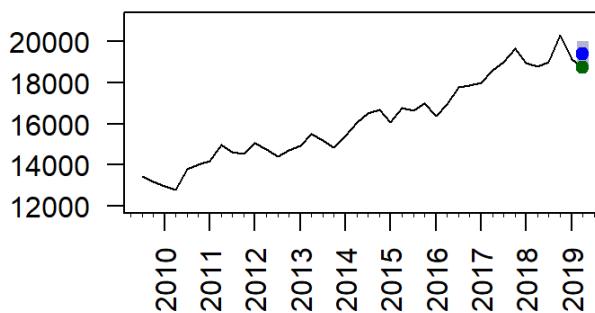
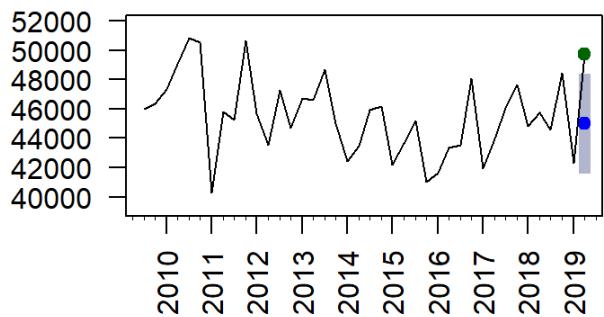
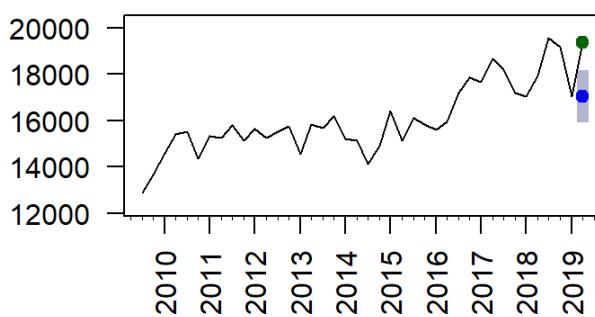
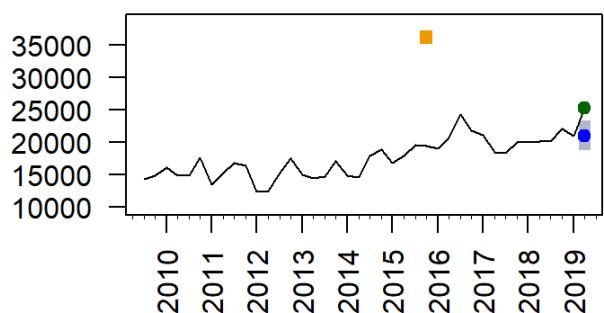
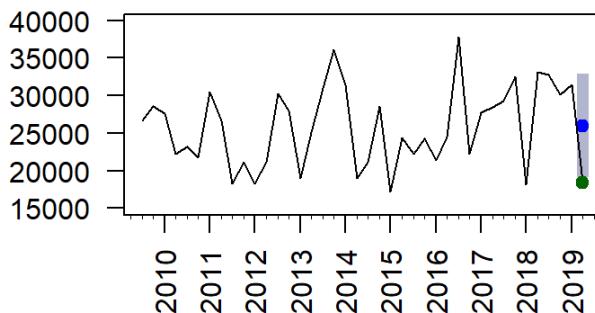
Time Series Legend

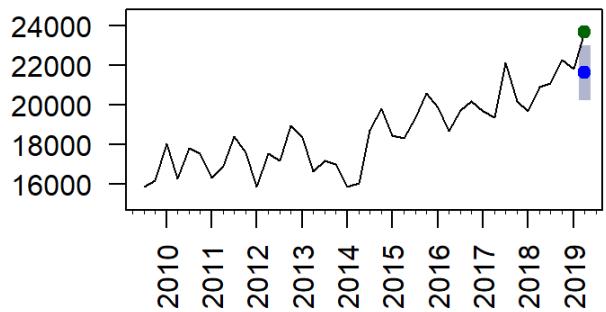
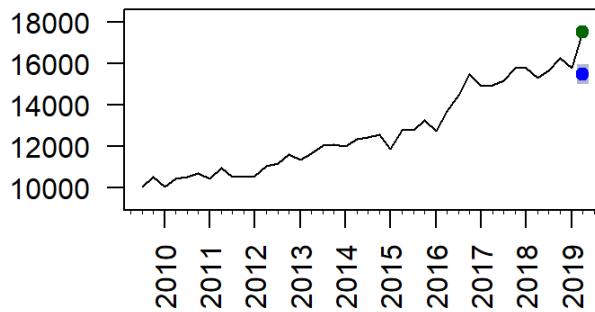
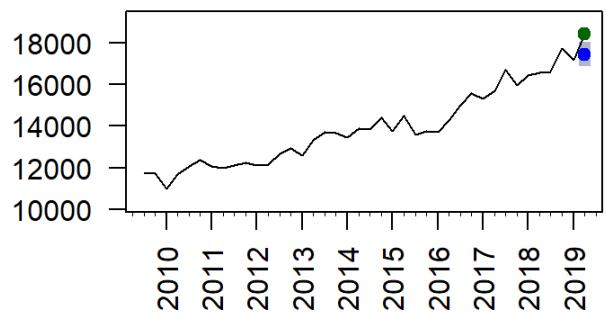
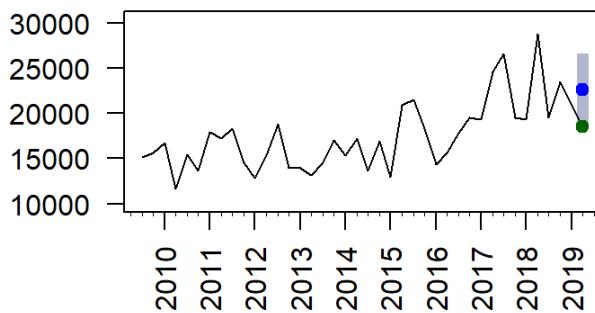
- Point Forecast
- True Value
- Prediction Interval
- Removed Outlier

Bodily Injury Severity



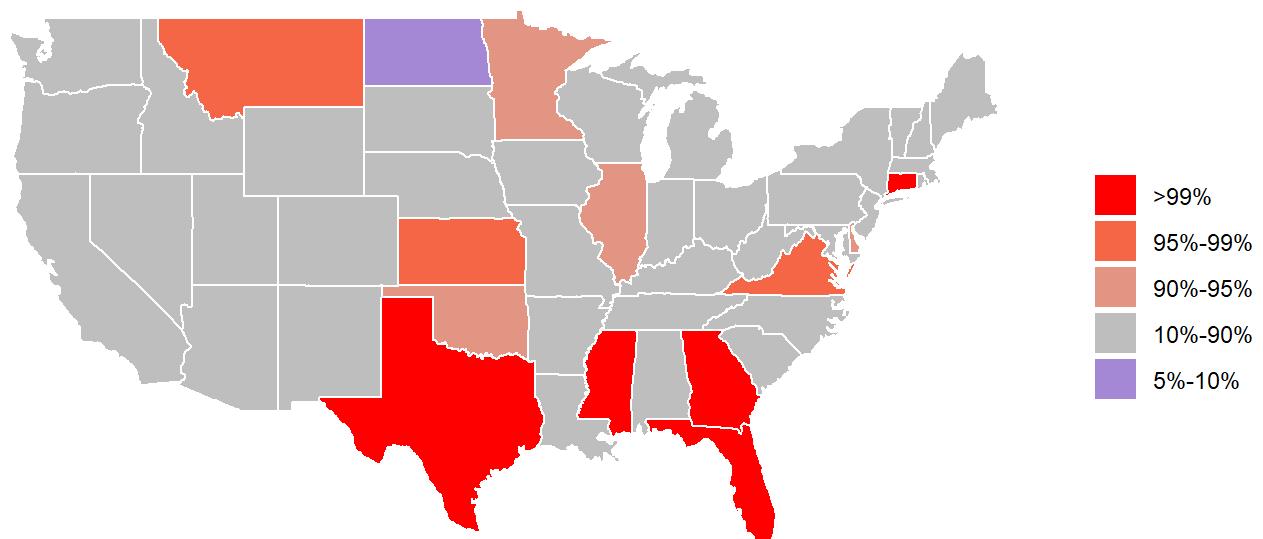
Alaska Bodily Injury Severity**Connecticut Bodily Injury Severity****Delaware Bodily Injury Severity****Florida Bodily Injury Severity****Georgia Bodily Injury Severity****Idaho Bodily Injury Severity**

Kansas Bodily Injury Severity**Louisiana Bodily Injury Severity****Michigan Bodily Injury Severity****Mississippi Bodily Injury Severity****Montana Bodily Injury Severity****North Dakota Bodily Injury Severity**

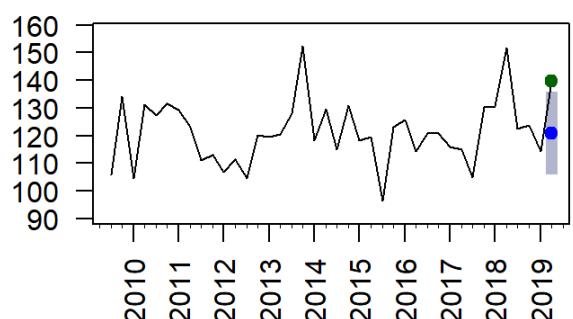
Nevada Bodily Injury Severity**Texas Bodily Injury Severity****Virginia Bodily Injury Severity****Wyoming Bodily Injury Severity****Time Series Legend**

- Point Forecast
- True Value
- Prediction Interval
- Removed Outlier

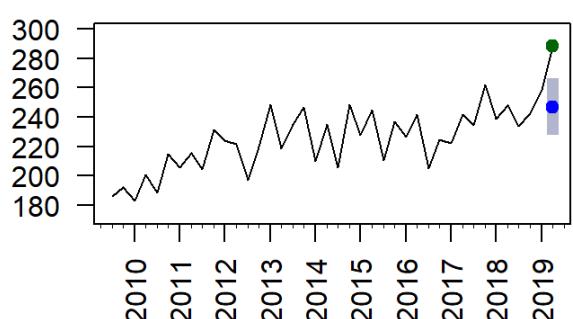
Bodily Injury Loss Cost

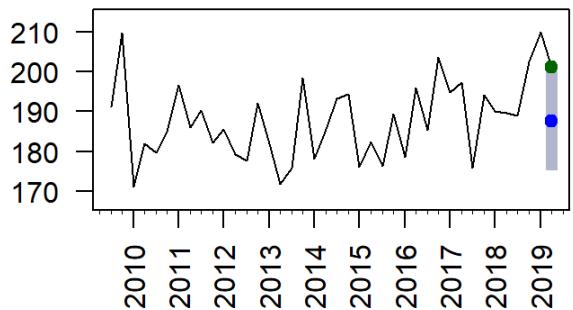
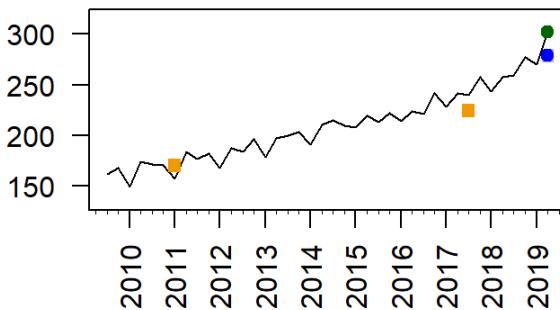
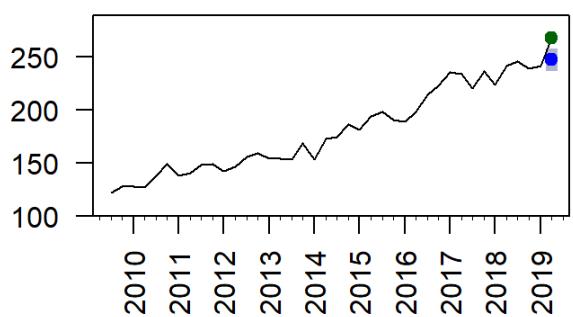
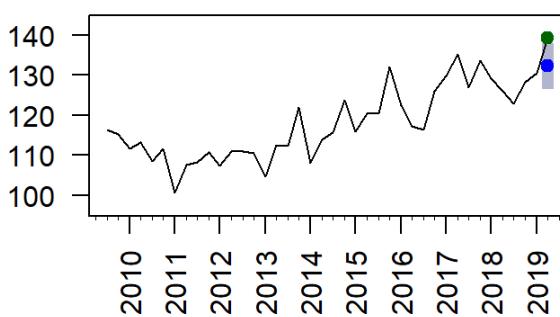
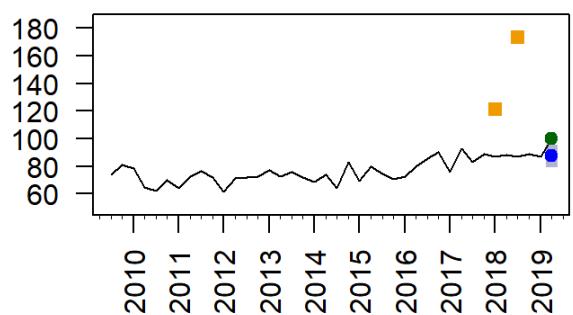
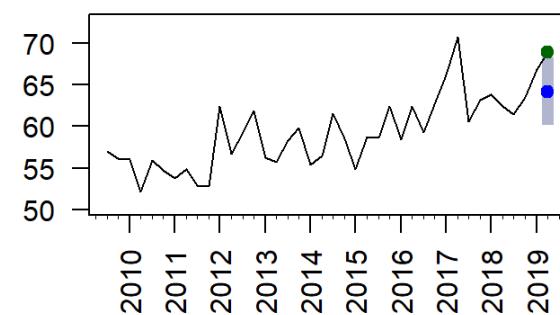


**Alaska Bodily Injury
Loss Cost**

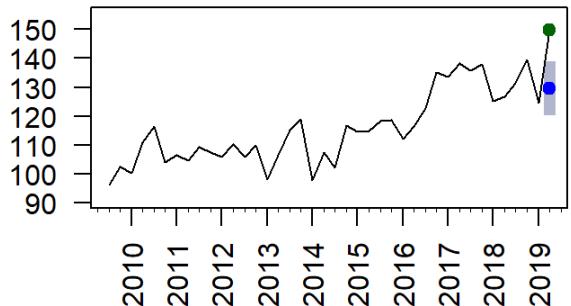


**Connecticut Bodily Injury
Loss Cost**

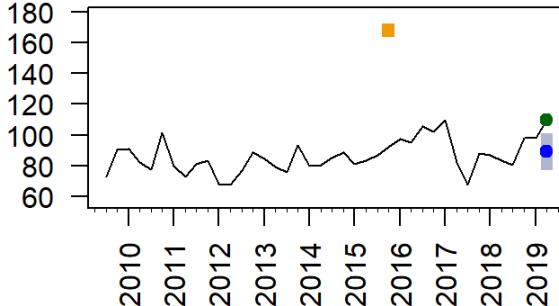


Delaware Bodily Injury Loss Cost**Florida Bodily Injury Loss Cost****Georgia Bodily Injury Loss Cost****Illinois Bodily Injury Loss Cost****Kansas Bodily Injury Loss Cost****Minnesota Bodily Injury Loss Cost**

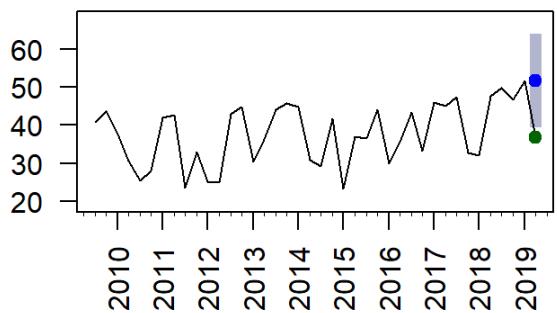
Mississippi Bodily Injury Loss Cost



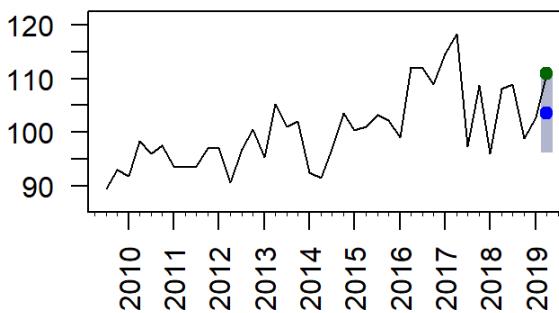
Montana Bodily Injury Loss Cost



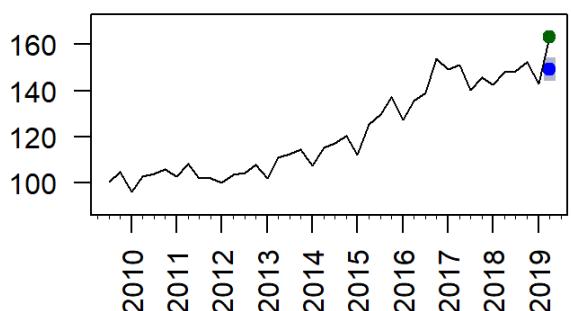
North Dakota Bodily Injury Loss Cost



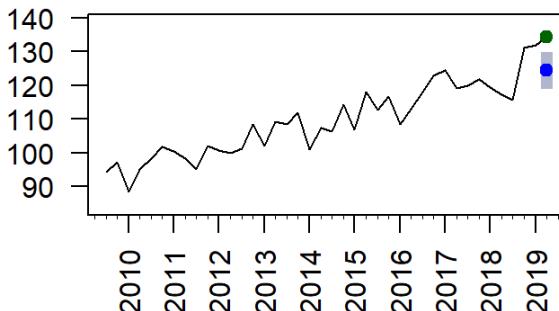
Oklahoma Bodily Injury Loss Cost



Texas Bodily Injury Loss Cost



Virginia Bodily Injury Loss Cost

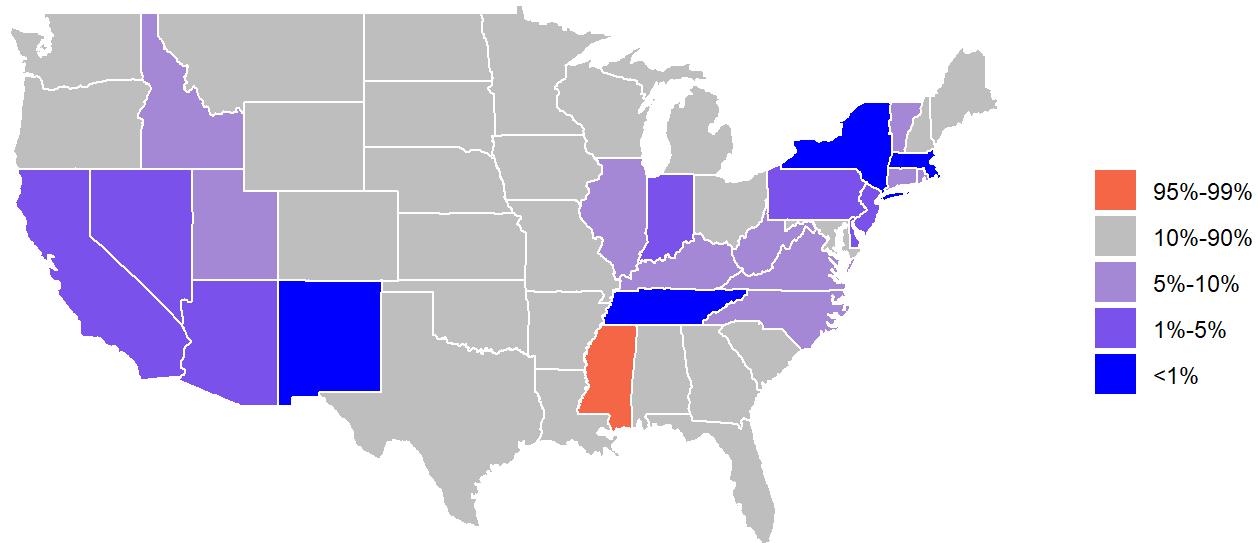


Time Series Legend

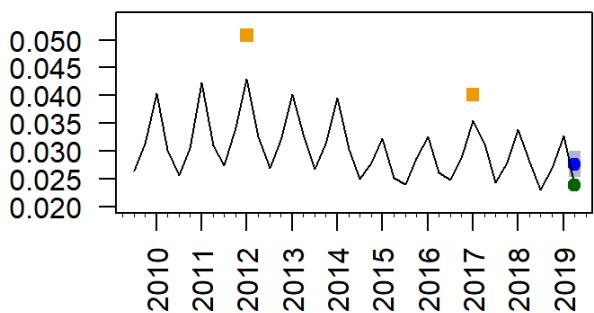
- Point Forecast
- True Value
- Prediction Interval
- Removed Outlier

Property Damage

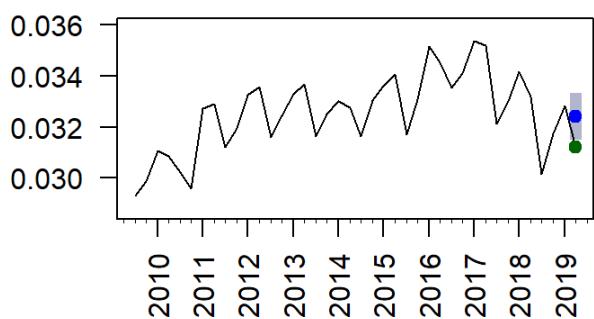
Property Damage Frequency

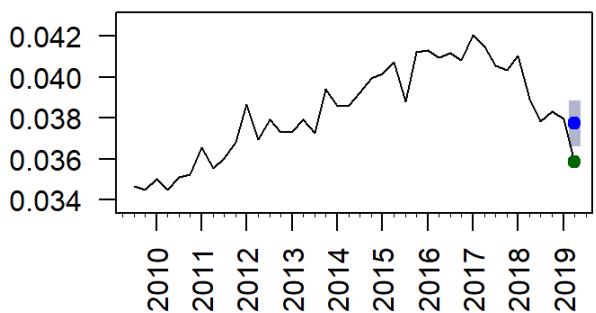
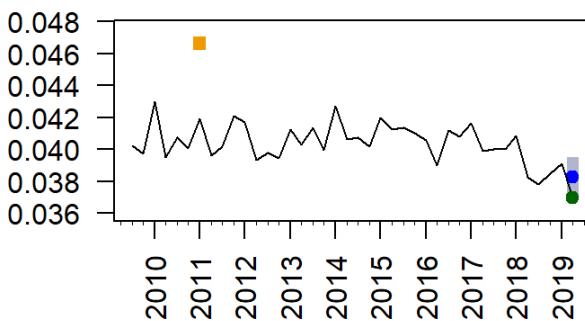
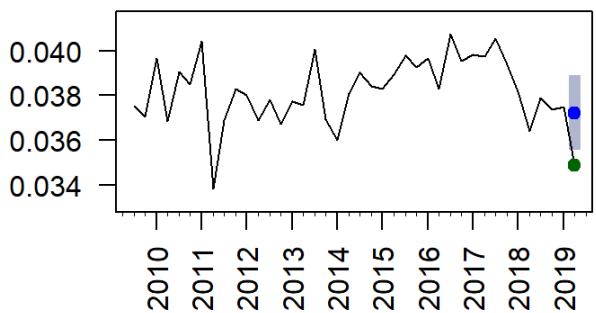
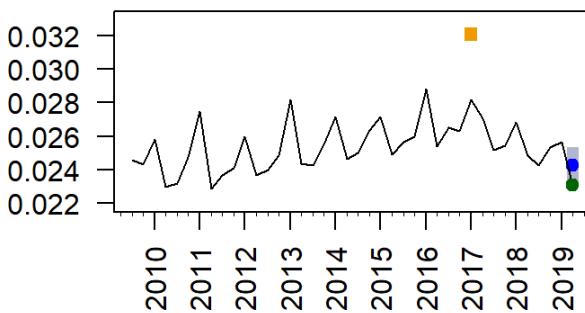
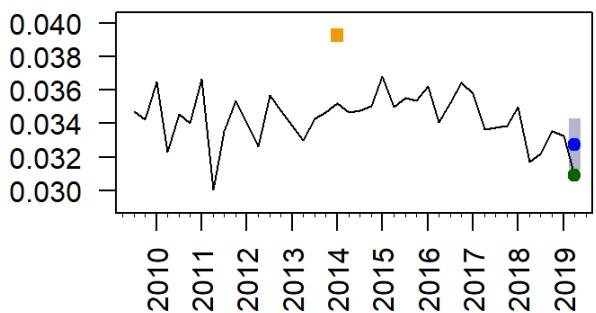
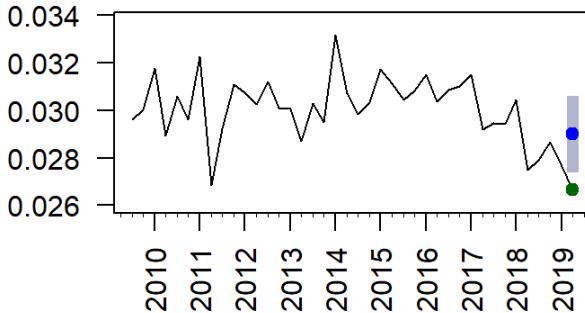


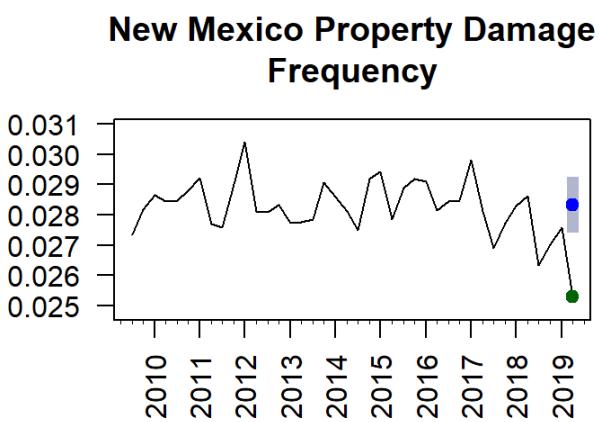
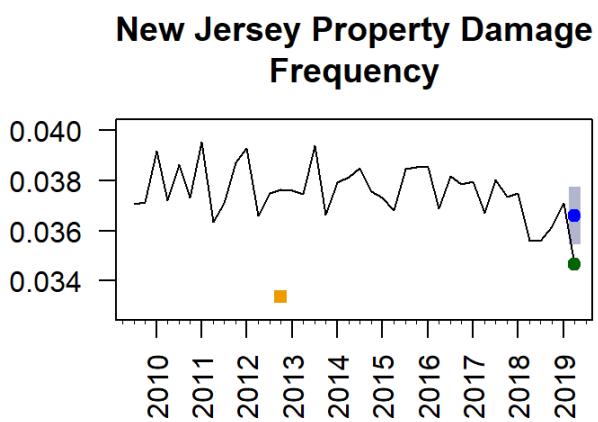
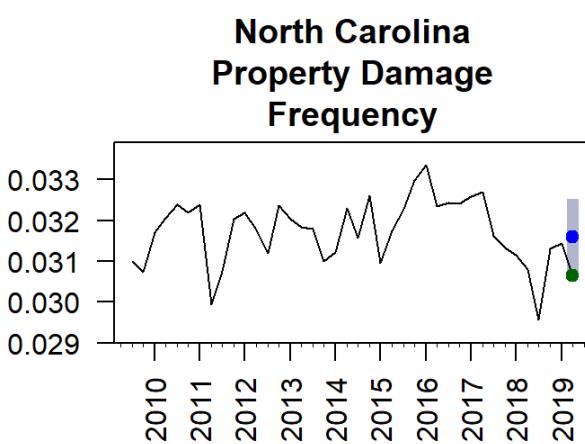
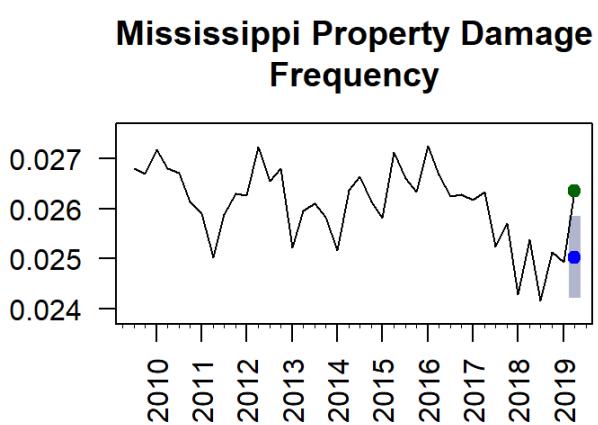
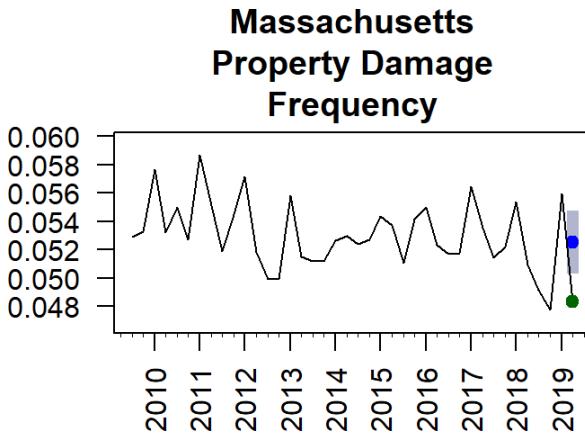
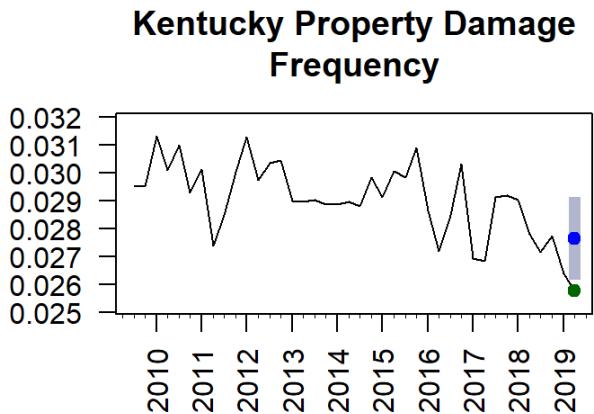
Alaska Property Damage Frequency

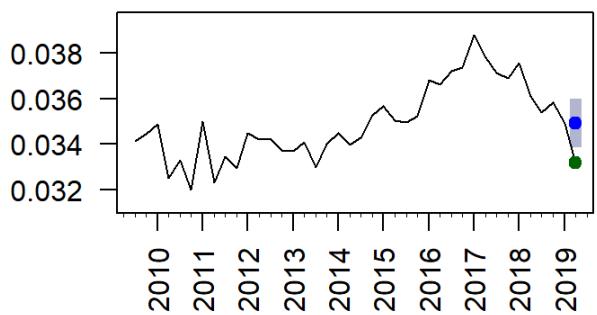
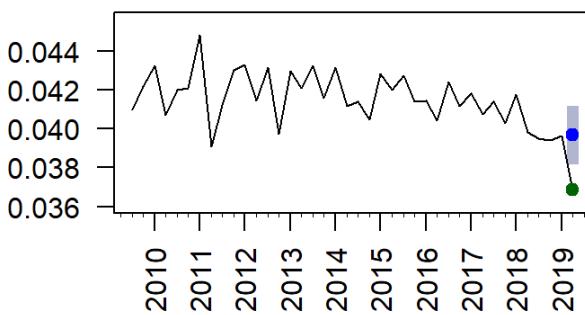
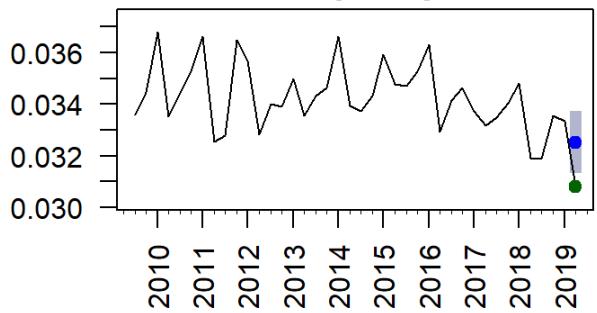
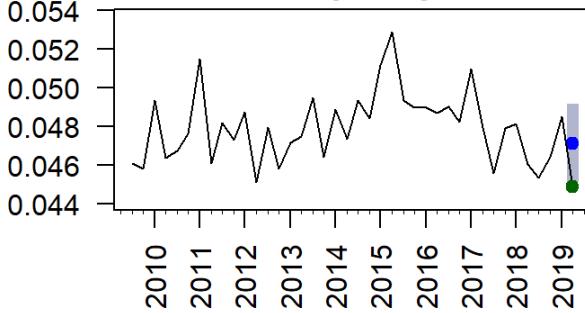
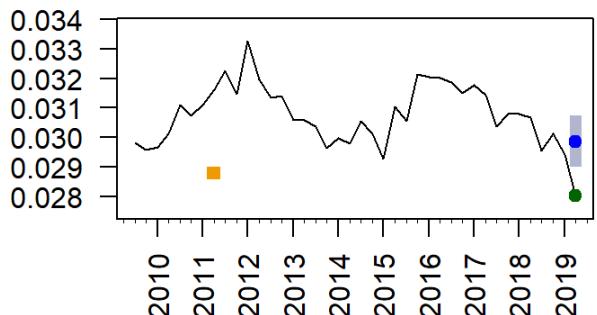
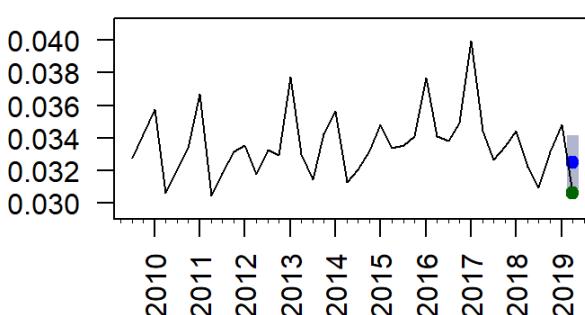


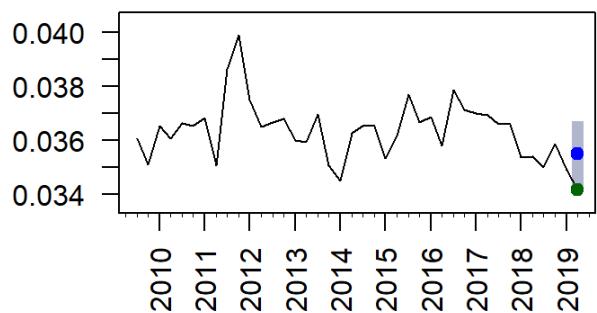
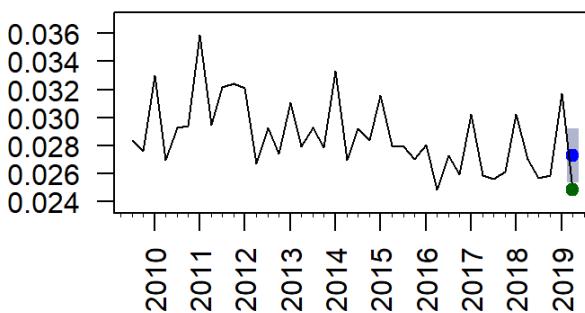
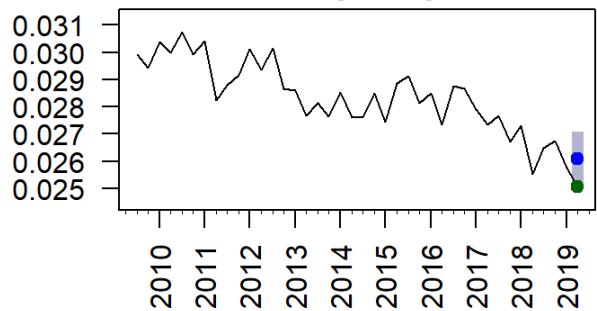
Arizona Property Damage Frequency



California Property Damage Frequency**Connecticut Property Damage Frequency****Delaware Property Damage Frequency****Idaho Property Damage Frequency****Illinois Property Damage Frequency****Indiana Property Damage Frequency**



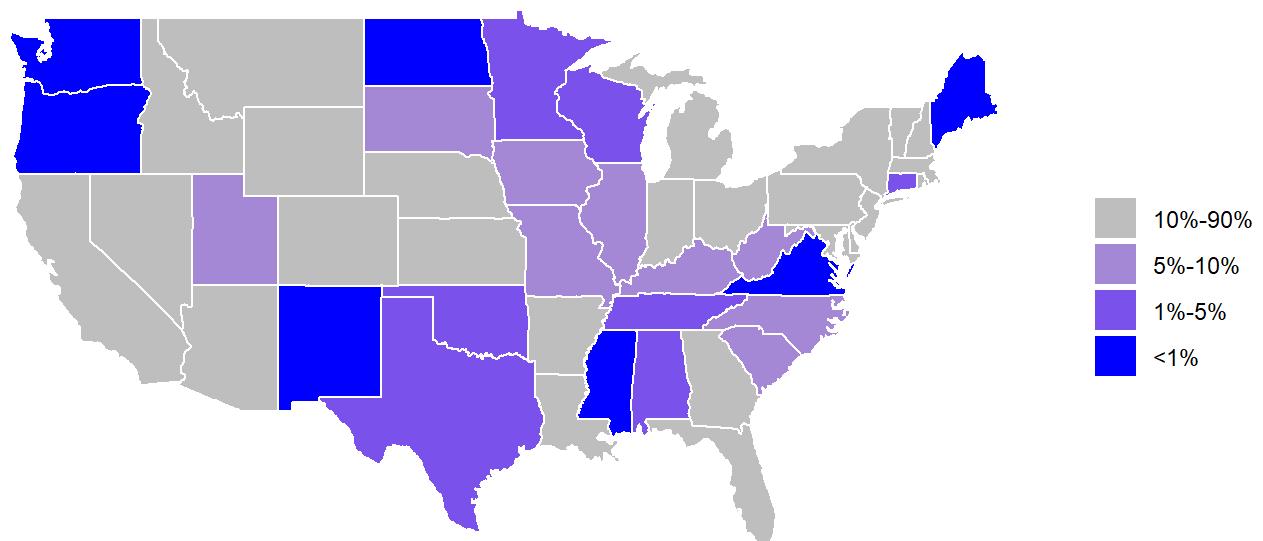
Nevada Property Damage Frequency**New York Property Damage Frequency****Pennsylvania Property Damage Frequency****Rhode Island Property Damage Frequency****Tennessee Property Damage Frequency****Utah Property Damage Frequency**

Virginia Property Damage Frequency**Vermont Property Damage Frequency****West Virginia Property Damage Frequency**

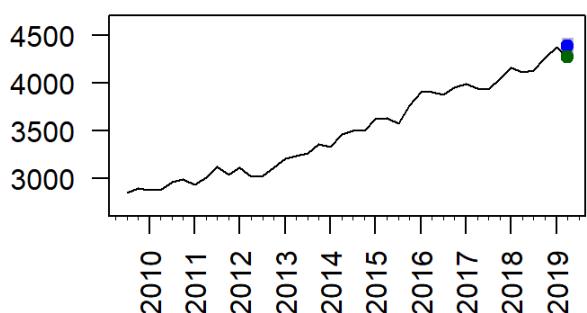
Time Series Legend

- Point Forecast
- True Value
- Prediction Interval
- Removed Outlier

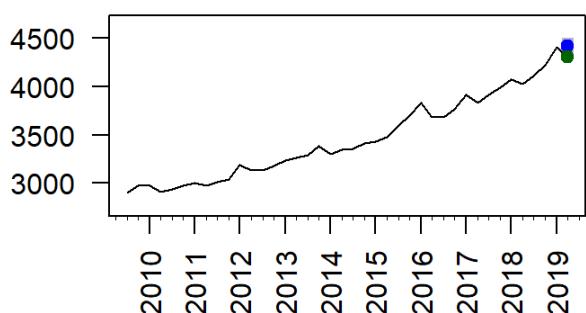
Property Damage Severity



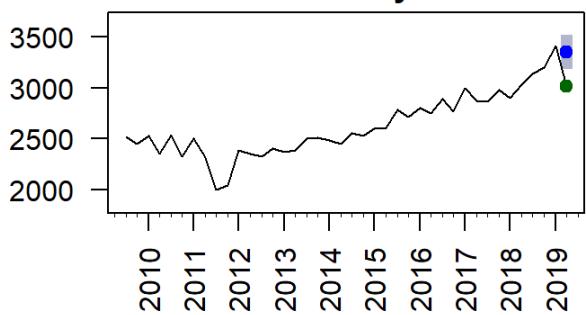
Alabama Property Damage Severity



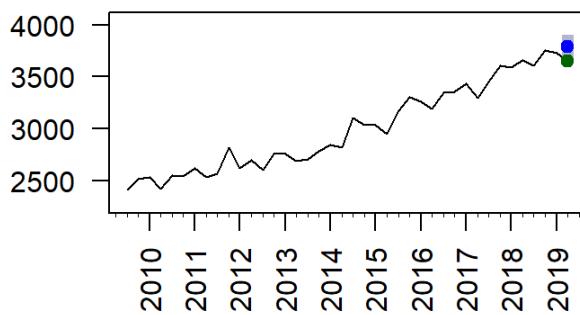
Connecticut Property Damage Severity



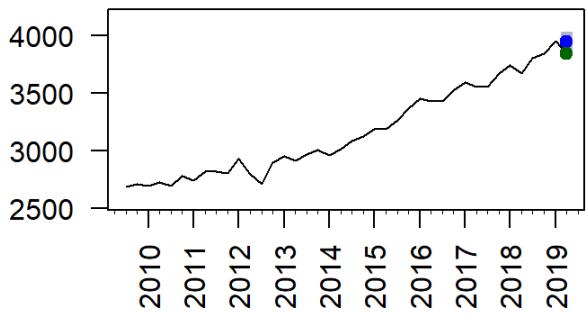
**District of Columbia
Property Damage
Severity**



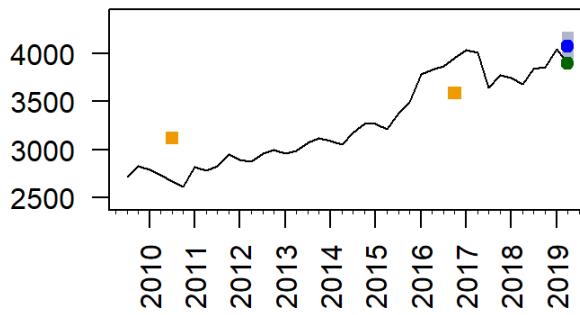
**Iowa Property Damage
Severity**



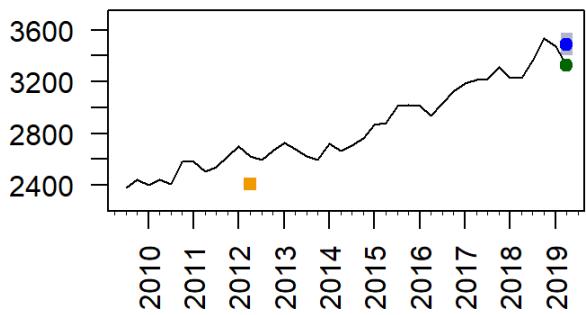
**Illinois Property Damage
Severity**



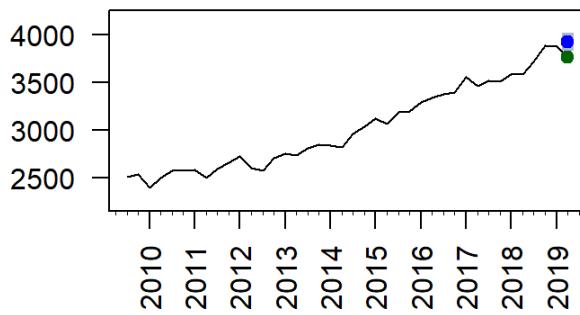
**Kentucky Property Damage
Severity**

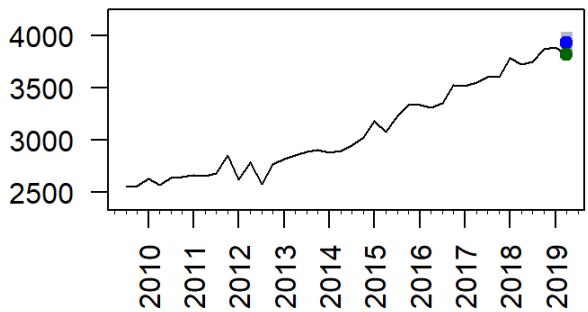
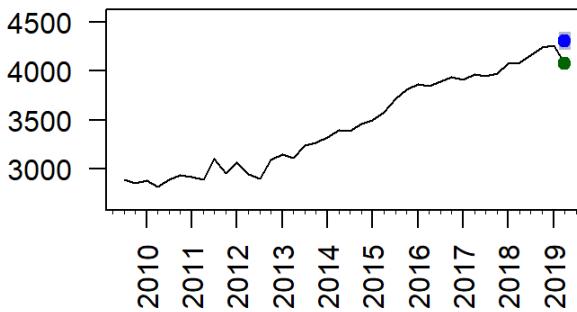
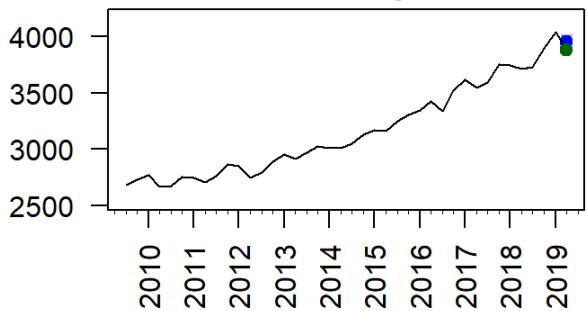
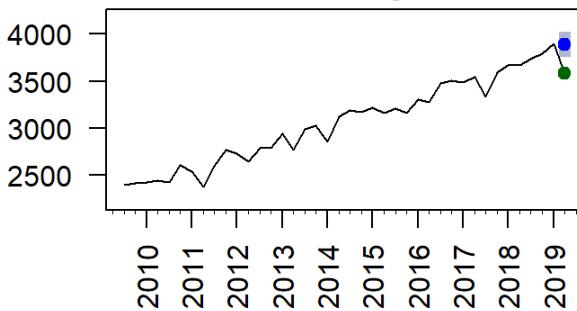
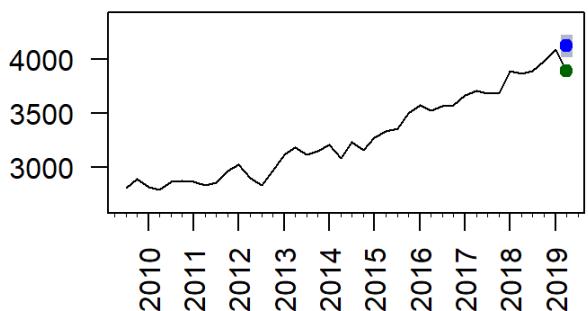
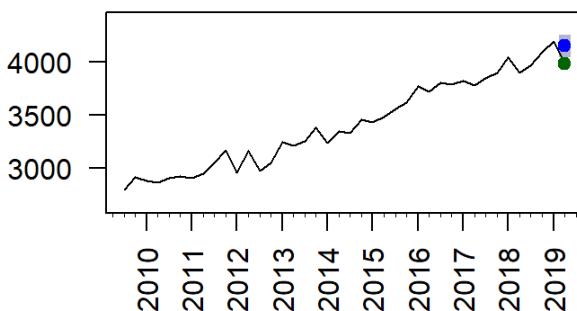


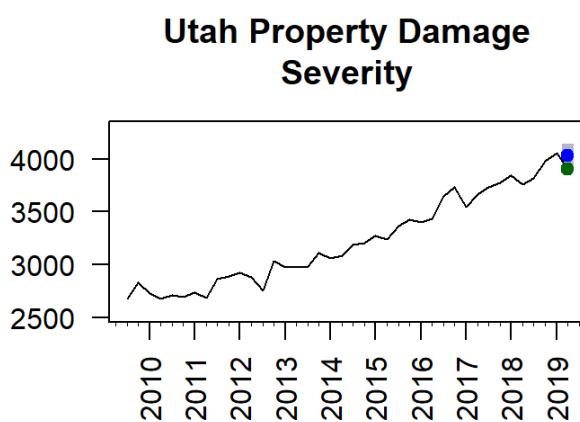
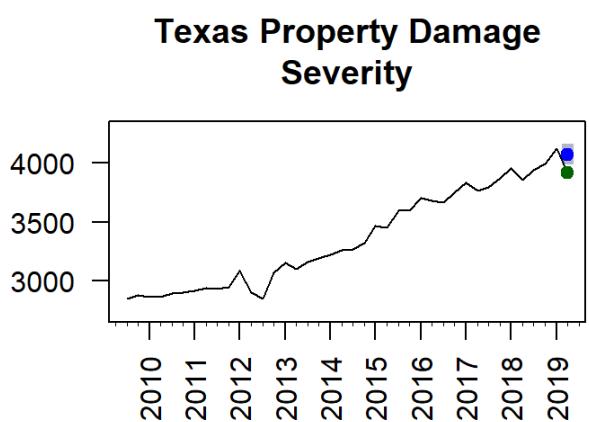
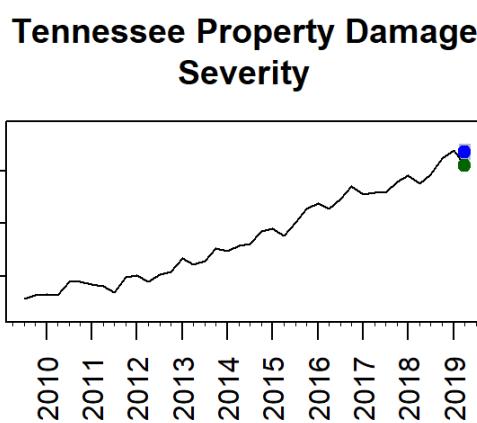
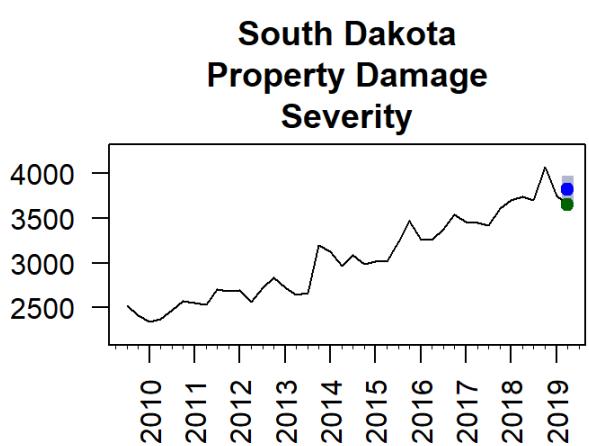
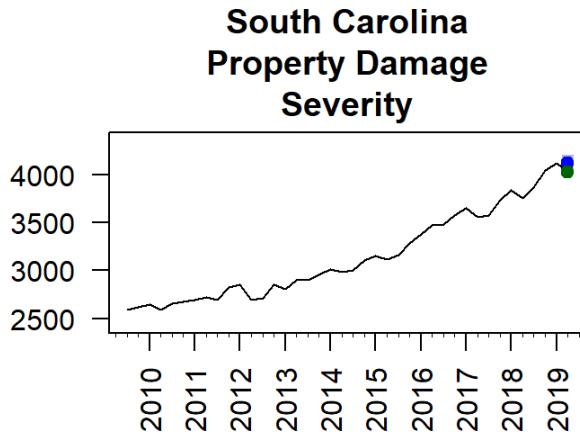
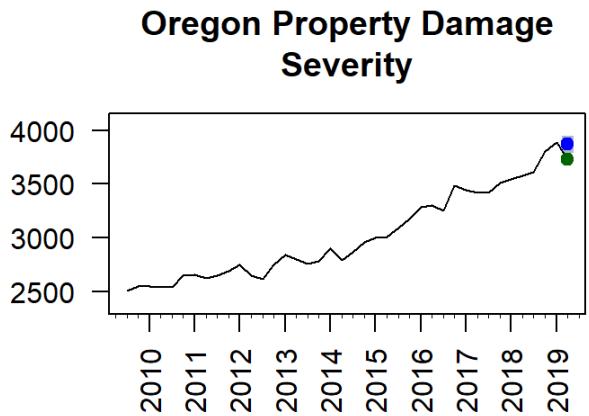
**Maine Property Damage
Severity**

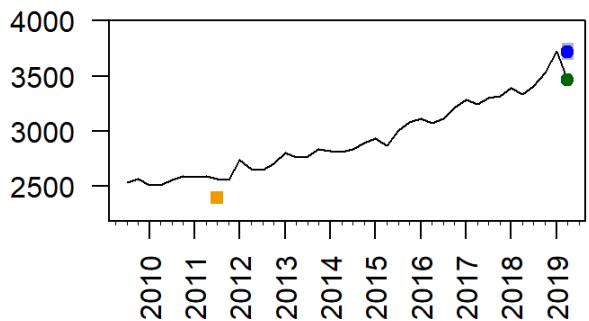
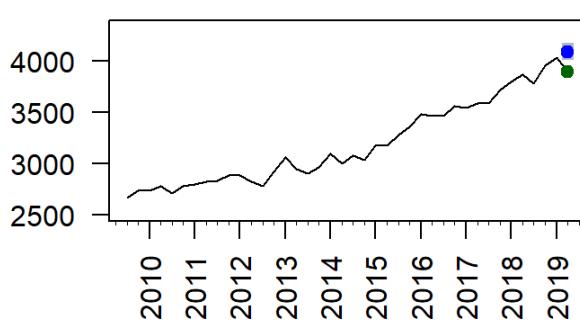
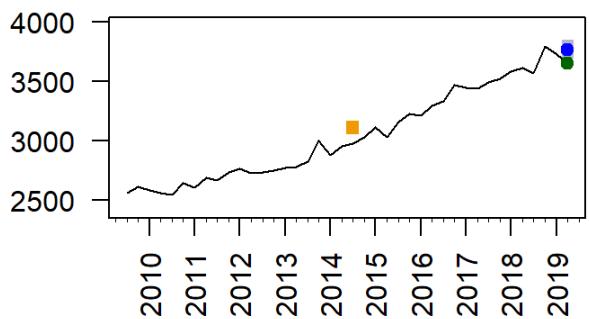
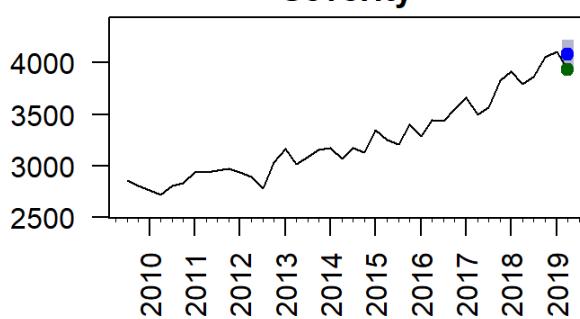


**Minnesota Property Damage
Severity**



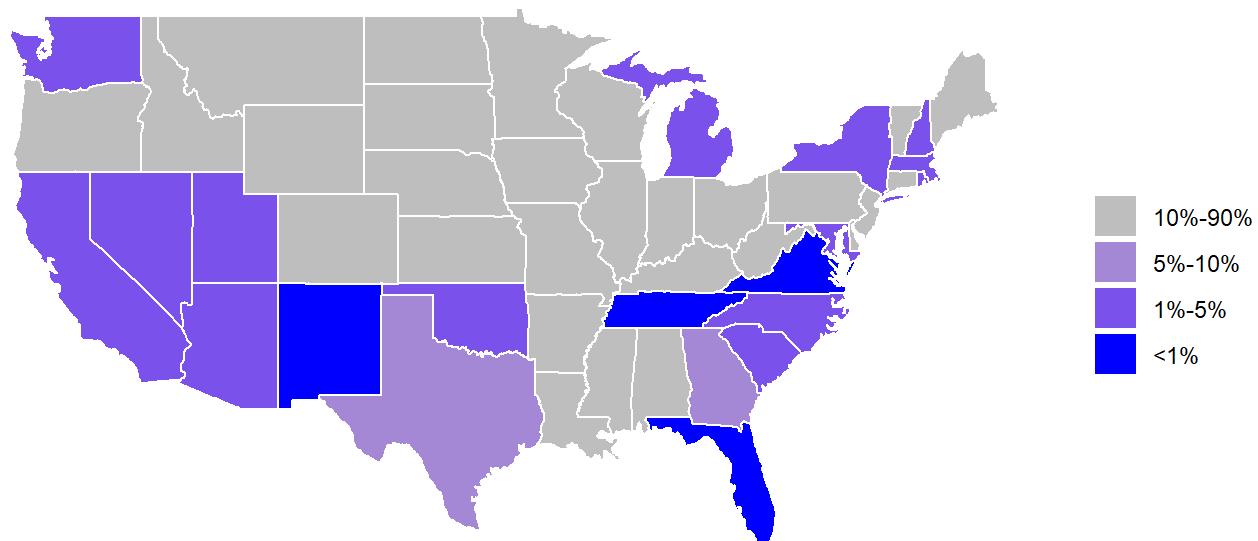
Missouri Property Damage Severity**Mississippi Property Damage Severity****North Carolina Property Damage Severity****North Dakota Property Damage Severity****New Mexico Property Damage Severity****Oklahoma Property Damage Severity**



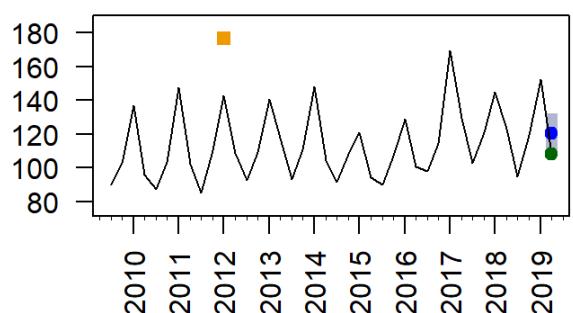
Virginia Property Damage Severity**Washington Property Damage Severity****Wisconsin Property Damage Severity****West Virginia Property Damage Severity****Time Series Legend**

- Point Forecast
- True Value
- Prediction Interval
- Removed Outlier

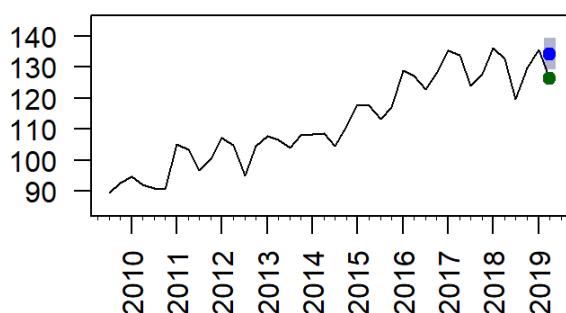
Property Damage Loss Cost

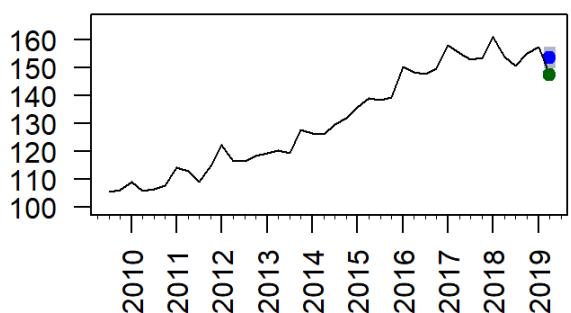
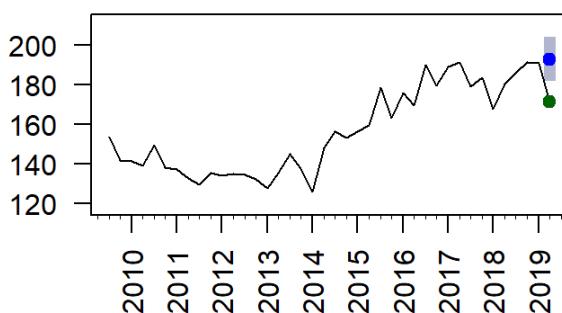
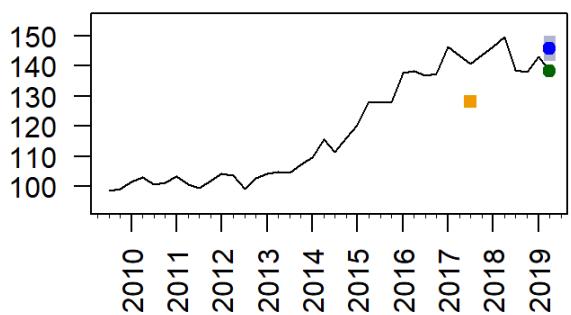
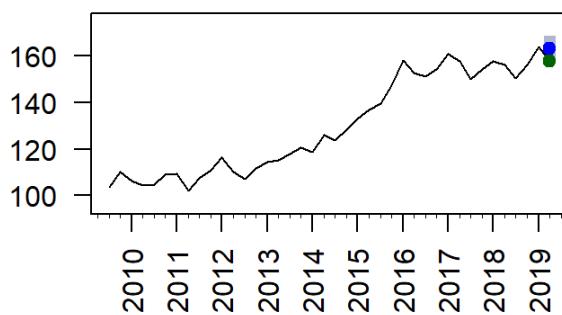
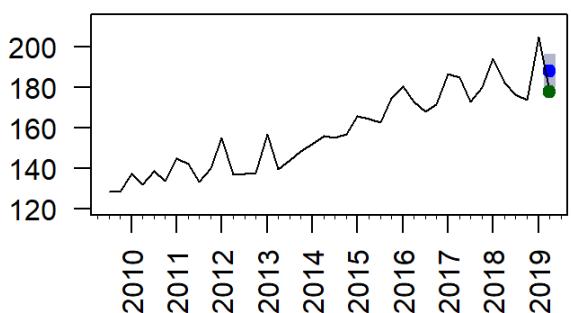
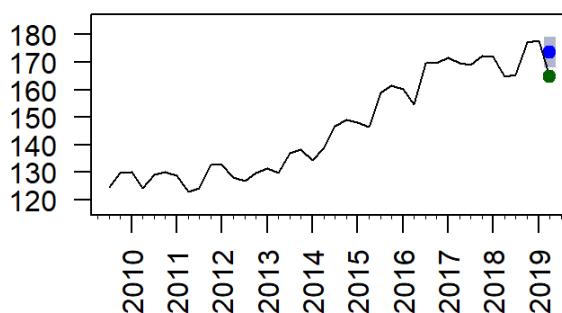


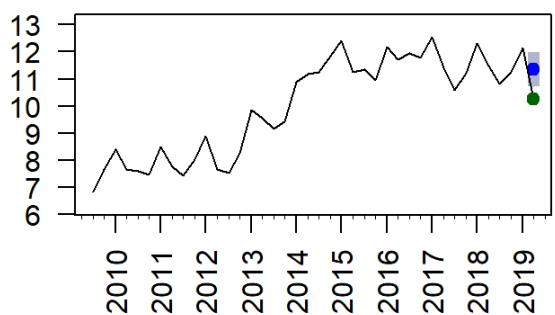
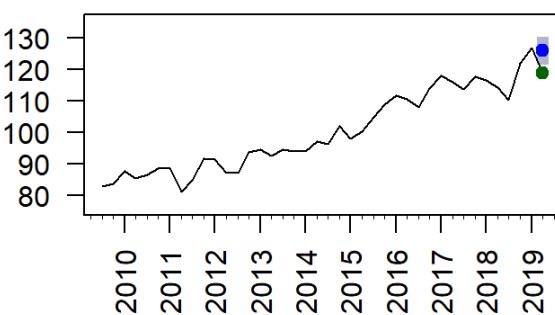
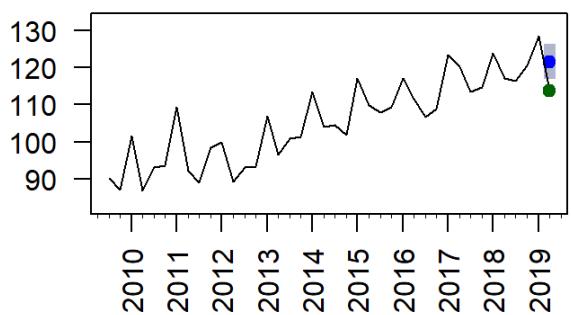
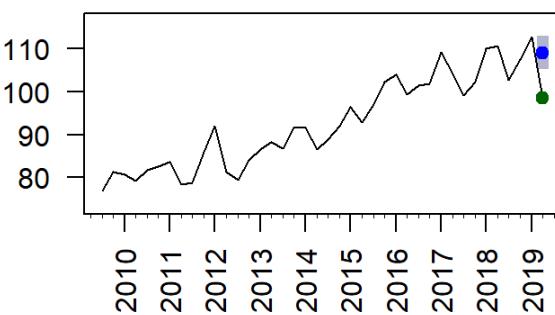
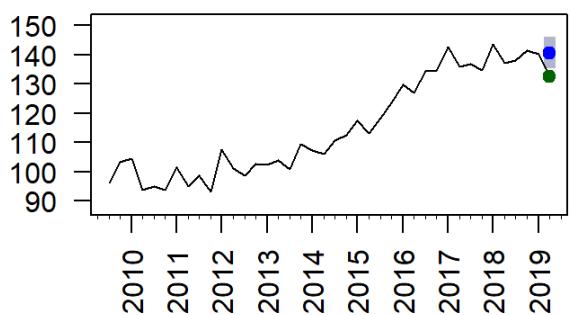
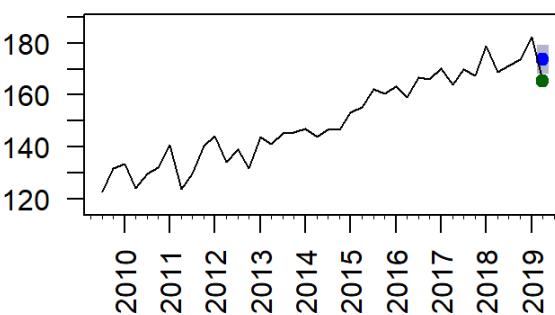
Alaska Property Damage Loss Cost



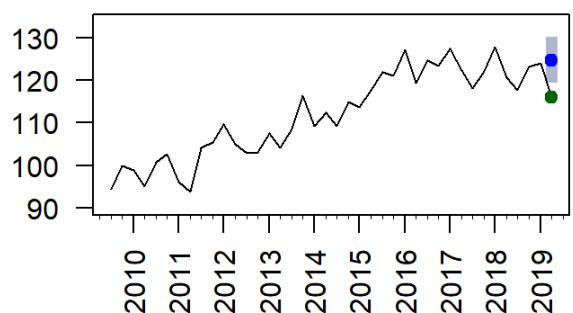
Arizona Property Damage Loss Cost



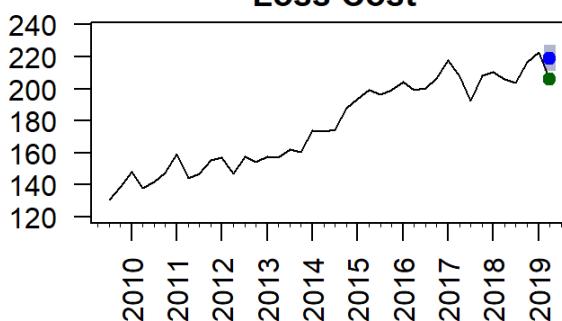
California Property Damage Loss Cost**District of Columbia Property Damage Loss Cost****Florida Property Damage Loss Cost****Georgia Property Damage Loss Cost****Massachusetts Property Damage Loss Cost****Maryland Property Damage Loss Cost**

Michigan Property Damage Loss Cost**North Carolina Property Damage Loss Cost****New Hampshire Property Damage Loss Cost****New Mexico Property Damage Loss Cost****Nevada Property Damage Loss Cost****New York Property Damage Loss Cost**

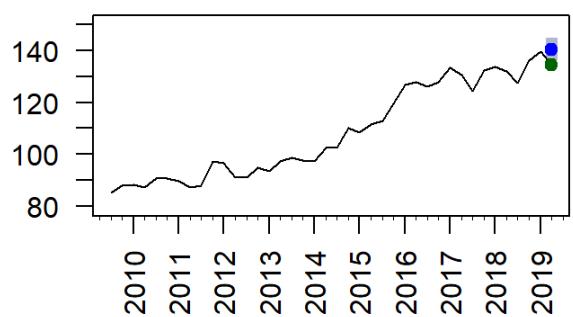
Oklahoma Property Damage Loss Cost



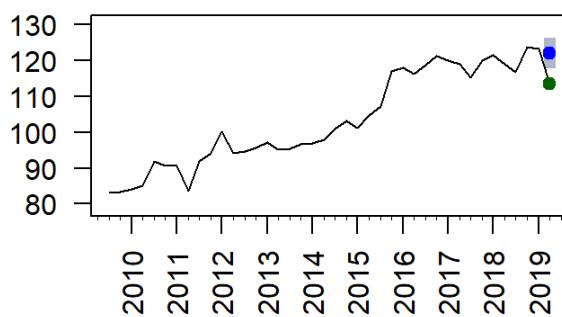
Rhode Island Property Damage Loss Cost



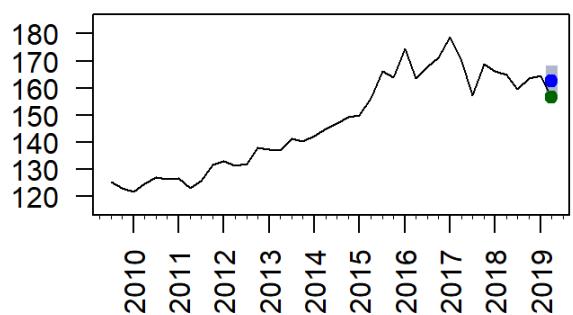
South Carolina Property Damage Loss Cost



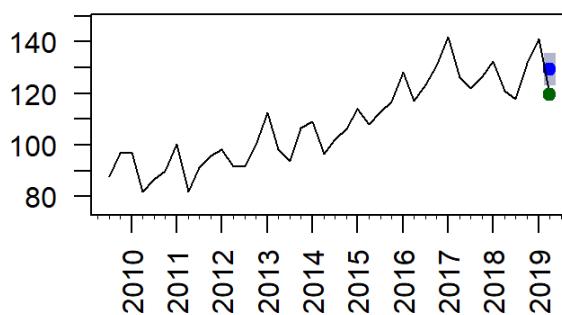
Tennessee Property Damage Loss Cost



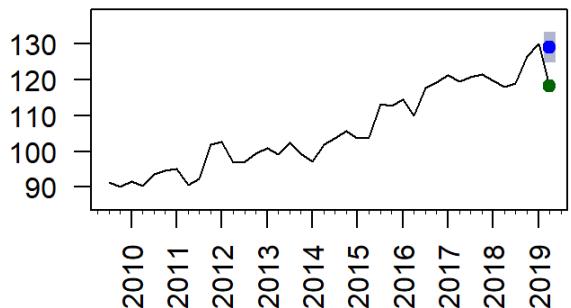
Texas Property Damage Loss Cost



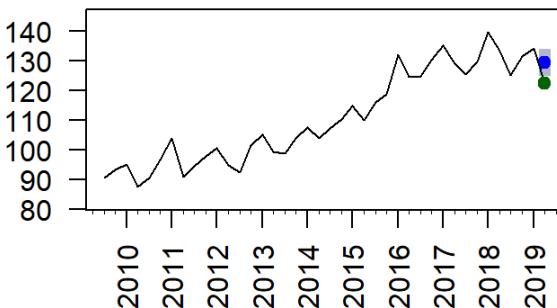
Utah Property Damage Loss Cost



Virginia Property Damage Loss Cost



Washington Property Damage Loss Cost

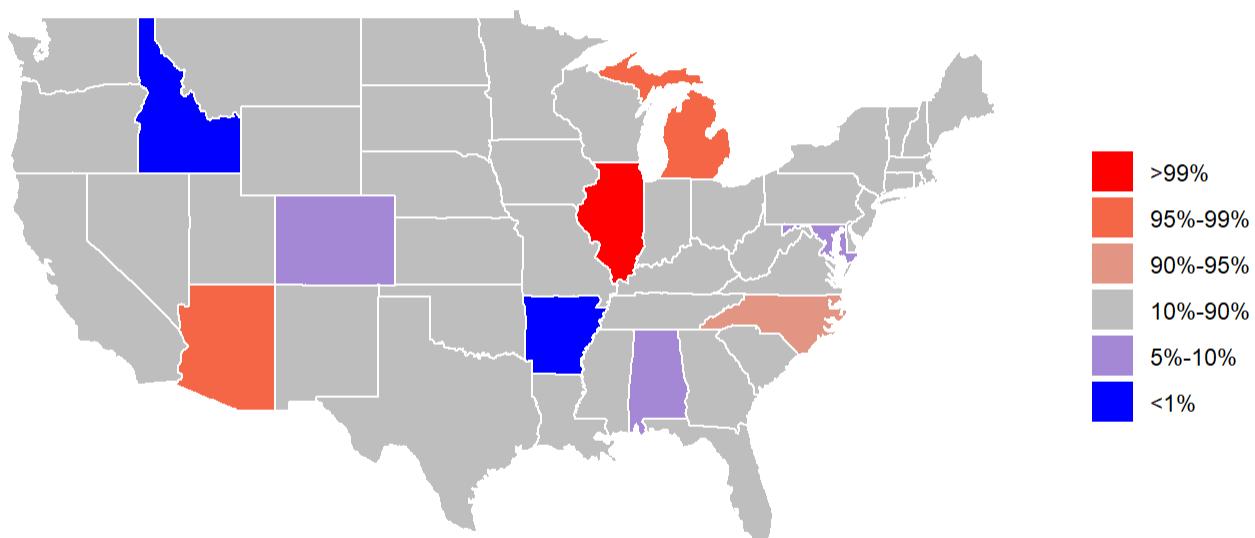


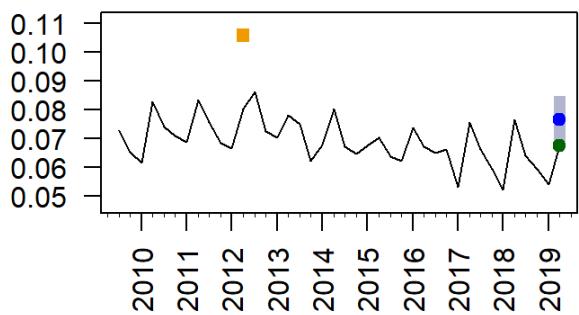
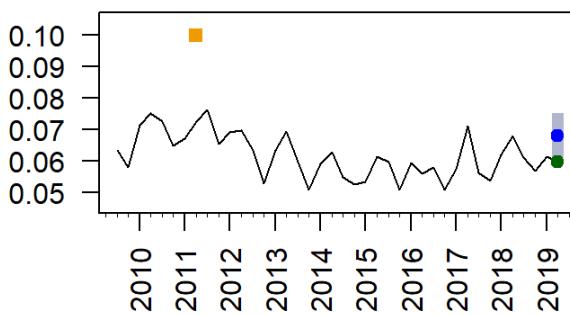
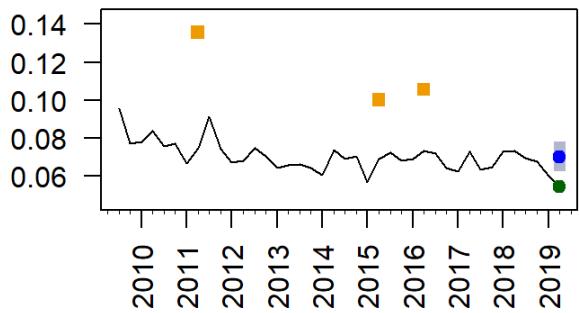
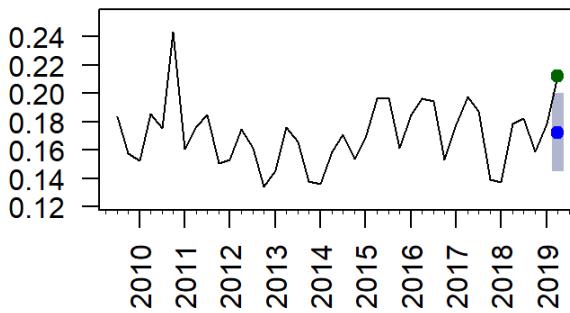
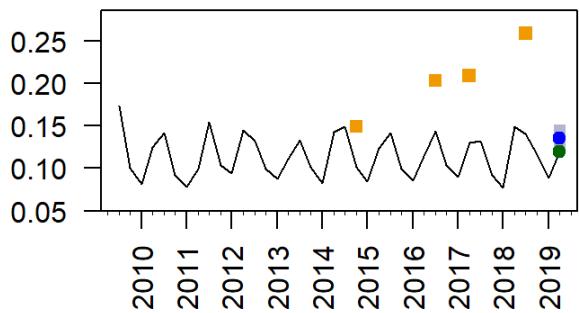
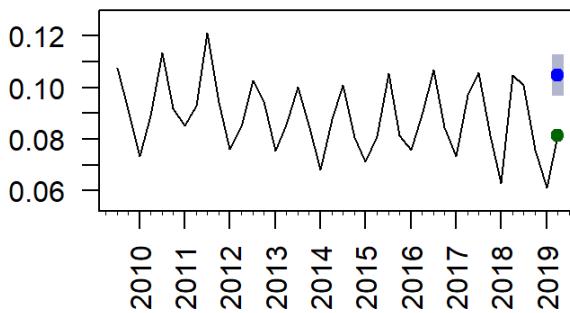
Time Series Legend

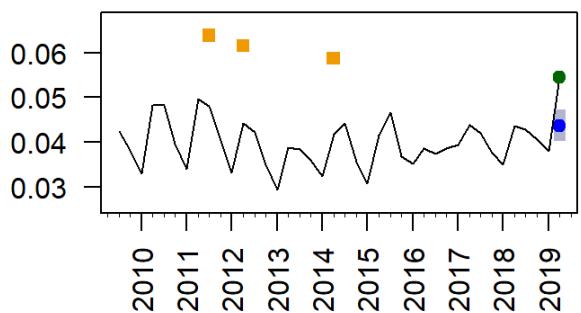
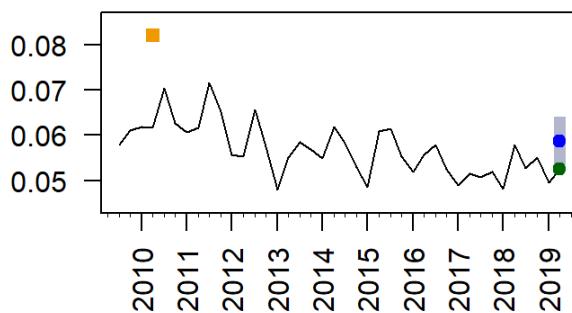
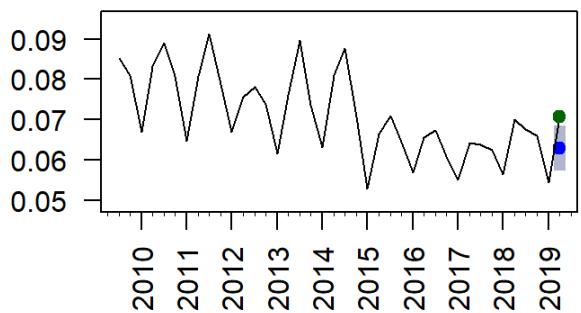
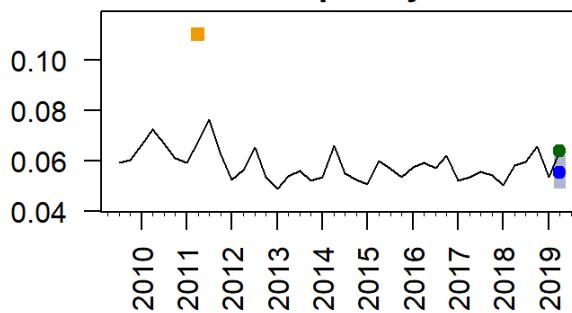
- Point Forecast
- True Value
- Prediction Interval
- Removed Outlier

Comprehensive

Comprehensive Frequency

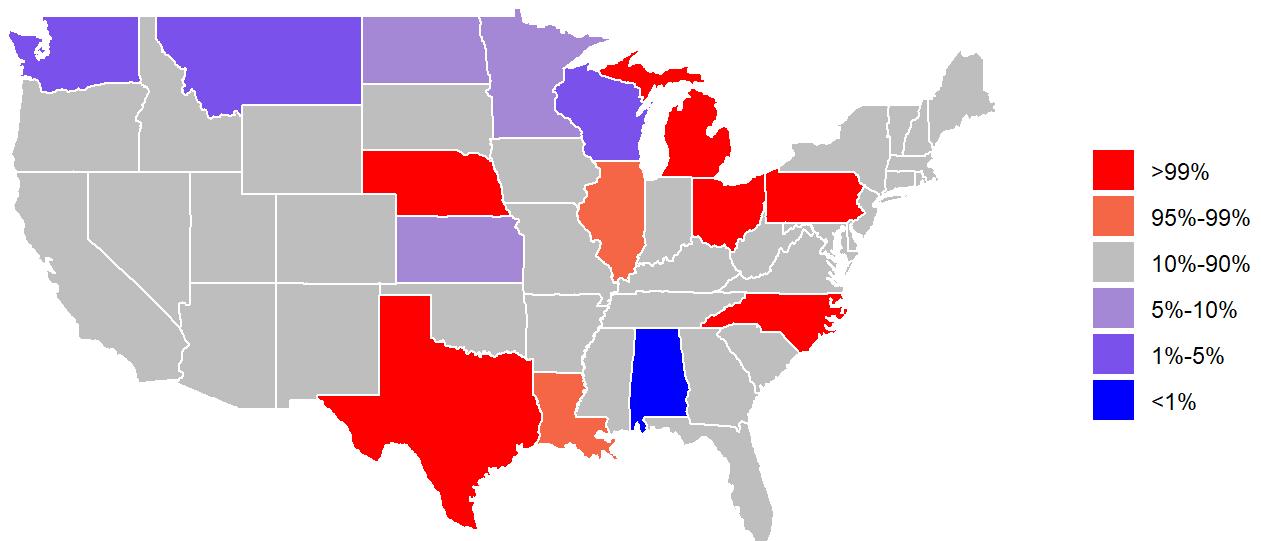


Alaska Comprehensive Frequency**Alabama Comprehensive Frequency****Arkansas Comprehensive Frequency****Arizona Comprehensive Frequency****Colorado Comprehensive Frequency****Idaho Comprehensive Frequency**

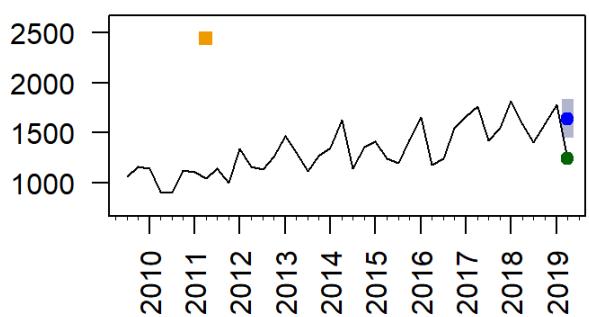
Illinois Comprehensive Frequency**Maryland Comprehensive Frequency****Michigan Comprehensive Frequency****North Carolina Comprehensive Frequency****Time Series Legend**

- Point Forecast
- True Value
- Prediction Interval
- Removed Outlier

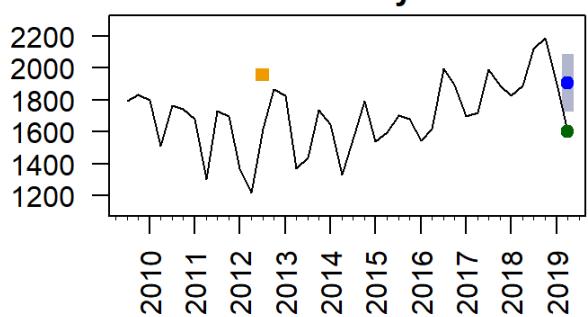
Comprehensive Severity

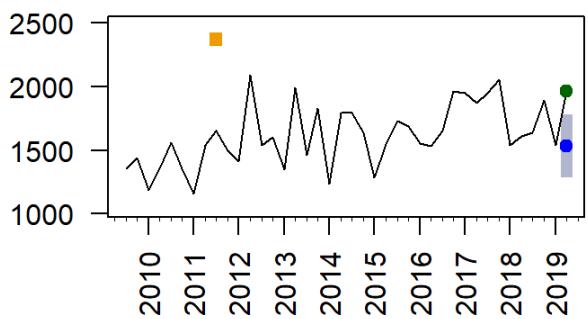
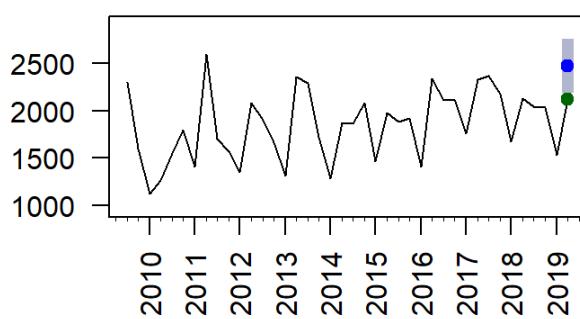
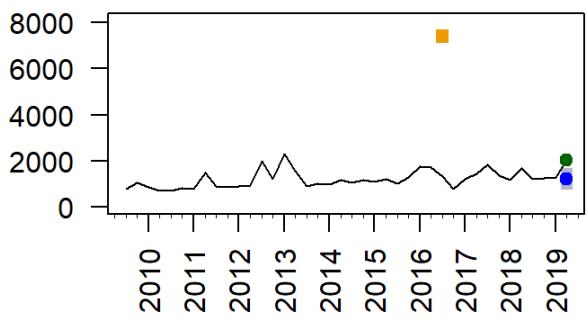
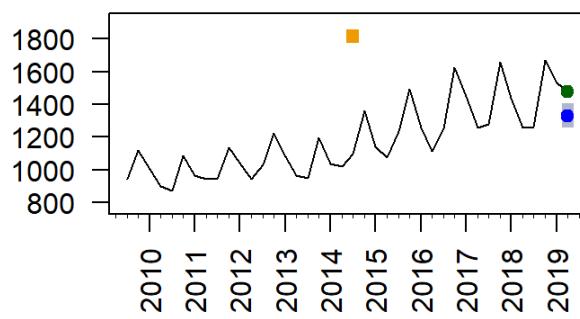
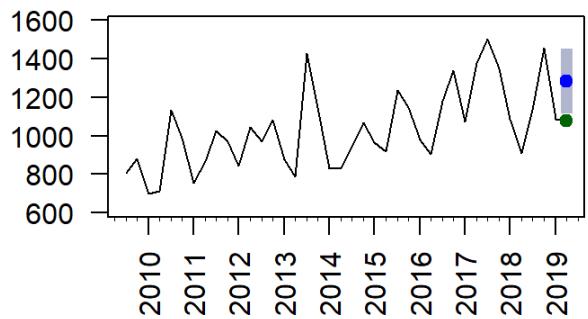
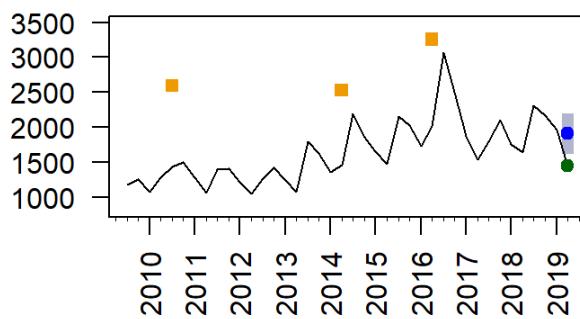


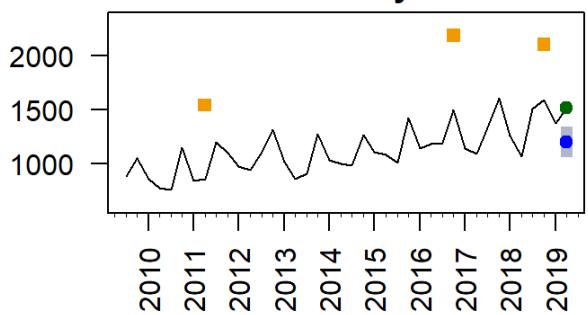
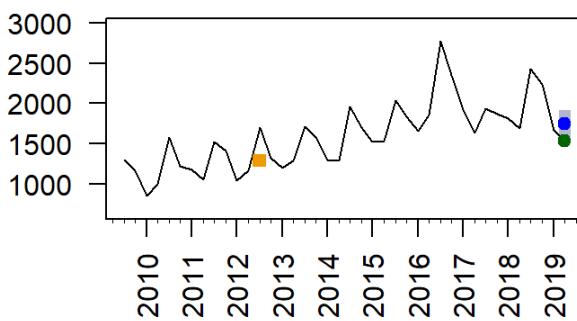
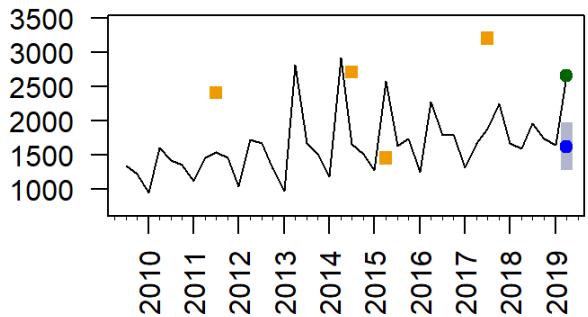
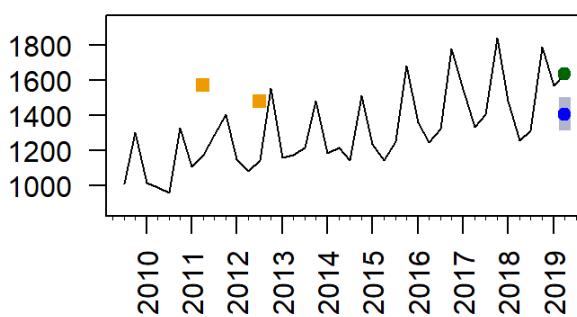
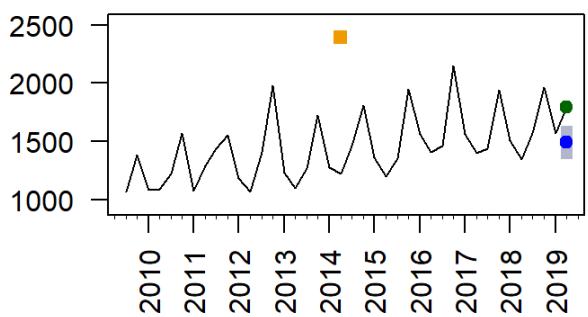
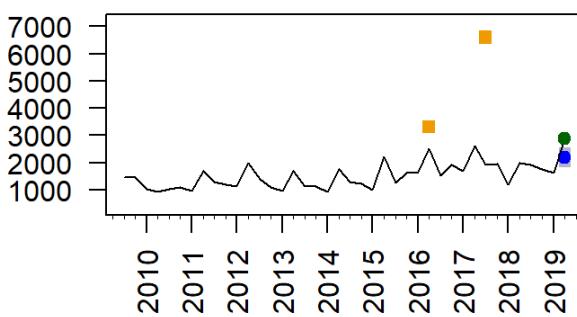
Alabama Comprehensive Severity



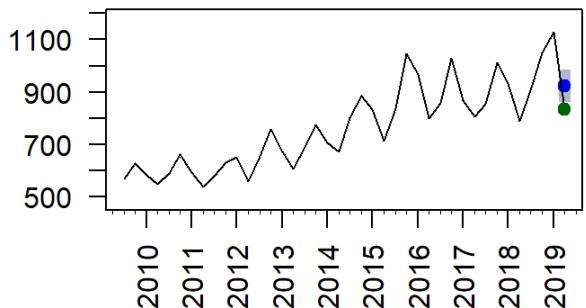
District of Columbia Comprehensive Severity



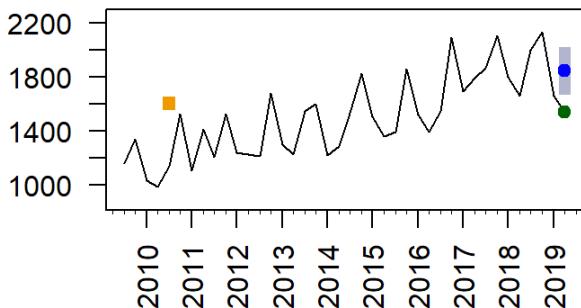
Illinois Comprehensive Severity**Kansas Comprehensive Severity****Louisiana Comprehensive Severity****Michigan Comprehensive Severity****Minnesota Comprehensive Severity****Montana Comprehensive Severity**

**North Carolina
Comprehensive
Severity****North Dakota Comprehensive
Severity****Nebraska Comprehensive
Severity****Ohio Comprehensive
Severity****Pennsylvania Comprehensive
Severity****Texas Comprehensive
Severity**

Washington Comprehensive Severity



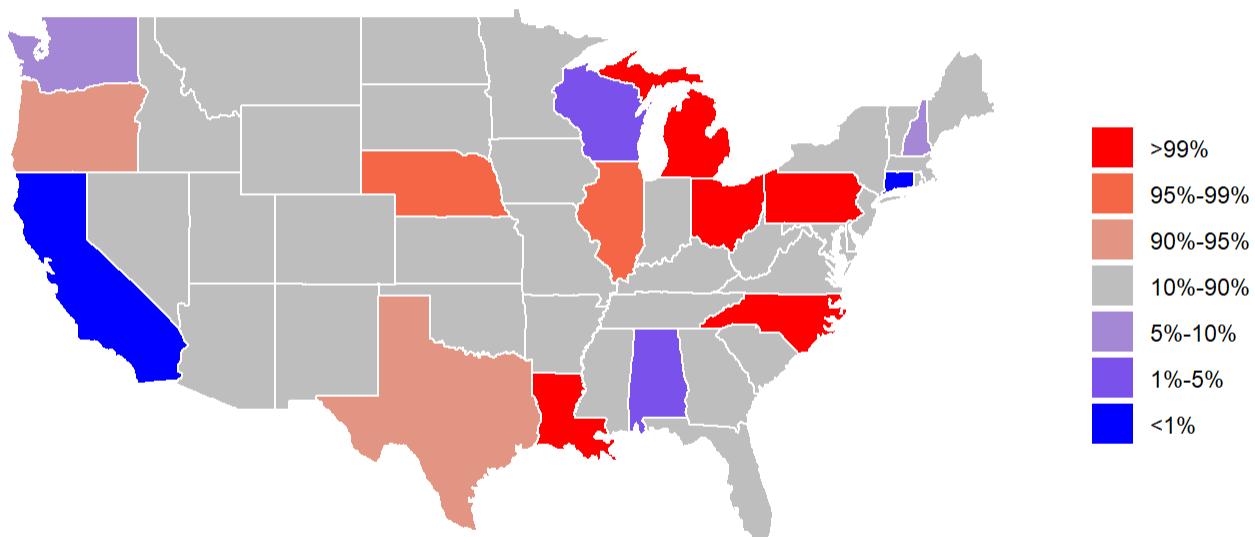
Wisconsin Comprehensive Severity

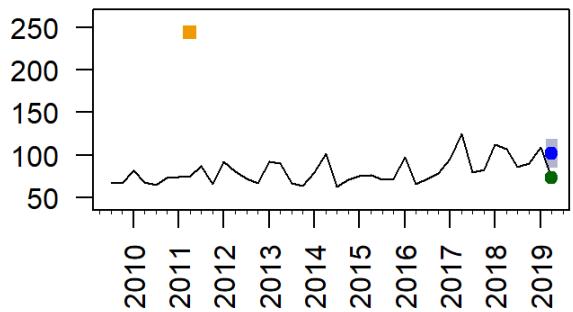
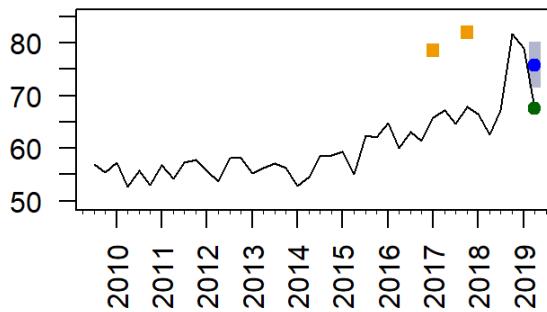
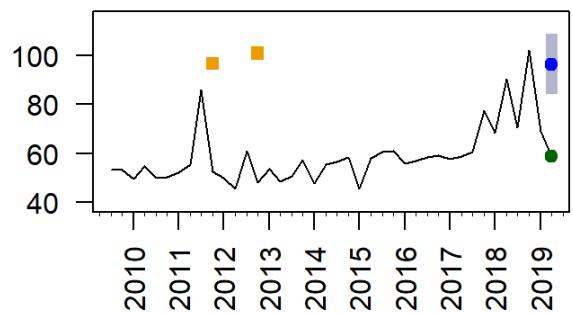
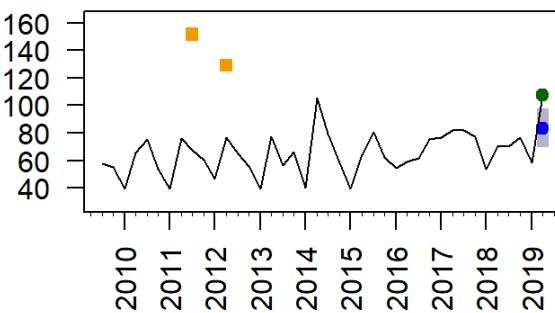
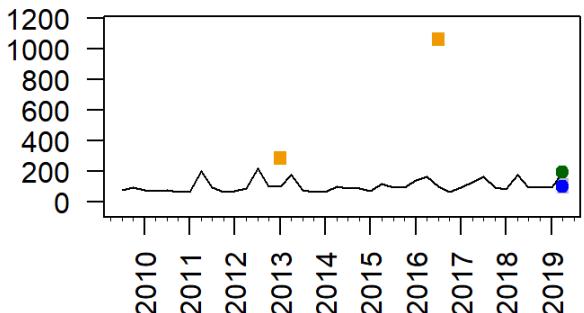
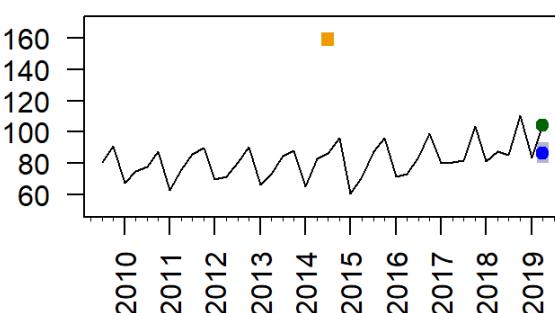


Time Series Legend

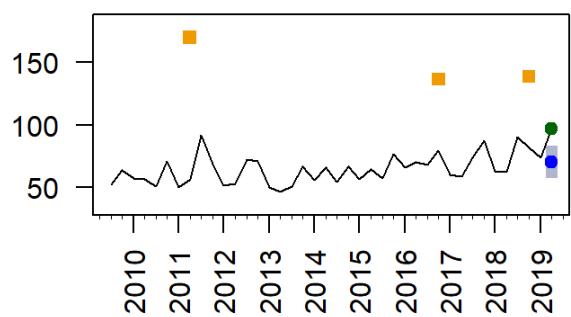
- Point Forecast
- True Value
- Prediction Interval
- Removed Outlier

Comprehensive Loss Cost

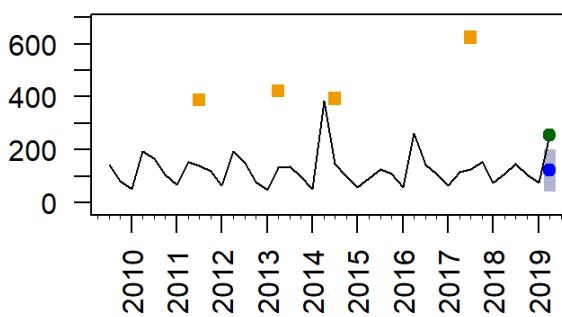


Alabama Comprehensive Loss Cost**California Comprehensive Loss Cost****Connecticut Comprehensive Loss Cost****Illinois Comprehensive Loss Cost****Louisiana Comprehensive Loss Cost****Michigan Comprehensive Loss Cost**

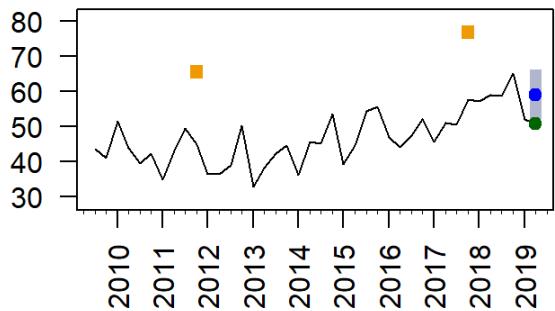
North Carolina Comprehensive Loss Cost



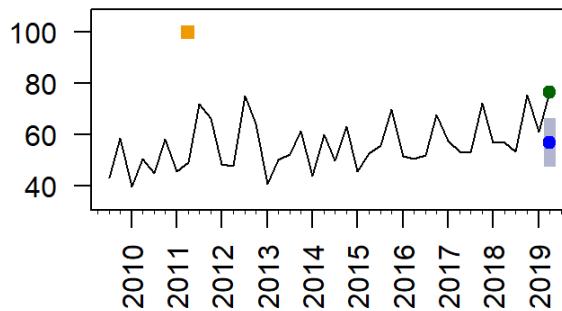
Nebraska Comprehensive Loss Cost



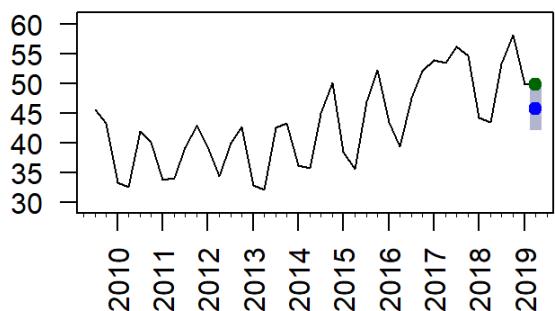
New Hampshire Comprehensive Loss Cost



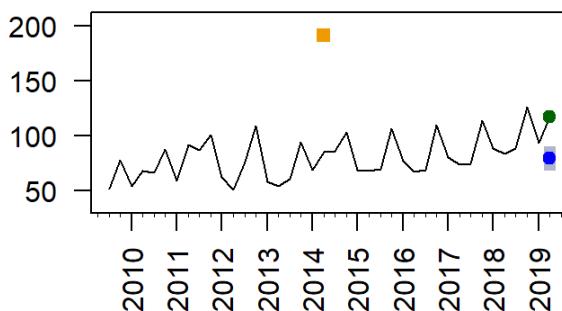
Ohio Comprehensive Loss Cost

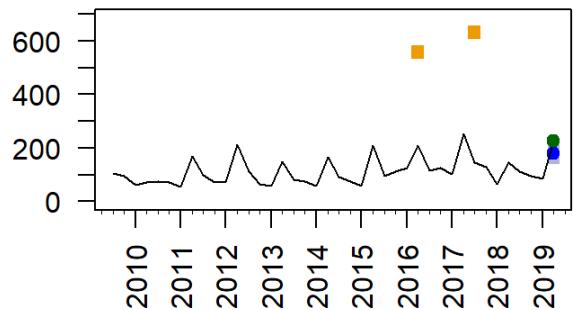
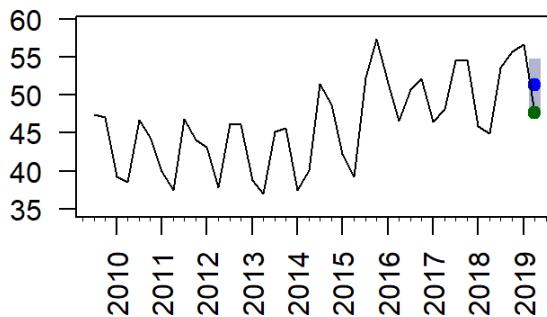
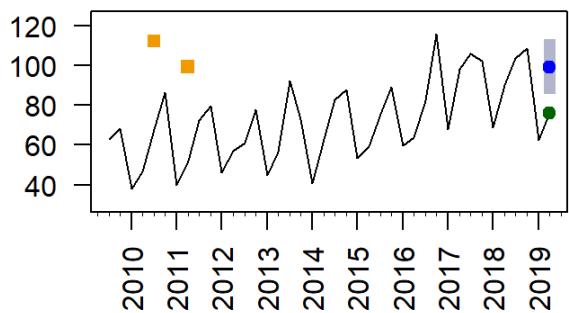


Oregon Comprehensive Loss Cost



Pennsylvania Comprehensive Loss Cost



Texas Comprehensive Loss Cost**Washington Comprehensive Loss Cost****Wisconsin Comprehensive Loss Cost**

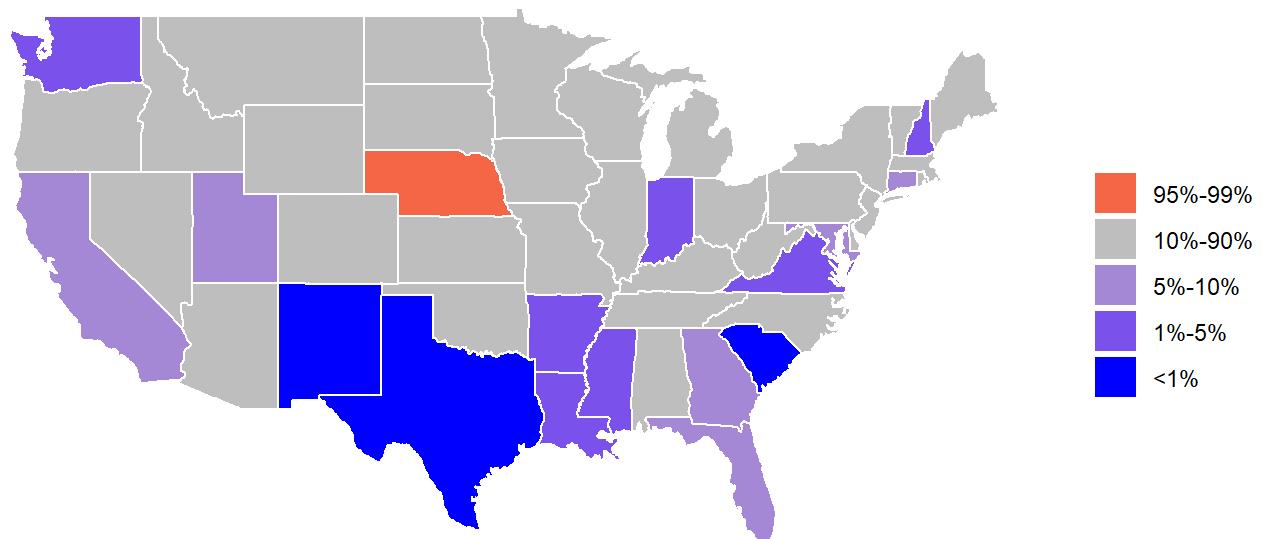
Time Series Legend

■ Point Forecast ■ True Value ■ Prediction Interval ■ Removed Outlier

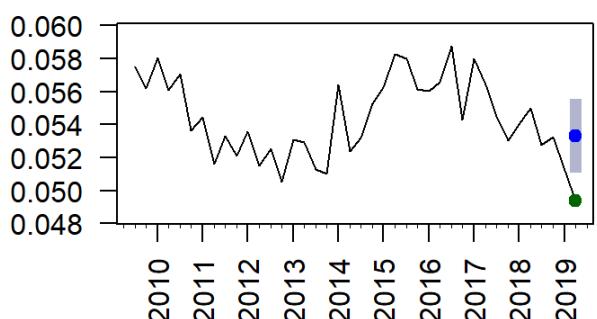
Collision

Several states' collision metrics often have an inverse relationship with severe weather damage amounts. Our guess is that due to severe weather, less vehicles are on the road and less collision claims are made.

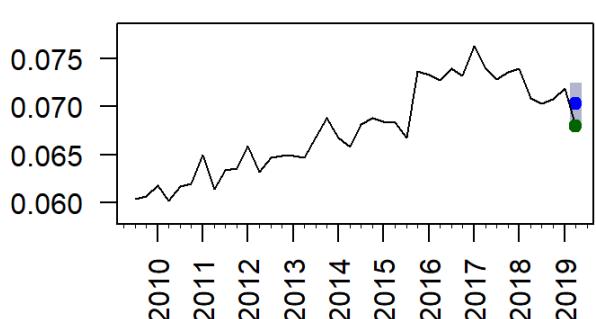
Collision Frequency

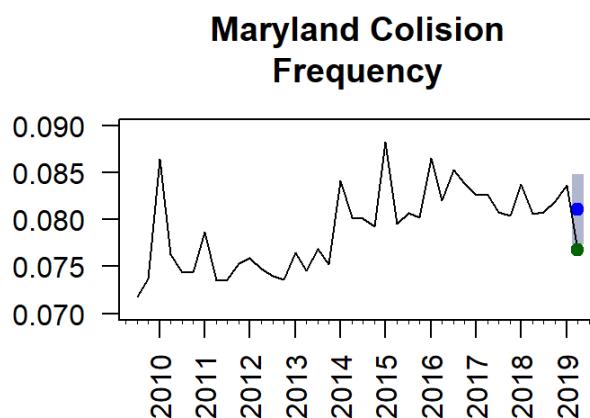
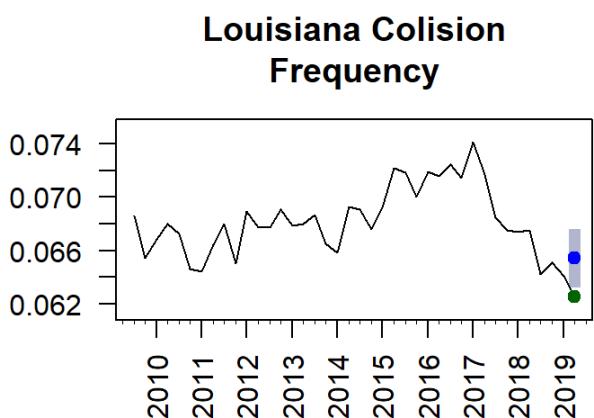
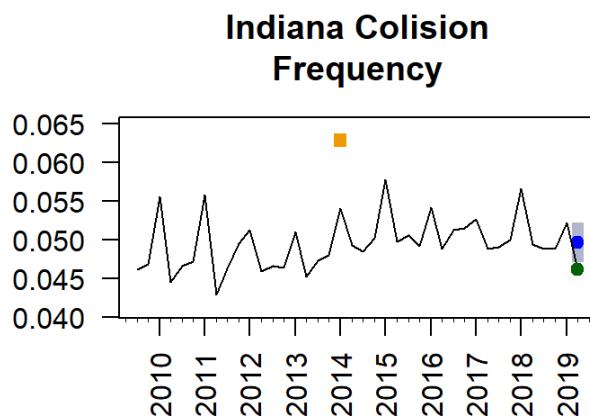
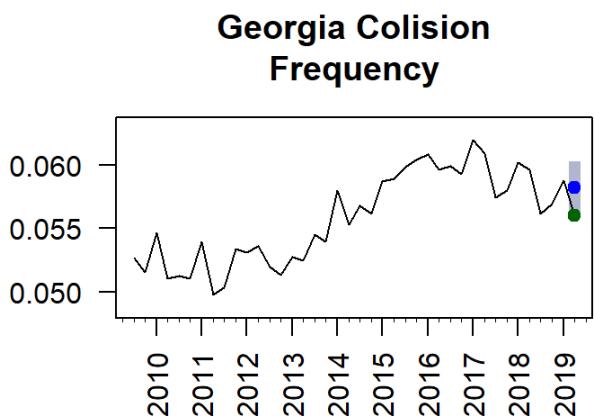
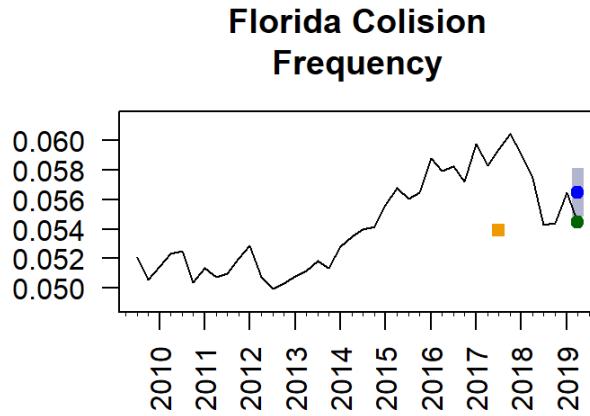
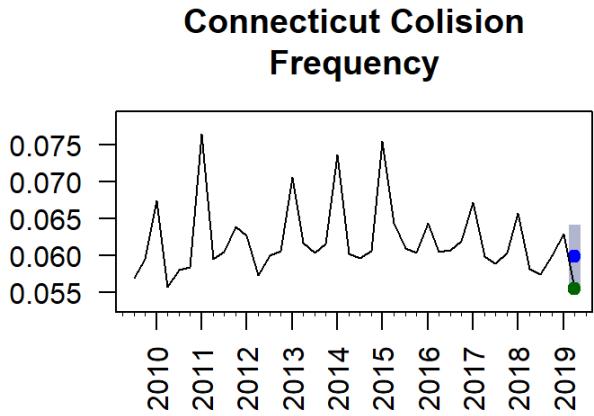


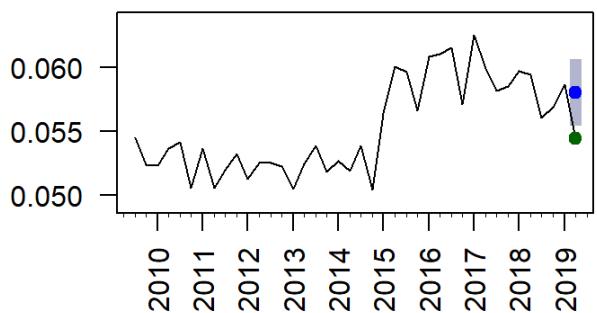
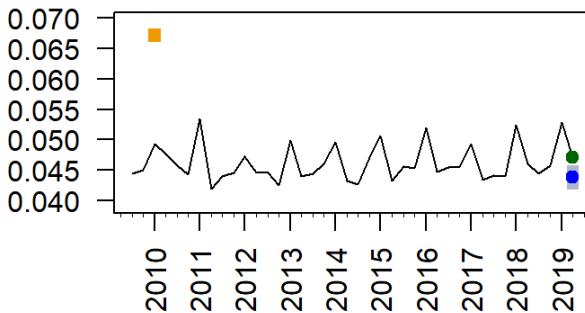
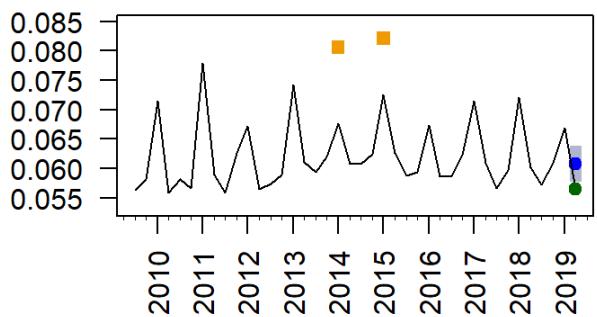
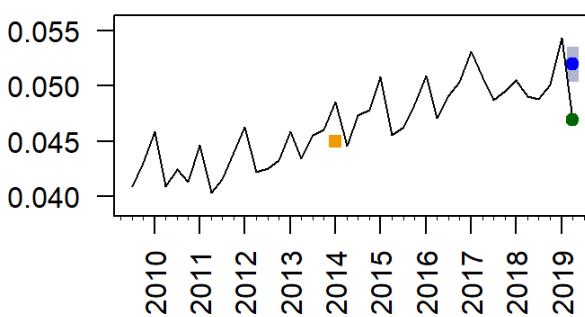
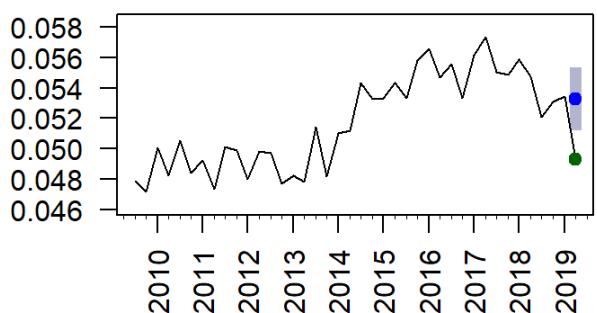
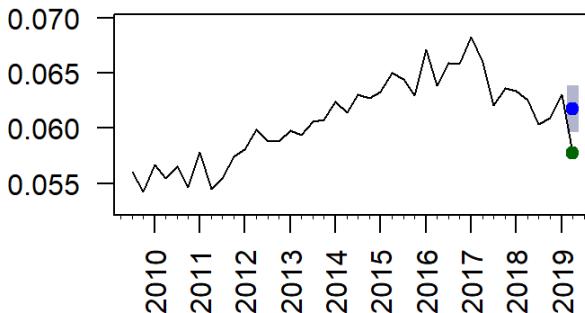
Arkansas Collision Frequency

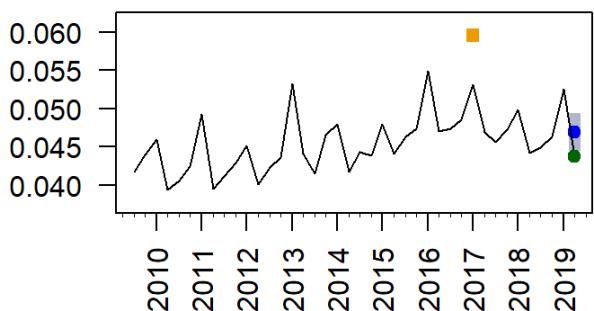
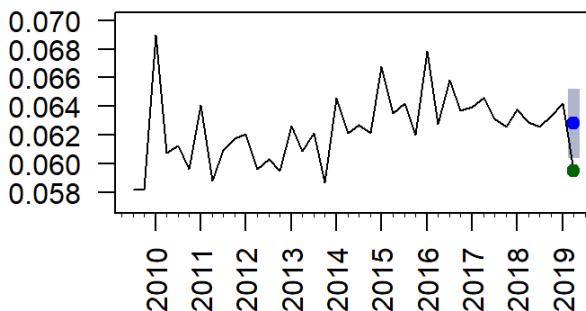
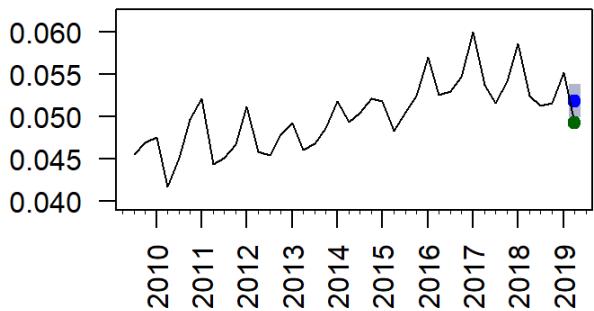


California Collision Frequency





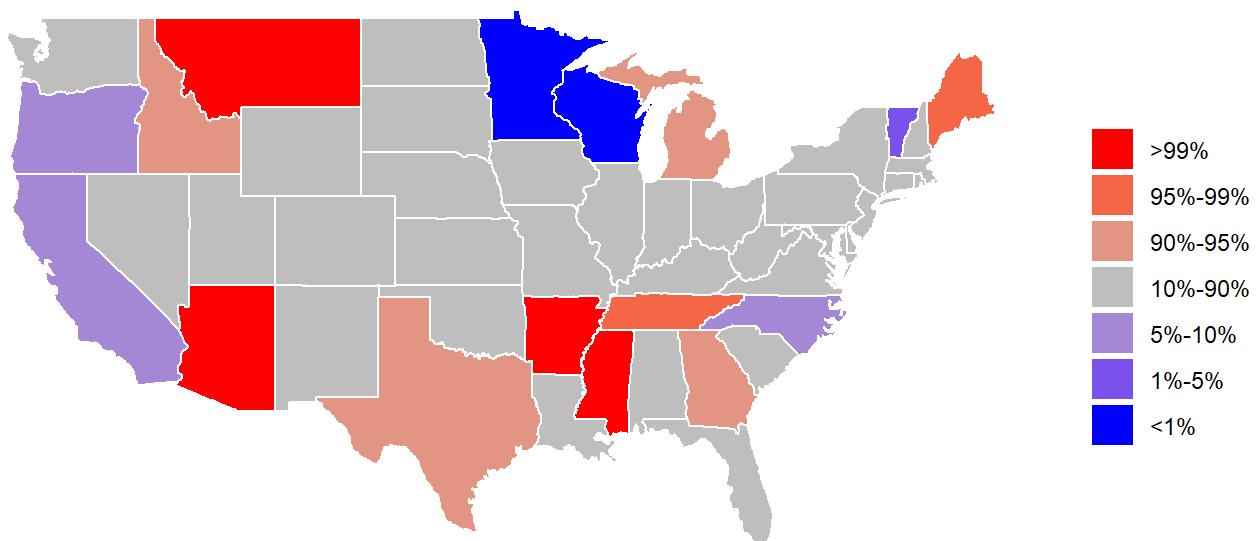
Mississippi Collision Frequency**Nebraska Collision Frequency****New Hampshire Collision Frequency****New Mexico Collision Frequency****South Carolina Collision Frequency****Texas Collision Frequency**

Utah Collision Frequency**Virginia Collision Frequency****Washington Collision Frequency**

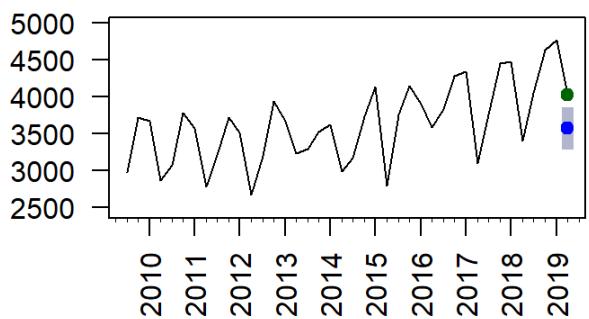
Time Series Legend

- Point Forecast
- True Value
- Prediction Interval
- Removed Outlier

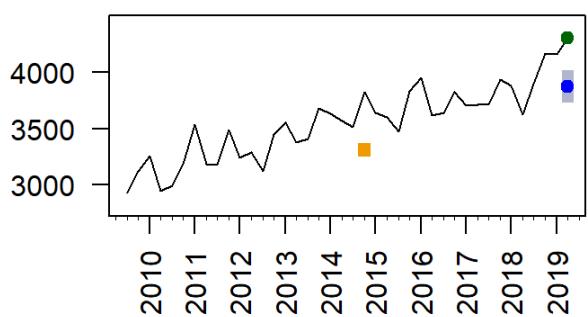
Collision Severity

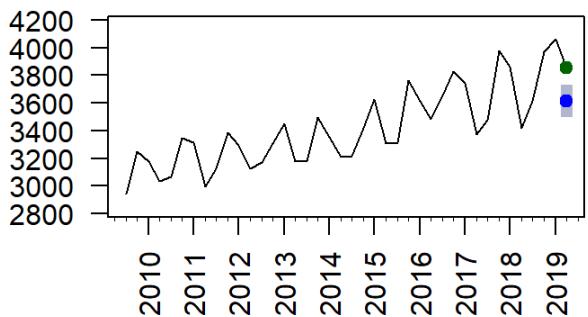
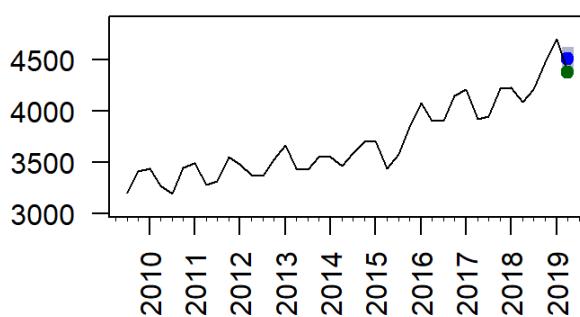
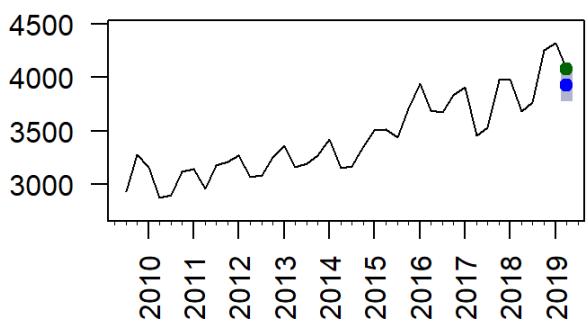
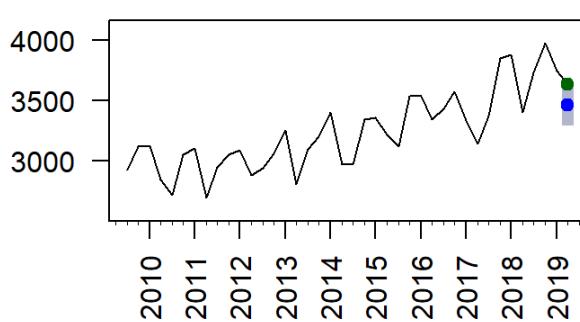
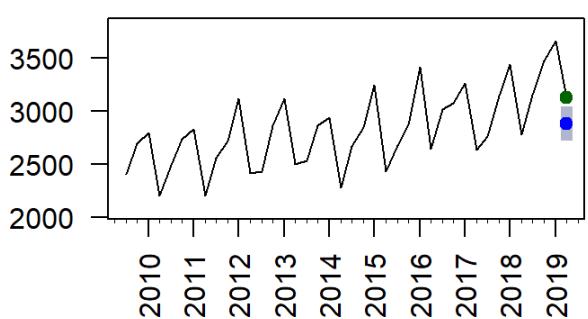
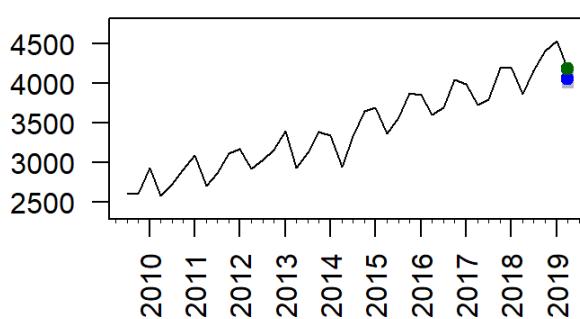


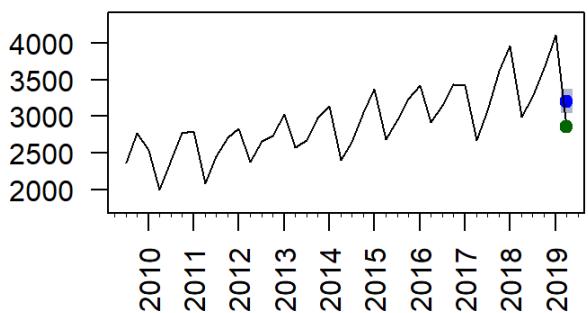
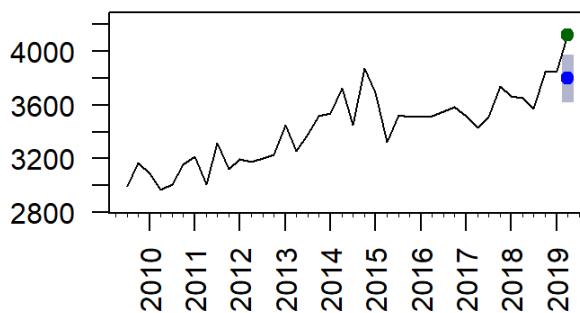
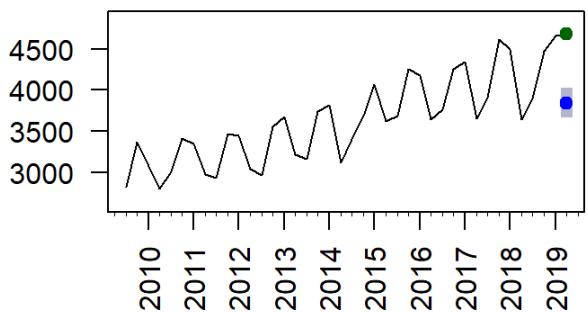
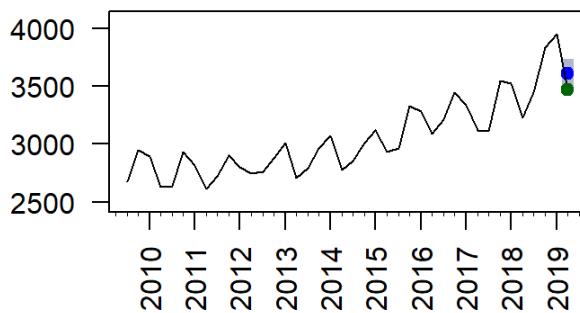
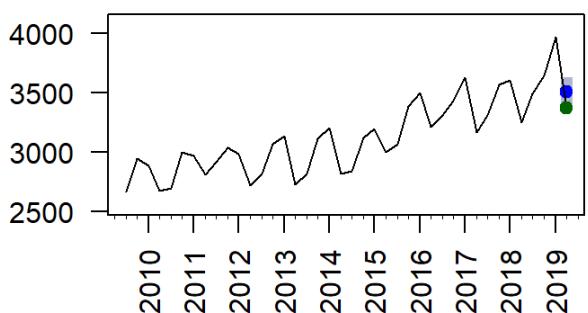
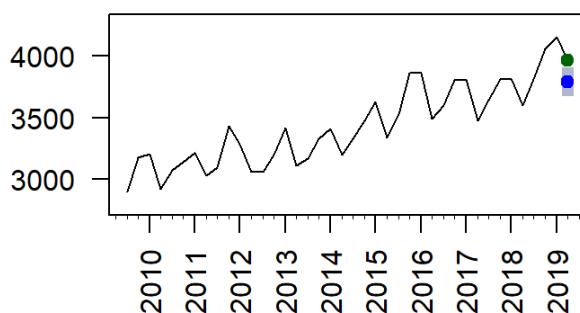
Alaska Collision Severity

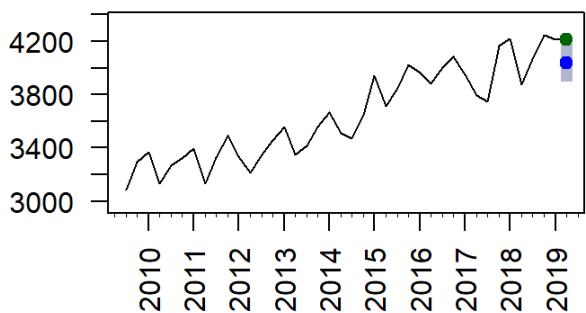
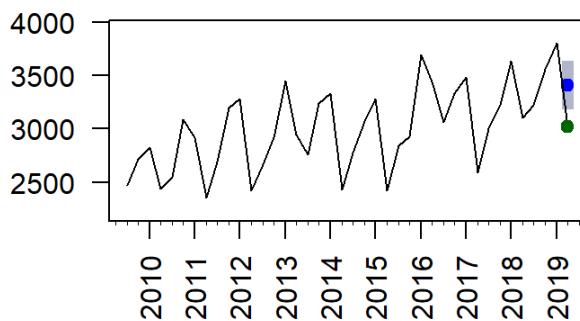
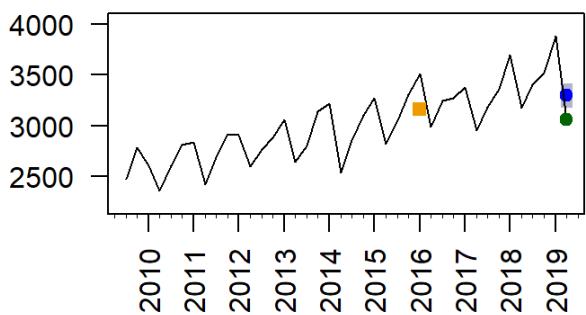


Arkansas Collision Severity



Arizona Colision Severity**California Colision Severity****Georgia Colision Severity****Idaho Colision Severity****Maine Colision Severity****Michigan Colision Severity**

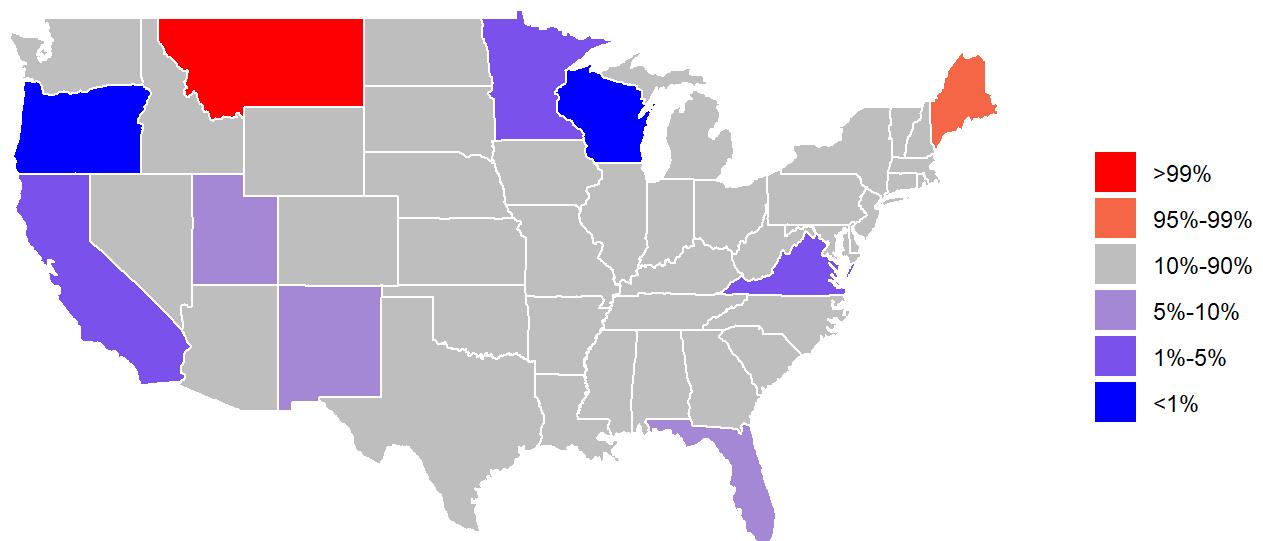
Minnesota Collision Severity**Mississippi Collision Severity****Montana Collision Severity****North Carolina Collision Severity****Oregon Collision Severity****Tennessee Collision Severity**

Texas Collision Severity**Vermont Collision Severity****Wisconsin Collision Severity**

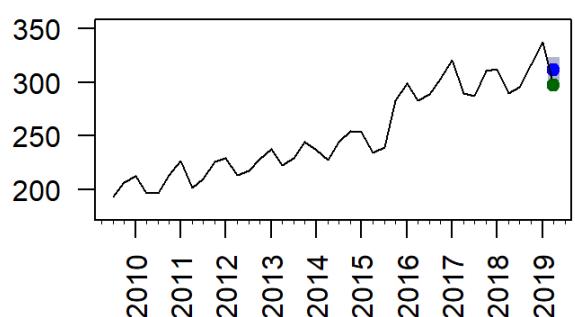
Time Series Legend

- Point Forecast
- True Value
- Prediction Interval
- Removed Outlier

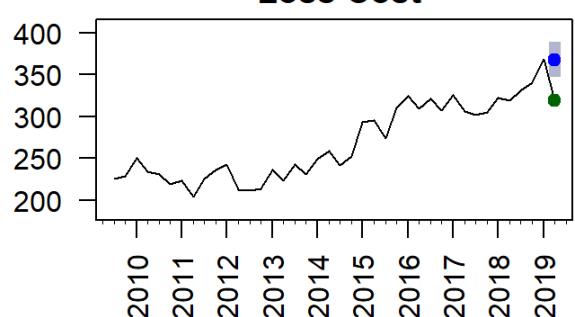
Collision Loss Cost

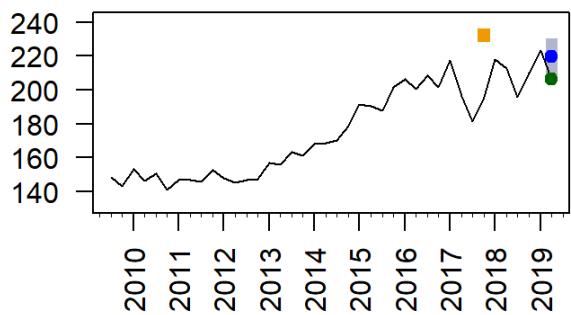
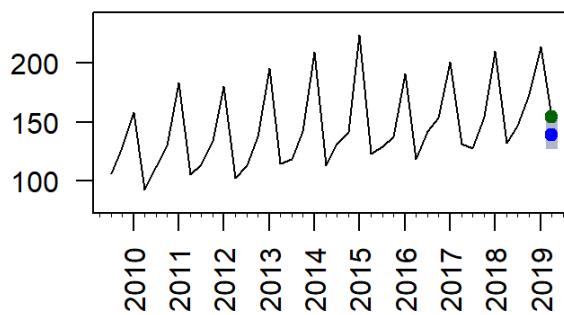
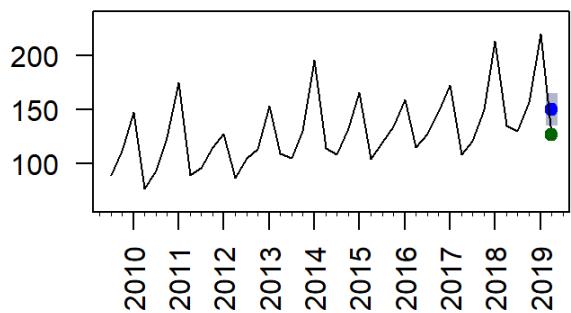
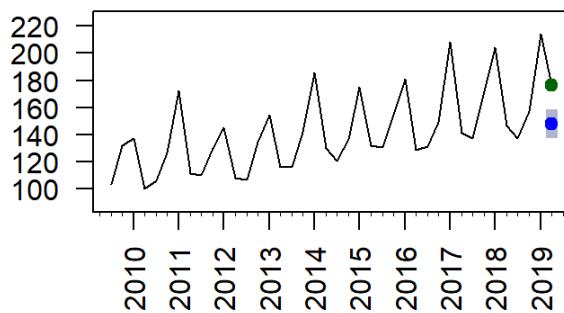
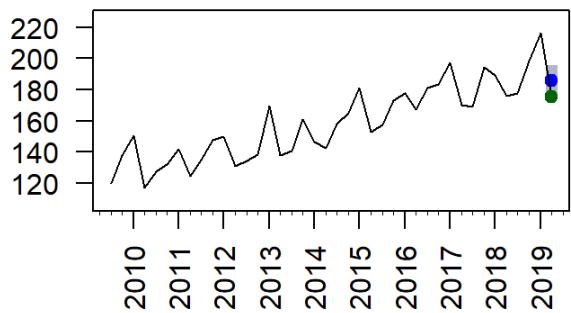
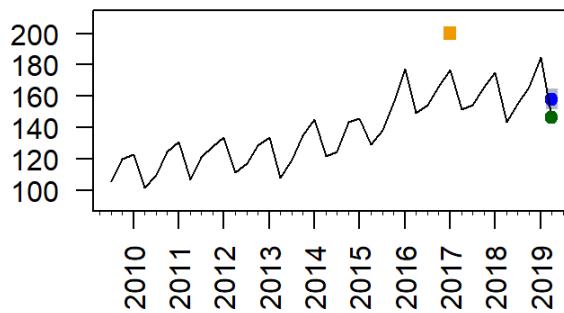


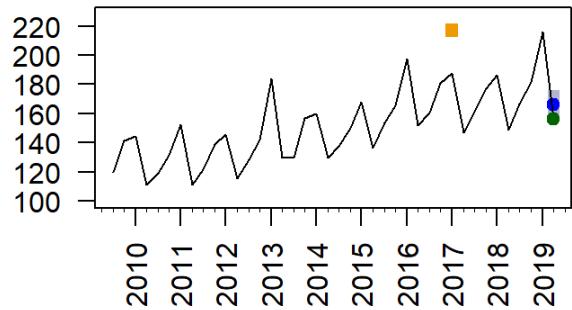
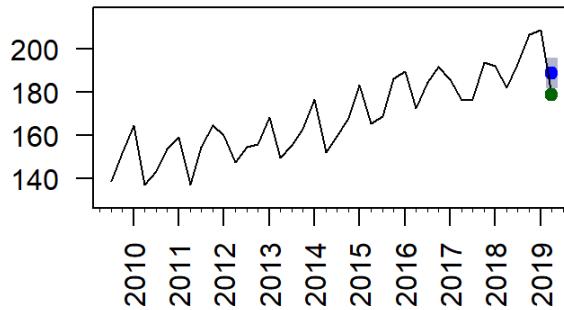
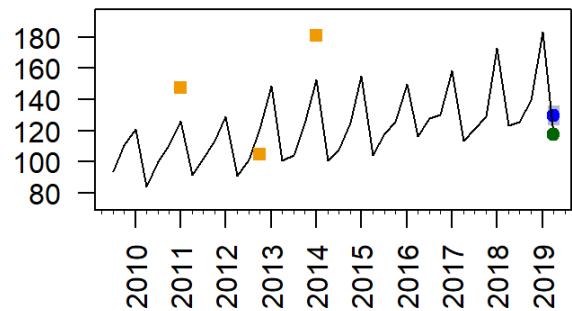
**California Collision
Loss Cost**



**District of Columbia
Collision
Loss Cost**



**Florida Colision
Loss Cost****Maine Colision
Loss Cost****Minnesota Colision
Loss Cost****Montana Colision
Loss Cost****New Mexico Colision
Loss Cost****Oregon Colision
Loss Cost**

Utah Collision Loss Cost**Virginia Collision Loss Cost****Wisconsin Collision Loss Cost**

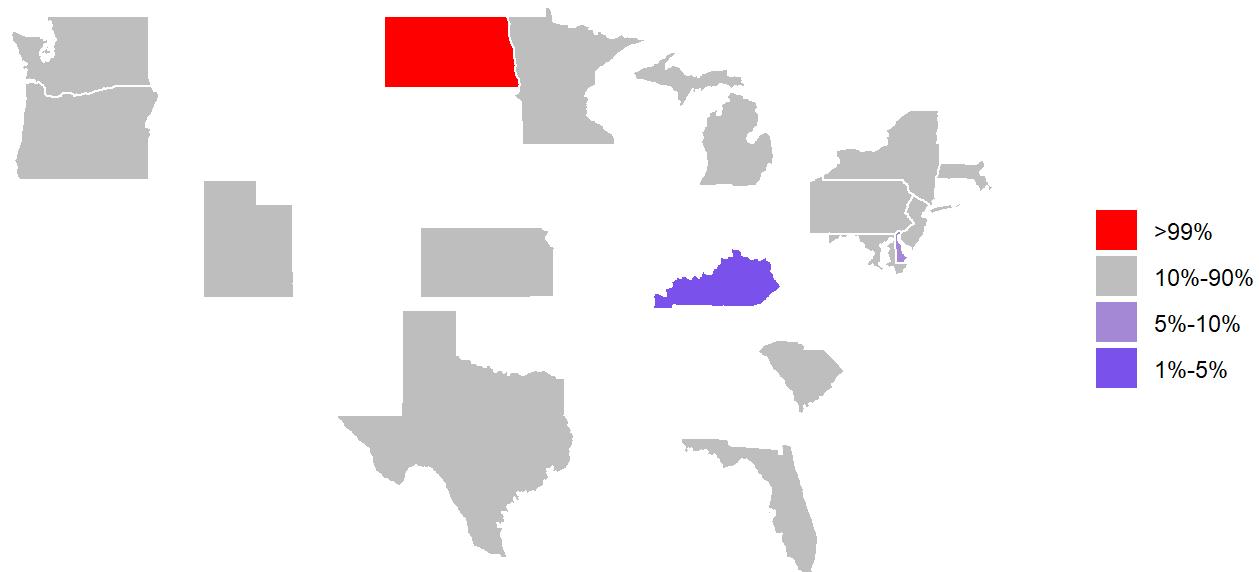
Time Series Legend

- Point Forecast
- True Value
- Prediction Interval
- Removed Outlier

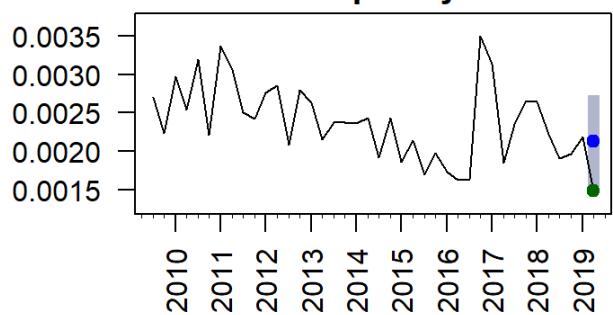
PIP

Only included States that had PIP in latest quarter. The PIP data are different than the other insurance coverages. The amount of PIP data we have varies for each state; specifically, when the data begin and end is not consistent. The plot below gives us information about the start and end dates for each state we have data on.

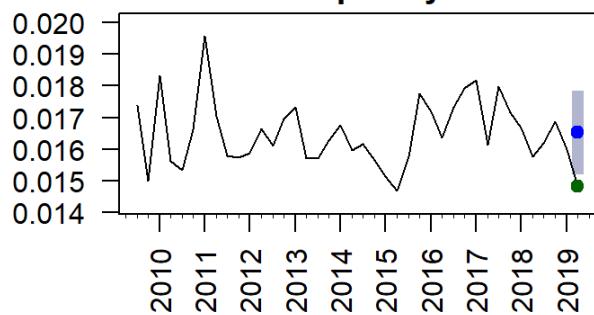
Personal Injury Protection Frequency



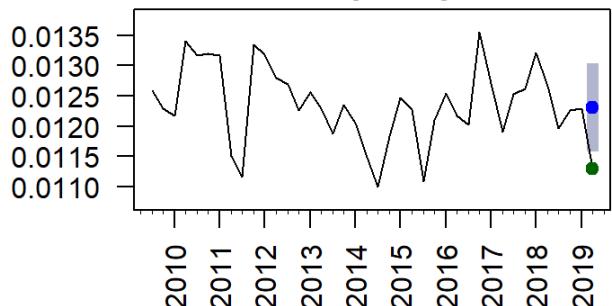
District of Columbia
Personal Injury Protection
Frequency



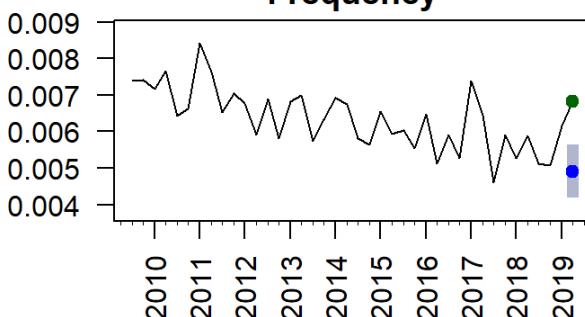
Delaware
Personal Injury Protection
Frequency



Kentucky Personal Injury Protection Frequency



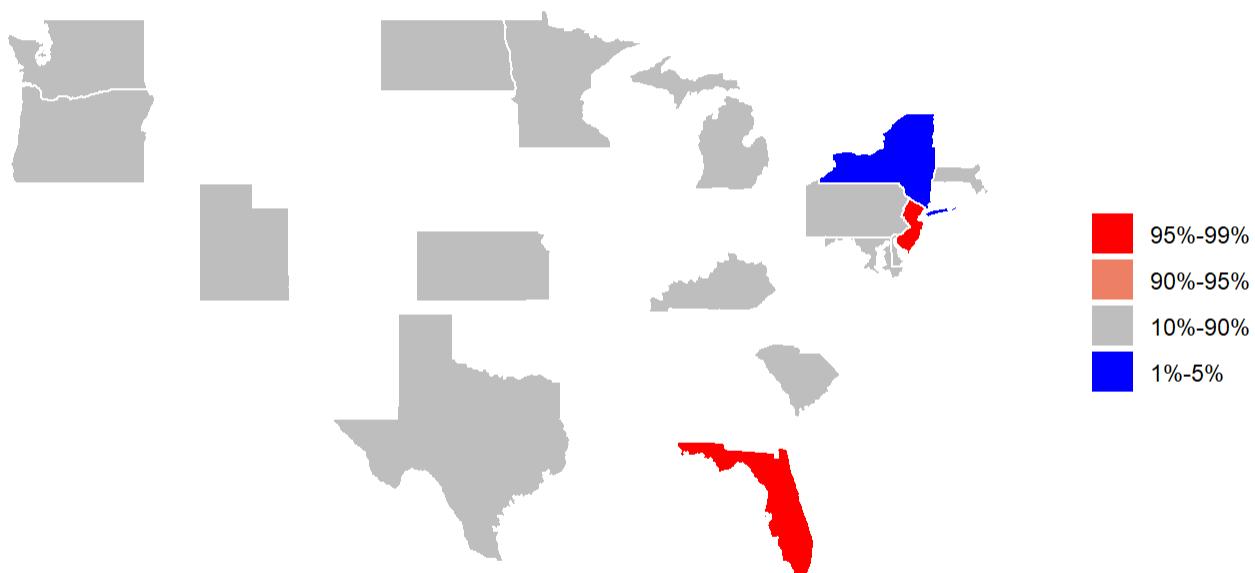
North Dakota Personal Injury Protection Frequency



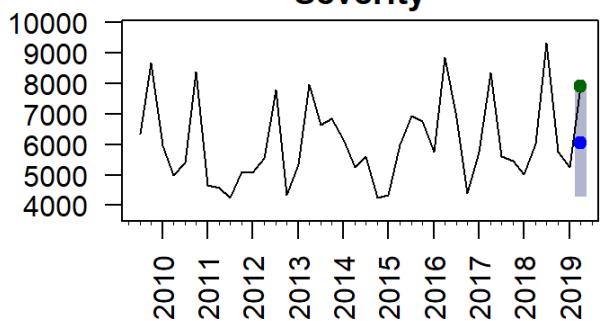
Time Series Legend

- Point Forecast
- True Value
- Prediction Interval
- Removed Outlier

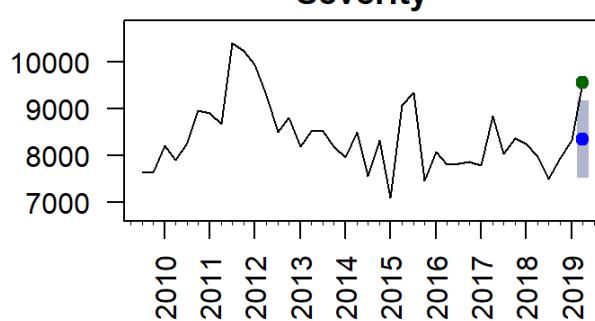
Personal Injury Protection Severity



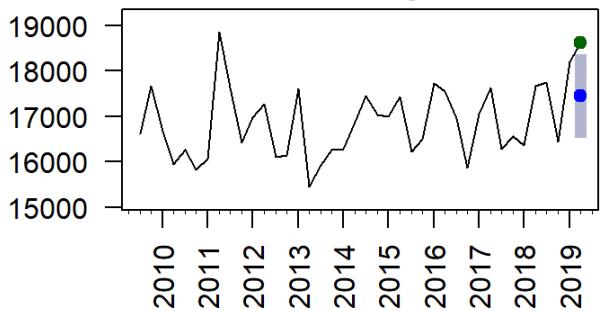
District of Columbia
Personal Injury Protection
Severity



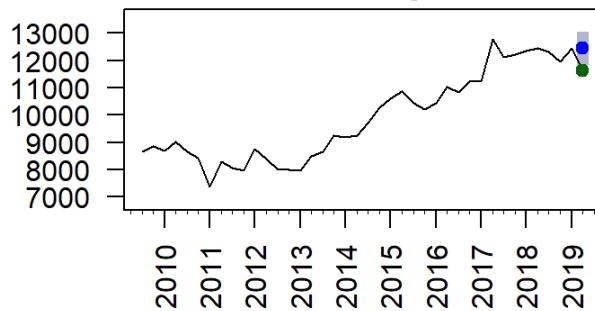
Florida
Personal Injury Protection
Severity



New Jersey
Personal Injury Protection
Severity



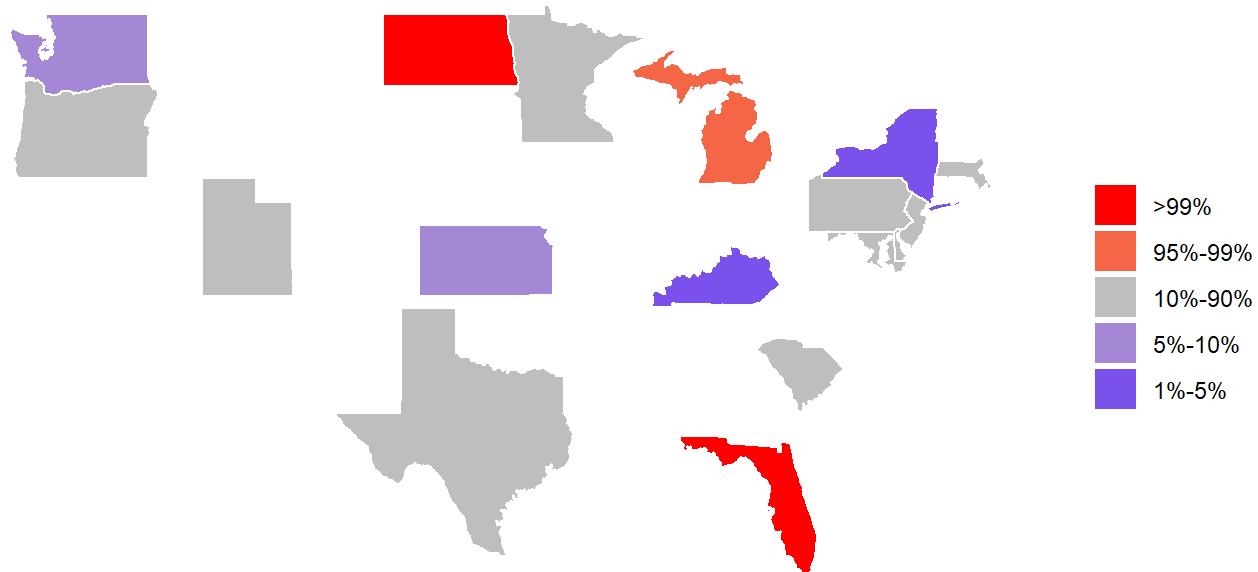
New York
Personal Injury Protection
Severity



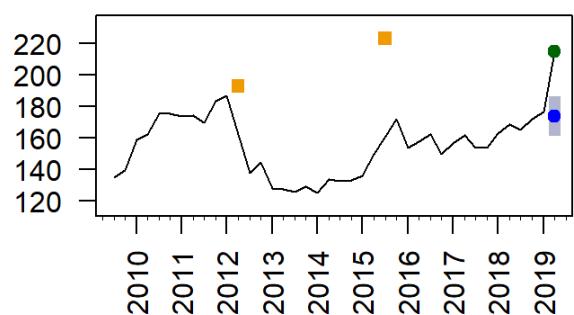
Time Series Legend

- Point Forecast
- True Value
- Prediction Interval
- Removed Outlier

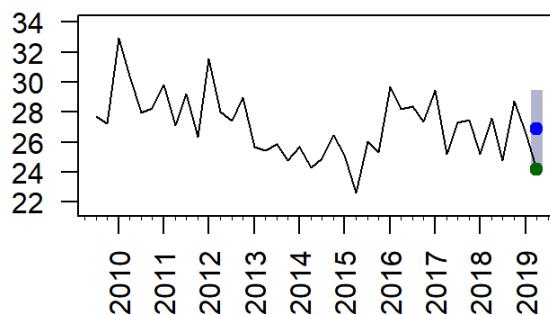
Personal Injury Protection Loss Cost

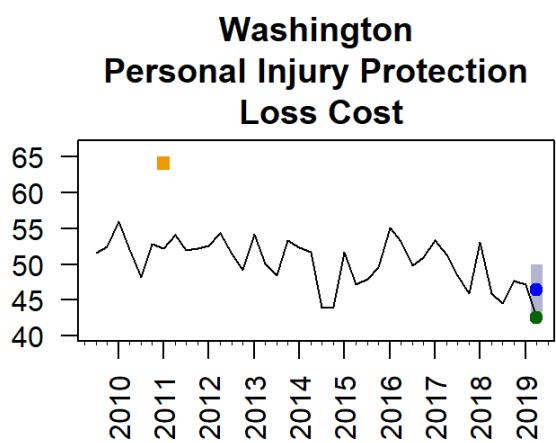
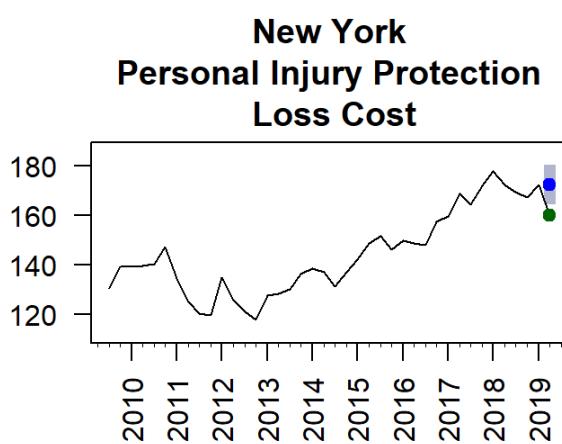
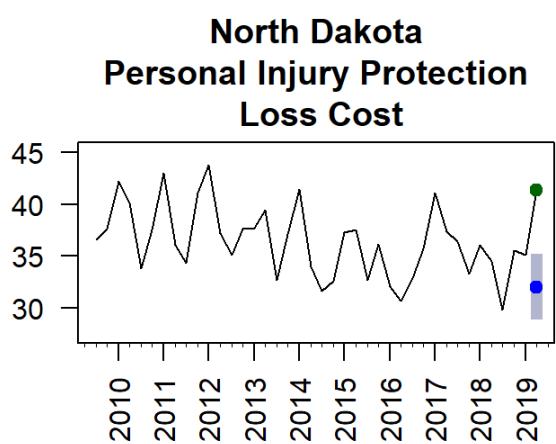
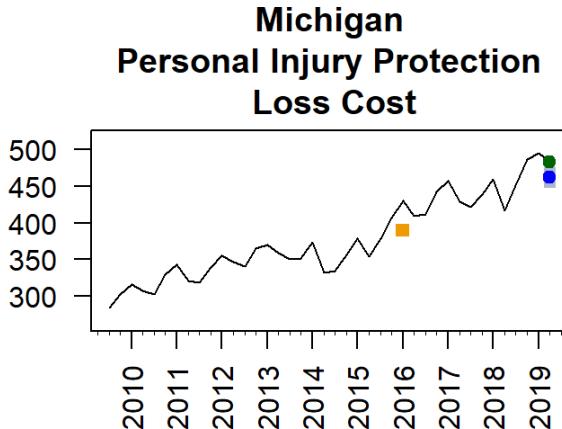
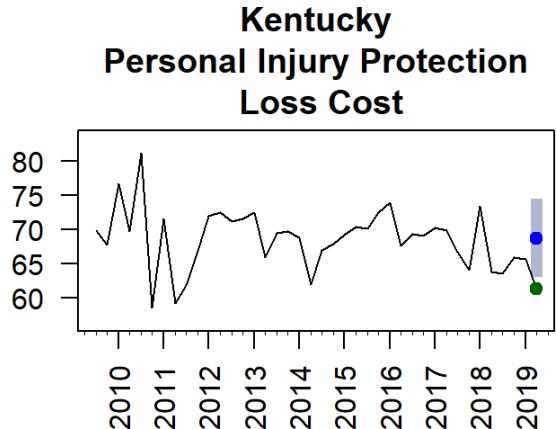


Florida
Personal Injury Protection
Loss Cost



Kansas
Personal Injury Protection
Loss Cost





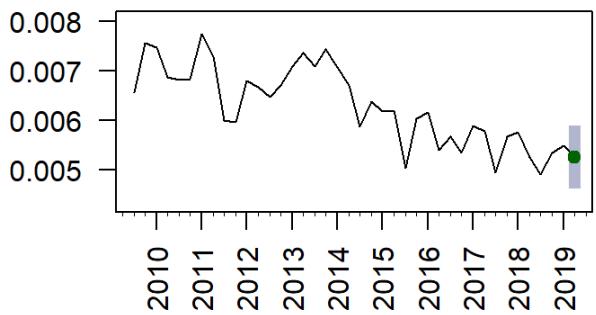
Time Series Legend

- Point Forecast
- True Value
- Prediction Interval
- Removed Outlier

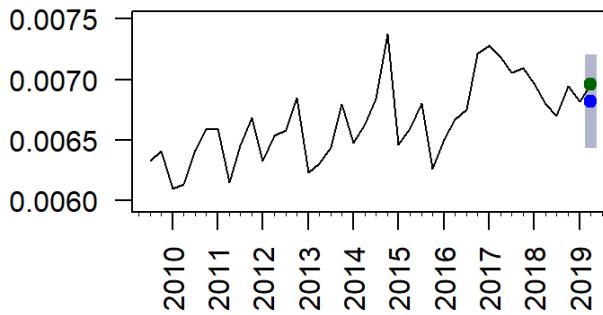
All Charts

Bodily Injury

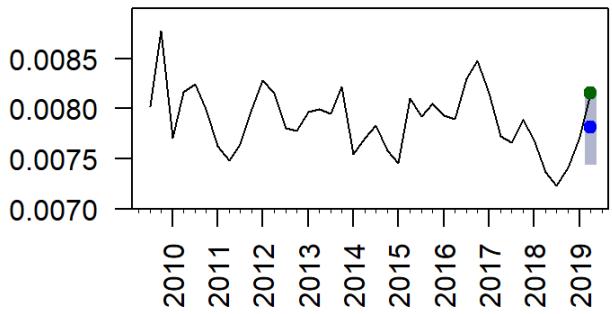
Alaska Bodily Injury Frequency



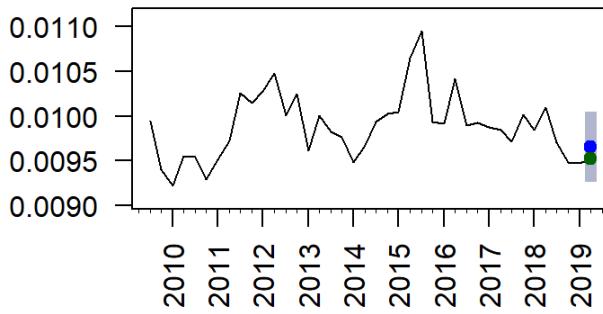
Alabama Bodily Injury Frequency



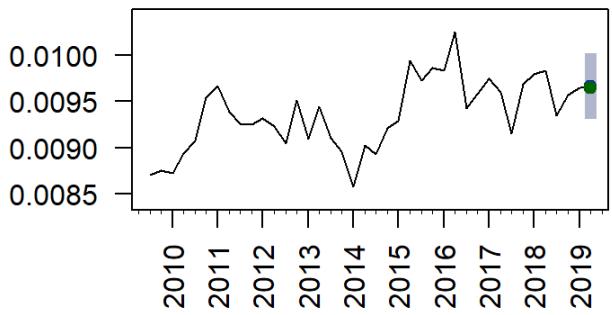
Arkansas Bodily Injury Frequency



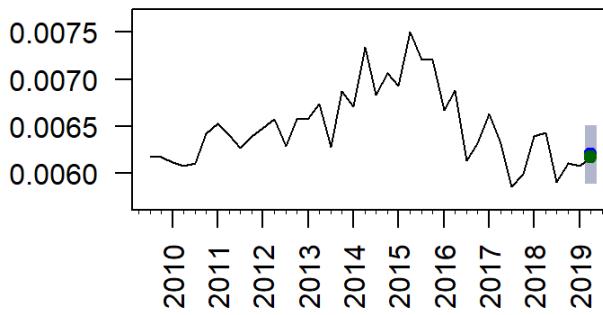
Arizona Bodily Injury Frequency

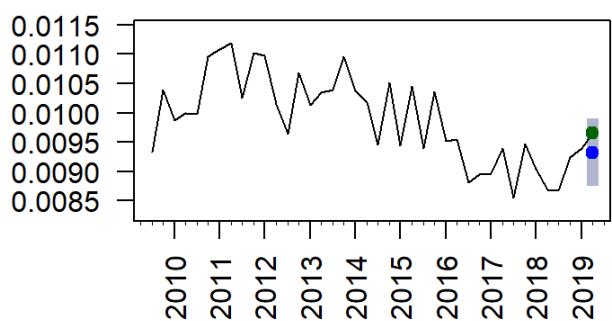
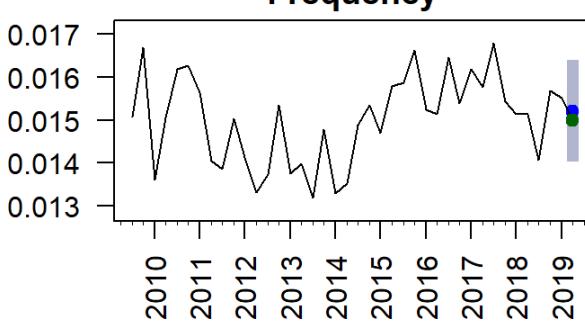
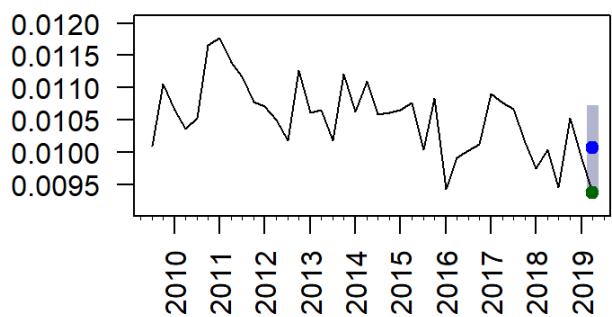
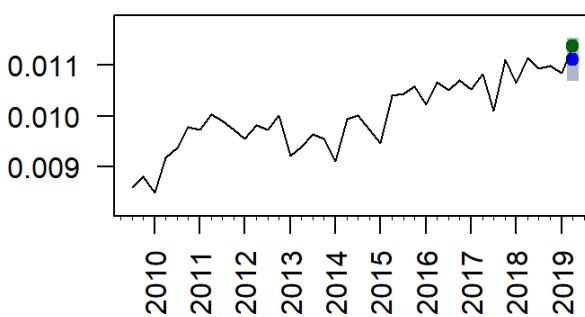
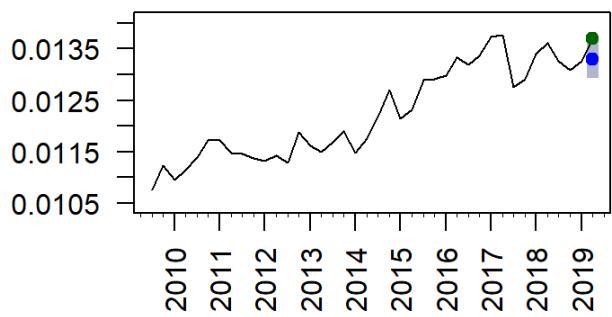
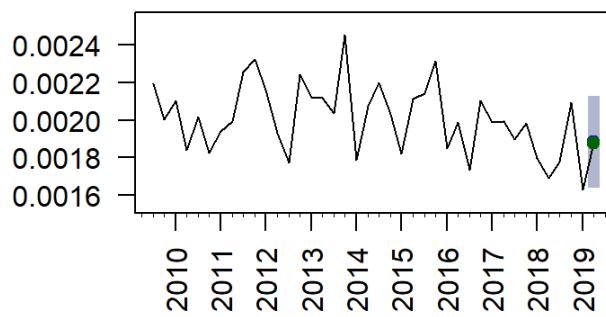


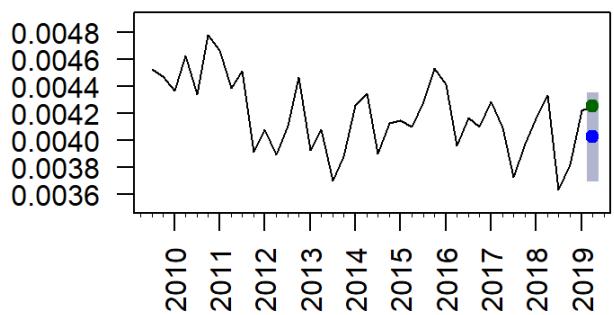
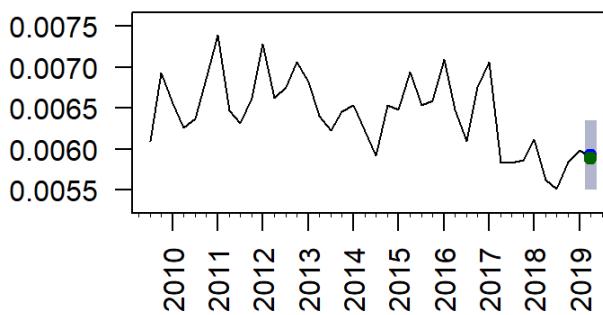
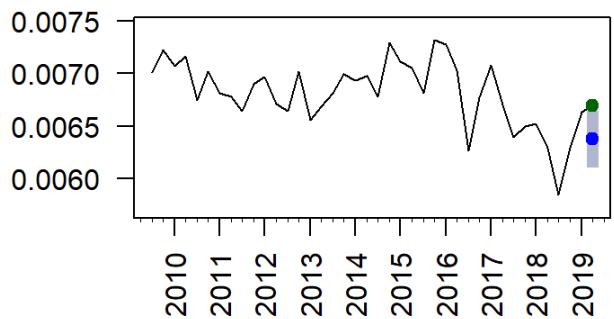
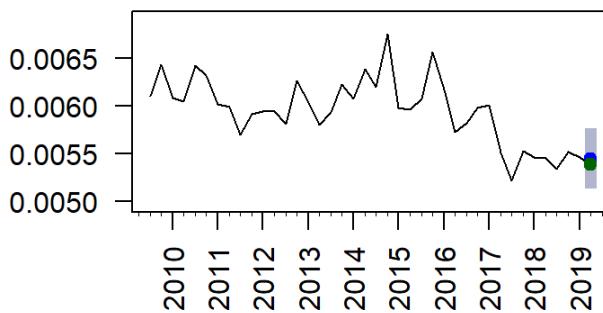
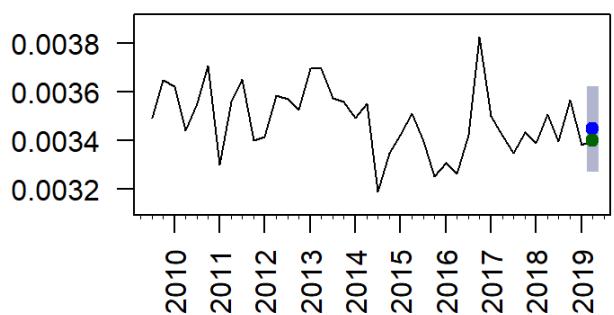
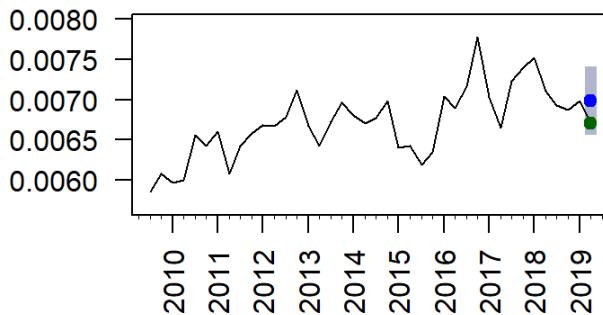
California Bodily Injury Frequency

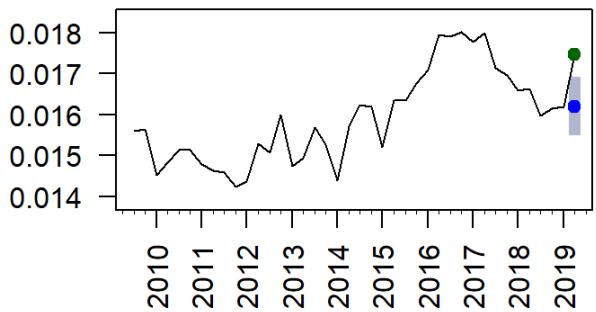
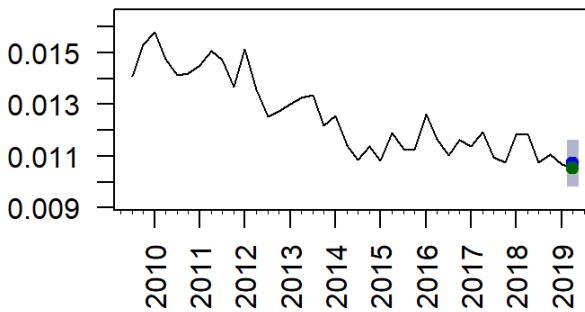
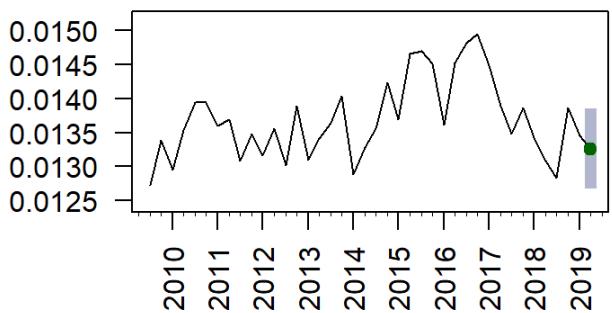
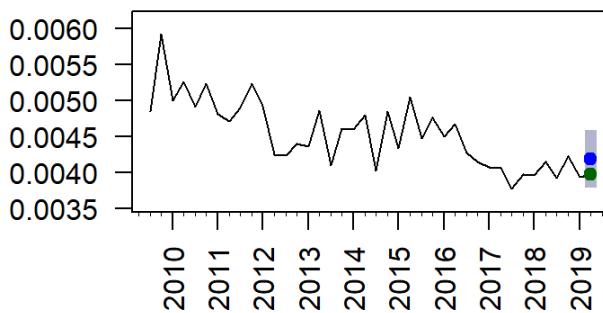
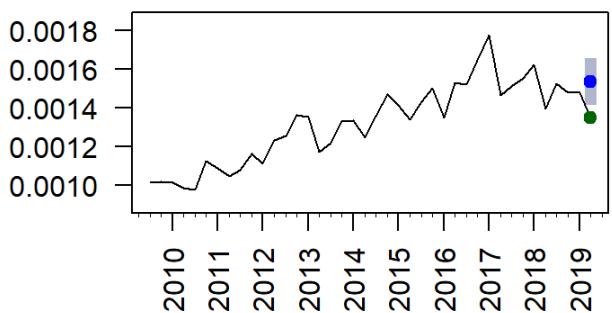
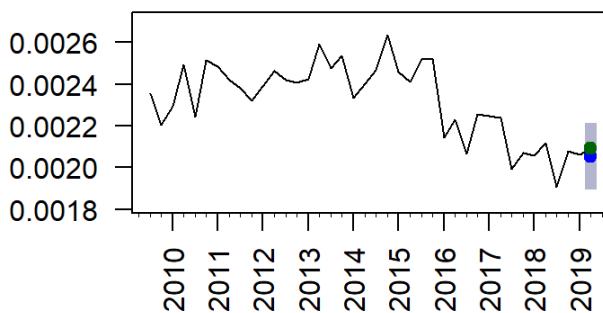


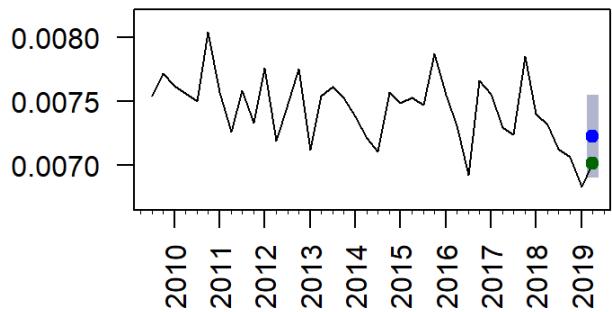
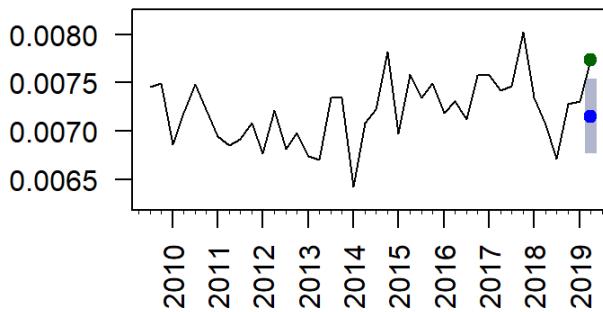
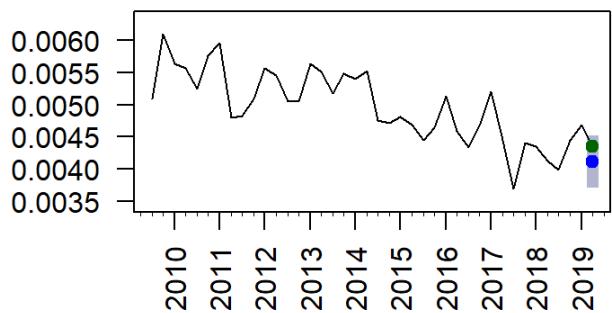
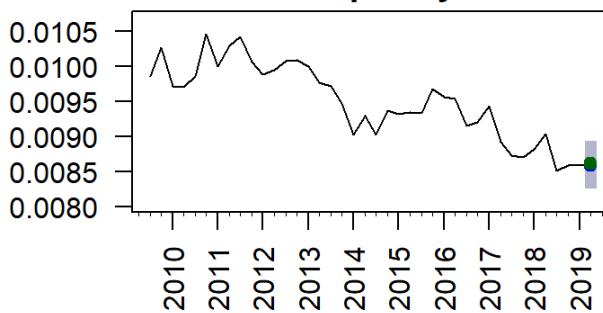
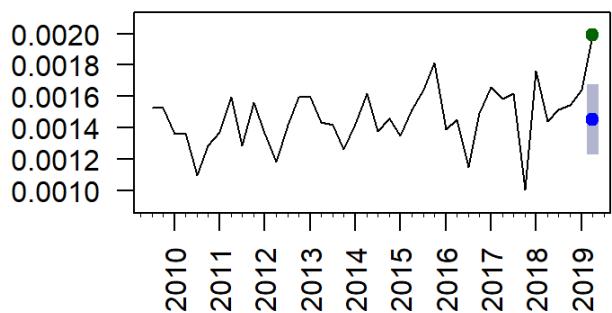
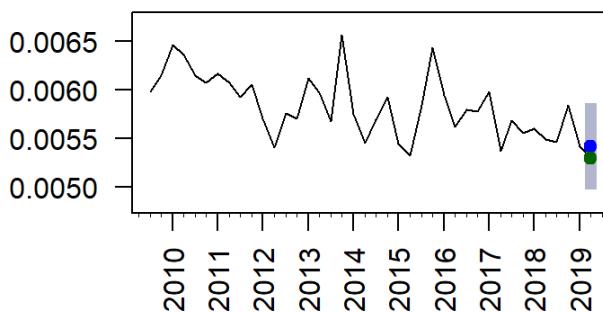
Colorado Bodily Injury Frequency

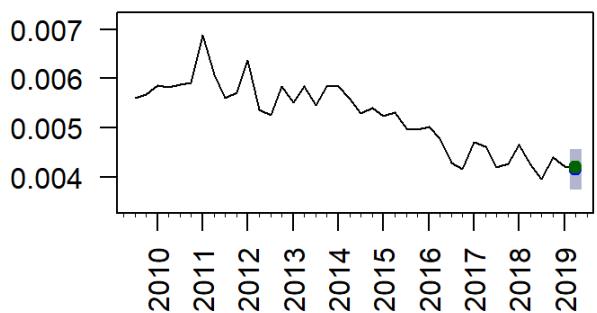
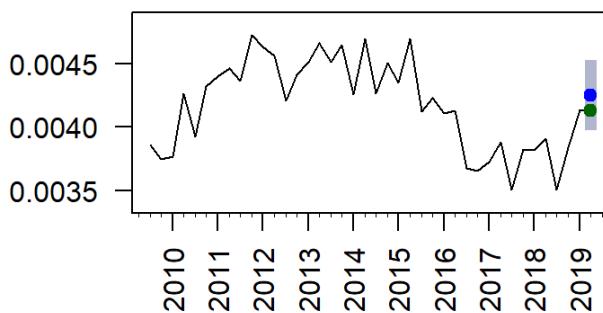
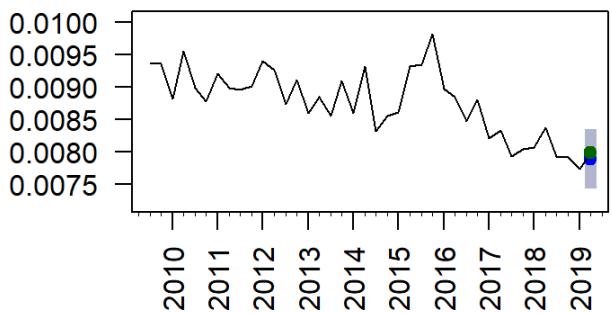
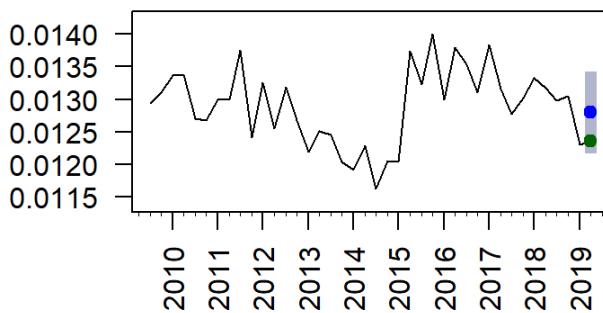
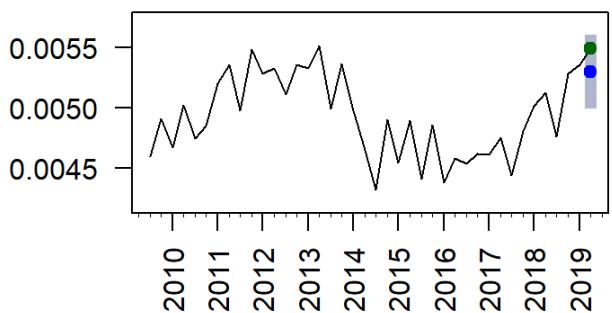
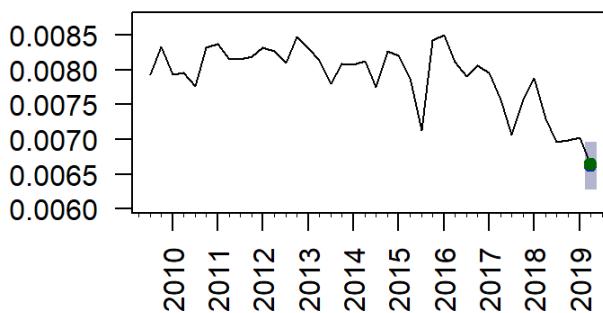


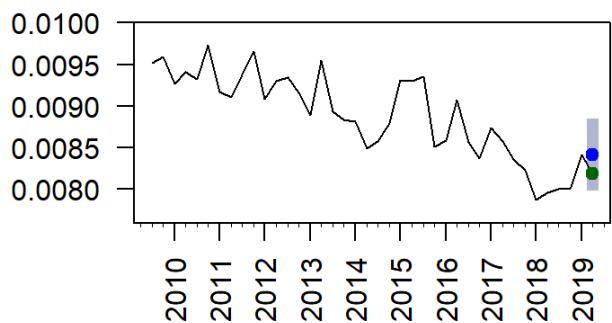
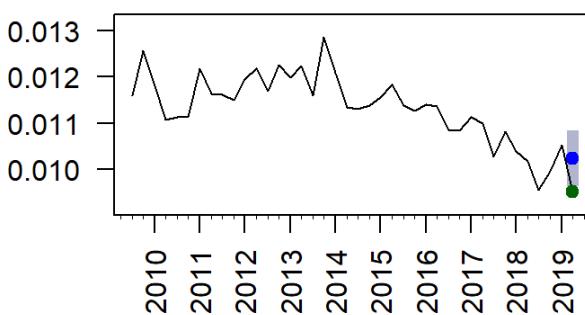
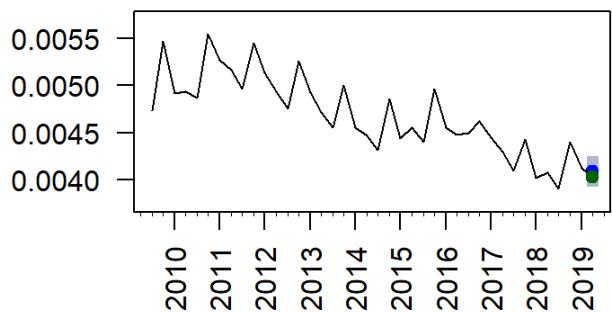
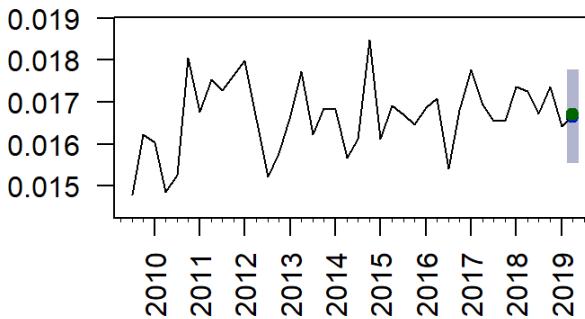
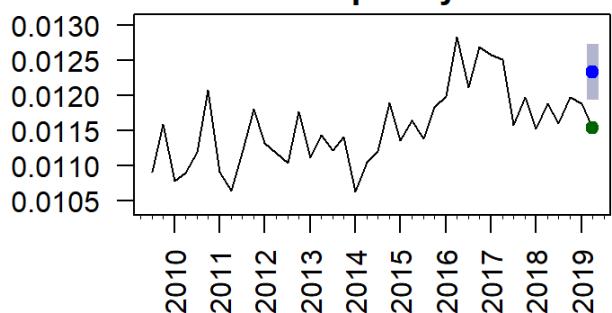
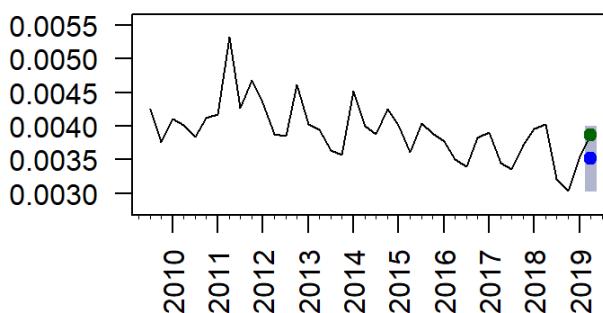
Connecticut Bodily Injury Frequency**District of Columbia Bodily Injury Frequency****Delaware Bodily Injury Frequency****Florida Bodily Injury Frequency****Georgia Bodily Injury Frequency****Hawaii Bodily Injury Frequency**

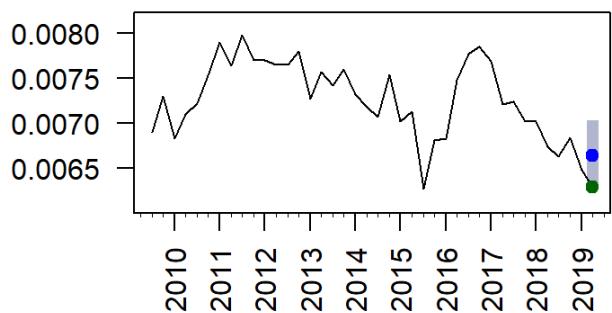
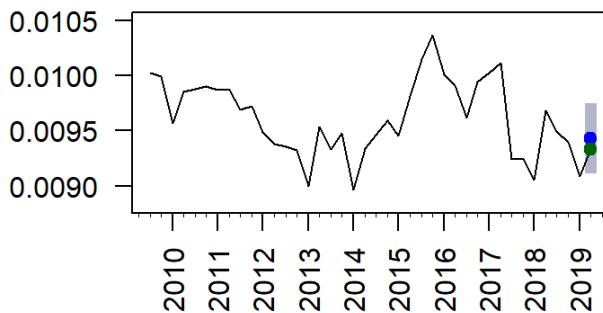
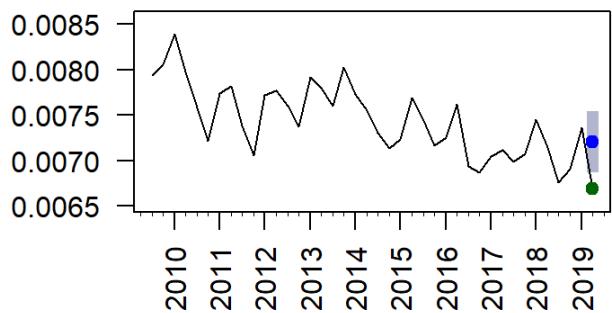
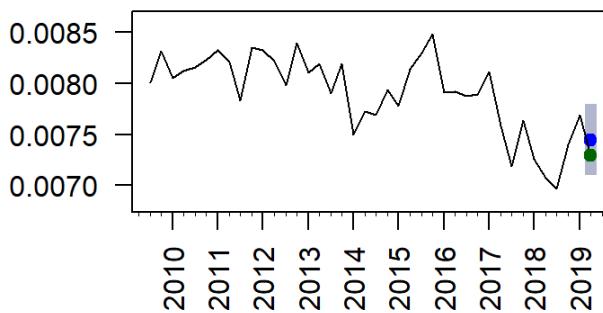
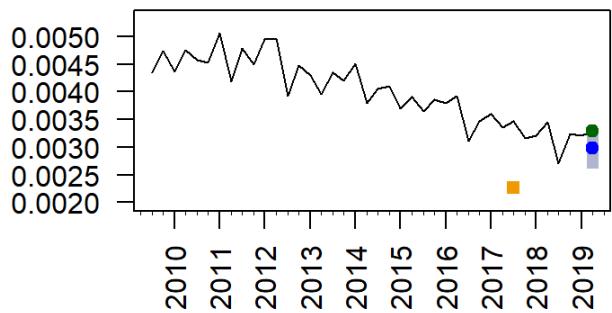
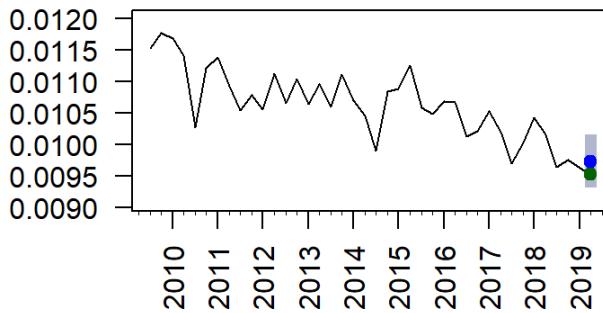
Iowa Bodily Injury Frequency**Idaho Bodily Injury Frequency****Illinois Bodily Injury Frequency****Indiana Bodily Injury Frequency****Kansas Bodily Injury Frequency****Kentucky Bodily Injury Frequency**

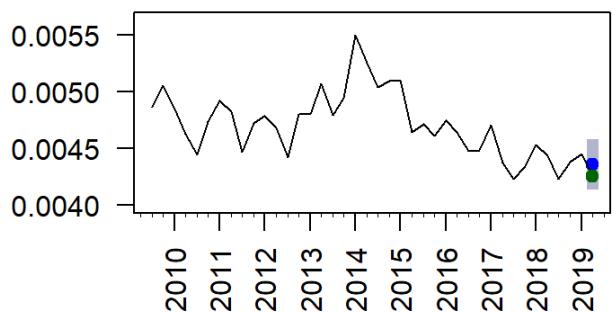
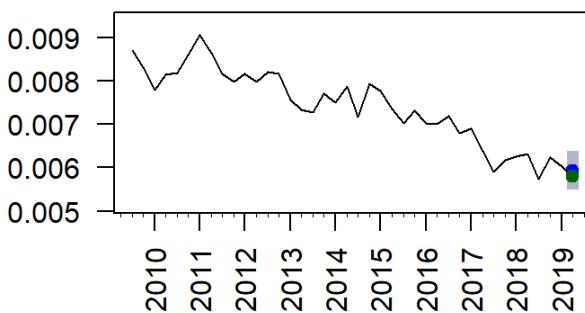
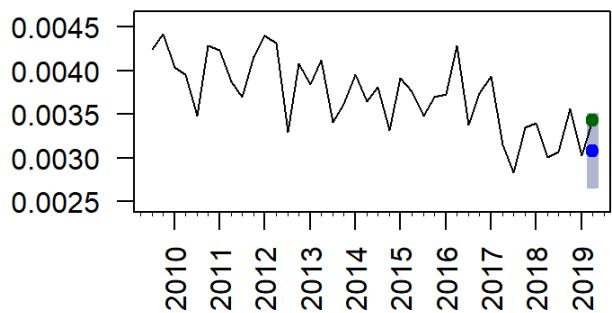
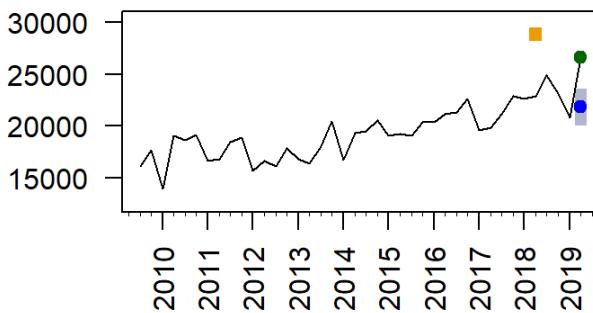
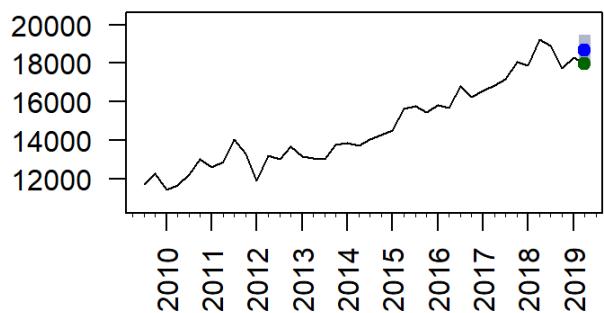
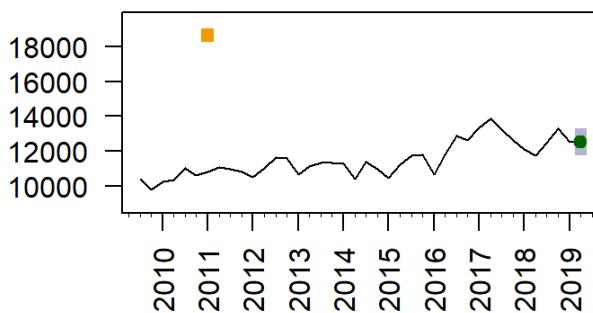
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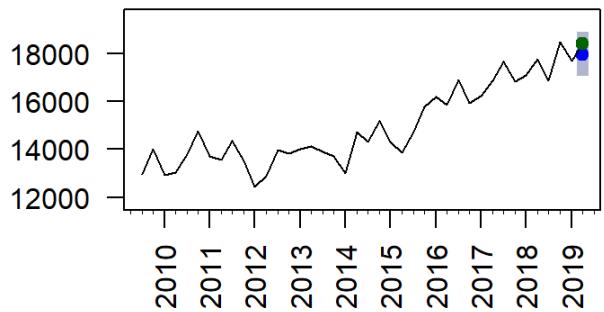
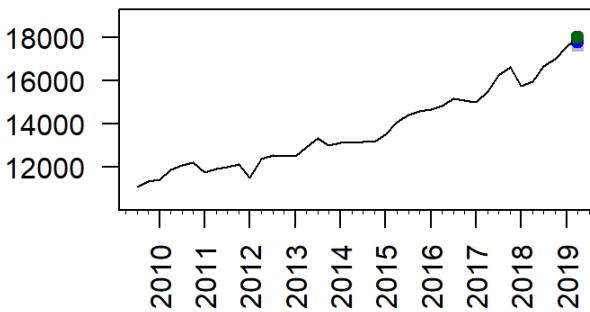
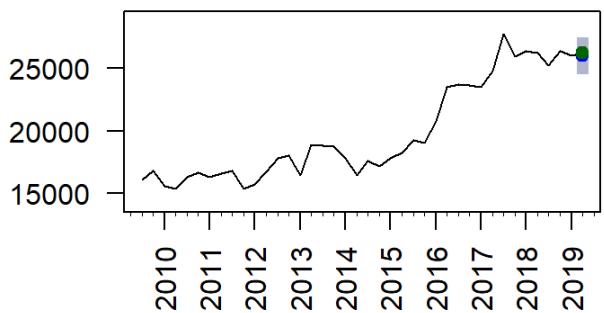
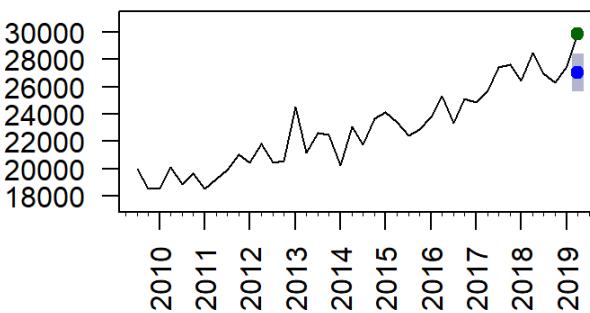
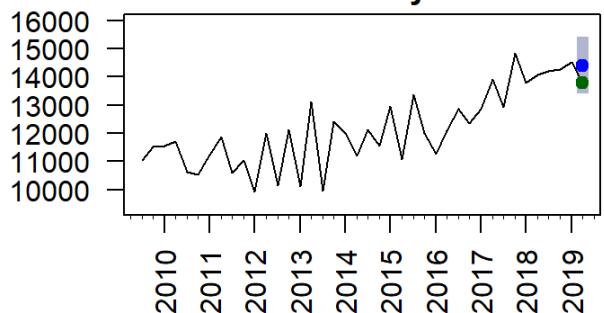
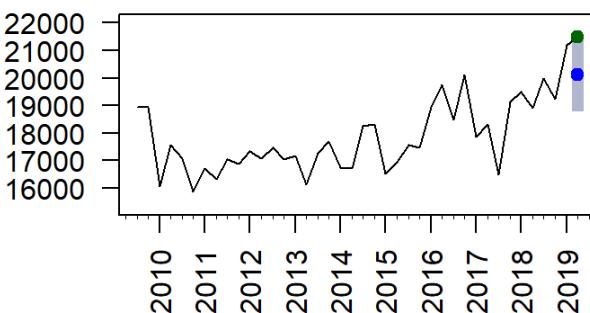
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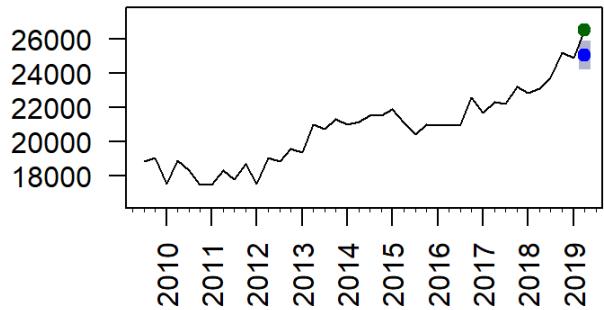
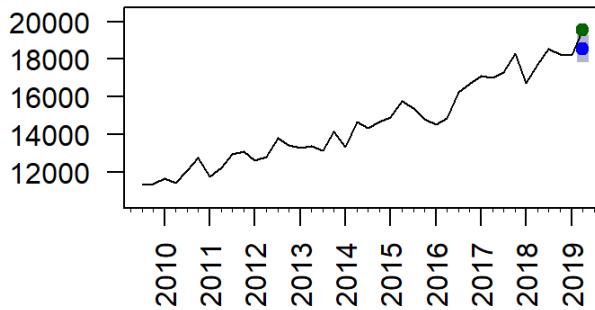
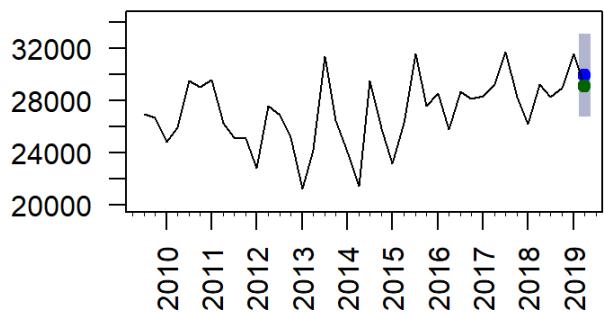
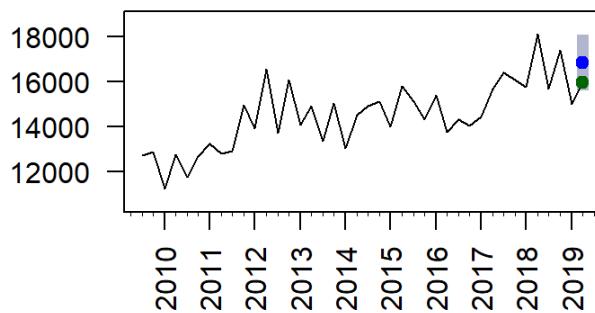
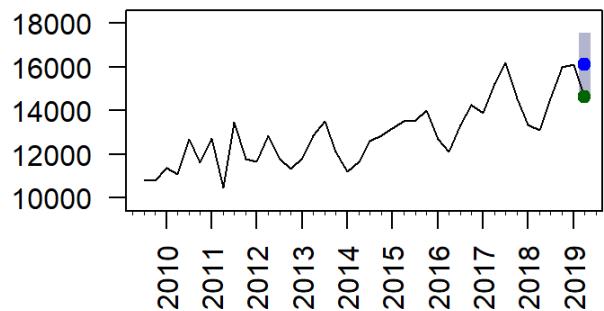
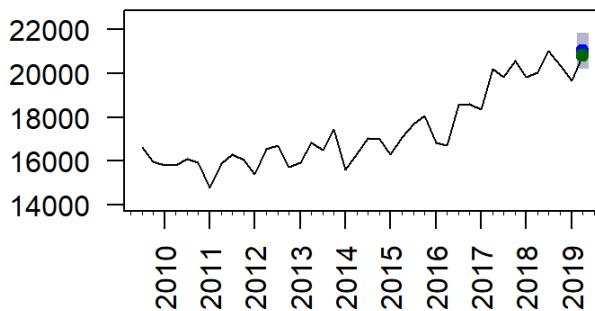
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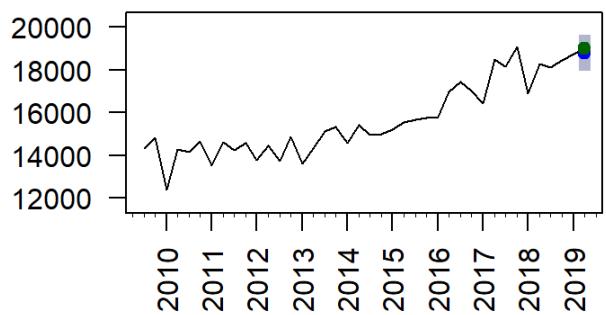
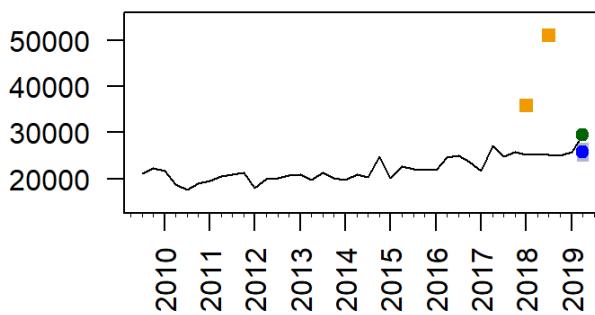
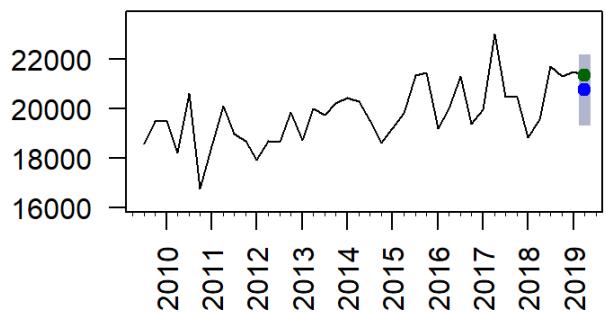
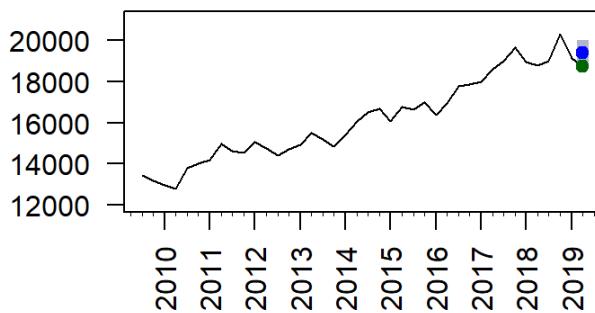
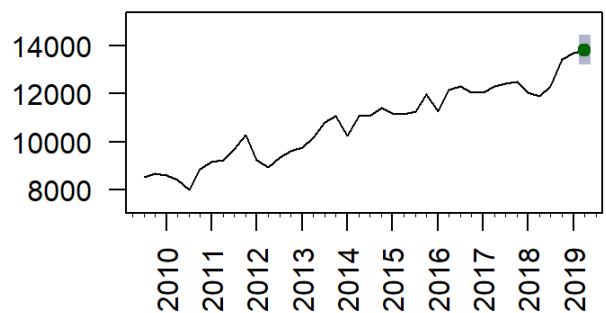
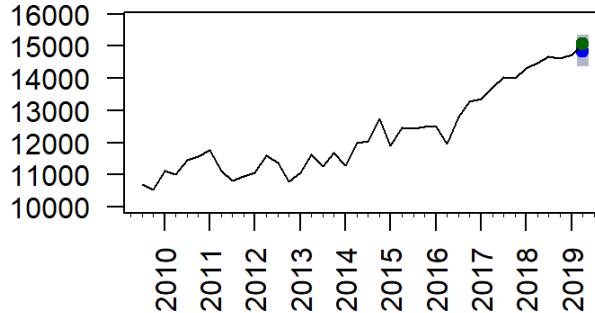
Oklahoma Bodily Injury Frequency**Oregon Bodily Injury Frequency****Pennsylvania Bodily Injury Frequency****Rhode Island Bodily Injury Frequency****South Carolina Bodily Injury Frequency****South Dakota Bodily Injury Frequency**

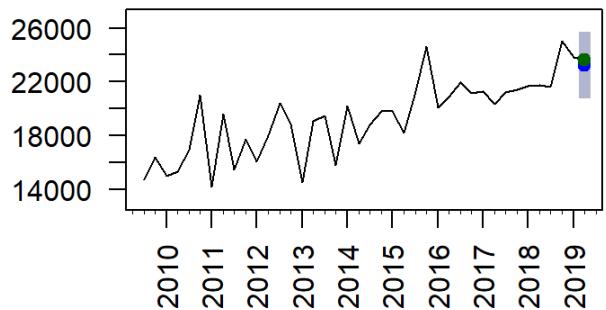
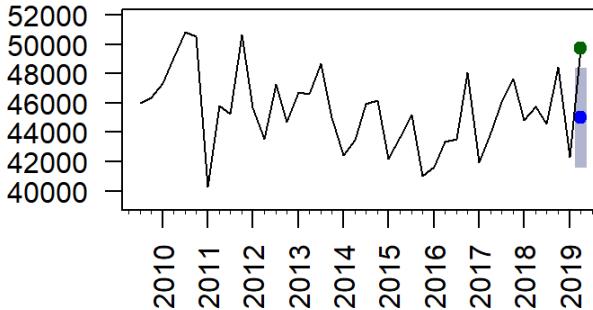
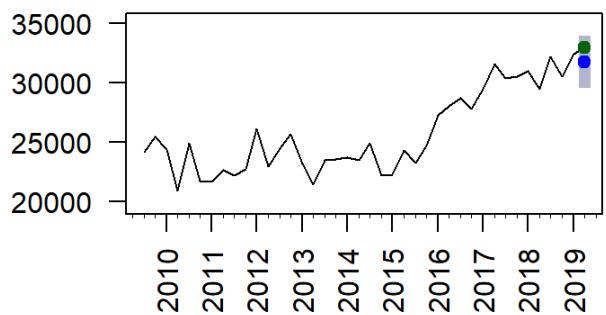
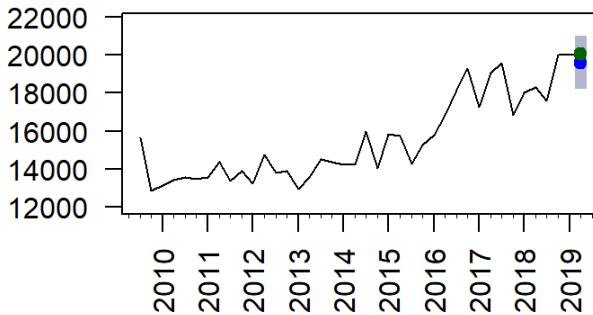
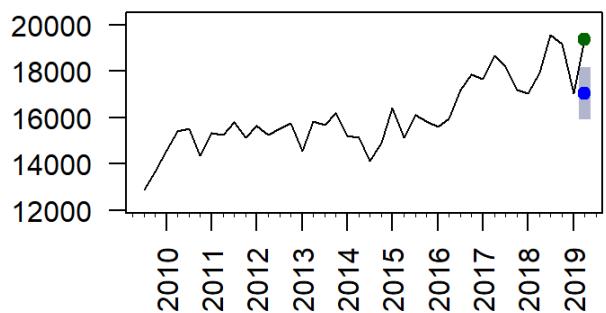
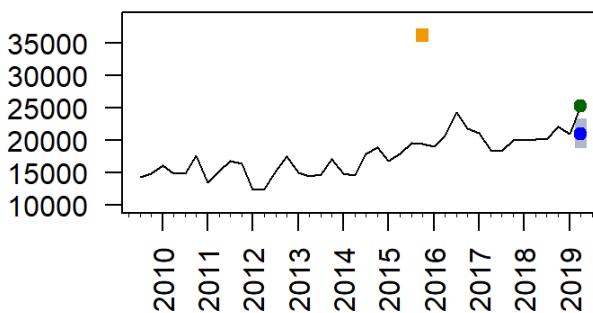
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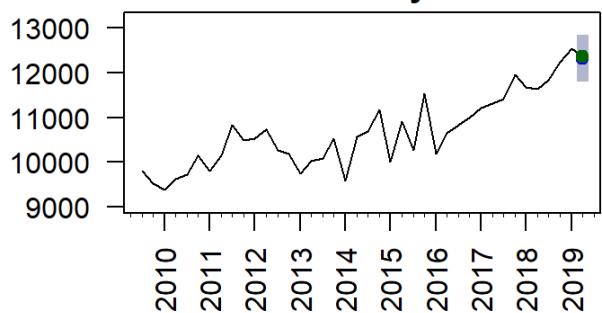
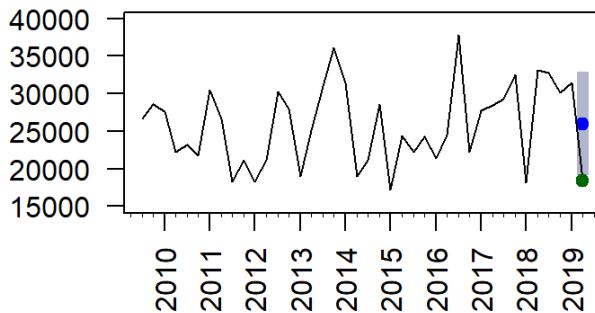
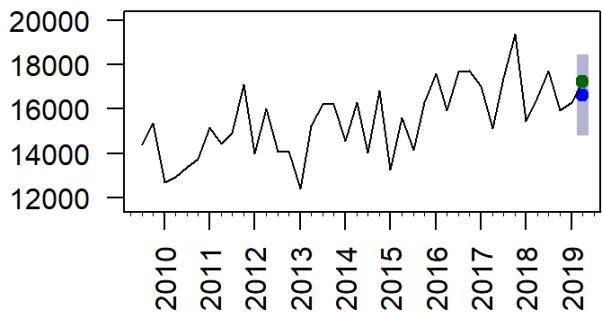
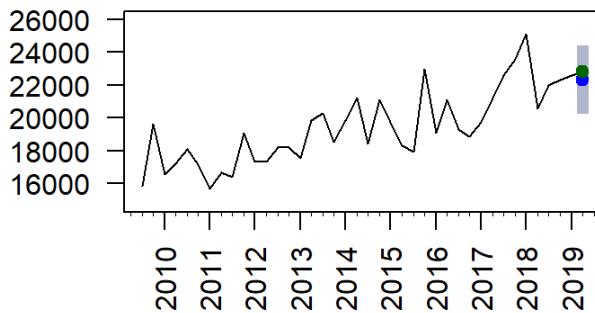
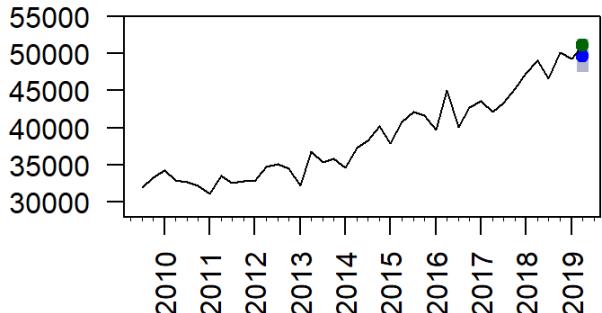
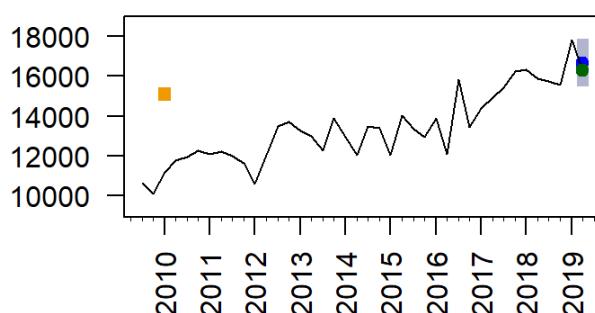
Wisconsin Bodily Injury Frequency**West Virginia Bodily Injury Frequency****Wyoming Bodily Injury Frequency****Alaska Bodily Injury Severity****Alabama Bodily Injury Severity****Arkansas Bodily Injury Severity**

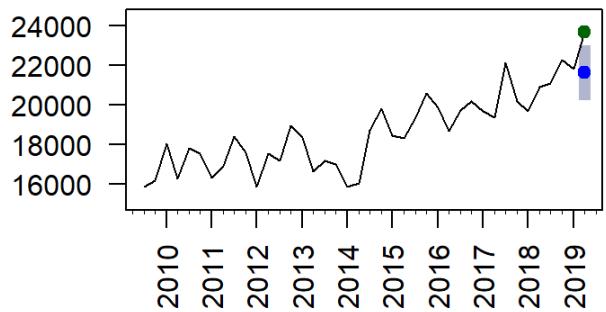
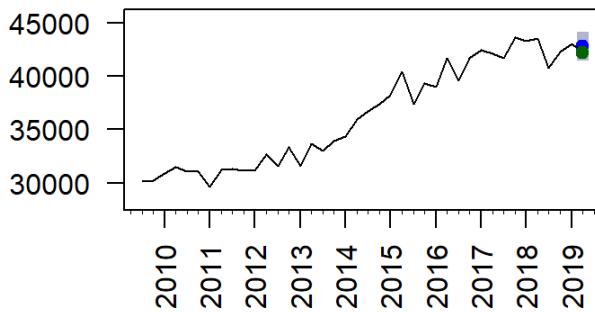
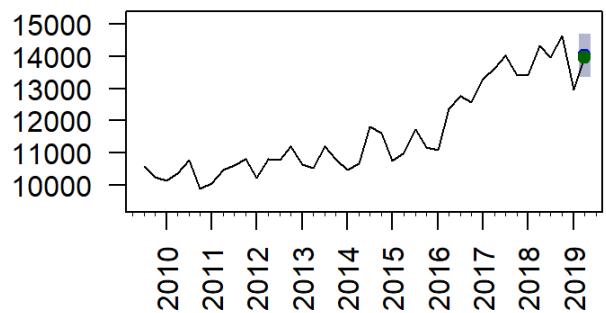
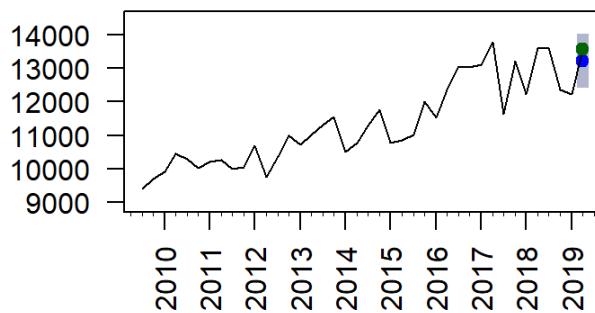
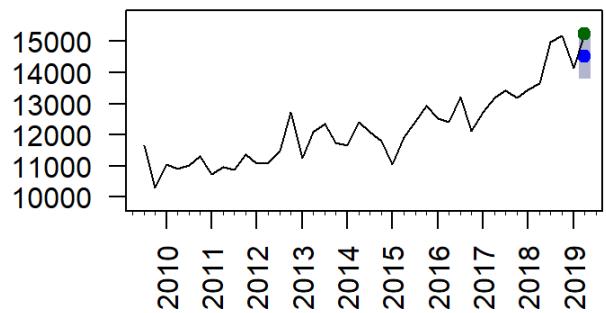
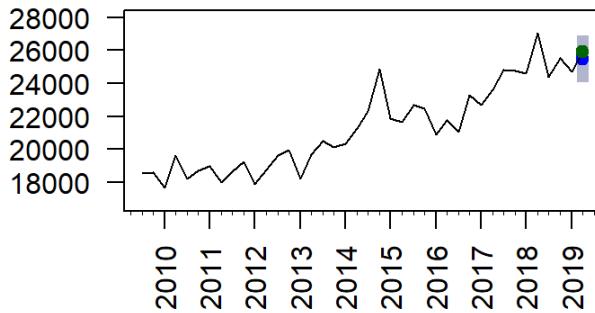
Arizona Bodily Injury Severity**California Bodily Injury Severity****Colorado Bodily Injury Severity****Connecticut Bodily Injury Severity****District of Columbia Bodily Injury Severity****Delaware Bodily Injury Severity**

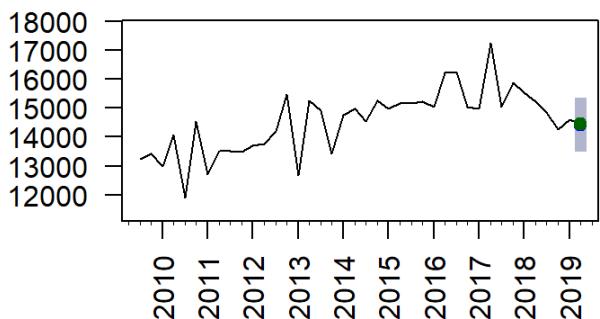
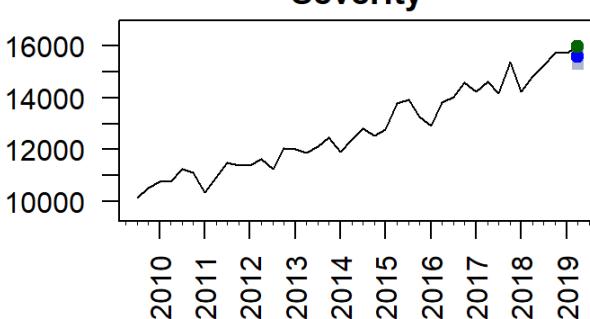
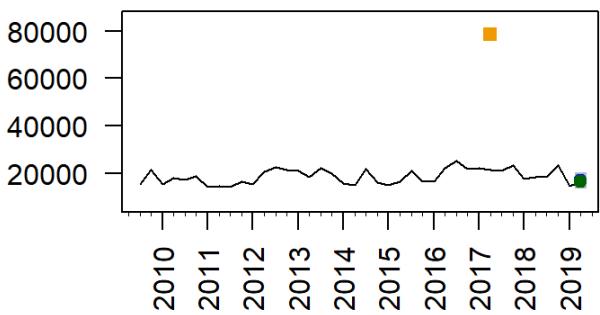
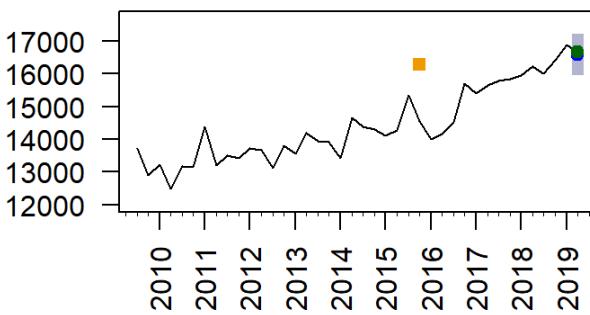
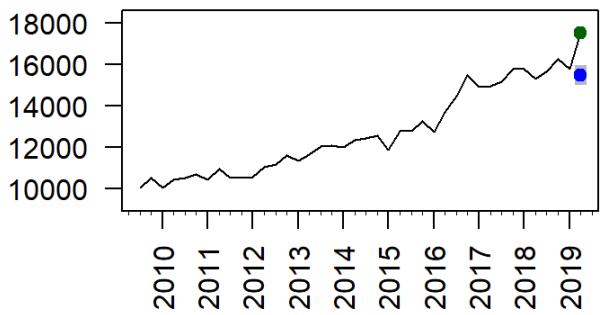
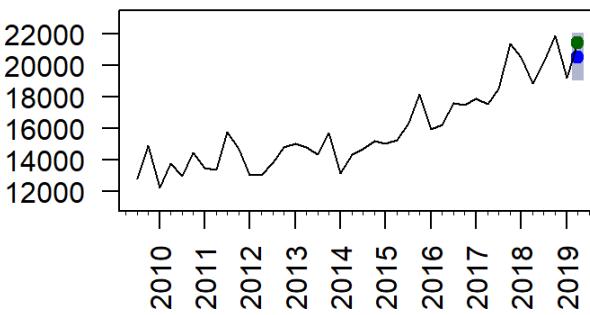
Florida Bodily Injury Severity**Georgia Bodily Injury Severity****Hawaii Bodily Injury Severity****Iowa Bodily Injury Severity****Idaho Bodily Injury Severity****Illinois Bodily Injury Severity**

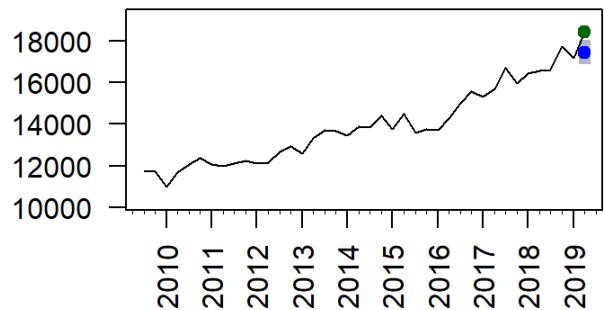
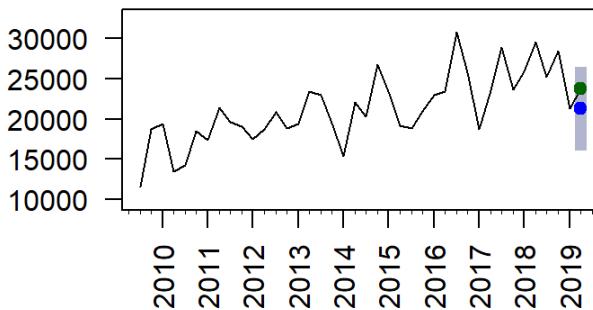
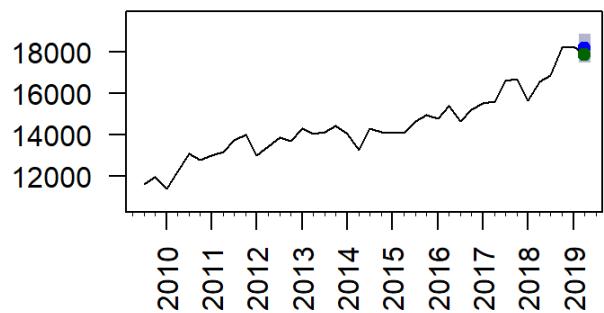
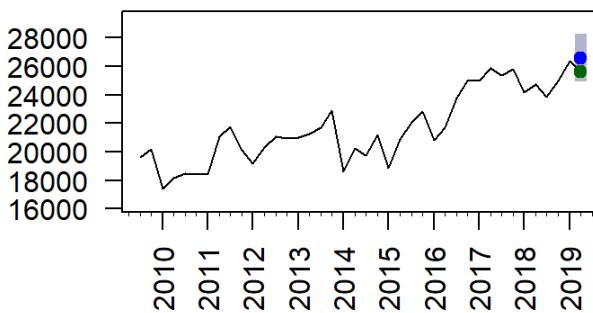
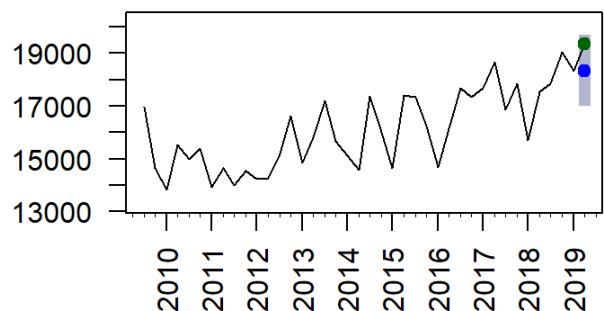
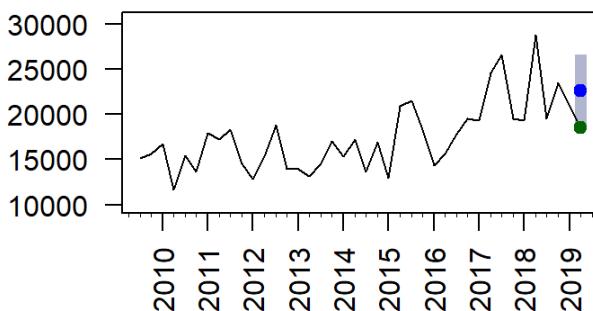
Indiana Bodily Injury Severity**Kansas Bodily Injury Severity****Kentucky Bodily Injury Severity****Louisiana Bodily Injury Severity****Massachusetts Bodily Injury Severity****Maryland Bodily Injury Severity**

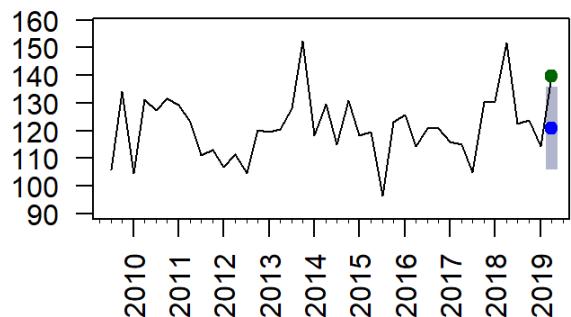
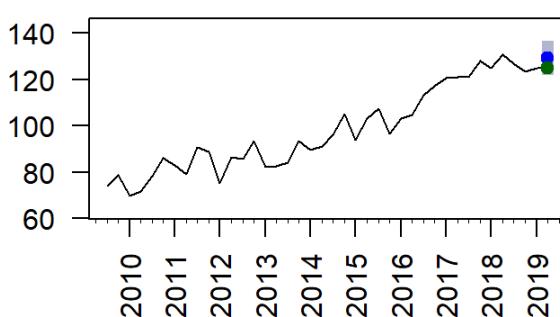
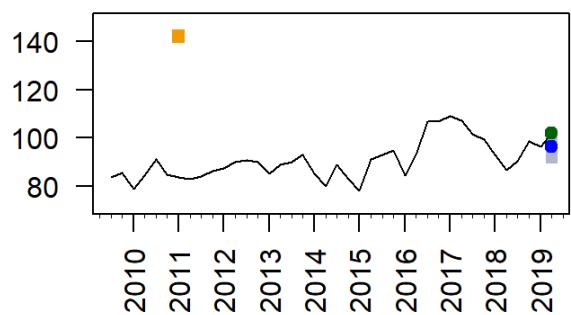
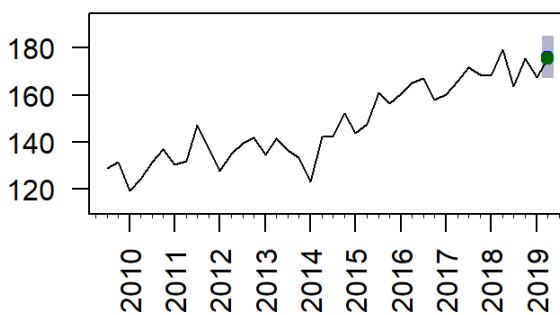
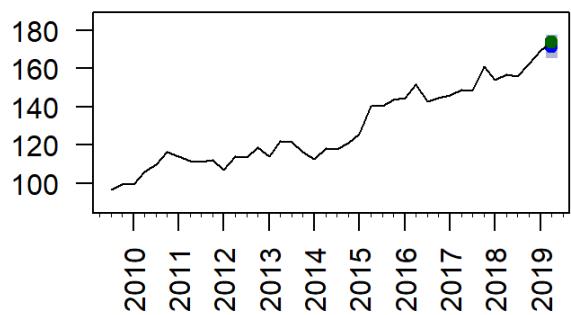
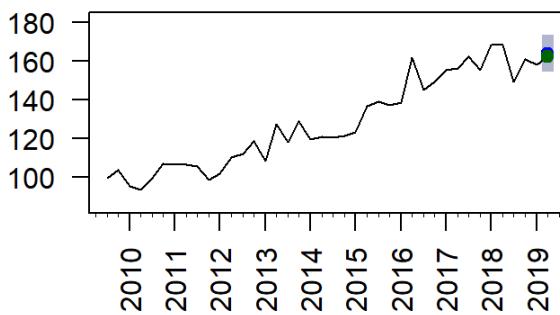
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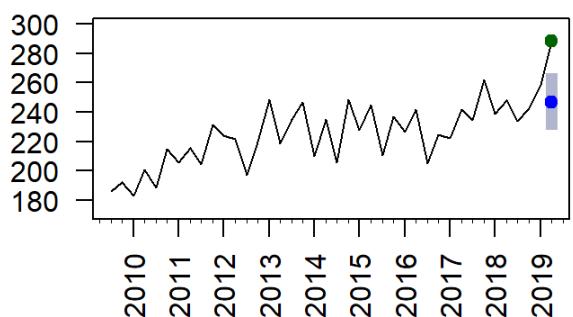
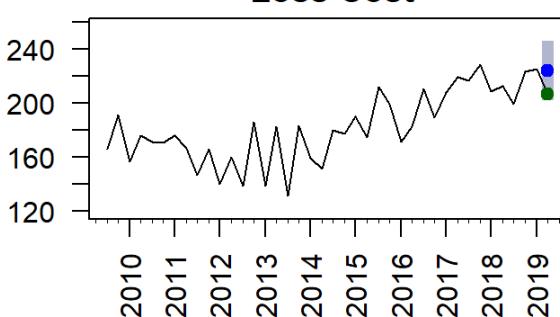
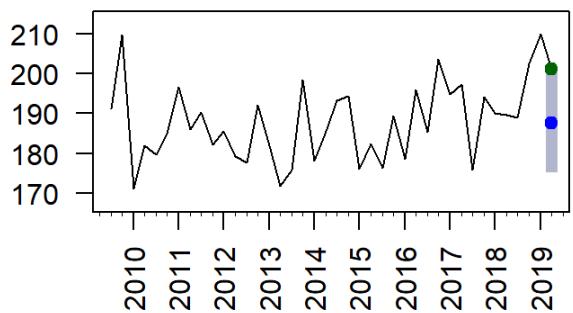
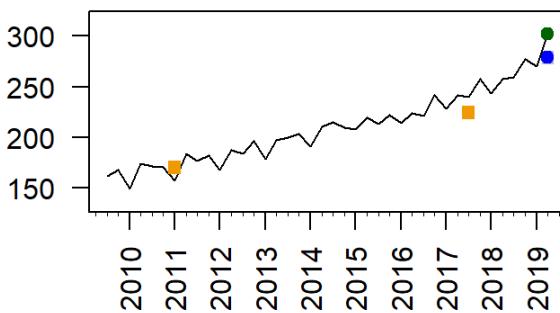
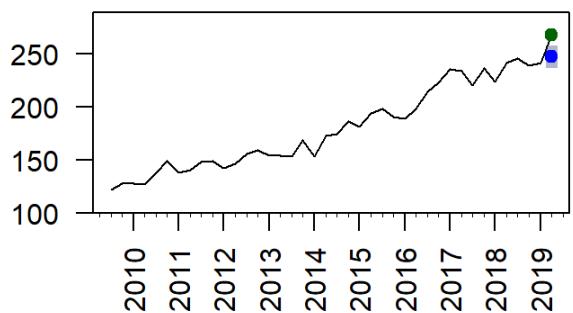
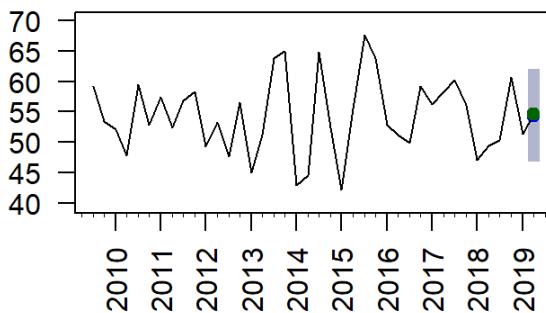
**North Carolina
Bodily Injury
Severity****North Dakota Bodily Injury
Severity****Nebraska Bodily Injury
Severity****New Hampshire Bodily Injury
Severity****New Jersey Bodily Injury
Severity****New Mexico Bodily Injury
Severity**

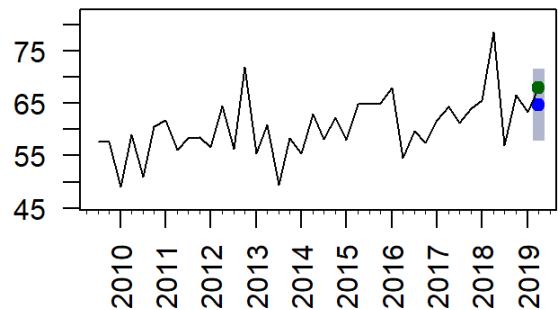
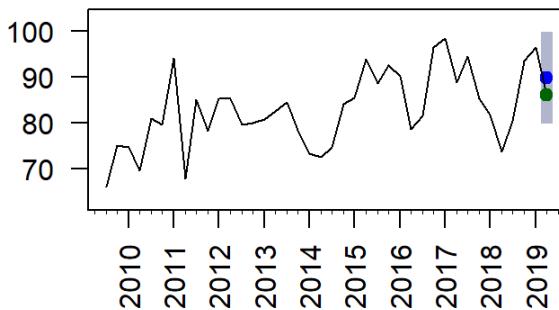
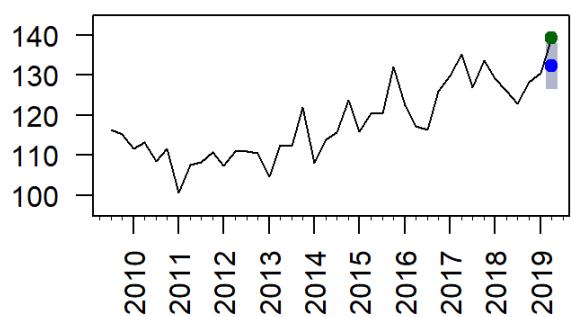
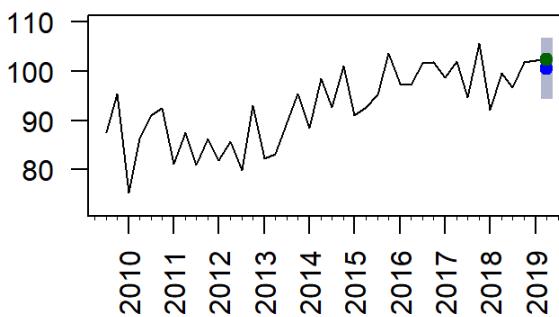
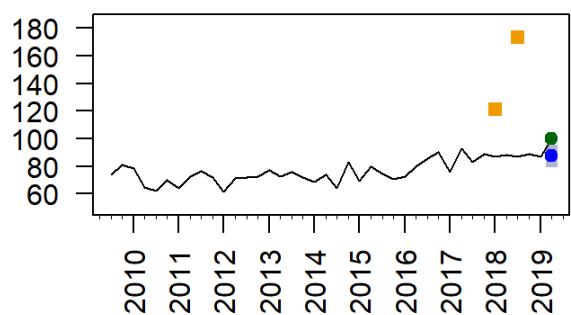
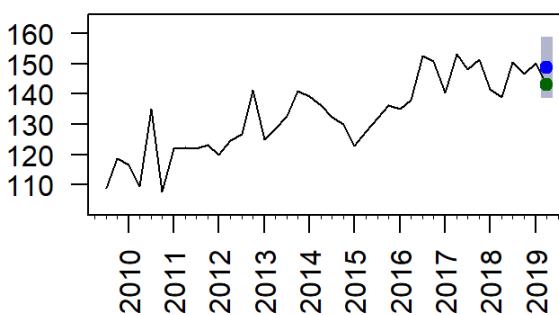
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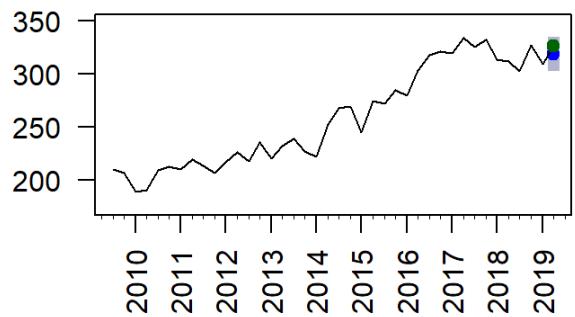
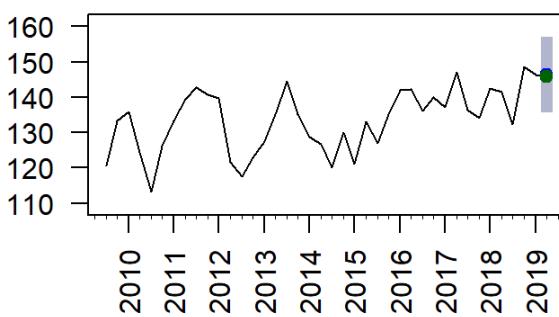
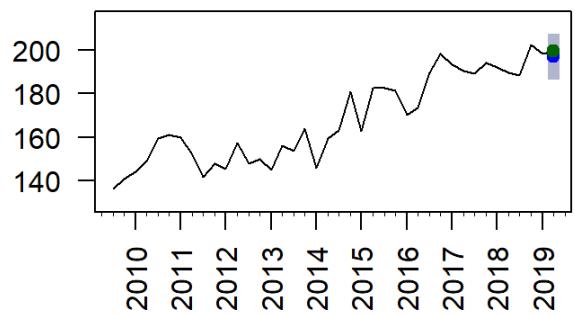
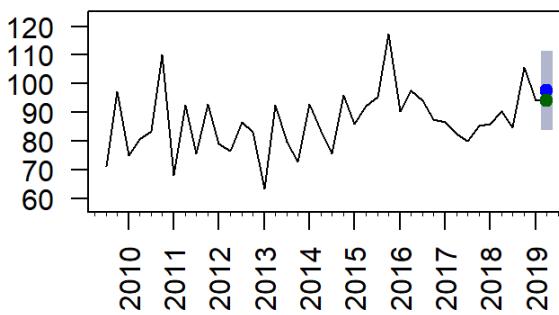
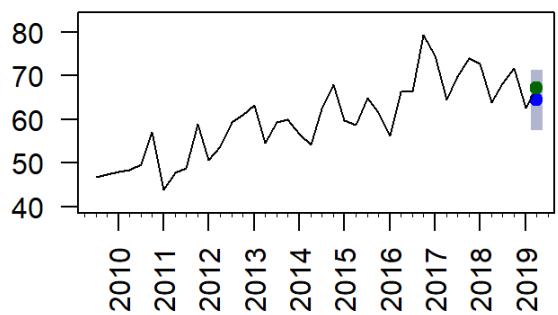
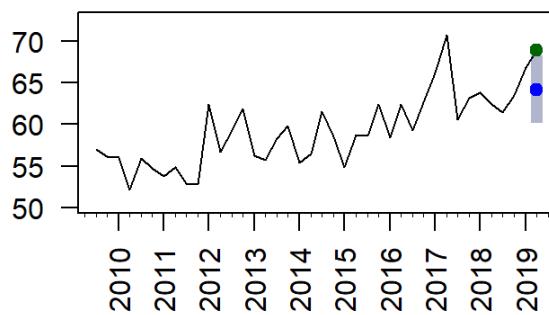
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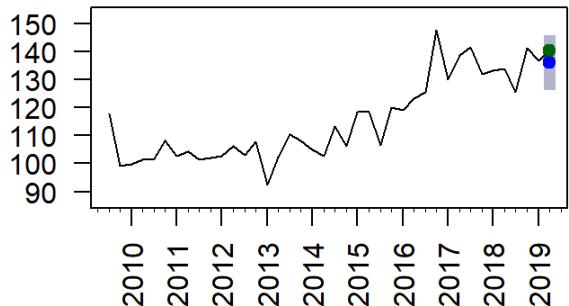
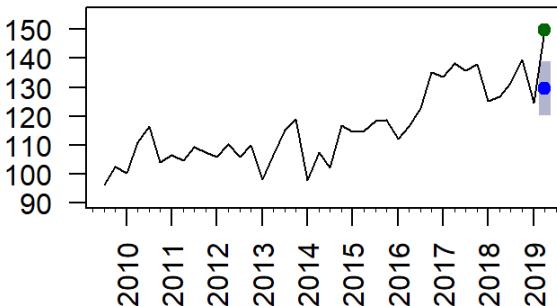
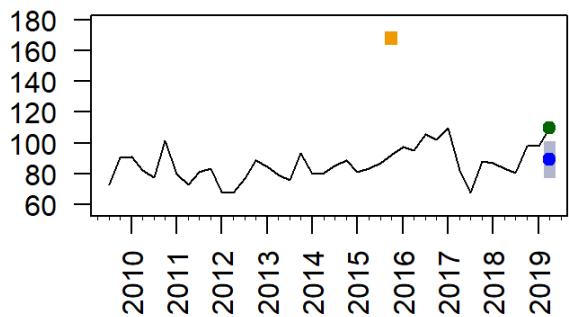
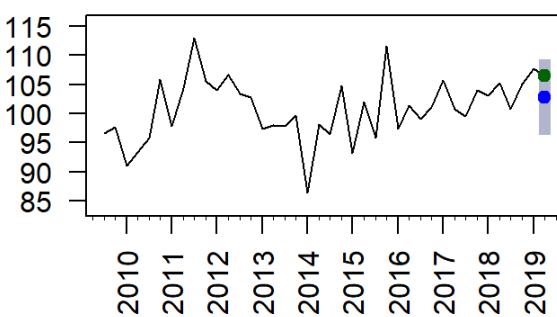
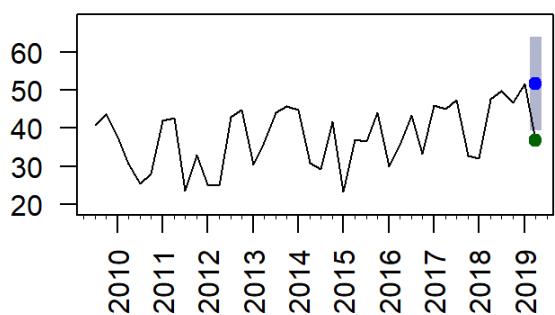
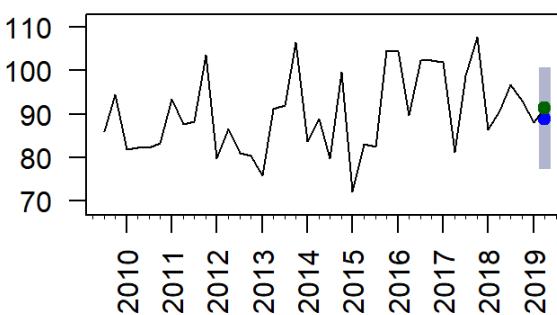
Virginia Bodily Injury Severity**Vermont Bodily Injury Severity****Washington Bodily Injury Severity****Wisconsin Bodily Injury Severity****West Virginia Bodily Injury Severity****Wyoming Bodily Injury Severity**

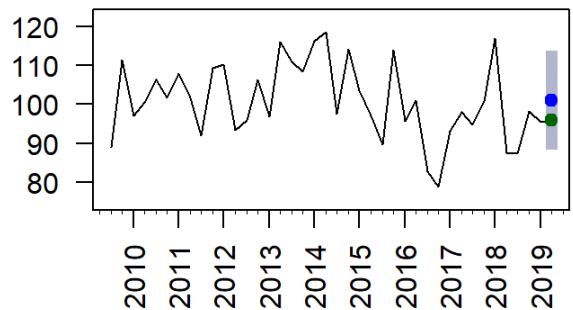
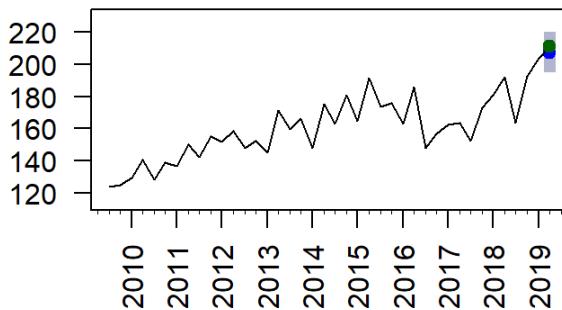
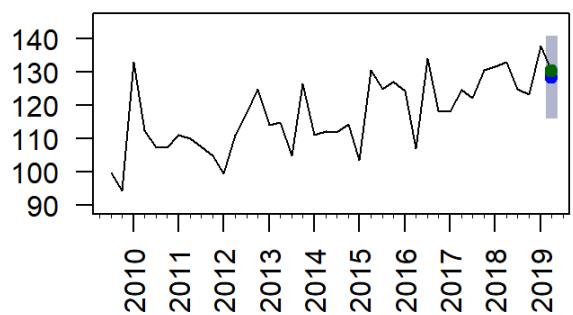
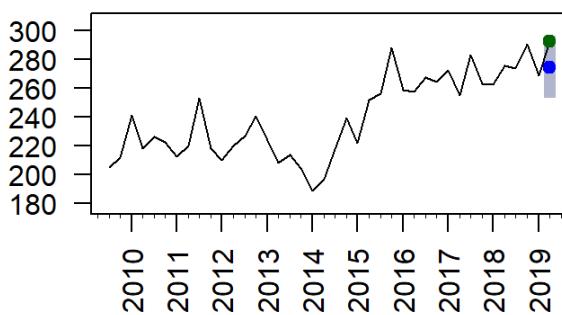
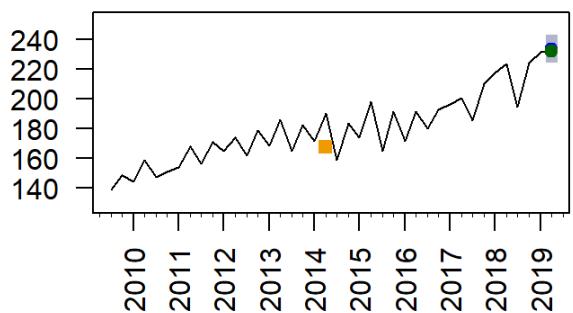
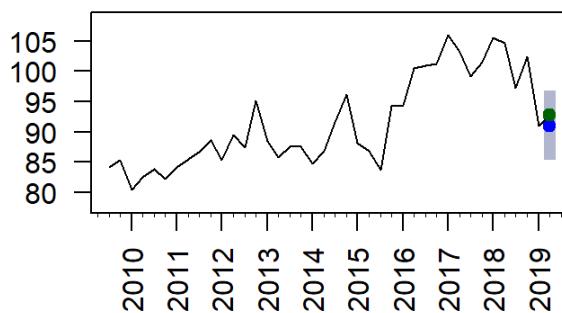
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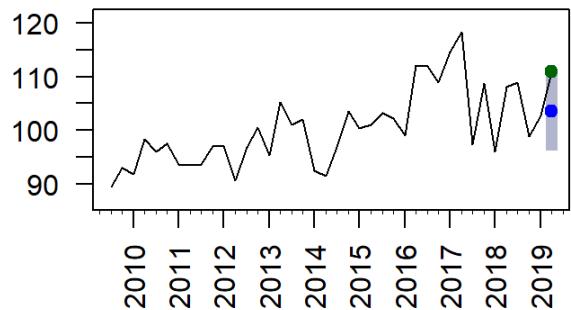
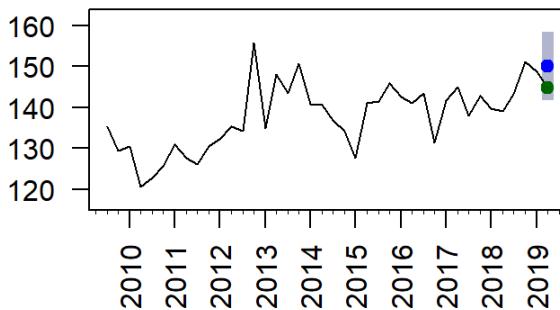
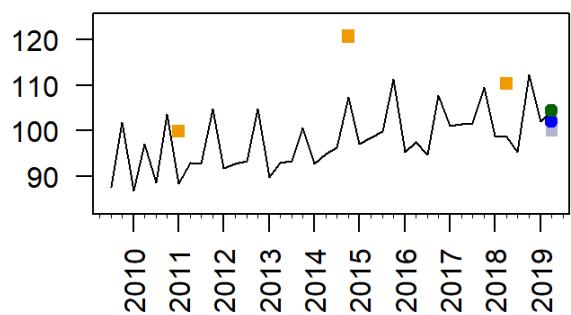
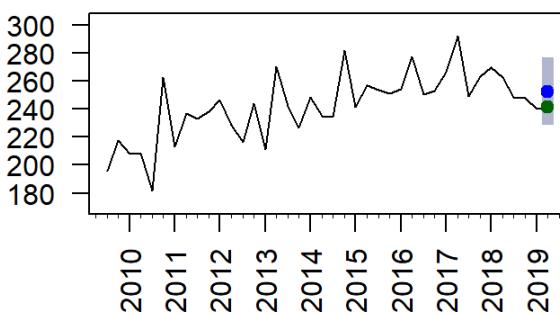
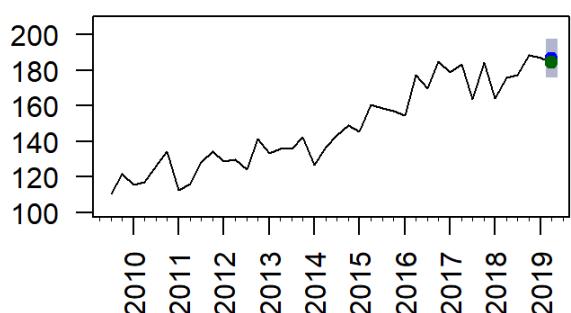
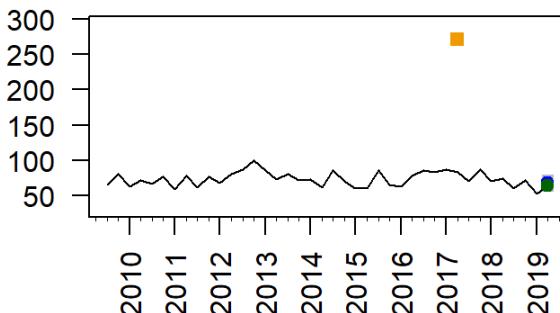
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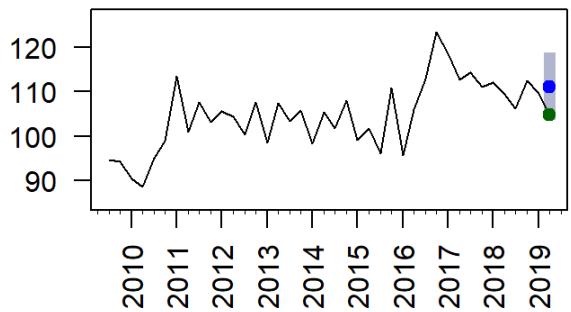
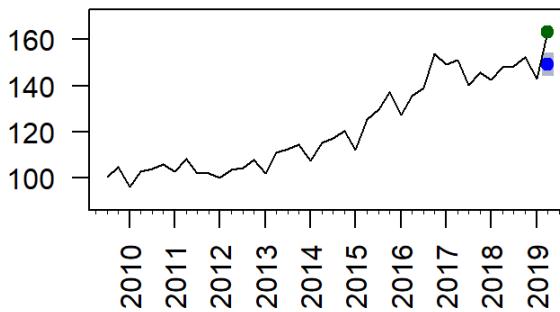
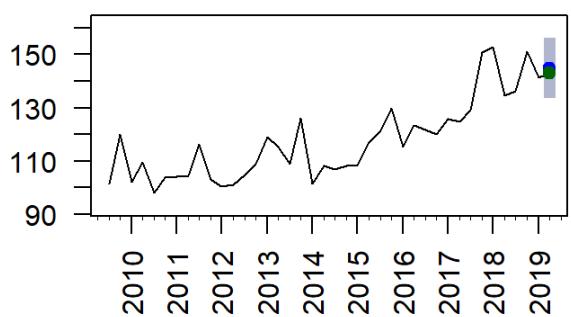
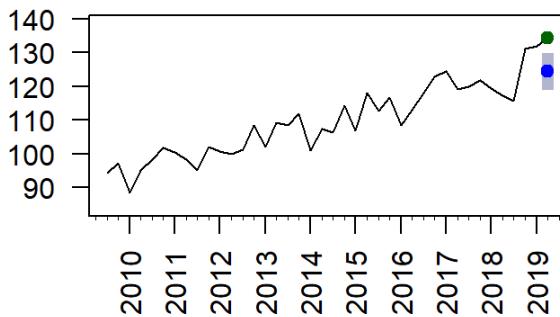
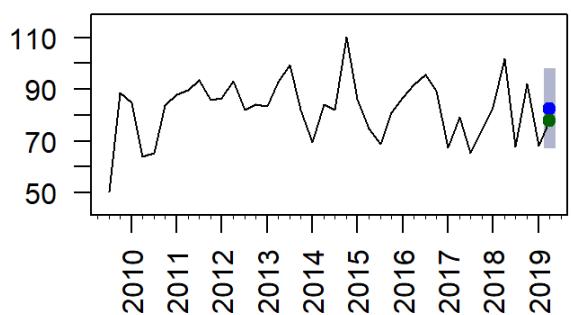
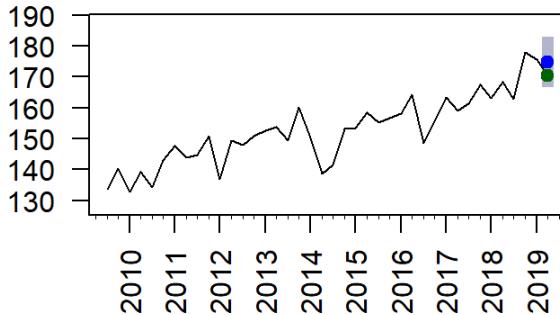
**Iowa Bodily Injury
Loss Cost****Idaho Bodily Injury
Loss Cost****Illinois Bodily Injury
Loss Cost****Indiana Bodily Injury
Loss Cost****Kansas Bodily Injury
Loss Cost****Kentucky Bodily Injury
Loss Cost**

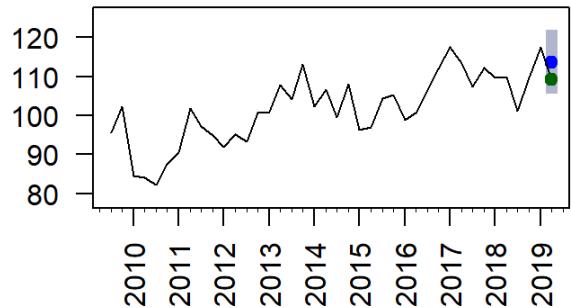
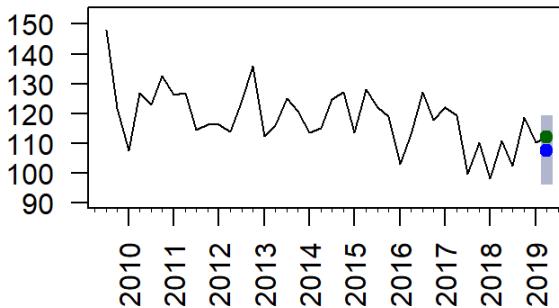
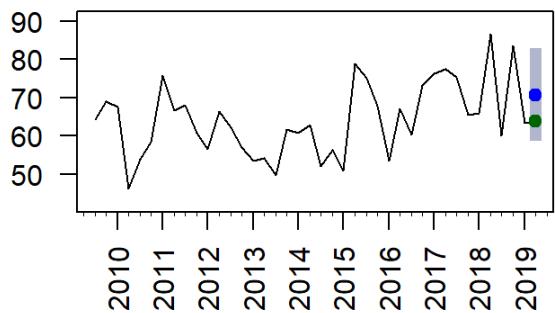
Louisiana Bodily Injury Loss Cost**Massachusetts Bodily Injury Loss Cost****Maryland Bodily Injury Loss Cost****Maine Bodily Injury Loss Cost****Michigan Bodily Injury Loss Cost****Minnesota Bodily Injury Loss Cost**

Missouri Bodily Injury Loss Cost**Mississippi Bodily Injury Loss Cost****Montana Bodily Injury Loss Cost****North Carolina Bodily Injury Loss Cost****North Dakota Bodily Injury Loss Cost****Nebraska Bodily Injury Loss Cost**

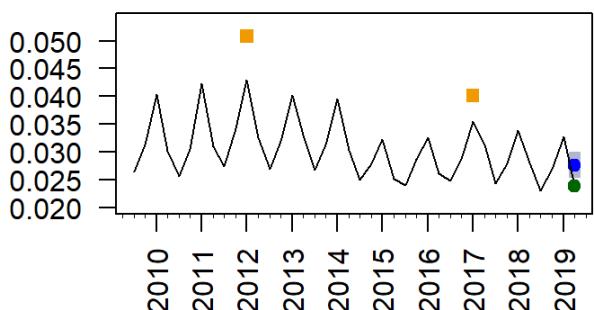
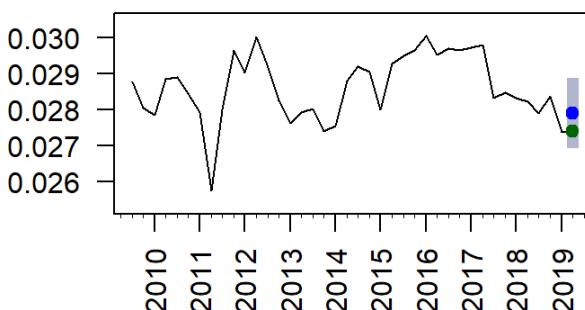
New Hampshire Bodily Injury Loss Cost**New Jersey Bodily Injury Loss Cost****New Mexico Bodily Injury Loss Cost****Nevada Bodily Injury Loss Cost****New York Bodily Injury Loss Cost****Ohio Bodily Injury Loss Cost**

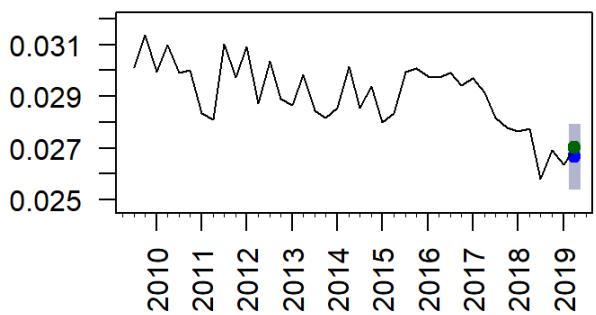
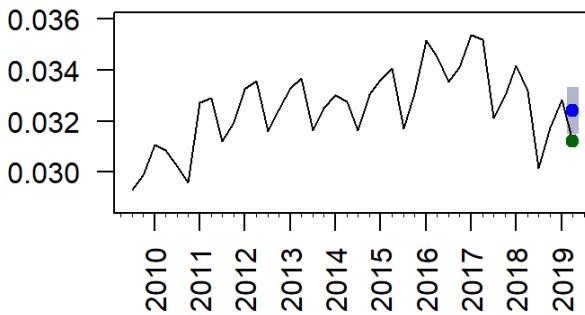
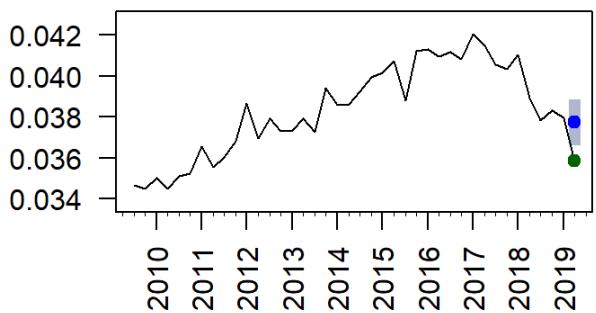
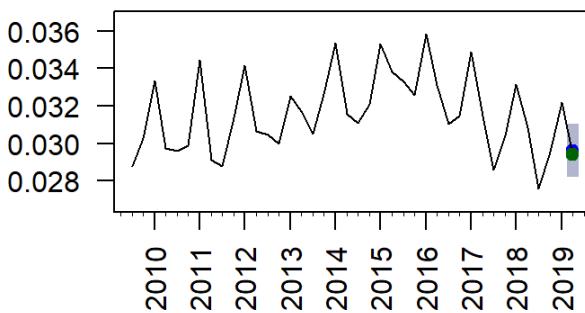
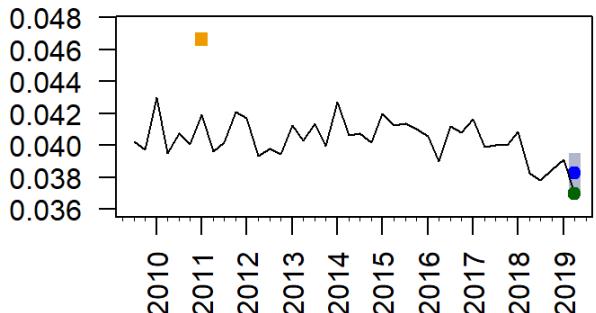
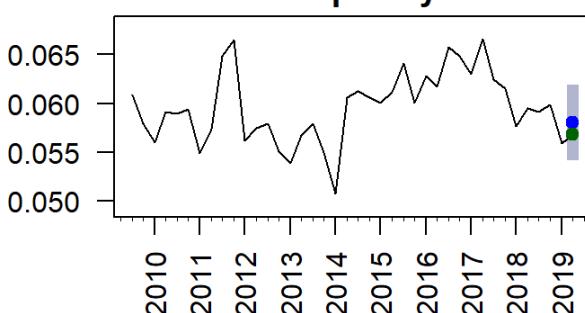
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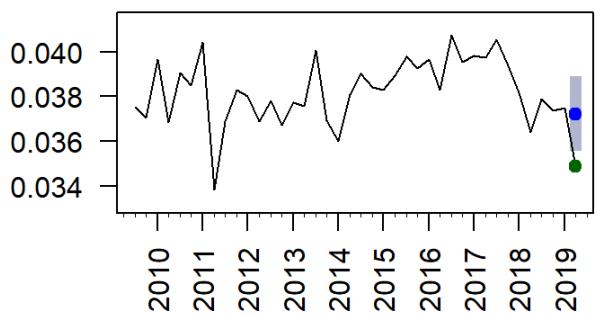
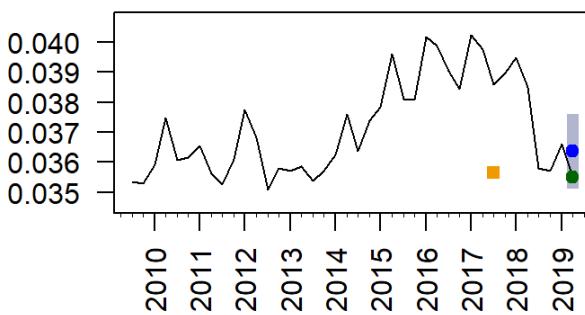
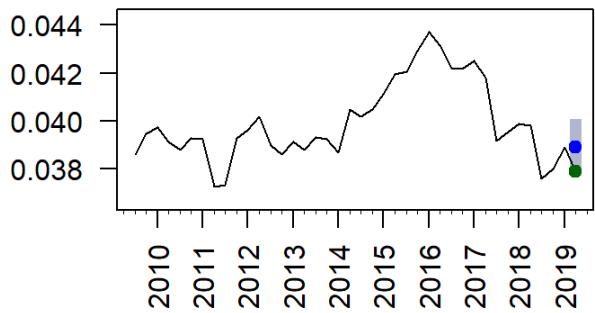
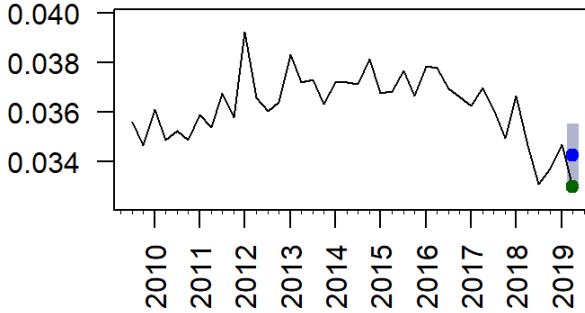
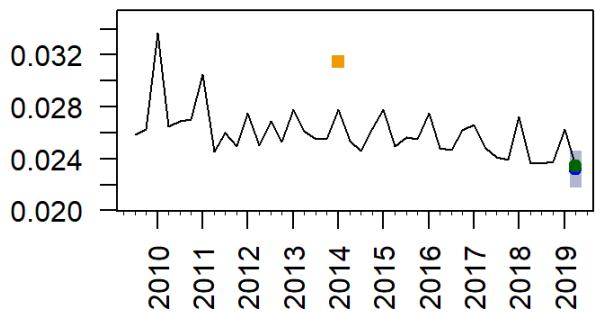
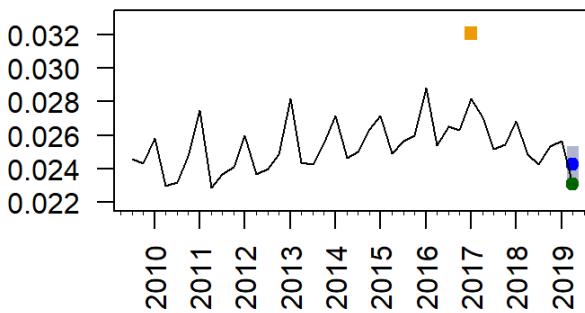
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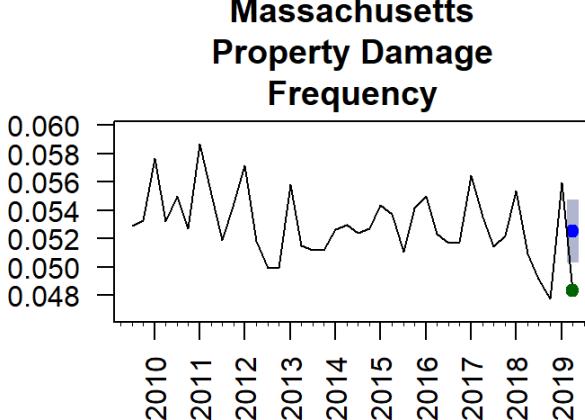
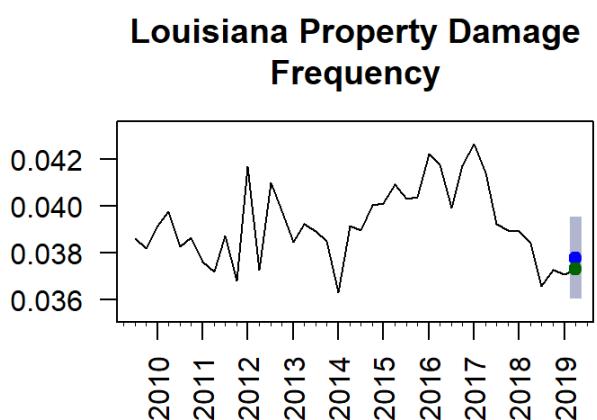
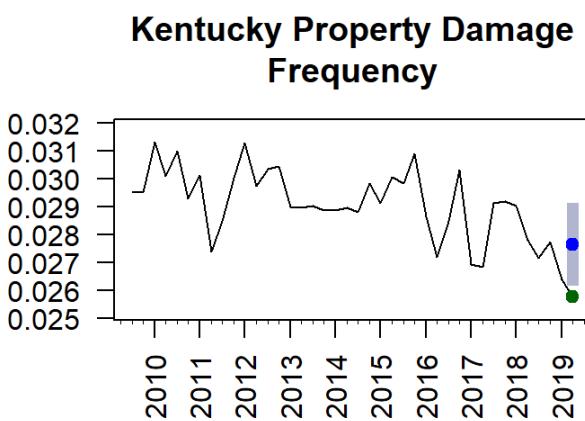
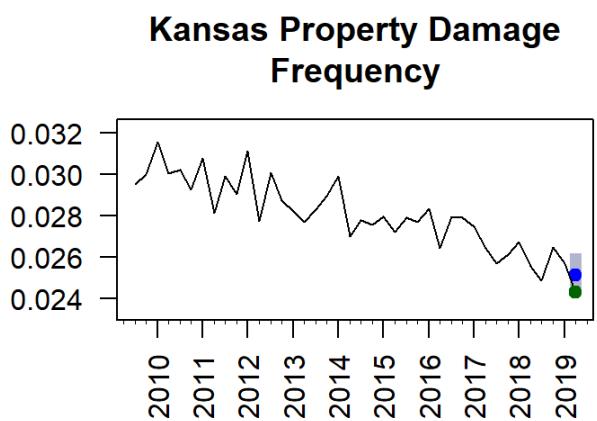
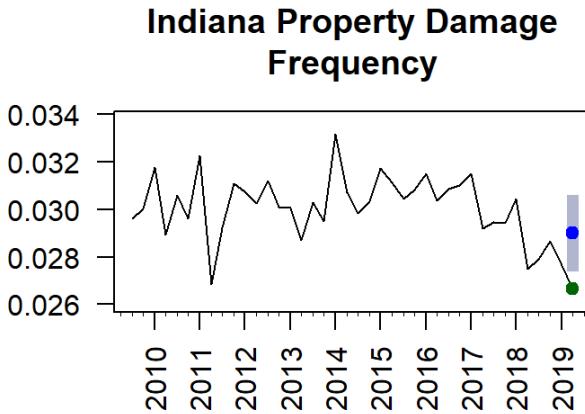
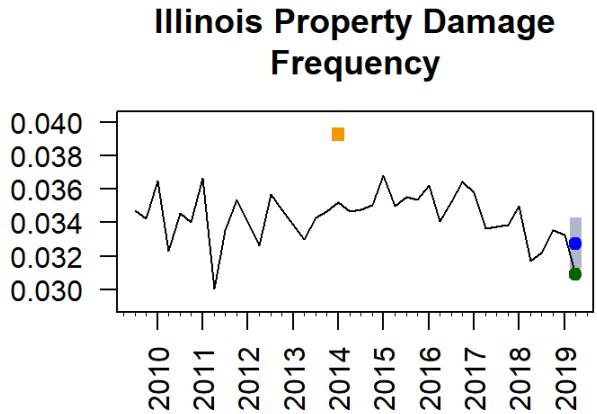
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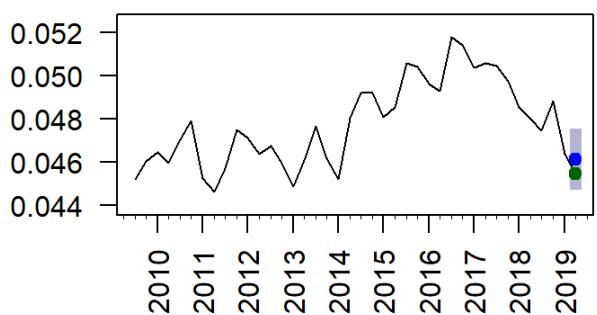
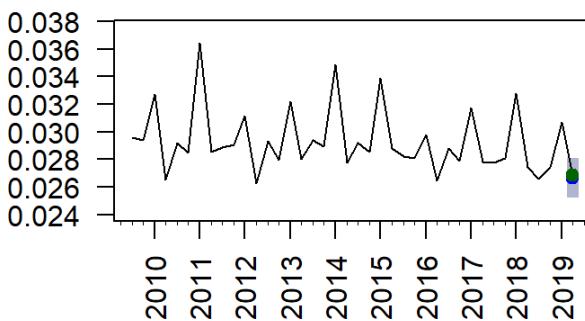
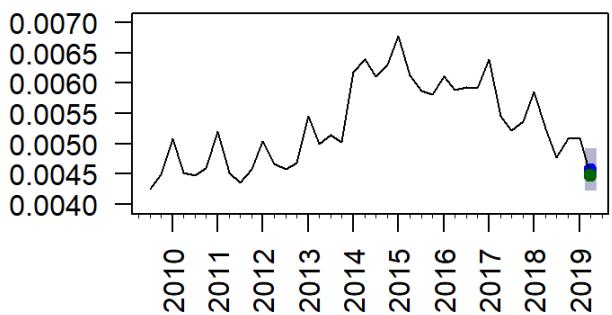
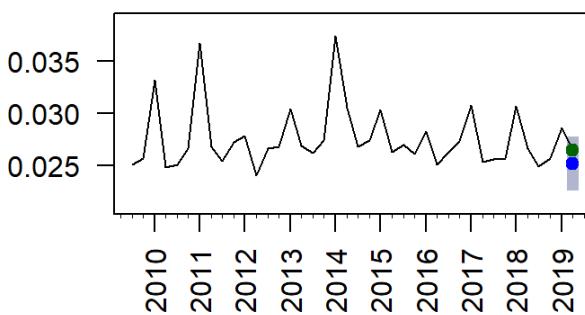
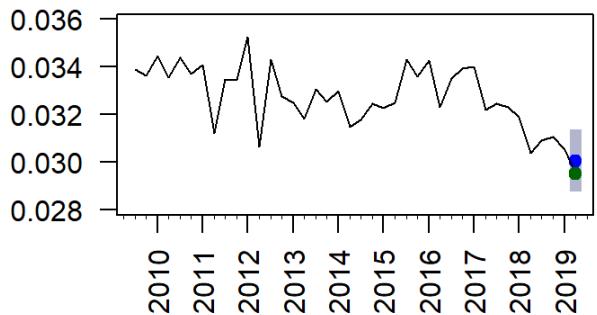
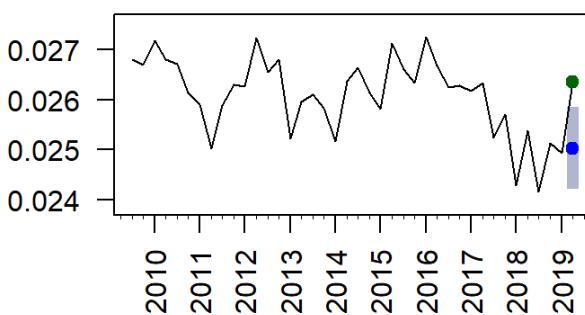
Property Damage

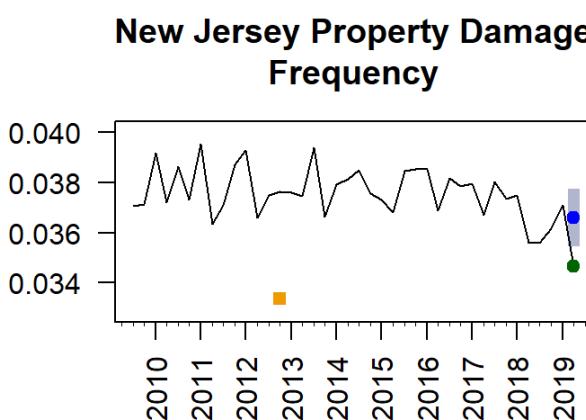
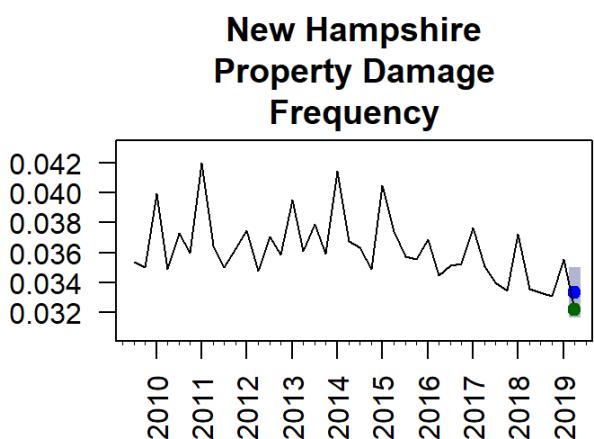
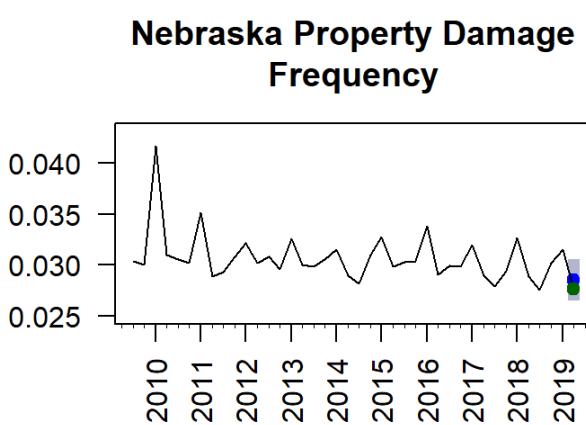
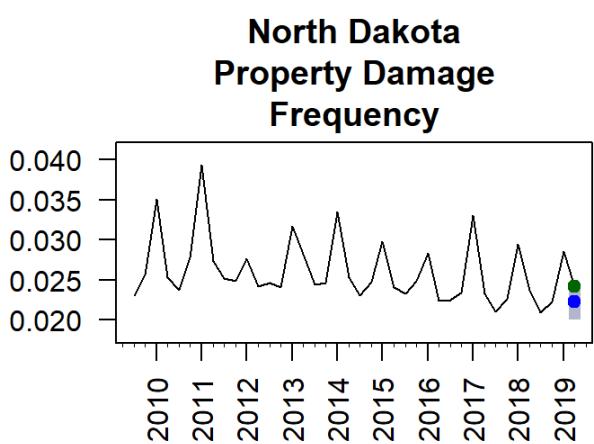
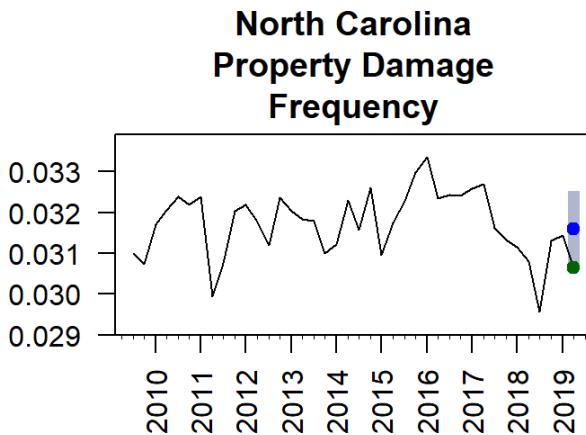
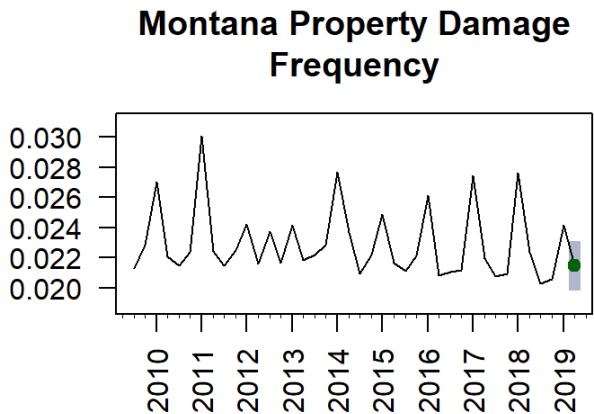
Alaska Property Damage Frequency**Alabama Property Damage Frequency**

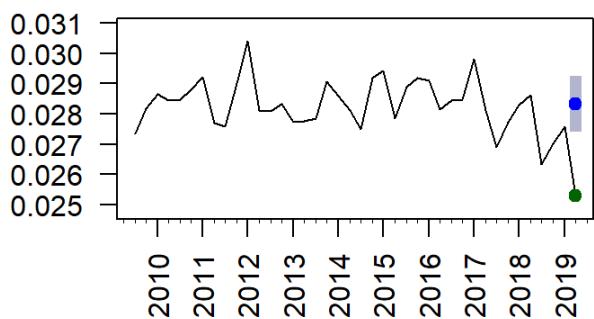
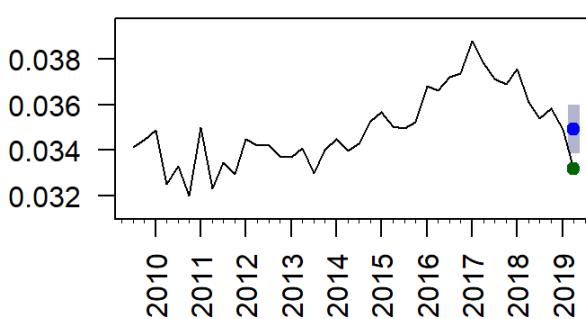
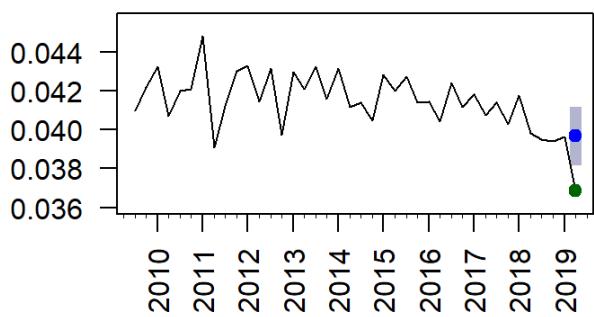
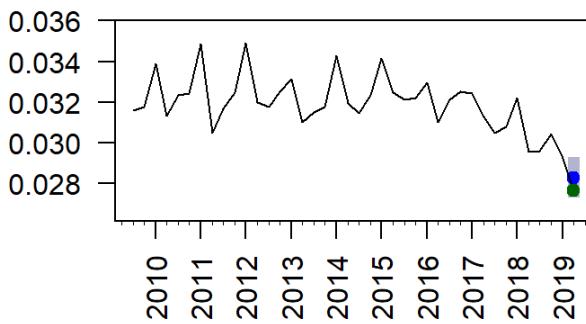
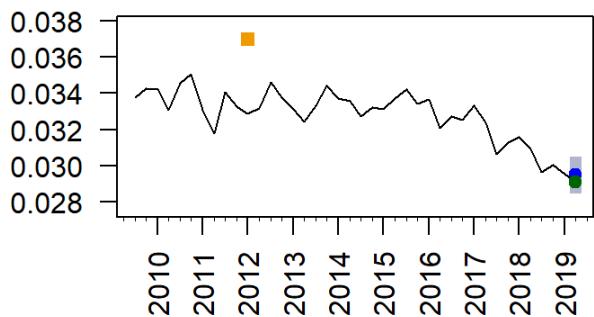
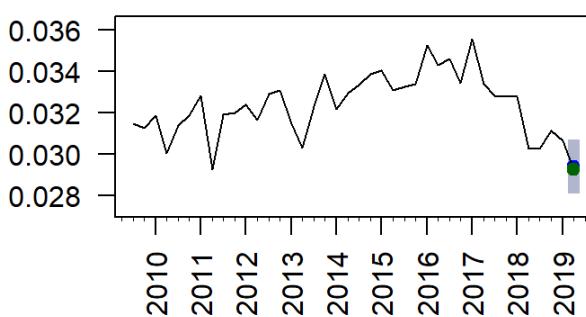
Arkansas Property Damage Frequency**Arizona Property Damage Frequency****California Property Damage Frequency****Colorado Property Damage Frequency****Connecticut Property Damage Frequency****District of Columbia Property Damage Frequency**

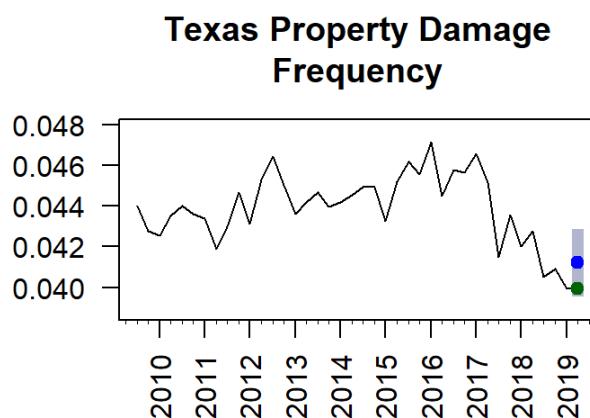
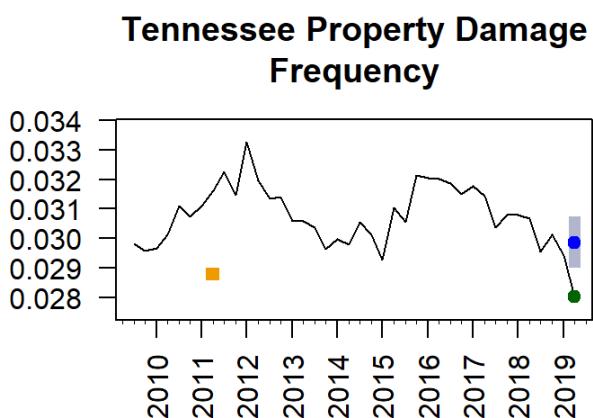
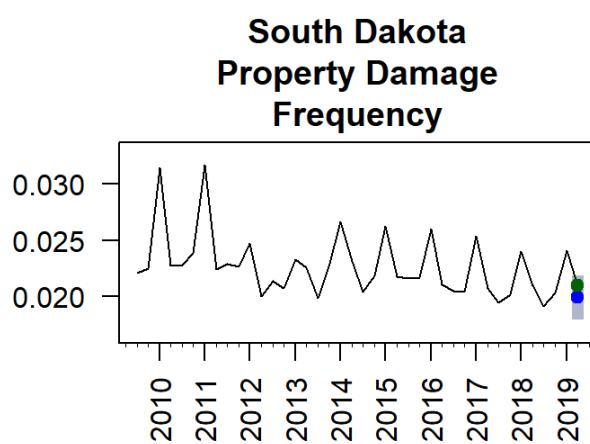
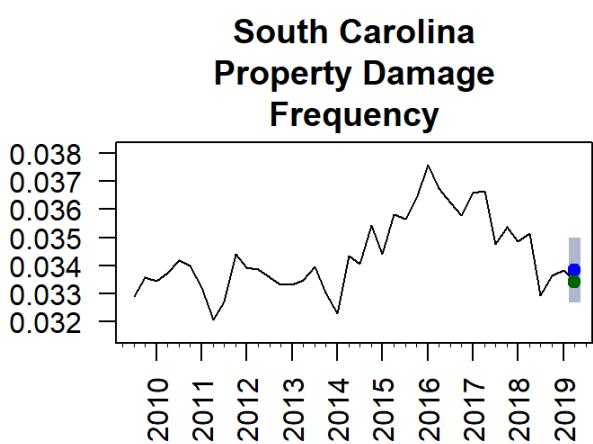
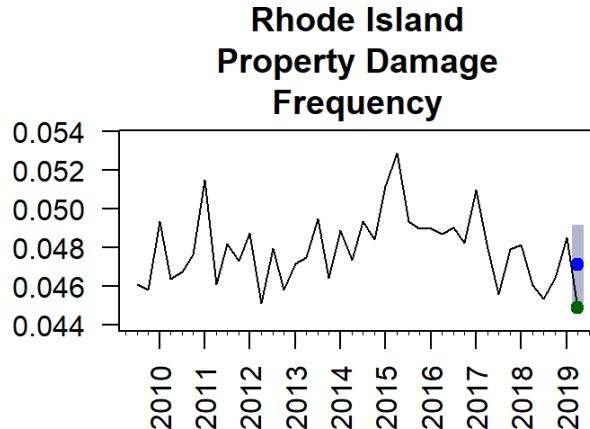
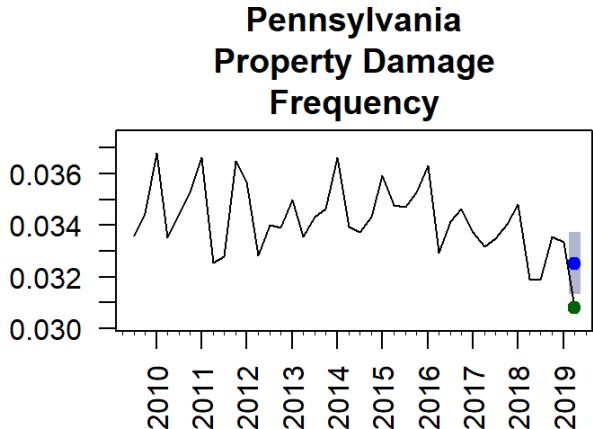
Delaware Property Damage Frequency**Florida Property Damage Frequency****Georgia Property Damage Frequency****Hawaii Property Damage Frequency****Iowa Property Damage Frequency****Idaho Property Damage Frequency**

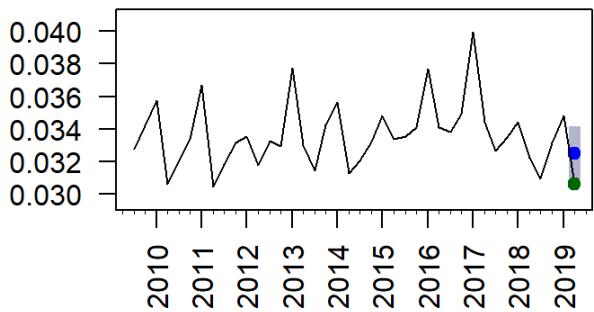
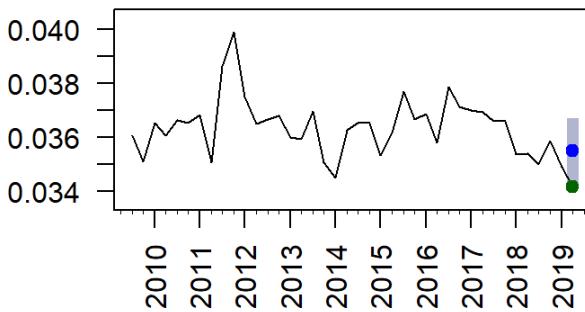
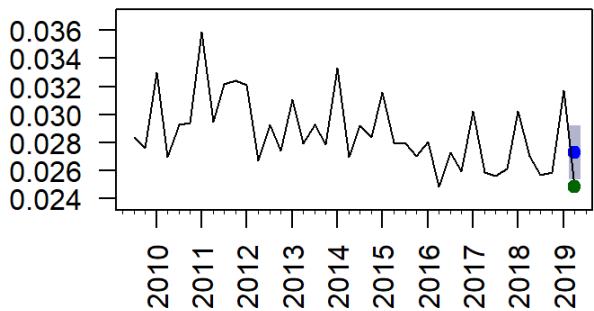
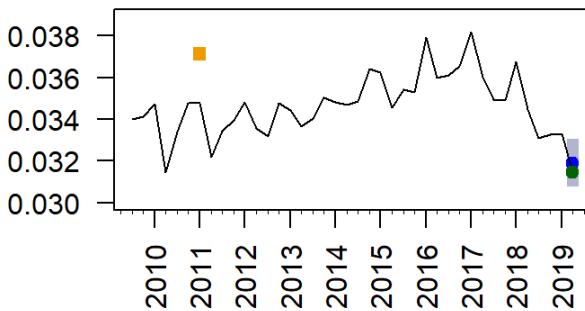
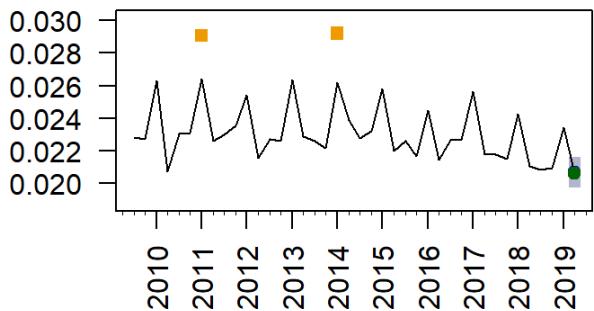
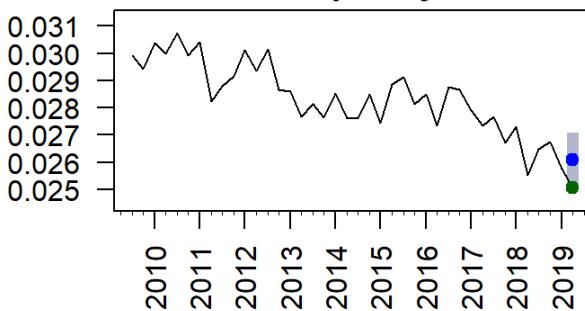


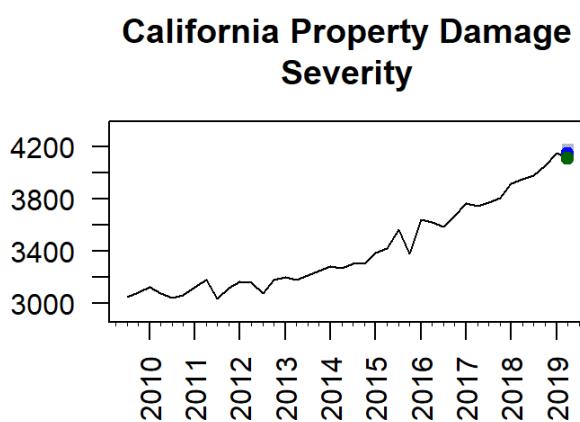
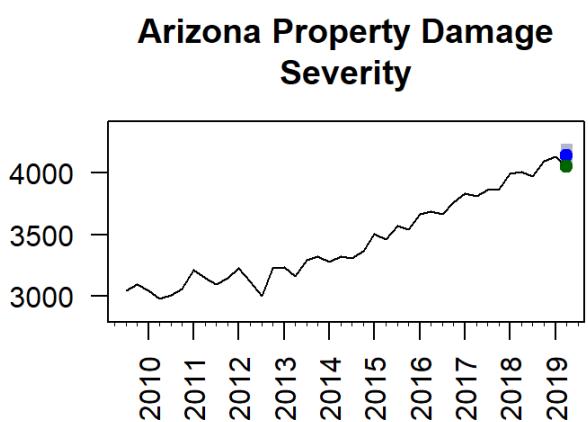
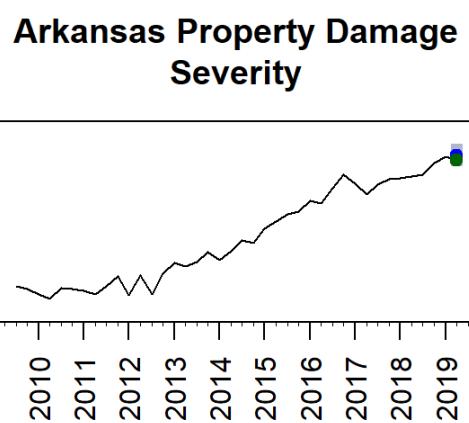
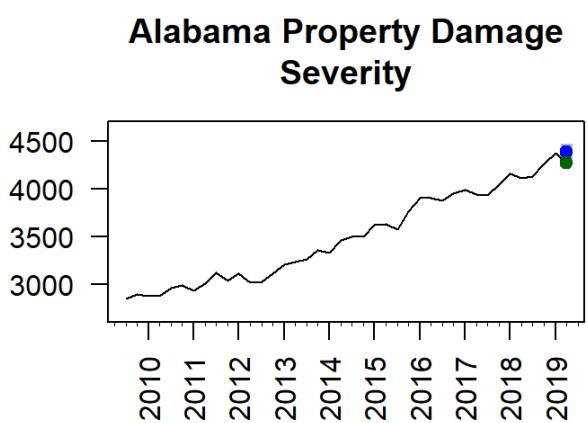
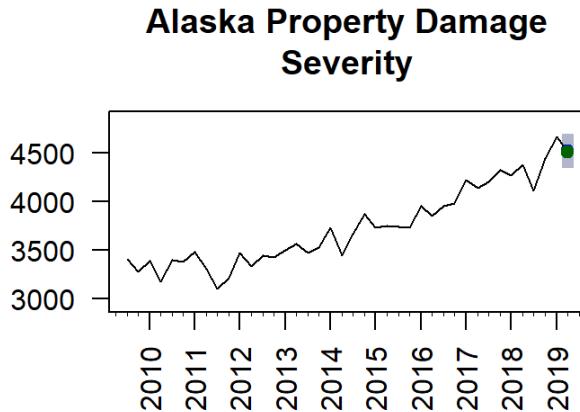
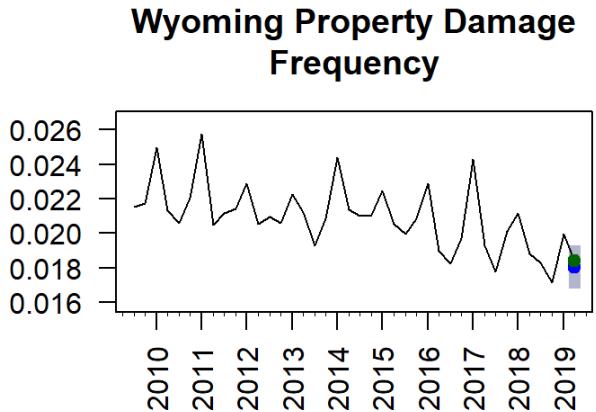
Maryland Property Damage Frequency**Maine Property Damage Frequency****Michigan Property Damage Frequency****Minnesota Property Damage Frequency****Missouri Property Damage Frequency****Mississippi Property Damage Frequency**

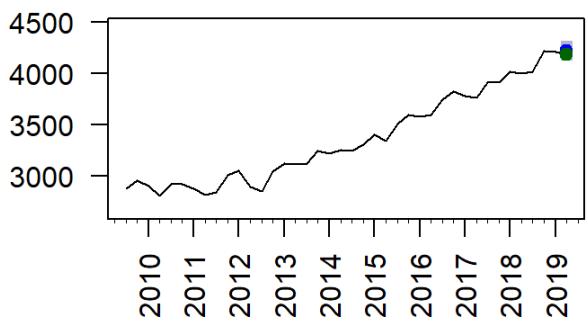
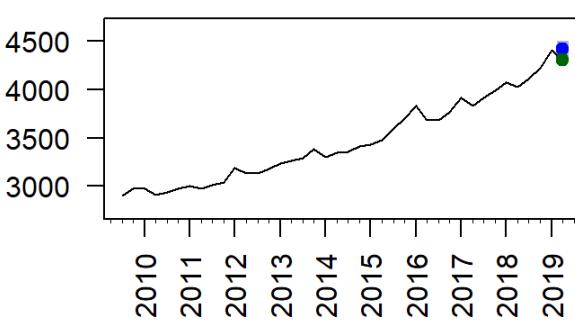
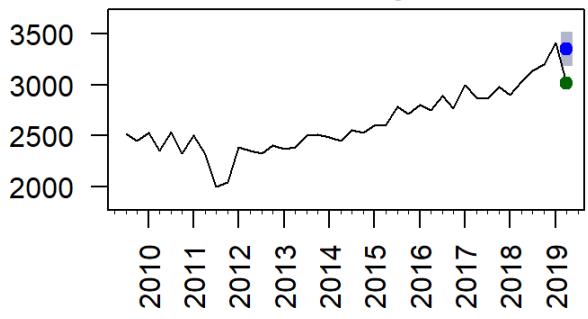
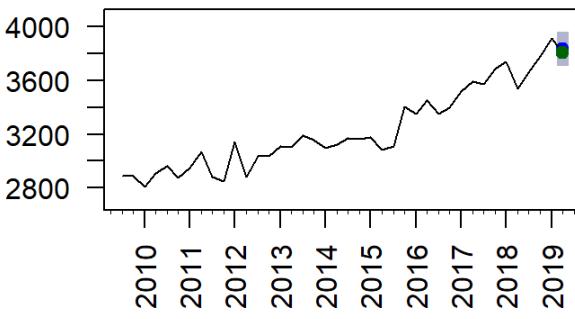
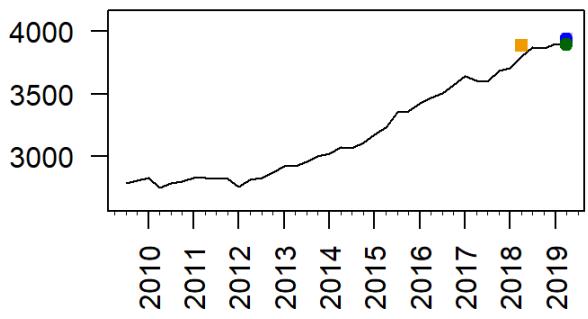
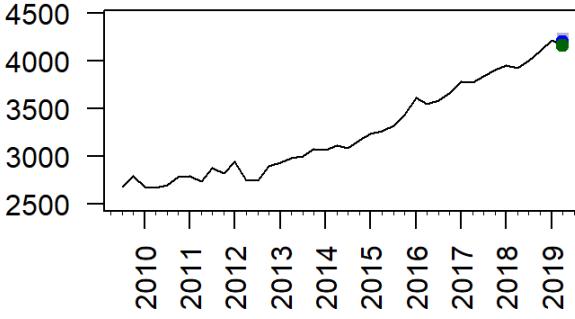


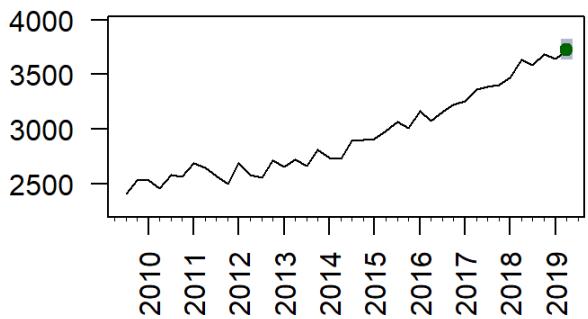
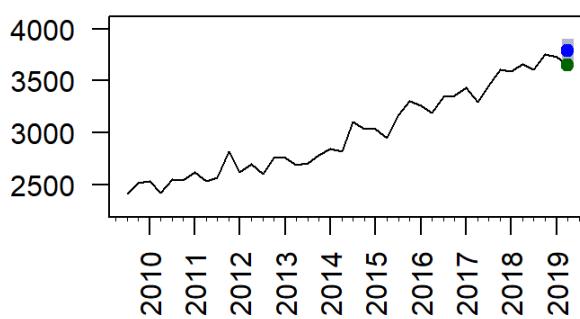
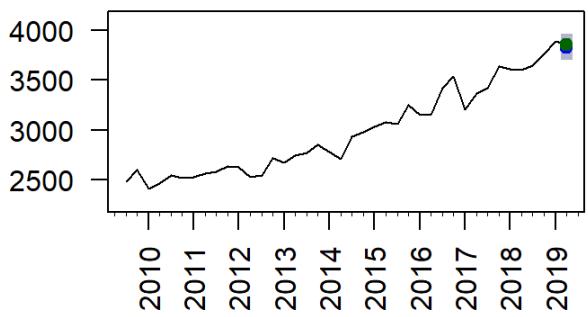
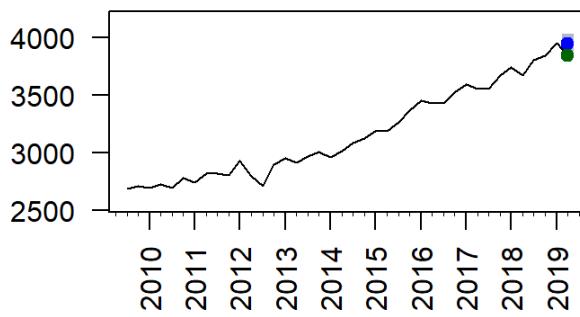
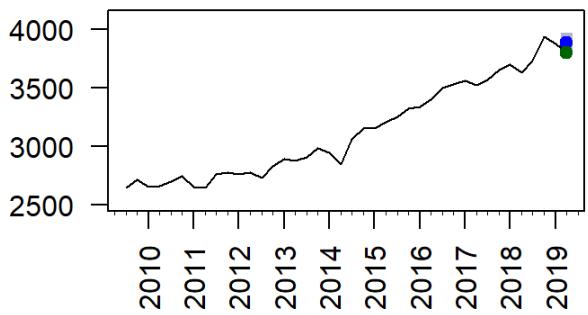
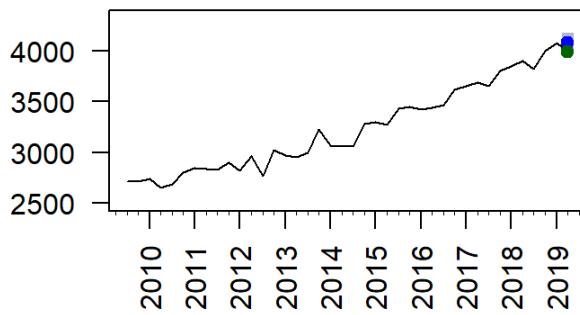
New Mexico Property Damage Frequency**Nevada Property Damage Frequency****New York Property Damage Frequency****Ohio Property Damage Frequency****Oklahoma Property Damage Frequency****Oregon Property Damage Frequency**

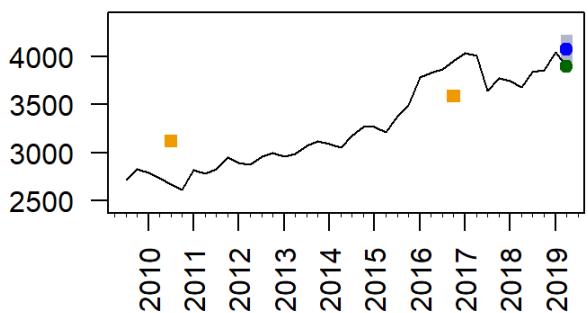
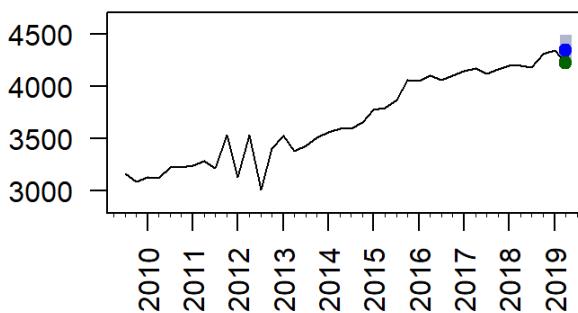
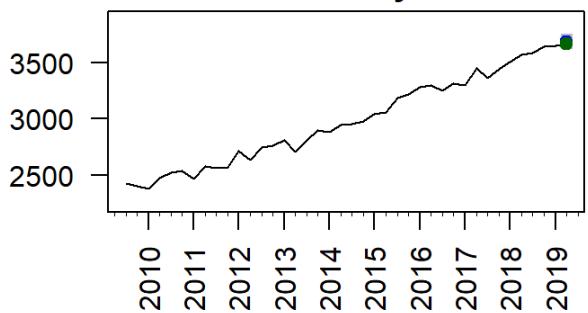
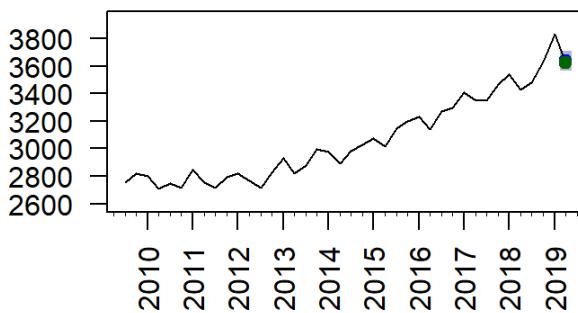
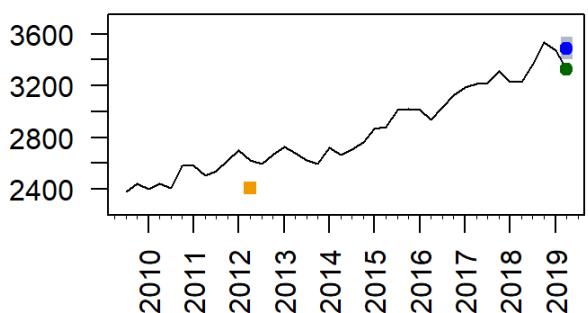
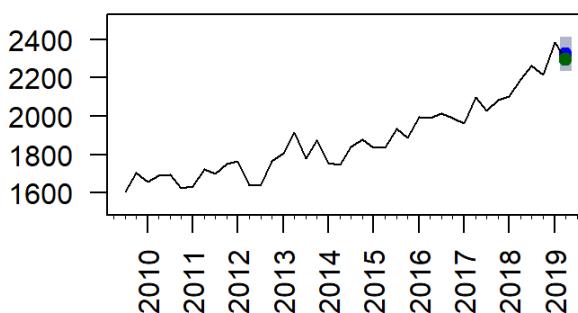


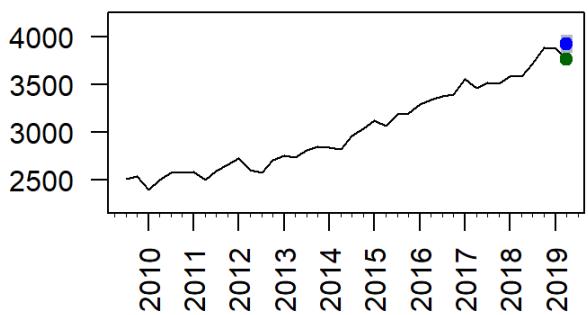
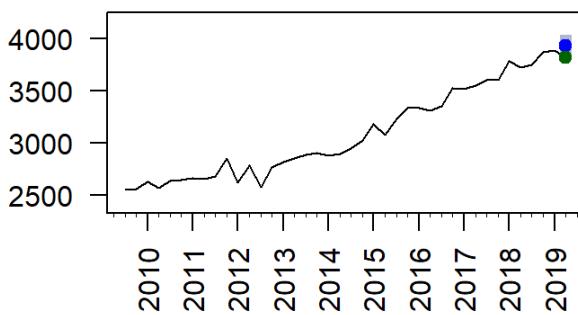
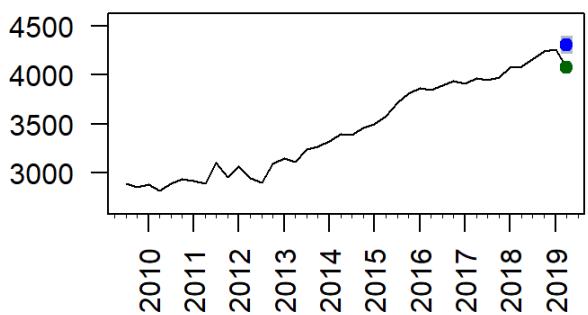
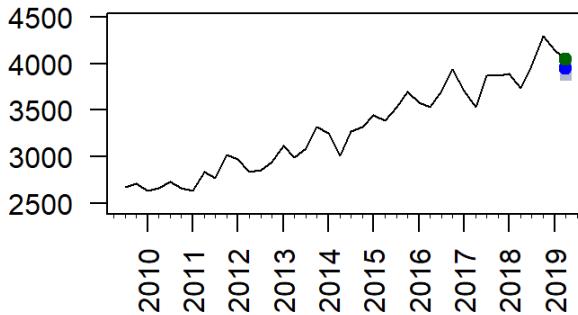
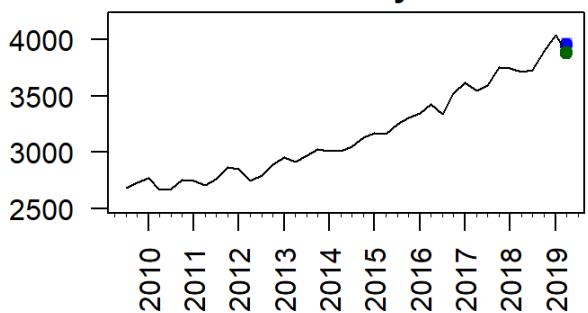
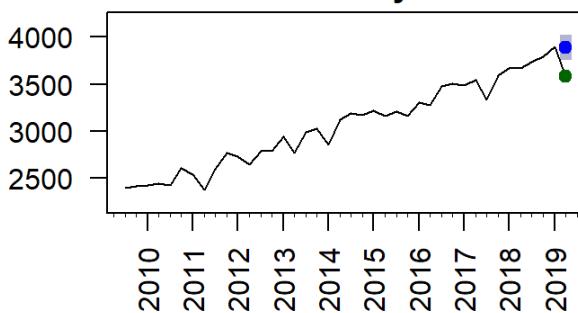
Utah Property Damage Frequency**Virginia Property Damage Frequency****Vermont Property Damage Frequency****Washington Property Damage Frequency****Wisconsin Property Damage Frequency****West Virginia Property Damage Frequency**

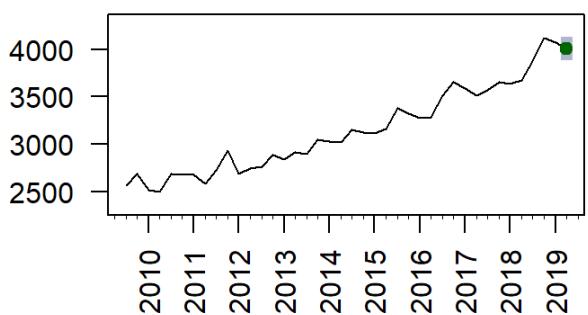
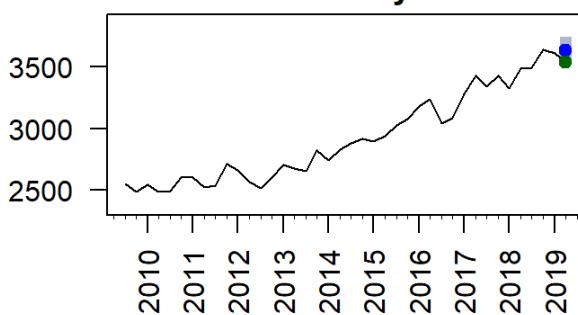
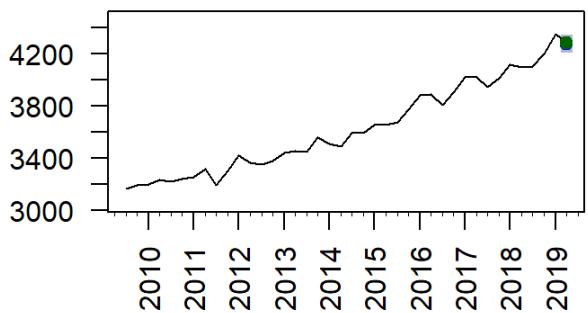
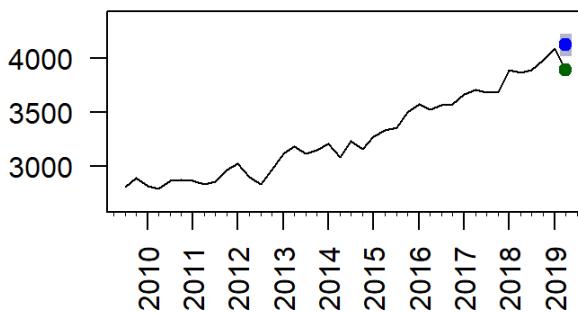
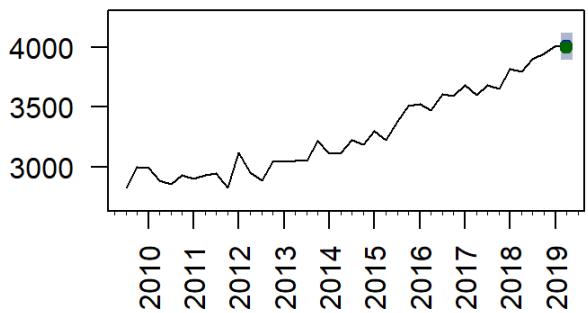
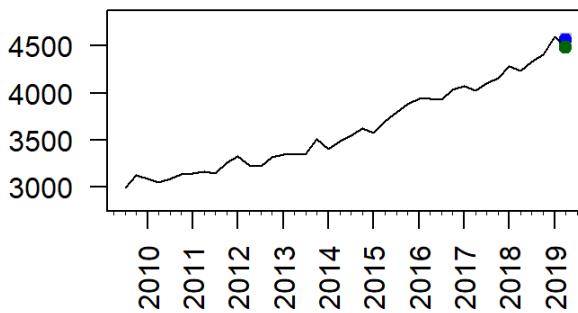


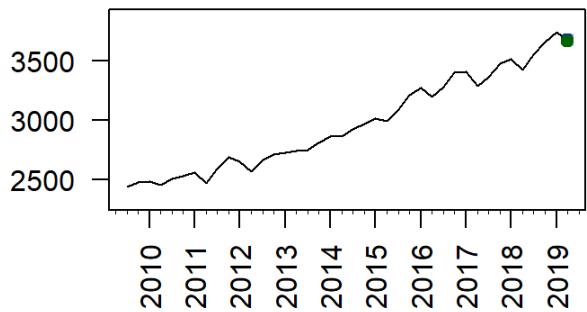
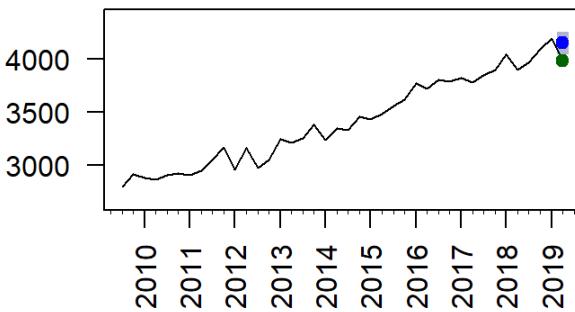
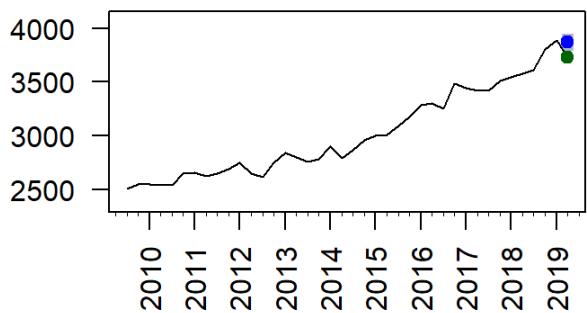
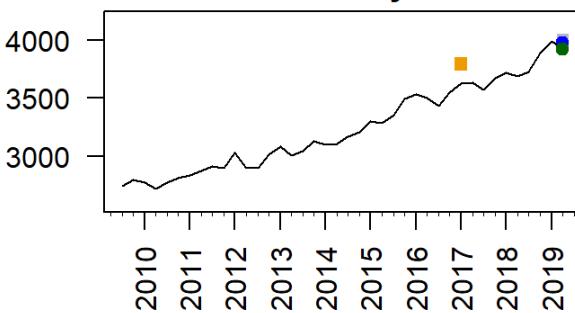
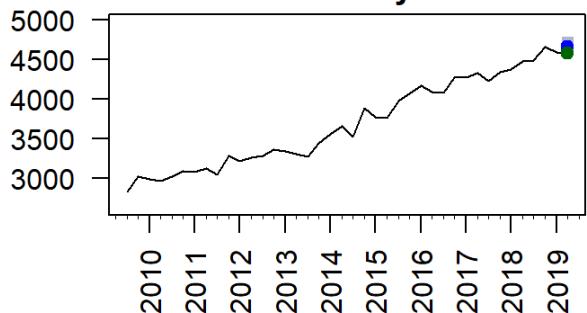
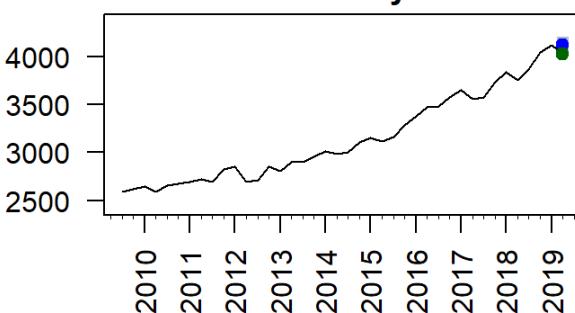
Colorado Property Damage Severity**Connecticut Property Damage Severity****District of Columbia Property Damage Severity****Delaware Property Damage Severity****Florida Property Damage Severity****Georgia Property Damage Severity**

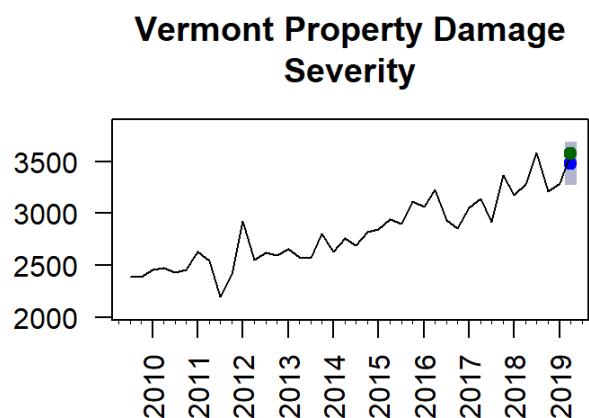
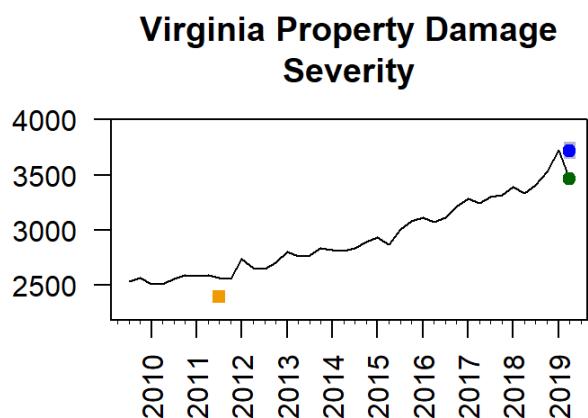
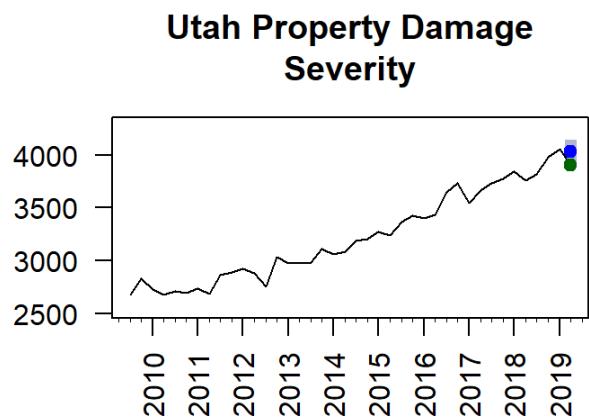
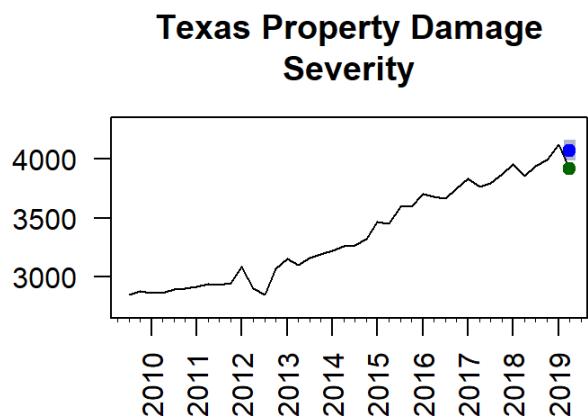
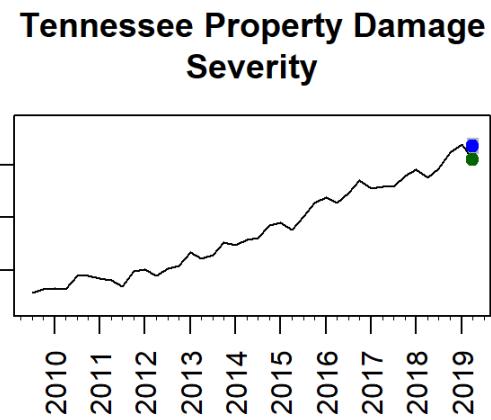
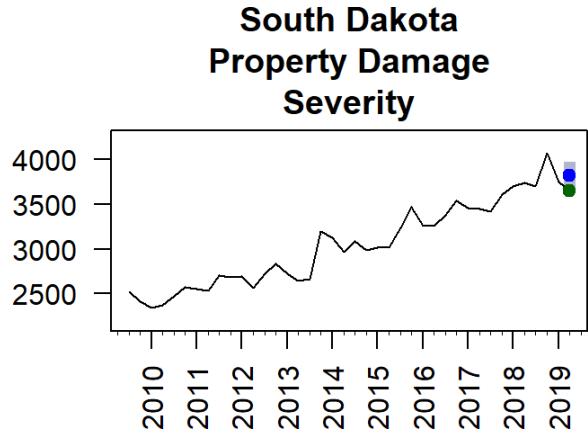
Hawaii Property Damage Severity**Iowa Property Damage Severity****Idaho Property Damage Severity****Illinois Property Damage Severity****Indiana Property Damage Severity****Kansas Property Damage Severity**

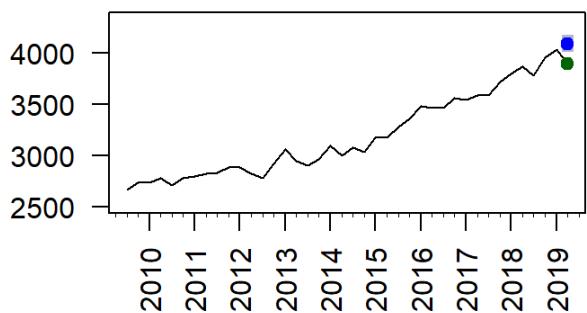
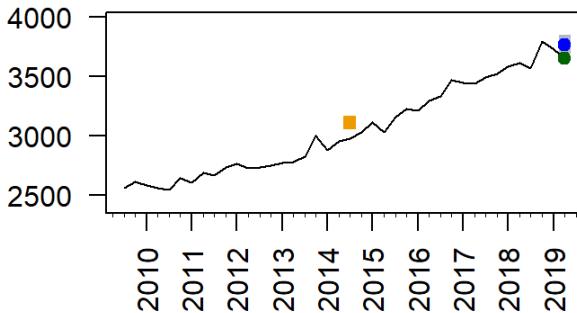
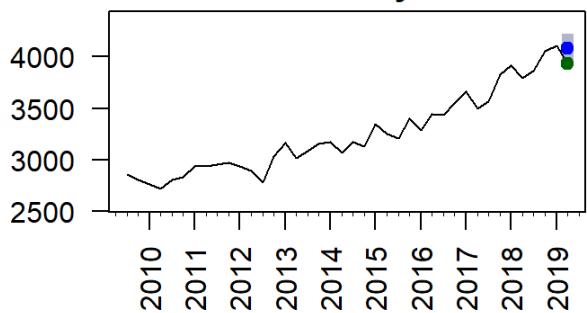
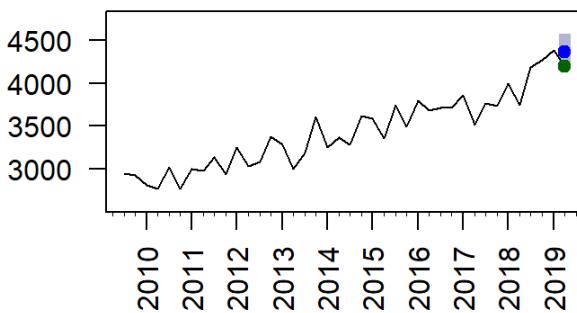
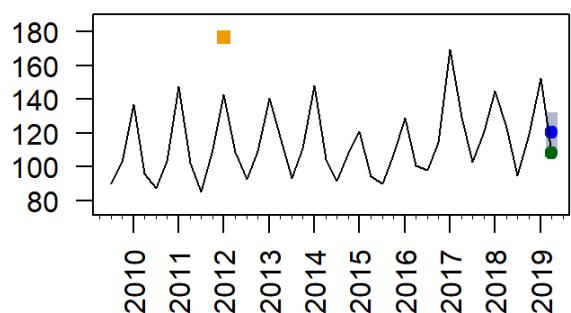
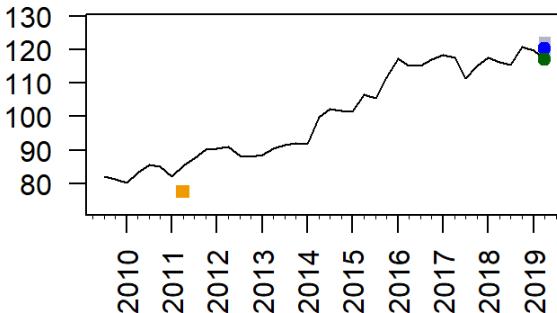
Kentucky Property Damage Severity**Louisiana Property Damage Severity****Massachusetts Property Damage Severity****Maryland Property Damage Severity****Maine Property Damage Severity****Michigan Property Damage Severity**

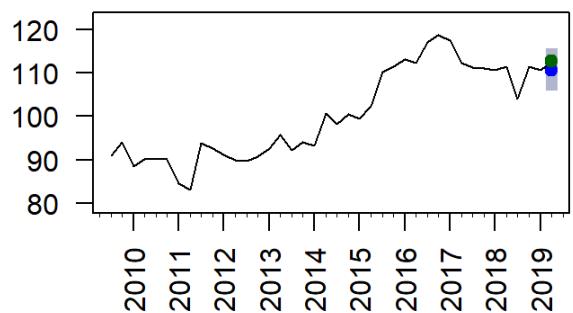
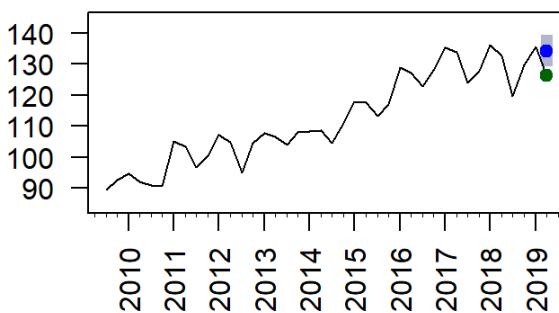
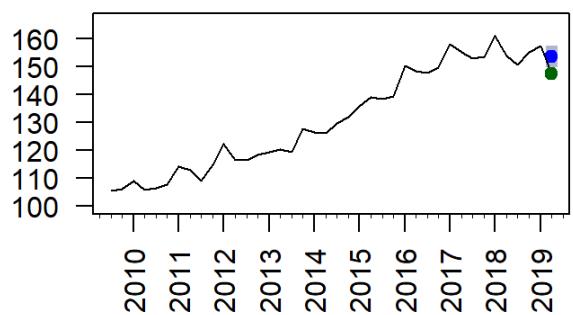
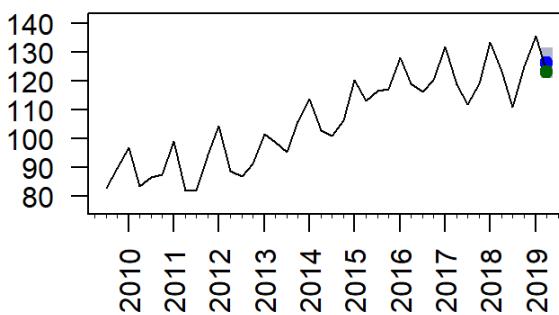
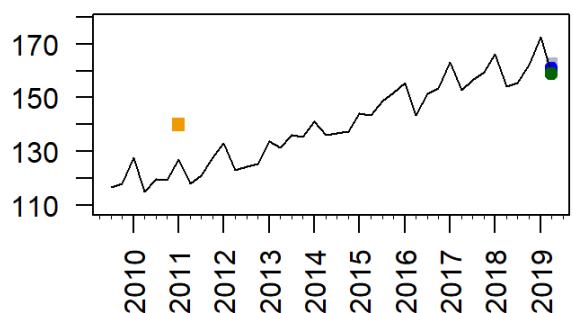
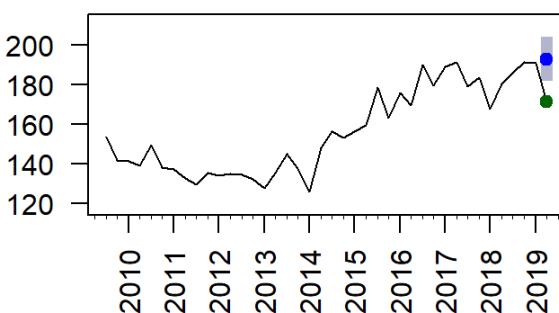
Minnesota Property Damage Severity**Missouri Property Damage Severity****Mississippi Property Damage Severity****Montana Property Damage Severity****North Carolina Property Damage Severity****North Dakota Property Damage Severity**

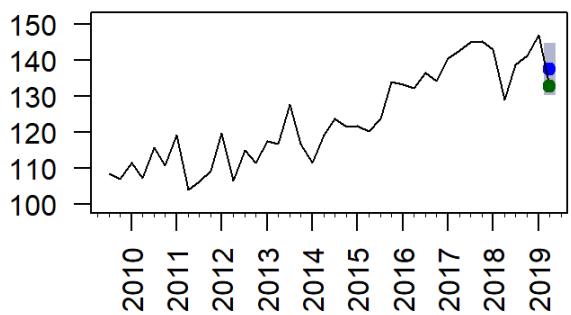
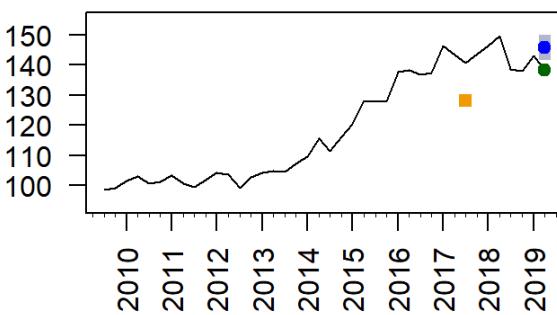
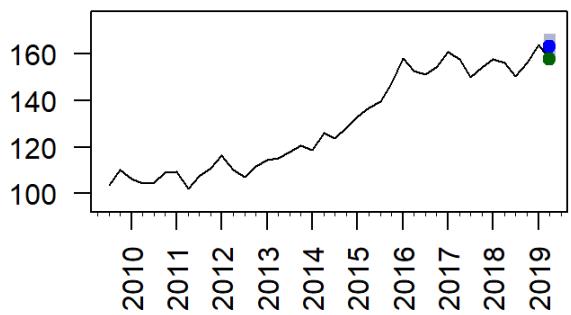
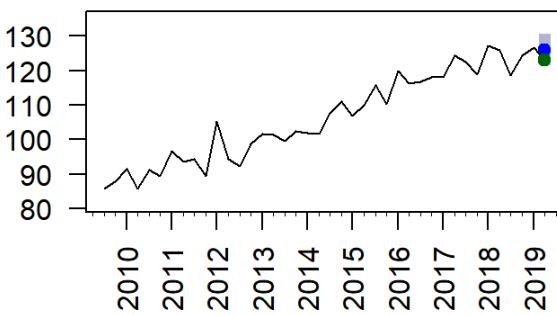
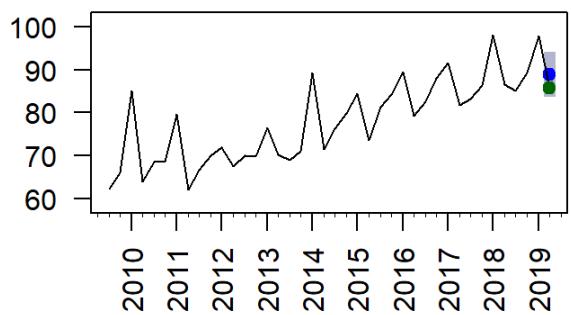
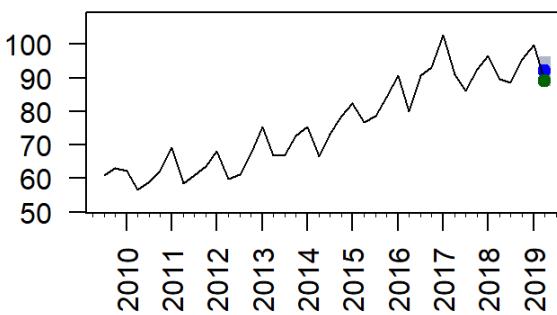
Nebraska Property Damage Severity**New Hampshire Property Damage Severity****New Jersey Property Damage Severity****New Mexico Property Damage Severity****Nevada Property Damage Severity****New York Property Damage Severity**

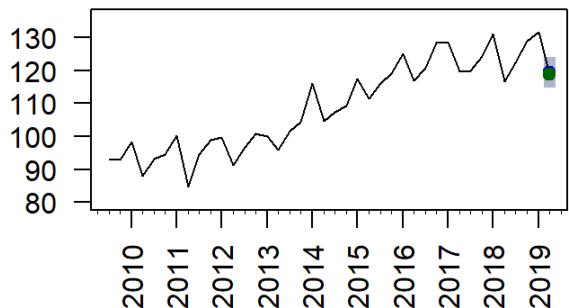
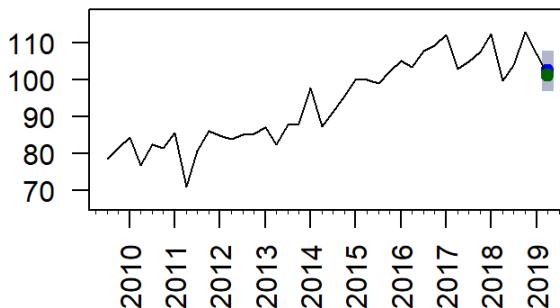
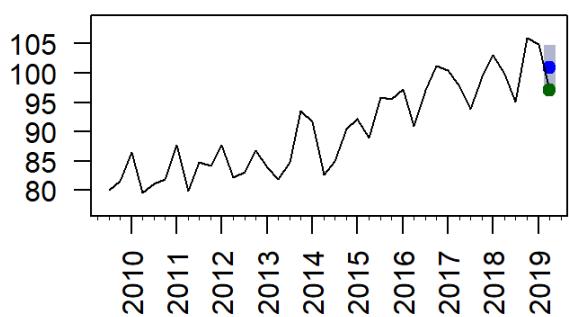
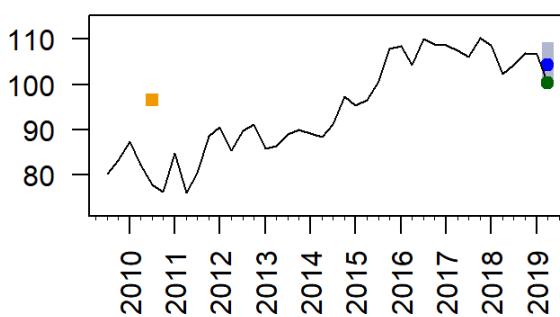
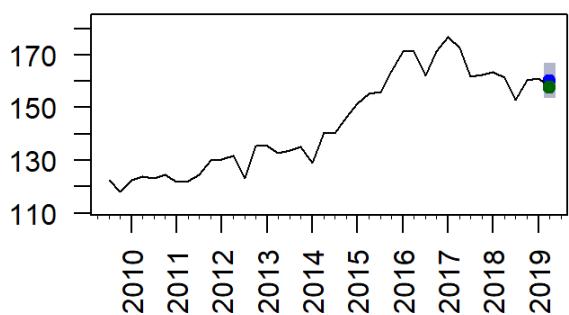
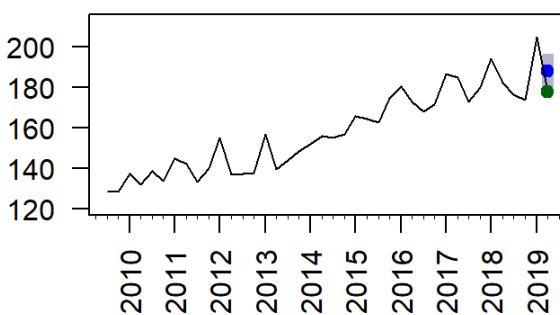
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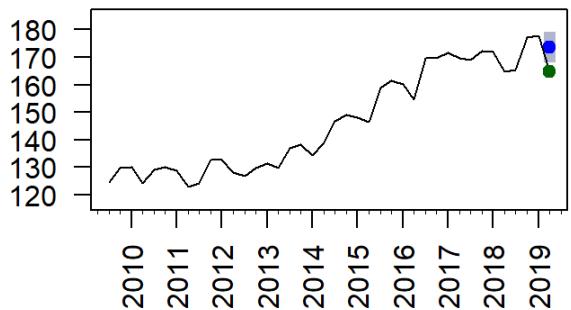
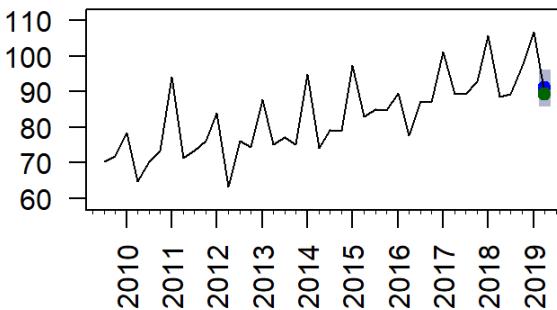
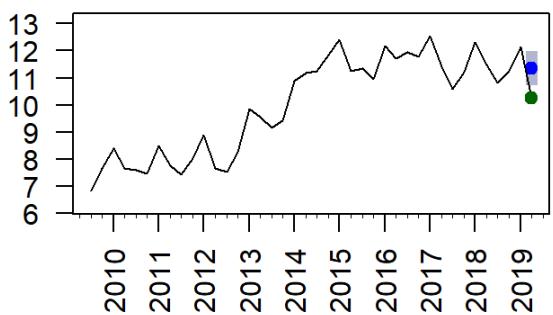
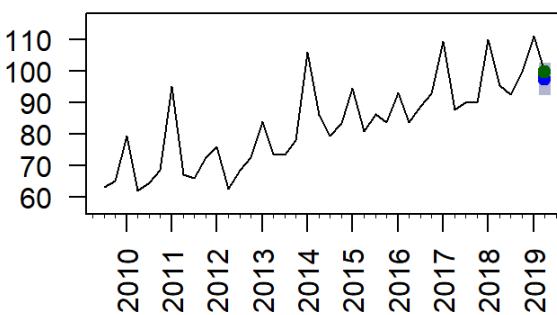
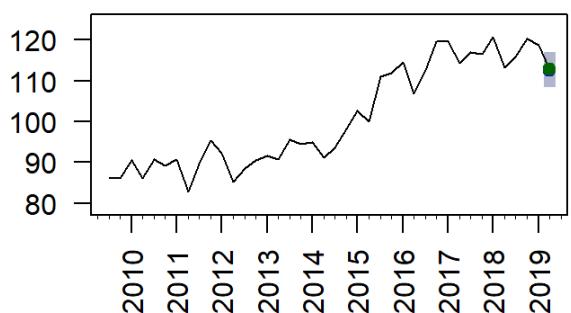
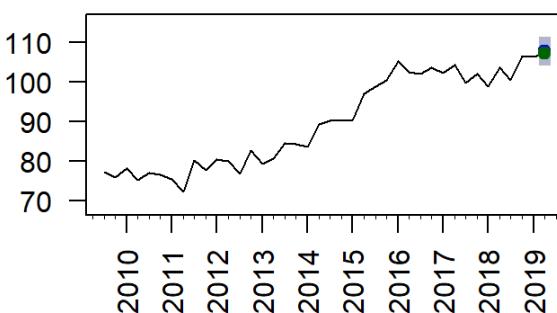


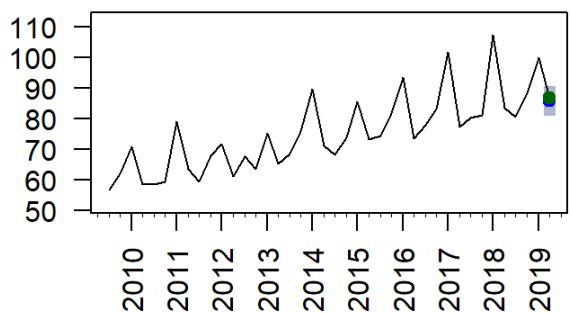
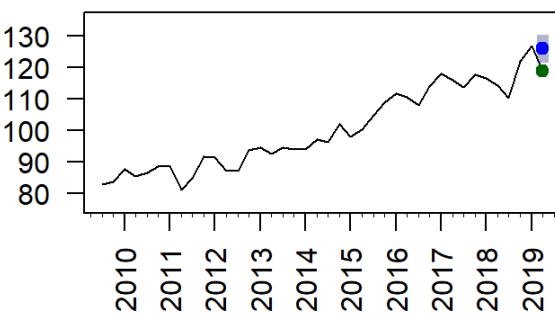
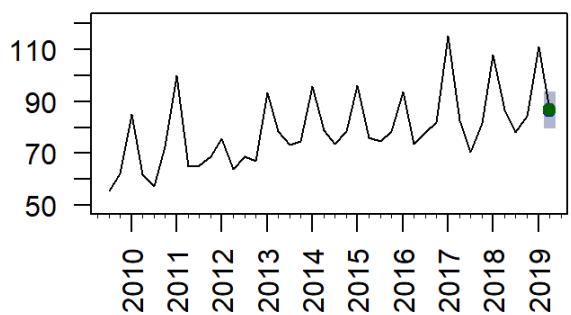
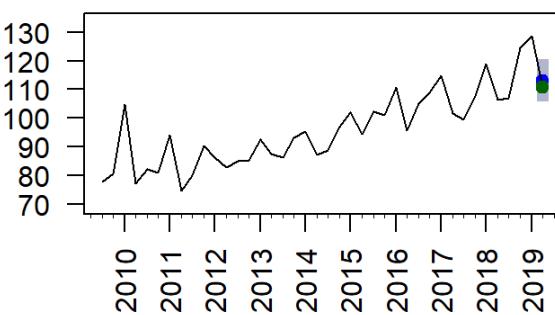
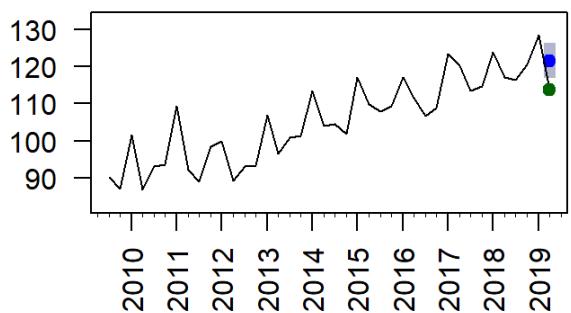
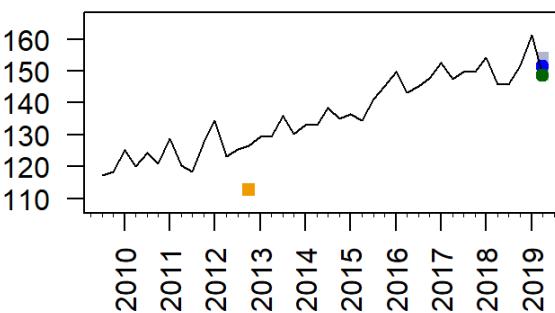
Washington Property Damage Severity**Wisconsin Property Damage Severity****West Virginia Property Damage Severity****Wyoming Property Damage Severity****Alaska Property Damage Loss Cost****Alabama Property Damage Loss Cost**

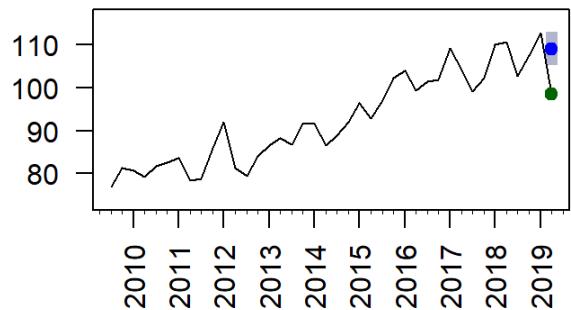
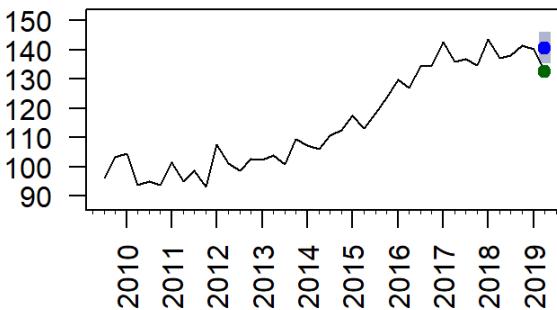
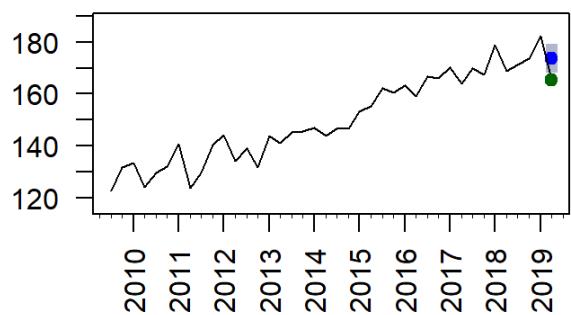
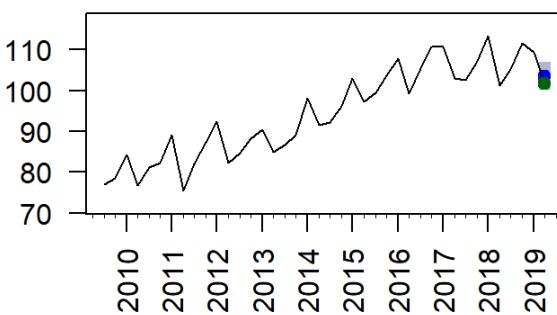
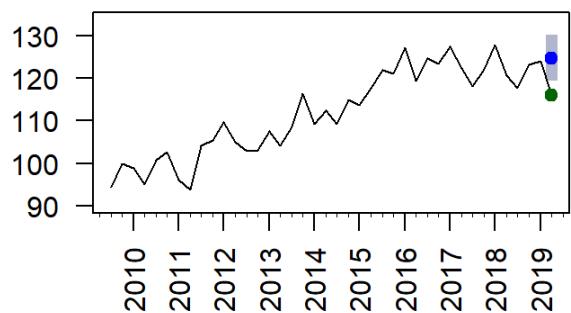
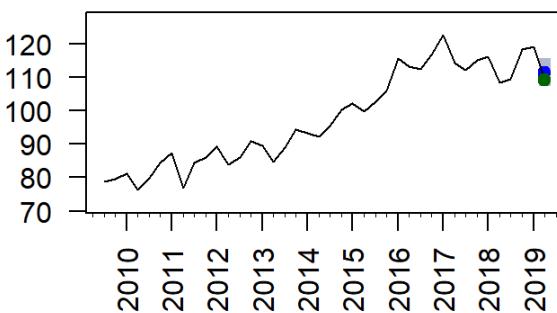
Arkansas Property Damage Loss Cost**Arizona Property Damage Loss Cost****California Property Damage Loss Cost****Colorado Property Damage Loss Cost****Connecticut Property Damage Loss Cost****District of Columbia Property Damage Loss Cost**

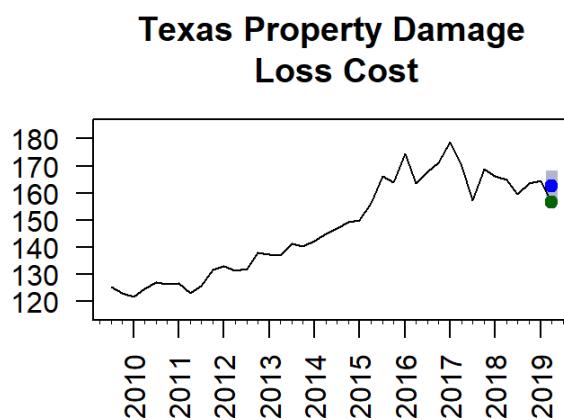
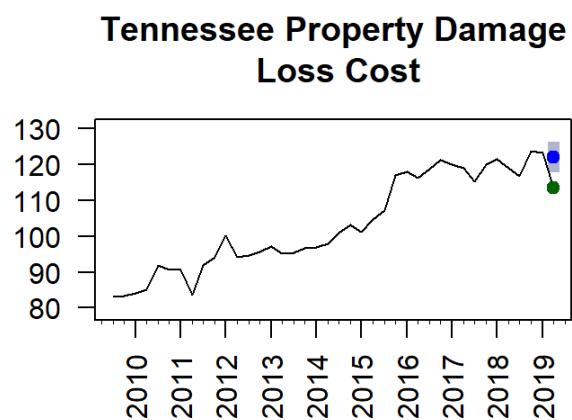
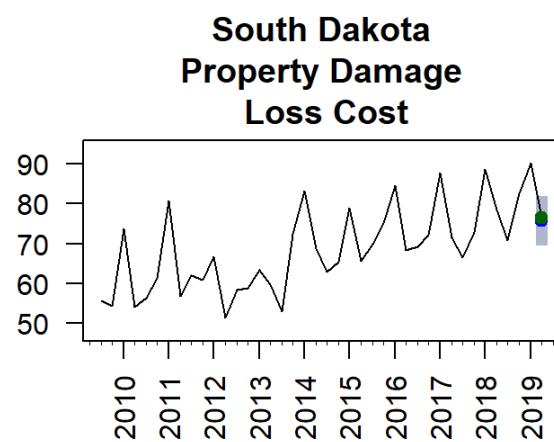
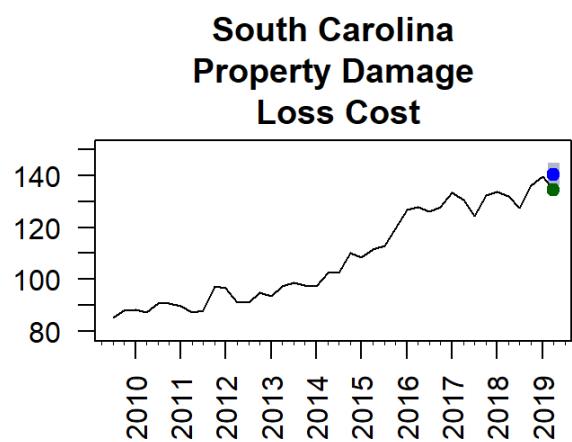
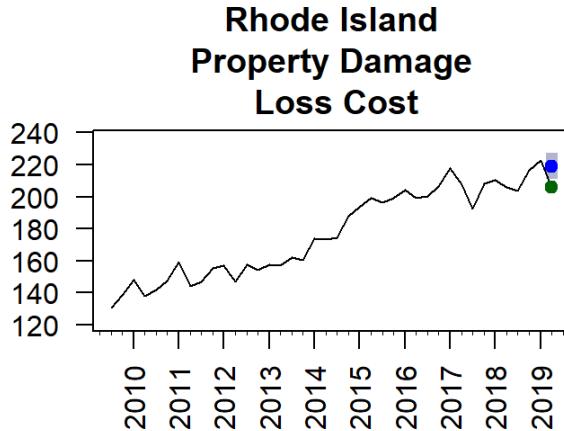
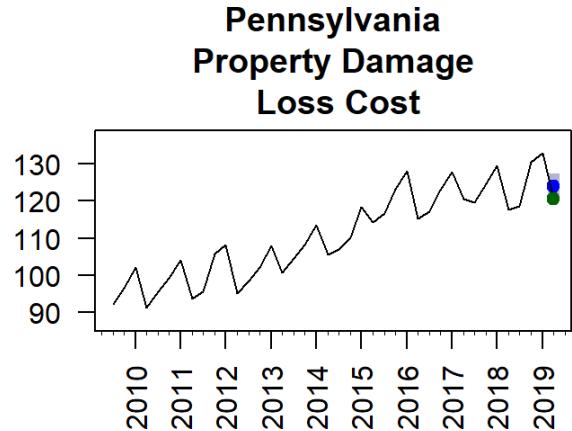
Delaware Property Damage Loss Cost**Florida Property Damage Loss Cost****Georgia Property Damage Loss Cost****Hawaii Property Damage Loss Cost****Iowa Property Damage Loss Cost****Idaho Property Damage Loss Cost**

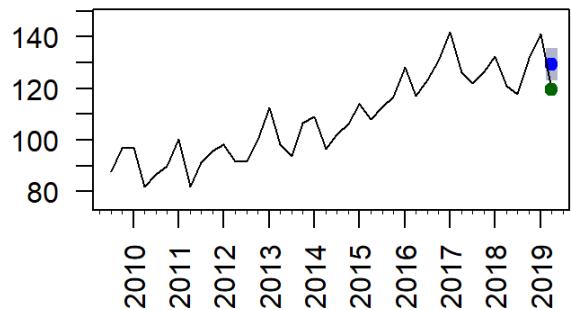
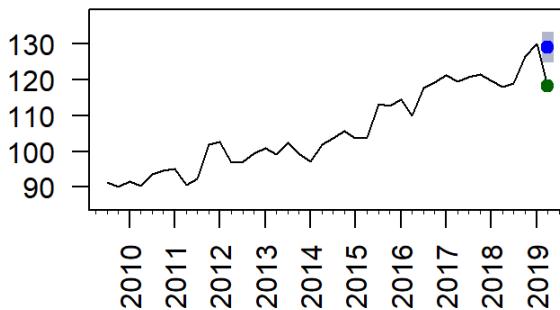
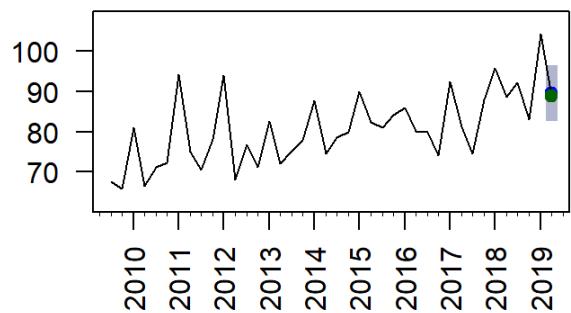
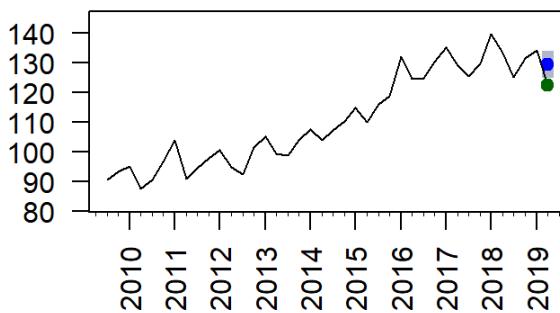
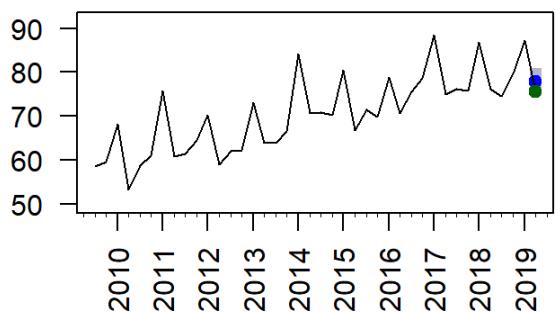
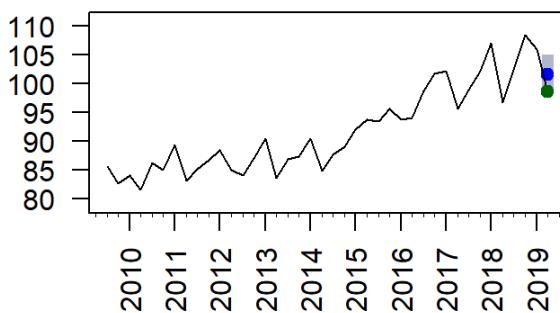
Illinois Property Damage Loss Cost**Indiana Property Damage Loss Cost****Kansas Property Damage Loss Cost****Kentucky Property Damage Loss Cost****Louisiana Property Damage Loss Cost****Massachusetts Property Damage Loss Cost**

Maryland Property Damage Loss Cost**Maine Property Damage Loss Cost****Michigan Property Damage Loss Cost****Minnesota Property Damage Loss Cost****Missouri Property Damage Loss Cost****Mississippi Property Damage Loss Cost**

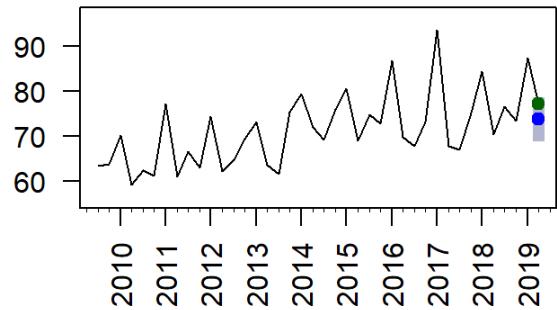
Montana Property Damage Loss Cost**North Carolina Property Damage Loss Cost****North Dakota Property Damage Loss Cost****Nebraska Property Damage Loss Cost****New Hampshire Property Damage Loss Cost****New Jersey Property Damage Loss Cost**

New Mexico Property Damage Loss Cost**Nevada Property Damage Loss Cost****New York Property Damage Loss Cost****Ohio Property Damage Loss Cost****Oklahoma Property Damage Loss Cost****Oregon Property Damage Loss Cost**



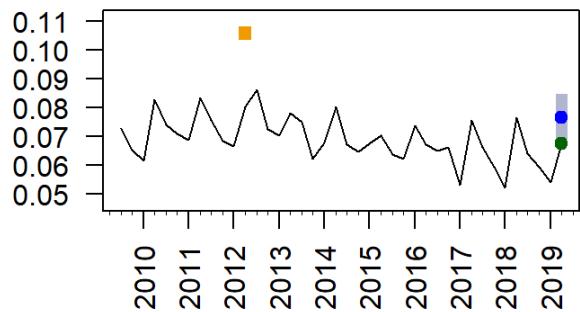
Utah Property Damage Loss Cost**Virginia Property Damage Loss Cost****Vermont Property Damage Loss Cost****Washington Property Damage Loss Cost****Wisconsin Property Damage Loss Cost****West Virginia Property Damage Loss Cost**

Wyoming Property Damage Loss Cost

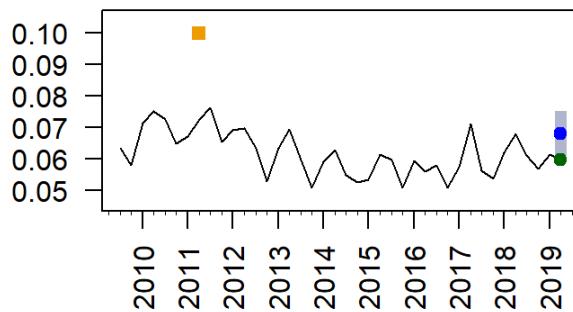


Comprehensive

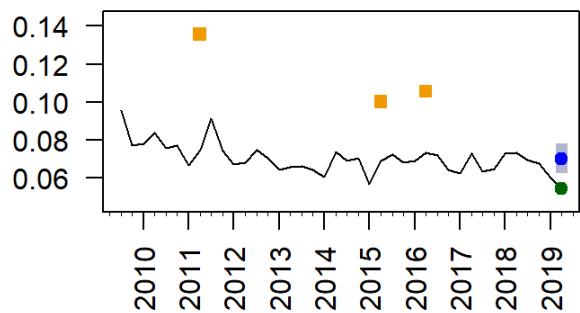
Alaska Comprehensive Frequency



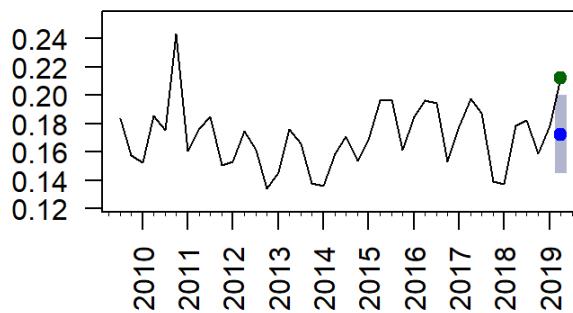
Alabama Comprehensive Frequency

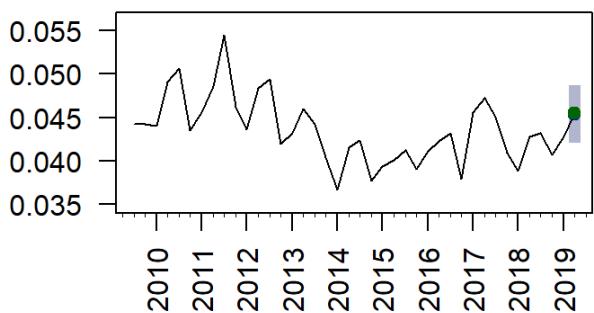
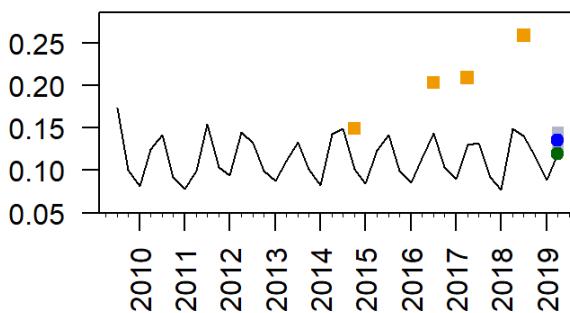
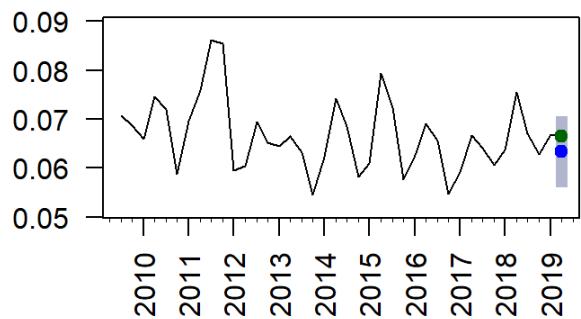
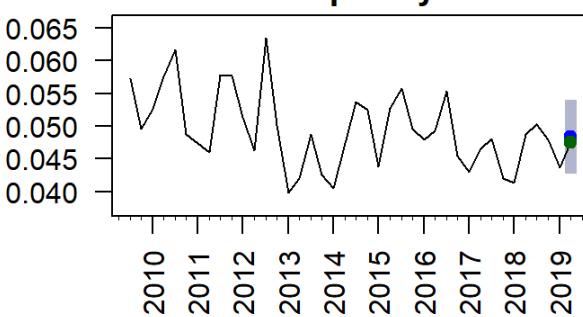
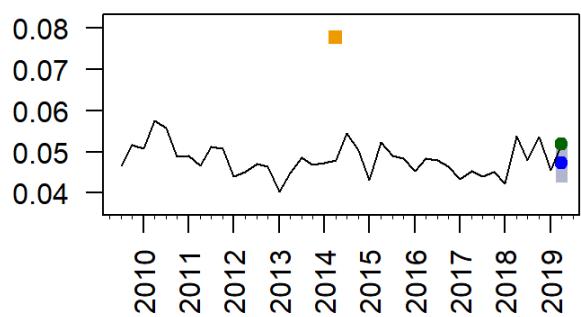
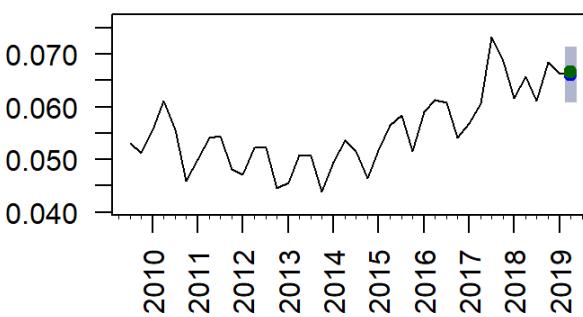


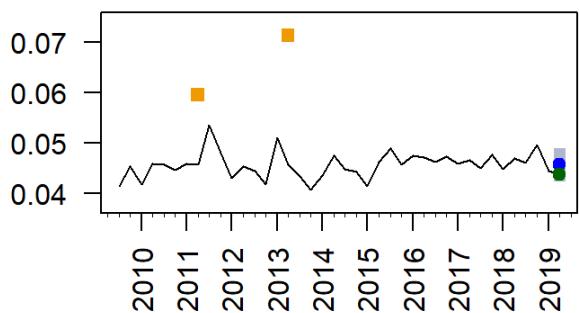
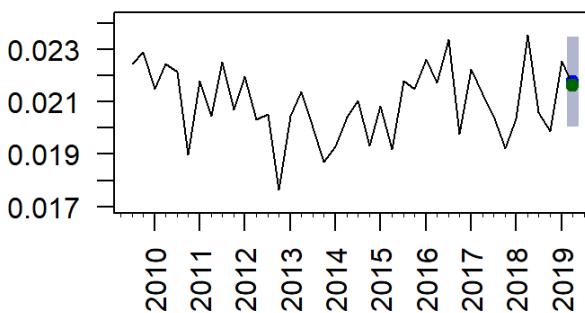
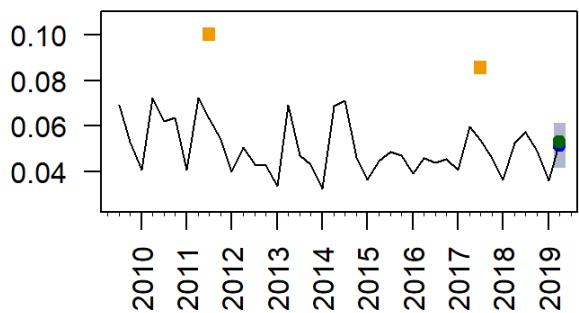
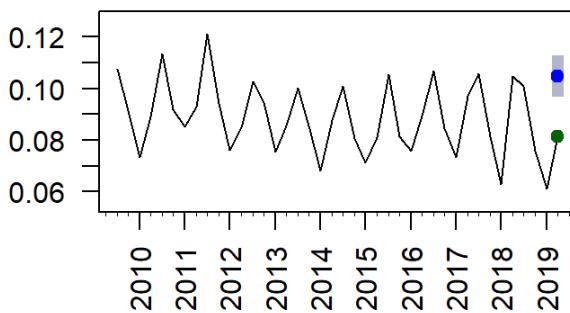
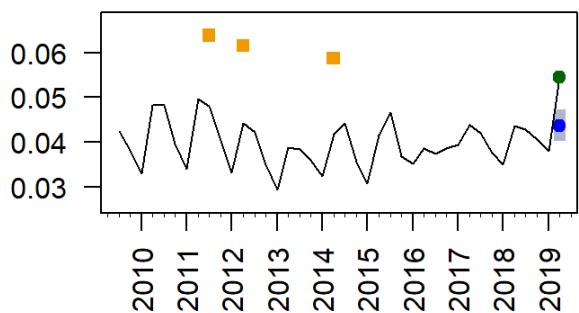
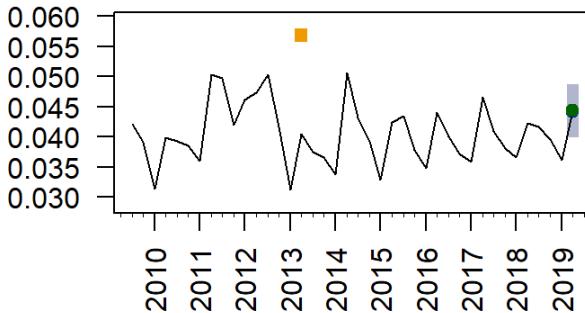
Arkansas Comprehensive Frequency

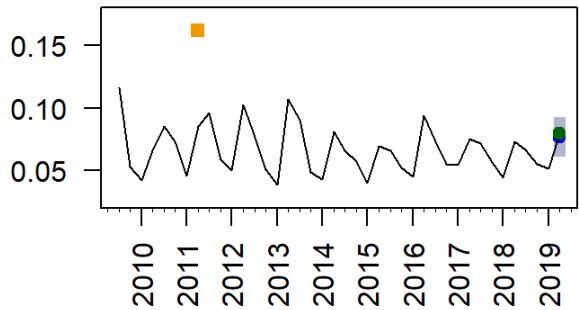
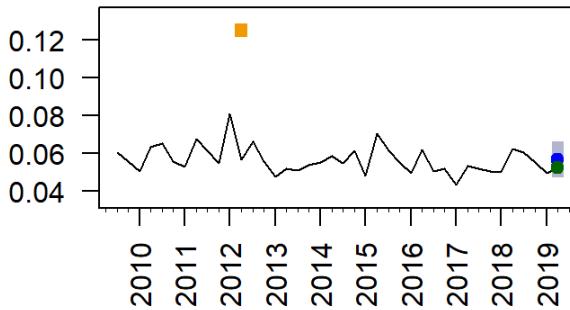
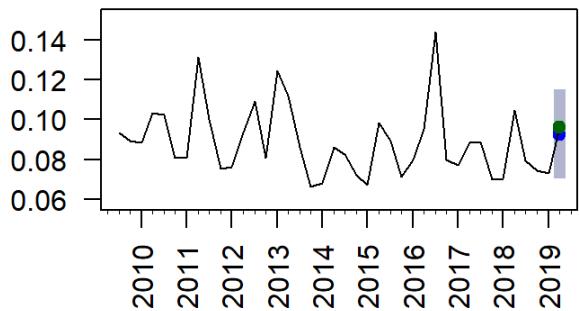
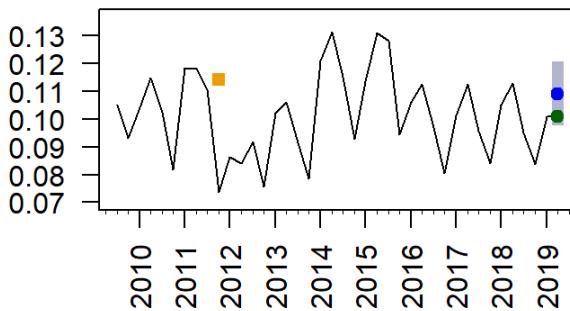
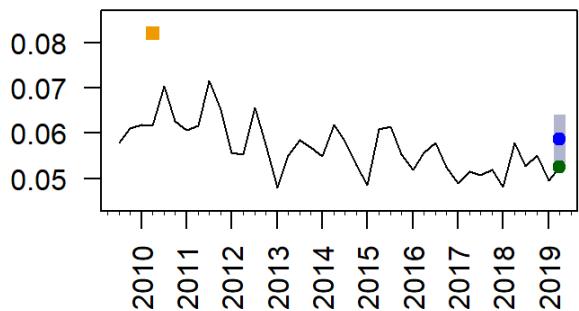
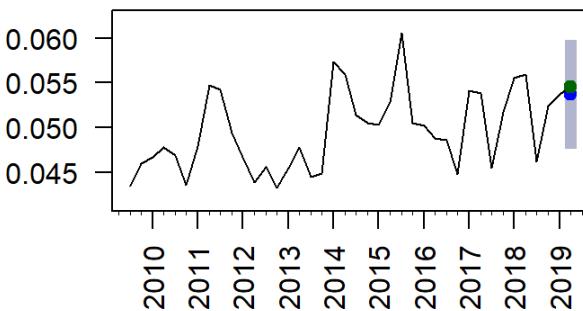


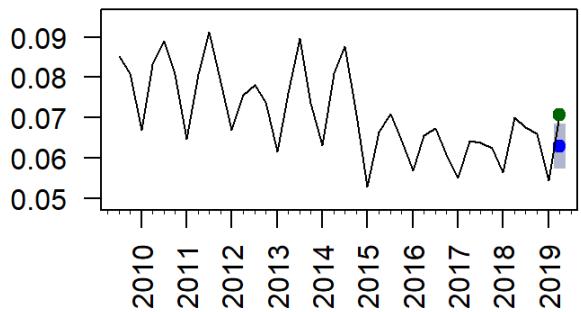
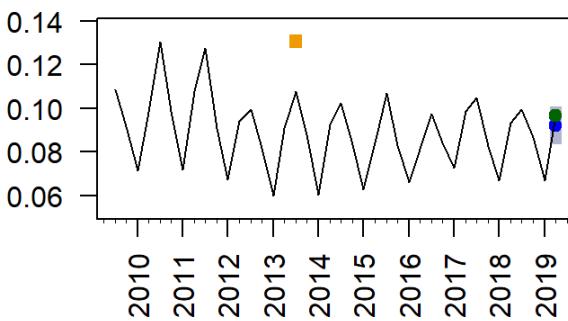
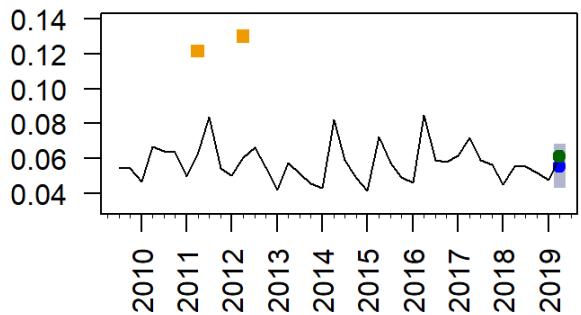
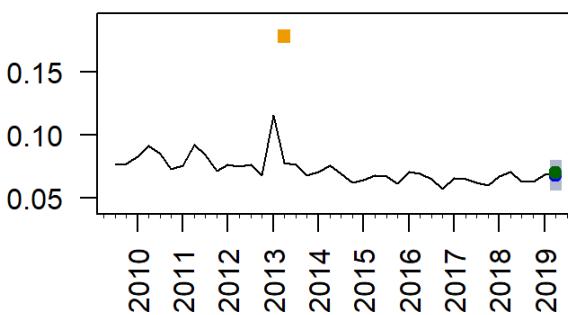
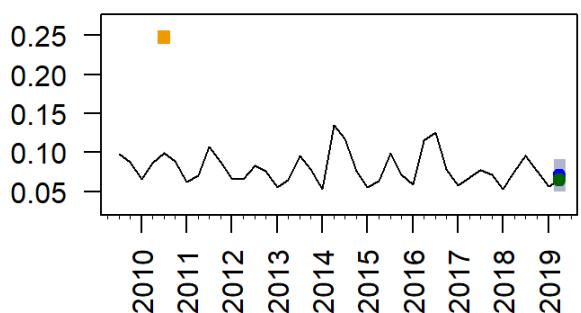
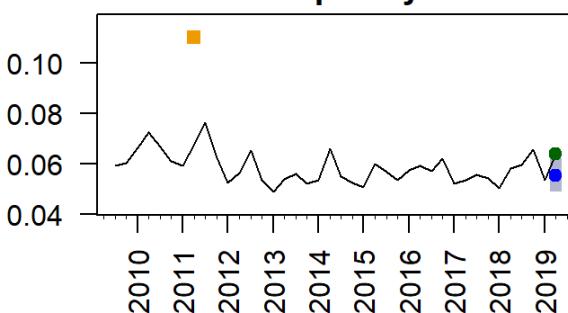
Arizona Comprehensive Frequency

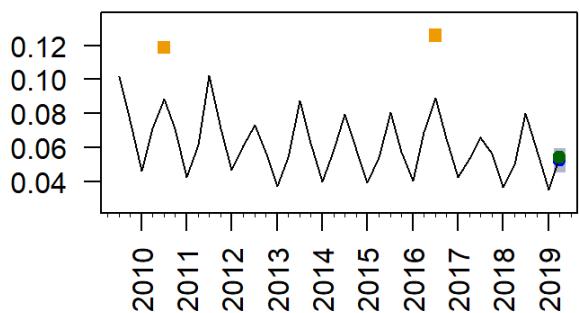
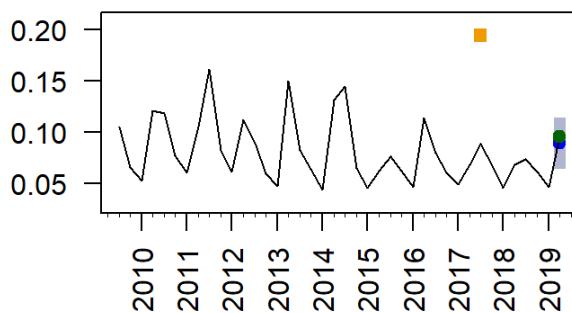
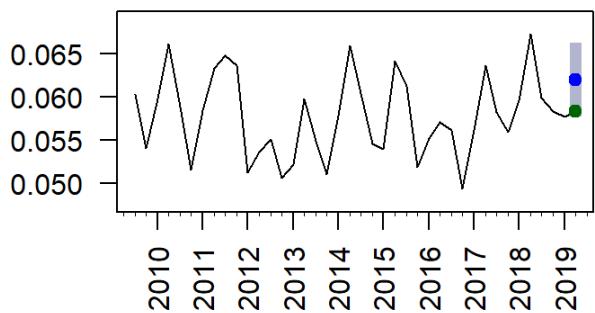
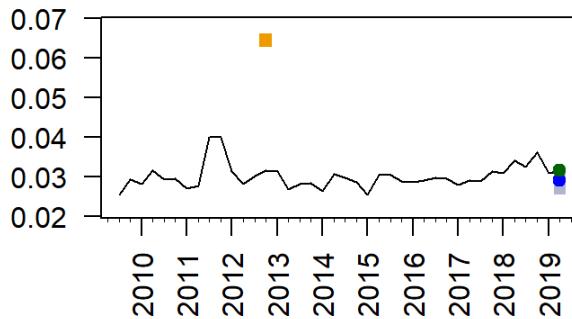
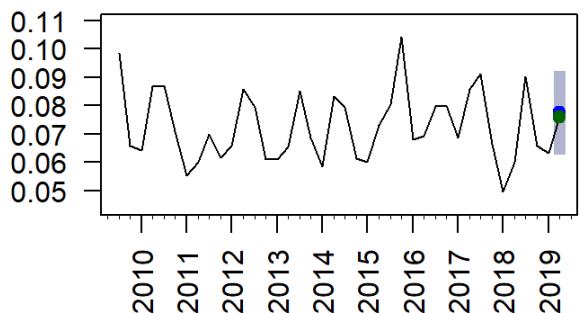
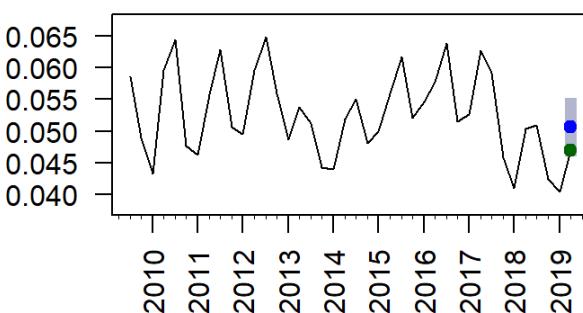


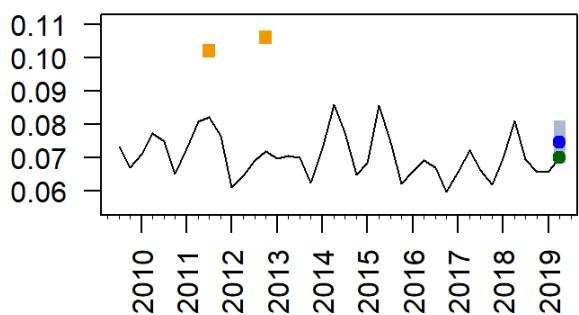
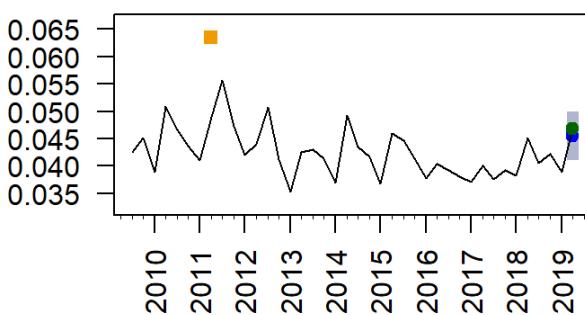
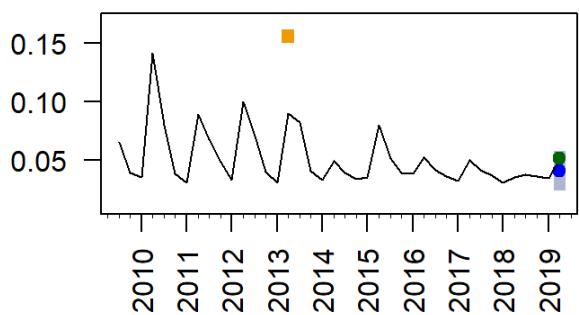
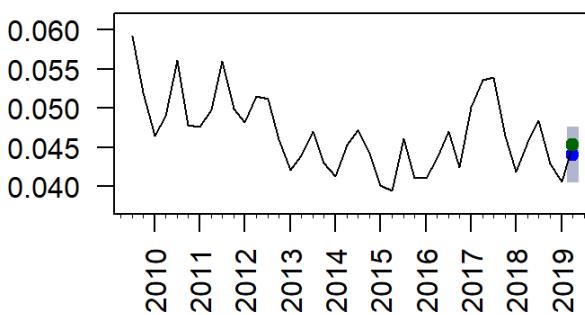
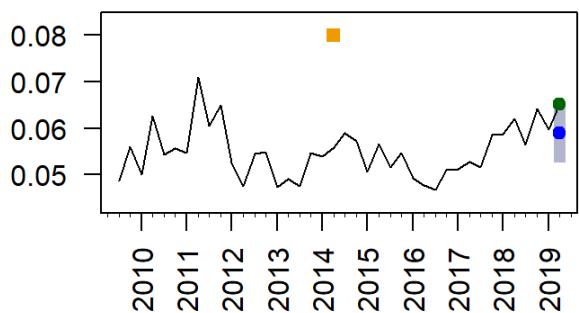
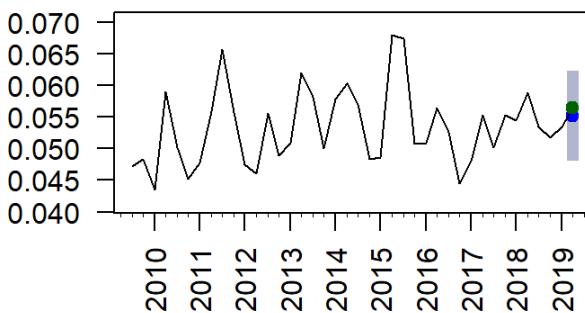
California Comprehensive Frequency**Colorado Comprehensive Frequency****Connecticut Comprehensive Frequency****District of Columbia Comprehensive Frequency****Delaware Comprehensive Frequency****Florida Comprehensive Frequency**

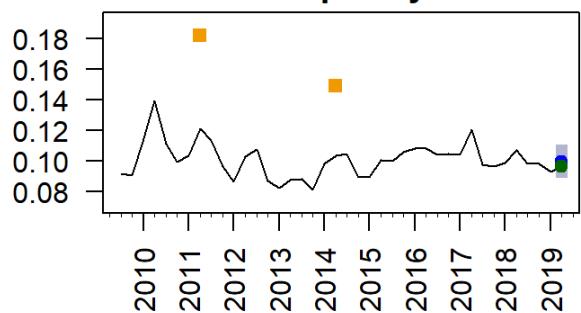
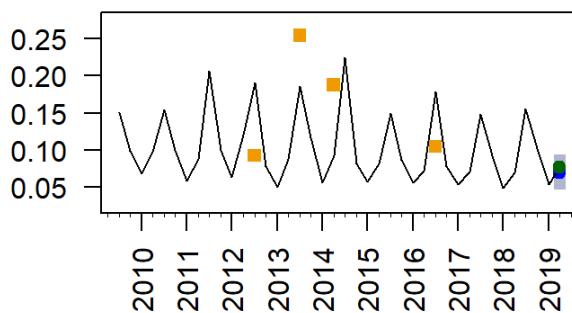
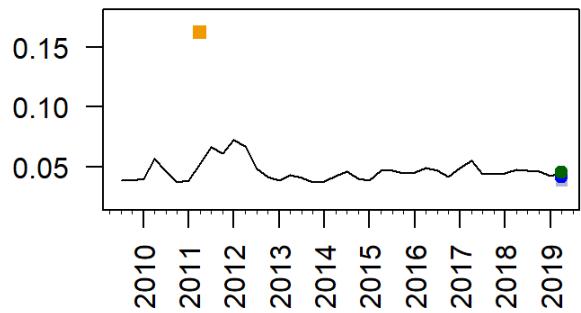
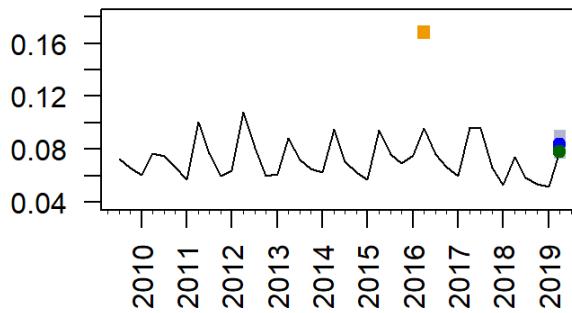
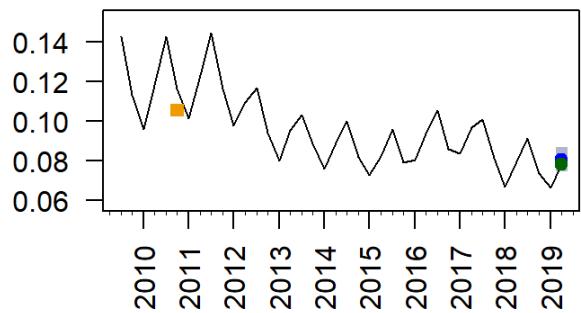
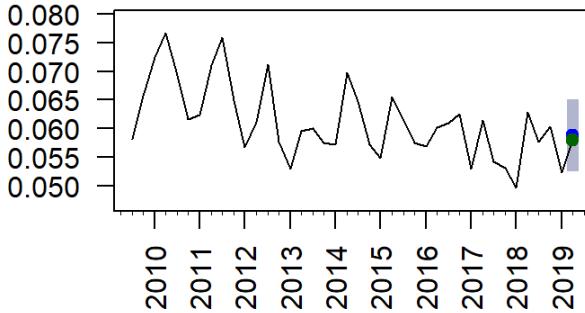
Georgia Comprehensive Frequency**Hawaii Comprehensive Frequency****Iowa Comprehensive Frequency****Idaho Comprehensive Frequency****Illinois Comprehensive Frequency****Indiana Comprehensive Frequency**

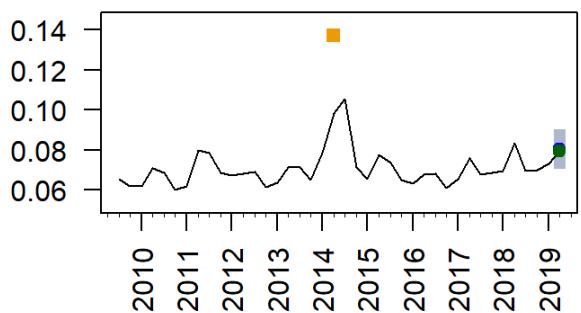
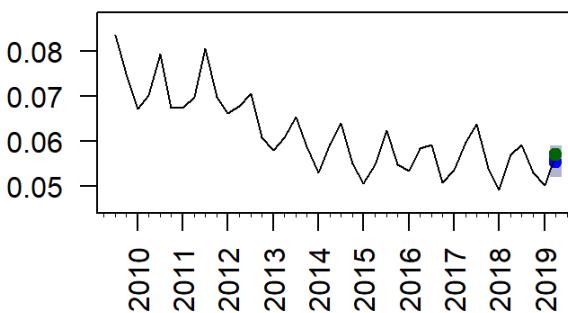
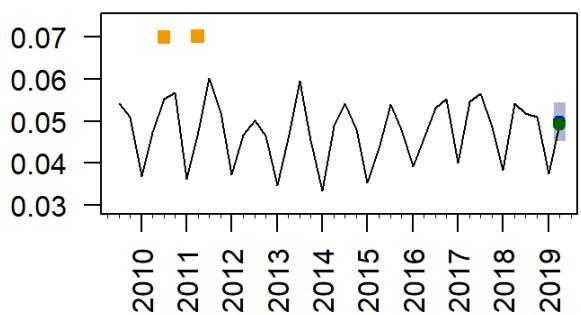
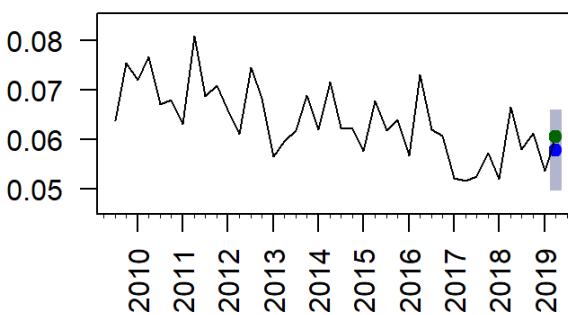
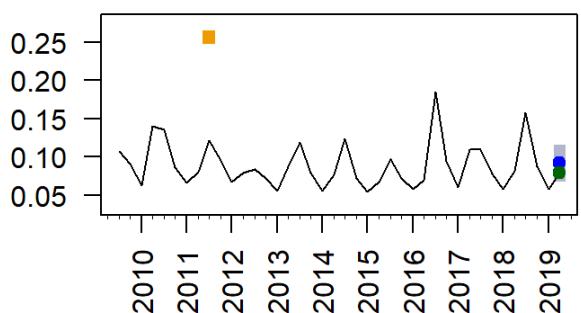
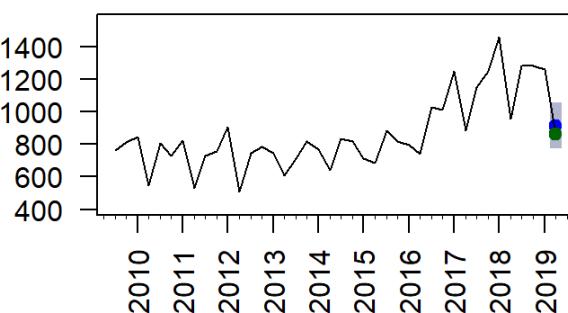
Kansas Comprehensive Frequency**Kentucky Comprehensive Frequency****Louisiana Comprehensive Frequency****Massachusetts Comprehensive Frequency****Maryland Comprehensive Frequency****Maine Comprehensive Frequency**

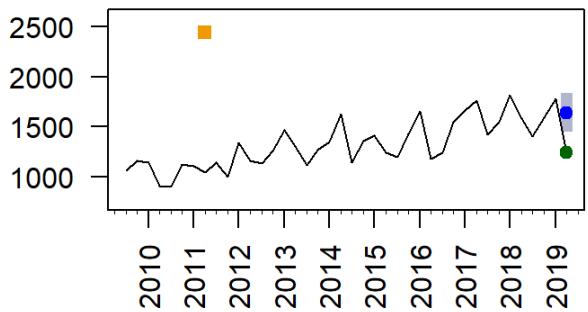
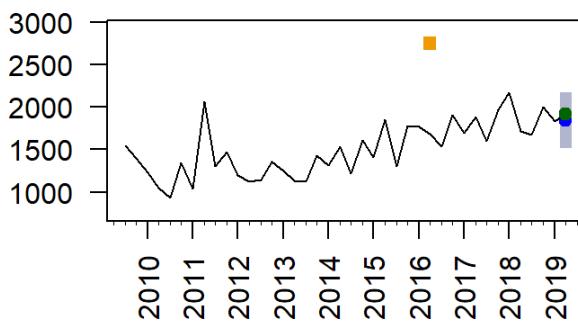
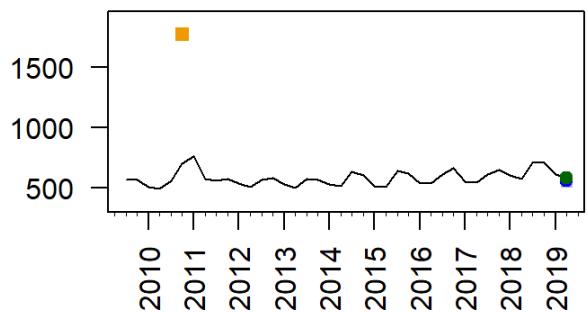
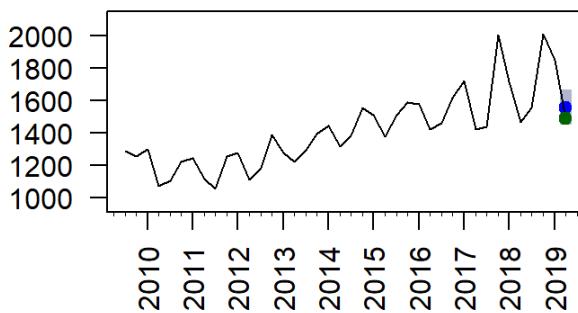
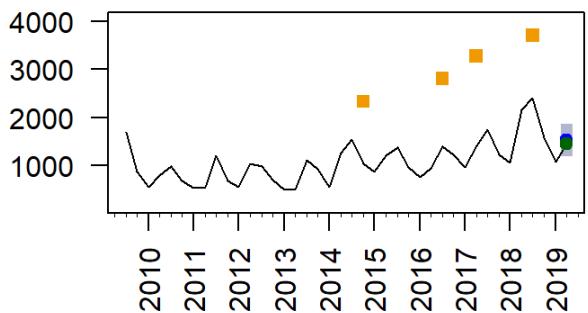
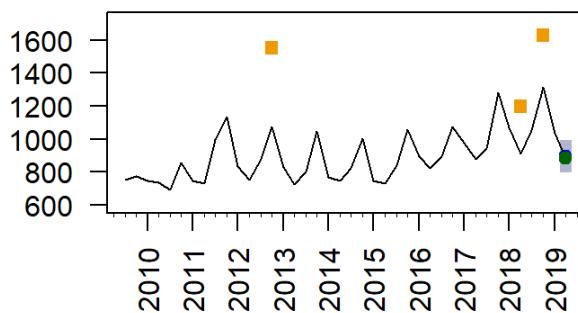
Michigan Comprehensive Frequency**Minnesota Comprehensive Frequency****Missouri Comprehensive Frequency****Mississippi Comprehensive Frequency****Montana Comprehensive Frequency****North Carolina Comprehensive Frequency**

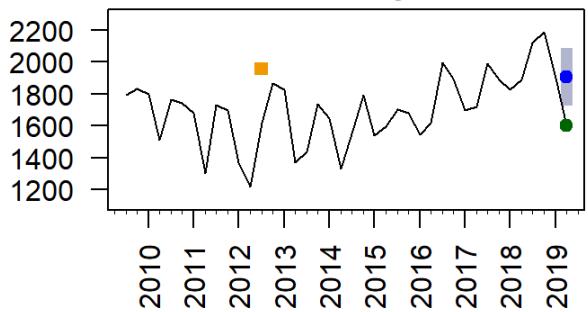
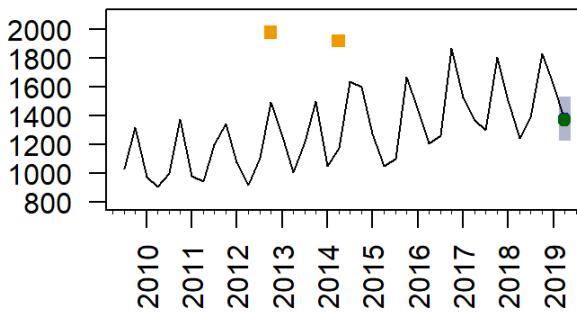
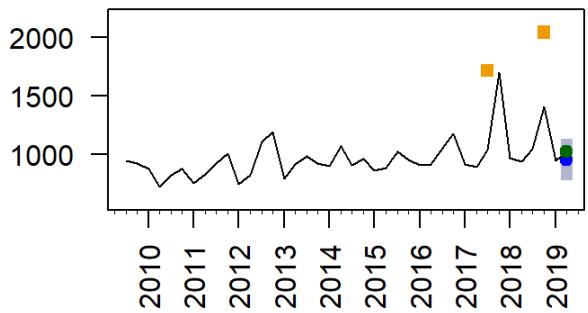
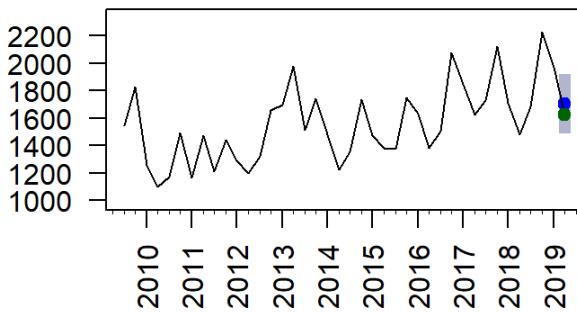
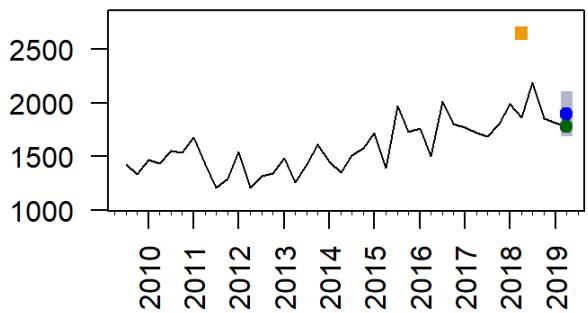
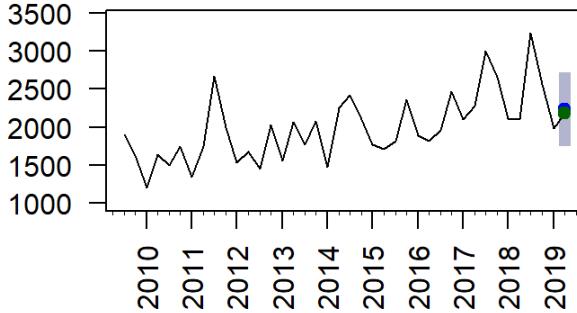
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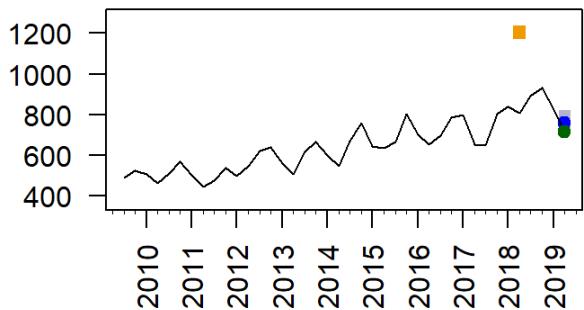
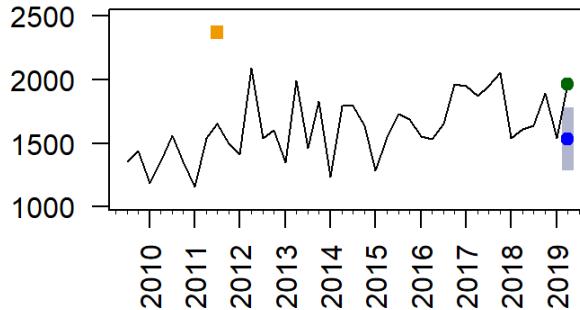
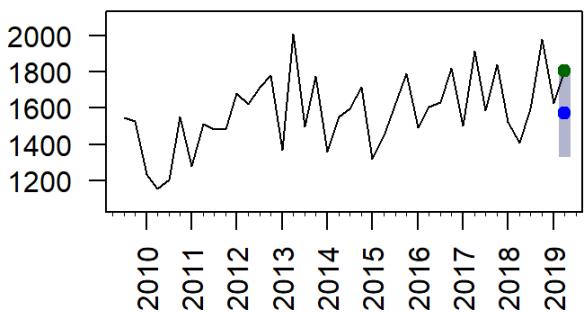
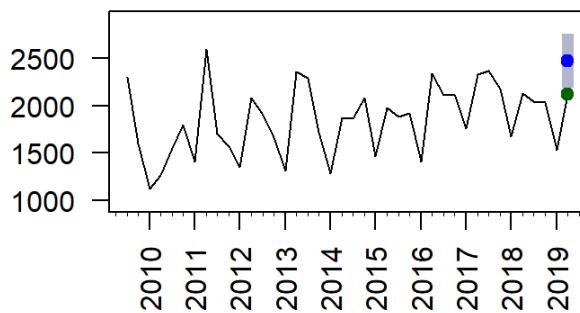
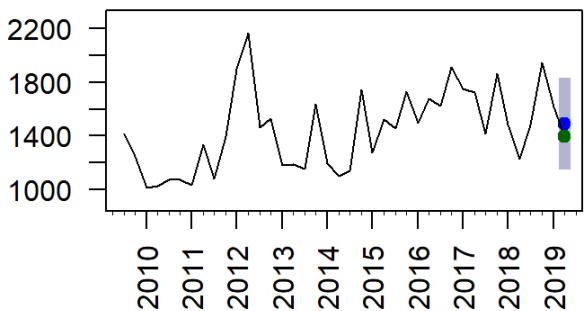
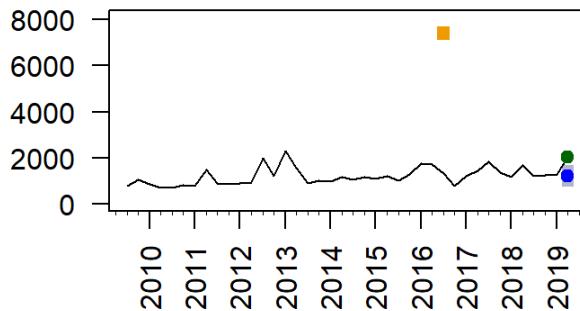
New York Comprehensive Frequency**Ohio Comprehensive Frequency****Oklahoma Comprehensive Frequency****Oregon Comprehensive Frequency****Pennsylvania Comprehensive Frequency****Rhode Island Comprehensive Frequency**

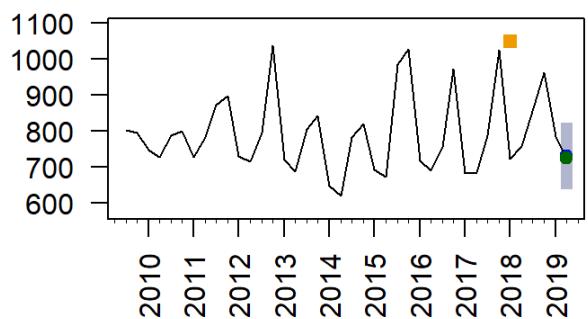
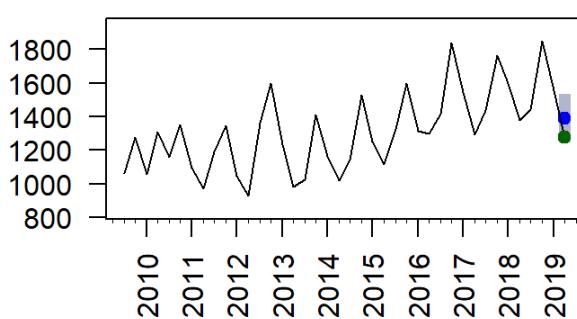
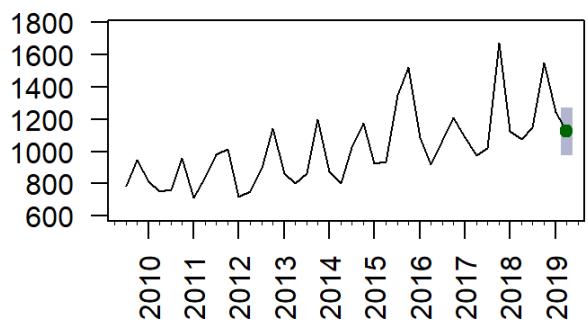
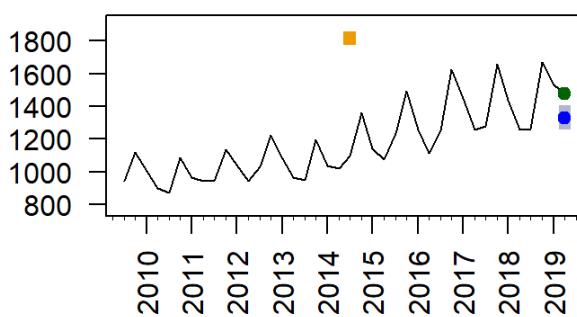
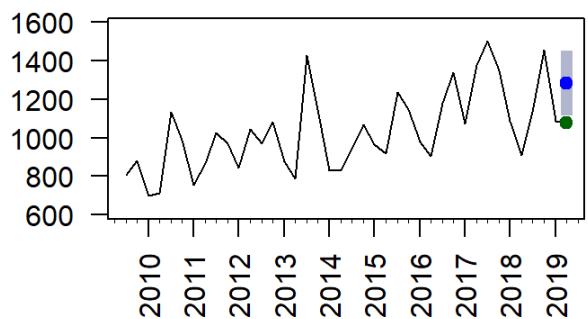
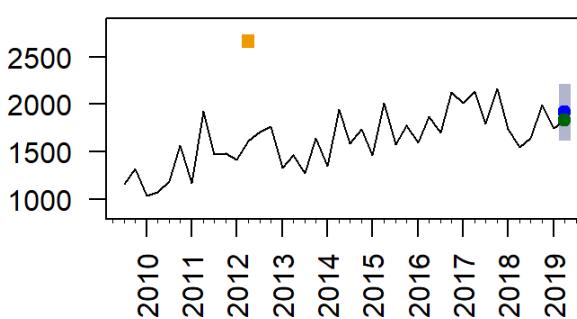
**South Carolina
Comprehensive
Frequency****South Dakota Comprehensive
Frequency****Tennessee Comprehensive
Frequency****Texas Comprehensive
Frequency****Utah Comprehensive
Frequency****Virginia Comprehensive
Frequency**

Vermont Comprehensive Frequency**Washington Comprehensive Frequency****Wisconsin Comprehensive Frequency****West Virginia Comprehensive Frequency****Wyoming Comprehensive Frequency****Alaska Comprehensive Severity**

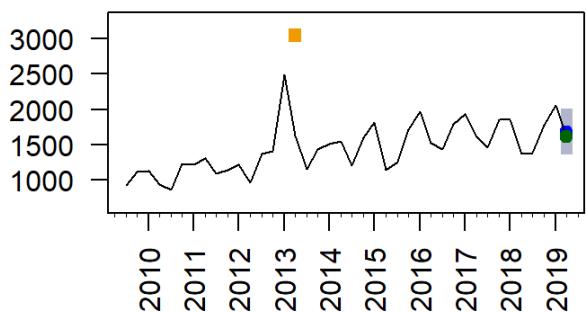
Alabama Comprehensive Severity**Arkansas Comprehensive Severity****Arizona Comprehensive Severity****California Comprehensive Severity****Colorado Comprehensive Severity****Connecticut Comprehensive Severity**

**District of Columbia
Comprehensive
Severity****Delaware Comprehensive
Severity****Florida Comprehensive
Severity****Georgia Comprehensive
Severity****Hawaii Comprehensive
Severity****Iowa Comprehensive
Severity**

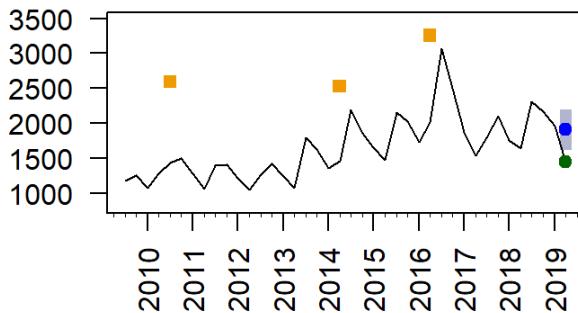
Idaho Comprehensive Severity**Illinois Comprehensive Severity****Indiana Comprehensive Severity****Kansas Comprehensive Severity****Kentucky Comprehensive Severity****Louisiana Comprehensive Severity**

Massachusetts Comprehensive Severity**Maryland Comprehensive Severity****Maine Comprehensive Severity****Michigan Comprehensive Severity****Minnesota Comprehensive Severity****Missouri Comprehensive Severity**

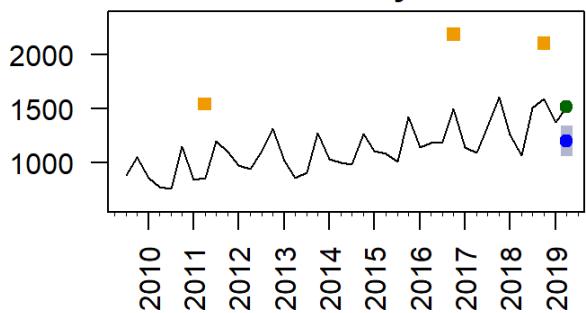
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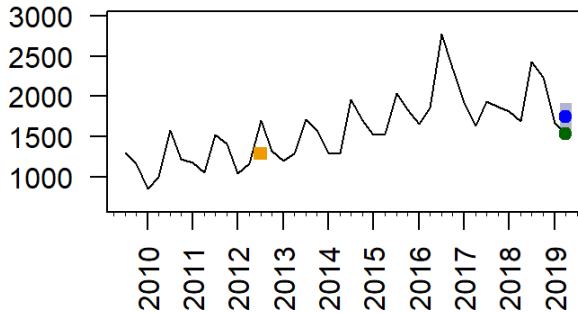
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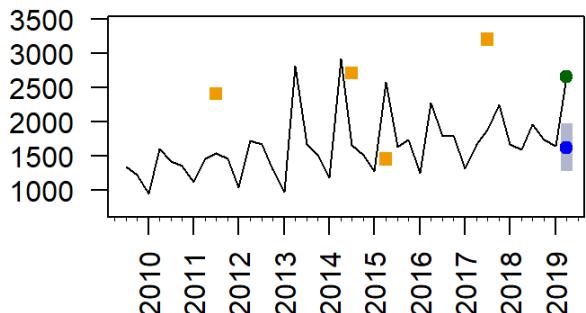
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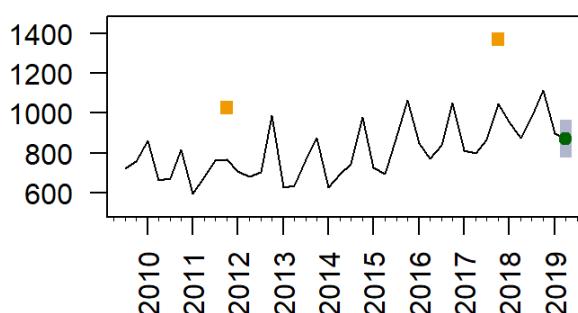
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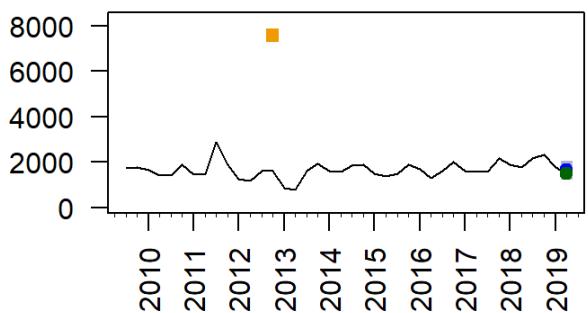
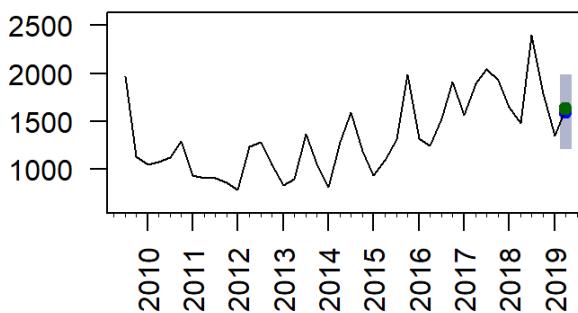
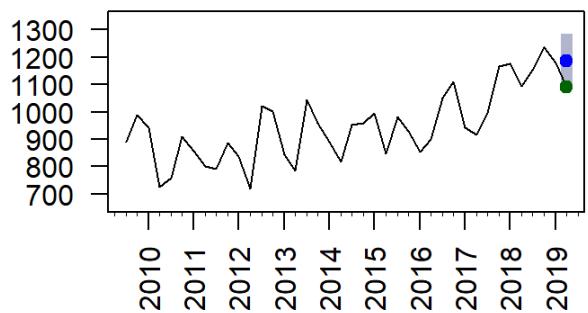
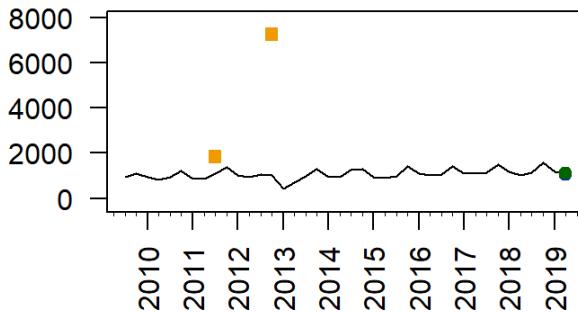
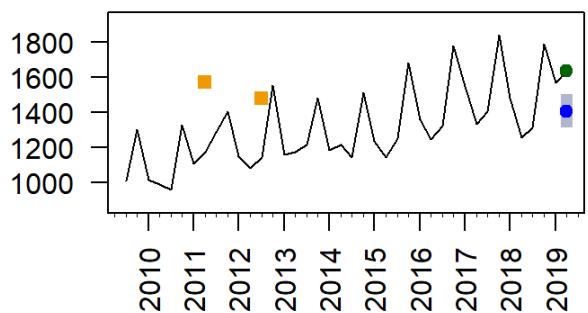
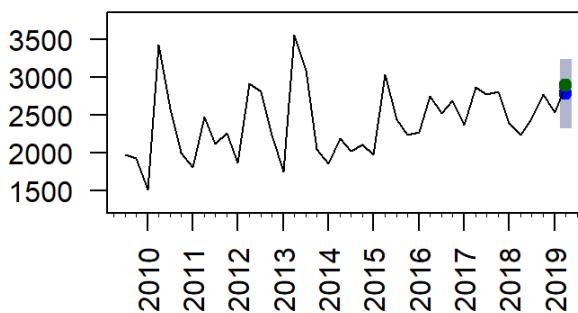


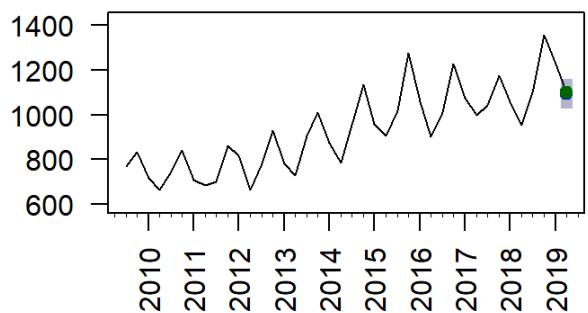
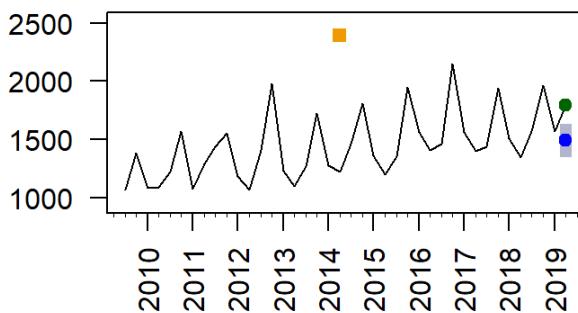
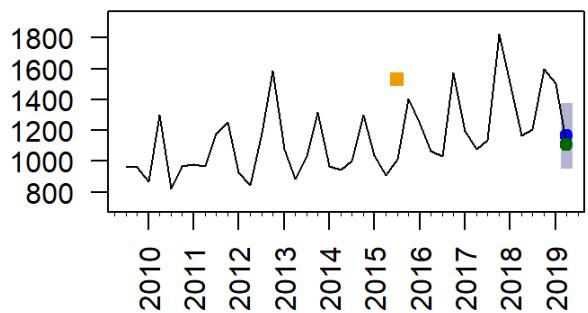
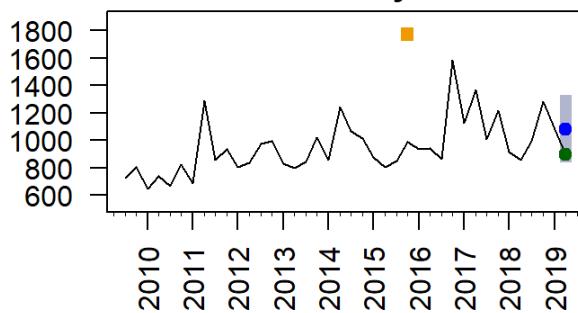
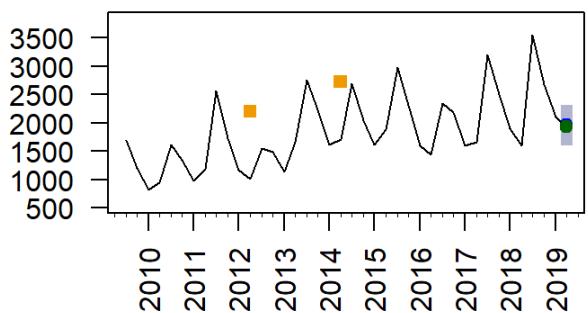
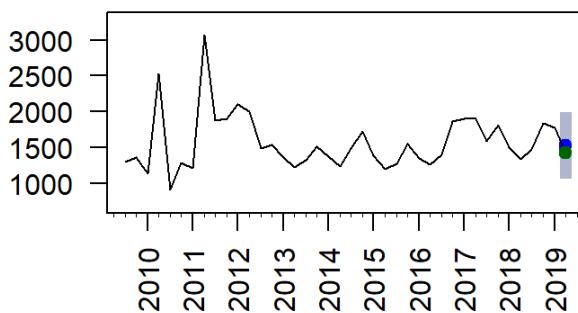
Nebraska Comprehensive Severity

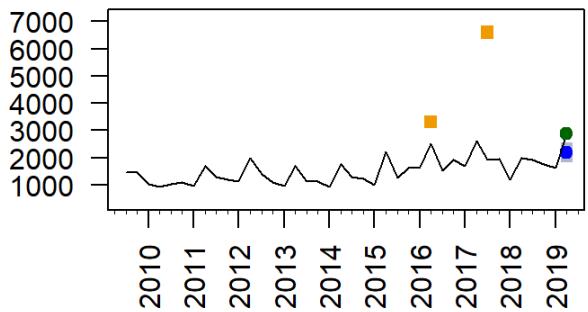
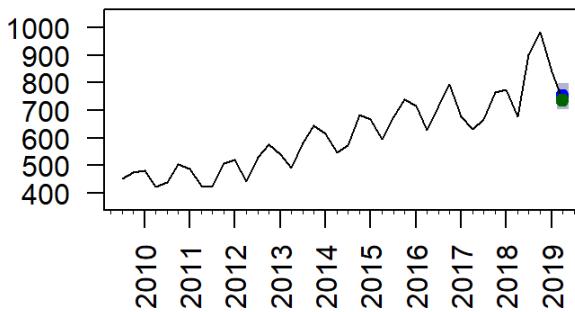
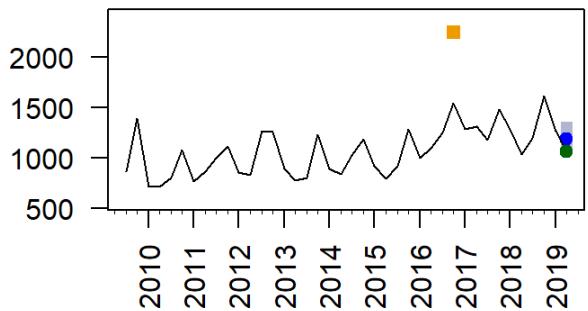
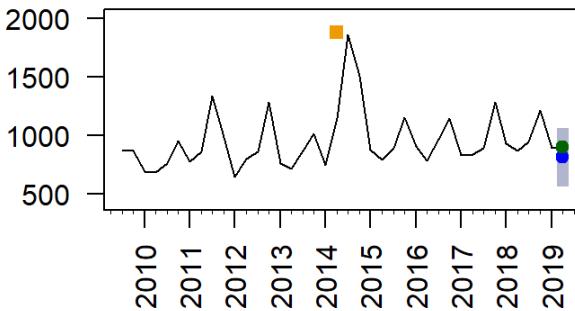
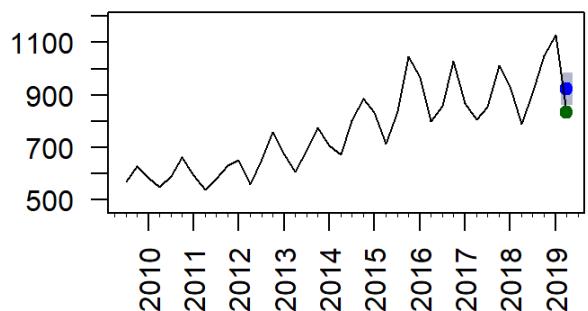
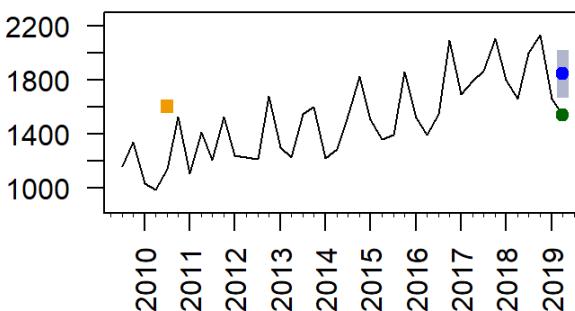


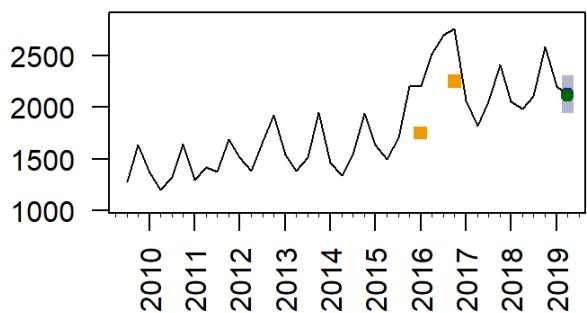
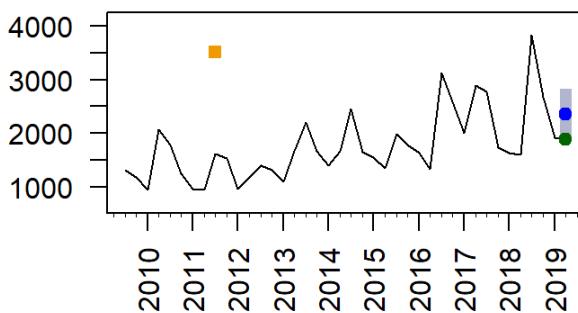
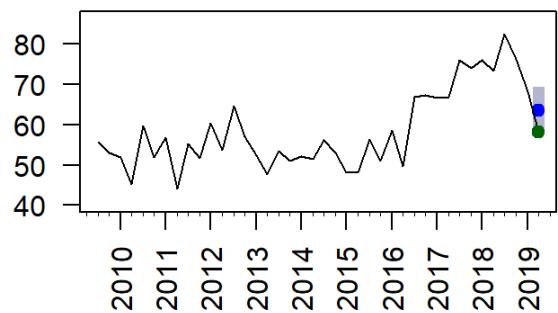
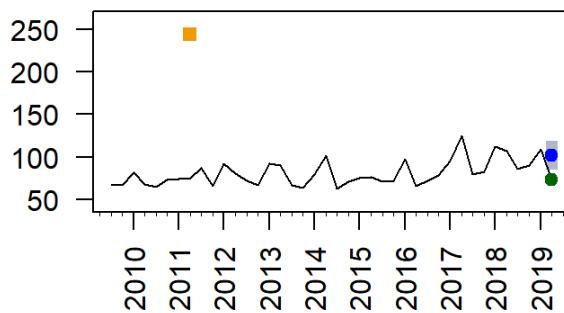
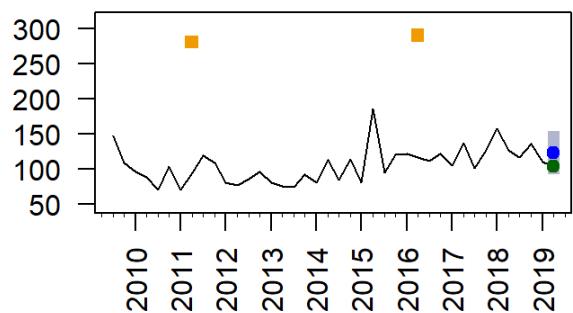
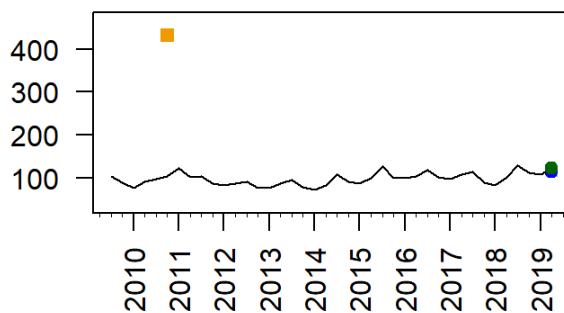
New Hampshire Comprehensive Severity

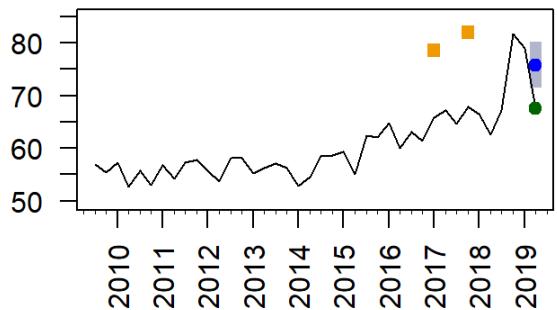
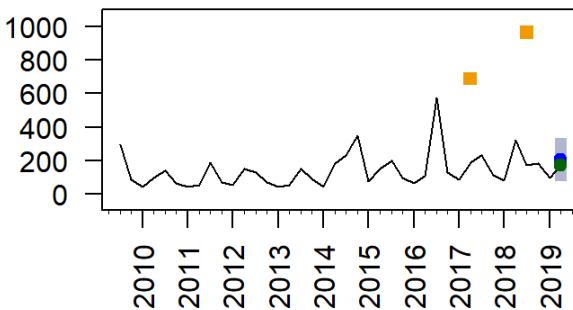
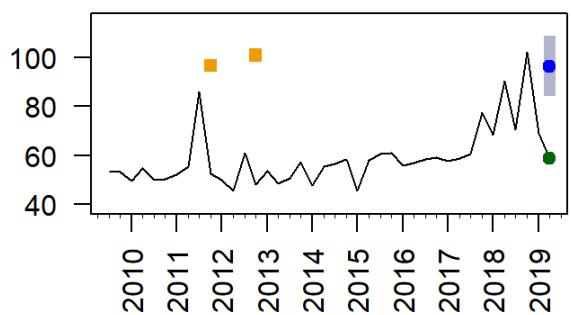
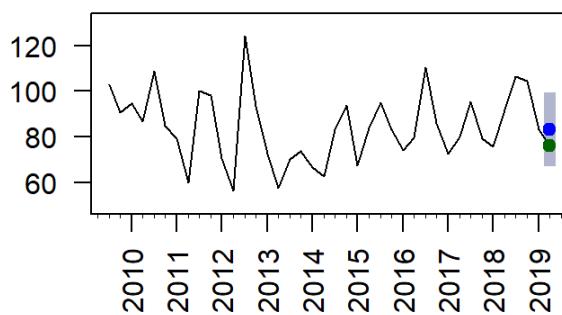
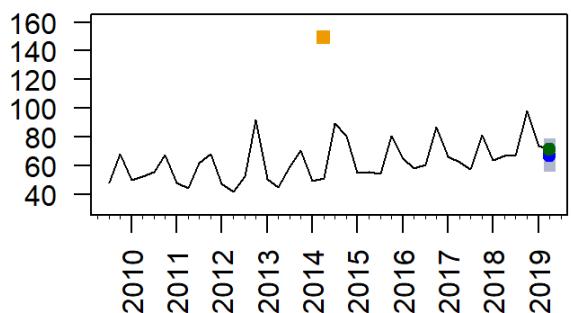
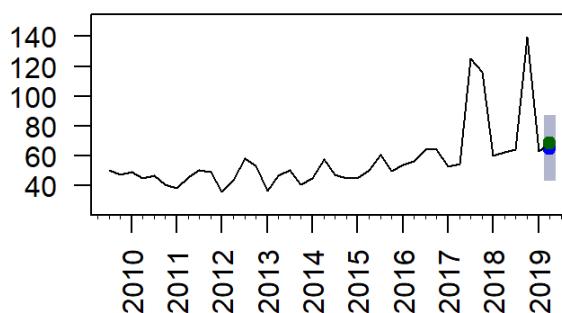


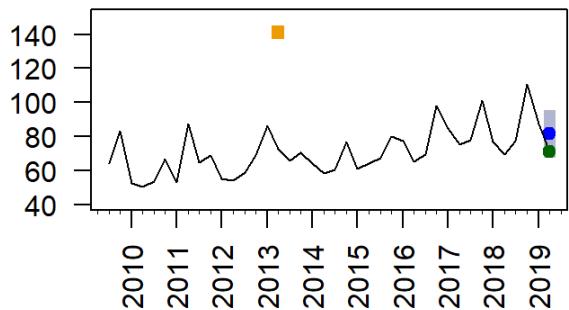
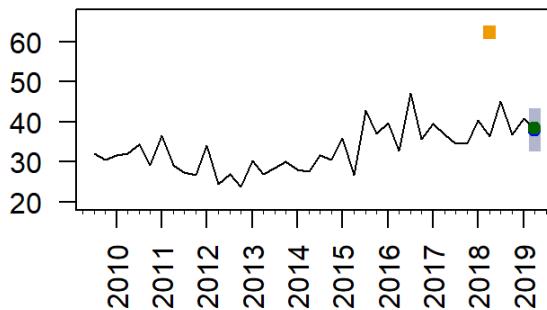
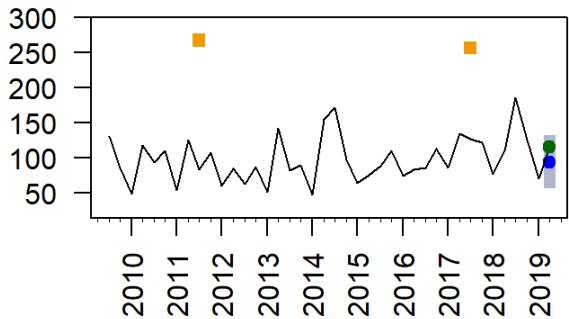
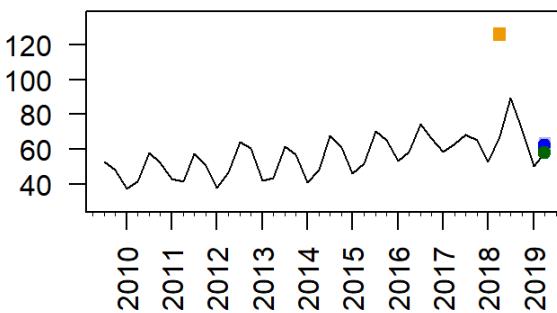
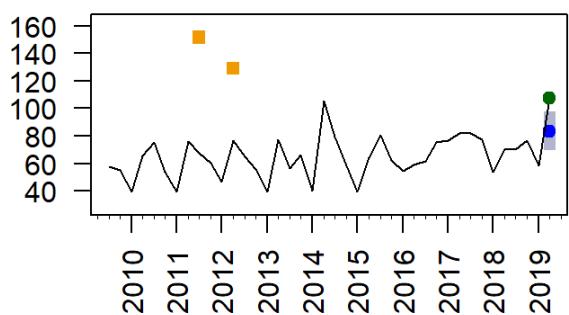
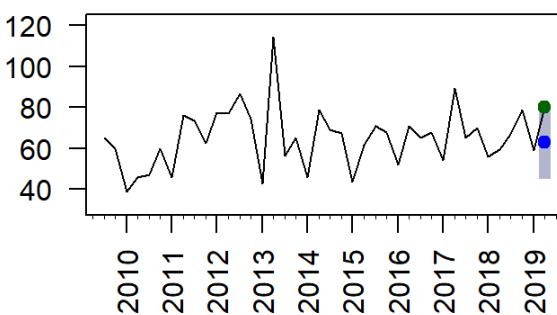
New Jersey Comprehensive Severity**New Mexico Comprehensive Severity****Nevada Comprehensive Severity****New York Comprehensive Severity****Ohio Comprehensive Severity****Oklahoma Comprehensive Severity**

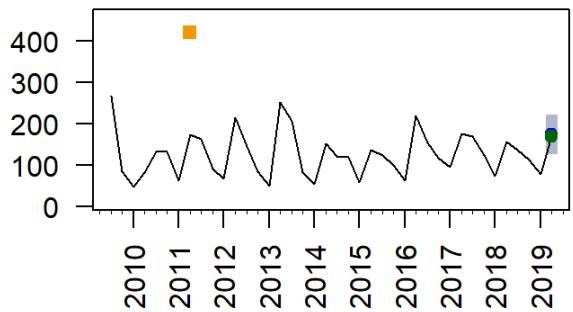
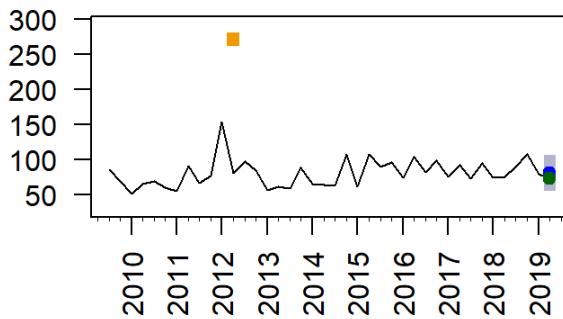
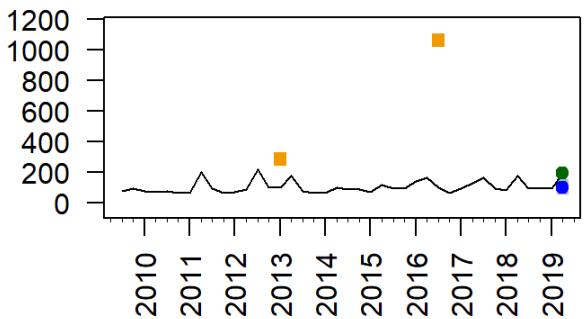
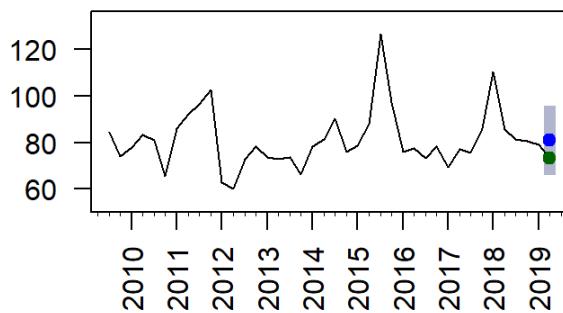
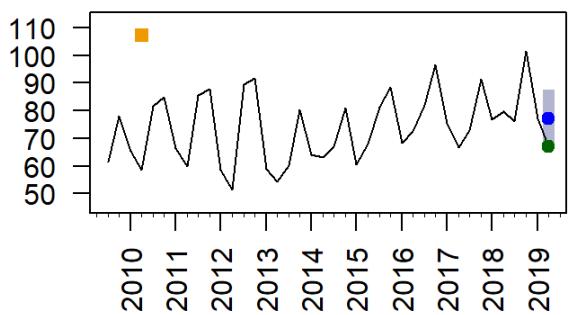
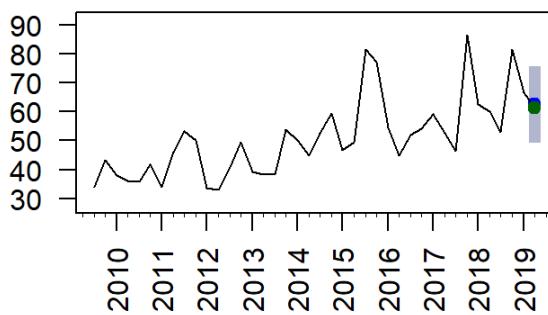
Oregon Comprehensive Severity**Pennsylvania Comprehensive Severity****Rhode Island Comprehensive Severity****South Carolina Comprehensive Severity****South Dakota Comprehensive Severity****Tennessee Comprehensive Severity**

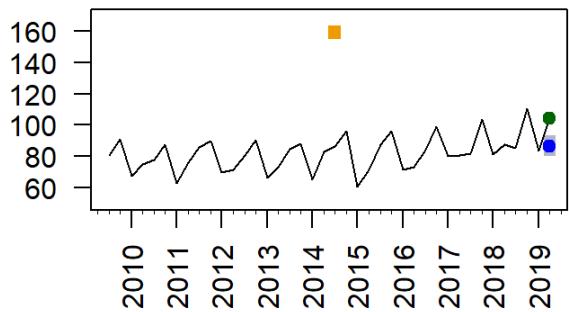
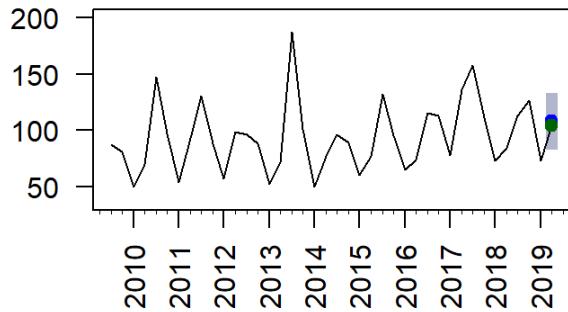
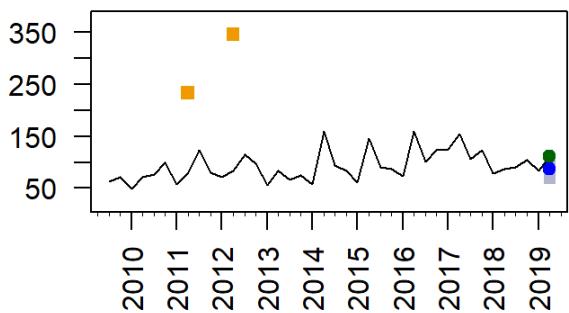
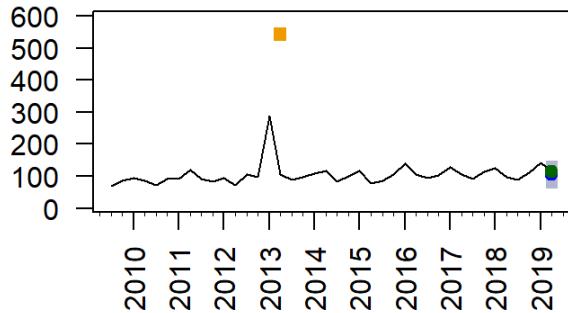
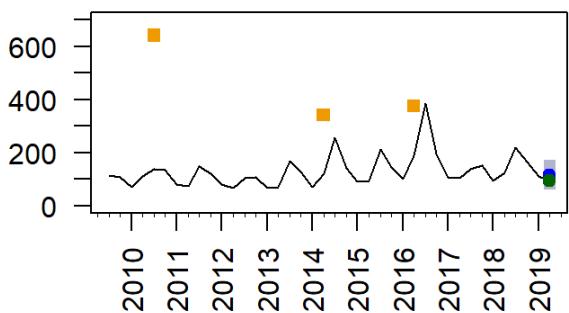
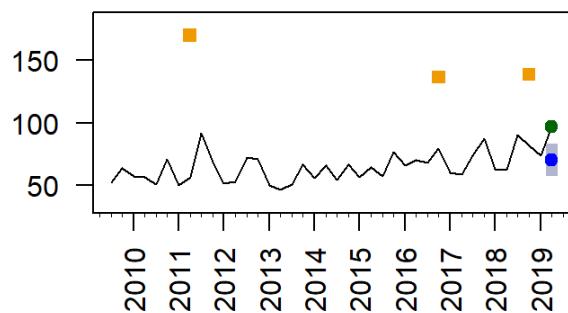
Texas Comprehensive Severity**Utah Comprehensive Severity****Virginia Comprehensive Severity****Vermont Comprehensive Severity****Washington Comprehensive Severity****Wisconsin Comprehensive Severity**

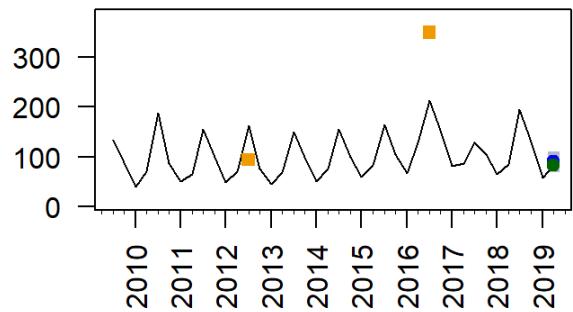
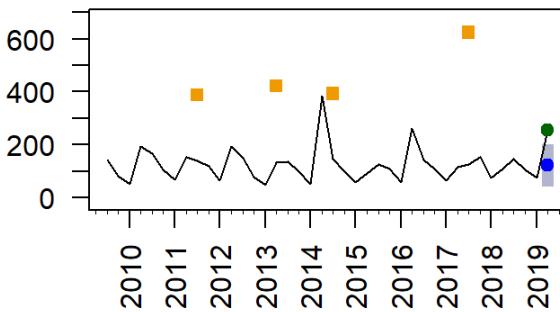
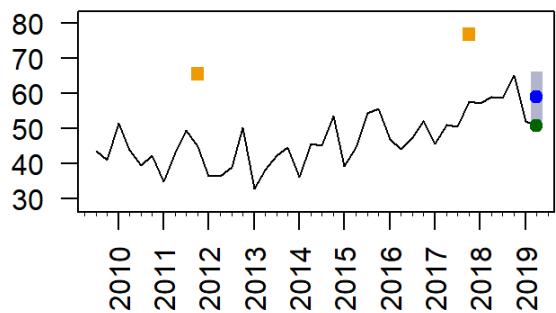
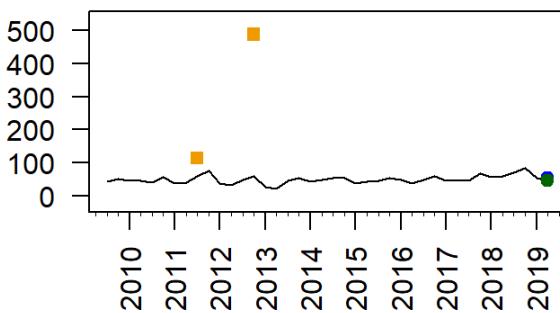
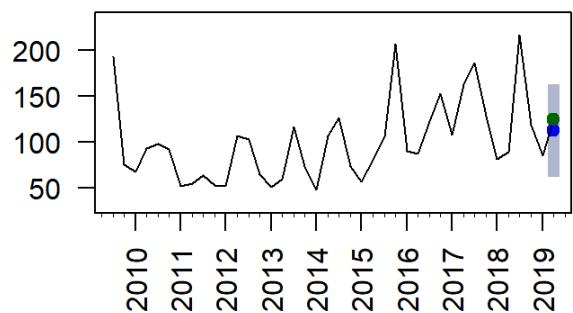
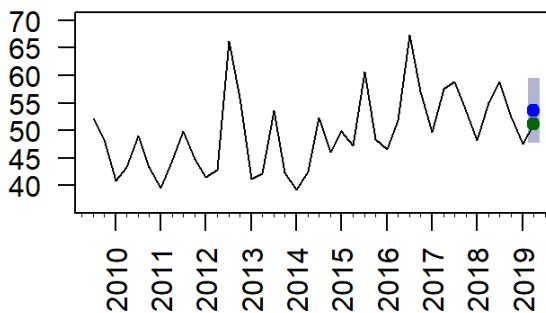
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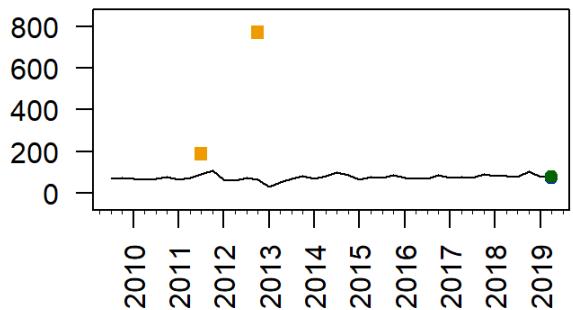
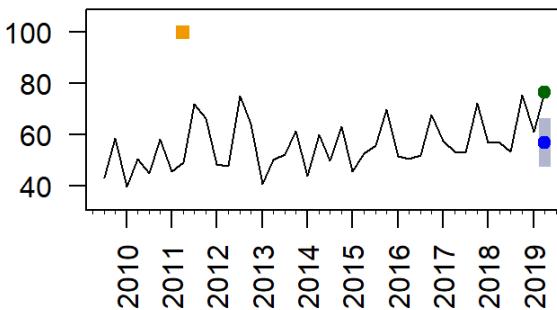
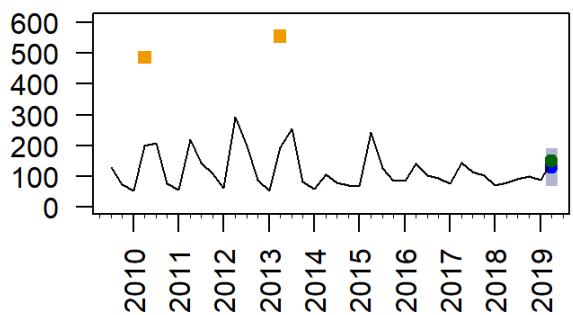
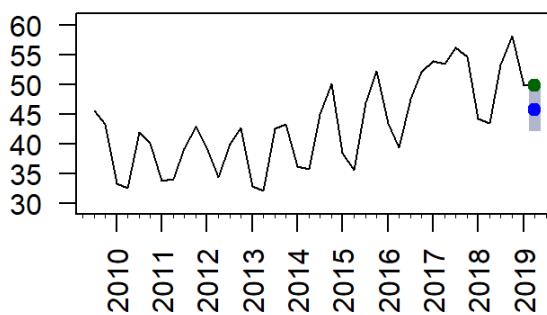
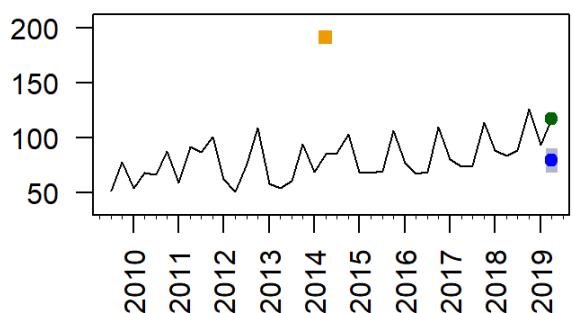
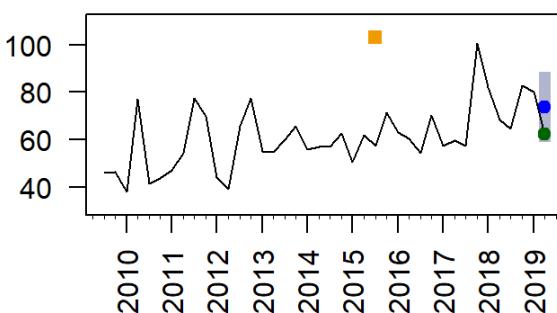
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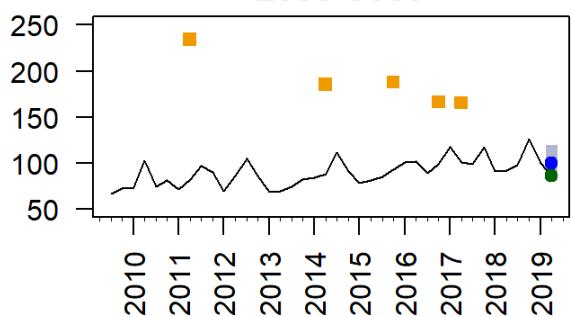
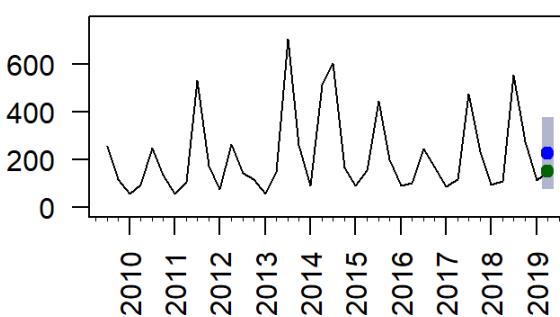
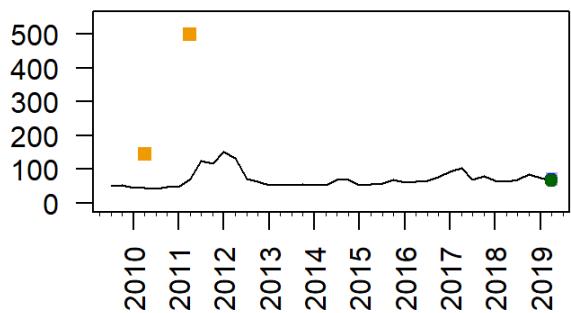
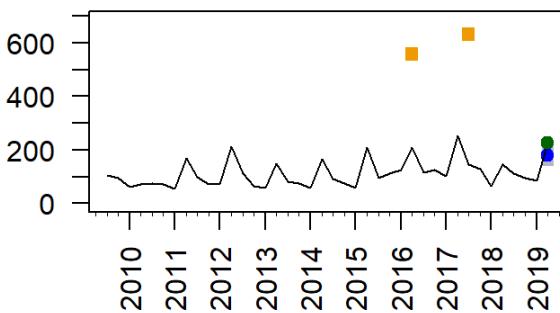
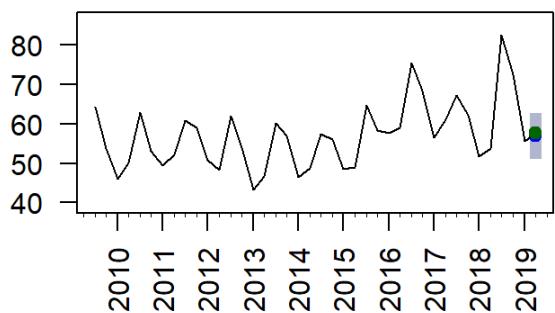
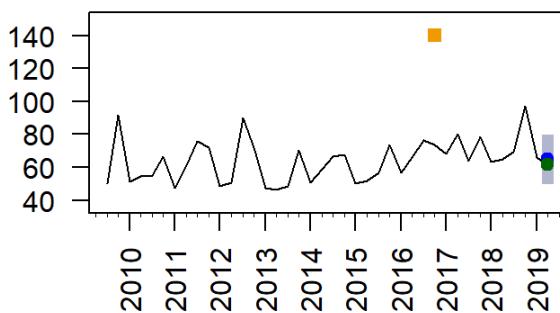
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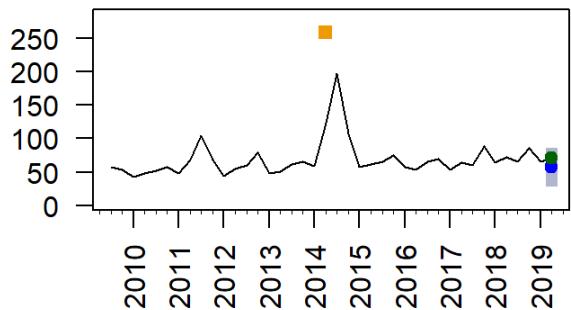
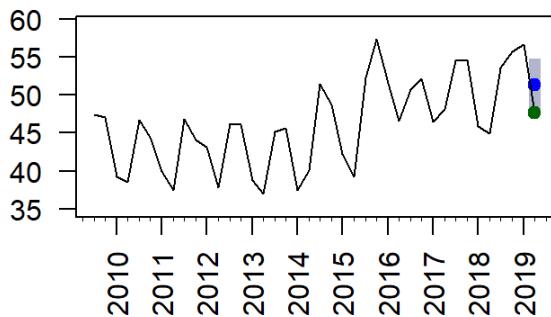
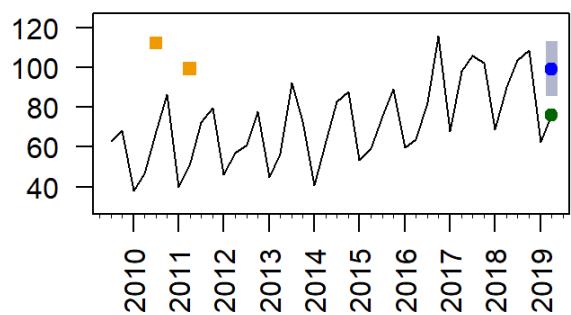
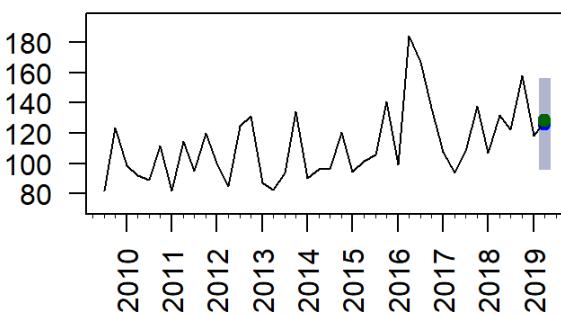
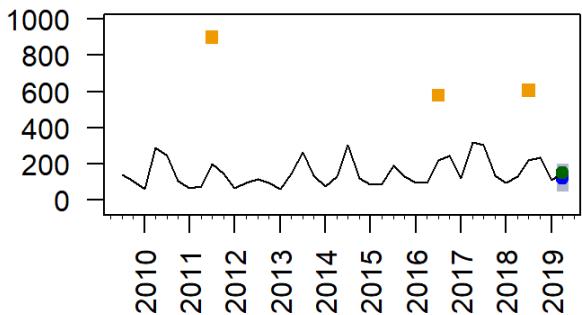
Kansas Comprehensive Loss Cost**Kentucky Comprehensive Loss Cost****Louisiana Comprehensive Loss Cost****Massachusetts Comprehensive Loss Cost****Maryland Comprehensive Loss Cost****Maine Comprehensive Loss Cost**

Michigan Comprehensive Loss Cost**Minnesota Comprehensive Loss Cost****Missouri Comprehensive Loss Cost****Mississippi Comprehensive Loss Cost****Montana Comprehensive Loss Cost****North Carolina Comprehensive Loss Cost**

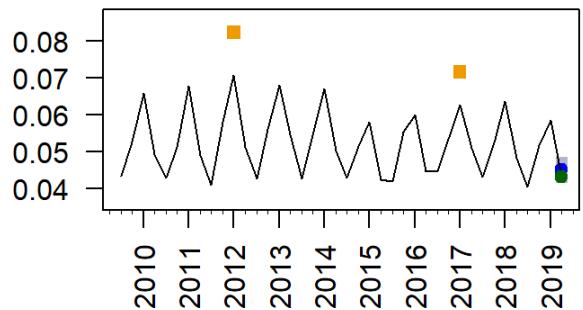
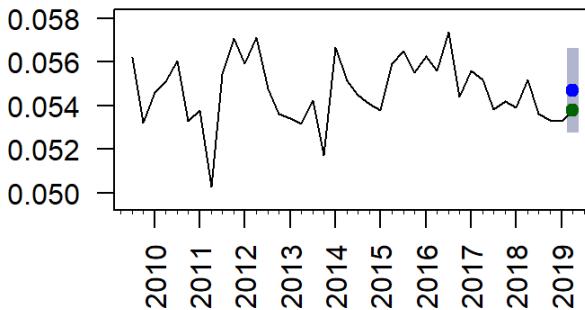
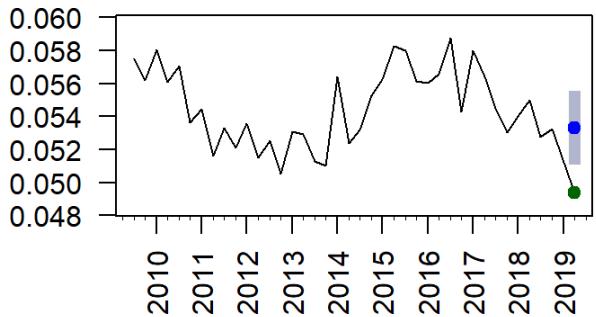
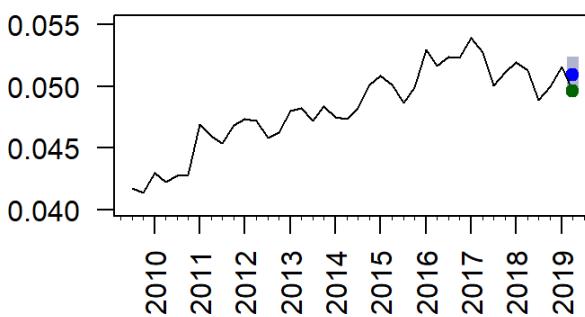
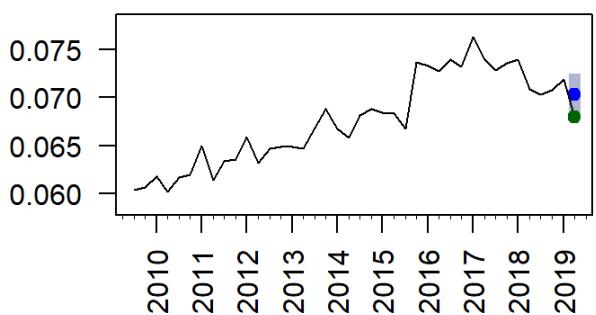
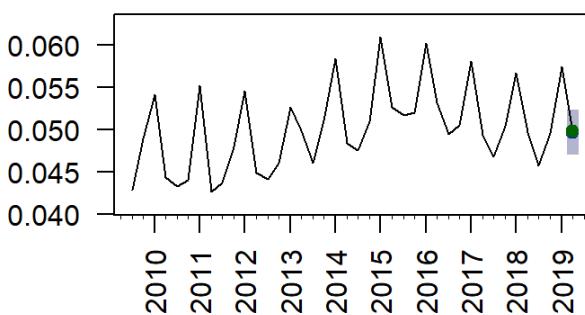
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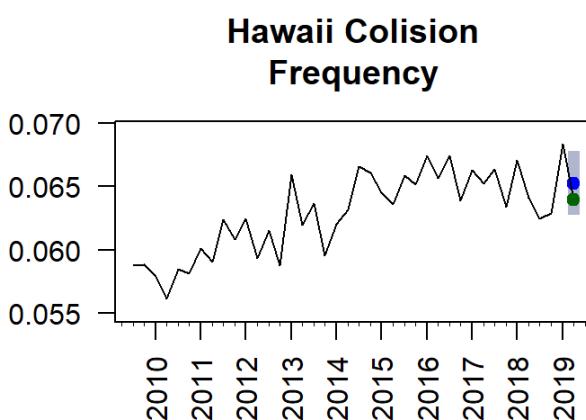
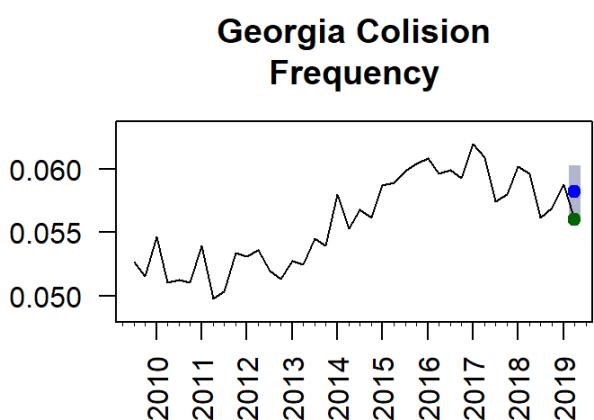
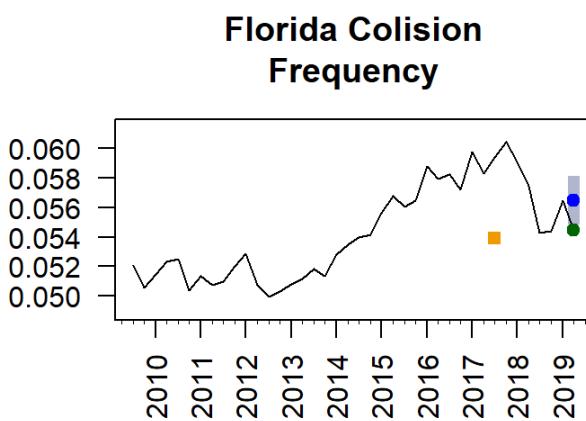
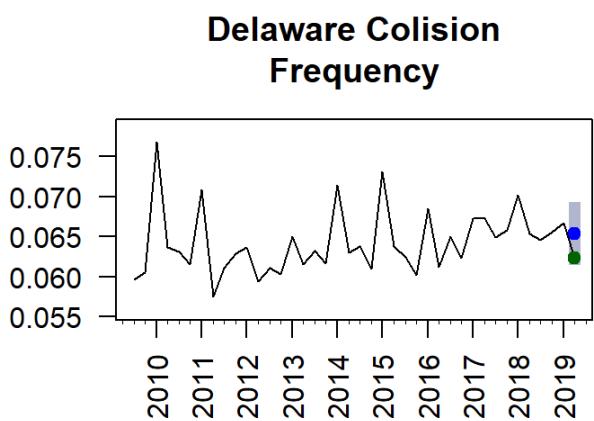
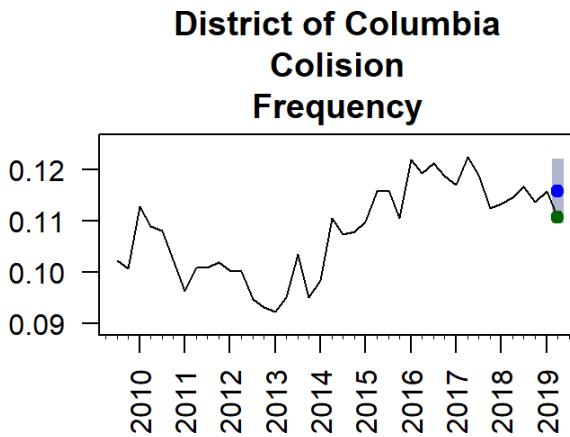
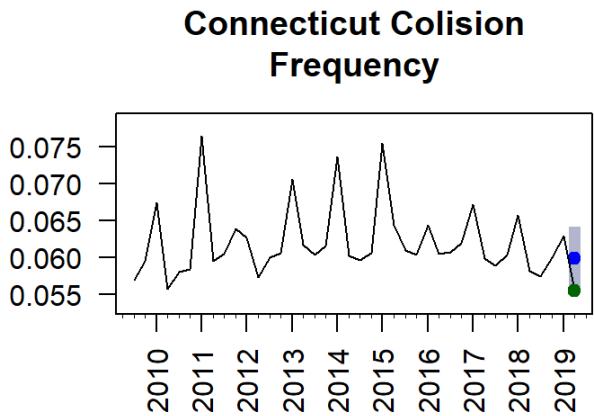
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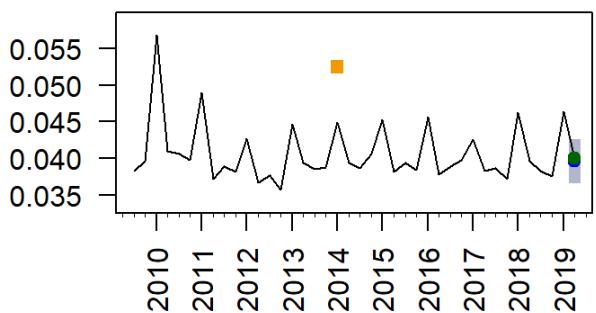
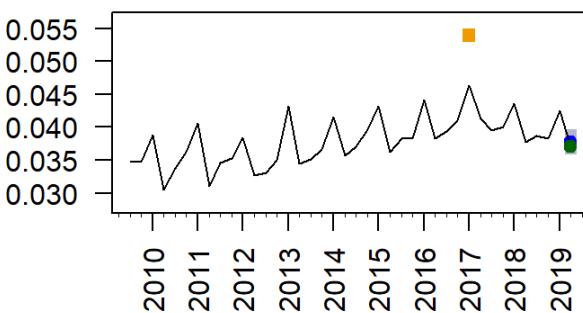
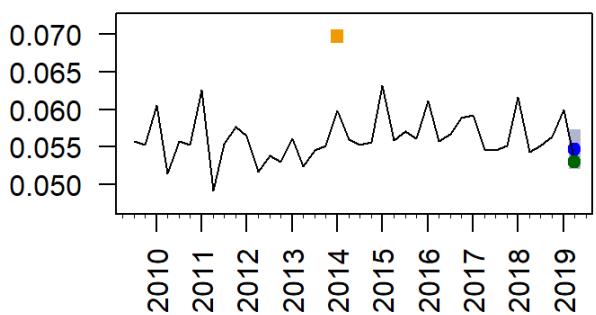
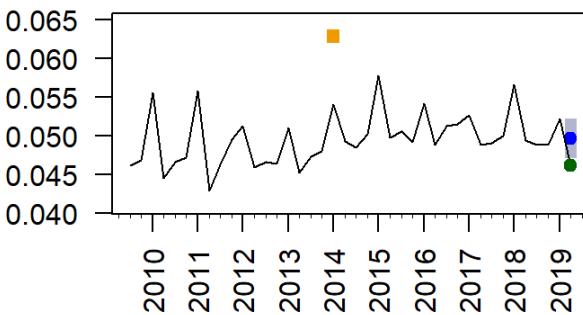
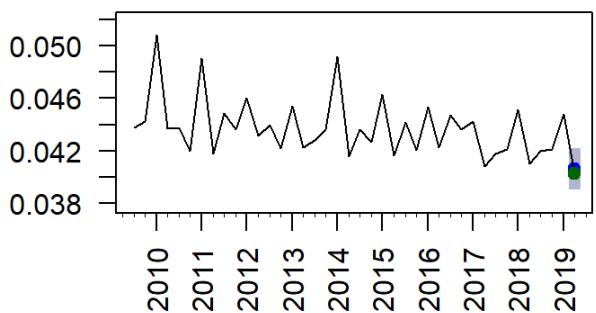
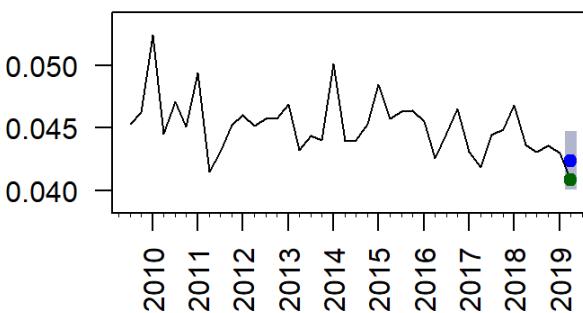
**South Carolina
Comprehensive
Loss Cost****South Dakota Comprehensive
Loss Cost****Tennessee Comprehensive
Loss Cost****Texas Comprehensive
Loss Cost****Utah Comprehensive
Loss Cost****Virginia Comprehensive
Loss Cost**

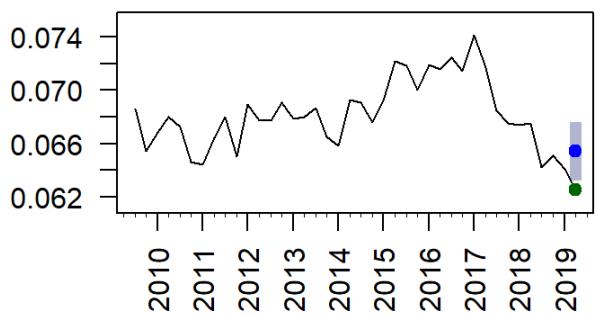
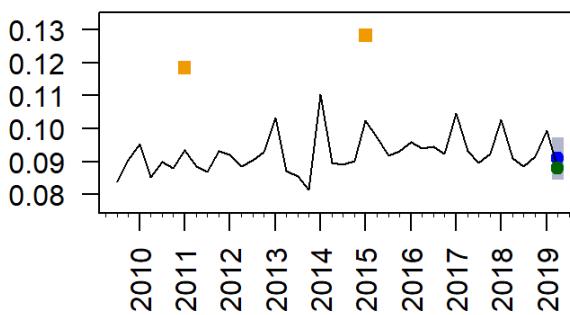
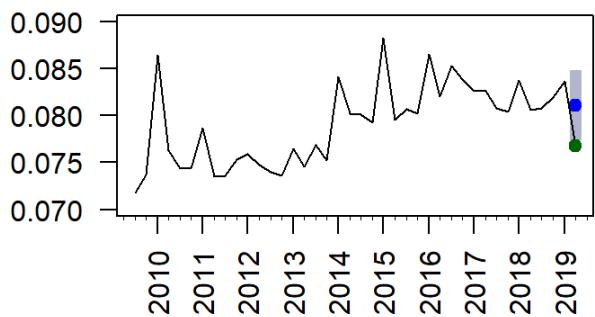
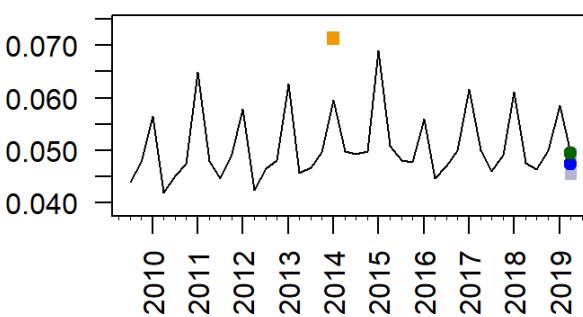
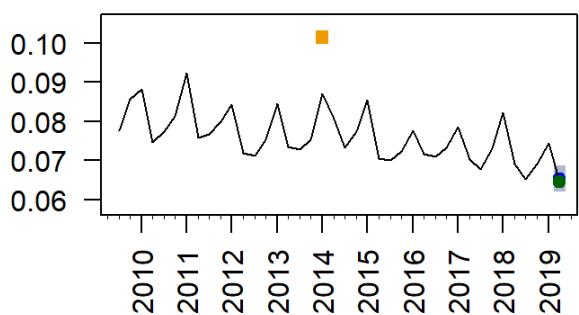
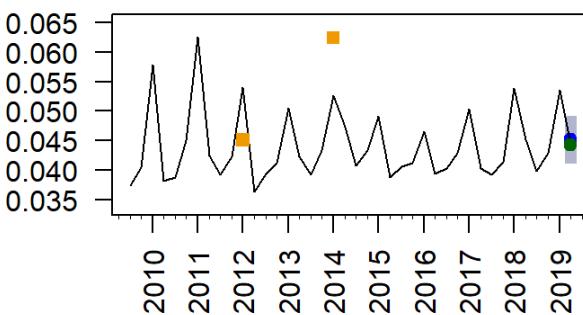
Vermont Comprehensive Loss Cost**Washington Comprehensive Loss Cost****Wisconsin Comprehensive Loss Cost****West Virginia Comprehensive Loss Cost****Wyoming Comprehensive Loss Cost**

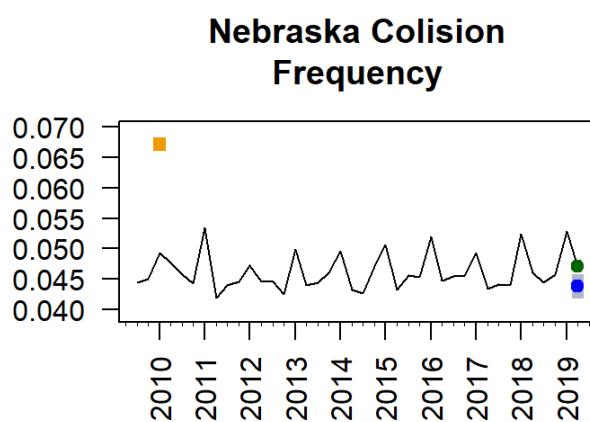
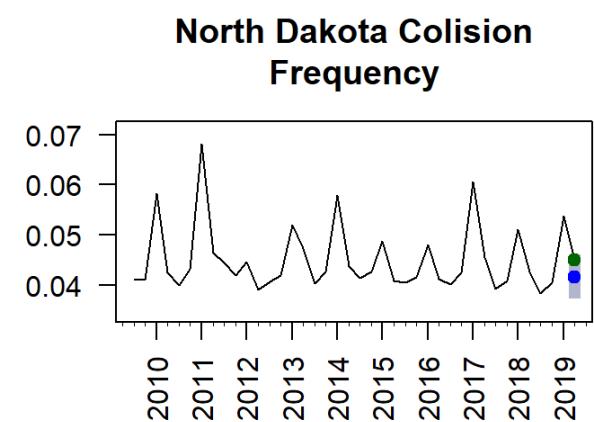
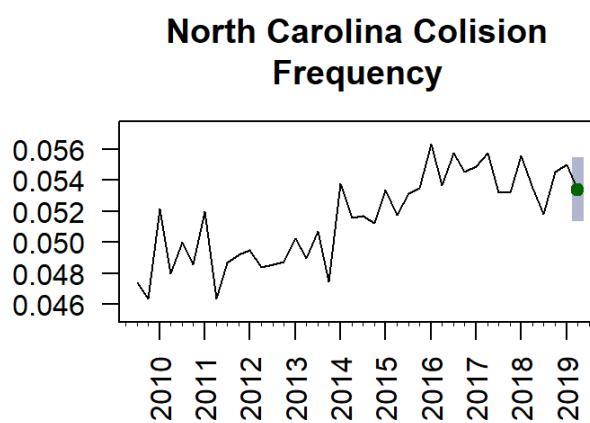
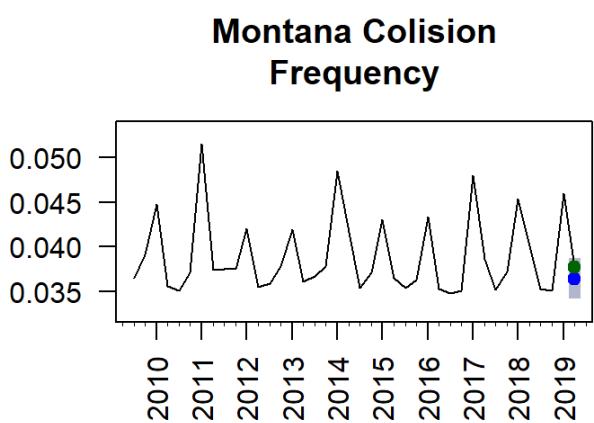
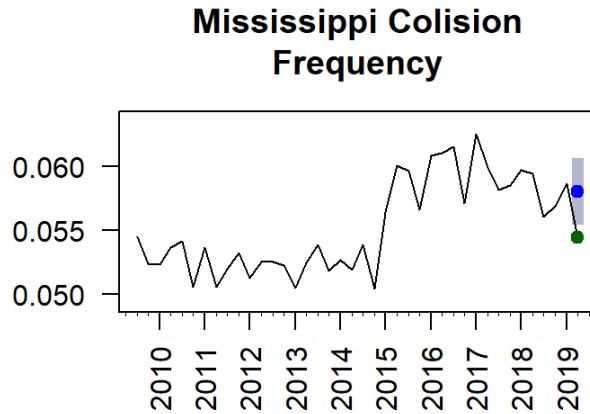
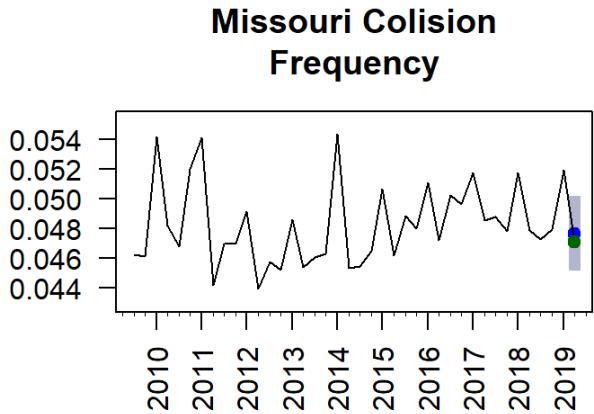
Collision

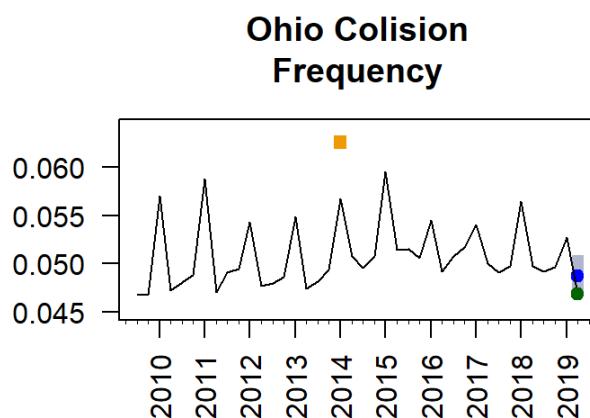
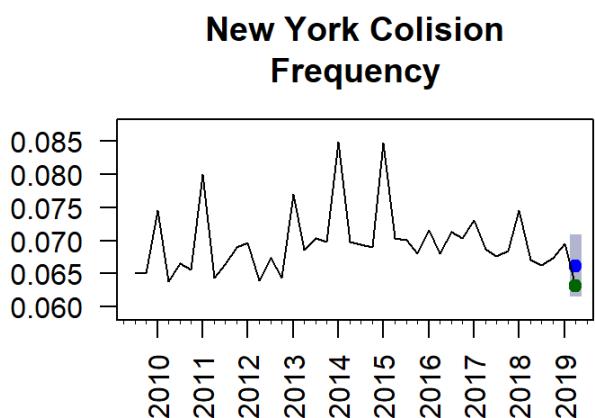
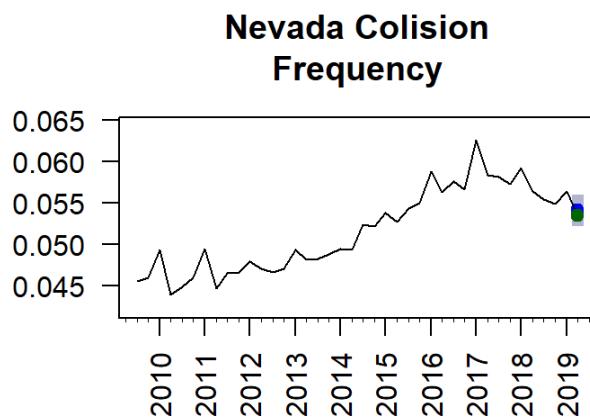
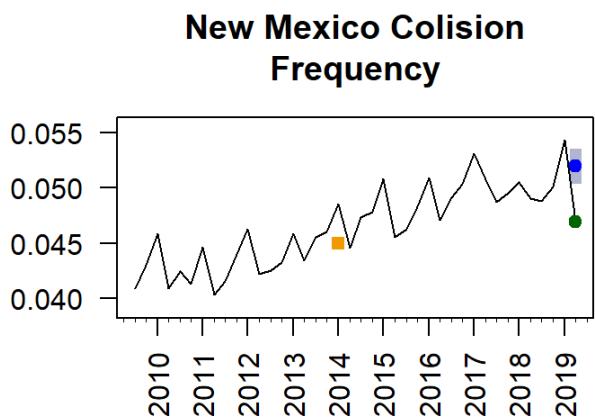
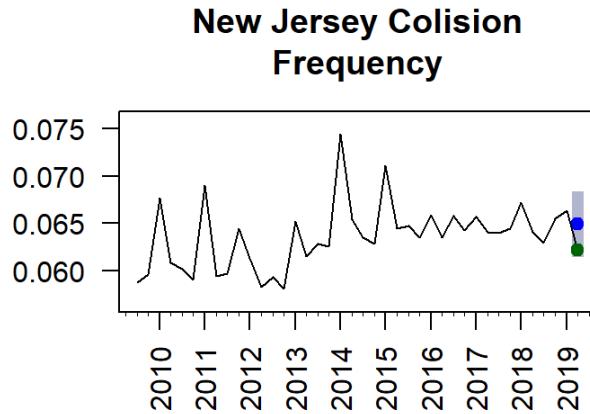
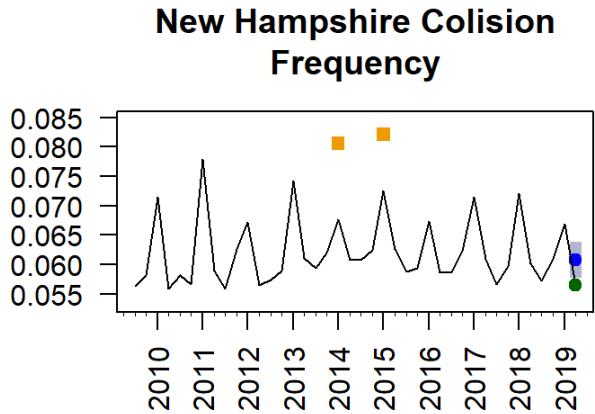
Alaska Colision Frequency**Alabama Colision Frequency****Arkansas Colision Frequency****Arizona Colision Frequency****California Colision Frequency****Colorado Colision Frequency**

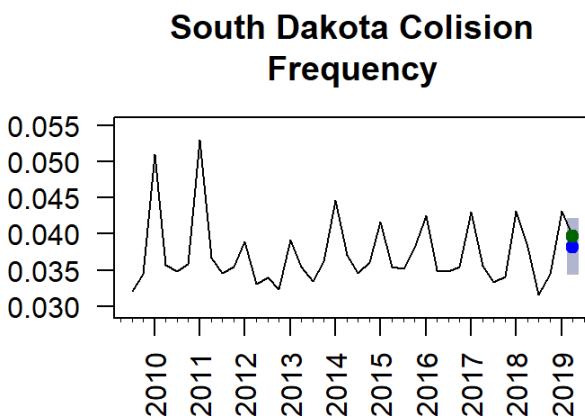
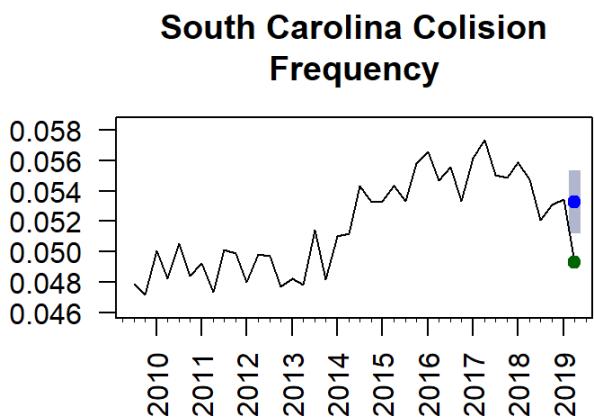
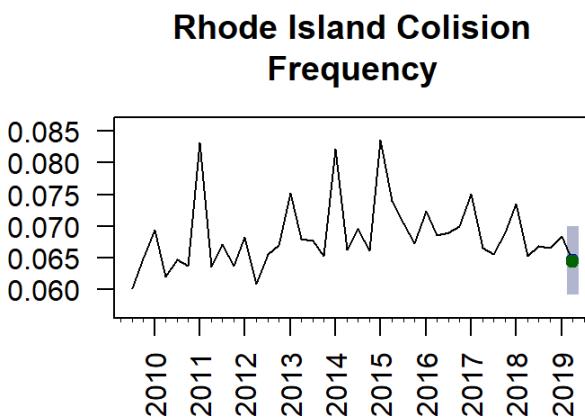
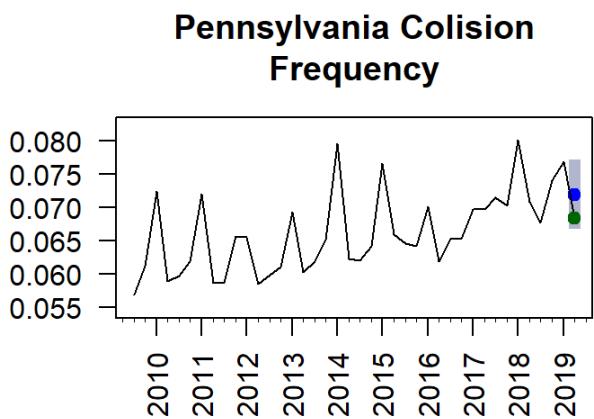
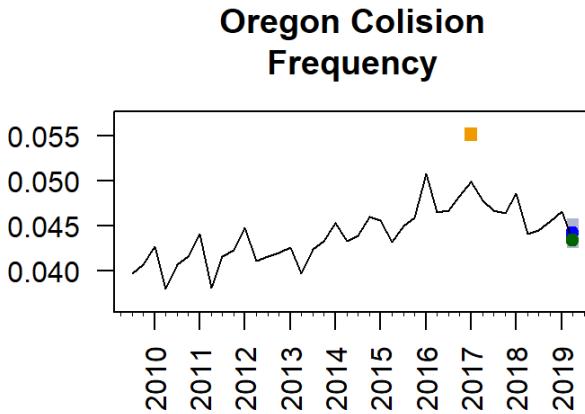
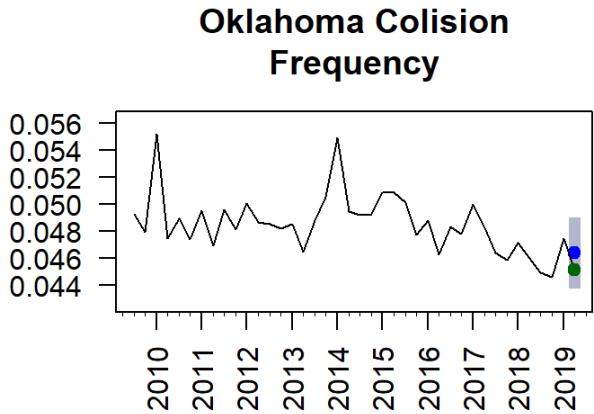


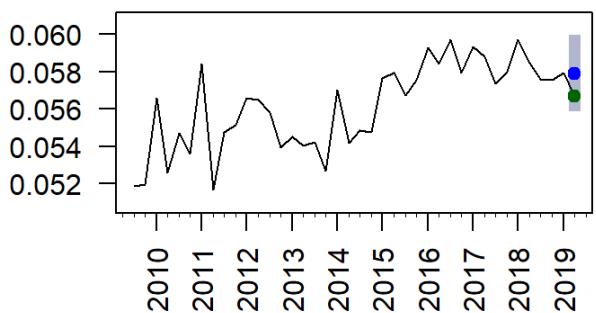
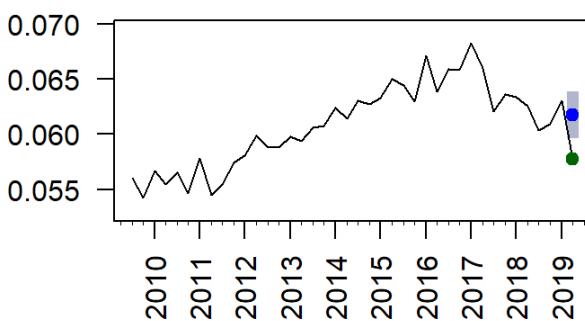
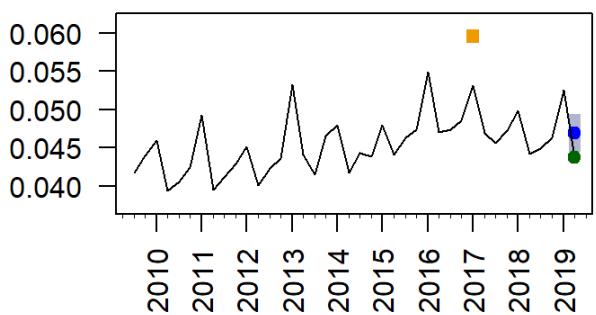
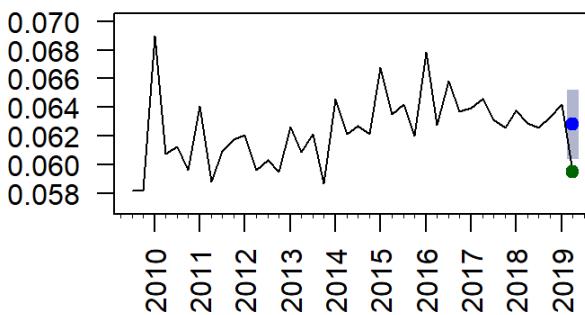
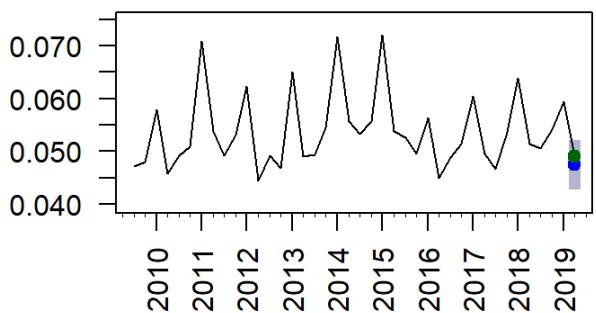
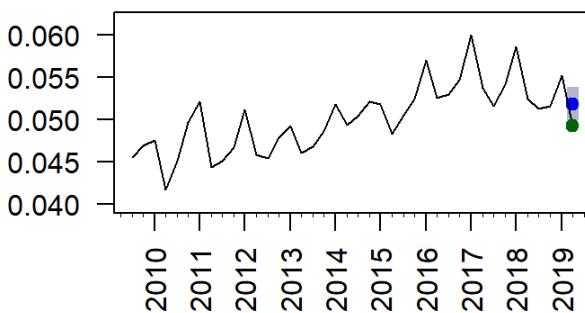
Iowa Colision Frequency**Idaho Colision Frequency****Illinois Colision Frequency****Indiana Colision Frequency****Kansas Colision Frequency****Kentucky Colision Frequency**

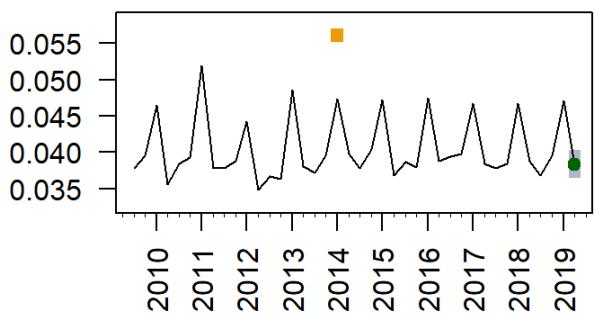
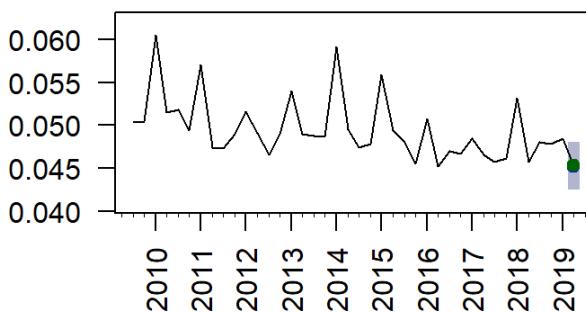
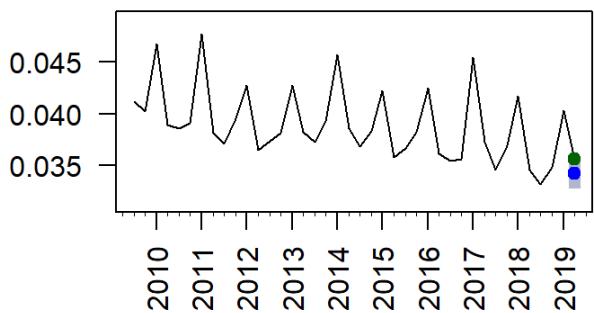
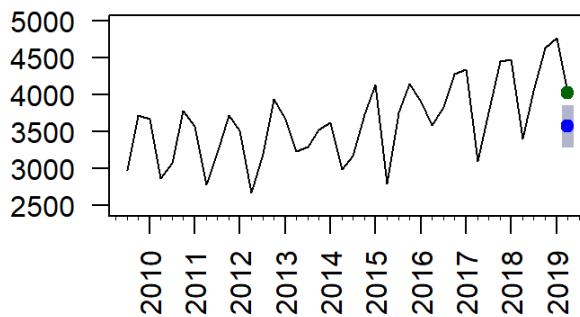
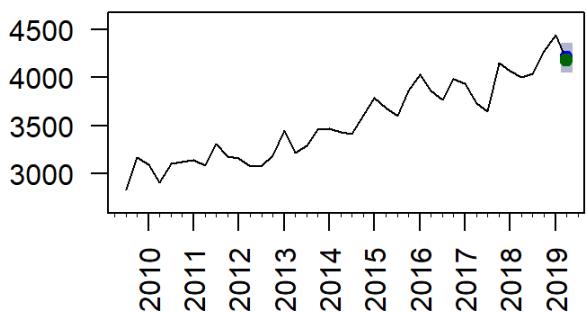
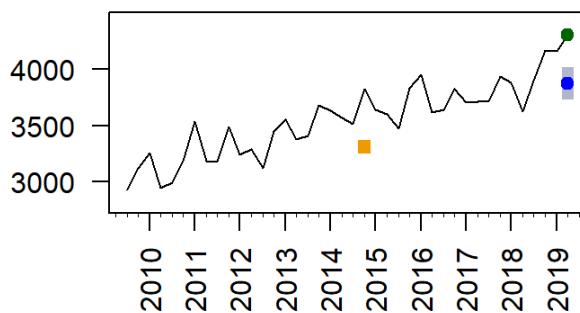
Louisiana Collision Frequency**Massachusetts Collision Frequency****Maryland Collision Frequency****Maine Collision Frequency****Michigan Collision Frequency****Minnesota Collision Frequency**

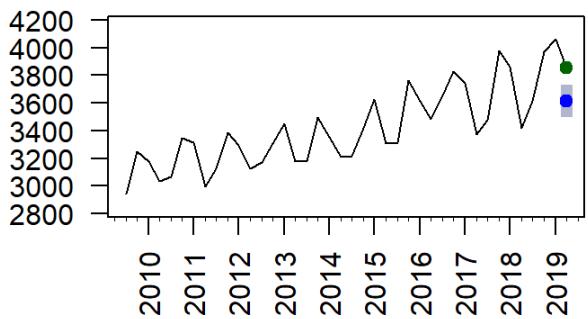
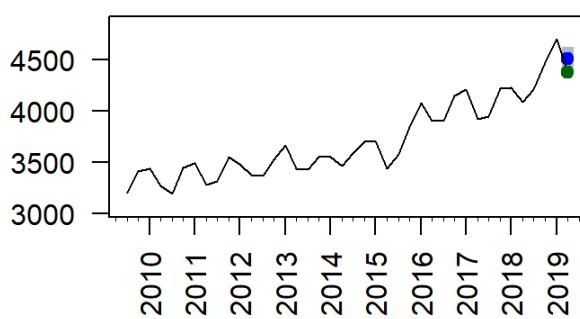
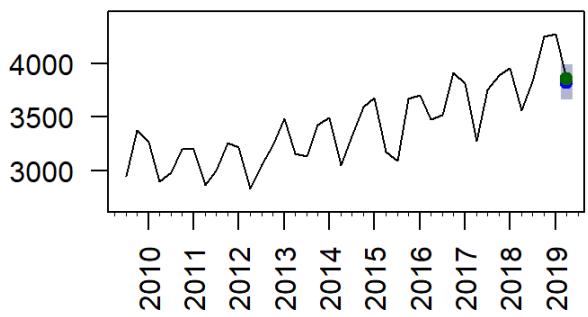
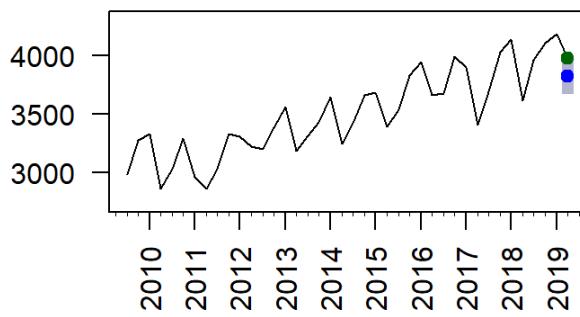
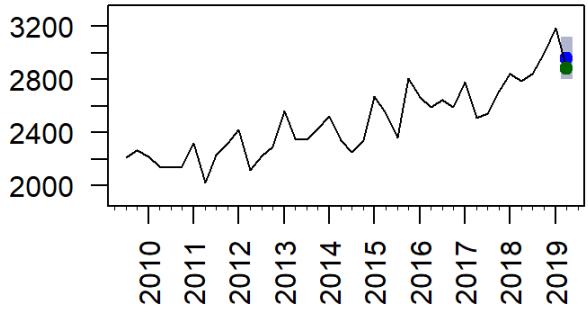
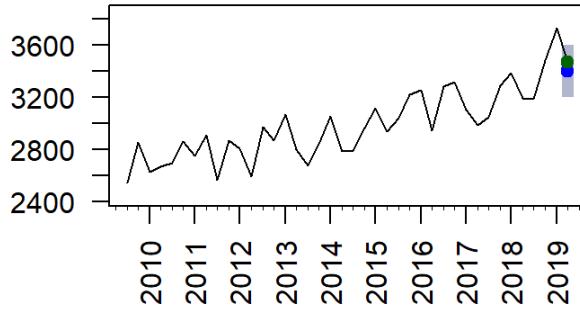


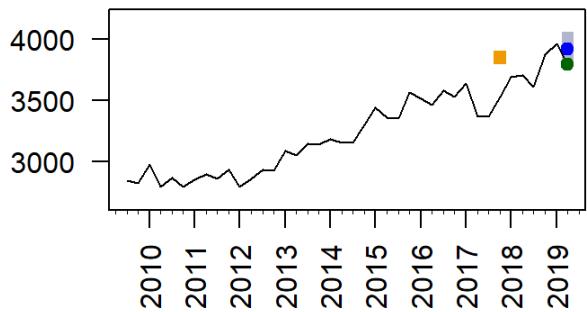
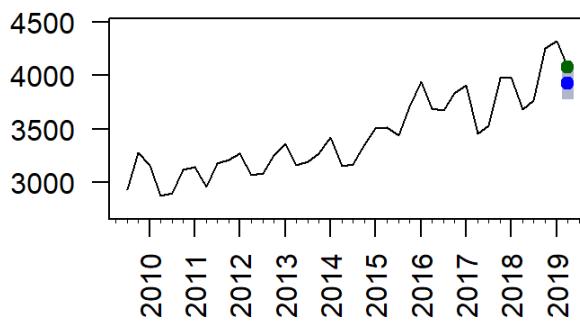
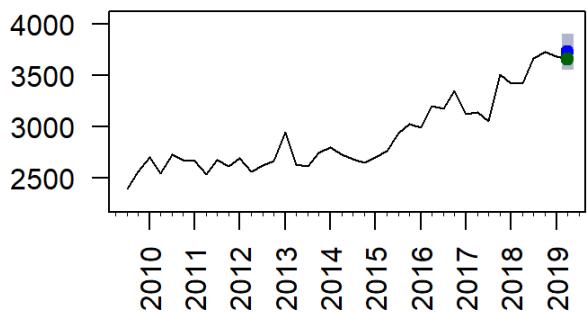
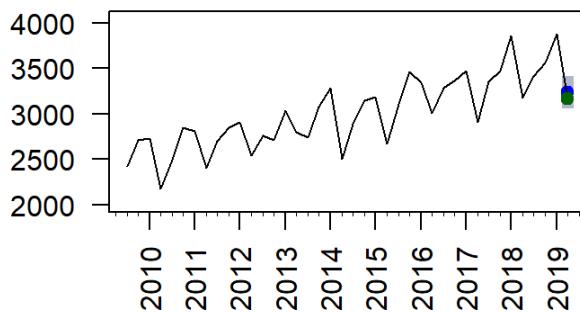
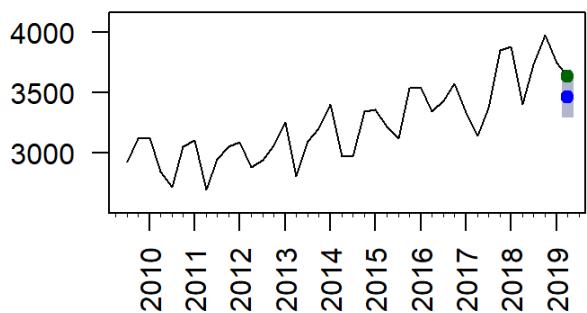
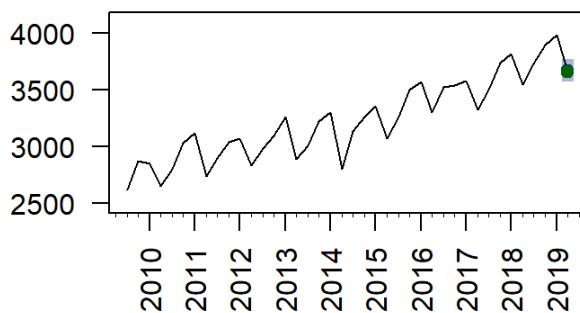


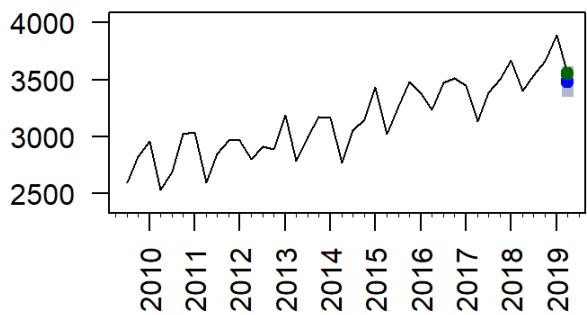
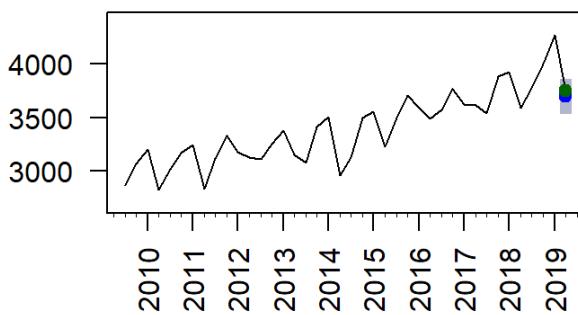
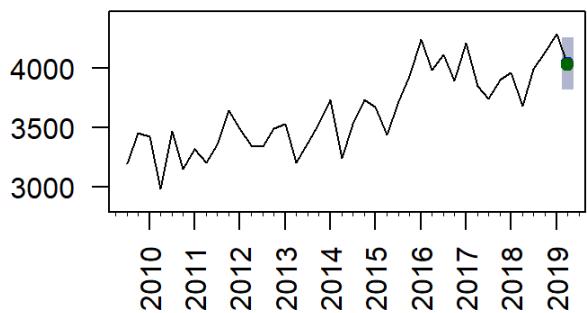
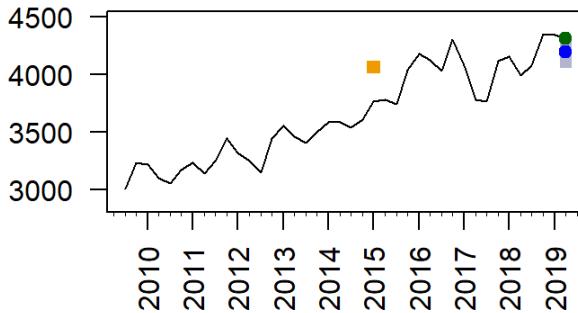
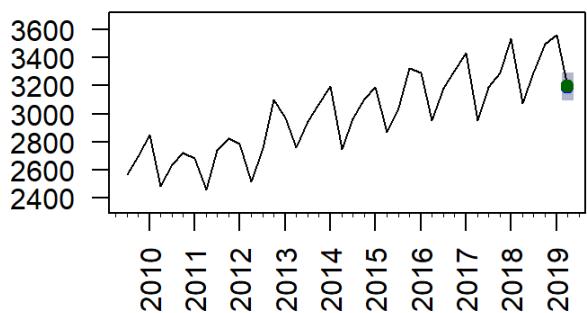
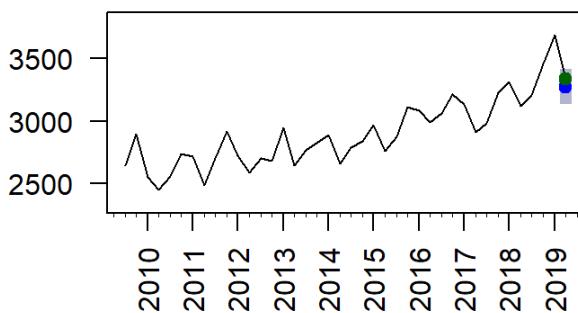


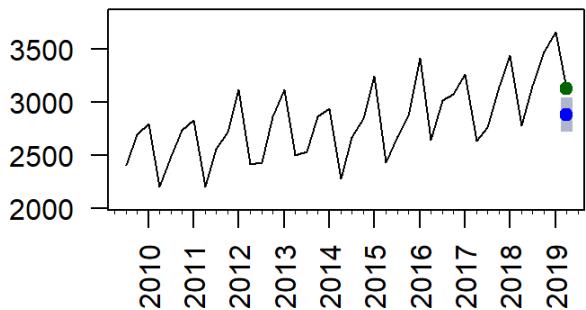
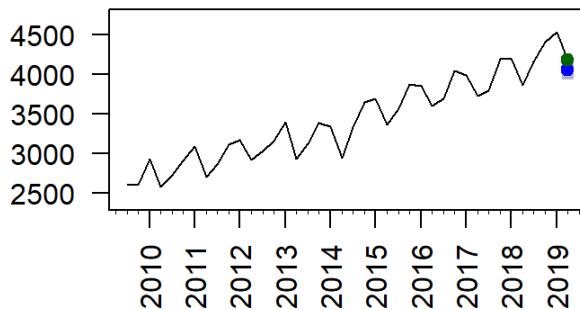
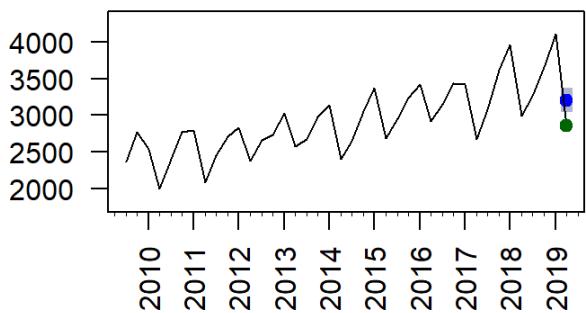
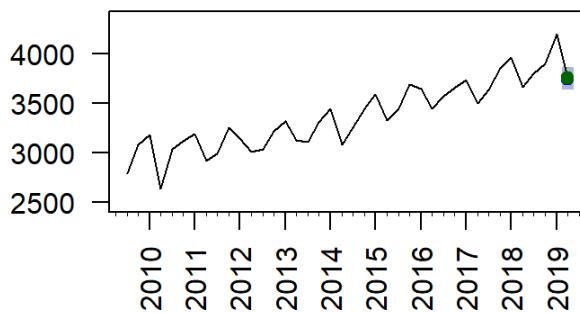
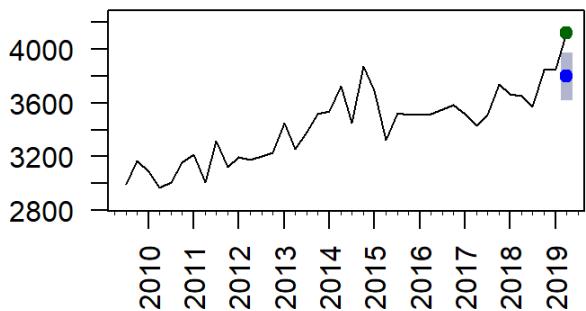
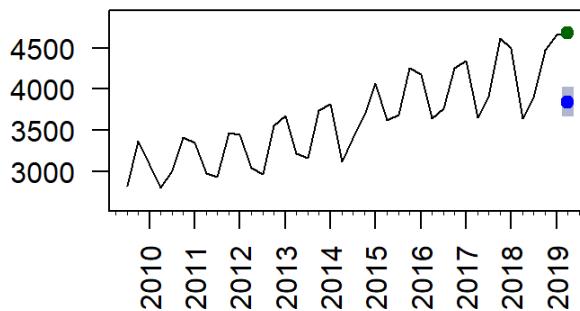
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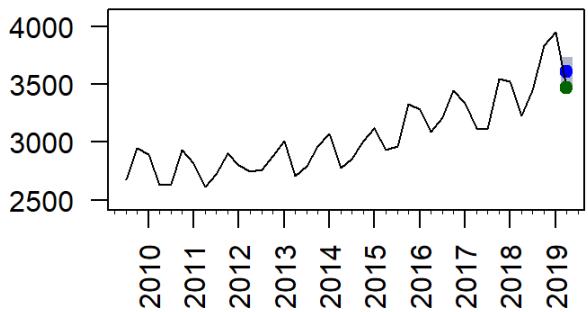
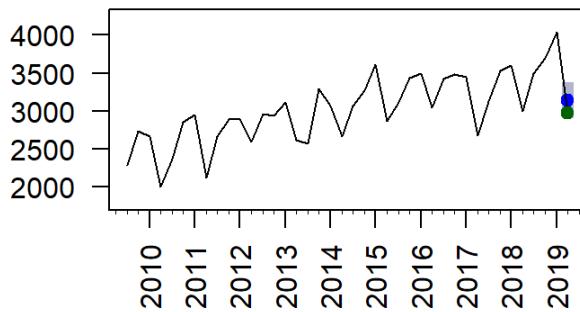
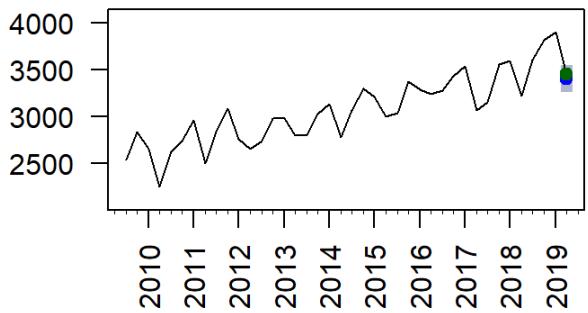
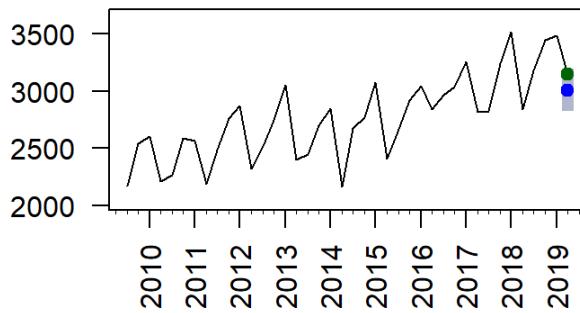
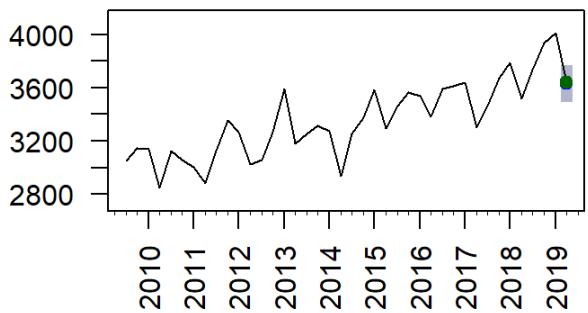
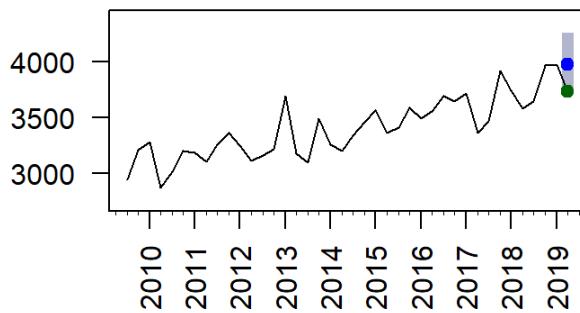
Wisconsin Collision Frequency**West Virginia Collision Frequency****Wyoming Collision Frequency****Alaska Collision Severity****Alabama Collision Severity****Arkansas Collision Severity**

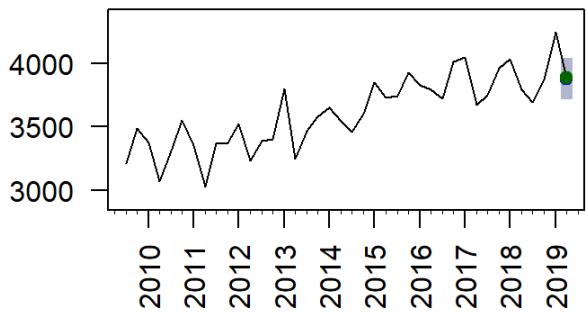
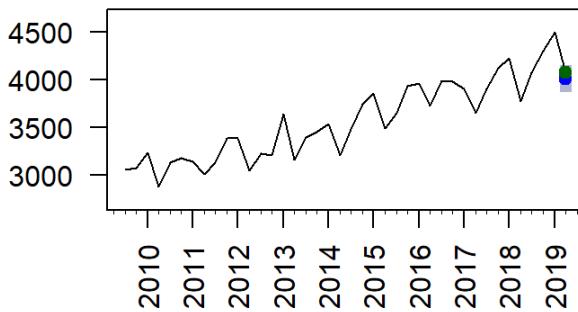
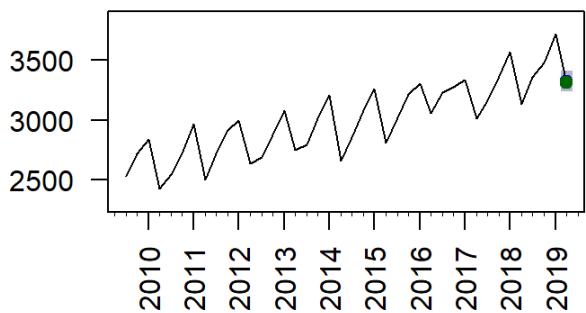
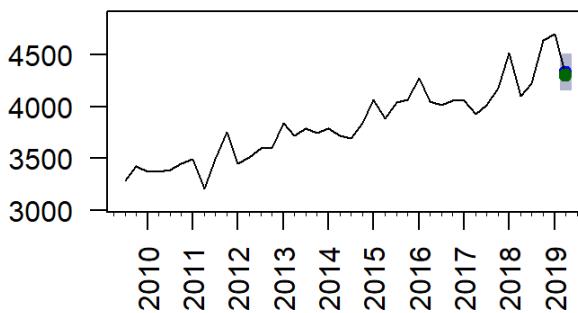
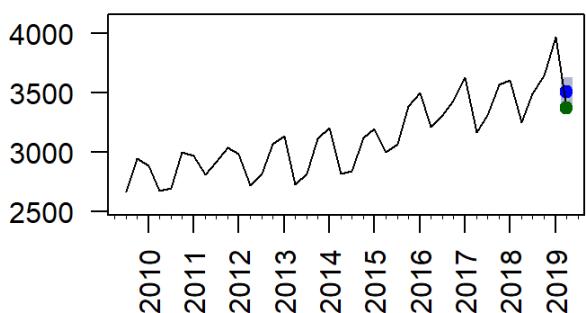
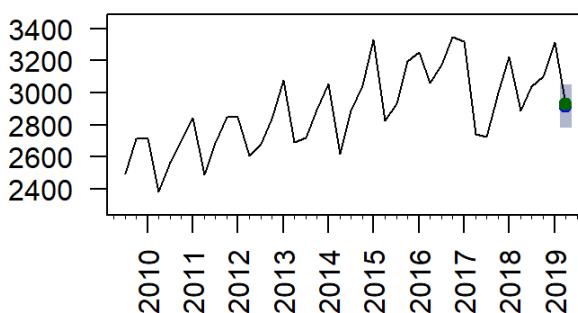
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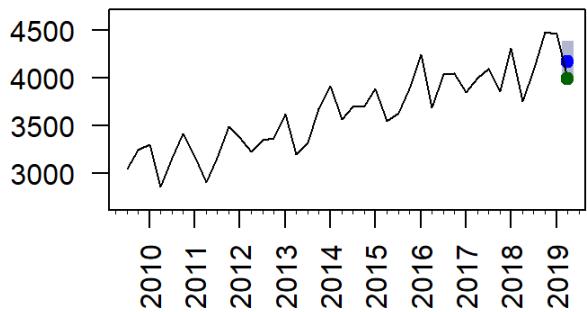
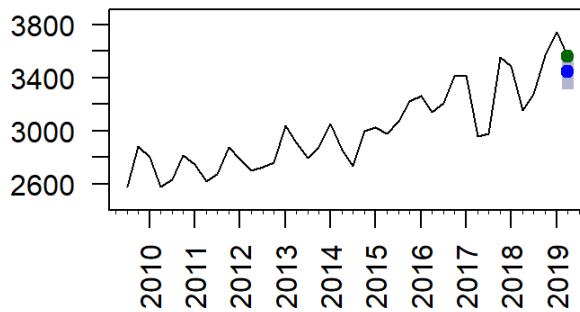
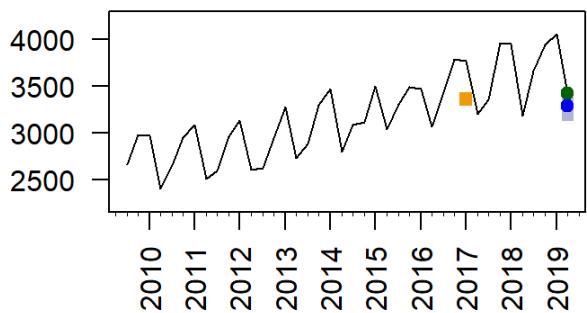
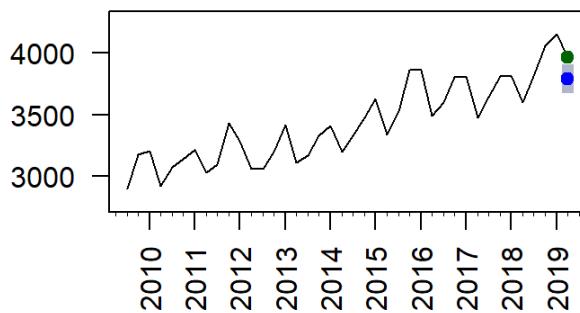
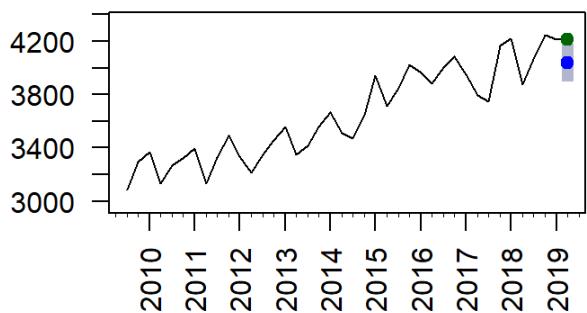
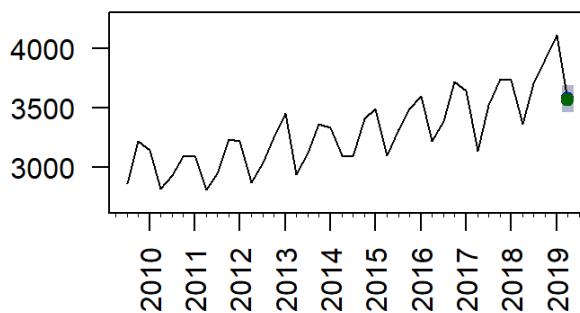
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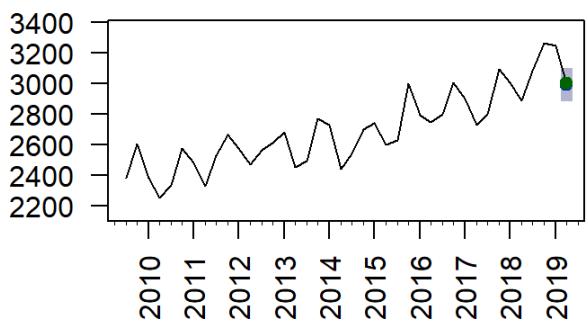
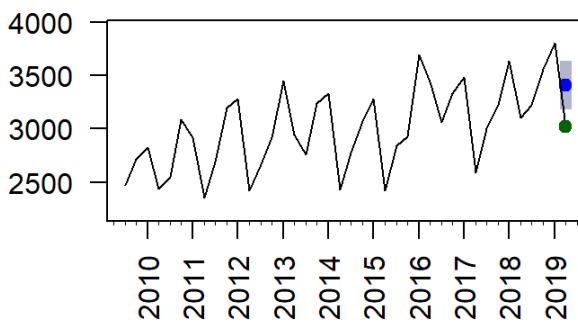
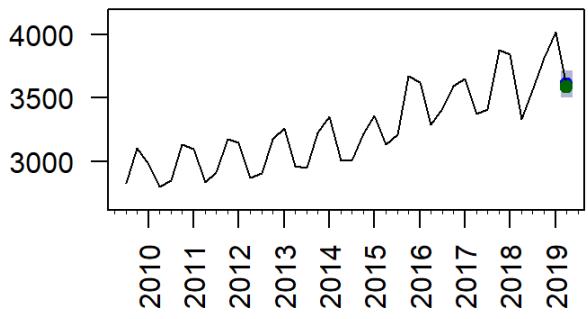
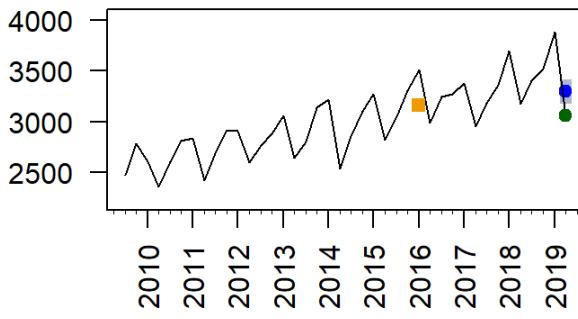
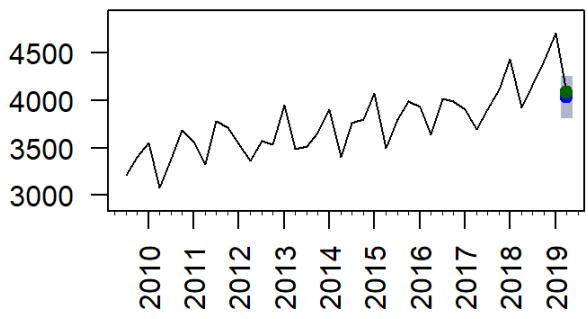
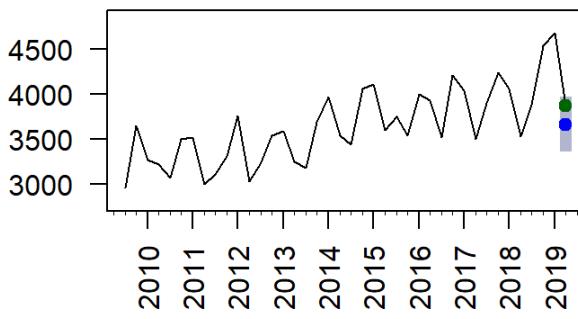
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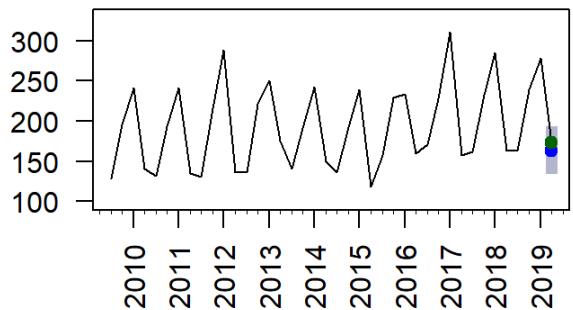
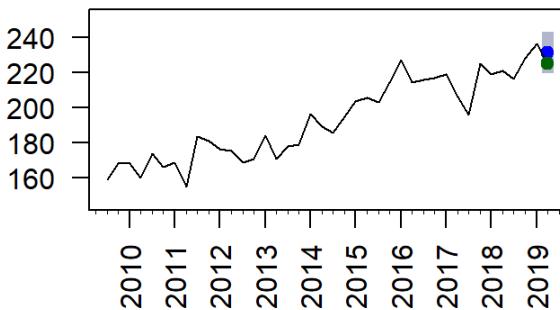
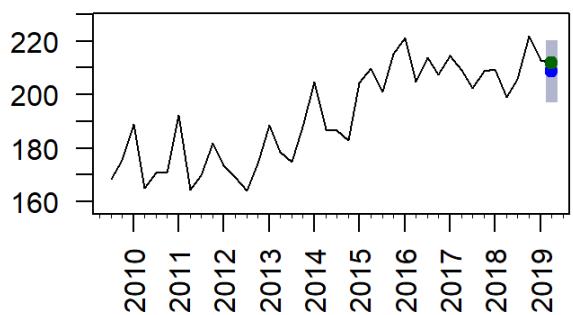
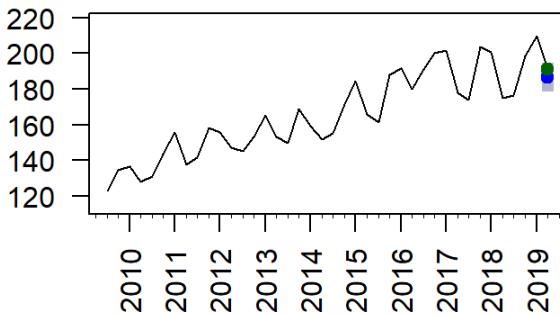
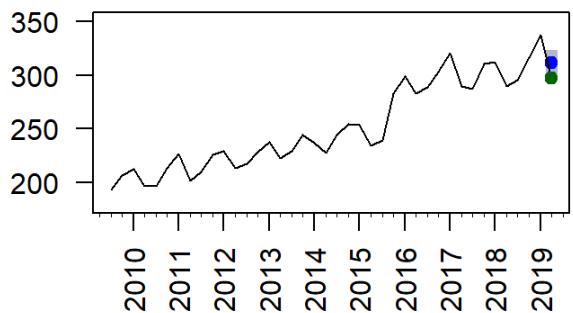
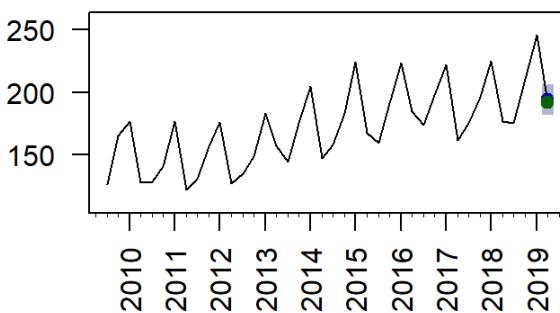
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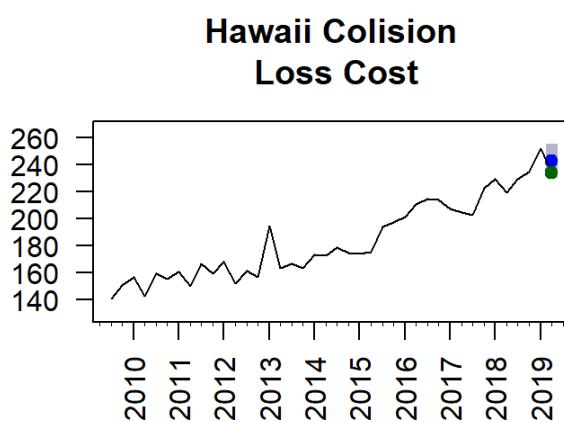
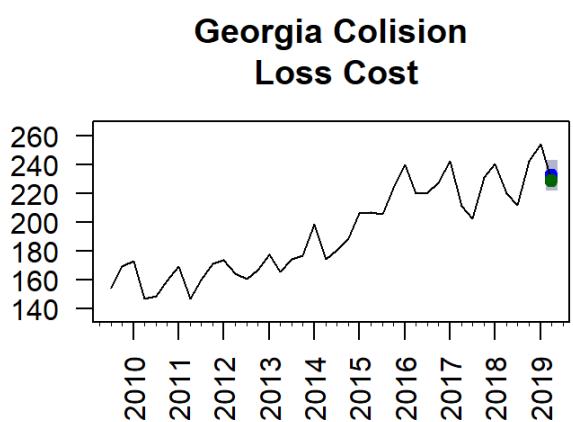
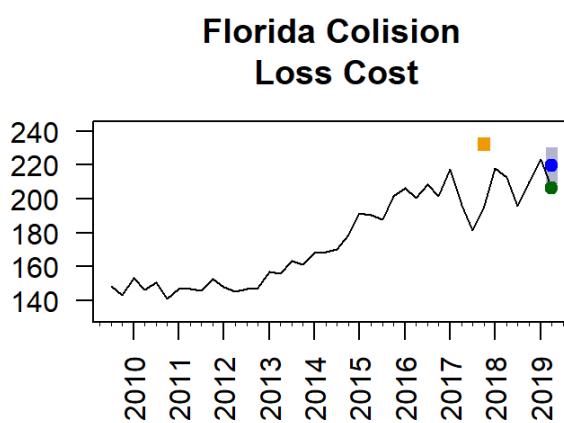
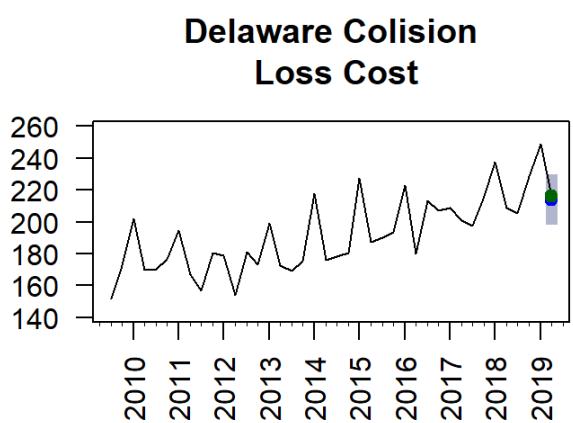
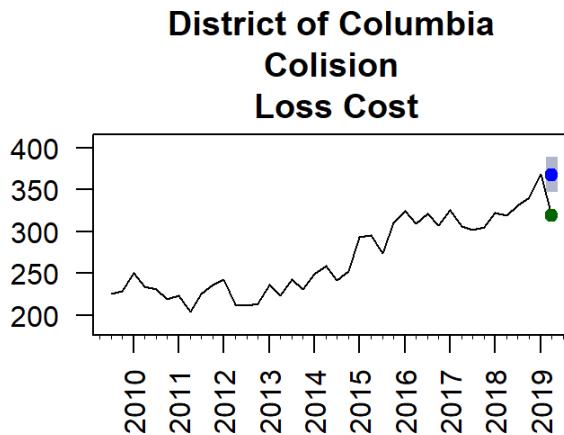
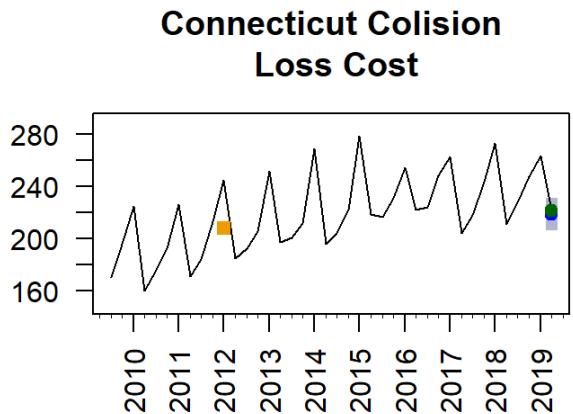
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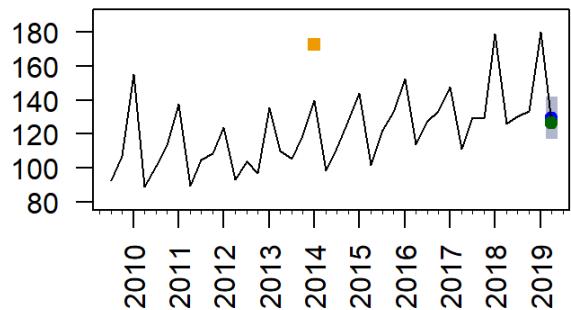
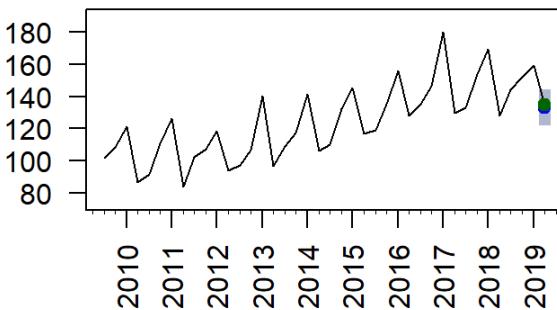
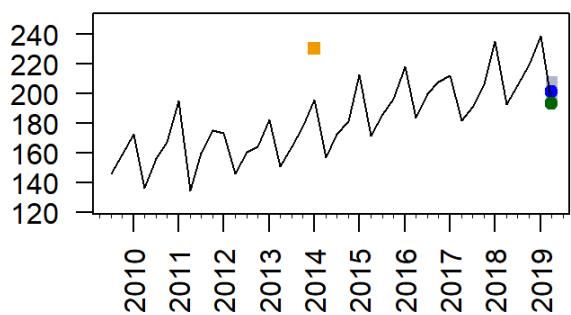
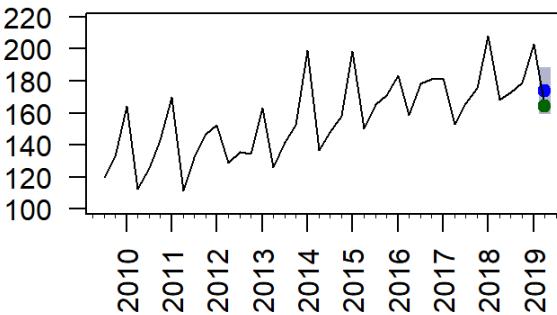
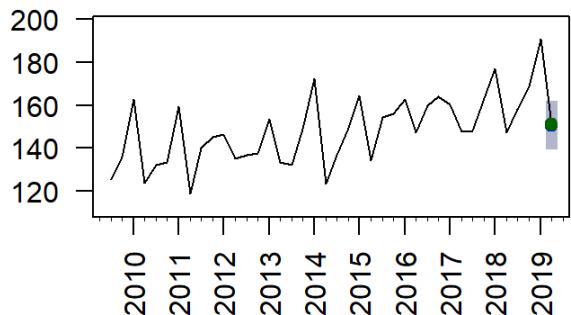
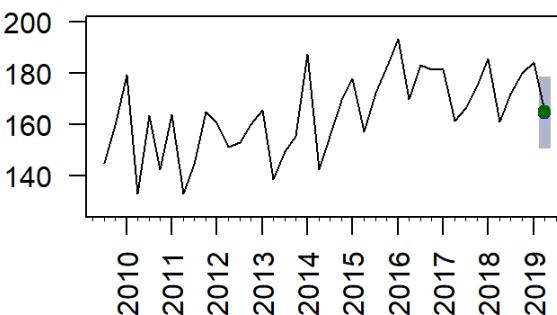
Nevada Colision Severity**New York Colision Severity****Ohio Colision Severity****Oklahoma Colision Severity****Oregon Colision Severity****Pennsylvania Colision Severity**

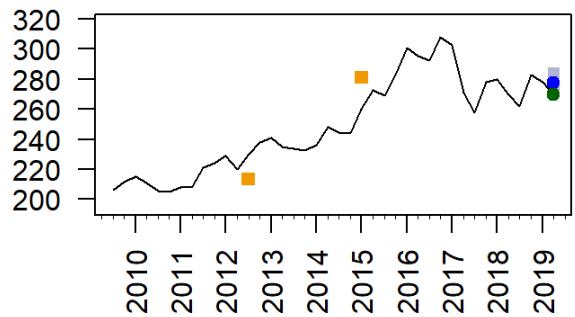
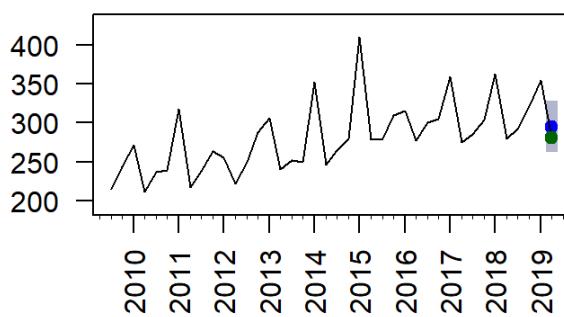
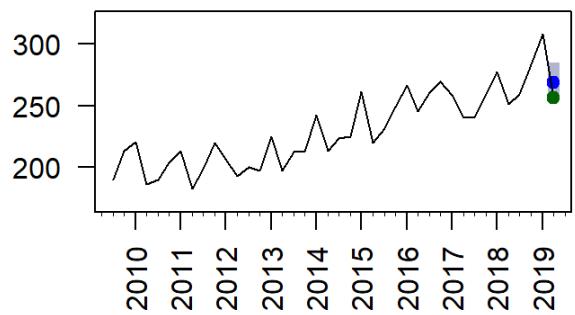
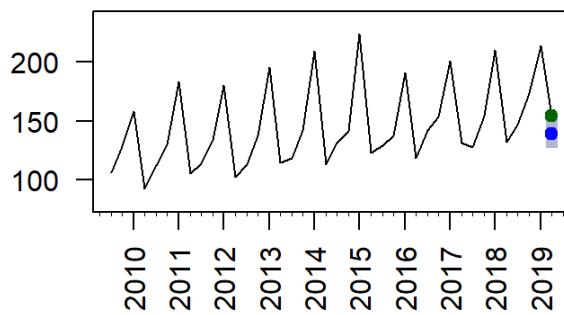
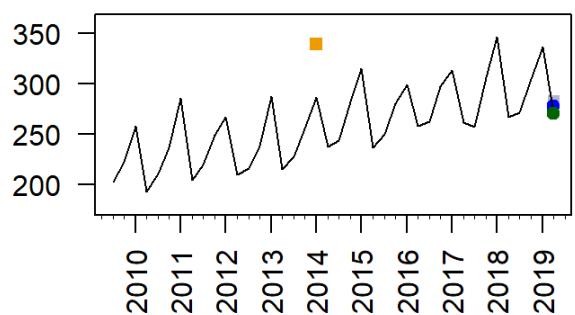
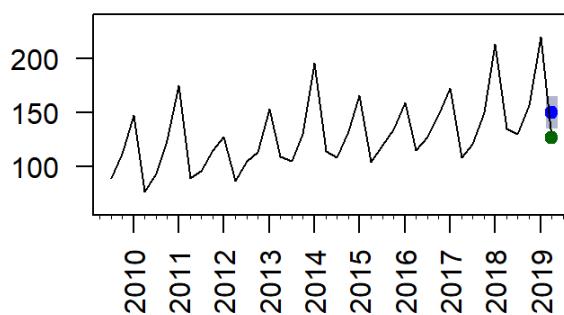
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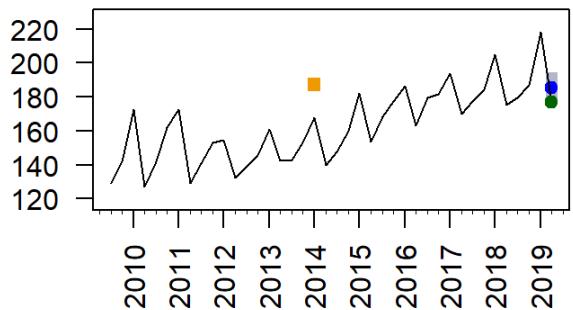
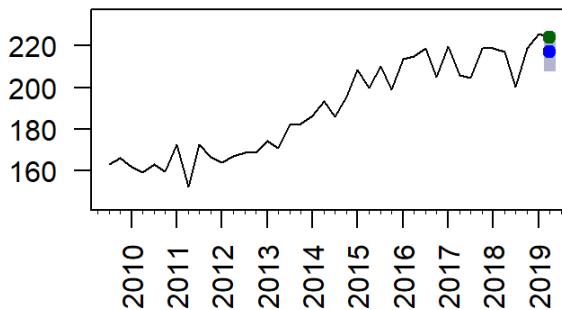
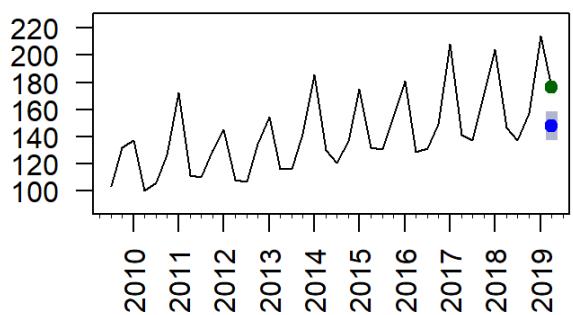
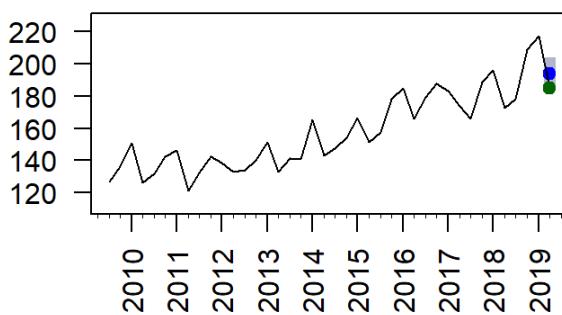
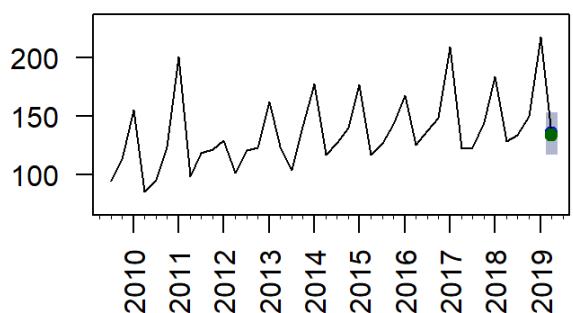
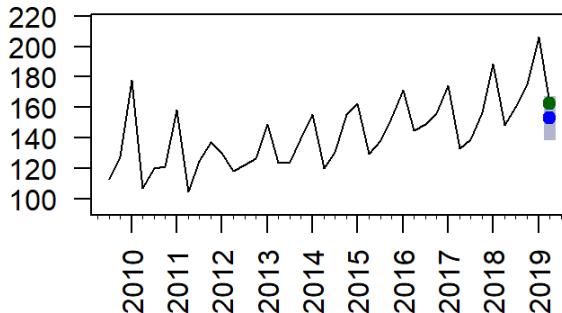
Virginia Collision Severity**Vermont Collision Severity****Washington Collision Severity****Wisconsin Collision Severity****West Virginia Collision Severity****Wyoming Collision Severity**

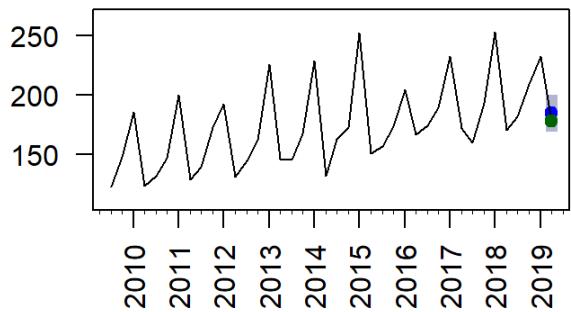
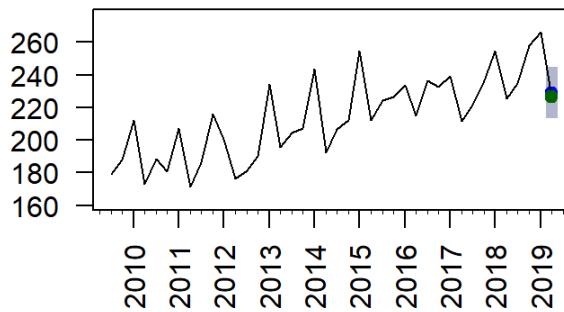
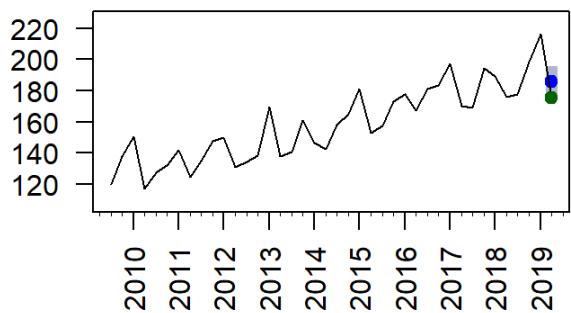
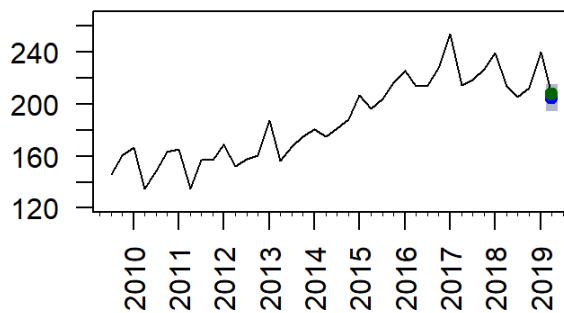
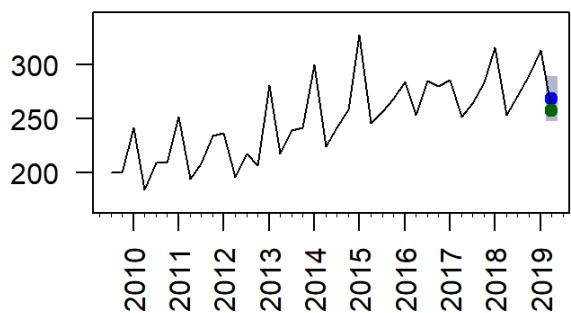
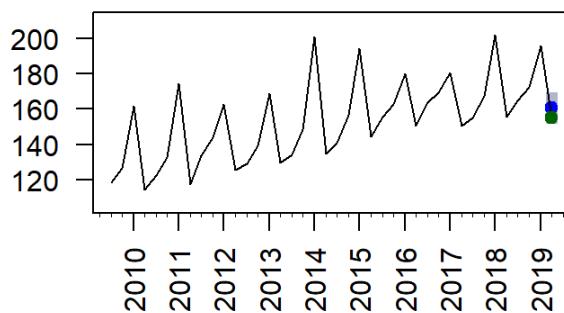
Alaska Collision Loss Cost**Alabama Collision Loss Cost****Arkansas Collision Loss Cost****Arizona Collision Loss Cost****California Collision Loss Cost****Colorado Collision Loss Cost**

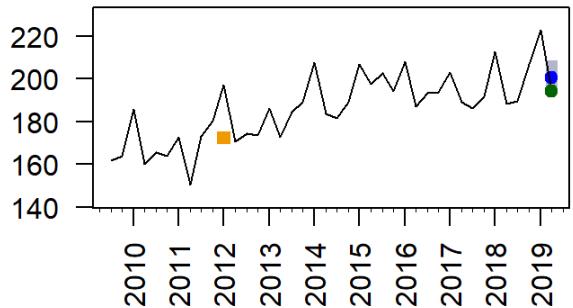
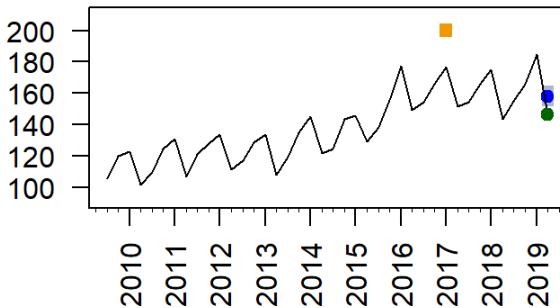
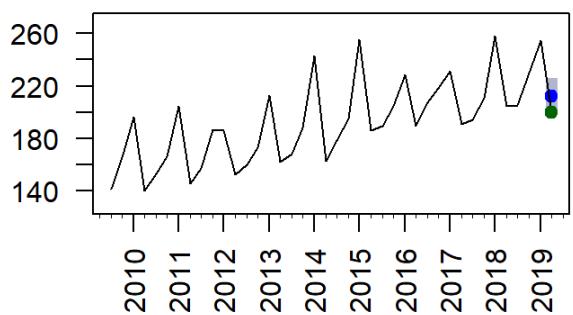
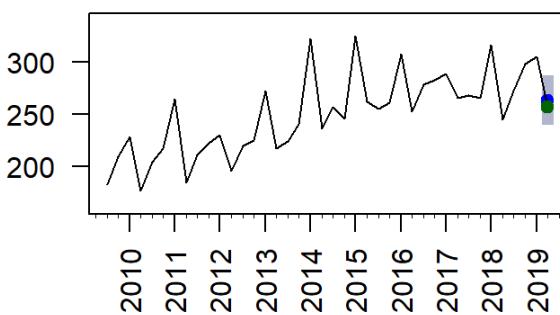
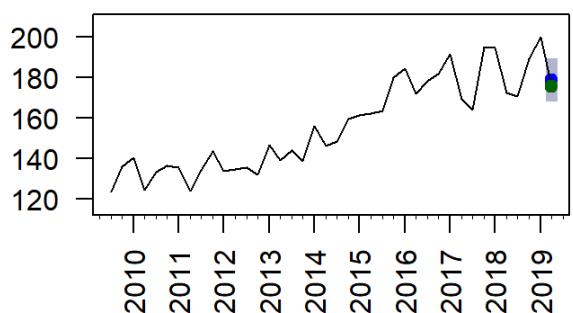
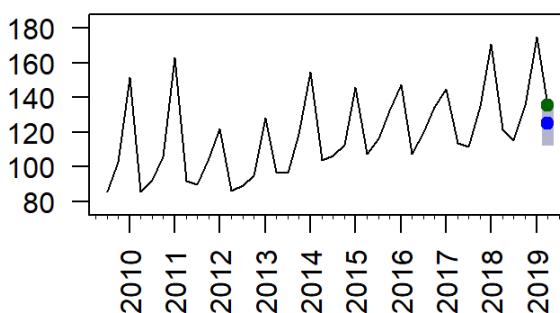


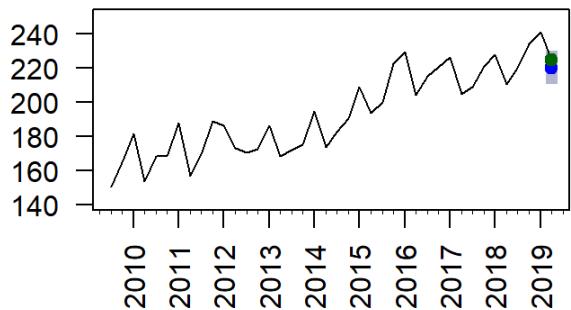
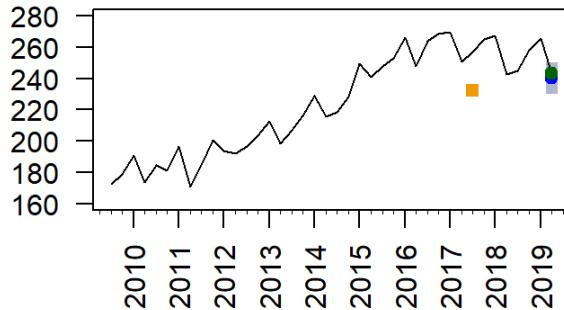
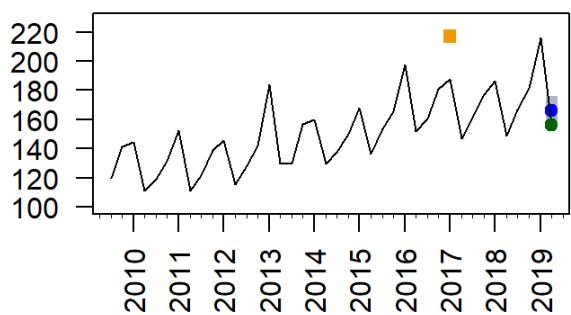
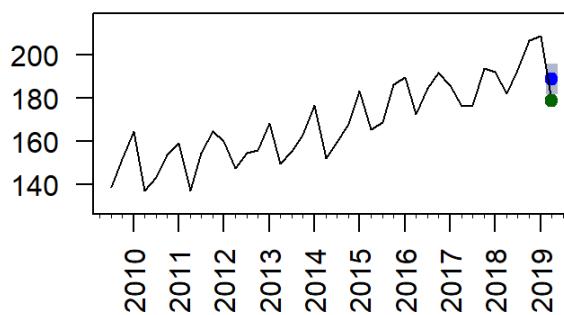
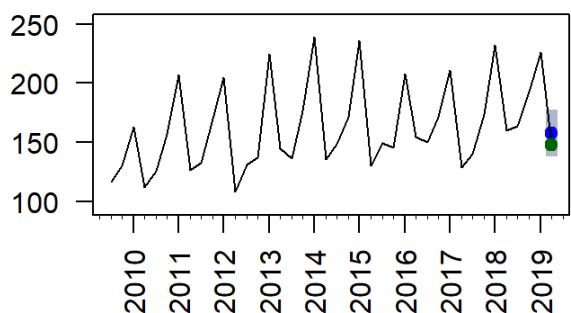
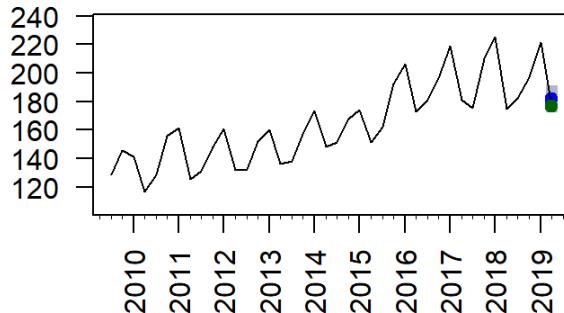
**Iowa Colision
Loss Cost****Idaho Colision
Loss Cost****Illinois Colision
Loss Cost****Indiana Colision
Loss Cost****Kansas Colision
Loss Cost****Kentucky Colision
Loss Cost**

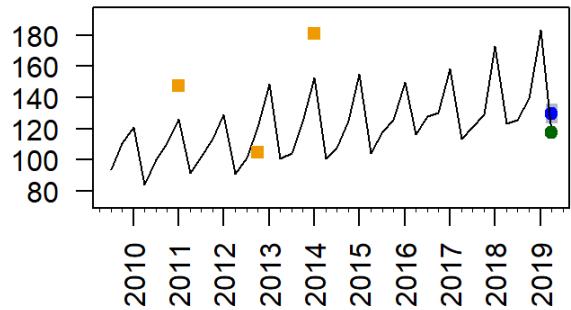
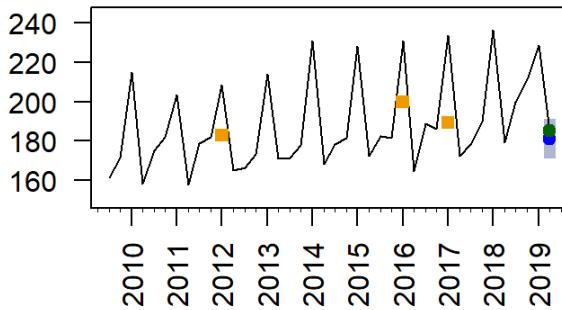
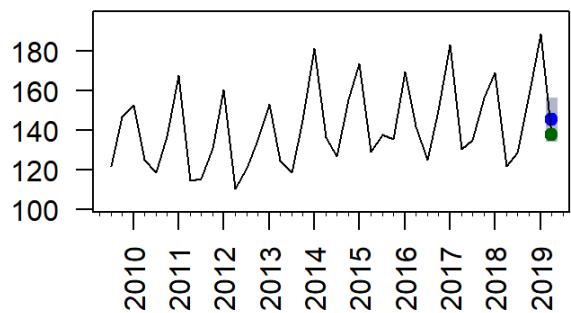
**Louisiana Colision
Loss Cost****Massachusetts Colision
Loss Cost****Maryland Colision
Loss Cost****Maine Colision
Loss Cost****Michigan Colision
Loss Cost****Minnesota Colision
Loss Cost**

Missouri Collision Loss Cost**Mississippi Collision Loss Cost****Montana Collision Loss Cost****North Carolina Collision Loss Cost****North Dakota Collision Loss Cost****Nebraska Collision Loss Cost**

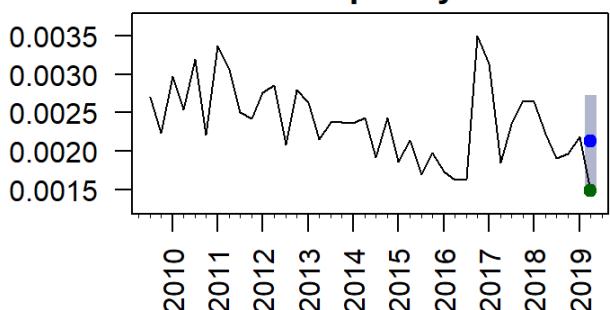
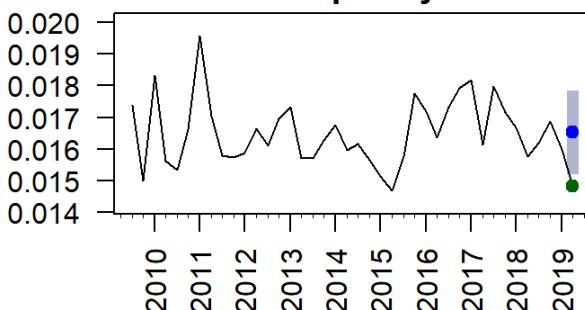
New Hampshire Colision Loss Cost**New Jersey Colision Loss Cost****New Mexico Colision Loss Cost****Nevada Colision Loss Cost****New York Colision Loss Cost****Ohio Colision Loss Cost**

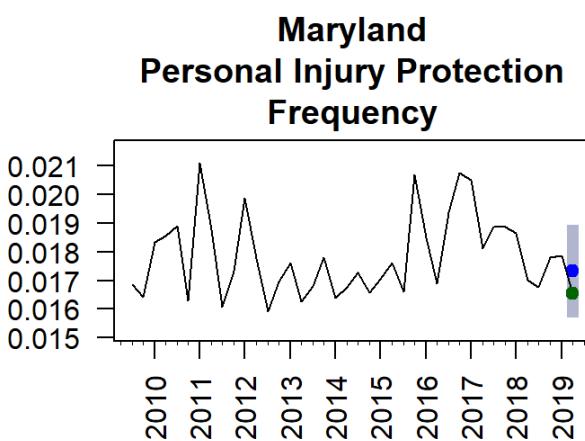
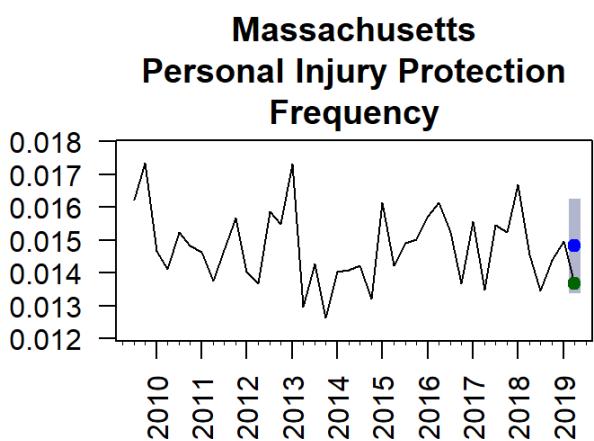
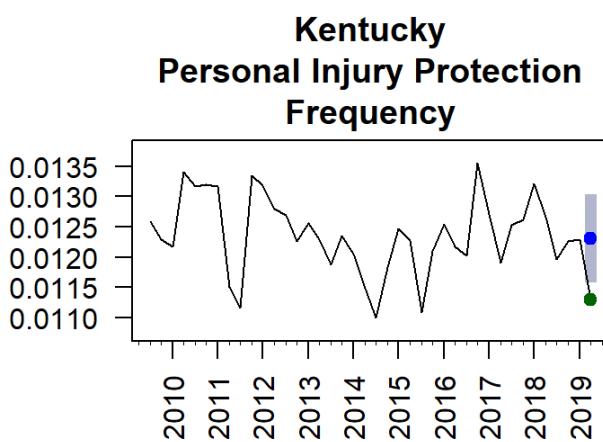
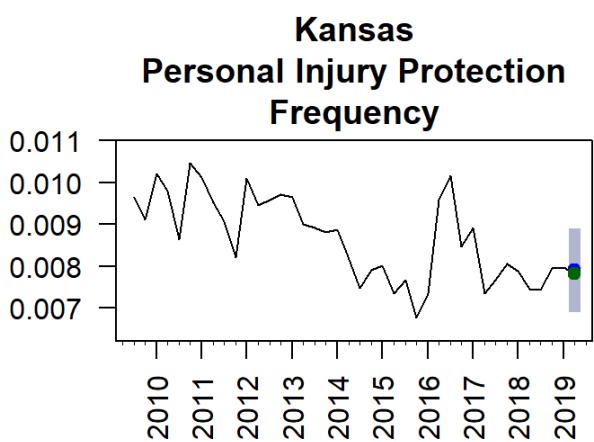
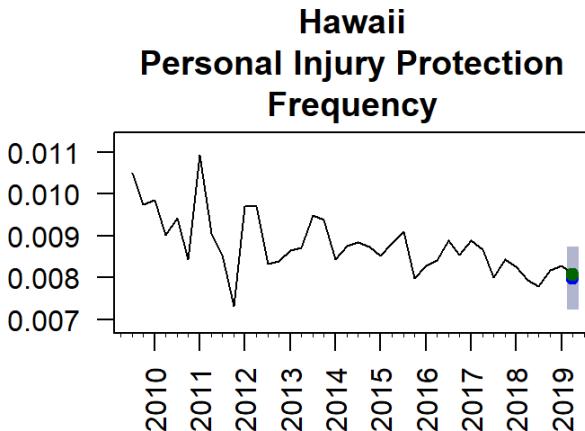
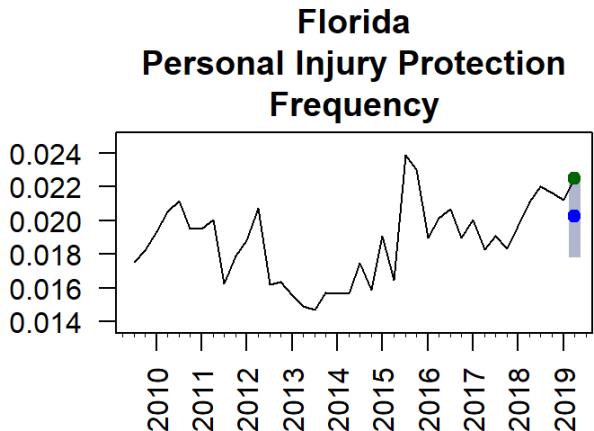
Oklahoma Collision Loss Cost**Oregon Collision Loss Cost****Pennsylvania Collision Loss Cost****Rhode Island Collision Loss Cost****South Carolina Collision Loss Cost****South Dakota Collision Loss Cost**

**Tennessee Colision
Loss Cost****Texas Colision
Loss Cost****Utah Colision
Loss Cost****Virginia Colision
Loss Cost****Vermont Colision
Loss Cost****Washington Colision
Loss Cost**

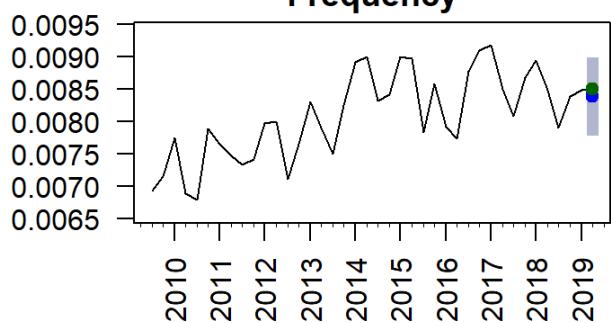
Wisconsin Collision Loss Cost**West Virginia Collision Loss Cost****Wyoming Collision Loss Cost**

PIP

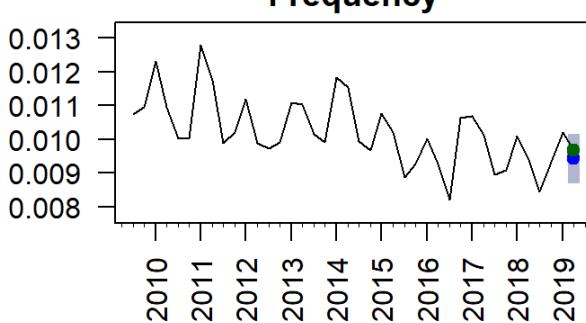
District of Columbia Personal Injury Protection Frequency**Delaware Personal Injury Protection Frequency**



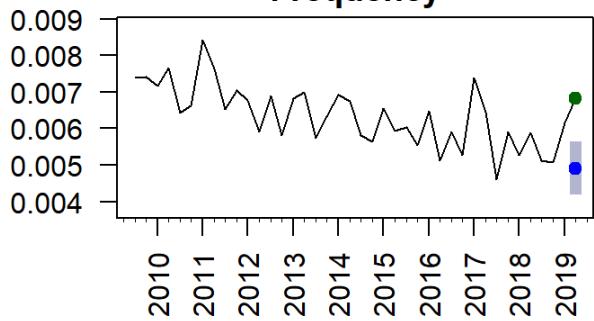
Michigan
Personal Injury Protection
Frequency



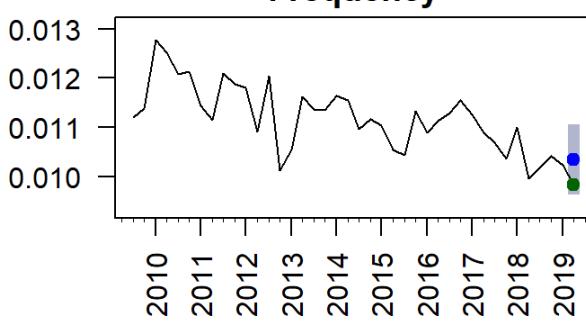
Minnesota
Personal Injury Protection
Frequency



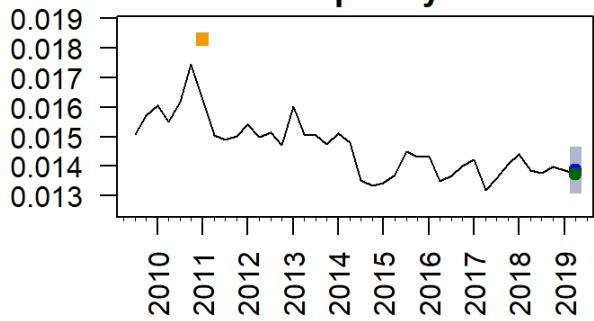
North Dakota
Personal Injury Protection
Frequency



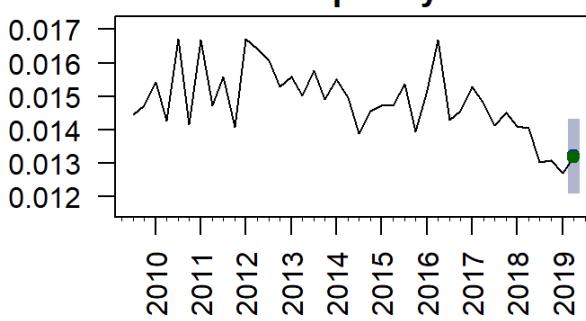
New Jersey
Personal Injury Protection
Frequency

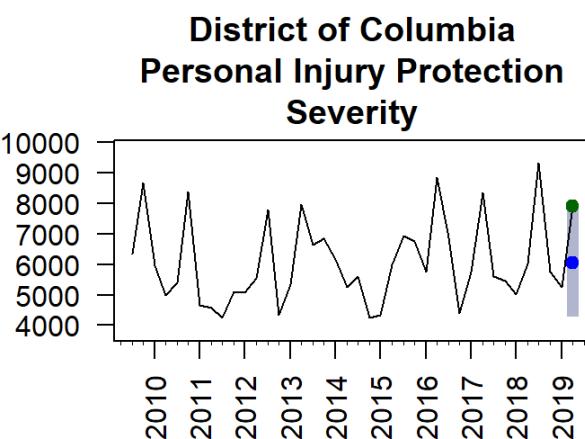
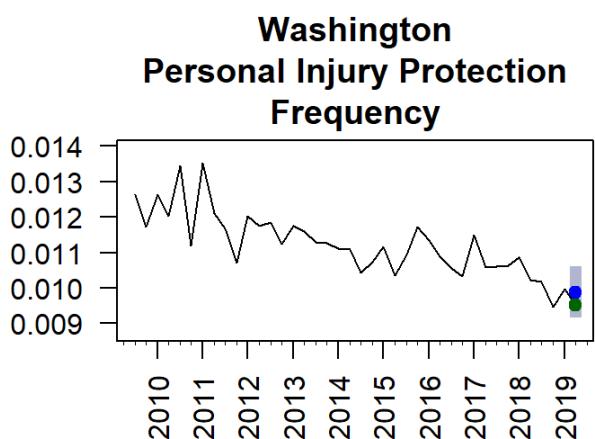
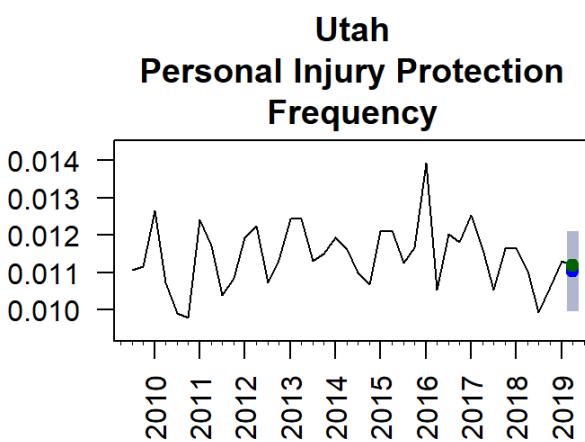
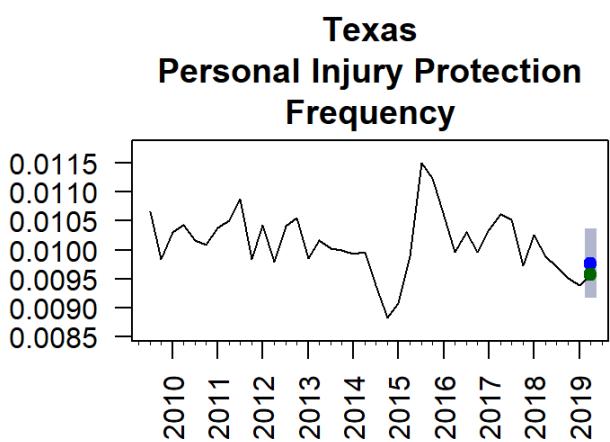
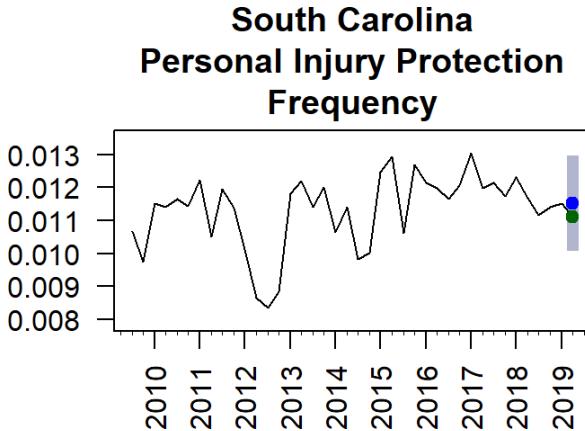
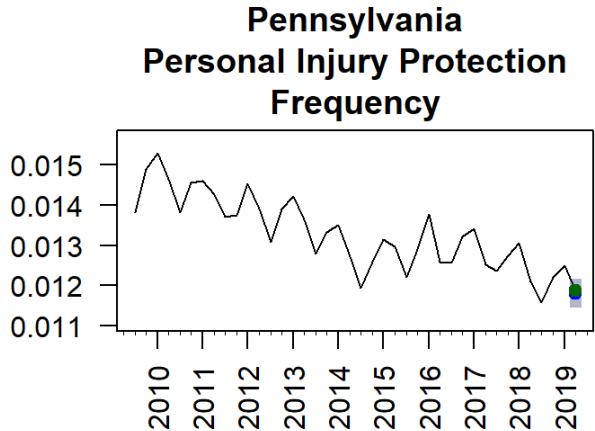


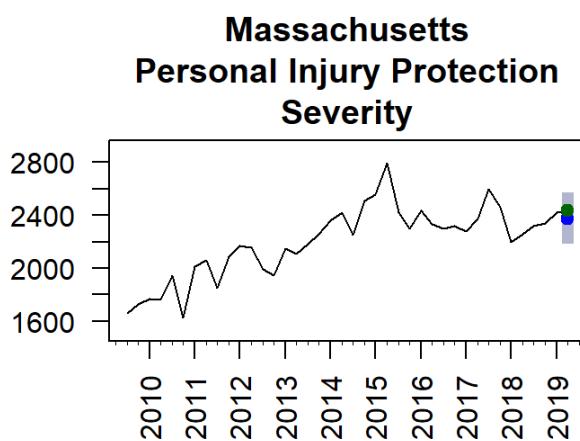
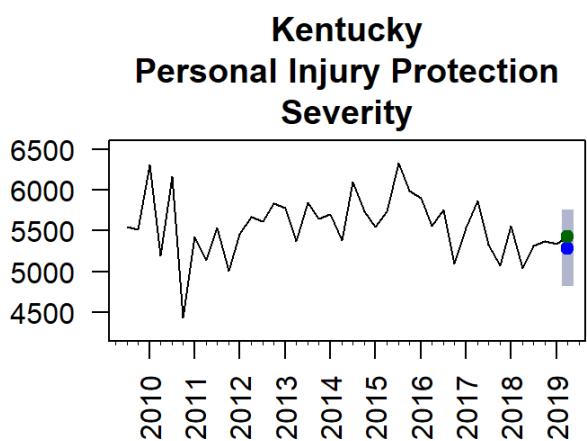
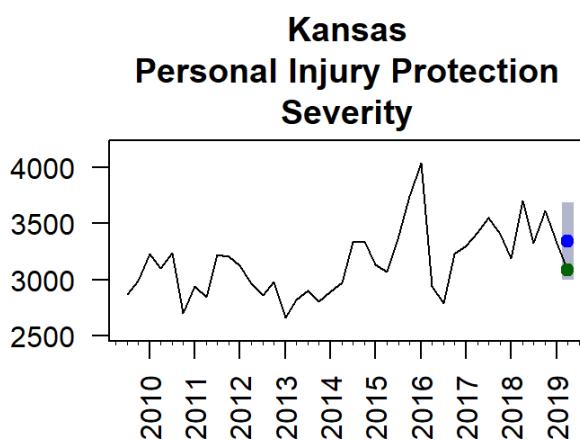
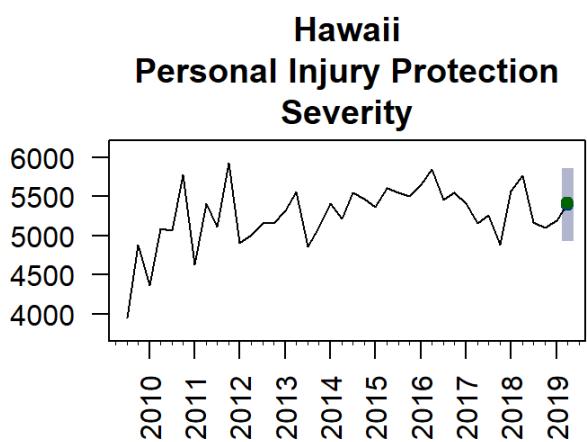
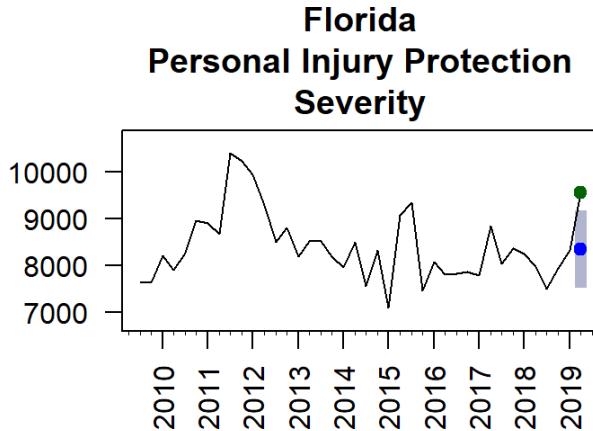
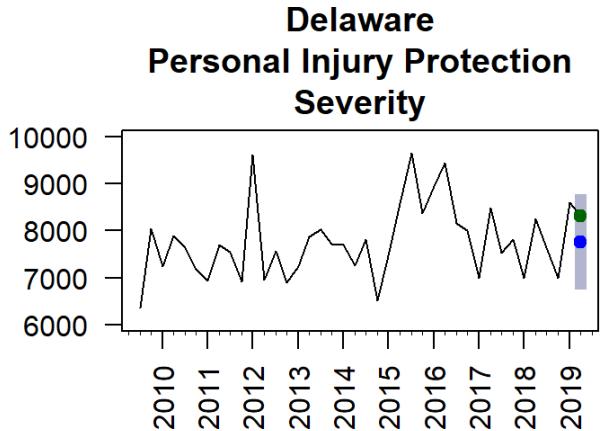
New York
Personal Injury Protection
Frequency

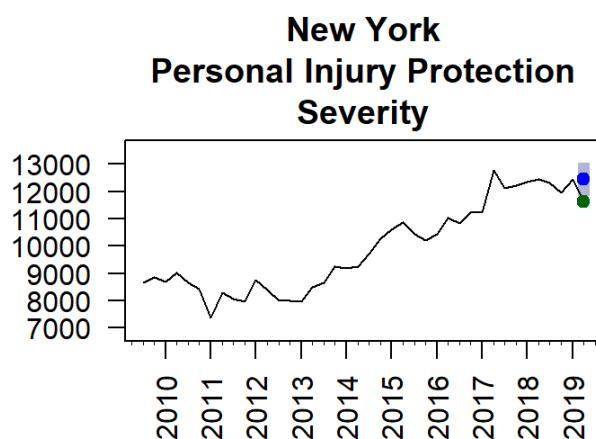
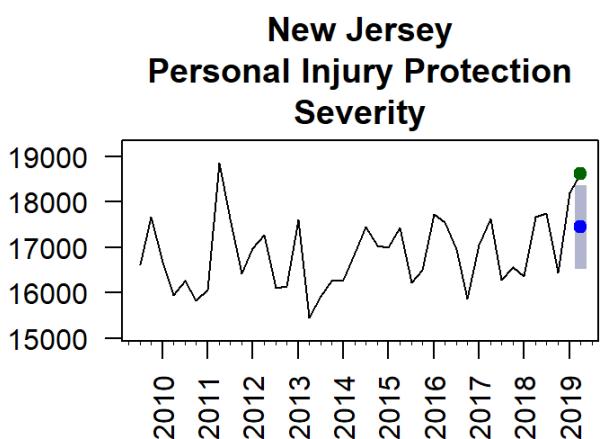
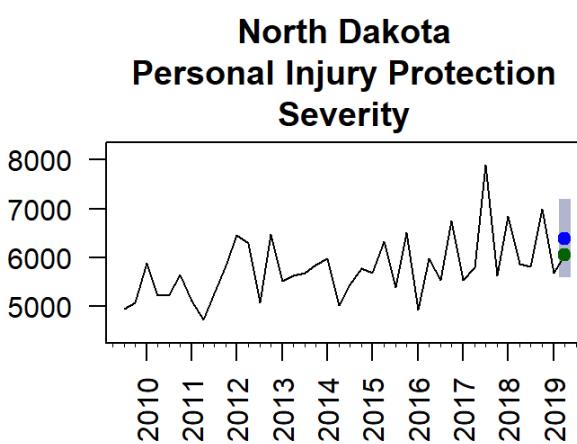
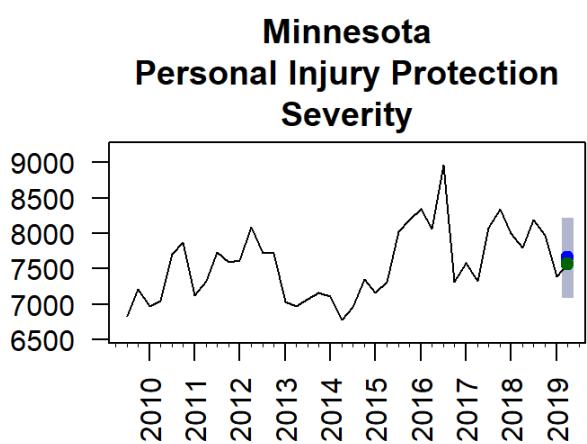
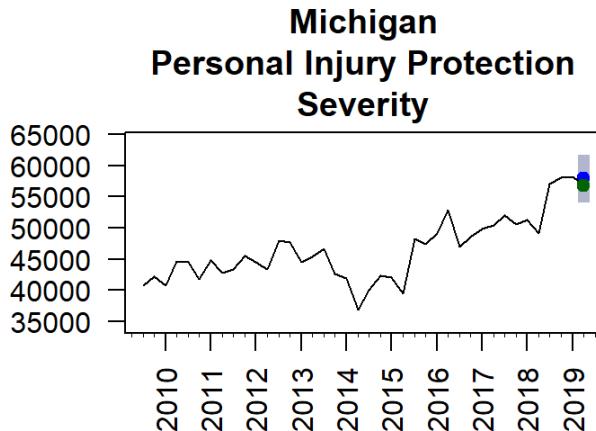
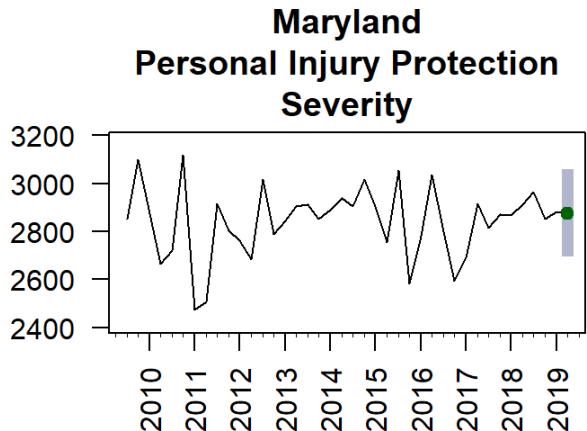


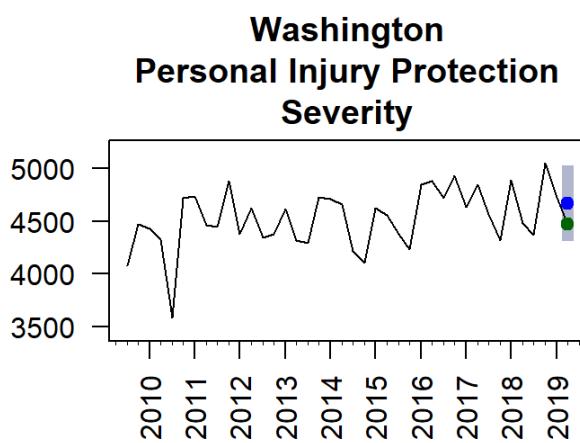
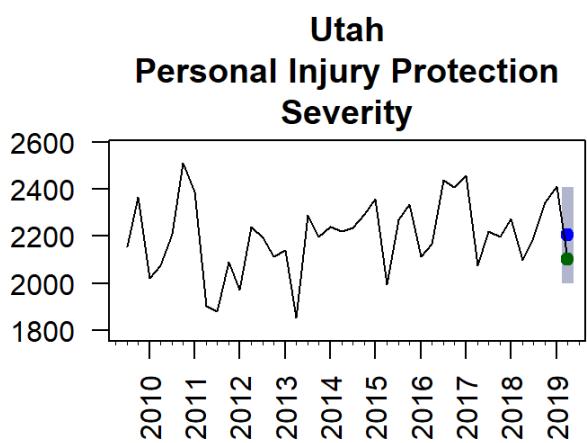
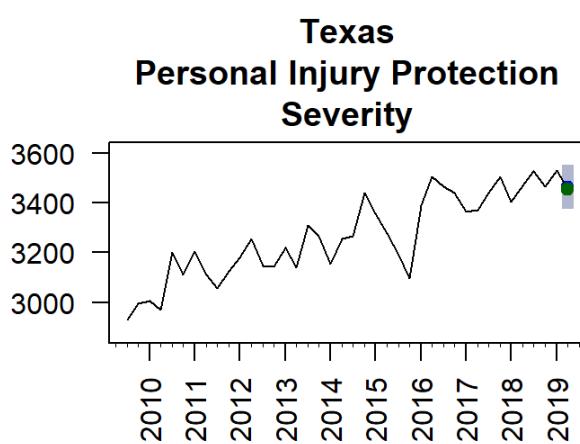
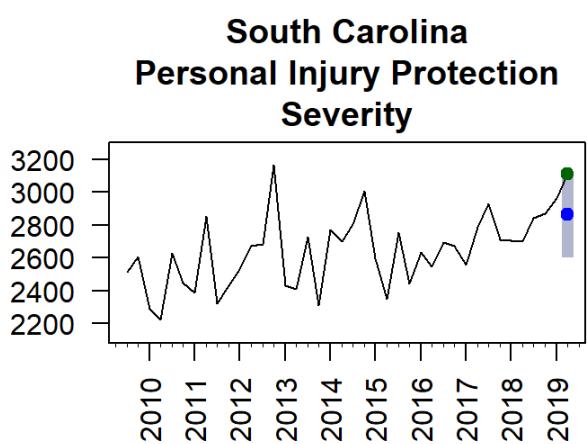
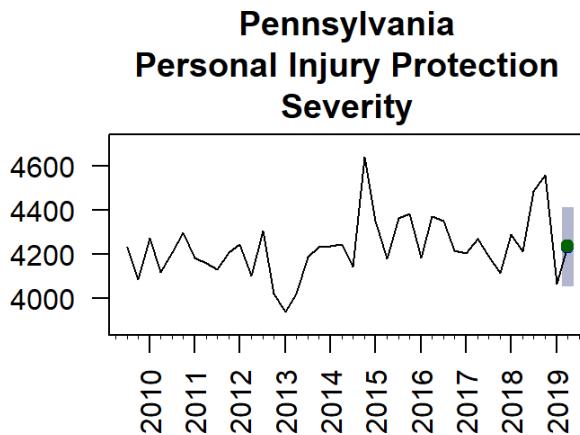
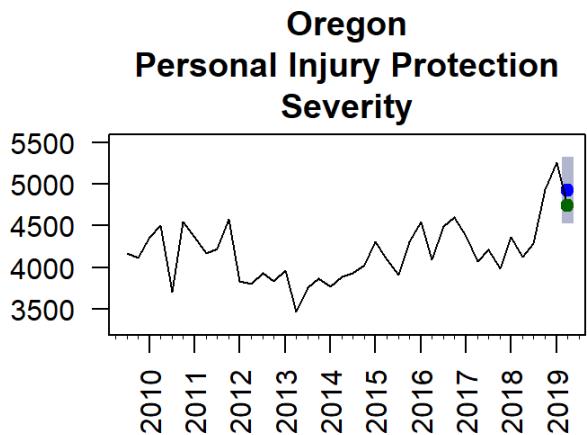
Oregon
Personal Injury Protection
Frequency

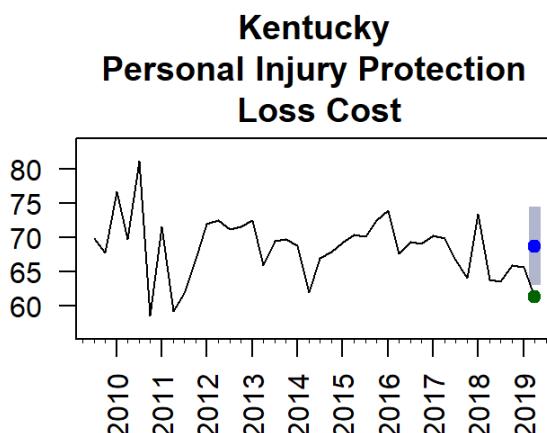
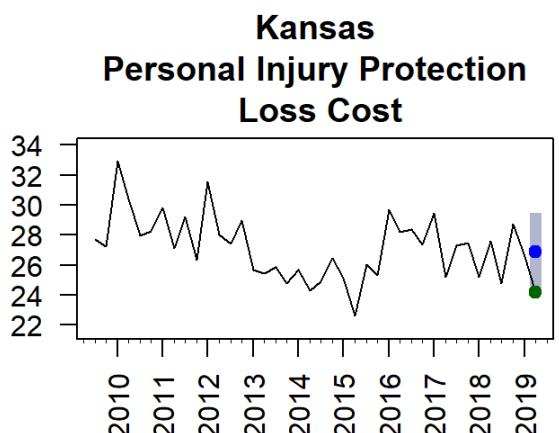
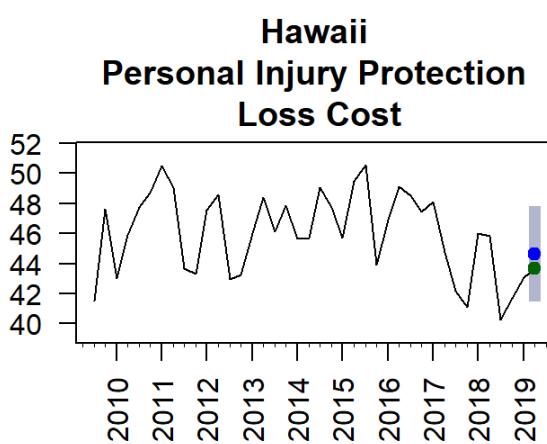
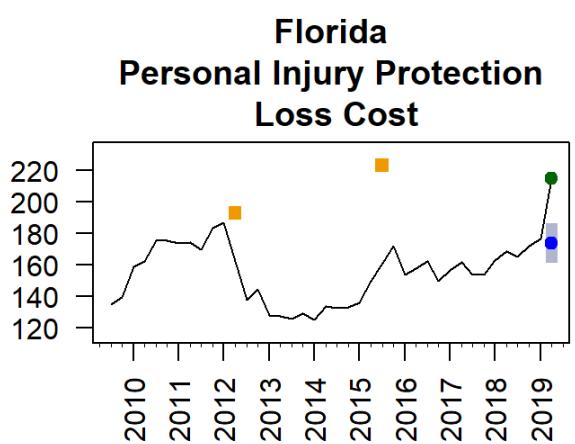
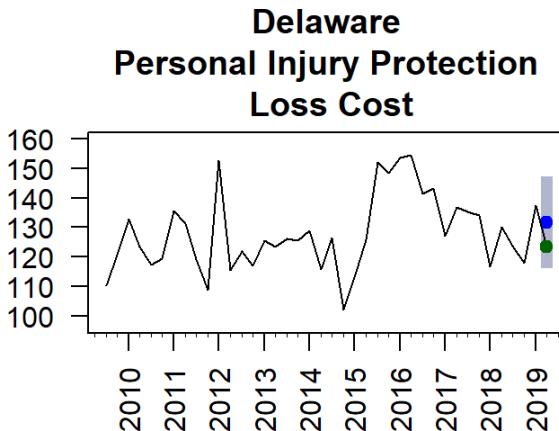
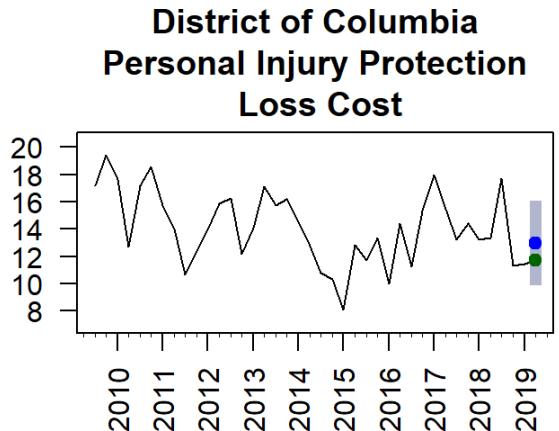


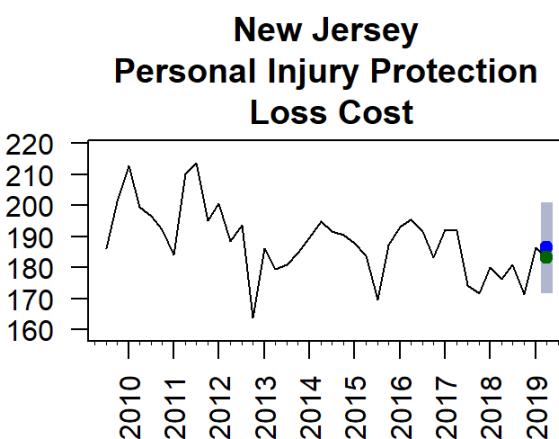
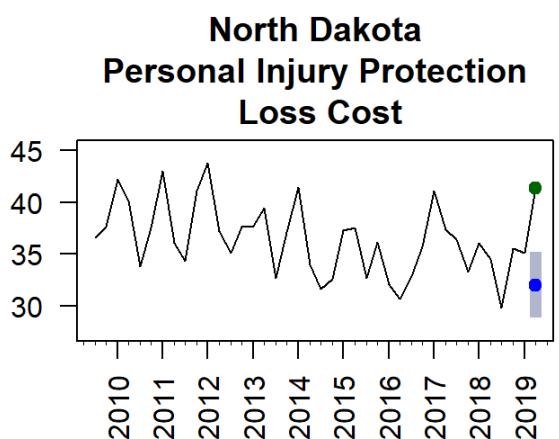
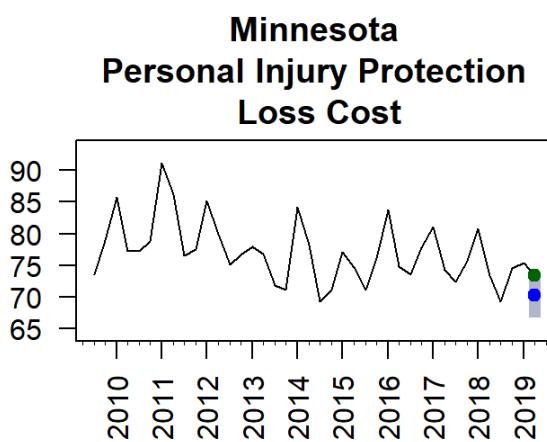
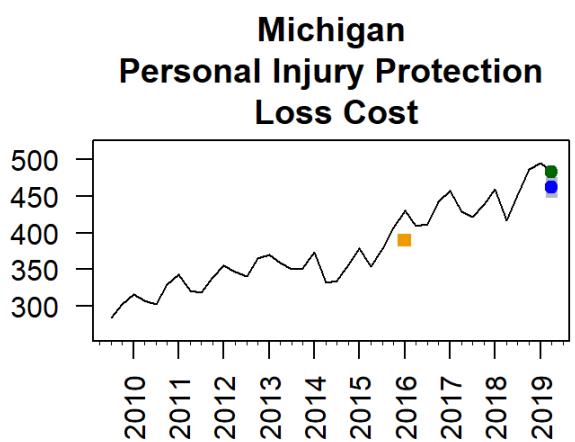
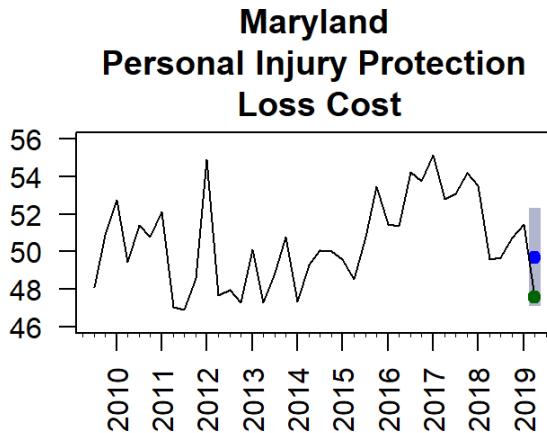
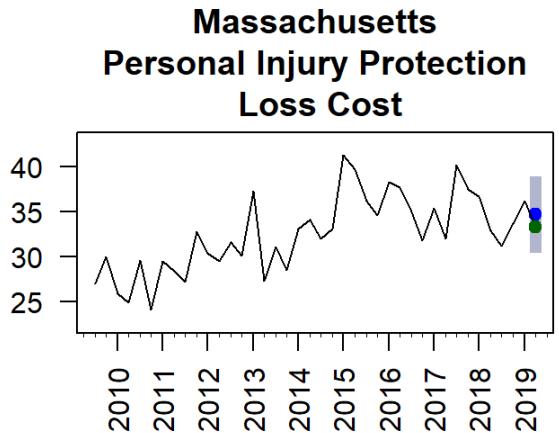




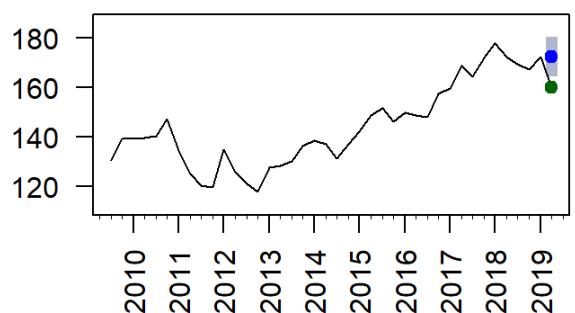




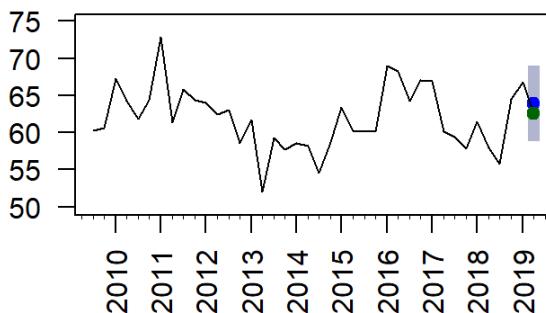




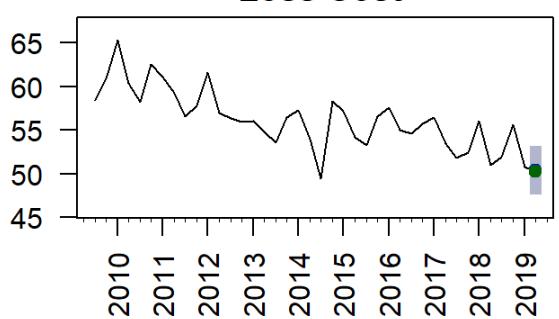
New York
Personal Injury Protection
Loss Cost



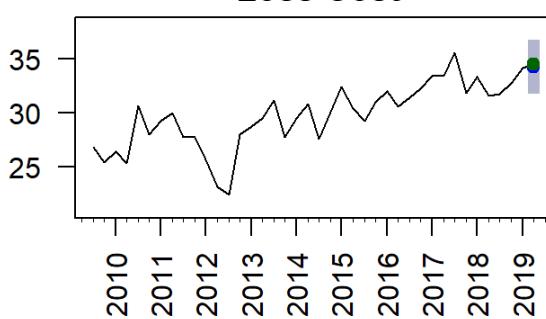
Oregon
Personal Injury Protection
Loss Cost



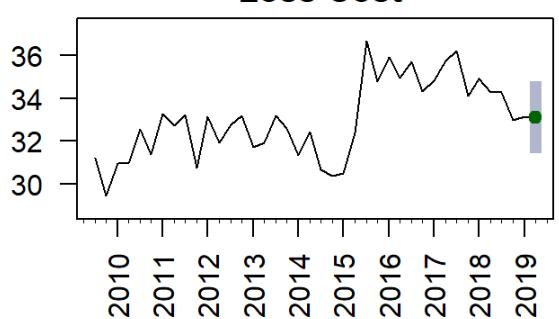
Pennsylvania
Personal Injury Protection
Loss Cost



South Carolina
Personal Injury Protection
Loss Cost



Texas
Personal Injury Protection
Loss Cost



Utah
Personal Injury Protection
Loss Cost

