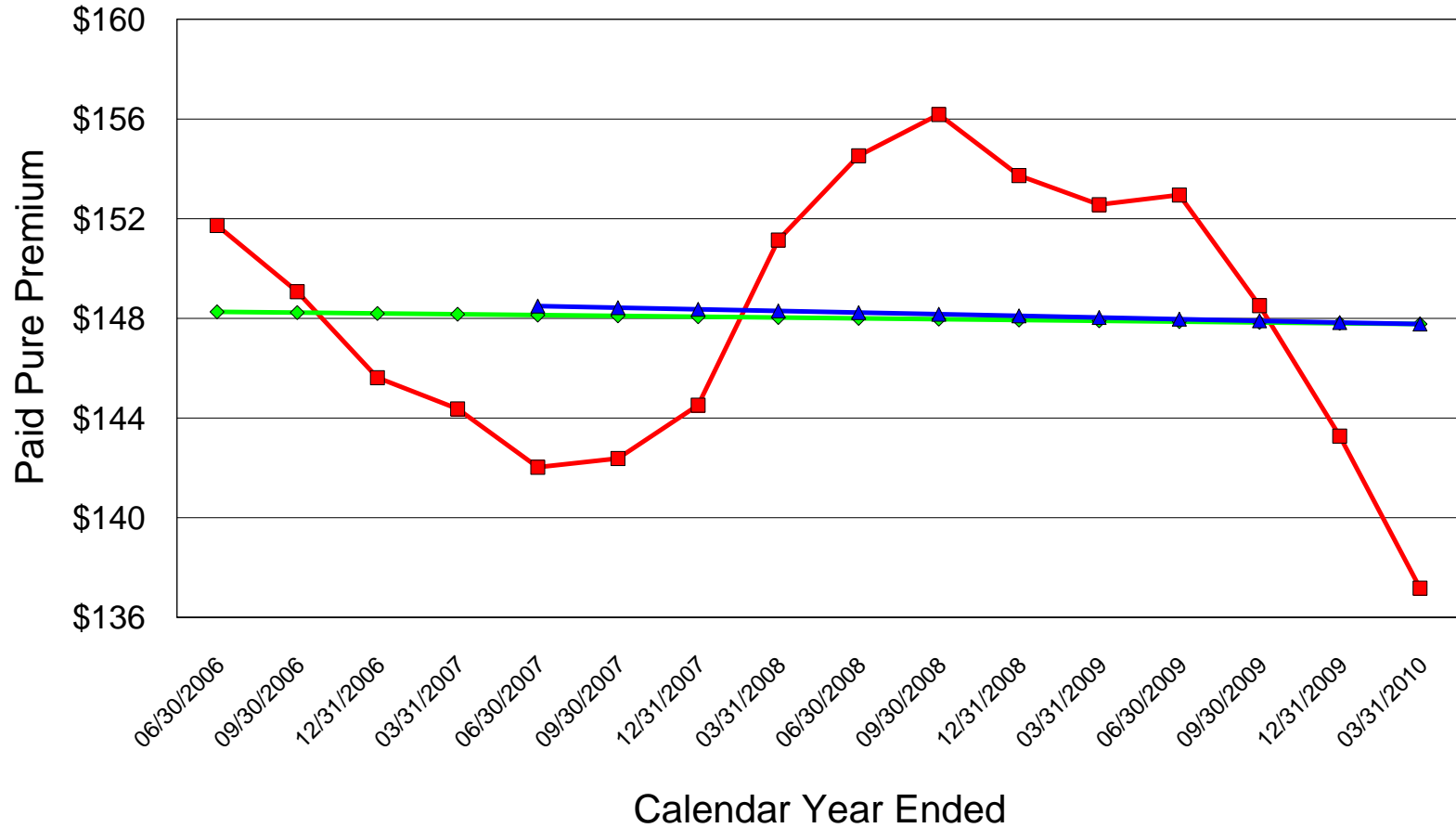


## NEW JERSEY PRIVATE PASSENGER AUTOMOBILE INSURANCE Bodily Injury Liability Pure Premium Trend

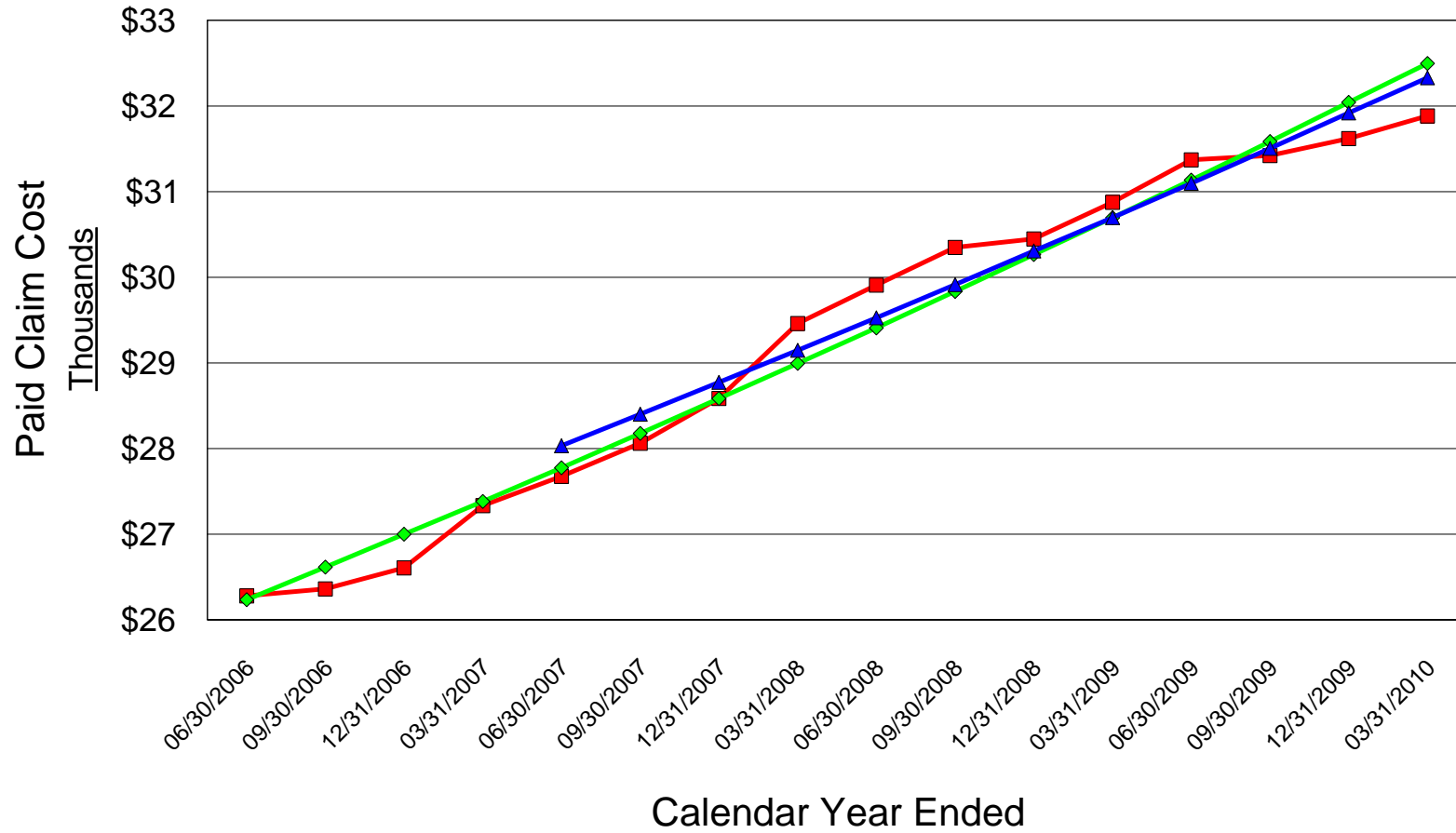


■ Actual   
 ◆ 16-Point Exponential   
 ▲ 12-Point Exponential

16-Point Exponential Average Annual Trend = -0.1%

12-Point Exponential Average Annual Trend = -0.2%

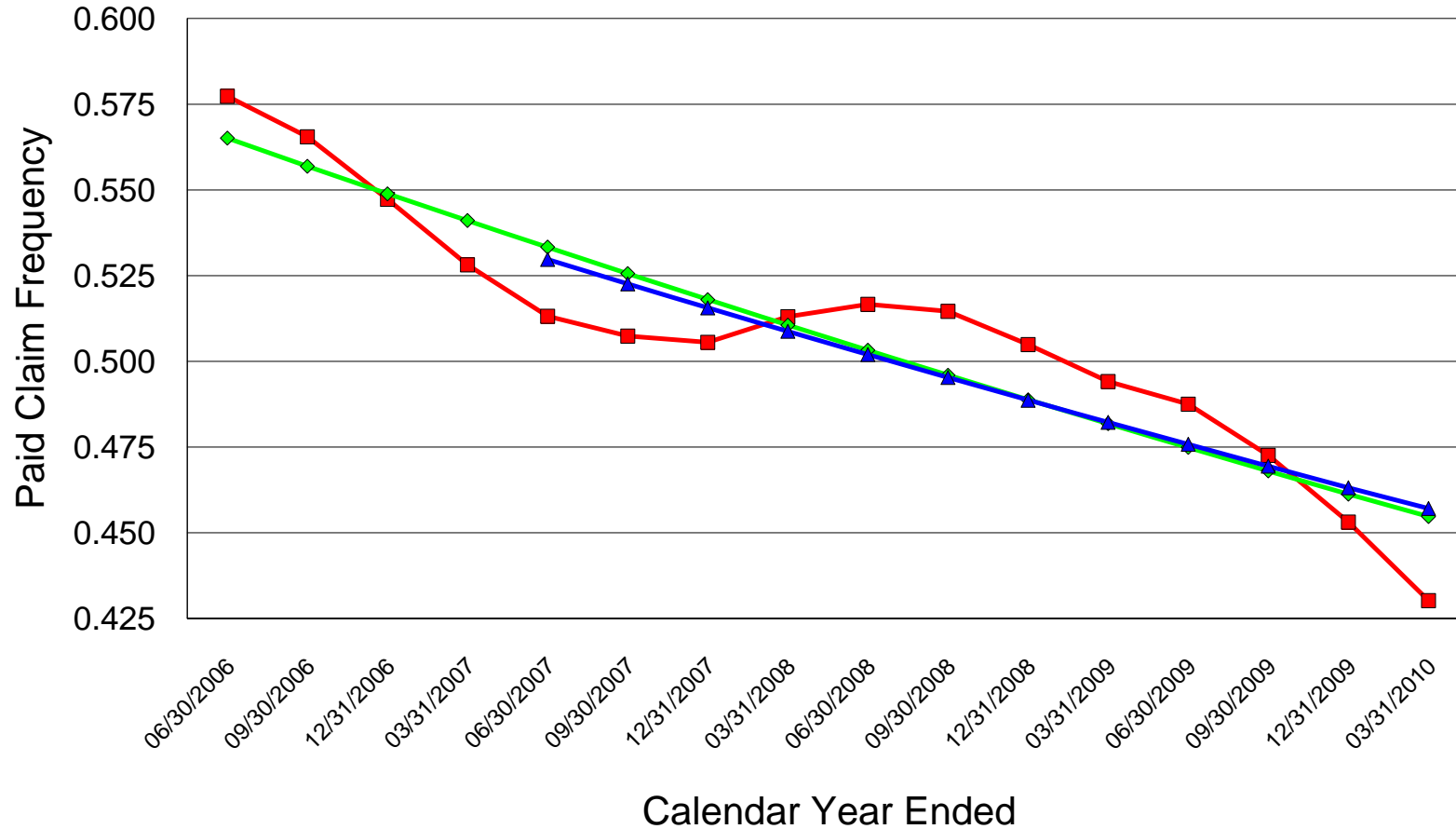
## NEW JERSEY PRIVATE PASSENGER AUTOMOBILE INSURANCE Bodily Injury Liability Claim Cost Trend



■ Actual   
 ◆ 16-Point Exponential   
 ▲ 12-Point Exponential

16-Point Exponential Average Annual Trend = 5.9%  
 12-Point Exponential Average Annual Trend = 5.3%

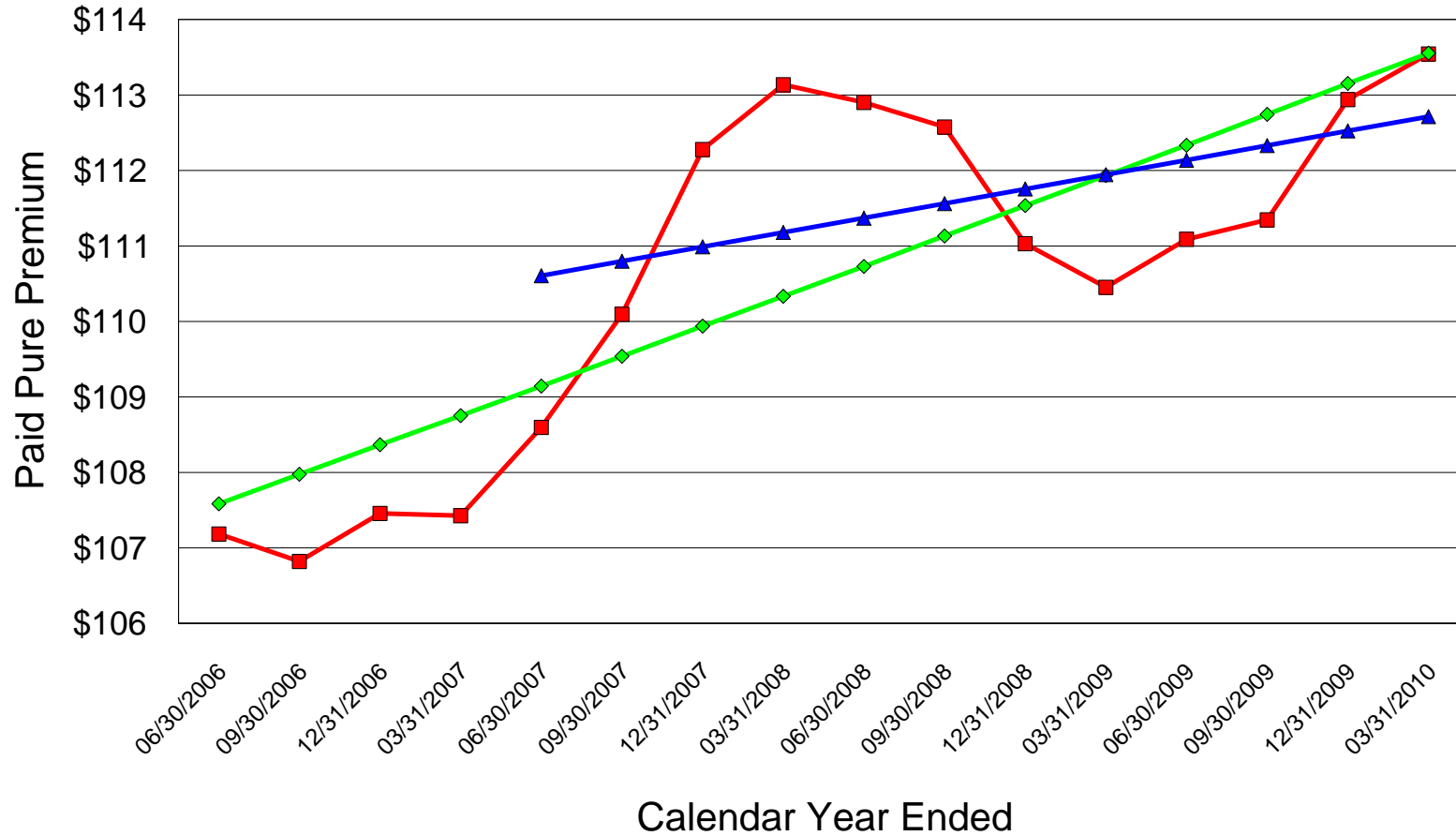
## NEW JERSEY PRIVATE PASSENGER AUTOMOBILE INSURANCE Bodily Injury Liability Frequency Trend



■ Actual   
 ◆ 16-Point Exponential   
 ▲ 12-Point Exponential

16-Point Exponential Average Annual Trend = -5.6%  
 12-Point Exponential Average Annual Trend = -5.2%

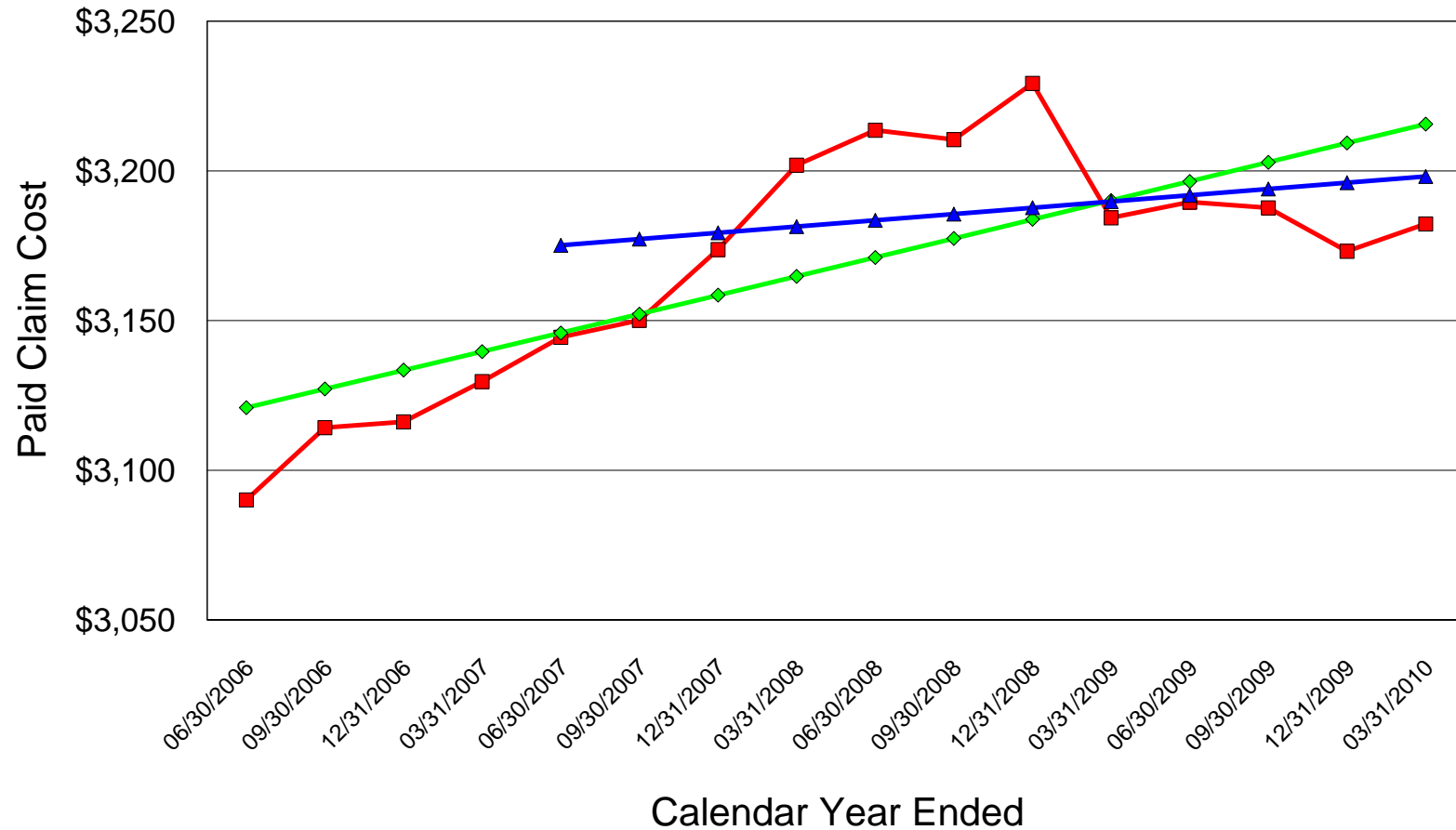
## NEW JERSEY PRIVATE PASSENGER AUTOMOBILE INSURANCE Property Damage Liability Pure Premium Trend



■ Actual   
 ◆ 16-Point Exponential   
 ▲ 12-Point Exponential

16-Point Exponential Average Annual Trend = 1.4%  
 12-Point Exponential Average Annual Trend = 0.7%

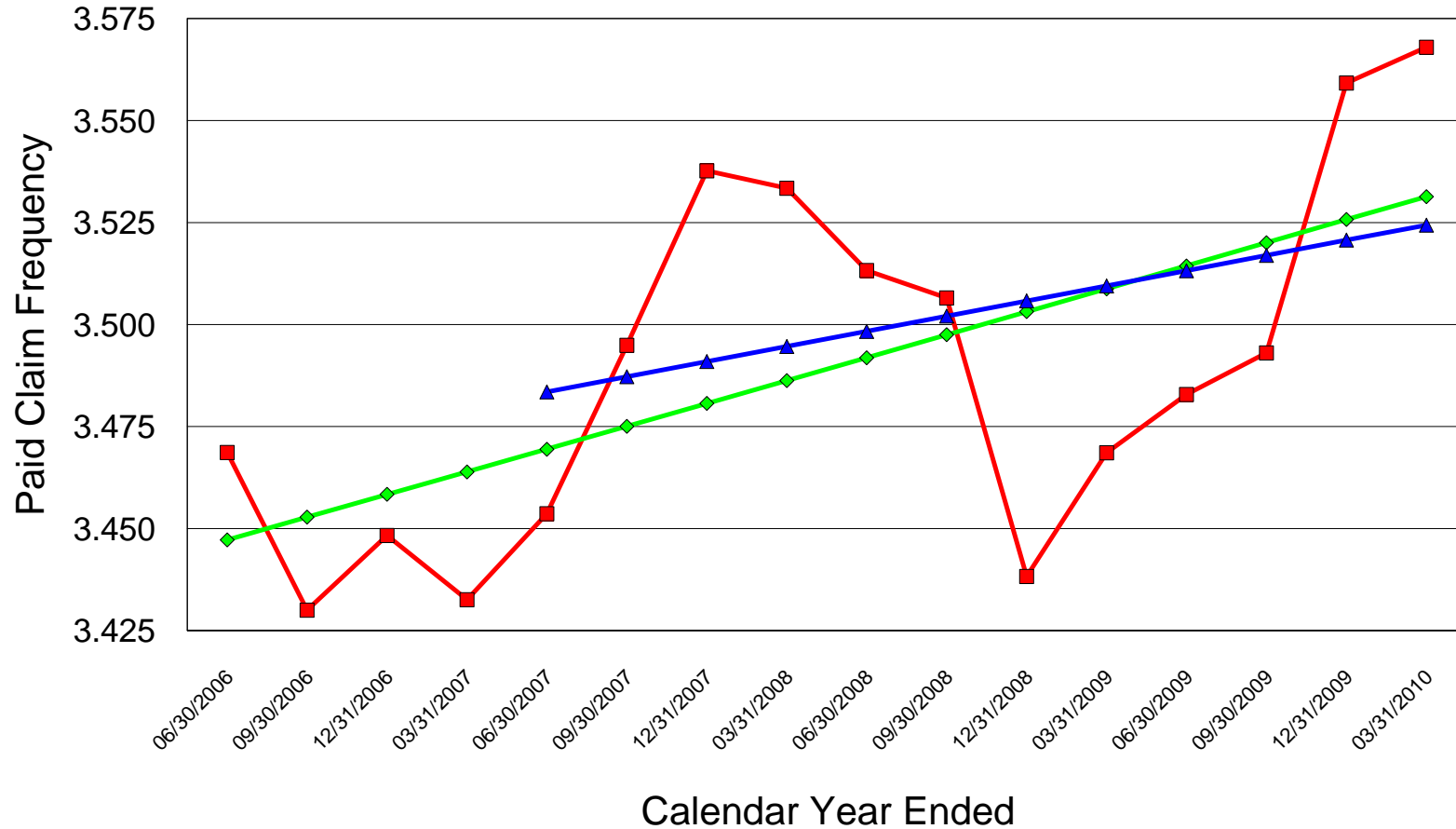
## NEW JERSEY PRIVATE PASSENGER AUTOMOBILE INSURANCE Property Damage Liability Claim Cost Trend



■ Actual   
 ◆ 16-Point Exponential   
 ▲ 12-Point Exponential

16-Point Exponential Average Annual Trend = 0.8%  
 12-Point Exponential Average Annual Trend = 0.3%

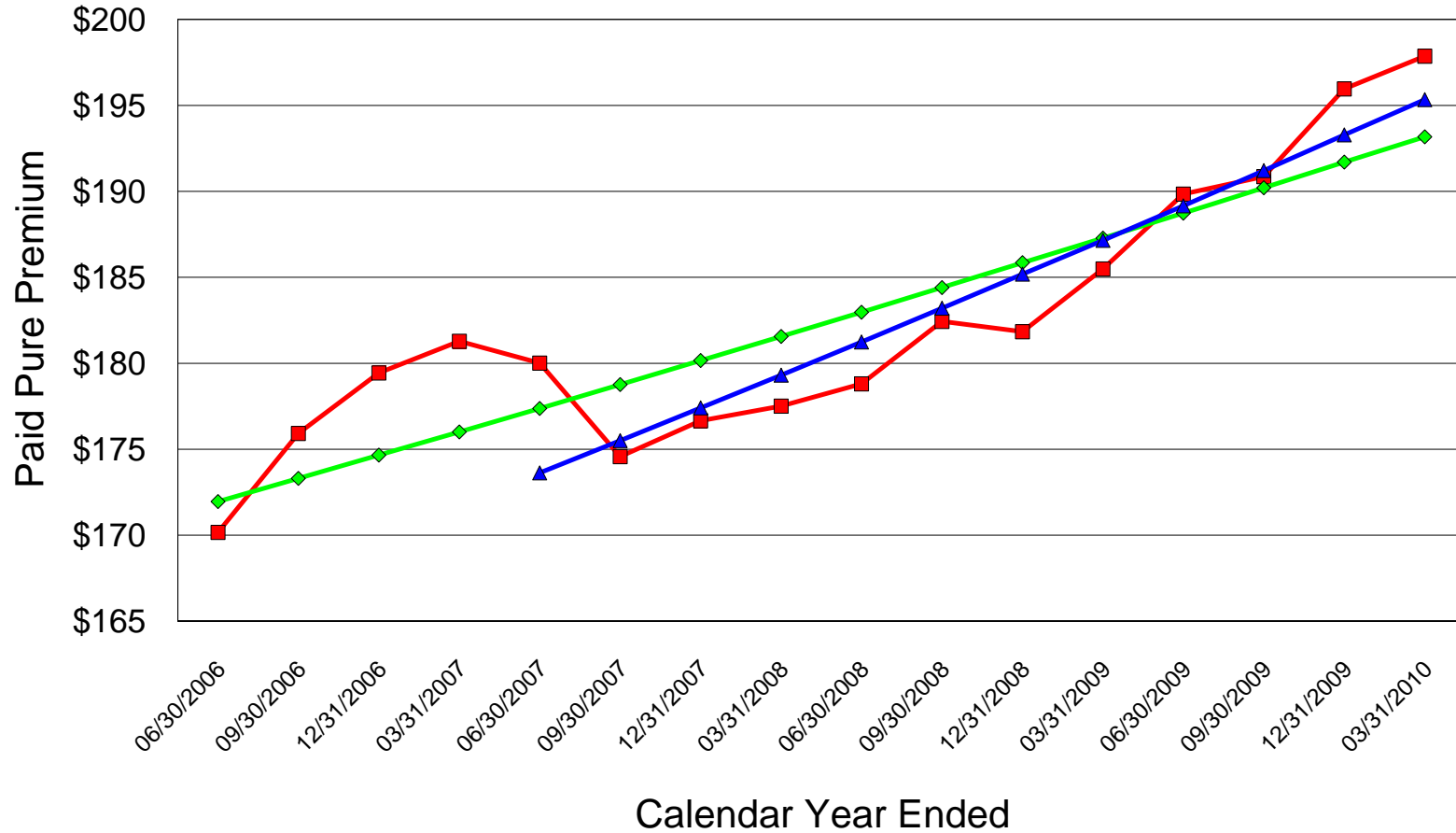
## NEW JERSEY PRIVATE PASSENGER AUTOMOBILE INSURANCE Property Damage Liability Frequency Trend



■ Actual   
 ◆ 16-Point Exponential   
 ▲ 12-Point Exponential

16-Point Exponential Average Annual Trend = 0.6%  
 12-Point Exponential Average Annual Trend = 0.4%

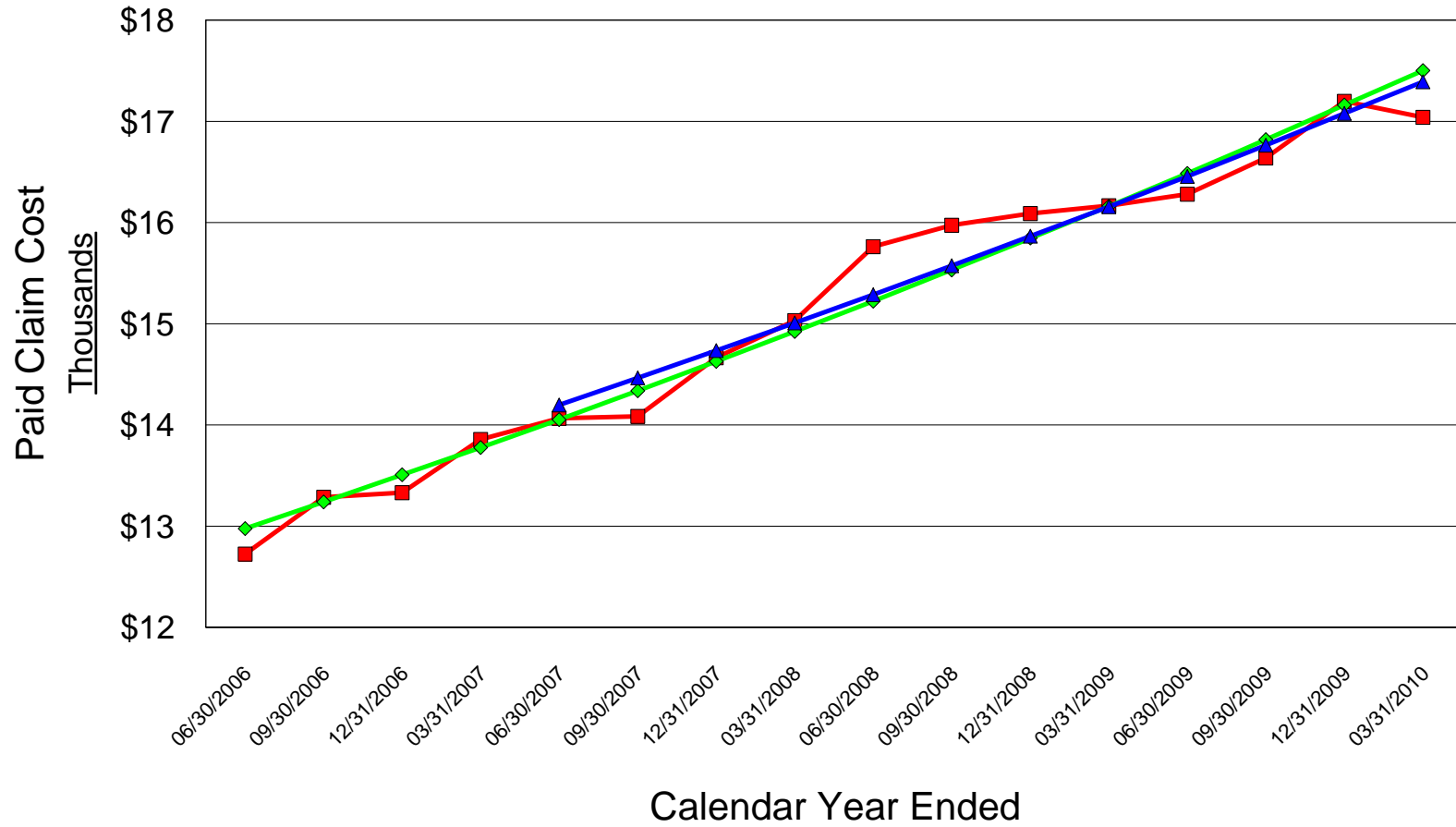
## NEW JERSEY PRIVATE PASSENGER AUTOMOBILE INSURANCE Personal Injury Protection Pure Premium Trend



■ Actual   
 ◆ 16-Point Exponential   
 ▲ 12-Point Exponential

16-Point Exponential Average Annual Trend = 3.1%  
 12-Point Exponential Average Annual Trend = 4.4%

## NEW JERSEY PRIVATE PASSENGER AUTOMOBILE INSURANCE Personal Injury Protection Claim Cost Trend

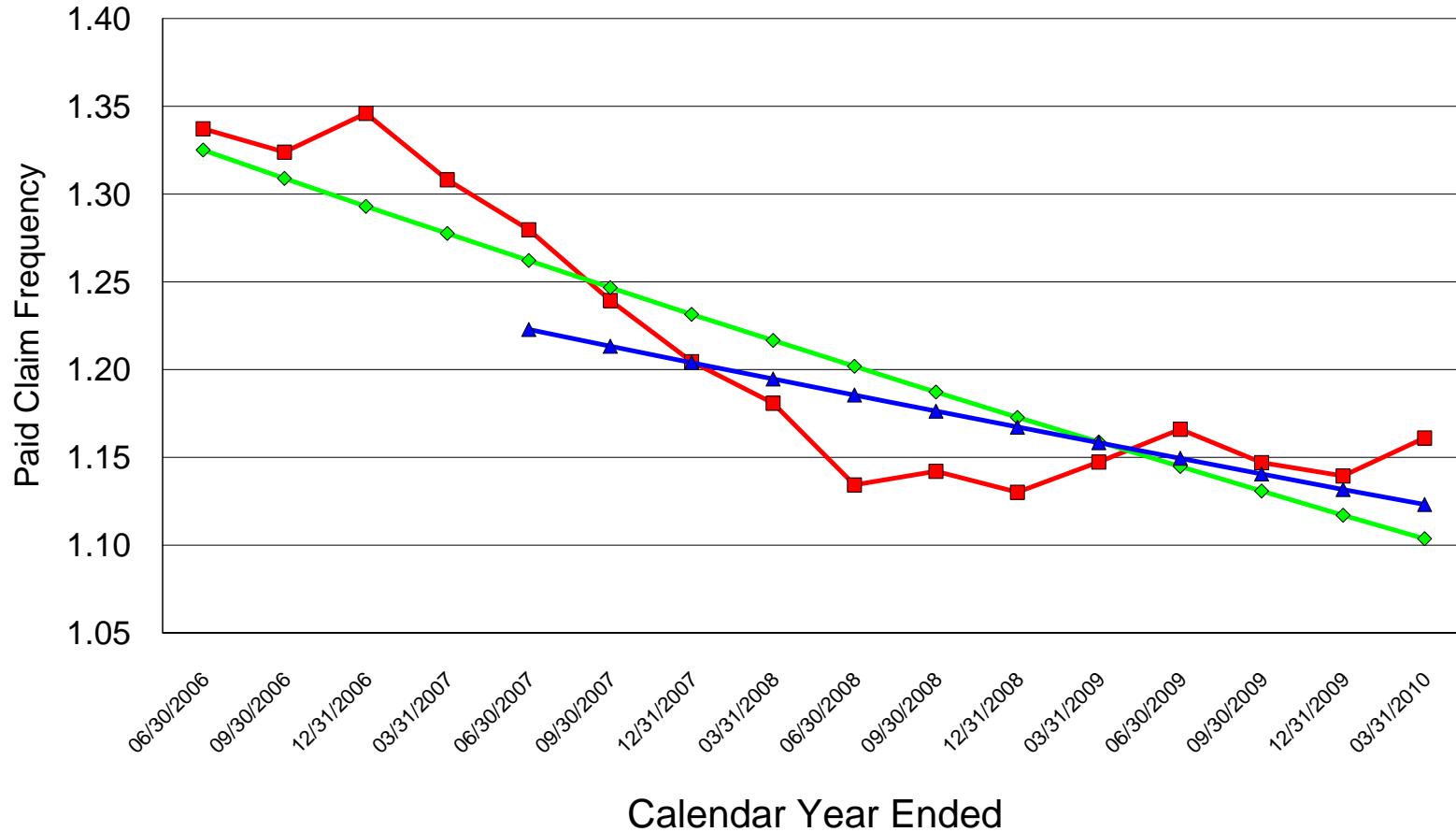


■ Actual   
 ◆ 16-Point Exponential   
 ▲ 12-Point Exponential

16-Point Exponential Average Annual Trend = 8.3%

12-Point Exponential Average Annual Trend = 7.6%

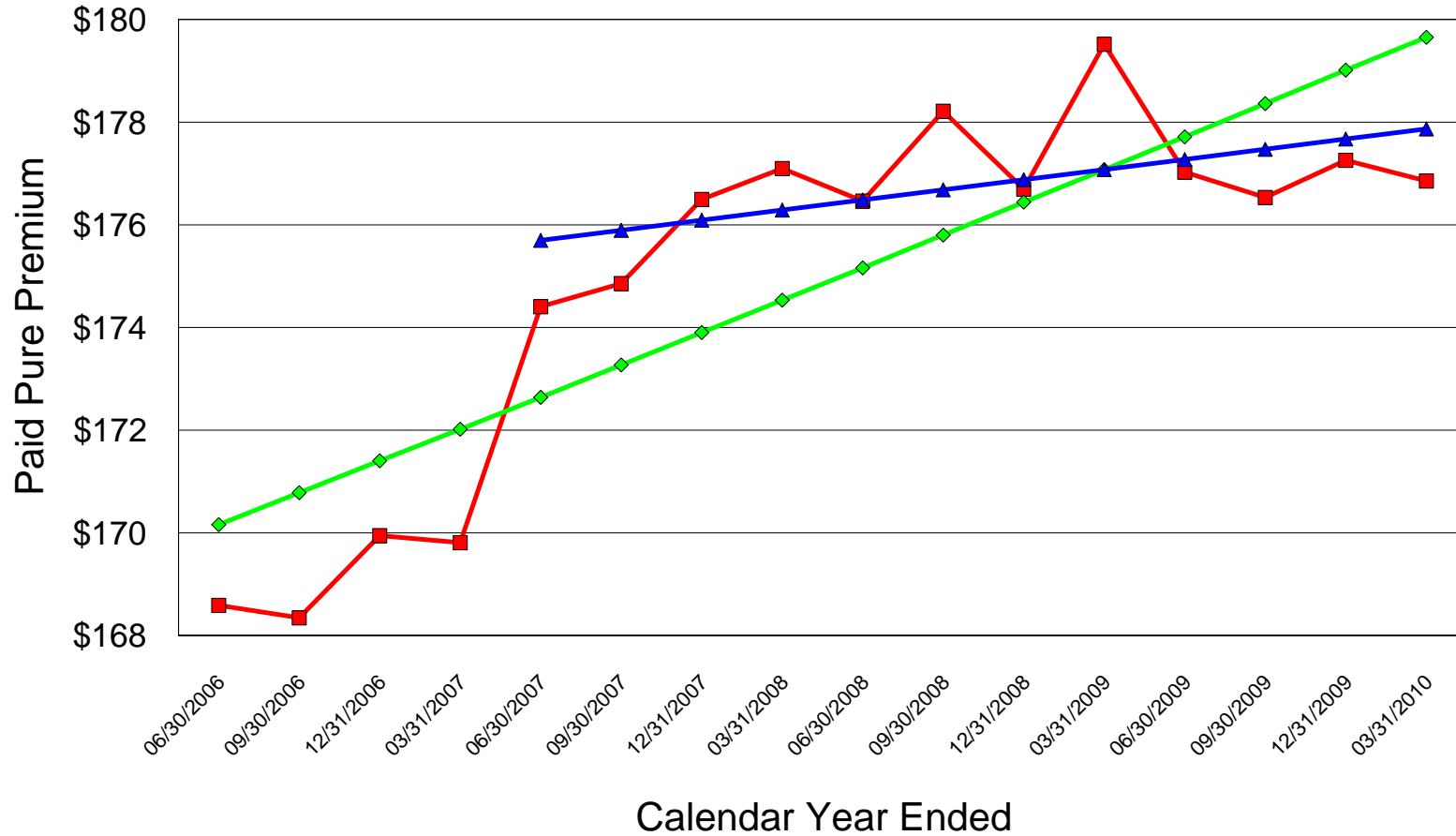
## NEW JERSEY PRIVATE PASSENGER AUTOMOBILE INSURANCE Personal Injury Protection Frequency Trend



■ Actual   
 ◆ 16-Point Exponential   
 ▲ 12-Point Exponential

16-Point Exponential Average Annual Trend = -4.8%  
 12-Point Exponential Average Annual Trend = -3.0%

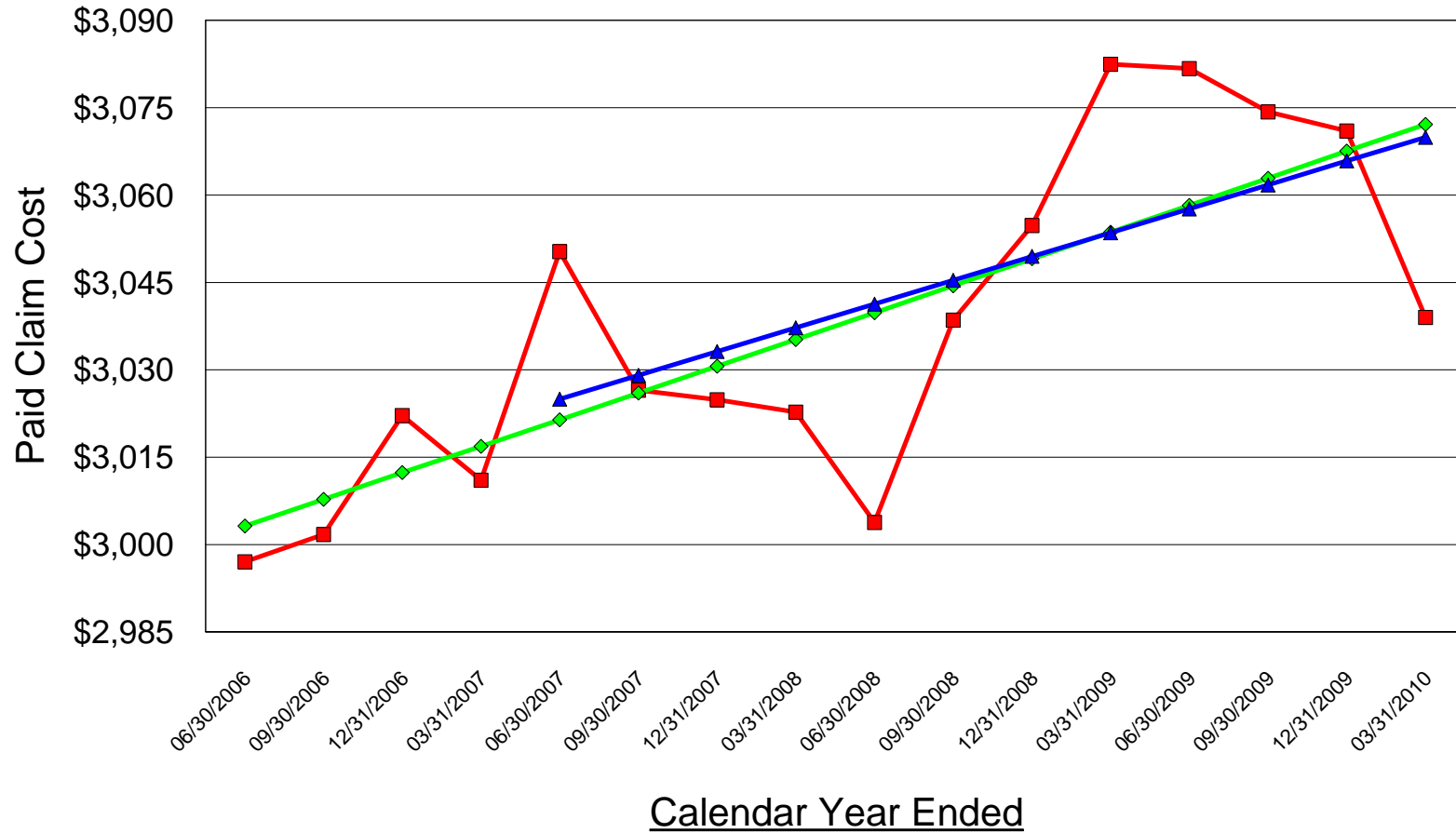
## NEW JERSEY PRIVATE PASSENGER AUTOMOBILE INSURANCE Collision Pure Premium Trend



■ Actual   
 ◆ 16-Point Exponential   
 ▲ 12-Point Exponential

16-Point Exponential Average Annual Trend = 1.5%  
 12-Point Exponential Average Annual Trend = 0.4%

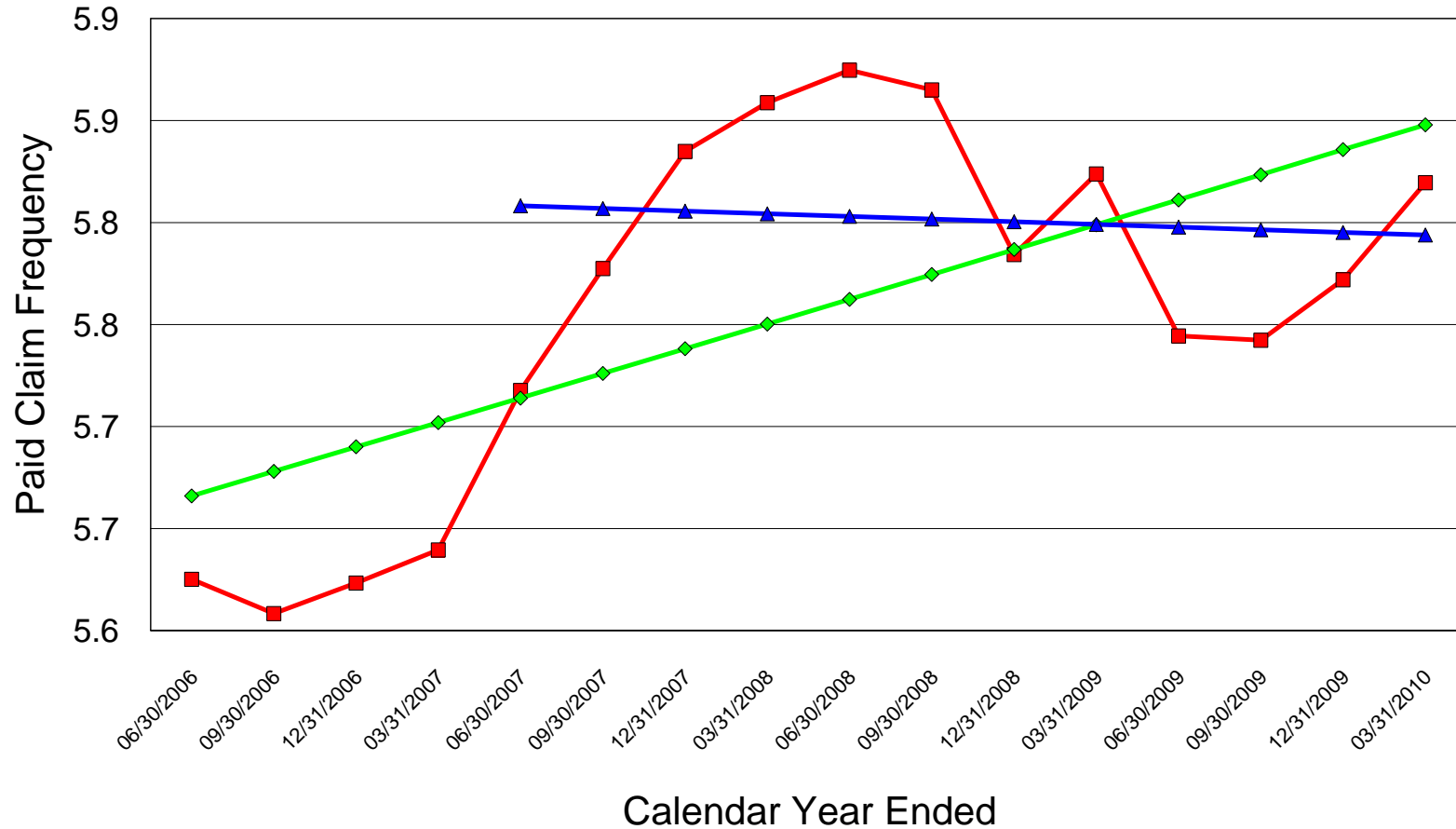
## NEW JERSEY PRIVATE PASSENGER AUTOMOBILE INSURANCE Collision Claim Cost Trend



■ Actual   
 ◆ 16-Point Exponential   
 ▲ 12-Point Exponential

16-Point Exponential Average Annual Trend = 0.6%  
 12-Point Exponential Average Annual Trend = 0.5%

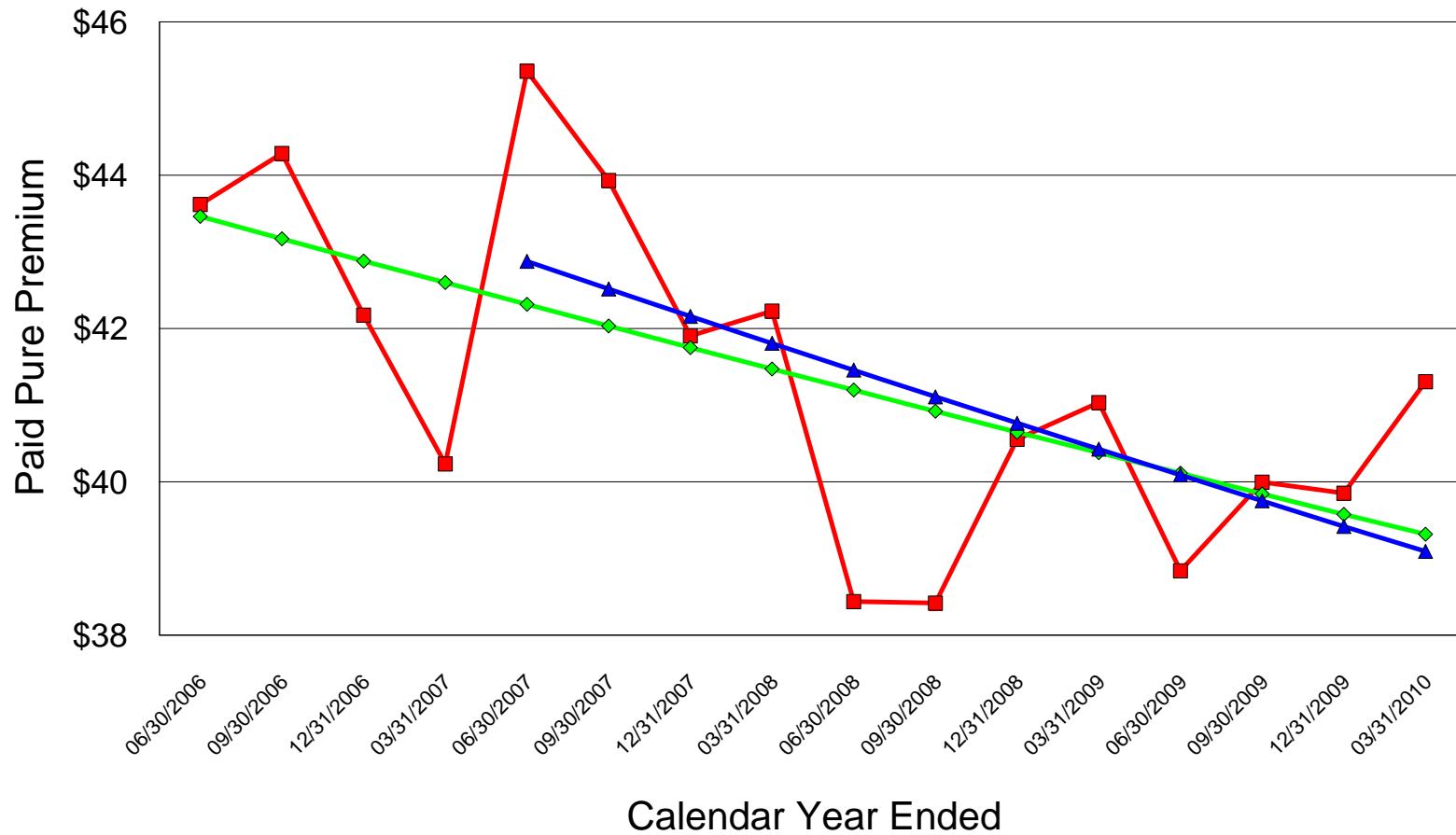
## NEW JERSEY PRIVATE PASSENGER AUTOMOBILE INSURANCE Collision Frequency Trend



■ Actual   
 ◆ 16-Point Exponential   
 ▲ 12-Point Exponential

16-Point Exponential Average Annual Trend = 0.8%  
 12-Point Exponential Average Annual Trend = -0.1%

## NEW JERSEY PRIVATE PASSENGER AUTOMOBILE INSURANCE Comprehensive Pure Premium Trend

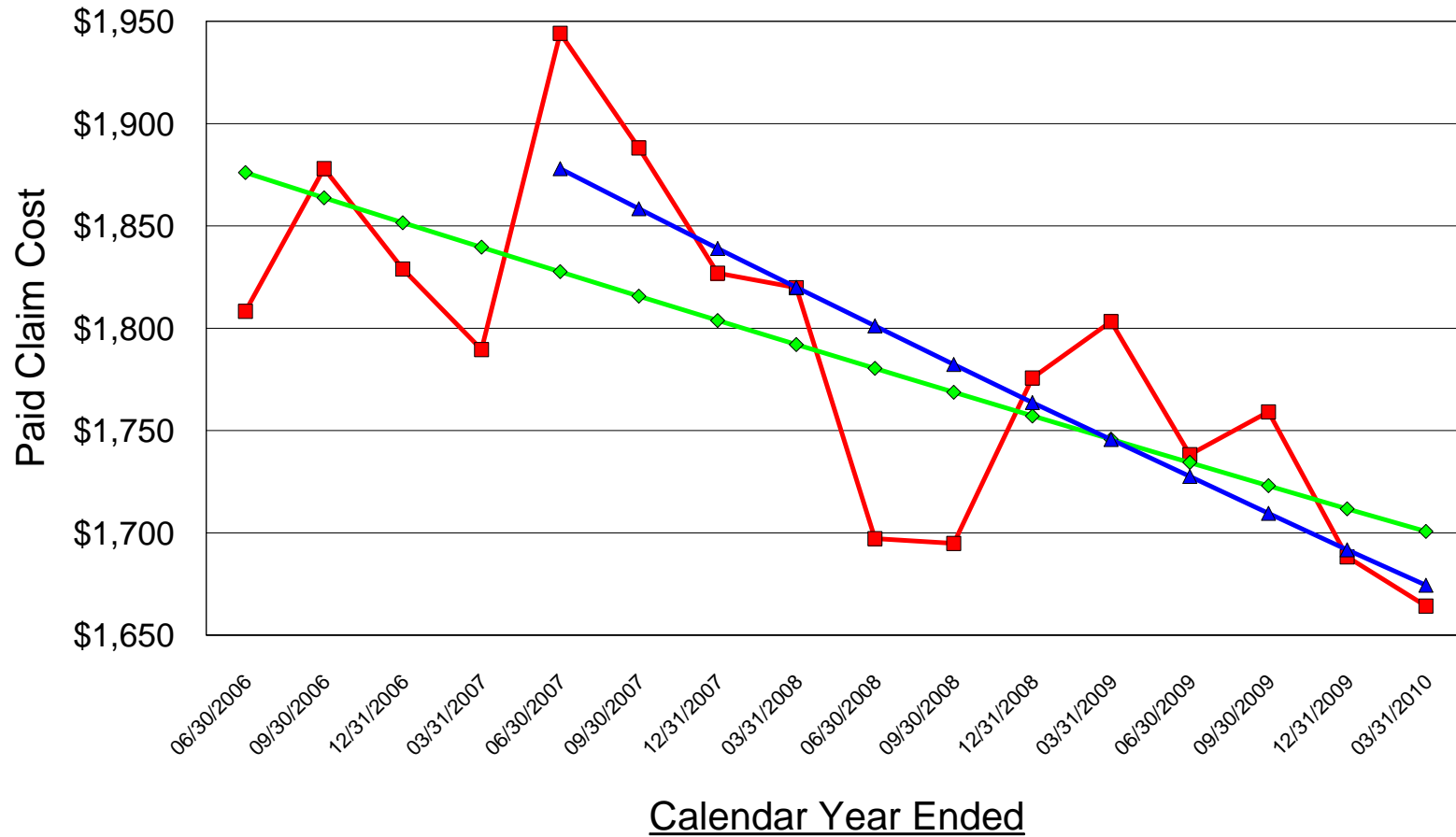


■ Actual   
 ◆ 16-Point Exponential   
 ▲ 12-Point Exponential

16-Point Exponential Average Annual Trend = -2.6%

12-Point Exponential Average Annual Trend = -3.3%

## NEW JERSEY PRIVATE PASSENGER AUTOMOBILE INSURANCE Comprehensive Claim Cost Trend

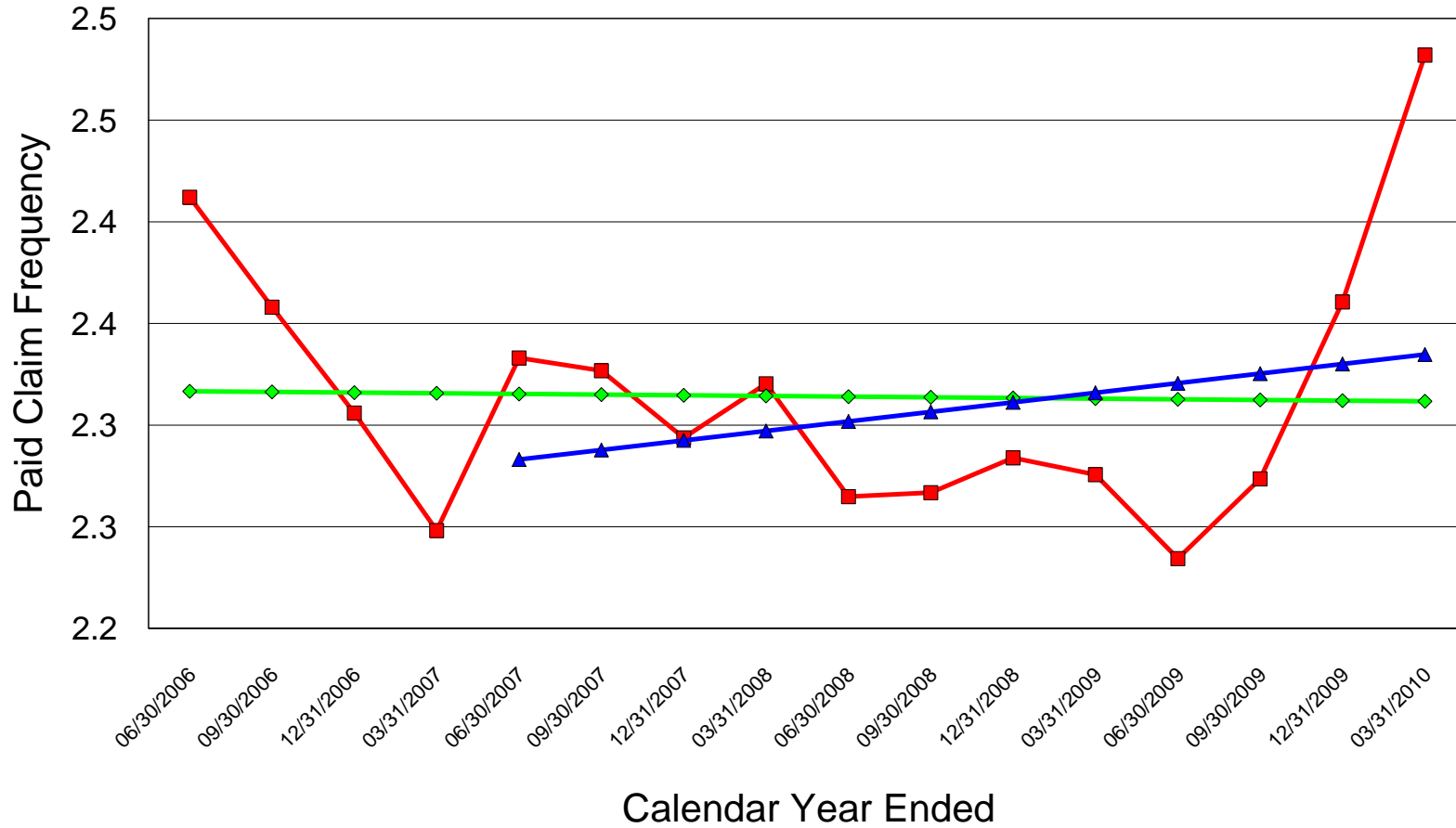


■ Actual   
 ◆ 16-Point Exponential   
 ▲ 12-Point Exponential

16-Point Exponential Average Annual Trend = -2.6%

12-Point Exponential Average Annual Trend = -4.1%

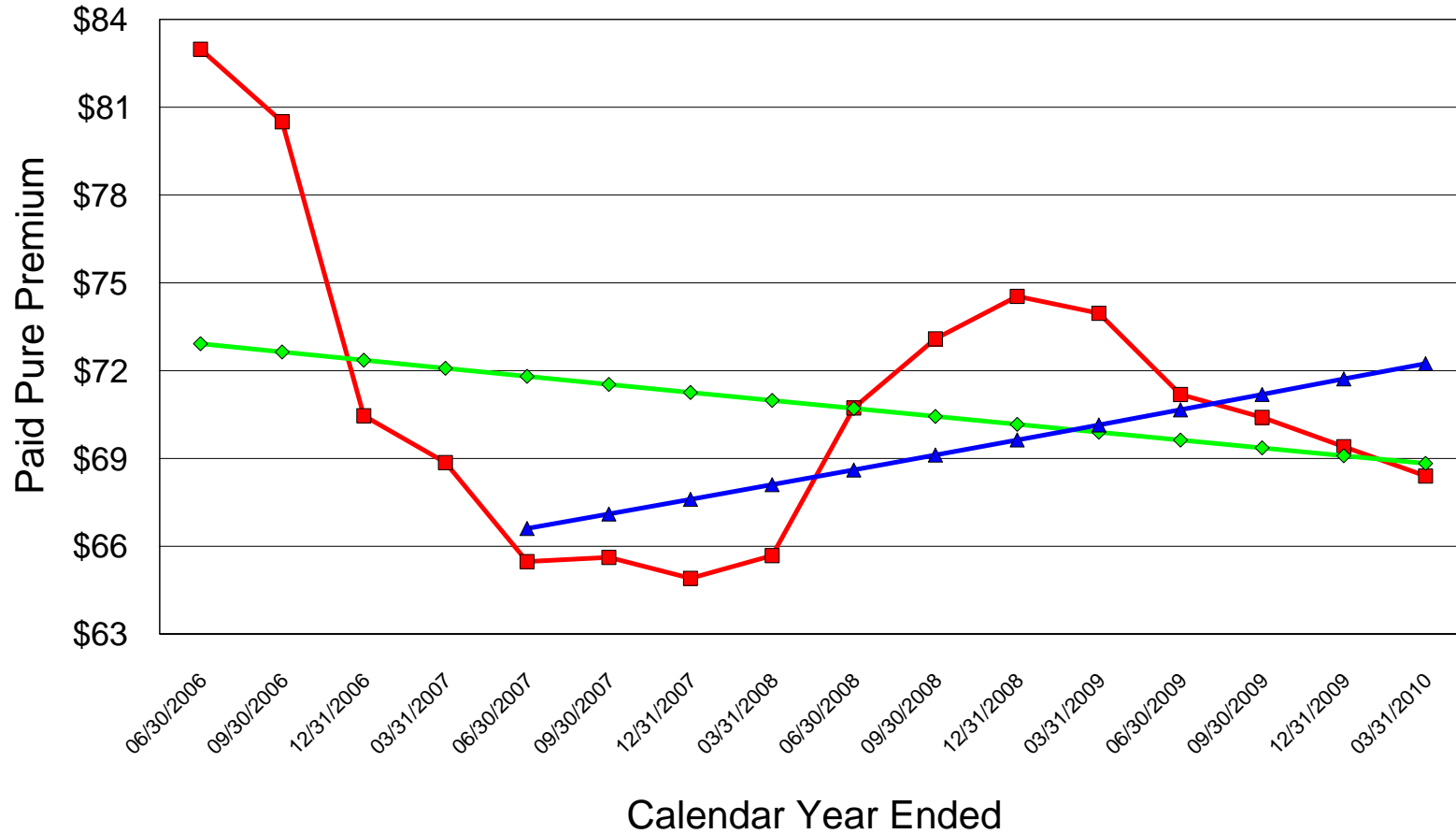
## NEW JERSEY PRIVATE PASSENGER AUTOMOBILE INSURANCE Comprehensive Frequency Trend



■ Actual   
 ◆ 16-Point Exponential   
 ▲ 12-Point Exponential

16-Point Exponential Average Annual Trend = -0.1%  
 12-Point Exponential Average Annual Trend = 0.8%

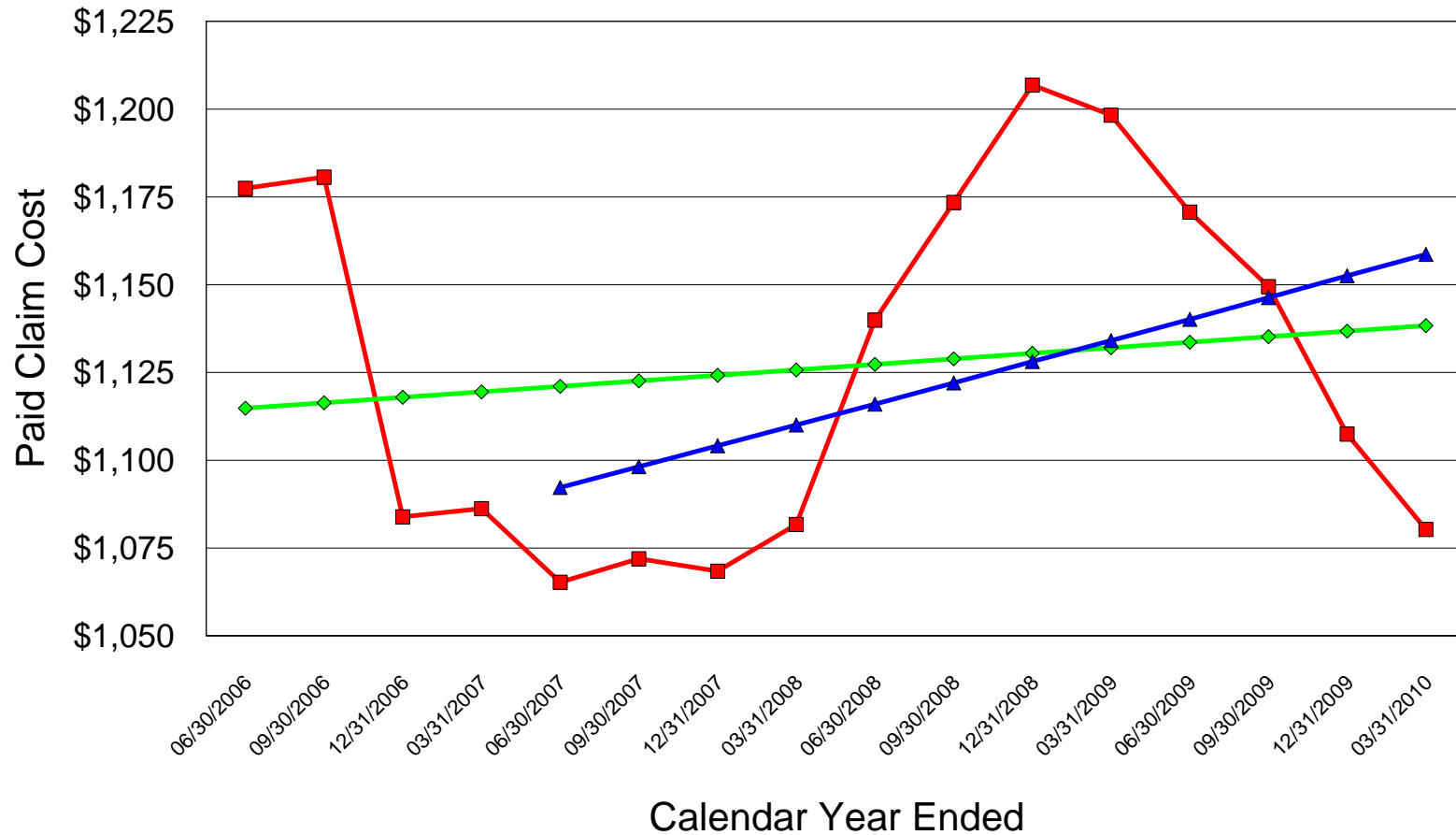
## NEW JERSEY PRIVATE PASSENGER AUTOMOBILE INSURANCE Countrywide Comprehensive Pure Premium Trend



■ Actual   
 ◆ 16-Point Exponential   
 ▲ 12-Point Exponential

16-Point Exponential Average Annual Trend = -1.5%  
 12-Point Exponential Average Annual Trend = 3.0%

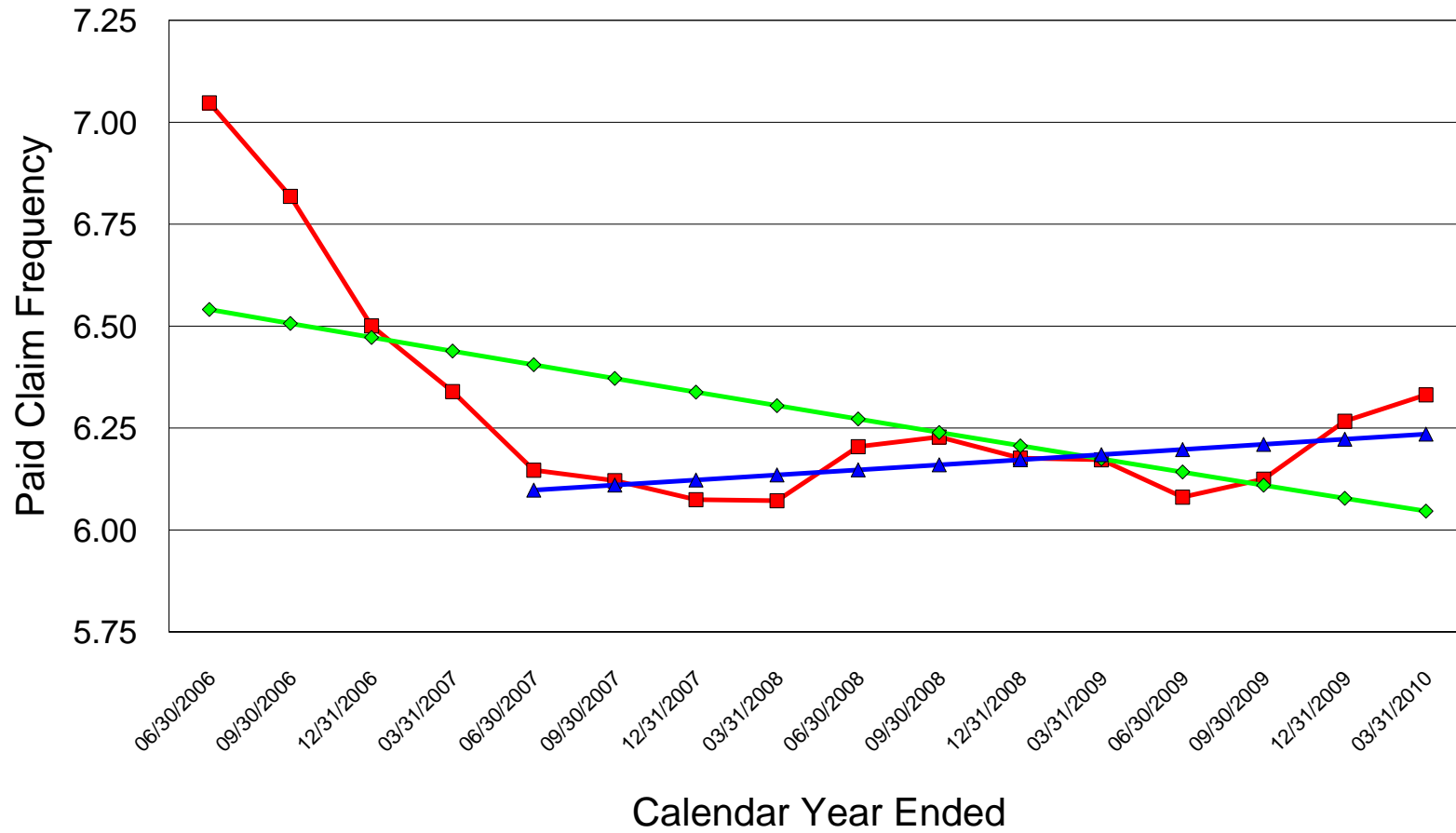
## NEW JERSEY PRIVATE PASSENGER AUTOMOBILE INSURANCE Countrywide Comprehensive Claim Cost Trend



■ Actual   
 ◆ 16-Point Exponential   
 ▲ 12-Point Exponential

16-Point Exponential Average Annual Trend = 0.6%  
 12-Point Exponential Average Annual Trend = 2.2%

## NEW JERSEY PRIVATE PASSENGER AUTOMOBILE INSURANCE Countrywide Comprehensive Frequency Trend



■ Actual   
 ◆ 16-Point Exponential   
 ▲ 12-Point Exponential

16-Point Exponential Average Annual Trend = -2.1%

12-Point Exponential Average Annual Trend = 0.8%