Using Dynamic Linear Models with Changepoints to Understand Trends in the Auto Insurance Industry

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Abstract

Industry-wide auto insurance losses can be difficult to model but are very important for companies to understand. We develop a new dynamic linear model with seasonality, regression on congestion, and a linear trend with a changepoint. The changepoint allows us to model structural shifts in the industry, regardless of why they occur (e.g., regulatory, economic, or social changes). We find that the changepoint improves the model fit and will likely lead to improved predictions of future losses; urban congestion best describes the loss process; frequency has generally decreased; and severity has generally increased. Loss cost has mainly increased, but a large number decreased at the beginning of our time window. We look forward to this model being better able to model the uncertainty in the industry going forward.

1. Introduction

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

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

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

The practice of determining shifts in the structure of time-dependent data starts with Sen and Srivastava (1975) and Hawkins (1977). Many methods have been proposed over the years including nonparametric methods, (Miao and Zhao, 1988; Darkhovski, 1994) combining with ARCH and GARCH time series models (Kokoszka et al., 2000, 2002), and considering multiple changepoints (Braun et al., 2000; Hawkins, 2001). While these typically focus on detecting changepoints in the mean structure, models with changepoints in the covariance structure have also been used (Chen and Gupta, 2004).

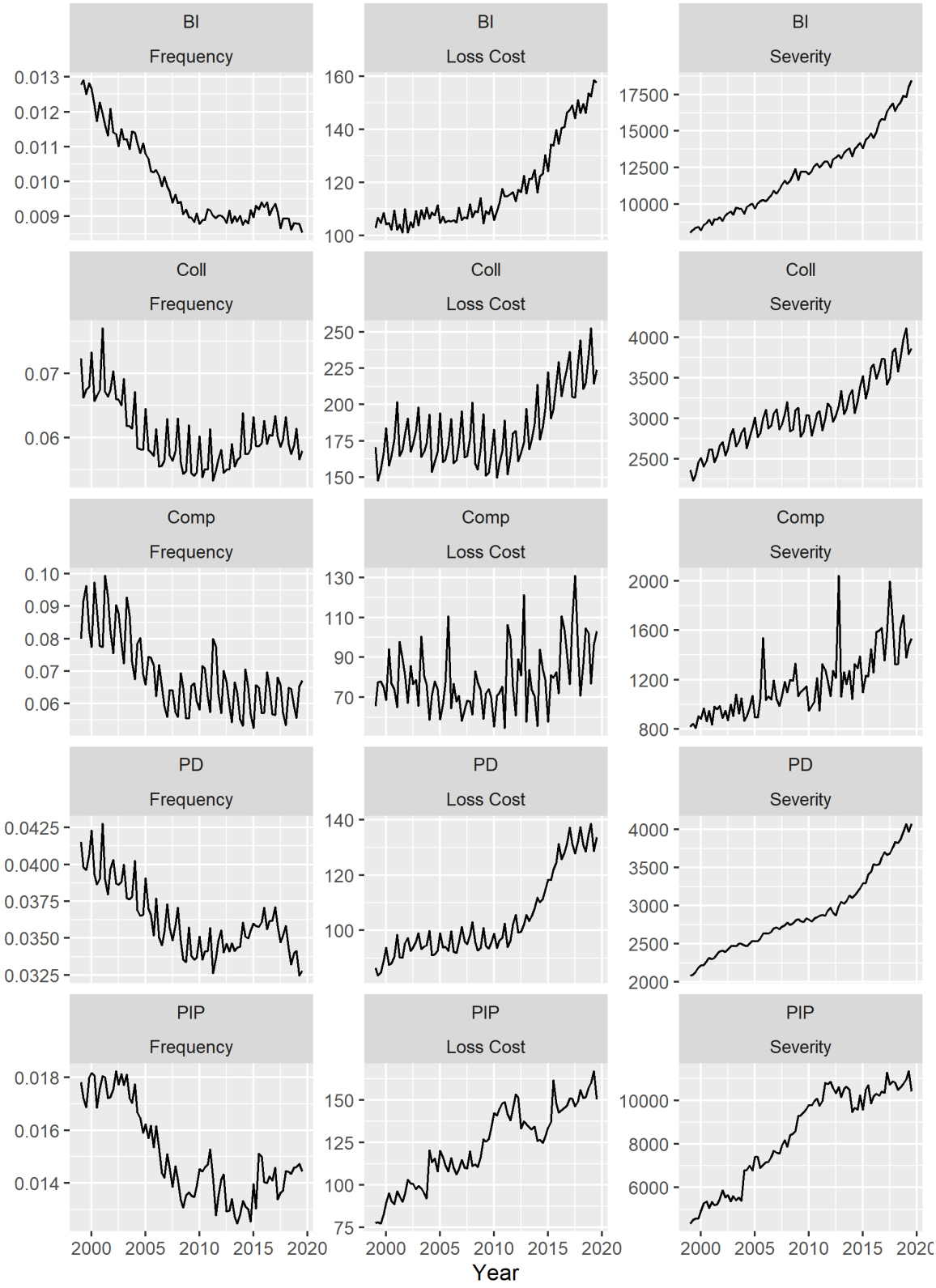

Figure 1: Countrywide frequency, severity, and loss cost Q1 1999 through Q3 2019

The main modeling tool we use in this paper is a Dynamic Linear Model (DLM) (West and Harrison, 2006; Prado and West, 2010). A dynamic linear model is a very powerful tool as it allows for a realistic separation of the underlying process from the observed noisy data. Parameters that switch over time have been thoroughly explored in DLMs (Shumway and Stoffer, 1991; Kim, 1994). Especially popular are time-varying autoregressive structures in DLMs (Prado et al., 2000). These models typically focus on having two or more regimes where regime assignment is time-dependent. This class of models does not meet our purpose of determining distinct trends before and after a fixed point in time. A more applicable changepoint model would be found in Whittaker and Frühwirth-Schnatter (1994), Daumer and Falk (1998), and Park (2006). These models each vary different components of the DLM structure to achieve a changepoint effect. We introduce another simple yet different approach to changepoint modeling in DLMs that essentially treats time as regression variable and allows the coefficient to change at some point in the process.

2. Data

The loss data is gathered from the Fast Track Plus database. We obtained quarterly loss amounts, claims, and earned car years for each state and coverage (BI, PD, Comp, Coll, PIP, and property protection (PPI)) from Q1 1999 through Q3 2019. Because of our date range, we will not be able to infer any impacts of the current public health crisis or social unrest. We then calculated frequency (claims/earned car years), severity (loss amount/claims), and loss cost (loss amount/earned car years). For the remainder of this report, we focus on those three metrics.

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

3. Methods

A dynamic linear model is characterized by two levels of modeling. The higher level connects the data, Y_t, to latent unobserved state variables, θ_t, which is often a vector. The lower level models the evolution of the state variables over time. This can be expressed as

$$\begin{aligned} Y_t &= F_t\theta_t + \nu_t, \quad \nu_t \sim N(0, v), && (1)\\ \theta_t &= G_t\theta_{t-1} + \omega_t, \quad \omega_t \sim N(0, W). && (2) \end{aligned}$$

The vector F_t and matrix G_t control the dynamics of the model. The specific formulation of these matrices is crucial to properly fitting the model. The scalar parameter v and matrix W_t denote the observational noise and process noise respectively.

For our specific model, the state vector is composed of four individual pieces: (1) polynomial model of order 1, which is essentially a random walk component (2) four period seasonal trend (3) regression trend (4) linear trend with a changepoint. These components are represented by the following DLM structure:

$$\begin{aligned} F_t &= (1, 1, 0, 0, X_t, t, tZ_t) && (3)\\ G_t = G &= \text{diag}\left(1, \begin{pmatrix} 1 & 1 & 1 \\ -1 & 0 & 0 \\ 0 & -1 & 0 \end{pmatrix}, 1, 1, 1\right). && (4) \end{aligned}$$

The variable X_t represents congestion at time t and Z_t is an indicator variable that is 0 when t is less than the changepoint and 1 for t greater than the changepoint. This linear trend is essentially a linear spline where the slope changes at the changepoint. The process noise covariance matrix is $W = \text{diag}(\eta_1, \eta_2, 0, 0, \eta_3, 0, 0)$, which allows the polynomial, seasonal, and regression effects to vary over time.

If the state vector is $\theta_t = (\theta_{t,1}, ..., \theta_{t,7})'$, then the regression coefficient for the congestion variable is $\theta_{t,5}$. The slope for the linear trend prior to the changepoint is $\theta_{t,6}$ and after the changepoint the slope of the linear trend is $\theta_{t,6} + \theta_{t,7}$.

The unknown parameters that need to be estimated in the model include the state variables, $\theta_t, t = 1, ..., T$ and the variance variables, v, η_1, η_2, and η_3. These can all be estimated using a Markov chain Monte Carlo algorithm with a process called Forward Filtering Backwards Sampling (FFBS) (Frühwirth-Schnatter, 1994; Carter and Kohn, 1996). Essentially this algorithm draws samples for the state variables given current estimates of the variance terms, then the variance terms are estimated conditional on the sampled state vectors. Sampling the state vectors using standard filtering formulas, which are derived from the full normal conditionals of the state vectors. The variance terms can be sampled conjugately when given inverse gamma priors with parameters α and β. The posterior distribution for each of these variables are given below. Let $\mathbf{Y} = (Y_1, ..., Y_T)$ and $\theta = (\theta_0', ..., \theta_T')$ represent the data and state vectors for all time points.

$$v|\mathbf{Y}, \theta \sim IG\left(\alpha + T/2, \beta + \frac{1}{2}\sum_{t=1}^{T}(Y_t - F_t\theta_t)^2\right) \tag{5}$$

$$\eta_b|\mathbf{Y}, \theta \sim IG\left(\alpha + T/2, \beta + \frac{1}{2}\sum_{t=1}^{T}(\theta_{t,b} - \theta_{t-1,b})^2\right), \quad b = 1, 2, 3 \tag{6}$$

This particular structure was chosen for the auto loss costs data specifically by testing a number of different models on a subsample of the time series. The main feature of the model is the linear trend that accounts for a potential changepoint. There are many different types of models that could be used to account for a change in dynamics at a specific point in time. Additional or different features could have been added to the model as well. Following are structures for the time-varying component that were tested for the data. Components such as the regression and seasonal effects were included in all models.

- Time-varying auto-regressive stucture with a fixed regime before and after the changepoint (Prado et al., 2000)
- Two polynomial models of order 1 before the changepoint and a polynomial model of order 2 after the changepoint (Daumer and Falk, 1998)
- Different polynomial models of order 2 before and after the changepoint.
- Linear and quadratic regression terms in time

Each of these models is in fact more complicated in structure than the one we are using. However, on the subsample of time series tested, the simpler model we are using gives the best energy score every time.

In order to test many different types of model structures, a continuous rank probability score was used, which is also called an energy score (Gneiting and Raftery, 2007). An energy score is a metric that compares multiple samples from a posterior predictive distribution against the data. A better fitting model will have a lower energy score. The formula for an energy score using m samples from the posterior predictive distribution is

$$ES = \frac{1}{m}\sum_{i=1}^{m}||Y - Y^{(i)}|| - \frac{1}{2m^2}\sum_{i=1}^{m}\sum_{j=1}^{m}||Y^{(i)} - Y^{(j)}|| \tag{7}$$

Energy scores are able to account for distributional fit as well as predictive error. Other methods that do this, such as Deviance Information Criterion, are not well suited for dynamic linear models.

Energy scores will also be used to determine other aspects of the final models for each time series, such as which changepoint to use, which congestion variable is most predictive, and whether to use a congestion variable or changepoint at all. When no congestion variable or no changepoint is used, the model structure is different, as summarized in the following subsections.

No changepoint and no congestion parameter

The simplest of all these models is the one with no changepoint included and no regression parameter for congestion. In the case, equations 3 and 4 are modified to remove the components relating to the changepoint and regression terms. This results in

$$F_t = (1, 1, 0, 0, t)$$

and

$$G_t = G = \text{diag}\left(1, \begin{pmatrix} 1 & 1 & 1 \\ -1 & 0 & 0 \\ 0 & -1 & 0 \end{pmatrix}, 1\right).$$

This includes a constant linear trend, a polynomial trend, and a seasonal trend. There is only one such model for each times series. In the case with no regression coefficient, η_3 is also removed from the model and will not need to be estimated.

No changepoint with congestion parameter

The model with no changepoint but with the congestion parameter as a regression term has dynamics of

$$F_t = (1, 1, 0, 0, X_t, t)$$

and

$$G_t = G = \text{diag}\left(1, \begin{pmatrix} 1 & 1 & 1 \\ -1 & 0 & 0 \\ 0 & -1 & 0 \end{pmatrix}, 1, 1\right).$$

With three congestion parameters compared, this comprises three of the total number of models run per time series.

With changepoint and no congestion parameter

The model with a changepoint and no congestion variable has dynamics of

$$F_t = (1, 1, 0, 0, t, tZ_t)$$

and

$$G_t = G = \text{diag}\left(1, \begin{pmatrix} 1 & 1 & 1 \\ -1 & 0 & 0 \\ 0 & -1 & 0 \end{pmatrix}, 1, 1\right).$$

There is one model produced by this structure for every changepoint examined.

The model that has both a changepoint and congestion parameter is given in equations 3 and 4. With 3 possible regression terms, the number of models this structure produces is 3 times the number of changepoints examined.

4. Results

As mentioned above, fitting a single model to a wide range of data is a difficult task. We have a rather large and varied dataset with

- 229 state and coverage combinations
  - 52 states each, all 50 states + DC + countrywide (CW) for BI, PD, Comp, and Coll
  - 20 PIP states

  - 1 PPI state (MI)

- three different metrics: frequency, severity, and loss cost
- four different congestion possibilities: total, urban, rural, and none (except DC does not have rural areas, so no rural congestion values)
- 52 different possible changepoints and one model without a changepoint

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

To parse through these results, we will first describe overall trends in the results which we will solidify with a few examples. For those combinations where the model did poorly, we will outline potential next steps to overcome the issues. Results from all the combinations are available in the appendix.

Energy scores are used to compare each model fit on the individual time series. The model that has the lowest energy score is denoted as the optimal model. As we display the time series plots we will not only designate where the optimal changepoint is, but also the second and third optimal changepoints. This helps give a broader understanding of possible periods where the time series has a structural shift.

4.1. Overall trends

We divide the discussion on the overall trends into several subsections. First, we will discuss the changepoint results, followed by the slopes of the linear trends, and finally the congestion measures.

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

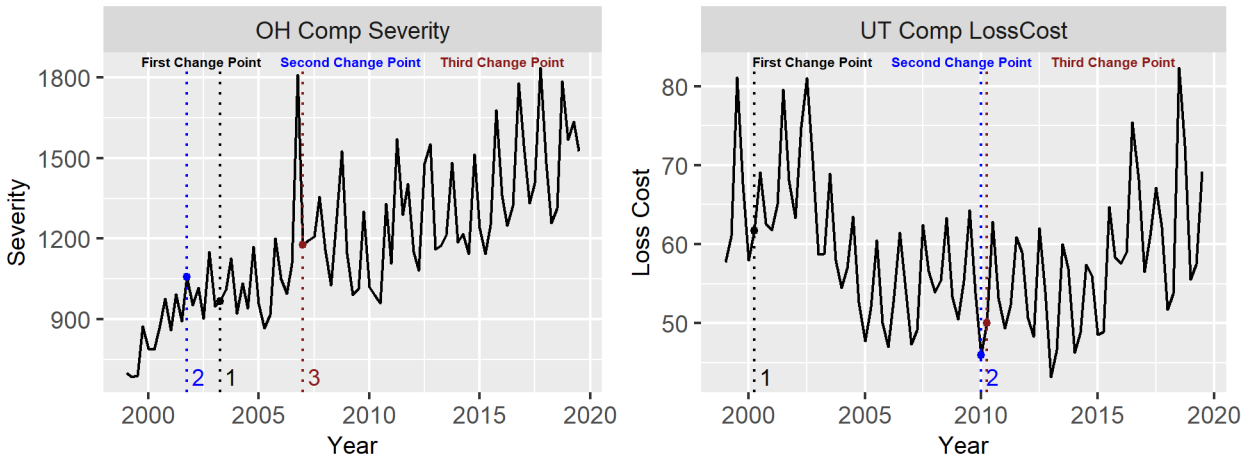

Figure 2: Ohio Comprehensive Severity and Utah Comprehensive Loss Cost

As we started this project, we thought that many of the changepoints would be chosen around the financial crisis. Table 1 shows that only slightly more optimal changepoints occurred during the financial

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

	NoCP	1999-2002	2003-2006	2007-2010	2011-2014	2015-2018
1st CP	0.00	0.13	0.18	0.24	0.24	0.20
2nd CP	0.00	0.15	0.19	0.24	0.23	0.19
3rd CP	0.01	0.11	0.20	0.26	0.25	0.17

Table 1: Proportion of time periods selected for the three most optimal changepoints.

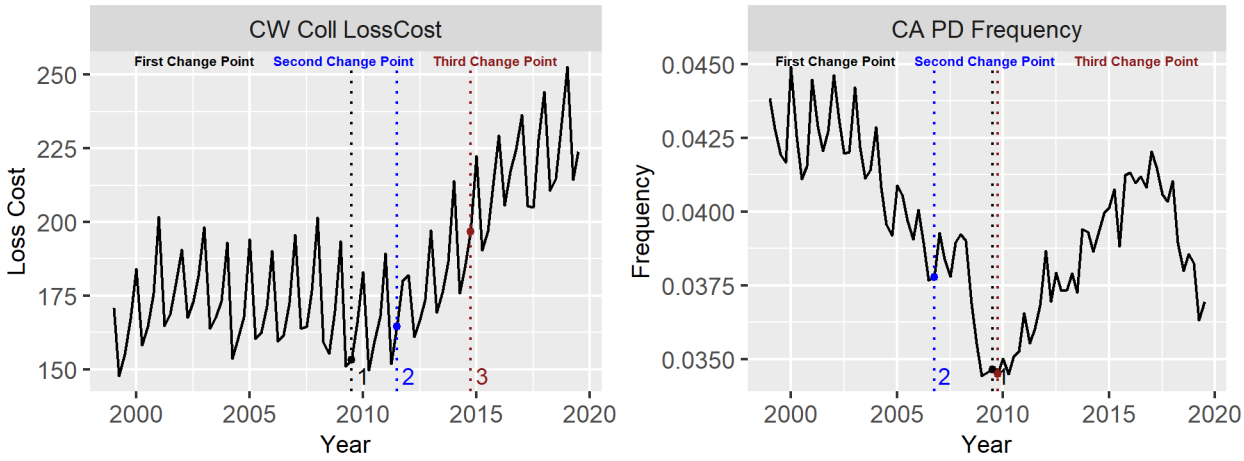

Figure 3: Countrywide collision loss cost and California property damage frequency

Slopes. We describe the chosen slopes of the model by dividing them into four categories (Table 2).

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

Table 2: Slope name definitions

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

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

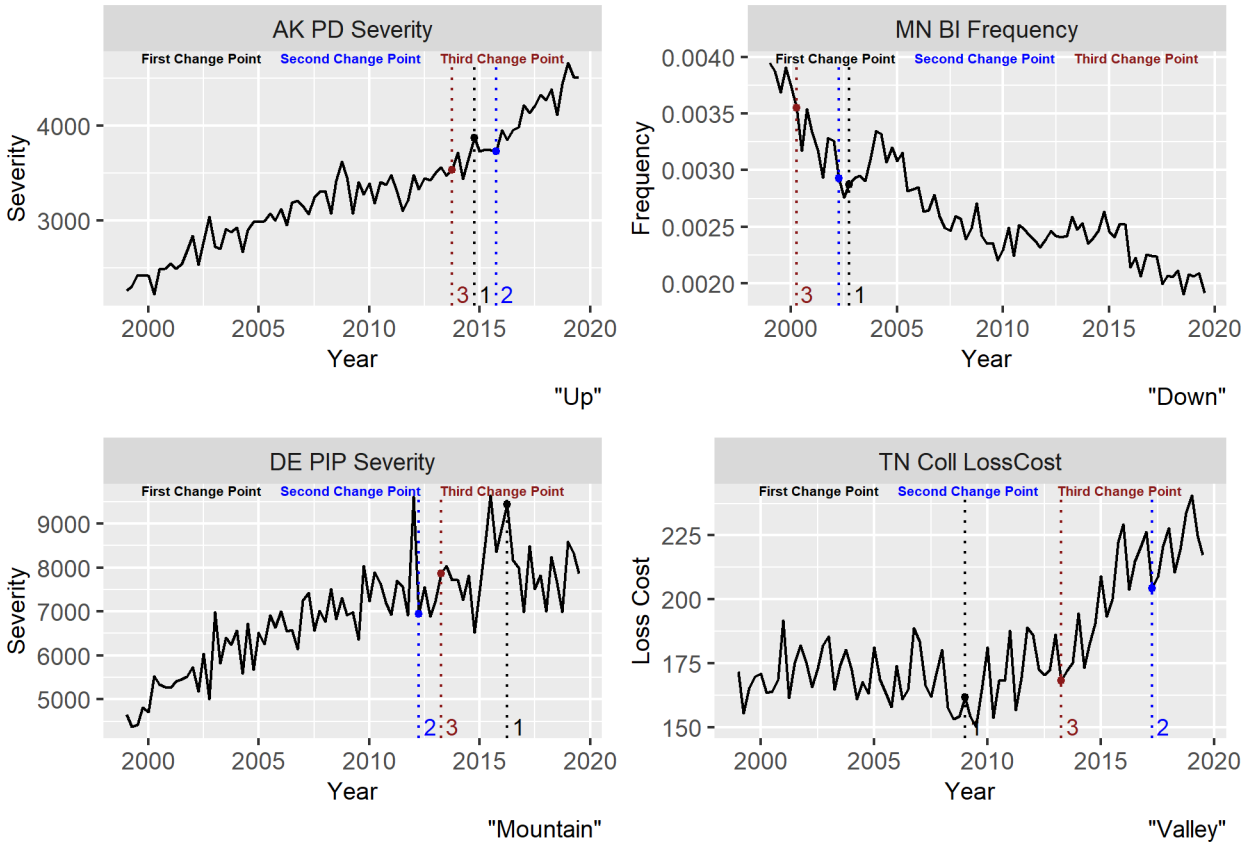

Figure 4: Plots exemplifying each type of slope.

Congestion. In previous studies, congestion consistently rated as one of the most important variables when trying to predict statewide losses (Society of Actuaries, 2020). This exercise proved to be no different. The best model had no congestion variable in 10% of the combinations. Not counting PPI, urban congestion was consistently the most often chosen. The proportion of models by coverage type that had each congestion as most significant is shown in Table 4.

5. Conclusion

In this paper we develop a new model to better model the complicated dynamics in personal auto insurance. We design a dynamic linear model with seasonality, regression on congestion, and a linear trend with a changepoint. The changepoint allows us to model structural shifts in the industry, regardless of why they occur (e.g., regulatory, economic, or social changes).

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

For future work, it will be interesting to see how our model deals with the Covid-19 pandemic. We could also incorporate another changepoint or two to make the model more flexible. Finally, we would like to explore more covariates and their impacts on losses.

Frequency				
	Down	Valley	Mountain	Up
BI	0.56	0.23	0.17	0.04
Coll	0.42	0.50	0.08	0.00
Comp	0.42	0.35	0.21	0.02
PD	0.81	0.15	0.04	0.00
PIP	0.45	0.30	0.25	0.00
PPI	1.00	0.00	0.00	0.00
Severity				
	Down	Valley	Mountain	Up
BI	0.00	0.06	0.06	0.88
Coll	0.00	0.04	0.02	0.94
Comp	0.00	0.06	0.13	0.81
PD	0.00	0.00	0.00	1.00
PIP	0.00	0.10	0.25	0.65
PPI	0.00	0.00	0.00	1.00
Loss Cost				
	Down	Valley	Mountain	Up
BI	0.02	0.33	0.23	0.42
Coll	0.00	0.56	0.06	0.38
Comp	0.06	0.29	0.25	0.40
PD	0.00	0.21	0.15	0.63
PIP	0.20	0.10	0.45	0.25
PPI	0.00	0.00	0.00	1.00

Table 3: Slopes using the first changepoint

	None	RuralCong	TotalCong	UrbanCong
BI	0.10	0.24	0.15	0.51
Coll	0.06	0.35	0.22	0.37
Comp	0.13	0.23	0.26	0.38
PD	0.07	0.33	0.28	0.33
PIP	0.15	0.28	0.25	0.32
PPI	0.33	0.67	0.00	0.00

Table 4: Chosen congestion variable by coverage

6. Acknowledgments

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

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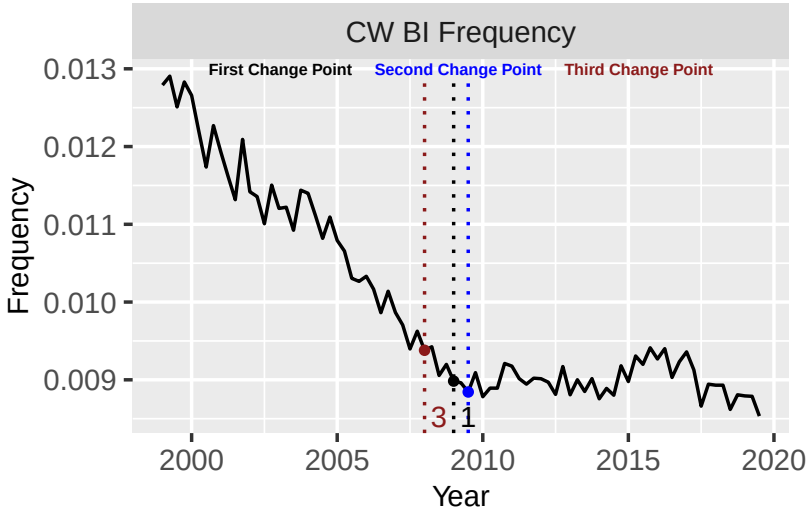
8. Supplement: Results for all states and coverages


CW BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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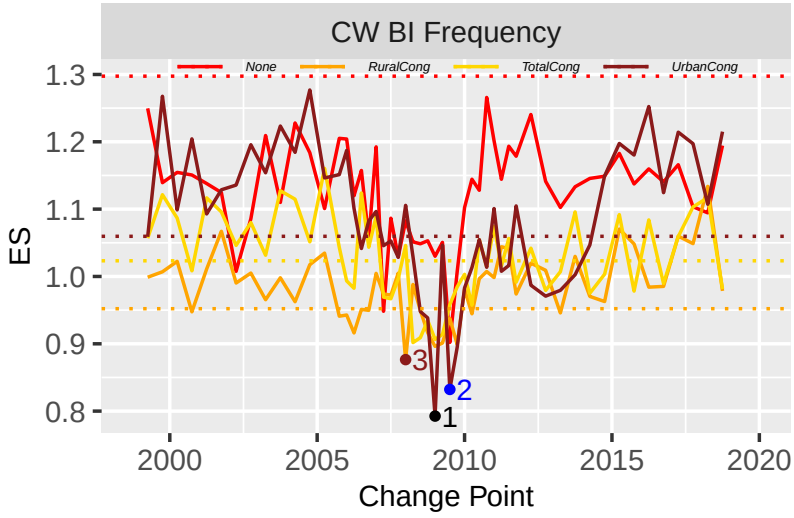
0.012
0.011
0.010
0.009
2000
2005
2010
2015
2020
Year
3
1


CW BI Frequency
None
RuralCong
TotalCong
UrbanCong
ES
1.3
1.2
1.1
1.0
0.9
0.8
2000
2005
2010
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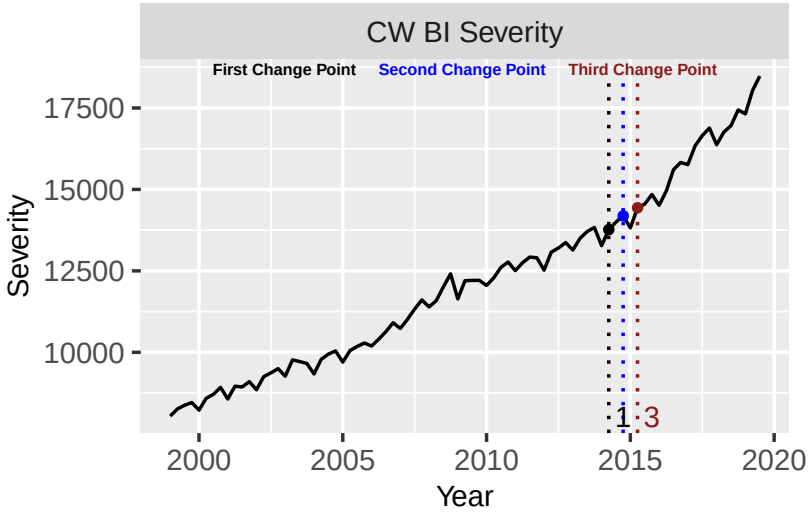
Change Point
3
2
1


CW BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
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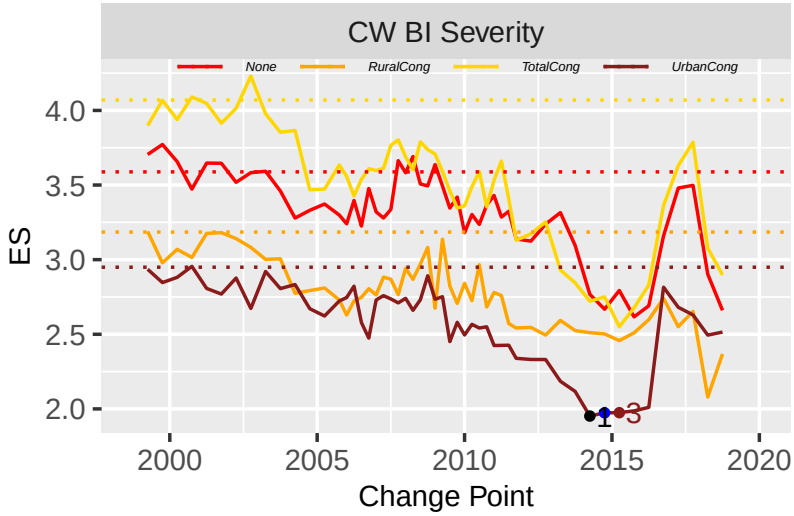
15000
12500
10000
2000
2005
2010
2015
2020
Year
1
3


CW BI Severity
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RuralCong
TotalCong
UrbanCong
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2000
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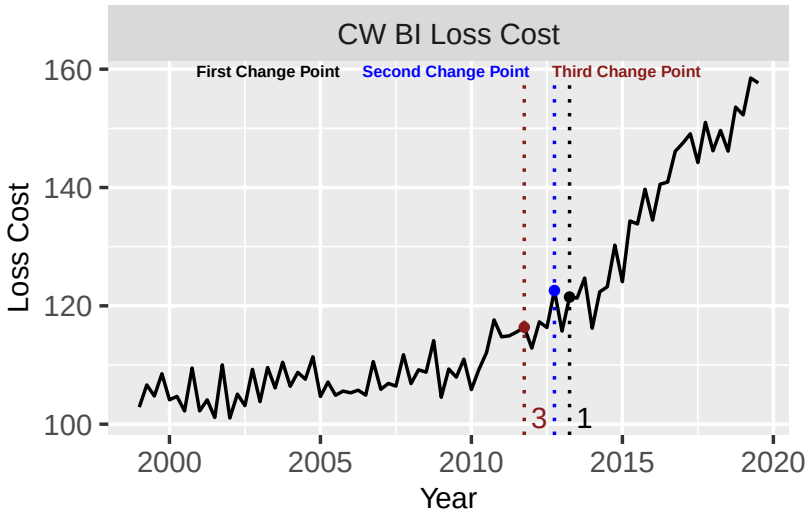
Change Point
1
3


CW BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
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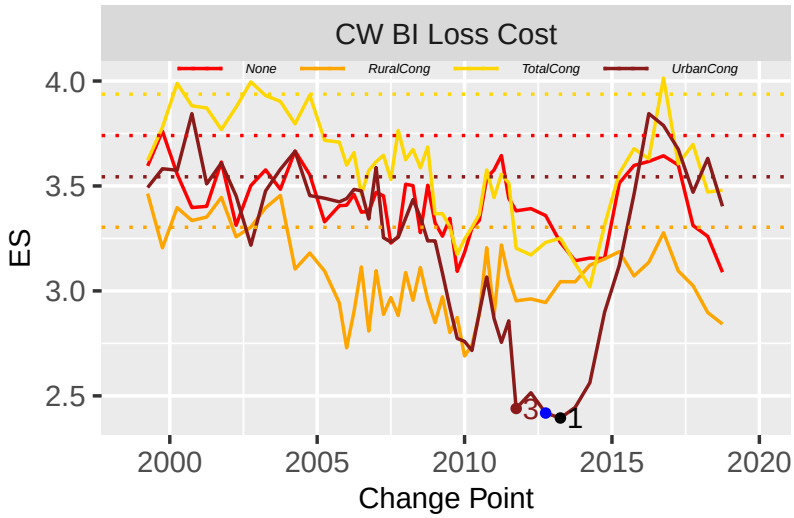
140
120
100
2000
2005
2010
2015
2020
Year
3
1


CW BI Loss Cost
None
RuralCong
TotalCong
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ES
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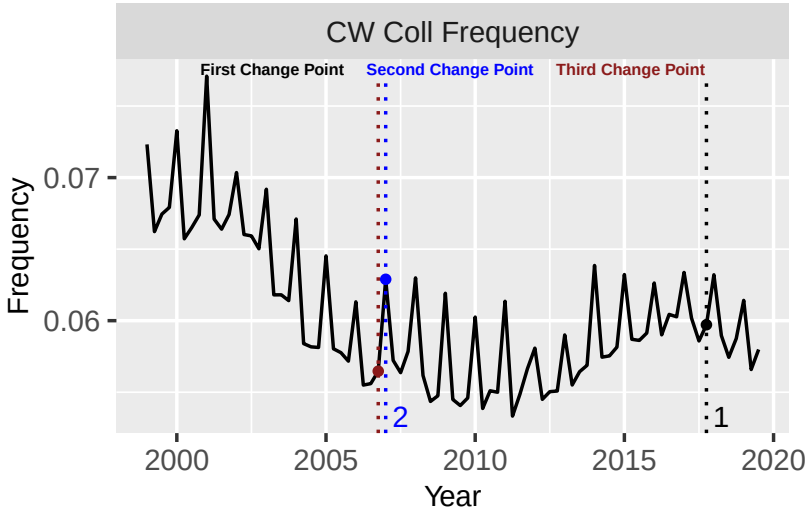
CW Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.07
0.06
2
1
2000
2005
2010
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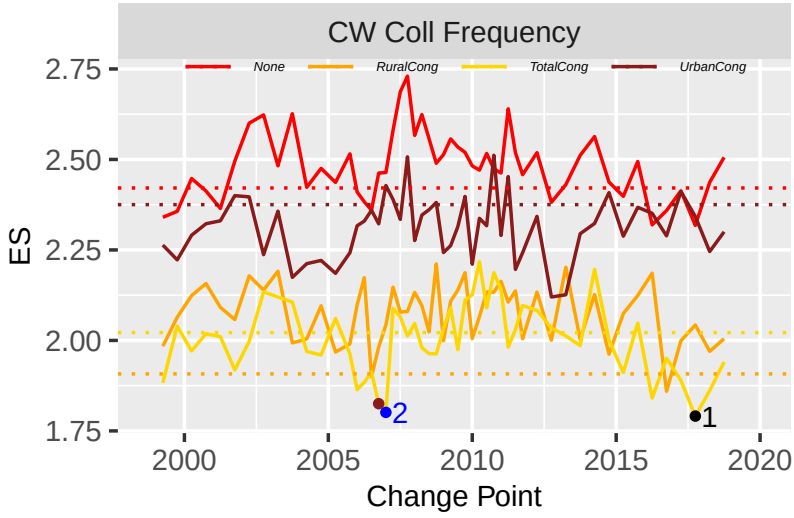
2020
Year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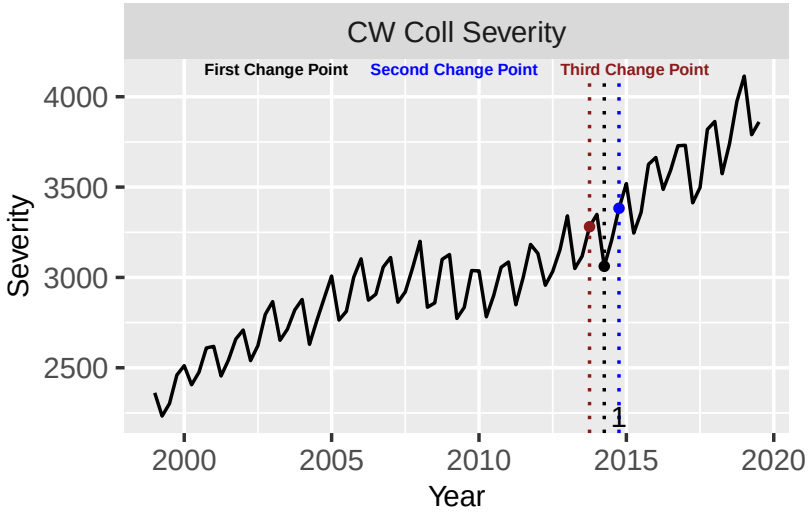
2010
2015
2020
Change Point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Second Change Point
Third Change Point
Severity
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3000
2500
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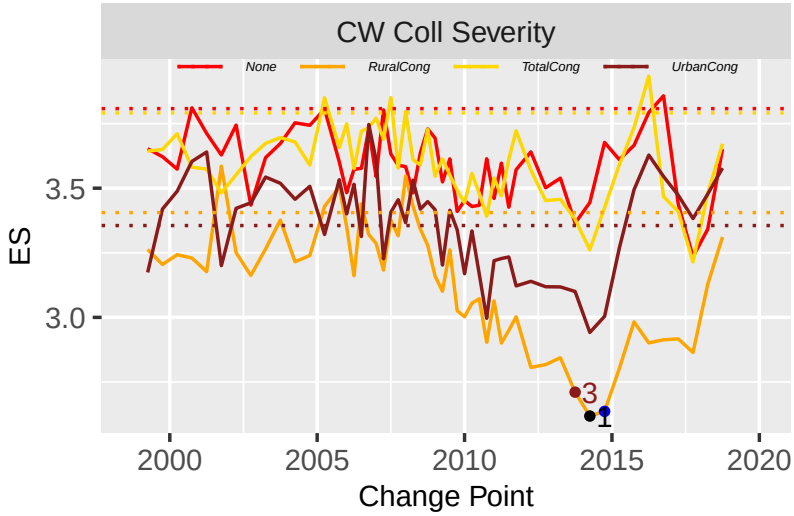
2010
2015
2020
Year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TotalCong
UrbanCong
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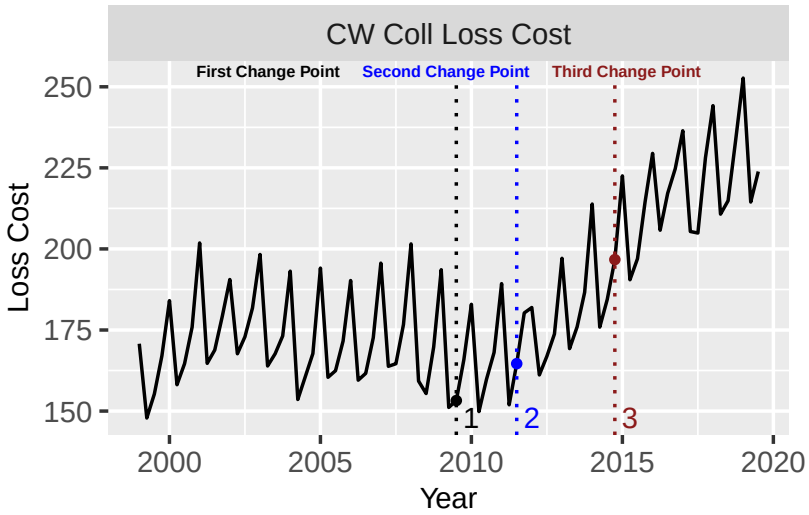
2010
2015
2020
Change Point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Second Change Point
Third Change Point
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225
200
175
150
1
2
3
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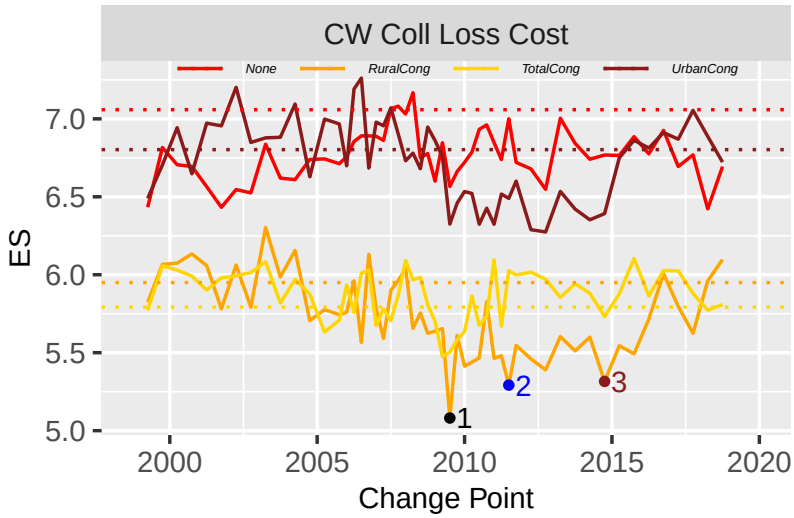
2005
2010
2015
2020
Year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TotalCong
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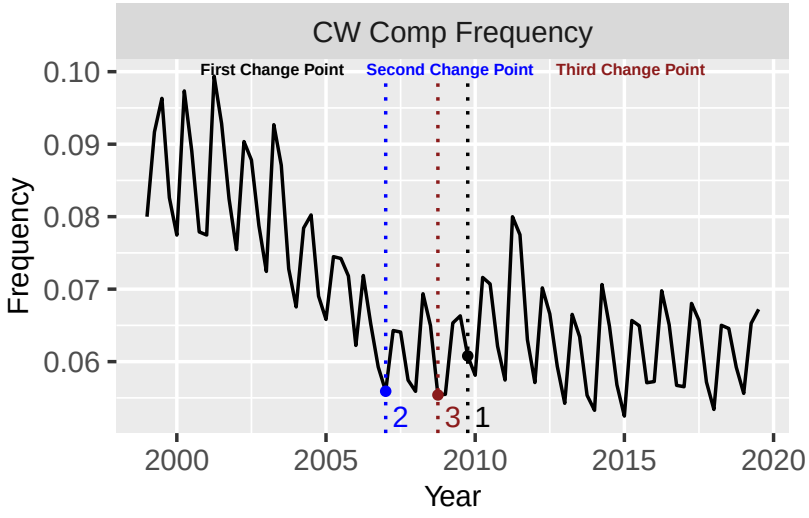
2020
Change Point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First Change Point
Second Change Point
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0.06
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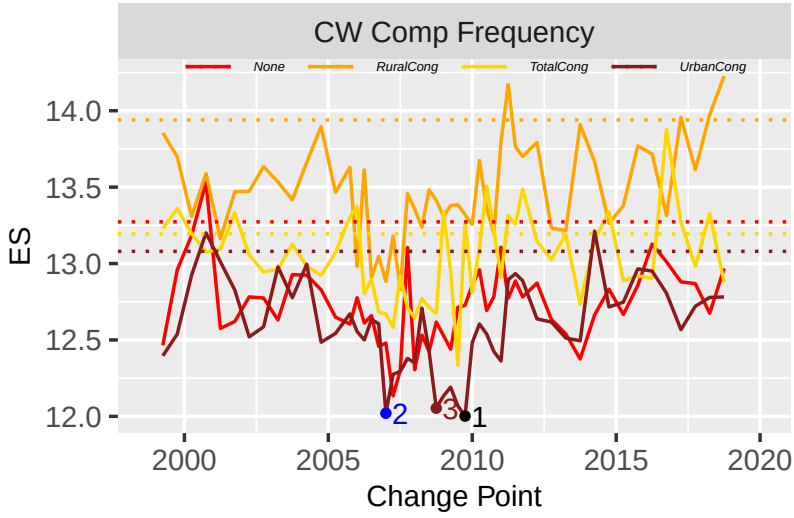
2010
2015
2020
Year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TotalCong
UrbanCong
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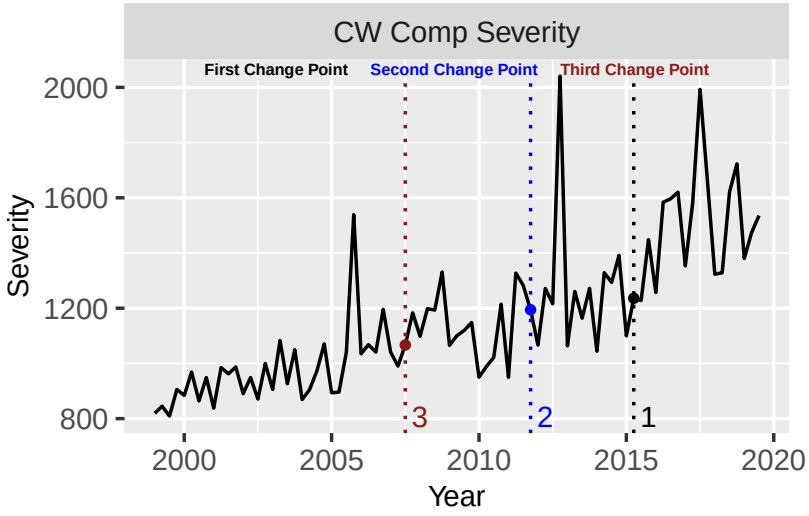
2005
2010
2015
2020
Change Point


CW Comp Severity
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Second Change Point
Third Change Point
Severity
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800
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2010
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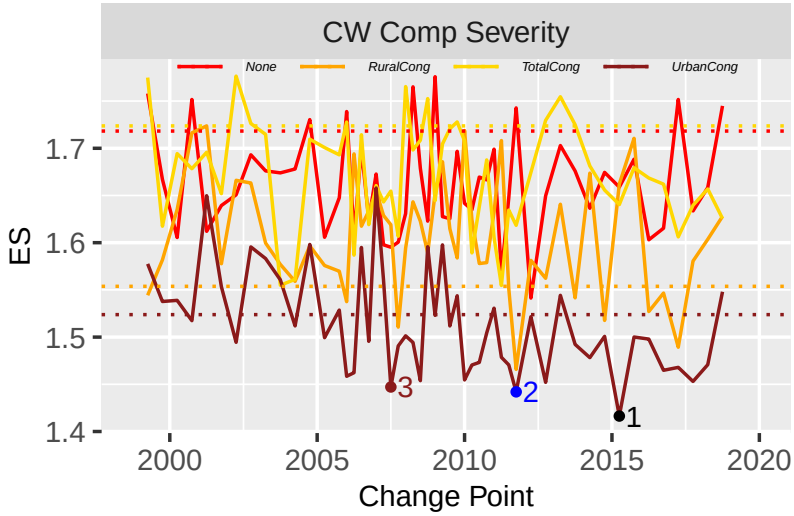
2020
Year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2
1
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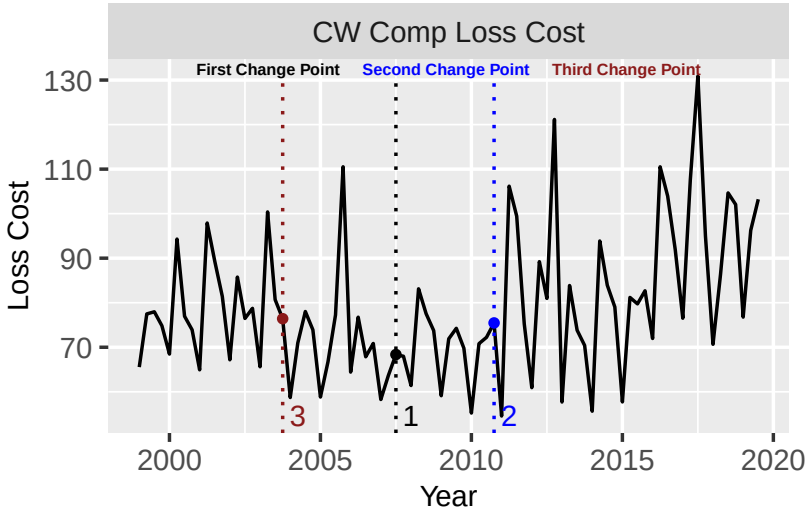
2010
2015
2020
Change Point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First Change Point
Second Change Point
Third Change Point
Loss Cost
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110
90
70
3
1
2
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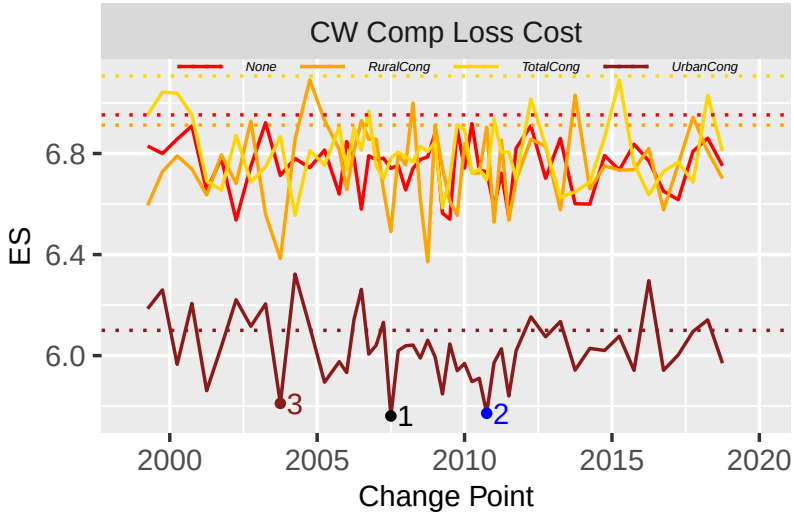
2010
2015
2020
Year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UrbanCong
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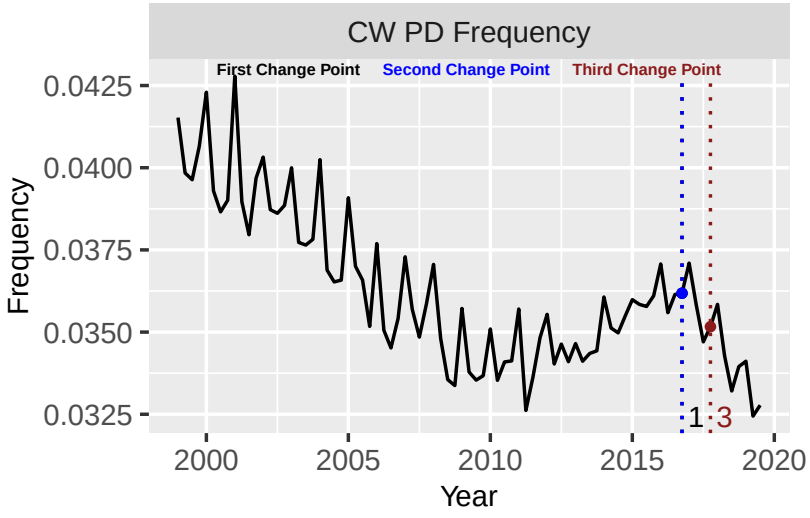
2015
2020
Change Point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First Change Point
Second Change Point
Third Change Point
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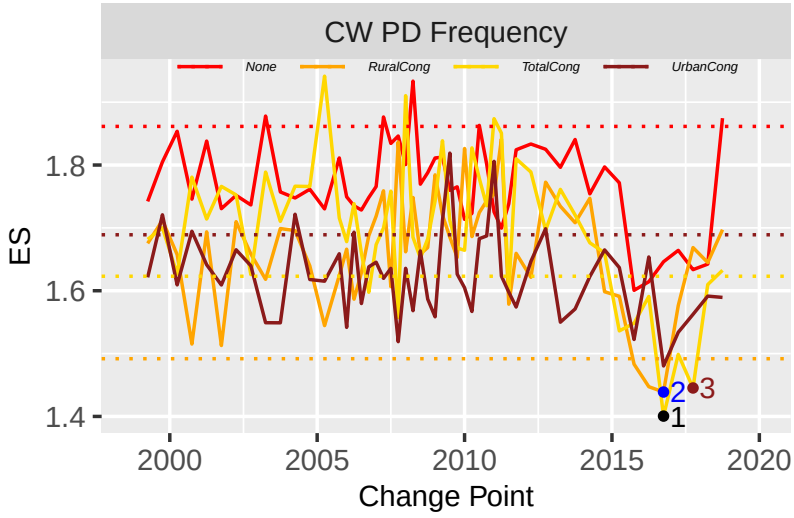
0.0375
0.0350
0.0325
2000
2005
2010
2015
2020
Year
1
3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TotalCong
UrbanCong
ES
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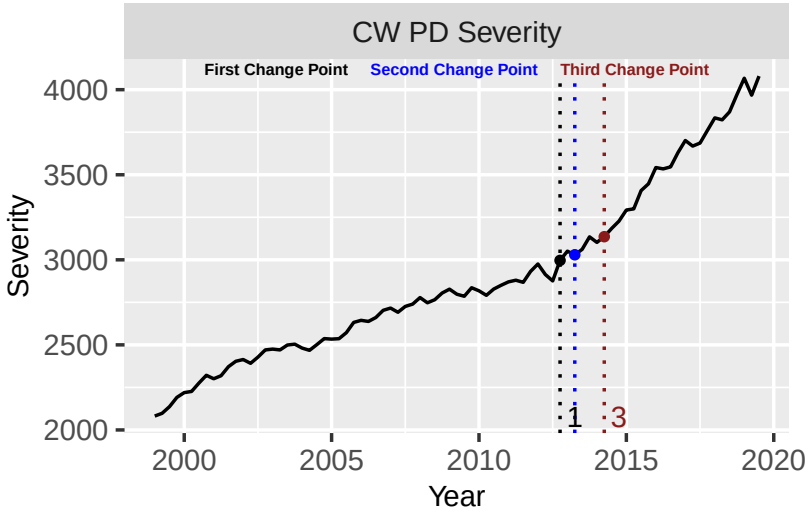
1.6
1.4
2000
2005
2010
2015
2020
Change Point
2
3
1


CW PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
4000
3500
3000
2500
2000
2000
2005
2010
2015
2020
Year
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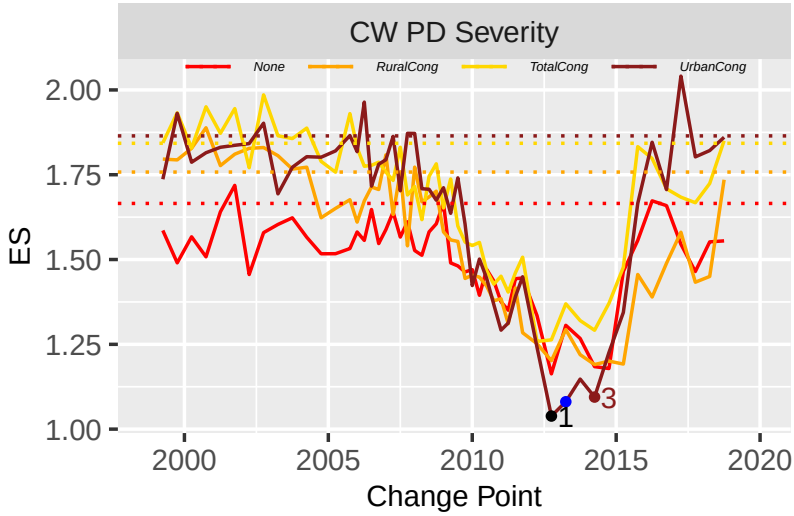
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1.00
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2010
2015
2020
Change Point
1
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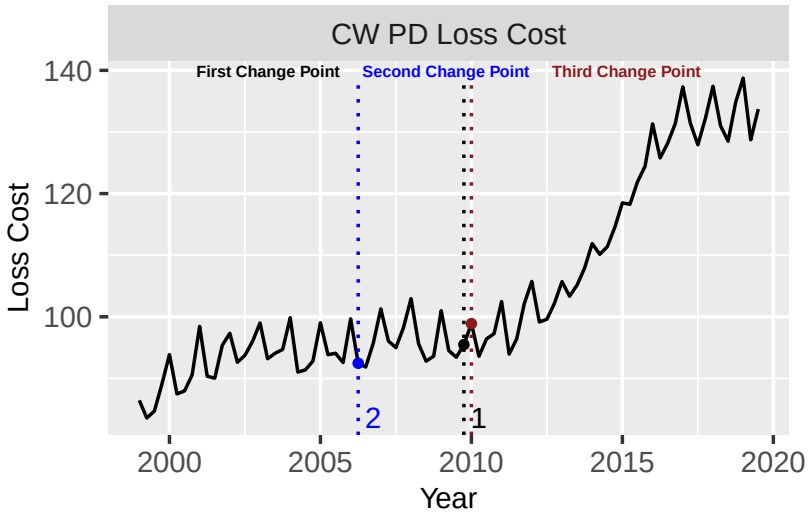
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First Change Point
Second Change Point
Third Change Point
Loss Cost
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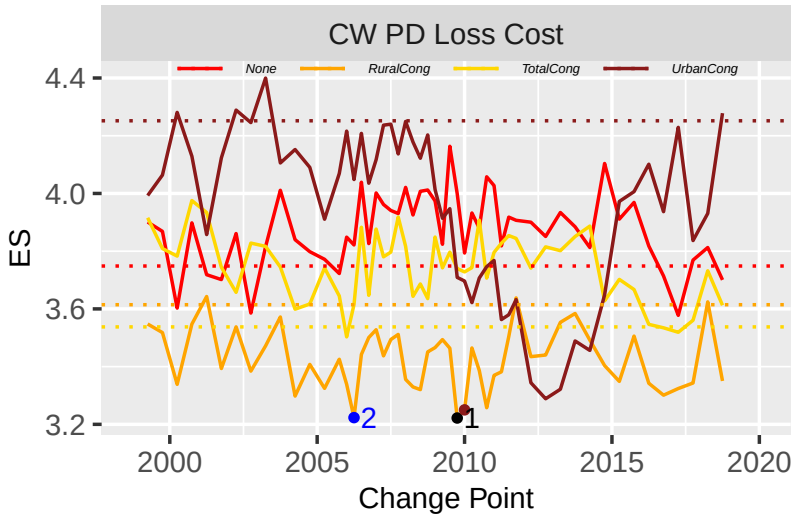
120
100
2000
2005
2010
2015
2020
Year
2
1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3.6
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2010
2015
2020
Change Point
2
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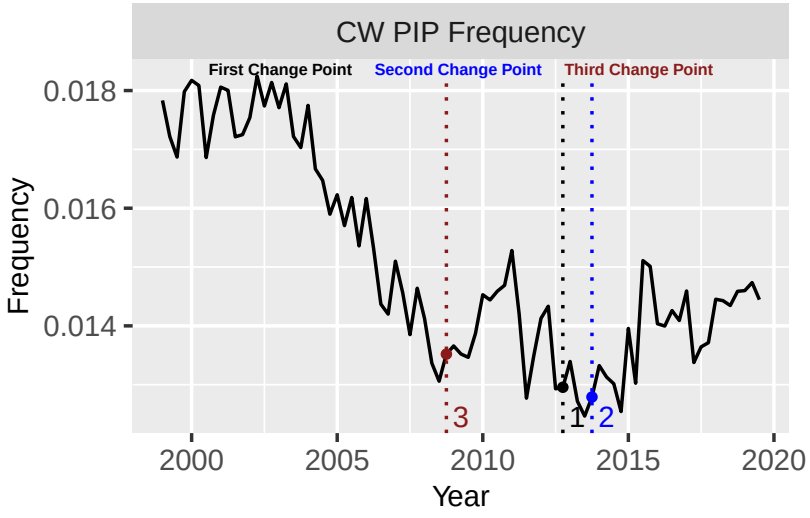
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First Change Point
Second Change Point
Third Change Point
Frequency
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0.014
2000
2005
2010
2015
2020
Year
1
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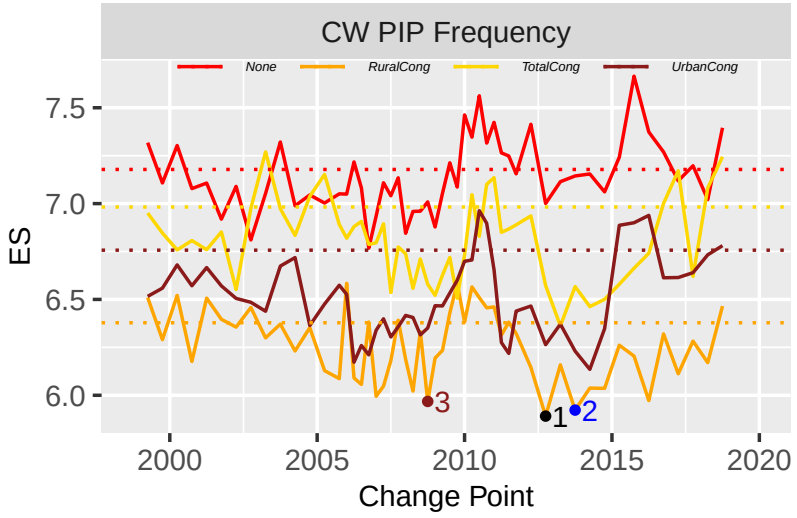
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RuralCong
TotalCong
UrbanCong
ES
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7.0
6.5
6.0
2000
2005
2010
2015
2020
Change Point
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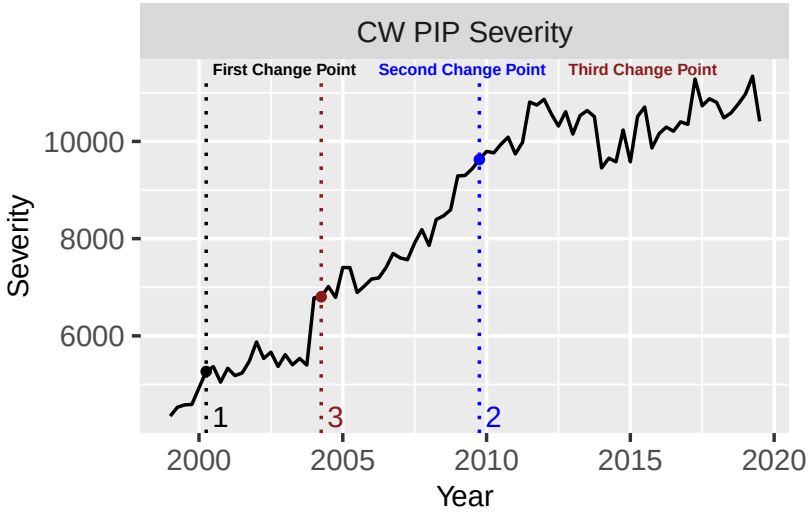
2
3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First Change Point
Second Change Point
Third Change Point
Severity
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8000
6000
2000
2005
2010
2015
2020
Year
1
3
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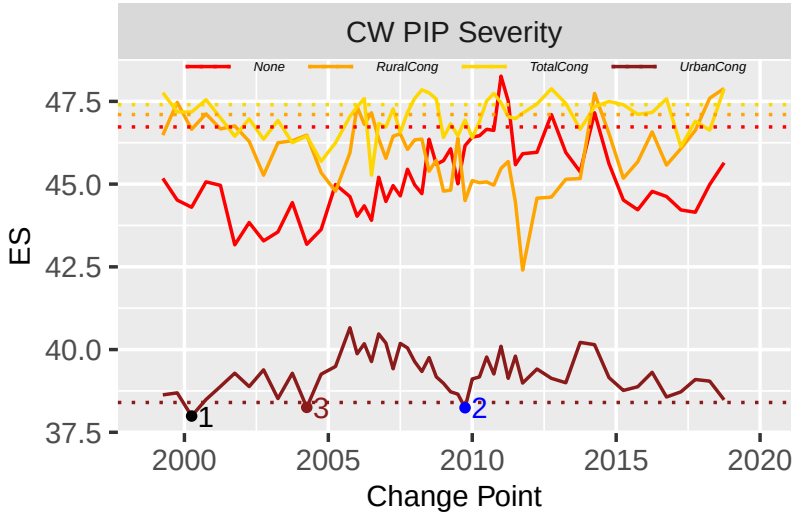
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TotalCong
UrbanCong
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40.0
37.5
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2005
2010
2015
2020
Change Point
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3
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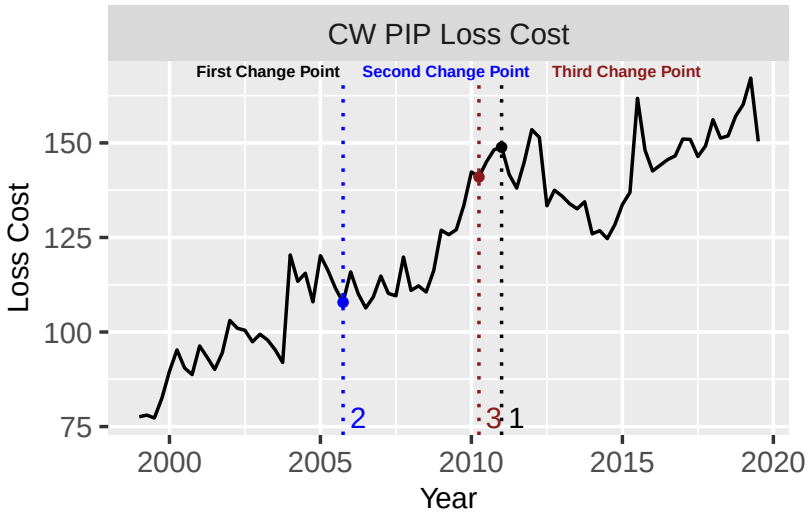
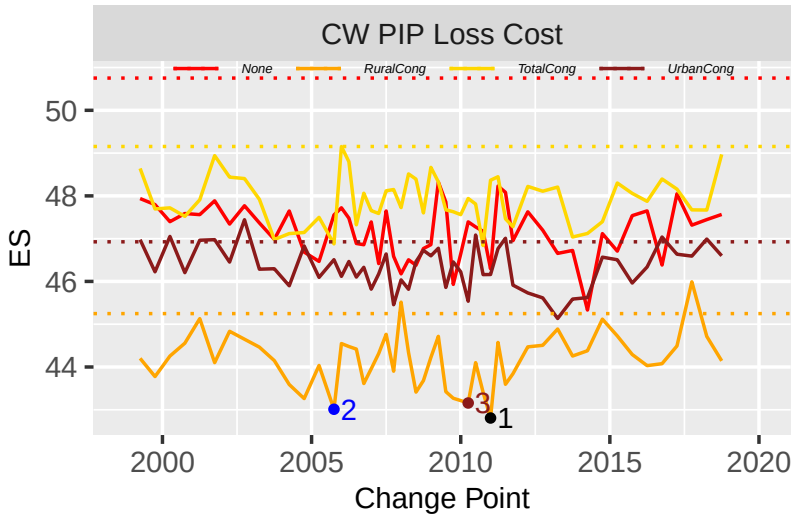

CW PIP Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
150
125
100
75
2000
2005
2010
2015
2020
Year
2
3
1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TotalCong
UrbanCong
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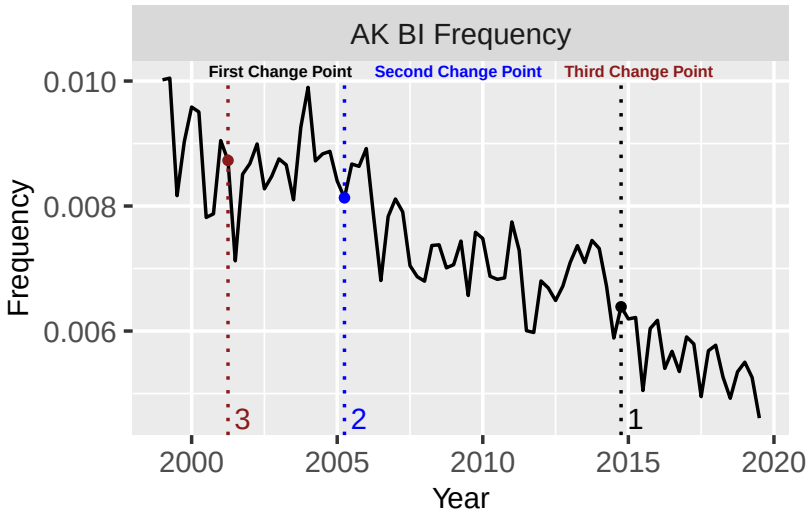
48
46
44
2000
2005
2010
2015
2020
Change Point
2
3
1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Second Change Point
Third Change Point
Frequency
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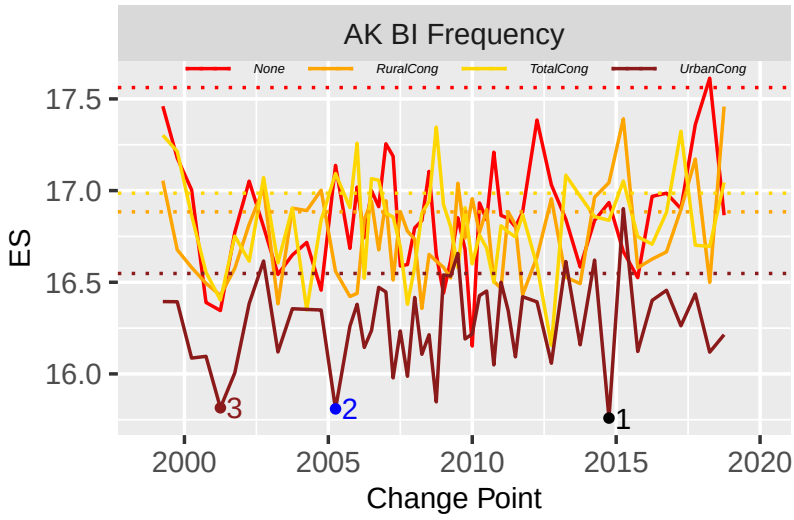
2010
2015
2020
Year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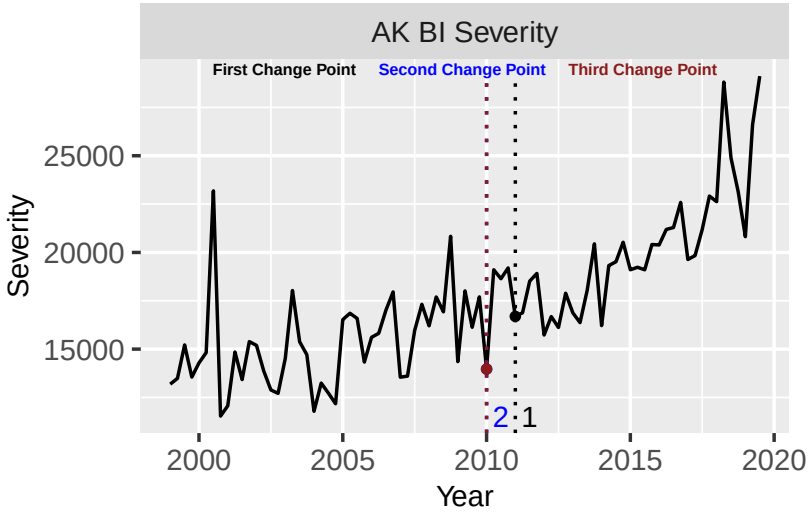
2020
Change Point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Second Change Point
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Severity
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2010
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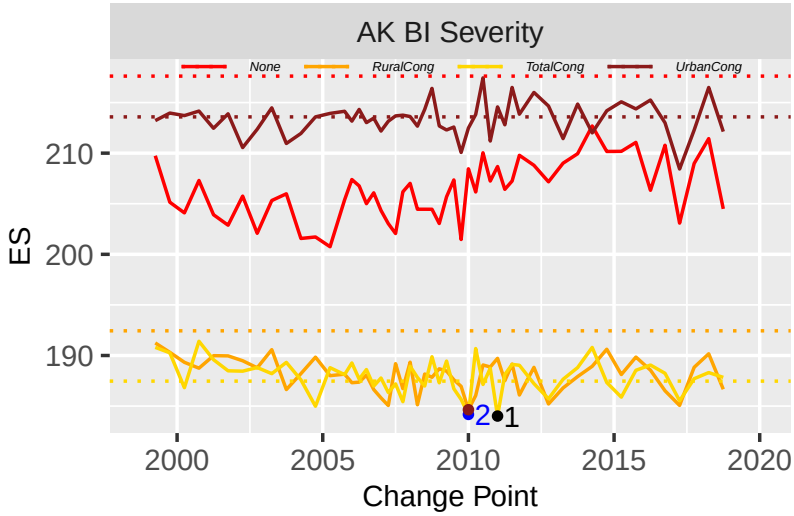
Year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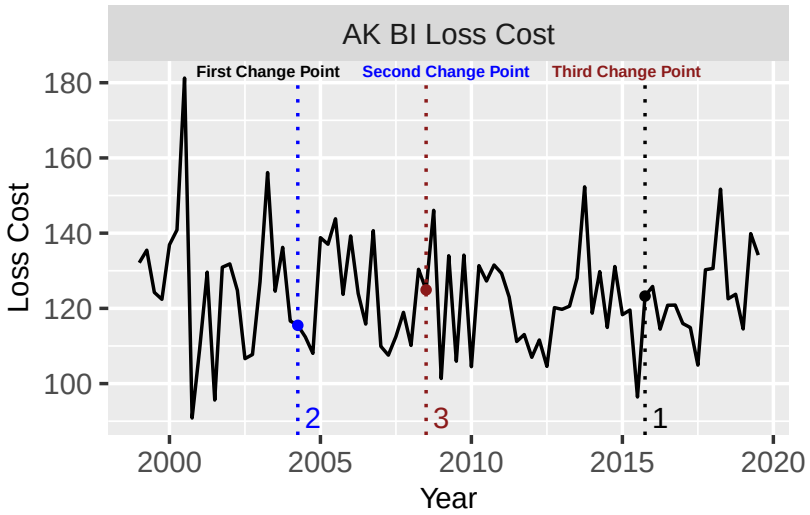
AK BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
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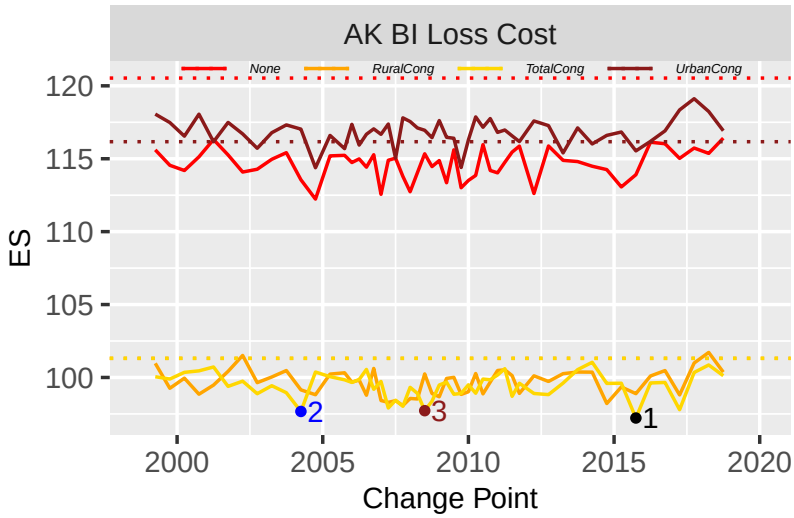
140
120
100
2
3
1
2000
2005
2010
2015
2020
Year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UrbanCong
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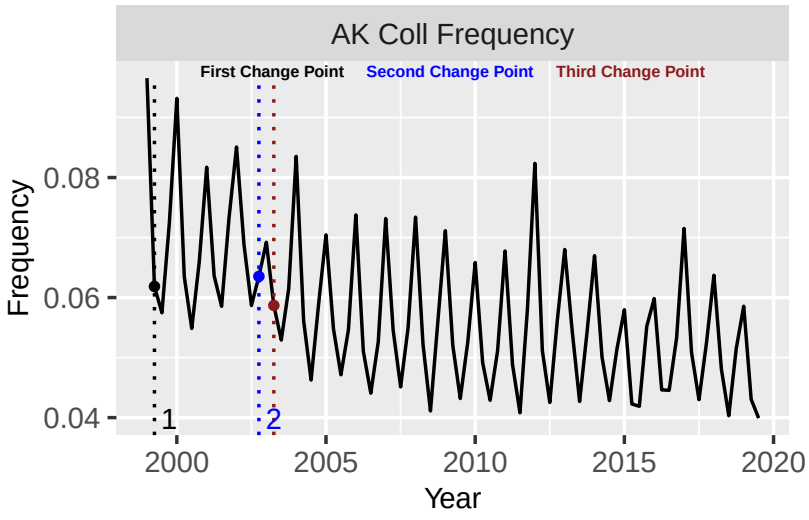
2020
Change Point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Second Change Point
Third Change Point
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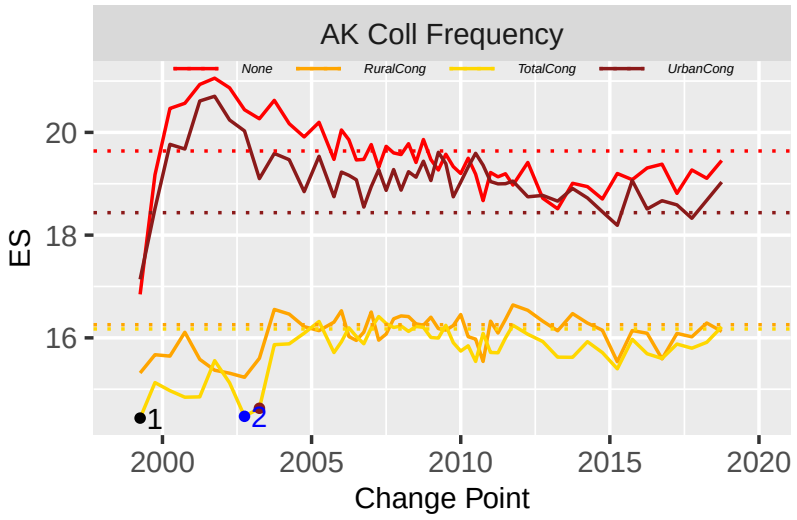
2015
2020
Year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TotalCong
UrbanCong
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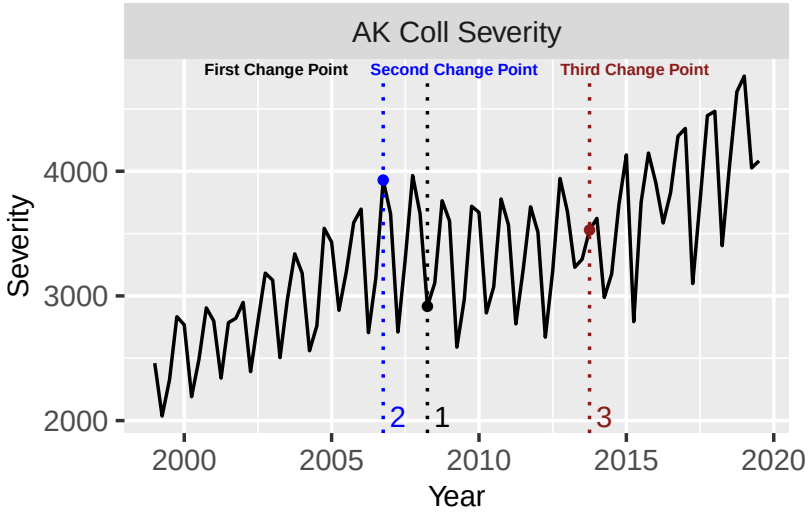
Change Point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Second Change Point
Third Change Point
Severity
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3000
2000
2
1
3
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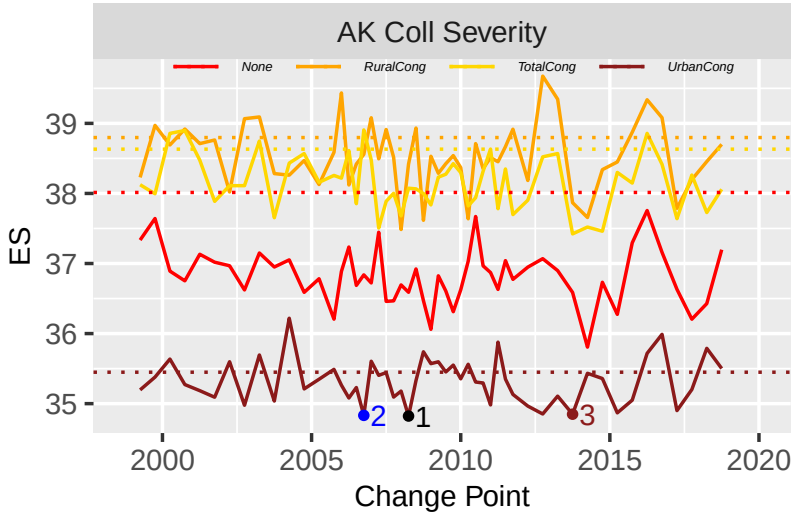
2010
2015
2020
Year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UrbanCong
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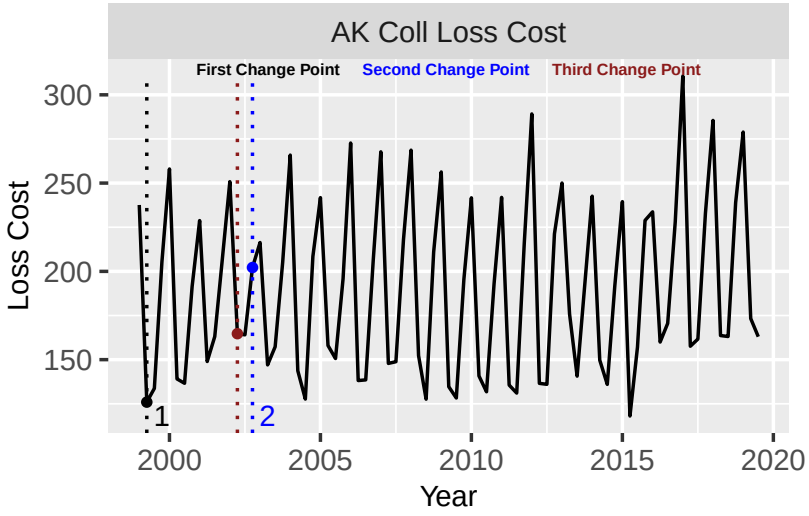
2015
2020
Change Point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Second Change Point
Third Change Point
Loss Cost
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250
200
150
1
2
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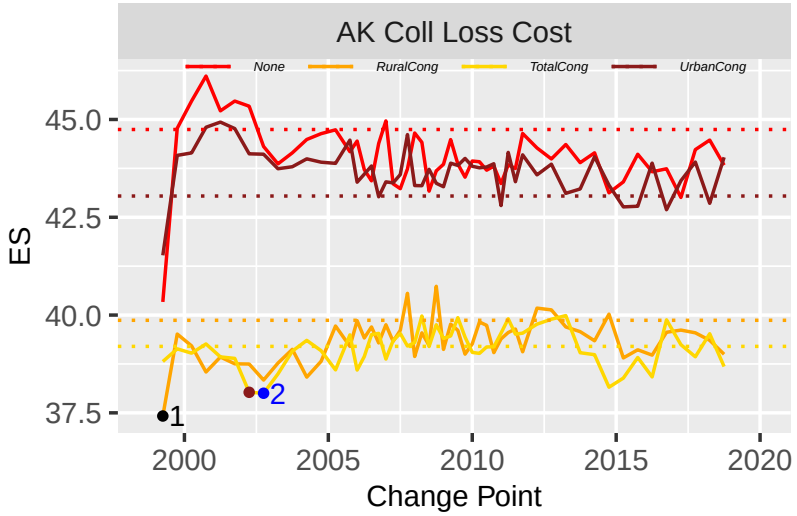
2010
2015
2020
Year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TotalCong
UrbanCong
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37.5
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2
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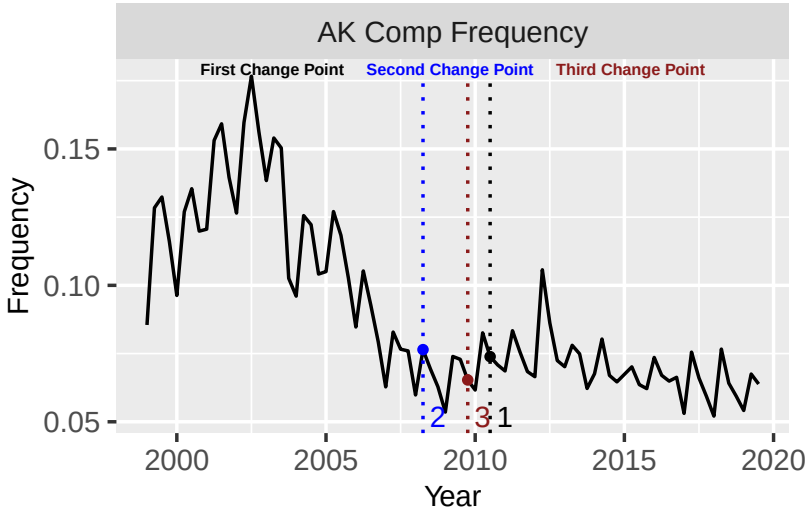
2005
2010
2015
2020
Change Point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Second Change Point
Third Change Point
Frequency
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0.05
2
3
1
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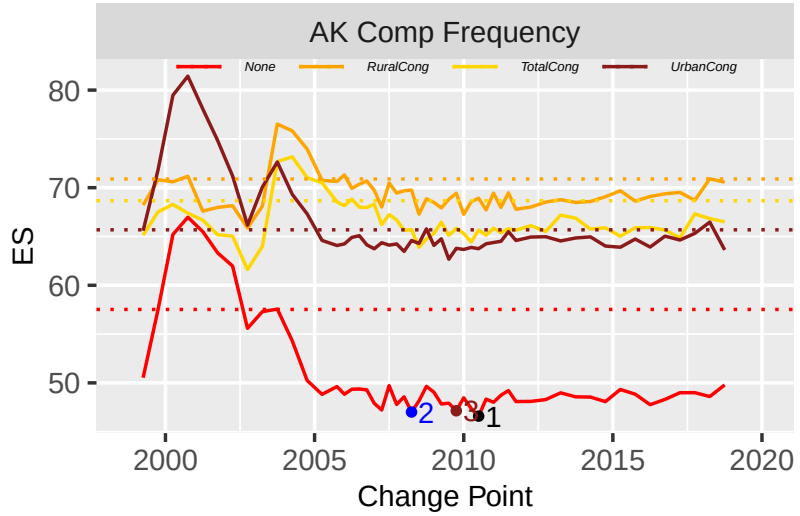
2010
2015
2020
Year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TotalCong
UrbanCong
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60
50
2
3
1
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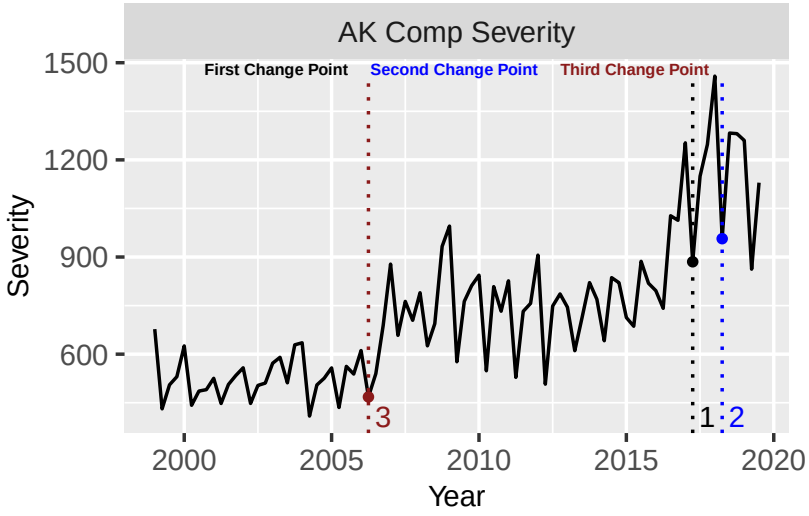
2005
2010
2015
2020
Change Point


AK Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
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1200
900
600
3
1
2
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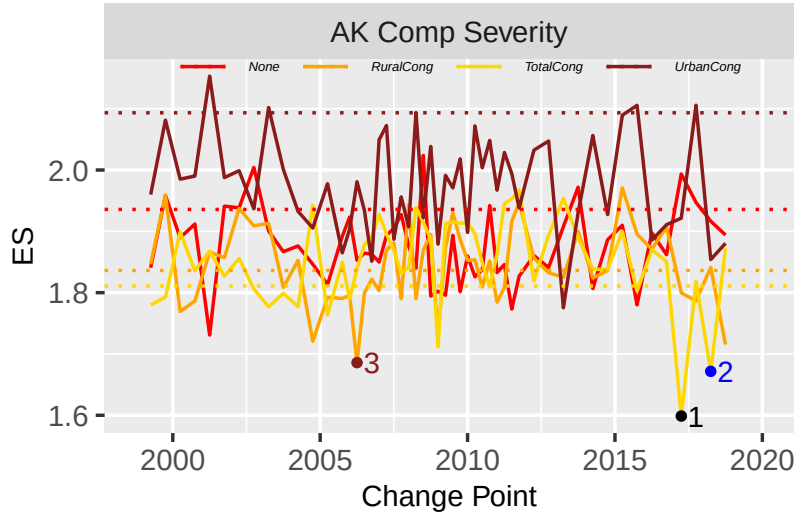
2005
2010
2015
2020
Year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TotalCong
UrbanCong
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1.8
1.6
3
2
1
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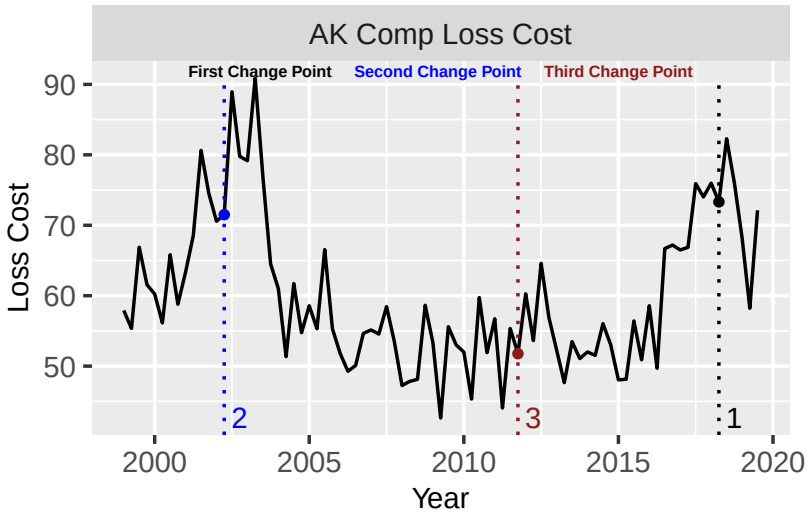
2005
2010
2015
2020
Change Point


AK Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
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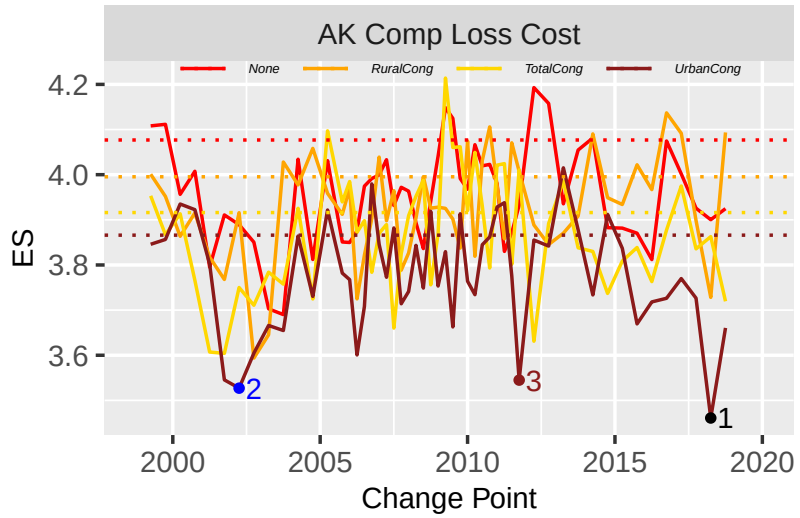
80
70
60
50
2
3
1
2000
2005
2010
2015
2020
Year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RuralCong
TotalCong
UrbanCong
ES
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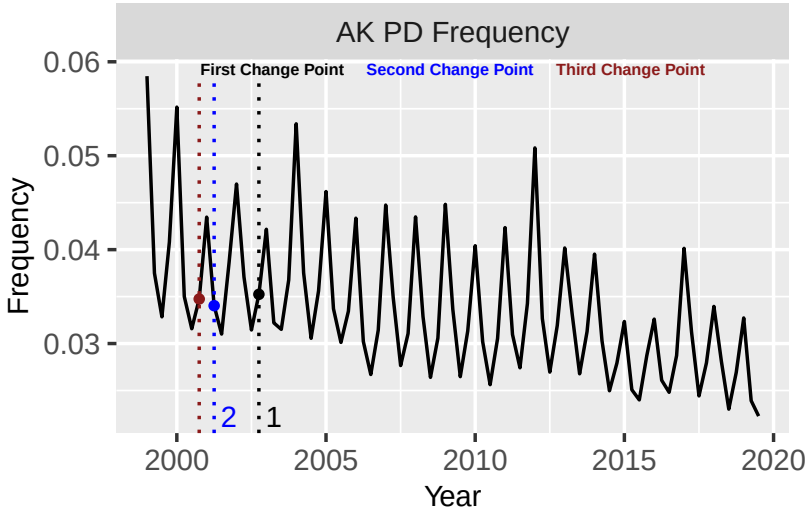
4.0
3.8
3.6
2
3
1
2000
2005
2010
2015
2020
Change Point


AK PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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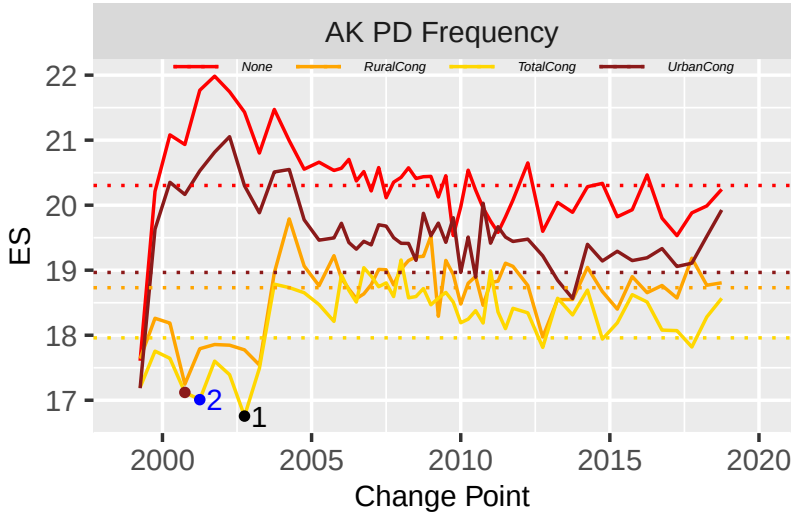
0.05
0.04
0.03
2
1
2000
2005
2010
2015
2020
Year


AK PD Frequency
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RuralCong
TotalCong
UrbanCong
ES
22
21
20
19
18
17
2
1
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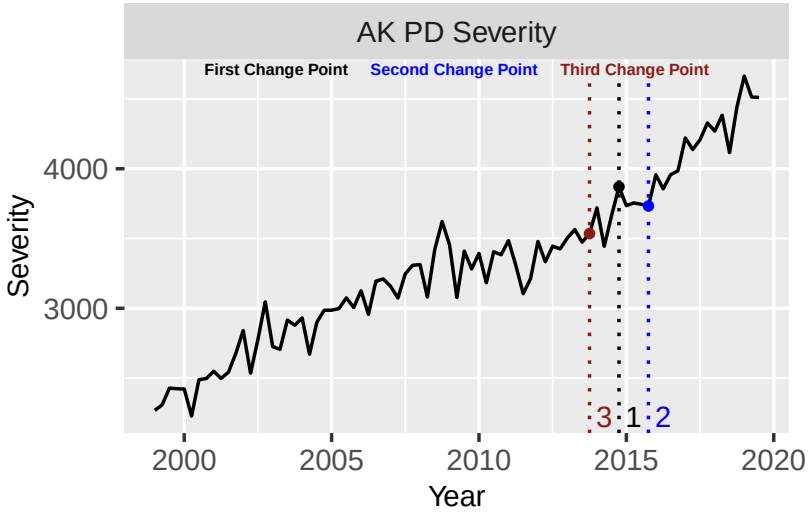
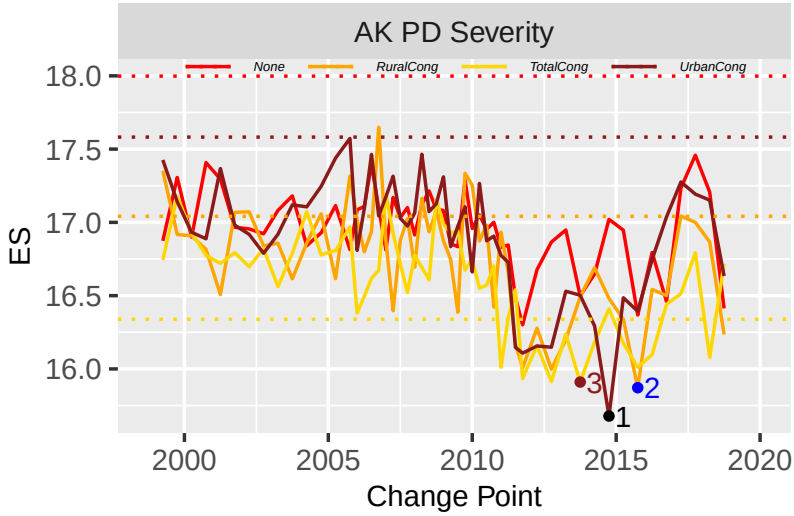
2005
2010
2015
2020
Change Point


AK PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
4000
3000
3
1
2
2000
2005
2010
2015
2020
Year


AK PD Severity
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RuralCong
TotalCong
UrbanCong
ES
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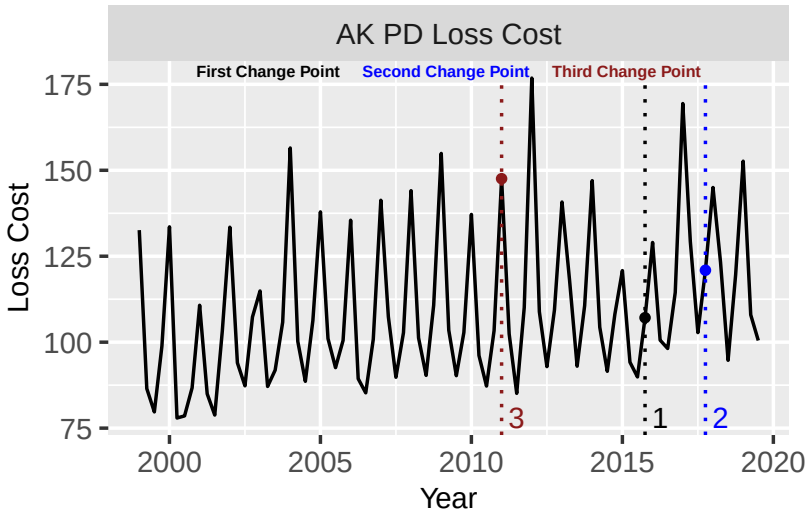
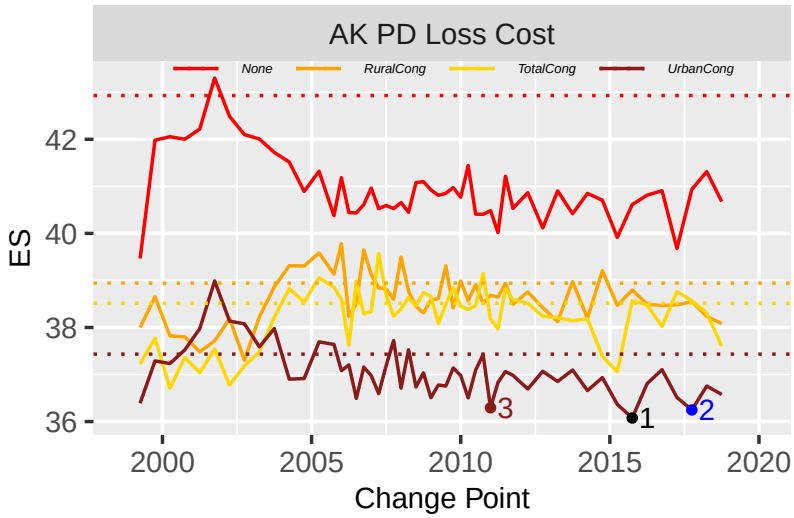
17.5
17.0
16.5
16.0
3
2
1
2000
2005
2010
2015
2020
Change Point


AK PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
175
150
125
100
75
3
1
2
2000
2005
2010
2015
2020
Year


AK PD Loss Cost
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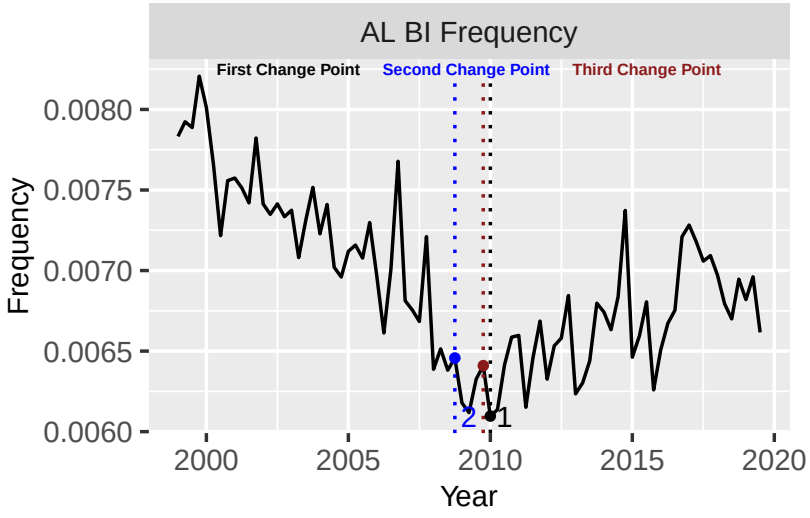
RuralCong
TotalCong
UrbanCong
ES
42
40
38
36
3
1
2
2000
2005
2010
2015
2020
Change Point


AL BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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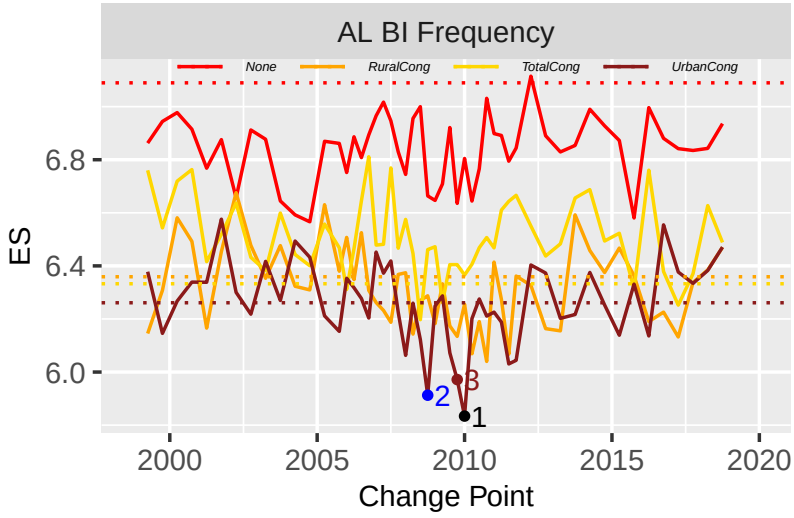
0.0075
0.0070
0.0065
0.0060
2000
2005
2010
2015
2020
Year
2
3
1


AL BI Frequency
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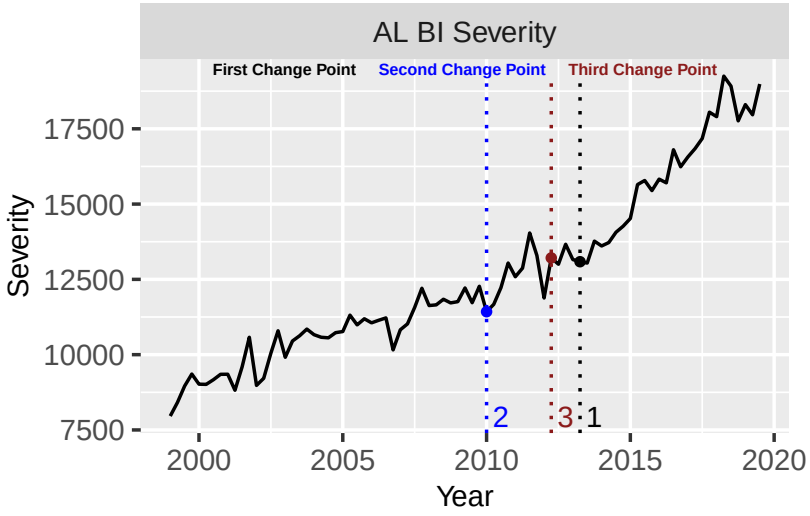
RuralCong
TotalCong
UrbanCong
ES
6.8
6.4
6.0
2000
2005
2010
2015
2020
Change Point
2
3
1


AL BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
17500
15000
12500
10000
7500
2000
2005
2010
2015
2020
Year
2
3
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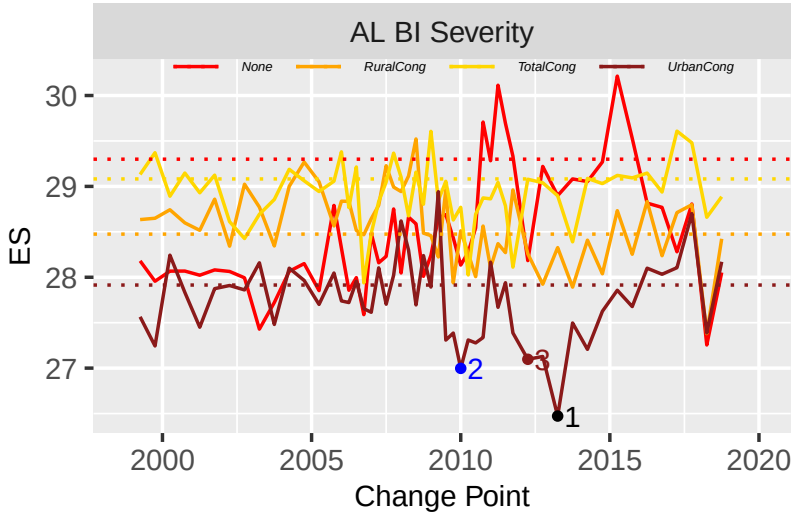
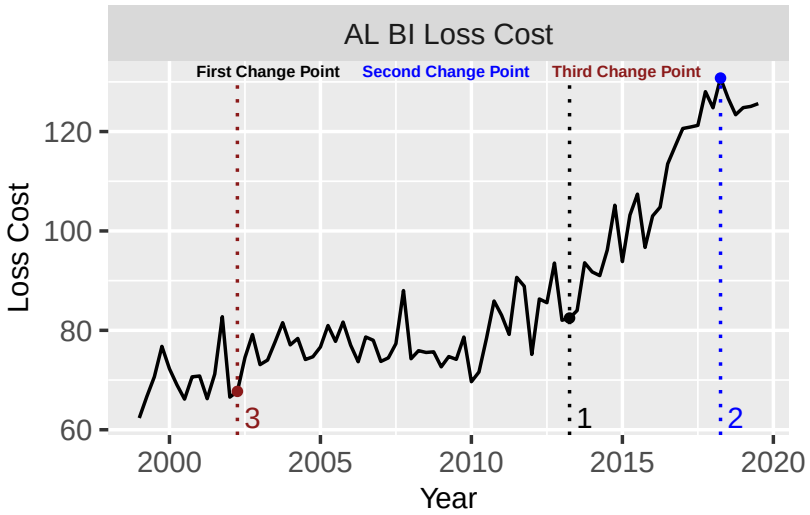
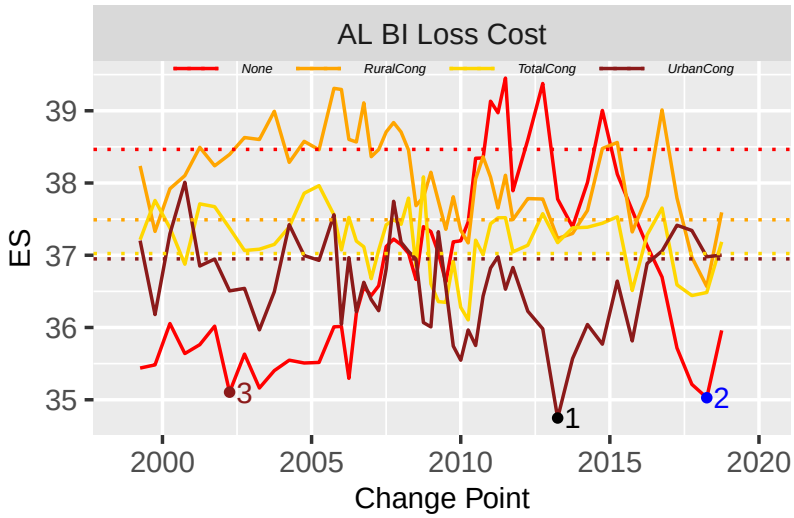

AL BI Severity
None
RuralCong
TotalCong
UrbanCong
ES
30
29
28
27
2000
2005
2010
2015
2020
Change Point
2
3
1


AL BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
120
100
80
60
2000
2005
2010
2015
2020
Year
3
1
2


AL BI Loss Cost
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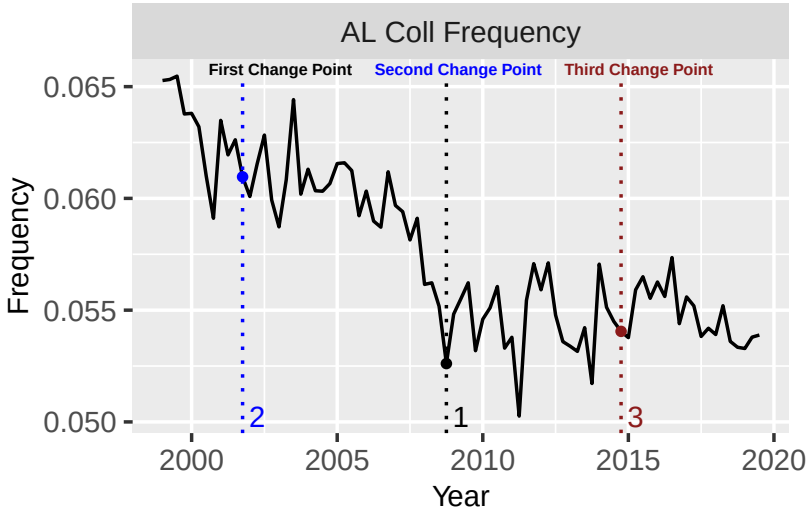
RuralCong
TotalCong
UrbanCong
ES
39
38
37
36
35
2000
2005
2010
2015
2020
Change Point
3
1
2


AL Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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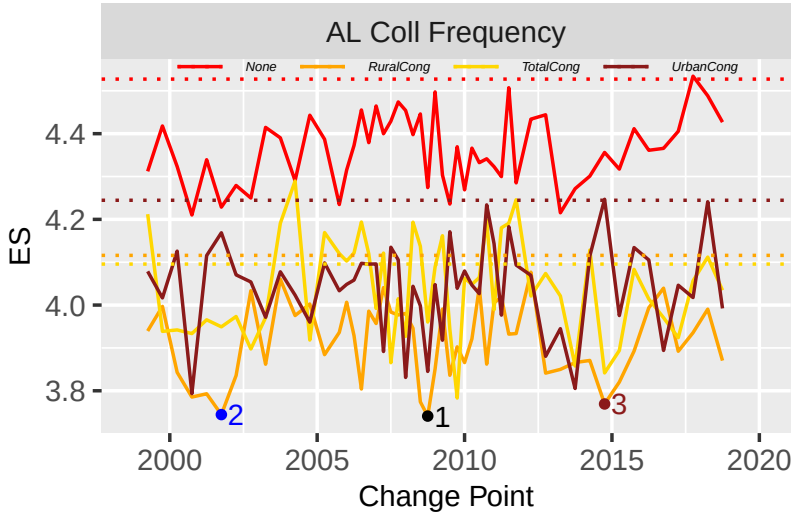
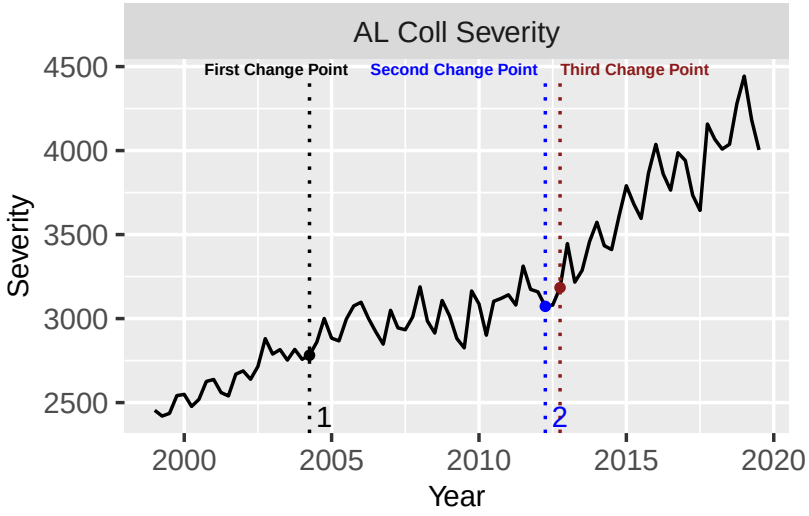
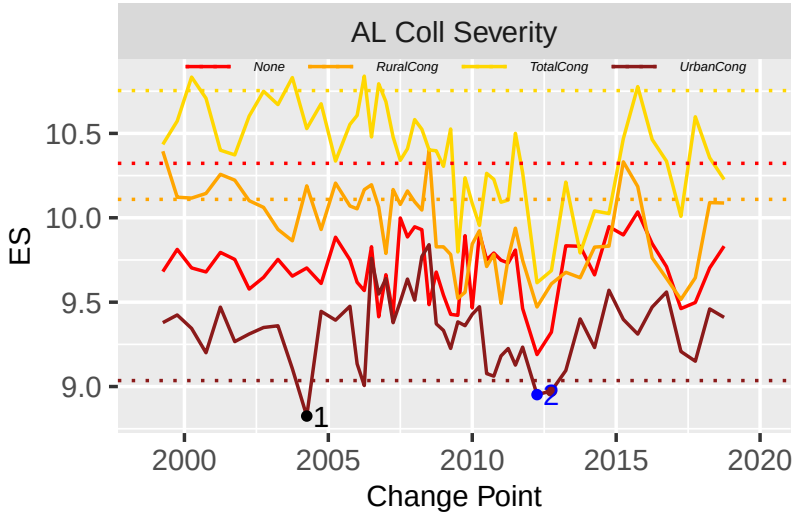
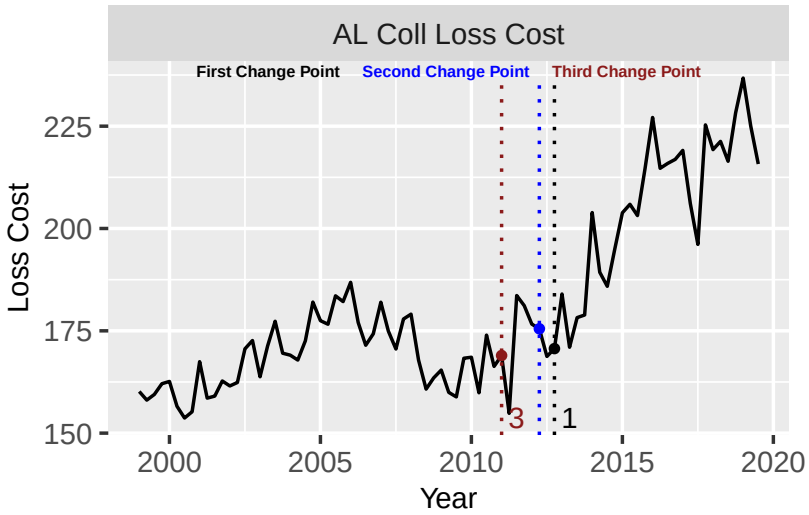
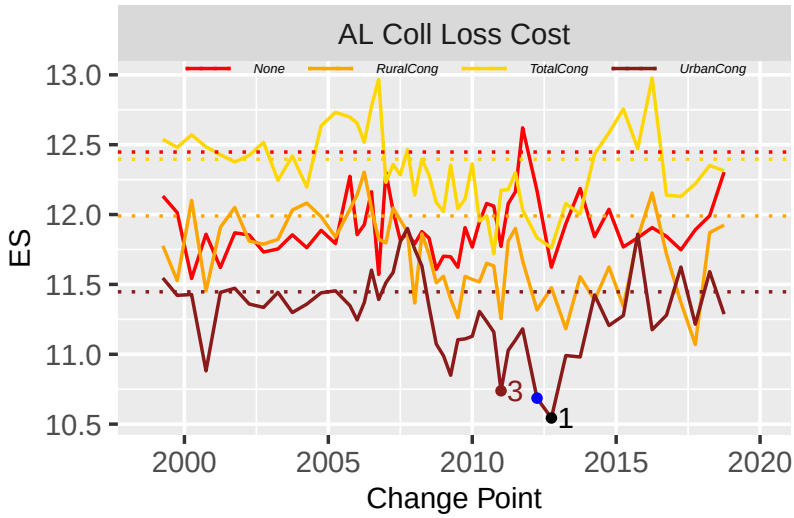
0.060
0.055
0.050
2000
2005
2010
2015
2020
Year
1
2
3


AL Coll Frequency
None
RuralCong
TotalCong
UrbanCong
ES
4.4
4.2
4.0
3.8
2000
2005
2010
2015
2020
Change Point
1
2
3


AL Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
4500
4000
3500
3000
2500
2000
2005
2010
2015
2020
Year
1
2


AL Coll Severity
None
RuralCong
TotalCong
UrbanCong
ES
10.5
10.0
9.5
9.0
2000
2005
2010
2015
2020
Change Point
1
2


AL Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
225
200
175
150
2000
2005
2010
2015
2020
Year
1
3


AL Coll Loss Cost
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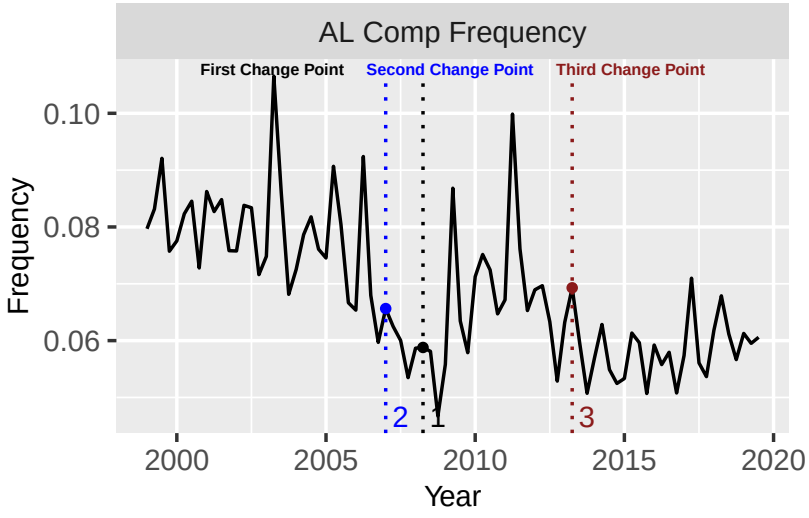
RuralCong
TotalCong
UrbanCong
ES
13.0
12.5
12.0
11.5
11.0
10.5
2000
2005
2010
2015
2020
Change Point
1
3


AL Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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0.08
0.06
2
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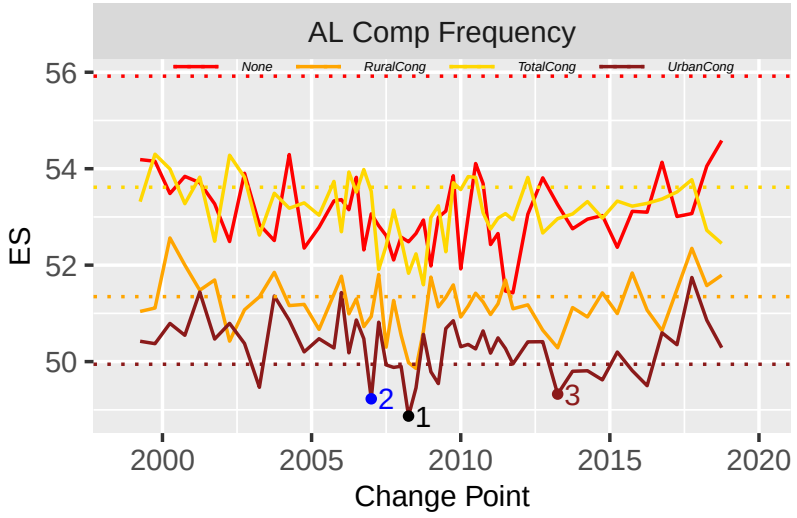
3
2000
2005
2010
2015
2020
Year


AL Comp Frequency
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RuralCong
TotalCong
UrbanCong
ES
56
54
52
50
2
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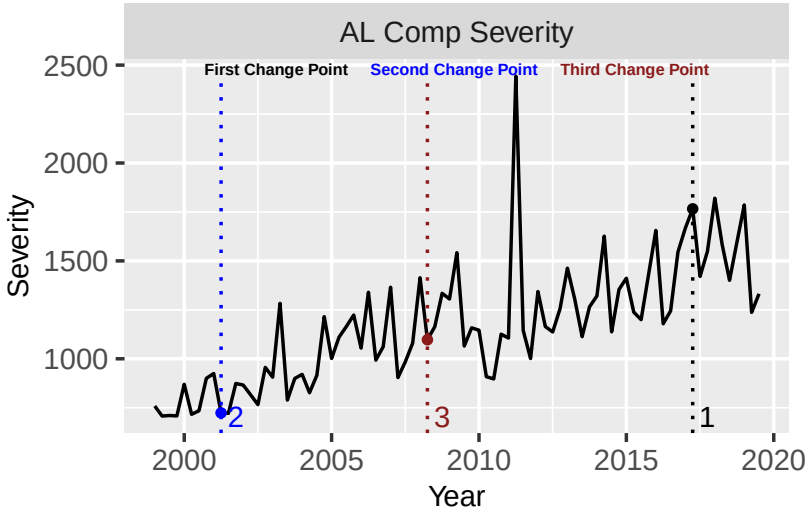
3
2000
2005
2010
2015
2020
Change Point


AL Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
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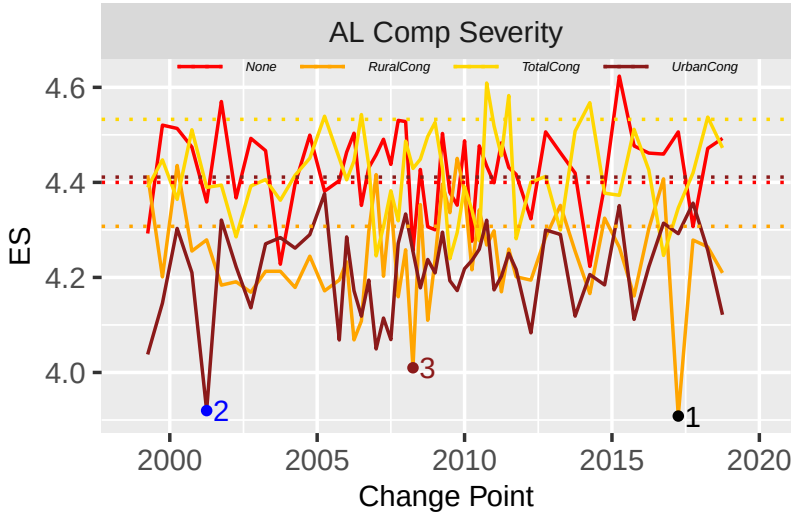
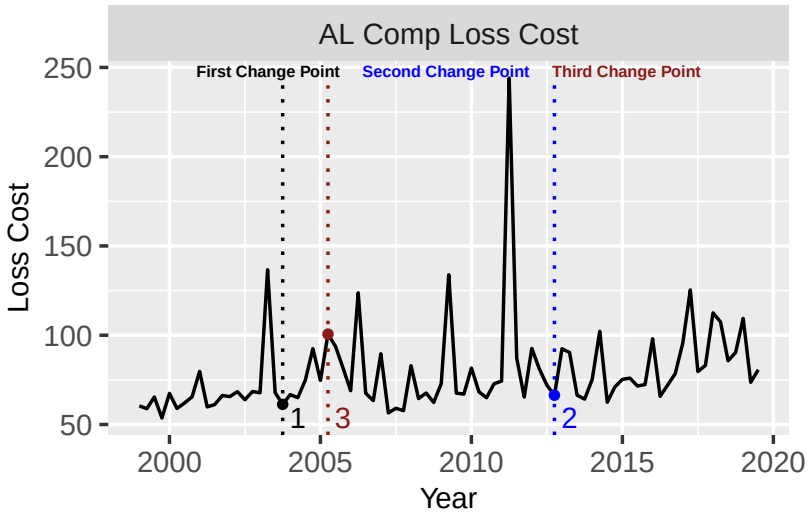
2000
1500
1000
2
3
1
2000
2005
2010
2015
2020
Year


AL Comp Severity
None
RuralCong
TotalCong
UrbanCong
ES
4.6
4.4
4.2
4.0
2
3
1
2000
2005
2010
2015
2020
Change Point


AL Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
250
200
150
100
50
1
3
2
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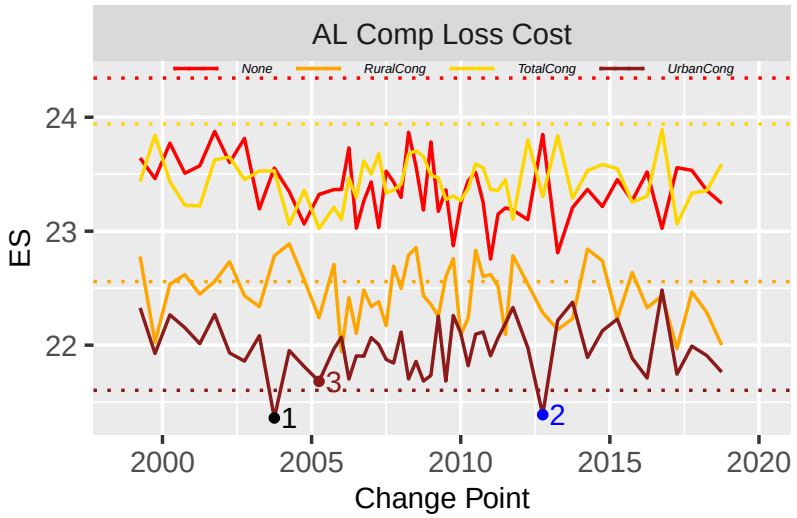
2005
2010
2015
2020
Year


AL Comp Loss Cost
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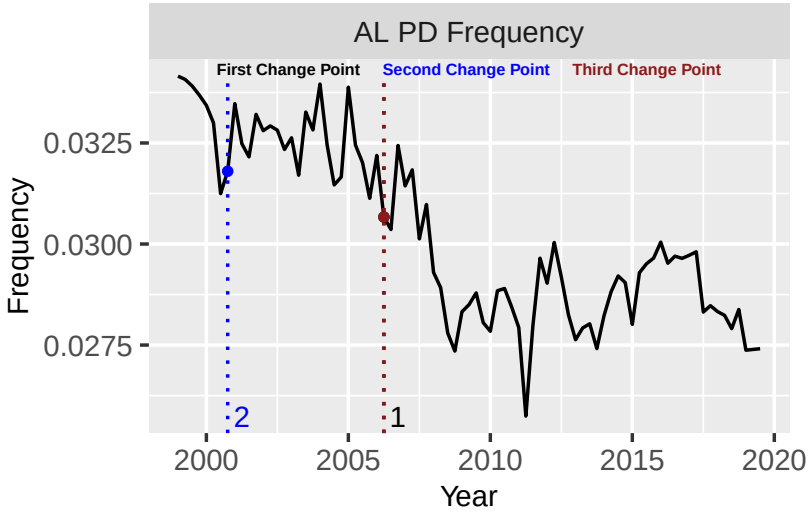
RuralCong
TotalCong
UrbanCong
ES
24
23
22
1
3
2
2000
2005
2010
2015
2020
Change Point


AL PD Frequency
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Third Change Point
Frequency
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0.0275
2
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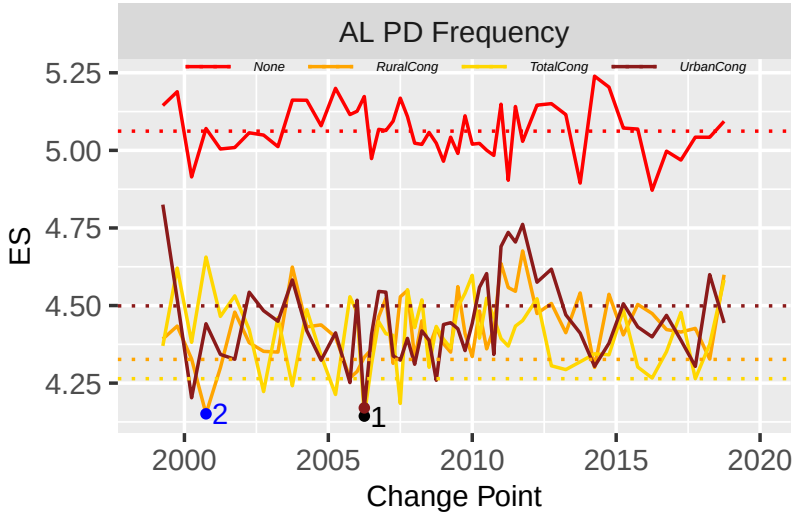
2000
2005
2010
2015
2020
Year


AL PD Frequency
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RuralCong
TotalCong
UrbanCong
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4.50
4.25
2
1
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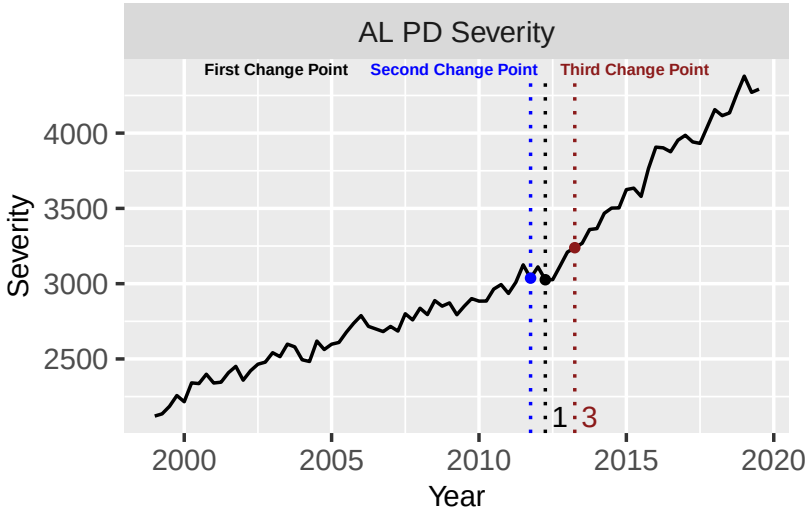
2005
2010
2015
2020
Change Point


AL PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
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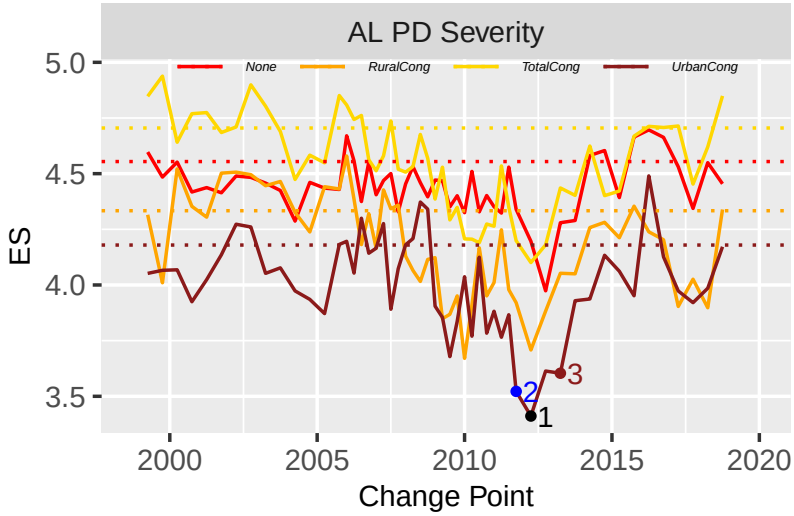
3500
3000
2500
1
3
2000
2005
2010
2015
2020
Year


AL PD Severity
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RuralCong
TotalCong
UrbanCong
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4.5
4.0
3.5
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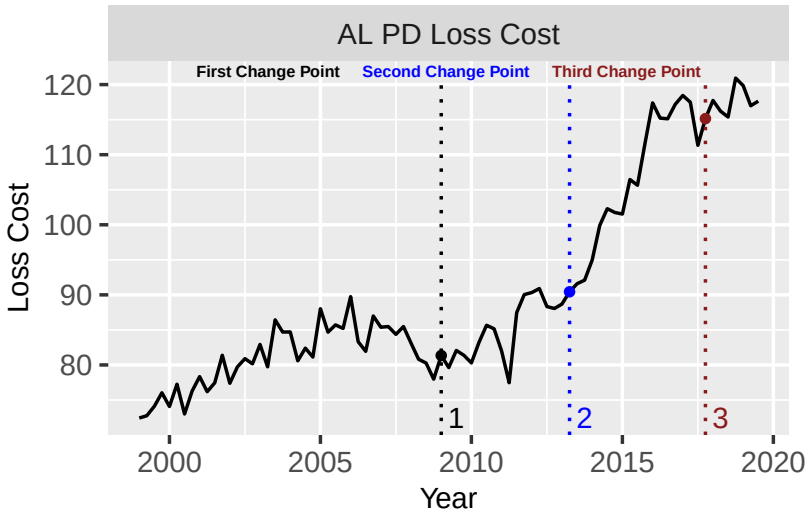
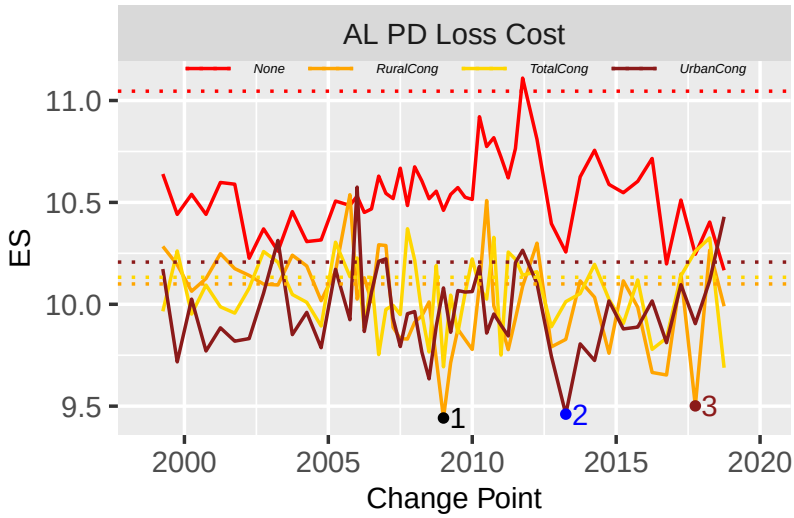
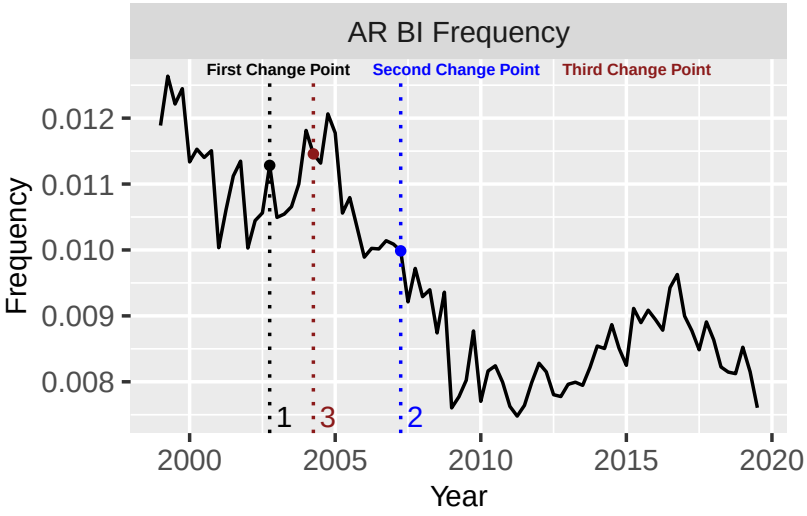
3
1
2000
2005
2010
2015
2020
Change Point


AL PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
120
110
100
90
80
1
2
3
2000
2005
2010
2015
2020
Year


AL PD Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
11.0
10.5
10.0
9.5
1
2
3
2000
2005
2010
2015
2020
Change Point


AR BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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0.011
0.010
0.009
0.008
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3
2
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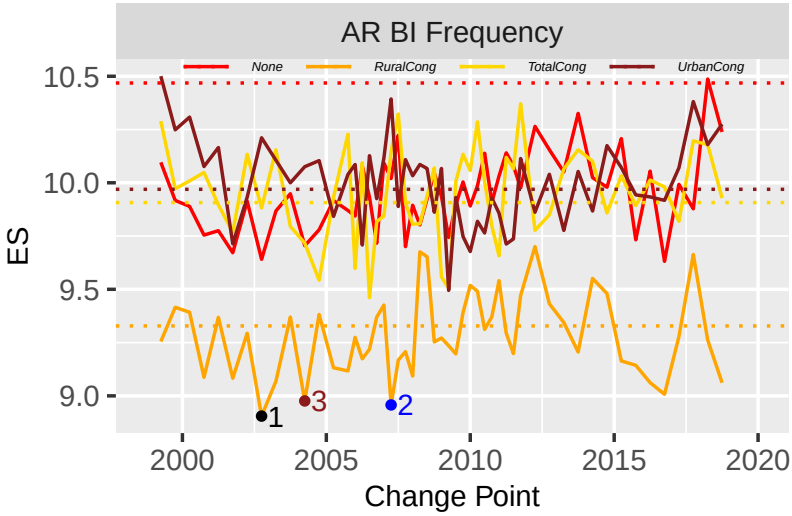
2005
2010
2015
2020
Year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None
RuralCong
TotalCong
UrbanCong
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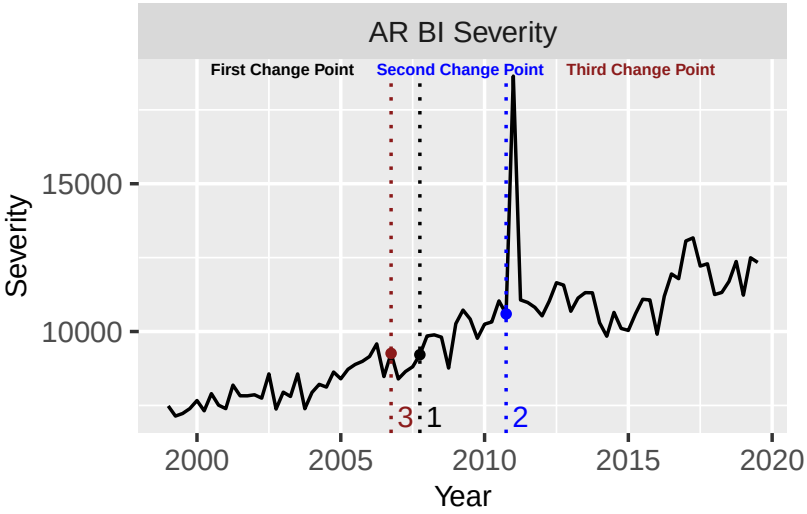
10.5
10.0
9.5
9.0
1
3
2
2000
2005
2010
2015
2020
Change Point


AR BI Severity
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Second Change Point
Third Change Point
Severity
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10000
3
1
2
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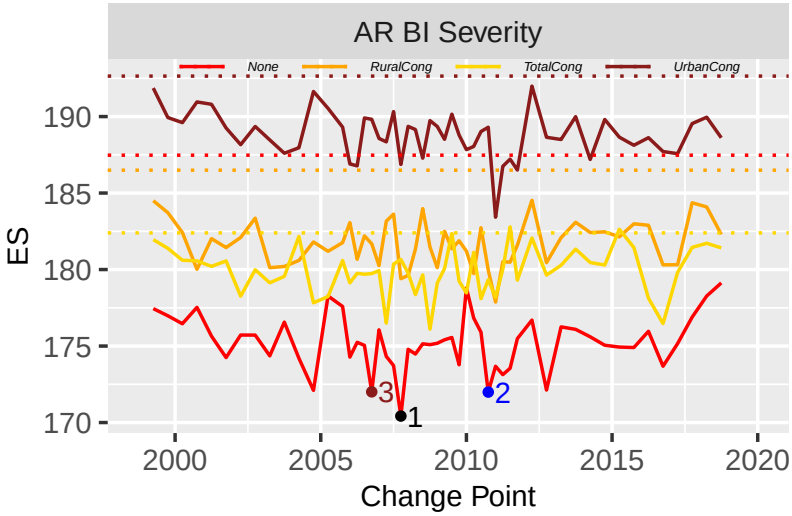
2005
2010
2015
2020
Year


AR BI Severity
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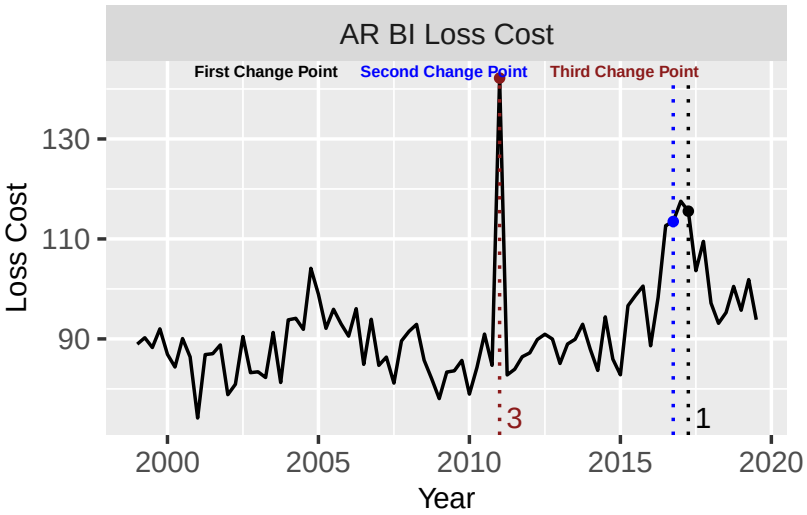
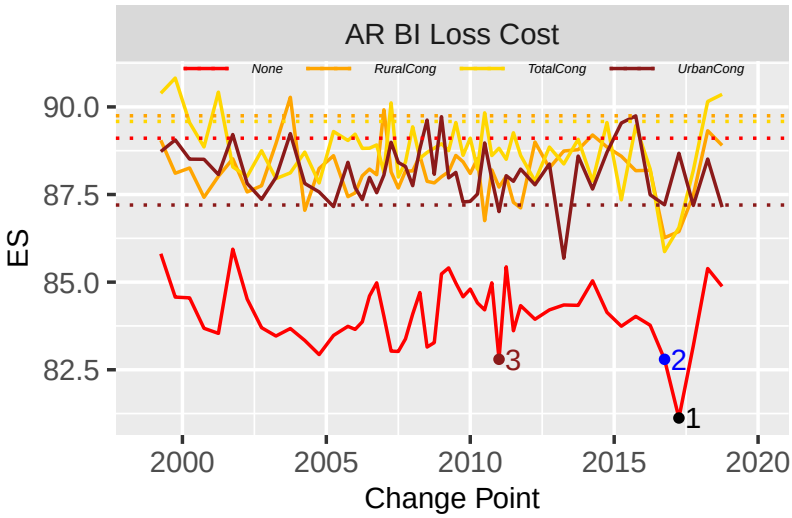
RuralCong
TotalCong
UrbanCong
ES
190
185
180
175
170
3
1
2
2000
2005
2010
2015
2020
Change Point


AR BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
130
110
90
3
1
2000
2005
2010
2015
2020
Year


AR BI Loss Cost
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RuralCong
TotalCong
UrbanCong
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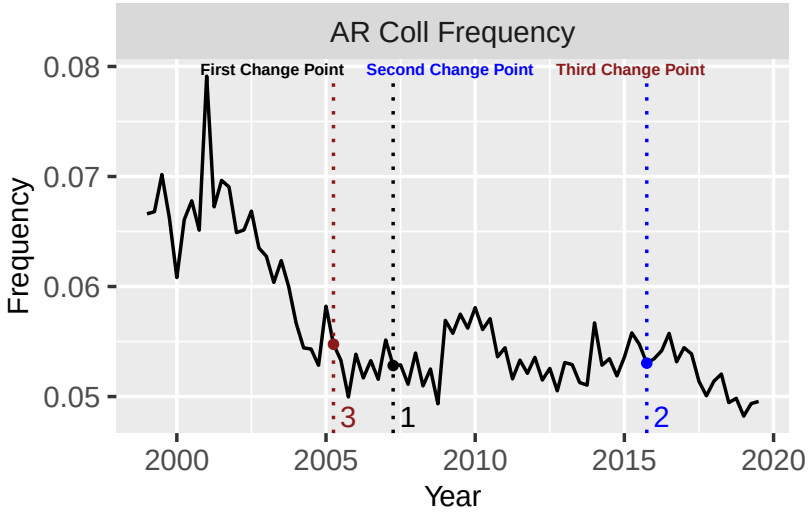
85.0
82.5
3
2
1
2000
2005
2010
2015
2020
Change Point


AR Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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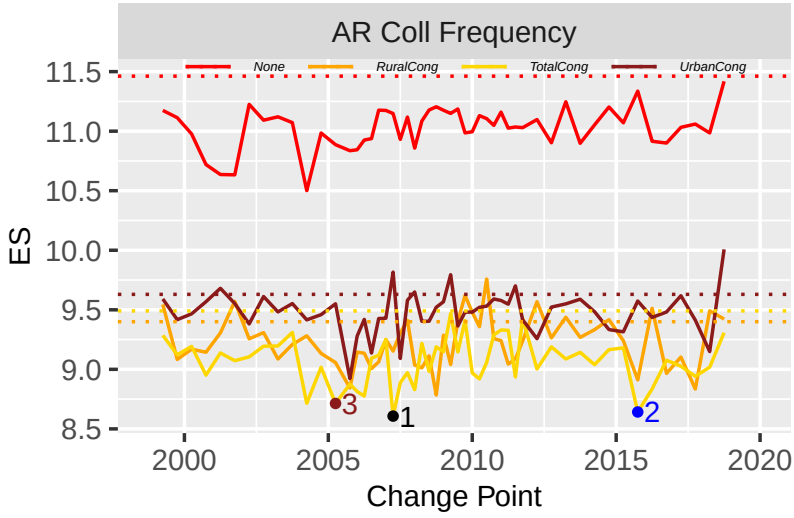
0.07
0.06
0.05
3
1
2
2000
2005
2010
2015
2020
Year


AR Coll Frequency
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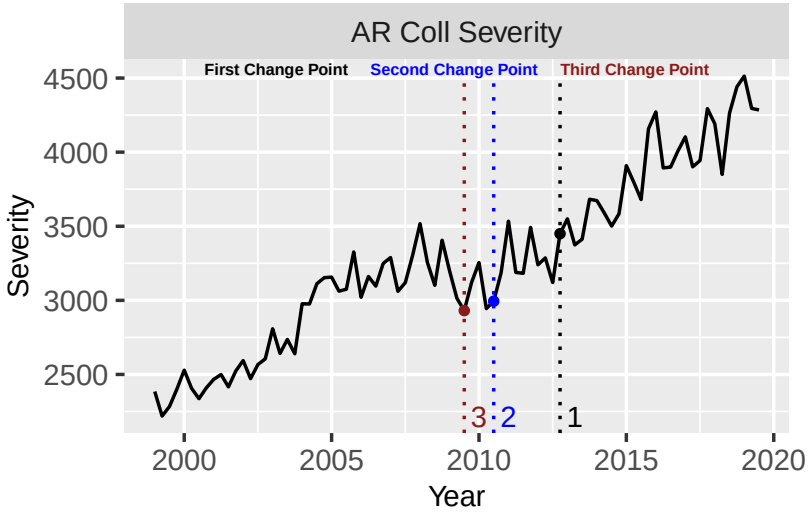
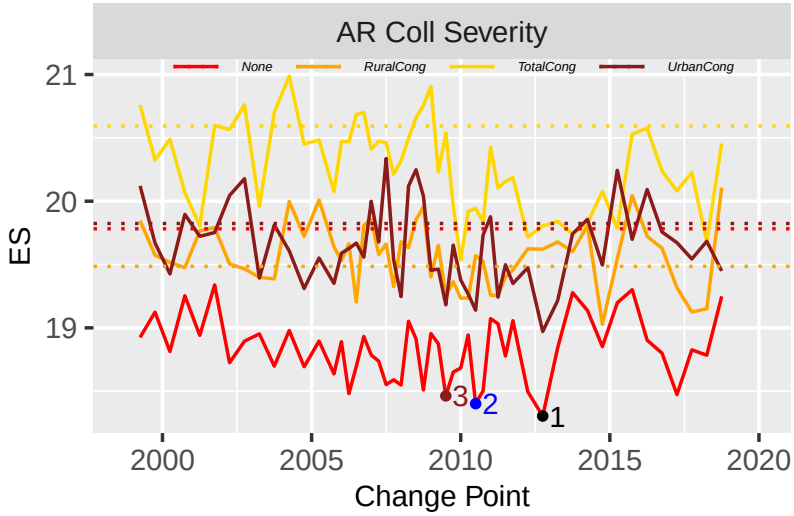
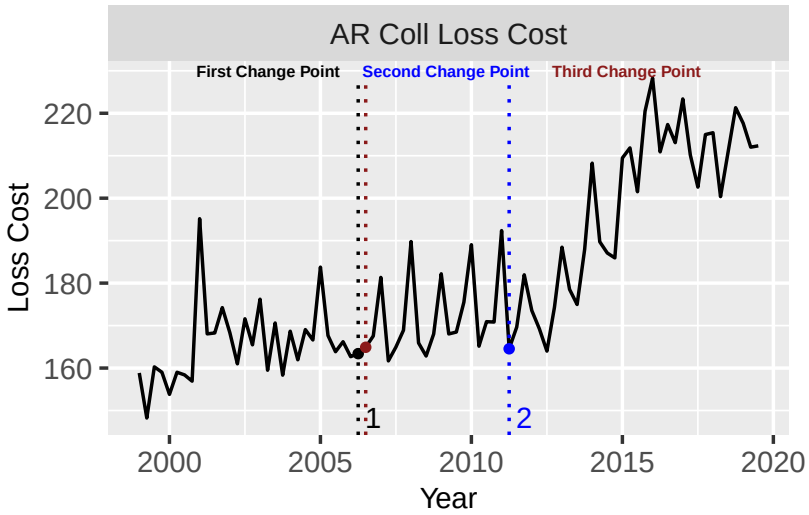
RuralCong
TotalCong
UrbanCong
ES
11.5
11.0
10.5
10.0
9.5
9.0
8.5
3
1
2
2000
2005
2010
2015
2020
Change Point


AR Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
4500
4000
3500
3000
2500
3
2
1
2000
2005
2010
2015
2020
Year


AR Coll Severity
None
RuralCong
TotalCong
UrbanCong
ES
21
20
19
3
2
1
2000
2005
2010
2015
2020
Change Point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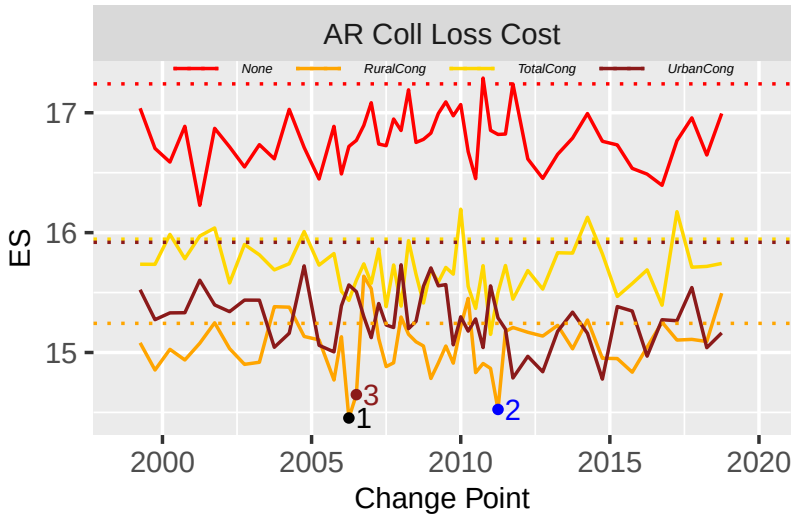
First Change Point
Second Change Point
Third Change Point
Loss Cost
220
200
180
160
1
2
2000
2005
2010
2015
2020
Year


AR Coll Loss Cost
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RuralCong
TotalCong
UrbanCong
ES
17
16
15
3
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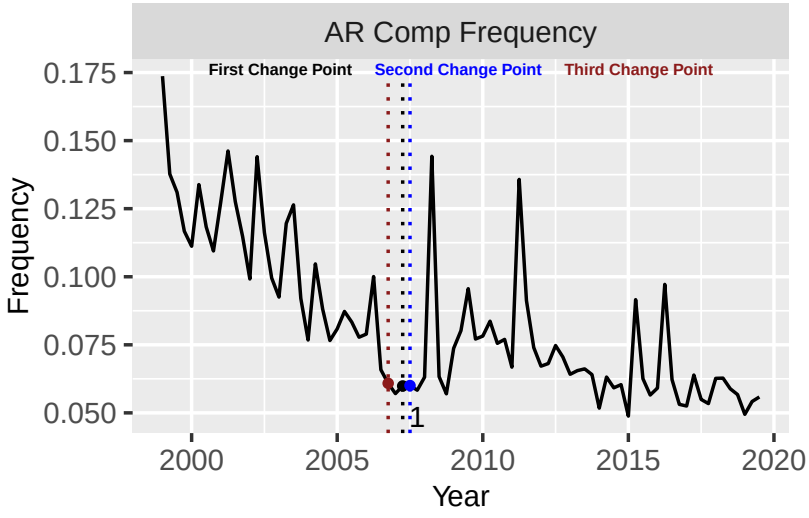
2
2000
2005
2010
2015
2020
Change Point


AR Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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0.125
0.100
0.075
0.050
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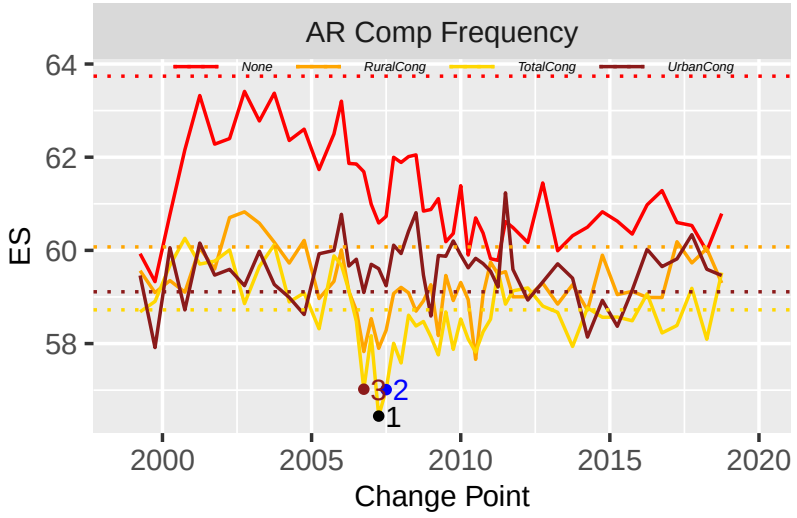
2005
2010
2015
2020
Year
1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TotalCong
UrbanCong
ES
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62
60
58
2000
2005
2010
2015
2020
Change Point
3
2
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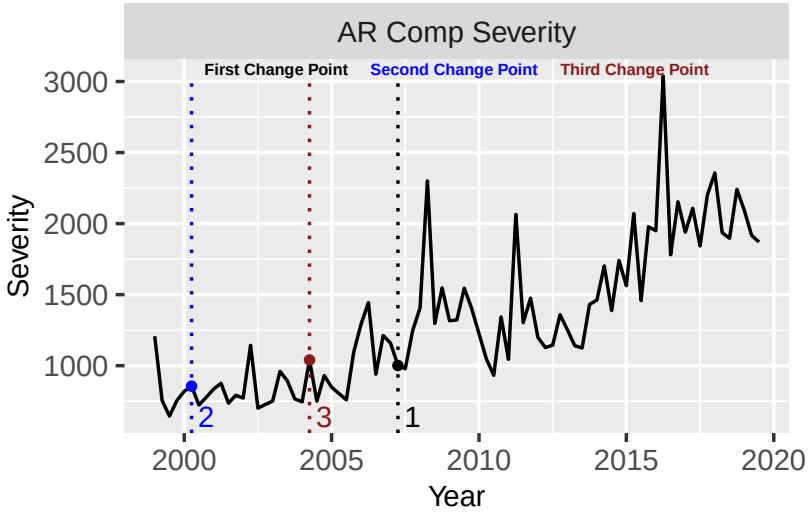
AR Comp Severity
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Second Change Point
Third Change Point
Severity
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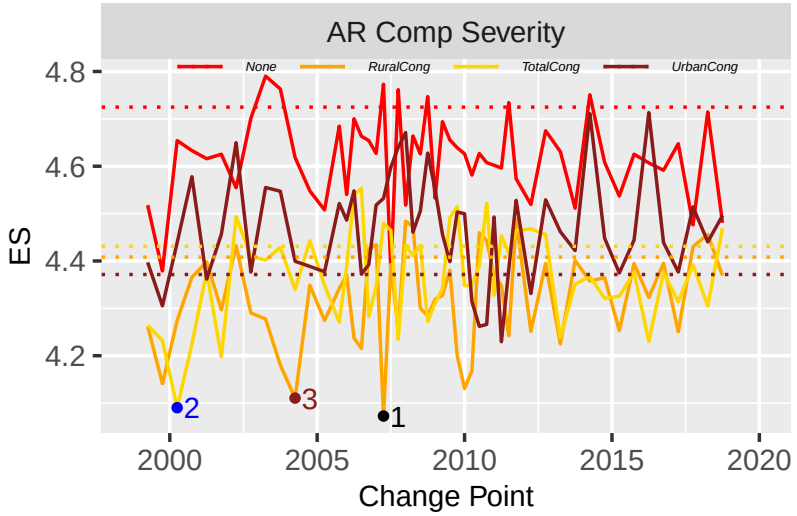
2500
2000
1500
1000
2000
2005
2010
2015
2020
Year
2
3
1


AR Comp Severity
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RuralCong
TotalCong
UrbanCong
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4.4
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2005
2010
2015
2020
Change Point
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3
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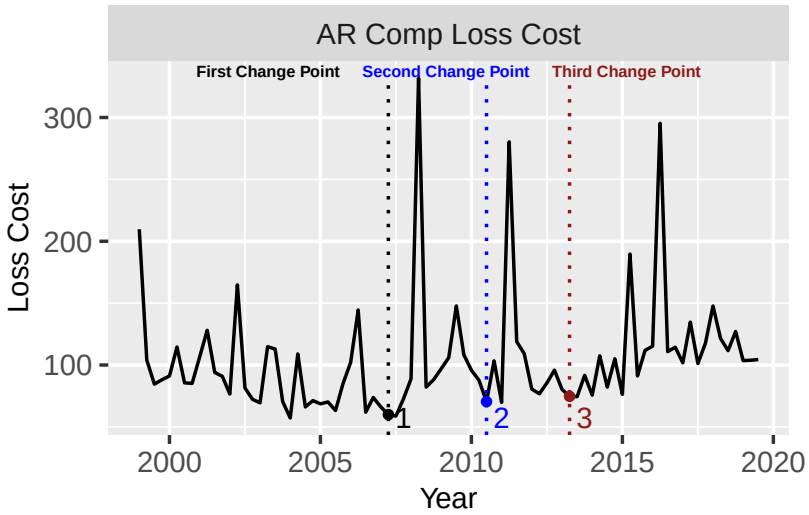
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Second Change Point
Third Change Point
Loss Cost
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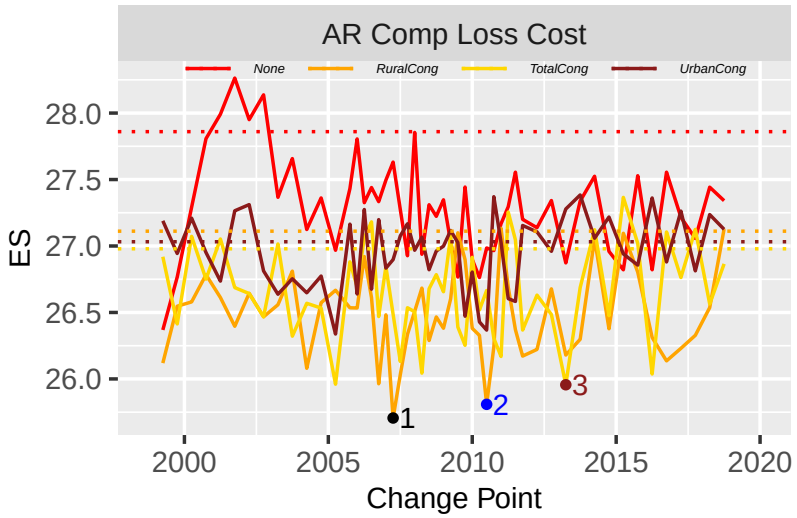
200
100
2000
2005
2010
2015
2020
Year
1
2
3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RuralCong
TotalCong
UrbanCong
ES
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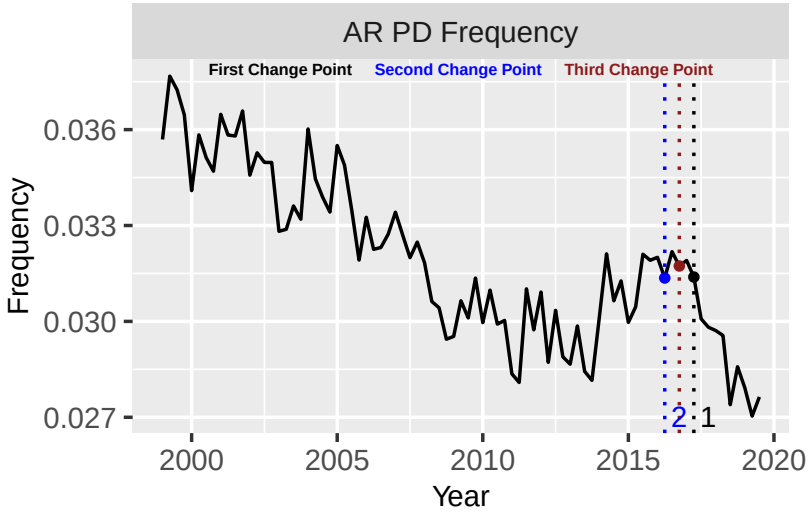
27.5
27.0
26.5
26.0
2000
2005
2010
2015
2020
Change Point
1
2
3


AR PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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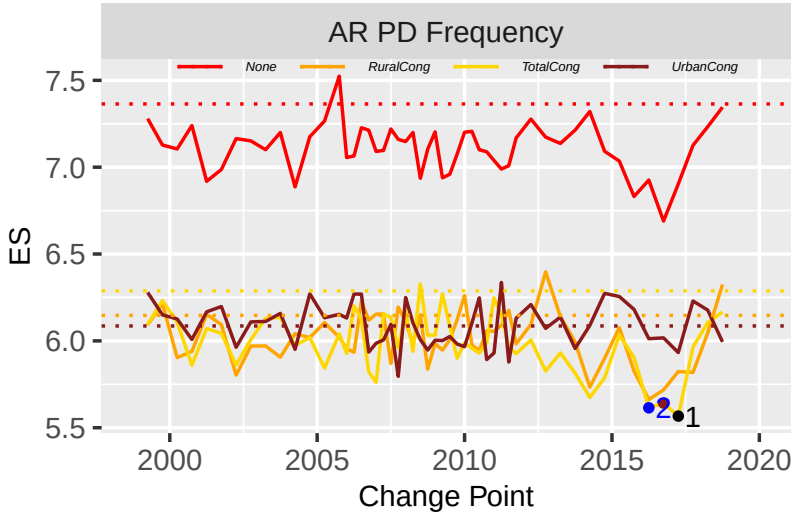
0.033
0.030
0.027
2000
2005
2010
2015
2020
Year
2
1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RuralCong
TotalCong
UrbanCong
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7.5
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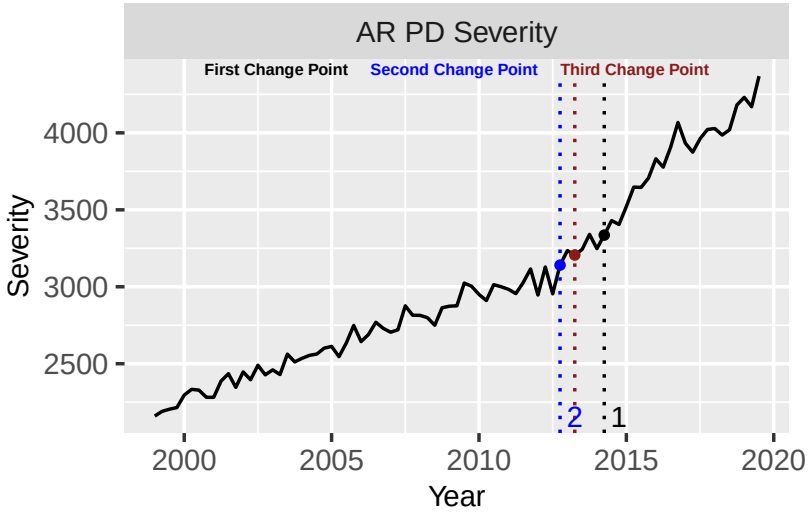
6.5
6.0
5.5
2000
2005
2010
2015
2020
Change Point
2
1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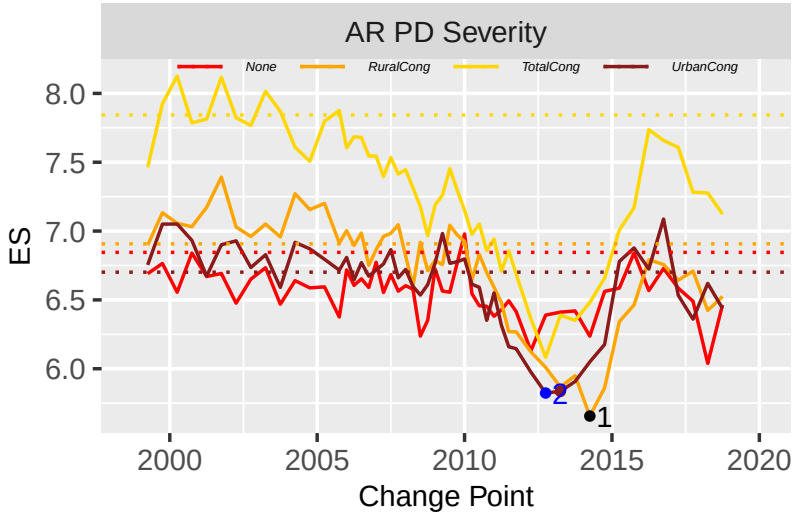
First Change Point
Second Change Point
Third Change Point
Severity
4000
3500
3000
2500
2000
2005
2010
2015
2020
Year
2
1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RuralCong
TotalCong
UrbanCong
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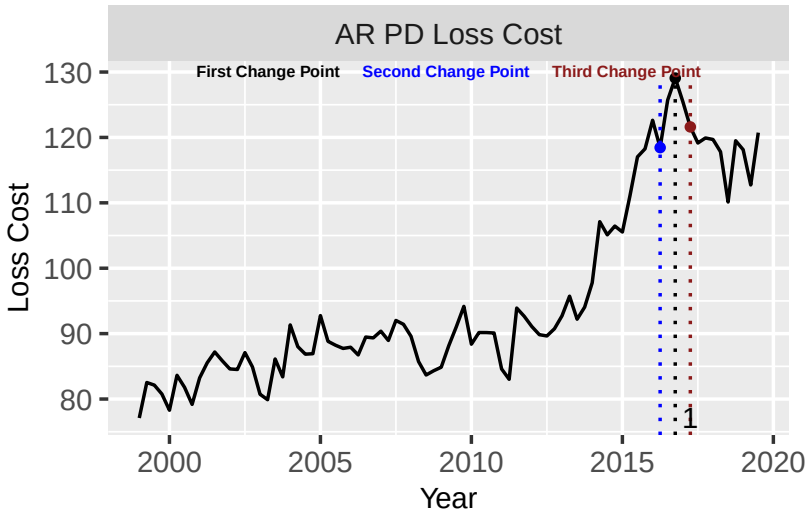
6.5
6.0
2000
2005
2010
2015
2020
Change Point
2
1


AR PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
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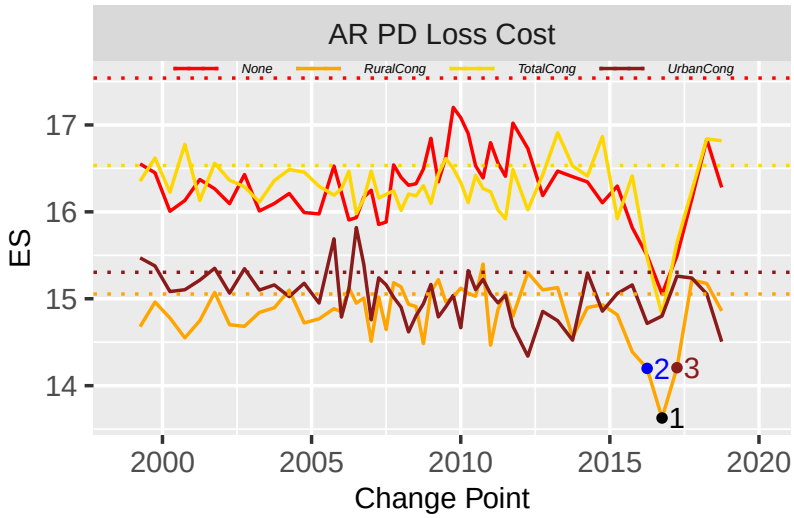
120
110
100
90
80
2000
2005
2010
2015
2020
Year
1


AR PD Loss Cost
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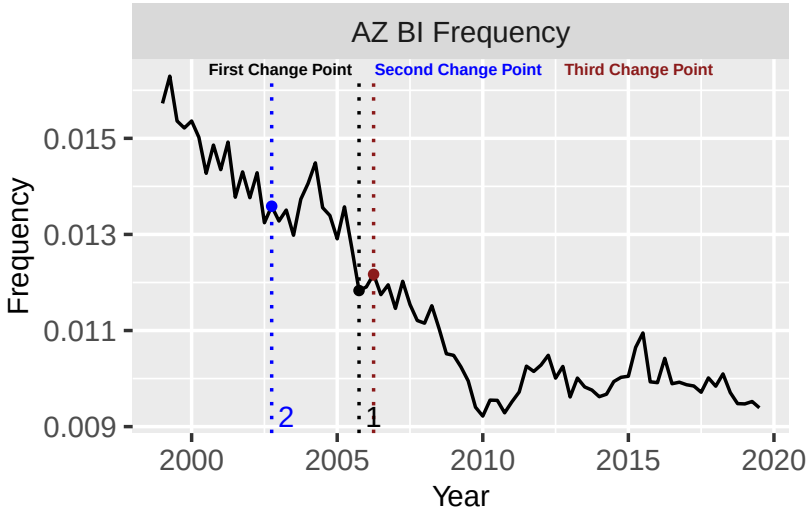
RuralCong
TotalCong
UrbanCong
ES
17
16
15
14
2000
2005
2010
2015
2020
Change Point
2
3
1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Third Change Point
Frequency
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0.011
0.009
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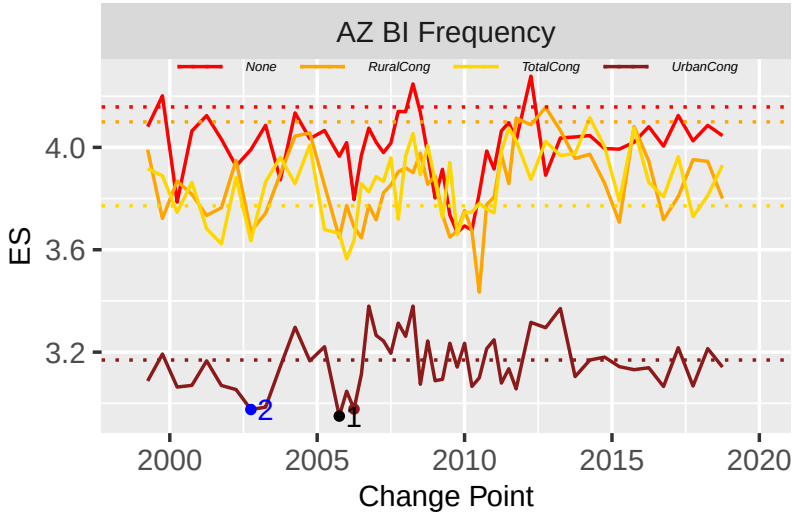
2010
2015
2020
Year


AZ BI Frequency
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TotalCong
UrbanCong
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3.2
2
1
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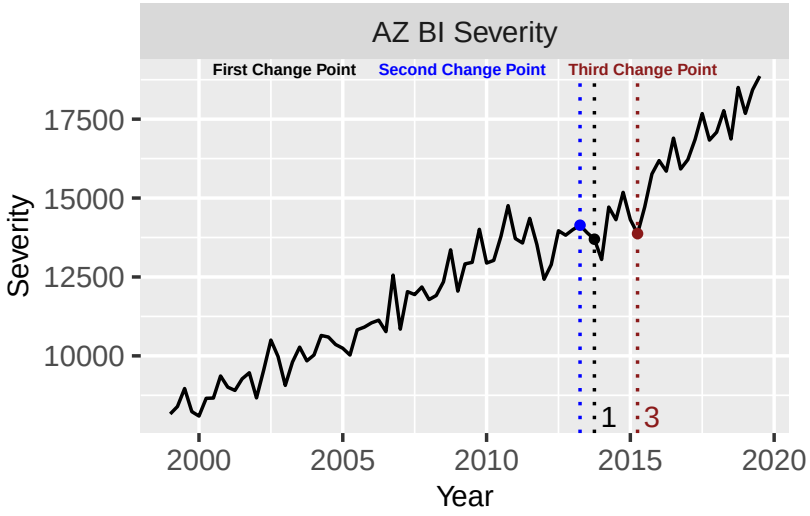
2005
2010
2015
2020
Change Point


AZ BI Severity
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Second Change Point
Third Change Point
Severity
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15000
12500
10000
1
3
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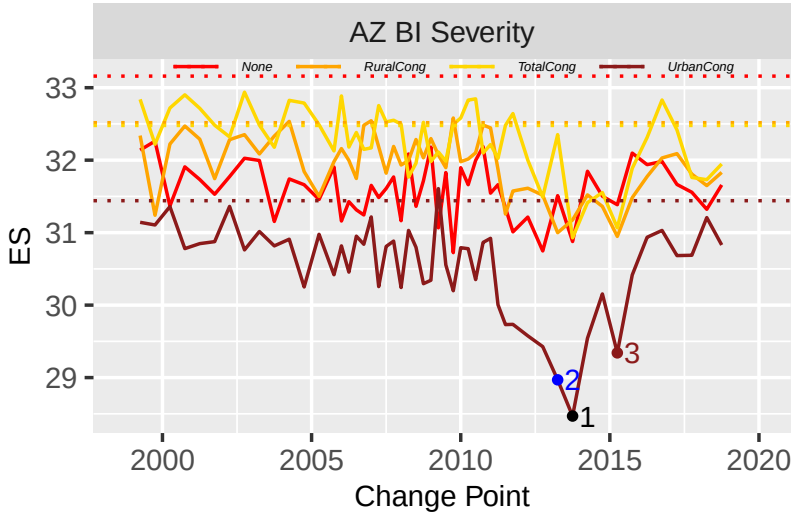
2005
2010
2015
2020
Year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UrbanCong
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29
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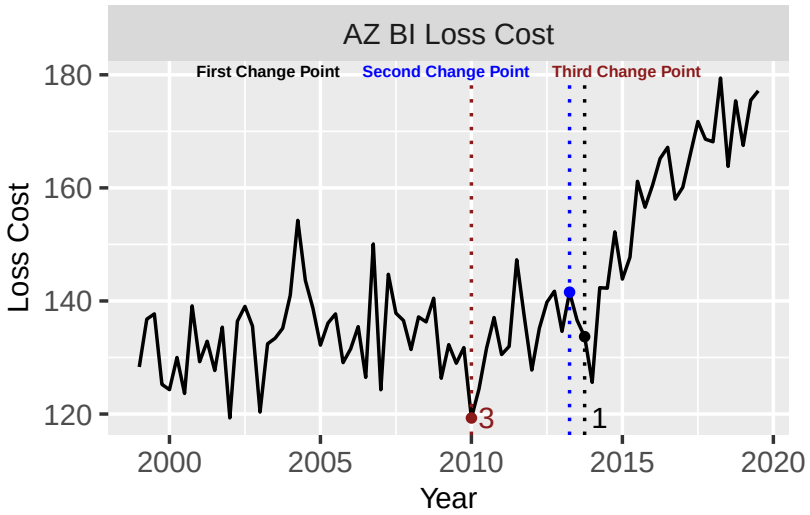
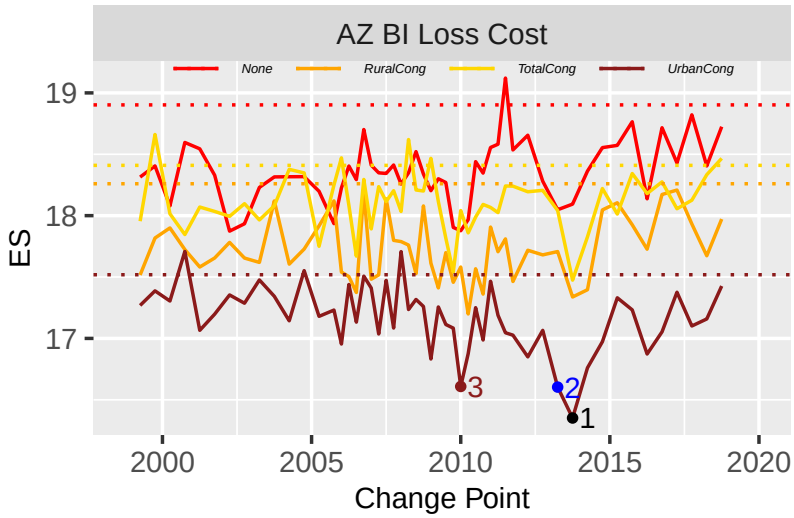
2015
2020
Change Point


AZ BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
180
160
140
120
3
1
2000
2005
2010
2015
2020
Year


AZ BI Loss Cost
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RuralCong
TotalCong
UrbanCong
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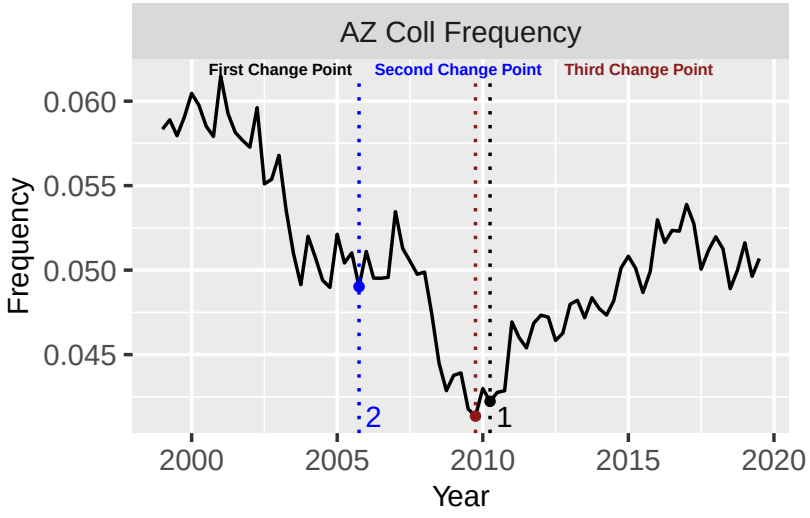
2010
2015
2020
Change Point


AZ Coll Frequency
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Second Change Point
Third Change Point
Frequency
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0.050
0.045
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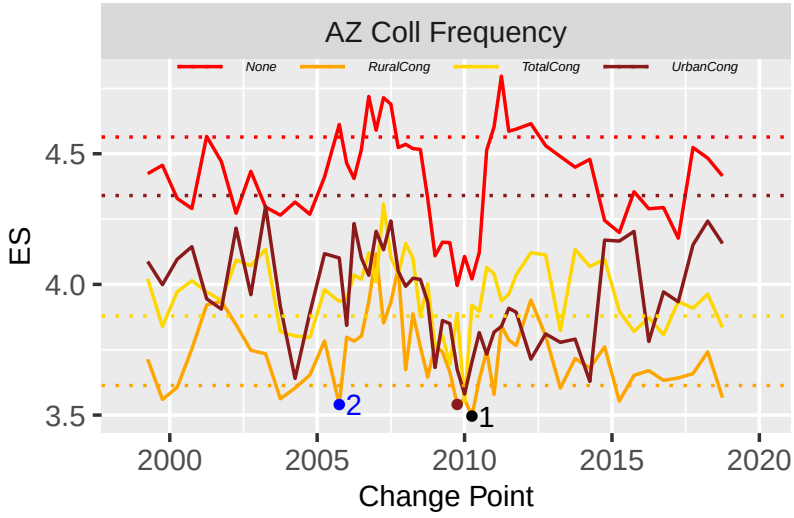
2010
2015
2020
Year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TotalCong
UrbanCong
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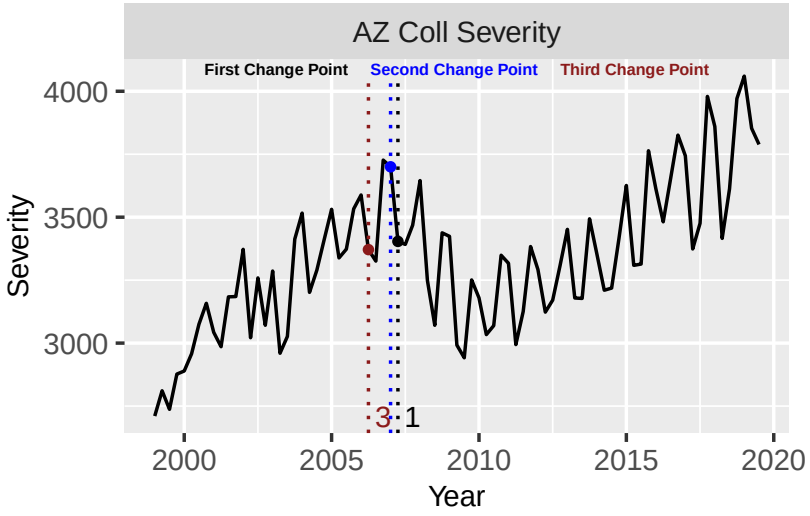
2010
2015
2020
Change Point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Second Change Point
Third Change Point
Severity
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3500
3000
3
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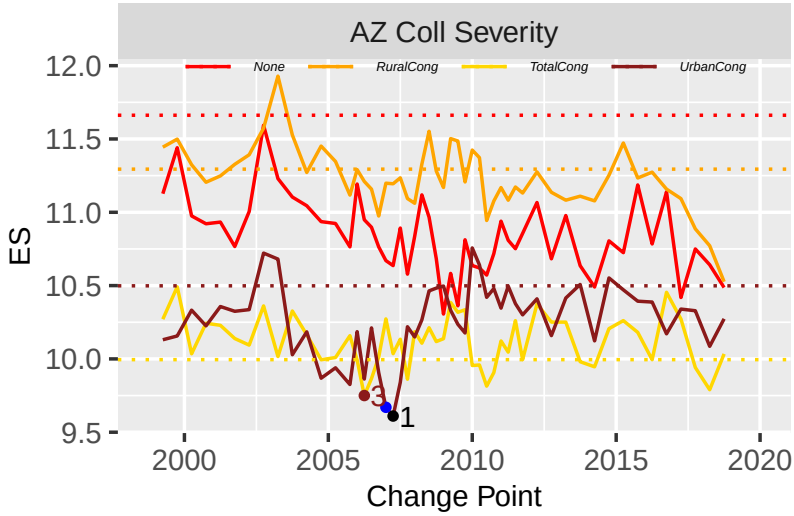
2005
2010
2015
2020
Year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TotalCong
UrbanCong
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11.0
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10.0
9.5
3
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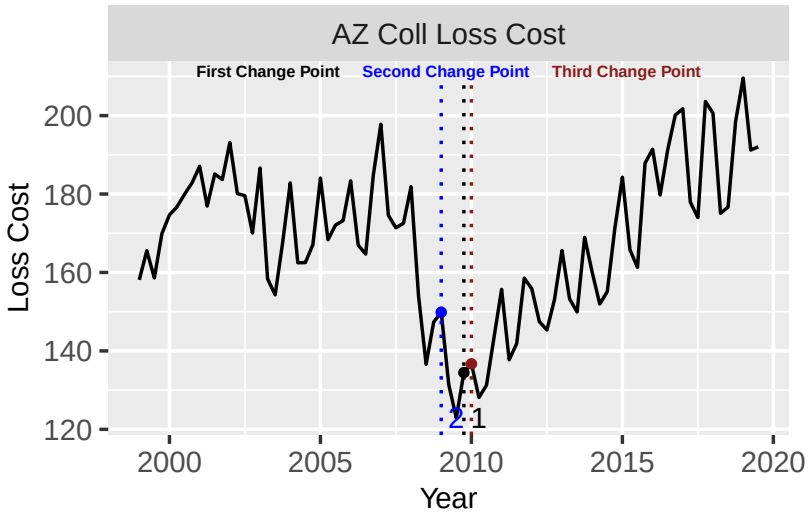
2005
2010
2015
2020
Change Point


AZ Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
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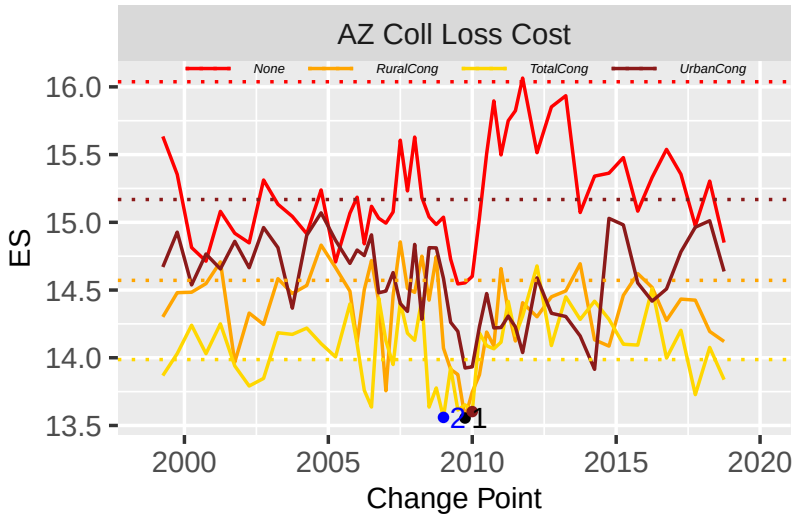
180
160
140
120
2
1
2000
2005
2010
2015
2020
Year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TotalCong
UrbanCong
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14.0
13.5
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1
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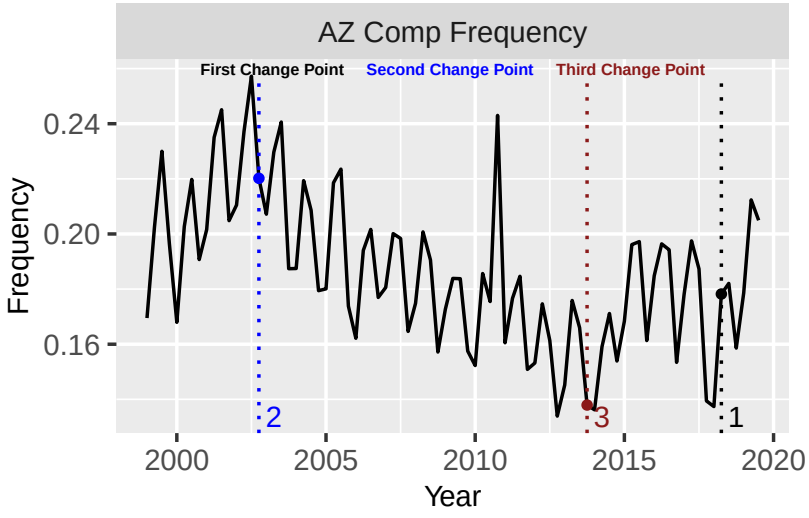
2010
2015
2020
Change Point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Second Change Point
Third Change Point
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0.16
2
3
1
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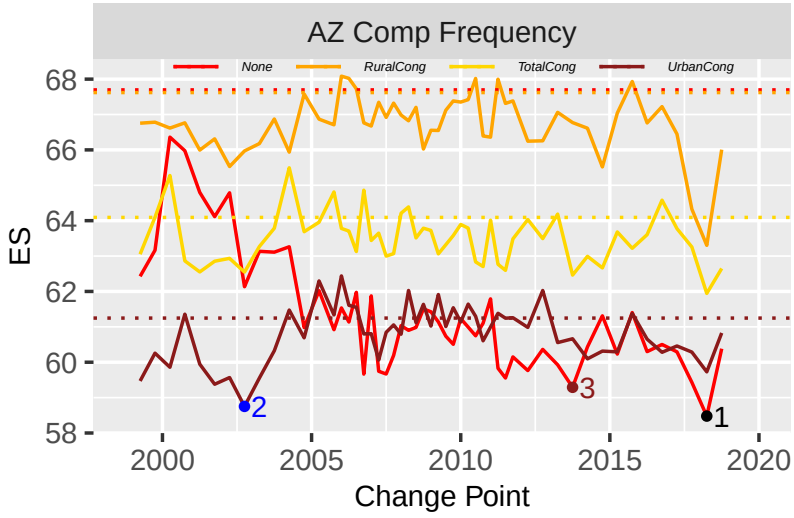
2005
2010
2015
2020
Year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UrbanCong
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62
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58
2
3
1
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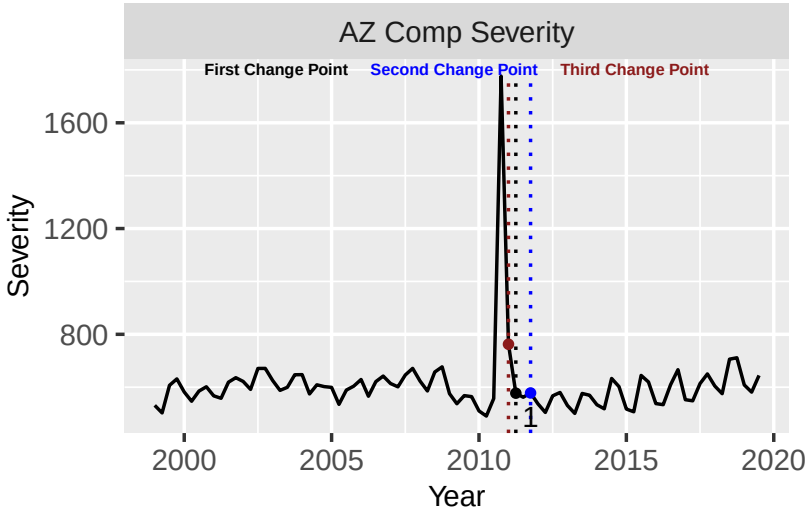
2010
2015
2020
Change Point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Second Change Point
Third Change Point
Severity
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1200
800
1
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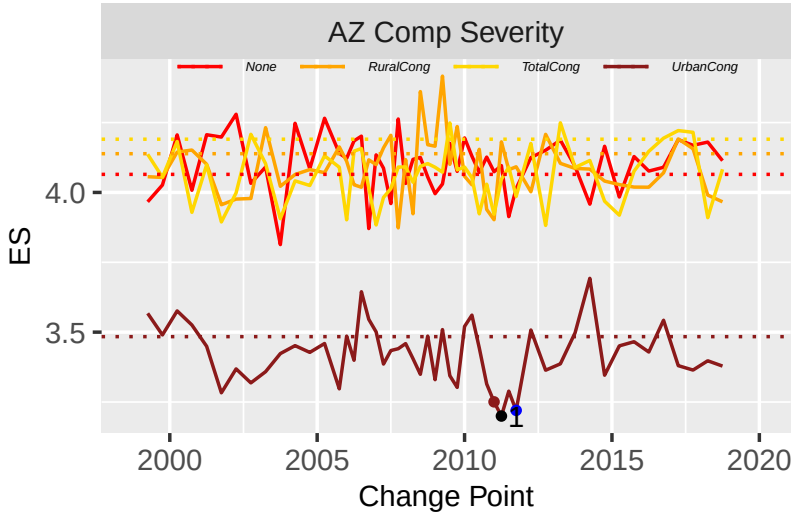
2010
2015
2020
Year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TotalCong
UrbanCong
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3.5
1
2000
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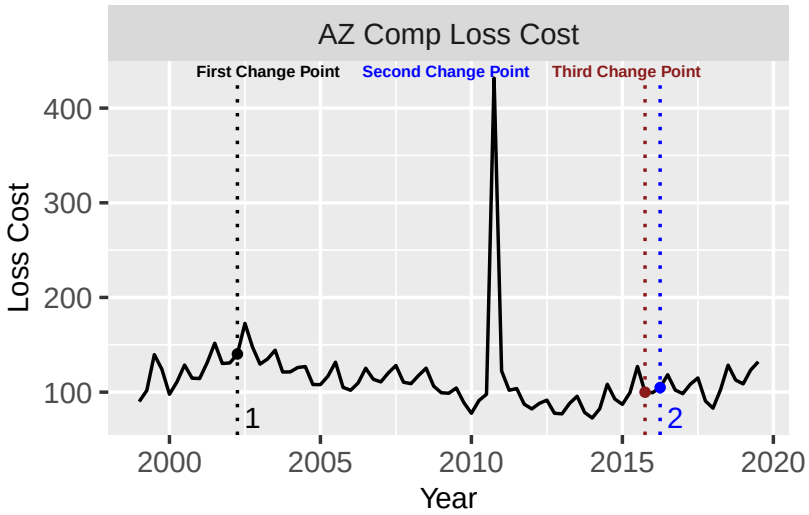
2010
2015
2020
Change Point


AZ Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
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300
200
100
1
2
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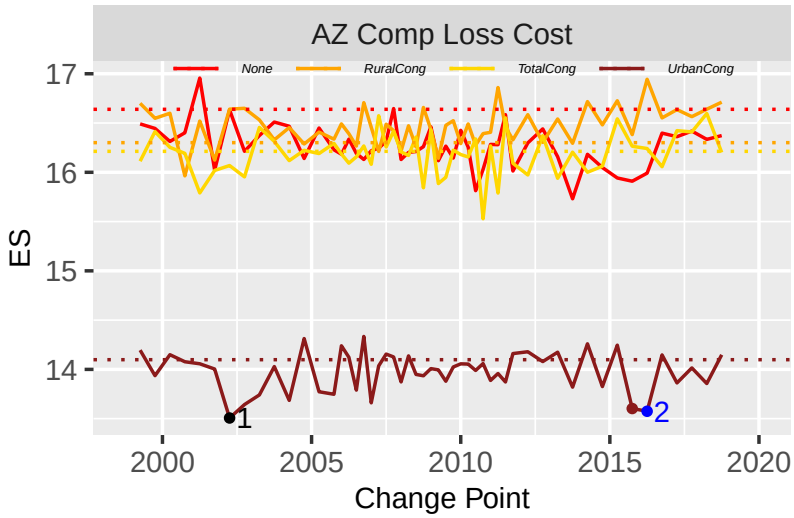
2005
2010
2015
2020
Year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TotalCong
UrbanCong
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17
16
15
14
1
2
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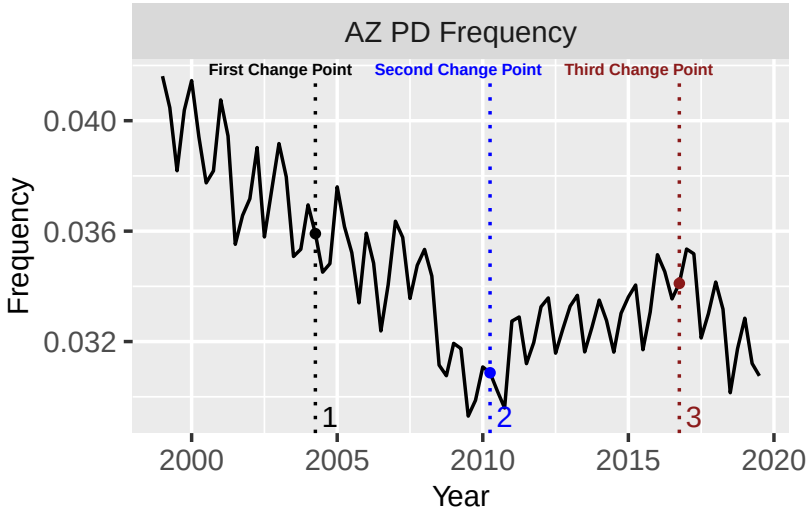
2005
2010
2015
2020
Change Point


AZ PD Frequency
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Second Change Point
Third Change Point
Frequency
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0.032
1
2
3
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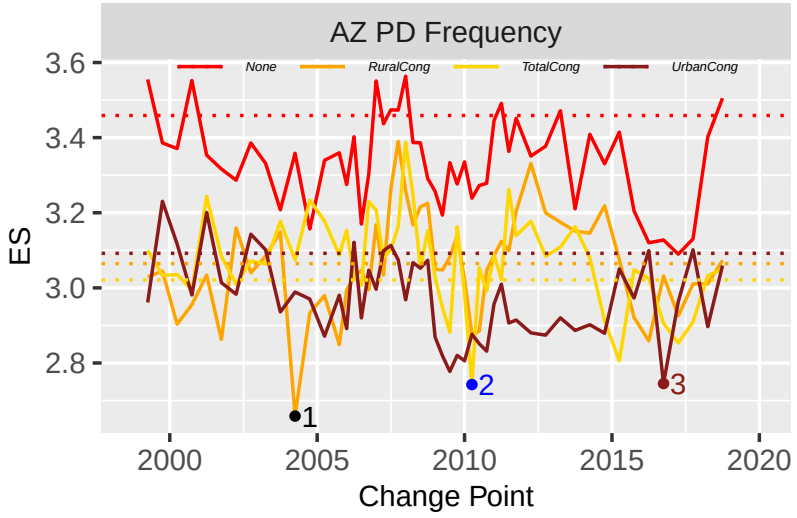
2005
2010
2015
2020
Year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TotalCong
UrbanCong
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3.0
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1
2
3
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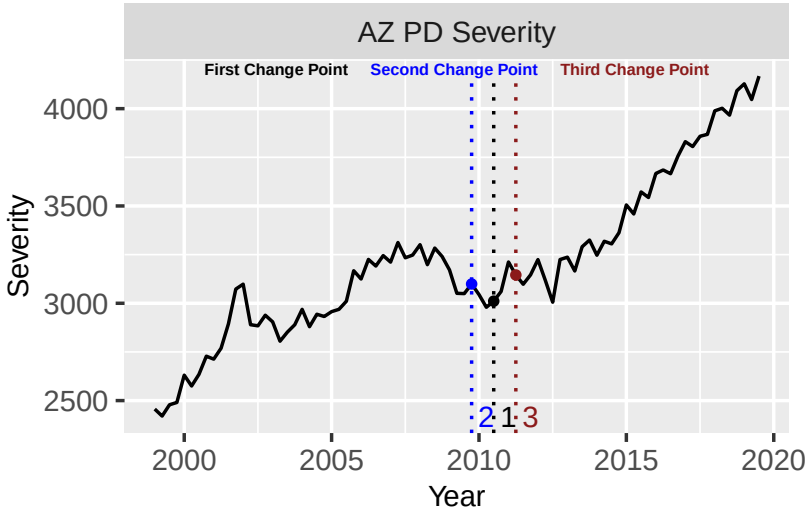
2005
2010
2015
2020
Change Point


AZ PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
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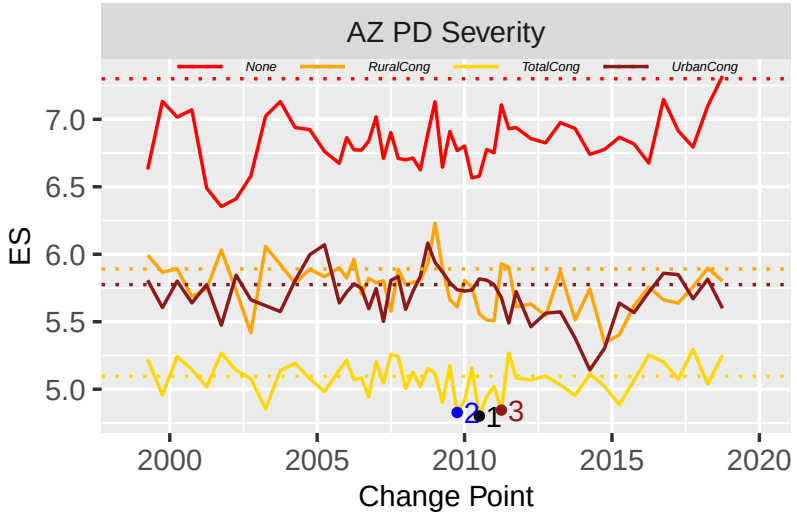
3500
3000
2500
2
1
3
2000
2005
2010
2015
2020
Year


AZ PD Severity
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RuralCong
TotalCong
UrbanCong
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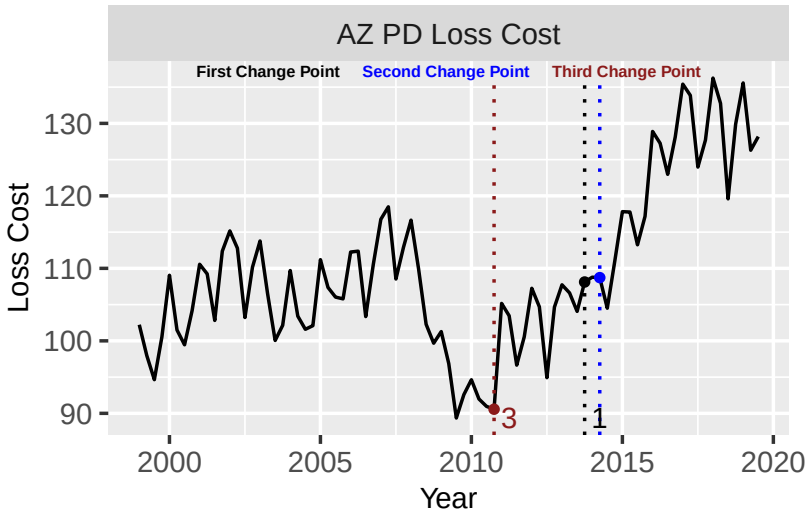
6.0
5.5
5.0
2
1
3
2000
2005
2010
2015
2020
Change Point


AZ PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
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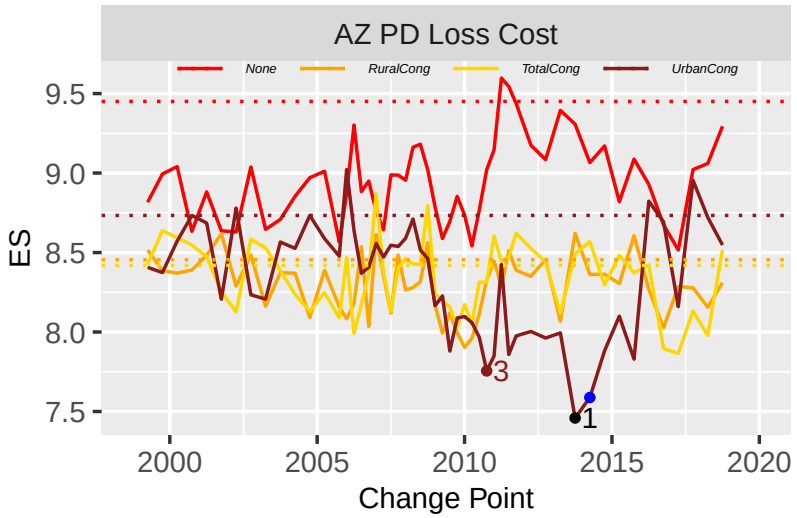
120
110
100
90
3
1
2000
2005
2010
2015
2020
Year


AZ PD Loss Cost
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RuralCong
TotalCong
UrbanCong
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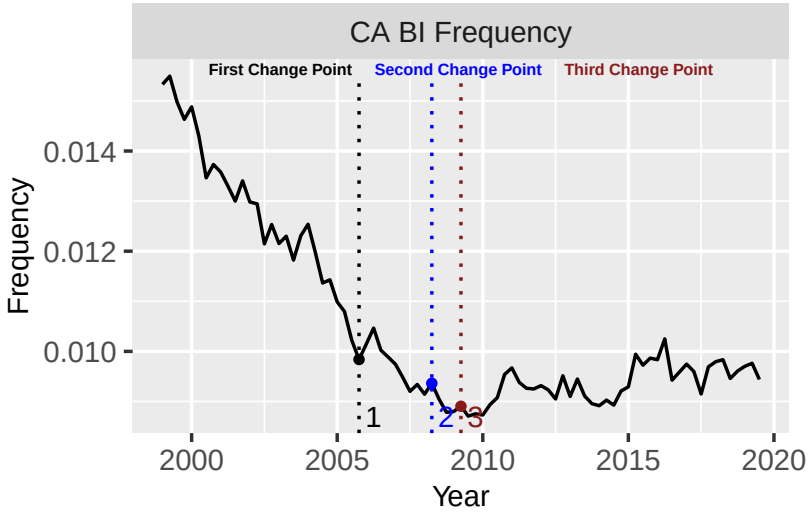
9.0
8.5
8.0
7.5
3
1
2000
2005
2010
2015
2020
Change Point


CA BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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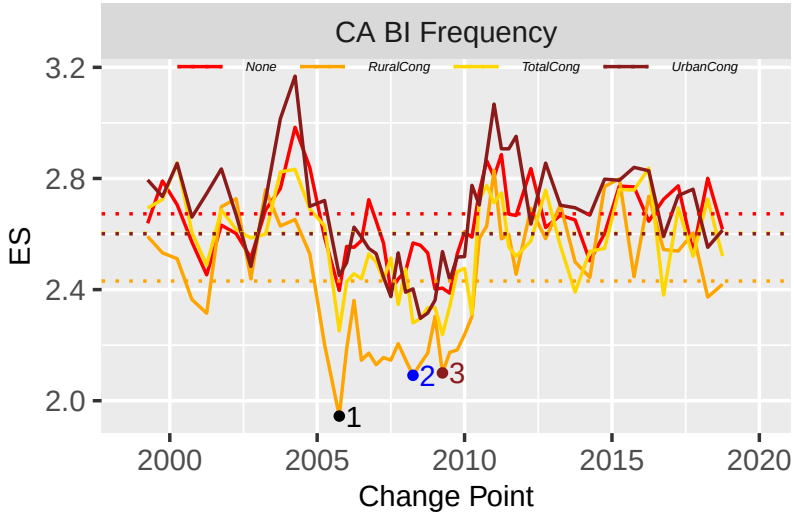
0.012
0.010
2000
2005
2010
2015
2020
Year
1
2
3


CA BI Frequency
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RuralCong
TotalCong
UrbanCong
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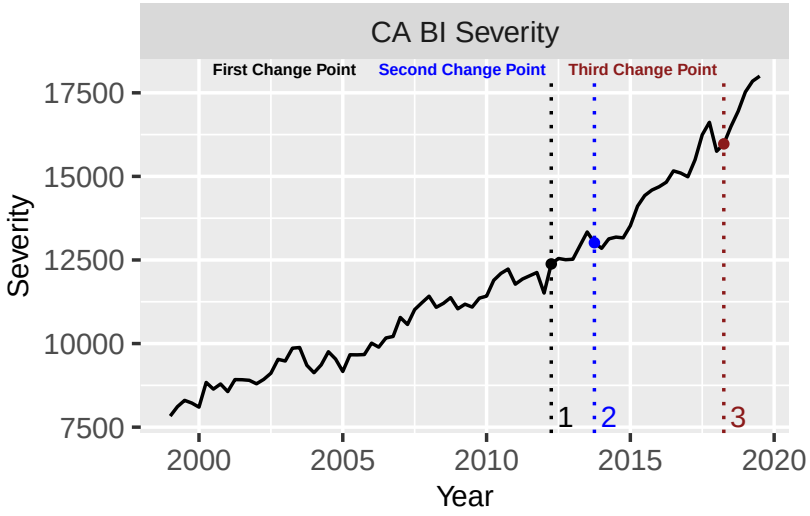
2.4
2.0
2000
2005
2010
2015
2020
Change Point
1
2
3


CA BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
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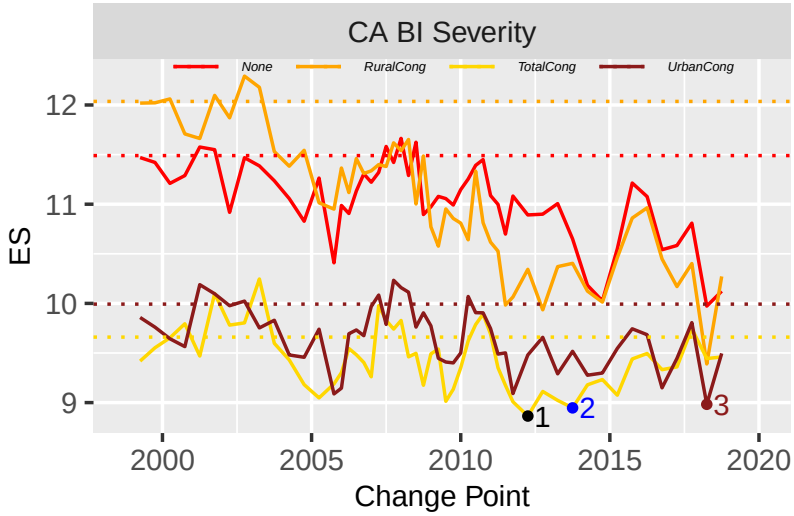
15000
12500
10000
7500
2000
2005
2010
2015
2020
Year
1
2
3


CA BI Severity
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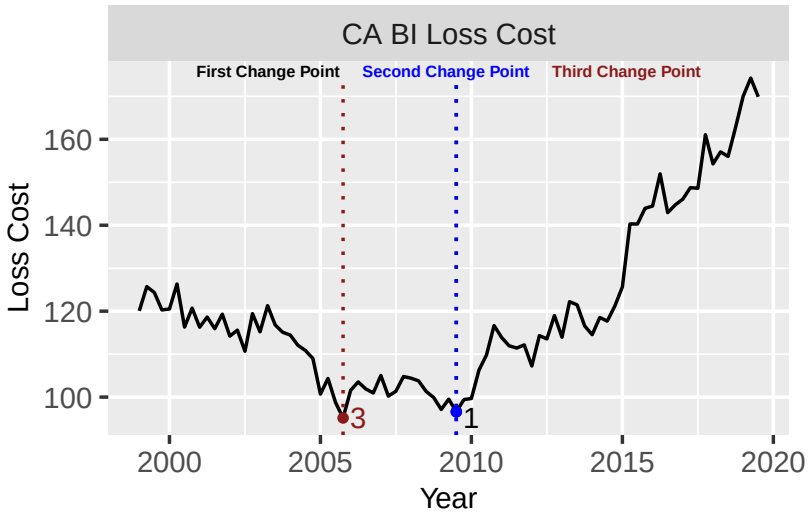
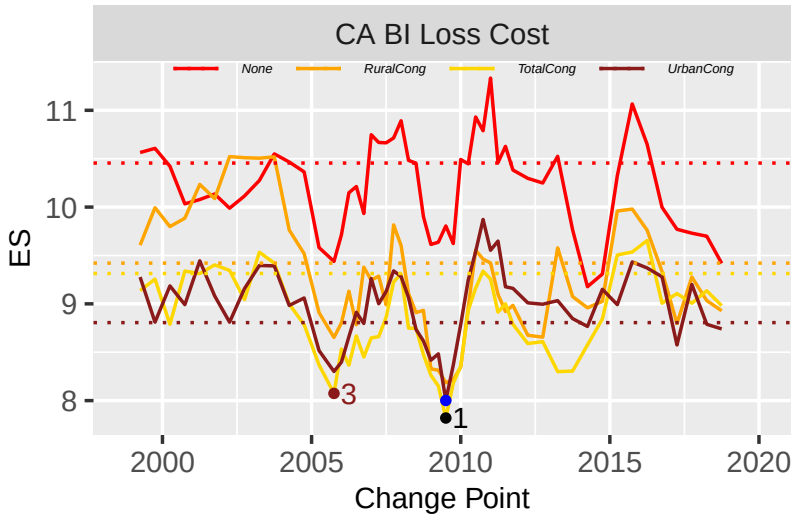
RuralCong
TotalCong
UrbanCong
ES
12
11
10
9
2000
2005
2010
2015
2020
Change Point
1
2
3


CA BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
160
140
120
100
2000
2005
2010
2015
2020
Year
3
1


CA BI Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
11
10
9
8
2000
2005
2010
2015
2020
Change Point
3
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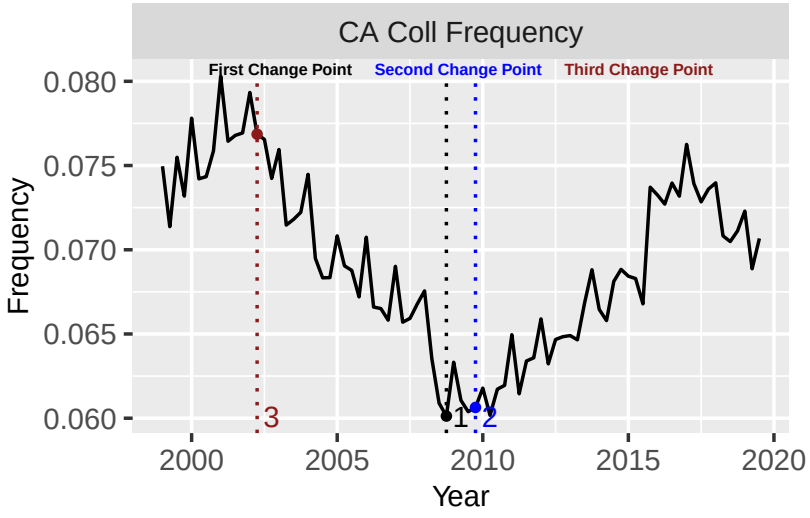
CA Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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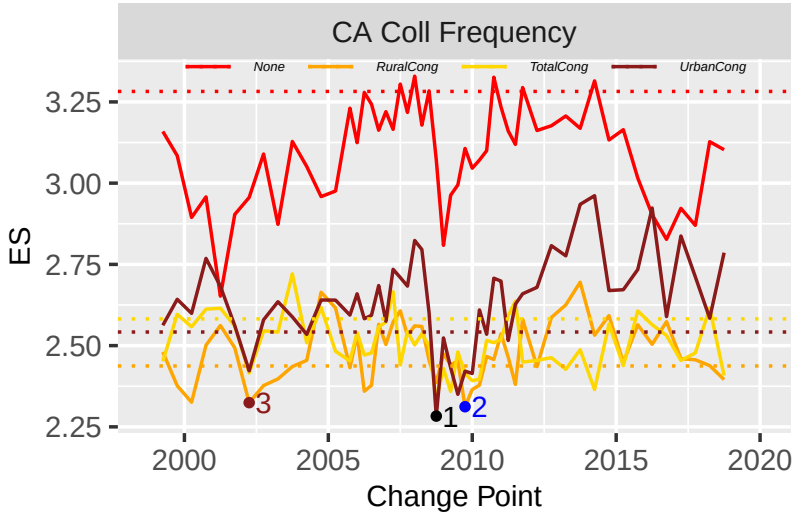
0.075
0.070
0.065
0.060
2000
2005
2010
2015
2020
Year
3
1
2


CA Coll Frequency
None
RuralCong
TotalCong
UrbanCong
ES
3.25
3.00
2.75
2.50
2.25
2000
2005
2010
2015
2020
Change Point
3
1
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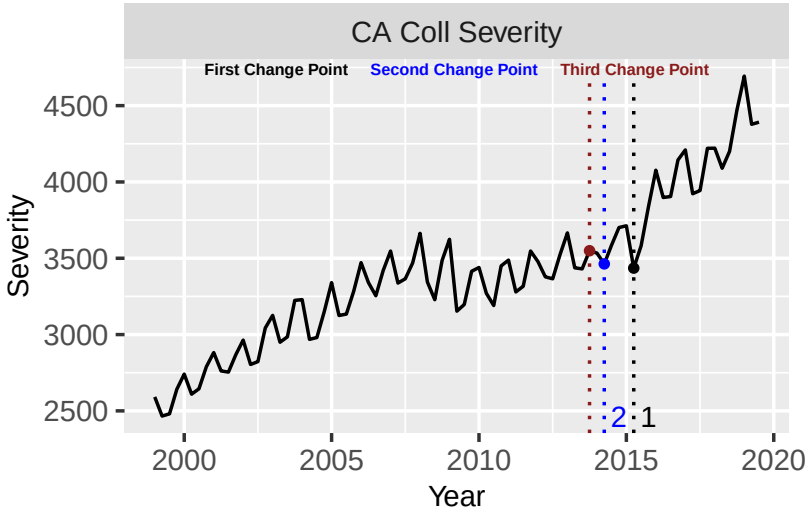
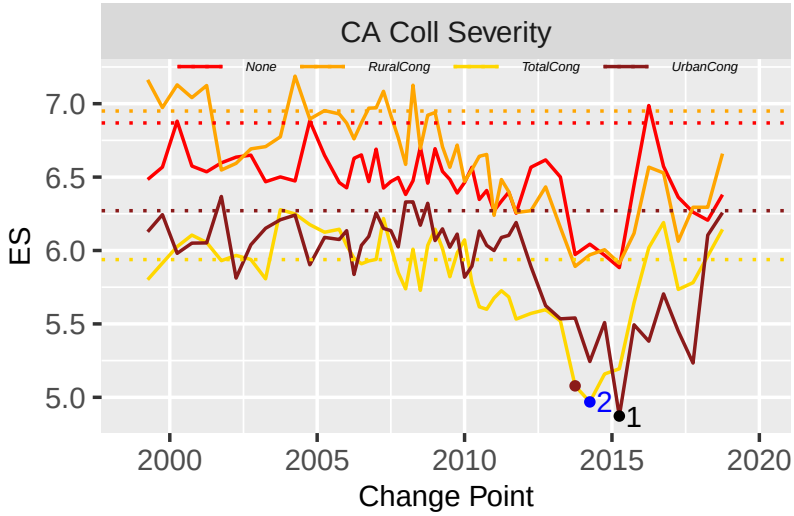
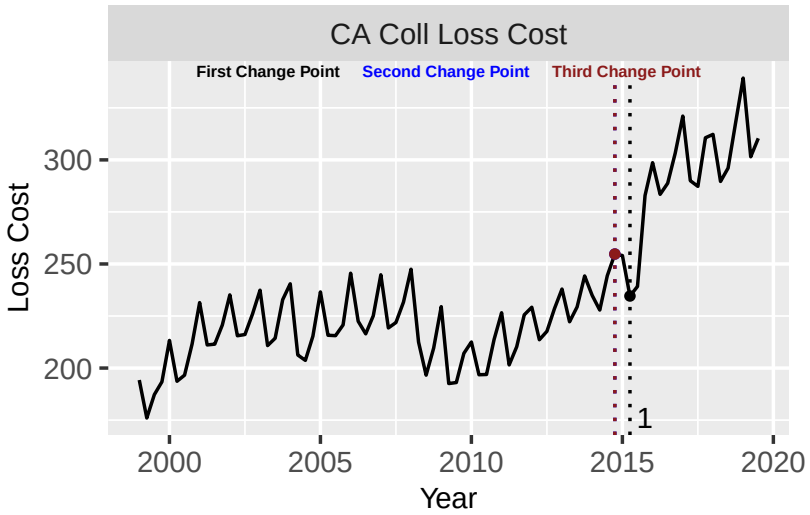
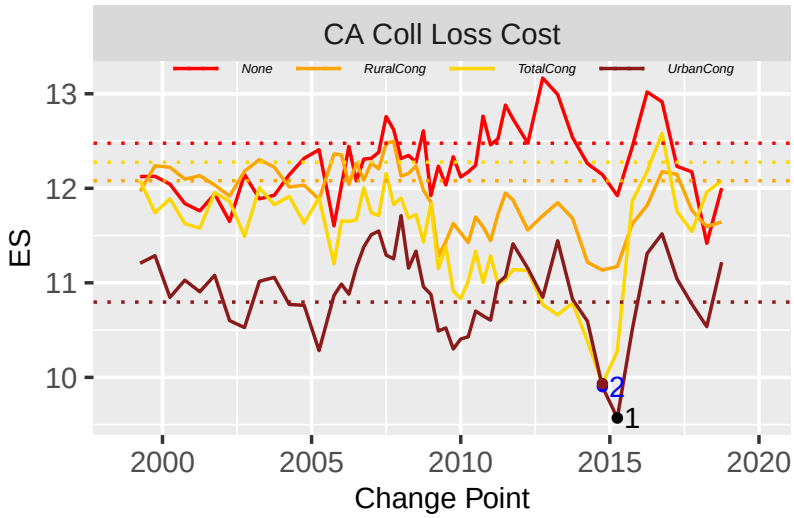
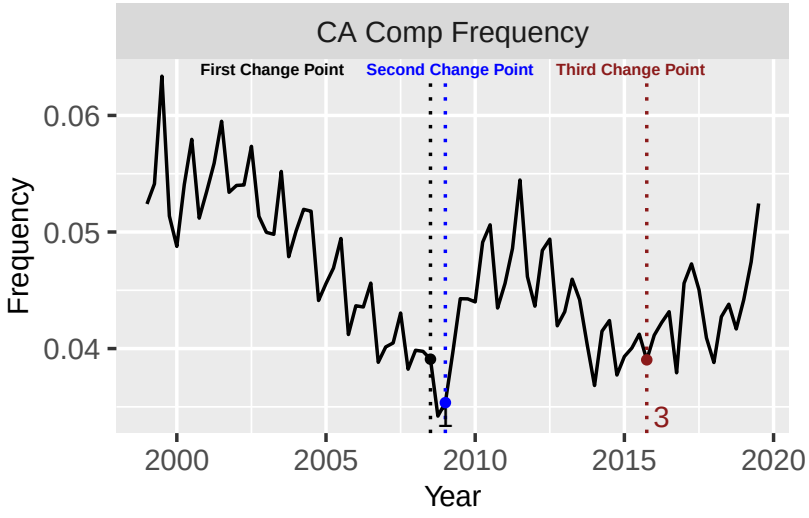
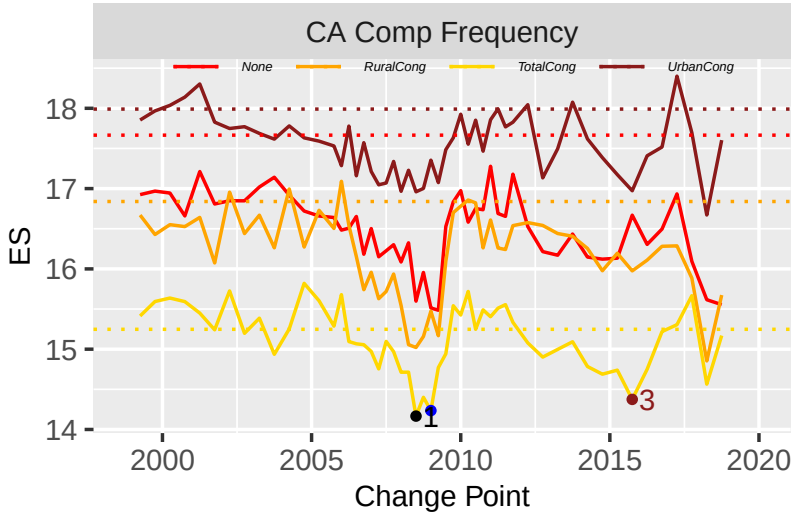

CA Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
4500
4000
3500
3000
2500
2000
2005
2010
2015
2020
Year
2
1


CA Coll Severity
None
RuralCong
TotalCong
UrbanCong
ES
7.0
6.5
6.0
5.5
5.0
2000
2005
2010
2015
2020
Change Point
2
1


CA Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
300
250
200
2000
2005
2010
2015
2020
Year
1


CA Coll Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
13
12
11
10
2000
2005
2010
2015
2020
Change Point
2
1


CA Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.06
0.05
0.04
2000
2005
2010
2015
2020
Year
1
3


CA Comp Frequency
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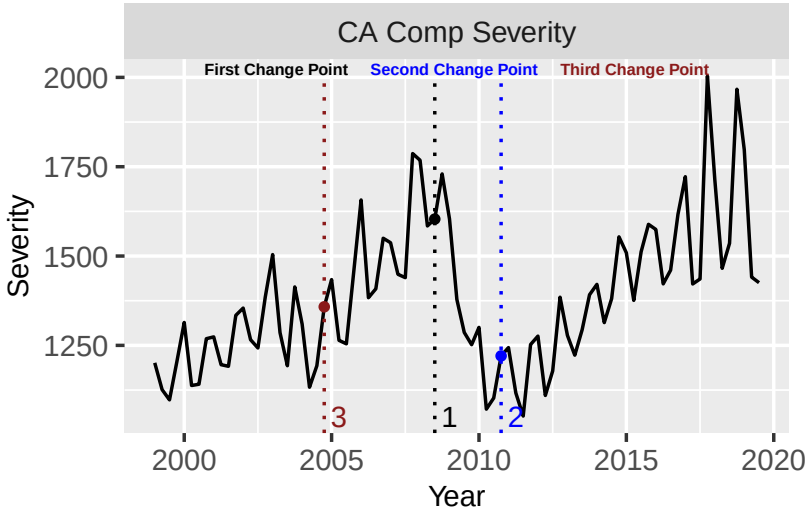
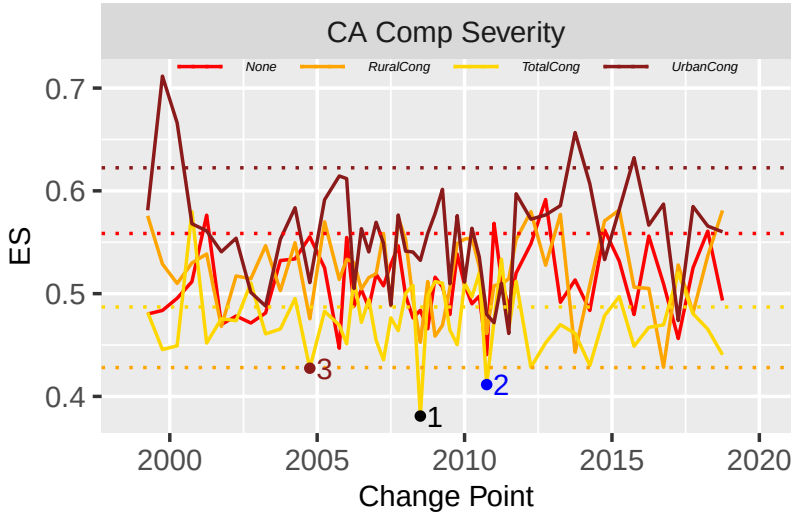
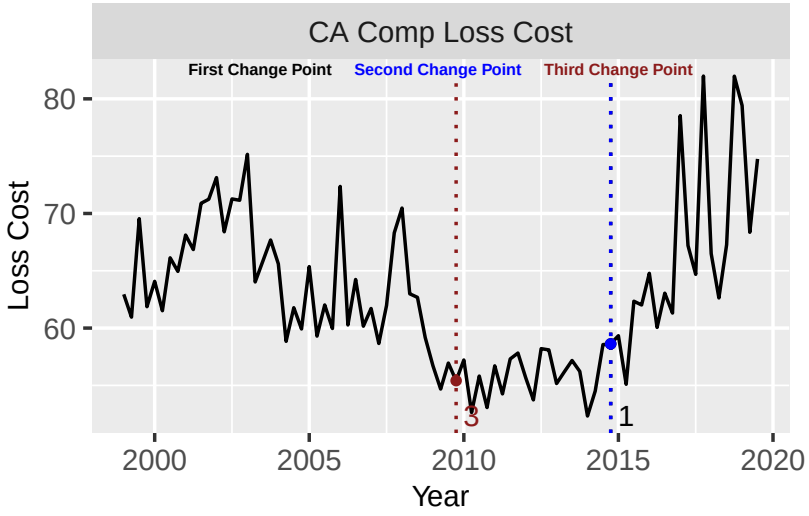
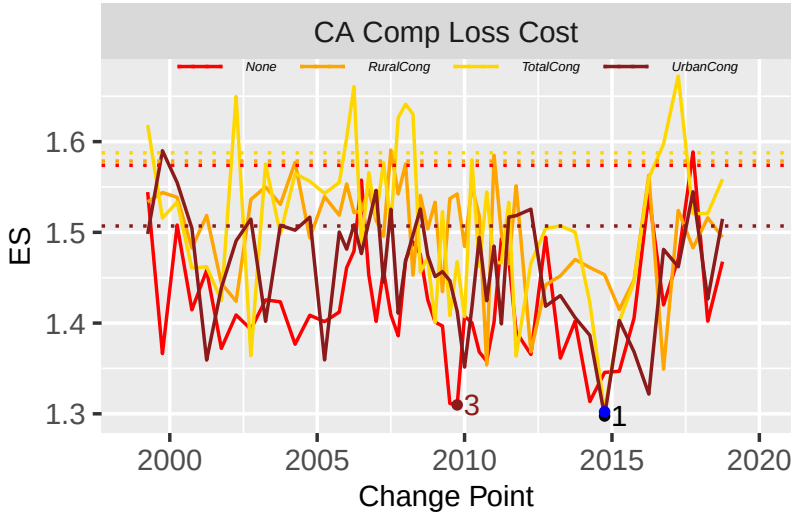
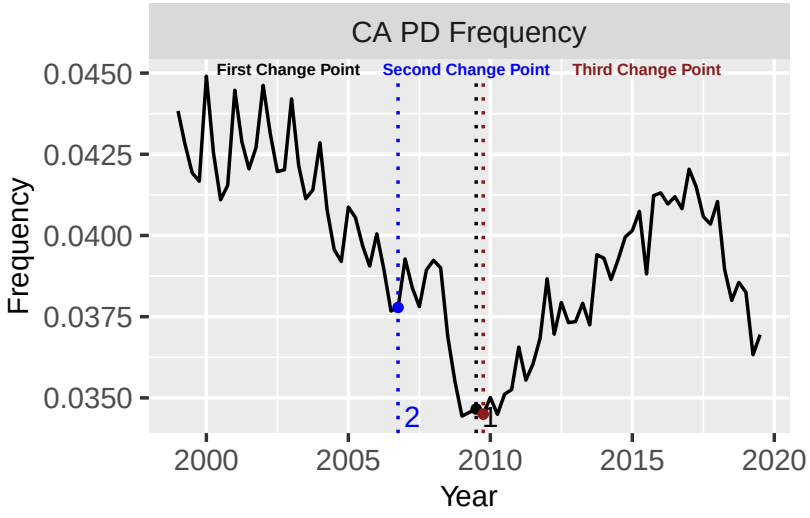
RuralCong
TotalCong
UrbanCong
ES
18
17
16
15
14
2000
2005
2010
2015
2020
Change Point
1
3


CA Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
2000
1750
1500
1250
2000
2005
2010
2015
2020
Year
3
1
2


CA Comp Severity
None
RuralCong
TotalCong
UrbanCong
ES
0.7
0.6
0.5
0.4
2000
2005
2010
2015
2020
Change Point
3
1
2


CA Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
80
70
60
2000
2005
2010
2015
2020
Year
3
1


CA Comp Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
1.6
1.5
1.4
1.3
2000
2005
2010
2015
2020
Change Point
3
1


CA PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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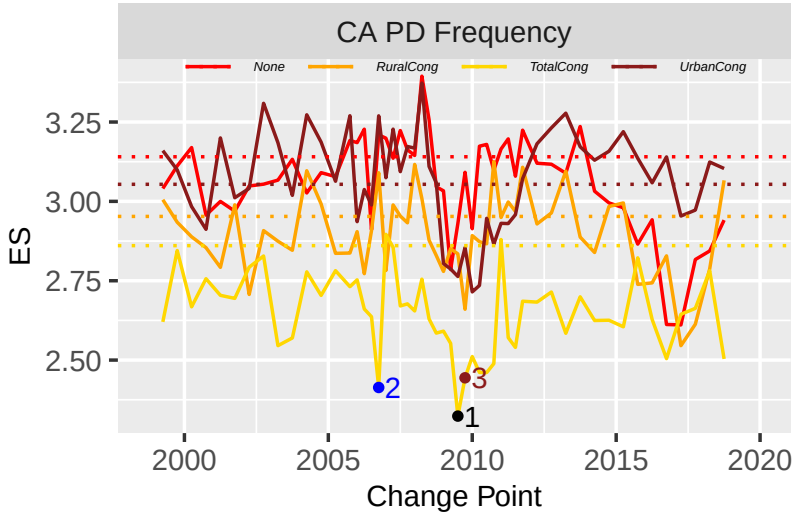
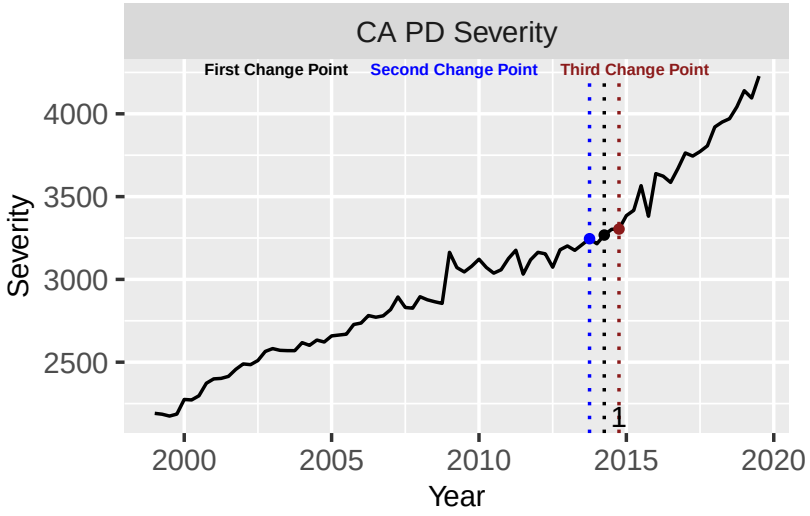
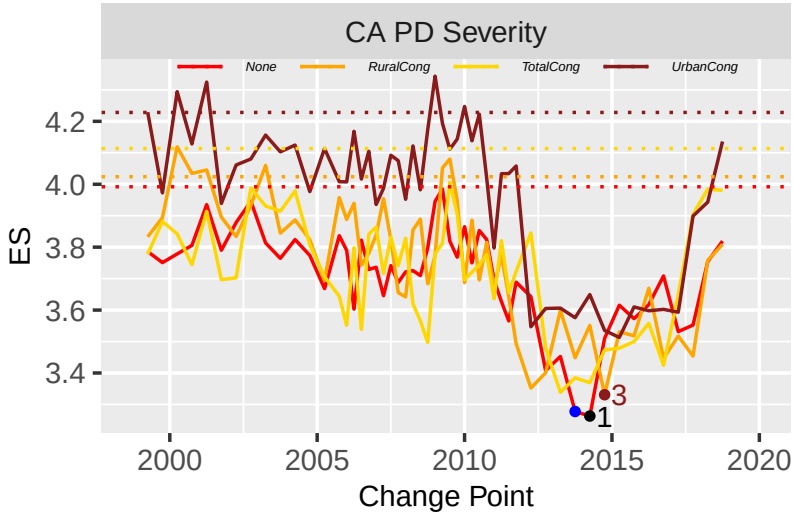
0.0400
0.0375
0.0350
2000
2005
2010
2015
2020
Year
2
1


CA PD Frequency
None
RuralCong
TotalCong
UrbanCong
ES
3.25
3.00
2.75
2.50
2000
2005
2010
2015
2020
Change Point
2
3
1


CA PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
4000
3500
3000
2500
2000
2005
2010
2015
2020
Year
1


CA PD Severity
None
RuralCong
TotalCong
UrbanCong
ES
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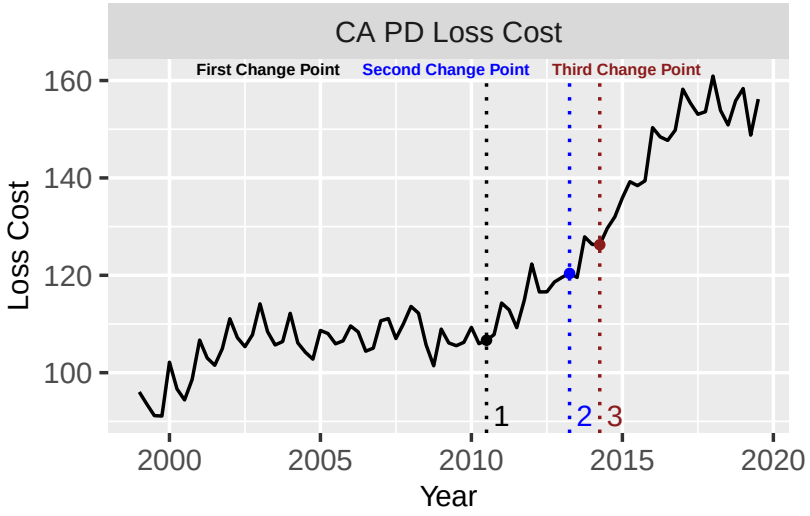
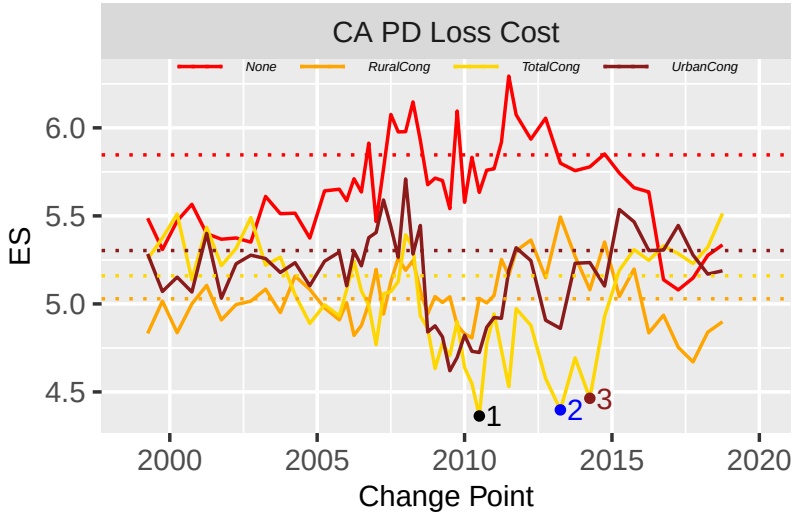
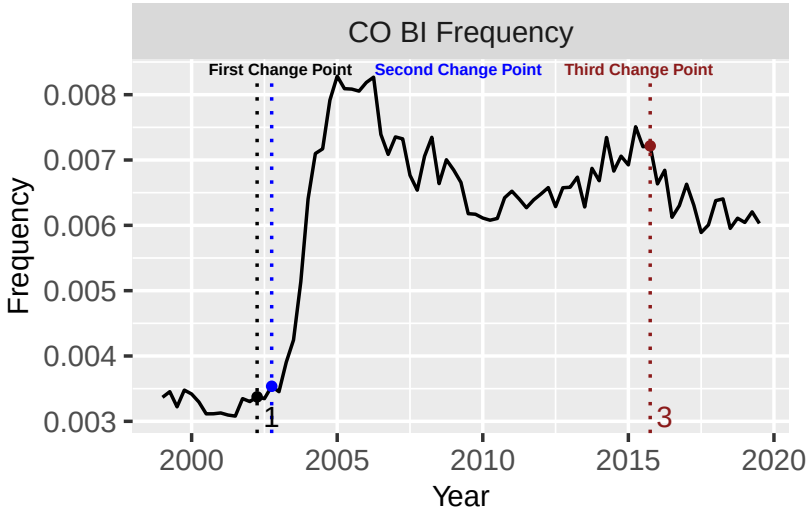
4.0
3.8
3.6
3.4
2000
2005
2010
2015
2020
Change Point
3
1


CA PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
160
140
120
100
2000
2005
2010
2015
2020
Year
1
2
3


CA PD Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
6.0
5.5
5.0
4.5
2000
2005
2010
2015
2020
Change Point
1
2
3


CO BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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0.007
0.006
0.005
0.004
0.003
1
3
2000
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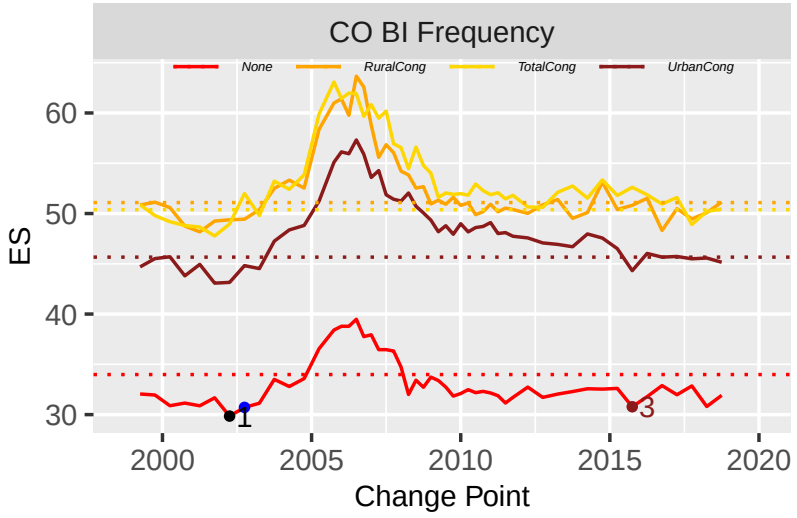
2010
2015
2020
Year


CO BI Frequency
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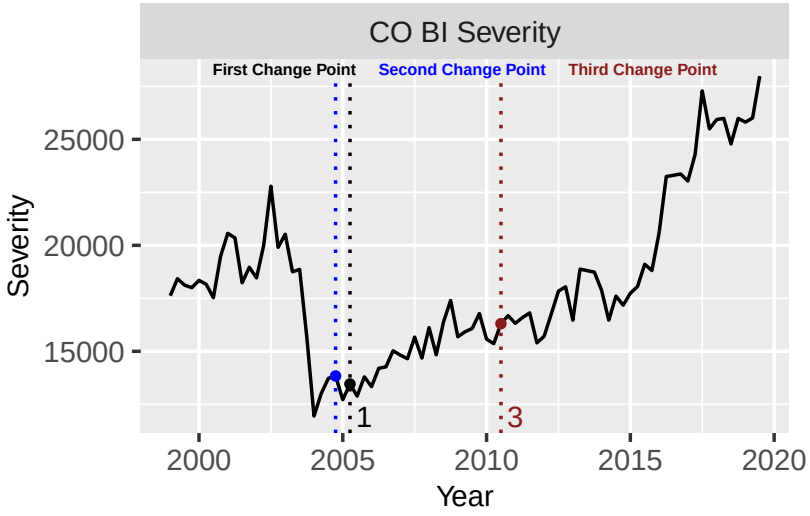
RuralCong
TotalCong
UrbanCong
ES
60
50
40
30
1
3
2000
2005
2010
2015
2020
Change Point


CO BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
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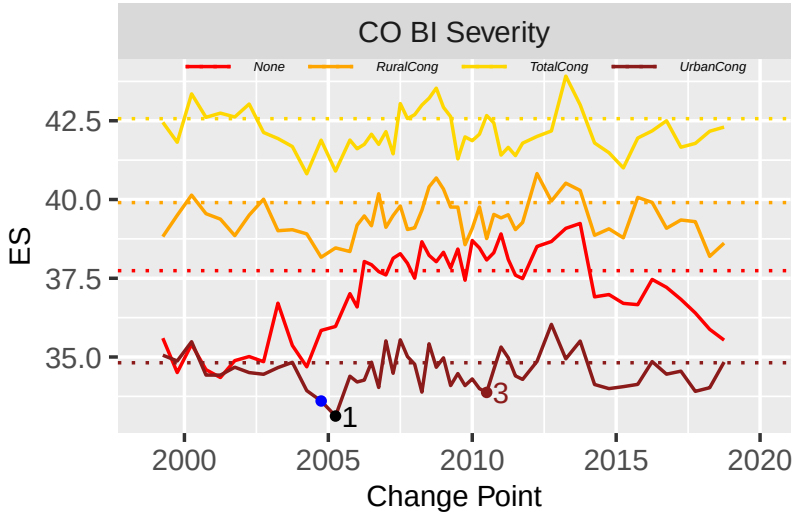
20000
15000
1
3
2000
2005
2010
2015
2020
Year


CO BI Severity
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TotalCong
UrbanCong
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35.0
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3
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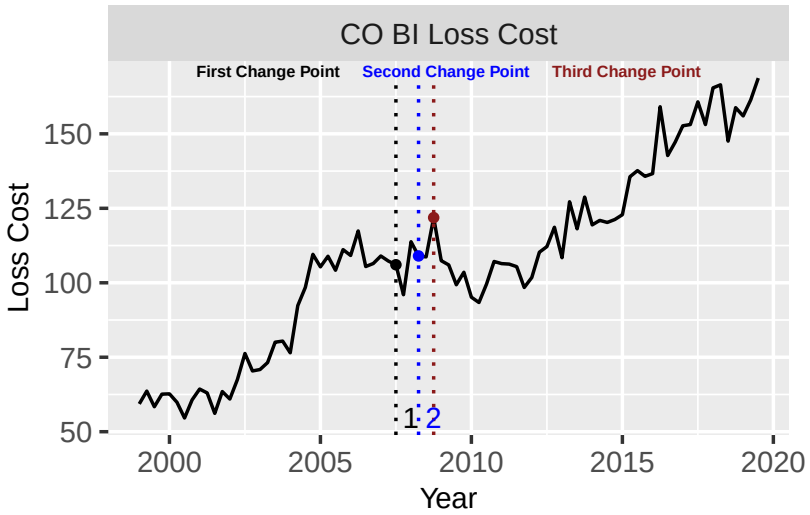
2005
2010
2015
2020
Change Point


CO BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
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125
100
75
50
1
2
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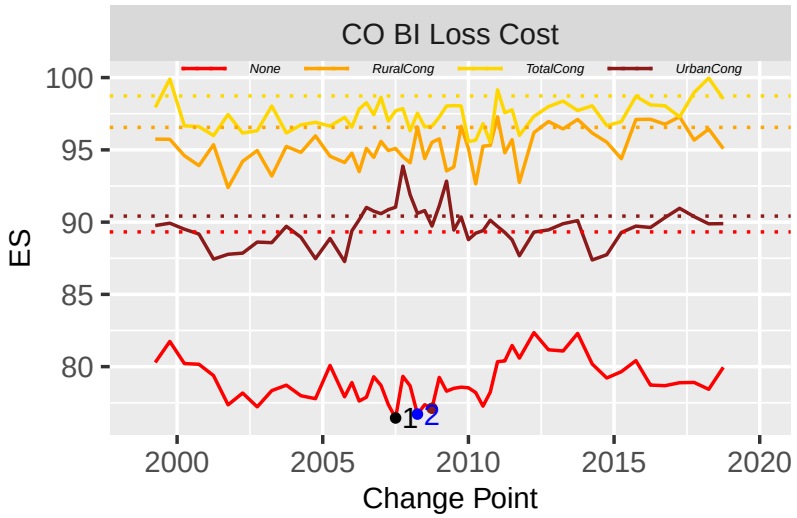
2005
2010
2015
2020
Year


CO BI Loss Cost
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RuralCong
TotalCong
UrbanCong
ES
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95
90
85
80
1
2
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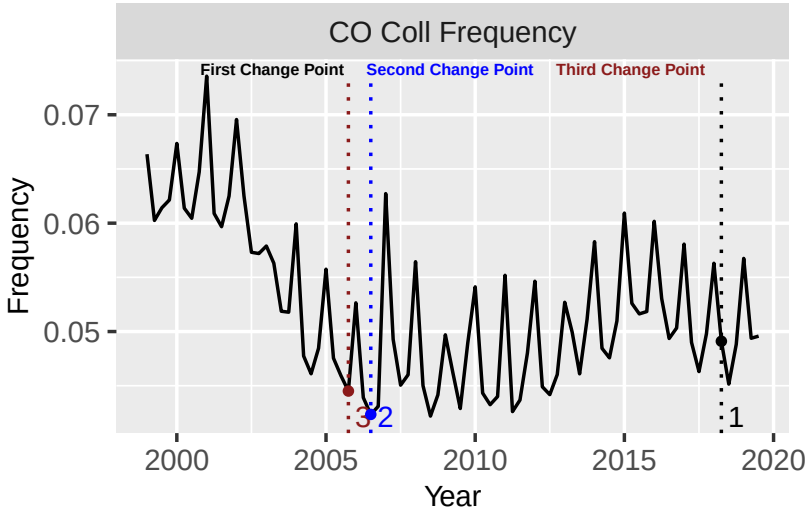
2005
2010
2015
2020
Change Point


CO Coll Frequency
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Second Change Point
Third Change Point
Frequency
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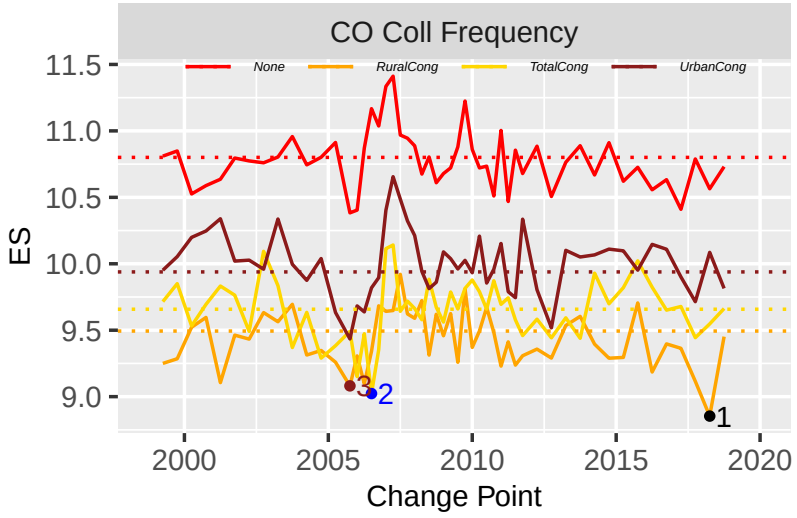
0.06
0.05
2000
2005
2010
2015
2020
Year
3
2
1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RuralCong
TotalCong
UrbanCong
ES
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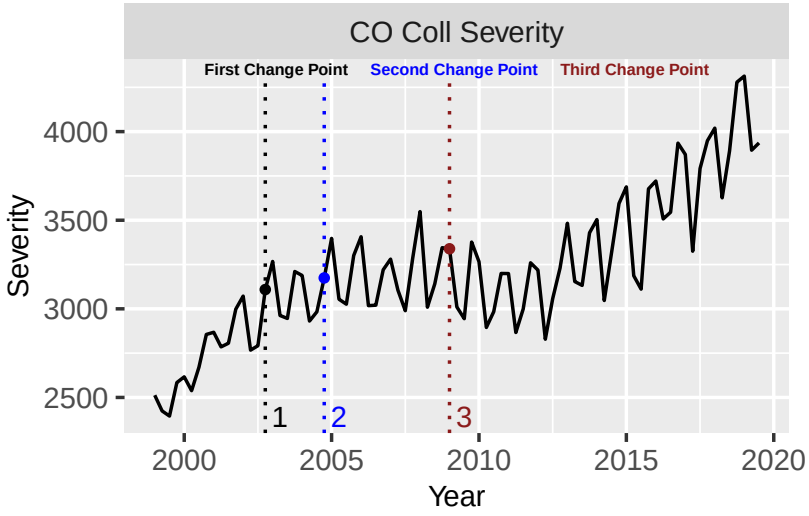
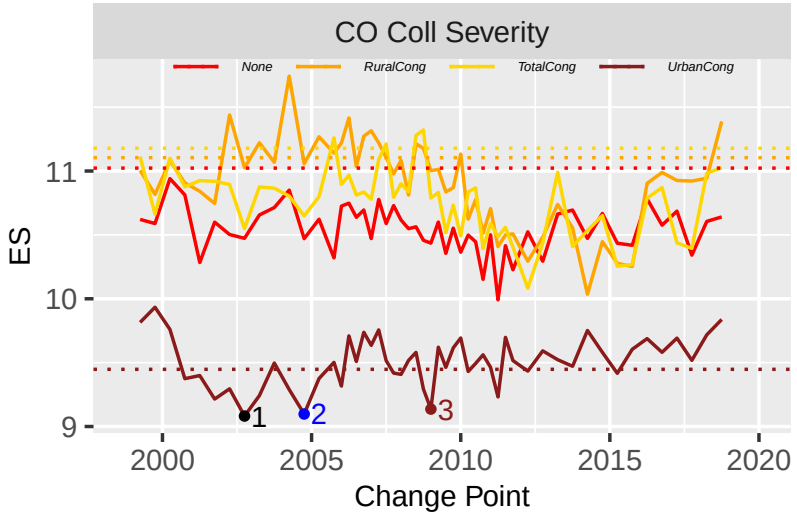
10.5
10.0
9.5
9.0
2000
2005
2010
2015
2020
Change Point
3
2
1


CO Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
4000
3500
3000
2500
2000
2005
2010
2015
2020
Year
1
2
3


CO Coll Severity
None
RuralCong
TotalCong
UrbanCong
ES
11
10
9
2000
2005
2010
2015
2020
Change Point
1
2
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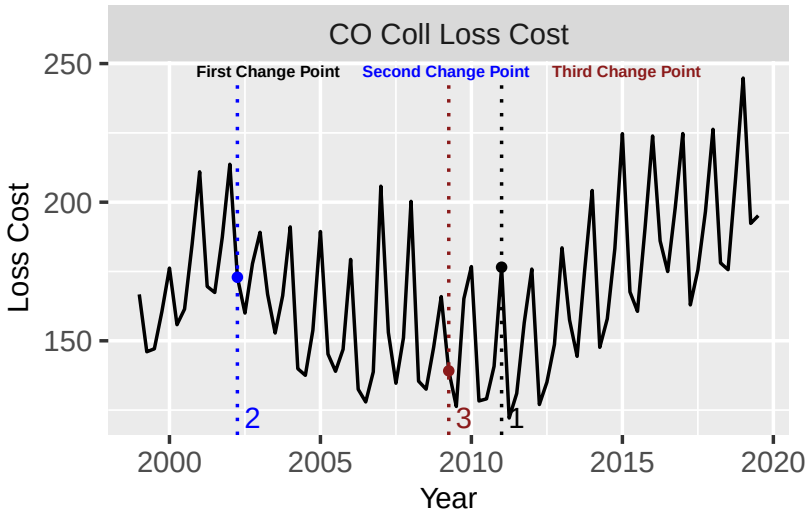
CO Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
250
200
150
2000
2005
2010
2015
2020
Year
2
3
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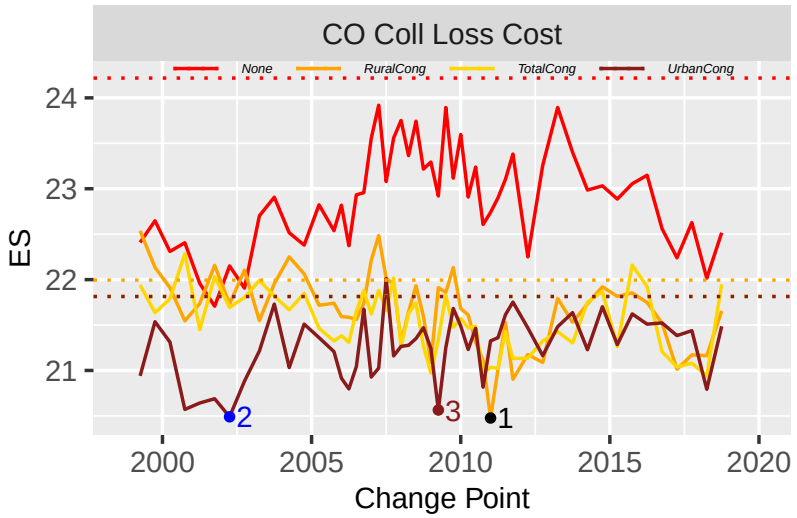
CO Coll Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
24
23
22
21
2000
2005
2010
2015
2020
Change Point
2
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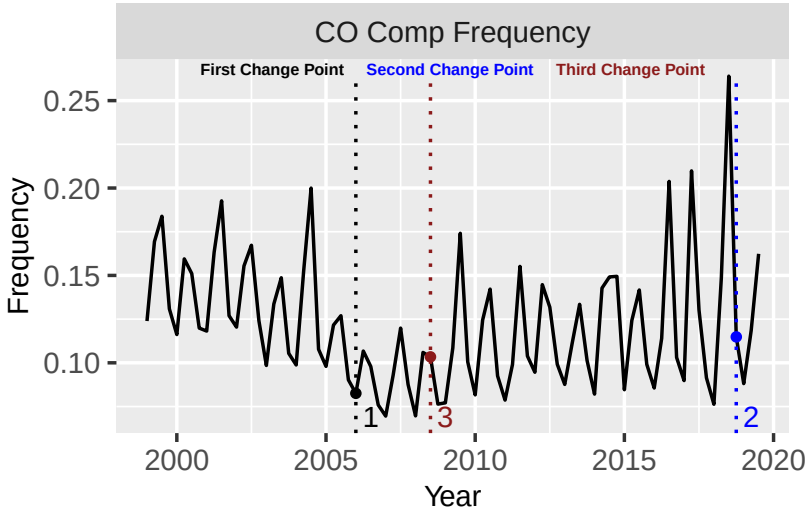
1


CO Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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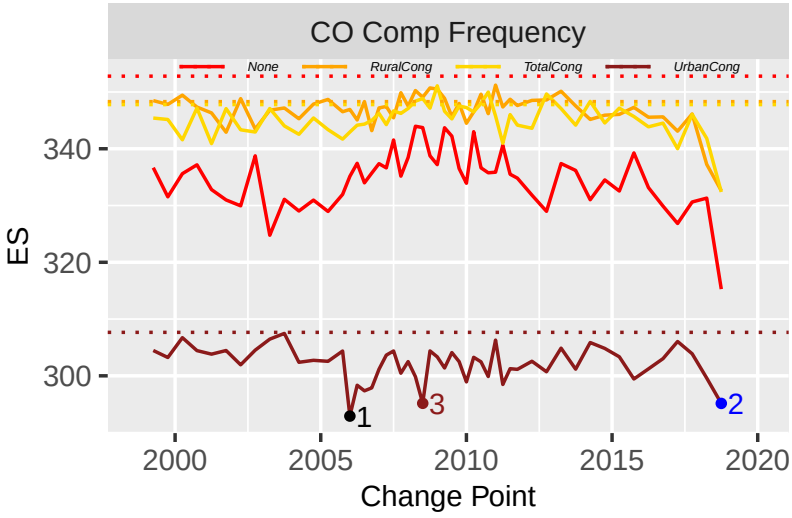
0.20
0.15
0.10
2000
2005
2010
2015
2020
Year
1
3
2


CO Comp Frequency
None
RuralCong
TotalCong
UrbanCong
ES
340
320
300
2000
2005
2010
2015
2020
Change Point
1
3
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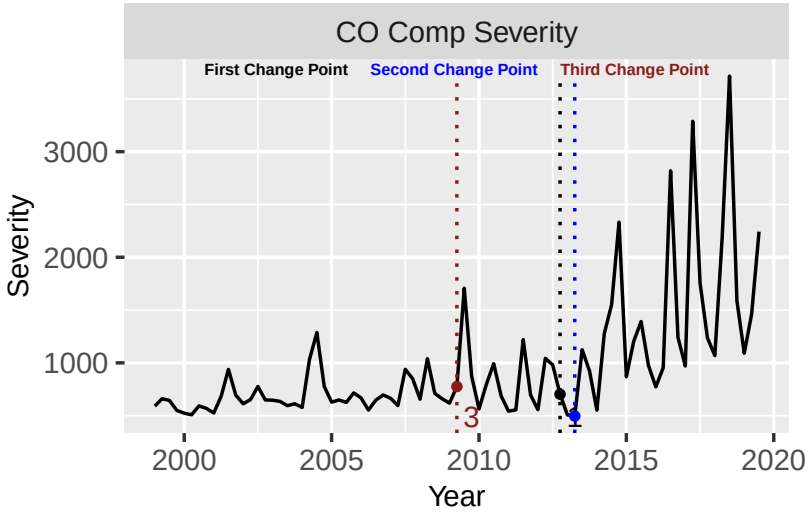
CO Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
3000
2000
1000
2000
2005
2010
2015
2020
Year
3
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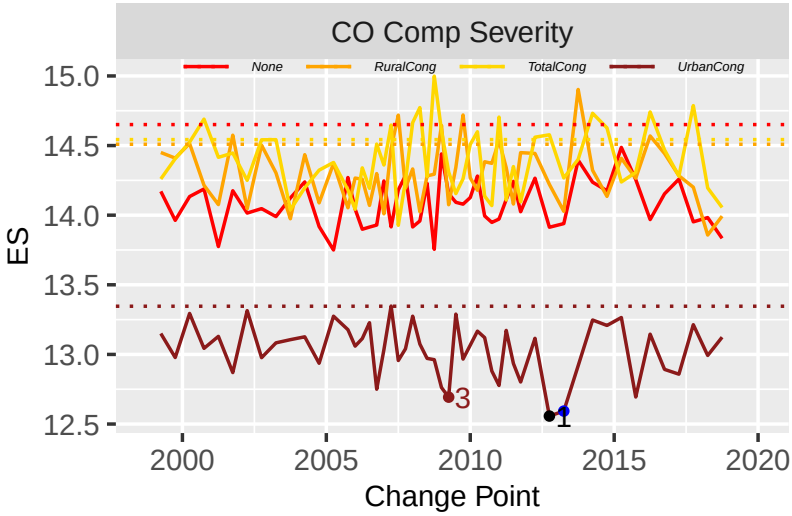
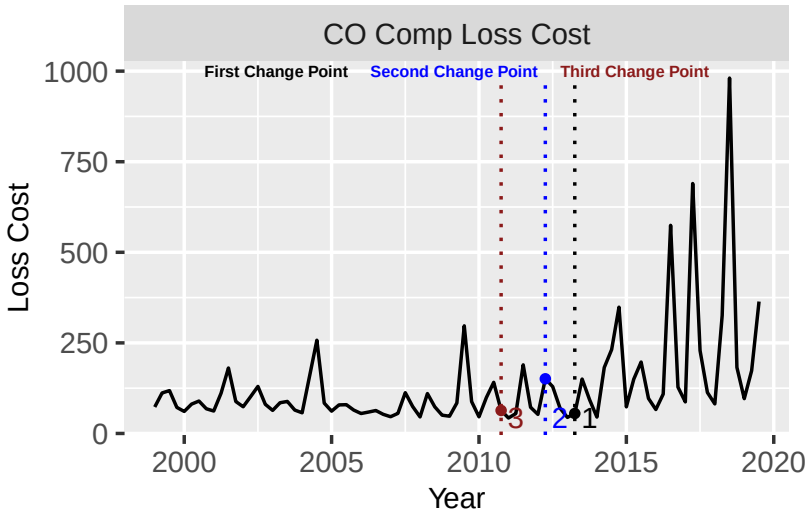
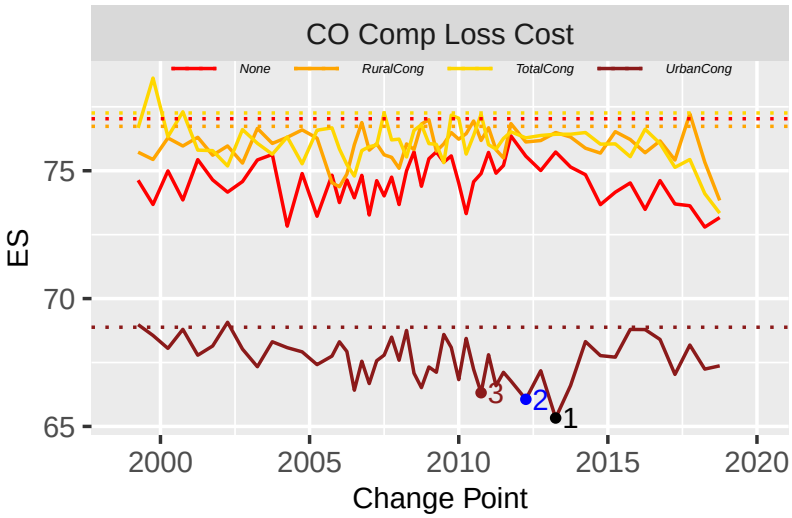

CO Comp Severity
None
RuralCong
TotalCong
UrbanCong
ES
15.0
14.5
14.0
13.5
13.0
12.5
2000
2005
2010
2015
2020
Change Point
3
1


CO Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
1000
750
500
250
0
2000
2005
2010
2015
2020
Year
3
2
1


CO Comp Loss Cost
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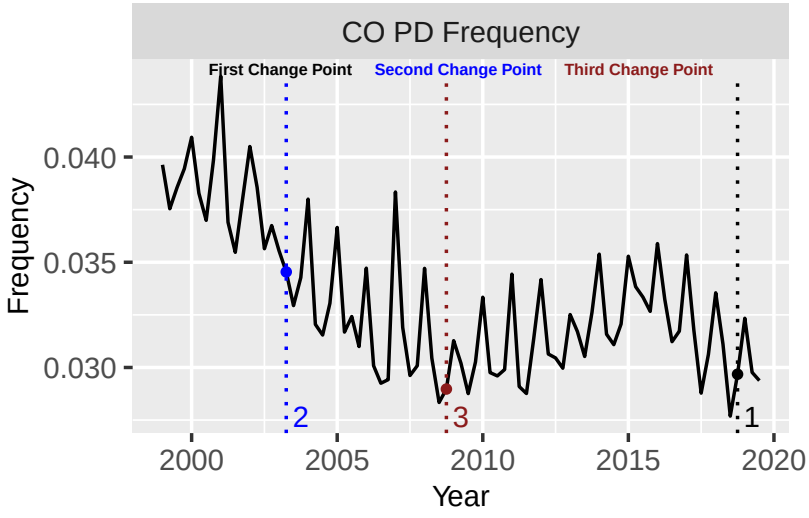
RuralCong
TotalCong
UrbanCong
ES
75
70
65
2000
2005
2010
2015
2020
Change Point
3
2
1


CO PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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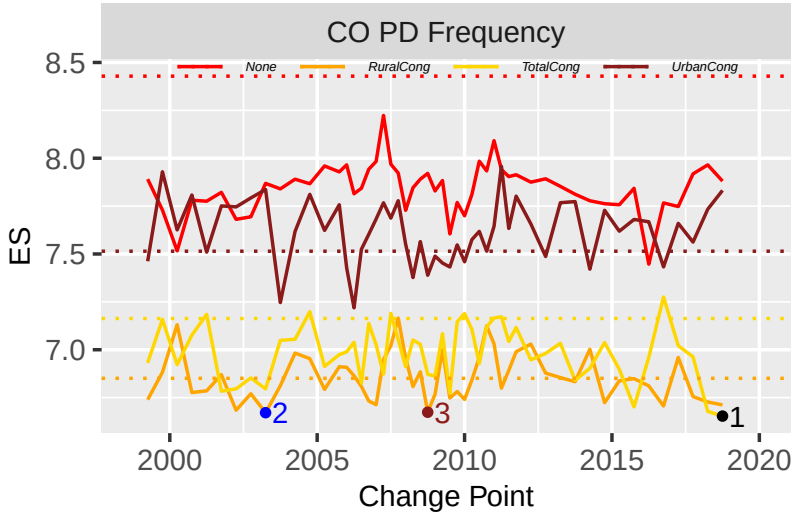
0.035
0.030
2
3
1
2000
2005
2010
2015
2020
Year


CO PD Frequency
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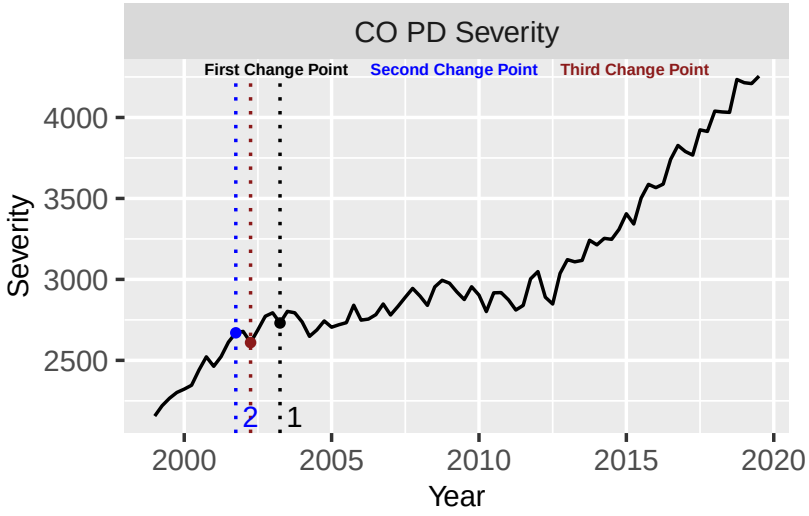
RuralCong
TotalCong
UrbanCong
ES
8.5
8.0
7.5
7.0
2
3
1
2000
2005
2010
2015
2020
Change Point


CO PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
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3500
3000
2500
2
1
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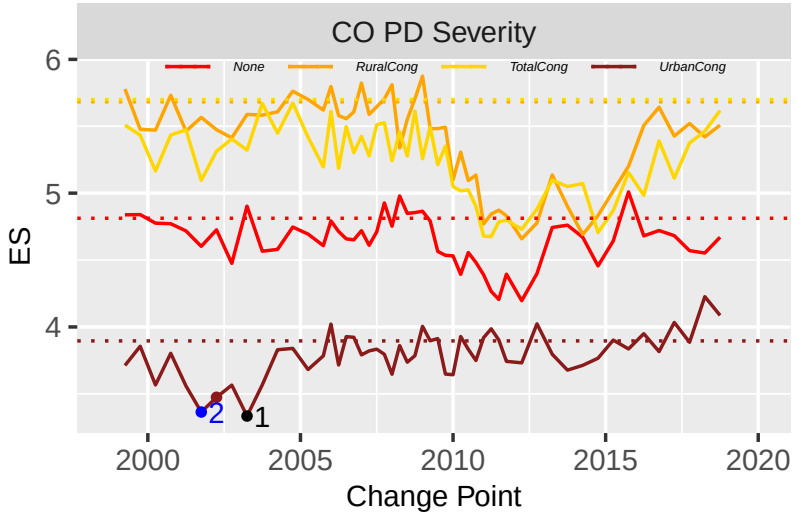
2005
2010
2015
2020
Year


CO PD Severity
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RuralCong
TotalCong
UrbanCong
ES
6
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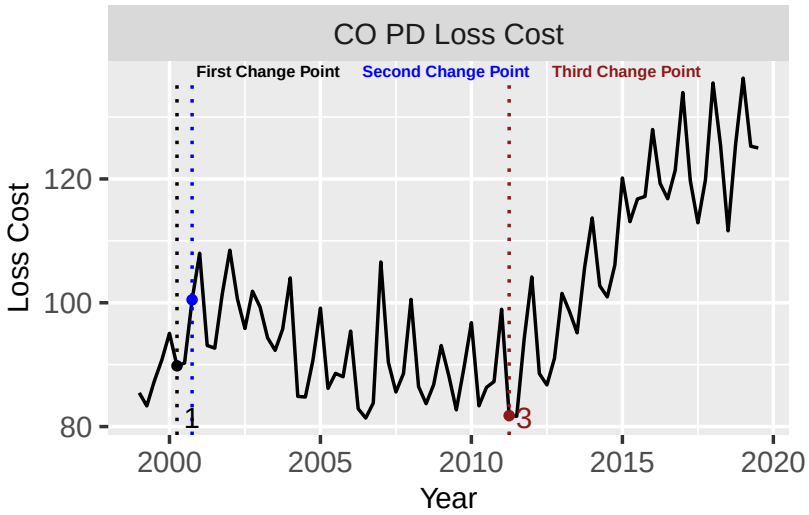
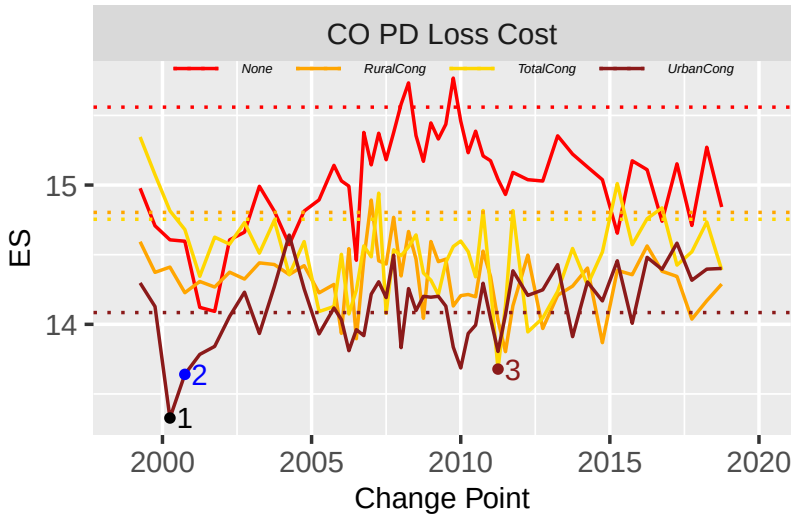
2010
2015
2020
Change Point


CO PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
120
100
80
1
3
2000
2005
2010
2015
2020
Year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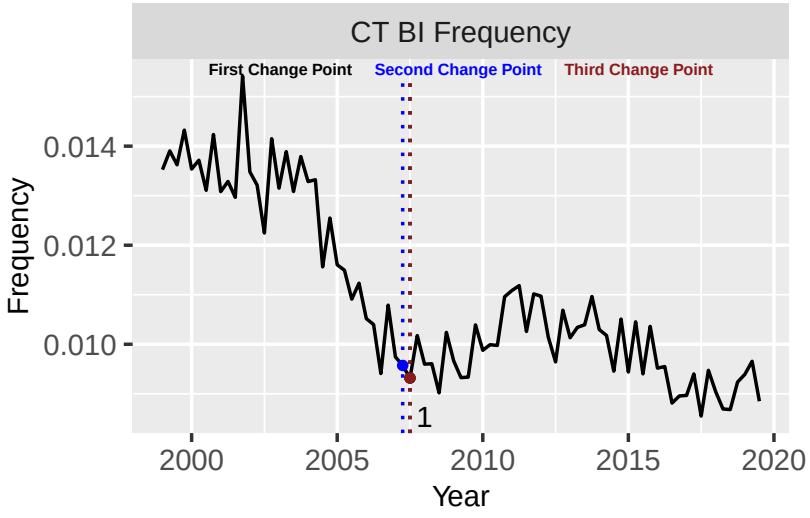
RuralCong
TotalCong
UrbanCong
ES
15
14
2
1
3
2000
2005
2010
2015
2020
Change Point


CT BI Frequency
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Second Change Point
Third Change Point
Frequency
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0.012
0.010
1
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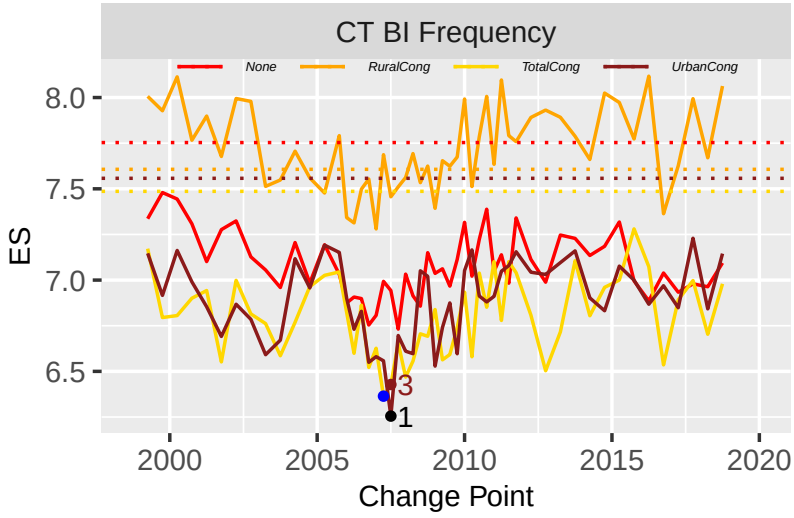
2010
2015
2020
Year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7.0
6.5
3
1
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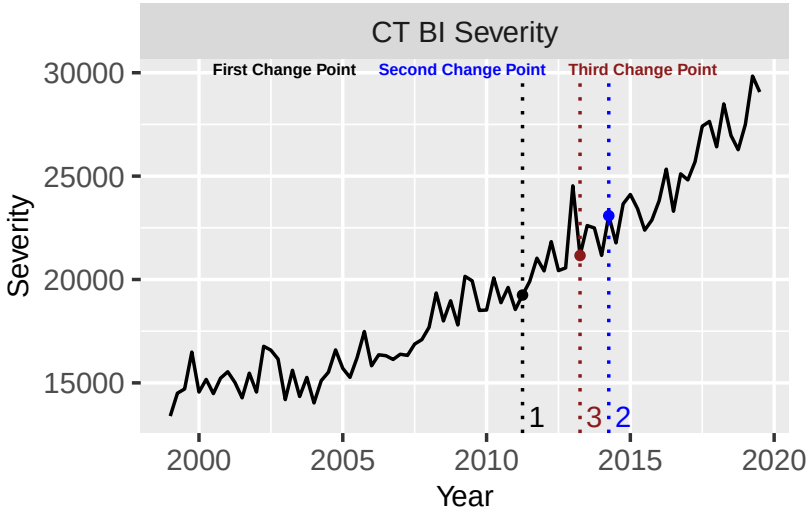
2010
2015
2020
Change Point


CT BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
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25000
20000
15000
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3
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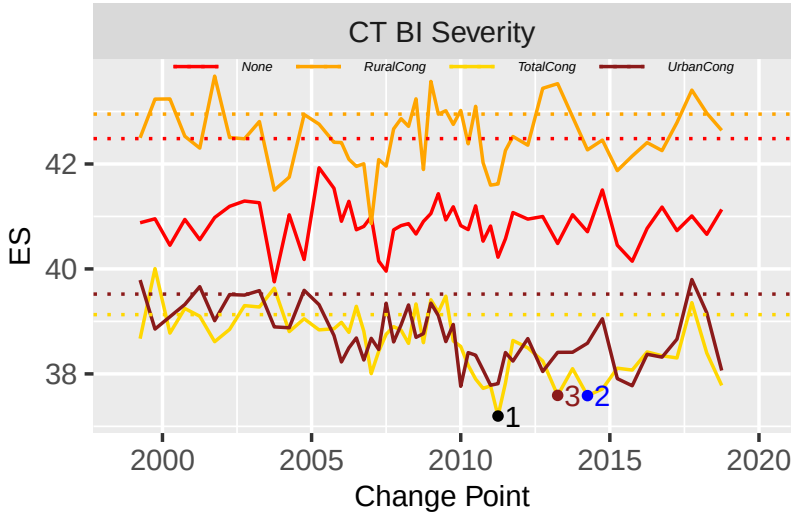
2010
2015
2020
Year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TotalCong
UrbanCong
ES
42
40
38
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3
2
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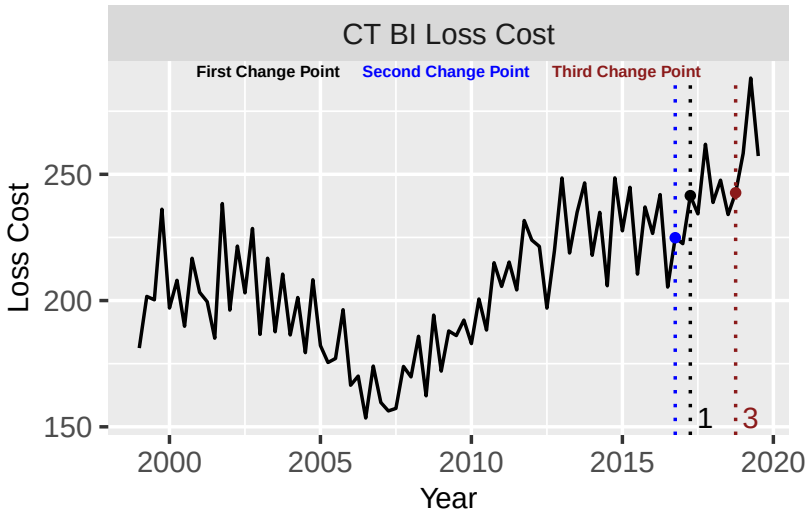
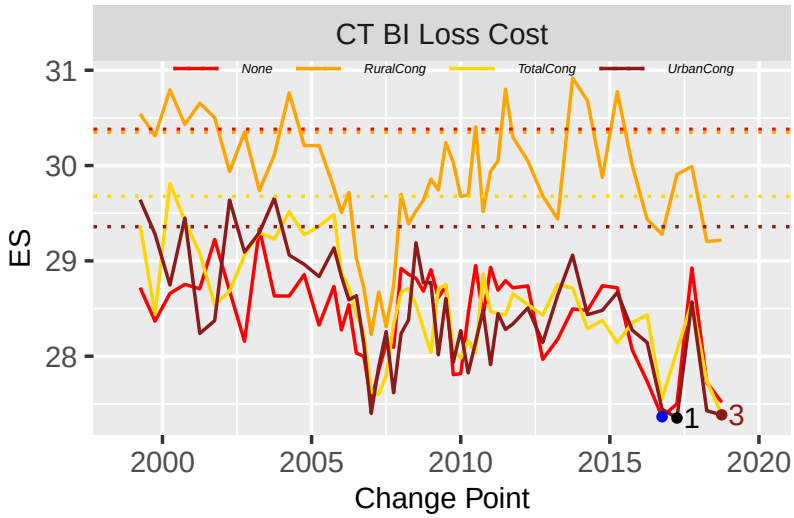
2005
2010
2015
2020
Change Point


CT BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
250
200
150
1
3
2000
2005
2010
2015
2020
Year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TotalCong
UrbanCong
ES
31
30
29
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1
3
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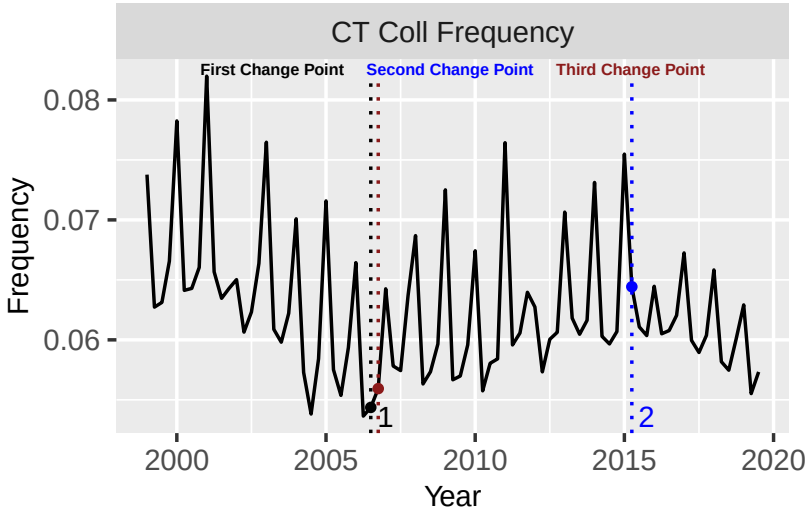
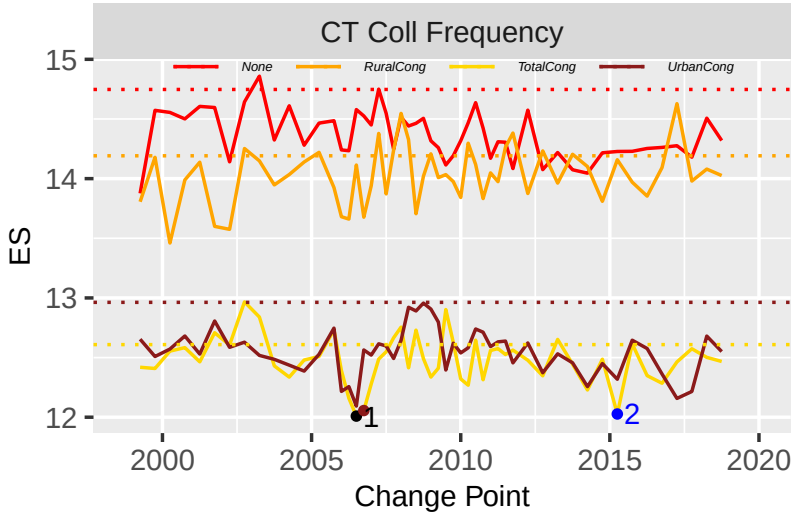
2015
2020
Change Point


CT Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.08
0.07
0.06
1
2
2000
2005
2010
2015
2020
Year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TotalCong
UrbanCong
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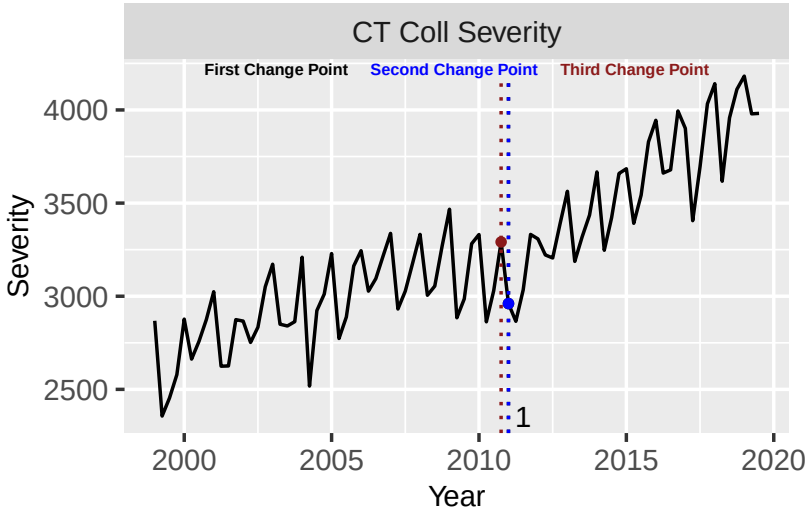
2015
2020
Change Point


CT Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
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3500
3000
2500
1
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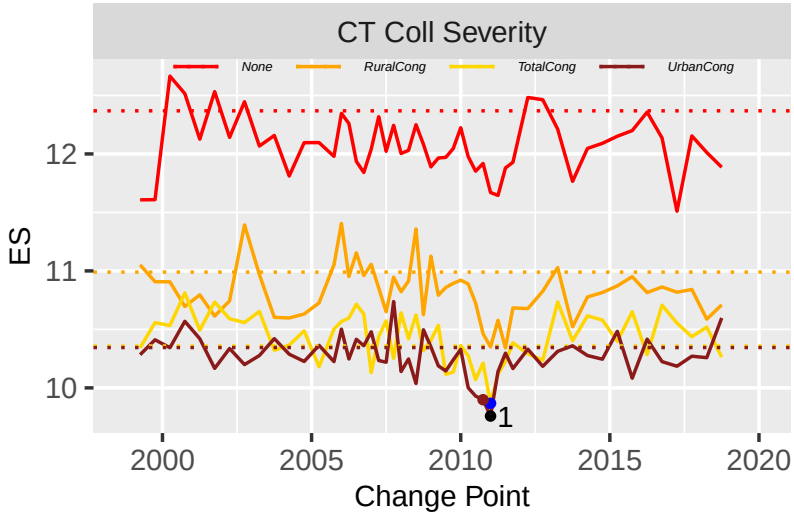
2005
2010
2015
2020
Year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RuralCong
TotalCong
UrbanCong
ES
12
11
10
1
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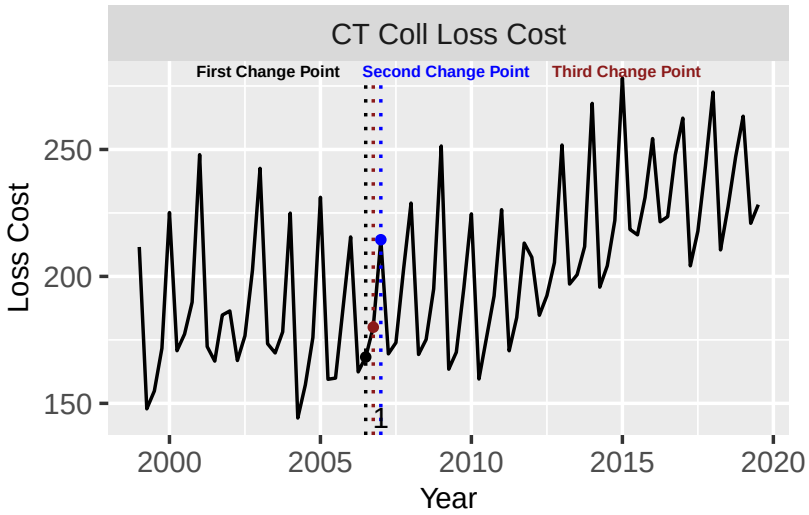
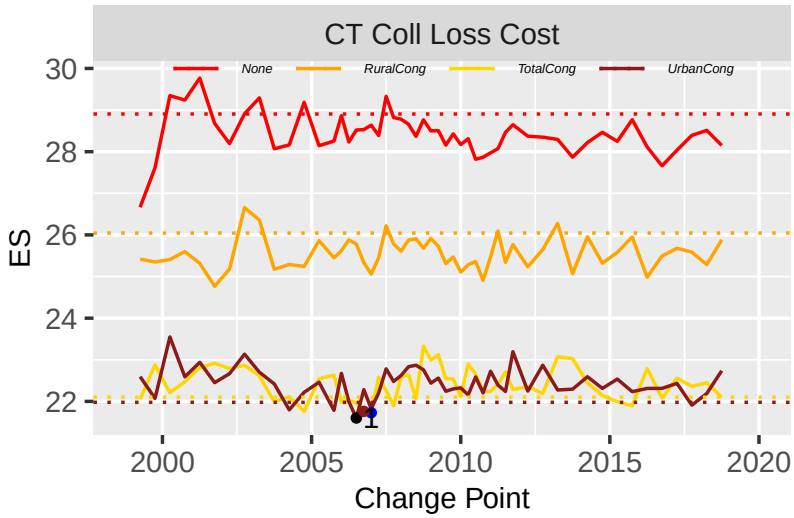
2005
2010
2015
2020
Change Point


CT Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
250
200
150
1
2000
2005
2010
2015
2020
Year


CT Coll Loss Cost
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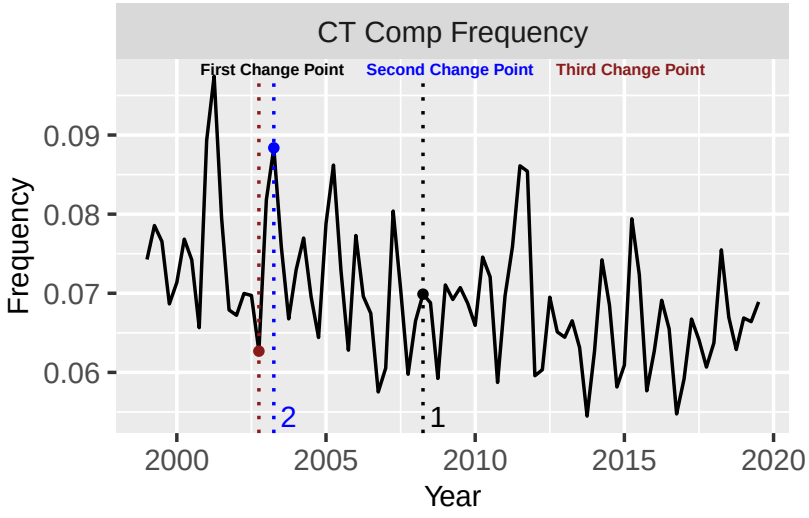
RuralCong
TotalCong
UrbanCong
ES
30
28
26
24
22
1
2000
2005
2010
2015
2020
Change Point


CT Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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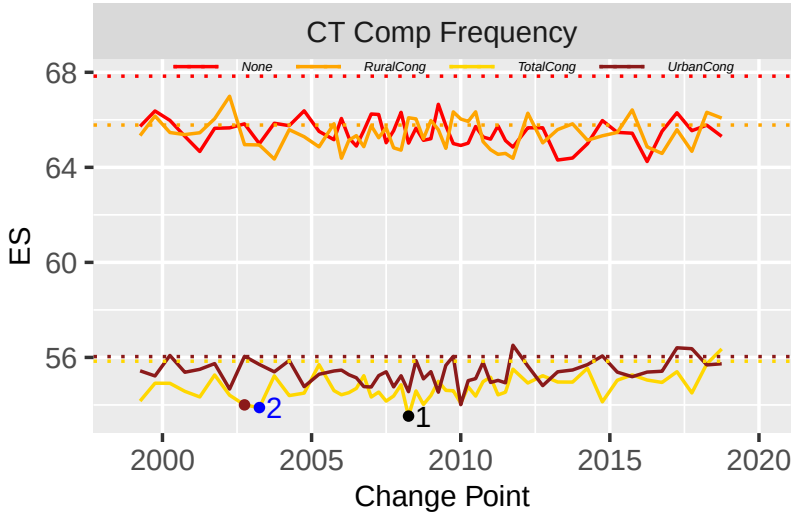
0.08
0.07
0.06
2
1
2000
2005
2010
2015
2020
Year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TotalCong
UrbanCong
ES
68
64
60
56
2
1
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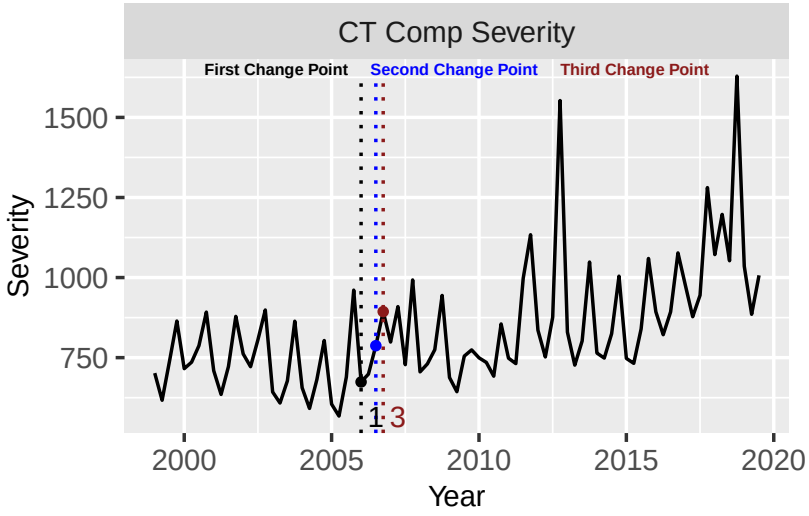
2005
2010
2015
2020
Change Point


CT Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
1500
1250
1000
750
1
3
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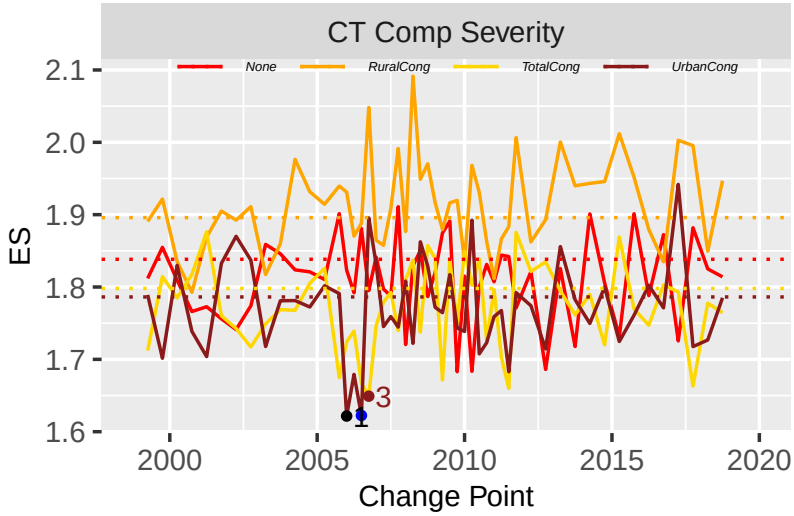
2005
2010
2015
2020
Year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RuralCong
TotalCong
UrbanCong
ES
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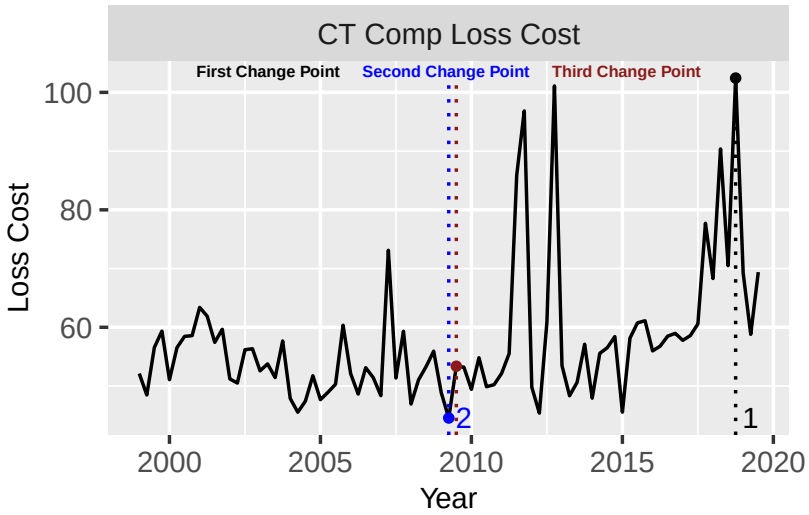
1.9
1.8
1.7
1.6
3
1
2000
2005
2010
2015
2020
Change Point


CT Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
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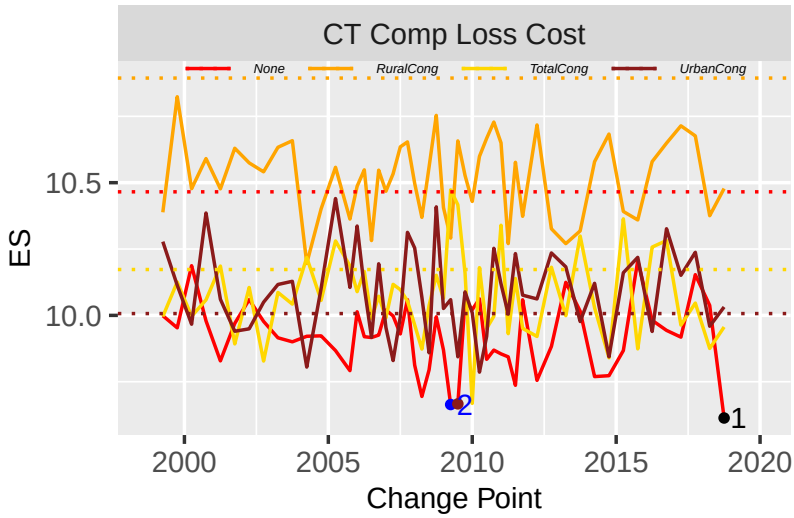
80
60
2
1
2000
2005
2010
2015
2020
Year


CT Comp Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
10.5
10.0
2
1
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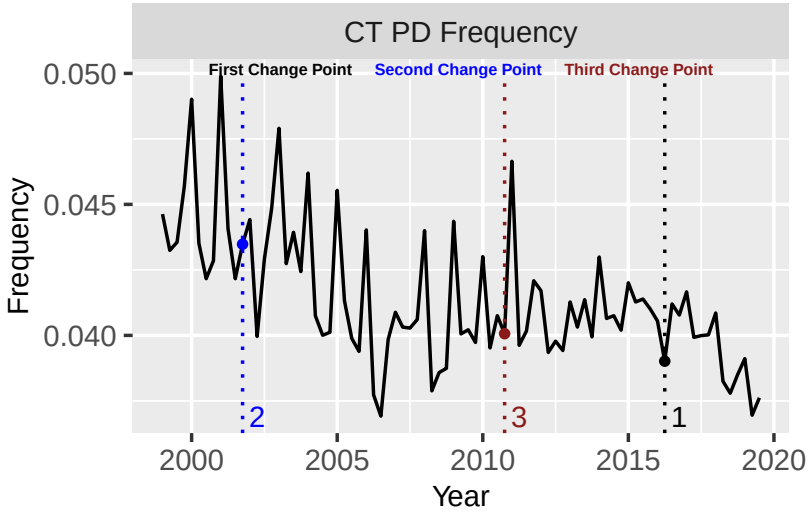
2005
2010
2015
2020
Change Point


CT PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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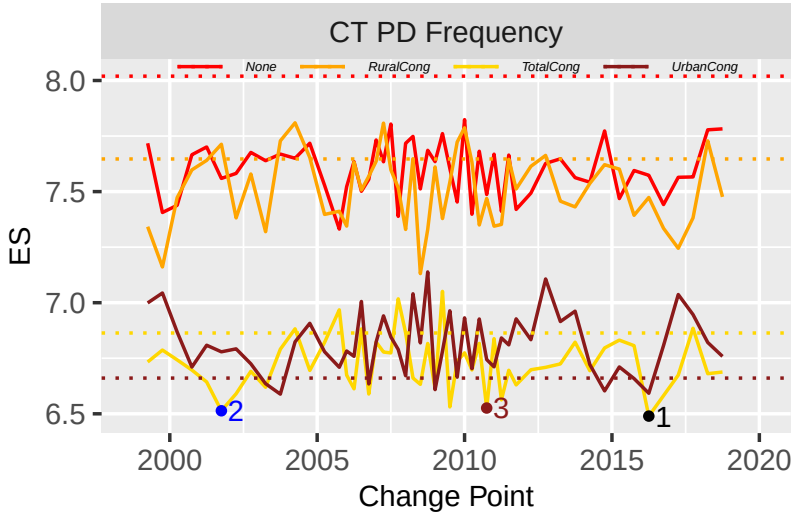
0.045
0.040
2
3
1
2000
2005
2010
2015
2020
Year


CT PD Frequency
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RuralCong
TotalCong
UrbanCong
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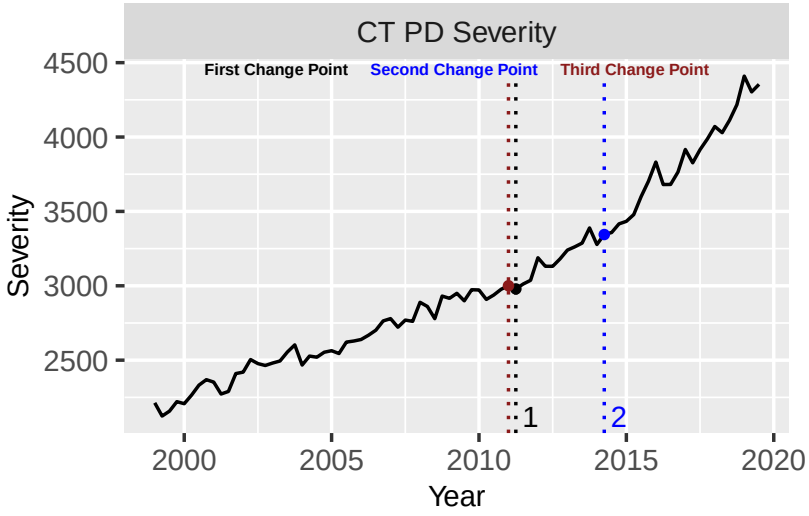
7.0
6.5
2
3
1
2000
2005
2010
2015
2020
Change Point


CT PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
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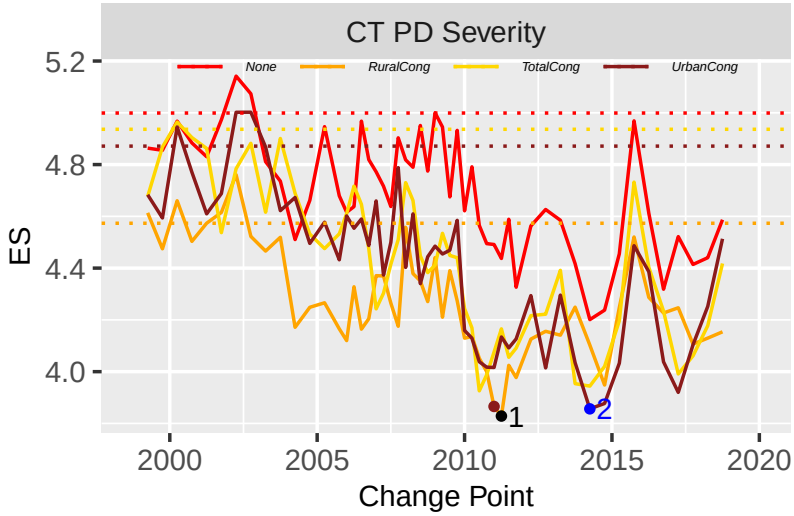
4000
3500
3000
2500
1
2
2000
2005
2010
2015
2020
Year


CT PD Severity
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TotalCong
UrbanCong
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4.4
4.0
1
2
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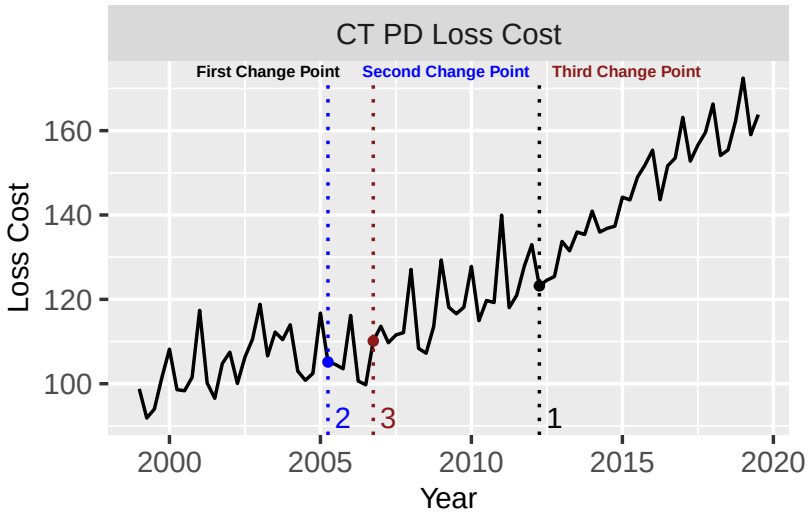
2010
2015
2020
Change Point


CT PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
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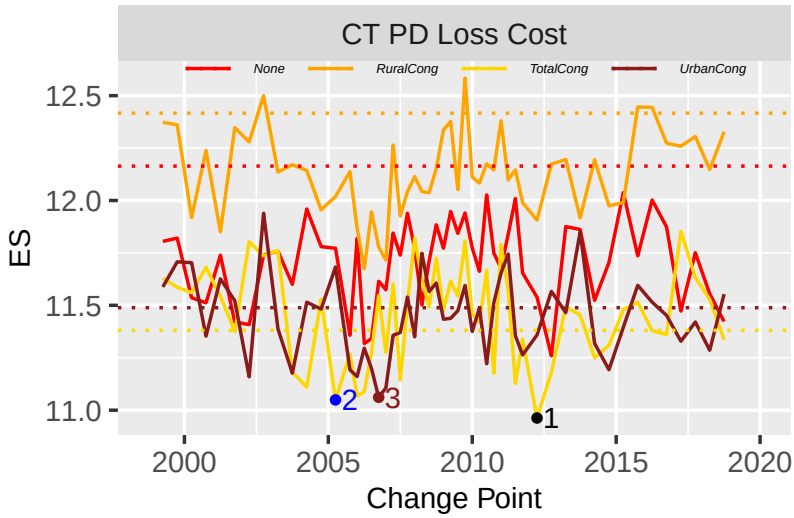
140
120
100
2
3
1
2000
2005
2010
2015
2020
Year


CT PD Loss Cost
None
RuralCong
TotalCong
UrbanCong
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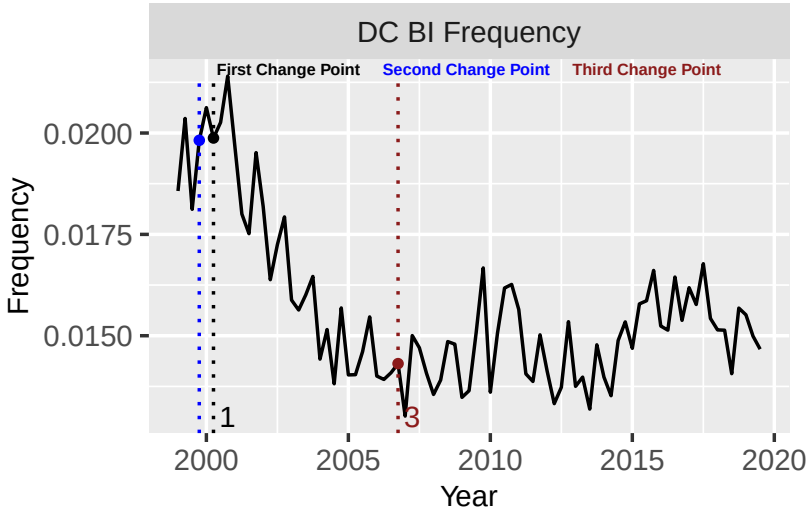
11.5
11.0
2
3
1
2000
2005
2010
2015
2020
Change Point


DC BI Frequency
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Second Change Point
Third Change Point
Frequency
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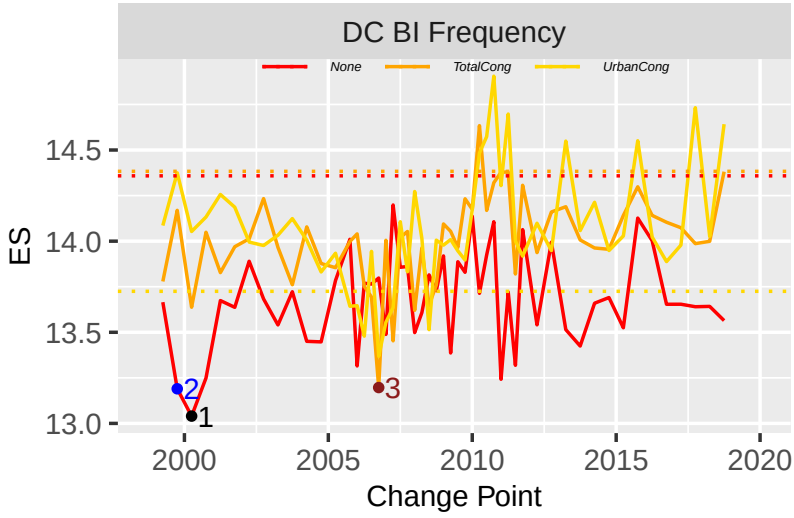
0.0150
1
2
3
2000
2005
2010
2015
2020
Year


DC BI Frequency
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UrbanCong
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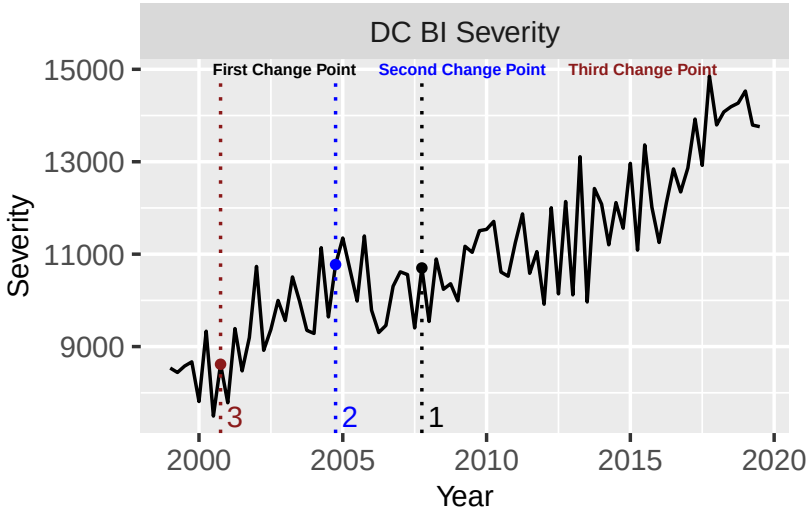
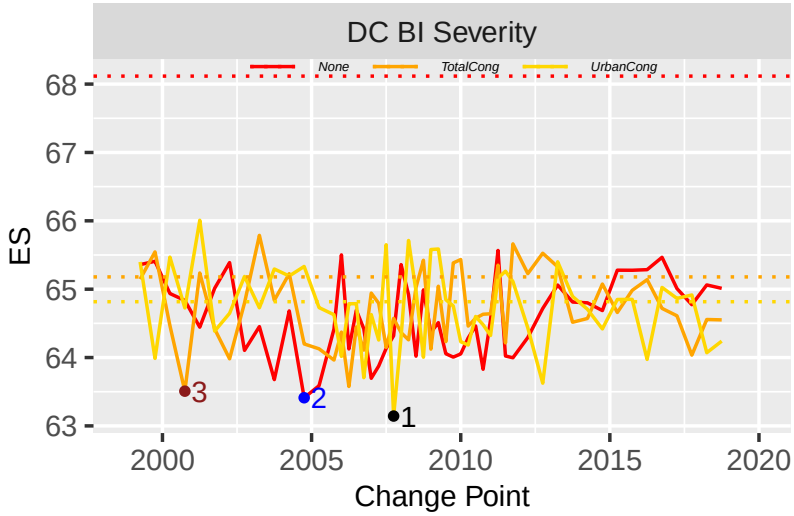
13.5
13.0
1
2
3
2000
2005
2010
2015
2020
Change Point


DC BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
15000
13000
11000
9000
1
2
3
2000
2005
2010
2015
2020
Year


DC BI Severity
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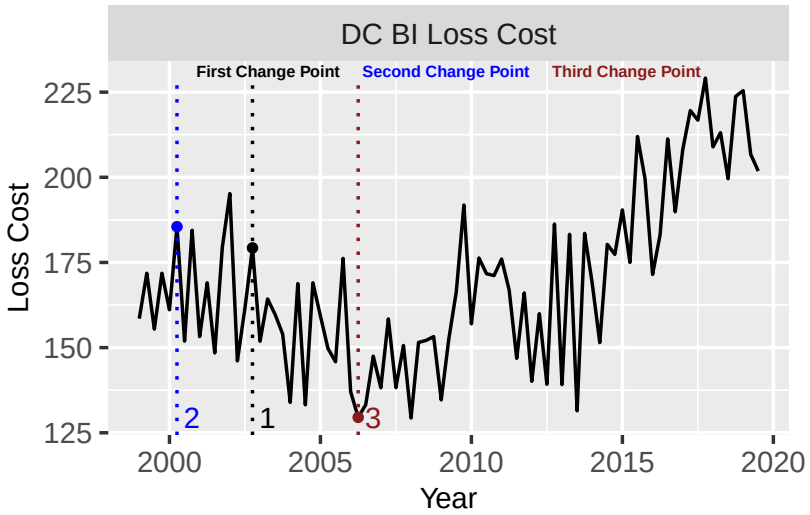
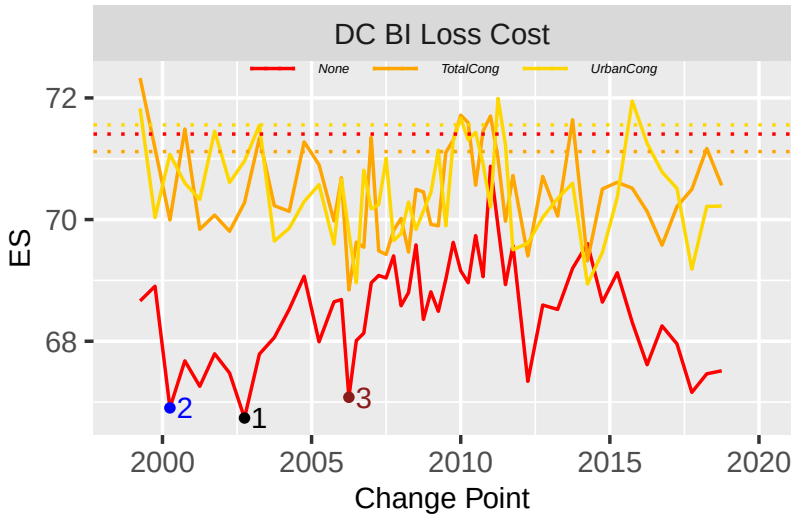
TotalCong
UrbanCong
ES
68
67
66
65
64
63
1
2
3
2000
2005
2010
2015
2020
Change Point


DC BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
225
200
175
150
125
1
2
3
2000
2005
2010
2015
2020
Year


DC BI Loss Cost
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TotalCong
UrbanCong
ES
72
70
68
1
2
3
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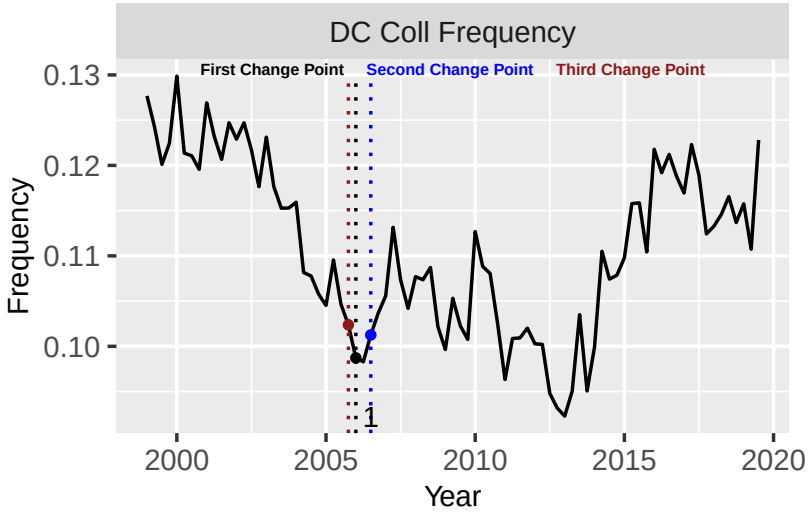
2005
2010
2015
2020
Change Point


DC Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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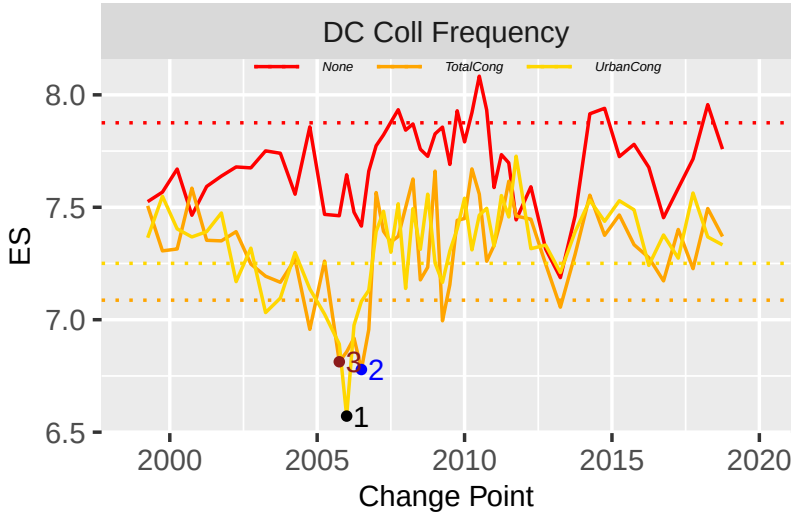
0.12
0.11
0.10
1
2000
2005
2010
2015
2020
Year


DC Coll Frequency
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TotalCong
UrbanCong
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7.0
6.5
3
2
1
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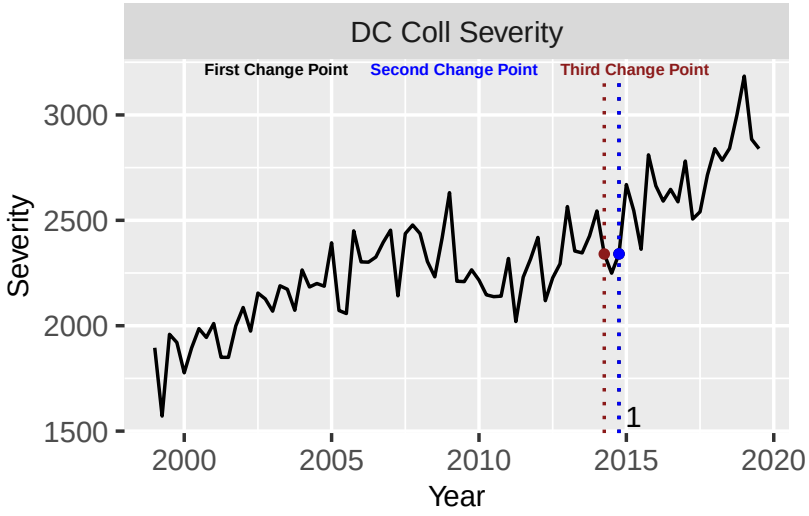
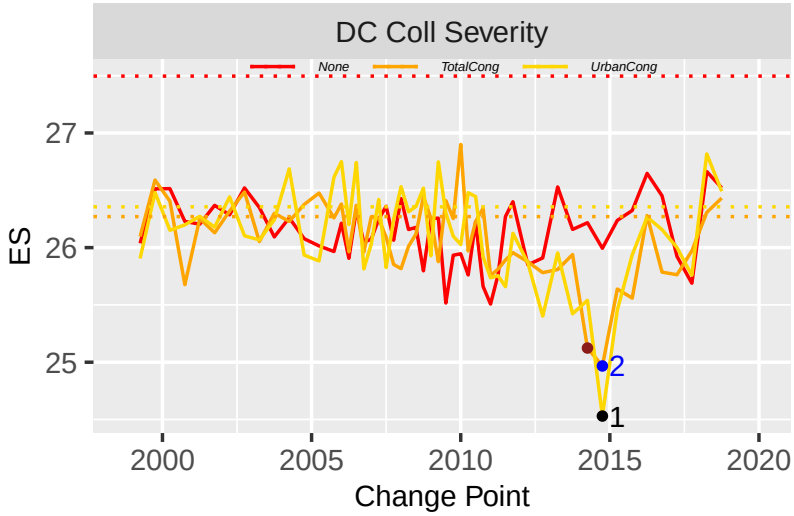
2010
2015
2020
Change Point


DC Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
3000
2500
2000
1500
1
2000
2005
2010
2015
2020
Year


DC Coll Severity
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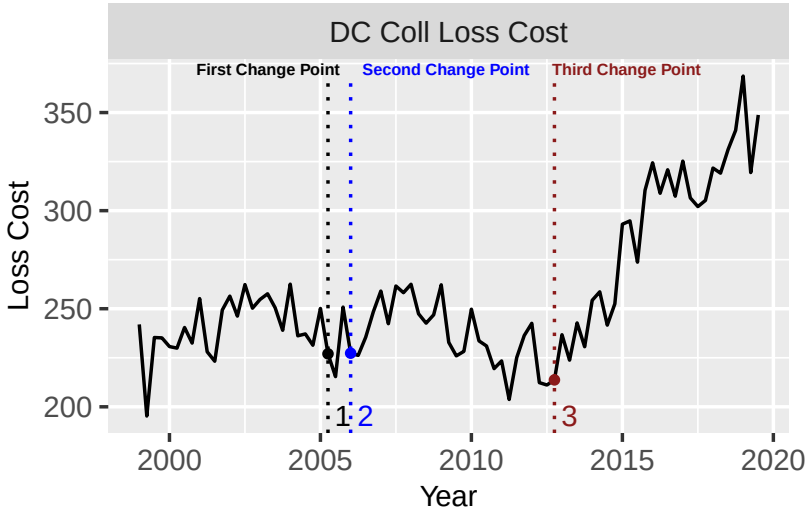
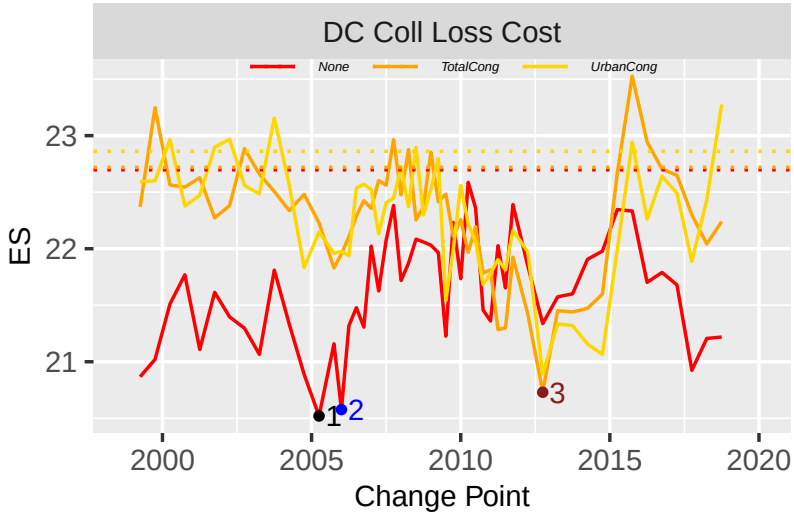
TotalCong
UrbanCong
ES
27
26
25
2
1
2000
2005
2010
2015
2020
Change Point


DC Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
350
300
250
200
1
2
3
2000
2005
2010
2015
2020
Year


DC Coll Loss Cost
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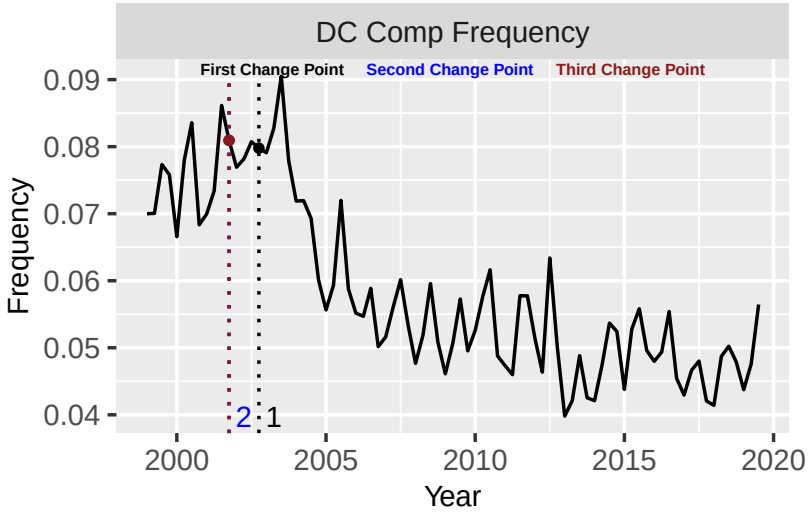
TotalCong
UrbanCong
ES
23
22
21
1
2
3
2000
2005
2010
2015
2020
Change Point


DC Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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0.07
0.06
0.05
0.04
2
1
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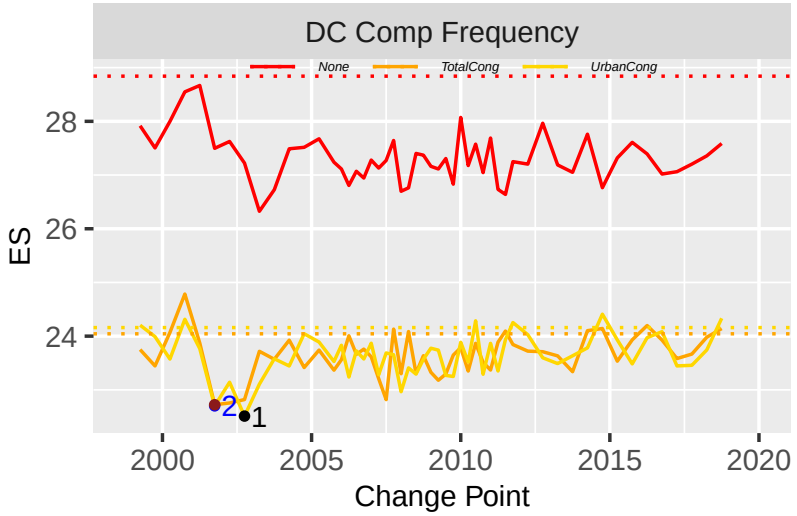
2005
2010
2015
2020
Year


DC Comp Frequency
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TotalCong
UrbanCong
ES
28
26
24
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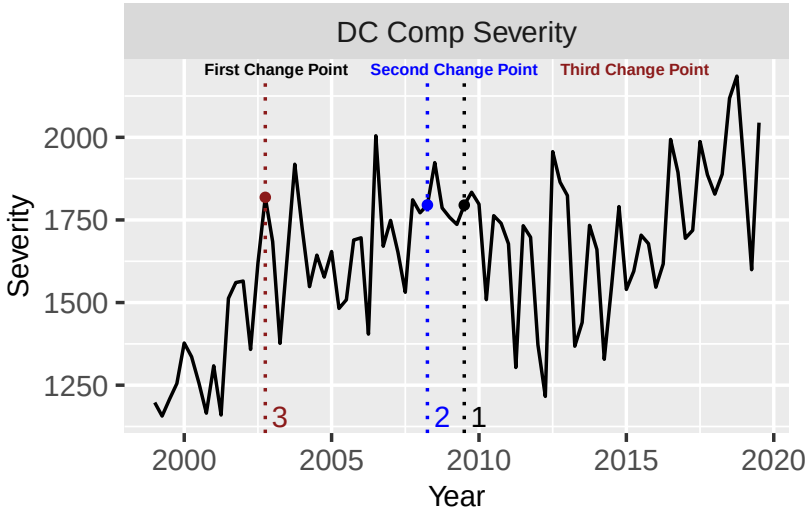
2005
2010
2015
2020
Change Point


DC Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
2000
1750
1500
1250
3
2
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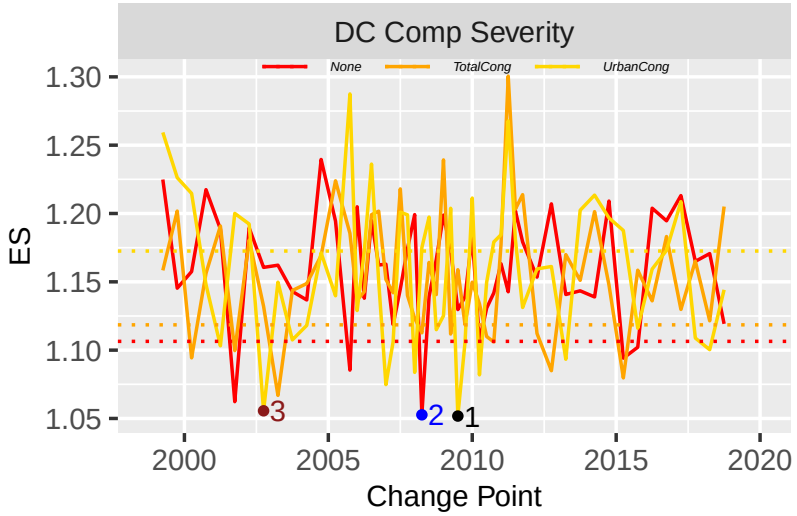
2005
2010
2015
2020
Year


DC Comp Severity
None
TotalCong
UrbanCong
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1.20
1.15
1.10
1.05
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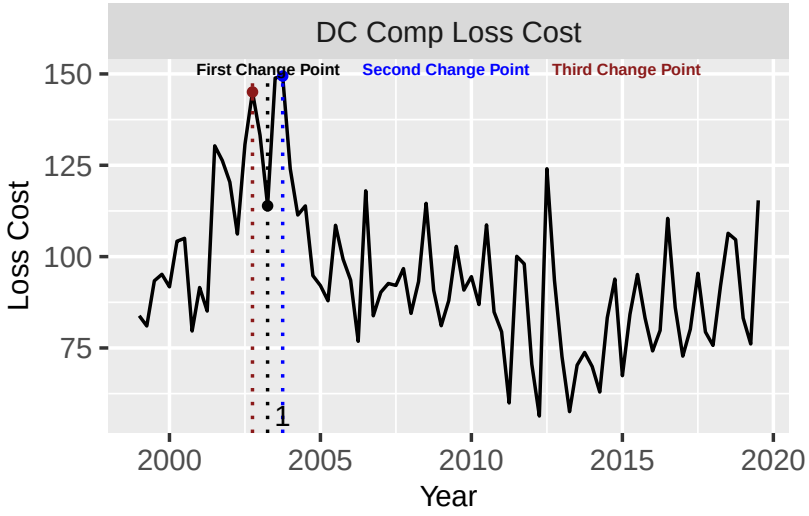
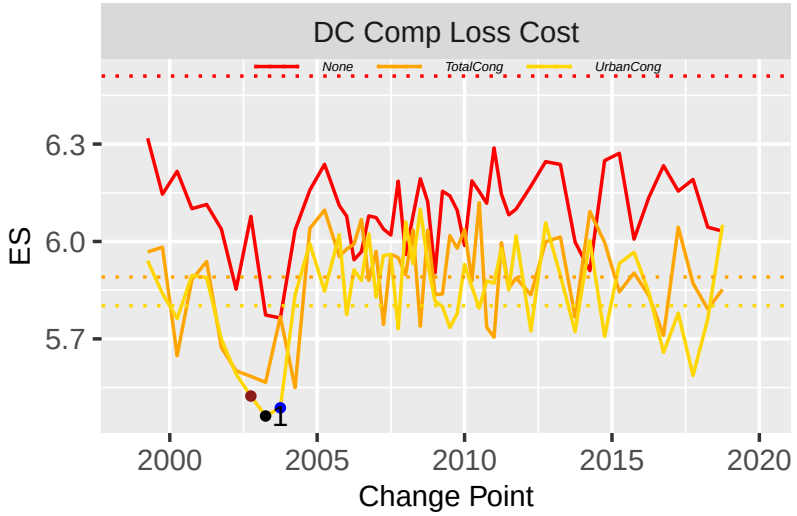
2005
2010
2015
2020
Change Point


DC Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
150
125
100
75
1
2000
2005
2010
2015
2020
Year


DC Comp Loss Cost
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TotalCong
UrbanCong
ES
6.3
6.0
5.7
1
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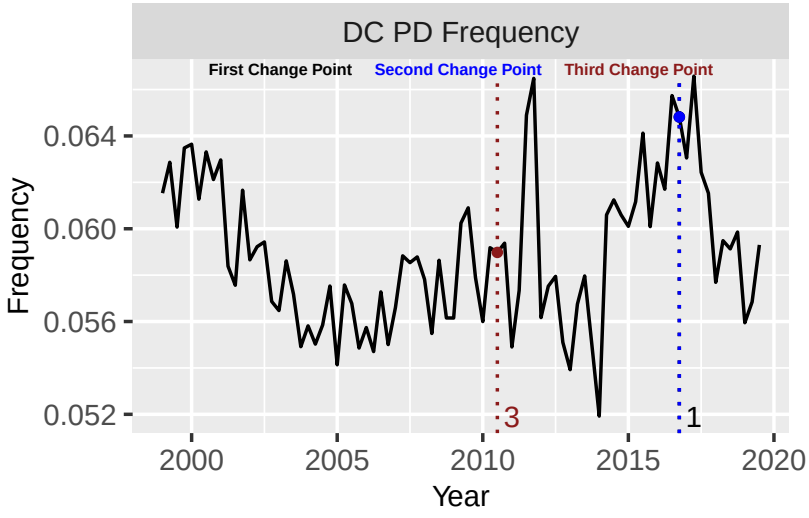
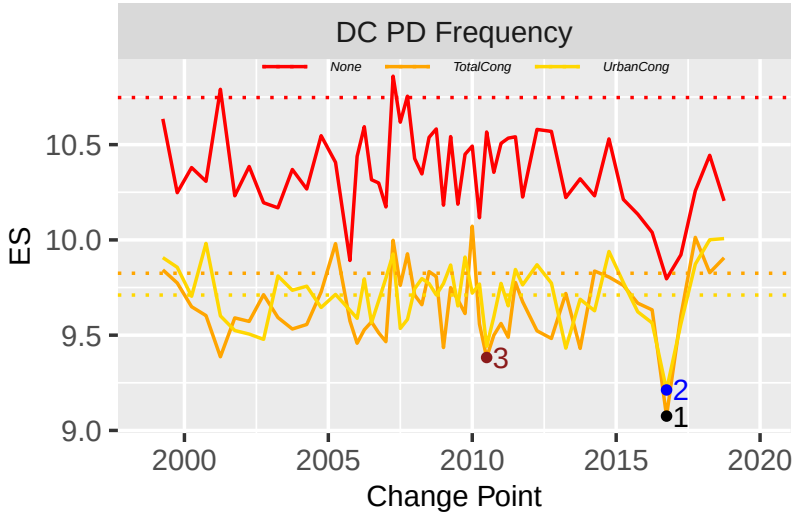
2010
2015
2020
Change Point


DC PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.064
0.060
0.056
0.052
2000
2005
2010
2015
2020
Year
3
1


DC PD Frequency
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TotalCong
UrbanCong
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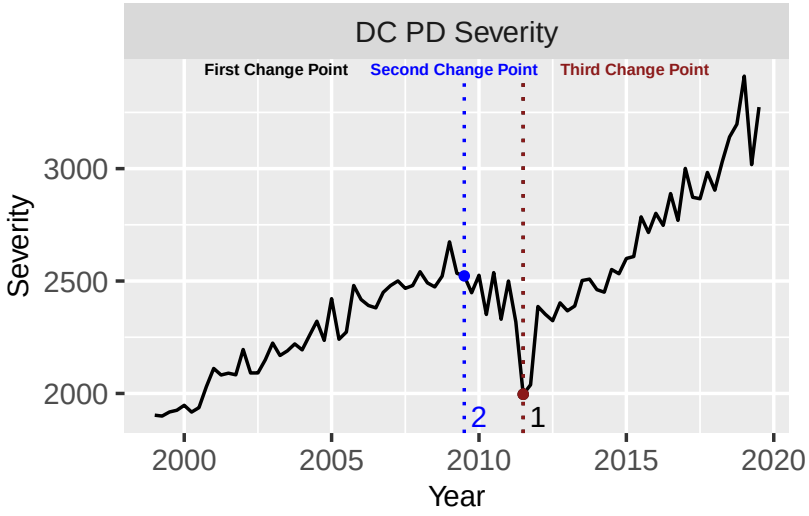
10.5
10.0
9.5
9.0
2000
2005
2010
2015
2020
Change Point
3
2
1


DC PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
3000
2500
2000
2000
2005
2010
2015
2020
Year
2
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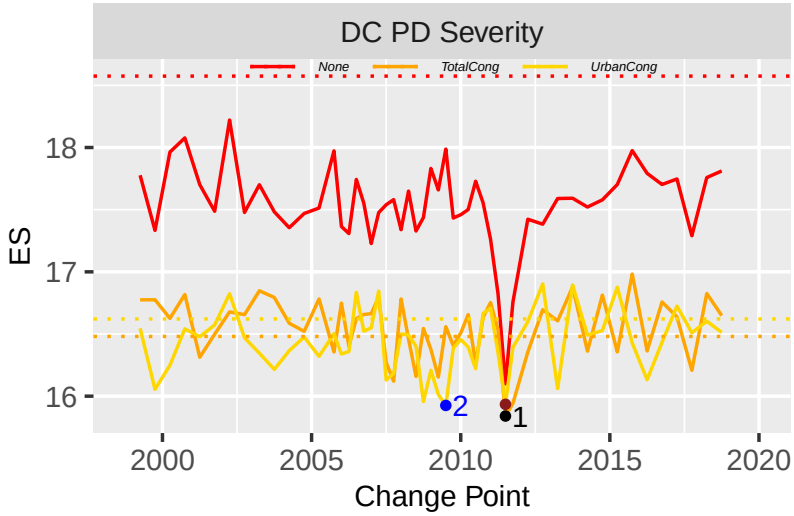
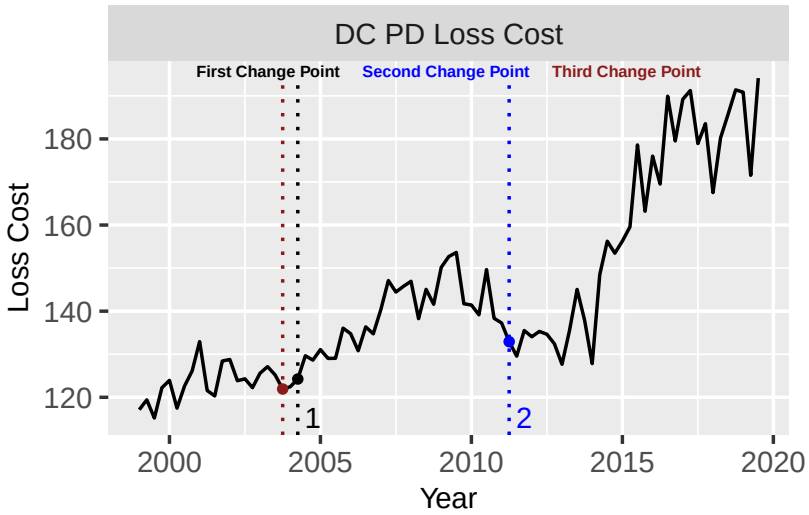
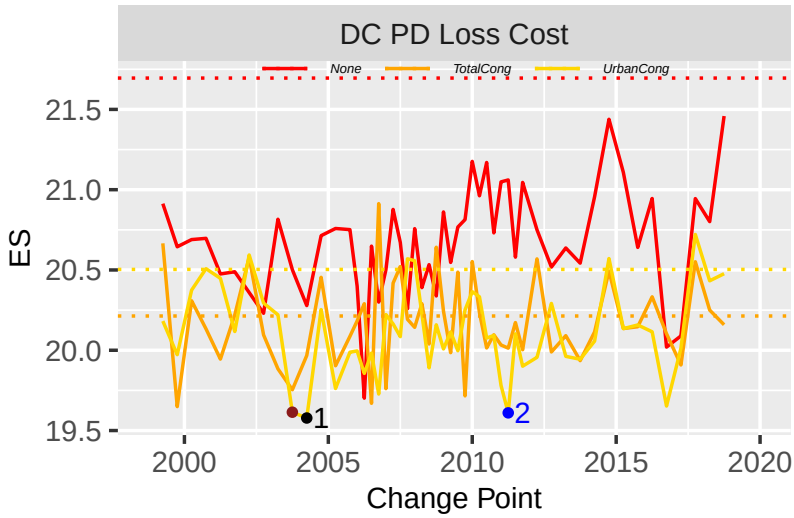
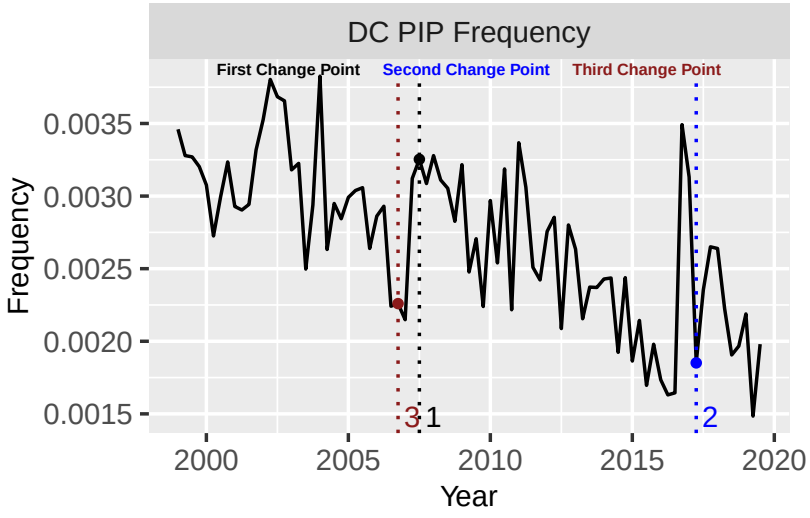

DC PD Severity
None
TotalCong
UrbanCong
ES
18
17
16
2000
2005
2010
2015
2020
Change Point
2
1


DC PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
180
160
140
120
2000
2005
2010
2015
2020
Year
1
2


DC PD Loss Cost
None
TotalCong
UrbanCong
ES
21.5
21.0
20.5
20.0
19.5
2000
2005
2010
2015
2020
Change Point
1
2


DC PIP Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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0.0030
0.0025
0.0020
0.0015
3
1
2
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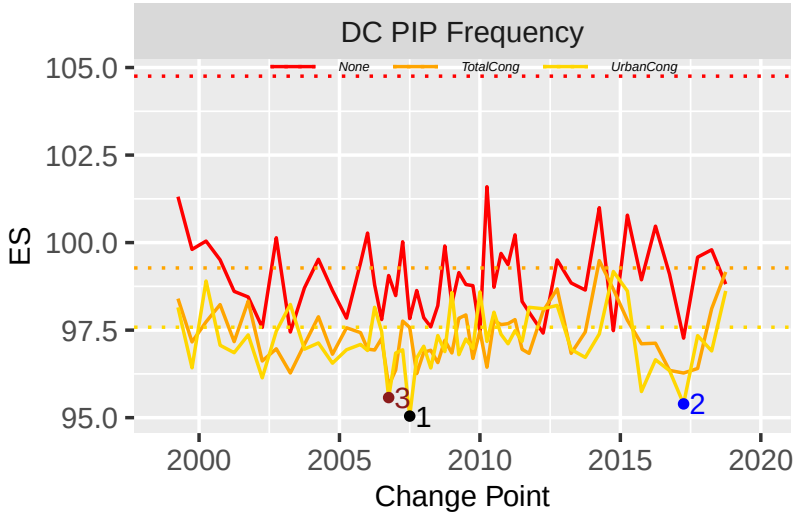
2005
2010
2015
2020
Year


DC PIP Frequency
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TotalCong
UrbanCong
ES
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102.5
100.0
97.5
95.0
3
1
2
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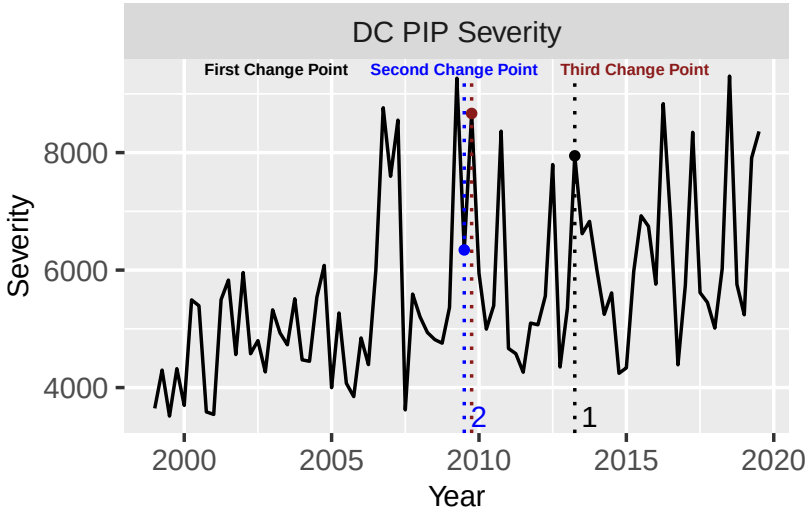
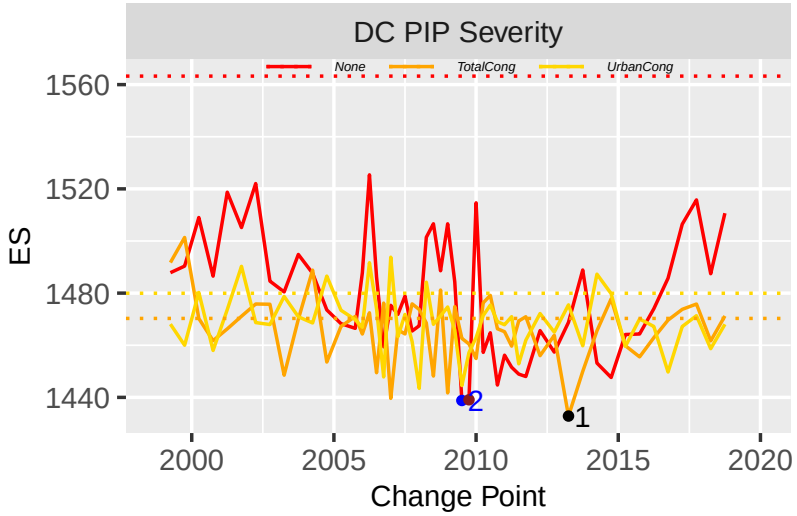
2005
2010
2015
2020
Change Point


DC PIP Severity
First Change Point
Second Change Point
Third Change Point
Severity
8000
6000
4000
2
1
2000
2005
2010
2015
2020
Year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UrbanCong
ES
1560
1520
1480
1440
2
1
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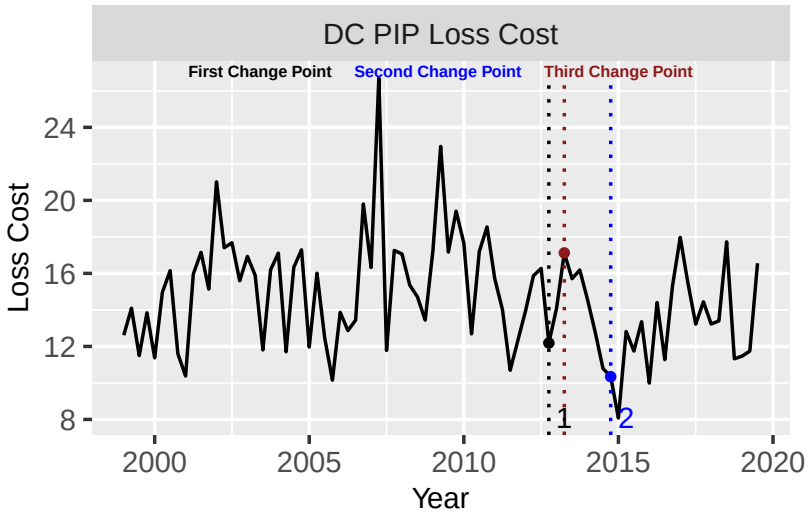
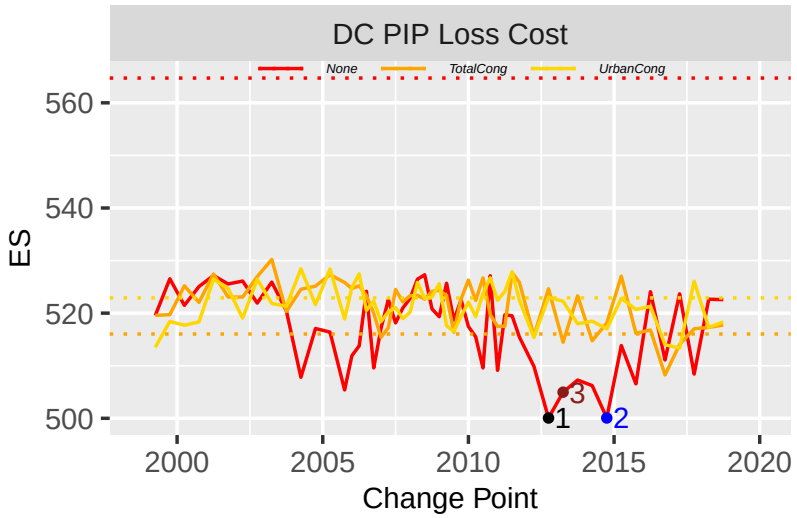
2005
2010
2015
2020
Change Point


DC PIP Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
24
20
16
12
8
1
2
2000
2005
2010
2015
2020
Year


DC PIP Loss Cost
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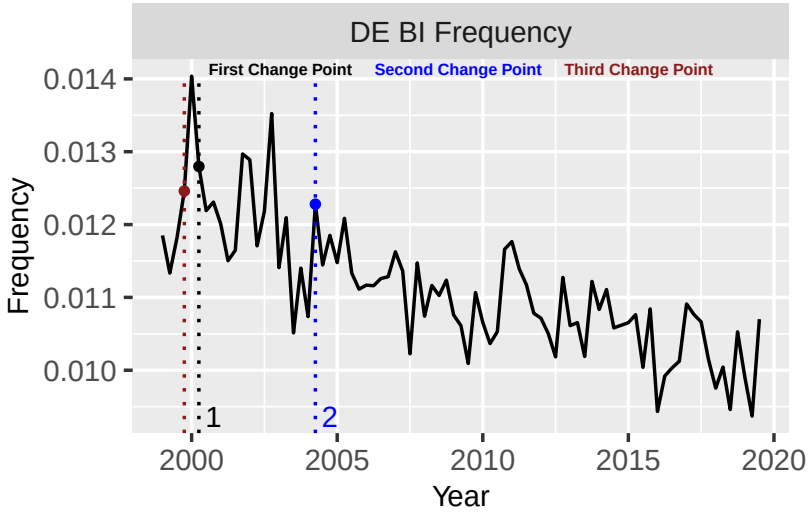
TotalCong
UrbanCong
ES
560
540
520
500
3
1
2
2000
2005
2010
2015
2020
Change Point


DE BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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0.013
0.012
0.011
0.010
1
2
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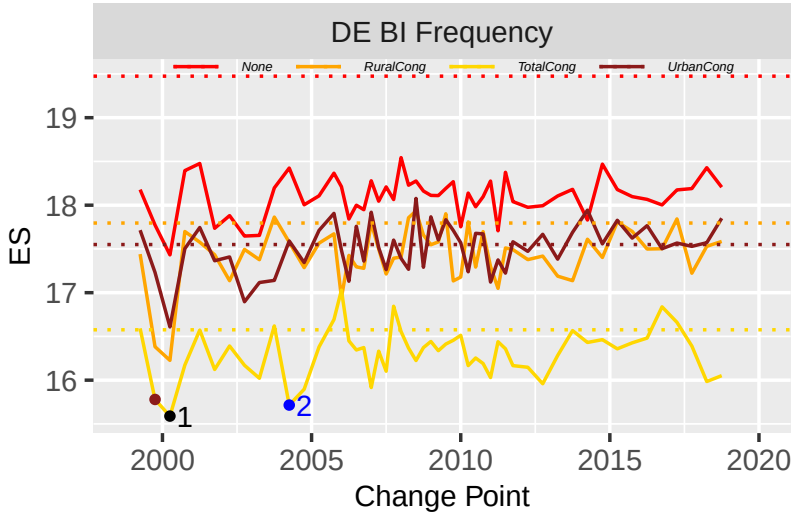
2005
2010
2015
2020
Year


DE BI Frequency
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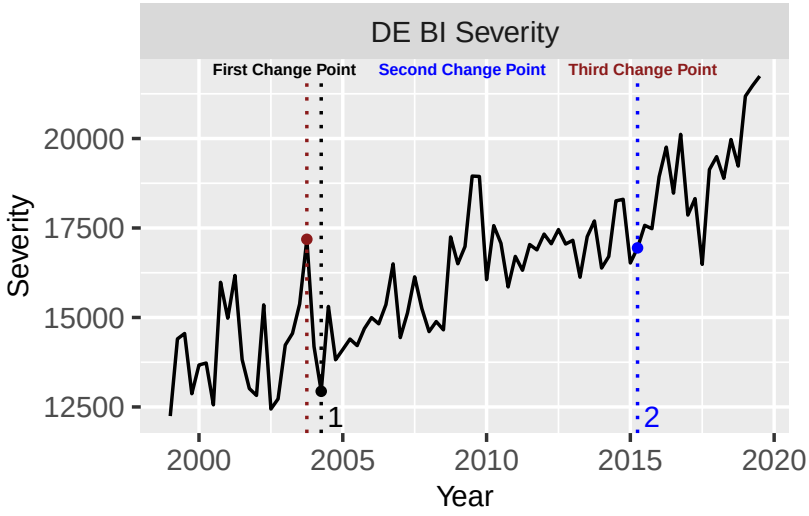
RuralCong
TotalCong
UrbanCong
ES
19
18
17
16
1
2
2000
2005
2010
2015
2020
Change Point


DE BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
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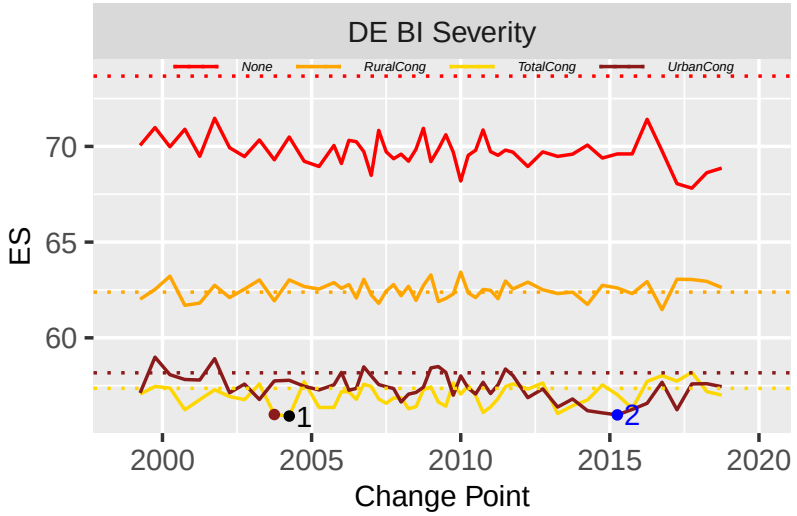
17500
15000
12500
1
2
2000
2005
2010
2015
2020
Year


DE BI Severity
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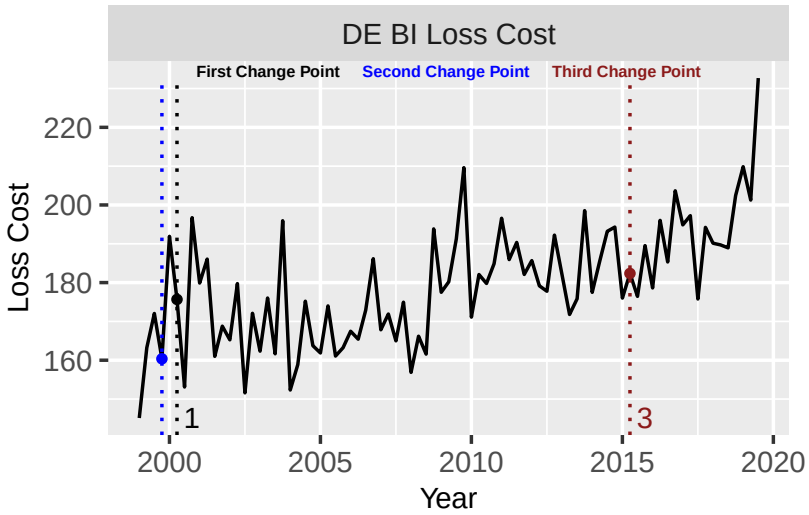
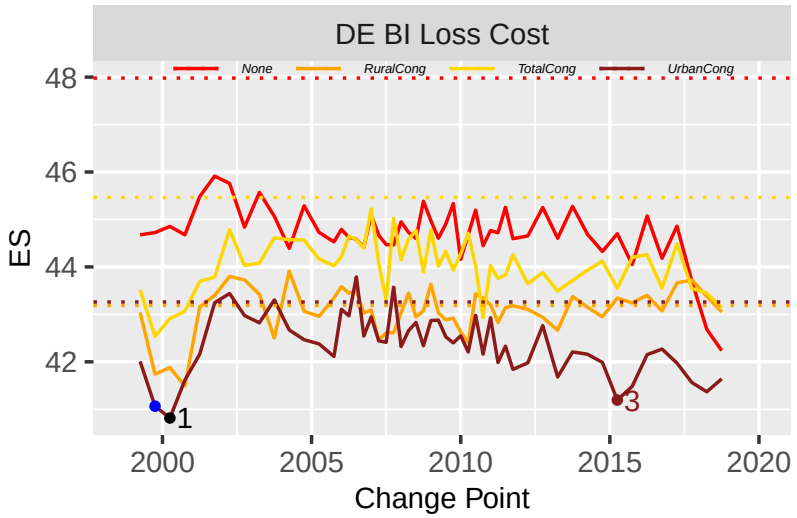
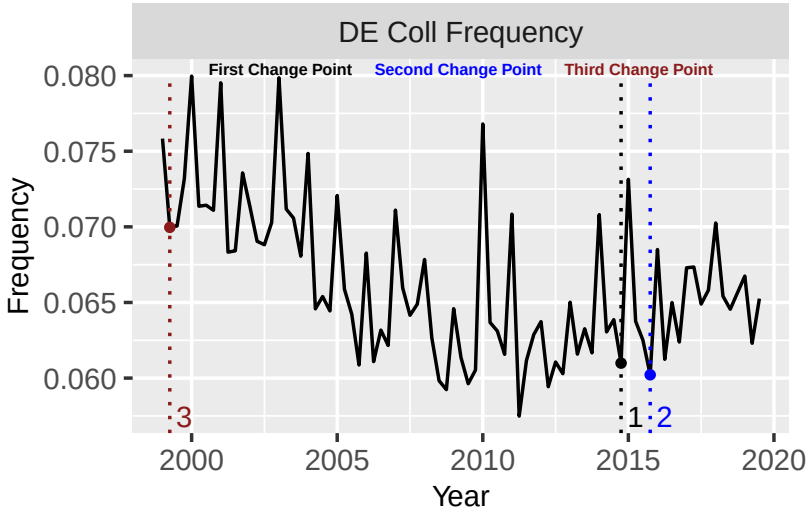
RuralCong
TotalCong
UrbanCong
ES
70
65
60
1
2
2000
2005
2010
2015
2020
Change Point


DE BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
220
200
180
160
1
3
2000
2005
2010
2015
2020
Year


DE BI Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
48
46
44
42
1
3
2000
2005
2010
2015
2020
Change Point


DE Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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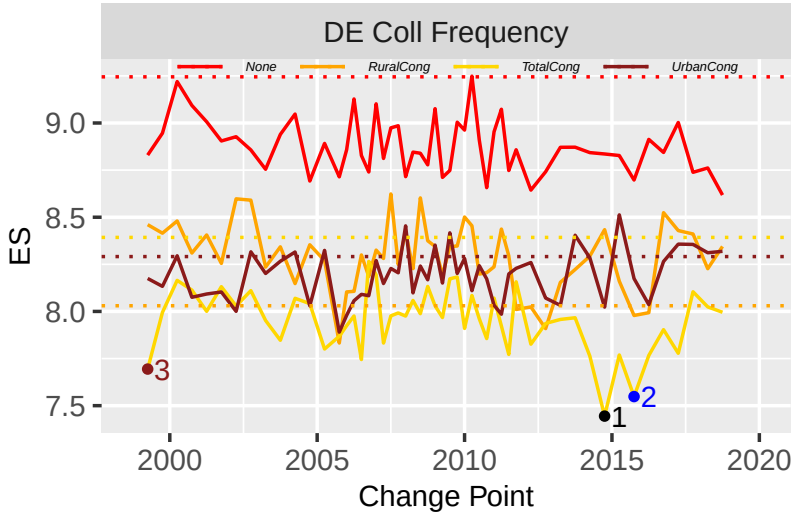
0.070
0.065
0.060
2000
2005
2010
2015
2020
3
1
2


DE Coll Frequency
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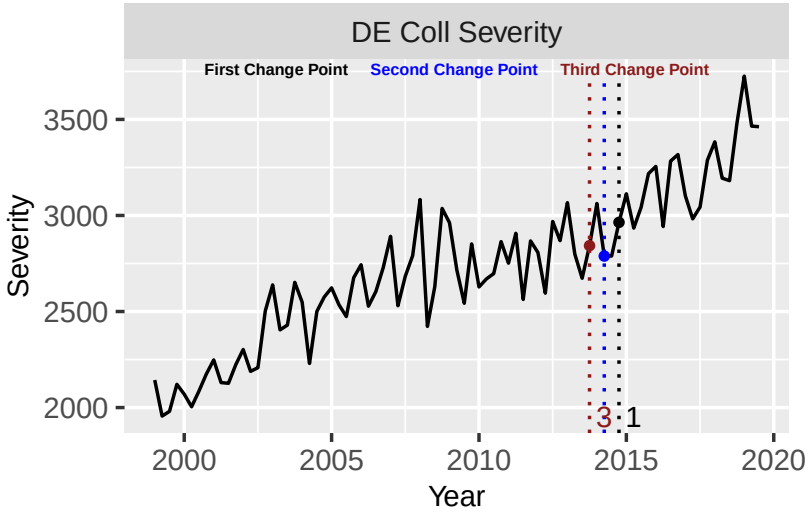
RuralCong
TotalCong
UrbanCong
ES
Change Point
9.0
8.5
8.0
7.5
2000
2005
2010
2015
2020
3
1
2


DE Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
Year
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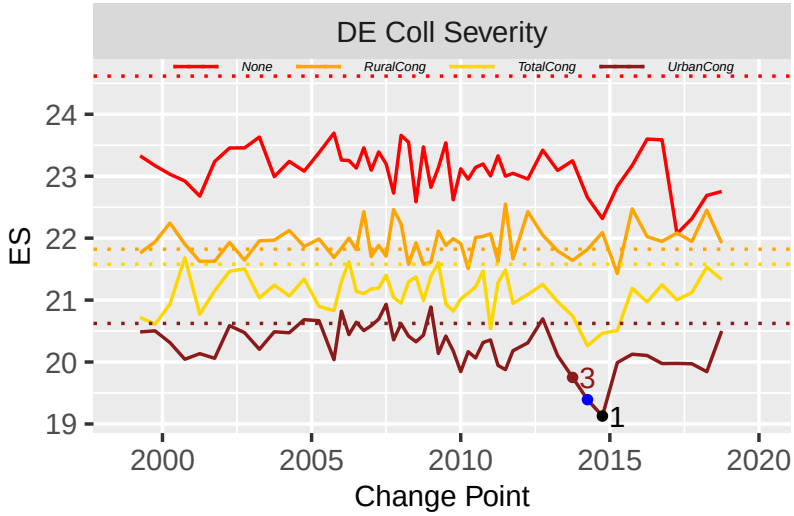
3000
2500
2000
2000
2005
2010
2015
2020
3
1


DE Coll Severity
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RuralCong
TotalCong
UrbanCong
ES
Change Point
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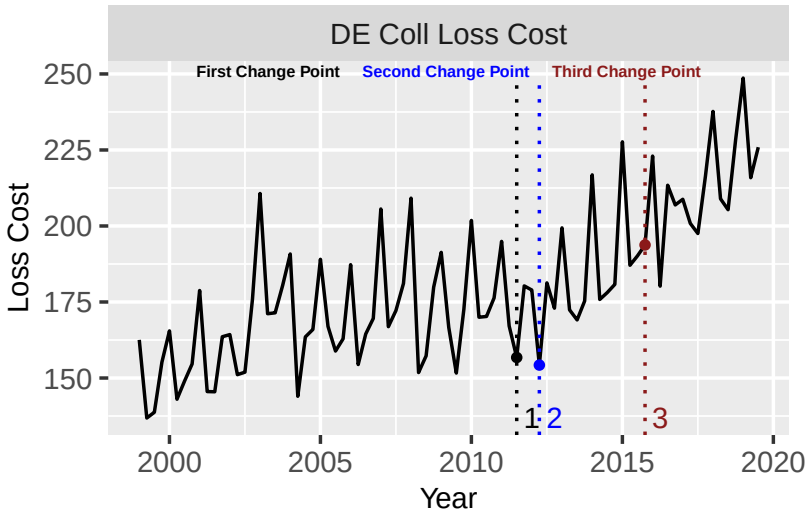
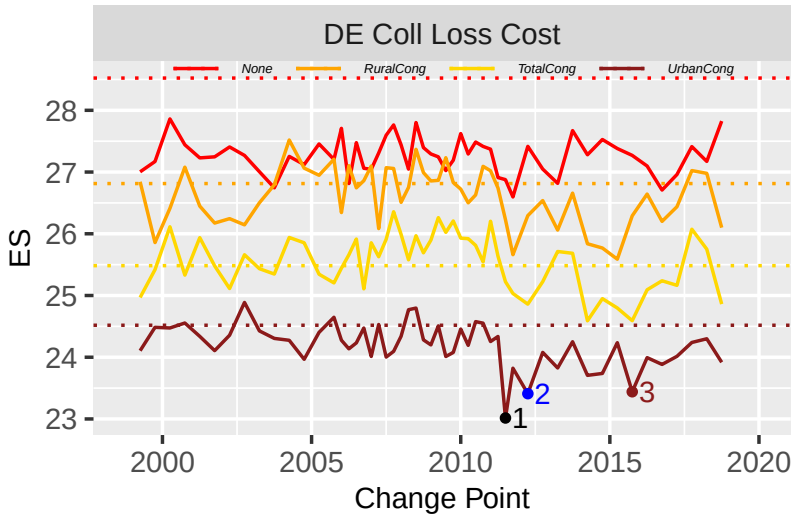
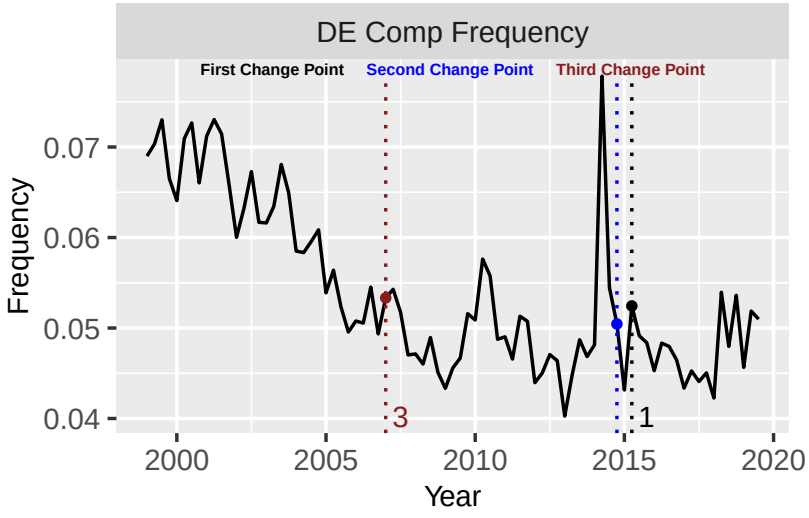
23
22
21
20
19
2000
2005
2010
2015
2020
3
1


DE Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
Year
250
225
200
175
150
2000
2005
2010
2015
2020
1
2
3


DE Coll Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
Change Point
28
27
26
25
24
23
2000
2005
2010
2015
2020
1
2
3


DE Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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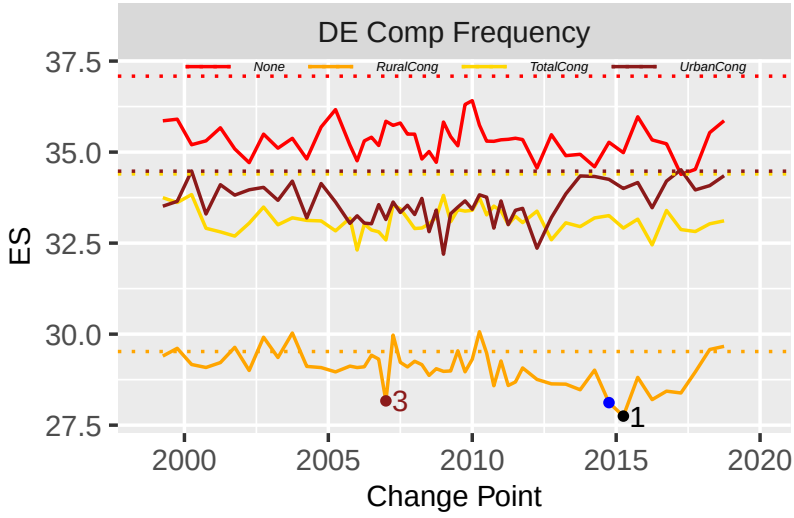
0.06
0.05
0.04
2000
2005
2010
2015
2020
Year
3
1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RuralCong
TotalCong
UrbanCong
ES
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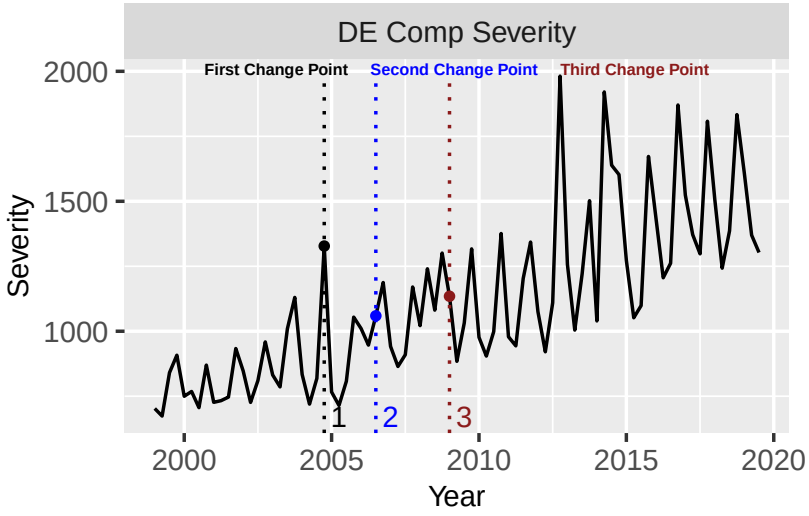
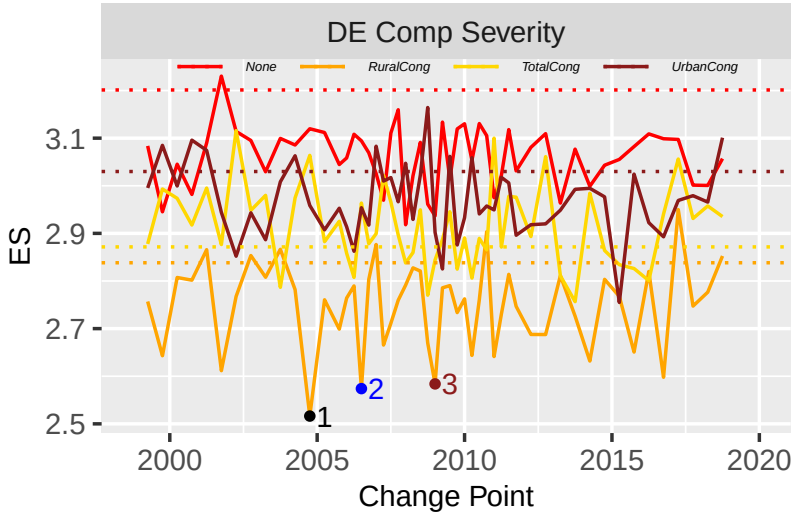
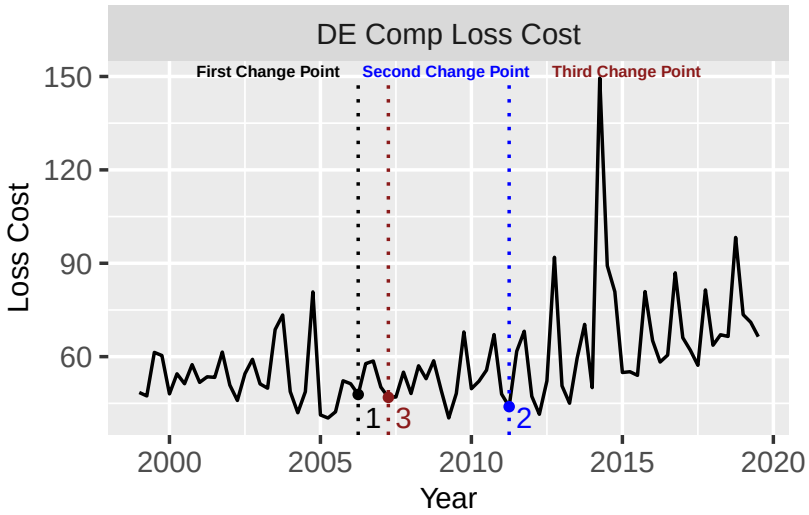
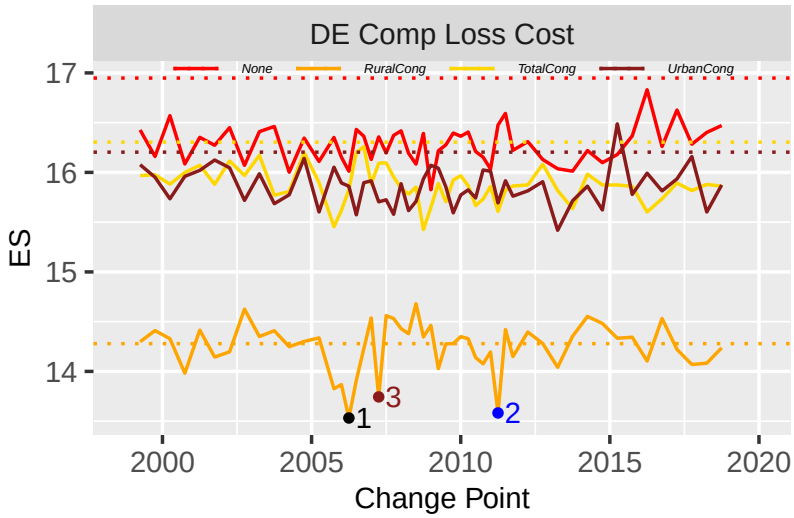
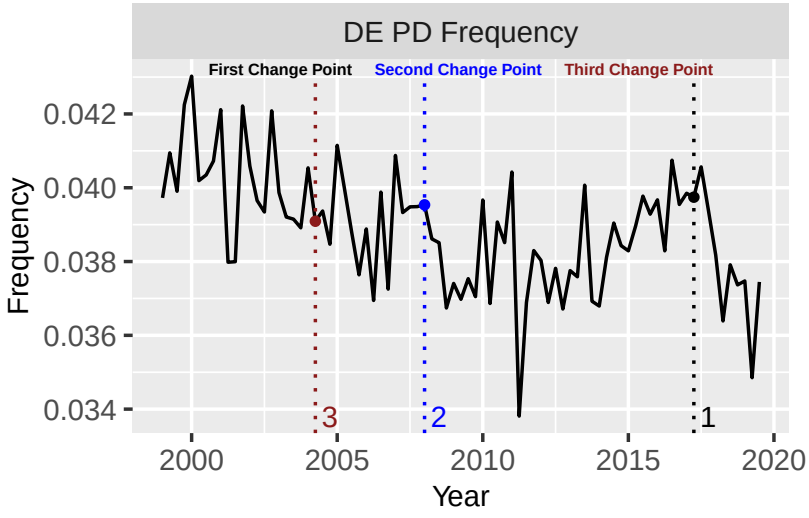
30.0
27.5
2000
2005
2010
2015
2020
Change Point
3
1


DE Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
2000
1500
1000
2000
2005
2010
2015
2020
Year
1
2
3


DE Comp Severity
None
RuralCong
TotalCong
UrbanCong
ES
3.1
2.9
2.7
2.5
2000
2005
2010
2015
2020
Change Point
1
2
3


DE Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
150
120
90
60
2000
2005
2010
2015
2020
Year
1
3
2


DE Comp Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
17
16
15
14
2000
2005
2010
2015
2020
Change Point
1
3
2


DE PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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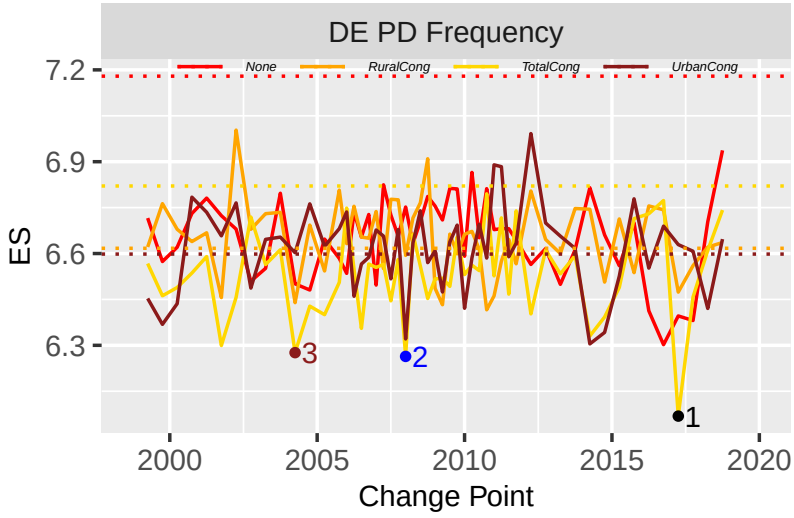
0.040
0.038
0.036
0.034
3
2
1
2000
2005
2010
2015
2020
Year


DE PD Frequency
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RuralCong
TotalCong
UrbanCong
ES
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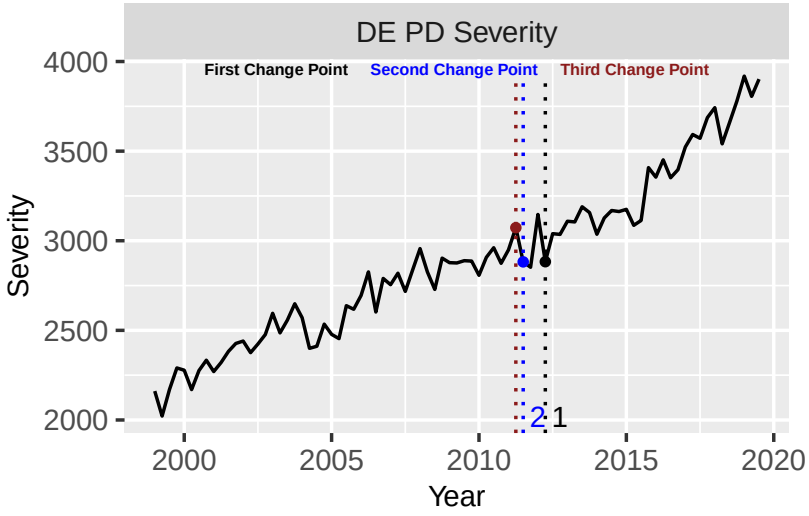
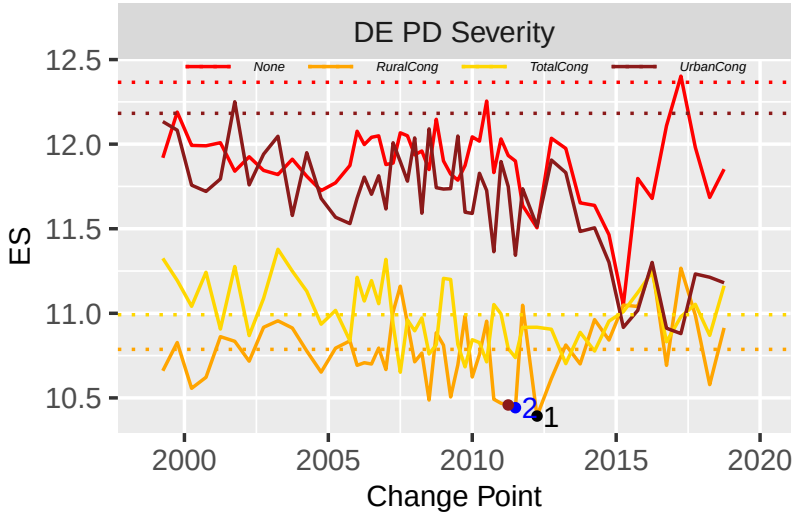
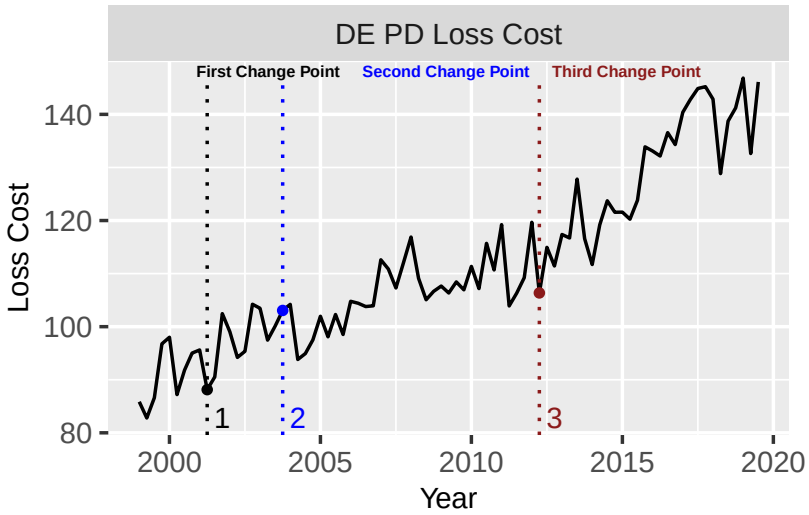
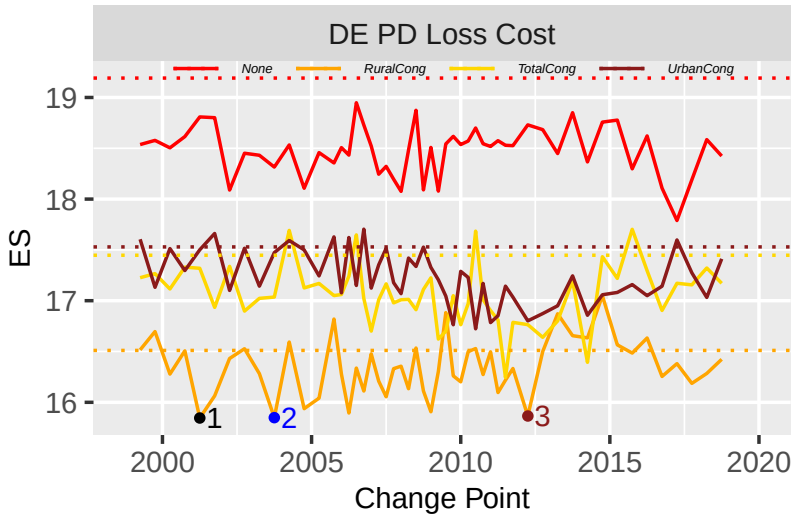
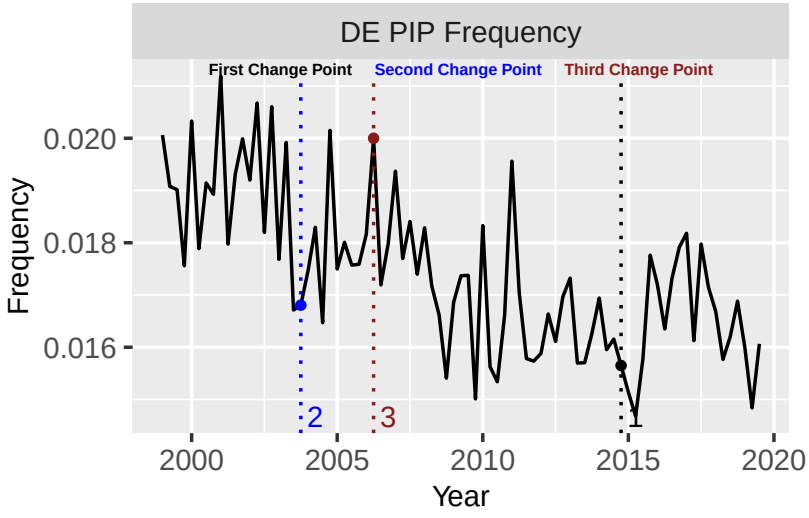
6.6
6.3
3
2
1
2000
2005
2010
2015
2020
Change Point


DE PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
4000
3500
3000
2500
2000
2
1
2000
2005
2010
2015
2020
Year


DE PD Severity
None
RuralCong
TotalCong
UrbanCong
ES
12.5
12.0
11.5
11.0
10.5
2
1
2000
2005
2010
2015
2020
Change Point


DE PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
140
120
100
80
1
2
3
2000
2005
2010
2015
2020
Year


DE PD Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
19
18
17
16
1
2
3
2000
2005
2010
2015
2020
Change Point


DE PIP Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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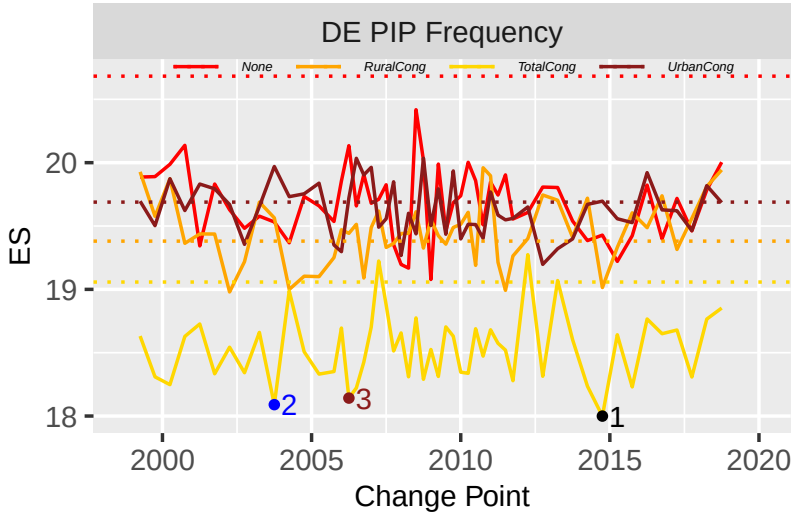
0.018
0.016
2
3
1
2000
2005
2010
2015
2020
Year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TotalCong
UrbanCong
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2010
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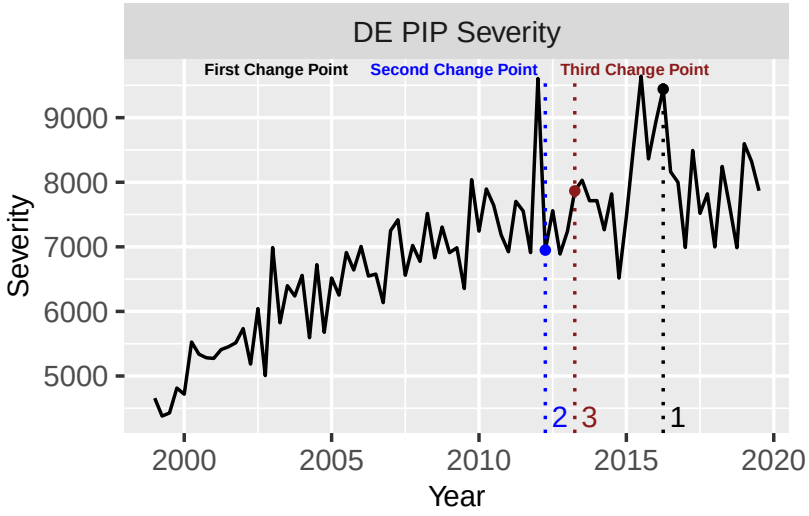
2020
Change Point


DE PIP Severity
First Change Point
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Severity
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2010
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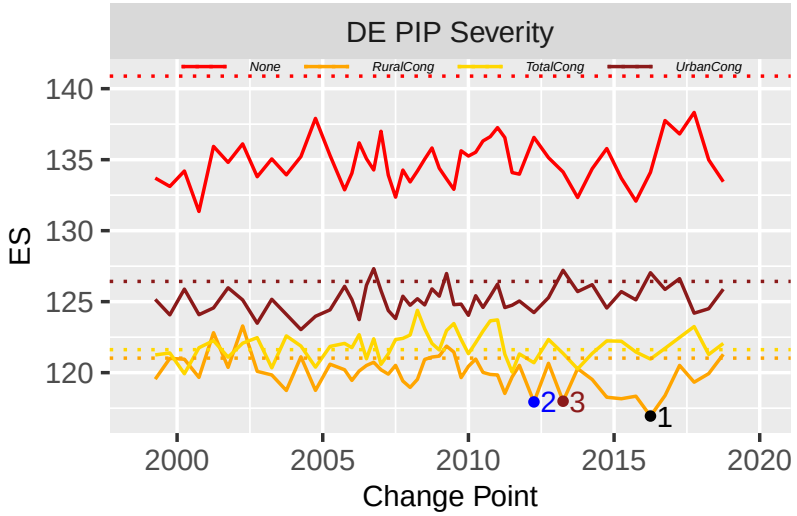
2020
Year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UrbanCong
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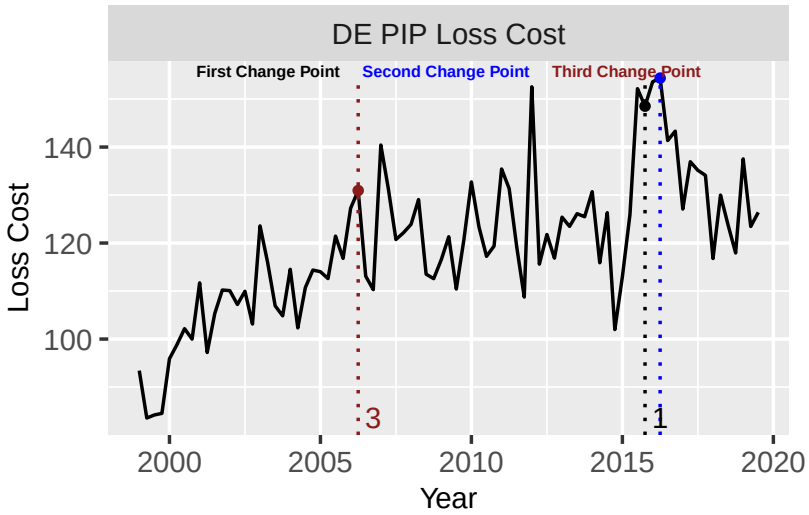
2020
Change Point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Second Change Point
Third Change Point
Loss Cost
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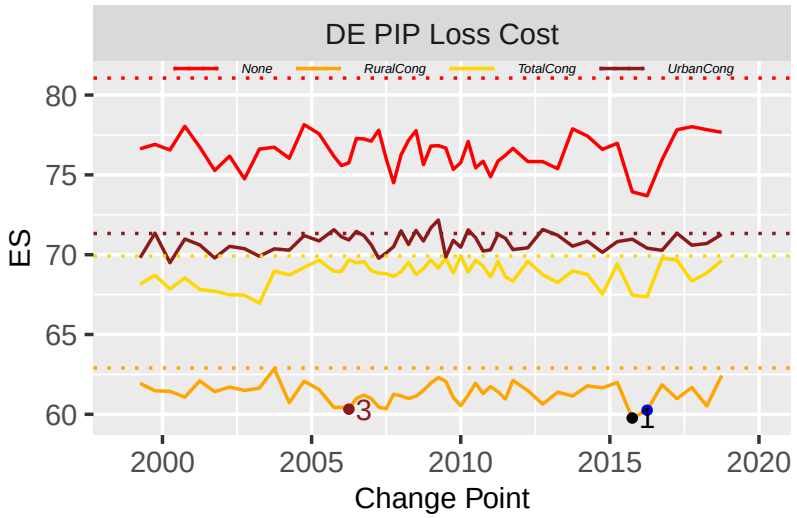
2010
2015
2020
Year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UrbanCong
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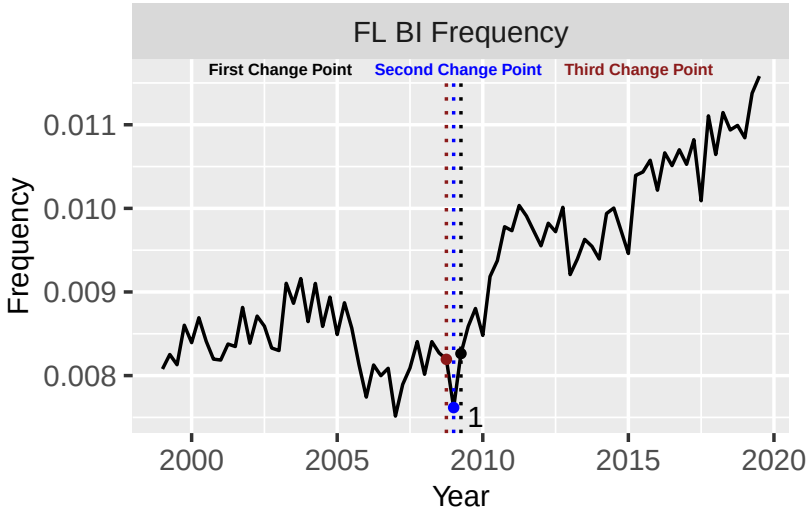
Change Point


FL BI Frequency
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Third Change Point
Frequency
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0.009
0.008
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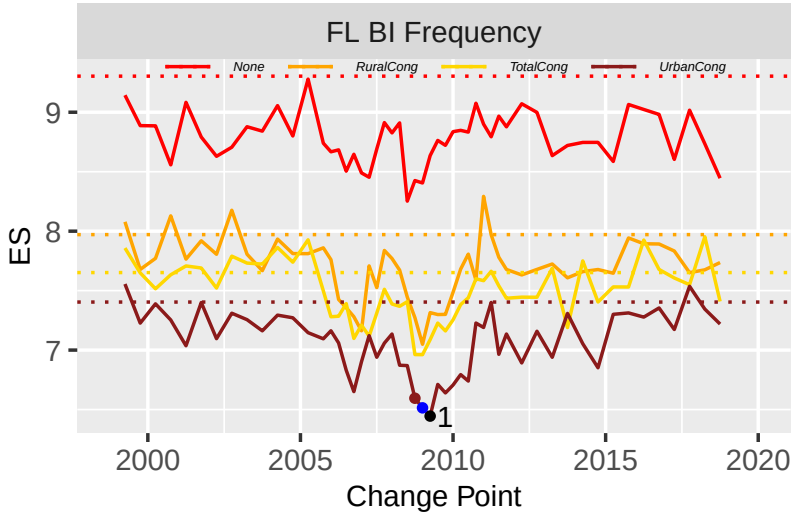
2020
Year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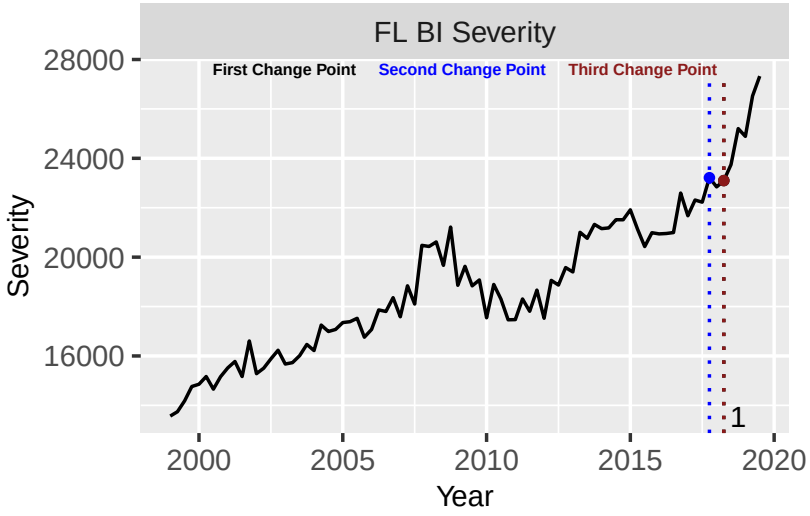
Change Point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Third Change Point
Severity
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16000
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2010
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2020
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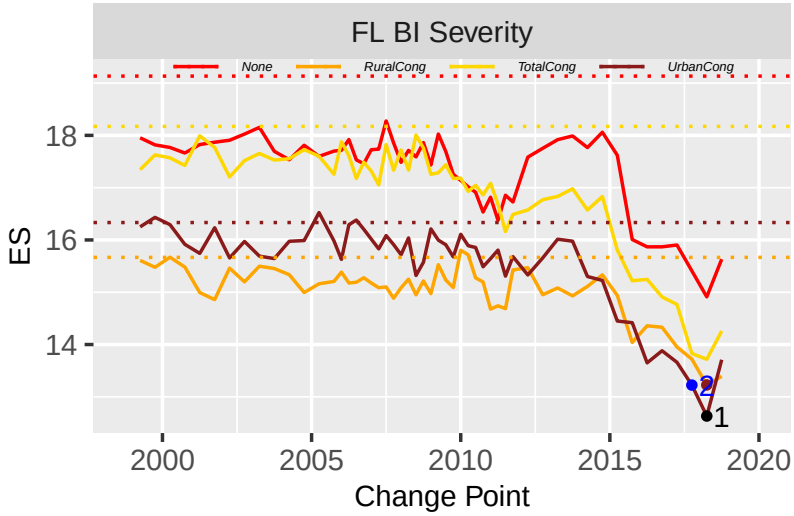
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TotalCong
UrbanCong
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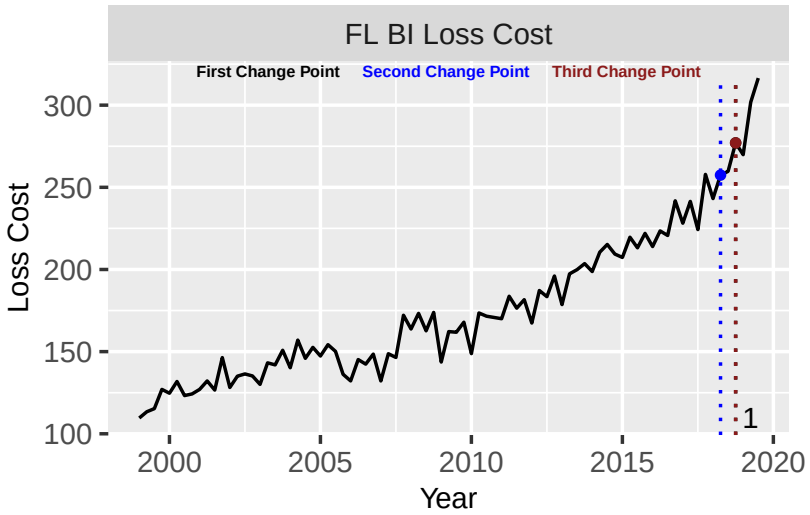
2015
2020
Change Point


FL BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
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200
150
100
1
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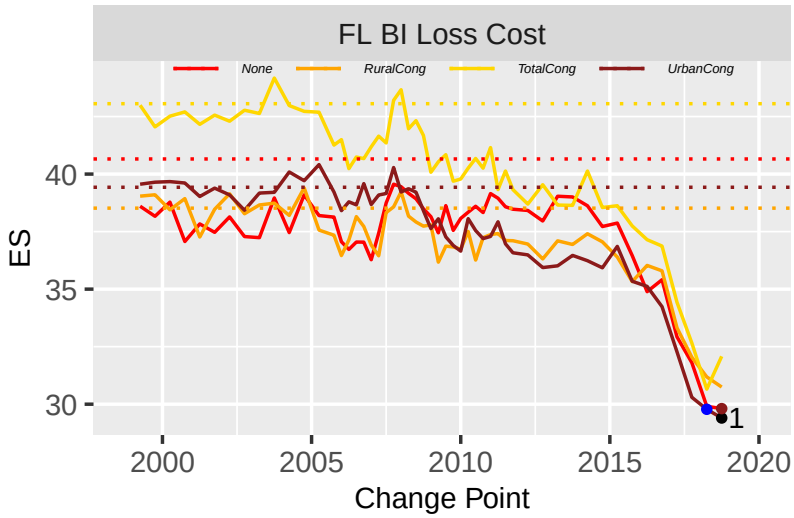
2010
2015
2020
Year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TotalCong
UrbanCong
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1
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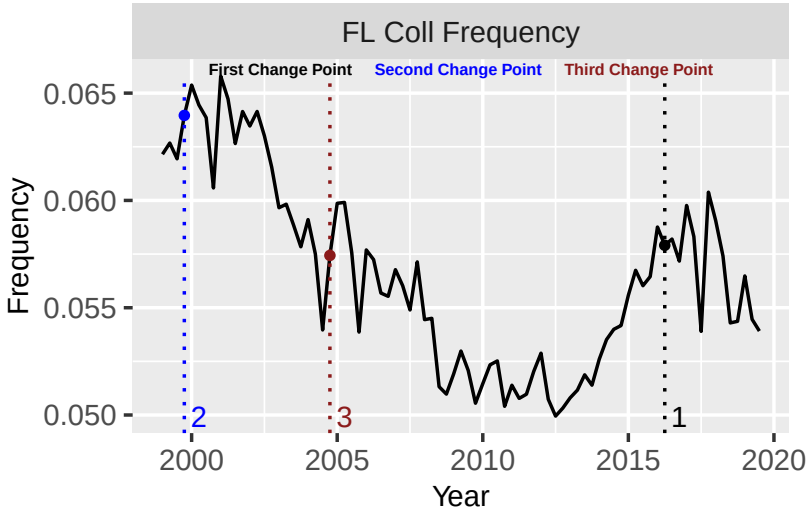
2010
2015
2020
Change Point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Third Change Point
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0.055
0.050
2
3
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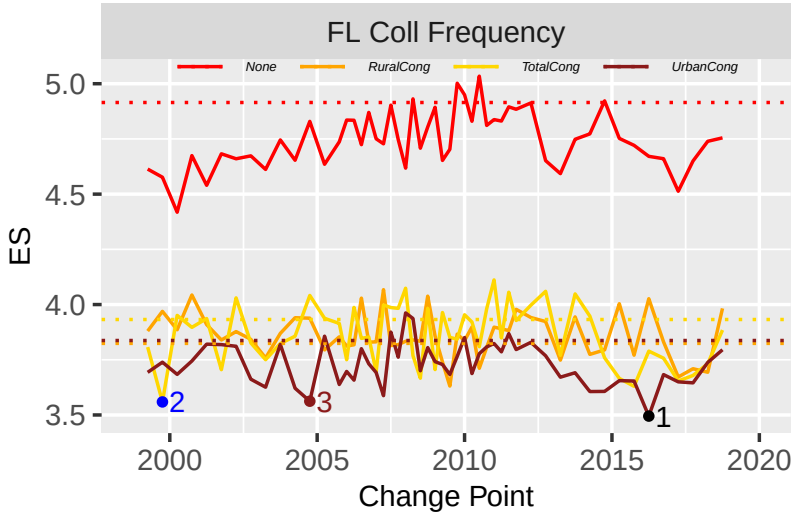
2005
2010
2015
2020
Year


FL Coll Frequency
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RuralCong
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UrbanCong
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4.0
3.5
2
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1
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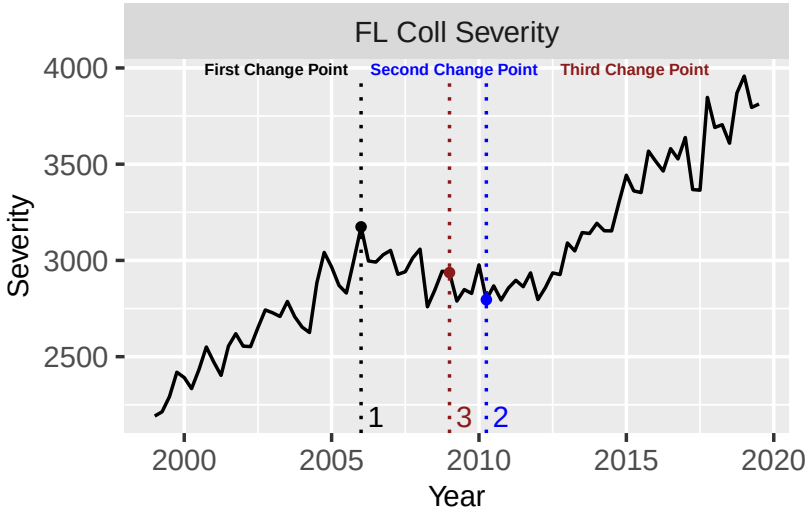
2010
2015
2020
Change Point


FL Coll Severity
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Second Change Point
Third Change Point
Severity
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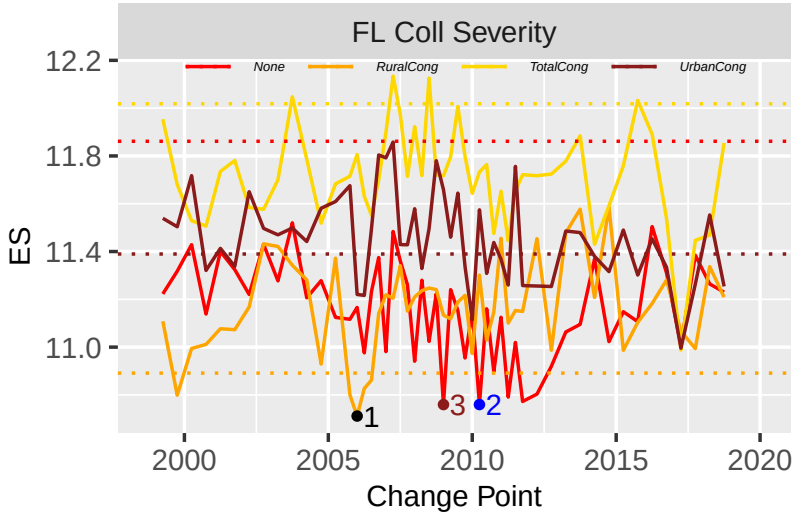
3500
3000
2500
1
3
2
2000
2005
2010
2015
2020
Year


FL Coll Severity
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RuralCong
TotalCong
UrbanCong
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11.4
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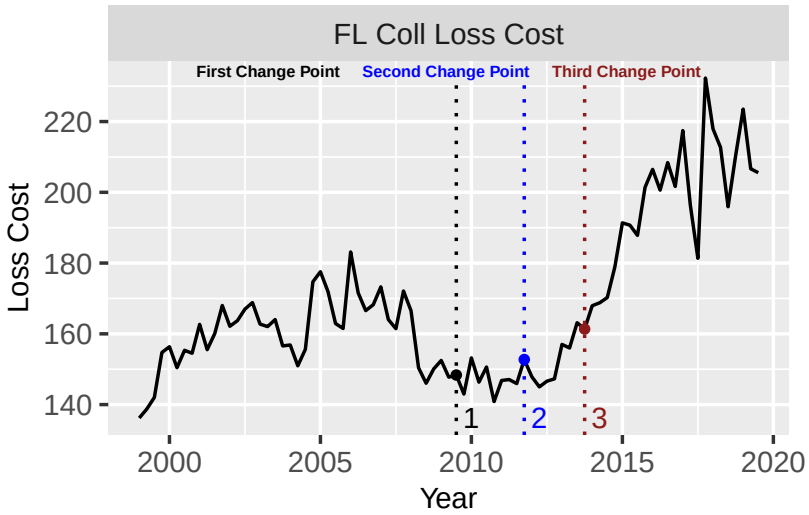
2010
2015
2020
Change Point


FL Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
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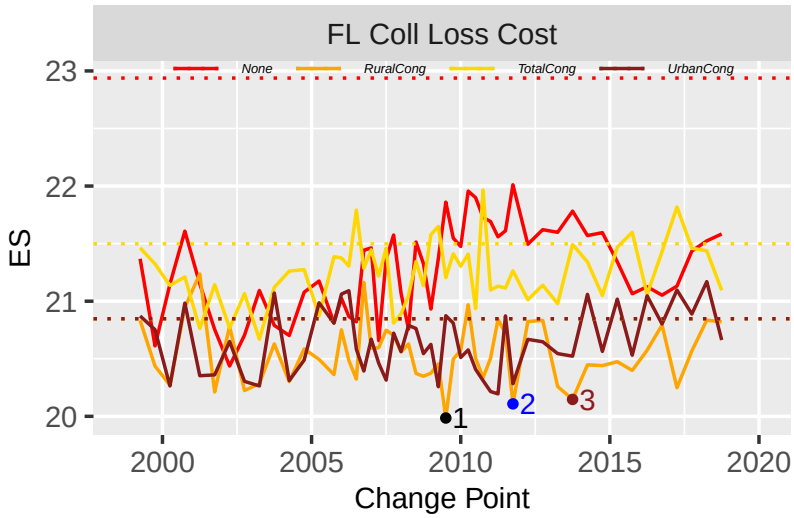
200
180
160
140
1
2
3
2000
2005
2010
2015
2020
Year


FL Coll Loss Cost
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TotalCong
UrbanCong
ES
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22
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20
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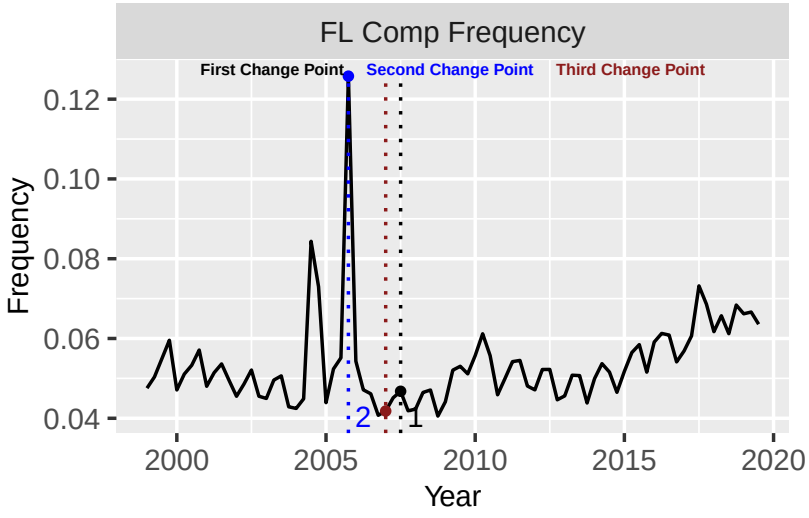
2005
2010
2015
2020
Change Point


FL Comp Frequency
First Change Point
Second Change Point
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0.08
0.06
0.04
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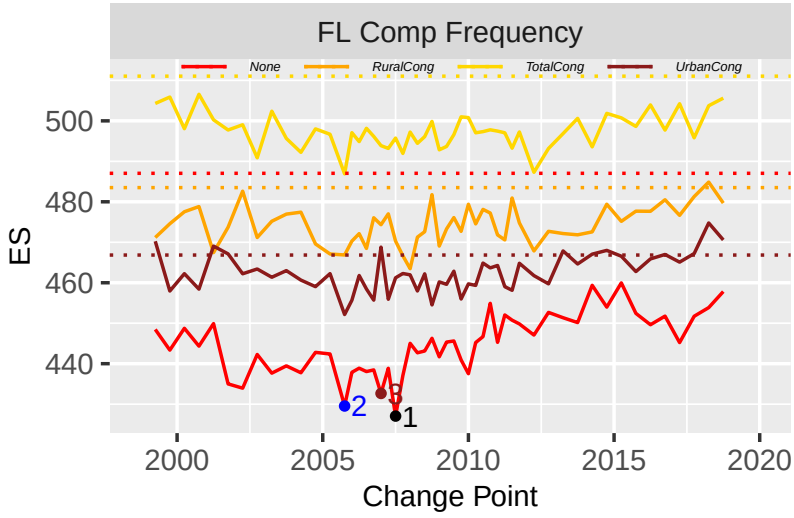
2005
2010
2015
2020
Year
2
3
1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UrbanCong
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440
2000
2005
2010
2015
2020
Change Point
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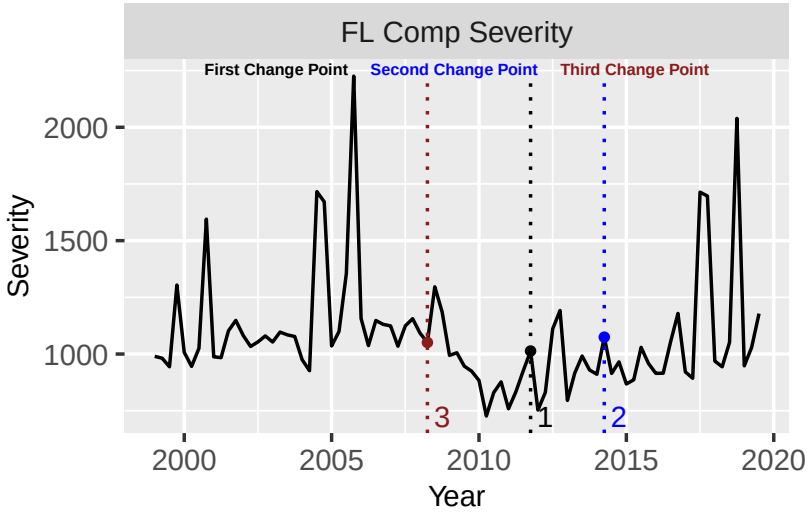
FL Comp Severity
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Second Change Point
Third Change Point
Severity
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1000
2000
2005
2010
2015
2020
Year
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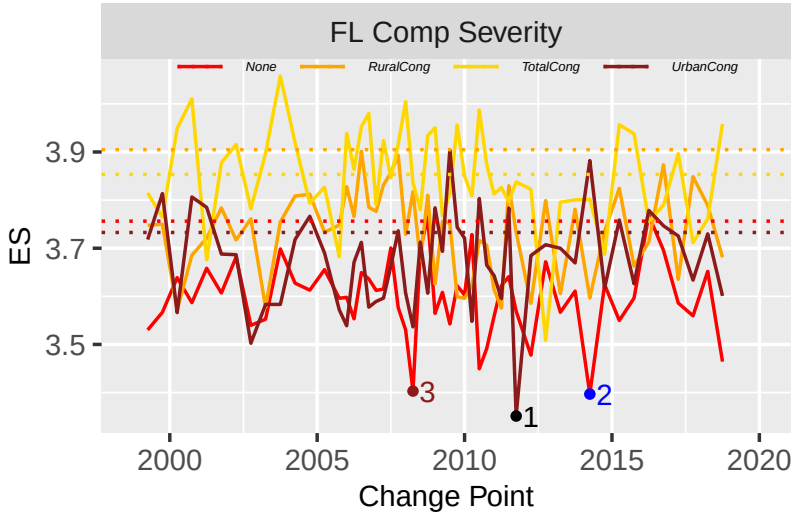
1
2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TotalCong
UrbanCong
ES
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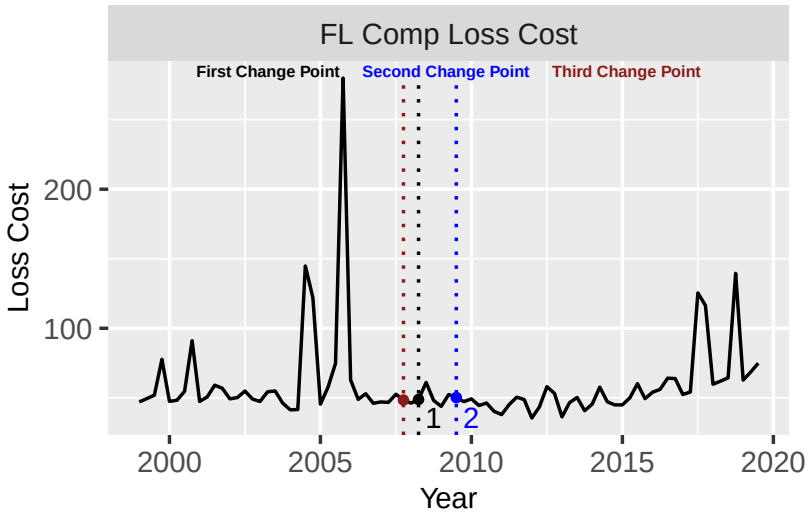
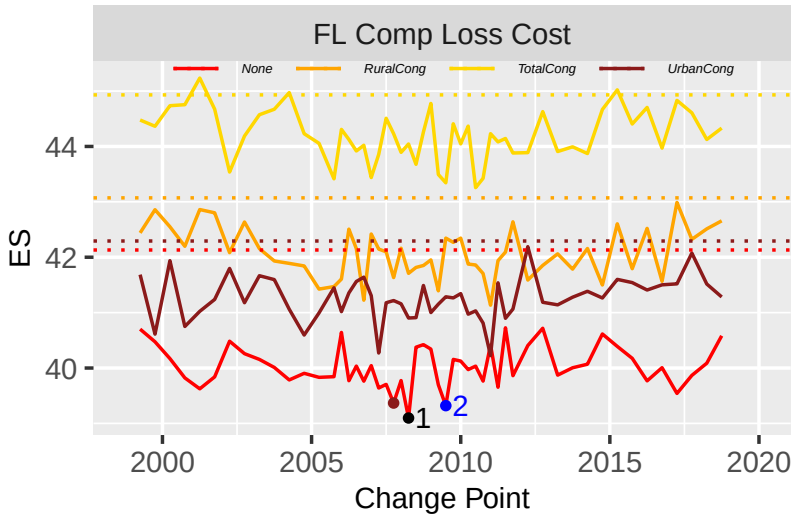
3.7
3.5
2000
2005
2010
2015
2020
Change Point
3
1
2


FL Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
200
100
2000
2005
2010
2015
2020
Year
1
2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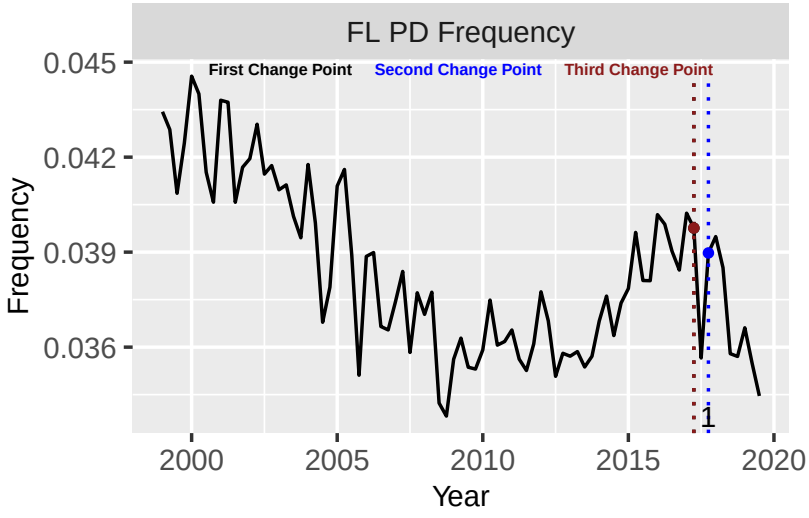
RuralCong
TotalCong
UrbanCong
ES
44
42
40
2000
2005
2010
2015
2020
Change Point
1
2


FL PD Frequency
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Second Change Point
Third Change Point
Frequency
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0.039
0.036
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2005
2010
2015
2020
Year
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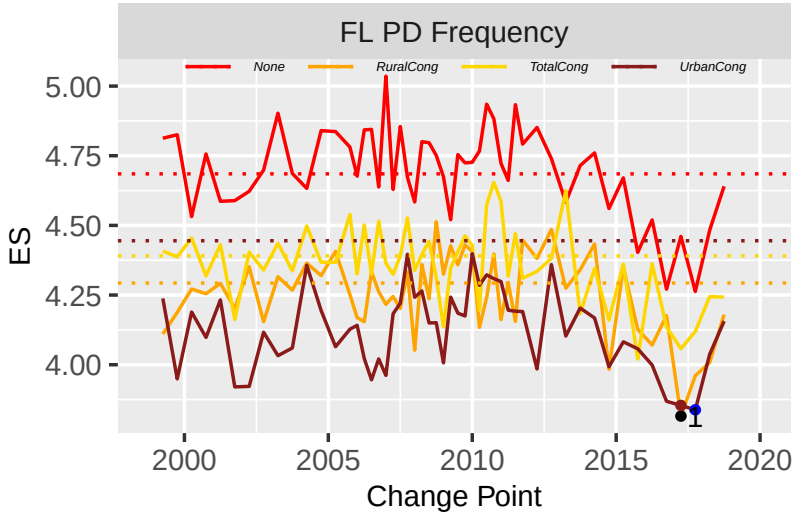
FL PD Frequency
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TotalCong
UrbanCong
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4.25
4.00
2000
2005
2010
2015
2020
Change Point
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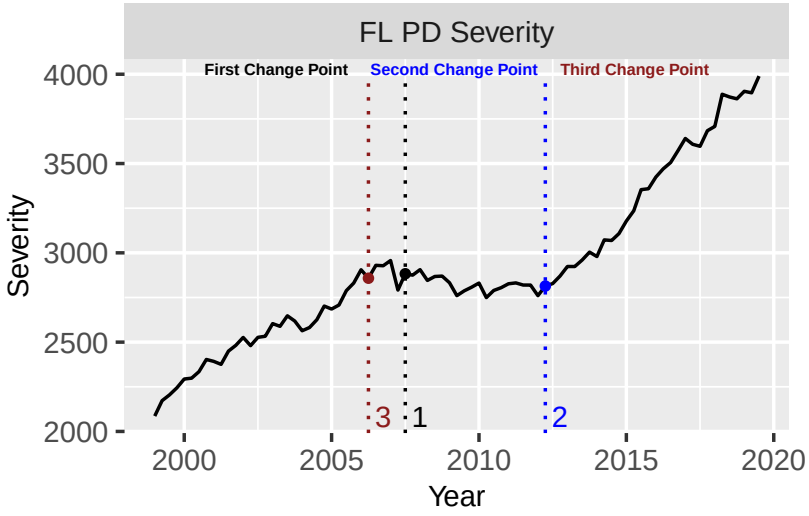
FL PD Severity
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Second Change Point
Third Change Point
Severity
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3000
2500
2000
2000
2005
2010
2015
2020
Year
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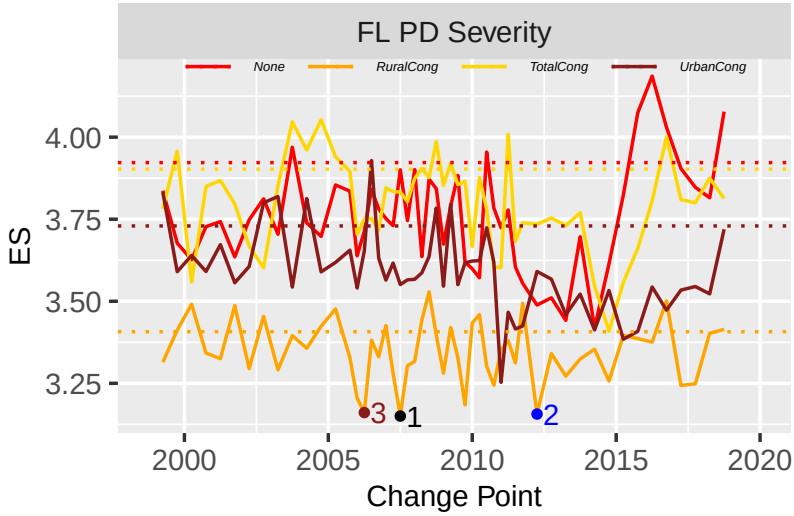
1
2


FL PD Severity
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TotalCong
UrbanCong
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3.50
3.25
2000
2005
2010
2015
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Change Point
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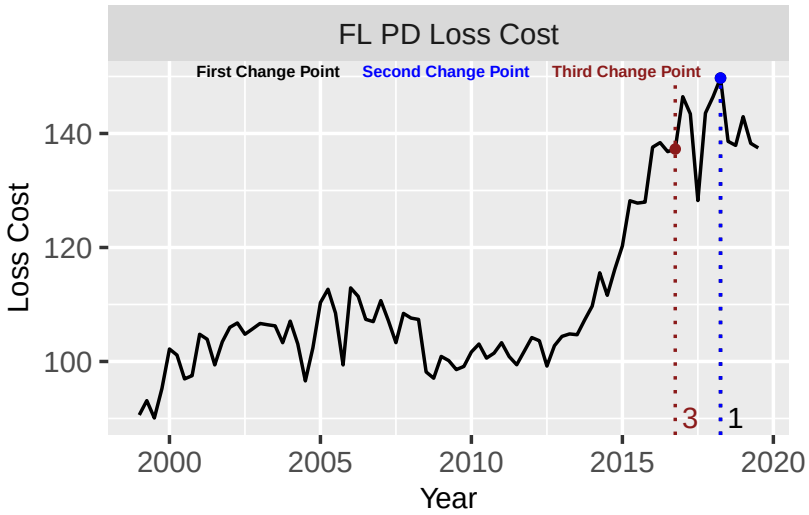
FL PD Loss Cost
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Second Change Point
Third Change Point
Loss Cost
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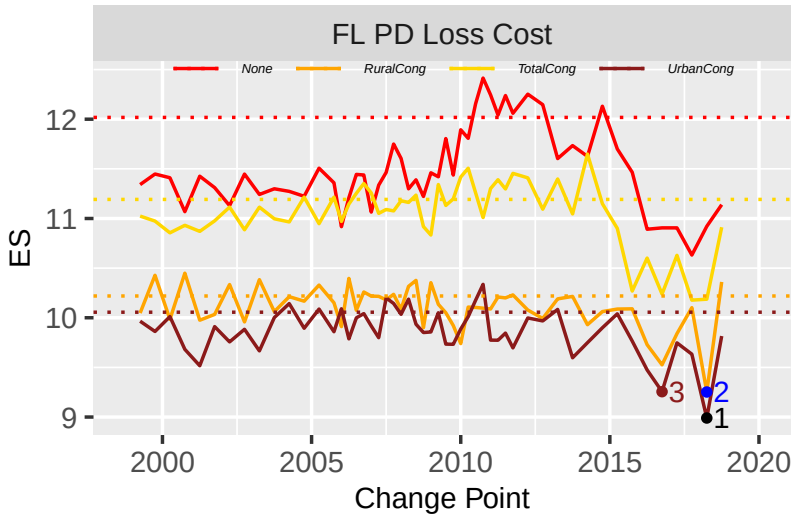
120
100
2000
2005
2010
2015
2020
Year
3
1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TotalCong
UrbanCong
ES
12
11
10
9
2000
2005
2010
2015
2020
Change Point
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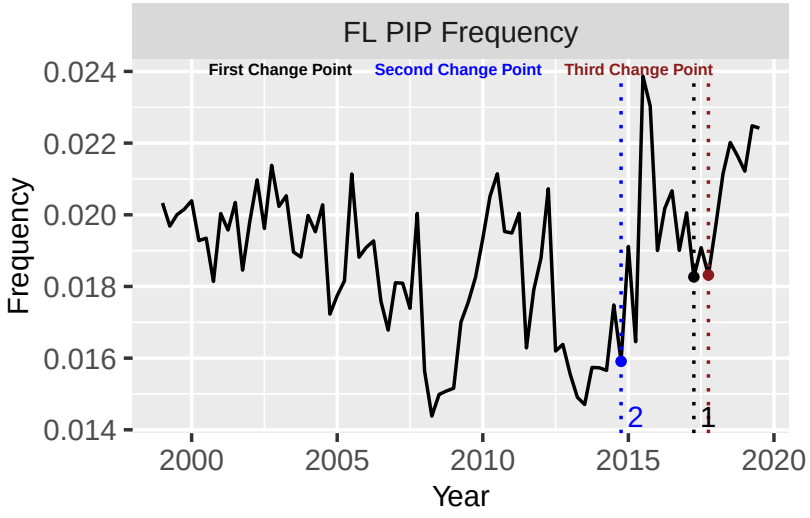
FL PIP Frequency
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Second Change Point
Third Change Point
Frequency
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0.018
0.016
0.014
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2015
2020
Year
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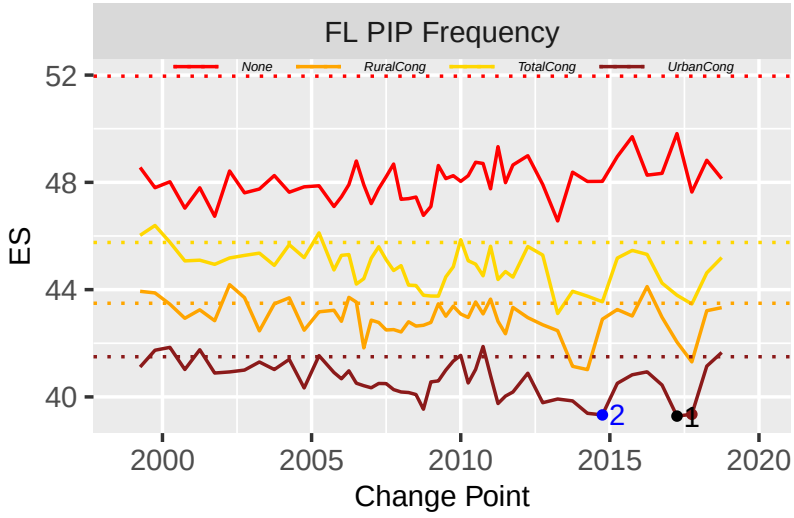
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TotalCong
UrbanCong
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44
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2005
2010
2015
2020
Change Point
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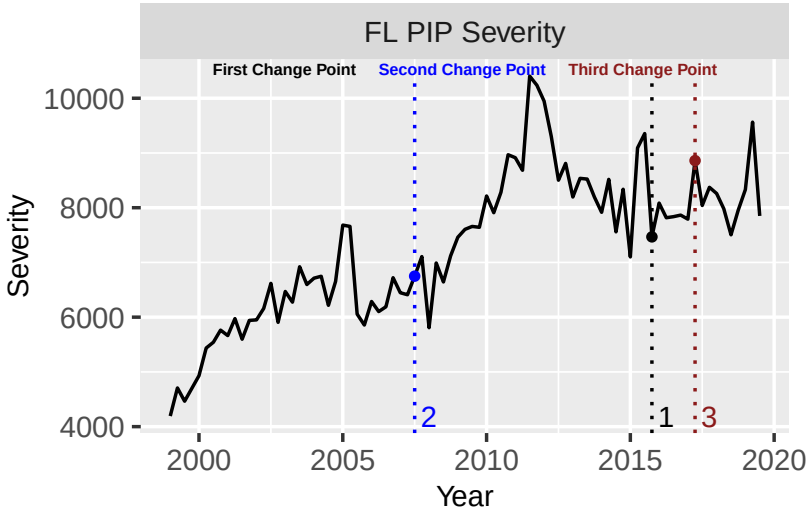
FL PIP Severity
First Change Point
Second Change Point
Third Change Point
Severity
10000
8000
6000
4000
2000
2005
2010
2015
2020
Year
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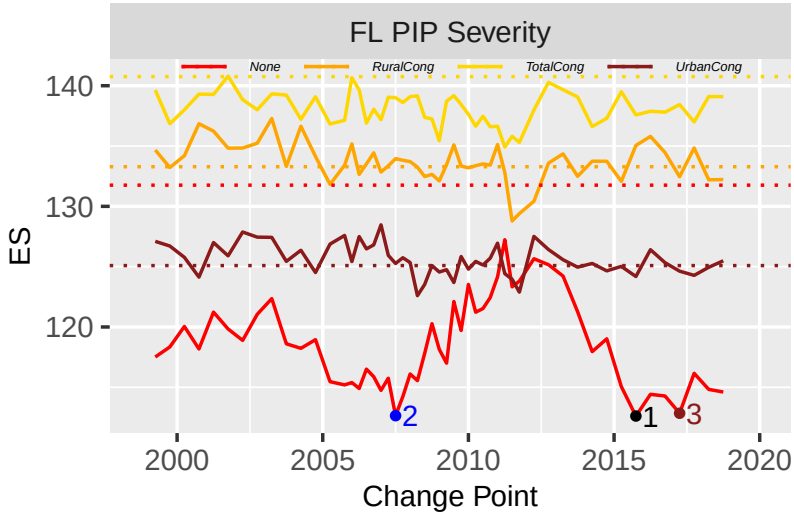
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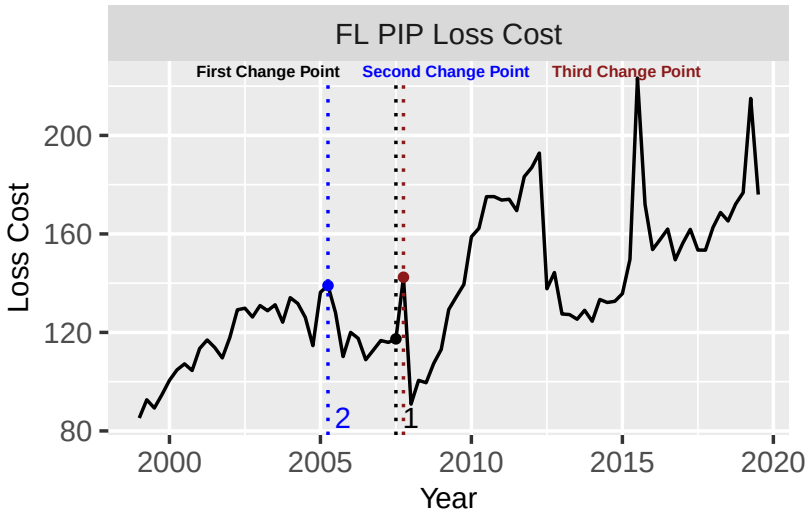
TotalCong
UrbanCong
ES
140
130
120
2000
2005
2010
2015
2020
Change Point
2
1
3


FL PIP Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
200
160
120
80
2000
2005
2010
2015
2020
Year
2
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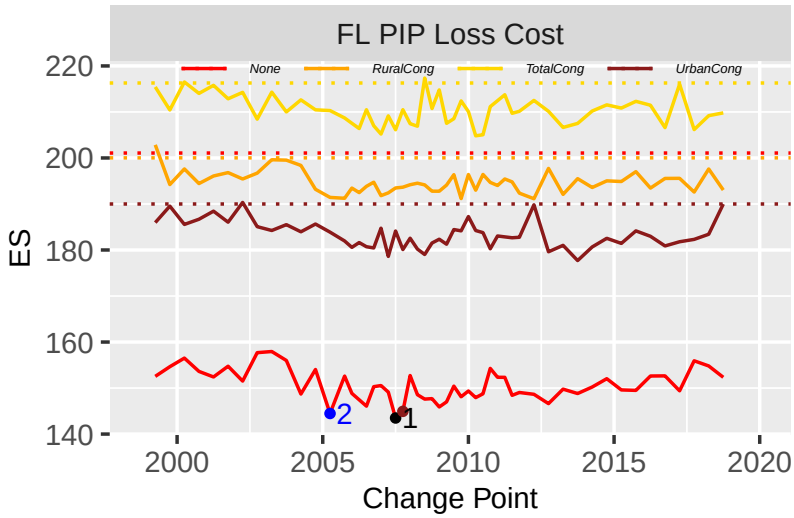
FL PIP Loss Cost
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RuralCong
TotalCong
UrbanCong
ES
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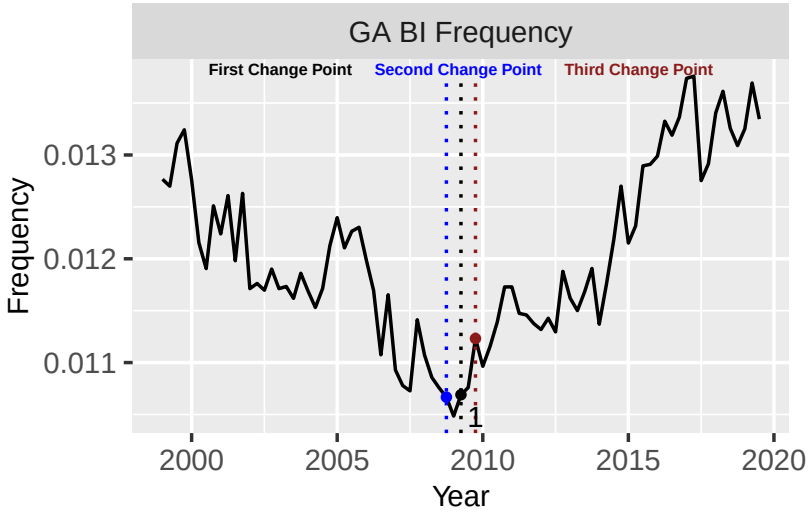
200
180
160
140
2000
2005
2010
2015
2020
Change Point
2
1


GA BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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0.012
0.011
2000
2005
2010
2015
2020
Year
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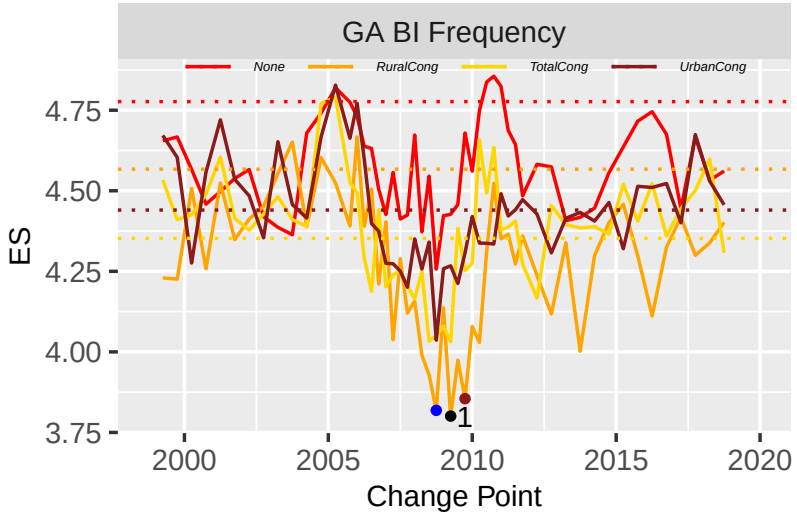
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RuralCong
TotalCong
UrbanCong
ES
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4.00
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2005
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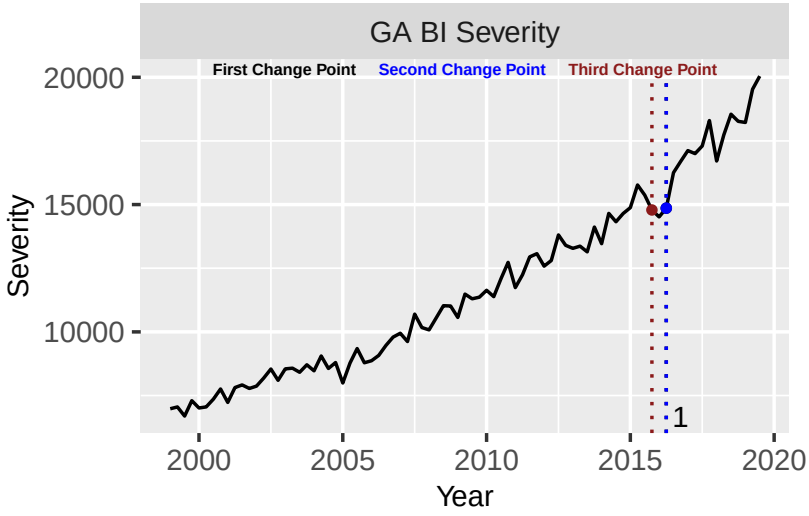
GA BI Severity
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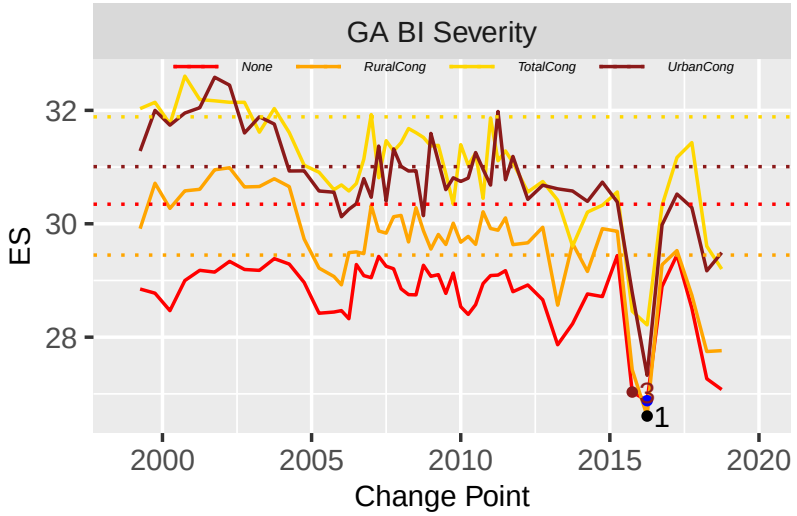
Second Change Point
Third Change Point
Severity
20000
15000
10000
2000
2005
2010
2015
2020
Year
1


GA BI Severity
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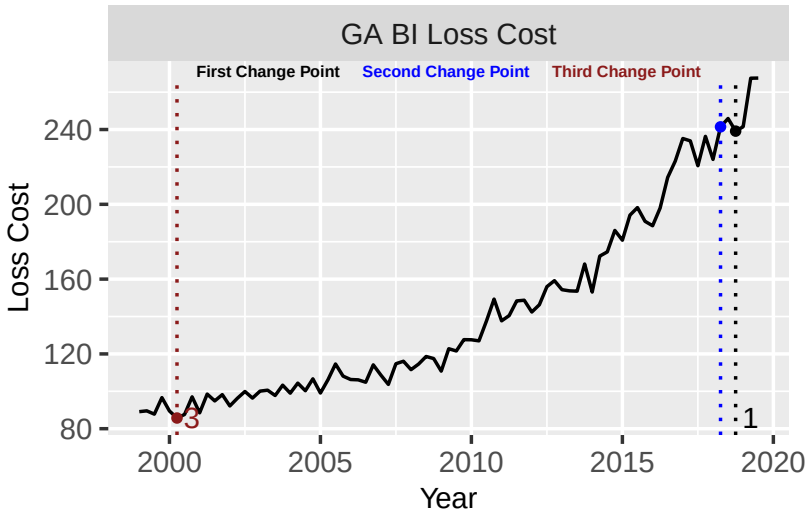
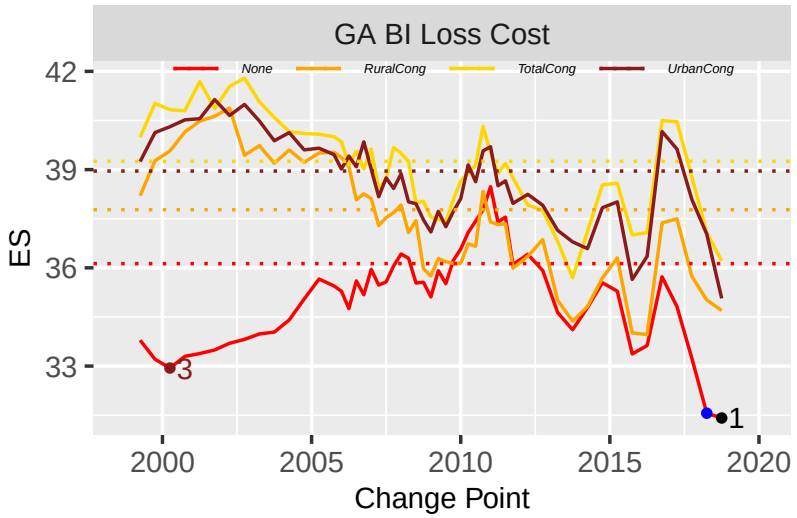
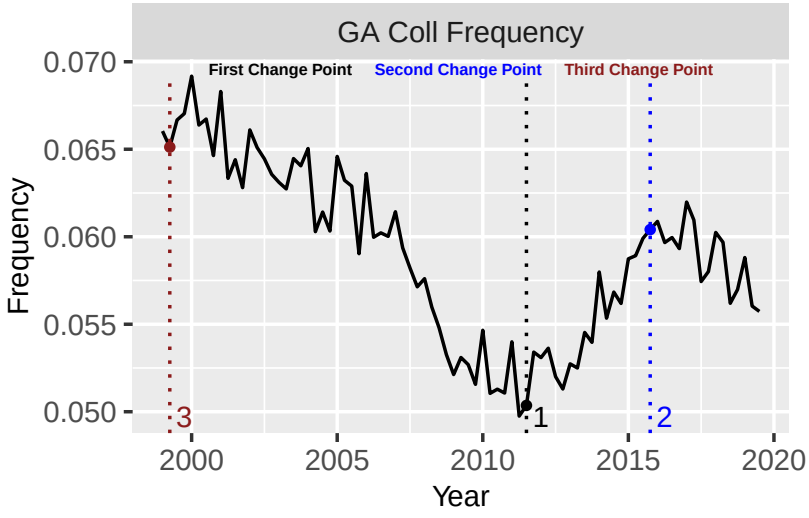
RuralCong
TotalCong
UrbanCong
ES
32
30
28
2000
2005
2010
2015
2020
Change Point
2
1


GA BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
240
200
160
120
80
2000
2005
2010
2015
2020
Year
3
1


GA BI Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
42
39
36
33
2000
2005
2010
2015
2020
Change Point
3
1


GA Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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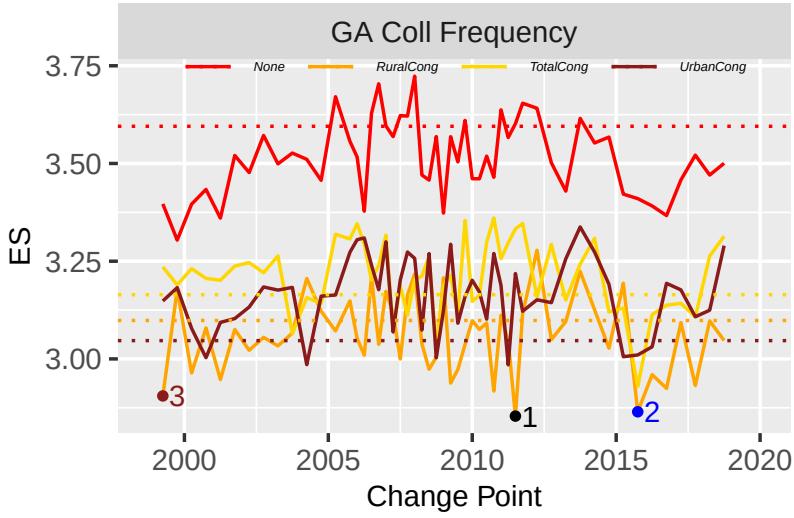
0.060
0.055
0.050
2000
2005
2010
2015
2020
Year
3
1
2


GA Coll Frequency
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TotalCong
UrbanCong
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3.75
3.50
3.25
3.00
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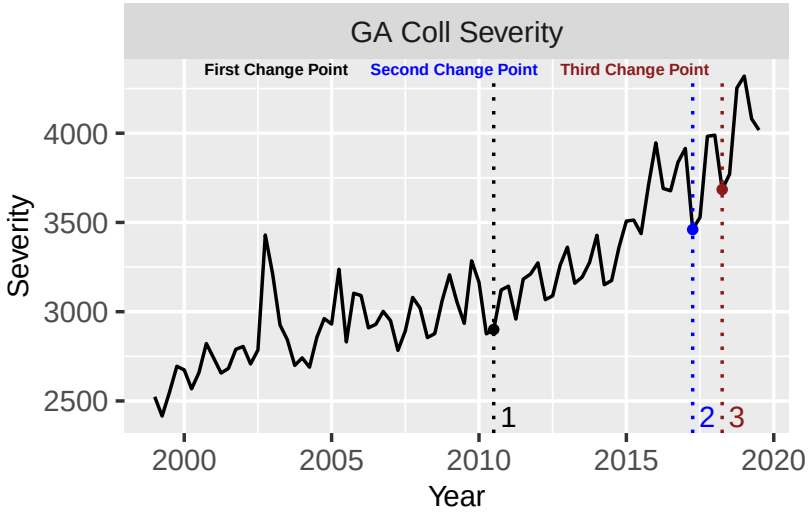
2005
2010
2015
2020
Change Point
3
1
2


GA Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
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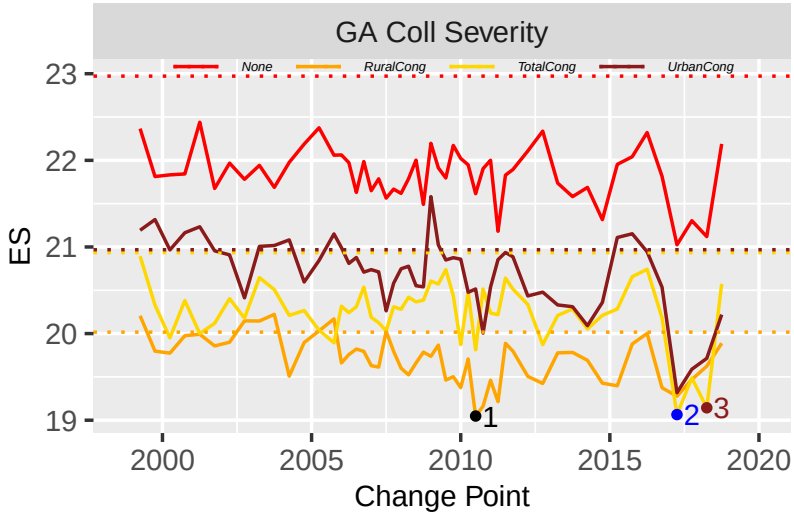
3500
3000
2500
2000
2005
2010
2015
2020
Year
1
2
3


GA Coll Severity
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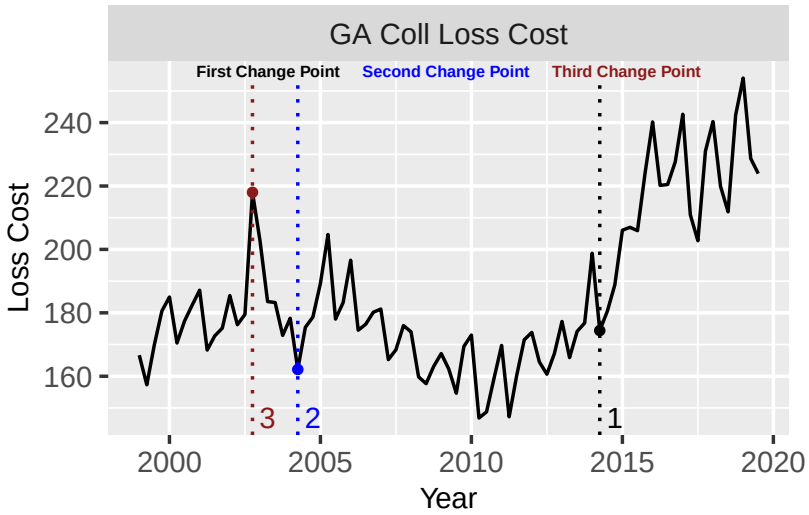
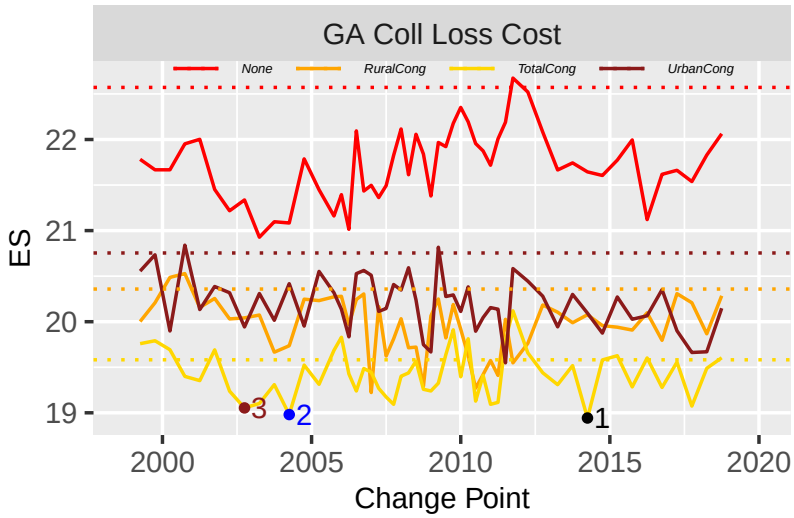
RuralCong
TotalCong
UrbanCong
ES
23
22
21
20
19
2000
2005
2010
2015
2020
Change Point
1
2
3


GA Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
240
220
200
180
160
2000
2005
2010
2015
2020
Year
3
2
1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RuralCong
TotalCong
UrbanCong
ES
22
21
20
19
2000
2005
2010
2015
2020
Change Point
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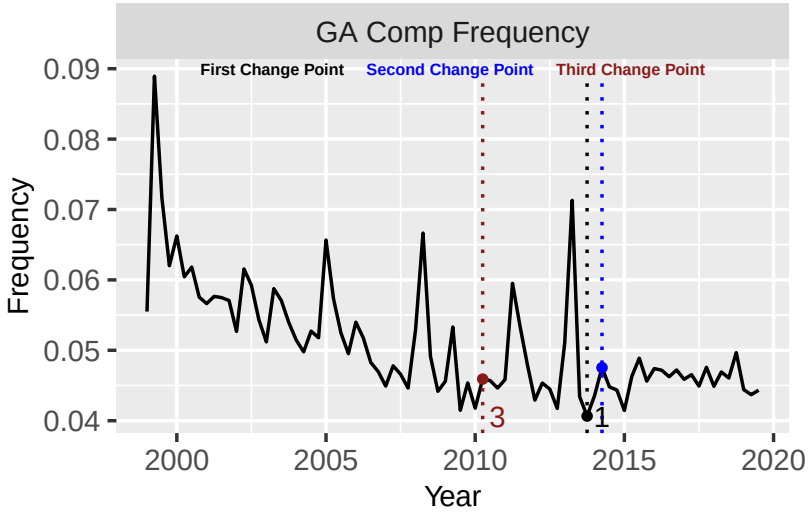
GA Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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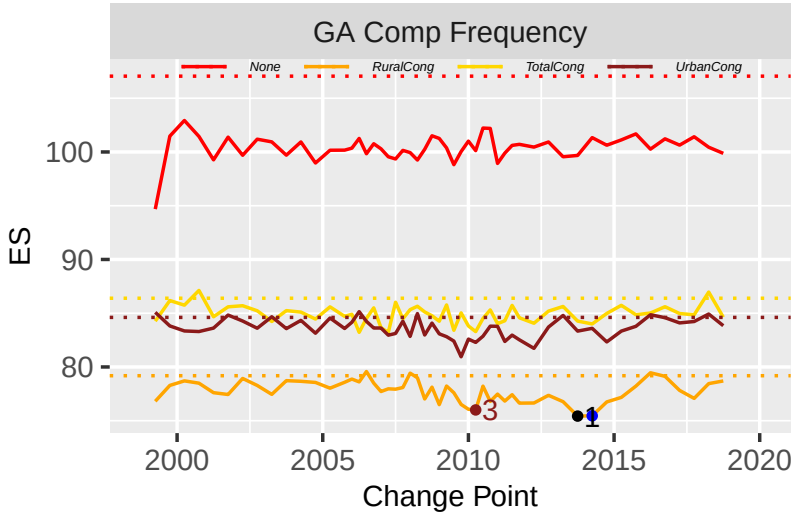
0.08
0.07
0.06
0.05
0.04
2000
2005
2010
2015
2020
Year
3
1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TotalCong
UrbanCong
ES
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90
80
2000
2005
2010
2015
2020
Change Point
3
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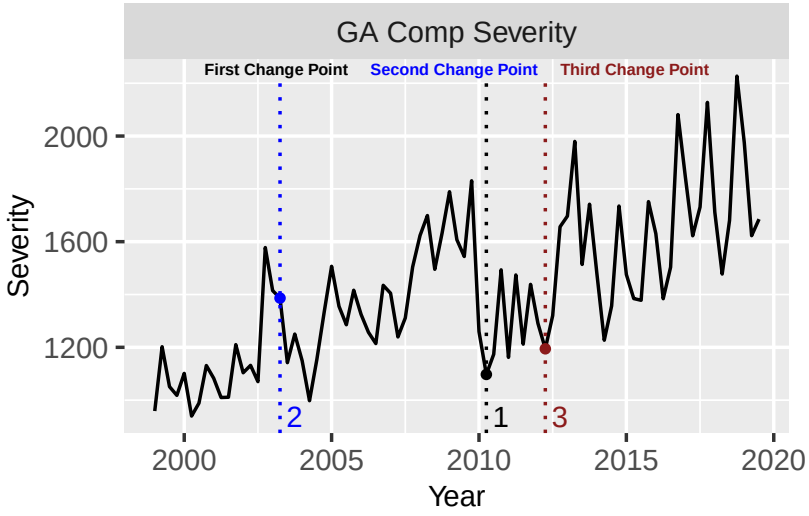
GA Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
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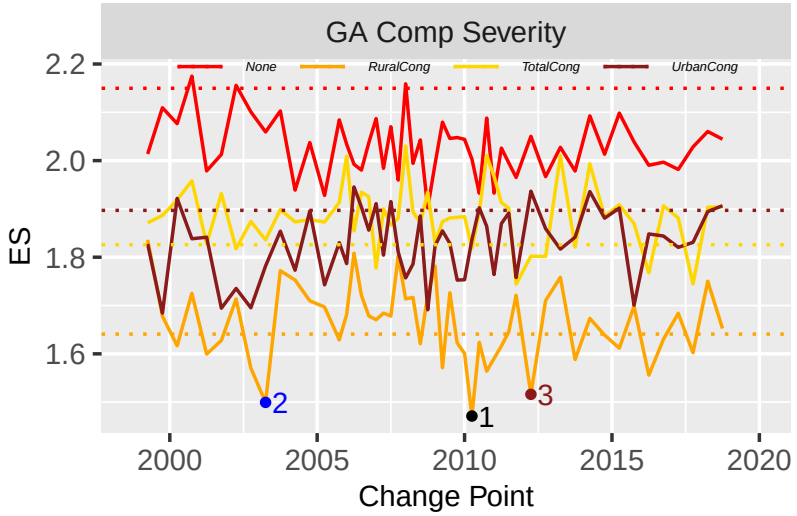
1600
1200
2000
2005
2010
2015
2020
Year
2
1
3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RuralCong
TotalCong
UrbanCong
ES
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2.0
1.8
1.6
2000
2005
2010
2015
2020
Change Point
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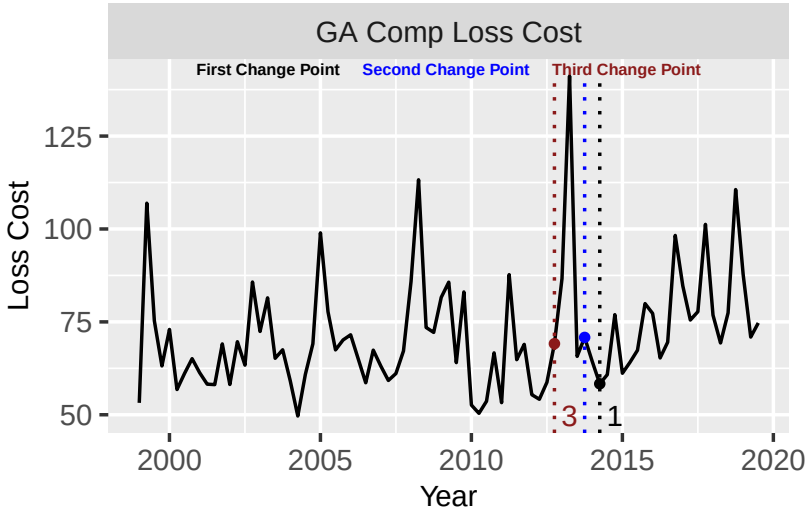
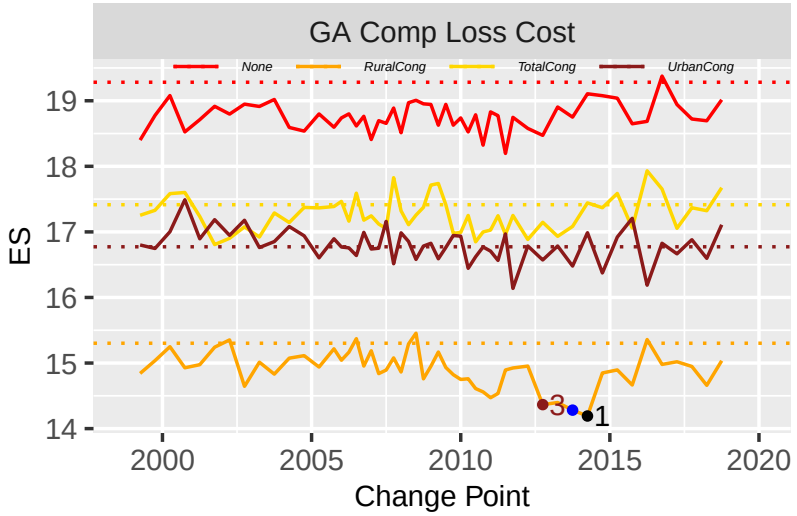

GA Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
125
100
75
50
2000
2005
2010
2015
2020
Year
3
1


GA Comp Loss Cost
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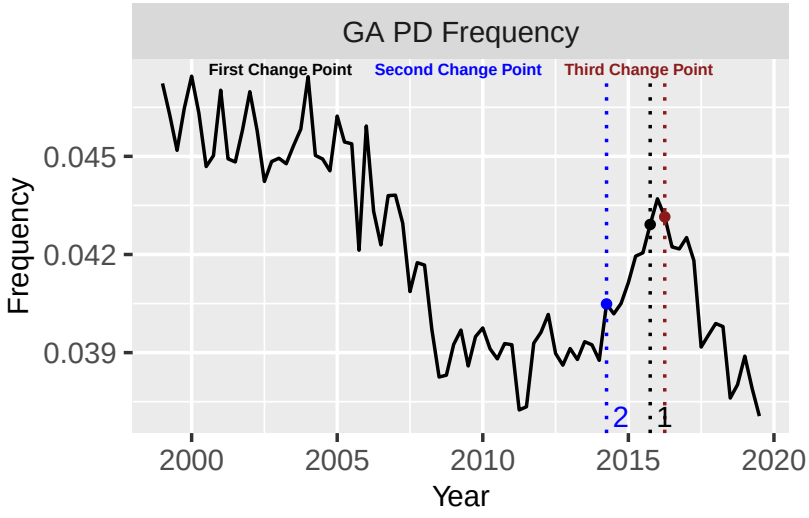
RuralCong
TotalCong
UrbanCong
ES
19
18
17
16
15
14
2000
2005
2010
2015
2020
Change Point
3
1


GA PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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0.042
0.039
2000
2005
2010
2015
2020
Year
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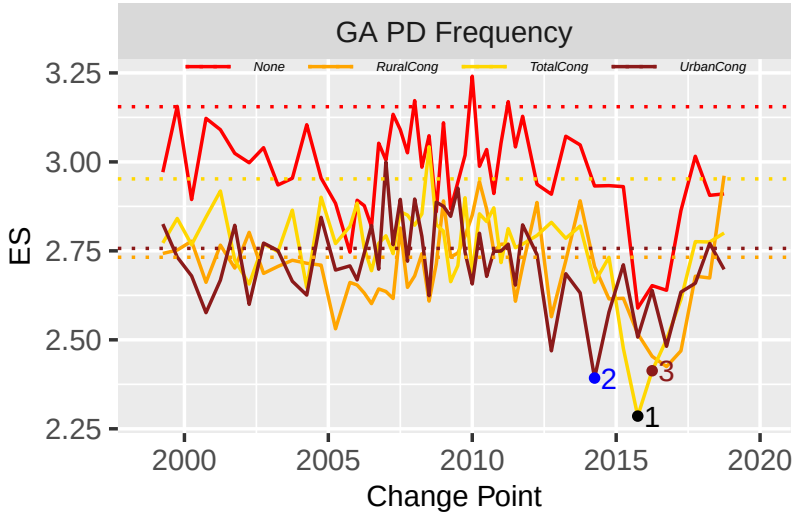
GA PD Frequency
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TotalCong
UrbanCong
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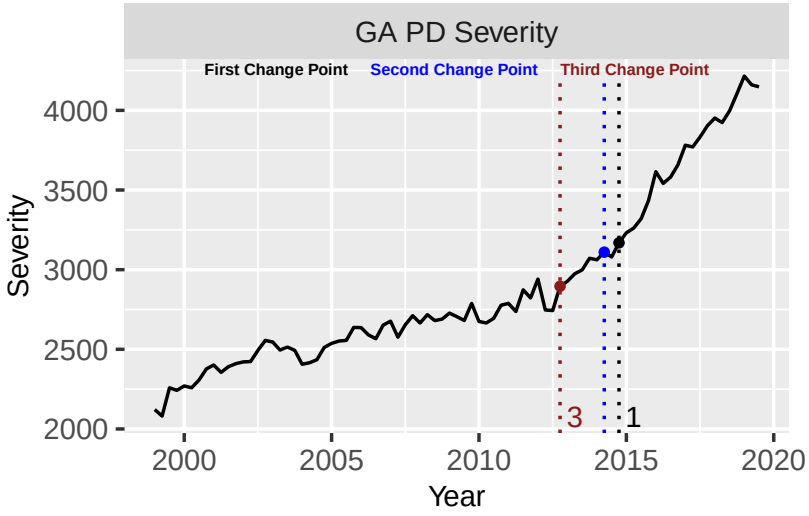
3.00
2.75
2.50
2.25
2000
2005
2010
2015
2020
Change Point
2
3
1


GA PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
4000
3500
3000
2500
2000
2000
2005
2010
2015
2020
Year
3
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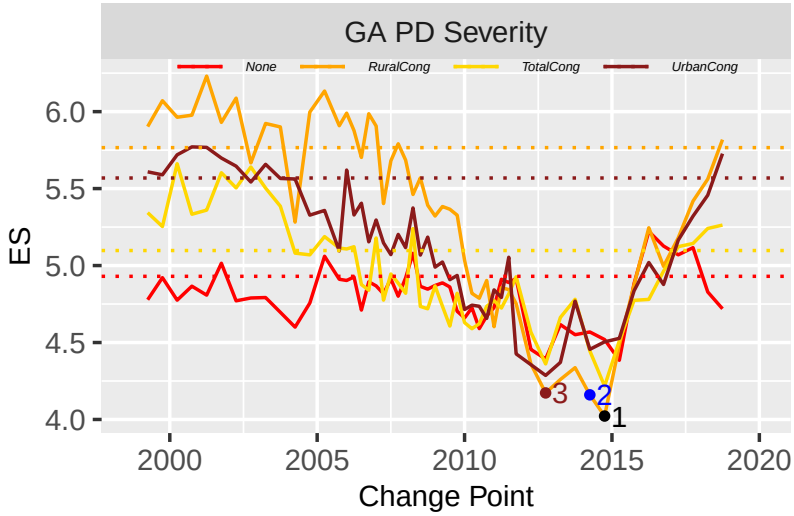
GA PD Severity
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RuralCong
TotalCong
UrbanCong
ES
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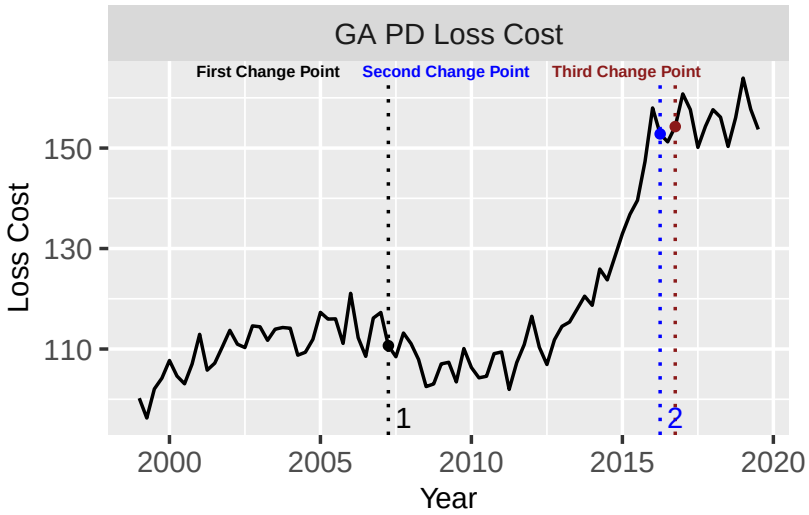
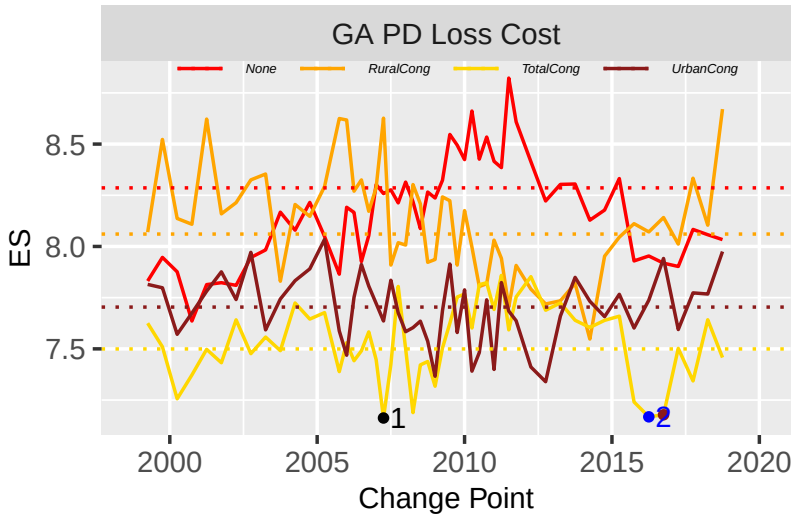
5.0
4.5
4.0
2000
2005
2010
2015
2020
Change Point
3
2
1


GA PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
150
130
110
2000
2005
2010
2015
2020
Year
1
2


GA PD Loss Cost
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RuralCong
TotalCong
UrbanCong
ES
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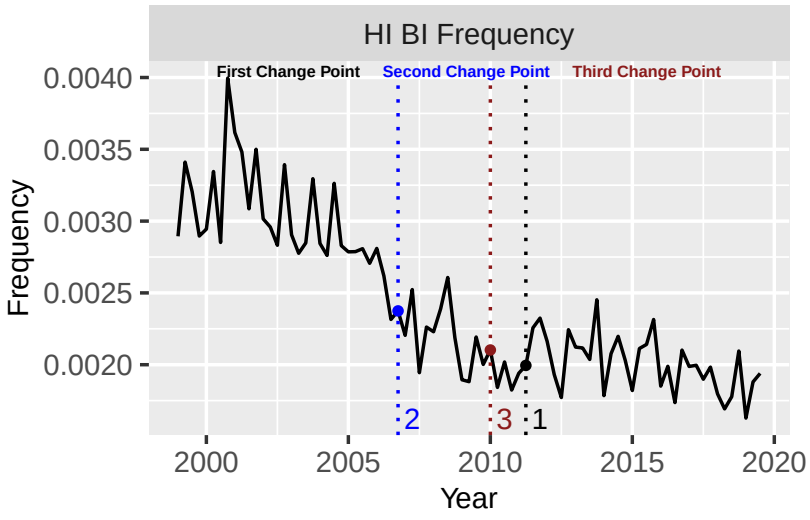
8.0
7.5
2000
2005
2010
2015
2020
Change Point
1
2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First Change Point
Second Change Point
Third Change Point
Frequency
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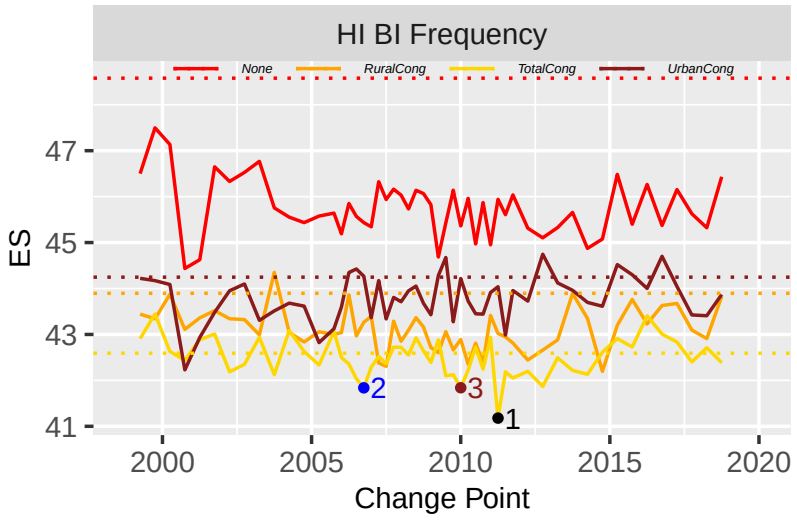
0.0030
0.0025
0.0020
2000
2005
2010
2015
2020
Year
2
3
1


HI BI Frequency
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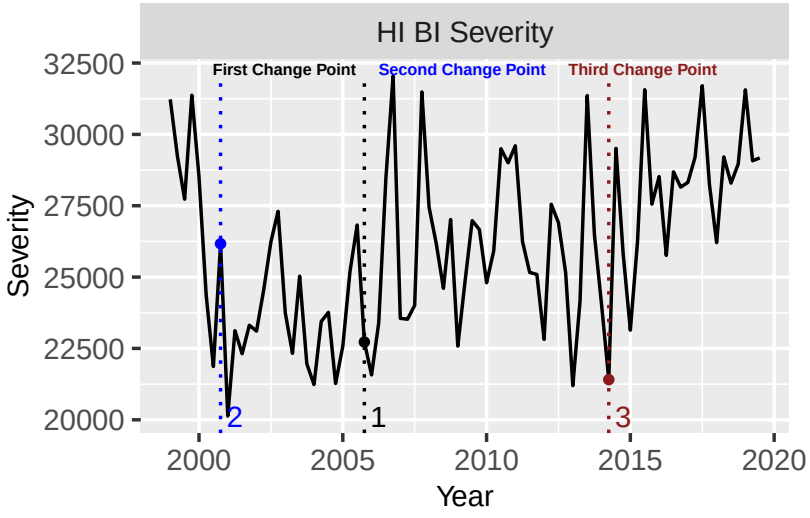
RuralCong
TotalCong
UrbanCong
ES
47
45
43
41
2000
2005
2010
2015
2020
Change Point
2
3
1


HI BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
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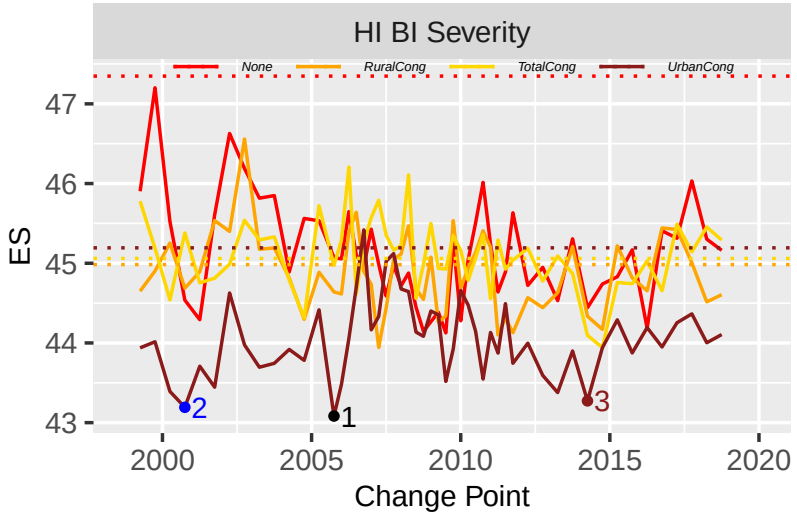
30000
27500
25000
22500
20000
2000
2005
2010
2015
2020
Year
2
1
3


HI BI Severity
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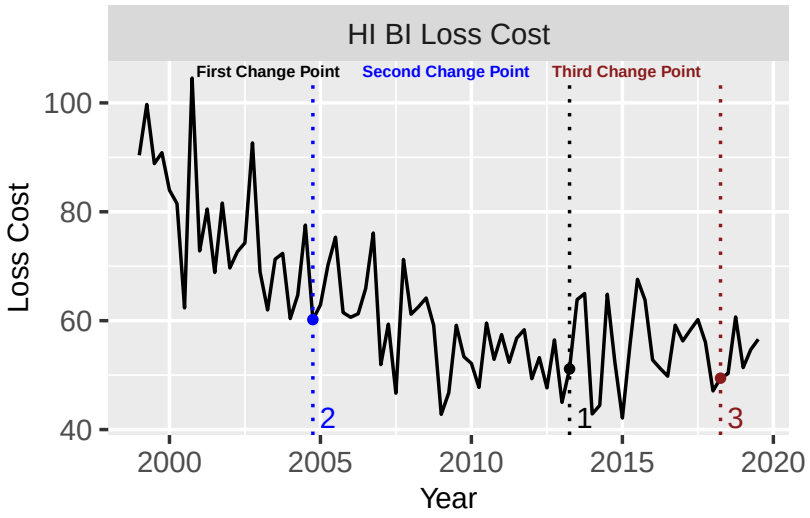
RuralCong
TotalCong
UrbanCong
ES
47
46
45
44
43
2000
2005
2010
2015
2020
Change Point
2
1
3


HI BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
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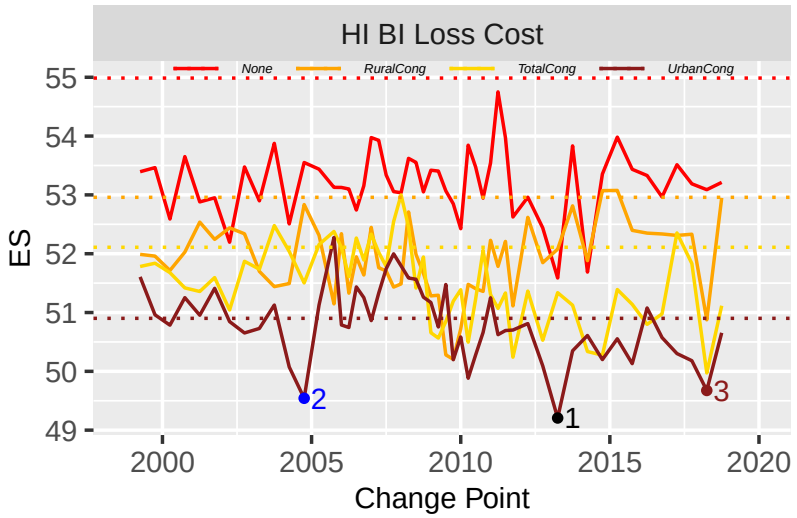
80
60
40
2000
2005
2010
2015
2020
Year
2
1
3


HI BI Loss Cost
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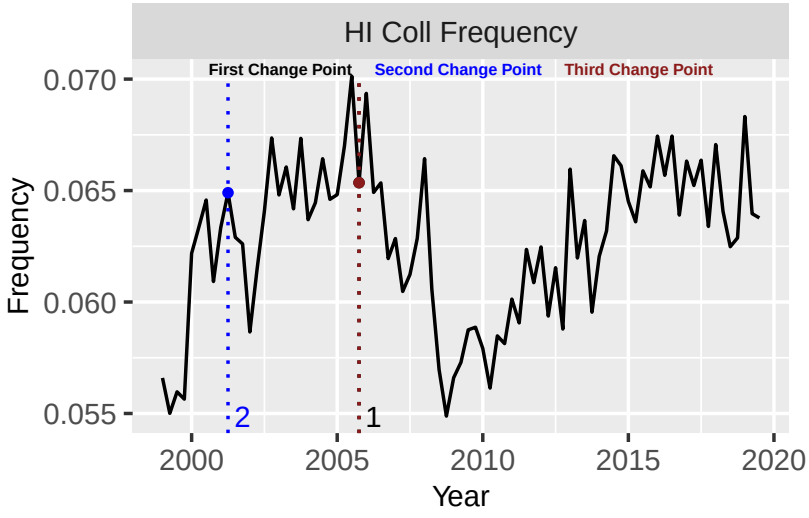
RuralCong
TotalCong
UrbanCong
ES
55
54
53
52
51
50
49
2000
2005
2010
2015
2020
Change Point
2
1
3


HI Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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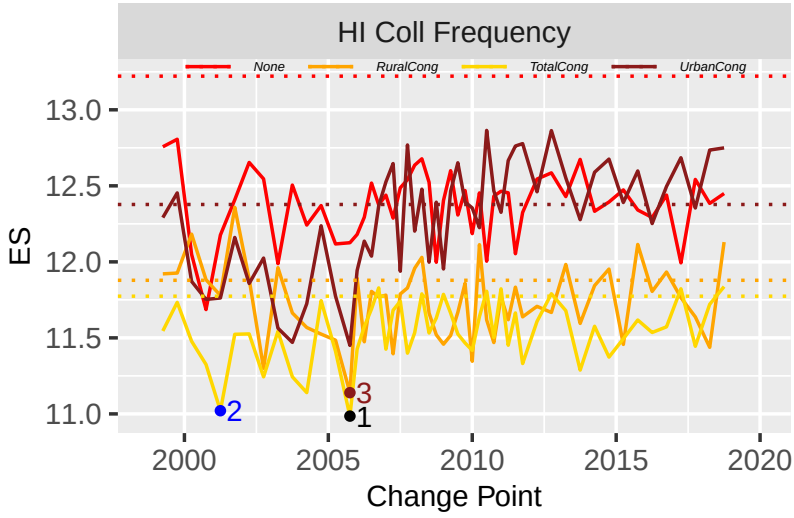
0.060
0.055
2
1
2000
2005
2010
2015
2020
Year


HI Coll Frequency
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TotalCong
UrbanCong
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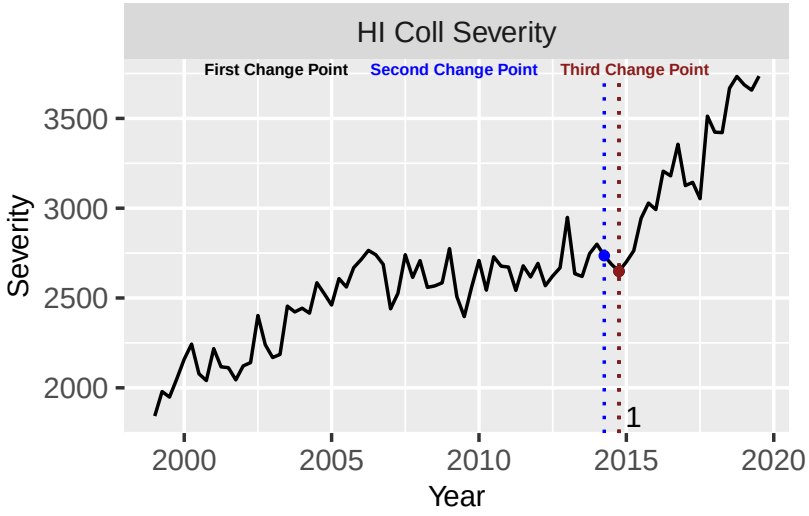
12.0
11.5
11.0
2
3
1
2000
2005
2010
2015
2020
Change Point


HI Coll Severity
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Second Change Point
Third Change Point
Severity
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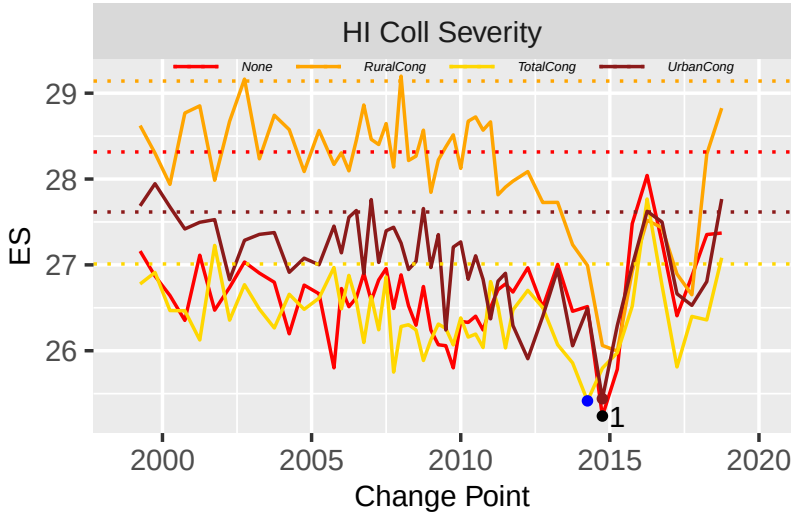
3000
2500
2000
1
2000
2005
2010
2015
2020
Year


HI Coll Severity
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TotalCong
UrbanCong
ES
29
28
27
26
1
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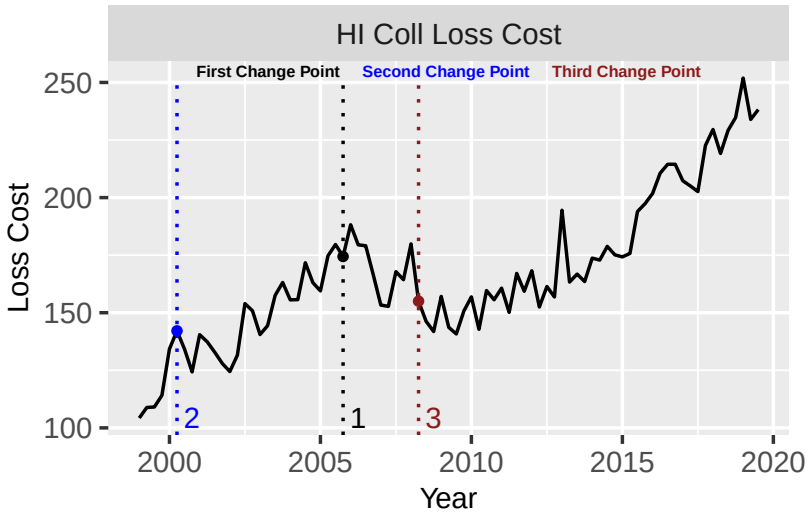
2005
2010
2015
2020
Change Point


HI Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
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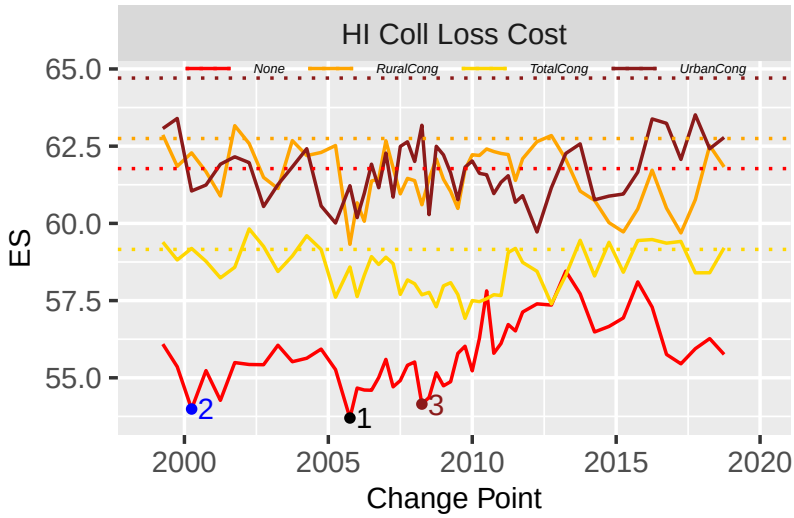
200
150
100
2
1
3
2000
2005
2010
2015
2020
Year


HI Coll Loss Cost
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RuralCong
TotalCong
UrbanCong
ES
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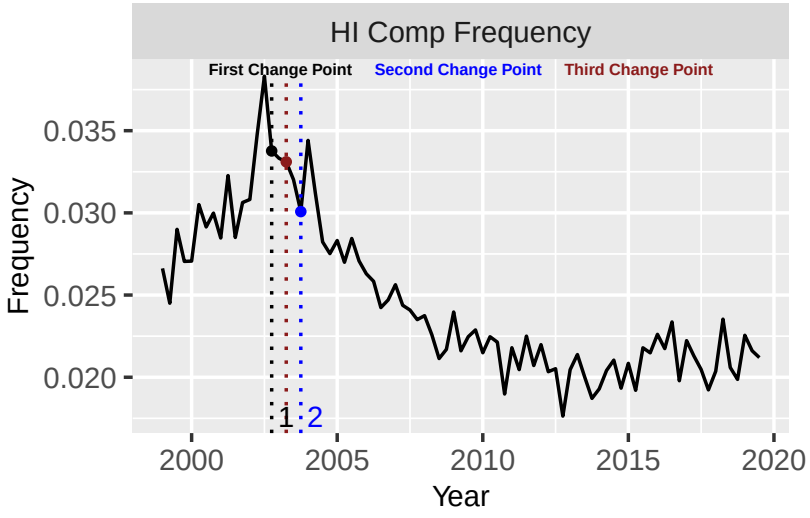
62.5
60.0
57.5
55.0
2
1
3
2000
2005
2010
2015
2020
Change Point


HI Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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0.030
0.025
0.020
1
2
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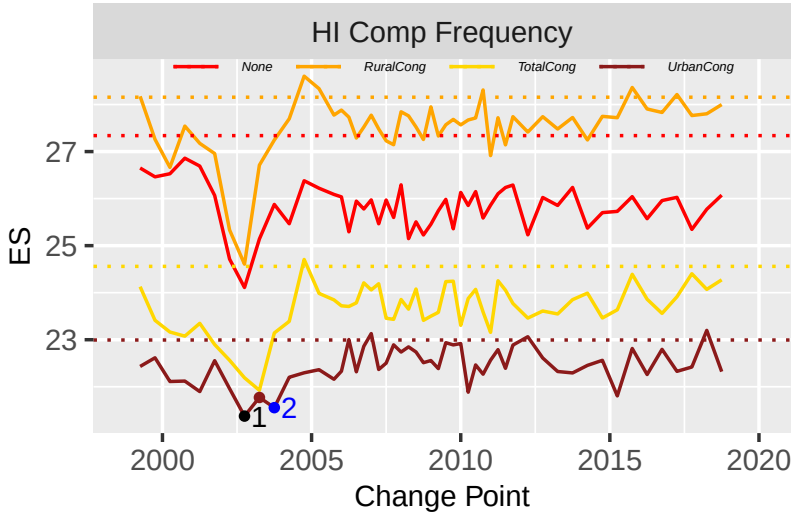
2005
2010
2015
2020
Year


HI Comp Frequency
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RuralCong
TotalCong
UrbanCong
ES
27
25
23
1
2
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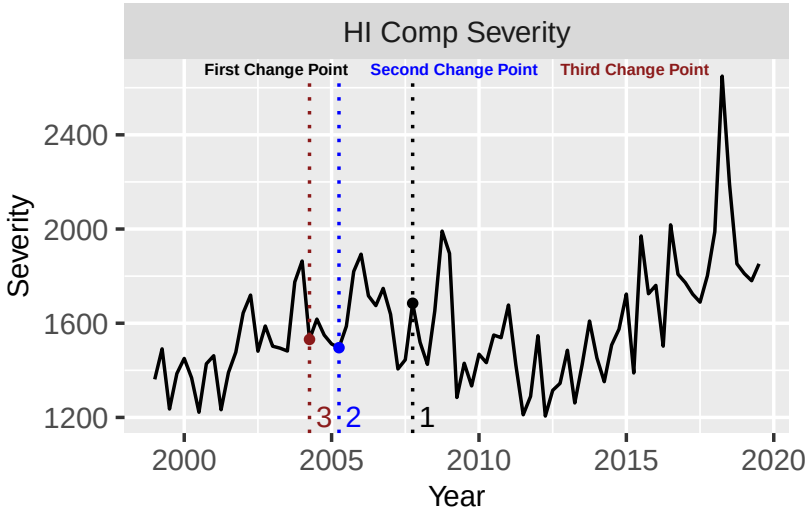
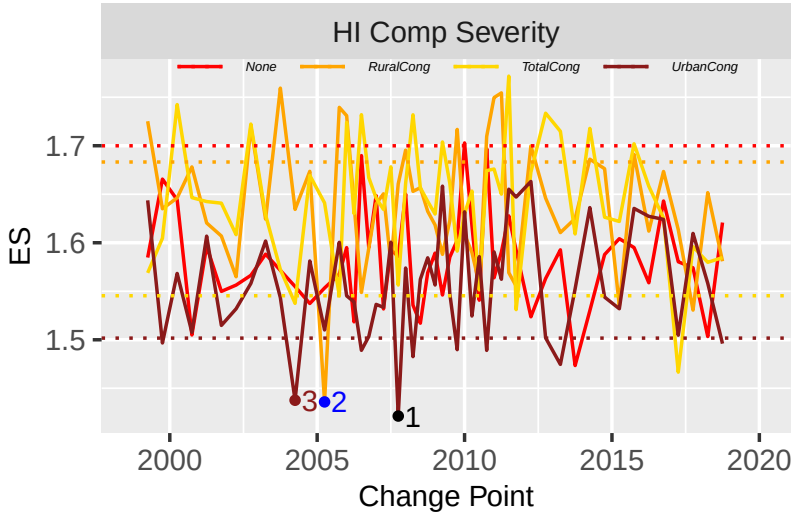
2005
2010
2015
2020
Change Point


HI Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
2400
2000
1600
1200
3
2
1
2000
2005
2010
2015
2020
Year


HI Comp Severity
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RuralCong
TotalCong
UrbanCong
ES
1.7
1.6
1.5
3
2
1
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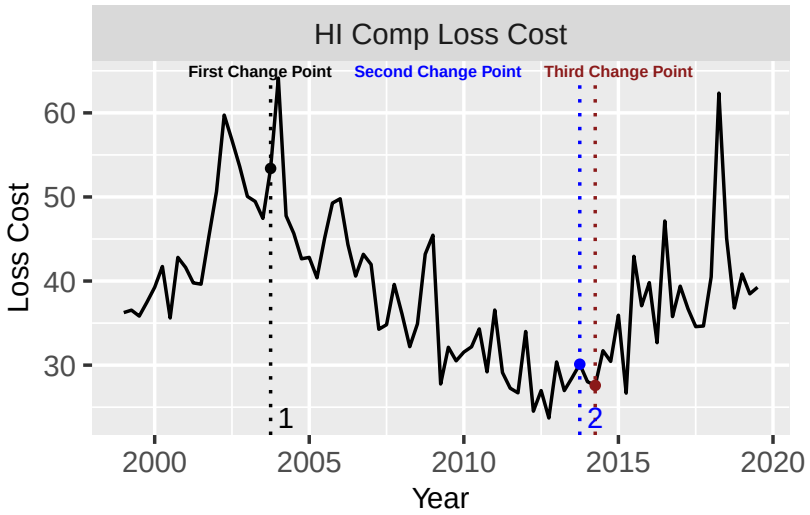
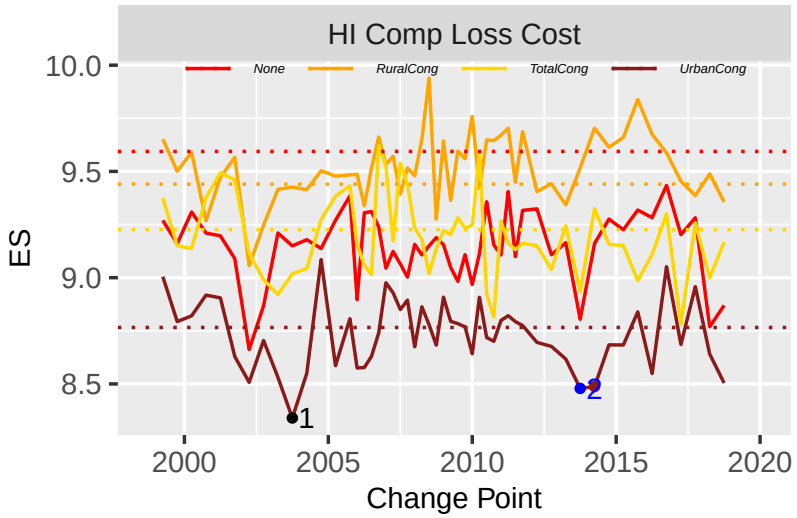
2005
2010
2015
2020
Change Point


HI Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
60
50
40
30
1
2
2000
2005
2010
2015
2020
Year


HI Comp Loss Cost
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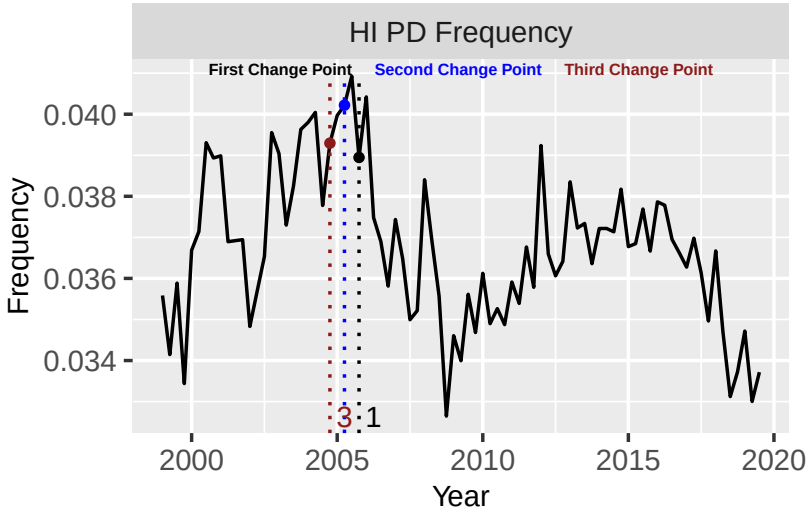
RuralCong
TotalCong
UrbanCong
ES
10.0
9.5
9.0
8.5
1
2
2000
2005
2010
2015
2020
Change Point


HI PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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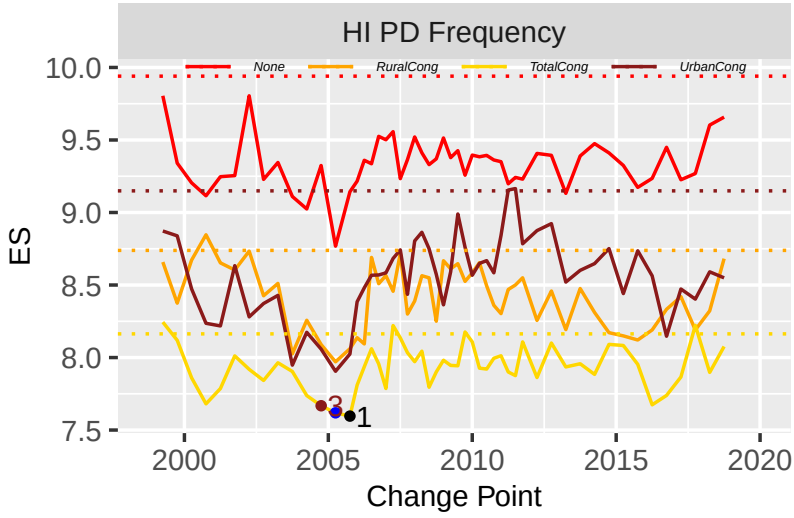
0.038
0.036
0.034
3
1
2000
2005
2010
2015
2020
Year


HI PD Frequency
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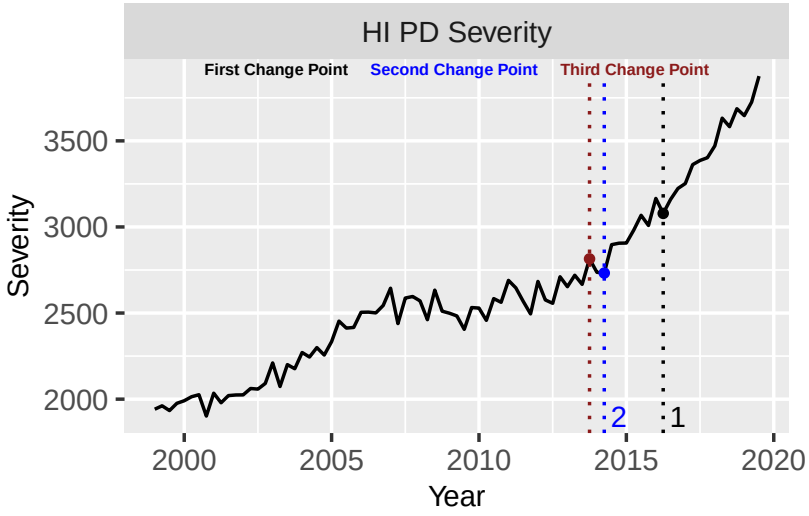
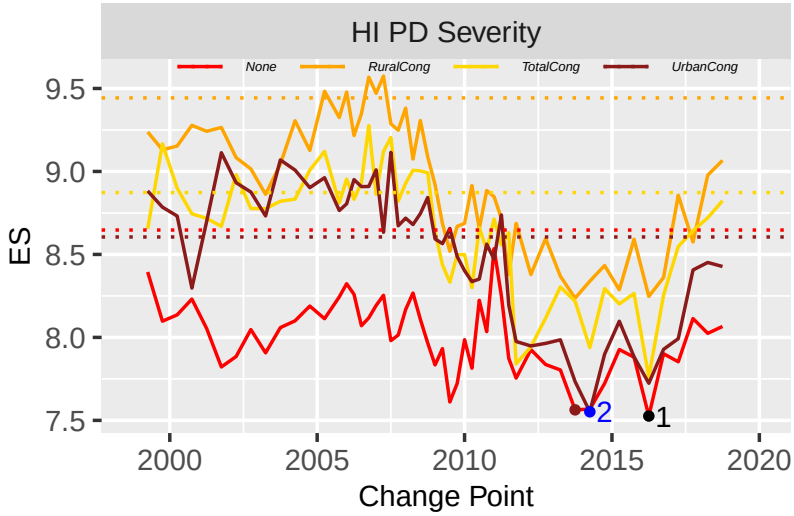
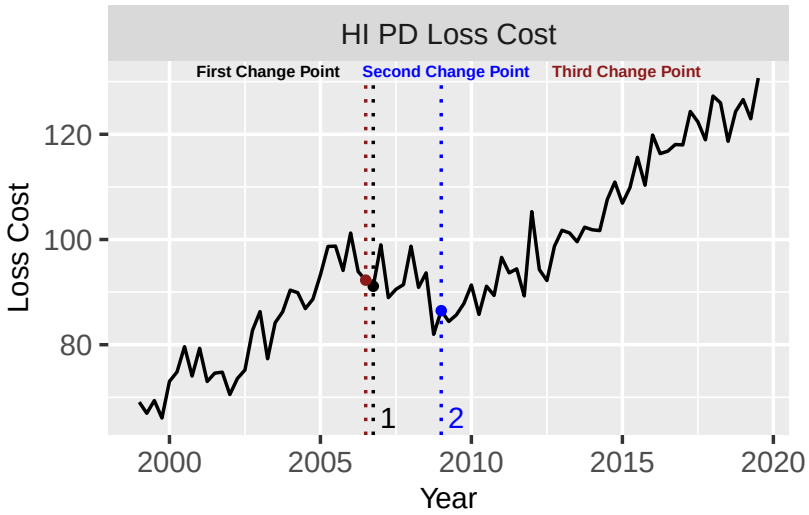
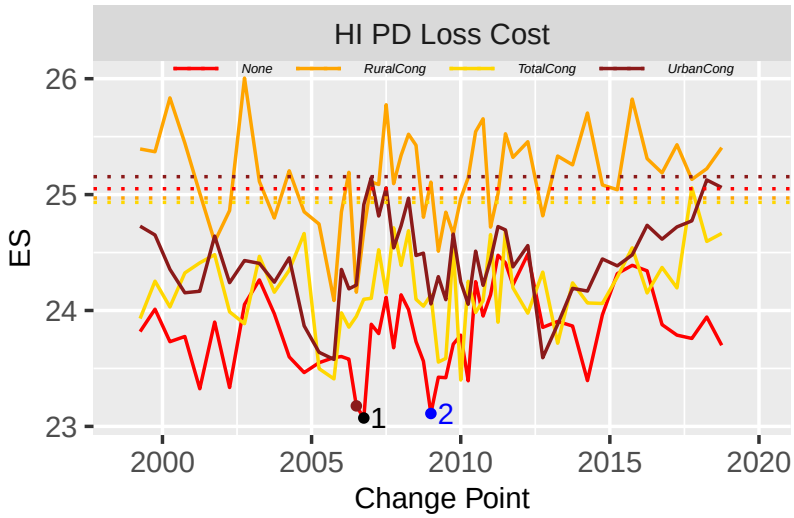
RuralCong
TotalCong
UrbanCong
ES
10.0
9.5
9.0
8.5
8.0
7.5
3
1
2000
2005
2010
2015
2020
Change Point


HI PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
3500
3000
2500
2000
2
1
2000
2005
2010
2015
2020
Year


HI PD Severity
None
RuralCong
TotalCong
UrbanCong
ES
9.5
9.0
8.5
8.0
7.5
2
1
2000
2005
2010
2015
2020
Change Point


HI PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
120
100
80
1
2
2000
2005
2010
2015
2020
Year


HI PD Loss Cost
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RuralCong
TotalCong
UrbanCong
ES
26
25
24
23
1
2
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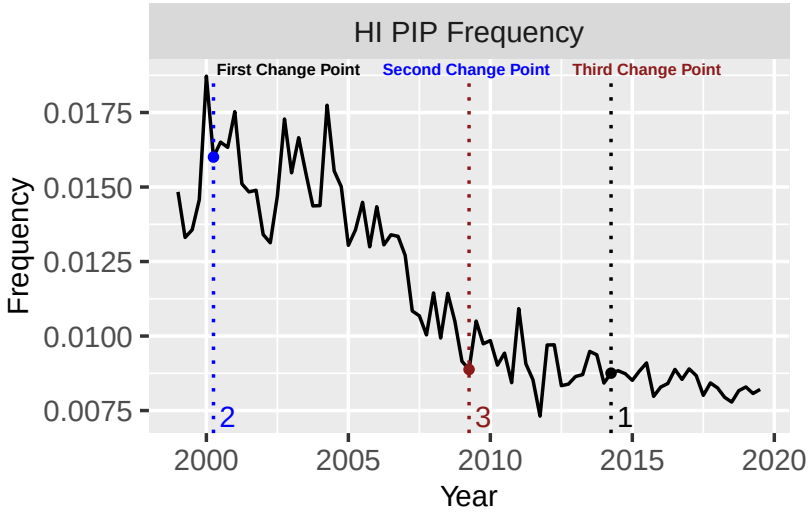
2005
2010
2015
2020
Change Point


HI PIP Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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0.0150
0.0125
0.0100
0.0075
2
3
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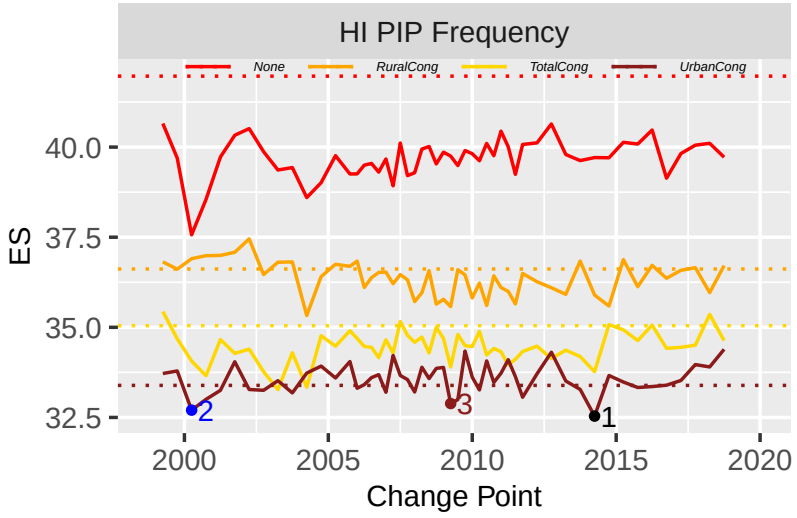
2005
2010
2015
2020
Year


HI PIP Frequency
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RuralCong
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UrbanCong
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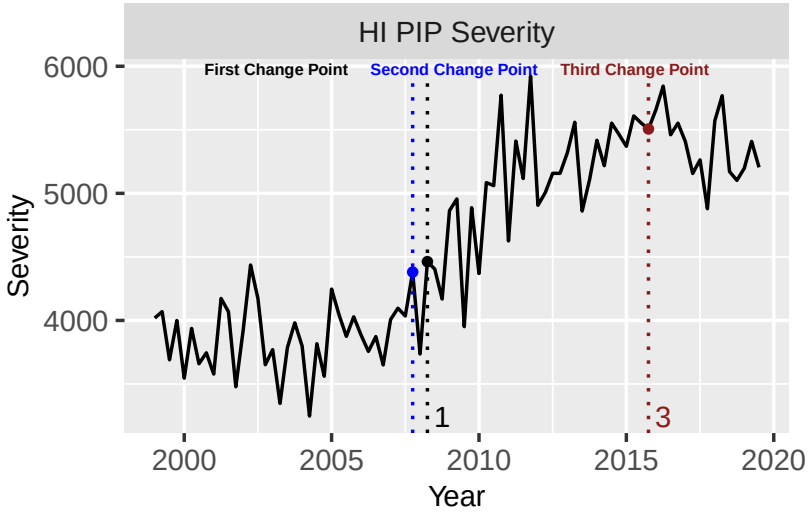
37.5
35.0
32.5
2
3
1
2000
2005
2010
2015
2020
Change Point


HI PIP Severity
First Change Point
Second Change Point
Third Change Point
Severity
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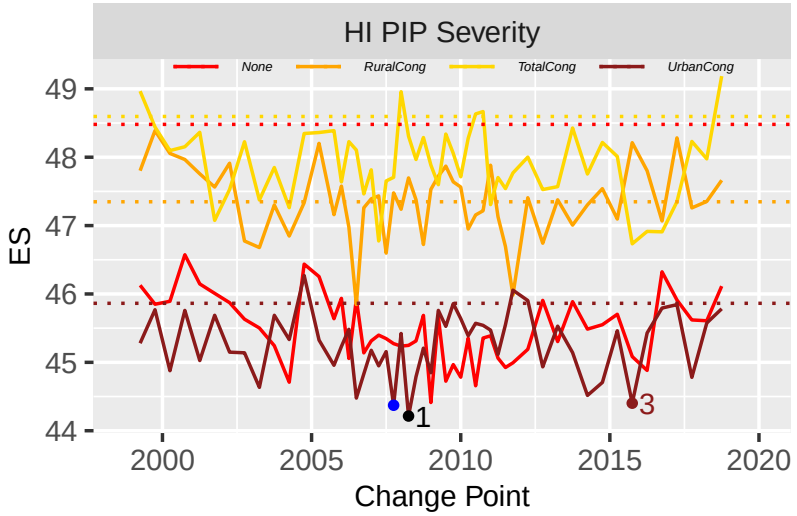
5000
4000
1
3
2000
2005
2010
2015
2020
Year


HI PIP Severity
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UrbanCong
ES
49
48
47
46
45
44
1
3
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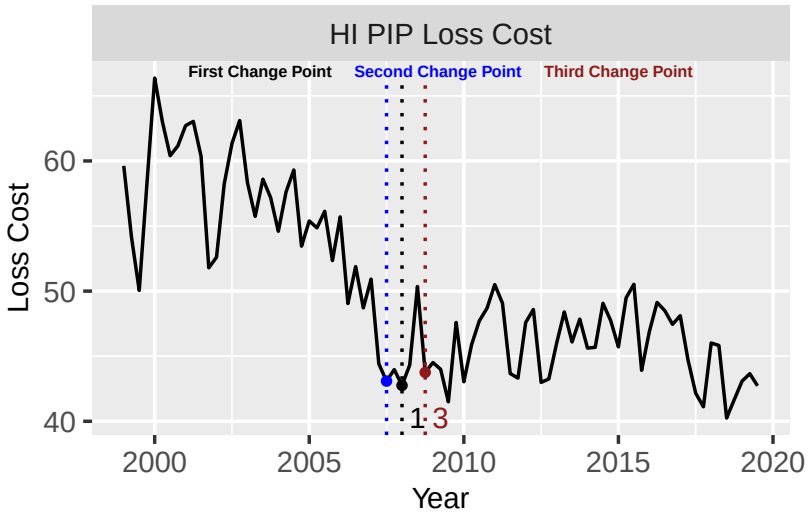
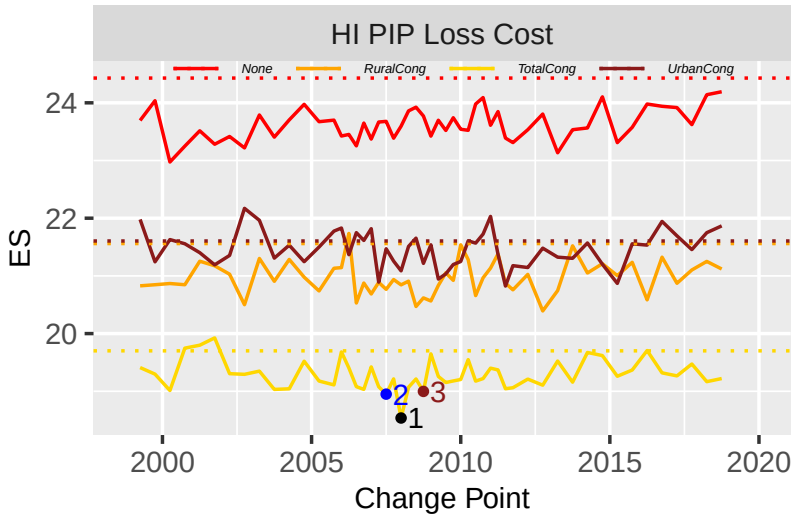
2010
2015
2020
Change Point


HI PIP Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
60
50
40
1
3
2000
2005
2010
2015
2020
Year


HI PIP Loss Cost
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TotalCong
UrbanCong
ES
24
22
20
2
3
1
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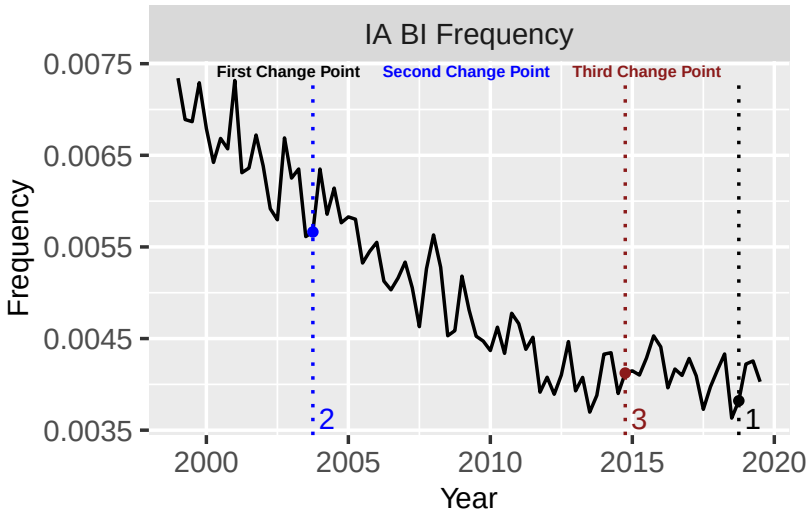
2010
2015
2020
Change Point


IA BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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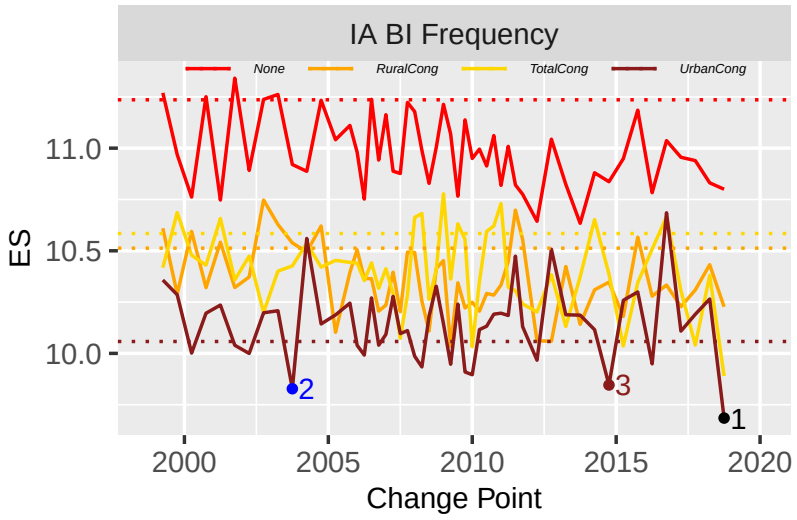
0.0065
0.0055
0.0045
0.0035
2000
2005
2010
2015
2020
Year
2
3
1


IA BI Frequency
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TotalCong
UrbanCong
ES
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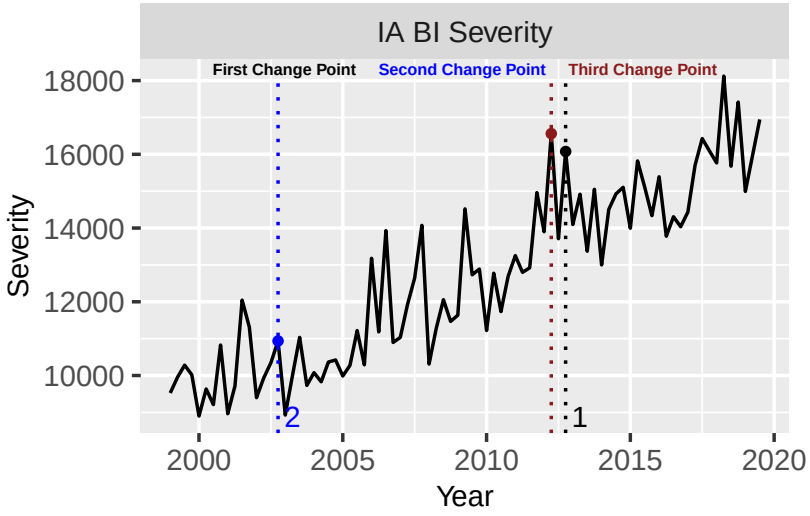
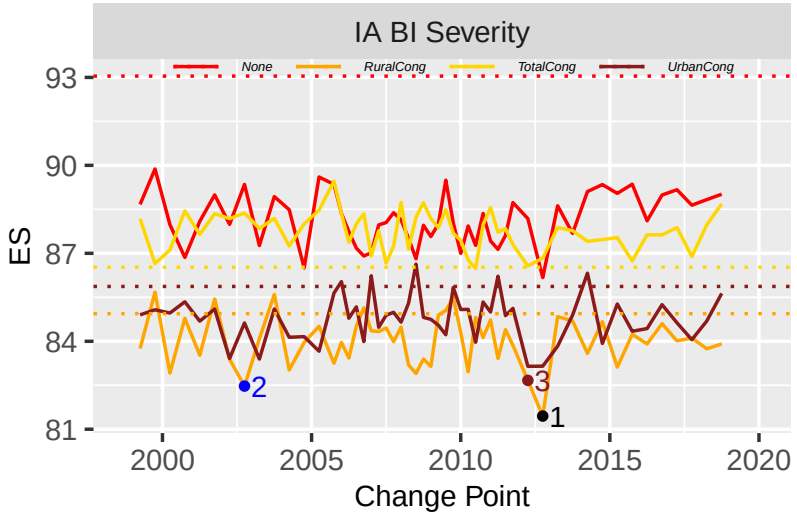
10.0
2000
2005
2010
2015
2020
Change Point
2
3
1


IA BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
18000
16000
14000
12000
10000
2000
2005
2010
2015
2020
Year
2
1


IA BI Severity
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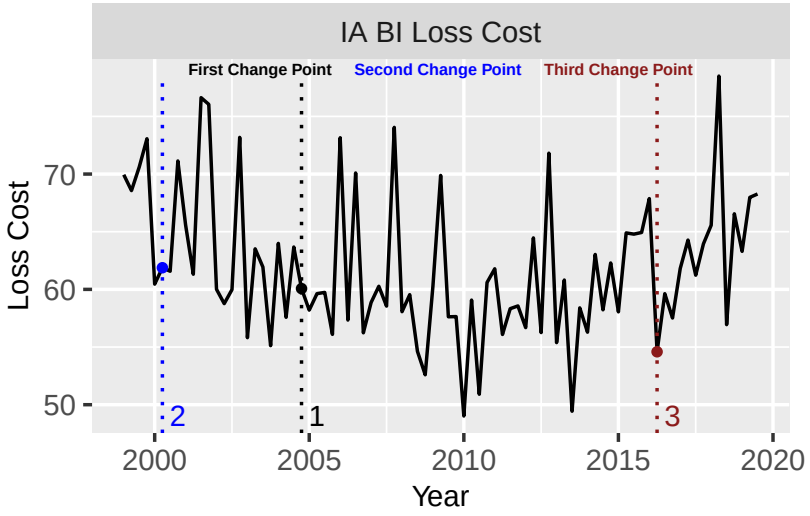
RuralCong
TotalCong
UrbanCong
ES
93
90
87
84
81
2000
2005
2010
2015
2020
Change Point
2
3
1


IA BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
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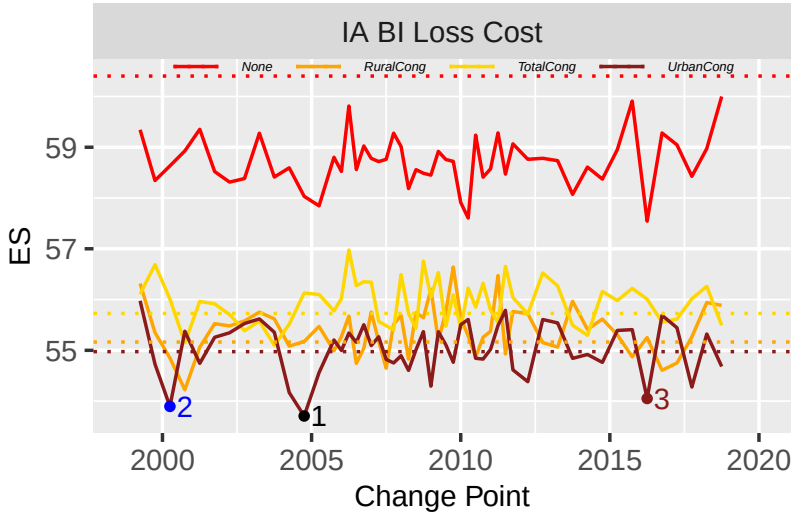
60
50
2000
2005
2010
2015
2020
Year
2
1
3


IA BI Loss Cost
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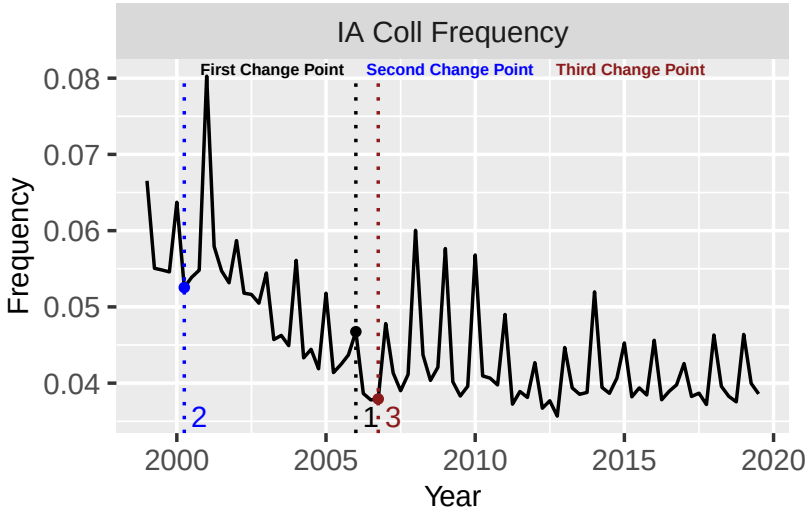
RuralCong
TotalCong
UrbanCong
ES
59
57
55
2000
2005
2010
2015
2020
Change Point
2
1
3


IA Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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0.06
0.05
0.04
2
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3
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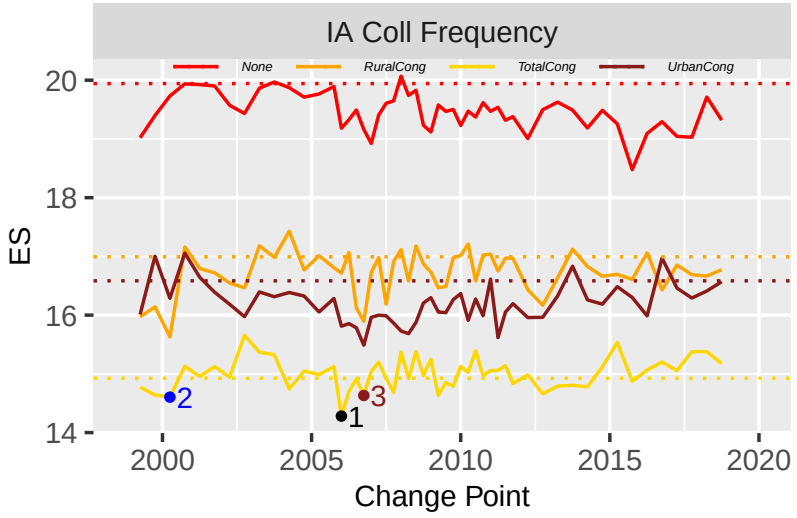
2010
2015
2020
Year


IA Coll Frequency
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TotalCong
UrbanCong
ES
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18
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14
2
3
1
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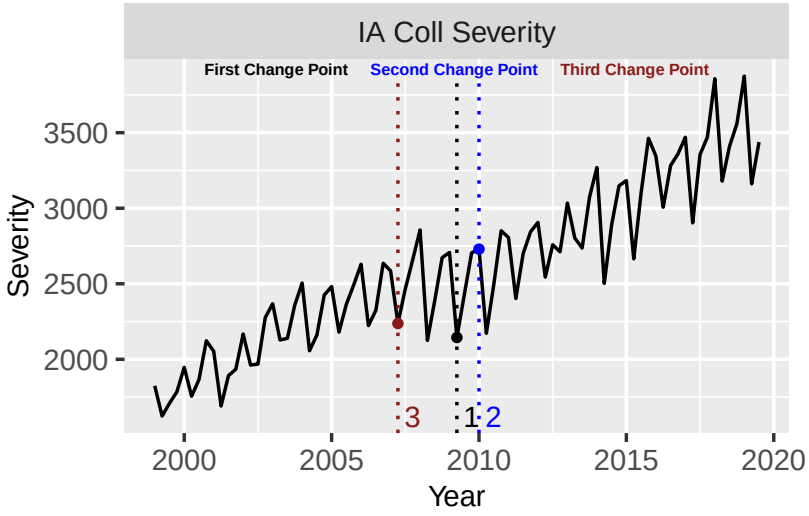
2010
2015
2020
Change Point


IA Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
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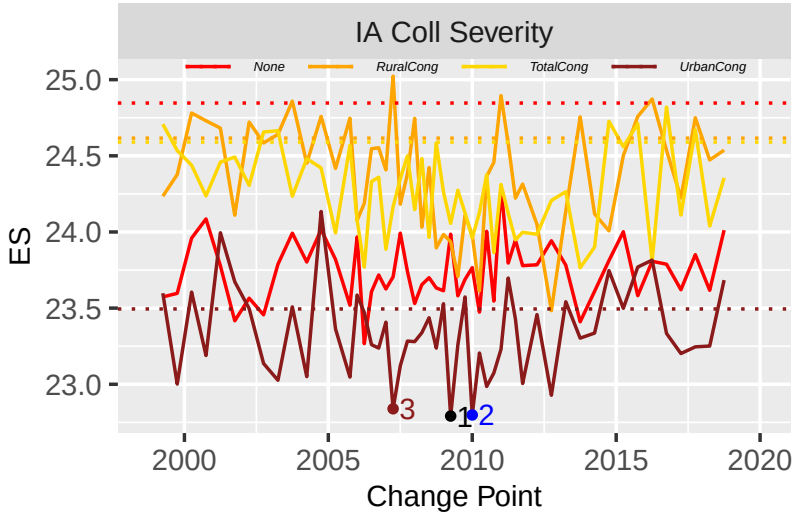
3000
2500
2000
3
1
2
2000
2005
2010
2015
2020
Year


IA Coll Severity
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RuralCong
TotalCong
UrbanCong
ES
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23.5
23.0
3
1
2
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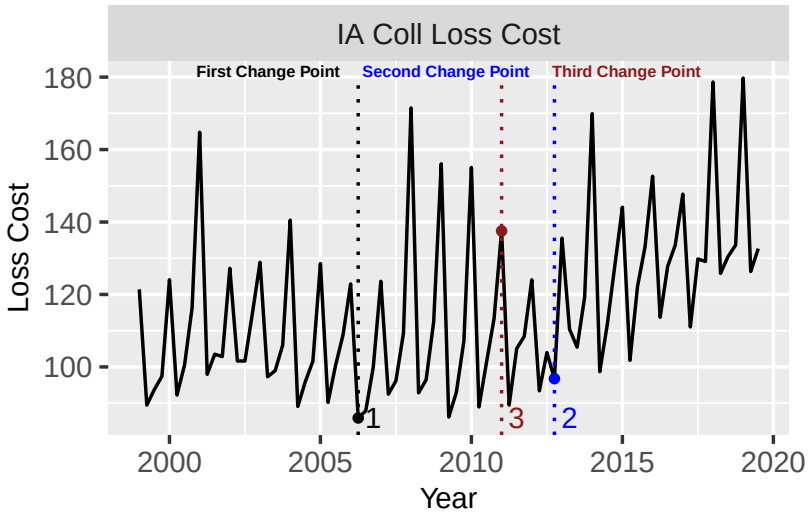
2005
2010
2015
2020
Change Point


IA Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
180
160
140
120
100
1
3
2
2000
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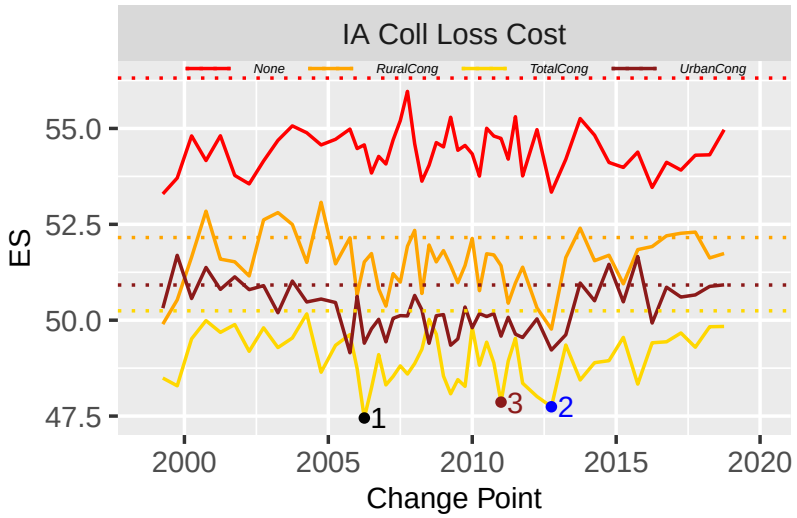
2010
2015
2020
Year


IA Coll Loss Cost
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RuralCong
TotalCong
UrbanCong
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3
2
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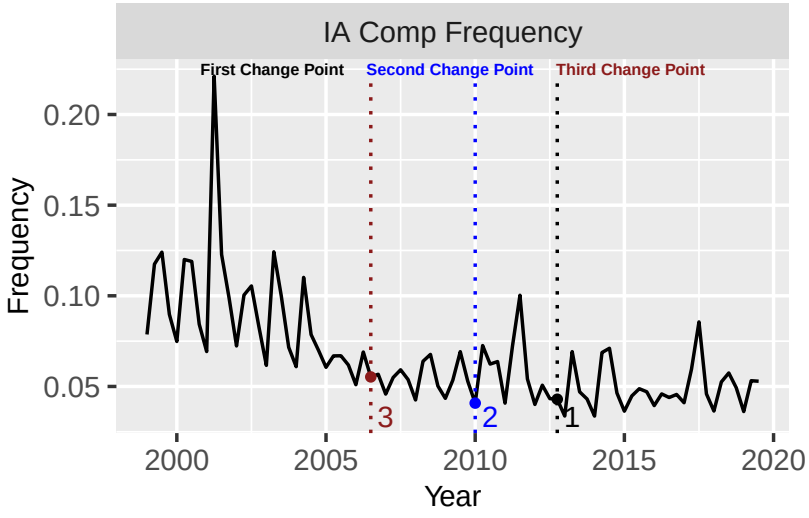
2005
2010
2015
2020
Change Point


IA Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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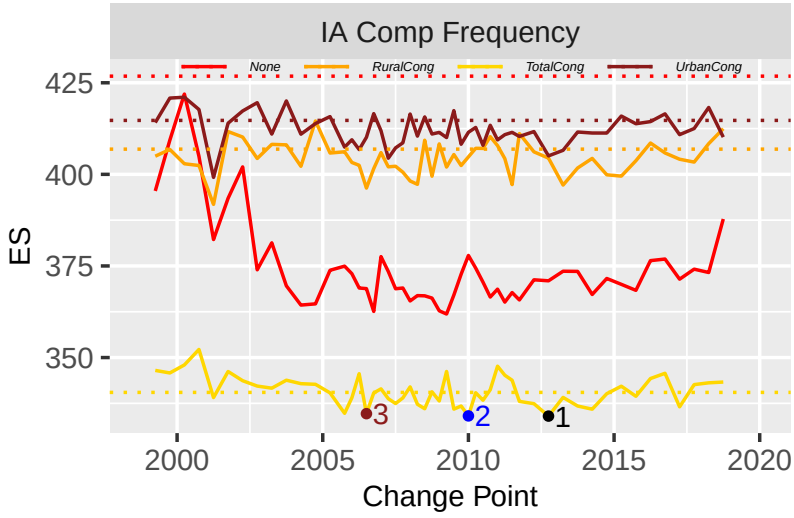
0.10
0.05
2000
2005
2010
2015
2020
Year
3
2
1


IA Comp Frequency
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TotalCong
UrbanCong
ES
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400
375
350
2000
2005
2010
2015
2020
Change Point
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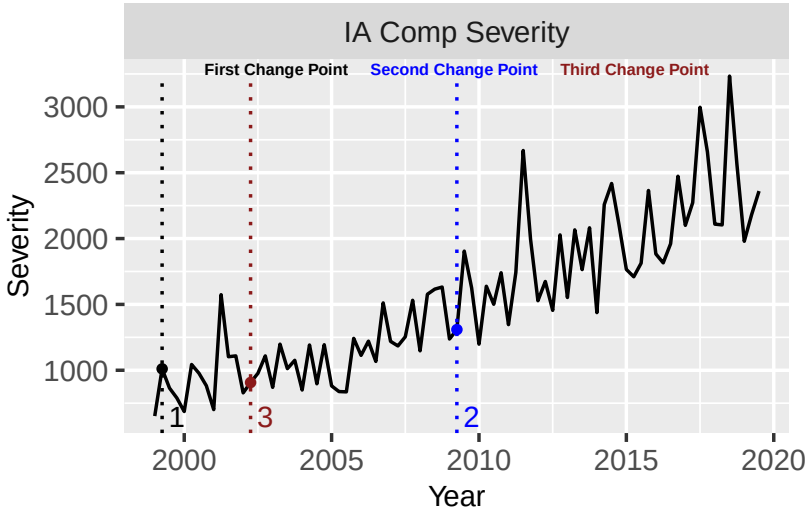
IA Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
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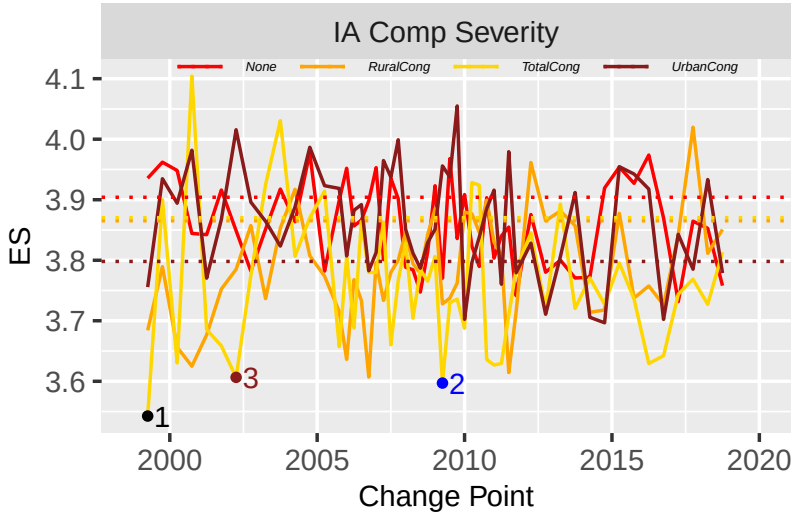
2500
2000
1500
1000
2000
2005
2010
2015
2020
Year
1
3
2


IA Comp Severity
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RuralCong
TotalCong
UrbanCong
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3.9
3.8
3.7
3.6
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2005
2010
2015
2020
Change Point
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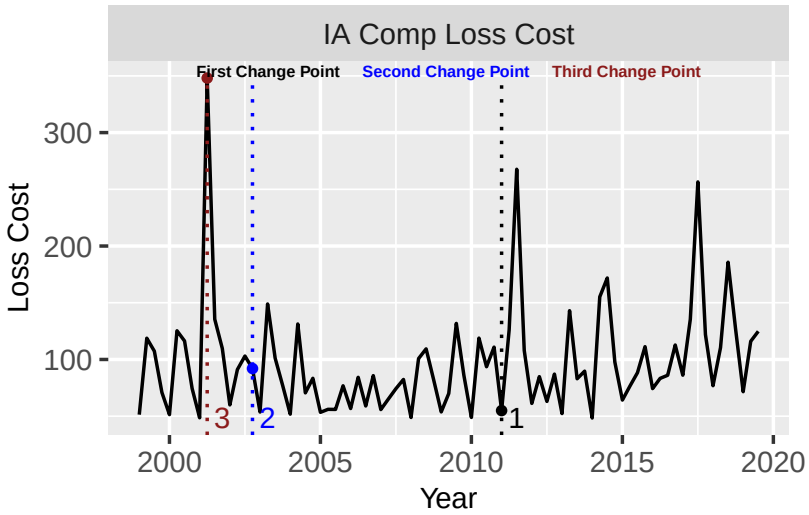
3
2


IA Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
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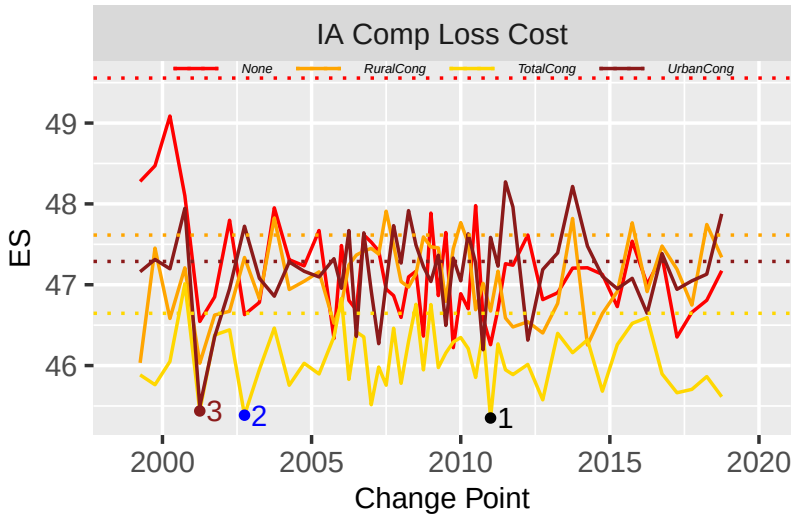
100
2000
2005
2010
2015
2020
Year
3
2
1


IA Comp Loss Cost
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RuralCong
TotalCong
UrbanCong
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48
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46
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2005
2010
2015
2020
Change Point
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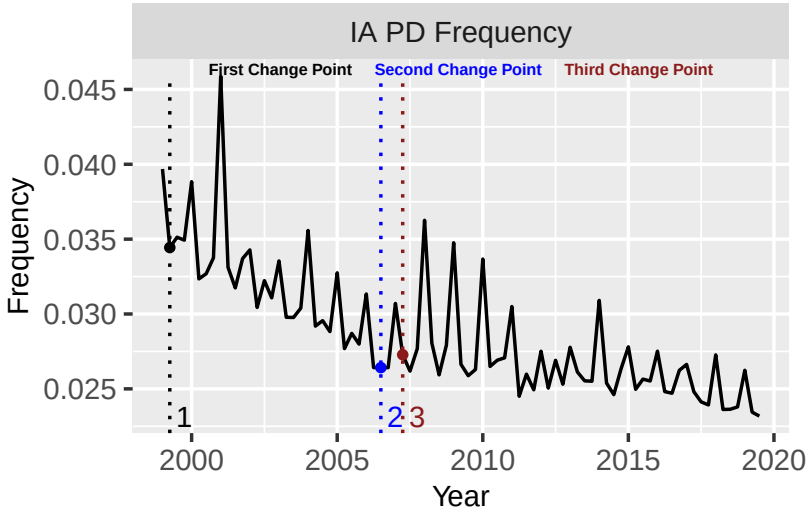
2
1


IA PD Frequency
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Second Change Point
Third Change Point
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0.040
0.035
0.030
0.025
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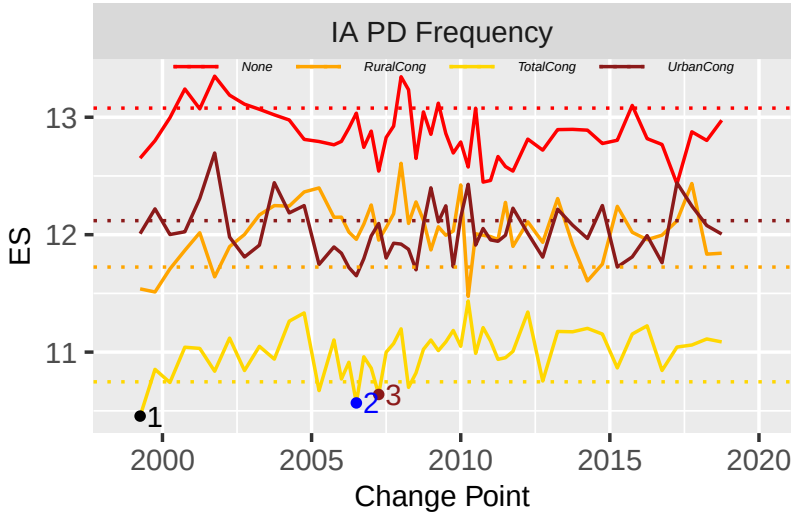
2010
2015
2020
Year


IA PD Frequency
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TotalCong
UrbanCong
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12
11
1
2
3
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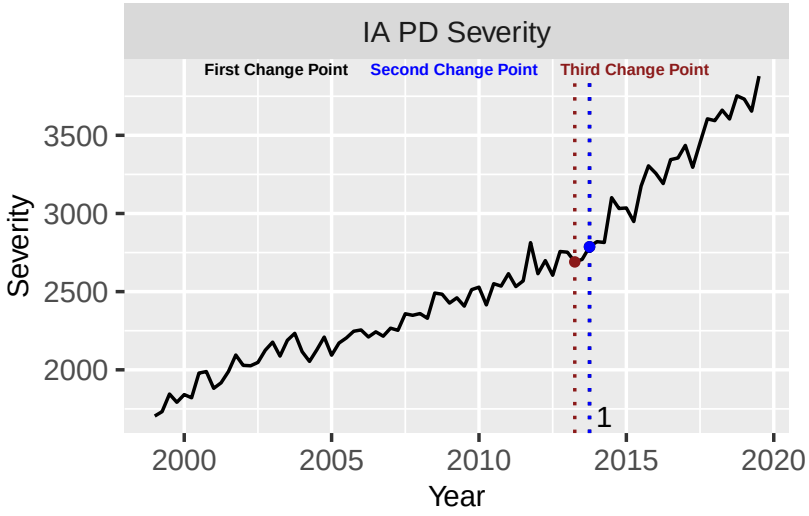
2005
2010
2015
2020
Change Point


IA PD Severity
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Second Change Point
Third Change Point
Severity
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2010
2015
2020
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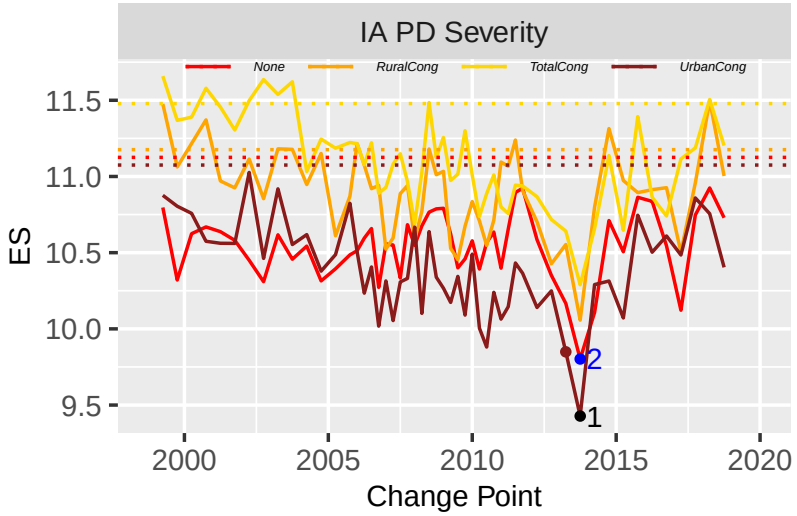
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TotalCong
UrbanCong
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10.0
9.5
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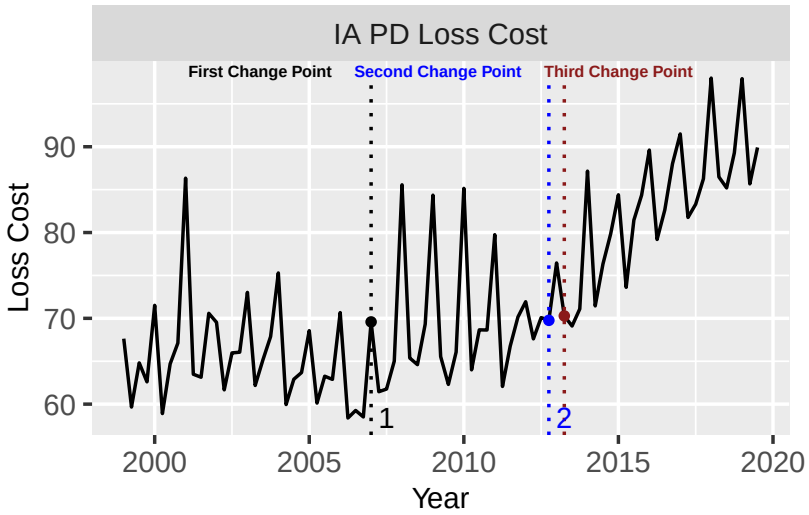
2010
2015
2020
Change Point


IA PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
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80
70
60
1
2
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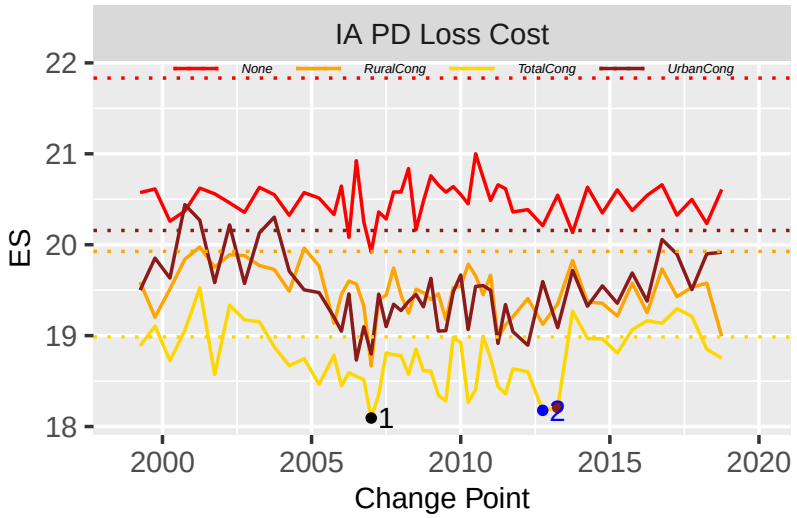
2005
2010
2015
2020
Year


IA PD Loss Cost
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RuralCong
TotalCong
UrbanCong
ES
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19
18
1
2
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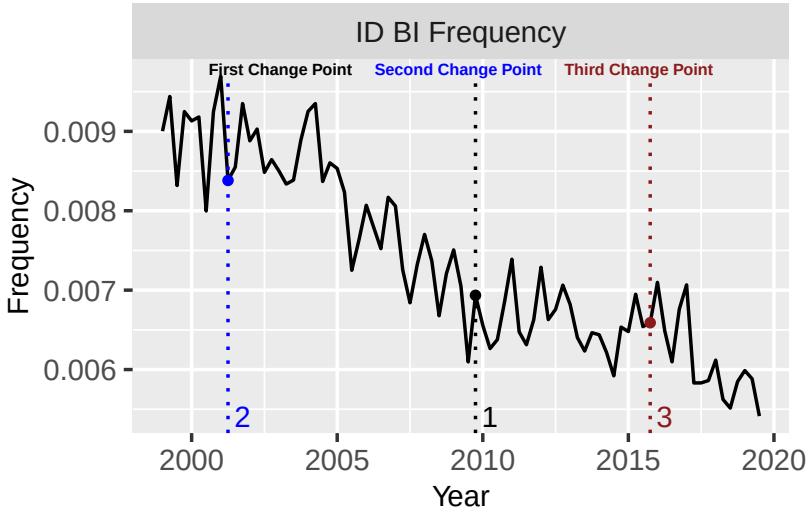
2010
2015
2020
Change Point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First Change Point
Second Change Point
Third Change Point
Frequency
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0.007
0.006
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3
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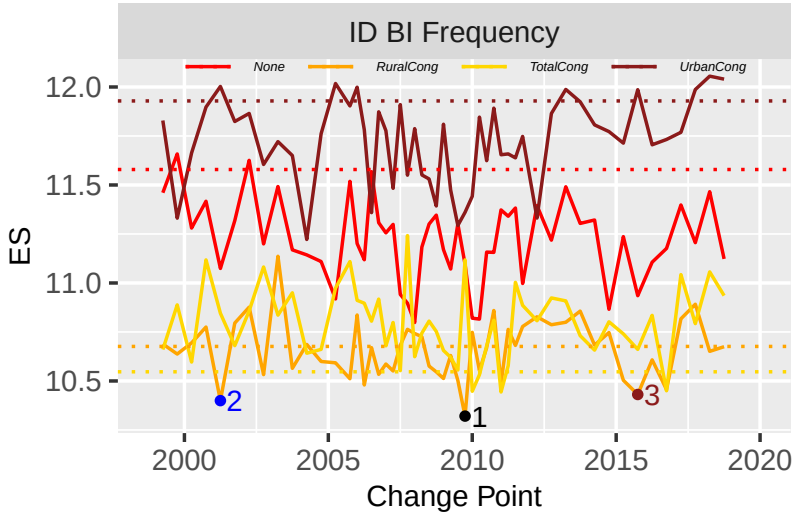
2015
2020
Year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TotalCong
UrbanCong
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11.0
10.5
2
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3
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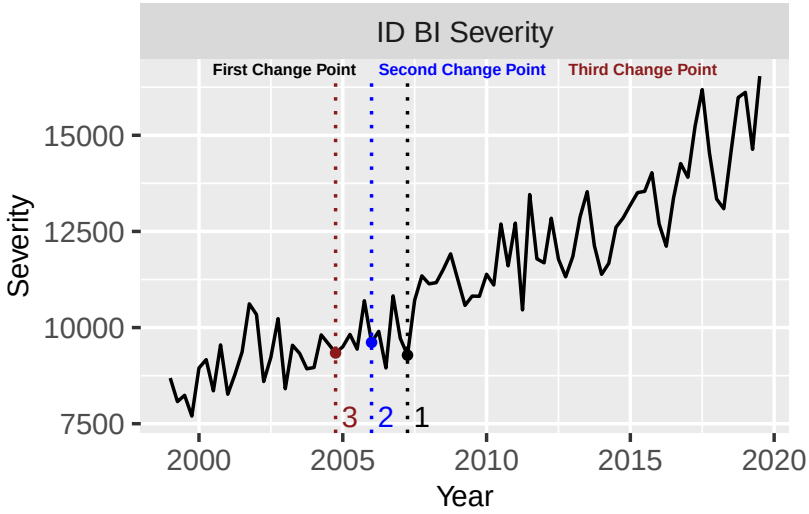
2010
2015
2020
Change Point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Second Change Point
Third Change Point
Severity
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10000
7500
3
2
1
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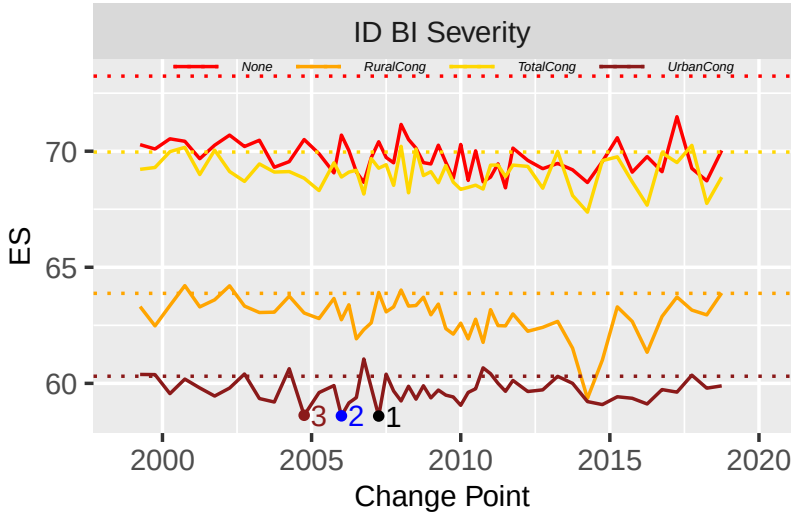
2015
2020
Year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TotalCong
UrbanCong
ES
70
65
60
3
2
1
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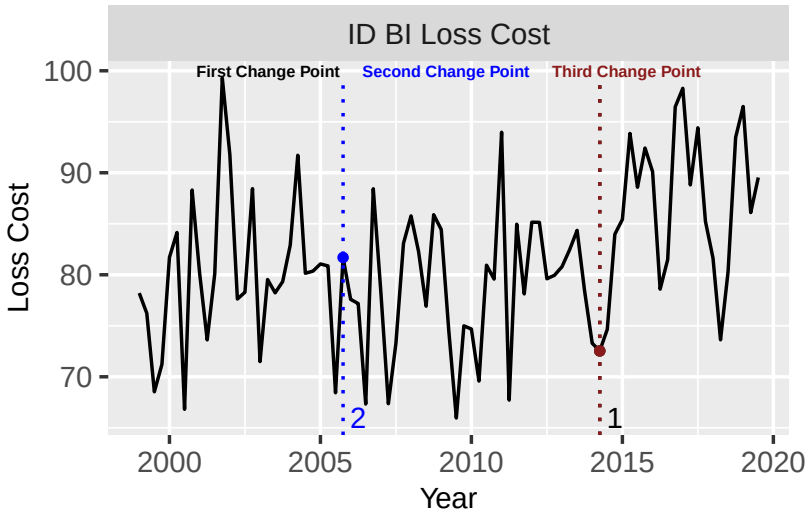
2005
2010
2015
2020
Change Point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Second Change Point
Third Change Point
Loss Cost
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90
80
70
2
1
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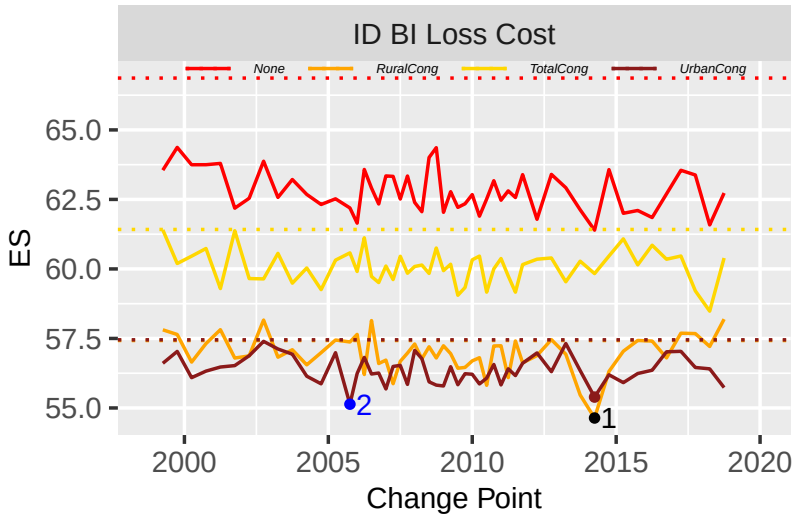
2010
2015
2020
Year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RuralCong
TotalCong
UrbanCong
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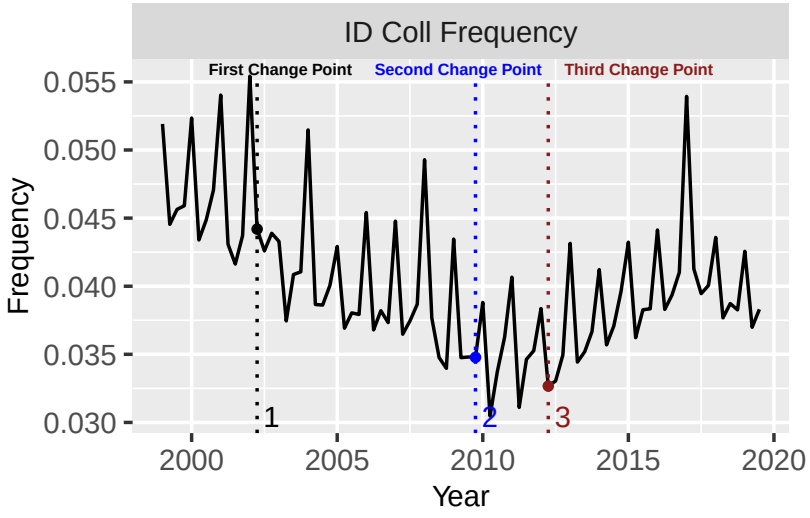
2010
2015
2020
Change Point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First Change Point
Second Change Point
Third Change Point
Frequency
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0.035
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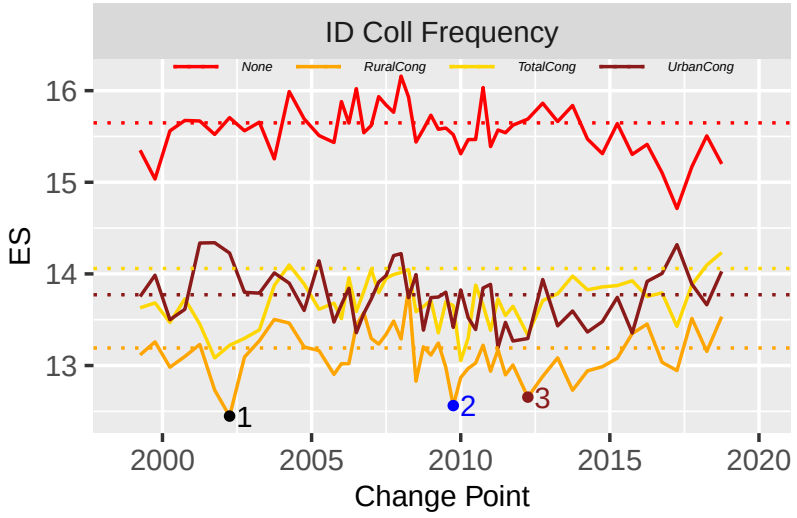
2010
2015
2020
Year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RuralCong
TotalCong
UrbanCong
ES
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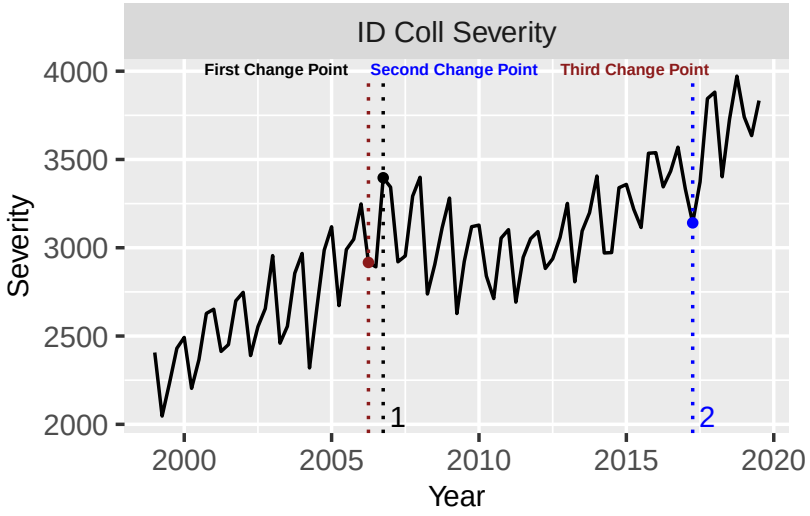
13
1
2
3
2000
2005
2010
2015
2020
Change Point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First Change Point
Second Change Point
Third Change Point
Severity
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3000
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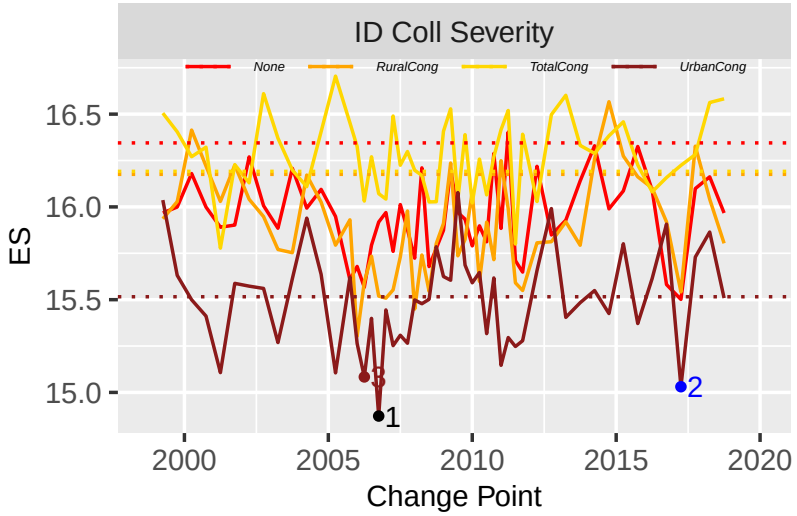
2010
2015
2020
Year


ID Coll Severity
None
RuralCong
TotalCong
UrbanCong
ES
16.5
16.0
15.5
15.0
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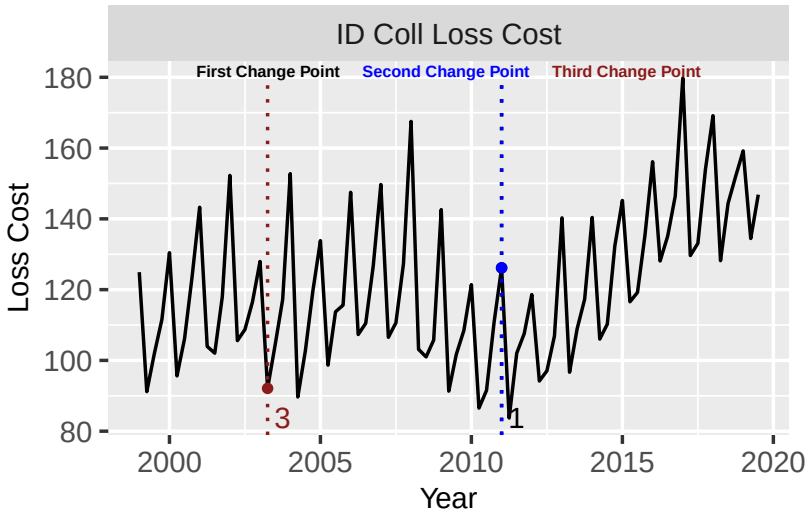
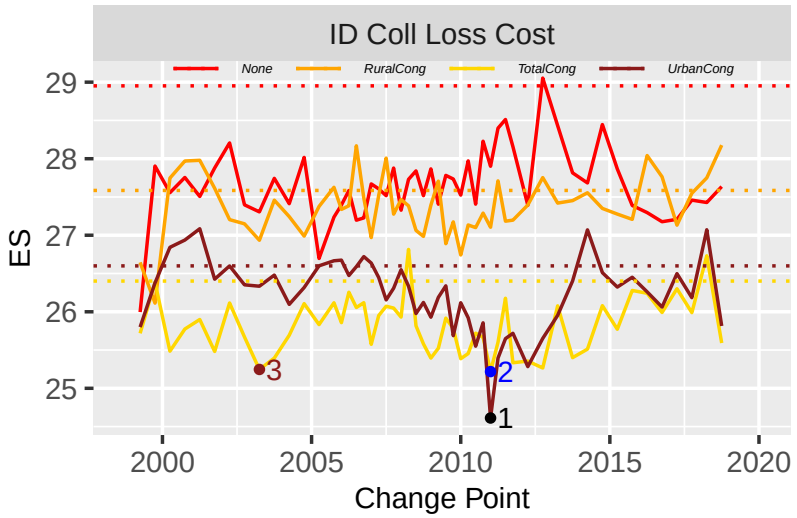
1
2
2000
2005
2010
2015
2020
Change Point


ID Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
180
160
140
120
100
80
3
1
2000
2005
2010
2015
2020
Year


ID Coll Loss Cost
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RuralCong
TotalCong
UrbanCong
ES
29
28
27
26
25
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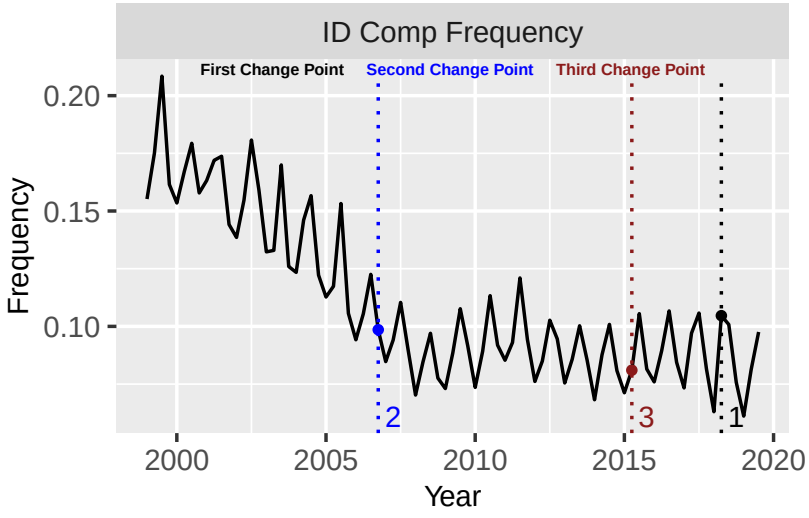
2000
2005
2010
2015
2020
Change Point


ID Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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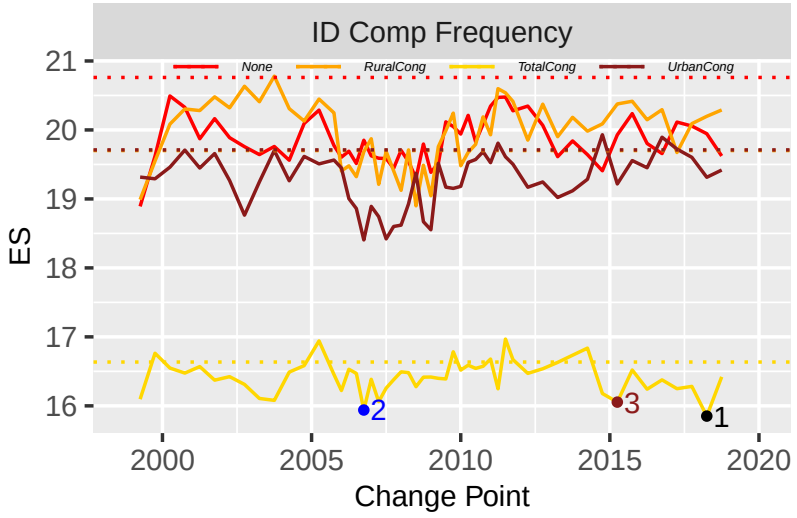
0.15
0.10
2000
2005
2010
2015
2020
Year
2
3
1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TotalCong
UrbanCong
ES
21
20
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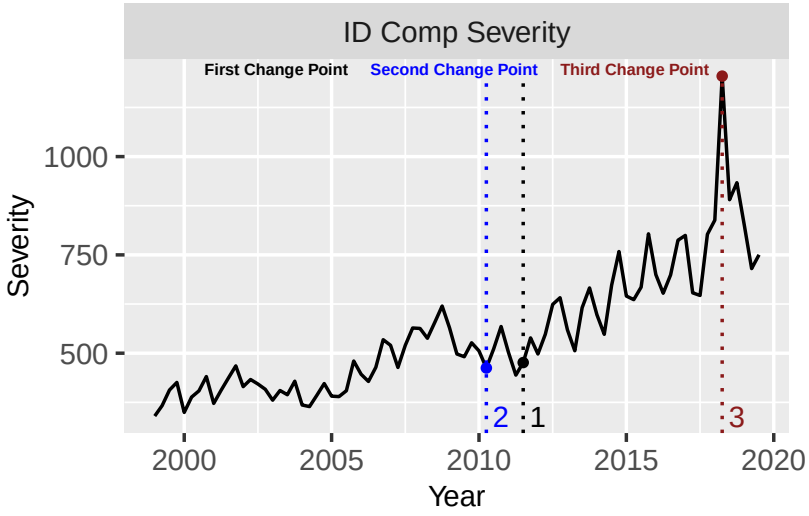
18
17
16
2000
2005
2010
2015
2020
Change Point
2
3
1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First Change Point
Second Change Point
Third Change Point
Severity
1000
750
500
2000
2005
2010
2015
2020
Year
2
1
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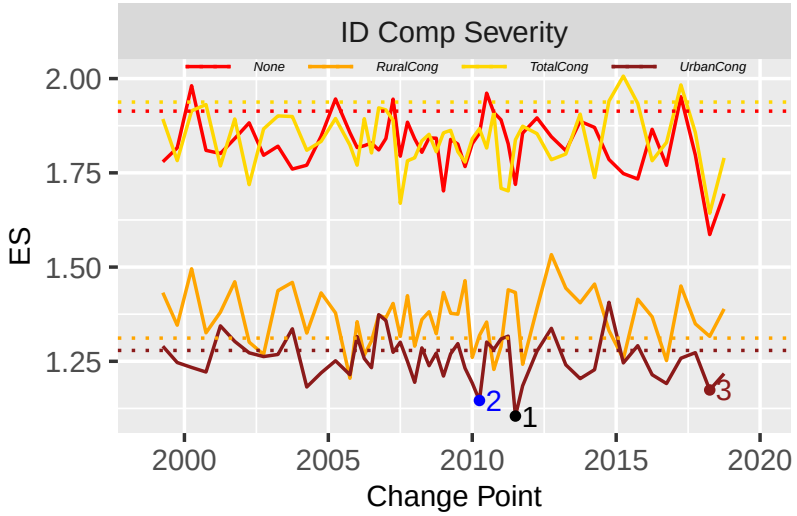
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RuralCong
TotalCong
UrbanCong
ES
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1.50
1.25
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2005
2010
2015
2020
Change Point
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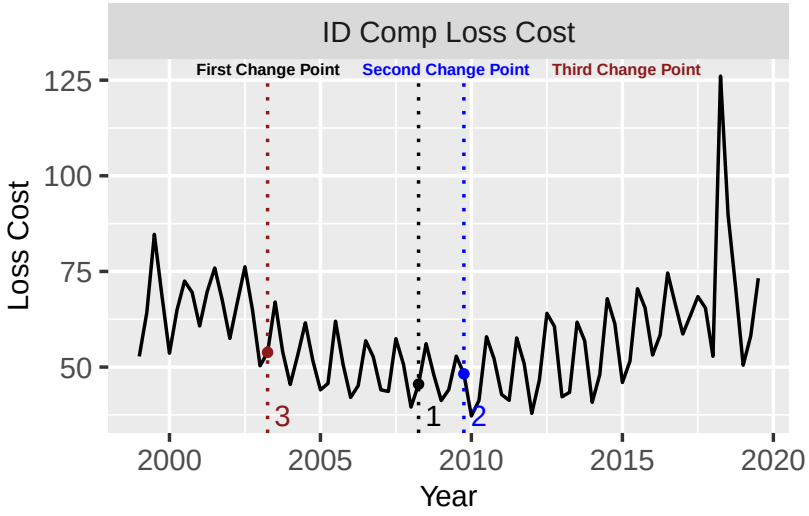
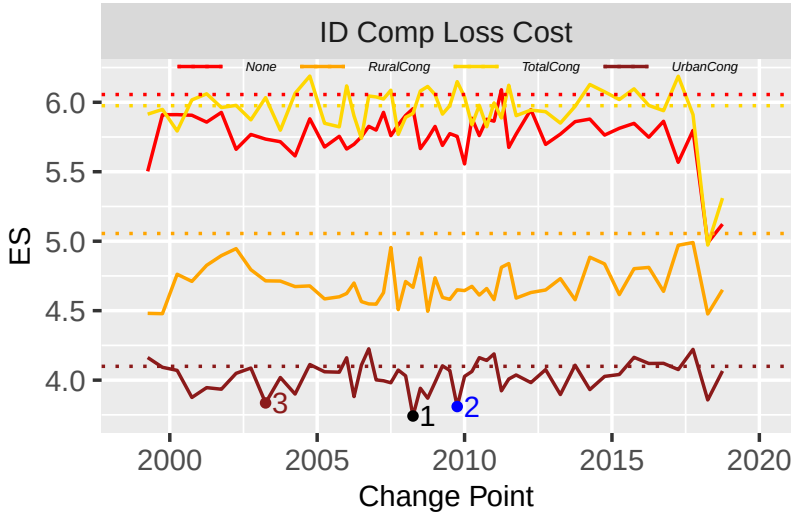
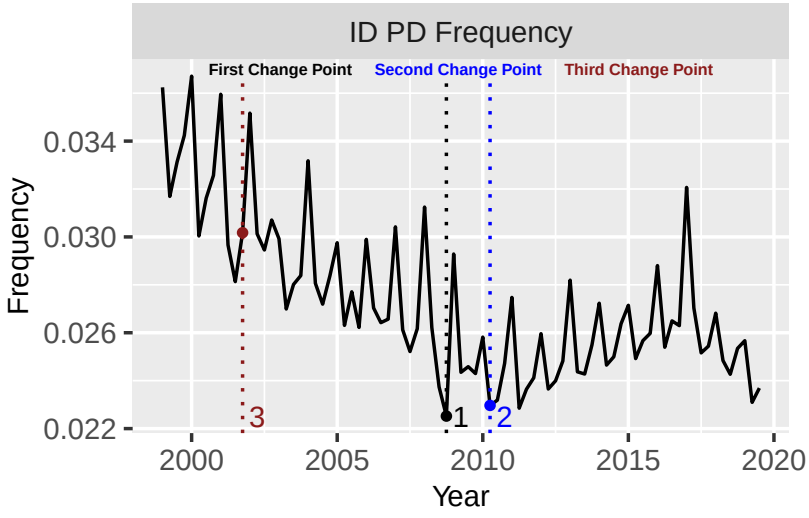
1
3


ID Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
125
100
75
50
2000
2005
2010
2015
2020
Year
3
1
2


ID Comp Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
6.0
5.5
5.0
4.5
4.0
2000
2005
2010
2015
2020
Change Point
3
1
2


ID PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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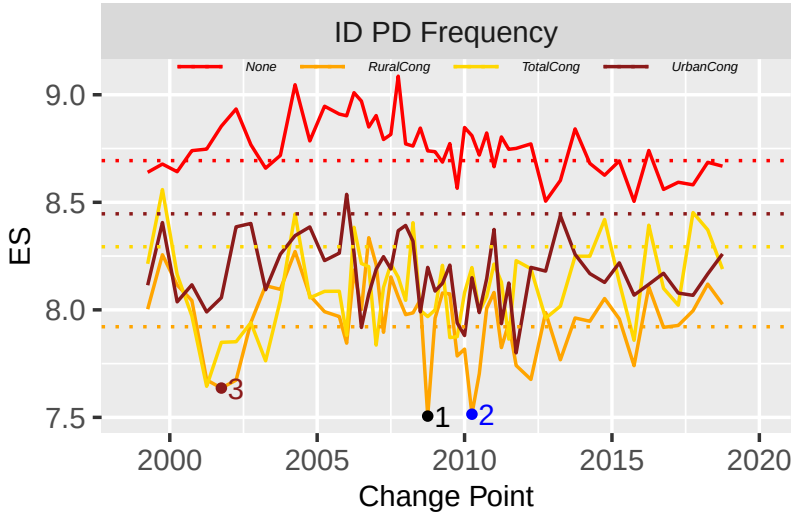
0.030
0.026
0.022
2000
2005
2010
2015
2020
Year
1
2
3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None
RuralCong
TotalCong
UrbanCong
ES
9.0
8.5
8.0
7.5
2000
2005
2010
2015
2020
Change Point
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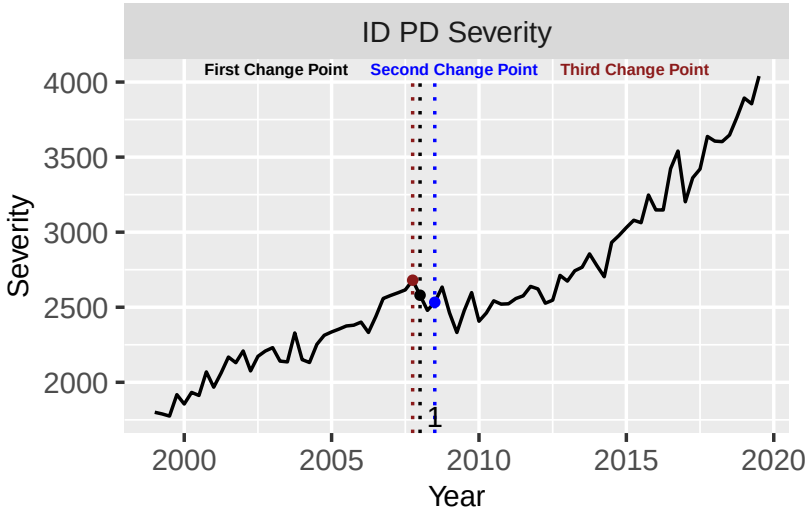
3


ID PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
4000
3500
3000
2500
2000
2000
2005
2010
2015
2020
Year
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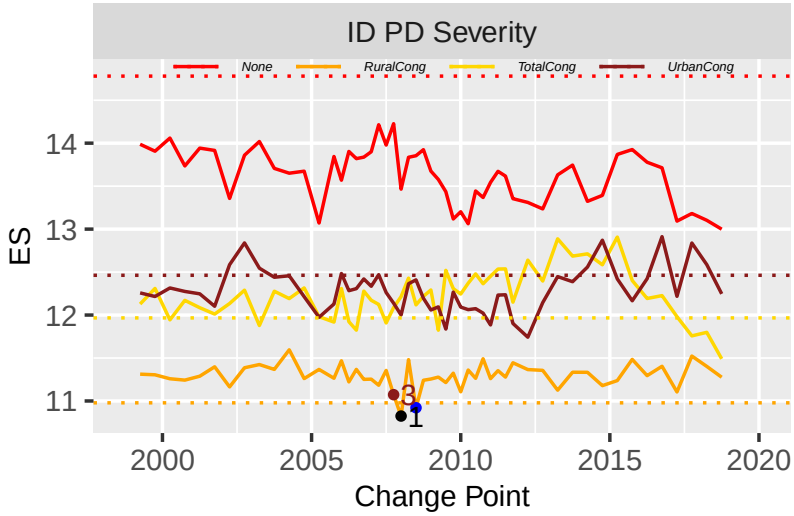
ID PD Severity
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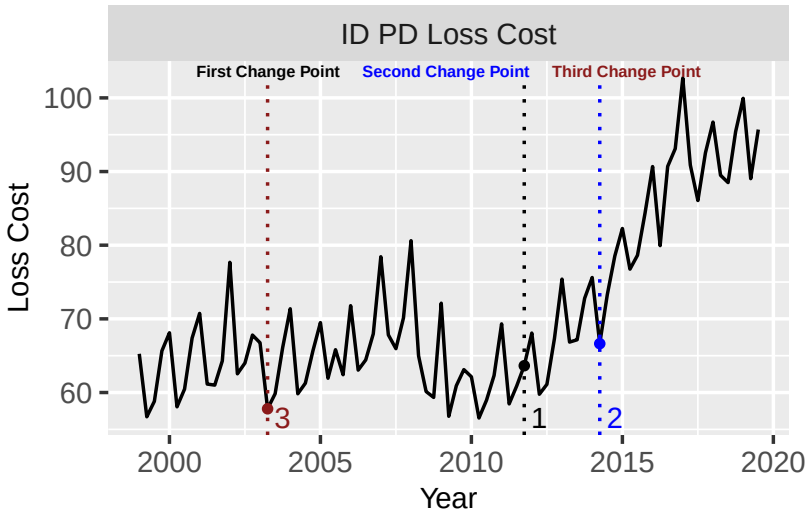
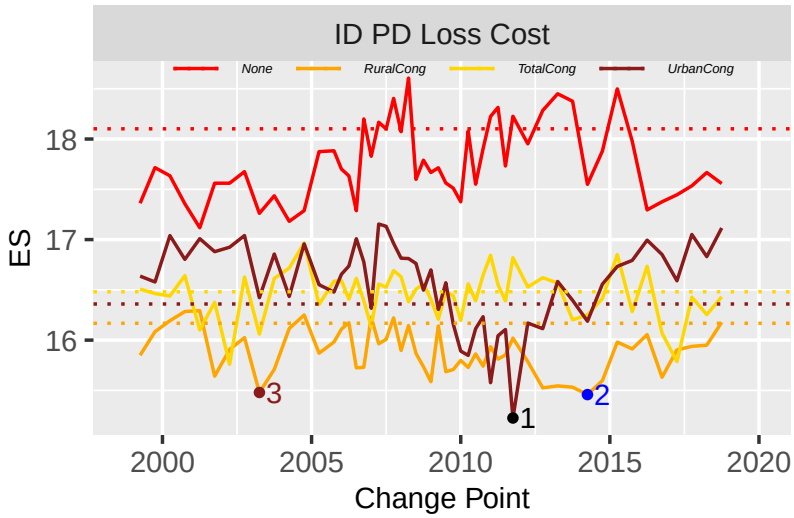
RuralCong
TotalCong
UrbanCong
ES
14
13
12
11
2000
2005
2010
2015
2020
Change Point
1
3


ID PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
100
90
80
70
60
2000
2005
2010
2015
2020
Year
1
2
3


ID PD Loss Cost
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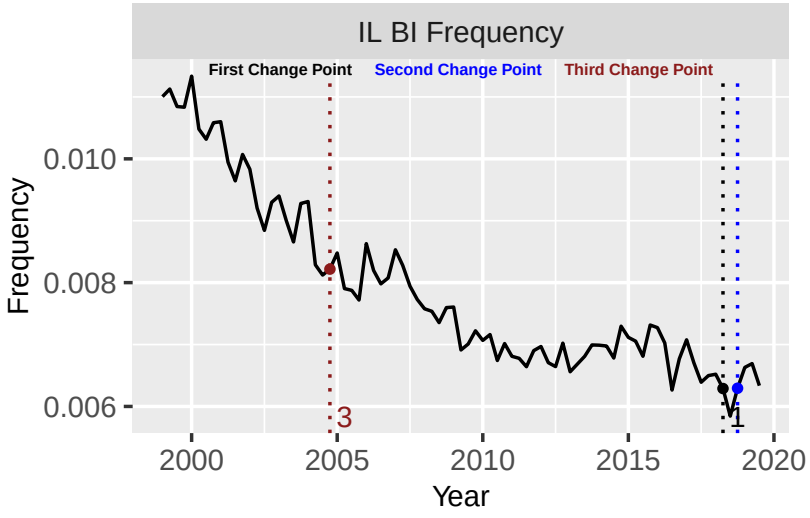
RuralCong
TotalCong
UrbanCong
ES
18
17
16
2000
2005
2010
2015
2020
Change Point
1
2
3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First Change Point
Second Change Point
Third Change Point
Frequency
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0.008
0.006
2000
2005
2010
2015
2020
Year
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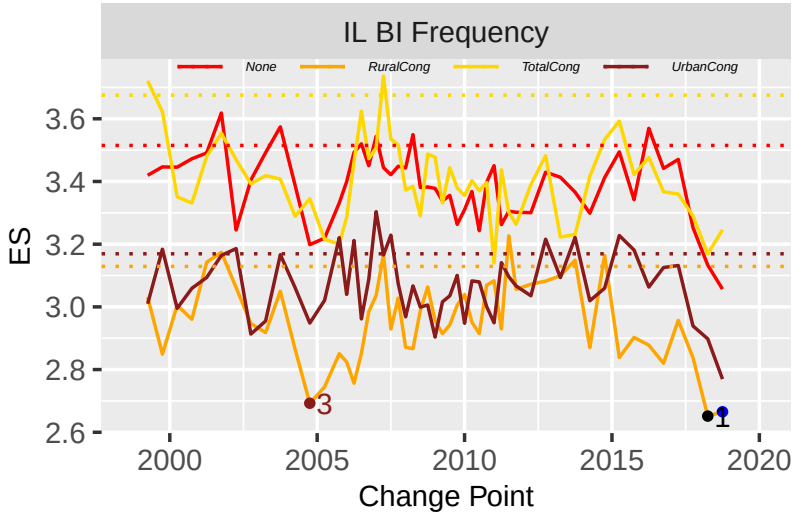
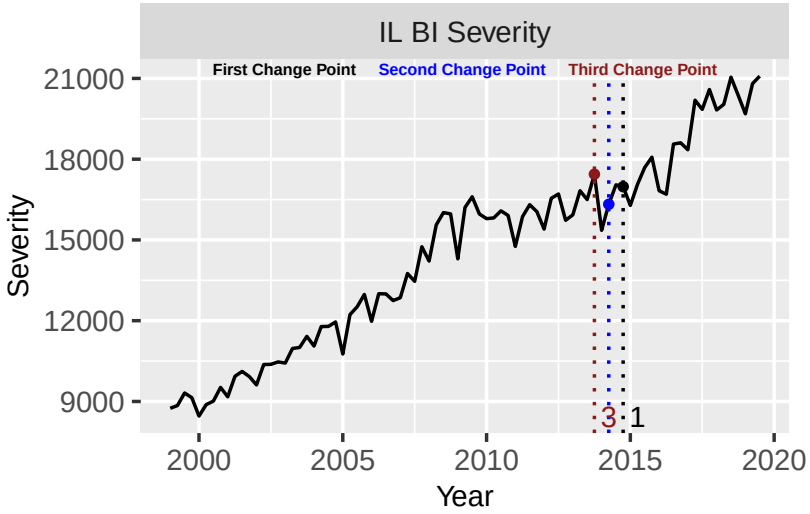

IL BI Frequency
None
RuralCong
TotalCong
UrbanCong
ES
3.6
3.4
3.2
3.0
2.8
2.6
2000
2005
2010
2015
2020
Change Point
3
1


IL BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
21000
18000
15000
12000
9000
2000
2005
2010
2015
2020
Year
3
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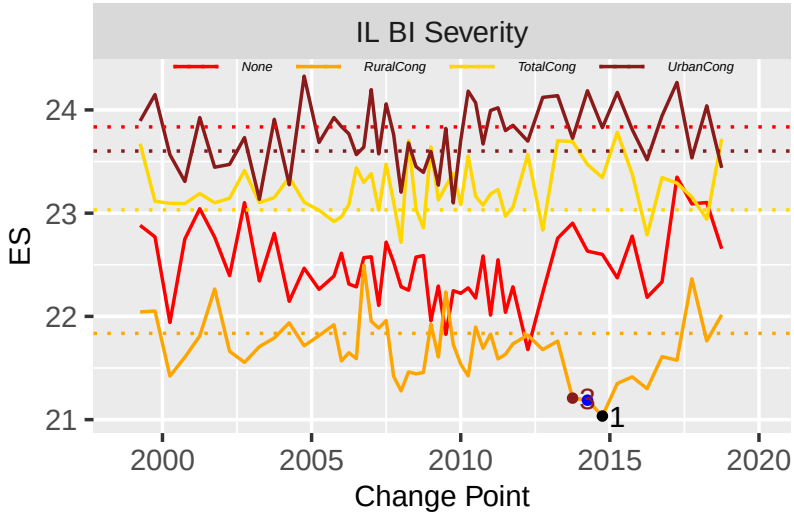
IL BI Severity
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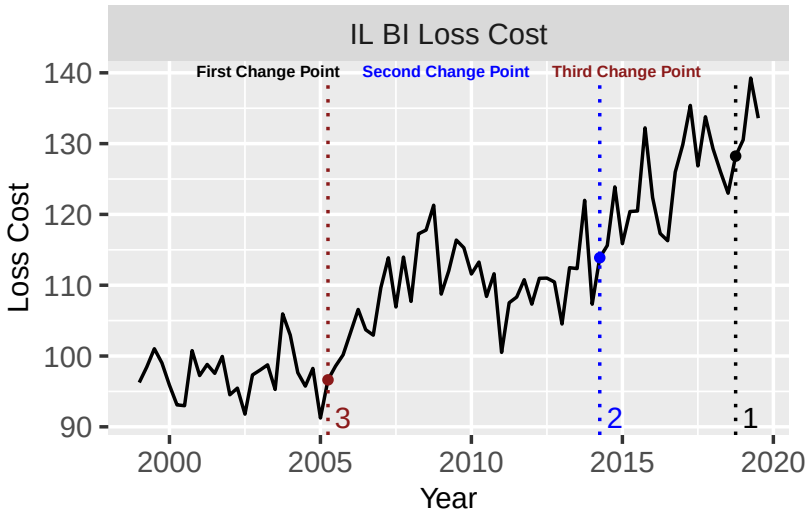
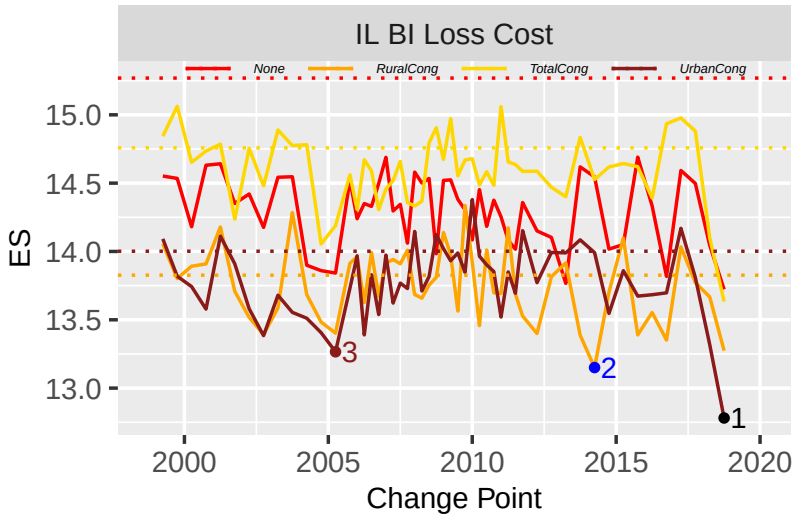
RuralCong
TotalCong
UrbanCong
ES
24
23
22
21
2000
2005
2010
2015
2020
Change Point
3
1


IL BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
140
130
120
110
100
90
2000
2005
2010
2015
2020
Year
3
2
1


IL BI Loss Cost
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RuralCong
TotalCong
UrbanCong
ES
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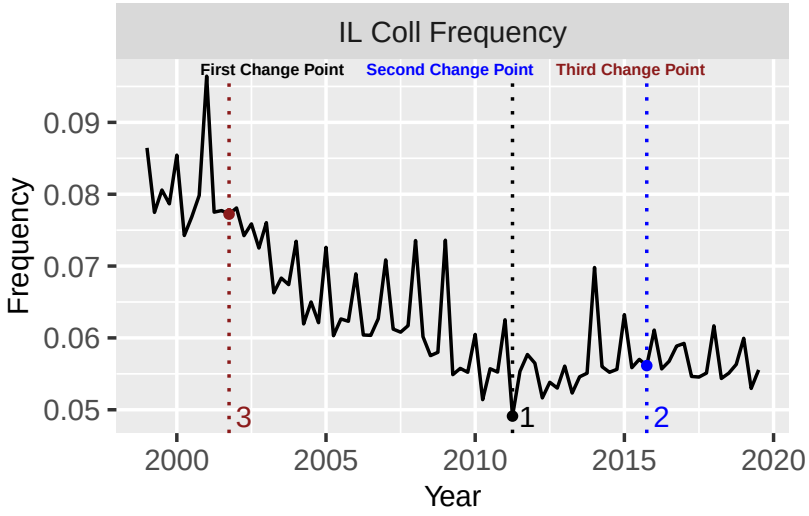
14.5
14.0
13.5
13.0
2000
2005
2010
2015
2020
Change Point
3
2
1


IL Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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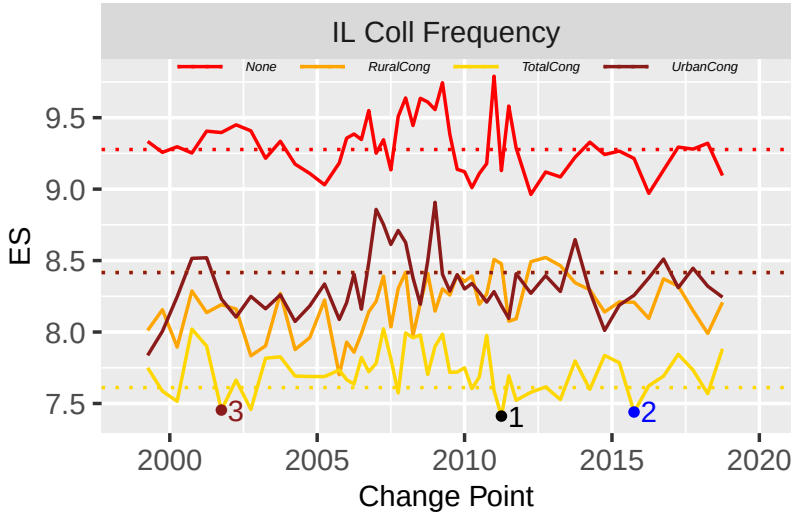
0.08
0.07
0.06
0.05
2000
2005
2010
2015
2020
Year
3
1
2


IL Coll Frequency
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RuralCong
TotalCong
UrbanCong
ES
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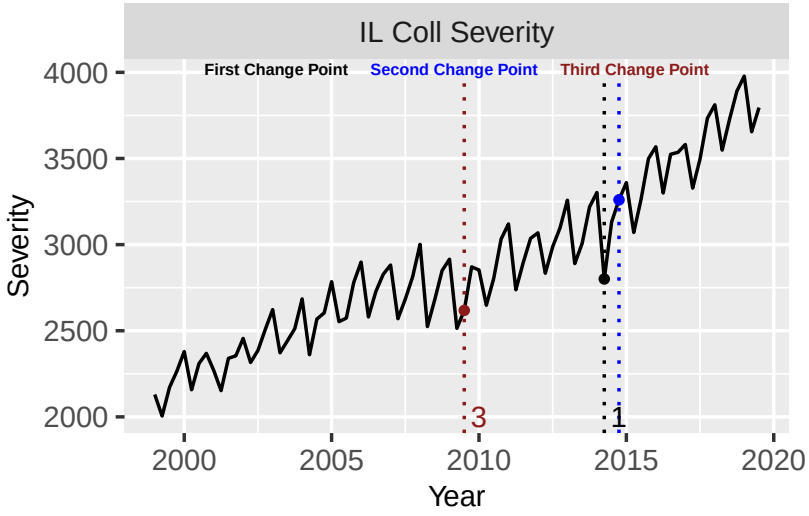
9.0
8.5
8.0
7.5
2000
2005
2010
2015
2020
Change Point
3
1
2


IL Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
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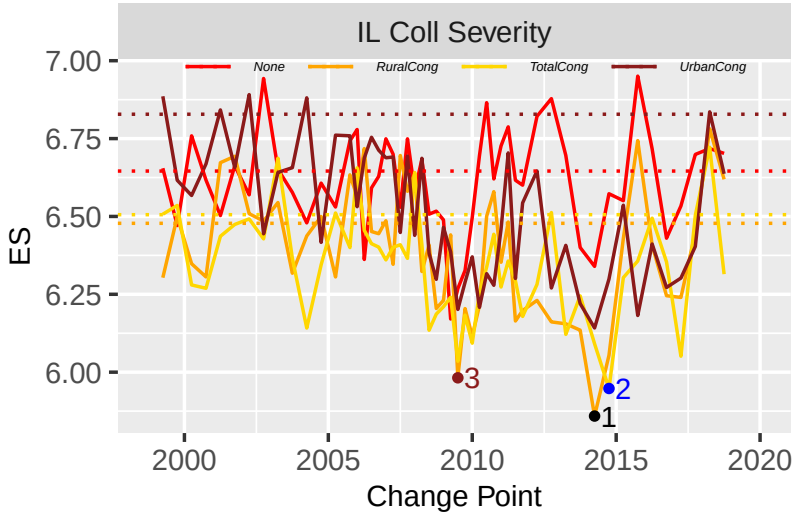
3500
3000
2500
2000
2000
2005
2010
2015
2020
Year
3
1


IL Coll Severity
None
RuralCong
TotalCong
UrbanCong
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6.50
6.25
6.00
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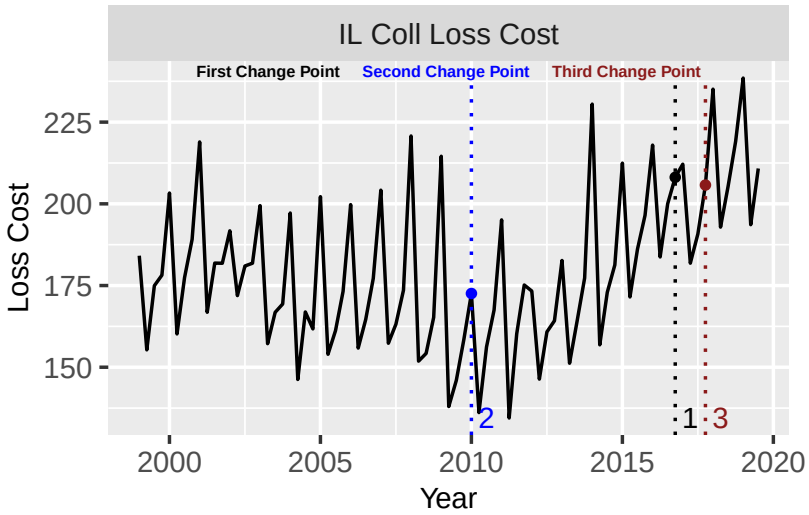
2005
2010
2015
2020
Change Point
3
2
1


IL Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
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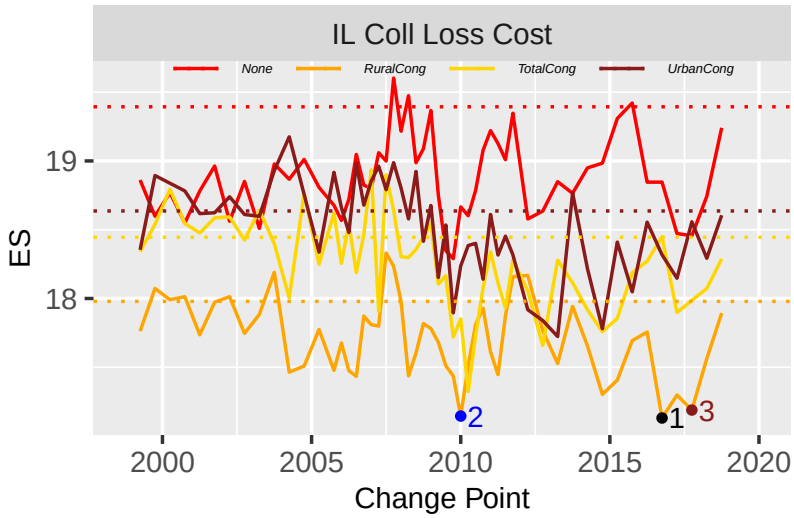
200
175
150
2000
2005
2010
2015
2020
Year
2
1
3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TotalCong
UrbanCong
ES
19
18
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2005
2010
2015
2020
Change Point
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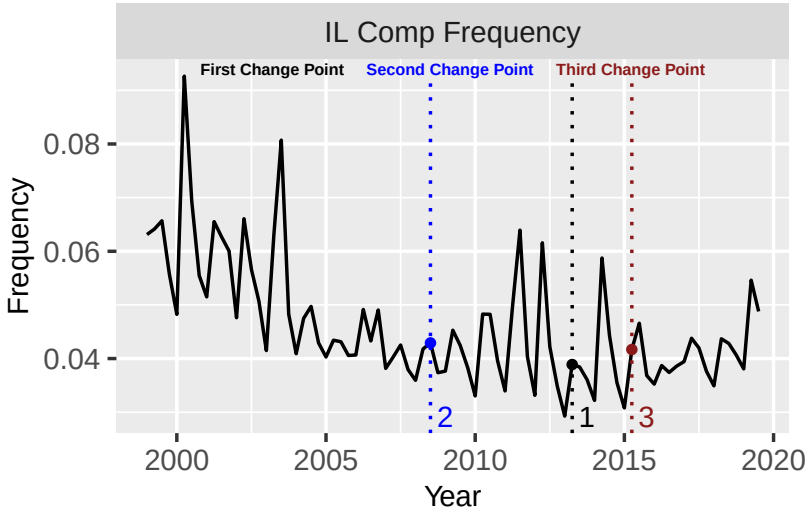
1
3


IL Comp Frequency
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Second Change Point
Third Change Point
Frequency
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0.06
0.04
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2005
2010
2015
2020
Year
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1
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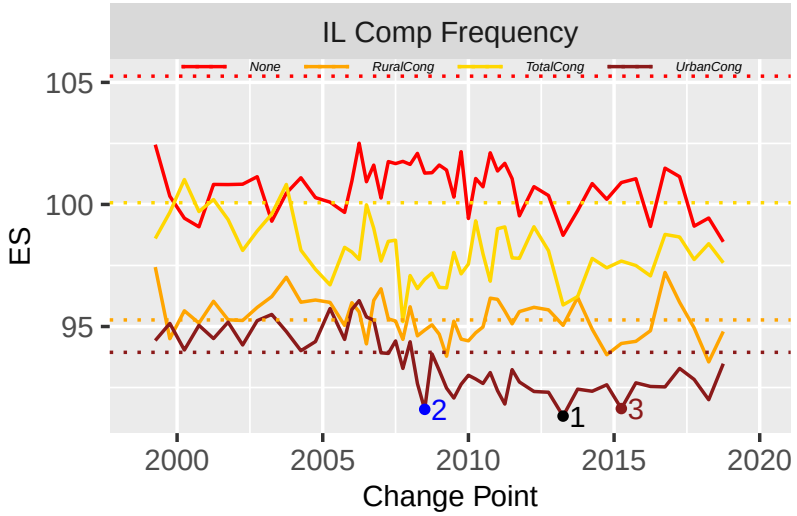
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TotalCong
UrbanCong
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105
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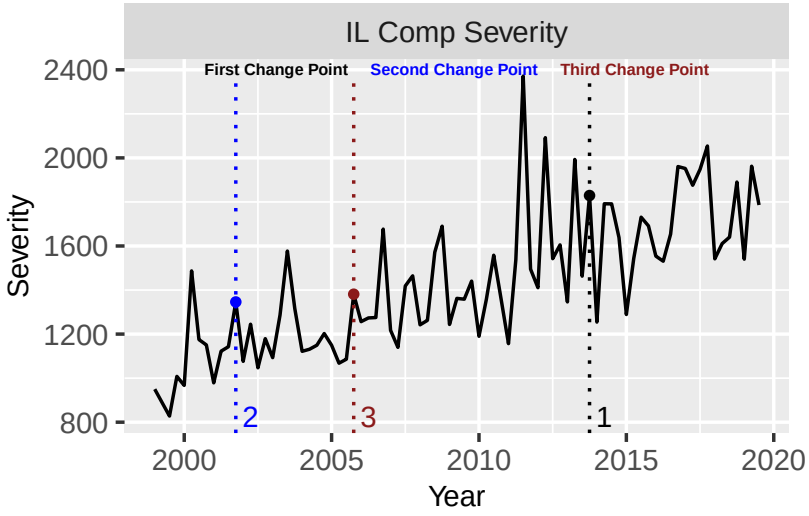
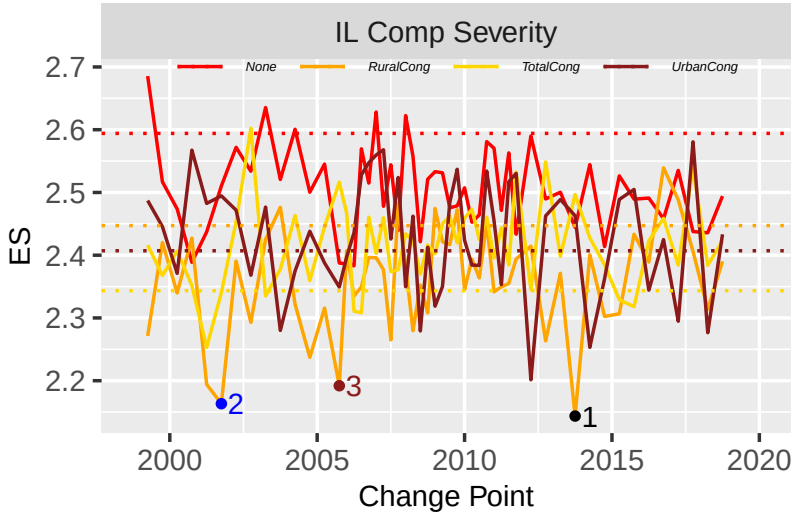
95
2000
2005
2010
2015
2020
Change Point
2
1
3


IL Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
2400
2000
1600
1200
800
2000
2005
2010
2015
2020
Year
2
3
1


IL Comp Severity
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RuralCong
TotalCong
UrbanCong
ES
2.7
2.6
2.5
2.4
2.3
2.2
2000
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2010
2015
2020
Change Point
2
3
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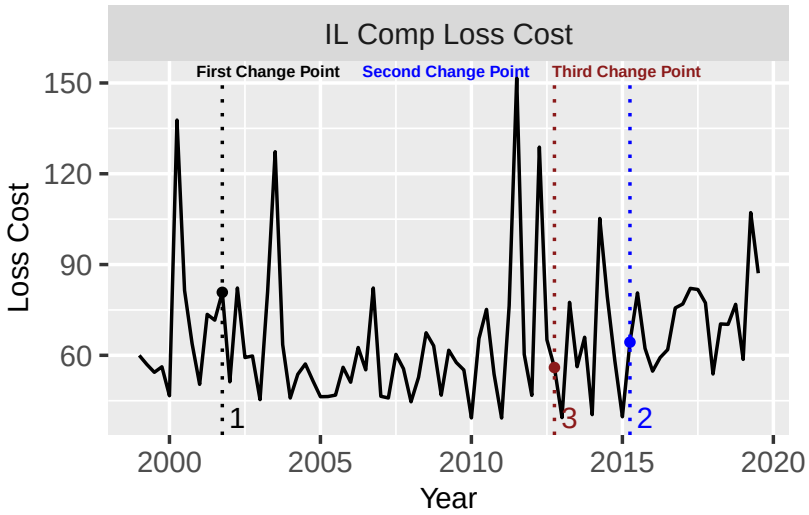
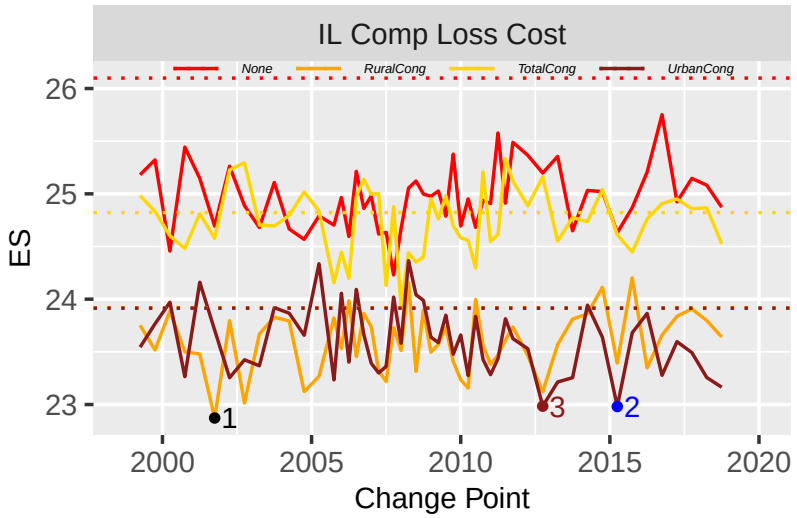
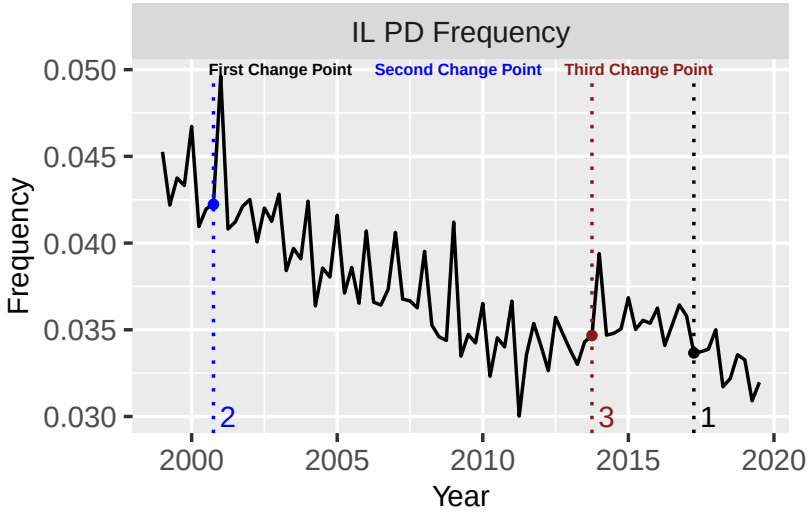

IL Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
150
120
90
60
2000
2005
2010
2015
2020
Year
1
3
2


IL Comp Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
26
25
24
23
2000
2005
2010
2015
2020
Change Point
1
3
2


IL PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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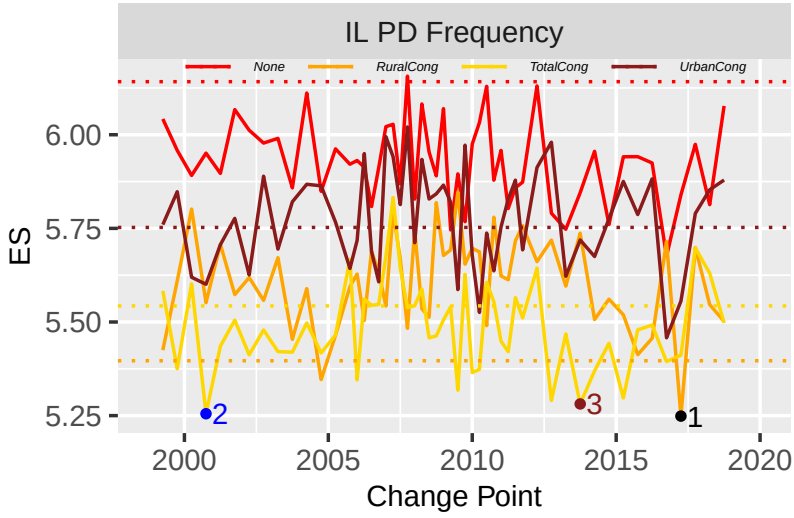
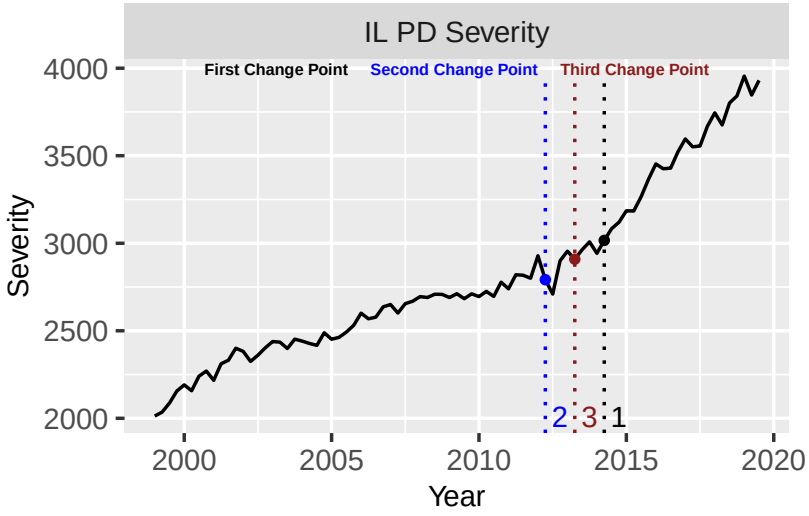
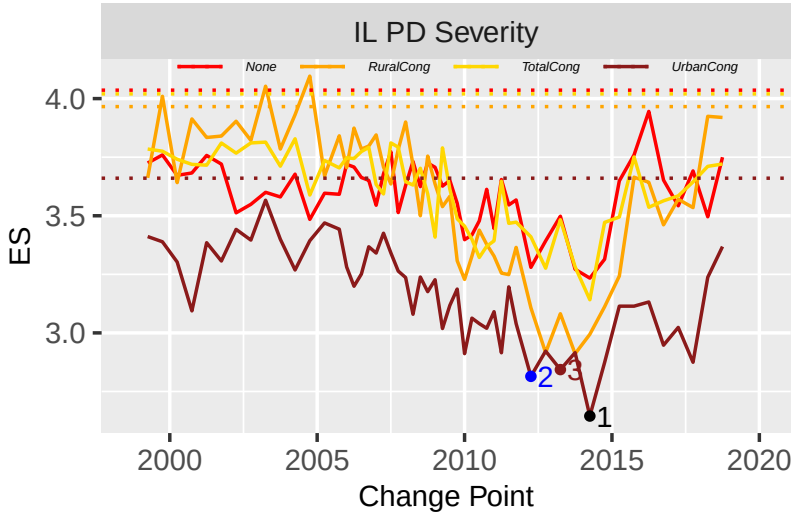
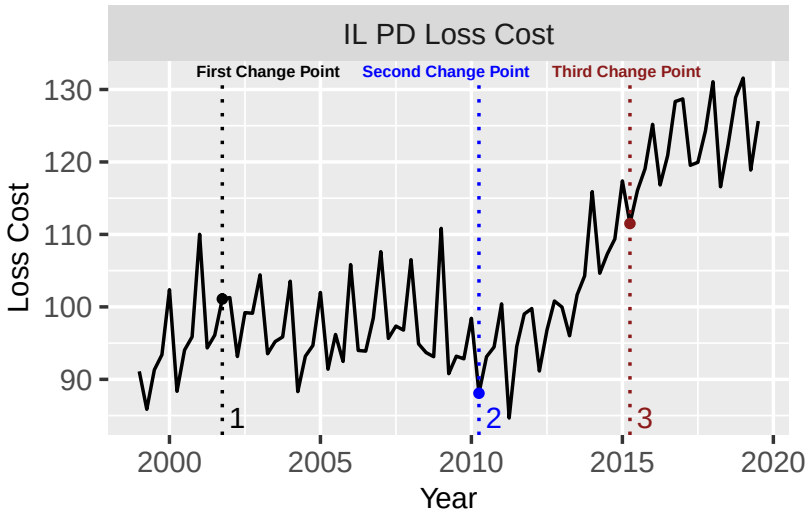
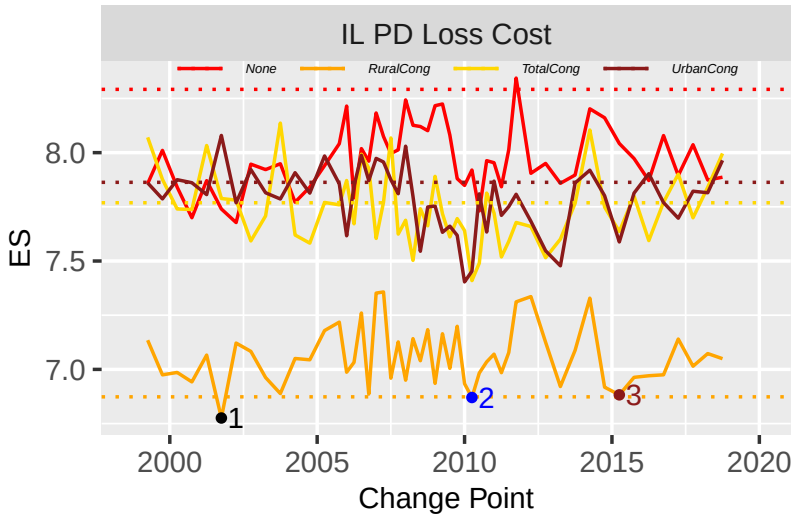
0.040
0.035
0.030
2000
2005
2010
2015
2020
Year
2
3
1

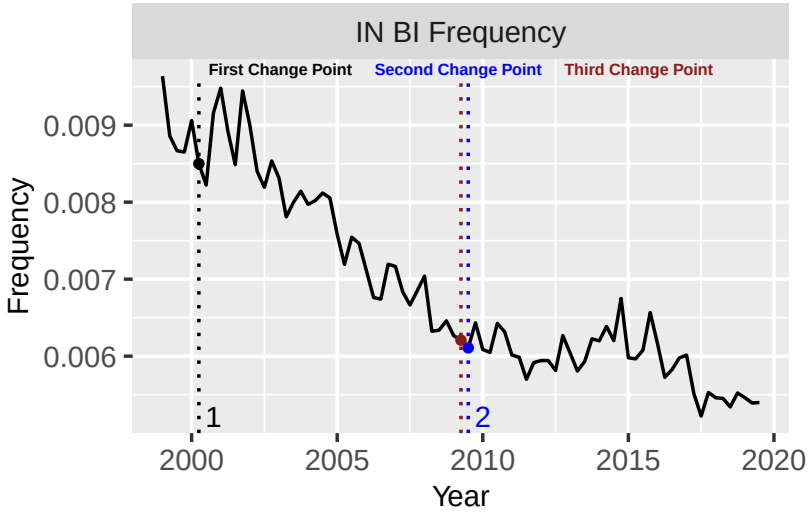

IL PD Frequency
None
RuralCong
TotalCong
UrbanCong
ES
6.00
5.75
5.50
5.25
2000
2005
2010
2015
2020
Change Point
2
3
1


IL PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
4000
3500
3000
2500
2000
2000
2005
2010
2015
2020
Year
2
3
1


IL PD Severity
None
RuralCong
TotalCong
UrbanCong
ES
4.0
3.5
3.0
2000
2005
2010
2015
2020
Change Point
2
3
1


IL PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
130
120
110
100
90
2000
2005
2010
2015
2020
Year
1
2
3


IL PD Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
8.0
7.5
7.0
2000
2005
2010
2015
2020
Change Point
1
2
3


IN BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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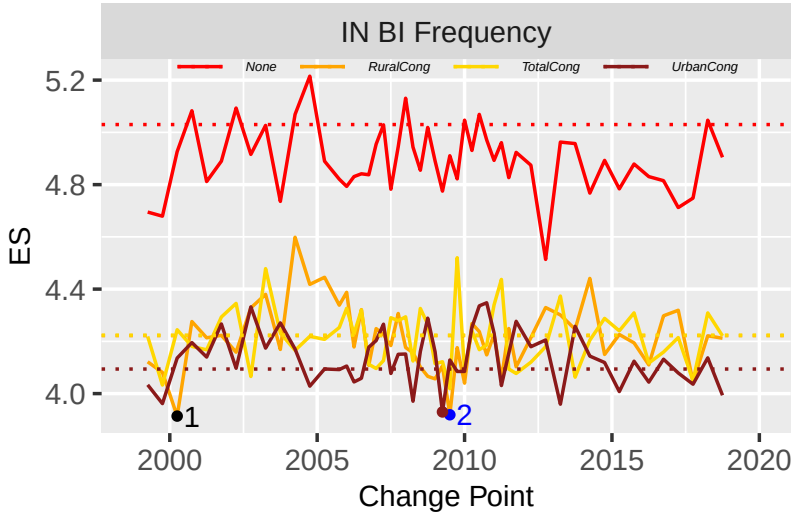
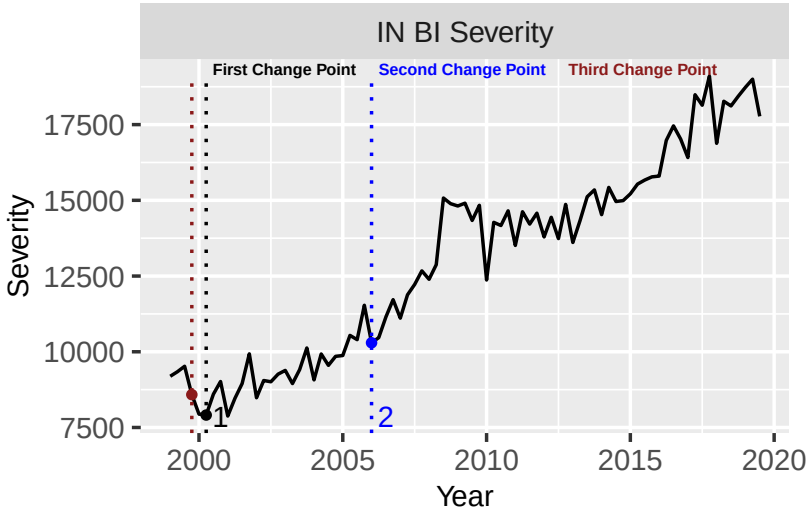
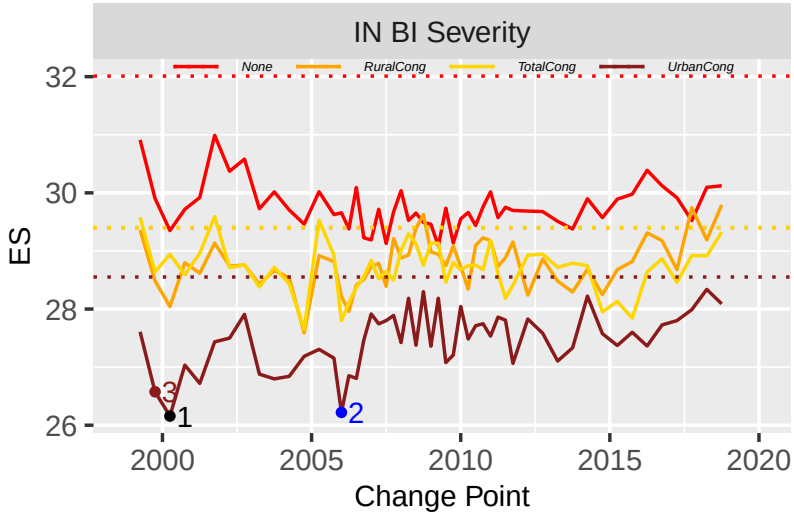
0.008
0.007
0.006
1
2
2000
2005
2010
2015
2020
Year


IN BI Frequency
None
RuralCong
TotalCong
UrbanCong
ES
5.2
4.8
4.4
4.0
1
2
2000
2005
2010
2015
2020
Change Point


IN BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
17500
15000
12500
10000
7500
1
2
2000
2005
2010
2015
2020
Year


IN BI Severity
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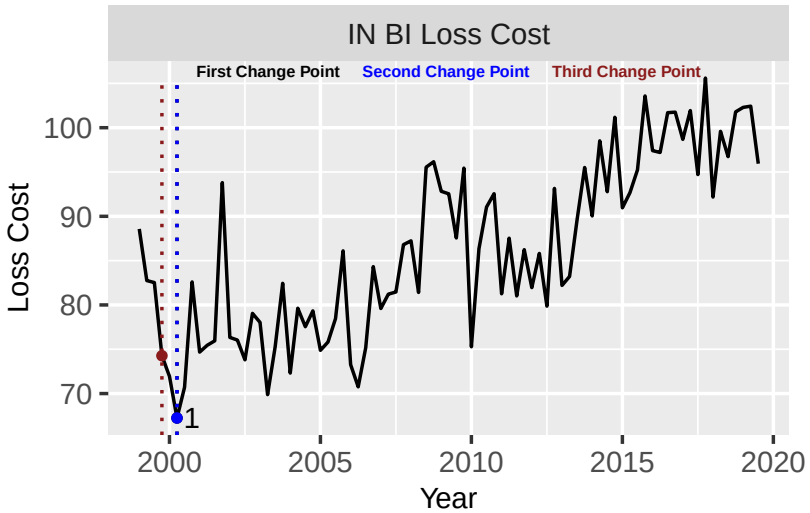
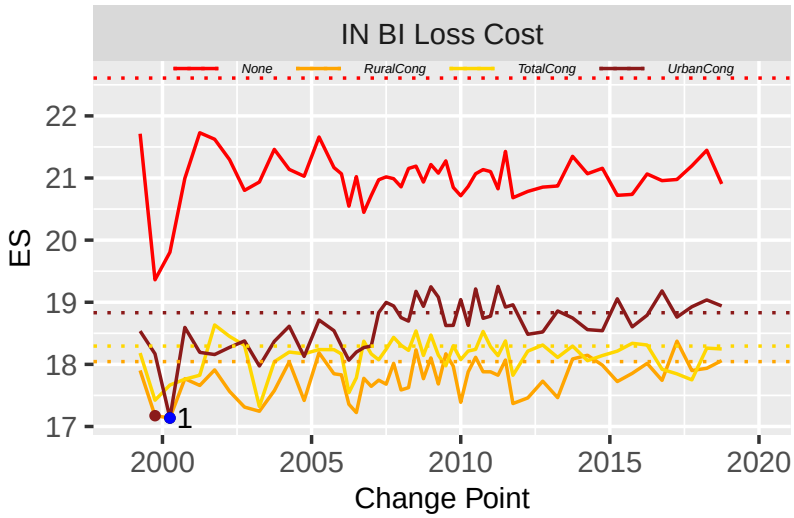
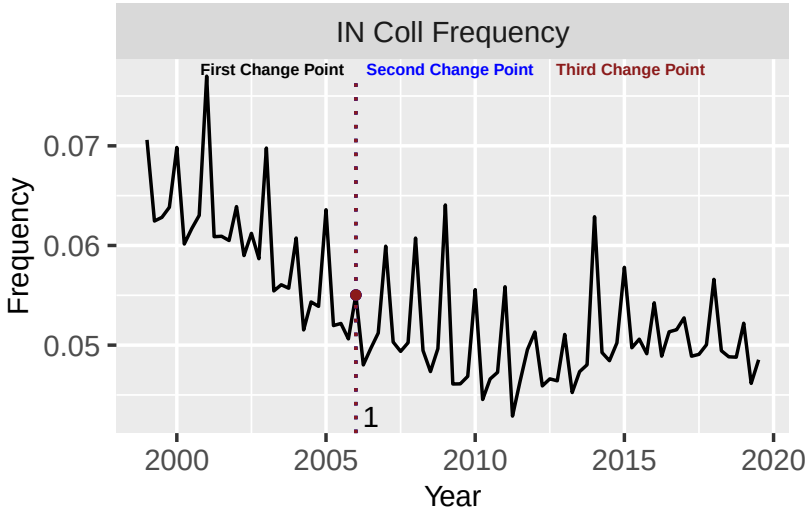
RuralCong
TotalCong
UrbanCong
ES
32
30
28
26
3
1
2
2000
2005
2010
2015
2020
Change Point


IN BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
100
90
80
70
1
2000
2005
2010
2015
2020
Year


IN BI Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
22
21
20
19
18
17
1
2000
2005
2010
2015
2020
Change Point


IN Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.07
0.06
0.05
2000
2005
2010
2015
2020
Year
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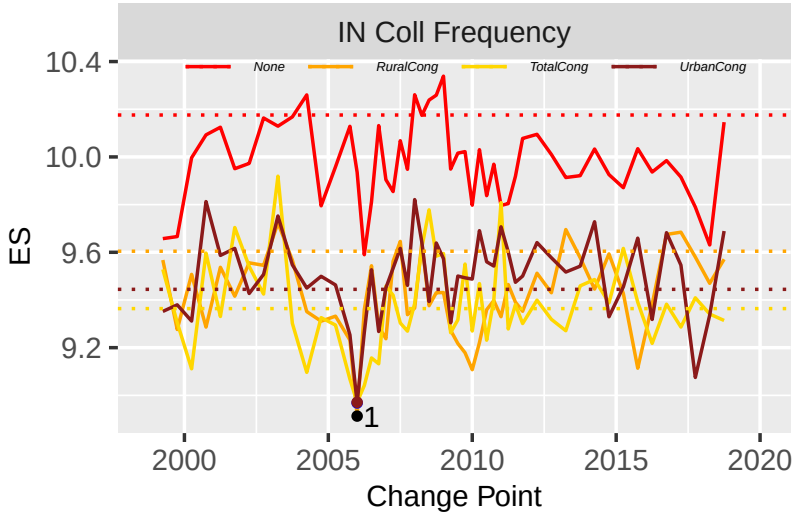
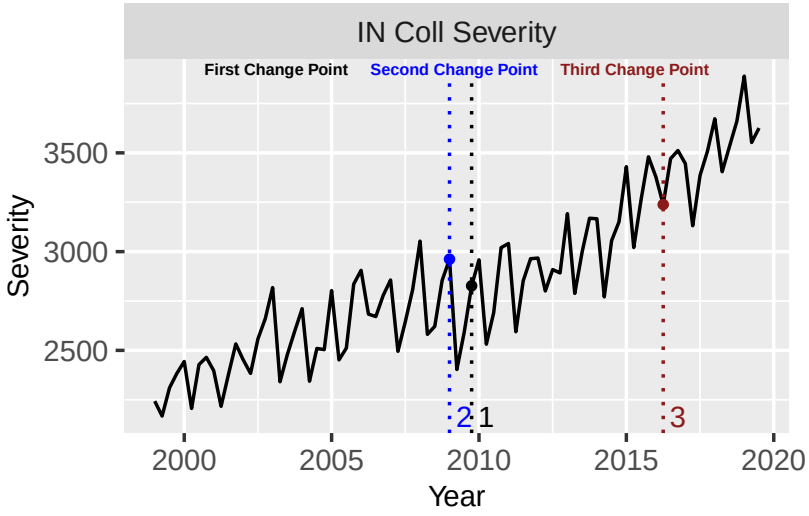
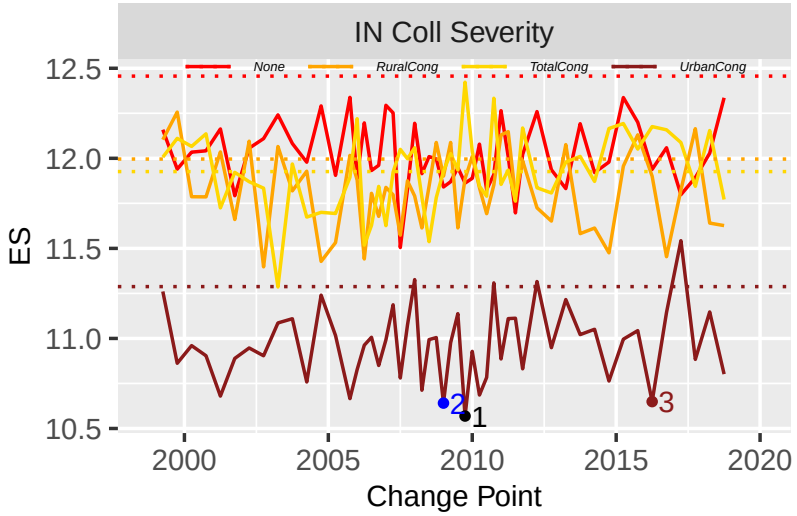
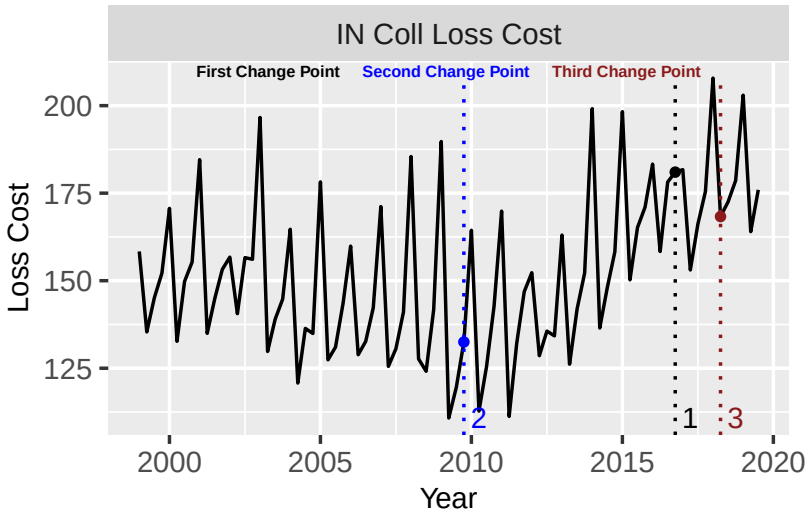
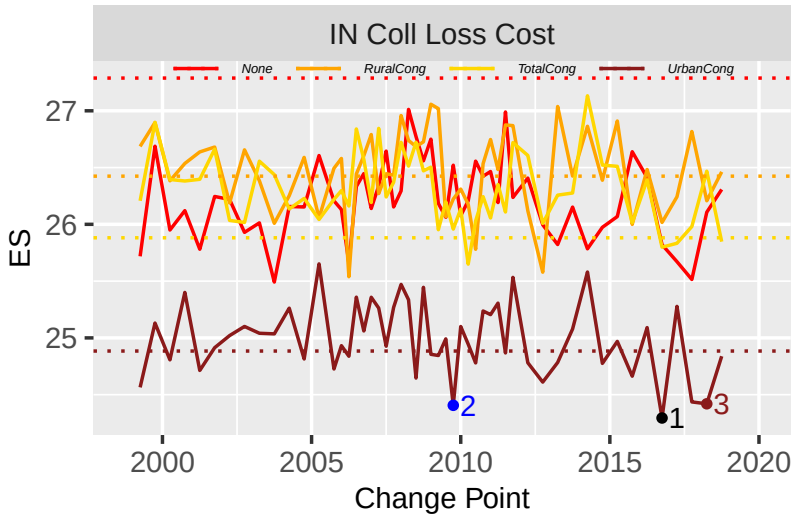
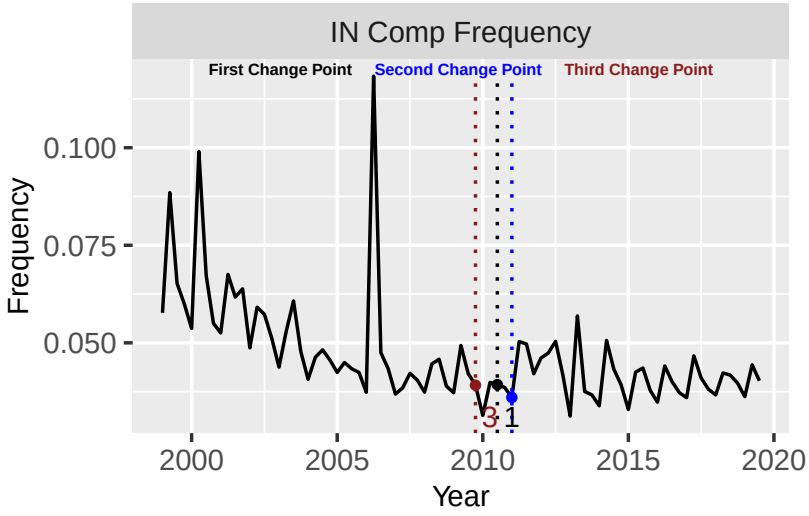

IN Coll Frequency
None
RuralCong
TotalCong
UrbanCong
ES
10.4
10.0
9.6
9.2
2000
2005
2010
2015
2020
Change Point
1

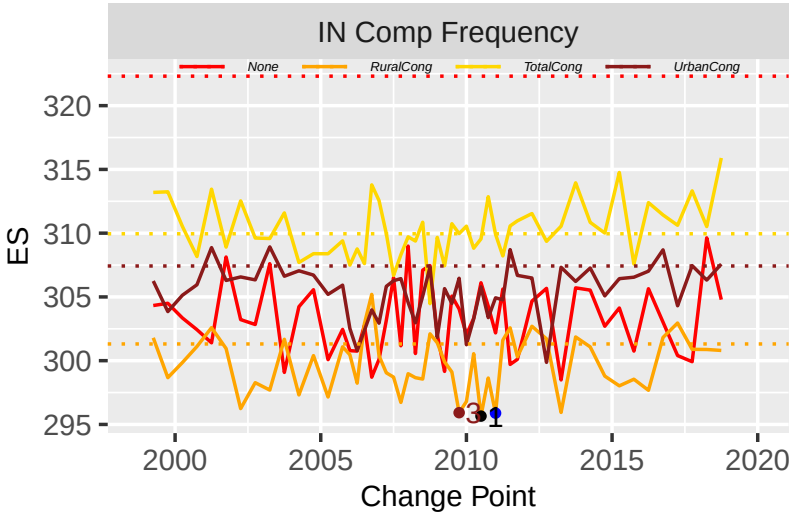

IN Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
3500
3000
2500
2000
2005
2010
2015
2020
Year
2
1
3

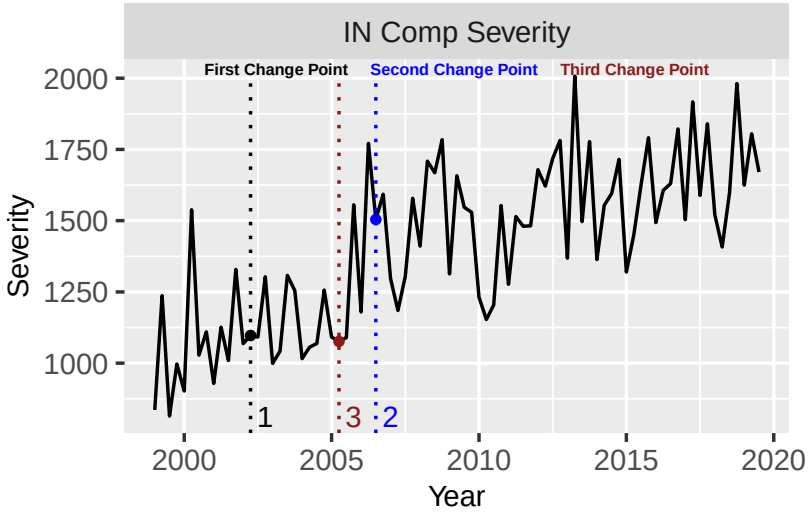

IN Coll Severity
None
RuralCong
TotalCong
UrbanCong
ES
12.5
12.0
11.5
11.0
10.5
2000
2005
2010
2015
2020
Change Point
2
1
3

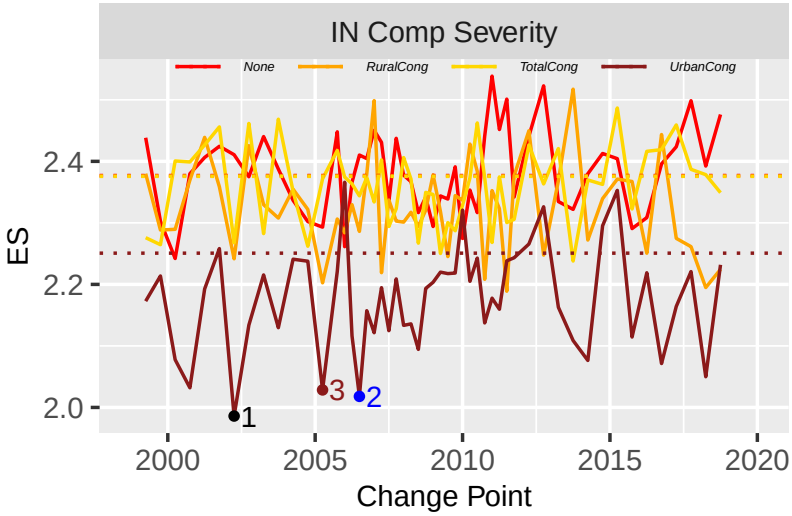

IN Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
200
175
150
125
2000
2005
2010
2015
2020
Year
2
1
3

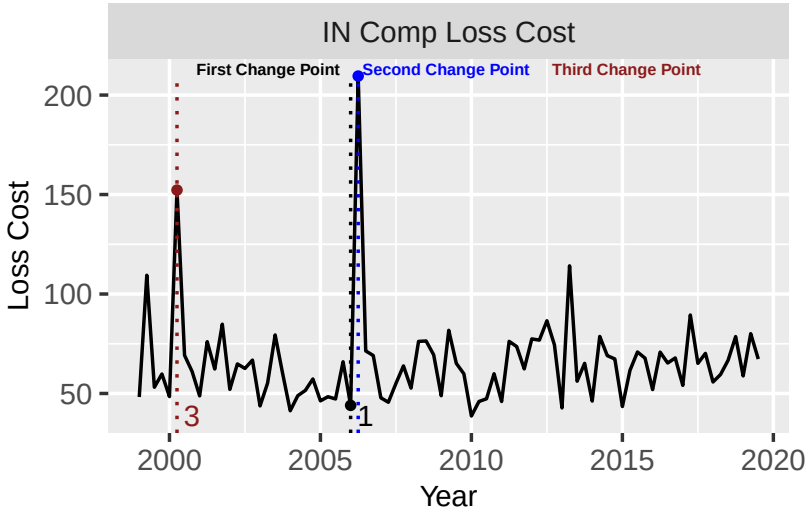

IN Coll Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
27
26
25
2000
2005
2010
2015
2020
Change Point
2
1
3

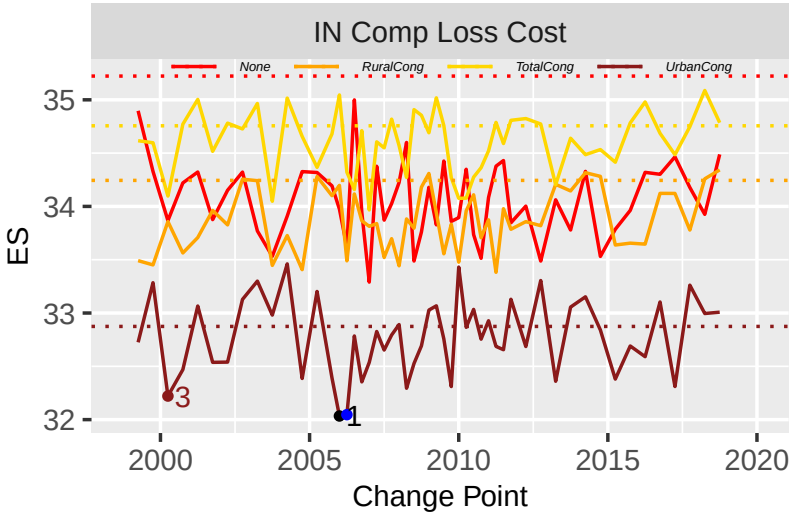

IN Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.100
0.075
0.050
2000
2005
2010
2015
2020
Year
3
1

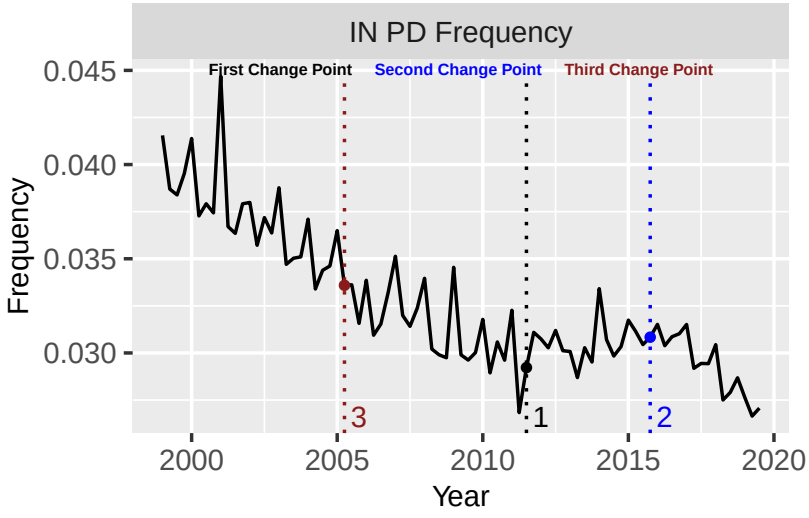

IN Comp Frequency
None
RuralCong
TotalCong
UrbanCong
ES
320
315
310
305
300
295
2000
2005
2010
2015
2020
Change Point
3
1

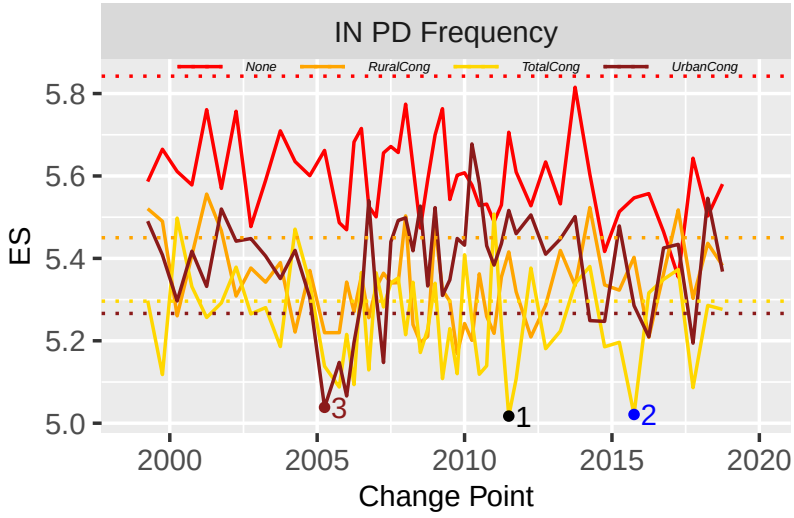

IN Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
2000
1750
1500
1250
1000
2000
2005
2010
2015
2020
Year
1
3
2


IN Comp Severity
None
RuralCong
TotalCong
UrbanCong
ES
2.4
2.2
2.0
2000
2005
2010
2015
2020
Change Point
1
3
2


IN Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
200
150
100
50
2000
2005
2010
2015
2020
Year
3
1


IN Comp Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
35
34
33
32
2000
2005
2010
2015
2020
Change Point
3
1


IN PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.045
0.040
0.035
0.030
2000
2005
2010
2015
2020
Year
3
1
2


IN PD Frequency
None
RuralCong
TotalCong
UrbanCong
ES
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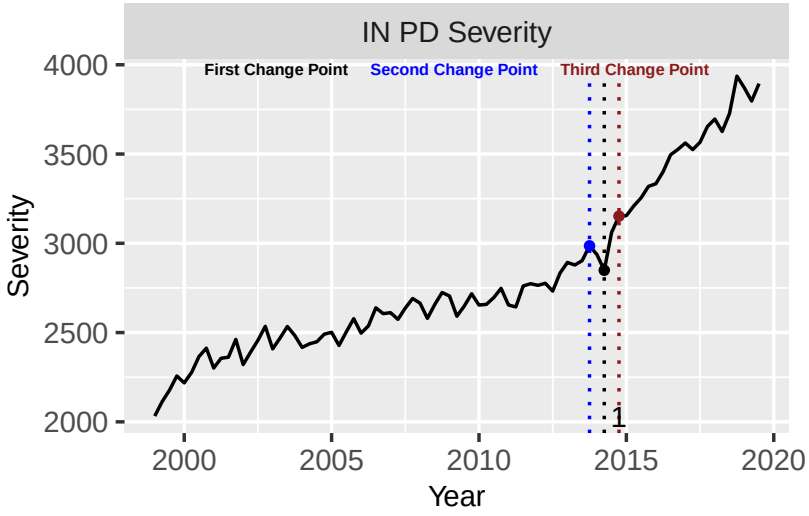
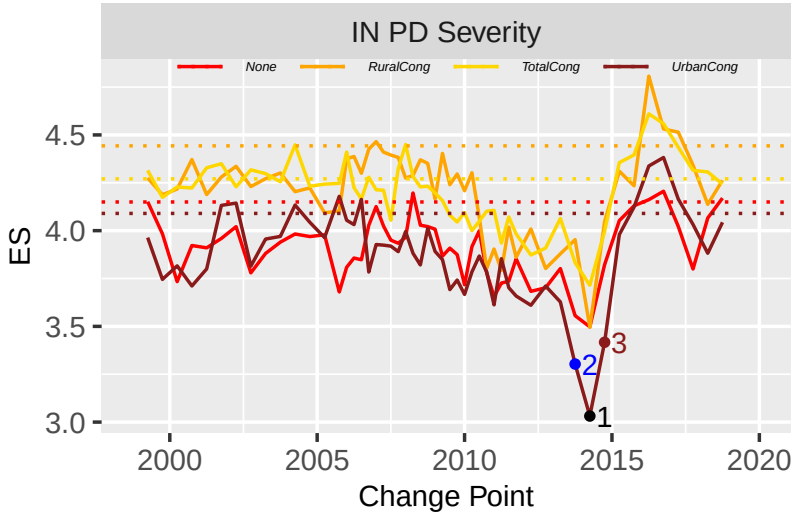
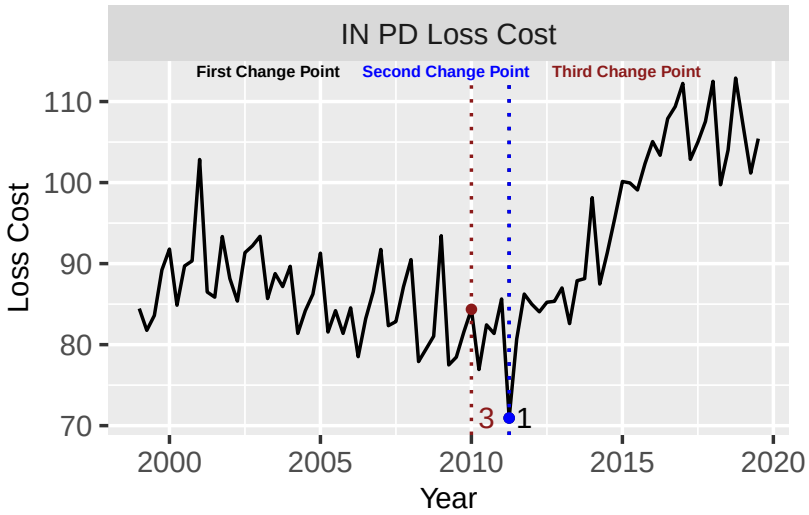
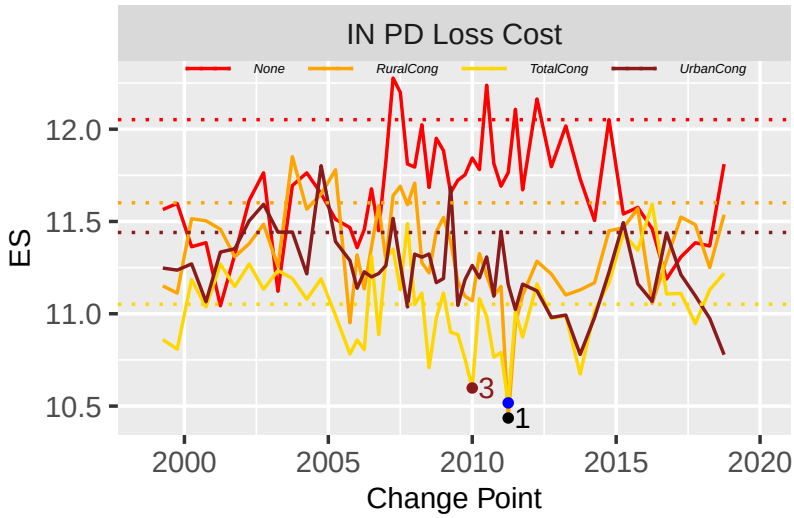
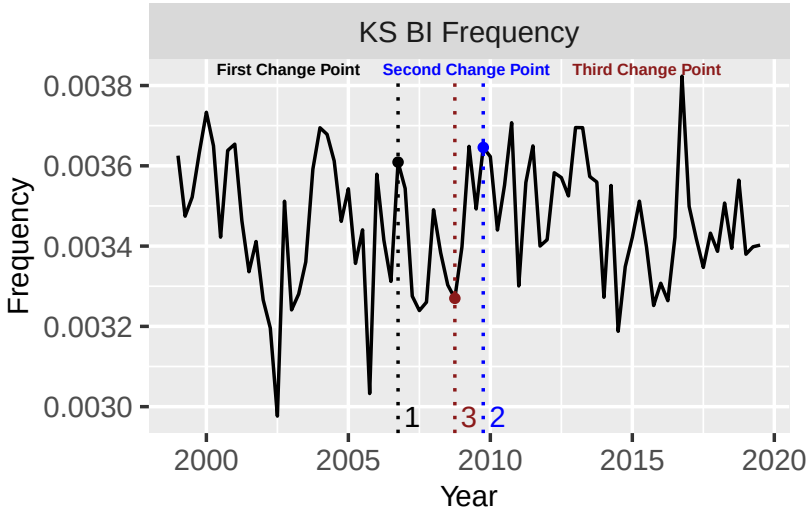
5.6
5.4
5.2
5.0
2000
2005
2010
2015
2020
Change Point
3
1
2


IN PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
4000
3500
3000
2500
2000
2000
2005
2010
2015
2020
Year
1


IN PD Severity
None
RuralCong
TotalCong
UrbanCong
ES
4.5
4.0
3.5
3.0
2000
2005
2010
2015
2020
Change Point
2
3
1


IN PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
110
100
90
80
70
2000
2005
2010
2015
2020
Year
3
1


IN PD Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
12.0
11.5
11.0
10.5
2000
2005
2010
2015
2020
Change Point
3
1


KS BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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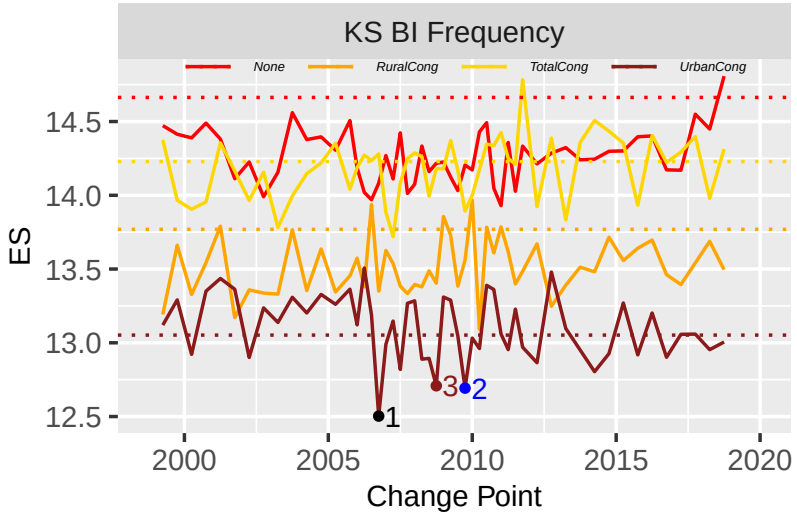
0.0036
0.0034
0.0032
0.0030
1
3
2
2000
2005
2010
2015
2020
Year


KS BI Frequency
None
RuralCong
TotalCong
UrbanCong
ES
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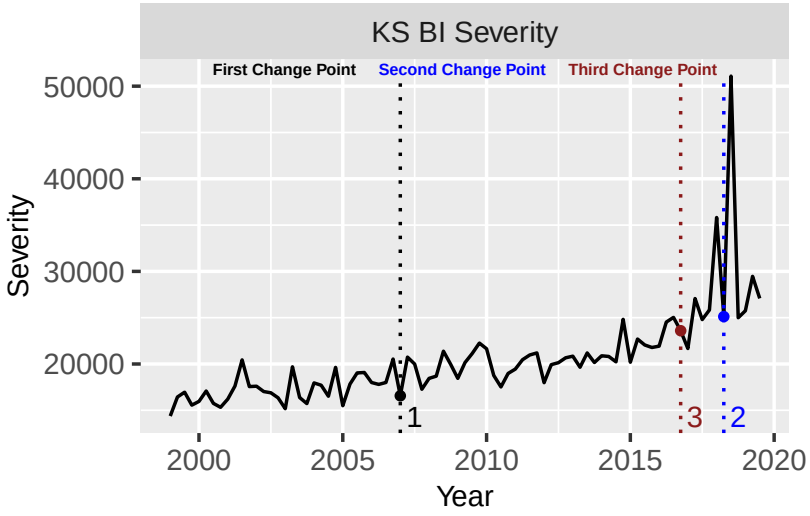
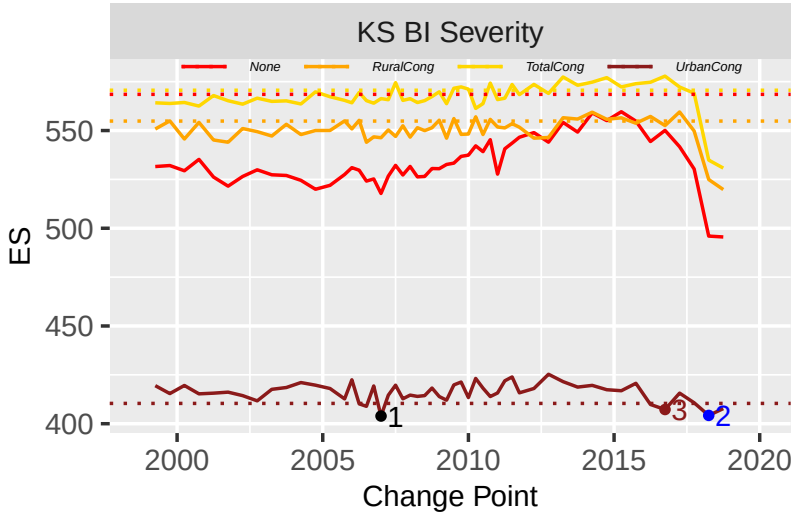
14.0
13.5
13.0
12.5
1
3
2
2000
2005
2010
2015
2020
Change Point


KS BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
50000
40000
30000
20000
1
3
2
2000
2005
2010
2015
2020
Year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RuralCong
TotalCong
UrbanCong
ES
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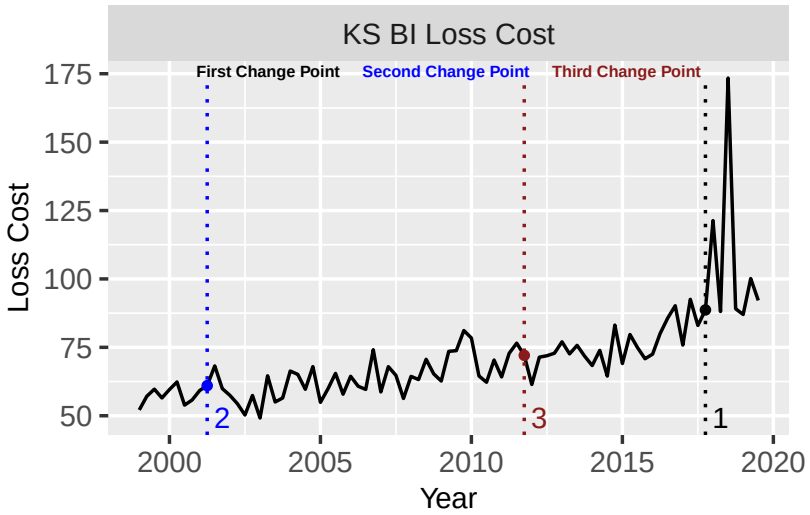
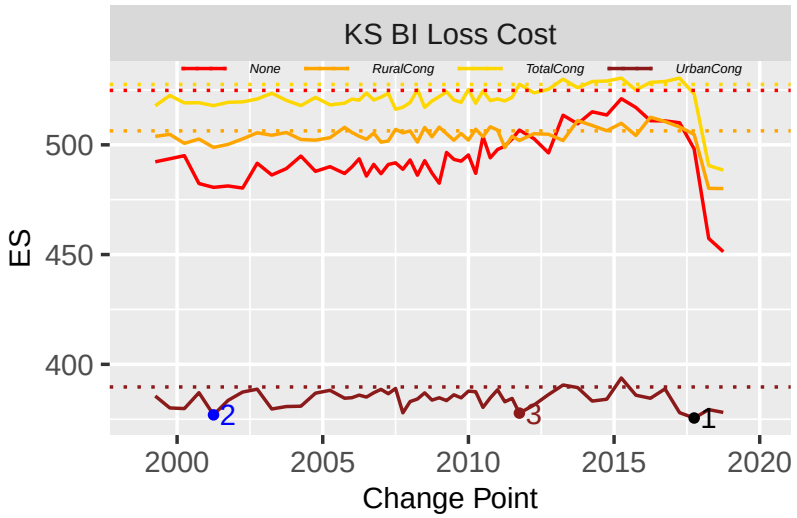
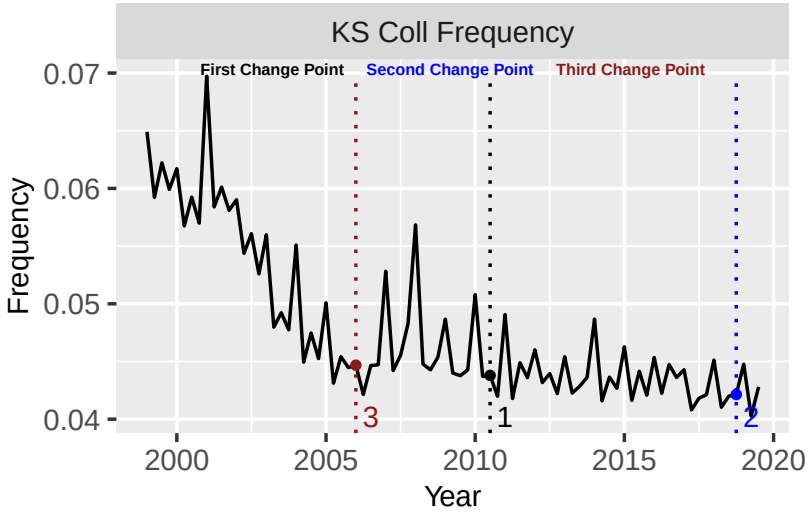
500
450
400
1
3
2
2000
2005
2010
2015
2020
Change Point


KS BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
175
150
125
100
75
50
2
3
1
2000
2005
2010
2015
2020
Year


KS BI Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
500
450
400
2
3
1
2000
2005
2010
2015
2020
Change Point


KS Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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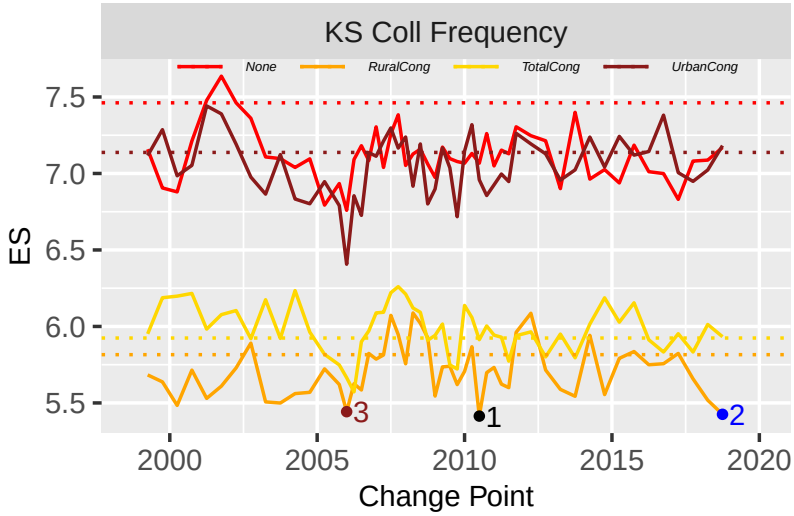
0.06
0.05
0.04
2000
2005
2010
2015
2020
Year
3
1
2


KS Coll Frequency
None
RuralCong
TotalCong
UrbanCong
ES
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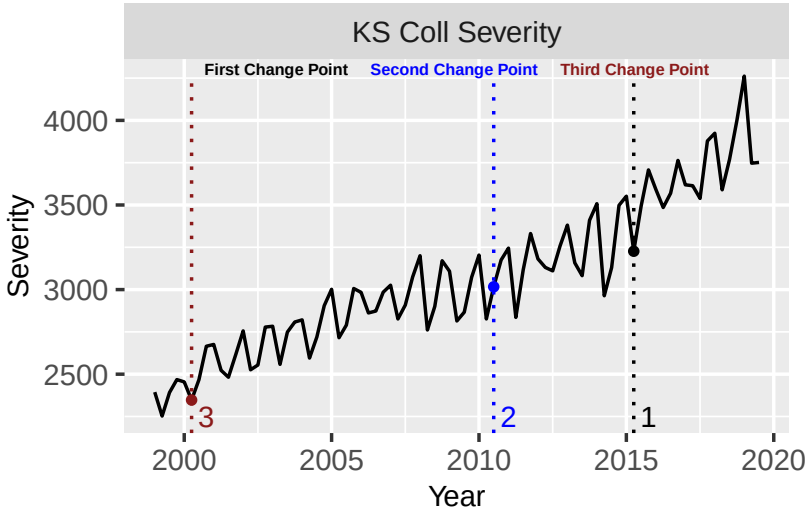
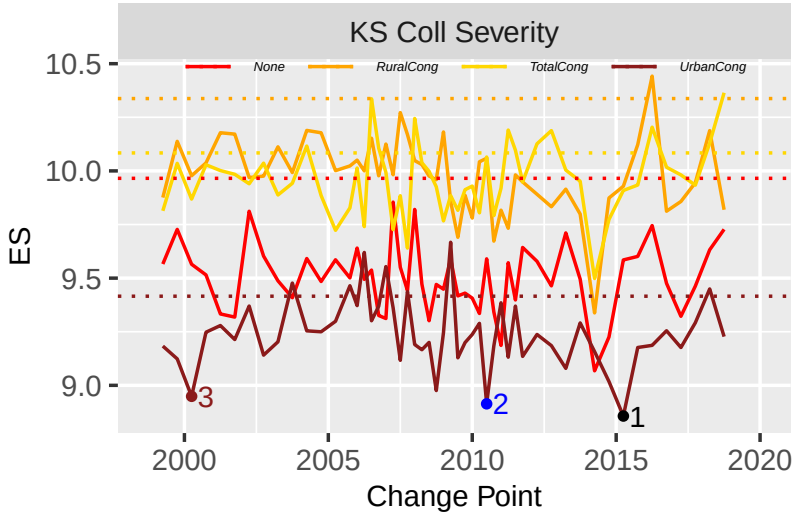
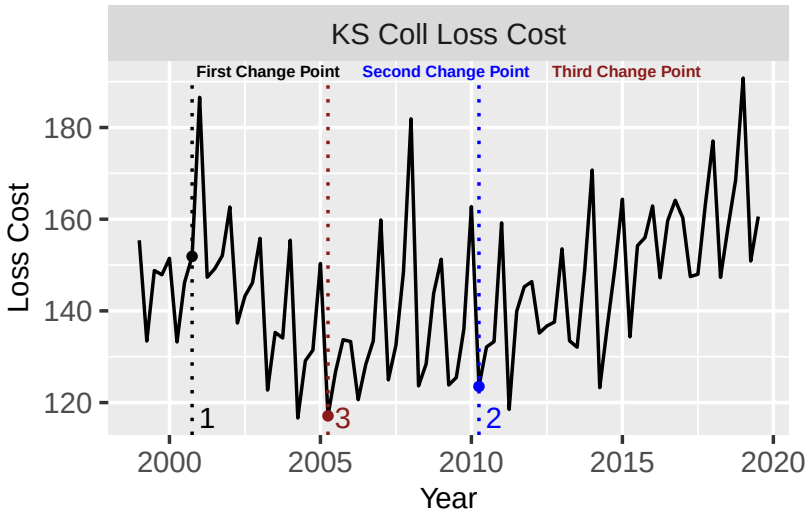
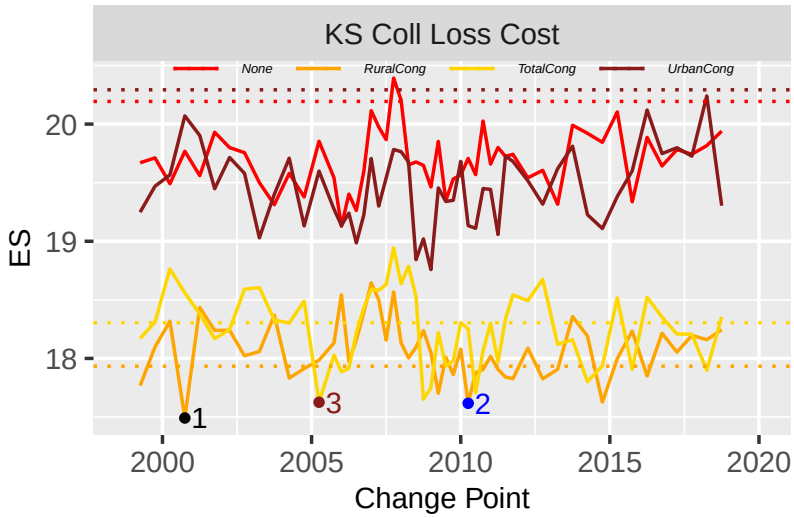
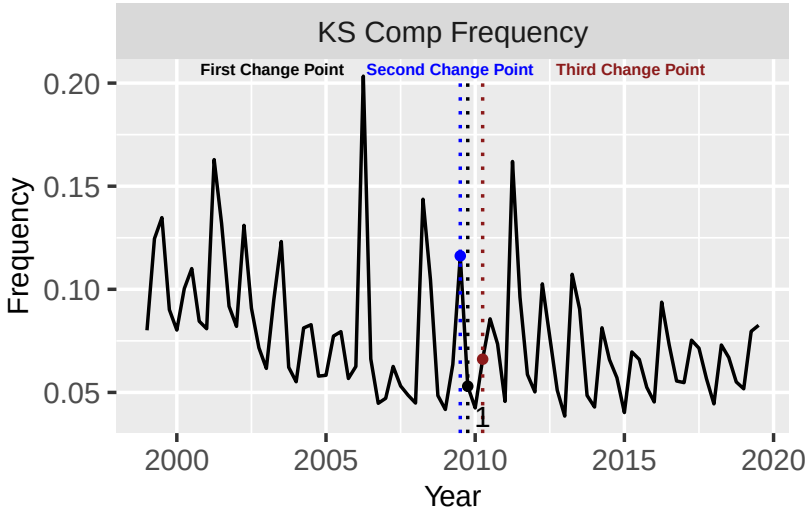
6.5
6.0
5.5
2000
2005
2010
2015
2020
Change Point
3
1
2


KS Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
4000
3500
3000
2500
2000
2005
2010
2015
2020
Year
3
2
1


KS Coll Severity
None
RuralCong
TotalCong
UrbanCong
ES
10.5
10.0
9.5
9.0
2000
2005
2010
2015
2020
Change Point
3
2
1


KS Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
180
160
140
120
2000
2005
2010
2015
2020
Year
1
3
2


KS Coll Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
20
19
18
2000
2005
2010
2015
2020
Change Point
1
3
2


KS Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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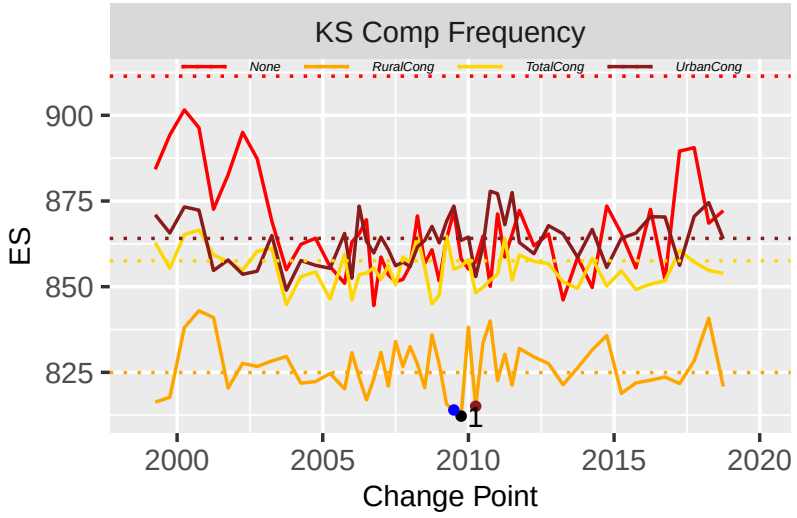
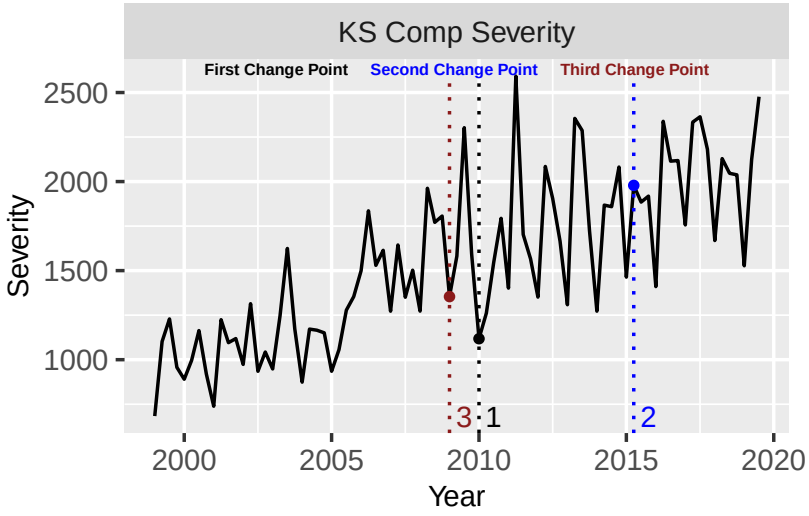
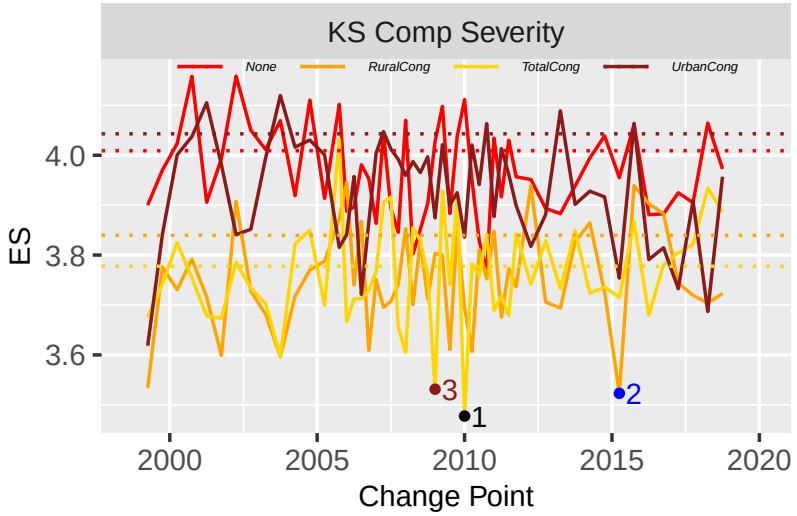
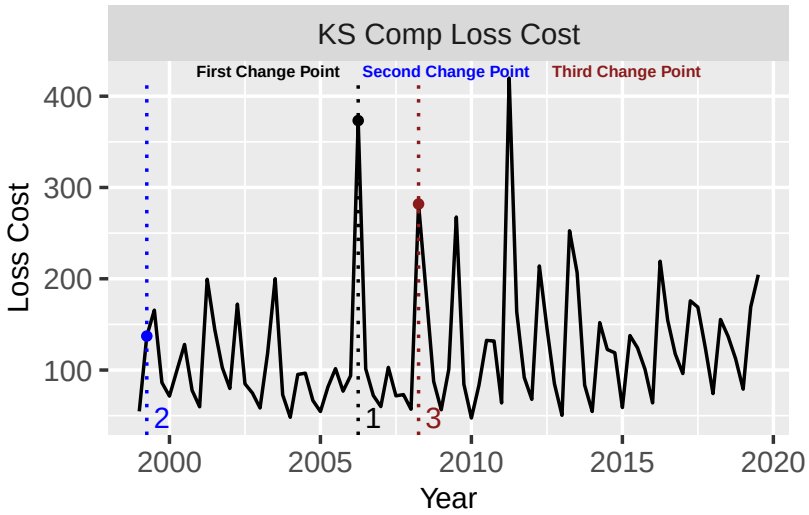
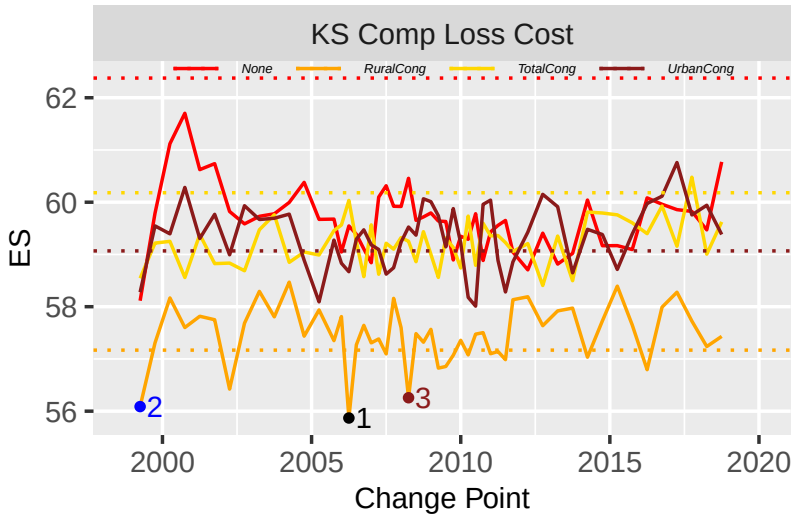
0.15
0.10
0.05
2000
2005
2010
2015
2020
Year
1

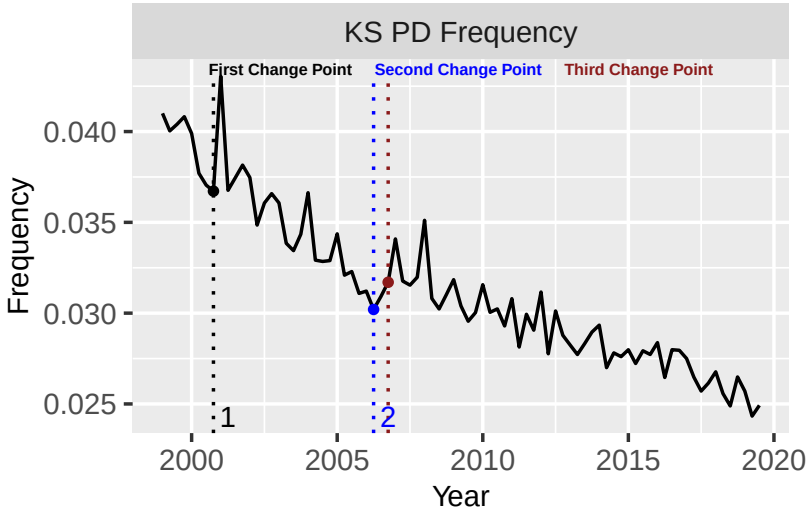

KS Comp Frequency
None
RuralCong
TotalCong
UrbanCong
ES
900
875
850
825
2000
2005
2010
2015
2020
Change Point
1

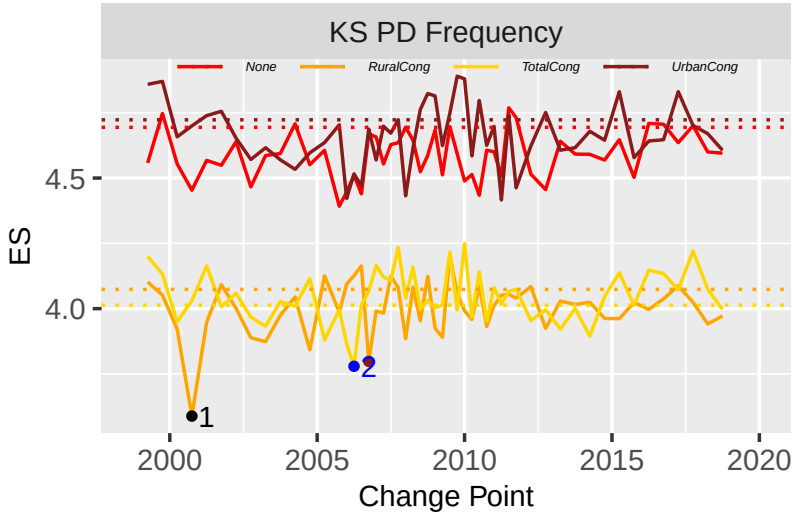

KS Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
2500
2000
1500
1000
2000
2005
2010
2015
2020
Year
3
1
2


KS Comp Severity
None
RuralCong
TotalCong
UrbanCong
ES
4.0
3.8
3.6
2000
2005
2010
2015
2020
Change Point
3
1
2


KS Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
400
300
200
100
2000
2005
2010
2015
2020
Year
2
1
3


KS Comp Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
62
60
58
56
2000
2005
2010
2015
2020
Change Point
2
1
3


KS PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.040
0.035
0.030
0.025
1
2
2000
2005
2010
2015
2020
Year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UrbanCong
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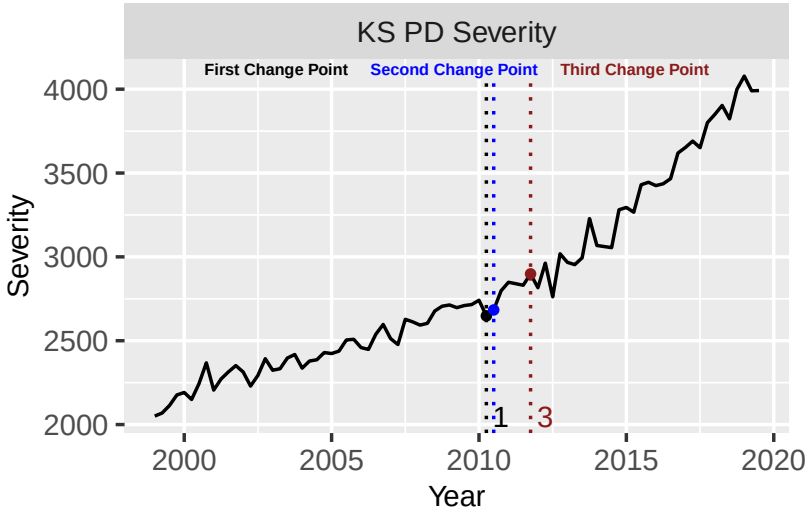
2010
2015
2020
Change Point


KS PD Severity
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Third Change Point
Severity
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2010
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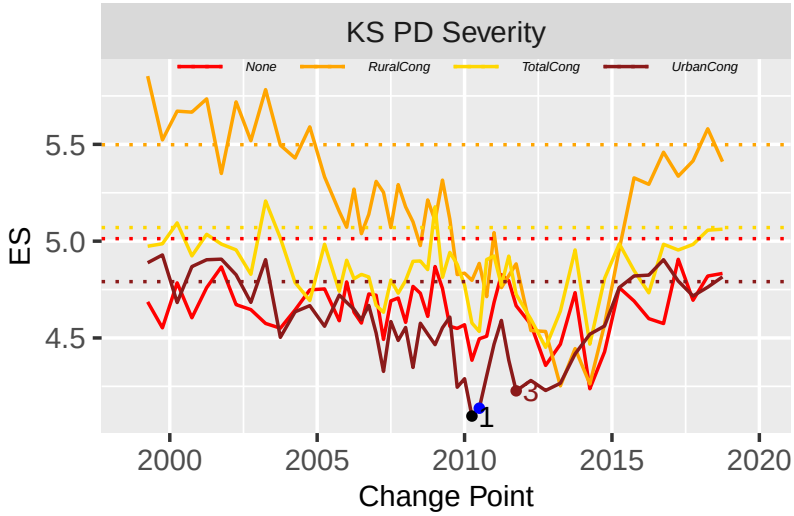
2020
Year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UrbanCong
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2015
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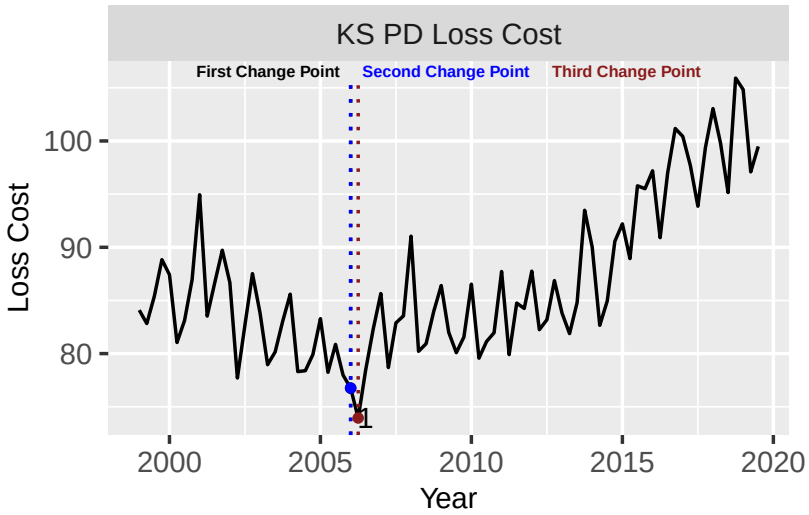
Change Point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Third Change Point
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80
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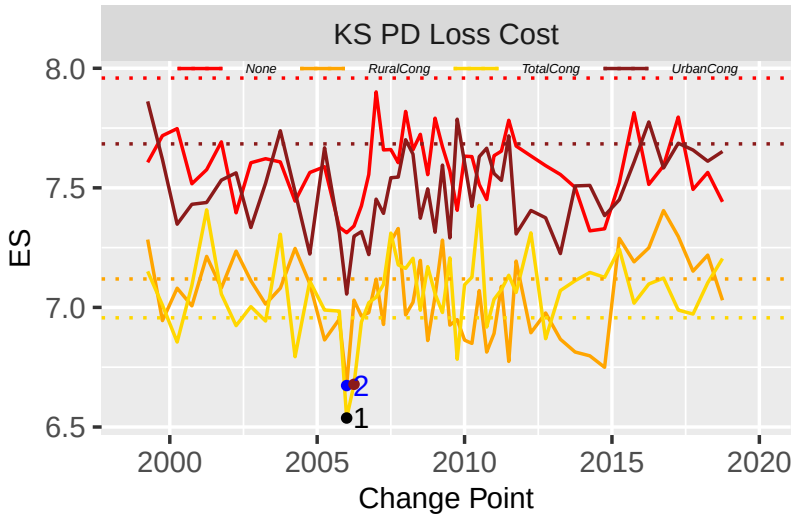
2005
2010
2015
2020
Year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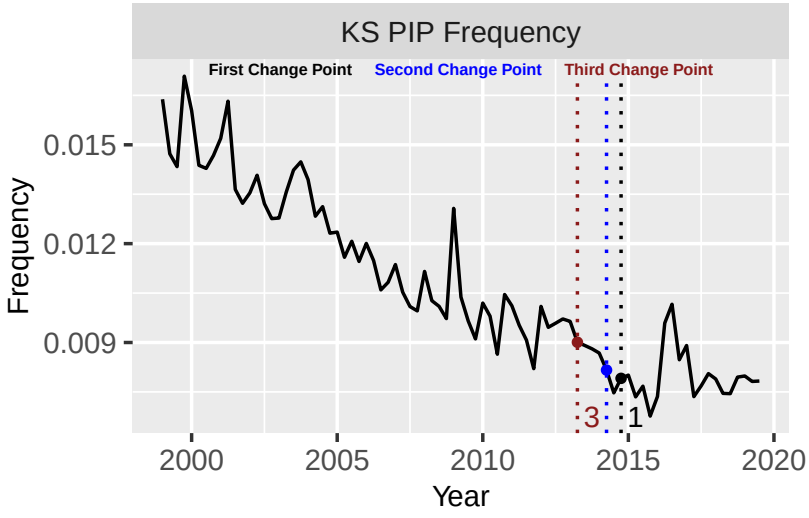
2020
Change Point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Third Change Point
Frequency
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0.009
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2005
2010
2015
2020
Year
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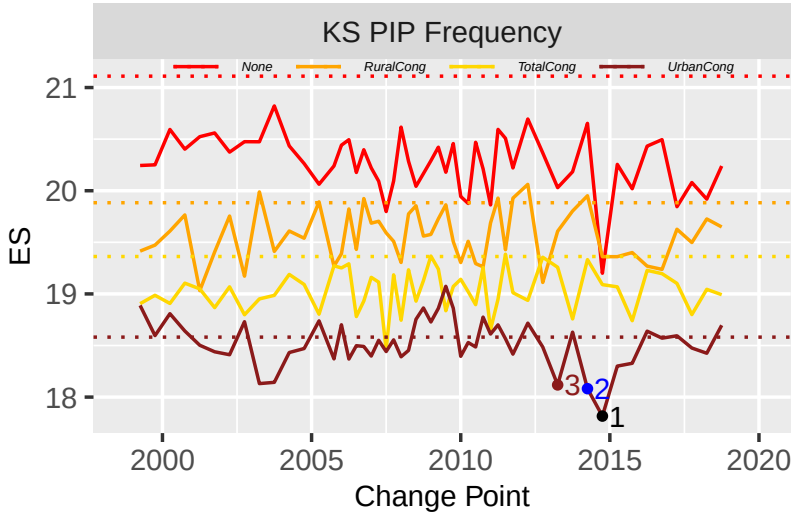
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2010
2015
2020
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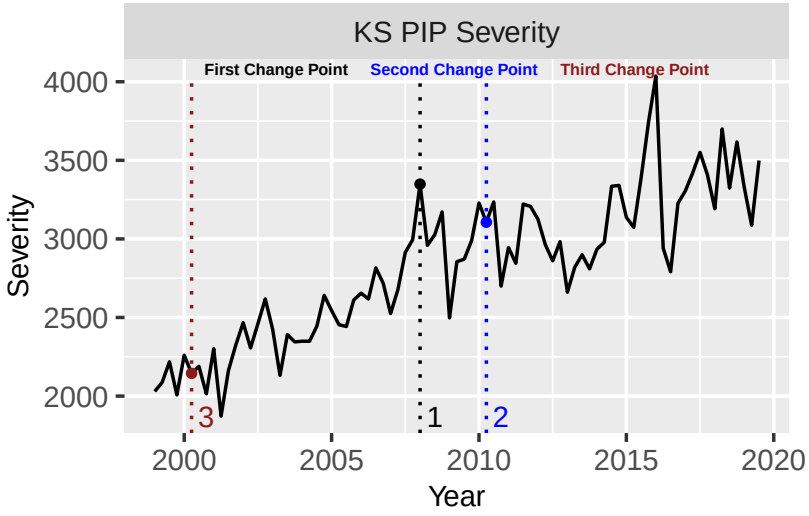
KS PIP Severity
First Change Point
Second Change Point
Third Change Point
Severity
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3500
3000
2500
2000
2000
2005
2010
2015
2020
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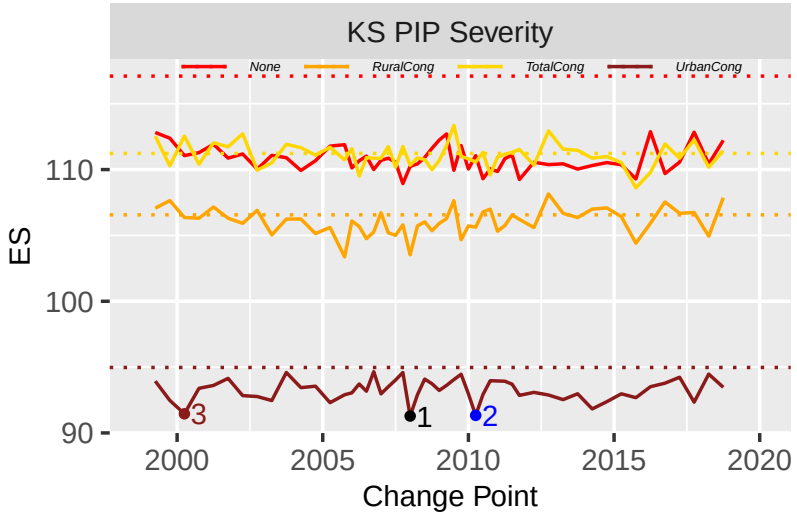
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TotalCong
UrbanCong
ES
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100
90
2000
2005
2010
2015
2020
Change Point
3
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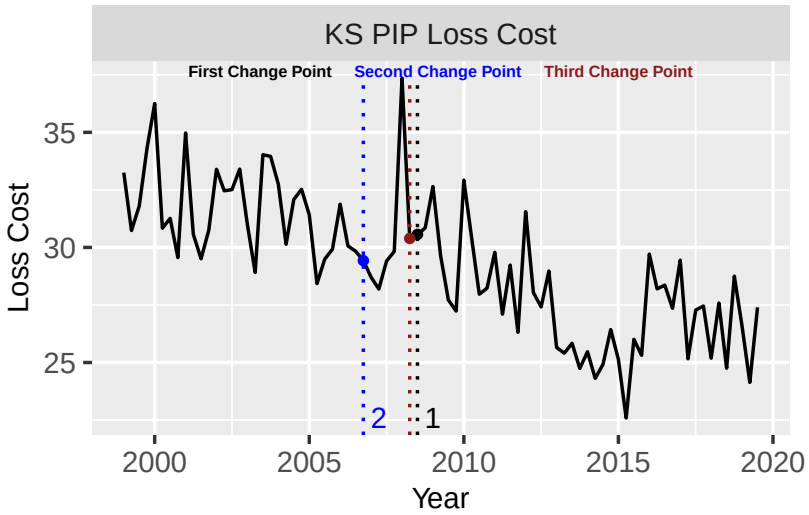
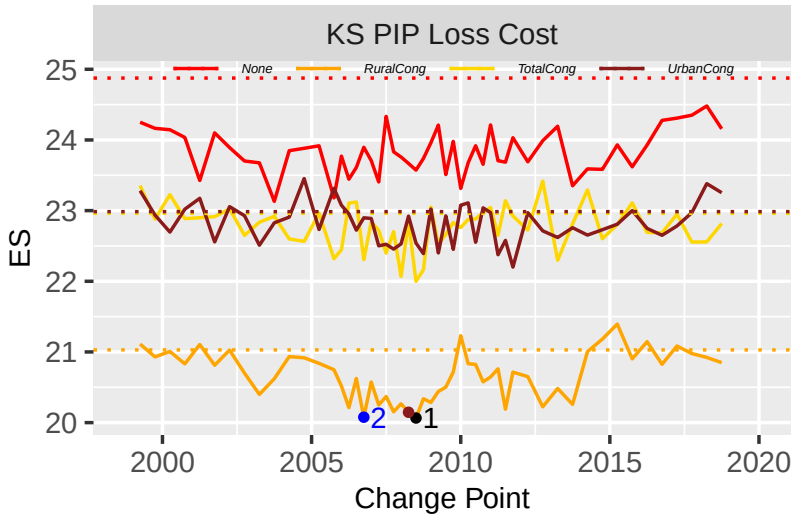

KS PIP Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
35
30
25
2000
2005
2010
2015
2020
Year
2
1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TotalCong
UrbanCong
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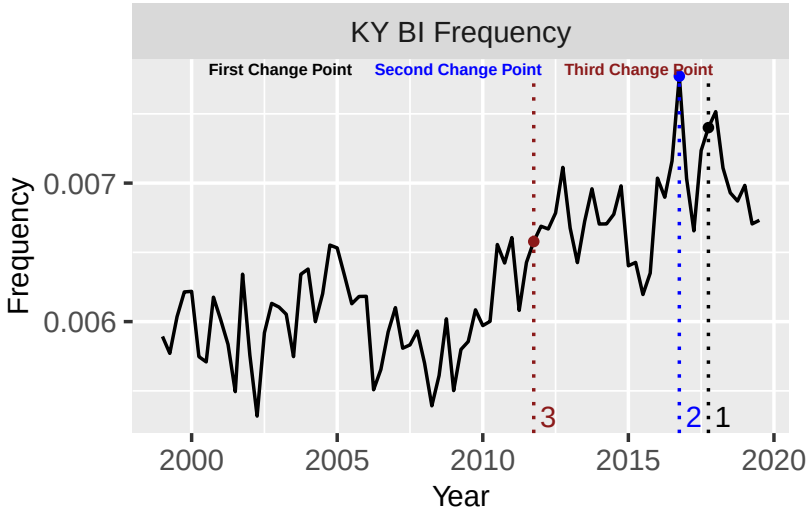
22
21
20
2000
2005
2010
2015
2020
Change Point
2
1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Third Change Point
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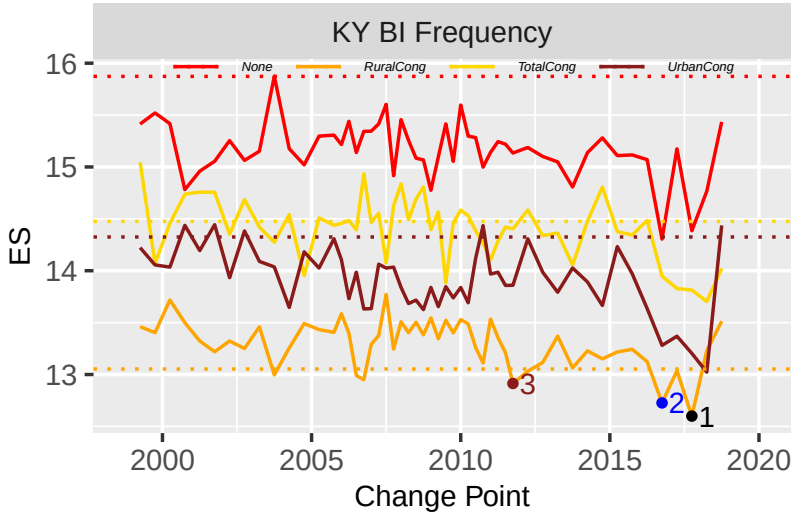
2000
2005
2010
2015
2020
Year
3
2
1


KY BI Frequency
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TotalCong
UrbanCong
ES
16
15
14
13
2000
2005
2010
2015
2020
Change Point
3
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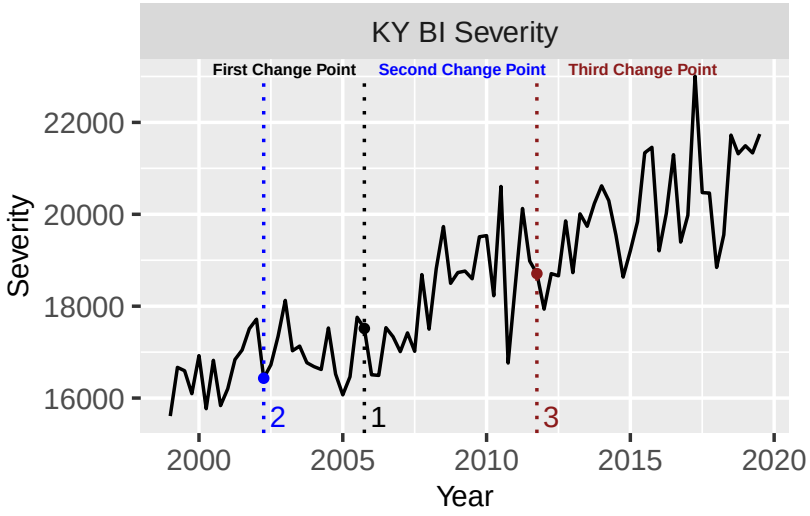
1


KY BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
22000
20000
18000
16000
2000
2005
2010
2015
2020
Year
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1
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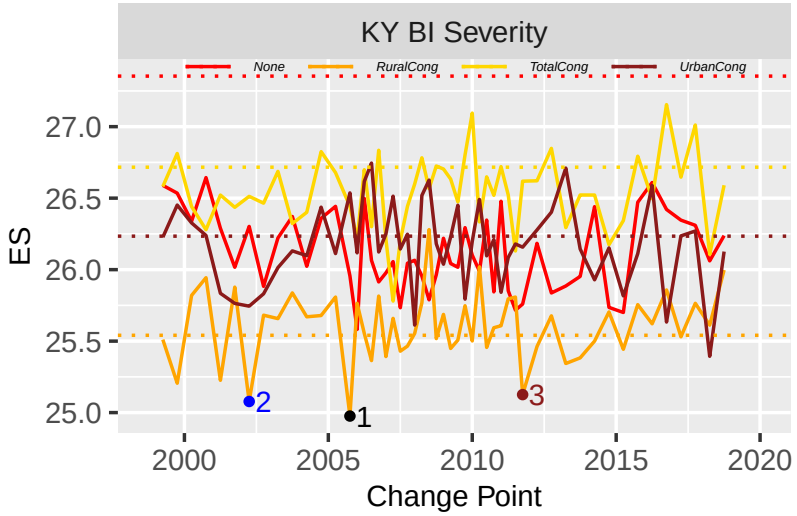
KY BI Severity
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RuralCong
TotalCong
UrbanCong
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26.0
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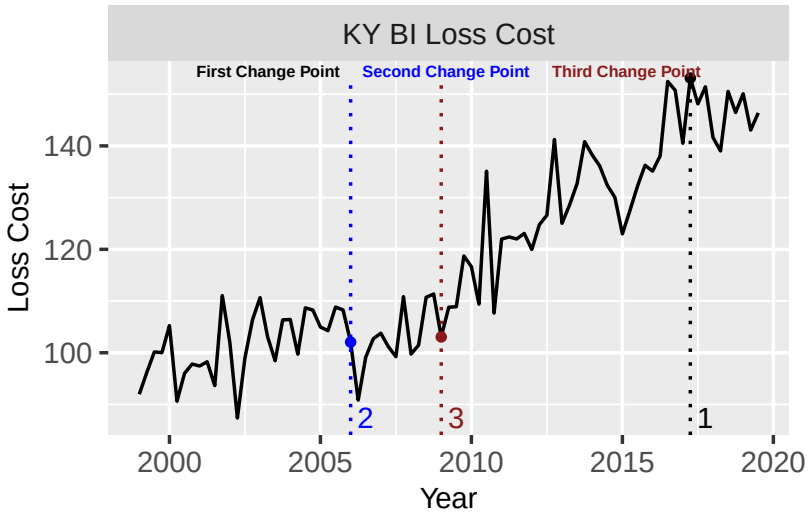
2000
2005
2010
2015
2020
Change Point
2
1
3


KY BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
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120
100
2000
2005
2010
2015
2020
Year
2
3
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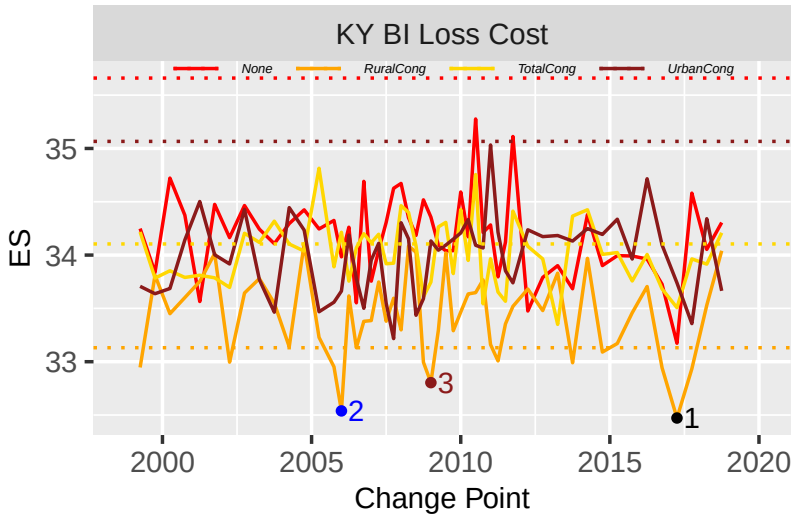
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RuralCong
TotalCong
UrbanCong
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35
34
33
2000
2005
2010
2015
2020
Change Point
2
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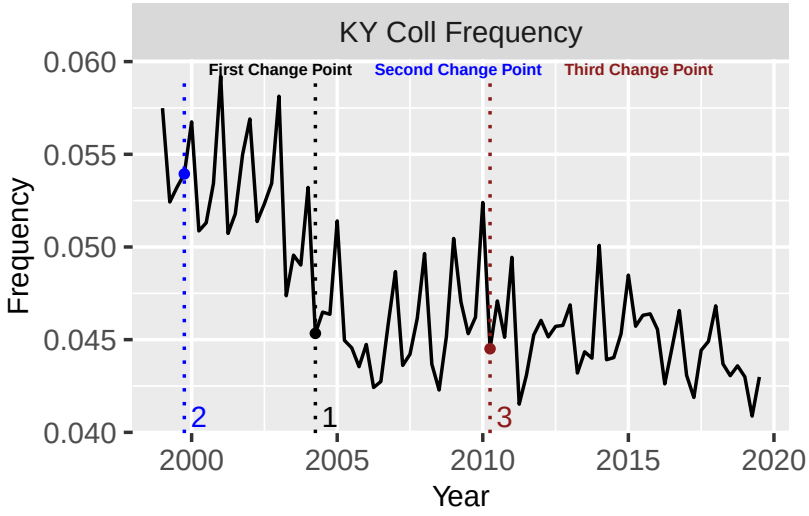
KY Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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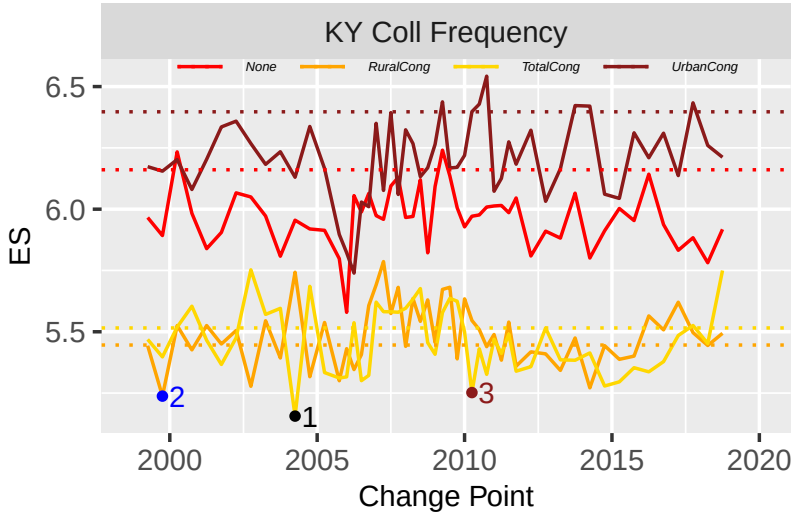
0.050
0.045
0.040
2000
2005
2010
2015
2020
Year
2
1
3


KY Coll Frequency
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RuralCong
TotalCong
UrbanCong
ES
6.5
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5.5
2000
2005
2010
2015
2020
Change Point
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1
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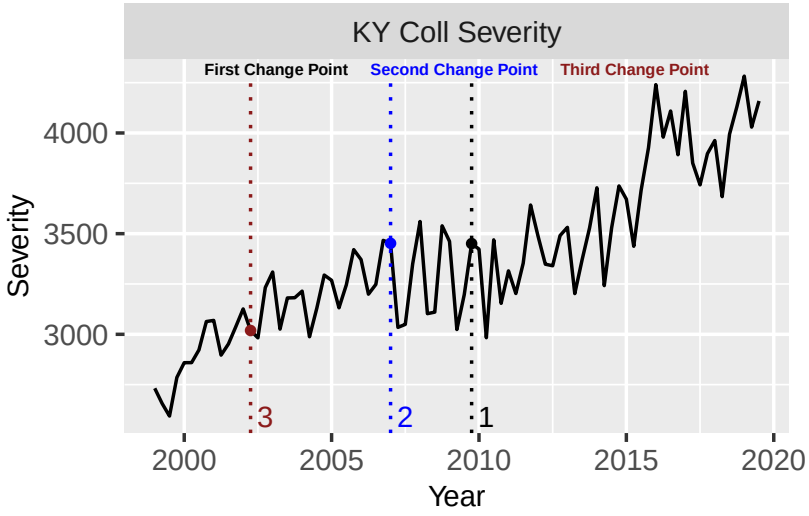
KY Coll Severity
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Second Change Point
Third Change Point
Severity
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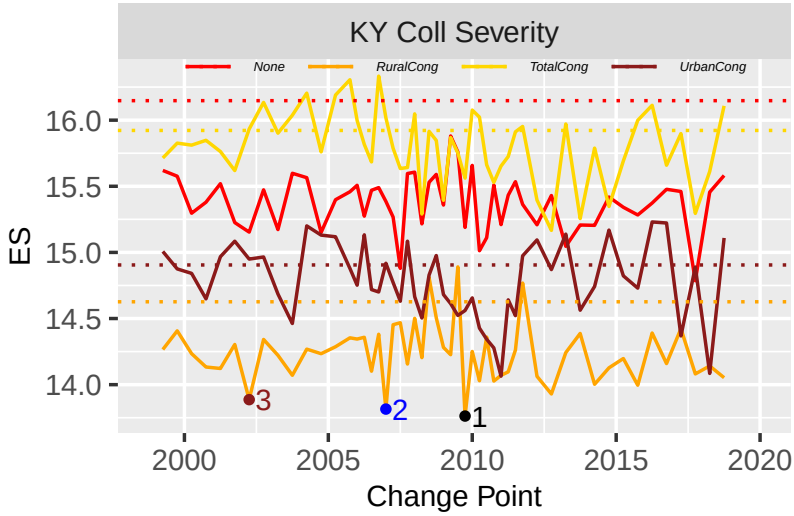
3500
3000
2000
2005
2010
2015
2020
Year
3
2
1


KY Coll Severity
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RuralCong
TotalCong
UrbanCong
ES
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14.0
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2005
2010
2015
2020
Change Point
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2
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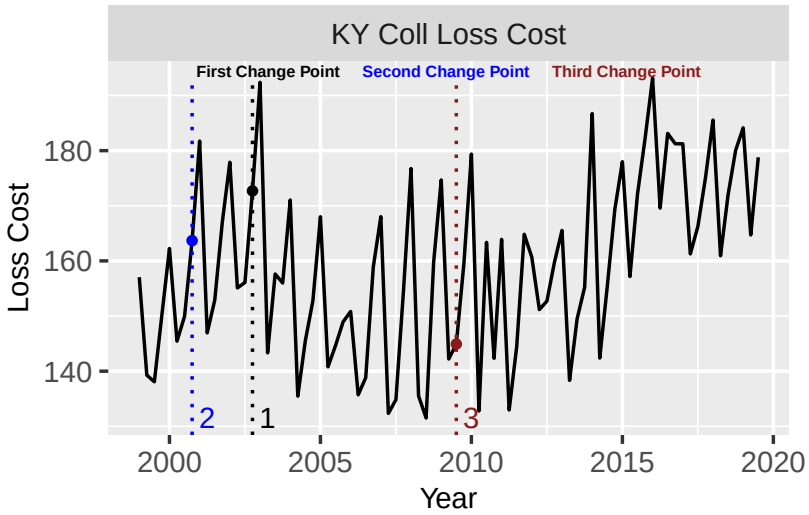
KY Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
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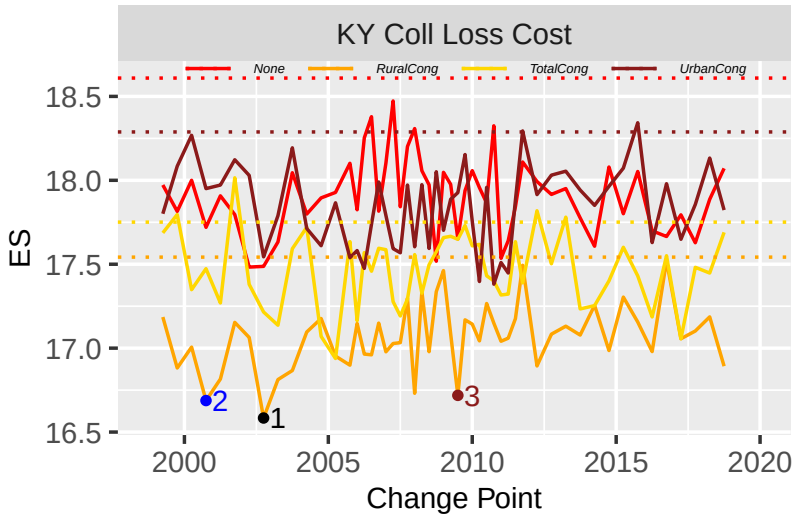
160
140
2000
2005
2010
2015
2020
Year
2
1
3


KY Coll Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
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17.5
17.0
16.5
2000
2005
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2015
2020
Change Point
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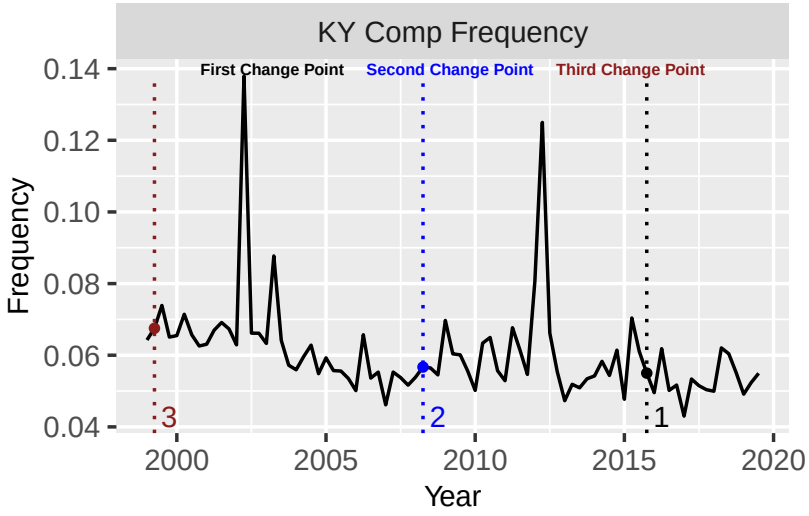
KY Comp Frequency
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Third Change Point
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0.06
0.04
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2010
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Year
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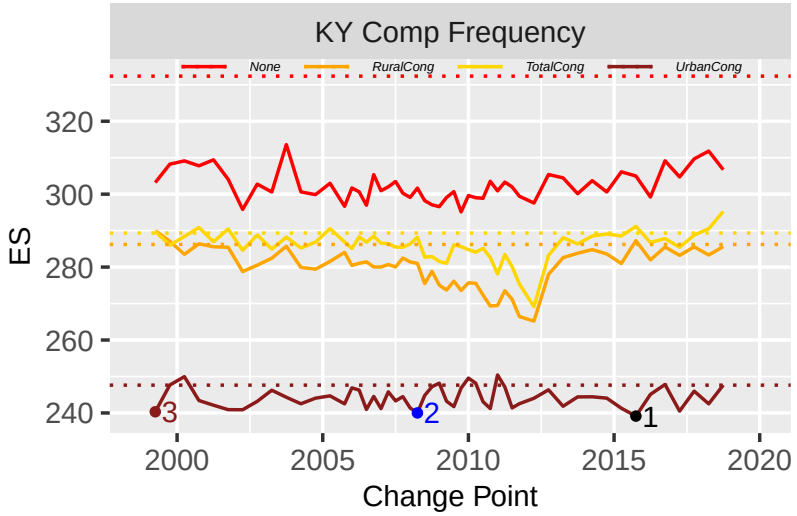
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2005
2010
2015
2020
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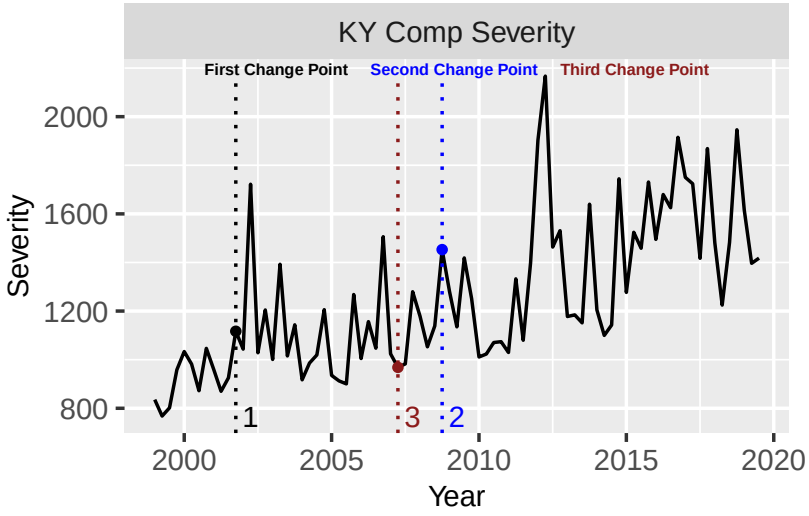
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Third Change Point
Severity
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800
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2005
2010
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Year
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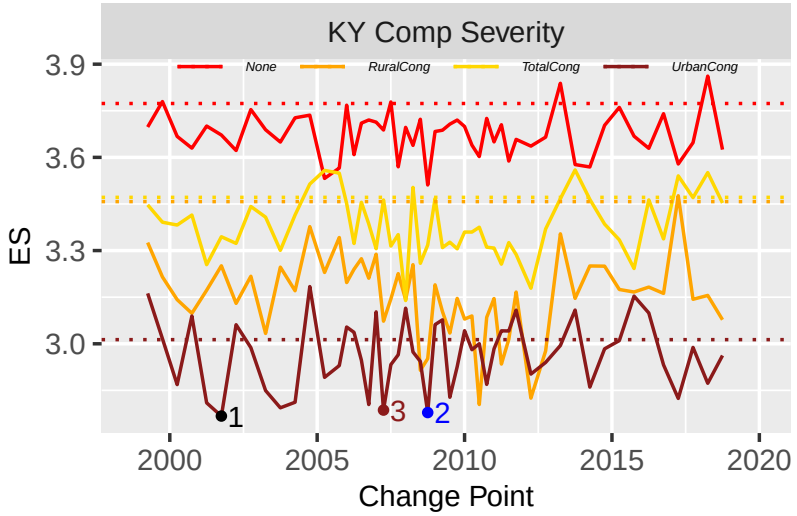
2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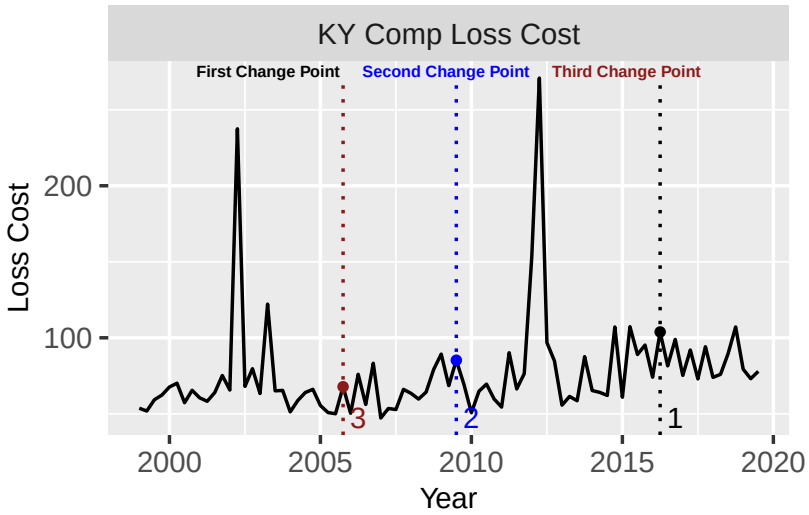
KY Comp Loss Cost
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Second Change Point
Third Change Point
Loss Cost
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Year
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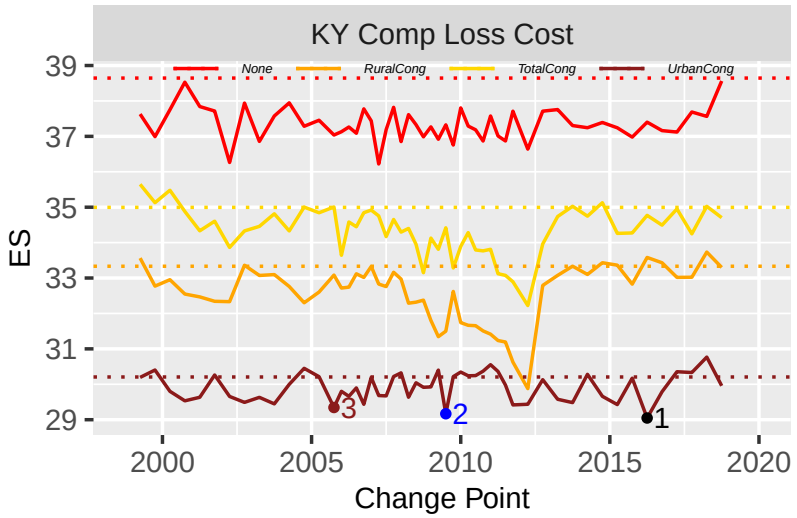
KY Comp Loss Cost
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TotalCong
UrbanCong
ES
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33
31
29
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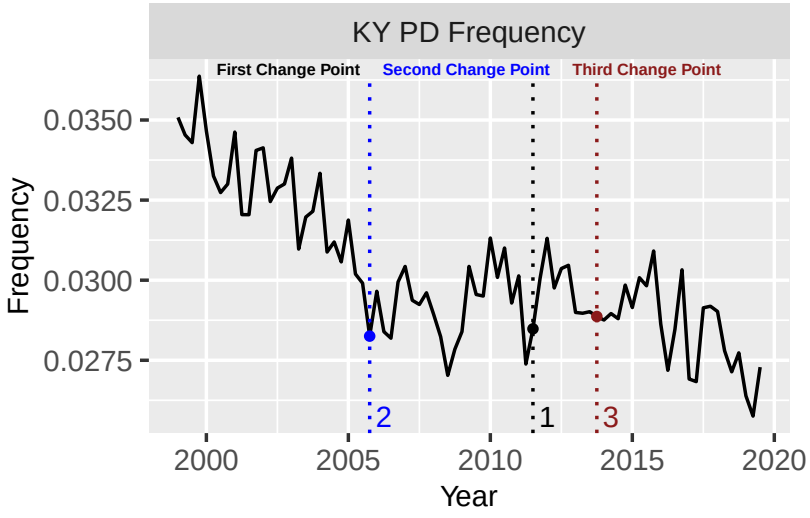
2005
2010
2015
2020
Change Point
3
2
1


KY PD Frequency
First Change Point
Second Change Point
Third Change Point
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3
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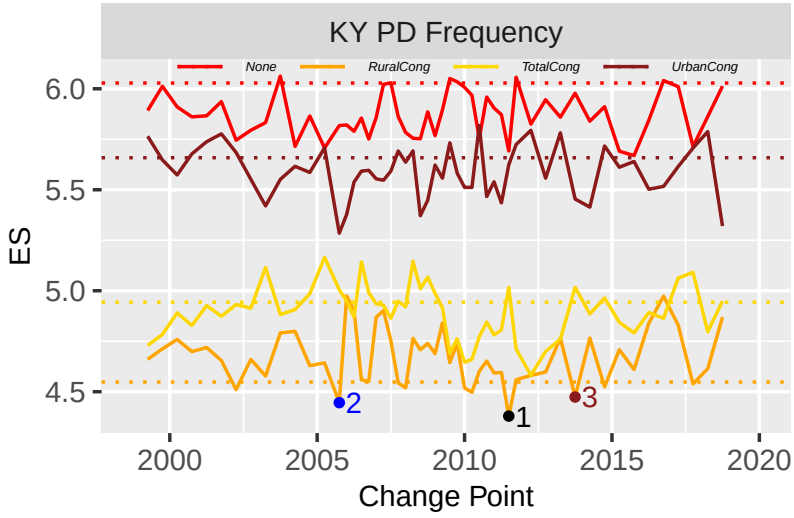
2010
2015
2020
Year


KY PD Frequency
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RuralCong
TotalCong
UrbanCong
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5.0
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3
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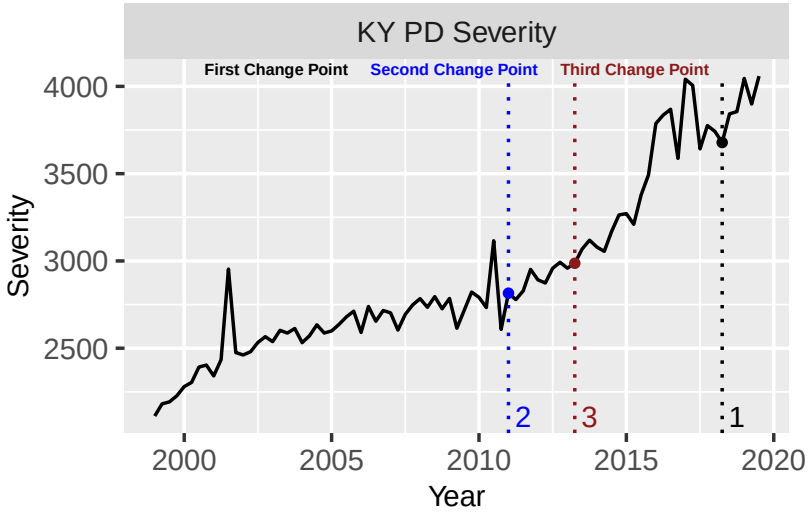
2015
2020
Change Point


KY PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
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3500
3000
2500
2
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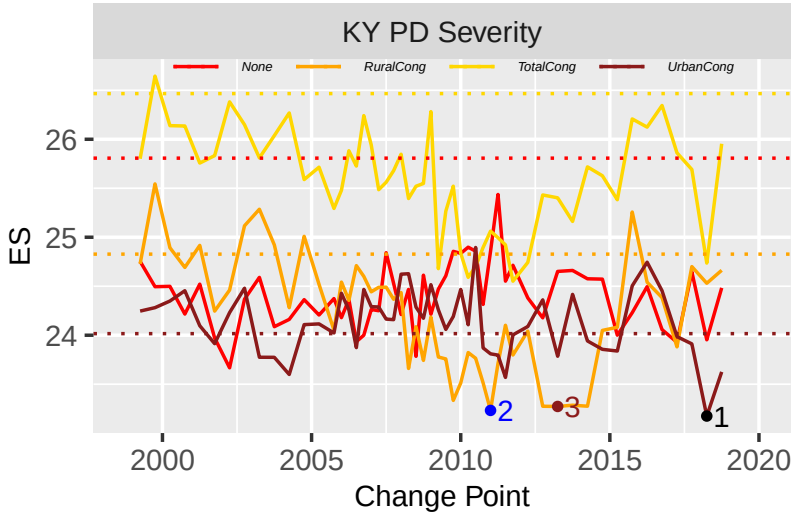
2010
2015
2020
Year


KY PD Severity
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TotalCong
UrbanCong
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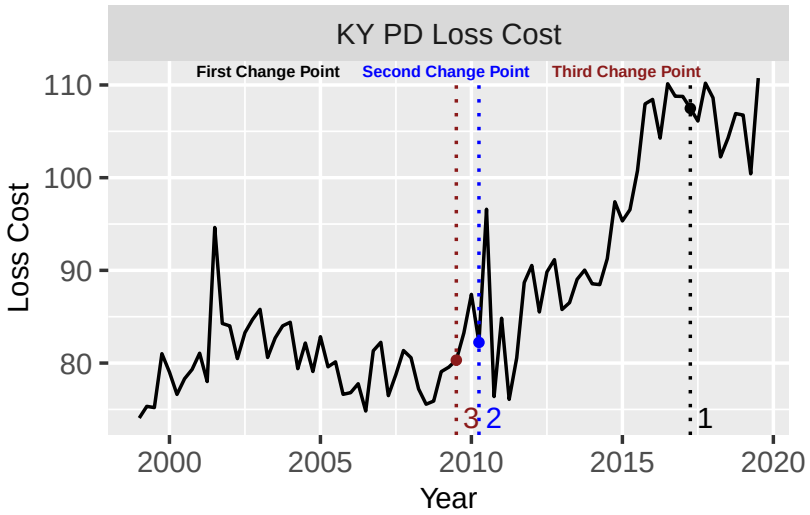
2010
2015
2020
Change Point


KY PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
110
100
90
80
3
2
1
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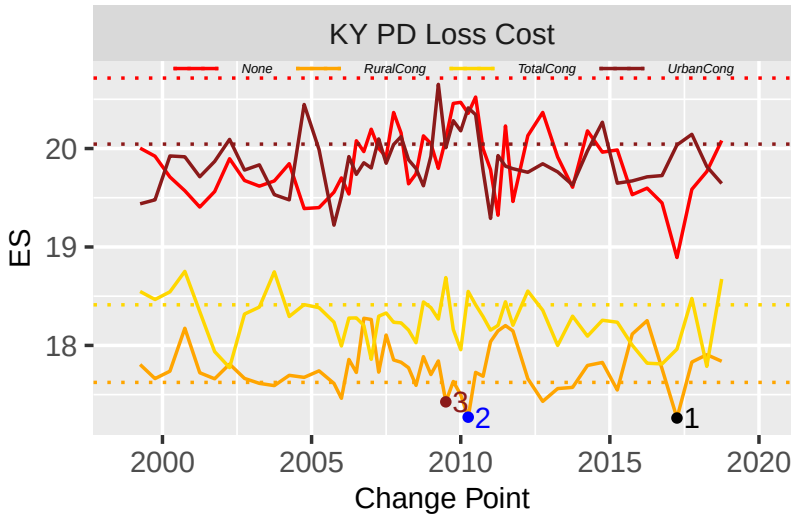
2010
2015
2020
Year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TotalCong
UrbanCong
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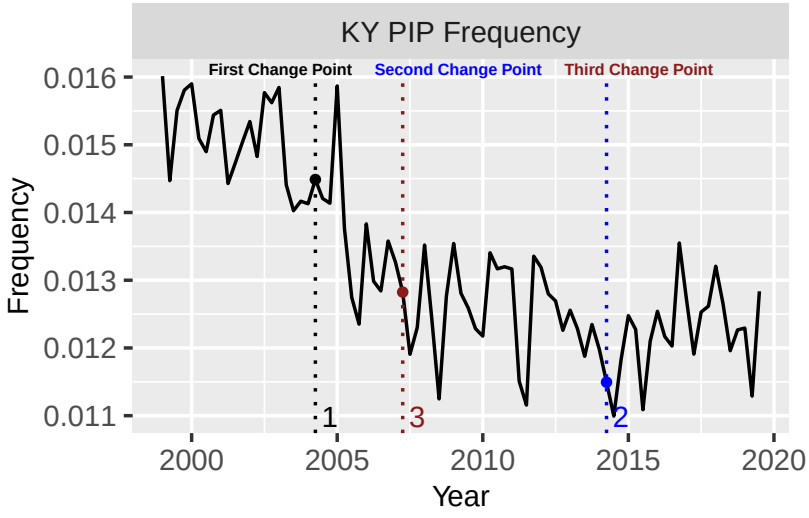
2020
Change Point


KY PIP Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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0.014
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0.011
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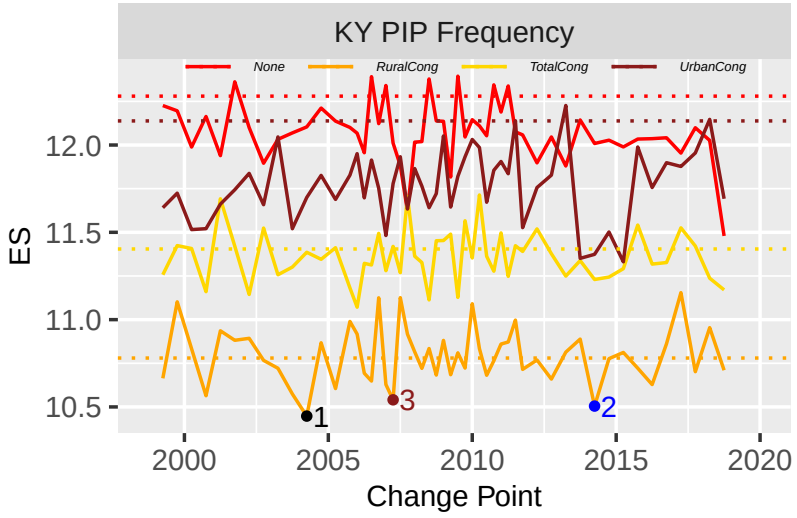
2020
Year


KY PIP Frequency
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TotalCong
UrbanCong
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11.0
10.5
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3
2
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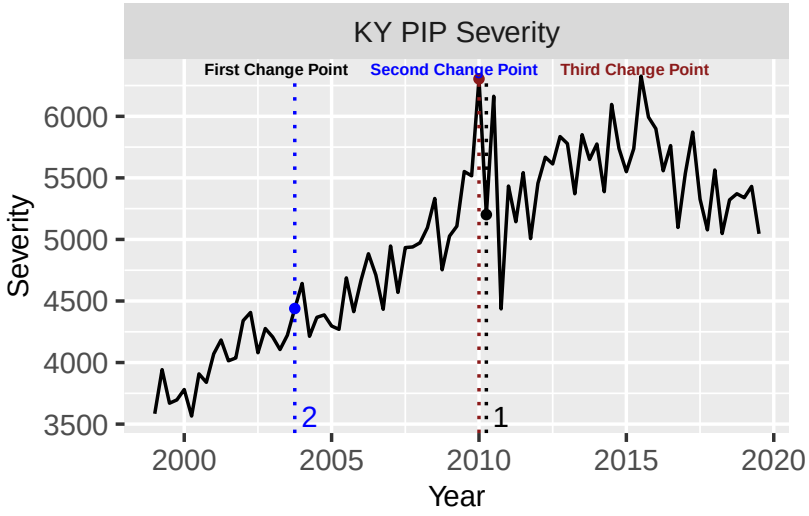
2005
2010
2015
2020
Change Point


KY PIP Severity
First Change Point
Second Change Point
Third Change Point
Severity
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5000
4500
4000
3500
2
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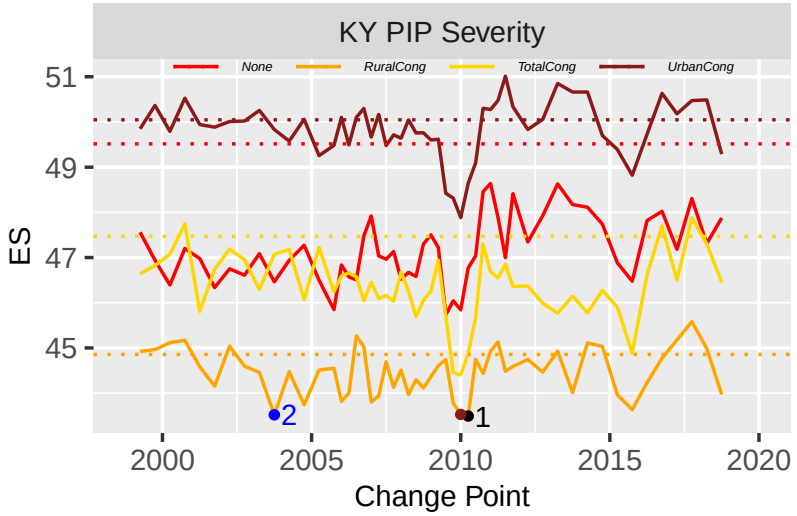
2005
2010
2015
2020
Year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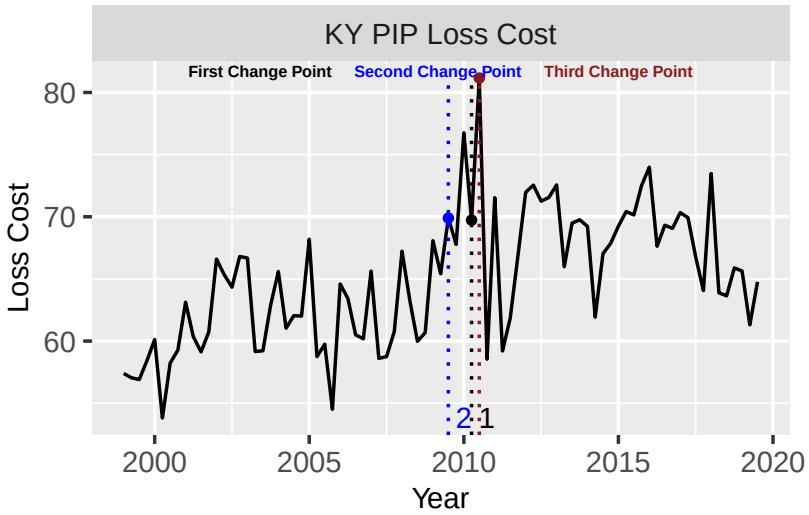
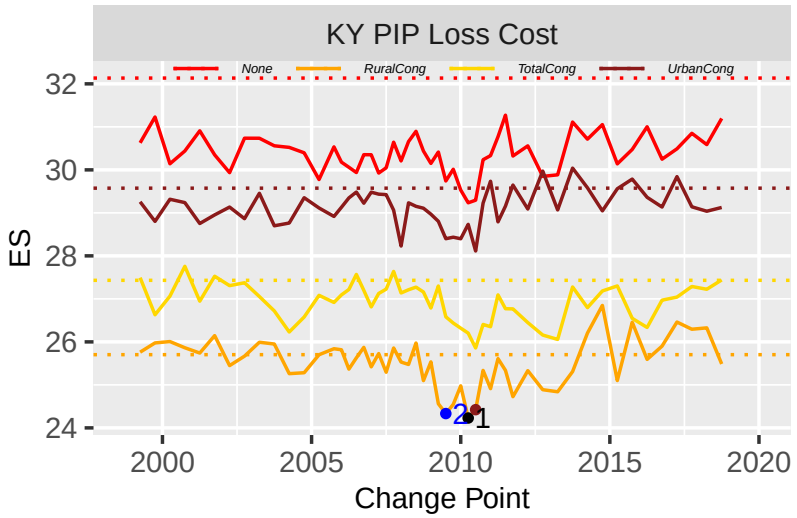
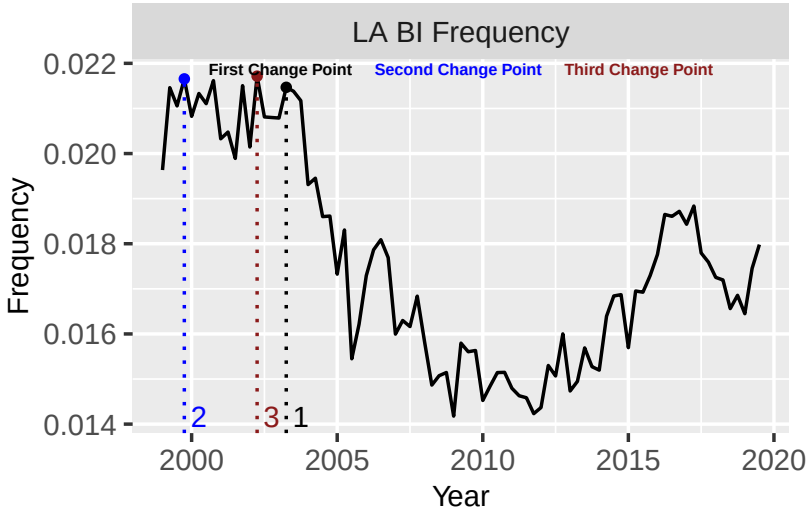
TotalCong
UrbanCong
ES
51
49
47
45
2
1
2000
2005
2010
2015
2020
Change Point


KY PIP Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
80
70
60
2
1
2000
2005
2010
2015
2020
Year


KY PIP Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
32
30
28
26
24
2
1
2000
2005
2010
2015
2020
Change Point


LA BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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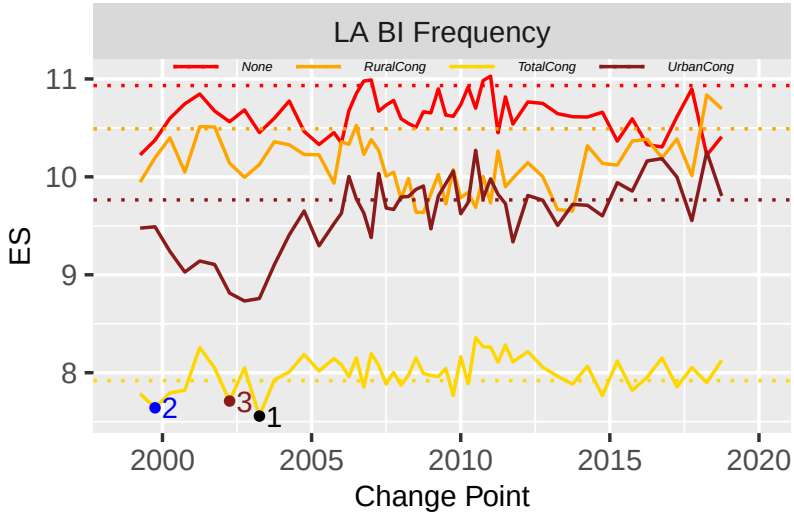
0.020
0.018
0.016
0.014
2
3
1
2000
2005
2010
2015
2020
Year


LA BI Frequency
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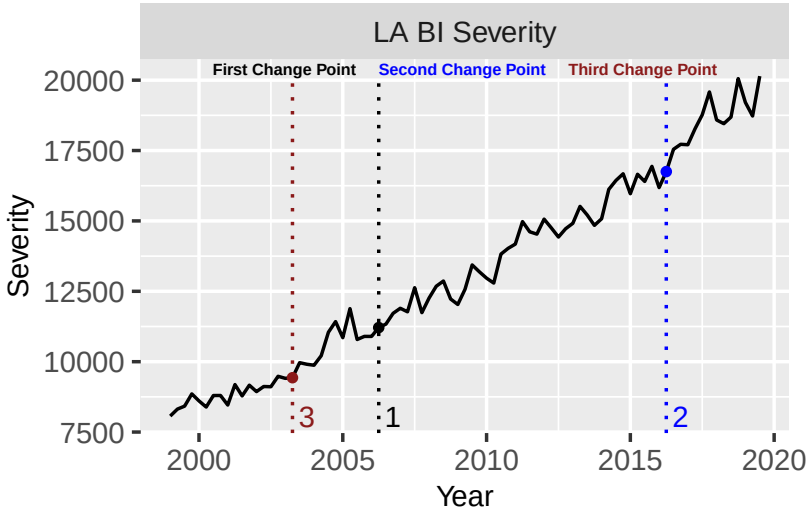
TotalCong
UrbanCong
ES
11
10
9
8
2
3
1
2000
2005
2010
2015
2020
Change Point


LA BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
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15000
12500
10000
7500
3
1
2
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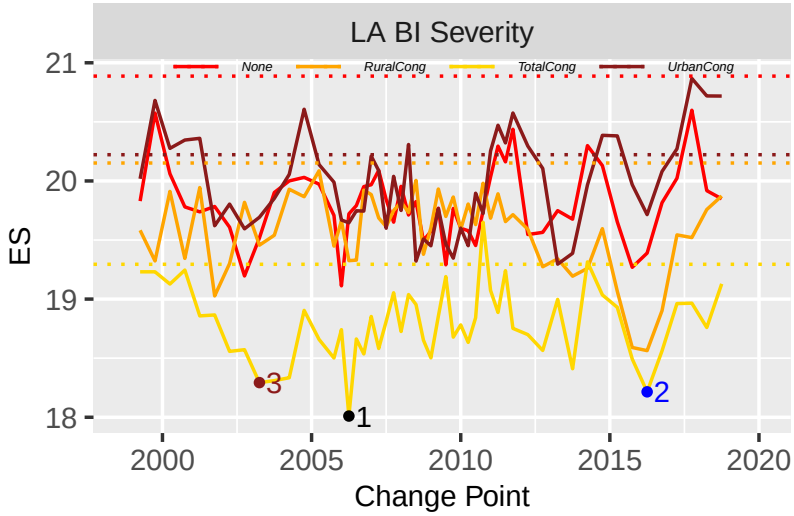
2005
2010
2015
2020
Year


LA BI Severity
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UrbanCong
ES
21
20
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18
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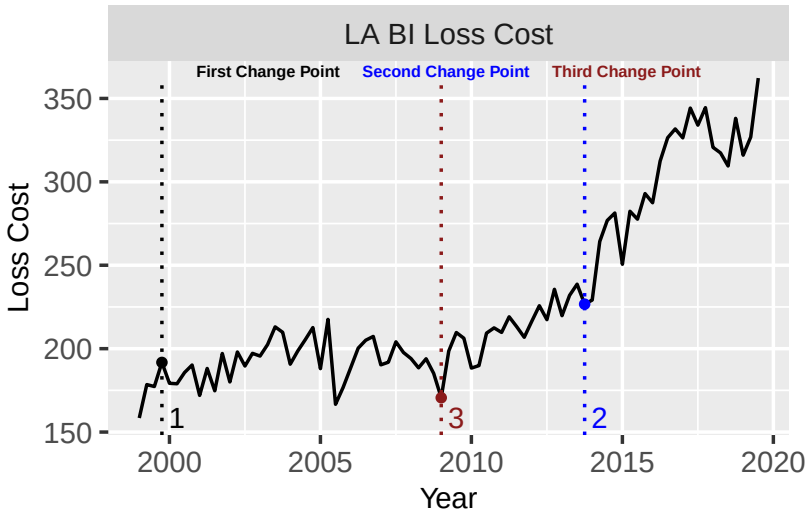
2005
2010
2015
2020
Change Point


LA BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
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300
250
200
150
1
3
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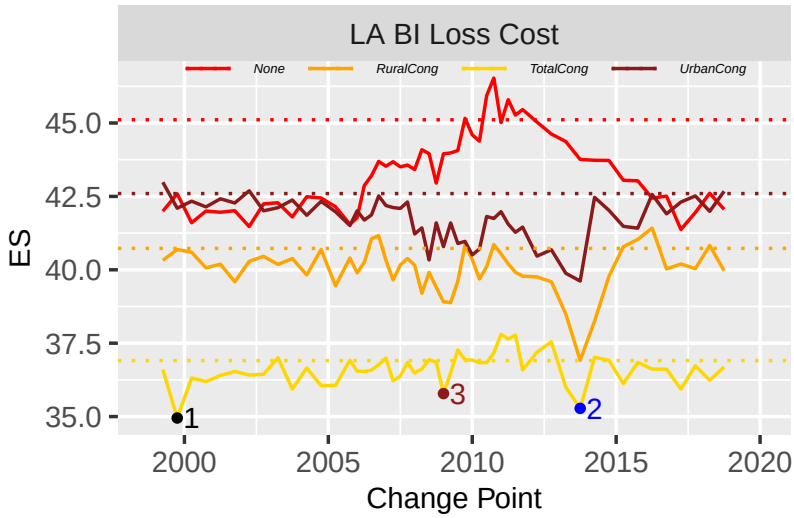
2000
2005
2010
2015
2020
Year


LA BI Loss Cost
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RuralCong
TotalCong
UrbanCong
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42.5
40.0
37.5
35.0
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3
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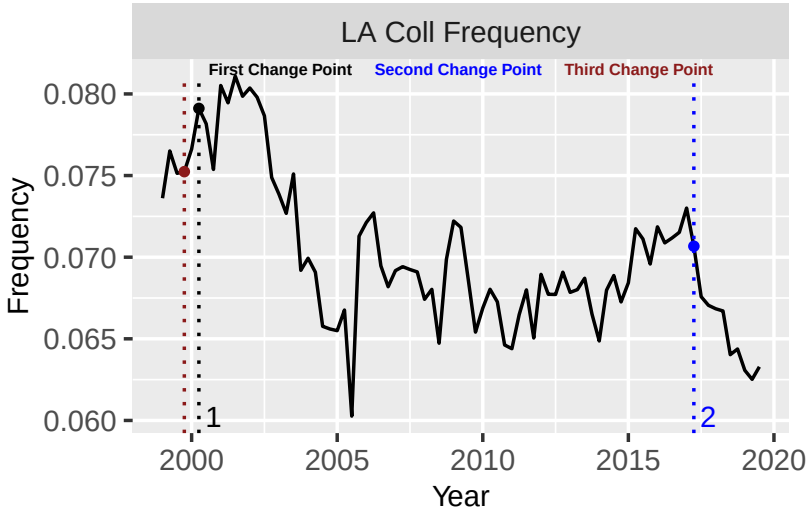
2005
2010
2015
2020
Change Point


LA Coll Frequency
First Change Point
Second Change Point
Third Change Point
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0.075
0.070
0.065
0.060
1
2
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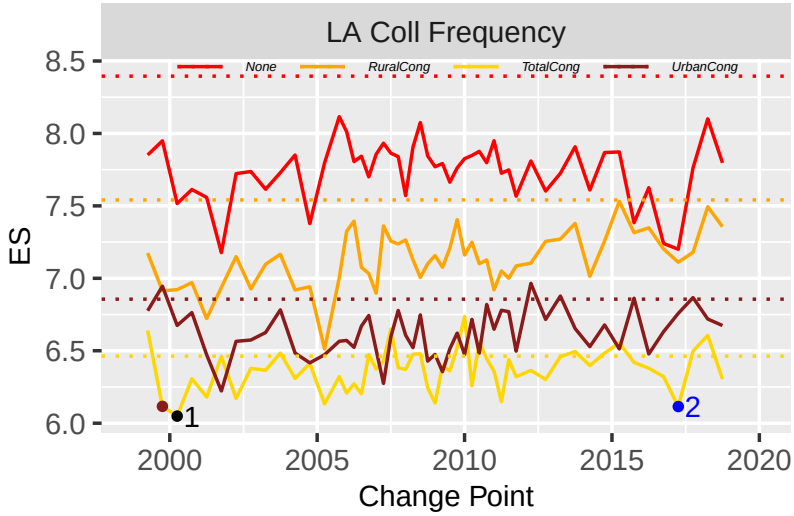
2005
2010
2015
2020
Year


LA Coll Frequency
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RuralCong
TotalCong
UrbanCong
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7.5
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6.5
6.0
1
2
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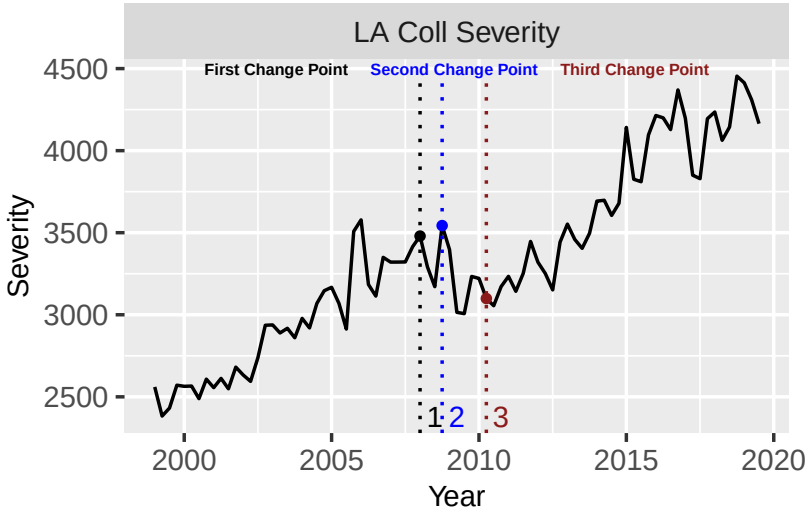
2005
2010
2015
2020
Change Point


LA Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
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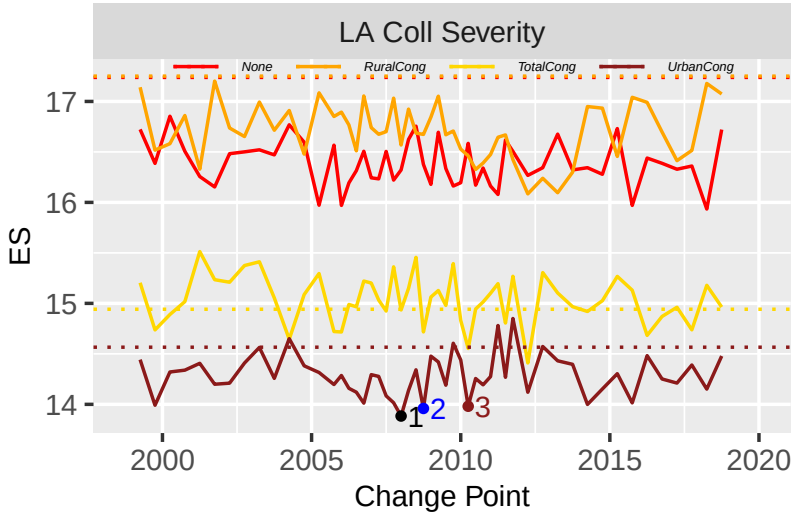
4000
3500
3000
2500
1
2
3
2000
2005
2010
2015
2020
Year


LA Coll Severity
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RuralCong
TotalCong
UrbanCong
ES
17
16
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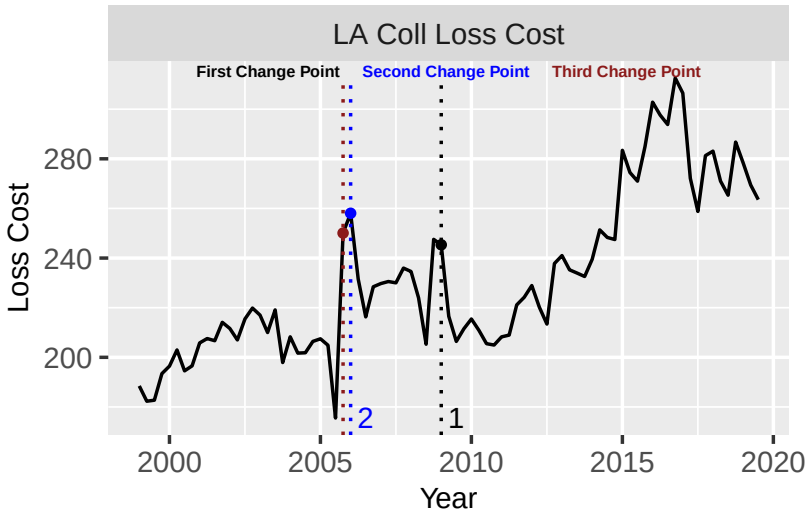
14
1
2
3
2000
2005
2010
2015
2020
Change Point


LA Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
280
240
200
2
1
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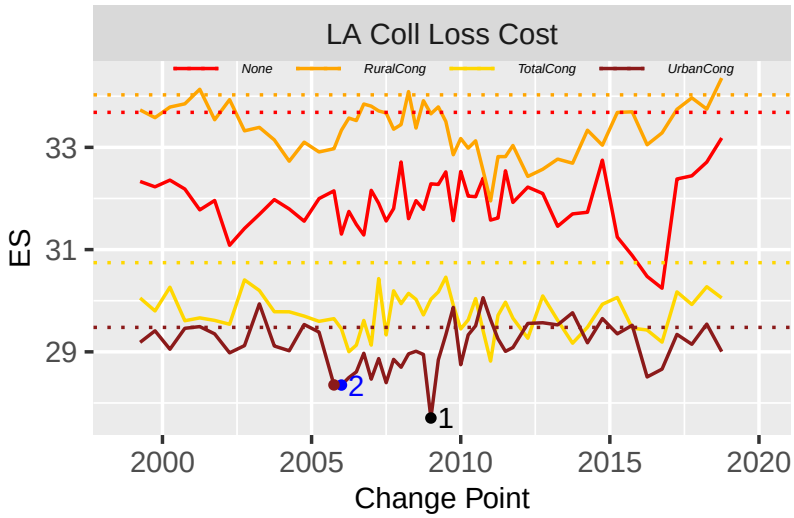
2005
2010
2015
2020
Year


LA Coll Loss Cost
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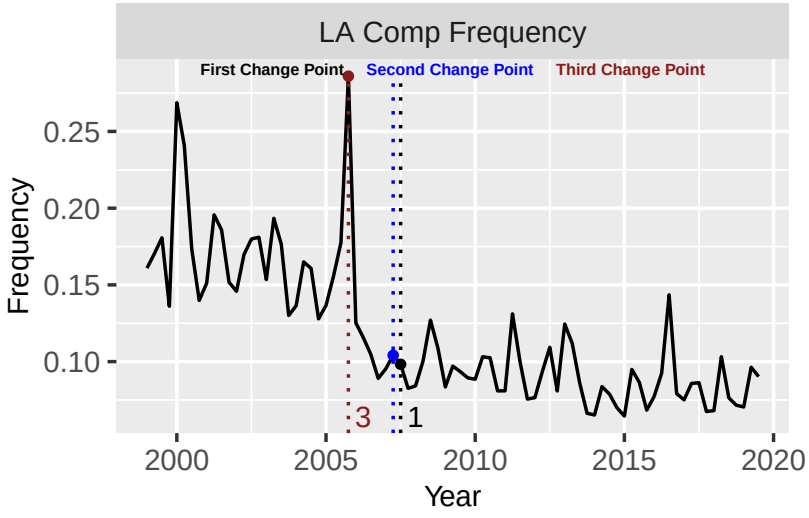
RuralCong
TotalCong
UrbanCong
ES
33
31
29
2
1
2000
2005
2010
2015
2020
Change Point


LA Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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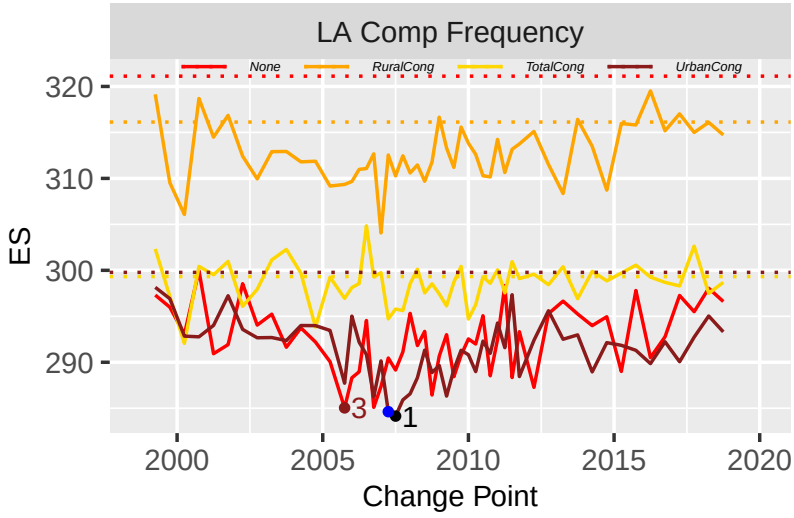
0.20
0.15
0.10
3
1
2000
2005
2010
2015
2020
Year


LA Comp Frequency
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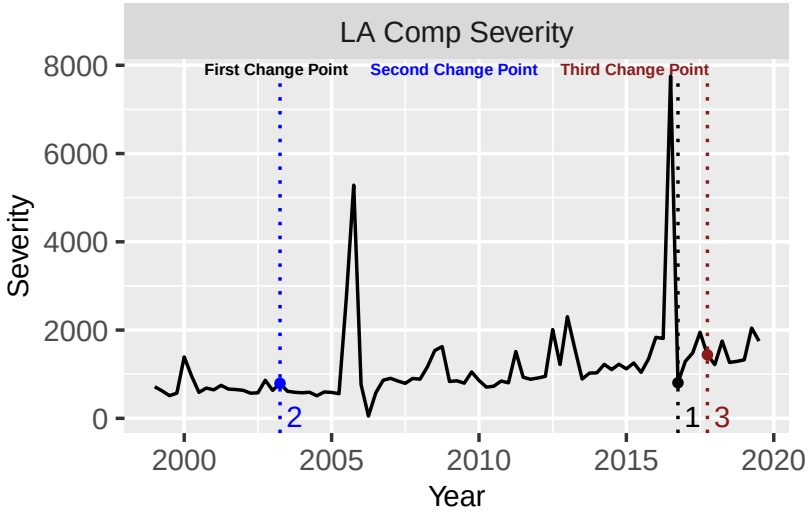
TotalCong
UrbanCong
ES
320
310
300
290
3
1
2000
2005
2010
2015
2020
Change Point


LA Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
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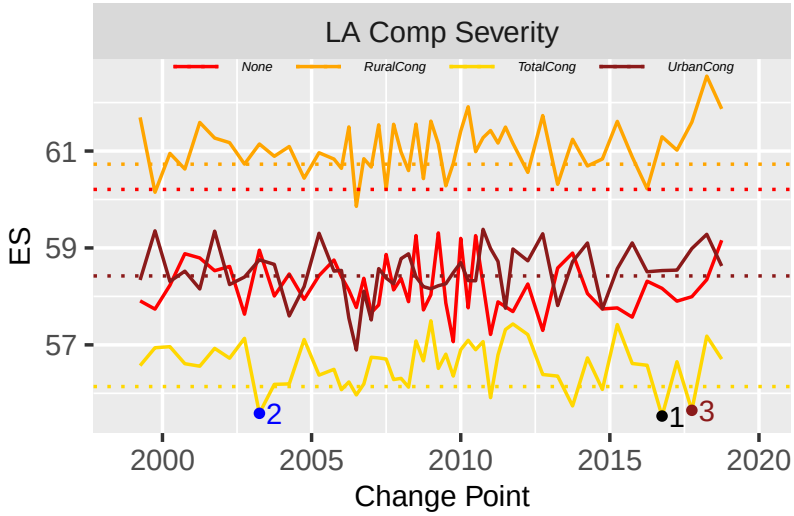
6000
4000
2000
0
2
1
3
2000
2005
2010
2015
2020
Year


LA Comp Severity
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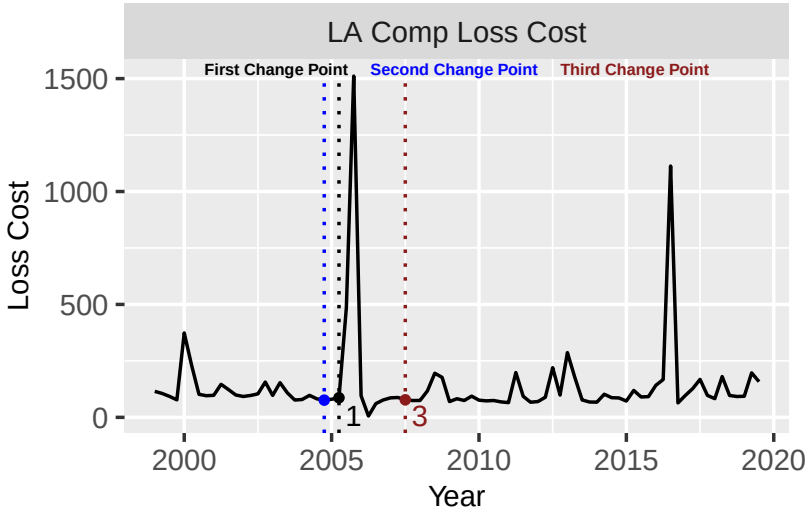
RuralCong
TotalCong
UrbanCong
ES
61
59
57
2
1
3
2000
2005
2010
2015
2020
Change Point


LA Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
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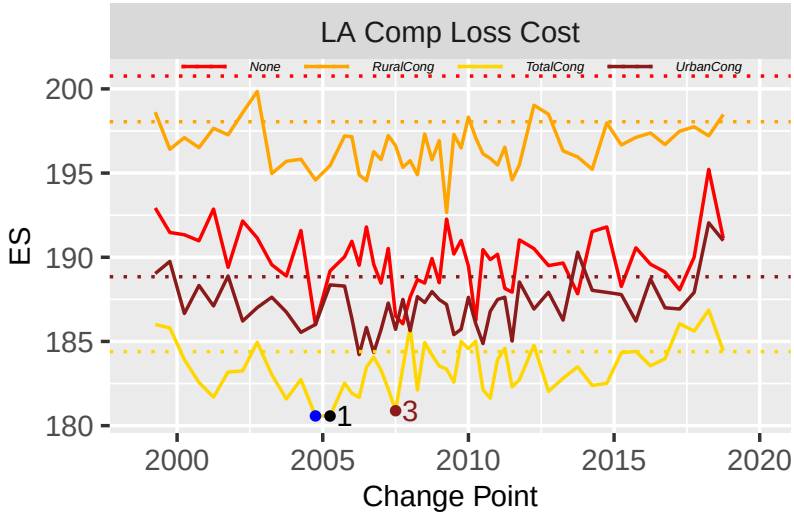
1000
500
0
1
3
2000
2005
2010
2015
2020
Year


LA Comp Loss Cost
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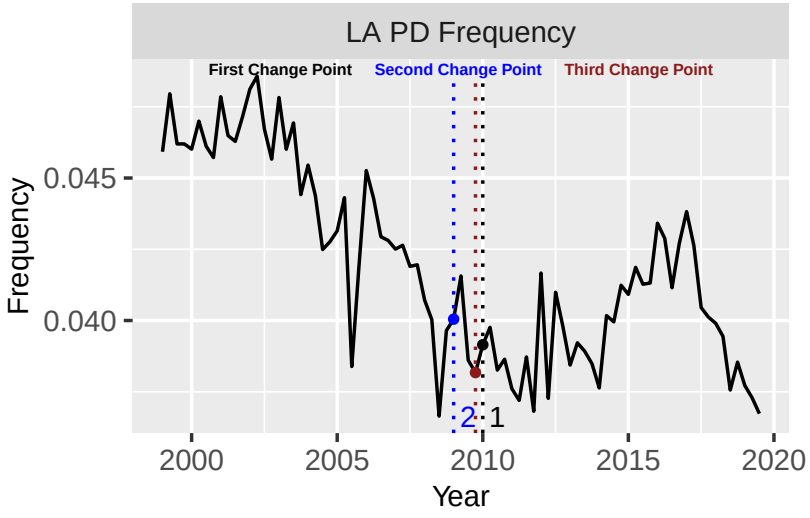
RuralCong
TotalCong
UrbanCong
ES
200
195
190
185
180
1
3
2000
2005
2010
2015
2020
Change Point


LA PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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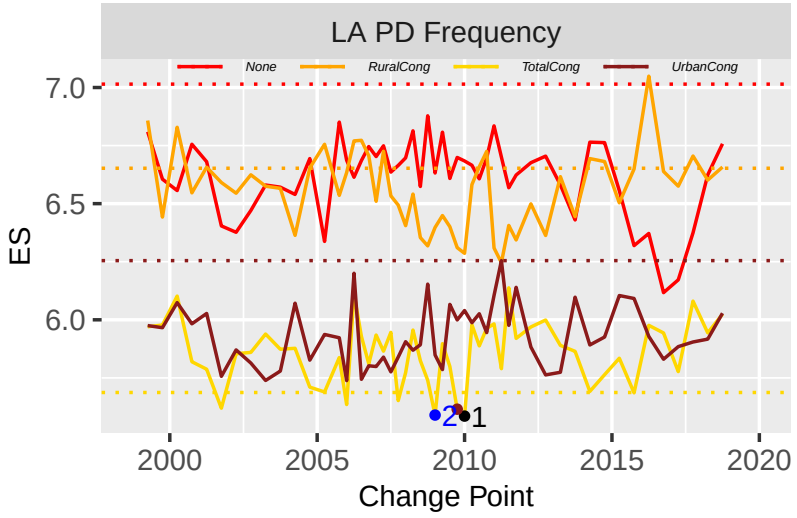
0.040
2
1
2000
2005
2010
2015
2020
Year


LA PD Frequency
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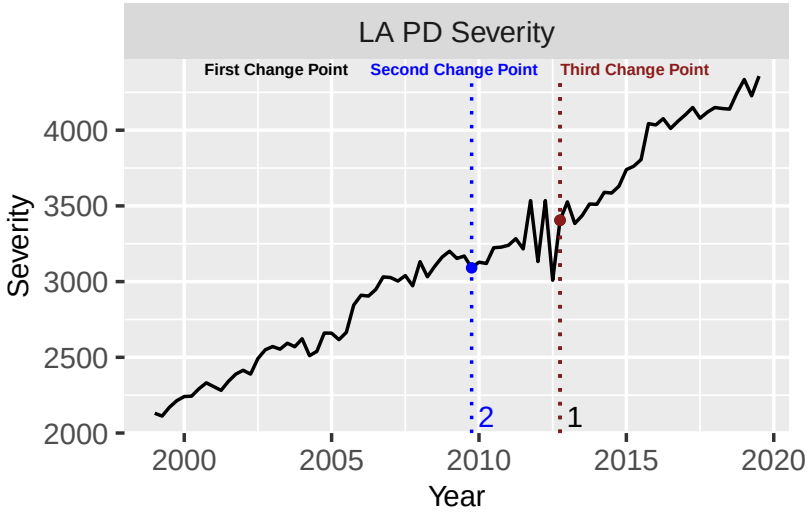
RuralCong
TotalCong
UrbanCong
ES
7.0
6.5
6.0
2
1
2000
2005
2010
2015
2020
Change Point


LA PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
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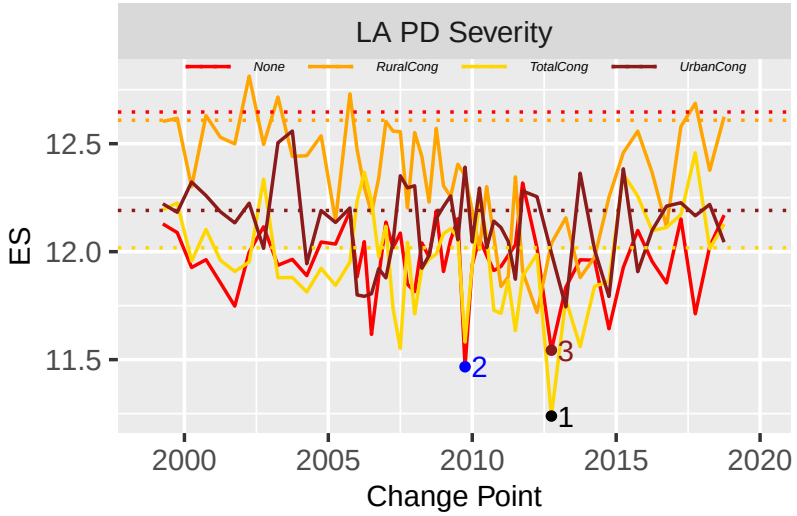
3500
3000
2500
2000
2
1
2000
2005
2010
2015
2020
Year


LA PD Severity
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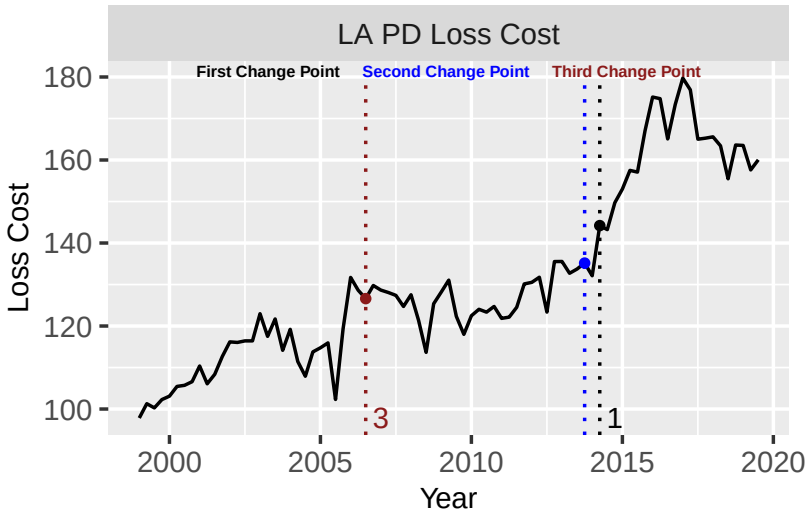
TotalCong
UrbanCong
ES
12.5
12.0
11.5
2
3
1
2000
2005
2010
2015
2020
Change Point


LA PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
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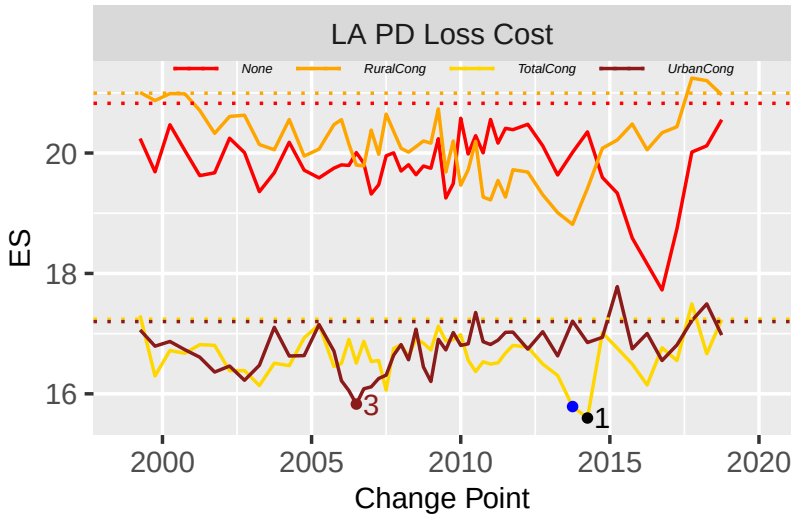
160
140
120
100
3
1
2000
2005
2010
2015
2020
Year


LA PD Loss Cost
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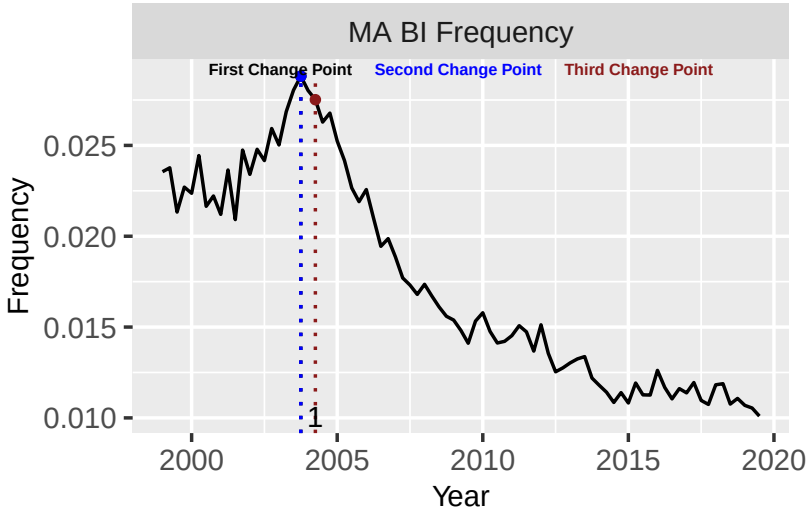
TotalCong
UrbanCong
ES
20
18
16
3
1
2000
2005
2010
2015
2020
Change Point


MA BI Frequency
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Second Change Point
Third Change Point
Frequency
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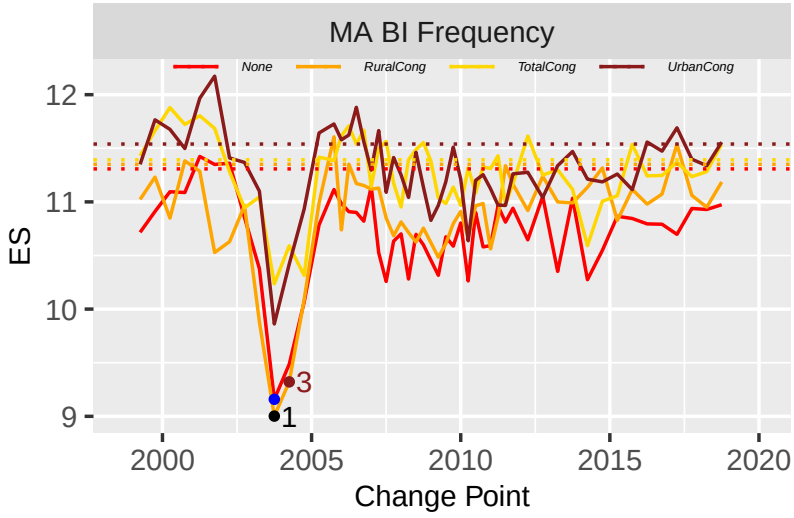
0.020
0.015
0.010
2000
2005
2010
2015
2020
Year
1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TotalCong
UrbanCong
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12
11
10
9
2000
2005
2010
2015
2020
Change Point
1
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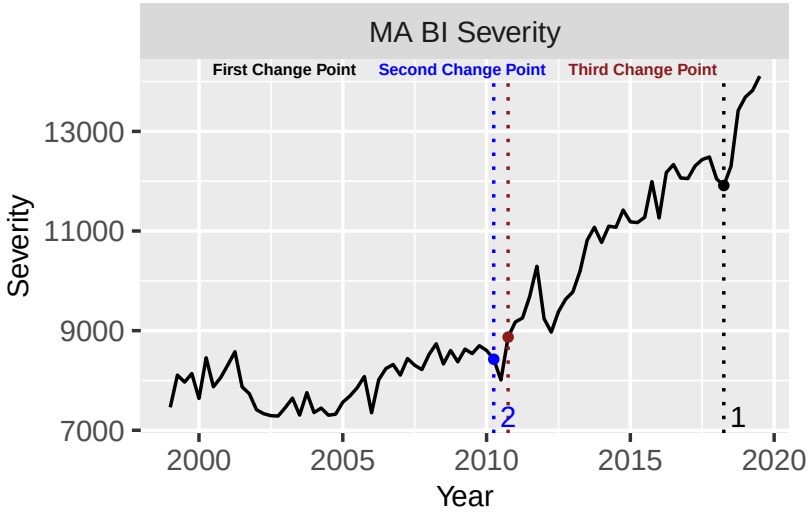
MA BI Severity
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Second Change Point
Third Change Point
Severity
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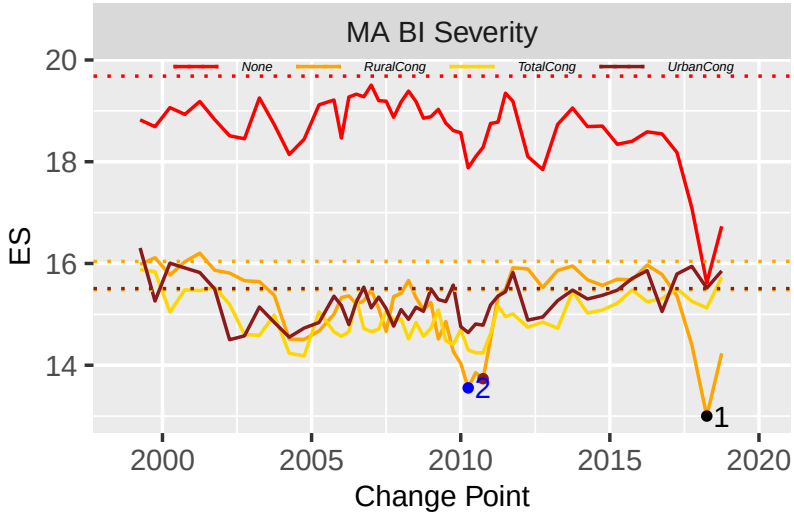
11000
9000
7000
2000
2005
2010
2015
2020
Year
2
1


MA BI Severity
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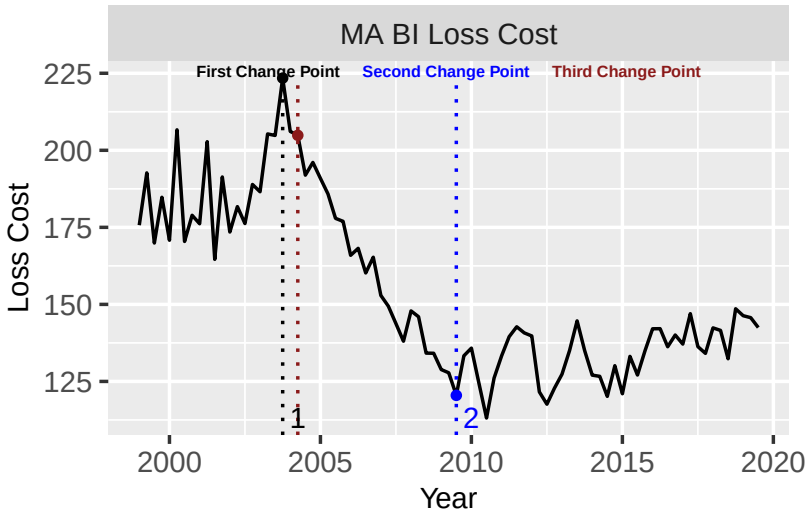
TotalCong
UrbanCong
ES
20
18
16
14
2000
2005
2010
2015
2020
Change Point
2
1


MA BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
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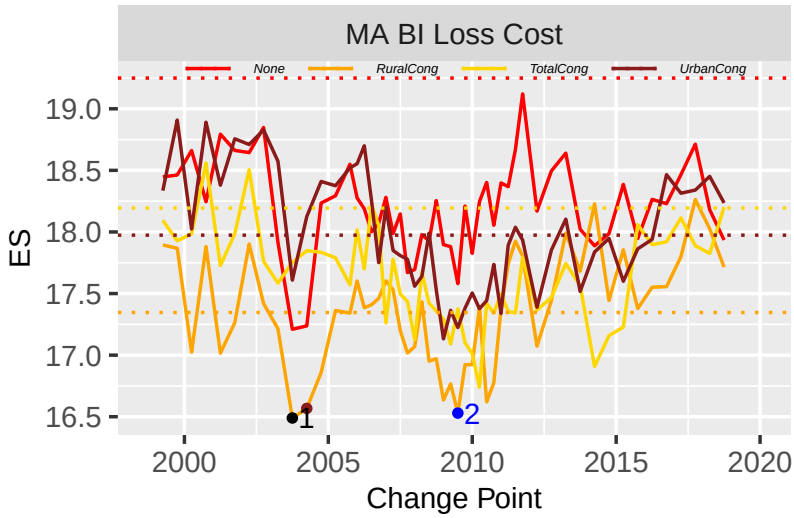
200
175
150
125
2000
2005
2010
2015
2020
Year
1
2


MA BI Loss Cost
None
RuralCong
TotalCong
UrbanCong
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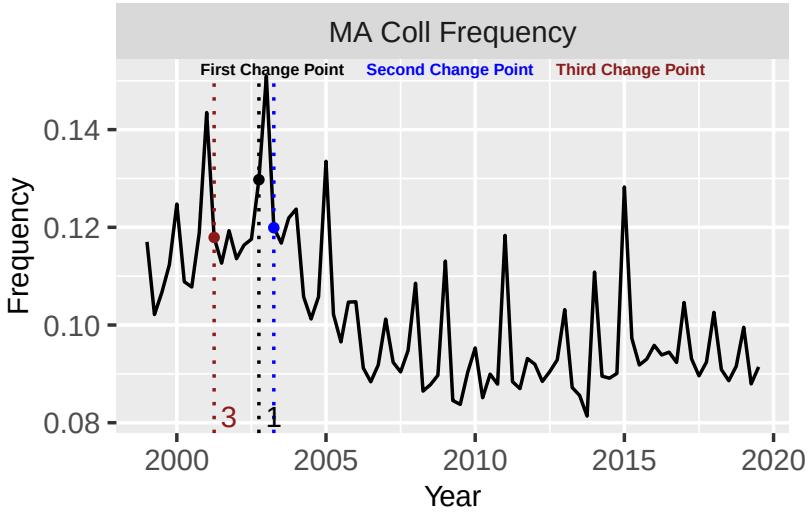
18.0
17.5
17.0
16.5
2000
2005
2010
2015
2020
Change Point
1
2


MA Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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0.12
0.10
0.08
3
1
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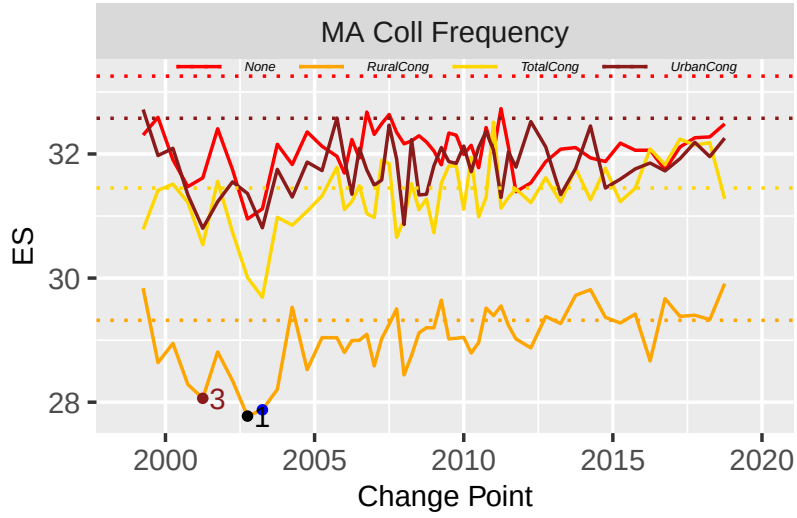
2005
2010
2015
2020
Year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TotalCong
UrbanCong
ES
32
30
28
3
1
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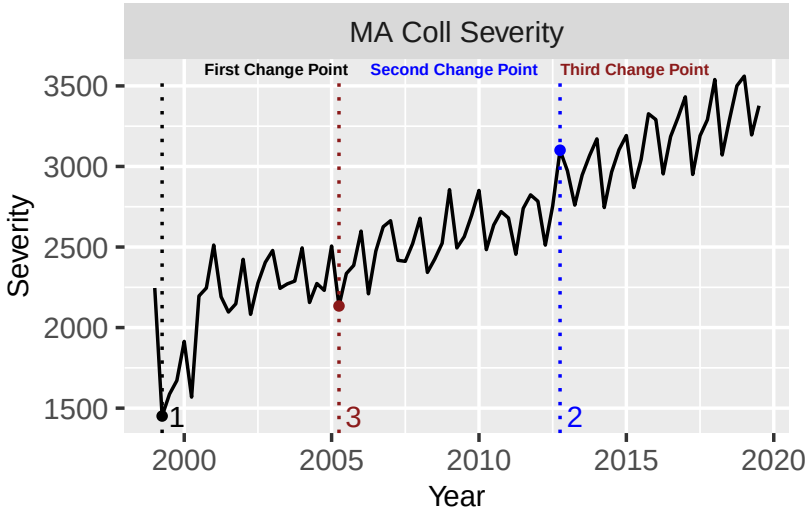
2005
2010
2015
2020
Change Point


MA Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
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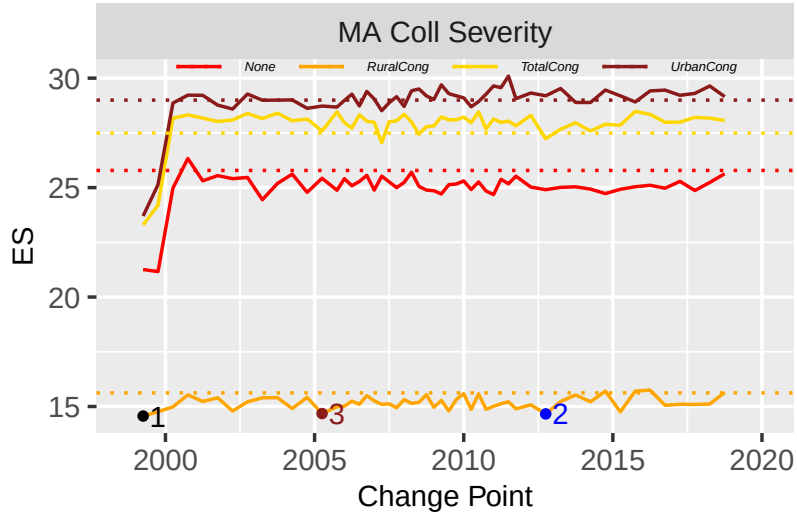
3000
2500
2000
1500
1
3
2
2000
2005
2010
2015
2020
Year


MA Coll Severity
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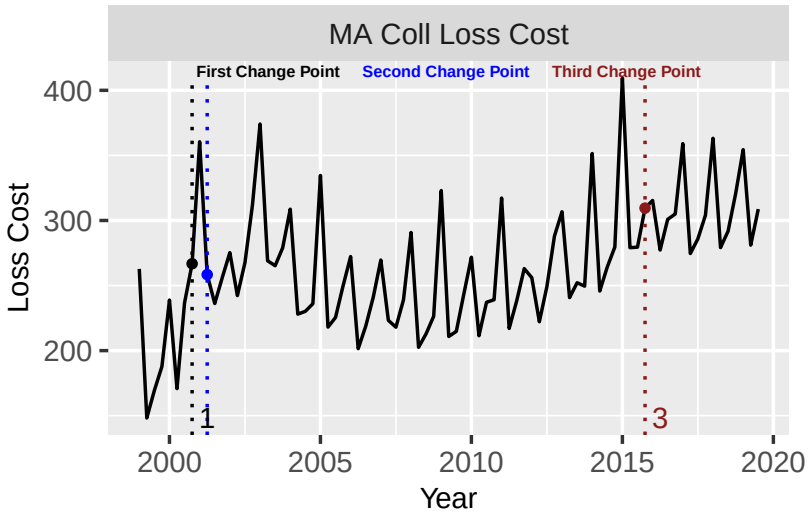
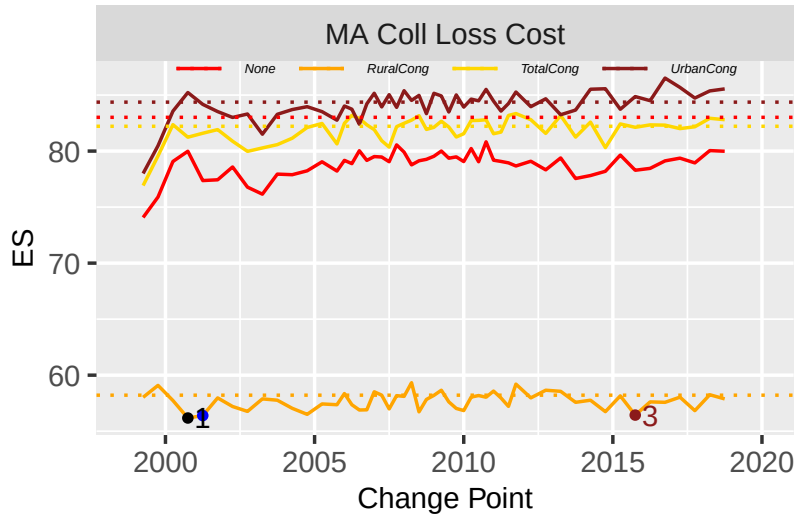
RuralCong
TotalCong
UrbanCong
ES
30
25
20
15
1
3
2
2000
2005
2010
2015
2020
Change Point


MA Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
400
300
200
1
3
2000
2005
2010
2015
2020
Year


MA Coll Loss Cost
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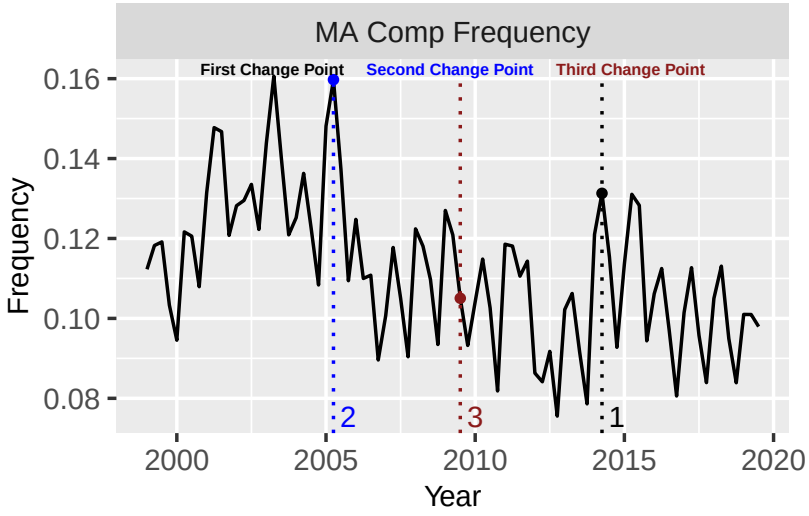
RuralCong
TotalCong
UrbanCong
ES
80
70
60
1
3
2000
2005
2010
2015
2020
Change Point


MA Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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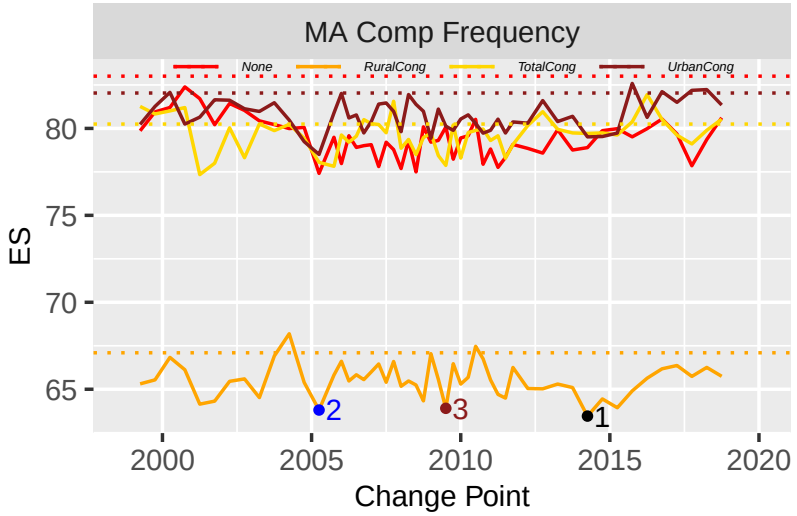
0.14
0.12
0.10
0.08
2
3
1
2000
2005
2010
2015
2020
Year


MA Comp Frequency
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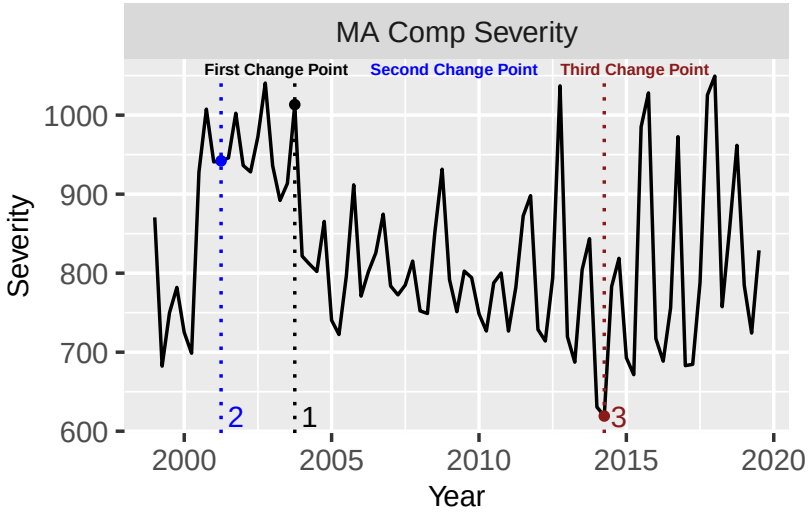
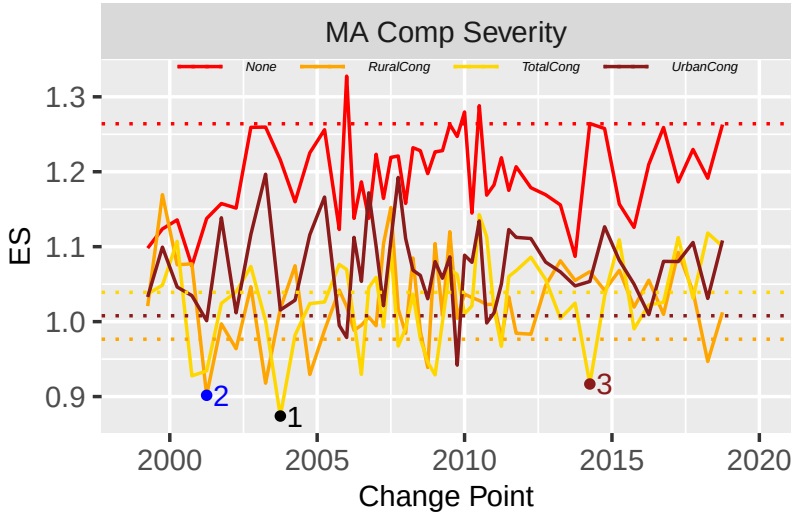
RuralCong
TotalCong
UrbanCong
ES
80
75
70
65
2
3
1
2000
2005
2010
2015
2020
Change Point


MA Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
1000
900
800
700
600
2
1
3
2000
2005
2010
2015
2020
Year


MA Comp Severity
None
RuralCong
TotalCong
UrbanCong
ES
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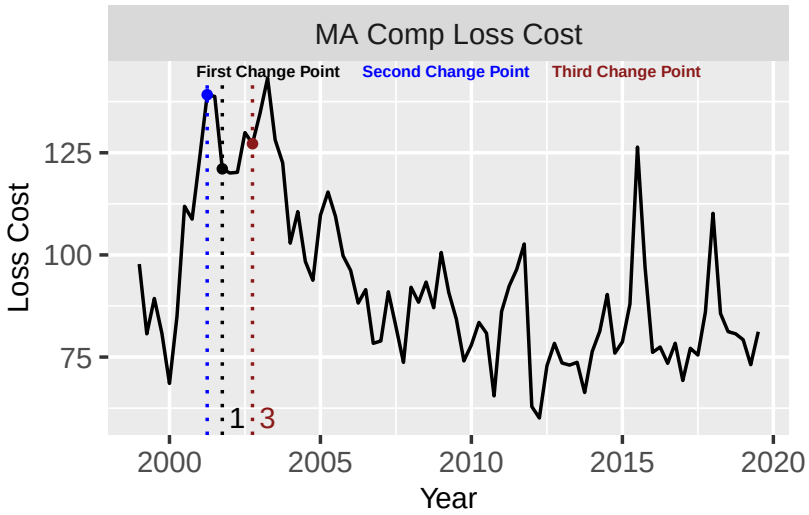
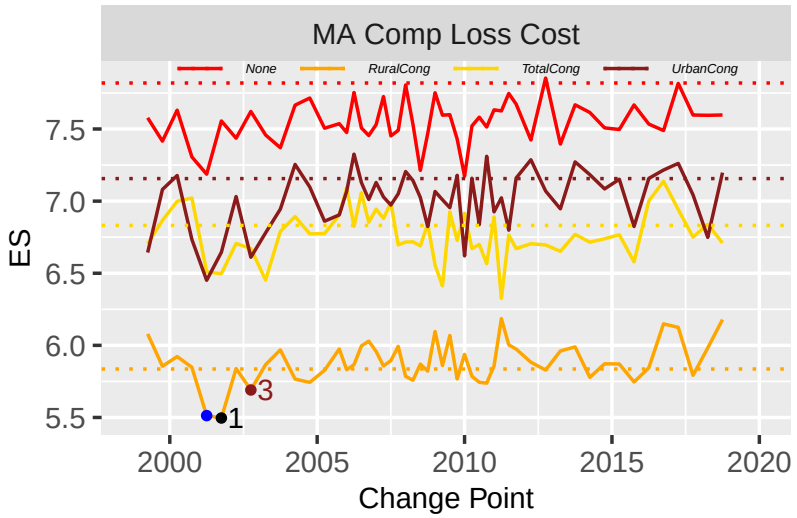
1.2
1.1
1.0
0.9
2
1
3
2000
2005
2010
2015
2020
Change Point


MA Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
125
100
75
1
3
2000
2005
2010
2015
2020
Year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UrbanCong
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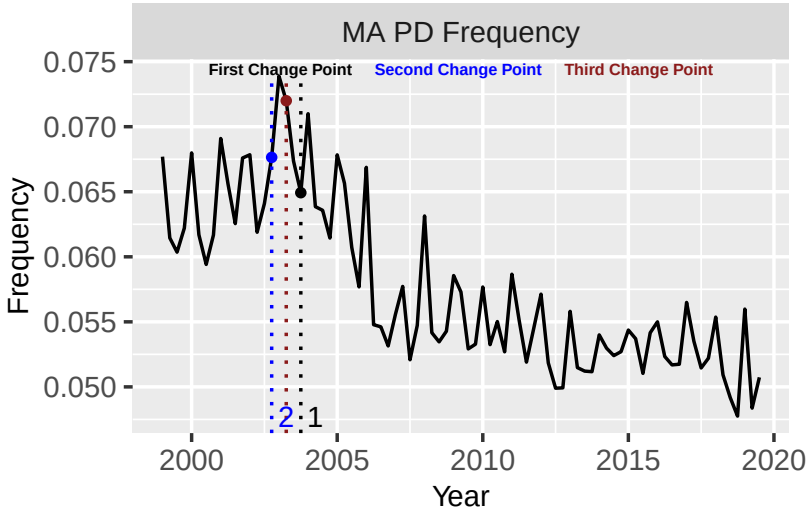
2010
2015
2020
Change Point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Second Change Point
Third Change Point
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0.055
0.050
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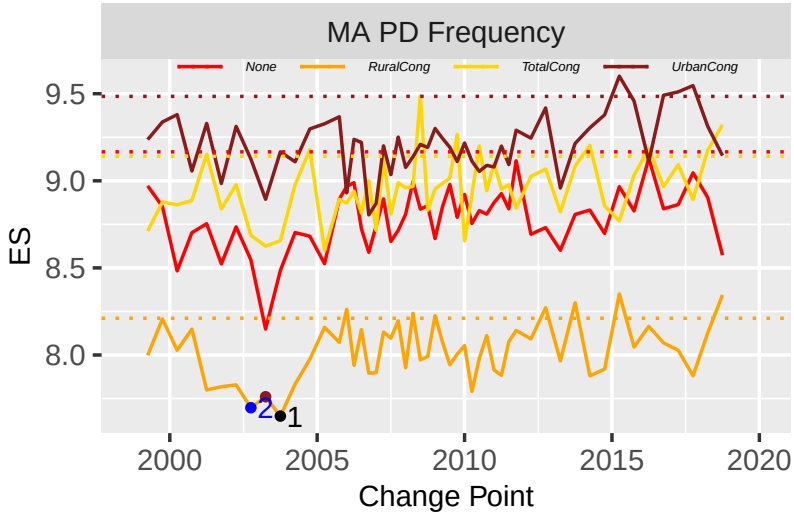
2010
2015
2020
Year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UrbanCong
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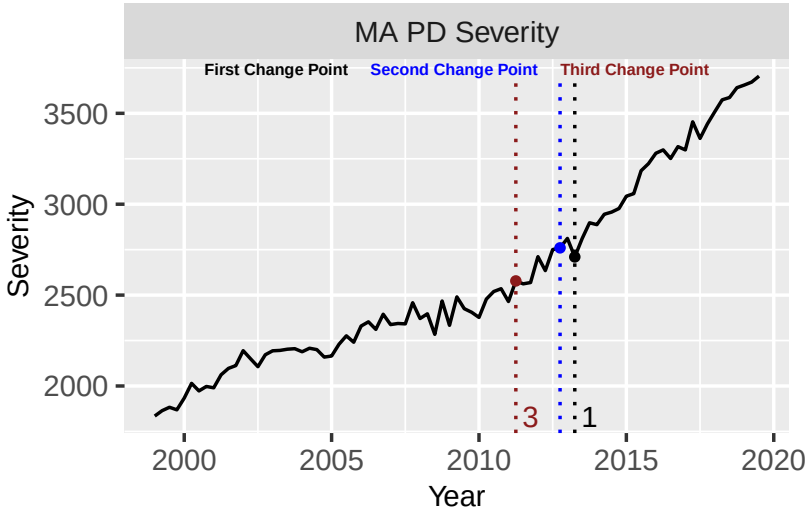
2020
Change Point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Third Change Point
Severity
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2500
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2010
2015
2020
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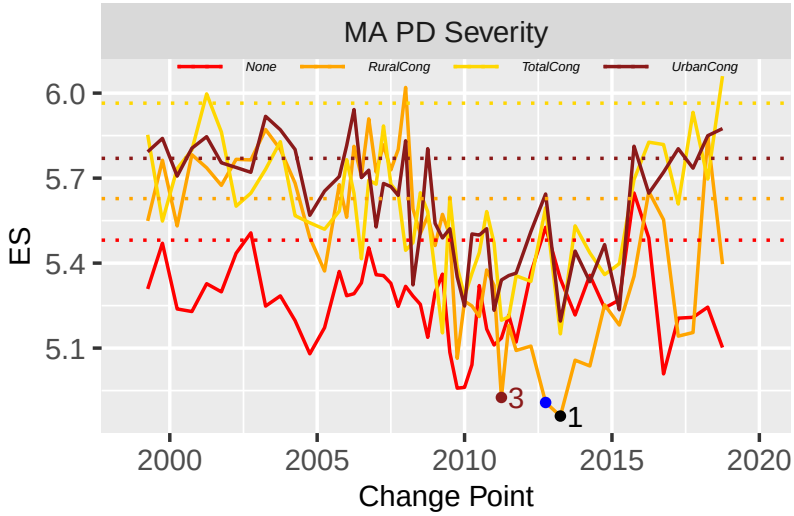
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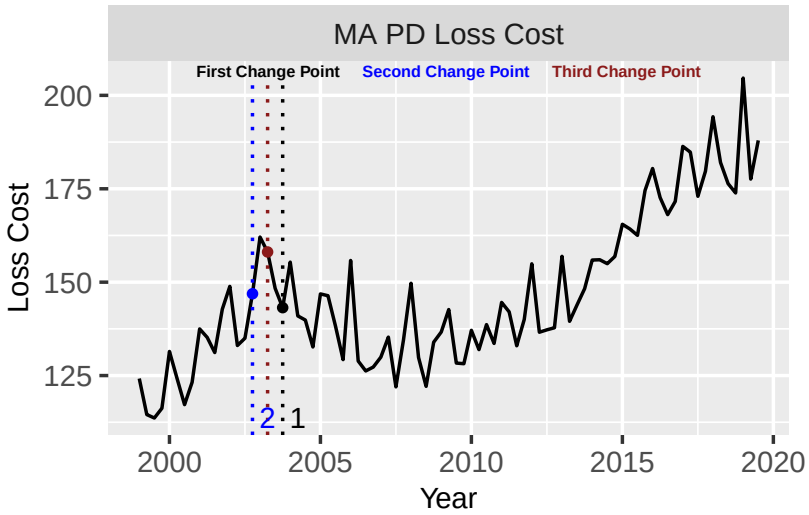
2015
2020
Change Point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Second Change Point
Third Change Point
Loss Cost
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175
150
125
2
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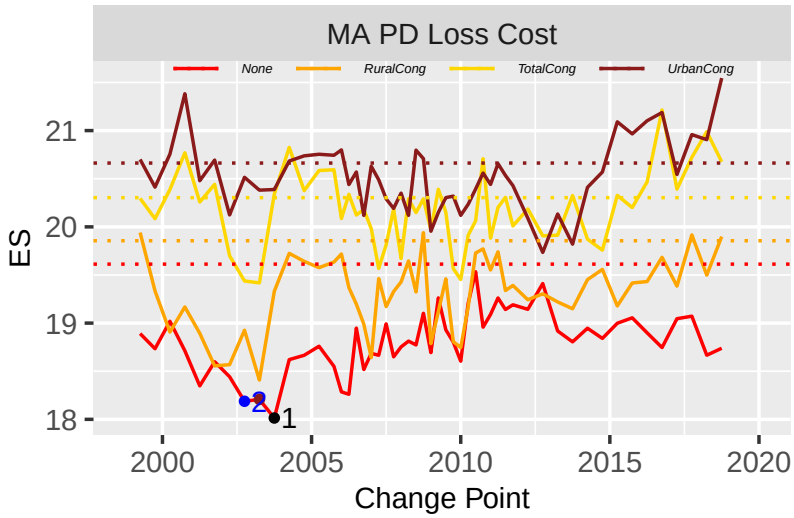
2010
2015
2020
Year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2015
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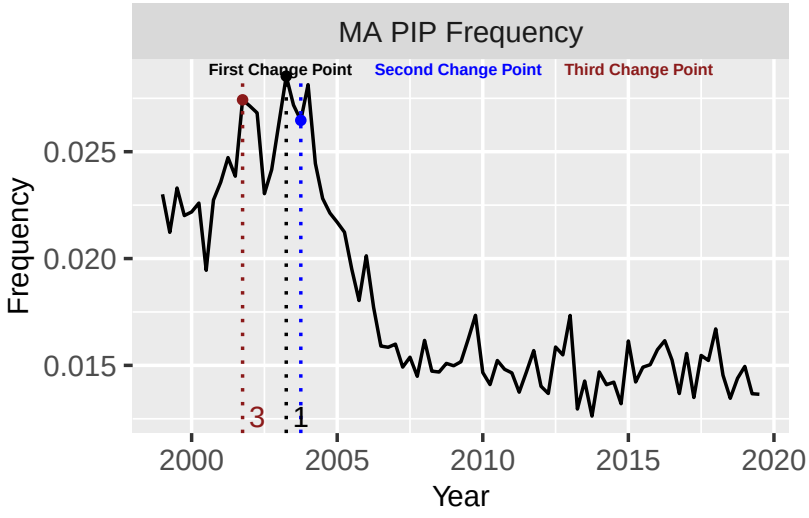
Change Point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Second Change Point
Third Change Point
Frequency
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0.015
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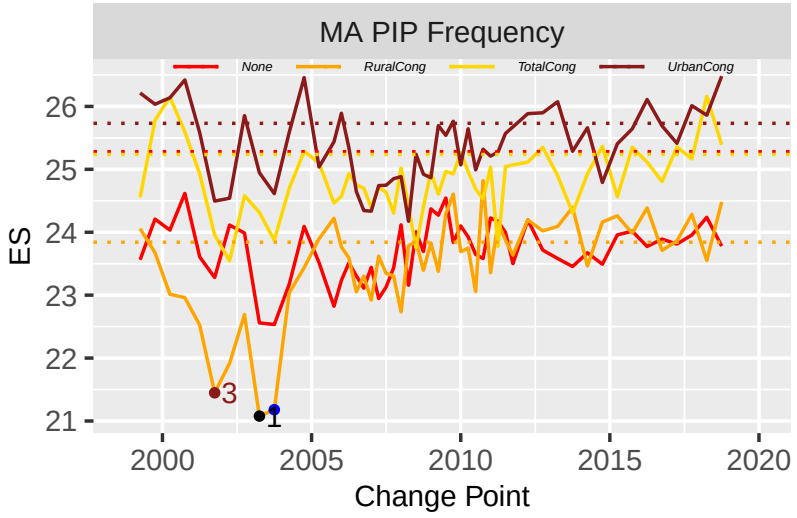
2010
2015
2020
Year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UrbanCong
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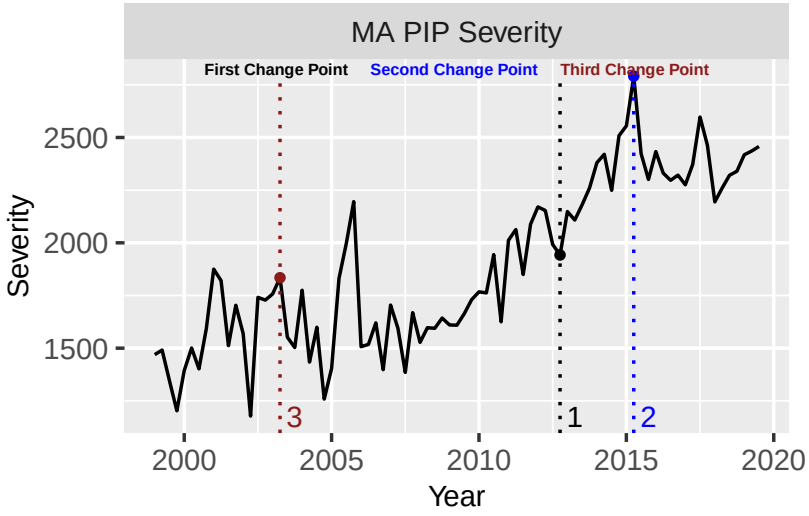
2010
2015
2020
Change Point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Third Change Point
Severity
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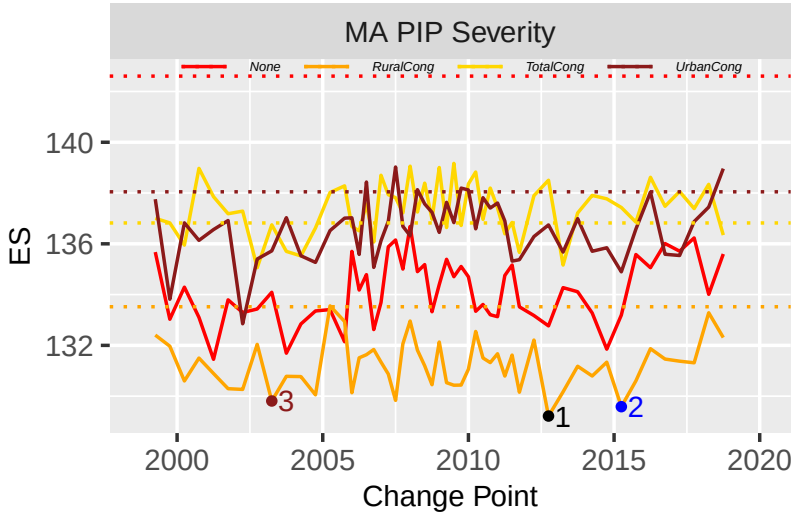
2010
2015
2020
Year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2010
2015
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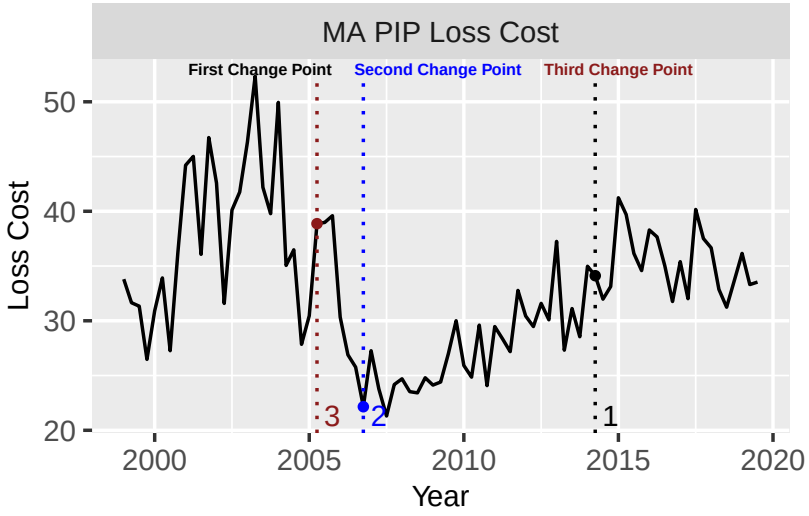
Change Point


MA PIP Loss Cost
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Second Change Point
Third Change Point
Loss Cost
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40
30
20
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2
1
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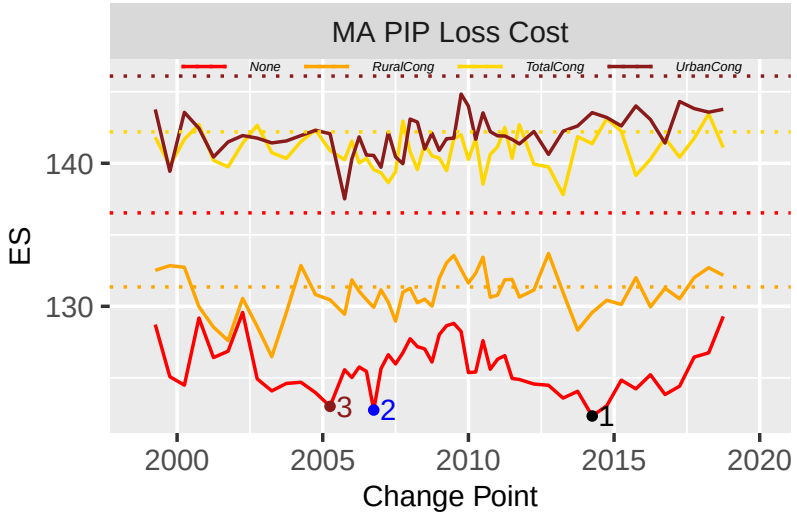
2005
2010
2015
2020
Year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TotalCong
UrbanCong
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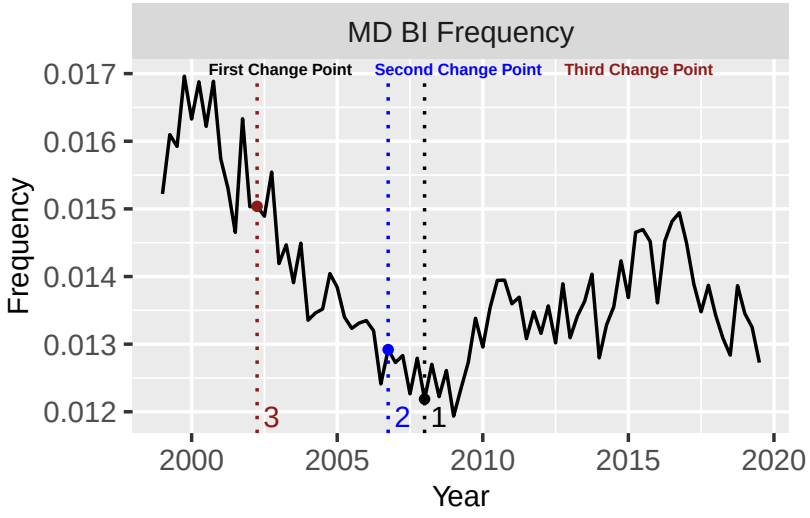
2010
2015
2020
Change Point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Second Change Point
Third Change Point
Frequency
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0.015
0.014
0.013
0.012
3
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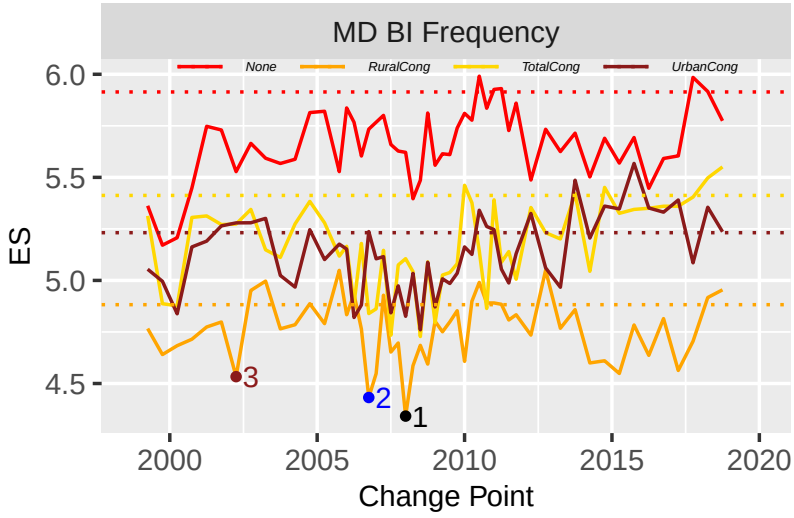
2010
2015
2020
Year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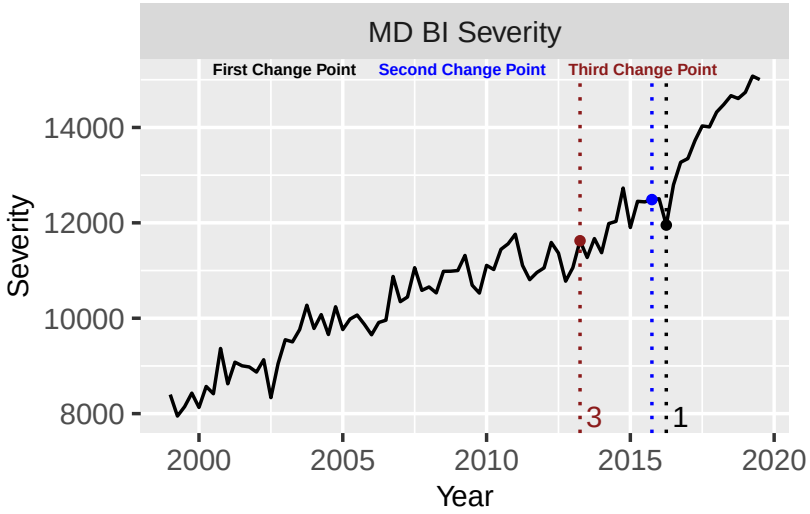
2020
Change Point


MD BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
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12000
10000
8000
3
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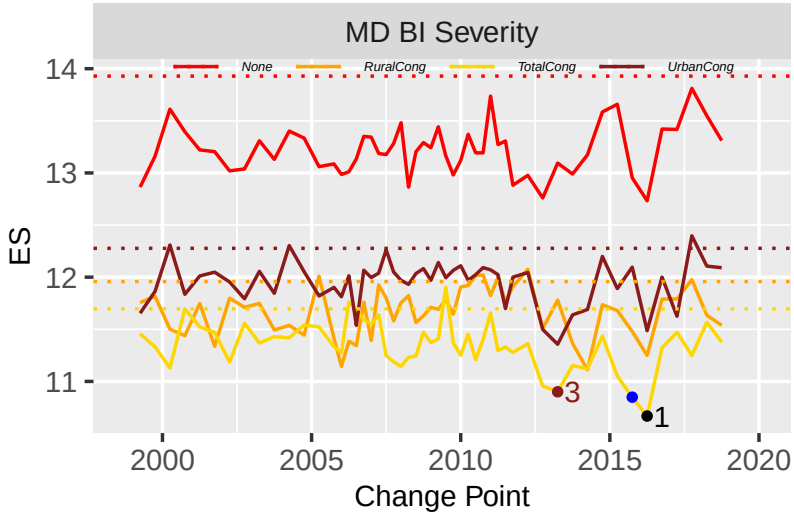
2005
2010
2015
2020
Year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TotalCong
UrbanCong
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11
3
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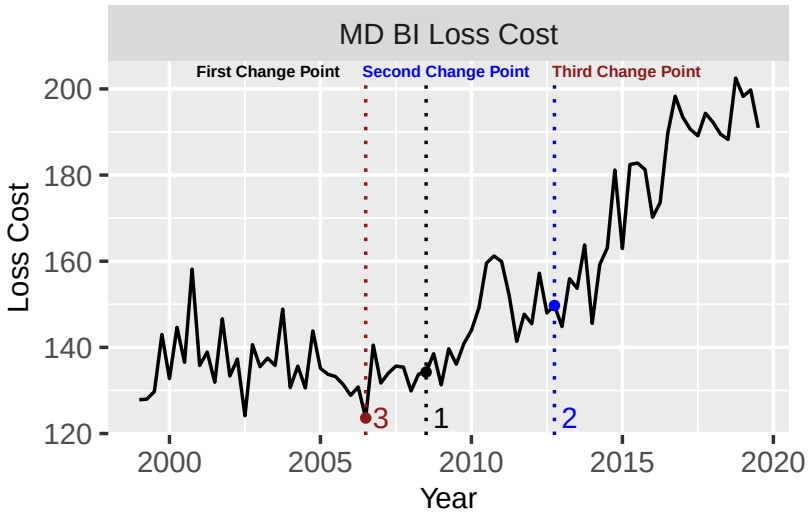
2010
2015
2020
Change Point


MD BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
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160
140
120
3
1
2
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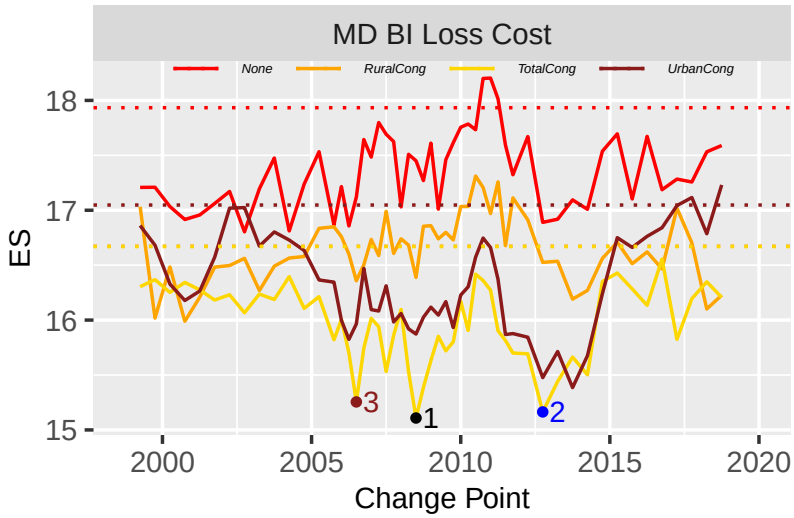
2010
2015
2020
Year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TotalCong
UrbanCong
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15
3
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2
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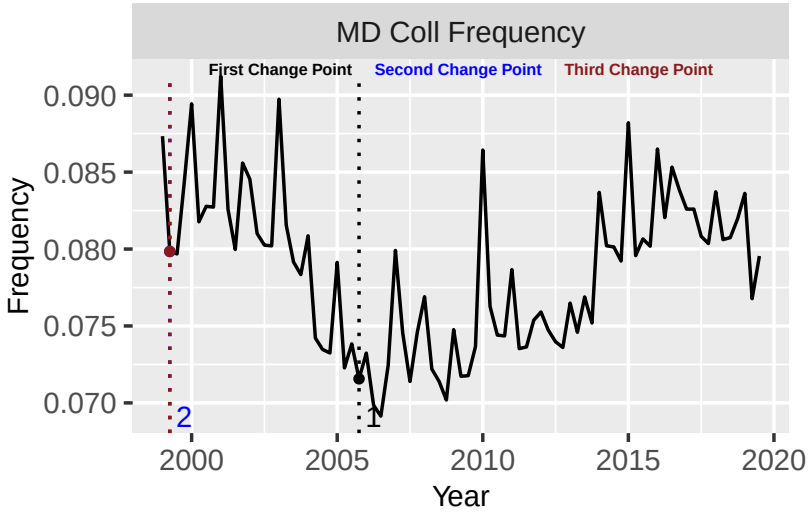
2010
2015
2020
Change Point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Second Change Point
Third Change Point
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0.070
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2010
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2020
Year
2
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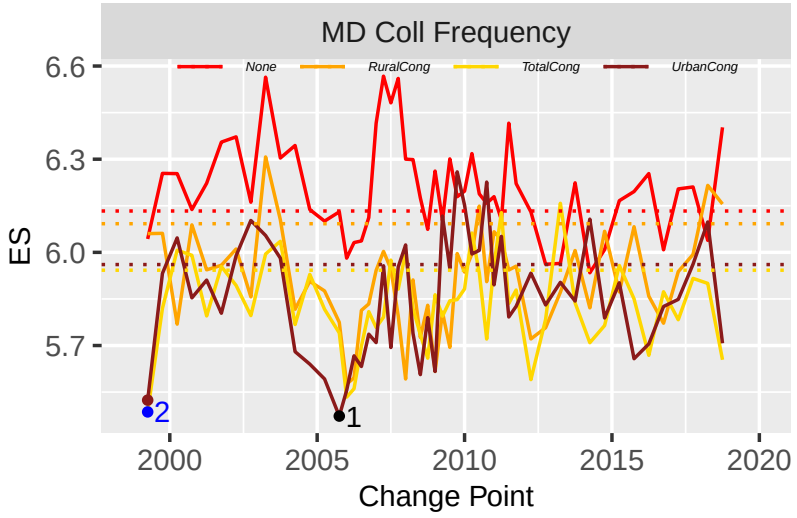
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2005
2010
2015
2020
Change Point
2
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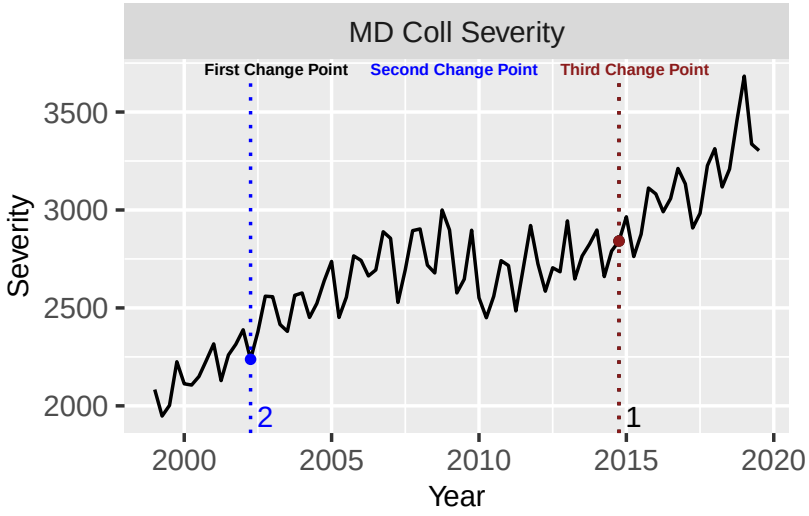
MD Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
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3000
2500
2000
2000
2005
2010
2015
2020
Year
2
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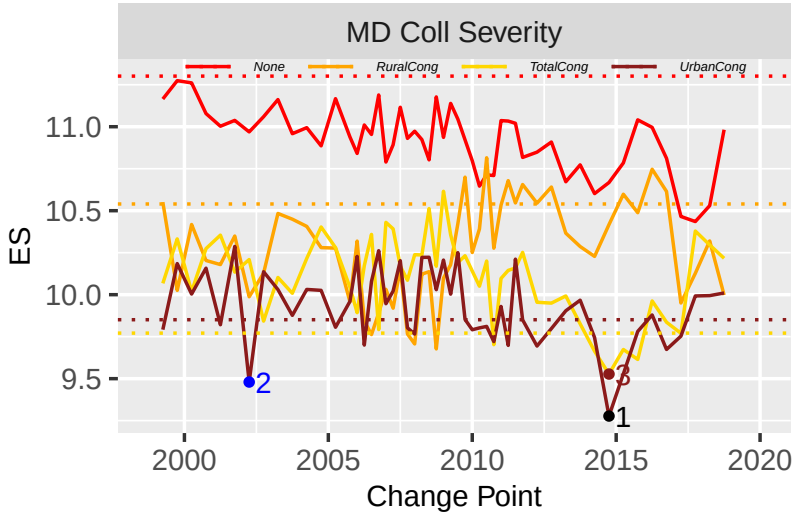
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TotalCong
UrbanCong
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10.0
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2005
2010
2015
2020
Change Point
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3
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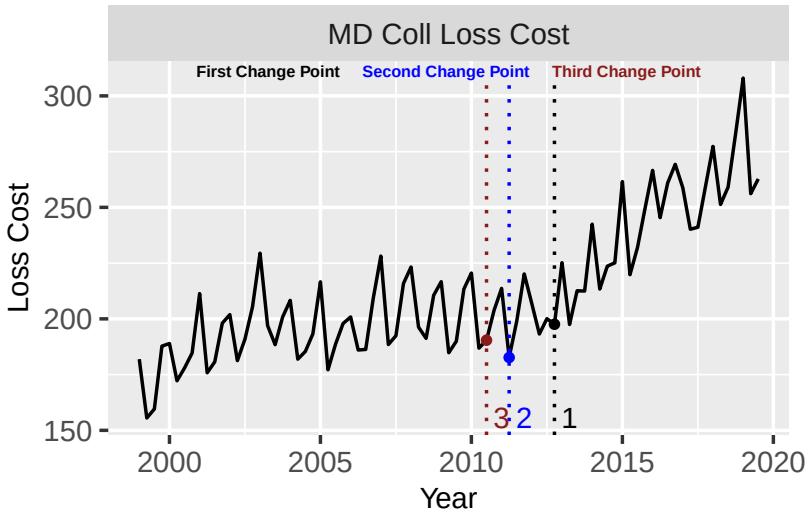
MD Coll Loss Cost
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Second Change Point
Third Change Point
Loss Cost
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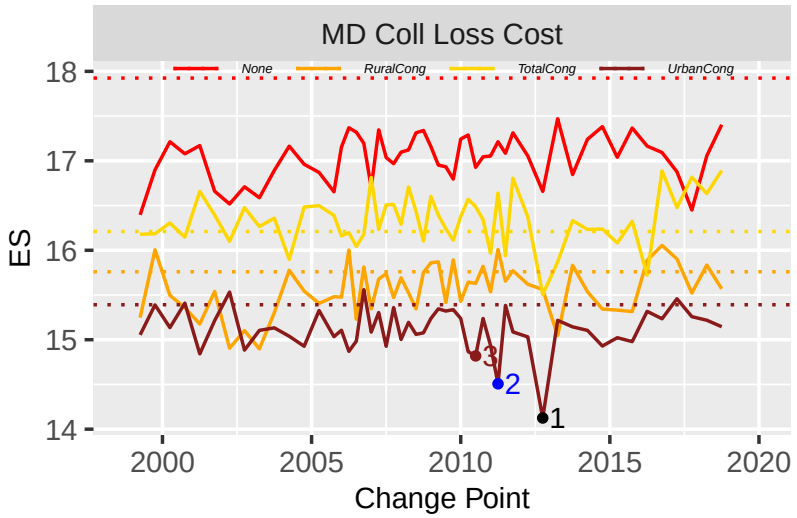
250
200
150
2000
2005
2010
2015
2020
Year
3
2
1


MD Coll Loss Cost
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TotalCong
UrbanCong
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14
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2005
2010
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2020
Change Point
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2
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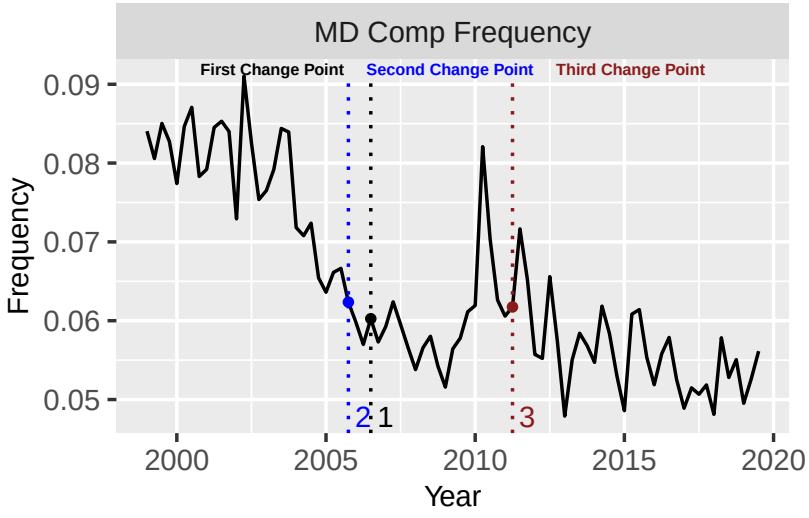
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Second Change Point
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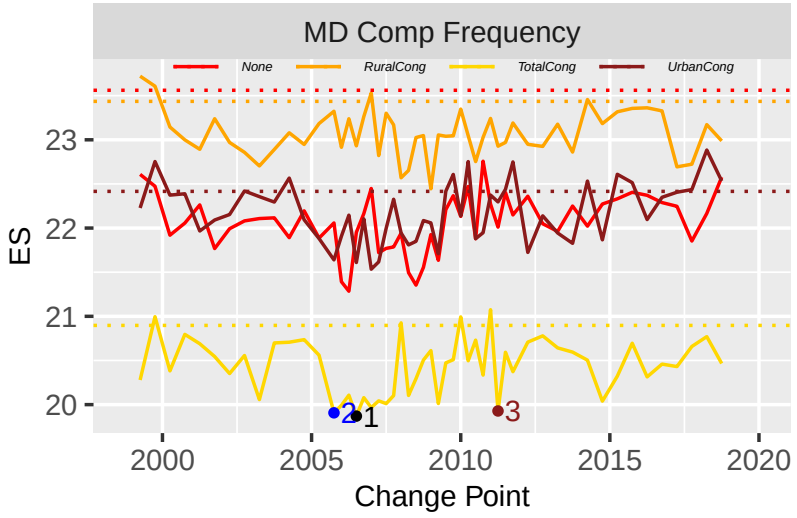
2010
2015
2020
Year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TotalCong
UrbanCong
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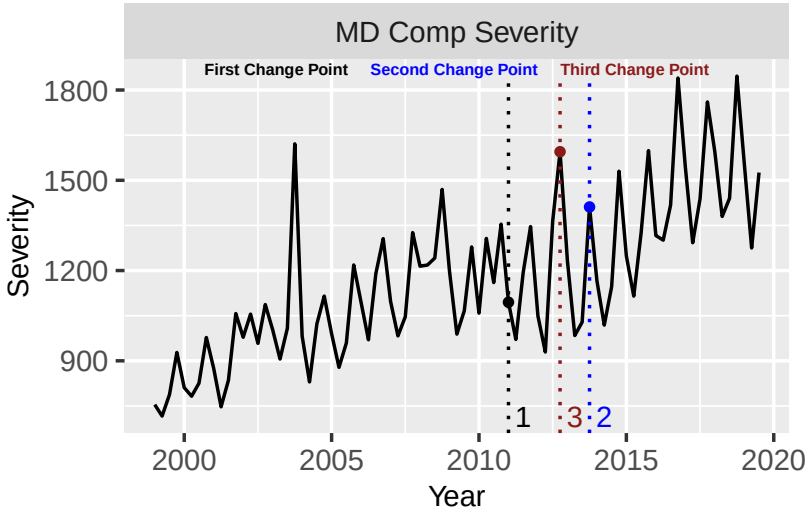
2010
2015
2020
Change Point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Second Change Point
Third Change Point
Severity
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1200
900
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3
2
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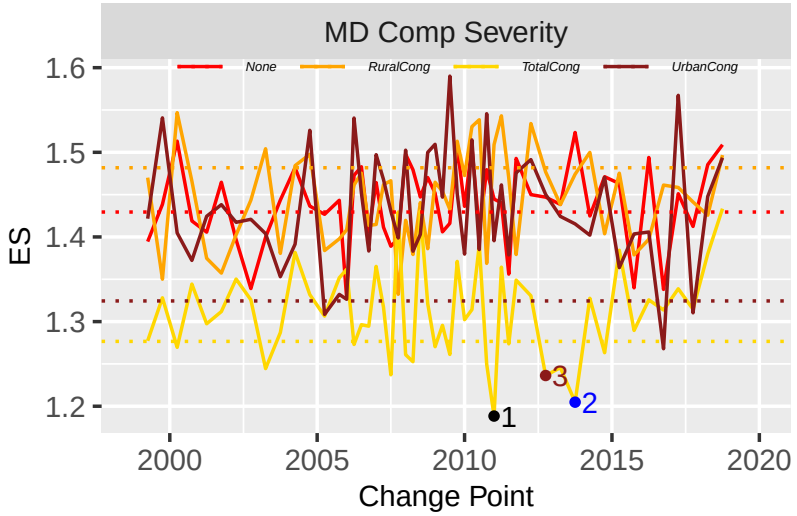
2010
2015
2020
Year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TotalCong
UrbanCong
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1.4
1.3
1.2
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3
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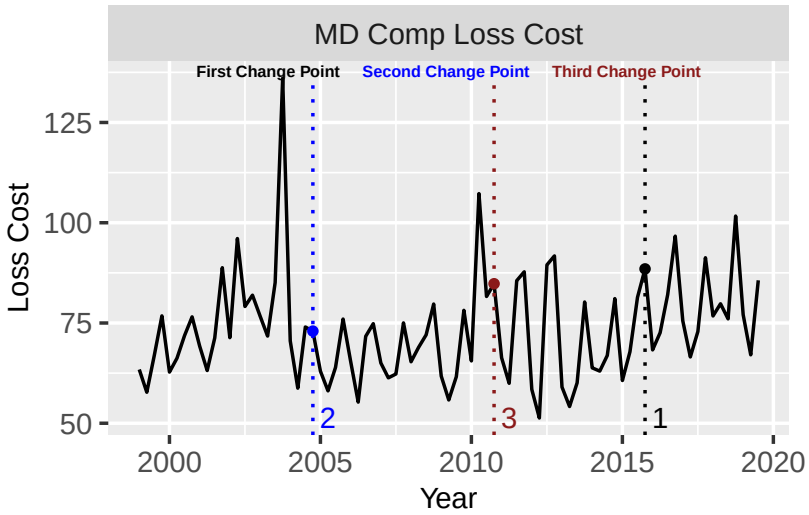
2005
2010
2015
2020
Change Point


MD Comp Loss Cost
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Third Change Point
Loss Cost
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75
50
2
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1
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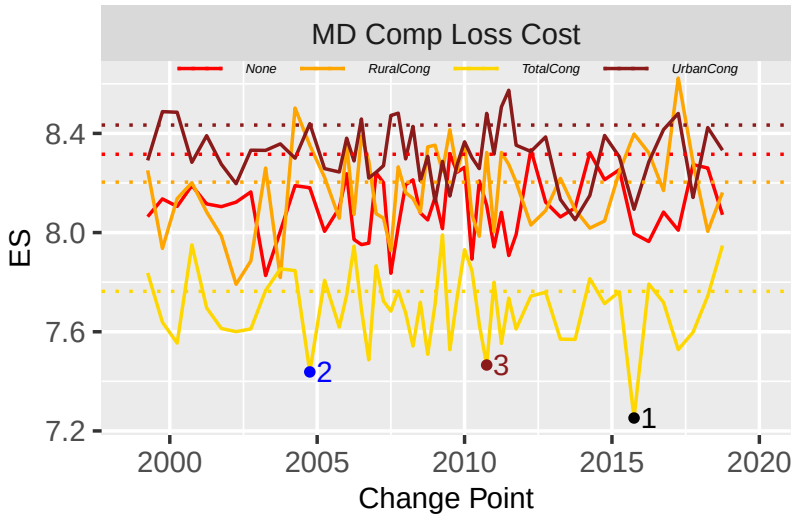
2010
2015
2020
Year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RuralCong
TotalCong
UrbanCong
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7.6
7.2
2
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1
2000
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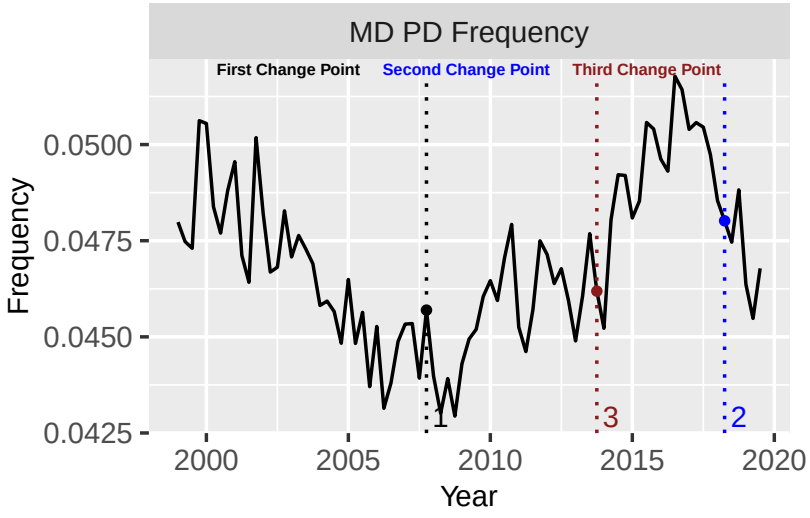
2010
2015
2020
Change Point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Second Change Point
Third Change Point
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2005
2010
2015
2020
Year
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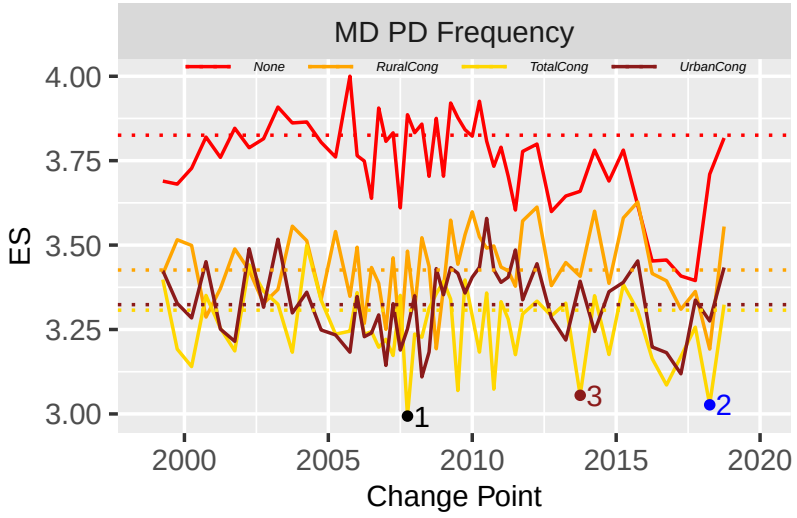
3
2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TotalCong
UrbanCong
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3.25
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2005
2010
2015
2020
Change Point
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3
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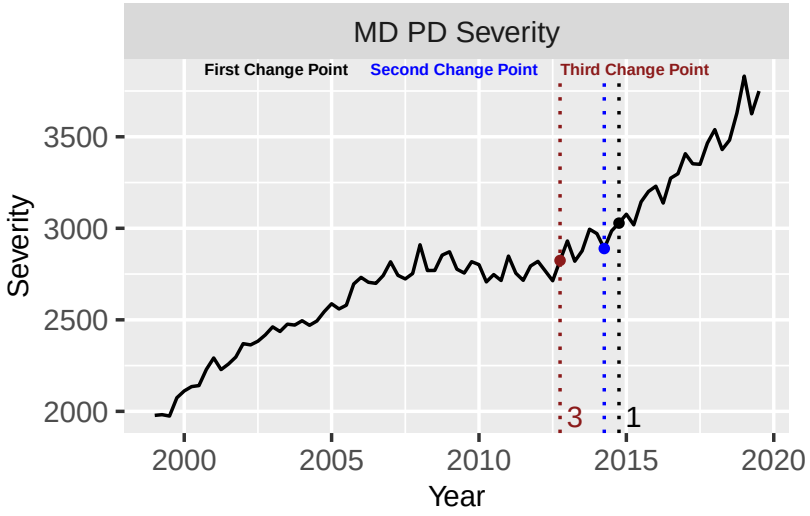
MD PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
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3000
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2000
2000
2005
2010
2015
2020
Year
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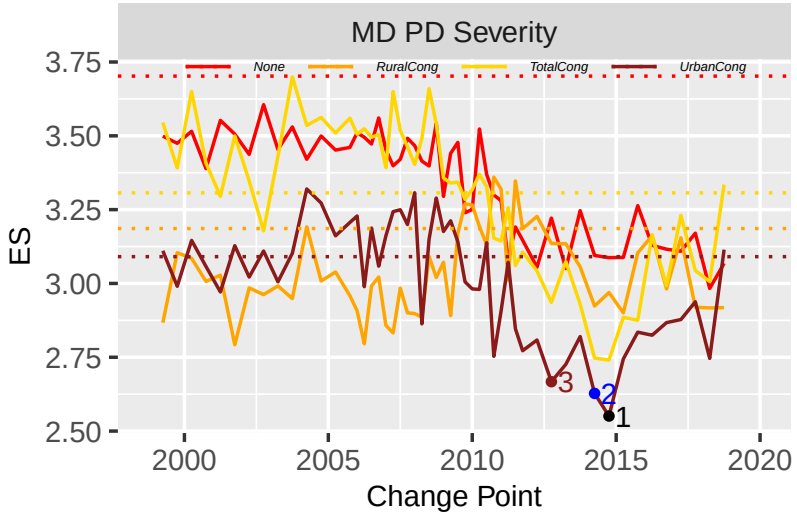
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TotalCong
UrbanCong
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3.25
3.00
2.75
2.50
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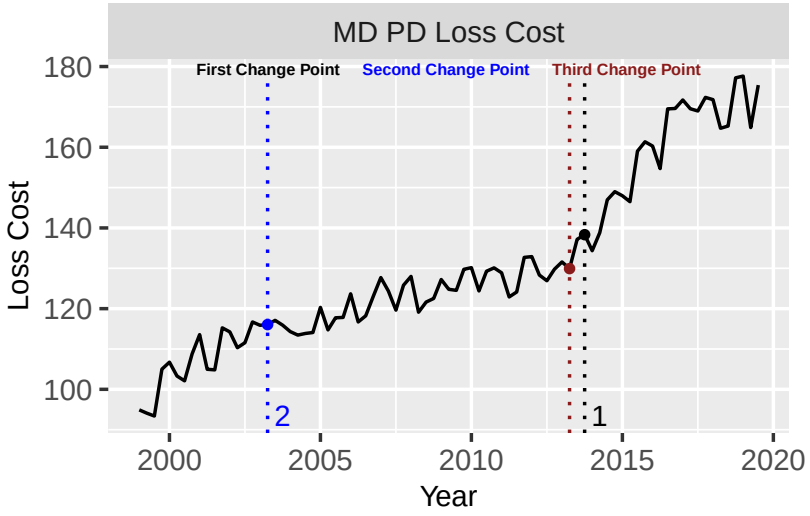
2005
2010
2015
2020
Change Point
3
2
1


MD PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
180
160
140
120
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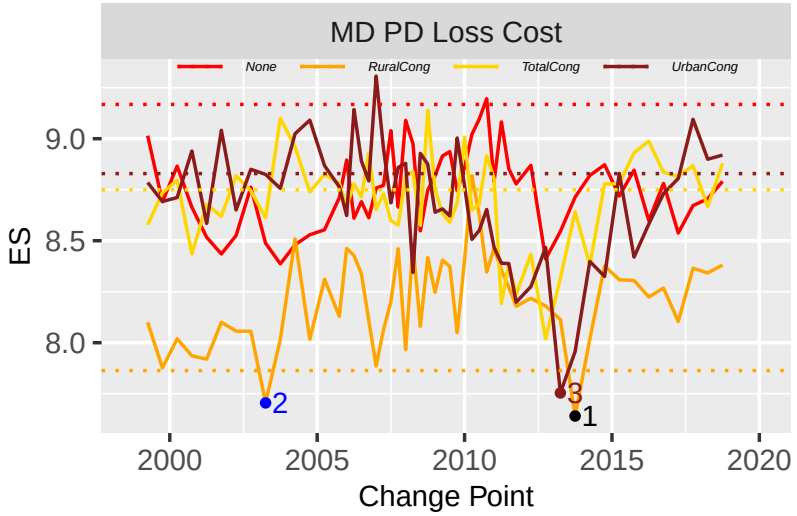
2000
2005
2010
2015
2020
Year
2
1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TotalCong
UrbanCong
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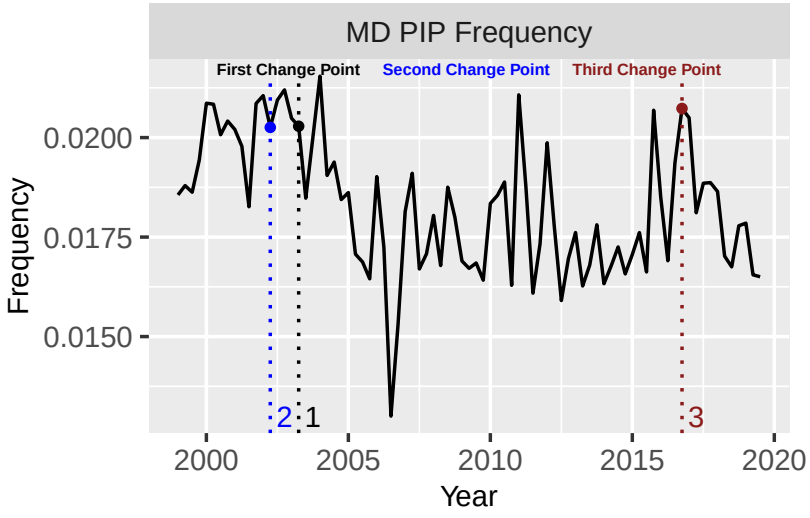
2010
2015
2020
Change Point
2
3
1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Third Change Point
Frequency
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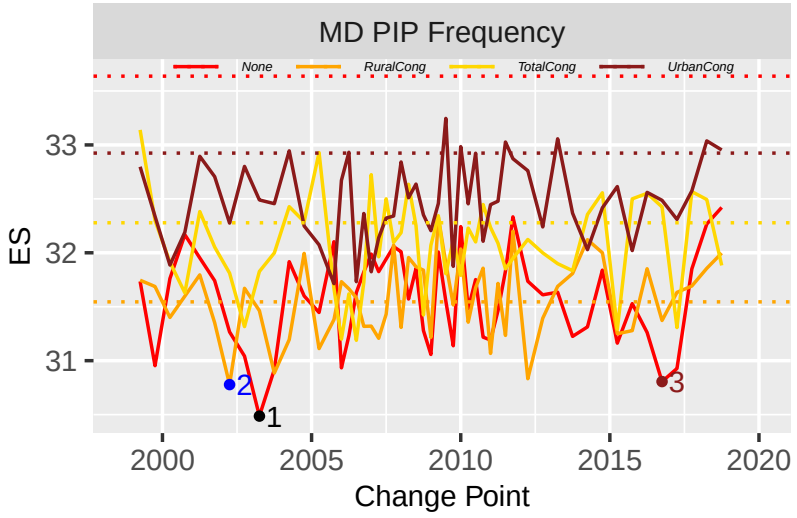
2010
2015
2020
Year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TotalCong
UrbanCong
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33
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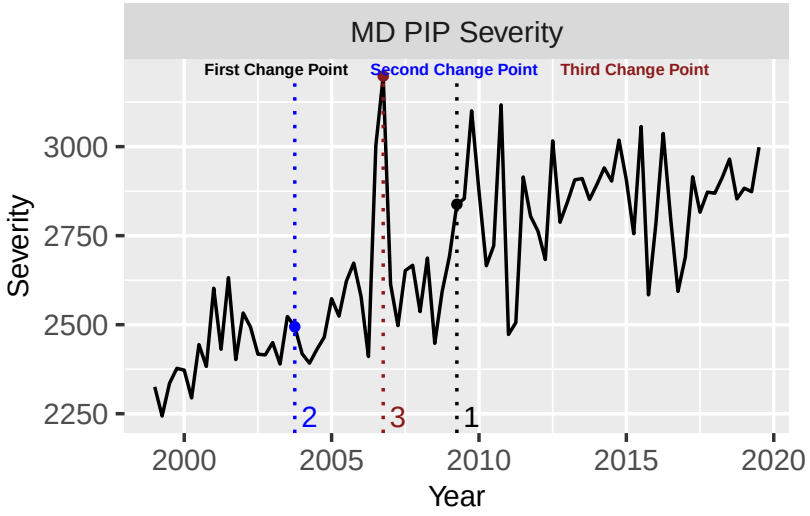
3
2000
2005
2010
2015
2020
Change Point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Second Change Point
Third Change Point
Severity
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2250
2
3
1
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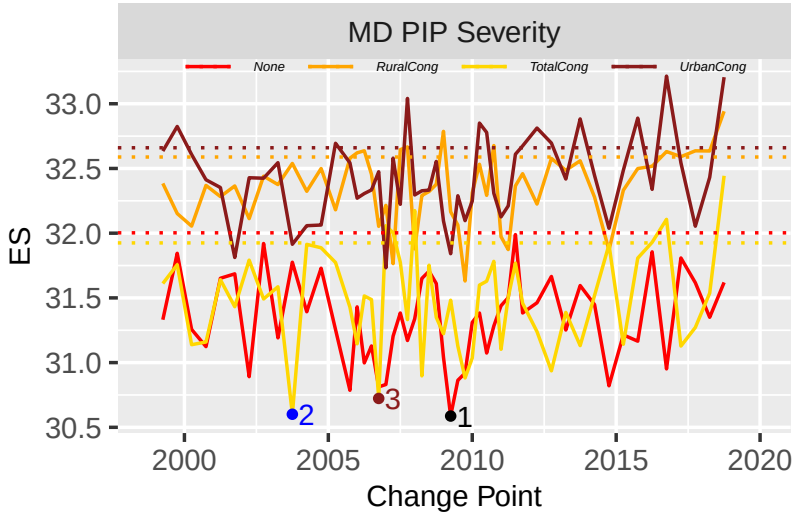
2010
2015
2020
Year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RuralCong
TotalCong
UrbanCong
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31.5
31.0
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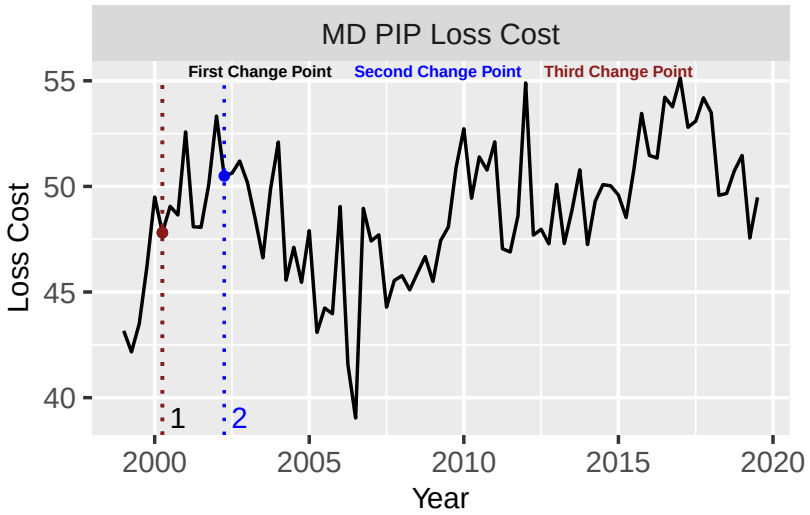
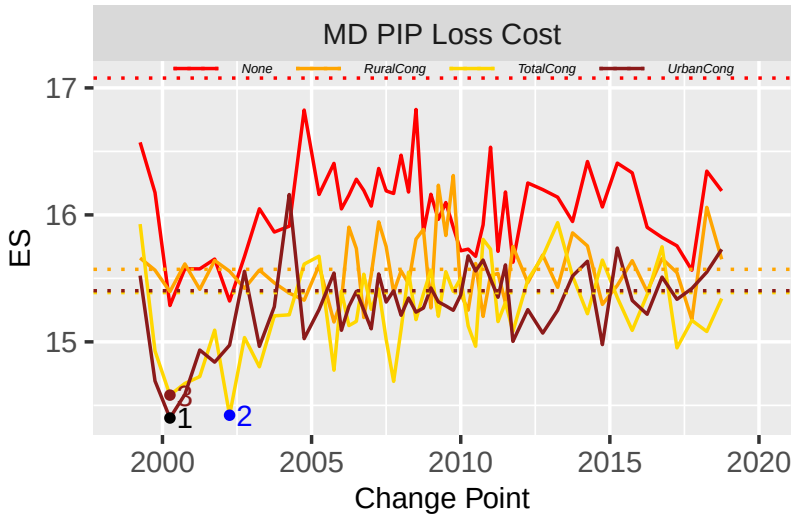
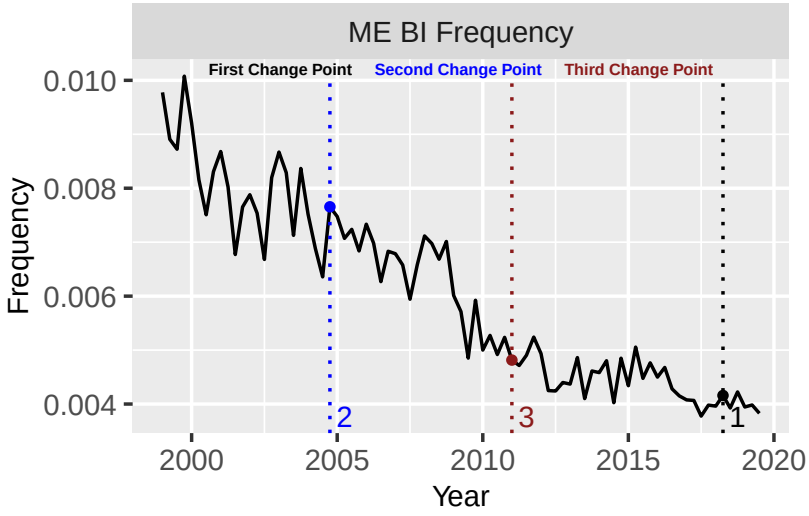
3
1
2000
2005
2010
2015
2020
Change Point


MD PIP Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
55
50
45
40
1
2
2000
2005
2010
2015
2020
Year


MD PIP Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
17
16
15
3
1
2
2000
2005
2010
2015
2020
Change Point


ME BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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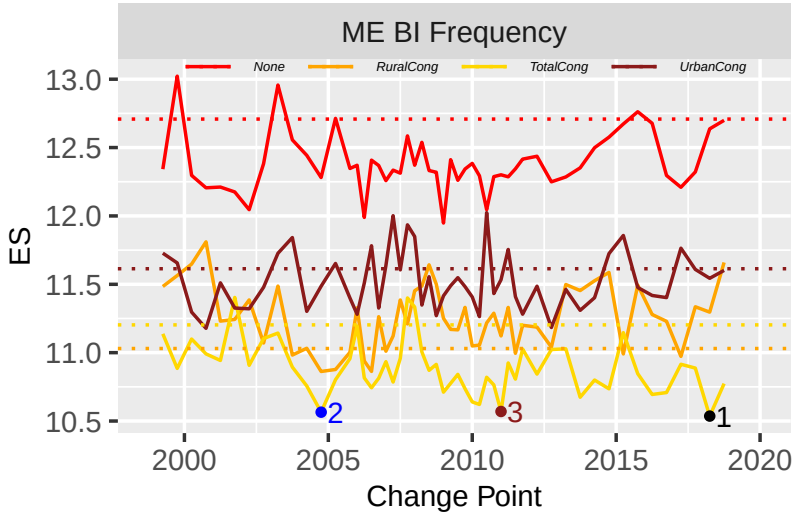
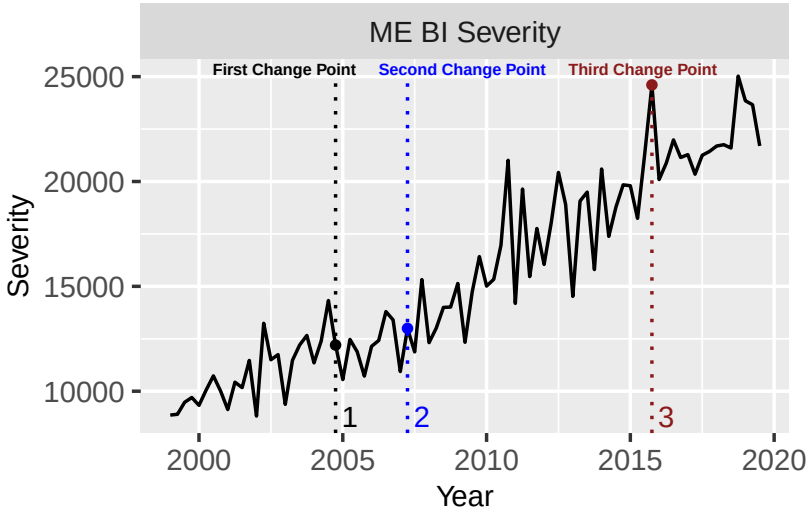
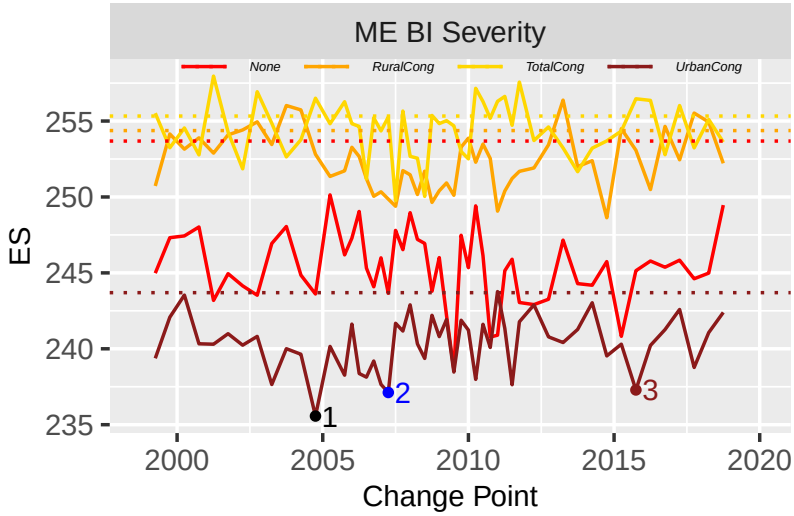
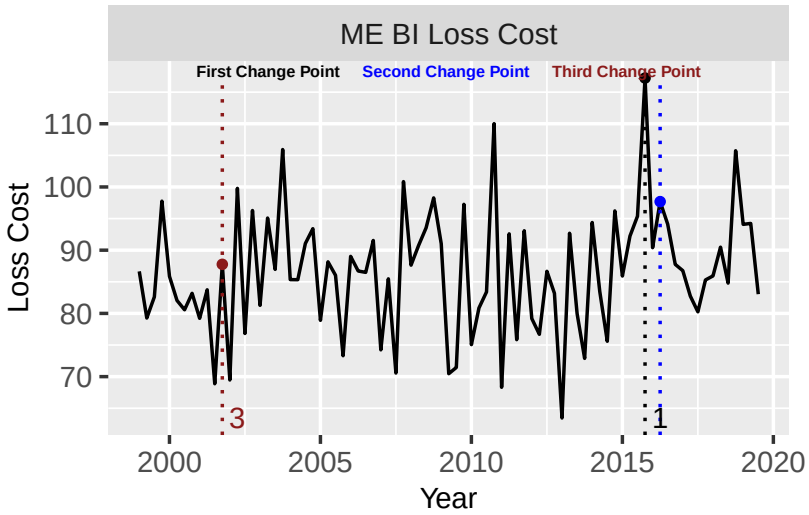
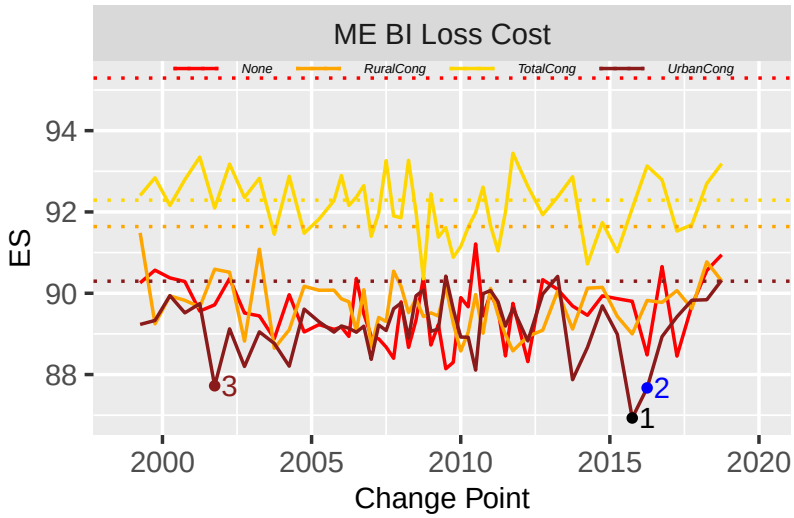
0.008
0.006
0.004
2000
2005
2010
2015
2020
Year
1
2
3

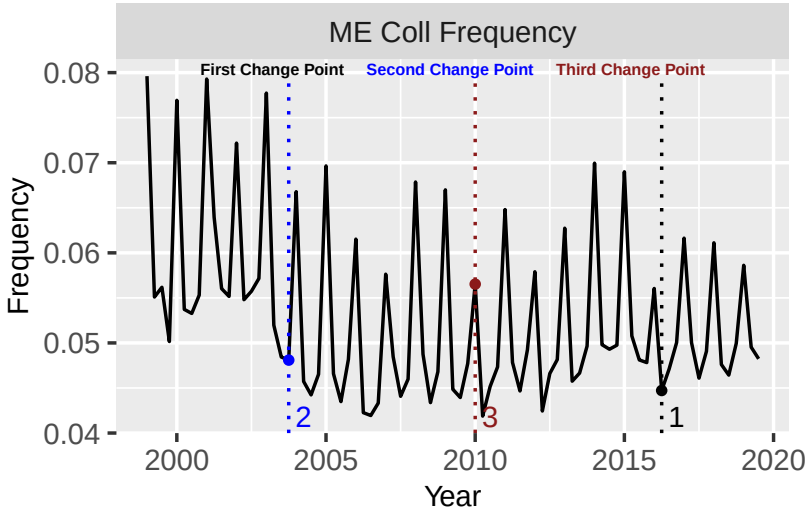

ME BI Frequency
None
RuralCong
TotalCong
UrbanCong
ES
13.0
12.5
12.0
11.5
11.0
10.5
2000
2005
2010
2015
2020
Change Point
1
2
3

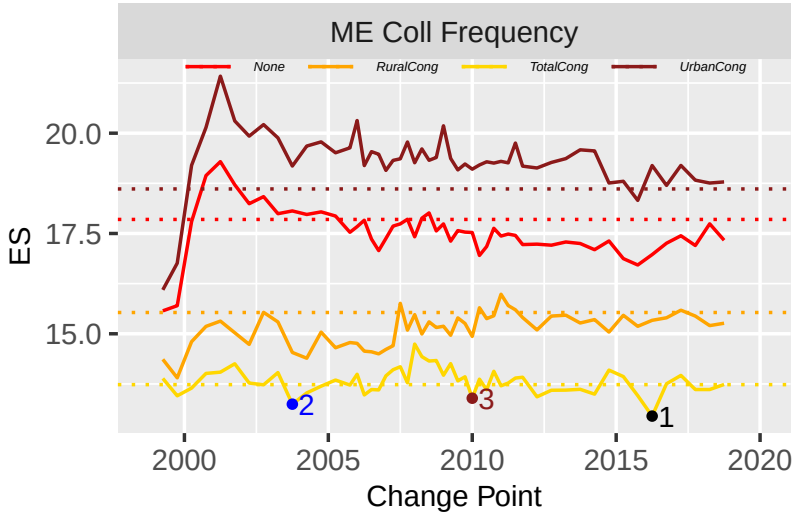

ME BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
25000
20000
15000
10000
2000
2005
2010
2015
2020
Year
1
2
3


ME BI Severity
None
RuralCong
TotalCong
UrbanCong
ES
255
250
245
240
235
2000
2005
2010
2015
2020
Change Point
1
2
3


ME BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
110
100
90
80
70
2000
2005
2010
2015
2020
Year
3
1


ME BI Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
94
92
90
88
2000
2005
2010
2015
2020
Change Point
3
2
1


ME Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.08
0.07
0.06
0.05
0.04
2000
2005
2010
2015
2020
Year
1
2
3


ME Coll Frequency
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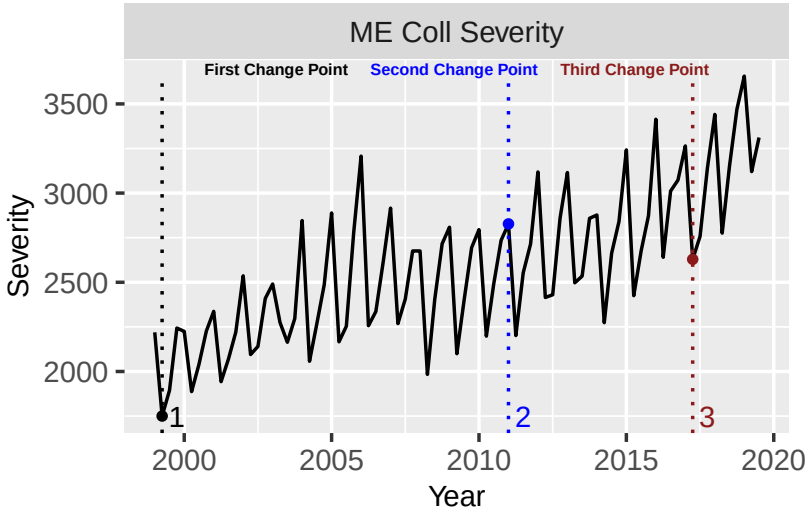
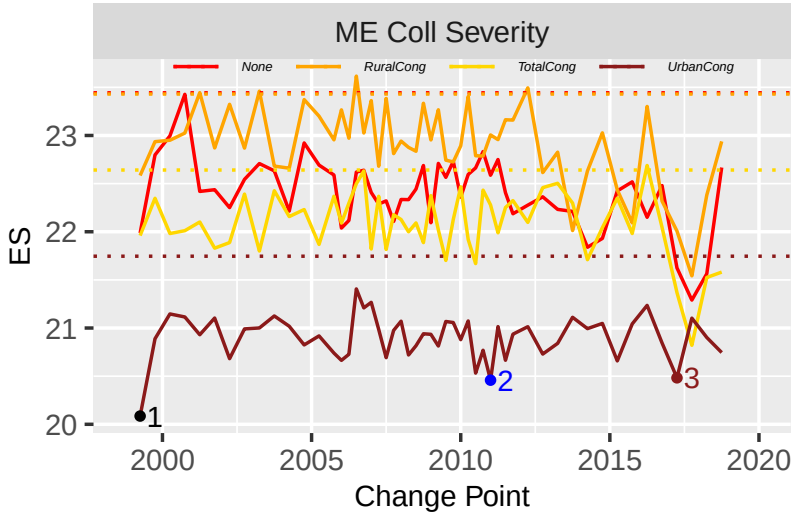
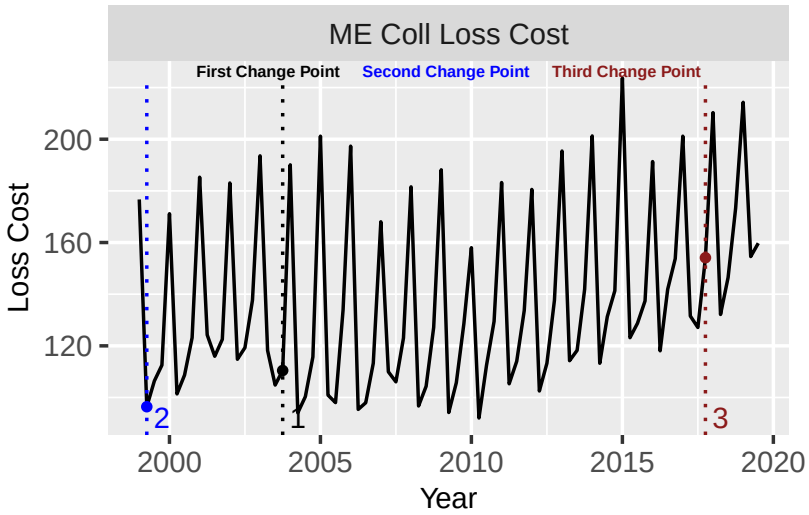
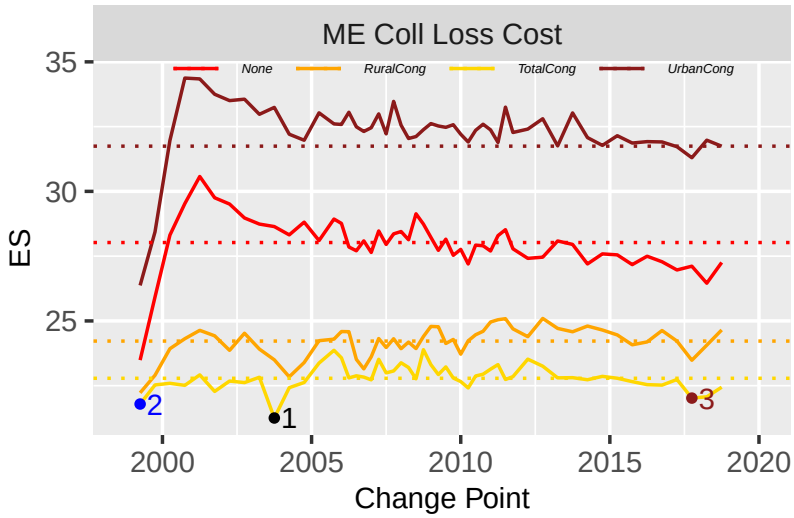
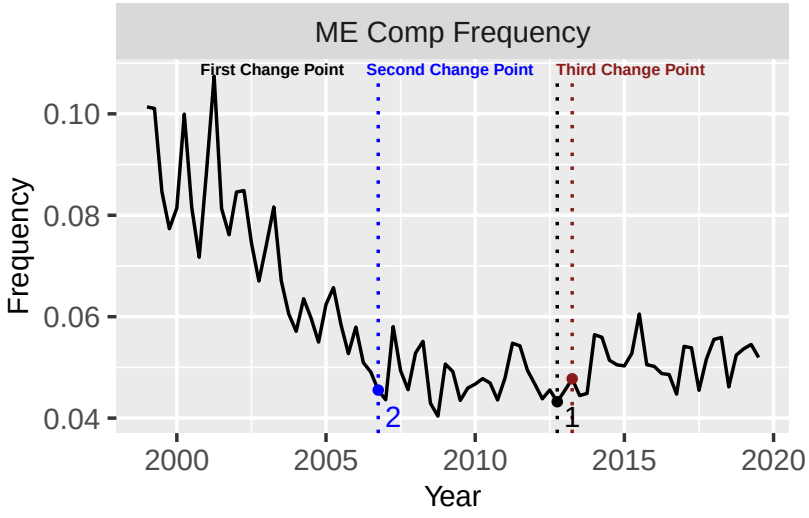
RuralCong
TotalCong
UrbanCong
ES
20.0
17.5
15.0
2000
2005
2010
2015
2020
Change Point
1
2
3

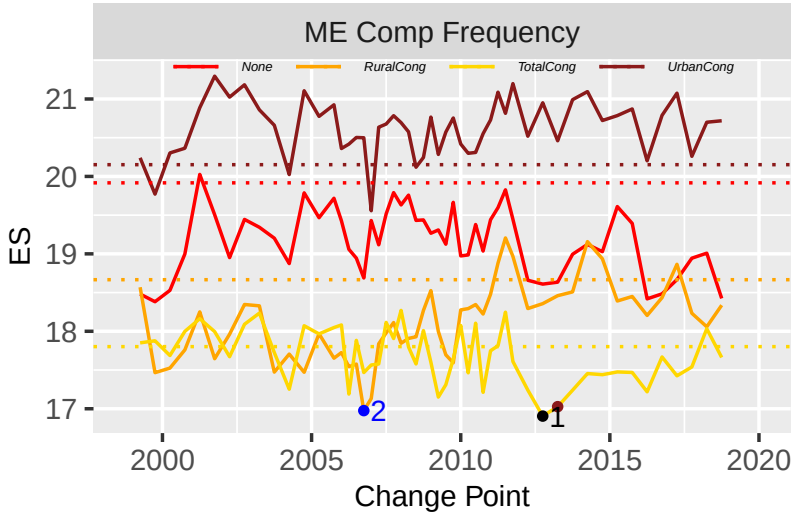

ME Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
3500
3000
2500
2000
2000
2005
2010
2015
2020
Year
1
2
3

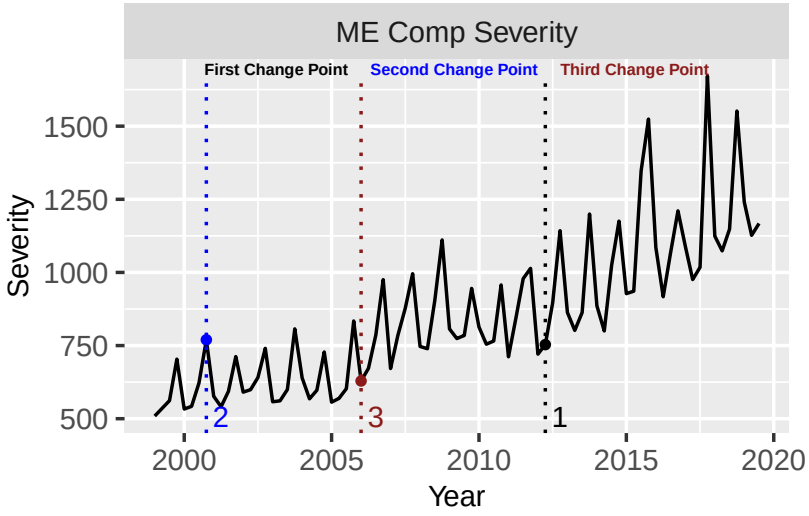

ME Coll Severity
None
RuralCong
TotalCong
UrbanCong
ES
23
22
21
20
2000
2005
2010
2015
2020
Change Point
1
2
3

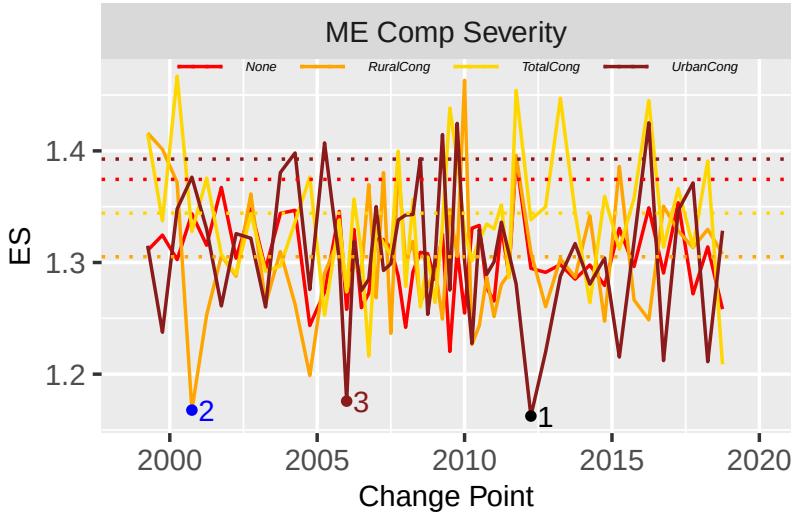

ME Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
200
160
120
2000
2005
2010
2015
2020
Year
2
1
3

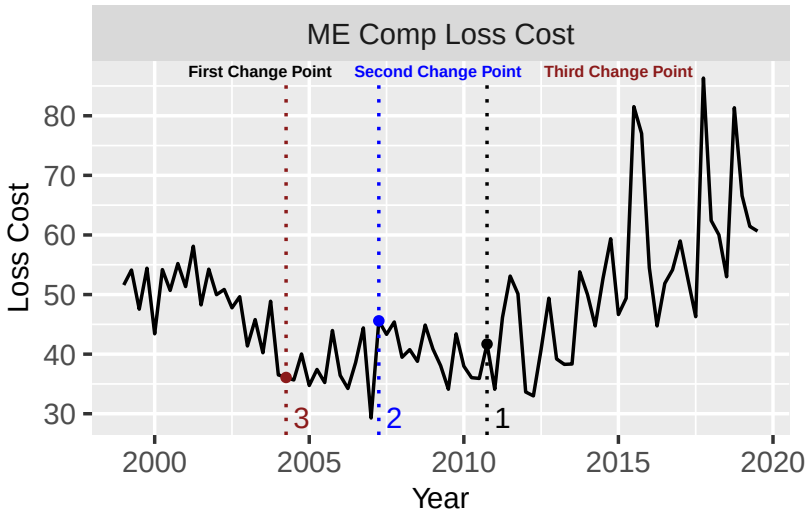

ME Coll Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
35
30
25
2000
2005
2010
2015
2020
Change Point
2
1
3

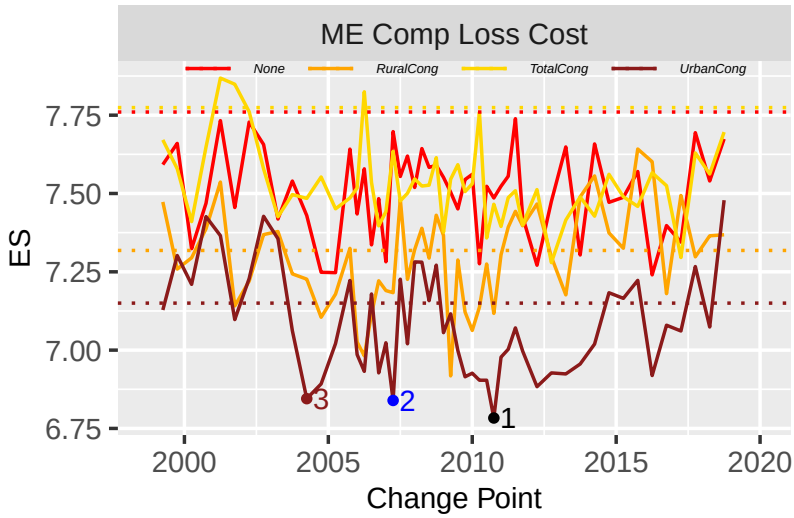

ME Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.10
0.08
0.06
0.04
2000
2005
2010
2015
2020
Year
2
1

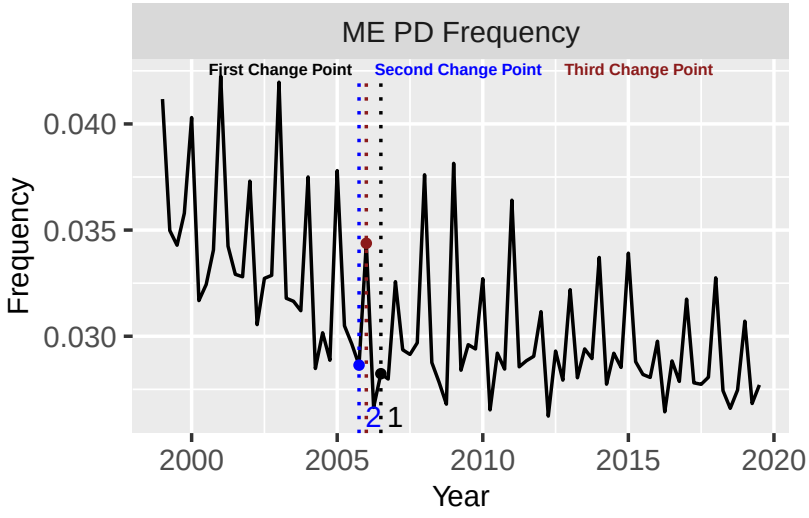

ME Comp Frequency
None
RuralCong
TotalCong
UrbanCong
ES
21
20
19
18
17
2000
2005
2010
2015
2020
Change Point
2
1

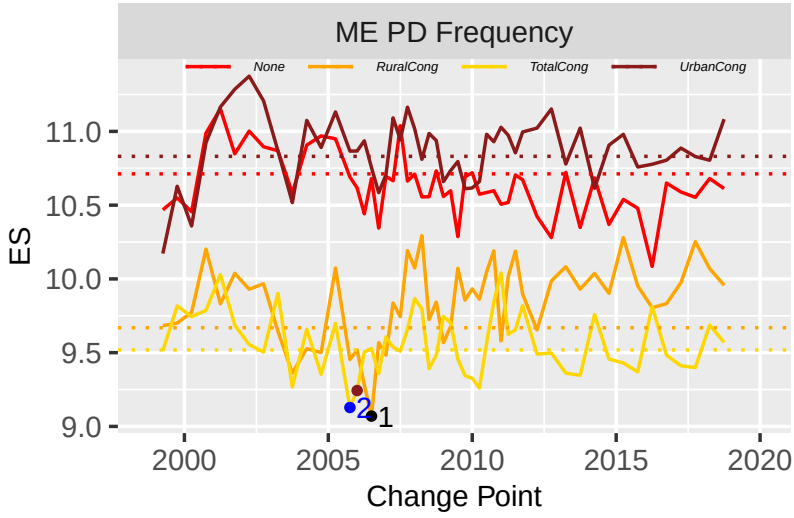

ME Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
1500
1250
1000
750
500
2000
2005
2010
2015
2020
Year
2
3
1

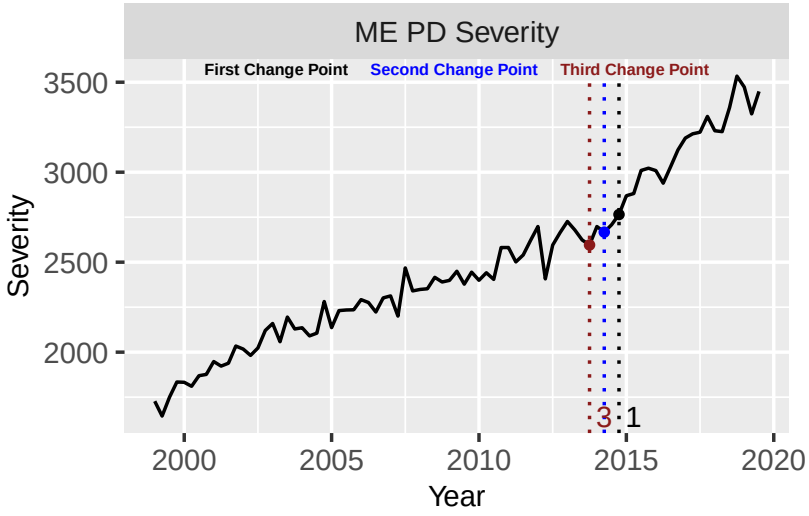

ME Comp Severity
None
RuralCong
TotalCong
UrbanCong
ES
1.4
1.3
1.2
2000
2005
2010
2015
2020
Change Point
2
3
1

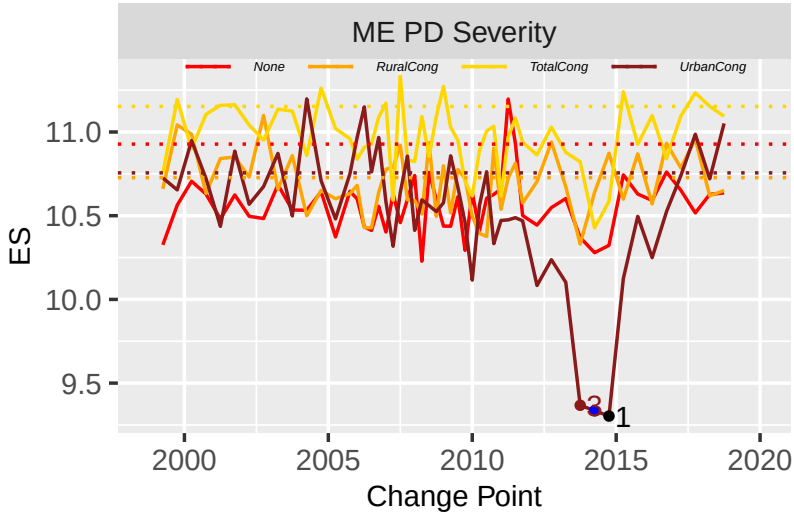

ME Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
80
70
60
50
40
30
2000
2005
2010
2015
2020
Year
3
2
1

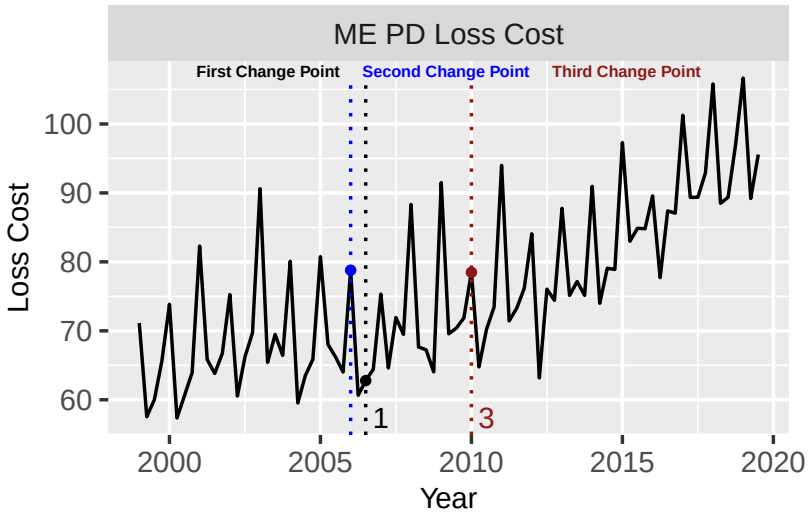

ME Comp Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
7.75
7.50
7.25
7.00
6.75
2000
2005
2010
2015
2020
Change Point
3
2
1

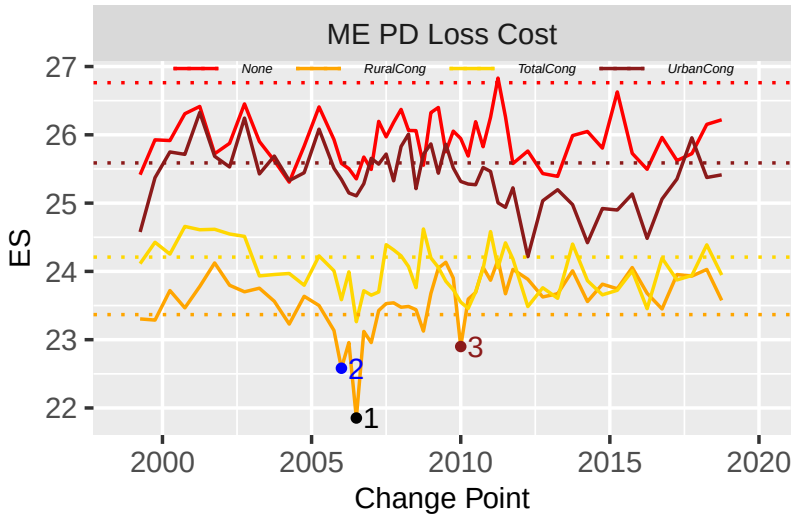

ME PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.040
0.035
0.030
2
1
2000
2005
2010
2015
2020
Year

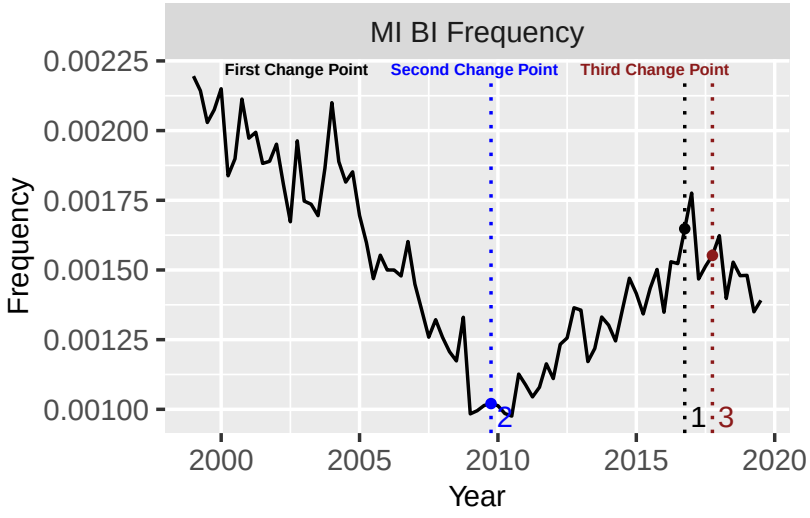

ME PD Frequency
None
RuralCong
TotalCong
UrbanCong
ES
11.0
10.5
10.0
9.5
9.0
2
1
2000
2005
2010
2015
2020
Change Point


ME PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
3500
3000
2500
2000
3
1
2000
2005
2010
2015
2020
Year


ME PD Severity
None
RuralCong
TotalCong
UrbanCong
ES
11.0
10.5
10.0
9.5
3
1
2000
2005
2010
2015
2020
Change Point


ME PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
100
90
80
70
60
1
3
2000
2005
2010
2015
2020
Year


ME PD Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
27
26
25
24
23
22
2
3
1
2000
2005
2010
2015
2020
Change Point


MI BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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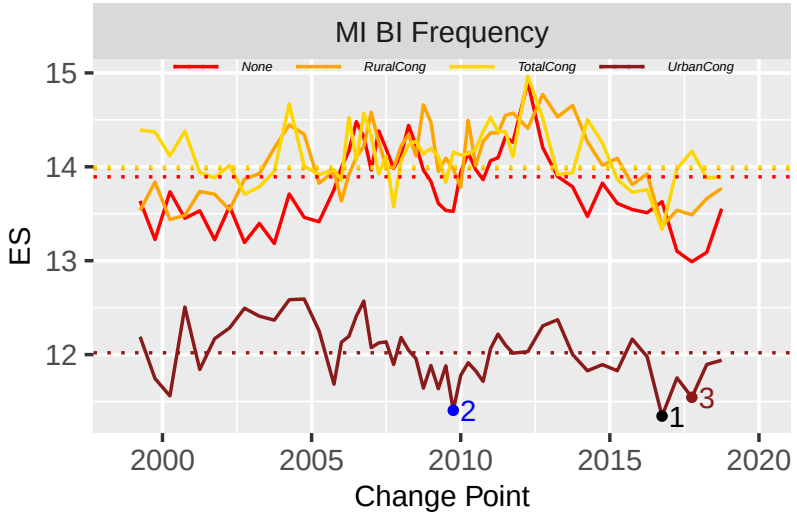
0.00175
0.00150
0.00125
0.00100
2000
2005
2010
2015
2020
Year
1
2
3


MI BI Frequency
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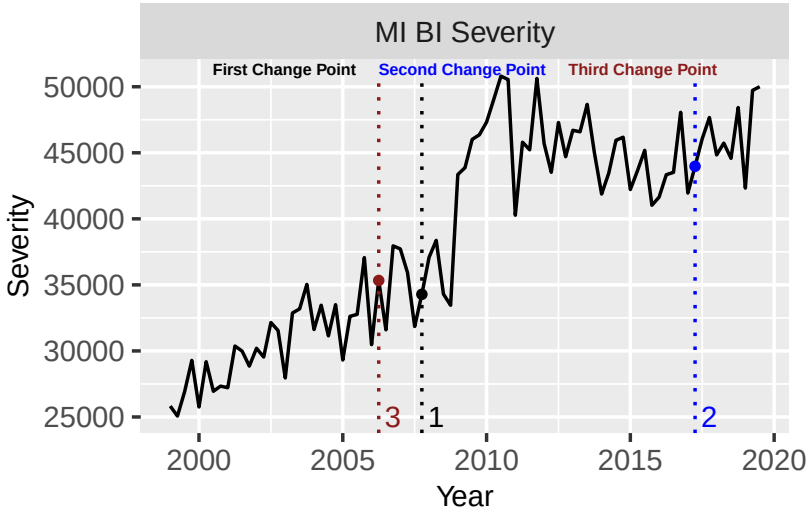
RuralCong
TotalCong
UrbanCong
ES
15
14
13
12
2000
2005
2010
2015
2020
Change Point
1
2
3


MI BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
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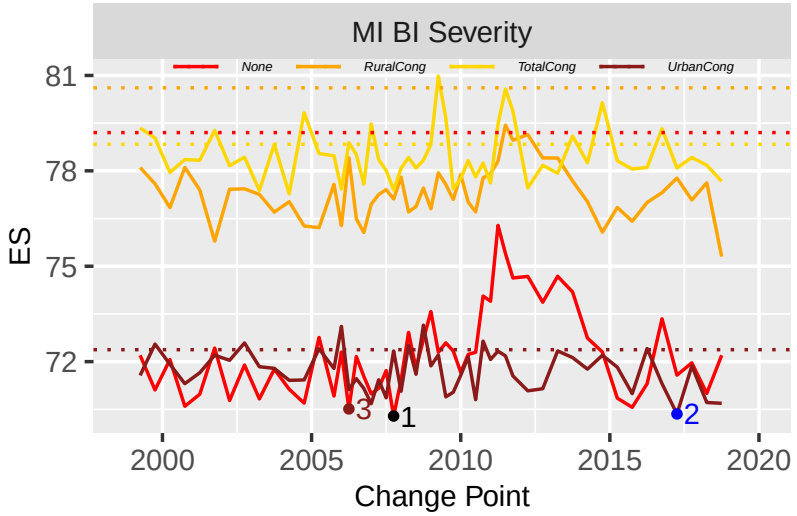
45000
40000
35000
30000
25000
2000
2005
2010
2015
2020
Year
3
1
2


MI BI Severity
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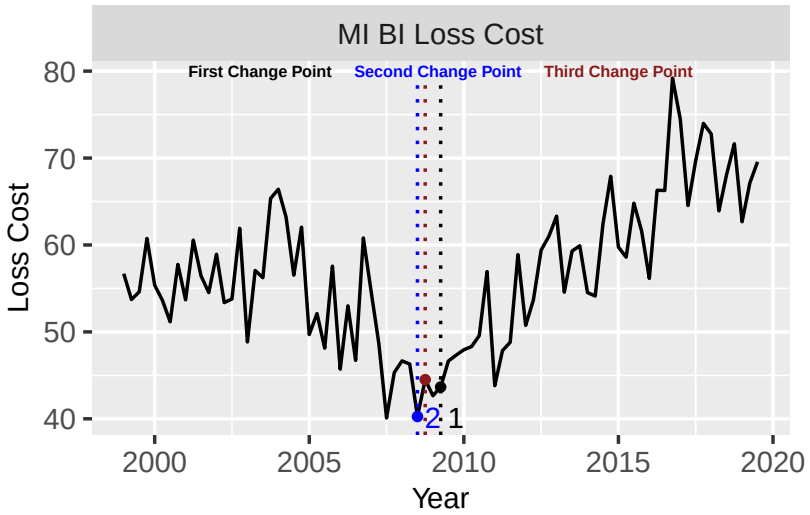
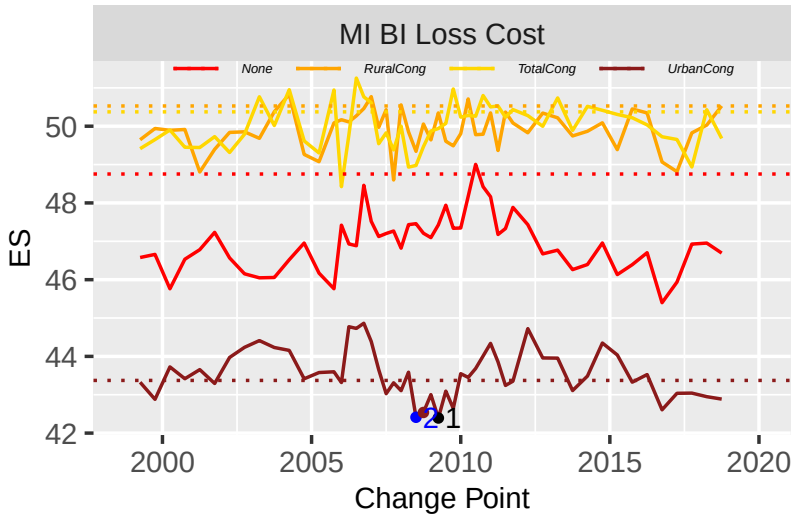
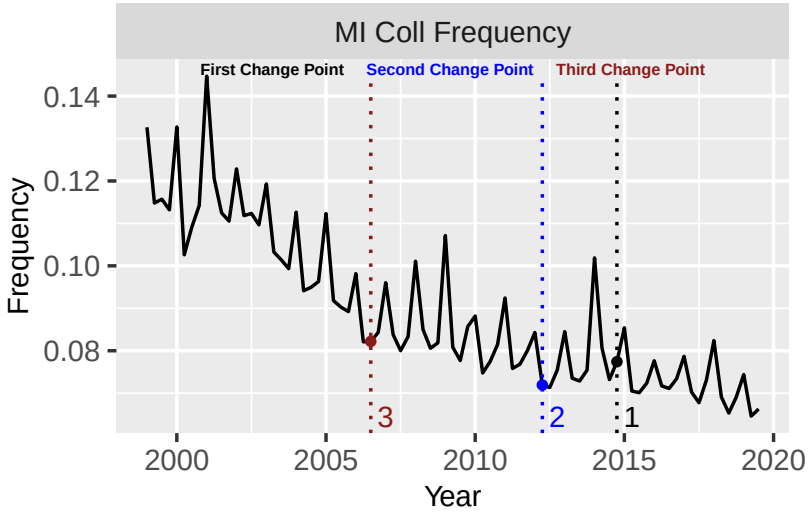
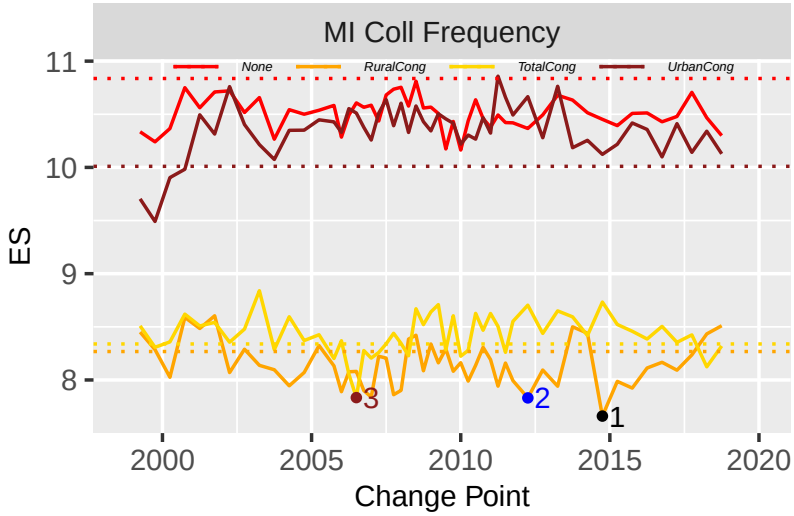
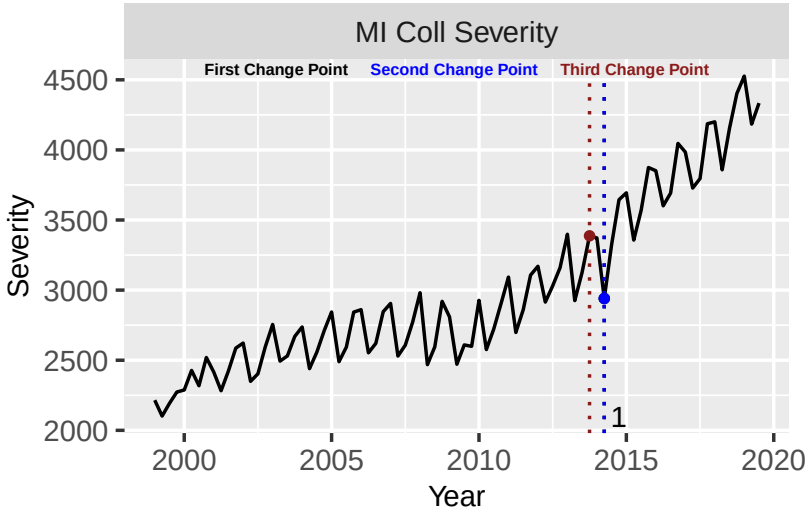
RuralCong
TotalCong
UrbanCong
ES
81
78
75
72
2000
2005
2010
2015
2020
Change Point
3
1
2

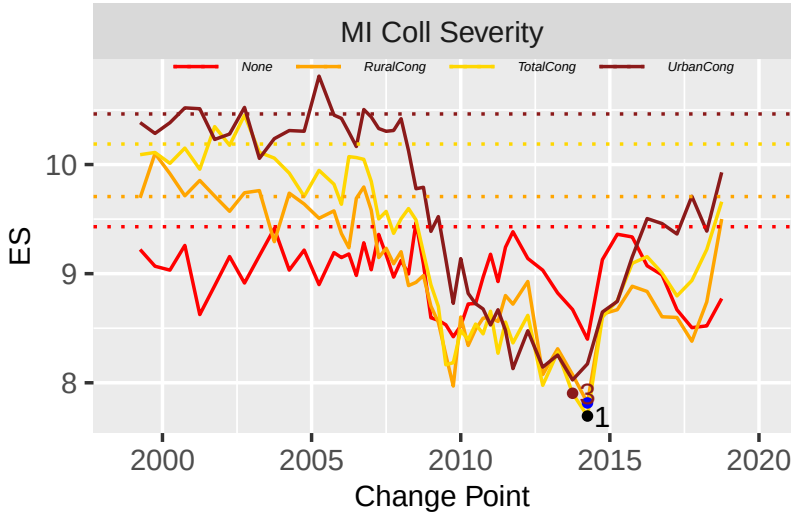

MI BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
80
70
60
50
40
2000
2005
2010
2015
2020
Year
2
1

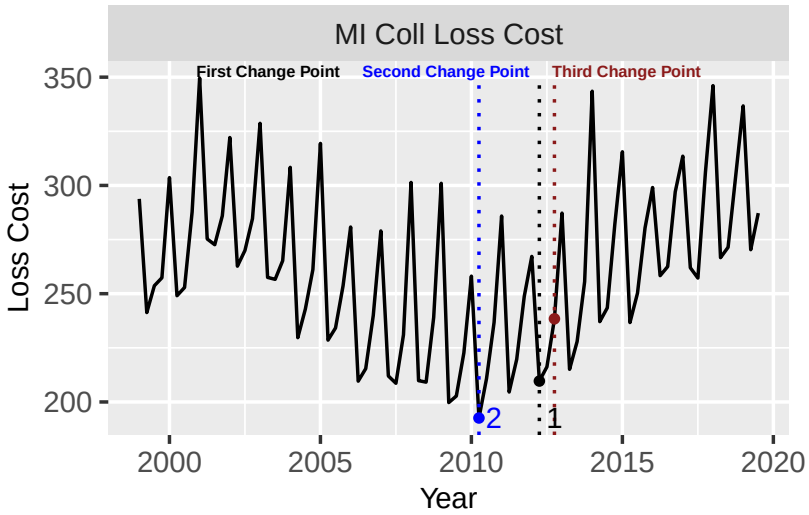

MI BI Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
50
48
46
44
42
2000
2005
2010
2015
2020
Change Point
2
1

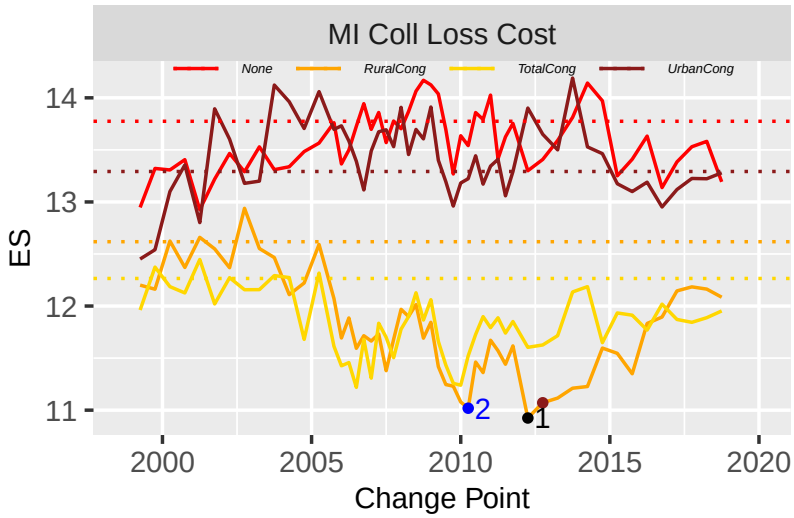

MI Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.14
0.12
0.10
0.08
3
2
1
2000
2005
2010
2015
2020
Year

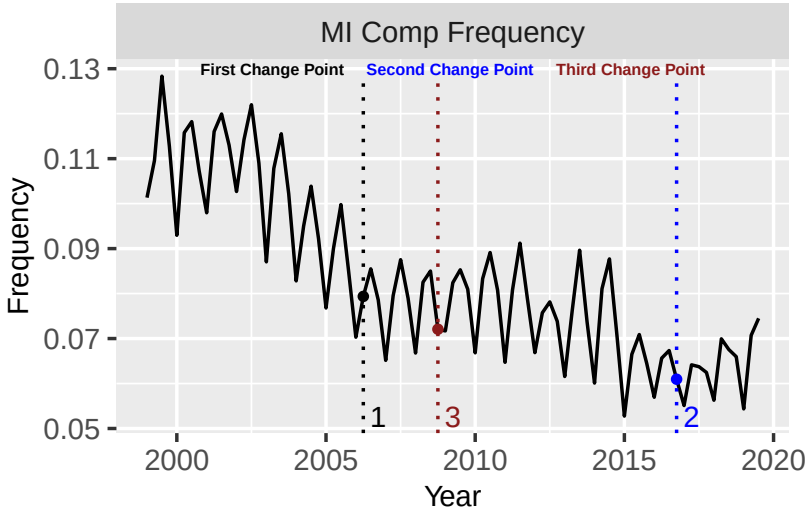

MI Coll Frequency
None
RuralCong
TotalCong
UrbanCong
ES
11
10
9
8
3
2
1
2000
2005
2010
2015
2020
Change Point


MI Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
4500
4000
3500
3000
2500
2000
1
2000
2005
2010
2015
2020
Year


MI Coll Severity
None
RuralCong
TotalCong
UrbanCong
ES
10
9
8
3
1
2000
2005
2010
2015
2020
Change Point


MI Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
350
300
250
200
2
1
2000
2005
2010
2015
2020
Year


MI Coll Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
14
13
12
11
2
1
2000
2005
2010
2015
2020
Change Point


MI Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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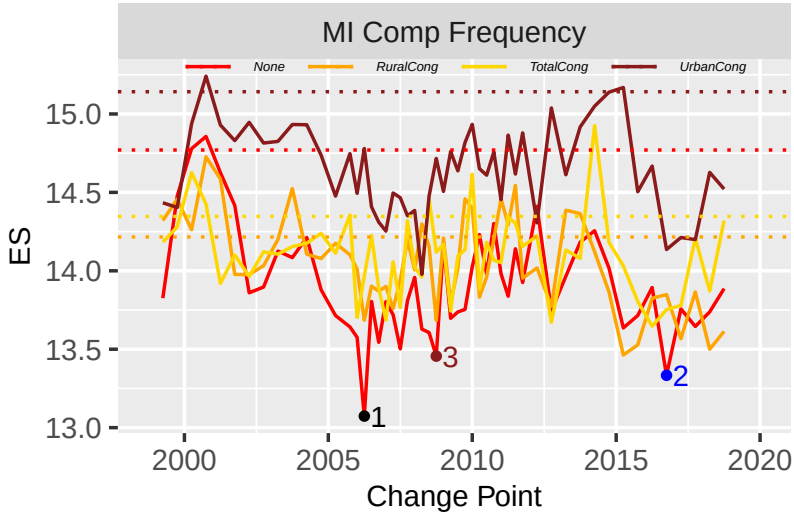
0.11
0.09
0.07
0.05
2000
2005
2010
2015
2020
Year
1
3
2


MI Comp Frequency
None
RuralCong
TotalCong
UrbanCong
ES
15.0
14.5
14.0
13.5
13.0
2000
2005
2010
2015
2020
Change Point
1
3
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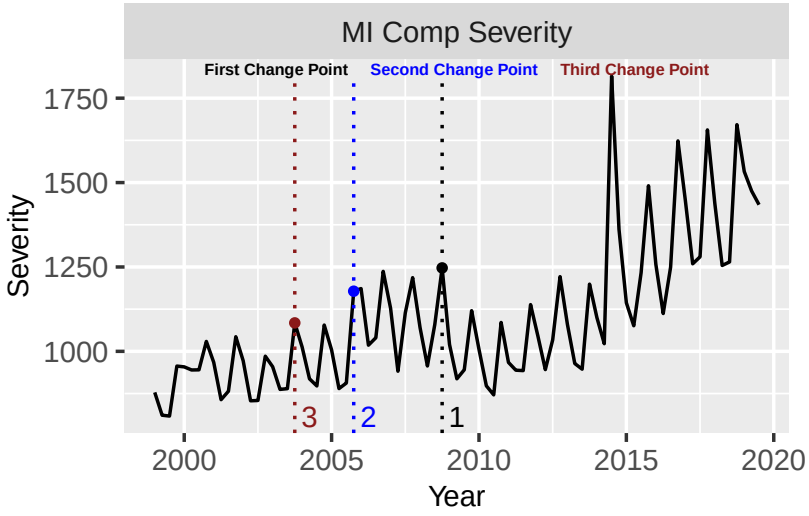
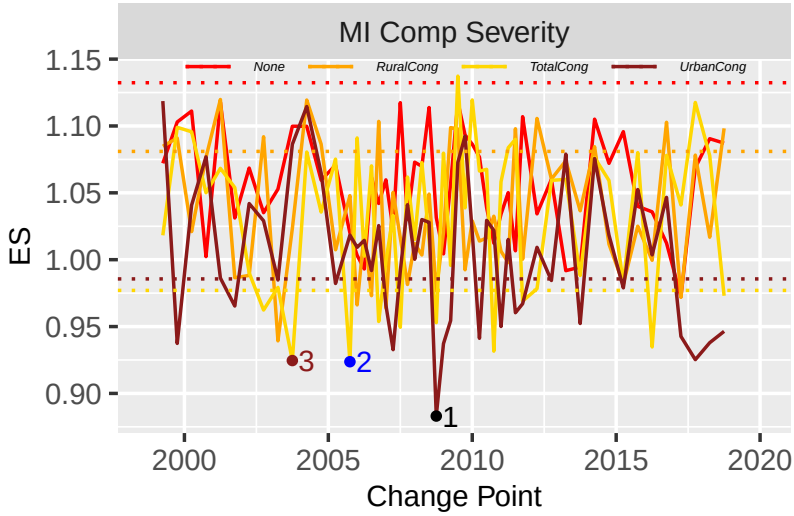
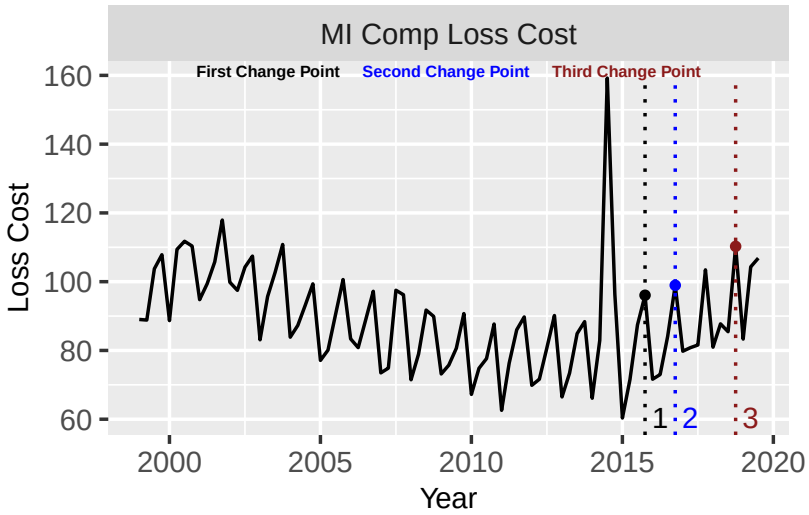
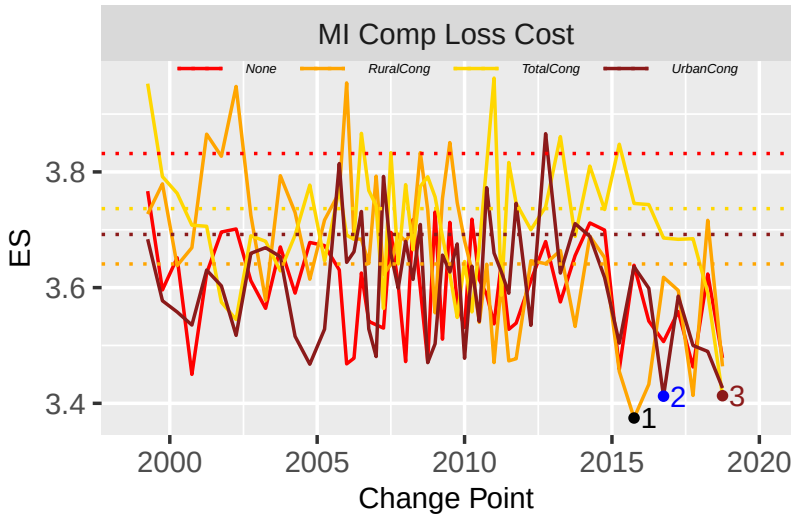
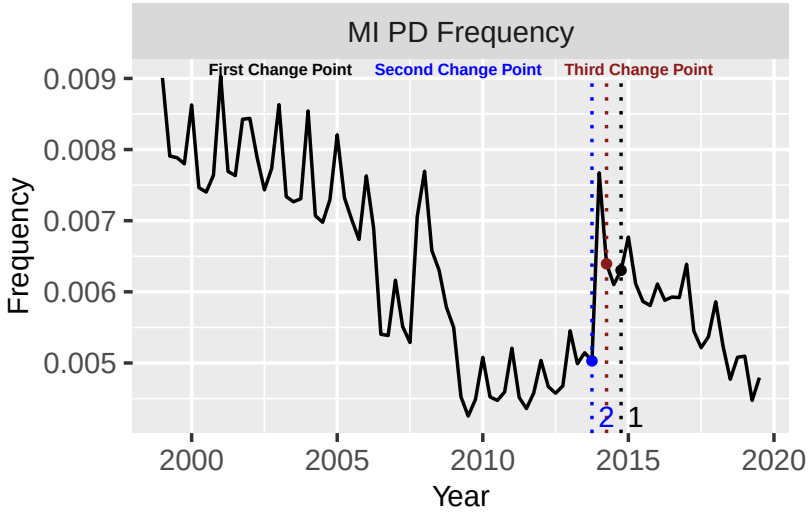
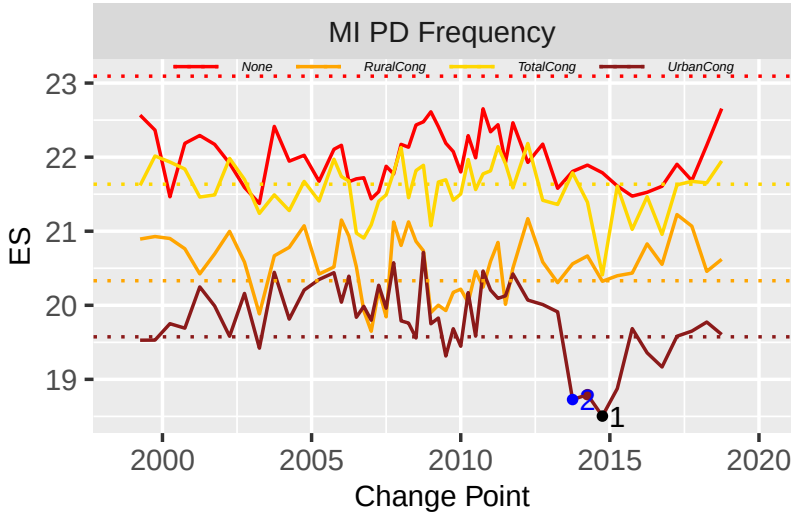

MI Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
1750
1500
1250
1000
2000
2005
2010
2015
2020
Year
3
2
1

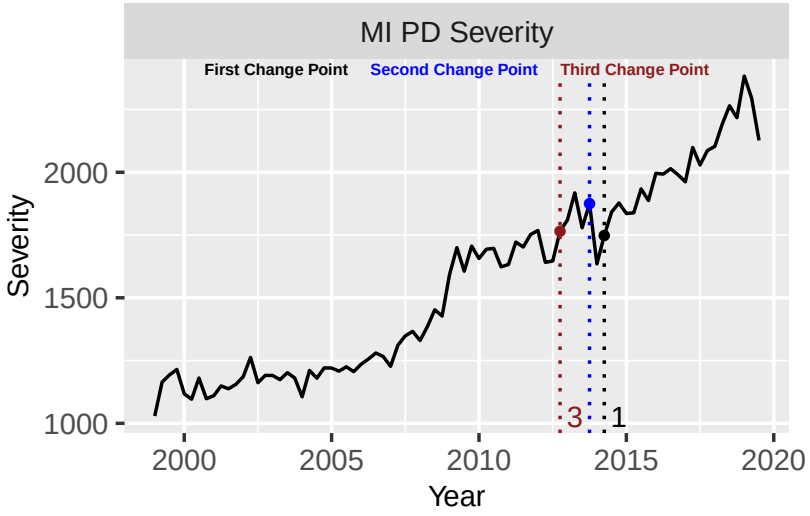

MI Comp Severity
None
RuralCong
TotalCong
UrbanCong
ES
1.15
1.10
1.05
1.00
0.95
0.90
2000
2005
2010
2015
2020
Change Point
3
2
1

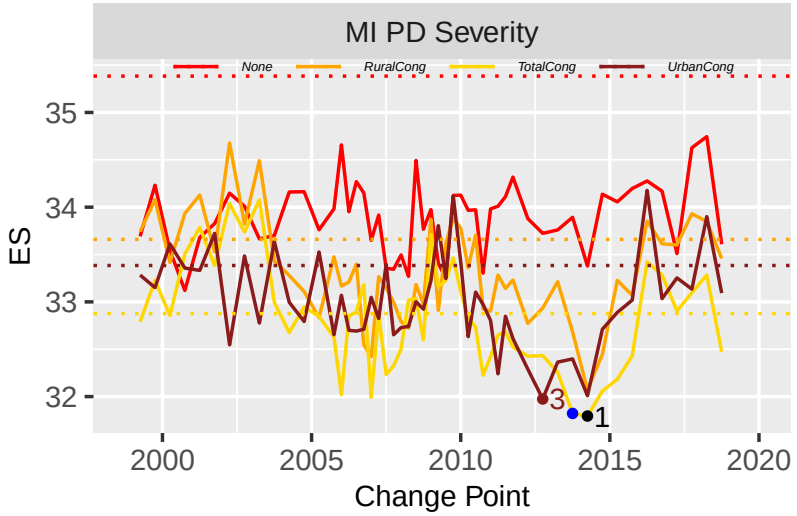

MI Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
160
140
120
100
80
60
2000
2005
2010
2015
2020
Year
1
2
3

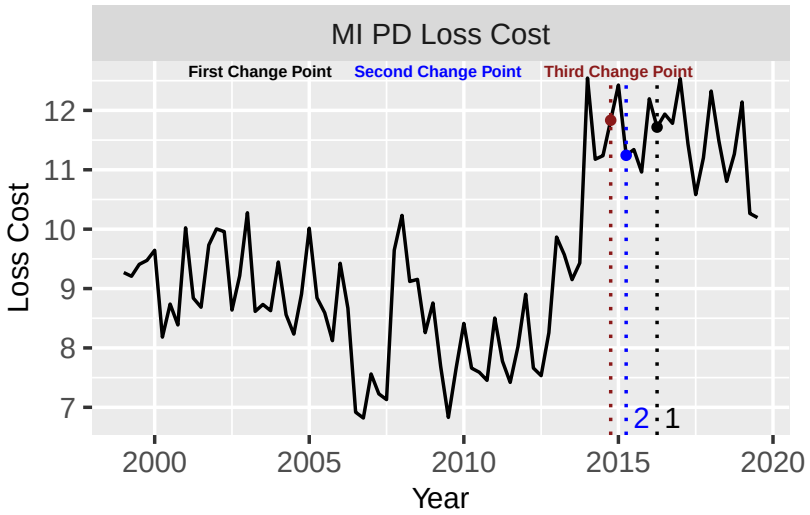

MI Comp Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
3.8
3.6
3.4
2000
2005
2010
2015
2020
Change Point
1
2
3

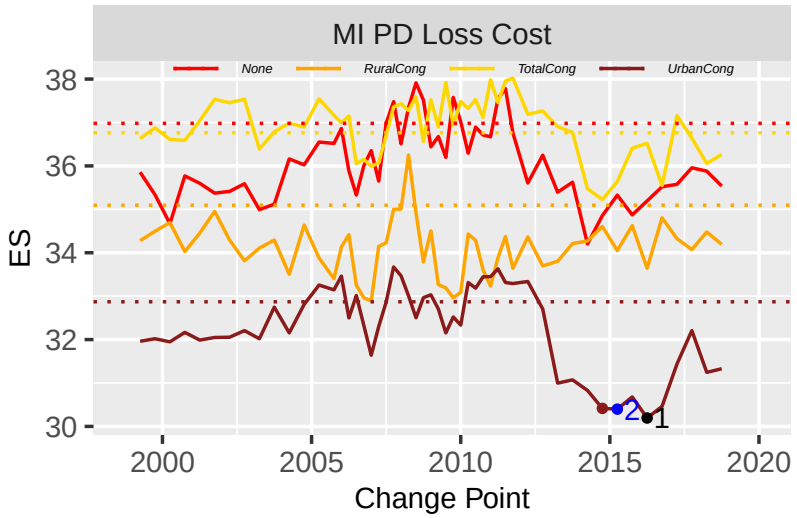

MI PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.009
0.008
0.007
0.006
0.005
2
1
2000
2005
2010
2015
2020
Year


MI PD Frequency
None
RuralCong
TotalCong
UrbanCong
ES
23
22
21
20
19
2
1
2000
2005
2010
2015
2020
Change Point


MI PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
2000
1500
1000
3
1
2000
2005
2010
2015
2020
Year


MI PD Severity
None
RuralCong
TotalCong
UrbanCong
ES
35
34
33
32
3
1
2000
2005
2010
2015
2020
Change Point


MI PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
12
11
10
9
8
7
2
1
2000
2005
2010
2015
2020
Year


MI PD Loss Cost
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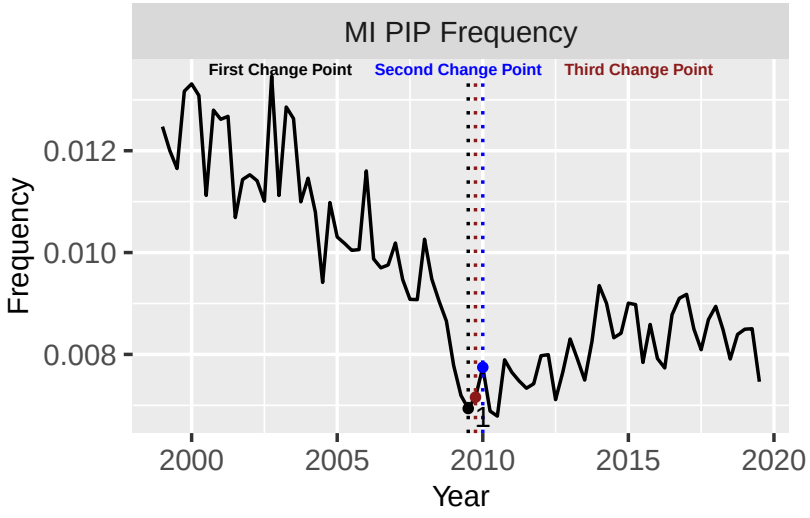
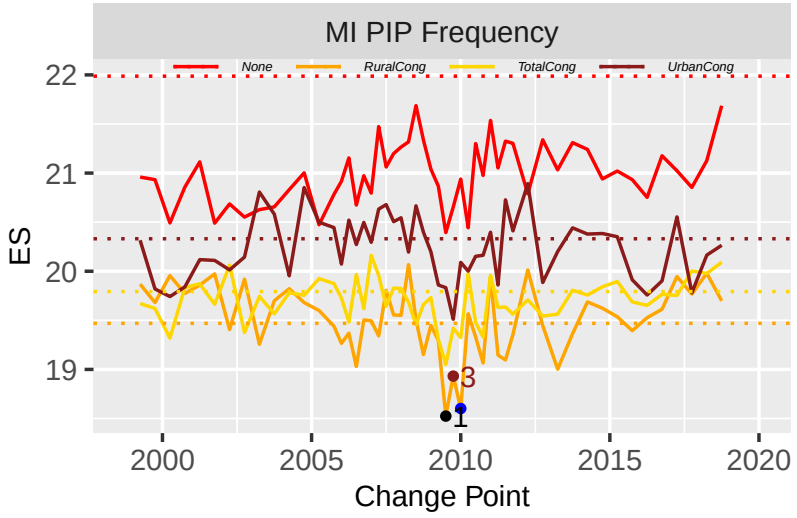
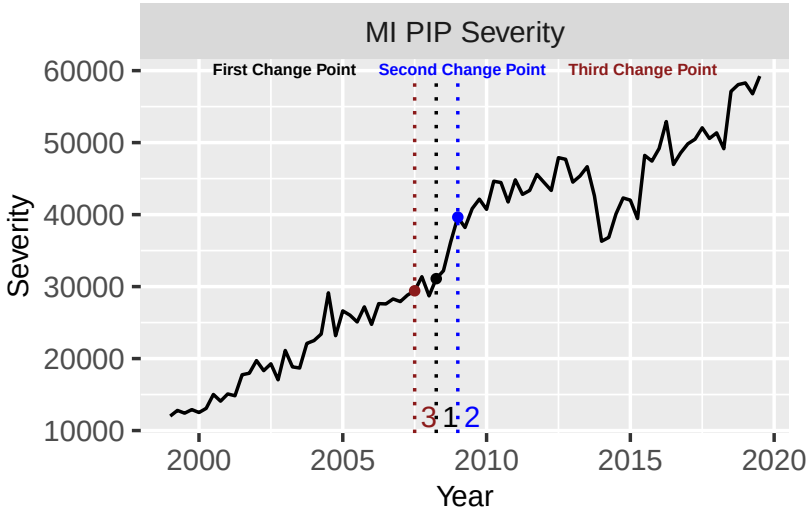
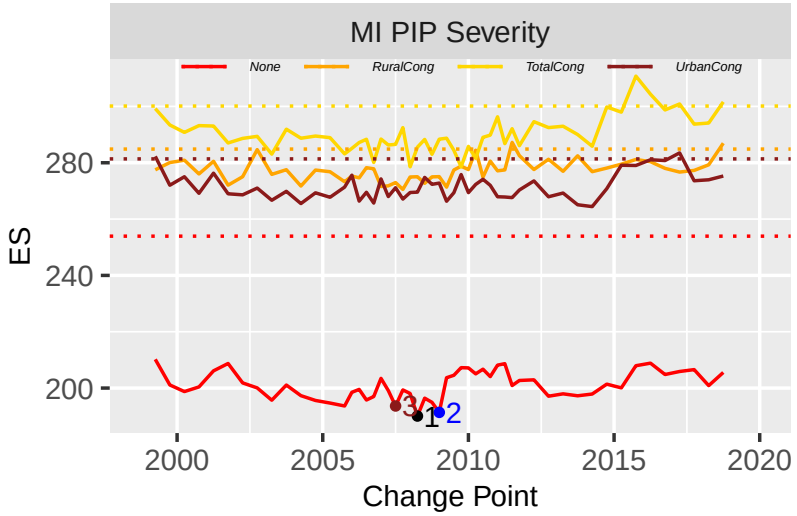
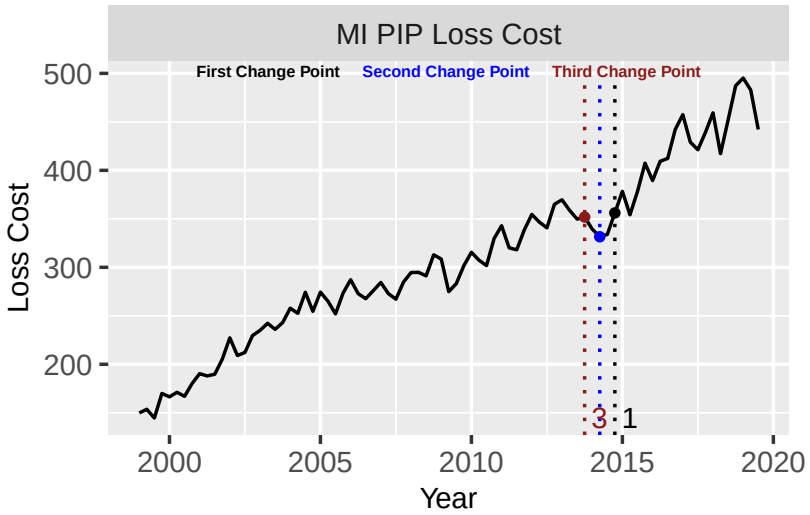
RuralCong
TotalCong
UrbanCong
ES
38
36
34
32
30
2
1
2000
2005
2010
2015
2020
Change Point

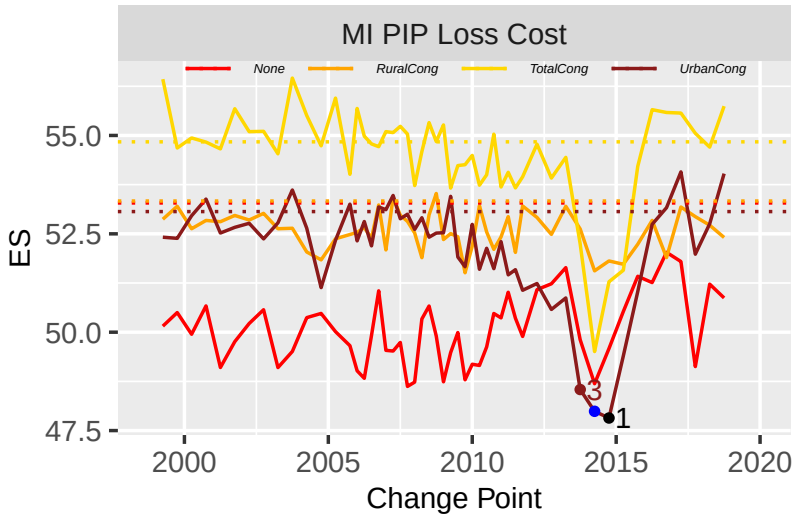

MI PIP Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.012
0.010
0.008
2000
2005
2010
2015
2020
Year
1

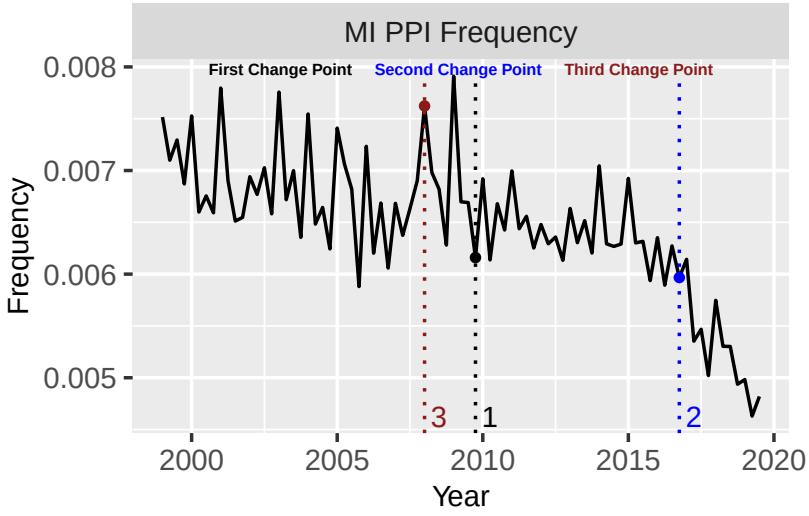

MI PIP Frequency
None
RuralCong
TotalCong
UrbanCong
ES
22
21
20
19
2000
2005
2010
2015
2020
Change Point
3
1

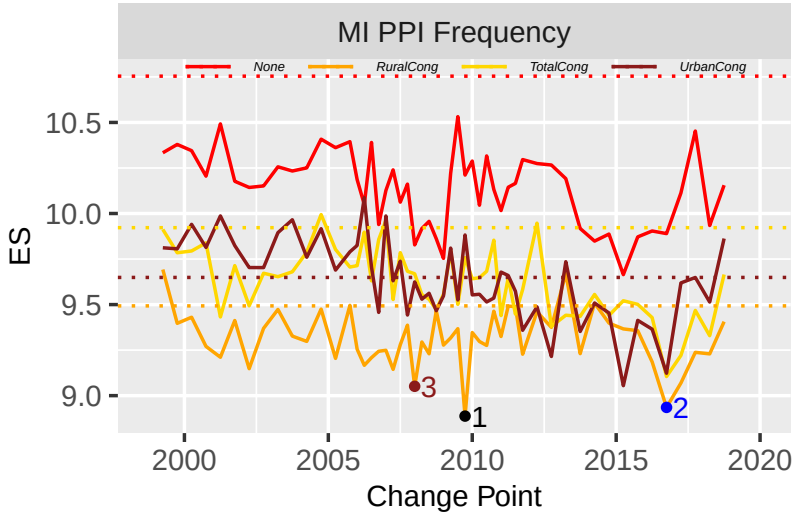

MI PIP Severity
First Change Point
Second Change Point
Third Change Point
Severity
60000
50000
40000
30000
20000
10000
2000
2005
2010
2015
2020
Year
3
1
2

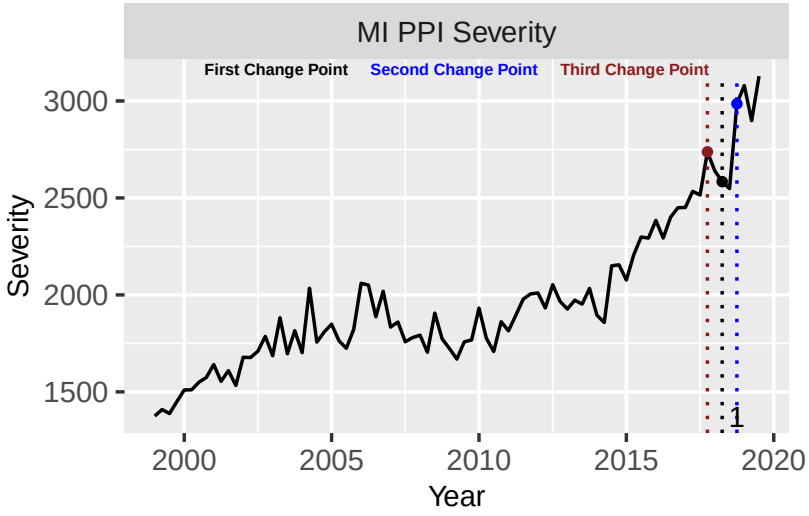

MI PIP Severity
None
RuralCong
TotalCong
UrbanCong
ES
280
240
200
2000
2005
2010
2015
2020
Change Point
3
1
2

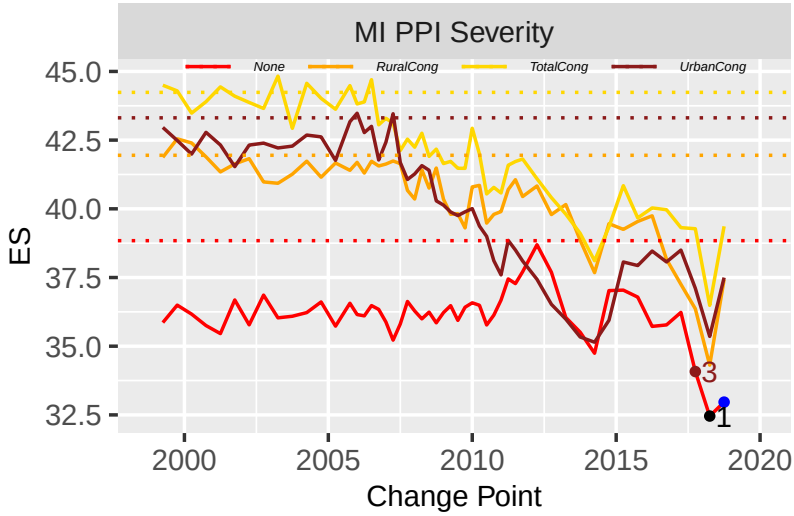

MI PIP Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
500
400
300
200
2000
2005
2010
2015
2020
Year
3
1

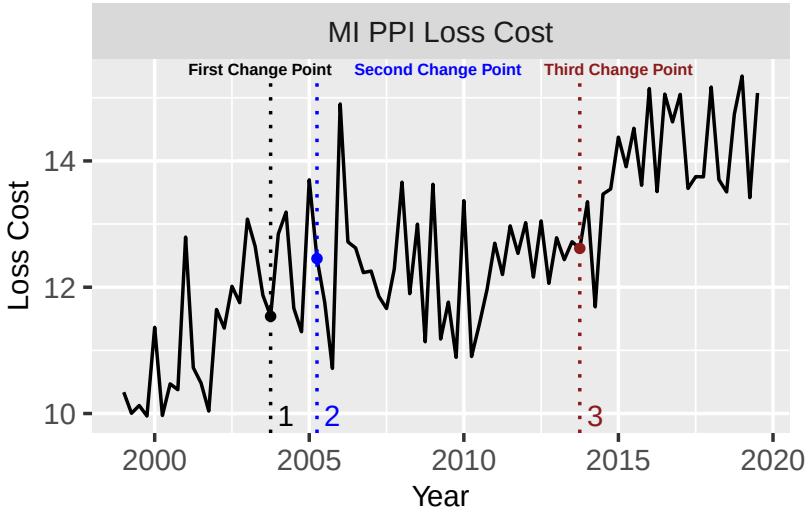

MI PIP Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
55.0
52.5
50.0
47.5
2000
2005
2010
2015
2020
Change Point
3
1

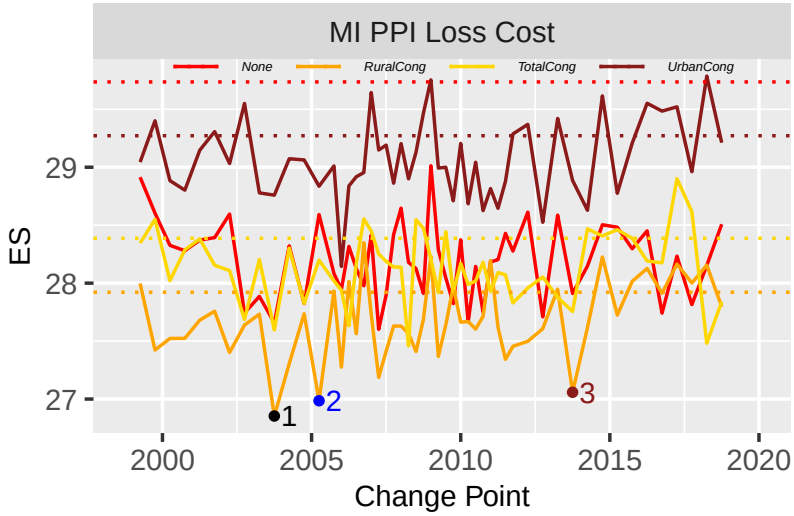

MI PPI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.008
0.007
0.006
0.005
2000
2005
2010
2015
2020
Year
3
1
2

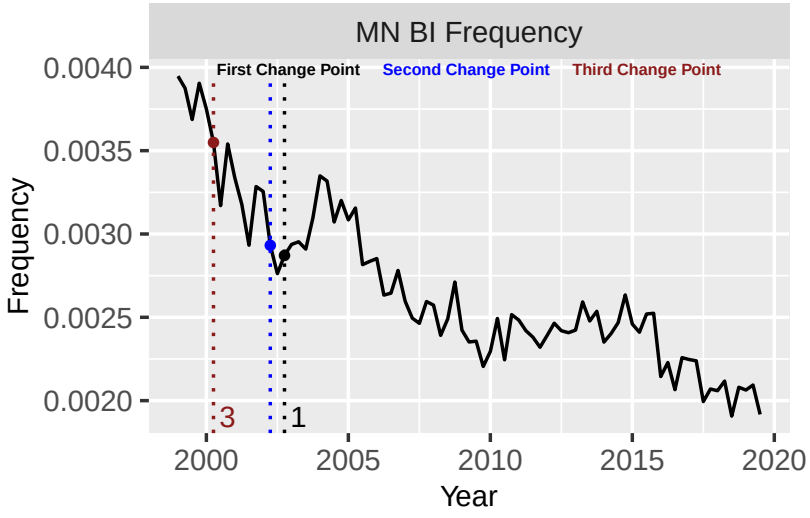

MI PPI Frequency
None
RuralCong
TotalCong
UrbanCong
ES
10.5
10.0
9.5
9.0
2000
2005
2010
2015
2020
Change Point
3
1
2

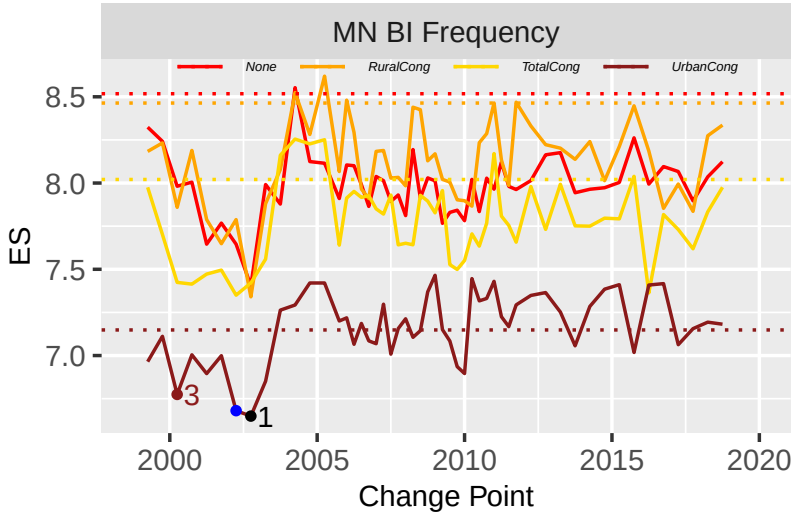

MI PPI Severity
First Change Point
Second Change Point
Third Change Point
Severity
3000
2500
2000
1500
2000
2005
2010
2015
2020
Year
1

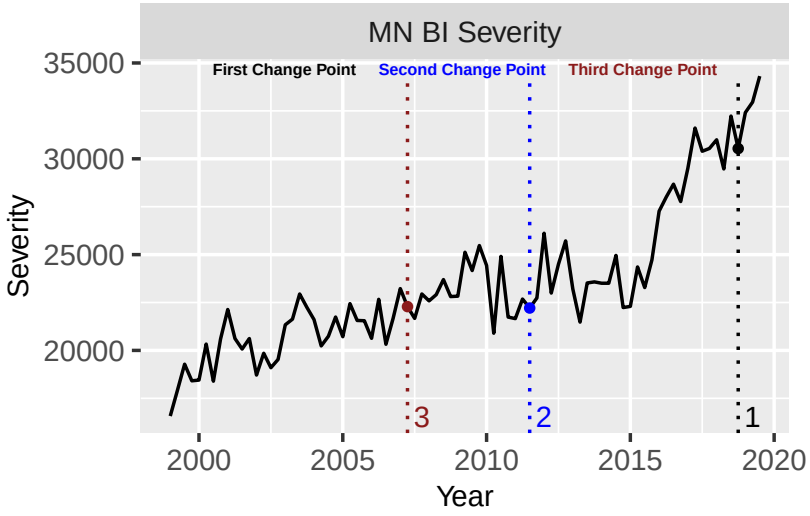

MI PPI Severity
None
RuralCong
TotalCong
UrbanCong
ES
45.0
42.5
40.0
37.5
35.0
32.5
2000
2005
2010
2015
2020
Change Point
3
1

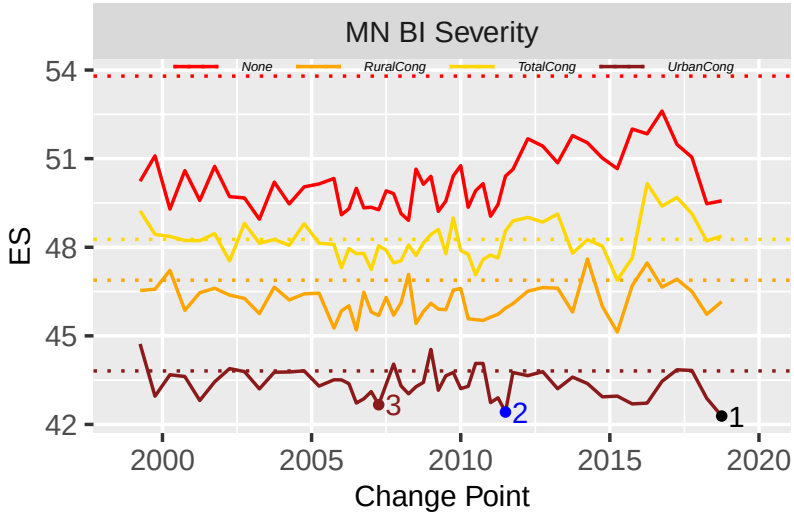

MI PPI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
14
12
10
2000
2005
2010
2015
2020
Year
1
2
3


MI PPI Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
29
28
27
2000
2005
2010
2015
2020
Change Point
1
2
3


MN BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.0040
0.0035
0.0030
0.0025
0.0020
2000
2005
2010
2015
2020
Year
3
1


MN BI Frequency
None
RuralCong
TotalCong
UrbanCong
ES
8.5
8.0
7.5
7.0
2000
2005
2010
2015
2020
Change Point
3
1


MN BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
35000
30000
25000
20000
2000
2005
2010
2015
2020
Year
3
2
1


MN BI Severity
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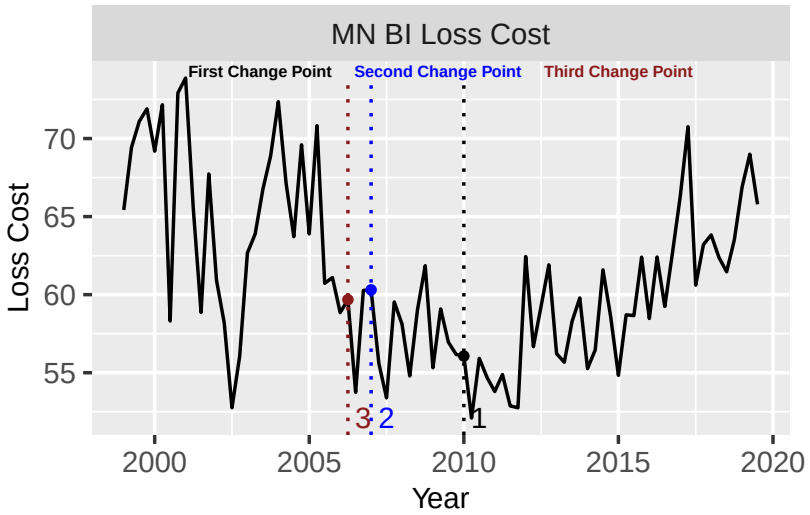
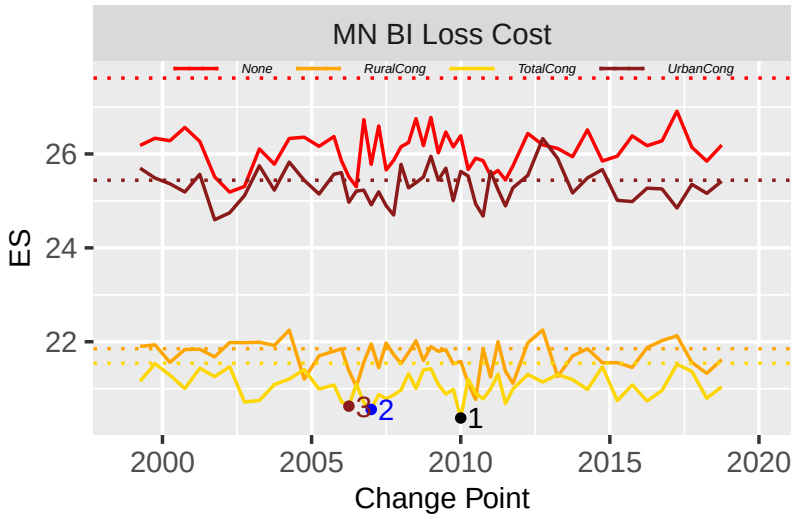
TotalCong
UrbanCong
ES
54
51
48
45
42
2000
2005
2010
2015
2020
Change Point
3
2
1


MN BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
70
65
60
55
2000
2005
2010
2015
2020
Year
3
2
1


MN BI Loss Cost
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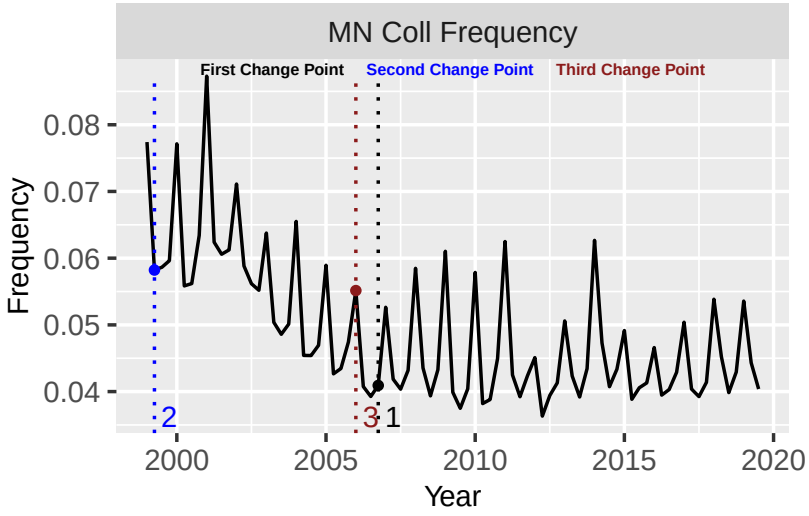
TotalCong
UrbanCong
ES
26
24
22
2000
2005
2010
2015
2020
Change Point
3
2
1


MN Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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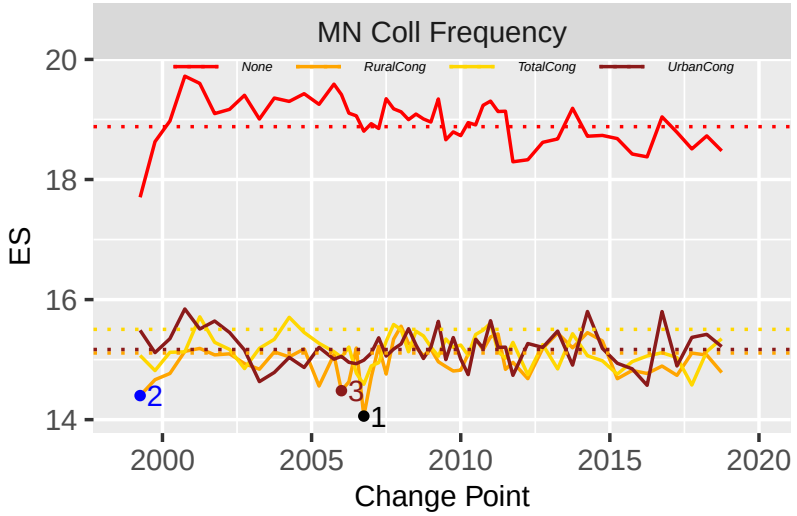
0.07
0.06
0.05
0.04
2
3
1
2000
2005
2010
2015
2020
Year


MN Coll Frequency
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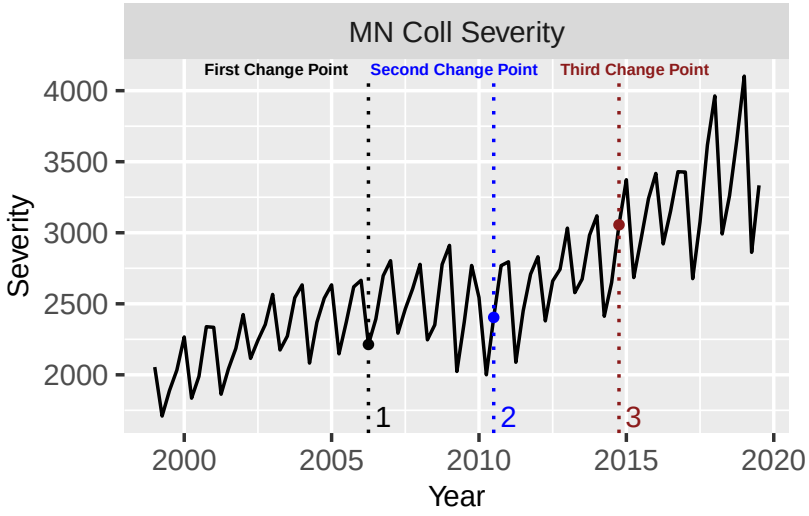
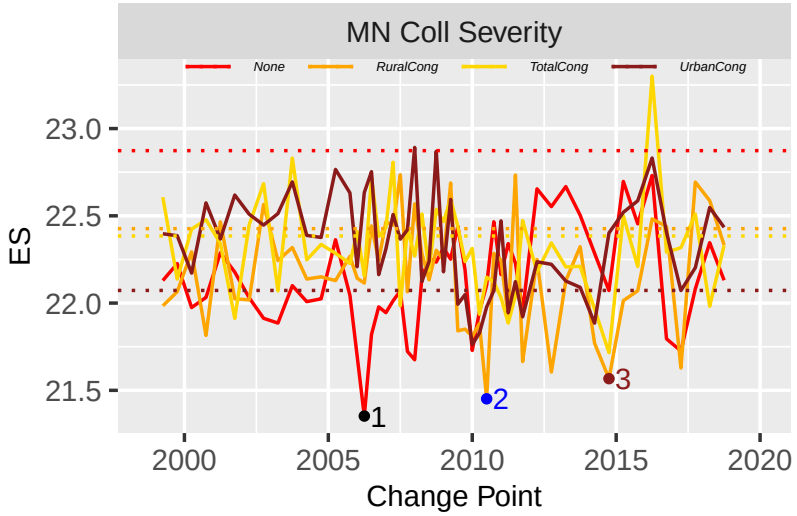
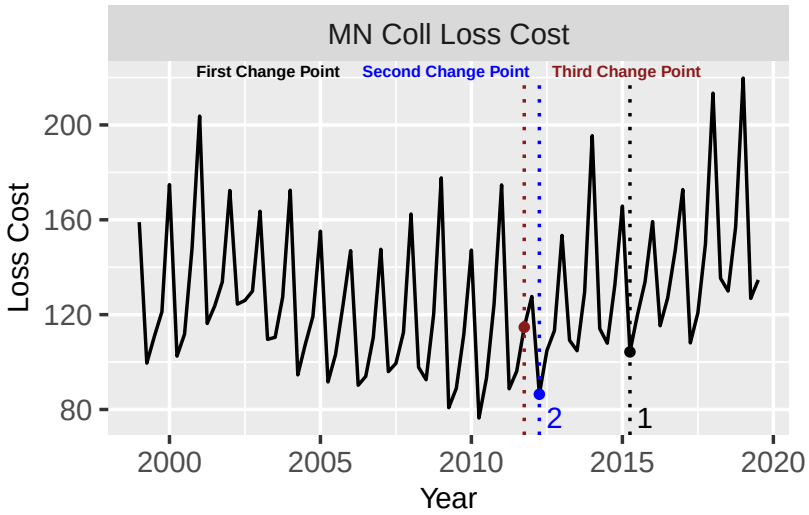
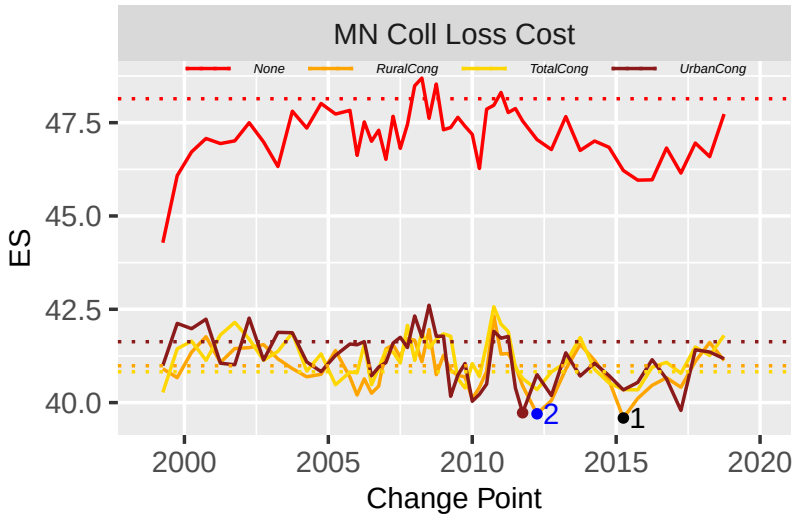
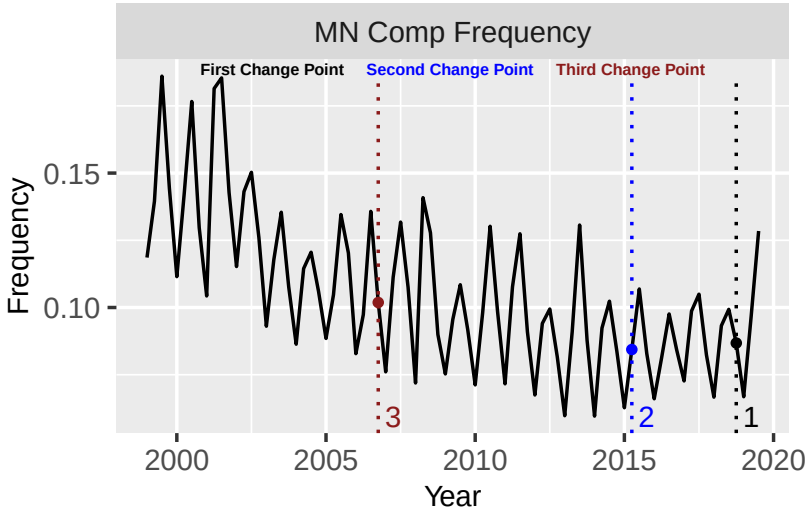
RuralCong
TotalCong
UrbanCong
ES
20
18
16
14
2
3
1
2000
2005
2010
2015
2020
Change Point

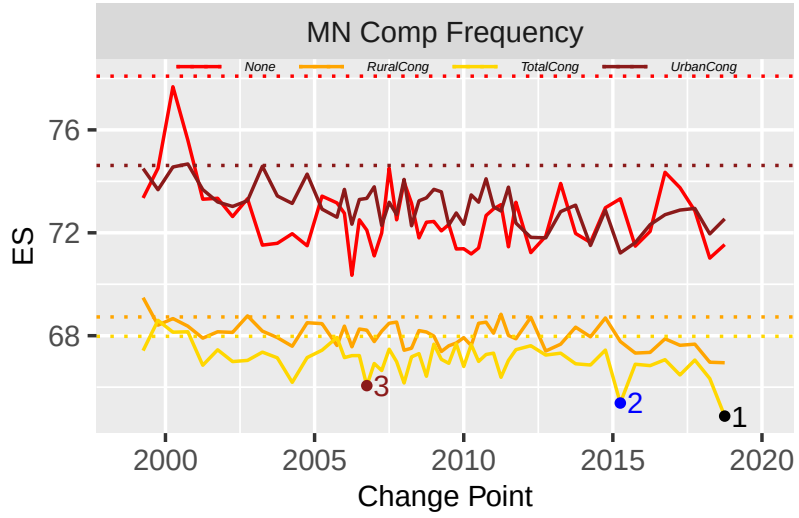

MN Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
4000
3500
3000
2500
2000
1
2
3
2000
2005
2010
2015
2020
Year

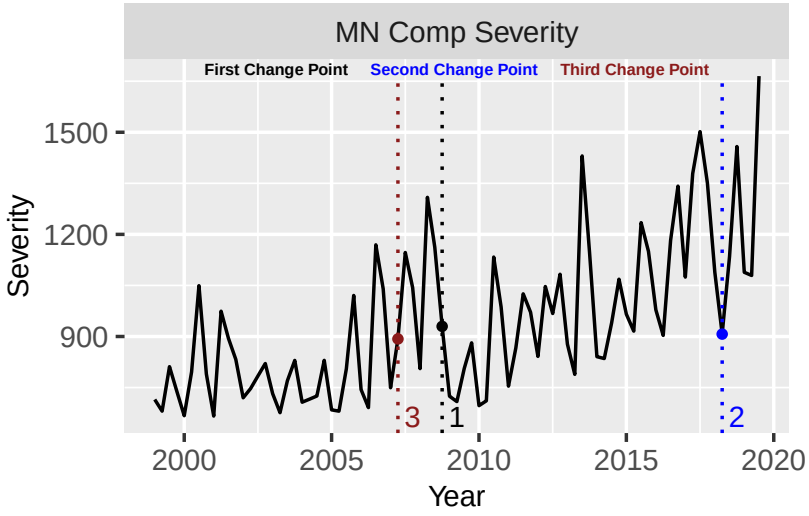

MN Coll Severity
None
RuralCong
TotalCong
UrbanCong
ES
23.0
22.5
22.0
21.5
1
2
3
2000
2005
2010
2015
2020
Change Point

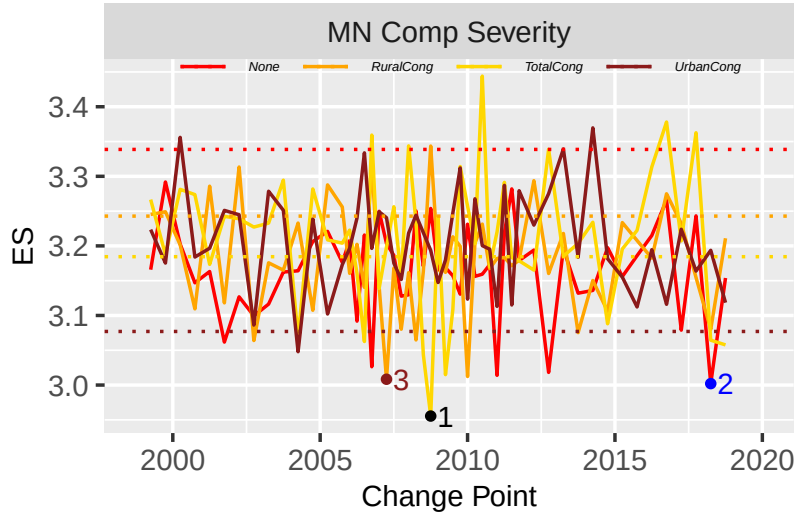

MN Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
200
160
120
80
2
1
2000
2005
2010
2015
2020
Year

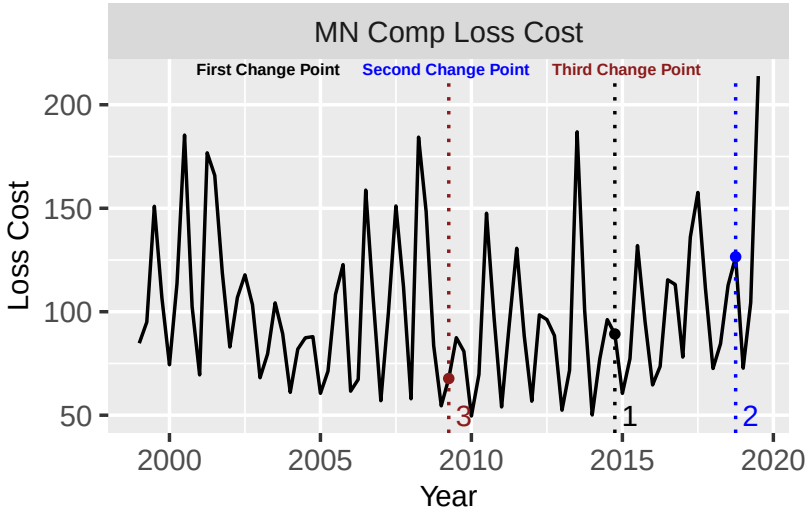

MN Coll Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
47.5
45.0
42.5
40.0
2
1
2000
2005
2010
2015
2020
Change Point

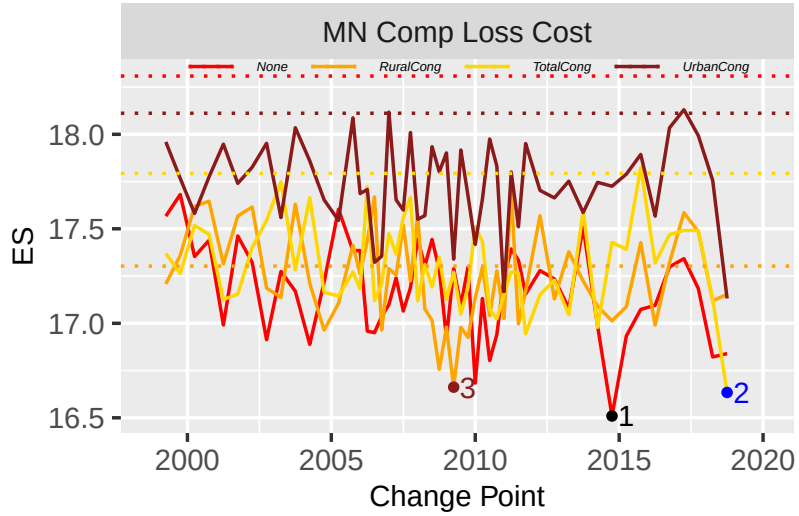

MN Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.15
0.10
3
2
1
2000
2005
2010
2015
2020
Year

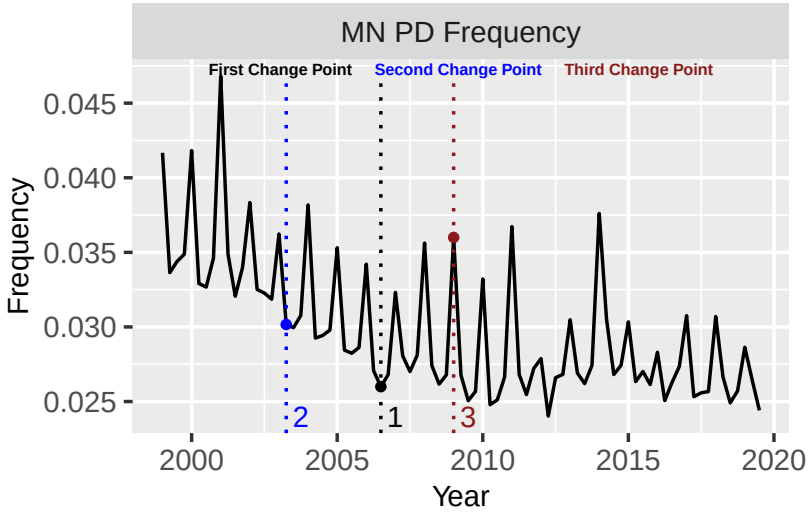

MN Comp Frequency
None
RuralCong
TotalCong
UrbanCong
ES
76
72
68
3
2
1
2000
2005
2010
2015
2020
Change Point

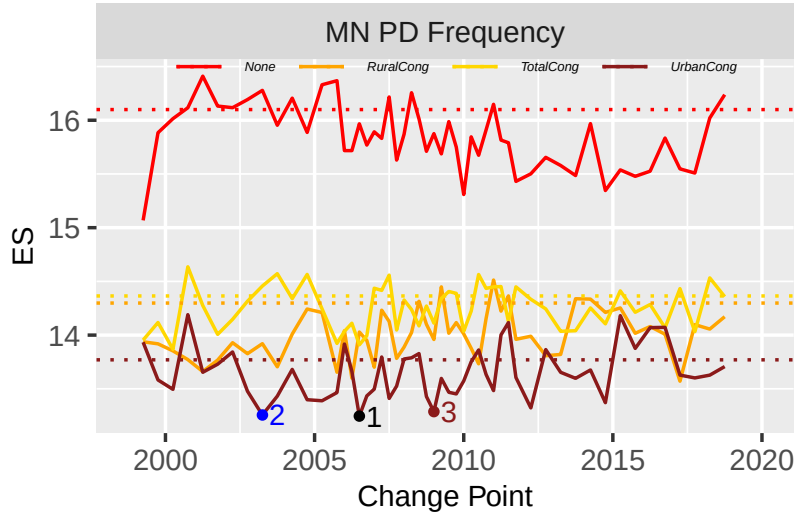

MN Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
1500
1200
900
3
1
2
2000
2005
2010
2015
2020
Year

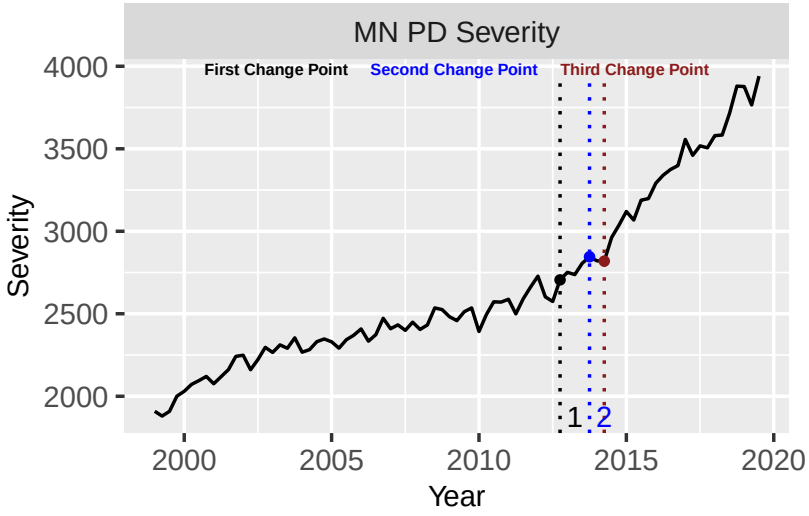

MN Comp Severity
None
RuralCong
TotalCong
UrbanCong
ES
3.4
3.3
3.2
3.1
3.0
3
1
2
2000
2005
2010
2015
2020
Change Point

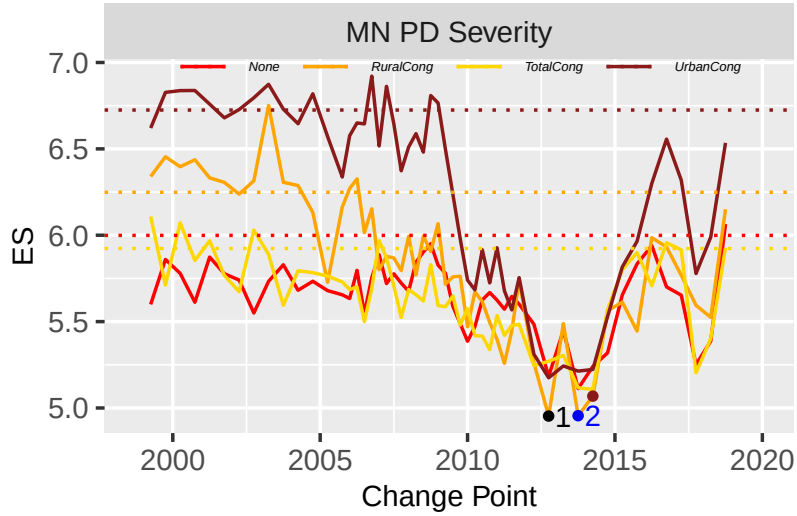

MN Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
200
150
100
50
3
1
2
2000
2005
2010
2015
2020
Year


MN Comp Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
18.0
17.5
17.0
16.5
3
1
2
2000
2005
2010
2015
2020
Change Point


MN PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.045
0.040
0.035
0.030
0.025
2000
2005
2010
2015
2020
Year
1
2
3


MN PD Frequency
None
RuralCong
TotalCong
UrbanCong
ES
16
15
14
2000
2005
2010
2015
2020
Change Point
1
2
3


MN PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
4000
3500
3000
2500
2000
2000
2005
2010
2015
2020
Year
1
2


MN PD Severity
None
RuralCong
TotalCong
UrbanCong
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7.0
6.5
6.0
5.5
5.0
2000
2005
2010
2015
2020
Change Point
1
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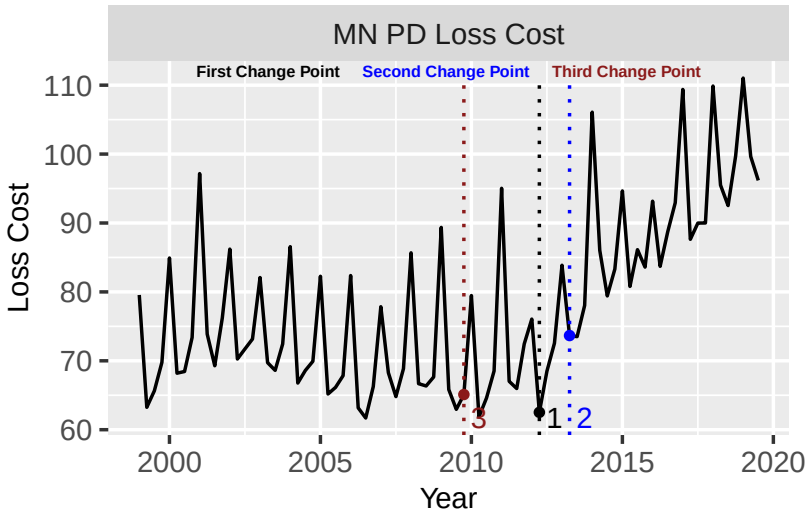
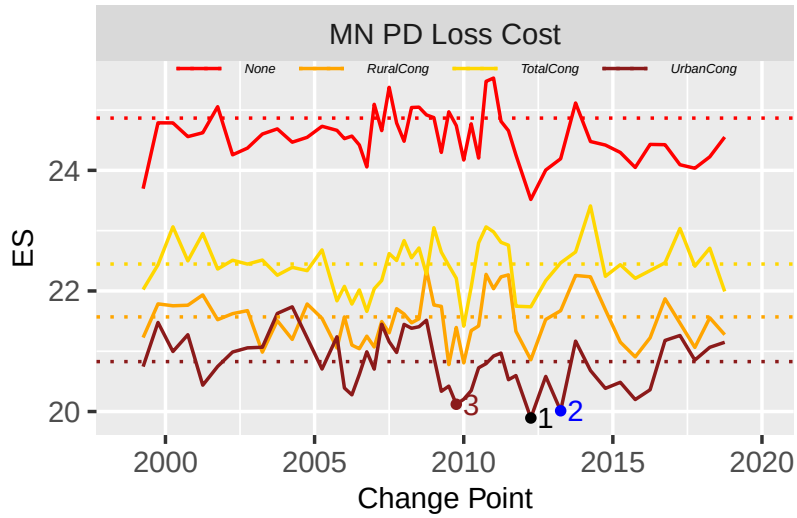
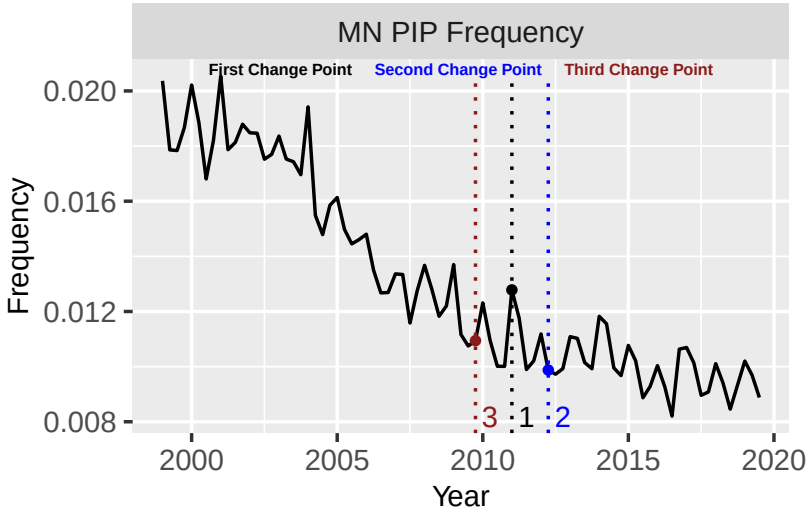
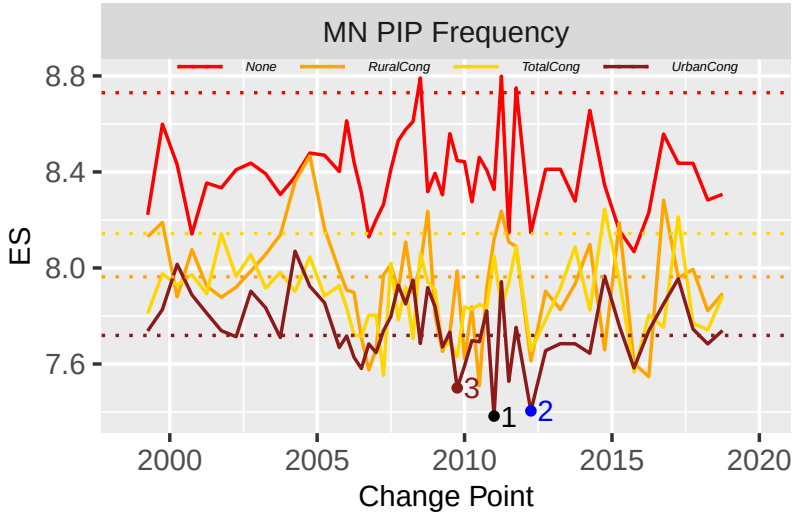
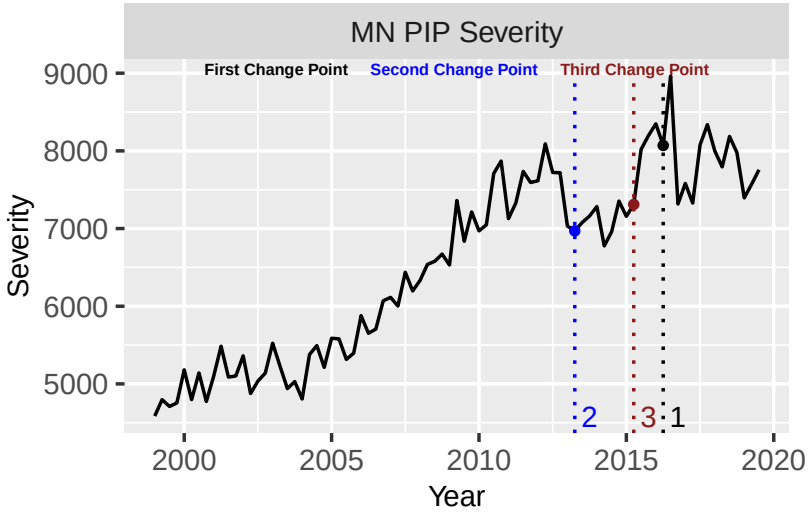
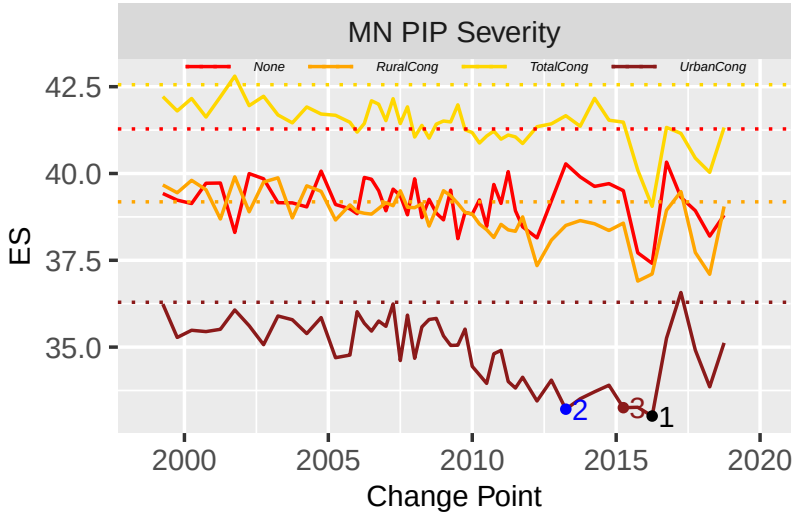

MN PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
110
100
90
80
70
60
2000
2005
2010
2015
2020
Year
3
1
2

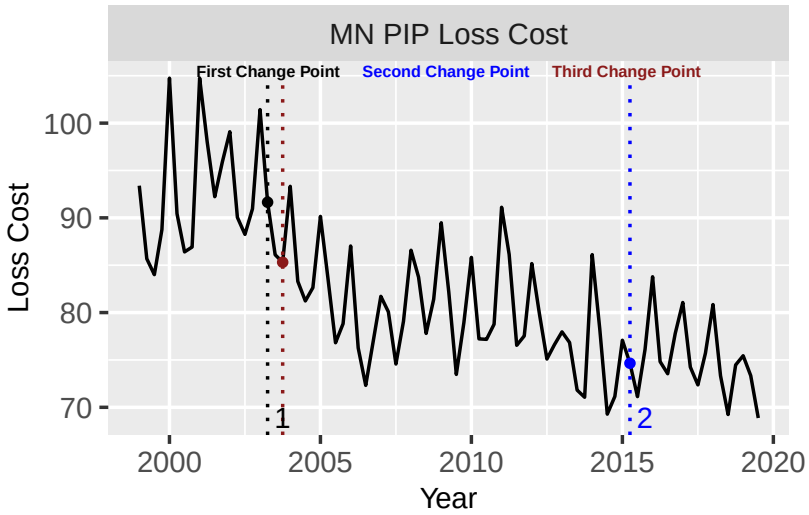

MN PD Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
24
22
20
2000
2005
2010
2015
2020
Change Point
3
1
2

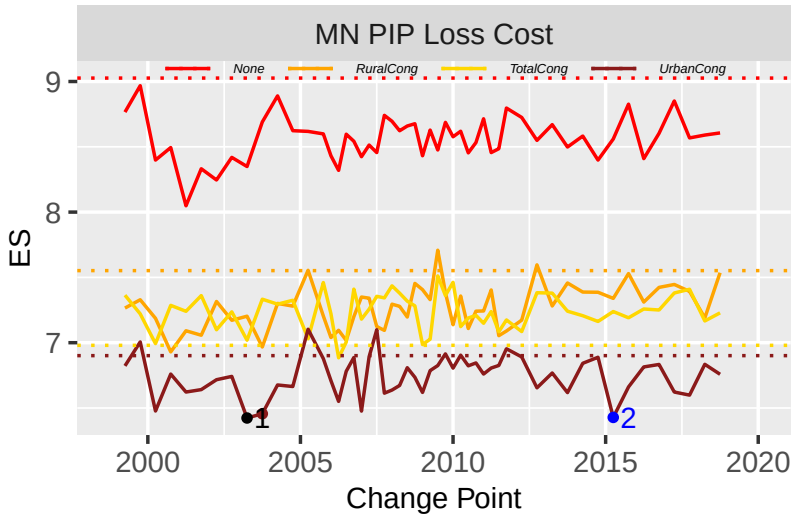

MN PIP Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.020
0.016
0.012
0.008
2000
2005
2010
2015
2020
Year
3
1
2

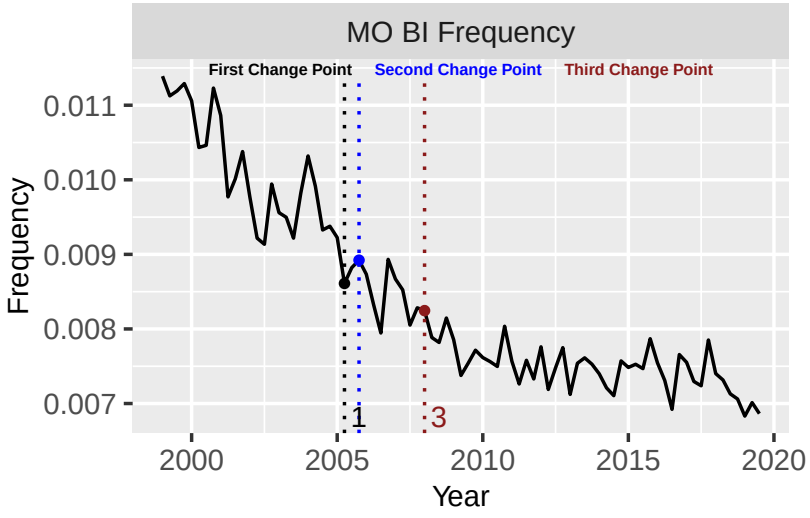

MN PIP Frequency
None
RuralCong
TotalCong
UrbanCong
ES
8.8
8.4
8.0
7.6
2000
2005
2010
2015
2020
Change Point
3
1
2


MN PIP Severity
First Change Point
Second Change Point
Third Change Point
Severity
9000
8000
7000
6000
5000
2000
2005
2010
2015
2020
Year
2
3
1


MN PIP Severity
None
RuralCong
TotalCong
UrbanCong
ES
42.5
40.0
37.5
35.0
2000
2005
2010
2015
2020
Change Point
2
3
1


MN PIP Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
100
90
80
70
2000
2005
2010
2015
2020
Year
1
2


MN PIP Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
9
8
7
2000
2005
2010
2015
2020
Change Point
1
2


MO BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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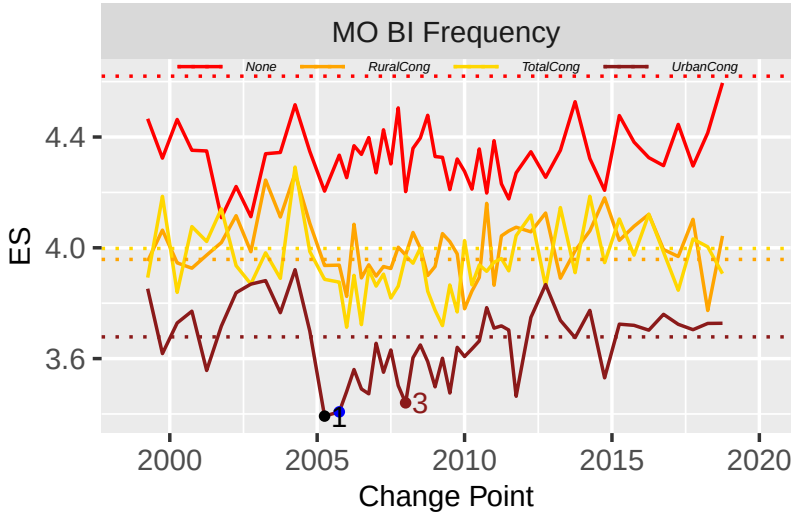
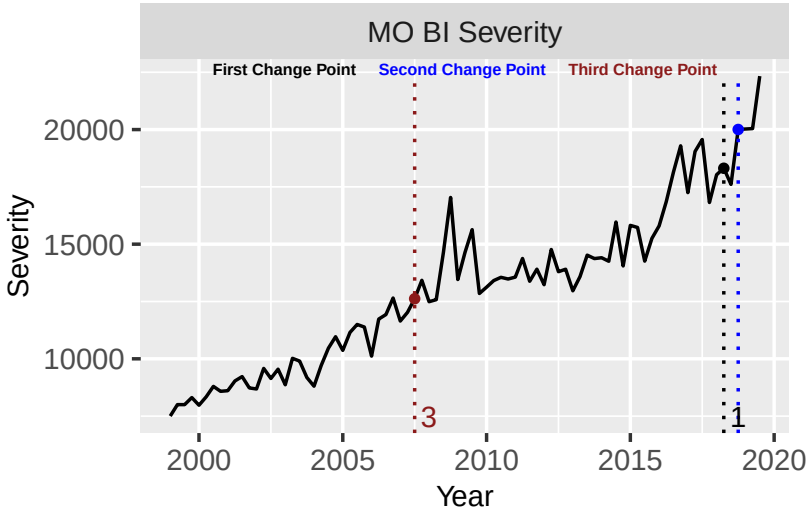
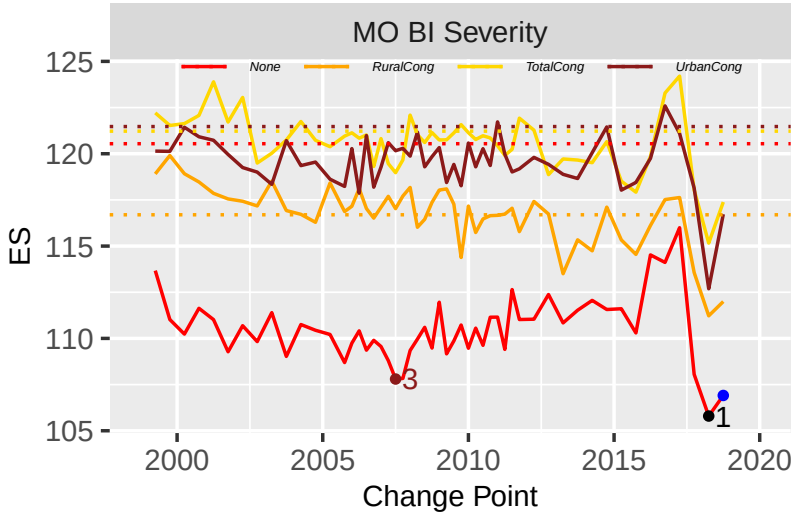
0.010
0.009
0.008
0.007
1
3
2000
2005
2010
2015
2020
Year


MO BI Frequency
None
RuralCong
TotalCong
UrbanCong
ES
4.4
4.0
3.6
1
3
2000
2005
2010
2015
2020
Change Point


MO BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
20000
15000
10000
3
1
2000
2005
2010
2015
2020
Year


MO BI Severity
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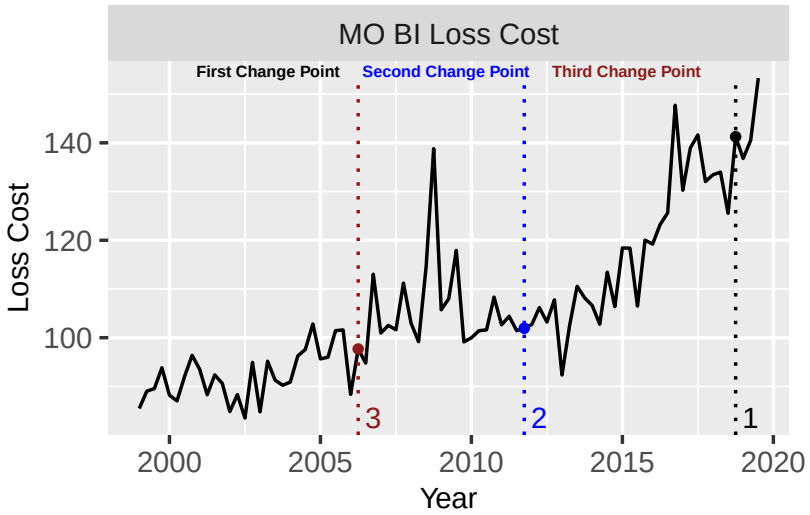
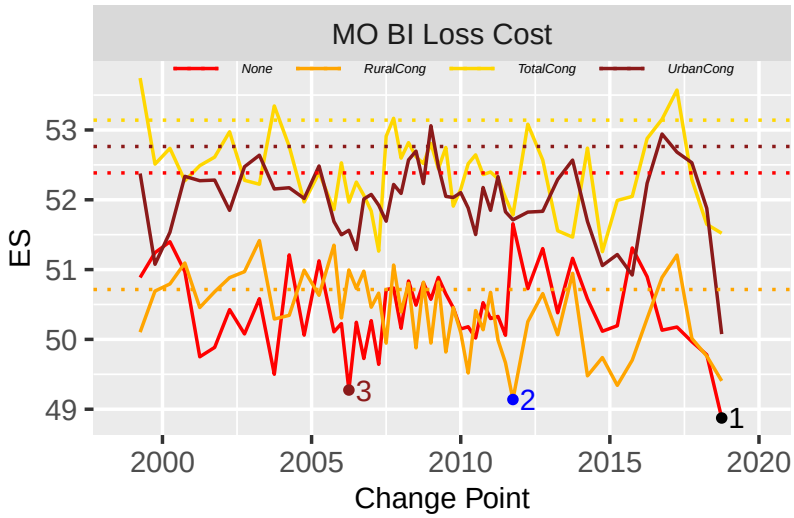
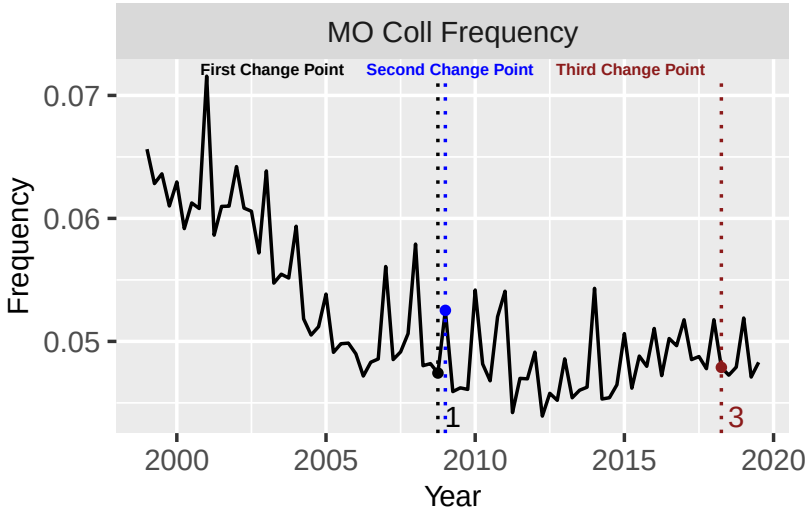
RuralCong
TotalCong
UrbanCong
ES
125
120
115
110
105
3
1
2000
2005
2010
2015
2020
Change Point


MO BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
140
120
100
3
2
1
2000
2005
2010
2015
2020
Year


MO BI Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
53
52
51
50
49
3
2
1
2000
2005
2010
2015
2020
Change Point


MO Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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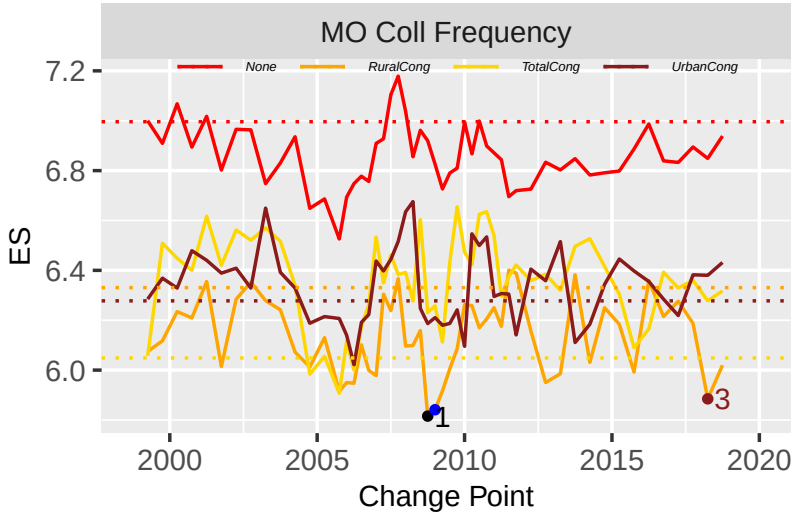
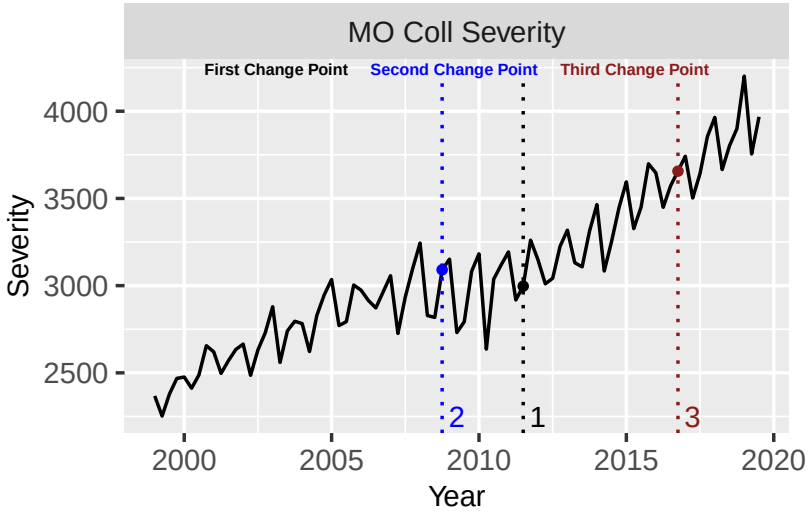
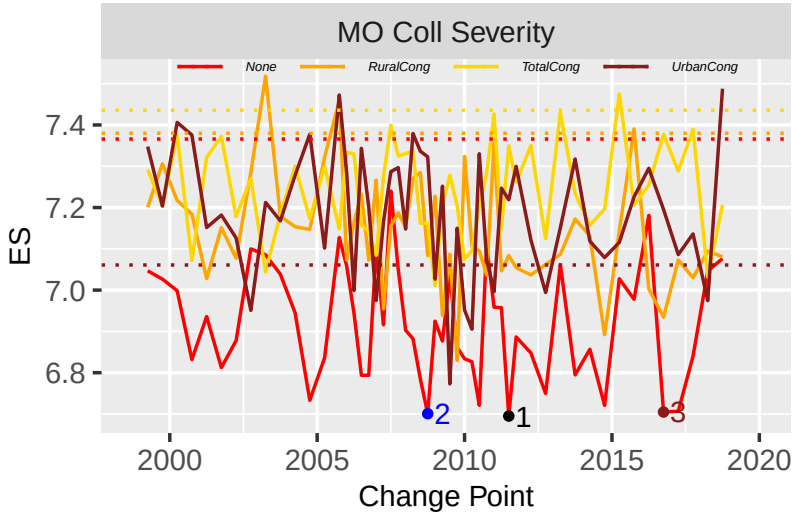
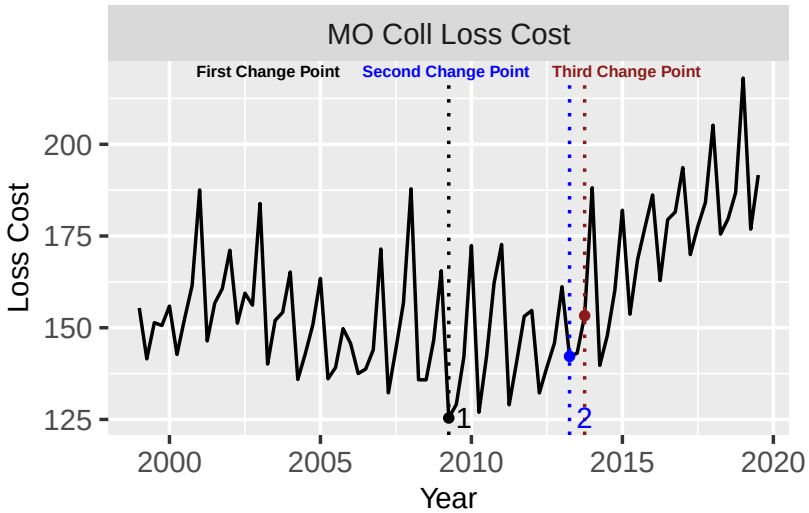
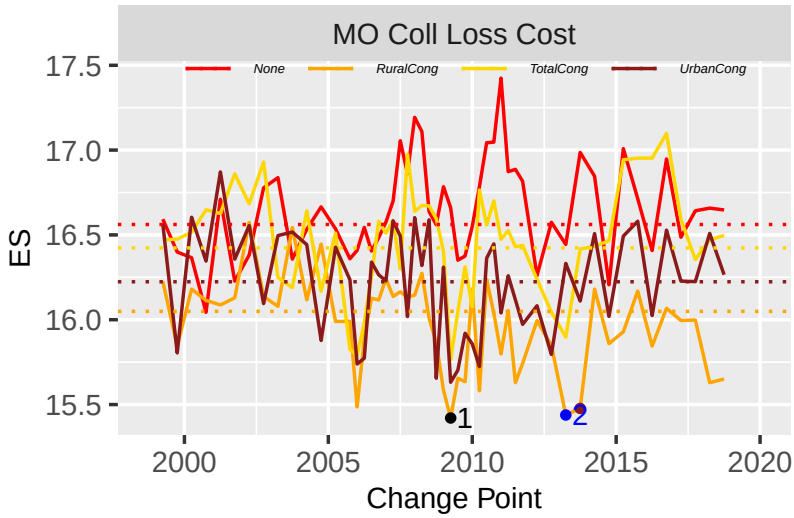
0.06
0.05
1
3
2000
2005
2010
2015
2020
Year

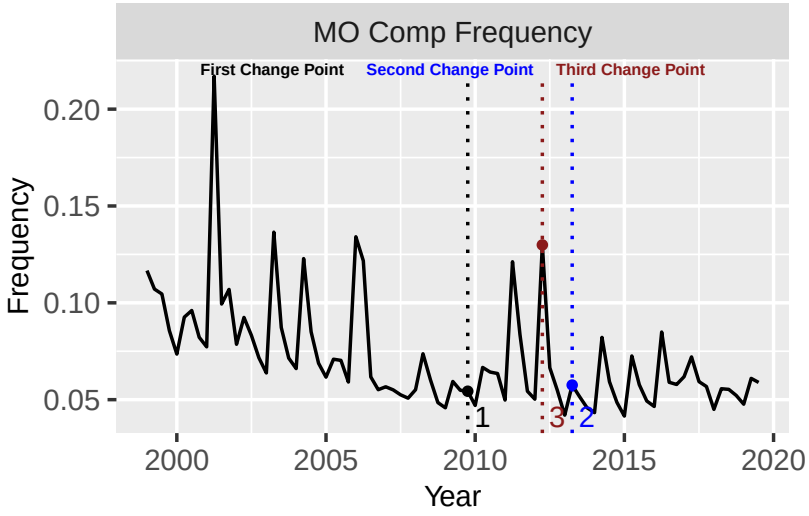

MO Coll Frequency
None
RuralCong
TotalCong
UrbanCong
ES
7.2
6.8
6.4
6.0
1
3
2000
2005
2010
2015
2020
Change Point


MO Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
4000
3500
3000
2500
2
1
3
2000
2005
2010
2015
2020
Year


MO Coll Severity
None
RuralCong
TotalCong
UrbanCong
ES
7.4
7.2
7.0
6.8
2
1
3
2000
2005
2010
2015
2020
Change Point


MO Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
200
175
150
125
1
2
2000
2005
2010
2015
2020
Year


MO Coll Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
17.5
17.0
16.5
16.0
15.5
1
2
2000
2005
2010
2015
2020
Change Point


MO Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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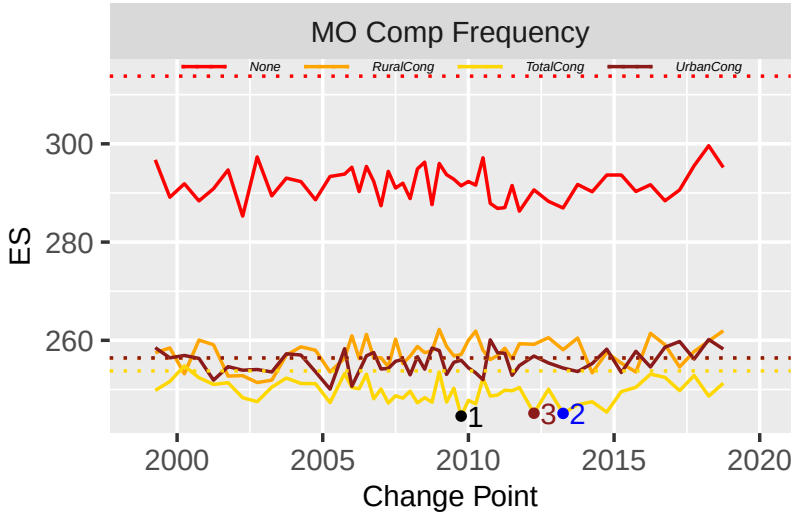
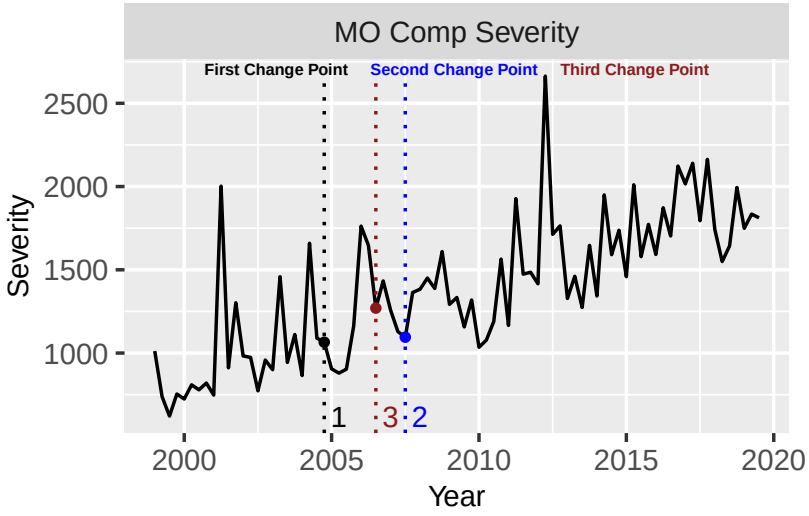
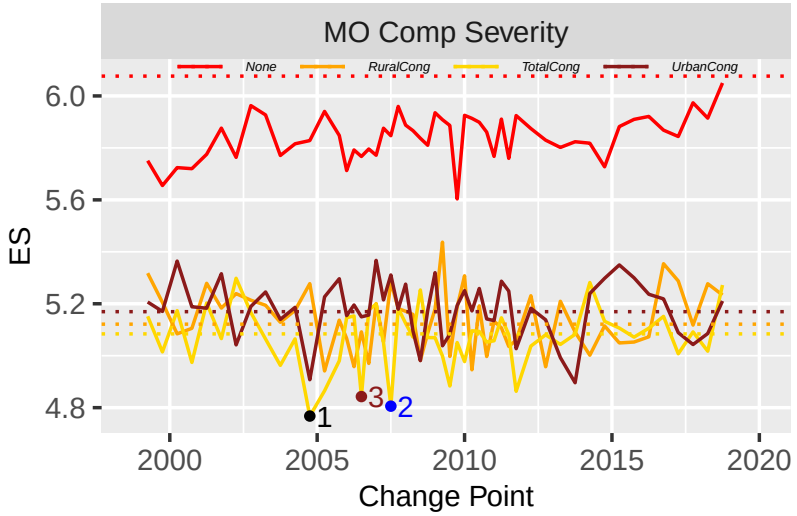
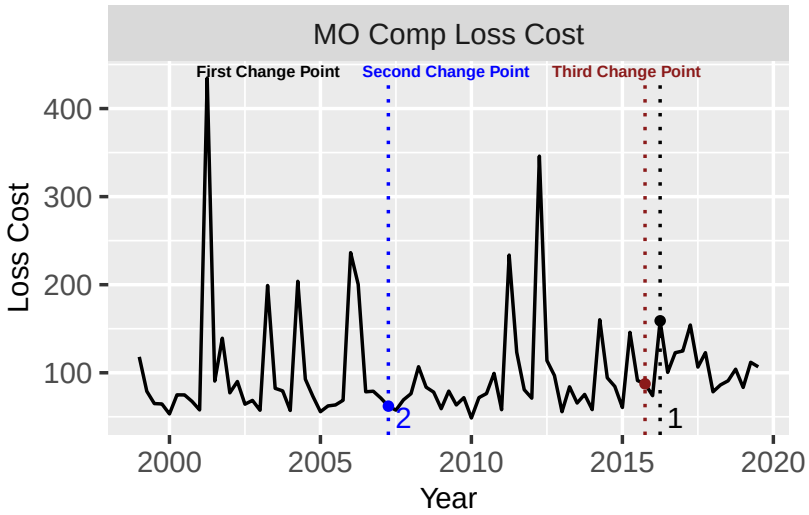
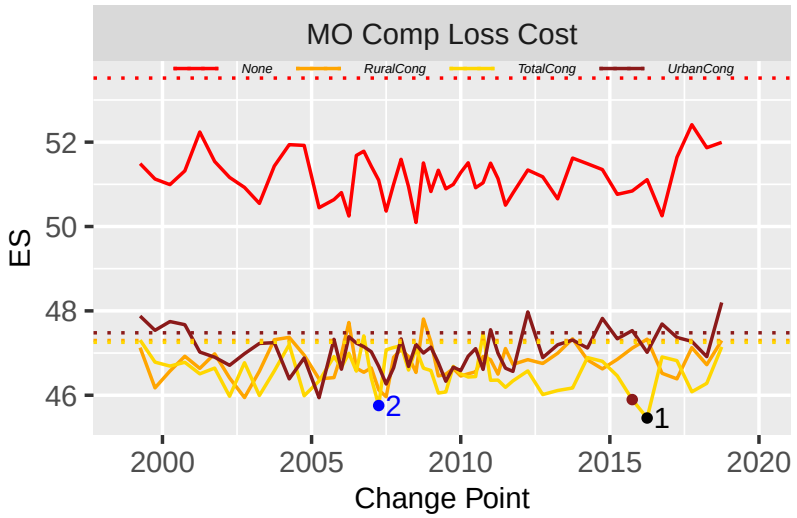
0.15
0.10
0.05
2000
2005
2010
2015
2020
Year
1
3
2


MO Comp Frequency
None
RuralCong
TotalCong
UrbanCong
ES
300
280
260
2000
2005
2010
2015
2020
Change Point
1
3
2


MO Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
2500
2000
1500
1000
2000
2005
2010
2015
2020
Year
1
3
2


MO Comp Severity
None
RuralCong
TotalCong
UrbanCong
ES
6.0
5.6
5.2
4.8
2000
2005
2010
2015
2020
Change Point
1
3
2


MO Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
400
300
200
100
2000
2005
2010
2015
2020
Year
2
1


MO Comp Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
52
50
48
46
2000
2005
2010
2015
2020
Change Point
2
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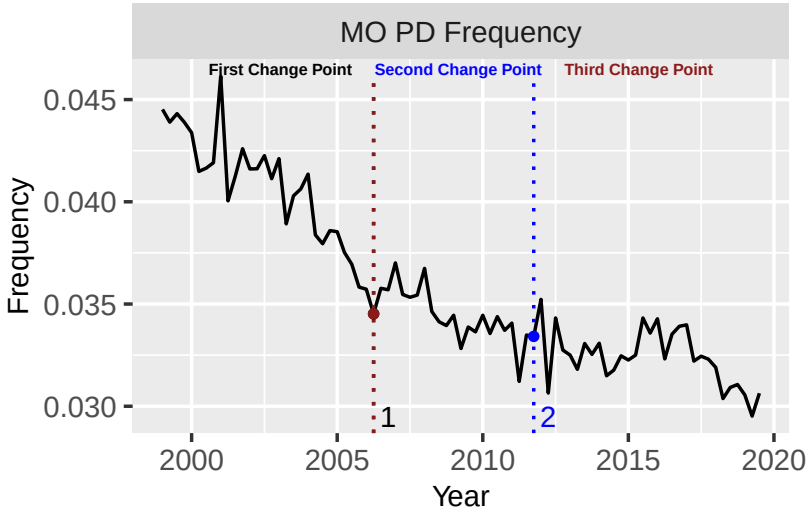
MO PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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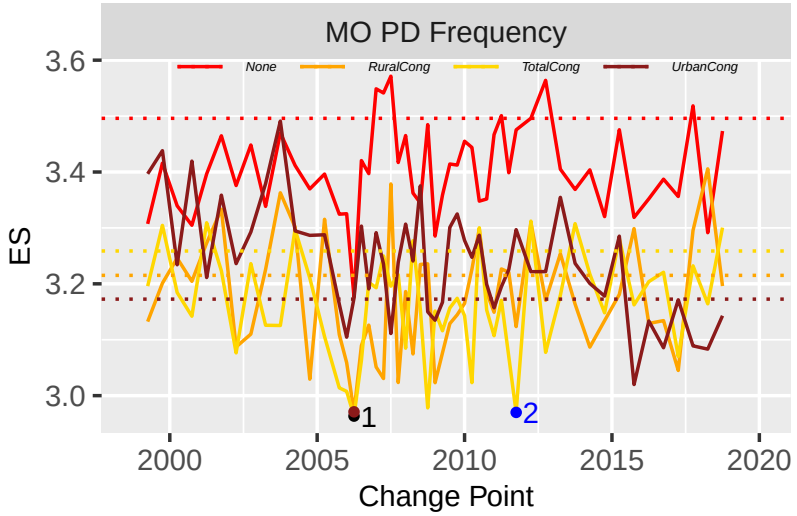
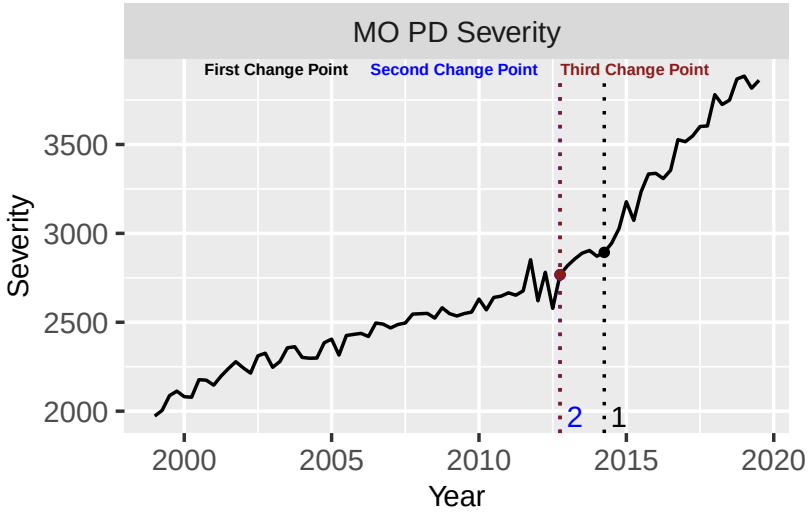
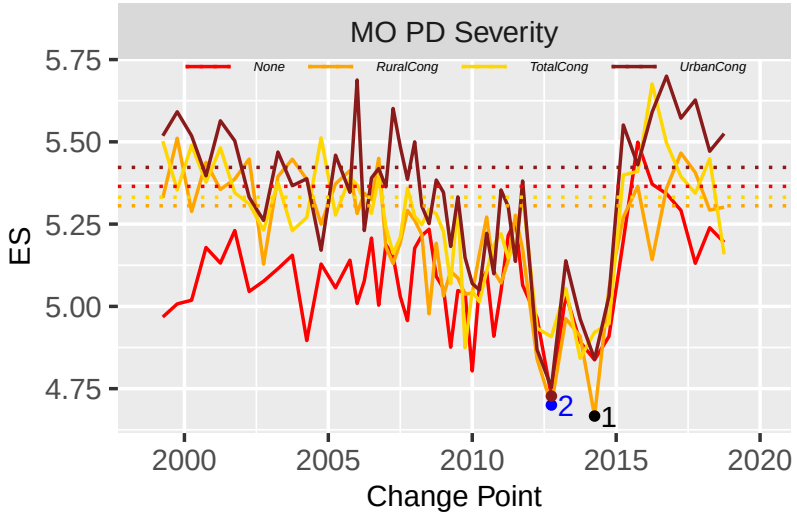
0.040
0.035
0.030
1
2
2000
2005
2010
2015
2020
Year


MO PD Frequency
None
RuralCong
TotalCong
UrbanCong
ES
3.6
3.4
3.2
3.0
1
2
2000
2005
2010
2015
2020
Change Point


MO PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
3500
3000
2500
2000
2
1
2000
2005
2010
2015
2020
Year


MO PD Severity
None
RuralCong
TotalCong
UrbanCong
ES
5.75
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5.25
5.00
4.75
2
1
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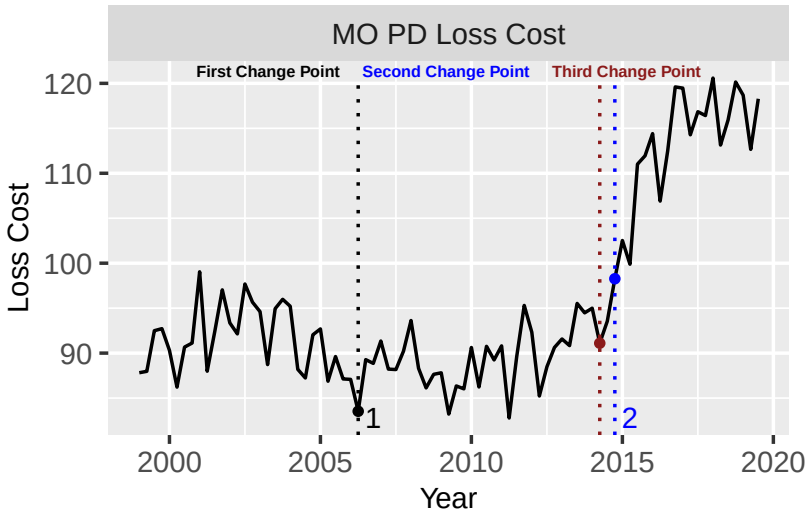
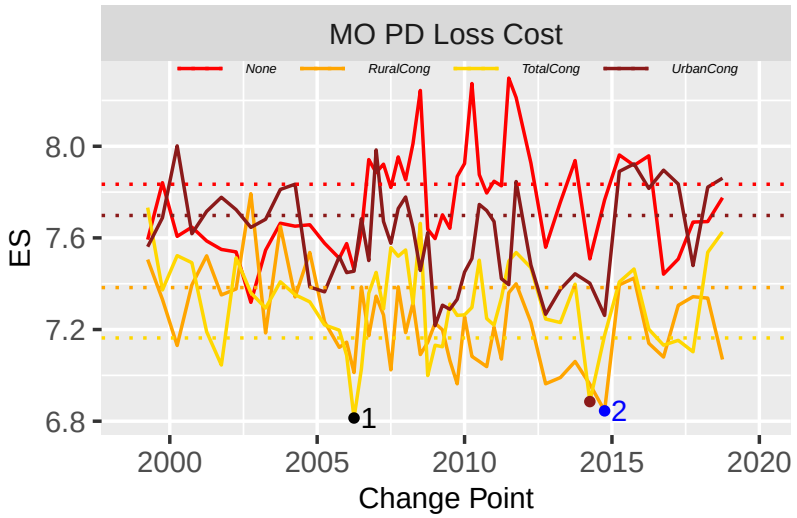
2005
2010
2015
2020
Change Point


MO PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
120
110
100
90
1
2
2000
2005
2010
2015
2020
Year


MO PD Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
8.0
7.6
7.2
6.8
1
2
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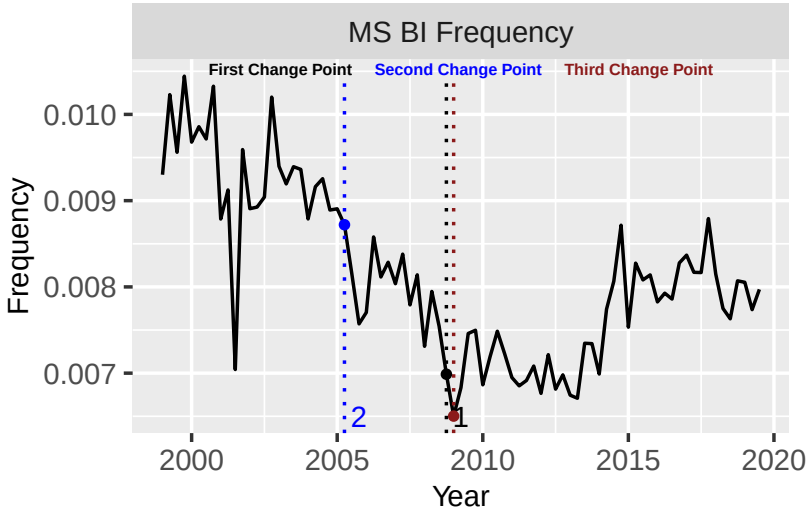
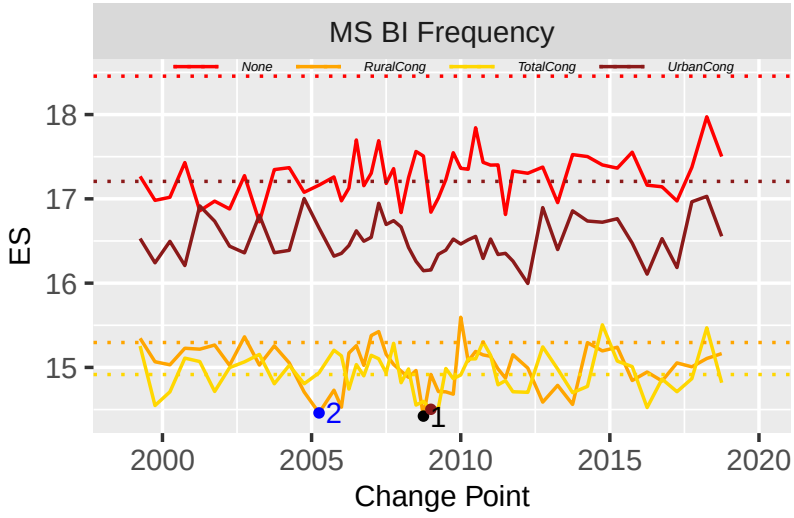
2005
2010
2015
2020
Change Point


MS BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.010
0.009
0.008
0.007
2
1
2000
2005
2010
2015
2020
Year


MS BI Frequency
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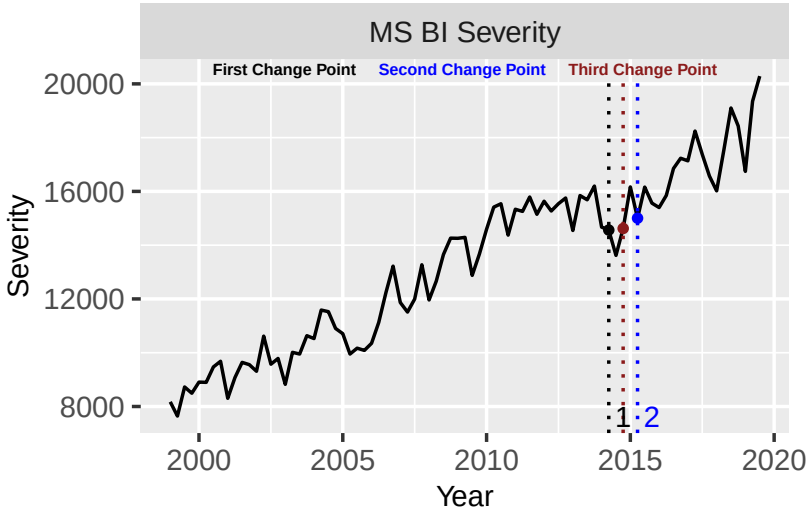
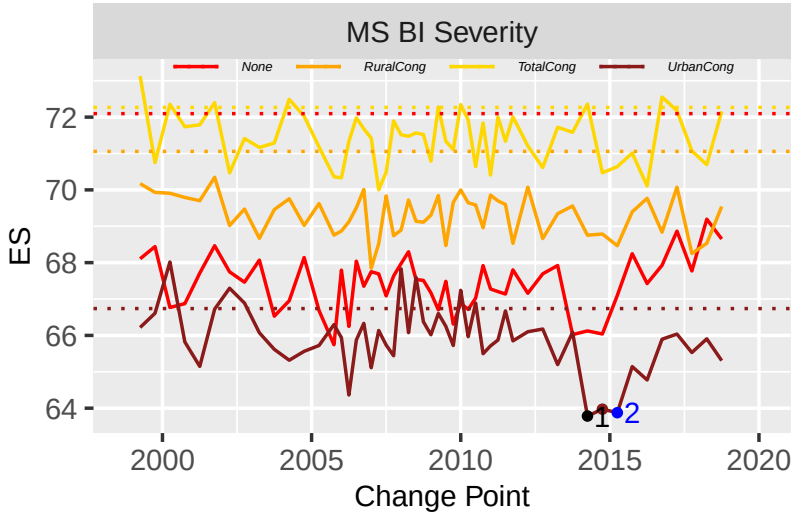
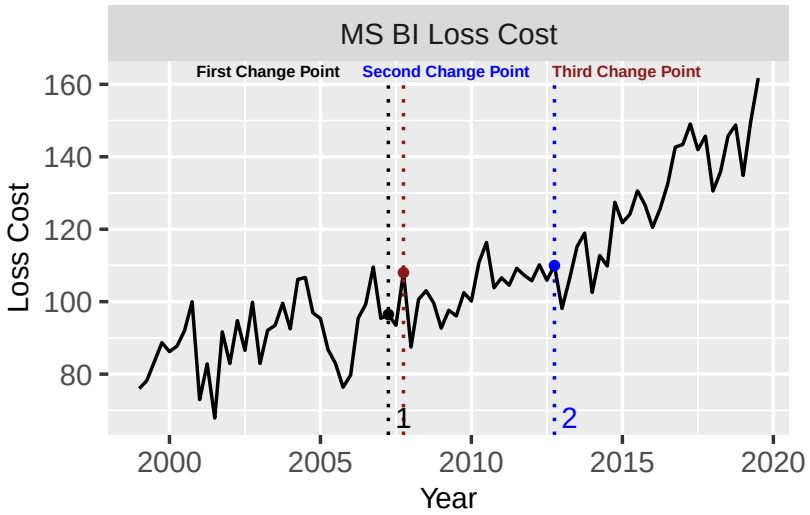
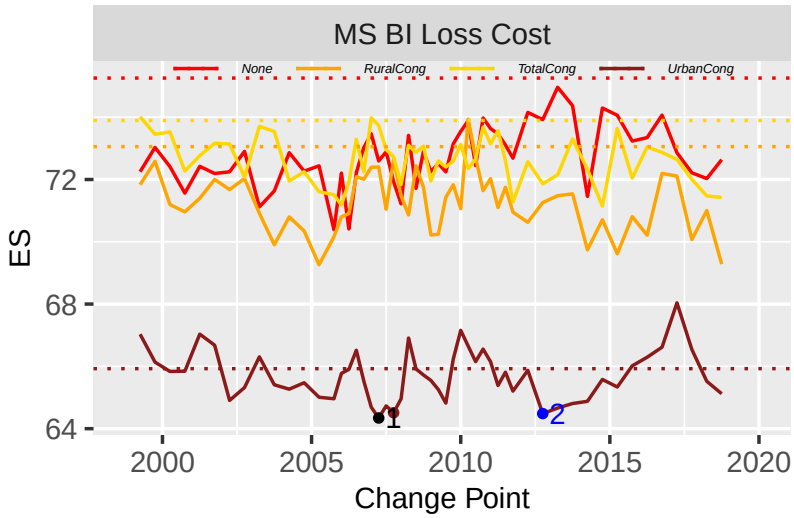
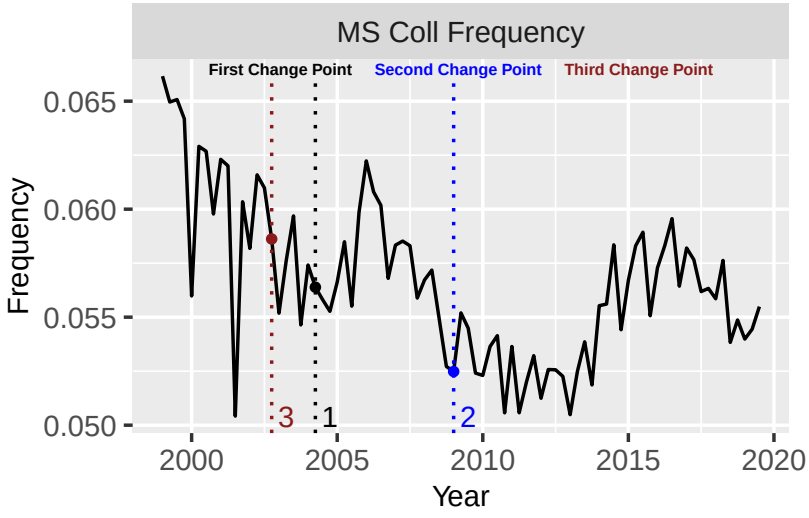
RuralCong
TotalCong
UrbanCong
ES
18
17
16
15
2
1
2000
2005
2010
2015
2020
Change Point


MS BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
20000
16000
12000
8000
1
2
2000
2005
2010
2015
2020
Year


MS BI Severity
None
RuralCong
TotalCong
UrbanCong
ES
72
70
68
66
64
1
2
2000
2005
2010
2015
2020
Change Point


MS BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
160
140
120
100
80
1
2
2000
2005
2010
2015
2020
Year


MS BI Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
72
68
64
1
2
2000
2005
2010
2015
2020
Change Point


MS Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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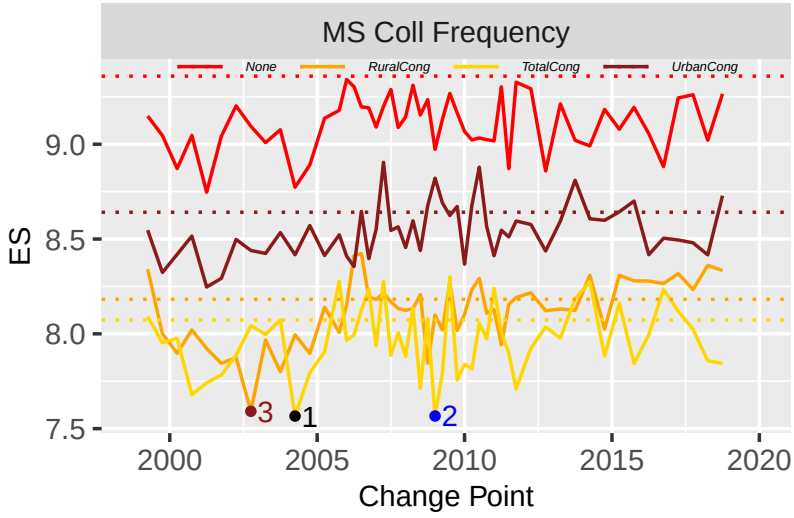
0.060
0.055
0.050
3
1
2
2000
2005
2010
2015
2020
Year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8.0
7.5
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2
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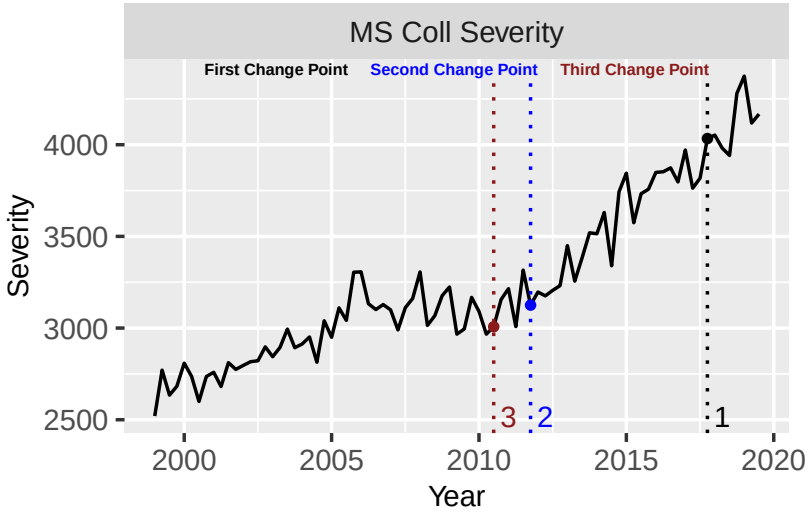
2005
2010
2015
2020
Change Point


MS Coll Severity
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Second Change Point
Third Change Point
Severity
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3500
3000
2500
3
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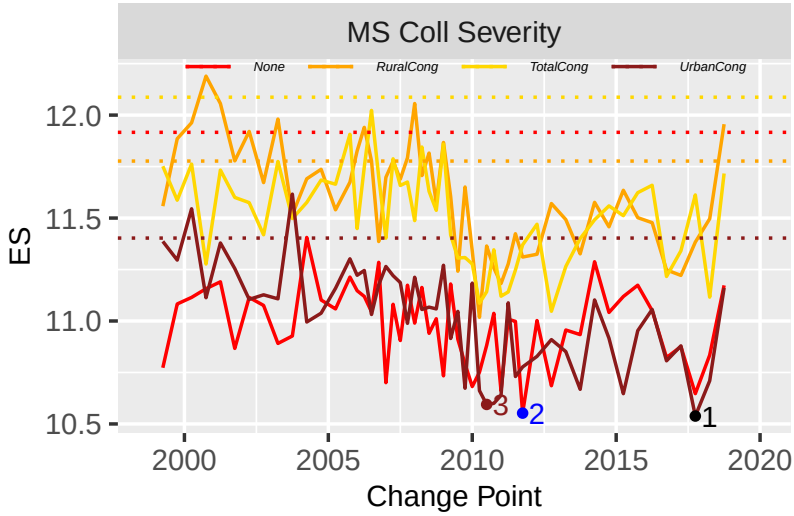
2005
2010
2015
2020
Year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11.0
10.5
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2010
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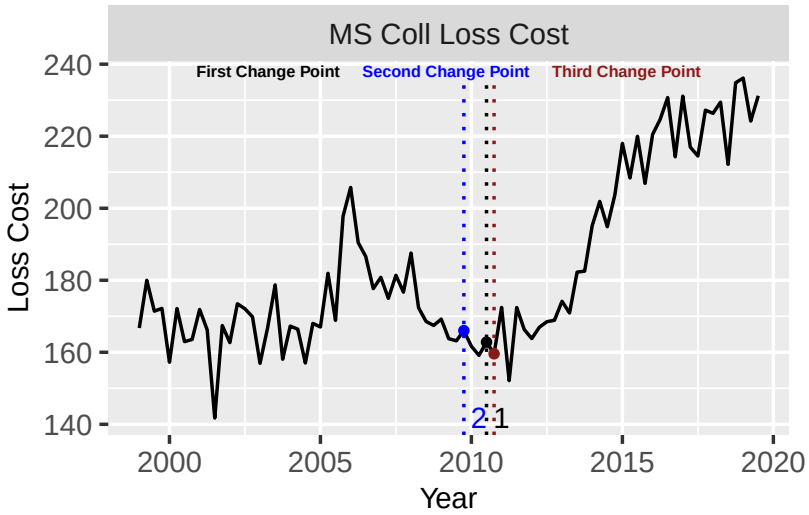
2020
Change Point


MS Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
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220
200
180
160
140
2
1
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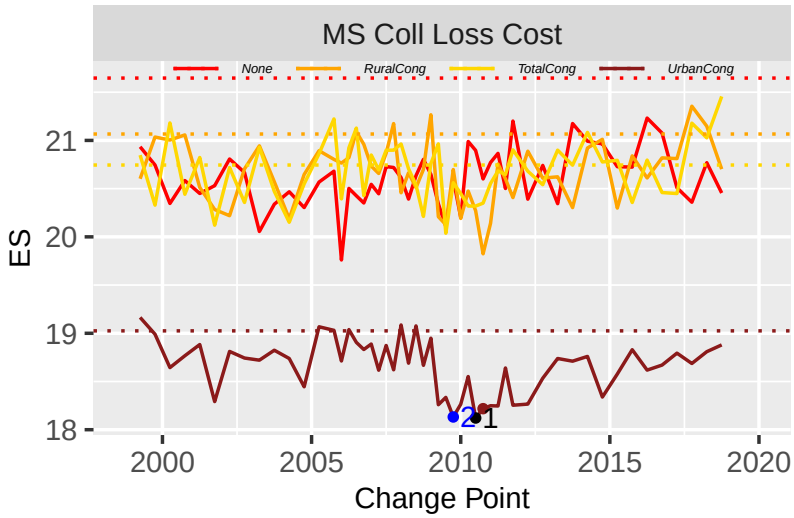
2005
2010
2015
2020
Year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TotalCong
UrbanCong
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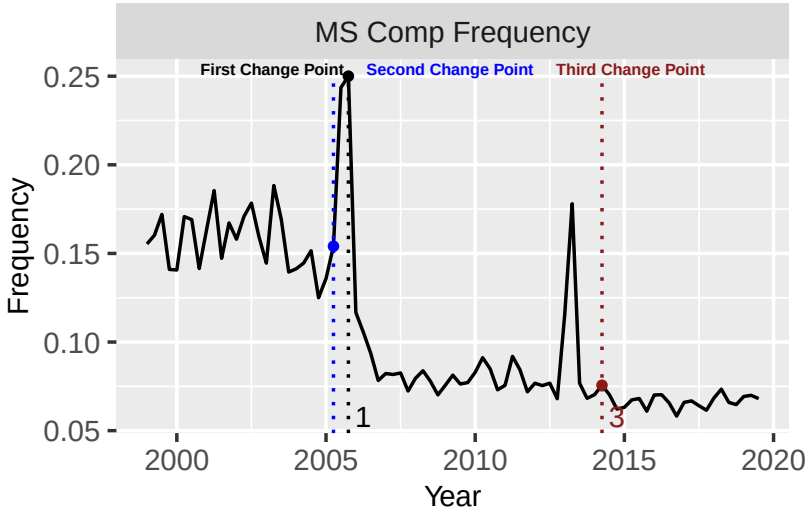
2005
2010
2015
2020
Change Point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First Change Point
Second Change Point
Third Change Point
Frequency
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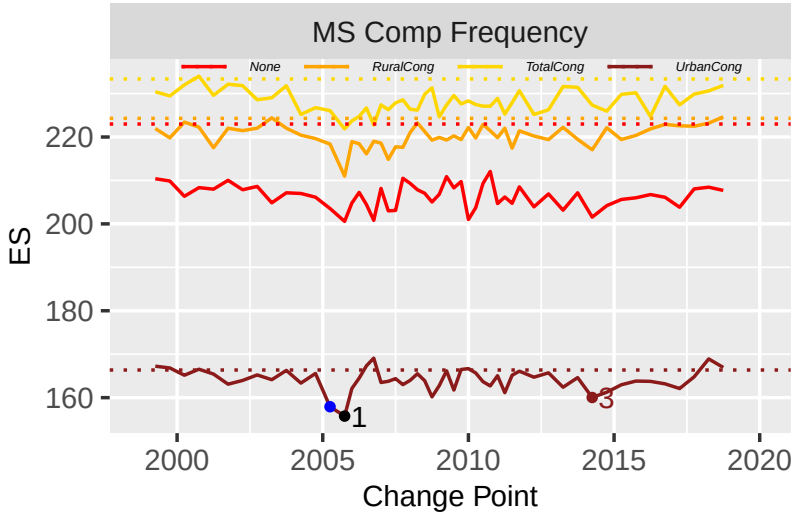
0.20
0.15
0.10
0.05
2000
2005
2010
2015
2020
Year
1
3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TotalCong
UrbanCong
ES
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200
180
160
2000
2005
2010
2015
2020
Change Point
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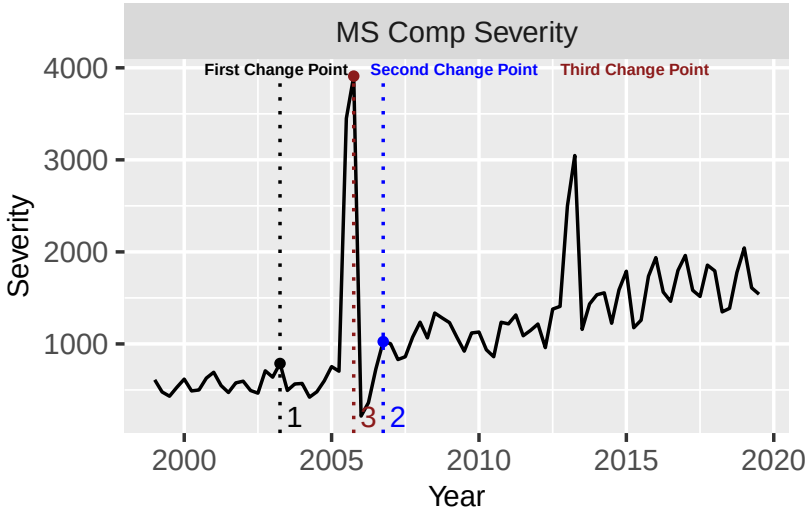
MS Comp Severity
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Second Change Point
Third Change Point
Severity
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1000
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2005
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Year
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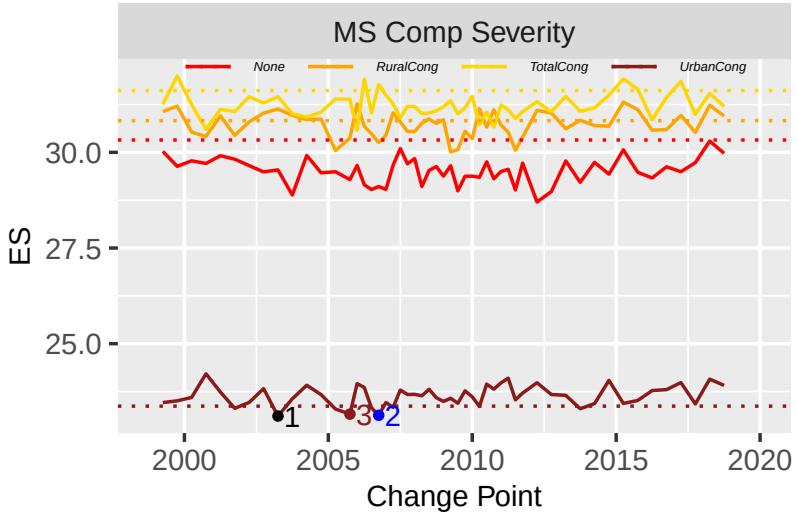
2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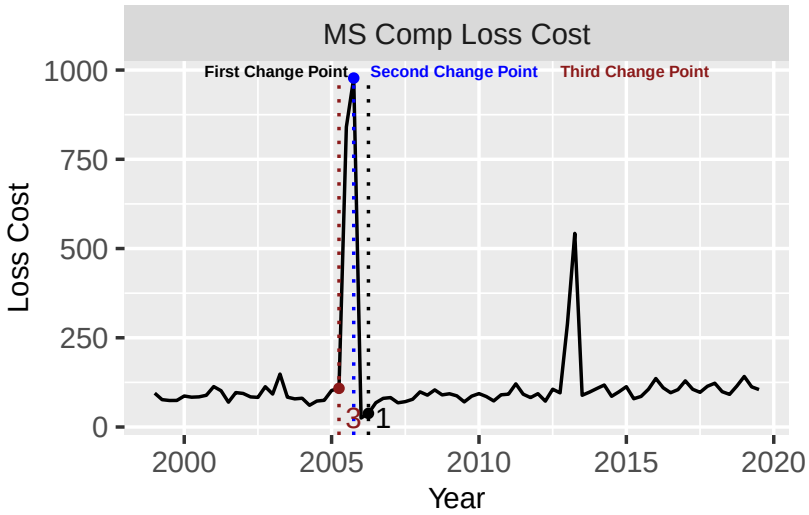
RuralCong
TotalCong
UrbanCong
ES
30.0
27.5
25.0
2000
2005
2010
2015
2020
Change Point
1
3
2


MS Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
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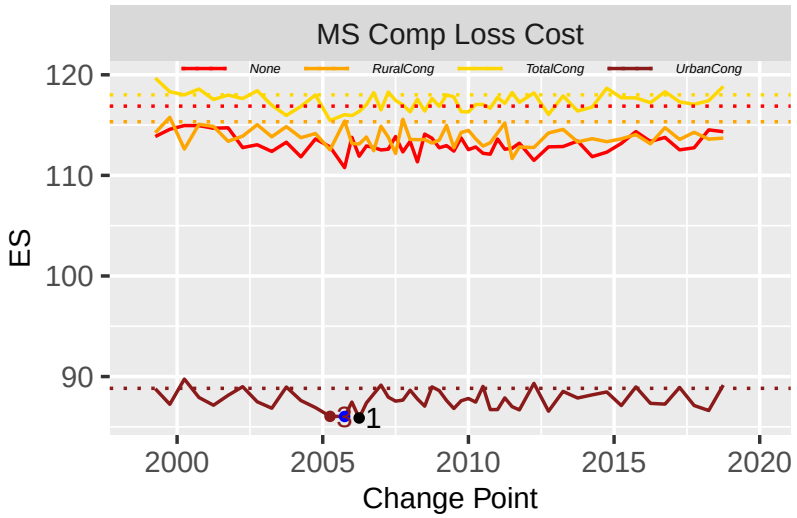
750
500
250
0
2000
2005
2010
2015
2020
Year
3
1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RuralCong
TotalCong
UrbanCong
ES
120
110
100
90
2000
2005
2010
2015
2020
Change Point
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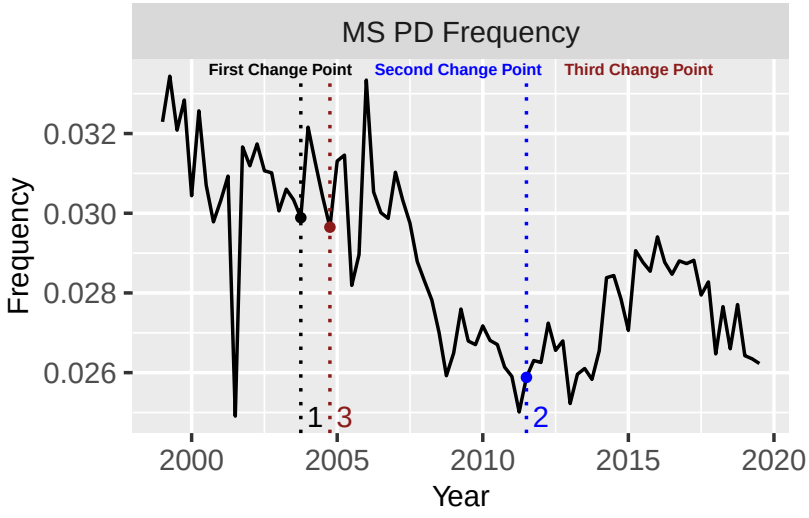
1


MS PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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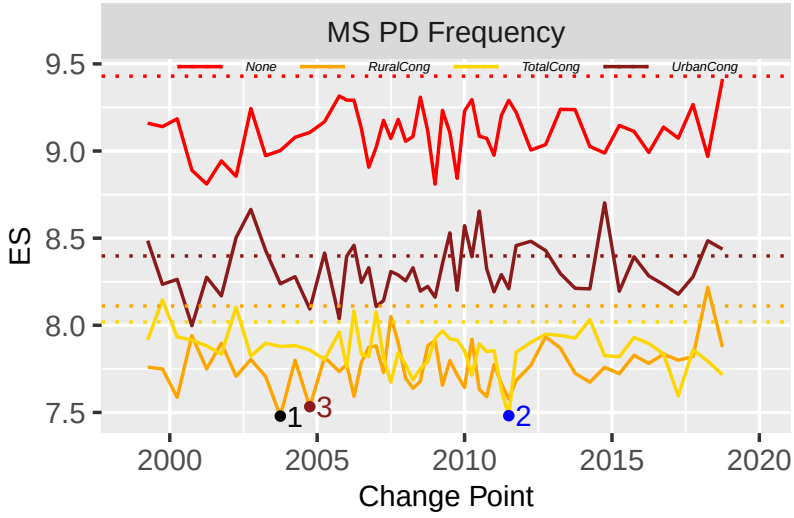
0.030
0.028
0.026
1
3
2
2000
2005
2010
2015
2020
Year


MS PD Frequency
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RuralCong
TotalCong
UrbanCong
ES
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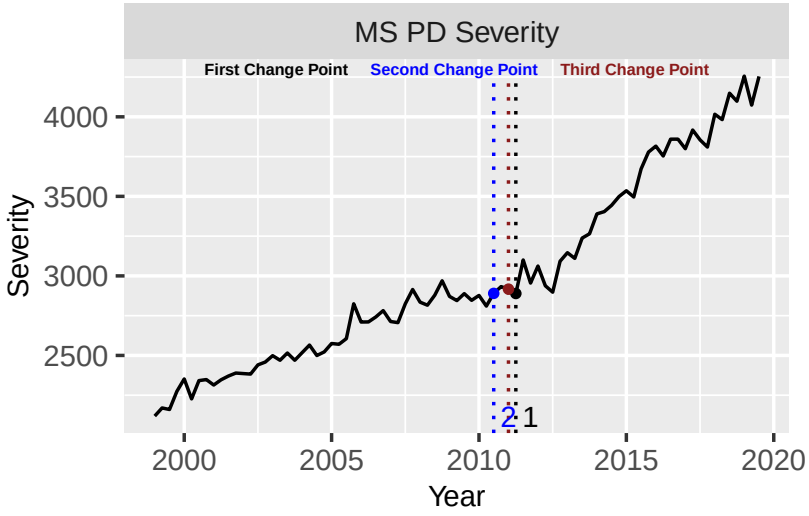
8.5
8.0
7.5
1
3
2
2000
2005
2010
2015
2020
Change Point


MS PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
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3500
3000
2500
2
1
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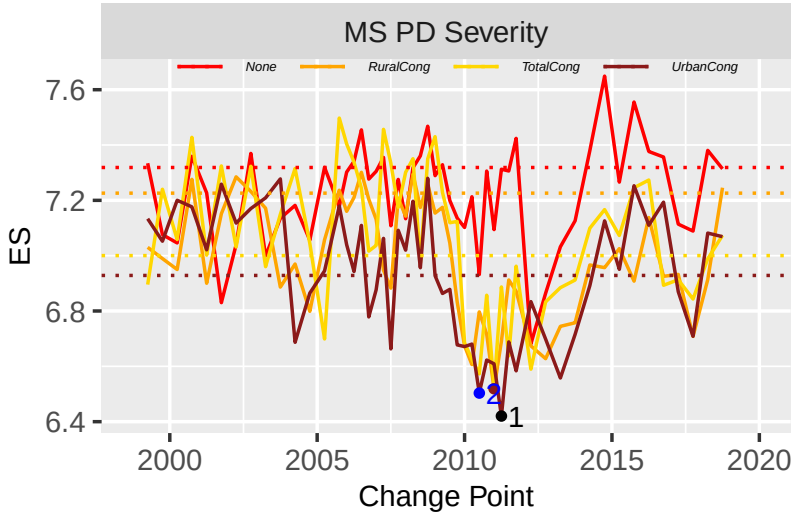
2005
2010
2015
2020
Year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TotalCong
UrbanCong
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6.8
6.4
2
1
2000
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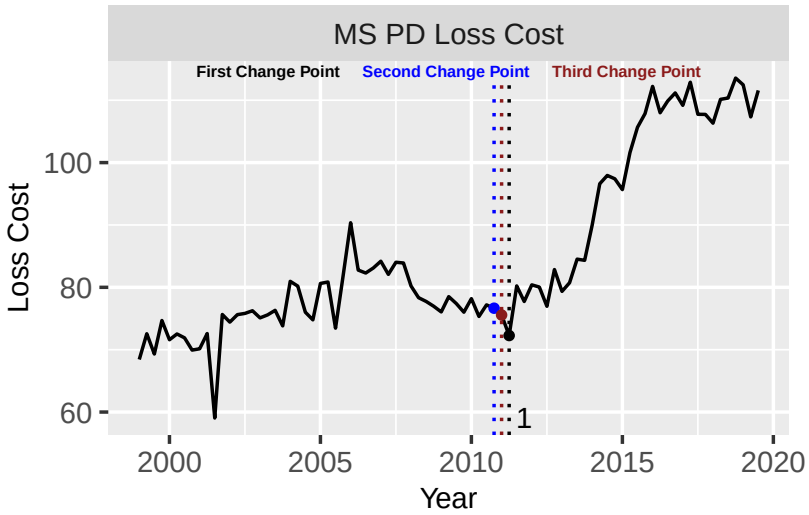
2010
2015
2020
Change Point


MS PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
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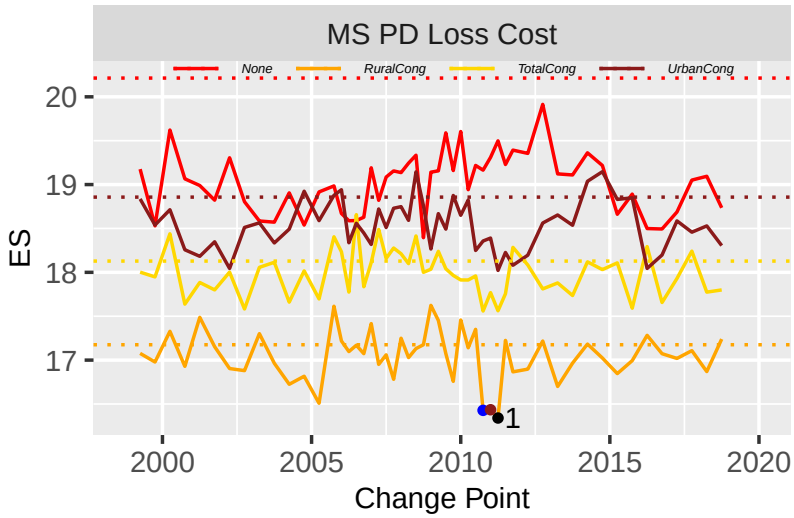
80
60
1
2000
2005
2010
2015
2020
Year


MS PD Loss Cost
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RuralCong
TotalCong
UrbanCong
ES
20
19
18
17
1
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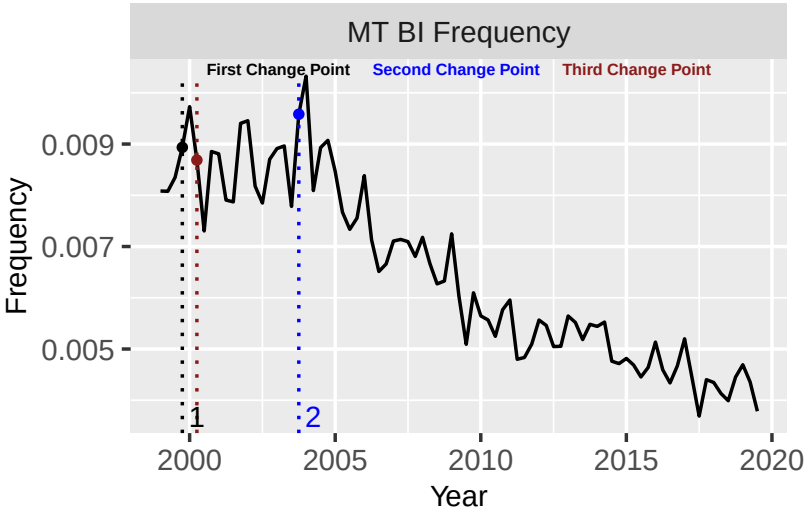
2005
2010
2015
2020
Change Point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First Change Point
Second Change Point
Third Change Point
Frequency
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0.007
0.005
1
2
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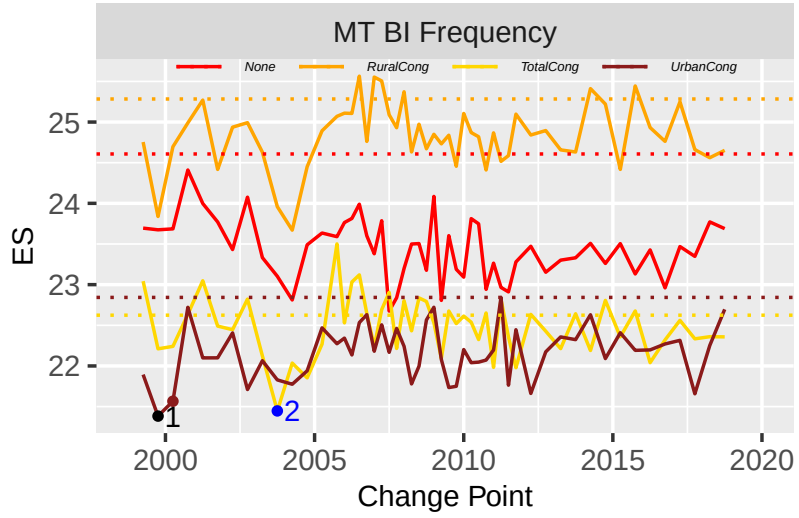
2010
2015
2020
Year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TotalCong
UrbanCong
ES
25
24
23
22
1
2
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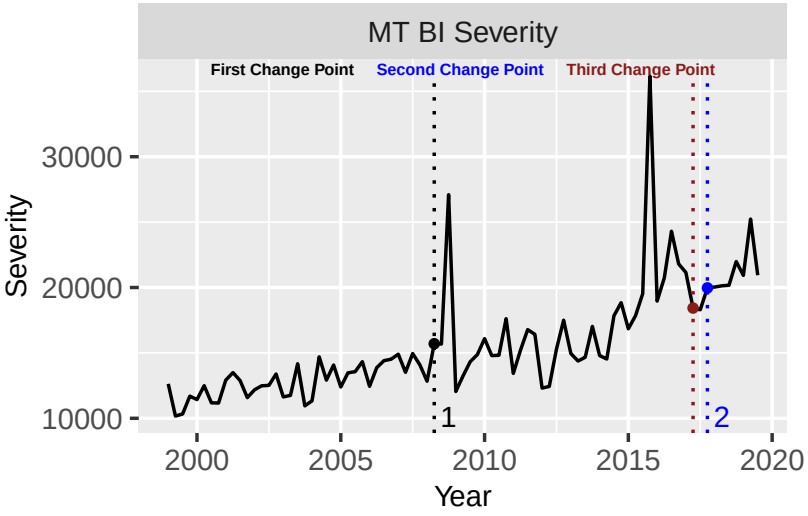
2005
2010
2015
2020
Change Point


MT BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
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20000
10000
1
2
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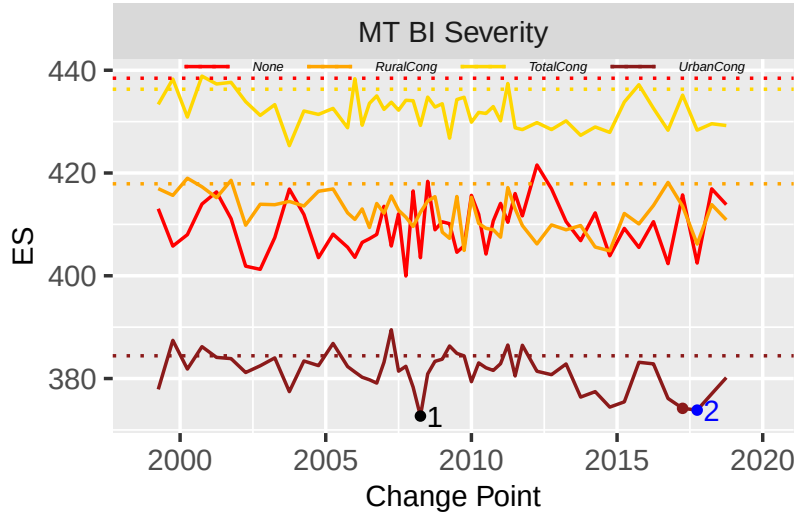
2010
2015
2020
Year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TotalCong
UrbanCong
ES
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400
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1
2
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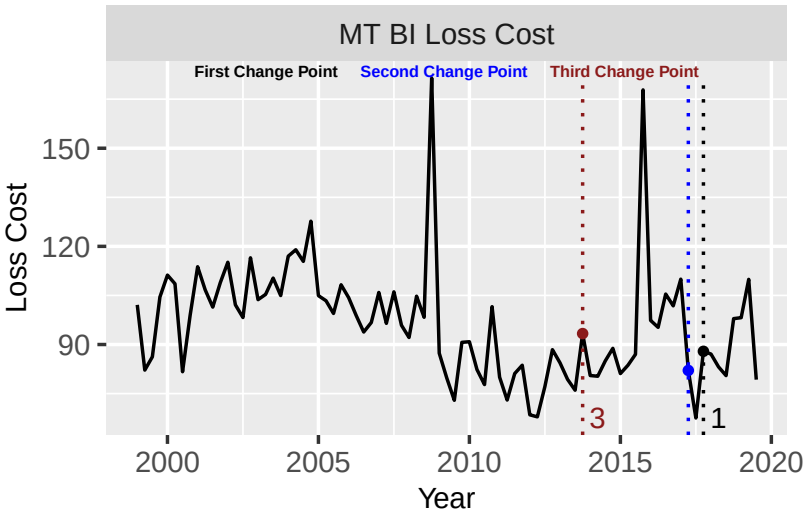
2005
2010
2015
2020
Change Point


MT BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
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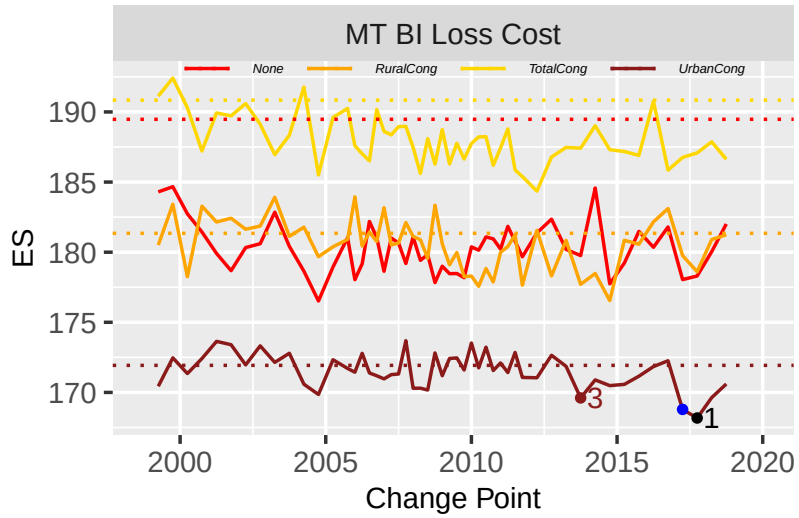
120
90
3
1
2000
2005
2010
2015
2020
Year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UrbanCong
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180
175
170
3
1
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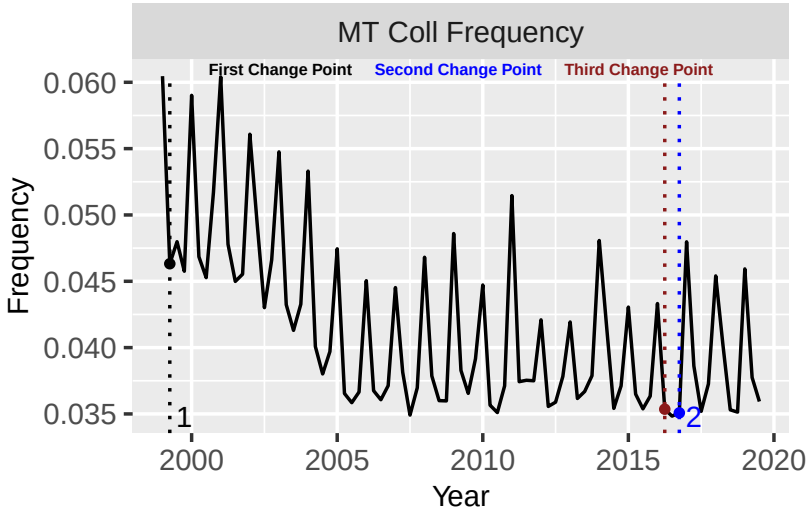
2005
2010
2015
2020
Change Point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First Change Point
Second Change Point
Third Change Point
Frequency
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0.045
0.040
0.035
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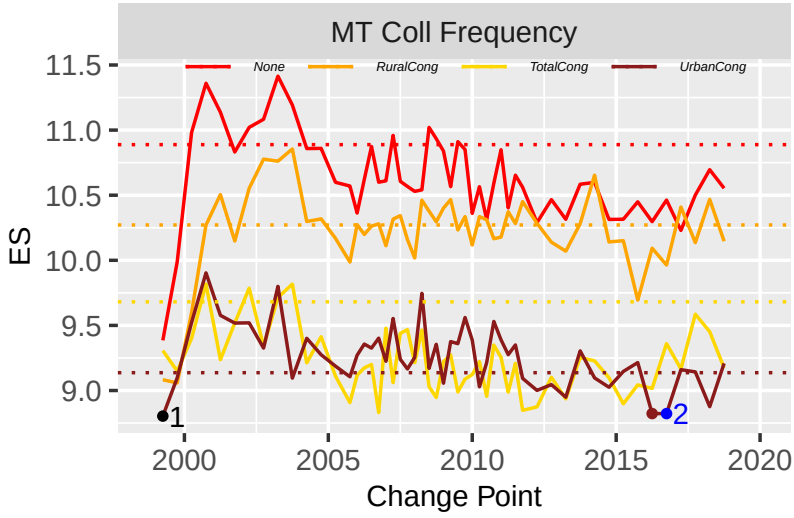
2005
2010
2015
2020
Year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TotalCong
UrbanCong
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10.5
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9.5
9.0
1
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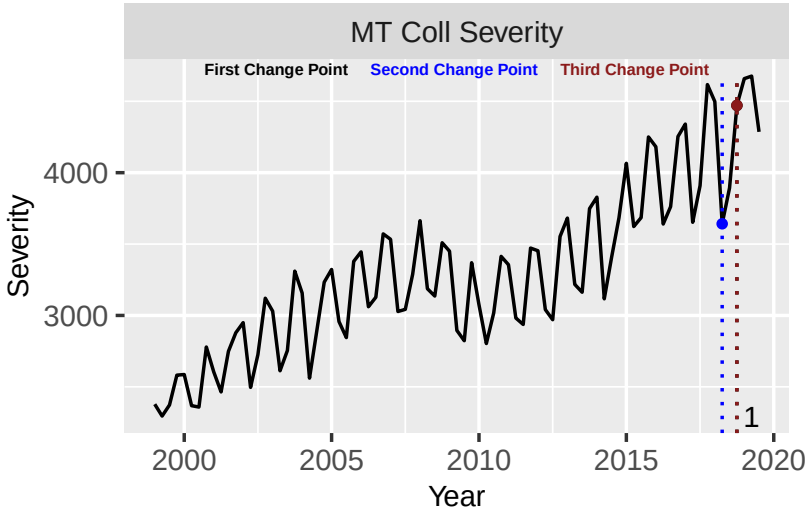
2010
2015
2020
Change Point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Second Change Point
Third Change Point
Severity
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3000
1
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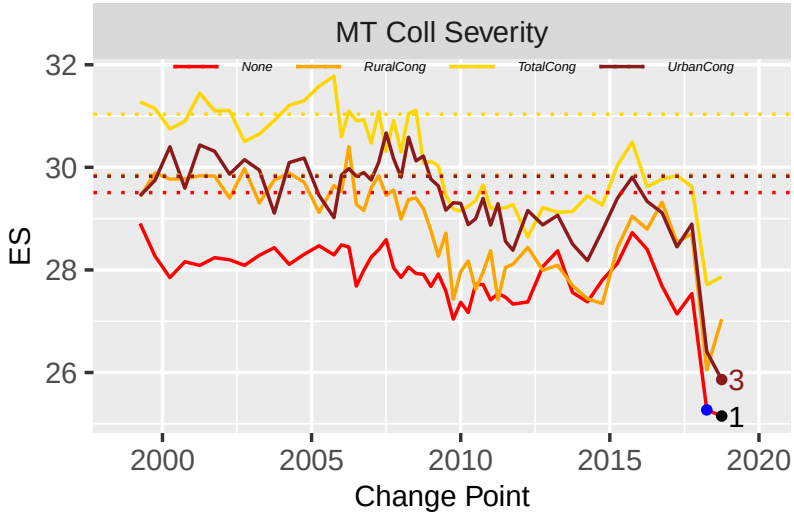
2005
2010
2015
2020
Year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TotalCong
UrbanCong
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28
26
3
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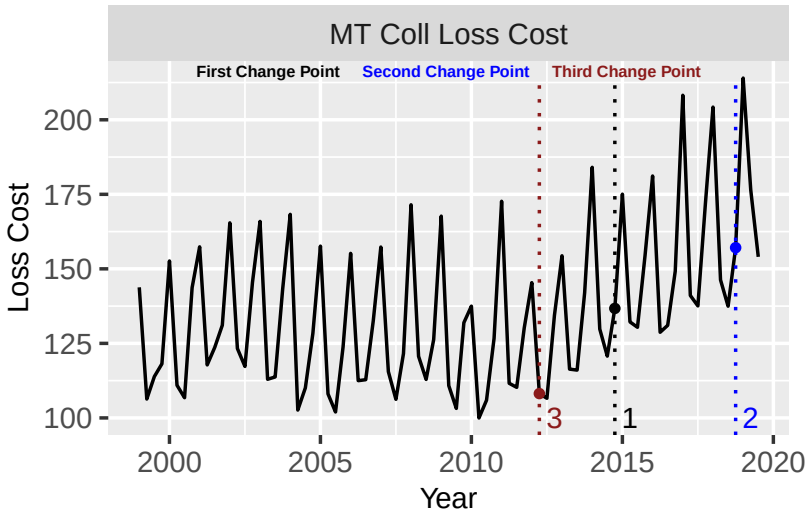
2010
2015
2020
Change Point


MT Coll Loss Cost
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Second Change Point
Third Change Point
Loss Cost
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150
125
100
3
1
2
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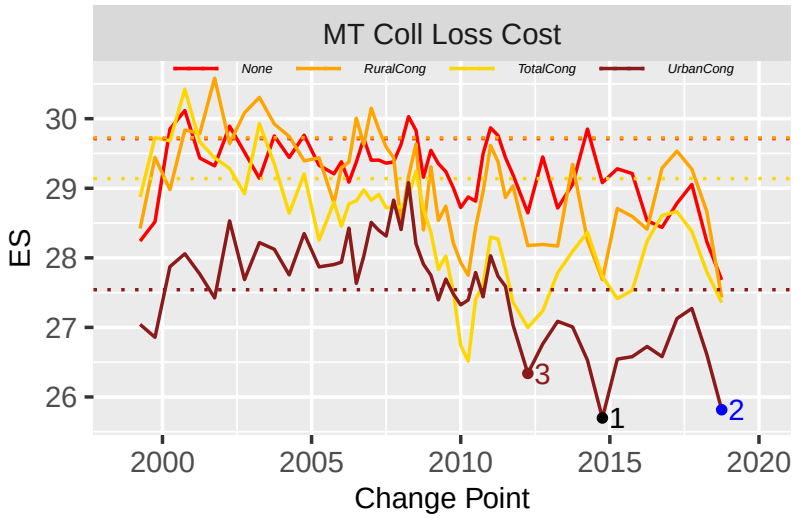
2005
2010
2015
2020
Year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TotalCong
UrbanCong
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26
3
1
2
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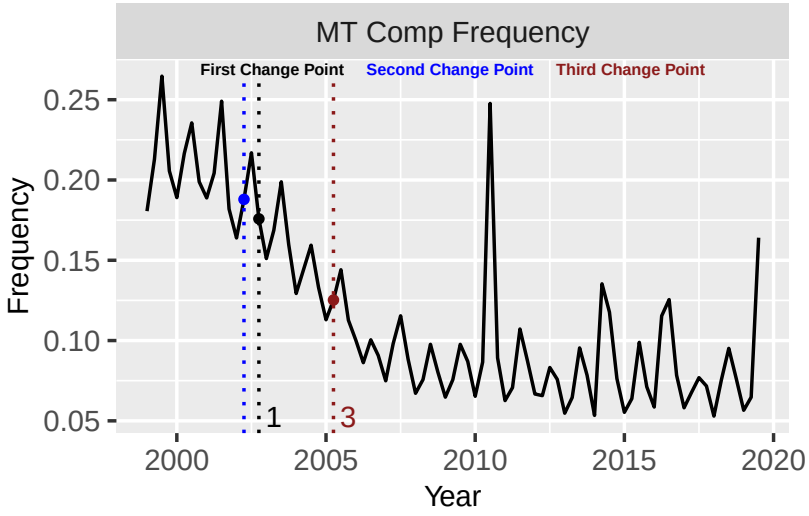
2005
2010
2015
2020
Change Point


MT Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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0.10
0.05
2000
2005
2010
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Year
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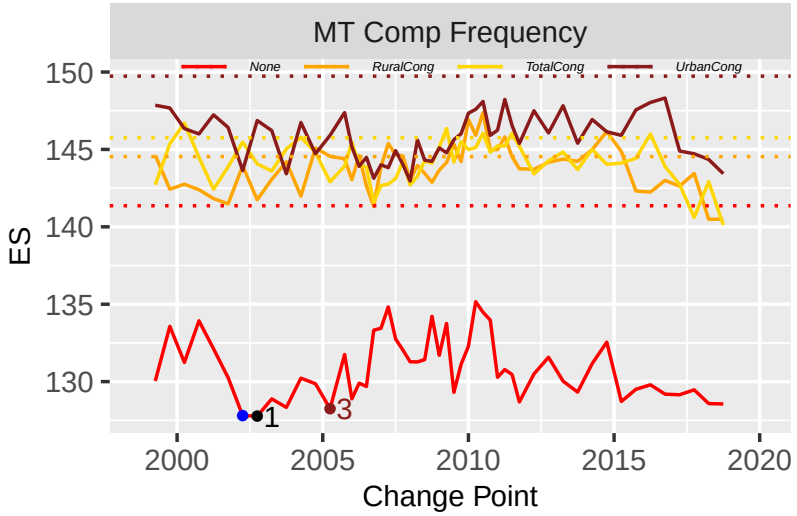
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TotalCong
UrbanCong
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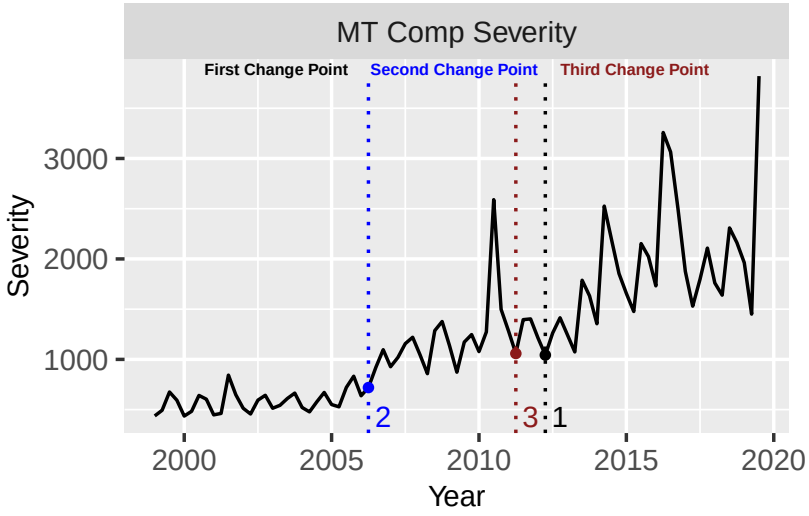
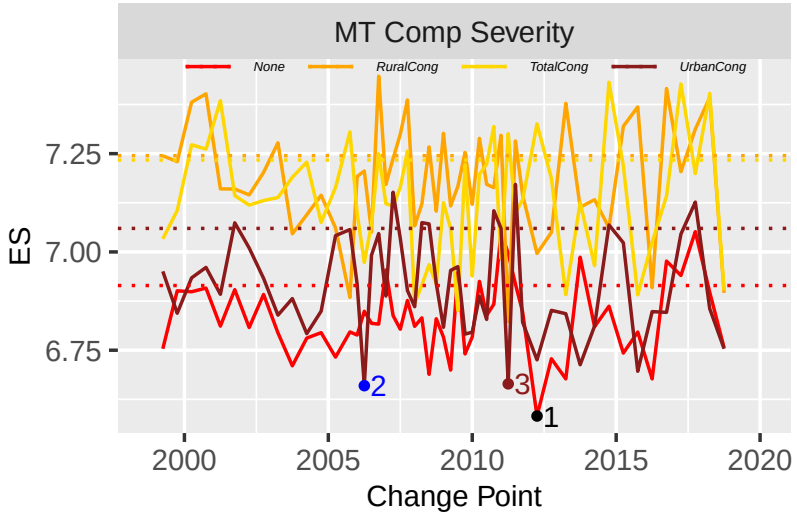
140
135
130
2000
2005
2010
2015
2020
Change Point
1
3


MT Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
3000
2000
1000
2000
2005
2010
2015
2020
Year
2
3
1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TotalCong
UrbanCong
ES
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6.75
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2005
2010
2015
2020
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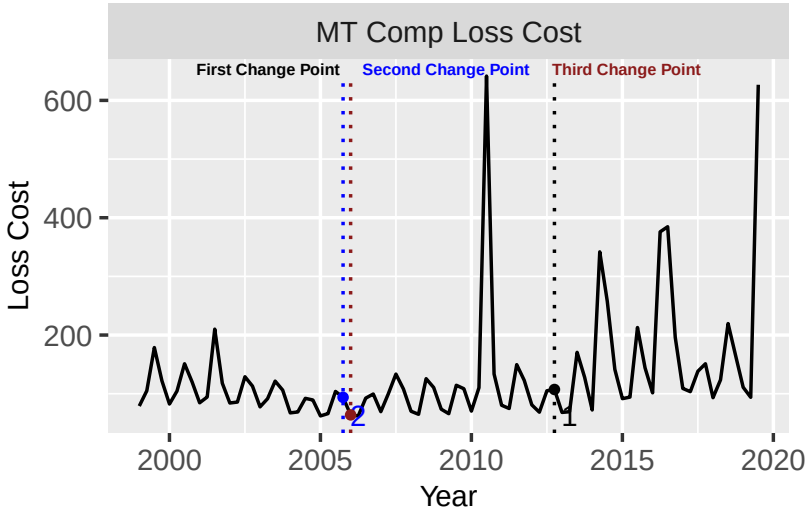
2
3
1


MT Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
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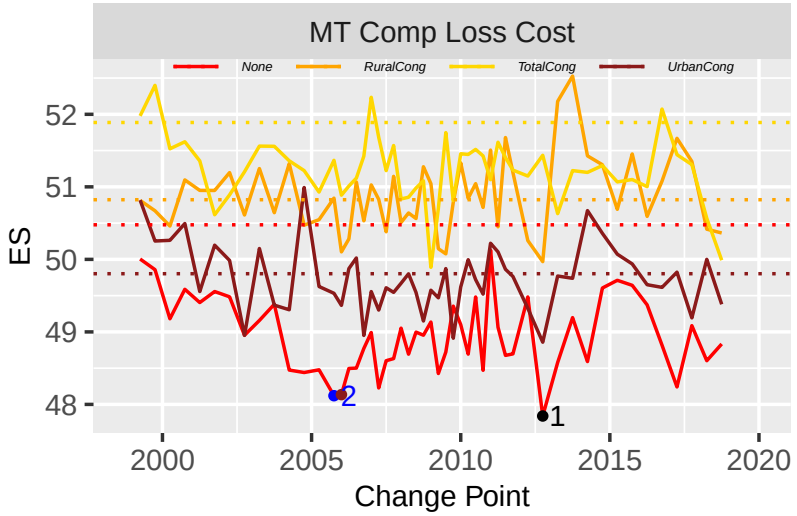
400
200
2000
2005
2010
2015
2020
Year
2
1


MT Comp Loss Cost
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RuralCong
TotalCong
UrbanCong
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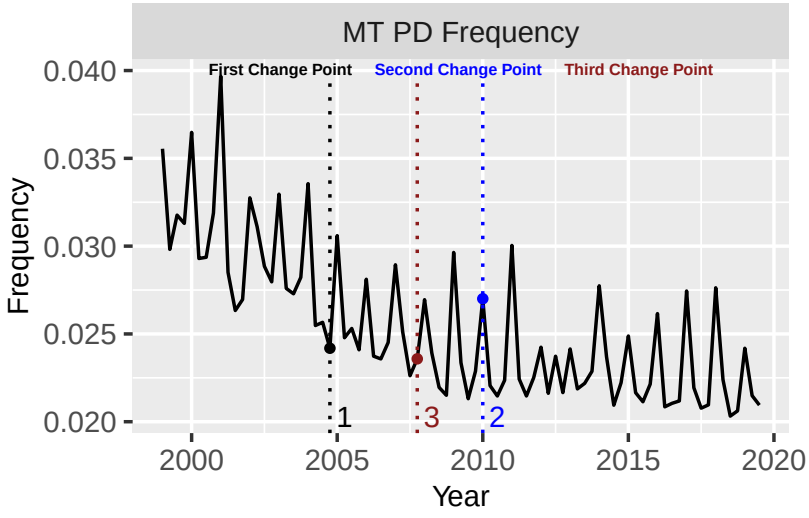
51
50
49
48
2000
2005
2010
2015
2020
Change Point
2
1


MT PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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0.035
0.030
0.025
0.020
2000
2005
2010
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Year
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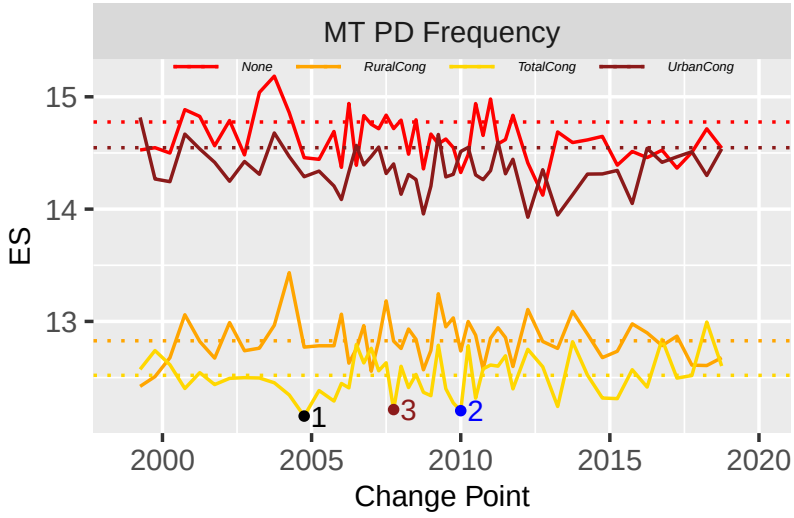
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RuralCong
TotalCong
UrbanCong
ES
15
14
13
2000
2005
2010
2015
2020
Change Point
1
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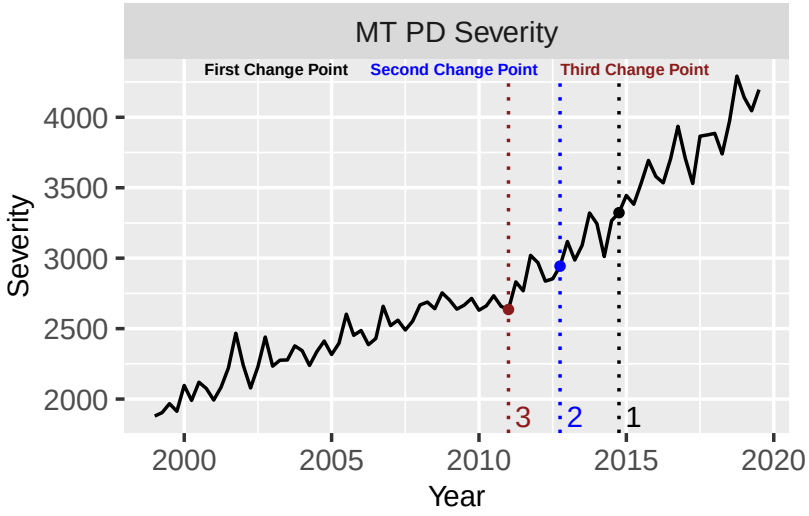
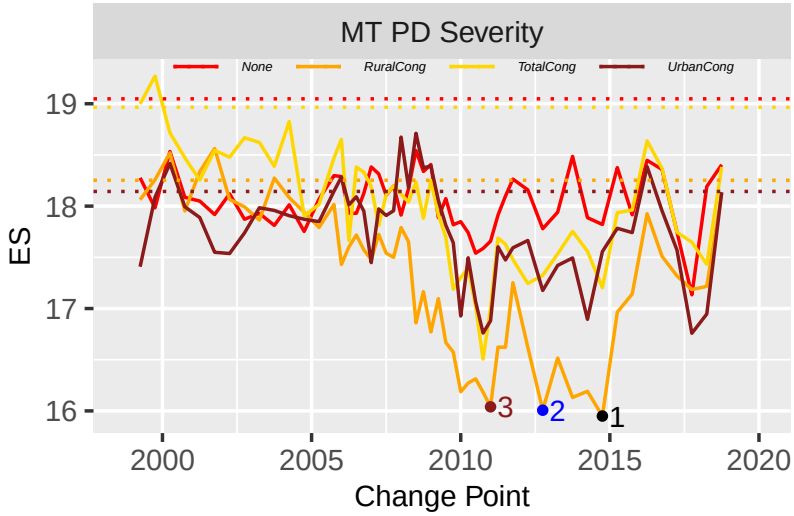

MT PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
4000
3500
3000
2500
2000
2000
2005
2010
2015
2020
Year
3
2
1


MT PD Severity
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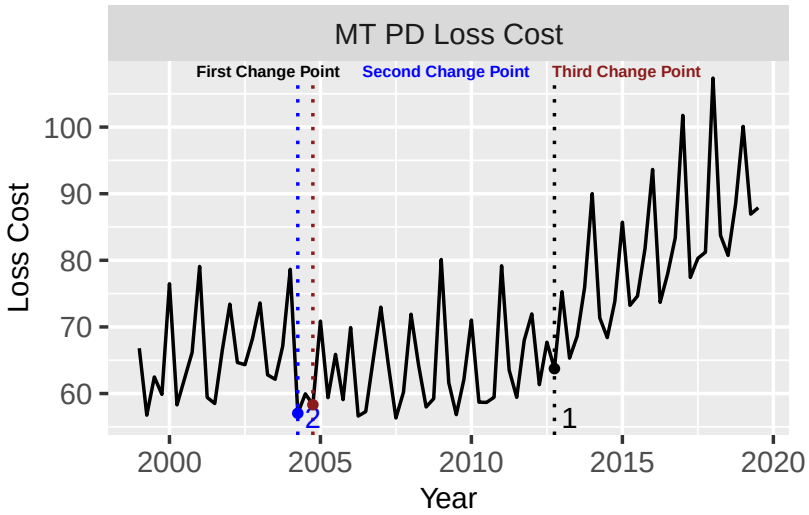
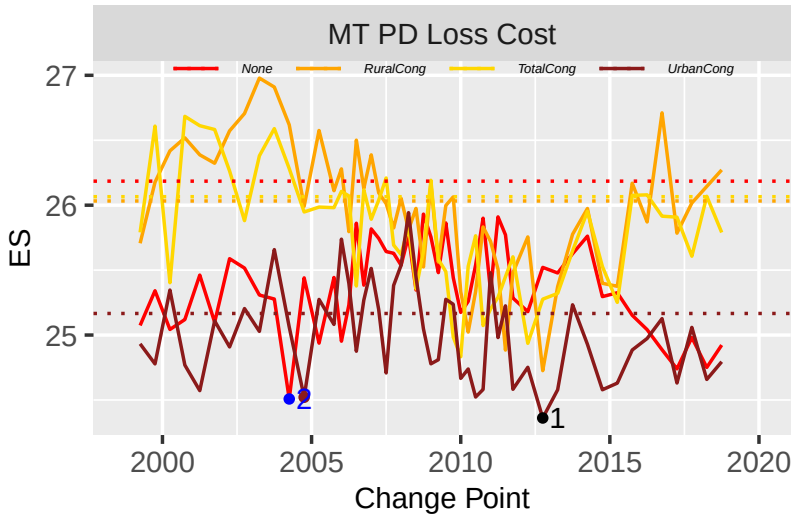
RuralCong
TotalCong
UrbanCong
ES
19
18
17
16
2000
2005
2010
2015
2020
Change Point
3
2
1


MT PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
100
90
80
70
60
2000
2005
2010
2015
2020
Year
2
1


MT PD Loss Cost
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RuralCong
TotalCong
UrbanCong
ES
27
26
25
2000
2005
2010
2015
2020
Change Point
2
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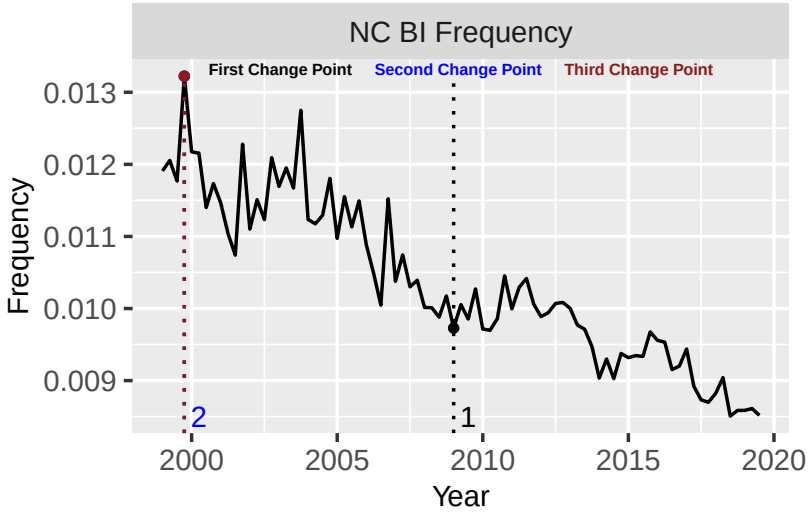
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0.011
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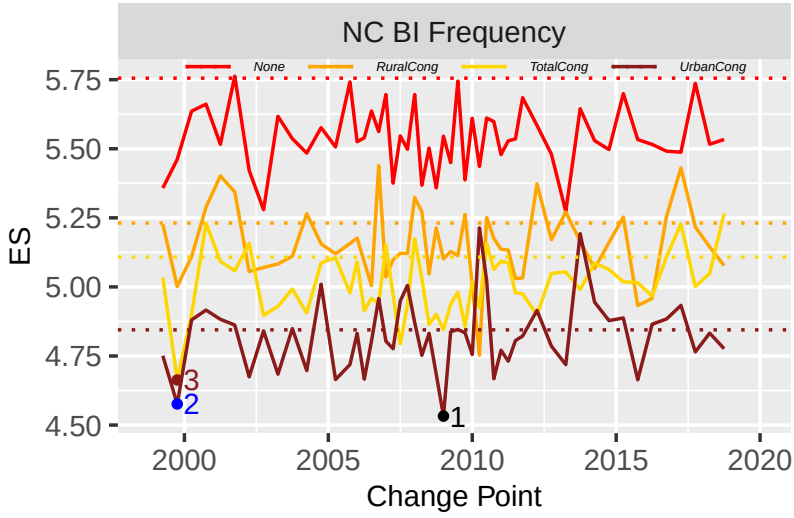
0.009
2000
2005
2010
2015
2020
Year
1
2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UrbanCong
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2005
2010
2015
2020
Change Point
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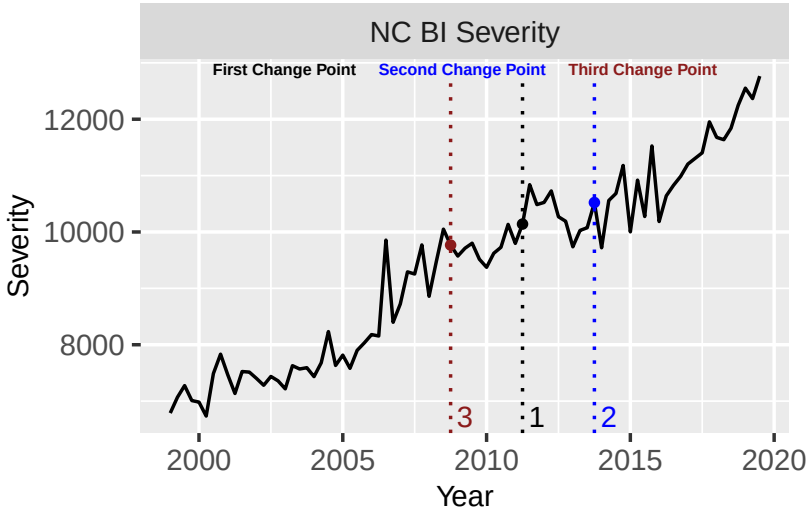
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Third Change Point
Severity
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8000
2000
2005
2010
2015
2020
Year
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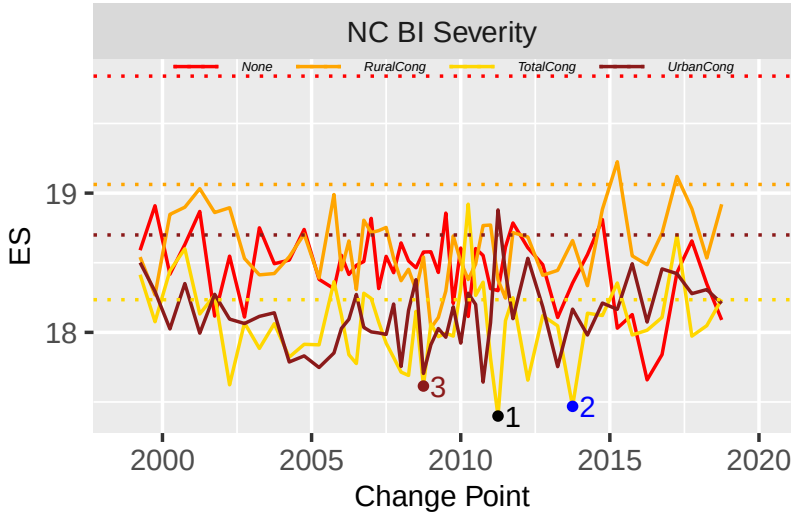
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TotalCong
UrbanCong
ES
19
18
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2005
2010
2015
2020
Change Point
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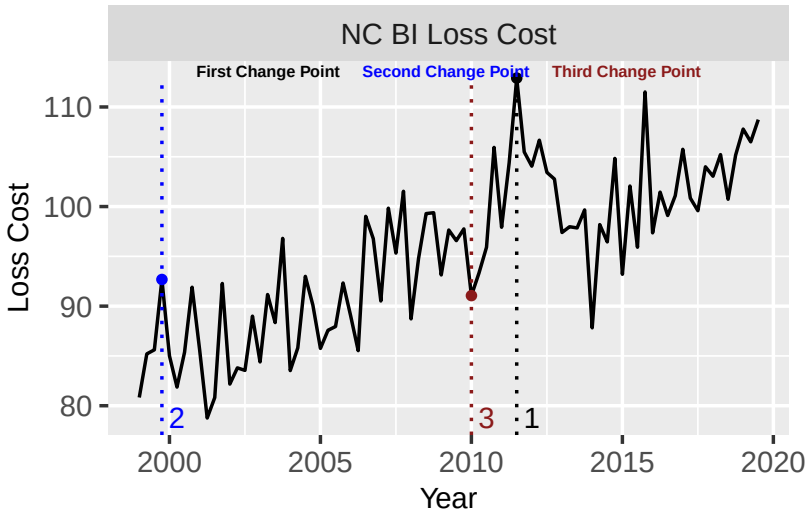
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Second Change Point
Third Change Point
Loss Cost
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100
90
80
2000
2005
2010
2015
2020
Year
1
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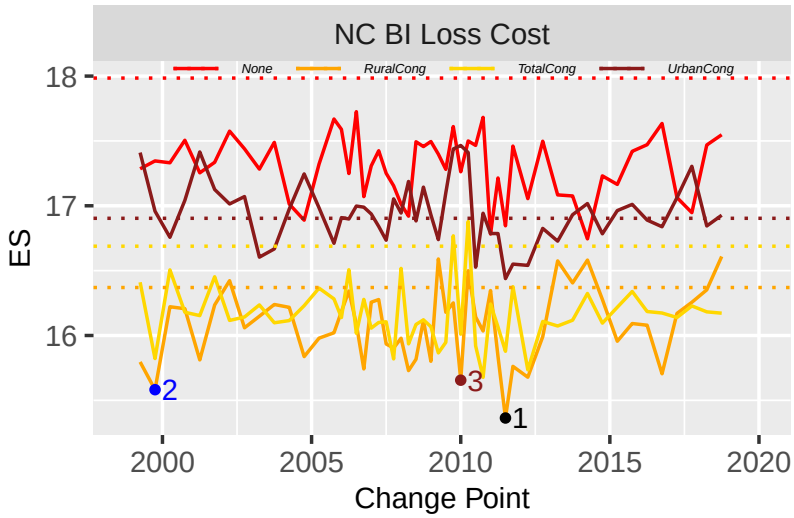
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UrbanCong
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2005
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2015
2020
Change Point
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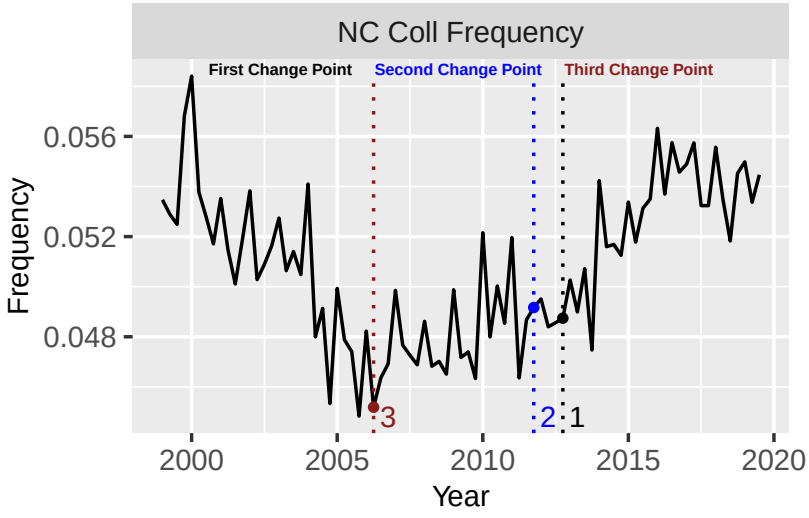
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Third Change Point
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0.052
0.048
3
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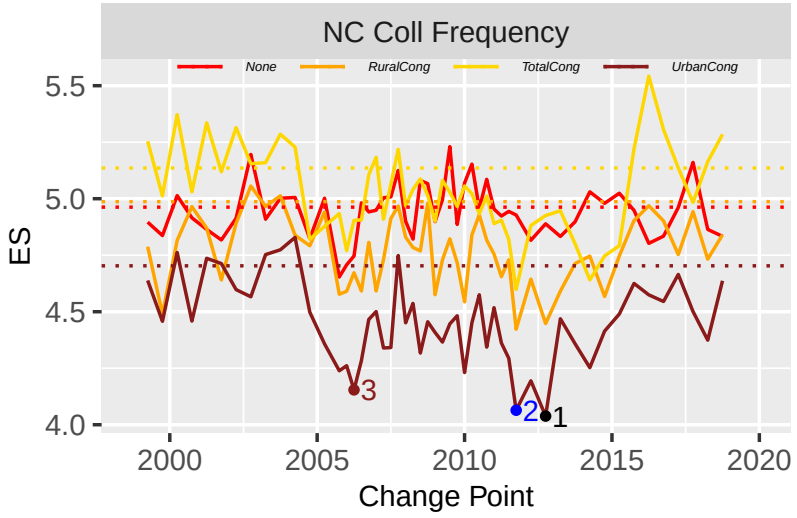
2005
2010
2015
2020
Year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TotalCong
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2010
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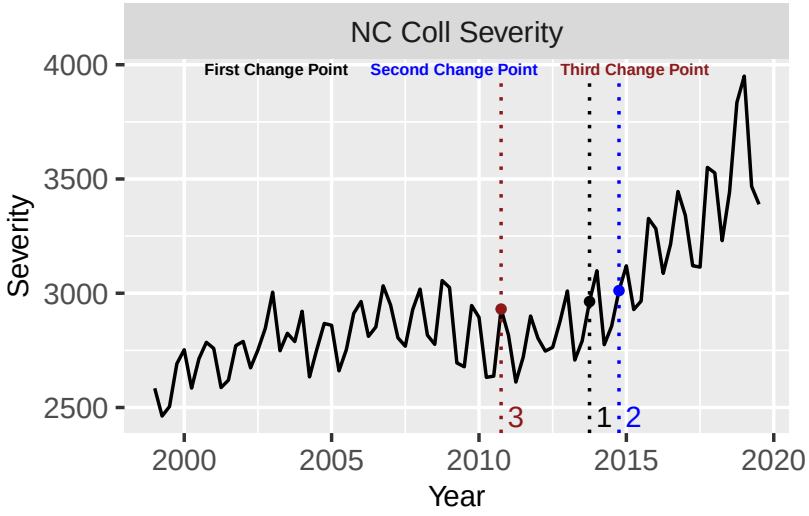
2020
Change Point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Third Change Point
Severity
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3000
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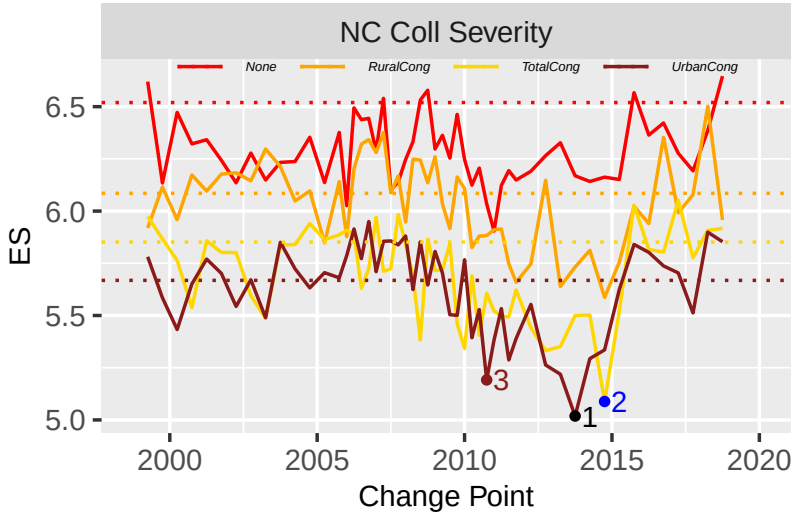
2010
2015
2020
Year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RuralCong
TotalCong
UrbanCong
ES
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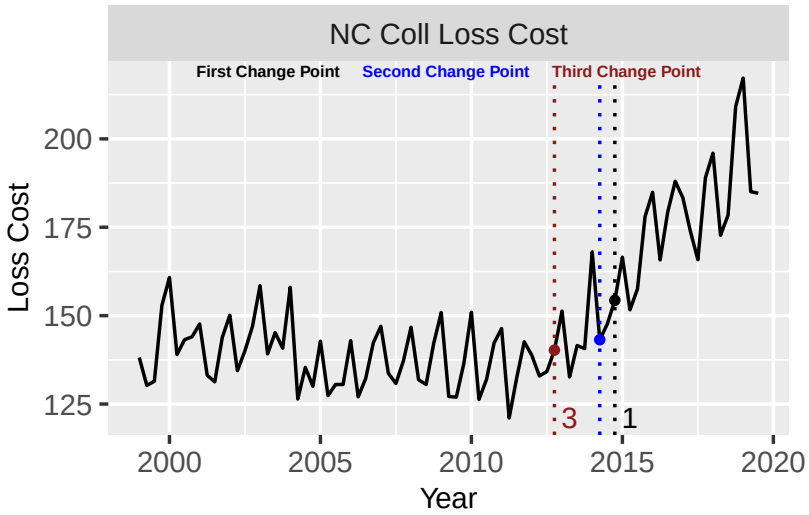
5.5
5.0
3
1
2
2000
2005
2010
2015
2020
Change Point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First Change Point
Second Change Point
Third Change Point
Loss Cost
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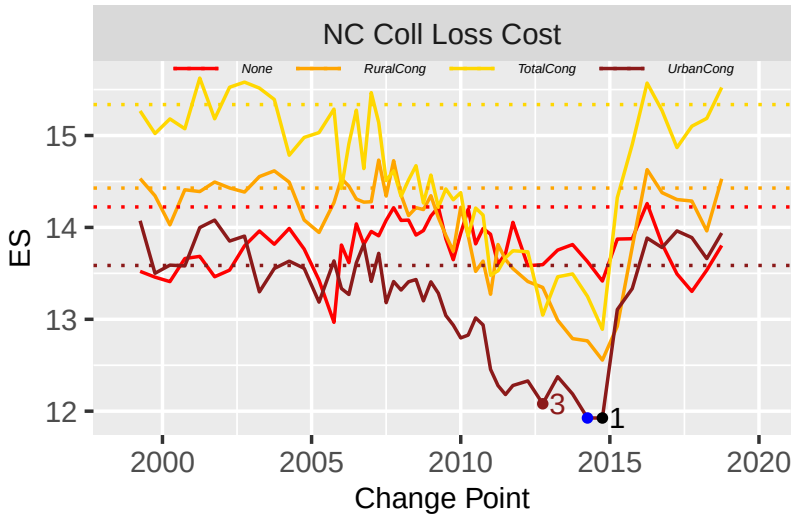
175
150
125
3
1
2000
2005
2010
2015
2020
Year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RuralCong
TotalCong
UrbanCong
ES
15
14
13
12
3
1
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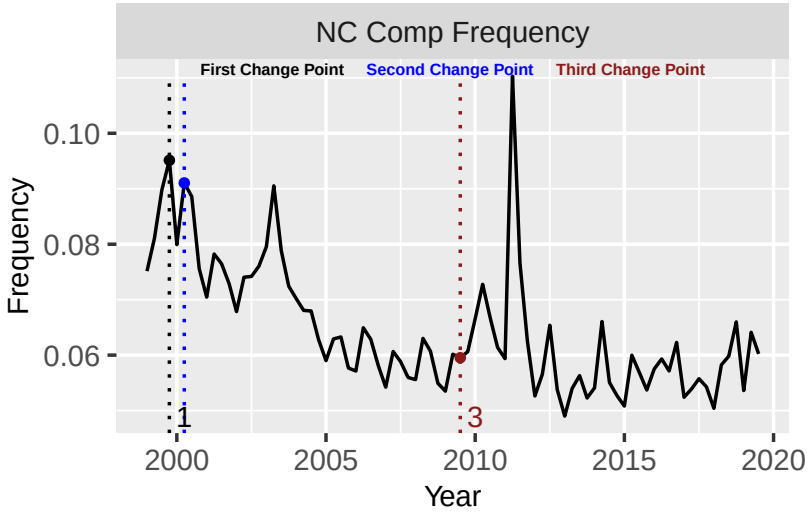
2005
2010
2015
2020
Change Point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Third Change Point
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0.06
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2005
2010
2015
2020
Year
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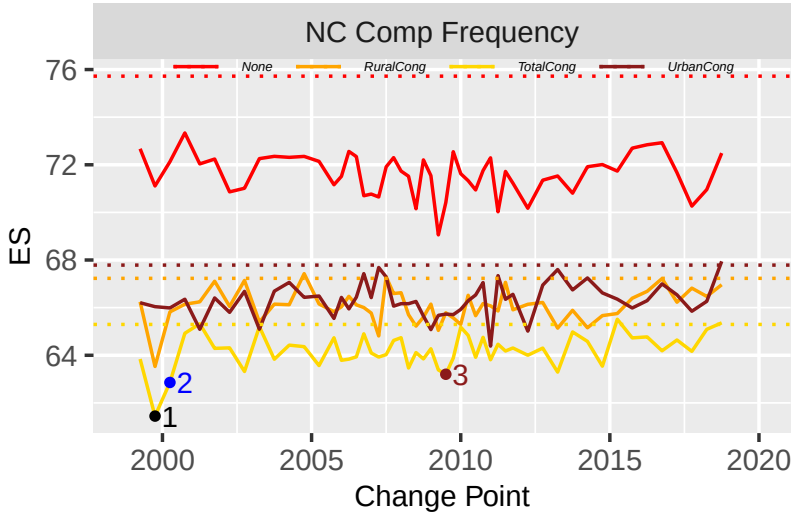
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TotalCong
UrbanCong
ES
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72
68
64
2000
2005
2010
2015
2020
Change Point
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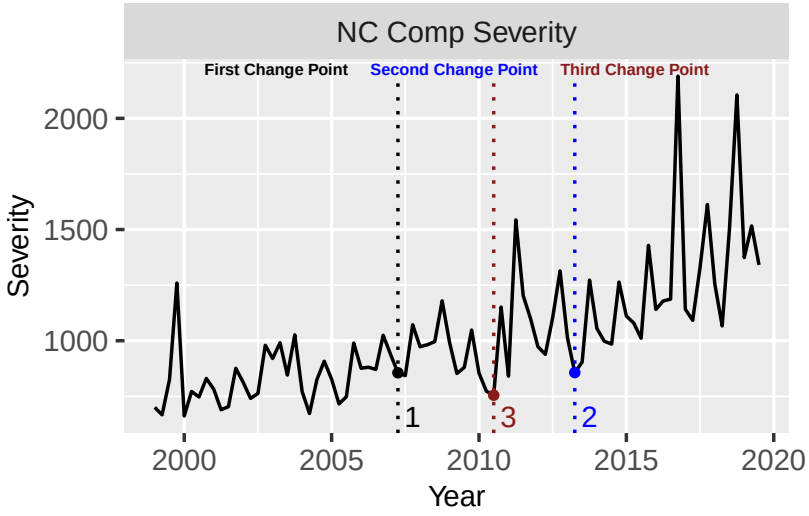
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First Change Point
Second Change Point
Third Change Point
Severity
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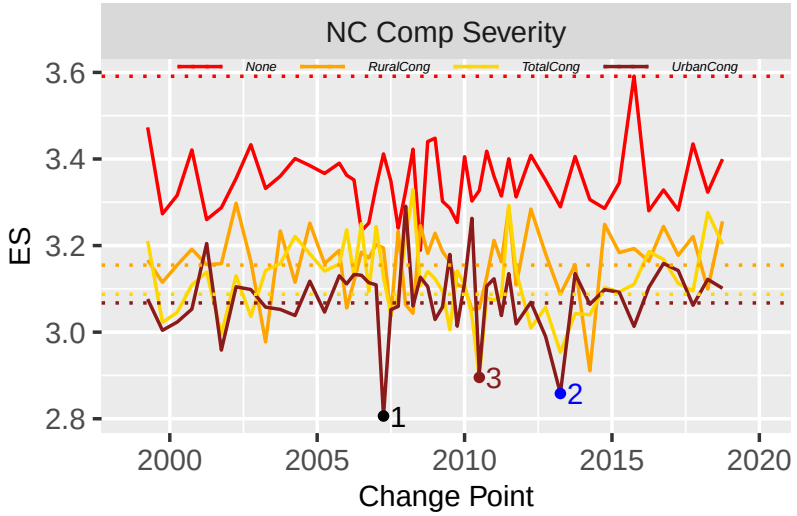
1500
1000
2000
2005
2010
2015
2020
Year
1
3
2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RuralCong
TotalCong
UrbanCong
ES
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3.2
3.0
2.8
2000
2005
2010
2015
2020
Change Point
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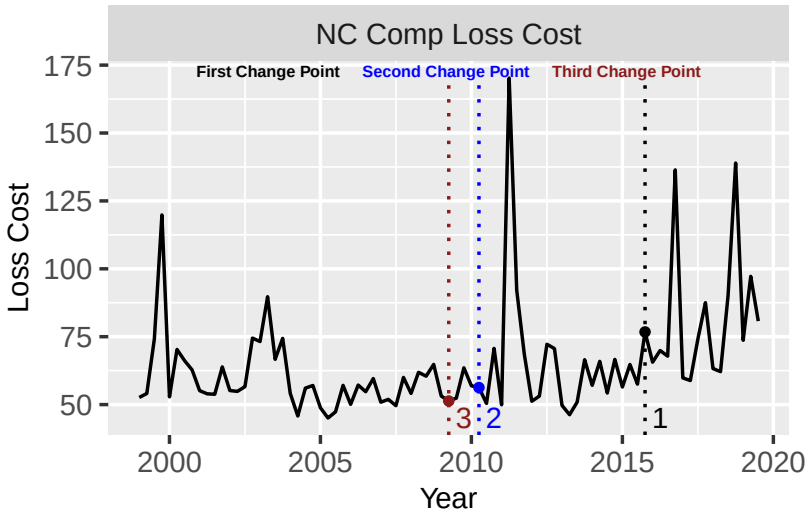
3
2


NC Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
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150
125
100
75
50
2000
2005
2010
2015
2020
Year
3
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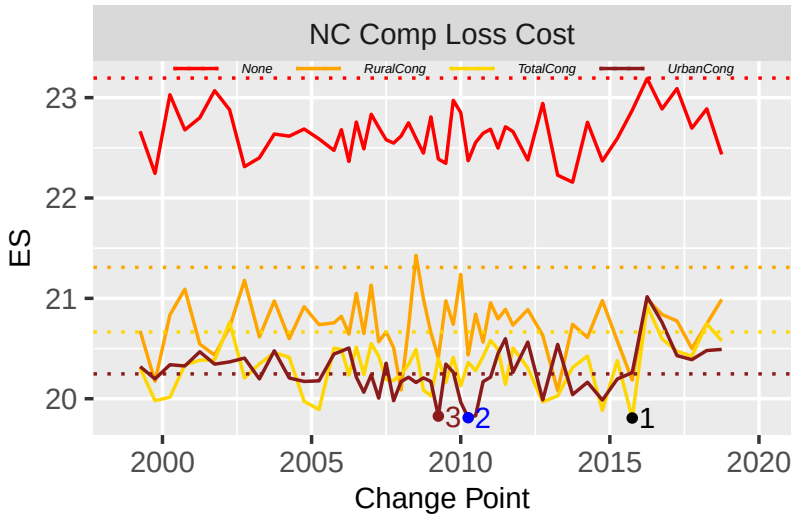
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RuralCong
TotalCong
UrbanCong
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22
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20
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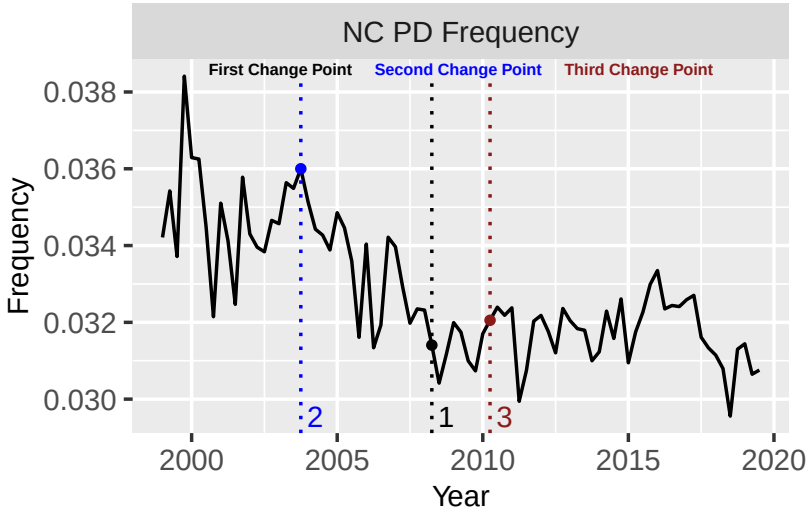
2005
2010
2015
2020
Change Point
3
2
1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Third Change Point
Frequency
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0.034
0.032
0.030
2000
2005
2010
2015
2020
Year
1
2
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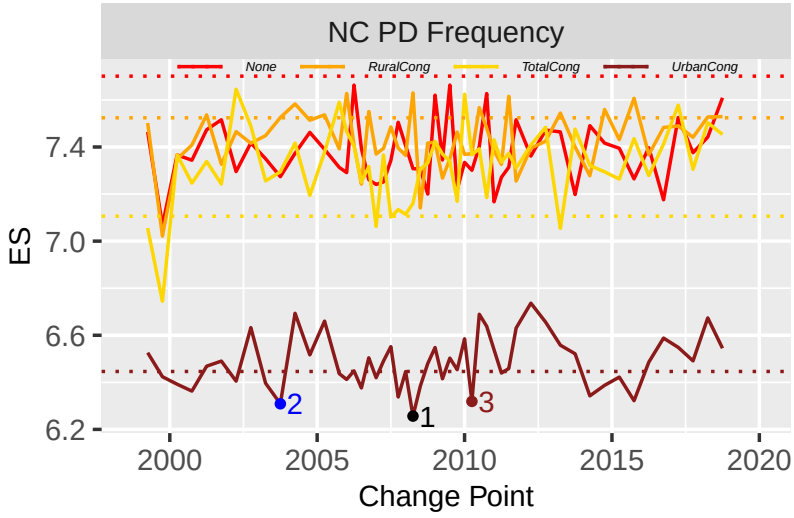
NC PD Frequency
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RuralCong
TotalCong
UrbanCong
ES
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7.0
6.6
6.2
2000
2005
2010
2015
2020
Change Point
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2
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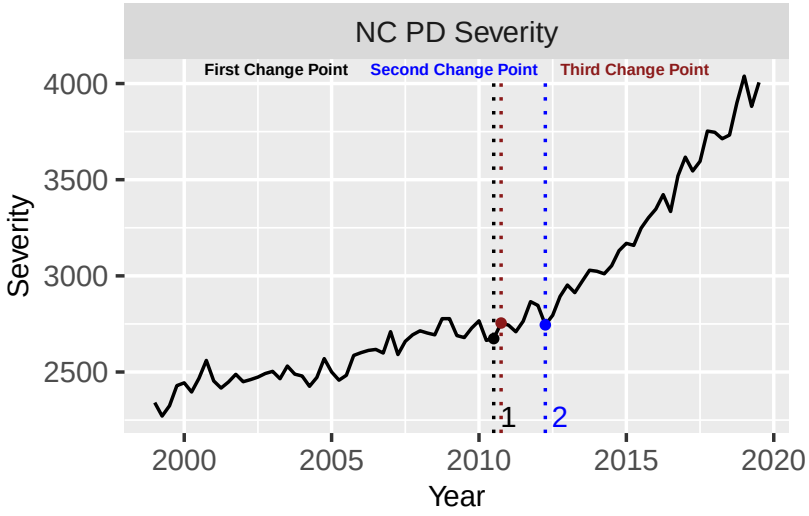
NC PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
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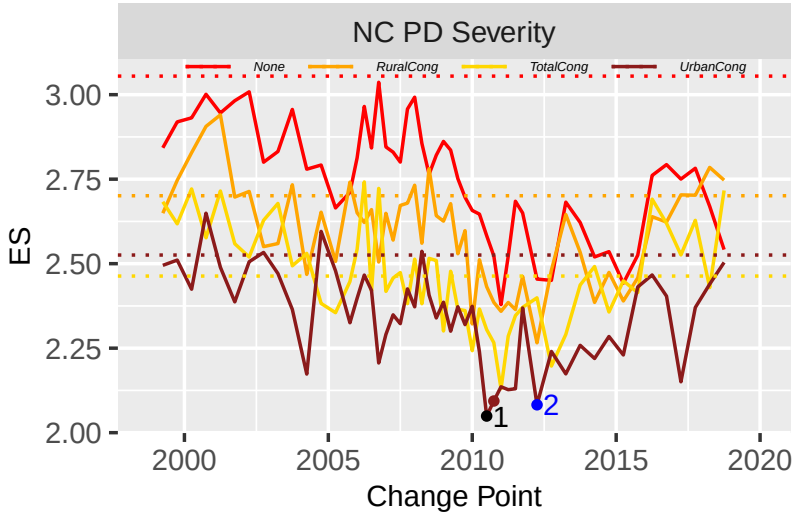
3500
3000
2500
2000
2005
2010
2015
2020
Year
1
2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UrbanCong
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2.25
2.00
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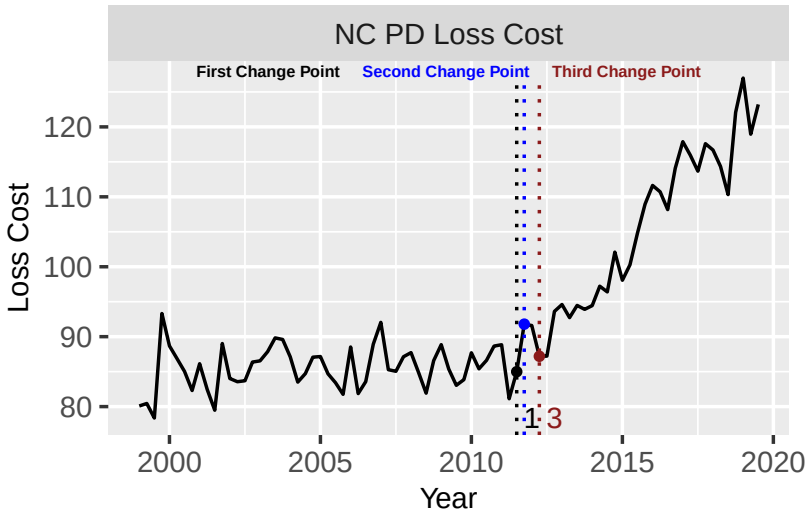
2005
2010
2015
2020
Change Point
1
2


NC PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
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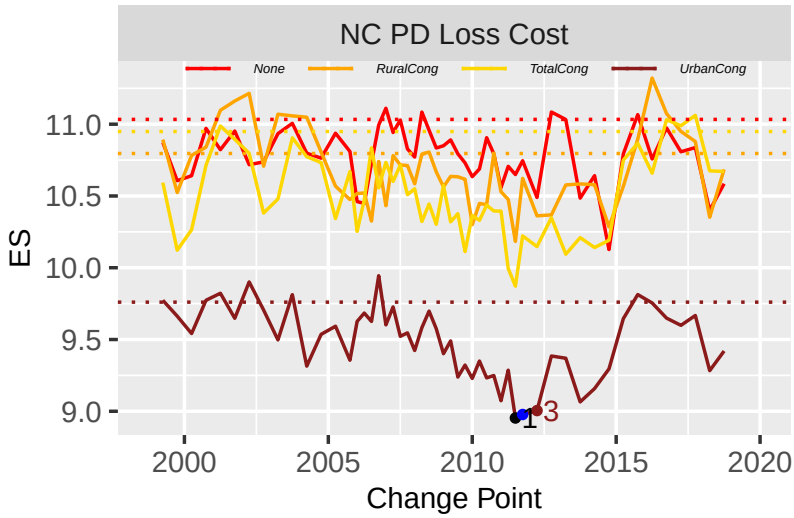
110
100
90
80
2000
2005
2010
2015
2020
Year
1
3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TotalCong
UrbanCong
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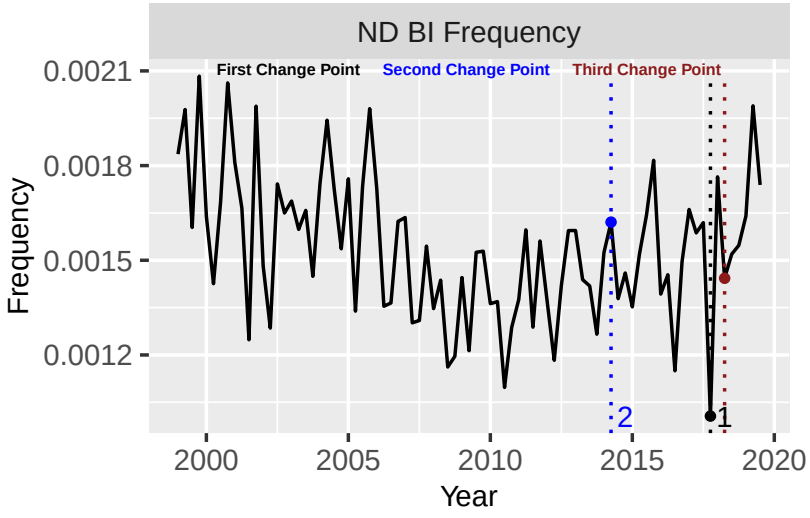
9.0
2000
2005
2010
2015
2020
Change Point
1
3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0.0015
0.0012
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2020
Year
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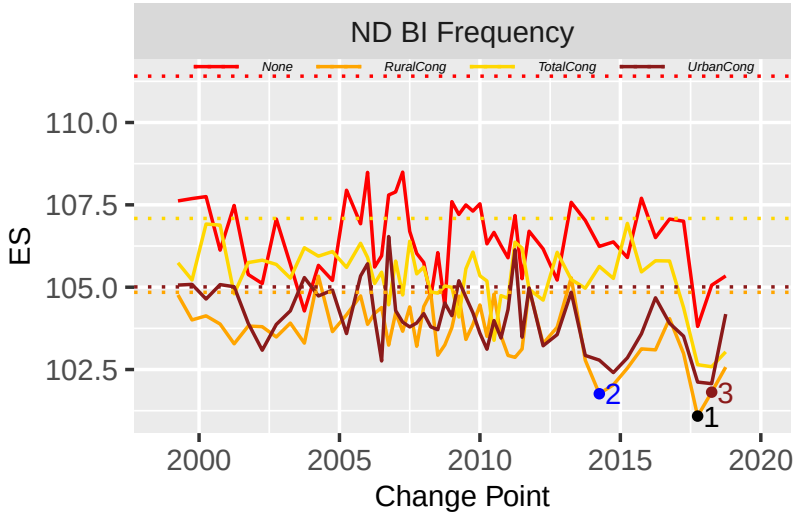
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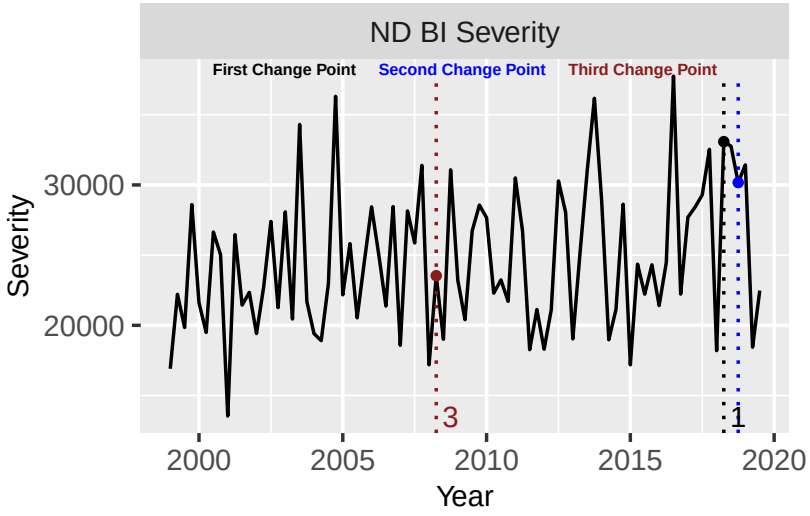
2005
2010
2015
2020
Change Point
2
3
1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Second Change Point
Third Change Point
Severity
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2000
2005
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2015
2020
Year
3
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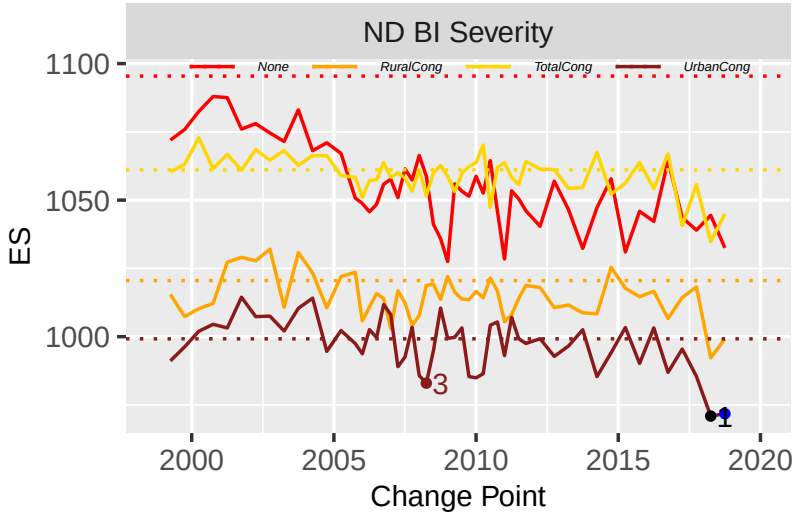
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TotalCong
UrbanCong
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1050
1000
2000
2005
2010
2015
2020
Change Point
3
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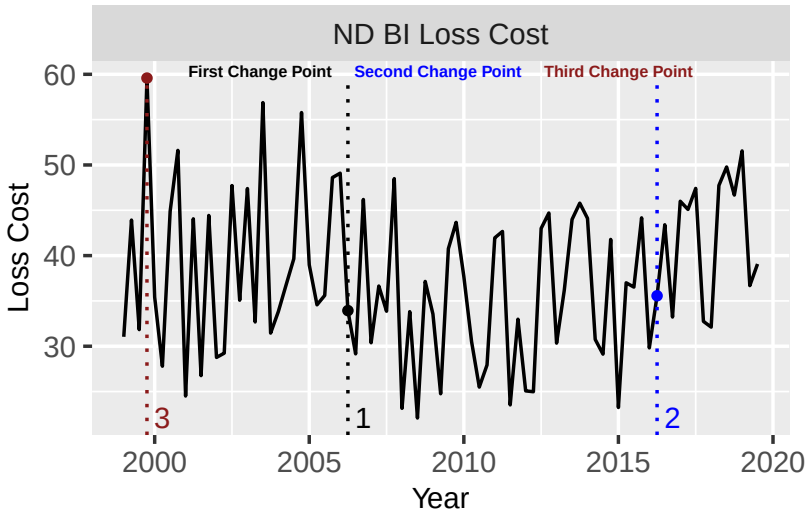
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Second Change Point
Third Change Point
Loss Cost
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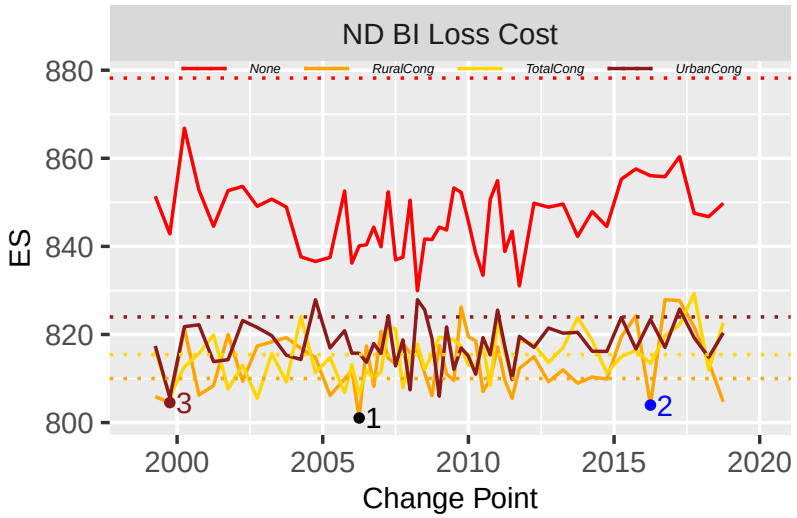
50
40
30
2000
2005
2010
2015
2020
Year
3
1
2


ND BI Loss Cost
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RuralCong
TotalCong
UrbanCong
ES
880
860
840
820
800
2000
2005
2010
2015
2020
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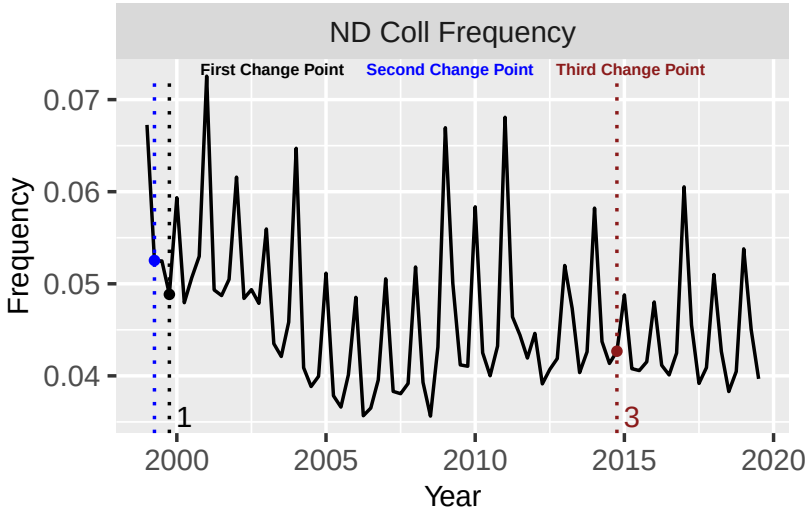
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Second Change Point
Third Change Point
Frequency
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0.06
0.05
0.04
1
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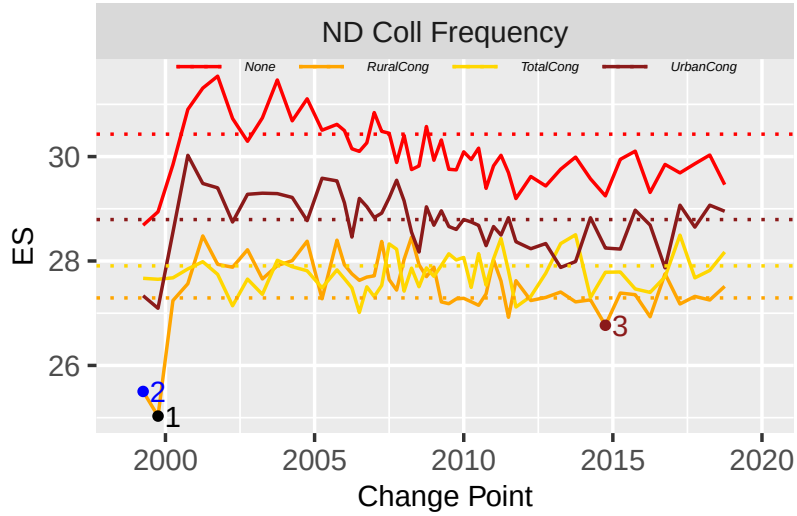
2010
2015
2020
Year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TotalCong
UrbanCong
ES
30
28
26
2
1
3
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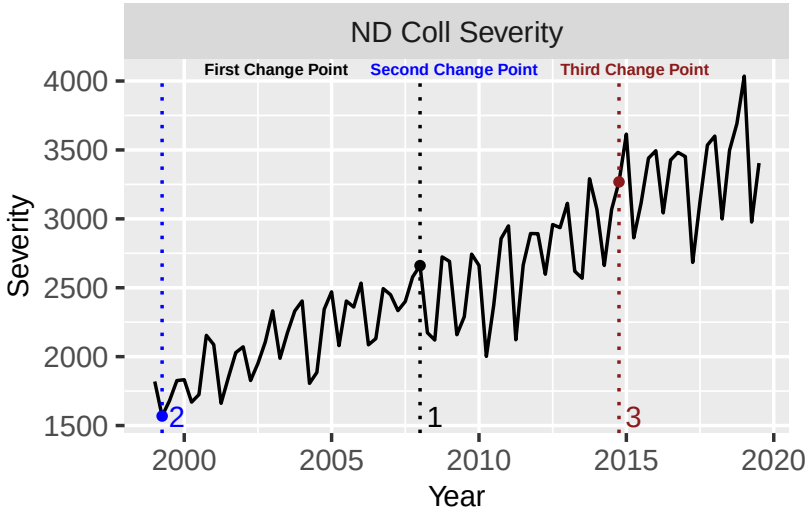
2005
2010
2015
2020
Change Point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First Change Point
Second Change Point
Third Change Point
Severity
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3000
2500
2000
1500
2
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2000
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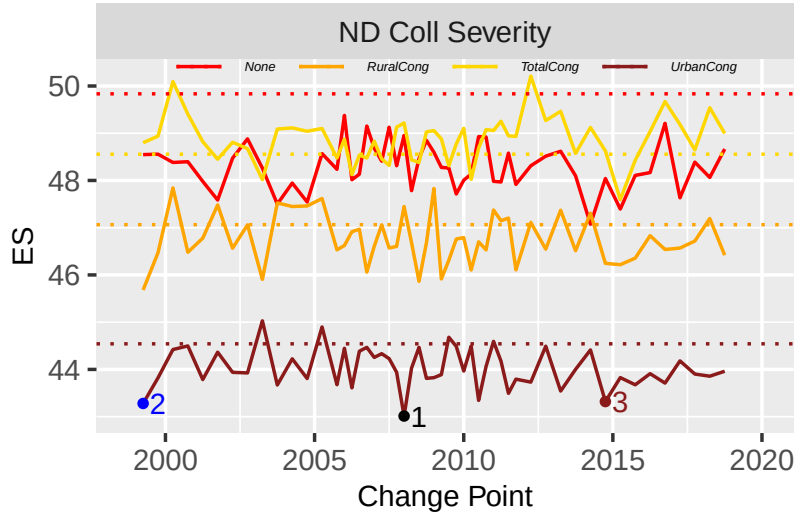
2010
2015
2020
Year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TotalCong
UrbanCong
ES
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48
46
44
2
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3
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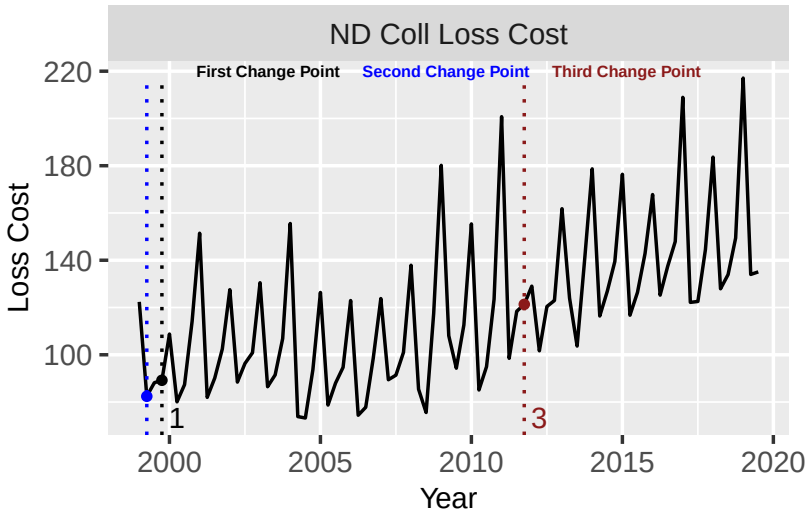
2010
2015
2020
Change Point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First Change Point
Second Change Point
Third Change Point
Loss Cost
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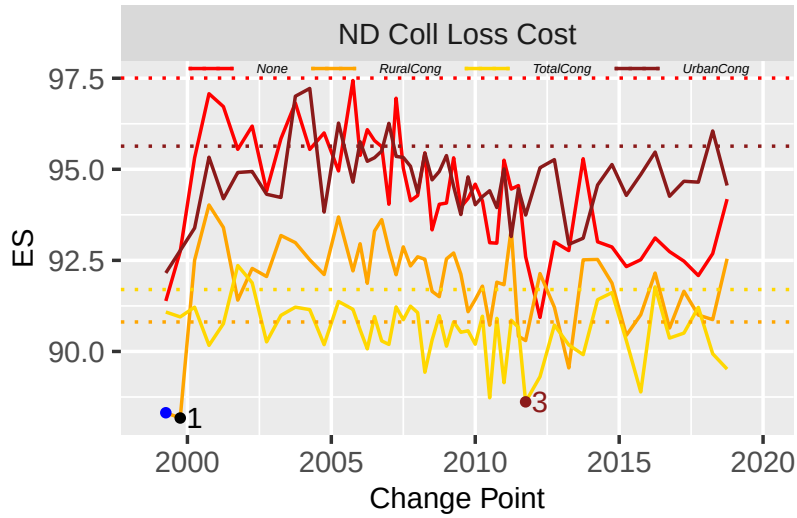
180
140
100
1
3
2000
2005
2010
2015
2020
Year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RuralCong
TotalCong
UrbanCong
ES
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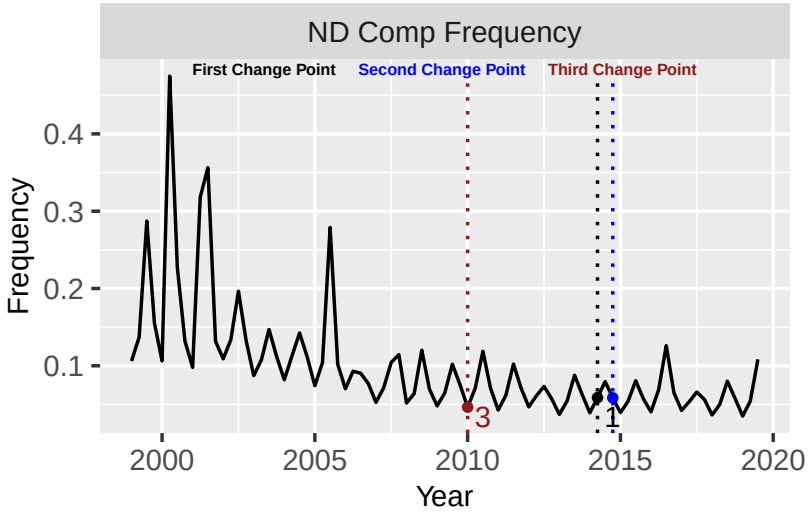
92.5
90.0
1
3
2000
2005
2010
2015
2020
Change Point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First Change Point
Second Change Point
Third Change Point
Frequency
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0.3
0.2
0.1
2000
2005
2010
2015
2020
Year
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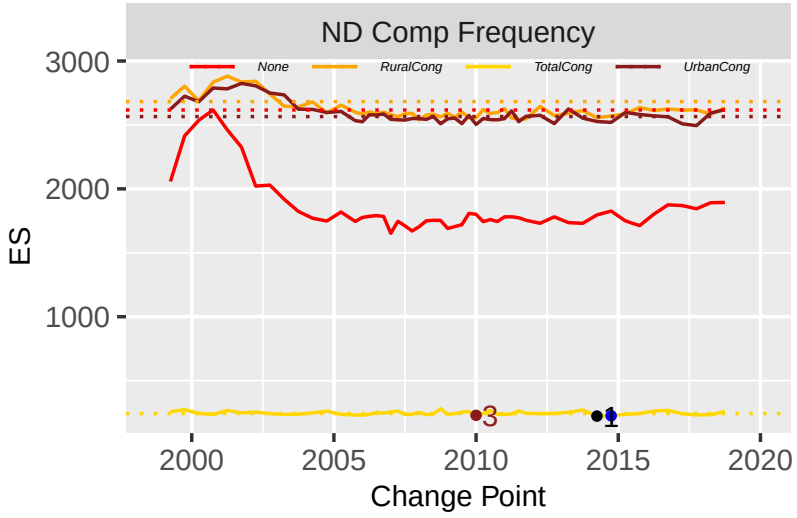
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RuralCong
TotalCong
UrbanCong
ES
3000
2000
1000
2000
2005
2010
2015
2020
Change Point
3
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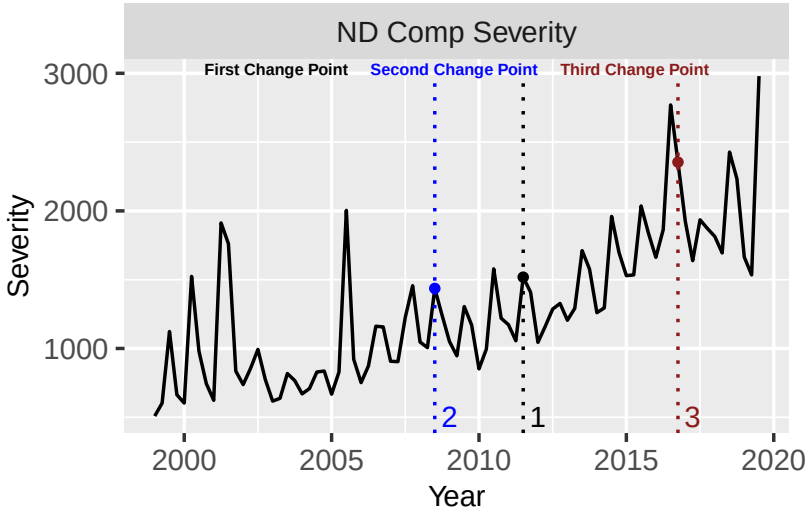
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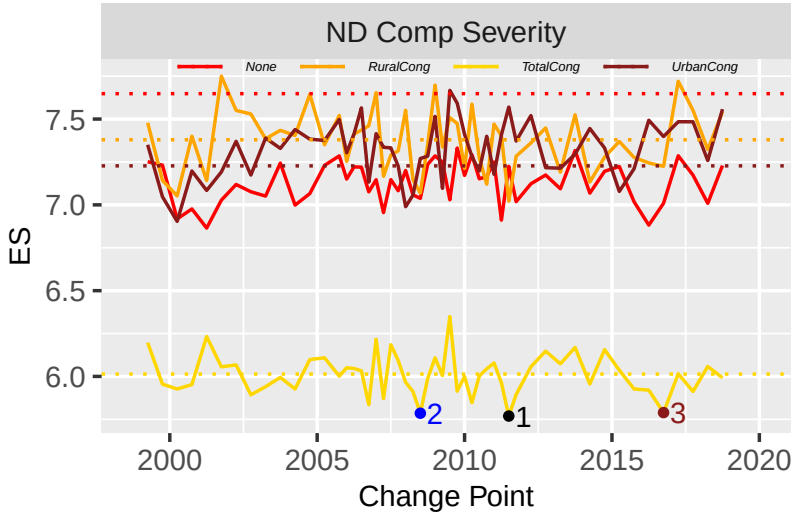
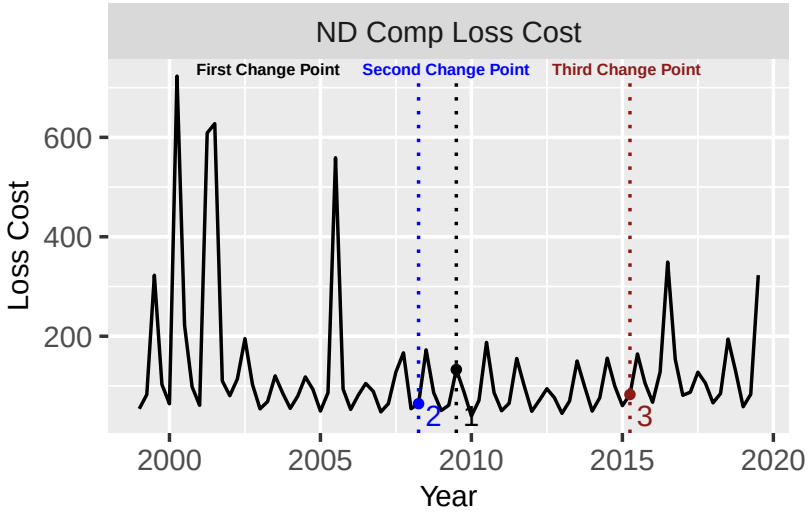
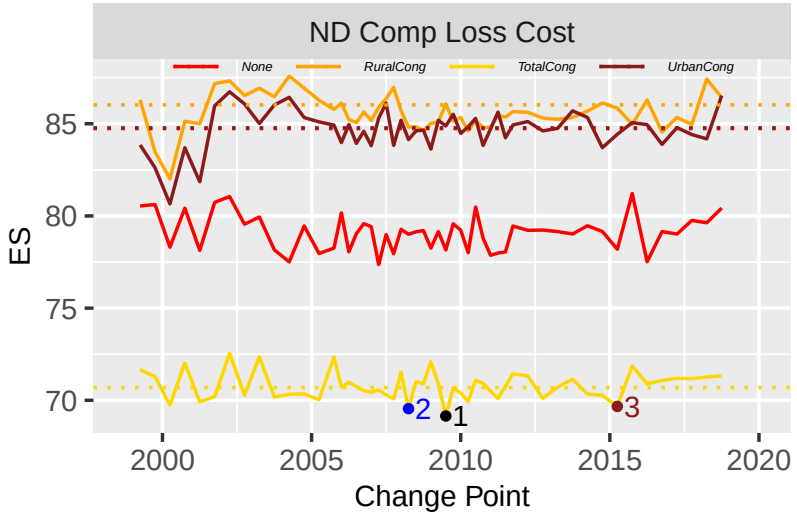
First Change Point
Second Change Point
Third Change Point
Severity
3000
2000
1000
2000
2005
2010
2015
2020
Year
2
1
3


ND Comp Severity
None
RuralCong
TotalCong
UrbanCong
ES
7.5
7.0
6.5
6.0
2000
2005
2010
2015
2020
Change Point
2
1
3


ND Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
600
400
200
2000
2005
2010
2015
2020
Year
2
1
3


ND Comp Loss Cost
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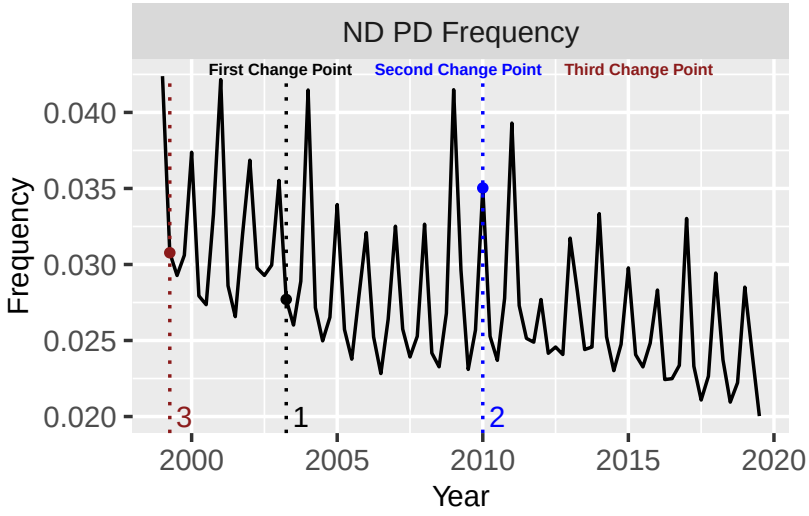
RuralCong
TotalCong
UrbanCong
ES
85
80
75
70
2000
2005
2010
2015
2020
Change Point
2
1
3


ND PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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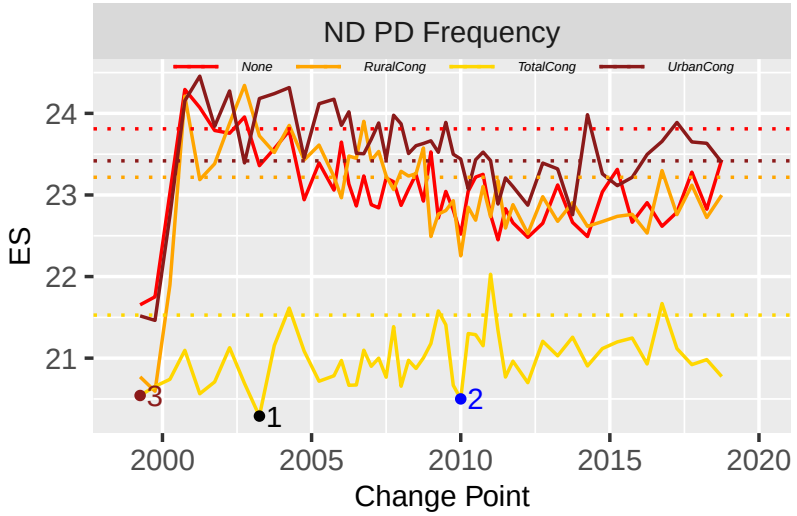
0.035
0.030
0.025
0.020
2000
2005
2010
2015
2020
Year
3
1
2


ND PD Frequency
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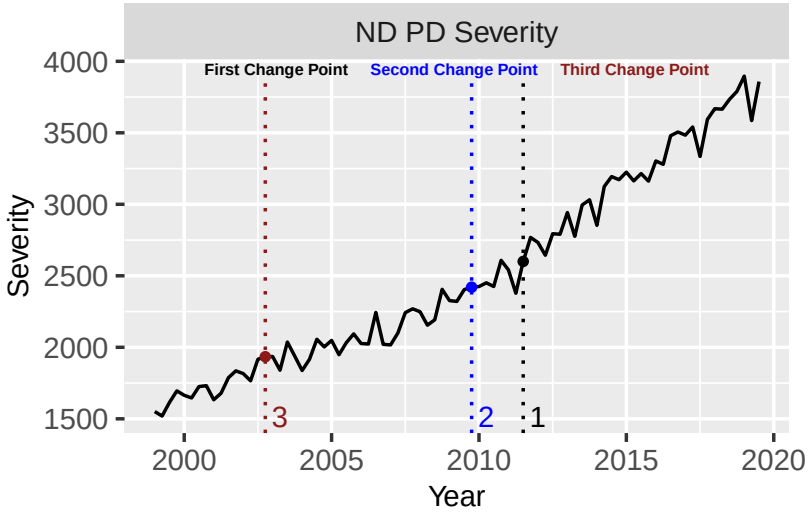
RuralCong
TotalCong
UrbanCong
ES
24
23
22
21
2000
2005
2010
2015
2020
Change Point
3
1
2


ND PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
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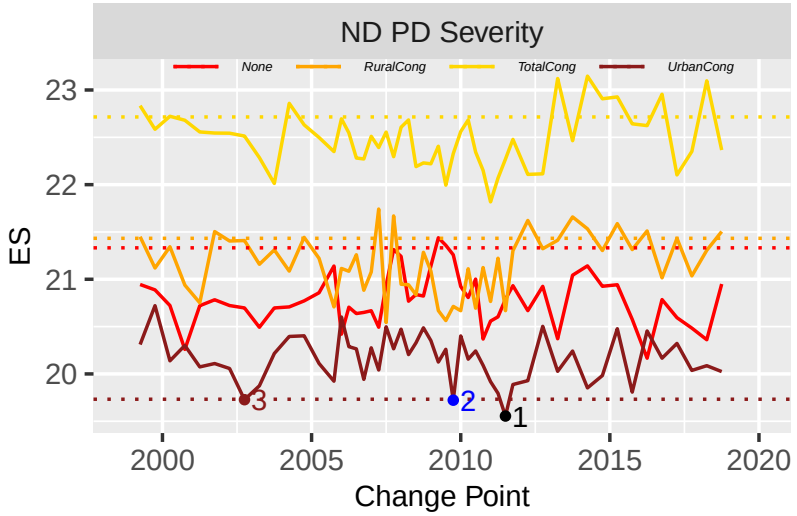
3500
3000
2500
2000
1500
2000
2005
2010
2015
2020
Year
3
2
1


ND PD Severity
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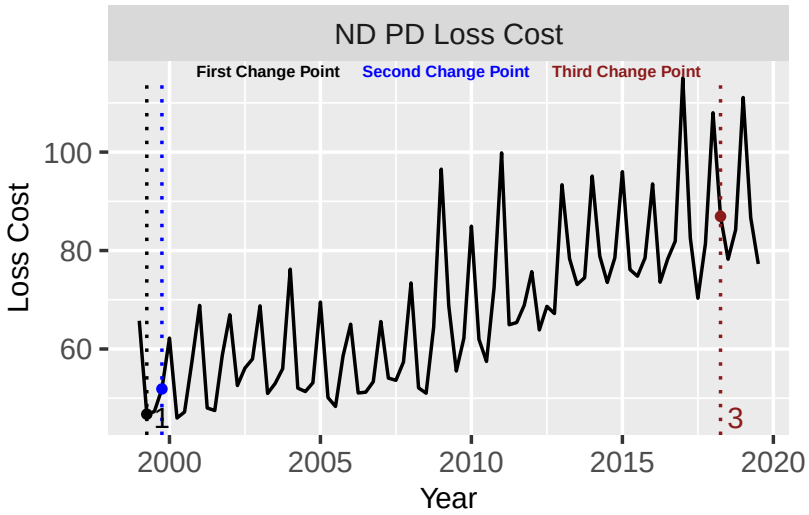
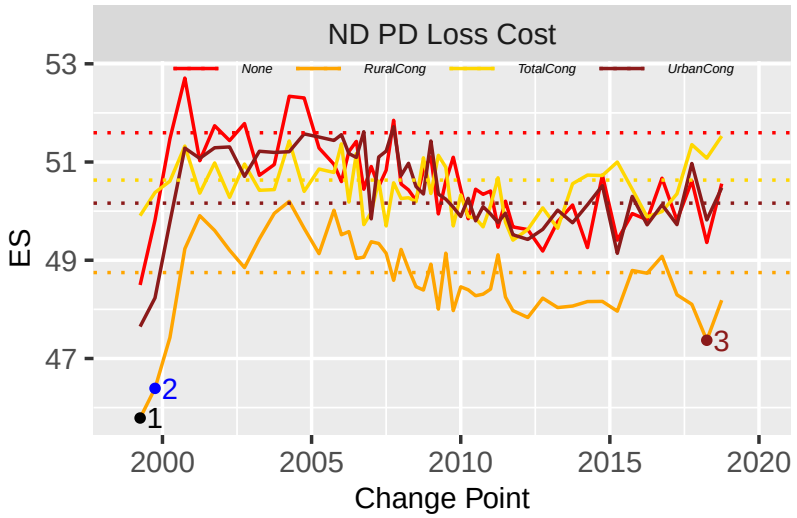
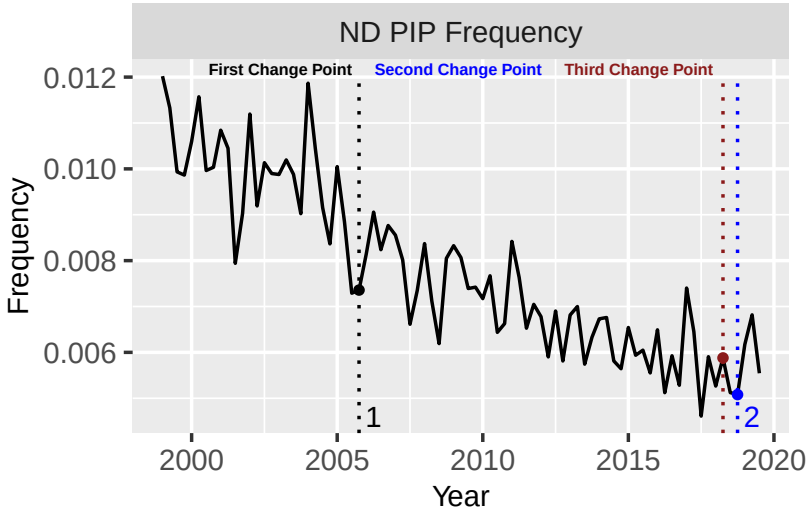
RuralCong
TotalCong
UrbanCong
ES
23
22
21
20
2000
2005
2010
2015
2020
Change Point
3
2
1


ND PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
100
80
60
2000
2005
2010
2015
2020
Year
1
3


ND PD Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
53
51
49
47
2000
2005
2010
2015
2020
Change Point
2
1
3


ND PIP Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.012
0.010
0.008
0.006
2000
2005
2010
2015
2020
Year
1
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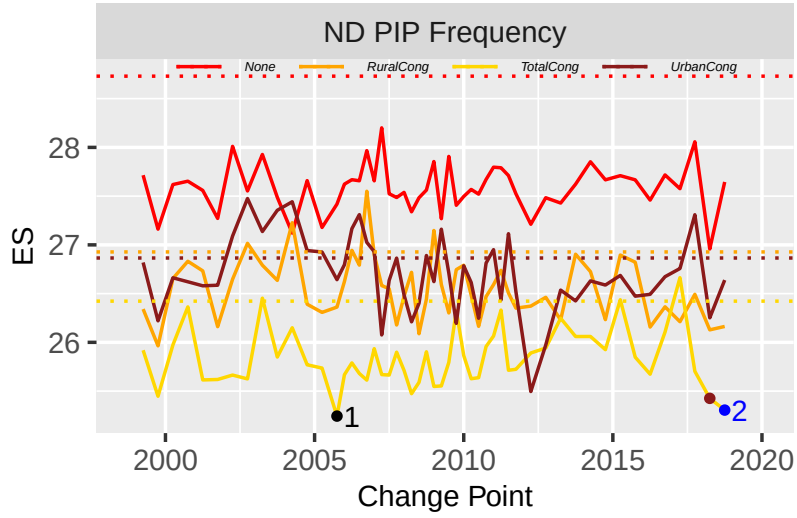
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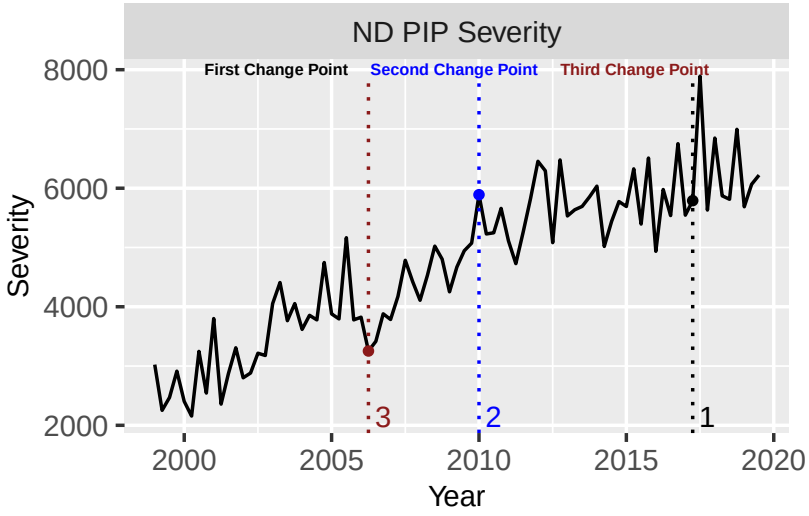
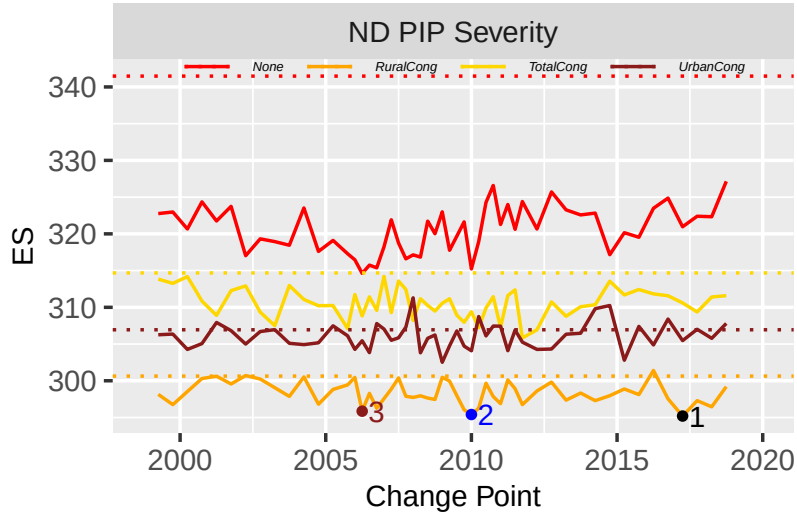
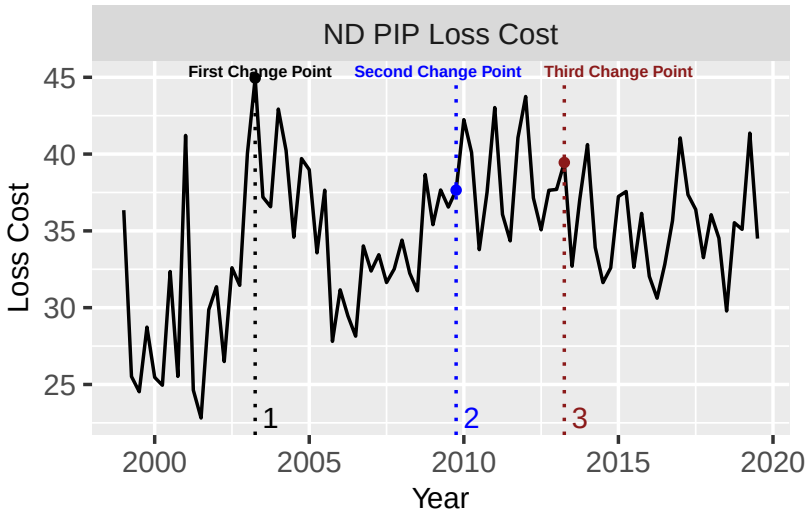
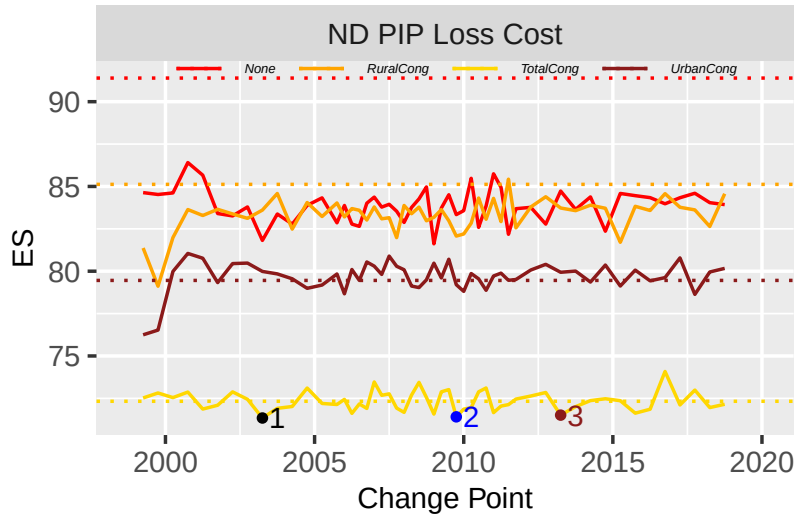
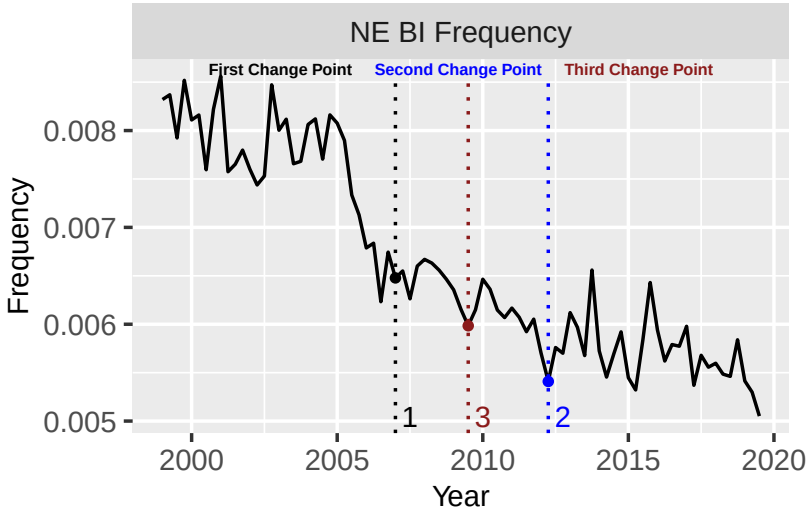
RuralCong
TotalCong
UrbanCong
ES
28
27
26
2000
2005
2010
2015
2020
Change Point
1
2


ND PIP Severity
First Change Point
Second Change Point
Third Change Point
Severity
8000
6000
4000
2000
2000
2005
2010
2015
2020
Year
3
2
1


ND PIP Severity
None
RuralCong
TotalCong
UrbanCong
ES
340
330
320
310
300
2000
2005
2010
2015
2020
Change Point
3
2
1


ND PIP Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
45
40
35
30
25
2000
2005
2010
2015
2020
Year
1
2
3


ND PIP Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
90
85
80
75
2000
2005
2010
2015
2020
Change Point
1
2
3


NE BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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0.007
0.006
0.005
2000
2005
2010
2015
2020
Year
1
3
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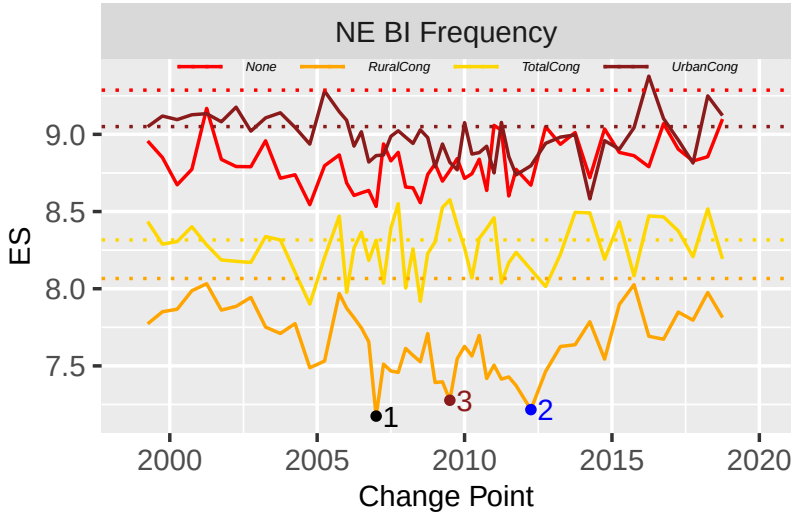
NE BI Frequency
None
RuralCong
TotalCong
UrbanCong
ES
9.0
8.5
8.0
7.5
2000
2005
2010
2015
2020
Change Point
1
3
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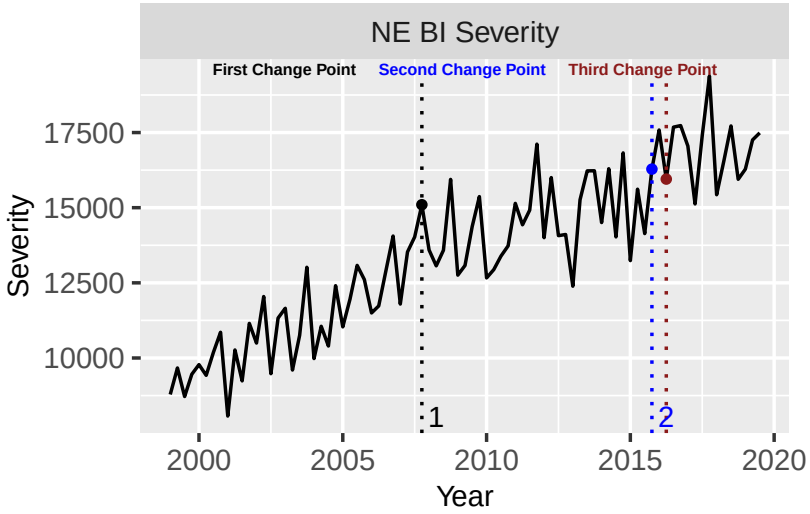
NE BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
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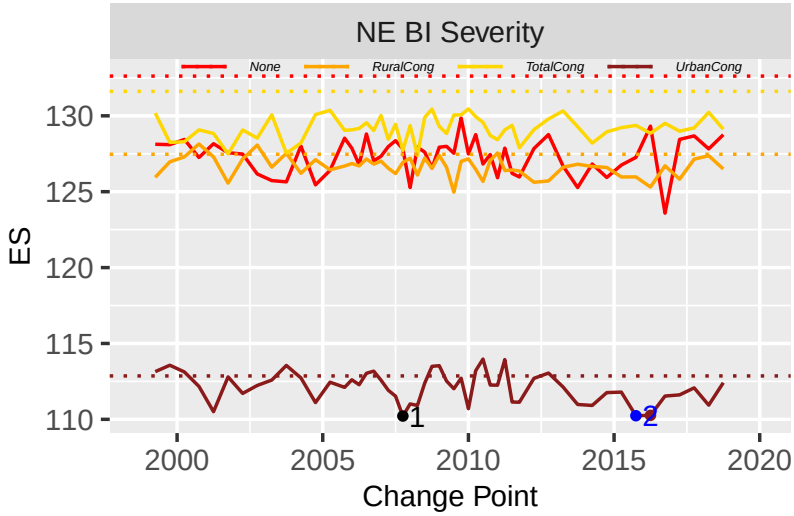
15000
12500
10000
2000
2005
2010
2015
2020
Year
1
2


NE BI Severity
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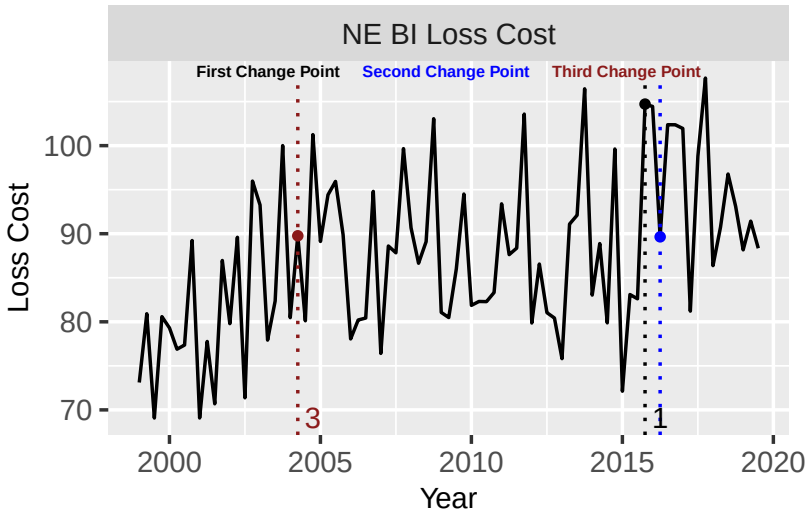
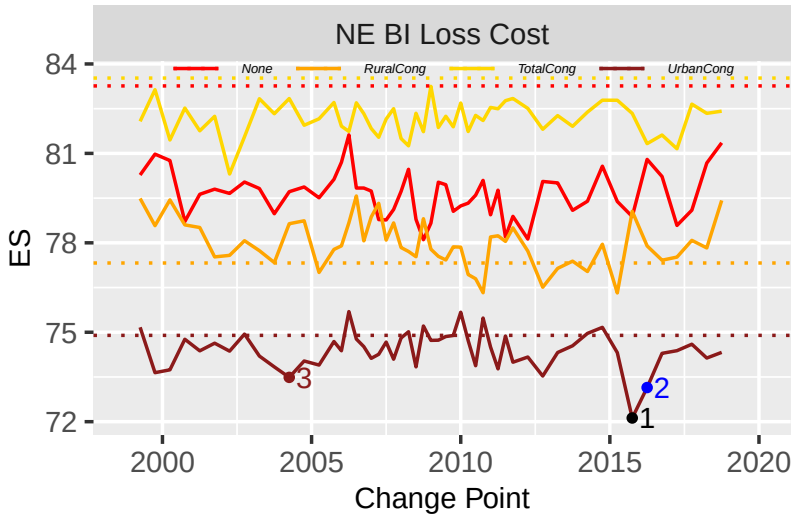
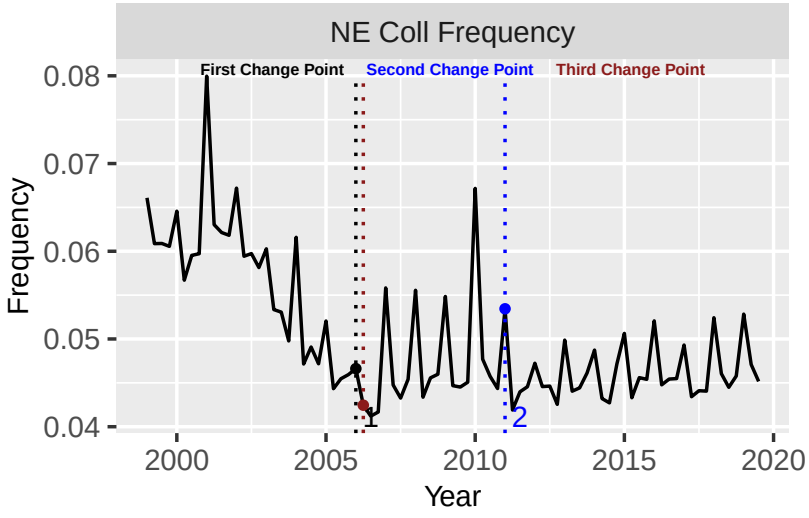
RuralCong
TotalCong
UrbanCong
ES
130
125
120
115
110
2000
2005
2010
2015
2020
Change Point
1
2


NE BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
100
90
80
70
2000
2005
2010
2015
2020
Year
3
1


NE BI Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
84
81
78
75
72
2000
2005
2010
2015
2020
Change Point
3
2
1


NE Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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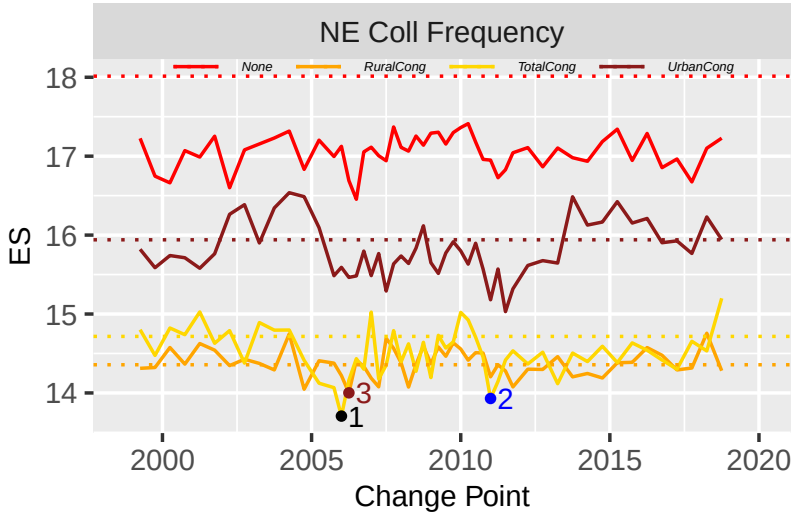
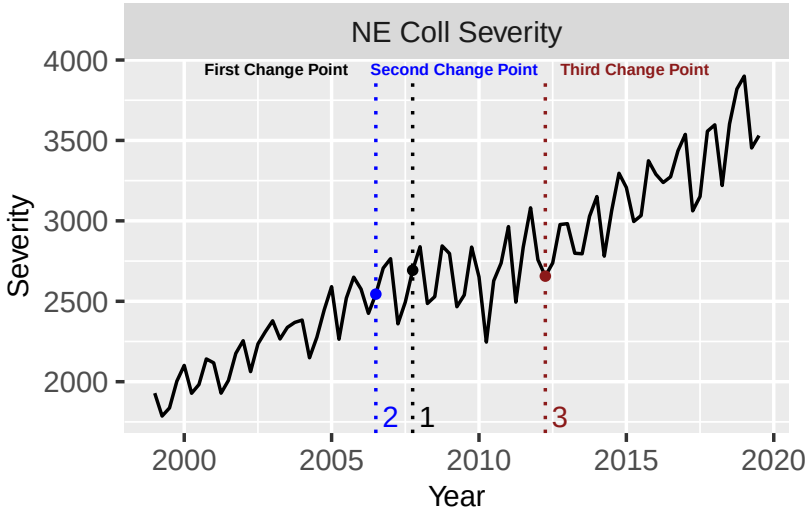
0.07
0.06
0.05
0.04
2000
2005
2010
2015
2020
Year
1
2


NE Coll Frequency
None
RuralCong
TotalCong
UrbanCong
ES
18
17
16
15
14
2000
2005
2010
2015
2020
Change Point
3
1
2


NE Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
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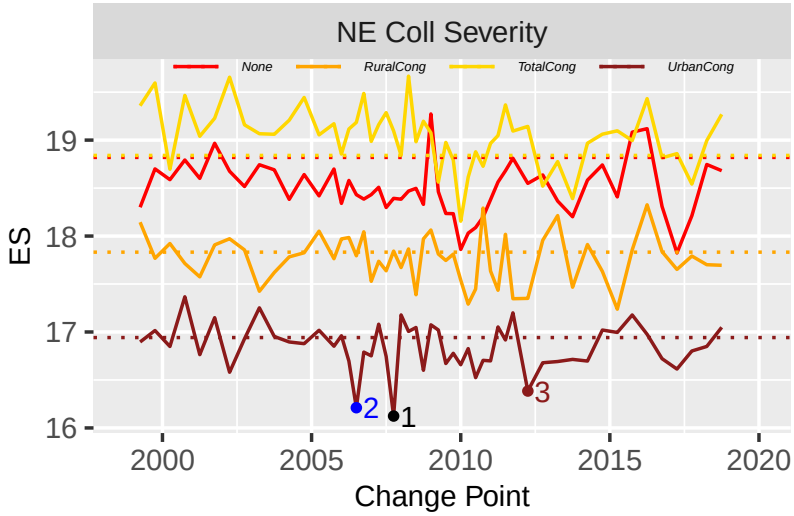
3500
3000
2500
2000
2000
2005
2010
2015
2020
Year
2
1
3


NE Coll Severity
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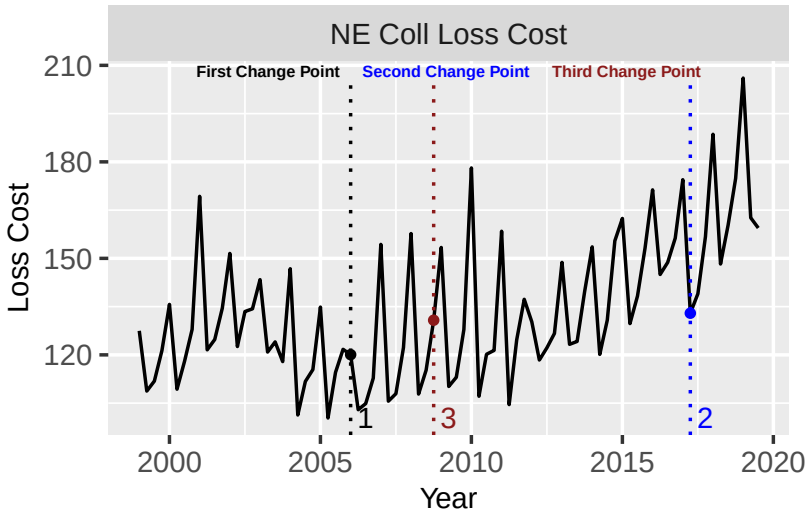
RuralCong
TotalCong
UrbanCong
ES
19
18
17
16
2000
2005
2010
2015
2020
Change Point
2
1
3


NE Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
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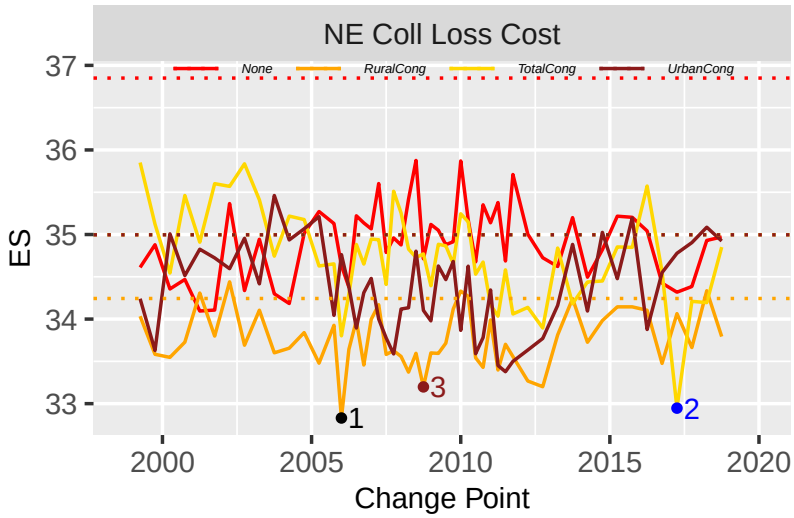
180
150
120
2000
2005
2010
2015
2020
Year
1
3
2


NE Coll Loss Cost
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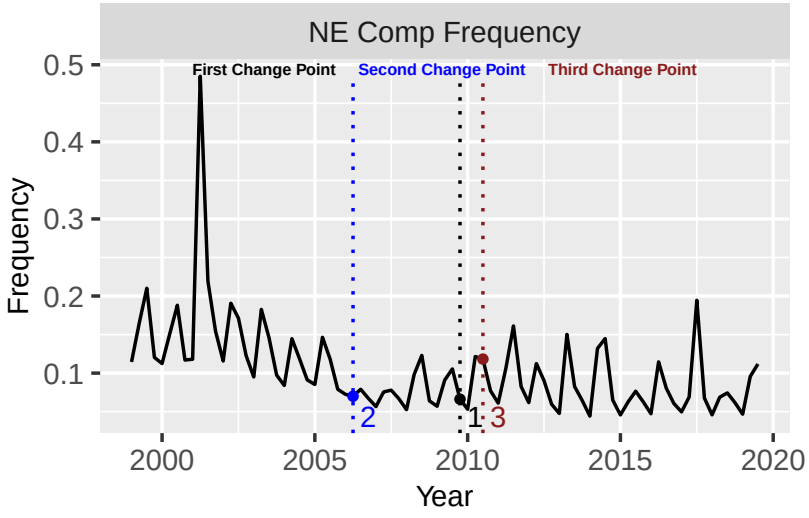
RuralCong
TotalCong
UrbanCong
ES
37
36
35
34
33
2000
2005
2010
2015
2020
Change Point
1
3
2


NE Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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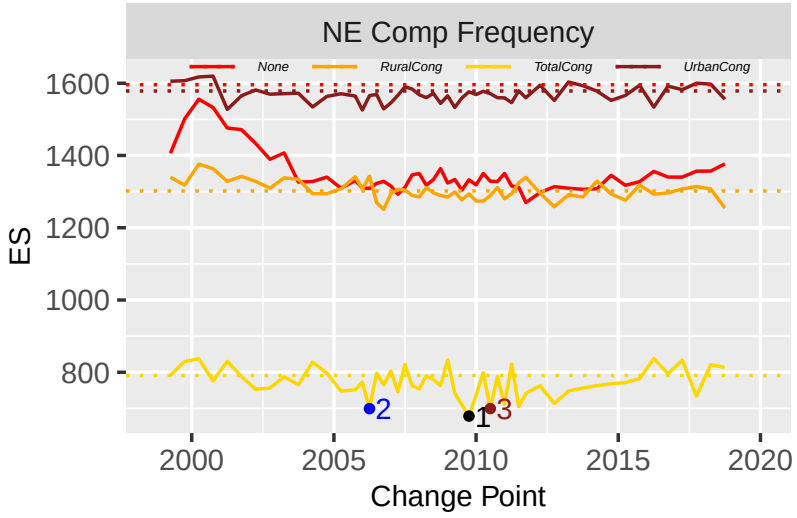
0.4
0.3
0.2
0.1
2000
2005
2010
2015
2020
Year
1
2
3


NE Comp Frequency
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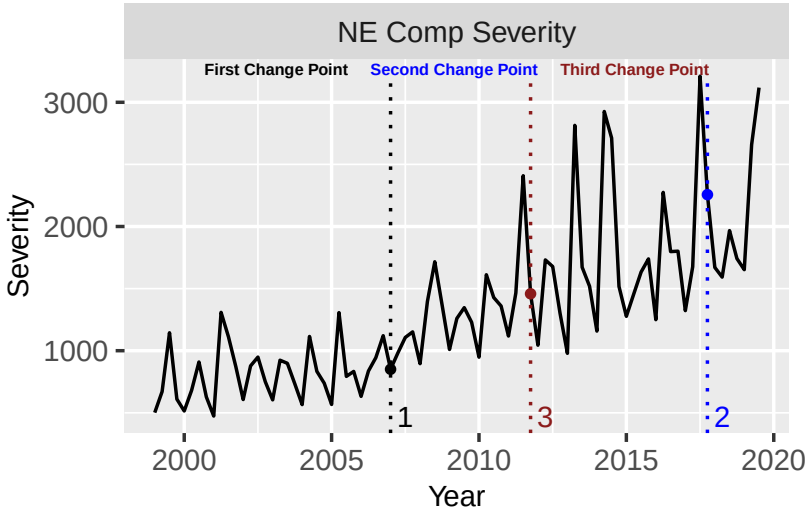
RuralCong
TotalCong
UrbanCong
ES
1600
1400
1200
1000
800
2000
2005
2010
2015
2020
Change Point
1
2
3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First Change Point
Second Change Point
Third Change Point
Severity
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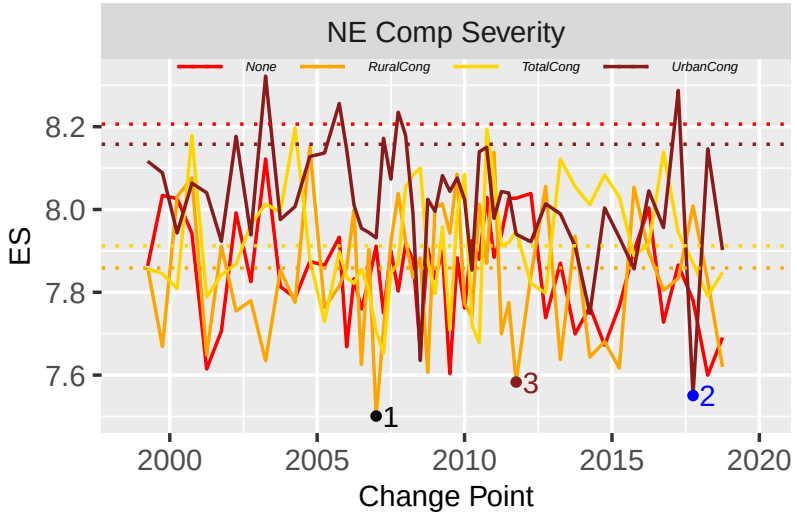
2000
1000
2000
2005
2010
2015
2020
Year
1
3
2


NE Comp Severity
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RuralCong
TotalCong
UrbanCong
ES
8.2
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7.8
7.6
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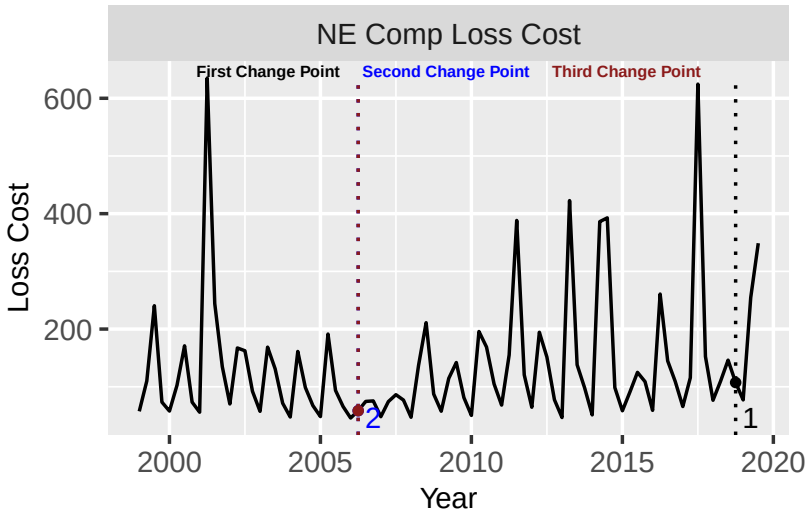
2005
2010
2015
2020
Change Point
1
3
2


NE Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
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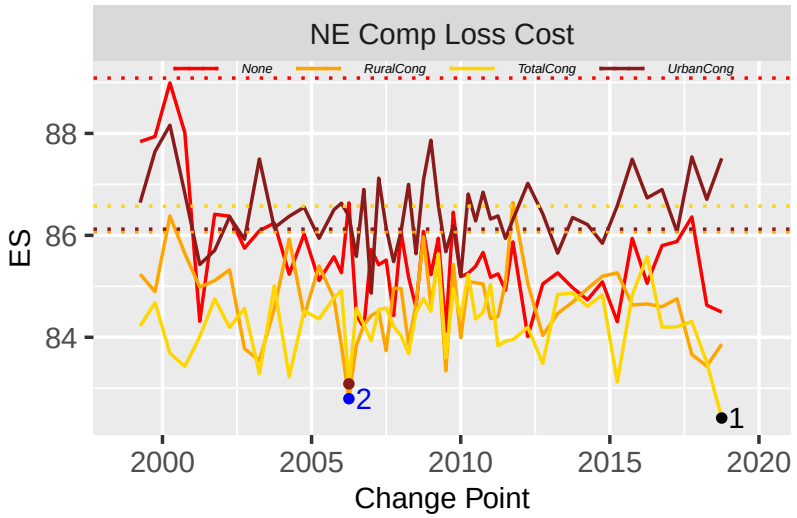
400
200
2000
2005
2010
2015
2020
Year
2
1


NE Comp Loss Cost
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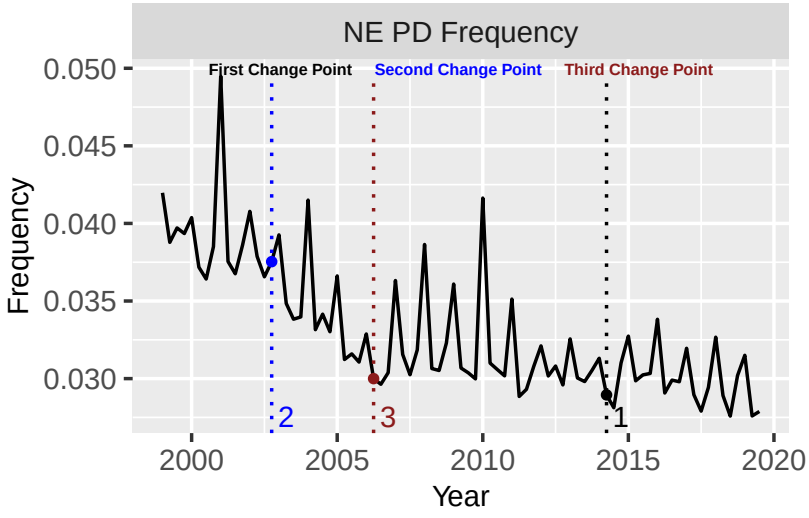
RuralCong
TotalCong
UrbanCong
ES
88
86
84
2000
2005
2010
2015
2020
Change Point
2
1


NE PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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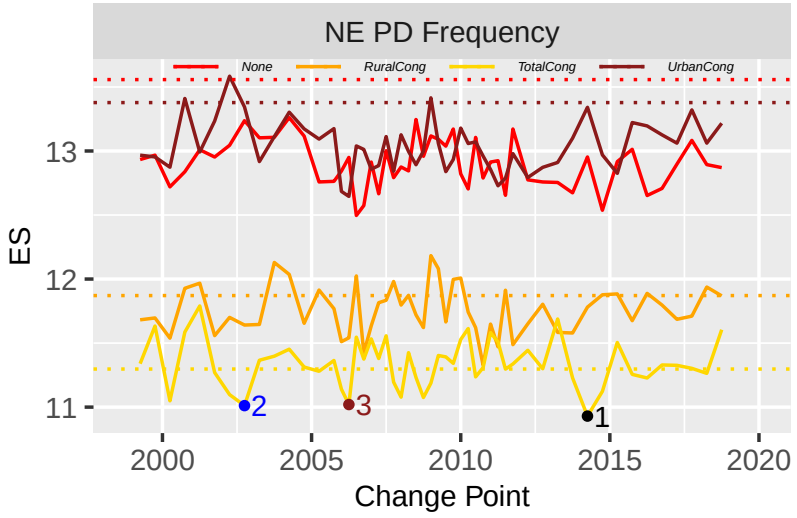
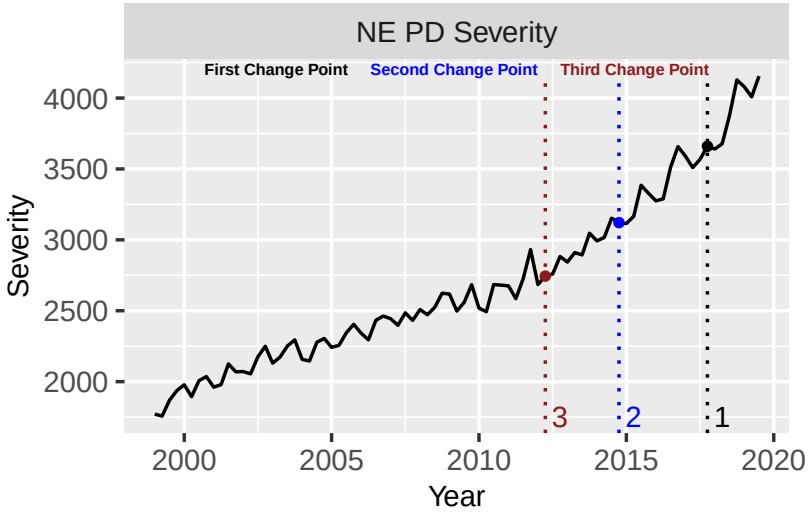
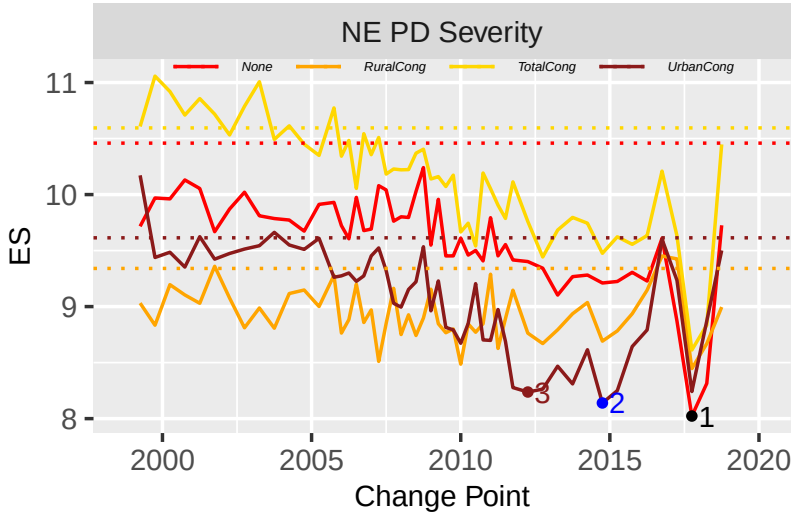
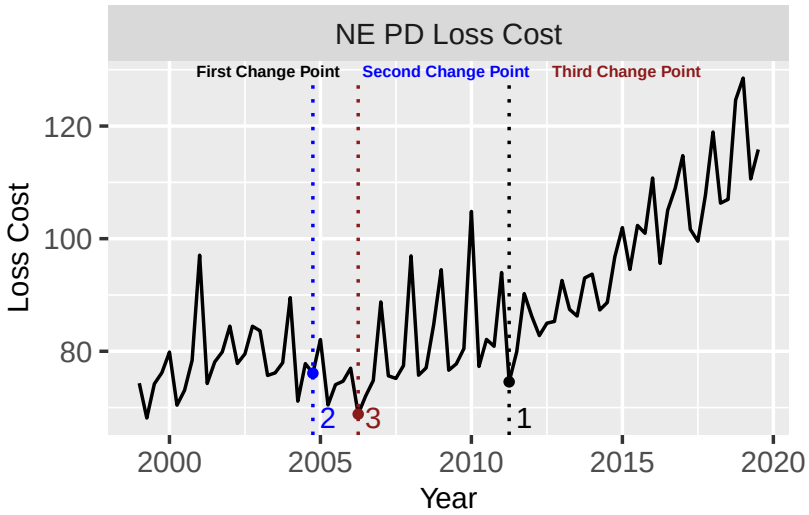
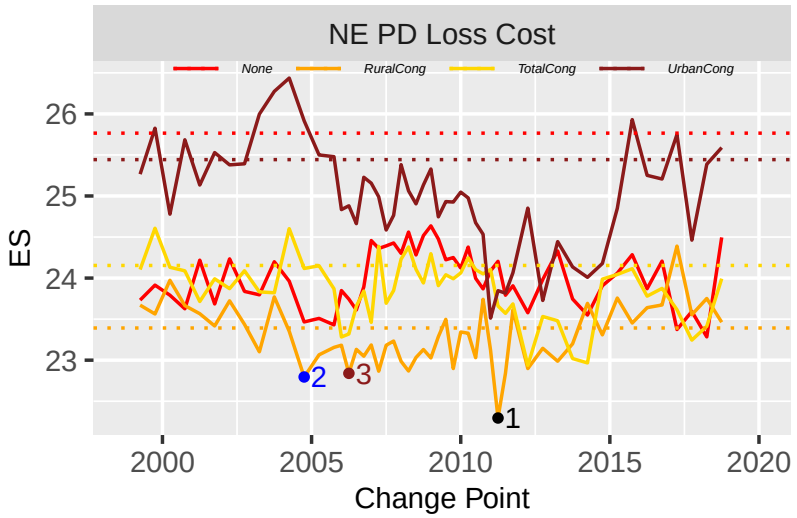
0.045
0.040
0.035
0.030
2000
2005
2010
2015
2020
Year
2
3
1

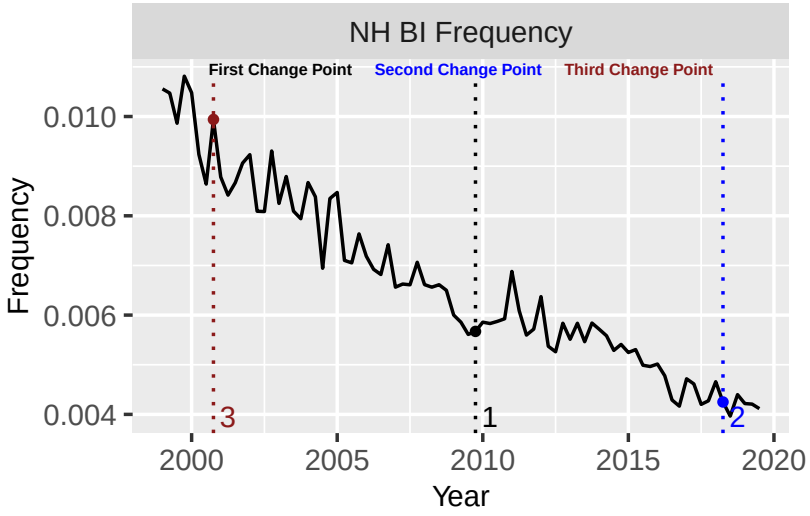

NE PD Frequency
None
RuralCong
TotalCong
UrbanCong
ES
13
12
11
2000
2005
2010
2015
2020
Change Point
2
3
1


NE PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
4000
3500
3000
2500
2000
2000
2005
2010
2015
2020
Year
3
2
1


NE PD Severity
None
RuralCong
TotalCong
UrbanCong
ES
11
10
9
8
2000
2005
2010
2015
2020
Change Point
3
2
1


NE PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
120
100
80
2000
2005
2010
2015
2020
Year
2
3
1


NE PD Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
26
25
24
23
2000
2005
2010
2015
2020
Change Point
2
3
1


NH BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.010
0.008
0.006
0.004
2000
2005
2010
2015
2020
Year
3
1
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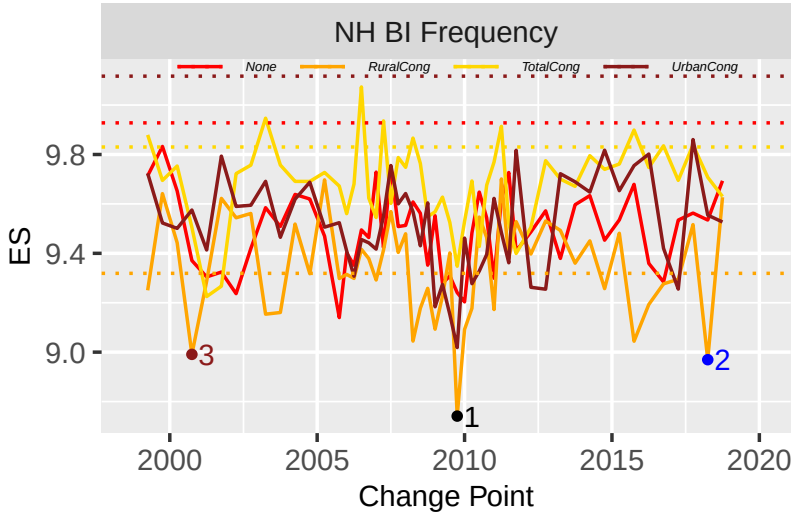
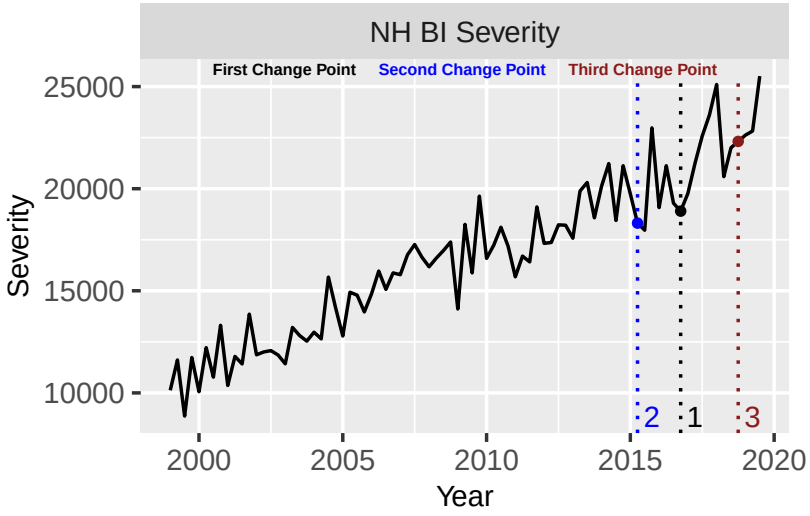
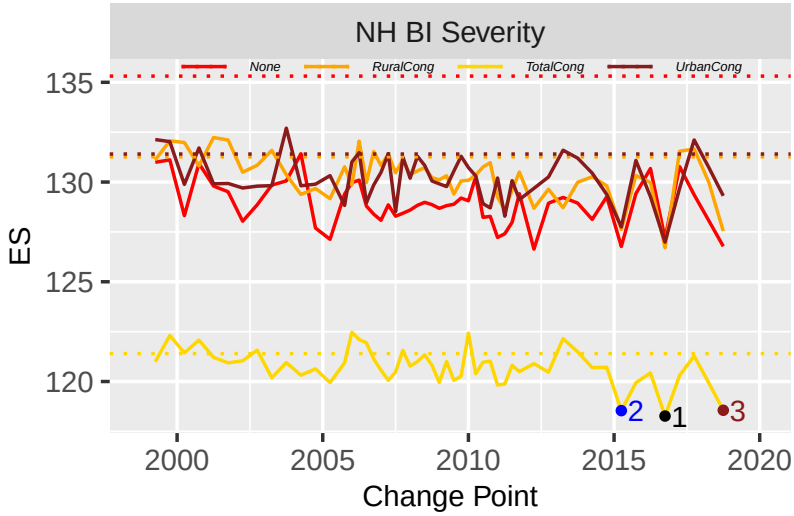
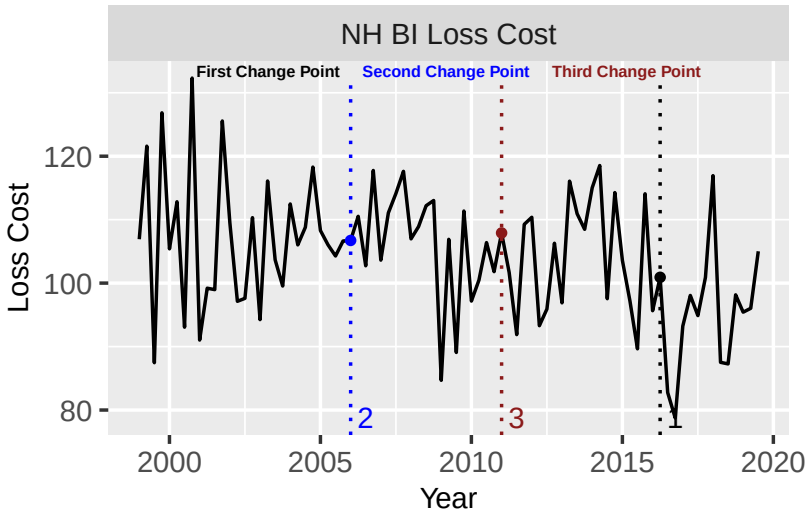
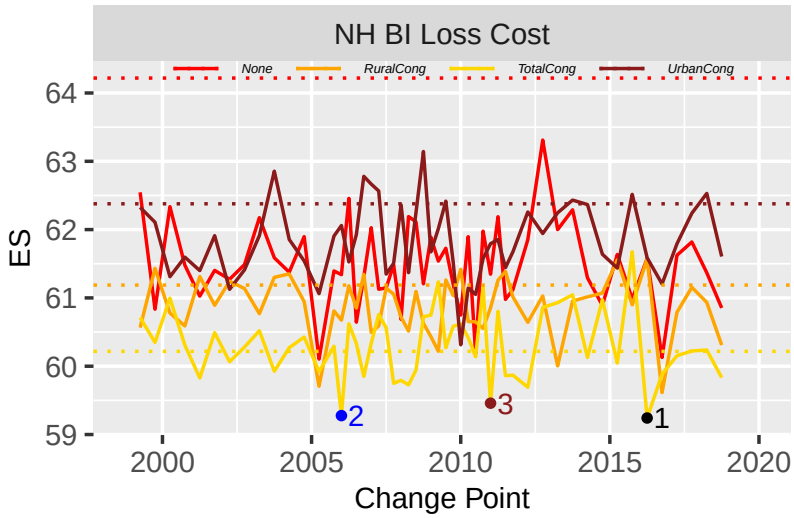
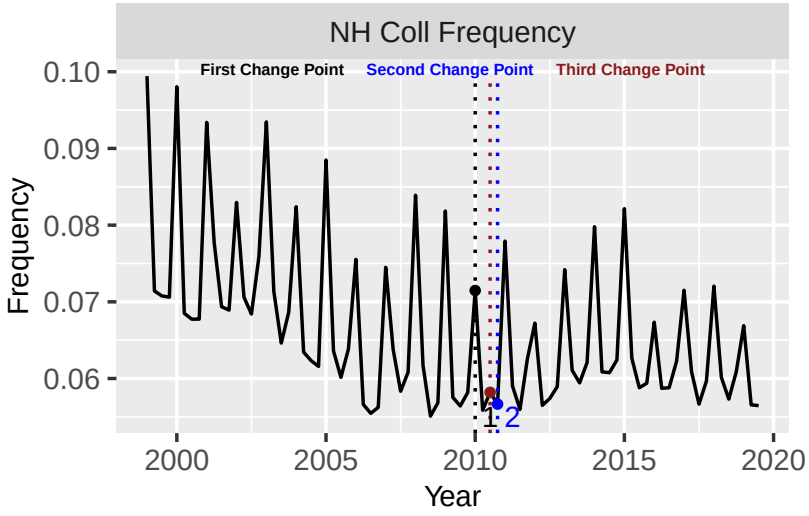

NH BI Frequency
None
RuralCong
TotalCong
UrbanCong
ES
9.8
9.4
9.0
2000
2005
2010
2015
2020
Change Point
3
1
2

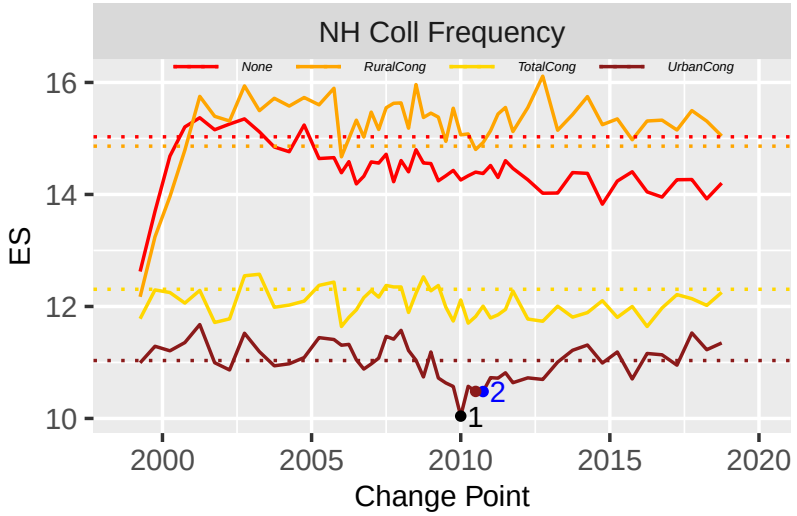

NH BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
25000
20000
15000
10000
2000
2005
2010
2015
2020
Year
2
1
3

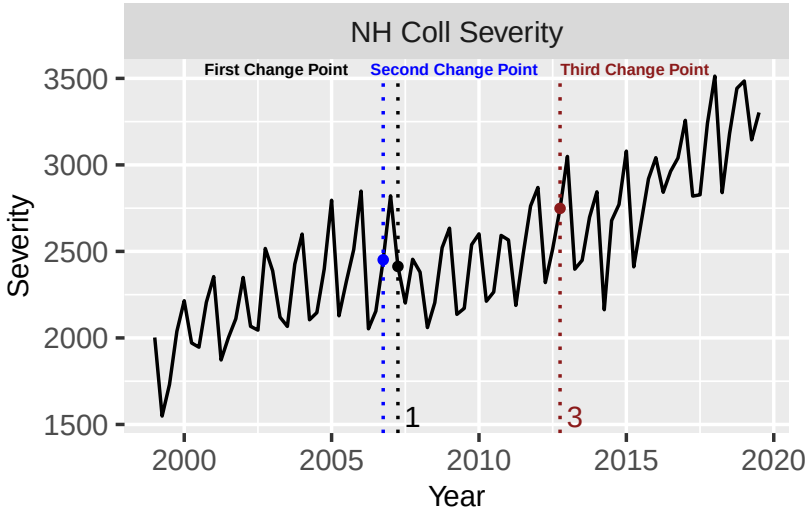

NH BI Severity
None
RuralCong
TotalCong
UrbanCong
ES
135
130
125
120
2000
2005
2010
2015
2020
Change Point
2
1
3

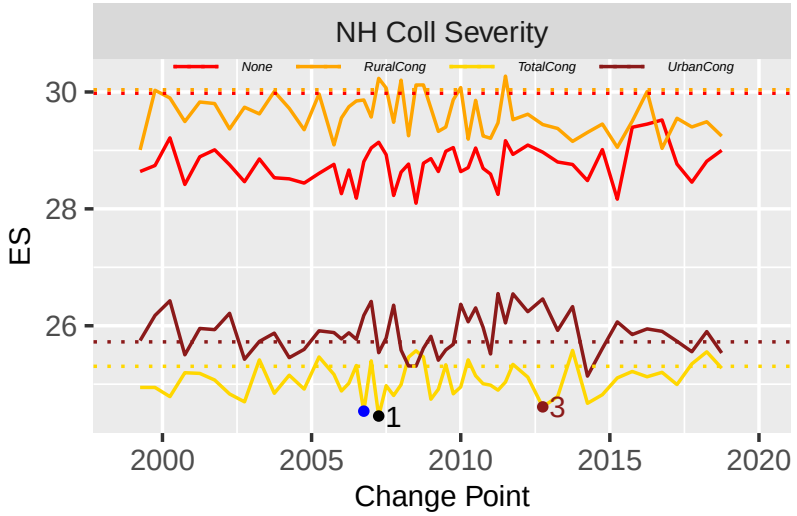

NH BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
120
100
80
2000
2005
2010
2015
2020
Year
2
3
1

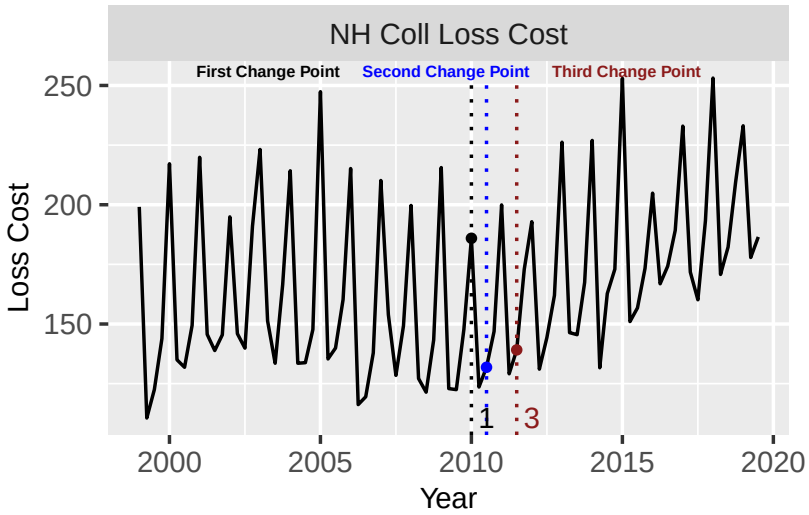

NH BI Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
64
63
62
61
60
59
2000
2005
2010
2015
2020
Change Point
2
3
1

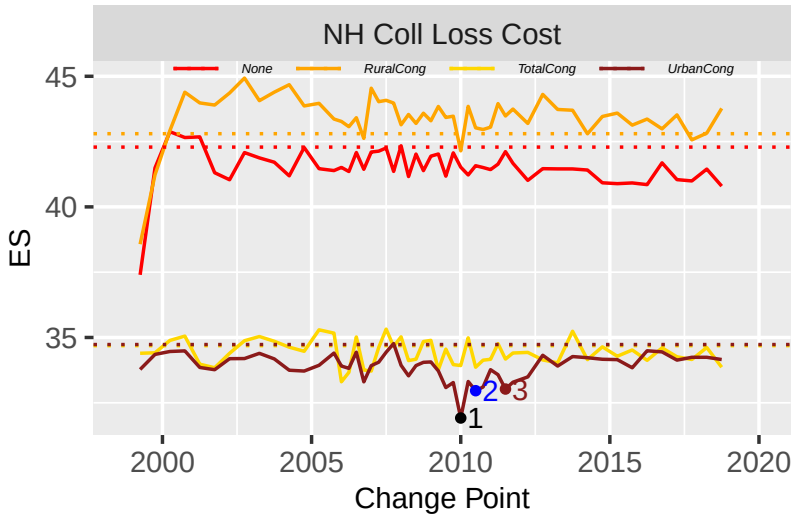

NH Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.10
0.09
0.08
0.07
0.06
2000
2005
2010
2015
2020
Year
1
2

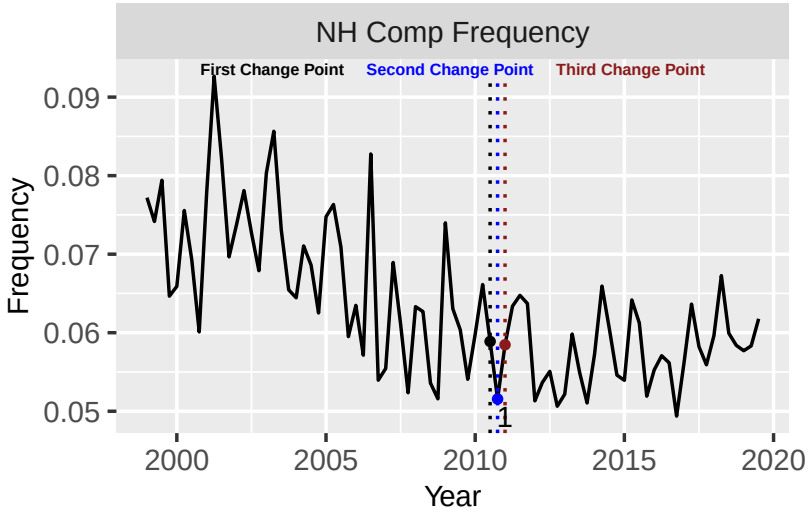

NH Coll Frequency
None
RuralCong
TotalCong
UrbanCong
ES
16
14
12
10
2000
2005
2010
2015
2020
Change Point
1
2

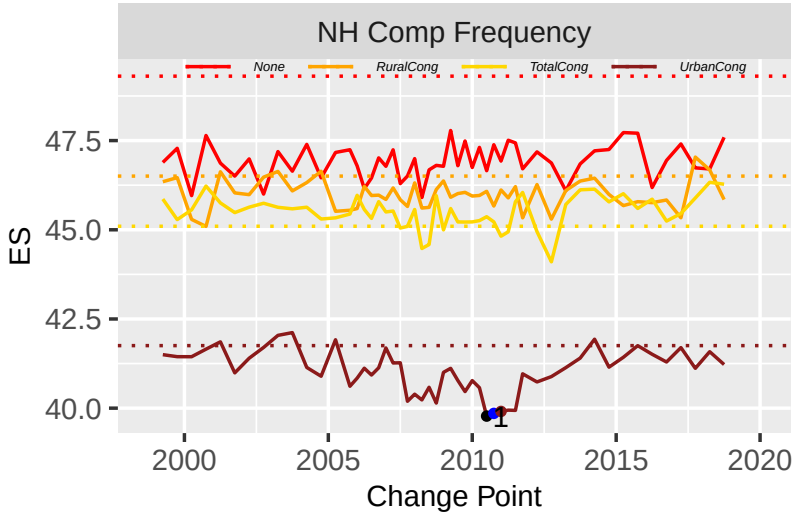

NH Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
3500
3000
2500
2000
1500
2000
2005
2010
2015
2020
Year
1
3

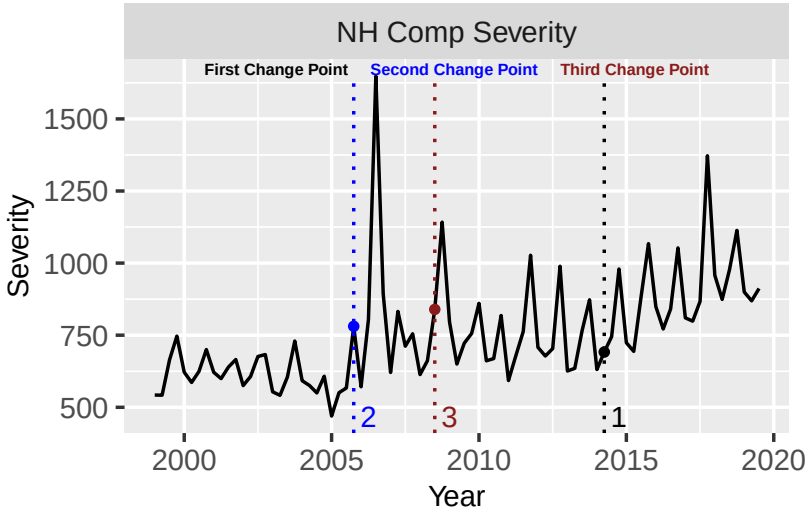

NH Coll Severity
None
RuralCong
TotalCong
UrbanCong
ES
30
28
26
2000
2005
2010
2015
2020
Change Point
1
3

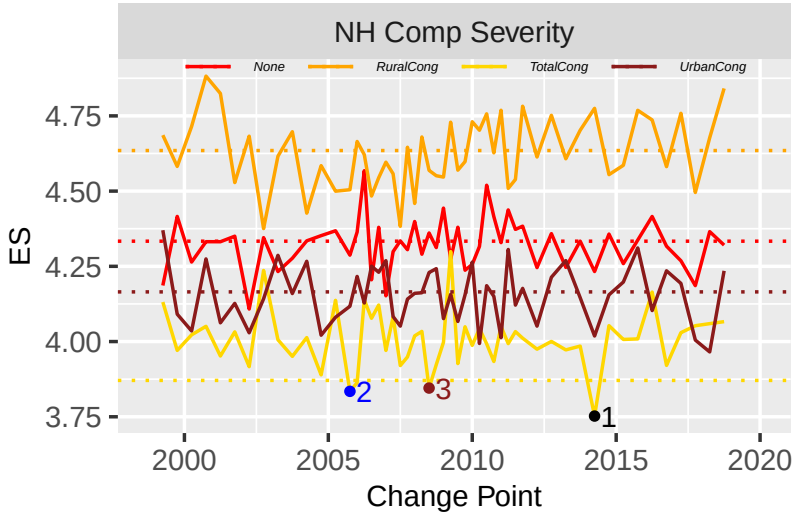

NH Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
250
200
150
2000
2005
2010
2015
2020
Year
1
3

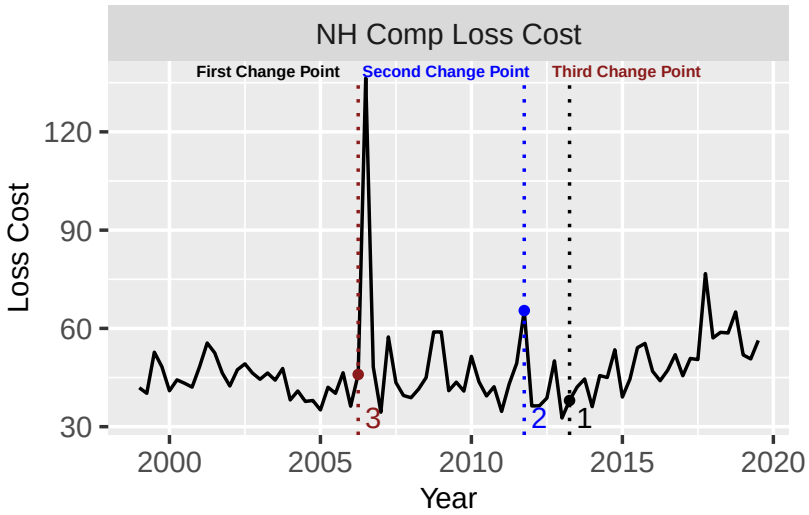

NH Coll Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
45
40
35
2000
2005
2010
2015
2020
Change Point
1
2
3

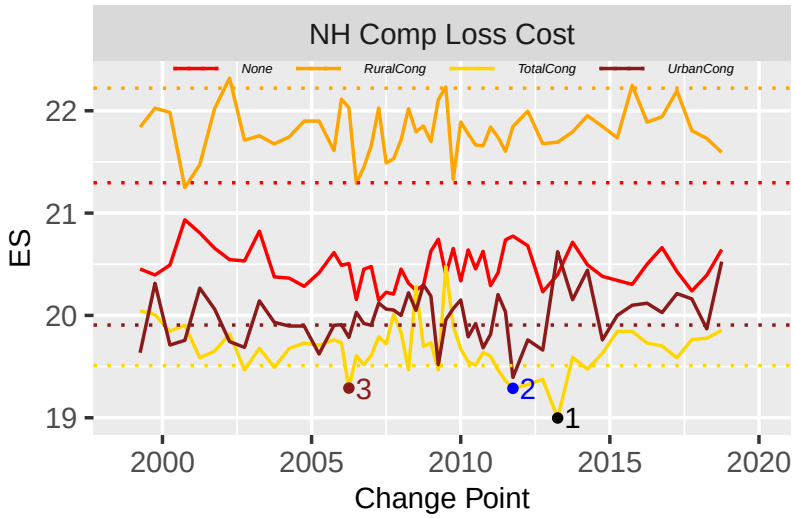

NH Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.09
0.08
0.07
0.06
0.05
2000
2005
2010
2015
2020
Year
1

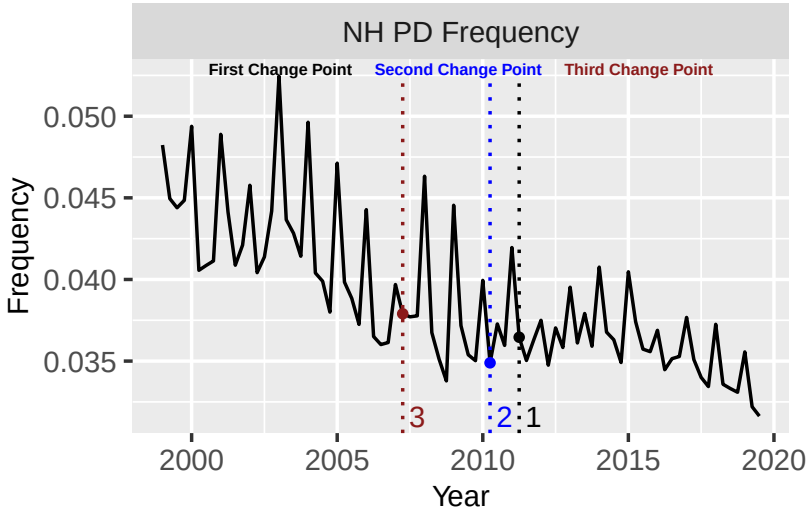

NH Comp Frequency
None
RuralCong
TotalCong
UrbanCong
ES
47.5
45.0
42.5
40.0
2000
2005
2010
2015
2020
Change Point
1


NH Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
1500
1250
1000
750
500
2000
2005
2010
2015
2020
Year
2
3
1


NH Comp Severity
None
RuralCong
TotalCong
UrbanCong
ES
4.75
4.50
4.25
4.00
3.75
2000
2005
2010
2015
2020
Change Point
2
3
1


NH Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
120
90
60
30
2000
2005
2010
2015
2020
Year
3
2
1


NH Comp Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
22
21
20
19
2000
2005
2010
2015
2020
Change Point
3
2
1


NH PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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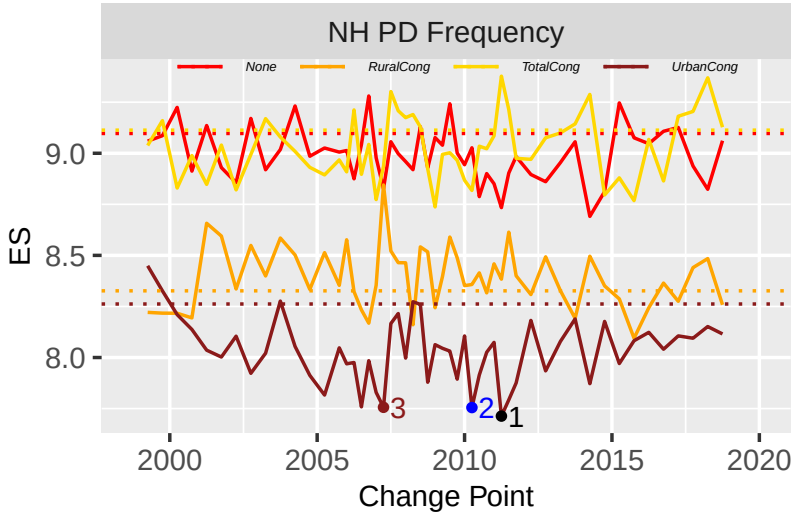
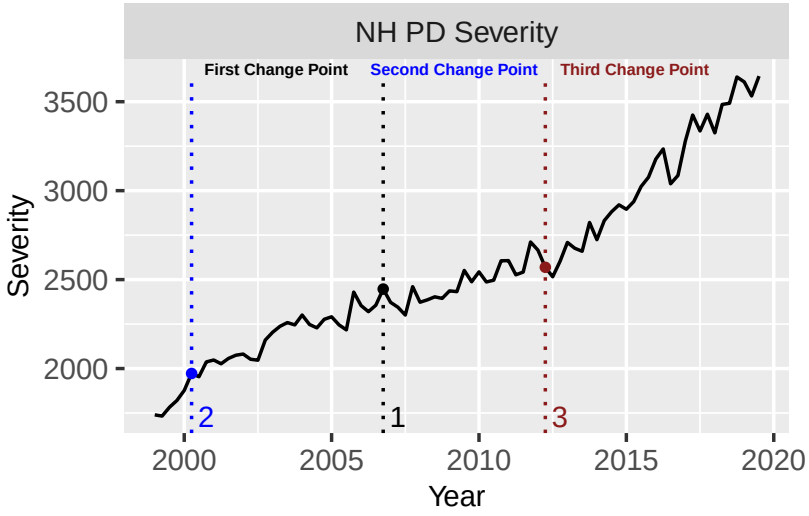
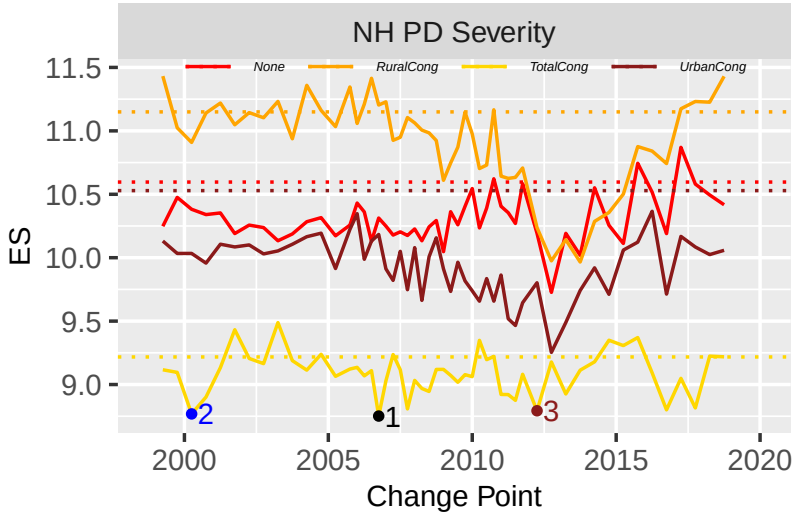
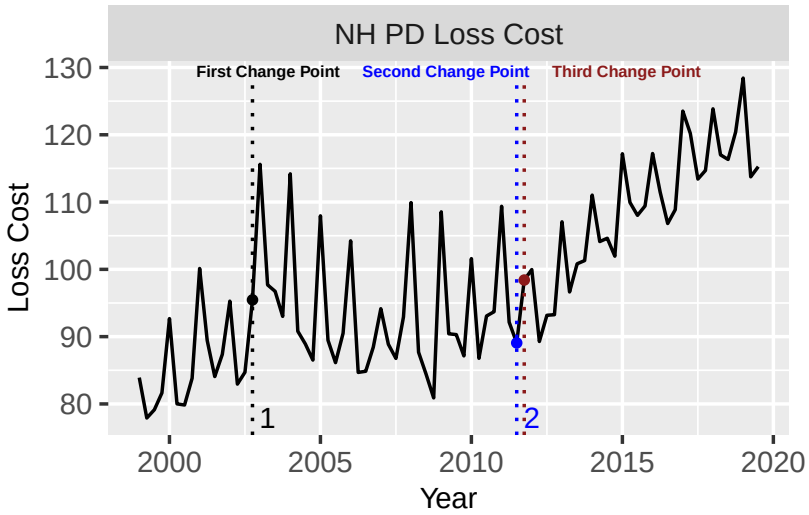
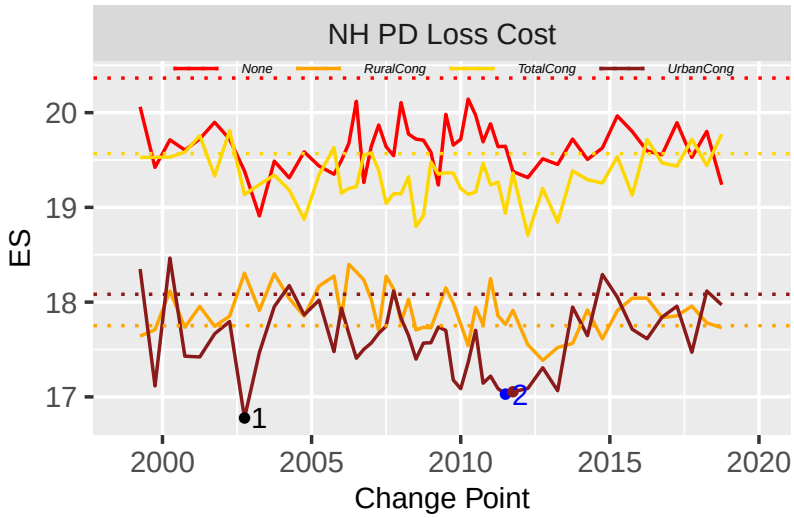
0.045
0.040
0.035
3
2
1
2000
2005
2010
2015
2020
Year

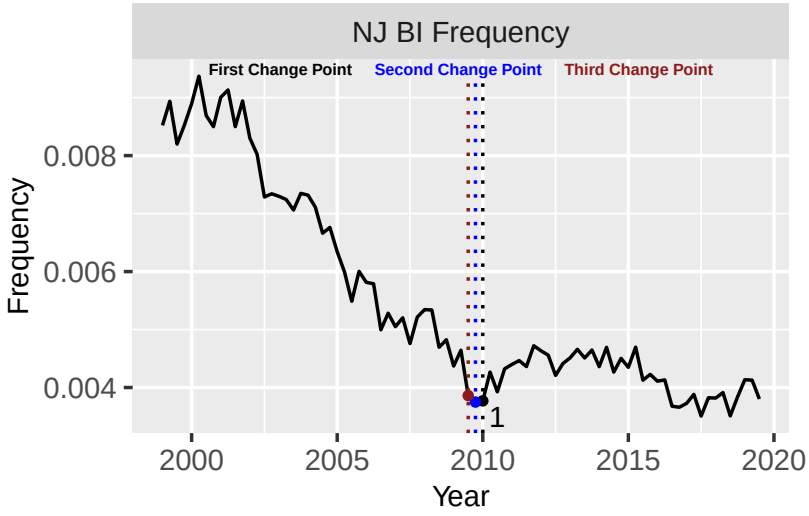

NH PD Frequency
None
RuralCong
TotalCong
UrbanCong
ES
9.0
8.5
8.0
3
2
1
2000
2005
2010
2015
2020
Change Point

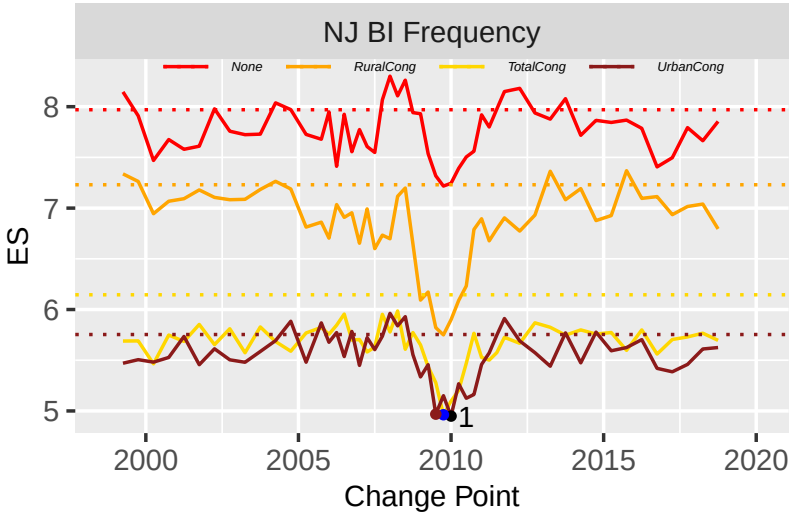

NH PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
3500
3000
2500
2000
2
1
3
2000
2005
2010
2015
2020
Year

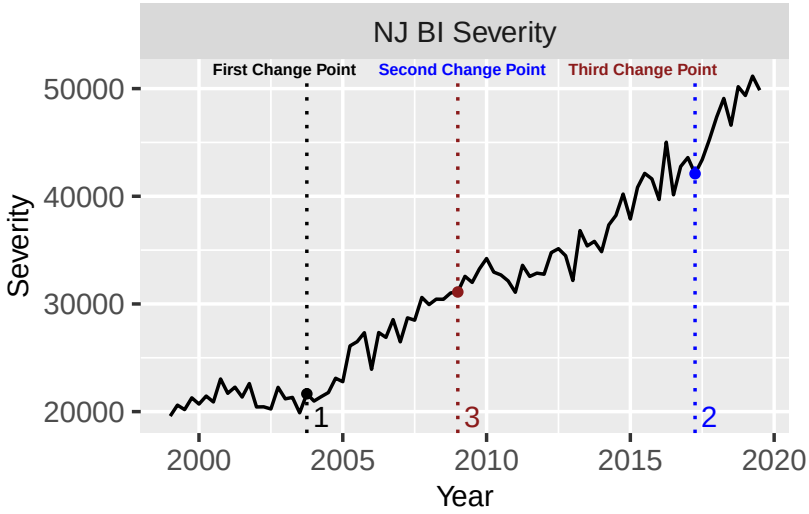

NH PD Severity
None
RuralCong
TotalCong
UrbanCong
ES
11.5
11.0
10.5
10.0
9.5
9.0
2
1
3
2000
2005
2010
2015
2020
Change Point

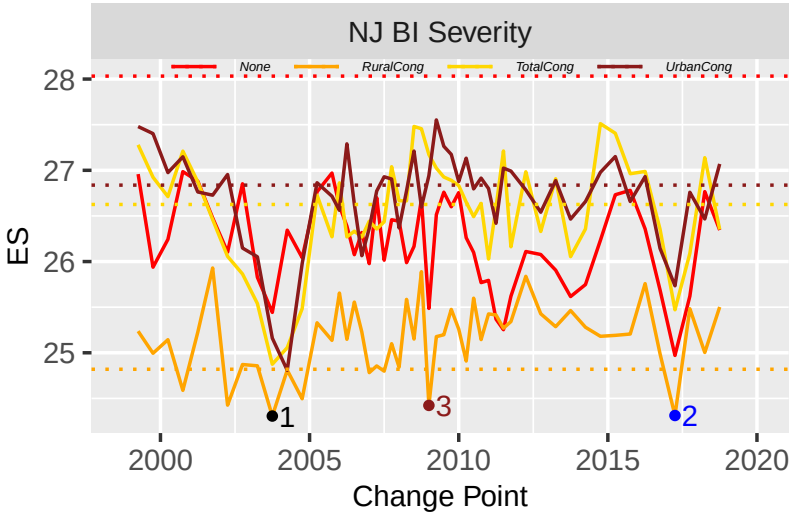

NH PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
130
120
110
100
90
80
1
2
2000
2005
2010
2015
2020
Year


NH PD Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
20
19
18
17
1
2
2000
2005
2010
2015
2020
Change Point


NJ BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.008
0.006
0.004
1
2000
2005
2010
2015
2020
Year


NJ BI Frequency
None
RuralCong
TotalCong
UrbanCong
ES
8
7
6
5
1
2000
2005
2010
2015
2020
Change Point


NJ BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
50000
40000
30000
20000
1
3
2
2000
2005
2010
2015
2020
Year


NJ BI Severity
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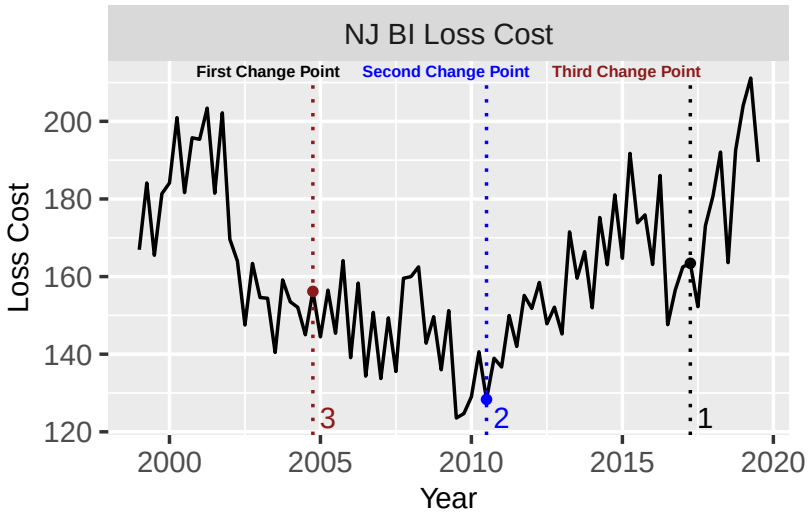
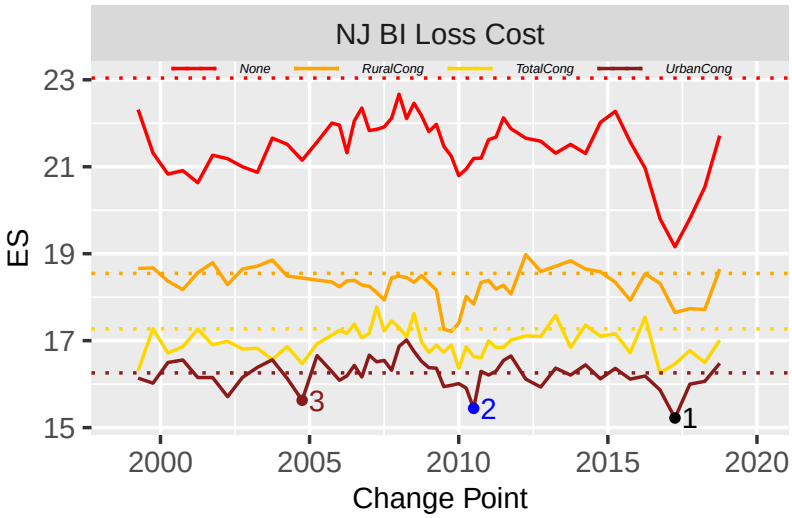
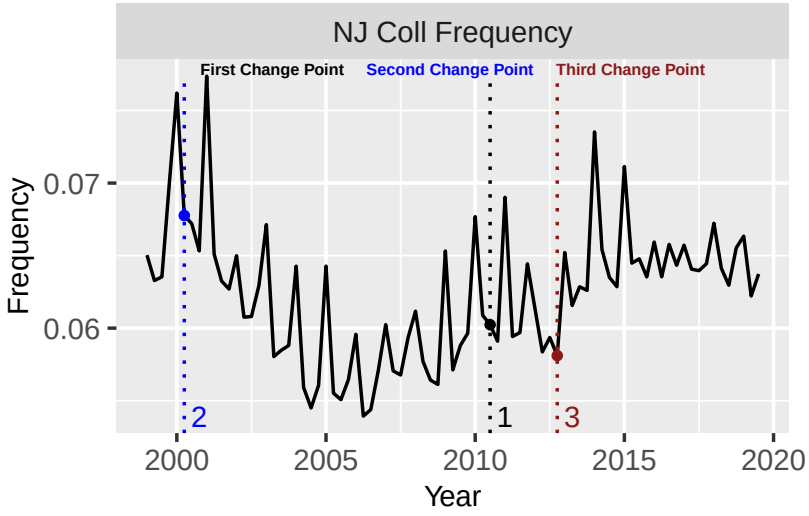
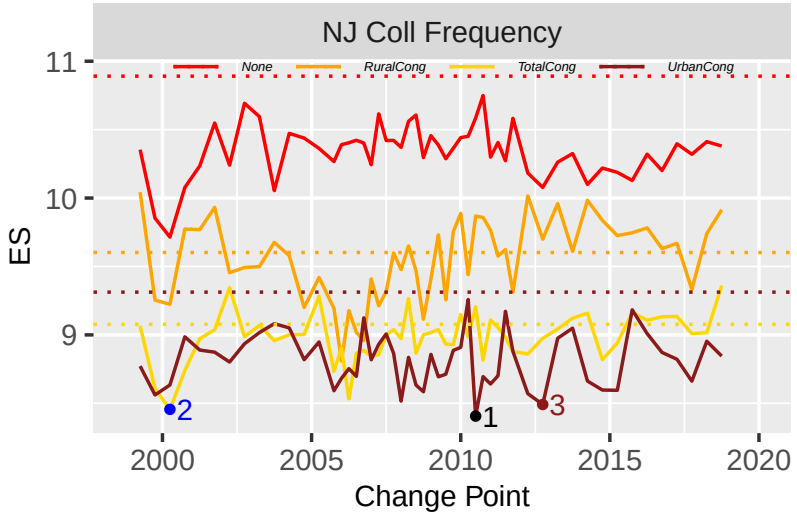
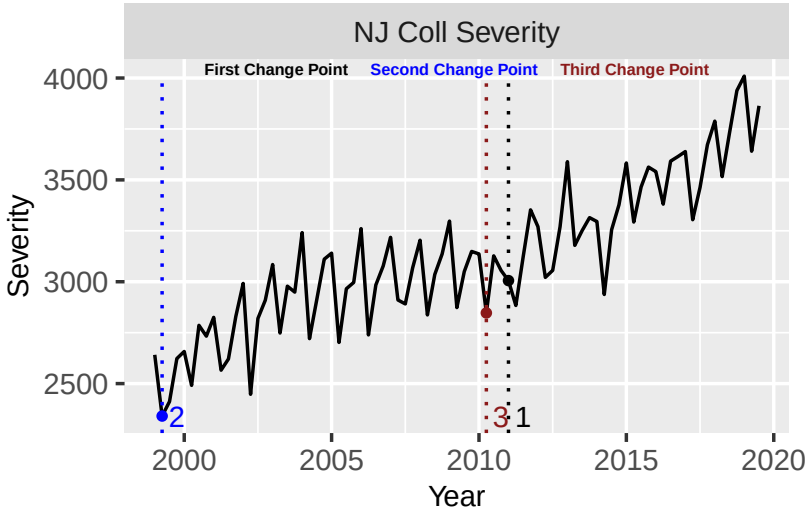
RuralCong
TotalCong
UrbanCong
ES
28
27
26
25
1
3
2
2000
2005
2010
2015
2020
Change Point

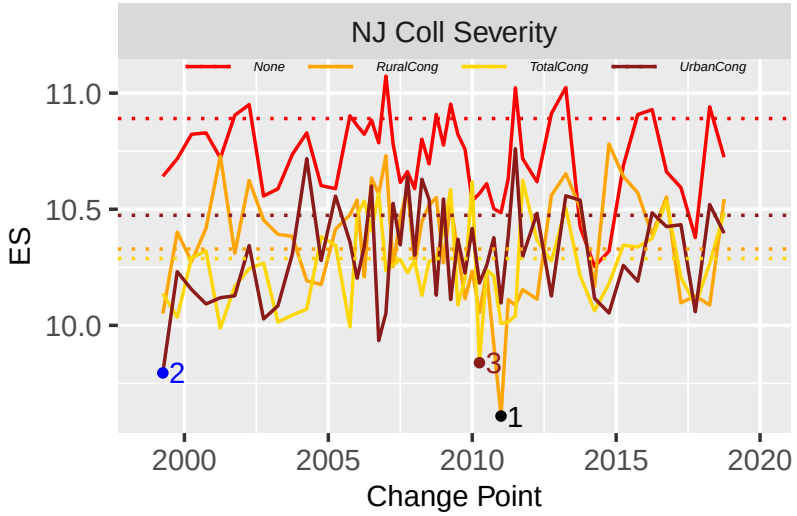

NJ BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
200
180
160
140
120
3
2
1
2000
2005
2010
2015
2020
Year

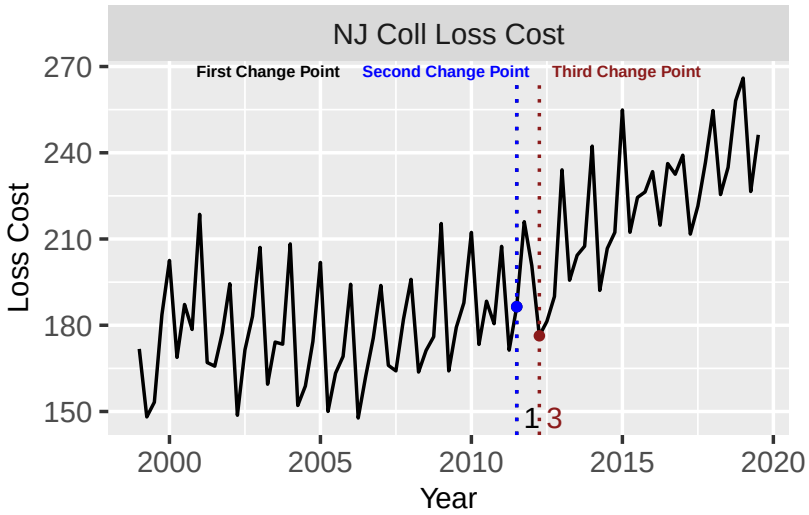

NJ BI Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
23
21
19
17
15
3
2
1
2000
2005
2010
2015
2020
Change Point

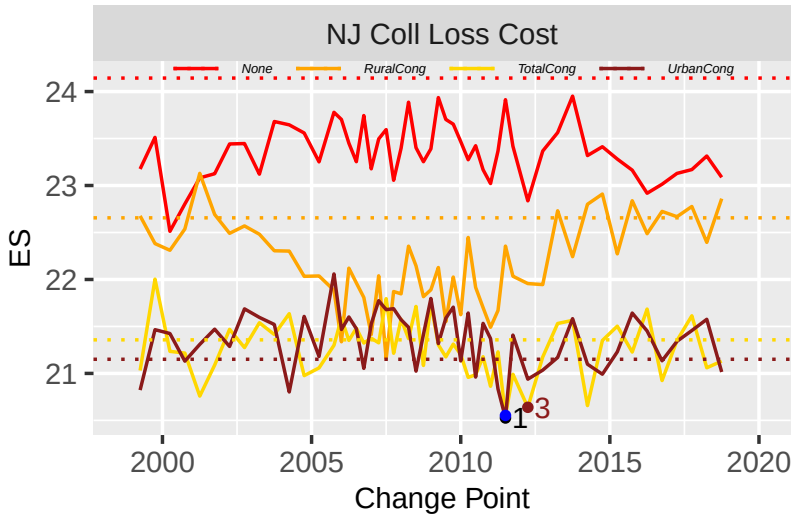

NJ Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.07
0.06
2
1
3
2000
2005
2010
2015
2020
Year

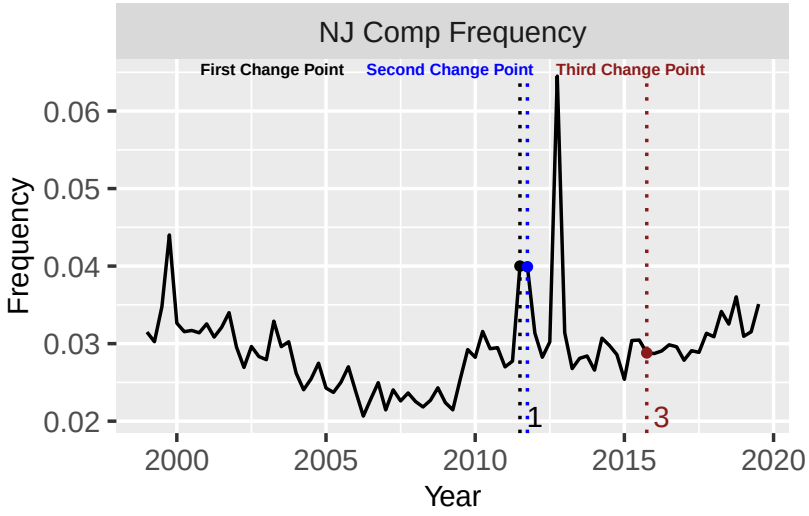

NJ Coll Frequency
None
RuralCong
TotalCong
UrbanCong
ES
11
10
9
2
1
3
2000
2005
2010
2015
2020
Change Point

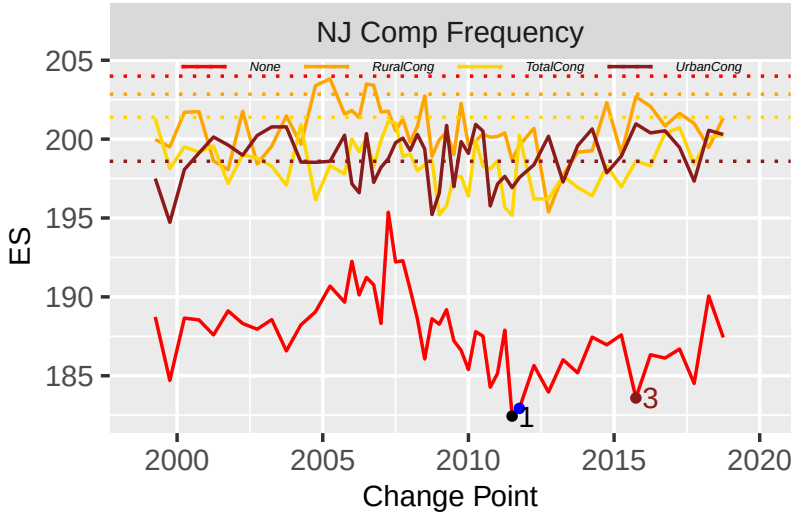

NJ Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
4000
3500
3000
2500
2
3
1
2000
2005
2010
2015
2020
Year

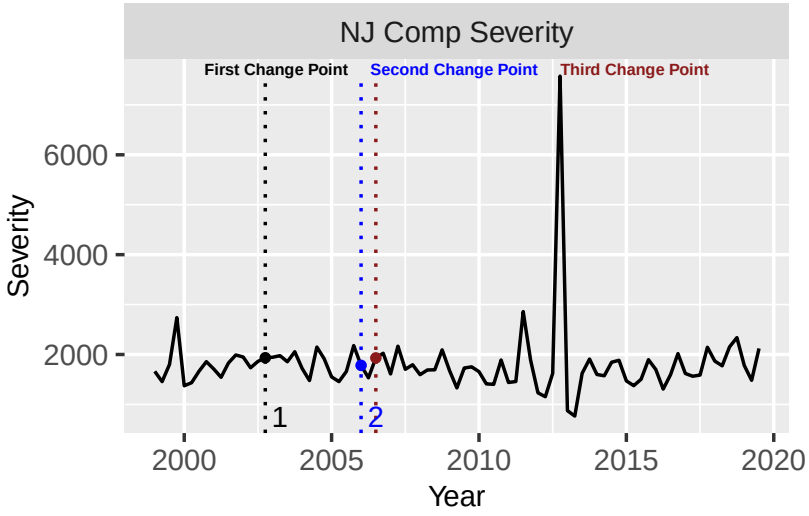

NJ Coll Severity
None
RuralCong
TotalCong
UrbanCong
ES
11.0
10.5
10.0
2
3
1
2000
2005
2010
2015
2020
Change Point

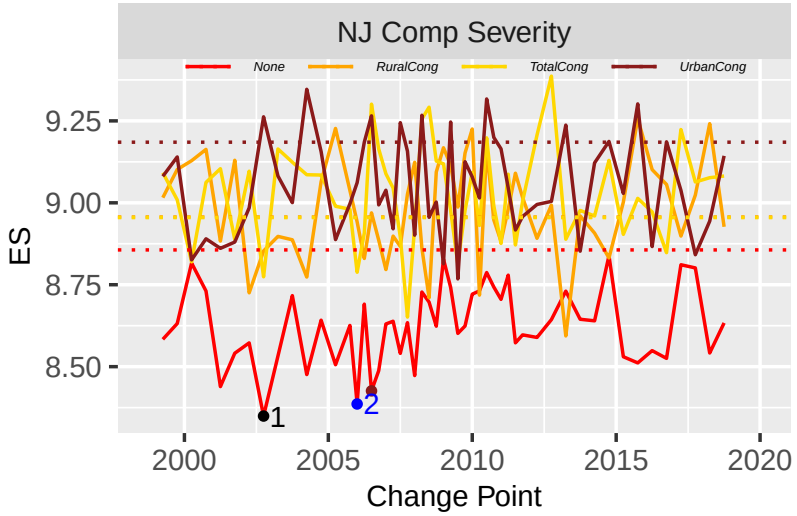

NJ Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
270
240
210
180
150
1
3
2000
2005
2010
2015
2020
Year

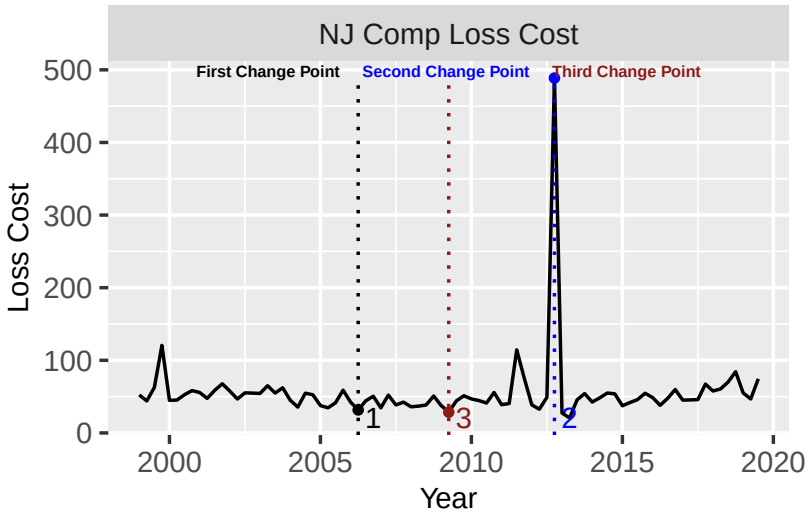

NJ Coll Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
24
23
22
21
1
3
2000
2005
2010
2015
2020
Change Point

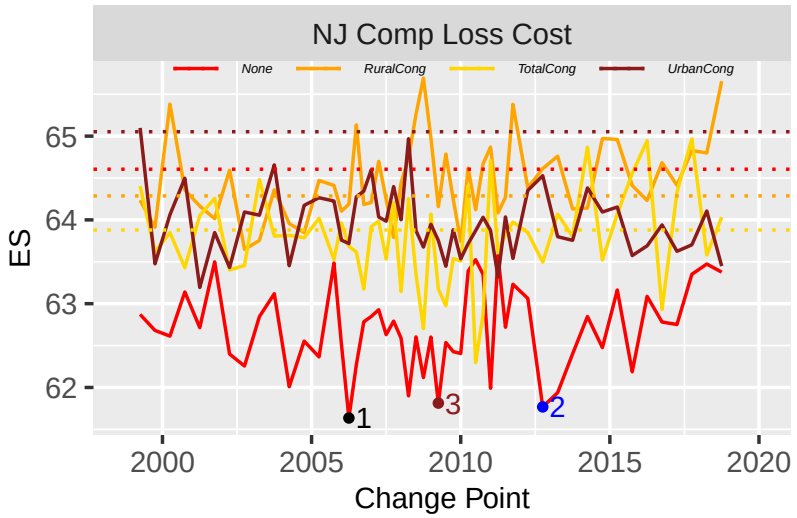

NJ Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.06
0.05
0.04
0.03
0.02
2000
2005
2010
2015
2020
Year
1
3

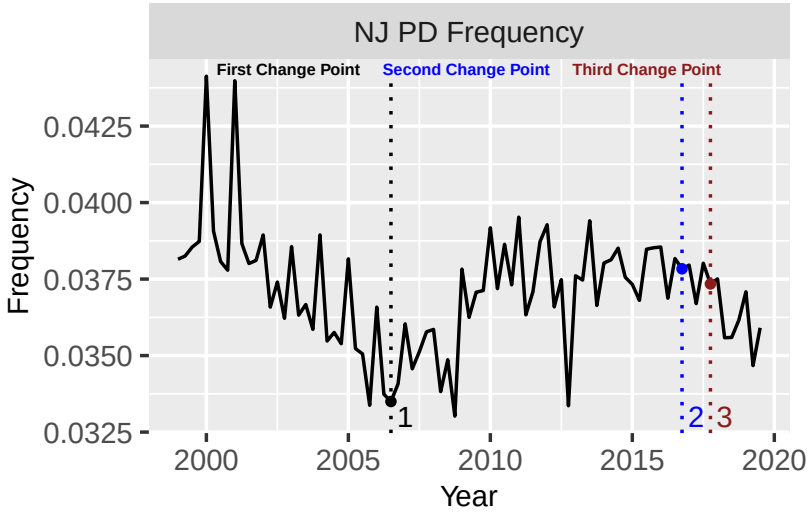

NJ Comp Frequency
None
RuralCong
TotalCong
UrbanCong
ES
205
200
195
190
185
2000
2005
2010
2015
2020
Change Point
1
3


NJ Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
6000
4000
2000
2000
2005
2010
2015
2020
Year
1
2


NJ Comp Severity
None
RuralCong
TotalCong
UrbanCong
ES
9.25
9.00
8.75
8.50
2000
2005
2010
2015
2020
Change Point
1
2


NJ Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
500
400
300
200
100
0
2000
2005
2010
2015
2020
Year
1
3
2


NJ Comp Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
65
64
63
62
2000
2005
2010
2015
2020
Change Point
1
3
2


NJ PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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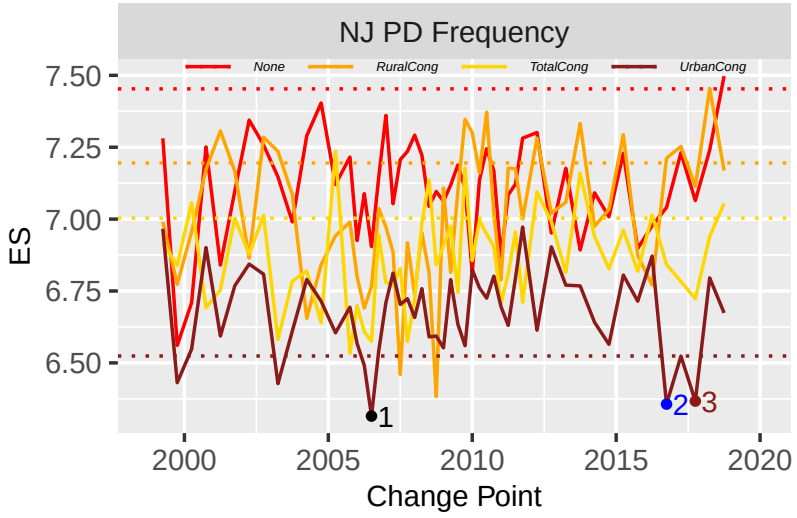
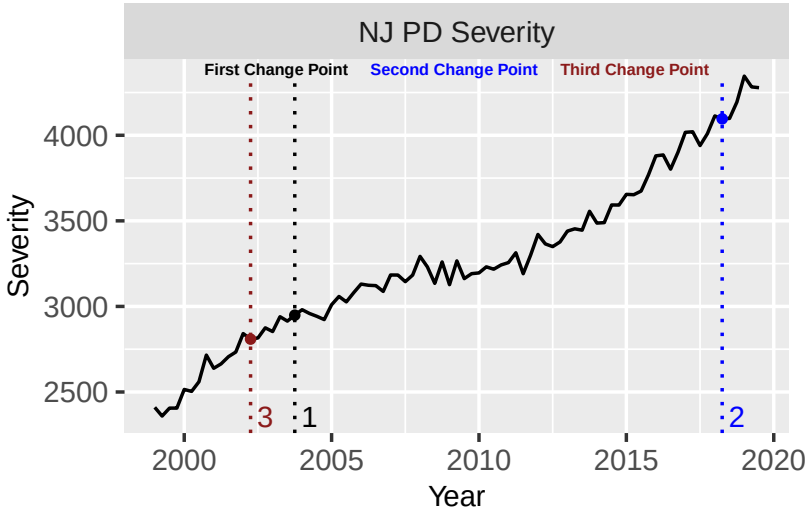
0.0400
0.0375
0.0350
0.0325
2000
2005
2010
2015
2020
Year
1
2
3


NJ PD Frequency
None
RuralCong
TotalCong
UrbanCong
ES
7.50
7.25
7.00
6.75
6.50
2000
2005
2010
2015
2020
Change Point
1
2
3


NJ PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
4000
3500
3000
2500
2000
2005
2010
2015
2020
Year
3
1
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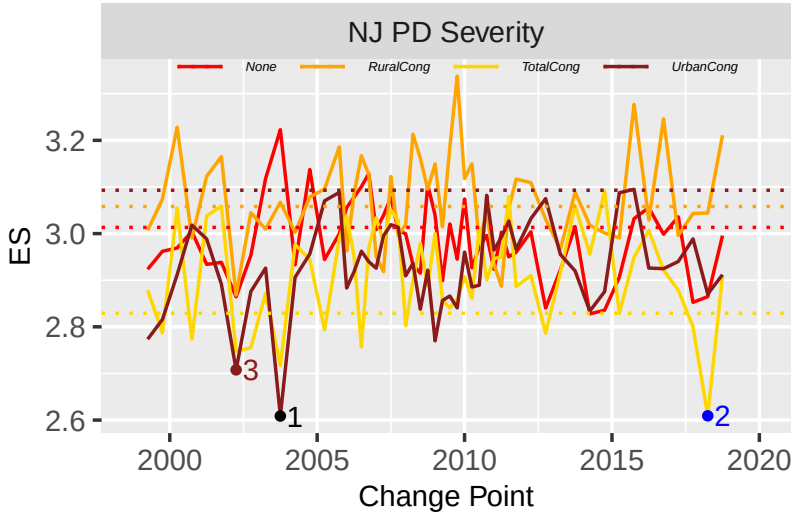
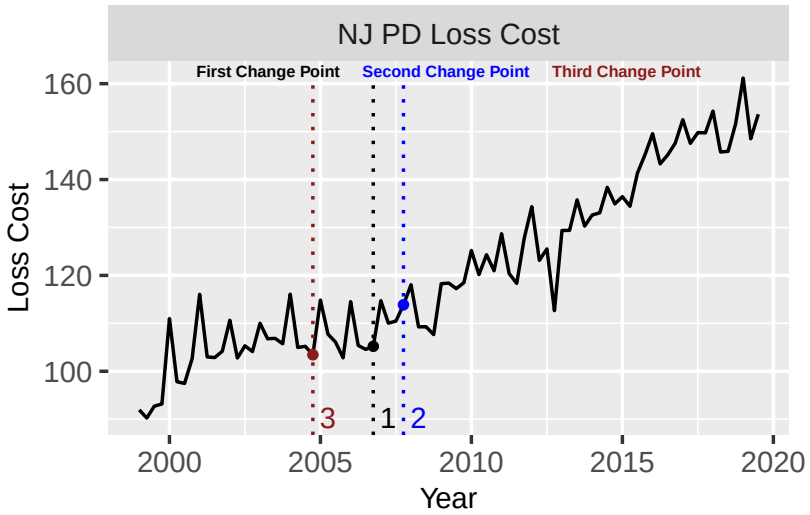
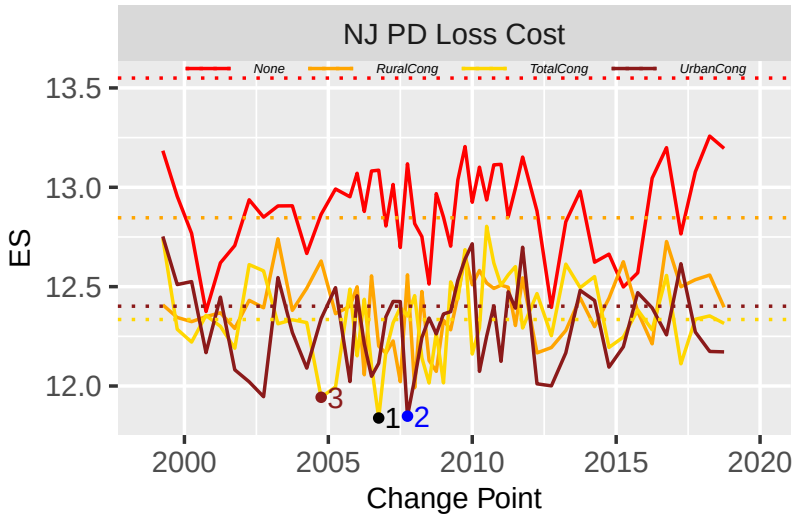

NJ PD Severity
None
RuralCong
TotalCong
UrbanCong
ES
3.2
3.0
2.8
2.6
2000
2005
2010
2015
2020
Change Point
3
1
2


NJ PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
160
140
120
100
2000
2005
2010
2015
2020
Year
3
1
2


NJ PD Loss Cost
None
RuralCong
TotalCong
UrbanCong
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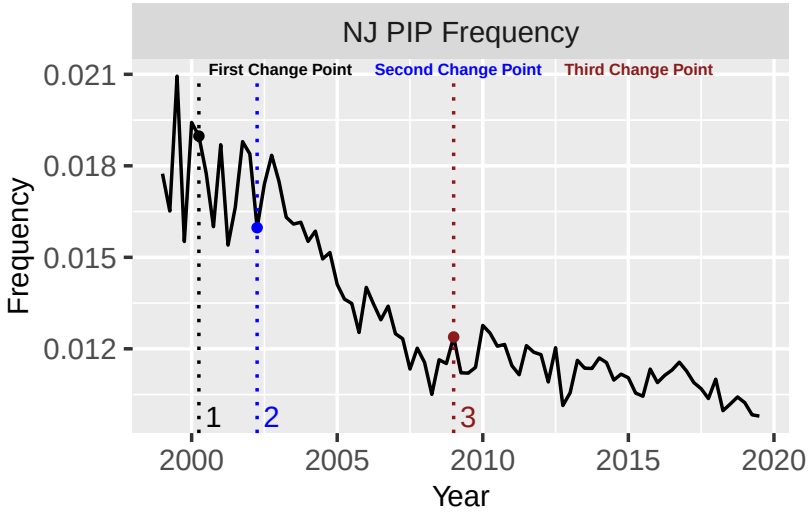
13.5
13.0
12.5
12.0
2000
2005
2010
2015
2020
Change Point
3
1
2


NJ PIP Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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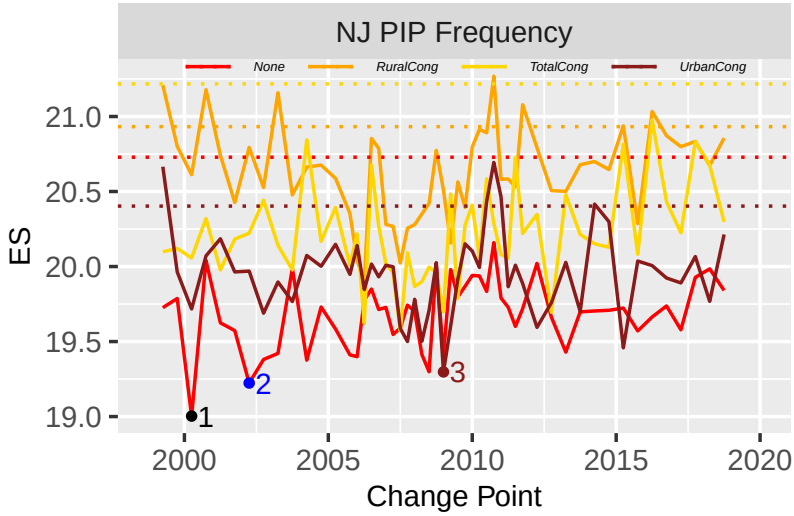
0.018
0.015
0.012
1
2
3
2000
2005
2010
2015
2020
Year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None
RuralCong
TotalCong
UrbanCong
ES
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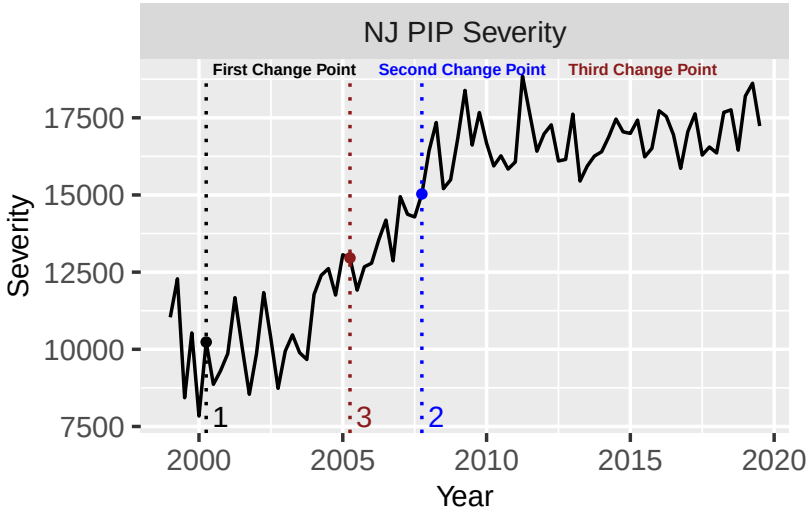
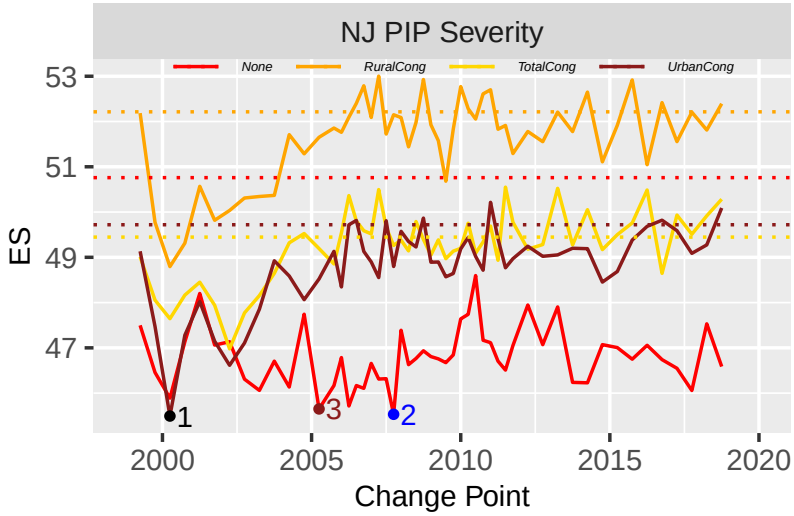
20.5
20.0
19.5
19.0
1
2
3
2000
2005
2010
2015
2020
Change Point


NJ PIP Severity
First Change Point
Second Change Point
Third Change Point
Severity
17500
15000
12500
10000
7500
1
3
2
2000
2005
2010
2015
2020
Year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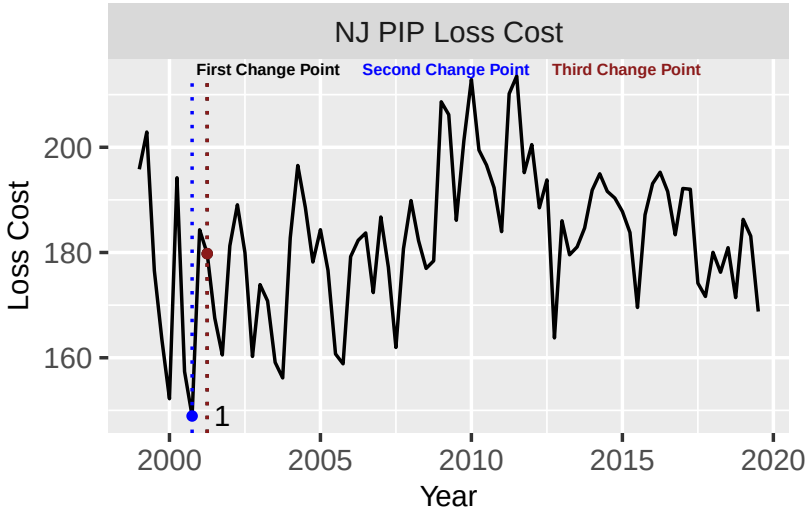
RuralCong
TotalCong
UrbanCong
ES
53
51
49
47
1
3
2
2000
2005
2010
2015
2020
Change Point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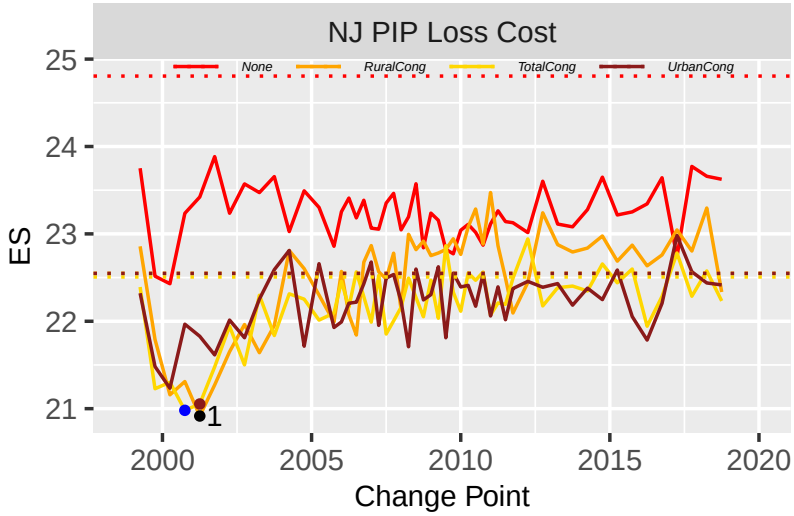
First Change Point
Second Change Point
Third Change Point
Loss Cost
200
180
160
1
2000
2005
2010
2015
2020
Year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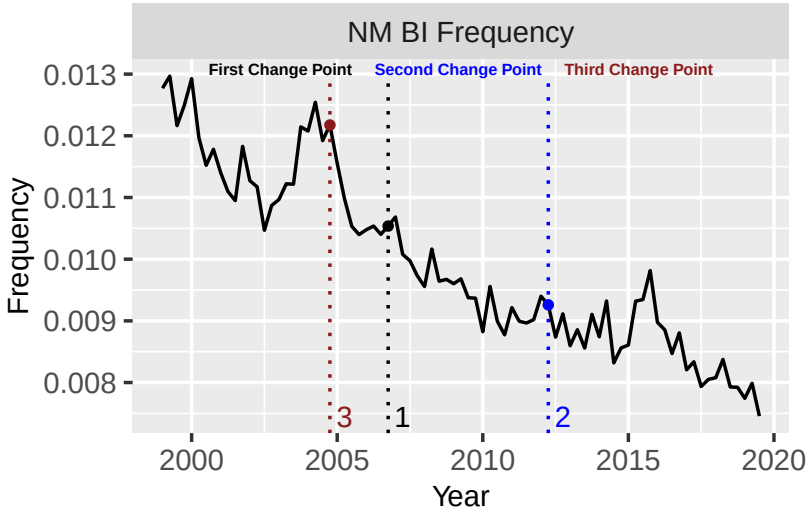
RuralCong
TotalCong
UrbanCong
ES
25
24
23
22
21
1
2000
2005
2010
2015
2020
Change Point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First Change Point
Second Change Point
Third Change Point
Frequency
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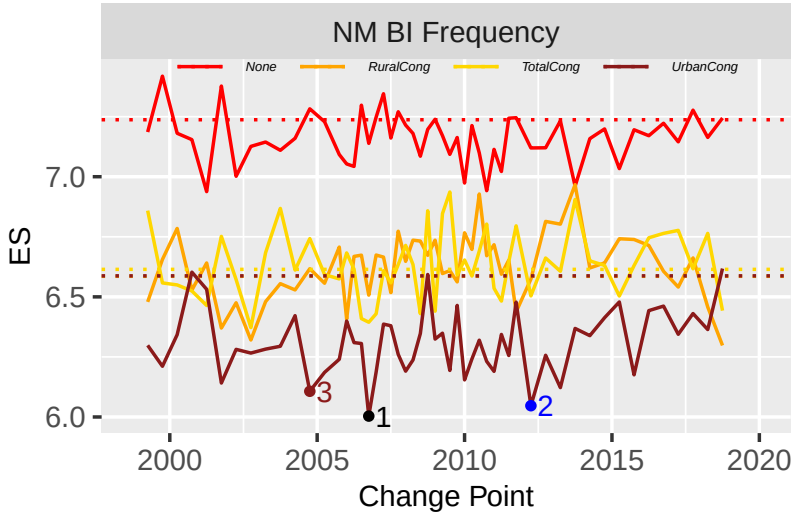
0.012
0.011
0.010
0.009
0.008
3
1
2
2000
2005
2010
2015
2020
Year


NM BI Frequency
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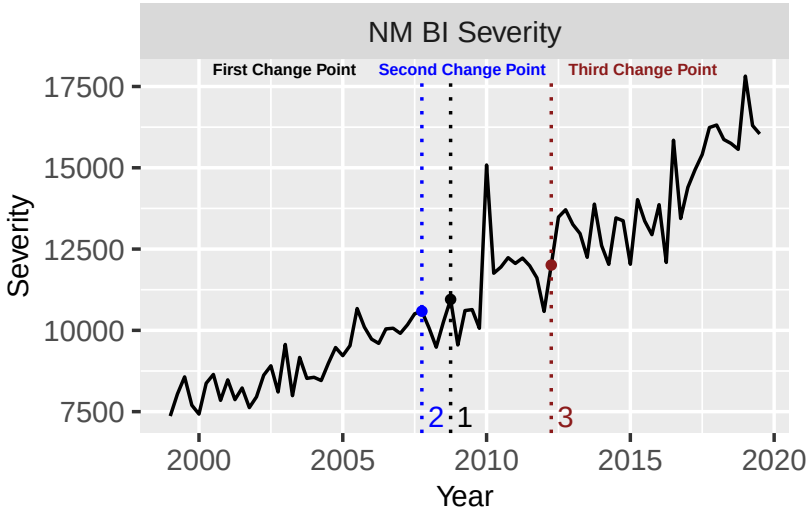
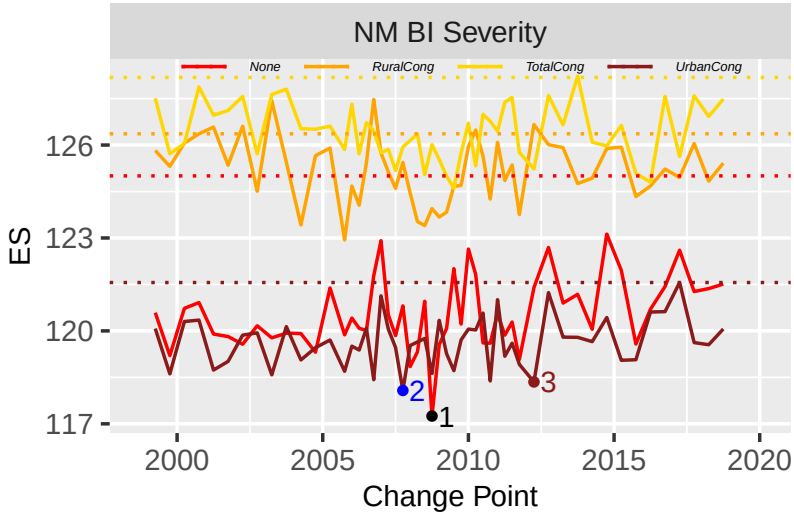
RuralCong
TotalCong
UrbanCong
ES
7.0
6.5
6.0
3
1
2
2000
2005
2010
2015
2020
Change Point


NM BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
17500
15000
12500
10000
7500
2
1
3
2000
2005
2010
2015
2020
Year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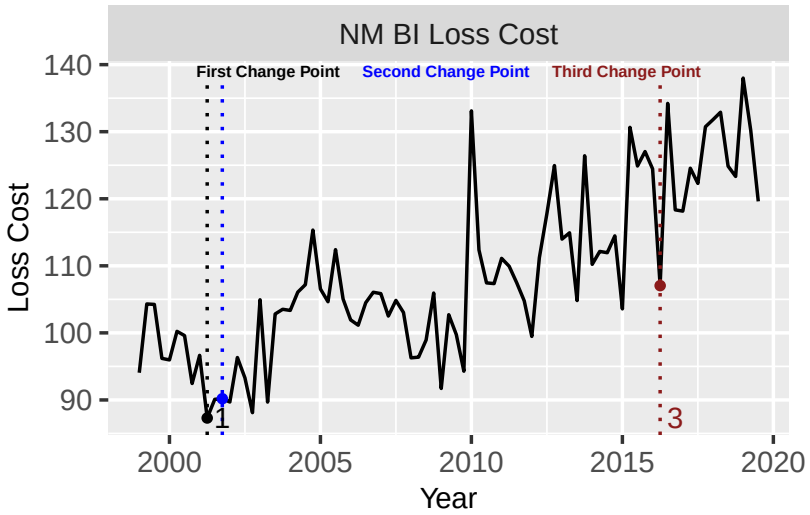
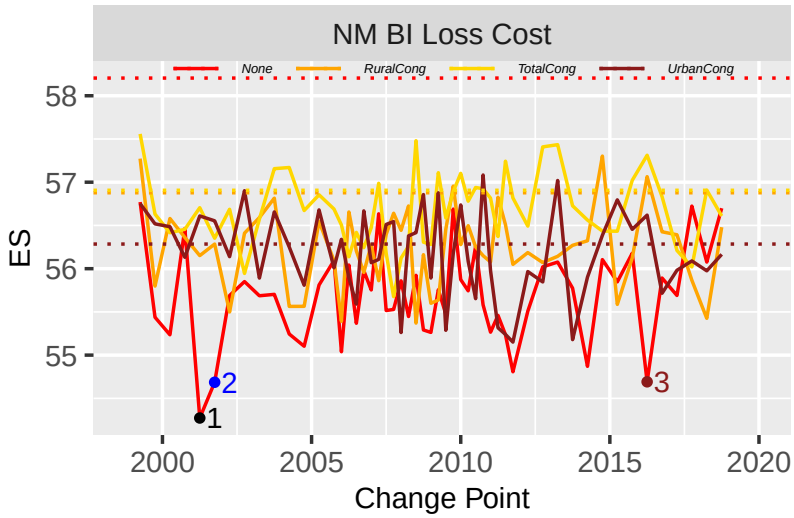
RuralCong
TotalCong
UrbanCong
ES
126
123
120
117
2
1
3
2000
2005
2010
2015
2020
Change Point


NM BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
140
130
120
110
100
90
1
3
2000
2005
2010
2015
2020
Year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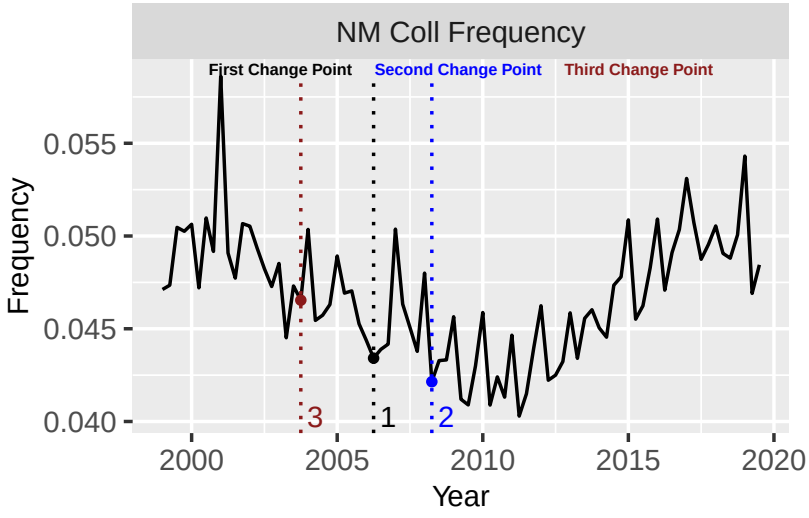
RuralCong
TotalCong
UrbanCong
ES
58
57
56
55
2
1
3
2000
2005
2010
2015
2020
Change Point


NM Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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0.050
0.045
0.040
2000
2005
2010
2015
2020
Year
3
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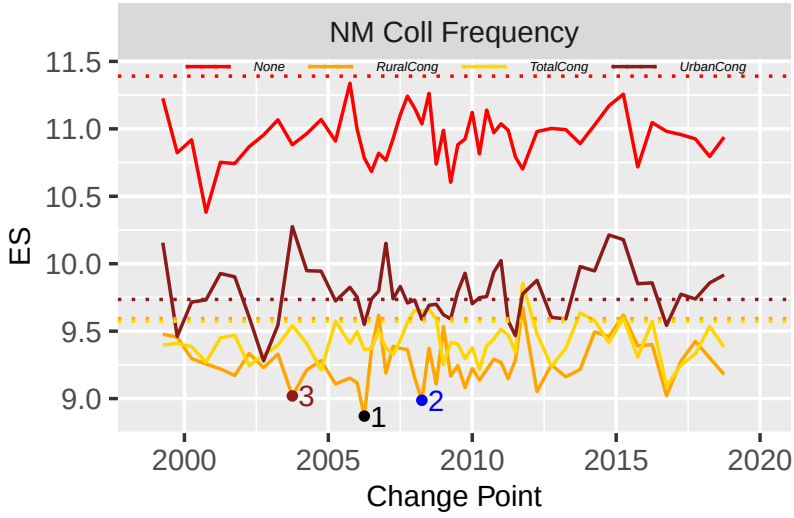
NM Coll Frequency
None
RuralCong
TotalCong
UrbanCong
ES
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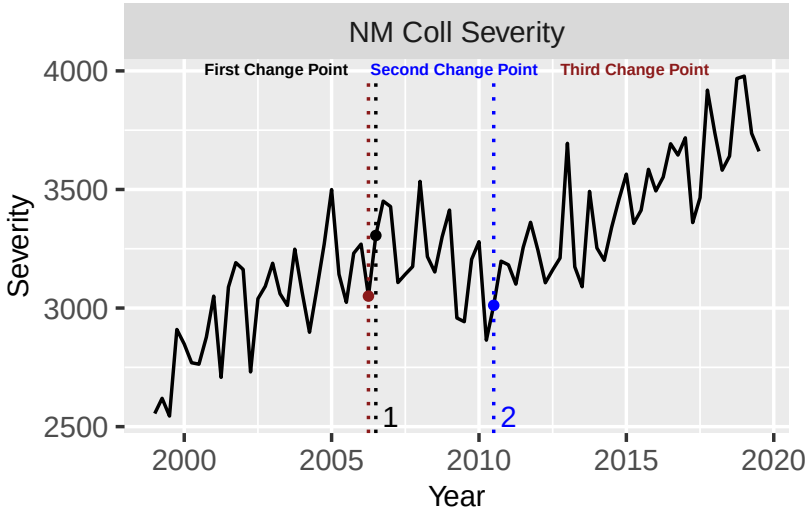
10.5
10.0
9.5
9.0
2000
2005
2010
2015
2020
Change Point
3
1
2


NM Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
4000
3500
3000
2500
2000
2005
2010
2015
2020
Year
1
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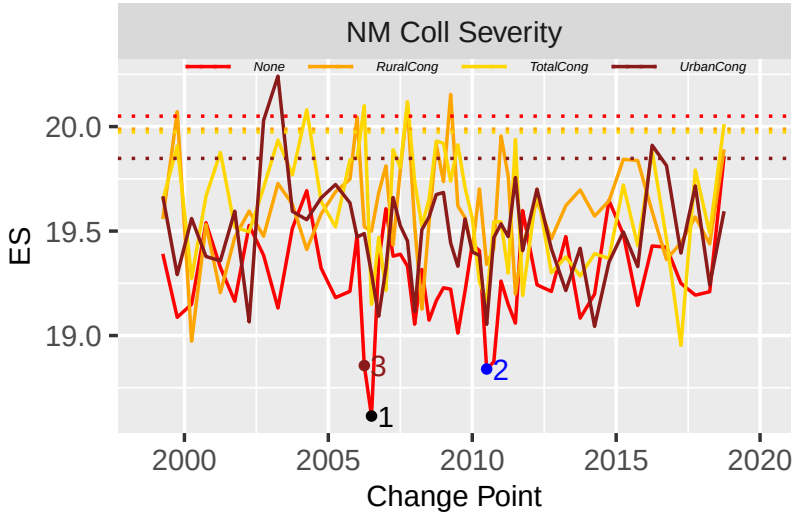
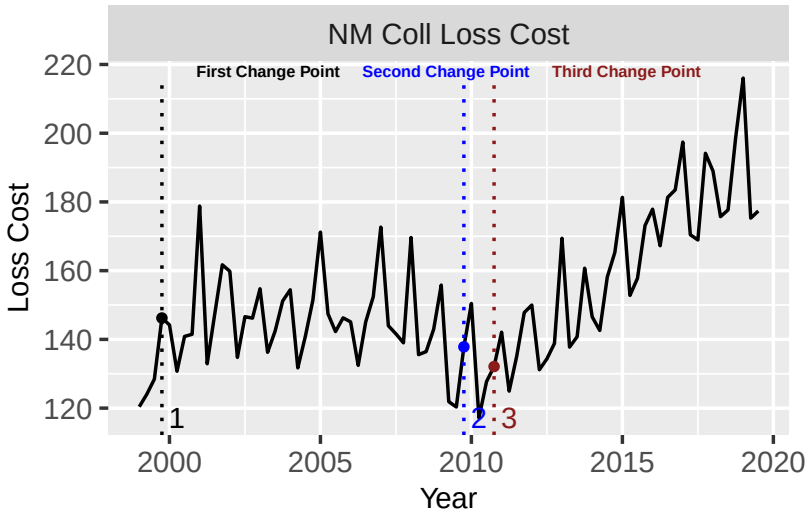
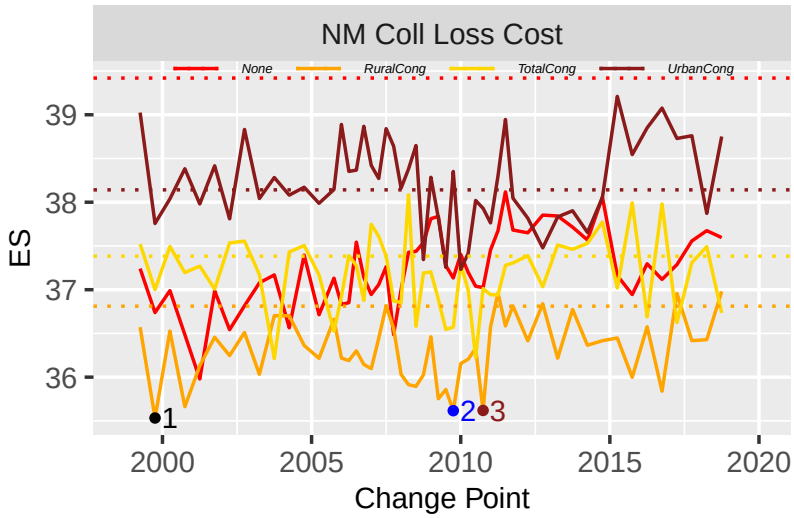

NM Coll Severity
None
RuralCong
TotalCong
UrbanCong
ES
20.0
19.5
19.0
2000
2005
2010
2015
2020
Change Point
3
2
1


NM Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
220
200
180
160
140
120
2000
2005
2010
2015
2020
Year
1
2
3


NM Coll Loss Cost
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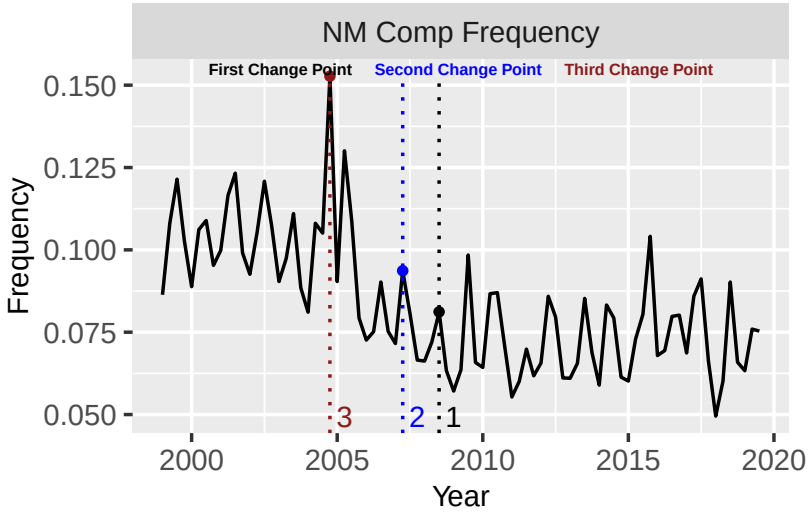
RuralCong
TotalCong
UrbanCong
ES
39
38
37
36
2000
2005
2010
2015
2020
Change Point
1
2
3


NM Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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0.100
0.075
0.050
3
2
1
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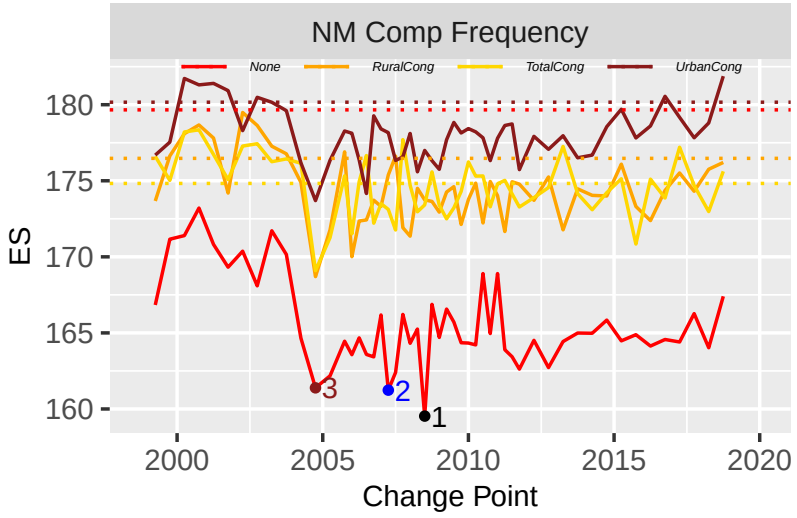
2005
2010
2015
2020
Year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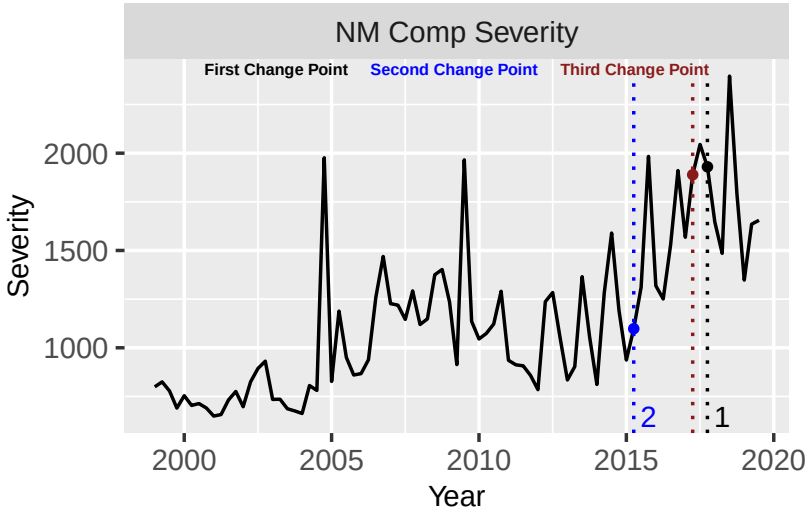
RuralCong
TotalCong
UrbanCong
ES
180
175
170
165
160
3
2
1
2000
2005
2010
2015
2020
Change Point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Second Change Point
Third Change Point
Severity
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1000
2
1
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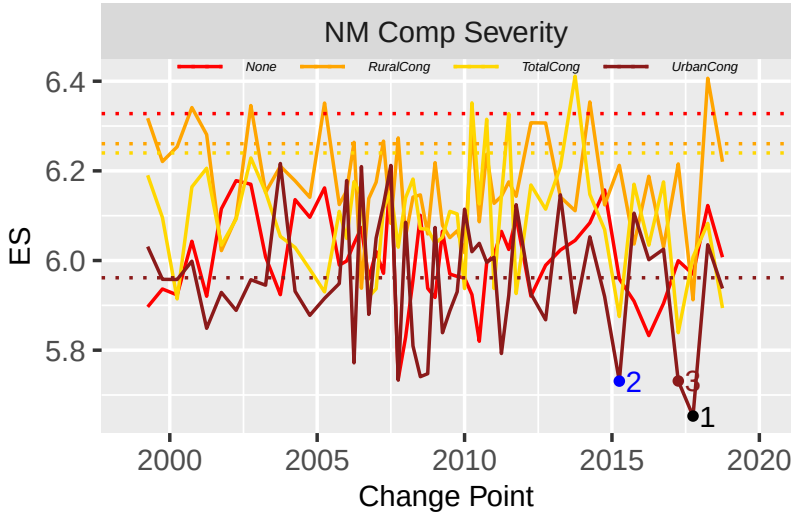
2005
2010
2015
2020
Year


NM Comp Severity
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RuralCong
TotalCong
UrbanCong
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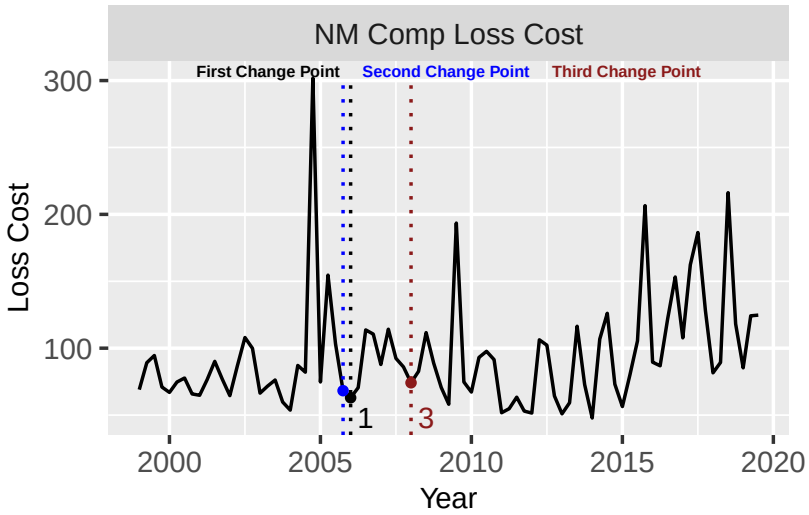
6.0
5.8
2
3
1
2000
2005
2010
2015
2020
Change Point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First Change Point
Second Change Point
Third Change Point
Loss Cost
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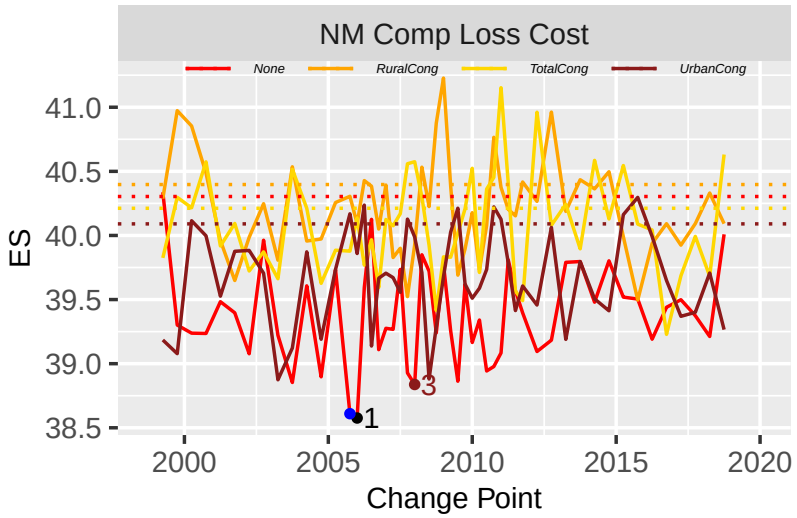
200
100
1
3
2000
2005
2010
2015
2020
Year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TotalCong
UrbanCong
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39.0
38.5
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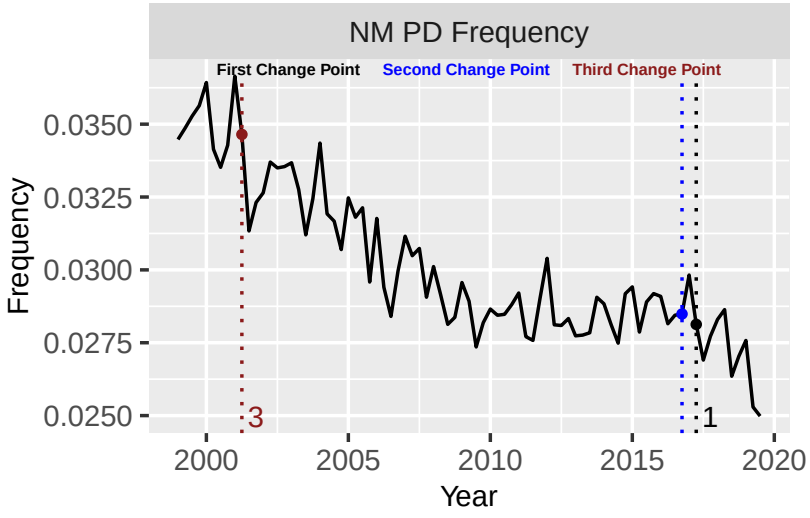
2005
2010
2015
2020
Change Point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First Change Point
Second Change Point
Third Change Point
Frequency
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0.0300
0.0275
0.0250
3
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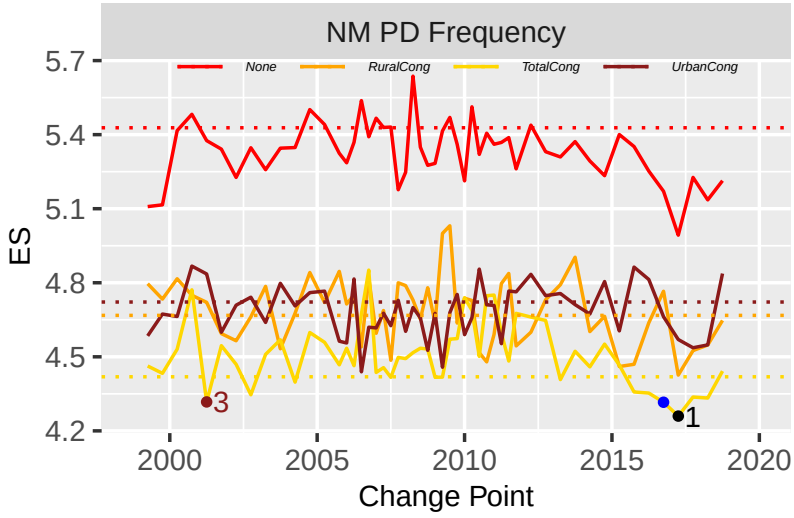
2005
2010
2015
2020
Year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TotalCong
UrbanCong
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4.5
4.2
3
1
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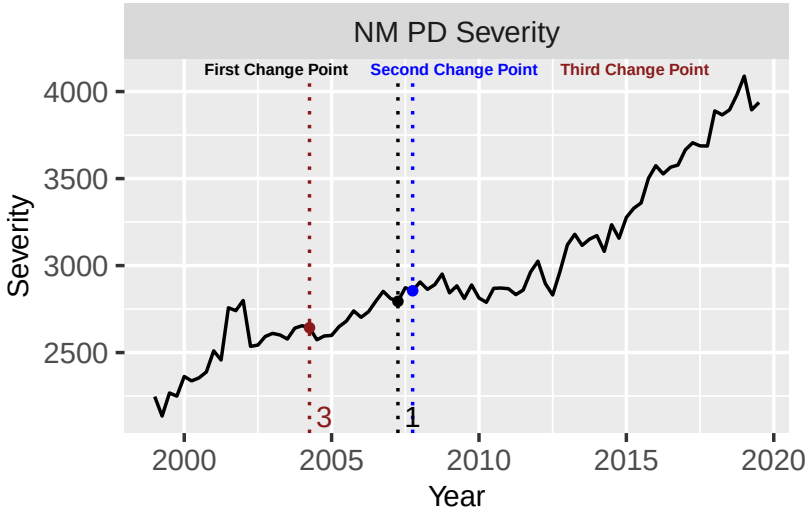
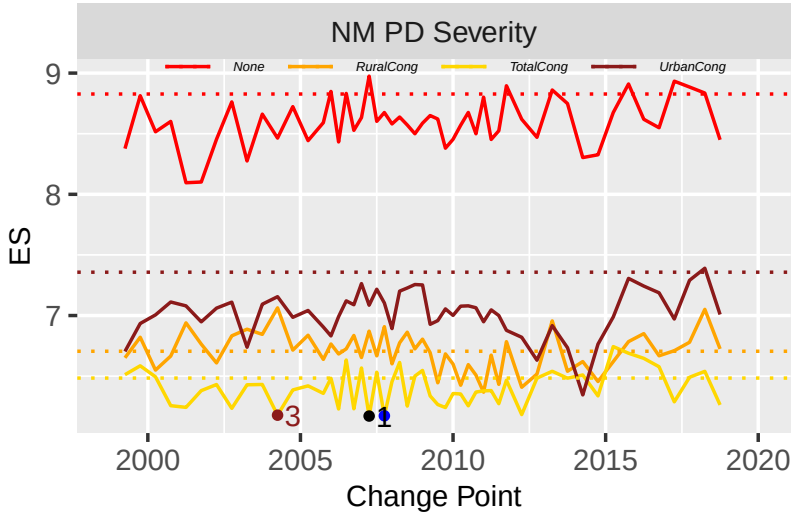
2010
2015
2020
Change Point


NM PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
4000
3500
3000
2500
3
1
2000
2005
2010
2015
2020
Year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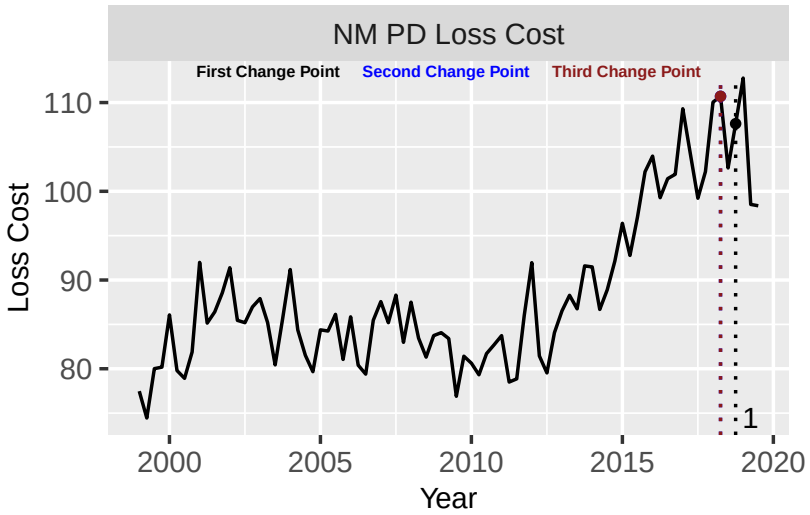
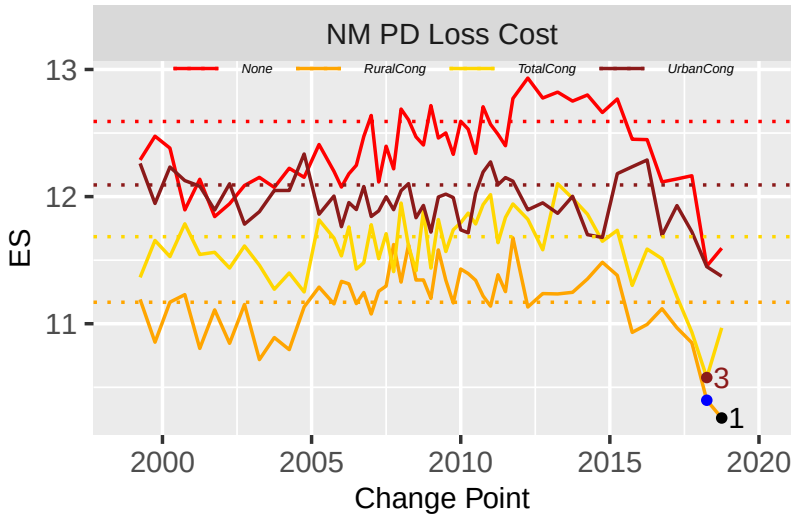
RuralCong
TotalCong
UrbanCong
ES
9
8
7
3
1
2000
2005
2010
2015
2020
Change Point


NM PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
110
100
90
80
1
2000
2005
2010
2015
2020
Year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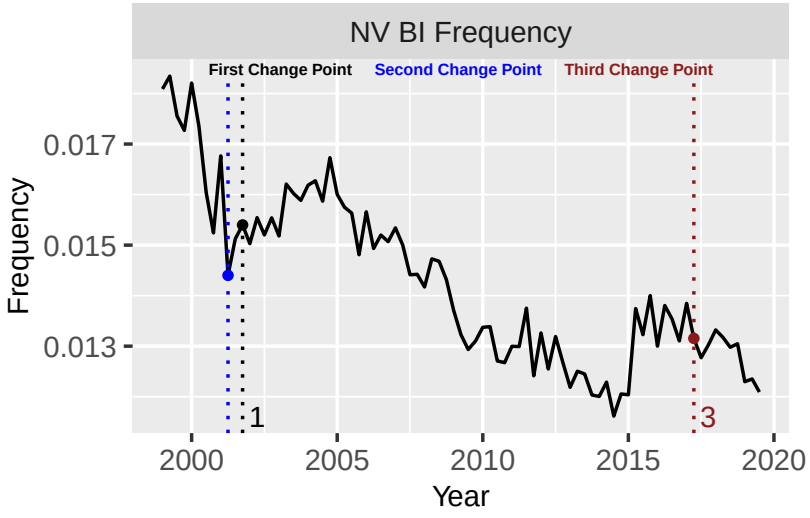
RuralCong
TotalCong
UrbanCong
ES
13
12
11
3
1
2000
2005
2010
2015
2020
Change Point


NV BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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0.015
0.013
1
3
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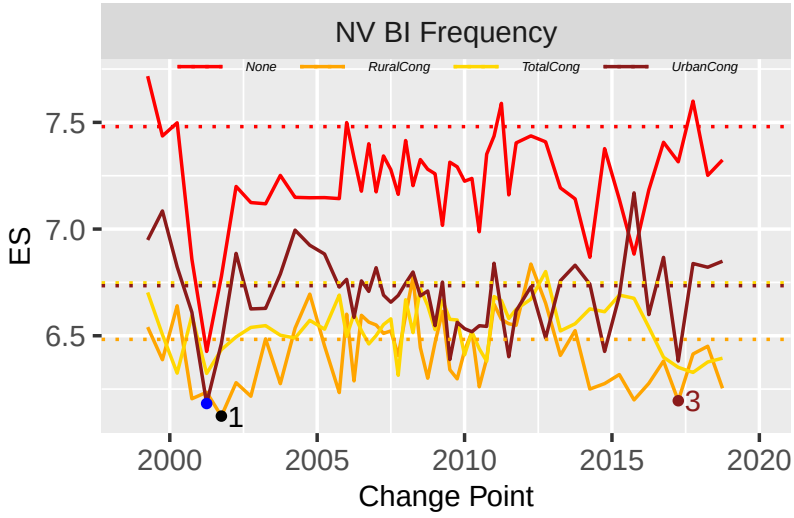
2005
2010
2015
2020
Year


NV BI Frequency
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RuralCong
TotalCong
UrbanCong
ES
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7.0
6.5
1
3
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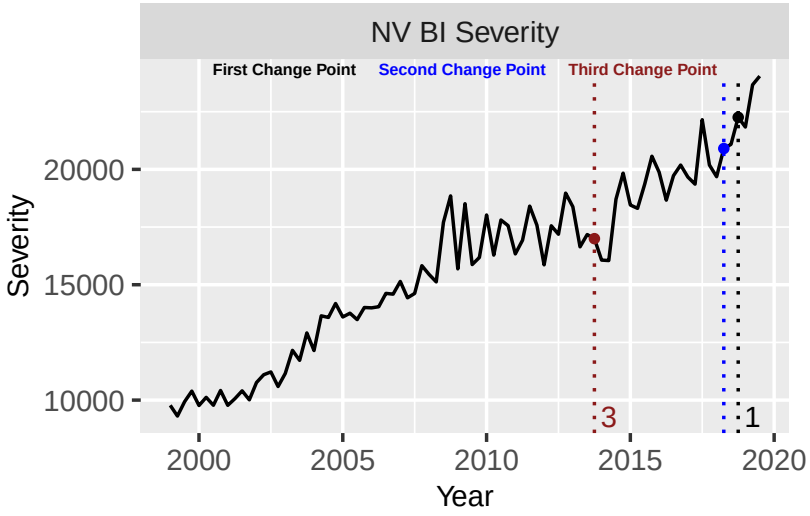
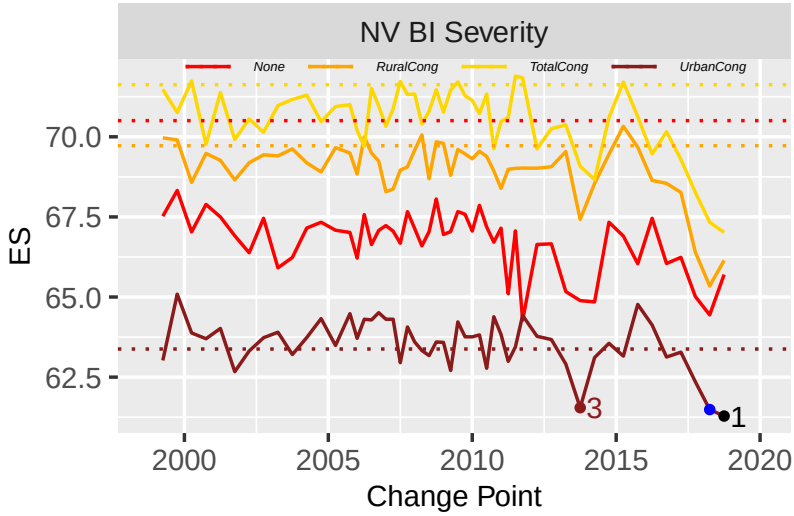
2005
2010
2015
2020
Change Point


NV BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
20000
15000
10000
3
1
2000
2005
2010
2015
2020
Year


NV BI Severity
None
RuralCong
TotalCong
UrbanCong
ES
70.0
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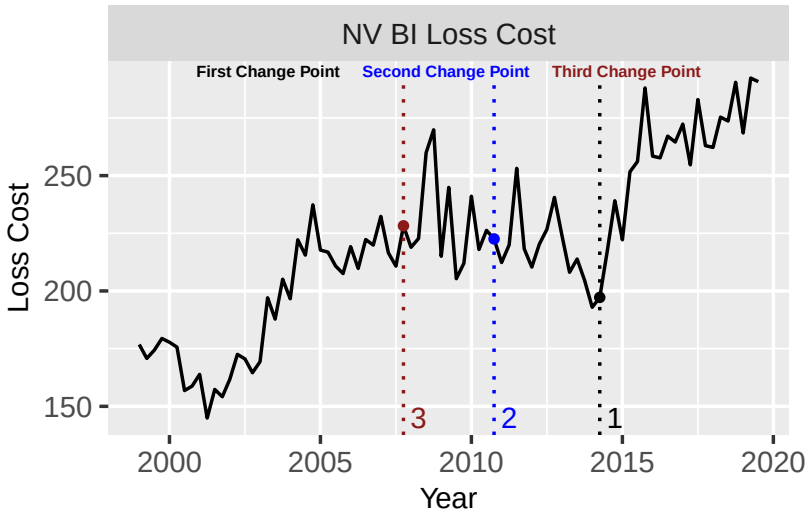
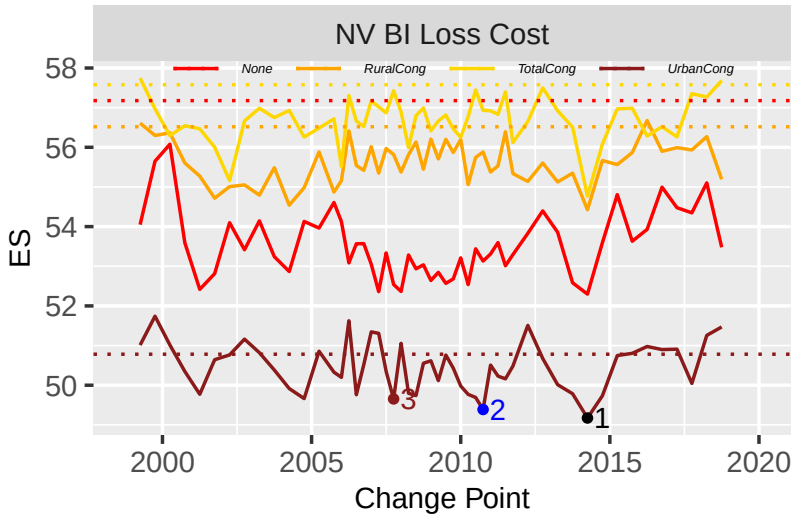
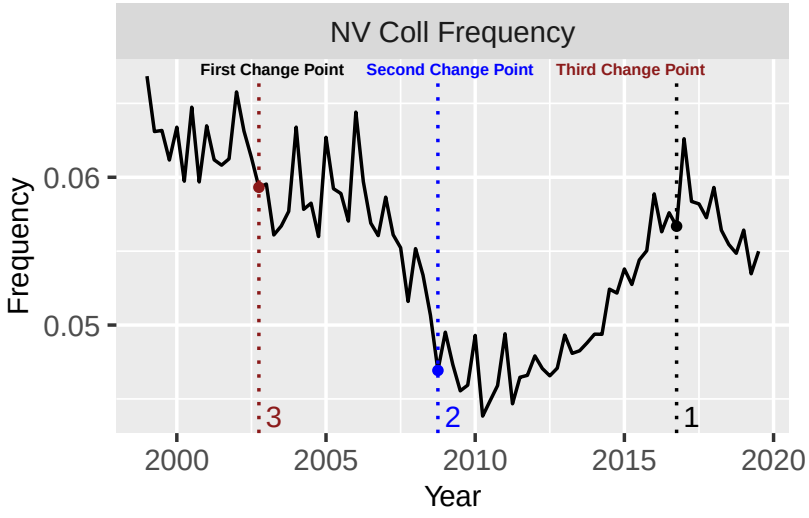
65.0
62.5
3
1
2000
2005
2010
2015
2020
Change Point


NV BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
250
200
150
3
2
1
2000
2005
2010
2015
2020
Year


NV BI Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
58
56
54
52
50
3
2
1
2000
2005
2010
2015
2020
Change Point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First Change Point
Second Change Point
Third Change Point
Frequency
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0.05
3
2
1
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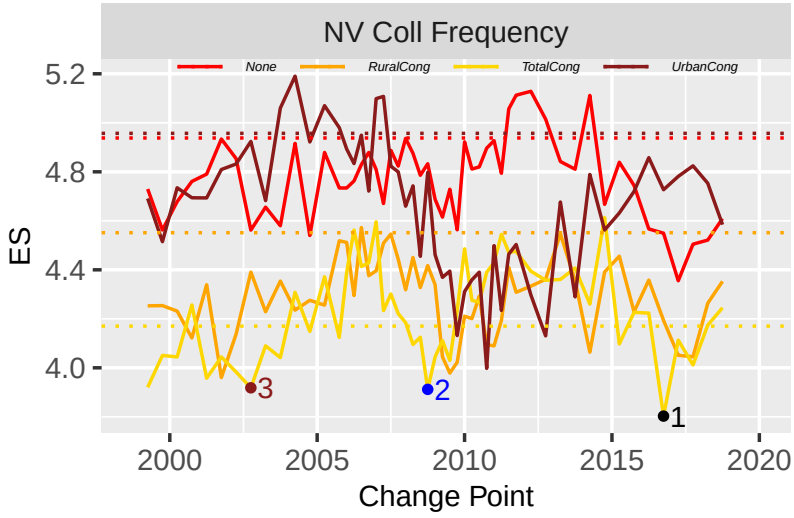
2005
2010
2015
2020
Year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None
RuralCong
TotalCong
UrbanCong
ES
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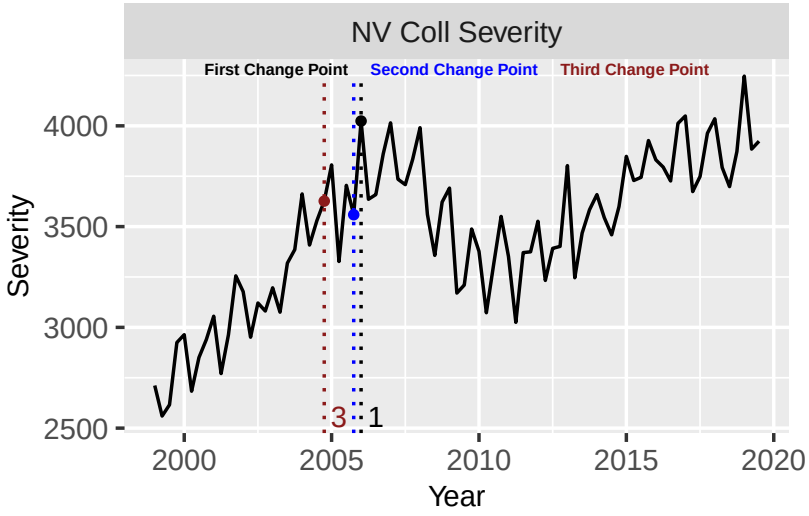
4.8
4.4
4.0
3
2
1
2000
2005
2010
2015
2020
Change Point


NV Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
4000
3500
3000
2500
3
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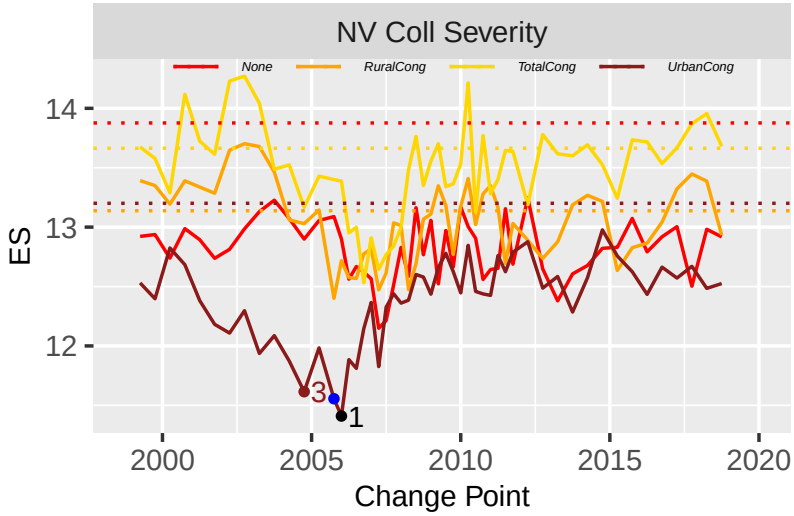
2000
2005
2010
2015
2020
Year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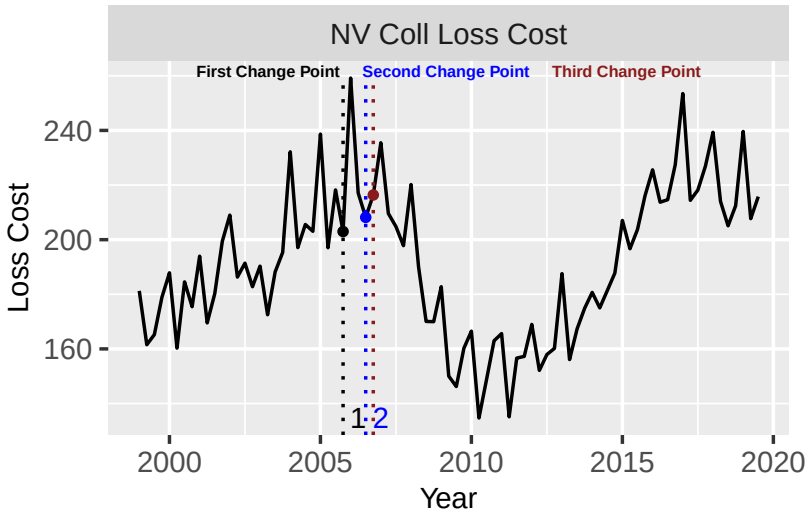
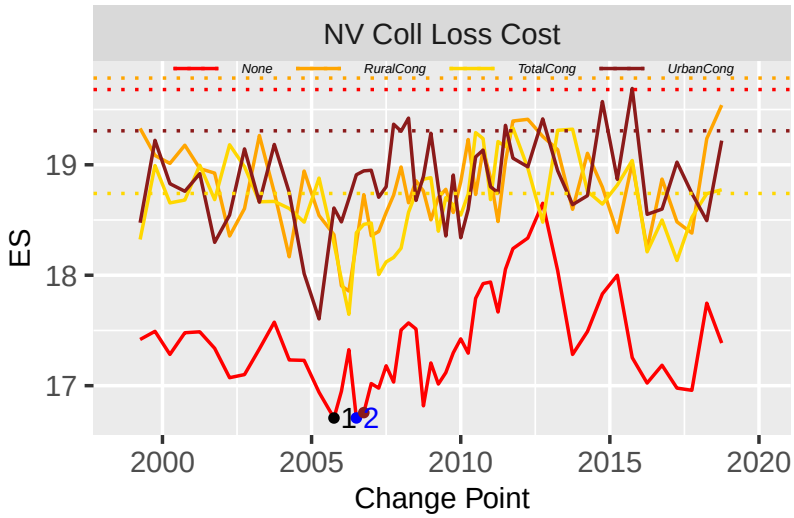
RuralCong
TotalCong
UrbanCong
ES
14
13
12
3
1
2000
2005
2010
2015
2020
Change Point


NV Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
240
200
160
1
2
2000
2005
2010
2015
2020
Year


NV Coll Loss Cost
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RuralCong
TotalCong
UrbanCong
ES
19
18
17
1
2
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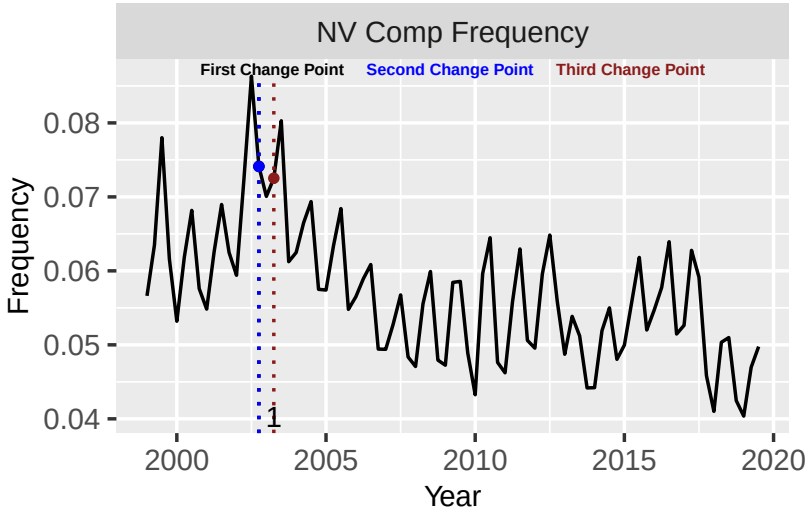
2005
2010
2015
2020
Change Point


NV Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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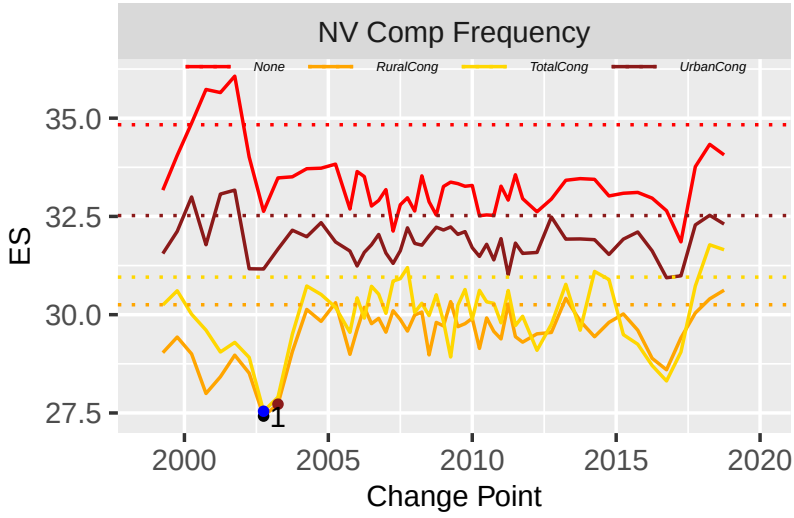
0.06
0.05
0.04
1
2000
2005
2010
2015
2020
Year


NV Comp Frequency
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UrbanCong
ES
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32.5
30.0
27.5
1
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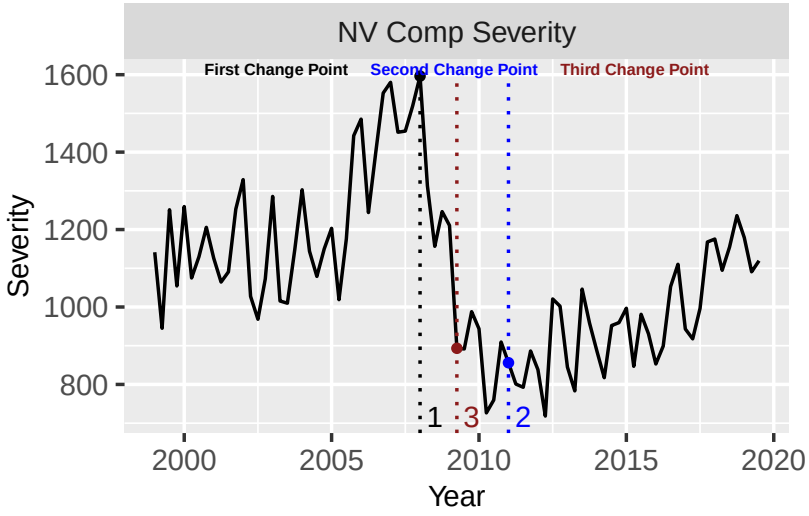
2005
2010
2015
2020
Change Point


NV Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
1600
1400
1200
1000
800
1
3
2
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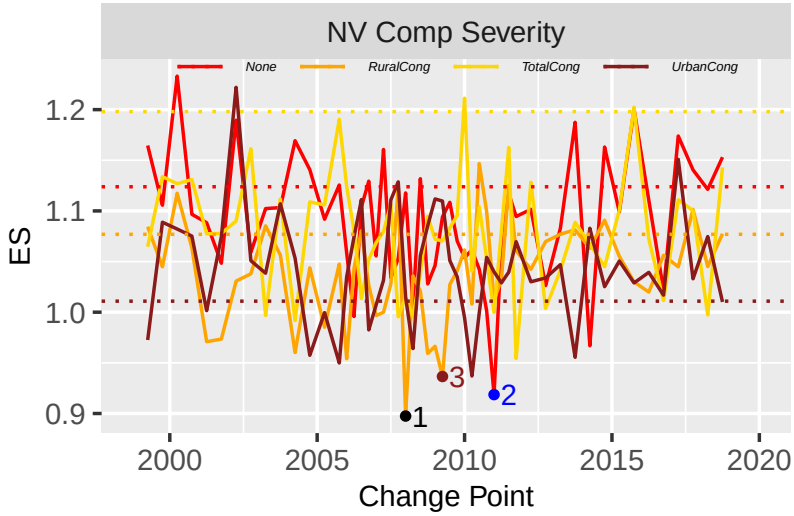
2005
2010
2015
2020
Year


NV Comp Severity
None
RuralCong
TotalCong
UrbanCong
ES
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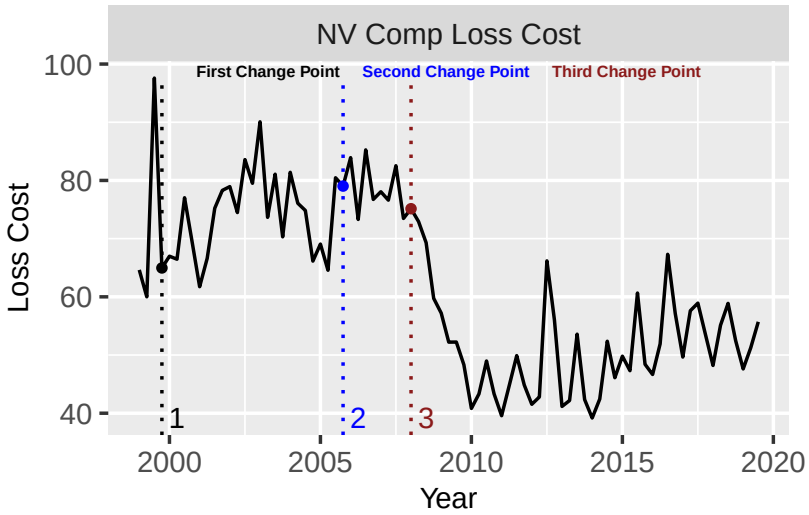
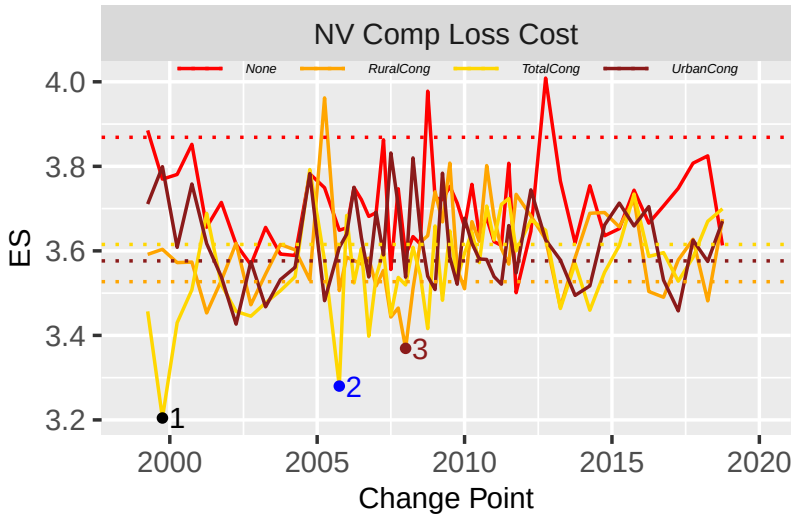
1.1
1.0
0.9
3
2
1
2000
2005
2010
2015
2020
Change Point


NV Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
100
80
60
40
1
2
3
2000
2005
2010
2015
2020
Year


NV Comp Loss Cost
None
RuralCong
TotalCong
UrbanCong
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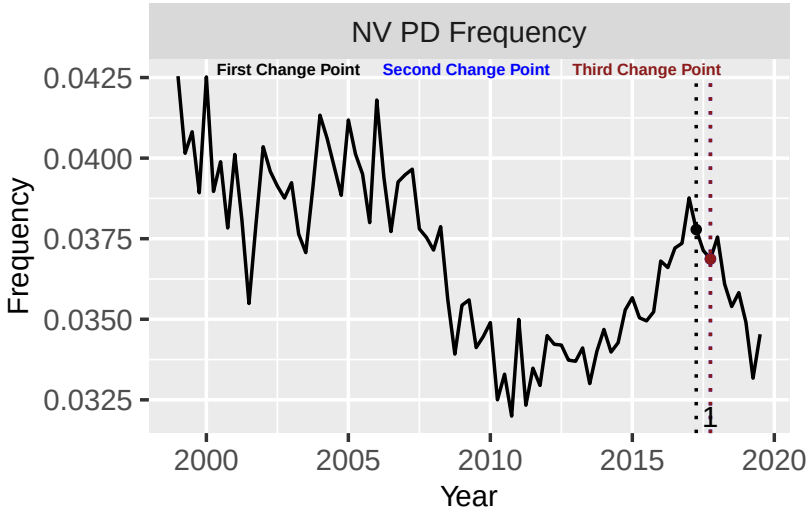
3.8
3.6
3.4
3.2
3
2
1
2000
2005
2010
2015
2020
Change Point


NV PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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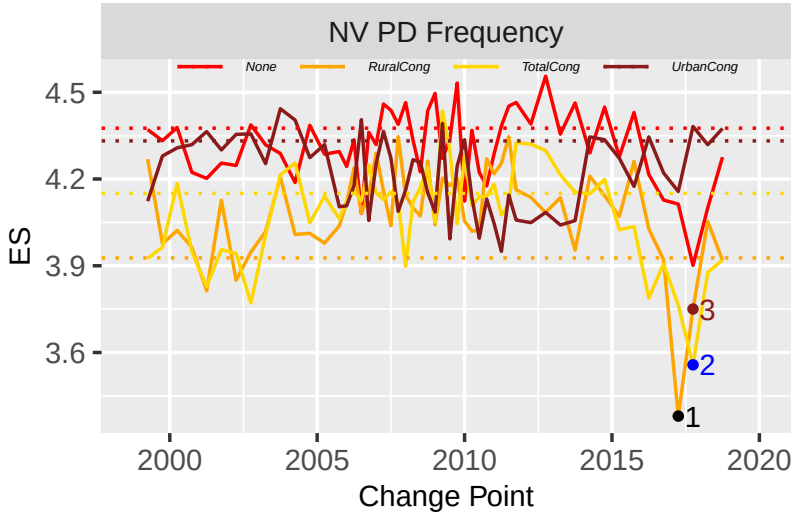
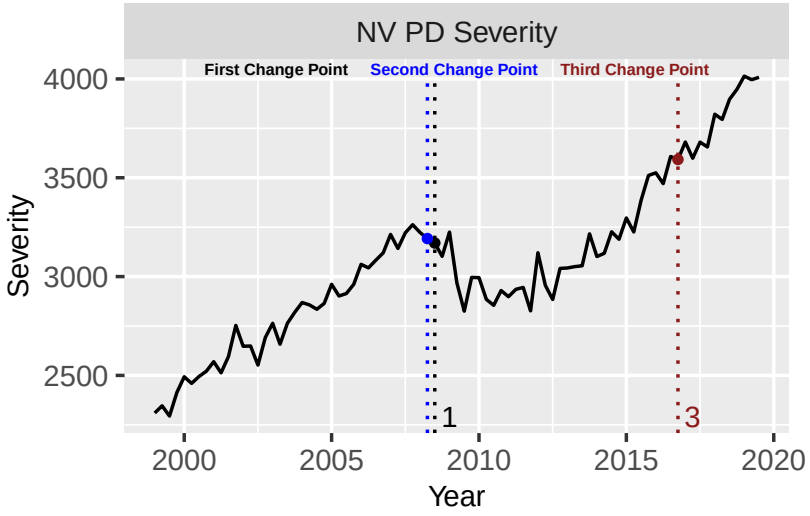
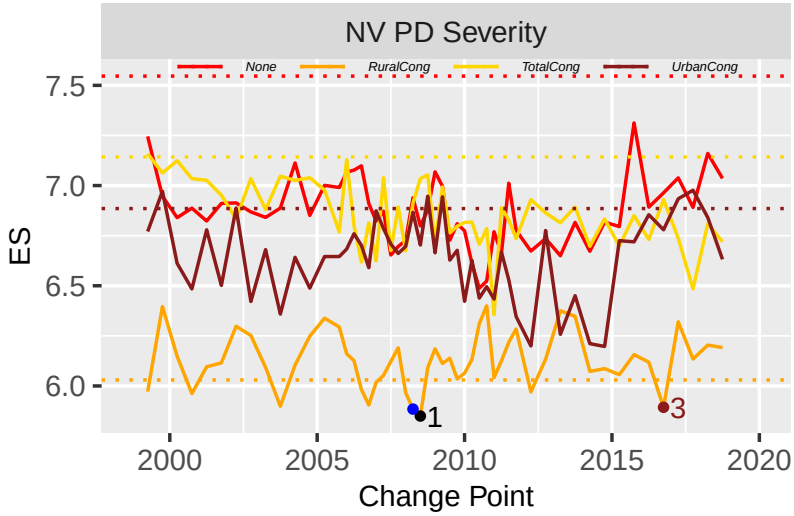
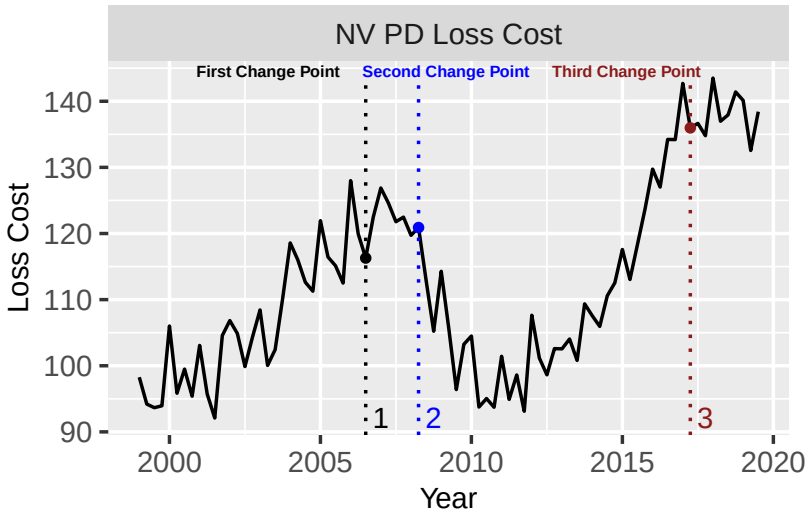
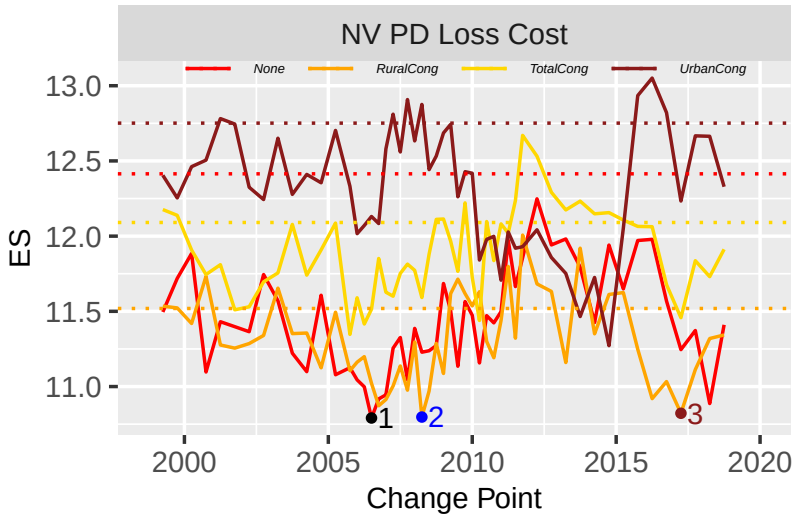
0.0400
0.0375
0.0350
0.0325
2000
2005
2010
2015
2020
Year
1

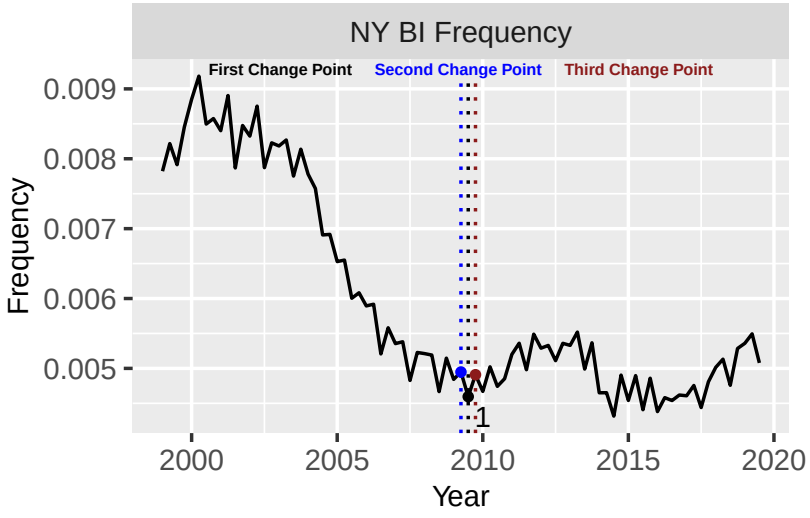

NV PD Frequency
None
RuralCong
TotalCong
UrbanCong
ES
4.5
4.2
3.9
3.6
2000
2005
2010
2015
2020
Change Point
1
2
3

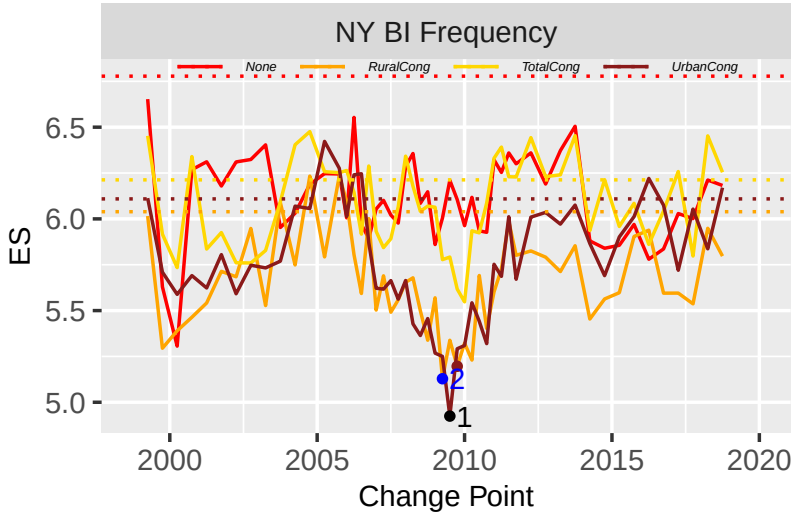

NV PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
4000
3500
3000
2500
2000
2005
2010
2015
2020
Year
1
3

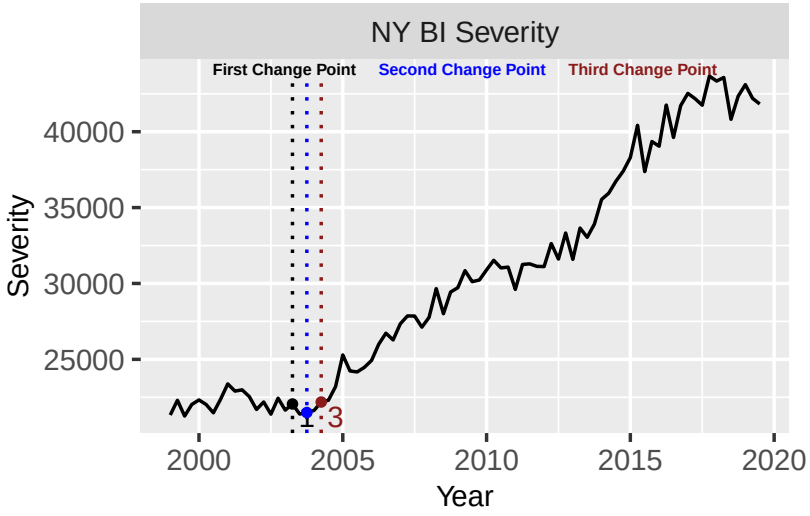

NV PD Severity
None
RuralCong
TotalCong
UrbanCong
ES
7.5
7.0
6.5
6.0
2000
2005
2010
2015
2020
Change Point
1
3

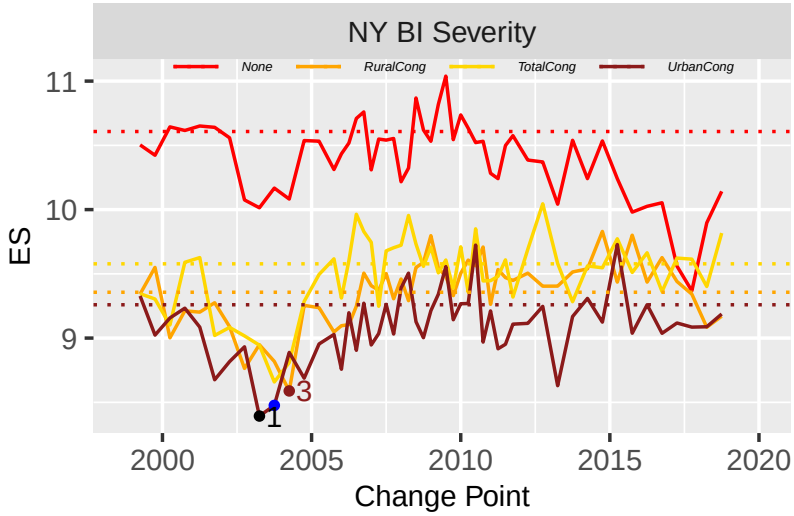

NV PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
140
130
120
110
100
90
2000
2005
2010
2015
2020
Year
1
2
3

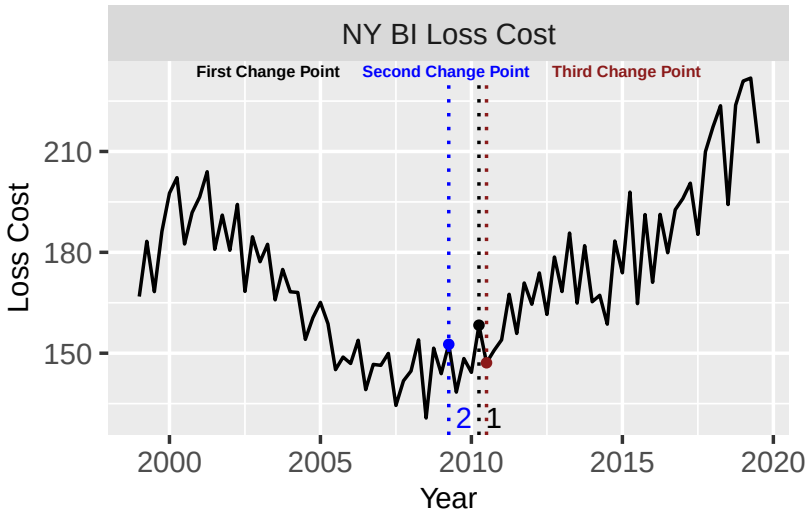

NV PD Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
13.0
12.5
12.0
11.5
11.0
2000
2005
2010
2015
2020
Change Point
1
2
3

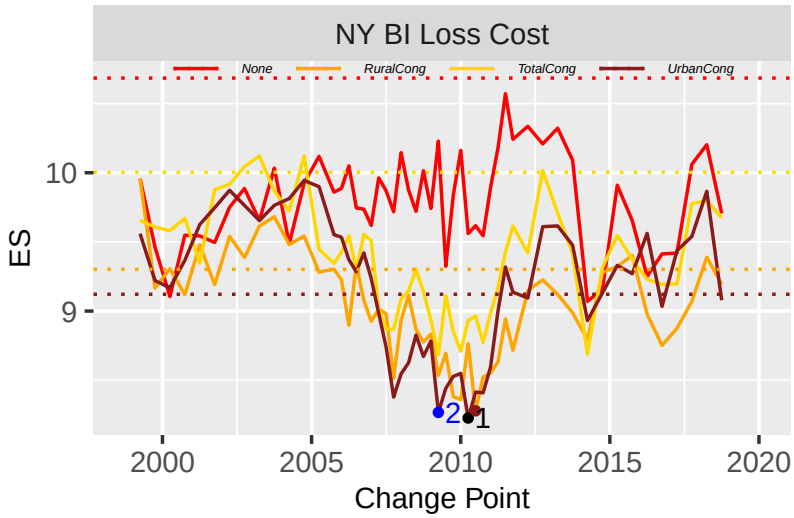

NY BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.009
0.008
0.007
0.006
0.005
2000
2005
2010
2015
2020
Year
1

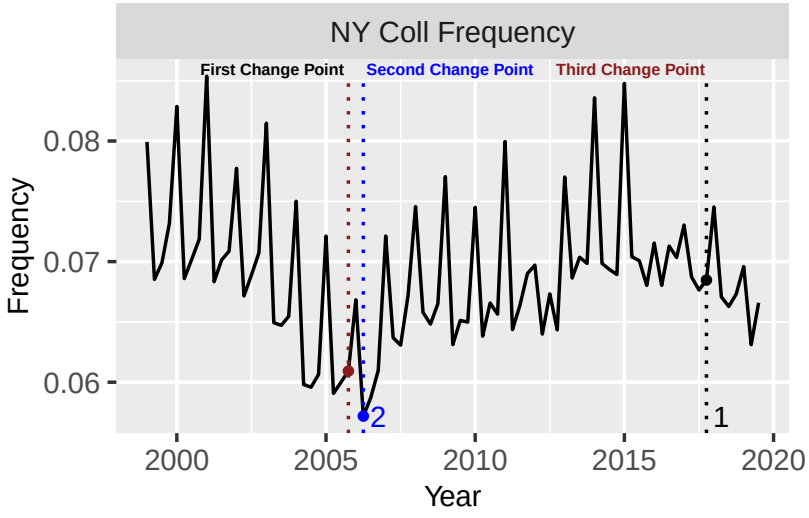

NY BI Frequency
None
RuralCong
TotalCong
UrbanCong
ES
6.5
6.0
5.5
5.0
2000
2005
2010
2015
2020
Change Point
2
1

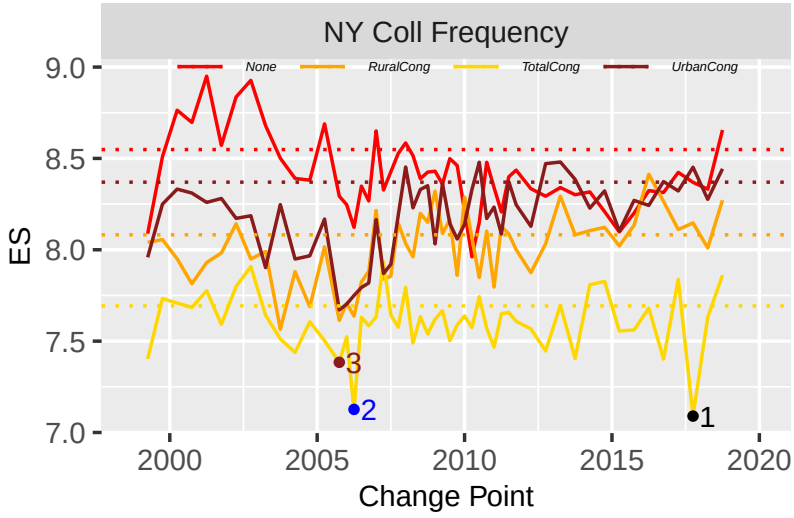

NY BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
40000
35000
30000
25000
2000
2005
2010
2015
2020
Year
1
3


NY BI Severity
None
RuralCong
TotalCong
UrbanCong
ES
11
10
9
2000
2005
2010
2015
2020
Change Point
1
3


NY BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
210
180
150
2000
2005
2010
2015
2020
Year
2
1


NY BI Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
10
9
2000
2005
2010
2015
2020
Change Point
2
1


NY Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.08
0.07
0.06
2
1
2000
2005
2010
2015
2020
Year


NY Coll Frequency
None
RuralCong
TotalCong
UrbanCong
ES
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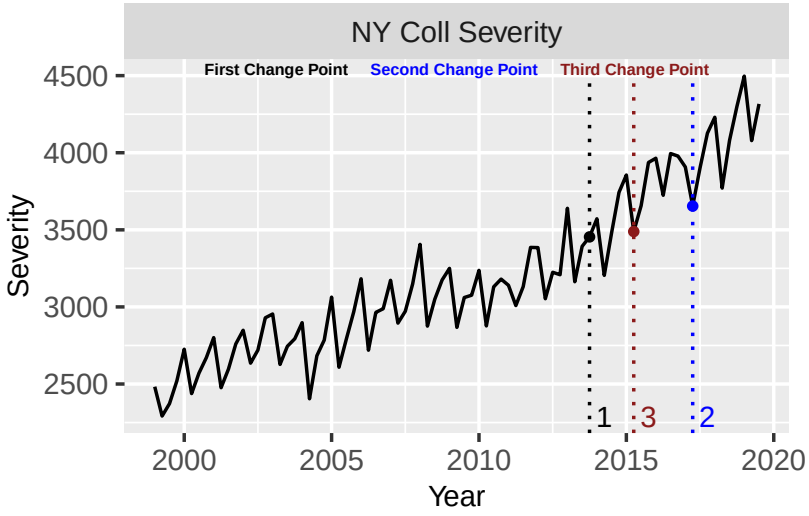
8.5
8.0
7.5
7.0
3
2
1
2000
2005
2010
2015
2020
Change Point


NY Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
4500
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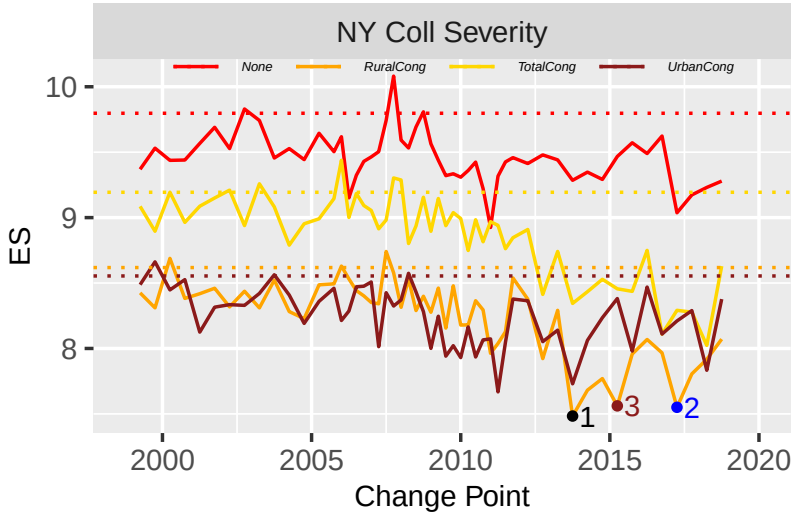
3500
3000
2500
1
3
2
2000
2005
2010
2015
2020
Year


NY Coll Severity
None
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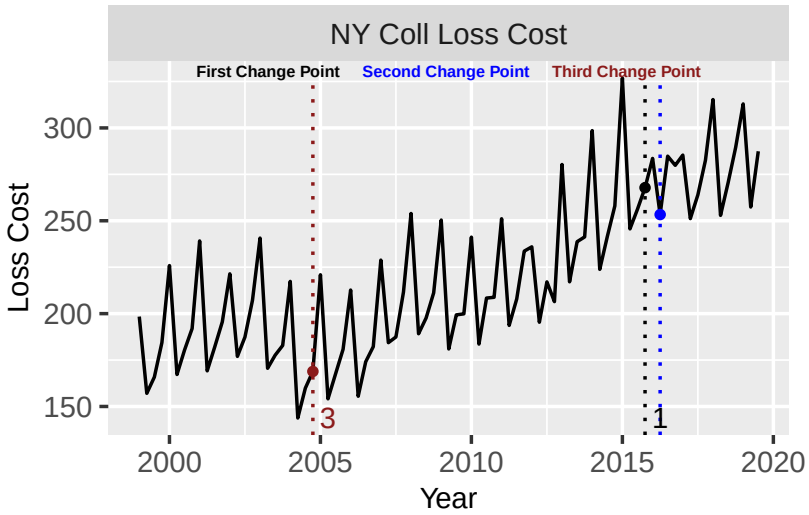
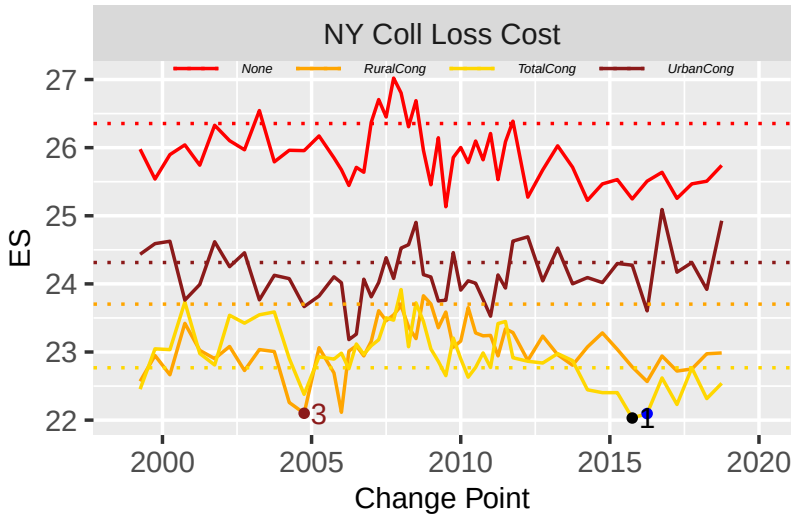
TotalCong
UrbanCong
ES
10
9
8
1
3
2
2000
2005
2010
2015
2020
Change Point


NY Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
300
250
200
150
3
1
2000
2005
2010
2015
2020
Year


NY Coll Loss Cost
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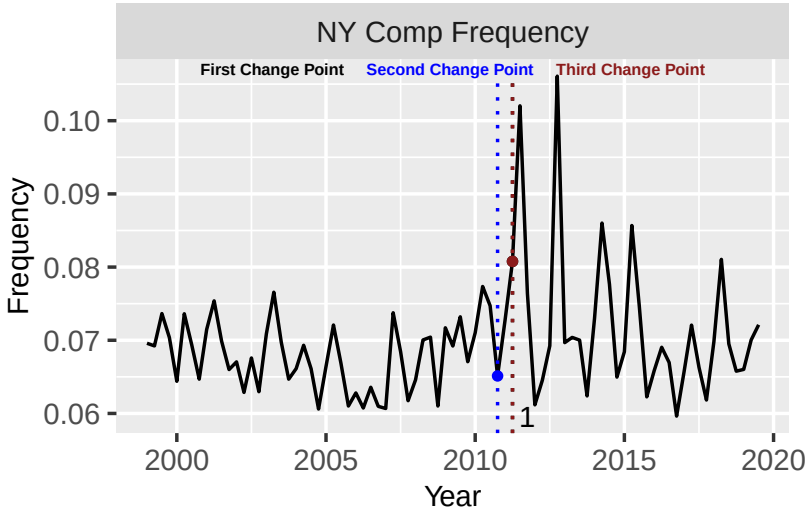
RuralCong
TotalCong
UrbanCong
ES
27
26
25
24
23
22
3
1
2000
2005
2010
2015
2020
Change Point


NY Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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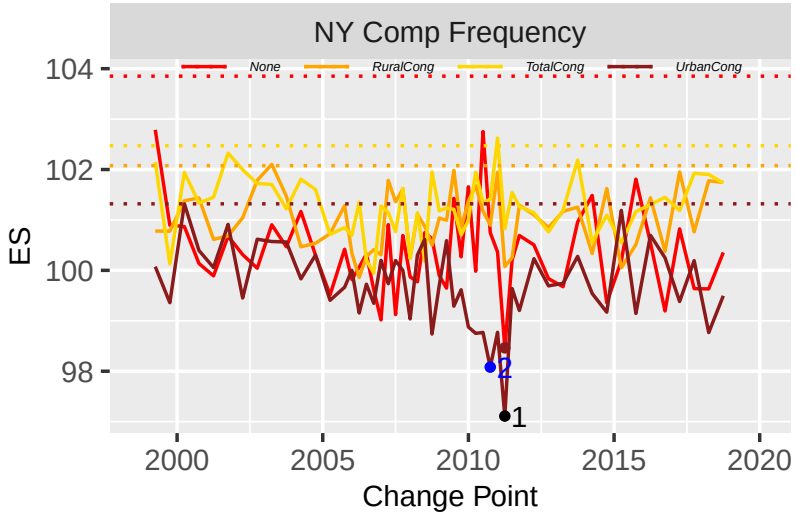
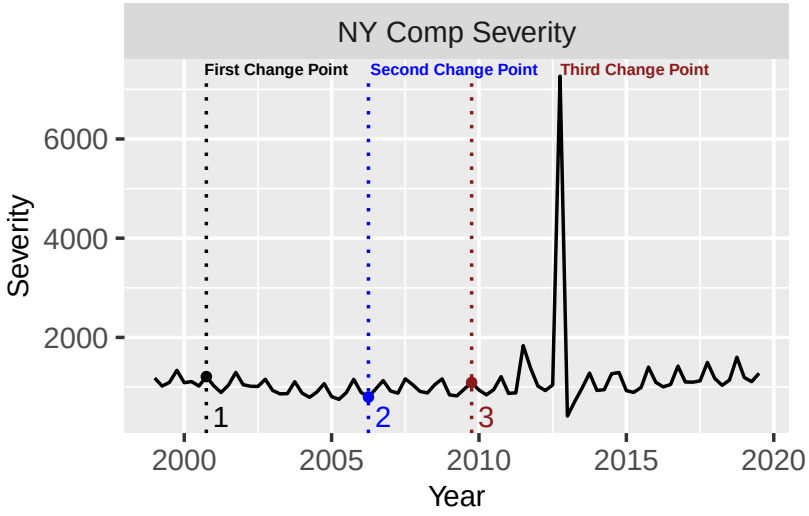
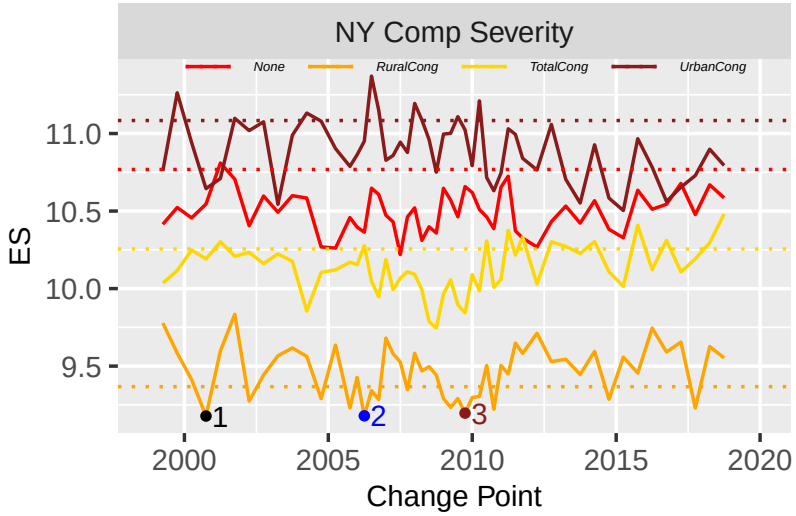
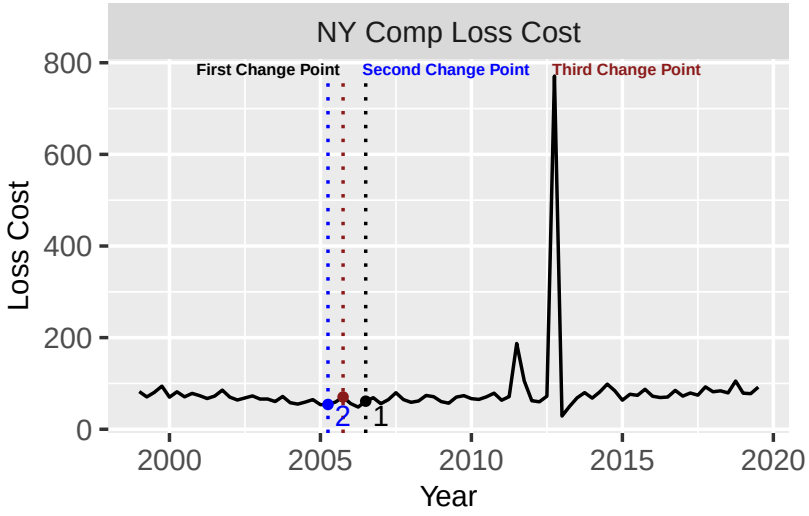
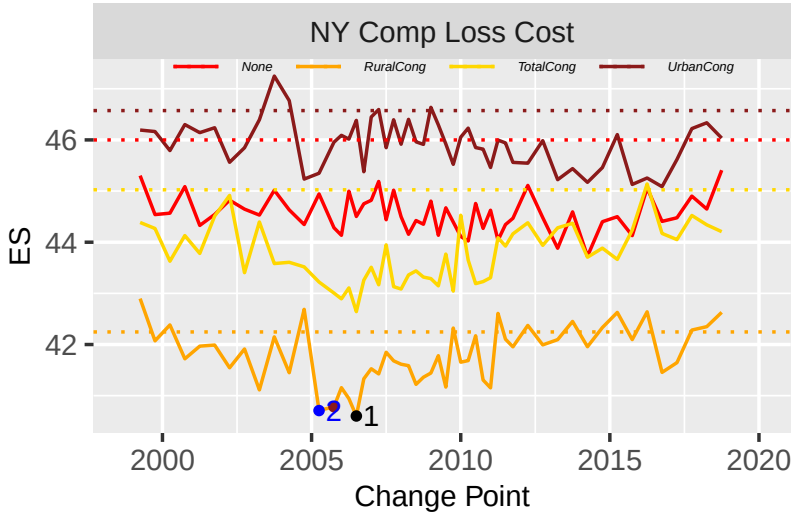
0.09
0.08
0.07
0.06
2000
2005
2010
2015
2020
Year
1


NY Comp Frequency
None
RuralCong
TotalCong
UrbanCong
ES
104
102
100
98
2000
2005
2010
2015
2020
Change Point
2
1


NY Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
6000
4000
2000
2000
2005
2010
2015
2020
Year
1
2
3


NY Comp Severity
None
RuralCong
TotalCong
UrbanCong
ES
11.0
10.5
10.0
9.5
2000
2005
2010
2015
2020
Change Point
1
2
3


NY Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
800
600
400
200
0
2000
2005
2010
2015
2020
Year
2
1


NY Comp Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
46
44
42
2000
2005
2010
2015
2020
Change Point
2
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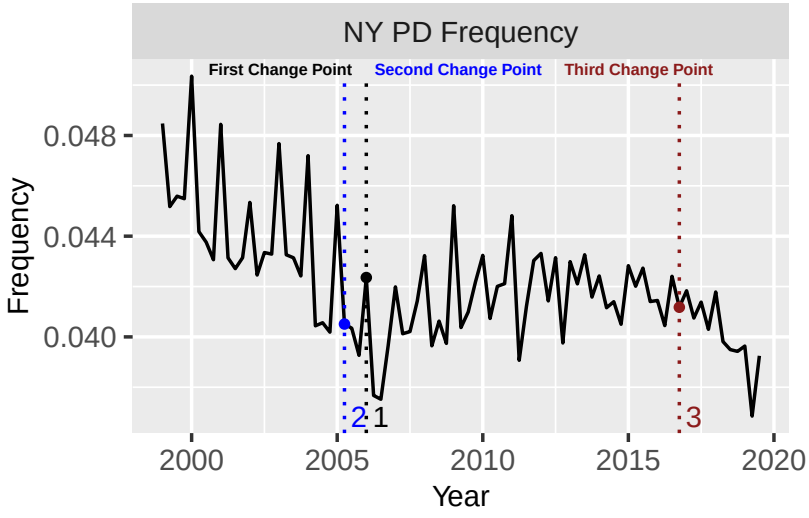
NY PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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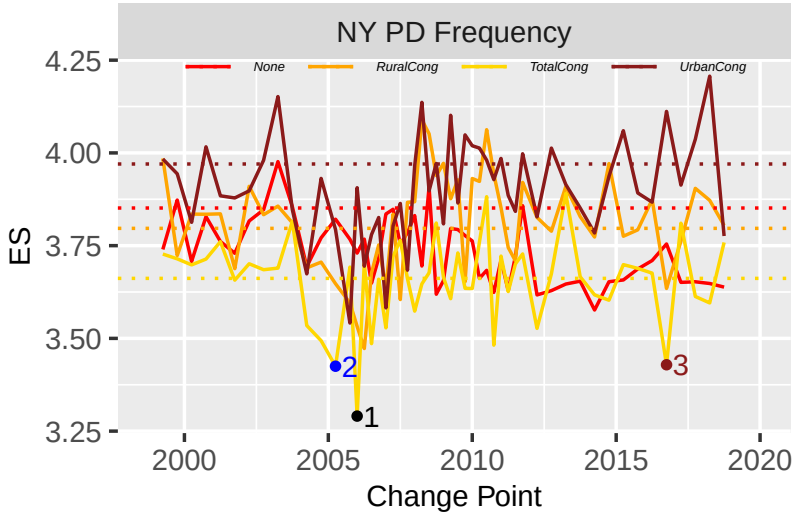
0.044
0.040
2
1
3
2000
2005
2010
2015
2020
Year


NY PD Frequency
None
RuralCong
TotalCong
UrbanCong
ES
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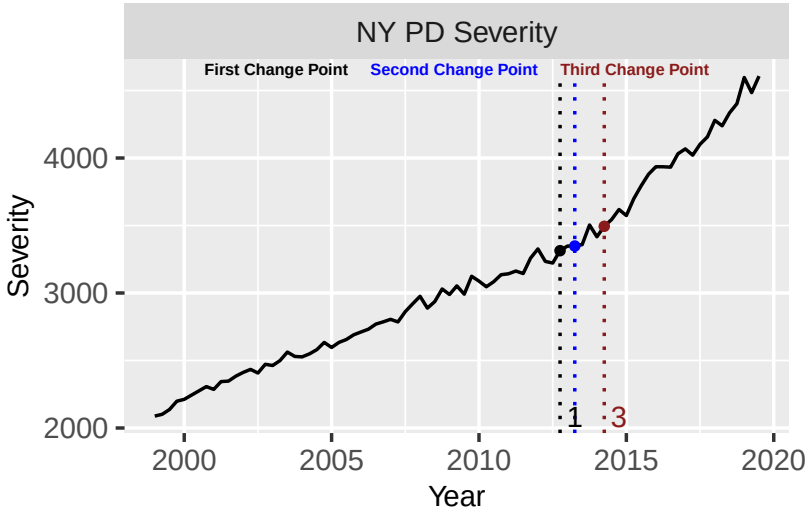
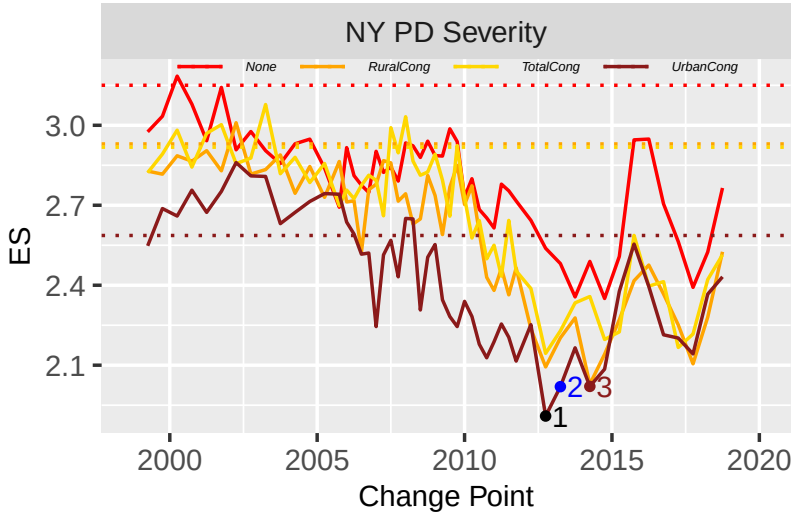
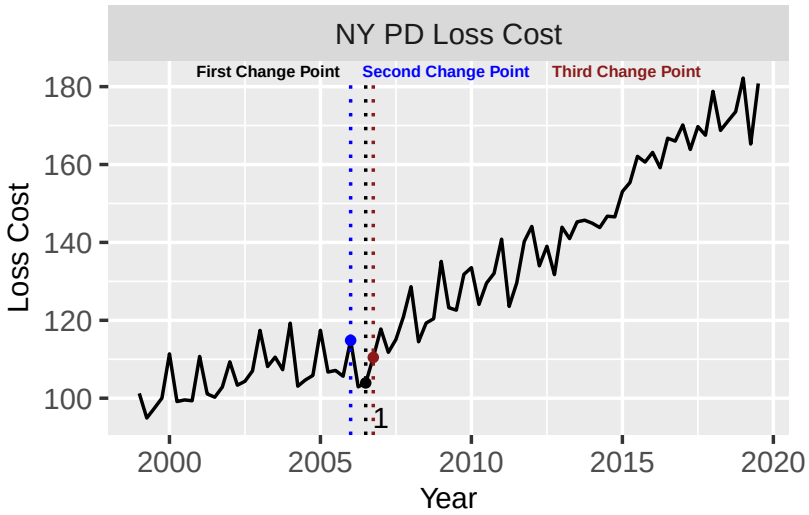
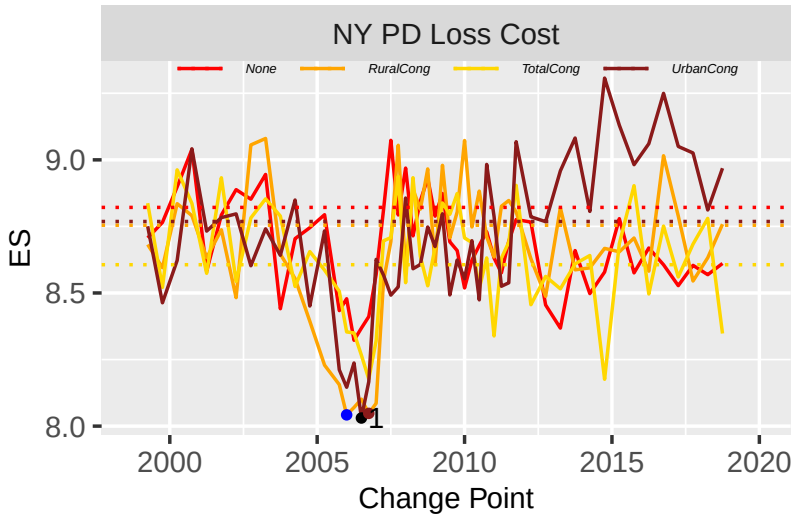
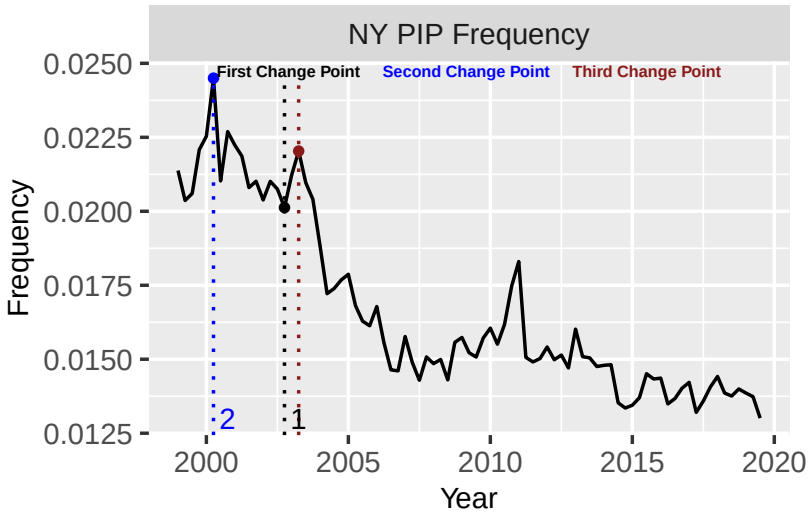
4.00
3.75
3.50
3.25
2
1
3
2000
2005
2010
2015
2020
Change Point


NY PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
4000
3000
2000
1
3
2000
2005
2010
2015
2020
Year


NY PD Severity
None
RuralCong
TotalCong
UrbanCong
ES
3.0
2.7
2.4
2.1
2
3
1
2000
2005
2010
2015
2020
Change Point


NY PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
180
160
140
120
100
1
2000
2005
2010
2015
2020
Year


NY PD Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
9.0
8.5
8.0
1
2000
2005
2010
2015
2020
Change Point


NY PIP Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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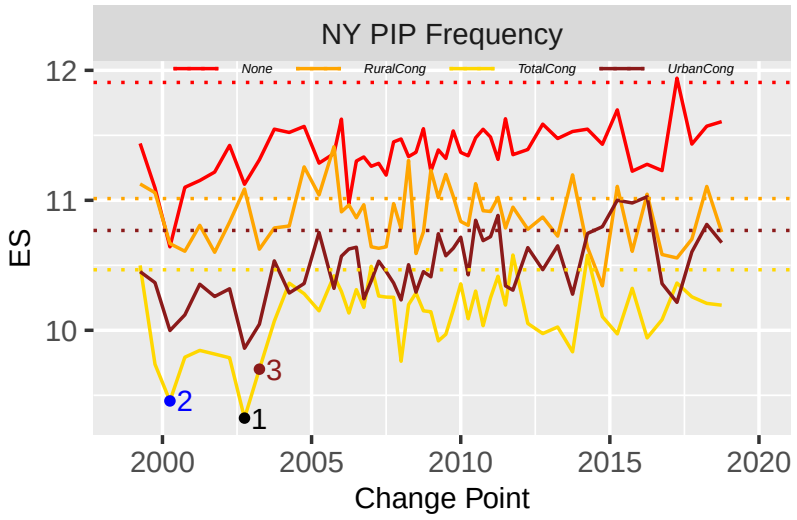
0.0200
0.0175
0.0150
0.0125
2
1
2000
2005
2010
2015
2020
Year


NY PIP Frequency
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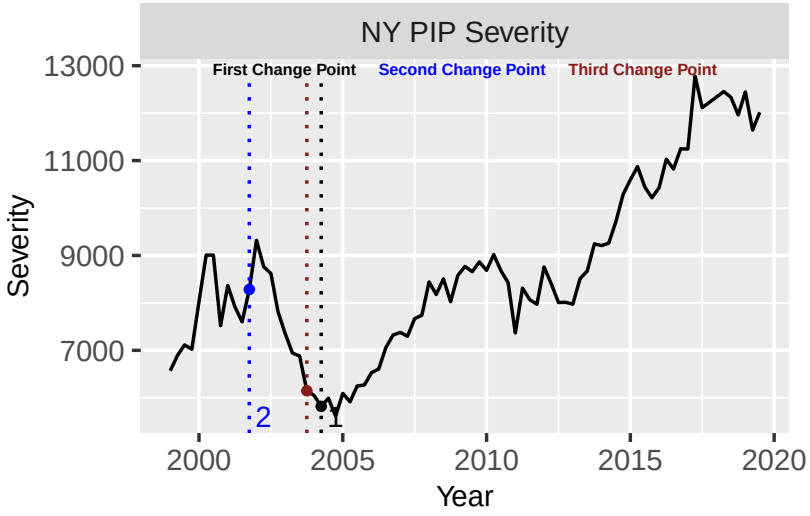
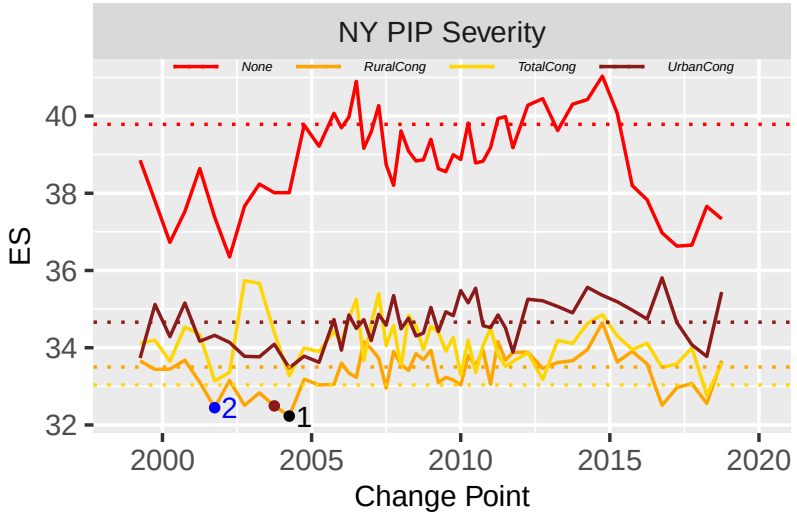
RuralCong
TotalCong
UrbanCong
ES
12
11
10
2
3
1
2000
2005
2010
2015
2020
Change Point


NY PIP Severity
First Change Point
Second Change Point
Third Change Point
Severity
13000
11000
9000
7000
2
1
2000
2005
2010
2015
2020
Year


NY PIP Severity
None
RuralCong
TotalCong
UrbanCong
ES
40
38
36
34
32
2
1
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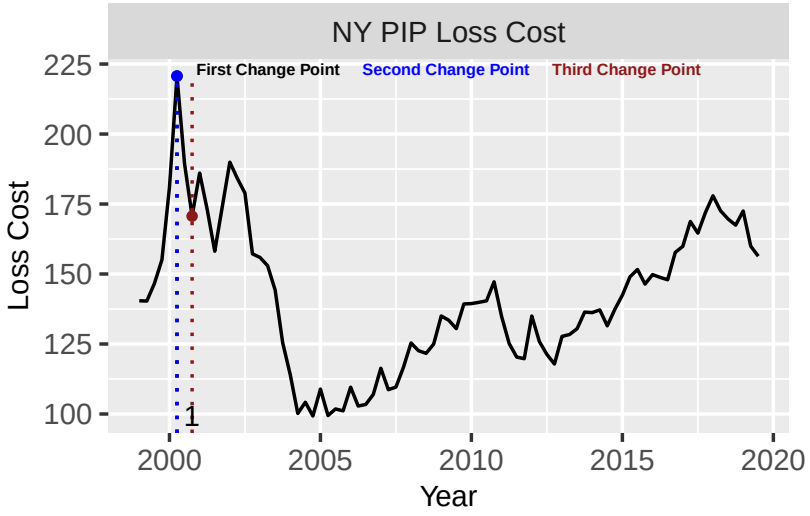
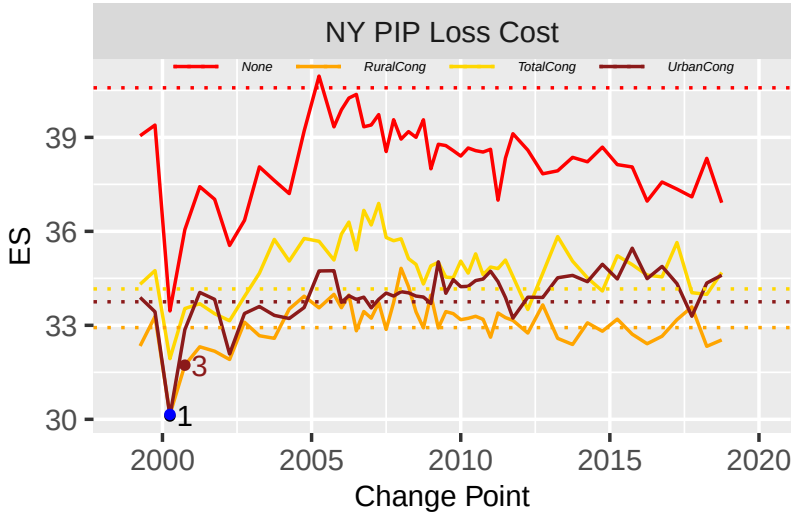
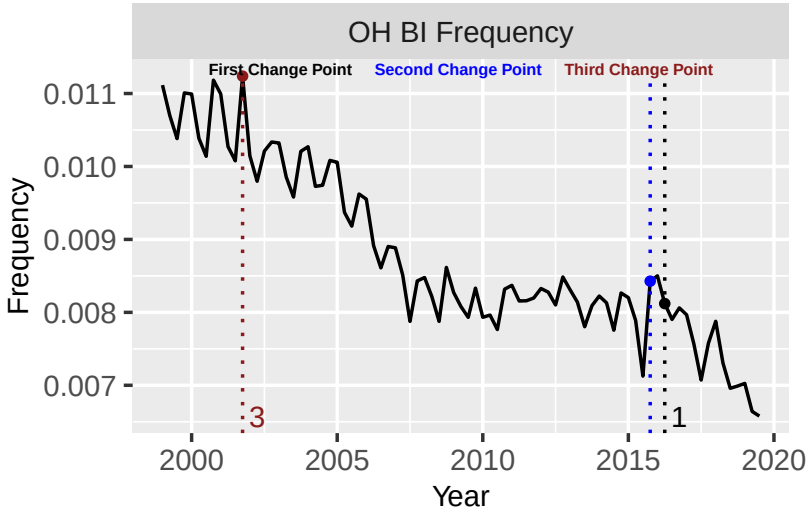
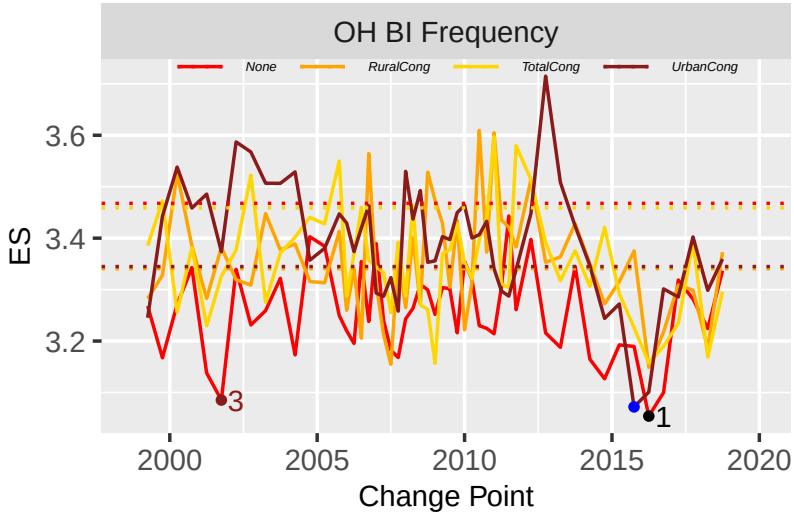
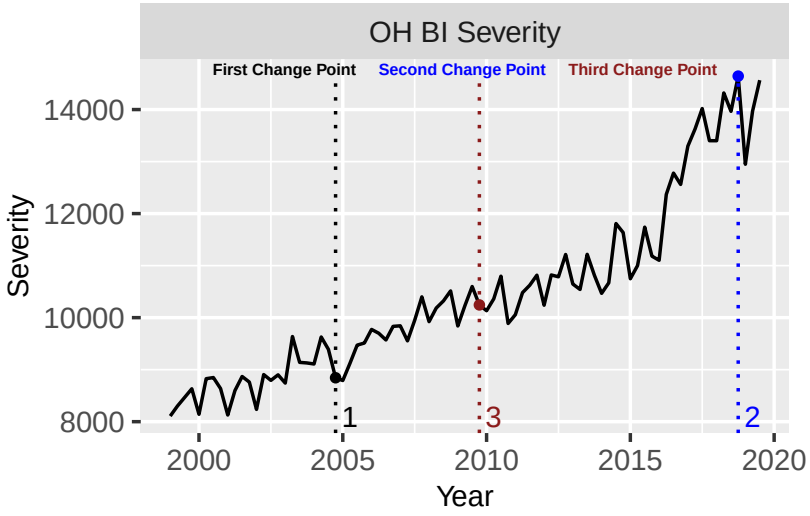
2005
2010
2015
2020
Change Point

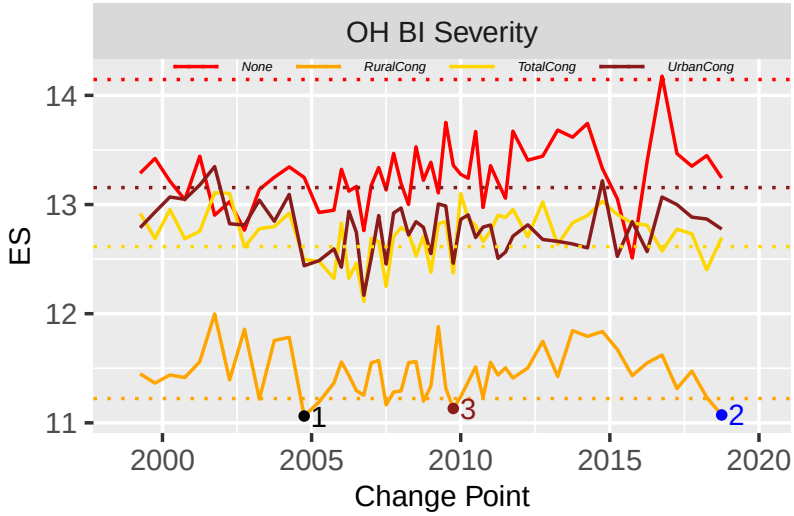

NY PIP Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
225
200
175
150
125
100
1
2000
2005
2010
2015
2020
Year

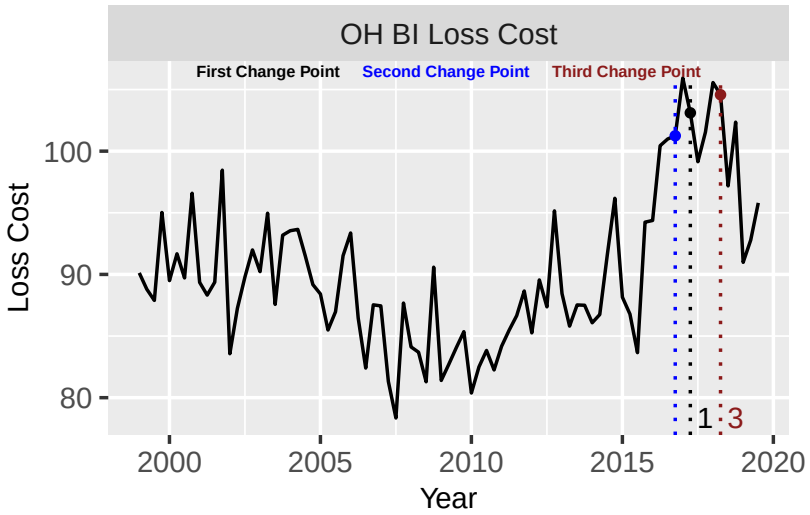

NY PIP Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
39
36
33
30
3
1
2000
2005
2010
2015
2020
Change Point

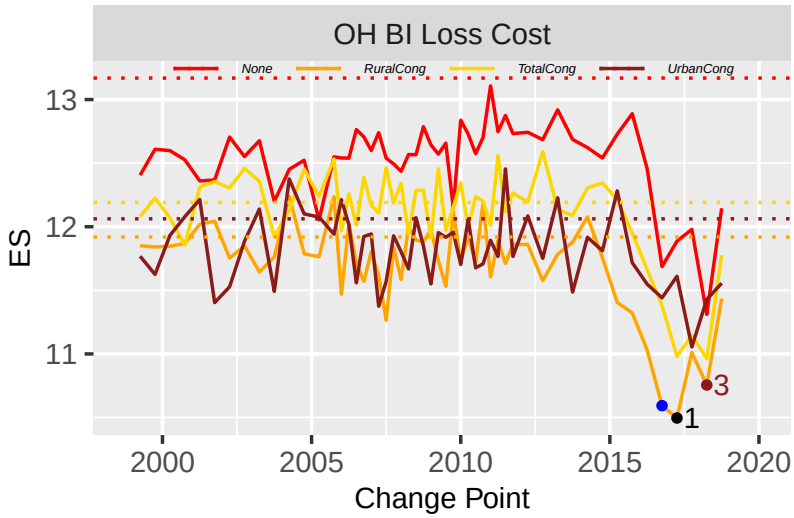

OH BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.011
0.010
0.009
0.008
0.007
2000
2005
2010
2015
2020
Year
3
1

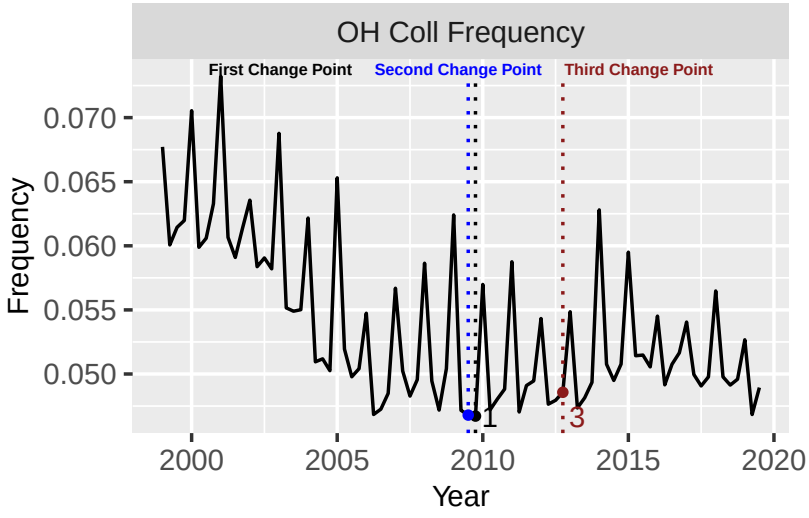

OH BI Frequency
None
RuralCong
TotalCong
UrbanCong
ES
3.6
3.4
3.2
2000
2005
2010
2015
2020
Change Point
3
1

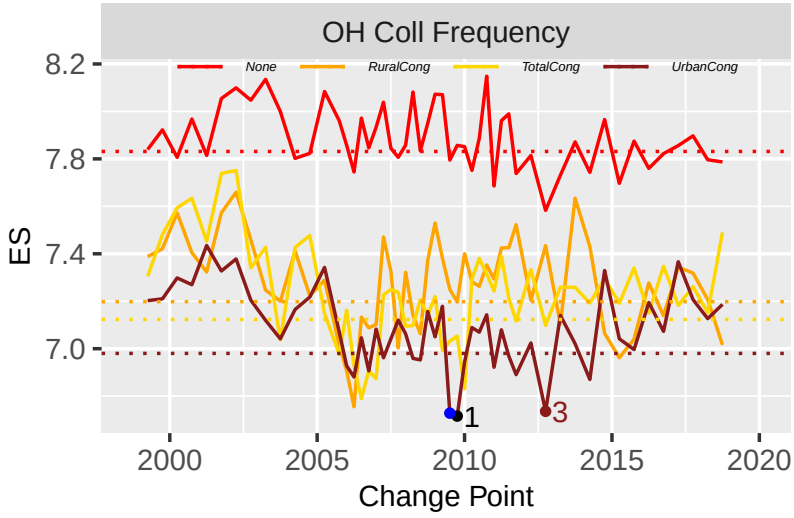

OH BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
14000
12000
10000
8000
2000
2005
2010
2015
2020
Year
1
3
2

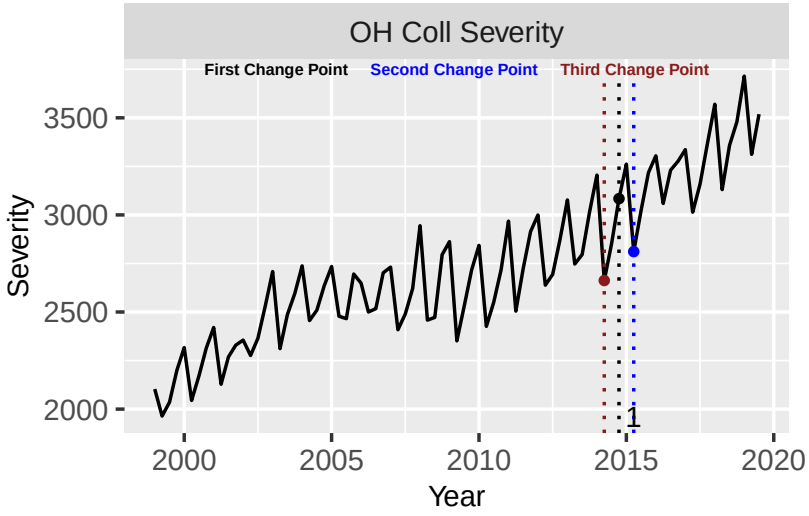

OH BI Severity
None
RuralCong
TotalCong
UrbanCong
ES
14
13
12
11
2000
2005
2010
2015
2020
Change Point
1
3
2

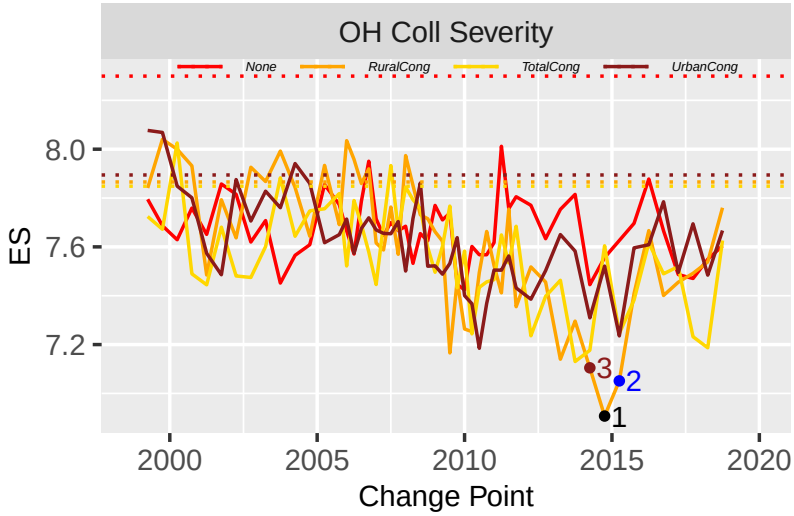

OH BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
100
90
80
2000
2005
2010
2015
2020
Year
1
3

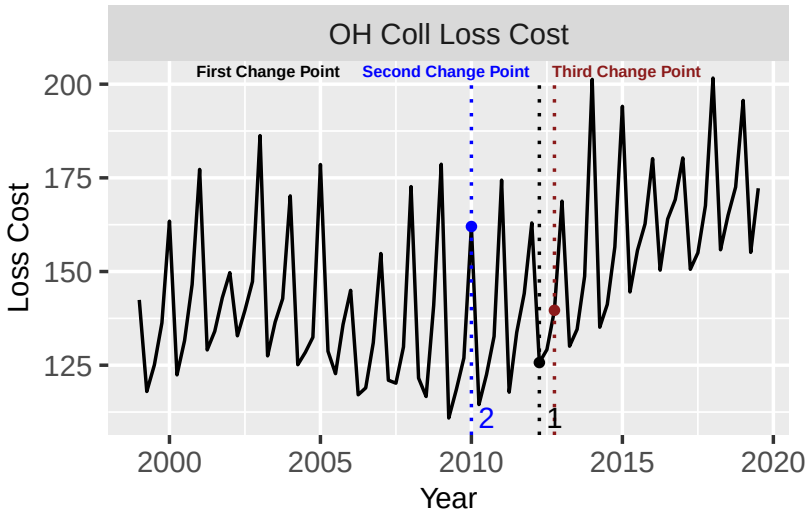

OH BI Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
13
12
11
2000
2005
2010
2015
2020
Change Point
3
1

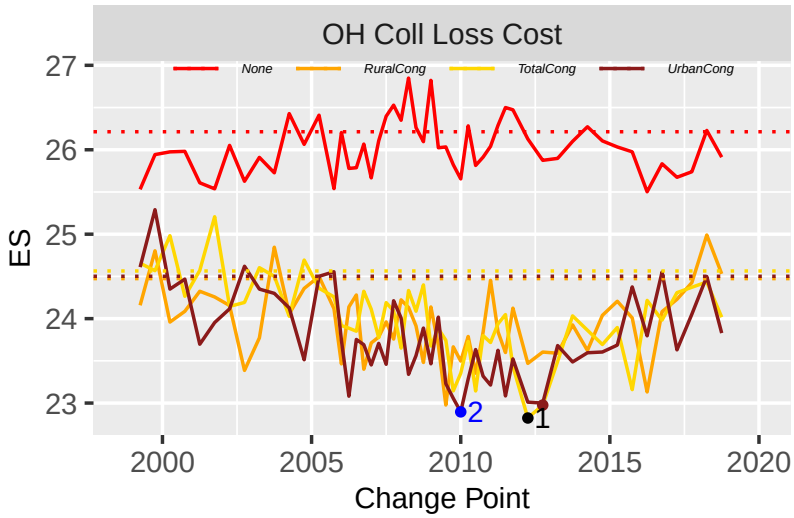

OH Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.070
0.065
0.060
0.055
0.050
2000
2005
2010
2015
2020
Year
1
3

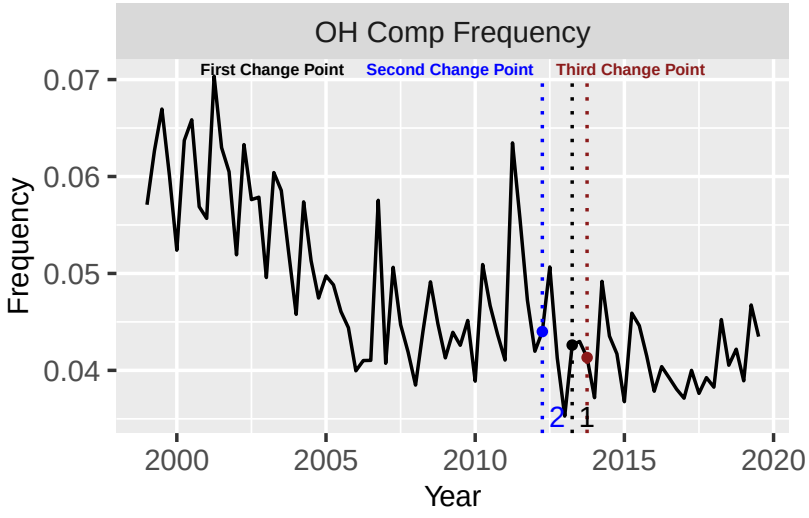

OH Coll Frequency
None
RuralCong
TotalCong
UrbanCong
ES
8.2
7.8
7.4
7.0
2000
2005
2010
2015
2020
Change Point
1
3


OH Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
3500
3000
2500
2000
2000
2005
2010
2015
2020
Year
1


OH Coll Severity
None
RuralCong
TotalCong
UrbanCong
ES
8.0
7.6
7.2
2000
2005
2010
2015
2020
Change Point
3
2
1


OH Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
200
175
150
125
2000
2005
2010
2015
2020
Year
2
1


OH Coll Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
27
26
25
24
23
2000
2005
2010
2015
2020
Change Point
2
1


OH Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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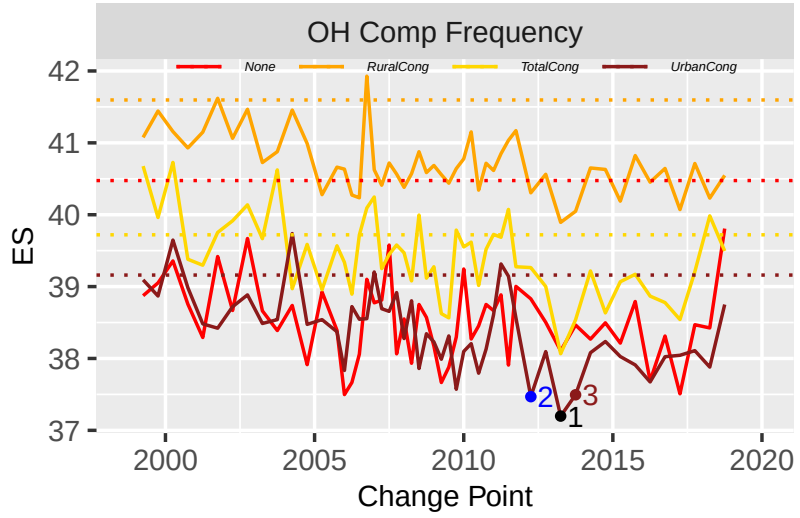
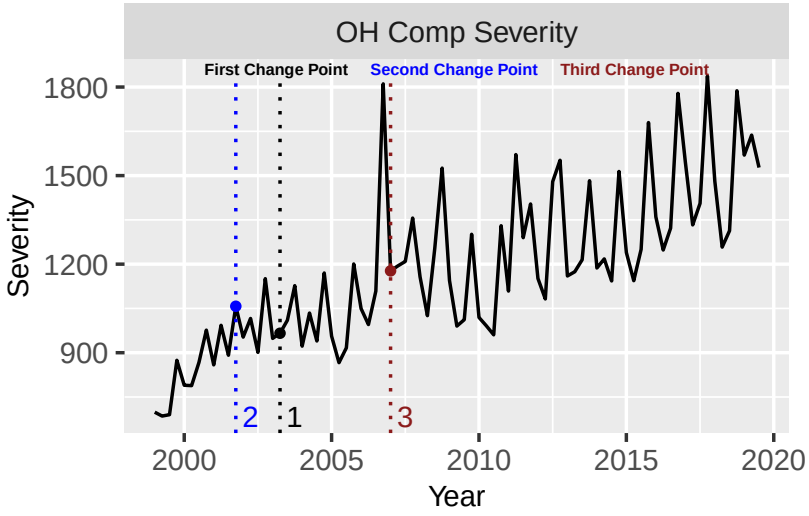
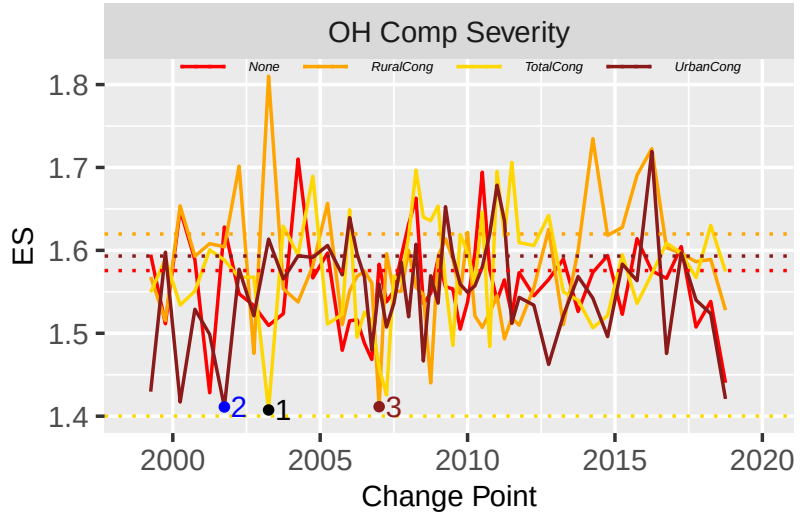
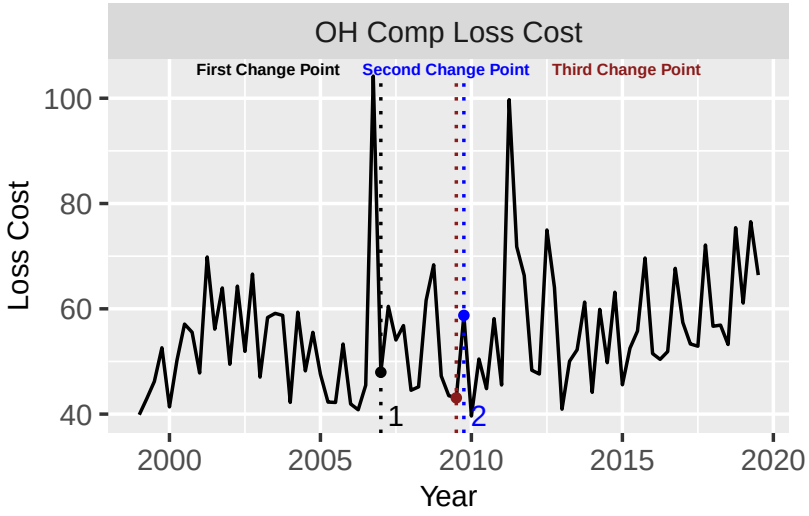
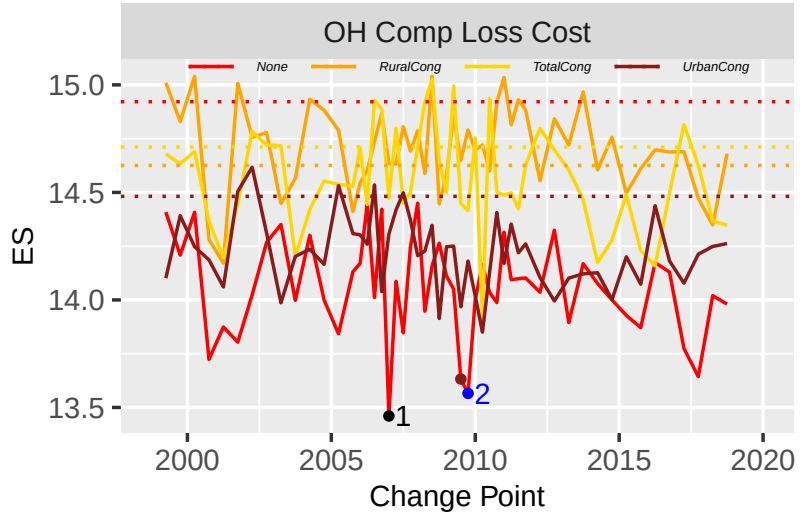
0.06
0.05
0.04
2000
2005
2010
2015
2020
Year
2
1

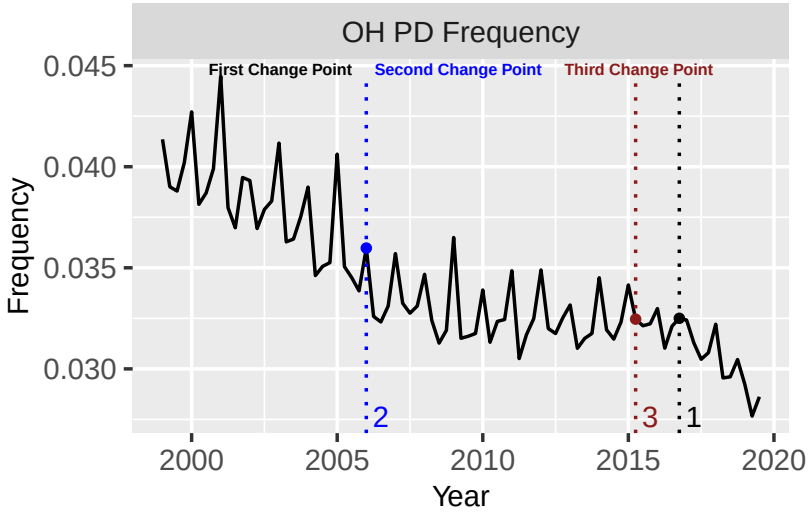

OH Comp Frequency
None
RuralCong
TotalCong
UrbanCong
ES
42
41
40
39
38
37
2000
2005
2010
2015
2020
Change Point
2
3
1


OH Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
1800
1500
1200
900
2000
2005
2010
2015
2020
Year
2
1
3


OH Comp Severity
None
RuralCong
TotalCong
UrbanCong
ES
1.8
1.7
1.6
1.5
1.4
2000
2005
2010
2015
2020
Change Point
2
1
3


OH Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
100
80
60
40
2000
2005
2010
2015
2020
Year
1
2


OH Comp Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
15.0
14.5
14.0
13.5
2000
2005
2010
2015
2020
Change Point
1
2


OH PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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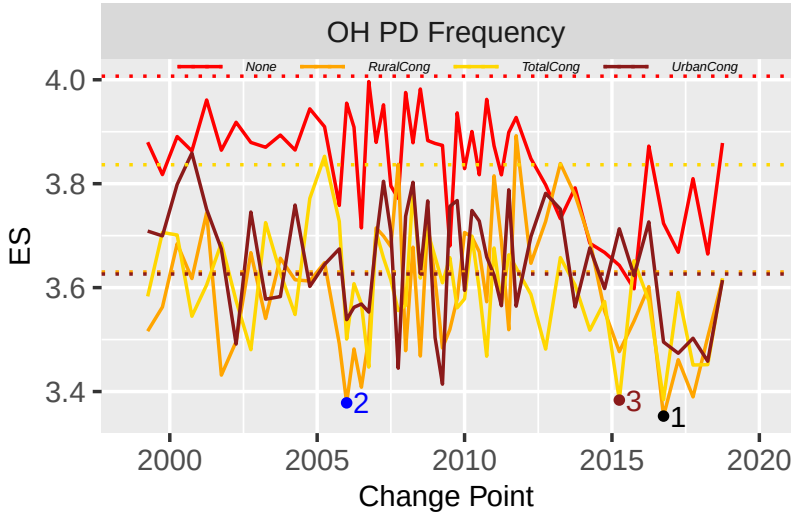
0.040
0.035
0.030
2
3
1
2000
2005
2010
2015
2020
Year


OH PD Frequency
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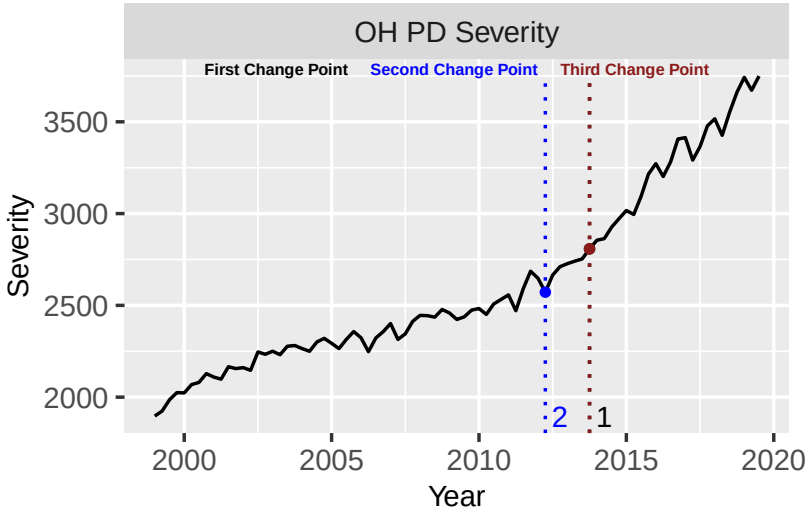
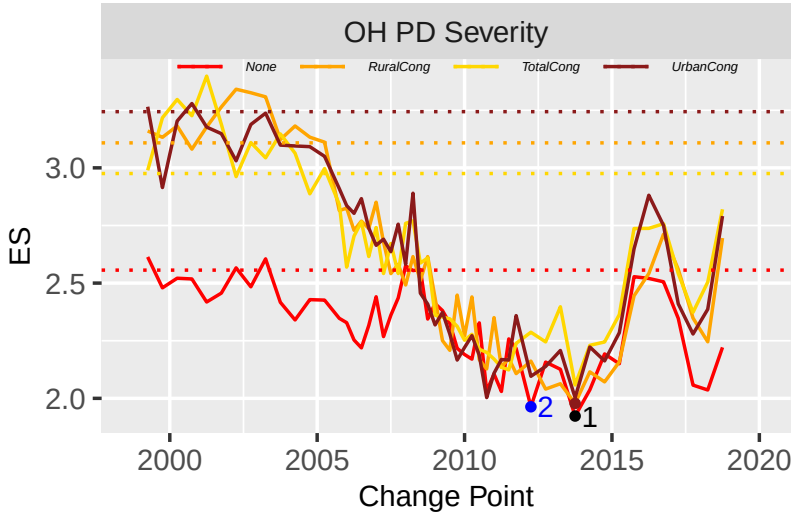
RuralCong
TotalCong
UrbanCong
ES
4.0
3.8
3.6
3.4
2
3
1
2000
2005
2010
2015
2020
Change Point


OH PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
3500
3000
2500
2000
2
1
2000
2005
2010
2015
2020
Year


OH PD Severity
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TotalCong
UrbanCong
ES
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2.5
2.0
2
1
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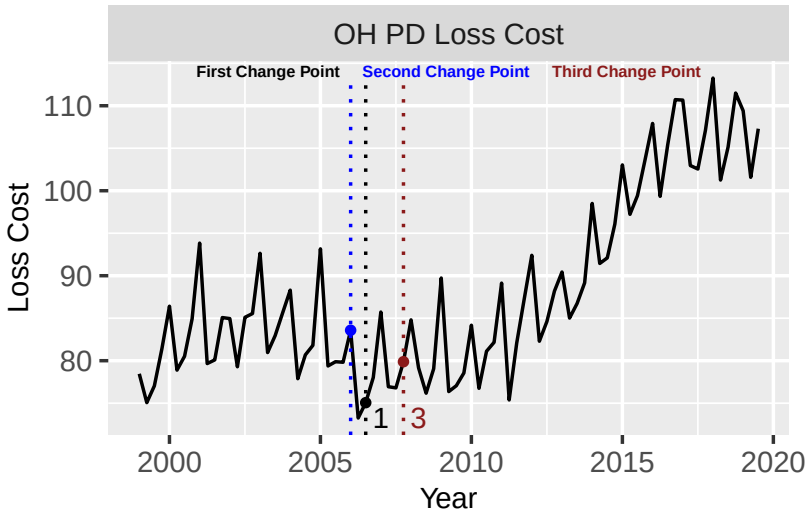
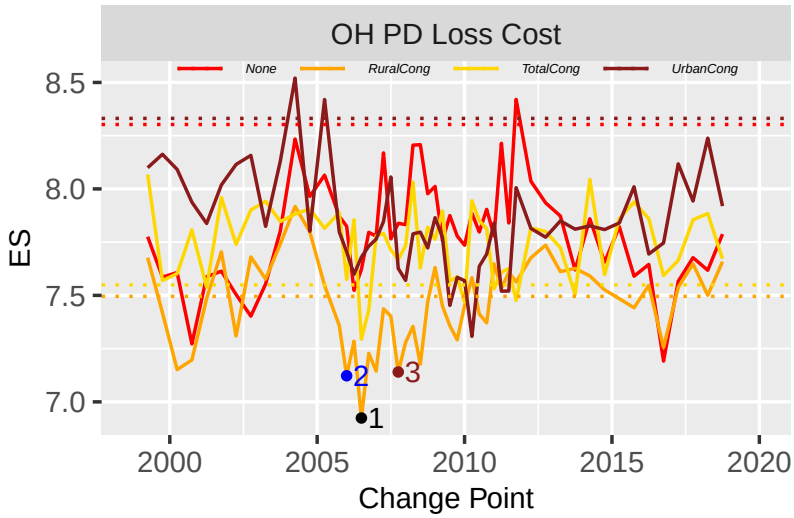
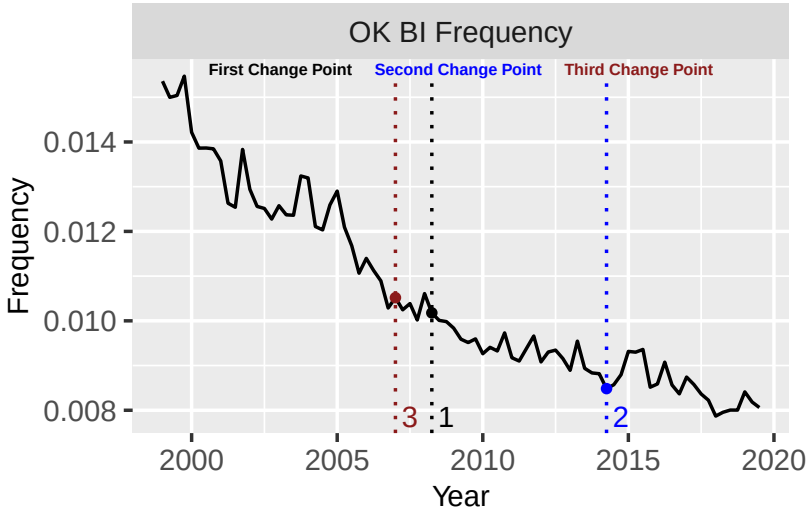
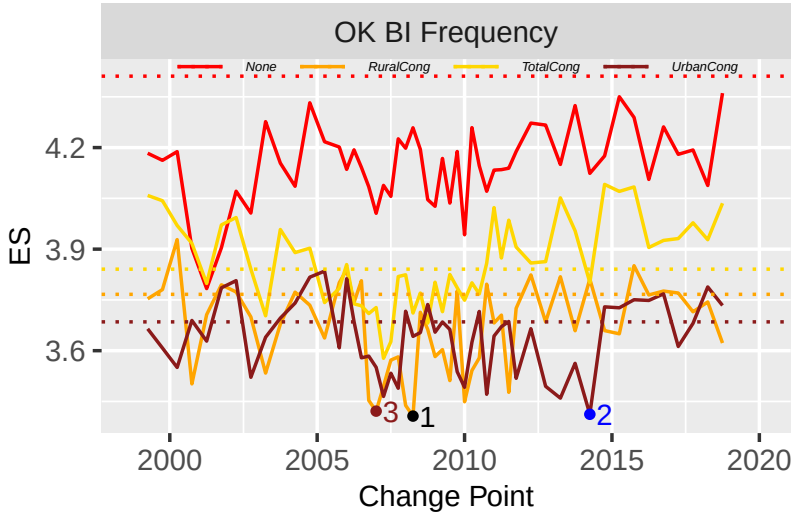
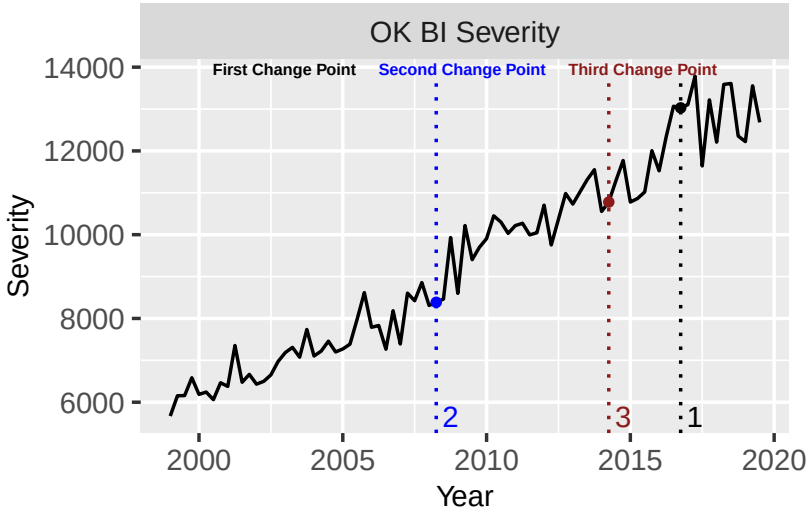
2005
2010
2015
2020
Change Point

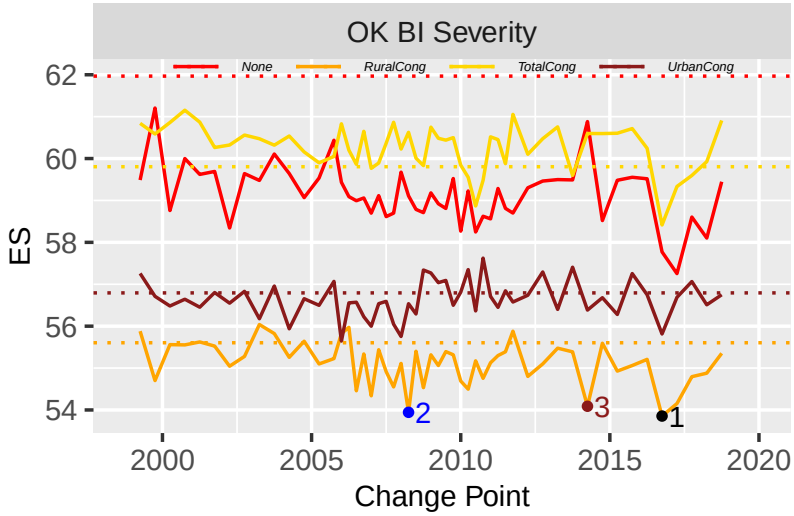

OH PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
110
100
90
80
1
3
2000
2005
2010
2015
2020
Year

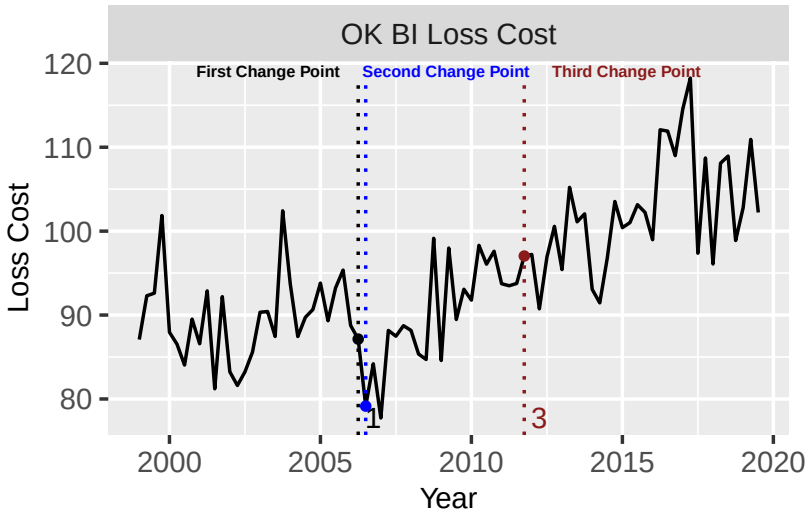

OH PD Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
8.5
8.0
7.5
7.0
2
3
1
2000
2005
2010
2015
2020
Change Point

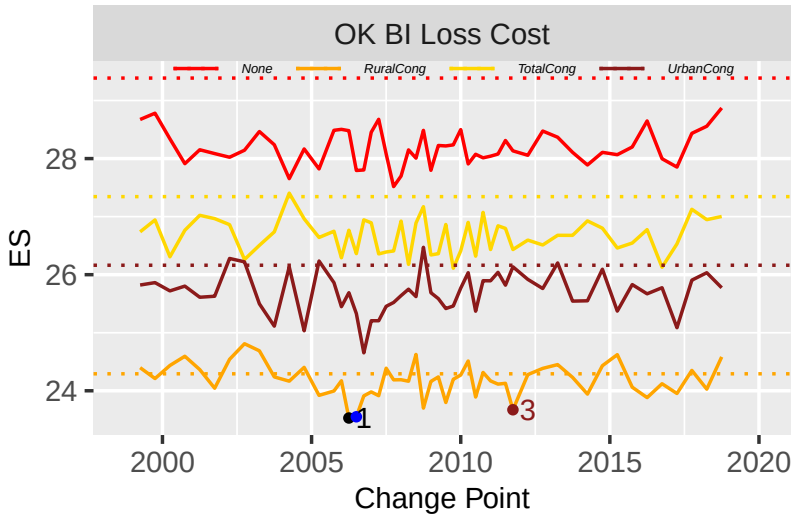

OK BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.014
0.012
0.010
0.008
2000
2005
2010
2015
2020
Year
3
1
2

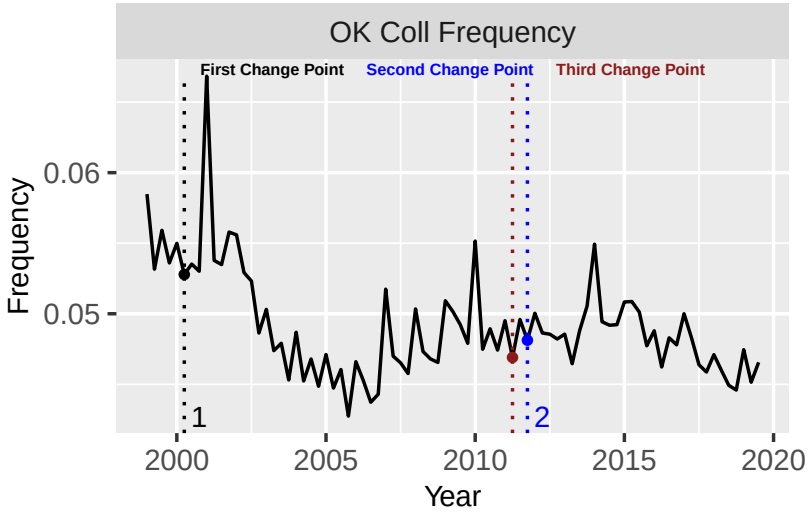

OK BI Frequency
None
RuralCong
TotalCong
UrbanCong
ES
4.2
3.9
3.6
2000
2005
2010
2015
2020
Change Point
3
1
2

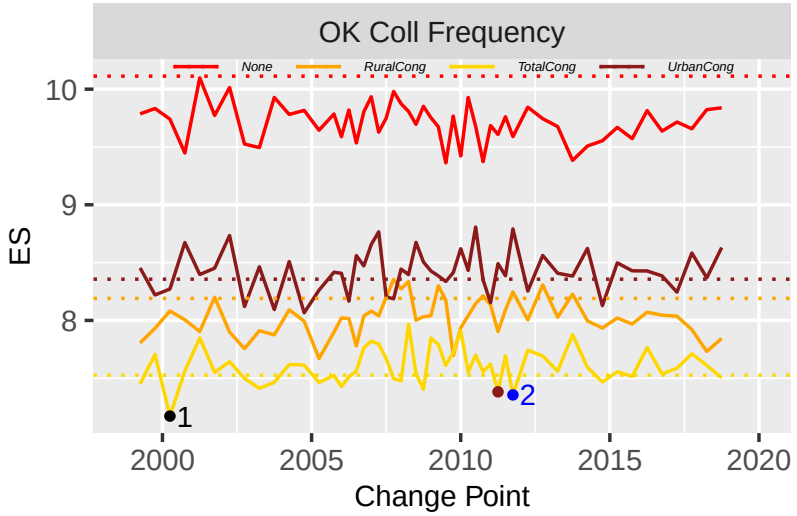

OK BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
14000
12000
10000
8000
6000
2000
2005
2010
2015
2020
Year
2
3
1

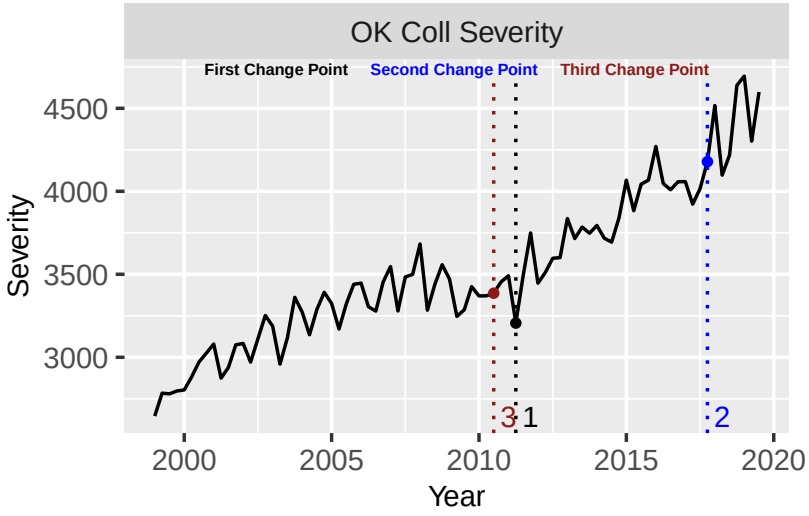

OK BI Severity
None
RuralCong
TotalCong
UrbanCong
ES
62
60
58
56
54
2000
2005
2010
2015
2020
Change Point
2
3
1

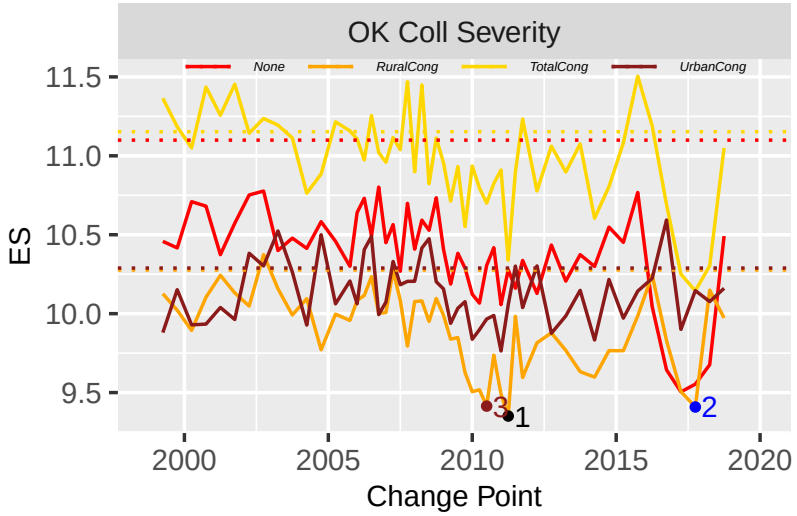

OK BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
120
110
100
90
80
2000
2005
2010
2015
2020
Year
1
3

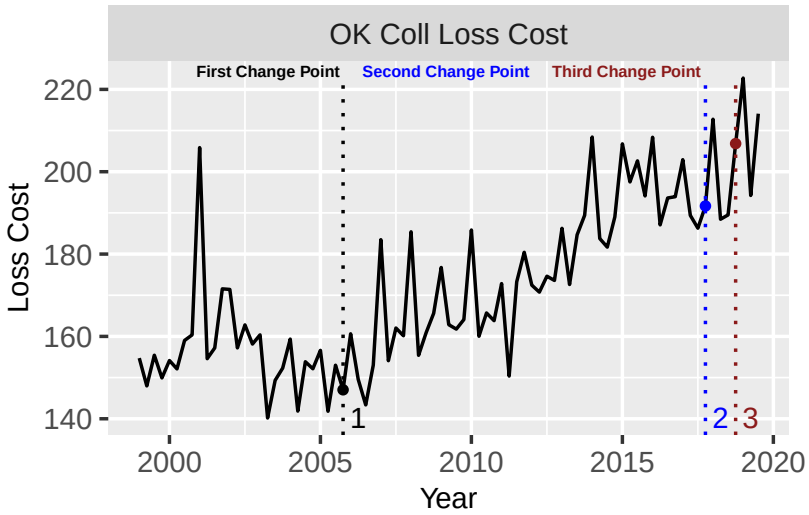

OK BI Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
28
26
24
2000
2005
2010
2015
2020
Change Point
1
3

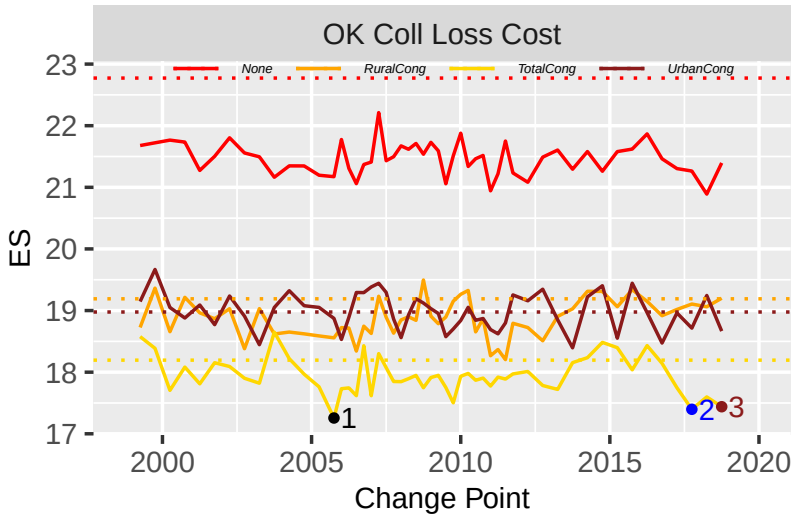

OK Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.06
0.05
1
2
2000
2005
2010
2015
2020
Year


OK Coll Frequency
None
RuralCong
TotalCong
UrbanCong
ES
10
9
8
1
2
2000
2005
2010
2015
2020
Change Point


OK Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
4500
4000
3500
3000
3
1
2
2000
2005
2010
2015
2020
Year


OK Coll Severity
None
RuralCong
TotalCong
UrbanCong
ES
11.5
11.0
10.5
10.0
9.5
3
1
2
2000
2005
2010
2015
2020
Change Point


OK Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
220
200
180
160
140
1
2
3
2000
2005
2010
2015
2020
Year


OK Coll Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
23
22
21
20
19
18
17
1
2
3
2000
2005
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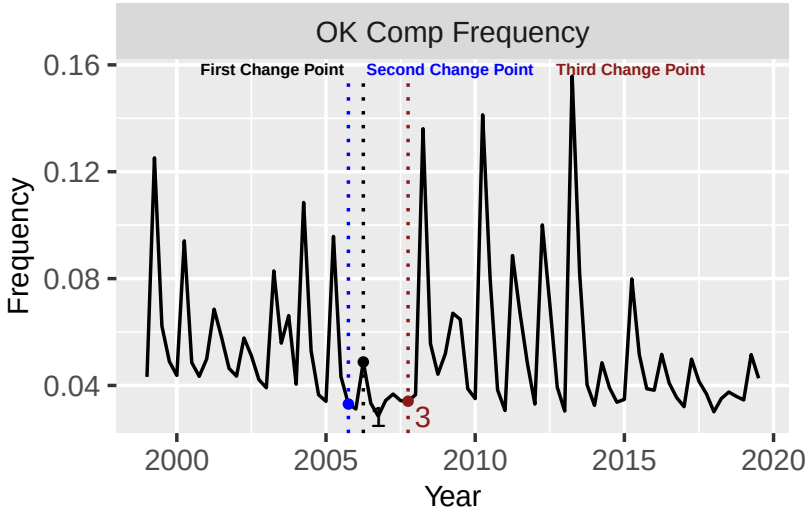
2015
2020
Change Point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First Change Point
Second Change Point
Third Change Point
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0.08
0.04
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2005
2010
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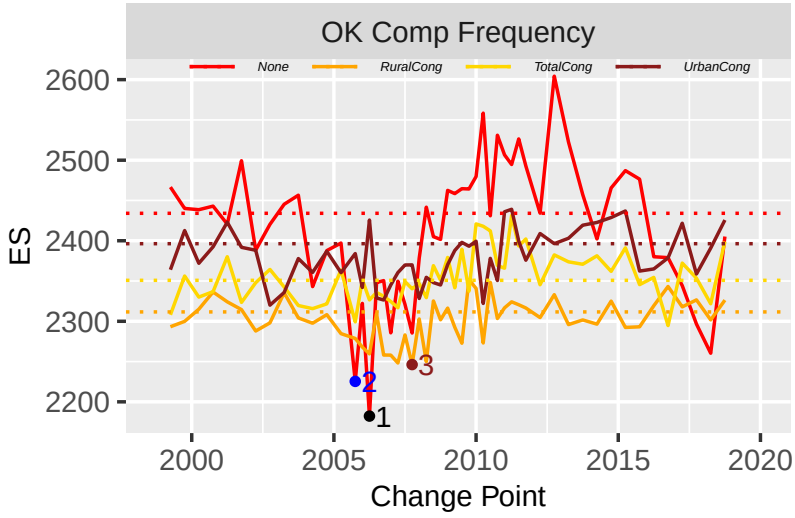
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2300
2200
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2005
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2015
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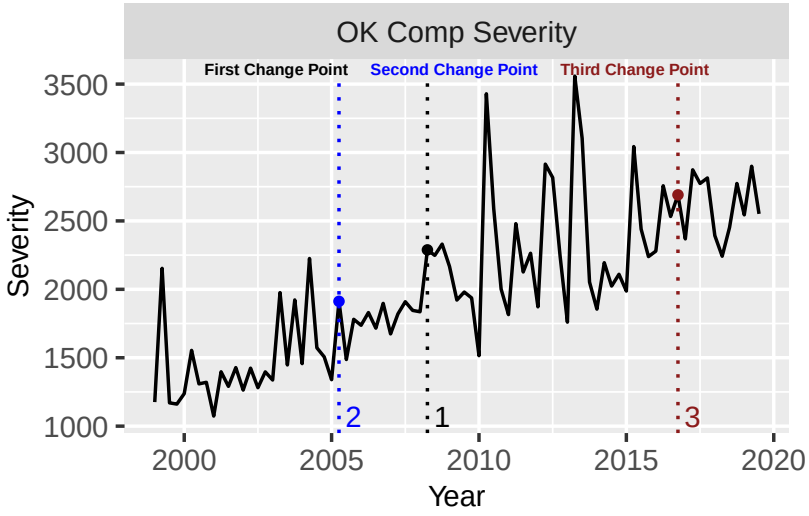
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First Change Point
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2005
2010
2015
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Year
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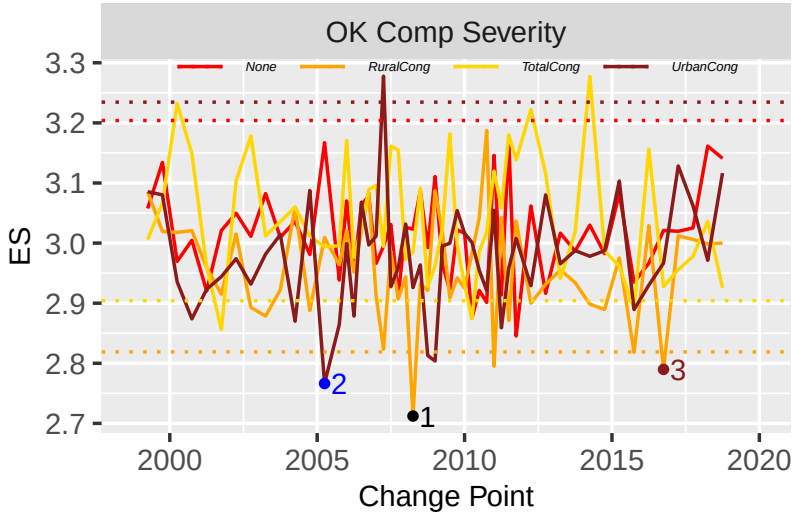
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UrbanCong
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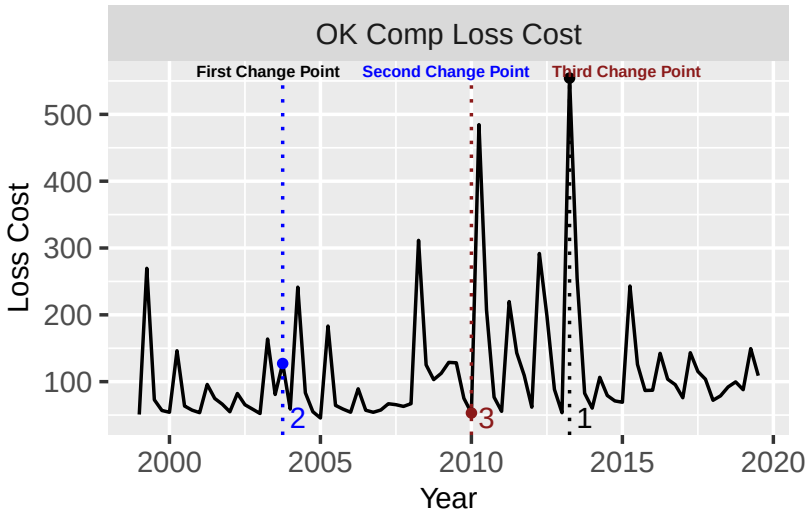
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First Change Point
Second Change Point
Third Change Point
Loss Cost
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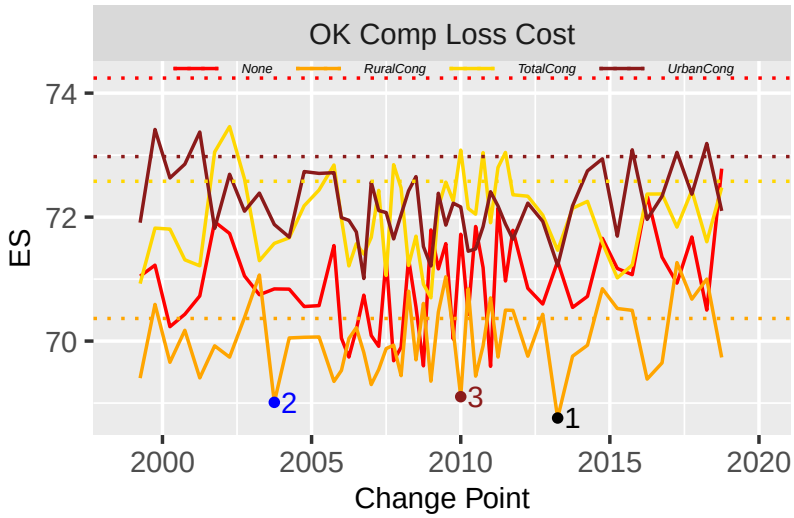
400
300
200
100
2000
2005
2010
2015
2020
Year
1
2
3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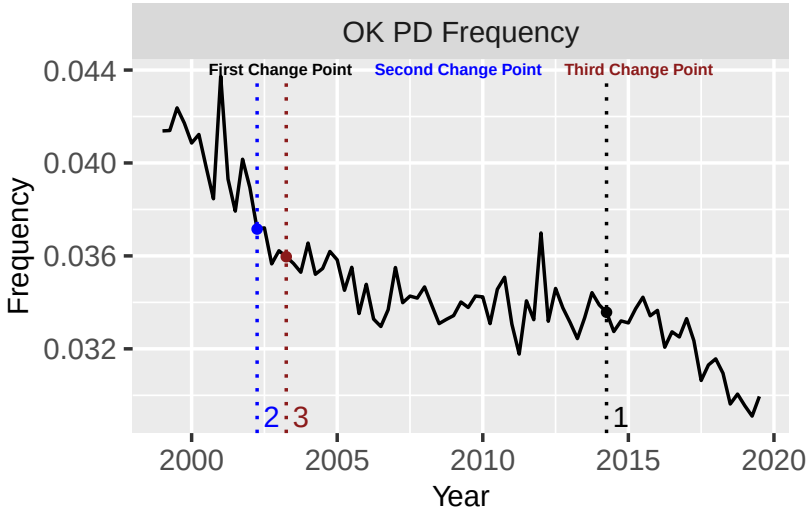
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First Change Point
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Frequency
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0.036
0.032
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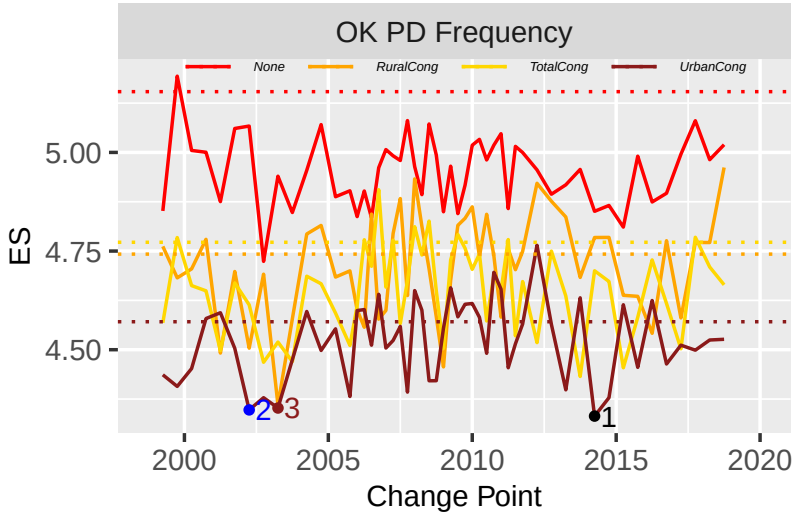
2010
2015
2020
Year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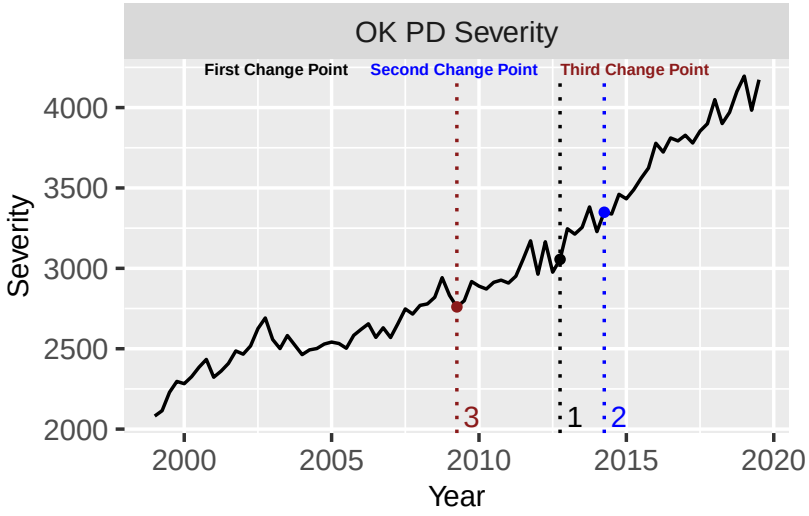
2020
Change Point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Severity
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3000
2500
2000
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2
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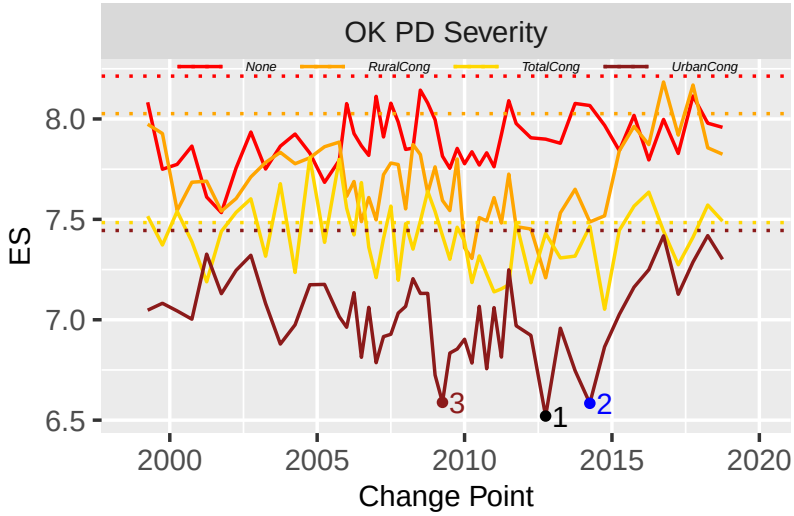
2010
2015
2020
Year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7.0
6.5
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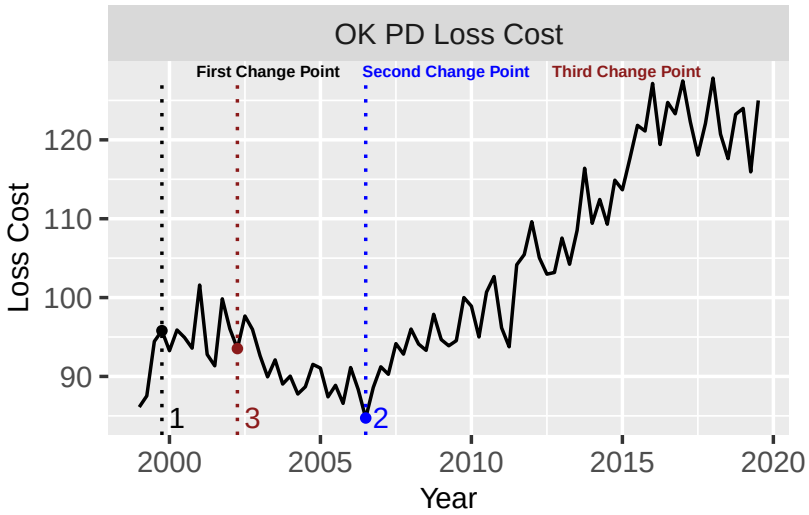
2020
Change Point


OK PD Loss Cost
First Change Point
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Third Change Point
Loss Cost
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110
100
90
1
3
2
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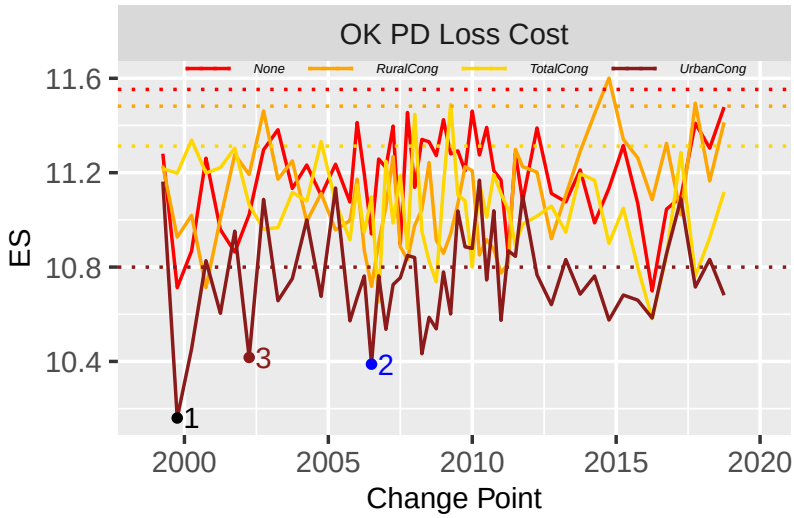
2010
2015
2020
Year


OK PD Loss Cost
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RuralCong
TotalCong
UrbanCong
ES
11.6
11.2
10.8
10.4
1
3
2
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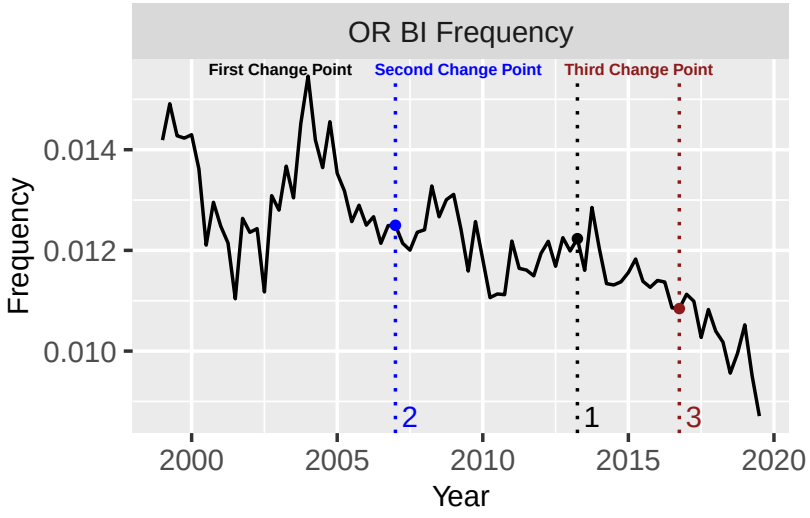
2005
2010
2015
2020
Change Point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Third Change Point
Frequency
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0.012
0.010
2
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3
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2010
2015
2020
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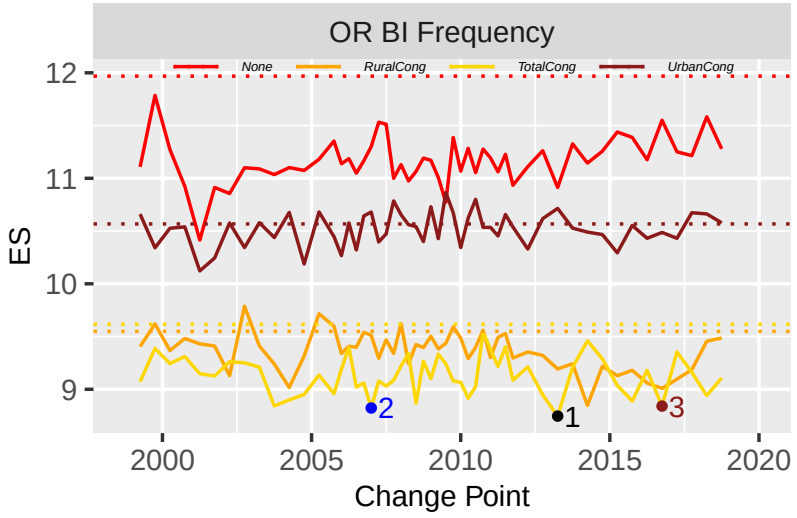
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TotalCong
UrbanCong
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11
10
9
2
1
3
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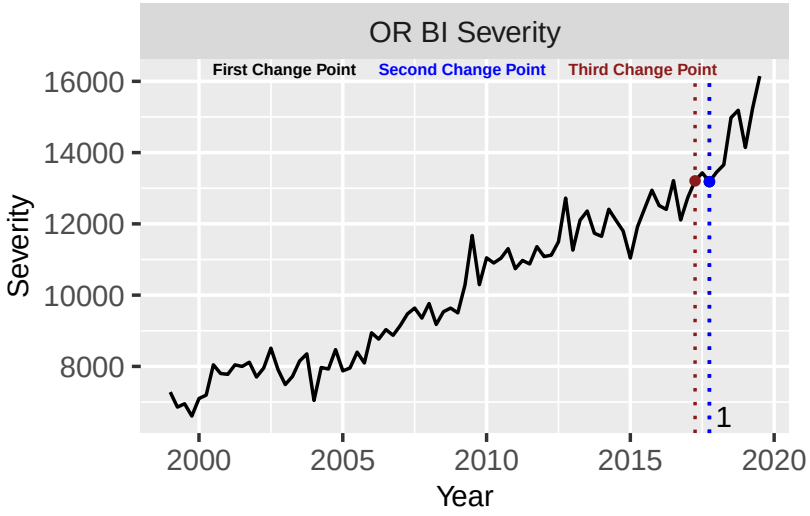
2010
2015
2020
Change Point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Second Change Point
Third Change Point
Severity
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12000
10000
8000
1
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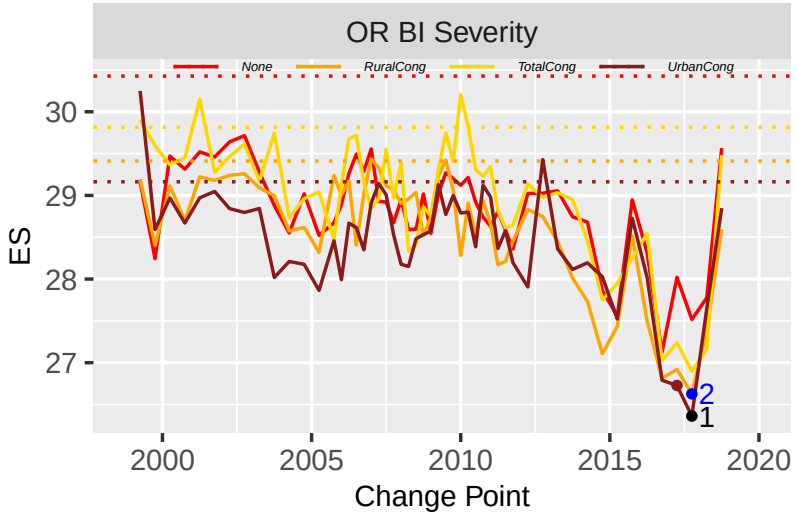
2010
2015
2020
Year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TotalCong
UrbanCong
ES
30
29
28
27
2
1
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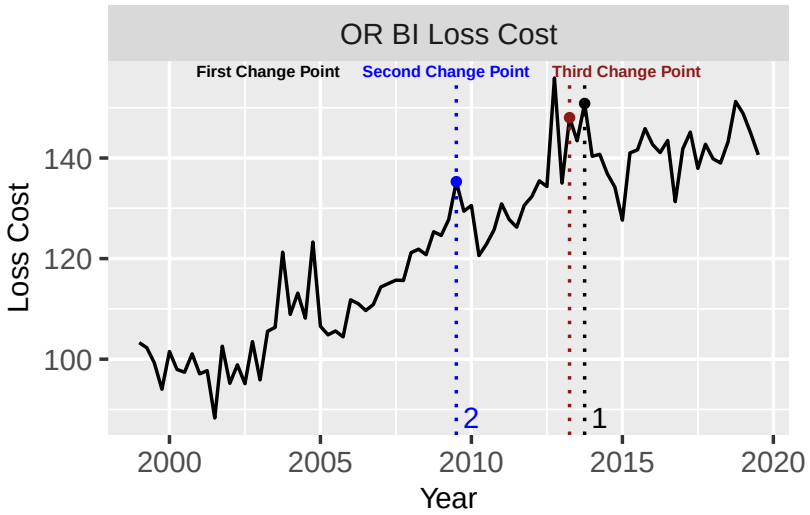
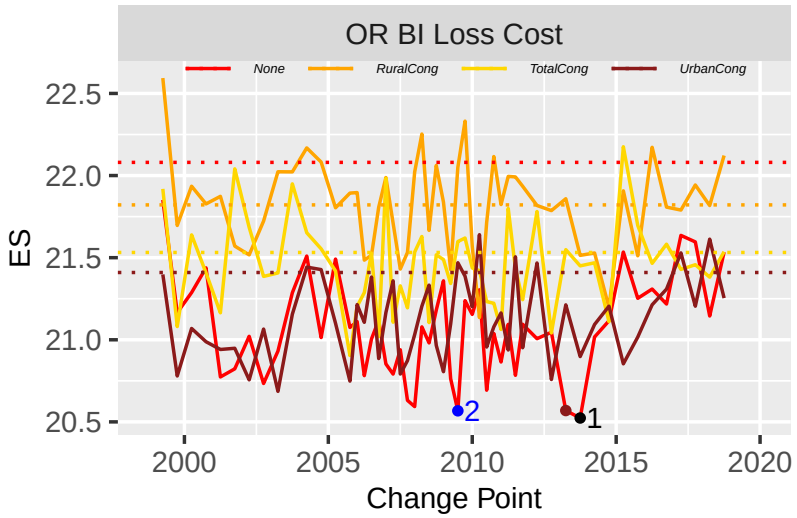
2005
2010
2015
2020
Change Point


OR BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
140
120
100
2
1
2000
2005
2010
2015
2020
Year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TotalCong
UrbanCong
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21.5
21.0
20.5
2
1
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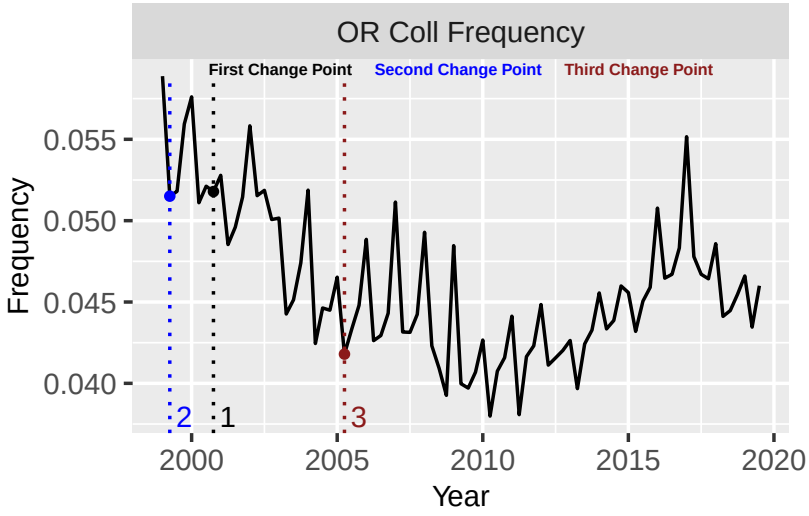
2005
2010
2015
2020
Change Point


OR Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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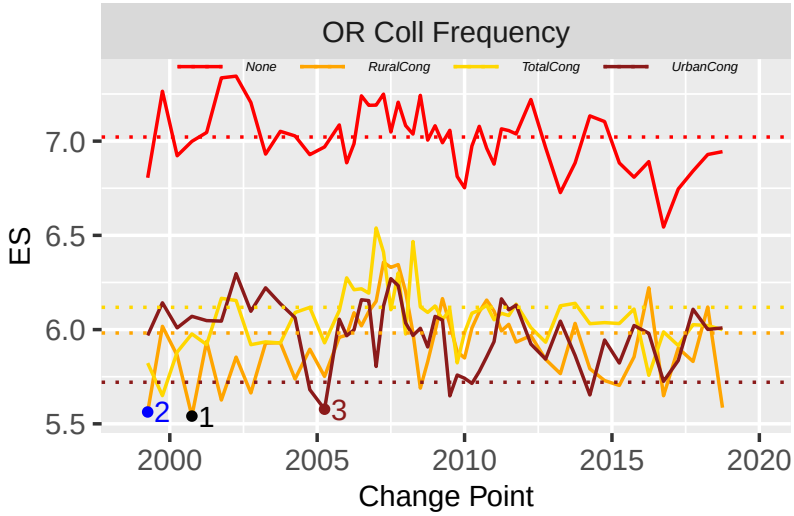
0.050
0.045
0.040
2
1
3
2000
2005
2010
2015
2020
Year


OR Coll Frequency
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UrbanCong
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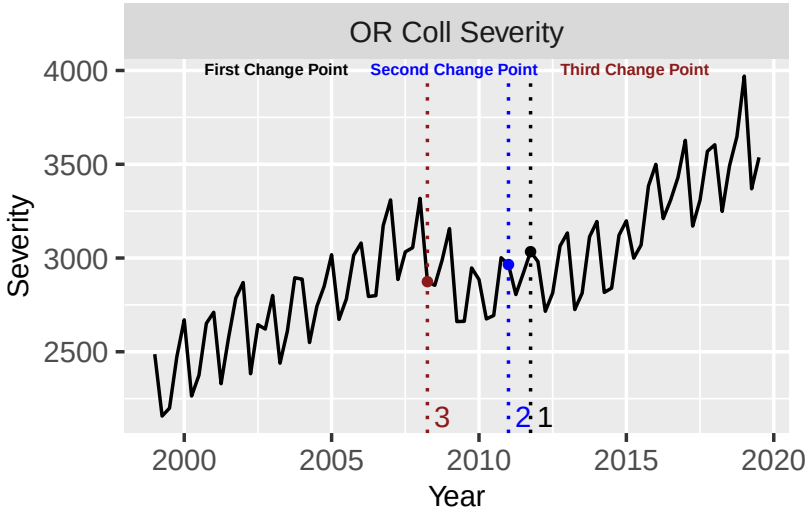
6.0
5.5
2
1
3
2000
2005
2010
2015
2020
Change Point


OR Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
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3500
3000
2500
3
2
1
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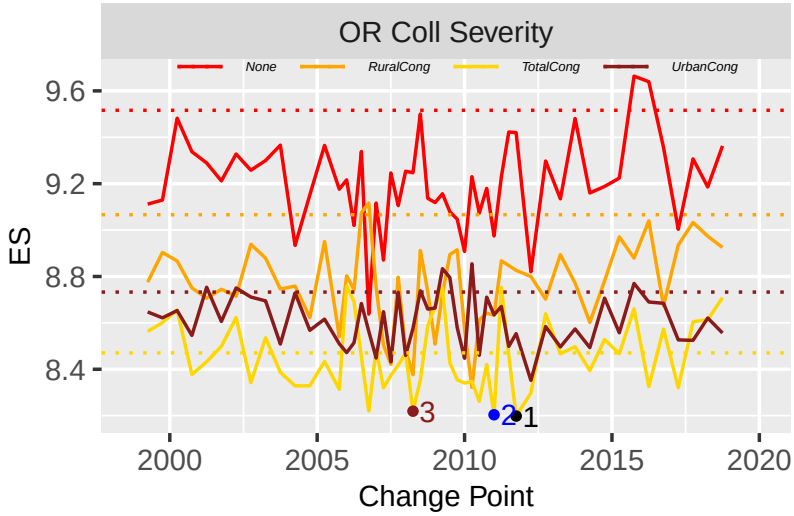
2005
2010
2015
2020
Year


OR Coll Severity
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RuralCong
TotalCong
UrbanCong
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9.6
9.2
8.8
8.4
3
2
1
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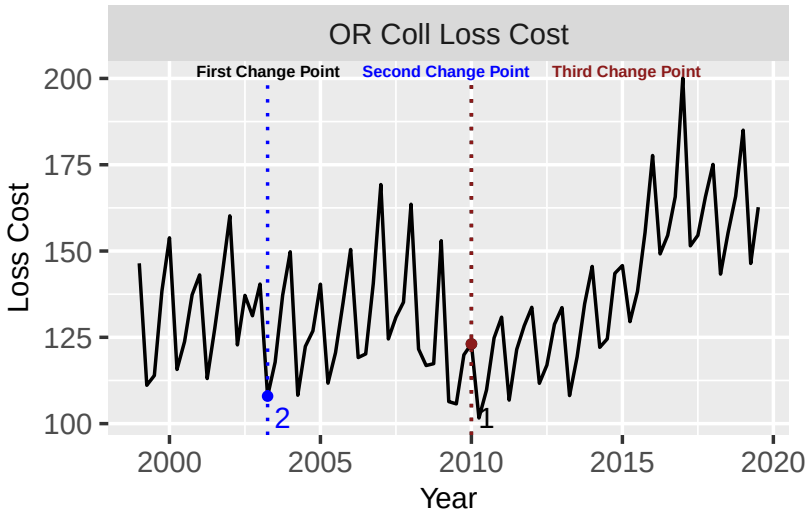
2005
2010
2015
2020
Change Point


OR Coll Loss Cost
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Second Change Point
Third Change Point
Loss Cost
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175
150
125
100
2
1
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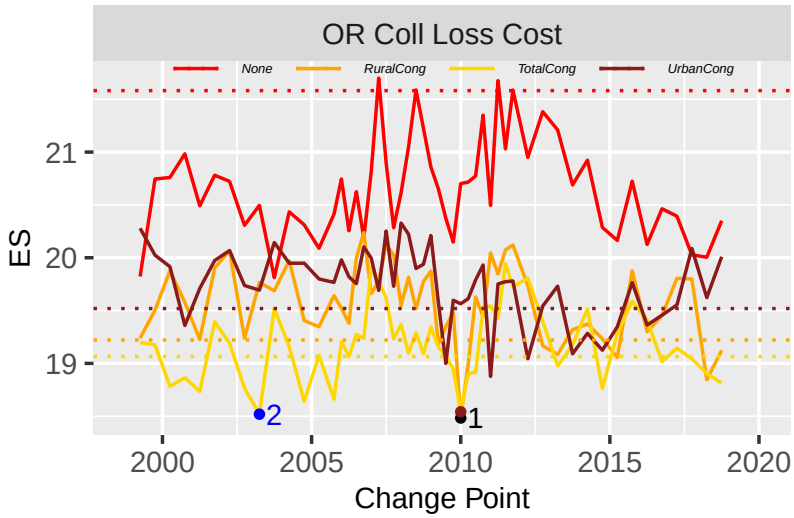
2005
2010
2015
2020
Year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20
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2
1
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2005
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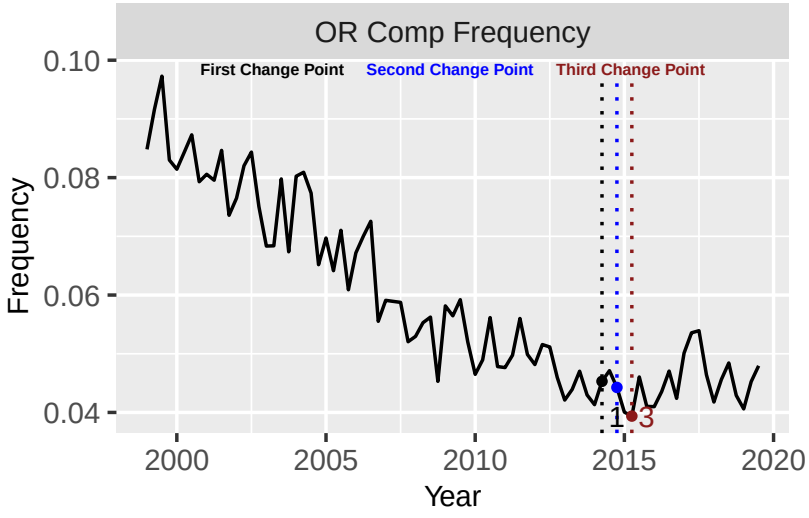
2015
2020
Change Point


OR Comp Frequency
First Change Point
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0.04
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2010
2015
2020
Year
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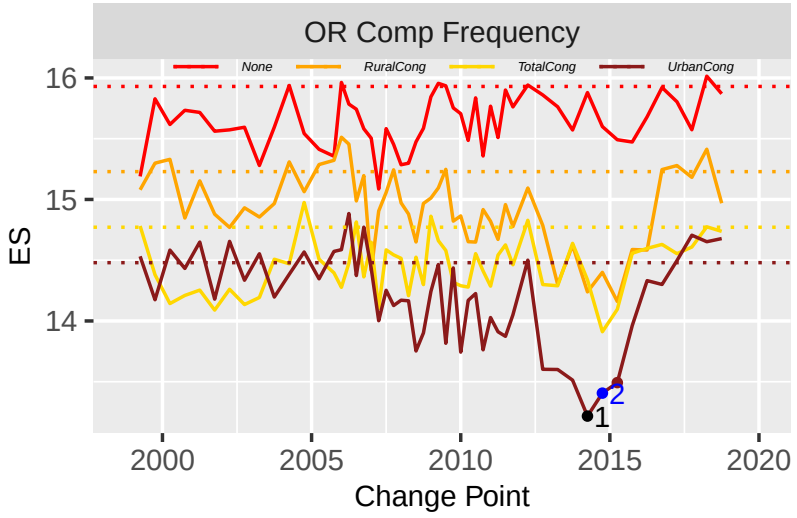
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TotalCong
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2005
2010
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2020
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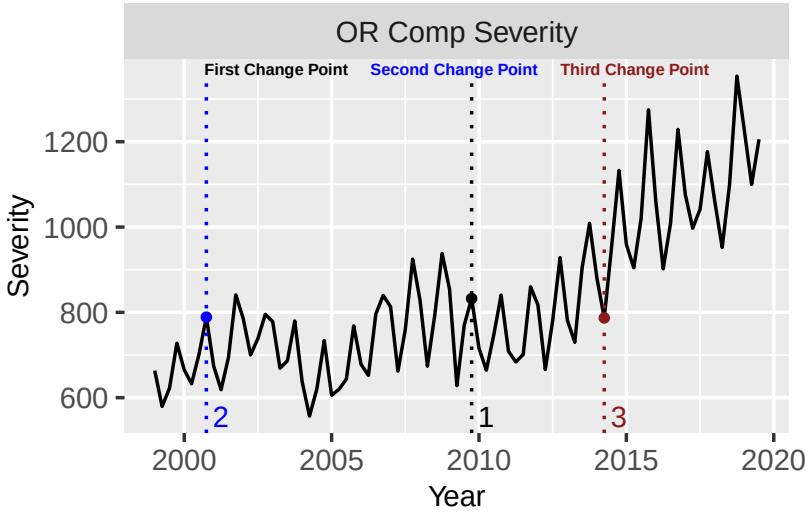
OR Comp Severity
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Third Change Point
Severity
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1000
800
600
2000
2005
2010
2015
2020
Year
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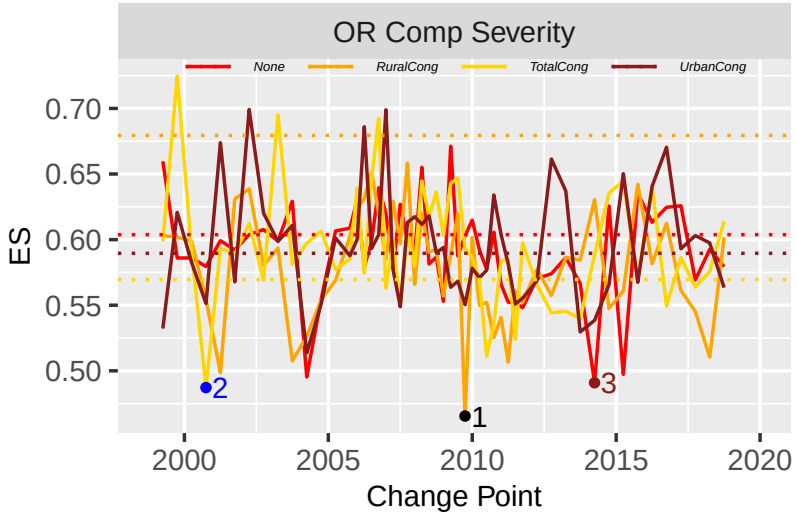
2
3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TotalCong
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0.55
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2005
2010
2015
2020
Change Point
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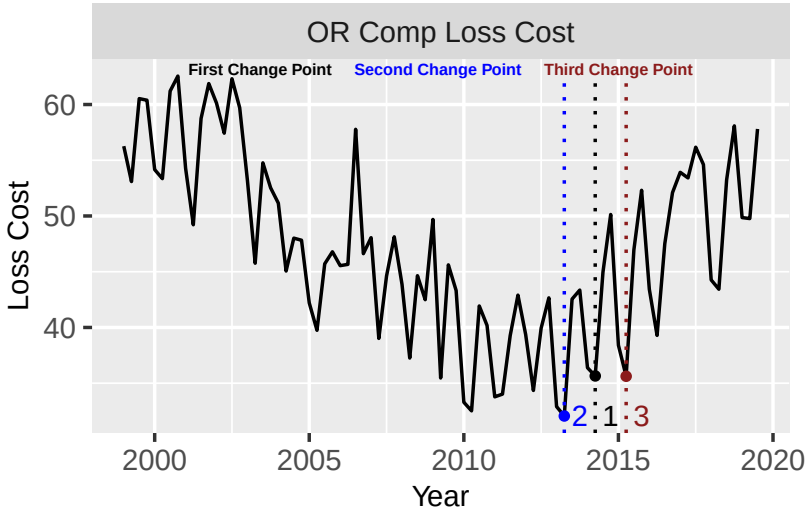
2
3


OR Comp Loss Cost
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Second Change Point
Third Change Point
Loss Cost
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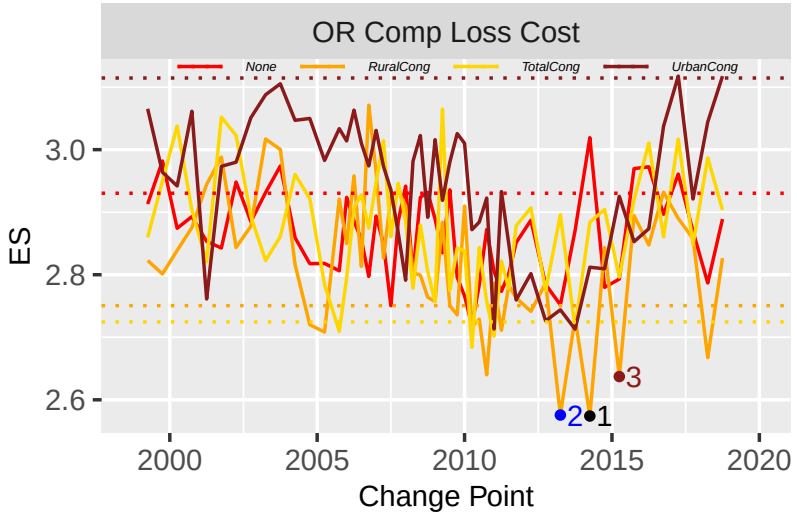
50
40
2000
2005
2010
2015
2020
Year
1
2
3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TotalCong
UrbanCong
ES
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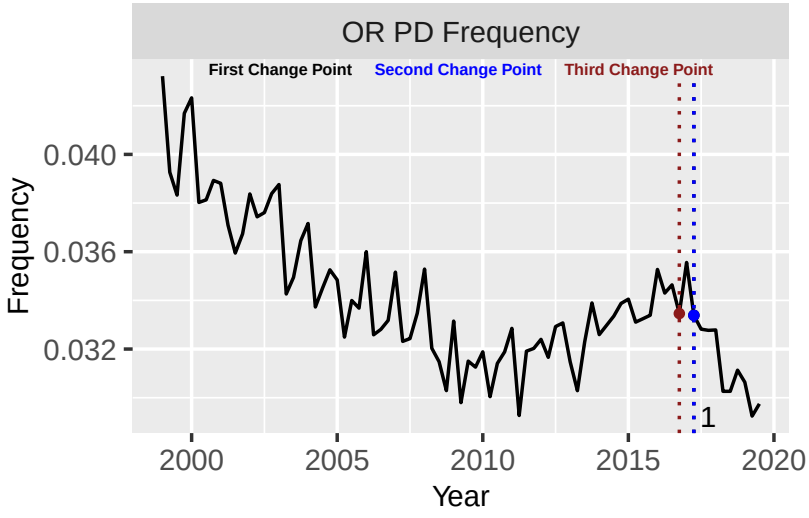
2.8
2.6
2000
2005
2010
2015
2020
Change Point
1
2
3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Second Change Point
Third Change Point
Frequency
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0.032
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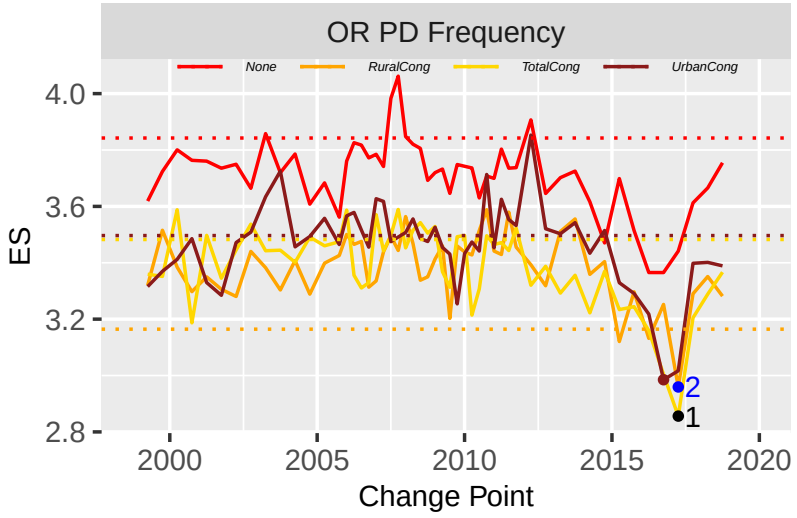
2005
2010
2015
2020
Year
1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TotalCong
UrbanCong
ES
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3.2
2.8
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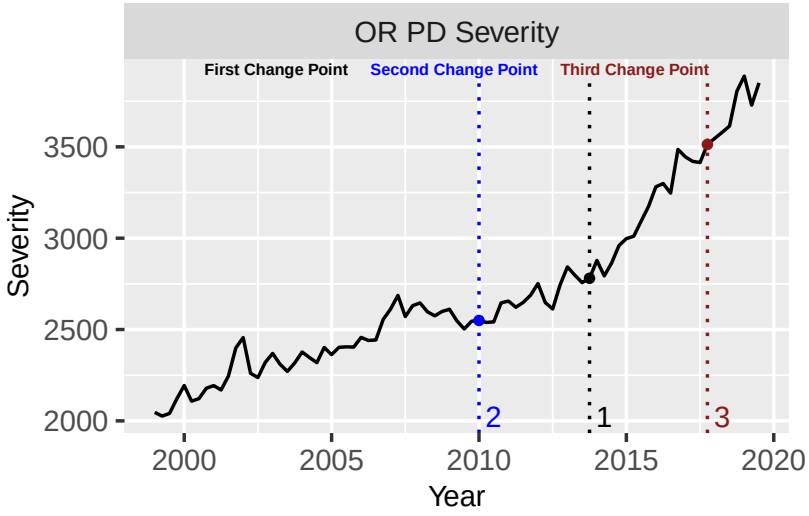
2005
2010
2015
2020
Change Point
2
1


OR PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
3500
3000
2500
2000
2000
2005
2010
2015
2020
Year
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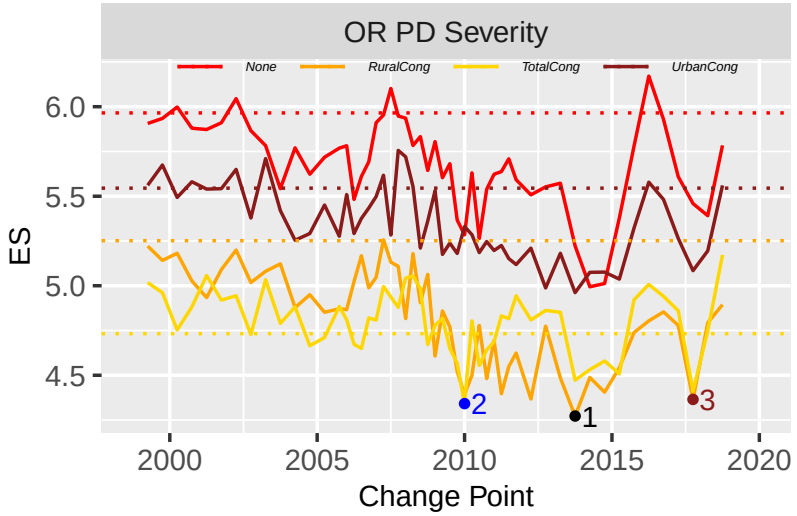
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TotalCong
UrbanCong
ES
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5.0
4.5
2000
2005
2010
2015
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Change Point
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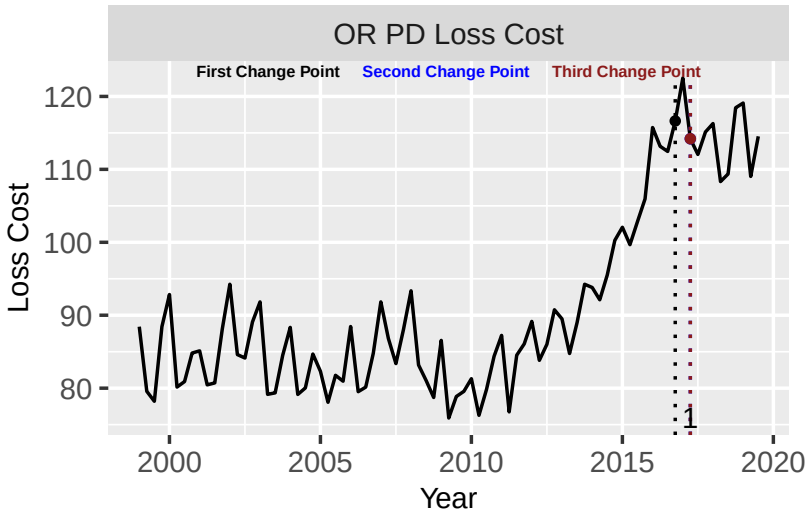
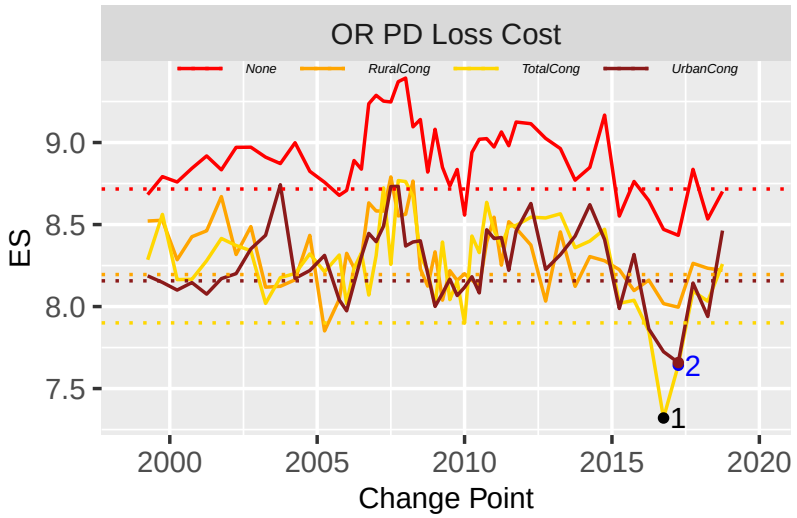

OR PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
120
110
100
90
80
2000
2005
2010
2015
2020
Year
1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TotalCong
UrbanCong
ES
9.0
8.5
8.0
7.5
2000
2005
2010
2015
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Change Point
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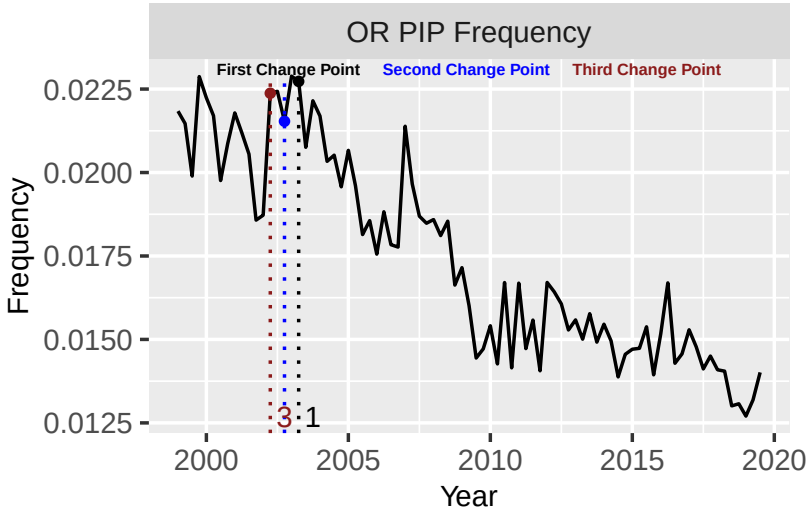
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Third Change Point
Frequency
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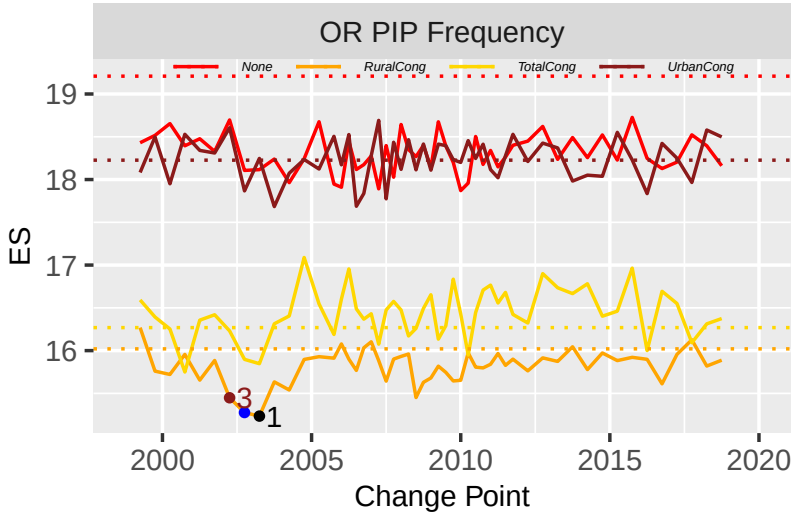
2010
2015
2020
Year
3
1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TotalCong
UrbanCong
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18
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16
2000
2005
2010
2015
2020
Change Point
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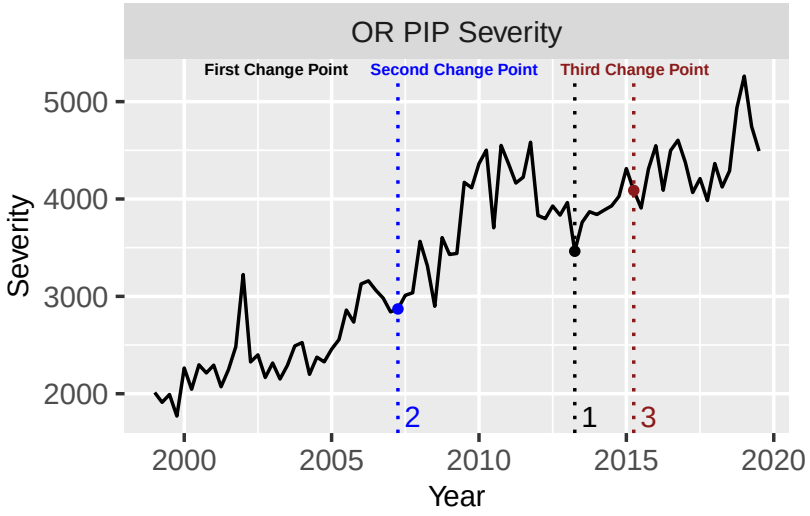
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First Change Point
Second Change Point
Third Change Point
Severity
5000
4000
3000
2000
2000
2005
2010
2015
2020
Year
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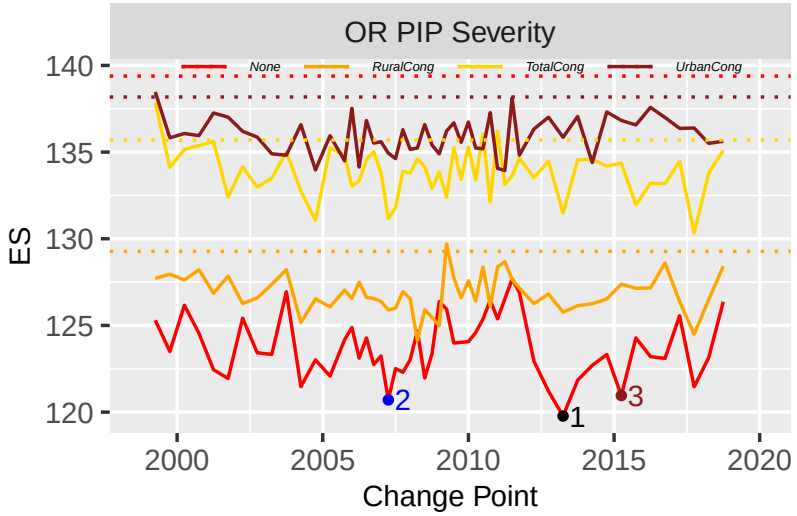
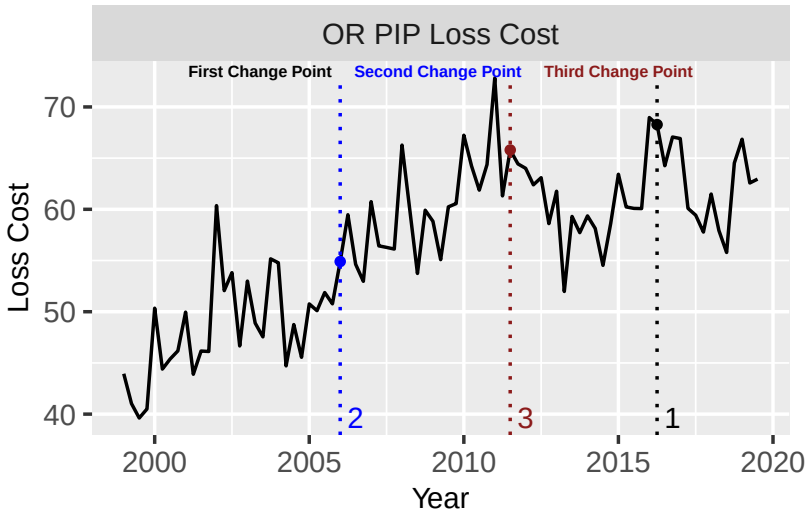

OR PIP Severity
None
RuralCong
TotalCong
UrbanCong
ES
140
135
130
125
120
2000
2005
2010
2015
2020
Change Point
2
1
3


OR PIP Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
70
60
50
40
2000
2005
2010
2015
2020
Year
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3
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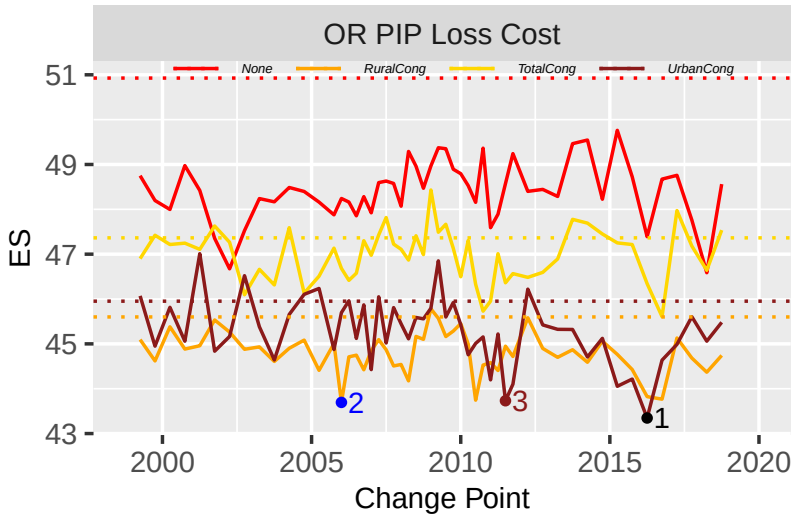
OR PIP Loss Cost
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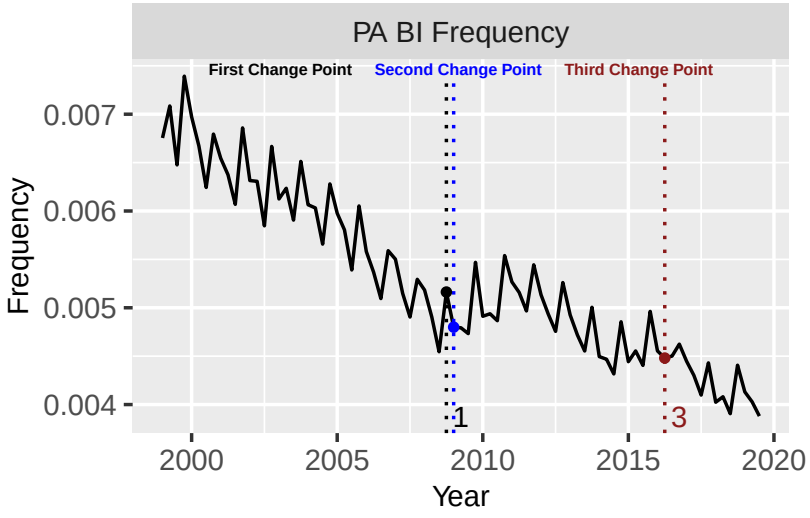
TotalCong
UrbanCong
ES
51
49
47
45
43
2000
2005
2010
2015
2020
Change Point
2
3
1


PA BI Frequency
First Change Point
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Third Change Point
Frequency
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0.005
0.004
2000
2005
2010
2015
2020
Year
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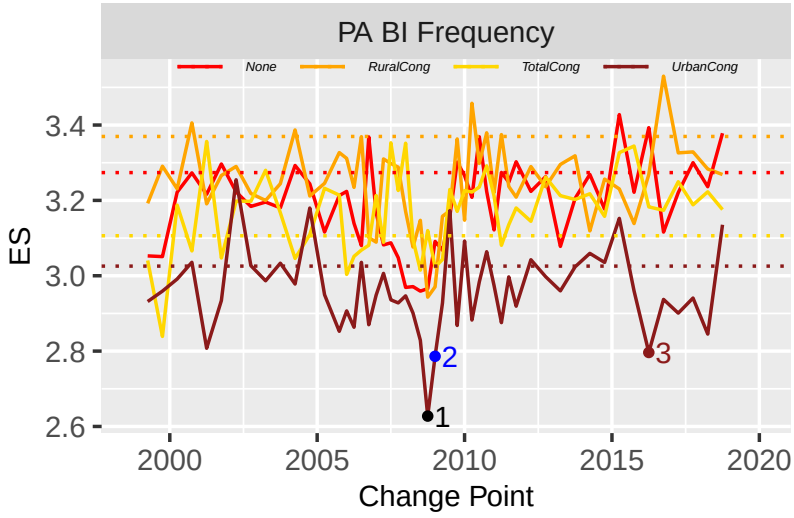
2
3


PA BI Frequency
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RuralCong
TotalCong
UrbanCong
ES
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3.2
3.0
2.8
2.6
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2005
2010
2015
2020
Change Point
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2
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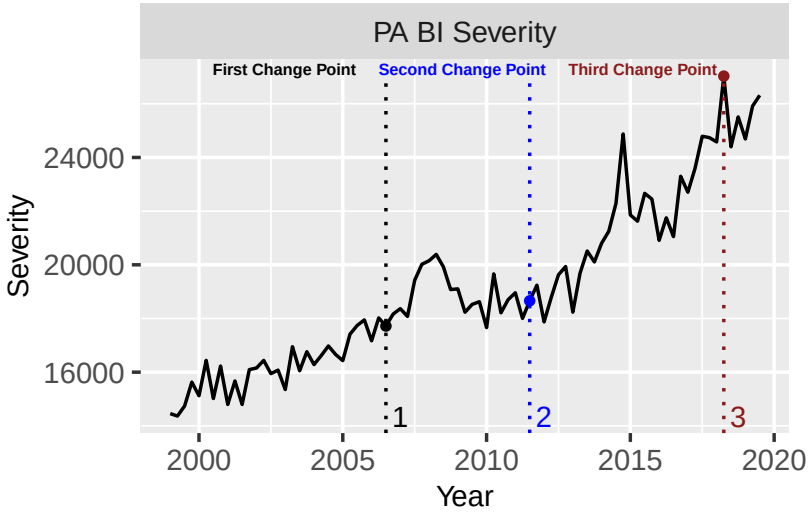
PA BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
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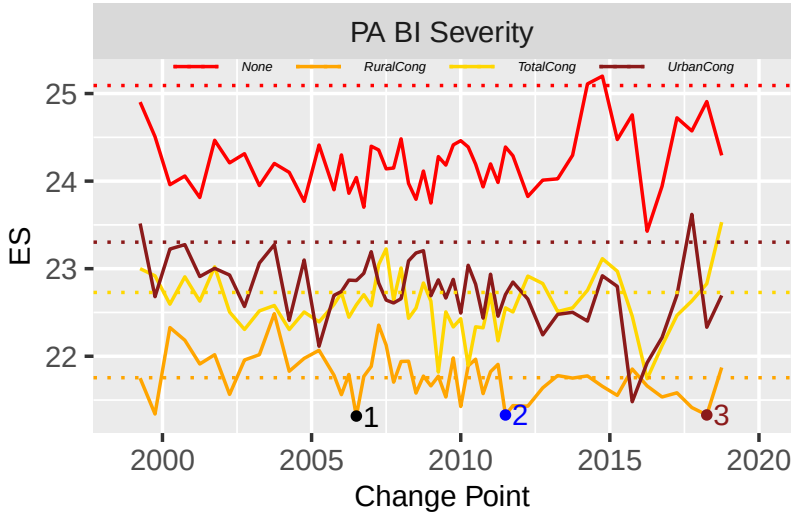
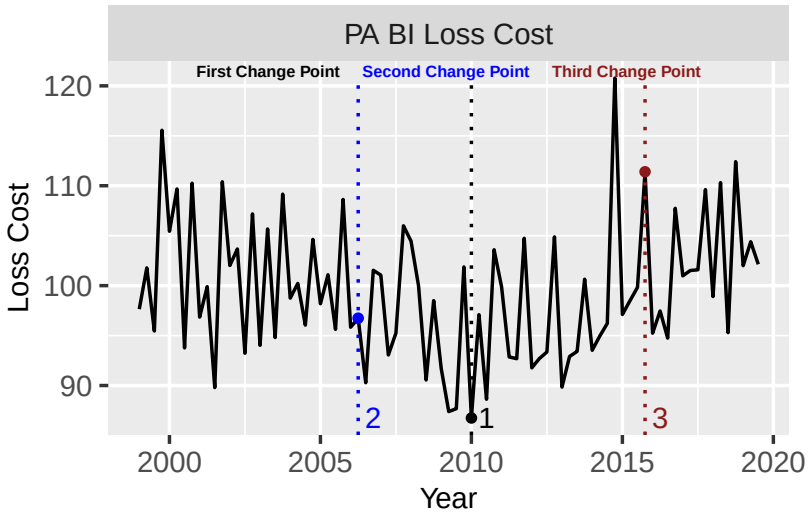
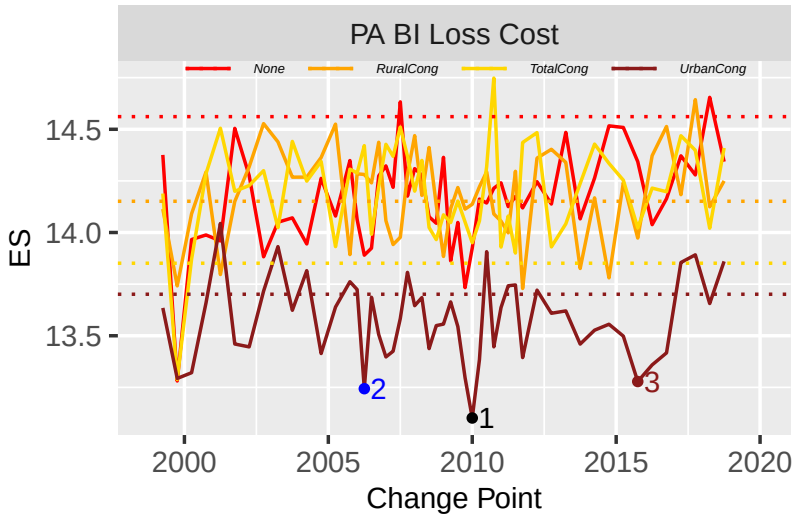
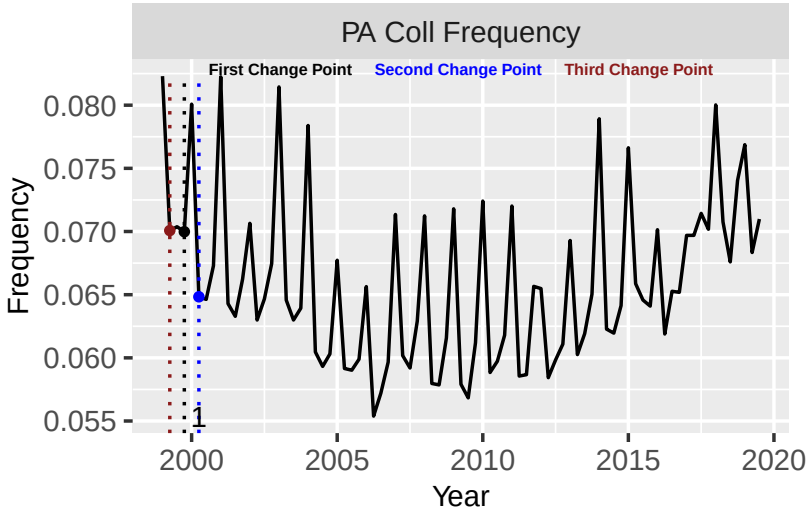
20000
16000
2000
2005
2010
2015
2020
Year
1
2
3


PA BI Severity
None
RuralCong
TotalCong
UrbanCong
ES
25
24
23
22
2000
2005
2010
2015
2020
Change Point
1
2
3


PA BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
120
110
100
90
2000
2005
2010
2015
2020
Year
1
2
3


PA BI Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
14.5
14.0
13.5
2000
2005
2010
2015
2020
Change Point
1
2
3


PA Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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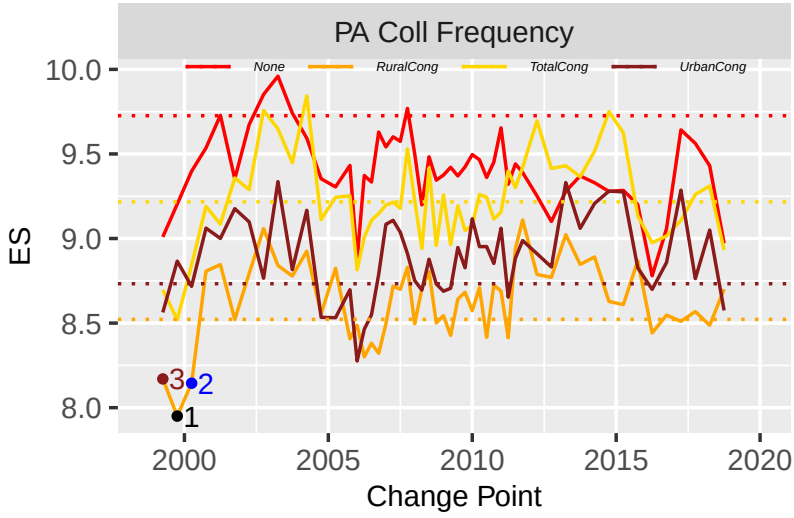
0.075
0.070
0.065
0.060
0.055
2000
2005
2010
2015
2020
Year
1


PA Coll Frequency
None
RuralCong
TotalCong
UrbanCong
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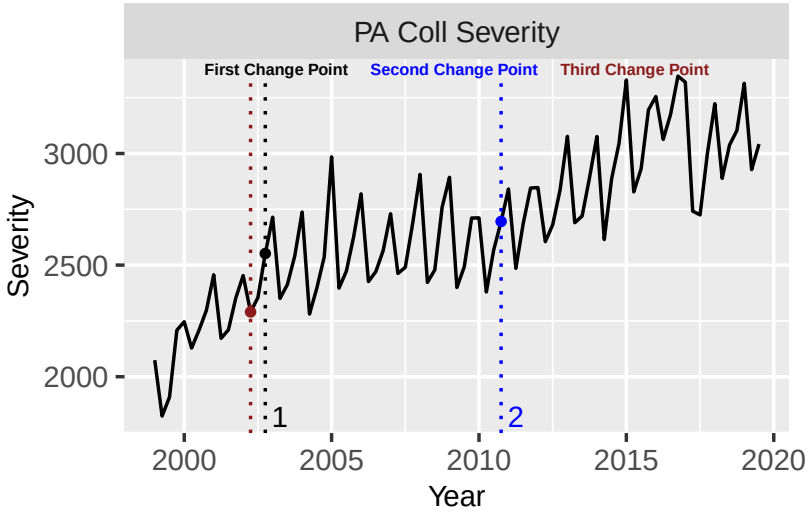
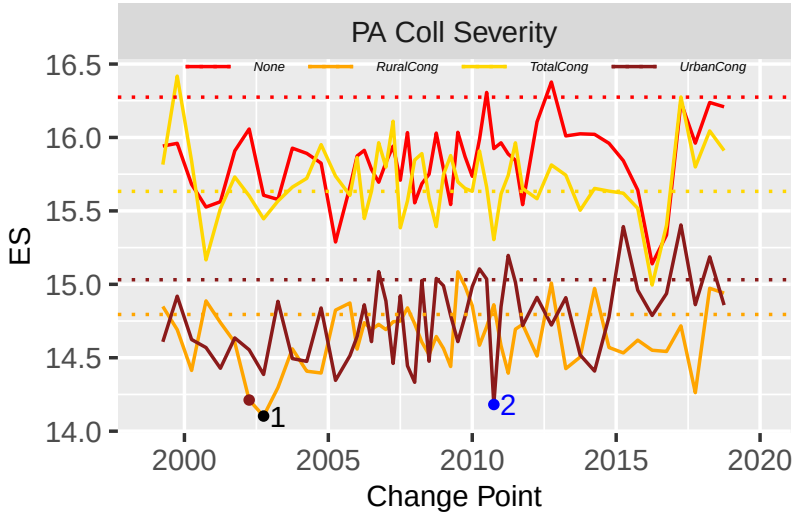
9.5
9.0
8.5
8.0
2000
2005
2010
2015
2020
Change Point
3
2
1


PA Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
3000
2500
2000
2000
2005
2010
2015
2020
Year
1
2


PA Coll Severity
None
RuralCong
TotalCong
UrbanCong
ES
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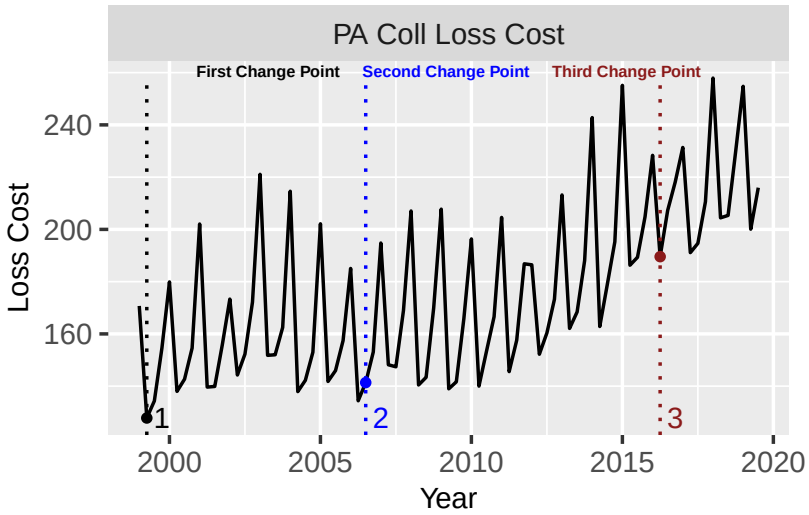
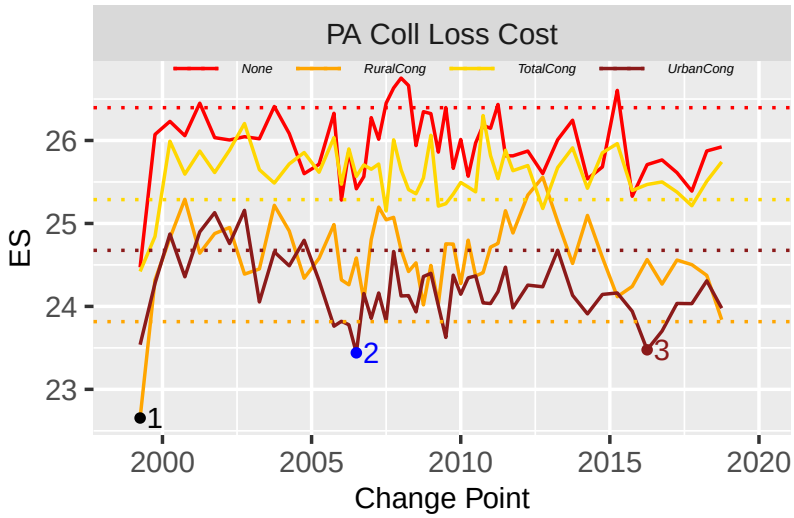
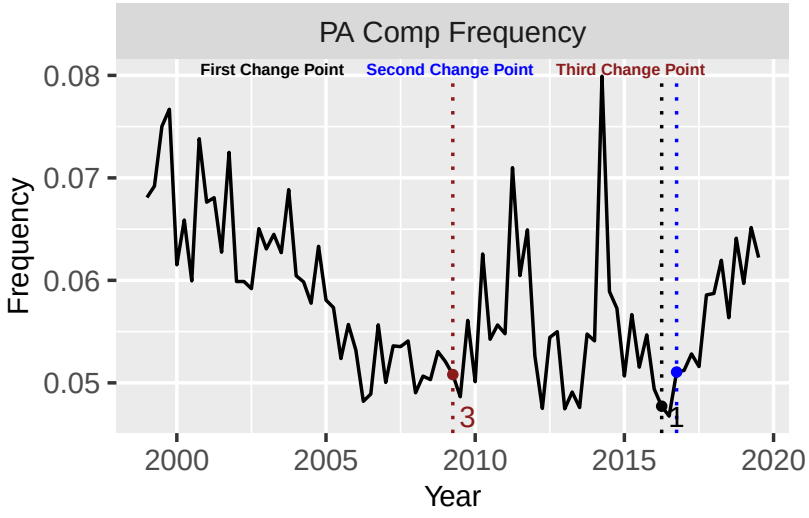
16.0
15.5
15.0
14.5
14.0
2000
2005
2010
2015
2020
Change Point
1
2


PA Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
240
200
160
2000
2005
2010
2015
2020
Year
1
2
3


PA Coll Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
26
25
24
23
2000
2005
2010
2015
2020
Change Point
1
2
3


PA Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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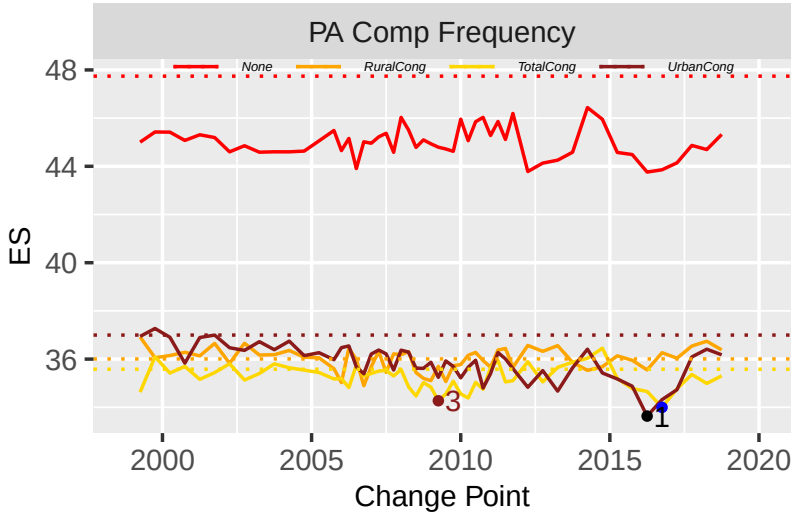
0.07
0.06
0.05
2000
2005
2010
2015
2020
Year
3
1


PA Comp Frequency
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RuralCong
TotalCong
UrbanCong
ES
48
44
40
36
2000
2005
2010
2015
2020
Change Point
3
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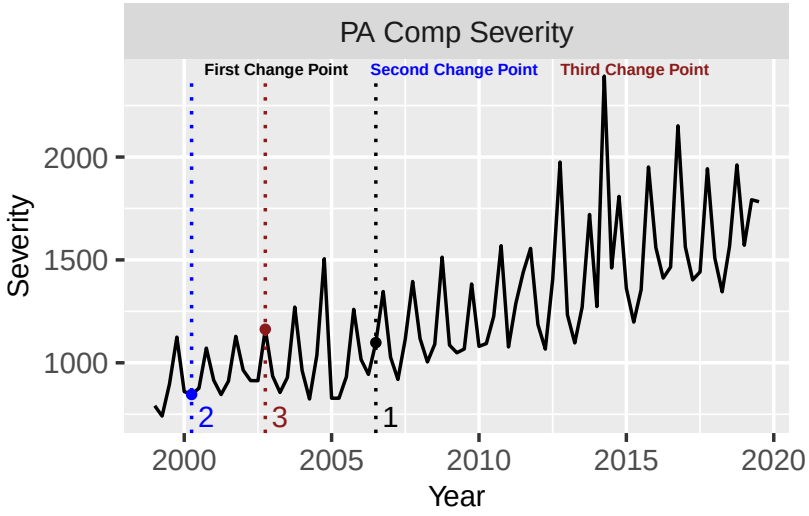
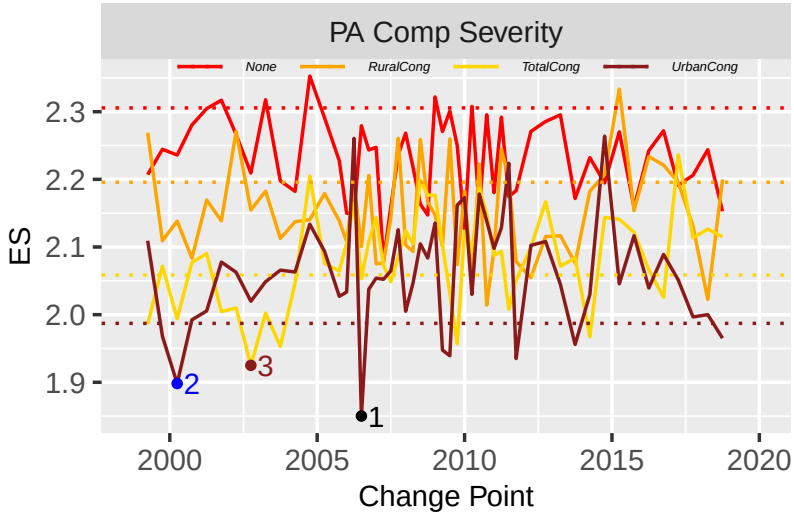

PA Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
2000
1500
1000
2000
2005
2010
2015
2020
Year
2
3
1


PA Comp Severity
None
RuralCong
TotalCong
UrbanCong
ES
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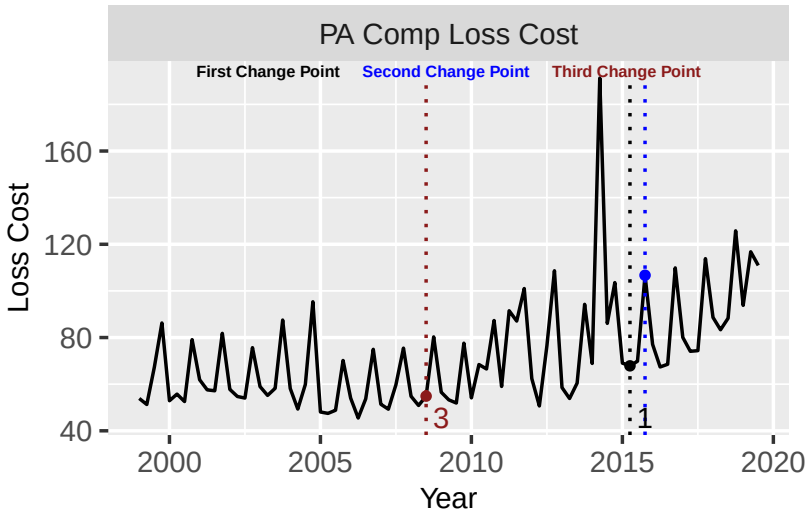
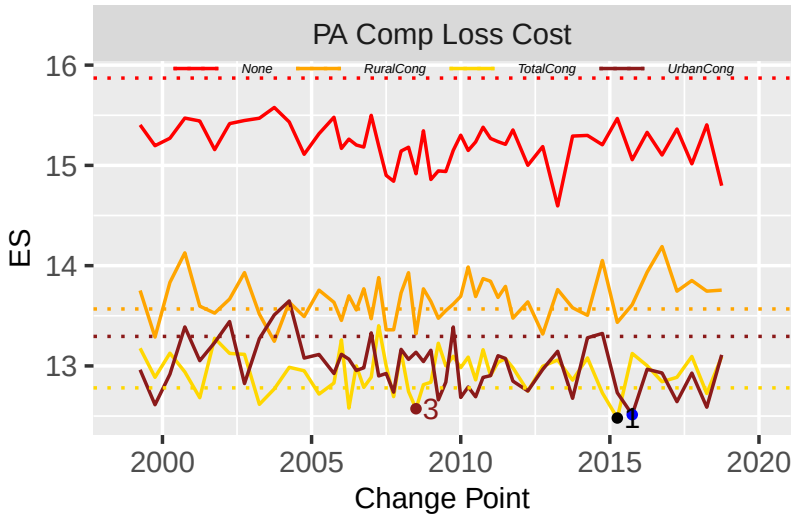
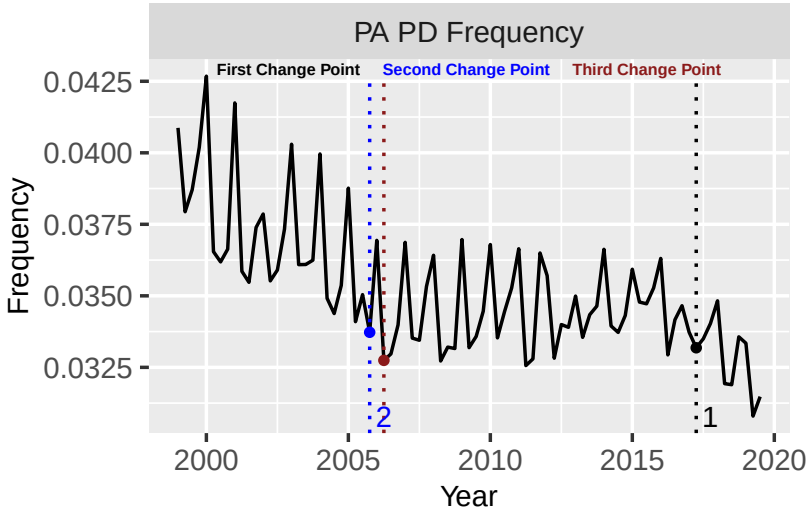
2.2
2.1
2.0
1.9
2000
2005
2010
2015
2020
Change Point
2
3
1


PA Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
160
120
80
40
2000
2005
2010
2015
2020
Year
3
1


PA Comp Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
16
15
14
13
2000
2005
2010
2015
2020
Change Point
3
1


PA PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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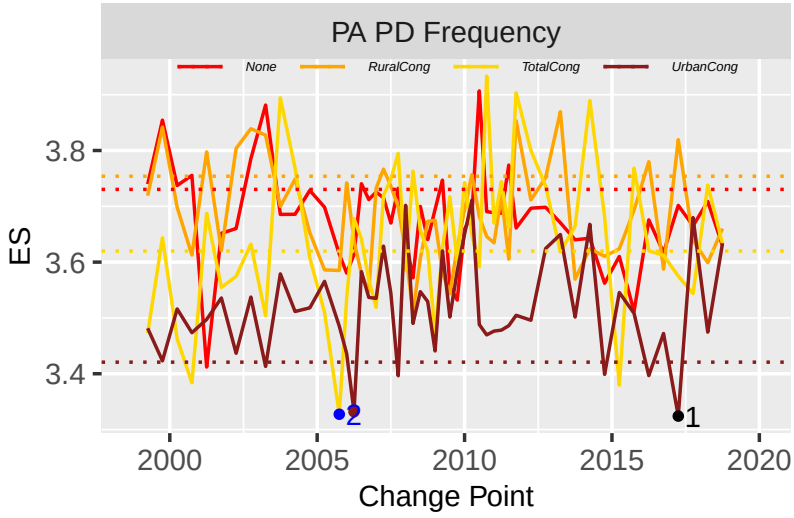
0.0375
0.0350
0.0325
2000
2005
2010
2015
2020
Year
2
1


PA PD Frequency
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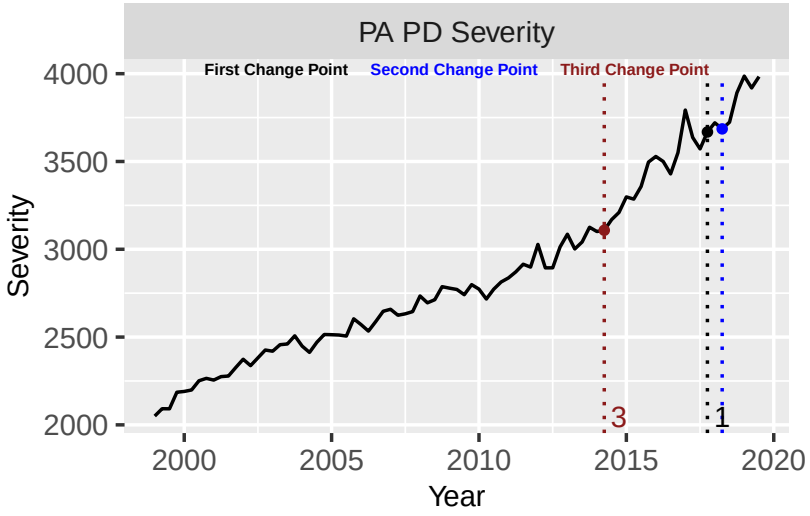
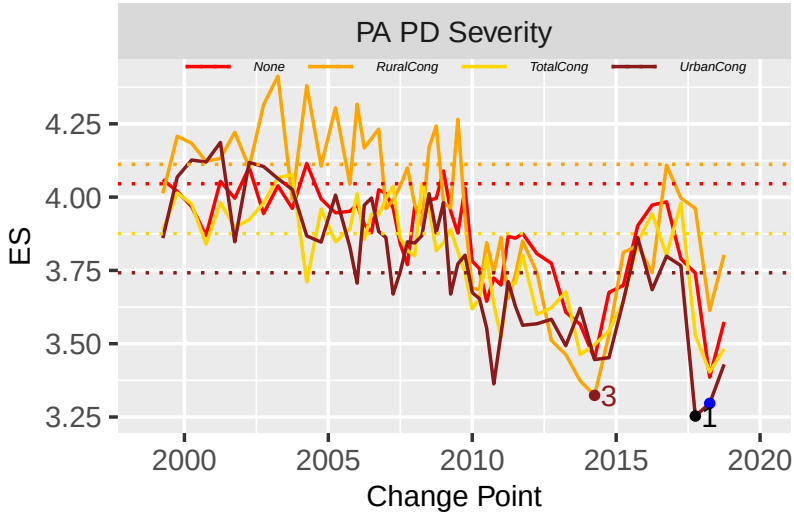
RuralCong
TotalCong
UrbanCong
ES
3.8
3.6
3.4
2000
2005
2010
2015
2020
Change Point
2
1


PA PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
4000
3500
3000
2500
2000
2000
2005
2010
2015
2020
Year
3
1


PA PD Severity
None
RuralCong
TotalCong
UrbanCong
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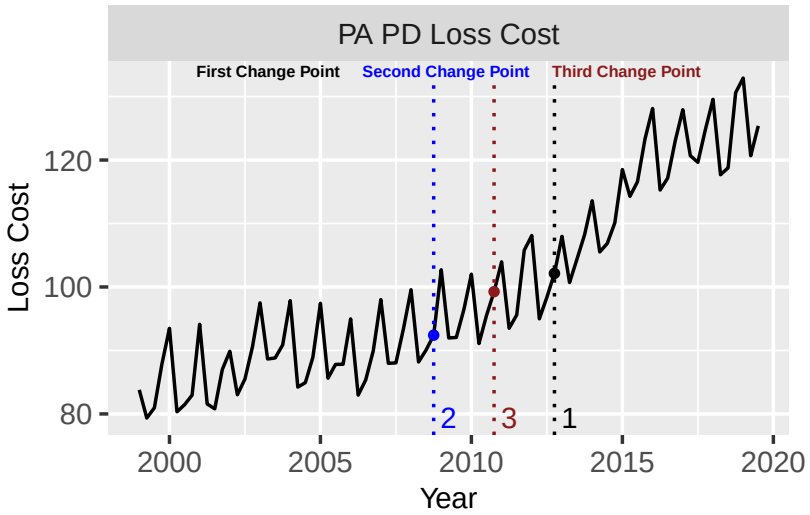
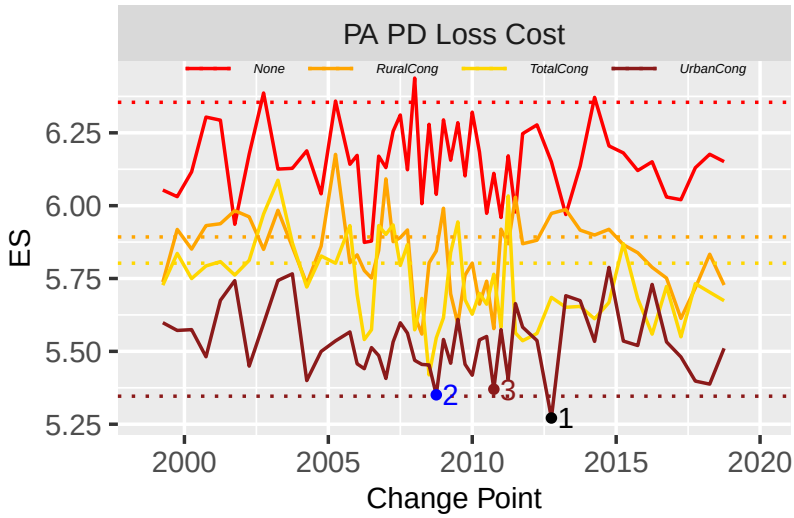
3.75
3.50
3.25
2000
2005
2010
2015
2020
Change Point
3
1


PA PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
120
100
80
2000
2005
2010
2015
2020
Year
2
3
1


PA PD Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
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5.50
5.25
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2005
2010
2015
2020
Change Point
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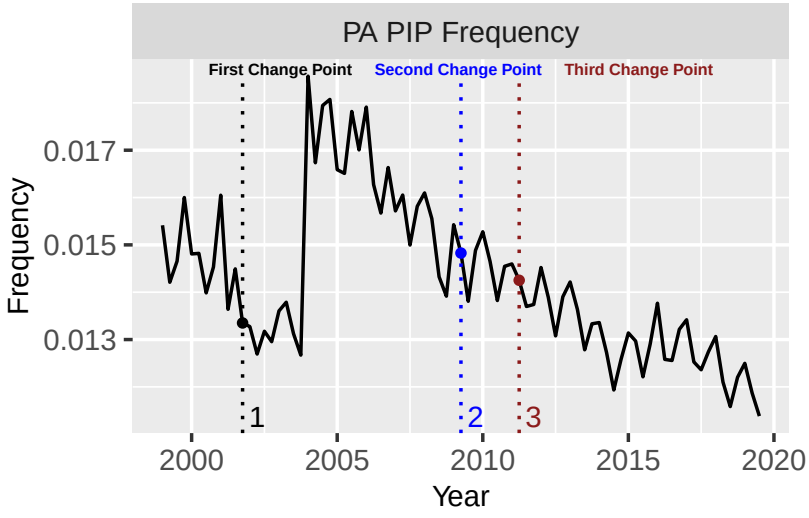
3
1


PA PIP Frequency
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Second Change Point
Third Change Point
Frequency
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0.015
0.013
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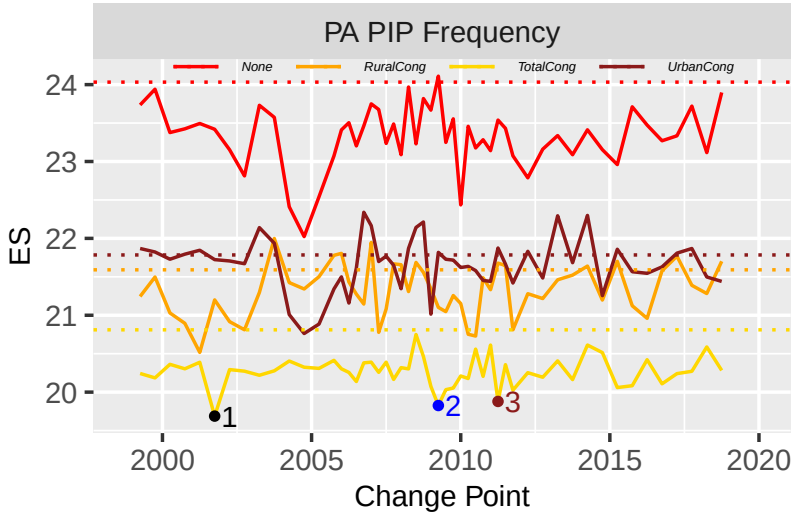
3
2000
2005
2010
2015
2020
Year


PA PIP Frequency
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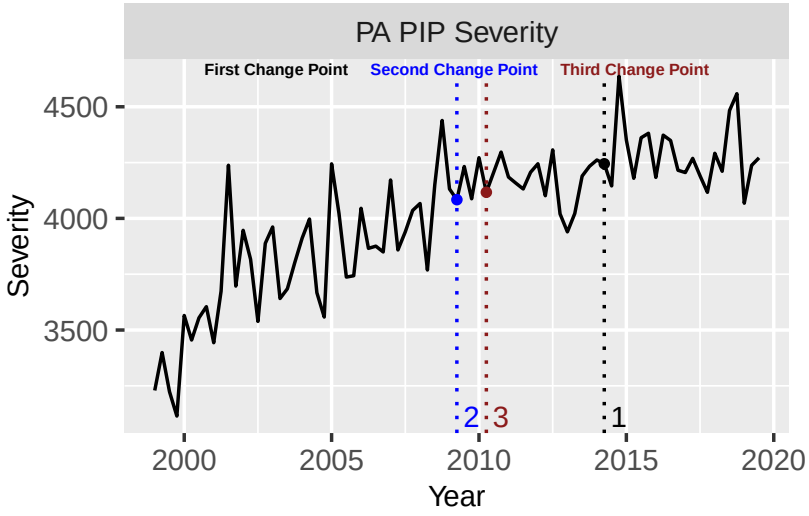
RuralCong
TotalCong
UrbanCong
ES
24
23
22
21
20
1
2
3
2000
2005
2010
2015
2020
Change Point


PA PIP Severity
First Change Point
Second Change Point
Third Change Point
Severity
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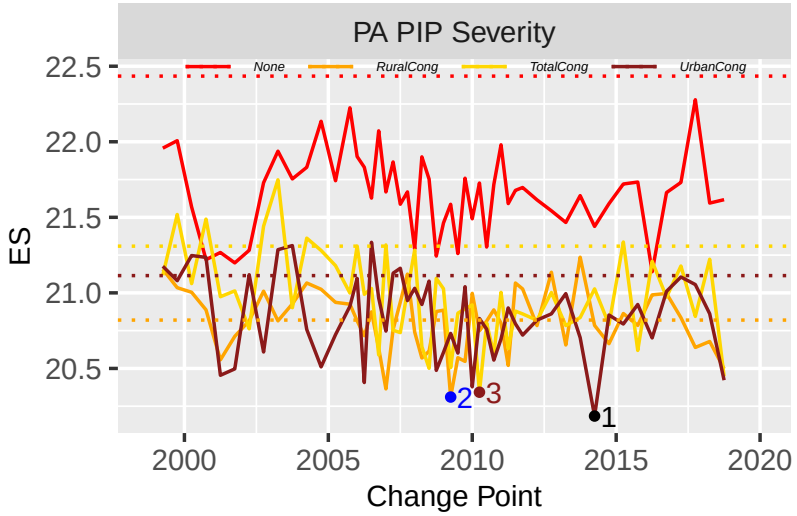
3500
2
3
1
2000
2005
2010
2015
2020
Year


PA PIP Severity
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RuralCong
TotalCong
UrbanCong
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21.0
20.5
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3
1
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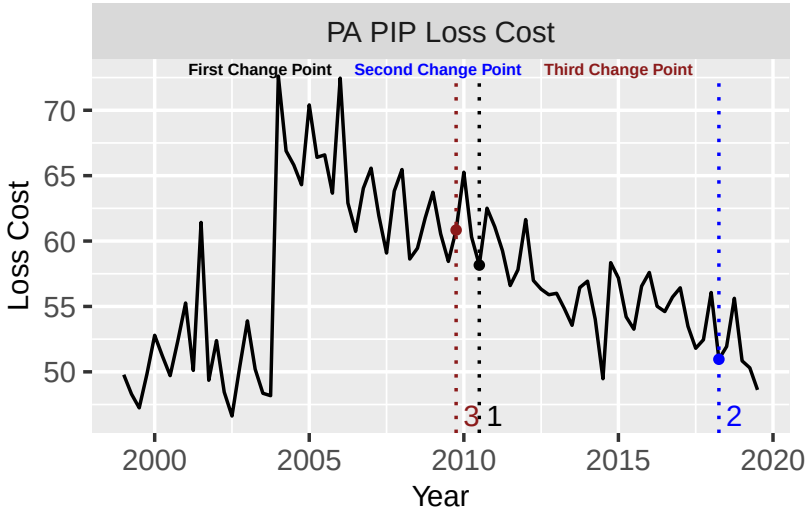
2005
2010
2015
2020
Change Point


PA PIP Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
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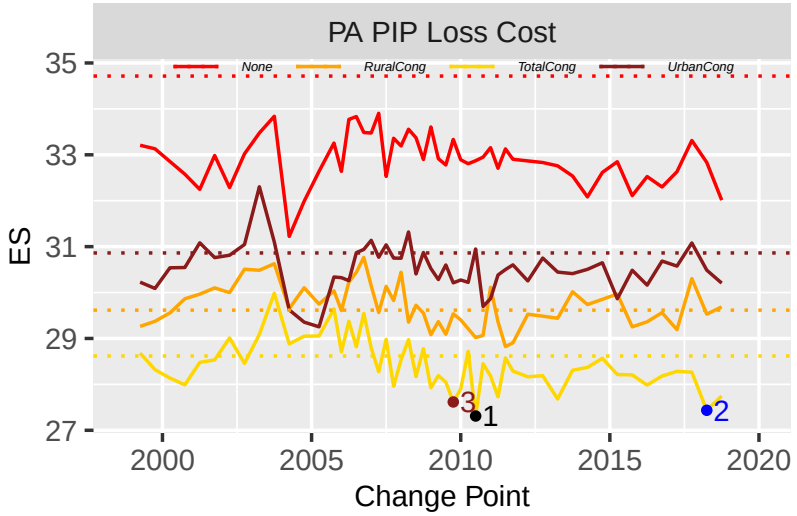
65
60
55
50
3
1
2
2000
2005
2010
2015
2020
Year


PA PIP Loss Cost
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TotalCong
UrbanCong
ES
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31
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27
3
1
2
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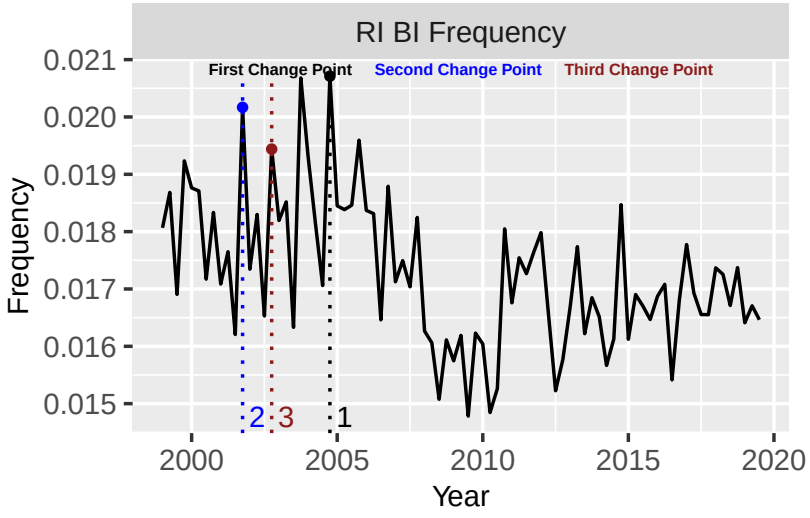
2010
2015
2020
Change Point


RI BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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0.018
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0.015
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3
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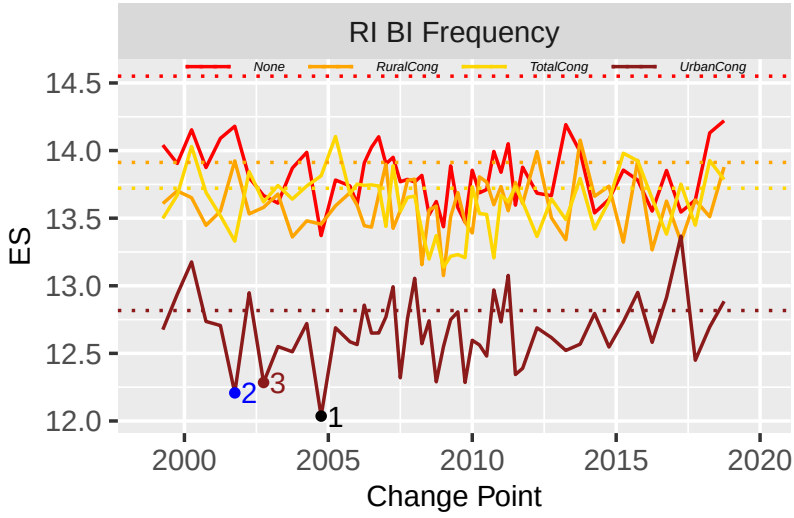
2010
2015
2020
Year


RI BI Frequency
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RuralCong
TotalCong
UrbanCong
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13.5
13.0
12.5
12.0
2
3
1
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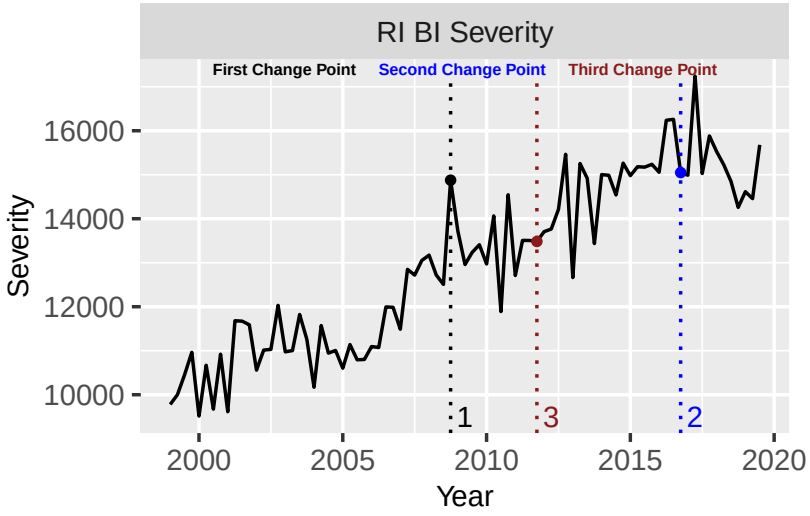
2005
2010
2015
2020
Change Point


RI BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
16000
14000
12000
10000
1
3
2
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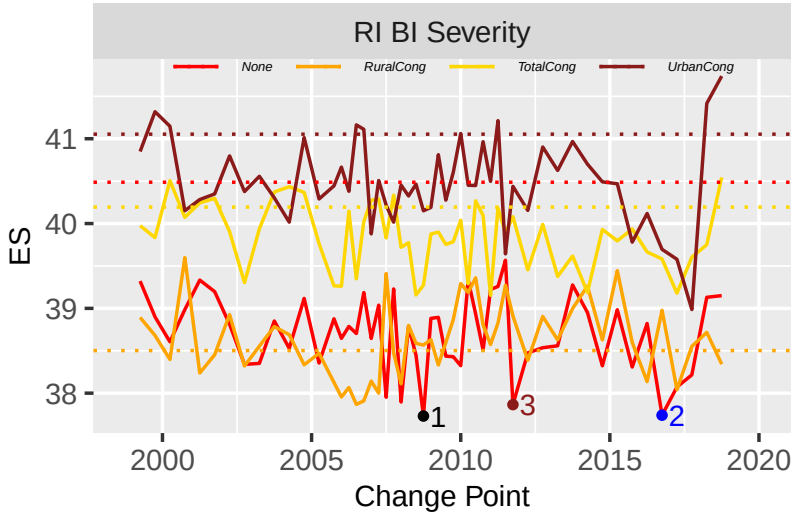
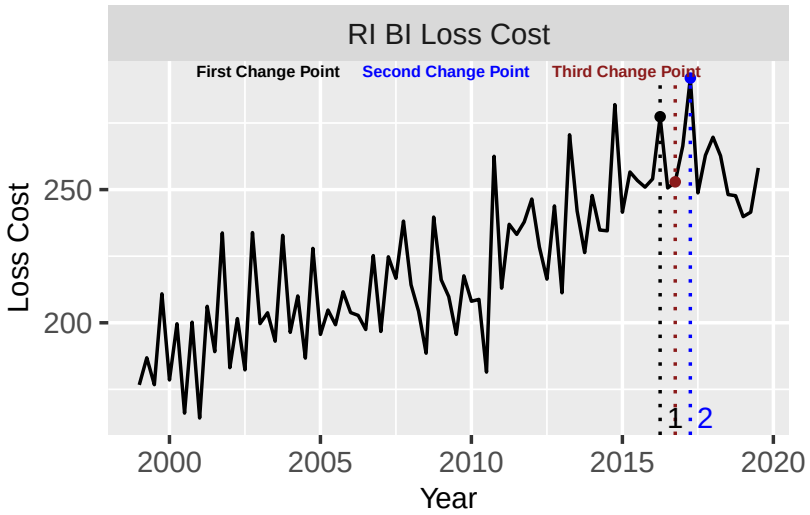
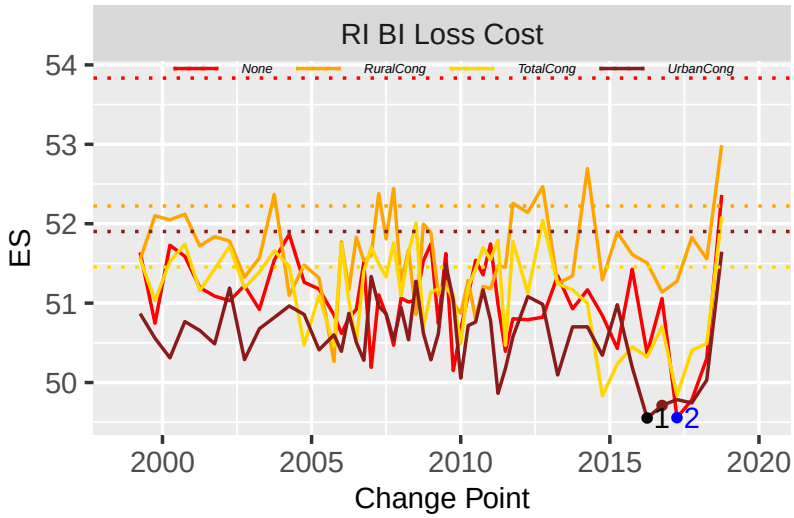
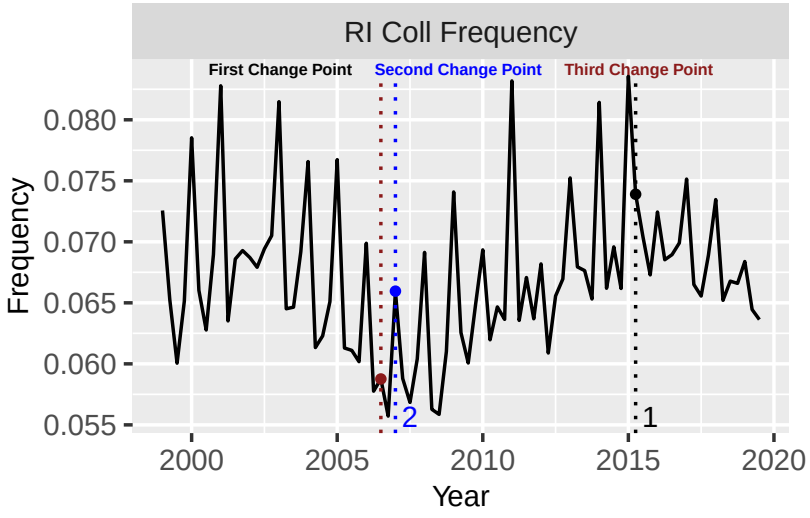
2005
2010
2015
2020
Year


RI BI Severity
None
RuralCong
TotalCong
UrbanCong
ES
41
40
39
38
1
3
2
2000
2005
2010
2015
2020
Change Point


RI BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
250
200
1
2
2000
2005
2010
2015
2020
Year


RI BI Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
54
53
52
51
50
1
2
2000
2005
2010
2015
2020
Change Point


RI Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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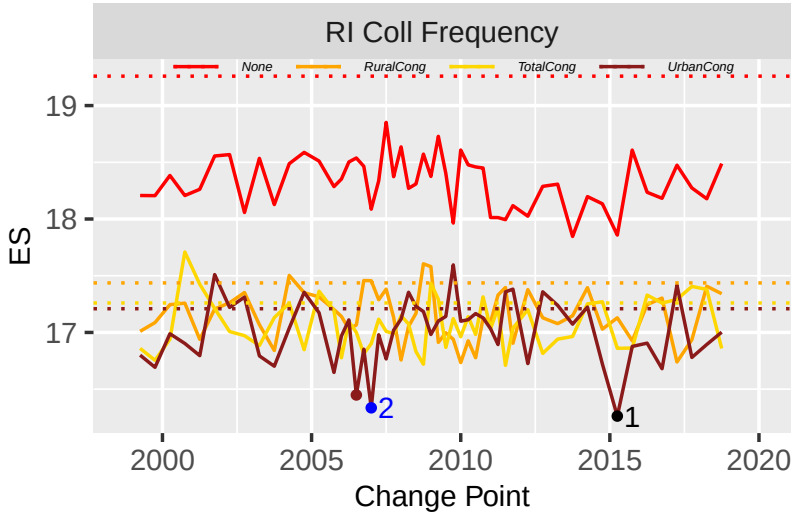
0.075
0.070
0.065
0.060
0.055
2000
2005
2010
2015
2020
Year
2
1


RI Coll Frequency
None
RuralCong
TotalCong
UrbanCong
ES
19
18
17
2000
2005
2010
2015
2020
Change Point
2
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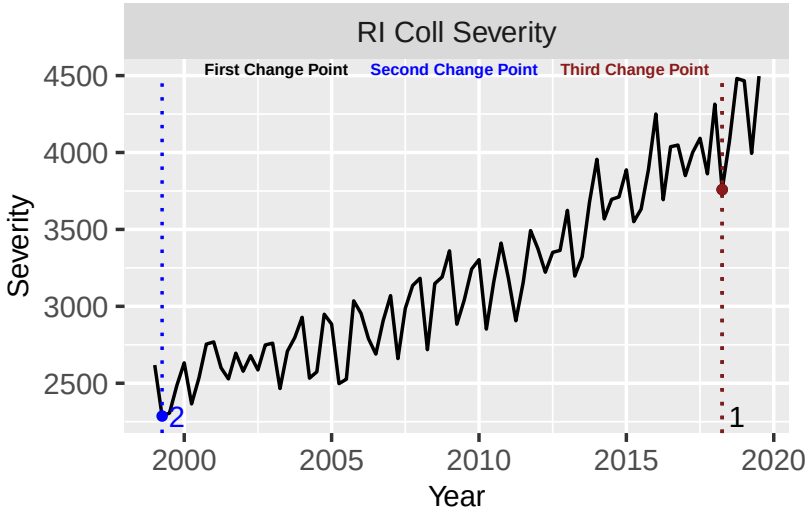
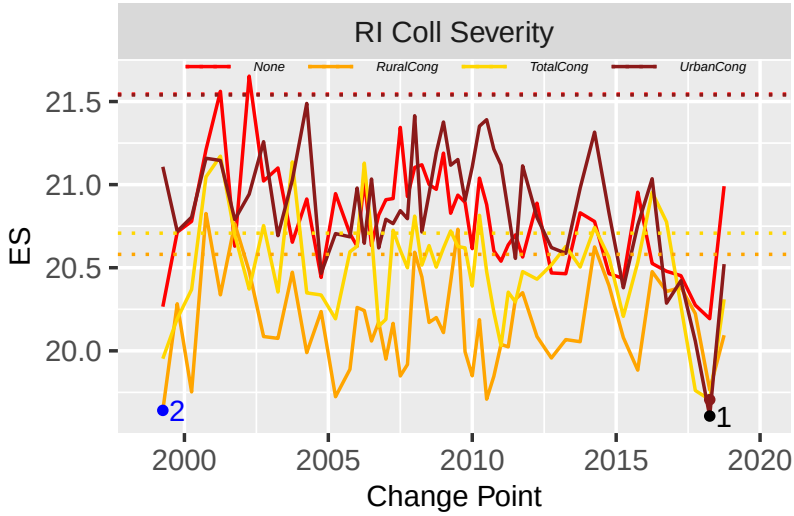
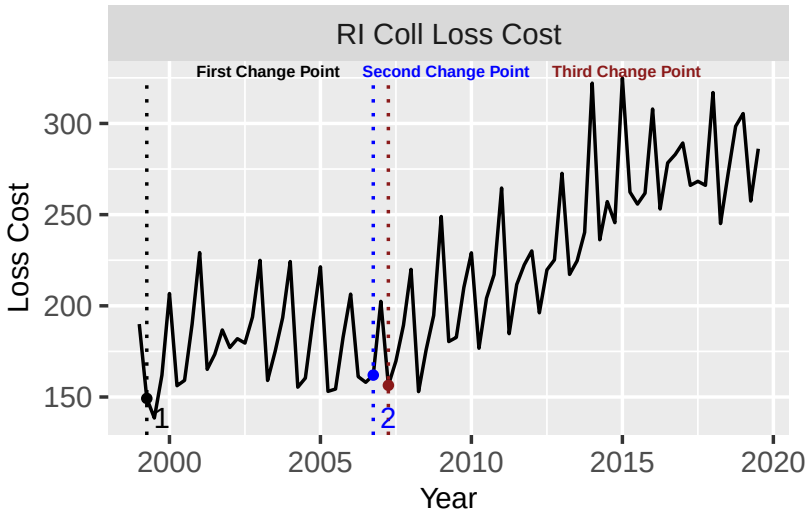
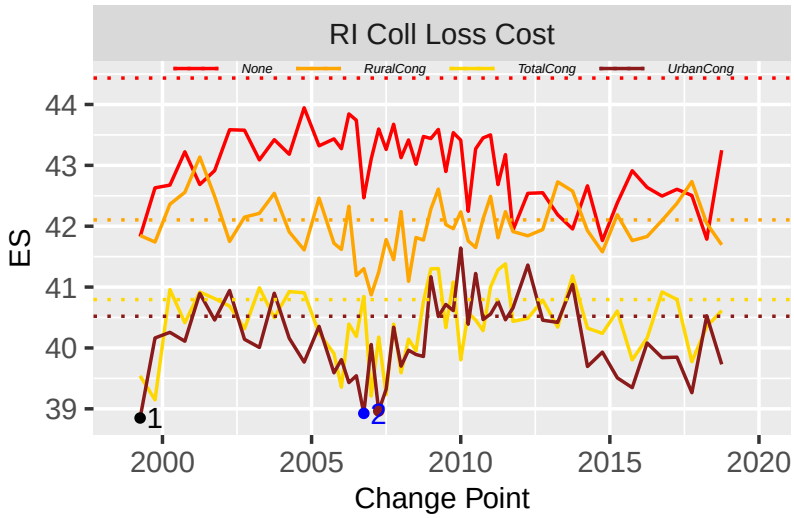

RI Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
4500
4000
3500
3000
2500
2000
2005
2010
2015
2020
Year
2
1


RI Coll Severity
None
RuralCong
TotalCong
UrbanCong
ES
21.5
21.0
20.5
20.0
2000
2005
2010
2015
2020
Change Point
2
1


RI Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
300
250
200
150
2000
2005
2010
2015
2020
Year
1
2


RI Coll Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
44
43
42
41
40
39
2000
2005
2010
2015
2020
Change Point
1
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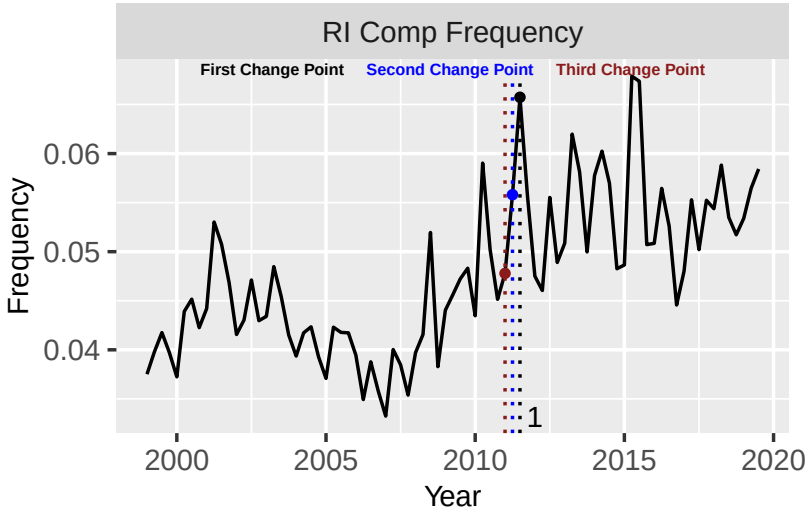
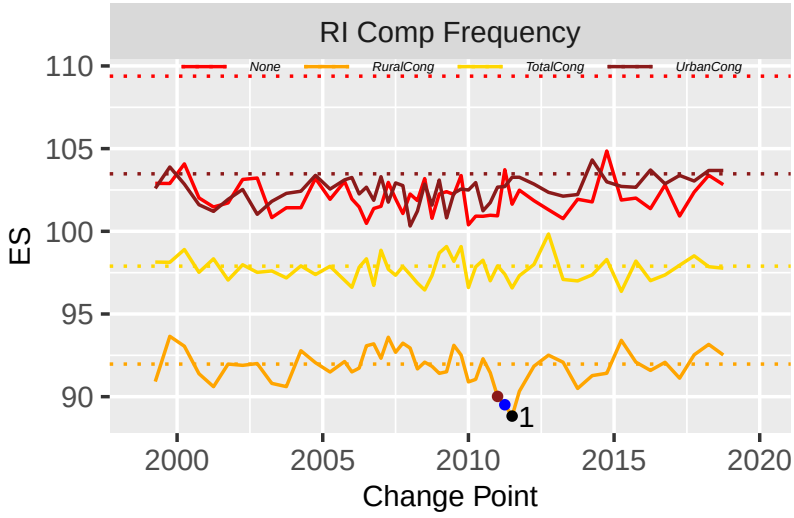
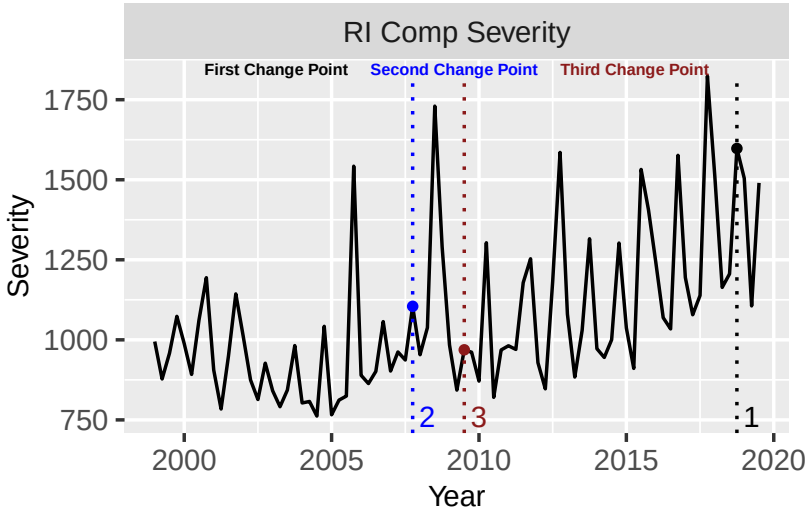
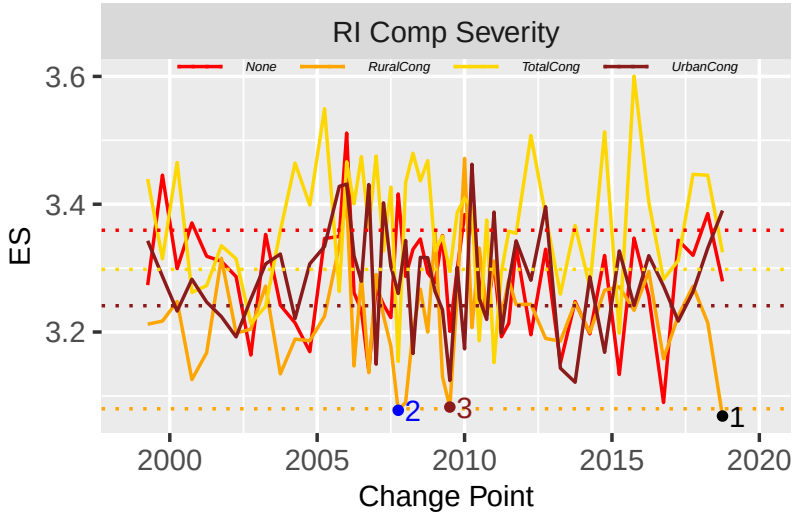

RI Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.06
0.05
0.04
1
2000
2005
2010
2015
2020
Year


RI Comp Frequency
None
RuralCong
TotalCong
UrbanCong
ES
110
105
100
95
90
1
2000
2005
2010
2015
2020
Change Point


RI Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
1750
1500
1250
1000
750
2
3
1
2000
2005
2010
2015
2020
Year


RI Comp Severity
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RuralCong
TotalCong
UrbanCong
ES
3.6
3.4
3.2
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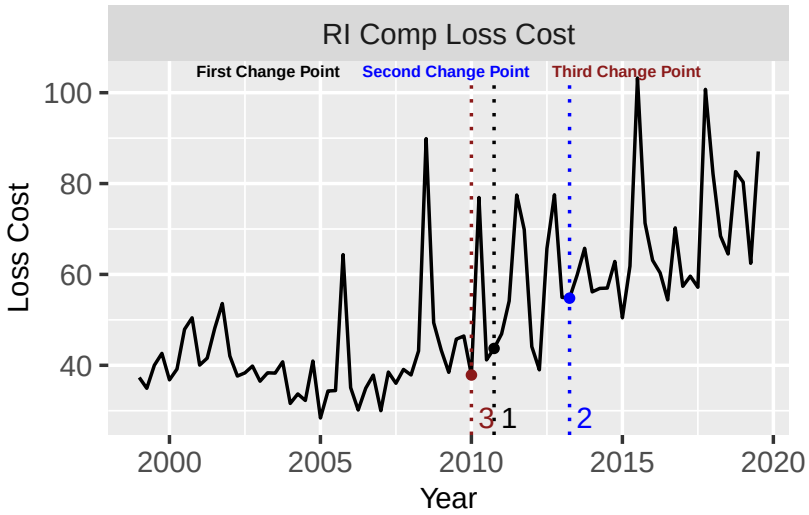
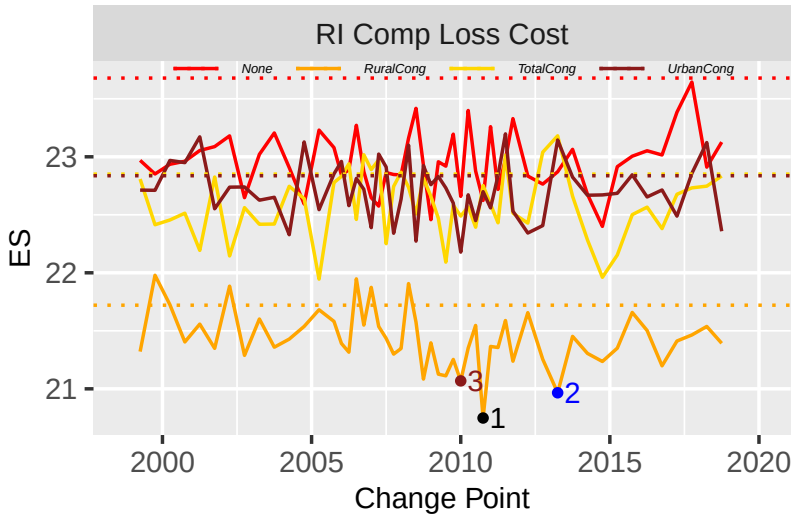
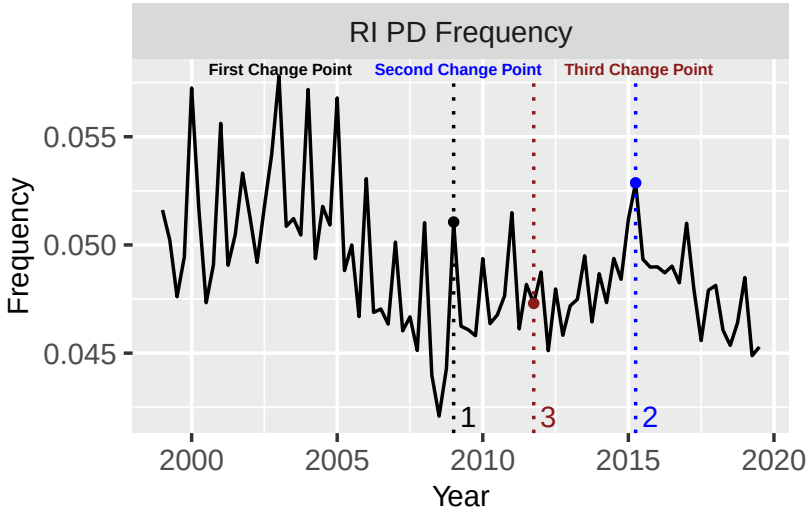
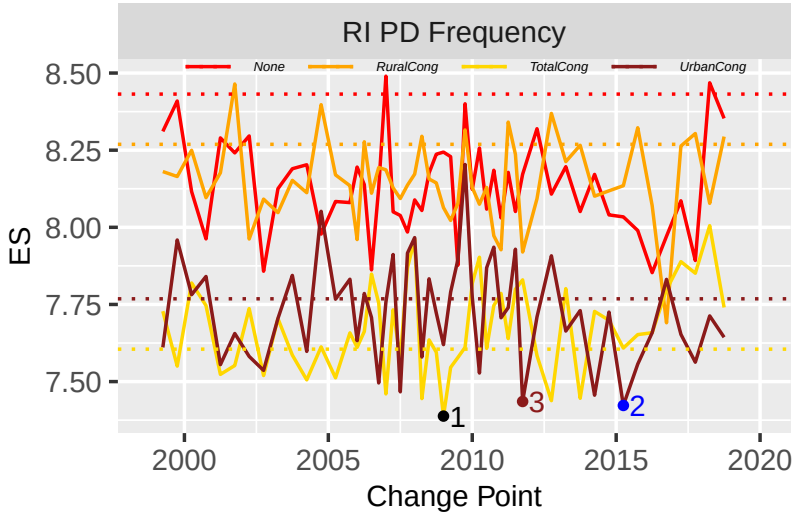
3
1
2000
2005
2010
2015
2020
Change Point


RI Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
100
80
60
40
3
1
2
2000
2005
2010
2015
2020
Year


RI Comp Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
23
22
21
3
2
1
2000
2005
2010
2015
2020
Change Point


RI PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.055
0.050
0.045
2000
2005
2010
2015
2020
Year
1
3
2


RI PD Frequency
None
RuralCong
TotalCong
UrbanCong
ES
8.50
8.25
8.00
7.75
7.50
2000
2005
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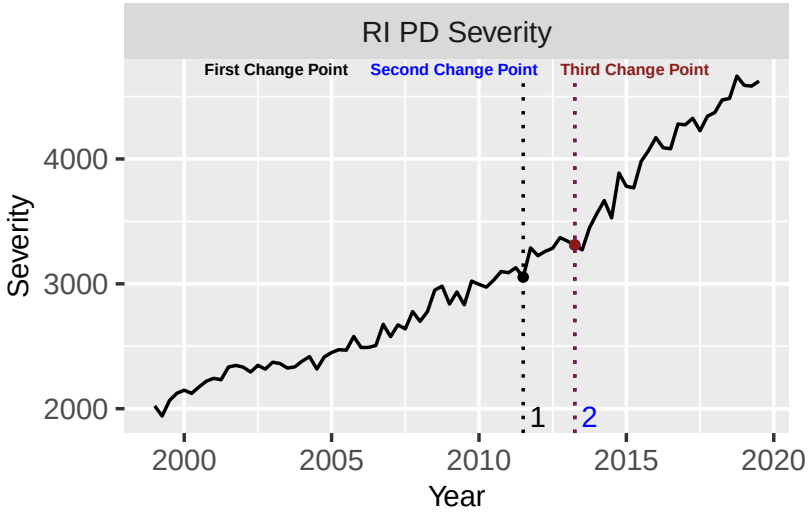
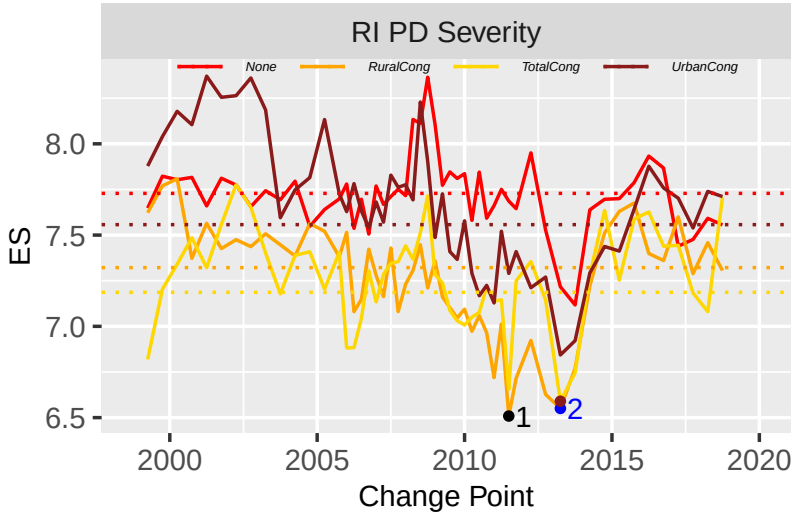
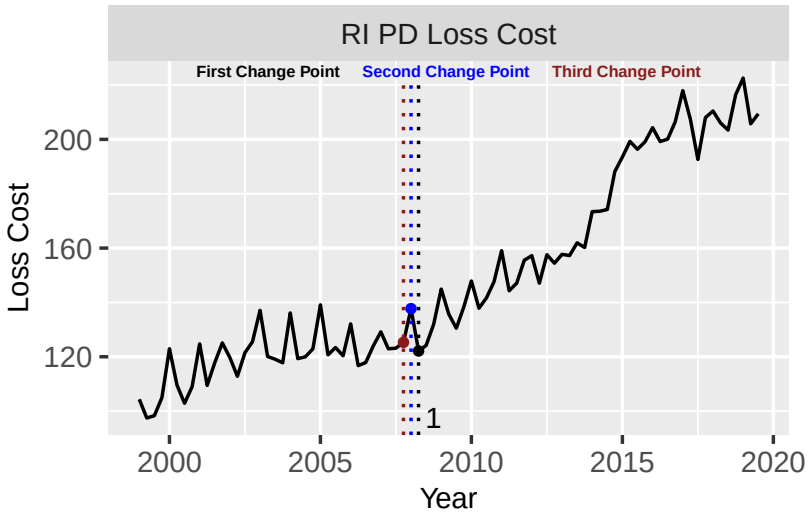
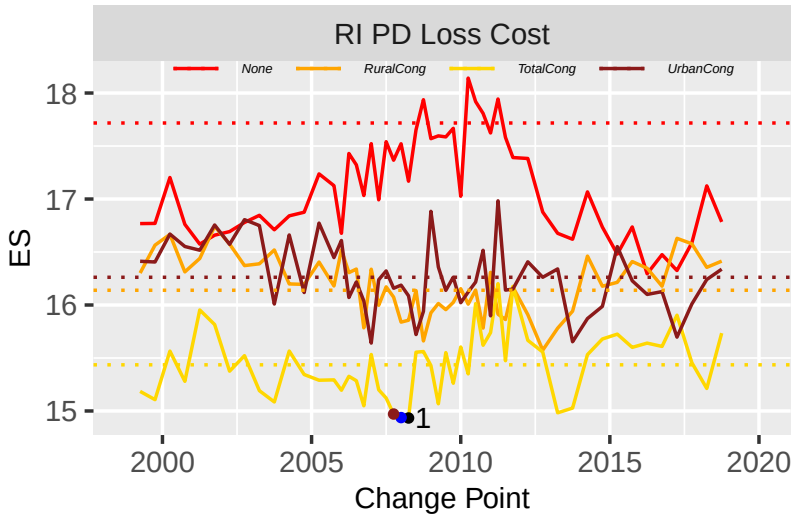
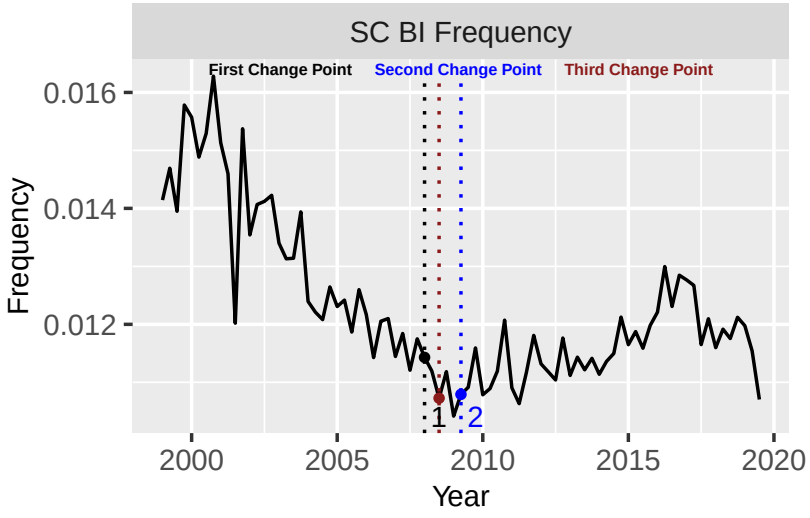
2015
2020
Change Point
1
3
2


RI PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
4000
3000
2000
2000
2005
2010
2015
2020
Year
1
2


RI PD Severity
None
RuralCong
TotalCong
UrbanCong
ES
8.0
7.5
7.0
6.5
2000
2005
2010
2015
2020
Change Point
1
2


RI PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
200
160
120
2000
2005
2010
2015
2020
Year
1


RI PD Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
18
17
16
15
2000
2005
2010
2015
2020
Change Point
1


SC BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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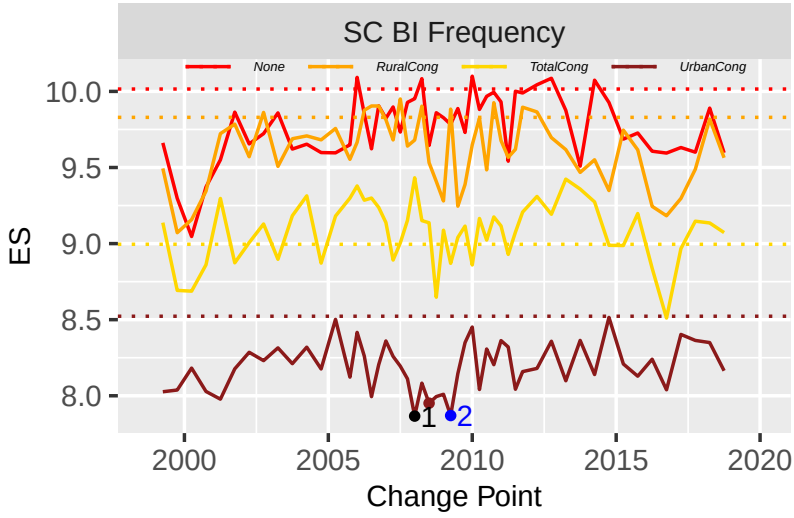
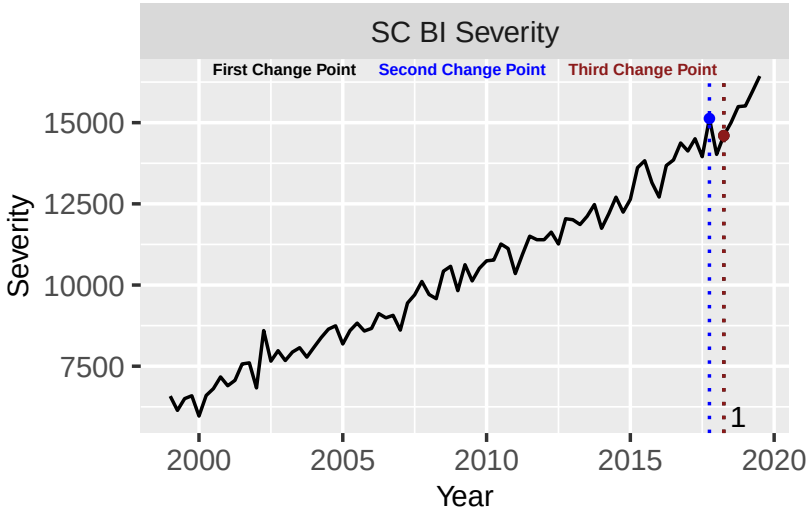
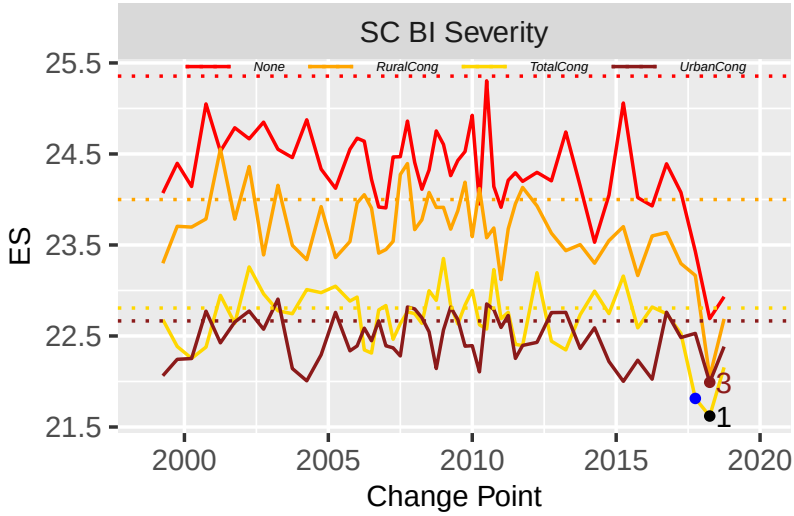
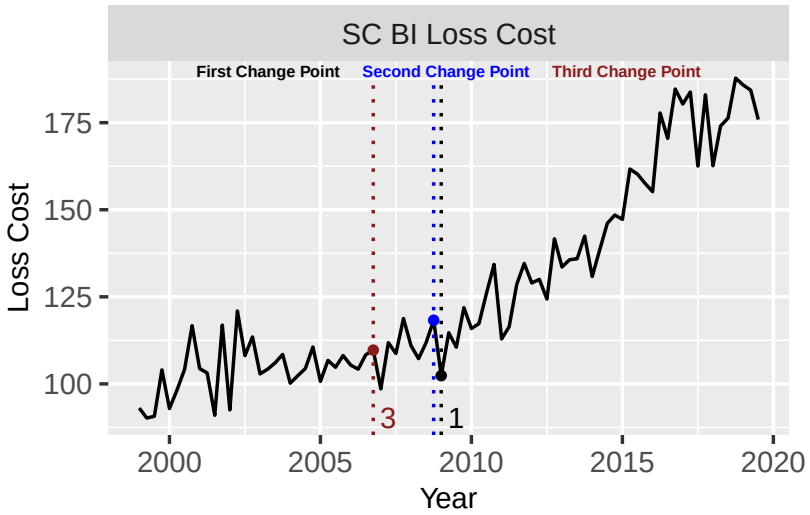
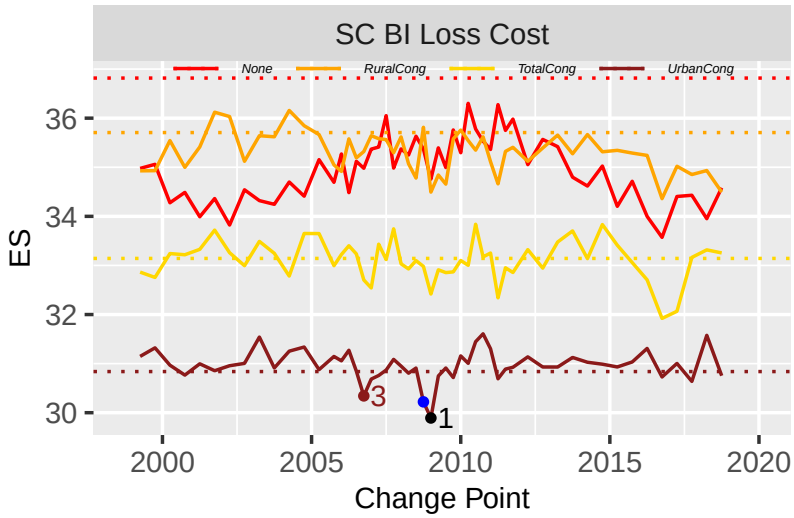
0.014
0.012
2000
2005
2010
2015
2020
Year
1
2

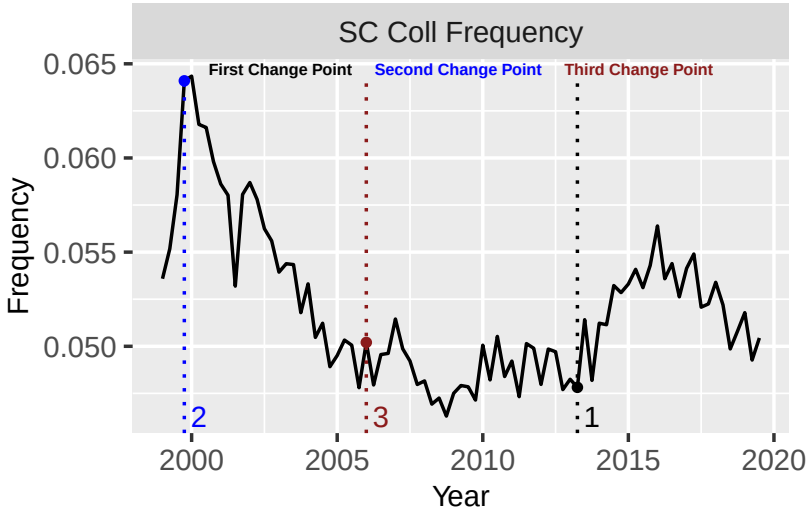

SC BI Frequency
None
RuralCong
TotalCong
UrbanCong
ES
10.0
9.5
9.0
8.5
8.0
2000
2005
2010
2015
2020
Change Point
1
2

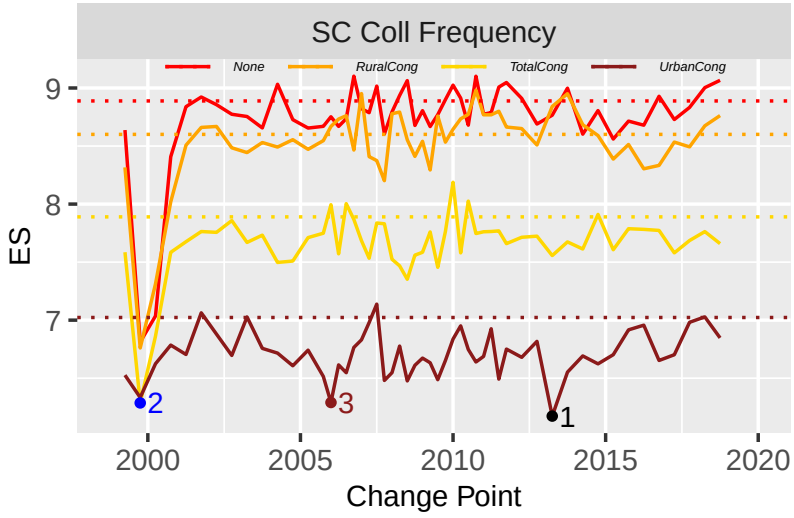

SC BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
15000
12500
10000
7500
2000
2005
2010
2015
2020
Year
1

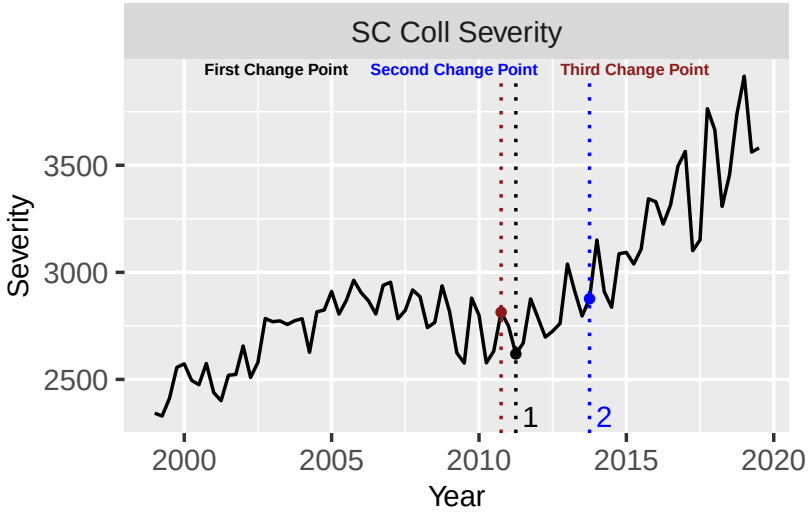

SC BI Severity
None
RuralCong
TotalCong
UrbanCong
ES
25.5
24.5
23.5
22.5
21.5
2000
2005
2010
2015
2020
Change Point
3
1

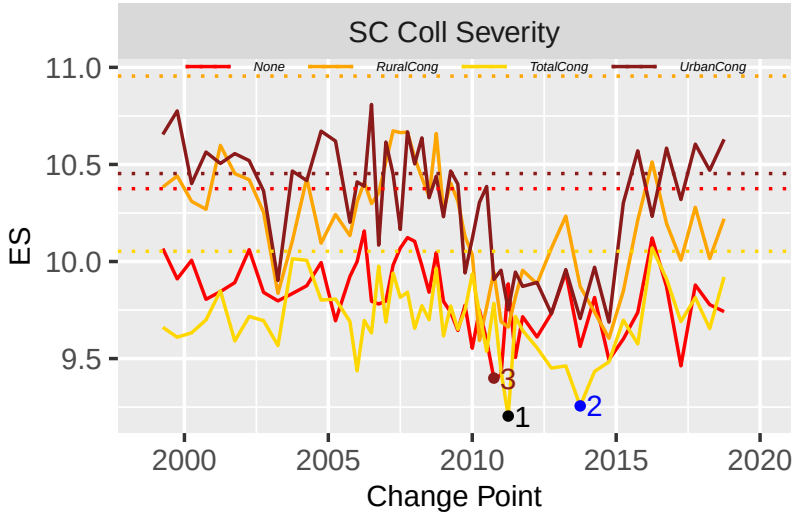

SC BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
175
150
125
100
2000
2005
2010
2015
2020
Year
3
1

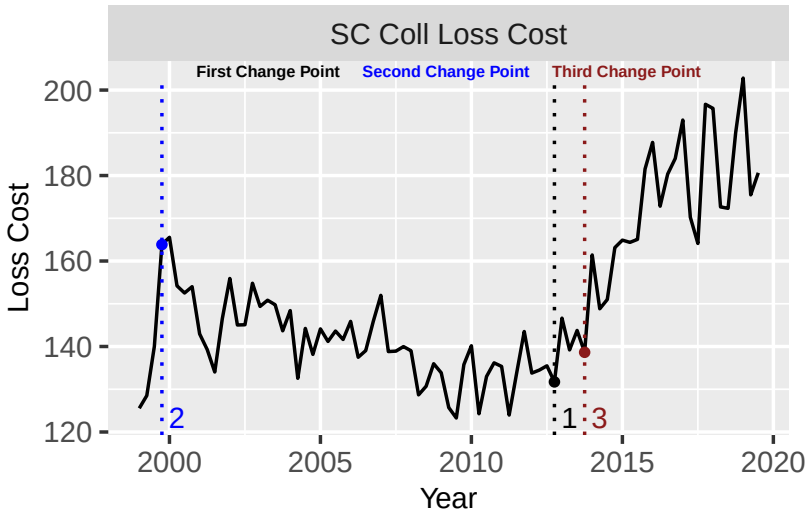

SC BI Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
36
34
32
30
2000
2005
2010
2015
2020
Change Point
3
1

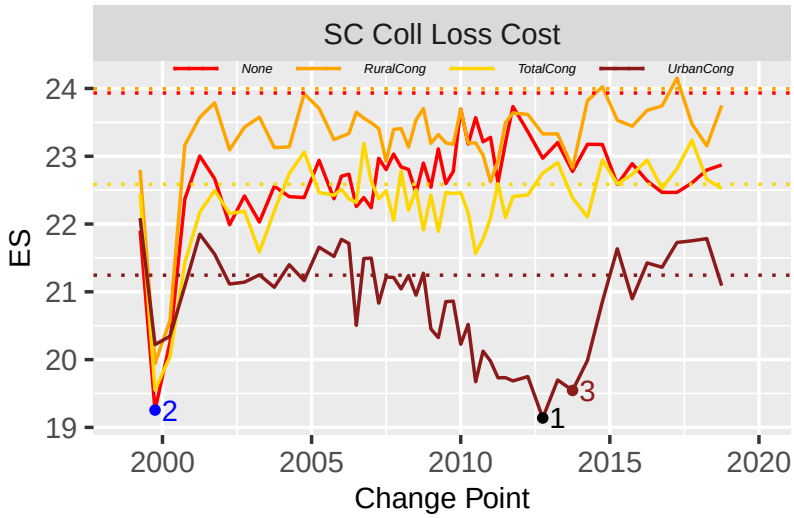

SC Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.065
0.060
0.055
0.050
2
3
1
2000
2005
2010
2015
2020
Year

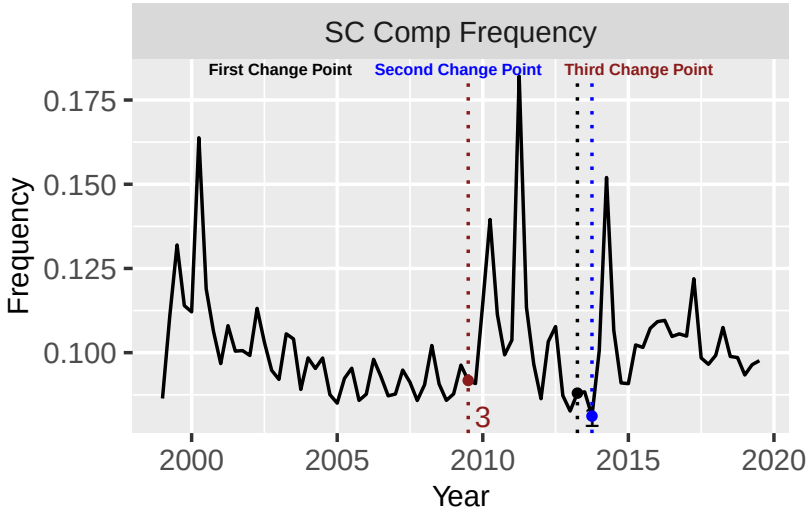

SC Coll Frequency
None
RuralCong
TotalCong
UrbanCong
ES
9
8
7
2
3
1
2000
2005
2010
2015
2020
Change Point

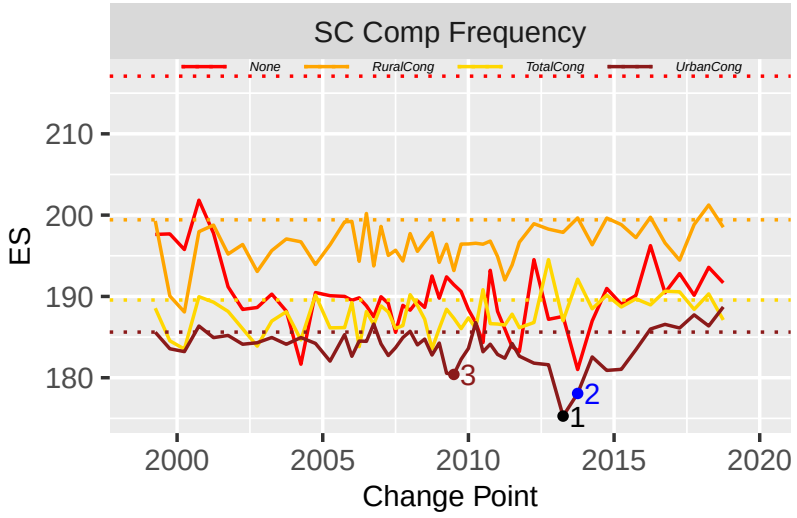

SC Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
3500
3000
2500
1
2
2000
2005
2010
2015
2020
Year


SC Coll Severity
None
RuralCong
TotalCong
UrbanCong
ES
11.0
10.5
10.0
9.5
3
1
2
2000
2005
2010
2015
2020
Change Point


SC Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
200
180
160
140
120
2
1
3
2000
2005
2010
2015
2020
Year


SC Coll Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
24
23
22
21
20
19
2
3
1
2000
2005
2010
2015
2020
Change Point


SC Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.175
0.150
0.125
0.100
2000
2005
2010
2015
2020
Year
3
2
1


SC Comp Frequency
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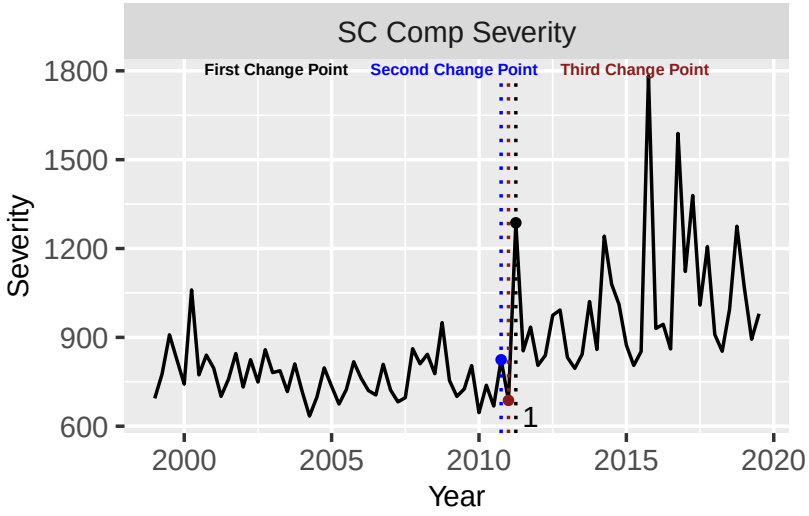
TotalCong
UrbanCong
ES
210
200
190
180
2000
2005
2010
2015
2020
Change Point
3
2
1


SC Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
1800
1500
1200
900
600
2000
2005
2010
2015
2020
Year
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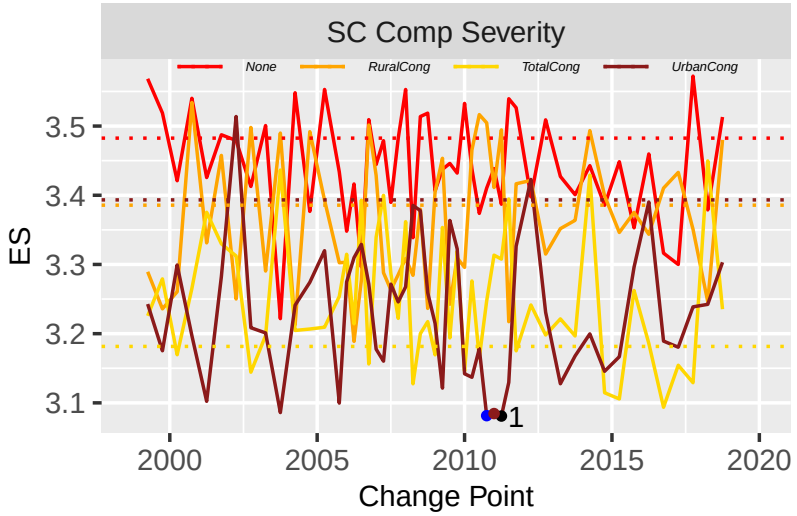
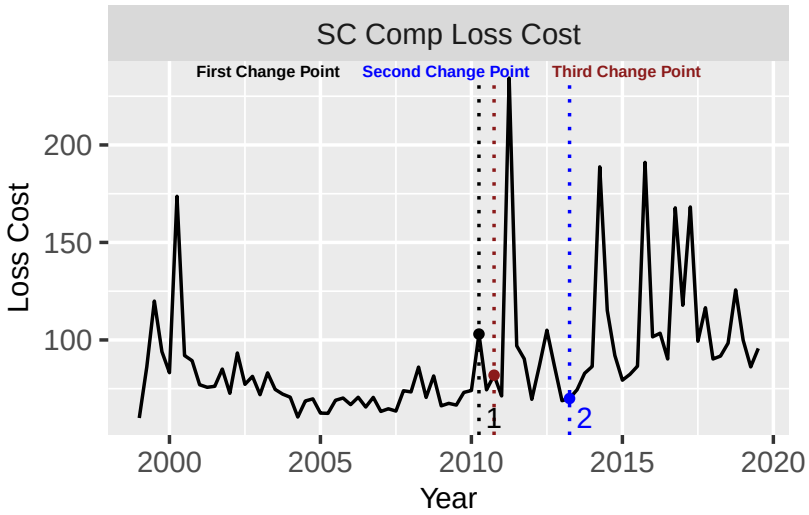
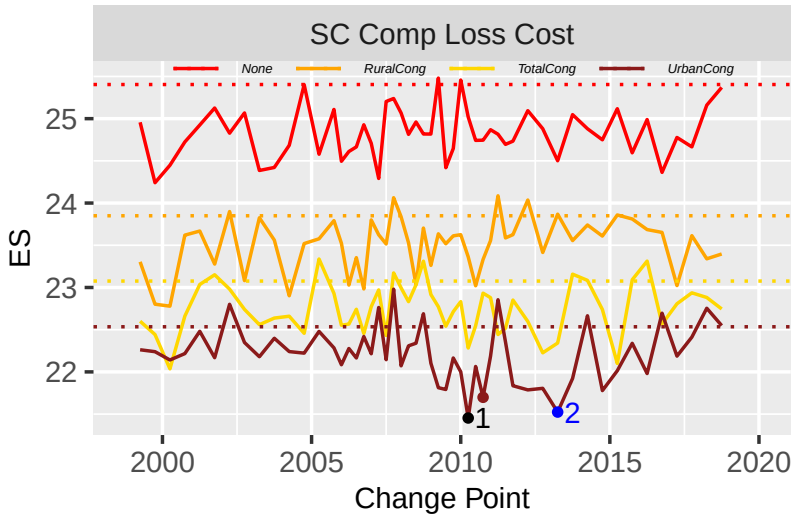
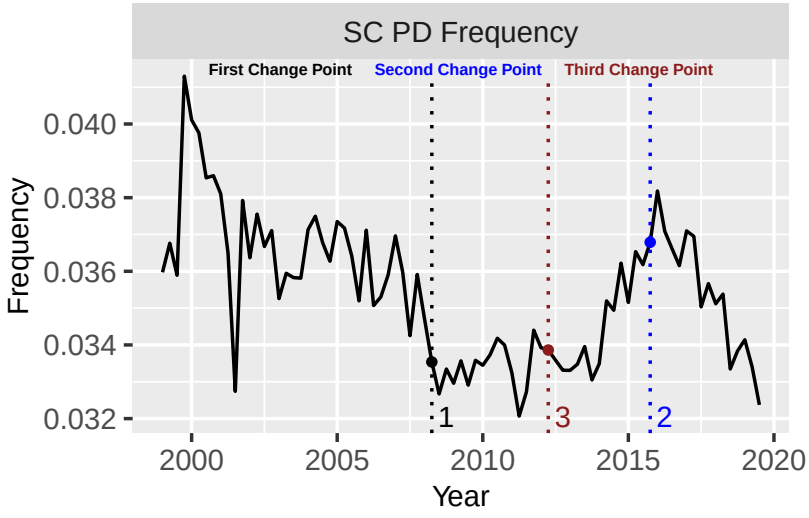

SC Comp Severity
None
RuralCong
TotalCong
UrbanCong
ES
3.5
3.4
3.3
3.2
3.1
2000
2005
2010
2015
2020
Change Point
1


SC Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
200
150
100
2000
2005
2010
2015
2020
Year
1
2


SC Comp Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
25
24
23
22
2000
2005
2010
2015
2020
Change Point
1
2


SC PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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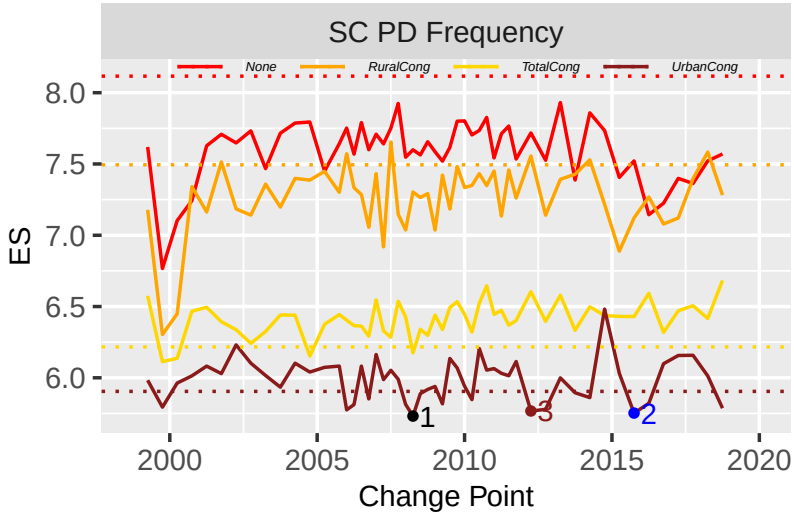
0.038
0.036
0.034
0.032
2000
2005
2010
2015
2020
Year
1
3
2


SC PD Frequency
None
RuralCong
TotalCong
UrbanCong
ES
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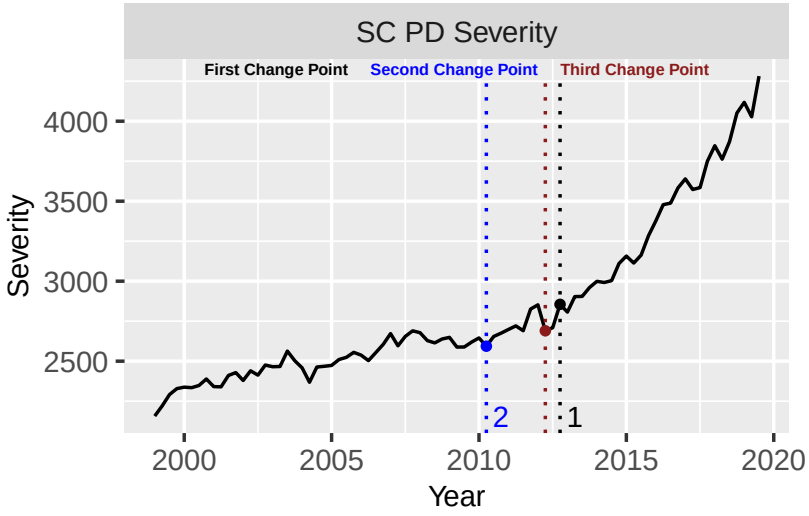
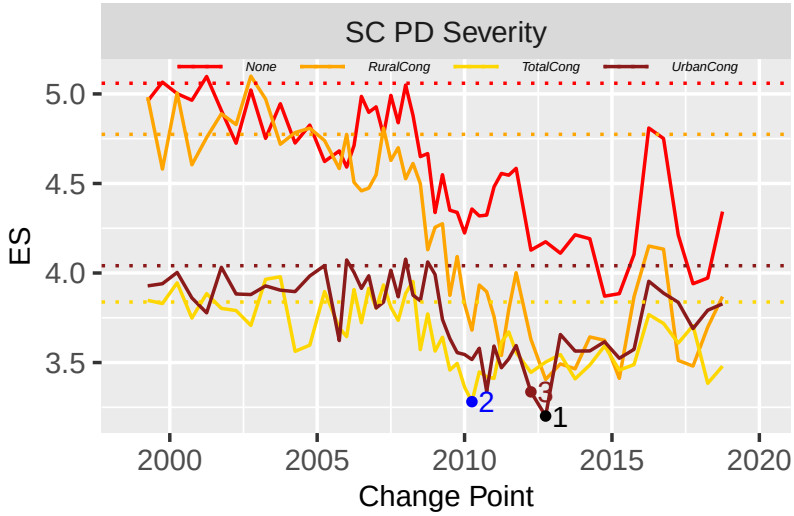
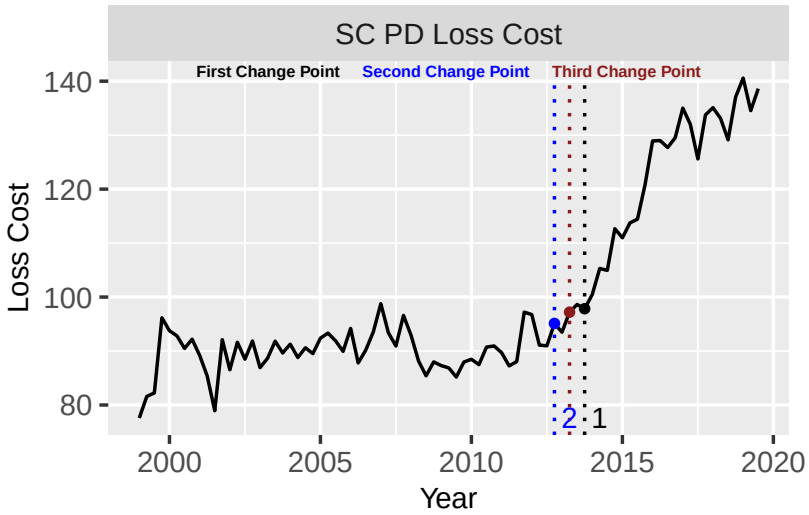
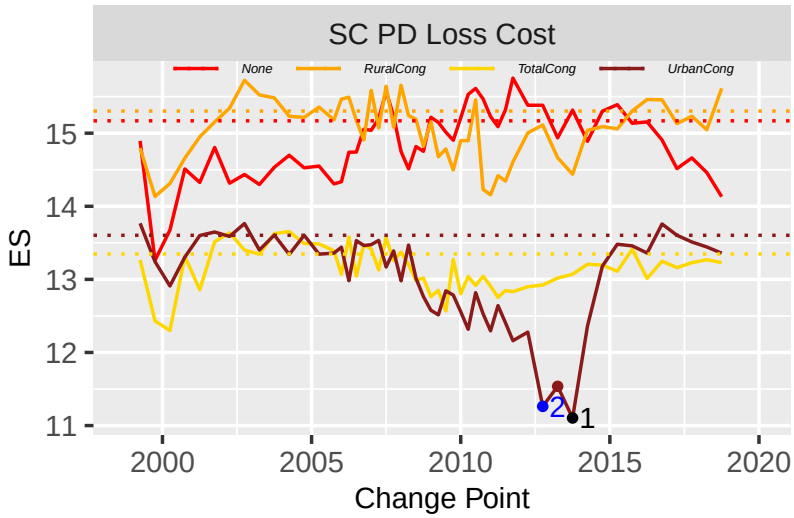
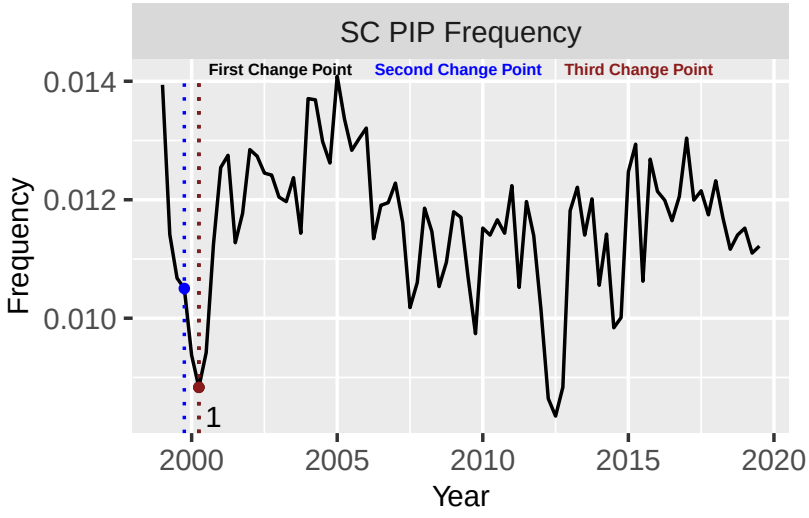
7.5
7.0
6.5
6.0
2000
2005
2010
2015
2020
Change Point
1
3
2

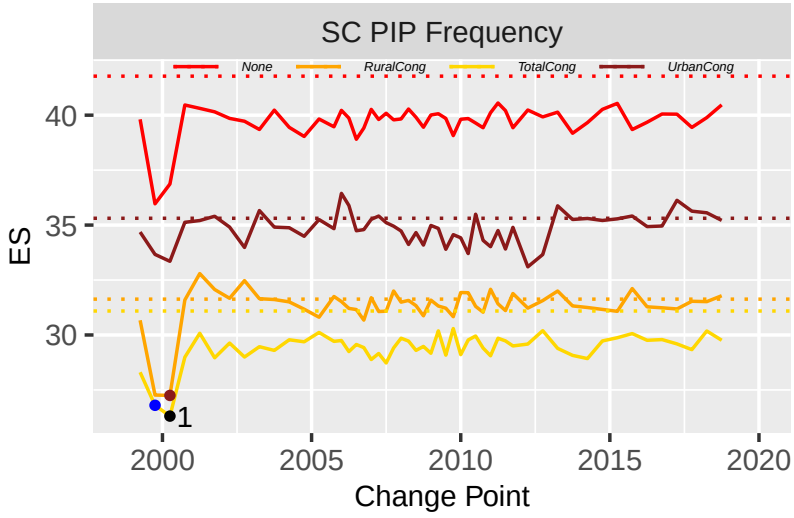

SC PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
4000
3500
3000
2500
2000
2005
2010
2015
2020
Year
2
1

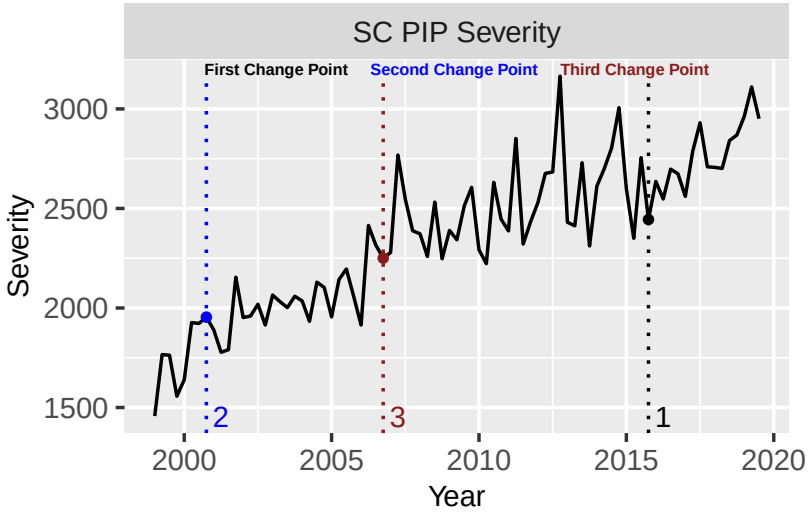

SC PD Severity
None
RuralCong
TotalCong
UrbanCong
ES
5.0
4.5
4.0
3.5
2000
2005
2010
2015
2020
Change Point
2
3
1

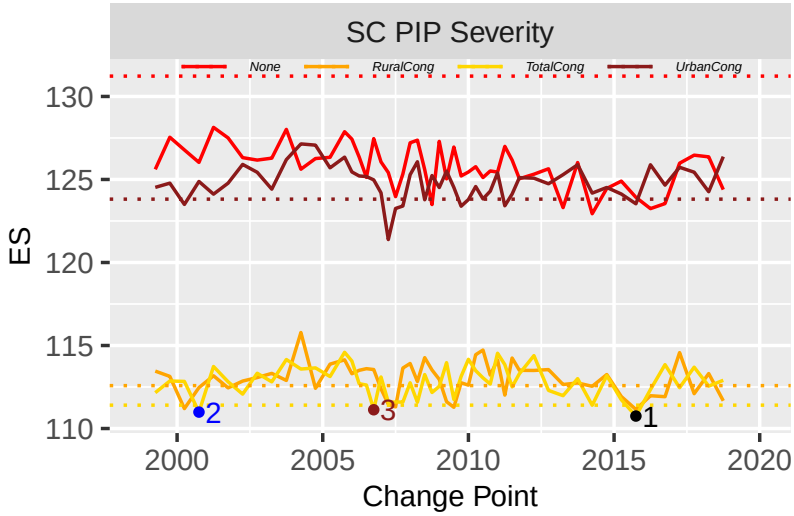

SC PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
140
120
100
80
2000
2005
2010
2015
2020
Year
2
1

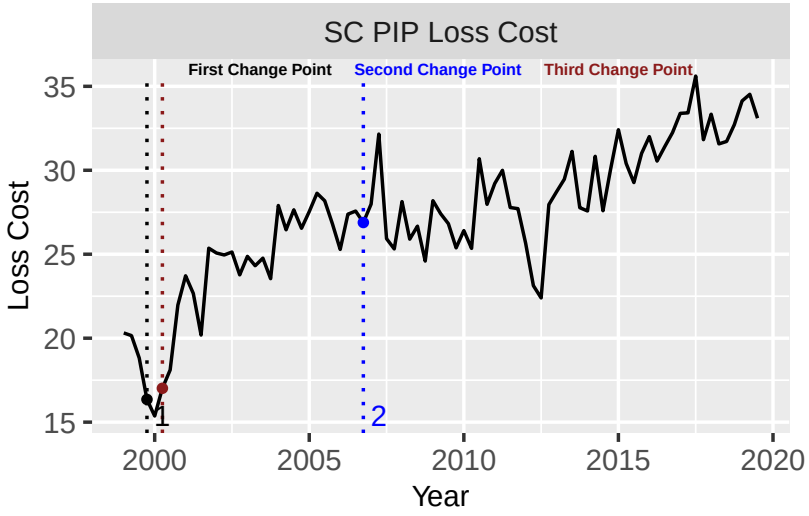

SC PD Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
15
14
13
12
11
2000
2005
2010
2015
2020
Change Point
2
1

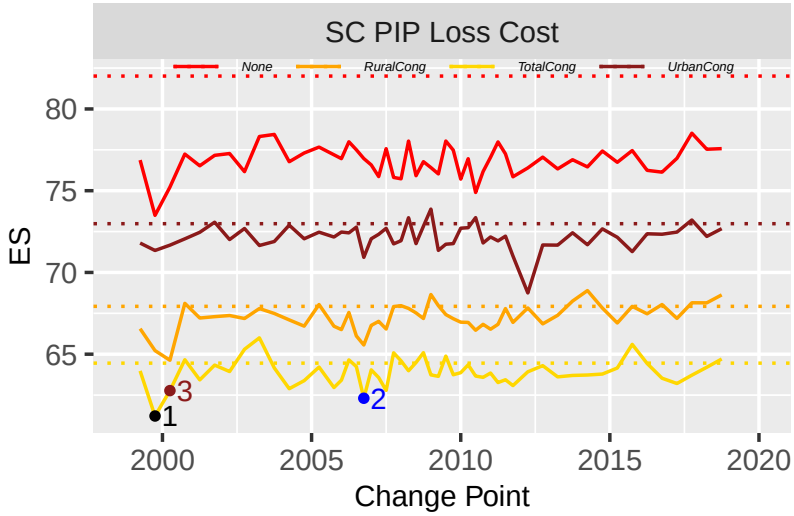

SC PIP Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.014
0.012
0.010
2000
2005
2010
2015
2020
Year
1

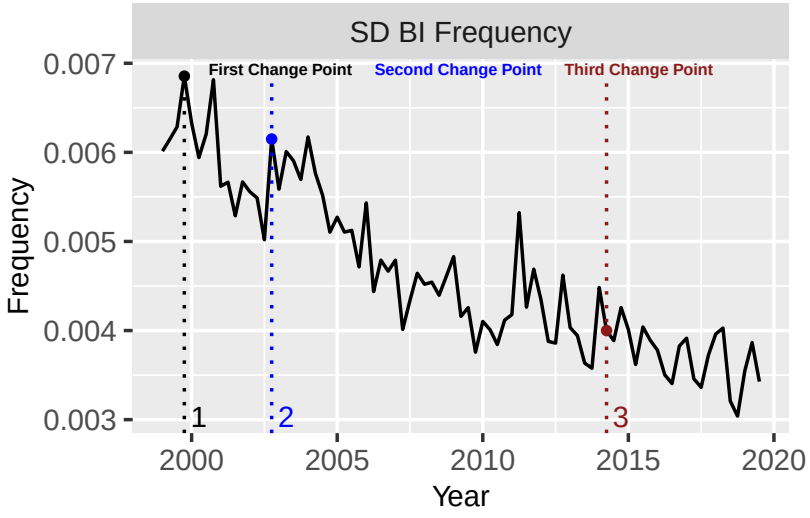

SC PIP Frequency
None
RuralCong
TotalCong
UrbanCong
ES
40
35
30
2000
2005
2010
2015
2020
Change Point
1


SC PIP Severity
First Change Point
Second Change Point
Third Change Point
Severity
3000
2500
2000
1500
2000
2005
2010
2015
2020
Year
2
3
1


SC PIP Severity
None
RuralCong
TotalCong
UrbanCong
ES
130
125
120
115
110
2000
2005
2010
2015
2020
Change Point
2
3
1


SC PIP Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
35
30
25
20
15
2000
2005
2010
2015
2020
Year
1
2


SC PIP Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
80
75
70
65
2000
2005
2010
2015
2020
Change Point
3
1
2


SD BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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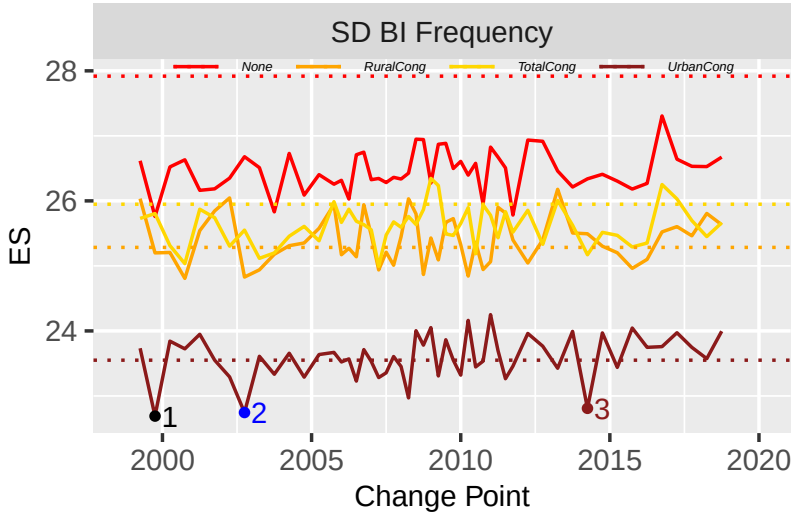
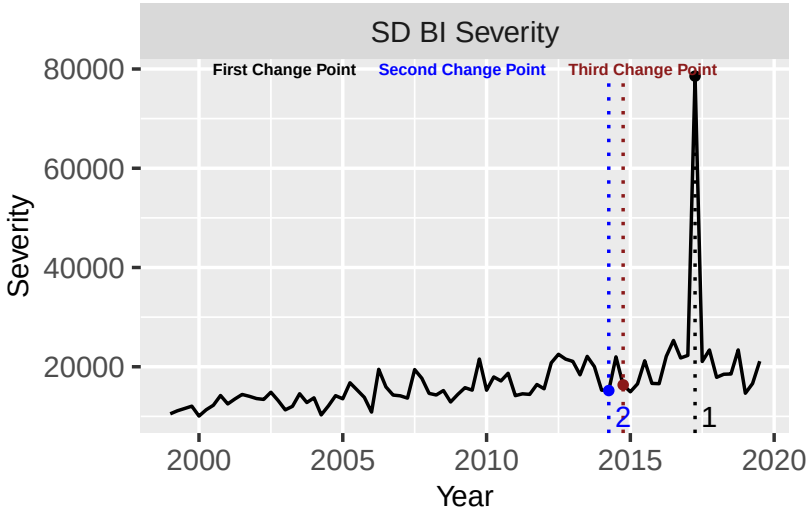
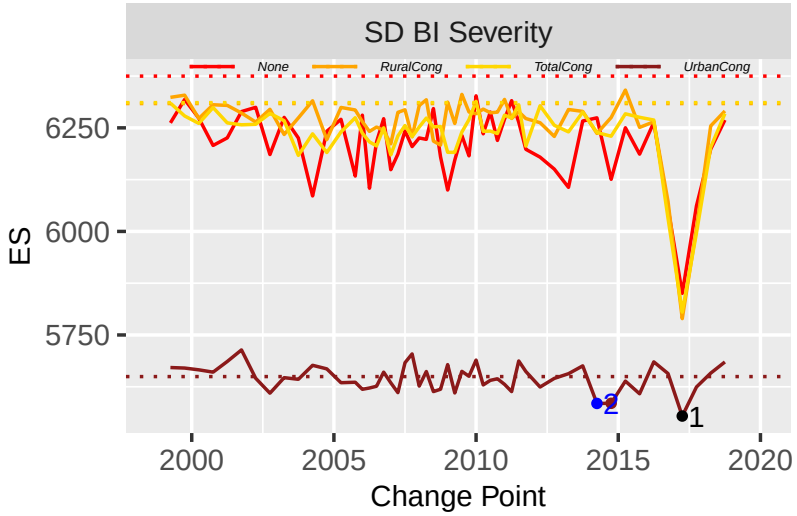
0.006
0.005
0.004
0.003
2000
2005
2010
2015
2020
Year
1
2
3


SD BI Frequency
None
RuralCong
TotalCong
UrbanCong
ES
28
26
24
2000
2005
2010
2015
2020
Change Point
1
2
3


SD BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
80000
60000
40000
20000
2000
2005
2010
2015
2020
Year
2
1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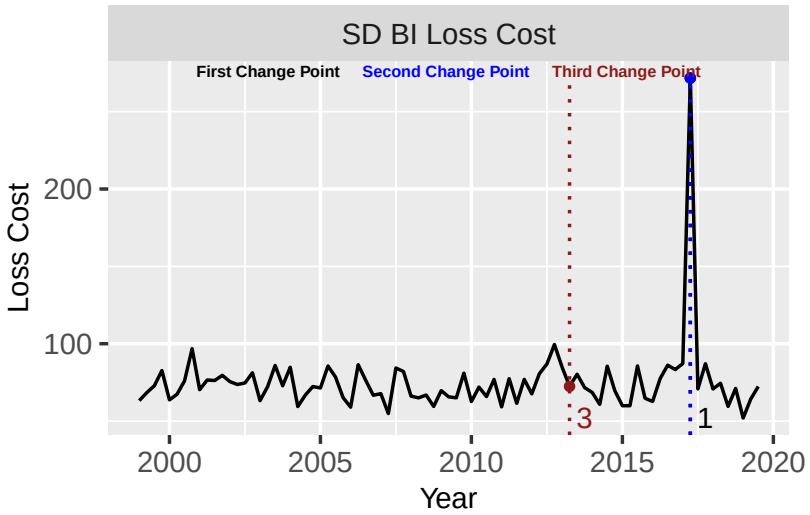
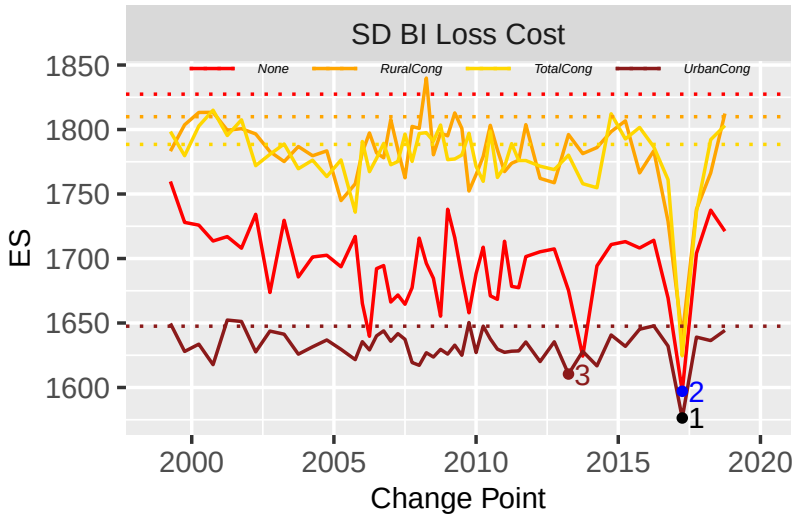
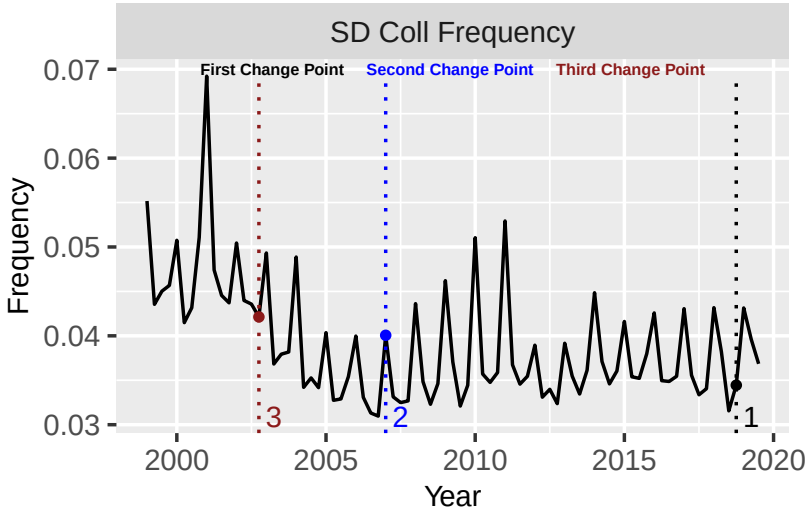
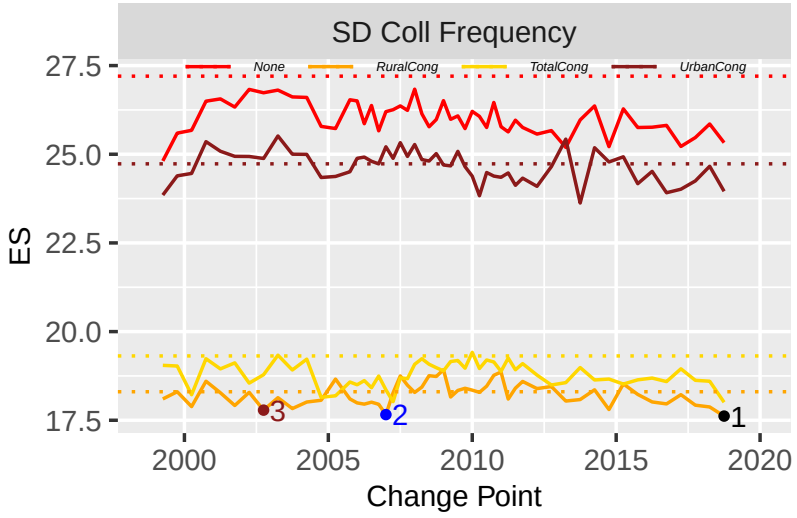
None
RuralCong
TotalCong
UrbanCong
ES
6250
6000
5750
2000
2005
2010
2015
2020
Change Point
2
1


SD BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
200
100
2000
2005
2010
2015
2020
Year
3
1


SD BI Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
1850
1800
1750
1700
1650
1600
2000
2005
2010
2015
2020
Change Point
3
2
1


SD Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.07
0.06
0.05
0.04
0.03
2000
2005
2010
2015
2020
Year
3
2
1


SD Coll Frequency
None
RuralCong
TotalCong
UrbanCong
ES
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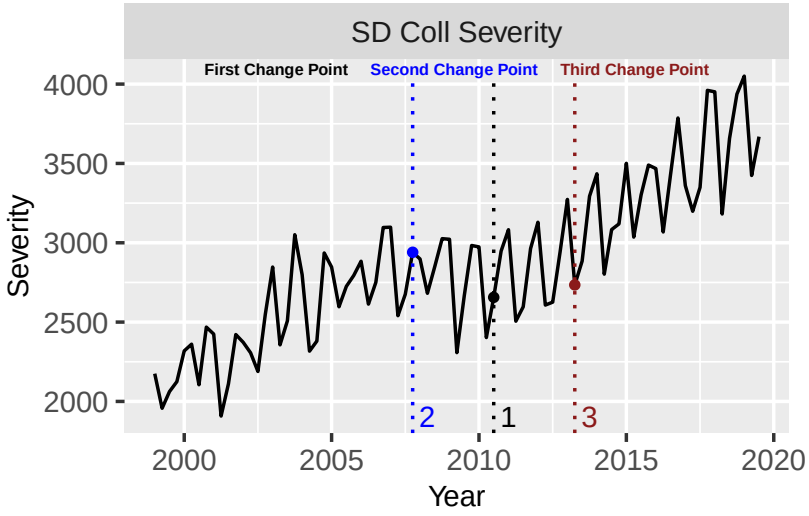
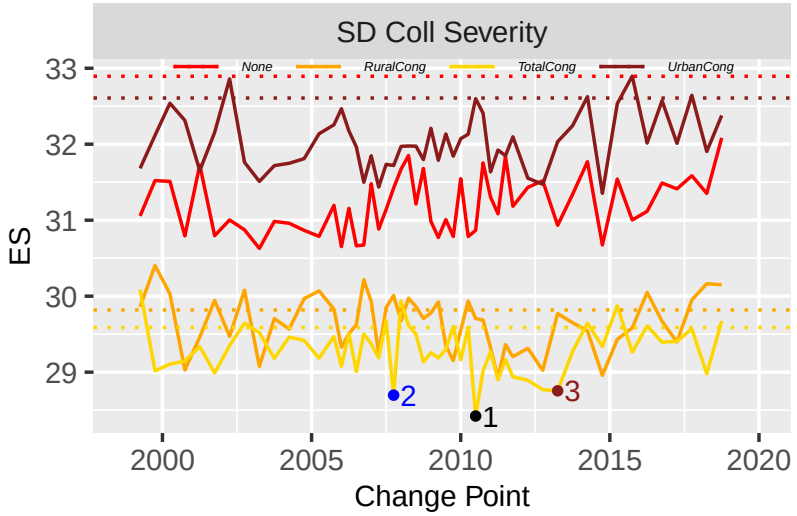
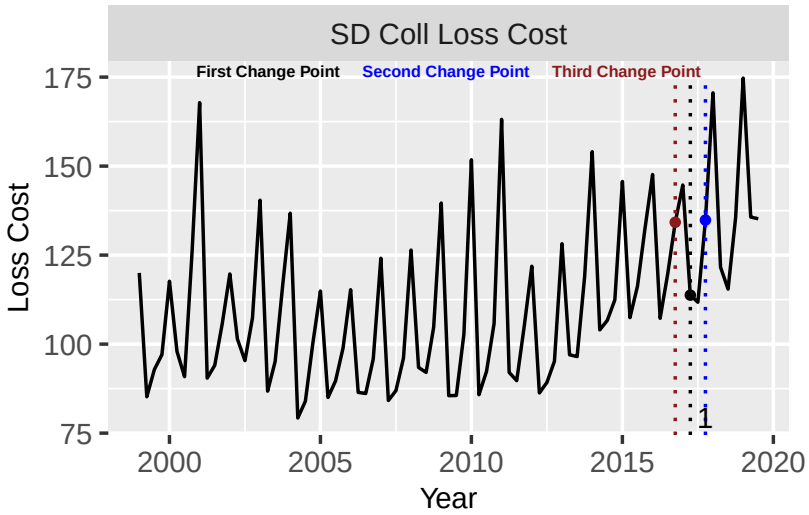
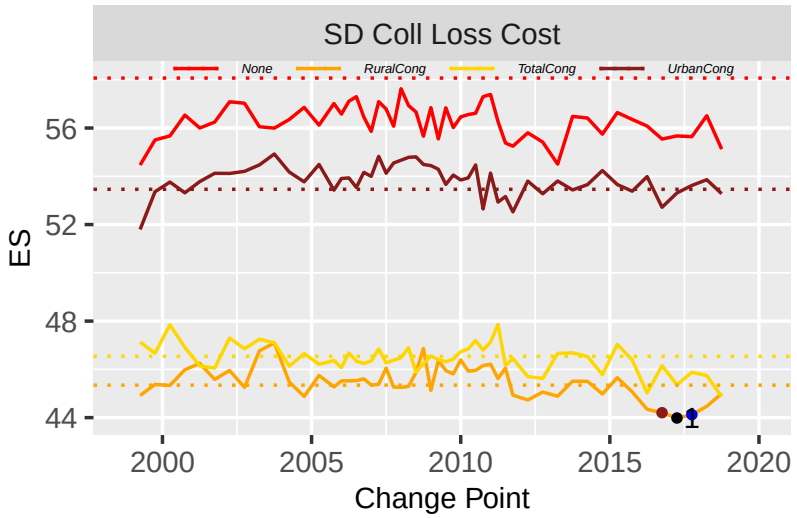
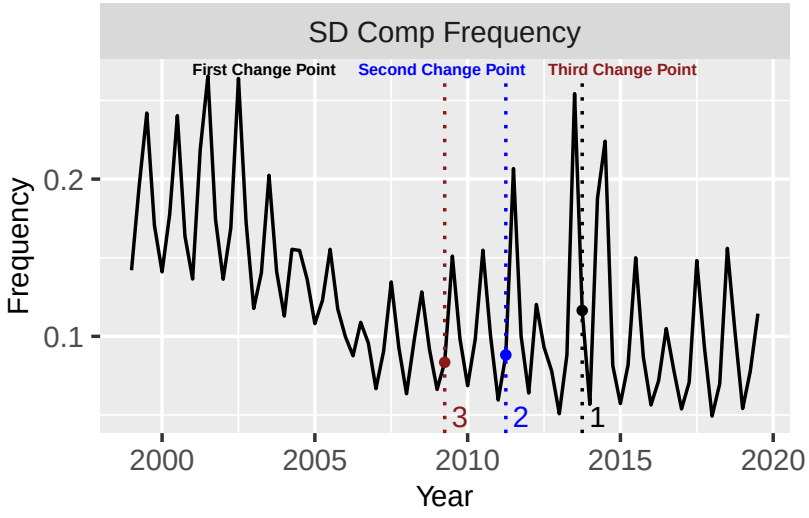
25.0
22.5
20.0
17.5
2000
2005
2010
2015
2020
Change Point
3
2
1

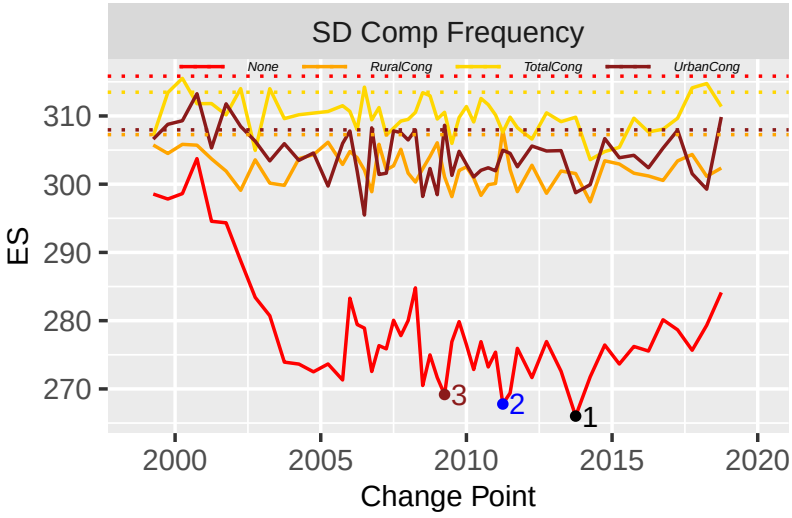

SD Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
4000
3500
3000
2500
2000
2000
2005
2010
2015
2020
Year
2
1
3

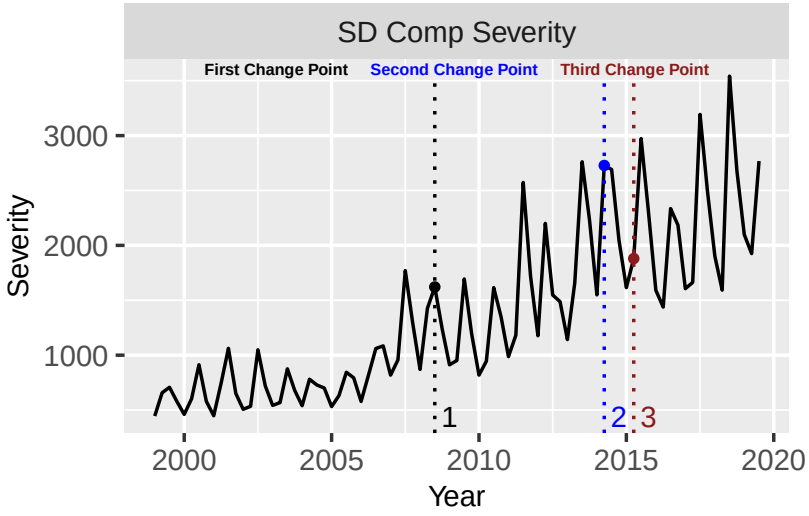

SD Coll Severity
None
RuralCong
TotalCong
UrbanCong
ES
33
32
31
30
29
2000
2005
2010
2015
2020
Change Point
2
1
3

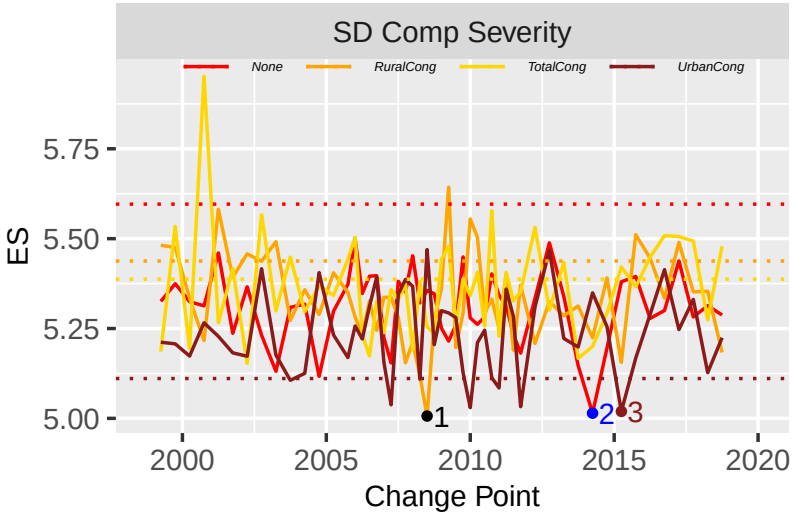

SD Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
175
150
125
100
75
2000
2005
2010
2015
2020
Year
1

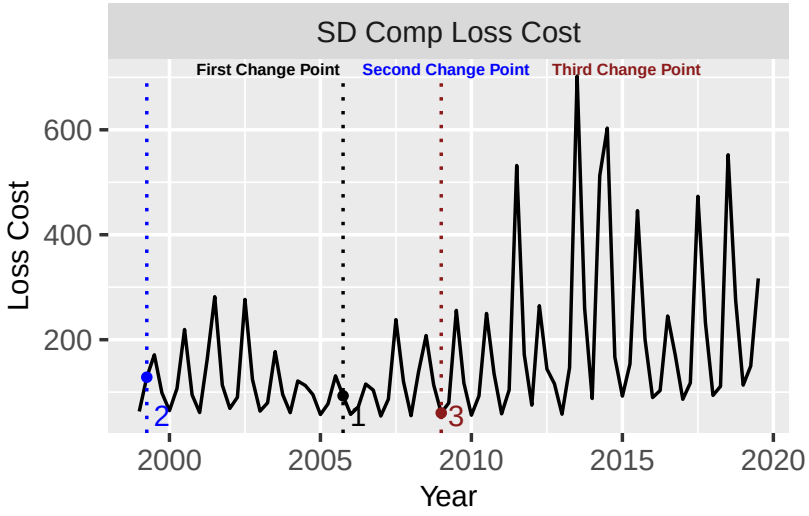

SD Coll Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
56
52
48
44
2000
2005
2010
2015
2020
Change Point
1

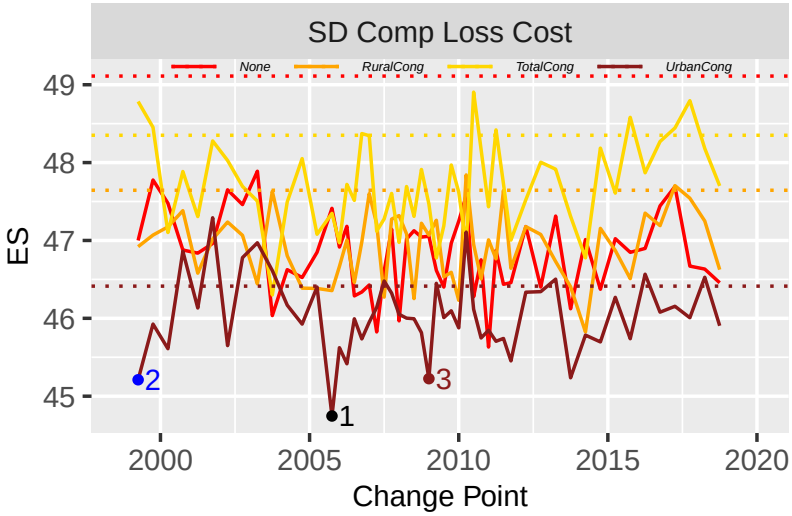

SD Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.2
0.1
2000
2005
2010
2015
2020
Year
3
2
1

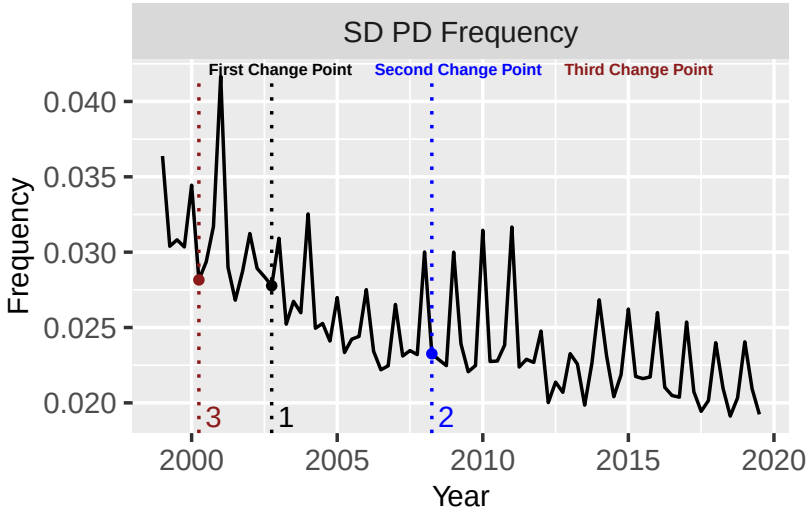

SD Comp Frequency
None
RuralCong
TotalCong
UrbanCong
ES
310
300
290
280
270
2000
2005
2010
2015
2020
Change Point
3
2
1


SD Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
3000
2000
1000
2000
2005
2010
2015
2020
Year
1
2
3


SD Comp Severity
None
RuralCong
TotalCong
UrbanCong
ES
5.75
5.50
5.25
5.00
2000
2005
2010
2015
2020
Change Point
1
2
3


SD Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
600
400
200
2000
2005
2010
2015
2020
Year
2
1
3


SD Comp Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
49
48
47
46
45
2000
2005
2010
2015
2020
Change Point
2
3
1


SD PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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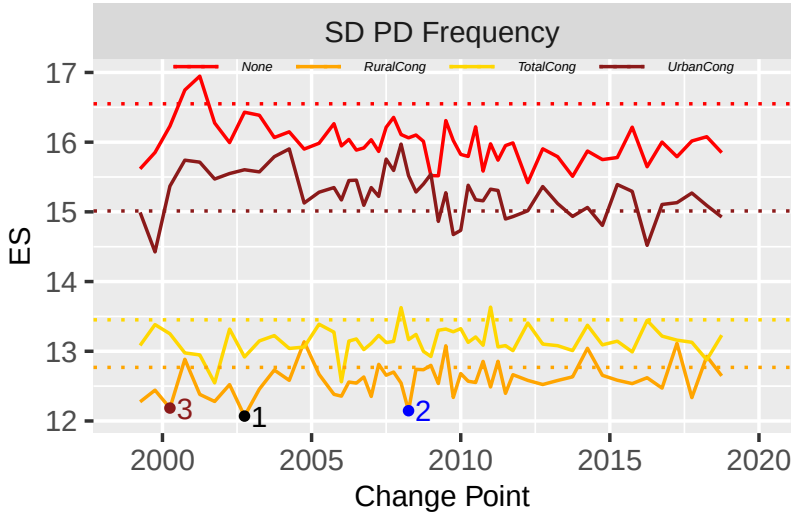
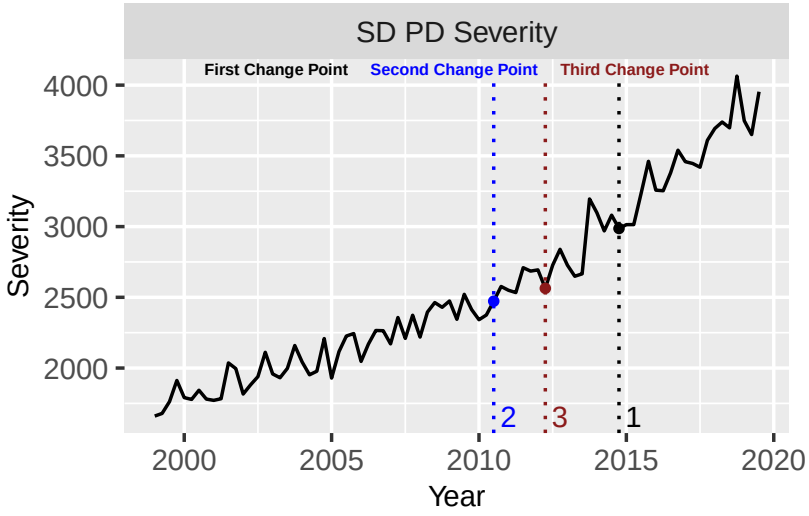
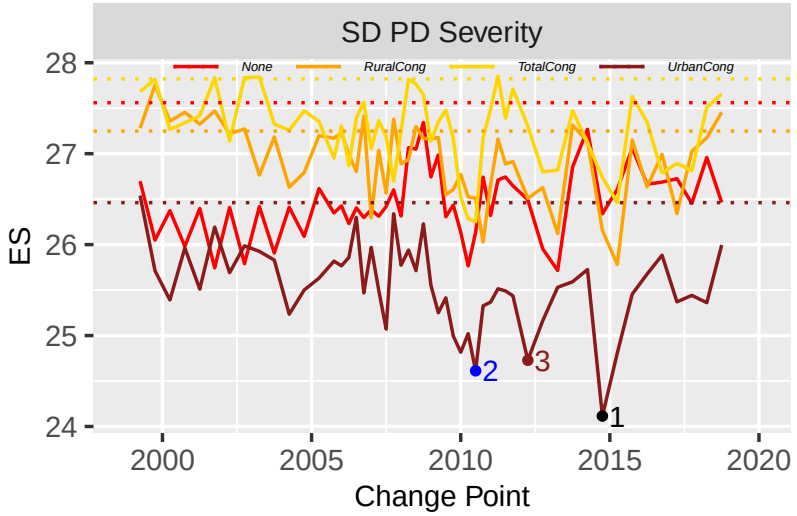
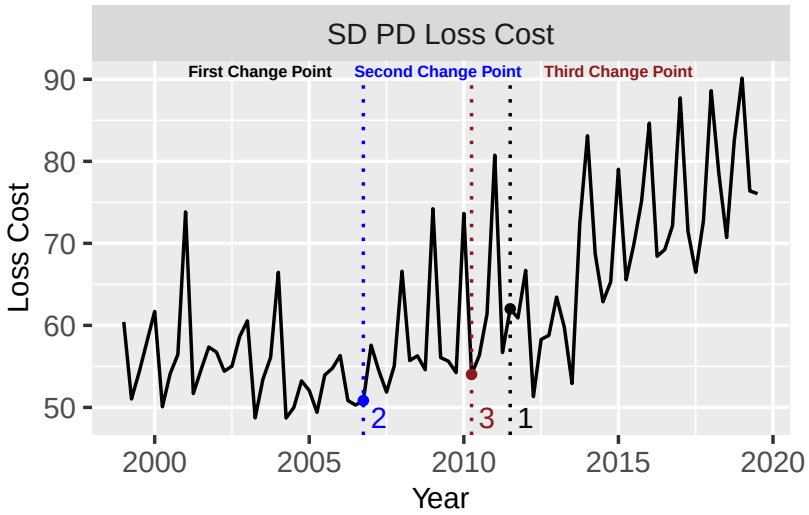
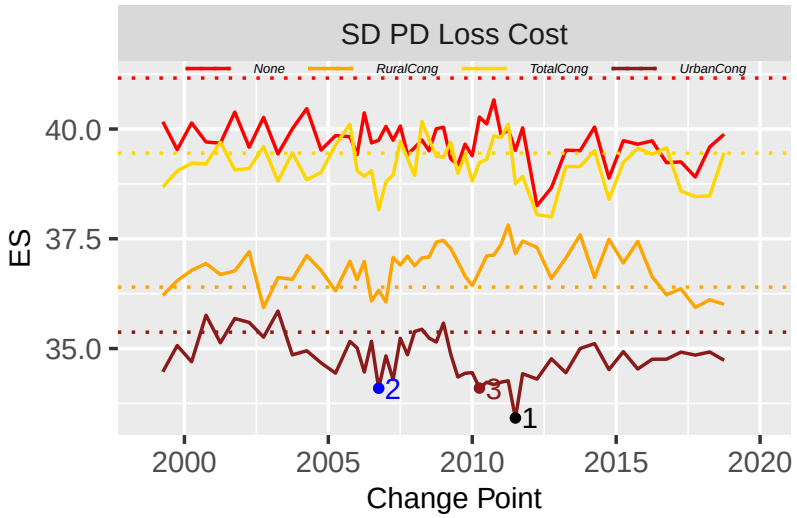
0.035
0.030
0.025
0.020
2000
2005
2010
2015
2020
Year
3
1
2

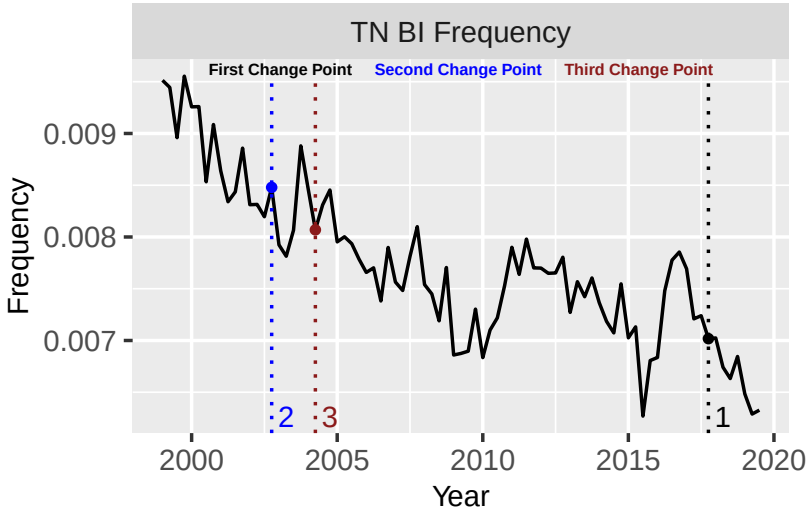

SD PD Frequency
None
RuralCong
TotalCong
UrbanCong
ES
17
16
15
14
13
12
2000
2005
2010
2015
2020
Change Point
3
1
2

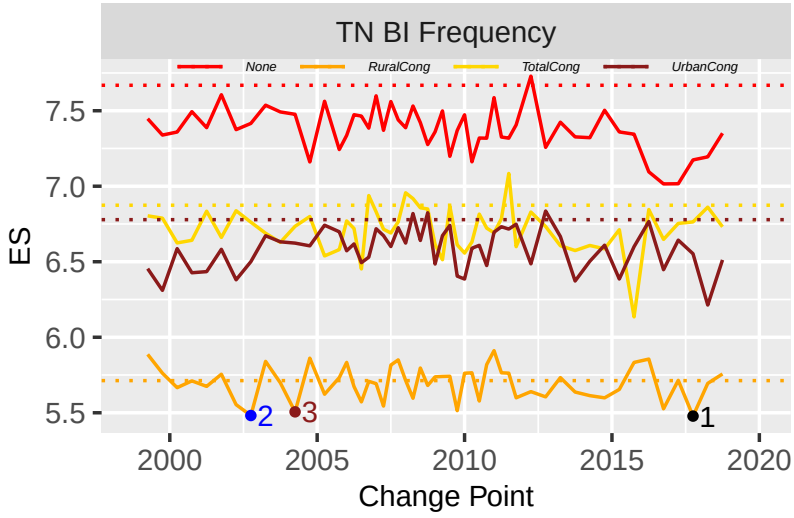

SD PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
4000
3500
3000
2500
2000
2000
2005
2010
2015
2020
Year
2
3
1

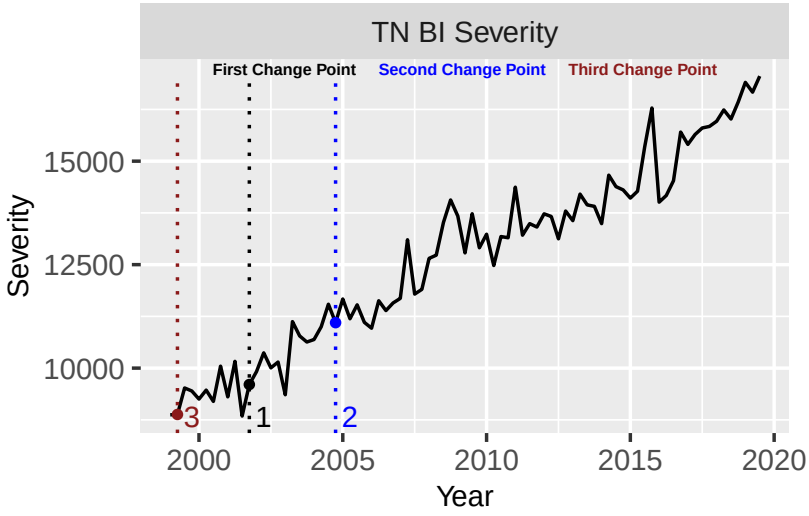

SD PD Severity
None
RuralCong
TotalCong
UrbanCong
ES
28
27
26
25
24
2000
2005
2010
2015
2020
Change Point
2
3
1

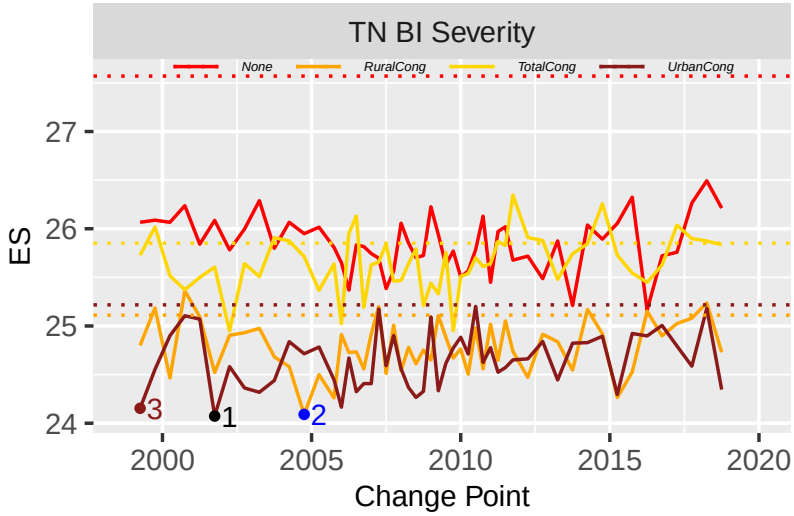

SD PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
90
80
70
60
50
2000
2005
2010
2015
2020
Year
2
3
1

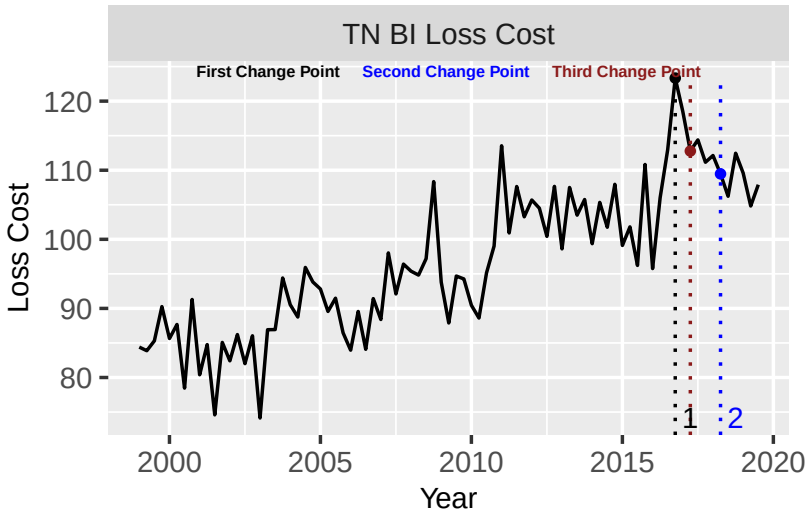

SD PD Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
40.0
37.5
35.0
2000
2005
2010
2015
2020
Change Point
2
3
1

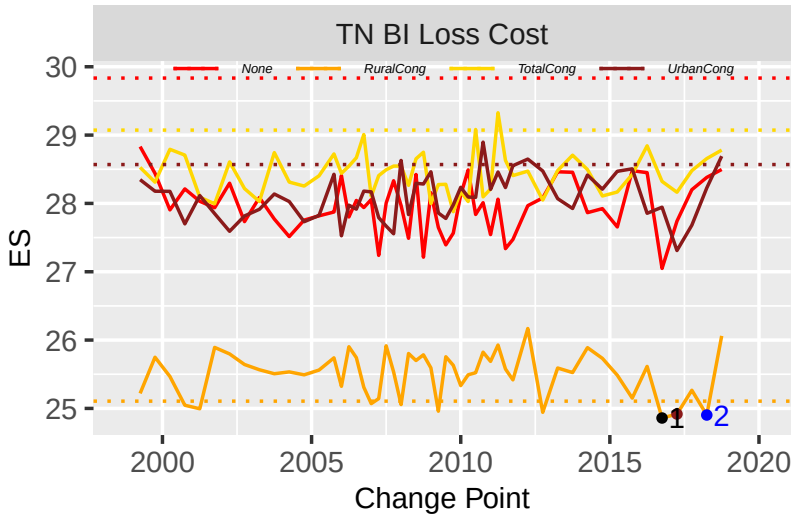

TN BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.009
0.008
0.007
2
3
1
2000
2005
2010
2015
2020
Year

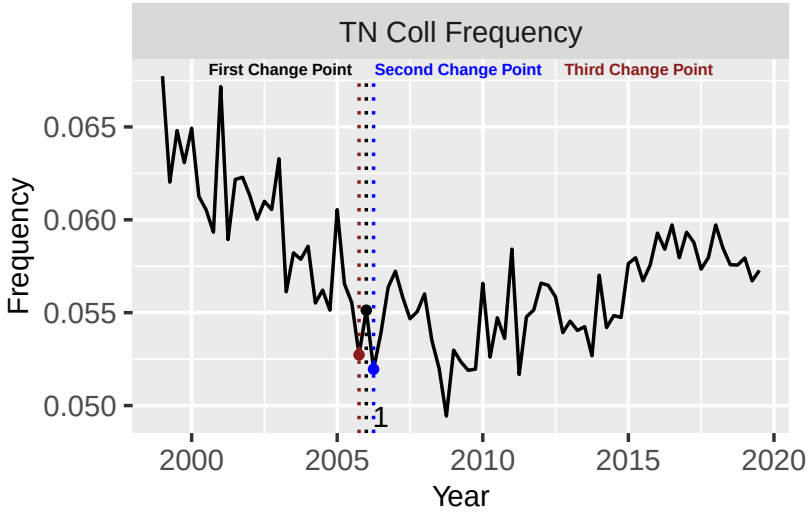

TN BI Frequency
None
RuralCong
TotalCong
UrbanCong
ES
7.5
7.0
6.5
6.0
5.5
2
3
1
2000
2005
2010
2015
2020
Change Point

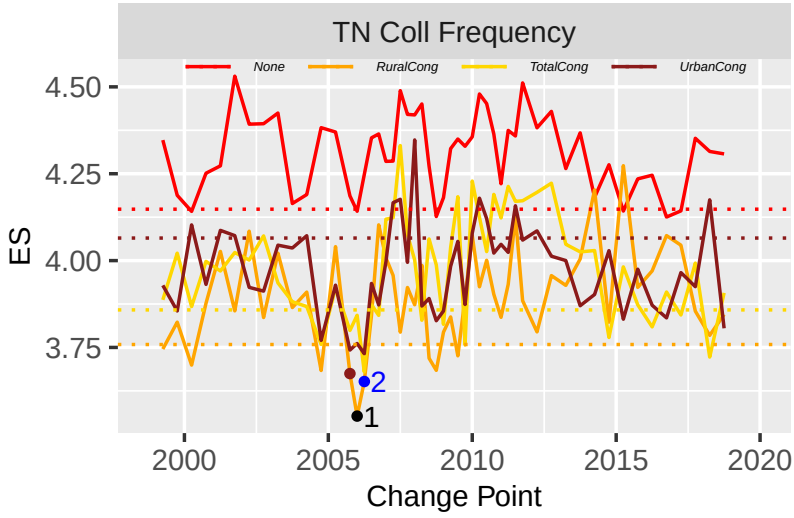

TN BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
15000
12500
10000
3
1
2
2000
2005
2010
2015
2020
Year

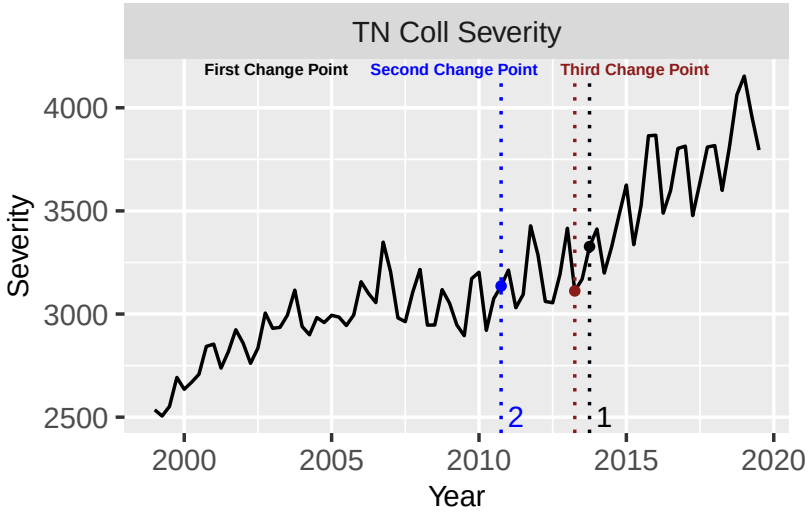

TN BI Severity
None
RuralCong
TotalCong
UrbanCong
ES
27
26
25
24
3
1
2
2000
2005
2010
2015
2020
Change Point

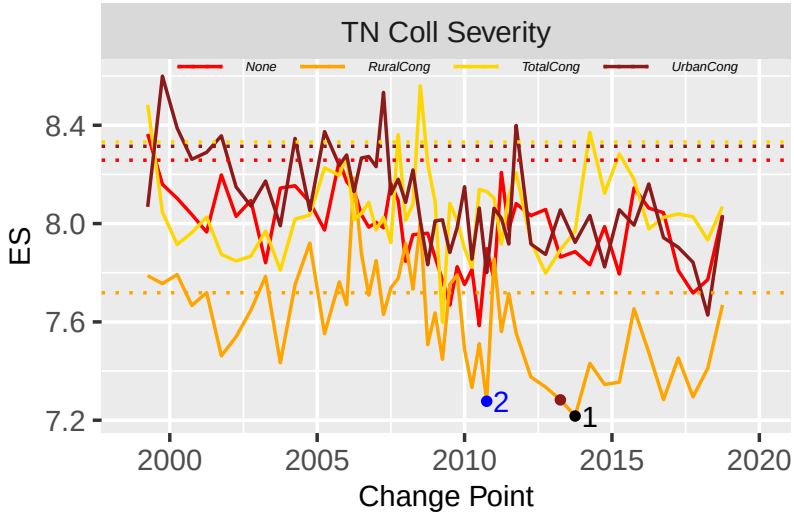

TN BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
120
110
100
90
80
1
2
2000
2005
2010
2015
2020
Year

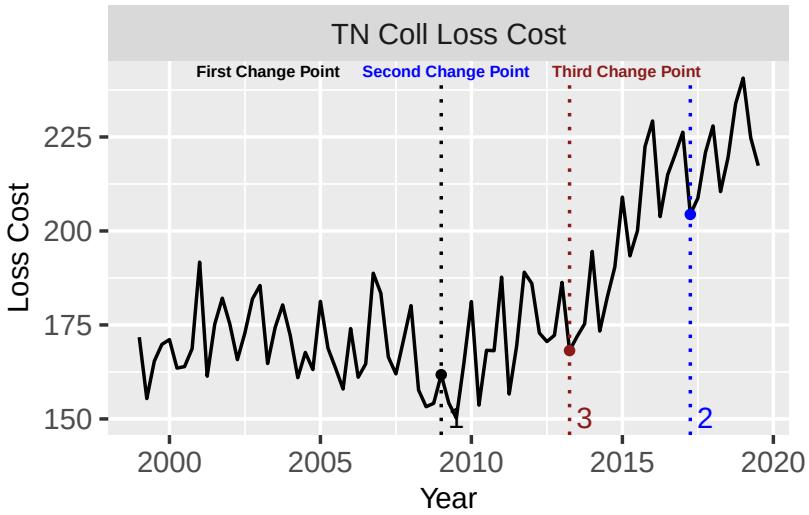

TN BI Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
30
29
28
27
26
25
1
2
2000
2005
2010
2015
2020
Change Point

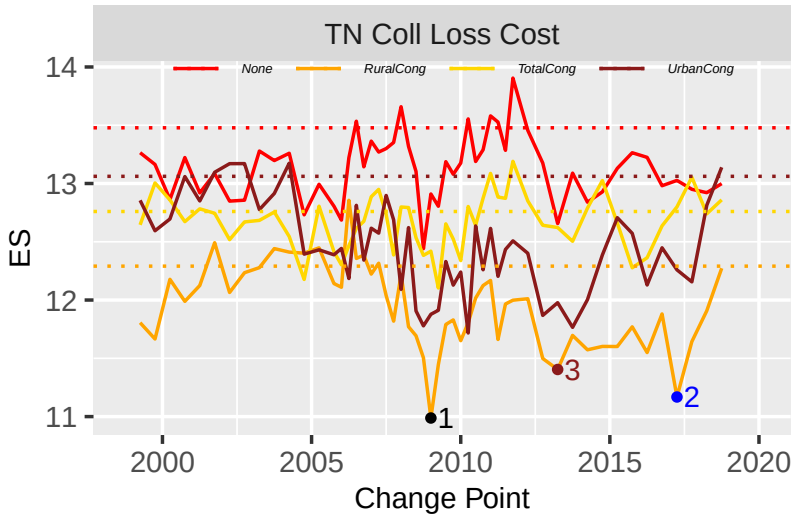

TN Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.065
0.060
0.055
0.050
1
2000
2005
2010
2015
2020
Year

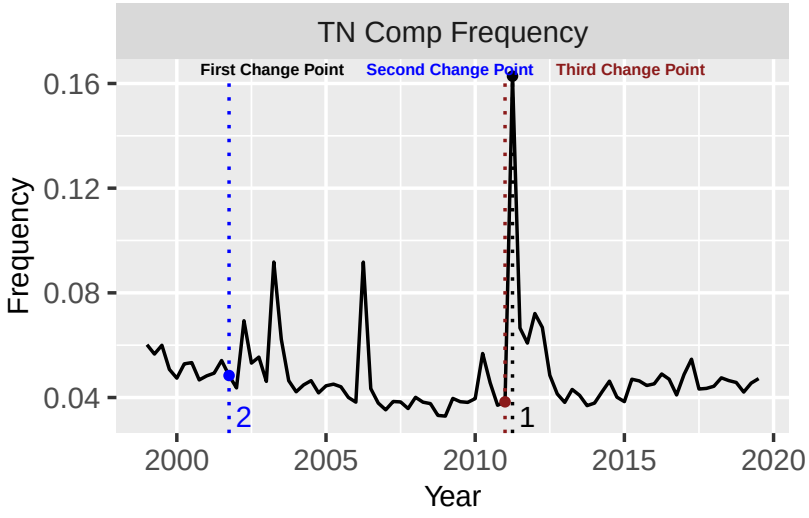

TN Coll Frequency
None
RuralCong
TotalCong
UrbanCong
ES
4.50
4.25
4.00
3.75
2
1
2000
2005
2010
2015
2020
Change Point

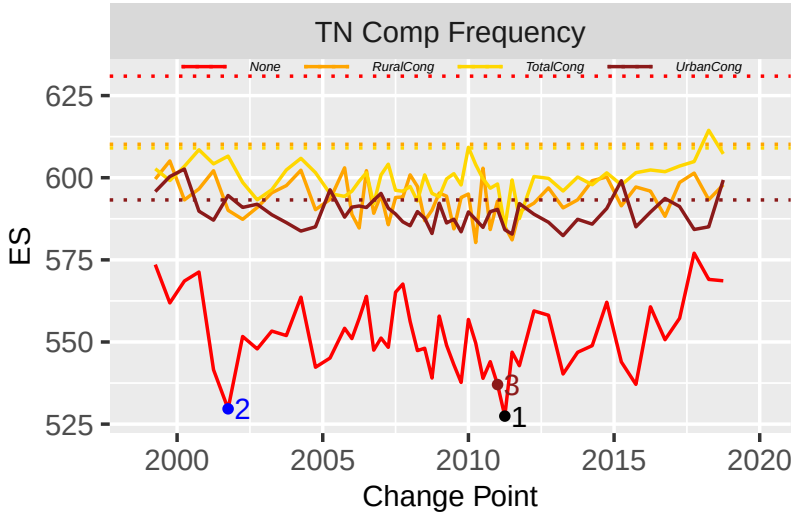

TN Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
4000
3500
3000
2500
2
1
2000
2005
2010
2015
2020
Year

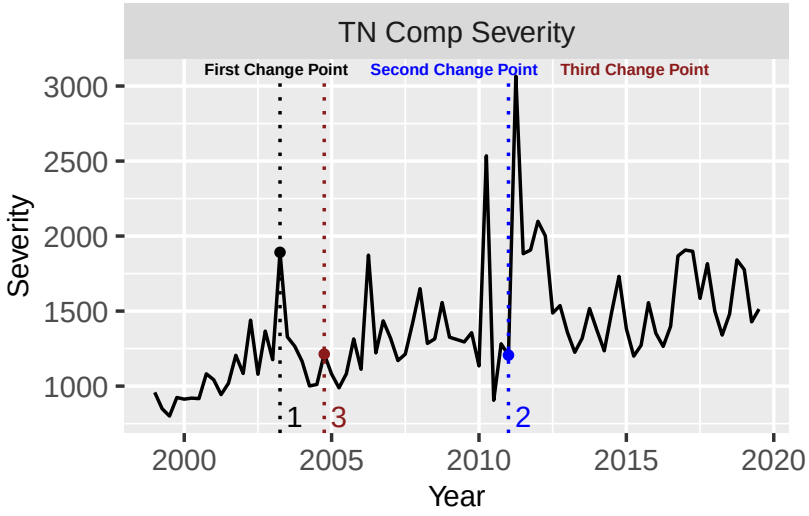

TN Coll Severity
None
RuralCong
TotalCong
UrbanCong
ES
8.4
8.0
7.6
7.2
2
1
2000
2005
2010
2015
2020
Change Point

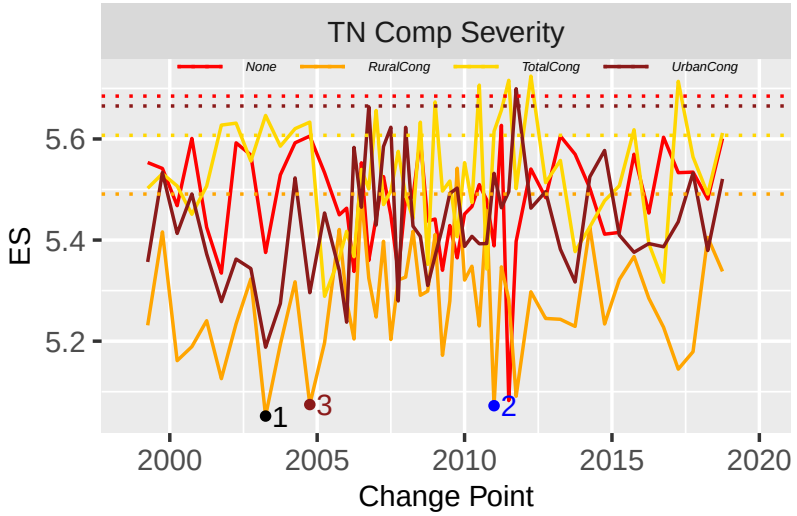

TN Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
225
200
175
150
1
3
2
2000
2005
2010
2015
2020
Year

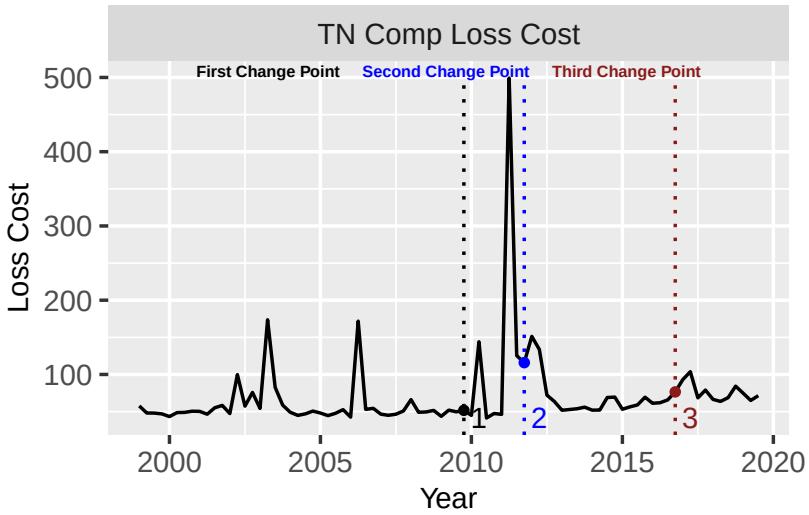

TN Coll Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
14
13
12
11
1
3
2
2000
2005
2010
2015
2020
Change Point

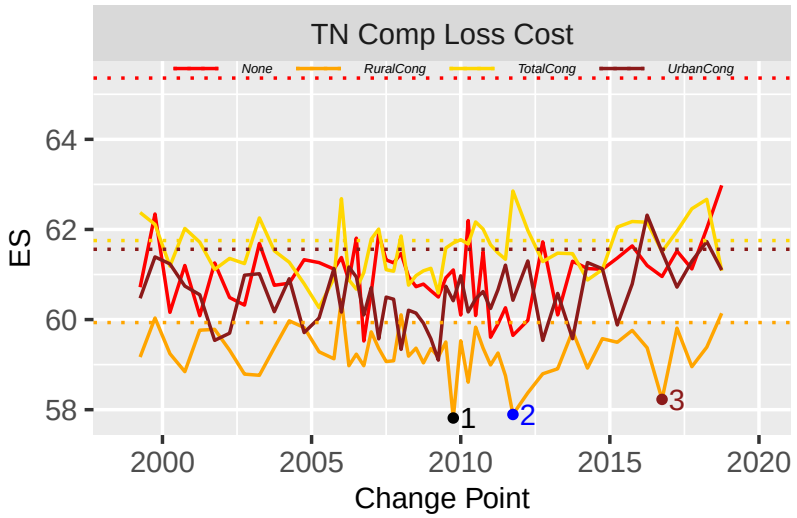

TN Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.16
0.12
0.08
0.04
2000
2005
2010
2015
2020
Year
1
2

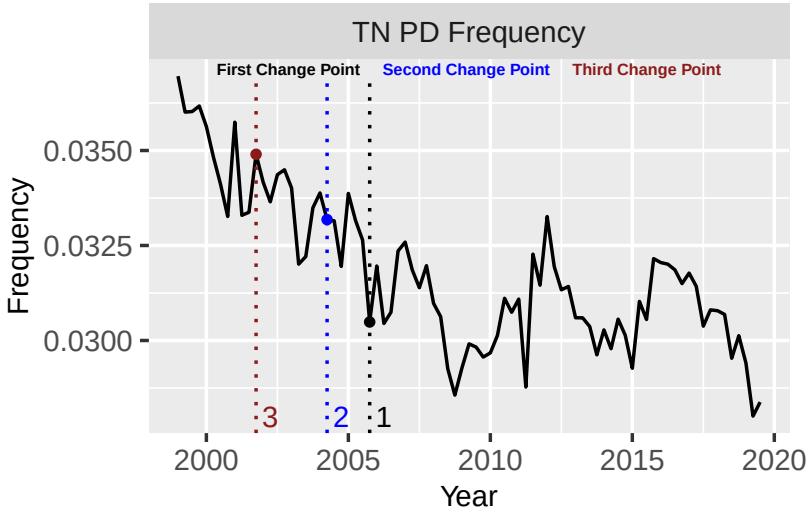

TN Comp Frequency
None
RuralCong
TotalCong
UrbanCong
ES
625
600
575
550
525
2000
2005
2010
2015
2020
Change Point
1
2
3

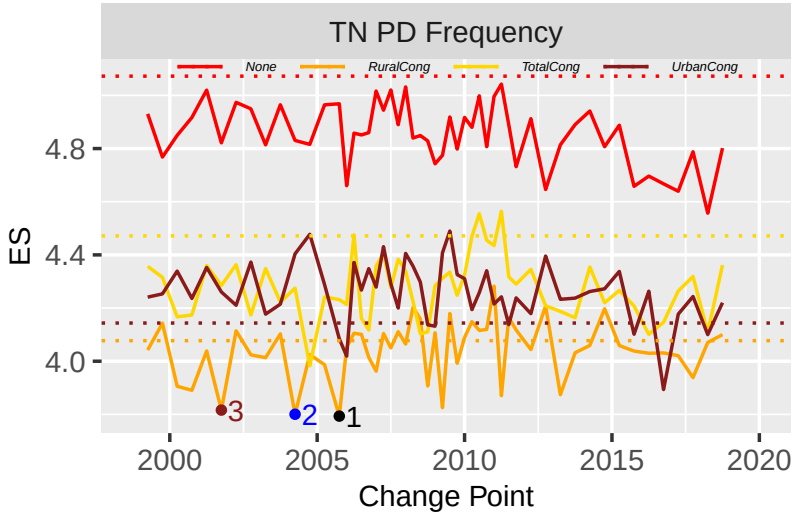

TN Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
3000
2500
2000
1500
1000
2000
2005
2010
2015
2020
Year
1
3
2


TN Comp Severity
None
RuralCong
TotalCong
UrbanCong
ES
5.6
5.4
5.2
2000
2005
2010
2015
2020
Change Point
1
3
2


TN Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
500
400
300
200
100
2000
2005
2010
2015
2020
Year
1
2
3


TN Comp Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
64
62
60
58
2000
2005
2010
2015
2020
Change Point
1
2
3


TN PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.0350
0.0325
0.0300
3
2
1
2000
2005
2010
2015
2020
Year


TN PD Frequency
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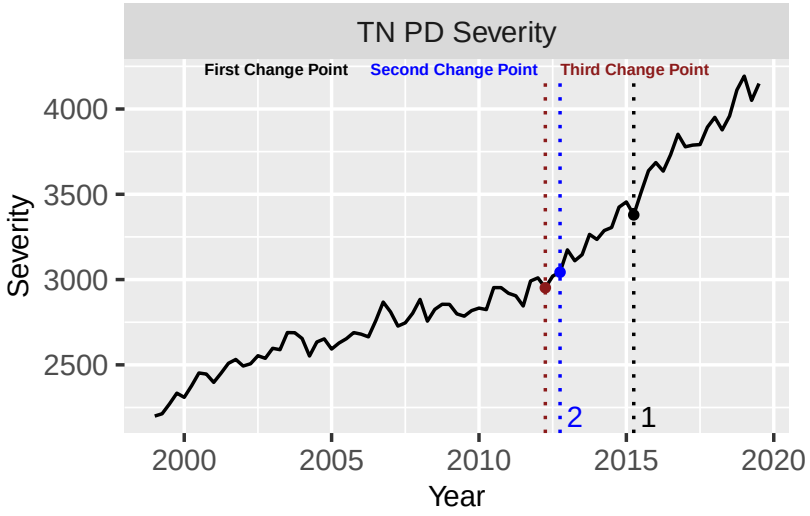
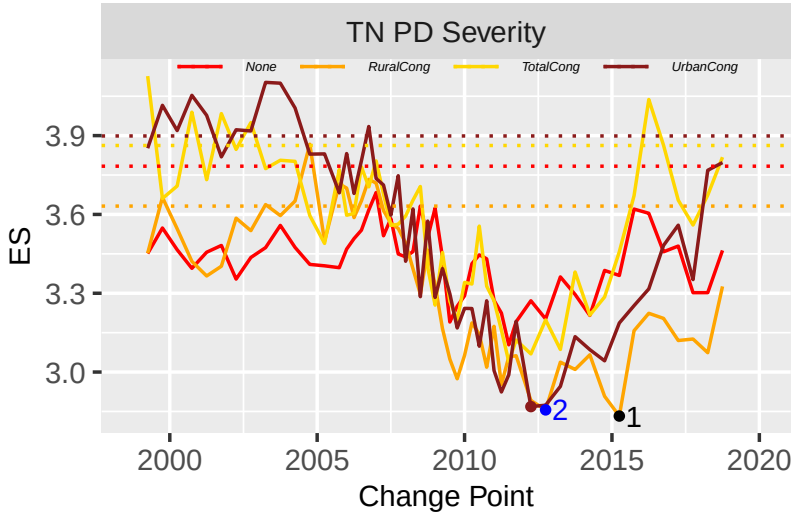
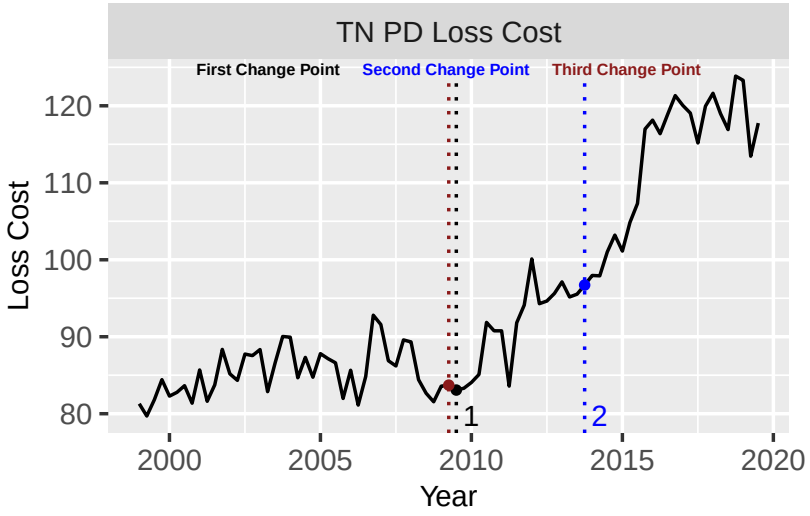
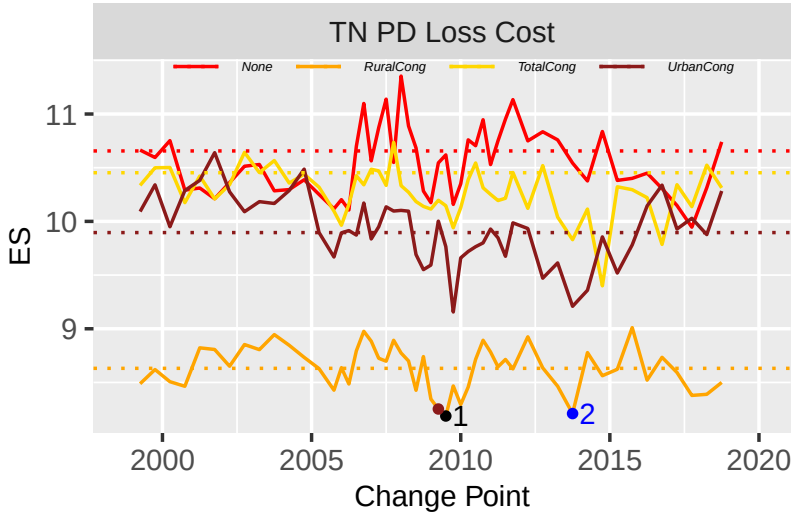
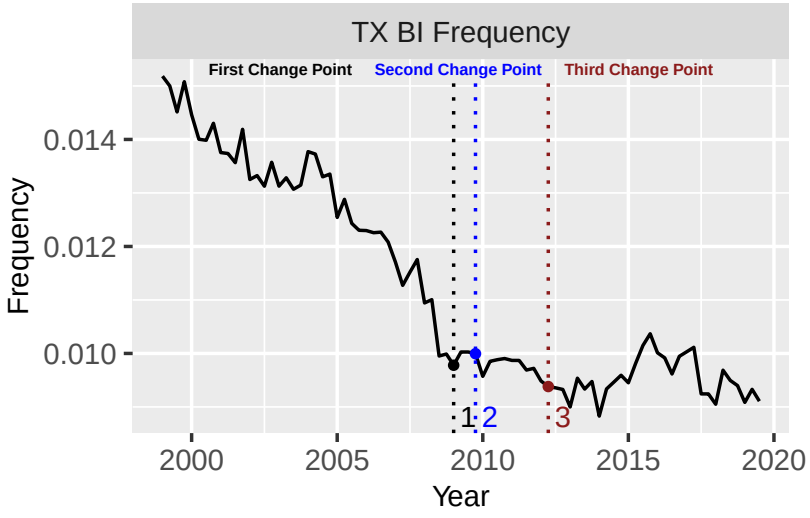
RuralCong
TotalCong
UrbanCong
ES
4.8
4.4
4.0
3
2
1
2000
2005
2010
2015
2020
Change Point

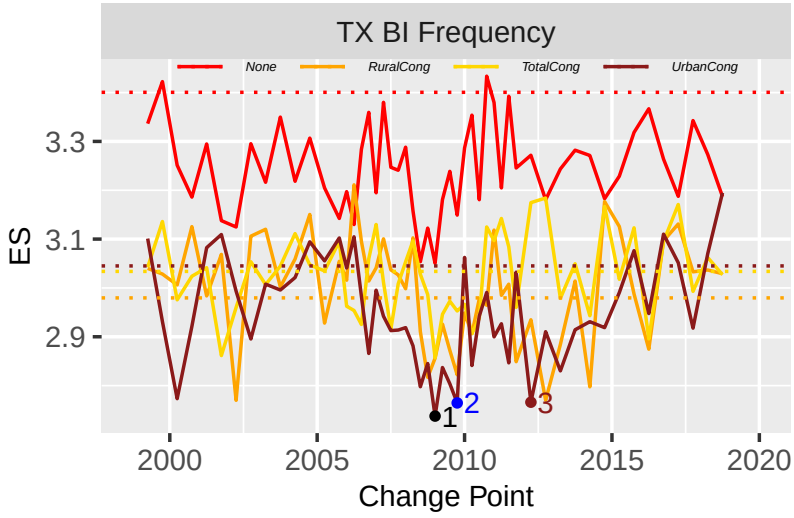

TN PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
4000
3500
3000
2500
2
1
2000
2005
2010
2015
2020
Year

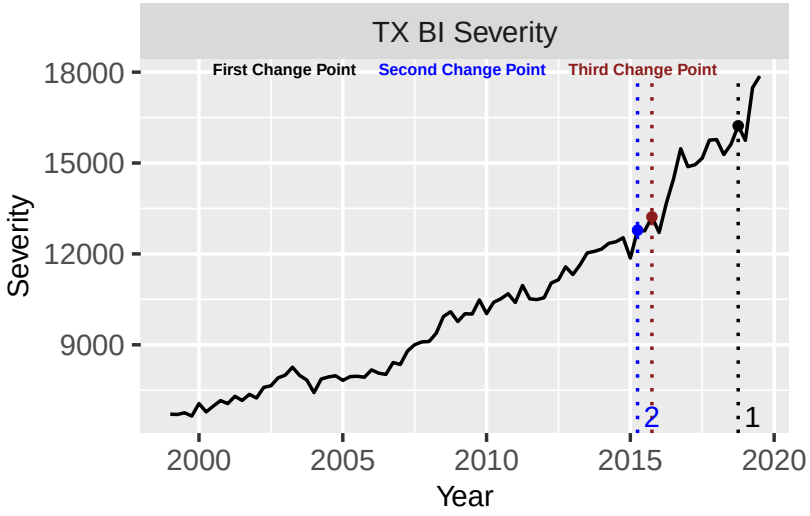

TN PD Severity
None
RuralCong
TotalCong
UrbanCong
ES
3.9
3.6
3.3
3.0
2
1
2000
2005
2010
2015
2020
Change Point

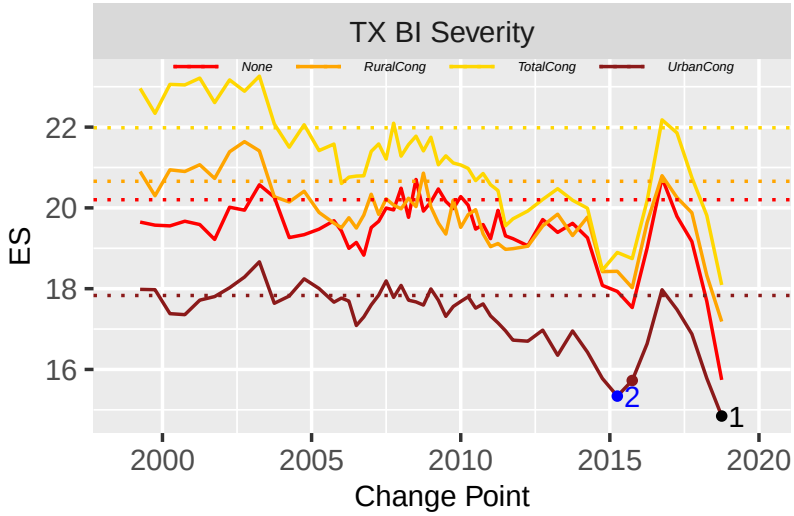

TN PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
120
110
100
90
80
1
2
2000
2005
2010
2015
2020
Year

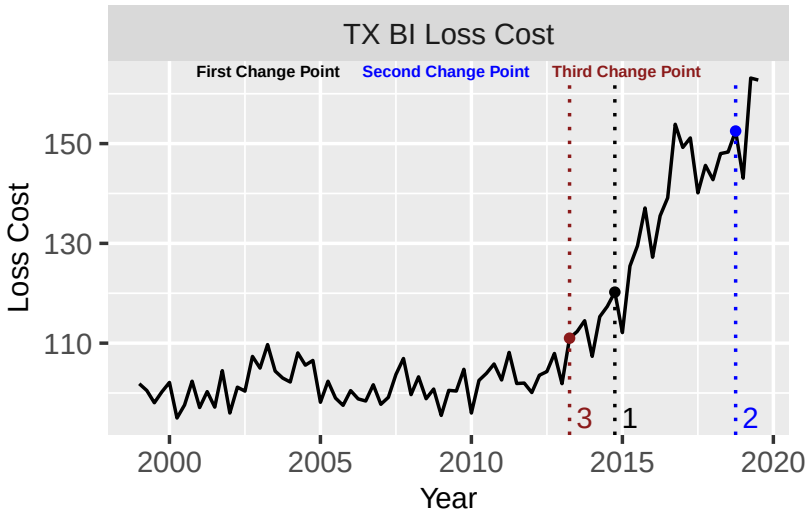

TN PD Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
11
10
9
1
2
2000
2005
2010
2015
2020
Change Point

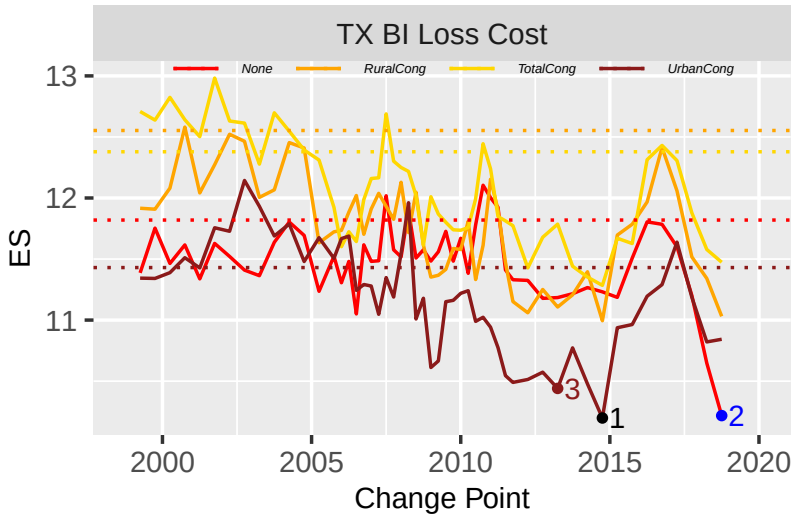

TX BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.014
0.012
0.010
2000
2005
2010
2015
2020
Year
1
2
3

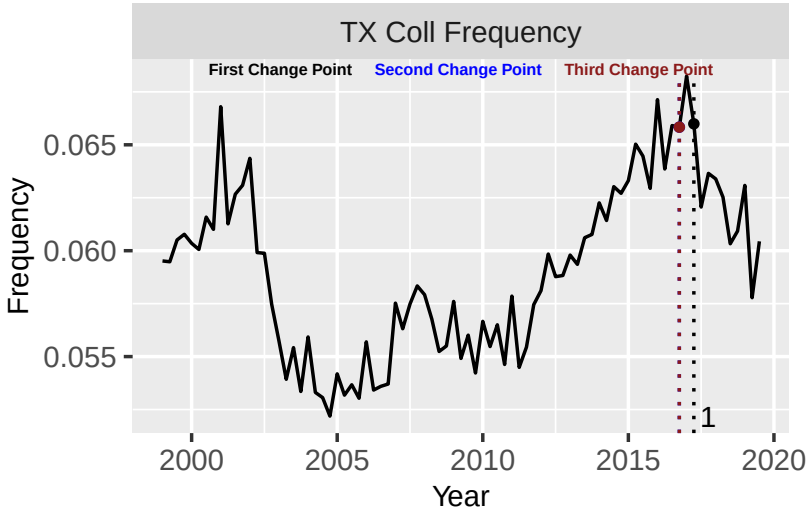

TX BI Frequency
None
RuralCong
TotalCong
UrbanCong
ES
3.3
3.1
2.9
2000
2005
2010
2015
2020
Change Point
1
2
3

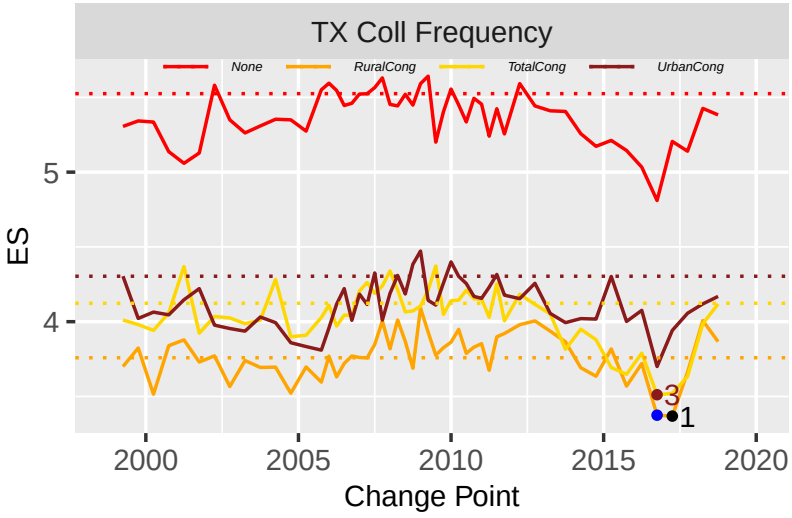

TX BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
18000
15000
12000
9000
2000
2005
2010
2015
2020
Year
2
1

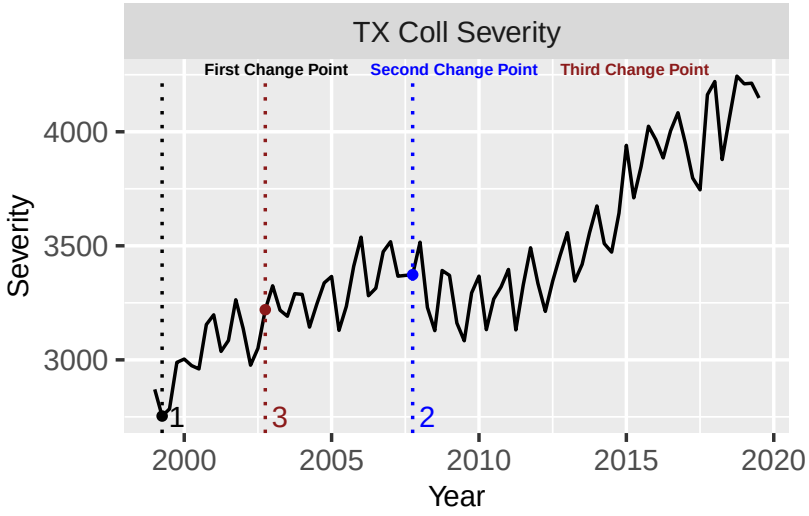

TX BI Severity
None
RuralCong
TotalCong
UrbanCong
ES
22
20
18
16
2000
2005
2010
2015
2020
Change Point
2
1

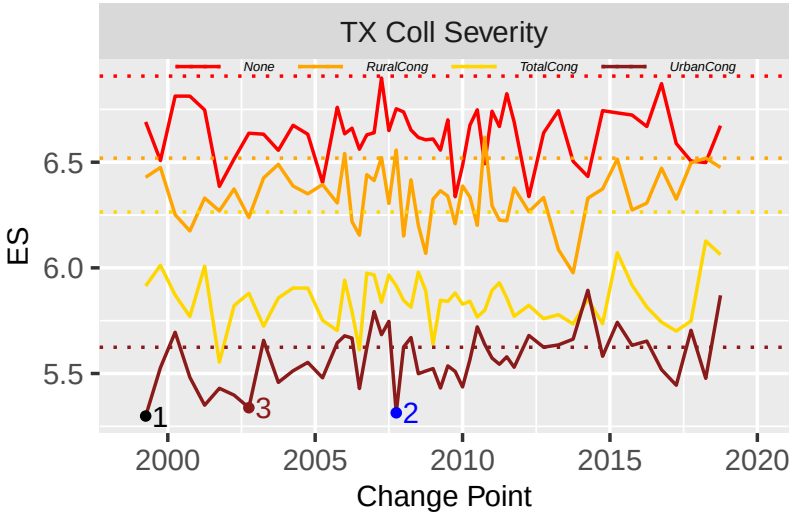

TX BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
150
130
110
2000
2005
2010
2015
2020
Year
3
1
2

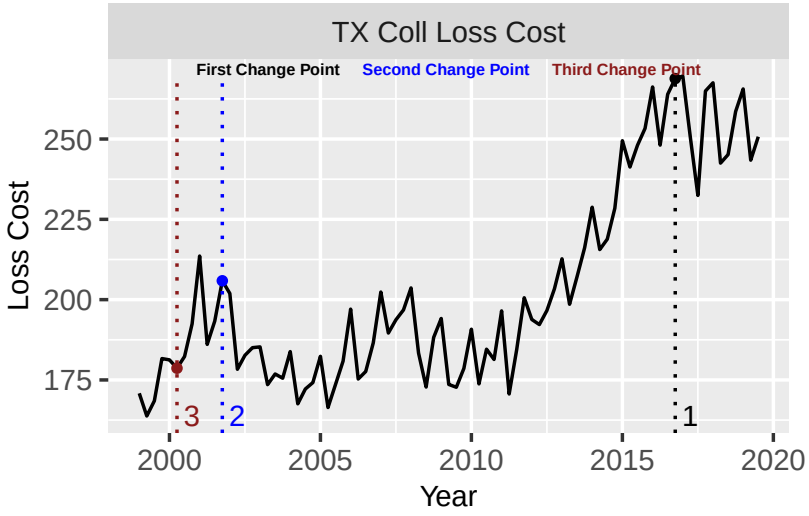

TX BI Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
13
12
11
2000
2005
2010
2015
2020
Change Point
3
1
2

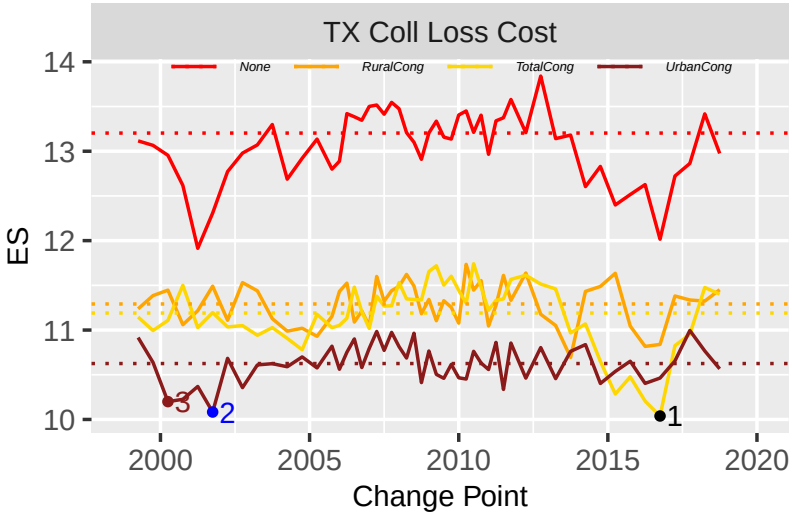

TX Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.065
0.060
0.055
2000
2005
2010
2015
2020
Year
1

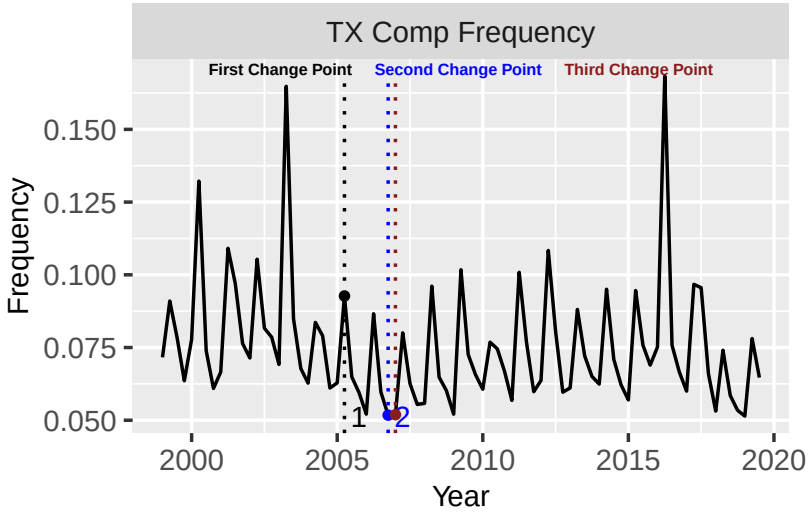

TX Coll Frequency
None
RuralCong
TotalCong
UrbanCong
ES
5
4
2000
2005
2010
2015
2020
Change Point
3
1


TX Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
4000
3500
3000
2000
2005
2010
2015
2020
Year
1
3
2


TX Coll Severity
None
RuralCong
TotalCong
UrbanCong
ES
6.5
6.0
5.5
2000
2005
2010
2015
2020
Change Point
1
3
2


TX Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
250
225
200
175
2000
2005
2010
2015
2020
Year
3
2
1


TX Coll Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
14
13
12
11
10
2000
2005
2010
2015
2020
Change Point
3
2
1


TX Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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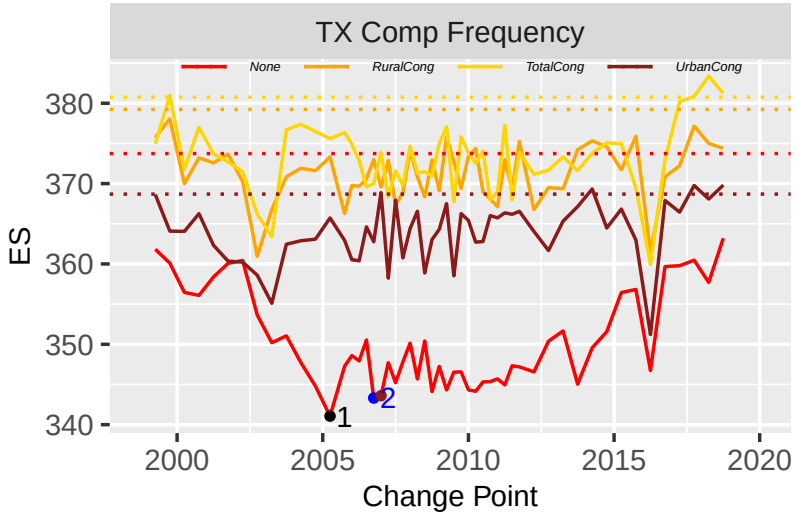
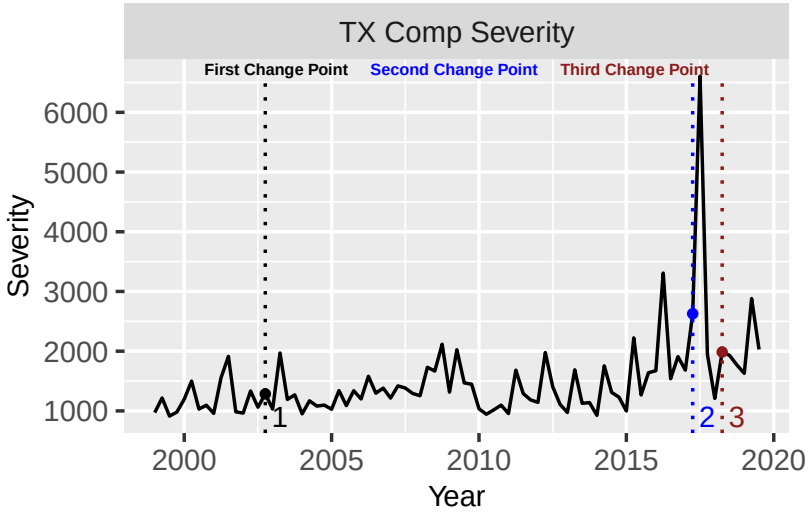
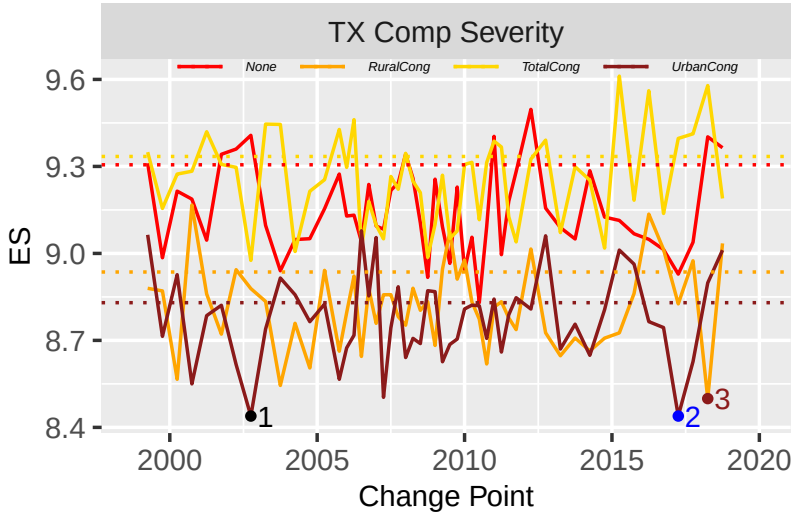
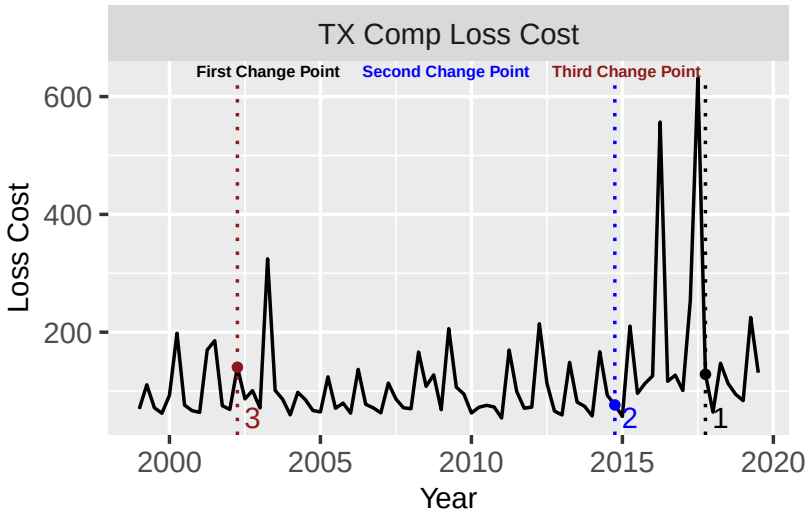
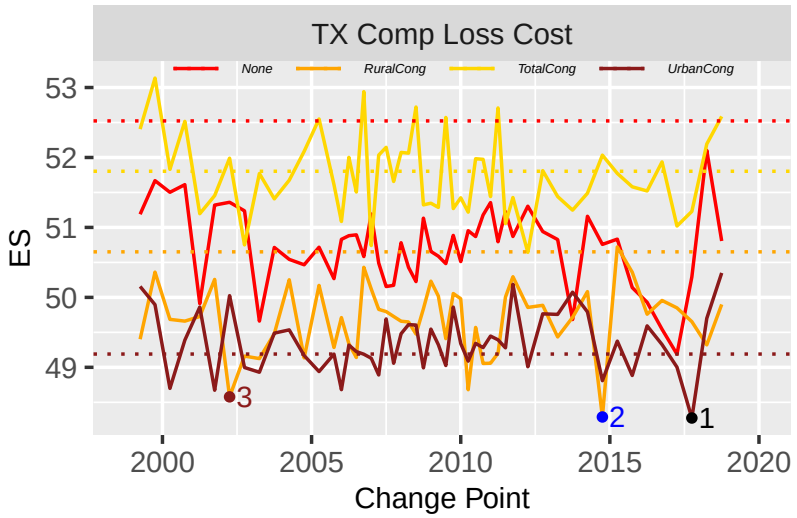
0.125
0.100
0.075
0.050
2000
2005
2010
2015
2020
Year
1
2

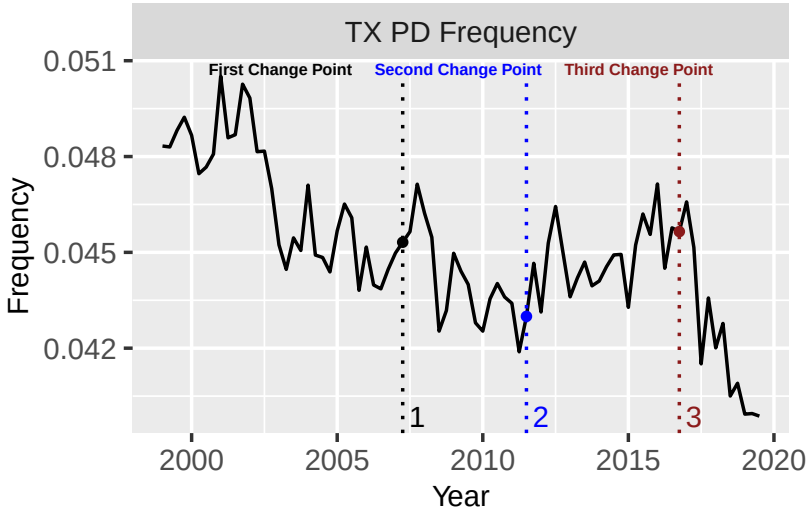

TX Comp Frequency
None
RuralCong
TotalCong
UrbanCong
ES
380
370
360
350
340
2000
2005
2010
2015
2020
Change Point
1
2


TX Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
6000
5000
4000
3000
2000
1000
2000
2005
2010
2015
2020
Year
1
2
3


TX Comp Severity
None
RuralCong
TotalCong
UrbanCong
ES
9.6
9.3
9.0
8.7
8.4
2000
2005
2010
2015
2020
Change Point
1
2
3


TX Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
600
400
200
2000
2005
2010
2015
2020
Year
3
2
1


TX Comp Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
53
52
51
50
49
2000
2005
2010
2015
2020
Change Point
3
2
1


TX PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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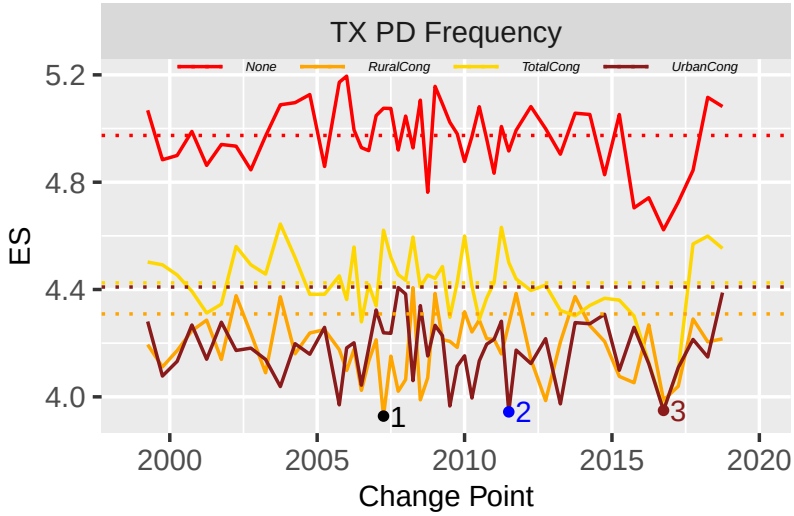
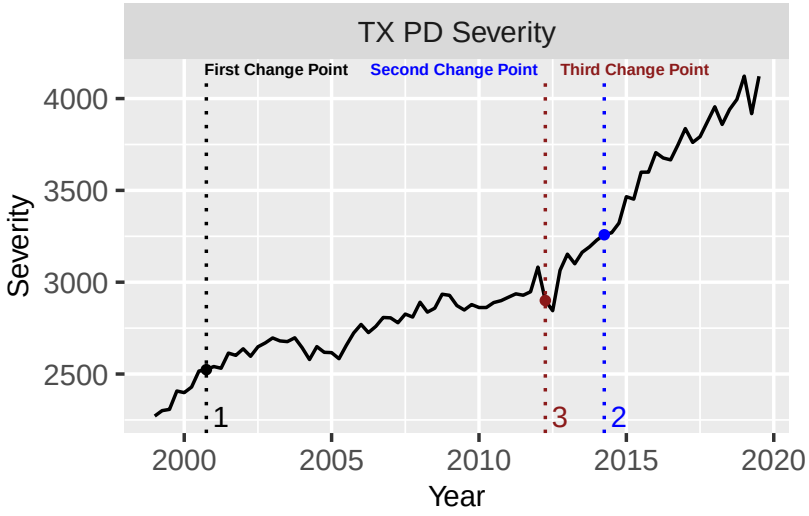
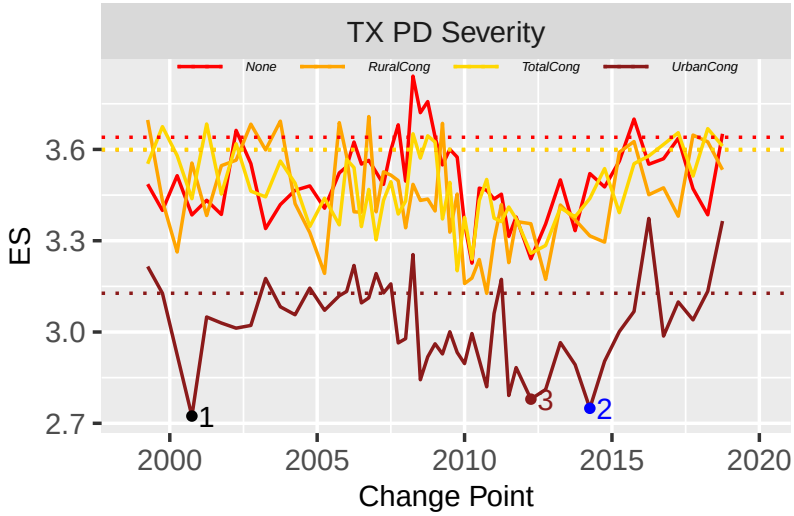
0.048
0.045
0.042
1
2
3
2000
2005
2010
2015
2020
Year


TX PD Frequency
None
RuralCong
TotalCong
UrbanCong
ES
5.2
4.8
4.4
4.0
1
2
3
2000
2005
2010
2015
2020
Change Point


TX PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
4000
3500
3000
2500
1
3
2
2000
2005
2010
2015
2020
Year


TX PD Severity
None
RuralCong
TotalCong
UrbanCong
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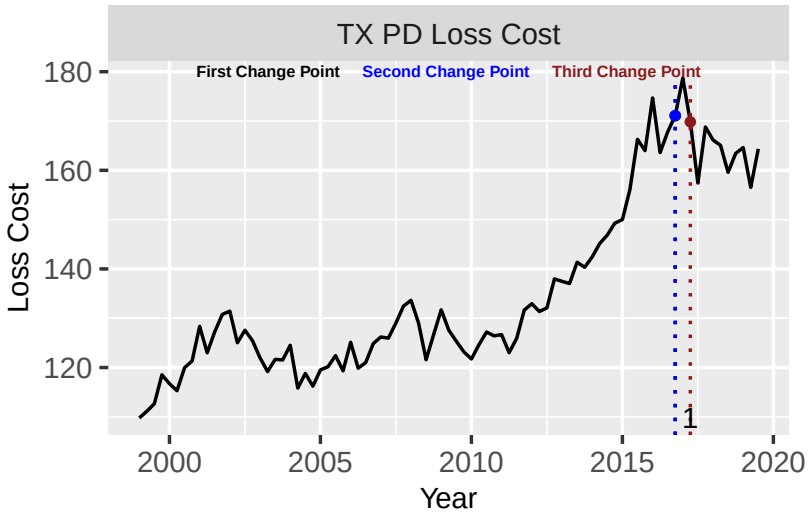
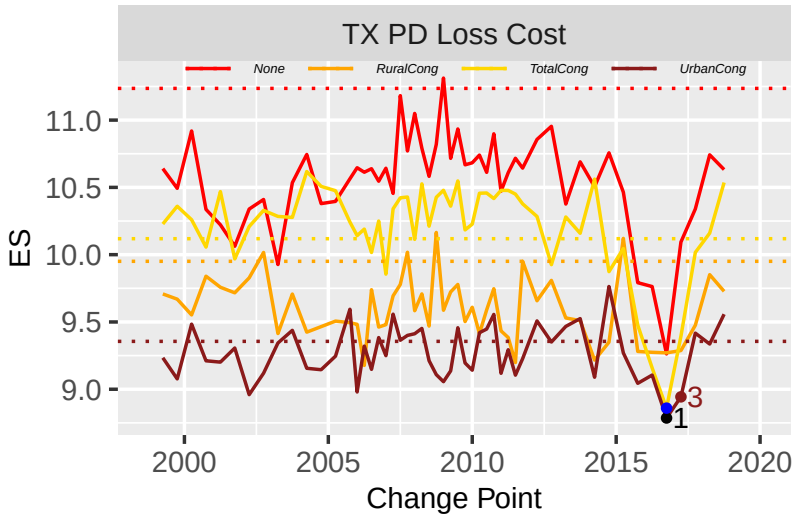
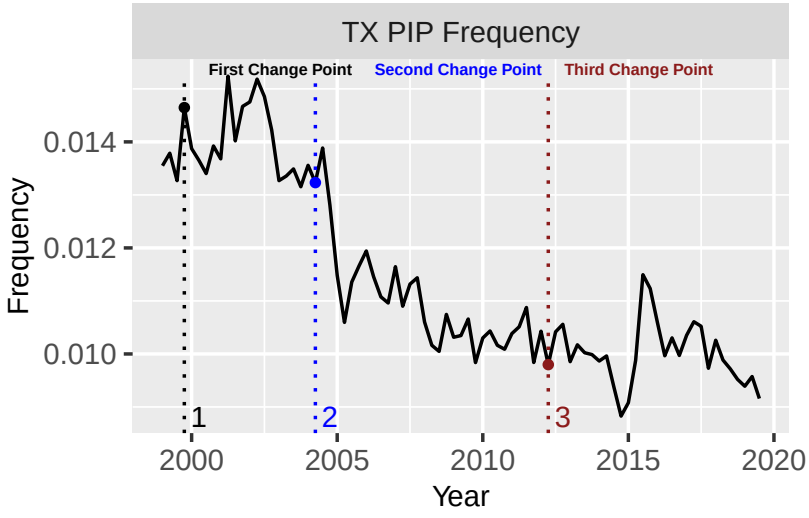
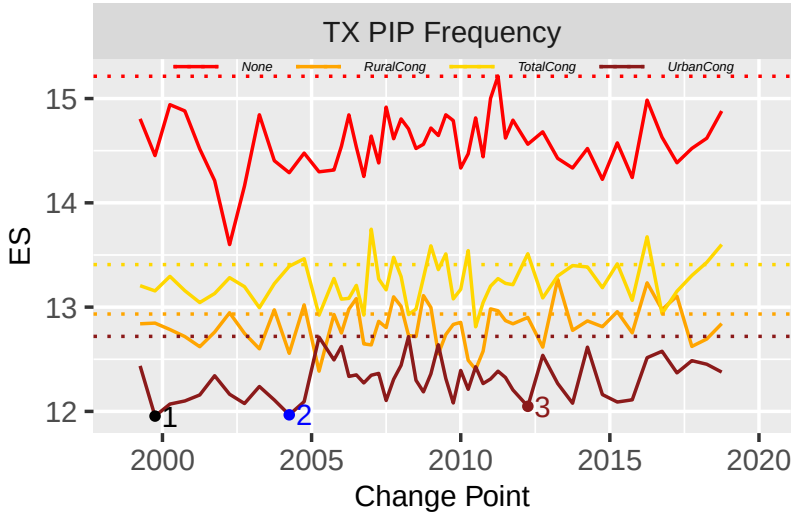
3.6
3.3
3.0
2.7
1
3
2
2000
2005
2010
2015
2020
Change Point


TX PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
180
160
140
120
1
2000
2005
2010
2015
2020
Year


TX PD Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
11.0
10.5
10.0
9.5
9.0
3
1
2000
2005
2010
2015
2020
Change Point


TX PIP Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.014
0.012
0.010
1
2
3
2000
2005
2010
2015
2020
Year


TX PIP Frequency
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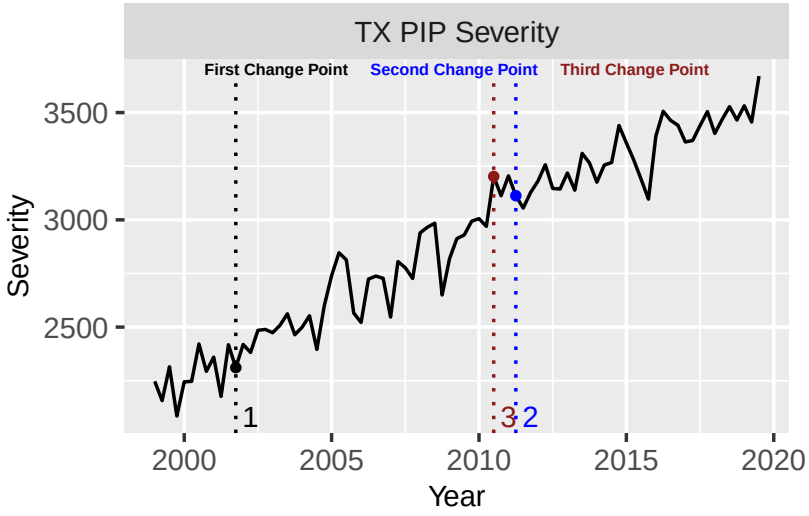
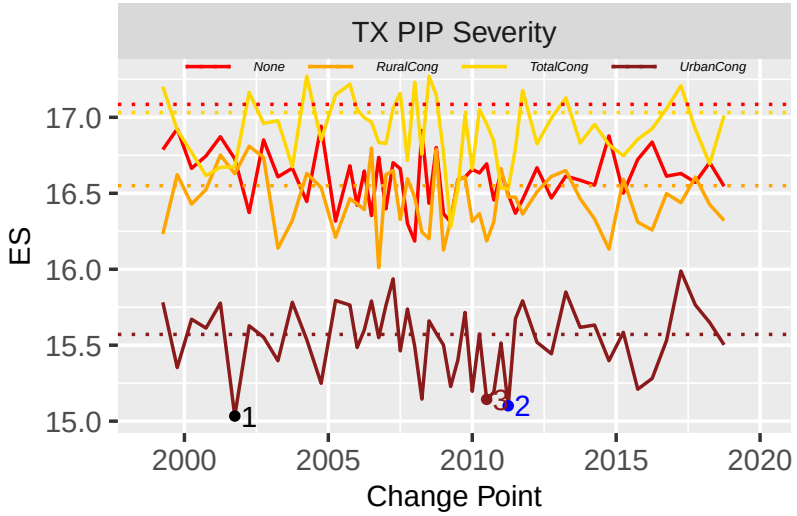
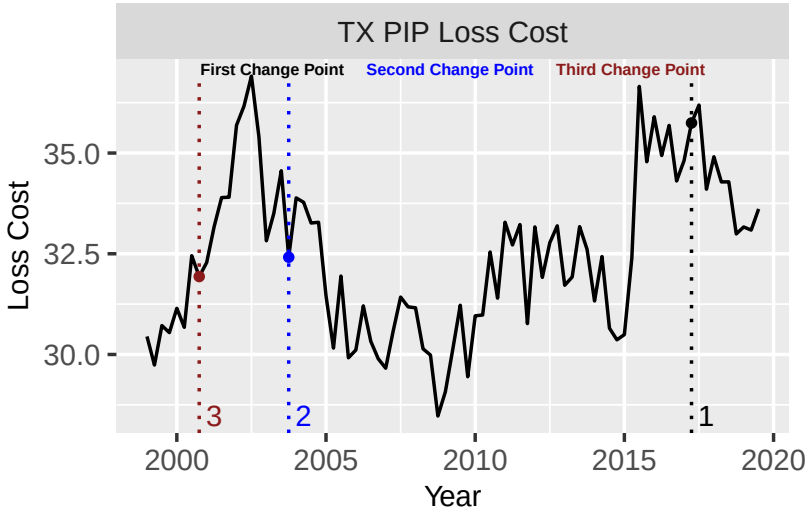
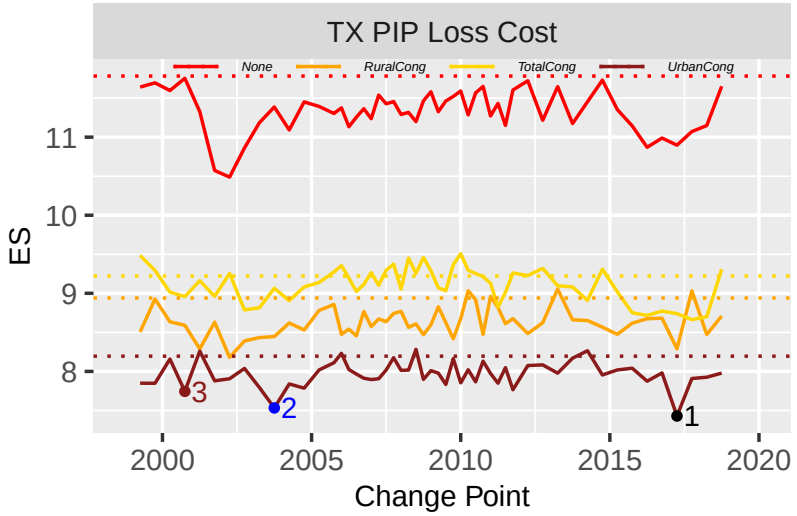
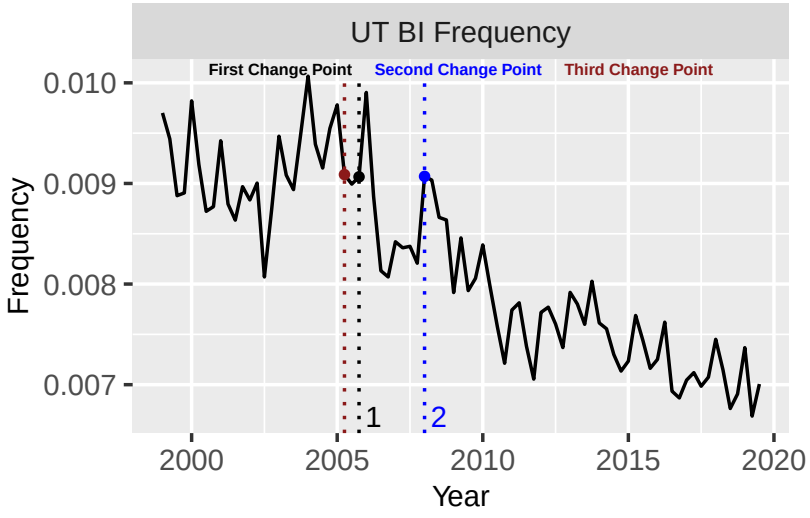
RuralCong
TotalCong
UrbanCong
ES
15
14
13
12
1
2
3
2000
2005
2010
2015
2020
Change Point

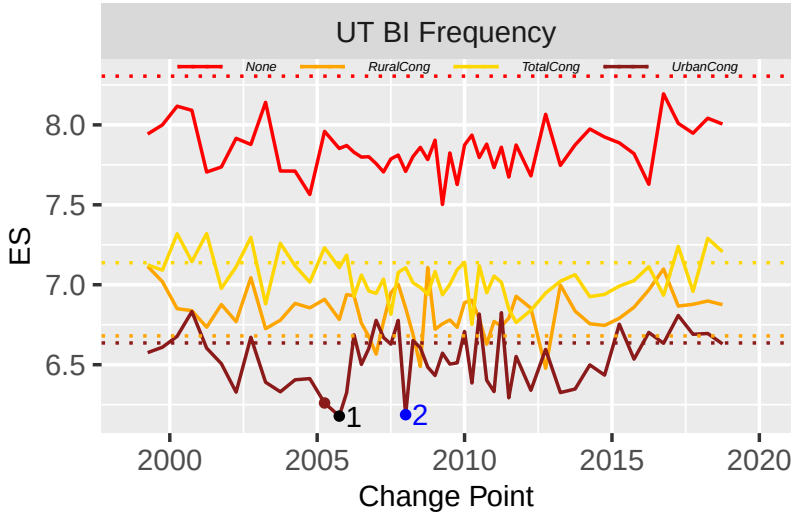

TX PIP Severity
First Change Point
Second Change Point
Third Change Point
Severity
3500
3000
2500
1
3
2
2000
2005
2010
2015
2020
Year


TX PIP Severity
None
RuralCong
TotalCong
UrbanCong
ES
17.0
16.5
16.0
15.5
15.0
1
3
2
2000
2005
2010
2015
2020
Change Point


TX PIP Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
35.0
32.5
30.0
3
2
1
2000
2005
2010
2015
2020
Year


TX PIP Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
11
10
9
8
3
2
1
2000
2005
2010
2015
2020
Change Point


UT BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.010
0.009
0.008
0.007
1
2
2000
2005
2010
2015
2020
Year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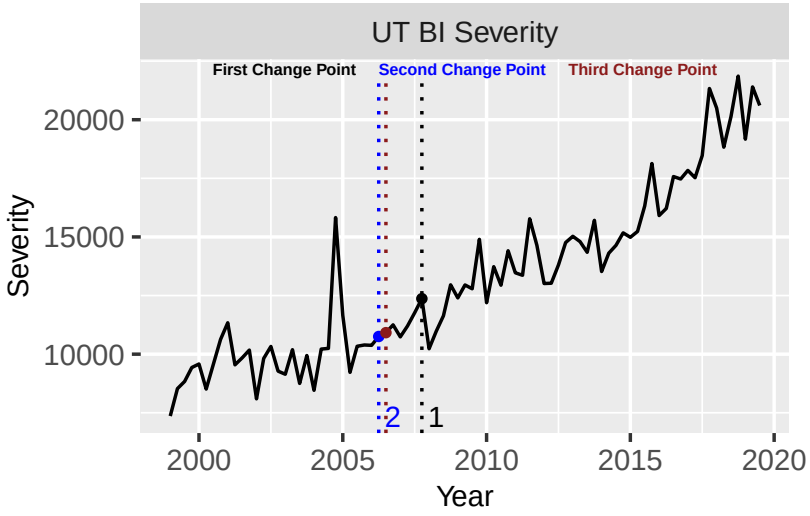
2010
2015
2020
Change Point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15000
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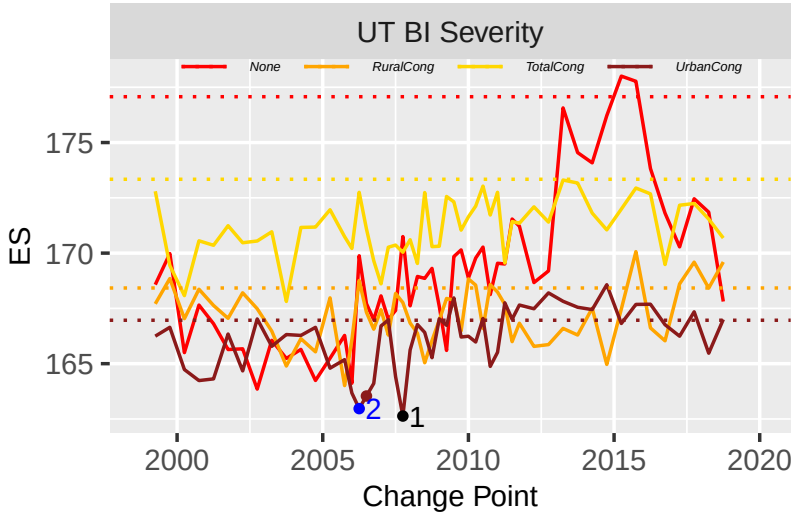
2010
2015
2020
Year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UrbanCong
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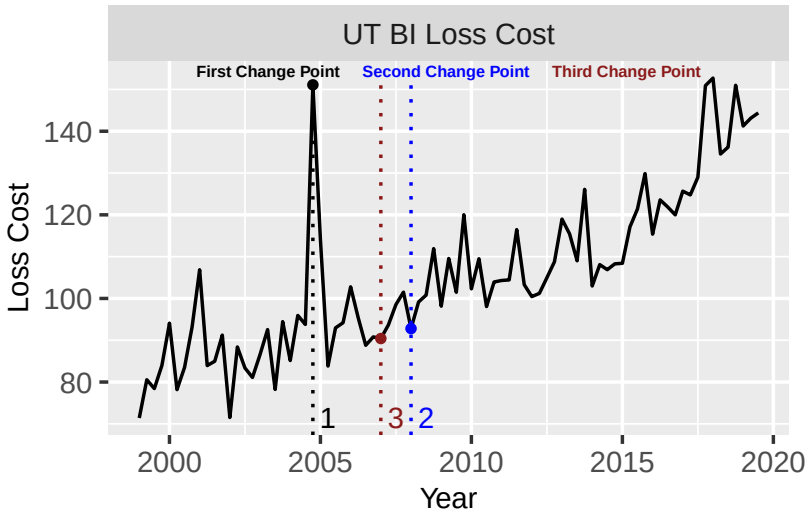
2010
2015
2020
Change Point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Third Change Point
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120
100
80
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3
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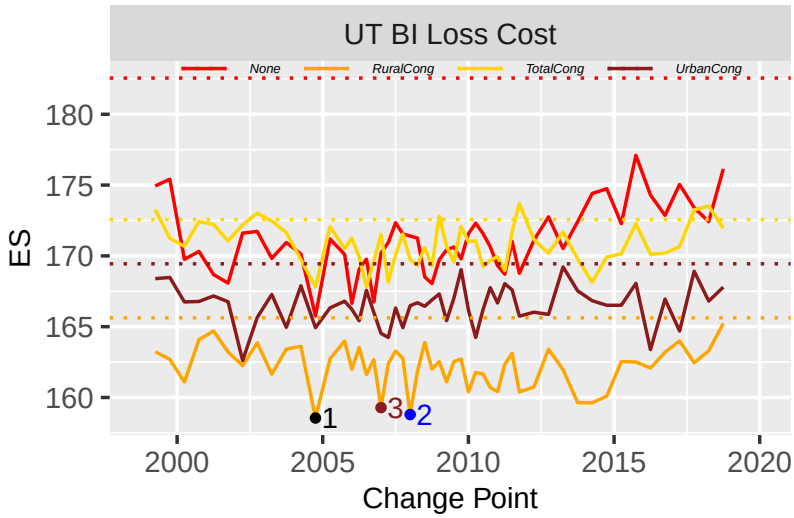
2010
2015
2020
Year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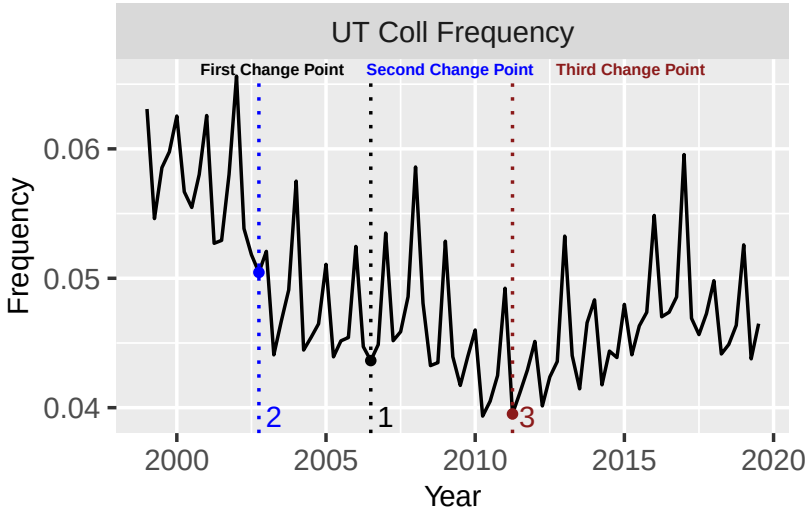
Change Point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Third Change Point
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0.04
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2010
2015
2020
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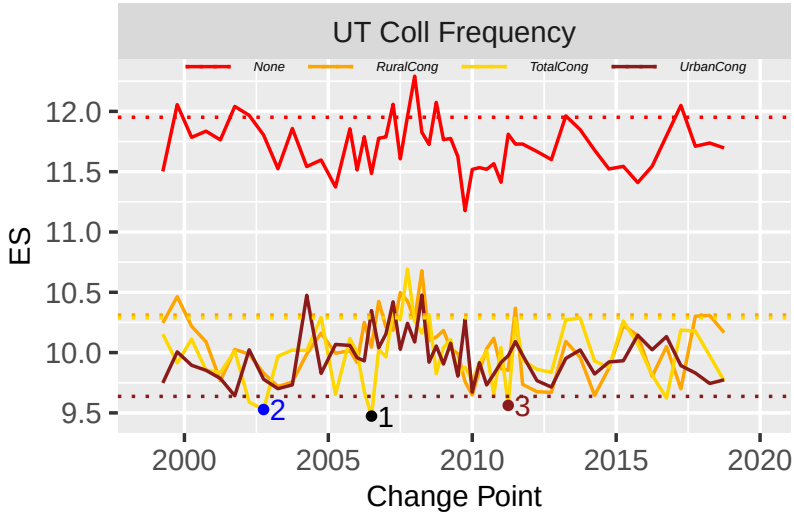
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TotalCong
UrbanCong
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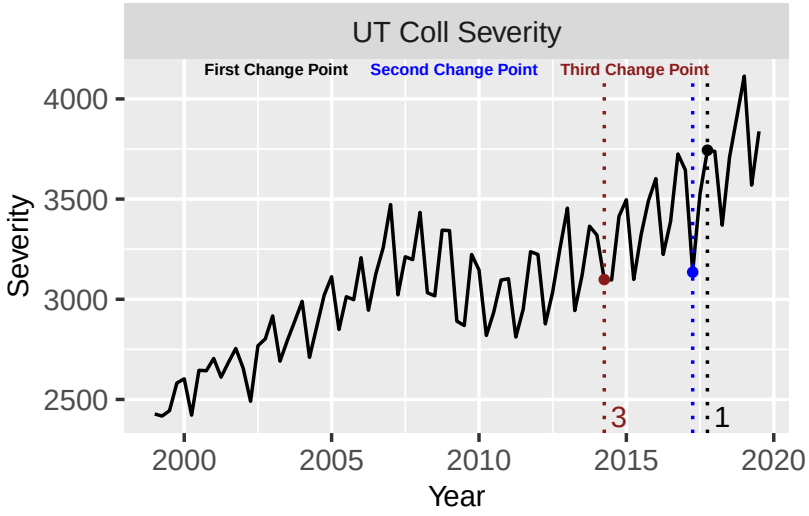
2010
2015
2020
Change Point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Third Change Point
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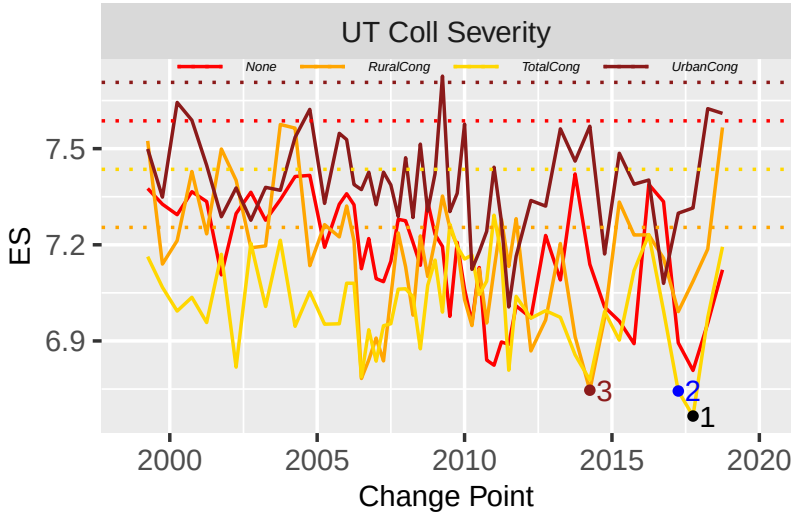
2010
2015
2020
Year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UrbanCong
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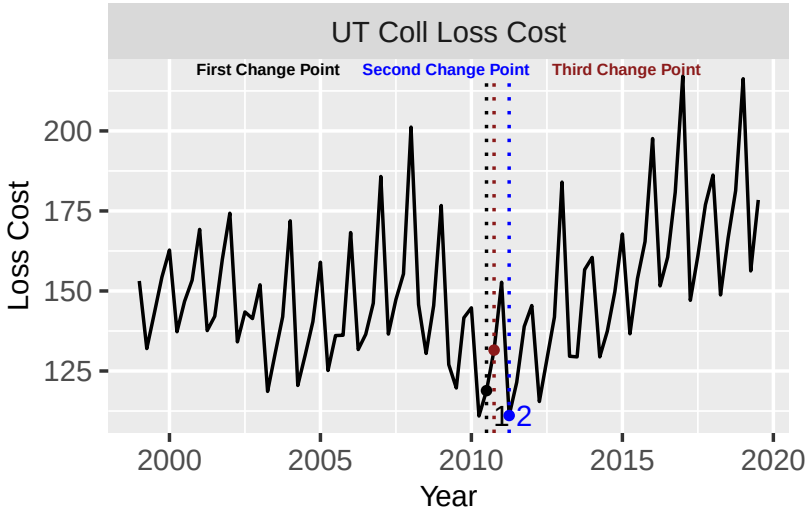
2010
2015
2020
Change Point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Second Change Point
Third Change Point
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175
150
125
1
2
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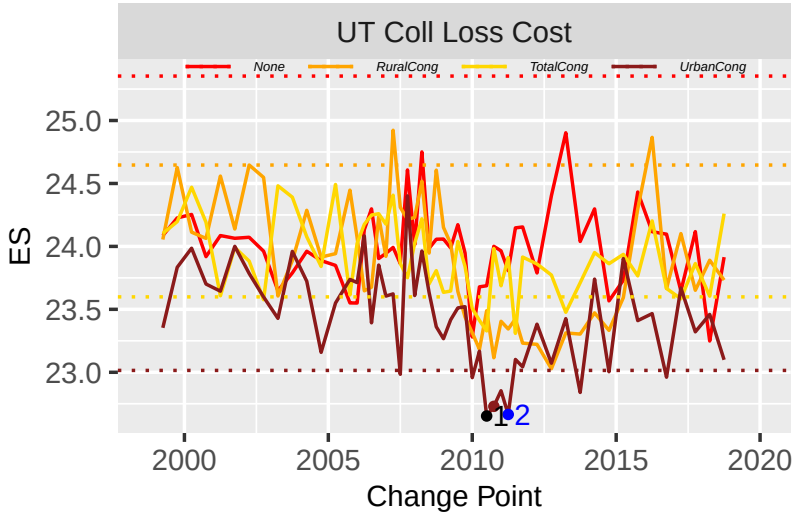
2005
2010
2015
2020
Year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RuralCong
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UrbanCong
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24.0
23.5
23.0
1
2
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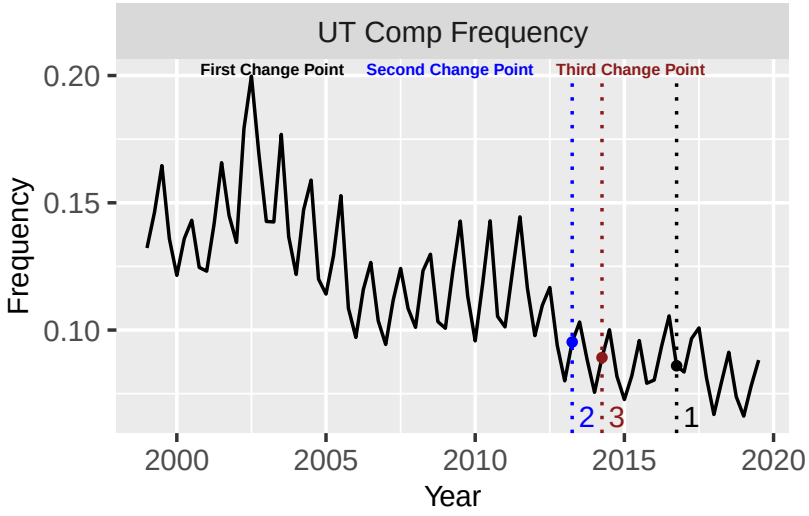
2010
2015
2020
Change Point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Third Change Point
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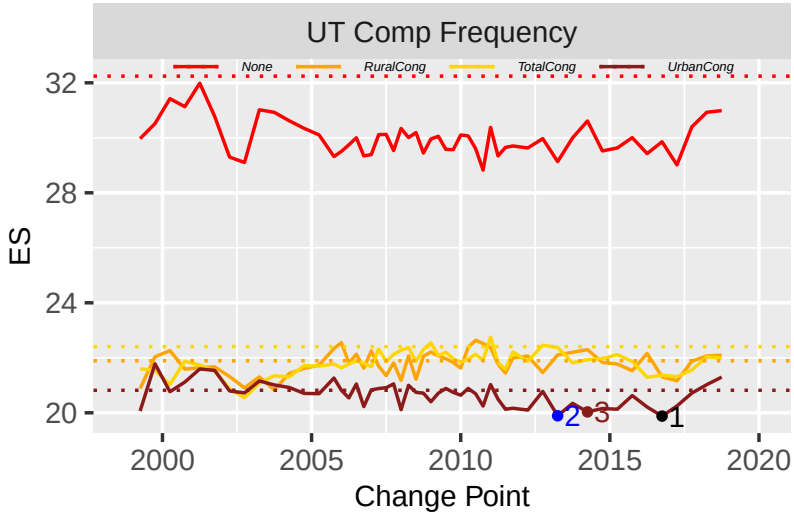
2005
2010
2015
2020
Year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20
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1
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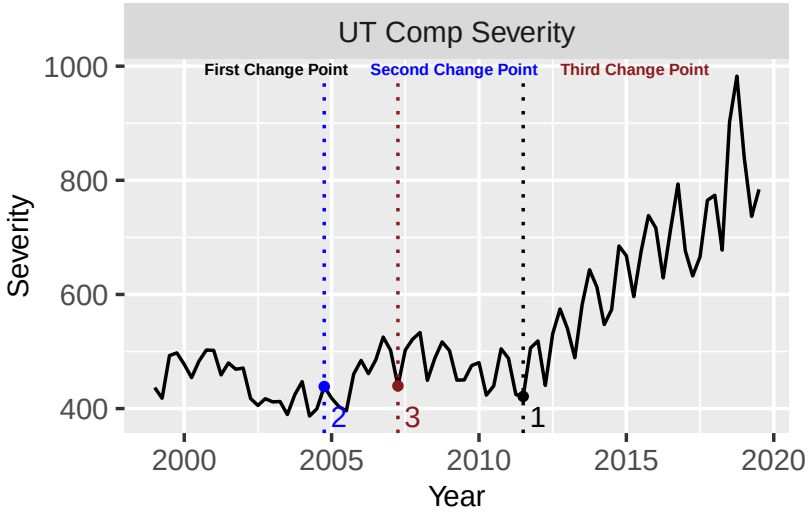
2010
2015
2020
Change Point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Second Change Point
Third Change Point
Severity
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600
400
2
3
1
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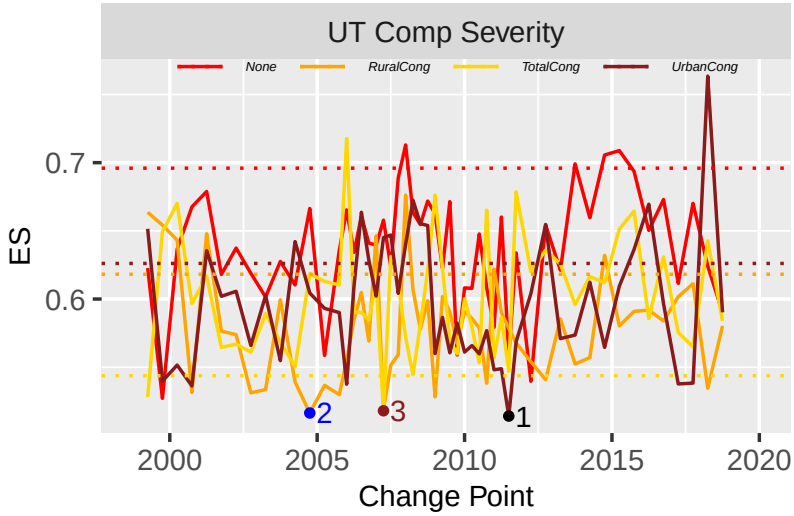
2005
2010
2015
2020
Year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UrbanCong
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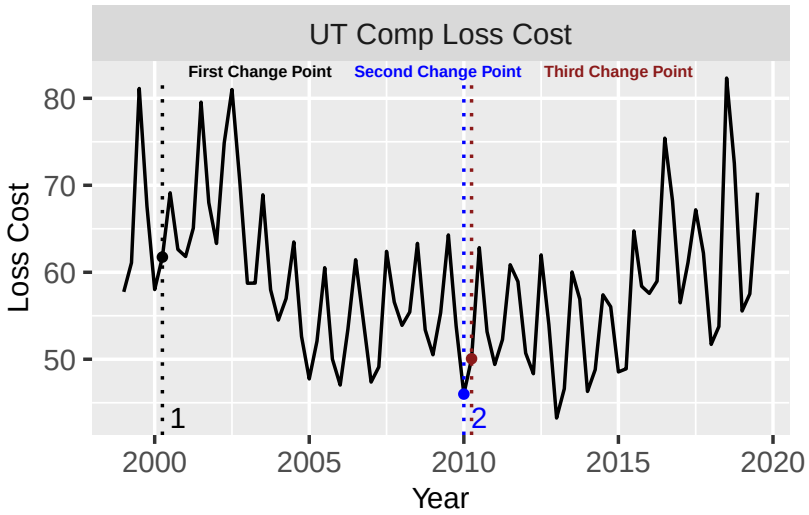
2015
2020
Change Point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Second Change Point
Third Change Point
Loss Cost
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70
60
50
1
2
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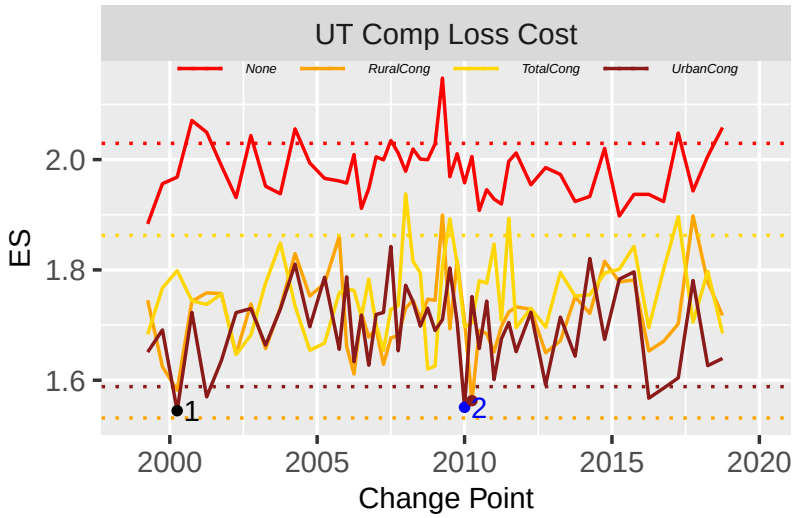
2010
2015
2020
Year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UrbanCong
ES
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1.6
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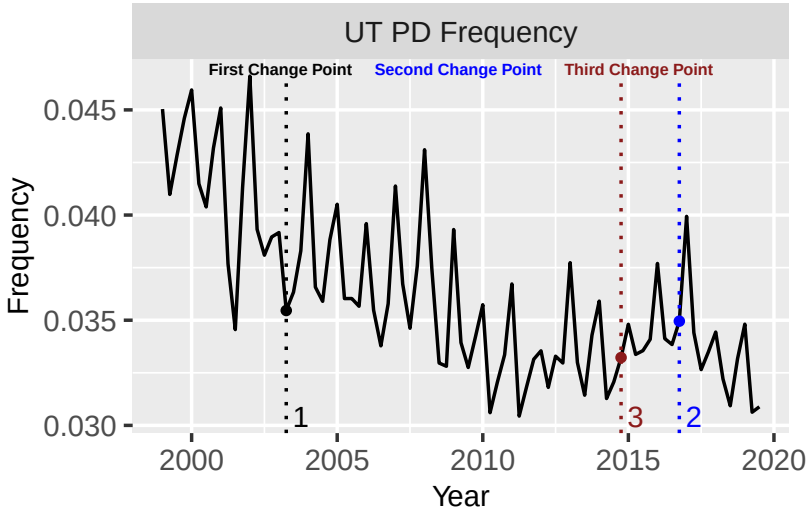
2010
2015
2020
Change Point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First Change Point
Second Change Point
Third Change Point
Frequency
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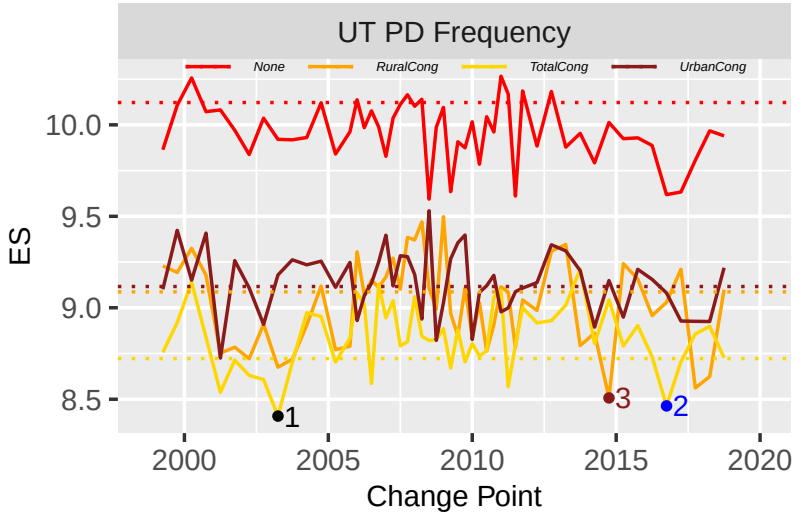
0.040
0.035
0.030
2000
2005
2010
2015
2020
Year
1
3
2


UT PD Frequency
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TotalCong
UrbanCong
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9.0
8.5
2000
2005
2010
2015
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3
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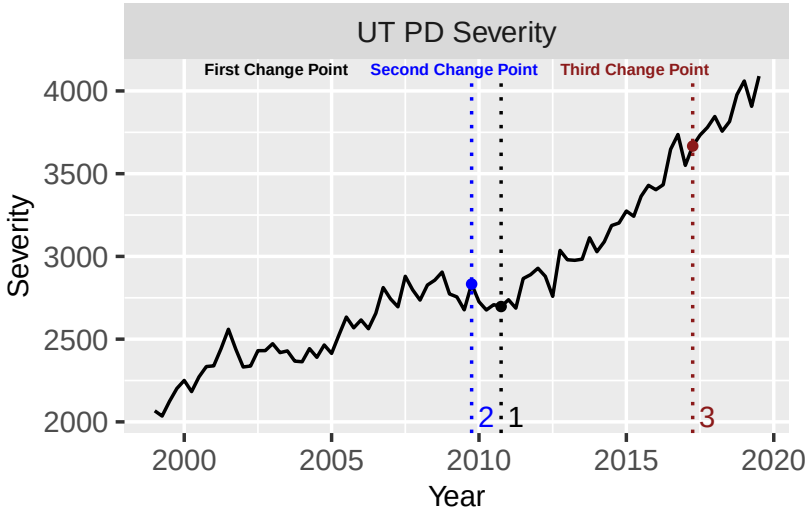
UT PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
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3000
2500
2000
2000
2005
2010
2015
2020
Year
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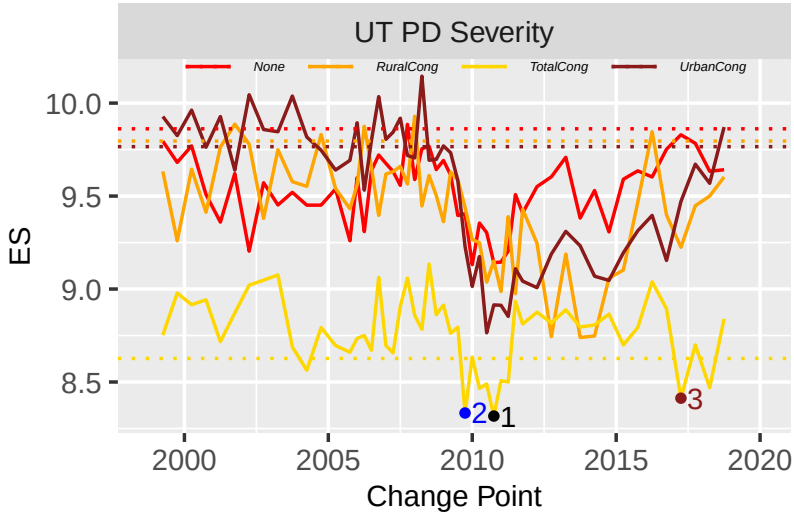
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TotalCong
UrbanCong
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9.0
8.5
2000
2005
2010
2015
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Change Point
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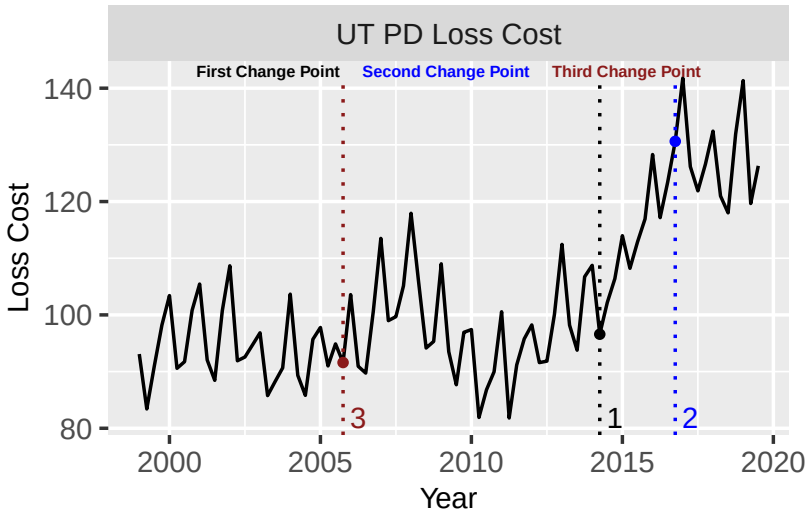
UT PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
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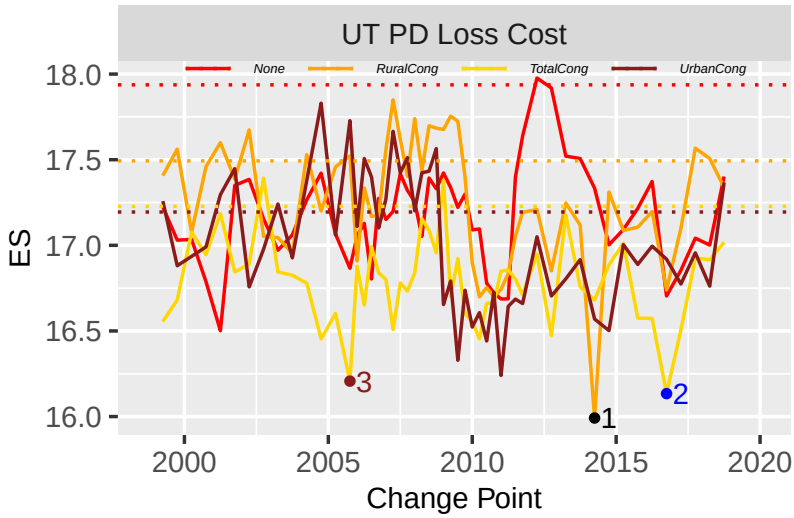
120
100
80
2000
2005
2010
2015
2020
Year
3
1
2


UT PD Loss Cost
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TotalCong
UrbanCong
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16.5
16.0
2000
2005
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Change Point
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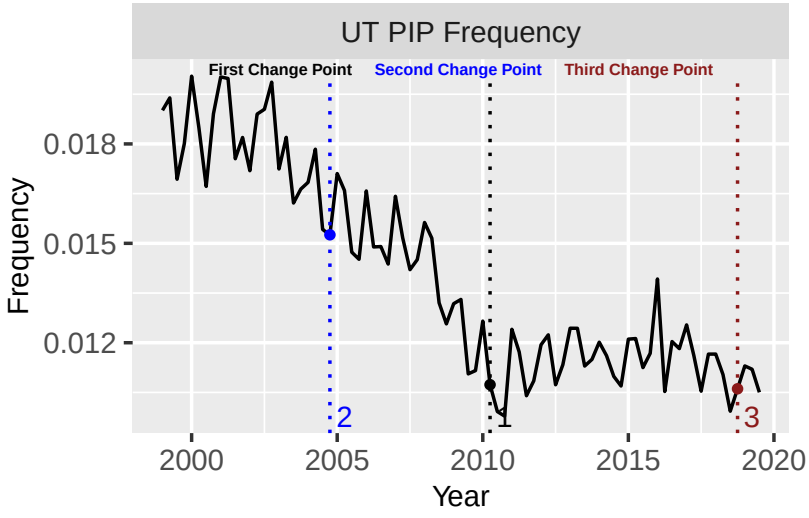
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Third Change Point
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0.012
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2010
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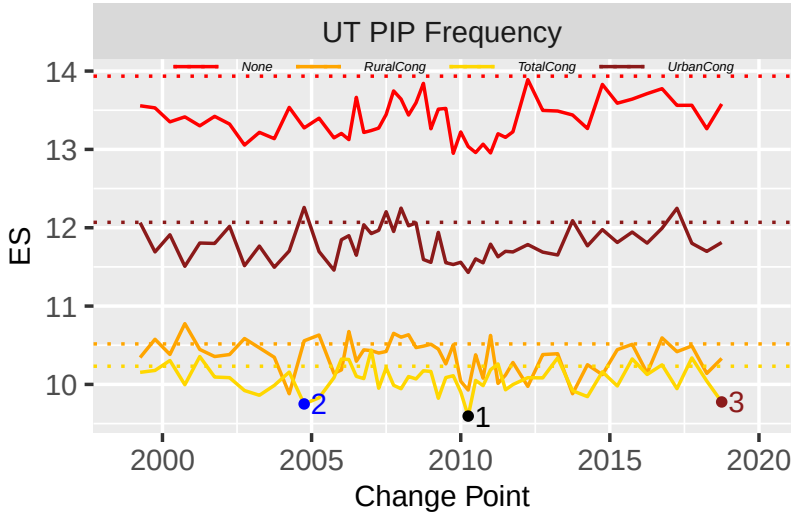
2020
Year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TotalCong
UrbanCong
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11
10
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1
3
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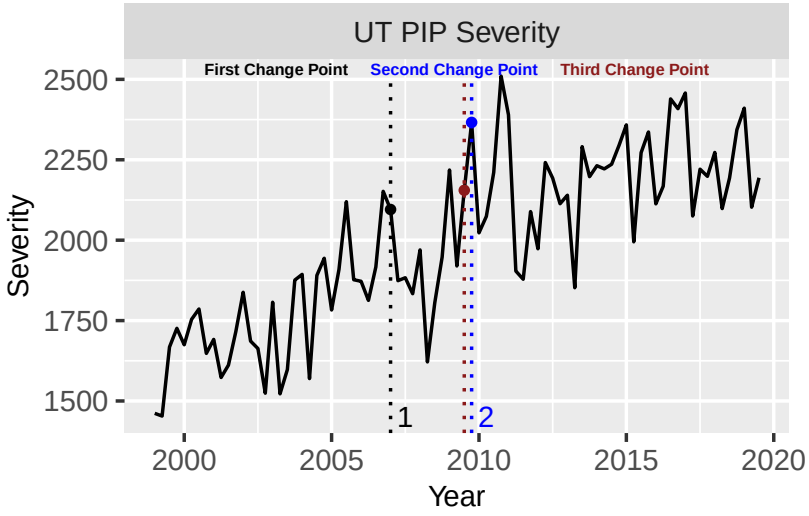
2010
2015
2020
Change Point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Second Change Point
Third Change Point
Severity
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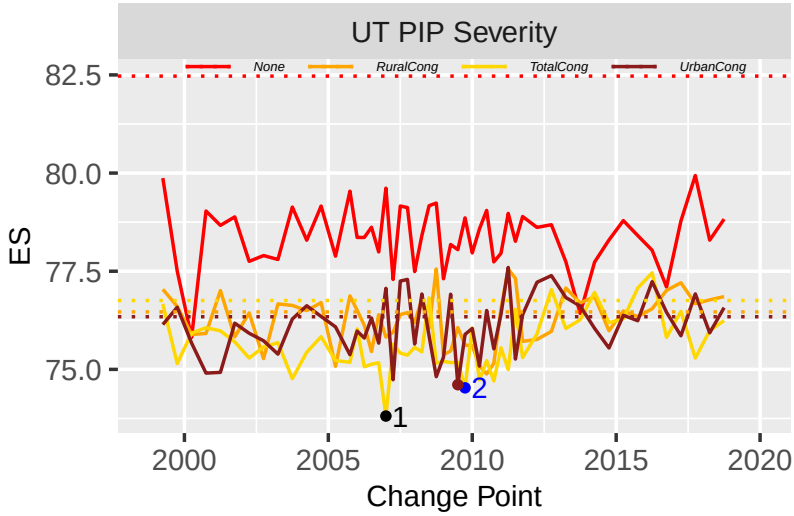
2010
2015
2020
Year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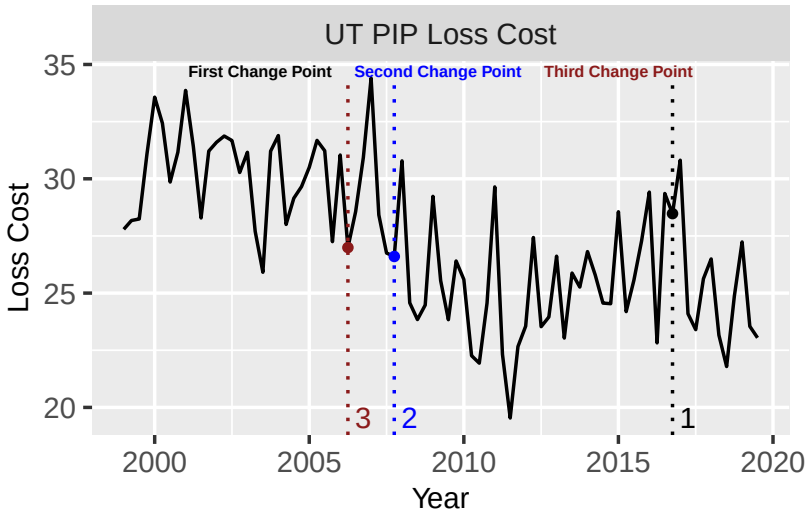
2020
Change Point


UT PIP Loss Cost
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Second Change Point
Third Change Point
Loss Cost
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20
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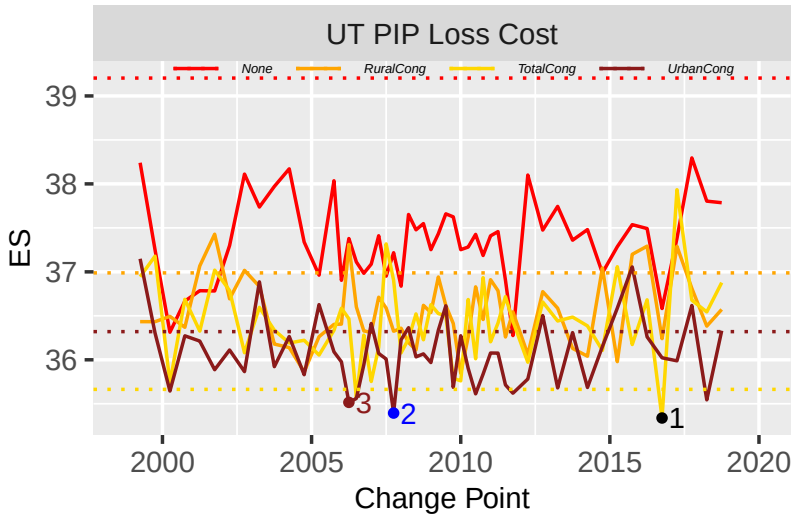
2010
2015
2020
Year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UrbanCong
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36
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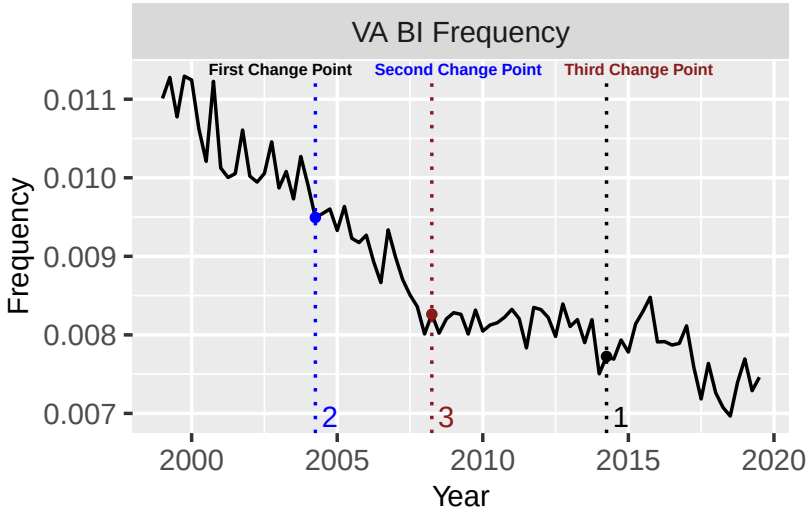
2010
2015
2020
Change Point


VA BI Frequency
First Change Point
Second Change Point
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2010
2015
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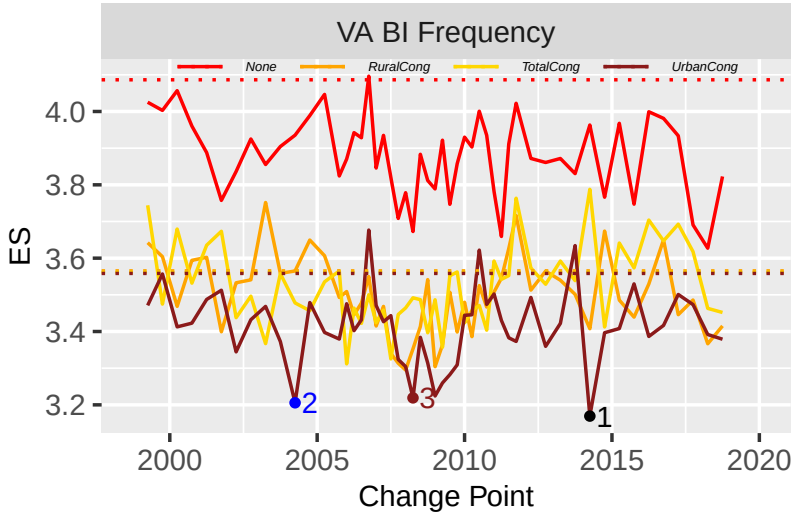
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TotalCong
UrbanCong
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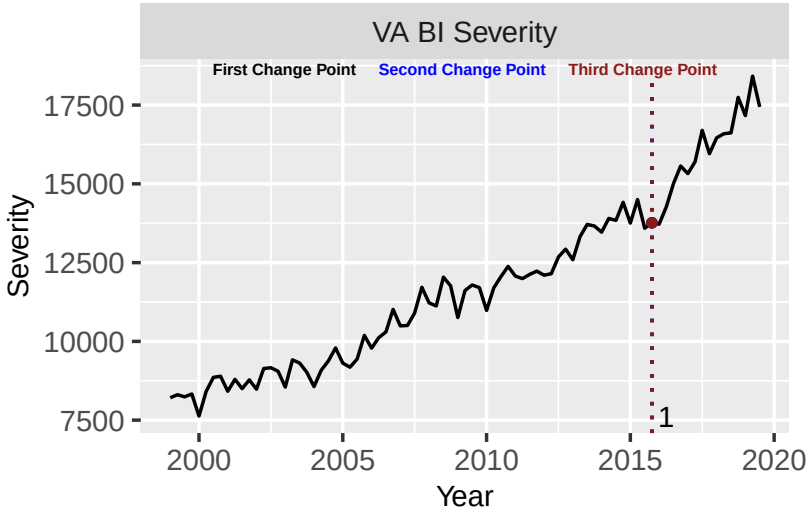
2010
2015
2020
Change Point


VA BI Severity
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Third Change Point
Severity
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12500
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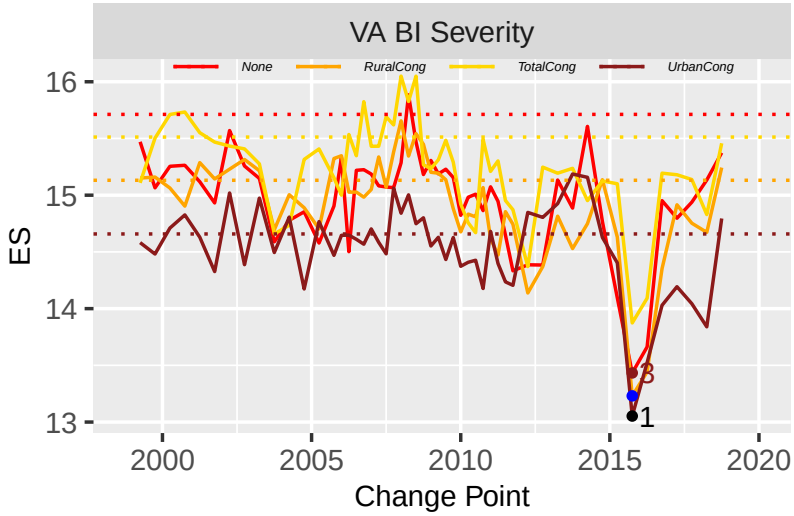
2010
2015
2020
Year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TotalCong
UrbanCong
ES
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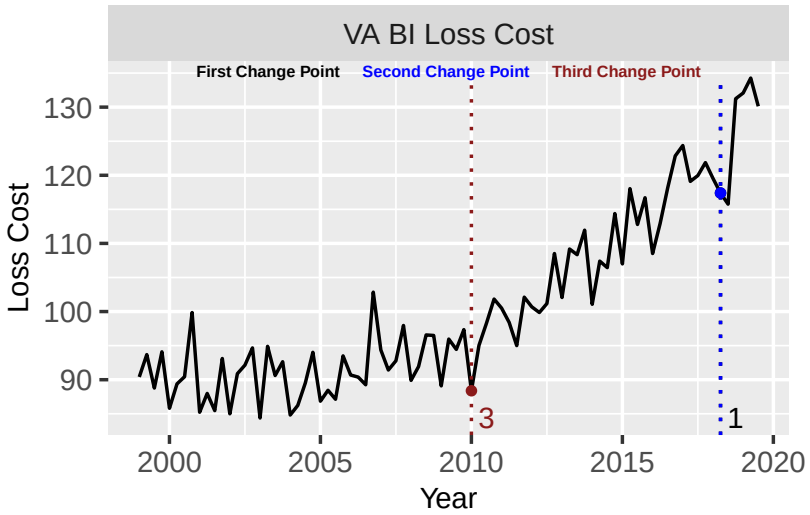
2020
Change Point


VA BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
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120
110
100
90
3
1
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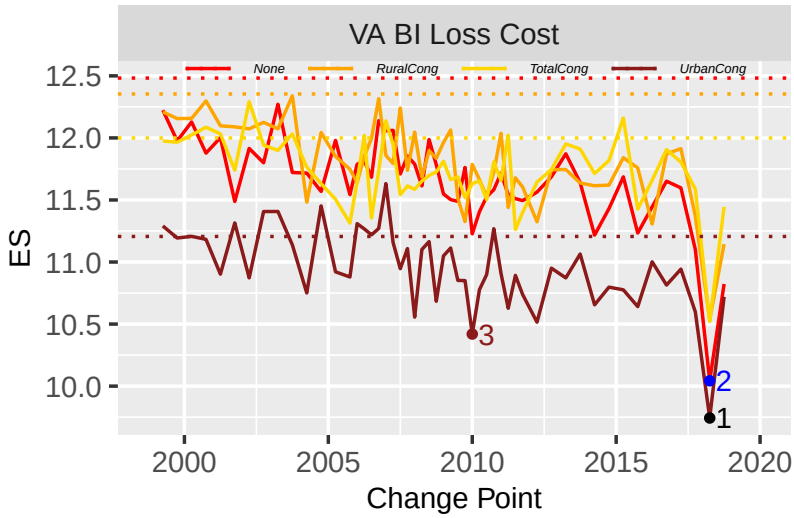
2005
2010
2015
2020
Year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RuralCong
TotalCong
UrbanCong
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1
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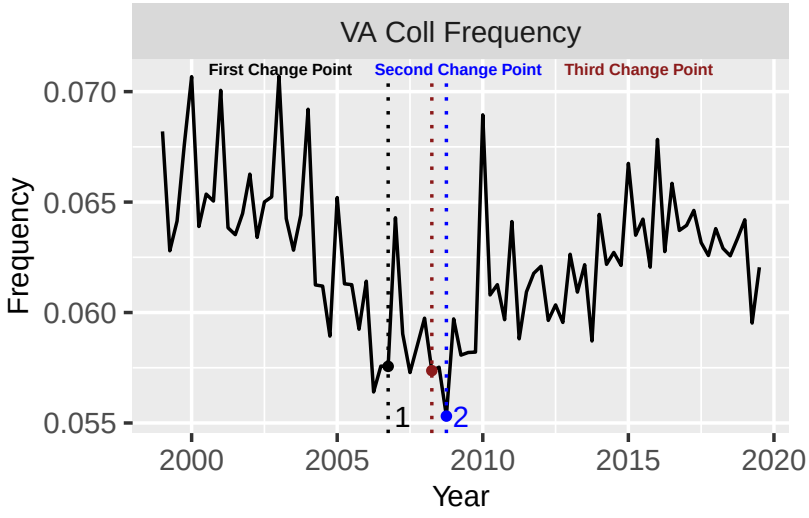
2005
2010
2015
2020
Change Point


VA Coll Frequency
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Second Change Point
Third Change Point
Frequency
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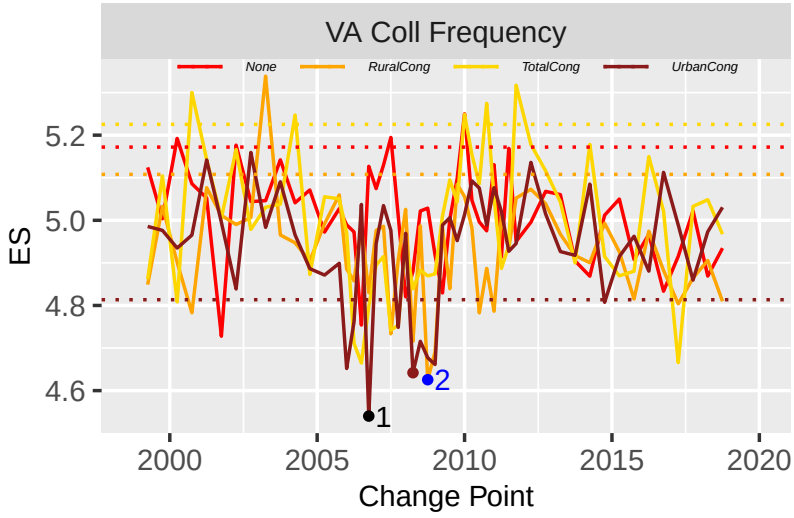
2005
2010
2015
2020
Year
1
2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TotalCong
UrbanCong
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4.8
4.6
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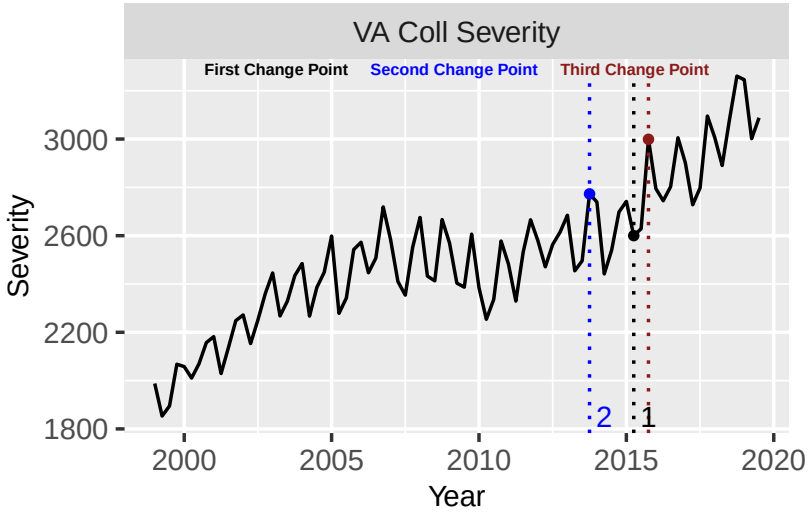
2005
2010
2015
2020
Change Point
1
2


VA Coll Severity
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Second Change Point
Third Change Point
Severity
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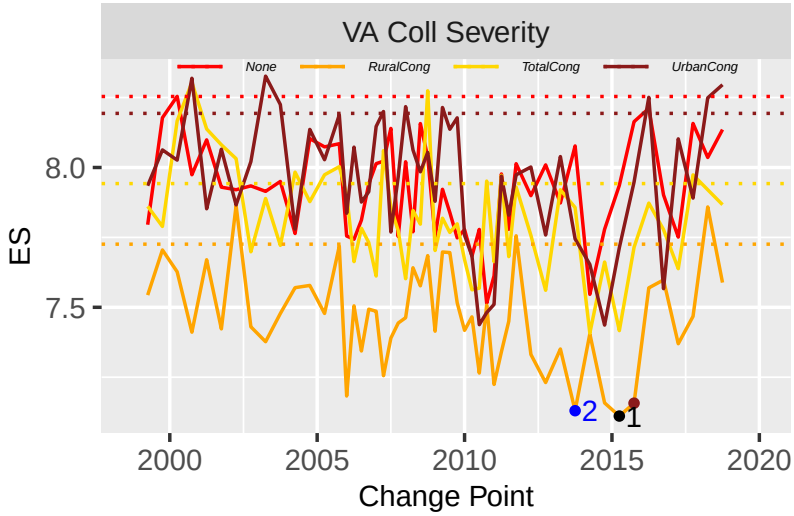
2600
2200
1800
2000
2005
2010
2015
2020
Year
2
1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TotalCong
UrbanCong
ES
8.0
7.5
2000
2005
2010
2015
2020
Change Point
2
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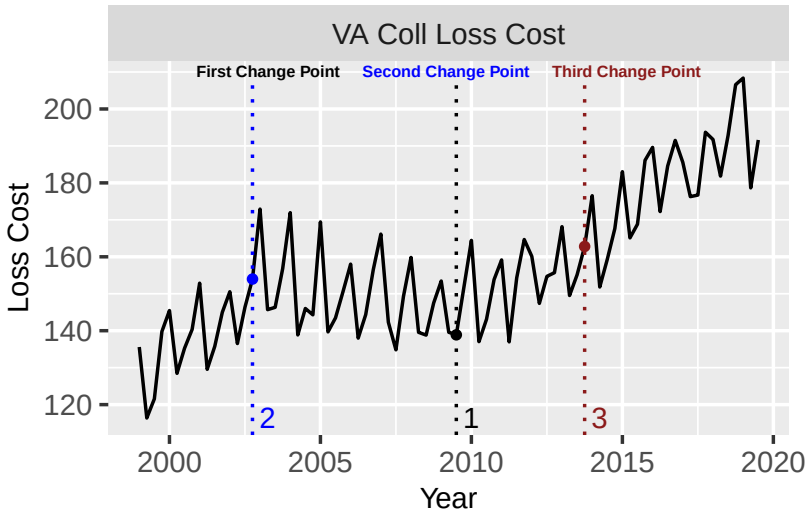
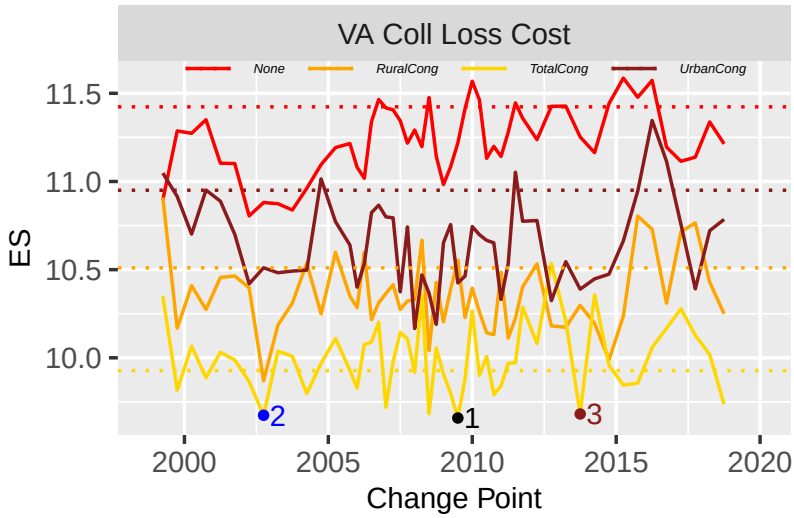

VA Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
200
180
160
140
120
2000
2005
2010
2015
2020
Year
2
1
3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TotalCong
UrbanCong
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10.5
10.0
2000
2005
2010
2015
2020
Change Point
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1
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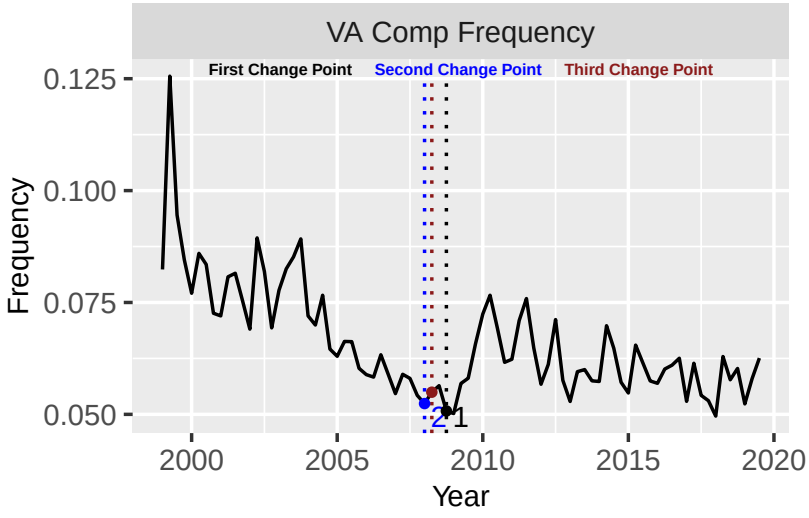
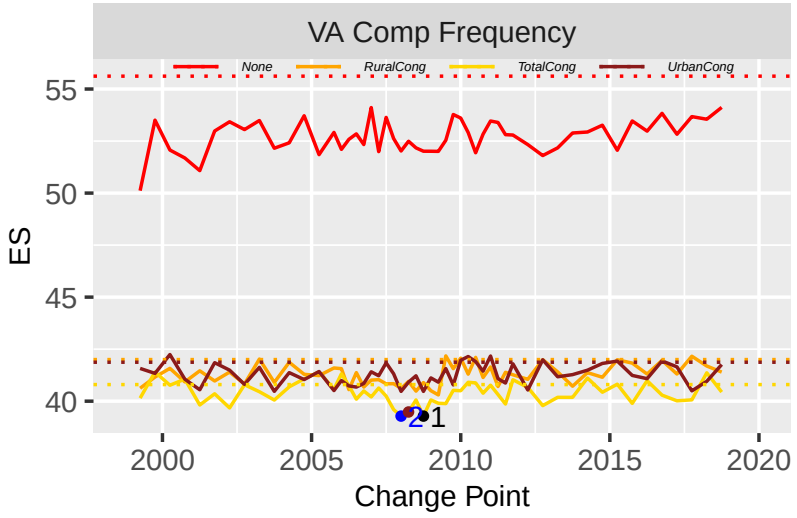
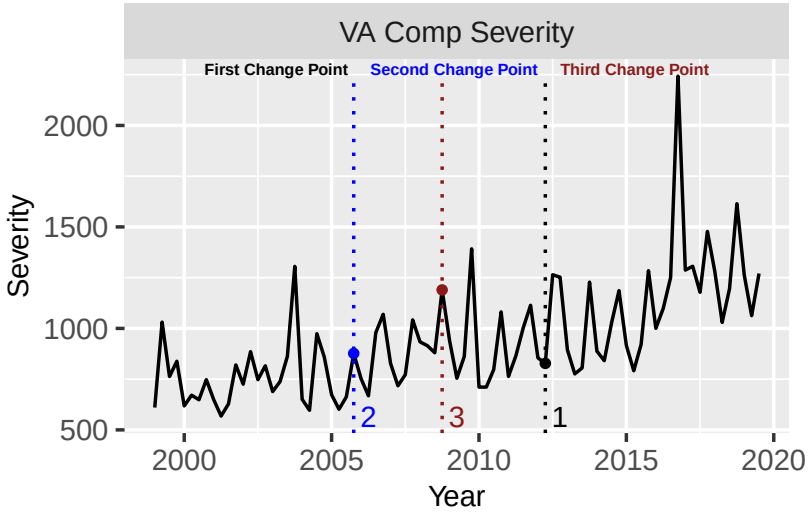
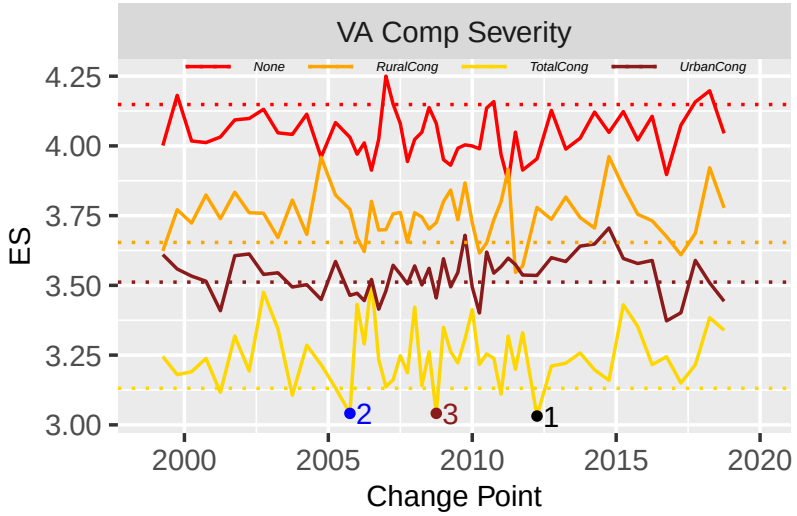

VA Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.125
0.100
0.075
0.050
2000
2005
2010
2015
2020
Year
2
3
1


VA Comp Frequency
None
RuralCong
TotalCong
UrbanCong
ES
55
50
45
40
2000
2005
2010
2015
2020
Change Point
2
1


VA Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
2000
1500
1000
500
2000
2005
2010
2015
2020
Year
2
3
1


VA Comp Severity
None
RuralCong
TotalCong
UrbanCong
ES
4.25
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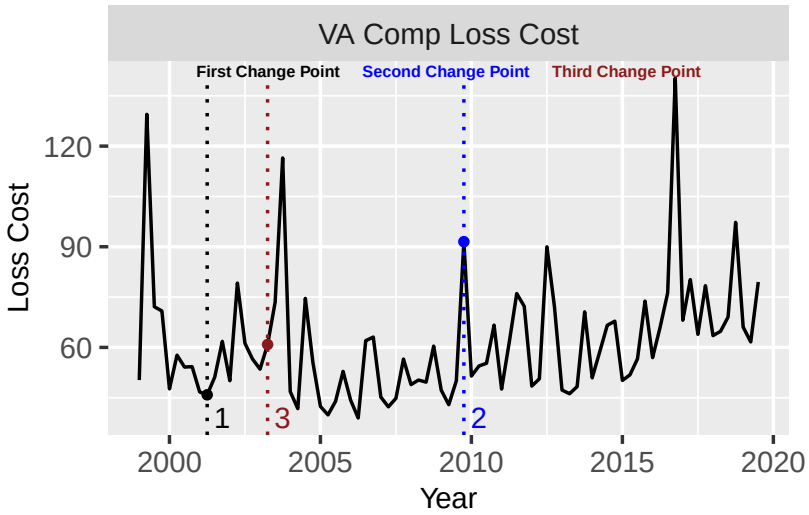
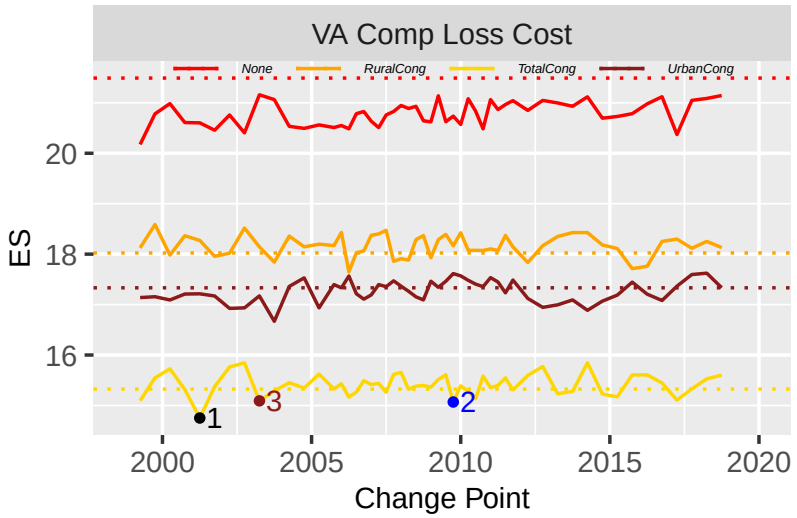
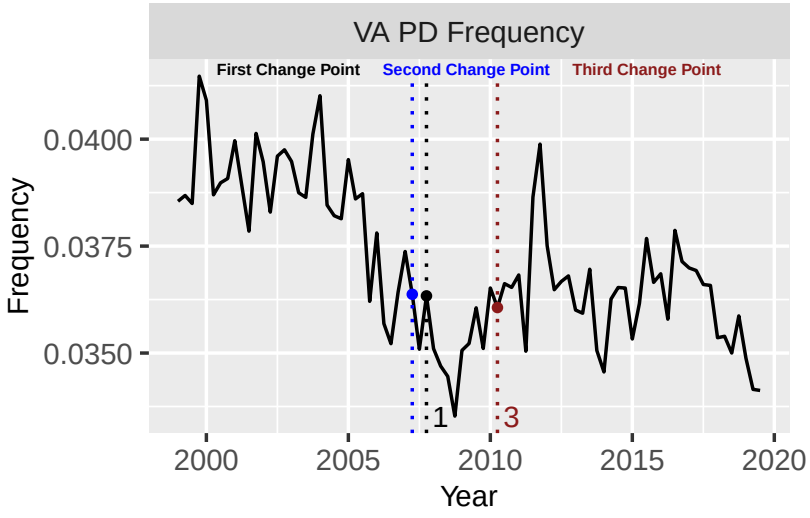
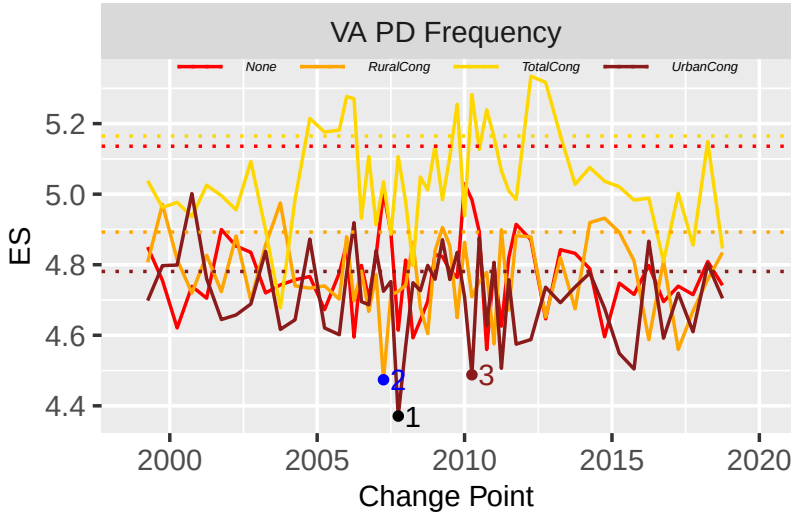
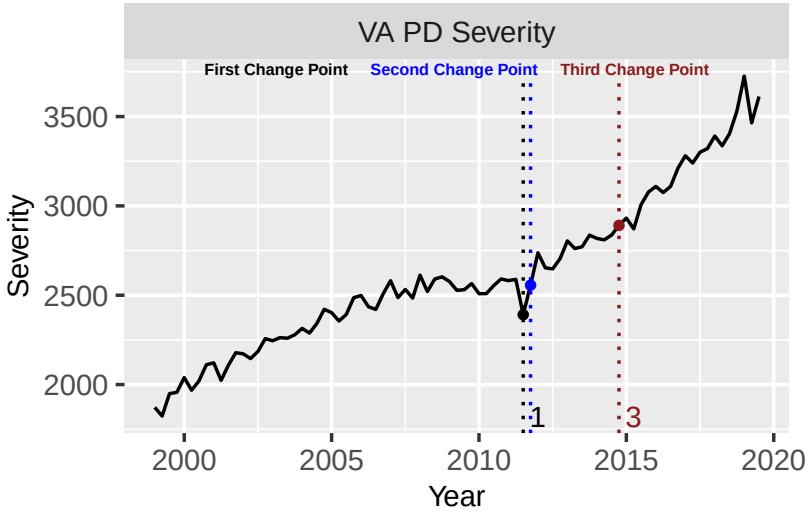
3.75
3.50
3.25
3.00
2000
2005
2010
2015
2020
Change Point
2
3
1

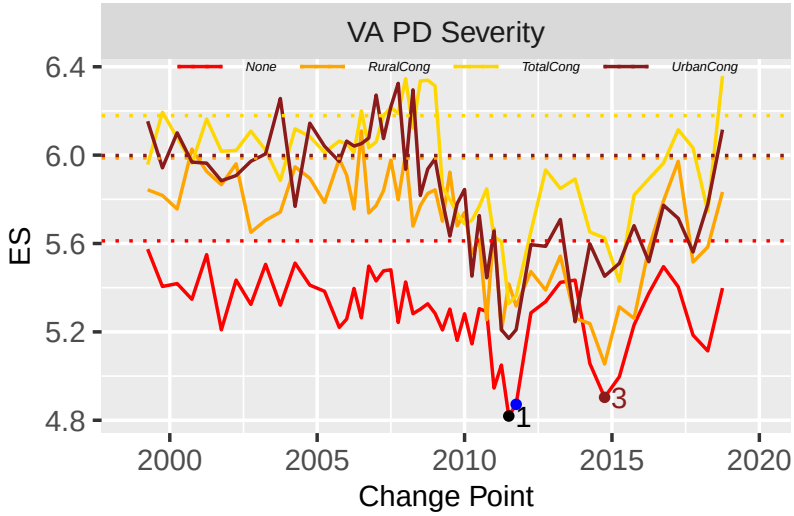

VA Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
120
90
60
2000
2005
2010
2015
2020
Year
1
3
2

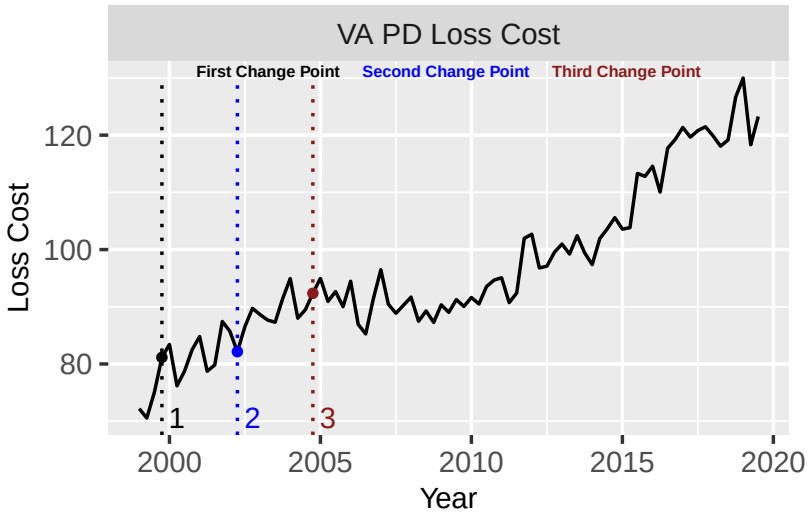

VA Comp Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
20
18
16
2000
2005
2010
2015
2020
Change Point
1
3
2

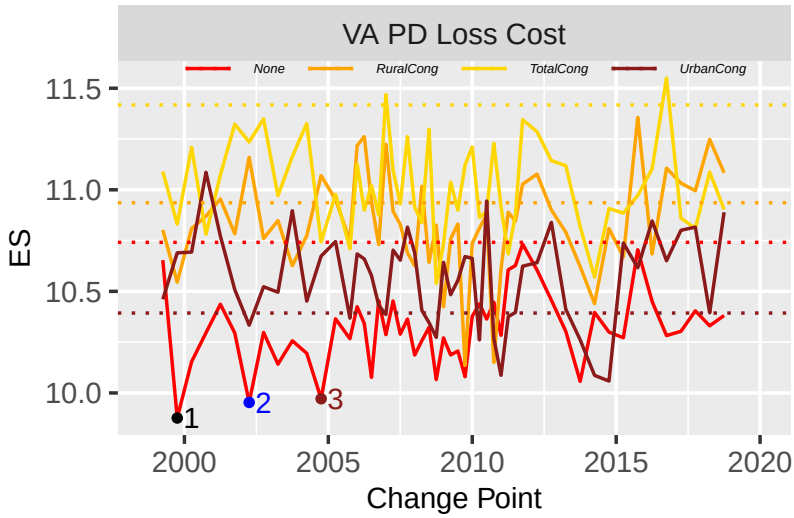

VA PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.0400
0.0375
0.0350
1
3
2000
2005
2010
2015
2020
Year

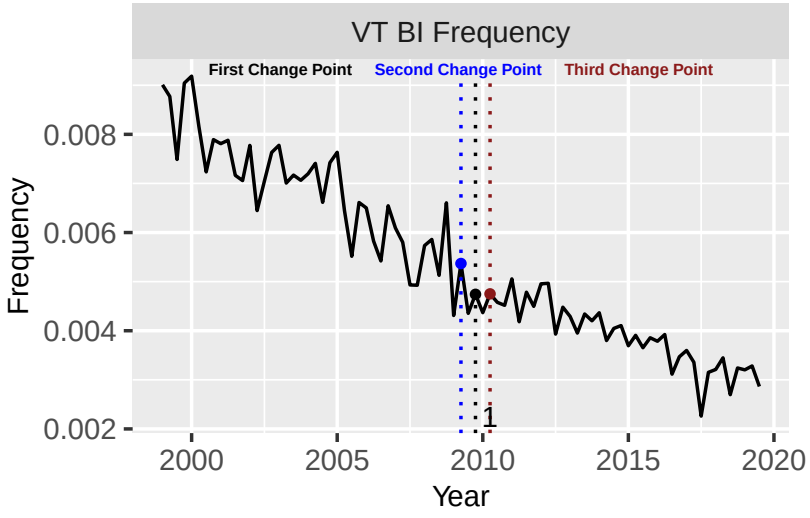

VA PD Frequency
None
RuralCong
TotalCong
UrbanCong
ES
5.2
5.0
4.8
4.6
4.4
2
1
3
2000
2005
2010
2015
2020
Change Point

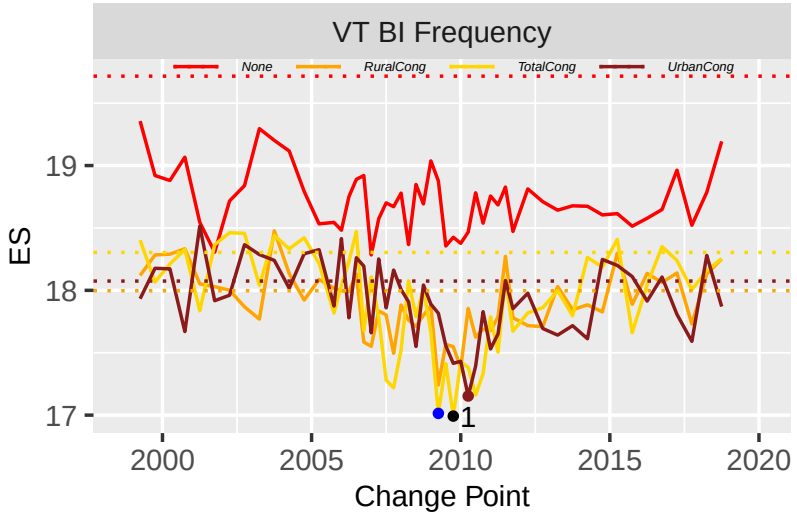

VA PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
3500
3000
2500
2000
1
3
2000
2005
2010
2015
2020
Year

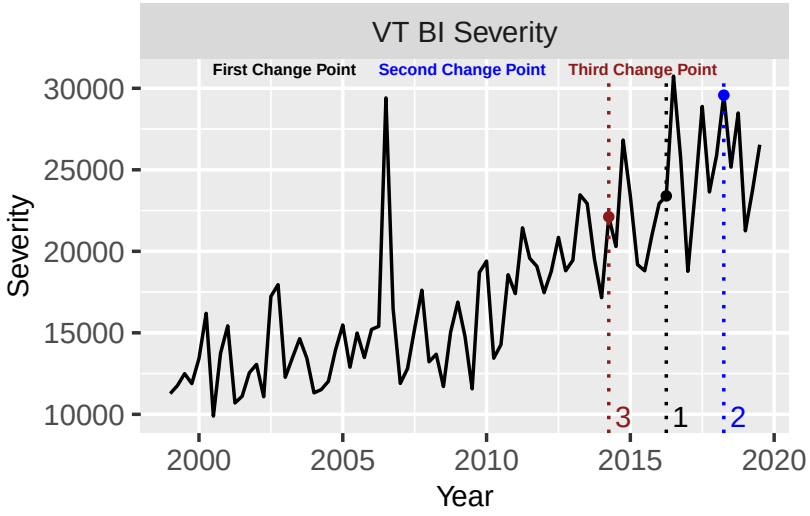

VA PD Severity
None
RuralCong
TotalCong
UrbanCong
ES
6.4
6.0
5.6
5.2
4.8
1
3
2000
2005
2010
2015
2020
Change Point

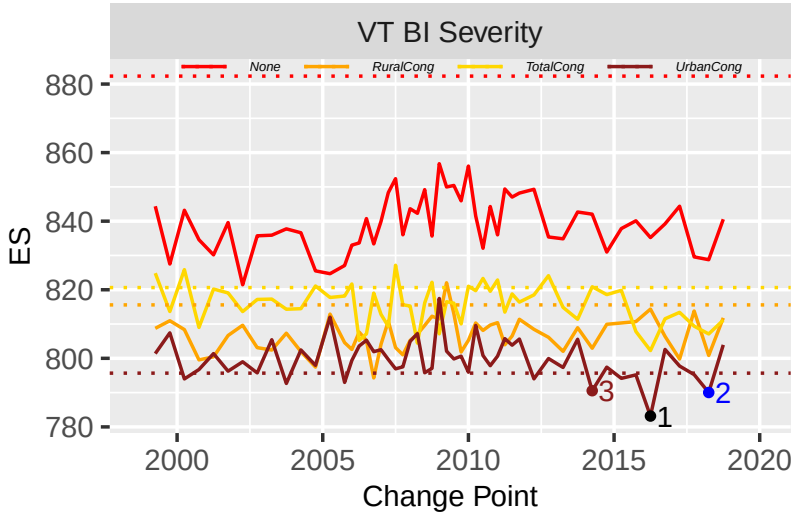

VA PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
120
100
80
1
2
3
2000
2005
2010
2015
2020
Year

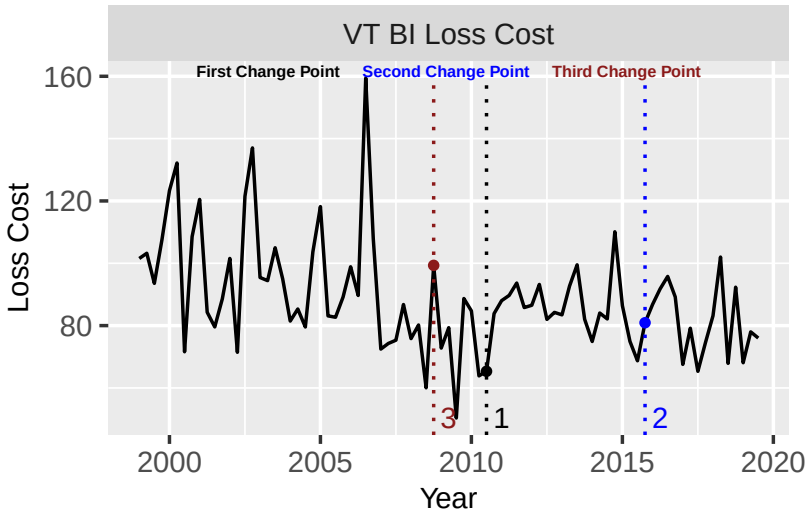

VA PD Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
11.5
11.0
10.5
10.0
1
2
3
2000
2005
2010
2015
2020
Change Point

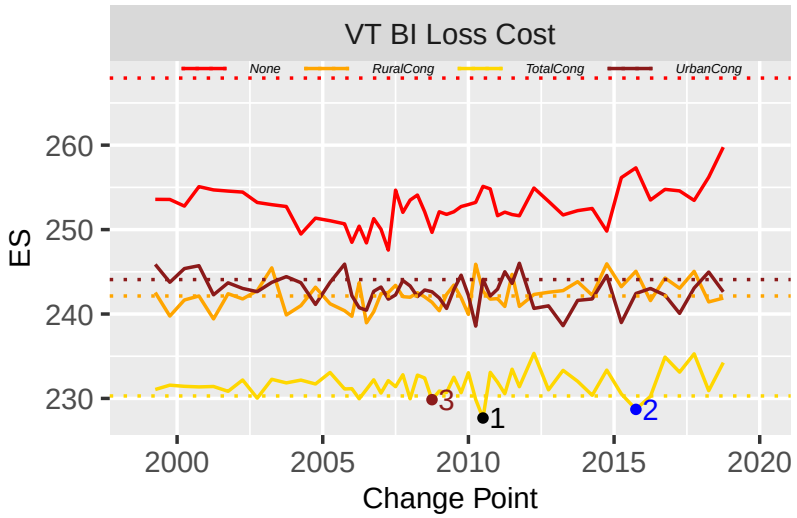

VT BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.008
0.006
0.004
0.002
2000
2005
2010
2015
2020
Year
1

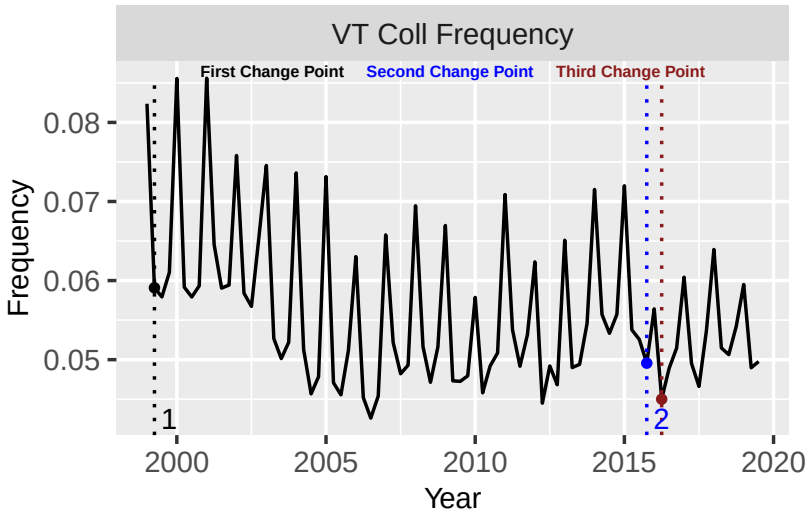

VT BI Frequency
None
RuralCong
TotalCong
UrbanCong
ES
19
18
17
2000
2005
2010
2015
2020
Change Point
1


VT BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
30000
25000
20000
15000
10000
2000
2005
2010
2015
2020
Year
3
1
2


VT BI Severity
None
RuralCong
TotalCong
UrbanCong
ES
880
860
840
820
800
780
2000
2005
2010
2015
2020
Change Point
3
1
2


VT BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
160
120
80
2000
2005
2010
2015
2020
Year
3
1
2


VT BI Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
260
250
240
230
2000
2005
2010
2015
2020
Change Point
3
1
2


VT Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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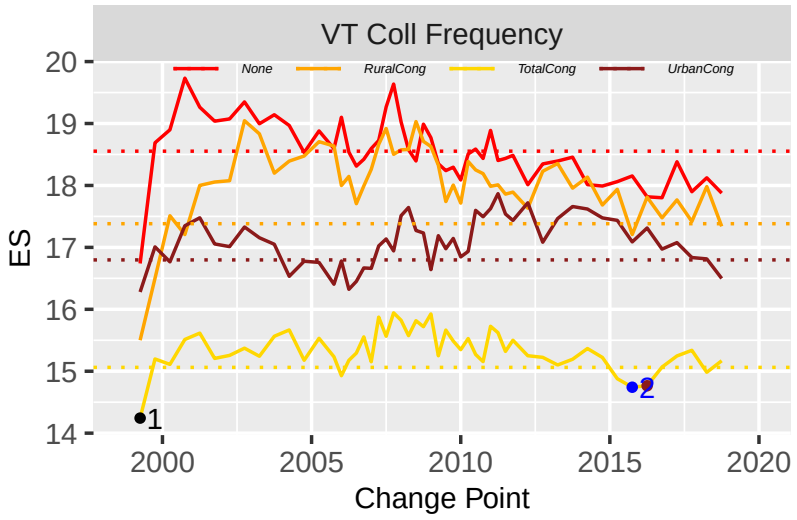
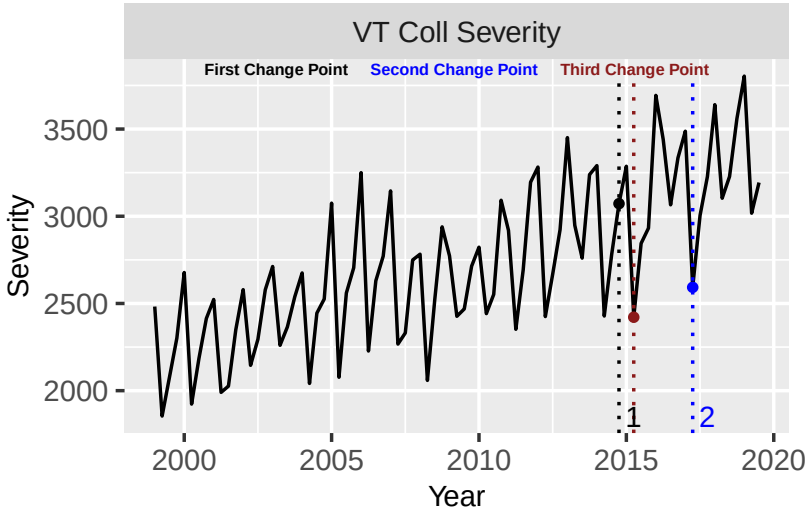
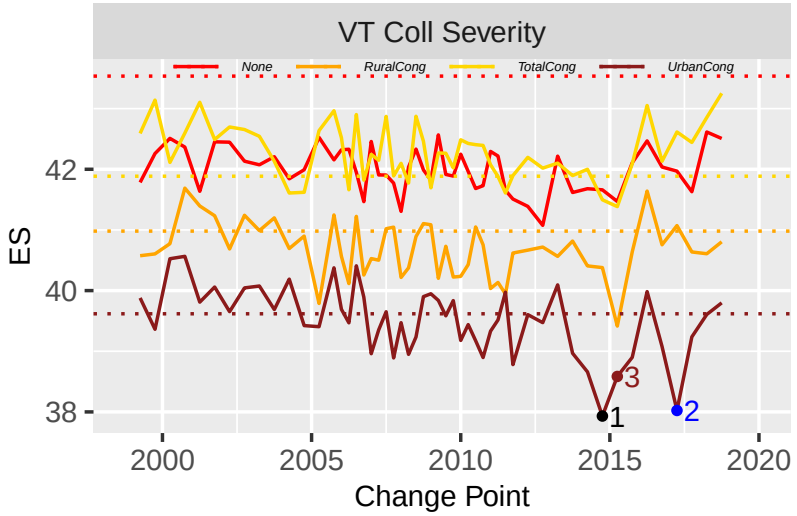
0.07
0.06
0.05
1
2
2000
2005
2010
2015
2020
Year


VT Coll Frequency
None
RuralCong
TotalCong
UrbanCong
ES
20
19
18
17
16
15
14
1
2
2000
2005
2010
2015
2020
Change Point


VT Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
3500
3000
2500
2000
1
2
2000
2005
2010
2015
2020
Year


VT Coll Severity
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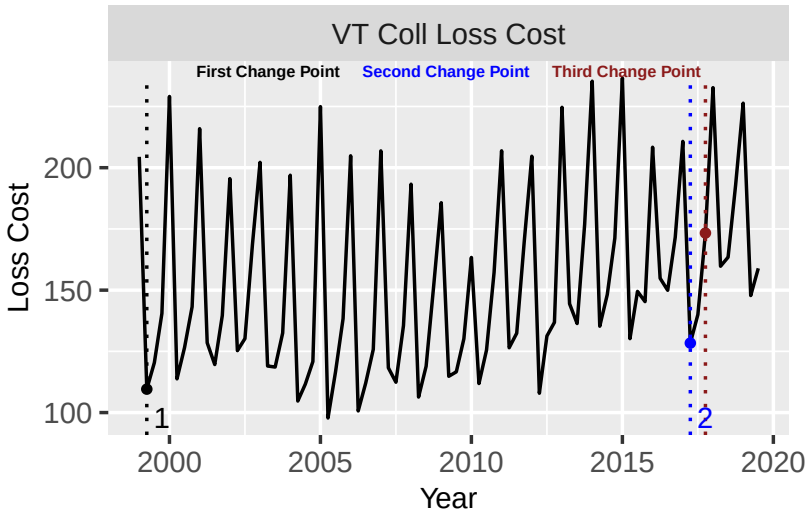
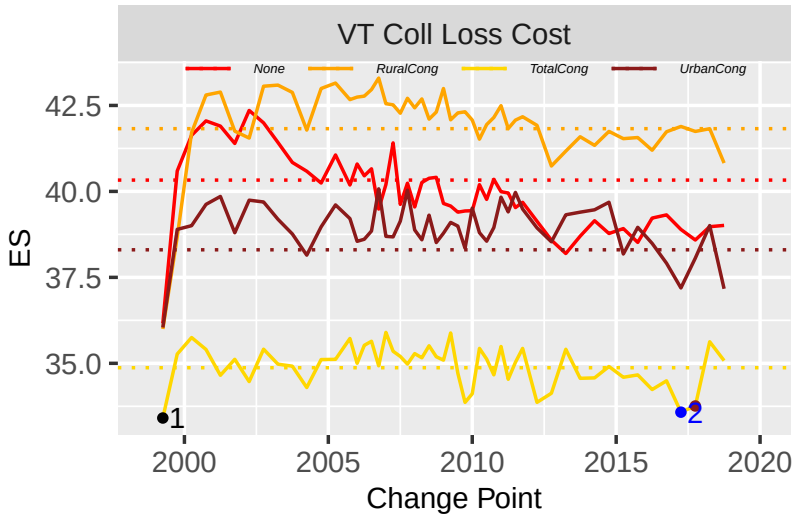
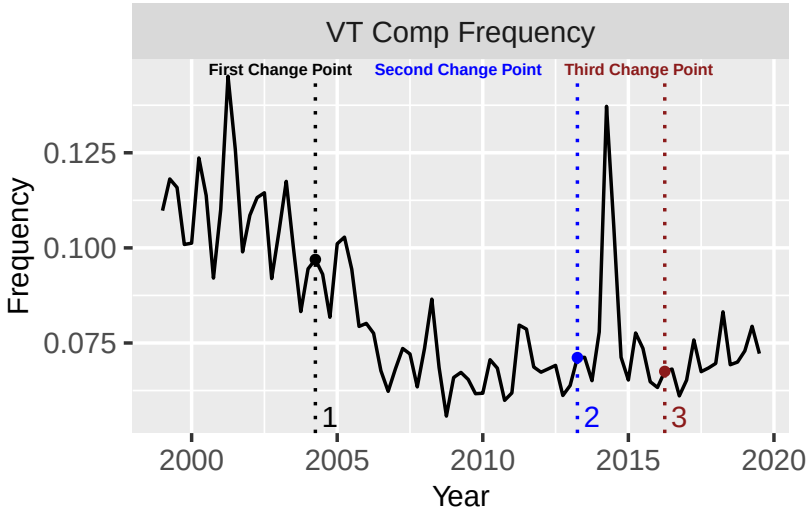
RuralCong
TotalCong
UrbanCong
ES
42
40
38
3
1
2
2000
2005
2010
2015
2020
Change Point


VT Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
200
150
100
1
2
2000
2005
2010
2015
2020
Year


VT Coll Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
42.5
40.0
37.5
35.0
1
2
2000
2005
2010
2015
2020
Change Point


VT Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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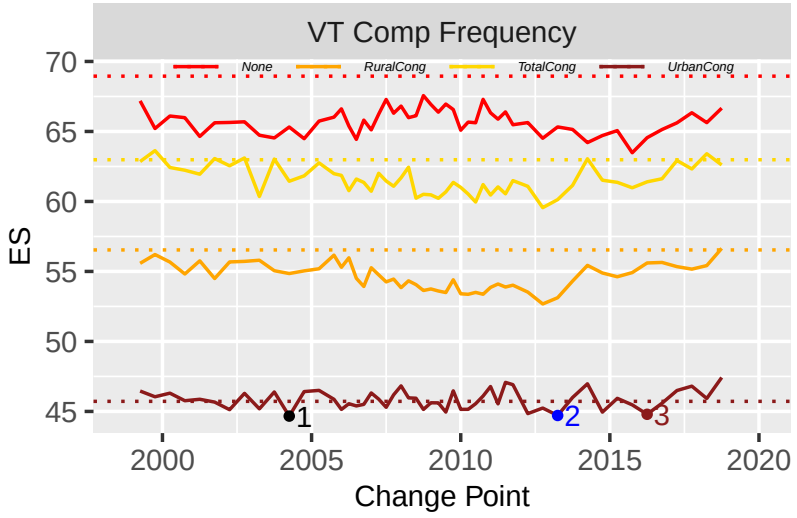
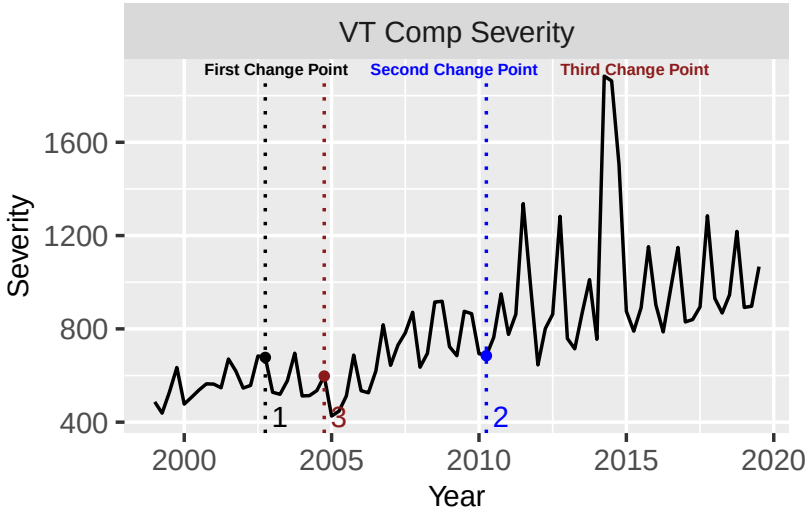
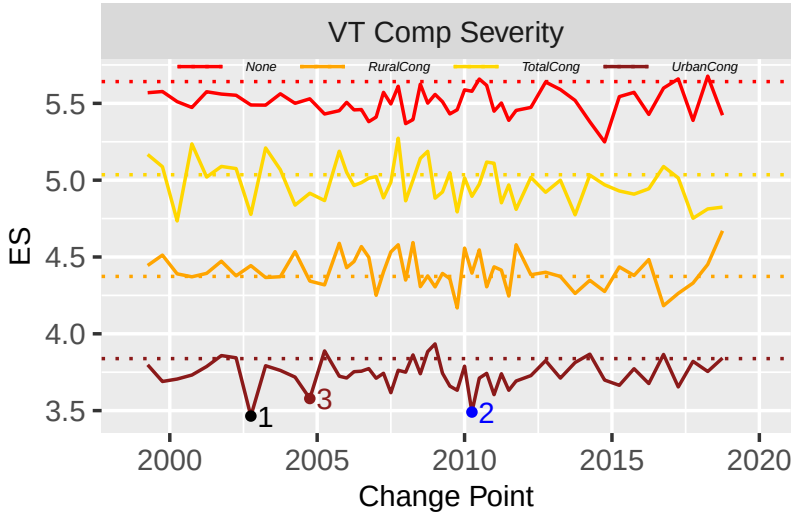
0.100
0.075
1
2
3
2000
2005
2010
2015
2020
Year


VT Comp Frequency
None
RuralCong
TotalCong
UrbanCong
ES
70
65
60
55
50
45
1
2
3
2000
2005
2010
2015
2020
Change Point


VT Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
1600
1200
800
400
1
3
2
2000
2005
2010
2015
2020
Year


VT Comp Severity
None
RuralCong
TotalCong
UrbanCong
ES
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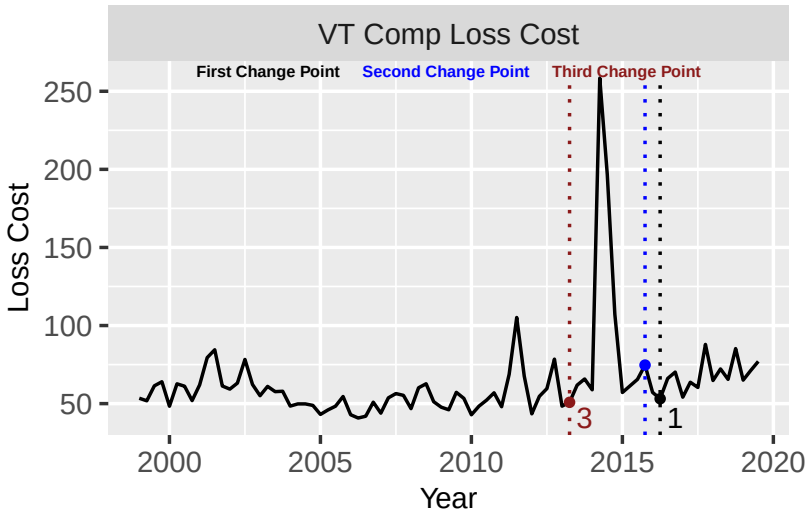
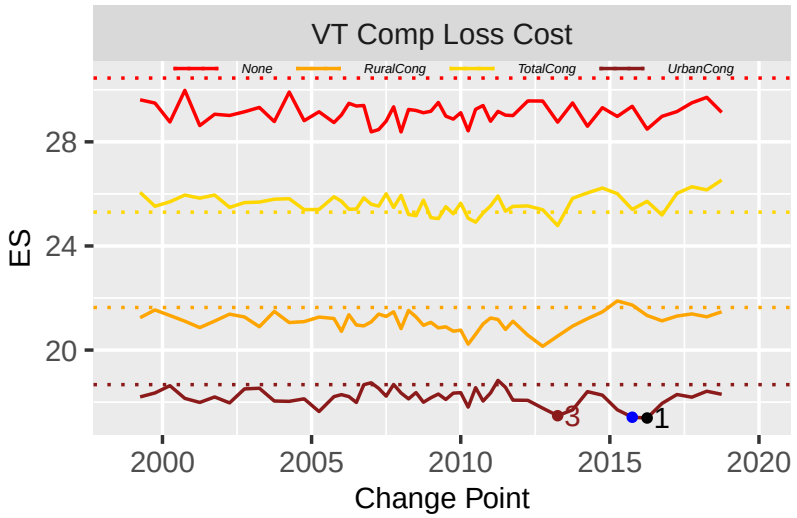
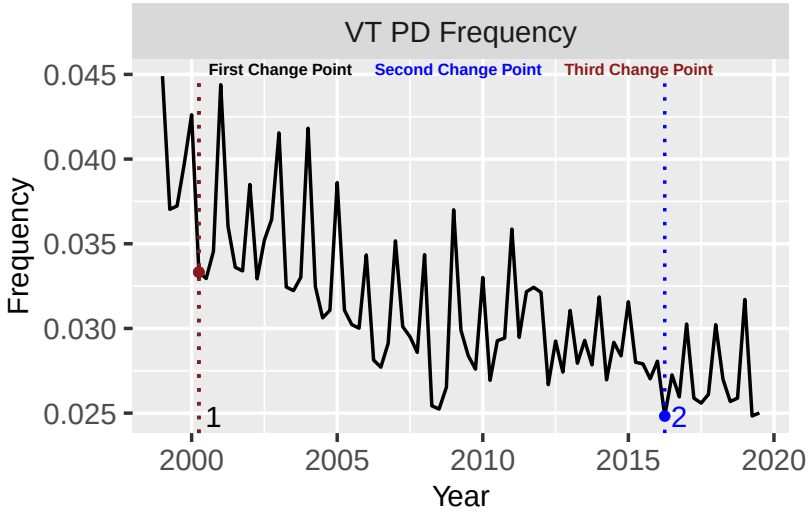
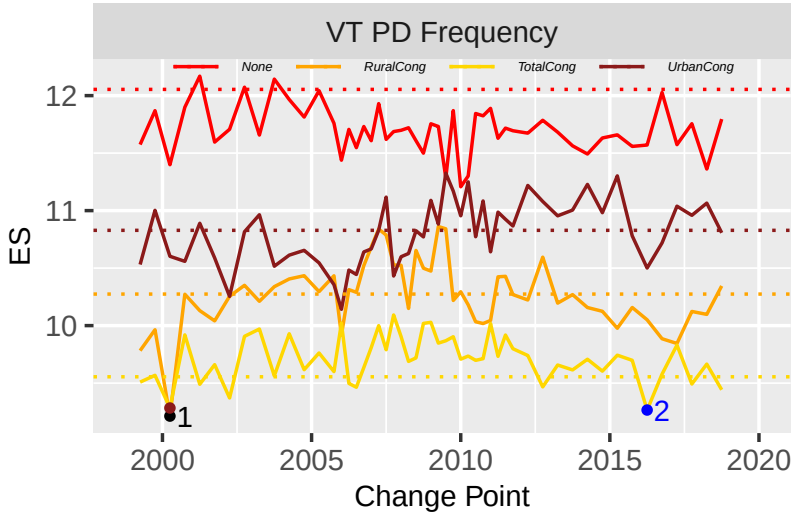
5.0
4.5
4.0
3.5
1
3
2
2000
2005
2010
2015
2020
Change Point


VT Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
250
200
150
100
50
3
1
2000
2005
2010
2015
2020
Year


VT Comp Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
28
24
20
3
1
2000
2005
2010
2015
2020
Change Point


VT PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.045
0.040
0.035
0.030
0.025
2000
2005
2010
2015
2020
Year
1
2


VT PD Frequency
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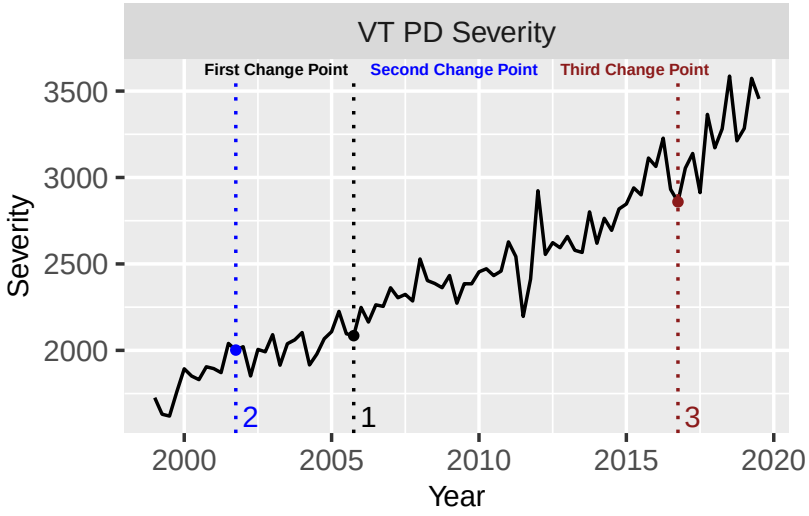
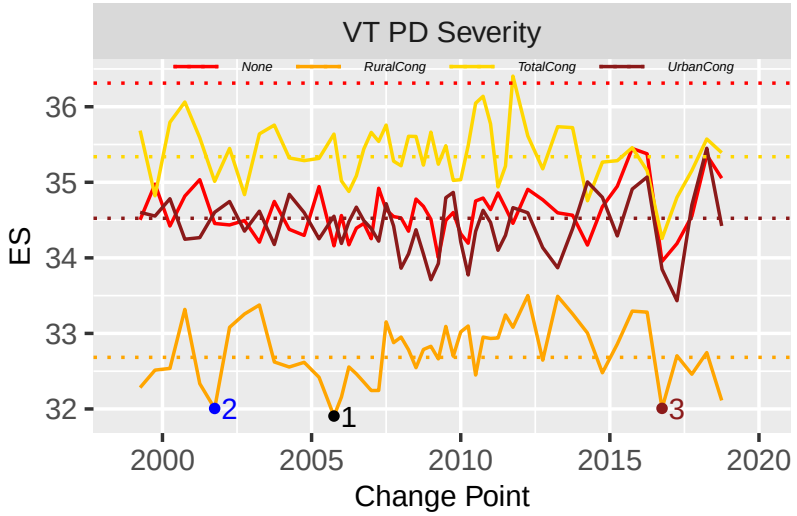
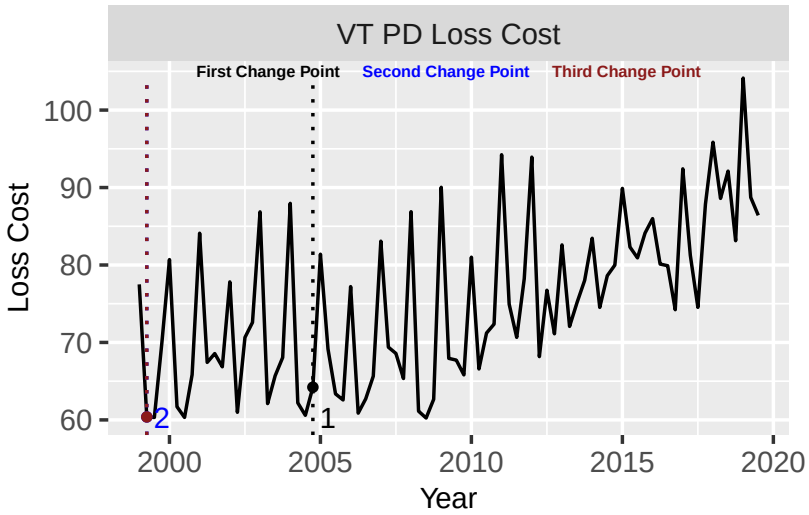
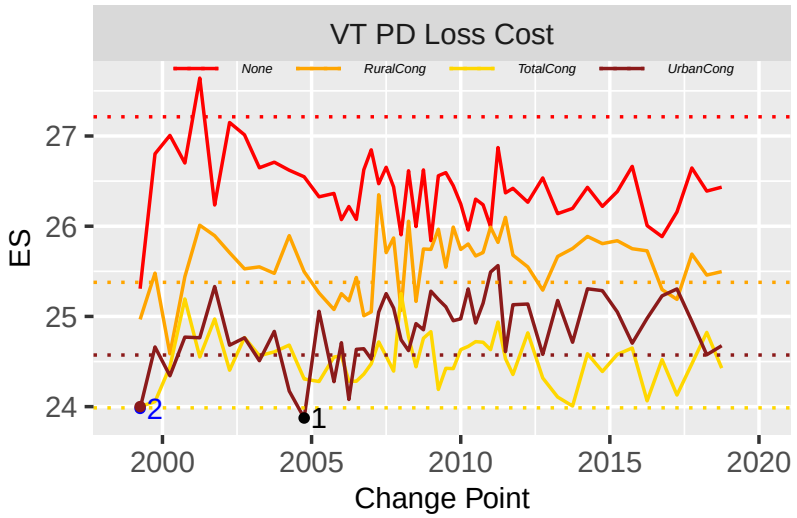
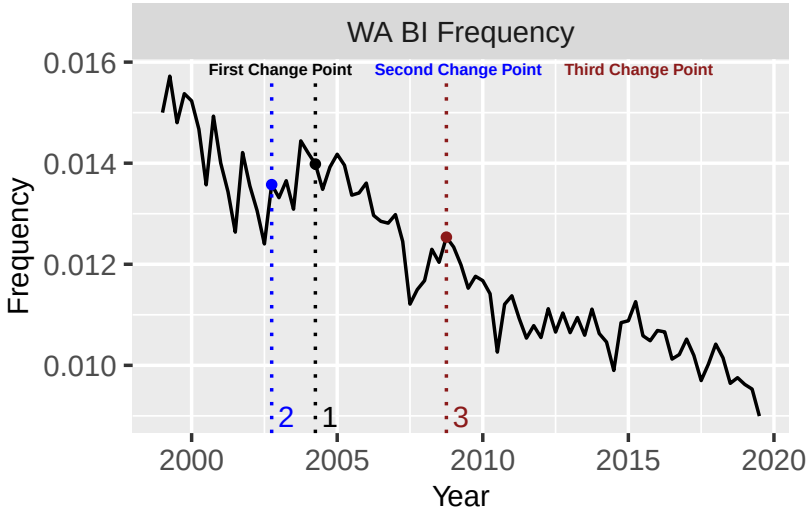
RuralCong
TotalCong
UrbanCong
ES
12
11
10
2000
2005
2010
2015
2020
Change Point
1
2

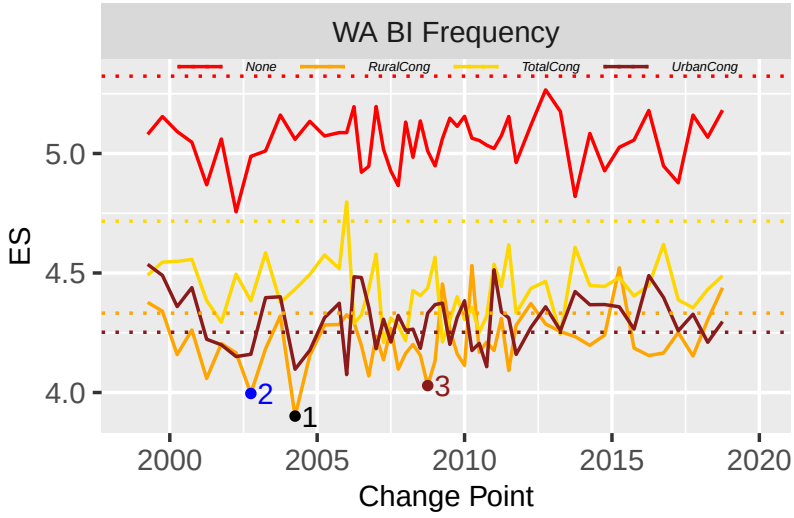

VT PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
3500
3000
2500
2000
2000
2005
2010
2015
2020
Year
2
1
3

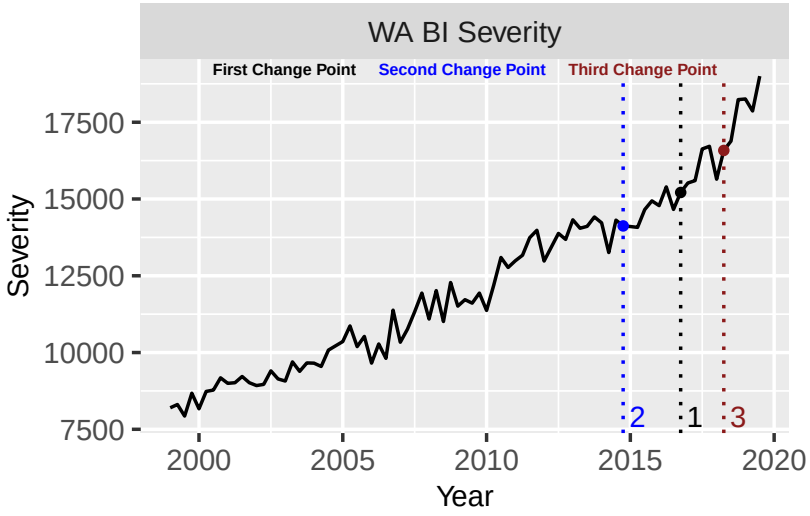

VT PD Severity
None
RuralCong
TotalCong
UrbanCong
ES
36
35
34
33
32
2000
2005
2010
2015
2020
Change Point
2
1
3

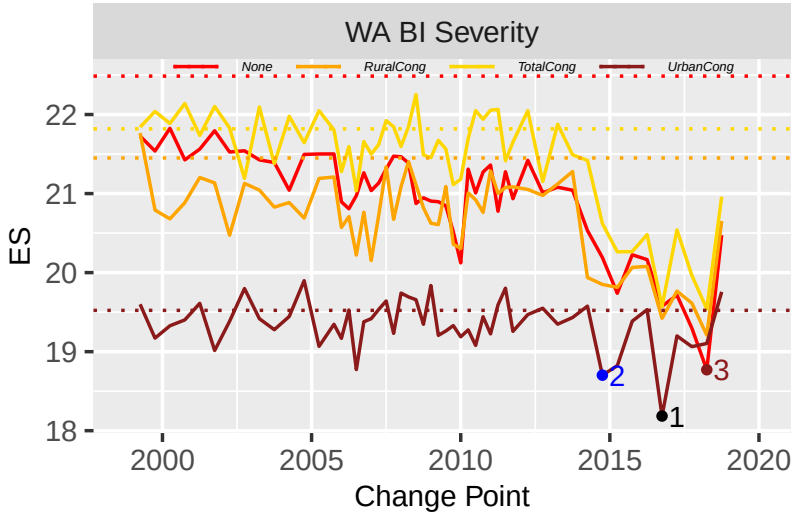

VT PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
100
90
80
70
60
2000
2005
2010
2015
2020
Year
2
1

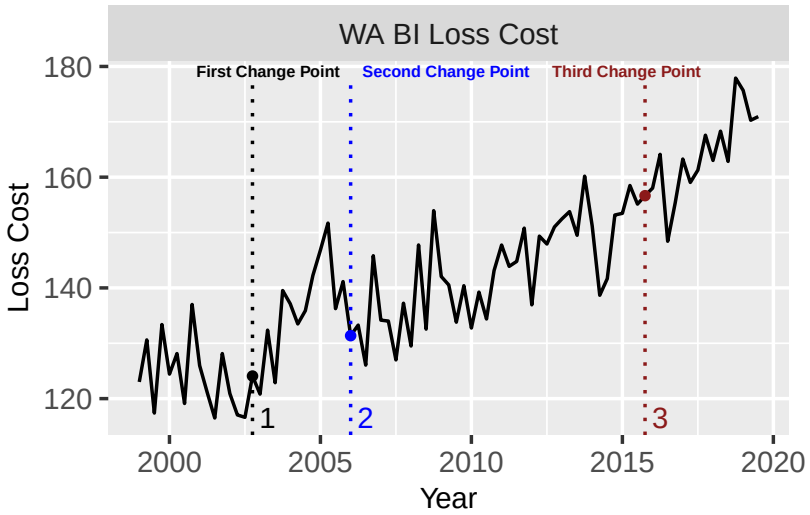

VT PD Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
27
26
25
24
2000
2005
2010
2015
2020
Change Point
2
1

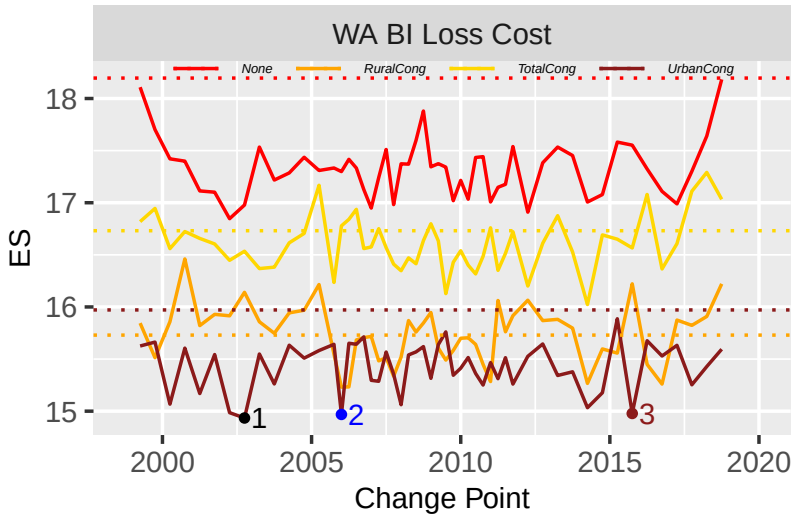

WA BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.016
0.014
0.012
0.010
2000
2005
2010
2015
2020
Year
2
1
3


WA BI Frequency
None
RuralCong
TotalCong
UrbanCong
ES
5.0
4.5
4.0
2000
2005
2010
2015
2020
Change Point
2
1
3


WA BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
17500
15000
12500
10000
7500
2000
2005
2010
2015
2020
Year
2
1
3


WA BI Severity
None
RuralCong
TotalCong
UrbanCong
ES
22
21
20
19
18
2000
2005
2010
2015
2020
Change Point
2
3
1


WA BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
180
160
140
120
2000
2005
2010
2015
2020
Year
1
2
3


WA BI Loss Cost
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TotalCong
UrbanCong
ES
18
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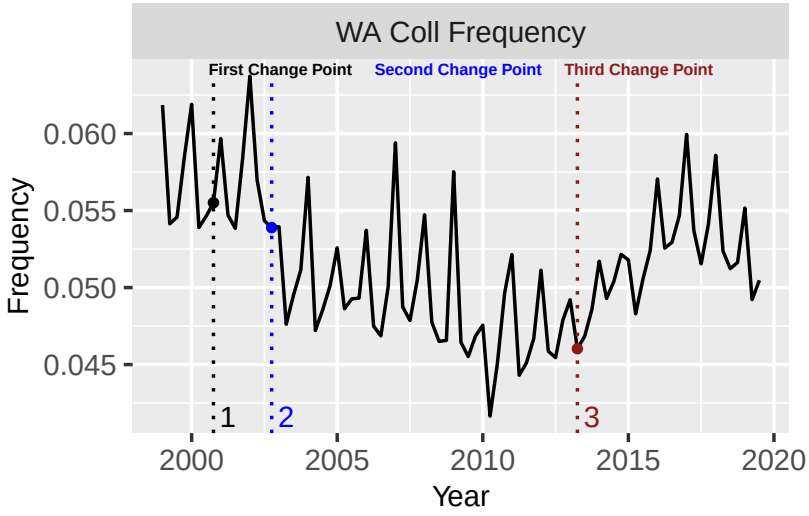
16
15
2000
2005
2010
2015
2020
Change Point
1
2
3


WA Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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0.055
0.050
0.045
1
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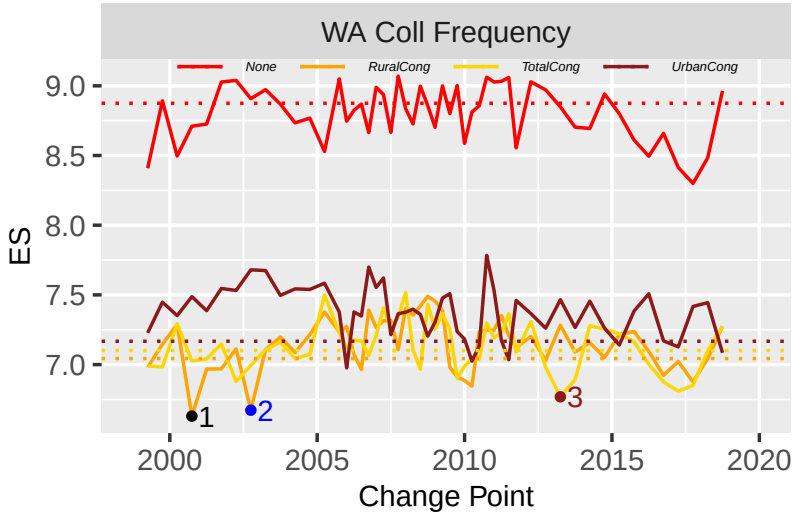
2005
2010
2015
2020
Year


WA Coll Frequency
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TotalCong
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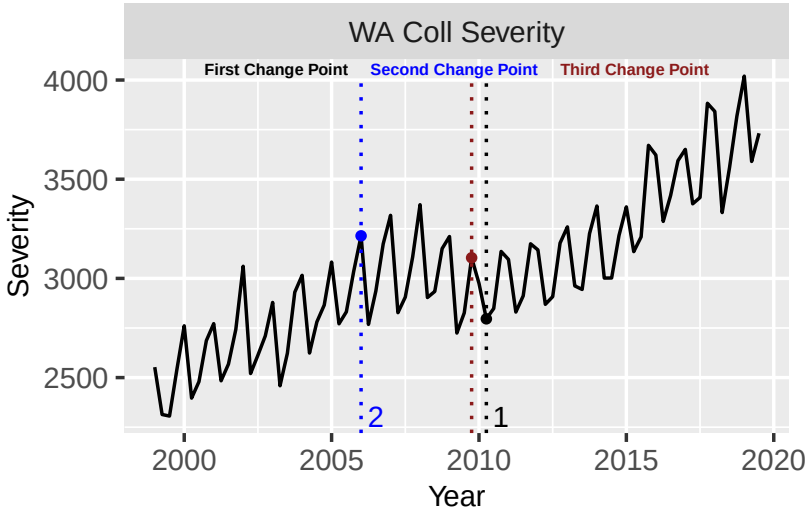
8.0
7.5
7.0
1
2
3
2000
2005
2010
2015
2020
Change Point


WA Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
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3500
3000
2500
2
1
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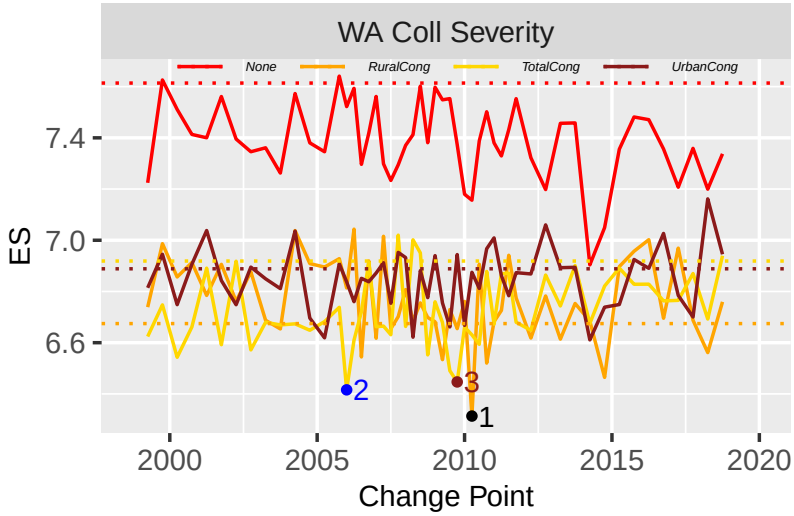
2005
2010
2015
2020
Year


WA Coll Severity
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TotalCong
UrbanCong
ES
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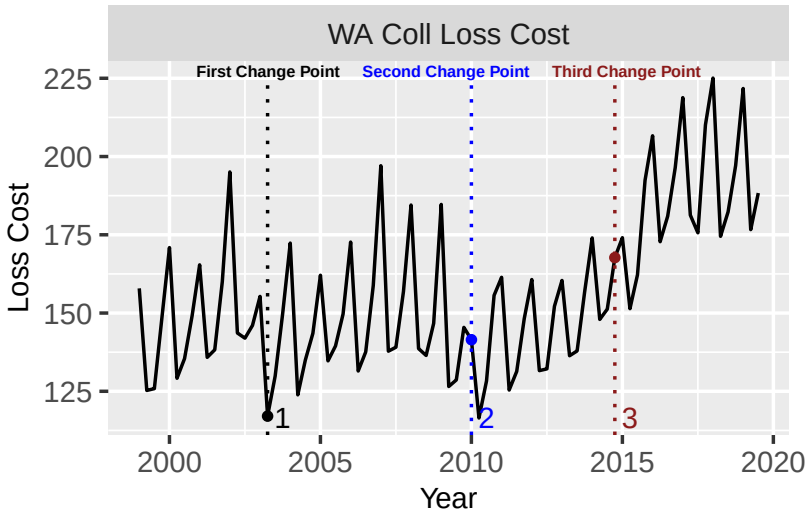
2010
2015
2020
Change Point


WA Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
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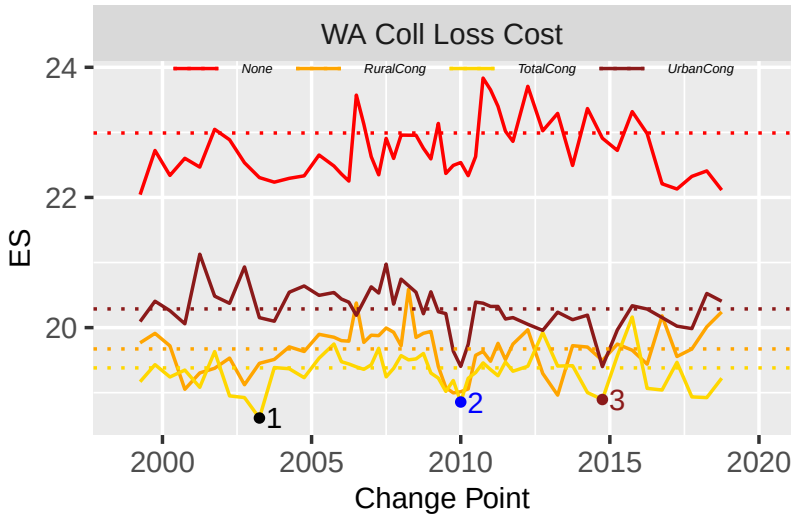
200
175
150
125
1
2
3
2000
2005
2010
2015
2020
Year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TotalCong
UrbanCong
ES
24
22
20
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2
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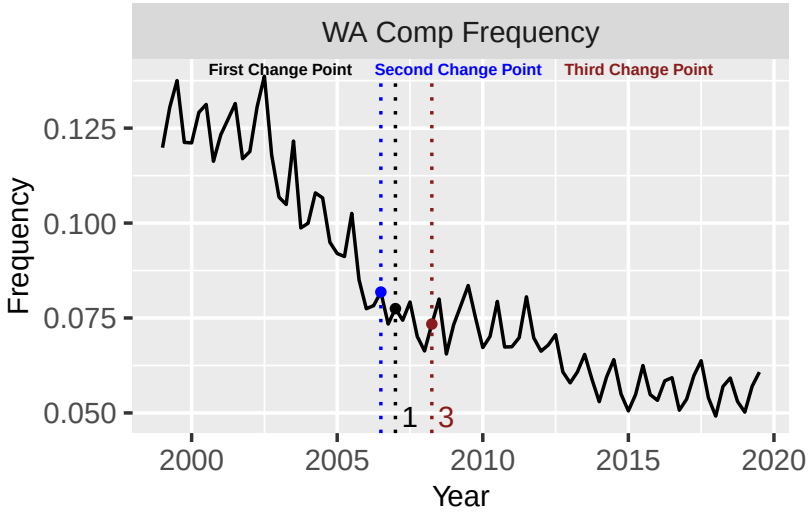
2005
2010
2015
2020
Change Point


WA Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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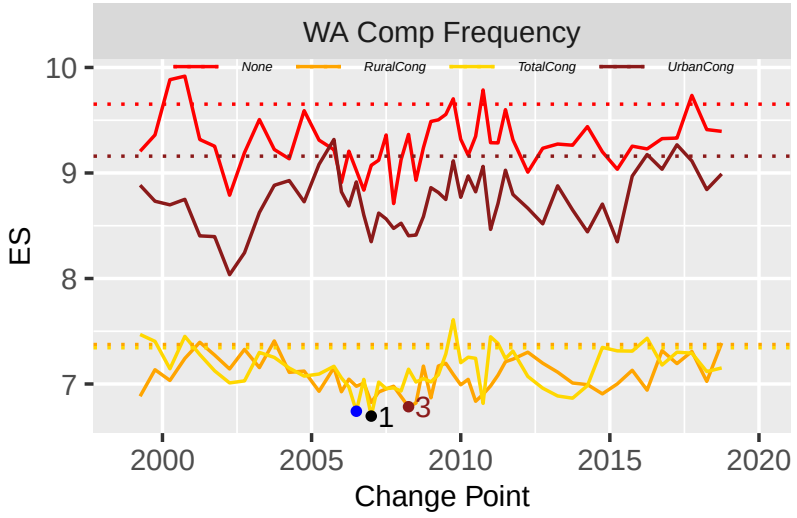
0.100
0.075
0.050
1
3
2000
2005
2010
2015
2020
Year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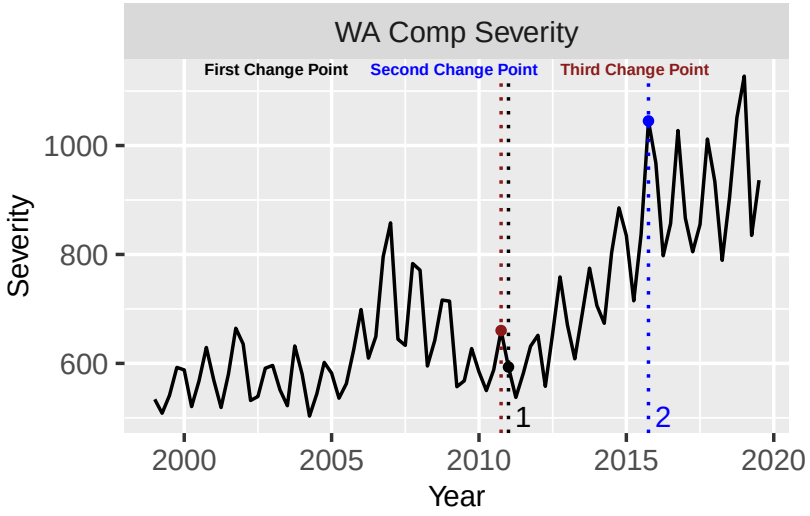
TotalCong
UrbanCong
ES
10
9
8
7
1
3
2000
2005
2010
2015
2020
Change Point


WA Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
1000
800
600
1
2
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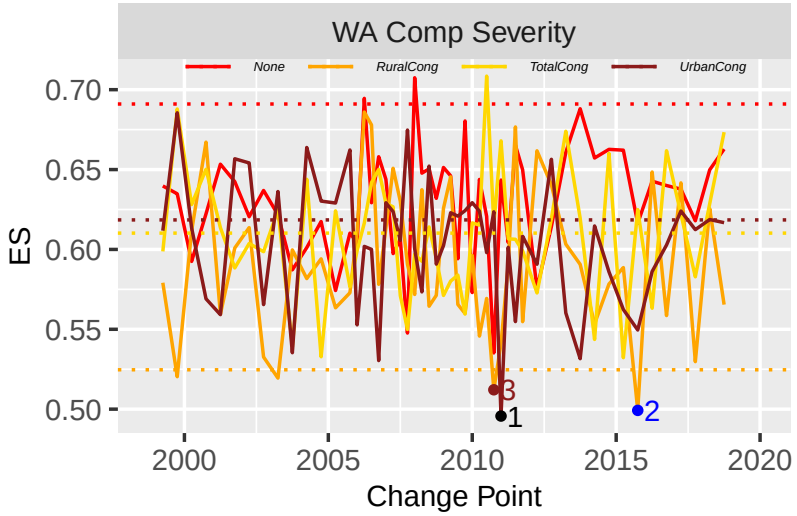
2005
2010
2015
2020
Year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TotalCong
UrbanCong
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0.65
0.60
0.55
0.50
3
1
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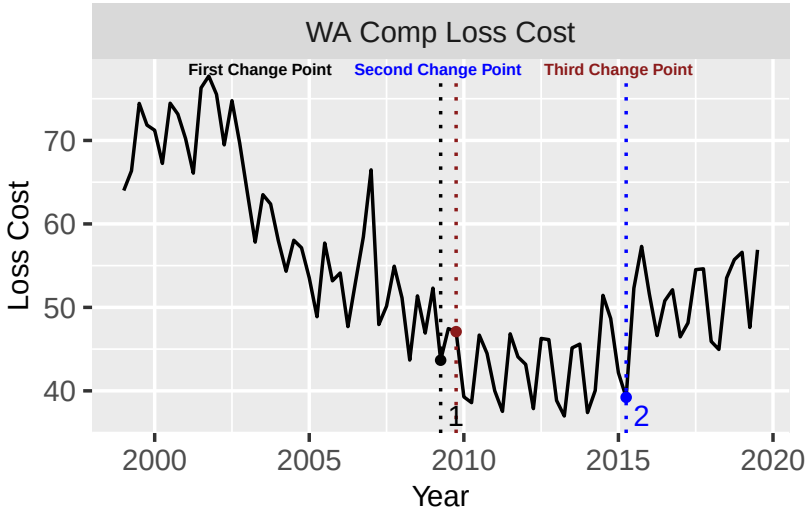
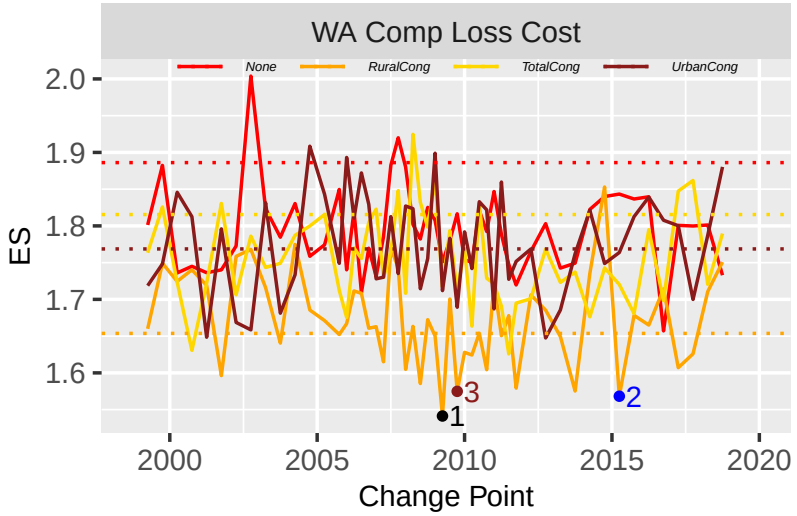
2005
2010
2015
2020
Change Point


WA Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
70
60
50
40
1
2
2000
2005
2010
2015
2020
Year


WA Comp Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
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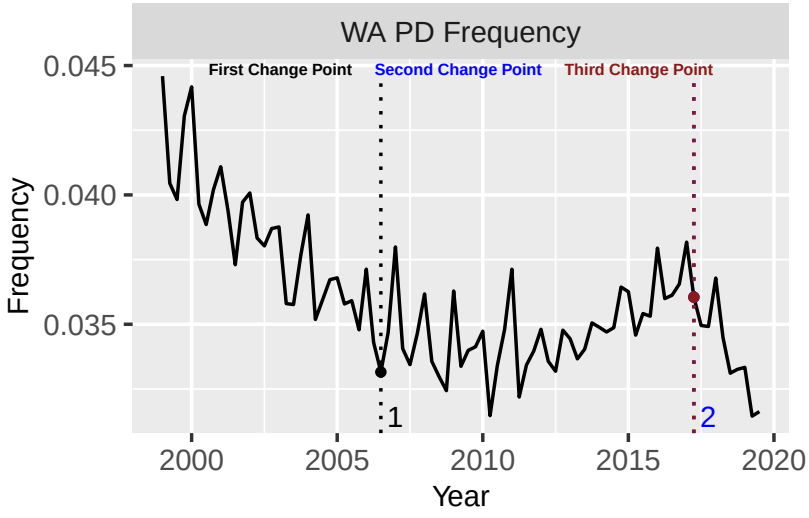
1.9
1.8
1.7
1.6
3
1
2
2000
2005
2010
2015
2020
Change Point


WA PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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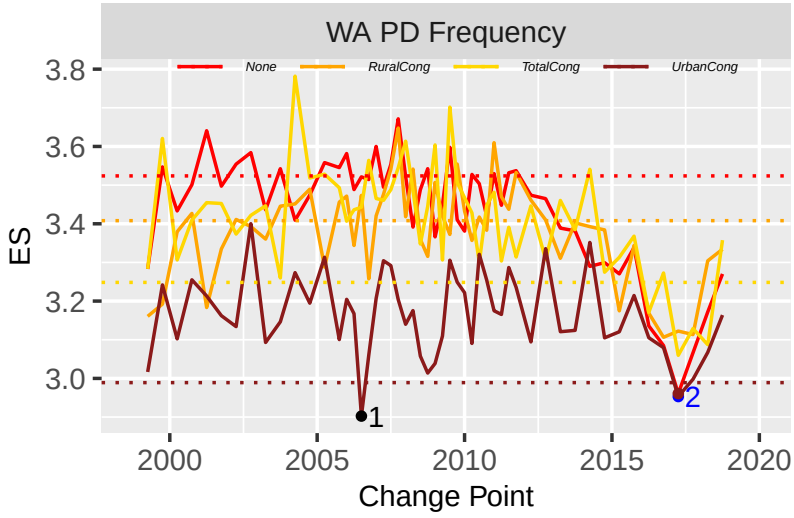
0.040
0.035
1
2
2000
2005
2010
2015
2020
Year


WA PD Frequency
None
RuralCong
TotalCong
UrbanCong
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3.6
3.4
3.2
3.0
1
2
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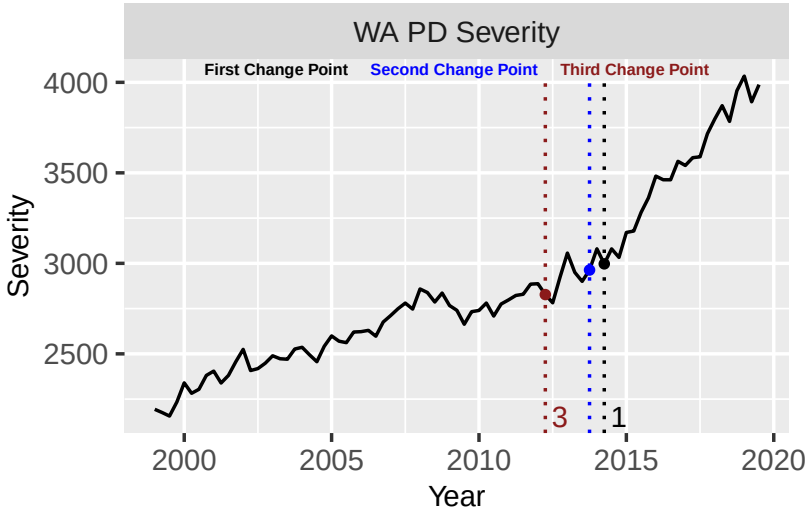
2005
2010
2015
2020
Change Point


WA PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
4000
3500
3000
2500
3
1
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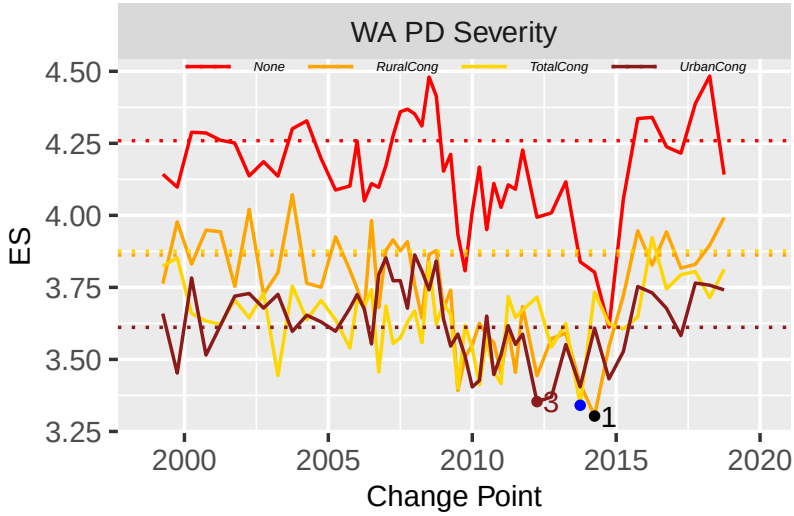
2005
2010
2015
2020
Year


WA PD Severity
None
RuralCong
TotalCong
UrbanCong
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4.00
3.75
3.50
3.25
3
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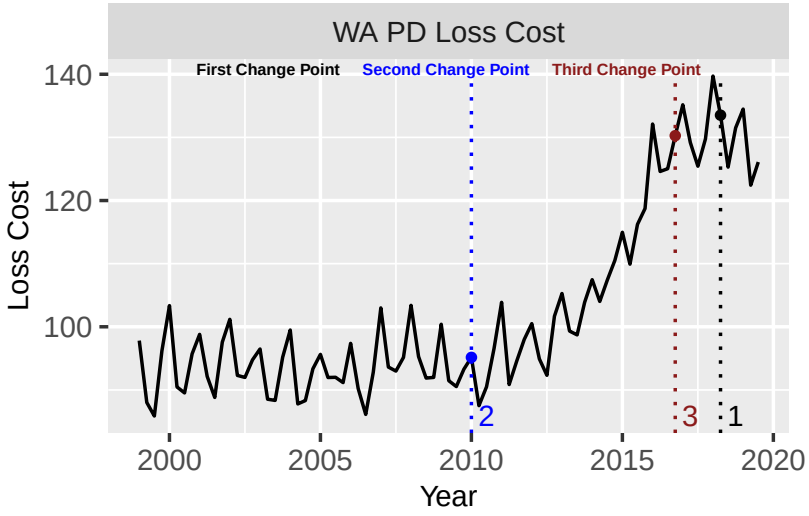
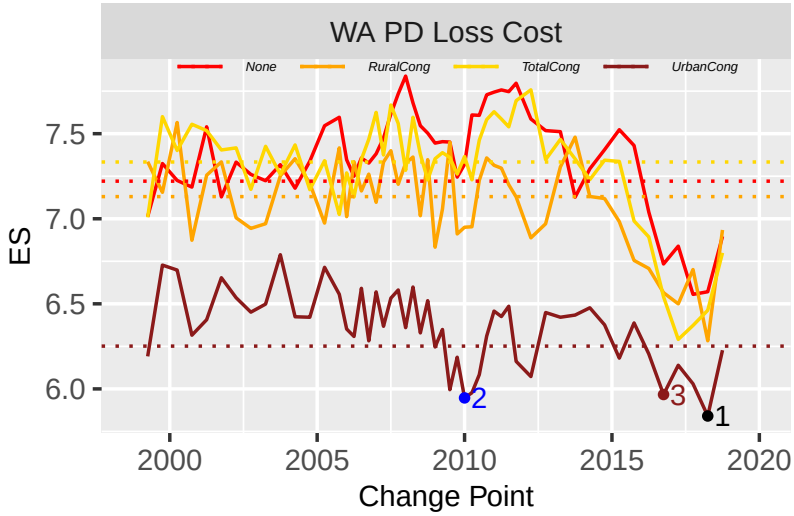
2005
2010
2015
2020
Change Point


WA PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
140
120
100
2
3
1
2000
2005
2010
2015
2020
Year


WA PD Loss Cost
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RuralCong
TotalCong
UrbanCong
ES
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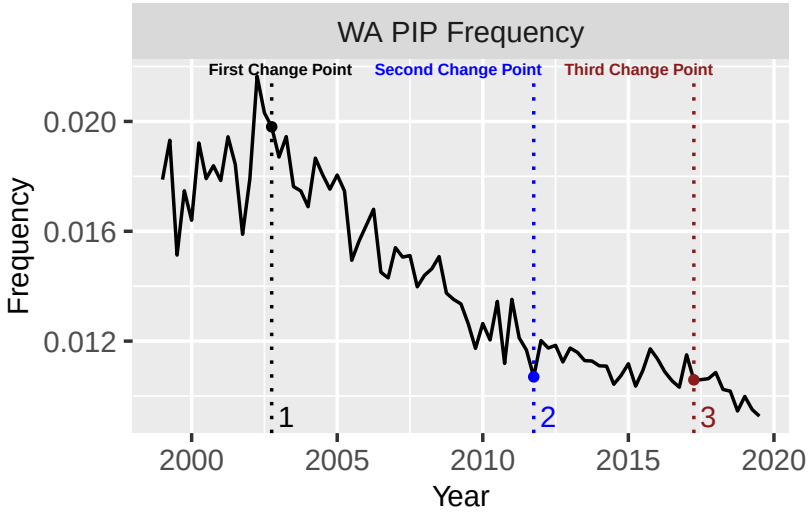
6.5
6.0
2
3
1
2000
2005
2010
2015
2020
Change Point


WA PIP Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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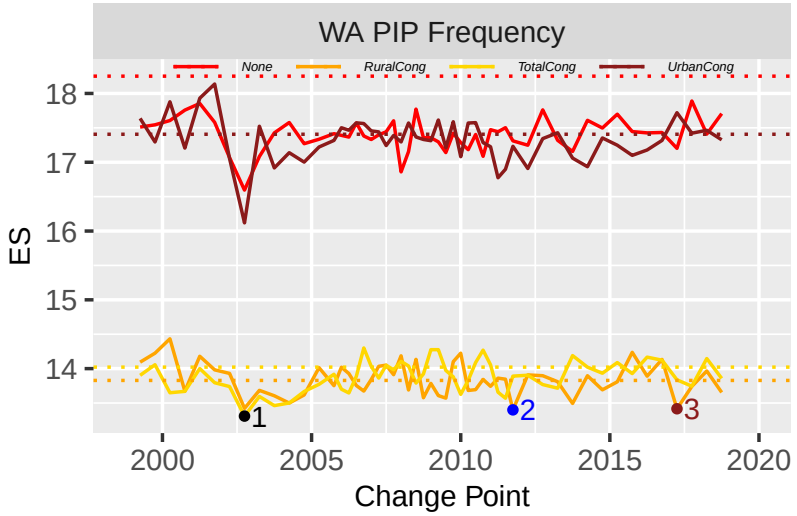
0.012
2000
2005
2010
2015
2020
Year
1
2
3


WA PIP Frequency
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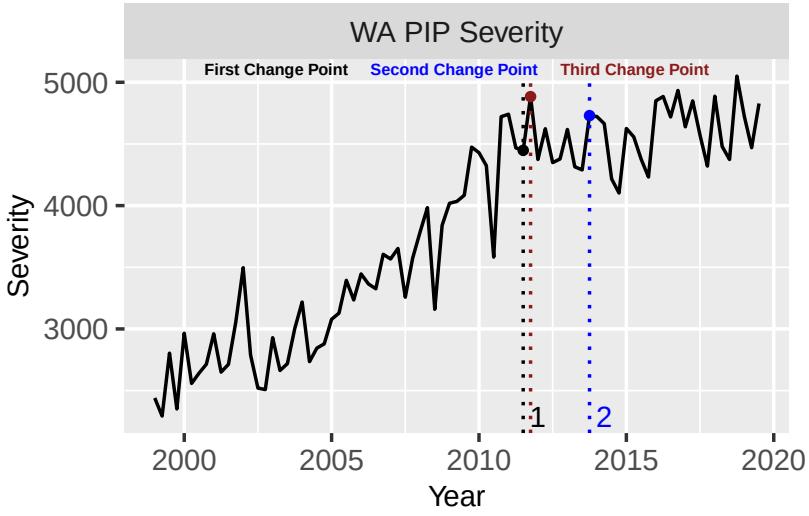
RuralCong
TotalCong
UrbanCong
ES
18
17
16
15
14
2000
2005
2010
2015
2020
Change Point
1
2
3


WA PIP Severity
First Change Point
Second Change Point
Third Change Point
Severity
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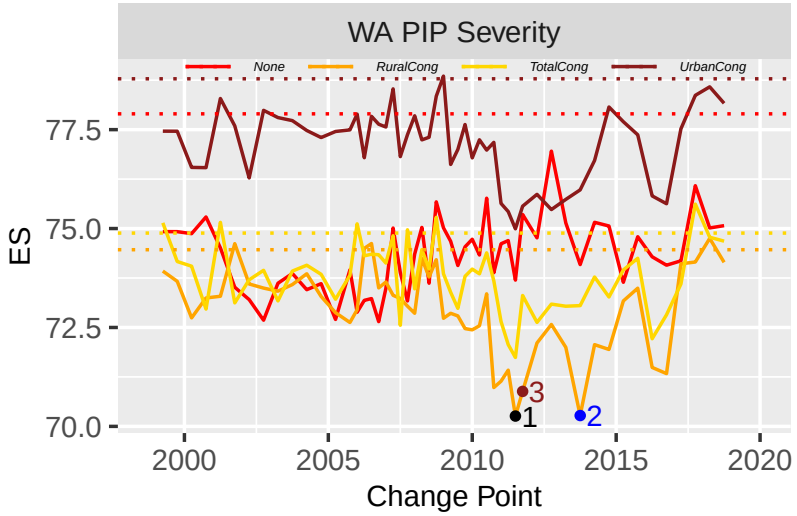
4000
3000
2000
2005
2010
2015
2020
Year
1
2


WA PIP Severity
None
RuralCong
TotalCong
UrbanCong
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77.5
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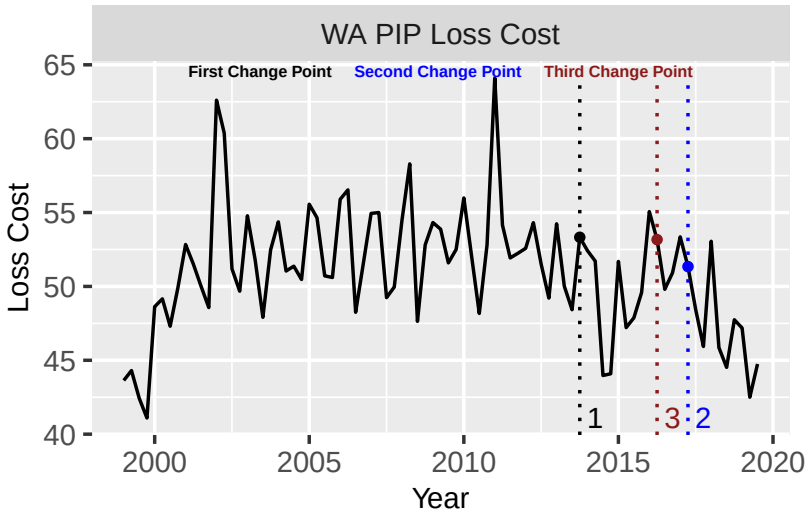
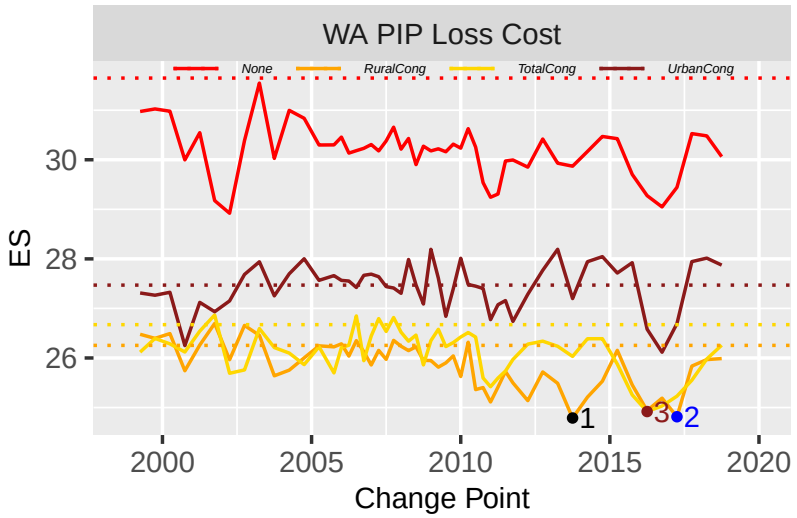
72.5
70.0
2000
2005
2010
2015
2020
Change Point
3
1
2


WA PIP Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
65
60
55
50
45
40
2000
2005
2010
2015
2020
Year
1
3
2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TotalCong
UrbanCong
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26
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2005
2010
2015
2020
Change Point
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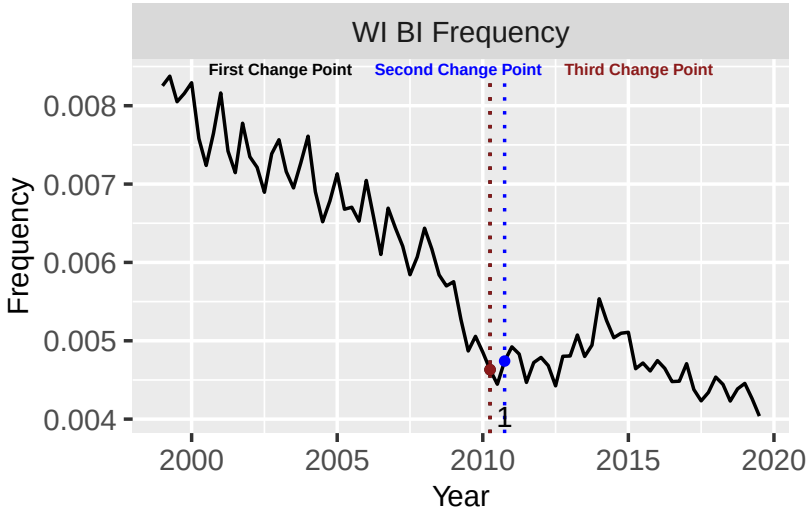
3
2


WI BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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0.006
0.005
0.004
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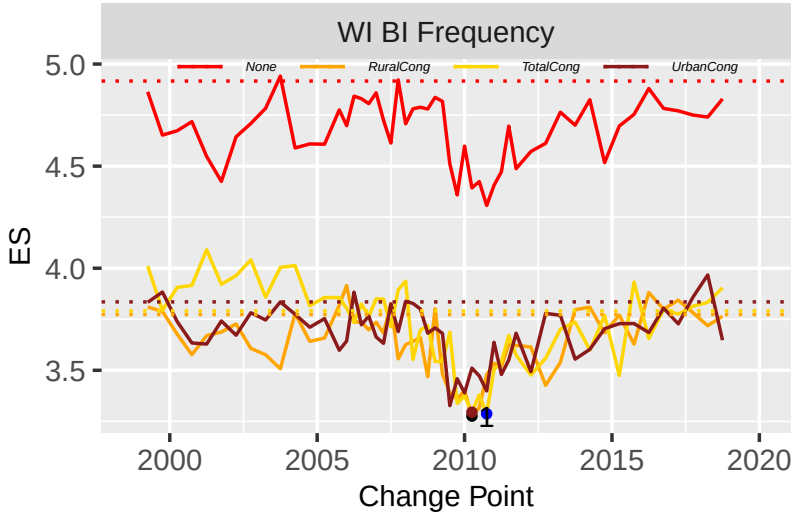
2005
2010
2015
2020
Year
1


WI BI Frequency
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RuralCong
TotalCong
UrbanCong
ES
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4.5
4.0
3.5
2000
2005
2010
2015
2020
Change Point
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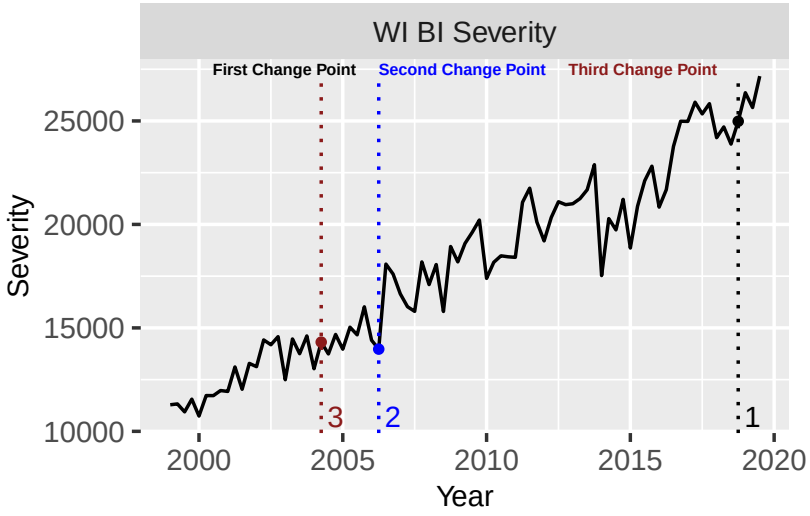
WI BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
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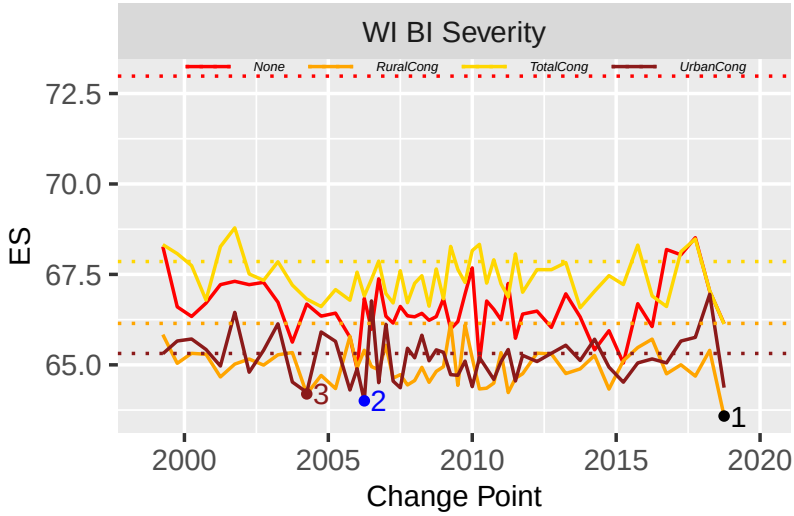
20000
15000
10000
2000
2005
2010
2015
2020
Year
3
2
1


WI BI Severity
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TotalCong
UrbanCong
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2005
2010
2015
2020
Change Point
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2
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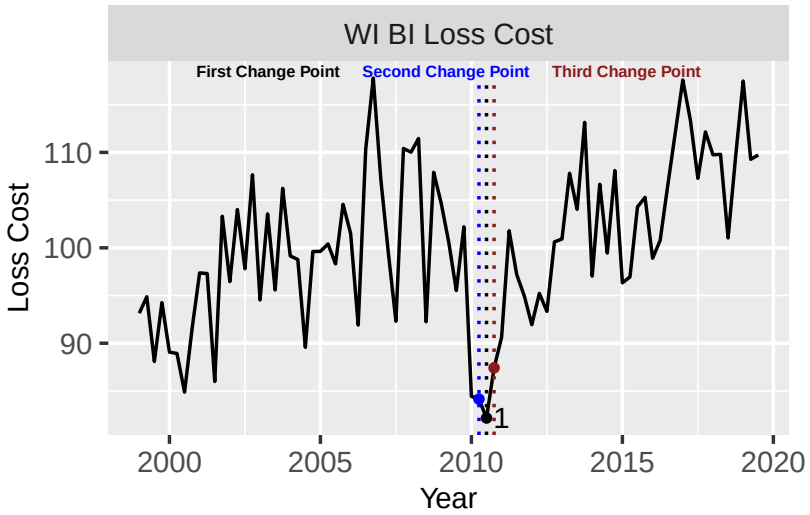
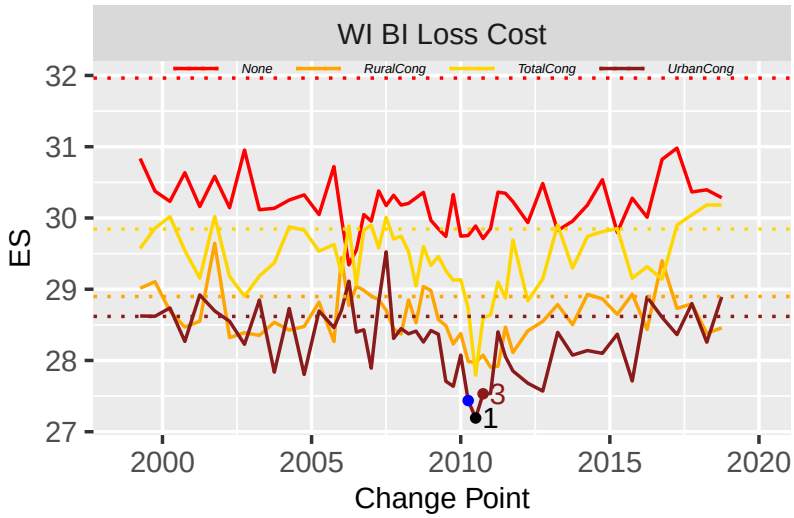

WI BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
110
100
90
2000
2005
2010
2015
2020
Year
1


WI BI Loss Cost
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RuralCong
TotalCong
UrbanCong
ES
32
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30
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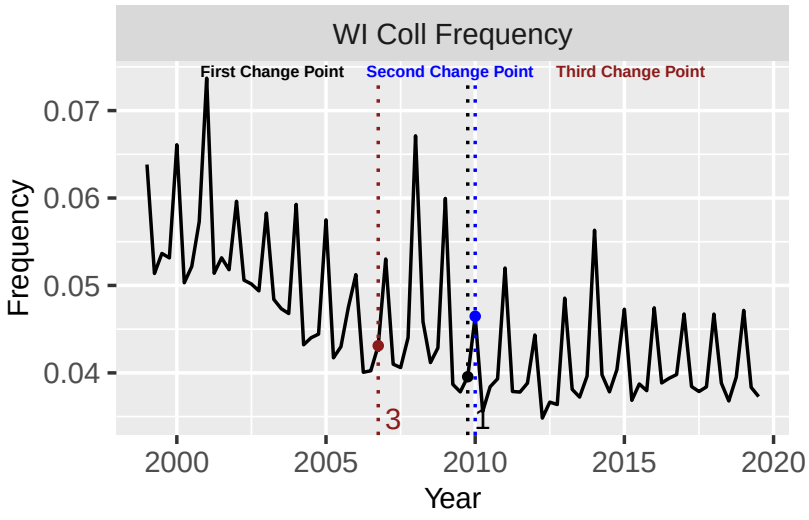
28
27
2000
2005
2010
2015
2020
Change Point
3
1


WI Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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0.05
0.04
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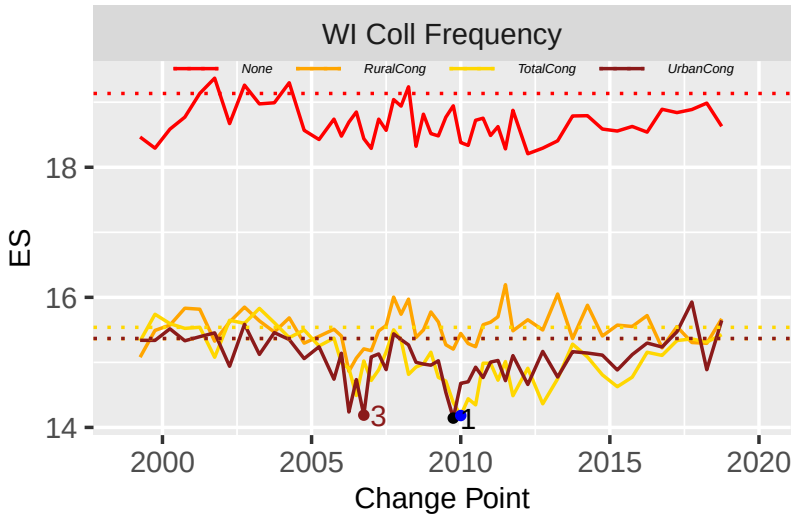
2010
2015
2020
Year


WI Coll Frequency
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TotalCong
UrbanCong
ES
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16
14
3
1
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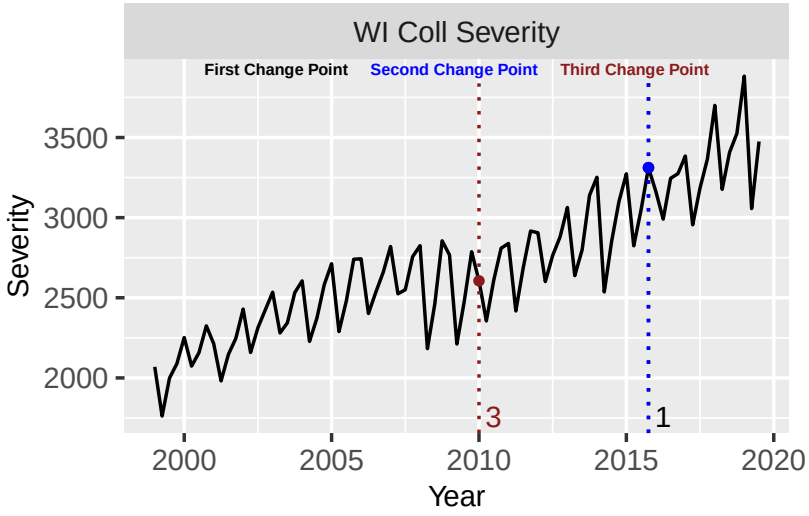
2005
2010
2015
2020
Change Point


WI Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
3500
3000
2500
2000
3
1
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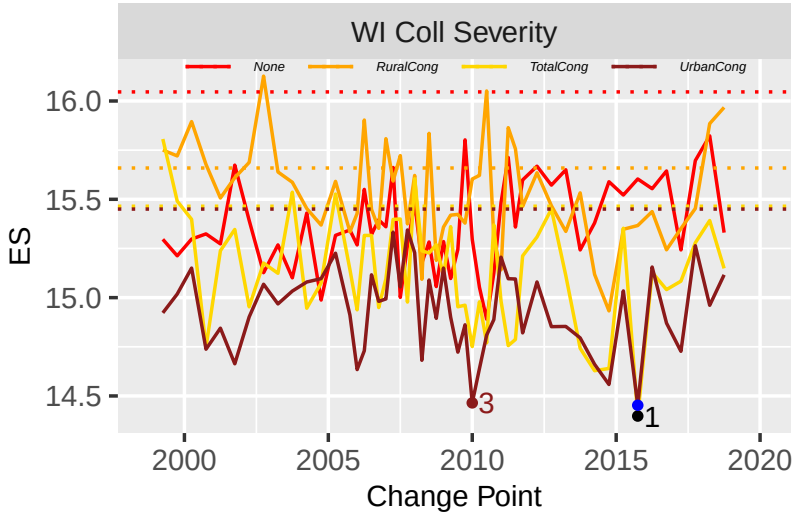
2005
2010
2015
2020
Year


WI Coll Severity
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TotalCong
UrbanCong
ES
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15.0
14.5
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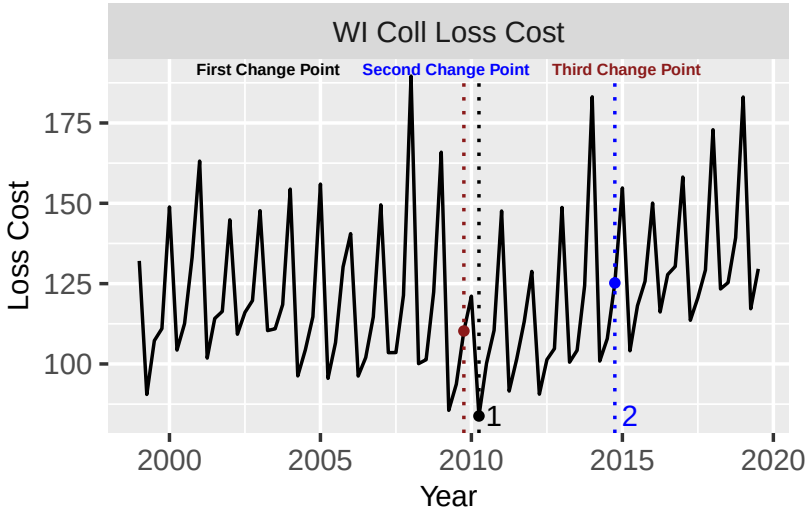
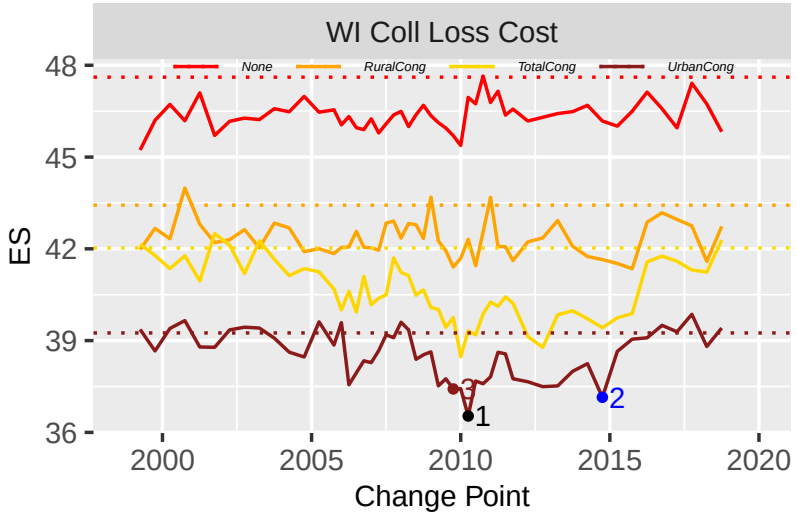
2010
2015
2020
Change Point


WI Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
175
150
125
100
1
2
2000
2005
2010
2015
2020
Year


WI Coll Loss Cost
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RuralCong
TotalCong
UrbanCong
ES
48
45
42
39
36
3
1
2
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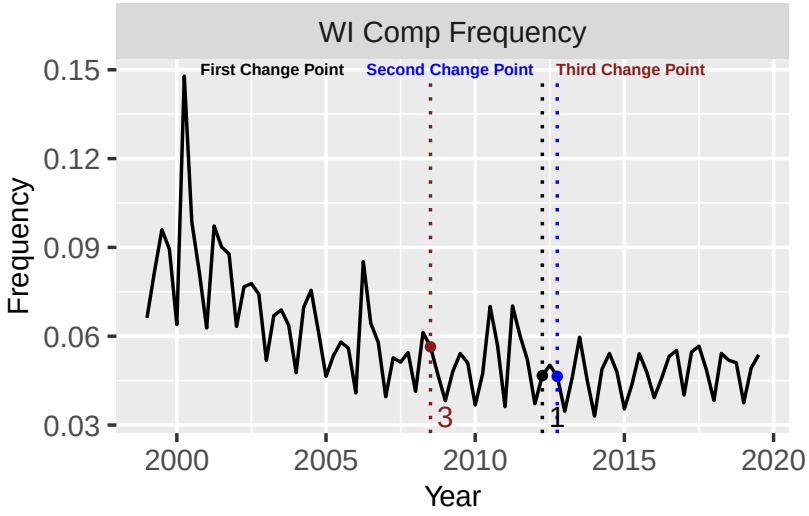
2005
2010
2015
2020
Change Point


WI Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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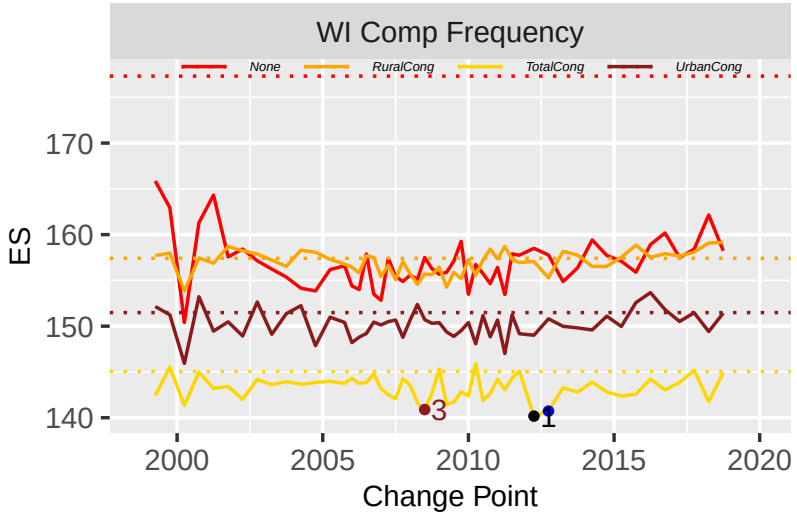
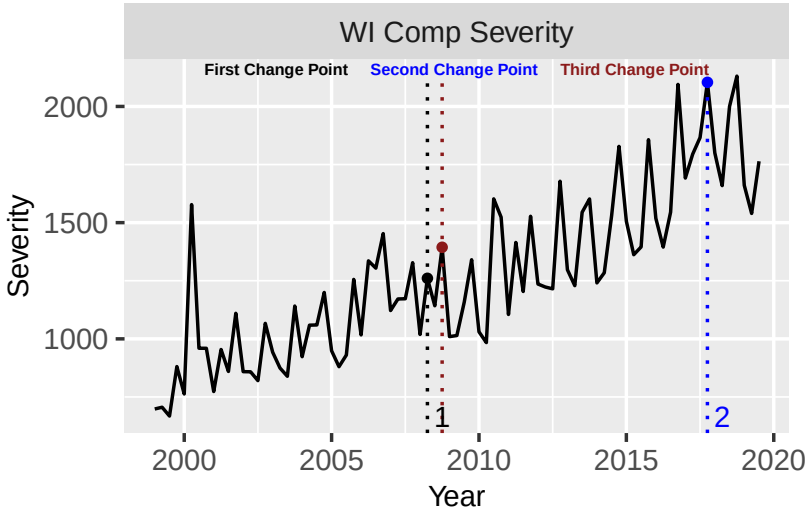
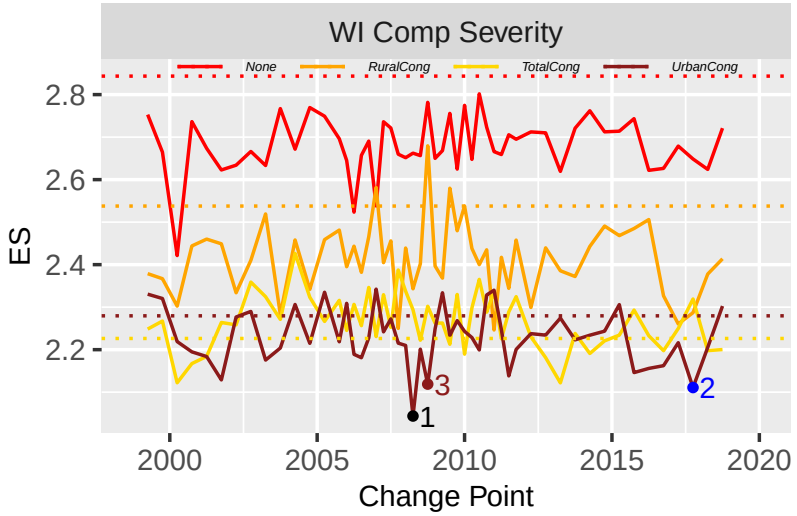
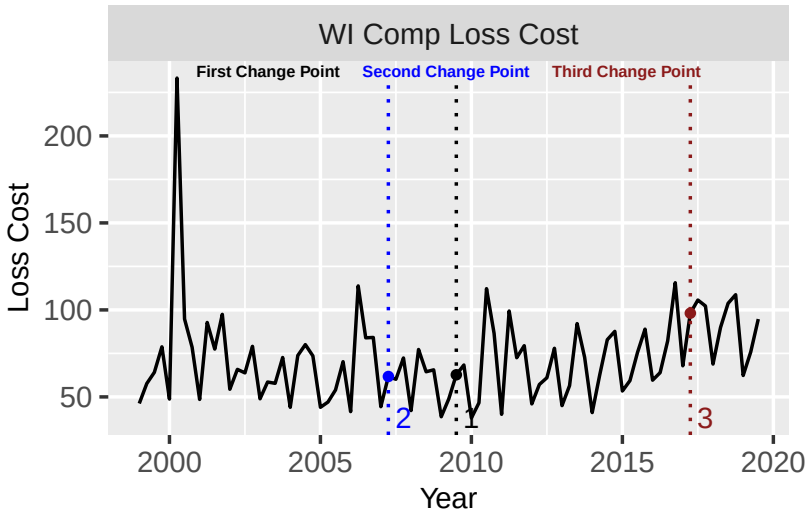
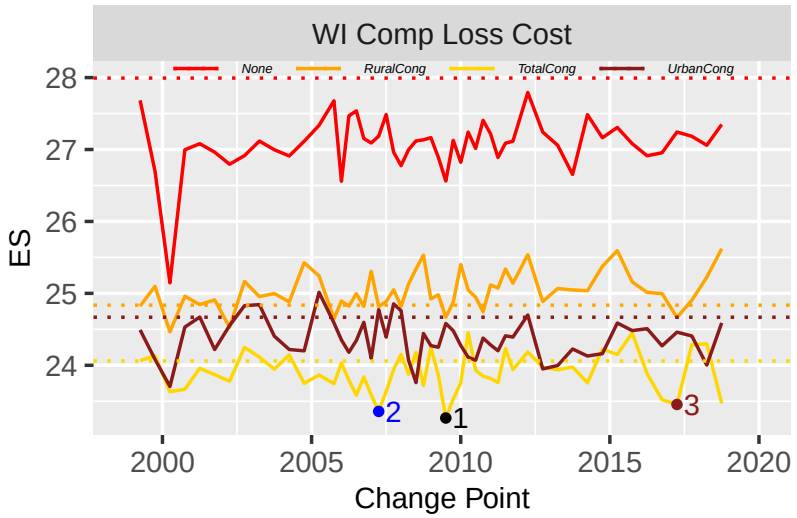
0.09
0.06
0.03
2000
2005
2010
2015
2020
Year
3
1

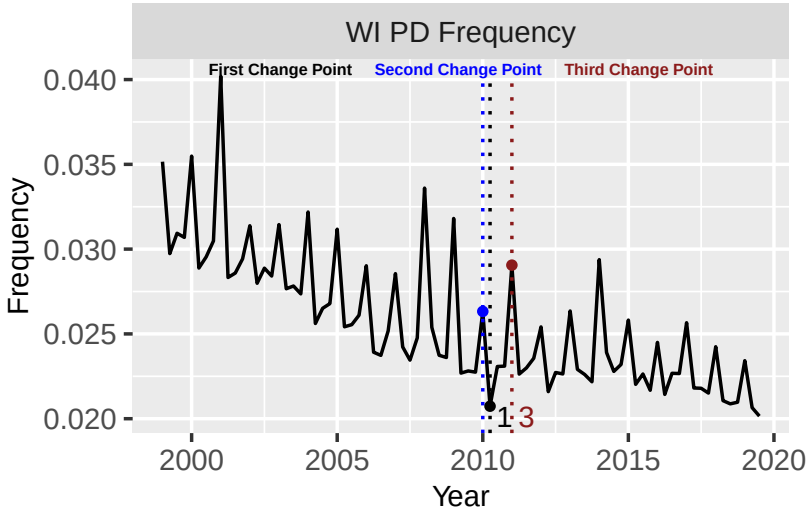

WI Comp Frequency
None
RuralCong
TotalCong
UrbanCong
ES
170
160
150
140
2000
2005
2010
2015
2020
Change Point
3
1

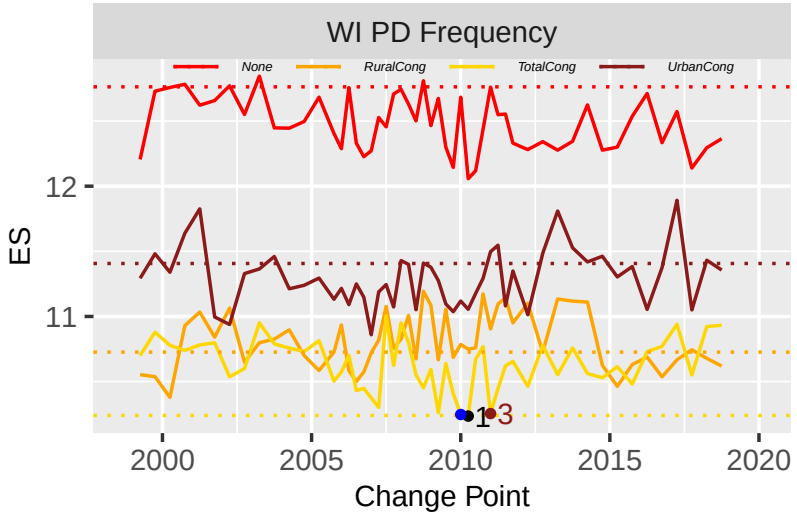

WI Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
2000
1500
1000
2000
2005
2010
2015
2020
Year
1
2

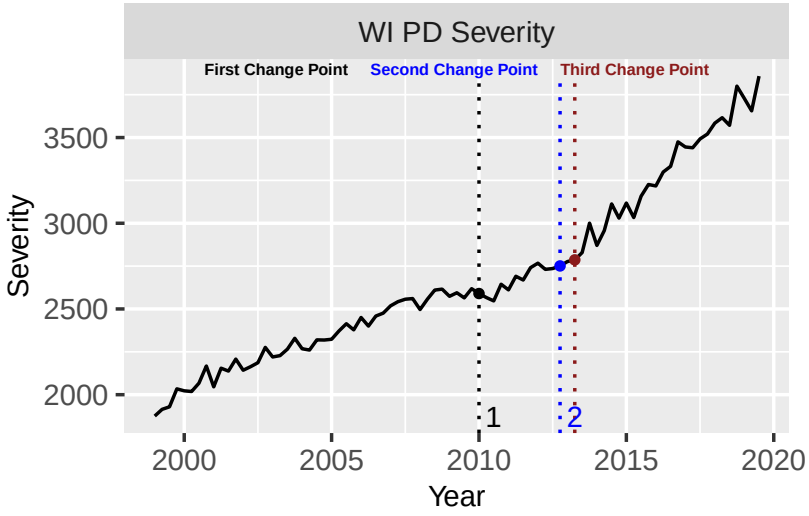

WI Comp Severity
None
RuralCong
TotalCong
UrbanCong
ES
2.8
2.6
2.4
2.2
2000
2005
2010
2015
2020
Change Point
3
1
2

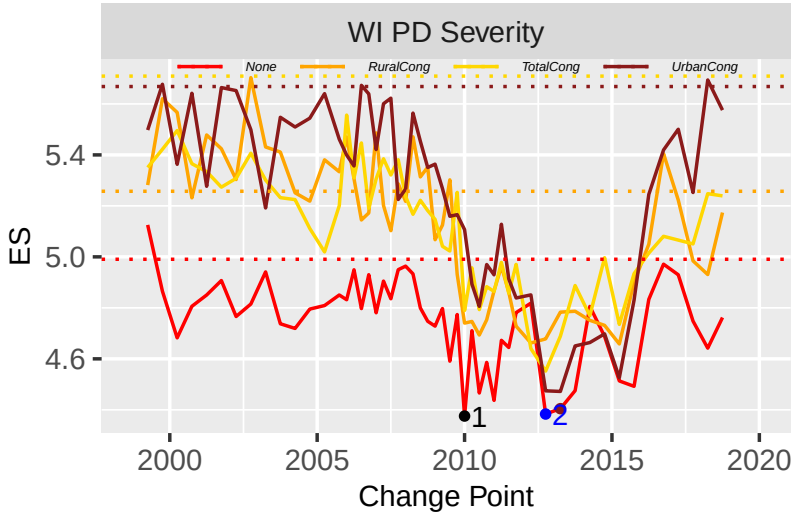

WI Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
200
150
100
50
2000
2005
2010
2015
2020
Year
2
1
3

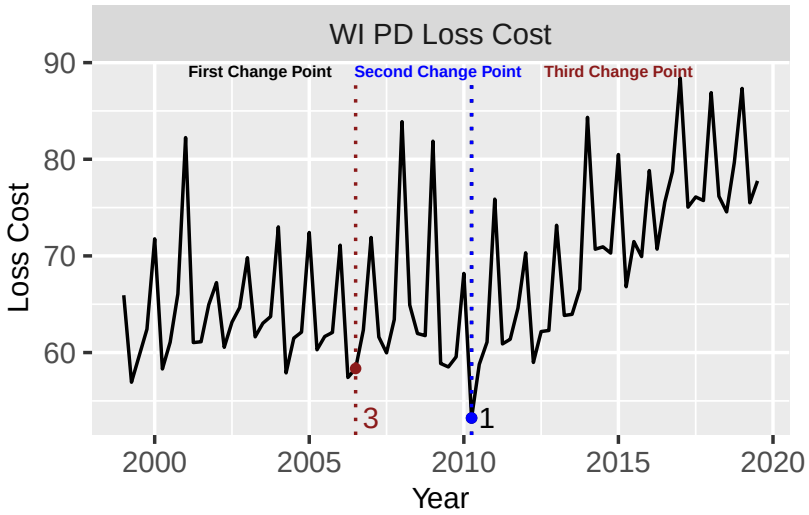

WI Comp Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
28
27
26
25
24
2000
2005
2010
2015
2020
Change Point
2
1
3

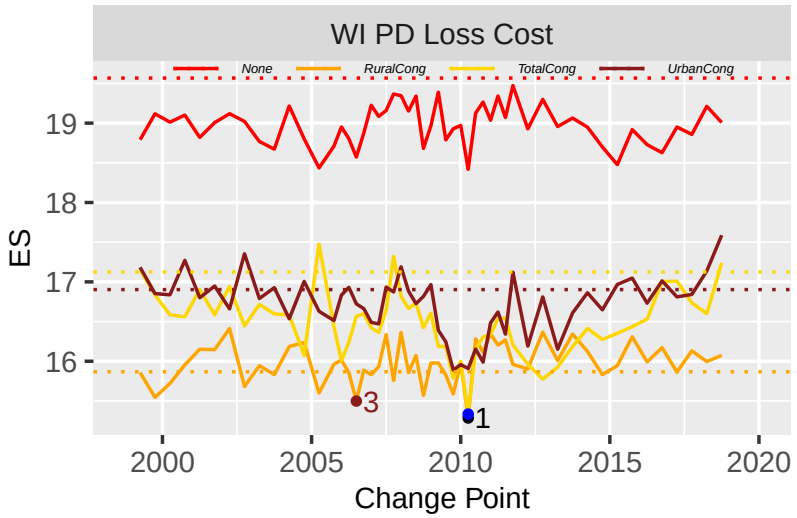

WI PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.040
0.035
0.030
0.025
0.020
2000
2005
2010
2015
2020
Year
1
3

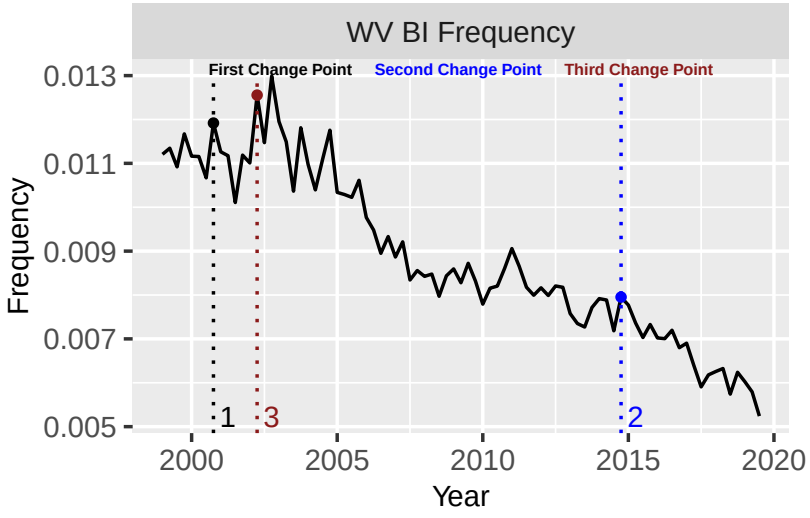

WI PD Frequency
None
RuralCong
TotalCong
UrbanCong
ES
12
11
2000
2005
2010
2015
2020
Change Point
1
3

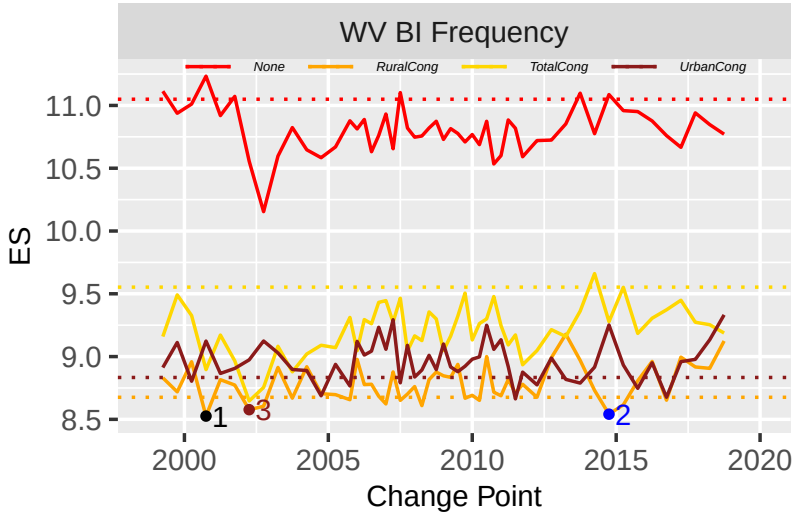

WI PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
3500
3000
2500
2000
2000
2005
2010
2015
2020
Year
1
2

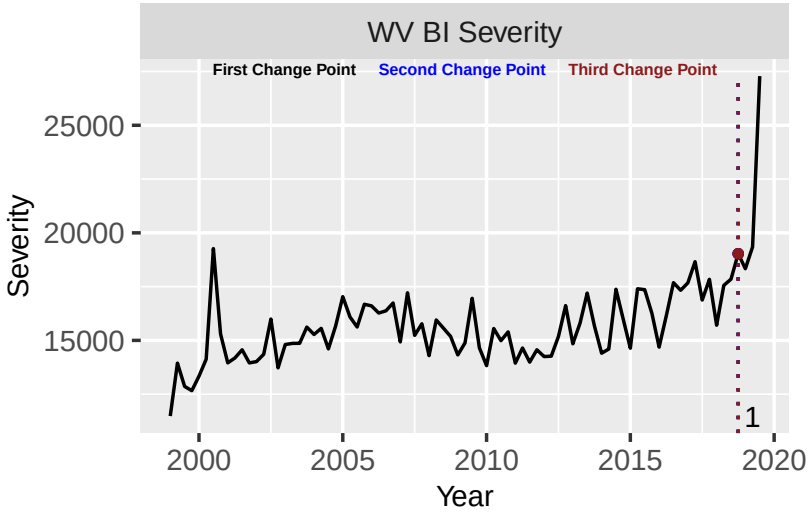

WI PD Severity
None
RuralCong
TotalCong
UrbanCong
ES
5.4
5.0
4.6
2000
2005
2010
2015
2020
Change Point
1
2

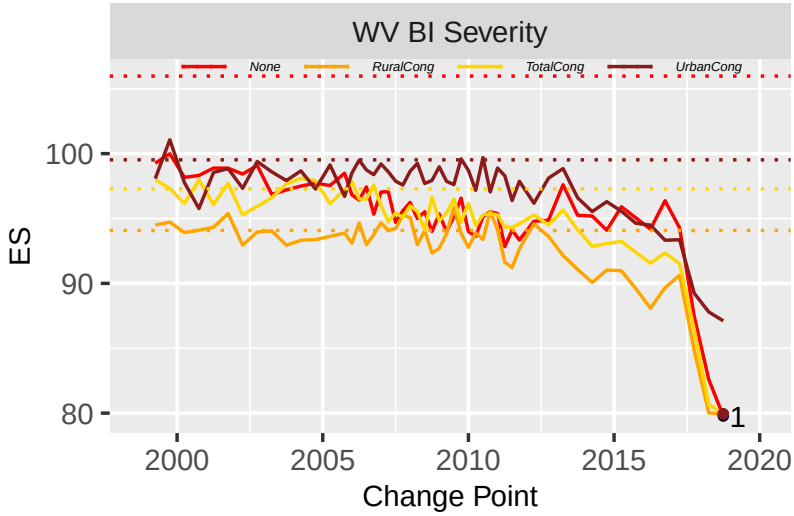

WI PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
90
80
70
60
2000
2005
2010
2015
2020
Year
3
1

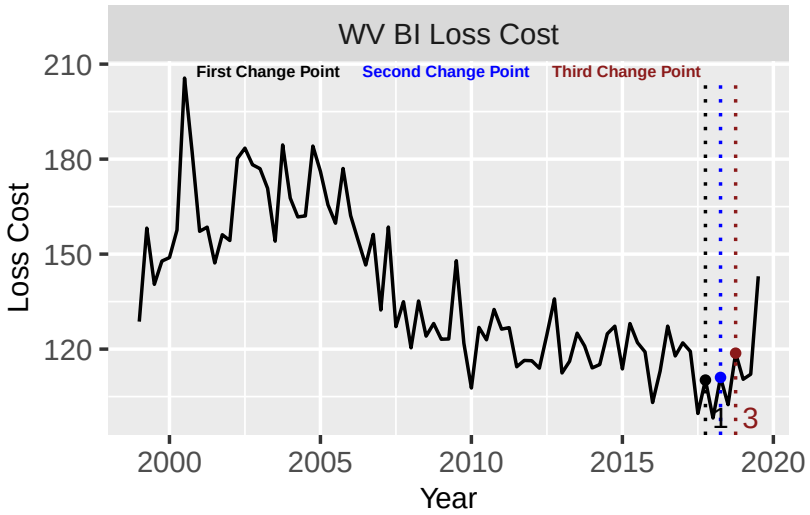

WI PD Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
19
18
17
16
2000
2005
2010
2015
2020
Change Point
3
1

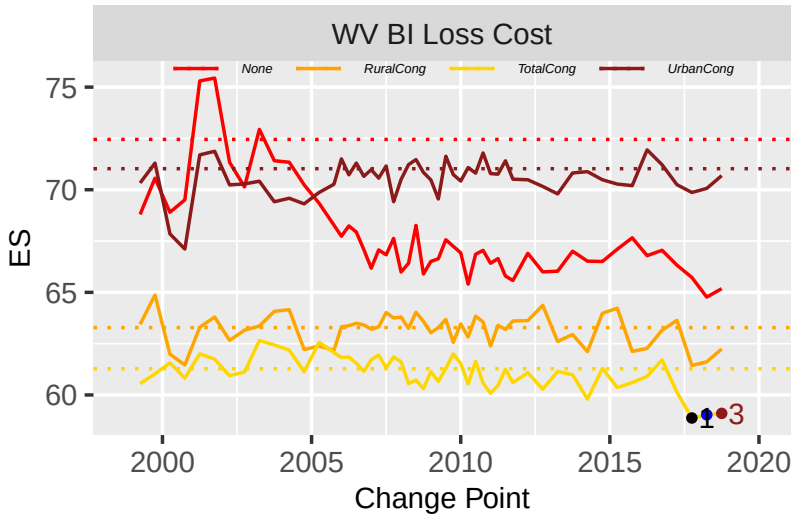

WV BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.013
0.011
0.009
0.007
0.005
2000
2005
2010
2015
2020
Year
1
3
2

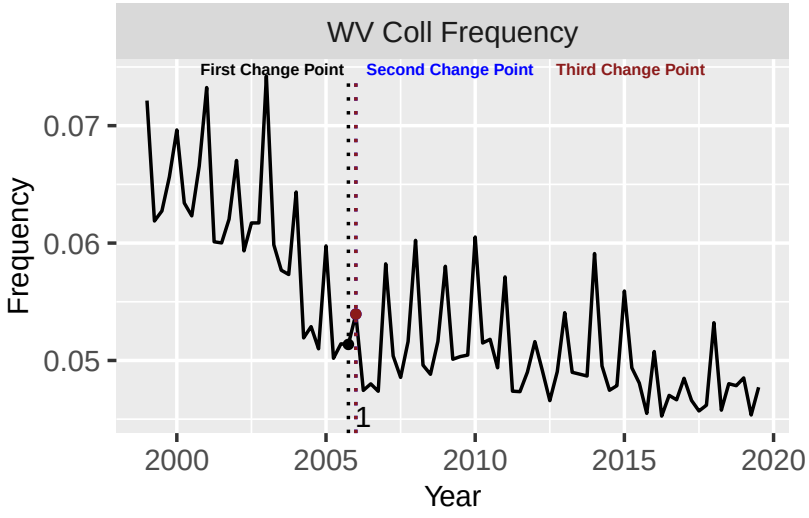

WV BI Frequency
None
RuralCong
TotalCong
UrbanCong
ES
11.0
10.5
10.0
9.5
9.0
8.5
2000
2005
2010
2015
2020
Change Point
1
3
2

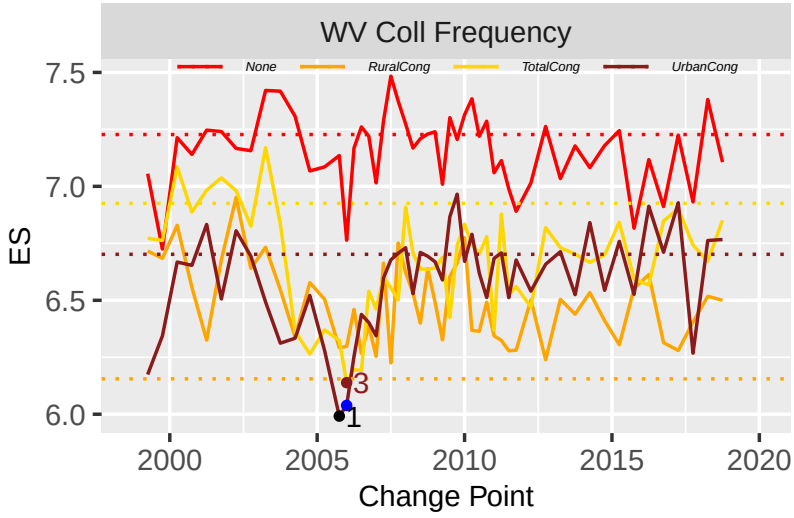

WV BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
25000
20000
15000
2000
2005
2010
2015
2020
Year
1

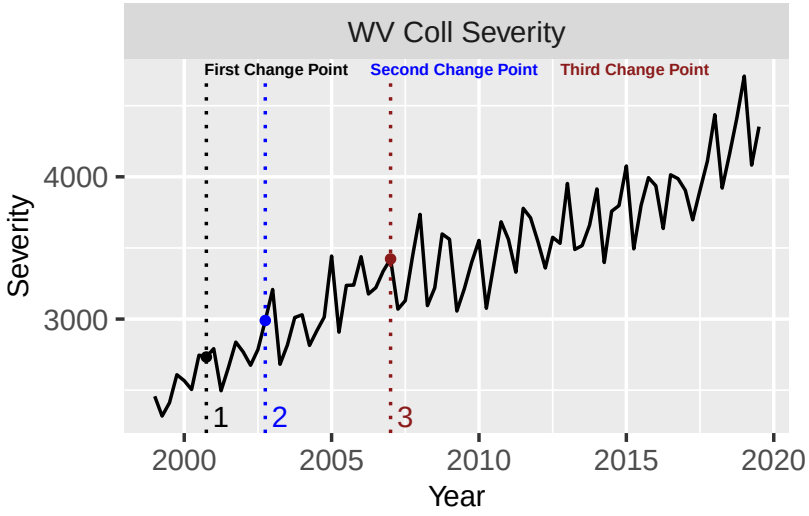

WV BI Severity
None
RuralCong
TotalCong
UrbanCong
ES
100
90
80
2000
2005
2010
2015
2020
Change Point
1

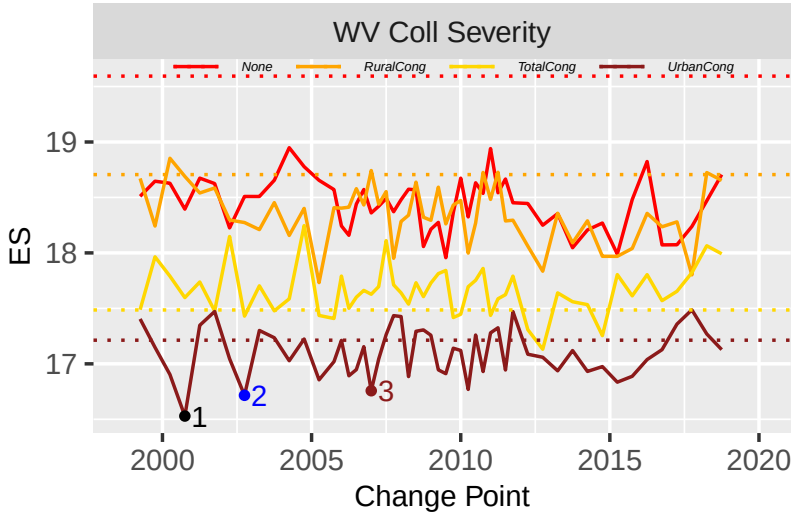

WV BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
210
180
150
120
2000
2005
2010
2015
2020
Year
1
3

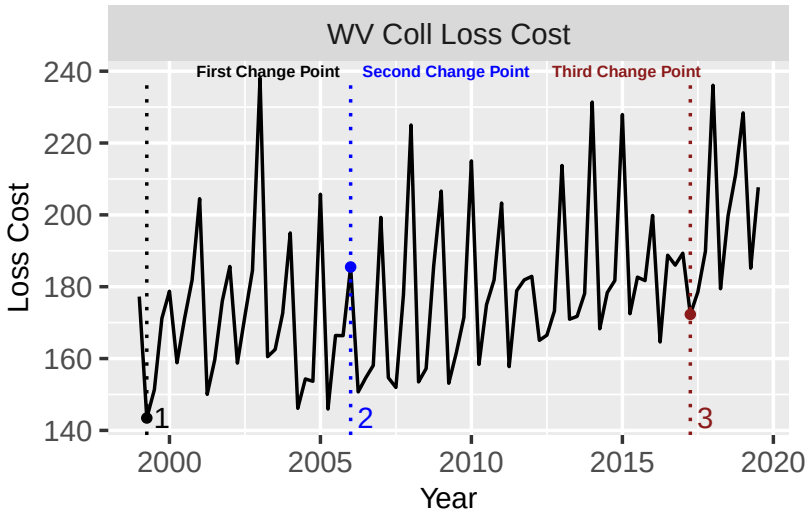

WV BI Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
75
70
65
60
2000
2005
2010
2015
2020
Change Point
1
3

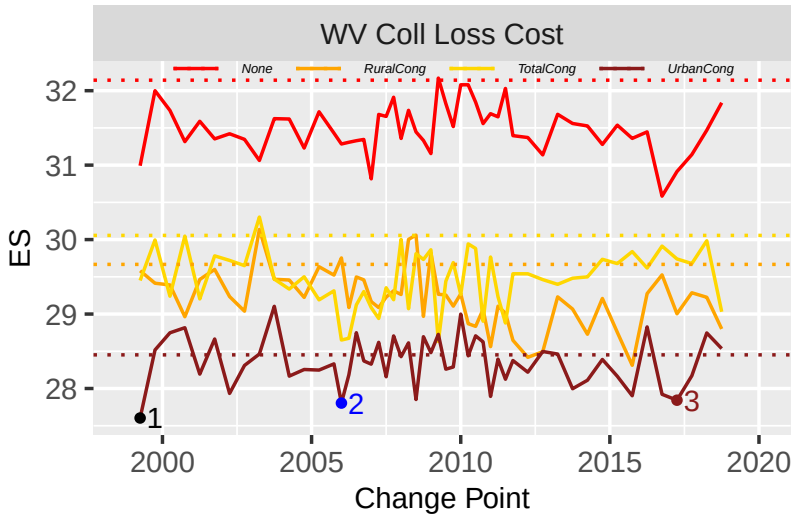

WV Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.07
0.06
0.05
2000
2005
2010
2015
2020
Year
1

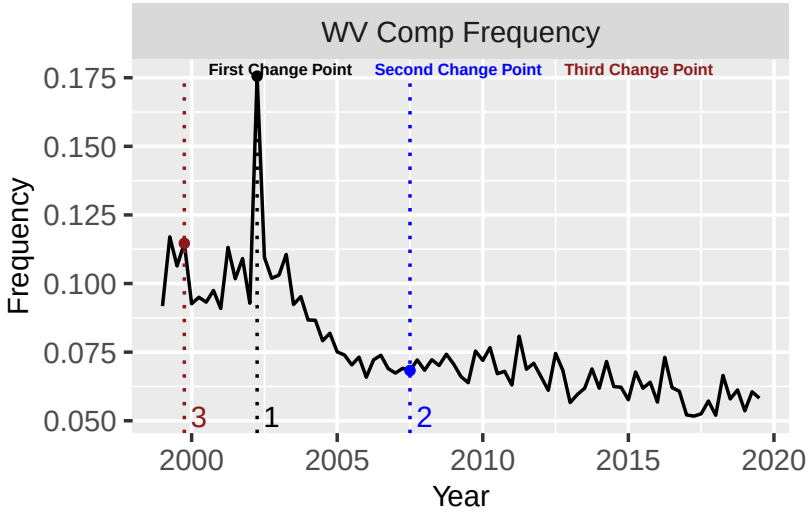

WV Coll Frequency
None
RuralCong
TotalCong
UrbanCong
ES
7.5
7.0
6.5
6.0
2000
2005
2010
2015
2020
Change Point
3
1

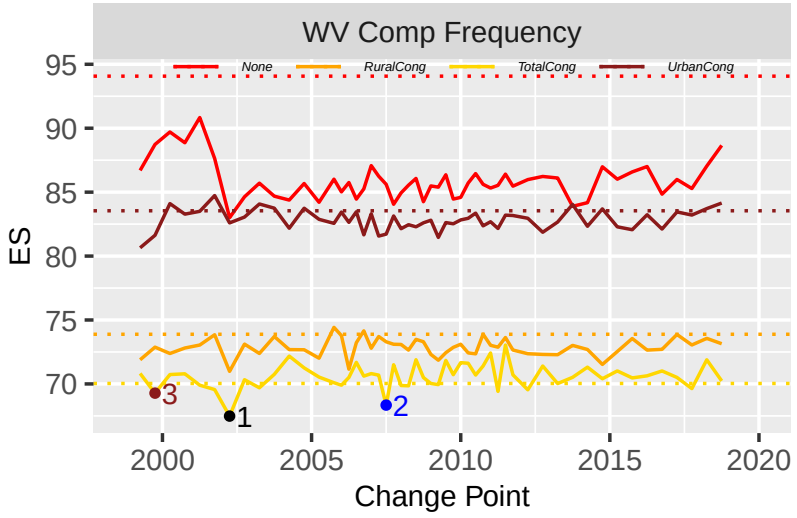

WV Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
4000
3000
2000
2005
2010
2015
2020
Year
1
2
3

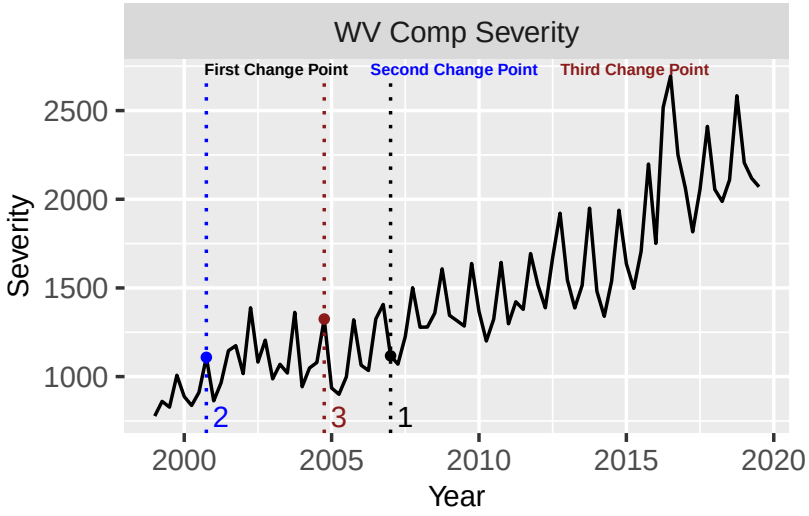

WV Coll Severity
None
RuralCong
TotalCong
UrbanCong
ES
19
18
17
2000
2005
2010
2015
2020
Change Point
1
2
3

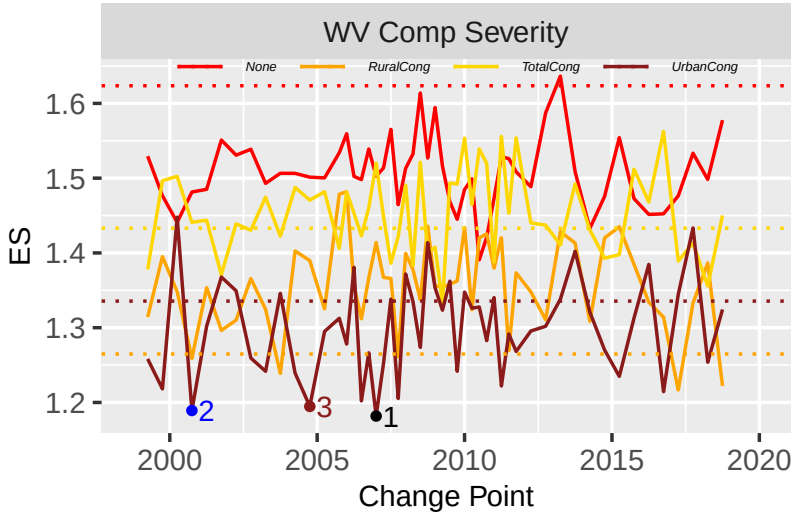

WV Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
240
220
200
180
160
140
2000
2005
2010
2015
2020
Year
1
2
3

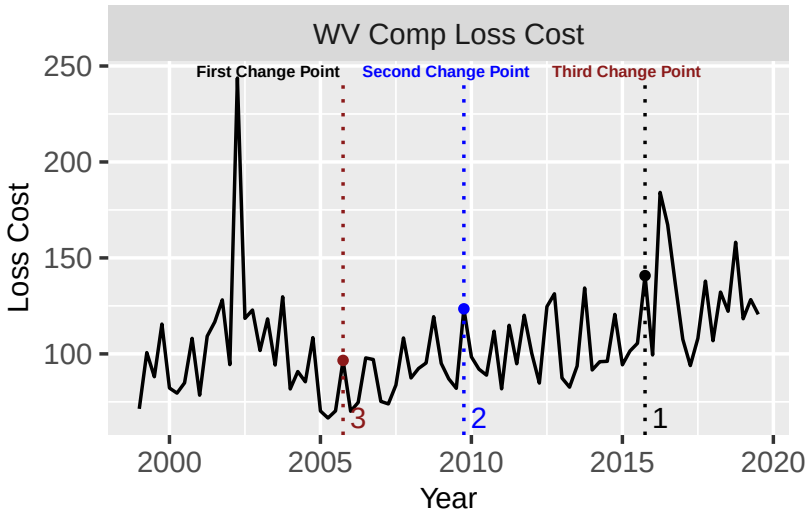

WV Coll Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
32
31
30
29
28
2000
2005
2010
2015
2020
Change Point
1
2
3

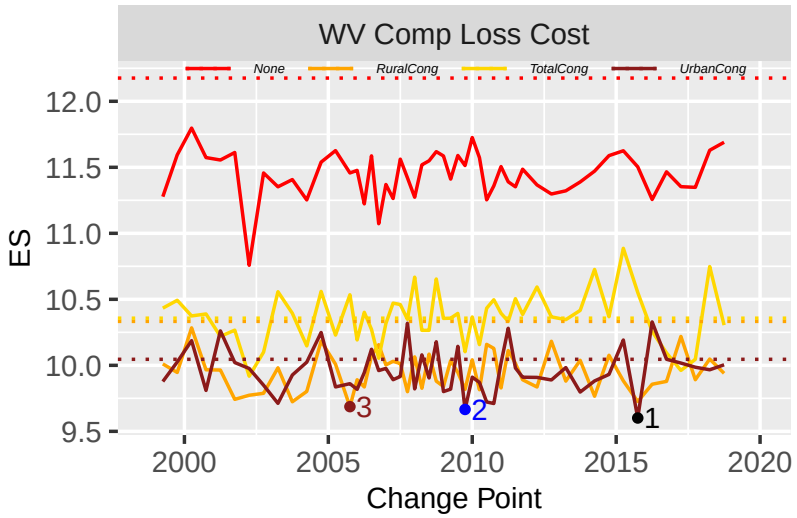

WV Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.175
0.150
0.125
0.100
0.075
0.050
2000
2005
2010
2015
2020
Year
3
1
2

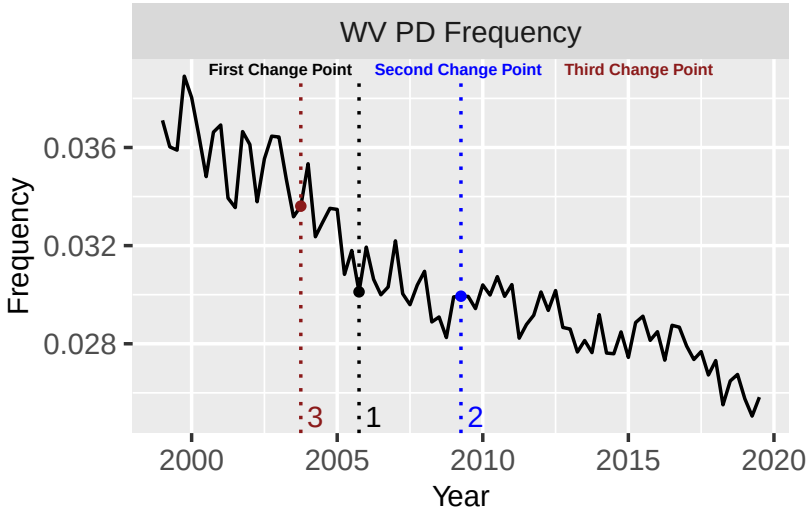

WV Comp Frequency
None
RuralCong
TotalCong
UrbanCong
ES
95
90
85
80
75
70
2000
2005
2010
2015
2020
Change Point
3
1
2

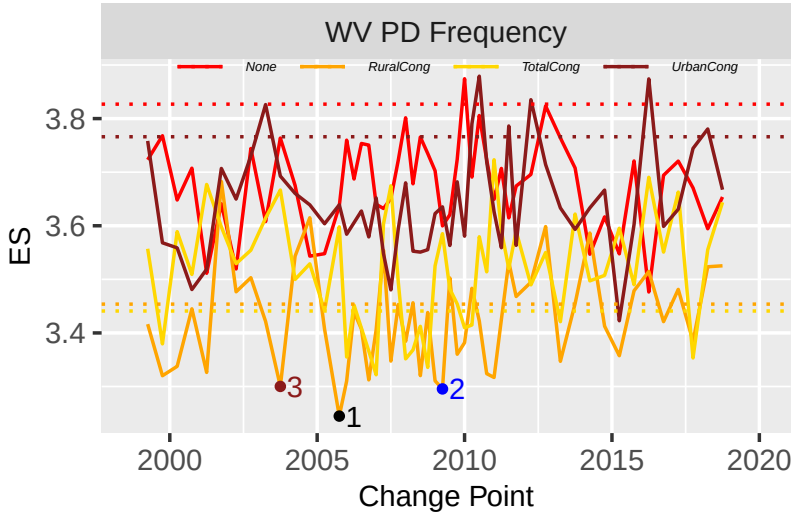

WV Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
2500
2000
1500
1000
2000
2005
2010
2015
2020
Year
2
3
1

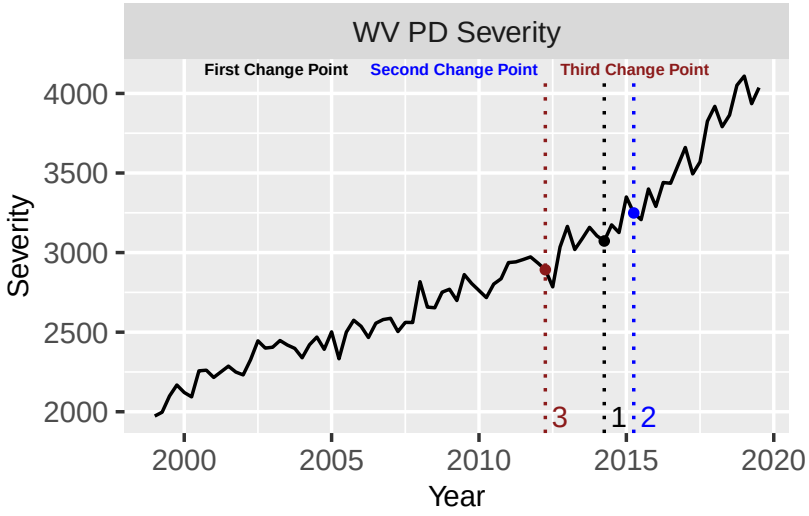

WV Comp Severity
None
RuralCong
TotalCong
UrbanCong
ES
1.6
1.5
1.4
1.3
1.2
2000
2005
2010
2015
2020
Change Point
2
3
1

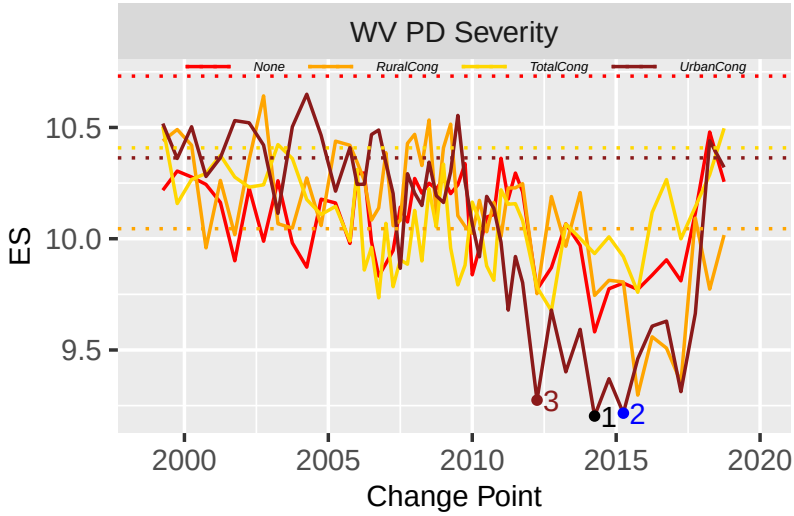

WV Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
250
200
150
100
2000
2005
2010
2015
2020
Year
3
2
1

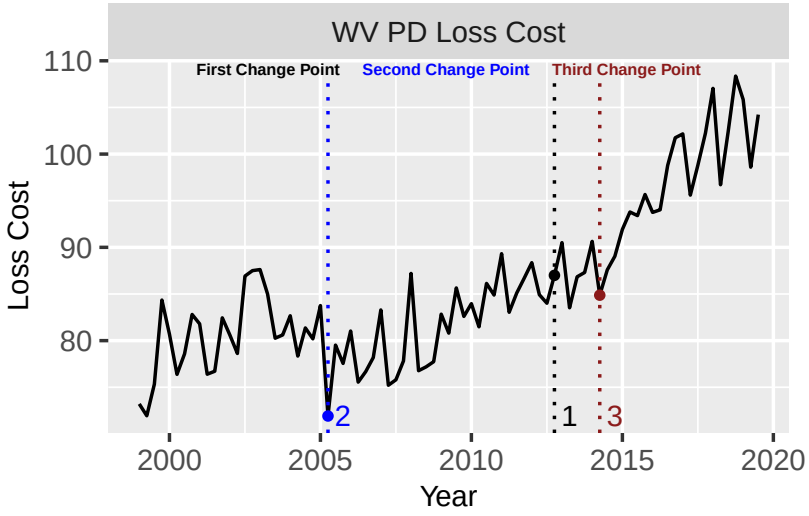

WV Comp Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
12.0
11.5
11.0
10.5
10.0
9.5
2000
2005
2010
2015
2020
Change Point
3
2
1

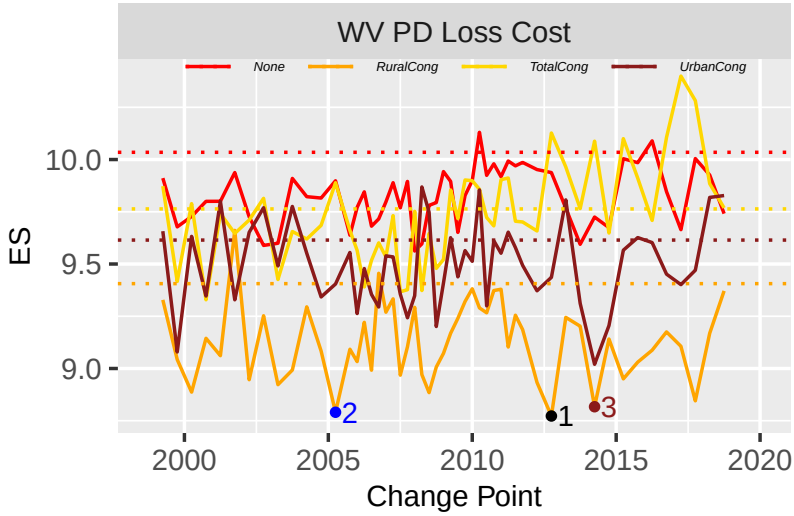

WV PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.036
0.032
0.028
3
1
2
2000
2005
2010
2015
2020
Year

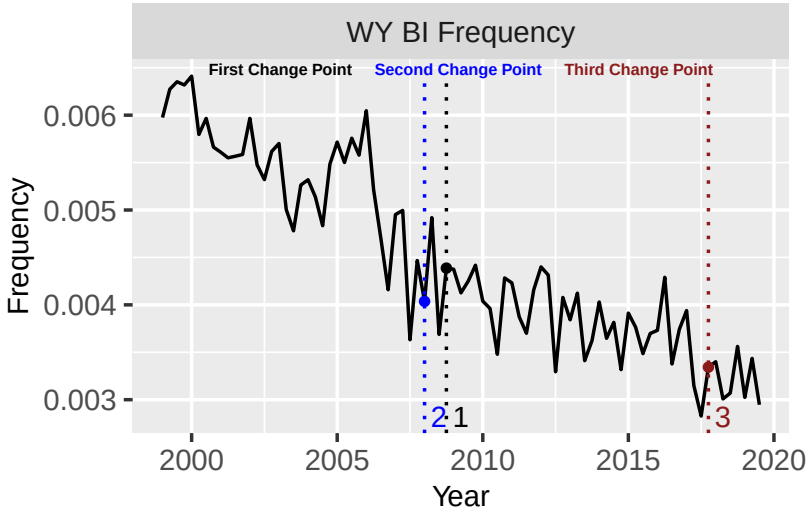

WV PD Frequency
None
RuralCong
TotalCong
UrbanCong
ES
3.8
3.6
3.4
3
1
2
2000
2005
2010
2015
2020
Change Point

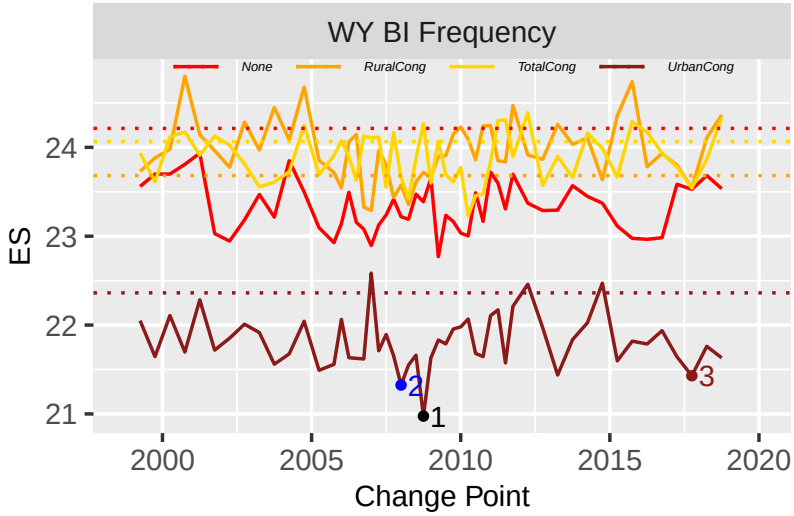

WV PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
4000
3500
3000
2500
2000
3
1
2
2000
2005
2010
2015
2020
Year

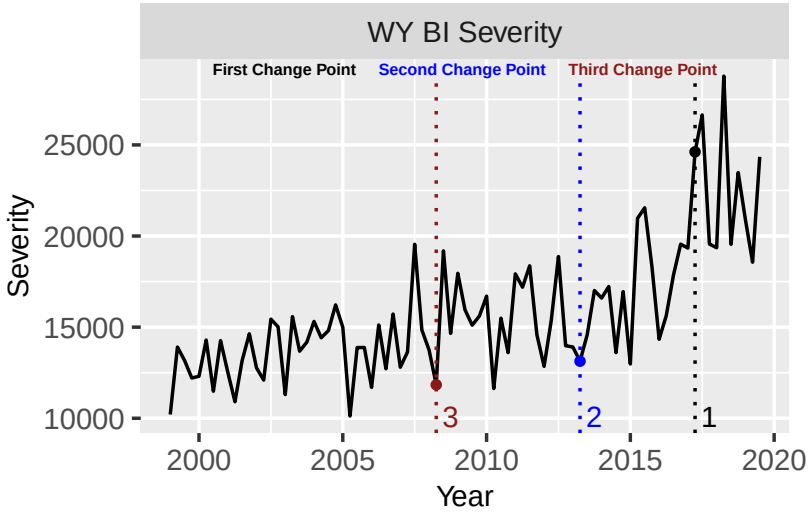

WV PD Severity
None
RuralCong
TotalCong
UrbanCong
ES
10.5
10.0
9.5
3
1
2
2000
2005
2010
2015
2020
Change Point

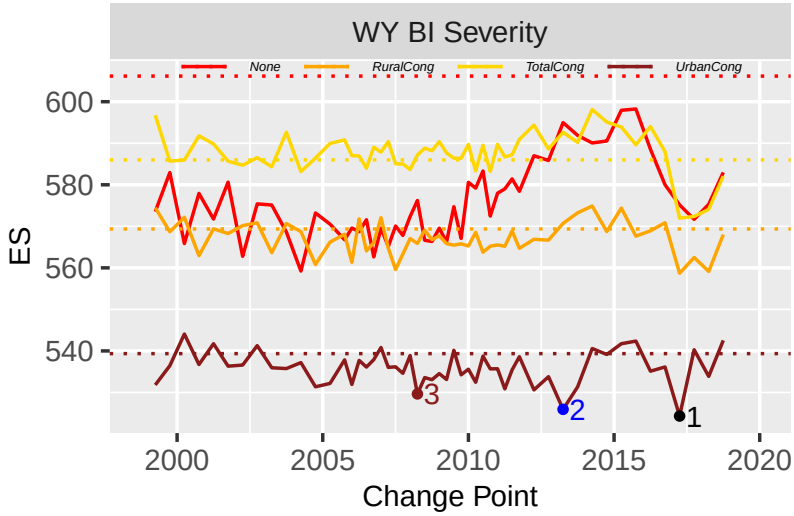

WV PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
110
100
90
80
2
1
3
2000
2005
2010
2015
2020
Year

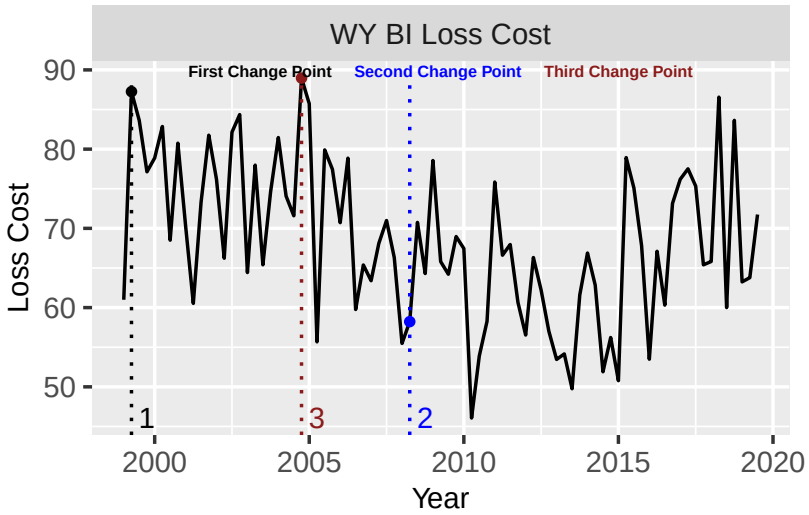

WV PD Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
10.0
9.5
9.0
2
1
3
2000
2005
2010
2015
2020
Change Point

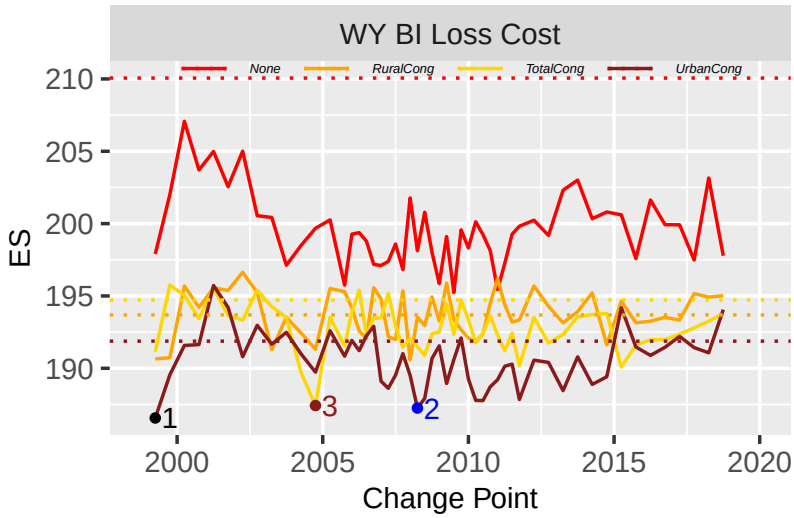

WY BI Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.006
0.005
0.004
0.003
2
1
3
2000
2005
2010
2015
2020
Year

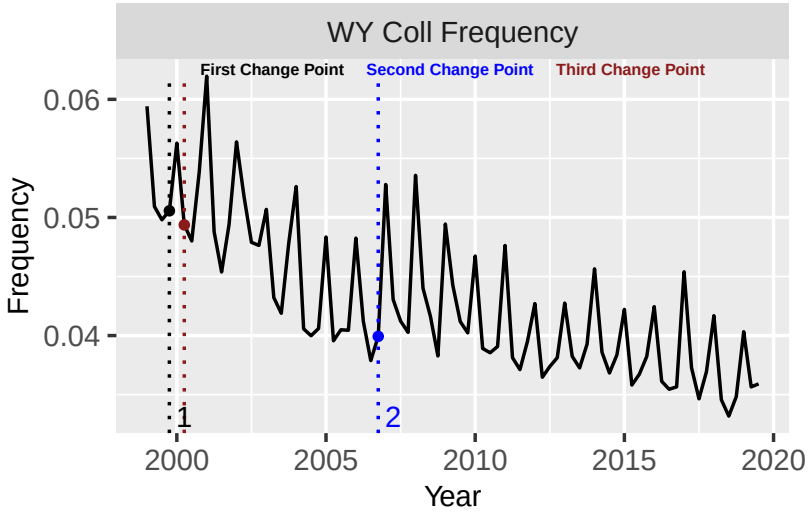

WY BI Frequency
None
RuralCong
TotalCong
UrbanCong
ES
24
23
22
21
2
1
3
2000
2005
2010
2015
2020
Change Point

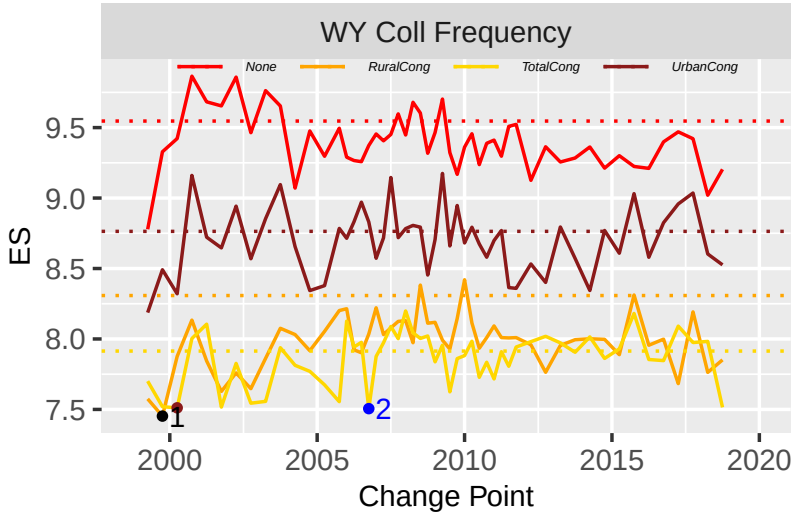

WY BI Severity
First Change Point
Second Change Point
Third Change Point
Severity
25000
20000
15000
10000
3
2
1
2000
2005
2010
2015
2020
Year

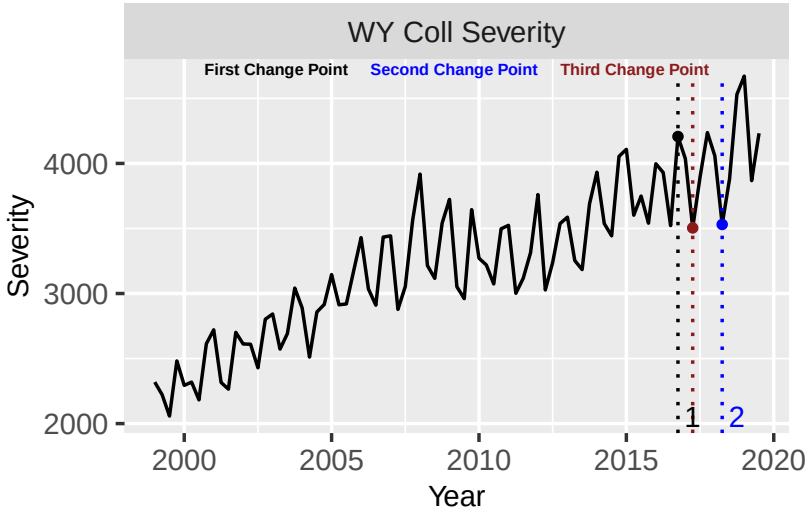

WY BI Severity
None
RuralCong
TotalCong
UrbanCong
ES
600
580
560
540
3
2
1
2000
2005
2010
2015
2020
Change Point

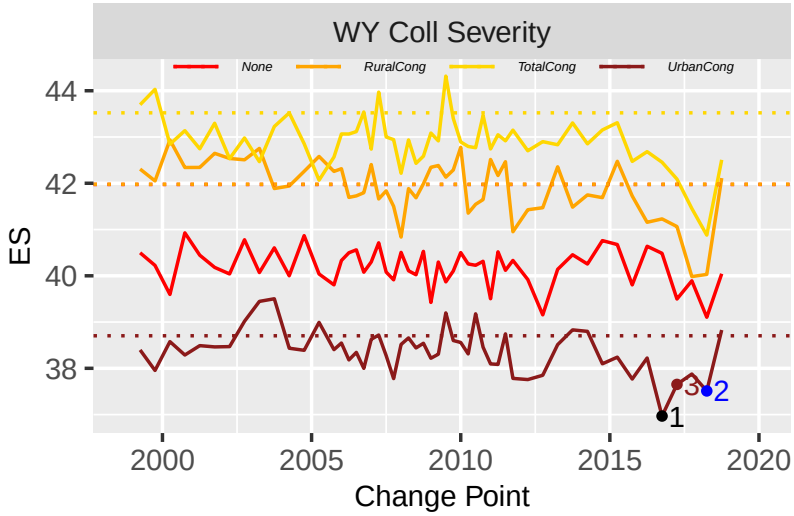

WY BI Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
90
80
70
60
50
1
3
2
2000
2005
2010
2015
2020
Year

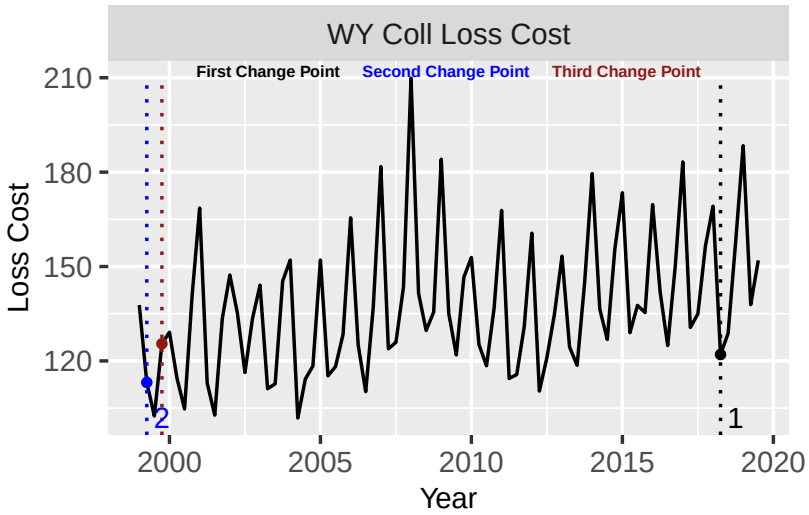

WY BI Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
210
205
200
195
190
1
3
2
2000
2005
2010
2015
2020
Change Point

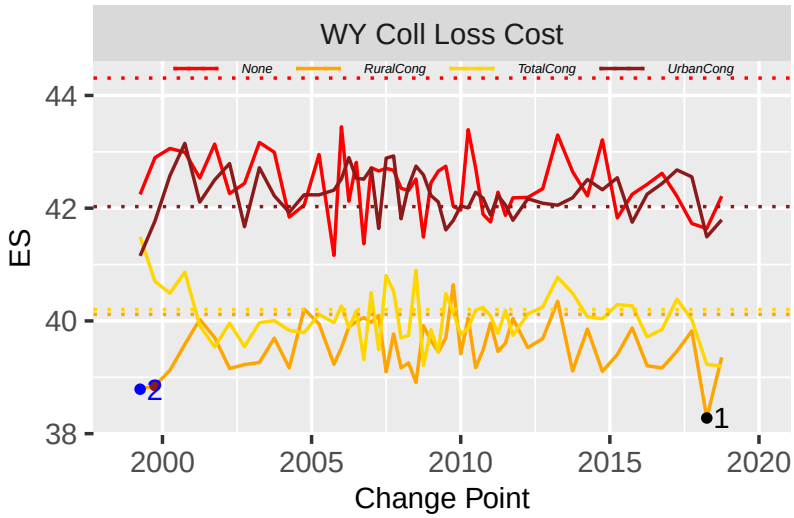

WY Coll Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.06
0.05
0.04
1
2
2000
2005
2010
2015
2020
Year

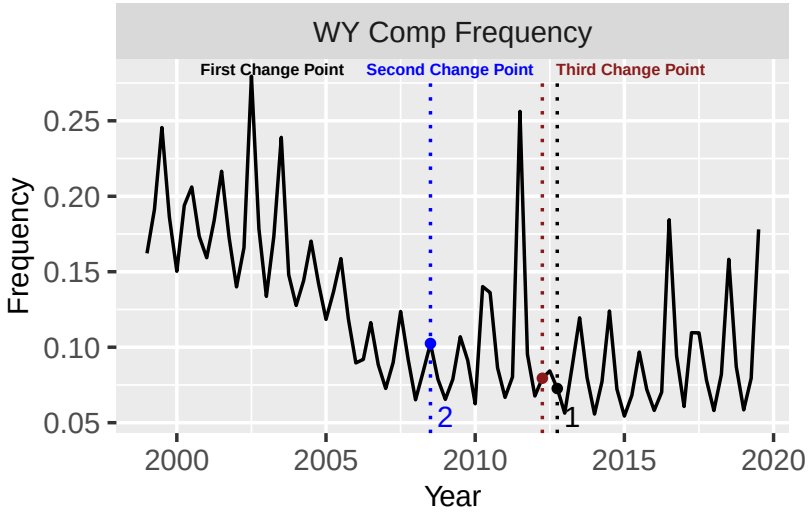

WY Coll Frequency
None
RuralCong
TotalCong
UrbanCong
ES
9.5
9.0
8.5
8.0
7.5
1
2
2000
2005
2010
2015
2020
Change Point

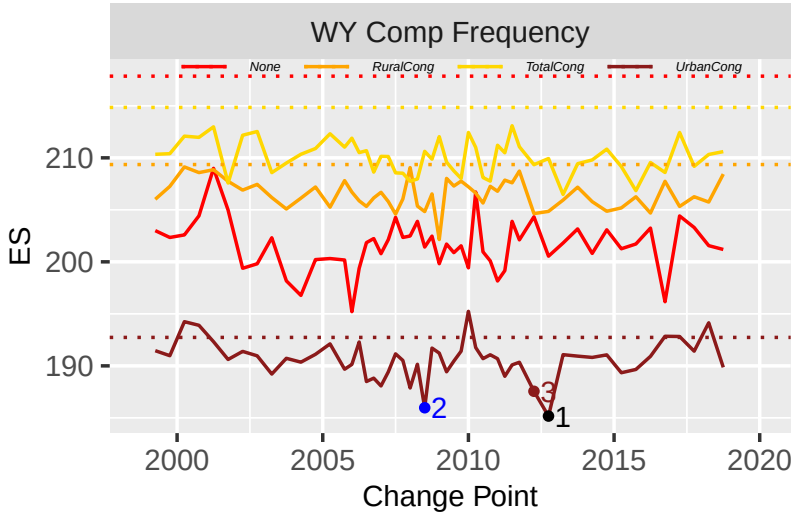

WY Coll Severity
First Change Point
Second Change Point
Third Change Point
Severity
4000
3000
2000
1
2
2000
2005
2010
2015
2020
Year

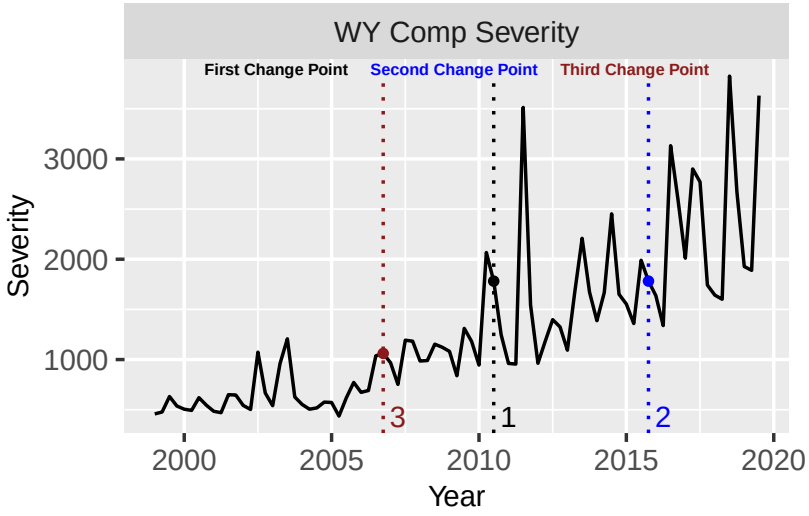

WY Coll Severity
None
RuralCong
TotalCong
UrbanCong
ES
44
42
40
38
3
1
2
2000
2005
2010
2015
2020
Change Point

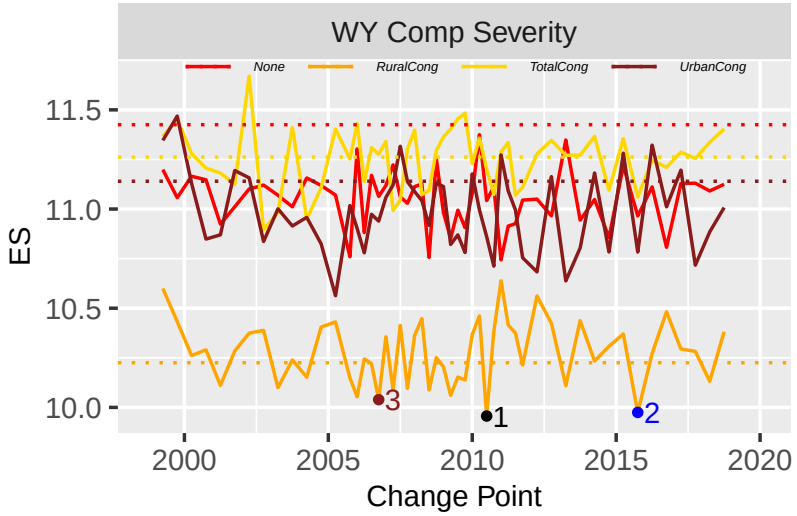

WY Coll Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
210
180
150
120
2
1
2000
2005
2010
2015
2020
Year

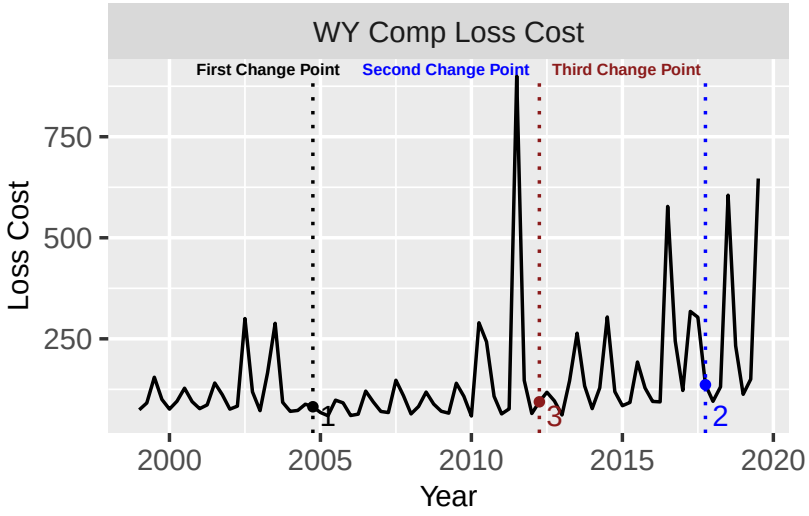

WY Coll Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
44
42
40
38
2
1
2000
2005
2010
2015
2020
Change Point

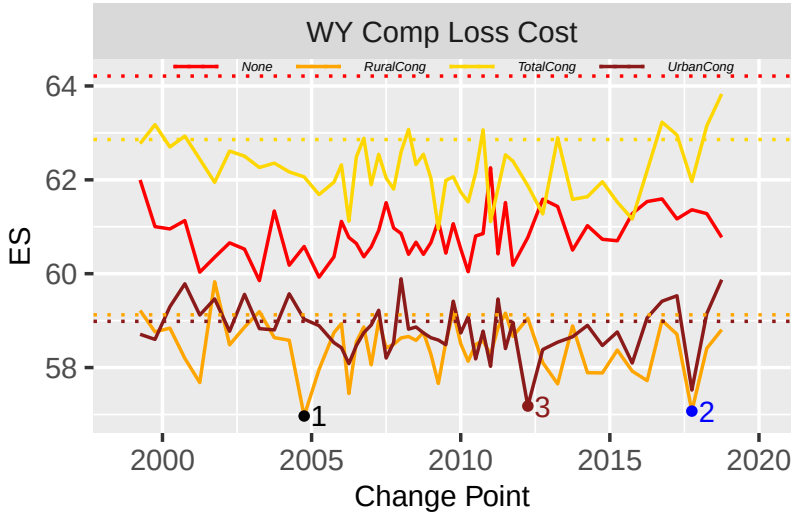

WY Comp Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
0.25
0.20
0.15
0.10
0.05
2000
2005
2010
2015
2020
Year
1
2
3

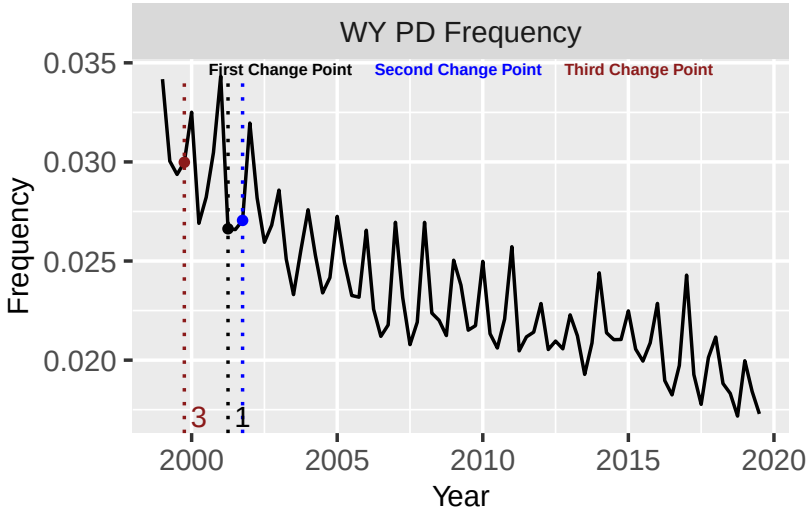

WY Comp Frequency
None
RuralCong
TotalCong
UrbanCong
ES
210
200
190
2000
2005
2010
2015
2020
Change Point
1
2
3


WY Comp Severity
First Change Point
Second Change Point
Third Change Point
Severity
3000
2000
1000
2000
2005
2010
2015
2020
Year
3
1
2


WY Comp Severity
None
RuralCong
TotalCong
UrbanCong
ES
11.5
11.0
10.5
10.0
2000
2005
2010
2015
2020
Change Point
3
1
2


WY Comp Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
750
500
250
2000
2005
2010
2015
2020
Year
1
3
2


WY Comp Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
64
62
60
58
2000
2005
2010
2015
2020
Change Point
1
3
2


WY PD Frequency
First Change Point
Second Change Point
Third Change Point
Frequency
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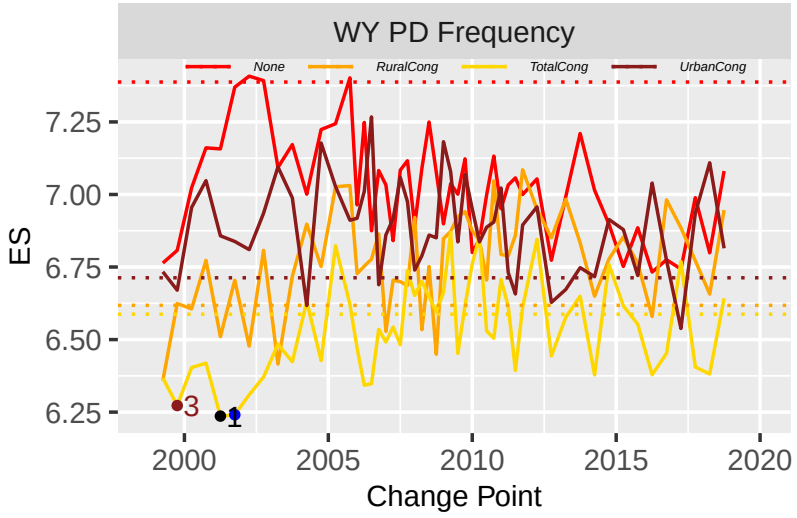
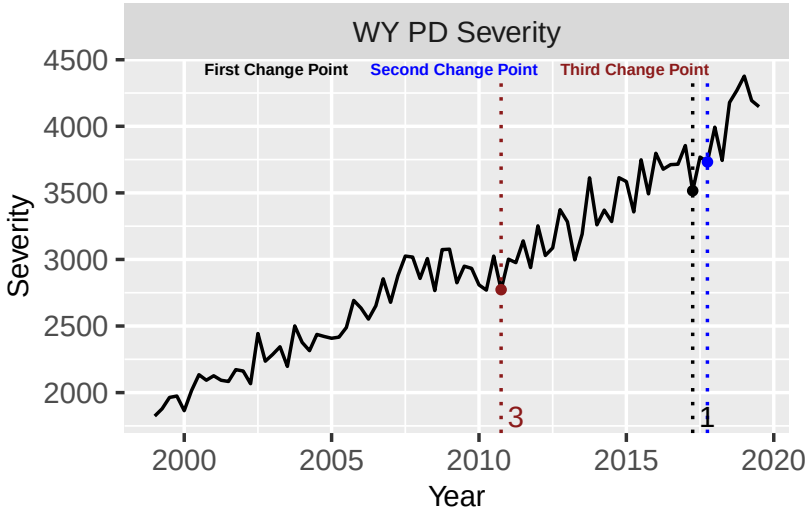
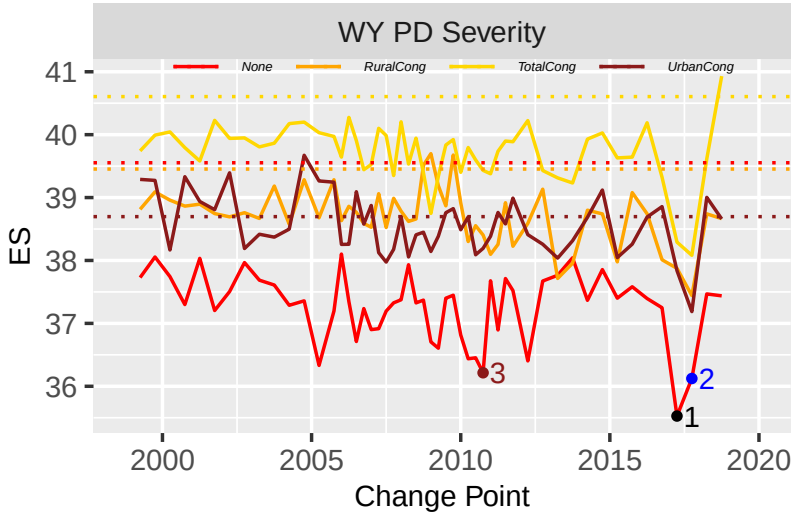
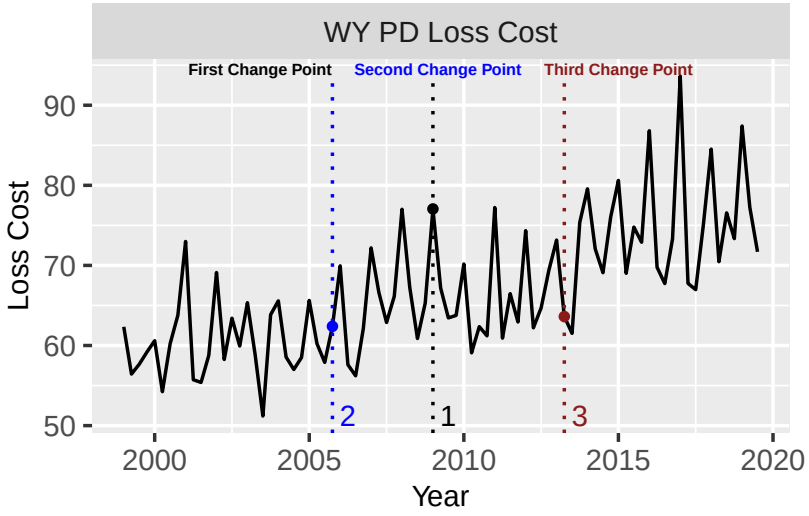
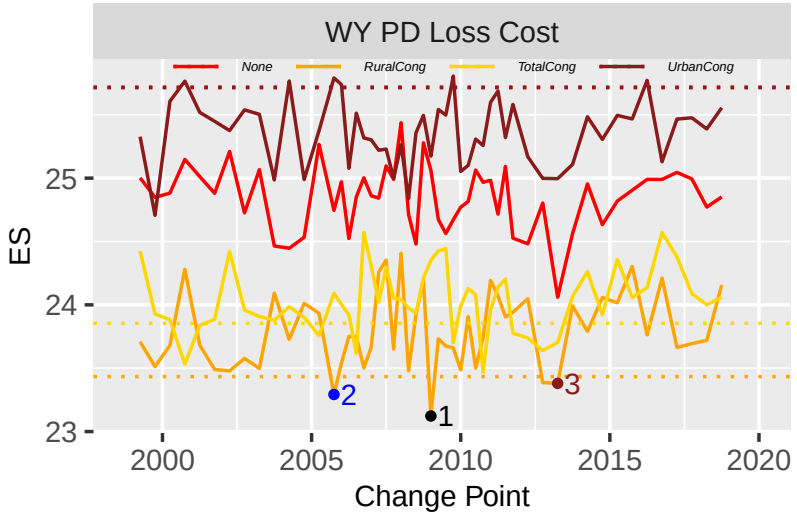
0.030
0.025
0.020
3
1
2000
2005
2010
2015
2020
Year


WY PD Frequency
None
RuralCong
TotalCong
UrbanCong
ES
7.25
7.00
6.75
6.50
6.25
3
1
2000
2005
2010
2015
2020
Change Point


WY PD Severity
First Change Point
Second Change Point
Third Change Point
Severity
4500
4000
3500
3000
2500
2000
3
1
2000
2005
2010
2015
2020
Year


WY PD Severity
None
RuralCong
TotalCong
UrbanCong
ES
41
40
39
38
37
36
3
2
1
2000
2005
2010
2015
2020
Change Point


WY PD Loss Cost
First Change Point
Second Change Point
Third Change Point
Loss Cost
90
80
70
60
50
2
1
3
2000
2005
2010
2015
2020
Year


WY PD Loss Cost
None
RuralCong
TotalCong
UrbanCong
ES
25
24
23
2
1
3
2000
2005
2010
2015
2020
Change Point