



Auto Loss Costs: Trends

January 2020

Auto Loss Trends

Q2 2019

ARIMA Models

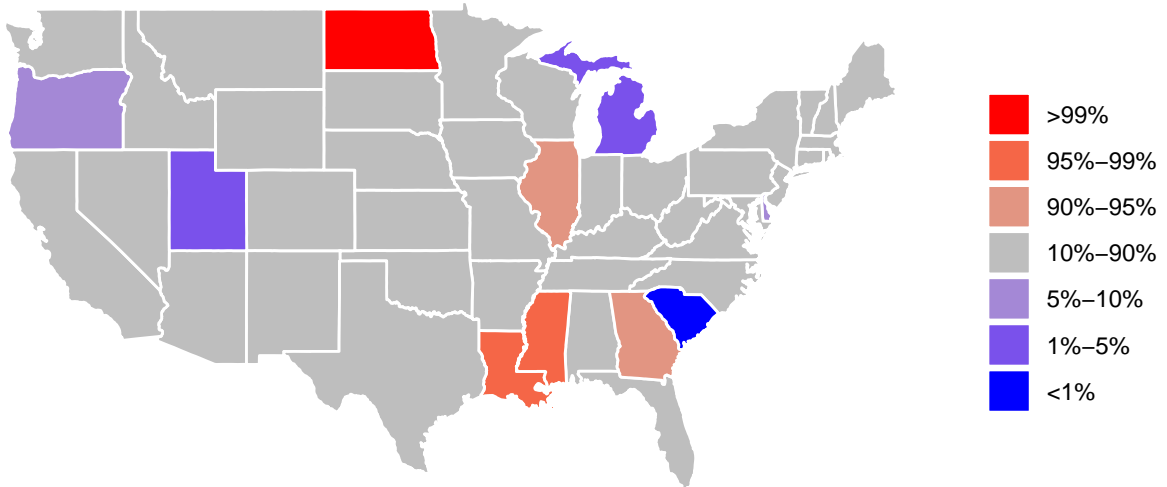
Using FAST TRACK PLUS data, we analyzed how auto insurance claims change over time. In this report, we identify which state-level claims are unexpectedly extreme. Using an ARIMA model, we forecast the Q2 2019 value for each state, metric (frequency, severity and loss cost), and coverage (bodily injury, 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.

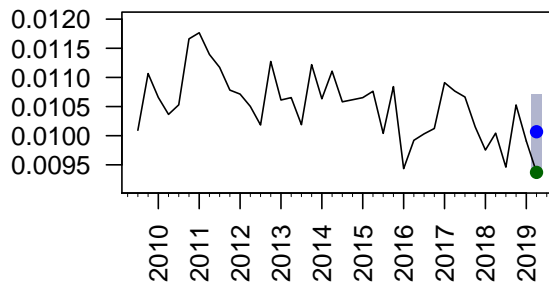
Some states and metrics experienced an extreme or abnormal observation due to weather or other events; these outliers decreased the accuracy of the ARIMA model. The time series with outliers were smoothed as to improve the Q2 prediction accuracy. These smoothed outliers are marked with an orange square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

Bodily Injury

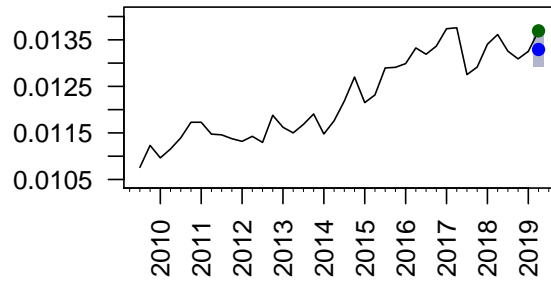
Bodily Injury Frequency



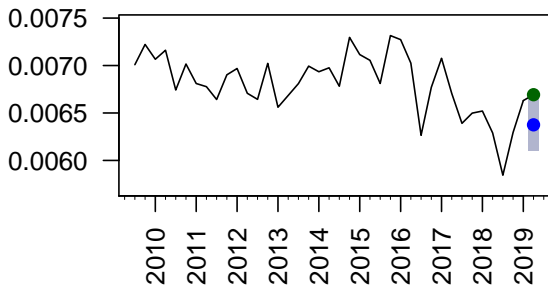
Delaware Bodily Injury Frequency



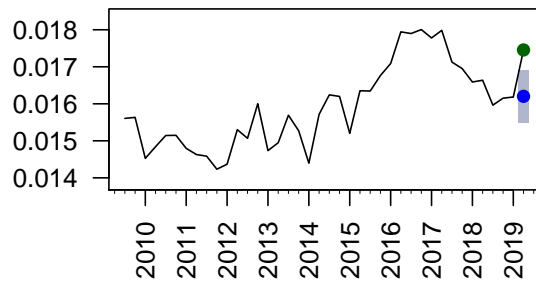
Georgia Bodily Injury Frequency



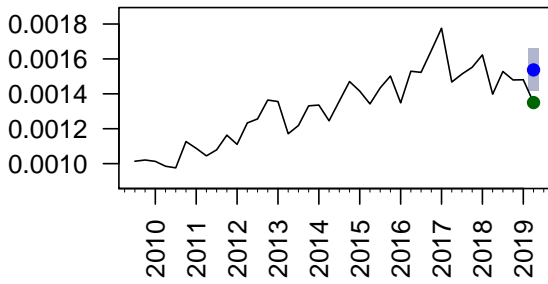
Illinois Bodily Injury Frequency



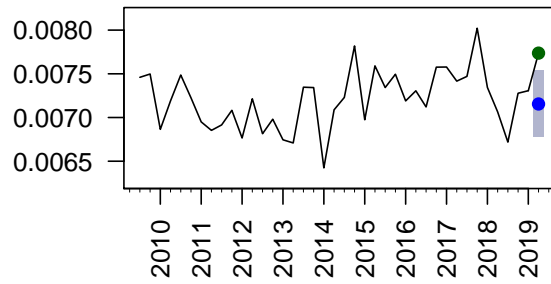
Louisiana Bodily Injury Frequency



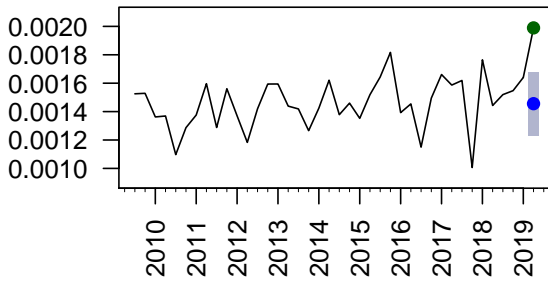
Michigan Bodily Injury Frequency



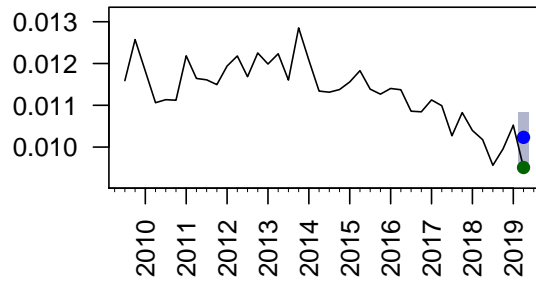
Mississippi Bodily Injury Frequency



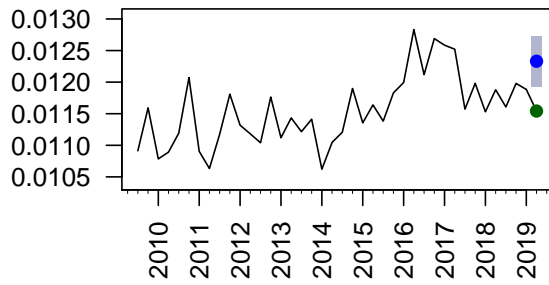
North Dakota Bodily Injury Frequency



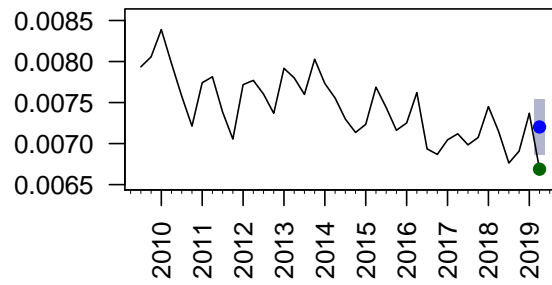
Oregon Bodily Injury Frequency



**South Carolina
Bodily Injury
Frequency**



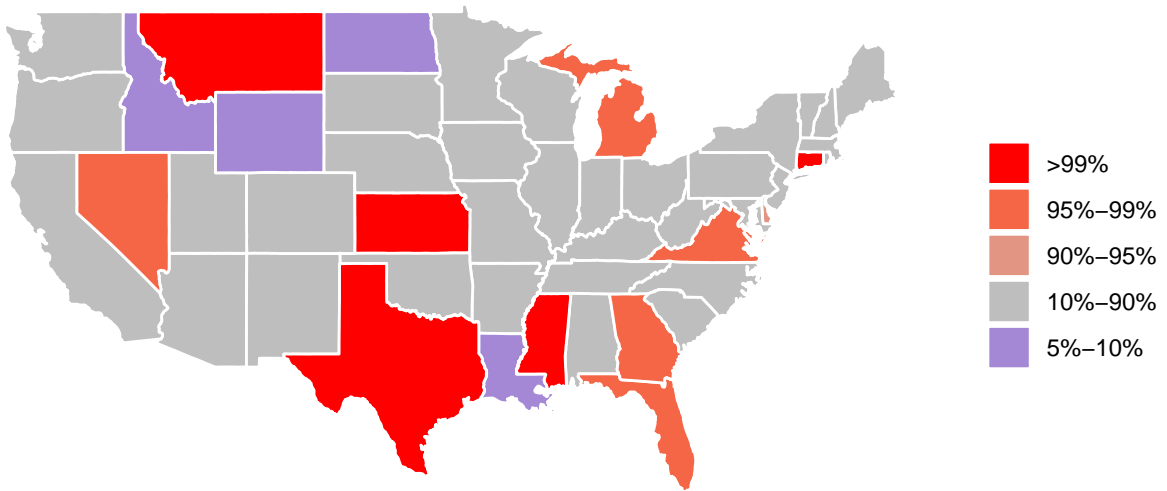
**Utah Bodily Injury
Frequency**



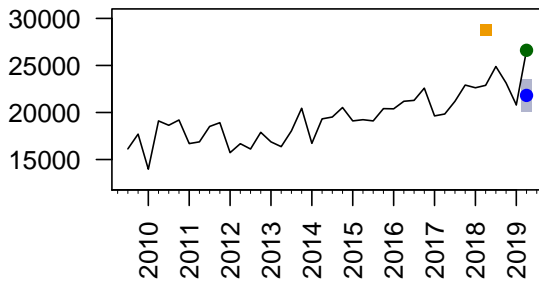
Time Series Legend

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

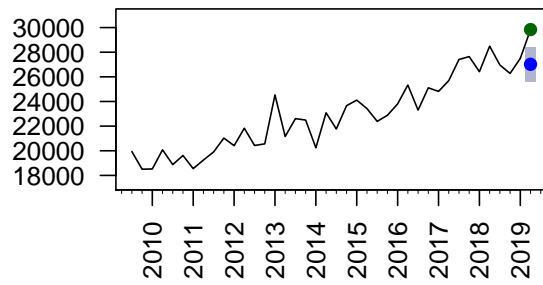
Bodily Injury Severity



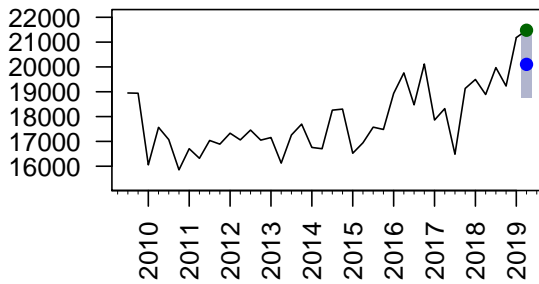
Alaska Bodily Injury Severity



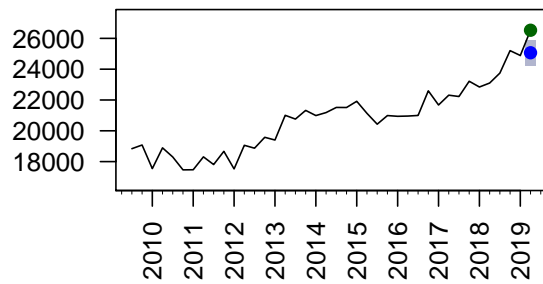
Connecticut Bodily Injury Severity



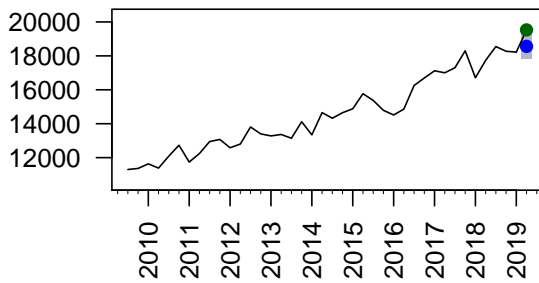
Delaware Bodily Injury Severity



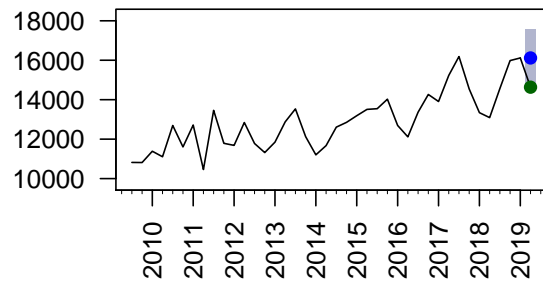
Florida Bodily Injury Severity



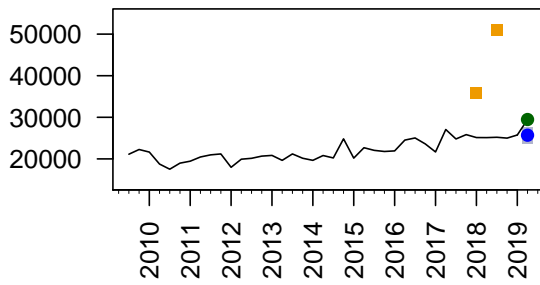
Georgia Bodily Injury Severity



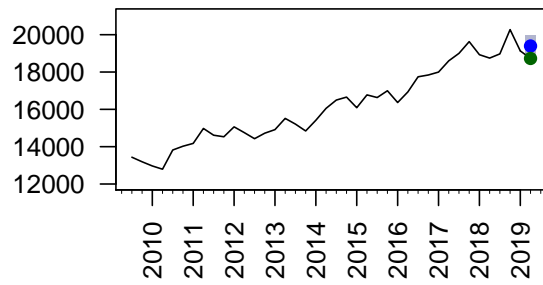
Idaho Bodily Injury Severity



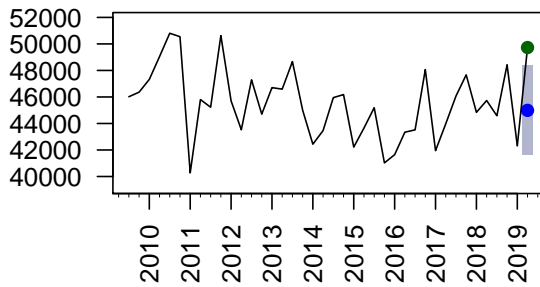
Kansas Bodily Injury Severity



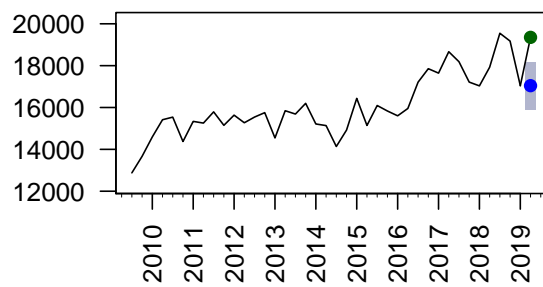
Louisiana Bodily Injury Severity



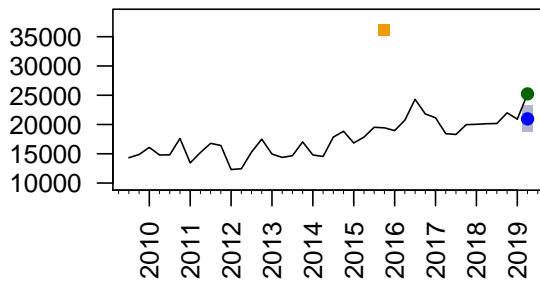
Michigan Bodily Injury Severity



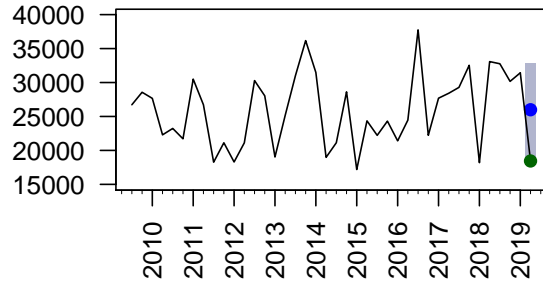
Mississippi Bodily Injury Severity



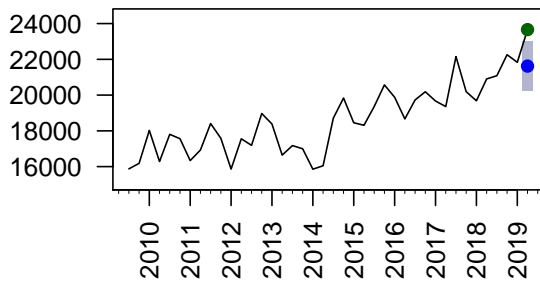
Montana Bodily Injury Severity



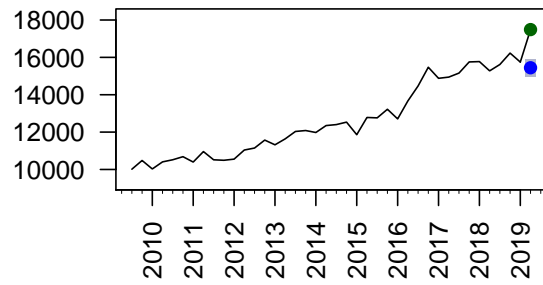
North Dakota Bodily Injury Severity



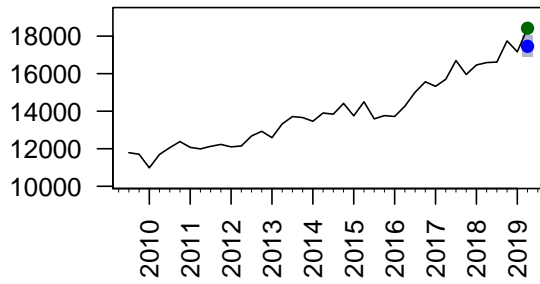
Nevada Bodily Injury Severity



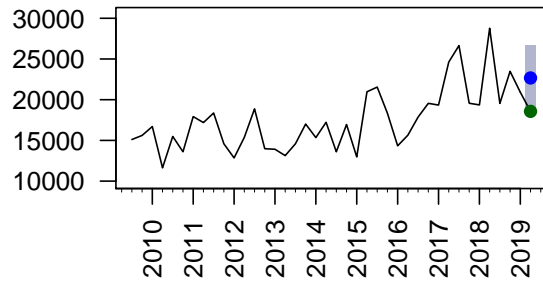
Texas Bodily Injury Severity



Virginia Bodily Injury Severity



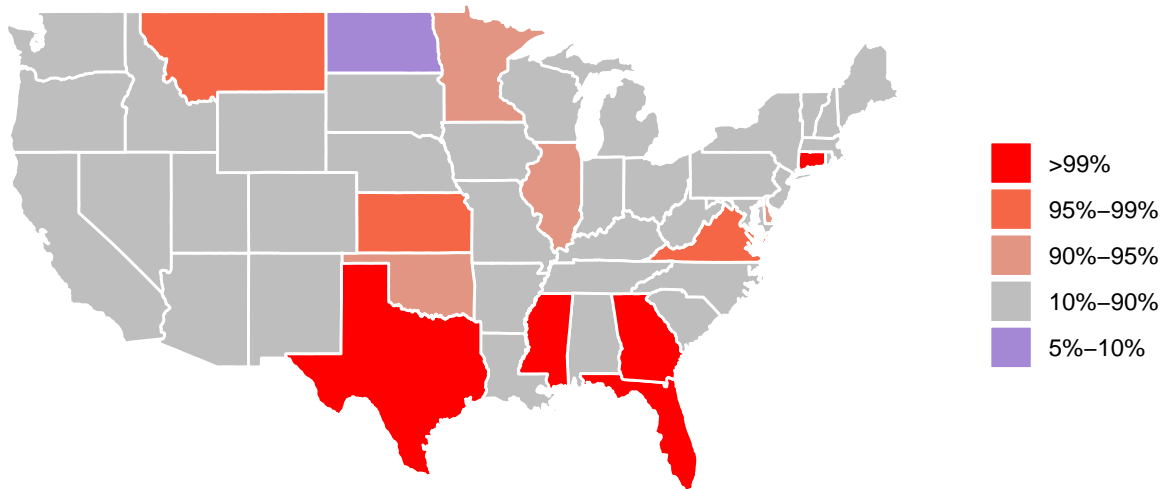
Wyoming Bodily Injury Severity



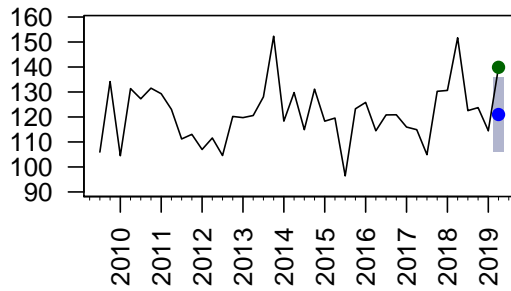
Time Series Legend

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

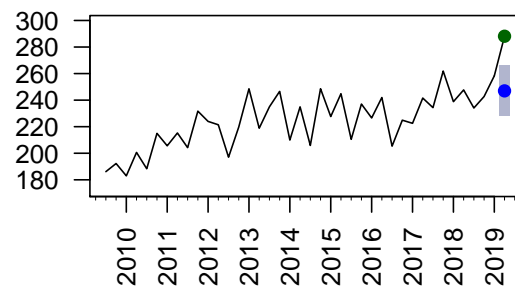
Bodily Injury Loss Cost



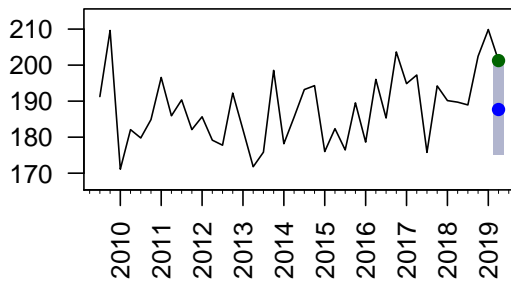
Alaska Bodily Injury Loss Cost



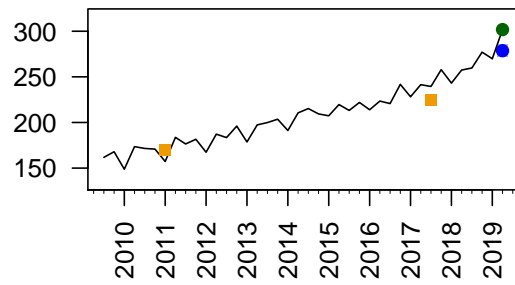
Connecticut Bodily Injury Loss Cost



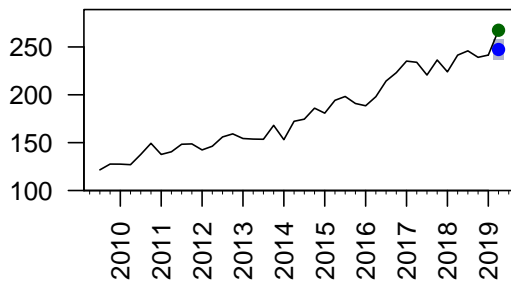
Delaware Bodily Injury Loss Cost



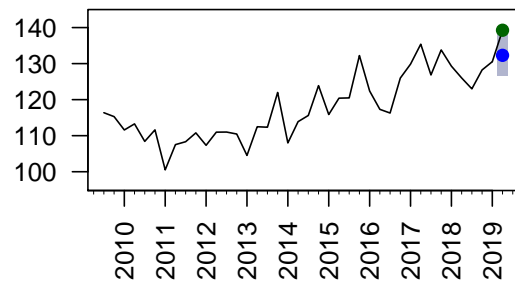
Florida Bodily Injury Loss Cost



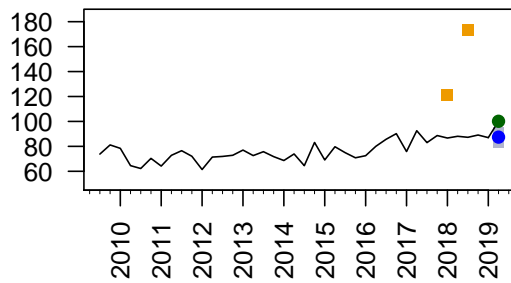
Georgia Bodily Injury Loss Cost



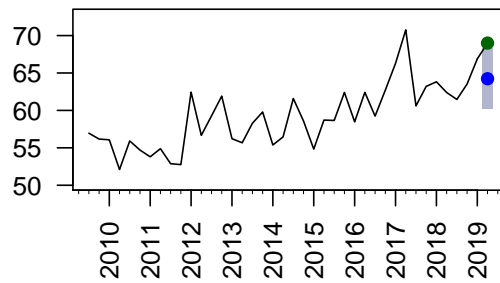
Illinois Bodily Injury Loss Cost



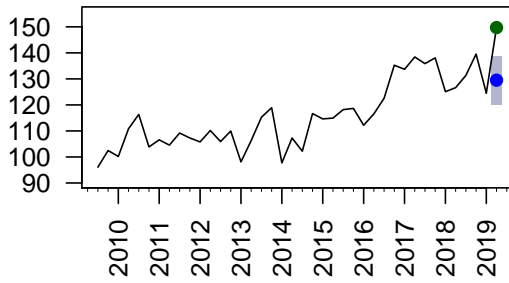
Kansas Bodily Injury Loss Cost



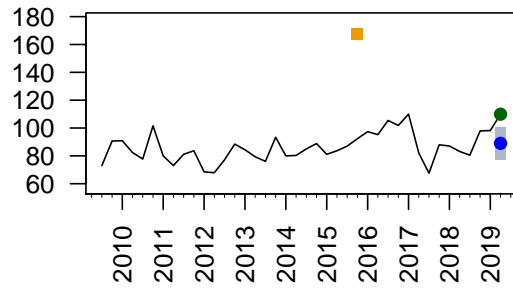
Minnesota Bodily Injury Loss Cost



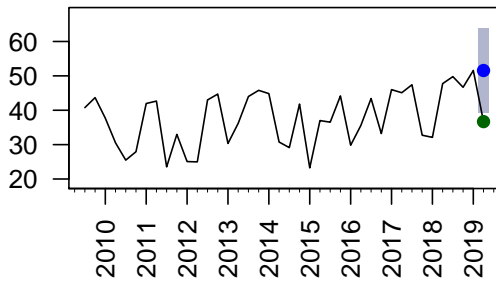
Mississippi Bodily Injury Loss Cost



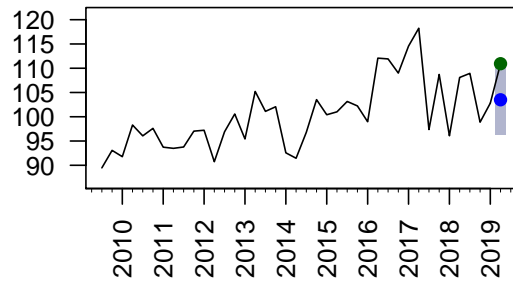
Montana Bodily Injury Loss Cost



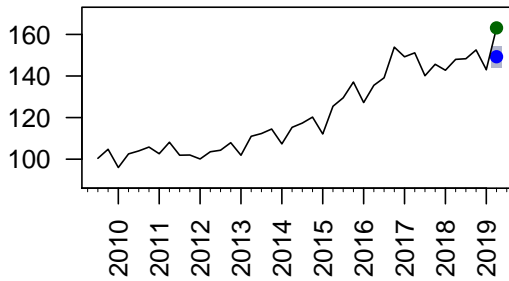
North Dakota Bodily Injury Loss Cost



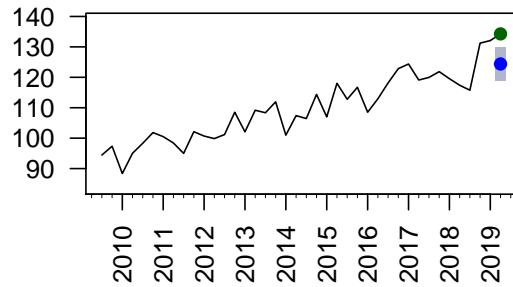
Oklahoma Bodily Injury Loss Cost



Texas Bodily Injury Loss Cost



Virginia Bodily Injury Loss Cost

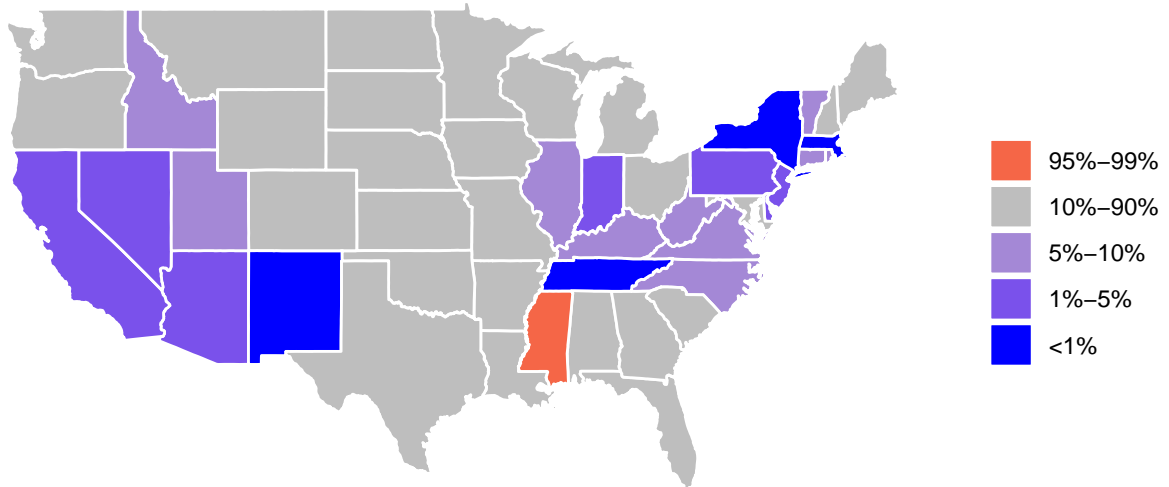


Time Series Legend

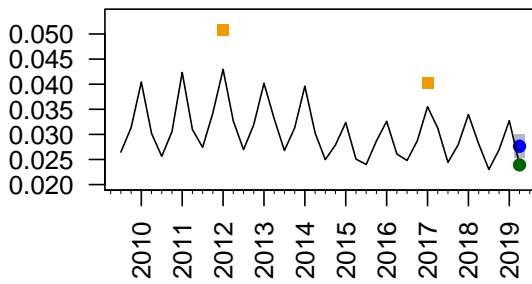
- Point Forecast
- True Value
- Prediction Interval
- Removed Outlier

Property Damage

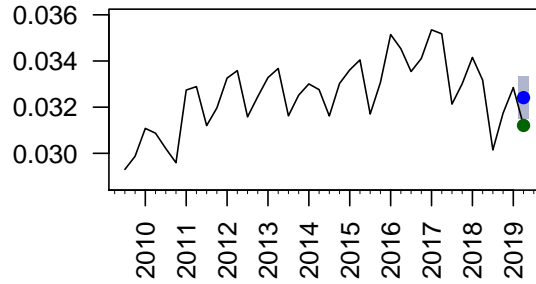
Property Damage Frequency



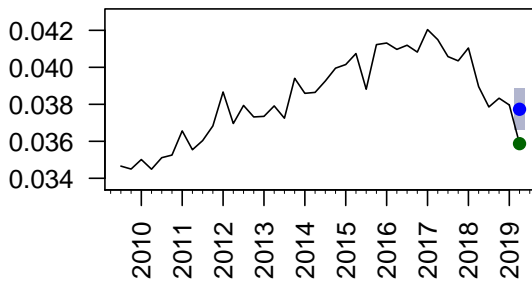
Alaska Property Damage Frequency



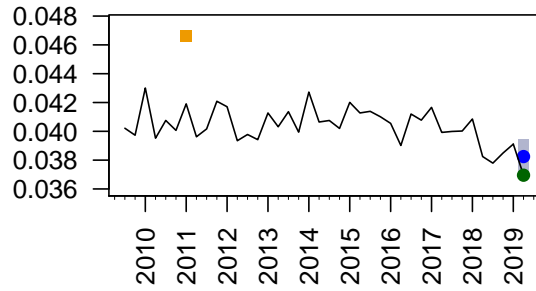
Arizona Property Damage Frequency



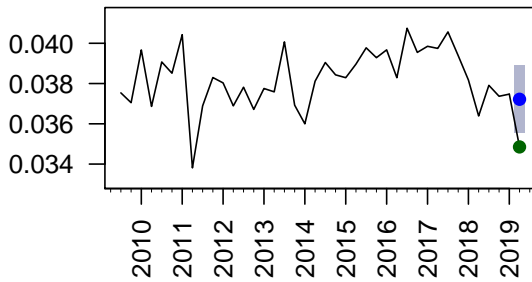
California Property Damage Frequency



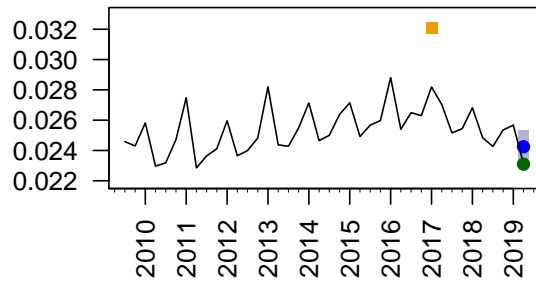
Connecticut Property Damage Frequency



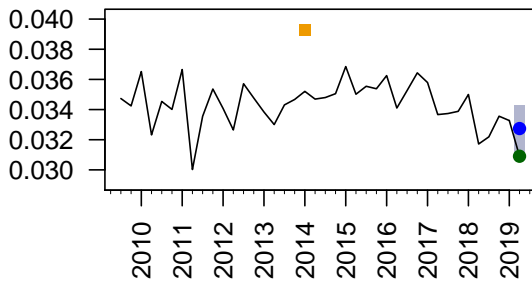
Delaware Property Damage Frequency



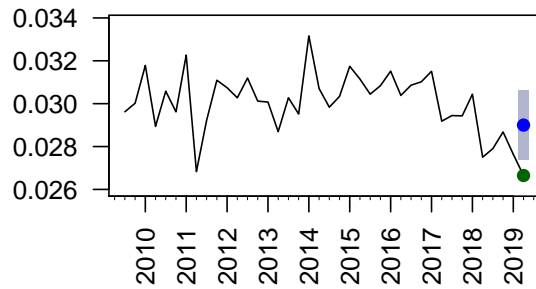
Idaho Property Damage Frequency



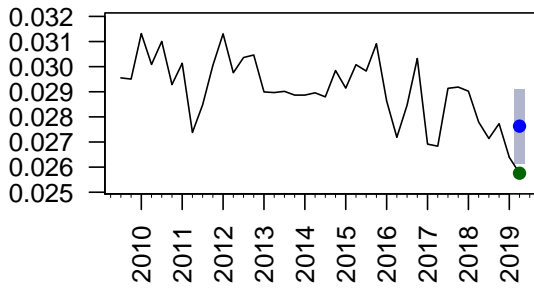
Illinois Property Damage Frequency



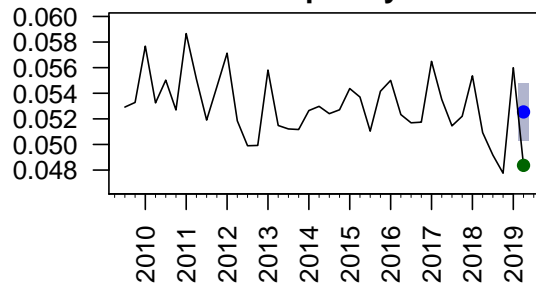
Indiana Property Damage Frequency



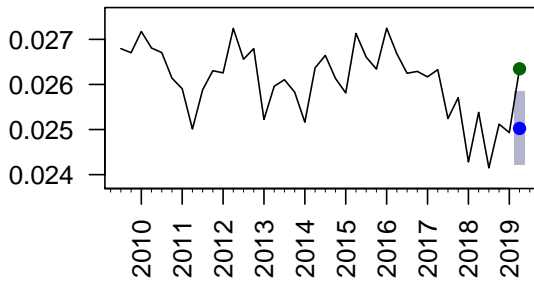
Kentucky Property Damage Frequency



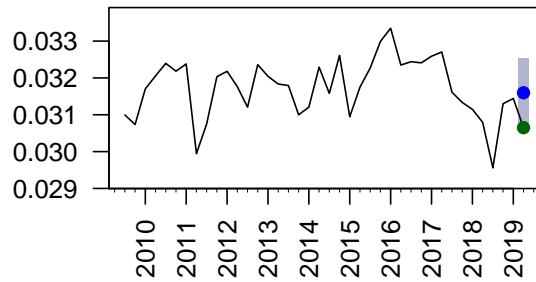
Massachusetts Property Damage Frequency



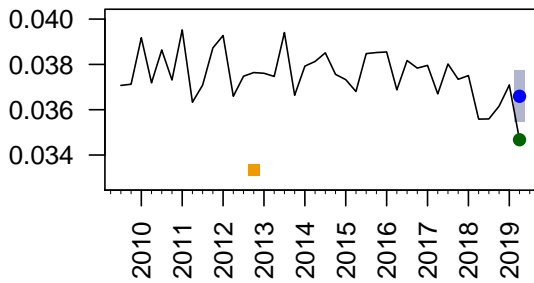
Mississippi Property Damage Frequency



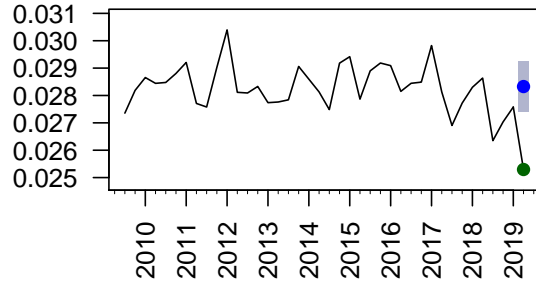
North Carolina Property Damage Frequency



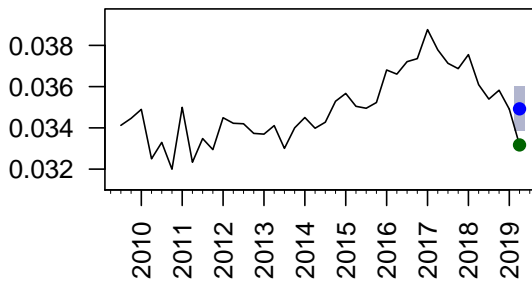
New Jersey Property Damage Frequency



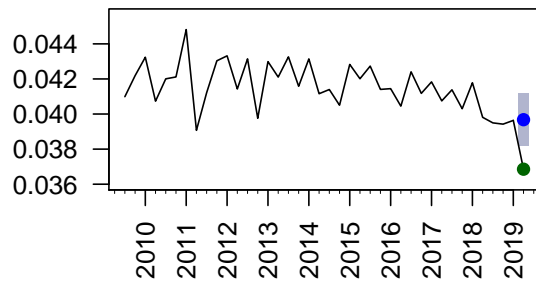
New Mexico Property Damage Frequency



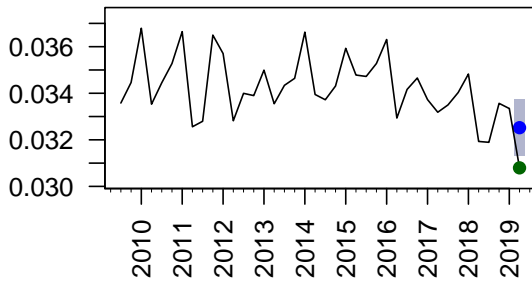
Nevada Property Damage Frequency



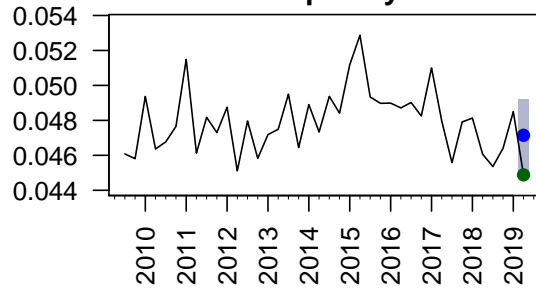
New York Property Damage Frequency



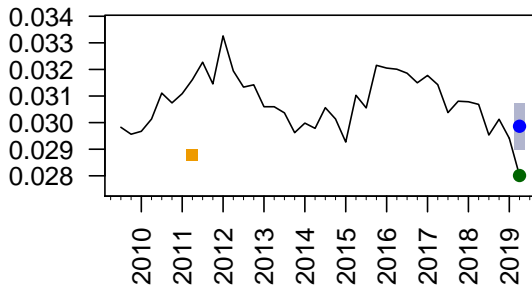
Pennsylvania Property Damage Frequency



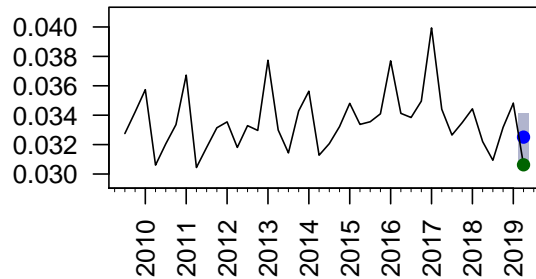
Rhode Island Property Damage Frequency



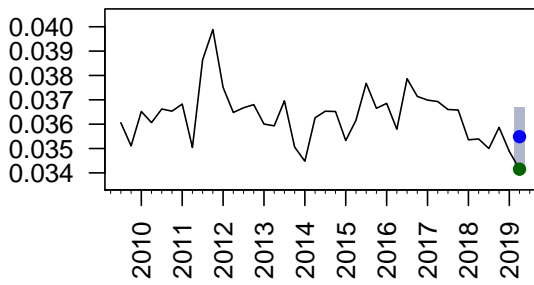
Tennessee Property Damage Frequency



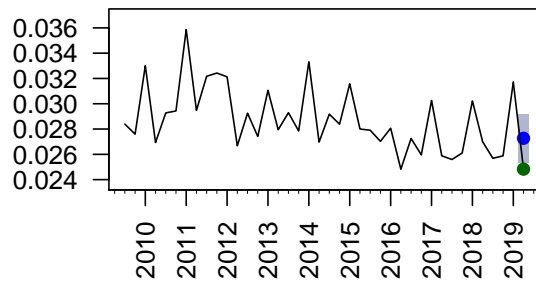
Utah Property Damage Frequency



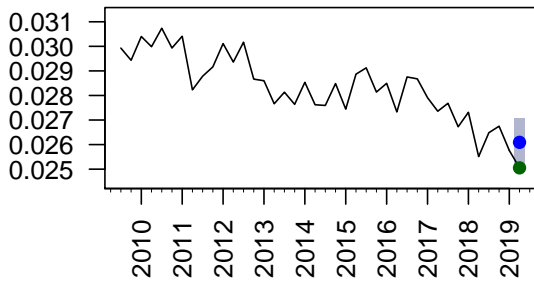
Virginia Property Damage Frequency



Vermont Property Damage Frequency



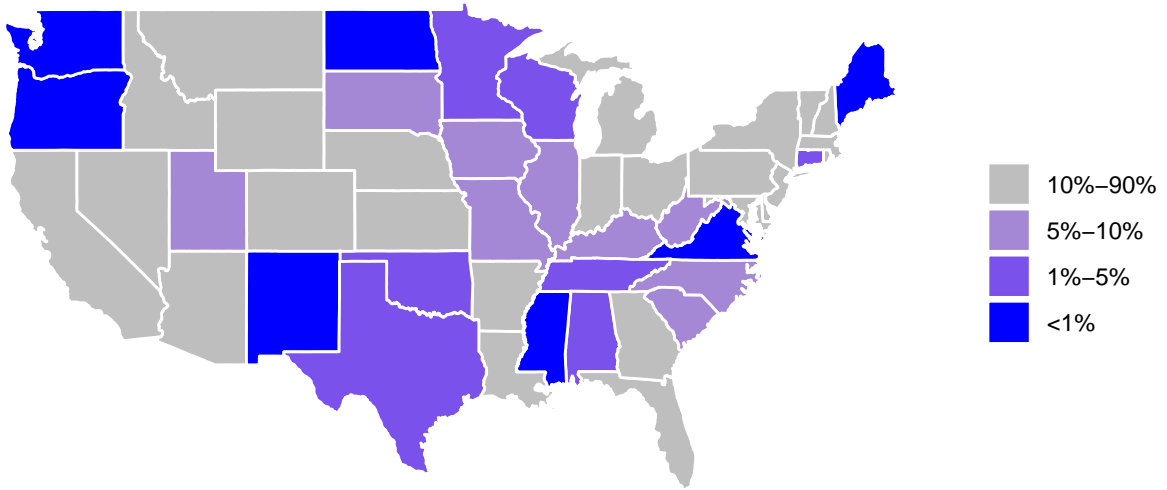
West Virginia Property Damage Frequency



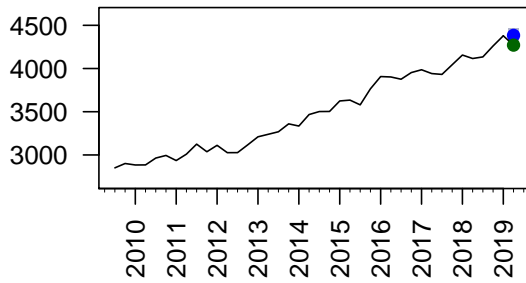
Time Series Legend

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

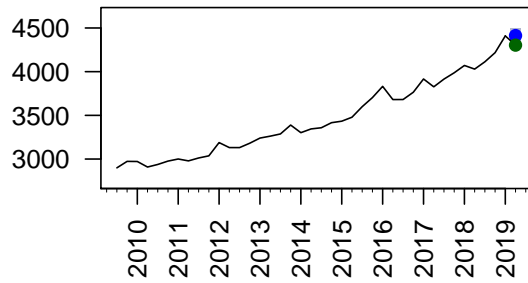
Property Damage Severity



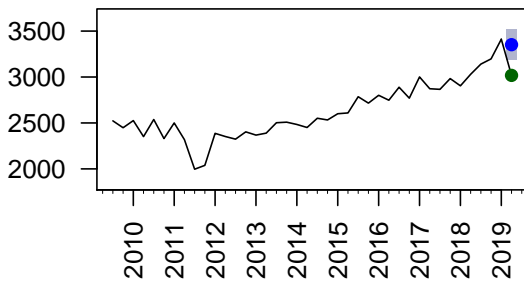
Alabama Property Damage Severity



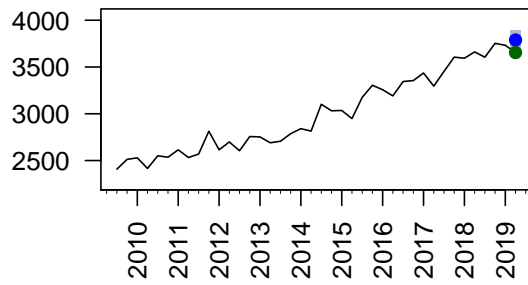
Connecticut Property Damage Severity



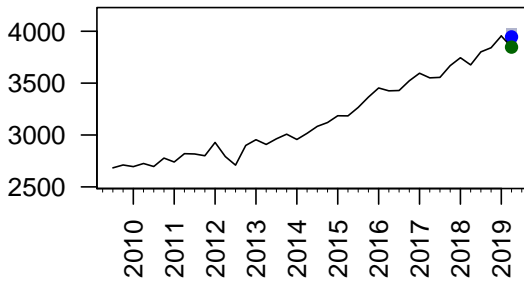
**District of Columbia
Property Damage
Severity**



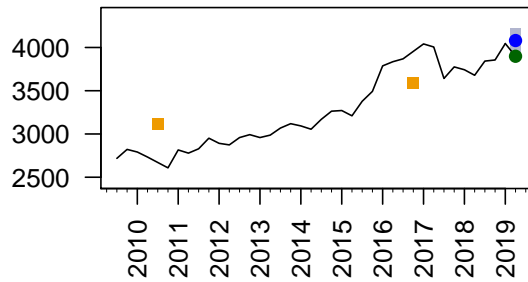
**Iowa Property Damage
Severity**



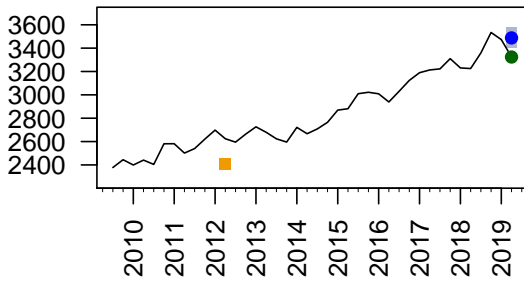
**Illinois Property Damage
Severity**



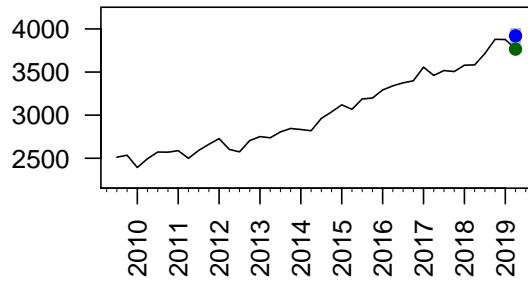
**Kentucky Property Damage
Severity**



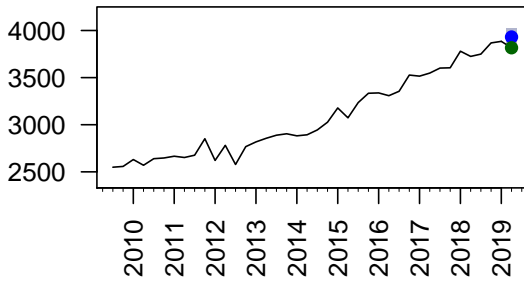
**Maine Property Damage
Severity**



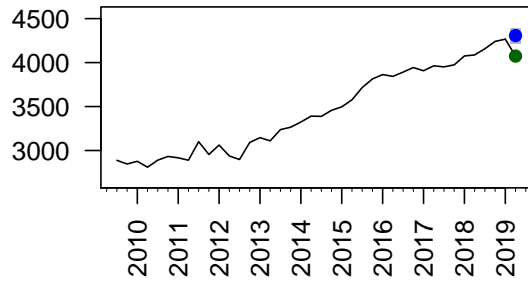
**Minnesota Property Damage
Severity**



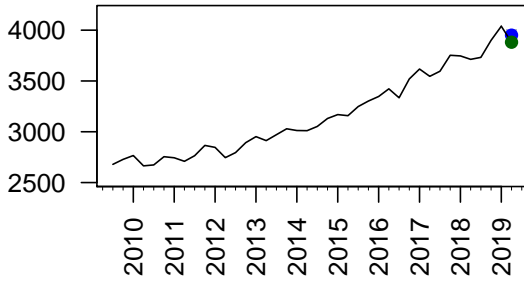
Missouri Property Damage Severity



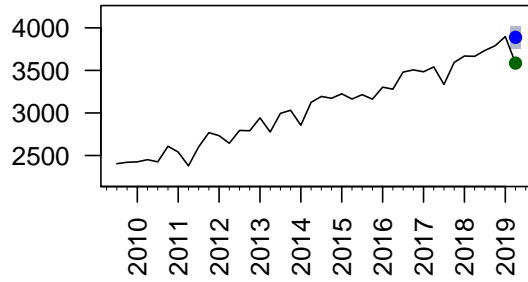
Mississippi Property Damage Severity



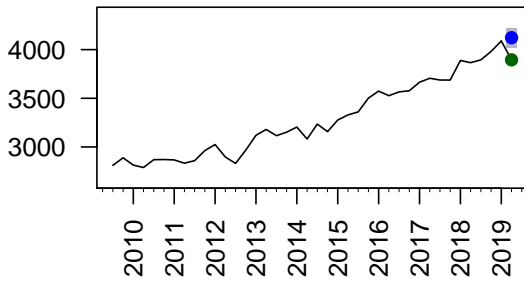
North Carolina Property Damage Severity



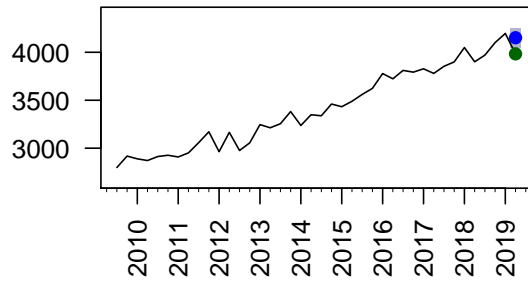
North Dakota Property Damage Severity



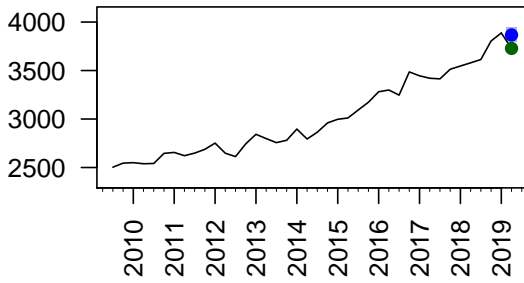
New Mexico Property Damage Severity



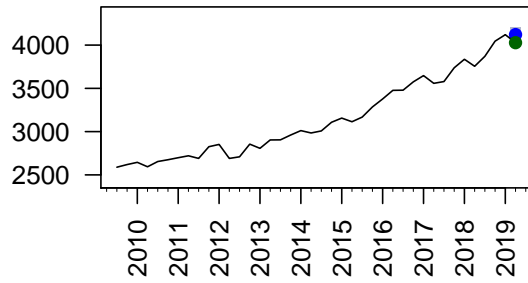
Oklahoma Property Damage Severity



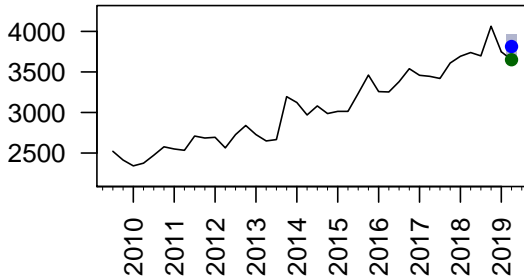
Oregon Property Damage Severity



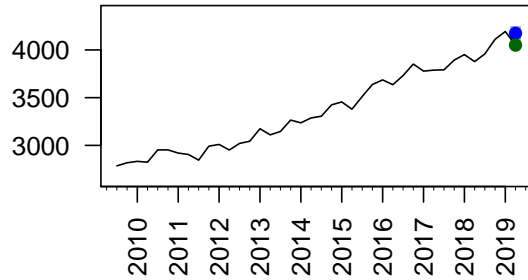
South Carolina Property Damage Severity



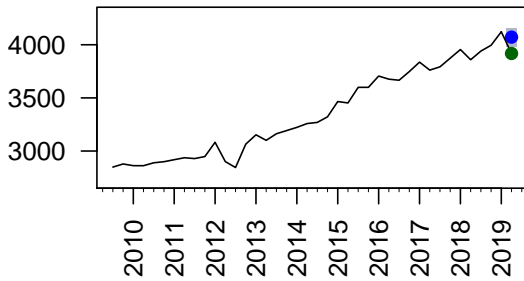
South Dakota Property Damage Severity



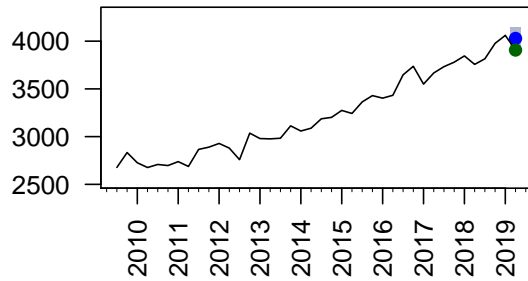
Tennessee Property Damage Severity



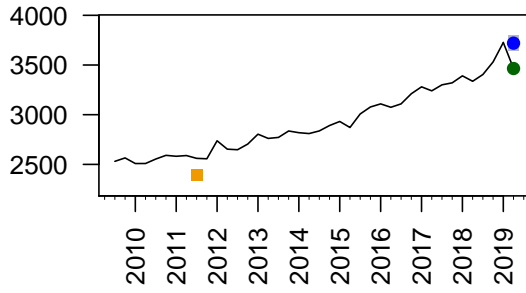
Texas Property Damage Severity



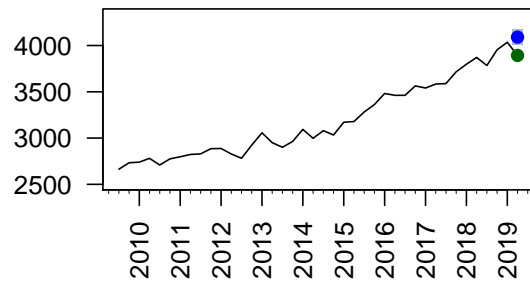
Utah Property Damage Severity



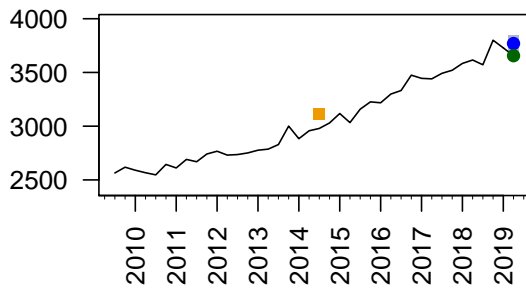
Virginia Property Damage Severity



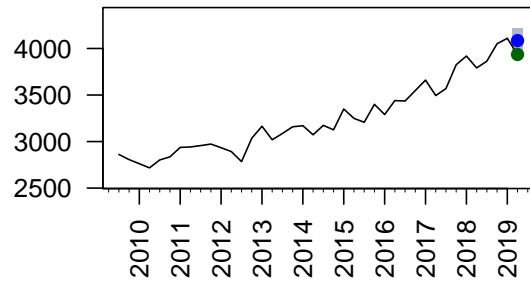
Washington Property Damage Severity



Wisconsin Property Damage Severity



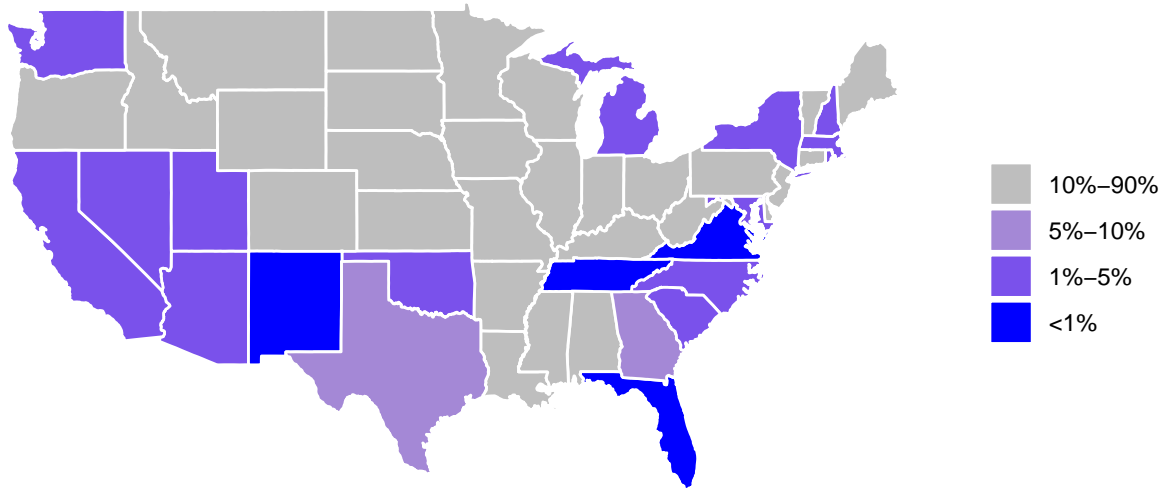
West Virginia Property Damage Severity



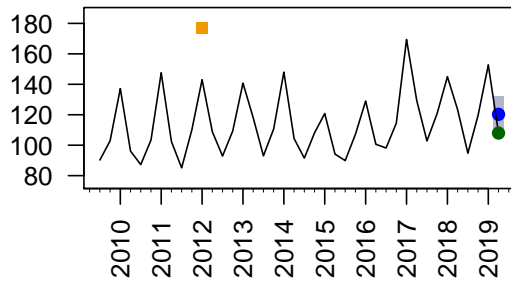
Time Series Legend

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

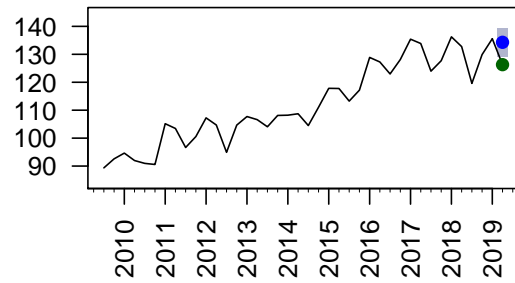
Property Damage Loss Cost



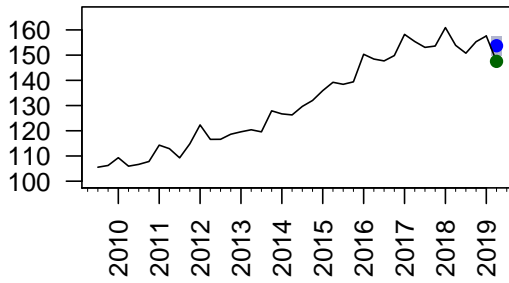
Alaska Property Damage Loss Cost



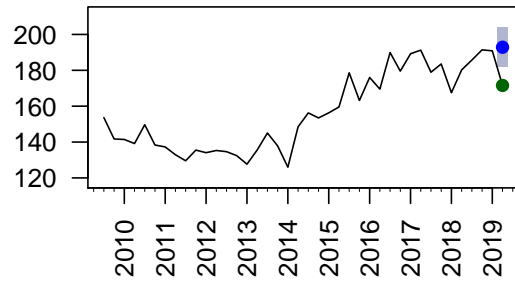
Arizona Property Damage Loss Cost



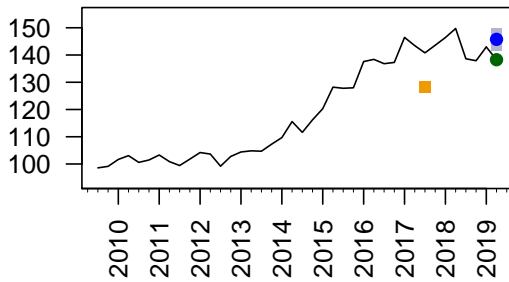
California Property Damage Loss Cost



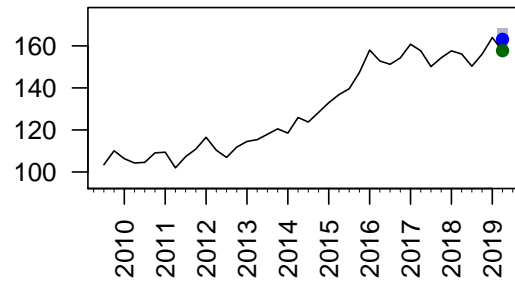
District of Columbia Property Damage Loss Cost



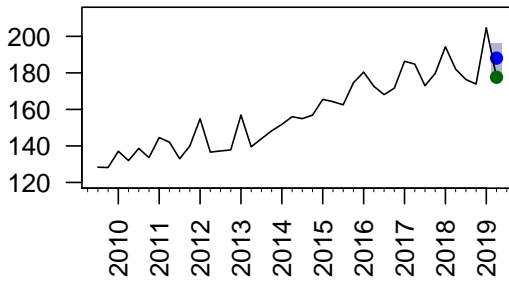
Florida Property Damage Loss Cost



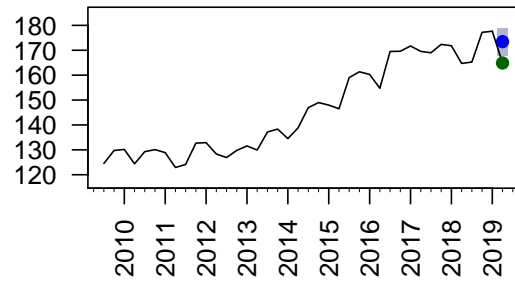
Georgia Property Damage Loss Cost



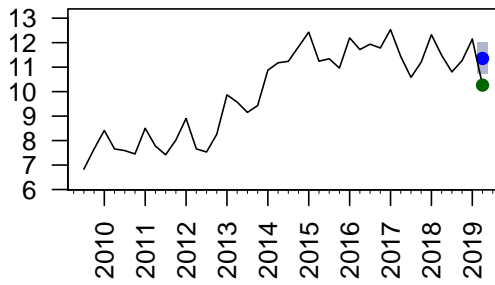
Massachusetts Property Damage Loss Cost



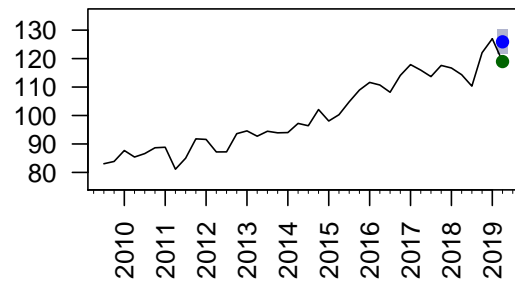
Maryland Property Damage Loss Cost



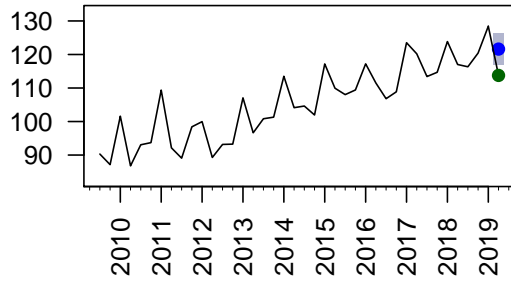
Michigan Property Damage Loss Cost



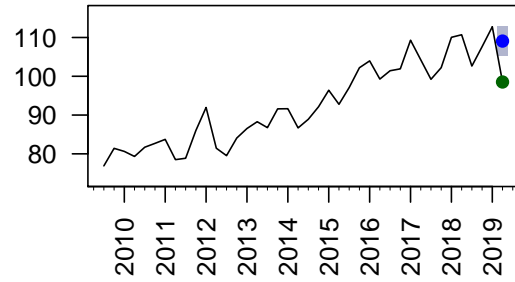
North Carolina Property Damage Loss Cost



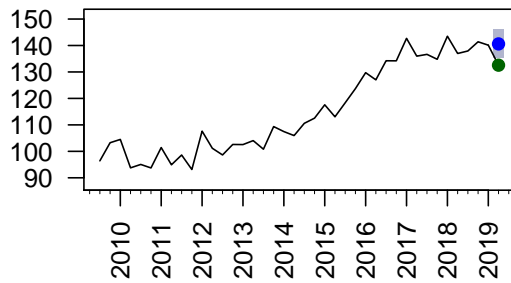
New Hampshire Property Damage Loss Cost



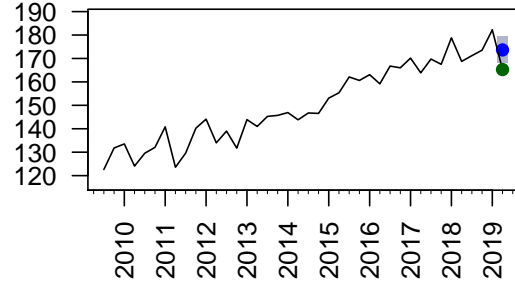
New Mexico Property Damage Loss Cost



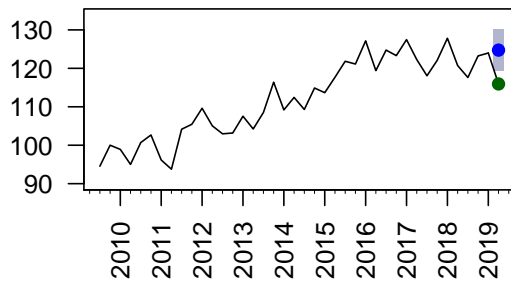
Nevada Property Damage Loss Cost



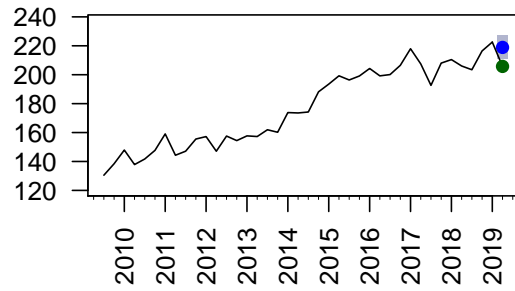
New York Property Damage Loss Cost



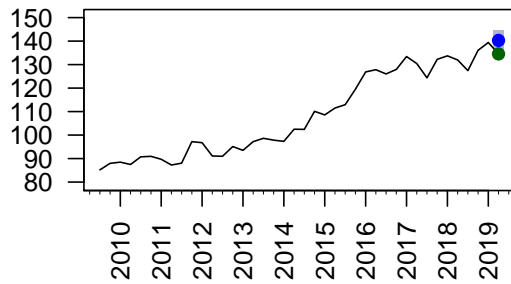
Oklahoma Property Damage Loss Cost



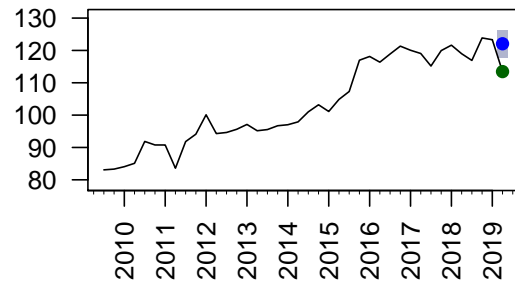
Rhode Island Property Damage Loss Cost



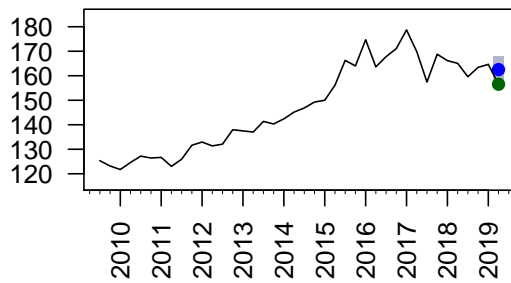
South Carolina Property Damage Loss Cost



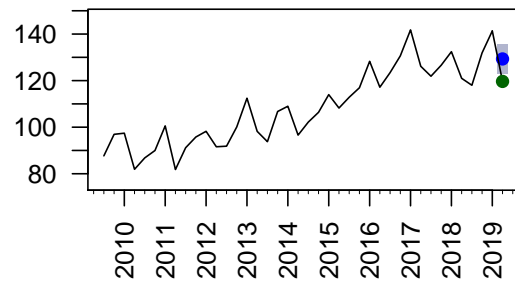
Tennessee Property Damage Loss Cost



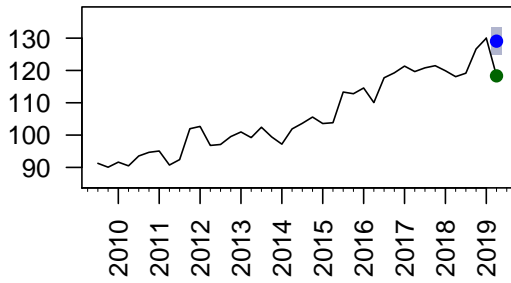
Texas Property Damage Loss Cost



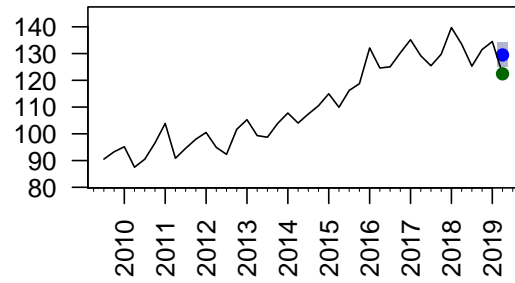
Utah Property Damage Loss Cost



Virginia Property Damage Loss Cost



Washington Property Damage Loss Cost

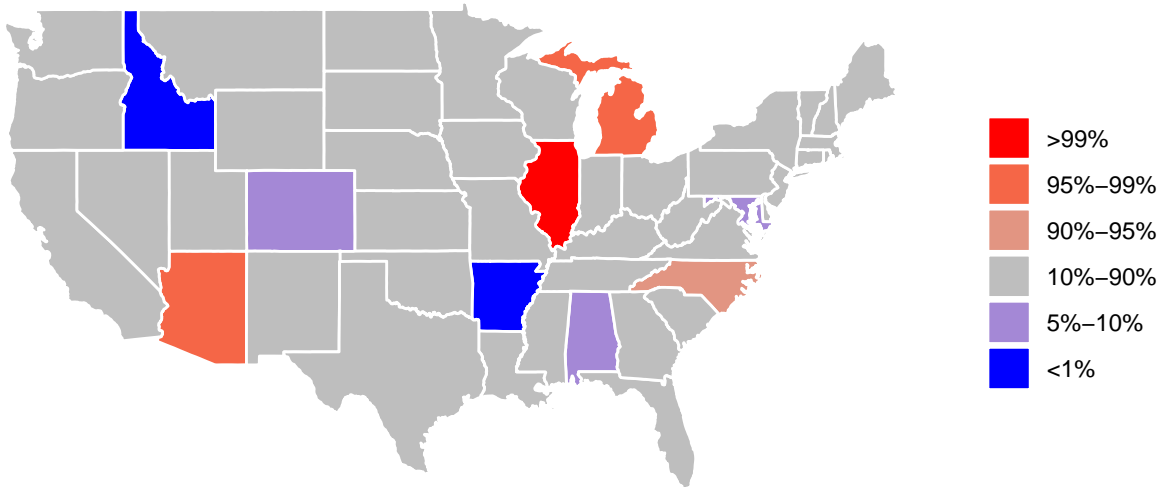


Time Series Legend

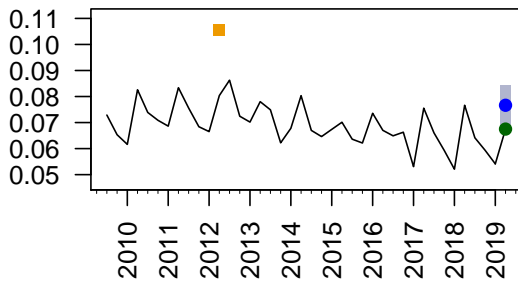
- Point Forecast
- True Value
- Prediction Interval
- Removed Outlier

Comprehensive

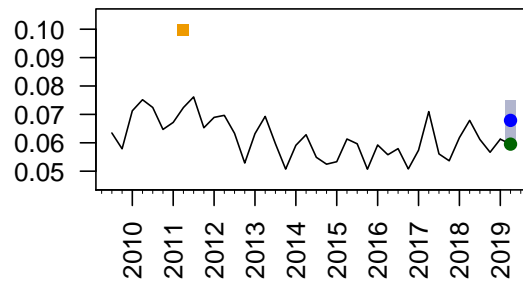
Comprehensive Frequency



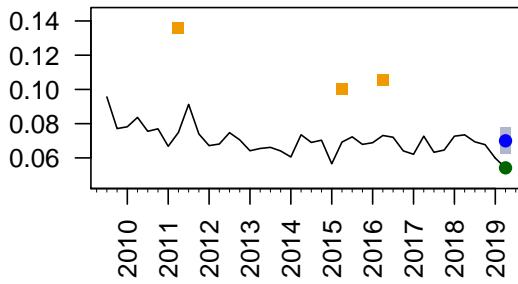
Alaska Comprehensive Frequency



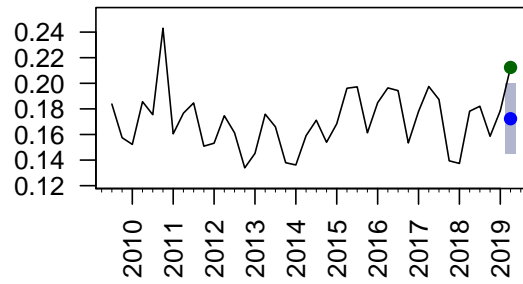
Alabama Comprehensive Frequency



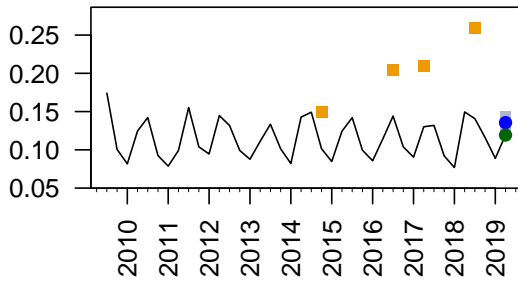
Arkansas Comprehensive Frequency



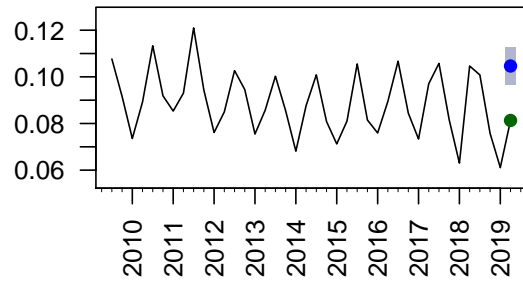
Arizona Comprehensive Frequency



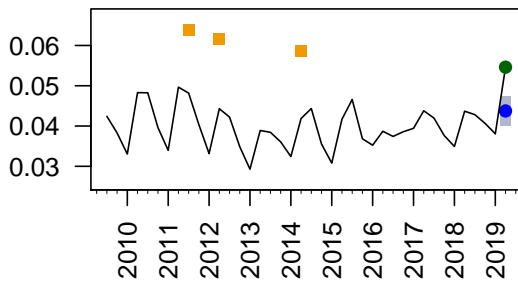
Colorado Comprehensive Frequency



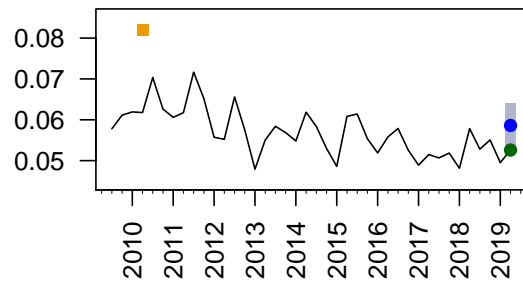
Idaho Comprehensive Frequency



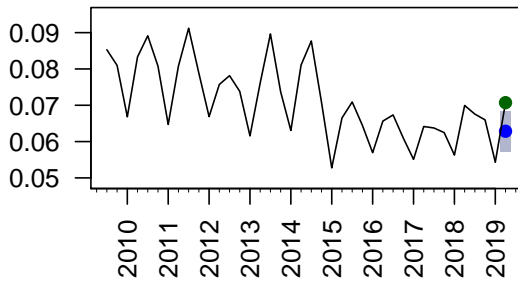
Illinois Comprehensive Frequency



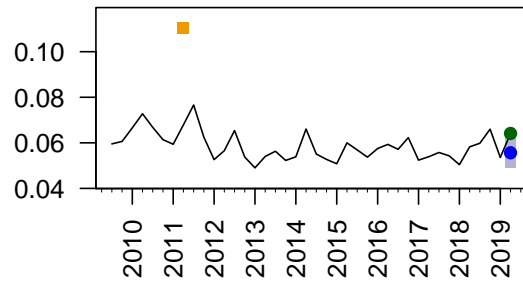
Maryland Comprehensive Frequency



Michigan Comprehensive Frequency



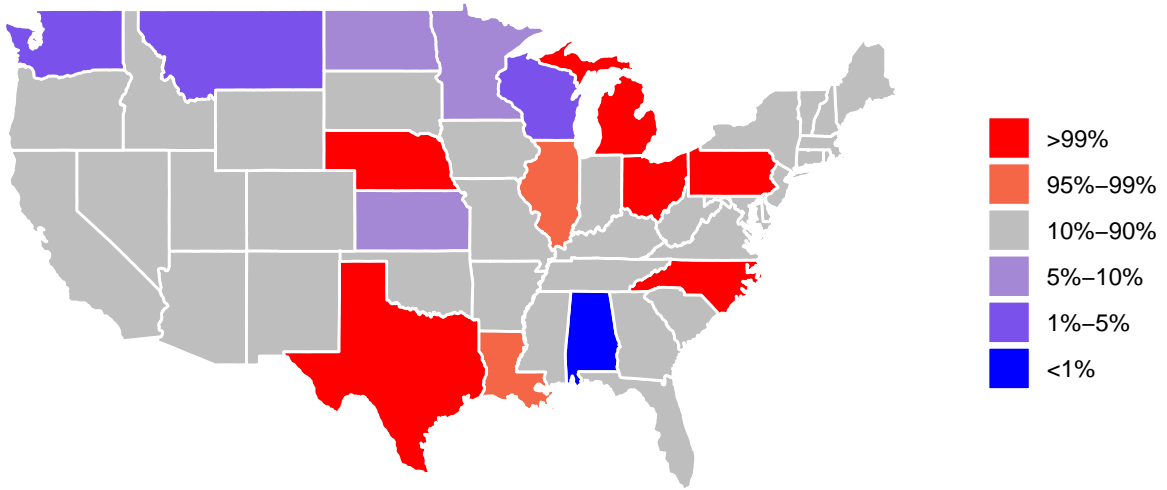
North Carolina Comprehensive Frequency



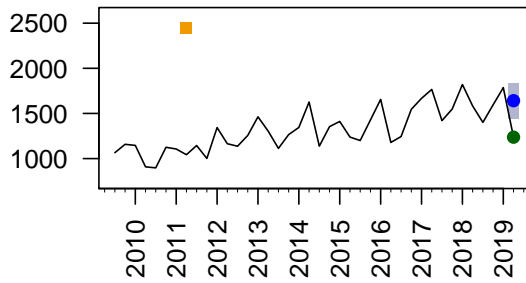
Time Series Legend

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

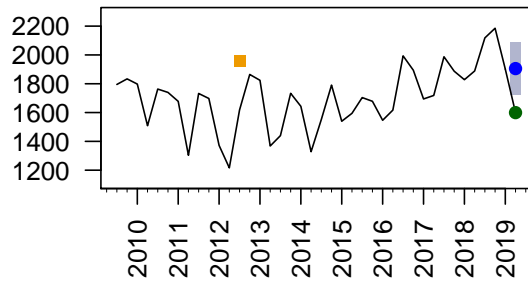
Comprehensive Severity



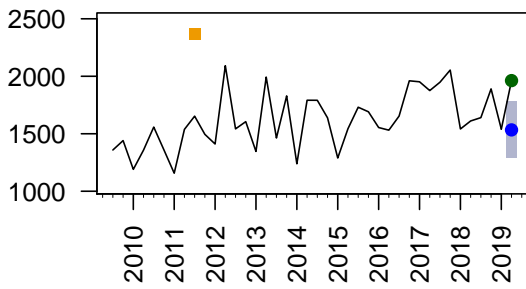
Alabama Comprehensive Severity



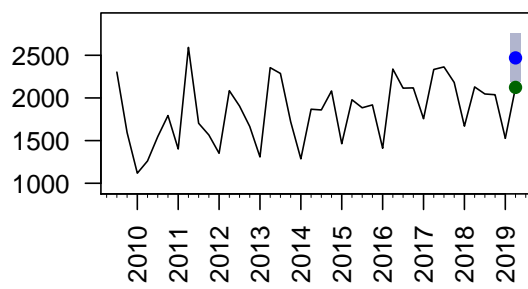
District of Columbia Comprehensive Severity



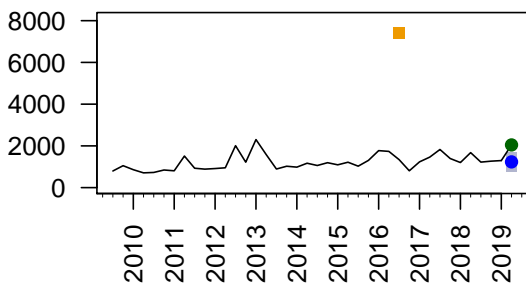
Illinois Comprehensive Severity



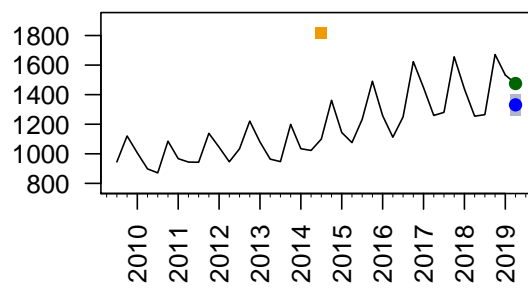
Kansas Comprehensive Severity



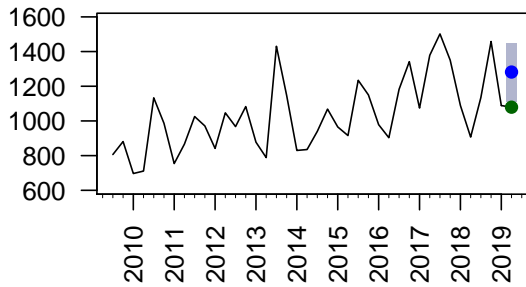
Louisiana Comprehensive Severity



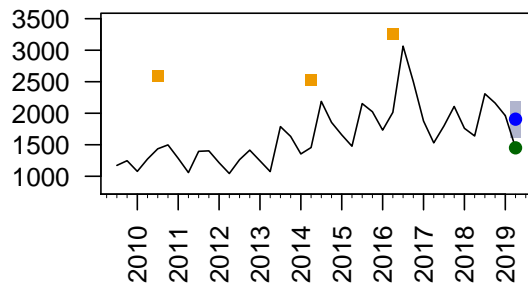
Michigan Comprehensive Severity



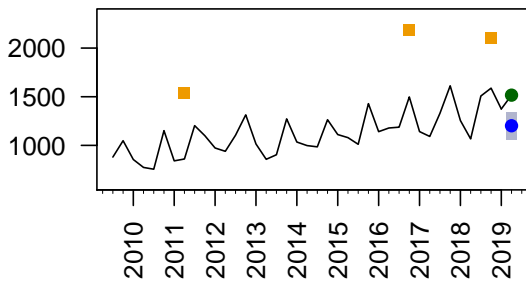
Minnesota Comprehensive Severity



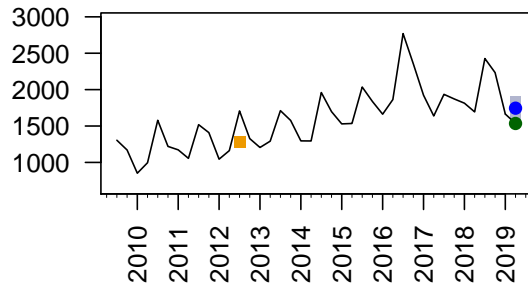
Montana Comprehensive Severity



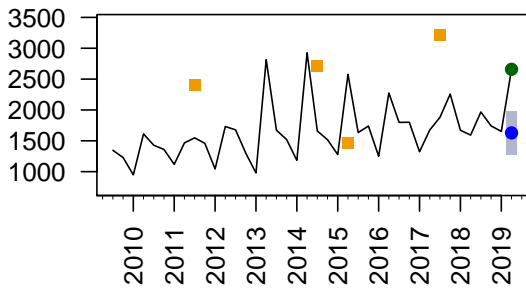
North Carolina Comprehensive Severity



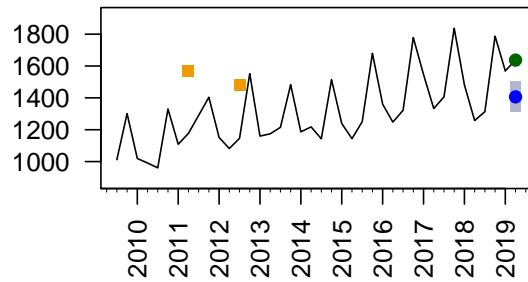
North Dakota Comprehensive Severity



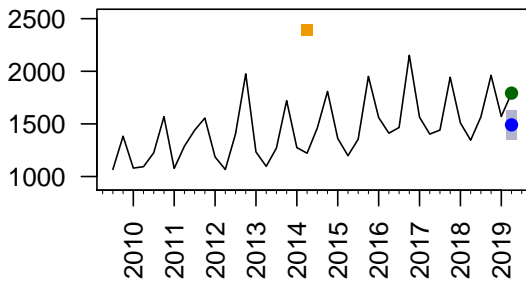
Nebraska Comprehensive Severity



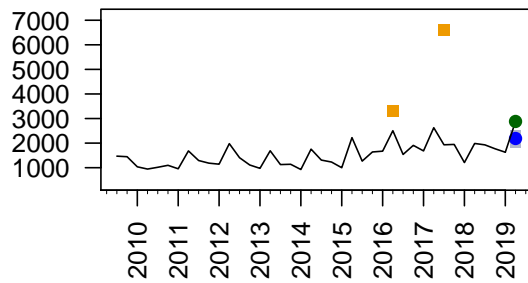
Ohio Comprehensive Severity



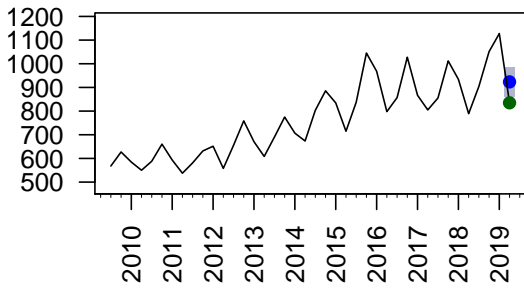
Pennsylvania Comprehensive Severity



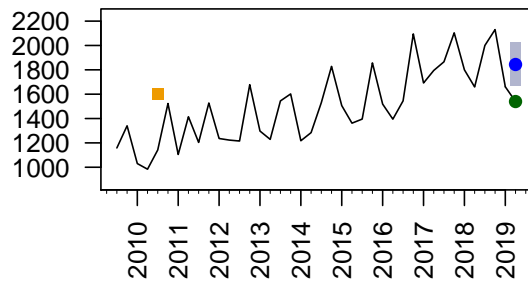
Texas Comprehensive Severity



Washington Comprehensive Severity



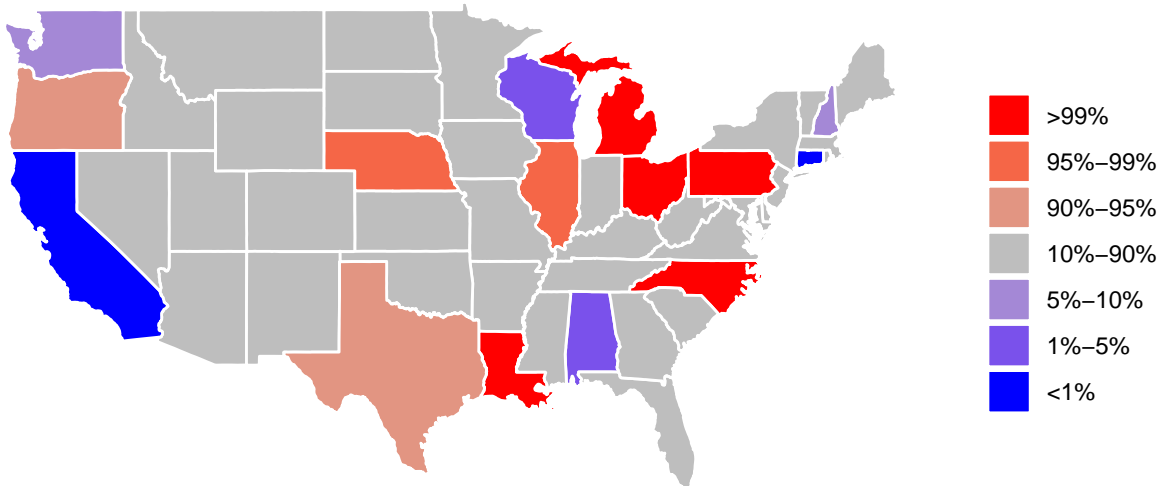
Wisconsin Comprehensive Severity



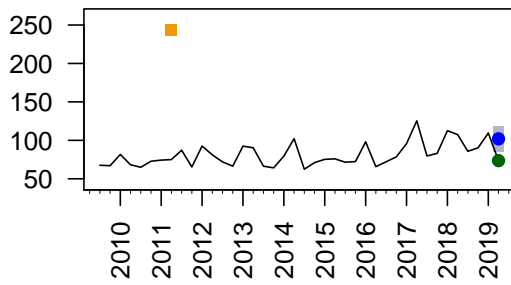
Time Series Legend

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

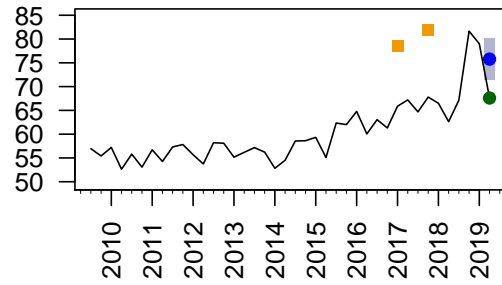
Comprehensive Loss Cost



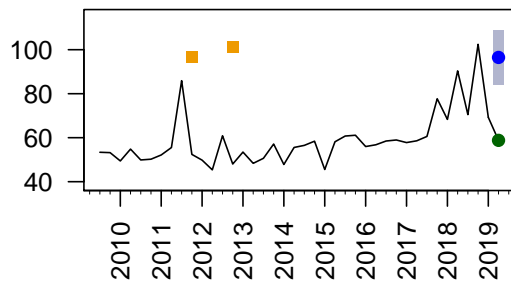
Alabama Comprehensive Loss Cost



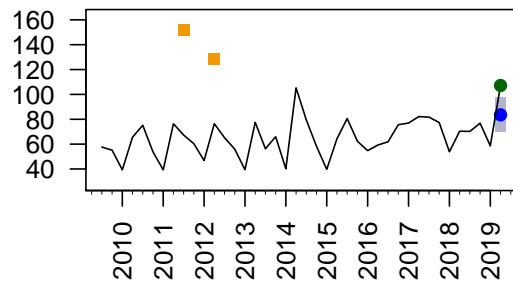
California Comprehensive Loss Cost



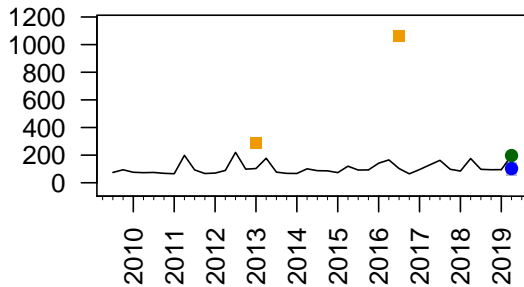
Connecticut Comprehensive Loss Cost



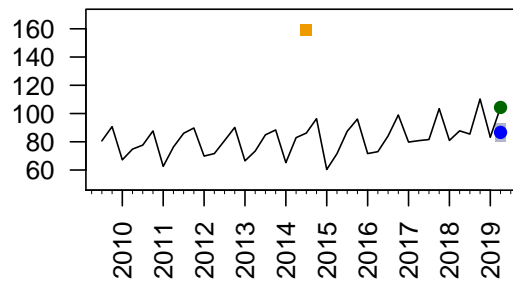
Illinois Comprehensive Loss Cost



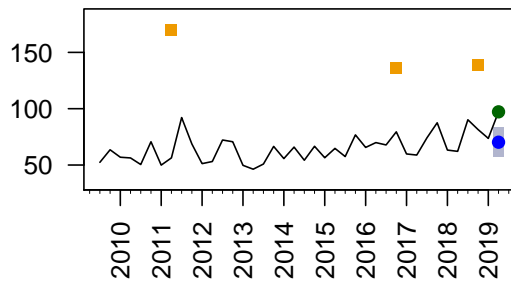
Louisiana Comprehensive Loss Cost



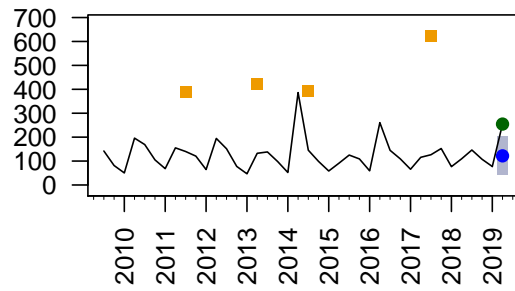
Michigan Comprehensive Loss Cost



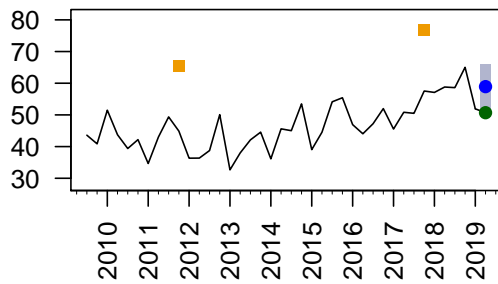
North Carolina Comprehensive Loss Cost



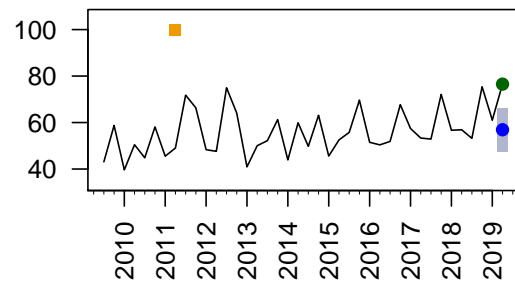
Nebraska Comprehensive Loss Cost



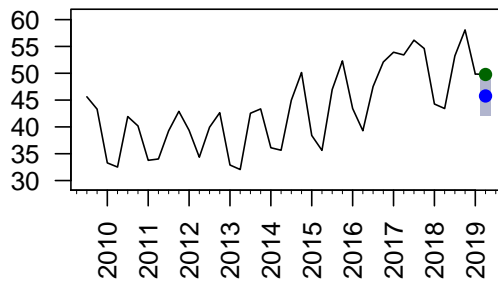
New Hampshire Comprehensive Loss Cost



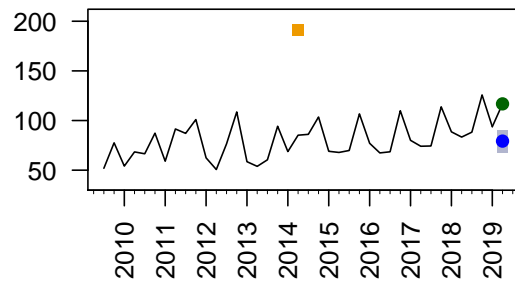
Ohio Comprehensive Loss Cost



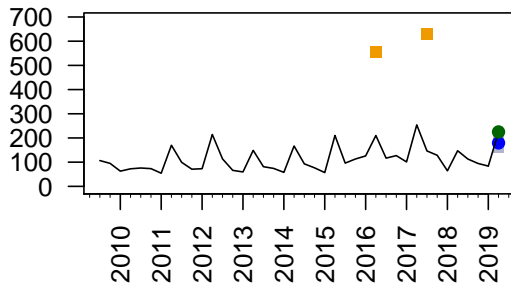
Oregon Comprehensive Loss Cost



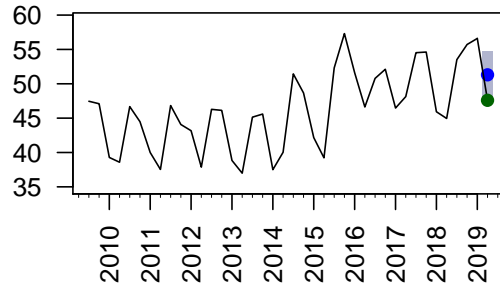
Pennsylvania Comprehensive Loss Cost



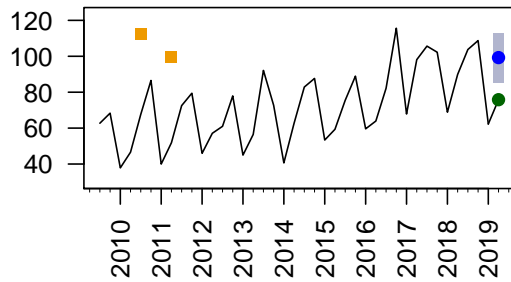
Texas Comprehensive Loss Cost



Washington Comprehensive Loss Cost



Wisconsin Comprehensive Loss Cost



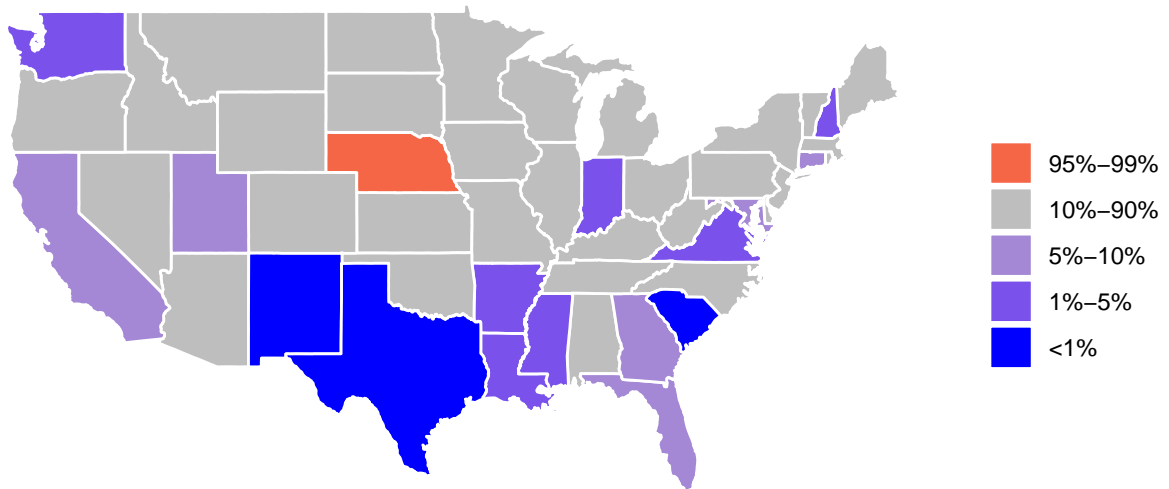
Time Series Legend

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

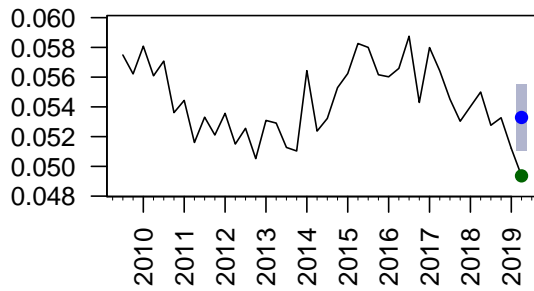
Collision

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.

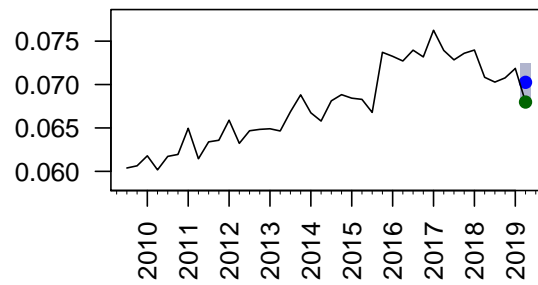
Collision Frequency



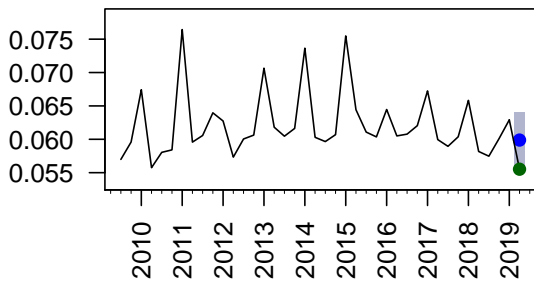
Arkansas Collision Frequency



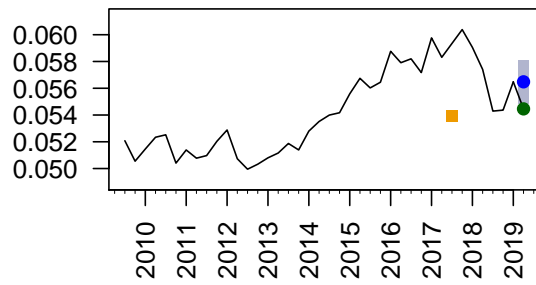
California Collision Frequency



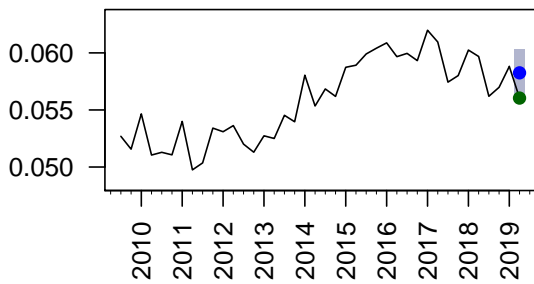
Connecticut Collision Frequency



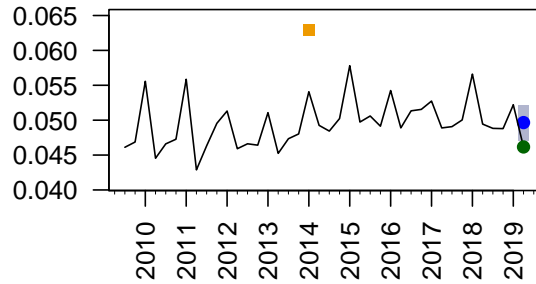
Florida Collision Frequency



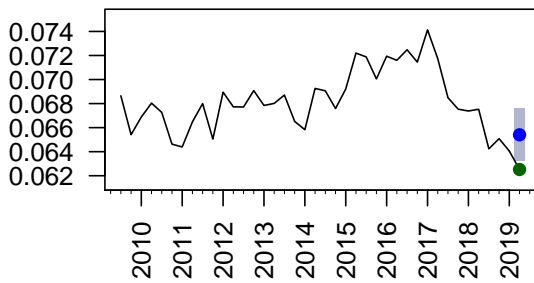
Georgia Collision Frequency



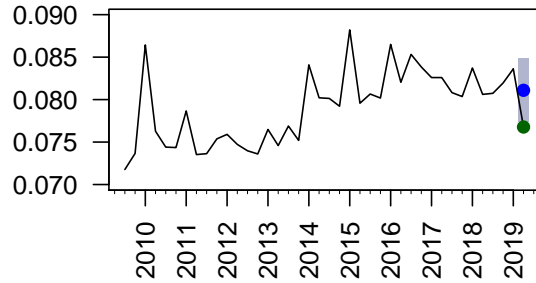
Indiana Collision Frequency



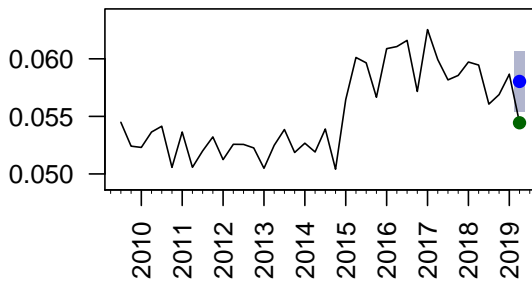
Louisiana Collision Frequency



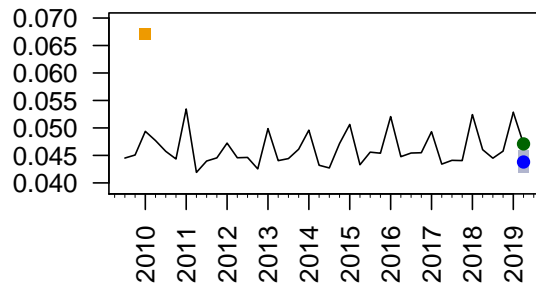
Maryland Collision Frequency



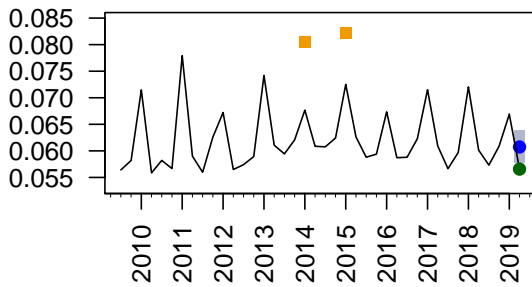
Mississippi Collision Frequency



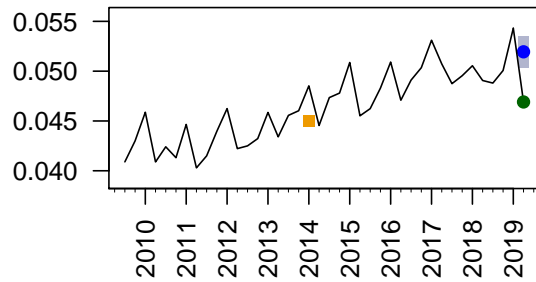
Nebraska Collision Frequency



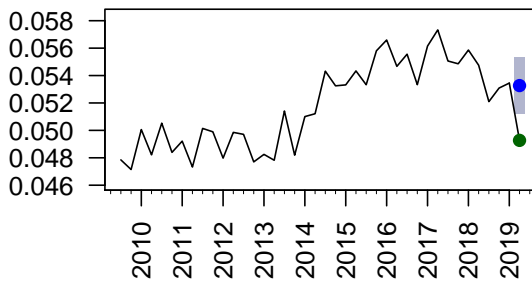
New Hampshire Collision Frequency



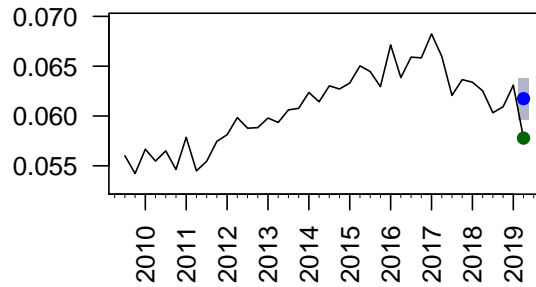
New Mexico Collision Frequency



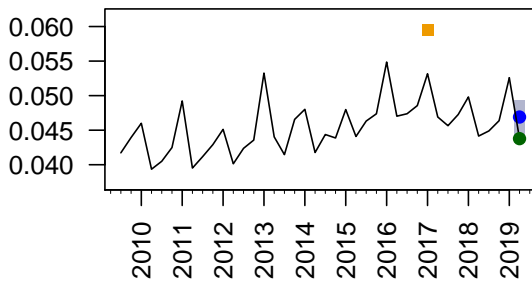
South Carolina Collision Frequency



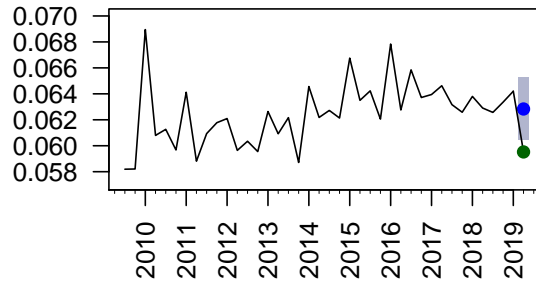
Texas Collision Frequency



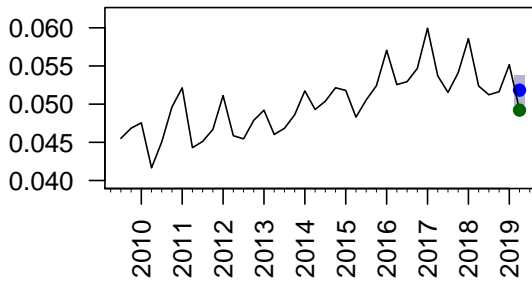
Utah Colision Frequency



Virginia Colision Frequency



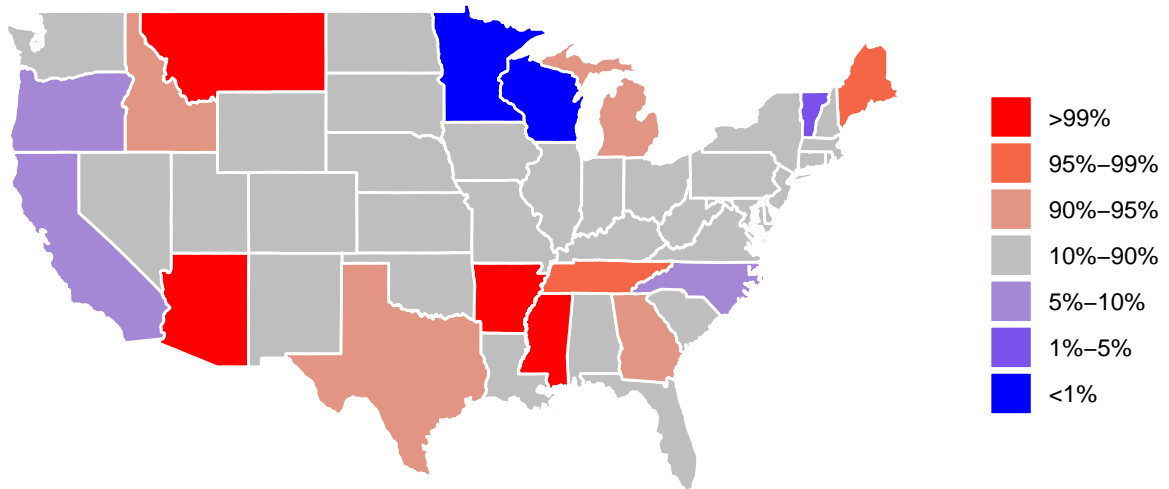
Washington Colision Frequency



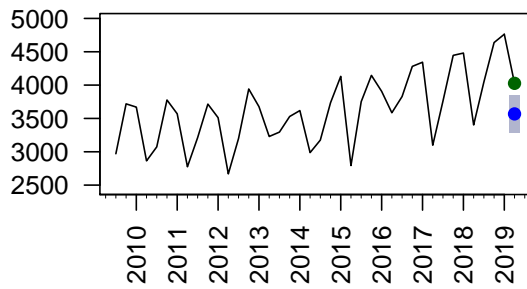
Time Series Legend

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

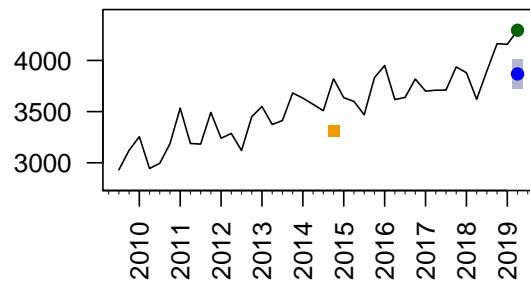
Collision Severity



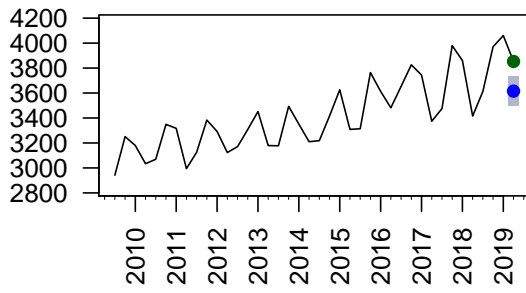
Alaska Collision Severity



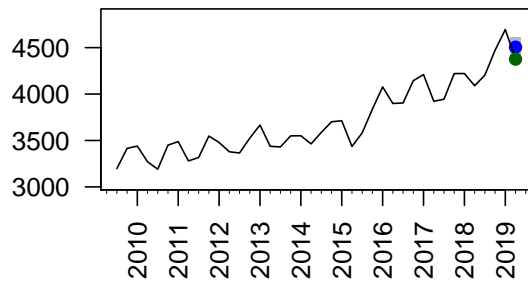
Arkansas Collision Severity



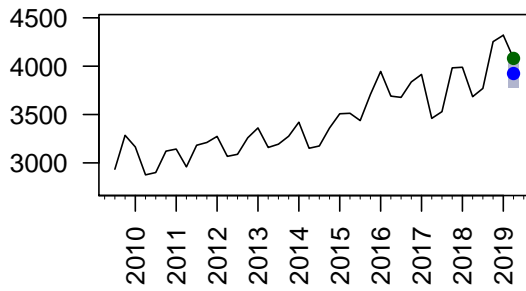
Arizona Colision Severity



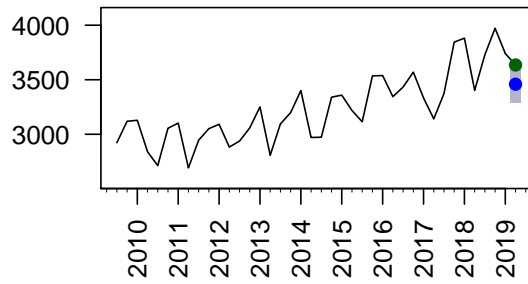
California Colision Severity



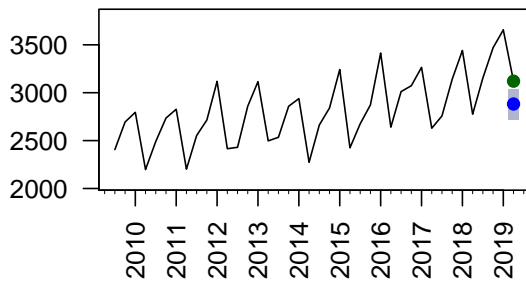
Georgia Colision Severity



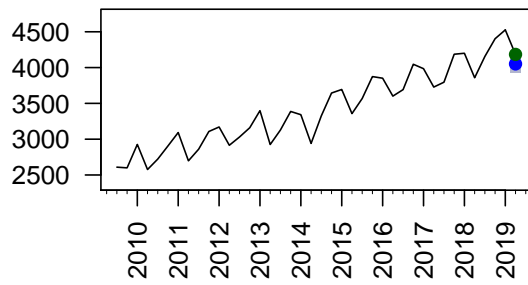
Idaho Colision Severity



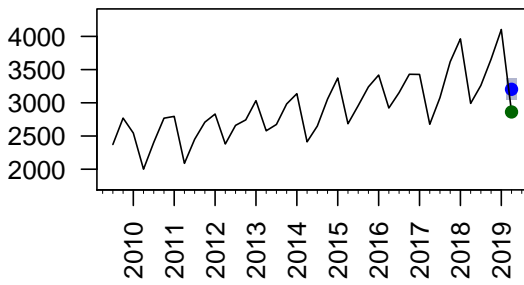
Maine Colision Severity



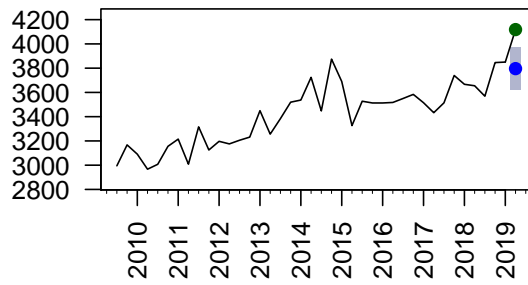
Michigan Colision Severity



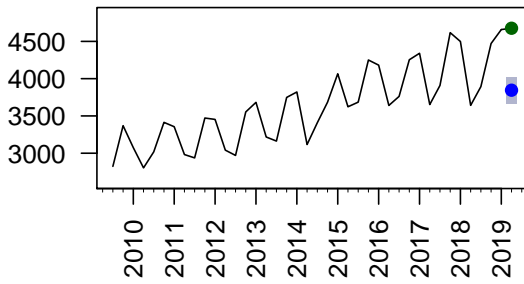
Minnesota Collision Severity



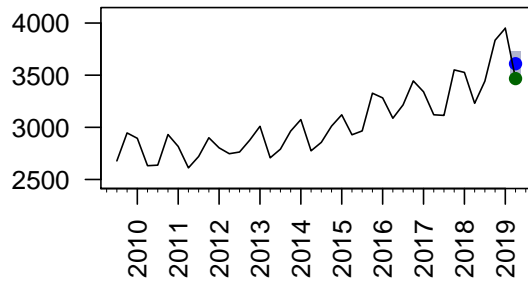
Mississippi Collision Severity



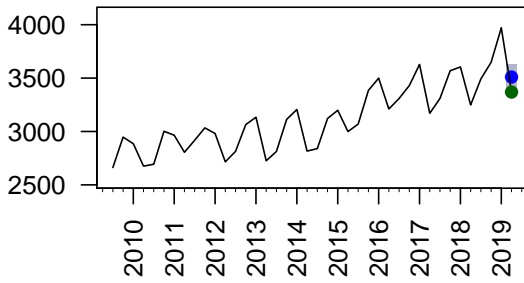
Montana Collision Severity



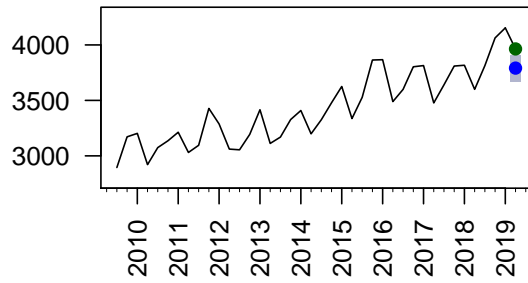
North Carolina Collision Severity



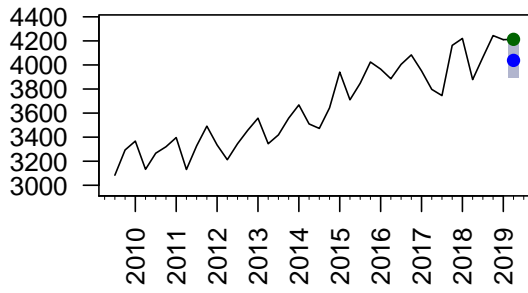
Oregon Collision Severity



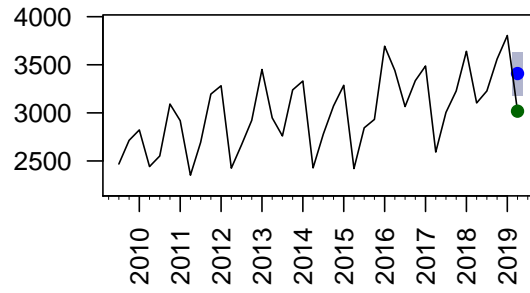
Tennessee Collision Severity



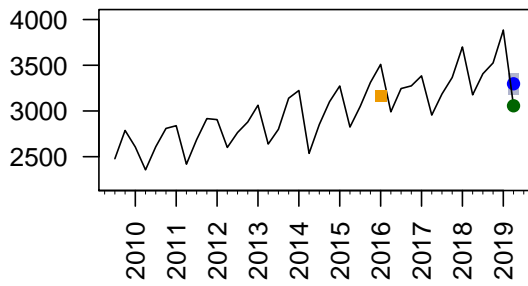
Texas Colision Severity



Vermont Colision Severity



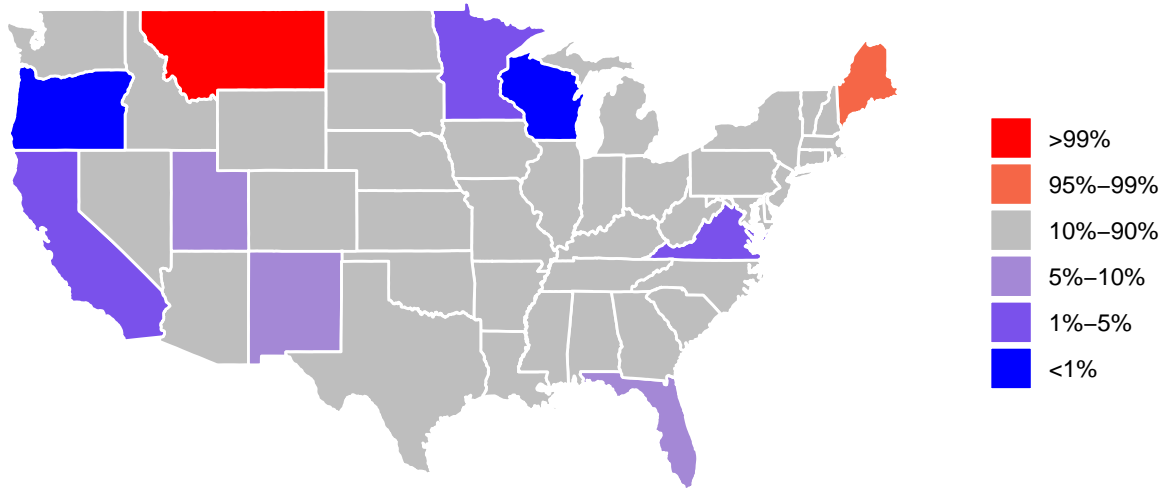
Wisconsin Colision Severity



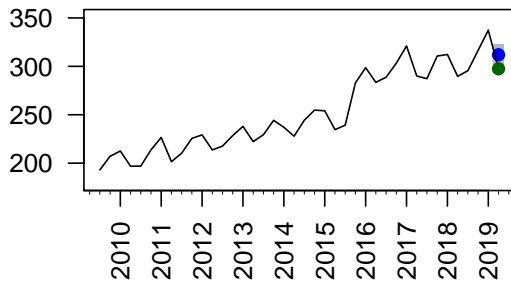
Time Series Legend

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

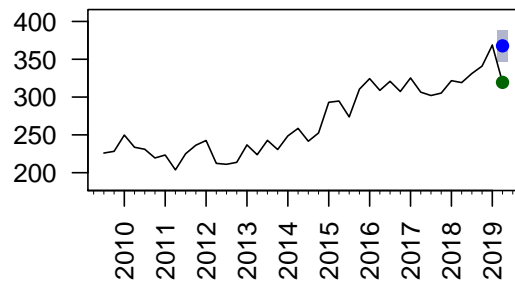
Collision Loss Cost



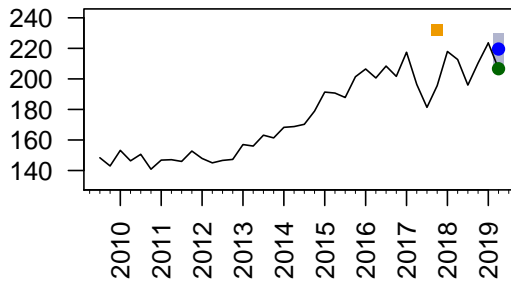
California Collision Loss Cost



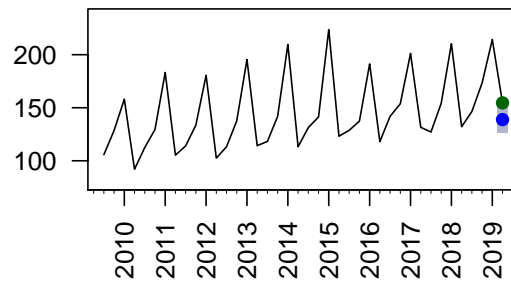
District of Columbia Collision Loss Cost



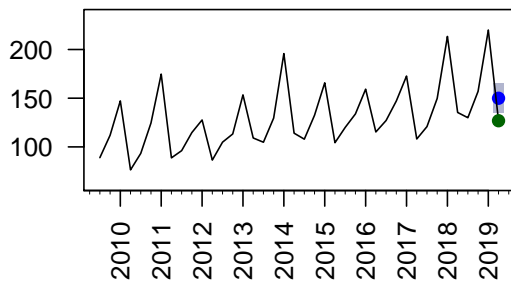
**Florida Colision
Loss Cost**



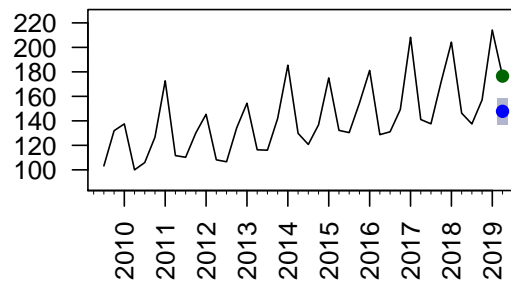
**Maine Colision
Loss Cost**



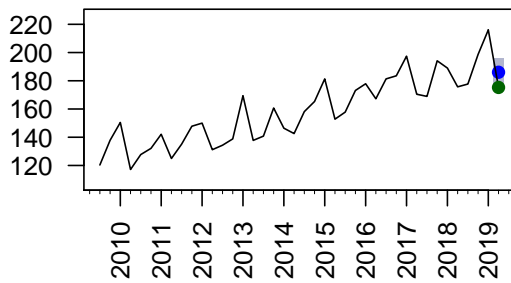
**Minnesota Colision
Loss Cost**



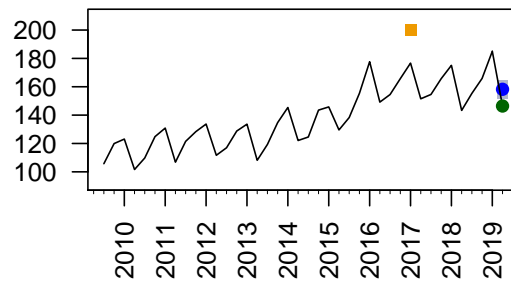
**Montana Colision
Loss Cost**



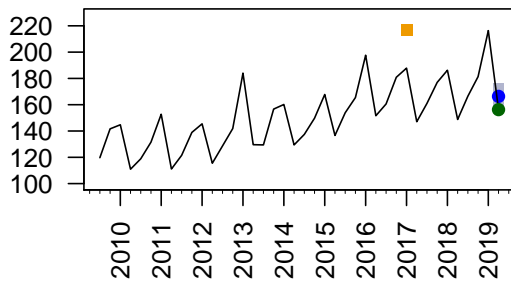
**New Mexico Colision
Loss Cost**



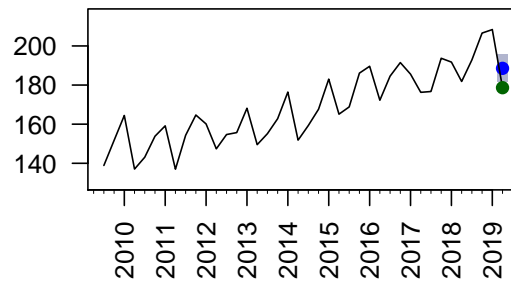
**Oregon Colision
Loss Cost**



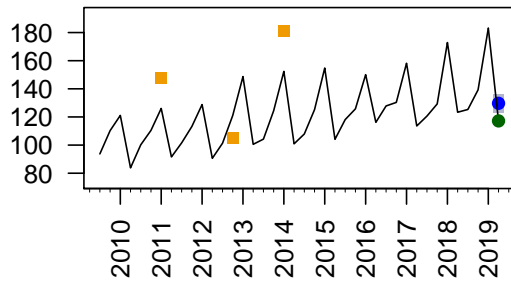
Utah Collision Loss Cost



Virginia Collision Loss Cost



Wisconsin Collision Loss Cost



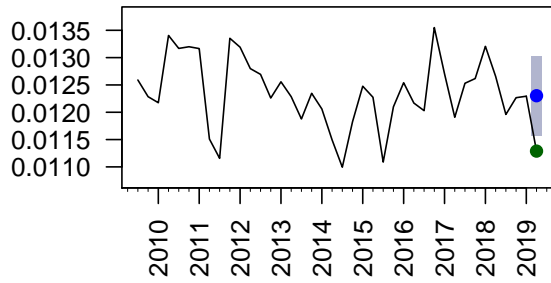
Time Series Legend

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

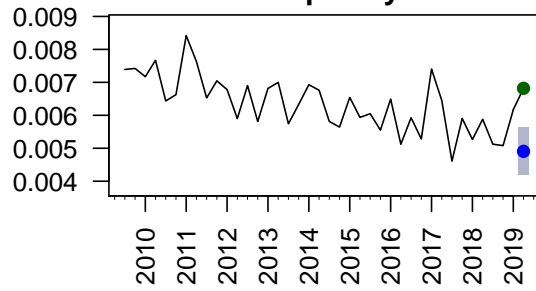
PIP

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.

**Kentucky
Personal Injury Protection
Frequency**



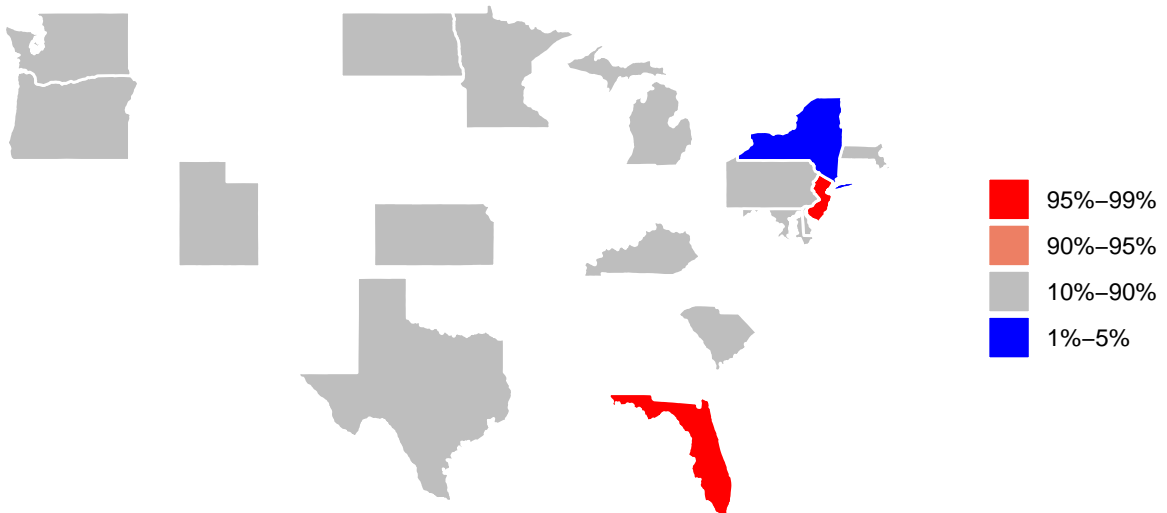
**North Dakota
Personal Injury Protection
Frequency**



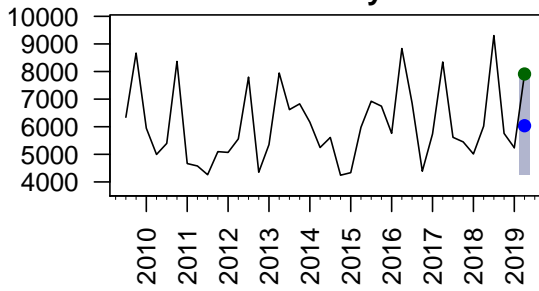
Time Series Legend

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

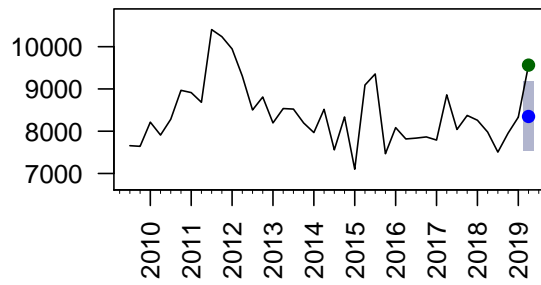
Personal Injury Protection Severity



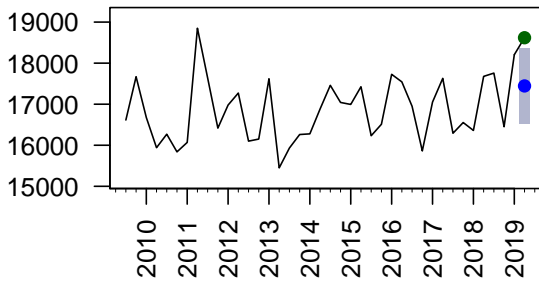
**District of Columbia
Personal Injury Protection
Severity**



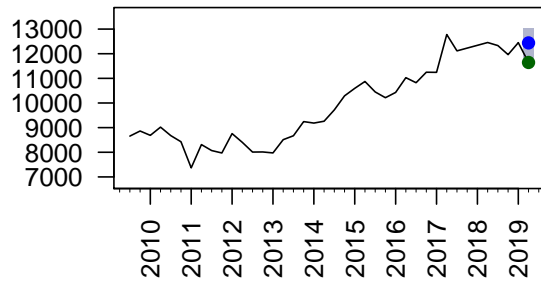
**Florida
Personal Injury Protection
Severity**



**New Jersey
Personal Injury Protection
Severity**



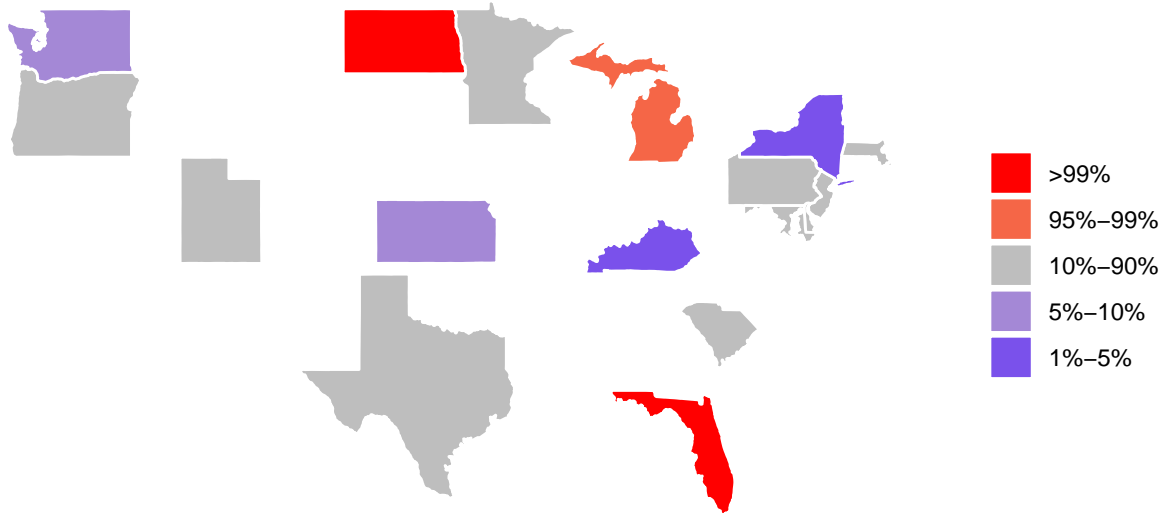
**New York
Personal Injury Protection
Severity**



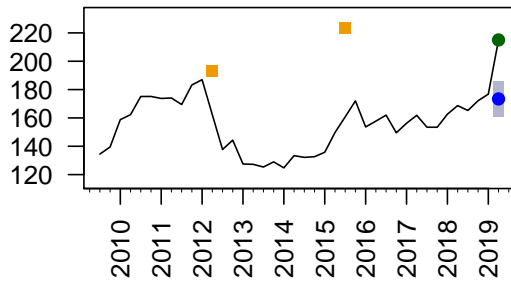
Time Series Legend

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

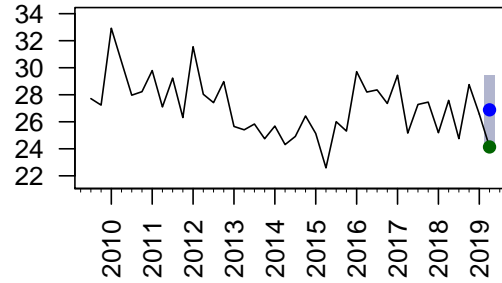
Personal Injury Protection Loss Cost



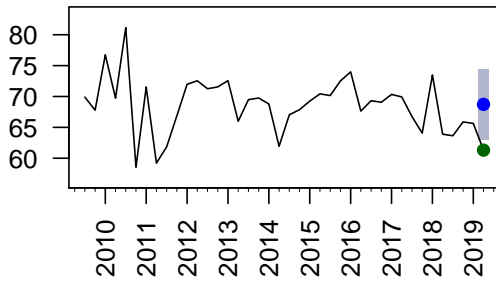
Florida
Personal Injury Protection
Loss Cost



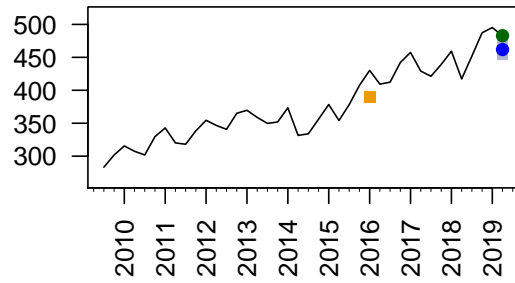
Kansas
Personal Injury Protection
Loss Cost



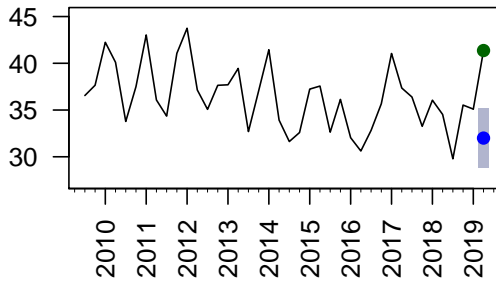
**Kentucky
Personal Injury Protection
Loss Cost**



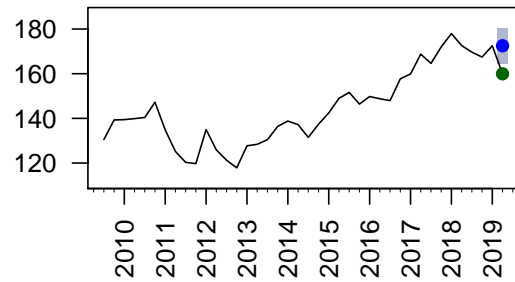
**Michigan
Personal Injury Protection
Loss Cost**



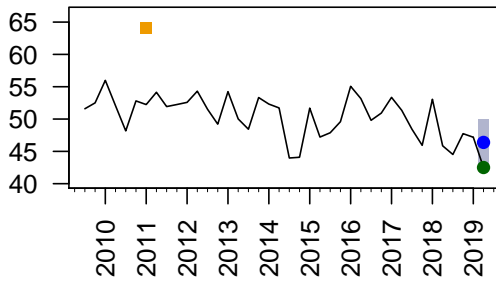
**North Dakota
Personal Injury Protection
Loss Cost**



**New York
Personal Injury Protection
Loss Cost**



**Washington
Personal Injury Protection
Loss Cost**



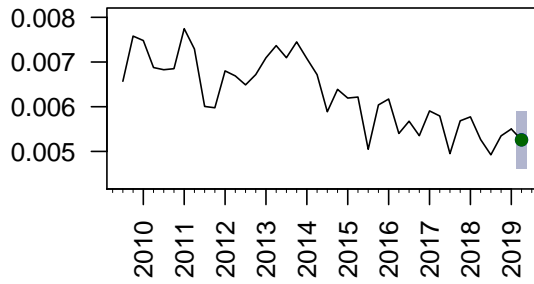
Time Series Legend

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

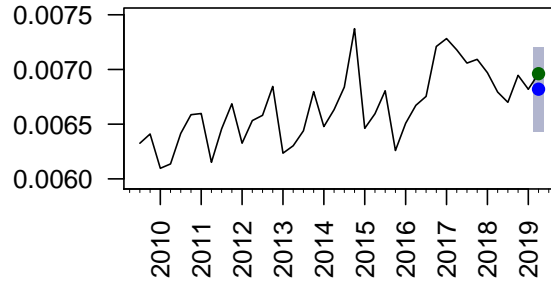
All Charts

Bodily Injury

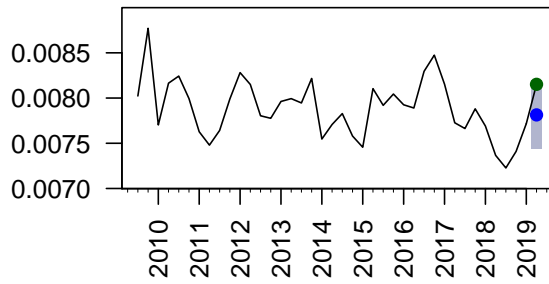
Alaska Bodily Injury Frequency



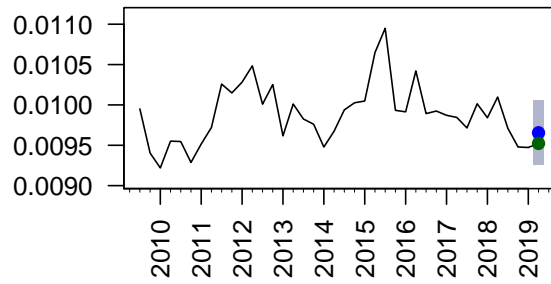
Alabama Bodily Injury Frequency



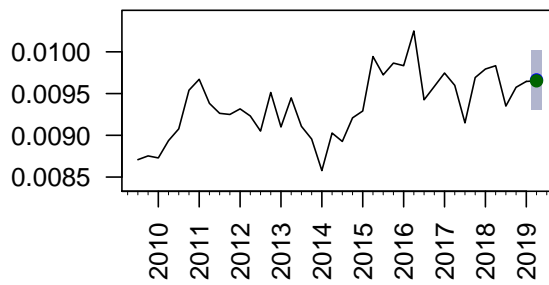
Arkansas Bodily Injury Frequency



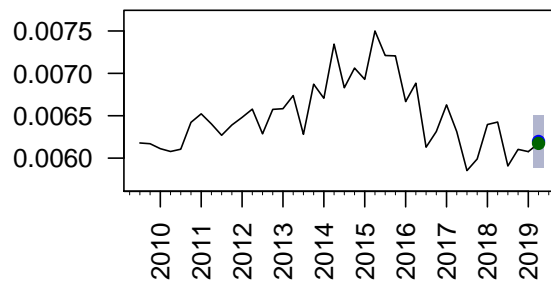
Arizona Bodily Injury Frequency



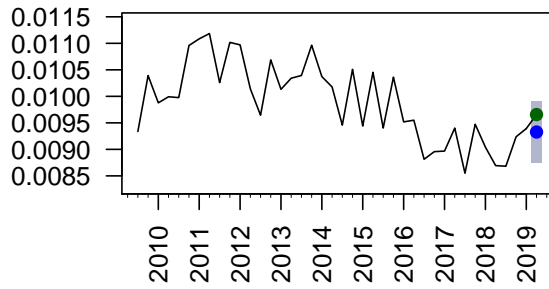
California Bodily Injury Frequency



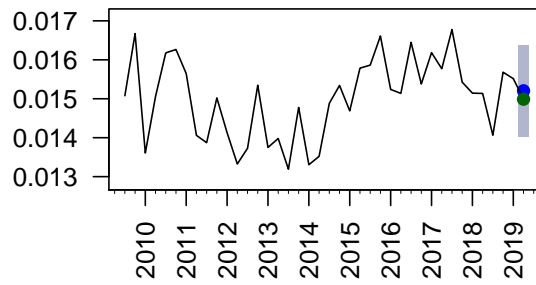
Colorado Bodily Injury Frequency



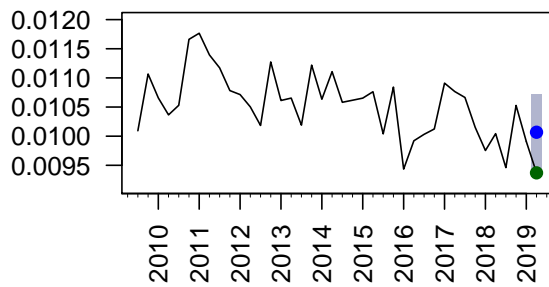
Connecticut Bodily Injury Frequency



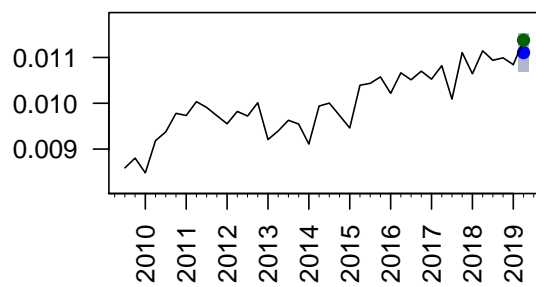
District of Columbia Bodily Injury Frequency



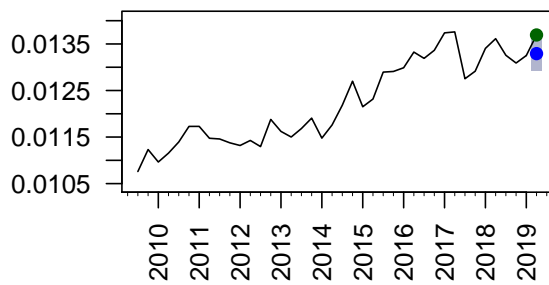
Delaware Bodily Injury Frequency



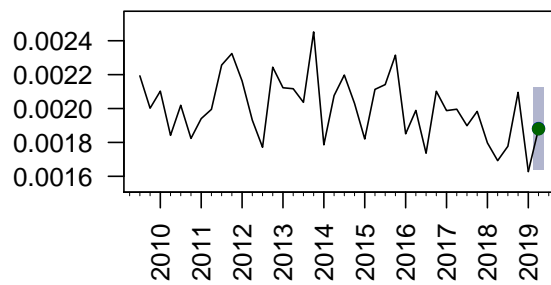
Florida Bodily Injury Frequency



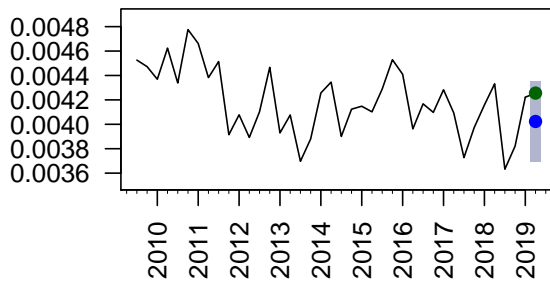
Georgia Bodily Injury Frequency



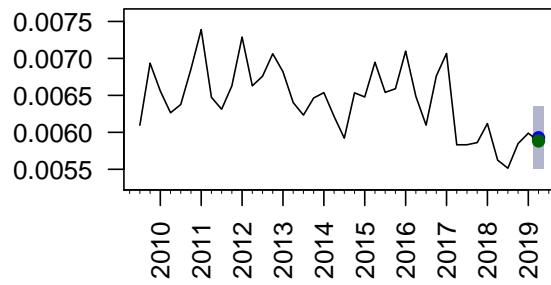
Hawaii Bodily Injury Frequency



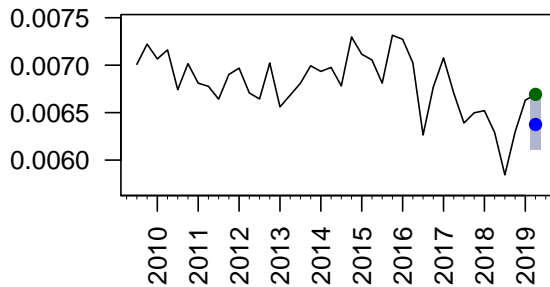
Iowa Bodily Injury Frequency



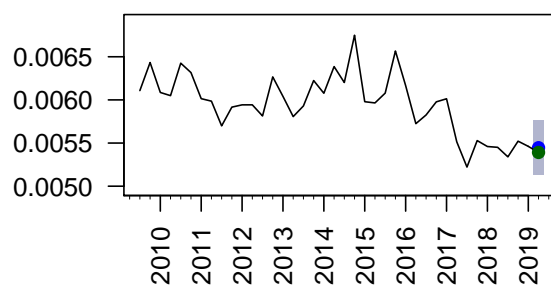
Idaho Bodily Injury Frequency



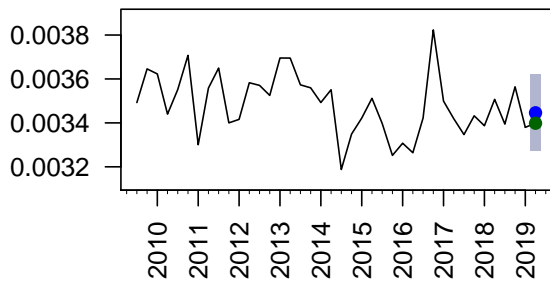
Illinois Bodily Injury Frequency



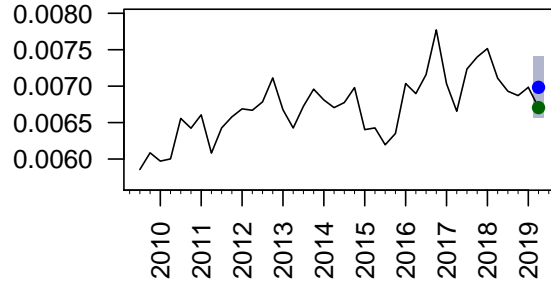
Indiana Bodily Injury Frequency



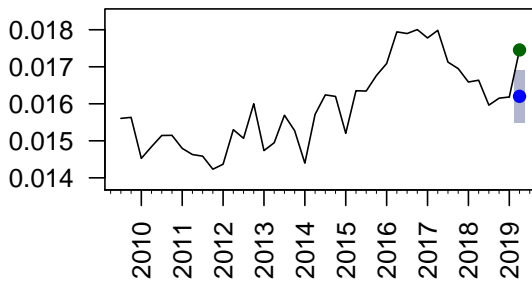
Kansas Bodily Injury Frequency



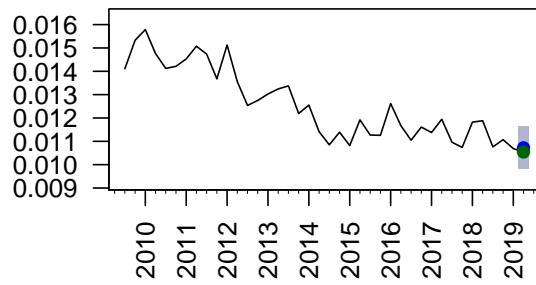
Kentucky Bodily Injury Frequency



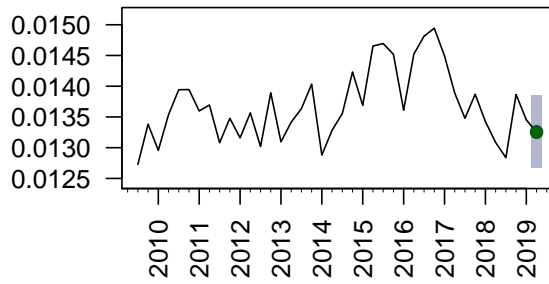
Louisiana Bodily Injury Frequency



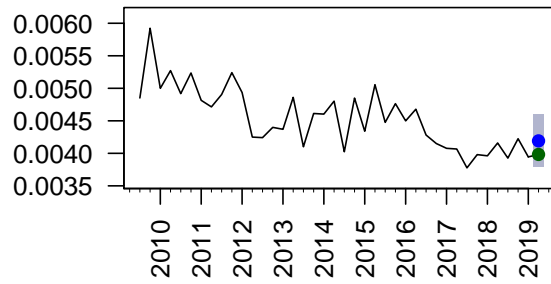
Massachusetts Bodily Injury Frequency



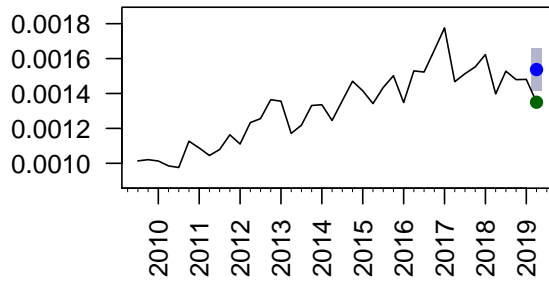
Maryland Bodily Injury Frequency



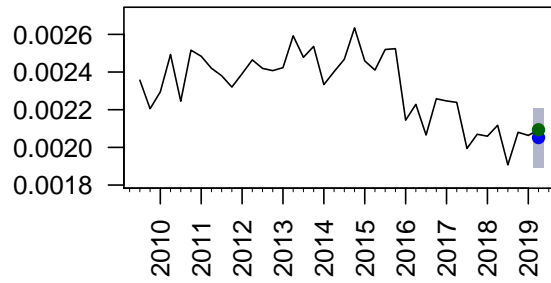
Maine Bodily Injury Frequency



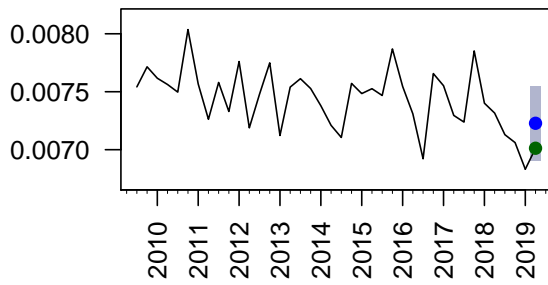
Michigan Bodily Injury Frequency



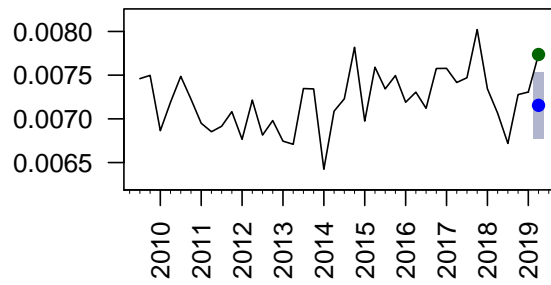
Minnesota Bodily Injury Frequency



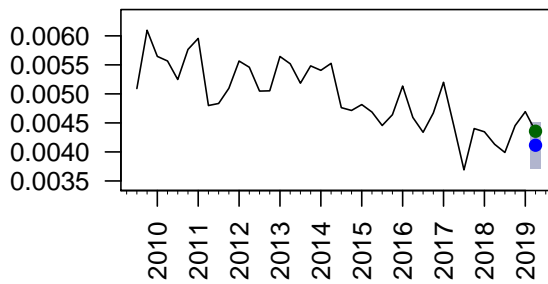
Missouri Bodily Injury Frequency



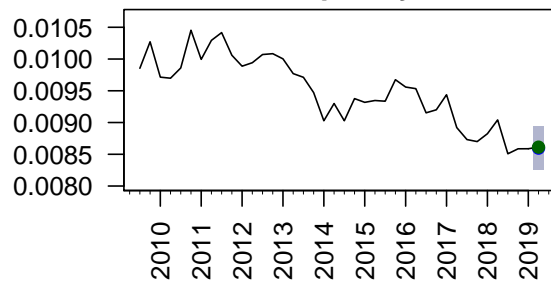
Mississippi Bodily Injury Frequency



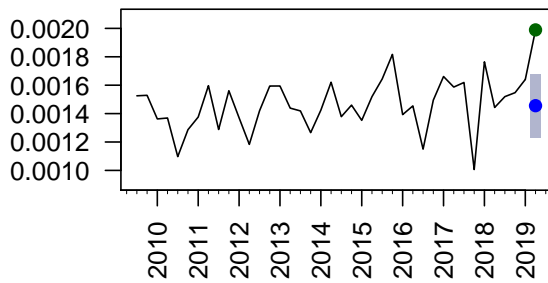
Montana Bodily Injury Frequency



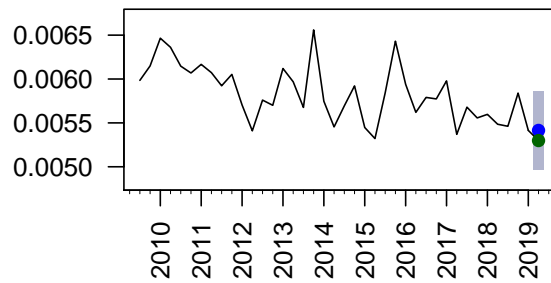
North Carolina Bodily Injury Frequency



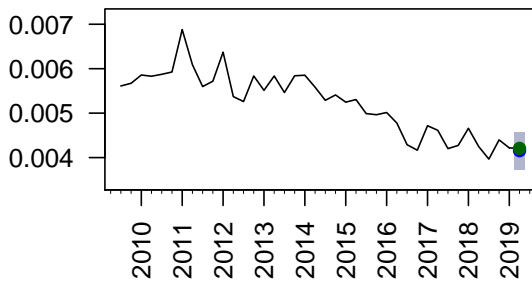
North Dakota Bodily Injury Frequency



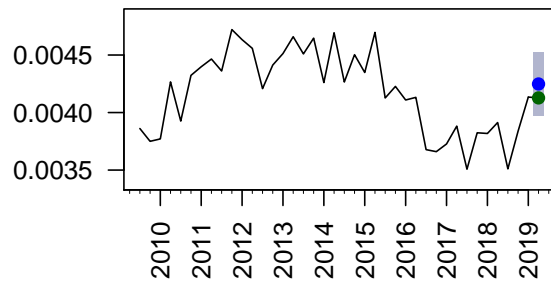
Nebraska Bodily Injury Frequency



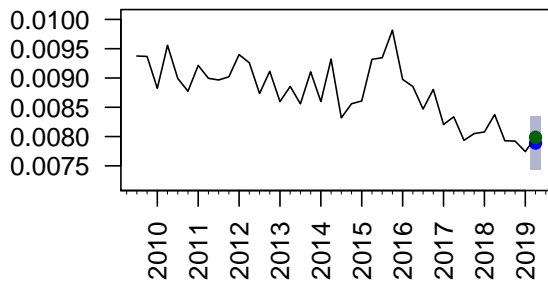
New Hampshire Bodily Injury Frequency



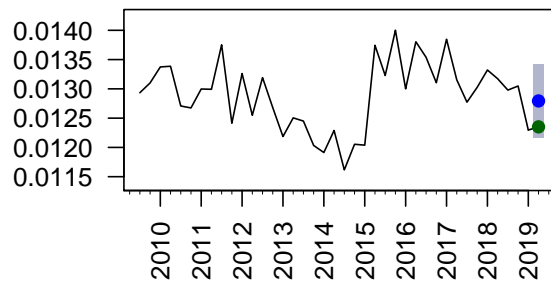
New Jersey Bodily Injury Frequency



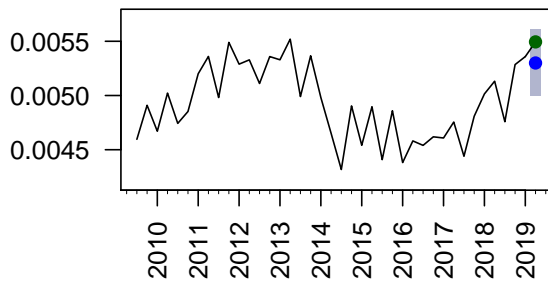
New Mexico Bodily Injury Frequency



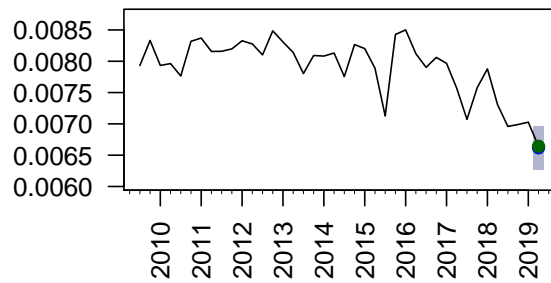
Nevada Bodily Injury Frequency



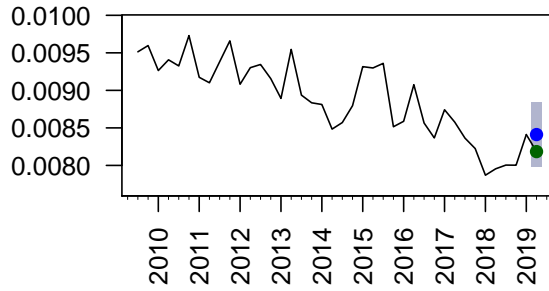
New York Bodily Injury Frequency



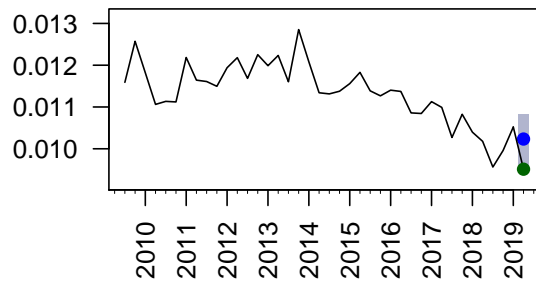
Ohio Bodily Injury Frequency



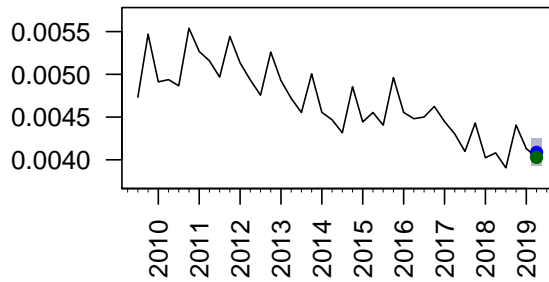
Oklahoma Bodily Injury Frequency



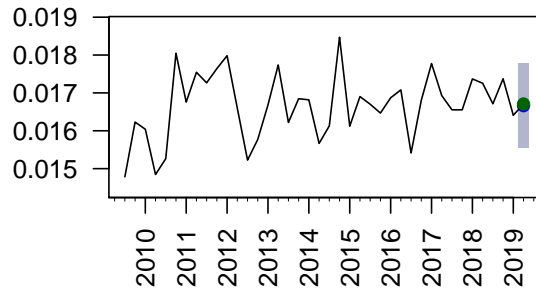
Oregon Bodily Injury Frequency



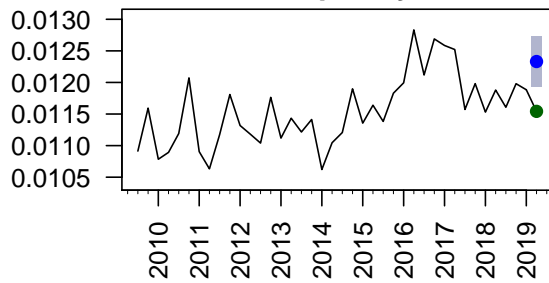
Pennsylvania Bodily Injury Frequency



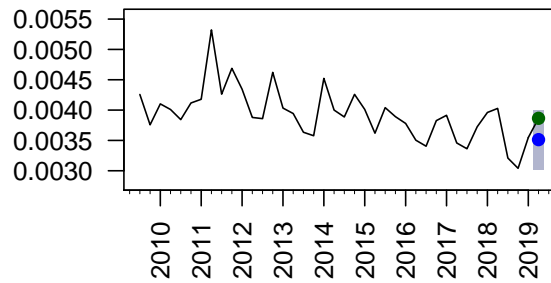
Rhode Island Bodily Injury Frequency



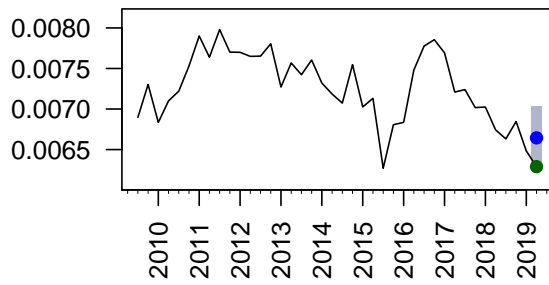
South Carolina Bodily Injury Frequency



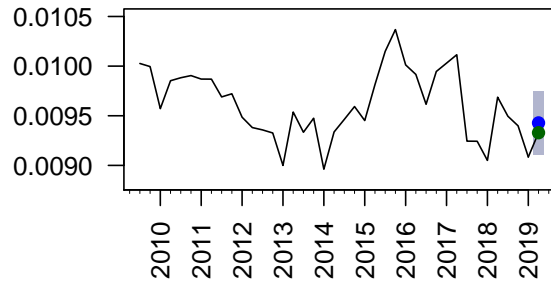
South Dakota Bodily Injury Frequency



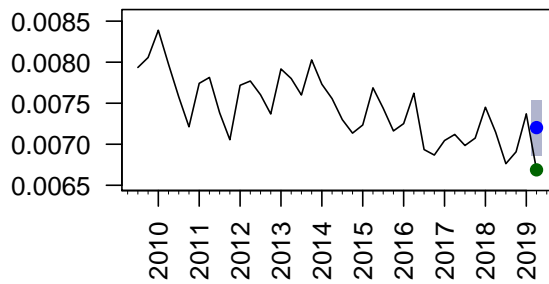
Tennessee Bodily Injury Frequency



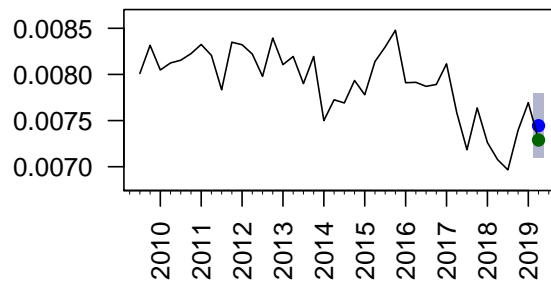
Texas Bodily Injury Frequency



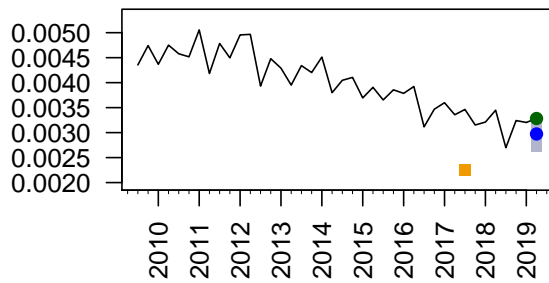
Utah Bodily Injury Frequency



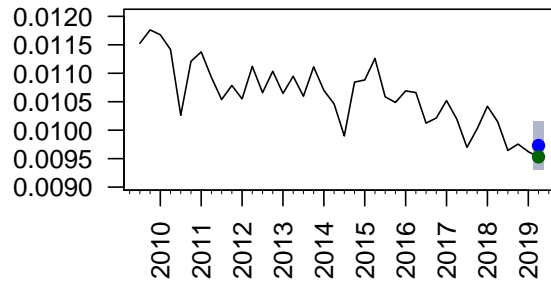
Virginia Bodily Injury Frequency



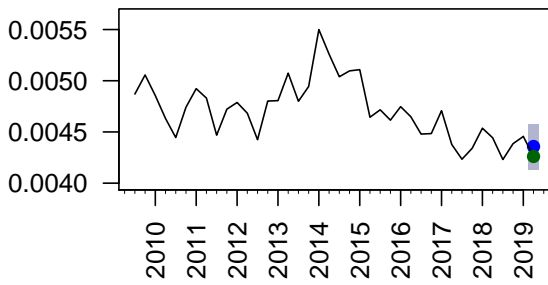
Vermont Bodily Injury Frequency



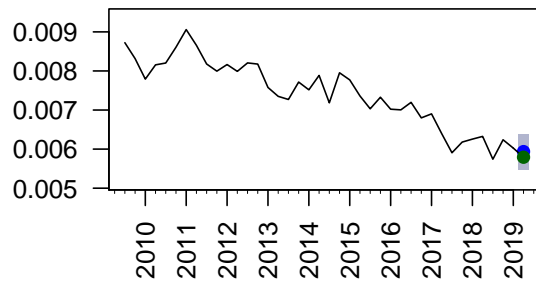
Washington Bodily Injury Frequency



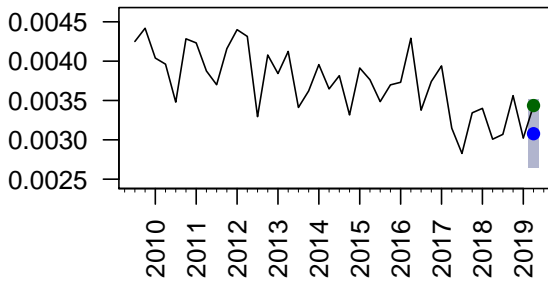
Wisconsin Bodily Injury Frequency



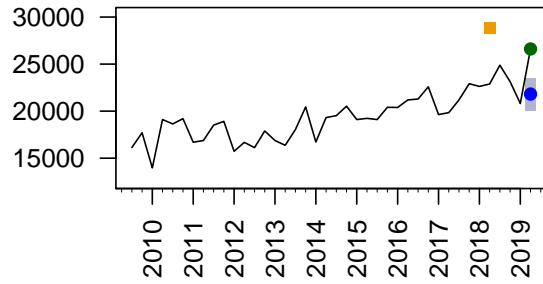
West Virginia Bodily Injury Frequency



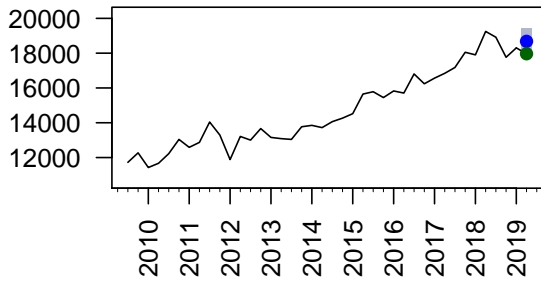
Wyoming Bodily Injury Frequency



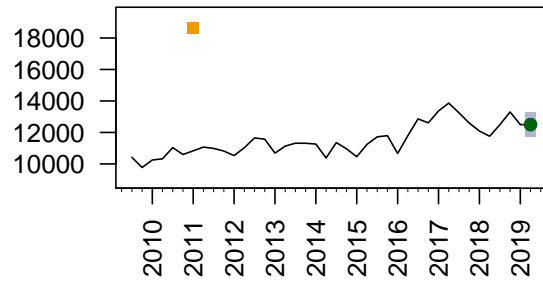
Alaska Bodily Injury Severity



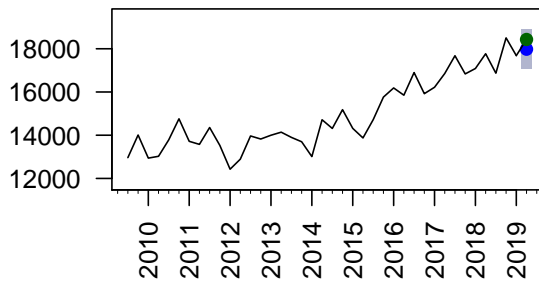
Alabama Bodily Injury Severity



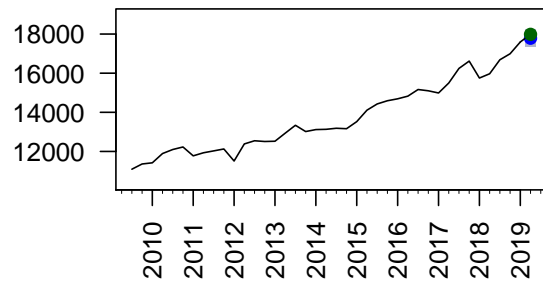
Arkansas Bodily Injury Severity



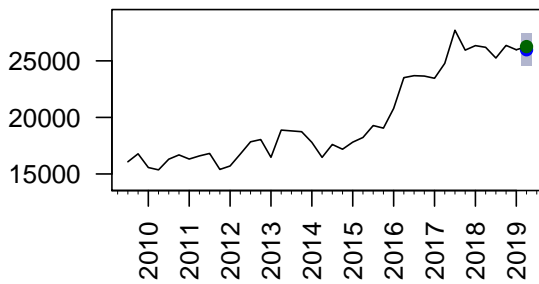
Arizona Bodily Injury Severity



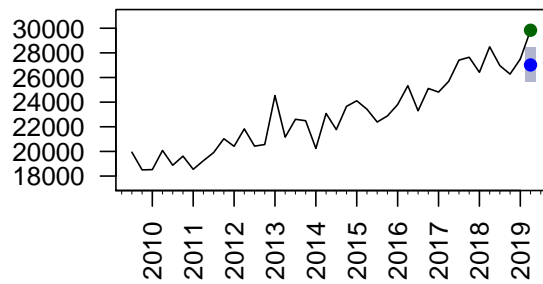
California Bodily Injury Severity



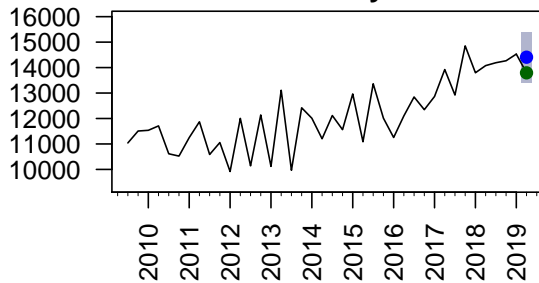
Colorado Bodily Injury Severity



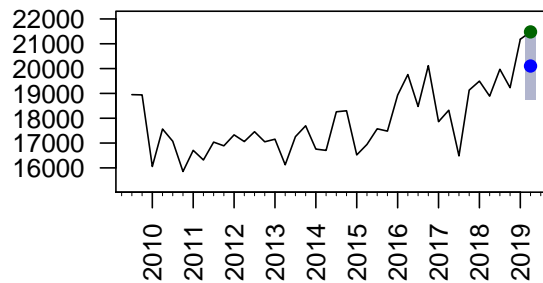
Connecticut Bodily Injury Severity



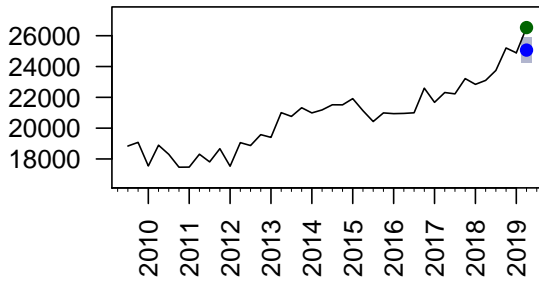
District of Columbia Bodily Injury Severity



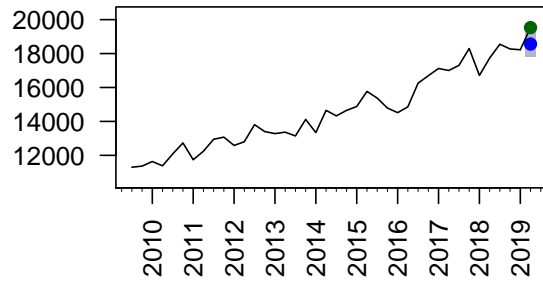
Delaware Bodily Injury Severity



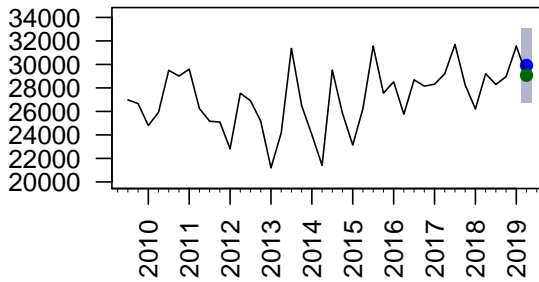
Florida Bodily Injury Severity



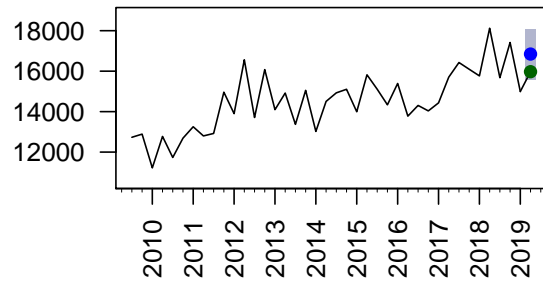
Georgia Bodily Injury Severity



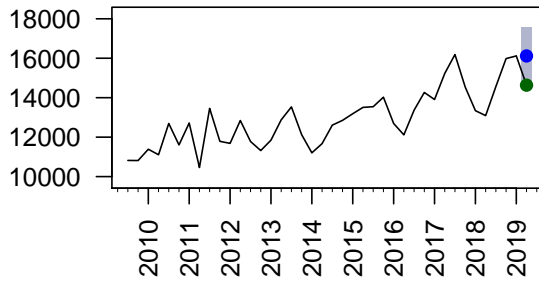
Hawaii Bodily Injury Severity



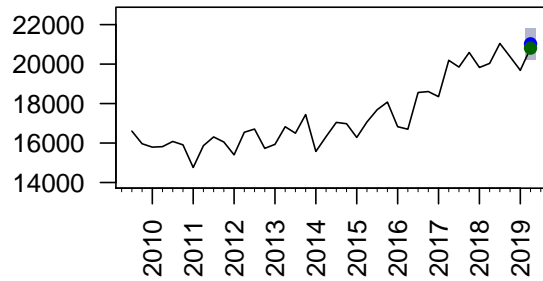
Iowa Bodily Injury Severity



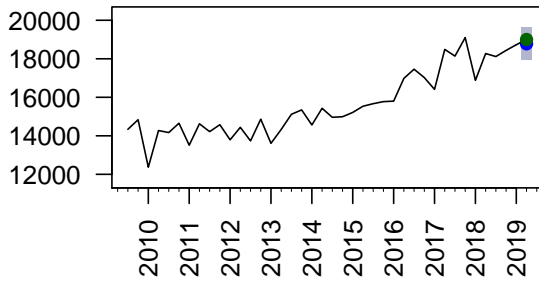
Idaho Bodily Injury Severity



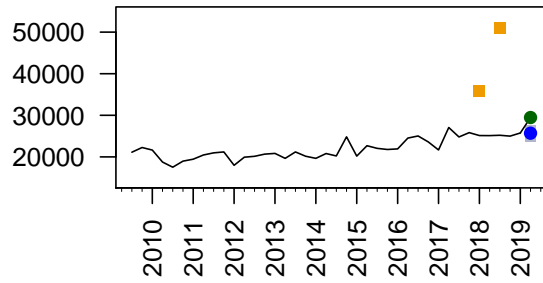
Illinois Bodily Injury Severity



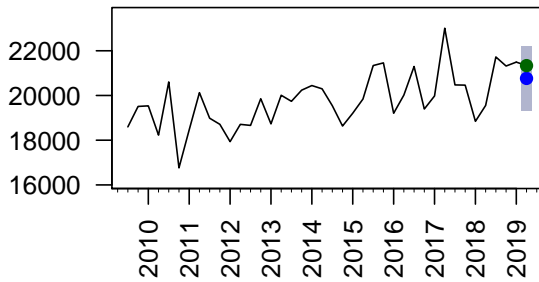
Indiana Bodily Injury Severity



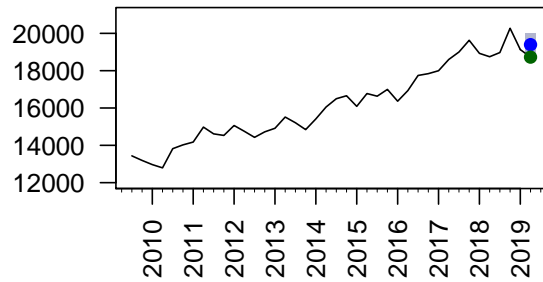
Kansas Bodily Injury Severity



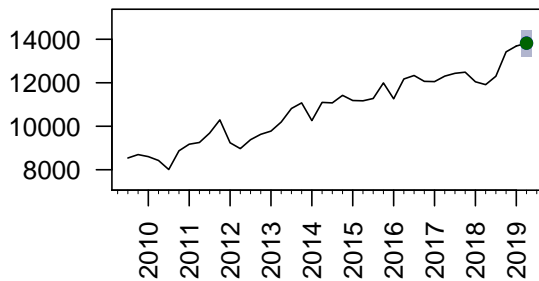
Kentucky Bodily Injury Severity



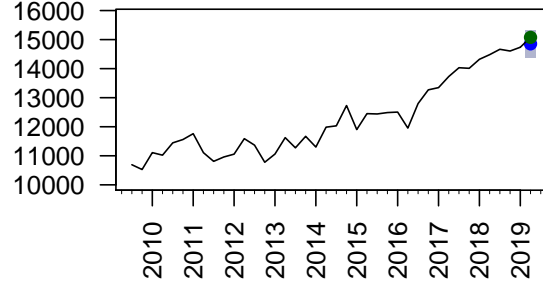
Louisiana Bodily Injury Severity



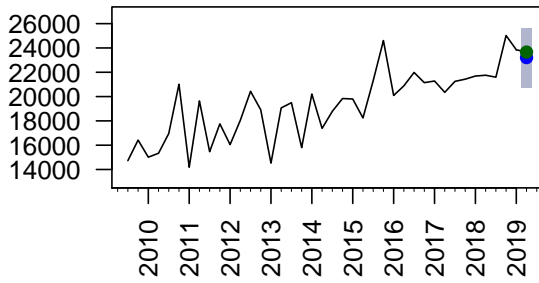
Massachusetts Bodily Injury Severity



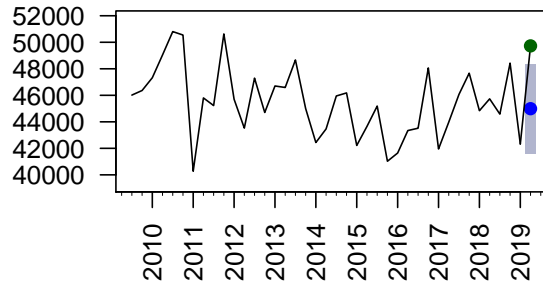
Maryland Bodily Injury Severity



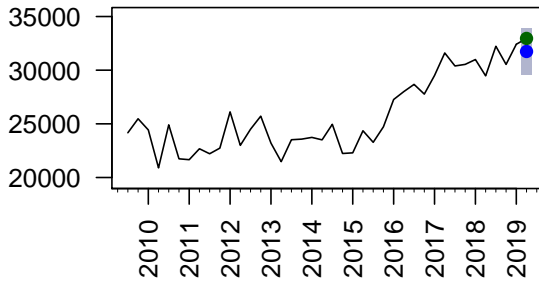
Maine Bodily Injury Severity



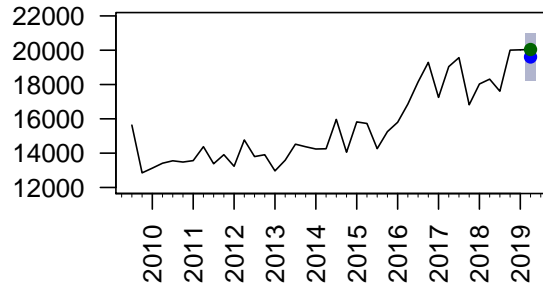
Michigan Bodily Injury Severity



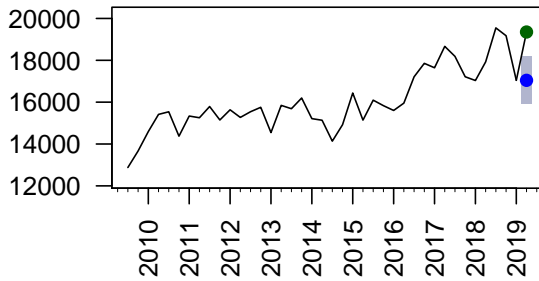
Minnesota Bodily Injury Severity



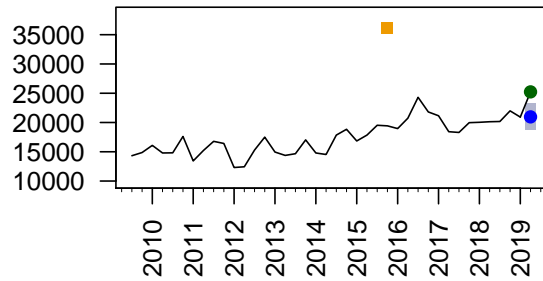
Missouri Bodily Injury Severity



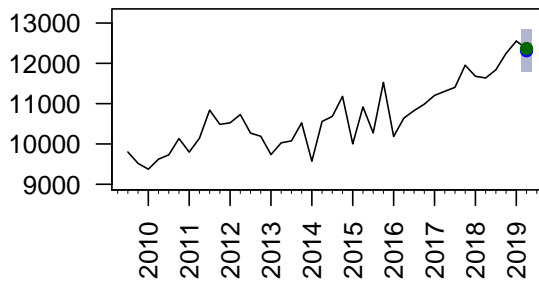
Mississippi Bodily Injury Severity



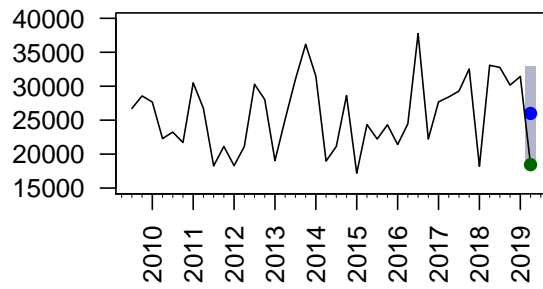
Montana Bodily Injury Severity



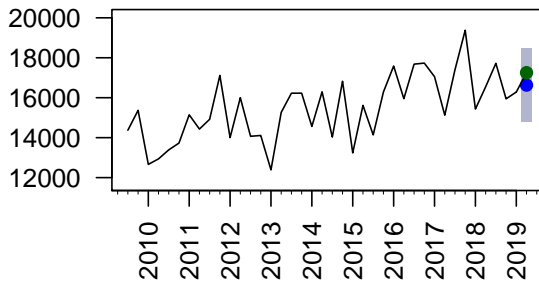
North Carolina Bodily Injury Severity



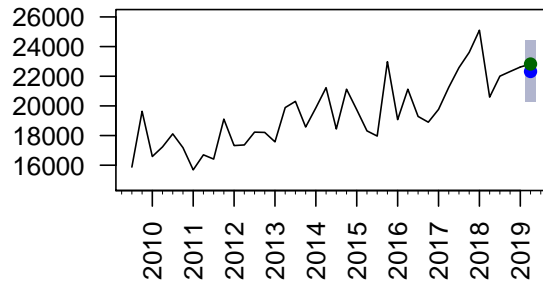
North Dakota Bodily Injury Severity



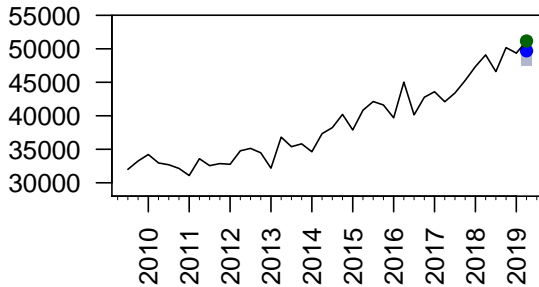
Nebraska Bodily Injury Severity



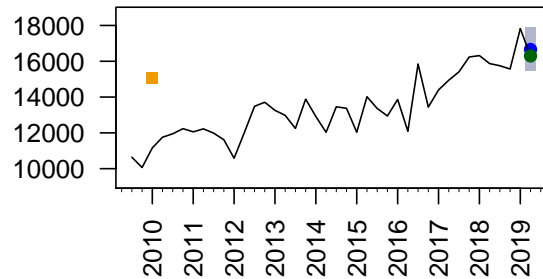
New Hampshire Bodily Injury Severity



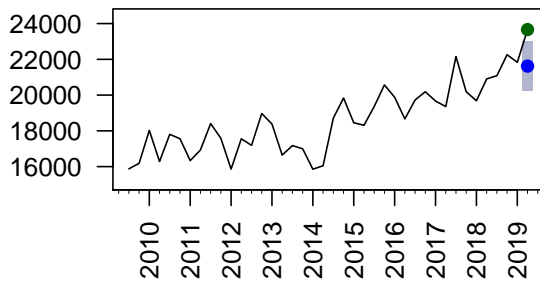
New Jersey Bodily Injury Severity



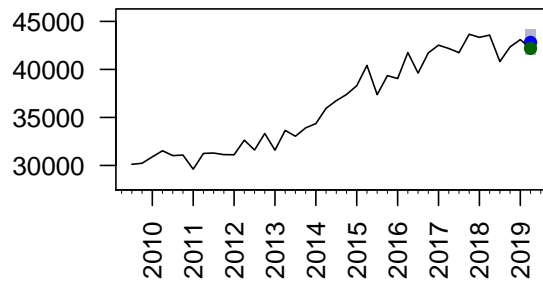
New Mexico Bodily Injury Severity



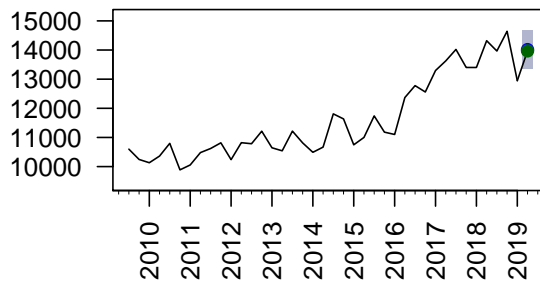
Nevada Bodily Injury Severity



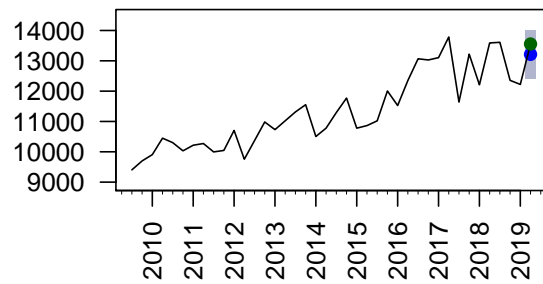
New York Bodily Injury Severity



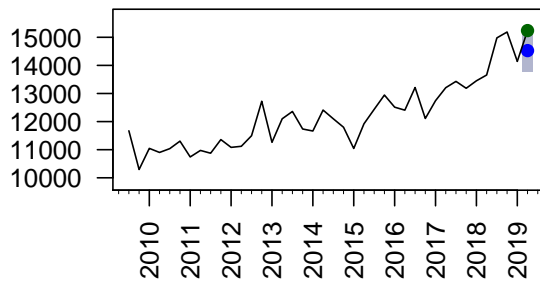
Ohio Bodily Injury Severity



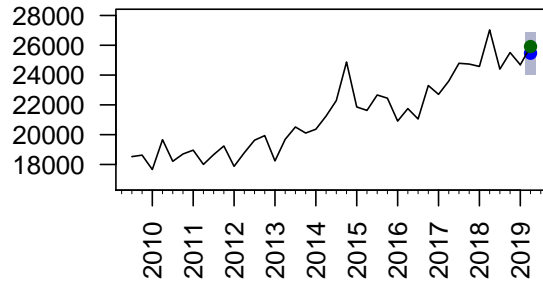
Oklahoma Bodily Injury Severity



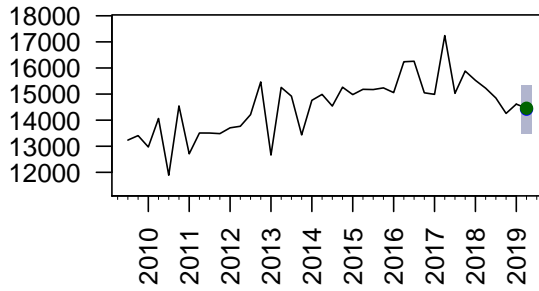
Oregon Bodily Injury Severity



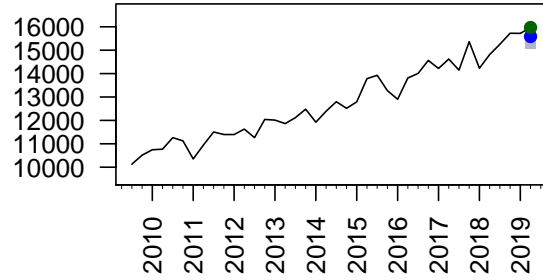
Pennsylvania Bodily Injury Severity



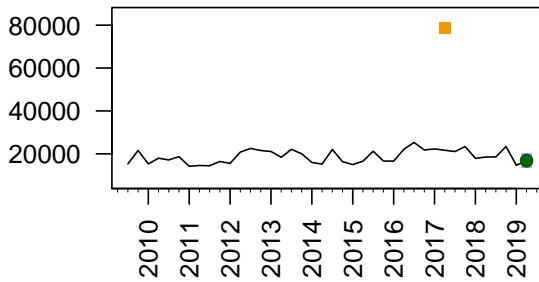
Rhode Island Bodily Injury Severity



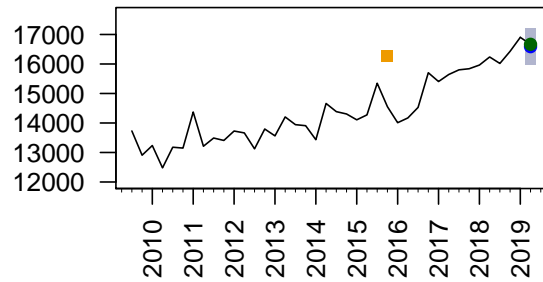
South Carolina Bodily Injury Severity



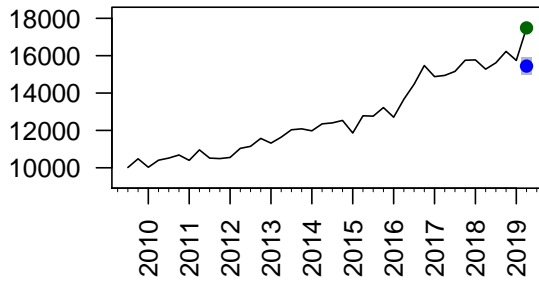
South Dakota Bodily Injury Severity



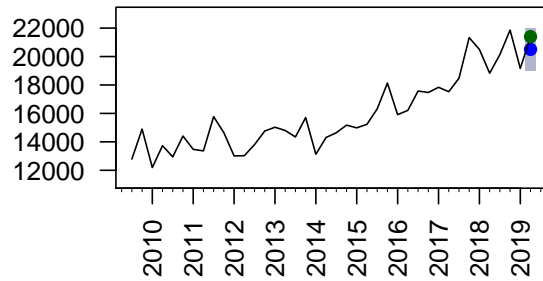
Tennessee Bodily Injury Severity



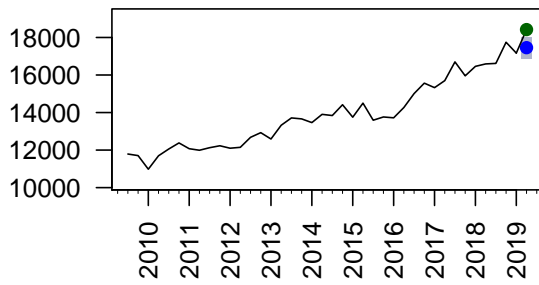
Texas Bodily Injury Severity



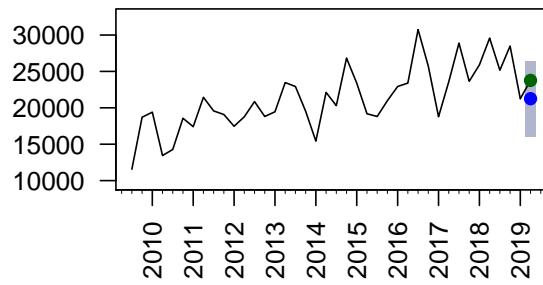
Utah Bodily Injury Severity



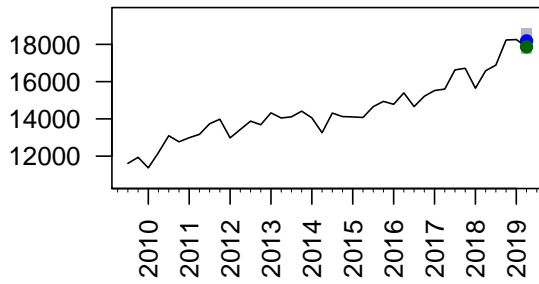
Virginia Bodily Injury Severity



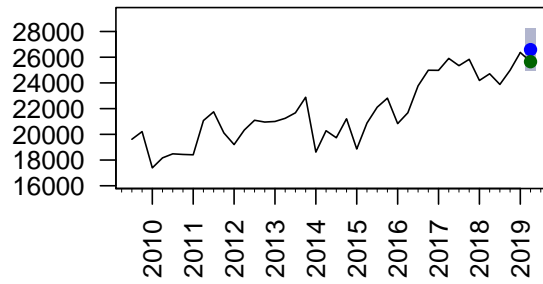
Vermont Bodily Injury Severity



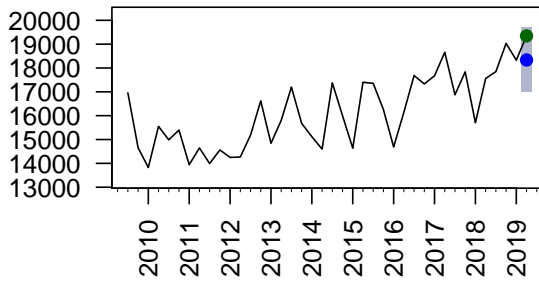
Washington Bodily Injury Severity



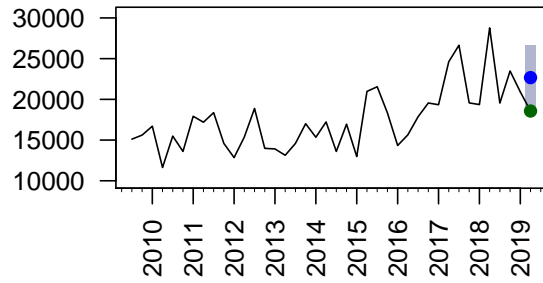
Wisconsin Bodily Injury Severity



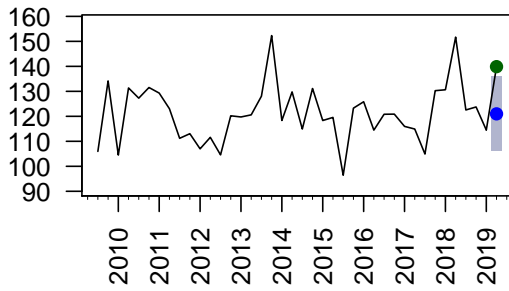
West Virginia Bodily Injury Severity



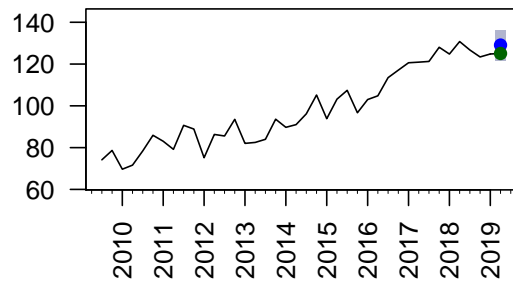
Wyoming Bodily Injury Severity



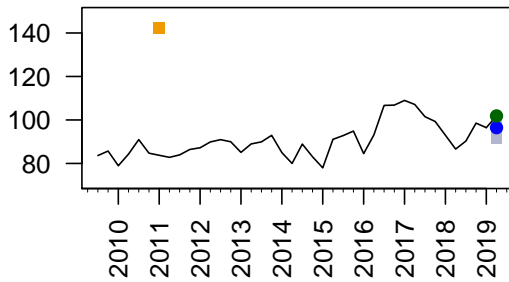
**Alaska Bodily Injury
Loss Cost**



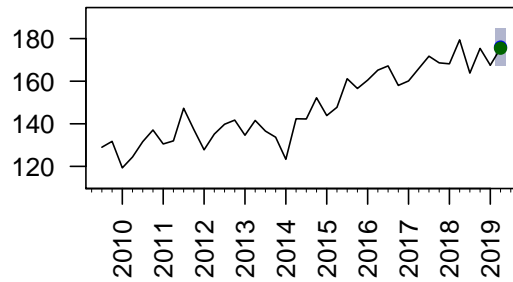
**Alabama Bodily Injury
Loss Cost**



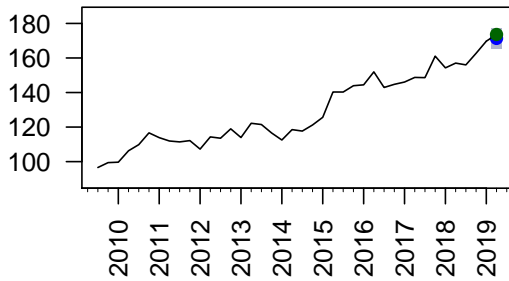
**Arkansas Bodily Injury
Loss Cost**



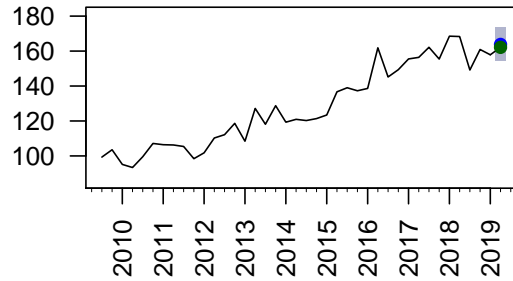
**Arizona Bodily Injury
Loss Cost**



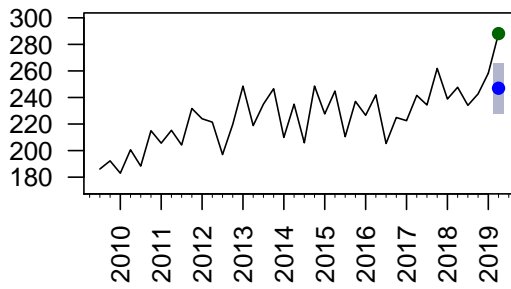
**California Bodily Injury
Loss Cost**



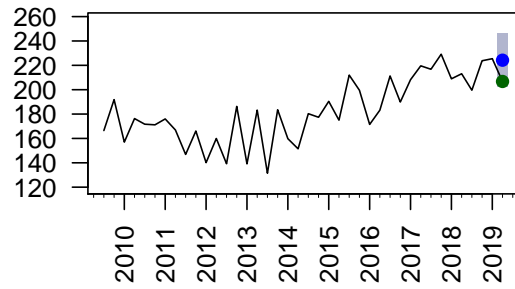
**Colorado Bodily Injury
Loss Cost**



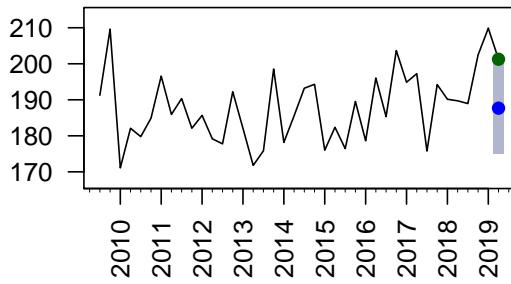
Connecticut Bodily Injury Loss Cost



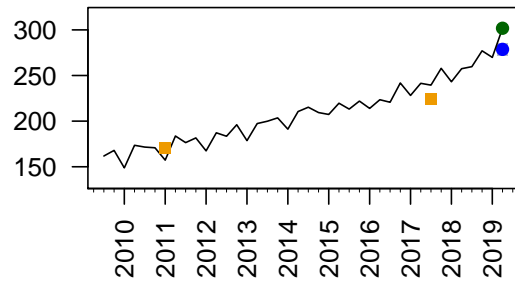
District of Columbia Bodily Injury Loss Cost



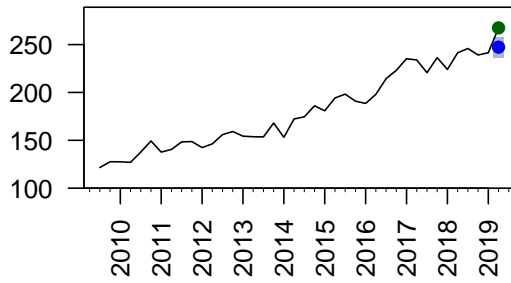
Delaware Bodily Injury Loss Cost



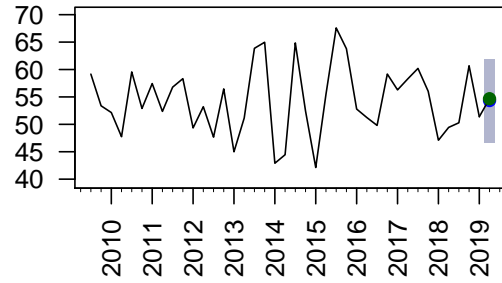
Florida Bodily Injury Loss Cost



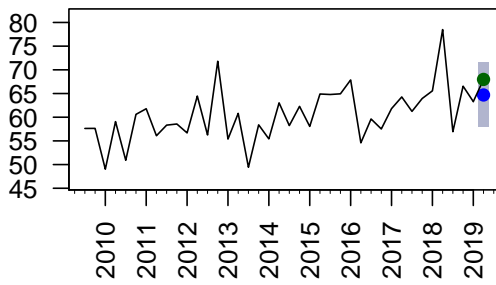
Georgia Bodily Injury Loss Cost



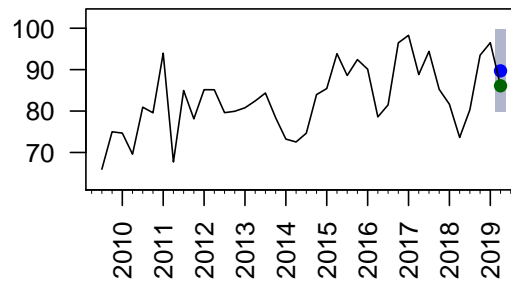
Hawaii Bodily Injury Loss Cost



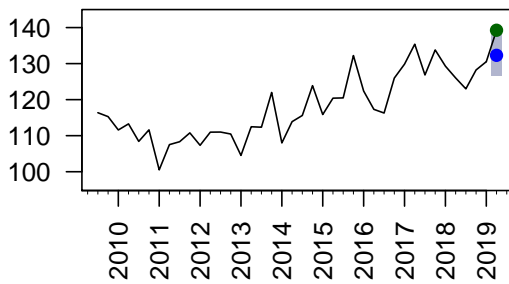
Iowa Bodily Injury Loss Cost



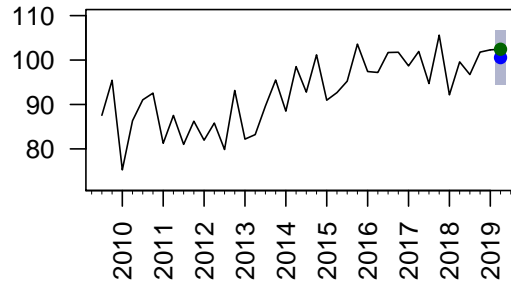
Idaho Bodily Injury Loss Cost



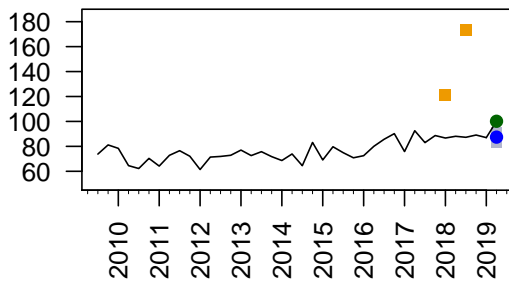
Illinois Bodily Injury Loss Cost



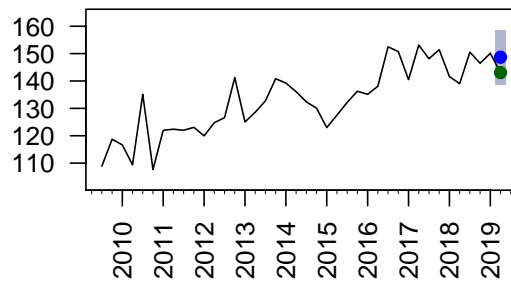
Indiana Bodily Injury Loss Cost



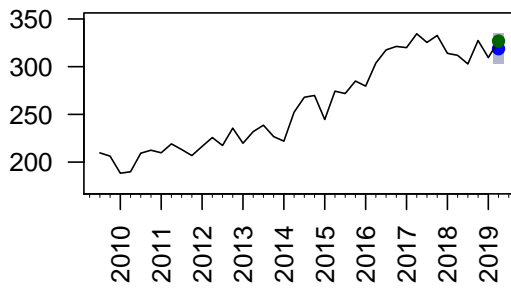
Kansas Bodily Injury Loss Cost



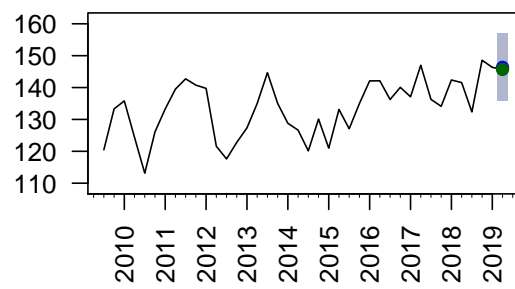
Kentucky Bodily Injury Loss Cost



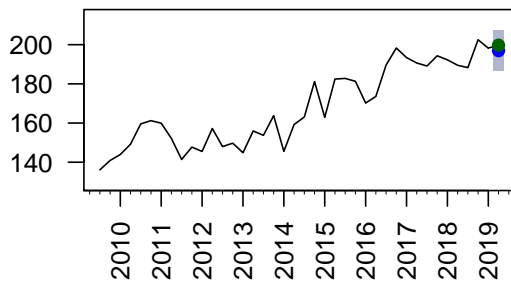
Louisiana Bodily Injury Loss Cost



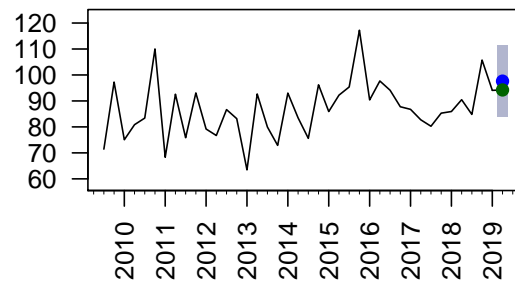
Massachusetts Bodily Injury Loss Cost



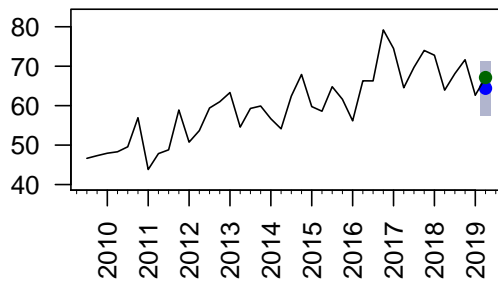
Maryland Bodily Injury Loss Cost



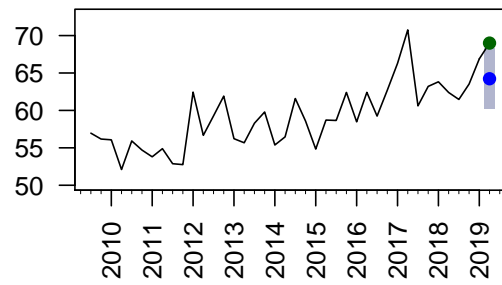
Maine Bodily Injury Loss Cost



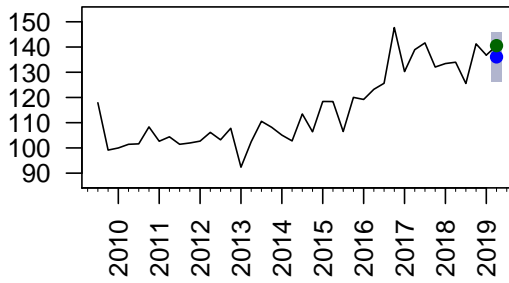
Michigan Bodily Injury Loss Cost



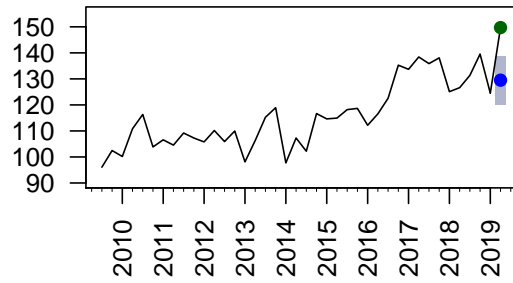
Minnesota Bodily Injury Loss Cost



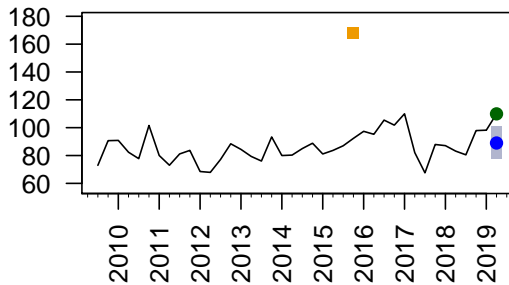
Missouri Bodily Injury Loss Cost



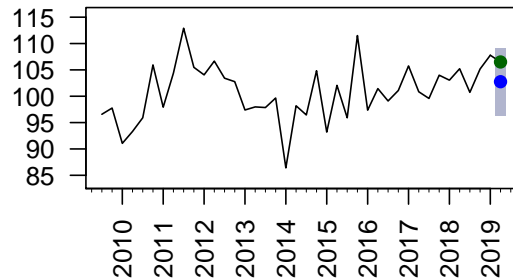
Mississippi Bodily Injury Loss Cost



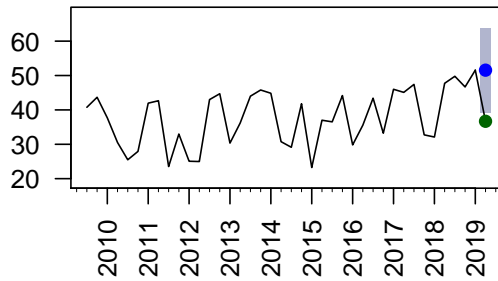
Montana Bodily Injury Loss Cost



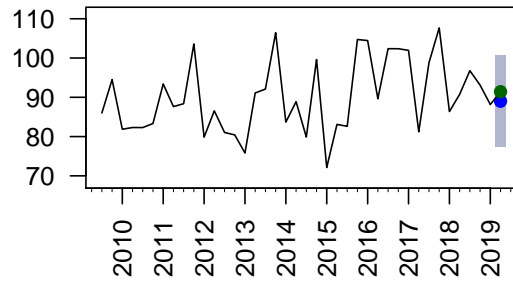
North Carolina Bodily Injury Loss Cost



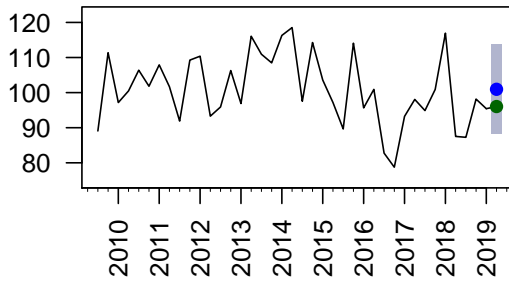
North Dakota Bodily Injury Loss Cost



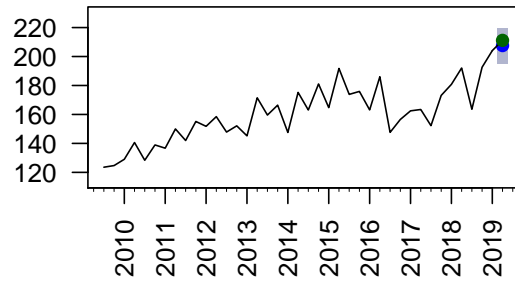
Nebraska Bodily Injury Loss Cost



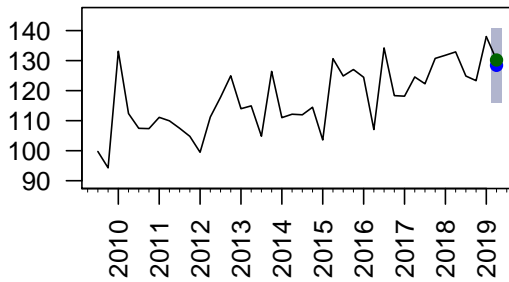
New Hampshire Bodily Injury Loss Cost



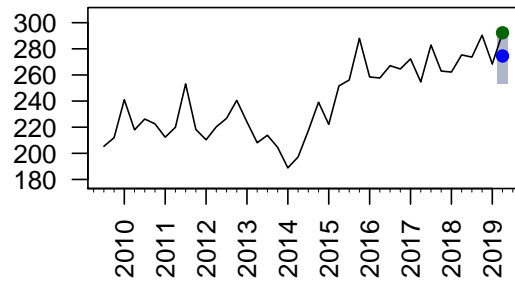
New Jersey Bodily Injury Loss Cost



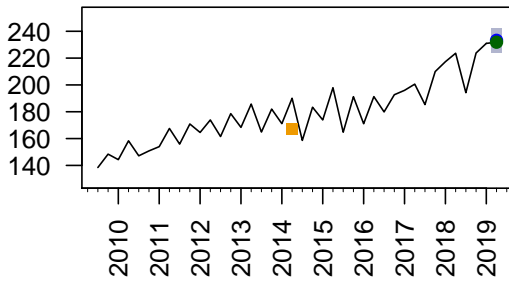
New Mexico Bodily Injury Loss Cost



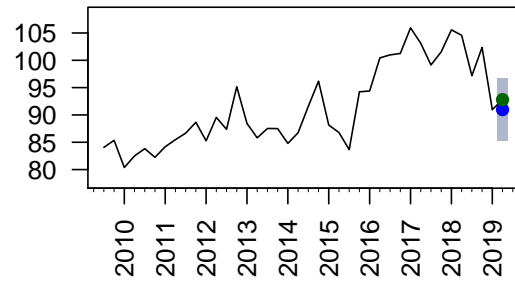
Nevada Bodily Injury Loss Cost



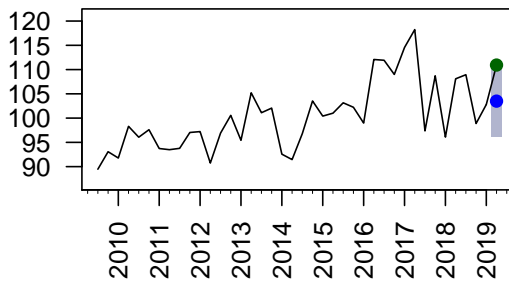
New York Bodily Injury Loss Cost



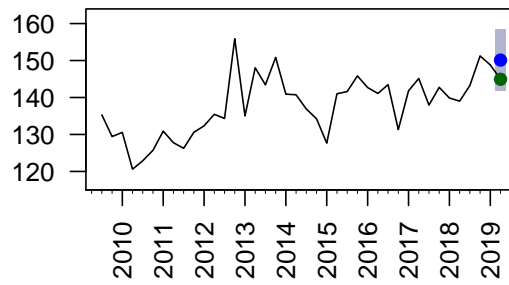
Ohio Bodily Injury Loss Cost



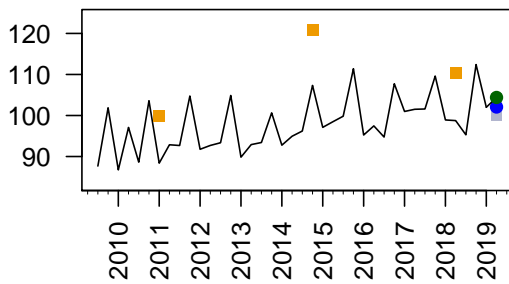
Oklahoma Bodily Injury Loss Cost



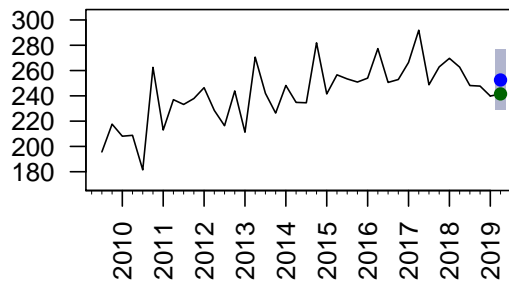
Oregon Bodily Injury Loss Cost



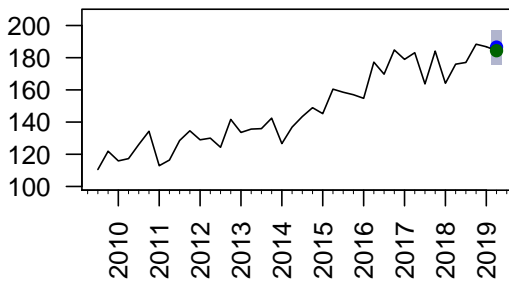
Pennsylvania Bodily Injury Loss Cost



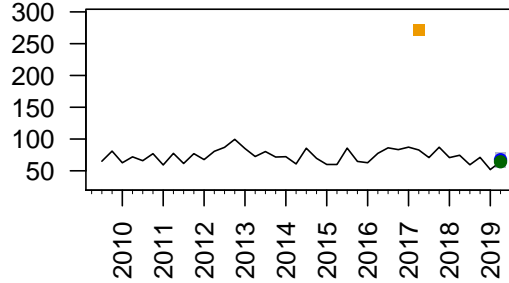
Rhode Island Bodily Injury Loss Cost



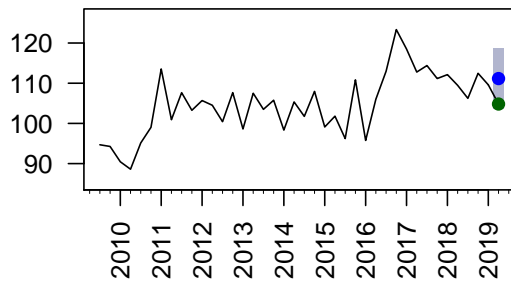
South Carolina Bodily Injury Loss Cost



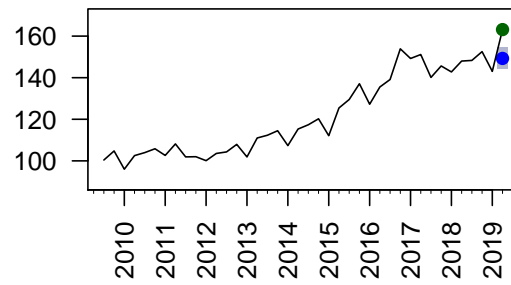
South Dakota Bodily Injury Loss Cost



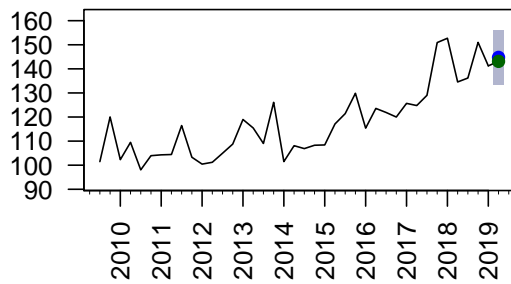
Tennessee Bodily Injury Loss Cost



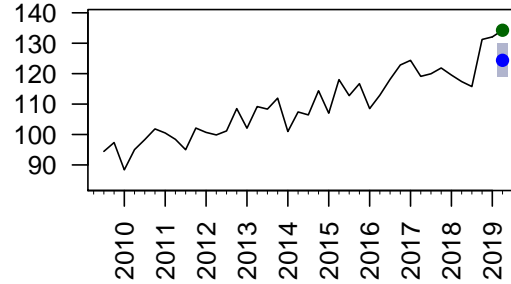
Texas Bodily Injury Loss Cost



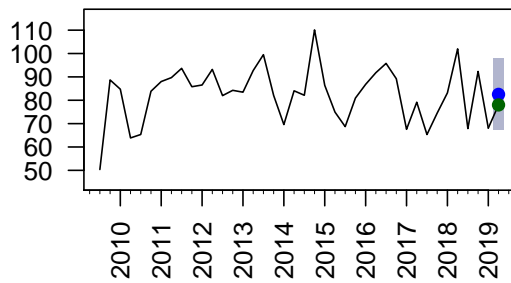
Utah Bodily Injury Loss Cost



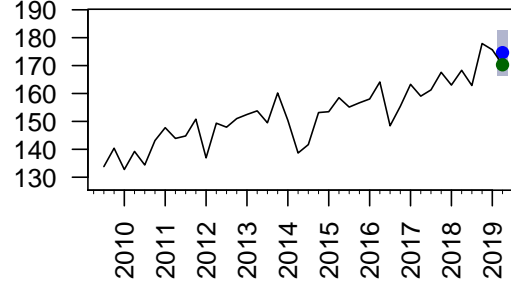
Virginia Bodily Injury Loss Cost



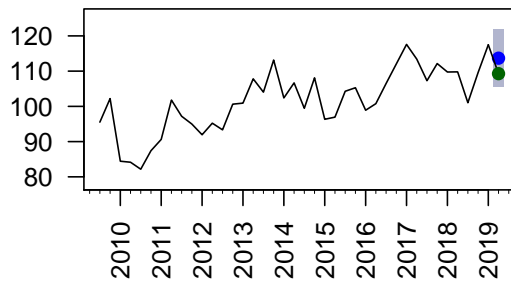
Vermont Bodily Injury Loss Cost



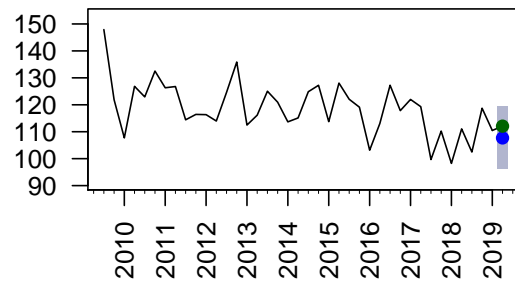
Washington Bodily Injury Loss Cost



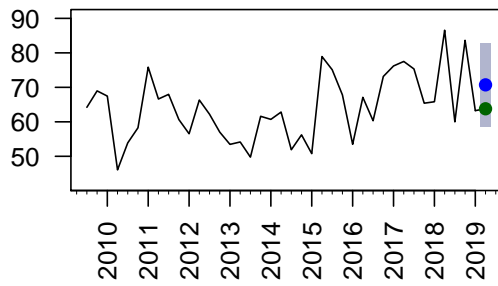
**Wisconsin Bodily Injury
Loss Cost**



**West Virginia Bodily Injury
Loss Cost**

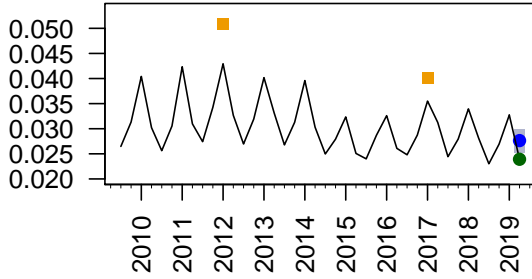


**Wyoming Bodily Injury
Loss Cost**

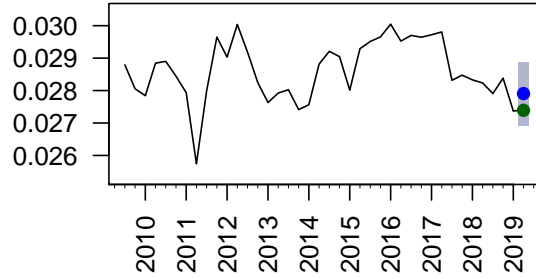


Property Damage

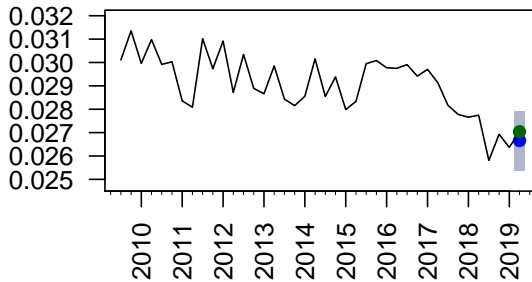
Alaska Property Damage Frequency



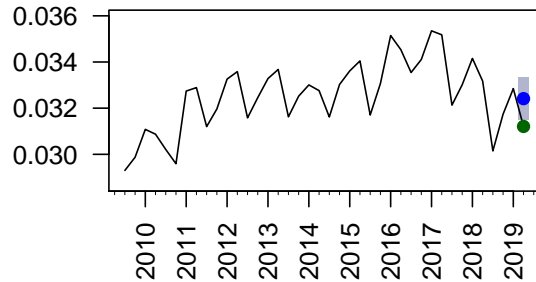
Alabama Property Damage Frequency



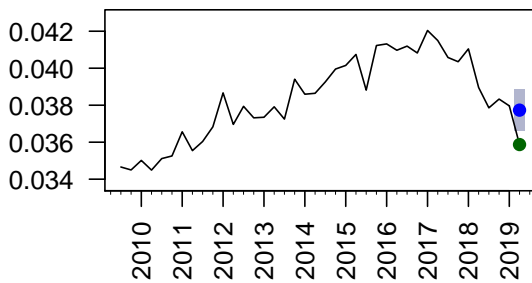
Arkansas Property Damage Frequency



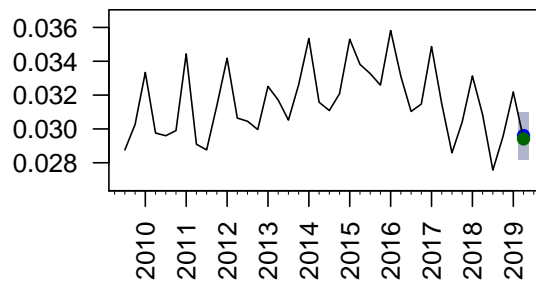
Arizona Property Damage Frequency



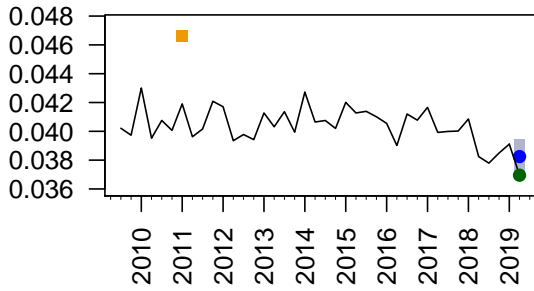
California Property Damage Frequency



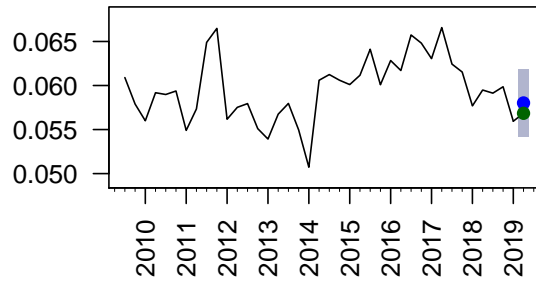
Colorado Property Damage Frequency



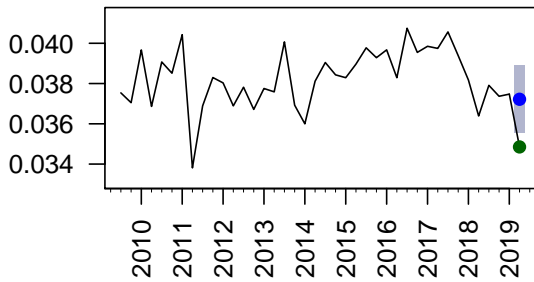
Connecticut Property Damage Frequency



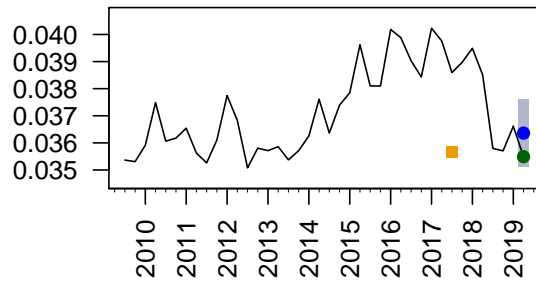
District of Columbia Property Damage Frequency



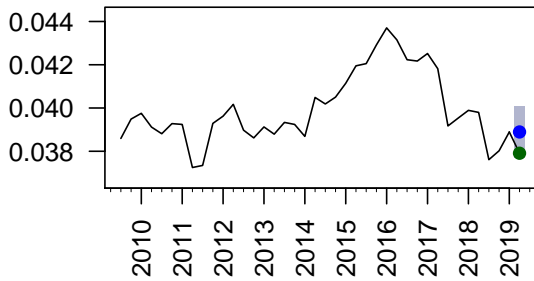
Delaware Property Damage Frequency



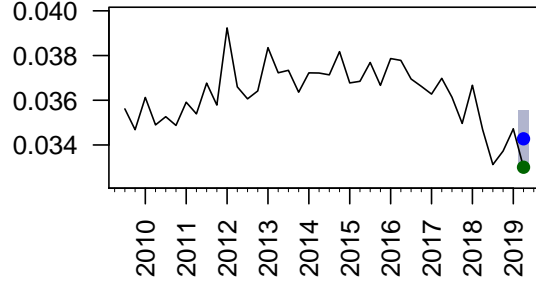
Florida Property Damage Frequency



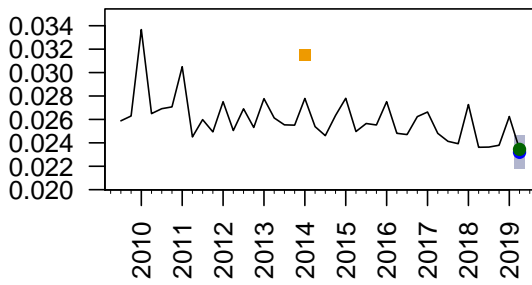
Georgia Property Damage Frequency



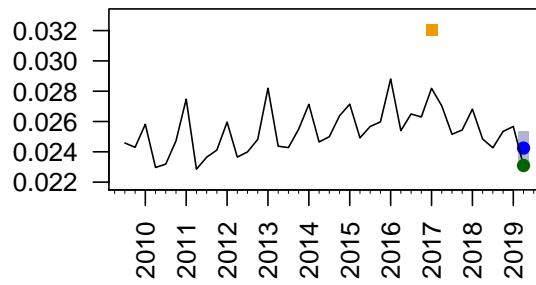
Hawaii Property Damage Frequency



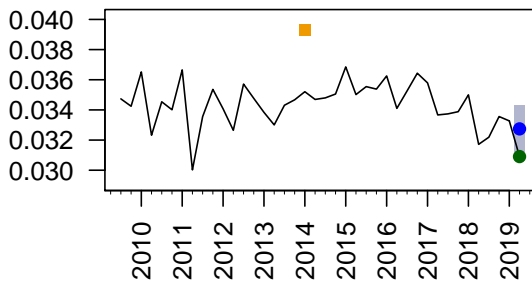
Iowa Property Damage Frequency



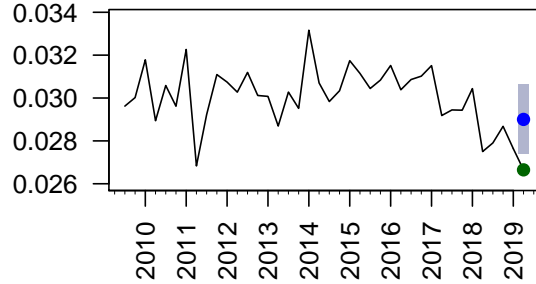
Idaho Property Damage Frequency



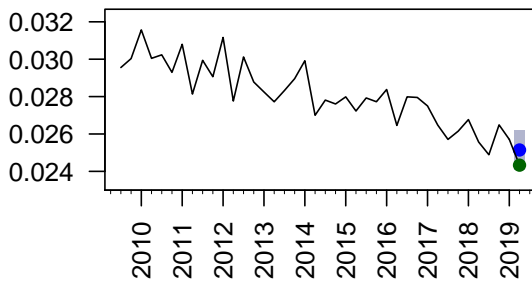
Illinois Property Damage Frequency



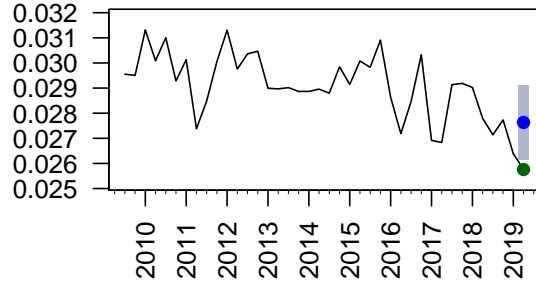
Indiana Property Damage Frequency



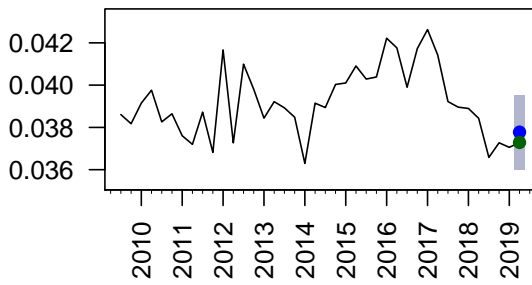
Kansas Property Damage Frequency



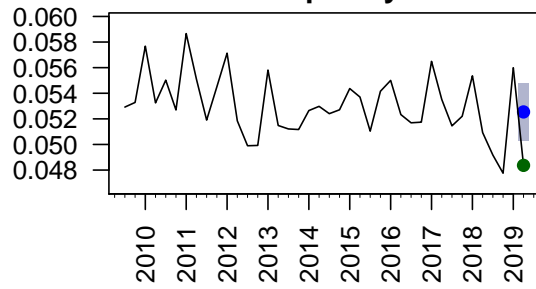
Kentucky Property Damage Frequency



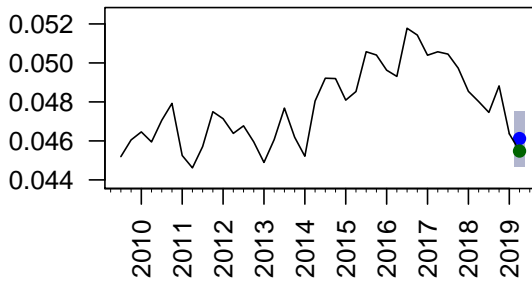
Louisiana Property Damage Frequency



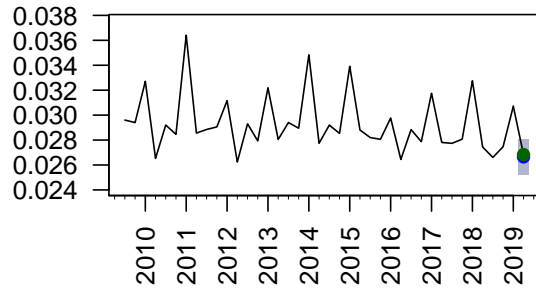
Massachusetts Property Damage Frequency



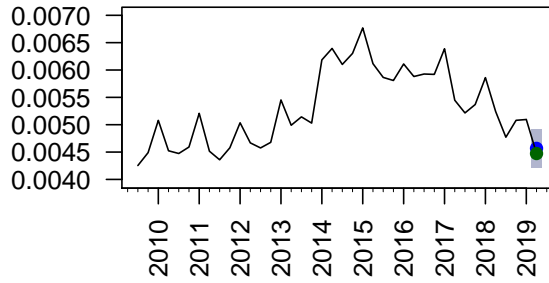
Maryland Property Damage Frequency



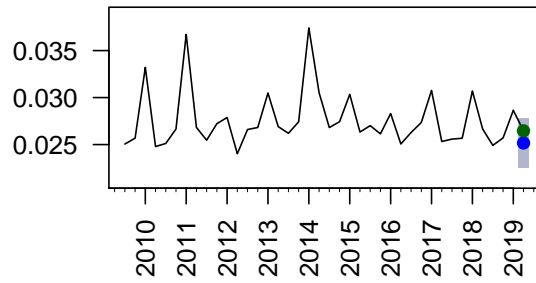
Maine Property Damage Frequency



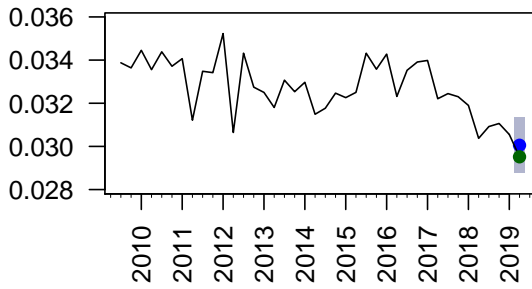
Michigan Property Damage Frequency



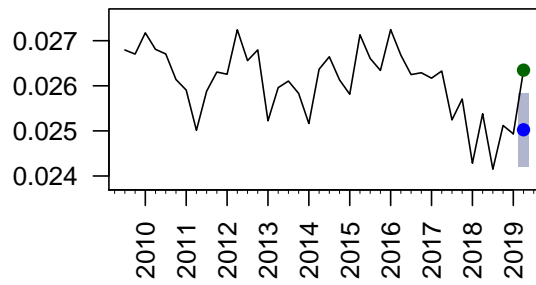
Minnesota Property Damage Frequency



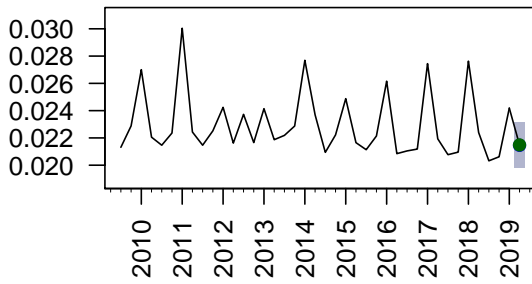
Missouri Property Damage Frequency



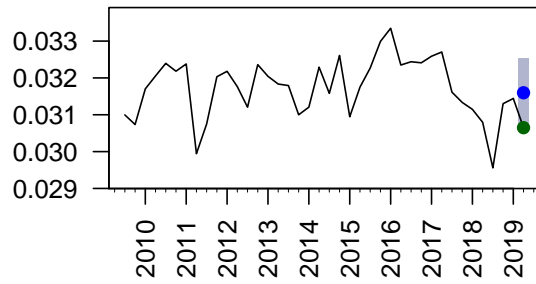
Mississippi Property Damage Frequency



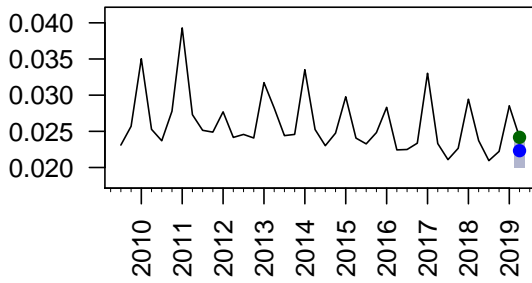
Montana Property Damage Frequency



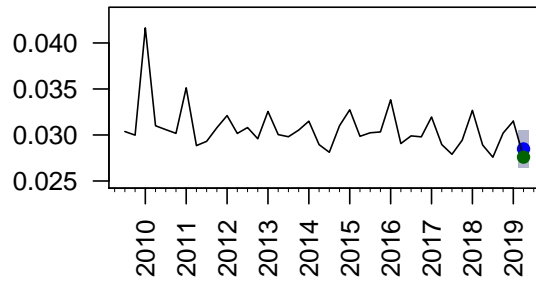
North Carolina Property Damage Frequency



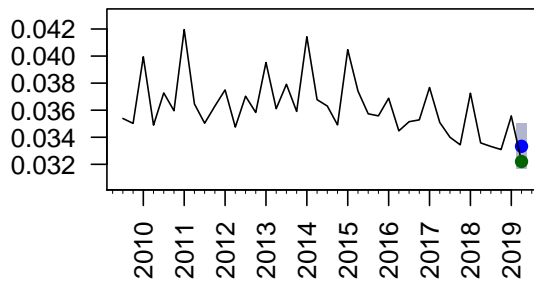
North Dakota Property Damage Frequency



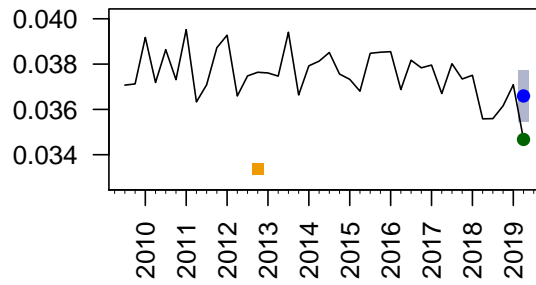
Nebraska Property Damage Frequency



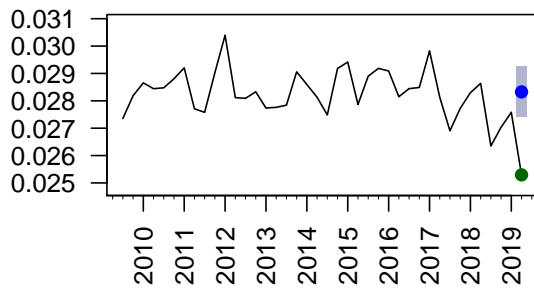
**New Hampshire
Property Damage
Frequency**



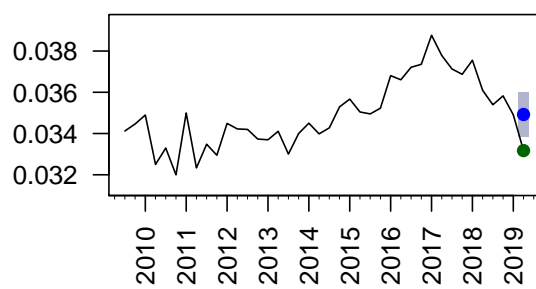
**New Jersey Property Damage
Frequency**



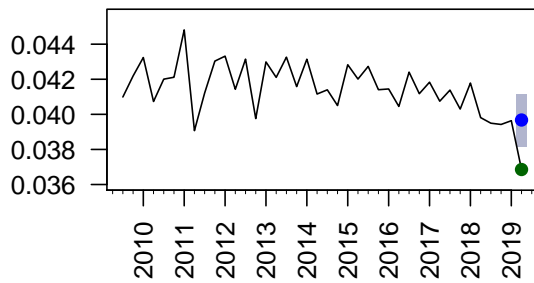
**New Mexico Property Damage
Frequency**



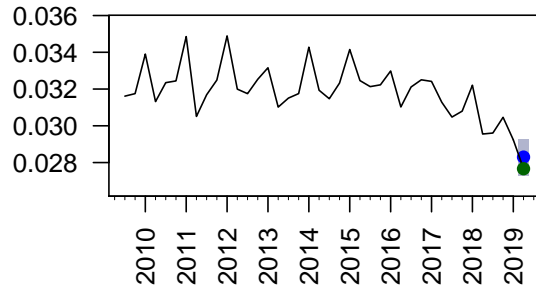
**Nevada Property Damage
Frequency**



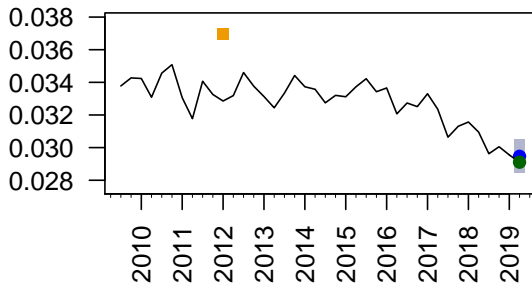
**New York Property Damage
Frequency**



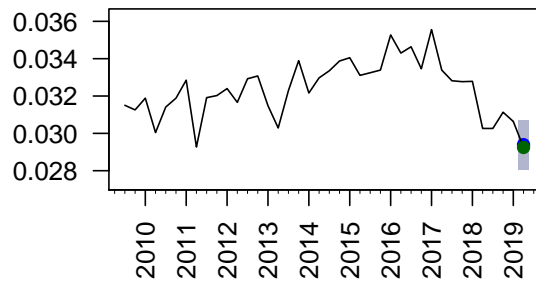
**Ohio Property Damage
Frequency**



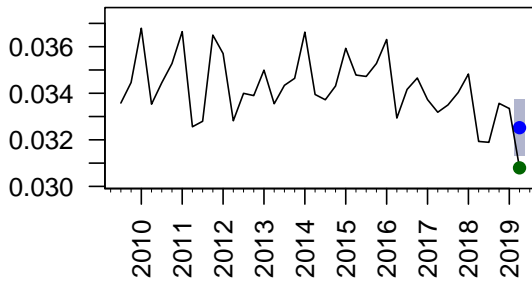
Oklahoma Property Damage Frequency



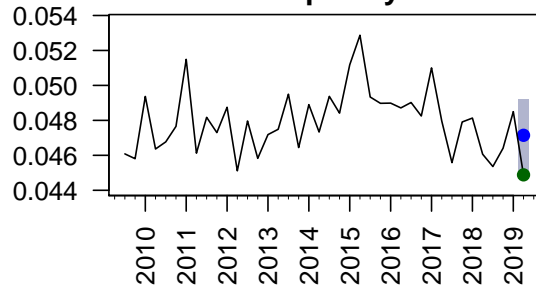
Oregon Property Damage Frequency



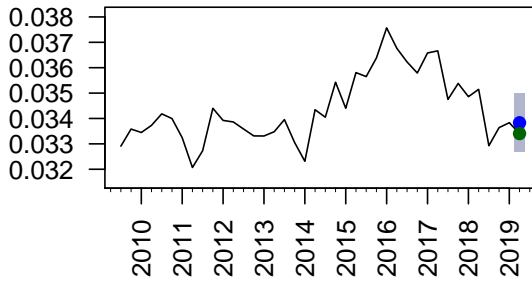
Pennsylvania Property Damage Frequency



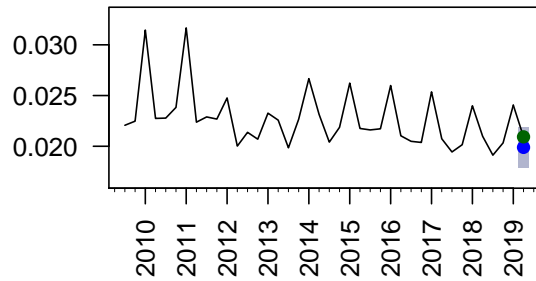
Rhode Island Property Damage Frequency



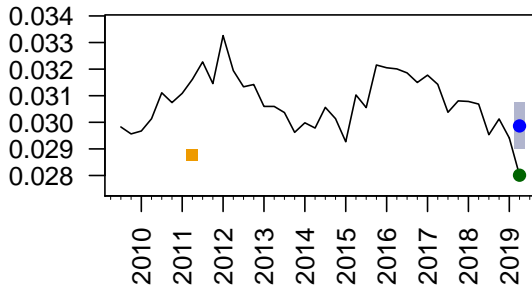
South Carolina Property Damage Frequency



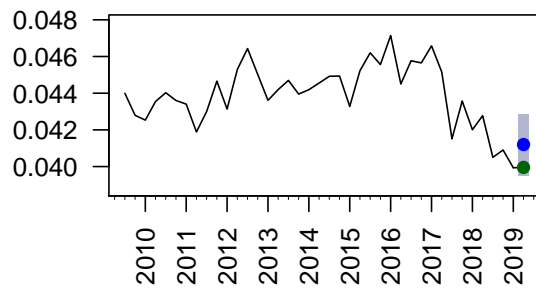
South Dakota Property Damage Frequency



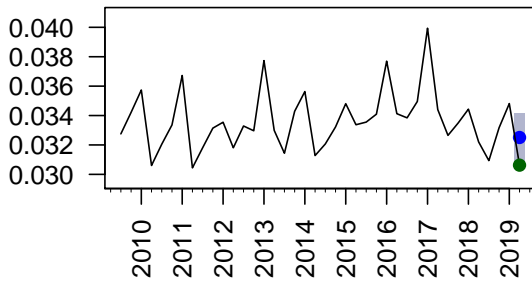
Tennessee Property Damage Frequency



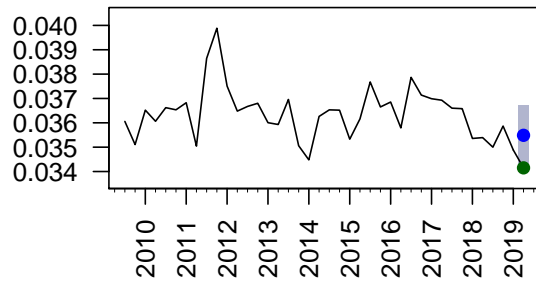
Texas Property Damage Frequency



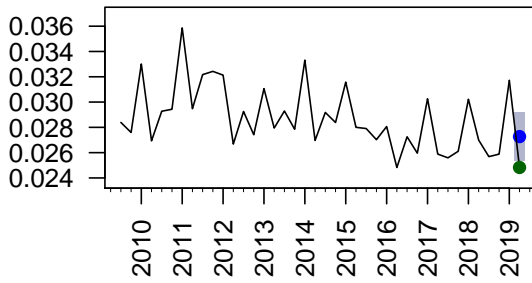
Utah Property Damage Frequency



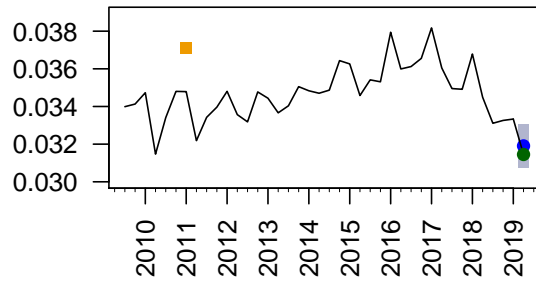
Virginia Property Damage Frequency



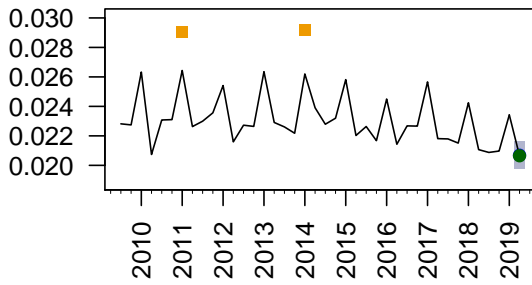
Vermont Property Damage Frequency



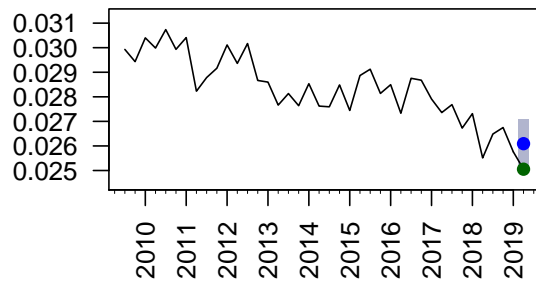
Washington Property Damage Frequency



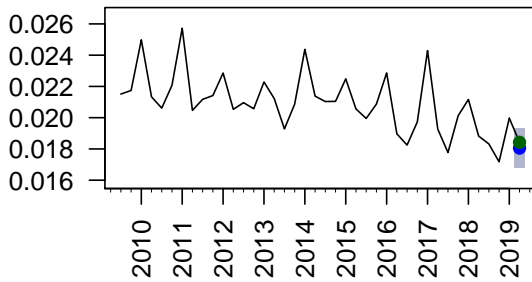
Wisconsin Property Damage Frequency



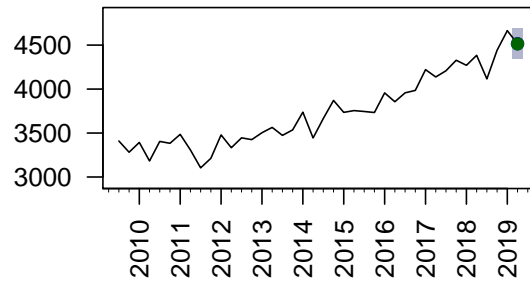
West Virginia Property Damage Frequency



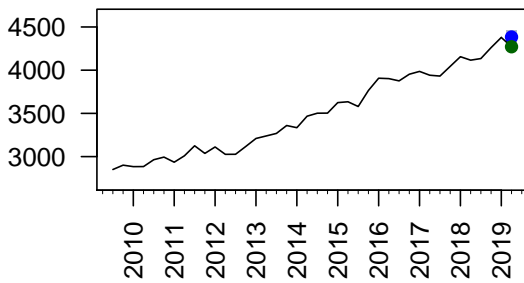
Wyoming Property Damage Frequency



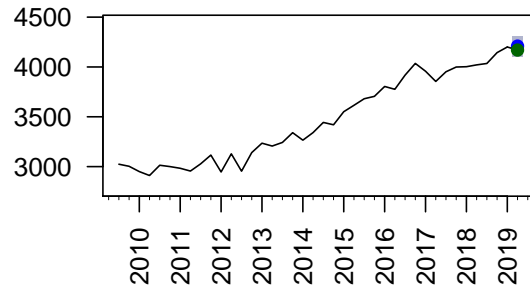
Alaska Property Damage Severity



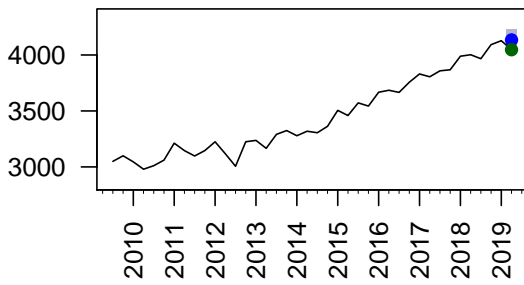
Alabama Property Damage Severity



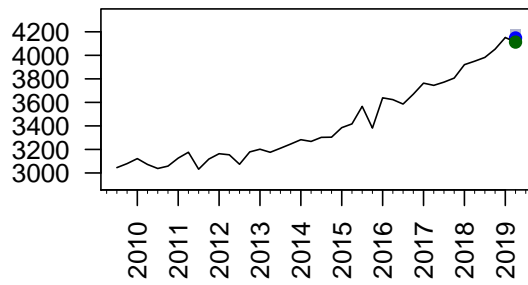
Arkansas Property Damage Severity



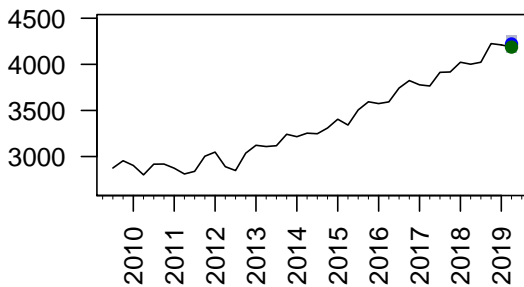
Arizona Property Damage Severity



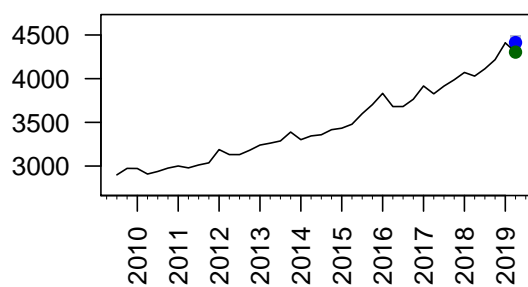
California Property Damage Severity



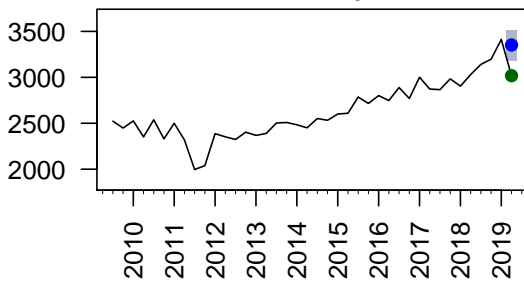
Colorado Property Damage Severity



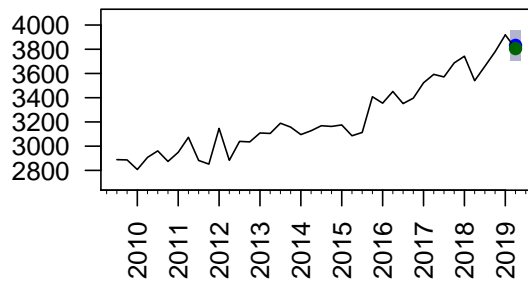
Connecticut Property Damage Severity



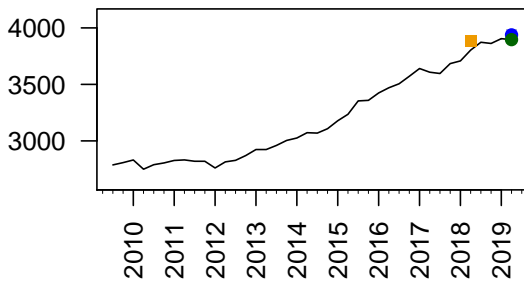
District of Columbia Property Damage Severity



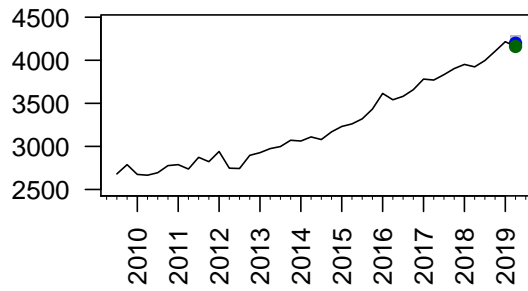
Delaware Property Damage Severity



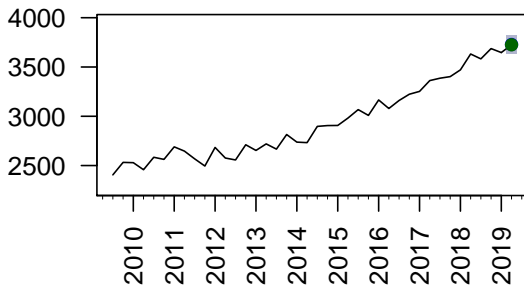
Florida Property Damage Severity



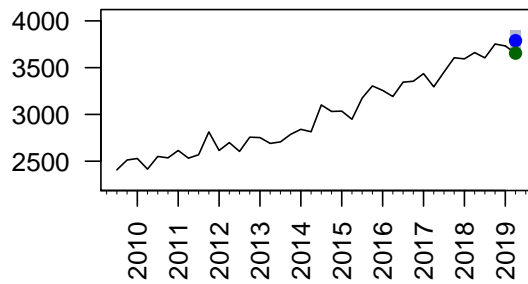
Georgia Property Damage Severity



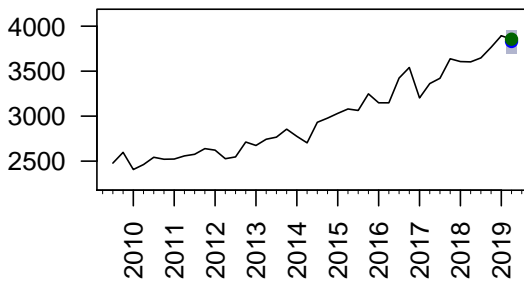
Hawaii Property Damage Severity



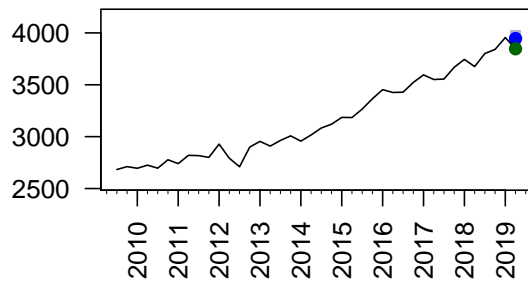
Iowa Property Damage Severity



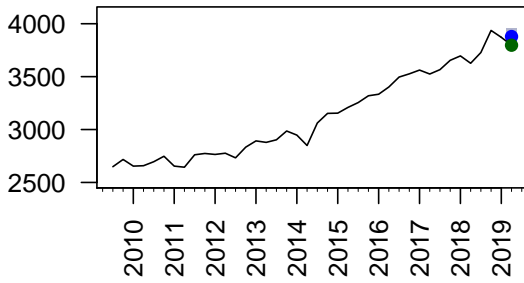
Idaho Property Damage Severity



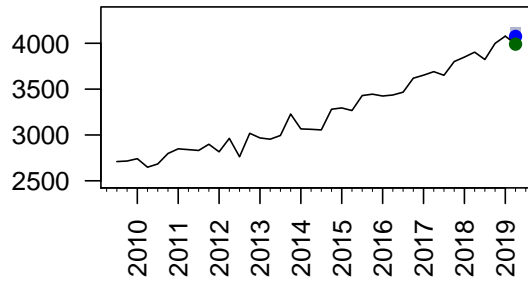
Illinois Property Damage Severity



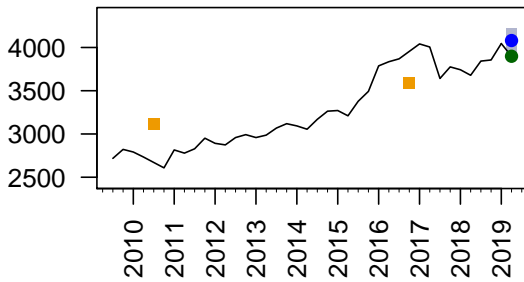
Indiana Property Damage Severity



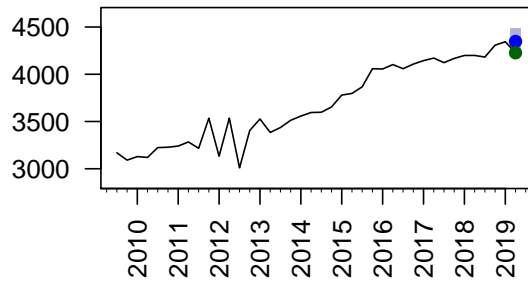
Kansas Property Damage Severity



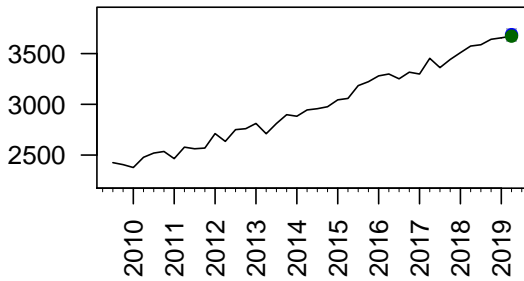
Kentucky Property Damage Severity



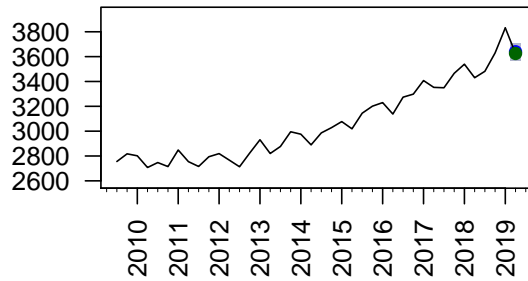
Louisiana Property Damage Severity



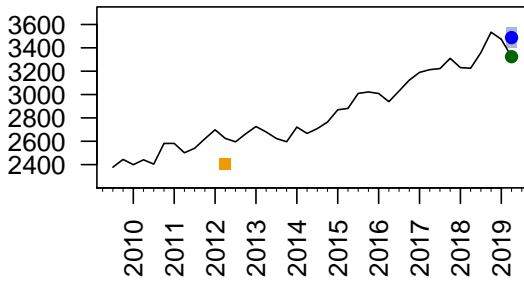
Massachusetts Property Damage Severity



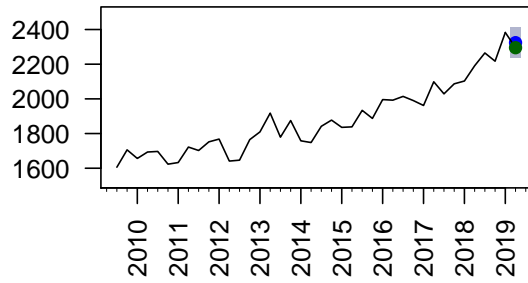
Maryland Property Damage Severity



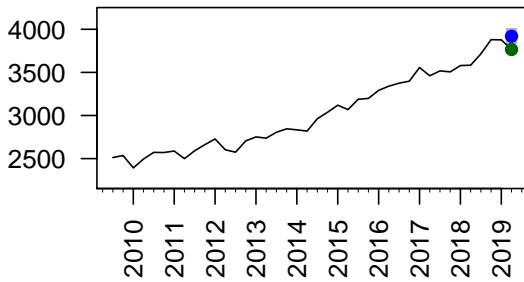
Maine Property Damage Severity



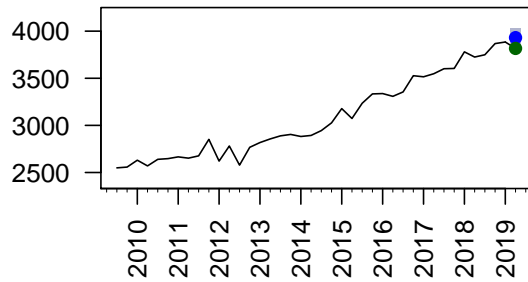
Michigan Property Damage Severity



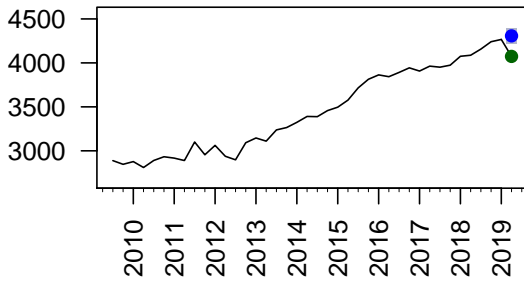
Minnesota Property Damage Severity



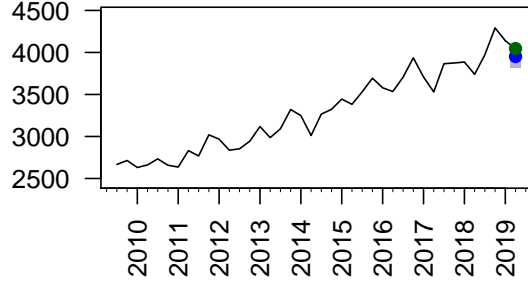
Missouri Property Damage Severity



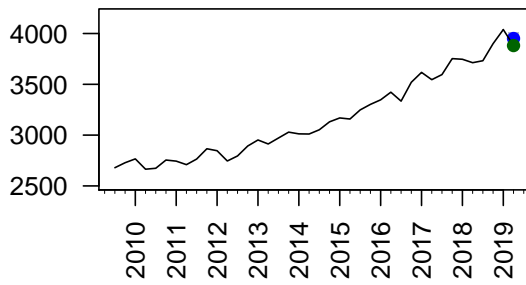
Mississippi Property Damage Severity



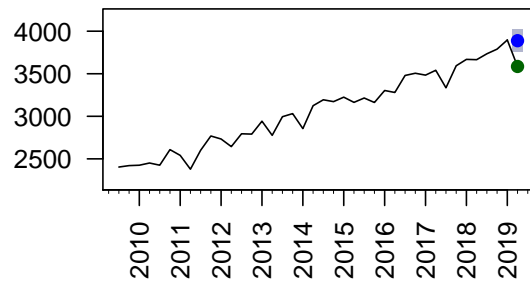
Montana Property Damage Severity



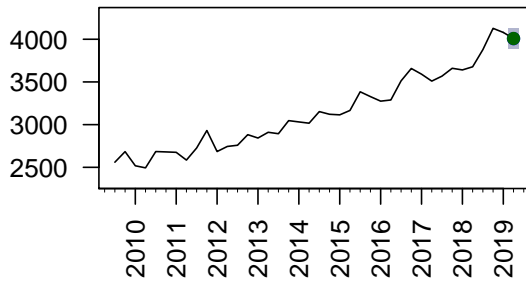
**North Carolina
Property Damage
Severity**



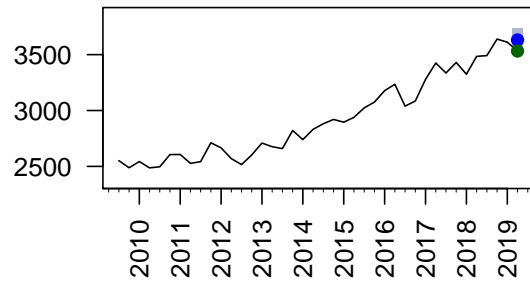
**North Dakota
Property Damage
Severity**



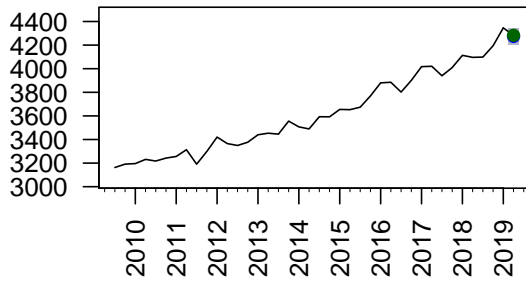
**Nebraska Property Damage
Severity**



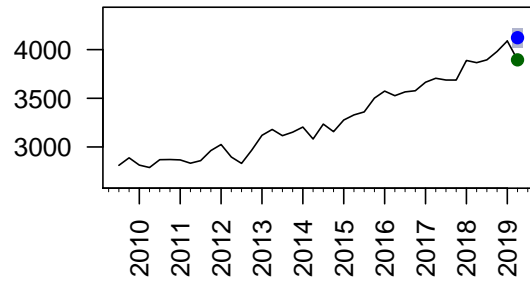
**New Hampshire
Property Damage
Severity**



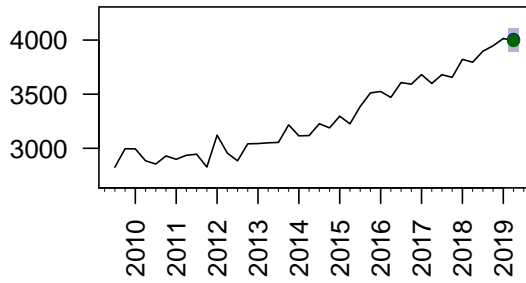
**New Jersey Property Damage
Severity**



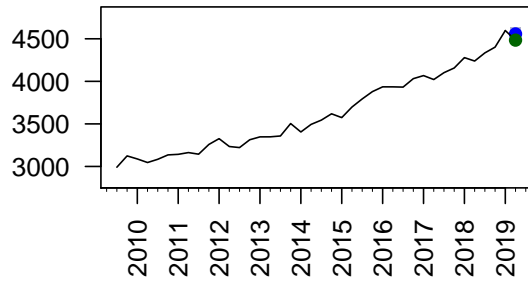
**New Mexico Property Damage
Severity**



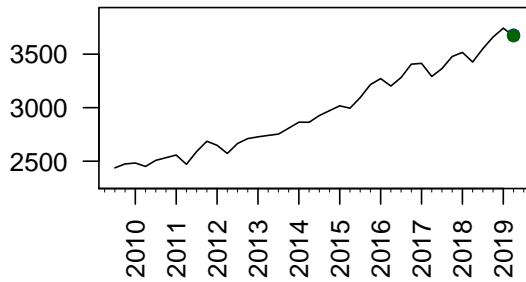
Nevada Property Damage Severity



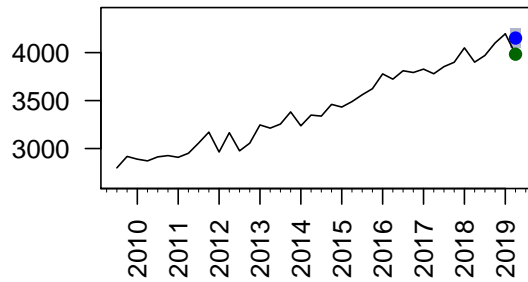
New York Property Damage Severity



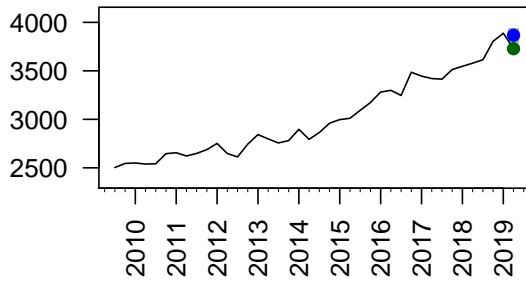
Ohio Property Damage Severity



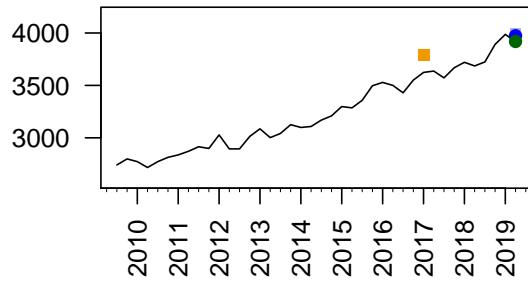
Oklahoma Property Damage Severity



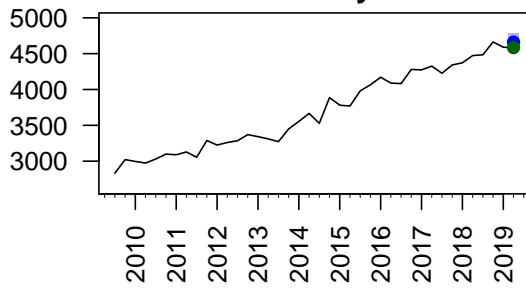
Oregon Property Damage Severity



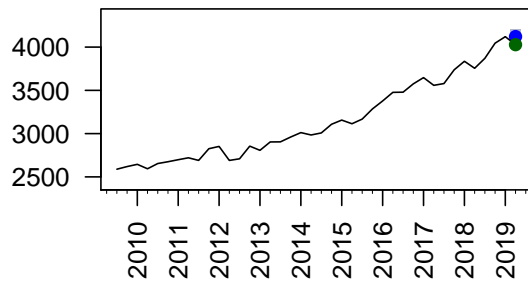
Pennsylvania Property Damage Severity



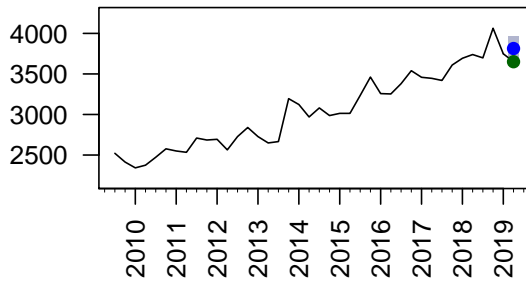
**Rhode Island
Property Damage
Severity**



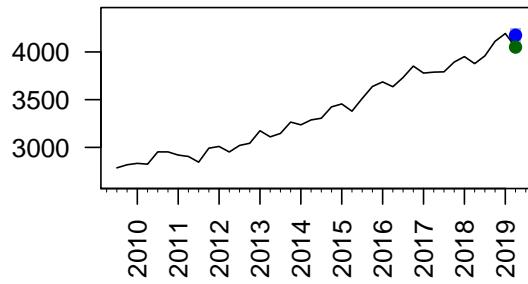
**South Carolina
Property Damage
Severity**



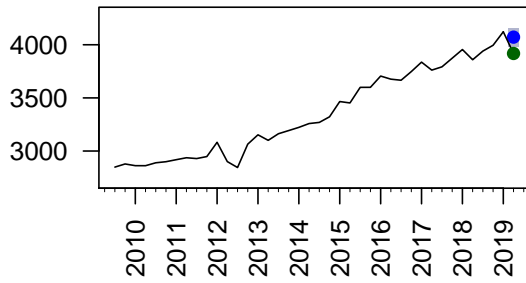
**South Dakota
Property Damage
Severity**



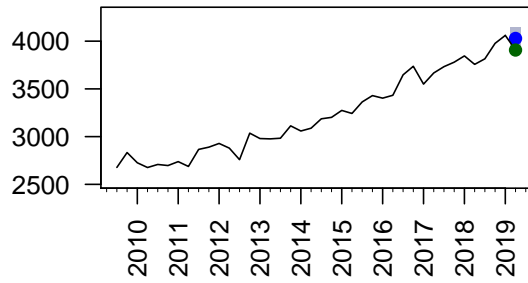
**Tennessee Property Damage
Severity**



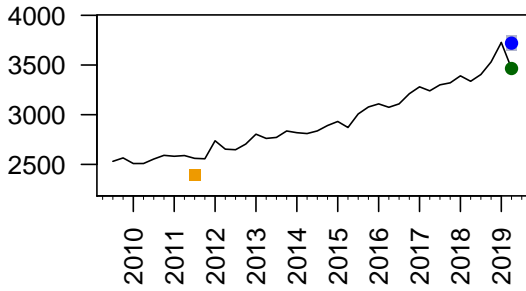
**Texas Property Damage
Severity**



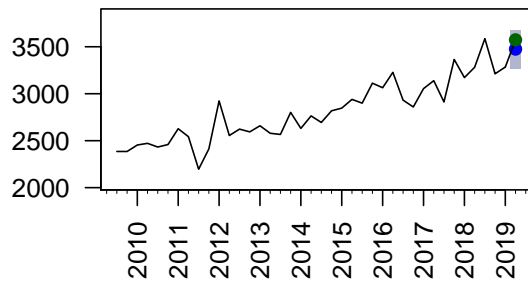
**Utah Property Damage
Severity**



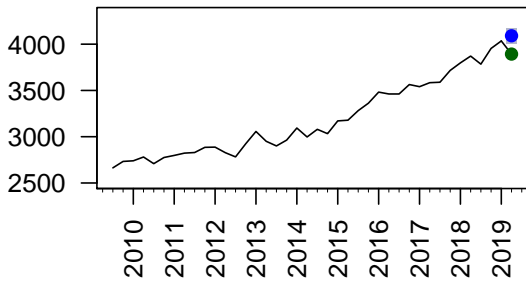
Virginia Property Damage Severity



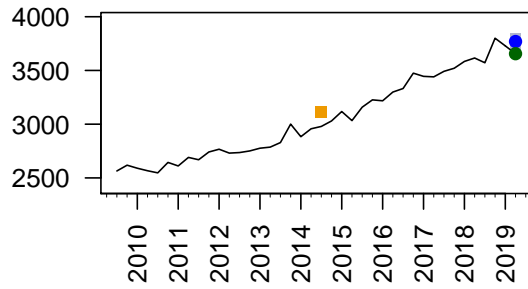
Vermont Property Damage Severity



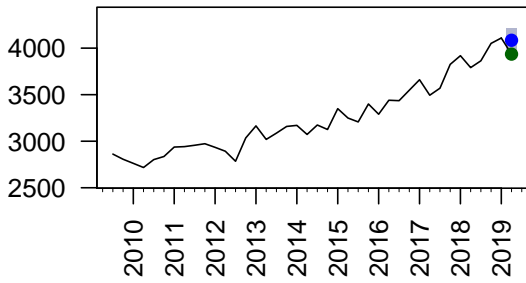
Washington Property Damage Severity



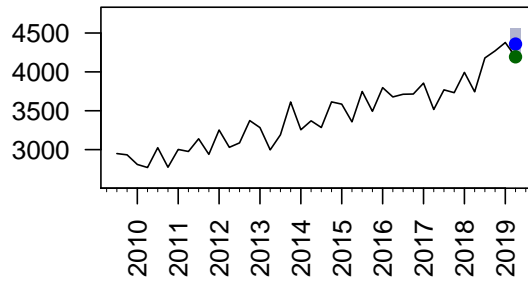
Wisconsin Property Damage Severity



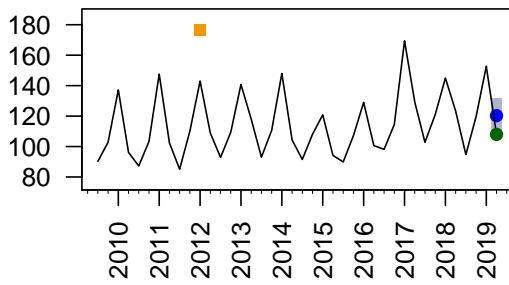
West Virginia Property Damage Severity



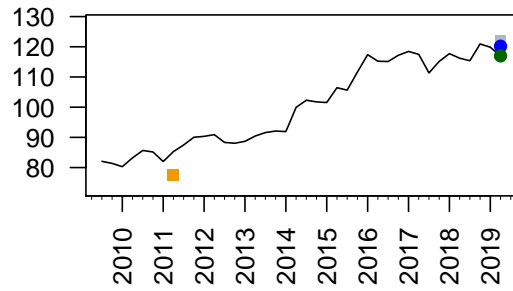
Wyoming Property Damage Severity



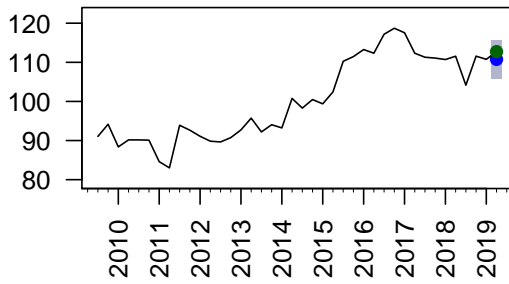
Alaska Property Damage Loss Cost



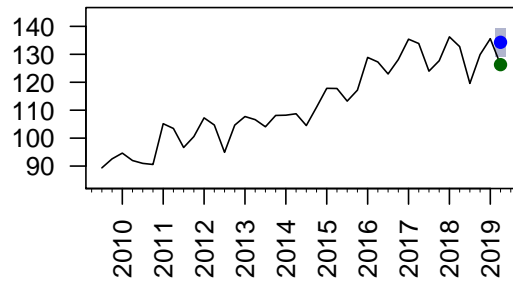
Alabama Property Damage Loss Cost



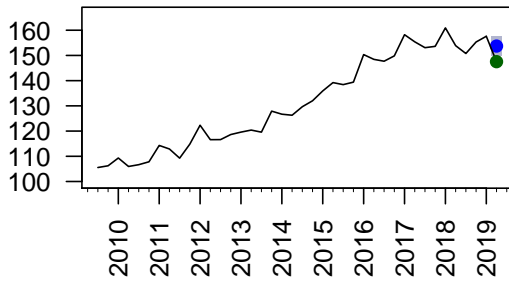
Arkansas Property Damage Loss Cost



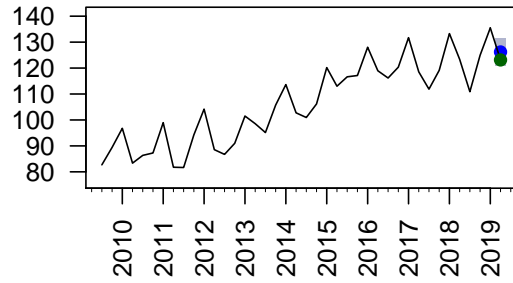
Arizona Property Damage Loss Cost



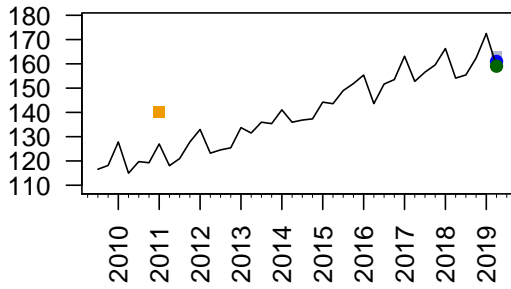
California Property Damage Loss Cost



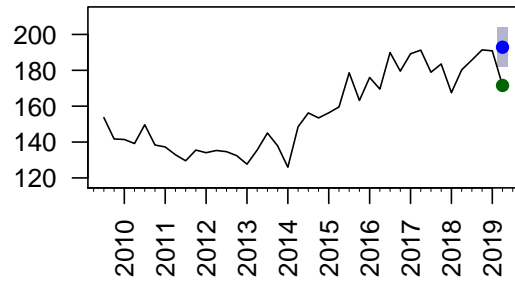
Colorado Property Damage Loss Cost



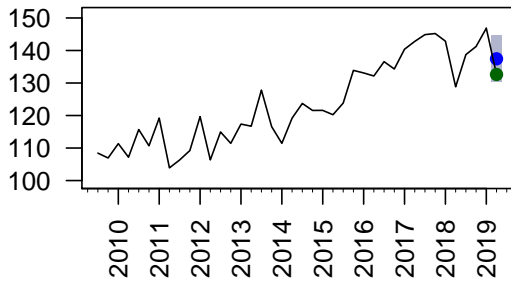
Connecticut Property Damage Loss Cost



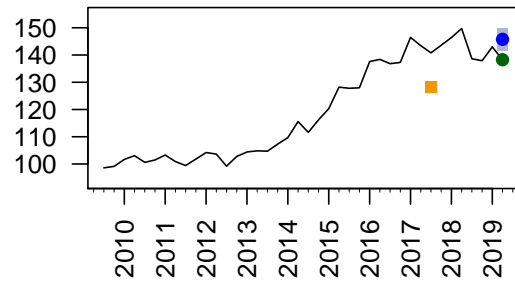
District of Columbia Property Damage Loss Cost



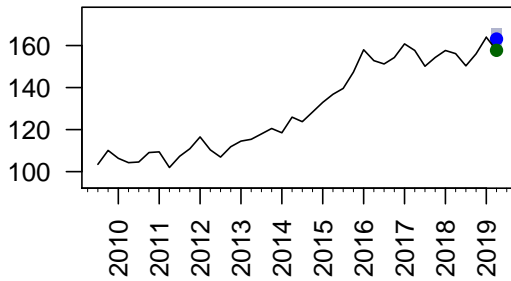
Delaware Property Damage Loss Cost



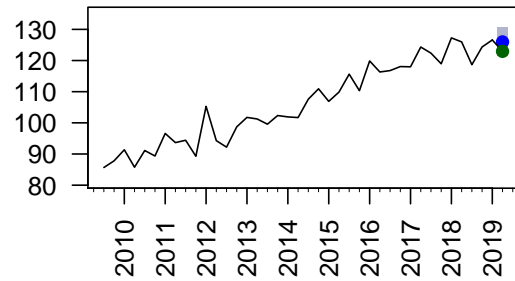
Florida Property Damage Loss Cost



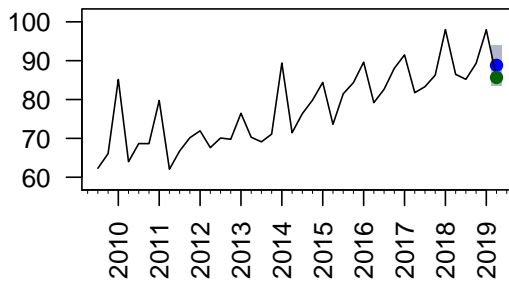
Georgia Property Damage Loss Cost



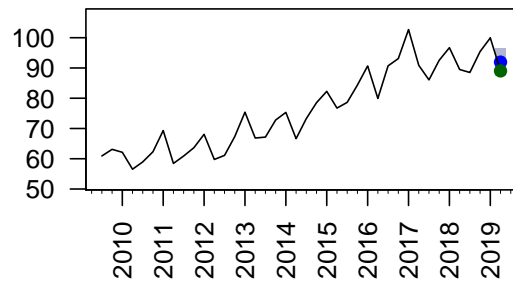
Hawaii Property Damage Loss Cost



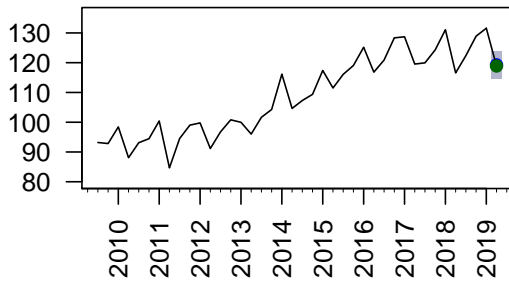
Iowa Property Damage Loss Cost



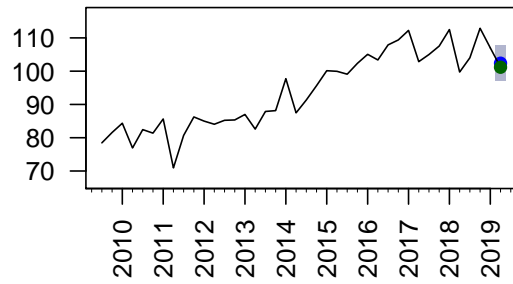
Idaho Property Damage Loss Cost



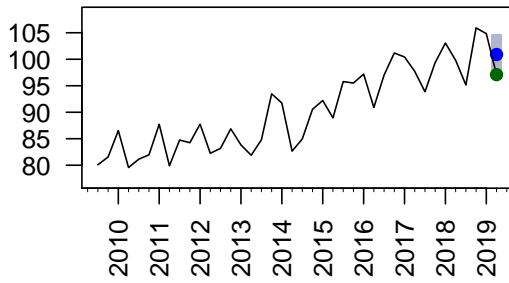
Illinois Property Damage Loss Cost



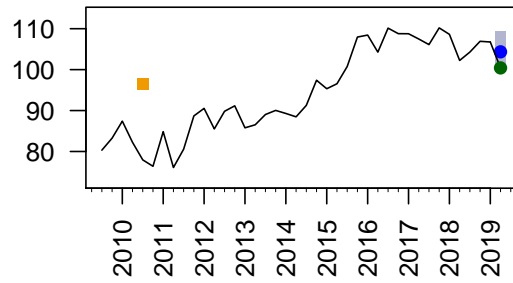
Indiana Property Damage Loss Cost



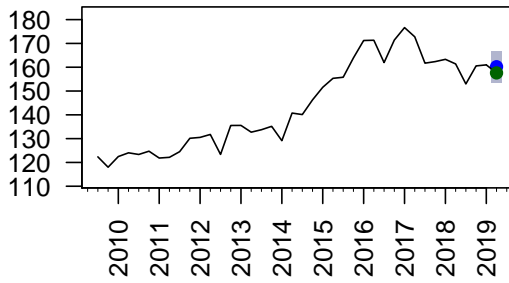
Kansas Property Damage Loss Cost



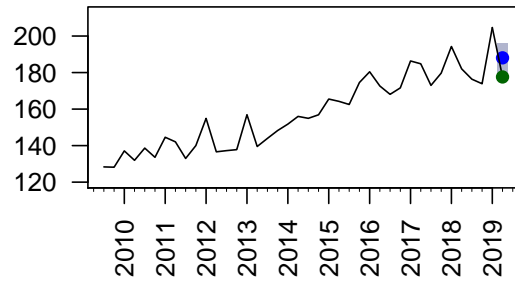
Kentucky Property Damage Loss Cost



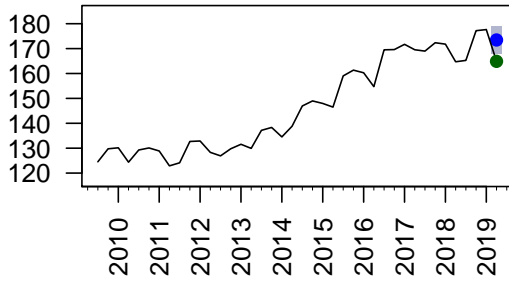
Louisiana Property Damage Loss Cost



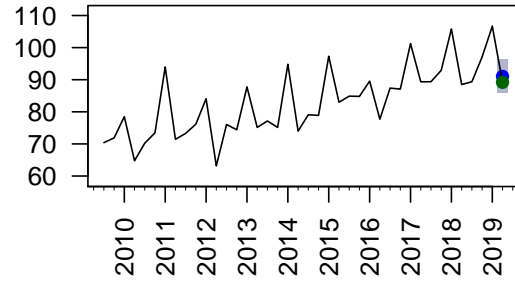
Massachusetts Property Damage Loss Cost



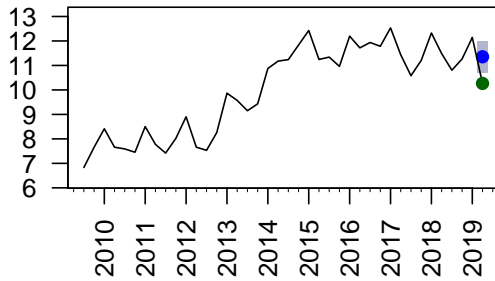
Maryland Property Damage Loss Cost



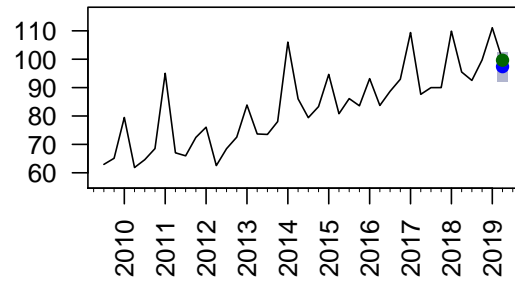
Maine Property Damage Loss Cost



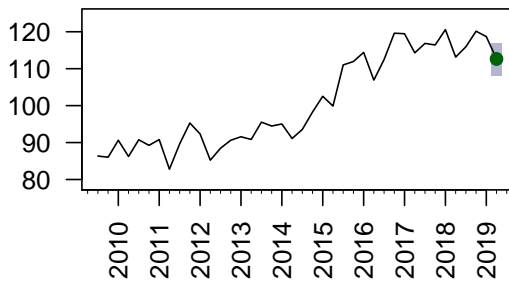
Michigan Property Damage Loss Cost



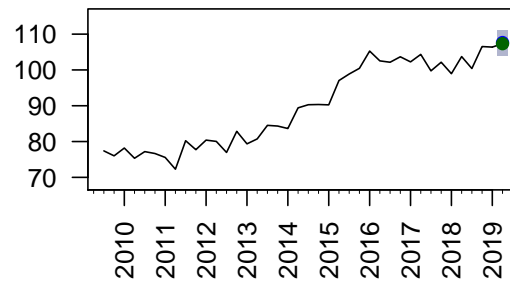
Minnesota Property Damage Loss Cost



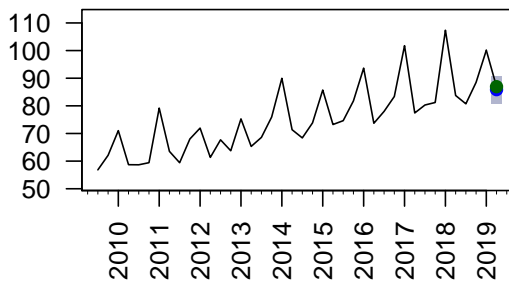
Missouri Property Damage Loss Cost



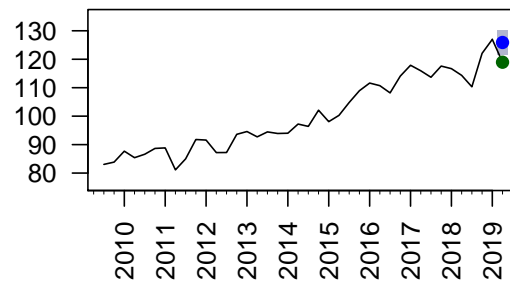
Mississippi Property Damage Loss Cost



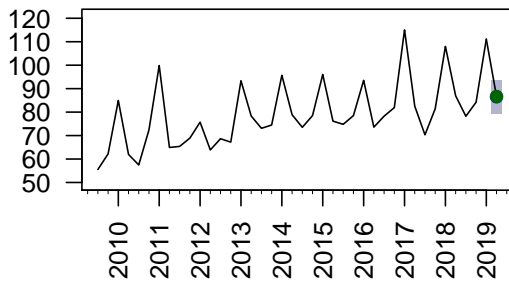
Montana Property Damage Loss Cost



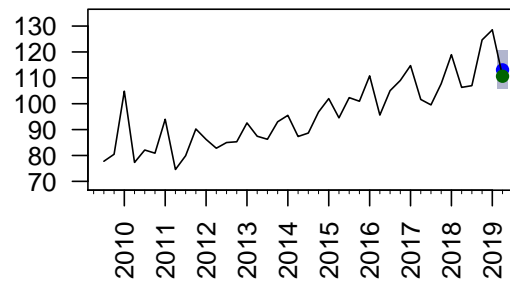
North Carolina Property Damage Loss Cost



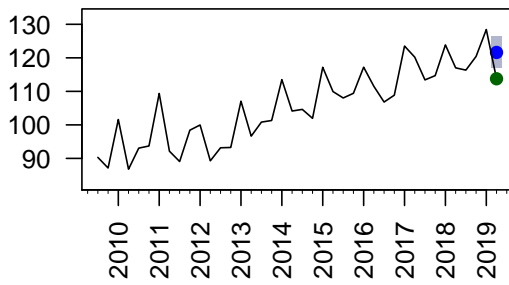
North Dakota Property Damage Loss Cost



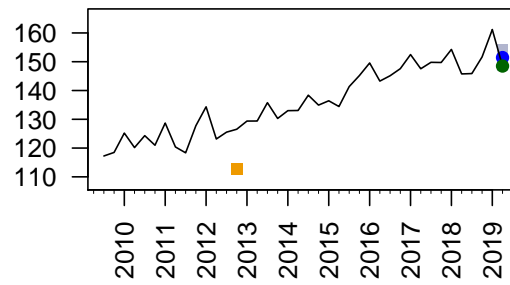
Nebraska Property Damage Loss Cost



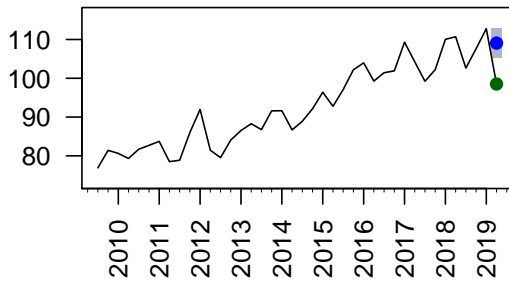
**New Hampshire
Property Damage
Loss Cost**



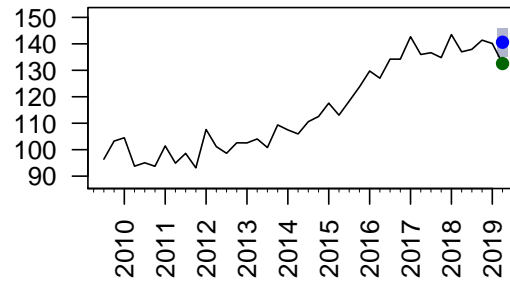
**New Jersey Property Damage
Loss Cost**



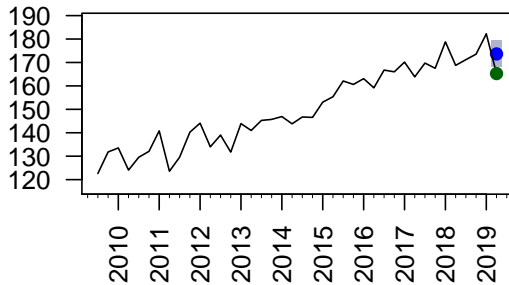
**New Mexico Property Damage
Loss Cost**



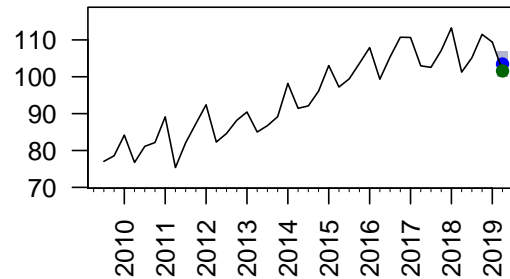
**Nevada Property Damage
Loss Cost**



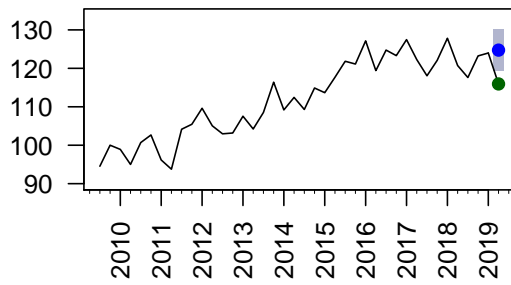
**New York Property Damage
Loss Cost**



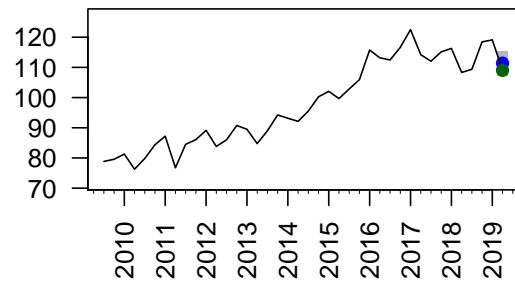
**Ohio Property Damage
Loss Cost**



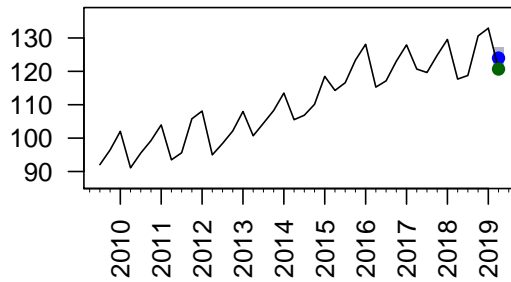
Oklahoma Property Damage Loss Cost



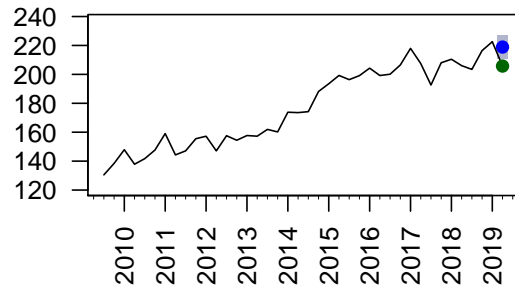
Oregon Property Damage Loss Cost



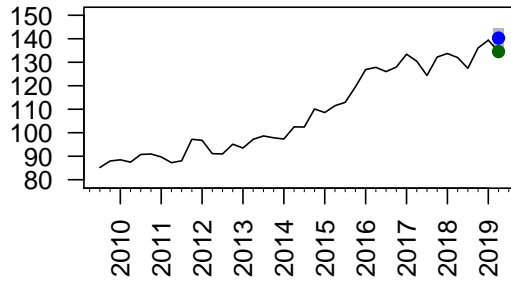
Pennsylvania Property Damage Loss Cost



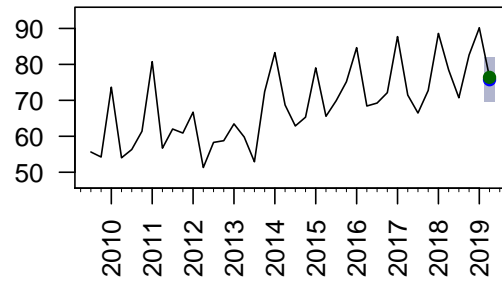
Rhode Island Property Damage Loss Cost



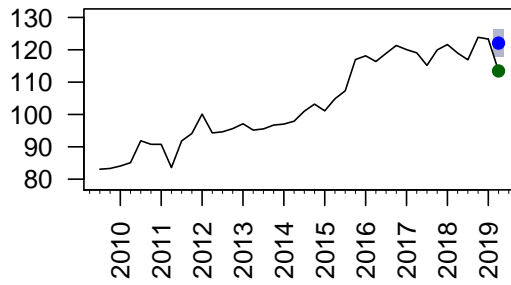
South Carolina Property Damage Loss Cost



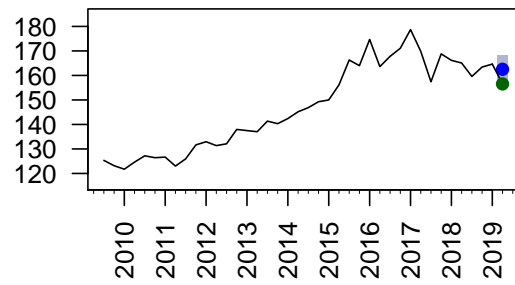
South Dakota Property Damage Loss Cost



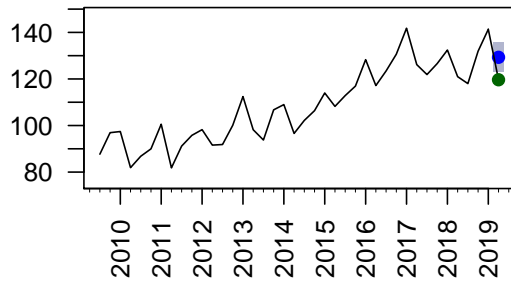
Tennessee Property Damage Loss Cost



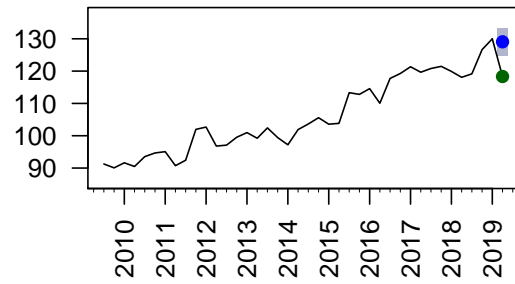
Texas Property Damage Loss Cost



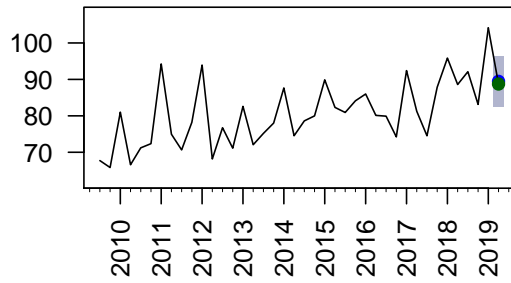
Utah Property Damage Loss Cost



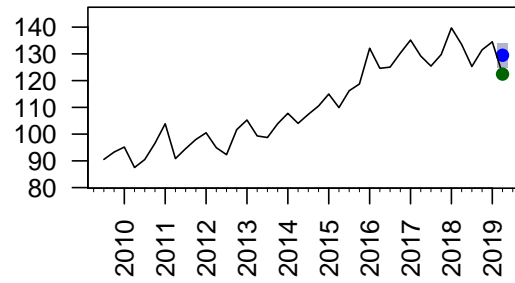
Virginia Property Damage Loss Cost



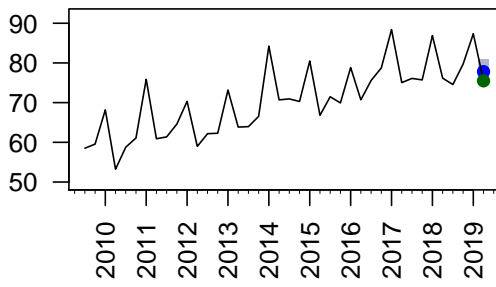
Vermont Property Damage Loss Cost



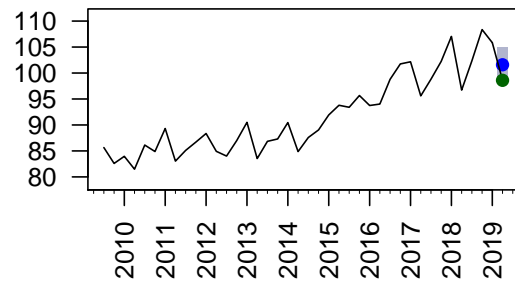
Washington Property Damage Loss Cost



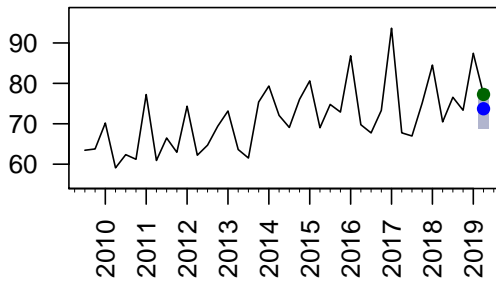
Wisconsin Property Damage Loss Cost



West Virginia Property Damage Loss Cost

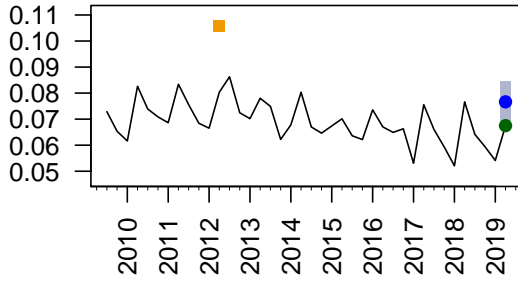


Wyoming Property Damage Loss Cost

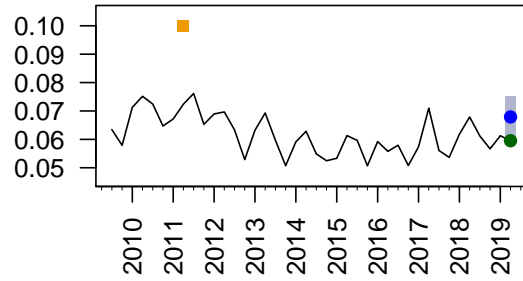


Comprehensive

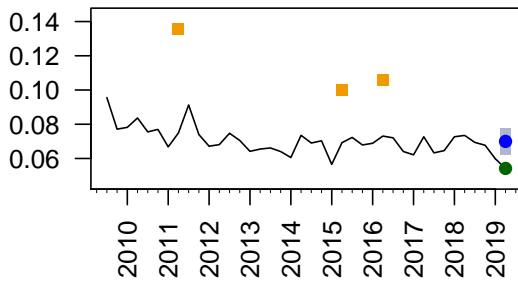
Alaska Comprehensive Frequency



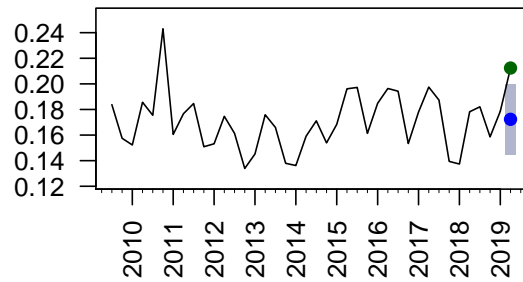
Alabama Comprehensive Frequency



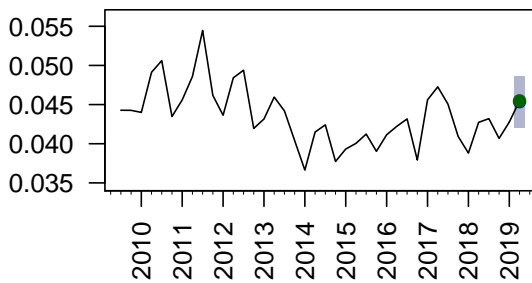
Arkansas Comprehensive Frequency



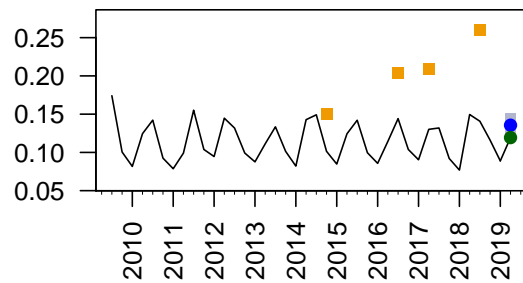
Arizona Comprehensive Frequency



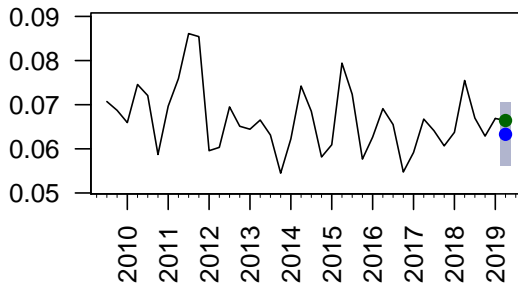
California Comprehensive Frequency



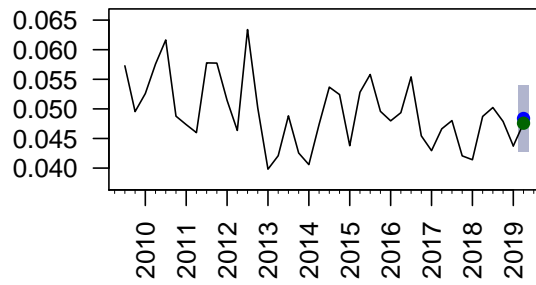
Colorado Comprehensive Frequency



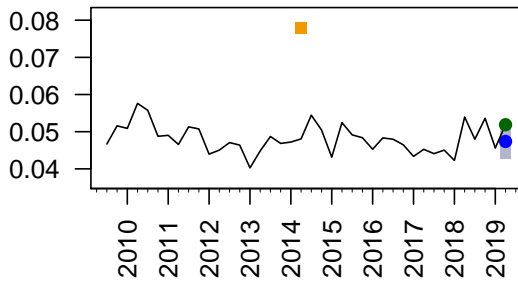
Connecticut Comprehensive Frequency



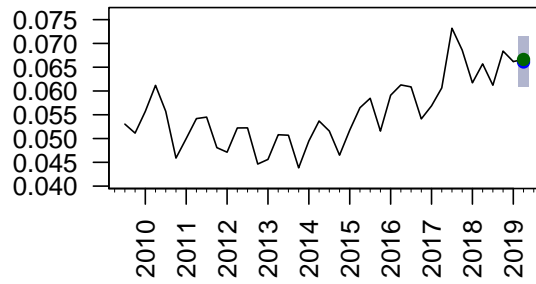
District of Columbia Comprehensive Frequency



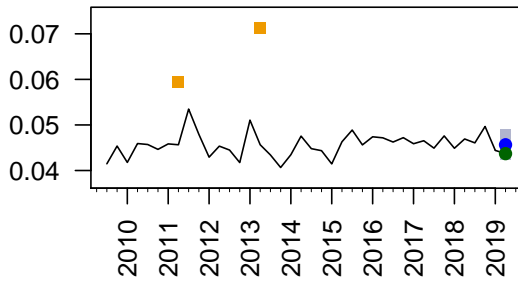
Delaware Comprehensive Frequency



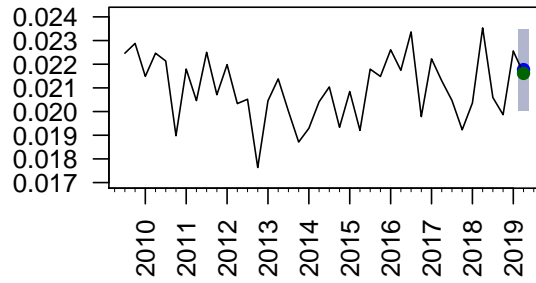
Florida Comprehensive Frequency



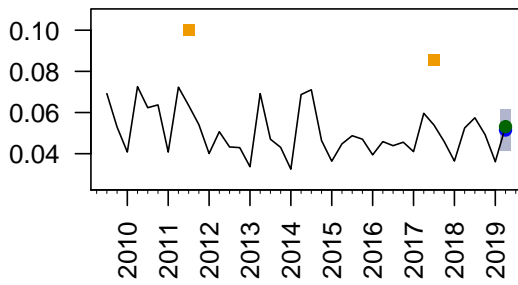
Georgia Comprehensive Frequency



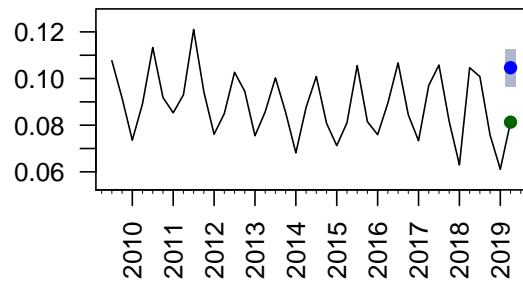
Hawaii Comprehensive Frequency



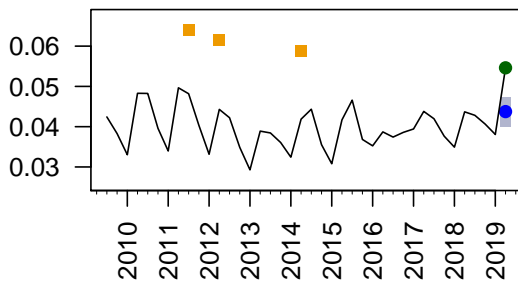
Iowa Comprehensive Frequency



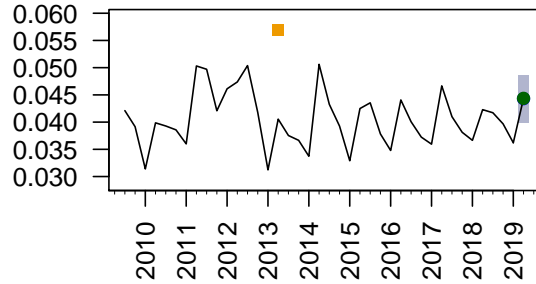
Idaho Comprehensive Frequency



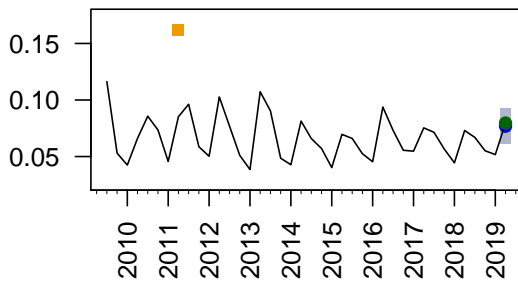
Illinois Comprehensive Frequency



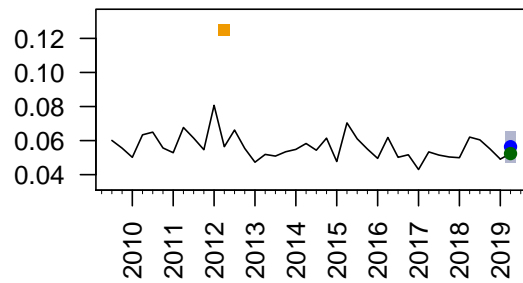
Indiana Comprehensive Frequency



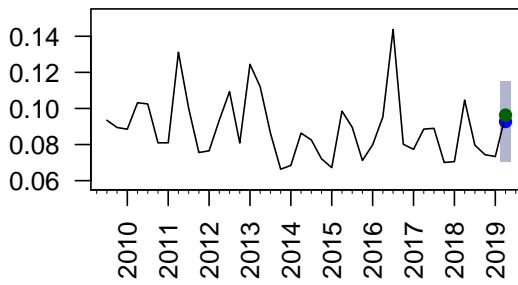
Kansas Comprehensive Frequency



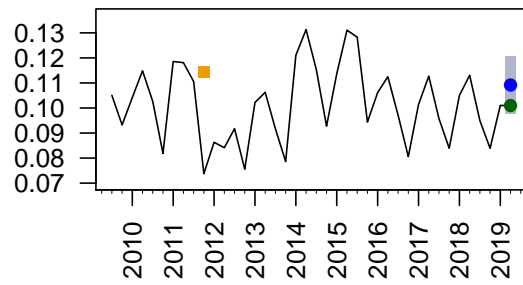
Kentucky Comprehensive Frequency



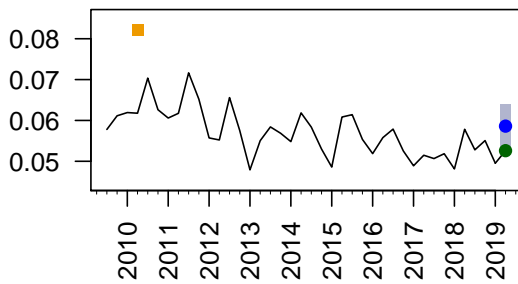
Louisiana Comprehensive Frequency



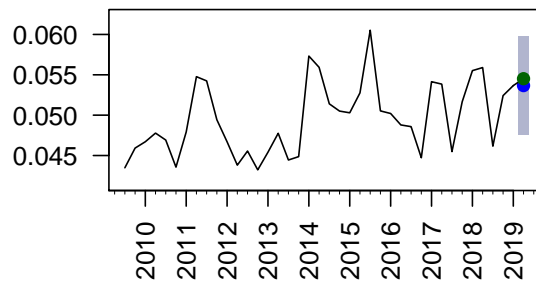
Massachusetts Comprehensive Frequency



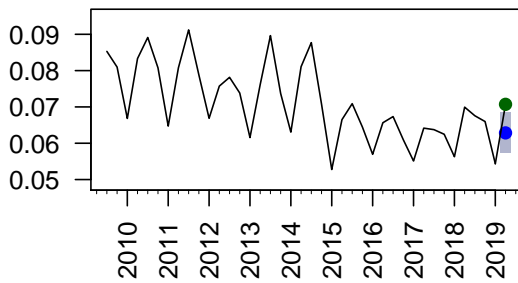
Maryland Comprehensive Frequency



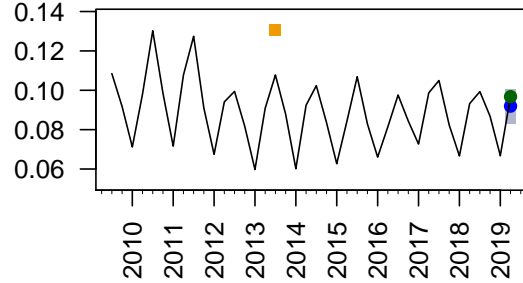
Maine Comprehensive Frequency



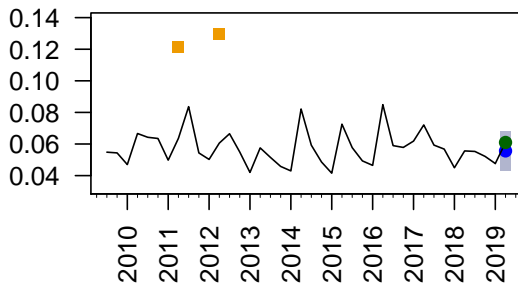
Michigan Comprehensive Frequency



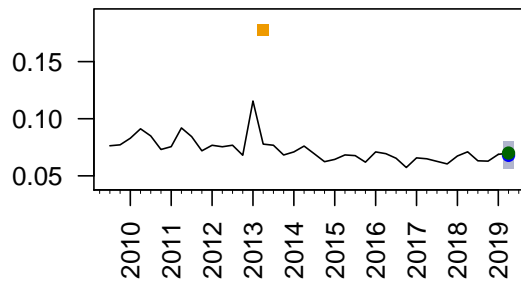
Minnesota Comprehensive Frequency



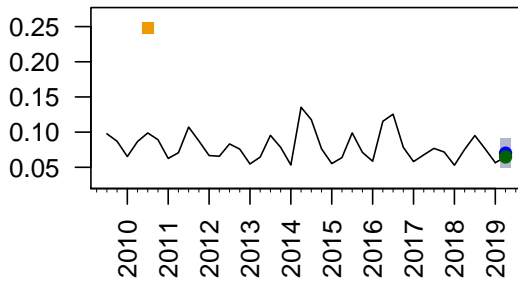
Missouri Comprehensive Frequency



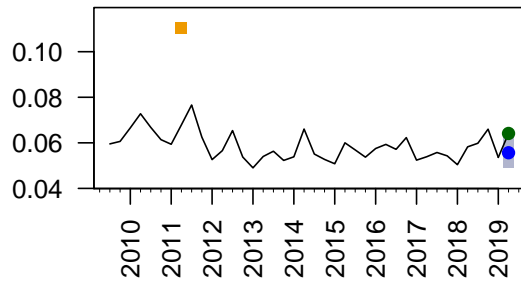
Mississippi Comprehensive Frequency



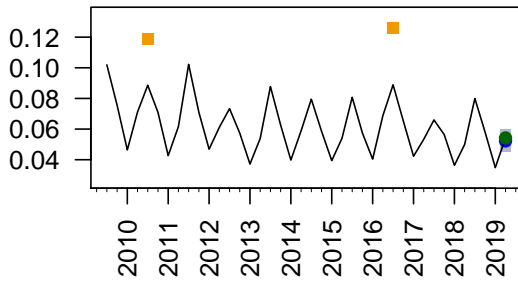
Montana Comprehensive Frequency



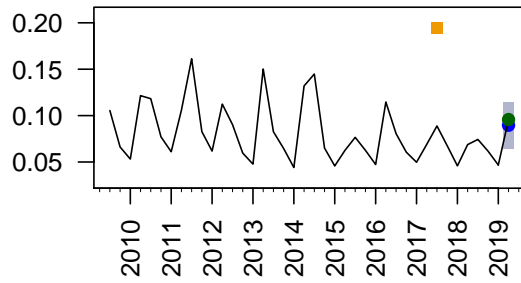
North Carolina Comprehensive Frequency



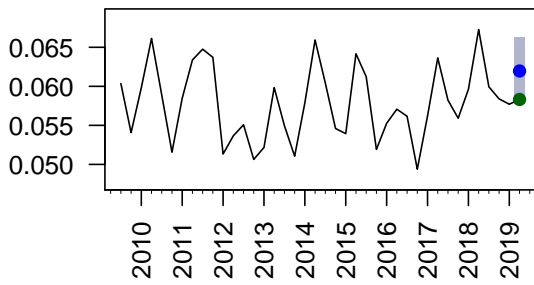
North Dakota Comprehensive Frequency



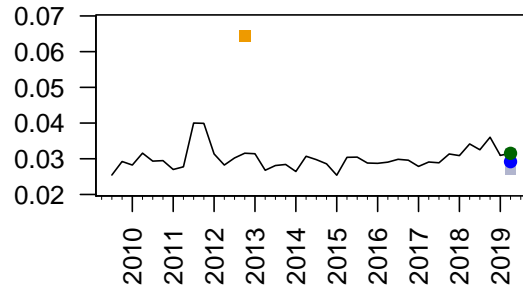
Nebraska Comprehensive Frequency



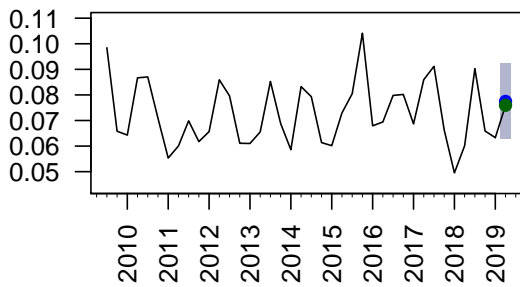
New Hampshire Comprehensive Frequency



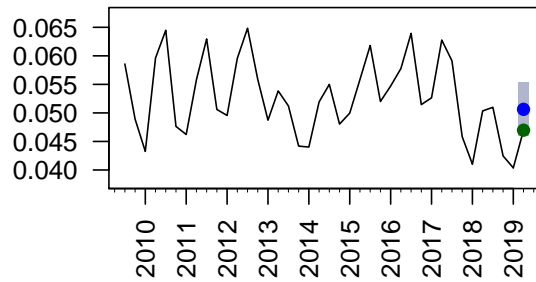
New Jersey Comprehensive Frequency



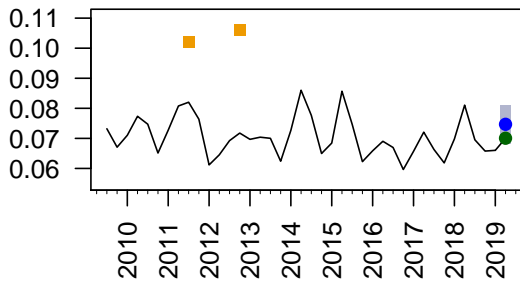
New Mexico Comprehensive Frequency



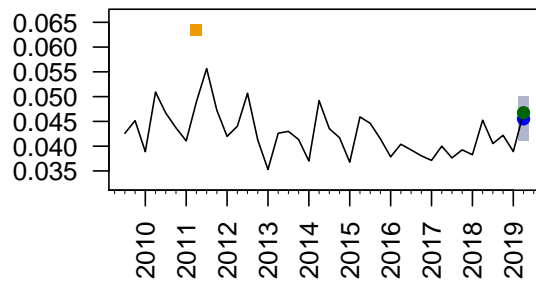
Nevada Comprehensive Frequency



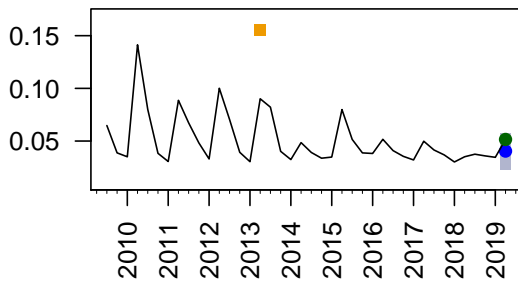
New York Comprehensive Frequency



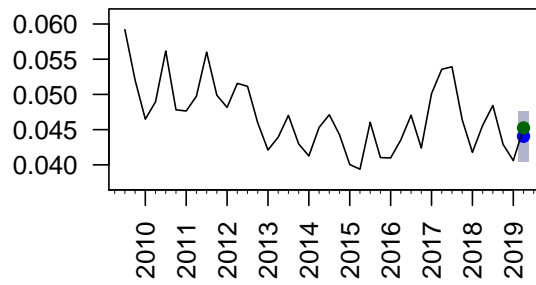
Ohio Comprehensive Frequency



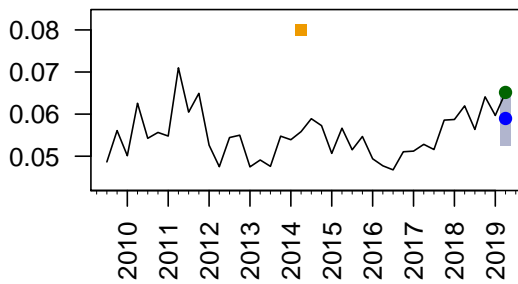
Oklahoma Comprehensive Frequency



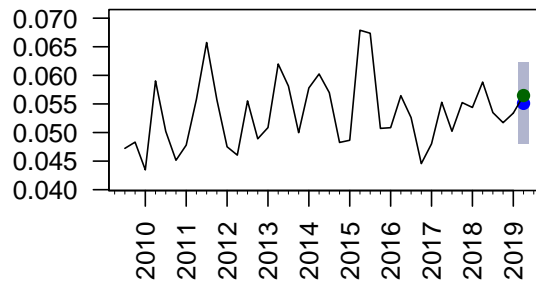
Oregon Comprehensive Frequency



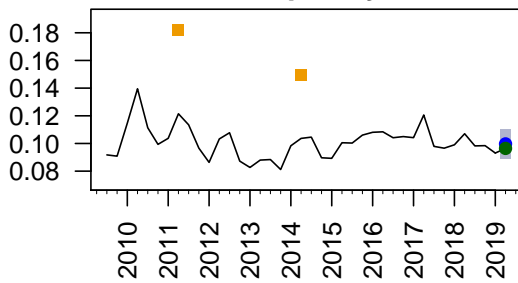
Pennsylvania Comprehensive Frequency



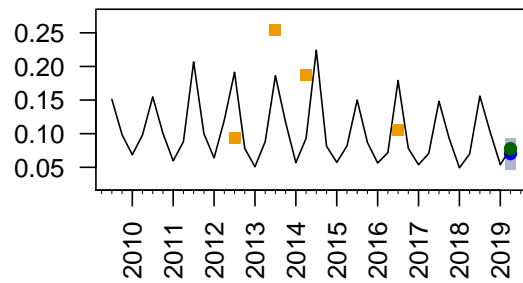
Rhode Island Comprehensive Frequency



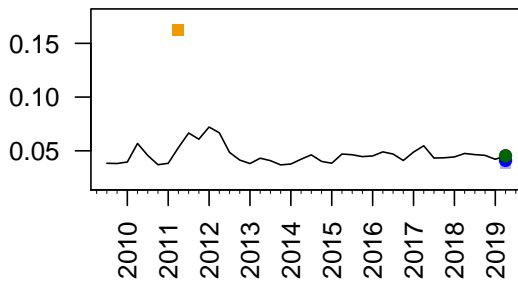
South Carolina Comprehensive Frequency



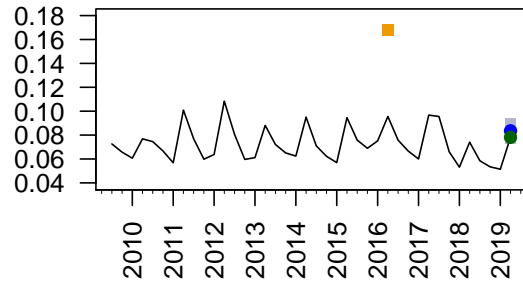
South Dakota Comprehensive Frequency



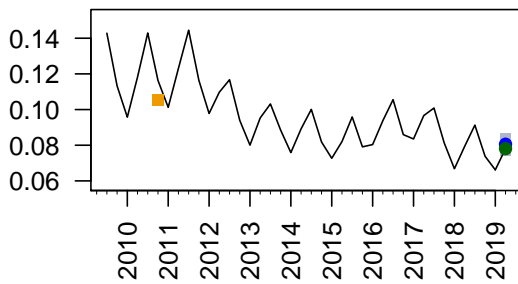
Tennessee Comprehensive Frequency



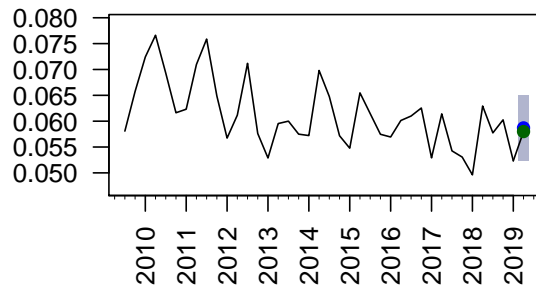
Texas Comprehensive Frequency



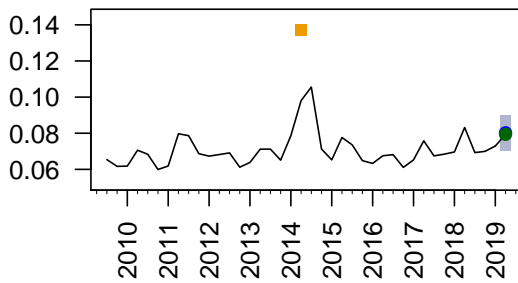
Utah Comprehensive Frequency



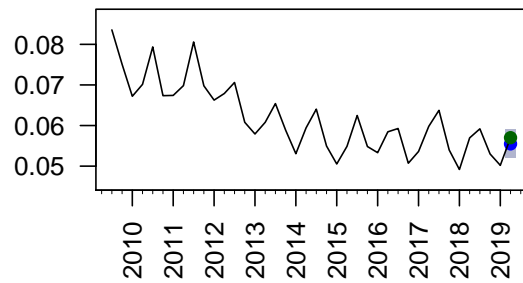
Virginia Comprehensive Frequency



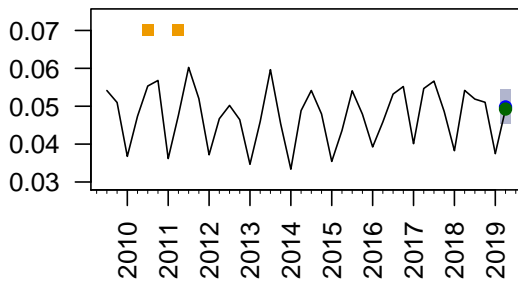
Vermont Comprehensive Frequency



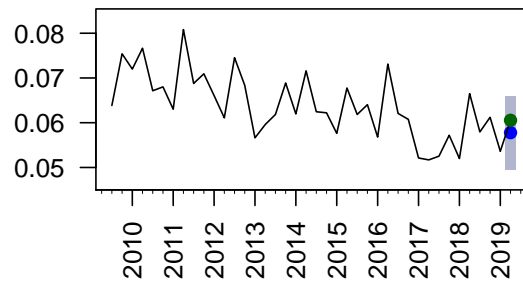
Washington Comprehensive Frequency



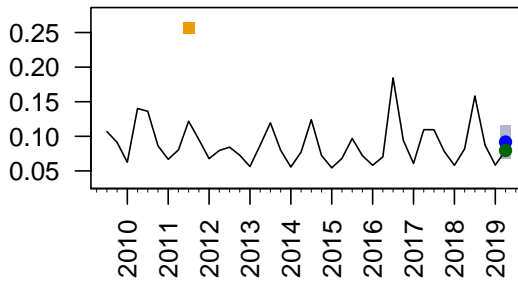
Wisconsin Comprehensive Frequency



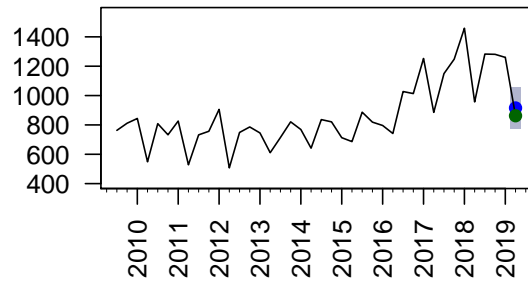
West Virginia Comprehensive Frequency



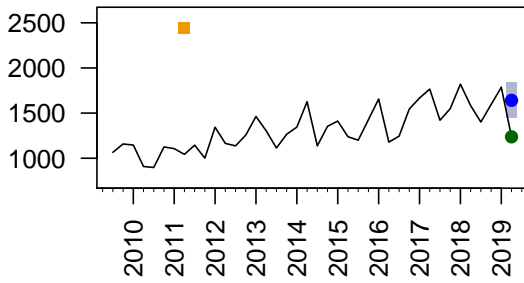
Wyoming Comprehensive Frequency



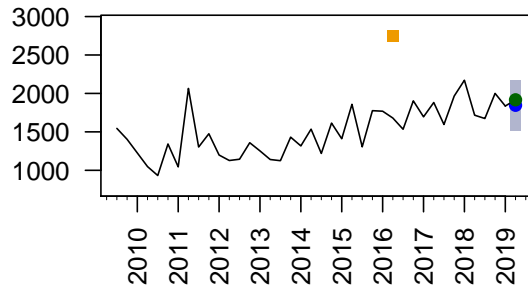
Alaska Comprehensive Severity



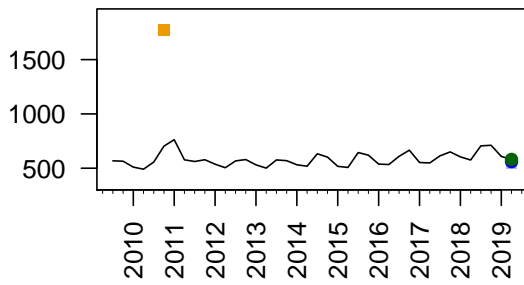
Alabama Comprehensive Severity



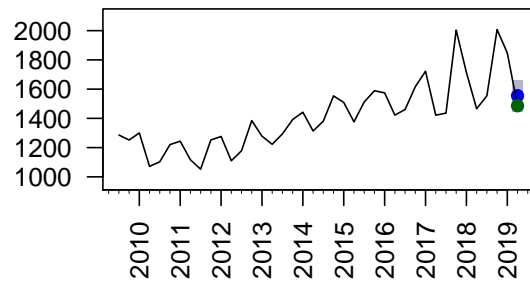
Arkansas Comprehensive Severity



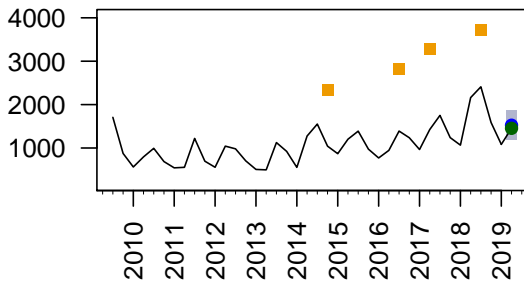
Arizona Comprehensive Severity



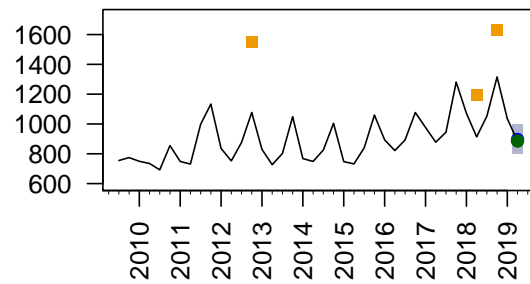
California Comprehensive Severity



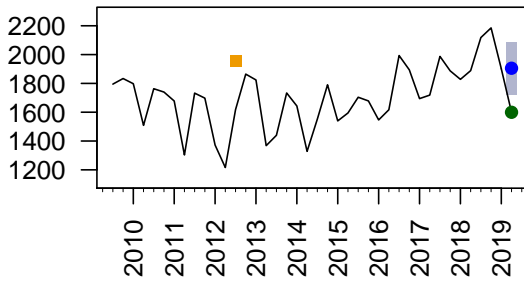
Colorado Comprehensive Severity



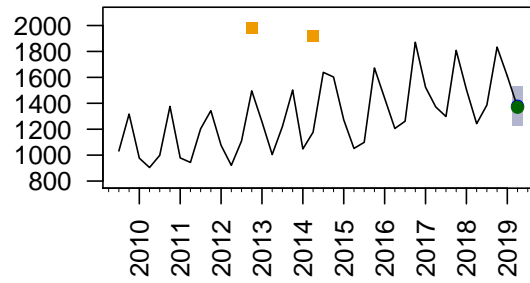
Connecticut Comprehensive Severity



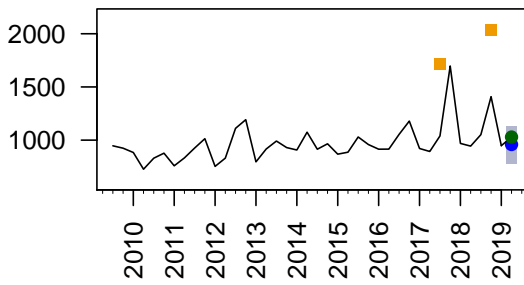
District of Columbia Comprehensive Severity



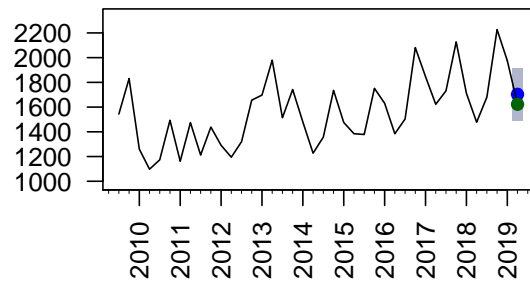
Delaware Comprehensive Severity



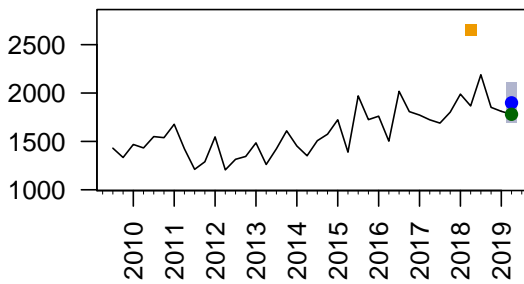
Florida Comprehensive Severity



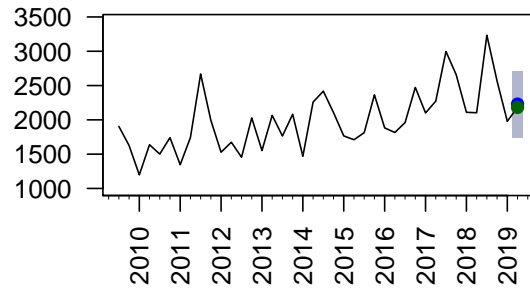
Georgia Comprehensive Severity



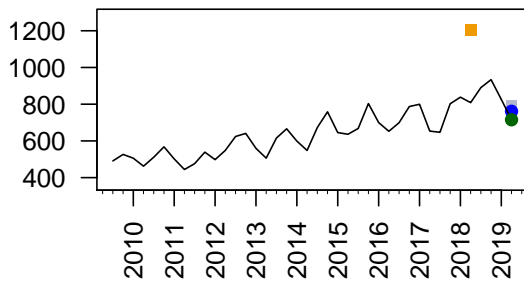
Hawaii Comprehensive Severity



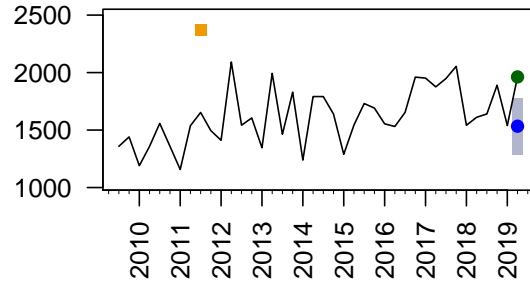
Iowa Comprehensive Severity



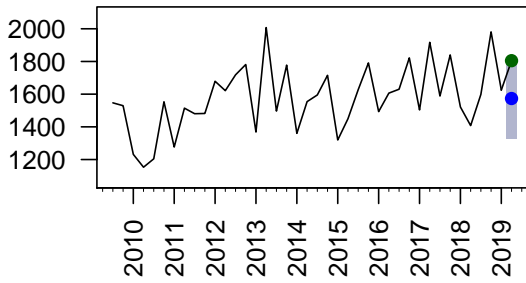
Idaho Comprehensive Severity



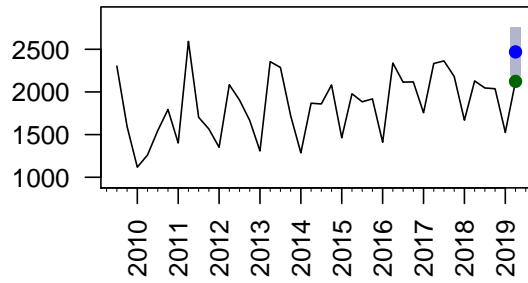
Illinois Comprehensive Severity



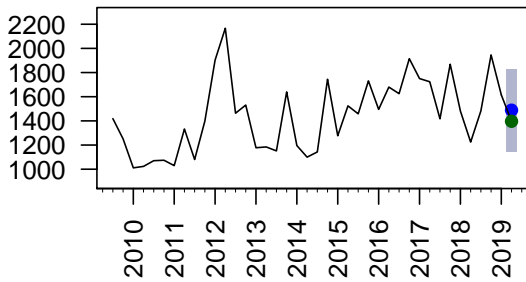
Indiana Comprehensive Severity



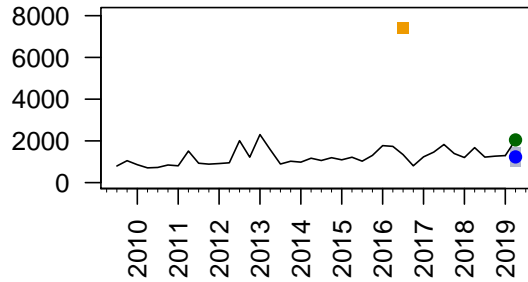
Kansas Comprehensive Severity



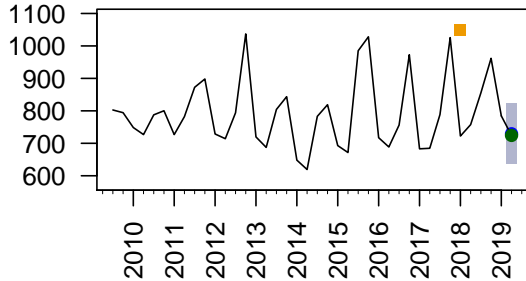
Kentucky Comprehensive Severity



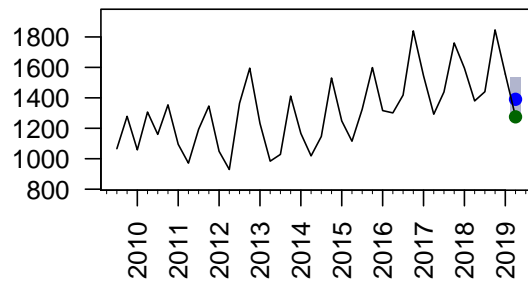
Louisiana Comprehensive Severity



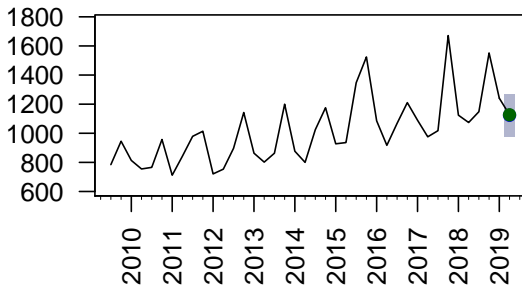
Massachusetts Comprehensive Severity



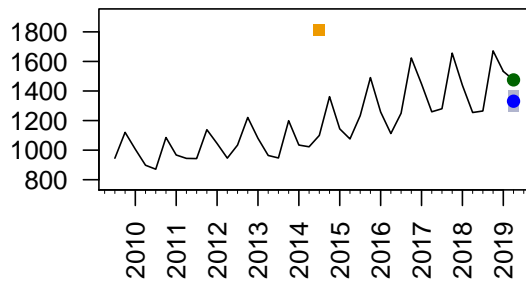
Maryland Comprehensive Severity



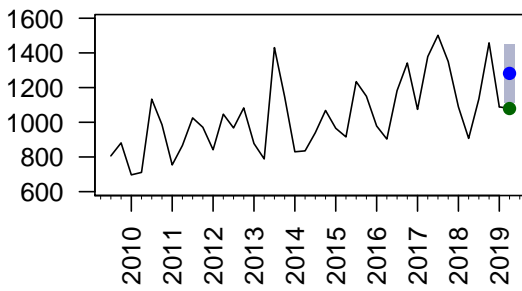
Maine Comprehensive Severity



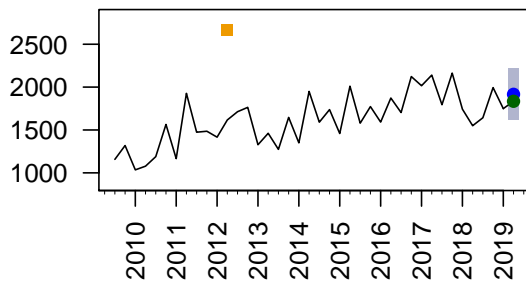
Michigan Comprehensive Severity



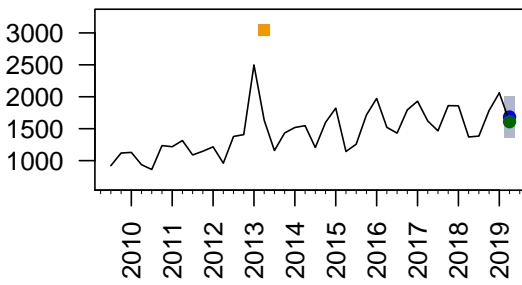
Minnesota Comprehensive Severity



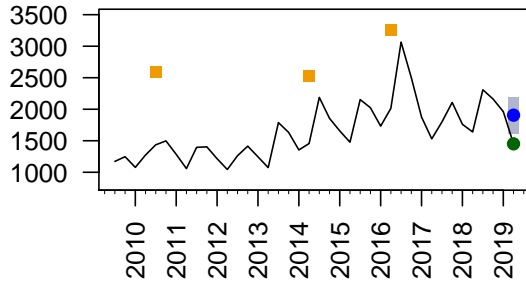
Missouri Comprehensive Severity



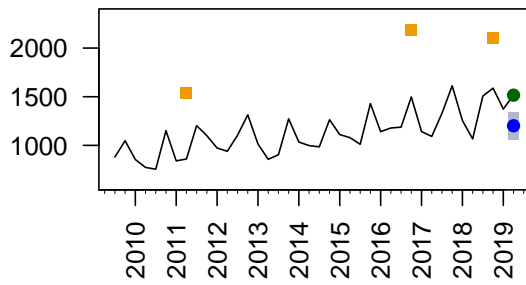
Mississippi Comprehensive Severity



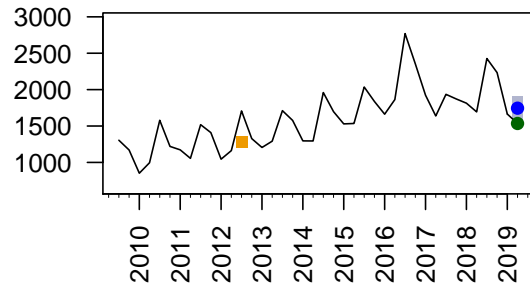
Montana Comprehensive Severity



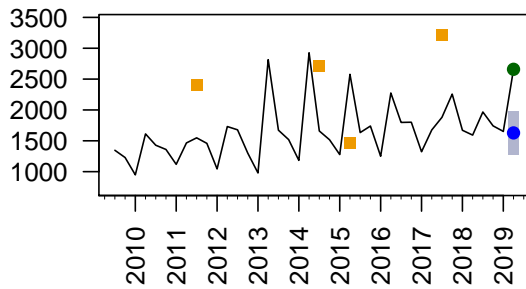
North Carolina Comprehensive Severity



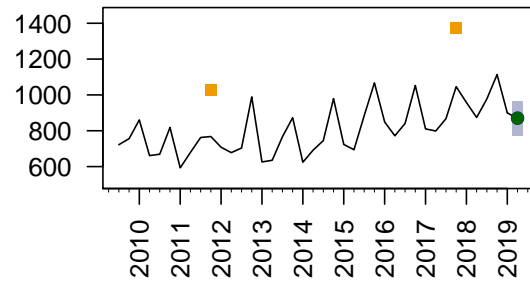
North Dakota Comprehensive Severity



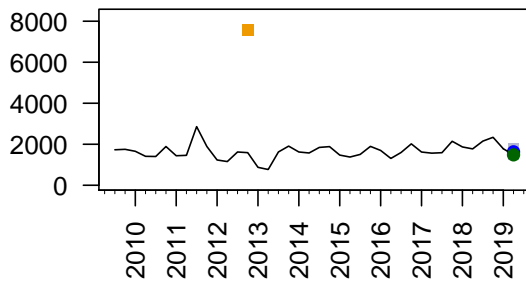
Nebraska Comprehensive Severity



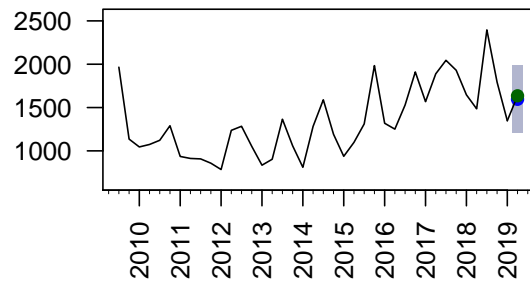
New Hampshire Comprehensive Severity



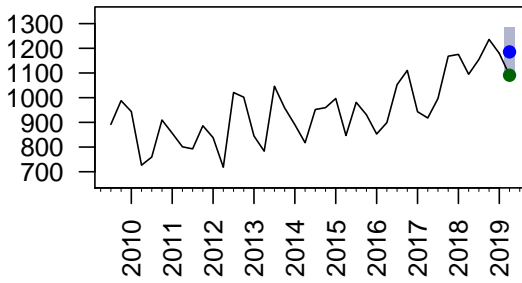
New Jersey Comprehensive Severity



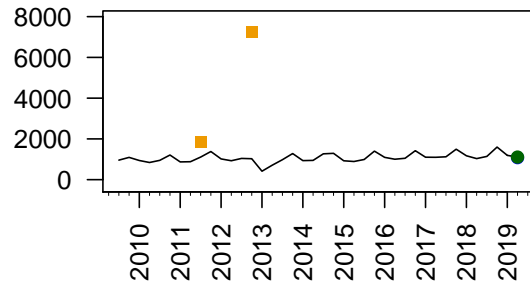
New Mexico Comprehensive Severity



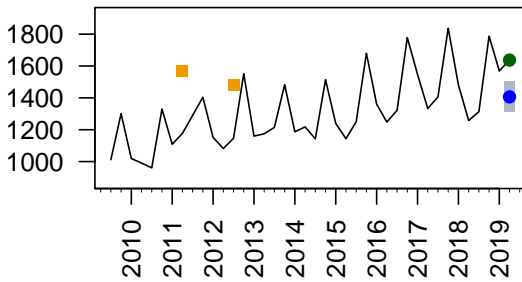
Nevada Comprehensive Severity



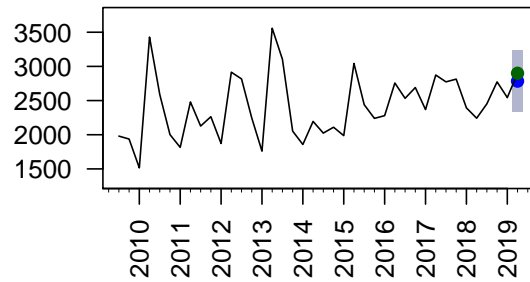
New York Comprehensive Severity



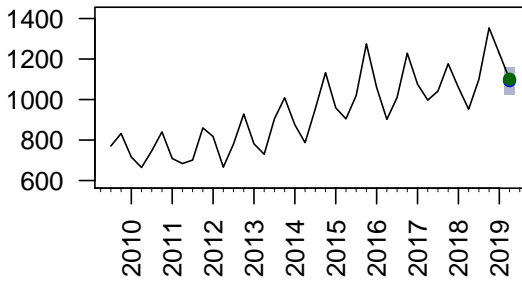
Ohio Comprehensive Severity



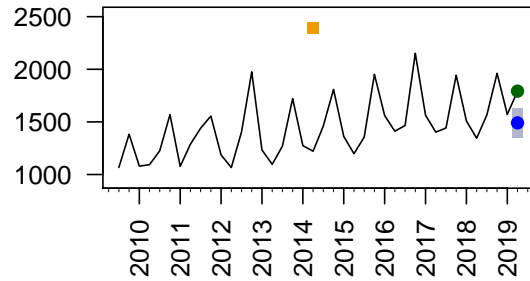
Oklahoma Comprehensive Severity



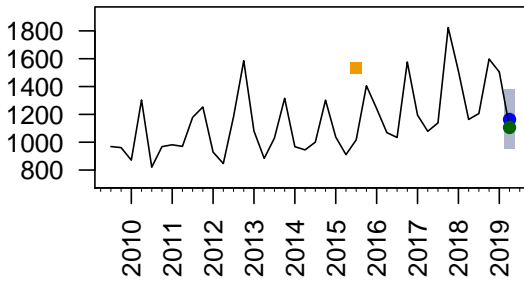
Oregon Comprehensive Severity



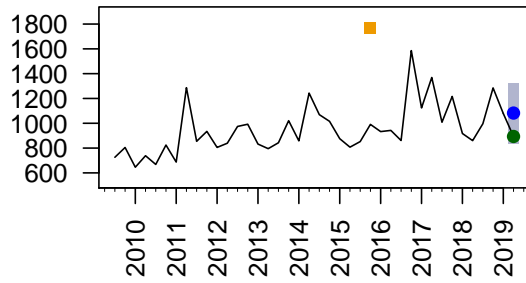
Pennsylvania Comprehensive Severity



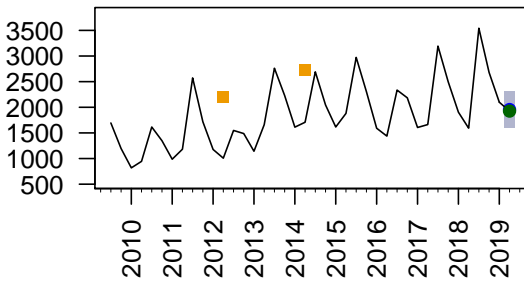
Rhode Island Comprehensive Severity



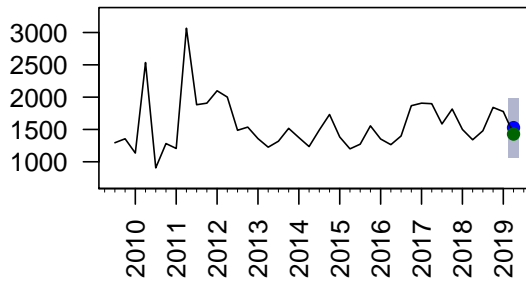
South Carolina Comprehensive Severity



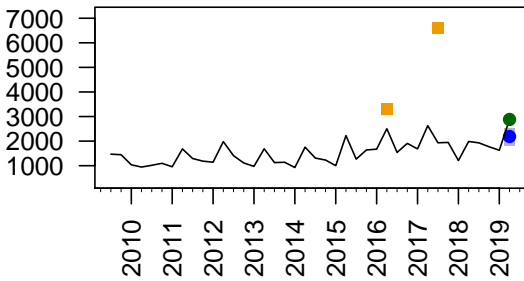
South Dakota Comprehensive Severity



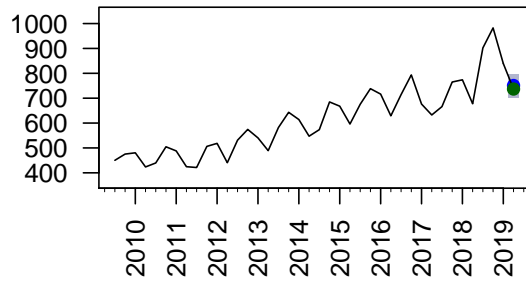
Tennessee Comprehensive Severity



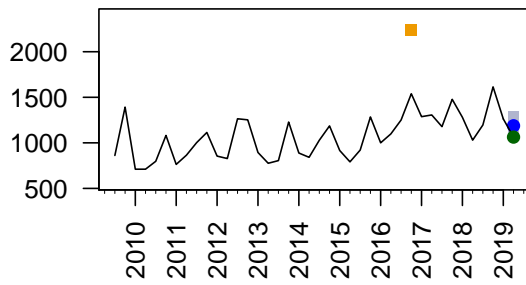
Texas Comprehensive Severity



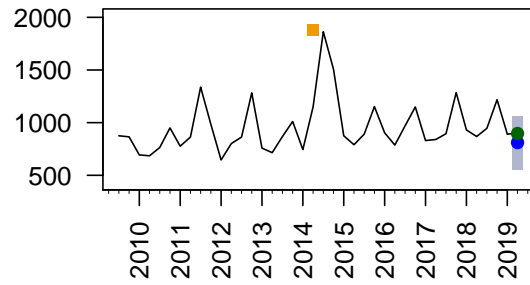
Utah Comprehensive Severity



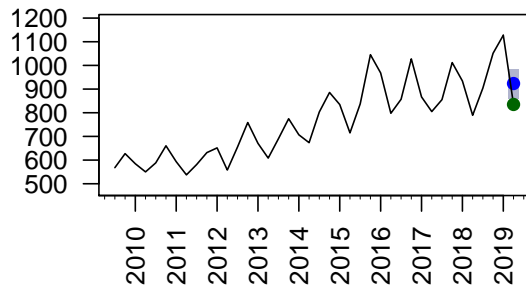
Virginia Comprehensive Severity



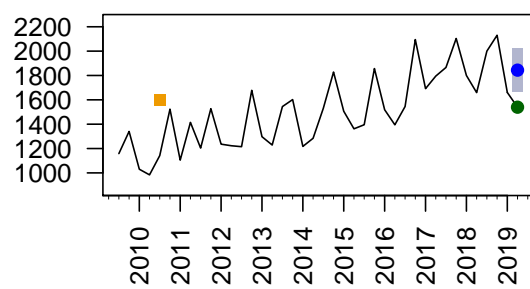
Vermont Comprehensive Severity



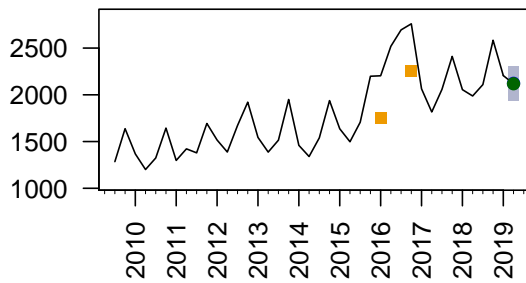
Washington Comprehensive Severity



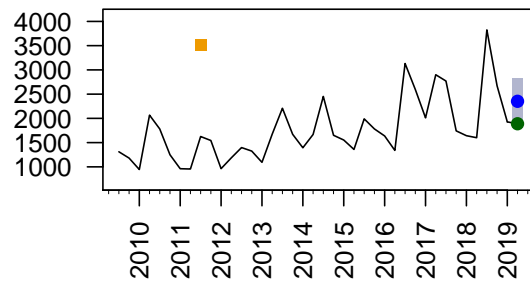
Wisconsin Comprehensive Severity



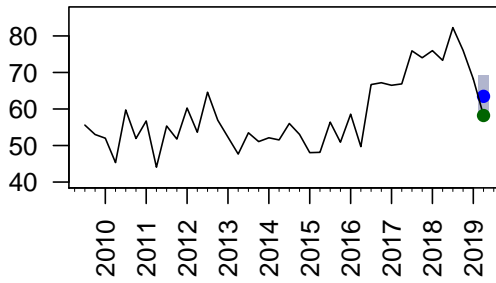
West Virginia Comprehensive Severity



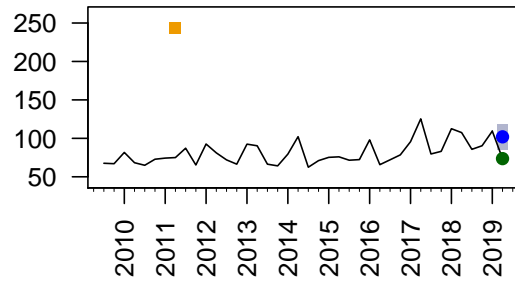
Wyoming Comprehensive Severity



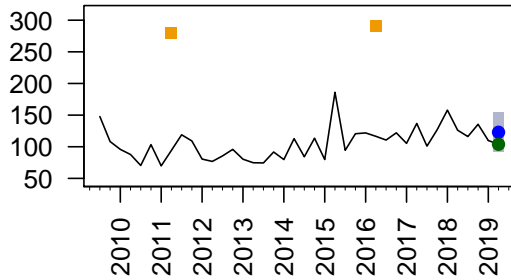
Alaska Comprehensive Loss Cost



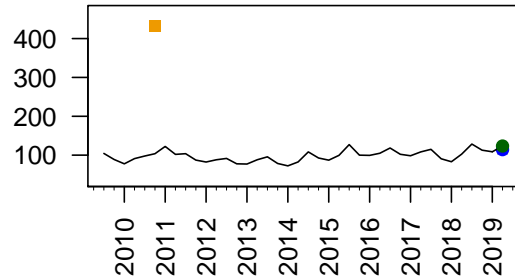
Alabama Comprehensive Loss Cost



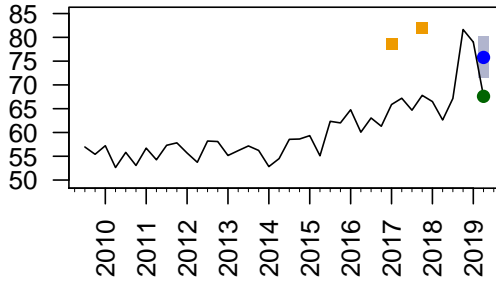
Arkansas Comprehensive Loss Cost



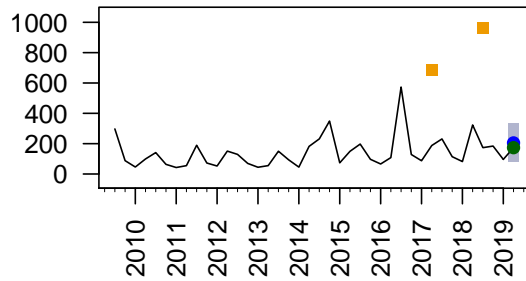
Arizona Comprehensive Loss Cost



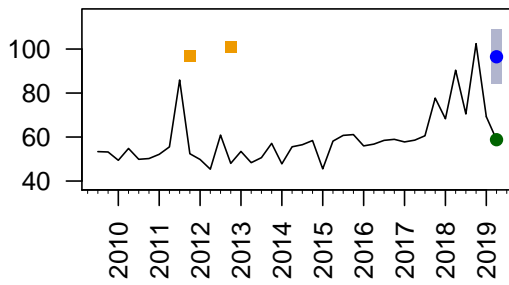
California Comprehensive Loss Cost



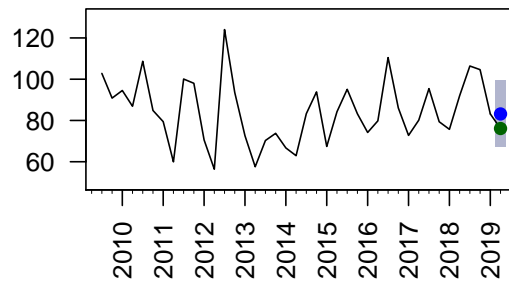
Colorado Comprehensive Loss Cost



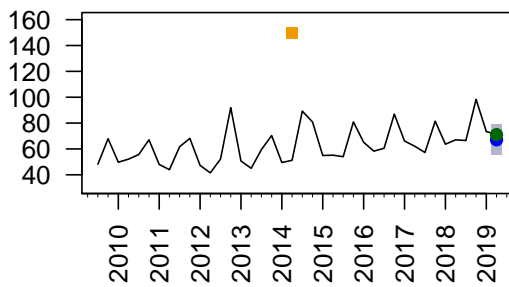
Connecticut Comprehensive Loss Cost



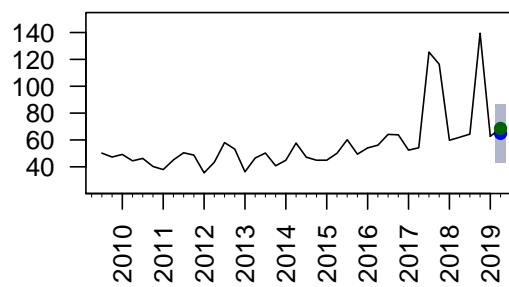
District of Columbia Comprehensive Loss Cost



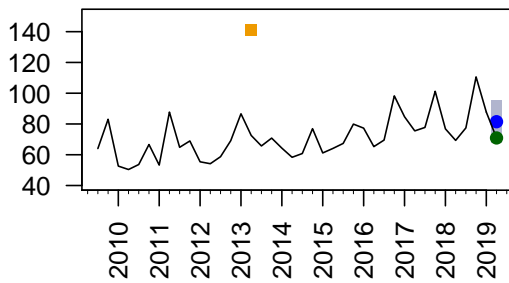
Delaware Comprehensive Loss Cost



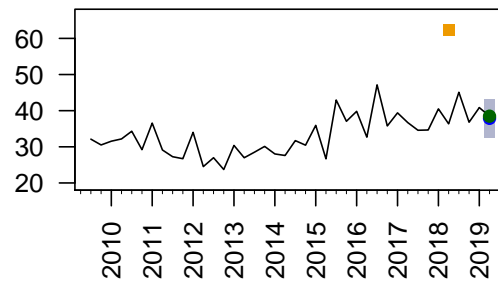
Florida Comprehensive Loss Cost



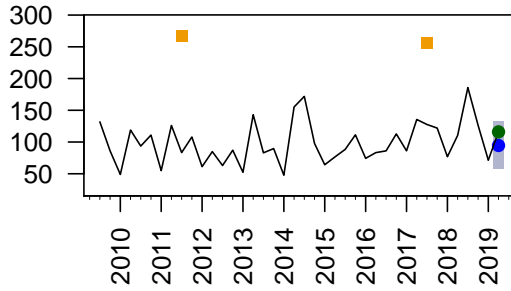
Georgia Comprehensive Loss Cost



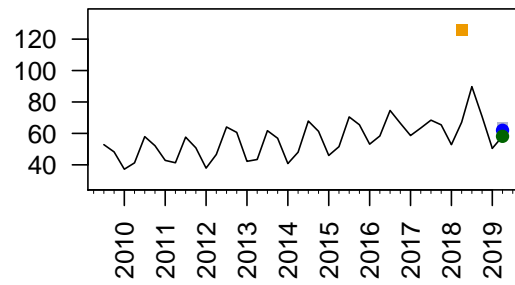
Hawaii Comprehensive Loss Cost



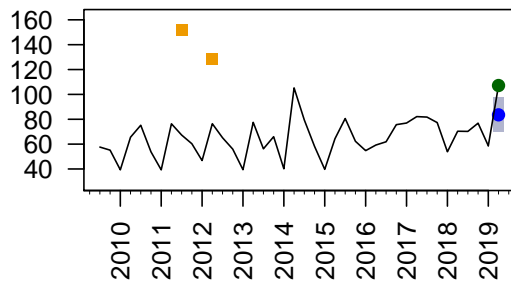
Iowa Comprehensive Loss Cost



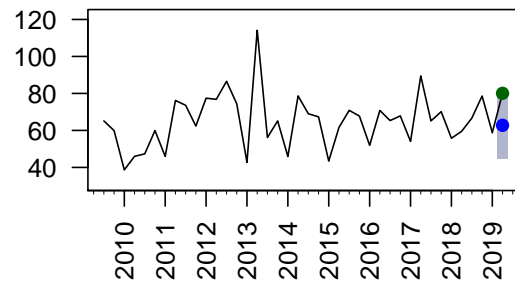
Idaho Comprehensive Loss Cost



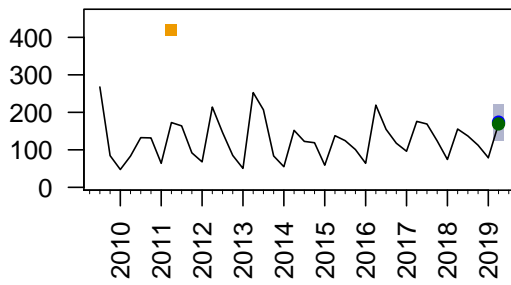
Illinois Comprehensive Loss Cost



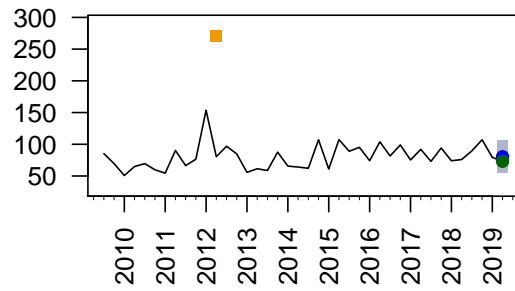
Indiana Comprehensive Loss Cost



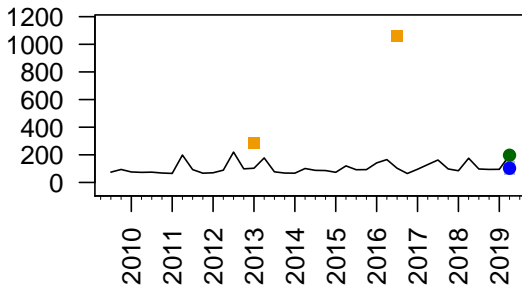
Kansas Comprehensive Loss Cost



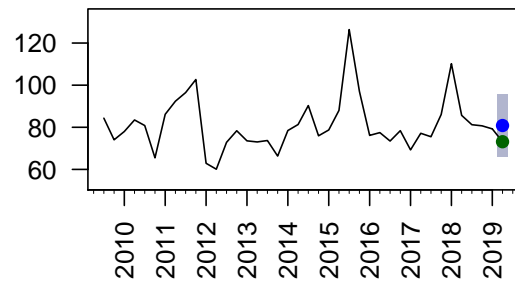
Kentucky Comprehensive Loss Cost



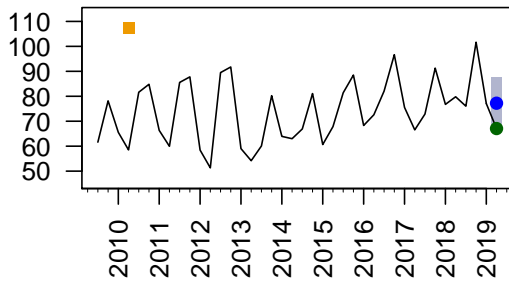
Louisiana Comprehensive Loss Cost



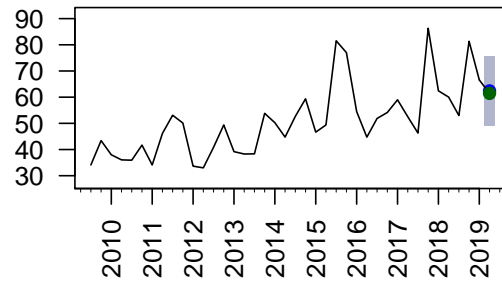
Massachusetts Comprehensive Loss Cost



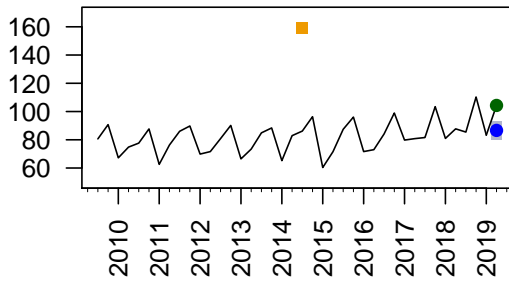
Maryland Comprehensive Loss Cost



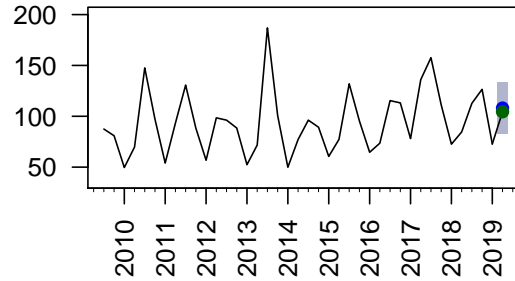
Maine Comprehensive Loss Cost



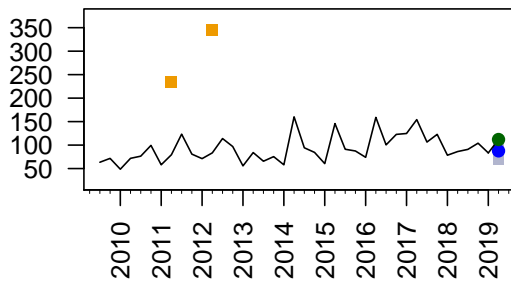
Michigan Comprehensive Loss Cost



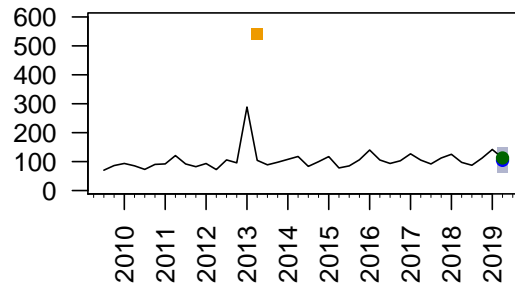
Minnesota Comprehensive Loss Cost



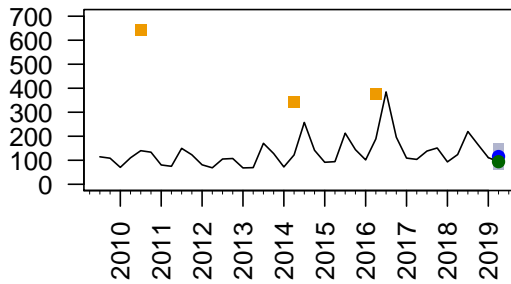
Missouri Comprehensive Loss Cost



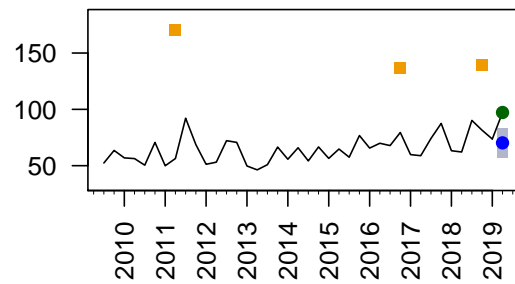
Mississippi Comprehensive Loss Cost



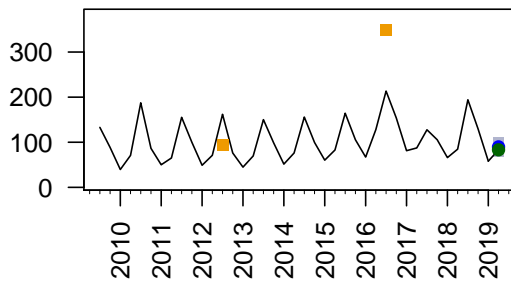
Montana Comprehensive Loss Cost



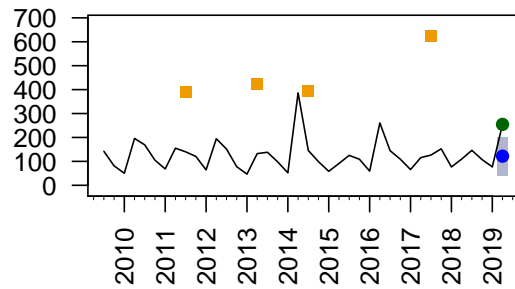
North Carolina Comprehensive Loss Cost



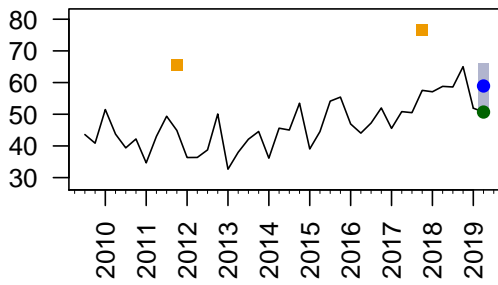
North Dakota Comprehensive Loss Cost



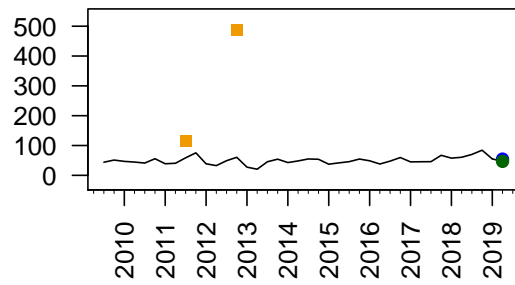
Nebraska Comprehensive Loss Cost



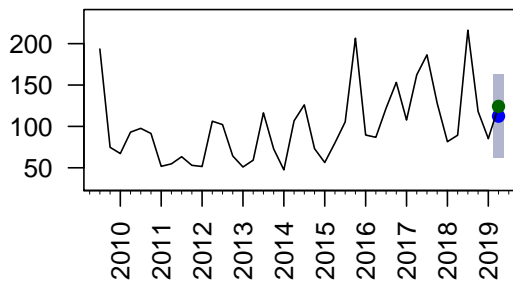
New Hampshire Comprehensive Loss Cost



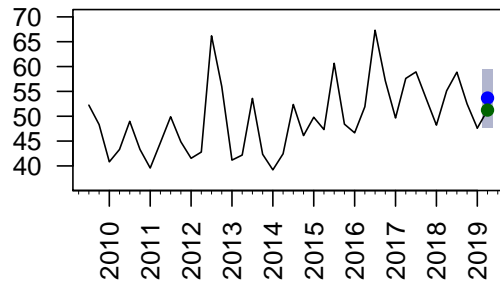
New Jersey Comprehensive Loss Cost



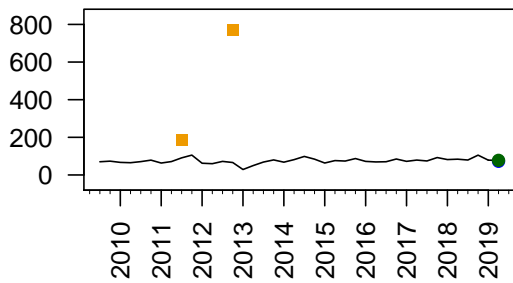
New Mexico Comprehensive Loss Cost



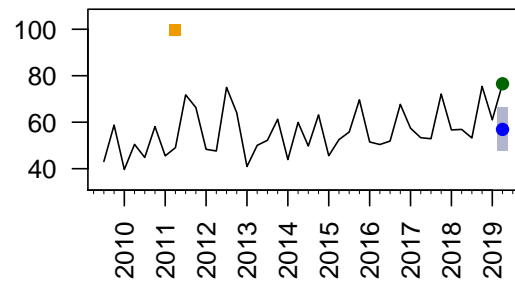
Nevada Comprehensive Loss Cost



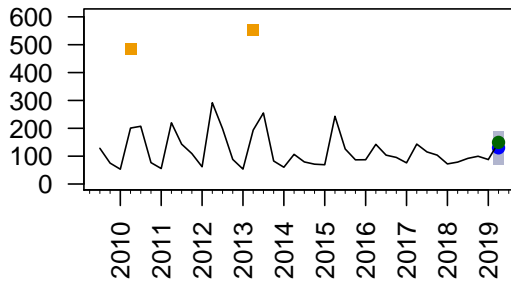
New York Comprehensive Loss Cost



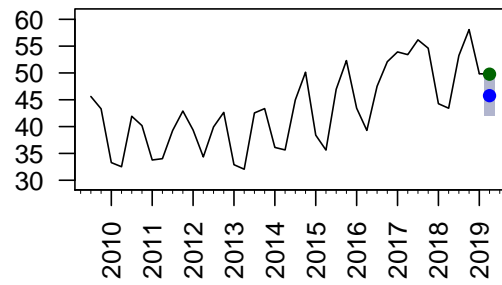
Ohio Comprehensive Loss Cost



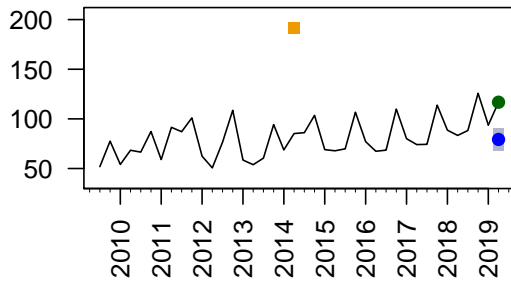
Oklahoma Comprehensive Loss Cost



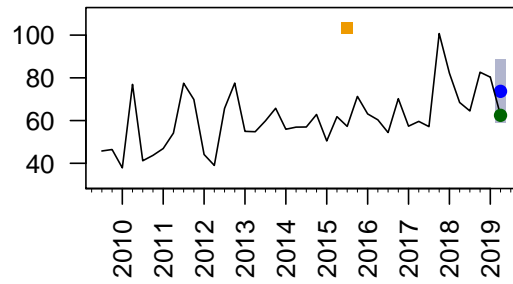
Oregon Comprehensive Loss Cost



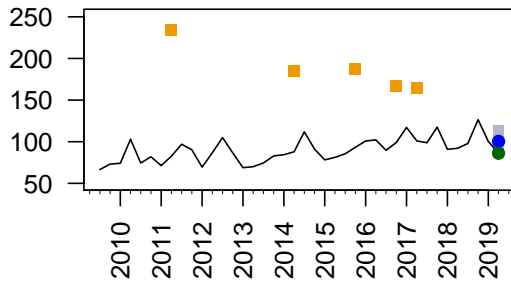
Pennsylvania Comprehensive Loss Cost



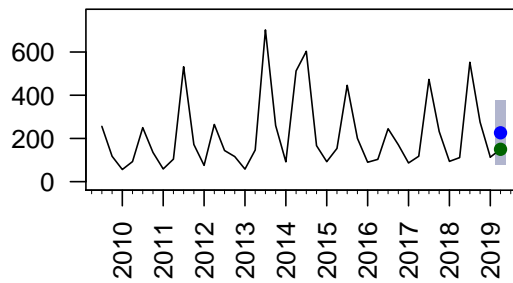
Rhode Island Comprehensive Loss Cost



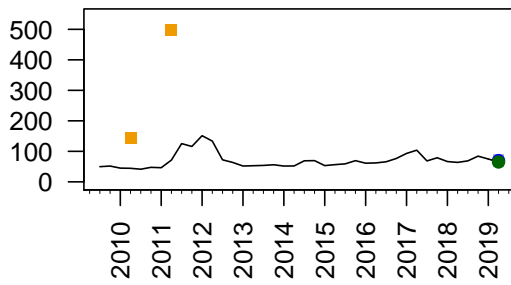
South Carolina Comprehensive Loss Cost



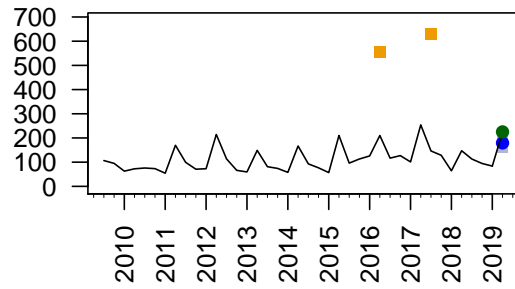
South Dakota Comprehensive Loss Cost



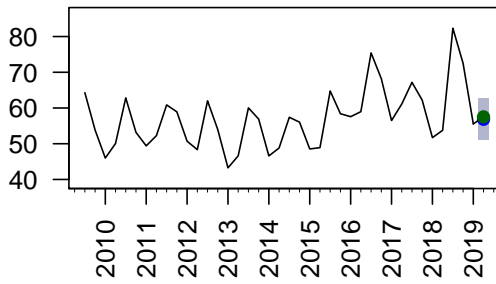
Tennessee Comprehensive Loss Cost



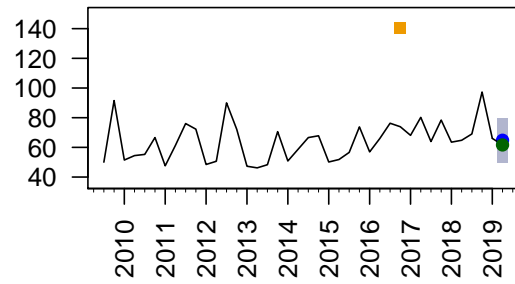
Texas Comprehensive Loss Cost



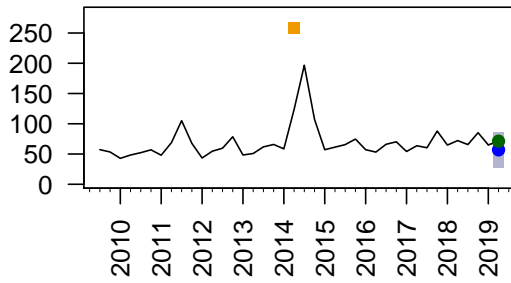
Utah Comprehensive Loss Cost



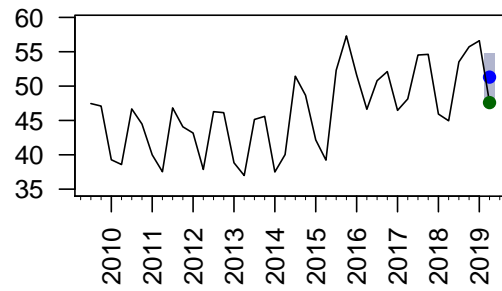
Virginia Comprehensive Loss Cost



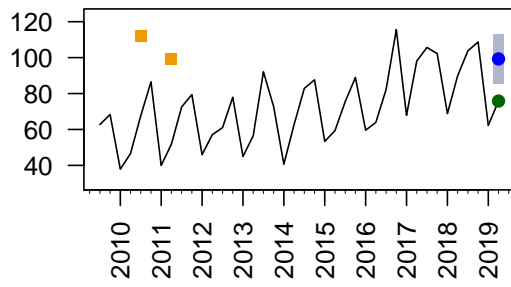
Vermont Comprehensive Loss Cost



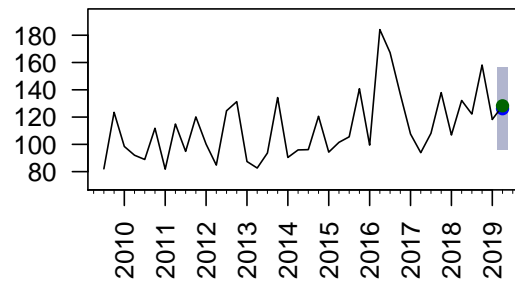
Washington Comprehensive Loss Cost



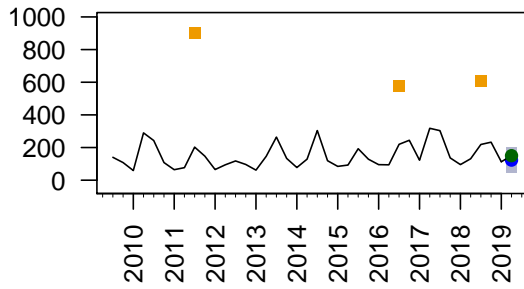
Wisconsin Comprehensive Loss Cost



West Virginia Comprehensive Loss Cost

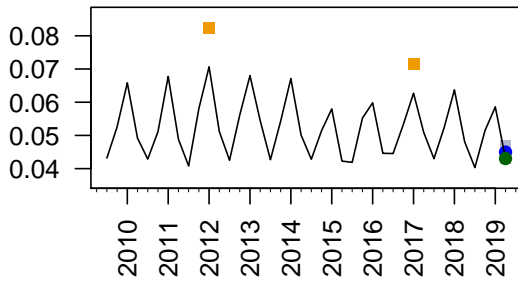


Wyoming Comprehensive Loss Cost

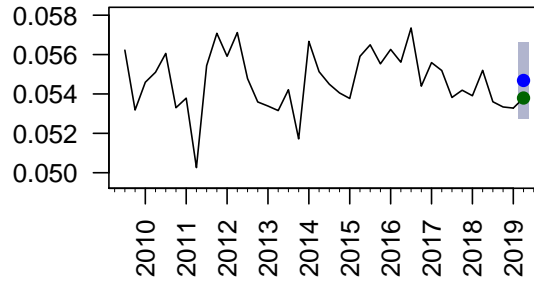


Collision

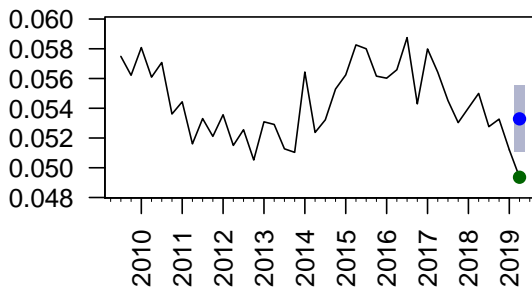
Alaska Collision Frequency



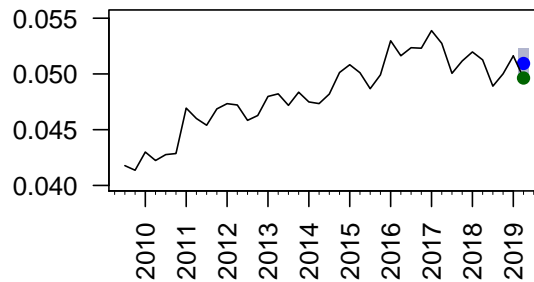
Alabama Collision Frequency



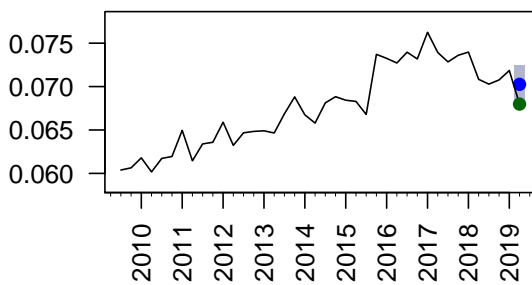
Arkansas Collision Frequency



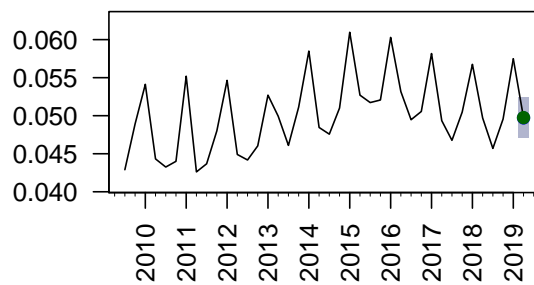
Arizona Collision Frequency



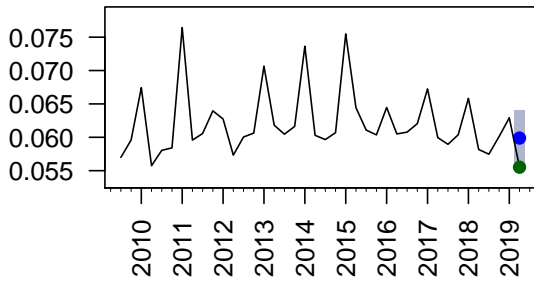
California Collision Frequency



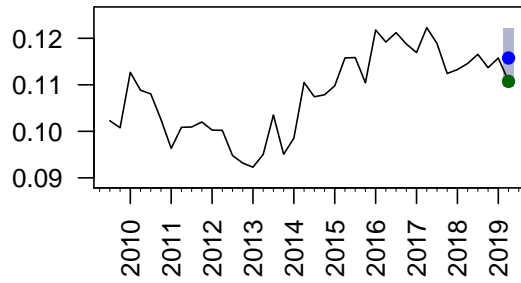
Colorado Collision Frequency



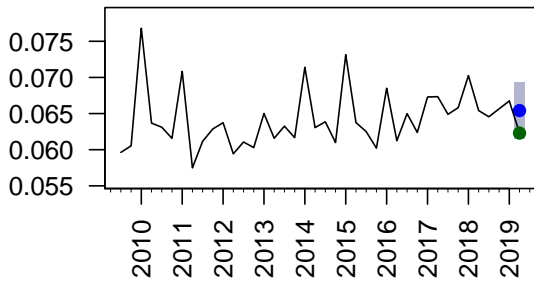
Connecticut Collision Frequency



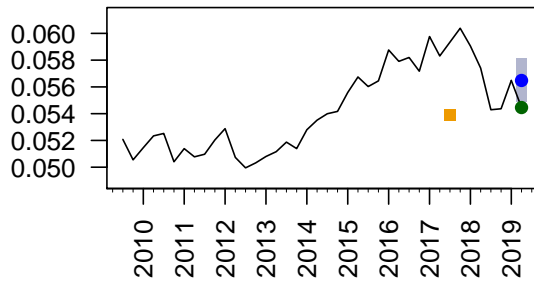
District of Columbia Collision Frequency



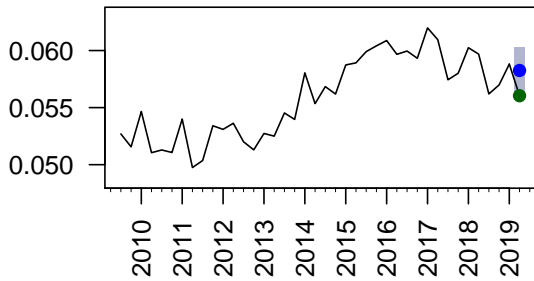
Delaware Collision Frequency



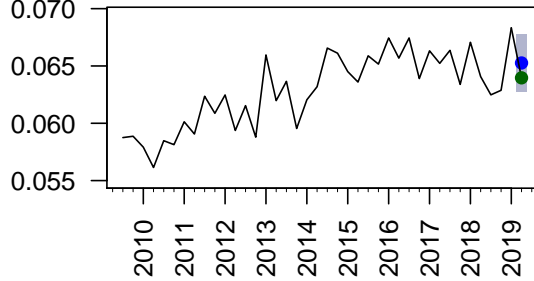
Florida Collision Frequency



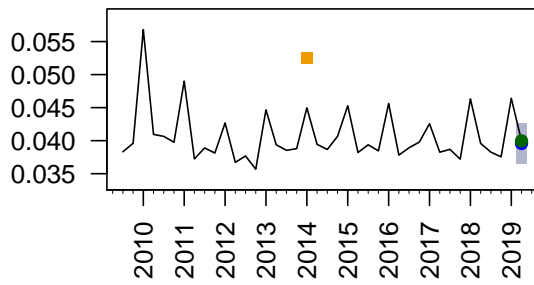
Georgia Collision Frequency



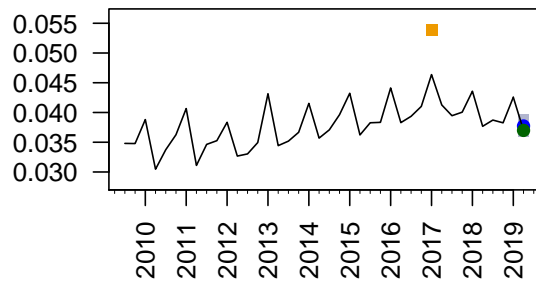
Hawaii Collision Frequency



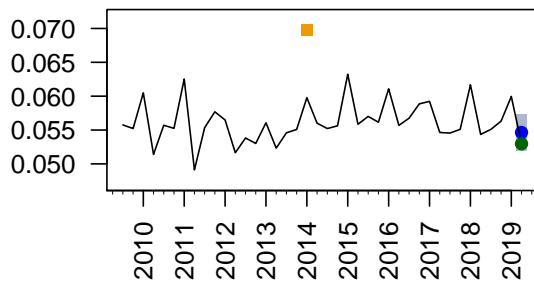
Iowa Collision Frequency



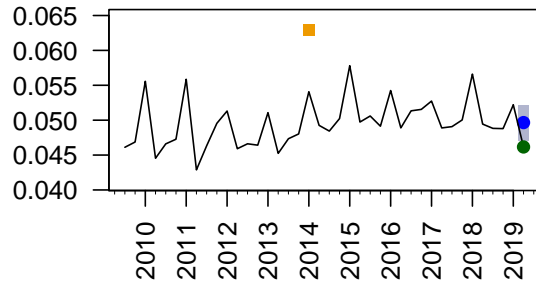
Idaho Collision Frequency



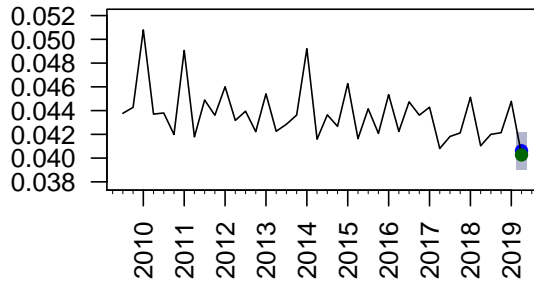
Illinois Collision Frequency



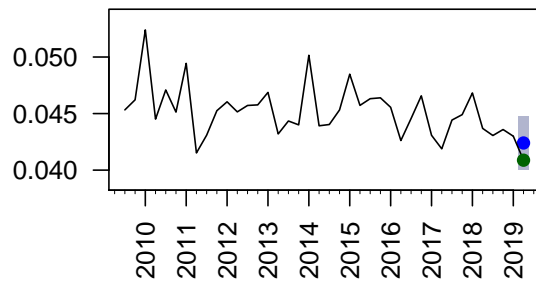
Indiana Collision Frequency



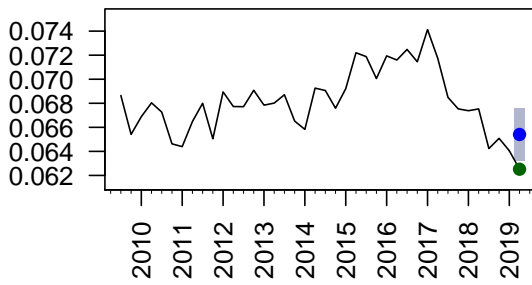
Kansas Collision Frequency



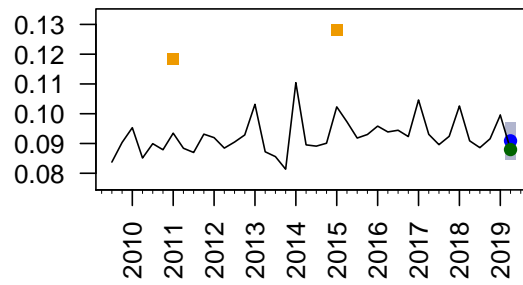
Kentucky Collision Frequency



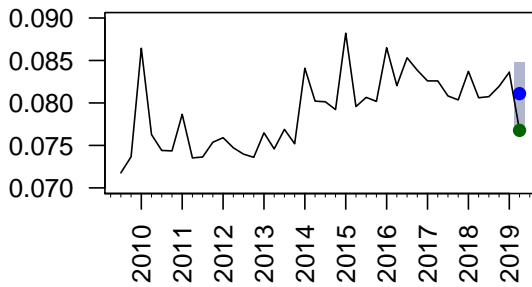
Louisiana Colision Frequency



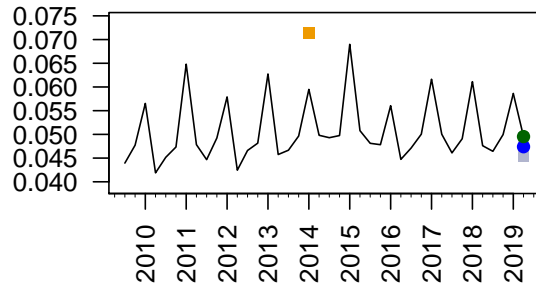
Massachusetts Colision Frequency



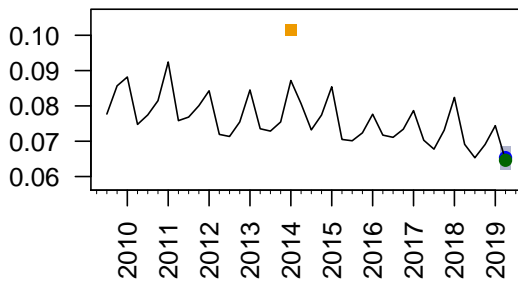
Maryland Colision Frequency



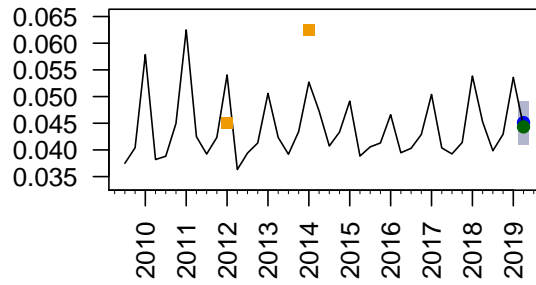
Maine Colision Frequency



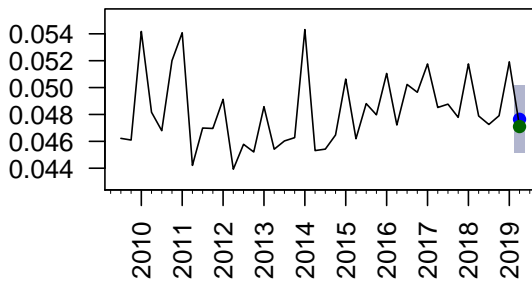
Michigan Colision Frequency



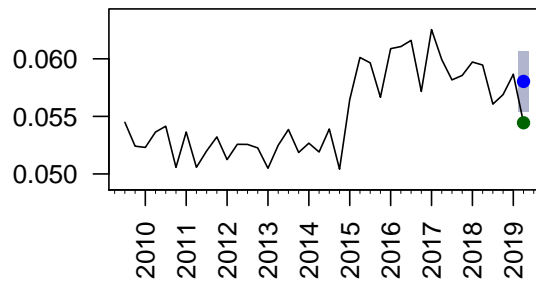
Minnesota Colision Frequency



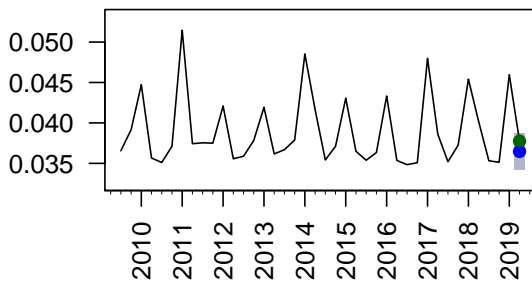
Missouri Collision Frequency



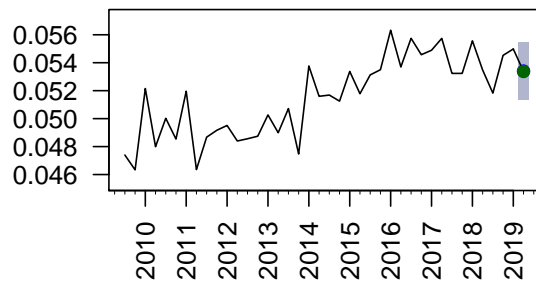
Mississippi Collision Frequency



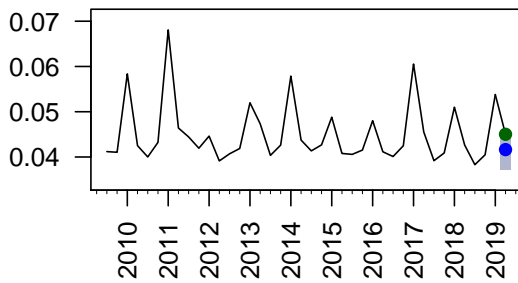
Montana Collision Frequency



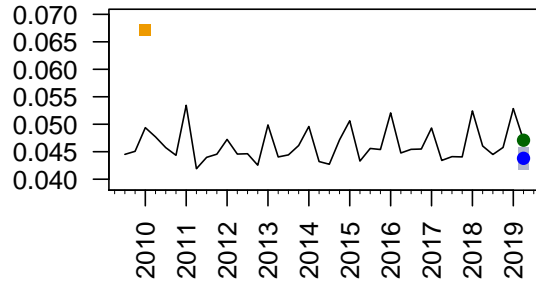
North Carolina Collision Frequency



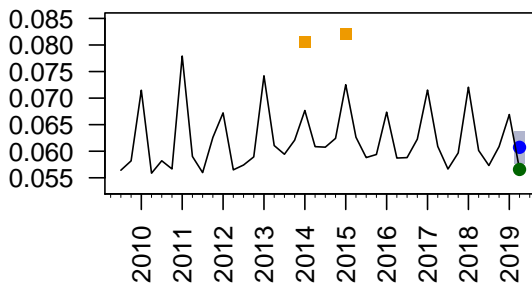
North Dakota Collision Frequency



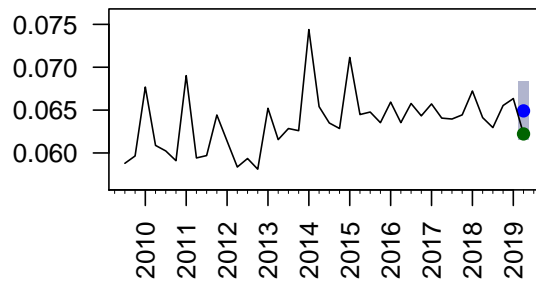
Nebraska Collision Frequency



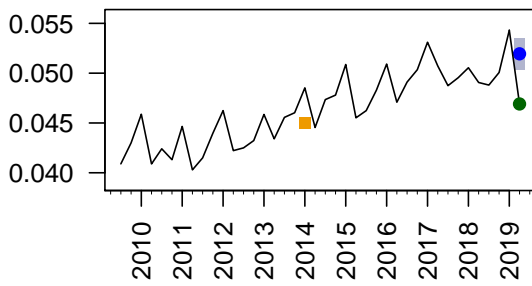
New Hampshire Collision Frequency



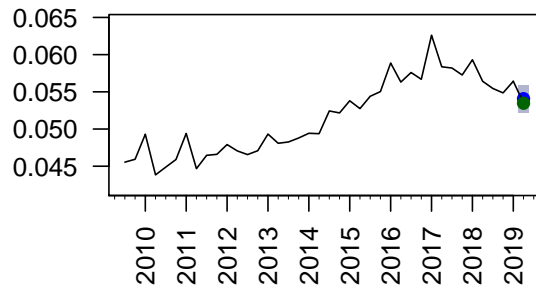
New Jersey Collision Frequency



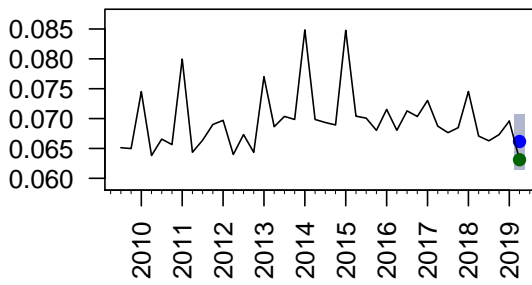
New Mexico Collision Frequency



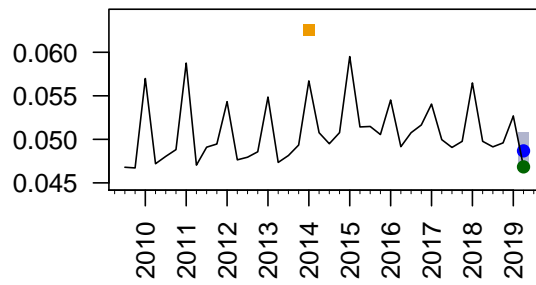
Nevada Collision Frequency



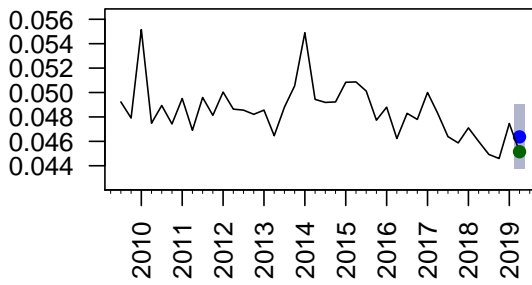
New York Collision Frequency



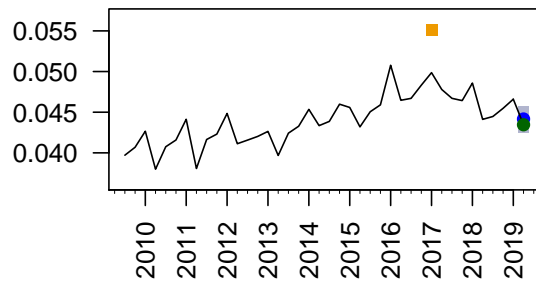
Ohio Collision Frequency



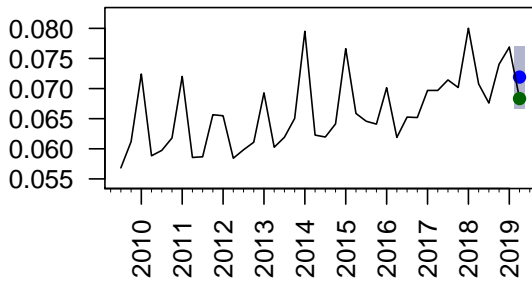
Oklahoma Colision Frequency



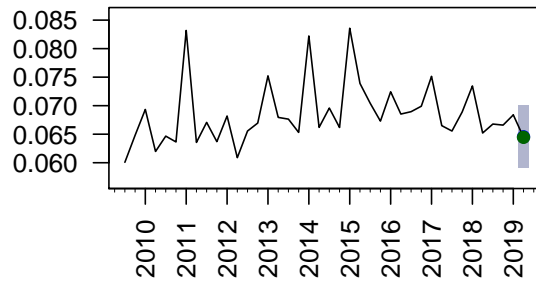
Oregon Colision Frequency



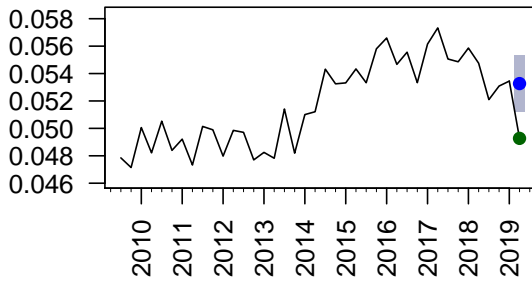
Pennsylvania Colision Frequency



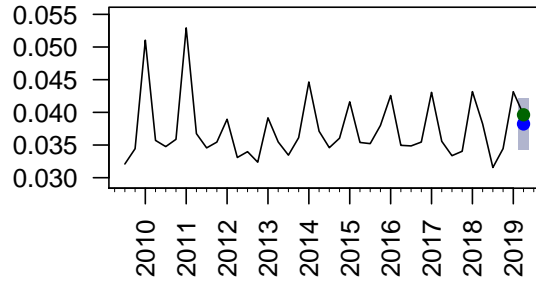
Rhode Island Colision Frequency



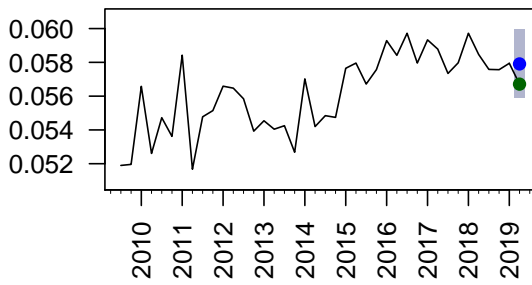
South Carolina Colision Frequency



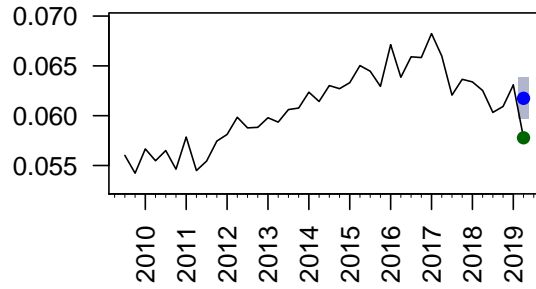
South Dakota Colision Frequency



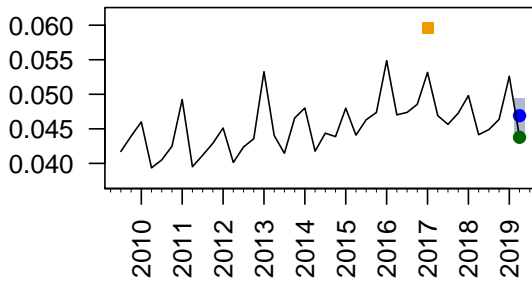
Tennessee Collision Frequency



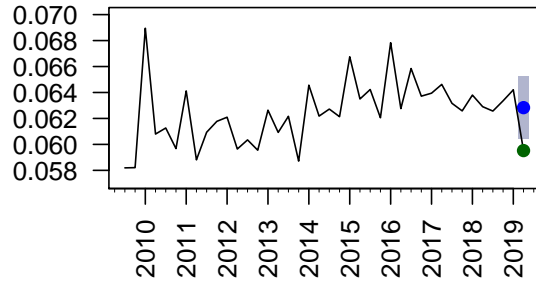
Texas Collision Frequency



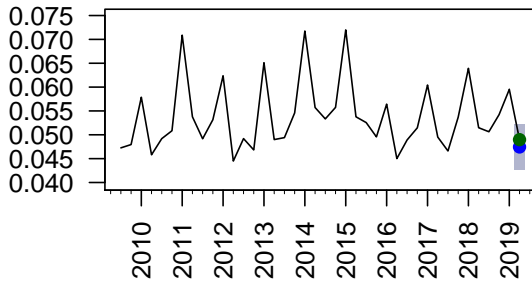
Utah Collision Frequency



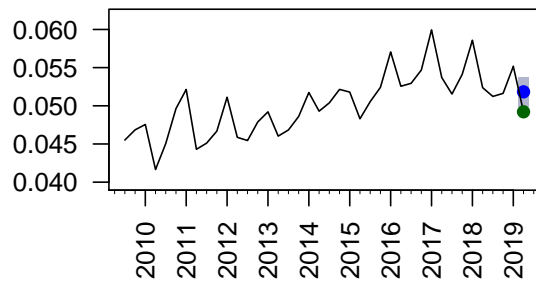
Virginia Collision Frequency



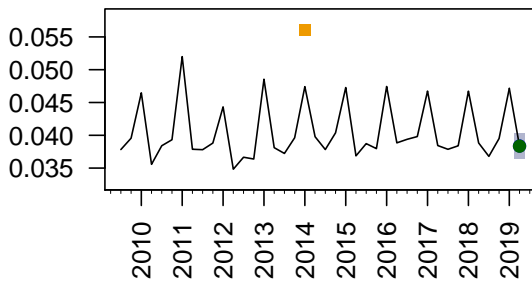
Vermont Collision Frequency



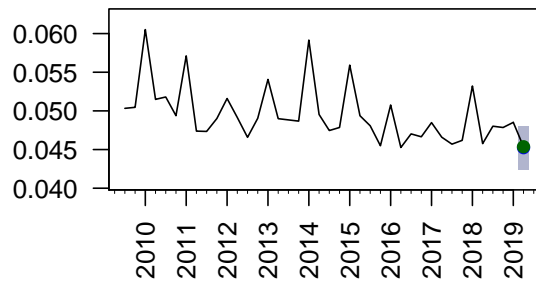
Washington Collision Frequency



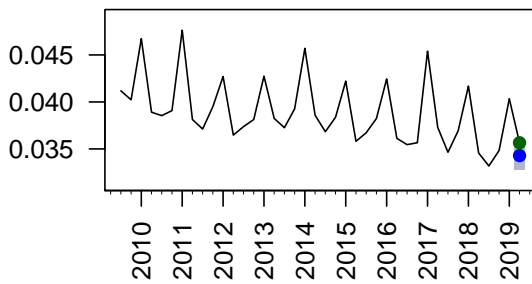
Wisconsin Collision Frequency



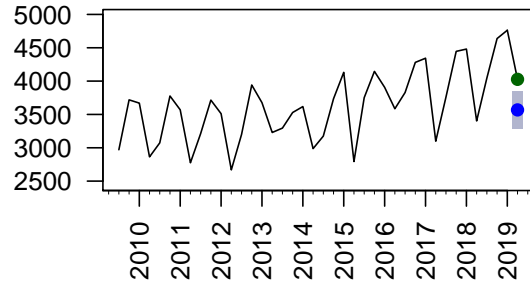
West Virginia Collision Frequency



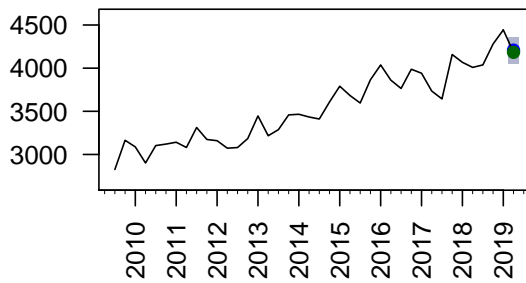
Wyoming Collision Frequency



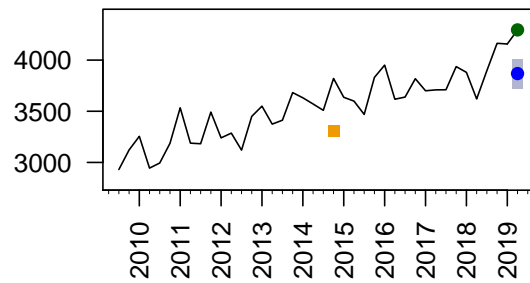
Alaska Collision Severity



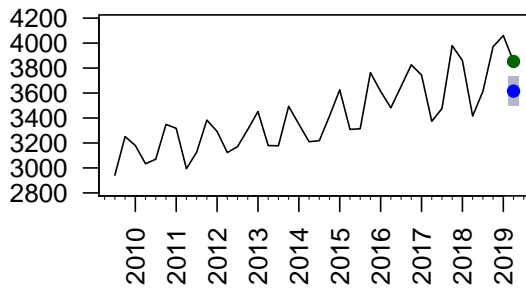
Alabama Collision Severity



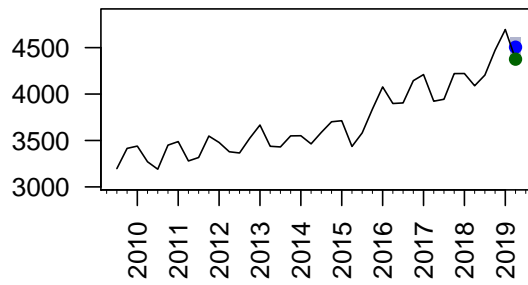
Arkansas Collision Severity



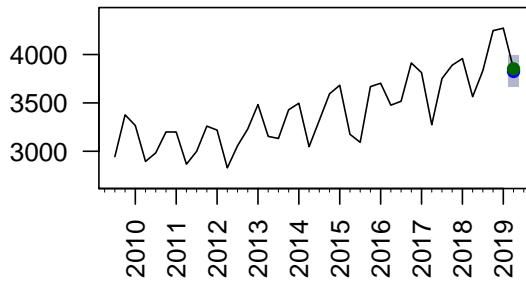
Arizona Colision Severity



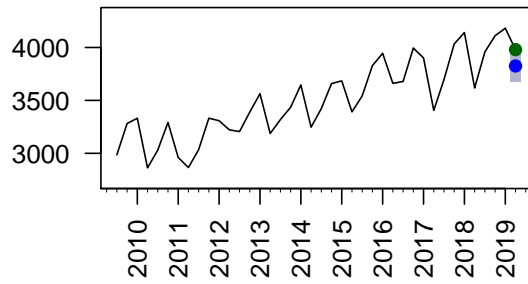
California Colision Severity



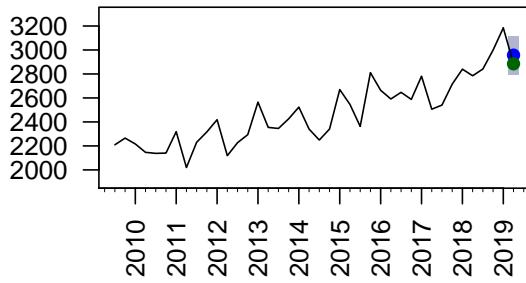
Colorado Colision Severity



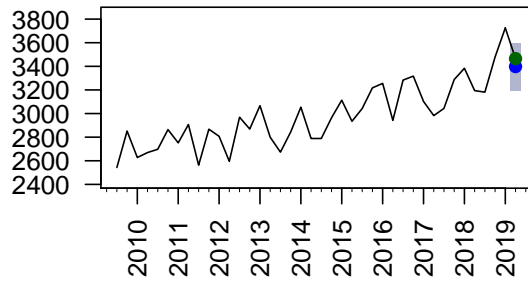
Connecticut Colision Severity



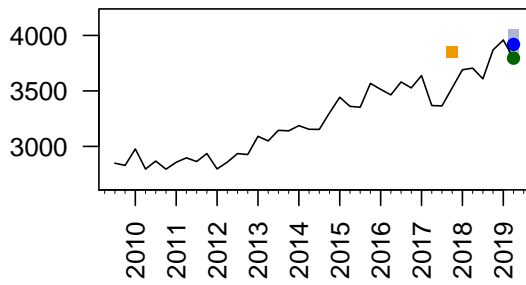
District of Columbia Colision Severity



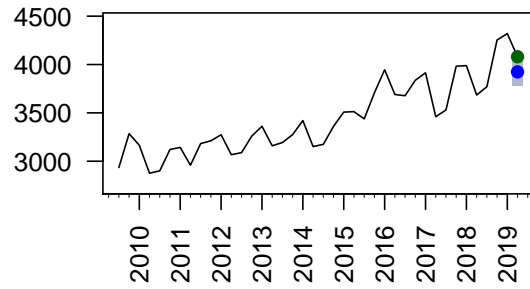
Delaware Colision Severity



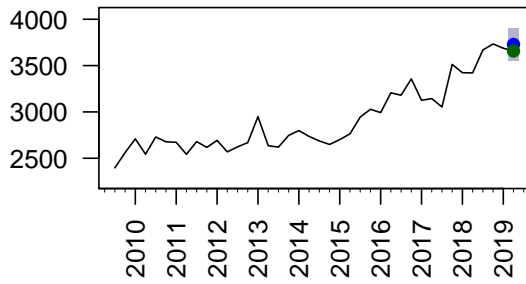
Florida Collision Severity



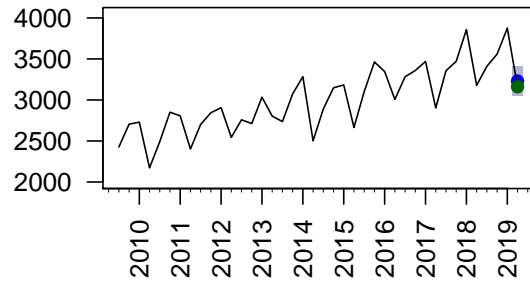
Georgia Collision Severity



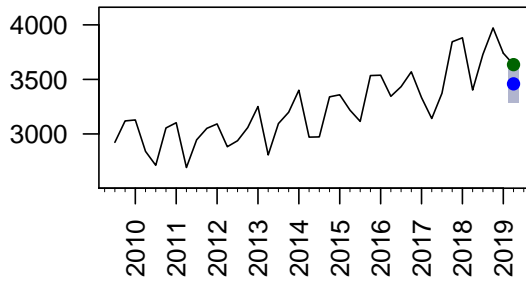
Hawaii Collision Severity



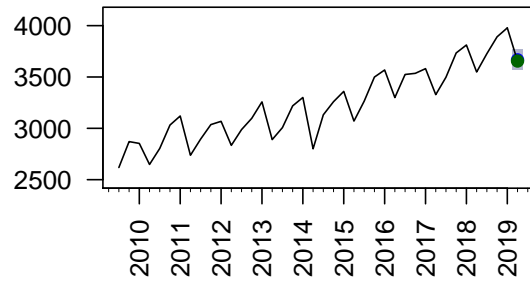
Iowa Collision Severity



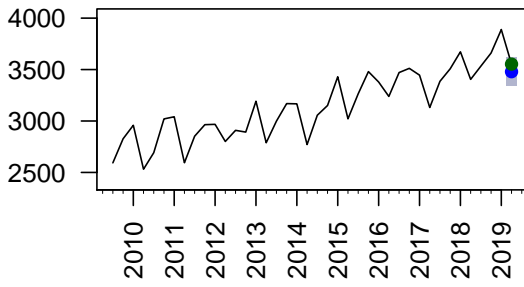
Idaho Collision Severity



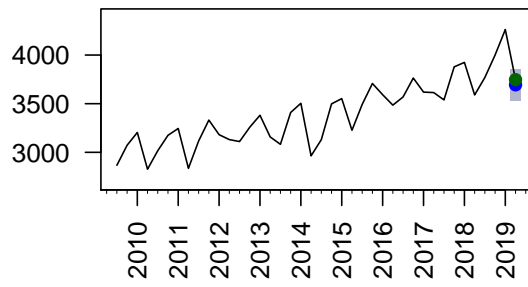
Illinois Collision Severity



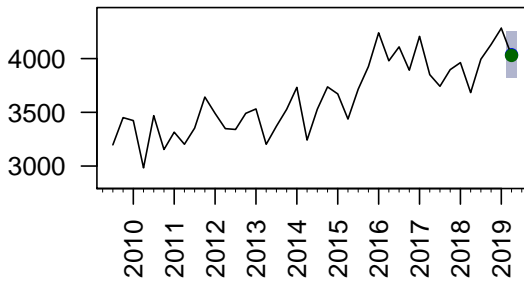
Indiana Colision Severity



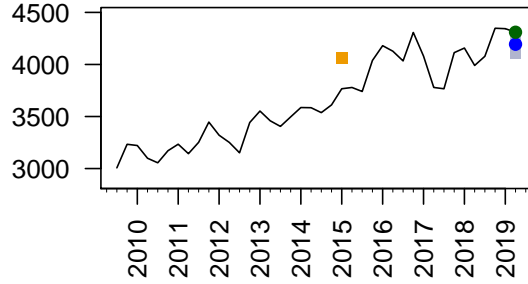
Kansas Colision Severity



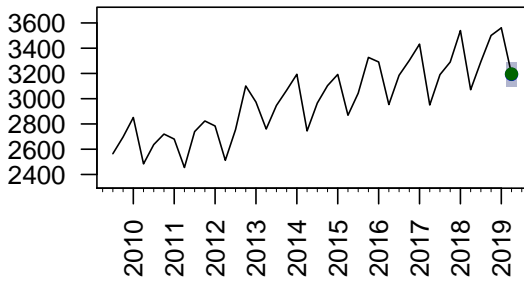
Kentucky Colision Severity



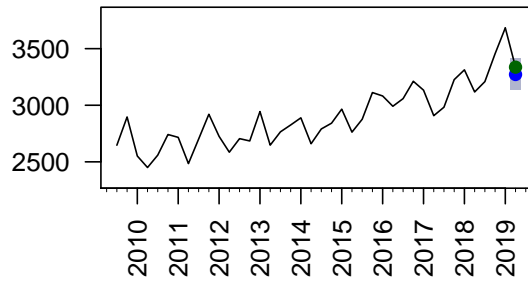
Louisiana Colision Severity



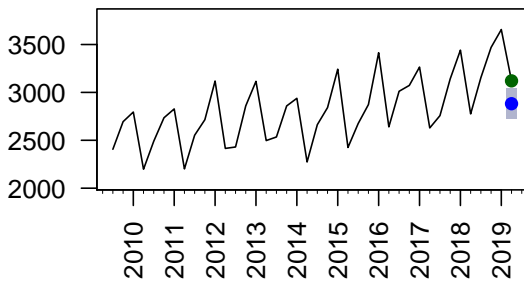
Massachusetts Colision Severity



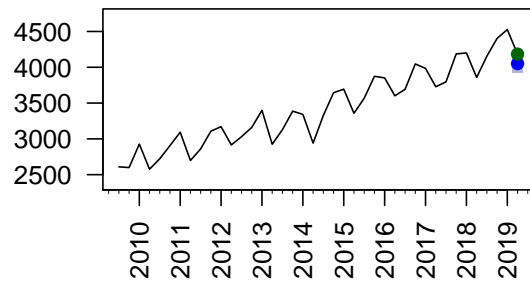
Maryland Colision Severity



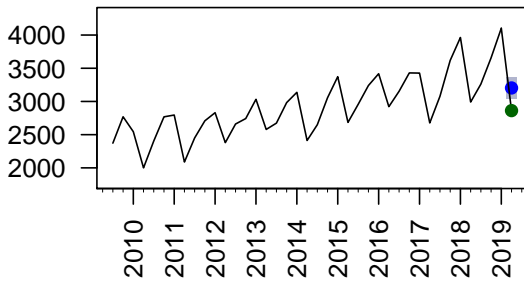
Maine Colision Severity



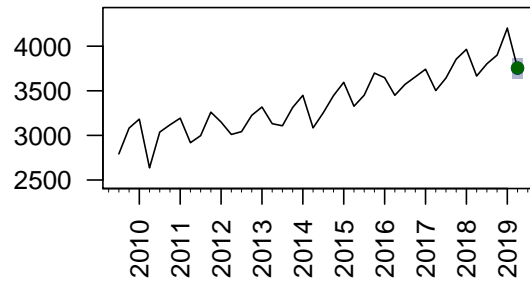
Michigan Colision Severity



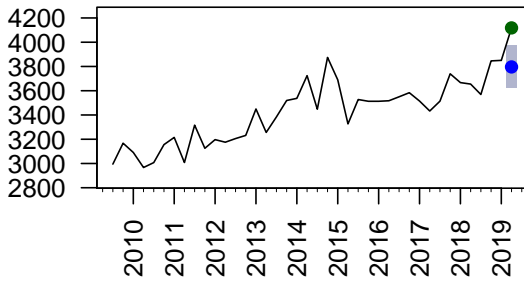
Minnesota Colision Severity



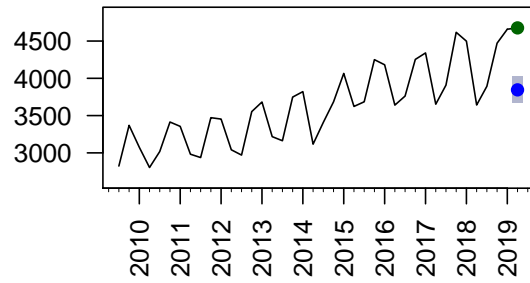
Missouri Colision Severity



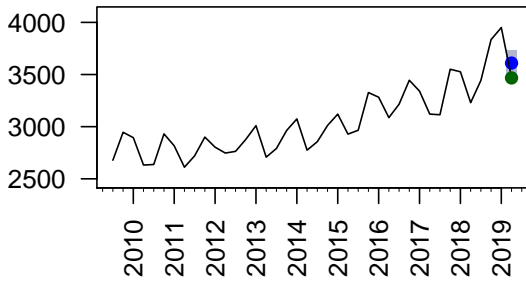
Mississippi Colision Severity



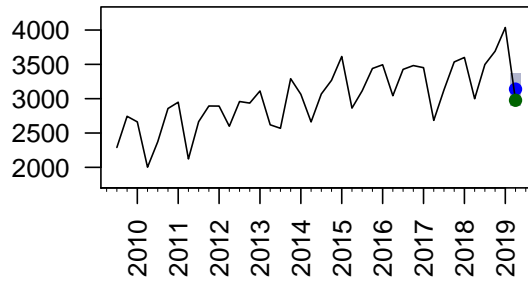
Montana Colision Severity



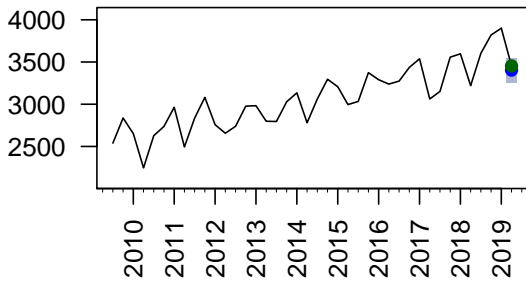
North Carolina Collision Severity



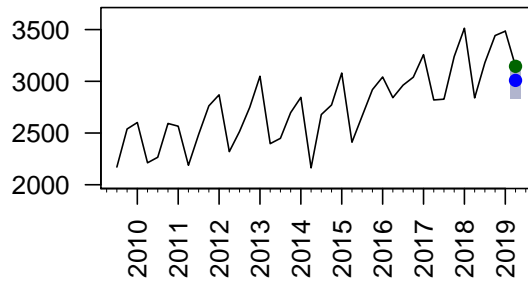
North Dakota Collision Severity



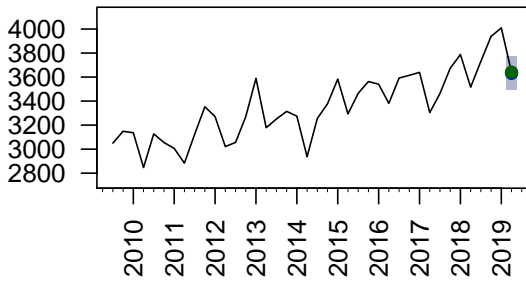
Nebraska Collision Severity



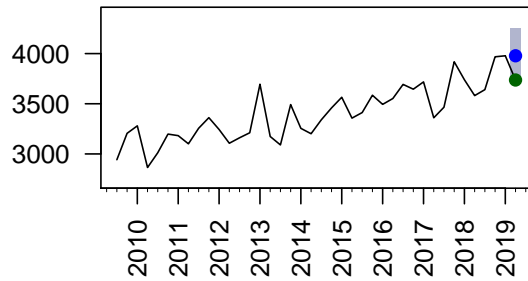
New Hampshire Collision Severity



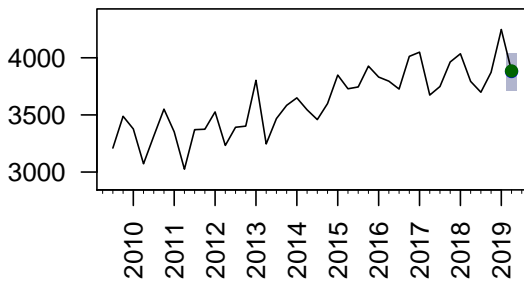
New Jersey Collision Severity



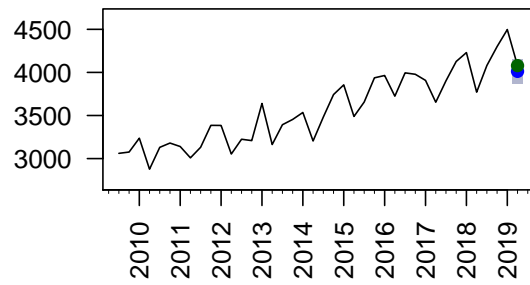
New Mexico Collision Severity



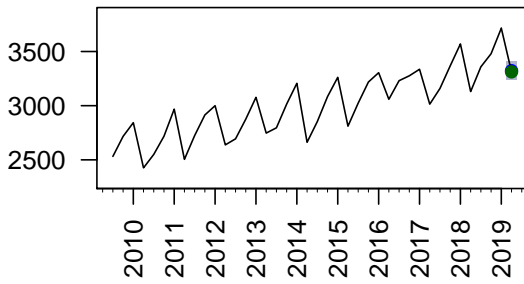
Nevada Collision Severity



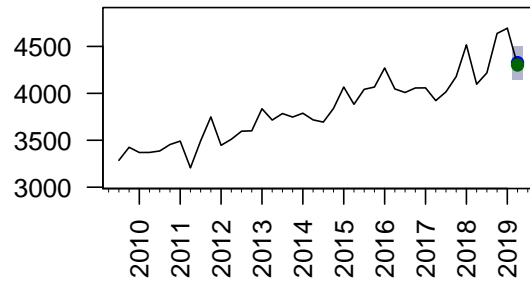
New York Collision Severity



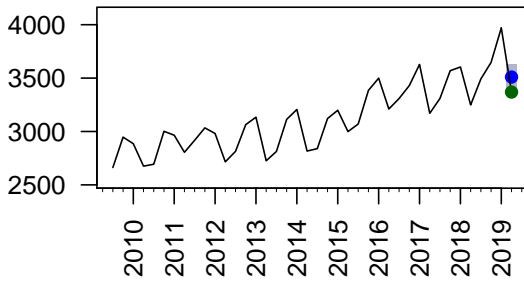
Ohio Collision Severity



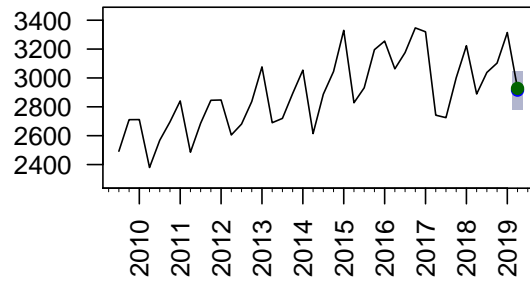
Oklahoma Collision Severity



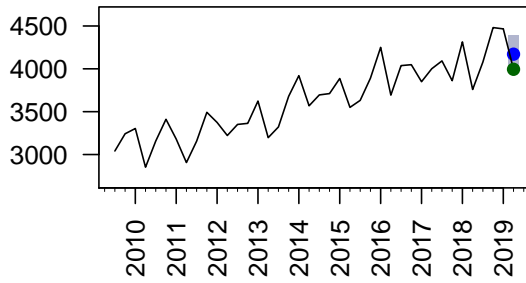
Oregon Collision Severity



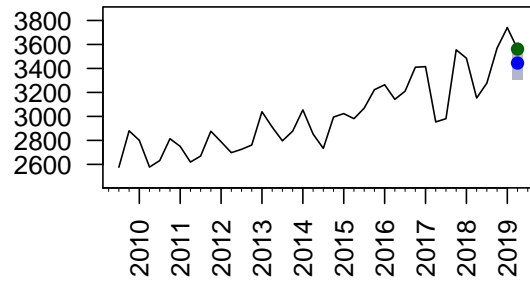
Pennsylvania Collision Severity



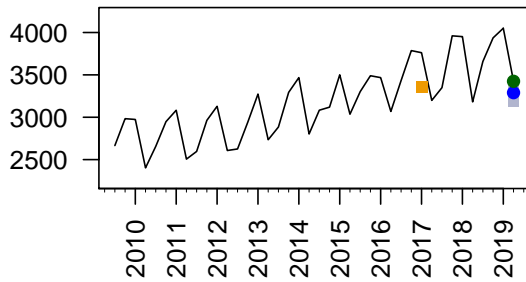
Rhode Island Collision Severity



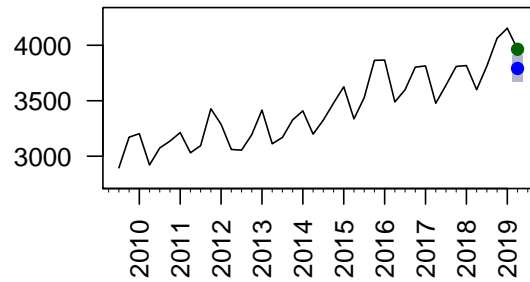
South Carolina Collision Severity



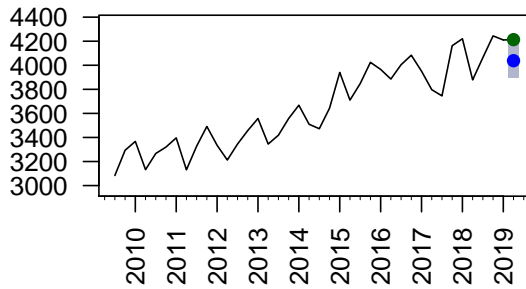
South Dakota Collision Severity



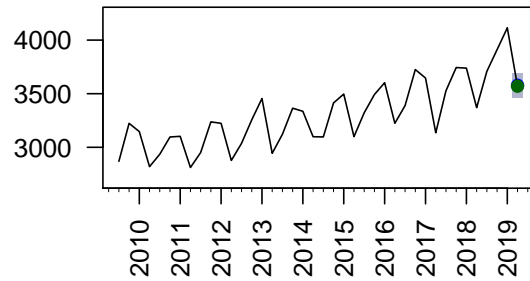
Tennessee Collision Severity



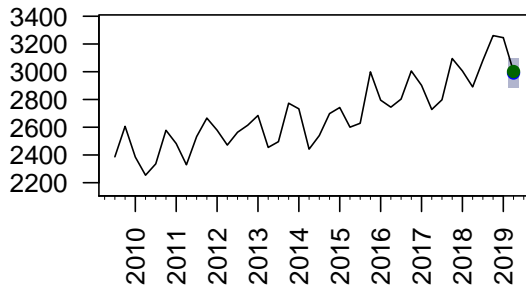
Texas Collision Severity



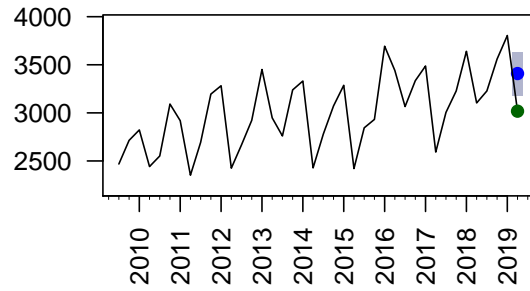
Utah Collision Severity



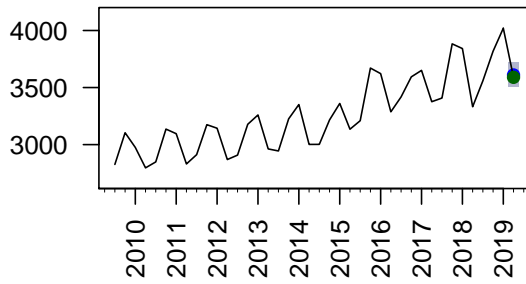
Virginia Collision Severity



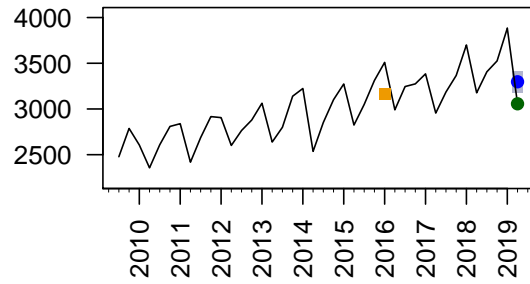
Vermont Collision Severity



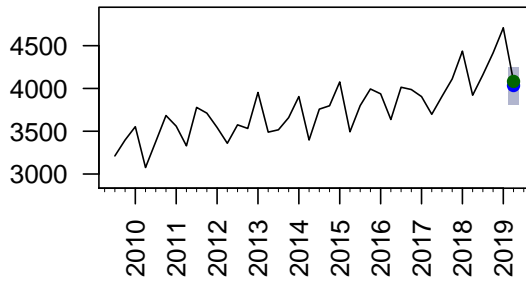
Washington Collision Severity



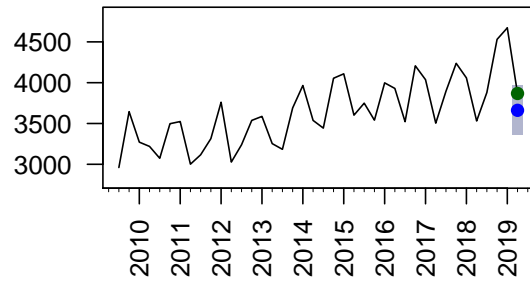
Wisconsin Collision Severity



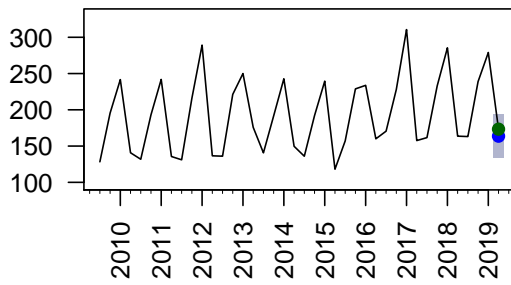
West Virginia Collision Severity



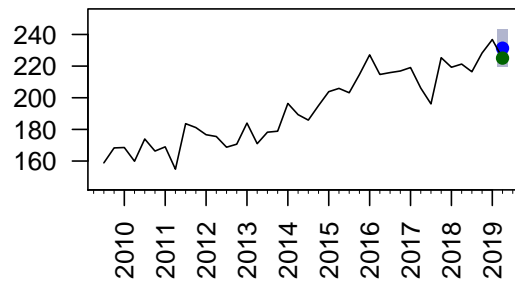
Wyoming Collision Severity



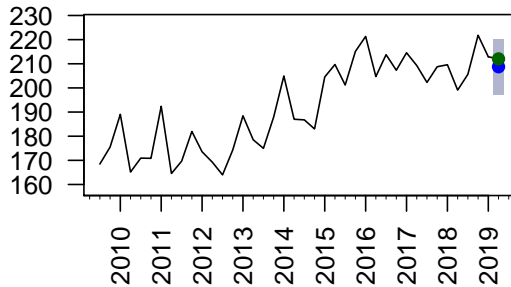
Alaska Collision Loss Cost



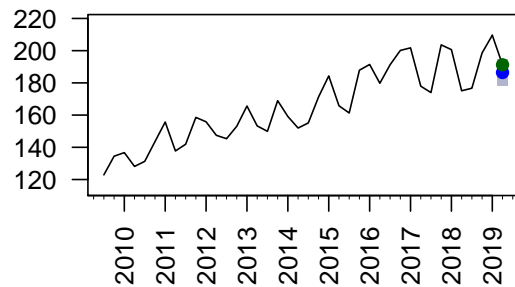
Alabama Collision Loss Cost



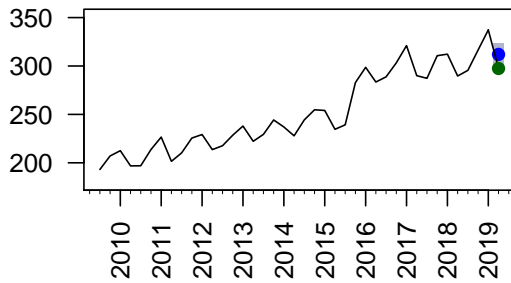
Arkansas Collision Loss Cost



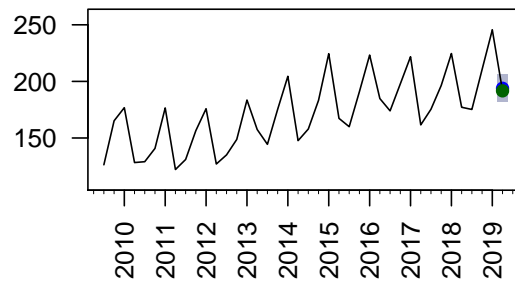
Arizona Collision Loss Cost



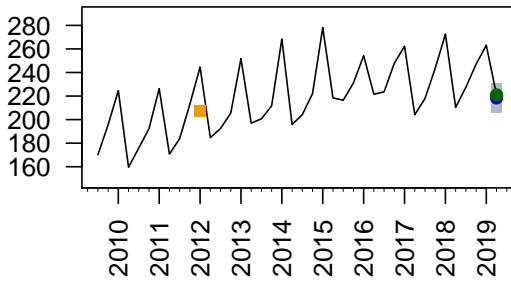
California Collision Loss Cost



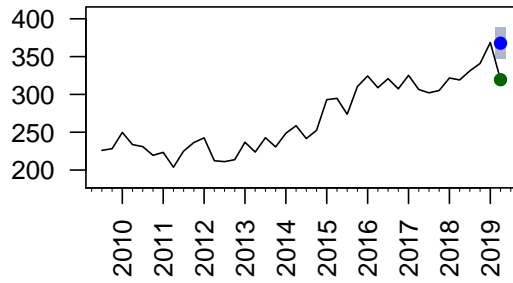
Colorado Collision Loss Cost



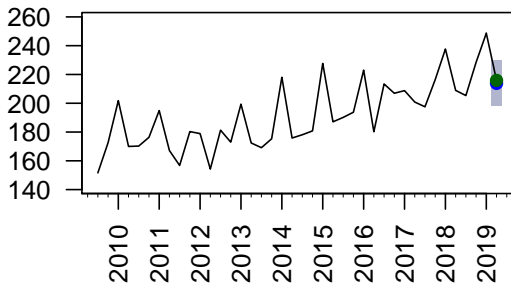
Connecticut Collision Loss Cost



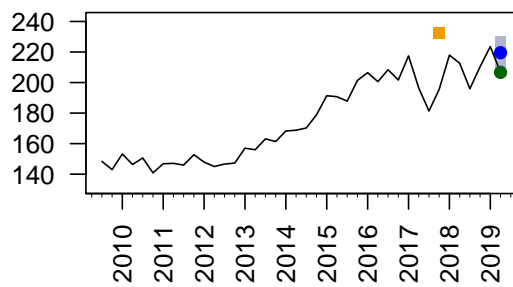
District of Columbia Collision Loss Cost



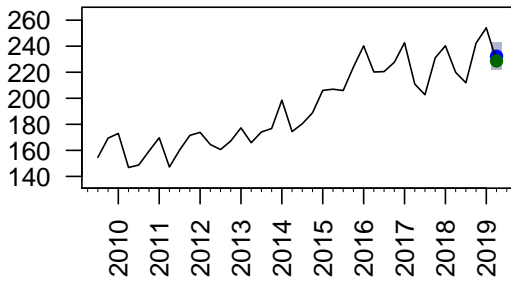
Delaware Collision Loss Cost



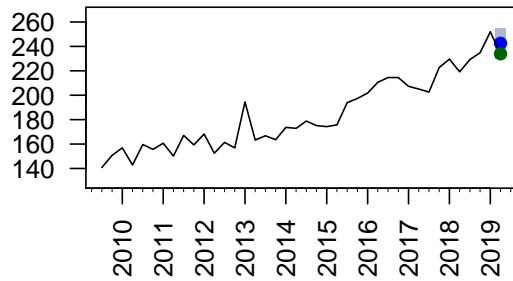
Florida Collision Loss Cost



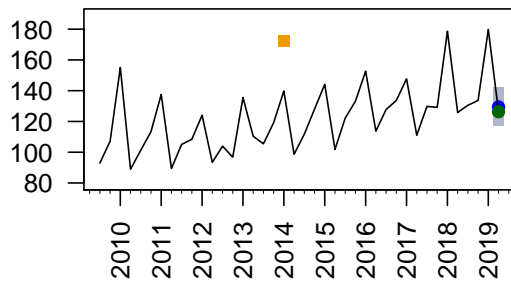
Georgia Collision Loss Cost



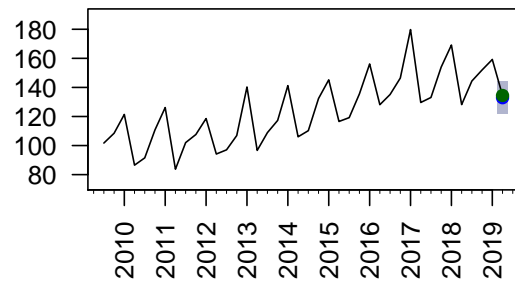
Hawaii Collision Loss Cost



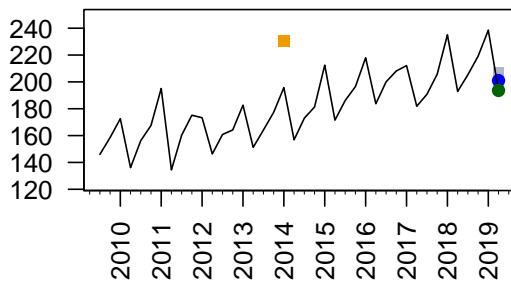
**Iowa Collision
Loss Cost**



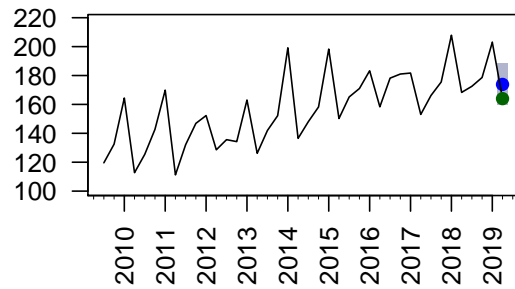
**Idaho Collision
Loss Cost**



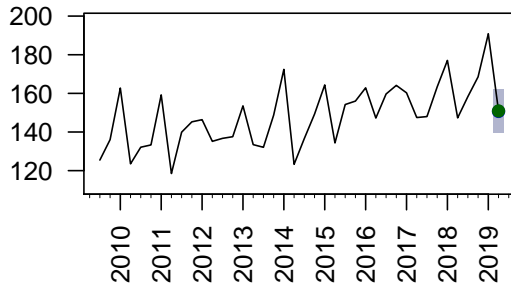
**Illinois Collision
Loss Cost**



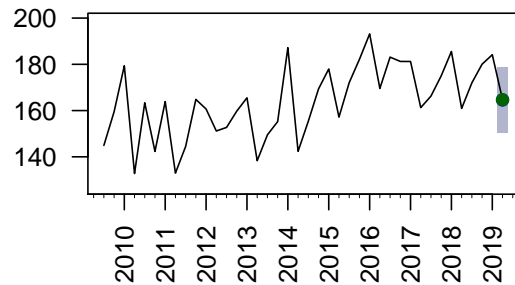
**Indiana Collision
Loss Cost**



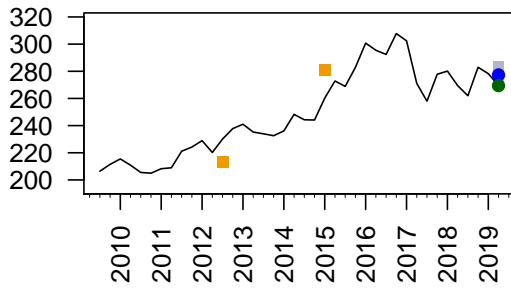
**Kansas Collision
Loss Cost**



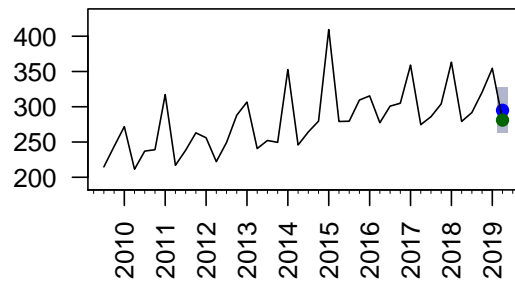
**Kentucky Collision
Loss Cost**



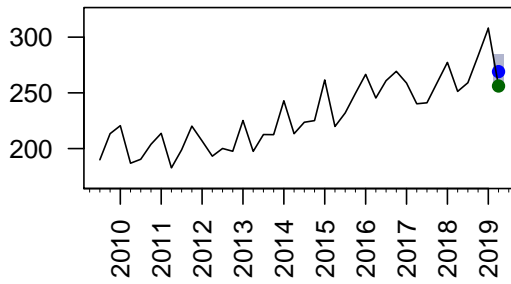
**Louisiana Colision
Loss Cost**



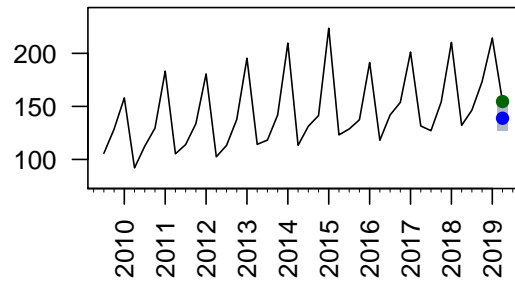
**Massachusetts Colision
Loss Cost**



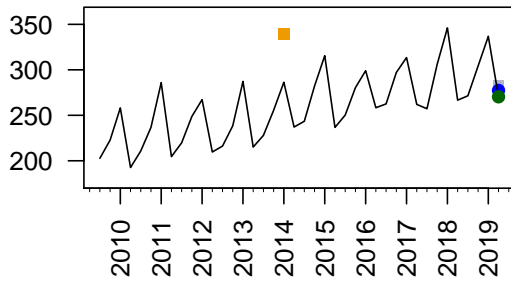
**Maryland Colision
Loss Cost**



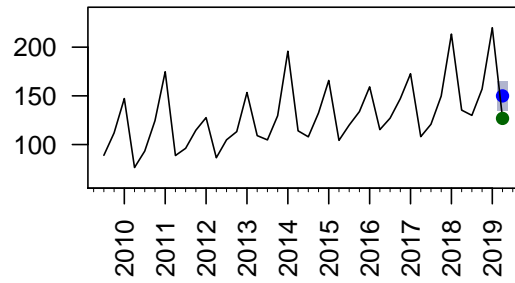
**Maine Colision
Loss Cost**



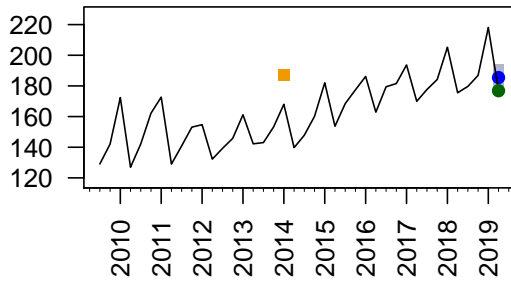
**Michigan Colision
Loss Cost**



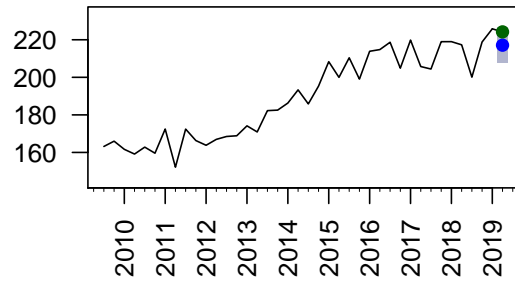
**Minnesota Colision
Loss Cost**



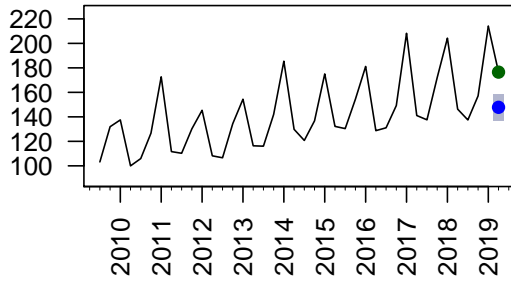
Missouri Collision Loss Cost



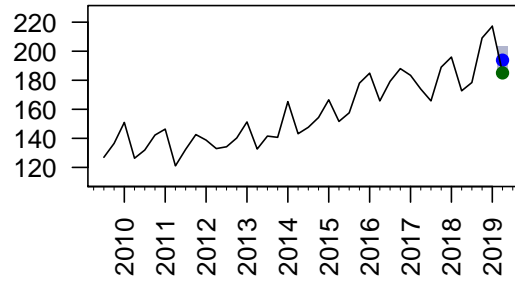
Mississippi Collision Loss Cost



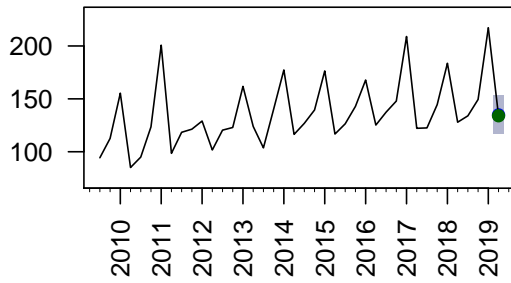
Montana Collision Loss Cost



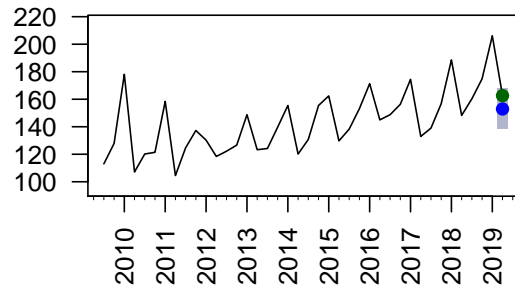
North Carolina Collision Loss Cost



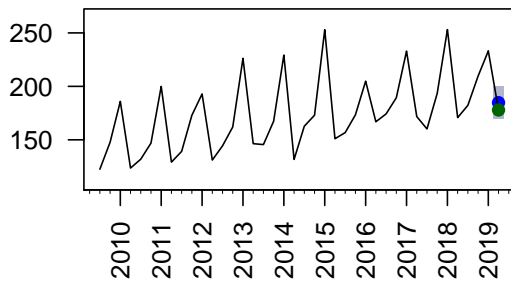
North Dakota Collision Loss Cost



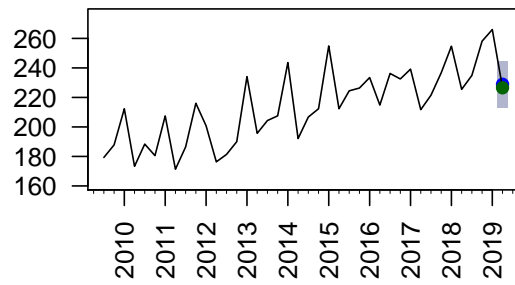
Nebraska Collision Loss Cost



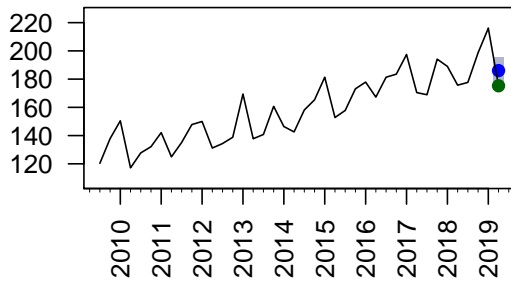
New Hampshire Collision Loss Cost



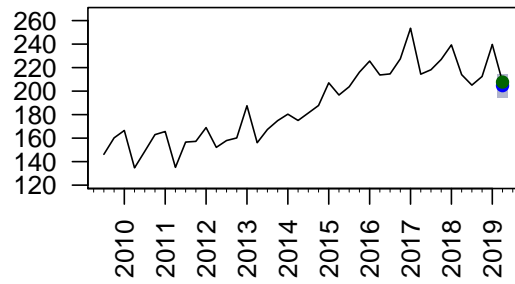
New Jersey Collision Loss Cost



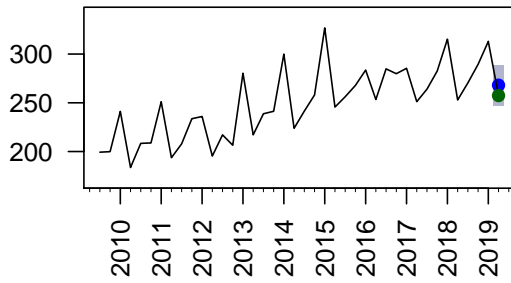
New Mexico Collision Loss Cost



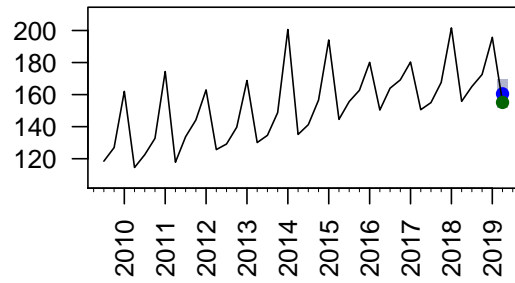
Nevada Collision Loss Cost



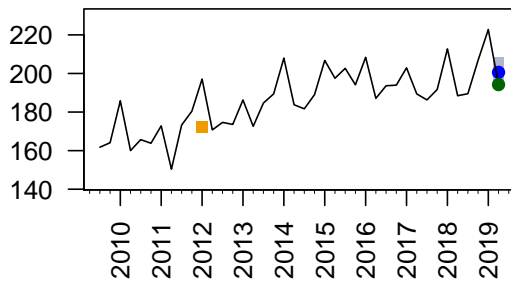
New York Collision Loss Cost



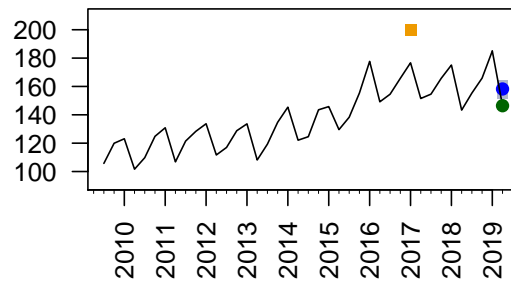
Ohio Collision Loss Cost



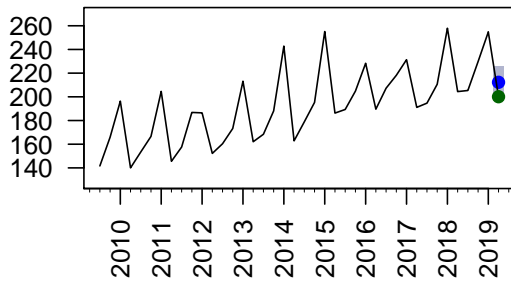
Oklahoma Collision Loss Cost



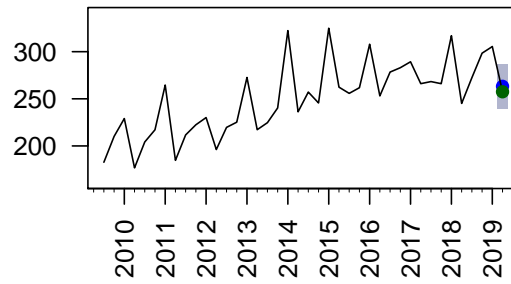
Oregon Collision Loss Cost



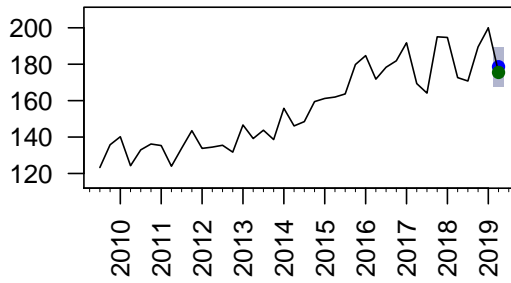
Pennsylvania Collision Loss Cost



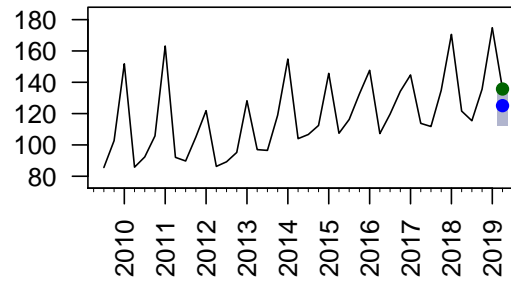
Rhode Island Collision Loss Cost



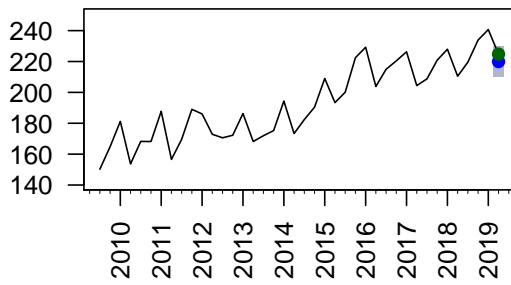
South Carolina Collision Loss Cost



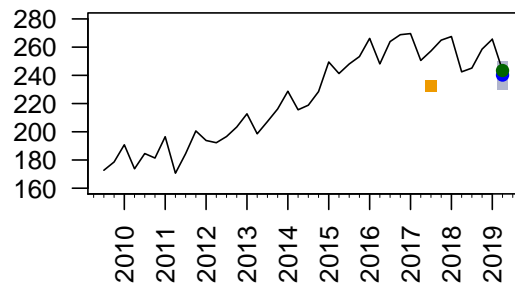
South Dakota Collision Loss Cost



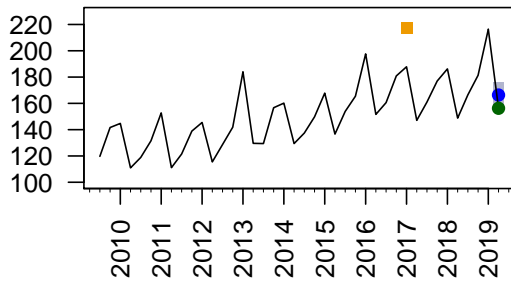
Tennessee Collision Loss Cost



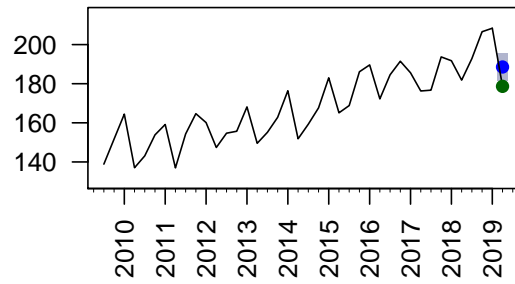
Texas Collision Loss Cost



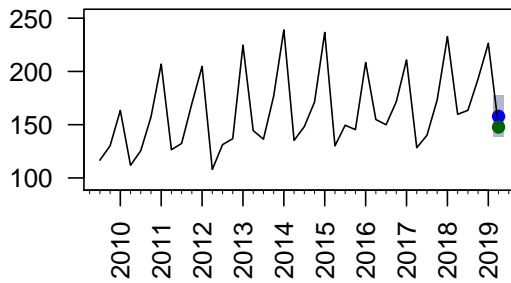
Utah Collision Loss Cost



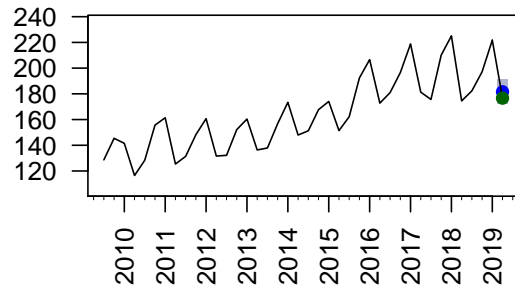
Virginia Collision Loss Cost



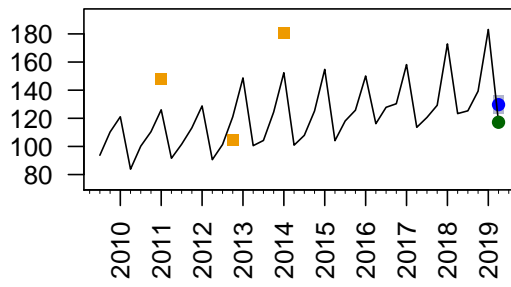
Vermont Collision Loss Cost



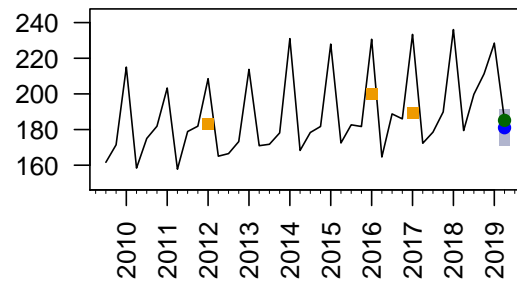
Washington Collision Loss Cost



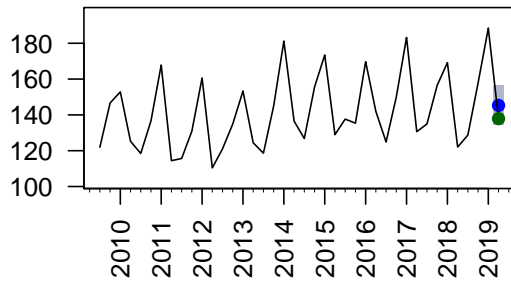
**Wisconsin Collision
Loss Cost**



**West Virginia Collision
Loss Cost**

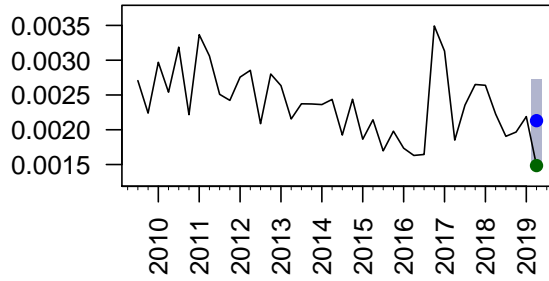


**Wyoming Collision
Loss Cost**

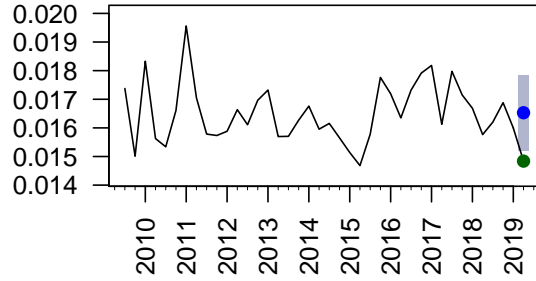


PIP

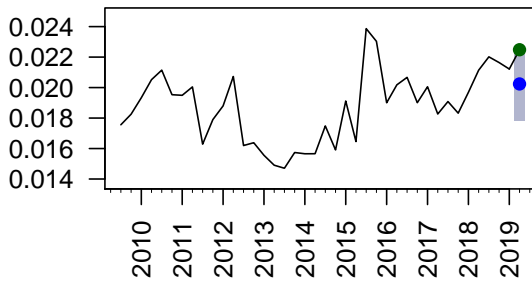
**District of Columbia
Personal Injury Protection
Frequency**



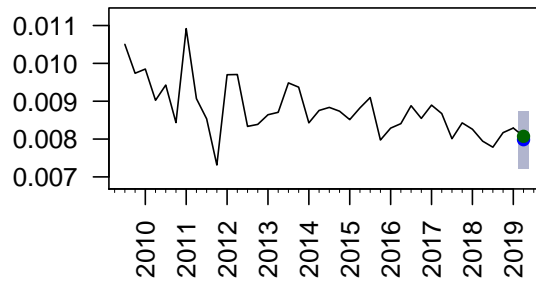
**Delaware
Personal Injury Protection
Frequency**



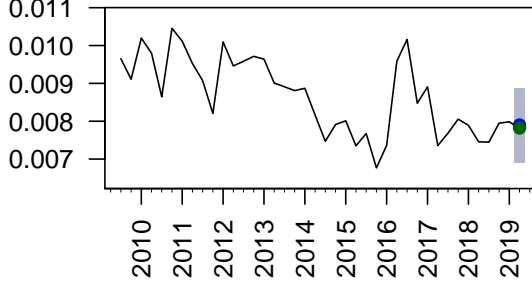
**Florida
Personal Injury Protection
Frequency**



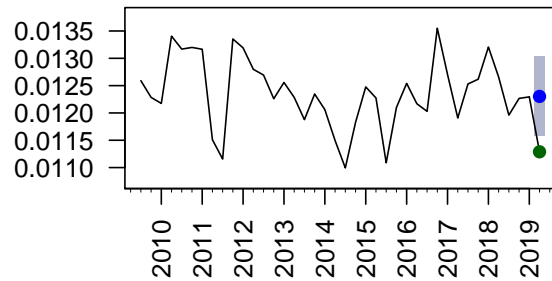
**Hawaii
Personal Injury Protection
Frequency**



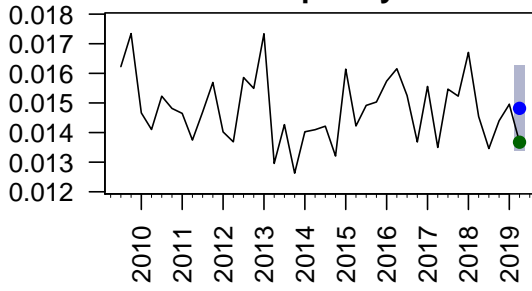
**Kansas
Personal Injury Protection
Frequency**



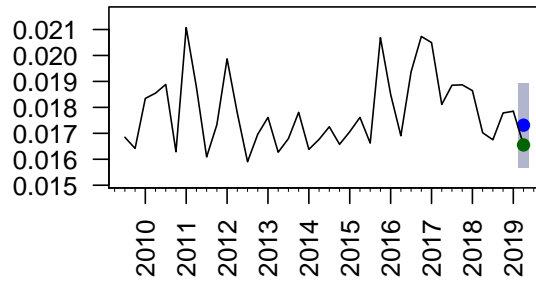
**Kentucky
Personal Injury Protection
Frequency**



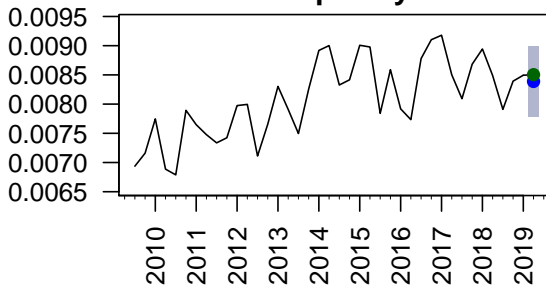
**Massachusetts
Personal Injury Protection
Frequency**



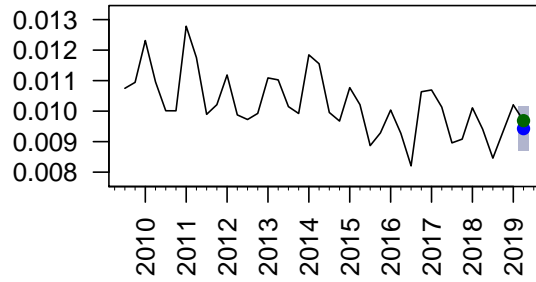
**Maryland
Personal Injury Protection
Frequency**



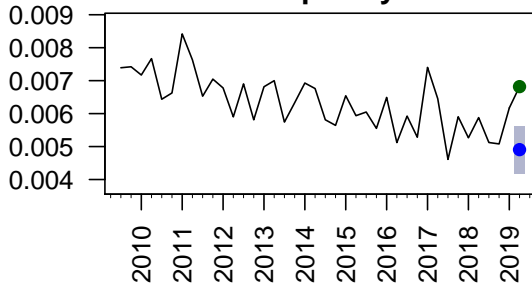
**Michigan
Personal Injury Protection
Frequency**



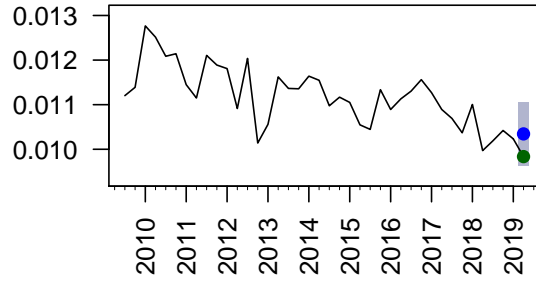
**Minnesota
Personal Injury Protection
Frequency**



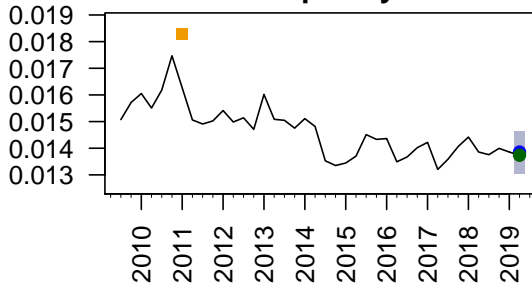
**North Dakota
Personal Injury Protection
Frequency**



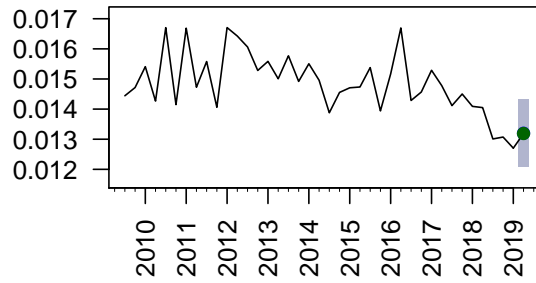
**New Jersey
Personal Injury Protection
Frequency**



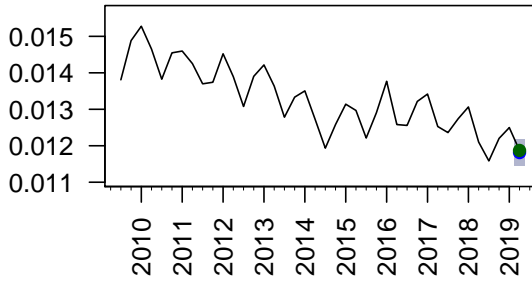
**New York
Personal Injury Protection
Frequency**



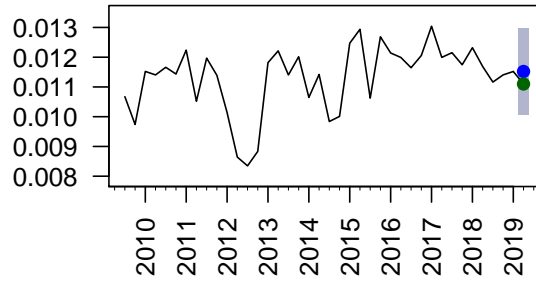
**Oregon
Personal Injury Protection
Frequency**



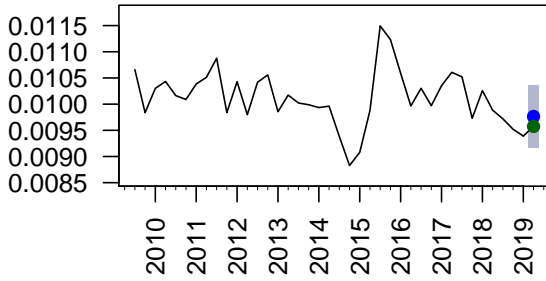
**Pennsylvania
Personal Injury Protection
Frequency**



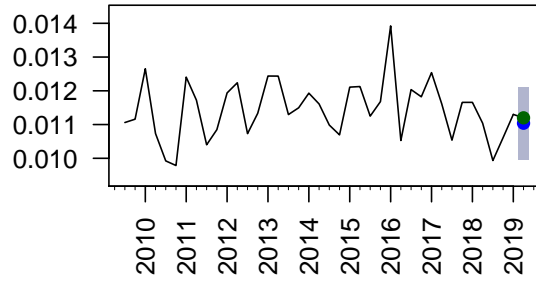
**South Carolina
Personal Injury Protection
Frequency**



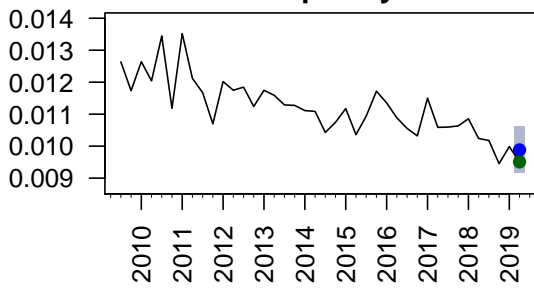
**Texas
Personal Injury Protection
Frequency**



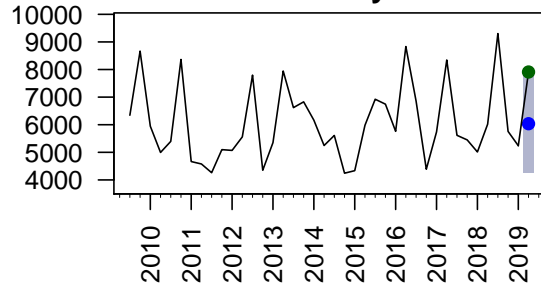
**Utah
Personal Injury Protection
Frequency**



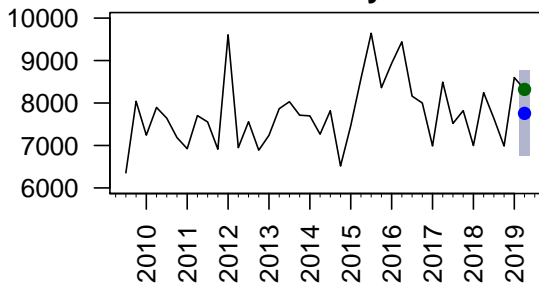
**Washington
Personal Injury Protection
Frequency**



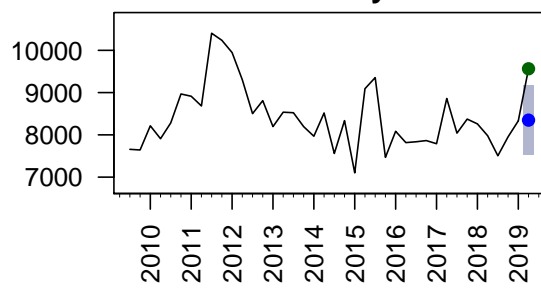
**District of Columbia
Personal Injury Protection
Severity**



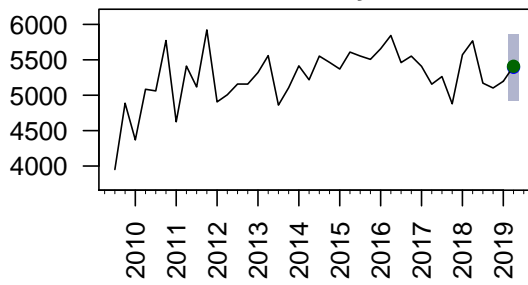
**Delaware
Personal Injury Protection
Severity**



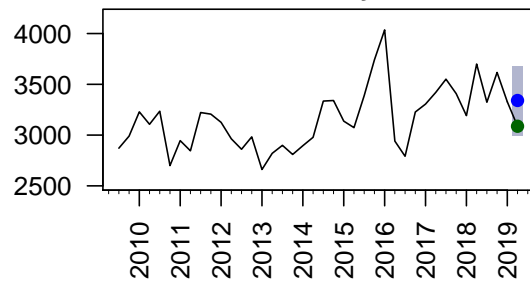
**Florida
Personal Injury Protection
Severity**



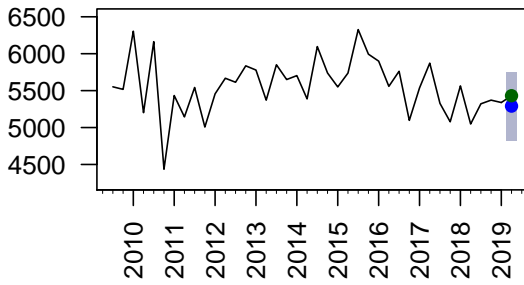
**Hawaii
Personal Injury Protection
Severity**



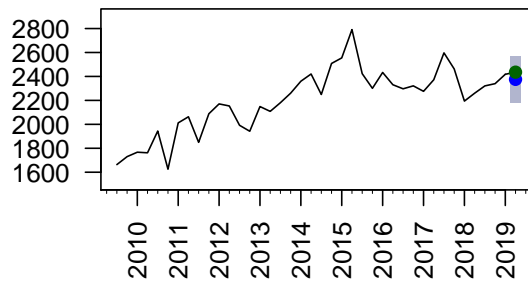
**Kansas
Personal Injury Protection
Severity**



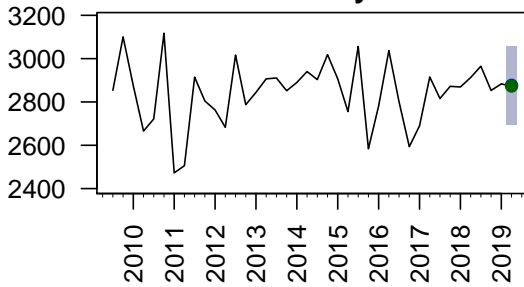
Kentucky
Personal Injury Protection
Severity



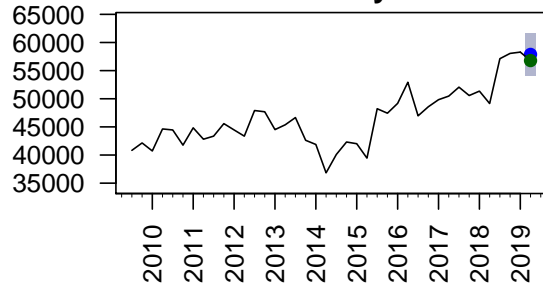
Massachusetts
Personal Injury Protection
Severity



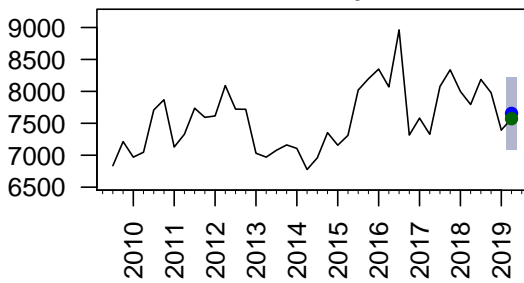
Maryland
Personal Injury Protection
Severity



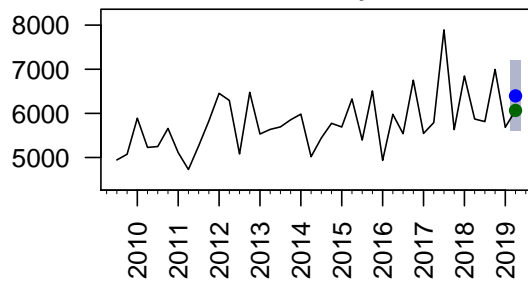
Michigan
Personal Injury Protection
Severity



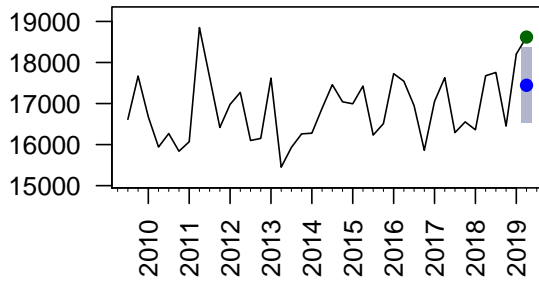
Minnesota
Personal Injury Protection
Severity



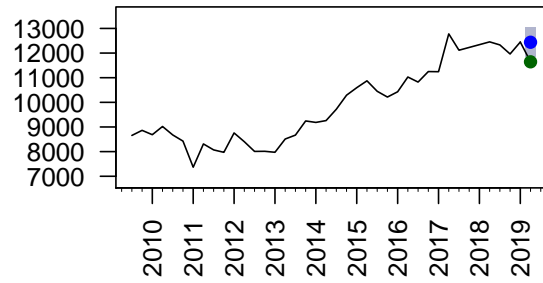
North Dakota
Personal Injury Protection
Severity



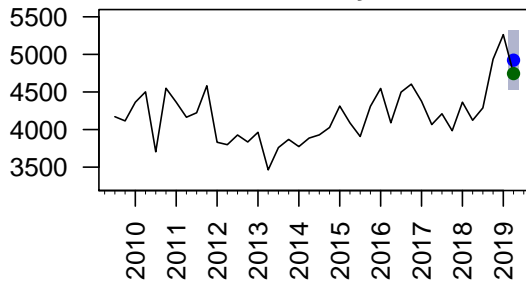
**New Jersey
Personal Injury Protection
Severity**



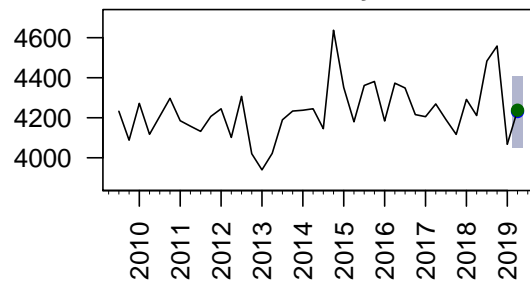
**New York
Personal Injury Protection
Severity**



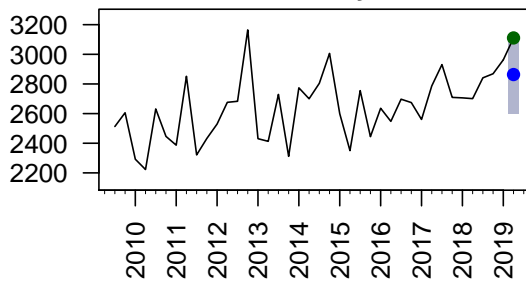
**Oregon
Personal Injury Protection
Severity**



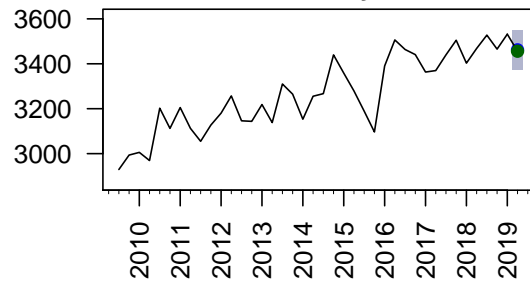
**Pennsylvania
Personal Injury Protection
Severity**

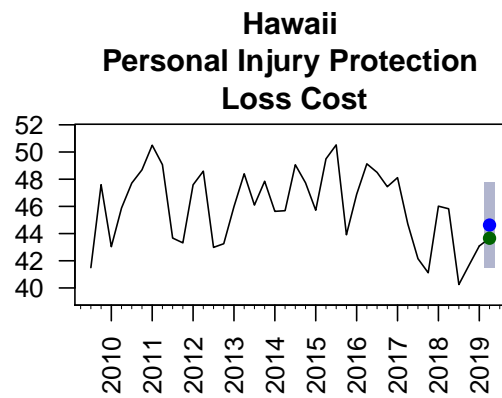
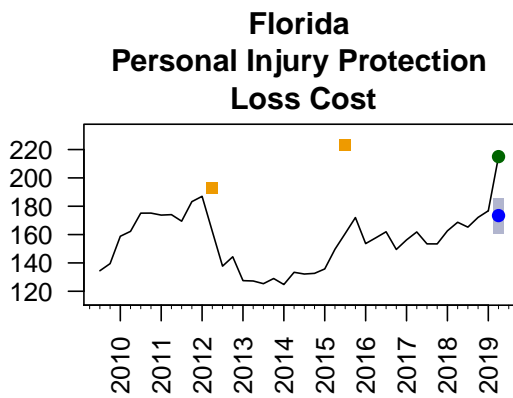
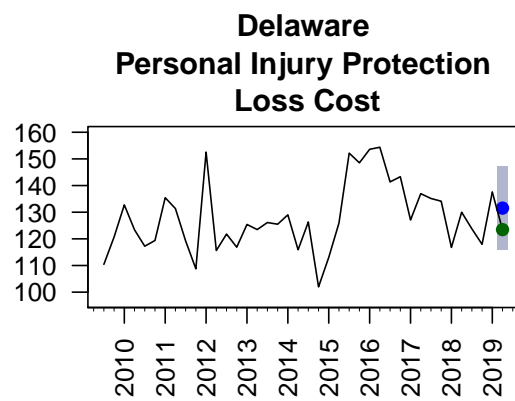
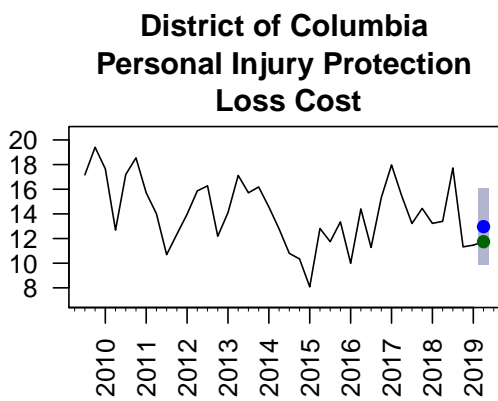
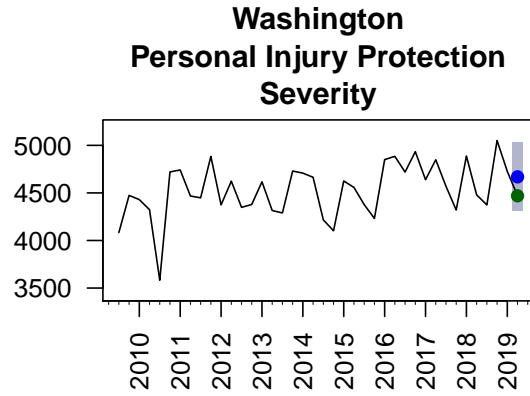
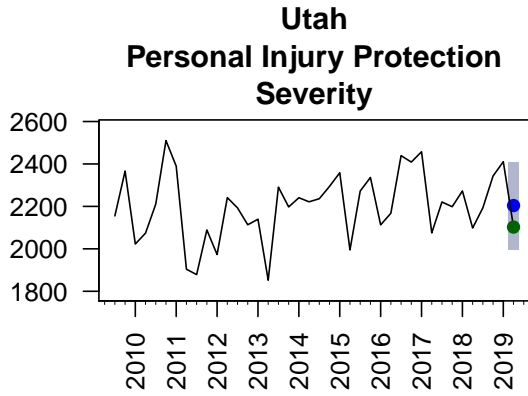


**South Carolina
Personal Injury Protection
Severity**

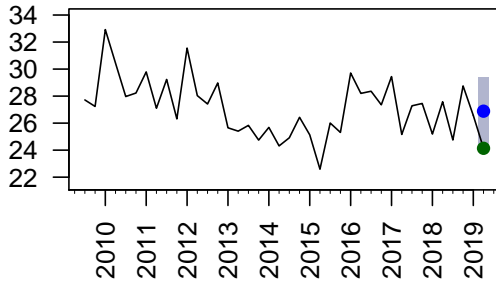


**Texas
Personal Injury Protection
Severity**

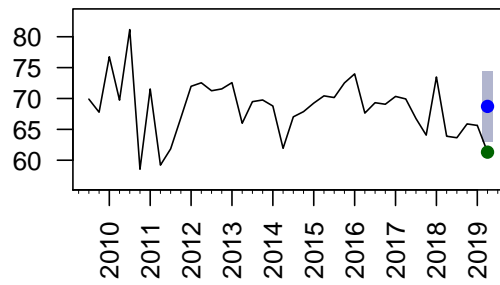




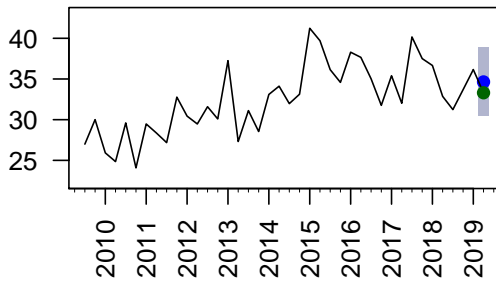
**Kansas
Personal Injury Protection
Loss Cost**



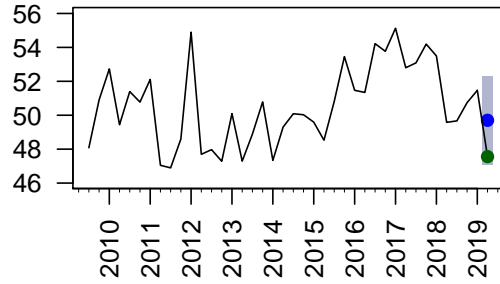
**Kentucky
Personal Injury Protection
Loss Cost**



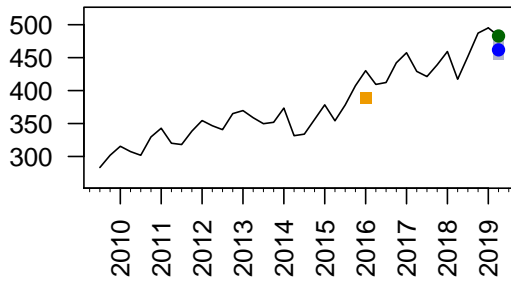
**Massachusetts
Personal Injury Protection
Loss Cost**



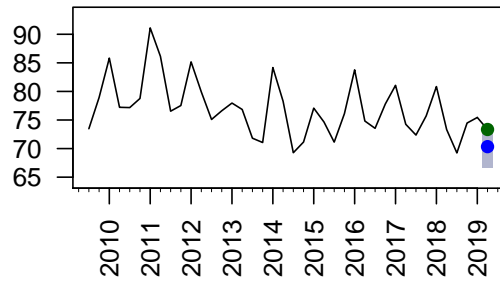
**Maryland
Personal Injury Protection
Loss Cost**



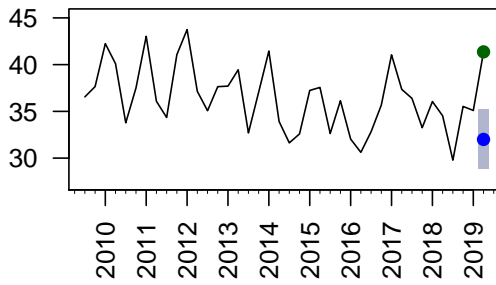
**Michigan
Personal Injury Protection
Loss Cost**



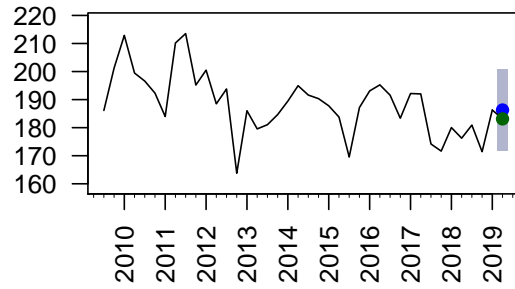
**Minnesota
Personal Injury Protection
Loss Cost**



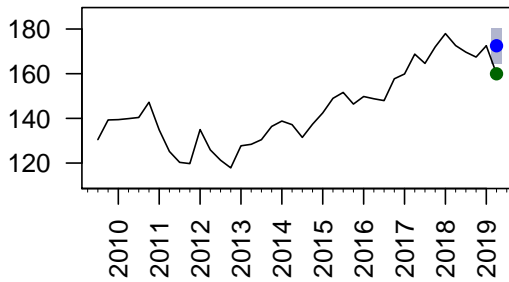
**North Dakota
Personal Injury Protection
Loss Cost**



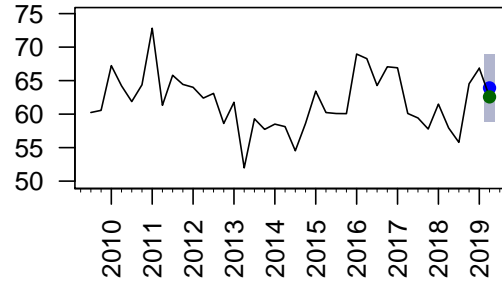
**New Jersey
Personal Injury Protection
Loss Cost**



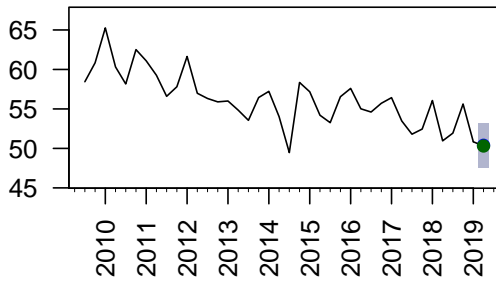
**New York
Personal Injury Protection
Loss Cost**



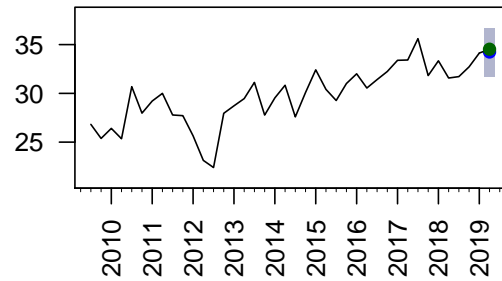
**Oregon
Personal Injury Protection
Loss Cost**



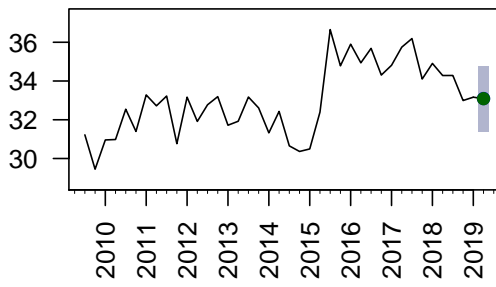
**Pennsylvania
Personal Injury Protection
Loss Cost**



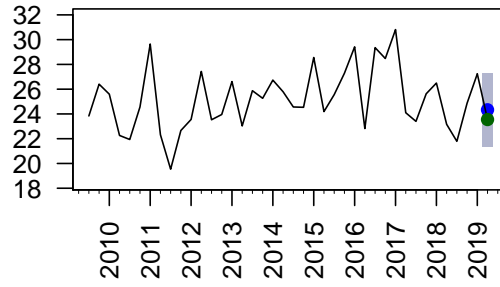
**South Carolina
Personal Injury Protection
Loss Cost**



Texas
Personal Injury Protection
Loss Cost



Utah
Personal Injury Protection
Loss Cost



Washington
Personal Injury Protection
Loss Cost

