

# **2019/2020 Auto Insurance Database Report**

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January 2023

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# 2019/2020 AUTO INSURANCE DATABASE

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## INTRODUCTION

The cost of personal automobile insurance has attracted considerable attention from regulators and policymakers. To help the states assess their particular insurance markets, the NAIC Property and Casualty Insurance (C) Committee has directed the Casualty Actuarial and Statistical (C) Task Force in the development of this report. A database has been compiled to make information about cost factors in each state readily available to insurance regulators monitoring the market, and to the public. The database includes information related to insurance markets, traffic conditions, medical costs, crime rates, automobile repair costs, economic conditions, and state laws related to automobile insurance.

The data used for this report include written premiums and exposures for calendar years 2016-2020 for the combined voluntary and residual market. Earned and incurred data for calendar/accident years 2017-2019 are also reported, separately, for voluntary and residual market business. Trends are derived from earned premiums, earned exposures, incurred losses, and incurred claims. Definitions of these terms can be found on Page 2.

For each state, average premium and average expenditure, pure premium, loss ratio, claim frequency, and claim severity are calculated by coverage. Auto insurance coverages included are bodily injury and property damage liability (including no-fault), uninsured and underinsured motorist coverages, medical payments, collision, and comprehensive.

Narratives at the beginning of each section provide information about the type of coverage analyzed, and define the calculations used for the tables in that section. Any state-specific issues regarding the coverage or data are also noted in the narratives.

The insurance data were obtained from the following statistical agents: American Association of Insurance Services (AAIS); Insurance Services Office (ISO); National Independent Statistical Service (NISS); Independent Statistical Service, Inc. (ISS), Massachusetts Commonwealth Automobile Reinsurers (M-CAR); and Maryland Auto Insurance Fund (MAIF). Data were also obtained from the California Department of Insurance and the Texas Department of Insurance. The assistance of these organizations in developing this report is greatly appreciated. There may be data from other small statistical agencies that are not included.

Data contained in this report may differ from data contained in reports from previous years, as the statistical agents periodically obtain updated information from insurers.

The other sections of this report provide statistics for each state on non-insurance characteristics that would be expected to have some influence on the cost of personal automobile insurance. In reviewing these data and making interstate comparisons, it is important to keep in mind that auto insurance premiums ultimately reflect a complex set of state-specific factors related to the insurers' claims costs, and that the data in this report by no means represent all such factors.

The tables in this report were prepared under the direction of the Casualty Actuarial and Statistical (C) Task Force. Suggestions about how this database might be further improved are welcome. Questions may be referred to Justin Cox, Data Analyst II, [jcox7@naic.org](mailto:jcox7@naic.org).

**Links to this report and other NAIC reports can be found on the NAIC website at: [NAIC Publications](#).**

## Terms and Calculations

Below are definitions of terms and calculations used in this report. Formulas will vary depending on the application, so readers should note the exact methods used in this report. For example, Average Premium may be defined as Written Premiums / Written Exposures instead of Earned Premiums / Earned Exposures.

### Terms

**Premium:** The dollar amount paid for an insurance policy.

**Exposure:** A finite unit of risk related to a specific insurance coverage. In this report, exposures are expressed as car-years. One car-year is the risk associated with insuring one car for one year.

**Loss:** The dollar amount associated with a claim.

**Claim:** A formal request for payment related to an event or situation that is covered under an in-force insurance policy.

**Written Premiums:** The total premium amount of all policies issued during a given time period.

**Written Exposures:** The total number of exposures, in car-years, of all policies issued during a given time period.

**Calendar Year:** Earned premiums and loss transactions occurring with the calendar year beginning Jan. 1, irrespective of the contractual dates of the policies to which the transactions relate and regardless of the dates of the accidents.

**Calendar/Accident Year:** The accumulation of loss data on all accidents with the date of occurrence falling within a given calendar year. The earned premium is the same as in calendar year.

**Earned Premiums:** The portion of the total premium amount corresponding to the coverage provided during a given time period.

**Earned Exposures:** The portion of the total amount of exposure (risk) corresponding to the coverage provided during a given time period.

**Incurred Claims:** The total number of claims associated with insured events/situations occurring during a given time period.

**Incurred Losses:** The total dollar amount of losses associated with insured events/situations occurring during a given time period. A portion of incurred claims and losses represents insurers' estimates of the final costs of pending claims that are still open during the reporting period, as well as estimates of losses associated with claims that have yet to be reported (termed Incurred But Not Reported, or IBNR).

**Voluntary Market:** Consists of insurance consumers that insurers select to be provided coverage, using underwriting guidelines that are not unfairly discriminatory. The voluntary market is also called the normal or regular market.

**Residual Market:** Consists of insurance consumers unable to obtain coverage in the voluntary market.

*Example 1:* An auto policy insuring two cars for six months is issued on 9/28/2008, effective 10/1/2008. The cost of the policy is \$600. The policyholders decide to change insurers in early 2009 and cancel the policy effective 1/31/2009.

The written exposure for this policy is  $2 \text{ cars} \times 1/2 \text{ year} = 1 \text{ car-year}$  and is included in calendar year 2008 exposures because the policy was issued in 2008. The written premium is \$600 (cost of the policy), and is included in calendar year 2008 premiums.

The policy is in force for three months in 2008 and for one month in 2009. For calendar year 2008, the earned exposure is 2 cars  $\times$  1/4 year = 1/2 car-year, and the earned premium is:

$$\$600 \times 1/2 \text{ policy length} = \$300.$$

The calendar year 2009 earned exposure is:

$$2 \text{ cars} \times 1/12 \text{ year} = 1/6 \text{ car-year,}$$

and the earned premium is:

$$\$600 \times 1/6 \text{ policy length} = \$100.$$

The remaining \$200 of the original premium amount is refunded to the policyholder and counted as -\$200 of written premium in calendar year 2009.

*Example 2:* A two-vehicle auto accident occurs 11/23/2008. No one is hurt, but there is minor damage to one car. The incident is reported as a property damage liability claim to the appropriate insurance company 11/27/2008. The cost of car

repairs is \$537 and is paid by the insurer on 12/14/2008, minus a \$250 deductible. Additional damage from the accident is discovered five months later, costing an additional \$1,281, which the insurer pays 6/3/2009.

There is one claim resulting from this accident, which is included in accident year 2008 incurred claims. Losses are  $\$537 - \$250 + \$1,281 = \$1,568$  and are included in accident year 2008 incurred losses. The discovery of additional damage is not a separate claim because it results from the original accident, so there is only one claim. The accident occurs in 2008, so all associated losses are included in accident year 2008 incurred losses, regardless of when the losses are actually discovered, reported, or paid.

## Formulas

### *Tables 1–5*

Average Expenditure:

$$\frac{(\text{Liability Written Premium} + \text{Collision Written Premium} + \text{Comprehensive Written Premium})}{\text{Liability Written Exposures}}$$

Combined Average Premium:

$$\text{Liability Average Premium} + \text{Collision Average Premium} + \text{Comprehensive Average Premium}$$

### *Tables 6–35*

Pure Premium:

$$\frac{\text{Incurred Losses}}{\text{Earned Exposures}}$$

Loss Ratio:

$$\frac{\text{Incurred Losses} \times 100}{\text{Earned Premiums}}$$

Liability Average Premium:

$$\frac{\text{Liability Written Premiums}}{\text{Liability Written Exposures}}$$

Collision Average Premium:

$$\frac{\text{Collision Written Premiums}}{\text{Collision Written Exposures}}$$

Comprehensive Average Premium:

$$\frac{\text{Comprehensive Written Premiums}}{\text{Comprehensive Written Exposures}}$$

Frequency:

$$\frac{\text{Incurred Claims} \times 100}{\text{Earned Exposures}}$$

Severity:

$$\frac{\text{Incurred Losses}}{\text{Incurred Claims}}$$



# Average Premiums and Expenditures

# 2016–2020 State Average Expenditures and Average Premiums for Personal Automobile Insurance

## Voluntary and Residual Market Business Combined

This section provides state average expenditures and state average annual premium per insured vehicle, for private passenger automobile insurance for the years 2016–2020. These statistics measure the relative cost of automobile insurance to consumers in each state.

Results are included for bodily injury and property damage liability (including no-fault), collision, and comprehensive coverages—the basic components of a personal auto insurance policy.

**Average expenditure** per insured vehicle is the total written premium for liability, collision, and comprehensive coverages divided by the liability written car-years<sup>1</sup> (exposures). This assumes that all insured vehicles carry liability coverage but do not necessarily carry the physical damage coverages (i.e., collision and/or comprehensive). The average expenditure is an estimate of what consumers in the state spent, on average, for auto insurance. In 2020, the countrywide average expenditure was \$1,047 a decrease of 2.27% over the previous year. The median state average expenditure was \$915.

The state **combined average premium** per insured vehicle, on the other hand, is calculated by summing

the average premiums for the three coverages. The result is the average cost of an auto insurance policy in the state that contains all three coverages (i.e., liability, comprehensive, and collision). The countrywide combined average premium decreased 2.45% in 2020, to \$1,176 over the prior year. The median state combined average premium was \$1,076.

Aggregate written premiums and aggregate written exposures are used in calculations with no distinction as to policyholder classifications, vehicle characteristics, or the selection of specific limits or deductibles, all of which significantly impact the cost of coverage. Nor do the results consider differences in state auto and tort laws, rate filing laws, traffic conditions, or other demographics.

**CAUTION: Because of these differences, direct comparisons between state results should be treated with a high degree of caution.**

Tables 1A–1C show the states’ 2016–2020 written premiums, written exposures, and average premiums for liability insurance. Tables 2A–2C and Tables 3A–3C show the same for collision and comprehensive insurance, respectively. State average expenditures are provided in Table 4, and state combined average premiums are displayed in Table 5.

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<sup>1</sup> A written car-year is equal to 365 days of insurance coverage for a single vehicle and is the standard measure of exposure for automobile insurance.

## Factors that Affect State Average Expenditures and Average Premiums

Many factors affect the state-to-state differences in average expenditures and premiums for automobile insurance. Some important factors include:

- Underwriting and loss adjustment expense
- Types of coverages purchased
- Relative amounts of coverages purchased
- Use of telematics
- Weather
- Driving locations
- Accident rates
- Traffic density
- Vehicle theft rates
- Auto repair costs
- Population density
- Medical and legal costs
- Per capita disposable income
- Rate and form filing laws
- Liability insurance requirements
- Auto laws (seat belt, speed limits, etc.)

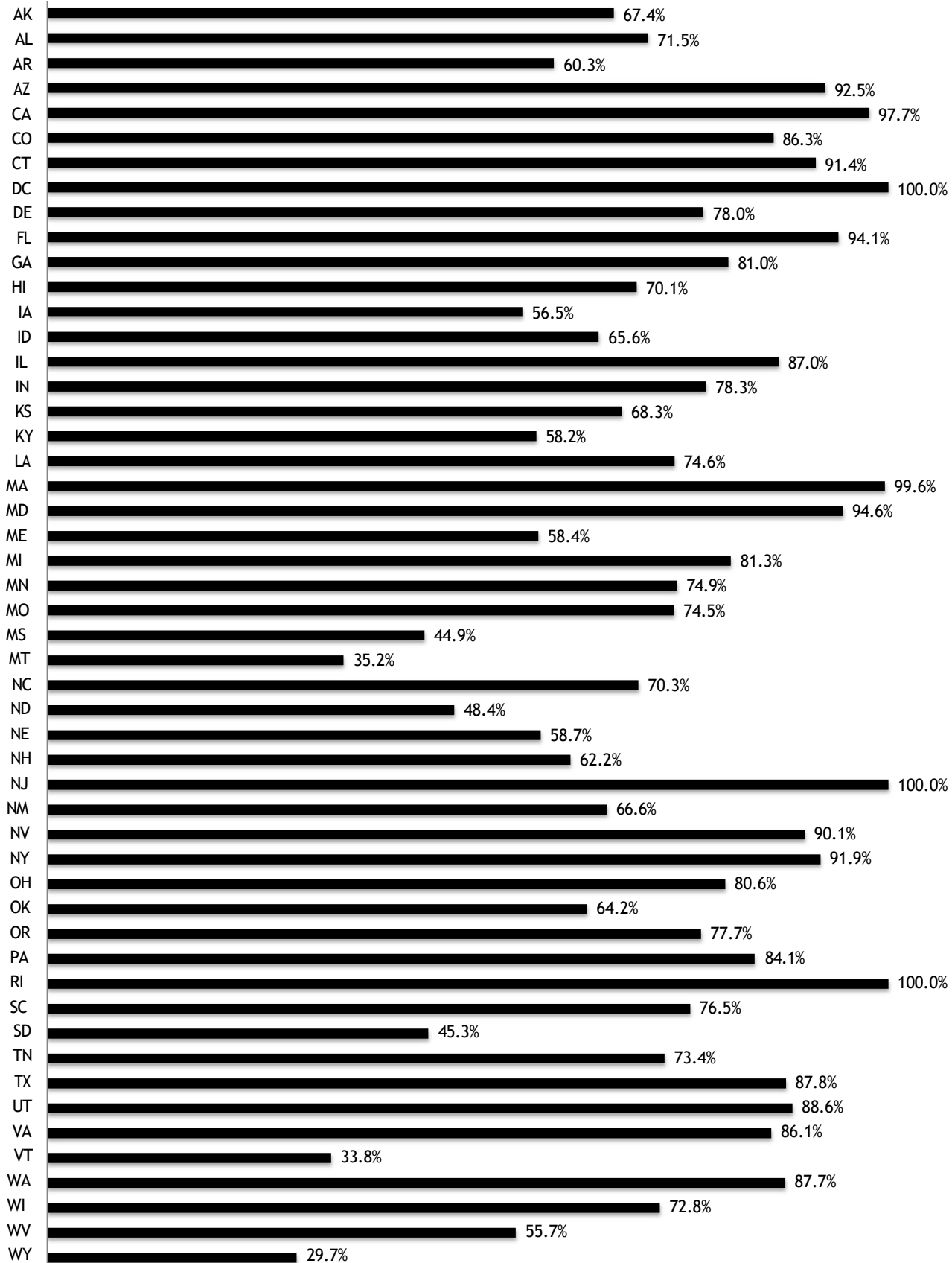
Insurance rates are developed based primarily on the insurer's cost of paying claims. Certain broad characteristics of a state contribute to the

frequency and severity of auto claims and insurer loss costs in that state. Many of these cost factors can influence insurance prices, not only between states, but also between communities and neighborhoods—making price comparison between states and within a state extremely complex.

It is reasonable to consider that the “general economic conditions” in a state may affect the price of auto insurance, but no direct measure of this characteristic exists. There are measurable variables that can be used as imperfect substitutes for these general conditions to approximate their influence on auto insurance price.

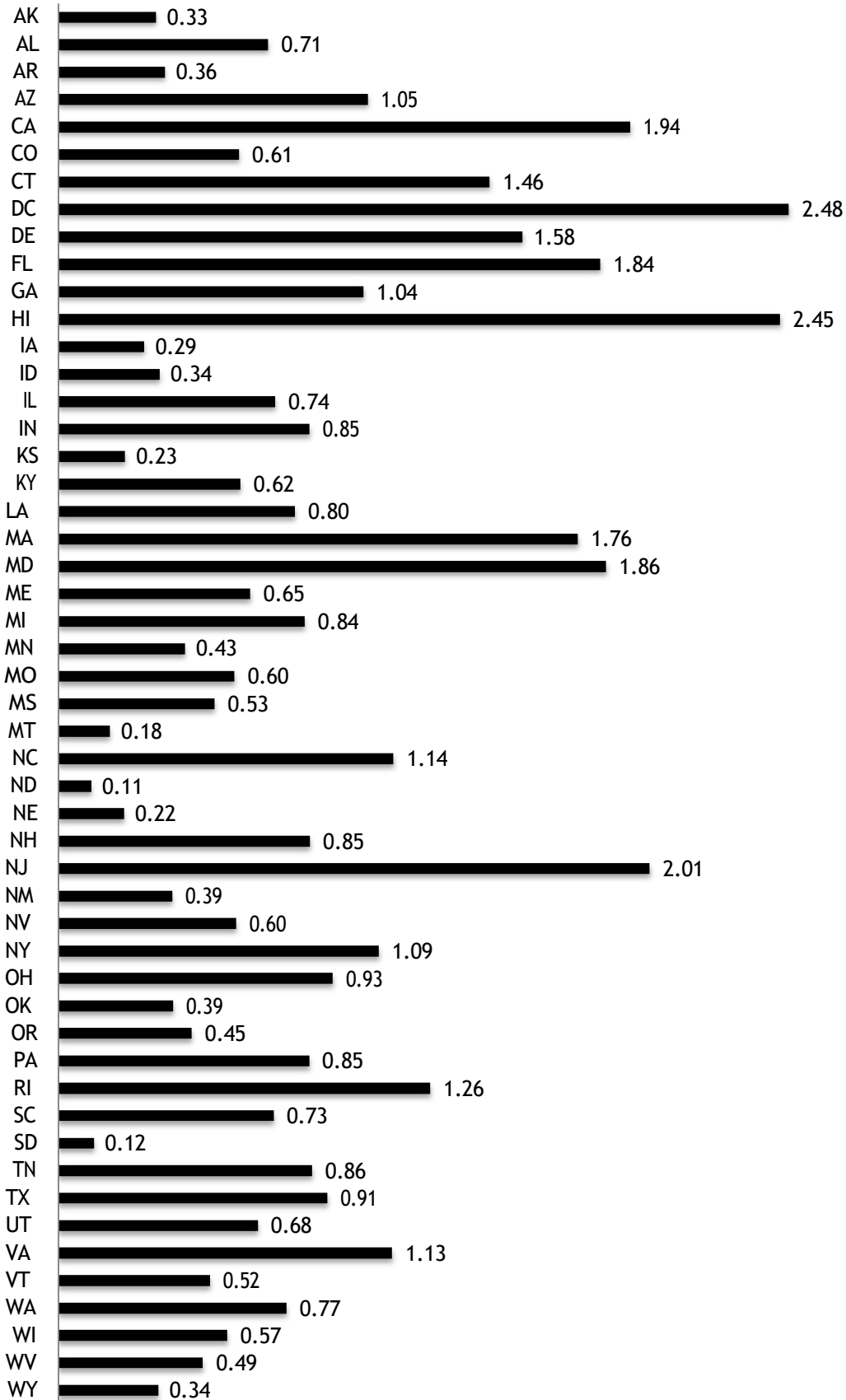
Three variables—urban population, miles driven per number of highway miles, and disposable income per capita—are correlated with the state auto insurance premiums. Graphs on the following pages show these variables for each state. The graphs indicate that high-premium states tend to also be highly urban, with higher wage and price levels, and greater traffic density.

## Percentage of State Population Living in Metropolitan Areas — 2010 U.S. Census



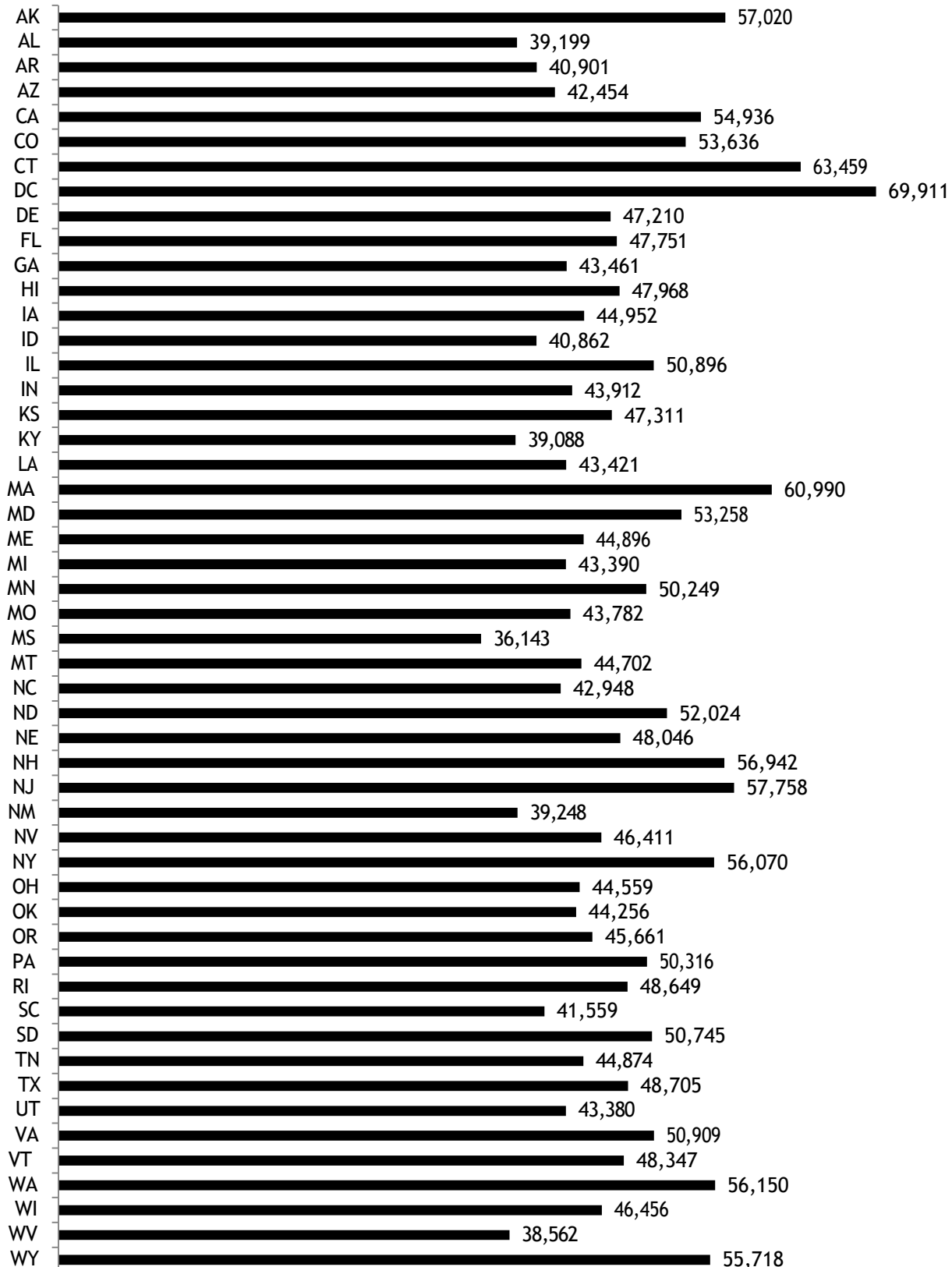
Source: U.S. Bureau of the Census

## Millions of Miles Driven per Mile of Roadway 2019



Source: Federal Highway Administration, 2018 Highway Statistics

## 2019 Disposable Income Per Capita



Source: Bureau of Economic Analysis

## Annual Rates of Change in Consumer Price Indices, Average Expenditures, and Premiums

	2016	2017	2018	2019	2020	2016 - 2020 Cumulative 4- Year Change
Consumer Price Index - All Items*	2.05%	2.13%	1.92%	2.26%	1.28%	7.80%
CPI - Auto Insurance*	6.92%	8.15%	4.70%	0.11%	-4.76%	7.95%
CPI - Total Medical Care*	3.93%	1.77%	2.02%	4.57%	1.78%	10.51%
CPI - Auto Maintenance and Repair*	1.84%	1.84%	2.33%	3.42%	3.43%	11.47%
CPI - Legal Service Fees*	4.10%	1.32%	6.36%	-0.95%	1.30%	8.13%
CPI - New Vehicles*	0.28%	-0.65%	-0.25%	0.05%	1.94%	1.07%
CPI - Used Vehicles*	-3.12%	-0.96%	1.41%	-0.69%	10.02%	9.74%
Average Expenditure**	5.41%	6.70%	5.03%	1.15%	-2.27%	10.78%
Combined Average Premium**	5.17%	6.63%	4.87%	1.13%	-2.45%	10.31%
Average Liability Premium**	5.34%	7.28%	5.26%	0.85%	-3.09%	10.36%
Average Collision Premium**	5.77%	6.35%	3.98%	1.03%	-2.94%	8.45%
Average Comprehensive Premium**	3.21%	4.83%	5.35%	2.39%	1.07%	14.29%
* U.S. Bureau of Labor Statistics						
** NAIC						

The Consumer Price Index (CPI) for all items measures the cost of a fixed set of consumer goods and services purchased by a set population. Similarly, the CPI for automobile insurance is an index measuring the cost of automobile insurance to consumers over time. The annual rate of change in the average premium and average expenditure will vary from the annual rate of change in the automobile insurance price index. The average premium and average expenditure are affected by changes in insurance prices, as well as the choices individual consumers make as to the types and amounts of insurance purchased, whereas the insurance price index holds the amount of insurance constant to measure price changes in a uniform product.

Between 2016 and 2020, the national average expenditure for automobile insurance increased by 10.78%, while the CPI for all goods increased by 7.8%. Over the same period, the automobile insurance component of the CPI increased by 7.95%. The basic economic law of demand explains the difference between the change in the CPI – Auto Insurance component and that of the measured average expenditure. As the price of insurance (as measured by the CPI) increases, the amount of insurance demanded decreases (i.e., dropping coverage or increasing deductibles), leading to a smaller increase or even a decrease in the average expenditure.

The national combined average premium increased by 10.31%, and average liability premiums increased by 10.36% over the 2016–2020 period. Premiums charged for a particular coverage and annual changes in those premiums vary based on the changes in the cost of factors that impact the coverage. Bodily injury liability premiums are affected by medical costs, wage loss costs, litigation costs, etc. Property damage liability and physical damage premiums are affected by the cost of vehicles, auto repairs, auto parts, labor, motor vehicle theft rate, windstorms, hailstorms, etc.

### *Limitations on Comparability of Data*

Comparisons of average expenditures and average premiums between the states can be misleading. The average expenditure and average premium are imperfect measures of the relative “price” of insurance across the states because the auto insurance product is not homogeneous across states. While these data reflect the average expenditures within a state, it cannot be assumed that the data represent equal exposure and coverage across the states.

*Policyholder preferences:* A state’s average expenditure and average premium will be relatively higher if policyholders in that state tend to purchase higher coverage limits or insure more expensive cars. The type and amount of coverage purchased by an individual is influenced by various factors, both economic and non-economic. Policyholders make choices about coverages, limits, and deductibles that depend on their economic situation, as well as their level of risk aversion, rural or urban driving areas, local weather and traffic conditions, and other factors.

*Differences in auto insurance requirements, benefit levels, and exposure:* Some of the states have tort automobile insurance laws, while others have “no-fault” or “add-on” laws.<sup>2</sup> Some of the states do not have a compulsory auto insurance law. Minimum required limits for liability vary from state to state, as well as required policy benefits. Some of the states have a much higher uninsured motorist

exposure than others. The average vehicle value differs from state to state. It is worth emphasizing that this report reflects how much consumers, on average, are spending for insurance, but it does not provide information on how much insurance the consumers are purchasing for their dollars.

*Demographics:* Automobile premiums tend to be higher in urban areas. Therefore, those states with a higher percentage of population in urban areas will tend to have higher average premiums. In addition, the states that gain population rapidly tend to do so in urban areas. Because the population increase is usually not spread evenly over a state, the increase in average premium from year to year can fluctuate significantly.

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<sup>2</sup> See State Laws, Page 192.



# 2016-2020 State Average Expenditures and Average Premiums for Personal Automobile Insurance Technical Notes

## **Average Premium =**

(Coverage written premiums)/(coverage written exposures)

## **Average Expenditure =**

(Total all coverages written premiums)/(liability written exposures)

## **Combined Average Premium =**

(Liability average premium + collision average premium + comprehensive average premium)

## **Coverages Included in Liability Written Premiums**

The liability written premiums data in these tables are for the combined voluntary and residual market business and include (but are not limited to) the following coverages:

- Bodily Injury
- Uninsured or Underinsured Motorist Bodily Injury
- Uninsured/Underinsured Motorist Bodily Injury (Combined – Single Premium)
- Medical Payments
- Property Damage
- Uninsured Motorist or Underinsured Motorist Property Damage
- Uninsured/Underinsured Motorist Property Damage (Combined – Single Premium)
- Statutory Uninsured Motorist (New York only)
- Bodily Injury/Property Damage Liability – Combined Single Limit Single Premium
- Uninsured or Underinsured Motorist Bodily Injury and Property Damage – Combined Single Limit Single Premium

- Uninsured/Underinsured Motorist Bodily Injury and Property Damage – Combined Single Limit/Single Premium Policies
- Medical Expenses (Virginia only)
- Package Automobile Policy – Indivisible Liability Premium
- Voluntary Uninsured/Underinsured Motorist (New York only)
- All Other Liability Coverages – Voluntary Risks Only
- Property Protection Insurance (Michigan only)
- Limited Property Damage Coverage (Michigan only)
- No Fault or Personal Injury Protection

## **Data Source**

Written premium and written exposure data were obtained from AAIS, ISO, ISS, NISS, the California Department of Insurance, the Texas Department of Insurance, MAIF and the M-CAR.

## **Dividends to Policyholders**

The written premiums for this report do not include adjustments for dividends to policyholders. The actual amount paid by policyholders with participating policies for auto insurance will be affected by dividends paid.

## **Historical Data Adjustment**

Written premium and exposure data are for 2020—the most up-to-date information reported as of year-end 2021. Data for prior years were also adjusted to reflect the most current information for each year. Therefore, historical averages in this report might not match those published in prior reports.

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## **Miscellaneous Vehicles Not Included in This Report**

Written premium data in these tables may differ from a state's written premium shown in the insurers' filed financial annual statements. The premium reported in the financial statements Exhibit of Premiums and Losses (Statutory Page 14) include data for the following types of vehicles that are not included in this report:

- Motor Homes
- Recreational Vehicles
- Campers
- Travel Trailers
- Buggies
- All-Terrain Vehicles
- Antique Autos
- Amphibious Autos
- Snowmobiles
- Golf Carts
- Motorcycles
- Scooters
- Mopeds

# 2016–2020 State Average Expenditures and Combined Average Premiums for Personal Automobile Insurance

## Additional State Information

### California

The 2019 and 2020 California auto insurance data in these tables is preliminary. The California Department of Insurance performs a rigorous set of tests on the data each year to ensure accuracy. The tests are not completed until after the publication of this report. Any adjustments to California data, based on these tests, will appear in the next edition of this report.

### District of Columbia

The District of Columbia is entirely urban. As such, results are not directly comparable to states with rural areas.

### Illinois

To obtain more geographically specific data, contact the Illinois Department of Insurance.

### Massachusetts

Data for Massachusetts reflects Safe Driver Plan credits and surcharges for 2016-20120.

### Maryland

Maryland Automobile Insurance Fund (MAIF) data are included. The statutory purpose of MAIF's insured program is to provide auto insurance policies to those eligible Maryland residents unable to obtain insurance in the private market. Net premium income and investment income from these policies is available for the payment of claims and MAIF's administrative expenses. MAIF receives no state general fund appropriations, and the debts or obligations of MAIF are not deemed in any manner to be a department of the state or a pledge of its credit. MAIF is not structured as a residual market mechanism. Instead, it is the insurer of last resort for Maryland residents. See Section 20 of the Insurance Article of the Maryland Ann. Code for more details.

### New Jersey

New Jersey is predominately urban. Results are not directly comparable to states with large rural areas. Historically, New Jersey has paid two to four times the national average in dividends to policyholders, and, at times, this has been as high as six times the national average, which would reduce the average expenditure and combined average premium for New Jersey consumers if dividends were included in premium.

### Ohio

Minimum limits apply to mandatory financial responsibility, which can be satisfied through means other than insurance. Note policies issued or renewed prior to December 22, 2013 had the limits of 12.5/25/7.5. Financial Limits as of December 22, 2013 are 25/50/25.

### Rhode Island

Rhode Island is predominately urban. Results are not directly comparable to states with large rural areas

### Texas

The Texas Department of Insurance collects vehicle and policies-in-force information at the end of each calendar quarter for voluntary bodily injury liability, involuntary (residual) bodily injury liability and collision coverages. The average number of vehicles reported for policies in force is used as an approximation for written exposures.

Comprehensive exposures are estimated based on the ratio of comprehensive to collision car years for the years of 2017 to 2019. The data to estimate this ratio only includes 70% of the private passenger automobile market. That ratio is approximately 0.98. **The estimate of comprehensive car-years affects combined average premium, but the estimate does not affect the calculation of the average expenditure because only liability car-years are used for that calculation.**

Table 1A

## Average Premiums and Expenditures 2016-2020

STATE	Liability Written Premiums				
	2020	2019	2018	2017	2016
Alabama	2,012,507,959	1,998,131,498	1,940,946,609	1,792,392,433	1,597,989,394
Alaska	274,958,448	280,933,025	273,643,422	265,497,418	264,036,560
Arizona	3,275,445,096	3,252,107,638	3,073,218,620	2,729,730,668	2,482,911,220
Arkansas	1,059,357,804	1,055,096,117	1,041,730,855	978,327,515	882,784,104
California	17,363,802,751	17,611,962,421	16,921,622,603	15,196,443,886	13,786,056,392
Colorado	3,027,392,026	3,023,279,342	2,895,845,316	2,624,892,474	2,331,856,884
Connecticut	1,835,525,736	1,911,278,949	1,868,213,649	1,727,565,731	1,655,954,144
Delaware	621,780,223	633,815,832	622,026,640	565,686,257	540,598,638
District of Columbia	209,238,463	211,869,777	206,529,703	189,403,247	173,203,566
Florida	14,186,446,982	14,149,205,850	14,069,416,038	13,240,713,993	12,136,131,749
Georgia	6,464,102,455	6,320,582,113	5,982,733,562	5,417,047,013	4,599,755,090
Hawaii	412,507,448	434,023,380	430,318,002	417,742,177	404,446,003
Idaho	544,626,194	528,522,685	499,087,622	456,546,558	417,117,991
Illinois	3,912,131,231	3,983,140,041	4,019,714,040	3,900,034,158	3,656,906,563
Indiana	2,177,196,190	2,197,422,715	2,166,475,610	2,080,326,407	1,934,266,461
Iowa	865,279,401	879,732,339	866,466,688	835,431,299	778,220,870
Kansas	962,615,633	989,154,293	968,572,930	910,380,572	835,105,690
Kentucky	2,009,278,176	2,047,641,126	2,027,132,895	1,918,514,140	1,783,547,878
Louisiana	2,915,528,580	3,016,596,438	2,974,160,945	2,755,859,776	2,491,057,065
Maine	374,440,924	378,953,348	372,962,507	364,067,011	351,315,210
Maryland	3,154,505,992	3,228,815,319	3,150,127,337	2,946,187,632	2,721,873,010
Massachusetts	2,927,198,776	3,001,945,822	2,934,073,395	2,836,967,911	2,718,120,346
Michigan	5,180,377,940	5,643,947,517	5,362,856,619	4,978,944,737	4,700,851,614
Minnesota	2,043,168,479	2,104,678,037	2,077,712,306	1,977,129,997	1,890,907,663
Mississippi	1,072,844,383	1,064,158,631	1,051,335,808	991,538,048	923,736,427
Missouri	2,201,133,784	2,254,039,378	2,194,037,088	2,067,820,880	1,893,895,745
Montana	368,504,527	363,009,661	354,923,718	335,700,082	318,892,810
Nebraska	670,472,048	686,053,784	674,052,138	647,711,741	596,356,130
Nevada	1,900,743,718	1,897,475,331	1,795,870,376	1,451,442,019	1,363,470,640
New Hampshire	413,998,765	426,160,804	415,474,060	399,850,791	380,605,771
New Jersey	4,964,174,050	5,347,377,320	5,280,238,431	5,021,001,142	4,924,835,674
New Mexico	870,707,049	883,069,592	857,277,031	799,701,537	734,996,617
New York	8,731,718,515	8,880,109,095	8,764,768,523	8,250,903,858	7,923,435,296
North Carolina	2,990,179,253	2,887,501,318	2,791,408,823	2,546,296,754	2,717,032,575
North Dakota	197,891,809	201,219,137	196,887,973	191,642,118	188,270,100
Ohio	3,648,498,605	3,784,031,811	3,759,333,400	3,615,514,437	3,403,178,404
Oklahoma	1,398,913,478	1,407,705,410	1,392,274,459	1,299,232,387	1,279,059,792
Oregon	1,943,099,714	1,998,874,740	1,976,470,918	1,886,653,230	1,740,382,666
Pennsylvania	4,617,402,741	4,819,579,402	4,892,624,441	4,703,450,461	4,465,661,742
Rhode Island	642,203,518	651,875,111	627,296,529	602,293,486	562,292,505
South Carolina	2,874,548,158	2,819,249,816	2,697,887,677	2,427,660,676	2,133,555,539
South Dakota	230,306,155	235,353,789	230,315,099	219,727,901	213,705,944
Tennessee	2,394,178,702	2,390,988,558	2,327,486,751	2,190,669,836	2,025,769,217
Texas	12,310,500,833	12,815,633,539	12,591,951,315	11,800,307,523	10,564,723,767
Utah	1,278,684,302	1,251,185,003	1,172,133,724	1,057,114,179	958,951,656
Vermont	160,206,775	167,118,545	167,259,043	164,620,959	159,881,012
Virginia	3,189,380,005	3,264,132,333	3,206,964,843	3,006,109,862	2,823,865,453
Washington	3,277,018,847	3,361,259,178	3,234,437,415	3,064,965,200	2,827,024,859
West Virginia	648,315,122	673,278,734	677,694,461	665,277,022	658,078,685
Wisconsin	1,680,908,627	1,742,825,648	1,723,610,904	1,663,978,835	1,566,898,549
Wyoming	160,922,291	161,666,744	159,027,865	155,030,757	150,812,946
<b>Countrywide</b>	<b>142,646,868,681</b>	<b>145,317,768,034</b>	<b>141,958,630,726</b>	<b>132,332,048,731</b>	<b>122,634,384,626</b>

Table 1B

## Average Premiums and Expenditures 2016-2020

STATE	Liability Written Exposures				
	2020	2019	2018	2017	2016
Alabama	3,891,188	3,817,807	3,785,049	3,740,606	3,661,251
Alaska	486,862	480,321	475,002	472,589	473,875
Arizona	5,061,082	4,898,539	4,740,018	4,477,890	4,424,720
Arkansas	2,264,131	2,174,670	2,138,546	2,131,745	2,104,980
California	28,085,639	28,055,000	27,447,560	26,812,052	26,447,827
Colorado	4,353,504	4,278,134	4,211,730	4,091,930	4,058,042
Connecticut	2,320,755	2,385,851	2,379,505	2,322,319	2,374,751
Delaware	720,376	706,388	690,849	668,329	666,514
District of Columbia	263,453	257,991	255,151	254,006	254,146
Florida	14,563,690	14,189,489	13,924,140	13,766,733	13,410,547
Georgia	7,802,031	7,574,927	7,460,113	7,322,531	7,205,034
Hawaii	913,065	906,696	898,166	890,054	876,663
Idaho	1,294,037	1,215,769	1,171,932	1,130,672	1,102,135
Illinois	7,801,302	7,629,227	7,770,918	7,664,748	7,666,502
Indiana	5,002,225	4,906,606	4,873,707	4,792,140	4,753,415
Iowa	2,528,932	2,508,153	2,483,819	2,461,342	2,437,629
Kansas	2,350,971	2,318,151	2,291,574	2,270,133	2,267,417
Kentucky	3,388,687	3,315,098	3,262,679	3,221,192	3,243,901
Louisiana	2,978,773	2,940,974	2,921,756	2,929,661	2,930,364
Maine	1,006,443	1,008,690	994,192	982,538	967,898
Maryland	4,343,982	4,306,694	4,269,267	4,200,558	4,183,578
Massachusetts	4,510,862	4,514,717	4,455,904	4,412,652	4,362,828
Michigan	5,747,822	5,753,589	5,723,448	5,686,293	5,658,621
Minnesota	4,197,447	4,189,890	4,155,989	4,080,983	4,033,392
Mississippi	1,987,521	1,950,137	1,946,859	1,933,304	1,912,666
Missouri	4,321,289	4,256,011	4,201,361	4,182,932	4,168,865
Montana	854,910	827,766	814,364	792,909	795,112
Nebraska	1,604,118	1,588,829	1,568,840	1,549,408	1,532,905
Nevada	2,113,712	2,049,485	1,991,669	1,813,669	1,844,441
New Hampshire	961,749	961,442	951,015	938,057	921,674
New Jersey	5,496,728	5,611,816	5,555,366	5,381,914	5,464,592
New Mexico	1,552,225	1,511,347	1,486,033	1,457,107	1,417,450
New York	9,461,326	9,527,982	9,524,143	9,489,887	9,427,253
North Carolina	7,554,656	7,302,036	7,079,175	6,882,944	7,581,560
North Dakota	651,286	644,351	637,729	629,445	632,476
Ohio	8,430,595	8,355,799	8,305,922	8,172,022	8,166,346
Oklahoma	2,865,399	2,776,109	2,723,443	2,575,399	2,668,300
Oregon	2,965,779	2,914,806	2,865,534	2,783,030	2,756,906
Pennsylvania	8,746,786	8,753,885	8,784,507	8,677,063	8,669,204
Rhode Island	703,448	708,697	698,881	692,132	688,042
South Carolina	4,022,713	3,922,257	3,828,054	3,743,752	3,690,904
South Dakota	707,852	698,267	689,115	668,723	677,681
Tennessee	5,079,884	4,964,224	4,864,961	4,788,119	4,671,135
Texas	20,130,323	19,711,190	19,092,535	18,694,297	18,367,794
Utah	2,112,218	2,033,074	1,947,902	1,857,962	1,817,848
Vermont	436,392	445,796	443,692	438,791	437,601
Virginia	6,634,646	6,613,679	6,497,953	6,399,855	6,327,545
Washington	4,813,216	4,753,983	4,692,003	4,593,212	4,505,587
West Virginia	1,309,189	1,301,302	1,298,868	1,295,464	1,292,989
Wisconsin	4,131,859	4,136,472	4,081,284	4,028,755	3,983,469
Wyoming	468,984	453,495	446,406	436,116	435,669
<b>Countrywide</b>	<b>225,996,062</b>	<b>223,107,608</b>	<b>219,798,628</b>	<b>215,679,964</b>	<b>214,422,044</b>

Table 1C

## Average Premiums and Expenditures 2016-2020

STATE	Liability Average Premium				
	2020	2019	2018	2017	2016
Alabama	517.20	523.37	512.79	479.17	436.46
Alaska	564.76	584.89	576.09	561.79	557.19
Arizona	647.18	663.89	648.36	609.60	561.15
Arkansas	467.89	485.18	487.12	458.93	419.38
California	618.24	627.77	616.51	566.78	521.25
Colorado	695.39	706.68	687.57	641.48	574.63
Connecticut	790.92	801.09	785.13	743.90	697.32
Delaware	863.13	897.26	900.38	846.42	811.08
District of Columbia	794.22	821.23	809.44	745.66	681.51
Florida	974.10	997.16	1,010.43	961.79	904.97
Georgia	828.52	834.41	801.96	739.78	638.41
Hawaii	451.78	478.69	479.11	469.34	461.35
Idaho	420.87	434.72	425.87	403.78	378.46
Illinois	501.47	522.09	517.28	508.83	477.00
Indiana	435.25	447.85	444.52	434.11	406.92
Iowa	342.15	350.75	348.84	339.42	319.25
Kansas	409.45	426.70	422.67	401.03	368.31
Kentucky	592.94	617.67	621.31	595.59	549.82
Louisiana	978.77	1,025.71	1,017.94	940.68	850.08
Maine	372.04	375.69	375.14	370.54	362.97
Maryland	726.18	749.72	737.86	701.38	650.61
Massachusetts	648.92	664.92	658.47	642.92	623.02
Michigan	901.28	980.94	937.00	875.60	830.74
Minnesota	486.76	502.32	499.93	484.47	468.81
Mississippi	539.79	545.68	540.02	512.87	482.96
Missouri	509.37	529.61	522.22	494.35	454.30
Montana	431.04	438.54	435.83	423.38	401.07
Nebraska	417.97	431.80	429.65	418.04	389.04
Nevada	899.24	925.83	901.69	800.28	739.23
New Hampshire	430.46	443.25	436.87	426.25	412.95
New Jersey	903.11	952.88	950.48	932.94	901.23
New Mexico	560.94	584.29	576.89	548.83	518.53
New York	922.89	932.00	920.27	869.44	840.48
North Carolina	395.81	395.44	394.31	369.94	358.37
North Dakota	303.85	312.28	308.73	304.46	297.67
Ohio	432.77	452.86	452.61	442.43	416.73
Oklahoma	488.21	507.08	511.22	504.48	479.35
Oregon	655.17	685.77	689.74	677.91	631.28
Pennsylvania	527.90	550.56	556.96	542.06	515.12
Rhode Island	912.94	919.82	897.57	870.20	817.24
South Carolina	714.58	718.78	704.77	648.46	578.06
South Dakota	325.36	337.05	334.22	328.58	315.35
Tennessee	471.31	481.64	478.42	457.52	433.68
Texas	611.54	650.17	659.52	631.22	575.18
Utah	605.38	615.42	601.74	568.96	527.52
Vermont	367.12	374.88	376.97	375.17	365.36
Virginia	480.72	493.54	493.53	469.72	446.28
Washington	680.84	707.04	689.35	667.28	627.45
West Virginia	495.20	517.39	521.76	513.54	508.96
Wisconsin	406.82	421.33	422.32	413.03	393.35
Wyoming	343.13	356.49	356.24	355.48	346.16
<b>Countrywide</b>	<b>631.19</b>	<b>651.33</b>	<b>645.86</b>	<b>613.56</b>	<b>571.93</b>

Table 2A

## Average Premiums and Expenditures 2016-2020

STATE	Collision Written Premiums				
	2020	2019	2018	2017	2016
Alabama	1,031,806,979	1,039,713,353	1,009,243,428	956,076,232	866,470,841
Alaska	134,848,075	134,526,668	127,961,940	121,338,394	115,864,509
Arizona	1,174,417,524	1,177,105,766	1,137,139,213	1,031,399,923	960,692,759
Arkansas	550,732,654	541,323,187	537,508,138	516,791,158	478,520,245
California	10,072,187,706	9,883,938,818	9,513,812,084	8,748,376,283	8,024,332,693
Colorado	1,033,350,148	1,033,662,403	1,008,194,593	972,202,887	906,724,519
Connecticut	734,886,247	763,455,941	751,446,387	717,012,340	705,749,139
Delaware	196,987,769	196,103,469	189,808,304	180,024,272	172,548,421
District of Columbia	113,484,557	111,387,323	109,413,183	102,230,664	97,882,095
Florida	3,877,496,222	4,084,701,562	4,063,828,992	3,805,926,890	3,397,030,890
Georgia	2,271,568,152	2,242,951,660	2,136,907,163	1,971,372,025	1,782,289,485
Hawaii	248,273,056	250,488,576	237,711,658	223,442,390	208,723,203
Idaho	248,892,838	237,117,148	221,581,848	198,748,520	179,657,462
Illinois	2,224,933,324	2,246,602,405	2,196,279,556	2,113,667,216	2,018,462,955
Indiana	1,086,610,130	1,082,797,178	1,060,157,549	1,004,941,343	942,905,383
Iowa	469,955,461	465,824,101	462,230,600	434,311,653	419,759,492
Kansas	440,081,970	447,781,926	444,294,630	423,711,770	412,288,715
Kentucky	655,760,807	685,840,879	683,746,224	648,092,686	600,030,271
Louisiana	974,855,936	1,022,492,128	1,019,067,341	988,684,261	923,271,251
Maine	230,307,548	227,845,823	218,164,104	206,281,306	193,648,658
Maryland	1,443,163,442	1,470,083,856	1,426,693,739	1,317,487,535	1,252,247,318
Massachusetts	1,740,596,123	1,729,981,783	1,677,150,517	1,601,678,947	1,514,798,991
Michigan	2,092,989,137	2,142,636,973	2,111,250,825	1,994,068,268	1,911,054,044
Minnesota	884,848,380	884,647,633	843,362,062	796,034,570	751,023,404
Mississippi	515,392,814	503,114,231	509,158,753	494,094,953	457,827,279
Missouri	992,422,456	997,795,026	972,423,567	939,358,704	884,134,309
Montana	162,439,275	154,936,449	150,513,838	141,516,883	137,166,985
Nebraska	299,889,356	295,761,654	290,401,875	273,342,438	260,162,415
Nevada	545,768,714	565,083,514	537,367,555	462,836,285	435,874,383
New Hampshire	289,475,139	295,540,721	284,213,551	272,006,992	261,238,191
New Jersey	1,765,393,062	1,853,532,303	1,793,442,724	1,683,337,826	1,639,120,302
New Mexico	307,231,944	303,678,754	294,144,207	280,491,339	261,644,170
New York	3,414,522,371	3,472,646,058	3,362,460,911	3,174,063,168	2,975,937,620
North Carolina	1,799,221,742	1,793,170,762	1,678,414,988	1,572,000,075	1,617,817,224
North Dakota	128,162,487	127,581,753	123,482,445	117,032,804	110,332,886
Ohio	1,979,990,042	2,016,923,510	1,978,959,744	1,911,290,242	1,813,716,325
Oklahoma	625,809,436	622,652,164	624,504,377	579,228,713	584,616,969
Oregon	605,666,350	619,436,508	605,146,466	555,719,291	491,631,235
Pennsylvania	2,586,753,356	2,649,532,757	2,607,414,510	2,496,020,859	2,351,849,435
Rhode Island	255,415,044	252,834,162	241,688,747	227,395,626	214,188,367
South Carolina	921,369,325	910,533,879	886,479,216	830,826,114	760,762,601
South Dakota	117,958,766	116,263,550	112,640,303	104,748,510	100,182,734
Tennessee	1,267,326,792	1,262,334,737	1,239,079,490	1,175,767,654	1,071,238,337
Texas	5,728,258,870	5,919,326,489	5,847,439,476	5,589,650,868	5,145,943,178
Utah	484,837,167	480,466,390	460,464,481	415,986,676	384,418,211
Vermont	123,263,949	124,278,333	120,771,463	115,841,273	110,091,866
Virginia	1,615,993,642	1,616,417,982	1,569,835,884	1,495,948,533	1,421,328,479
Washington	1,200,176,121	1,222,389,988	1,152,066,513	1,062,838,100	975,032,379
West Virginia	321,080,610	324,304,211	319,253,561	310,418,604	300,319,036
Wisconsin	820,824,164	831,516,480	804,745,844	776,349,436	750,140,429
Wyoming	88,049,399	87,056,429	86,817,263	83,208,127	81,877,080
<b>Countrywide</b>	<b>62,895,726,578</b>	<b>63,522,119,353</b>	<b>61,840,285,830</b>	<b>58,215,221,626</b>	<b>54,434,569,168</b>

Table 2B

## Average Premiums and Expenditures 2016-2020

STATE	Collision Written Exposures				
	2020	2019	2018	2017	2016
Alabama	2,734,005	2,664,739	2,636,560	2,608,785	2,567,457
Alaska	341,781	334,767	330,543	327,070	324,277
Arizona	3,755,899	3,582,174	3,478,107	3,286,140	3,299,951
Arkansas	1,503,789	1,451,282	1,432,298	1,417,718	1,407,677
California	20,078,573	19,960,100	19,664,340	19,274,539	18,926,818
Colorado	3,203,161	3,102,238	3,051,102	2,972,499	2,966,208
Connecticut	1,839,223	1,847,533	1,843,621	1,798,790	1,835,457
Delaware	570,490	553,966	540,122	521,684	520,605
District of Columbia	214,734	206,447	204,182	205,053	205,487
Florida	11,807,675	11,480,432	11,230,533	11,123,963	10,920,470
Georgia	5,497,358	5,322,873	5,223,445	5,147,817	5,072,359
Hawaii	683,863	676,025	664,467	652,711	637,549
Idaho	934,703	873,676	843,625	806,466	777,684
Illinois	6,391,047	6,388,511	6,470,382	6,278,964	6,271,099
Indiana	3,830,194	3,722,702	3,681,893	3,600,189	3,569,565
Iowa	1,885,535	1,855,848	1,829,730	1,775,712	1,799,561
Kansas	1,603,730	1,564,326	1,545,382	1,507,854	1,533,568
Kentucky	2,265,448	2,214,390	2,174,484	2,141,091	2,136,108
Louisiana	2,155,383	2,105,770	2,087,284	2,101,776	2,110,064
Maine	783,920	764,972	738,564	719,969	701,311
Maryland	3,476,105	3,415,694	3,381,942	3,344,298	3,334,213
Massachusetts	3,870,516	3,869,802	3,806,946	3,749,550	3,711,225
Michigan	4,516,582	4,470,356	4,405,066	4,299,393	4,319,217
Minnesota	3,283,558	3,224,630	3,171,597	3,088,202	3,055,519
Mississippi	1,420,244	1,376,100	1,362,858	1,350,078	1,330,966
Missouri	3,205,200	3,123,471	3,075,054	3,061,048	3,045,121
Montana	560,629	539,807	530,660	504,879	509,653
Nebraska	1,108,073	1,083,113	1,065,283	1,034,794	1,044,423
Nevada	1,554,089	1,508,186	1,465,589	1,339,757	1,374,896
New Hampshire	890,216	882,189	866,863	849,204	832,553
New Jersey	4,342,091	4,395,726	4,336,664	4,173,429	4,216,422
New Mexico	994,437	961,047	945,004	920,494	905,789
New York	7,508,668	7,389,339	7,339,039	7,256,514	7,195,521
North Carolina	5,452,577	5,210,396	4,965,973	4,783,795	5,238,994
North Dakota	458,413	449,098	441,065	433,339	433,629
Ohio	6,728,333	6,600,225	6,499,586	6,377,026	6,349,545
Oklahoma	1,897,012	1,832,507	1,797,664	1,681,131	1,767,771
Oregon	2,273,481	2,194,781	2,156,669	2,094,149	2,069,046
Pennsylvania	6,922,481	6,895,701	6,914,711	6,840,080	6,829,199
Rhode Island	517,234	514,750	505,272	493,855	488,545
South Carolina	2,948,561	2,857,945	2,783,146	2,739,252	2,693,978
South Dakota	479,288	468,664	459,940	441,745	451,171
Tennessee	3,701,933	3,564,607	3,484,492	3,417,144	3,331,728
Texas	13,915,233	13,622,867	13,199,262	12,980,190	12,756,496
Utah	1,627,593	1,556,926	1,489,598	1,414,751	1,389,055
Vermont	373,599	371,101	364,978	355,389	348,543
Virginia	5,119,991	4,989,446	4,963,502	4,888,258	4,829,583
Washington	3,826,268	3,743,920	3,684,708	3,573,997	3,485,339
West Virginia	936,291	918,217	911,622	897,463	890,053
Wisconsin	3,352,713	3,314,779	3,244,951	3,184,118	3,135,535
Wyoming	311,709	297,108	291,714	286,138	287,735
<b>Countrywide</b>	<b>169,653,629</b>	<b>166,315,269</b>	<b>163,582,082</b>	<b>160,122,250</b>	<b>159,234,738</b>



Table 2C

## Average Premiums and Expenditures 2016-2020

STATE	Collision Average Premium				
	2020	2019	2018	2017	2016
Alabama	377.40	390.17	382.79	366.48	337.48
Alaska	394.55	401.85	387.13	370.99	357.30
Arizona	312.69	328.60	326.94	313.86	291.12
Arkansas	366.23	373.00	375.28	364.52	339.94
California	501.64	495.18	483.81	453.88	423.97
Colorado	322.60	333.20	330.44	327.07	305.68
Connecticut	399.56	413.23	407.59	398.61	384.51
Delaware	345.30	354.00	351.42	345.08	331.44
District of Columbia	528.49	539.54	535.86	498.56	476.34
Florida	328.39	355.80	361.86	342.14	311.07
Georgia	413.21	421.38	409.10	382.95	351.37
Hawaii	363.05	370.53	357.75	342.33	327.38
Idaho	266.28	271.40	262.65	246.44	231.02
Illinois	348.13	351.66	339.44	336.63	321.87
Indiana	283.70	290.86	287.94	279.14	264.15
Iowa	249.24	251.00	252.62	244.58	233.26
Kansas	274.41	286.25	287.50	281.00	268.84
Kentucky	289.46	309.72	314.44	302.69	280.90
Louisiana	452.29	485.57	488.23	470.40	437.56
Maine	293.79	297.85	295.39	286.51	276.12
Maryland	415.17	430.39	421.86	393.95	375.58
Massachusetts	449.71	447.05	440.55	427.17	408.17
Michigan	463.40	479.30	479.28	463.80	442.45
Minnesota	269.48	274.34	265.91	257.77	245.79
Mississippi	362.89	365.61	373.60	365.98	343.98
Missouri	309.63	319.45	316.23	306.87	290.34
Montana	289.74	287.02	283.64	280.30	269.14
Nebraska	270.64	273.07	272.61	264.15	249.10
Nevada	351.18	374.68	366.66	345.46	317.02
New Hampshire	325.17	335.01	327.86	320.31	313.78
New Jersey	406.58	421.67	413.55	403.35	388.75
New Mexico	308.95	315.99	311.26	304.72	288.86
New York	454.74	469.95	458.16	437.41	413.58
North Carolina	329.98	344.15	337.98	328.61	308.80
North Dakota	279.58	284.08	279.96	270.07	254.44
Ohio	294.28	305.58	304.47	299.71	285.65
Oklahoma	329.89	339.78	347.40	344.55	330.71
Oregon	266.40	282.23	280.59	265.37	237.61
Pennsylvania	373.67	384.23	377.08	364.91	344.38
Rhode Island	493.81	491.18	478.33	460.45	438.42
South Carolina	312.48	318.60	318.52	303.30	282.39
South Dakota	246.11	248.07	244.90	237.12	222.05
Tennessee	342.34	354.13	355.60	344.08	321.53
Texas	411.65	434.51	443.01	430.63	403.40
Utah	297.89	308.60	309.12	294.04	276.75
Vermont	329.94	334.89	330.90	325.96	315.86
Virginia	315.62	323.97	316.28	306.03	294.30
Washington	313.67	326.50	312.66	297.38	279.75
West Virginia	342.93	353.19	350.20	345.88	337.42
Wisconsin	244.82	250.85	248.00	243.82	239.24
Wyoming	282.47	293.01	297.61	290.80	284.56
<b>Countrywide</b>	<b>370.73</b>	<b>381.94</b>	<b>378.04</b>	<b>363.57</b>	<b>341.85</b>

Table 3A

## Average Premiums and Expenditures 2016-2020

STATE	Comprehensive Written Premiums				
	2020	2019	2018	2017	2016
Alabama	525,983,493	500,432,655	481,952,938	459,325,868	433,003,624
Alaska	62,224,628	60,570,690	56,986,761	53,348,359	51,972,709
Arizona	824,839,358	788,209,793	761,826,861	706,015,957	657,040,095
Arkansas	379,545,228	361,556,252	347,830,399	315,519,123	282,676,706
California	2,044,276,702	2,012,139,473	1,944,387,404	1,930,026,168	1,961,922,649
Colorado	1,041,364,906	971,452,440	868,242,394	710,101,015	598,728,152
Connecticut	281,489,011	275,344,007	276,343,956	269,728,810	271,094,759
Delaware	83,392,292	79,252,226	79,094,424	72,891,197	69,318,874
District of Columbia	50,111,507	48,228,667	48,767,810	47,902,416	48,748,002
Florida	1,917,359,671	1,831,623,257	1,738,902,574	1,584,514,885	1,394,291,693
Georgia	1,054,560,433	1,015,628,411	969,961,617	917,752,858	868,264,473
Hawaii	78,543,513	76,881,495	76,557,325	74,463,259	70,998,235
Idaho	143,900,730	133,923,448	125,488,207	112,750,076	101,286,869
Illinois	998,420,534	949,454,018	926,584,882	881,639,515	865,228,330
Indiana	566,529,843	550,331,320	531,172,216	499,178,909	476,454,506
Iowa	454,985,614	431,609,224	411,651,628	391,490,947	365,527,725
Kansas	462,668,833	459,059,657	436,341,953	410,499,827	384,637,957
Kentucky	413,830,230	407,485,686	394,704,879	367,851,301	341,423,857
Louisiana	562,002,166	548,871,878	534,974,017	501,949,730	479,490,248
Maine	103,596,795	95,789,545	92,146,122	86,045,904	80,918,267
Maryland	620,343,993	605,232,188	596,806,685	570,078,574	551,735,041
Massachusetts	609,188,163	607,602,531	589,510,024	576,773,815	551,049,176
Michigan	879,902,488	834,663,505	804,462,592	769,745,128	767,564,814
Minnesota	769,705,248	748,261,889	709,101,070	659,376,879	625,977,080
Mississippi	358,004,246	339,552,298	335,247,426	318,160,039	299,921,230
Missouri	735,203,605	721,353,997	687,847,773	641,009,370	588,402,098
Montana	181,965,068	174,510,590	167,146,965	145,025,245	125,139,826
Nebraska	306,296,738	301,109,868	286,587,990	269,232,004	252,617,989
Nevada	188,304,159	186,663,446	180,731,829	159,723,352	160,225,775
New Hampshire	111,689,801	109,732,431	106,572,464	101,819,022	97,298,643
New Jersey	600,897,863	597,839,996	590,924,745	567,063,267	576,771,787
New Mexico	226,973,557	222,879,338	209,400,333	188,987,319	165,209,242
New York	1,444,454,421	1,401,211,832	1,446,769,654	1,391,165,360	1,385,652,568
North Carolina	902,049,805	828,095,844	765,167,234	652,451,931	717,301,443
North Dakota	124,483,387	124,621,318	118,330,491	108,215,673	106,301,682
Ohio	956,613,677	934,440,228	923,242,657	884,233,991	851,715,463
Oklahoma	519,880,390	506,018,975	489,662,717	435,490,598	417,209,144
Oregon	273,781,272	268,187,620	255,952,034	236,032,593	218,962,124
Pennsylvania	1,274,256,288	1,254,273,405	1,244,246,917	1,184,492,722	1,123,162,204
Rhode Island	80,827,856	76,046,401	74,501,875	70,522,547	70,415,409
South Carolina	681,612,012	647,901,230	618,057,574	579,668,331	541,021,965
South Dakota	174,544,001	168,750,460	155,515,895	141,011,883	130,737,955
Tennessee	678,558,144	640,206,765	609,355,946	575,533,325	540,850,827
Texas	3,810,698,004	3,812,787,201	3,563,939,165	3,116,241,955	2,822,871,977
Utah	216,424,286	209,048,158	200,610,085	182,485,315	164,326,162
Vermont	59,450,877	57,967,545	57,101,840	54,135,123	50,770,796
Virginia	809,971,049	799,100,575	782,493,429	754,894,413	725,686,321
Washington	504,518,535	495,352,786	472,477,728	441,907,058	412,257,881
West Virginia	229,152,136	224,523,733	222,389,375	208,566,018	202,627,059
Wisconsin	609,484,432	601,011,786	557,287,763	509,535,162	482,025,699
Wyoming	111,971,906	103,695,819	96,014,191	86,449,945	78,452,845
<b>Countrywide</b>	<b>31,100,832,894</b>	<b>30,200,487,900</b>	<b>29,021,374,833</b>	<b>26,973,024,081</b>	<b>25,607,289,955</b>

Table 3B

## Average Premiums and Expenditures 2016-2020

STATE	Comprehensive Written Exposures				
	2020	2019	2018	2017	2016
Alabama	2,835,011	2,778,684	2,741,556	2,700,750	2,656,078
Alaska	399,550	390,511	385,391	379,332	373,941
Arizona	3,943,822	3,777,513	3,655,796	3,439,648	3,440,052
Arkansas	1,549,128	1,501,610	1,477,342	1,454,090	1,442,964
California	21,018,529	20,843,945	20,518,095	20,073,955	19,667,011
Colorado	3,338,939	3,251,059	3,184,693	3,100,847	3,090,145
Connecticut	2,026,026	2,052,773	2,063,624	2,013,635	2,058,036
Delaware	594,442	582,791	564,800	546,162	543,904
District of Columbia	223,442	217,291	213,249	213,277	212,841
Florida	12,290,147	11,968,004	11,645,632	11,519,799	11,305,433
Georgia	5,770,076	5,624,107	5,493,550	5,394,442	5,307,207
Hawaii	732,572	723,116	710,915	695,480	677,676
Idaho	991,650	932,510	897,922	860,806	829,893
Illinois	6,799,204	6,555,027	6,585,110	6,601,980	6,575,257
Indiana	4,036,209	3,946,264	3,906,168	3,804,342	3,770,141
Iowa	1,969,814	1,946,136	1,917,879	1,848,672	1,874,842
Kansas	1,634,110	1,600,606	1,577,635	1,533,168	1,563,023
Kentucky	2,446,072	2,412,729	2,387,786	2,322,828	2,322,977
Louisiana	2,214,345	2,172,983	2,149,162	2,159,010	2,161,439
Maine	842,226	829,842	810,890	791,420	769,867
Maryland	3,632,087	3,601,315	3,562,389	3,508,113	3,486,013
Massachusetts	4,066,284	4,054,339	4,008,522	3,975,034	3,955,712
Michigan	5,224,576	5,142,189	5,052,676	4,871,168	4,879,704
Minnesota	3,550,977	3,485,949	3,432,897	3,331,359	3,307,101
Mississippi	1,454,648	1,417,474	1,398,498	1,384,959	1,364,832
Missouri	3,293,177	3,211,799	3,164,668	3,132,588	3,111,474
Montana	587,591	554,918	546,205	534,169	539,398
Nebraska	1,139,426	1,118,140	1,097,813	1,060,501	1,074,449
Nevada	1,626,133	1,565,910	1,515,821	1,382,049	1,411,884
New Hampshire	912,694	907,864	896,904	878,826	860,471
New Jersey	4,550,878	4,611,366	4,547,945	4,389,848	4,457,114
New Mexico	1,032,032	1,001,680	977,893	953,886	934,492
New York	8,177,413	8,103,441	8,000,343	7,751,795	7,856,641
North Carolina	5,823,004	5,546,842	5,297,308	5,121,500	5,642,305
North Dakota	478,421	470,308	460,225	451,573	452,561
Ohio	7,117,022	7,081,317	7,043,790	6,853,413	6,837,119
Oklahoma	1,939,580	1,867,973	1,824,204	1,705,928	1,790,503
Oregon	2,522,980	2,438,840	2,394,932	2,315,851	2,281,249
Pennsylvania	7,316,347	7,315,607	7,346,307	7,266,689	7,249,218
Rhode Island	542,834	539,243	527,959	516,395	511,473
South Carolina	3,139,365	3,058,843	2,979,508	2,928,783	2,877,957
South Dakota	494,314	485,491	474,821	452,946	465,117
Tennessee	3,922,933	3,803,444	3,715,247	3,632,985	3,541,339
Texas	13,636,929	13,350,410	13,200,582	13,304,694	13,075,408
Utah	1,721,128	1,642,983	1,573,115	1,488,137	1,461,838
Vermont	383,406	387,488	384,818	377,432	371,564
Virginia	5,441,986	5,345,174	5,274,222	5,163,379	5,095,395
Washington	4,179,208	4,076,742	3,996,844	3,881,215	3,778,268
West Virginia	1,010,084	995,028	988,971	976,992	972,303
Wisconsin	3,584,150	3,563,882	3,485,913	3,419,496	3,364,505
Wyoming	318,422	308,583	302,677	295,823	296,684
<b>Countrywide</b>	<b>178,475,343</b>	<b>175,162,083</b>	<b>172,361,212</b>	<b>168,761,169</b>	<b>167,946,818</b>

Table 3C

## Average Premiums and Expenditures 2016-2020

STATE	Comprehensive Average Premium				
	2020	2019	2018	2017	2016
Alabama	185.53	180.10	175.80	170.07	163.02
Alaska	155.74	155.11	147.87	140.64	138.99
Arizona	209.15	208.66	208.39	205.26	191.00
Arkansas	245.01	240.78	235.44	216.99	195.90
California	97.26	96.53	94.76	96.15	99.76
Colorado	311.88	298.81	272.63	229.00	193.75
Connecticut	138.94	134.13	133.91	133.95	131.72
Delaware	140.29	135.99	140.04	133.46	127.45
District of Columbia	224.27	221.95	228.69	224.60	229.03
Florida	156.01	153.04	149.32	137.55	123.33
Georgia	182.76	180.58	176.56	170.13	163.60
Hawaii	107.22	106.32	107.69	107.07	104.77
Idaho	145.11	143.62	139.75	130.98	122.05
Illinois	146.84	144.84	140.71	133.54	131.59
Indiana	140.36	139.46	135.98	131.21	126.38
Iowa	230.98	221.78	214.64	211.77	194.96
Kansas	283.13	286.80	276.58	267.75	246.09
Kentucky	169.18	168.89	165.30	158.36	146.98
Louisiana	253.80	252.59	248.92	232.49	221.84
Maine	123.00	115.43	113.64	108.72	105.11
Maryland	170.80	168.06	167.53	162.50	158.27
Massachusetts	149.81	149.86	147.06	145.10	139.30
Michigan	168.42	162.32	159.22	158.02	157.30
Minnesota	216.76	214.65	206.56	197.93	189.28
Mississippi	246.11	239.55	239.72	229.73	219.75
Missouri	223.25	224.60	217.35	204.63	189.11
Montana	309.68	314.48	306.02	271.50	232.00
Nebraska	268.82	269.30	261.05	253.87	235.11
Nevada	115.80	119.20	119.23	115.57	113.48
New Hampshire	122.37	120.87	118.82	115.86	113.08
New Jersey	132.04	129.64	129.93	129.18	129.40
New Mexico	219.93	222.51	214.13	198.12	176.79
New York	176.64	172.92	180.84	179.46	176.37
North Carolina	154.91	149.29	144.44	127.39	127.13
North Dakota	260.20	264.98	257.11	239.64	234.89
Ohio	134.41	131.96	131.07	129.02	124.57
Oklahoma	268.04	270.89	268.43	255.28	233.01
Oregon	108.52	109.97	106.87	101.92	95.98
Pennsylvania	174.17	171.45	169.37	163.00	154.94
Rhode Island	148.90	141.02	141.11	136.57	137.67
South Carolina	217.12	211.81	207.44	197.92	187.99
South Dakota	353.10	347.59	327.53	311.32	281.09
Tennessee	172.97	168.32	164.01	158.42	152.72
Texas	279.44	285.59	269.98	234.22	215.89
Utah	125.75	127.24	127.52	122.63	112.41
Vermont	155.06	149.60	148.39	143.43	136.64
Virginia	148.84	149.50	148.36	146.20	142.42
Washington	120.72	121.51	118.21	113.86	109.11
West Virginia	226.86	225.65	224.87	213.48	208.40
Wisconsin	170.05	168.64	159.87	149.01	143.27
Wyoming	351.65	336.04	317.22	292.24	264.43
<b>Countrywide</b>	<b>174.26</b>	<b>172.41</b>	<b>168.38</b>	<b>159.83</b>	<b>152.47</b>

Table 4

## Average Premiums and Expenditures 2016-2020

STATE	Average Expenditure				
	2020	2019	2018	2017	2016
Alabama	917.53	926.78	906.76	857.56	791.39
Alaska	969.54	991.07	965.45	931.43	911.37
Arizona	1,042.21	1,065.10	1,048.98	997.60	926.76
Arkansas	878.76	900.36	901.11	849.37	781.00
California	1,049.66	1,051.79	1,033.97	965.05	898.84
Colorado	1,171.95	1,175.37	1,133.09	1,052.61	945.61
Connecticut	1,228.87	1,236.49	1,217.06	1,168.79	1,108.66
Delaware	1,252.35	1,287.07	1,289.62	1,224.85	1,173.97
District of Columbia	1,415.18	1,439.92	1,429.39	1,336.73	1,258.46
Florida	1,371.99	1,414.11	1,427.17	1,353.35	1,262.25
Georgia	1,254.83	1,264.59	1,218.43	1,134.33	1,006.28
Hawaii	809.72	839.75	829.01	804.05	780.42
Idaho	724.41	739.91	722.02	679.28	633.37
Illinois	914.65	941.01	919.14	899.62	853.14
Indiana	765.73	780.69	771.04	747.98	705.52
Iowa	707.90	708.56	700.67	674.93	641.41
Kansas	793.45	817.89	806.96	768.50	719.78
Kentucky	908.57	947.47	951.85	910.99	840.04
Louisiana	1,494.70	1,560.01	1,549.82	1,449.48	1,328.78
Maine	703.81	696.54	687.26	668.06	646.64
Maryland	1,201.21	1,231.60	1,211.83	1,150.74	1,081.81
Massachusetts	1,169.84	1,182.69	1,167.16	1,136.60	1,096.53
Michigan	1,418.50	1,498.41	1,446.43	1,361.65	1,304.11
Minnesota	880.95	892.05	873.48	841.11	810.21
Mississippi	979.23	977.79	973.74	933.01	879.13
Missouri	909.16	933.55	917.40	872.16	807.52
Montana	833.90	836.54	825.90	784.76	730.97
Nebraska	795.86	807.47	797.43	768.22	723.55
Nevada	1,246.54	1,292.63	1,262.24	1,143.54	1,062.42
New Hampshire	847.58	864.78	847.79	824.77	801.96
New Jersey	1,333.61	1,389.70	1,379.68	1,351.08	1,306.73
New Mexico	905.10	932.70	915.74	871.03	819.68
New York	1,436.45	1,443.53	1,425.22	1,350.50	1,303.14
North Carolina	753.37	754.42	739.49	693.13	666.37
North Dakota	691.77	703.69	687.91	662.31	640.19
Ohio	781.10	806.07	802.02	784.51	743.12
Oklahoma	888.05	913.64	920.32	898.48	854.81
Oregon	951.71	990.29	990.24	962.41	889.03
Pennsylvania	969.32	996.52	995.42	966.22	915.96
Rhode Island	1,390.93	1,383.89	1,350.00	1,300.64	1,230.88
South Carolina	1,113.06	1,116.11	1,097.80	1,025.22	930.76
South Dakota	738.59	745.23	723.35	696.09	656.10
Tennessee	854.36	864.89	858.37	823.28	778.80
Texas	1,085.40	1,143.91	1,152.46	1,096.92	1,009.02
Utah	937.38	954.56	941.12	891.08	829.39
Vermont	785.81	783.69	777.86	762.54	732.96
Virginia	846.37	858.77	855.55	821.42	785.59
Washington	1,035.01	1,068.37	1,035.59	994.88	935.35
West Virginia	915.49	939.14	938.77	914.16	897.94
Wisconsin	752.98	767.65	756.05	732.20	702.67
Wyoming	769.63	777.12	765.80	744.50	714.17
<b>Countrywide</b>	<b>1,047.11</b>	<b>1,071.41</b>	<b>1,059.24</b>	<b>1,008.53</b>	<b>945.22</b>

Table 5

## Average Premiums and Expenditures 2016-2020

STATE	Combined Average Premium				
	2020	2019	2018	2017	2016
Alabama	1,080.13	1,093.64	1,071.38	1,015.73	936.97
Alaska	1,115.04	1,141.84	1,111.08	1,073.42	1,053.47
Arizona	1,169.02	1,201.15	1,183.69	1,128.72	1,043.27
Arkansas	1,079.12	1,098.95	1,097.84	1,040.44	955.22
California	1,217.14	1,219.48	1,195.08	1,116.80	1,044.98
Colorado	1,329.88	1,338.69	1,290.63	1,197.55	1,074.06
Connecticut	1,329.42	1,348.45	1,326.63	1,276.46	1,213.55
Delaware	1,348.72	1,387.25	1,391.84	1,324.96	1,269.97
District of Columbia	1,546.98	1,582.73	1,573.99	1,468.82	1,386.89
Florida	1,458.49	1,506.00	1,521.61	1,441.48	1,339.37
Georgia	1,424.49	1,436.37	1,387.63	1,292.86	1,153.38
Hawaii	922.04	955.54	944.54	918.74	893.50
Idaho	832.27	849.74	828.28	781.21	731.53
Illinois	996.45	1,018.60	997.42	979.00	930.45
Indiana	859.30	878.17	868.44	844.46	797.45
Iowa	822.37	823.53	816.11	795.77	747.47
Kansas	967.00	999.75	986.75	949.77	883.24
Kentucky	1,051.58	1,096.28	1,101.05	1,056.65	977.69
Louisiana	1,684.86	1,763.87	1,755.08	1,643.57	1,509.48
Maine	788.84	788.97	784.17	765.77	744.20
Maryland	1,312.14	1,348.17	1,327.25	1,257.83	1,184.46
Massachusetts	1,248.44	1,261.84	1,246.08	1,215.18	1,170.49
Michigan	1,533.09	1,622.56	1,575.49	1,497.43	1,430.49
Minnesota	973.00	991.31	972.40	940.17	903.89
Mississippi	1,148.79	1,150.84	1,153.33	1,108.57	1,046.69
Missouri	1,042.25	1,073.66	1,055.80	1,005.85	933.75
Montana	1,030.47	1,040.04	1,025.48	975.17	902.20
Nebraska	957.43	974.16	963.31	936.06	873.25
Nevada	1,366.23	1,419.71	1,387.58	1,261.31	1,169.74
New Hampshire	878.01	899.13	883.56	862.42	839.81
New Jersey	1,441.73	1,504.19	1,493.96	1,465.46	1,419.38
New Mexico	1,089.82	1,122.79	1,102.29	1,051.67	984.18
New York	1,554.27	1,574.87	1,559.27	1,486.31	1,430.43
North Carolina	880.69	888.88	876.74	825.95	794.31
North Dakota	843.62	861.34	845.81	814.18	787.00
Ohio	861.46	890.41	888.16	871.16	826.95
Oklahoma	1,086.14	1,117.75	1,127.04	1,104.31	1,043.07
Oregon	1,030.09	1,077.96	1,077.20	1,045.20	964.88
Pennsylvania	1,075.74	1,106.25	1,103.41	1,069.97	1,014.43
Rhode Island	1,555.65	1,552.02	1,517.02	1,467.22	1,393.33
South Carolina	1,244.18	1,249.19	1,230.72	1,149.68	1,048.44
South Dakota	924.58	932.72	906.65	877.02	818.49
Tennessee	986.62	1,004.10	998.03	960.02	907.93
Texas	1,302.63	1,370.28	1,372.52	1,296.08	1,194.47
Utah	1,029.01	1,051.25	1,038.39	985.63	916.68
Vermont	852.11	859.37	856.26	844.56	817.86
Virginia	945.18	967.01	958.17	921.95	883.00
Washington	1,115.23	1,155.05	1,120.23	1,078.52	1,016.31
West Virginia	1,065.00	1,096.22	1,096.83	1,072.91	1,054.78
Wisconsin	821.69	840.82	830.19	805.85	775.86
Wyoming	977.25	985.54	971.07	938.51	895.15
<b>Countrywide</b>	<b>1,176.18</b>	<b>1,205.69</b>	<b>1,192.27</b>	<b>1,136.95</b>	<b>1,066.25</b>

# **Auto Insurance Earned and Incurred Data**

## **General Information**

# 2017-2019 Auto Insurance Earned and Incurred Data

## Technical Notes (General)

### Voluntary Market Business and Residual Market Business

#### Data Sources

For voluntary and residual market tables, earned premiums, earned exposures, incurred losses, and incurred claims, data were obtained from AAIS, ISO, NISS, ISS, the California Department of Insurance, the Texas Department of Insurance, MAIF, and M-CAR.

#### Data Tables

Data and results are shown for voluntary market, residual market and for the combined (total) business.

*Except:*

**North Carolina**—Voluntary market and residual market data are combined in the voluntary market tables.

**Texas**—Earned exposures and incurred claims are not available.

#### Calculations—Loss Results

**Pure Premium**=(Incurred Losses/Earned Exposures)

**Loss Ratio**=[(Incurred Losses/Earned Premiums) × 100]

**Frequency**=[(Incurred Claims/Earned Exposures) × 100]

**Severity**=(Incurred Losses/Incurred Claims)

#### Claim Counting (This comment only applies to results derived from claim counts; i.e., frequency and severity.)

When reporting loss data to statistical agents or the states, some insurers count claims on a “per-accident” basis, while others count claims on a “per-claimant” basis. The percentage of claims filed each way has not been determined for this report. Unless there are changes with the way an insurer reports claims over the reporting period, or

the relative market shares of individual companies shift significantly, the difference in claim reporting should not bias the data within a state, but direct comparisons between state results could be misleading.

#### Countrywide Totals

Texas earned exposures and incurred claims are not available. Therefore, Texas pure premium, frequency and severity could not be calculated. For each table, two “Countrywide Total” lines are shown:

- The total of all states *including* Texas, where available; and
- The total of all states *except* Texas; or
- Massachusetts earned premiums are not available for Medical Payments and Uninsured and Underinsured Motorist (UM/UIM). Therefore, there is a total for all states *except* Texas and Massachusetts..

#### Data Reporting Basis

Liability data are reported on a **calendar/accident year** basis, where earned premiums reported are for the calendar year, and incurred losses are reported for accidents that occurred within that calendar year regardless of when losses are paid or when the policy was effective/issued.

Physical damage data are reported on a **calendar year** basis, where all earned premium and incurred losses reported are for the calendar year.

*Except:*

**California** and **MAIF**—Physical damage losses are reported on an accident year basis.

#### Limits

Losses are reported at total limits.



### Loss Adjustment Expenses

Incurred losses include loss, and allocated and unallocated loss adjustment expenses (ALAE and ULAE).

*Except:*

**AAIS**—Collision and comprehensive loss data exclude ALAE.

**California, Massachusetts, and Texas**—Incurred losses exclude ULAE.

### Loss Development

Incurred loss data are developed to **63 months** for:

- Bodily injury liability
- Personal injury protection (PIP)
- Combined single limit—bodily injury component (CSLBI)
- Uninsured/underinsured motorist—bodily injury component

*Except:*

**ISO**—Bodily injury liability and uninsured/underinsured motorist bodily injury liability (UMBI/UIMBI) incurred losses are developed to **87 months**.

**California**—Incurred losses for all liability coverages are developed to **42 months**.

**Massachusetts**—All BI losses include paid and outstanding losses with no adjustment for losses incurred but not reported.

Incurred loss data have been developed to **39 months** for:

- Property damage liability
- Medical payments
- Combined single limit—property damage liability component
- Uninsured/underinsured motorist—property damage component
- Other liability (not shown separately)

Physical damage (collision and comprehensive) coverage incurred losses are not developed.

*Except:*

**California**—collision and comprehensive incurred losses are developed to **27 months**.

### Data Not Available – n/a

**Texas** - The lack of availability of data for Texas is denoted by “n/a” (i.e. Texas exposures and incurred claim counts). When data for Texas is not available, any calculations involving this data will also be denoted by “n/a” (i.e. Texas frequency, severity, and pure premium).

**Massachusetts**—Massachusetts Commonwealth Automobile Reinsurers (M-CAR) collects bodily injury liability, uninsured motorist and medical payments data as a total premium. However, due to the competitive nature of the rates in Massachusetts, it is not possible to project UM/UIM and Medical Payments. Therefore, the bodily injury liability portion of this report includes uninsured motorist and medical payment premiums for Massachusetts. For this reason, tables 6A through 8D and 18A through 23D-2 contain Countrywide totals which exclude Texas and Massachusetts. The earned premiums are indicated by “n/a”.

When data for Massachusetts is not available, any calculations involving this data will also be denoted by “n/a” (i.e., Loss Ratio). This will be relevant to Tables 18A through 23D-2.

### Dash (-)

Calculations in which the denominator is zero are denoted by a dash (-).

## 2017-2019 Auto Insurance Earned and Incurred Data State-Specific Information (General)

### **Voluntary Market Business and Residual Market Business**

#### **California**

The 2019 California auto insurance data in these tables is preliminary. The California Department of Insurance performs a rigorous set of tests on the data each year to ensure accuracy. The tests are not completed until after the publication of this report. Any adjustments to California data, based on these tests, will appear in the next edition of this report.

#### **District of Columbia**

The District of Columbia is entirely urban. Loss results are not directly comparable to states with rural areas.

#### **Hawaii**

In Hawaii, coverage for Certified Public Assistance Insureds (CPAI) is provided via an indivisible premium policy. CPAI data is reported under involuntary (residual) "Other Liability". This data is reported in the involuntary (residual) Total Liability tables. CPAI coverage is an indivisible premium coverage which provides coverage for BI, PD and PIP. Thus the CPAI losses and claims are an aggregation of BI, PD and PIP data.

#### **Illinois**

To obtain more geographically specific data, contact the Illinois Department of Insurance.

#### **Maryland**

Maryland Automobile Insurance Fund (MAIF) data are included. The statutory purpose of MAIF's insured program is to provide auto insurance policies to those eligible Maryland residents unable to obtain insurance in the private market. Net premium income and investment income from these policies is available for the payment of claims and MAIF's administrative expenses. MAIF receives no state general fund appropriations, and the debts or obligations of MAIF are not deemed in any manner to be a department of the state or a pledge

of its credit. MAIF is not structured as a residual market mechanism. Instead, it is the insurer of last resort for Maryland residents. See Section 20 of the Insurance Article of the Maryland Ann. Code for more details.

#### **Massachusetts**

Data for Massachusetts reflect Safe Driver Plan credits and surcharges for 2017-2019.

#### **Michigan**

Michigan enacted historic changes to its no-fault laws in 2019. While most changes affecting premiums begin in 2020, all accident year loss data will be affected to the extent incurred losses and loss development are revised to reflect the impact of new fee schedules which apply to all procedures rendered on or after July 2, 2021.

#### **New Jersey**

New Jersey is predominately urban. Results are not directly comparable to states with large rural areas.

Historically, New Jersey has paid two to four times the national average in dividends to policyholders and, at times, this has been as high as six times the national average, which would reduce the average expenditure and combined average premium for New Jersey consumers if dividends were included in premium.

#### **North Carolina**

North Carolina voluntary market data contain the residual market data, including all business written by designated agents.

#### **Texas**

The Texas Department of Insurance collects vehicle and policies-in-force information at the end of each calendar quarter for voluntary bodily injury liability, involuntary (residual) bodily injury liability and collision coverages. The average number of vehicles reported for policies in force is used as an approximation for written exposures.

# **Bodily Injury Liability**

## Bodily Injury Liability

All of the states require drivers operating a motor vehicle to be financially responsible for accidents up to a fixed dollar amount. Most of the states require this to be in the form of liability insurance purchased from an insurer. Insurance is the most popular means of meeting the requirements, even in those states allowing other options.

**Bodily Injury Liability (BI)** coverage pays damages for injury to another person(s), for which the insured driver is legally liable, through the ownership, maintenance, or use of a covered vehicle, up to the specified limits of the auto policy. The insurer also agrees to defend the insured and pay all legal defense costs. Defense costs are in addition to the policy limits.

The minimum required limits of coverage vary by state and are represented in the form ## / ## / ##, where the first number refers to the dollar limit (in thousands) of bodily injury liability coverage for each injured person, the second number refers to the total limit of BI coverage for all persons injured, and the third number refers to the property damage liability (PD) limit per accident.

For example, 10/20/5 means \$10,000 of bodily injury liability coverage for each injured person, subject to a limit of \$20,000 bodily injury coverage for all persons injured in an accident, \$5,000 in liability coverage for property damage. In most states, a policy can be purchased that contains a single limit of coverage for both bodily injury and property damage liability.<sup>1</sup>

Auto tort insurance laws determine how liability is assigned in an accident. There are three types of auto insurance systems: 1) traditional tort; 2) no-fault; and 3) add-on.

In a traditional tort auto insurance system, an accident victim can sue the at-fault driver to recover economic or monetary damages (medical, wage loss, rehabilitation, funeral expenses, etc.) and general or “non-economic” damages (pain and suffering). Under tort systems, an insured can

purchase medical payments coverage<sup>2</sup> that provides compensation for their own medical and funeral benefits without regard to fault.

In a no-fault auto insurance system, losses must surpass a specified threshold before an injured person may sue for damages resulting from an accident. The threshold can be **monetary**—where tort restriction does not apply until damages are above a certain dollar amount—or it can be **verbal**—where tort restriction applies, except for injuries of the type and severity verbally stated in the law.

A few no-fault states have a **choice** system where the policyholder can retain unrestricted tort rights, or choose to limit his or her right to compensation for noneconomic damages in exchange for a lower liability premium.

In those states where limitations on recovery for non-economic or other damages are required, or offered as a choice, insurers will likely pay fewer BI claims at lower settlement amounts. The cost of liability coverage might be lower in these states.

Whether no-fault coverage is required or optional, a policyholder can purchase personal injury protection (PIP)<sup>3</sup> coverage that provides the policyholder with a broader range of benefits for economic damages that cannot be recovered through a lawsuit. Depending on state law, PIP may be required or optional.<sup>4</sup>

Some of the states have laws that require auto insurers to offer PIP benefits but do not restrict the right of the policyholder to pursue a liability claim or lawsuit, as well. In these states, PIP is “**added on**” to the existing tort liability system, sometimes in the form of separate packages of PIP coverages similar to those sold in no-fault states, and sometimes by simply offering to add some wage replacement benefits to the medical and funeral benefits in medical payments coverage.

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<sup>2</sup> See Medical Payments, Page 101.

<sup>3</sup> See Personal Injury Protection, Page 87.

<sup>4</sup> See State Laws, Page 192.

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<sup>1</sup> See Combined Single Limit Liability, Page 59.

# Bodily Injury Liability

## State-Specific Information and Technical Notes

### Voluntary Market Business and Residual Market Business

#### Bodily Injury Liability Data

**Texas**—Bodily injury liability data include data for the bodily injury component of a combined single limits policy.

#### Bodily Injury Liability—Required Limits

**California**—The minimum basic limit for bodily injury is 15/30. Eligible residents from all California counties that meet certain criteria may purchase a low-cost auto policy with a bodily injury limit of 10/20.

**New Jersey**—The minimum bodily injury limits for New Jersey are 15/30 with a standard \$250,000 PIP benefit. This is the coverage most insureds purchase. However, a “basic” policy also exists, whereby an insured can purchase \$15,000 of PIP benefits and no bodily injury liability or bodily injury limits of 10/10.

#### Bodily Injury—Earned Premiums

**Massachusetts**—Massachusetts Commonwealth Automobile Reinsurers (M-CAR) collects bodily injury liability, uninsured motorists, and medical payments data as a total premium. Some of the previous reports have included a calculated value for both uninsured motorists and medical payments premiums; however, due to the competitive nature of the rates in Massachusetts, it is not possible to project these values. Therefore, the bodily injury liability portion of this report includes both uninsured motorist and medical payments premiums.

#### Bodily Injury Liability Calculations—Loss Experience Results

**Texas**—Earned exposure and incurred claims data are not available, as indicated by “n/a.” Because the results for pure premium, frequency, and severity are calculated using earned exposures and incurred claims, there is no data in these columns for Texas.

#### Bodily Injury Liability—Loss Development

BI incurred losses have been developed to **63 months**.

*Except:*

**California**—BI incurred losses are developed to **42 months**.

**Massachusetts**—All BI losses include paid and outstanding losses with no adjustment for losses incurred but not reported.

ISO develops BI losses to **87 months**.

Table 6A

## Bodily Injury Liability 2017-2019

STATE	Voluntary Business					
	Earned Premiums			Earned Exposures		
	2019	2018	2017	2019	2018	2017
Alabama	806,941,152	765,838,804	672,053,561	3,733,160	3,710,635	3,639,314
Alaska	106,724,278	106,881,373	106,902,286	477,556	473,969	474,166
Arizona	1,378,348,834	1,285,336,320	1,168,297,607	4,568,414	4,429,103	4,285,456
Arkansas	356,332,725	346,690,989	317,896,228	1,903,287	1,884,292	1,869,328
California	7,494,562,641	7,258,581,340	6,604,291,838	27,666,187	27,189,967	26,545,930
Colorado	1,142,322,739	1,084,824,767	962,940,808	3,996,648	3,939,199	3,876,912
Connecticut	896,368,977	865,846,033	812,716,635	2,101,425	2,071,965	2,049,361
Delaware	225,112,760	219,401,509	199,216,599	645,551	630,685	620,160
District of Columbia	81,136,030	78,848,942	70,521,181	244,272	242,631	241,704
Florida	4,541,703,978	4,475,657,786	4,260,230,892	12,548,460	12,313,411	12,043,697
Georgia	2,860,633,858	2,642,244,469	2,315,965,900	6,932,630	6,782,317	6,619,070
Hawaii	108,762,087	109,586,598	111,565,422	864,270	854,707	845,753
Idaho	206,199,088	196,848,066	183,600,521	1,157,007	1,118,920	1,078,913
Illinois	1,660,070,153	1,643,281,212	1,591,141,675	6,935,279	6,888,284	6,850,621
Indiana	843,720,017	835,797,125	801,758,267	4,582,055	4,549,014	4,493,019
Iowa	308,883,509	309,614,227	297,556,023	2,350,047	2,375,931	2,345,767
Kansas	333,208,159	319,980,765	295,649,130	2,125,563	2,108,327	2,084,229
Kentucky	748,071,414	736,282,974	698,616,254	3,032,339	2,997,761	2,971,178
Louisiana	1,570,041,463	1,514,402,456	1,386,944,161	2,823,817	2,787,868	2,794,300
Maine	128,301,693	127,685,587	126,247,561	822,332	803,318	785,606
Maryland	1,186,745,652	1,161,534,185	1,100,165,849	4,103,571	4,070,441	4,010,031
Massachusetts	1,392,313,531	1,365,006,582	1,325,680,475	4,485,095	4,420,894	4,345,032
Michigan	825,315,412	797,994,822	720,565,292	5,464,357	5,459,572	5,447,385
Minnesota	528,831,796	517,771,816	488,012,821	3,913,858	3,917,346	3,839,994
Mississippi	410,572,692	397,167,140	369,635,775	1,849,739	1,830,309	1,814,148
Missouri	901,722,072	875,528,944	815,095,939	3,813,353	3,789,223	3,771,115
Montana	146,148,909	143,308,588	137,601,853	792,865	779,455	766,938
Nebraska	264,889,610	263,081,209	251,663,537	1,510,592	1,503,011	1,480,264
Nevada	974,189,346	896,235,547	764,752,810	1,911,175	1,855,991	1,791,551
New Hampshire	151,044,487	149,212,033	147,264,126	888,865	875,269	859,522
New Jersey	1,293,150,990	1,271,051,154	1,241,359,965	4,374,307	4,279,075	4,196,970
New Mexico	335,859,989	319,895,525	298,432,705	1,452,796	1,425,618	1,384,457
New York	2,719,310,776	2,689,592,577	2,514,545,032	8,454,059	8,477,600	8,408,432
North Carolina	1,245,907,884	1,218,929,865	1,169,054,331	7,211,288	7,011,897	6,815,202
North Dakota	50,573,664	51,606,693	51,772,126	588,165	590,141	581,997
Ohio	1,456,682,082	1,453,526,104	1,399,619,607	7,718,072	7,694,225	7,600,662
Oklahoma	539,313,117	532,343,787	511,062,475	2,554,394	2,508,425	2,464,034
Oregon	731,746,609	741,318,756	729,290,231	2,797,232	2,737,143	2,675,207
Pennsylvania	1,385,830,385	1,396,745,476	1,350,788,962	8,246,663	8,222,788	8,112,743
Rhode Island	242,662,860	234,346,353	222,822,857	615,852	599,177	585,058
South Carolina	1,211,556,690	1,150,624,223	1,025,813,410	3,751,388	3,672,276	3,594,834
South Dakota	96,162,910	97,539,582	95,478,188	674,258	679,146	665,642
Tennessee	886,111,249	857,105,757	803,307,250	4,632,425	4,534,009	4,439,918
Texas	5,316,378,800	5,063,721,815	4,523,764,564	n/a	n/a	n/a
Utah	486,998,176	455,113,969	414,139,597	1,927,144	1,858,564	1,797,110
Vermont	56,238,161	57,474,940	57,318,980	383,908	378,724	373,709
Virginia	1,360,812,364	1,332,566,231	1,254,962,165	6,421,638	6,357,411	6,176,313
Washington	1,320,703,297	1,291,825,688	1,236,822,491	4,619,869	4,509,413	4,421,735
West Virginia	263,804,884	272,196,508	280,488,037	1,252,041	1,259,271	1,260,315
Wisconsin	742,047,762	743,008,481	712,762,958	3,797,372	3,781,546	3,728,077
Wyoming	60,181,678	60,479,369	59,330,262	447,373	439,516	432,168
<b>Countrywide</b>	<b>54,381,253,389</b>	<b>52,781,485,061</b>	<b>49,057,487,219</b>	<b>190,164,013</b>	<b>187,669,780</b>	<b>184,355,047</b>
<b>CW w/o TX and MA</b>	<b>47,672,561,058</b>	<b>46,352,756,664</b>	<b>43,208,042,180</b>	<b>185,678,918</b>	<b>183,248,886</b>	<b>180,010,015</b>

Table 6B

## Bodily Injury Liability 2017-2019

STATE	Voluntary Business					
	Incurred Losses			Incurred Claims		
	2019	2018	2017	2019	2018	2017
Alabama	601,043,776	582,914,499	562,203,461	33,877	32,783	32,488
Alaska	85,371,634	77,509,175	85,361,955	2,962	3,393	3,607
Arizona	1,030,320,368	973,648,776	926,237,232	60,566	58,491	57,924
Arkansas	251,075,908	238,882,825	237,115,650	20,189	20,238	19,885
California	5,462,509,281	5,062,619,589	4,761,140,563	245,077	247,573	246,116
Colorado	882,771,508	853,862,939	796,049,518	32,204	31,892	30,814
Connecticut	655,918,022	640,491,739	641,313,845	27,106	27,283	27,648
Delaware	194,744,658	185,262,476	164,429,920	9,098	9,235	9,468
District of Columbia	64,950,649	67,755,263	65,499,721	5,115	5,300	5,421
Florida	4,353,798,647	3,893,496,885	3,698,320,942	182,375	172,721	169,398
Georgia	2,372,009,859	2,191,593,591	2,035,956,597	128,568	123,453	118,389
Hawaii	62,852,658	59,018,992	57,197,428	1,593	1,754	1,821
Idaho	144,782,661	133,285,721	124,396,296	8,419	8,494	8,334
Illinois	1,179,732,072	1,209,953,195	1,178,243,975	56,332	57,551	57,147
Indiana	577,136,253	556,423,509	558,615,452	30,673	30,642	31,707
Iowa	208,149,907	189,964,834	192,231,919	12,874	13,019	12,723
Kansas	253,890,707	246,784,829	242,662,687	9,594	9,442	9,149
Kentucky	582,894,739	567,105,924	555,741,760	29,565	29,083	30,662
Louisiana	1,187,001,905	1,138,735,075	1,140,386,715	69,335	67,723	68,674
Maine	102,647,976	91,214,748	90,232,542	4,770	4,755	4,736
Maryland	1,010,810,124	988,374,147	959,077,038	71,446	73,604	74,430
Massachusetts	755,200,908	737,555,332	751,654,830	52,630	54,038	55,572
Michigan	512,741,933	498,043,669	500,323,894	10,043	9,210	9,497
Minnesota	330,338,373	336,733,893	334,040,525	11,567	11,753	11,794
Mississippi	319,495,793	319,719,640	304,820,115	19,503	19,337	19,257
Missouri	663,866,006	641,338,230	630,649,016	33,592	33,537	34,051
Montana	98,961,263	91,034,601	88,819,211	4,143	4,051	4,112
Nebraska	156,876,036	166,307,210	157,017,280	10,020	10,301	9,902
Nevada	793,583,445	706,751,516	638,125,113	31,931	31,022	30,674
New Hampshire	111,835,033	101,209,567	106,991,241	4,770	4,846	4,911
New Jersey	1,212,153,576	1,123,003,921	1,091,128,006	33,616	31,013	30,717
New Mexico	219,672,659	222,946,725	220,601,218	13,605	13,881	13,488
New York	2,545,517,160	2,434,663,489	2,250,652,089	65,263	64,836	63,615
North Carolina	1,067,177,643	963,997,814	931,378,183	89,697	82,184	78,086
North Dakota	28,903,982	32,261,677	27,448,330	999	988	972
Ohio	971,282,748	978,881,788	1,008,675,428	72,317	76,628	79,239
Oklahoma	348,837,236	344,274,237	332,823,618	23,426	22,667	22,499
Oregon	504,494,269	504,356,065	491,334,098	29,675	30,203	31,266
Pennsylvania	1,030,823,349	1,003,671,261	1,030,876,348	41,082	43,107	44,774
Rhode Island	178,995,253	163,795,859	170,881,894	12,246	11,122	11,226
South Carolina	889,424,351	863,054,854	828,083,104	62,404	63,909	64,047
South Dakota	54,195,425	53,635,804	54,602,138	2,739	2,862	2,789
Tennessee	637,672,317	621,443,682	623,231,739	34,894	35,326	36,366
Texas	4,050,677,182	3,543,457,831	3,332,503,369	n/a	n/a	n/a
Utah	382,128,715	365,788,048	342,817,735	18,791	17,847	17,434
Vermont	36,646,785	36,295,717	34,014,154	1,750	1,845	1,867
Virginia	1,065,519,388	1,011,917,071	1,002,211,679	62,823	63,583	64,485
Washington	785,222,664	870,112,759	899,842,965	45,634	49,730	52,009
West Virginia	191,299,372	190,359,072	186,378,408	9,447	10,167	10,651
Wisconsin	487,842,651	490,459,925	495,398,444	21,763	21,817	22,061
Wyoming	46,902,416	38,301,499	35,109,869	1,946	1,956	1,770
<b>Countrywide</b>	<b>41,742,701,243</b>	<b>39,404,271,487</b>	<b>37,974,849,257</b>	<b>1,864,054</b>	<b>1,852,195</b>	<b>1,849,672</b>
<b>CW w/o TX and MA</b>	<b>36,936,823,153</b>	<b>35,123,258,324</b>	<b>33,890,691,058</b>	<b>1,811,424</b>	<b>1,798,157</b>	<b>1,794,100</b>

Table 6C

## Bodily Injury Liability 2017-2019

STATE	Voluntary Business					
	Pure Premium			Loss Ratio		
	2019	2018	2017	2019	2018	2017
Alabama	161.00	157.09	154.48	74.48	76.11	83.65
Alaska	178.77	163.53	180.03	79.99	72.52	79.85
Arizona	225.53	219.83	216.14	74.75	75.75	79.28
Arkansas	131.92	126.78	126.85	70.46	68.90	74.59
California	197.44	186.19	179.35	72.89	69.75	72.09
Colorado	220.88	216.76	205.33	77.28	78.71	82.67
Connecticut	312.13	309.12	312.93	73.18	73.97	78.91
Delaware	301.67	293.75	265.14	86.51	84.44	82.54
District of Columbia	265.89	279.25	270.99	80.05	85.93	92.88
Florida	346.96	316.20	307.08	95.86	86.99	86.81
Georgia	342.15	323.13	307.59	82.92	82.94	87.91
Hawaii	72.72	69.05	67.63	57.79	53.86	51.27
Idaho	125.14	119.12	115.30	70.21	67.71	67.75
Illinois	170.11	175.65	171.99	71.07	73.63	74.05
Indiana	125.96	122.32	124.33	68.40	66.57	69.67
Iowa	88.57	79.95	81.95	67.39	61.36	64.60
Kansas	119.45	117.05	116.43	76.20	77.12	82.08
Kentucky	192.23	189.18	187.04	77.92	77.02	79.55
Louisiana	420.35	408.46	408.11	75.60	75.19	82.22
Maine	124.83	113.55	114.86	80.01	71.44	71.47
Maryland	246.32	242.82	239.17	85.17	85.09	87.18
Massachusetts	168.38	166.83	172.99	54.24	54.03	56.70
Michigan	93.83	91.22	91.85	62.13	62.41	69.43
Minnesota	84.40	85.96	86.99	62.47	65.04	68.45
Mississippi	172.72	174.68	168.02	77.82	80.50	82.46
Missouri	174.09	169.25	167.23	73.62	73.25	77.37
Montana	124.81	116.79	115.81	67.71	63.52	64.55
Nebraska	103.85	110.65	106.07	59.22	63.22	62.39
Nevada	415.23	380.79	356.19	81.46	78.86	83.44
New Hampshire	125.82	115.63	124.48	74.04	67.83	72.65
New Jersey	277.11	262.44	259.98	93.74	88.35	87.90
New Mexico	151.21	156.39	159.34	65.41	69.69	73.92
New York	301.10	287.19	267.67	93.61	90.52	89.51
North Carolina	147.99	137.48	136.66	85.65	79.09	79.67
North Dakota	49.14	54.67	47.16	57.15	62.51	53.02
Ohio	125.85	127.22	132.71	66.68	67.35	72.07
Oklahoma	136.56	137.25	135.07	64.68	64.67	65.12
Oregon	180.35	184.26	183.66	68.94	68.03	67.37
Pennsylvania	125.00	122.06	127.07	74.38	71.86	76.32
Rhode Island	290.65	273.37	292.08	73.76	69.89	76.69
South Carolina	237.09	235.02	230.35	73.41	75.01	80.72
South Dakota	80.38	78.98	82.03	56.36	54.99	57.19
Tennessee	137.65	137.06	140.37	71.96	72.50	77.58
Texas	n/a	n/a	n/a	76.19	69.98	73.67
Utah	198.29	196.81	190.76	78.47	80.37	82.78
Vermont	95.46	95.84	91.02	65.16	63.15	59.34
Virginia	165.93	159.17	162.27	78.30	75.94	79.86
Washington	169.97	192.95	203.50	59.45	67.36	72.75
West Virginia	152.79	151.17	147.88	72.52	69.93	66.45
Wisconsin	128.47	129.70	132.88	65.74	66.01	69.50
Wyoming	104.84	87.14	81.24	77.93	63.33	59.18
<b>Countrywide</b>	<b>219.51</b>	<b>209.97</b>	<b>205.99</b>	<b>76.76</b>	<b>74.66</b>	<b>77.41</b>
<b>CW w/o TX and MA</b>	<b>198.93</b>	<b>191.67</b>	<b>188.27</b>	<b>77.48</b>	<b>75.77</b>	<b>78.44</b>



Table 6D

## Bodily Injury Liability 2017-2019

STATE	Voluntary Business					
	Frequency			Severity		
	2019	2018	2017	2019	2018	2017
Alabama	0.91	0.88	0.89	17,741.94	17,781.00	17,304.96
Alaska	0.62	0.72	0.76	28,822.29	22,843.85	23,665.64
Arizona	1.33	1.32	1.35	17,011.53	16,646.13	15,990.56
Arkansas	1.06	1.07	1.06	12,436.27	11,803.68	11,924.35
California	0.89	0.91	0.93	22,288.95	20,449.00	19,345.11
Colorado	0.81	0.81	0.79	27,411.86	26,773.58	25,834.02
Connecticut	1.29	1.32	1.35	24,198.26	23,475.85	23,195.67
Delaware	1.41	1.46	1.53	21,405.22	20,060.91	17,366.91
District of Columbia	2.09	2.18	2.24	12,698.07	12,784.01	12,082.59
Florida	1.45	1.40	1.41	23,872.78	22,542.12	21,832.14
Georgia	1.85	1.82	1.79	18,449.46	17,752.45	17,197.18
Hawaii	0.18	0.21	0.22	39,455.53	33,648.23	31,409.90
Idaho	0.73	0.76	0.77	17,197.13	15,691.75	14,926.36
Illinois	0.81	0.84	0.83	20,942.49	21,024.02	20,617.77
Indiana	0.67	0.67	0.71	18,815.77	18,158.85	17,618.05
Iowa	0.55	0.55	0.54	16,168.24	14,591.35	15,109.01
Kansas	0.45	0.45	0.44	26,463.49	26,136.92	26,523.41
Kentucky	0.97	0.97	1.03	19,715.70	19,499.57	18,124.77
Louisiana	2.46	2.43	2.46	17,119.81	16,814.60	16,605.80
Maine	0.58	0.59	0.60	21,519.49	19,182.91	19,052.48
Maryland	1.74	1.81	1.86	14,147.89	13,428.27	12,885.62
Massachusetts	1.17	1.22	1.28	14,349.25	13,648.83	13,525.78
Michigan	0.18	0.17	0.17	51,054.66	54,076.40	52,682.31
Minnesota	0.30	0.30	0.31	28,558.69	28,650.89	28,322.92
Mississippi	1.05	1.06	1.06	16,381.88	16,534.09	15,829.06
Missouri	0.88	0.89	0.90	19,762.62	19,123.30	18,520.72
Montana	0.52	0.52	0.54	23,886.38	22,472.13	21,600.00
Nebraska	0.66	0.69	0.67	15,656.29	16,144.76	15,857.13
Nevada	1.67	1.67	1.71	24,853.07	22,782.27	20,803.45
New Hampshire	0.54	0.55	0.57	23,445.50	20,885.18	21,786.04
New Jersey	0.77	0.72	0.73	36,058.83	36,210.75	35,521.96
New Mexico	0.94	0.97	0.97	16,146.47	16,061.29	16,355.37
New York	0.77	0.76	0.76	39,003.99	37,551.11	35,379.27
North Carolina	1.24	1.17	1.15	11,897.58	11,729.75	11,927.59
North Dakota	0.17	0.17	0.17	28,932.91	32,653.52	28,239.02
Ohio	0.94	1.00	1.04	13,430.90	12,774.47	12,729.53
Oklahoma	0.92	0.90	0.91	14,891.03	15,188.35	14,792.82
Oregon	1.06	1.10	1.17	17,000.65	16,698.87	15,714.65
Pennsylvania	0.50	0.52	0.55	25,091.85	23,283.25	23,023.99
Rhode Island	1.99	1.86	1.92	14,616.63	14,727.19	15,221.98
South Carolina	1.66	1.74	1.78	14,252.68	13,504.43	12,929.30
South Dakota	0.41	0.42	0.42	19,786.57	18,740.67	19,577.68
Tennessee	0.75	0.78	0.82	18,274.55	17,591.68	17,137.76
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	0.98	0.96	0.97	20,335.73	20,495.77	19,663.75
Vermont	0.46	0.49	0.50	20,941.02	19,672.48	18,218.61
Virginia	0.98	1.00	1.04	16,960.66	15,914.90	15,541.78
Washington	0.99	1.10	1.18	17,206.97	17,496.74	17,301.68
West Virginia	0.75	0.81	0.85	20,249.75	18,723.23	17,498.68
Wisconsin	0.57	0.58	0.59	22,416.15	22,480.63	22,455.85
Wyoming	0.43	0.45	0.41	24,101.96	19,581.54	19,836.08
<b>Countrywide</b>	<b>0.98</b>	<b>0.99</b>	<b>1.00</b>	<b>22,393.50</b>	<b>21,274.36</b>	<b>20,530.59</b>
<b>CW w/o TX and MA</b>	<b>0.98</b>	<b>0.98</b>	<b>1.00</b>	<b>20,391.04</b>	<b>19,532.92</b>	<b>18,890.08</b>

Table 7A

## Bodily Injury Liability 2017-2019

STATE	Residual Business					
	Earned Premiums			Earned Exposures		
	2019	2018	2017	2019	2018	2017
Alabama	606	4,042	4,244	0	4	5
Alaska	1,533	3,493	2,884	4	5	4
Arizona	0	0	0	0	0	0
Arkansas	4,242	1,149	432	1	1	0
California	4,993,954	4,367,943	3,451,352	23,403	21,040	17,761
Colorado	1,615	5,427	4,068	3	3	2
Connecticut	116,823	144,649	141,832	93	152	144
Delaware	5,277	3,264	2,012	1	2	3
District of Columbia	202,394	170,342	167,672	187	163	159
Florida	73,337	221,867	275,338	66	189	182
Georgia	0	0	0	0	0	0
Hawaii	402,855	512,627	713,854	418	534	746
Idaho	63	0	0	0	0	0
Illinois	76,208	96,522	108,765	132	176	219
Indiana	3,318	3,633	1,955	8	4	2
Iowa	5,200	3,995	2,265	10	8	4
Kansas	270,594	328,189	355,220	851	1,103	1,319
Kentucky	203,897	415,964	340,117	198	461	406
Louisiana	33,045	37,299	30,057	23	23	10
Maine	1,390	5,139	4,021	1	4	4
Maryland	26,316,073	26,377,329	23,607,890	39,061	43,083	40,520
Massachusetts	29,917,662	32,209,648	33,966,302	46,546	52,335	56,263
Michigan	448,007	855,650	1,274,232	1,613	3,092	4,373
Minnesota	3,955	3,587	2,493	3	5	3
Mississippi	0	3,484	6,345	0	2	4
Missouri	15,590	17,125	16,373	13	19	18
Montana	620	1,313	1,955	1	4	4
Nebraska	7,246	11,786	7,917	8	11	8
Nevada	865	316	1,296	1	0	1
New Hampshire	16,538	17,241	16,801	18	18	20
New Jersey	2,402,260	2,480,928	2,484,465	1,825	1,929	1,883
New Mexico	1,658	2,447	4,900	3	4	3
New York	26,824,403	26,279,534	21,323,210	39,176	44,442	42,059
North Carolina	203,972	0	0	896	0	0
North Dakota	56	231	50	0	1	0
Ohio	8,073	9,875	1,785	4	3	0
Oklahoma	7,370	5,921	6,237	8	11	11
Oregon	7,128	10,633	4,812	5	6	4
Pennsylvania	1,520,652	1,512,261	1,370,198	5,900	6,039	5,788
Rhode Island	14,335,476	16,834,643	15,697,716	12,937	17,170	17,897
South Carolina	5,968	25,128	29,735	3	16	23
South Dakota	4,575	1,058	0	4	0	0
Tennessee	3,239	3,998	1,288	2	3	2
Texas	810,552	986,585	866,043	n/a	n/a	n/a
Utah	1,148	2,328	946	2	2	2
Vermont	9,545	4,729	2,011	18	8	5
Virginia	202,886	215,781	207,646	309	346	367
Washington	15,007	14,579	8,813	6	6	7
West Virginia	10,762	10,493	8,926	18	16	14
Wisconsin	11,699	5,333	3,062	6	3	2
Wyoming	650	72	0	1	0	0
<b>Countrywide</b>	<b>109,509,986</b>	<b>114,229,580</b>	<b>106,529,535</b>	<b>173,786</b>	<b>192,446</b>	<b>190,251</b>
<b>CW w/o TX and MA</b>	<b>78,781,772</b>	<b>81,033,347</b>	<b>71,697,190</b>	<b>127,240</b>	<b>140,111</b>	<b>133,988</b>

Table 7B

## Bodily Injury Liability 2017-2019

STATE	Residual Business					
	Incurred Losses			Incurred Claims		
	2019	2018	2017	2019	2018	2017
Alabama	0	0	0	0	0	0
Alaska	0	0	0	0	0	0
Arizona	0	0	0	0	0	0
Arkansas	0	0	0	0	0	0
California	4,319,426	3,469,710	2,592,078	418	382	291
Colorado	11,106	0	0	1	0	0
Connecticut	30,143	75,714	67,054	3	8	6
Delaware	0	0	0	0	0	0
District of Columbia	243,490	118,524	276,925	22	10	30
Florida	52,360	60,568	50,925	8	5	8
Georgia	0	0	0	0	0	0
Hawaii	64,819	282,239	273,653	17	29	61
Idaho	0	0	0	0	0	0
Illinois	531	234,015	27,035	1	10	5
Indiana	0	0	0	0	0	0
Iowa	0	0	45,730	0	0	1
Kansas	210,949	154,683	281,948	11	8	17
Kentucky	111,161	612,412	483,331	10	38	29
Louisiana	24,041	42,717	303,270	2	4	1
Maine	0	0	0	0	0	0
Maryland	26,342,861	27,694,186	27,133,274	2,720	2,955	2,894
Massachusetts	24,618,297	25,759,849	28,963,308	2,079	2,354	2,717
Michigan	103,197	225,490	527,572	5	9	25
Minnesota	0	0	0	0	0	0
Mississippi	0	0	13,901	0	0	0
Missouri	22,212	7,672	33,203	2	2	1
Montana	0	0	0	0	0	0
Nebraska	1,166	45,493	0	1	3	0
Nevada	0	0	0	0	0	0
New Hampshire	32,092	0	0	2	0	0
New Jersey	1,912,394	1,975,742	1,896,151	71	93	80
New Mexico	0	0	0	0	0	0
New York	25,332,235	34,568,010	30,251,733	1,364	1,529	1,411
North Carolina	175,219	0	0	5	0	0
North Dakota	0	0	0	0	0	0
Ohio	0	0	0	0	0	0
Oklahoma	0	0	0	0	0	0
Oregon	0	0	0	0	0	0
Pennsylvania	1,827,862	1,231,399	1,523,767	121	90	98
Rhode Island	11,996,018	12,859,554	14,992,195	916	1,081	1,463
South Carolina	0	0	8,006	0	0	1
South Dakota	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0
Texas	606,756	653,818	950,652	n/a	n/a	n/a
Utah	0	0	0	0	0	0
Vermont	0	2,040	0	0	1	0
Virginia	159,222	85,716	65,355	7	10	7
Washington	21,788	34,925	0	3	1	0
West Virginia	0	1,454	16,987	0	1	1
Wisconsin	4,656	6,442	0	1	1	0
Wyoming	0	0	0	0	0	0
<b>Countrywide</b>	<b>98,224,001</b>	<b>110,202,372</b>	<b>110,778,053</b>	<b>7,790</b>	<b>8,624</b>	<b>9,147</b>
<b>CW w/o TX and MA</b>	<b>72,998,948</b>	<b>83,788,705</b>	<b>80,864,093</b>	<b>5,711</b>	<b>6,270</b>	<b>6,430</b>

Table 7C

## Bodily Injury Liability 2017-2019

STATE	Residual Business					
	Pure Premium			Loss Ratio		
	2019	2018	2017	2019	2018	2017
Alabama	-	0.00	0.00	0.00	0.00	0.00
Alaska	0.00	0.00	0.00	0.00	0.00	0.00
Arizona	-	-	-	-	-	-
Arkansas	0.00	0.00	-	0.00	0.00	0.00
California	184.57	164.91	145.94	86.49	79.44	75.10
Colorado	3,702.00	0.00	0.00	687.68	0.00	0.00
Connecticut	324.12	498.12	465.65	25.80	52.34	47.28
Delaware	0.00	0.00	0.00	0.00	0.00	0.00
District of Columbia	1,302.09	727.14	1,741.67	120.30	69.58	165.16
Florida	793.33	320.47	279.81	71.40	27.30	18.50
Georgia	-	-	-	-	-	-
Hawaii	155.07	528.54	366.83	16.09	55.06	38.33
Idaho	-	-	-	0.00	-	-
Illinois	4.02	1,329.63	123.45	0.70	242.45	24.86
Indiana	0.00	0.00	0.00	0.00	0.00	0.00
Iowa	0.00	0.00	11,432.50	0.00	0.00	2,018.98
Kansas	247.88	140.24	213.76	77.96	47.13	79.37
Kentucky	561.42	1,328.44	1,190.47	54.52	147.23	142.11
Louisiana	1,045.26	1,857.26	30,327.00	72.75	114.53	1,008.98
Maine	0.00	0.00	0.00	0.00	0.00	0.00
Maryland	674.40	642.81	669.63	100.10	104.99	114.93
Massachusetts	528.90	492.21	514.78	82.29	79.98	85.27
Michigan	63.98	72.93	120.64	23.03	26.35	41.40
Minnesota	0.00	0.00	0.00	0.00	0.00	0.00
Mississippi	-	0.00	3,475.25	-	0.00	219.09
Missouri	1,708.62	403.79	1,844.61	142.48	44.80	202.79
Montana	0.00	0.00	0.00	0.00	0.00	0.00
Nebraska	145.75	4,135.73	0.00	16.09	385.99	0.00
Nevada	0.00	-	0.00	0.00	0.00	0.00
New Hampshire	1,782.89	0.00	0.00	194.05	0.00	0.00
New Jersey	1,047.89	1,024.23	1,006.98	79.61	79.64	76.32
New Mexico	0.00	0.00	0.00	0.00	0.00	0.00
New York	646.63	777.82	719.27	94.44	131.54	141.87
North Carolina	195.56	-	-	85.90	-	-
North Dakota	-	0.00	-	0.00	0.00	0.00
Ohio	0.00	0.00	-	0.00	0.00	0.00
Oklahoma	0.00	0.00	0.00	0.00	0.00	0.00
Oregon	0.00	0.00	0.00	0.00	0.00	0.00
Pennsylvania	309.81	203.91	263.26	120.20	81.43	111.21
Rhode Island	927.26	748.95	837.69	83.68	76.39	95.51
South Carolina	0.00	0.00	348.09	0.00	0.00	26.92
South Dakota	0.00	-	-	0.00	0.00	-
Tennessee	0.00	0.00	0.00	0.00	0.00	0.00
Texas	n/a	n/a	n/a	74.86	66.27	109.77
Utah	0.00	0.00	0.00	0.00	0.00	0.00
Vermont	0.00	255.00	0.00	0.00	43.14	0.00
Virginia	515.28	247.73	178.08	78.48	39.72	31.47
Washington	3,631.33	5,820.83	0.00	145.19	239.56	0.00
West Virginia	0.00	90.88	1,213.36	0.00	13.86	190.31
Wisconsin	776.00	2,147.33	0.00	39.80	120.80	0.00
Wyoming	0.00	-	-	0.00	0.00	-
<b>Countrywide</b>	<b>565.20</b>	<b>572.64</b>	<b>582.27</b>	<b>89.69</b>	<b>96.47</b>	<b>103.99</b>
<b>CW w/o TX and MA</b>	<b>573.71</b>	<b>598.02</b>	<b>603.52</b>	<b>92.66</b>	<b>103.40</b>	<b>112.79</b>

Table 7D

## Bodily Injury Liability 2017-2019

STATE	Residual Business					
	Frequency			Severity		
	2019	2018	2017	2019	2018	2017
Alabama	-	0.00	0.00	-	-	-
Alaska	0.00	0.00	0.00	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	0.00	0.00	-	-	-	-
California	1.79	1.82	1.64	10,333.56	9,083.01	8,907.48
Colorado	33.33	0.00	0.00	11,106.00	-	-
Connecticut	3.23	5.26	4.17	10,047.67	9,464.25	11,175.67
Delaware	0.00	0.00	0.00	-	-	-
District of Columbia	11.76	6.13	18.87	11,067.73	11,852.40	9,230.83
Florida	12.12	2.65	4.40	6,545.00	12,113.60	6,365.63
Georgia	-	-	-	-	-	-
Hawaii	4.07	5.43	8.18	3,812.88	9,732.38	4,486.11
Idaho	-	-	-	-	-	-
Illinois	0.76	5.68	2.28	531.00	23,401.50	5,407.00
Indiana	0.00	0.00	0.00	-	-	-
Iowa	0.00	0.00	25.00	-	-	45,730.00
Kansas	1.29	0.73	1.29	19,177.18	19,335.38	16,585.18
Kentucky	5.05	8.24	7.14	11,116.10	16,116.11	16,666.59
Louisiana	8.70	17.39	10.00	12,020.50	10,679.25	303,270.00
Maine	0.00	0.00	0.00	-	-	-
Maryland	6.96	6.86	7.14	9,684.88	9,371.97	9,375.70
Massachusetts	4.47	4.50	4.83	11,841.41	10,943.01	10,660.03
Michigan	0.31	0.29	0.57	20,639.40	25,054.44	21,102.88
Minnesota	0.00	0.00	0.00	-	-	-
Mississippi	-	0.00	0.00	-	-	-
Missouri	15.38	10.53	5.56	11,106.00	3,836.00	33,203.00
Montana	0.00	0.00	0.00	-	-	-
Nebraska	12.50	27.27	0.00	1,166.00	15,164.33	-
Nevada	0.00	-	0.00	-	-	-
New Hampshire	11.11	0.00	0.00	16,046.00	-	-
New Jersey	3.89	4.82	4.25	26,935.13	21,244.54	23,701.89
New Mexico	0.00	0.00	0.00	-	-	-
New York	3.48	3.44	3.35	18,572.02	22,608.25	21,439.92
North Carolina	0.56	-	-	35,043.80	-	-
North Dakota	-	0.00	-	-	-	-
Ohio	0.00	0.00	-	-	-	-
Oklahoma	0.00	0.00	0.00	-	-	-
Oregon	0.00	0.00	0.00	-	-	-
Pennsylvania	2.05	1.49	1.69	15,106.30	13,682.21	15,548.64
Rhode Island	7.08	6.30	8.17	13,096.09	11,895.98	10,247.57
South Carolina	0.00	0.00	4.35	-	-	8,006.00
South Dakota	0.00	-	-	-	-	-
Tennessee	0.00	0.00	0.00	-	-	-
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	0.00	0.00	0.00	-	-	-
Vermont	0.00	12.50	0.00	-	2,040.00	-
Virginia	2.27	2.89	1.91	22,746.00	8,571.60	9,336.43
Washington	50.00	16.67	0.00	7,262.67	34,925.00	-
West Virginia	0.00	6.25	7.14	-	1,454.00	16,987.00
Wisconsin	16.67	33.33	0.00	4,656.00	6,442.00	-
Wyoming	0.00	-	-	-	-	-
<b>Countrywide</b>	<b>4.48</b>	<b>4.48</b>	<b>4.81</b>	<b>12,608.99</b>	<b>12,778.57</b>	<b>12,110.86</b>
<b>CW w/o TX and MA</b>	<b>4.49</b>	<b>4.48</b>	<b>4.80</b>	<b>12,782.17</b>	<b>13,363.43</b>	<b>12,576.06</b>

Table 8A

## Bodily Injury Liability 2017-2019

STATE	Total Business					
	Earned Premiums			Earned Exposures		
	2019	2018	2017	2019	2018	2017
Alabama	806,941,758	765,842,846	672,057,805	3,733,160	3,710,639	3,639,319
Alaska	106,725,811	106,884,866	106,905,170	477,560	473,974	474,170
Arizona	1,378,348,834	1,285,336,320	1,168,297,607	4,568,414	4,429,103	4,285,456
Arkansas	356,336,967	346,692,138	317,896,660	1,903,288	1,884,293	1,869,328
California	7,499,556,595	7,262,949,283	6,607,743,190	27,689,590	27,211,007	26,563,691
Colorado	1,142,324,354	1,084,830,194	962,944,876	3,996,651	3,939,202	3,876,914
Connecticut	896,485,800	865,990,682	812,858,467	2,101,518	2,072,117	2,049,505
Delaware	225,118,037	219,404,773	199,218,611	645,552	630,687	620,163
District of Columbia	81,338,424	79,019,284	70,688,853	244,459	242,794	241,863
Florida	4,541,777,315	4,475,879,653	4,260,506,230	12,548,526	12,313,600	12,043,879
Georgia	2,860,633,858	2,642,244,469	2,315,965,900	6,932,630	6,782,317	6,619,070
Hawaii	109,164,942	110,099,225	112,279,276	864,688	855,241	846,499
Idaho	206,199,151	196,848,066	183,600,521	1,157,007	1,118,920	1,078,913
Illinois	1,660,146,361	1,643,377,734	1,591,250,440	6,935,411	6,888,460	6,850,840
Indiana	843,723,335	835,800,758	801,760,222	4,582,063	4,549,018	4,493,021
Iowa	308,888,709	309,618,222	297,558,288	2,350,057	2,375,939	2,345,771
Kansas	333,478,753	320,308,954	296,004,350	2,126,414	2,109,430	2,085,548
Kentucky	748,275,311	736,698,938	698,956,371	3,032,537	2,998,222	2,971,584
Louisiana	1,570,074,508	1,514,439,755	1,386,974,218	2,823,840	2,787,891	2,794,310
Maine	128,303,083	127,690,726	126,251,582	822,333	803,322	785,610
Maryland	1,213,061,725	1,187,911,514	1,123,773,739	4,142,632	4,113,524	4,050,551
Massachusetts	1,422,231,193	1,397,216,230	1,359,646,777	4,531,641	4,473,229	4,401,295
Michigan	825,763,419	798,850,472	721,839,524	5,465,970	5,462,664	5,451,758
Minnesota	528,835,751	517,775,403	488,015,314	3,913,861	3,917,351	3,839,997
Mississippi	410,572,692	397,170,624	369,642,120	1,849,739	1,830,311	1,814,152
Missouri	901,737,662	875,546,069	815,112,312	3,813,366	3,789,242	3,771,133
Montana	146,149,529	143,309,901	137,603,808	792,866	779,459	766,942
Nebraska	264,896,856	263,092,995	251,671,454	1,510,600	1,503,022	1,480,272
Nevada	974,190,211	896,235,863	764,754,106	1,911,176	1,855,991	1,791,552
New Hampshire	151,061,025	149,229,274	147,280,927	888,883	875,287	859,542
New Jersey	1,295,553,250	1,273,532,082	1,243,844,430	4,376,132	4,281,004	4,198,853
New Mexico	335,861,647	319,897,972	298,437,605	1,452,799	1,425,622	1,384,460
New York	2,746,135,179	2,715,872,111	2,535,868,242	8,493,235	8,522,042	8,450,491
North Carolina	1,246,111,856	1,218,929,865	1,169,054,331	7,212,184	7,011,897	6,815,202
North Dakota	50,573,720	51,606,924	51,772,176	588,165	590,142	581,997
Ohio	1,456,690,155	1,453,535,979	1,399,621,392	7,718,076	7,694,228	7,600,662
Oklahoma	539,320,487	532,349,708	511,068,712	2,554,402	2,508,436	2,464,045
Oregon	731,753,737	741,329,389	729,295,043	2,797,237	2,737,149	2,675,211
Pennsylvania	1,387,351,037	1,398,257,737	1,352,159,160	8,252,563	8,228,827	8,118,531
Rhode Island	256,998,336	251,180,996	238,520,573	628,789	616,347	602,955
South Carolina	1,211,562,658	1,150,649,351	1,025,843,145	3,751,391	3,672,292	3,594,857
South Dakota	96,167,485	97,540,640	95,478,188	674,262	679,146	665,642
Tennessee	886,114,488	857,109,755	803,308,538	4,632,427	4,534,012	4,439,920
Texas	5,317,189,352	5,064,708,400	4,524,630,607	n/a	n/a	n/a
Utah	486,999,324	455,116,297	414,140,543	1,927,146	1,858,566	1,797,112
Vermont	56,247,706	57,479,669	57,320,991	383,926	378,732	373,714
Virginia	1,361,015,250	1,332,782,012	1,255,169,811	6,421,947	6,357,757	6,176,680
Washington	1,320,718,304	1,291,840,267	1,236,831,304	4,619,875	4,509,419	4,421,742
West Virginia	263,815,646	272,207,001	280,496,963	1,252,059	1,259,287	1,260,329
Wisconsin	742,059,461	743,013,814	712,766,020	3,797,378	3,781,549	3,728,079
Wyoming	60,182,328	60,479,441	59,330,262	447,374	439,516	432,168
<b>Countrywide</b>	<b>54,490,763,375</b>	<b>52,895,714,641</b>	<b>49,164,016,754</b>	<b>190,337,799</b>	<b>187,862,226</b>	<b>184,545,298</b>
<b>CW w/o TX and MA</b>	<b>47,751,342,830</b>	<b>46,433,790,011</b>	<b>43,279,739,370</b>	<b>185,806,158</b>	<b>183,388,997</b>	<b>180,144,003</b>

Table 8B

## Bodily Injury Liability 2017-2019

STATE	Total Business					
	Incurred Losses			Incurred Claims		
	2019	2018	2017	2019	2018	2017
Alabama	601,043,776	582,914,499	562,203,461	33,877	32,783	32,488
Alaska	85,371,634	77,509,175	85,361,955	2,962	3,393	3,607
Arizona	1,030,320,368	973,648,776	926,237,232	60,566	58,491	57,924
Arkansas	251,075,908	238,882,825	237,115,650	20,189	20,238	19,885
California	5,466,828,707	5,066,089,299	4,763,732,641	245,495	247,955	246,407
Colorado	882,782,614	853,862,939	796,049,518	32,205	31,892	30,814
Connecticut	655,948,165	640,567,453	641,380,899	27,109	27,291	27,654
Delaware	194,744,658	185,262,476	164,429,920	9,098	9,235	9,468
District of Columbia	65,194,139	67,873,787	65,776,646	5,137	5,310	5,451
Florida	4,353,851,007	3,893,557,453	3,698,371,867	182,383	172,726	169,406
Georgia	2,372,009,859	2,191,593,591	2,035,956,597	128,568	123,453	118,389
Hawaii	62,917,477	59,301,231	57,471,081	1,610	1,783	1,882
Idaho	144,782,661	133,285,721	124,396,296	8,419	8,494	8,334
Illinois	1,179,732,603	1,210,187,210	1,178,271,010	56,333	57,561	57,152
Indiana	577,136,253	556,423,509	558,615,452	30,673	30,642	31,707
Iowa	208,149,907	189,964,834	192,277,649	12,874	13,019	12,724
Kansas	254,101,656	246,939,512	242,944,635	9,605	9,450	9,166
Kentucky	583,005,900	567,718,336	556,225,091	29,575	29,121	30,691
Louisiana	1,187,025,946	1,138,777,792	1,140,689,985	69,337	67,727	68,675
Maine	102,647,976	91,214,748	90,232,542	4,770	4,755	4,736
Maryland	1,037,152,985	1,016,068,333	986,210,312	74,166	76,559	77,324
Massachusetts	779,819,205	763,315,181	780,618,138	54,709	56,392	58,289
Michigan	512,845,130	498,269,159	500,851,466	10,048	9,219	9,522
Minnesota	330,338,373	336,733,893	334,040,525	11,567	11,753	11,794
Mississippi	319,495,793	319,719,640	304,834,016	19,503	19,337	19,257
Missouri	663,888,218	641,345,902	630,682,219	33,594	33,539	34,052
Montana	98,961,263	91,034,601	88,819,211	4,143	4,051	4,112
Nebraska	156,877,202	166,352,703	157,017,280	10,021	10,304	9,902
Nevada	793,583,445	706,751,516	638,125,113	31,931	31,022	30,674
New Hampshire	111,867,125	101,209,567	106,991,241	4,772	4,846	4,911
New Jersey	1,214,065,970	1,124,979,663	1,093,024,157	33,687	31,106	30,797
New Mexico	219,672,659	222,946,725	220,601,218	13,605	13,881	13,488
New York	2,570,849,395	2,469,231,499	2,280,903,822	66,627	66,365	65,026
North Carolina	1,067,352,862	963,997,814	931,378,183	89,702	82,184	78,086
North Dakota	28,903,982	32,261,677	27,448,330	999	988	972
Ohio	971,282,748	978,881,788	1,008,675,428	72,317	76,628	79,239
Oklahoma	348,837,236	344,274,237	332,823,618	23,426	22,667	22,499
Oregon	504,494,269	504,356,065	491,334,098	29,675	30,203	31,266
Pennsylvania	1,032,651,211	1,004,902,660	1,032,400,115	41,203	43,197	44,872
Rhode Island	190,991,271	176,655,413	185,874,089	13,162	12,203	12,689
South Carolina	889,424,351	863,054,854	828,091,110	62,404	63,909	64,048
South Dakota	54,195,425	53,635,804	54,602,138	2,739	2,862	2,789
Tennessee	637,672,317	621,443,682	623,231,739	34,894	35,326	36,366
Texas	4,051,283,938	3,544,111,649	3,333,454,021	n/a	n/a	n/a
Utah	382,128,715	365,788,048	342,817,735	18,791	17,847	17,434
Vermont	36,646,785	36,297,757	34,014,154	1,750	1,846	1,867
Virginia	1,065,678,610	1,012,002,787	1,002,277,034	62,830	63,593	64,492
Washington	785,244,452	870,147,684	899,842,965	45,637	49,731	52,009
West Virginia	191,299,372	190,360,526	186,395,395	9,447	10,168	10,652
Wisconsin	487,847,307	490,466,367	495,398,444	21,764	21,818	22,061
Wyoming	46,902,416	38,301,499	35,109,869	1,946	1,956	1,770
<b>Countrywide</b>	<b>41,840,925,244</b>	<b>39,514,473,859</b>	<b>38,085,627,310</b>	<b>1,871,844</b>	<b>1,860,819</b>	<b>1,858,819</b>
<b>CW w/o TX and MA</b>	<b>37,009,822,101</b>	<b>35,207,047,029</b>	<b>33,971,555,151</b>	<b>1,817,135</b>	<b>1,804,427</b>	<b>1,800,530</b>

Table 8C

## Bodily Injury Liability 2017-2019

STATE	Total Business					
	Pure Premiums			Loss Ratio		
	2019	2018	2017	2019	2018	2017
Alabama	161.00	157.09	154.48	74.48	76.11	83.65
Alaska	178.77	163.53	180.02	79.99	72.52	79.85
Arizona	225.53	219.83	216.14	74.75	75.75	79.28
Arkansas	131.92	126.78	126.85	70.46	68.90	74.59
California	197.43	186.18	179.33	72.90	69.75	72.09
Colorado	220.88	216.76	205.33	77.28	78.71	82.67
Connecticut	312.13	309.14	312.94	73.17	73.97	78.90
Delaware	301.67	293.75	265.14	86.51	84.44	82.54
District of Columbia	266.69	279.55	271.96	80.15	85.90	93.05
Florida	346.96	316.20	307.07	95.86	86.99	86.81
Georgia	342.15	323.13	307.59	82.92	82.94	87.91
Hawaii	72.76	69.34	67.89	57.64	53.86	51.19
Idaho	125.14	119.12	115.30	70.21	67.71	67.75
Illinois	170.10	175.68	171.99	71.06	73.64	74.05
Indiana	125.96	122.32	124.33	68.40	66.57	69.67
Iowa	88.57	79.95	81.97	67.39	61.35	64.62
Kansas	119.50	117.06	116.49	76.20	77.09	82.07
Kentucky	192.25	189.35	187.18	77.91	77.06	79.58
Louisiana	420.36	408.47	408.22	75.60	75.19	82.24
Maine	124.83	113.55	114.86	80.00	71.43	71.47
Maryland	250.36	247.01	243.48	85.50	85.53	87.76
Massachusetts	172.08	170.64	177.36	54.83	54.63	57.41
Michigan	93.83	91.21	91.87	62.11	62.37	69.39
Minnesota	84.40	85.96	86.99	62.47	65.03	68.45
Mississippi	172.72	174.68	168.03	77.82	80.50	82.47
Missouri	174.10	169.25	167.24	73.62	73.25	77.37
Montana	124.81	116.79	115.81	67.71	63.52	64.55
Nebraska	103.85	110.68	106.07	59.22	63.23	62.39
Nevada	415.23	380.79	356.19	81.46	78.86	83.44
New Hampshire	125.85	115.63	124.47	74.05	67.82	72.64
New Jersey	277.43	262.78	260.31	93.71	88.34	87.87
New Mexico	151.21	156.39	159.34	65.41	69.69	73.92
New York	302.69	289.75	269.91	93.62	90.92	89.95
North Carolina	147.99	137.48	136.66	85.65	79.09	79.67
North Dakota	49.14	54.67	47.16	57.15	62.51	53.02
Ohio	125.85	127.22	132.71	66.68	67.34	72.07
Oklahoma	136.56	137.25	135.07	64.68	64.67	65.12
Oregon	180.35	184.26	183.66	68.94	68.03	67.37
Pennsylvania	125.13	122.12	127.17	74.43	71.87	76.35
Rhode Island	303.74	286.62	308.27	74.32	70.33	77.93
South Carolina	237.09	235.02	230.35	73.41	75.01	80.72
South Dakota	80.38	78.98	82.03	56.36	54.99	57.19
Tennessee	137.65	137.06	140.37	71.96	72.50	77.58
Texas	n/a	n/a	n/a	76.19	69.98	73.67
Utah	198.29	196.81	190.76	78.47	80.37	82.78
Vermont	95.45	95.84	91.02	65.15	63.15	59.34
Virginia	165.94	159.18	162.27	78.30	75.93	79.85
Washington	169.97	192.96	203.50	59.46	67.36	72.75
West Virginia	152.79	151.17	147.89	72.51	69.93	66.45
Wisconsin	128.47	129.70	132.88	65.74	66.01	69.50
Wyoming	104.84	87.14	81.24	77.93	63.33	59.18
<b>Countrywide</b>	<b>219.82</b>	<b>210.34</b>	<b>206.38</b>	<b>76.79</b>	<b>74.70</b>	<b>77.47</b>
<b>CW w/o TX and MA</b>	<b>199.19</b>	<b>191.98</b>	<b>188.58</b>	<b>77.51</b>	<b>75.82</b>	<b>78.49</b>



Table 8D

## Bodily Injury Liability 2017-2019

STATE	Total Business					
	Frequency			Severity		
	2019	2018	2017	2019	2018	2017
Alabama	0.91	0.88	0.89	17,741.94	17,781.00	17,304.96
Alaska	0.62	0.72	0.76	28,822.29	22,843.85	23,665.64
Arizona	1.33	1.32	1.35	17,011.53	16,646.13	15,990.56
Arkansas	1.06	1.07	1.06	12,436.27	11,803.68	11,924.35
California	0.89	0.91	0.93	22,268.59	20,431.49	19,332.78
Colorado	0.81	0.81	0.79	27,411.35	26,773.58	25,834.02
Connecticut	1.29	1.32	1.35	24,196.69	23,471.75	23,193.06
Delaware	1.41	1.46	1.53	21,405.22	20,060.91	17,366.91
District of Columbia	2.10	2.19	2.25	12,691.09	12,782.26	12,066.90
Florida	1.45	1.40	1.41	23,872.02	22,541.81	21,831.41
Georgia	1.85	1.82	1.79	18,449.46	17,752.45	17,197.18
Hawaii	0.19	0.21	0.22	39,079.18	33,259.24	30,537.24
Idaho	0.73	0.76	0.77	17,197.13	15,691.75	14,926.36
Illinois	0.81	0.84	0.83	20,942.12	21,024.43	20,616.44
Indiana	0.67	0.67	0.71	18,815.77	18,158.85	17,618.05
Iowa	0.55	0.55	0.54	16,168.24	14,591.35	15,111.42
Kansas	0.45	0.45	0.44	26,455.14	26,131.17	26,504.98
Kentucky	0.98	0.97	1.03	19,712.79	19,495.15	18,123.39
Louisiana	2.46	2.43	2.46	17,119.66	16,814.24	16,609.97
Maine	0.58	0.59	0.60	21,519.49	19,182.91	19,052.48
Maryland	1.79	1.86	1.91	13,984.21	13,271.70	12,754.26
Massachusetts	1.21	1.26	1.32	14,253.95	13,535.88	13,392.20
Michigan	0.18	0.17	0.17	51,039.52	54,048.07	52,599.40
Minnesota	0.30	0.30	0.31	28,558.69	28,650.89	28,322.92
Mississippi	1.05	1.06	1.06	16,381.88	16,534.09	15,829.78
Missouri	0.88	0.89	0.90	19,762.11	19,122.39	18,521.15
Montana	0.52	0.52	0.54	23,886.38	22,472.13	21,600.00
Nebraska	0.66	0.69	0.67	15,654.85	16,144.48	15,857.13
Nevada	1.67	1.67	1.71	24,853.07	22,782.27	20,803.45
New Hampshire	0.54	0.55	0.57	23,442.40	20,885.18	21,786.04
New Jersey	0.77	0.73	0.73	36,039.60	36,166.00	35,491.25
New Mexico	0.94	0.97	0.97	16,146.47	16,061.29	16,355.37
New York	0.78	0.78	0.77	38,585.70	37,206.83	35,076.80
North Carolina	1.24	1.17	1.15	11,898.87	11,729.75	11,927.59
North Dakota	0.17	0.17	0.17	28,932.91	32,653.52	28,239.02
Ohio	0.94	1.00	1.04	13,430.90	12,774.47	12,729.53
Oklahoma	0.92	0.90	0.91	14,891.03	15,188.35	14,792.82
Oregon	1.06	1.10	1.17	17,000.65	16,698.87	15,714.65
Pennsylvania	0.50	0.52	0.55	25,062.52	23,263.25	23,007.67
Rhode Island	2.09	1.98	2.10	14,510.81	14,476.39	14,648.44
South Carolina	1.66	1.74	1.78	14,252.68	13,504.43	12,929.23
South Dakota	0.41	0.42	0.42	19,786.57	18,740.67	19,577.68
Tennessee	0.75	0.78	0.82	18,274.55	17,591.68	17,137.76
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	0.98	0.96	0.97	20,335.73	20,495.77	19,663.75
Vermont	0.46	0.49	0.50	20,941.02	19,662.92	18,218.61
Virginia	0.98	1.00	1.04	16,961.30	15,913.75	15,541.11
Washington	0.99	1.10	1.18	17,206.31	17,497.09	17,301.68
West Virginia	0.75	0.81	0.85	20,249.75	18,721.53	17,498.63
Wisconsin	0.57	0.58	0.59	22,415.33	22,479.90	22,455.85
Wyoming	0.43	0.45	0.41	24,101.96	19,581.54	19,836.08
<b>Countrywide</b>	<b>0.98</b>	<b>0.99</b>	<b>1.01</b>	<b>22,352.78</b>	<b>21,234.99</b>	<b>20,489.15</b>
<b>CW w/o TX and MA</b>	<b>0.98</b>	<b>0.98</b>	<b>1.00</b>	<b>20,367.13</b>	<b>19,511.48</b>	<b>18,867.53</b>

# Property Damage Liability

## Property Damage Liability

All of the states require drivers operating a motor vehicle to be financially responsible for accidents up to a fixed dollar amount. Most of the states require this to be in the form of liability insurance purchased from an insurer. Insurance is the most popular means of meeting the requirements, even in those states allowing other options.

Property damage is damage to, destruction of, or loss of use of tangible property. **Property damage liability (PD)** insurance pays for damages to another person's property for which the insured is legally liable, through the ownership, maintenance, or use of a covered vehicle up to the specified limit of the auto policy. The insurer also agrees to defend the insured and pay all legal defense costs. Defense costs are in addition to the policy limits.

The minimum required limits of liability coverage vary by state, and are represented in the form of ## / ## / ##, where the first two numbers refer to the dollar limits (in thousands) of bodily injury liability, and the third number refers to the PD limit. For example, 10/20/5 means bodily injury liability coverage up to \$20,000 for all persons injured in an accident, subject to a limit of \$10,000 for any one individual; and \$5,000 coverage for property damage liability. In most of the states a policy can be purchased that contains a single limit of coverage for bodily injury and property damage liability.

## Property Damage Liability State-Specific Information and Technical Notes

### Voluntary Market Business and Residual Market Business

#### Property Damage Liability Data

**Texas**—Property damage liability data include data for combined single limits—property damage.

**Michigan**—Property damage liability is a residual coverage that pays for property damage that Michigan drivers are legally responsible for *in other states*. Michigan policyholders are required to carry property protection insurance (PPI) to cover damages to property in Michigan. In this report, Michigan PPI data are included in other liability, which is not reported separately in this publication.

**Property Damage Liability—Required Limits** California—The minimum basic limit for property damage liability is \$5,000. Eligible

residents from all California counties that meet certain criteria may purchase a low-cost auto policy with a property damage liability of \$3,000.

#### Property Damage Liability—Calculations-Loss Experience Results

**Texas**—Earned exposure and incurred claims data are not available, as indicated by “n/a.” Because the results for pure premium, frequency and severity are calculated using earned exposures and incurred claims, there is no data in these columns for Texas.

#### Property Damage—Loss Development

Property damage liability incurred losses have been developed to **39 months**.

*Except:*

**California**—PD incurred losses are developed to **42 months**.

Table 9A

## Property Damage Liability 2017-2019

STATE	Voluntary Business					
	Earned Premiums			Earned Exposures		
	2019	2018	2017	2019	2018	2017
Alabama	714,848,440	704,732,903	656,259,442	3,735,986	3,714,508	3,642,822
Alaska	91,373,790	85,637,389	81,576,047	477,540	473,976	474,161
Arizona	1,034,216,990	979,474,789	884,931,908	4,568,031	4,429,217	4,285,931
Arkansas	384,737,953	379,182,572	346,670,890	1,902,580	1,883,966	1,868,391
California	7,170,801,127	6,724,779,162	5,904,606,481	27,665,017	27,189,706	26,545,841
Colorado	851,077,060	831,804,737	796,638,084	3,996,479	3,939,249	3,877,302
Connecticut	512,718,621	493,532,956	458,382,805	2,098,532	2,071,870	2,050,396
Delaware	140,326,683	135,380,356	126,758,745	645,592	631,024	620,773
District of Columbia	76,907,927	74,381,263	68,183,568	244,286	242,653	241,732
Florida	3,249,691,929	3,149,022,506	2,840,533,559	13,814,880	13,472,216	13,106,932
Georgia	1,851,949,288	1,768,143,144	1,593,724,800	6,932,673	6,782,814	6,620,463
Hawaii	144,173,796	138,433,793	126,986,103	864,648	855,029	846,137
Idaho	189,865,242	176,737,276	155,521,497	1,156,923	1,118,849	1,078,978
Illinois	1,318,791,213	1,303,660,580	1,256,804,756	6,936,157	6,886,429	6,849,544
Indiana	763,743,662	746,359,696	703,096,066	4,580,961	4,549,050	4,493,534
Iowa	347,495,068	346,543,577	327,652,199	2,340,319	2,362,713	2,333,588
Kansas	366,358,276	361,764,221	337,866,807	2,125,215	2,108,240	2,083,880
Kentucky	521,950,603	510,842,479	469,951,901	3,032,618	2,997,838	2,970,728
Louisiana	773,077,942	754,489,393	700,734,040	2,823,770	2,788,022	2,795,103
Maine	121,270,901	117,241,312	111,416,305	821,645	802,849	785,290
Maryland	1,090,659,214	1,047,519,111	945,531,493	4,102,401	4,069,543	4,009,165
Massachusetts	1,250,722,232	1,211,140,617	1,134,846,610	4,450,790	4,401,872	4,338,986
Michigan	136,580,797	135,040,637	129,525,849	5,464,896	5,459,580	5,447,376
Minnesota	648,987,021	633,645,532	582,134,243	3,911,767	3,915,678	3,838,963
Mississippi	314,270,215	306,413,577	284,909,000	1,850,238	1,830,393	1,814,315
Missouri	759,505,737	739,394,104	698,115,432	3,812,311	3,788,768	3,770,931
Montana	117,339,680	113,622,072	105,789,082	792,785	779,428	766,918
Nebraska	260,936,342	256,402,495	240,451,788	1,510,178	1,502,372	1,479,821
Nevada	430,593,265	400,478,287	351,027,618	1,911,224	1,856,220	1,791,713
New Hampshire	157,617,050	149,872,884	137,203,541	889,207	875,916	860,518
New Jersey	1,047,399,532	1,023,145,075	963,484,355	4,386,230	4,288,476	4,203,971
New Mexico	265,725,480	261,451,732	242,049,444	1,446,207	1,421,542	1,384,708
New York	2,195,208,915	2,143,932,956	2,060,479,963	8,445,339	8,474,509	8,407,894
North Carolina	1,180,377,963	1,119,161,587	939,851,333	7,211,240	7,011,893	6,815,201
North Dakota	78,465,759	76,100,423	71,872,583	588,117	590,121	581,957
Ohio	1,381,403,595	1,372,016,023	1,303,641,083	7,715,261	7,694,664	7,602,233
Oklahoma	522,246,464	516,840,005	496,395,285	2,554,343	2,508,507	2,464,048
Oregon	537,597,701	518,917,506	479,019,435	2,795,711	2,736,710	2,675,328
Pennsylvania	1,727,710,767	1,721,038,926	1,618,451,082	8,255,847	8,268,702	8,167,369
Rhode Island	192,961,664	182,429,646	167,593,449	615,861	599,267	585,412
South Carolina	834,295,980	803,451,896	730,441,281	3,751,062	3,672,304	3,596,019
South Dakota	85,226,970	83,040,494	77,574,917	673,823	677,000	663,820
Tennessee	836,547,040	806,858,223	745,131,573	4,631,786	4,533,346	4,439,439
Texas	5,090,760,131	5,107,822,291	4,835,293,319	n/a	n/a	n/a
Utah	418,013,489	396,858,132	360,219,740	1,927,070	1,858,438	1,796,915
Vermont	54,973,547	54,489,288	52,705,667	383,178	378,333	373,394
Virginia	1,200,407,666	1,171,661,836	1,087,995,506	6,354,955	6,288,477	6,182,669
Washington	940,552,547	891,224,000	806,735,108	4,624,941	4,512,421	4,423,925
West Virginia	214,451,719	210,532,538	193,490,008	1,251,886	1,259,490	1,261,110
Wisconsin	504,156,850	497,238,319	475,030,410	3,793,826	3,777,277	3,724,608
Wyoming	64,008,451	62,422,231	60,485,409	447,360	439,519	432,198
<b>Countrywide</b>	<b>45,165,080,294</b>	<b>43,796,306,547</b>	<b>40,325,771,609</b>	<b>191,313,692</b>	<b>188,770,984</b>	<b>185,472,450</b>
<b>CW w/o Texas</b>	<b>40,074,320,163</b>	<b>38,688,484,256</b>	<b>35,490,478,290</b>	<b>191,313,692</b>	<b>188,770,984</b>	<b>185,472,450</b>

Table 9B

## Property Damage Liability 2017-2019

STATE	Voluntary Business					
	Incurred Losses			Incurred Claims		
	2019	2018	2017	2019	2018	2017
Alabama	540,070,746	515,745,287	487,503,202	107,464	111,487	115,228
Alaska	67,680,179	72,761,867	73,215,839	13,692	15,412	16,427
Arizona	764,950,793	722,407,772	681,825,161	178,515	176,478	175,881
Arkansas	279,895,902	267,392,864	259,802,837	59,951	60,230	61,419
California	4,656,649,565	4,442,852,000	4,326,393,209	1,090,532	1,109,805	1,130,366
Colorado	660,767,942	613,825,761	576,032,752	147,492	143,717	144,231
Connecticut	413,782,891	396,870,484	378,935,311	92,401	94,570	95,463
Delaware	113,592,374	109,139,703	104,850,821	27,239	27,019	27,488
District of Columbia	56,494,912	55,354,598	53,093,167	16,720	17,273	17,608
Florida	2,373,154,058	2,301,242,043	2,203,540,291	591,968	599,689	607,986
Georgia	1,358,118,997	1,306,174,282	1,240,351,357	297,253	304,465	303,052
Hawaii	127,551,907	123,437,034	119,190,038	30,652	31,874	33,252
Idaho	142,438,371	131,594,528	123,461,883	34,151	33,799	34,576
Illinois	1,088,275,808	1,069,527,527	1,008,863,035	267,021	271,056	268,677
Indiana	585,562,174	564,791,574	536,197,315	141,162	142,529	144,399
Iowa	276,206,983	256,795,424	239,311,109	68,171	67,235	66,024
Kansas	272,878,958	260,404,718	242,348,859	63,038	63,014	61,960
Kentucky	410,368,727	390,463,825	385,682,173	93,035	94,209	96,585
Louisiana	561,834,371	550,003,861	562,486,122	123,301	124,448	131,862
Maine	103,411,358	97,369,880	93,762,176	27,638	27,707	27,597
Maryland	839,041,802	814,284,457	768,249,498	214,644	222,805	219,031
Massachusetts	860,430,293	830,119,859	805,607,219	232,166	233,867	236,857
Michigan	63,110,954	59,443,843	57,247,367	20,770	21,168	22,362
Minnesota	530,014,588	496,147,567	456,696,662	128,621	126,760	123,514
Mississippi	238,590,099	233,317,586	225,612,174	51,131	52,018	53,070
Missouri	572,677,984	546,803,192	527,453,376	137,225	137,572	139,335
Montana	90,229,466	84,187,581	80,725,970	19,859	19,990	19,728
Nebraska	210,834,617	199,532,025	179,819,786	48,613	48,273	47,245
Nevada	327,418,448	314,759,982	291,152,123	76,055	76,931	76,614
New Hampshire	127,425,860	120,466,443	114,694,722	32,766	33,017	32,692
New Jersey	819,783,684	809,544,704	768,344,557	190,148	193,881	194,450
New Mexico	181,844,267	184,003,397	167,548,863	44,250	46,130	44,885
New York	1,794,825,452	1,764,614,390	1,694,017,826	391,211	404,553	407,140
North Carolina	1,111,020,921	996,206,153	935,325,728	280,717	263,072	244,217
North Dakota	63,151,932	60,599,288	58,085,247	15,491	15,263	15,136
Ohio	1,045,781,260	1,009,737,852	975,847,369	259,609	265,772	268,484
Oklahoma	397,170,426	366,108,080	347,793,000	88,012	85,411	85,822
Oregon	407,559,019	386,994,091	374,097,871	98,837	99,111	101,965
Pennsylvania	1,305,275,462	1,291,141,068	1,223,220,496	322,969	334,501	328,359
Rhode Island	164,440,891	150,809,438	144,656,661	34,799	34,042	33,996
South Carolina	643,040,298	617,674,022	575,709,551	144,489	147,463	146,257
South Dakota	71,207,810	65,988,174	58,488,601	16,684	16,471	15,805
Tennessee	651,202,228	624,203,523	594,509,827	144,745	144,552	143,194
Texas	3,230,151,784	3,120,311,550	3,050,703,979	n/a	n/a	n/a
Utah	318,944,681	293,886,093	278,529,774	74,116	72,389	72,718
Vermont	43,445,847	41,965,221	39,651,694	12,079	12,266	12,272
Virginia	948,802,887	910,148,630	854,589,942	259,486	262,701	252,975
Washington	682,527,498	690,086,067	675,586,184	164,234	170,070	177,015
West Virginia	159,898,136	157,863,099	146,811,148	37,718	39,065	38,284
Wisconsin	401,571,984	373,132,308	356,179,088	99,451	98,219	98,531
Wyoming	48,082,473	45,350,105	42,569,612	10,562	10,473	10,514
<b>Countrywide</b>	<b>33,203,190,067</b>	<b>31,907,584,820</b>	<b>30,566,372,572</b>	<b>7,122,853</b>	<b>7,203,822</b>	<b>7,222,548</b>
<b>CW w/o Texas</b>	<b>29,973,038,283</b>	<b>28,787,273,270</b>	<b>27,515,668,593</b>	<b>7,122,853</b>	<b>7,203,822</b>	<b>7,222,548</b>

Table 9C

## Property Damage Liability 2017-2019

STATE	Voluntary Business					
	Pure Premium			Loss Ratio		
	2019	2018	2017	2019	2018	2017
Alabama	144.56	138.85	133.83	75.55	73.18	74.29
Alaska	141.73	153.51	154.41	74.07	84.97	89.75
Arizona	167.46	163.10	159.08	73.96	73.75	77.05
Arkansas	147.11	141.93	139.05	72.75	70.52	74.94
California	168.32	163.40	162.98	64.94	66.07	73.27
Colorado	165.34	155.82	148.57	77.64	73.79	72.31
Connecticut	197.18	191.55	184.81	80.70	80.41	82.67
Delaware	175.95	172.96	168.90	80.95	80.62	82.72
District of Columbia	231.27	228.12	219.64	73.46	74.42	77.87
Florida	171.78	170.81	168.12	73.03	73.08	77.57
Georgia	195.90	192.57	187.35	73.33	73.87	77.83
Hawaii	147.52	144.37	140.86	88.47	89.17	93.86
Idaho	123.12	117.62	114.42	75.02	74.46	79.39
Illinois	156.90	155.31	147.29	82.52	82.04	80.27
Indiana	127.83	124.16	119.33	76.67	75.67	76.26
Iowa	118.02	108.69	102.55	79.49	74.10	73.04
Kansas	128.40	123.52	116.30	74.48	71.98	71.73
Kentucky	135.32	130.25	129.83	78.62	76.44	82.07
Louisiana	198.97	197.27	201.24	72.67	72.90	80.27
Maine	125.86	121.28	119.40	85.27	83.05	84.15
Maryland	204.52	200.09	191.62	76.93	77.73	81.25
Massachusetts	193.32	188.58	185.67	68.79	68.54	70.99
Michigan	11.55	10.89	10.51	46.21	44.02	44.20
Minnesota	135.49	126.71	118.96	81.67	78.30	78.45
Mississippi	128.95	127.47	124.35	75.92	76.14	79.19
Missouri	150.22	144.32	139.87	75.40	73.95	75.55
Montana	113.81	108.01	105.26	76.90	74.09	76.31
Nebraska	139.61	132.81	121.51	80.80	77.82	74.78
Nevada	171.31	169.57	162.50	76.04	78.60	82.94
New Hampshire	143.30	137.53	133.29	80.85	80.38	83.59
New Jersey	186.90	188.77	182.77	78.27	79.12	79.75
New Mexico	125.74	129.44	121.00	68.43	70.38	69.22
New York	212.52	208.23	201.48	81.76	82.31	82.21
North Carolina	154.07	142.07	137.24	94.12	89.01	99.52
North Dakota	107.38	102.69	99.81	80.48	79.63	80.82
Ohio	135.55	131.23	128.36	75.70	73.60	74.86
Oklahoma	155.49	145.95	141.15	76.05	70.84	70.06
Oregon	145.78	141.41	139.83	75.81	74.58	78.10
Pennsylvania	158.10	156.15	149.77	75.55	75.02	75.58
Rhode Island	267.01	251.66	247.10	85.22	82.67	86.31
South Carolina	171.43	168.20	160.10	77.08	76.88	78.82
South Dakota	105.68	97.47	88.11	83.55	79.47	75.40
Tennessee	140.59	137.69	133.92	77.84	77.36	79.79
Texas	n/a	n/a	n/a	63.45	61.09	63.09
Utah	165.51	158.14	155.00	76.30	74.05	77.32
Vermont	113.38	110.92	106.19	79.03	77.02	75.23
Virginia	149.30	144.73	138.22	79.04	77.68	78.55
Washington	147.58	152.93	152.71	72.57	77.43	83.74
West Virginia	127.73	125.34	116.41	74.56	74.98	75.88
Wisconsin	105.85	98.78	95.63	79.65	75.04	74.98
Wyoming	107.48	103.18	98.50	75.12	72.65	70.38
<b>Countrywide</b>	<b>173.55</b>	<b>169.03</b>	<b>164.80</b>	<b>73.52</b>	<b>72.85</b>	<b>75.80</b>
<b>CW w/o Texas</b>	<b>156.67</b>	<b>152.50</b>	<b>148.35</b>	<b>74.79</b>	<b>74.41</b>	<b>77.53</b>

Table 9D

## Property Damage Liability 2017-2019

STATE	Voluntary Business					
	Frequency			Severity		
	2019	2018	2017	2019	2018	2017
Alabama	2.88	3.00	3.16	5,025.60	4,626.06	4,230.77
Alaska	2.87	3.25	3.46	4,943.05	4,721.12	4,457.04
Arizona	3.91	3.98	4.10	4,285.08	4,093.47	3,876.63
Arkansas	3.15	3.20	3.29	4,668.74	4,439.53	4,230.01
California	3.94	4.08	4.26	4,270.07	4,003.27	3,827.43
Colorado	3.69	3.65	3.72	4,480.03	4,271.07	3,993.82
Connecticut	4.40	4.56	4.66	4,478.12	4,196.58	3,969.45
Delaware	4.22	4.28	4.43	4,170.21	4,039.37	3,814.42
District of Columbia	6.84	7.12	7.28	3,378.88	3,204.69	3,015.29
Florida	4.29	4.45	4.64	4,008.92	3,837.39	3,624.33
Georgia	4.29	4.49	4.58	4,568.90	4,290.06	4,092.87
Hawaii	3.55	3.73	3.93	4,161.29	3,872.66	3,584.45
Idaho	2.95	3.02	3.20	4,170.84	3,893.44	3,570.74
Illinois	3.85	3.94	3.92	4,075.62	3,945.78	3,754.93
Indiana	3.08	3.13	3.21	4,148.16	3,962.64	3,713.30
Iowa	2.91	2.85	2.83	4,051.68	3,819.37	3,624.61
Kansas	2.97	2.99	2.97	4,328.80	4,132.49	3,911.38
Kentucky	3.07	3.14	3.25	4,410.91	4,144.66	3,993.19
Louisiana	4.37	4.46	4.72	4,556.61	4,419.55	4,265.72
Maine	3.36	3.45	3.51	3,741.64	3,514.27	3,397.55
Maryland	5.23	5.47	5.46	3,908.99	3,654.70	3,507.49
Massachusetts	5.22	5.31	5.46	3,706.10	3,549.54	3,401.24
Michigan	0.38	0.39	0.41	3,038.56	2,808.19	2,560.03
Minnesota	3.29	3.24	3.22	4,120.75	3,914.07	3,697.53
Mississippi	2.76	2.84	2.93	4,666.25	4,485.32	4,251.22
Missouri	3.60	3.63	3.69	4,173.28	3,974.67	3,785.51
Montana	2.50	2.56	2.57	4,543.51	4,211.48	4,091.95
Nebraska	3.22	3.21	3.19	4,337.00	4,133.41	3,806.11
Nevada	3.98	4.14	4.28	4,305.02	4,091.46	3,800.25
New Hampshire	3.68	3.77	3.80	3,888.97	3,648.62	3,508.34
New Jersey	4.34	4.52	4.63	4,311.29	4,175.47	3,951.37
New Mexico	3.06	3.25	3.24	4,109.47	3,988.80	3,732.85
New York	4.63	4.77	4.84	4,587.87	4,361.89	4,160.77
North Carolina	3.89	3.75	3.58	3,957.80	3,786.82	3,829.90
North Dakota	2.63	2.59	2.60	4,076.69	3,970.34	3,837.56
Ohio	3.36	3.45	3.53	4,028.29	3,799.26	3,634.66
Oklahoma	3.45	3.40	3.48	4,512.68	4,286.43	4,052.49
Oregon	3.54	3.62	3.81	4,123.55	3,904.65	3,668.89
Pennsylvania	3.91	4.05	4.02	4,041.49	3,859.90	3,725.25
Rhode Island	5.65	5.68	5.81	4,725.45	4,430.10	4,255.11
South Carolina	3.85	4.02	4.07	4,450.44	4,188.67	3,936.29
South Dakota	2.48	2.43	2.38	4,268.03	4,006.32	3,700.64
Tennessee	3.13	3.19	3.23	4,498.96	4,318.19	4,151.78
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	3.85	3.90	4.05	4,303.32	4,059.82	3,830.27
Vermont	3.15	3.24	3.29	3,596.81	3,421.26	3,231.07
Virginia	4.08	4.18	4.09	3,656.47	3,464.58	3,378.16
Washington	3.55	3.77	4.00	4,155.82	4,057.66	3,816.55
West Virginia	3.01	3.10	3.04	4,239.31	4,041.04	3,834.79
Wisconsin	2.62	2.60	2.65	4,037.89	3,798.98	3,614.89
Wyoming	2.36	2.38	2.43	4,552.40	4,330.19	4,048.85
<b>Countrywide</b>	<b>3.72</b>	<b>3.82</b>	<b>3.89</b>	<b>4,661.50</b>	<b>4,429.26</b>	<b>4,232.08</b>
<b>CW w/o Texas</b>	<b>3.72</b>	<b>3.82</b>	<b>3.89</b>	<b>4,208.01</b>	<b>3,996.11</b>	<b>3,809.69</b>

Table 10A

## Property Damage Liability 2017-2019

STATE	Residual Business					
	Earned Premiums			Earned Exposures		
	2019	2018	2017	2019	2018	2017
Alabama	728	4,671	4,687	0	4	5
Alaska	1,611	3,028	3,569	4	5	5
Arizona	0	0	0	0	0	0
Arkansas	4,321	1,122	421	1	1	0
California	4,826,468	4,208,484	3,344,750	23,403	21,040	17,761
Colorado	1,089	2,497	1,824	3	3	2
Connecticut	80,697	95,772	91,471	92	148	141
Delaware	2,609	1,717	1,198	1	2	3
District of Columbia	155,474	131,079	130,523	188	162	159
Florida	112,592	276,392	272,001	136	355	309
Georgia	0	0	0	0	0	0
Hawaii	13,227	17,124	21,997	52	70	90
Idaho	49	0	0	0	0	0
Illinois	87,100	111,504	128,593	132	176	219
Indiana	4,789	5,554	2,478	8	4	2
Iowa	5,767	4,650	3,291	10	8	4
Kansas	359,603	433,171	461,609	851	1,104	1,319
Kentucky	145,660	299,802	246,566	198	461	406
Louisiana	27,179	30,146	18,386	23	23	10
Maine	1,806	6,301	4,722	1	4	4
Maryland	27,613,015	27,964,386	23,892,054	39,061	43,083	40,520
Massachusetts	29,723,381	31,795,799	33,135,011	46,544	52,340	56,265
Michigan	97,828	176,497	263,590	1,618	3,094	4,375
Minnesota	4,883	4,464	3,683	3	5	3
Mississippi	0	3,306	5,518	0	2	4
Missouri	17,233	17,358	14,188	13	19	18
Montana	941	1,455	1,973	1	4	4
Nebraska	9,203	14,337	9,307	8	11	8
Nevada	568	190	720	1	0	1
New Hampshire	7,733	8,328	9,572	18	18	20
New Jersey	9,848,235	8,878,708	7,278,973	13,741	12,496	10,398
New Mexico	1,696	2,255	4,152	2	4	3
New York	24,775,941	25,212,787	20,854,941	39,167	44,423	42,032
North Carolina	192,960	0	0	897	0	0
North Dakota	95	808	148	0	1	0
Ohio	4,628	5,073	1,020	4	3	0
Oklahoma	9,210	8,551	9,041	8	11	11
Oregon	7,054	10,064	4,848	5	6	4
Pennsylvania	993,502	1,009,913	947,591	5,900	6,039	5,784
Rhode Island	6,596,515	7,586,894	7,059,673	13,033	17,173	17,899
South Carolina	3,776	18,547	19,351	3	16	23
South Dakota	4,813	1,020	0	4	0	0
Tennessee	4,836	5,900	1,754	2	3	2
Texas	753,617	913,781	806,411	n/a	n/a	n/a
Utah	1,776	3,134	1,264	2	2	2
Vermont	14,009	7,039	2,975	18	10	6
Virginia	198,428	216,107	215,096	309	346	368
Washington	7,838	7,456	4,751	6	6	7
West Virginia	10,774	10,414	8,245	18	16	14
Wisconsin	9,984	5,692	2,567	6	3	2
Wyoming	917	102	0	1	0	0
<b>Countrywide</b>	<b>106,746,158</b>	<b>109,523,379</b>	<b>99,296,503</b>	<b>185,496</b>	<b>202,704</b>	<b>198,212</b>
<b>CW w/o Texas</b>	<b>105,992,541</b>	<b>108,609,598</b>	<b>98,490,092</b>	<b>185,496</b>	<b>202,704</b>	<b>198,212</b>



Table 10B

## Property Damage Liability 2017-2019

STATE	Residual Business					
	Incurred Losses			Incurred Claims		
	2019	2018	2017	2019	2018	2017
Alabama	0	0	0	0	0	0
Alaska	0	0	0	0	0	0
Arizona	0	0	0	0	0	0
Arkansas	0	0	0	0	0	0
California	3,443,871	3,047,441	2,295,814	1,527	1,360	1,101
Colorado	10,178	4,632	0	2	2	0
Connecticut	36,470	102,057	53,916	6	18	17
Delaware	0	0	0	0	0	0
District of Columbia	156,668	97,351	213,779	48	43	48
Florida	71,812	104,581	123,064	18	38	33
Georgia	0	0	0	0	0	0
Hawaii	26,381	11,581	20,286	4	2	7
Idaho	0	0	0	0	0	0
Illinois	31,824	161,893	107,503	8	25	24
Indiana	0	3,042	0	0	1	0
Iowa	4,483	810	0	2	1	0
Kansas	260,380	246,863	343,013	38	76	71
Kentucky	66,449	315,402	241,308	17	56	62
Louisiana	10,616	15,128	4,057	2	4	2
Maine	0	0	28,508	0	0	1
Maryland	20,034,529	25,190,623	24,032,899	5,941	5,809	5,691
Massachusetts	28,046,075	31,397,157	32,511,436	6,665	7,977	8,910
Michigan	32,761	30,348	61,384	9	14	25
Minnesota	4,584	0	0	1	0	0
Mississippi	0	0	13,547	0	0	0
Missouri	61,549	28,239	18,029	4	6	4
Montana	0	8,162	0	0	1	0
Nebraska	12,531	30,356	14,849	2	2	2
Nevada	0	0	0	0	0	0
New Hampshire	38,087	5,926	11,821	6	2	6
New Jersey	6,367,210	6,152,489	4,729,333	1,882	1,859	1,400
New Mexico	0	0	0	0	0	0
New York	24,026,672	27,172,485	23,596,519	4,771	5,575	5,308
North Carolina	330,409	0	0	56	0	0
North Dakota	0	0	0	0	0	0
Ohio	0	2,507	0	0	1	0
Oklahoma	20,886	9,048	22,904	4	2	2
Oregon	0	808	0	0	1	0
Pennsylvania	1,419,134	1,382,893	1,141,188	424	432	385
Rhode Island	9,696,836	8,233,643	9,989,798	2,046	1,613	2,048
South Carolina	0	0	1,437	0	0	1
South Dakota	0	5,167	0	0	1	0
Tennessee	0	271	0	0	0	0
Texas	647,622	846,953	897,619	n/a	n/a	n/a
Utah	0	0	0	0	0	0
Vermont	0	4,946	0	0	1	0
Virginia	139,248	199,679	146,986	36	46	42
Washington	47,473	53,093	916	6	7	1
West Virginia	8,852	8,071	8,074	3	1	1
Wisconsin	3,885	8,553	0	1	2	0
Wyoming	0	0	0	0	0	0
<b>Countrywide</b>	<b>95,057,475</b>	<b>104,882,198</b>	<b>100,629,987</b>	<b>23,529</b>	<b>24,978</b>	<b>25,192</b>
<b>CW w/o Texas</b>	<b>94,409,853</b>	<b>104,035,245</b>	<b>99,732,368</b>	<b>23,529</b>	<b>24,978</b>	<b>25,192</b>

Table 10C

## Property Damage Liability 2017-2019

STATE	Residual Business					
	Pure Premium			Loss Ratio		
	2019	2018	2017	2019	2018	2017
Alabama	-	0.00	0.00	0.00	0.00	0.00
Alaska	0.00	0.00	0.00	0.00	0.00	0.00
Arizona	-	-	-	-	-	-
Arkansas	0.00	0.00	-	0.00	0.00	0.00
California	147.16	144.84	129.26	71.35	72.41	68.64
Colorado	3,392.67	1,544.00	0.00	934.62	185.50	0.00
Connecticut	396.41	689.57	382.38	45.19	106.56	58.94
Delaware	0.00	0.00	0.00	0.00	0.00	0.00
District of Columbia	833.34	600.93	1,344.52	100.77	74.27	163.79
Florida	528.03	294.59	398.27	63.78	37.84	45.24
Georgia	-	-	-	-	-	-
Hawaii	507.33	165.44	225.40	199.45	67.63	92.22
Idaho	-	-	-	0.00	-	-
Illinois	241.09	919.85	490.88	36.54	145.19	83.60
Indiana	0.00	760.50	0.00	0.00	54.77	0.00
Iowa	448.30	101.25	0.00	77.74	17.42	0.00
Kansas	305.97	223.61	260.06	72.41	56.99	74.31
Kentucky	335.60	684.17	594.35	45.62	105.20	97.87
Louisiana	461.57	657.74	405.70	39.06	50.18	22.07
Maine	0.00	0.00	7,127.00	0.00	0.00	603.73
Maryland	512.90	584.70	593.11	72.55	90.08	100.59
Massachusetts	602.57	599.87	577.83	94.36	98.75	98.12
Michigan	20.25	9.81	14.03	33.49	17.19	23.29
Minnesota	1,528.00	0.00	0.00	93.88	0.00	0.00
Mississippi	-	0.00	3,386.75	-	0.00	245.51
Missouri	4,734.54	1,486.26	1,001.61	357.16	162.69	127.07
Montana	0.00	2,040.50	0.00	0.00	560.96	0.00
Nebraska	1,566.38	2,759.64	1,856.13	136.16	211.73	159.55
Nevada	0.00	-	0.00	0.00	0.00	0.00
New Hampshire	2,115.94	329.22	591.05	492.53	71.16	123.50
New Jersey	463.37	492.36	454.83	64.65	69.29	64.97
New Mexico	0.00	0.00	0.00	0.00	0.00	0.00
New York	613.44	611.68	561.39	96.98	107.77	113.15
North Carolina	368.35	-	-	171.23	-	-
North Dakota	-	0.00	-	0.00	0.00	0.00
Ohio	0.00	835.67	-	0.00	49.42	0.00
Oklahoma	2,610.75	822.55	2,082.18	226.78	105.81	253.33
Oregon	0.00	134.67	0.00	0.00	8.03	0.00
Pennsylvania	240.53	228.99	197.30	142.84	136.93	120.43
Rhode Island	744.02	479.45	558.12	147.00	108.52	141.51
South Carolina	0.00	0.00	62.48	0.00	0.00	7.43
South Dakota	0.00	-	-	0.00	506.57	-
Tennessee	0.00	90.33	0.00	0.00	4.59	0.00
Texas	n/a	n/a	n/a	85.94	92.69	111.31
Utah	0.00	0.00	0.00	0.00	0.00	0.00
Vermont	0.00	494.60	0.00	0.00	70.27	0.00
Virginia	450.64	577.11	399.42	70.18	92.40	68.34
Washington	7,912.17	8,848.83	130.86	605.68	712.08	19.28
West Virginia	491.78	504.44	576.71	82.16	77.50	97.93
Wisconsin	647.50	2,851.00	0.00	38.91	150.26	0.00
Wyoming	0.00	-	-	0.00	0.00	-
<b>Countrywide</b>	<b>512.45</b>	<b>517.42</b>	<b>507.69</b>	<b>89.05</b>	<b>95.76</b>	<b>101.34</b>
<b>CW w/o Texas</b>	<b>508.96</b>	<b>513.24</b>	<b>503.16</b>	<b>89.07</b>	<b>95.79</b>	<b>101.26</b>

Table 10D

## Property Damage Liability 2017-2019

STATE	Residual Business					
	Frequency			Severity		
	2019	2018	2017	2019	2018	2017
Alabama	-	0.00	0.00	-	-	-
Alaska	0.00	0.00	0.00	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	0.00	0.00	-	-	-	-
California	6.52	6.46	6.20	2,255.32	2,240.77	2,085.21
Colorado	66.67	66.67	0.00	5,089.00	2,316.00	-
Connecticut	6.52	12.16	12.06	6,078.33	5,669.83	3,171.53
Delaware	0.00	0.00	0.00	-	-	-
District of Columbia	25.53	26.54	30.19	3,263.92	2,263.98	4,453.73
Florida	13.24	10.70	10.68	3,989.56	2,752.13	3,729.21
Georgia	-	-	-	-	-	-
Hawaii	7.69	2.86	7.78	6,595.25	5,790.50	2,898.00
Idaho	-	-	-	-	-	-
Illinois	6.06	14.20	10.96	3,978.00	6,475.72	4,479.29
Indiana	0.00	25.00	0.00	-	3,042.00	-
Iowa	20.00	12.50	0.00	2,241.50	810.00	-
Kansas	4.47	6.88	5.38	6,852.11	3,248.20	4,831.17
Kentucky	8.59	12.15	15.27	3,908.76	5,632.18	3,892.06
Louisiana	8.70	17.39	20.00	5,308.00	3,782.00	2,028.50
Maine	0.00	0.00	25.00	-	-	28,508.00
Maryland	15.21	13.48	14.04	3,372.25	4,336.48	4,222.97
Massachusetts	14.32	15.24	15.84	4,207.96	3,935.96	3,648.87
Michigan	0.56	0.45	0.57	3,640.11	2,167.71	2,455.36
Minnesota	33.33	0.00	0.00	4,584.00	-	-
Mississippi	-	0.00	0.00	-	-	-
Missouri	30.77	31.58	22.22	15,387.25	4,706.50	4,507.25
Montana	0.00	25.00	0.00	-	8,162.00	-
Nebraska	25.00	18.18	25.00	6,265.50	15,178.00	7,424.50
Nevada	0.00	-	0.00	-	-	-
New Hampshire	33.33	11.11	30.00	6,347.83	2,963.00	1,970.17
New Jersey	13.70	14.88	13.46	3,383.21	3,309.57	3,378.10
New Mexico	0.00	0.00	0.00	-	-	-
New York	12.18	12.55	12.63	5,035.98	4,873.99	4,445.46
North Carolina	6.24	-	-	5,900.16	-	-
North Dakota	-	0.00	-	-	-	-
Ohio	0.00	33.33	-	-	2,507.00	-
Oklahoma	50.00	18.18	18.18	5,221.50	4,524.00	11,452.00
Oregon	0.00	16.67	0.00	-	808.00	-
Pennsylvania	7.19	7.15	6.66	3,347.01	3,201.14	2,964.12
Rhode Island	15.70	9.39	11.44	4,739.41	5,104.55	4,877.83
South Carolina	0.00	0.00	4.35	-	-	1,437.00
South Dakota	0.00	-	-	-	5,167.00	-
Tennessee	0.00	0.00	0.00	-	-	-
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	0.00	0.00	0.00	-	-	-
Vermont	0.00	10.00	0.00	-	4,946.00	-
Virginia	11.65	13.29	11.41	3,868.00	4,340.85	3,499.67
Washington	100.00	116.67	14.29	7,912.17	7,584.71	916.00
West Virginia	16.67	6.25	7.14	2,950.67	8,071.00	8,074.00
Wisconsin	16.67	66.67	0.00	3,885.00	4,276.50	-
Wyoming	0.00	-	-	-	-	-
<b>Countrywide</b>	<b>12.68</b>	<b>12.32</b>	<b>12.71</b>	<b>4,040.01</b>	<b>4,198.98</b>	<b>3,994.52</b>
<b>CW w/o Texas</b>	<b>12.68</b>	<b>12.32</b>	<b>12.71</b>	<b>4,012.49</b>	<b>4,165.08</b>	<b>3,958.89</b>

Table 11A

## Property Damage Liability 2017-2019

STATE	Total Business					
	Earned Premiums			Earned Exposures		
	2019	2018	2017	2019	2018	2017
Alabama	714,849,168	704,737,574	656,264,129	3,735,986	3,714,512	3,642,827
Alaska	91,375,401	85,640,417	81,579,616	477,544	473,981	474,166
Arizona	1,034,216,990	979,474,789	884,931,908	4,568,031	4,429,217	4,285,931
Arkansas	384,742,274	379,183,694	346,671,311	1,902,581	1,883,967	1,868,391
California	7,175,627,595	6,728,987,646	5,907,951,231	27,688,420	27,210,746	26,563,602
Colorado	851,078,149	831,807,234	796,639,908	3,996,482	3,939,252	3,877,304
Connecticut	512,799,318	493,628,728	458,474,276	2,098,624	2,072,018	2,050,537
Delaware	140,329,292	135,382,073	126,759,943	645,593	631,026	620,776
District of Columbia	77,063,401	74,512,342	68,314,091	244,474	242,815	241,891
Florida	3,249,804,521	3,149,298,898	2,840,805,560	13,815,016	13,472,571	13,107,241
Georgia	1,851,949,288	1,768,143,144	1,593,724,800	6,932,673	6,782,814	6,620,463
Hawaii	144,187,023	138,450,917	127,008,100	864,700	855,099	846,227
Idaho	189,865,291	176,737,276	155,521,497	1,156,923	1,118,849	1,078,978
Illinois	1,318,878,313	1,303,772,084	1,256,933,349	6,936,289	6,886,605	6,849,763
Indiana	763,748,451	746,365,250	703,098,544	4,580,969	4,549,054	4,493,536
Iowa	347,500,835	346,548,227	327,655,490	2,340,329	2,362,721	2,333,592
Kansas	366,717,879	362,197,392	338,328,416	2,126,066	2,109,344	2,085,199
Kentucky	522,096,263	511,142,281	470,198,467	3,032,816	2,998,299	2,971,134
Louisiana	773,105,121	754,519,539	700,752,426	2,823,793	2,788,045	2,795,113
Maine	121,272,707	117,247,613	111,421,027	821,646	802,853	785,294
Maryland	1,118,272,229	1,075,483,497	969,423,547	4,141,462	4,112,626	4,049,685
Massachusetts	1,280,445,613	1,242,936,416	1,167,981,621	4,497,334	4,454,212	4,395,251
Michigan	136,678,625	135,217,134	129,789,439	5,466,514	5,462,674	5,451,751
Minnesota	648,991,904	633,649,996	582,137,926	3,911,770	3,915,683	3,838,966
Mississippi	314,270,215	306,416,883	284,914,518	1,850,238	1,830,395	1,814,319
Missouri	759,522,970	739,411,462	698,129,620	3,812,324	3,788,787	3,770,949
Montana	117,340,621	113,623,527	105,791,055	792,786	779,432	766,922
Nebraska	260,945,545	256,416,832	240,461,095	1,510,186	1,502,383	1,479,829
Nevada	430,593,833	400,478,477	351,028,338	1,911,225	1,856,220	1,791,714
New Hampshire	157,624,783	149,881,212	137,213,113	889,225	875,934	860,538
New Jersey	1,057,247,767	1,032,023,783	970,763,328	4,399,971	4,300,972	4,214,369
New Mexico	265,727,176	261,453,987	242,053,596	1,446,209	1,421,546	1,384,711
New York	2,219,984,856	2,169,145,743	2,081,334,904	8,484,506	8,518,932	8,449,926
North Carolina	1,180,570,923	1,119,161,587	939,851,333	7,212,137	7,011,893	6,815,201
North Dakota	78,465,854	76,101,231	71,872,731	588,117	590,122	581,957
Ohio	1,381,408,223	1,372,021,096	1,303,642,103	7,715,265	7,694,667	7,602,233
Oklahoma	522,255,674	516,848,556	496,404,326	2,554,351	2,508,518	2,464,059
Oregon	537,604,755	518,927,570	479,024,283	2,795,716	2,736,716	2,675,332
Pennsylvania	1,728,704,269	1,722,048,839	1,619,398,673	8,261,747	8,274,741	8,173,153
Rhode Island	199,558,179	190,016,540	174,653,122	628,894	616,440	603,311
South Carolina	834,299,756	803,470,443	730,460,632	3,751,065	3,672,320	3,596,042
South Dakota	85,231,783	83,041,514	77,574,917	673,827	677,000	663,820
Tennessee	836,551,876	806,864,123	745,133,327	4,631,788	4,533,349	4,439,441
Texas	5,091,513,748	5,108,736,072	4,836,099,730	n/a	n/a	n/a
Utah	418,015,265	396,861,266	360,221,004	1,927,072	1,858,440	1,796,917
Vermont	54,987,556	54,496,327	52,708,642	383,196	378,343	373,400
Virginia	1,200,606,094	1,171,877,943	1,088,210,602	6,355,264	6,288,823	6,183,037
Washington	940,560,385	891,231,456	806,739,859	4,624,947	4,512,427	4,423,932
West Virginia	214,462,493	210,542,952	193,498,253	1,251,904	1,259,506	1,261,124
Wisconsin	504,166,834	497,244,011	475,032,977	3,793,832	3,777,280	3,724,610
Wyoming	64,009,368	62,422,333	60,485,409	447,361	439,519	432,198
<b>Countrywide</b>	<b>45,271,826,452</b>	<b>43,905,829,926</b>	<b>40,425,068,112</b>	<b>191,499,188</b>	<b>188,973,688</b>	<b>185,670,662</b>
<b>CW w/o Texas</b>	<b>40,180,312,704</b>	<b>38,797,093,854</b>	<b>35,588,968,382</b>	<b>191,499,188</b>	<b>188,973,688</b>	<b>185,670,662</b>

Table 11B

## Property Damage Liability 2017-2019

STATE	Total Business					
	Incurred Losses			Incurred Claims		
	2019	2018	2017	2019	2018	2017
Alabama	540,070,746	515,745,287	487,503,202	107,464	111,487	115,228
Alaska	67,680,179	72,761,867	73,215,839	13,692	15,412	16,427
Arizona	764,950,793	722,407,772	681,825,161	178,515	176,478	175,881
Arkansas	279,895,902	267,392,864	259,802,837	59,951	60,230	61,419
California	4,660,093,436	4,445,899,441	4,328,689,023	1,092,059	1,111,165	1,131,467
Colorado	660,778,120	613,830,393	576,032,752	147,494	143,719	144,231
Connecticut	413,819,361	396,972,541	378,989,227	92,407	94,588	95,480
Delaware	113,592,374	109,139,703	104,850,821	27,239	27,019	27,488
District of Columbia	56,651,580	55,451,949	53,306,946	16,768	17,316	17,656
Florida	2,373,225,870	2,301,346,624	2,203,663,355	591,986	599,727	608,019
Georgia	1,358,118,997	1,306,174,282	1,240,351,357	297,253	304,465	303,052
Hawaii	127,578,288	123,448,615	119,210,324	30,656	31,876	33,259
Idaho	142,438,371	131,594,528	123,461,883	34,151	33,799	34,576
Illinois	1,088,307,632	1,069,689,420	1,008,970,538	267,029	271,081	268,701
Indiana	585,562,174	564,794,616	536,197,315	141,162	142,530	144,399
Iowa	276,211,466	256,796,234	239,311,109	68,173	67,236	66,024
Kansas	273,139,338	260,651,581	242,691,872	63,076	63,090	62,031
Kentucky	410,435,176	390,779,227	385,923,481	93,052	94,265	96,647
Louisiana	561,844,987	550,018,989	562,490,179	123,303	124,452	131,864
Maine	103,411,358	97,369,880	93,790,684	27,638	27,707	27,598
Maryland	859,076,331	839,475,080	792,282,397	220,585	228,614	224,722
Massachusetts	888,476,368	861,517,016	838,118,655	238,831	241,844	245,767
Michigan	63,143,715	59,474,191	57,308,751	20,779	21,182	22,387
Minnesota	530,019,172	496,147,567	456,696,662	128,622	126,760	123,514
Mississippi	238,590,099	233,317,586	225,625,721	51,131	52,018	53,070
Missouri	572,739,533	546,831,431	527,471,405	137,229	137,578	139,339
Montana	90,229,466	84,195,743	80,725,970	19,859	19,991	19,728
Nebraska	210,847,148	199,562,381	179,834,635	48,615	48,275	47,247
Nevada	327,418,448	314,759,982	291,152,123	76,055	76,931	76,614
New Hampshire	127,463,947	120,472,369	114,706,543	32,772	33,019	32,698
New Jersey	826,150,894	815,697,193	773,073,890	192,030	195,740	195,850
New Mexico	181,844,267	184,003,397	167,548,863	44,250	46,130	44,885
New York	1,818,852,124	1,791,786,875	1,717,614,345	395,982	410,128	412,448
North Carolina	1,111,351,330	996,206,153	935,325,728	280,773	263,072	244,217
North Dakota	63,151,932	60,599,288	58,085,247	15,491	15,263	15,136
Ohio	1,045,781,260	1,009,740,359	975,847,369	259,609	265,773	268,484
Oklahoma	397,191,312	366,117,128	347,815,904	88,016	85,413	85,824
Oregon	407,559,019	386,994,899	374,097,871	98,837	99,112	101,965
Pennsylvania	1,306,694,596	1,292,523,961	1,224,361,684	323,393	334,933	328,744
Rhode Island	174,137,727	159,043,081	154,646,459	36,845	35,655	36,044
South Carolina	643,040,298	617,674,022	575,710,988	144,489	147,463	146,258
South Dakota	71,207,810	65,993,341	58,488,601	16,684	16,472	15,805
Tennessee	651,202,228	624,203,794	594,509,827	144,745	144,552	143,194
Texas	3,230,799,406	3,121,158,503	3,051,601,598	n/a	n/a	n/a
Utah	318,944,681	293,886,093	278,529,774	74,116	72,389	72,718
Vermont	43,445,847	41,970,167	39,651,694	12,079	12,267	12,272
Virginia	948,942,135	910,348,309	854,736,928	259,522	262,747	253,017
Washington	682,574,971	690,139,160	675,587,100	164,240	170,077	177,016
West Virginia	159,906,988	157,871,170	146,819,222	37,721	39,066	38,285
Wisconsin	401,575,869	373,140,861	356,179,088	99,452	98,221	98,531
Wyoming	48,082,473	45,350,105	42,569,612	10,562	10,473	10,514
<b>Countrywide</b>	<b>33,298,247,542</b>	<b>32,012,467,018</b>	<b>30,667,002,559</b>	<b>7,146,382</b>	<b>7,228,800</b>	<b>7,247,740</b>
<b>CW w/o Texas</b>	<b>30,067,448,136</b>	<b>28,891,308,515</b>	<b>27,615,400,961</b>	<b>7,146,382</b>	<b>7,228,800</b>	<b>7,247,740</b>

Table 11C

## Property Damage Liability 2017-2019

STATE	Total Business					
	Pure Premium			Loss Ratio		
	2019	2018	2017	2019	2018	2017
Alabama	144.56	138.85	133.83	75.55	73.18	74.28
Alaska	141.73	153.51	154.41	74.07	84.96	89.75
Arizona	167.46	163.10	159.08	73.96	73.75	77.05
Arkansas	147.11	141.93	139.05	72.75	70.52	74.94
California	168.30	163.39	162.96	64.94	66.07	73.27
Colorado	165.34	155.82	148.57	77.64	73.79	72.31
Connecticut	197.19	191.59	184.82	80.70	80.42	82.66
Delaware	175.95	172.96	168.90	80.95	80.62	82.72
District of Columbia	231.73	228.37	220.38	73.51	74.42	78.03
Florida	171.79	170.82	168.13	73.03	73.07	77.57
Georgia	195.90	192.57	187.35	73.33	73.87	77.83
Hawaii	147.54	144.37	140.87	88.48	89.16	93.86
Idaho	123.12	117.62	114.42	75.02	74.46	79.39
Illinois	156.90	155.33	147.30	82.52	82.05	80.27
Indiana	127.82	124.16	119.33	76.67	75.67	76.26
Iowa	118.02	108.69	102.55	79.49	74.10	73.04
Kansas	128.47	123.57	116.39	74.48	71.96	71.73
Kentucky	135.33	130.33	129.89	78.61	76.45	82.08
Louisiana	198.97	197.28	201.24	72.67	72.90	80.27
Maine	125.86	121.28	119.43	85.27	83.05	84.18
Maryland	207.43	204.12	195.64	76.82	78.06	81.73
Massachusetts	197.56	193.42	190.69	69.39	69.31	71.76
Michigan	11.55	10.89	10.51	46.20	43.98	44.16
Minnesota	135.49	126.71	118.96	81.67	78.30	78.45
Mississippi	128.95	127.47	124.36	75.92	76.14	79.19
Missouri	150.23	144.33	139.88	75.41	73.95	75.55
Montana	113.81	108.02	105.26	76.90	74.10	76.31
Nebraska	139.62	132.83	121.52	80.80	77.83	74.79
Nevada	171.31	169.57	162.50	76.04	78.60	82.94
New Hampshire	143.34	137.54	133.30	80.87	80.38	83.60
New Jersey	187.76	189.65	183.44	78.14	79.04	79.64
New Mexico	125.74	129.44	121.00	68.43	70.38	69.22
New York	214.37	210.33	203.27	81.93	82.60	82.52
North Carolina	154.09	142.07	137.24	94.14	89.01	99.52
North Dakota	107.38	102.69	99.81	80.48	79.63	80.82
Ohio	135.55	131.23	128.36	75.70	73.60	74.86
Oklahoma	155.50	145.95	141.16	76.05	70.84	70.07
Oregon	145.78	141.41	139.83	75.81	74.58	78.10
Pennsylvania	158.16	156.20	149.80	75.59	75.06	75.61
Rhode Island	276.90	258.00	256.33	87.26	83.70	88.54
South Carolina	171.43	168.20	160.10	77.08	76.88	78.81
South Dakota	105.68	97.48	88.11	83.55	79.47	75.40
Tennessee	140.59	137.69	133.92	77.84	77.36	79.79
Texas	n/a	n/a	n/a	63.45	61.09	63.10
Utah	165.51	158.14	155.00	76.30	74.05	77.32
Vermont	113.38	110.93	106.19	79.01	77.01	75.23
Virginia	149.32	144.76	138.24	79.04	77.68	78.55
Washington	147.59	152.94	152.71	72.57	77.44	83.74
West Virginia	127.73	125.34	116.42	74.56	74.98	75.88
Wisconsin	105.85	98.79	95.63	79.65	75.04	74.98
Wyoming	107.48	103.18	98.50	75.12	72.65	70.38
<b>Countrywide</b>	<b>173.88</b>	<b>169.40</b>	<b>165.17</b>	<b>73.55</b>	<b>72.91</b>	<b>75.86</b>
<b>CW w/o Texas</b>	<b>157.01</b>	<b>152.89</b>	<b>148.73</b>	<b>74.83</b>	<b>74.47</b>	<b>77.60</b>

Table 11D

## Property Damage Liability 2017-2019

STATE	Total Business					
	Frequency			Severity		
	2019	2018	2017	2019	2018	2017
Alabama	2.88	3.00	3.16	5,025.60	4,626.06	4,230.77
Alaska	2.87	3.25	3.46	4,943.05	4,721.12	4,457.04
Arizona	3.91	3.98	4.10	4,285.08	4,093.47	3,876.63
Arkansas	3.15	3.20	3.29	4,668.74	4,439.53	4,230.01
California	3.94	4.08	4.26	4,267.25	4,001.12	3,825.73
Colorado	3.69	3.65	3.72	4,480.03	4,271.05	3,993.82
Connecticut	4.40	4.57	4.66	4,478.23	4,196.86	3,969.30
Delaware	4.22	4.28	4.43	4,170.21	4,039.37	3,814.42
District of Columbia	6.86	7.13	7.30	3,378.55	3,202.35	3,019.20
Florida	4.29	4.45	4.64	4,008.92	3,837.32	3,624.33
Georgia	4.29	4.49	4.58	4,568.90	4,290.06	4,092.87
Hawaii	3.55	3.73	3.93	4,161.61	3,872.78	3,584.30
Idaho	2.95	3.02	3.20	4,170.84	3,893.44	3,570.74
Illinois	3.85	3.94	3.92	4,075.62	3,946.01	3,754.99
Indiana	3.08	3.13	3.21	4,148.16	3,962.64	3,713.30
Iowa	2.91	2.85	2.83	4,051.63	3,819.33	3,624.61
Kansas	2.97	2.99	2.97	4,330.32	4,131.42	3,912.43
Kentucky	3.07	3.14	3.25	4,410.82	4,145.54	3,993.12
Louisiana	4.37	4.46	4.72	4,556.62	4,419.53	4,265.68
Maine	3.36	3.45	3.51	3,741.64	3,514.27	3,398.46
Maryland	5.33	5.56	5.55	3,894.54	3,672.02	3,525.61
Massachusetts	5.31	5.43	5.59	3,720.10	3,562.28	3,410.22
Michigan	0.38	0.39	0.41	3,038.82	2,807.77	2,559.91
Minnesota	3.29	3.24	3.22	4,120.75	3,914.07	3,697.53
Mississippi	2.76	2.84	2.93	4,666.25	4,485.32	4,251.47
Missouri	3.60	3.63	3.70	4,173.60	3,974.70	3,785.53
Montana	2.50	2.56	2.57	4,543.51	4,211.68	4,091.95
Nebraska	3.22	3.21	3.19	4,337.08	4,133.87	3,806.27
Nevada	3.98	4.14	4.28	4,305.02	4,091.46	3,800.25
New Hampshire	3.69	3.77	3.80	3,889.42	3,648.58	3,508.06
New Jersey	4.36	4.55	4.65	4,302.20	4,167.25	3,947.28
New Mexico	3.06	3.25	3.24	4,109.47	3,988.80	3,732.85
New York	4.67	4.81	4.88	4,593.27	4,368.85	4,164.44
North Carolina	3.89	3.75	3.58	3,958.18	3,786.82	3,829.90
North Dakota	2.63	2.59	2.60	4,076.69	3,970.34	3,837.56
Ohio	3.36	3.45	3.53	4,028.29	3,799.26	3,634.66
Oklahoma	3.45	3.40	3.48	4,512.72	4,286.43	4,052.66
Oregon	3.54	3.62	3.81	4,123.55	3,904.62	3,668.89
Pennsylvania	3.91	4.05	4.02	4,040.58	3,859.05	3,724.36
Rhode Island	5.86	5.78	5.97	4,726.22	4,460.61	4,290.49
South Carolina	3.85	4.02	4.07	4,450.44	4,188.67	3,936.27
South Dakota	2.48	2.43	2.38	4,268.03	4,006.40	3,700.64
Tennessee	3.13	3.19	3.23	4,498.96	4,318.20	4,151.78
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	3.85	3.90	4.05	4,303.32	4,059.82	3,830.27
Vermont	3.15	3.24	3.29	3,596.81	3,421.39	3,231.07
Virginia	4.08	4.18	4.09	3,656.50	3,464.73	3,378.18
Washington	3.55	3.77	4.00	4,155.96	4,057.80	3,816.53
West Virginia	3.01	3.10	3.04	4,239.20	4,041.14	3,834.90
Wisconsin	2.62	2.60	2.65	4,037.89	3,798.99	3,614.89
Wyoming	2.36	2.38	2.43	4,552.40	4,330.19	4,048.85
<b>Countrywide</b>	<b>3.73</b>	<b>3.83</b>	<b>3.90</b>	<b>4,659.46</b>	<b>4,428.46</b>	<b>4,231.25</b>
<b>CW w/o Texas</b>	<b>3.73</b>	<b>3.83</b>	<b>3.90</b>	<b>4,207.37</b>	<b>3,996.69</b>	<b>3,810.21</b>

# **Combined Single Limits Liability**



## BI/PD Combined Single Limits Liability

The limits of coverage for bodily injury (BI) liability and property damage (PD) liability can be offered on a single limit basis. In a **combined single limit**

**liability** policy, the selected coverage limit applies to damages resulting from a single accident for bodily injury, property damage, or both.

### BI/PD Combined Single Limits Liability State-Specific Information and Technical Notes

#### Voluntary Market Business and Residual Market Business

##### BI/PD Combined Single Limit Data

**Texas**—Data for each component of BI/PD combined single limit coverage is separated and included in data for bodily injury liability<sup>1</sup> or for property damage liability.<sup>2</sup>

##### BI/PD Combined Single Limit Liability Required Limits

**Tennessee**—The minimum limit for BI/PD combined single limit liability coverage is \$60,000.

##### BI/PD Combined Single Limit Earned Premiums and Exposures

In Tables 12A–12D-2, the earned premium amount and the earned exposure number reported for BI/PD combined single limit liability represent both the bodily injury (CSL-BI) and property damage (CSL-PD) components.

*Except:*

**Texas**—Earned exposure data are not available, as indicated by “n/a.” Because the results for pure premium and claim frequency are calculated using earned exposures, there is no data in these columns for Texas.

#### BI/PD Combined Single Limit Incurred Losses and Incurred Claims

The BI/PD combined single limit incurred claims and incurred losses are reported for the CSL-BI component and the CSL-PD component separately.

*Except:*

**Texas**—Incurred claims data are not available, as indicated by “n/a.” Because the results for frequency and severity are calculated using incurred claims, there is no data in these columns for Texas.

#### BI/PD Combined Single Limit Loss Development

Incurred losses for the bodily injury component are developed to **63 months**.

*Except:*

**California**—BI/PD incurred losses are developed to **42 months**.

**ISO** develops BI losses to **87 months**.

**Texas** develops BI losses to **51 months**.

Incurred losses for the property damage component are developed to **39 months**.

#### Calculations—Loss Experience

Incurred losses for each component were added together to calculate the BI/PD combined single limit pure premium and loss ratio. CSL-BI and CSL-PD claims could not be combined, so the

<sup>1</sup> See Bodily Injury Liability, Page 30.

<sup>2</sup> See Property Damage Liability, Page 45.

BI/PD combined single limit frequency and severity are not shown.

However, pure premium, loss ratio, frequency, and severity were calculated for the CSL-BI and CSL-PD components individually.

**BI/PD combined single limit pure premium**=  
(CSL- BI incurred losses + CSL-PD incurred losses)/(BI/PD CSL earned exposures)

**BI/PD combined single limit loss ratio**=  
(CSL-BI incurred losses + CSL-PD incurred losses)/(BI/PD CSL earned premium)

**CSL-BI pure premium**=(CSL-BI incurred losses)/  
(BI/PD combined single limit earned exposures)

**CSL-BI loss ratio**=(CSL-BI incurred losses)/ (BI/PD  
combined single limit earned premium)

**CSL-BI frequency**=(CSL-BI-incurred claims)/  
(BI/PD combined single limit earned exposures)

**CSL-BI severity**=(CSL-BI incurred losses)/  
(CSL-BI incurred claims)

**CSL-PD pure premium**=(CSL-PD incurred  
losses)  
/(BI/PD combined single limit earned exposures)

**CSL-PD loss ratio**=(CSL-PD incurred losses)/  
(BI/PD combined single limit earned premium)

**CSL-PD frequency**=(CSL-PD incurred claims)/  
(BI/PD combined single limit earned exposures)

**CSL-PD severity**=(CSL-PD incurred losses)/  
(CSL-PD incurred claims)

Table 12A

## BI/PD Combined Single Limits Liability 2017-2019

STATE	Voluntary Business					
	Earned Premiums			Earned Exposures		
	2019	2018	2017	2019	2018	2017
Alabama	32,790,682	32,312,491	29,790,298	69,060	71,690	71,233
Alaska	528,255	573,448	617,267	827	936	1,022
Arizona	93,828,254	93,776,744	84,914,082	161,040	170,469	171,903
Arkansas	88,384,828	85,654,676	80,212,700	247,985	248,804	245,394
California	151,902,591	155,001,426	151,749,649	240,361	255,798	269,445
Colorado	110,543,966	97,098,621	85,017,983	227,725	207,265	193,823
Connecticut	196,587,644	200,494,457	192,414,217	285,539	308,044	326,420
Delaware	32,915,119	33,394,106	33,031,309	53,624	56,836	57,554
District of Columbia	9,048,962	7,903,048	7,518,868	11,391	11,310	11,983
Florida	185,507,431	188,428,296	188,774,607	220,319	241,073	261,141
Georgia	199,371,745	188,493,669	177,562,575	259,170	263,767	280,868
Hawaii	13,782,722	13,140,700	12,467,084	38,600	38,659	37,311
Idaho	20,489,408	20,241,748	18,897,416	60,211	62,256	63,169
Illinois	128,314,124	124,977,900	116,133,041	258,457	262,277	262,158
Indiana	79,893,853	77,243,151	69,581,300	240,429	242,522	234,601
Iowa	29,467,583	30,173,766	28,472,118	118,764	124,825	124,237
Kansas	50,204,722	50,422,842	48,318,240	174,903	182,446	189,256
Kentucky	104,028,611	95,632,093	87,638,675	221,461	211,159	205,707
Louisiana	114,134,649	121,235,129	115,794,401	120,185	134,310	137,488
Maine	53,633,713	53,654,622	52,254,726	186,920	194,381	199,441
Maryland	84,286,176	85,017,562	88,272,161	127,953	136,160	152,839
Massachusetts	0	0	0	0	0	0
Michigan	56,449,367	58,005,422	53,291,693	284,380	306,878	322,462
Minnesota	60,070,876	57,719,837	55,430,453	178,848	177,981	178,268
Mississippi	48,848,369	47,737,635	44,706,729	106,670	107,766	108,323
Missouri	142,338,322	138,731,377	129,706,379	407,617	404,777	394,184
Montana	10,140,809	9,926,587	9,221,037	27,792	29,671	30,576
Nebraska	19,601,850	20,287,234	19,762,609	62,260	64,997	65,786
Nevada	50,371,240	56,217,229	54,846,719	65,399	74,359	77,575
New Hampshire	30,120,264	30,975,421	30,948,579	76,828	80,712	83,021
New Jersey	727,456,016	710,876,870	680,937,732	1,292,270	1,318,270	1,337,778
New Mexico	17,597,867	17,240,346	16,095,354	39,832	39,131	38,550
New York	536,266,931	509,558,263	505,094,165	1,011,376	1,035,013	1,062,468
North Carolina	307,855	65,356	64,036	544	222	226
North Dakota	6,118,445	5,936,235	5,571,449	43,365	43,806	42,770
Ohio	170,813,754	168,454,068	161,316,841	491,636	498,280	500,890
Oklahoma	84,114,602	88,408,800	88,845,621	210,783	220,601	225,861
Oregon	52,859,302	55,109,810	52,617,912	114,065	121,002	121,618
Pennsylvania	235,847,177	216,486,660	197,787,990	539,487	509,924	518,714
Rhode Island	57,875,452	58,087,586	56,652,077	78,985	84,512	89,517
South Carolina	63,803,154	60,800,986	57,217,963	117,433	123,084	124,801
South Dakota	2,477,602	2,374,884	2,223,874	11,852	11,688	11,789
Tennessee	117,186,178	113,545,623	103,350,470	279,114	282,442	272,694
Texas	0	0	0	n/a	n/a	n/a
Utah	39,421,487	36,361,943	31,346,097	83,892	79,172	74,233
Vermont	16,353,875	16,377,939	16,452,598	57,660	60,086	62,582
Virginia	78,972,834	80,866,109	78,480,538	182,610	195,828	205,793
Washington	85,955,744	88,127,332	86,613,371	157,108	172,560	180,223
West Virginia	17,466,243	16,424,013	15,948,670	40,928	39,129	38,567
Wisconsin	77,402,068	78,617,843	78,017,489	224,131	231,744	237,222
Wyoming	1,401,166	1,359,167	1,286,874	4,598	4,772	4,888
<b>Countrywide</b>	<b>4,587,283,887</b>	<b>4,499,551,070</b>	<b>4,303,268,036</b>	<b>9,516,387</b>	<b>9,743,394</b>	<b>9,908,372</b>
<b>CW w/o Texas</b>	<b>4,587,283,887</b>	<b>4,499,551,070</b>	<b>4,303,268,036</b>	<b>9,516,387</b>	<b>9,743,394</b>	<b>9,908,372</b>

Table 12B-1

## BI/PD Combined Single Limits Liability 2017-2019

STATE	Voluntary Business					
	Incurred Losses - Bodily Injury			Incurred Claims - Bodily Injury		
	2019	2018	2017	2019	2018	2017
Alabama	13,005,655	13,098,121	13,595,056	532	577	609
Alaska	262,458	79,485	605,135	14	6	18
Arizona	39,177,468	42,141,868	42,768,900	1,711	1,916	1,961
Arkansas	37,633,730	28,902,428	29,565,171	1,687	1,800	1,841
California	68,792,628	70,435,191	69,434,490	1,446	1,646	1,702
Colorado	53,321,248	53,754,648	42,707,602	1,464	1,579	1,275
Connecticut	57,412,352	73,373,371	97,156,330	2,261	2,590	2,918
Delaware	10,365,933	11,829,462	13,781,906	499	688	860
District of Columbia	3,360,132	2,344,609	3,050,866	227	212	221
Florida	85,310,017	103,517,064	112,900,586	2,738	3,087	3,385
Georgia	91,168,832	82,597,045	93,045,955	4,913	4,649	5,191
Hawaii	4,554,790	2,561,628	3,808,317	65	83	120
Idaho	6,303,725	7,949,730	7,967,093	334	515	560
Illinois	41,268,197	53,367,299	45,328,274	1,898	2,161	2,186
Indiana	35,421,099	35,263,401	38,132,389	1,909	2,250	2,407
Iowa	13,355,871	9,266,918	12,786,717	555	566	650
Kansas	24,209,868	17,443,084	18,230,492	560	627	660
Kentucky	49,815,763	46,306,497	38,107,448	1,760	1,795	1,993
Louisiana	59,901,462	68,622,786	72,235,520	2,130	2,830	2,999
Maine	19,783,251	22,124,825	23,122,160	877	801	853
Maryland	23,259,457	26,652,684	29,620,781	1,790	2,114	2,521
Massachusetts	0	0	0	0	0	0
Michigan	30,976,274	33,172,118	35,523,509	381	466	520
Minnesota	19,568,847	18,578,856	18,872,506	394	465	513
Mississippi	24,839,895	25,449,308	24,266,210	924	1,080	1,109
Missouri	79,346,914	66,636,733	57,264,419	2,363	2,618	2,527
Montana	4,503,996	5,232,191	3,341,647	114	102	119
Nebraska	12,418,312	6,934,216	7,119,120	343	379	414
Nevada	25,143,758	32,214,659	31,999,162	803	1,161	1,341
New Hampshire	6,860,596	8,282,592	7,813,187	287	309	360
New Jersey	265,989,199	306,281,053	332,546,547	5,228	5,440	5,083
New Mexico	6,965,490	7,234,816	5,716,953	279	385	338
New York	181,248,133	227,740,541	238,142,336	4,922	4,382	4,541
North Carolina	32,643	26,099	6,000	0	0	0
North Dakota	3,087,307	478,159	1,135,761	50	31	58
Ohio	58,612,544	57,653,865	52,748,762	3,225	3,914	3,867
Oklahoma	29,615,429	26,967,358	30,279,470	1,466	1,721	1,909
Oregon	18,056,541	23,150,051	21,552,650	934	1,478	1,721
Pennsylvania	72,552,269	61,852,623	64,871,847	2,385	2,010	2,177
Rhode Island	18,504,087	23,599,794	17,600,927	1,029	1,180	1,159
South Carolina	21,241,056	26,905,258	26,016,540	1,420	1,653	1,903
South Dakota	388,684	427,284	787,091	36	30	31
Tennessee	46,981,035	39,049,868	44,582,350	2,045	2,267	2,245
Texas	0	0	0	n/a	n/a	n/a
Utah	15,748,666	15,554,296	15,985,518	786	694	815
Vermont	5,173,018	6,306,069	4,443,304	333	316	283
Virginia	28,840,436	25,403,515	32,751,013	1,169	1,384	1,651
Washington	28,127,434	37,470,702	46,615,084	1,702	2,433	2,781
West Virginia	7,504,415	6,005,485	6,563,814	272	254	260
Wisconsin	35,762,028	34,971,960	35,259,643	1,090	1,118	1,224
Wyoming	1,584,735	684,429	533,573	18	17	21
<b>Countrywide</b>	<b>1,787,357,677</b>	<b>1,895,896,042</b>	<b>1,972,290,131</b>	<b>63,368</b>	<b>69,779</b>	<b>73,900</b>
<b>CW w/o Texas</b>	<b>1,787,357,677</b>	<b>1,895,896,042</b>	<b>1,972,290,131</b>	<b>63,368</b>	<b>69,779</b>	<b>73,900</b>

Table 12B-2

## BI/PD Combined Single Limits Liability 2017-2019

STATE	Voluntary Business					
	Incurred Losses - Property Damage			Incurred Claims - Property Damage		
	2019	2018	2017	2019	2018	2017
Alabama	9,327,676	9,706,442	9,400,048	1,723	1,946	2,026
Alaska	149,428	183,589	210,104	24	34	39
Arizona	24,677,383	26,580,885	25,222,279	5,156	5,685	5,695
Arkansas	32,578,057	34,365,465	32,986,015	6,824	7,115	7,106
California	36,722,321	39,742,190	40,672,474	7,114	8,105	8,734
Colorado	34,891,589	31,999,828	26,622,449	7,298	6,675	6,155
Connecticut	42,927,494	47,324,566	49,279,466	9,510	10,751	11,625
Delaware	7,981,492	8,645,166	8,564,873	1,826	2,083	2,127
District of Columbia	2,451,483	2,337,439	2,378,859	734	713	751
Florida	33,383,080	36,894,118	39,487,792	7,313	8,563	9,733
Georgia	50,825,342	48,807,368	52,832,287	10,466	10,800	12,171
Hawaii	5,369,578	5,190,818	5,184,155	1,284	1,360	1,320
Idaho	5,941,508	6,007,743	5,331,576	1,361	1,390	1,384
Illinois	36,804,045	36,671,429	35,279,872	8,765	9,069	9,206
Indiana	21,032,264	21,625,692	20,725,380	4,903	5,280	5,260
Iowa	12,781,081	14,304,167	13,776,890	3,037	3,546	3,639
Kansas	19,344,879	19,981,871	18,018,557	4,292	4,565	4,544
Kentucky	29,090,923	27,128,341	26,625,145	6,763	6,478	6,795
Louisiana	19,956,852	24,207,552	26,625,260	4,155	5,013	5,571
Maine	16,530,568	18,113,348	17,202,324	4,607	5,026	4,990
Maryland	23,464,990	24,952,348	25,671,307	5,994	6,586	7,304
Massachusetts	0	0	0	0	0	0
Michigan	3,626,263	6,117,691	6,555,116	817	1,722	2,023
Minnesota	23,077,845	20,740,235	19,667,153	5,467	5,362	5,328
Mississippi	13,290,835	14,740,895	14,295,501	2,871	3,121	3,073
Missouri	46,410,447	49,418,409	43,944,949	11,267	11,941	11,502
Montana	2,970,482	2,514,257	2,498,036	572	590	589
Nebraska	8,440,913	8,965,361	8,091,571	1,835	2,079	2,070
Nevada	12,348,116	13,566,627	12,803,937	2,483	2,936	3,008
New Hampshire	9,077,086	9,628,486	10,438,119	2,273	2,495	2,754
New Jersey	202,642,387	212,385,165	208,287,454	42,392	46,272	46,817
New Mexico	4,665,695	4,864,464	4,942,626	1,005	1,120	1,109
New York	156,832,855	152,771,211	149,853,486	32,639	32,349	33,887
North Carolina	6,589	13,602	7,653	0	0	0
North Dakota	3,626,702	3,008,361	2,396,137	745	713	713
Ohio	51,750,313	55,650,291	49,124,290	12,508	13,020	13,340
Oklahoma	29,808,512	32,347,613	32,075,722	6,334	6,997	7,341
Oregon	12,021,910	12,762,290	13,415,416	2,912	3,244	3,522
Pennsylvania	79,675,309	69,640,919	70,230,030	18,672	17,013	17,556
Rhode Island	16,675,865	18,279,280	18,363,361	3,210	3,615	3,777
South Carolina	14,777,687	16,656,128	16,975,072	3,497	3,978	4,345
South Dakota	879,389	961,776	645,643	194	176	180
Tennessee	38,767,534	38,532,329	36,366,929	8,536	8,788	8,871
Texas	0	0	0	n/a	n/a	n/a
Utah	13,455,674	11,560,610	10,336,179	2,831	2,693	2,528
Vermont	4,728,552	5,285,645	4,762,349	1,293	1,464	1,441
Virginia	21,705,643	22,528,535	24,460,006	5,455	6,246	6,785
Washington	20,157,207	20,560,155	21,948,570	4,687	4,823	5,363
West Virginia	4,410,149	4,583,026	4,272,202	1,045	1,047	1,016
Wisconsin	24,694,769	25,372,802	21,729,124	5,745	6,037	5,546
Wyoming	478,232	945,284	506,822	111	152	123
<b>Countrywide</b>	<b>1,287,234,993</b>	<b>1,319,171,812</b>	<b>1,291,090,565</b>	<b>284,545</b>	<b>300,776</b>	<b>310,782</b>
<b>CW w/o Texas</b>	<b>1,287,234,993</b>	<b>1,319,171,812</b>	<b>1,291,090,565</b>	<b>284,545</b>	<b>300,776</b>	<b>310,782</b>

Table 12C

## BI/PD Combined Single Limits Liability 2017-2019

STATE	Voluntary Business					
	Pure Premium			Loss Ratio		
	2019	2018	2017	2019	2018	2017
Alabama	323.39	318.10	322.82	68.11	70.58	77.19
Alaska	498.05	281.06	797.69	77.97	45.88	132.07
Arizona	396.52	403.14	395.52	68.06	73.28	80.07
Arkansas	283.13	254.29	254.90	79.44	73.86	77.98
California	438.99	430.72	408.64	69.46	71.08	72.56
Colorado	387.37	413.74	357.70	79.80	88.32	81.55
Connecticut	351.41	391.82	448.61	51.04	60.20	76.10
Delaware	342.15	360.24	388.27	55.74	61.31	67.65
District of Columbia	510.19	413.97	453.12	64.22	59.24	72.21
Florida	538.73	582.44	583.55	63.98	74.52	80.73
Georgia	547.88	498.18	519.38	71.22	69.71	82.16
Hawaii	257.11	200.53	241.01	72.01	59.00	72.13
Idaho	203.37	224.19	210.53	59.76	68.95	70.37
Illinois	302.07	343.30	307.48	60.84	72.04	69.41
Indiana	234.80	234.57	250.88	70.66	73.65	84.59
Iowa	220.07	188.83	213.81	88.70	78.12	93.30
Kansas	249.02	205.13	191.53	86.75	74.22	75.02
Kentucky	356.30	347.77	314.68	75.85	76.79	73.86
Louisiana	664.46	691.16	719.05	69.97	76.57	85.38
Maine	194.27	207.01	202.19	67.71	74.99	77.17
Maryland	365.17	379.00	361.77	55.44	60.70	62.64
Massachusetts	-	-	-	-	-	-
Michigan	121.68	128.03	130.49	61.30	67.73	78.96
Minnesota	238.45	220.92	216.19	70.99	68.12	69.53
Mississippi	357.46	372.94	355.99	78.06	84.19	86.25
Missouri	308.52	286.71	256.76	88.35	83.65	78.03
Montana	268.94	261.08	190.99	73.71	78.04	63.33
Nebraska	335.03	244.62	231.21	106.41	78.37	76.97
Nevada	573.28	615.68	577.55	74.43	81.44	81.69
New Hampshire	207.45	221.91	219.84	52.91	57.82	58.97
New Jersey	362.64	393.44	404.28	64.42	72.96	79.42
New Mexico	292.01	309.20	276.51	66.09	70.18	66.23
New York	334.28	367.64	365.18	63.04	74.67	76.82
North Carolina	72.12	178.83	60.41	12.74	60.75	21.32
North Dakota	154.83	79.59	82.58	109.73	58.73	63.39
Ohio	224.48	227.39	203.38	64.61	67.26	63.15
Oklahoma	281.92	268.88	276.08	70.65	67.09	70.18
Oregon	263.70	296.79	287.52	56.90	65.17	66.46
Pennsylvania	282.17	257.87	260.46	64.55	60.74	68.31
Rhode Island	445.40	495.54	401.76	60.79	72.10	63.48
South Carolina	306.72	353.92	344.48	56.45	71.65	75.14
South Dakota	106.99	118.84	121.53	51.18	58.49	64.43
Tennessee	307.22	274.68	296.85	73.17	68.33	78.33
Texas	n/a	n/a	n/a	-	-	-
Utah	348.12	342.48	354.58	74.08	74.57	83.97
Vermont	171.72	192.92	147.10	60.55	70.78	55.95
Virginia	276.80	244.77	278.00	64.00	59.27	72.90
Washington	307.33	336.29	380.44	56.17	65.85	79.16
West Virginia	291.11	270.61	280.97	68.21	64.47	67.94
Wisconsin	269.74	260.39	240.23	78.11	76.76	73.05
Wyoming	448.67	341.52	212.85	147.23	119.91	80.85
<b>Countrywide</b>	<b>323.08</b>	<b>329.97</b>	<b>329.36</b>	<b>67.02</b>	<b>71.45</b>	<b>75.83</b>
<b>CW w/o Texas</b>	<b>323.08</b>	<b>329.97</b>	<b>329.36</b>	<b>67.02</b>	<b>71.45</b>	<b>75.83</b>

Table 12C-1

## BI/PD Combined Single Limits Liability 2017-2019

STATE	Voluntary Business					
	Pure Premium - Bodily Injury Component			Loss Ratio - Bodily Injury Component		
	2019	2018	2017	2019	2018	2017
Alabama	188.32	182.70	190.85	39.66	40.54	45.64
Alaska	317.36	84.92	592.11	49.68	13.86	98.03
Arizona	243.28	247.21	248.80	41.75	44.94	50.37
Arkansas	151.76	116.17	120.48	42.58	33.74	36.86
California	286.21	275.35	257.69	45.29	45.44	45.76
Colorado	234.15	259.35	220.34	48.24	55.36	50.23
Connecticut	201.07	238.19	297.64	29.20	36.60	50.49
Delaware	193.31	208.13	239.46	31.49	35.42	41.72
District of Columbia	294.98	207.30	254.60	37.13	29.67	40.58
Florida	387.21	429.40	432.34	45.99	54.94	59.81
Georgia	351.77	313.14	331.28	45.73	43.82	52.40
Hawaii	118.00	66.26	102.07	33.05	19.49	30.55
Idaho	104.69	127.69	126.12	30.77	39.27	42.16
Illinois	159.67	203.48	172.90	32.16	42.70	39.03
Indiana	147.32	145.40	162.54	44.34	45.65	54.80
Iowa	112.46	74.24	102.92	45.32	30.71	44.91
Kansas	138.42	95.61	96.33	48.22	34.59	37.73
Kentucky	224.94	219.30	185.25	47.89	48.42	43.48
Louisiana	498.41	510.93	525.40	52.48	56.60	62.38
Maine	105.84	113.82	115.93	36.89	41.24	44.25
Maryland	181.78	195.75	193.80	27.60	31.35	33.56
Massachusetts	-	-	-	-	-	-
Michigan	108.93	108.10	110.16	54.87	57.19	66.66
Minnesota	109.42	104.39	105.87	32.58	32.19	34.05
Mississippi	232.87	236.15	224.02	50.85	53.31	54.28
Missouri	194.66	164.63	145.27	55.75	48.03	44.15
Montana	162.06	176.34	109.29	44.41	52.71	36.24
Nebraska	199.46	106.69	108.22	63.35	34.18	36.02
Nevada	384.47	433.23	412.49	49.92	57.30	58.34
New Hampshire	89.30	102.62	94.11	22.78	26.74	25.25
New Jersey	205.83	232.34	248.58	36.56	43.08	48.84
New Mexico	174.87	184.89	148.30	39.58	41.96	35.52
New York	179.21	220.04	224.14	33.80	44.69	47.15
North Carolina	60.01	117.56	26.55	10.60	39.93	9.37
North Dakota	71.19	10.92	26.56	50.46	8.05	20.39
Ohio	119.22	115.71	105.31	34.31	34.23	32.70
Oklahoma	140.50	122.24	134.06	35.21	30.50	34.08
Oregon	158.30	191.32	177.22	34.16	42.01	40.96
Pennsylvania	134.48	121.30	125.06	30.76	28.57	32.80
Rhode Island	234.27	279.25	196.62	31.97	40.63	31.07
South Carolina	180.88	218.59	208.46	33.29	44.25	45.47
South Dakota	32.79	36.56	66.76	15.69	17.99	35.39
Tennessee	168.32	138.26	163.49	40.09	34.39	43.14
Texas	n/a	n/a	n/a	-	-	-
Utah	187.73	196.46	215.34	39.95	42.78	51.00
Vermont	89.72	104.95	71.00	31.63	38.50	27.01
Virginia	157.93	129.72	159.15	36.52	31.41	41.73
Washington	179.03	217.15	258.65	32.72	42.52	53.82
West Virginia	183.36	153.48	170.19	42.97	36.57	41.16
Wisconsin	159.56	150.91	148.64	46.20	44.48	45.19
Wyoming	344.66	143.43	109.16	113.10	50.36	41.46
<b>Countrywide</b>	<b>187.82</b>	<b>194.58</b>	<b>199.05</b>	<b>38.96</b>	<b>42.14</b>	<b>45.83</b>
<b>CW w/o Texas</b>	<b>187.82</b>	<b>194.58</b>	<b>199.05</b>	<b>38.96</b>	<b>42.14</b>	<b>45.83</b>

Table 12C-2

## BI/PD Combined Single Limits Liability 2017-2019

Voluntary Business						
STATE	Pure Premium - Property Damage Component			Loss Ratio - Property Damage Component		
	2019	2018	2017	2019	2018	2017
Alabama	135.07	135.39	131.96	28.45	30.04	31.55
Alaska	180.69	196.14	205.58	28.29	32.01	34.04
Arizona	153.24	155.93	146.72	26.30	28.34	29.70
Arkansas	131.37	138.12	134.42	36.86	40.12	41.12
California	152.78	155.37	150.95	24.17	25.64	26.80
Colorado	153.22	154.39	137.35	31.56	32.96	31.31
Connecticut	150.34	153.63	150.97	21.84	23.60	25.61
Delaware	148.84	152.11	148.81	24.25	25.89	25.93
District of Columbia	215.21	206.67	198.52	27.09	29.58	31.64
Florida	151.52	153.04	151.21	18.00	19.58	20.92
Georgia	196.11	185.04	188.10	25.49	25.89	29.75
Hawaii	139.11	134.27	138.94	38.96	39.50	41.58
Idaho	98.68	96.50	84.40	29.00	29.68	28.21
Illinois	142.40	139.82	134.57	28.68	29.34	30.38
Indiana	87.48	89.17	88.34	26.33	28.00	29.79
Iowa	107.62	114.59	110.89	43.37	47.41	48.39
Kansas	110.60	109.52	95.21	38.53	39.63	37.29
Kentucky	131.36	128.47	129.43	27.96	28.37	30.38
Louisiana	166.05	180.24	193.66	17.49	19.97	22.99
Maine	88.44	93.18	86.25	30.82	33.76	32.92
Maryland	183.39	183.26	167.96	27.84	29.35	29.08
Massachusetts	-	-	-	-	-	-
Michigan	12.75	19.94	20.33	6.42	10.55	12.30
Minnesota	129.04	116.53	110.32	38.42	35.93	35.48
Mississippi	124.60	136.79	131.97	27.21	30.88	31.98
Missouri	113.86	122.09	111.48	32.61	35.62	33.88
Montana	106.88	84.74	81.70	29.29	25.33	27.09
Nebraska	135.58	137.93	123.00	43.06	44.19	40.94
Nevada	188.81	182.45	165.05	24.51	24.13	23.34
New Hampshire	118.15	119.29	125.73	30.14	31.08	33.73
New Jersey	156.81	161.11	155.70	27.86	29.88	30.59
New Mexico	117.13	124.31	128.21	26.51	28.22	30.71
New York	155.07	147.60	141.04	29.25	29.98	29.67
North Carolina	12.11	61.27	33.86	2.14	20.81	11.95
North Dakota	83.63	68.67	56.02	59.27	50.68	43.01
Ohio	105.26	111.68	98.07	30.30	33.04	30.45
Oklahoma	141.42	146.63	142.02	35.44	36.59	36.10
Oregon	105.40	105.47	110.31	22.74	23.16	25.50
Pennsylvania	147.69	136.57	135.39	33.78	32.17	35.51
Rhode Island	211.13	216.29	205.14	28.81	31.47	32.41
South Carolina	125.84	135.32	136.02	23.16	27.39	29.67
South Dakota	74.20	82.29	54.77	35.49	40.50	29.03
Tennessee	138.89	136.43	133.36	33.08	33.94	35.19
Texas	n/a	n/a	n/a	-	-	-
Utah	160.39	146.02	139.24	34.13	31.79	32.97
Vermont	82.01	87.97	76.10	28.91	32.27	28.95
Virginia	118.86	115.04	118.86	27.48	27.86	31.17
Washington	128.30	119.15	121.79	23.45	23.33	25.34
West Virginia	107.75	117.13	110.77	25.25	27.90	26.79
Wisconsin	110.18	109.49	91.60	31.90	32.27	27.85
Wyoming	104.01	198.09	103.69	34.13	69.55	39.38
<b>Countrywide</b>	<b>135.27</b>	<b>135.39</b>	<b>130.30</b>	<b>28.06</b>	<b>29.32</b>	<b>30.00</b>
<b>CW w/o Texas</b>	<b>135.27</b>	<b>135.39</b>	<b>130.30</b>	<b>28.06</b>	<b>29.32</b>	<b>30.00</b>



Table 12D-1

## BI/PD Combined Single Limits Liability 2017-2019

STATE	Frequency - Bodily Injury Component			Severity - Bodily Injury Component		
	2019	2018	2017	2019	2018	2017
Alabama	0.77	0.80	0.85	24,446.72	22,700.38	22,323.57
Alaska	1.69	0.64	1.76	18,747.00	13,247.50	33,618.61
Arizona	1.06	1.12	1.14	22,897.41	21,994.71	21,809.74
Arkansas	0.68	0.72	0.75	22,308.08	16,056.90	16,059.30
California	0.60	0.64	0.63	47,574.43	42,791.73	40,795.82
Colorado	0.64	0.76	0.66	36,421.62	34,043.48	33,496.16
Connecticut	0.79	0.84	0.89	25,392.46	28,329.49	33,295.52
Delaware	0.93	1.21	1.49	20,773.41	17,193.99	16,025.47
District of Columbia	1.99	1.87	1.84	14,802.34	11,059.48	13,804.82
Florida	1.24	1.28	1.30	31,157.79	33,533.22	33,353.20
Georgia	1.90	1.76	1.85	18,556.65	17,766.63	17,924.48
Hawaii	0.17	0.21	0.32	70,073.69	30,862.99	31,735.98
Idaho	0.55	0.83	0.89	18,873.43	15,436.37	14,226.95
Illinois	0.73	0.82	0.83	21,742.99	24,695.65	20,735.72
Indiana	0.79	0.93	1.03	18,554.79	15,672.62	15,842.29
Iowa	0.47	0.45	0.52	24,064.63	16,372.65	19,671.87
Kansas	0.32	0.34	0.35	43,231.91	27,819.91	27,621.96
Kentucky	0.79	0.85	0.97	28,304.41	25,797.49	19,120.65
Louisiana	1.77	2.11	2.18	28,122.75	24,248.33	24,086.54
Maine	0.47	0.41	0.43	22,557.87	27,621.50	27,106.87
Maryland	1.40	1.55	1.65	12,994.11	12,607.70	11,749.62
Massachusetts	-	-	-	-	-	-
Michigan	0.13	0.15	0.16	81,302.56	71,184.80	68,314.44
Minnesota	0.22	0.26	0.29	49,667.12	39,954.53	36,788.51
Mississippi	0.87	1.00	1.02	26,883.00	23,564.17	21,881.16
Missouri	0.58	0.65	0.64	33,578.89	25,453.30	22,661.03
Montana	0.41	0.34	0.39	39,508.74	51,295.99	28,081.07
Nebraska	0.55	0.58	0.63	36,204.99	18,296.08	17,195.94
Nevada	1.23	1.56	1.73	31,312.28	27,747.34	23,862.16
New Hampshire	0.37	0.38	0.43	23,904.52	26,804.50	21,703.30
New Jersey	0.40	0.41	0.38	50,877.81	56,301.66	65,423.28
New Mexico	0.70	0.98	0.88	24,965.91	18,791.73	16,914.06
New York	0.49	0.42	0.43	36,824.08	51,971.83	52,442.71
North Carolina	0.00	0.00	0.00	-	-	-
North Dakota	0.12	0.07	0.14	61,746.14	15,424.48	19,582.09
Ohio	0.66	0.79	0.77	18,174.43	14,730.16	13,640.75
Oklahoma	0.70	0.78	0.85	20,201.52	15,669.59	15,861.43
Oregon	0.82	1.22	1.42	19,332.49	15,663.09	12,523.33
Pennsylvania	0.44	0.39	0.42	30,420.24	30,772.45	29,798.74
Rhode Island	1.30	1.40	1.29	17,982.59	19,999.83	15,186.30
South Carolina	1.21	1.34	1.52	14,958.49	16,276.62	13,671.33
South Dakota	0.30	0.26	0.26	10,796.78	14,242.80	25,390.03
Tennessee	0.73	0.80	0.82	22,973.61	17,225.35	19,858.51
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	0.94	0.88	1.10	20,036.47	22,412.53	19,614.13
Vermont	0.58	0.53	0.45	15,534.59	19,955.91	15,700.72
Virginia	0.64	0.71	0.80	24,671.03	18,355.14	19,837.08
Washington	1.08	1.41	1.54	16,526.11	15,401.03	16,761.99
West Virginia	0.66	0.65	0.67	27,589.76	23,643.64	25,245.44
Wisconsin	0.49	0.48	0.52	32,809.20	31,280.82	28,806.90
Wyoming	0.39	0.36	0.43	88,040.83	40,260.53	25,408.24
<b>Countrywide</b>	<b>0.67</b>	<b>0.72</b>	<b>0.75</b>	<b>28,206.00</b>	<b>27,170.01</b>	<b>26,688.64</b>
<b>CW w/o Texas</b>	<b>0.67</b>	<b>0.72</b>	<b>0.75</b>	<b>28,206.00</b>	<b>27,170.01</b>	<b>26,688.64</b>

Table 12D-2

## BI/PD Combined Single Limits Liability 2017-2019

Voluntary Business						
STATE	Frequency - Property Damage Component			Severity - Property Damage Component		
	2019	2018	2017	2019	2018	2017
Alabama	2.49	2.71	2.84	5,413.63	4,987.89	4,639.71
Alaska	2.90	3.63	3.82	6,226.17	5,399.68	5,387.28
Arizona	3.20	3.33	3.31	4,786.15	4,675.62	4,428.85
Arkansas	2.75	2.86	2.90	4,774.04	4,830.00	4,641.99
California	2.96	3.17	3.24	5,161.98	4,903.42	4,656.80
Colorado	3.20	3.22	3.18	4,780.98	4,793.98	4,325.34
Connecticut	3.33	3.49	3.56	4,513.93	4,401.88	4,239.09
Delaware	3.41	3.66	3.70	4,371.03	4,150.34	4,026.74
District of Columbia	6.44	6.30	6.27	3,339.90	3,278.32	3,167.59
Florida	3.32	3.55	3.73	4,564.90	4,308.55	4,057.10
Georgia	4.04	4.09	4.33	4,856.23	4,519.20	4,340.83
Hawaii	3.33	3.52	3.54	4,181.91	3,816.78	3,927.39
Idaho	2.26	2.23	2.19	4,365.55	4,322.12	3,852.29
Illinois	3.39	3.46	3.51	4,198.98	4,043.60	3,832.27
Indiana	2.04	2.18	2.24	4,289.67	4,095.78	3,940.19
Iowa	2.56	2.84	2.93	4,208.46	4,033.89	3,785.90
Kansas	2.45	2.50	2.40	4,507.19	4,377.19	3,965.35
Kentucky	3.05	3.07	3.30	4,301.48	4,187.76	3,918.34
Louisiana	3.46	3.73	4.05	4,803.09	4,828.96	4,779.26
Maine	2.46	2.59	2.50	3,588.14	3,603.93	3,447.36
Maryland	4.68	4.84	4.78	3,914.75	3,788.70	3,514.69
Massachusetts	-	-	-	-	-	-
Michigan	0.29	0.56	0.63	4,438.51	3,552.67	3,240.29
Minnesota	3.06	3.01	2.99	4,221.30	3,868.00	3,691.28
Mississippi	2.69	2.90	2.84	4,629.34	4,723.13	4,651.97
Missouri	2.76	2.95	2.92	4,119.15	4,138.55	3,820.64
Montana	2.06	1.99	1.93	5,193.15	4,261.45	4,241.15
Nebraska	2.95	3.20	3.15	4,599.95	4,312.34	3,908.97
Nevada	3.80	3.95	3.88	4,973.06	4,620.79	4,256.63
New Hampshire	2.96	3.09	3.32	3,993.44	3,859.11	3,790.17
New Jersey	3.28	3.51	3.50	4,780.20	4,589.93	4,448.97
New Mexico	2.52	2.86	2.88	4,642.48	4,343.27	4,456.83
New York	3.23	3.13	3.19	4,805.08	4,722.59	4,422.15
North Carolina	0.00	0.00	0.00	-	-	-
North Dakota	1.72	1.63	1.67	4,868.06	4,219.30	3,360.64
Ohio	2.54	2.61	2.66	4,137.38	4,274.22	3,682.48
Oklahoma	3.00	3.17	3.25	4,706.11	4,623.07	4,369.39
Oregon	2.55	2.68	2.90	4,128.40	3,934.12	3,809.03
Pennsylvania	3.46	3.34	3.38	4,267.10	4,093.39	4,000.34
Rhode Island	4.06	4.28	4.22	5,194.97	5,056.51	4,861.89
South Carolina	2.98	3.23	3.48	4,225.82	4,187.06	3,906.81
South Dakota	1.64	1.51	1.53	4,532.93	5,464.64	3,586.91
Tennessee	3.06	3.11	3.25	4,541.65	4,384.65	4,099.53
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	3.37	3.40	3.41	4,752.98	4,292.84	4,088.68
Vermont	2.24	2.44	2.30	3,657.04	3,610.41	3,304.89
Virginia	2.99	3.19	3.30	3,979.04	3,606.87	3,605.01
Washington	2.98	2.79	2.98	4,300.66	4,262.94	4,092.59
West Virginia	2.55	2.68	2.63	4,220.24	4,377.29	4,204.92
Wisconsin	2.56	2.61	2.34	4,298.48	4,202.88	3,917.98
Wyoming	2.41	3.19	2.52	4,308.40	6,218.97	4,120.50
<b>Countrywide</b>	<b>2.99</b>	<b>3.09</b>	<b>3.14</b>	<b>4,523.84</b>	<b>4,385.89</b>	<b>4,154.33</b>
<b>CW w/o Texas</b>	<b>2.99</b>	<b>3.09</b>	<b>3.14</b>	<b>4,523.84</b>	<b>4,385.89</b>	<b>4,154.33</b>

Table 13A

## BI/PD Combined Single Limits Liability 2017-2019

Residual Business						
STATE	Earned Premiums			Earned Exposures		
	2019	2018	2017	2019	2018	2017
Alabama	0	0	0	0	0	0
Alaska	0	0	0	0	0	0
Arizona	0	0	0	0	0	0
Arkansas	0	0	0	0	0	0
California	0	0	0	0	0	0
Colorado	0	0	0	0	0	0
Connecticut	0	0	0	0	0	0
Delaware	0	0	0	0	0	0
District of Columbia	0	0	0	0	0	0
Florida	0	0	0	0	0	0
Georgia	0	0	0	0	0	0
Hawaii	0	0	0	0	0	0
Idaho	0	0	0	0	0	0
Illinois	0	0	0	0	0	0
Indiana	0	0	0	0	0	0
Iowa	0	0	0	0	0	0
Kansas	0	0	0	0	0	0
Kentucky	0	0	0	0	0	0
Louisiana	0	0	0	0	0	0
Maine	0	0	0	0	0	0
Maryland	0	0	0	0	0	0
Massachusetts	0	0	0	0	0	0
Michigan	0	0	0	0	0	0
Minnesota	0	0	0	0	0	0
Mississippi	0	0	0	0	0	0
Missouri	0	0	0	0	0	0
Montana	0	0	0	0	0	0
Nebraska	0	0	0	0	0	0
Nevada	0	0	0	0	0	0
New Hampshire	-43	20,334	44,753	0	15	32
New Jersey	86,194	112,137	151,484	38	49	65
New Mexico	0	0	0	0	0	0
New York	0	0	0	0	0	0
North Carolina	0	0	0	0	0	0
North Dakota	0	0	0	0	0	0
Ohio	0	0	0	0	0	0
Oklahoma	0	0	0	0	0	0
Oregon	0	0	0	0	0	0
Pennsylvania	0	0	0	0	0	0
Rhode Island	0	0	0	0	0	0
South Carolina	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0
Texas	0	0	0	n/a	n/a	n/a
Utah	0	0	0	0	0	0
Vermont	0	0	0	0	0	0
Virginia	0	0	0	0	0	0
Washington	0	0	0	0	0	0
West Virginia	0	0	0	0	0	0
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
<b>Countrywide</b>	<b>86,151</b>	<b>132,471</b>	<b>196,237</b>	<b>38</b>	<b>64</b>	<b>97</b>
<b>CW w/o Texas</b>	<b>86,151</b>	<b>132,471</b>	<b>196,237</b>	<b>38</b>	<b>64</b>	<b>97</b>

Table 13B-1

## BI/PD Combined Single Limits Liability 2017-2019

Residual Business						
STATE	Incurred Losses - Bodily Injury			Incurred Claims - Bodily Injury		
	2019	2018	2017	2019	2018	2017
Alabama	0	0	0	0	0	0
Alaska	0	0	0	0	0	0
Arizona	0	0	0	0	0	0
Arkansas	0	0	0	0	0	0
California	0	0	0	0	0	0
Colorado	0	0	0	0	0	0
Connecticut	0	0	0	0	0	0
Delaware	0	0	0	0	0	0
District of Columbia	0	0	0	0	0	0
Florida	0	0	0	0	0	0
Georgia	0	0	0	0	0	0
Hawaii	0	0	0	0	0	0
Idaho	0	0	0	0	0	0
Illinois	0	0	0	0	0	0
Indiana	0	0	0	0	0	0
Iowa	0	0	0	0	0	0
Kansas	0	0	0	0	0	0
Kentucky	0	0	0	0	0	0
Louisiana	0	0	0	0	0	0
Maine	0	0	0	0	0	0
Maryland	0	0	0	0	0	0
Massachusetts	0	0	0	0	0	0
Michigan	0	0	0	0	0	0
Minnesota	0	0	0	0	0	0
Mississippi	0	0	0	0	0	0
Missouri	0	0	0	0	0	0
Montana	0	0	0	0	0	0
Nebraska	0	0	0	0	0	0
Nevada	0	0	0	0	0	0
New Hampshire	0	0	128,641	0	0	2
New Jersey	28,636	404,355	1,829	4	3	1
New Mexico	0	0	0	0	0	0
New York	0	0	0	0	0	0
North Carolina	0	0	0	0	0	0
North Dakota	0	0	0	0	0	0
Ohio	0	0	0	0	0	0
Oklahoma	0	0	0	0	0	0
Oregon	0	0	0	0	0	0
Pennsylvania	0	0	0	0	0	0
Rhode Island	0	0	0	0	0	0
South Carolina	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0
Texas	0	0	0	n/a	n/a	n/a
Utah	0	0	0	0	0	0
Vermont	0	0	0	0	0	0
Virginia	0	0	0	0	0	0
Washington	0	0	0	0	0	0
West Virginia	0	0	0	0	0	0
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
<b>Countrywide</b>	<b>28,636</b>	<b>404,355</b>	<b>130,470</b>	<b>4</b>	<b>3</b>	<b>3</b>
<b>CW w/o Texas</b>	<b>28,636</b>	<b>404,355</b>	<b>130,470</b>	<b>4</b>	<b>3</b>	<b>3</b>

Table 13B-2

## BI/PD Combined Single Limits Liability 2017-2019

Residual Business						
STATE	Incurred Losses - Property Damage			Incurred Claims - Property Damage		
	2019	2018	2017	2019	2018	2017
Alabama	0	0	0	0	0	0
Alaska	0	0	0	0	0	0
Arizona	0	0	0	0	0	0
Arkansas	0	0	0	0	0	0
California	0	0	0	0	0	0
Colorado	0	0	0	0	0	0
Connecticut	0	0	0	0	0	0
Delaware	0	0	0	0	0	0
District of Columbia	0	0	0	0	0	0
Florida	0	0	0	0	0	0
Georgia	0	0	0	0	0	0
Hawaii	0	0	0	0	0	0
Idaho	0	0	0	0	0	0
Illinois	0	0	0	0	0	0
Indiana	0	0	0	0	0	0
Iowa	0	0	0	0	0	0
Kansas	0	0	0	0	0	0
Kentucky	0	0	0	0	0	0
Louisiana	0	0	0	0	0	0
Maine	0	0	0	0	0	0
Maryland	0	0	0	0	0	0
Massachusetts	0	0	0	0	0	0
Michigan	0	0	0	0	0	0
Minnesota	0	0	0	0	0	0
Mississippi	0	0	0	0	0	0
Missouri	0	0	0	0	0	0
Montana	0	0	0	0	0	0
Nebraska	0	0	0	0	0	0
Nevada	0	0	0	0	0	0
New Hampshire	0	2,422	5,352	0	2	1
New Jersey	27,368	9,347	31,513	4	2	4
New Mexico	0	0	0	0	0	0
New York	0	0	0	0	0	0
North Carolina	0	0	0	0	0	0
North Dakota	0	0	0	0	0	0
Ohio	0	0	0	0	0	0
Oklahoma	0	0	0	0	0	0
Oregon	0	0	0	0	0	0
Pennsylvania	0	0	0	0	0	0
Rhode Island	0	0	0	0	0	0
South Carolina	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0
Texas	0	0	0	n/a	n/a	n/a
Utah	0	0	0	0	0	0
Vermont	0	0	0	0	0	0
Virginia	0	0	0	0	0	0
Washington	0	0	0	0	0	0
West Virginia	0	0	0	0	0	0
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
<b>Countrywide</b>	<b>27,368</b>	<b>11,769</b>	<b>36,865</b>	<b>4</b>	<b>4</b>	<b>5</b>
<b>CW w/o Texas</b>	<b>27,368</b>	<b>11,769</b>	<b>36,865</b>	<b>4</b>	<b>4</b>	<b>5</b>

Table 13C

## BI/PD Combined Single Limits Liability 2016-2018

STATE	Residual Business					
	Pure Premium			Loss Ratio		
	2018	2017	2016	2018	2017	2016
Alabama	-	-	-	-	-	-
Alaska	-	-	-	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	-	-
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	-	-	-	-	-	-
Delaware	-	-	-	-	-	-
District of Columbia	-	-	-	-	-	-
Florida	-	-	-	-	-	-
Georgia	-	-	-	-	-	-
Hawaii	-	-	-	-	-	-
Idaho	-	-	-	-	-	-
Illinois	-	-	-	-	-	-
Indiana	-	-	-	-	-	-
Iowa	-	-	-	-	-	-
Kansas	-	-	-	-	-	-
Kentucky	-	-	-	-	-	-
Louisiana	-	-	-	-	-	-
Maine	-	-	-	-	-	-
Maryland	-	-	-	-	-	-
Massachusetts	-	-	-	-	-	-
Michigan	-	-	-	-	-	-
Minnesota	-	-	-	-	-	-
Mississippi	-	-	-	-	-	-
Missouri	-	-	-	-	-	-
Montana	-	-	-	-	-	-
Nebraska	-	-	-	-	-	-
Nevada	-	-	-	-	-	-
New Hampshire	170.27	305.31	0.00	12.60	21.83	0.00
New Jersey	2,304.24	527.74	547.19	101.66	22.64	23.18
New Mexico	-	-	-	-	-	-
New York	-	-	2,149.50	-	-	99.24
North Carolina	-	-	-	-	-	-
North Dakota	-	-	-	-	-	-
Ohio	-	-	-	-	-	-
Oklahoma	-	-	-	-	-	-
Oregon	-	-	-	-	-	-
Pennsylvania	-	-	-	-	-	0.00
Rhode Island	-	-	-	-	-	-
South Carolina	-	-	-	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	-	-	-	-	-	-
Texas	n/a	n/a	n/a	-	-	-
Utah	-	-	-	-	-	-
Vermont	-	-	-	-	-	-
Virginia	-	-	-	-	-	-
Washington	-	-	-	-	-	-
West Virginia	-	-	-	-	-	-
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	-
<b>Countrywide</b>	<b>1,811.78</b>	<b>454.36</b>	<b>530.47</b>	<b>88.15</b>	<b>22.46</b>	<b>27.87</b>
<b>CW w/o Texas</b>	<b>1,811.78</b>	<b>454.36</b>	<b>530.47</b>	<b>88.15</b>	<b>22.46</b>	<b>27.87</b>

Table 13C-1

## BI/PD Combined Single Limits Liability 2016-2018

STATE	Residual Business					
	Pure Premium - Bodily Injury Component			Loss Ratio - Bodily Injury Component		
	2018	2017	2016	2018	2017	2016
Alabama	-	-	-	-	-	-
Alaska	-	-	-	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	-	-
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	-	-	-	-	-	-
Delaware	-	-	-	-	-	-
District of Columbia	-	-	-	-	-	-
Florida	-	-	-	-	-	-
Georgia	-	-	-	-	-	-
Hawaii	-	-	-	-	-	-
Idaho	-	-	-	-	-	-
Illinois	-	-	-	-	-	-
Indiana	-	-	-	-	-	-
Iowa	-	-	-	-	-	-
Kansas	-	-	-	-	-	-
Kentucky	-	-	-	-	-	-
Louisiana	-	-	-	-	-	-
Maine	-	-	-	-	-	-
Maryland	-	-	-	-	-	-
Massachusetts	-	-	-	-	-	-
Michigan	-	-	-	-	-	-
Minnesota	-	-	-	-	-	-
Mississippi	-	-	-	-	-	-
Missouri	-	-	-	-	-	-
Montana	-	-	-	-	-	-
Nebraska	-	-	-	-	-	-
Nevada	-	-	-	-	-	-
New Hampshire	0.00	136.94	0.00	0.00	9.79	0.00
New Jersey	2,110.30	28.14	113.47	93.11	1.21	4.81
New Mexico	-	-	-	-	-	-
New York	-	-	1,424.93	-	-	65.79
North Carolina	-	-	-	-	-	-
North Dakota	-	-	-	-	-	-
Ohio	-	-	-	-	-	-
Oklahoma	-	-	-	-	-	-
Oregon	-	-	-	-	-	-
Pennsylvania	-	-	-	-	-	0.00
Rhode Island	-	-	-	-	-	-
South Carolina	-	-	-	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	-	-	-	-	-	-
Texas	n/a	n/a	n/a	-	-	-
Utah	-	-	-	-	-	-
Vermont	-	-	-	-	-	-
Virginia	-	-	-	-	-	-
Washington	-	-	-	-	-	-
West Virginia	-	-	-	-	-	-
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	-
<b>Countrywide</b>	<b>1,623.31</b>	<b>64.03</b>	<b>214.65</b>	<b>78.98</b>	<b>3.17</b>	<b>11.28</b>
<b>CW w/o Texas</b>	<b>1,623.31</b>	<b>64.03</b>	<b>214.65</b>	<b>78.98</b>	<b>3.17</b>	<b>11.28</b>

Table 13C-2

## BI/PD Combined Single Limits Liability 2017-2019

STATE	Residual Business			Residual Business		
	Pure Premium - Property Damage Component			Loss Ratio - Property Damage Component		
	2019	2018	2017	2019	2018	2017
Alabama	-	-	-	-	-	-
Alaska	-	-	-	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	-	-
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	-	-	-	-	-	-
Delaware	-	-	-	-	-	-
District of Columbia	-	-	-	-	-	-
Florida	-	-	-	-	-	-
Georgia	-	-	-	-	-	-
Hawaii	-	-	-	-	-	-
Idaho	-	-	-	-	-	-
Illinois	-	-	-	-	-	-
Indiana	-	-	-	-	-	-
Iowa	-	-	-	-	-	-
Kansas	-	-	-	-	-	-
Kentucky	-	-	-	-	-	-
Louisiana	-	-	-	-	-	-
Maine	-	-	-	-	-	-
Maryland	-	-	-	-	-	-
Massachusetts	-	-	-	-	-	-
Michigan	-	-	-	-	-	-
Minnesota	-	-	-	-	-	-
Mississippi	-	-	-	-	-	-
Missouri	-	-	-	-	-	-
Montana	-	-	-	-	-	-
Nebraska	-	-	-	-	-	-
Nevada	-	-	-	-	-	-
New Hampshire	-	161.47	167.25	0.00	11.91	11.96
New Jersey	720.21	190.76	484.82	31.75	8.34	20.80
New Mexico	-	-	-	-	-	-
New York	-	-	-	-	-	-
North Carolina	-	-	-	-	-	-
North Dakota	-	-	-	-	-	-
Ohio	-	-	-	-	-	-
Oklahoma	-	-	-	-	-	-
Oregon	-	-	-	-	-	-
Pennsylvania	-	-	-	-	-	-
Rhode Island	-	-	-	-	-	-
South Carolina	-	-	-	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	-	-	-	-	-	-
Texas	n/a	n/a	n/a	-	-	-
Utah	-	-	-	-	-	-
Vermont	-	-	-	-	-	-
Virginia	-	-	-	-	-	-
Washington	-	-	-	-	-	-
West Virginia	-	-	-	-	-	-
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	-
<b>Countrywide</b>	<b>720.21</b>	<b>183.89</b>	<b>380.05</b>	<b>31.77</b>	<b>8.88</b>	<b>18.79</b>
<b>CW w/o Texas</b>	<b>720.21</b>	<b>183.89</b>	<b>380.05</b>	<b>31.77</b>	<b>8.88</b>	<b>18.79</b>



Table 13D-1

## BI/PD Combined Single Limits Liability 2017-2019

STATE	Residual Business					
	Frequency - Bodily Injury Component			Severity - Bodily Injury Component		
	2019	2018	2017	2019	2018	2017
Alabama	-	-	-	-	-	-
Alaska	-	-	-	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	-	-
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	-	-	-	-	-	-
Delaware	-	-	-	-	-	-
District of Columbia	-	-	-	-	-	-
Florida	-	-	-	-	-	-
Georgia	-	-	-	-	-	-
Hawaii	-	-	-	-	-	-
Idaho	-	-	-	-	-	-
Illinois	-	-	-	-	-	-
Indiana	-	-	-	-	-	-
Iowa	-	-	-	-	-	-
Kansas	-	-	-	-	-	-
Kentucky	-	-	-	-	-	-
Louisiana	-	-	-	-	-	-
Maine	-	-	-	-	-	-
Maryland	-	-	-	-	-	-
Massachusetts	-	-	-	-	-	-
Michigan	-	-	-	-	-	-
Minnesota	-	-	-	-	-	-
Mississippi	-	-	-	-	-	-
Missouri	-	-	-	-	-	-
Montana	-	-	-	-	-	-
Nebraska	-	-	-	-	-	-
Nevada	-	-	-	-	-	-
New Hampshire	-	0.00	6.25	-	-	64,320.50
New Jersey	10.53	6.12	1.54	7,159.00	134,785.00	1,829.00
New Mexico	-	-	-	-	-	-
New York	-	-	-	-	-	-
North Carolina	-	-	-	-	-	-
North Dakota	-	-	-	-	-	-
Ohio	-	-	-	-	-	-
Oklahoma	-	-	-	-	-	-
Oregon	-	-	-	-	-	-
Pennsylvania	-	-	-	-	-	-
Rhode Island	-	-	-	-	-	-
South Carolina	-	-	-	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	-	-	-	-	-	-
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	-	-	-	-	-	-
Vermont	-	-	-	-	-	-
Virginia	-	-	-	-	-	-
Washington	-	-	-	-	-	-
West Virginia	-	-	-	-	-	-
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	-
<b>Countrywide</b>	<b>10.53</b>	<b>4.69</b>	<b>3.09</b>	<b>7,159.00</b>	<b>134,785.00</b>	<b>43,490.00</b>
<b>CW w/o Texas</b>	<b>10.53</b>	<b>4.69</b>	<b>3.09</b>	<b>7,159.00</b>	<b>134,785.00</b>	<b>43,490.00</b>

Table 13D-2

## BI/PD Combined Single Limits Liability 2016-2018

STATE	Residual Business					
	Frequency - Property Damage Component			Severity - Property Damage Component		
	2018	2017	2016	2018	2017	2016
Alabama	-	-	-	-	-	-
Alaska	-	-	-	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	-	-
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	-	-	-	-	-	-
Delaware	-	-	-	-	-	-
District of Columbia	-	-	-	-	-	-
Florida	-	-	-	-	-	-
Georgia	-	-	-	-	-	-
Hawaii	-	-	-	-	-	-
Idaho	-	-	-	-	-	-
Illinois	-	-	-	-	-	-
Indiana	-	-	-	-	-	-
Iowa	-	-	-	-	-	-
Kansas	-	-	-	-	-	-
Kentucky	-	-	-	-	-	-
Louisiana	-	-	-	-	-	-
Maine	-	-	-	-	-	-
Maryland	-	-	-	-	-	-
Massachusetts	-	-	-	-	-	-
Michigan	-	-	-	-	-	-
Minnesota	-	-	-	-	-	-
Mississippi	-	-	-	-	-	-
Missouri	-	-	-	-	-	-
Montana	-	-	-	-	-	-
Nebraska	-	-	-	-	-	-
Nevada	-	-	-	-	-	-
New Hampshire	13.33	3.13	0.00	1,277.00	5,388.00	-
New Jersey	4.00	6.15	5.56	4,848.50	8,118.50	7,807.00
New Mexico	-	-	-	-	-	-
New York	-	-	14.29	-	-	5,072.00
North Carolina	-	-	-	-	-	-
North Dakota	-	-	-	-	-	-
Ohio	-	-	-	-	-	-
Oklahoma	-	-	-	-	-	-
Oregon	-	-	-	-	-	-
Pennsylvania	-	-	-	-	-	-
Rhode Island	-	-	-	-	-	-
South Carolina	-	-	-	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	-	-	-	-	-	-
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	-	-	-	-	-	-
Vermont	-	-	-	-	-	-
Virginia	-	-	-	-	-	-
Washington	-	-	-	-	-	-
West Virginia	-	-	-	-	-	-
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	-
<b>Countrywide</b>	<b>6.15</b>	<b>5.15</b>	<b>4.58</b>	<b>3,062.75</b>	<b>7,572.40</b>	<b>6,895.33</b>
<b>CW w/o Texas</b>	<b>6.15</b>	<b>5.15</b>	<b>4.58</b>	<b>3,062.75</b>	<b>7,572.40</b>	<b>6,895.33</b>

Table 14A

## BI/PD Combined Single Limits Liability 2017-2019

STATE	Total Business					
	Earned Premiums			Earned Exposures		
	2019	2018	2017	2019	2018	2017
Alabama	32,790,682	32,312,491	29,790,298	69,060	71,690	71,233
Alaska	528,255	573,448	617,267	827	936	1,022
Arizona	93,828,254	93,776,744	84,914,082	161,040	170,469	171,903
Arkansas	88,384,828	85,654,676	80,212,700	247,985	248,804	245,394
California	151,902,591	155,001,426	151,749,649	240,361	255,798	269,445
Colorado	110,543,966	97,098,621	85,017,983	227,725	207,265	193,823
Connecticut	196,587,644	200,494,457	192,414,217	285,539	308,044	326,420
Delaware	32,915,119	33,394,106	33,031,309	53,624	56,836	57,554
District of Columbia	9,048,962	7,903,048	7,518,868	11,391	11,310	11,983
Florida	185,507,431	188,428,296	188,774,607	220,319	241,073	261,141
Georgia	199,371,745	188,493,669	177,562,575	259,170	263,767	280,868
Hawaii	13,782,722	13,140,700	12,467,084	38,600	38,659	37,311
Idaho	20,489,408	20,241,748	18,897,416	60,211	62,256	63,169
Illinois	128,314,124	124,977,900	116,133,041	258,457	262,277	262,158
Indiana	79,893,853	77,243,151	69,581,300	240,429	242,522	234,601
Iowa	29,467,583	30,173,766	28,472,118	118,764	124,825	124,237
Kansas	50,204,722	50,422,842	48,318,240	174,903	182,446	189,256
Kentucky	104,028,611	95,632,093	87,638,675	221,461	211,159	205,707
Louisiana	114,134,649	121,235,129	115,794,401	120,185	134,310	137,488
Maine	53,633,713	53,654,622	52,254,726	186,920	194,381	199,441
Maryland	84,286,176	85,017,562	88,272,161	127,953	136,160	152,839
Massachusetts	0	0	0	0	0	0
Michigan	56,449,367	58,005,422	53,291,693	284,380	306,878	322,462
Minnesota	60,070,876	57,719,837	55,430,453	178,848	177,981	178,268
Mississippi	48,848,369	47,737,635	44,706,729	106,670	107,766	108,323
Missouri	142,338,322	138,731,377	129,706,379	407,617	404,777	394,184
Montana	10,140,809	9,926,587	9,221,037	27,792	29,671	30,576
Nebraska	19,601,850	20,287,234	19,762,609	62,260	64,997	65,786
Nevada	50,371,240	56,217,229	54,846,719	65,399	74,359	77,575
New Hampshire	30,120,221	30,995,755	30,993,332	76,828	80,727	83,053
New Jersey	727,542,210	710,989,007	681,089,216	1,292,308	1,318,319	1,337,843
New Mexico	17,597,867	17,240,346	16,095,354	39,832	39,131	38,550
New York	536,266,931	509,558,263	505,094,165	1,011,376	1,035,013	1,062,468
North Carolina	307,855	65,356	64,036	544	222	226
North Dakota	6,118,445	5,936,235	5,571,449	43,365	43,806	42,770
Ohio	170,813,754	168,454,068	161,316,841	491,636	498,280	500,890
Oklahoma	84,114,602	88,408,800	88,845,621	210,783	220,601	225,861
Oregon	52,859,302	55,109,810	52,617,912	114,065	121,002	121,618
Pennsylvania	235,847,177	216,486,660	197,787,990	539,487	509,924	518,714
Rhode Island	57,875,452	58,087,586	56,652,077	78,985	84,512	89,517
South Carolina	63,803,154	60,800,986	57,217,963	117,433	123,084	124,801
South Dakota	2,477,602	2,374,884	2,223,874	11,852	11,688	11,789
Tennessee	117,186,178	113,545,623	103,350,470	279,114	282,442	272,694
Texas	0	0	0	n/a	n/a	n/a
Utah	39,421,487	36,361,943	31,346,097	83,892	79,172	74,233
Vermont	16,353,875	16,377,939	16,452,598	57,660	60,086	62,582
Virginia	78,972,834	80,866,109	78,480,538	182,610	195,828	205,793
Washington	85,955,744	88,127,332	86,613,371	157,108	172,560	180,223
West Virginia	17,466,243	16,424,013	15,948,670	40,928	39,129	38,567
Wisconsin	77,402,068	78,617,843	78,017,489	224,131	231,744	237,222
Wyoming	1,401,166	1,359,167	1,286,874	4,598	4,772	4,888
<b>Countrywide</b>	<b>4,587,370,038</b>	<b>4,499,683,541</b>	<b>4,303,464,273</b>	<b>9,516,425</b>	<b>9,743,458</b>	<b>9,908,469</b>
<b>CW w/o Texas</b>	<b>4,587,370,038</b>	<b>4,499,683,541</b>	<b>4,303,464,273</b>	<b>9,516,425</b>	<b>9,743,458</b>	<b>9,908,469</b>

Table 14B-1

## BI/PD Combined Single Limits Liability 2017-2019

STATE	Total Business					
	Incurred Losses - Bodily Injury			Incurred Claims - Bodily Injury		
	2019	2018	2017	2019	2018	2017
Alabama	13,005,655	13,098,121	13,595,056	532	577	609
Alaska	262,458	79,485	605,135	14	6	18
Arizona	39,177,468	42,141,868	42,768,900	1,711	1,916	1,961
Arkansas	37,633,730	28,902,428	29,565,171	1,687	1,800	1,841
California	68,792,628	70,435,191	69,434,490	1,446	1,646	1,702
Colorado	53,321,248	53,754,648	42,707,602	1,464	1,579	1,275
Connecticut	57,412,352	73,373,371	97,156,330	2,261	2,590	2,918
Delaware	10,365,933	11,829,462	13,781,906	499	688	860
District of Columbia	3,360,132	2,344,609	3,050,866	227	212	221
Florida	85,310,017	103,517,064	112,900,586	2,738	3,087	3,385
Georgia	91,168,832	82,597,045	93,045,955	4,913	4,649	5,191
Hawaii	4,554,790	2,561,628	3,808,317	65	83	120
Idaho	6,303,725	7,949,730	7,967,093	334	515	560
Illinois	41,268,197	53,367,299	45,328,274	1,898	2,161	2,186
Indiana	35,421,099	35,263,401	38,132,389	1,909	2,250	2,407
Iowa	13,355,871	9,266,918	12,786,717	555	566	650
Kansas	24,209,868	17,443,084	18,230,492	560	627	660
Kentucky	49,815,763	46,306,497	38,107,448	1,760	1,795	1,993
Louisiana	59,901,462	68,622,786	72,235,520	2,130	2,830	2,999
Maine	19,783,251	22,124,825	23,122,160	877	801	853
Maryland	23,259,457	26,652,684	29,620,781	1,790	2,114	2,521
Massachusetts	0	0	0	0	0	0
Michigan	30,976,274	33,172,118	35,523,509	381	466	520
Minnesota	19,568,847	18,578,856	18,872,506	394	465	513
Mississippi	24,839,895	25,449,308	24,266,210	924	1,080	1,109
Missouri	79,346,914	66,636,733	57,264,419	2,363	2,618	2,527
Montana	4,503,996	5,232,191	3,341,647	114	102	119
Nebraska	12,418,312	6,934,216	7,119,120	343	379	414
Nevada	25,143,758	32,214,659	31,999,162	803	1,161	1,341
New Hampshire	6,860,596	8,282,592	7,941,828	287	309	362
New Jersey	266,017,835	306,685,408	332,548,376	5,232	5,443	5,084
New Mexico	6,965,490	7,234,816	5,716,953	279	385	338
New York	181,248,133	227,740,541	238,142,336	4,922	4,382	4,541
North Carolina	32,643	26,099	6,000	0	0	0
North Dakota	3,087,307	478,159	1,135,761	50	31	58
Ohio	58,612,544	57,653,865	52,748,762	3,225	3,914	3,867
Oklahoma	29,615,429	26,967,358	30,279,470	1,466	1,721	1,909
Oregon	18,056,541	23,150,051	21,552,650	934	1,478	1,721
Pennsylvania	72,552,269	61,852,623	64,871,847	2,385	2,010	2,177
Rhode Island	18,504,087	23,599,794	17,600,927	1,029	1,180	1,159
South Carolina	21,241,056	26,905,258	26,016,540	1,420	1,653	1,903
South Dakota	388,684	427,284	787,091	36	30	31
Tennessee	46,981,035	39,049,868	44,582,350	2,045	2,267	2,245
Texas	0	0	0	n/a	n/a	n/a
Utah	15,748,666	15,554,296	15,985,518	786	694	815
Vermont	5,173,018	6,306,069	4,443,304	333	316	283
Virginia	28,840,436	25,403,515	32,751,013	1,169	1,384	1,651
Washington	28,127,434	37,470,702	46,615,084	1,702	2,433	2,781
West Virginia	7,504,415	6,005,485	6,563,814	272	254	260
Wisconsin	35,762,028	34,971,960	35,259,643	1,090	1,118	1,224
Wyoming	1,584,735	684,429	533,573	18	17	21
<b>Countrywide</b>	<b>1,787,386,313</b>	<b>1,896,300,397</b>	<b>1,972,420,601</b>	<b>63,372</b>	<b>69,782</b>	<b>73,903</b>
<b>CW w/o Texas</b>	<b>1,787,386,313</b>	<b>1,896,300,397</b>	<b>1,972,420,601</b>	<b>63,372</b>	<b>69,782</b>	<b>73,903</b>

Table 14B-2

## BI/PD Combined Single Limits Liability 2017-2019

STATE	Total Business					
	Incurred Losses - Property Damage			Incurred Claims - Property Damage		
	2019	2018	2017	2019	2018	2017
Alabama	9,327,676	9,706,442	9,400,048	1,723	1,946	2,026
Alaska	149,428	183,589	210,104	24	34	39
Arizona	24,677,383	26,580,885	25,222,279	5,156	5,685	5,695
Arkansas	32,578,057	34,365,465	32,986,015	6,824	7,115	7,106
California	36,722,321	39,742,190	40,672,474	7,114	8,105	8,734
Colorado	34,891,589	31,999,828	26,622,449	7,298	6,675	6,155
Connecticut	42,927,494	47,324,566	49,279,466	9,510	10,751	11,625
Delaware	7,981,492	8,645,166	8,564,873	1,826	2,083	2,127
District of Columbia	2,451,483	2,337,439	2,378,859	734	713	751
Florida	33,383,080	36,894,118	39,487,792	7,313	8,563	9,733
Georgia	50,825,342	48,807,368	52,832,287	10,466	10,800	12,171
Hawaii	5,369,578	5,190,818	5,184,155	1,284	1,360	1,320
Idaho	5,941,508	6,007,743	5,331,576	1,361	1,390	1,384
Illinois	36,804,045	36,671,429	35,279,872	8,765	9,069	9,206
Indiana	21,032,264	21,625,692	20,725,380	4,903	5,280	5,260
Iowa	12,781,081	14,304,167	13,776,890	3,037	3,546	3,639
Kansas	19,344,879	19,981,871	18,018,557	4,292	4,565	4,544
Kentucky	29,090,923	27,128,341	26,625,145	6,763	6,478	6,795
Louisiana	19,956,852	24,207,552	26,625,260	4,155	5,013	5,571
Maine	16,530,568	18,113,348	17,202,324	4,607	5,026	4,990
Maryland	23,464,990	24,952,348	25,671,307	5,994	6,586	7,304
Massachusetts	0	0	0	0	0	0
Michigan	3,626,263	6,117,691	6,555,116	817	1,722	2,023
Minnesota	23,077,845	20,740,235	19,667,153	5,467	5,362	5,328
Mississippi	13,290,835	14,740,895	14,295,501	2,871	3,121	3,073
Missouri	46,410,447	49,418,409	43,944,949	11,267	11,941	11,502
Montana	2,970,482	2,514,257	2,498,036	572	590	589
Nebraska	8,440,913	8,965,361	8,091,571	1,835	2,079	2,070
Nevada	12,348,116	13,566,627	12,803,937	2,483	2,936	3,008
New Hampshire	9,077,086	9,630,908	10,443,471	2,273	2,497	2,755
New Jersey	202,669,755	212,394,512	208,318,967	42,396	46,274	46,821
New Mexico	4,665,695	4,864,464	4,942,626	1,005	1,120	1,109
New York	156,832,855	152,771,211	149,853,486	32,639	32,349	33,887
North Carolina	6,589	13,602	7,653	0	0	0
North Dakota	3,626,702	3,008,361	2,396,137	745	713	713
Ohio	51,750,313	55,650,291	49,124,290	12,508	13,020	13,340
Oklahoma	29,808,512	32,347,613	32,075,722	6,334	6,997	7,341
Oregon	12,021,910	12,762,290	13,415,416	2,912	3,244	3,522
Pennsylvania	79,675,309	69,640,919	70,230,030	18,672	17,013	17,556
Rhode Island	16,675,865	18,279,280	18,363,361	3,210	3,615	3,777
South Carolina	14,777,687	16,656,128	16,975,072	3,497	3,978	4,345
South Dakota	879,389	961,776	645,643	194	176	180
Tennessee	38,767,534	38,532,329	36,366,929	8,536	8,788	8,871
Texas	0	0	0	n/a	n/a	n/a
Utah	13,455,674	11,560,610	10,336,179	2,831	2,693	2,528
Vermont	4,728,552	5,285,645	4,762,349	1,293	1,464	1,441
Virginia	21,705,643	22,528,535	24,460,006	5,455	6,246	6,785
Washington	20,157,207	20,560,155	21,948,570	4,687	4,823	5,363
West Virginia	4,410,149	4,583,026	4,272,202	1,045	1,047	1,016
Wisconsin	24,694,769	25,372,802	21,729,124	5,745	6,037	5,546
Wyoming	478,232	945,284	506,822	111	152	123
<b>Countrywide</b>	<b>1,287,262,361</b>	<b>1,319,183,581</b>	<b>1,291,127,430</b>	<b>284,549</b>	<b>300,780</b>	<b>310,787</b>
<b>CW w/o Texas</b>	<b>1,287,262,361</b>	<b>1,319,183,581</b>	<b>1,291,127,430</b>	<b>284,549</b>	<b>300,780</b>	<b>310,787</b>

Table 14C

## BI/PD Combined Single Limits Liability 2017-2019

STATE	Total Business					
	Pure Premium			Loss Ratio		
	2019	2018	2017	2019	2018	2017
Alabama	323.39	318.10	322.82	68.11	70.58	77.19
Alaska	498.05	281.06	797.69	77.97	45.88	132.07
Arizona	396.52	403.14	395.52	68.06	73.28	80.07
Arkansas	283.13	254.29	254.90	79.44	73.86	77.98
California	438.99	430.72	408.64	69.46	71.08	72.56
Colorado	387.37	413.74	357.70	79.80	88.32	81.55
Connecticut	351.41	391.82	448.61	51.04	60.20	76.10
Delaware	342.15	360.24	388.27	55.74	61.31	67.65
District of Columbia	510.19	413.97	453.12	64.22	59.24	72.21
Florida	538.73	582.44	583.55	63.98	74.52	80.73
Georgia	547.88	498.18	519.38	71.22	69.71	82.16
Hawaii	257.11	200.53	241.01	72.01	59.00	72.13
Idaho	203.37	224.19	210.53	59.76	68.95	70.37
Illinois	302.07	343.30	307.48	60.84	72.04	69.41
Indiana	234.80	234.57	250.88	70.66	73.65	84.59
Iowa	220.07	188.83	213.81	88.70	78.12	93.30
Kansas	249.02	205.13	191.53	86.75	74.22	75.02
Kentucky	356.30	347.77	314.68	75.85	76.79	73.86
Louisiana	664.46	691.16	719.05	69.97	76.57	85.38
Maine	194.27	207.01	202.19	67.71	74.99	77.17
Maryland	365.17	379.00	361.77	55.44	60.70	62.64
Massachusetts	-	-	-	-	-	-
Michigan	121.68	128.03	130.49	61.30	67.73	78.96
Minnesota	238.45	220.92	216.19	70.99	68.12	69.53
Mississippi	357.46	372.94	355.99	78.06	84.19	86.25
Missouri	308.52	286.71	256.76	88.35	83.65	78.03
Montana	268.94	261.08	190.99	73.71	78.04	63.33
Nebraska	335.03	244.62	231.21	106.41	78.37	76.97
Nevada	573.28	615.68	577.55	74.43	81.44	81.69
New Hampshire	207.45	221.90	221.37	52.91	57.79	59.32
New Jersey	362.67	393.74	404.28	64.42	73.01	79.41
New Mexico	292.01	309.20	276.51	66.09	70.18	66.23
New York	334.28	367.64	365.18	63.04	74.67	76.82
North Carolina	72.12	178.83	60.41	12.74	60.75	21.32
North Dakota	154.83	79.59	82.58	109.73	58.73	63.39
Ohio	224.48	227.39	203.38	64.61	67.26	63.15
Oklahoma	281.92	268.88	276.08	70.65	67.09	70.18
Oregon	263.70	296.79	287.52	56.90	65.17	66.46
Pennsylvania	282.17	257.87	260.46	64.55	60.74	68.31
Rhode Island	445.40	495.54	401.76	60.79	72.10	63.48
South Carolina	306.72	353.92	344.48	56.45	71.65	75.14
South Dakota	106.99	118.84	121.53	51.18	58.49	64.43
Tennessee	307.22	274.68	296.85	73.17	68.33	78.33
Texas	n/a	n/a	n/a	-	-	-
Utah	348.12	342.48	354.58	74.08	74.57	83.97
Vermont	171.72	192.92	147.10	60.55	70.78	55.95
Virginia	276.80	244.77	278.00	64.00	59.27	72.90
Washington	307.33	336.29	380.44	56.17	65.85	79.16
West Virginia	291.11	270.61	280.97	68.21	64.47	67.94
Wisconsin	269.74	260.39	240.23	78.11	76.76	73.05
Wyoming	448.67	341.52	212.85	147.23	119.91	80.85
<b>Countrywide</b>	<b>323.09</b>	<b>330.01</b>	<b>329.37</b>	<b>67.02</b>	<b>71.46</b>	<b>75.84</b>
<b>CW w/o Texas</b>	<b>323.09</b>	<b>330.01</b>	<b>329.37</b>	<b>67.02</b>	<b>71.46</b>	<b>75.84</b>

Table 14C-1

## BI/PD Combined Single Limits Liability 2017-2019

STATE	Total Business					
	Pure Premium - Bodily Injury Component			Loss Ratio - Bodily Injury Component		
	2019	2018	2017	2019	2018	2017
Alabama	188.32	182.70	190.85	39.66	40.54	45.64
Alaska	317.36	84.92	592.11	49.68	13.86	98.03
Arizona	243.28	247.21	248.80	41.75	44.94	50.37
Arkansas	151.76	116.17	120.48	42.58	33.74	36.86
California	286.21	275.35	257.69	45.29	45.44	45.76
Colorado	234.15	259.35	220.34	48.24	55.36	50.23
Connecticut	201.07	238.19	297.64	29.20	36.60	50.49
Delaware	193.31	208.13	239.46	31.49	35.42	41.72
District of Columbia	294.98	207.30	254.60	37.13	29.67	40.58
Florida	387.21	429.40	432.34	45.99	54.94	59.81
Georgia	351.77	313.14	331.28	45.73	43.82	52.40
Hawaii	118.00	66.26	102.07	33.05	19.49	30.55
Idaho	104.69	127.69	126.12	30.77	39.27	42.16
Illinois	159.67	203.48	172.90	32.16	42.70	39.03
Indiana	147.32	145.40	162.54	44.34	45.65	54.80
Iowa	112.46	74.24	102.92	45.32	30.71	44.91
Kansas	138.42	95.61	96.33	48.22	34.59	37.73
Kentucky	224.94	219.30	185.25	47.89	48.42	43.48
Louisiana	498.41	510.93	525.40	52.48	56.60	62.38
Maine	105.84	113.82	115.93	36.89	41.24	44.25
Maryland	181.78	195.75	193.80	27.60	31.35	33.56
Massachusetts	-	-	-	-	-	-
Michigan	108.93	108.10	110.16	54.87	57.19	66.66
Minnesota	109.42	104.39	105.87	32.58	32.19	34.05
Mississippi	232.87	236.15	224.02	50.85	53.31	54.28
Missouri	194.66	164.63	145.27	55.75	48.03	44.15
Montana	162.06	176.34	109.29	44.41	52.71	36.24
Nebraska	199.46	106.69	108.22	63.35	34.18	36.02
Nevada	384.47	433.23	412.49	49.92	57.30	58.34
New Hampshire	89.30	102.60	95.62	22.78	26.72	25.62
New Jersey	205.85	232.63	248.57	36.56	43.14	48.83
New Mexico	174.87	184.89	148.30	39.58	41.96	35.52
New York	179.21	220.04	224.14	33.80	44.69	47.15
North Carolina	60.01	117.56	26.55	10.60	39.93	9.37
North Dakota	71.19	10.92	26.56	50.46	8.05	20.39
Ohio	119.22	115.71	105.31	34.31	34.23	32.70
Oklahoma	140.50	122.24	134.06	35.21	30.50	34.08
Oregon	158.30	191.32	177.22	34.16	42.01	40.96
Pennsylvania	134.48	121.30	125.06	30.76	28.57	32.80
Rhode Island	234.27	279.25	196.62	31.97	40.63	31.07
South Carolina	180.88	218.59	208.46	33.29	44.25	45.47
South Dakota	32.79	36.56	66.76	15.69	17.99	35.39
Tennessee	168.32	138.26	163.49	40.09	34.39	43.14
Texas	n/a	n/a	n/a	-	-	-
Utah	187.73	196.46	215.34	39.95	42.78	51.00
Vermont	89.72	104.95	71.00	31.63	38.50	27.01
Virginia	157.93	129.72	159.15	36.52	31.41	41.73
Washington	179.03	217.15	258.65	32.72	42.52	53.82
West Virginia	183.36	153.48	170.19	42.97	36.57	41.16
Wisconsin	159.56	150.91	148.64	46.20	44.48	45.19
Wyoming	344.66	143.43	109.16	113.10	50.36	41.46
<b>Countrywide</b>	<b>187.82</b>	<b>194.62</b>	<b>199.06</b>	<b>38.96</b>	<b>42.14</b>	<b>45.83</b>
<b>CW w/o Texas</b>	<b>187.82</b>	<b>194.62</b>	<b>199.06</b>	<b>38.96</b>	<b>42.14</b>	<b>45.83</b>

Table 14C-2

## BI/PD Combined Single Limits Liability 2017-2019

STATE	Total Business					
	Pure Premium - Property Damage Component			Loss Ratio - Property Damage Component		
	2019	2018	2017	2019	2018	2017
Alabama	135.07	135.39	131.96	28.45	30.04	31.55
Alaska	180.69	196.14	205.58	28.29	32.01	34.04
Arizona	153.24	155.93	146.72	26.30	28.34	29.70
Arkansas	131.37	138.12	134.42	36.86	40.12	41.12
California	152.78	155.37	150.95	24.17	25.64	26.80
Colorado	153.22	154.39	137.35	31.56	32.96	31.31
Connecticut	150.34	153.63	150.97	21.84	23.60	25.61
Delaware	148.84	152.11	148.81	24.25	25.89	25.93
District of Columbia	215.21	206.67	198.52	27.09	29.58	31.64
Florida	151.52	153.04	151.21	18.00	19.58	20.92
Georgia	196.11	185.04	188.10	25.49	25.89	29.75
Hawaii	139.11	134.27	138.94	38.96	39.50	41.58
Idaho	98.68	96.50	84.40	29.00	29.68	28.21
Illinois	142.40	139.82	134.57	28.68	29.34	30.38
Indiana	87.48	89.17	88.34	26.33	28.00	29.79
Iowa	107.62	114.59	110.89	43.37	47.41	48.39
Kansas	110.60	109.52	95.21	38.53	39.63	37.29
Kentucky	131.36	128.47	129.43	27.96	28.37	30.38
Louisiana	166.05	180.24	193.66	17.49	19.97	22.99
Maine	88.44	93.18	86.25	30.82	33.76	32.92
Maryland	183.39	183.26	167.96	27.84	29.35	29.08
Massachusetts	-	-	-	-	-	-
Michigan	12.75	19.94	20.33	6.42	10.55	12.30
Minnesota	129.04	116.53	110.32	38.42	35.93	35.48
Mississippi	124.60	136.79	131.97	27.21	30.88	31.98
Missouri	113.86	122.09	111.48	32.61	35.62	33.88
Montana	106.88	84.74	81.70	29.29	25.33	27.09
Nebraska	135.58	137.93	123.00	43.06	44.19	40.94
Nevada	188.81	182.45	165.05	24.51	24.13	23.34
New Hampshire	118.15	119.30	125.74	30.14	31.07	33.70
New Jersey	156.83	161.11	155.71	27.86	29.87	30.59
New Mexico	117.13	124.31	128.21	26.51	28.22	30.71
New York	155.07	147.60	141.04	29.25	29.98	29.67
North Carolina	12.11	61.27	33.86	2.14	20.81	11.95
North Dakota	83.63	68.67	56.02	59.27	50.68	43.01
Ohio	105.26	111.68	98.07	30.30	33.04	30.45
Oklahoma	141.42	146.63	142.02	35.44	36.59	36.10
Oregon	105.40	105.47	110.31	22.74	23.16	25.50
Pennsylvania	147.69	136.57	135.39	33.78	32.17	35.51
Rhode Island	211.13	216.29	205.14	28.81	31.47	32.41
South Carolina	125.84	135.32	136.02	23.16	27.39	29.67
South Dakota	74.20	82.29	54.77	35.49	40.50	29.03
Tennessee	138.89	136.43	133.36	33.08	33.94	35.19
Texas	n/a	n/a	n/a	-	-	-
Utah	160.39	146.02	139.24	34.13	31.79	32.97
Vermont	82.01	87.97	76.10	28.91	32.27	28.95
Virginia	118.86	115.04	118.86	27.48	27.86	31.17
Washington	128.30	119.15	121.79	23.45	23.33	25.34
West Virginia	107.75	117.13	110.77	25.25	27.90	26.79
Wisconsin	110.18	109.49	91.60	31.90	32.27	27.85
Wyoming	104.01	198.09	103.69	34.13	69.55	39.38
<b>Countrywide</b>	<b>135.27</b>	<b>135.39</b>	<b>130.31</b>	<b>28.06</b>	<b>29.32</b>	<b>30.00</b>
<b>CW w/o Texas</b>	<b>135.27</b>	<b>135.39</b>	<b>130.31</b>	<b>28.06</b>	<b>29.32</b>	<b>30.00</b>



Table 14D-1

## BI/PD Combined Single Limits Liability 2017-2019

STATE	Total Business					
	Frequency - Bodily Injury Component			Severity - Bodily Injury Component		
	2019	2018	2017	2019	2018	2017
Alabama	0.77	0.80	0.85	24,446.72	22,700.38	22,323.57
Alaska	1.69	0.64	1.76	18,747.00	13,247.50	33,618.61
Arizona	1.06	1.12	1.14	22,897.41	21,994.71	21,809.74
Arkansas	0.68	0.72	0.75	22,308.08	16,056.90	16,059.30
California	0.60	0.64	0.63	47,574.43	42,791.73	40,795.82
Colorado	0.64	0.76	0.66	36,421.62	34,043.48	33,496.16
Connecticut	0.79	0.84	0.89	25,392.46	28,329.49	33,295.52
Delaware	0.93	1.21	1.49	20,773.41	17,193.99	16,025.47
District of Columbia	1.99	1.87	1.84	14,802.34	11,059.48	13,804.82
Florida	1.24	1.28	1.30	31,157.79	33,533.22	33,353.20
Georgia	1.90	1.76	1.85	18,556.65	17,766.63	17,924.48
Hawaii	0.17	0.21	0.32	70,073.69	30,862.99	31,735.98
Idaho	0.55	0.83	0.89	18,873.43	15,436.37	14,226.95
Illinois	0.73	0.82	0.83	21,742.99	24,695.65	20,735.72
Indiana	0.79	0.93	1.03	18,554.79	15,672.62	15,842.29
Iowa	0.47	0.45	0.52	24,064.63	16,372.65	19,671.87
Kansas	0.32	0.34	0.35	43,231.91	27,819.91	27,621.96
Kentucky	0.79	0.85	0.97	28,304.41	25,797.49	19,120.65
Louisiana	1.77	2.11	2.18	28,122.75	24,248.33	24,086.54
Maine	0.47	0.41	0.43	22,557.87	27,621.50	27,106.87
Maryland	1.40	1.55	1.65	12,994.11	12,607.70	11,749.62
Massachusetts	-	-	-	-	-	-
Michigan	0.13	0.15	0.16	81,302.56	71,184.80	68,314.44
Minnesota	0.22	0.26	0.29	49,667.12	39,954.53	36,788.51
Mississippi	0.87	1.00	1.02	26,883.00	23,564.17	21,881.16
Missouri	0.58	0.65	0.64	33,578.89	25,453.30	22,661.03
Montana	0.41	0.34	0.39	39,508.74	51,295.99	28,081.07
Nebraska	0.55	0.58	0.63	36,204.99	18,296.08	17,195.94
Nevada	1.23	1.56	1.73	31,312.28	27,747.34	23,862.16
New Hampshire	0.37	0.38	0.44	23,904.52	26,804.50	21,938.75
New Jersey	0.40	0.41	0.38	50,844.39	56,344.92	65,410.77
New Mexico	0.70	0.98	0.88	24,965.91	18,791.73	16,914.06
New York	0.49	0.42	0.43	36,824.08	51,971.83	52,442.71
North Carolina	0.00	0.00	0.00	-	-	-
North Dakota	0.12	0.07	0.14	61,746.14	15,424.48	19,582.09
Ohio	0.66	0.79	0.77	18,174.43	14,730.16	13,640.75
Oklahoma	0.70	0.78	0.85	20,201.52	15,669.59	15,861.43
Oregon	0.82	1.22	1.42	19,332.49	15,663.09	12,523.33
Pennsylvania	0.44	0.39	0.42	30,420.24	30,772.45	29,798.74
Rhode Island	1.30	1.40	1.29	17,982.59	19,999.83	15,186.30
South Carolina	1.21	1.34	1.52	14,958.49	16,276.62	13,671.33
South Dakota	0.30	0.26	0.26	10,796.78	14,242.80	25,390.03
Tennessee	0.73	0.80	0.82	22,973.61	17,225.35	19,858.51
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	0.94	0.88	1.10	20,036.47	22,412.53	19,614.13
Vermont	0.58	0.53	0.45	15,534.59	19,955.91	15,700.72
Virginia	0.64	0.71	0.80	24,671.03	18,355.14	19,837.08
Washington	1.08	1.41	1.54	16,526.11	15,401.03	16,761.99
West Virginia	0.66	0.65	0.67	27,589.76	23,643.64	25,245.44
Wisconsin	0.49	0.48	0.52	32,809.20	31,280.82	28,806.90
Wyoming	0.39	0.36	0.43	88,040.83	40,260.53	25,408.24
<b>Countrywide</b>	<b>0.67</b>	<b>0.72</b>	<b>0.75</b>	<b>28,204.67</b>	<b>27,174.64</b>	<b>26,689.32</b>
<b>CW w/o Texas</b>	<b>0.67</b>	<b>0.72</b>	<b>0.75</b>	<b>28,204.67</b>	<b>27,174.64</b>	<b>26,689.32</b>

Table 14D-2

## BI/PD Combined Single Limits Liability 2017-2019

STATE	Total Business					
	Frequency - Property Damage Component			Severity - Property Damage Component		
	2019	2018	2017	2019	2018	2017
Alabama	2.49	2.71	2.84	5,413.63	4,987.89	4,639.71
Alaska	2.90	3.63	3.82	6,226.17	5,399.68	5,387.28
Arizona	3.20	3.33	3.31	4,786.15	4,675.62	4,428.85
Arkansas	2.75	2.86	2.90	4,774.04	4,830.00	4,641.99
California	2.96	3.17	3.24	5,161.98	4,903.42	4,656.80
Colorado	3.20	3.22	3.18	4,780.98	4,793.98	4,325.34
Connecticut	3.33	3.49	3.56	4,513.93	4,401.88	4,239.09
Delaware	3.41	3.66	3.70	4,371.03	4,150.34	4,026.74
District of Columbia	6.44	6.30	6.27	3,339.90	3,278.32	3,167.59
Florida	3.32	3.55	3.73	4,564.90	4,308.55	4,057.10
Georgia	4.04	4.09	4.33	4,856.23	4,519.20	4,340.83
Hawaii	3.33	3.52	3.54	4,181.91	3,816.78	3,927.39
Idaho	2.26	2.23	2.19	4,365.55	4,322.12	3,852.29
Illinois	3.39	3.46	3.51	4,198.98	4,043.60	3,832.27
Indiana	2.04	2.18	2.24	4,289.67	4,095.78	3,940.19
Iowa	2.56	2.84	2.93	4,208.46	4,033.89	3,785.90
Kansas	2.45	2.50	2.40	4,507.19	4,377.19	3,965.35
Kentucky	3.05	3.07	3.30	4,301.48	4,187.76	3,918.34
Louisiana	3.46	3.73	4.05	4,803.09	4,828.96	4,779.26
Maine	2.46	2.59	2.50	3,588.14	3,603.93	3,447.36
Maryland	4.68	4.84	4.78	3,914.75	3,788.70	3,514.69
Massachusetts	-	-	-	-	-	-
Michigan	0.29	0.56	0.63	4,438.51	3,552.67	3,240.29
Minnesota	3.06	3.01	2.99	4,221.30	3,868.00	3,691.28
Mississippi	2.69	2.90	2.84	4,629.34	4,723.13	4,651.97
Missouri	2.76	2.95	2.92	4,119.15	4,138.55	3,820.64
Montana	2.06	1.99	1.93	5,193.15	4,261.45	4,241.15
Nebraska	2.95	3.20	3.15	4,599.95	4,312.34	3,908.97
Nevada	3.80	3.95	3.88	4,973.06	4,620.79	4,256.63
New Hampshire	2.96	3.09	3.32	3,993.44	3,856.99	3,790.73
New Jersey	3.28	3.51	3.50	4,780.40	4,589.93	4,449.26
New Mexico	2.52	2.86	2.88	4,642.48	4,343.27	4,456.83
New York	3.23	3.13	3.19	4,805.08	4,722.59	4,422.15
North Carolina	0.00	0.00	0.00	-	-	-
North Dakota	1.72	1.63	1.67	4,868.06	4,219.30	3,360.64
Ohio	2.54	2.61	2.66	4,137.38	4,274.22	3,682.48
Oklahoma	3.00	3.17	3.25	4,706.11	4,623.07	4,369.39
Oregon	2.55	2.68	2.90	4,128.40	3,934.12	3,809.03
Pennsylvania	3.46	3.34	3.38	4,267.10	4,093.39	4,000.34
Rhode Island	4.06	4.28	4.22	5,194.97	5,056.51	4,861.89
South Carolina	2.98	3.23	3.48	4,225.82	4,187.06	3,906.81
South Dakota	1.64	1.51	1.53	4,532.93	5,464.64	3,586.91
Tennessee	3.06	3.11	3.25	4,541.65	4,384.65	4,099.53
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	3.37	3.40	3.41	4,752.98	4,292.84	4,088.68
Vermont	2.24	2.44	2.30	3,657.04	3,610.41	3,304.89
Virginia	2.99	3.19	3.30	3,979.04	3,606.87	3,605.01
Washington	2.98	2.79	2.98	4,300.66	4,262.94	4,092.59
West Virginia	2.55	2.68	2.63	4,220.24	4,377.29	4,204.92
Wisconsin	2.56	2.61	2.34	4,298.48	4,202.88	3,917.98
Wyoming	2.41	3.19	2.52	4,308.40	6,218.97	4,120.50
<b>Countrywide</b>	<b>2.99</b>	<b>3.09</b>	<b>3.14</b>	<b>4,523.87</b>	<b>4,385.88</b>	<b>4,154.38</b>
<b>CW w/o Texas</b>	<b>2.99</b>	<b>3.09</b>	<b>3.14</b>	<b>4,523.87</b>	<b>4,385.88</b>	<b>4,154.38</b>

# Personal Injury Protection

## Personal Injury Protection

States with no-fault auto laws restrict the right to sue for damages for auto injuries below a specified injury threshold. Instead, a person injured in an accident receives benefits for economic damages from the insurer of the vehicle in which he or she was traveling, without regard to fault. In these states, **personal injury protection (PIP)** replaces the more limited medical payments coverage.

The PIP coverage provides reimbursement for medical expenses, work loss or income continuation benefits, funeral expenses, survivors' benefits, and the cost of rehabilitation and replacement services necessitated by the injury.

A few of the states have "choice" no-fault laws. In these states, policyholders can choose to operate

under a no-fault plan, in which case they collect benefits from their own insurer without regard to fault. When policyholders choose to limit their right to file a liability claim or lawsuit, their liability premiums are reduced.

Still other states have laws that require auto insurers to offer PIP benefits, but do not restrict the right to pursue a liability claim or lawsuit, as well. In these states, PIP is "added on" to the existing tort liability system, sometimes in the form of separate packages of PIP coverages similar to those sold in no-fault states, and sometimes by simply offering to add some wage replacement benefits to the medical and funeral benefit in medical payments coverage.

## Personal Injury Protection State-Specific Information and Technical Notes

### Personal Injury Protection Data

**Illinois**—PIP data are included in other liability, which is not reported separately in this publication.

**South Carolina**—PIP data are included in other liability, which is not reported separately in this publication. PIP is an optional coverage some companies make available to insureds.

### Personal Injury Protection—Requirements

**Arkansas** – PIP may be rejected by the insured.

**Florida**—Florida requires PIP coverage, but does not require bodily injury liability.

**Maryland** – PIP may be rejected for self and family members 16 years of age and older.

**Massachusetts**—Insured can choose to have a deductible of up to \$8,000 for him/herself and family members. This would in effect eliminate the \$8,000 PIP coverage.

**Michigan**—PIP provides unlimited medical benefits.

**Minnesota**—Requires PIP with \$20,000 medical benefit; \$20,000 non-medical benefit.

**New Jersey**—The minimum bodily injury limits for New Jersey are 15/30 with a standard \$250,000 PIP benefit. This is the coverage most insureds purchase; however, a new "basic" policy was introduced in March 1999, whereby an insured can purchase \$15,000 of PIP benefits and no bodily injury liability or BI limits of 10/10. On Oct. 1, 2003, the Special Automobile Insurance Policy (SAIP) was introduced, wherein

only insureds who are enrolled in the federal Medicaid program may purchase a policy. The policy provides \$250,000 per person, per accident, maximum medical coverage for emergency care only, plus a \$10,000 death benefit, and out-of-state liability coverage.

**Oregon**—There is a \$15,000 minimum for PIP.

**Pennsylvania**—Mandatory first-party medical benefits law. It is similar to PIP, but is titled Medical Benefits.

**Utah** – There is a \$3,000 minimum for PIP.

**Washington**—PIP may be rejected by the insured.

**PIP Calculations—Loss Experience Results Texas—**

Earned exposure and incurred claims data are not available, as indicated by “n/a.” Because the results for pure premium, frequency and severity are calculated using earned exposures and incurred claims, there are no data in these columns for Texas.

**PIP Loss Development**

Incurred losses are developed to **63 months**.

**No-fault states are:**

- District of Columbia\*\*
- Florida
- Hawaii
- Kansas
- Kentucky\*
- Massachusetts
- Michigan
- Minnesota
- New Jersey\*
- New York
- North Dakota
- Pennsylvania\*
- Utah

\*Denotes Choice – Under a choice system, drivers choose whether they want to be insured under a pure no-fault plan or retain some traditional tort rights similar to modified no-fault.

\*\*The District of Columbia is neither a true no-fault nor add-on state. Drivers are offered the option of no-fault or fault-based coverage, but in the event of an accident a driver who originally chose no-fault benefits has 60 days to decide whether to receive those benefits or file a claim against the other party.

**Add-on states are:**

- Arkansas
- Delaware
- Maryland
- New Hampshire
- Oregon
- South Dakota
- Texas
- Washington
- Wisconsin

Drivers receive compensation from their own insurance company as they do in no-fault states. In an “add-on” state there are no restrictions on lawsuits.

First party benefits have been added on to the traditional tort liability system in an “add-on” state. First-party coverage may not be mandatory in an “add-on” state and the benefits may be lower than benefits in true no-fault states.

Table 15A

## Personal Injury Protection 2017-2019

STATE	Voluntary Business					
	Earned Premiums			Earned Exposures		
	2019	2018	2017	2019	2018	2017
Alabama	0	0	0	0	0	0
Alaska	0	0	0	0	0	0
Arizona	0	0	0	0	0	0
Arkansas	3,278	6,386	5,676	370	584	473
California	0	0	0	0	0	0
Colorado	0	0	0	0	0	0
Connecticut	4,502,069	4,979,342	5,061,972	152,473	152,127	151,861
Delaware	141,414,138	142,001,212	137,953,991	701,958	691,025	682,120
District of Columbia	5,592,229	5,779,228	5,936,590	159,764	161,995	164,988
Florida	3,975,442,776	3,804,853,484	3,466,765,880	14,043,872	13,734,157	13,390,068
Georgia	0	0	0	0	0	0
Hawaii	79,383,512	81,140,557	80,165,087	908,375	897,271	887,273
Idaho	0	0	0	0	0	0
Illinois	-191	0	0	-2	0	0
Indiana	0	0	0	0	0	0
Iowa	-280	-59	-95	-2	-1	-1
Kansas	120,319,769	120,355,744	118,720,022	2,303,637	2,291,189	2,273,049
Kentucky	336,602,540	341,944,481	336,215,142	3,252,000	3,210,642	3,180,496
Louisiana	0	0	0	0	0	0
Maine	0	0	0	0	0	0
Maryland	305,904,846	305,760,608	302,545,801	4,252,019	4,216,301	4,173,121
Massachusetts	263,387,987	258,341,217	248,138,015	4,450,605	4,401,726	4,340,903
Michigan	3,852,866,704	3,679,990,429	3,500,852,730	5,788,302	5,809,935	5,815,630
Minnesota	588,851,658	598,886,422	597,047,372	4,131,889	4,127,989	4,048,732
Mississippi	0	0	0	0	0	0
Missouri	0	0	0	0	0	0
Montana	0	0	0	0	0	0
Nebraska	0	-8	-21	0	0	0
Nevada	0	0	0	0	0	0
New Hampshire	0	0	0	0	0	0
New Jersey	1,746,175,266	1,726,040,725	1,665,847,487	5,767,026	5,700,542	5,614,867
New Mexico	0	0	0	0	0	0
New York	2,545,568,894	2,522,895,578	2,422,009,577	9,644,109	9,694,482	9,642,851
North Carolina	0	0	0	0	0	0
North Dakota	38,390,475	38,787,845	38,680,892	640,299	642,027	631,570
Ohio	0	0	0	0	0	0
Oklahoma	0	0	0	0	0	0
Oregon	365,640,042	364,899,479	348,275,654	2,949,708	2,886,640	2,825,070
Pennsylvania	663,191,132	677,133,710	668,084,769	8,775,211	8,746,593	8,643,950
Rhode Island	0	0	0	0	0	0
South Carolina	0	0	0	0	0	0
South Dakota	266	61	0	3	0	0
Tennessee	0	0	0	0	0	0
Texas	492,477,656	494,669,603	487,818,794	n/a	n/a	n/a
Utah	93,072,038	90,922,674	86,016,021	2,021,131	1,945,751	1,878,305
Vermont	0	0	0	0	0	0
Virginia	0	0	0	0	0	0
Washington	346,092,506	339,750,133	328,804,054	3,489,495	3,418,681	3,374,843
West Virginia	0	0	0	0	0	0
Wisconsin	284	42	225	3	1	2
Wyoming	0	0	0	0	0	0
<b>Countrywide</b>	<b>15,964,879,594</b>	<b>15,599,138,893</b>	<b>14,844,945,635</b>	<b>73,432,245</b>	<b>72,729,657</b>	<b>71,720,171</b>
<b>CW w/o Texas</b>	<b>15,472,401,938</b>	<b>15,104,469,290</b>	<b>14,357,126,841</b>	<b>73,432,245</b>	<b>72,729,657</b>	<b>71,720,171</b>

Table 15B

## Personal Injury Protection 2017-2019

STATE	Voluntary Business					
	Incurred Losses			Incurred Claims		
	2019	2018	2017	2019	2018	2017
Alabama	0	0	0	0	0	0
Alaska	0	0	0	0	0	0
Arizona	0	0	0	0	0	0
Arkansas	0	7,986	0	0	0	0
California	0	0	0	0	0	0
Colorado	0	0	0	0	0	0
Connecticut	3,897,192	4,073,746	4,528,504	551	690	856
Delaware	101,863,758	103,572,209	104,777,980	13,321	13,017	13,450
District of Columbia	4,335,083	4,091,564	4,055,128	532	634	686
Florida	2,966,950,917	2,845,400,449	2,764,782,018	377,347	399,544	410,377
Georgia	0	0	0	0	0	0
Hawaii	46,562,237	45,677,475	46,331,788	8,648	8,714	9,172
Idaho	0	0	0	0	0	0
Illinois	0	0	0	0	0	0
Indiana	0	0	0	0	0	0
Iowa	0	0	0	0	0	0
Kansas	74,567,421	74,613,452	73,077,448	17,649	17,990	17,984
Kentucky	231,789,440	225,480,434	229,827,515	41,553	42,001	43,359
Louisiana	0	0	0	0	0	0
Maine	0	0	0	0	0	0
Maryland	221,236,141	229,377,015	239,091,752	80,648	86,051	90,465
Massachusetts	163,468,549	148,957,629	148,577,001	39,835	37,197	37,296
Michigan	2,990,985,196	3,033,858,243	3,006,824,655	36,671	40,866	44,287
Minnesota	405,748,422	399,137,963	405,524,108	42,651	43,327	44,338
Mississippi	0	0	0	0	0	0
Missouri	0	0	0	0	0	0
Montana	0	0	0	0	0	0
Nebraska	0	0	0	0	0	0
Nevada	0	0	0	0	0	0
New Hampshire	0	0	0	0	0	0
New Jersey	1,082,713,426	1,154,605,755	1,150,834,110	78,877	82,639	87,674
New Mexico	0	0	0	0	0	0
New York	2,167,332,240	2,132,610,015	2,066,882,172	178,952	192,898	200,408
North Carolina	0	0	0	0	0	0
North Dakota	24,095,020	24,425,453	25,565,265	3,219	3,289	3,462
Ohio	0	0	0	0	0	0
Oklahoma	0	0	0	0	0	0
Oregon	227,307,783	224,329,837	224,272,967	40,405	39,519	40,266
Pennsylvania	446,776,693	456,156,816	464,208,141	116,909	122,983	126,900
Rhode Island	0	0	0	0	0	0
South Carolina	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0
Texas	313,805,307	313,624,968	320,323,768	n/a	n/a	n/a
Utah	60,481,869	59,082,961	56,052,901	23,983	22,409	21,681
Vermont	0	0	0	0	0	0
Virginia	0	0	0	0	0	0
Washington	281,595,248	266,924,642	265,804,663	42,725	43,895	45,628
West Virginia	0	0	0	0	0	0
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
<b>Countrywide</b>	<b>11,815,511,942</b>	<b>11,746,008,612</b>	<b>11,601,341,884</b>	<b>1,144,476</b>	<b>1,197,663</b>	<b>1,238,289</b>
<b>CW w/o Texas</b>	<b>11,501,706,635</b>	<b>11,432,383,644</b>	<b>11,281,018,116</b>	<b>1,144,476</b>	<b>1,197,663</b>	<b>1,238,289</b>

Table 15C

## Personal Injury Protection 2017-2019

STATE	Voluntary Business					
	Pure Premium			Loss Ratio		
	2019	2018	2017	2019	2018	2017
Alabama	-	-	-	-	-	-
Alaska	-	-	-	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	0.00	13.67	0.00	0.00	125.05	0.00
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	25.56	26.78	29.82	86.56	81.81	89.46
Delaware	145.11	149.88	153.61	72.03	72.94	75.95
District of Columbia	27.13	25.26	24.58	77.52	70.80	68.31
Florida	211.26	207.18	206.48	74.63	74.78	79.75
Georgia	-	-	-	-	-	-
Hawaii	51.26	50.91	52.22	58.65	56.29	57.80
Idaho	-	-	-	-	-	-
Illinois	0.00	-	-	0.00	-	-
Indiana	-	-	-	-	-	-
Iowa	0.00	0.00	0.00	0.00	0.00	0.00
Kansas	32.37	32.57	32.15	61.97	61.99	61.55
Kentucky	71.28	70.23	72.26	68.86	65.94	68.36
Louisiana	-	-	-	-	-	-
Maine	-	-	-	-	-	-
Maryland	52.03	54.40	57.29	72.32	75.02	79.03
Massachusetts	36.73	33.84	34.23	62.06	57.66	59.88
Michigan	516.73	522.18	517.02	77.63	82.44	85.89
Minnesota	98.20	96.69	100.16	68.91	66.65	67.92
Mississippi	-	-	-	-	-	-
Missouri	-	-	-	-	-	-
Montana	-	-	-	-	-	-
Nebraska	-	-	-	-	0.00	0.00
Nevada	-	-	-	-	-	-
New Hampshire	-	-	-	-	-	-
New Jersey	187.74	202.54	204.96	62.00	66.89	69.08
New Mexico	-	-	-	-	-	-
New York	224.73	219.98	214.34	85.14	84.53	85.34
North Carolina	-	-	-	-	-	-
North Dakota	37.63	38.04	40.48	62.76	62.97	66.09
Ohio	-	-	-	-	-	-
Oklahoma	-	-	-	-	-	-
Oregon	77.06	77.71	79.39	62.17	61.48	64.40
Pennsylvania	50.91	52.15	53.70	67.37	67.37	69.48
Rhode Island	-	-	-	-	-	-
South Carolina	-	-	-	-	-	-
South Dakota	0.00	-	-	0.00	0.00	-
Tennessee	-	-	-	-	-	-
Texas	n/a	n/a	n/a	63.72	63.40	65.66
Utah	29.92	30.37	29.84	64.98	64.98	65.17
Vermont	-	-	-	-	-	-
Virginia	-	-	-	-	-	-
Washington	80.70	78.08	78.76	81.36	78.56	80.84
West Virginia	-	-	-	-	-	-
Wisconsin	0.00	0.00	0.00	0.00	0.00	0.00
Wyoming	-	-	-	-	-	-
<b>Countrywide</b>	<b>160.90</b>	<b>161.50</b>	<b>161.76</b>	<b>74.01</b>	<b>75.30</b>	<b>78.15</b>
<b>CW w/o Texas</b>	<b>156.63</b>	<b>157.19</b>	<b>157.29</b>	<b>74.34</b>	<b>75.69</b>	<b>78.57</b>



Table 15D

## Personal Injury Protection 2017-2019

STATE	Voluntary Business					
	Frequency			Severity		
	2019	2018	2017	2019	2018	2017
Alabama	-	-	-	-	-	-
Alaska	-	-	-	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	0.00	0.00	0.00	-	-	-
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	0.36	0.45	0.56	7,072.94	5,903.98	5,290.31
Delaware	1.90	1.88	1.97	7,646.86	7,956.69	7,790.18
District of Columbia	0.33	0.39	0.42	8,148.65	6,453.57	5,911.27
Florida	2.69	2.91	3.06	7,862.66	7,121.62	6,737.18
Georgia	-	-	-	-	-	-
Hawaii	0.95	0.97	1.03	5,384.16	5,241.85	5,051.44
Idaho	-	-	-	-	-	-
Illinois	0.00	-	-	-	-	-
Indiana	-	-	-	-	-	-
Iowa	0.00	0.00	0.00	-	-	-
Kansas	0.77	0.79	0.79	4,225.02	4,147.50	4,063.47
Kentucky	1.28	1.31	1.36	5,578.16	5,368.45	5,300.57
Louisiana	-	-	-	-	-	-
Maine	-	-	-	-	-	-
Maryland	1.90	2.04	2.17	2,743.23	2,665.59	2,642.92
Massachusetts	0.90	0.85	0.86	4,103.64	4,004.56	3,983.72
Michigan	0.63	0.70	0.76	81,562.68	74,239.18	67,894.07
Minnesota	1.03	1.05	1.10	9,513.22	9,212.22	9,146.20
Mississippi	-	-	-	-	-	-
Missouri	-	-	-	-	-	-
Montana	-	-	-	-	-	-
Nebraska	-	-	-	-	-	-
Nevada	-	-	-	-	-	-
New Hampshire	-	-	-	-	-	-
New Jersey	1.37	1.45	1.56	13,726.61	13,971.68	13,126.29
New Mexico	-	-	-	-	-	-
New York	1.86	1.99	2.08	12,111.25	11,055.64	10,313.37
North Carolina	-	-	-	-	-	-
North Dakota	0.50	0.51	0.55	7,485.25	7,426.41	7,384.54
Ohio	-	-	-	-	-	-
Oklahoma	-	-	-	-	-	-
Oregon	1.37	1.37	1.43	5,625.73	5,676.51	5,569.79
Pennsylvania	1.33	1.41	1.47	3,821.58	3,709.10	3,658.06
Rhode Island	-	-	-	-	-	-
South Carolina	-	-	-	-	-	-
South Dakota	0.00	-	-	-	-	-
Tennessee	-	-	-	-	-	-
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	1.19	1.15	1.15	2,521.86	2,636.57	2,585.35
Vermont	-	-	-	-	-	-
Virginia	-	-	-	-	-	-
Washington	1.22	1.28	1.35	6,590.88	6,080.98	5,825.47
West Virginia	-	-	-	-	-	-
Wisconsin	0.00	0.00	0.00	-	-	-
Wyoming	-	-	-	-	-	-
<b>Countrywide</b>	<b>1.56</b>	<b>1.65</b>	<b>1.73</b>	<b>10,323.95</b>	<b>9,807.44</b>	<b>9,368.85</b>
<b>CW w/o Texas</b>	<b>1.56</b>	<b>1.65</b>	<b>1.73</b>	<b>10,049.76</b>	<b>9,545.58</b>	<b>9,110.17</b>

Table 16A

## Personal Injury Protection 2017-2019

STATE	Residual Business					
	Earned Premiums			Earned Exposures		
	2019	2018	2017	2019	2018	2017
Alabama	0	0	0	0	0	0
Alaska	0	0	0	0	0	0
Arizona	0	0	0	0	0	0
Arkansas	0	0	0	0	0	0
California	0	0	0	0	0	0
Colorado	0	0	0	0	0	0
Connecticut	651	281	2,458	0	0	1
Delaware	4,781	5,315	2,646	1	3	2
District of Columbia	13,254	10,737	5,442	89	77	36
Florida	491,260	1,267,116	1,239,247	137	356	305
Georgia	0	0	0	0	0	0
Hawaii	19,925	27,128	33,558	54	71	90
Idaho	0	0	0	0	0	0
Illinois	0	0	0	0	0	0
Indiana	0	0	0	0	0	0
Iowa	0	0	0	0	0	0
Kansas	74,174	84,173	91,601	851	1,103	1,320
Kentucky	111,329	239,368	205,757	202	460	405
Louisiana	0	0	0	0	0	0
Maine	0	0	0	0	0	0
Maryland	7,230,179	7,355,884	6,784,688	26,227	40,060	38,471
Massachusetts	8,272,054	9,528,024	10,581,058	46,570	52,362	56,302
Michigan	3,528,033	6,561,185	8,780,580	1,607	3,075	4,351
Minnesota	6,689	6,154	5,640	3	5	3
Mississippi	0	0	0	0	0	0
Missouri	0	0	0	0	0	0
Montana	0	0	0	0	0	0
Nebraska	0	0	0	0	0	0
Nevada	0	0	0	0	0	0
New Hampshire	0	0	0	0	0	0
New Jersey	13,762,129	12,597,876	10,467,175	13,777	12,543	10,461
New Mexico	0	0	0	0	0	0
New York	39,425,567	42,575,715	37,600,289	39,144	44,396	42,009
North Carolina	0	0	0	0	0	0
North Dakota	71	311	59	0	1	0
Ohio	0	0	0	0	0	0
Oklahoma	0	0	0	0	0	0
Oregon	3,509	5,247	2,914	5	6	4
Pennsylvania	837,771	835,851	761,995	6,687	6,613	6,071
Rhode Island	0	0	0	0	0	0
South Carolina	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0
Texas	43,206	49,362	39,568	n/a	n/a	n/a
Utah	110	400	253	2	2	2
Vermont	0	0	0	0	0	0
Virginia	0	0	0	0	0	0
Washington	440	481	599	2	1	3
West Virginia	0	0	0	0	0	0
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
<b>Countrywide</b>	<b>73,825,132</b>	<b>81,150,608</b>	<b>76,605,527</b>	<b>135,358</b>	<b>161,134</b>	<b>159,836</b>
<b>CW w/o Texas</b>	<b>73,781,926</b>	<b>81,101,246</b>	<b>76,565,959</b>	<b>135,358</b>	<b>161,134</b>	<b>159,836</b>

Table 16B

## Personal Injury Protection 2017-2019

STATE	Residual Business					
	Incurred Losses			Incurred Claims		
	2019	2018	2017	2019	2018	2017
Alabama	0	0	0	0	0	0
Alaska	0	0	0	0	0	0
Arizona	0	0	0	0	0	0
Arkansas	0	0	0	0	0	0
California	0	0	0	0	0	0
Colorado	0	0	0	0	0	0
Connecticut	0	0	0	0	0	0
Delaware	0	0	0	0	0	0
District of Columbia	0	17,093	0	0	2	0
Florida	58,845	49,083	174,219	10	17	22
Georgia	0	0	0	0	0	0
Hawaii	1,922	21,478	0	1	2	0
Idaho	0	0	0	0	0	0
Illinois	0	0	0	0	0	0
Indiana	0	0	0	0	0	0
Iowa	0	0	0	0	0	0
Kansas	43,584	68,989	85,084	12	17	24
Kentucky	305,237	448,071	273,344	23	58	49
Louisiana	0	0	0	0	0	0
Maine	0	0	0	0	0	0
Maryland	4,628,102	5,837,957	6,014,861	2,302	2,280	2,402
Massachusetts	6,475,736	6,767,356	7,040,430	1,454	1,646	1,801
Michigan	2,960,969	5,415,857	8,492,808	48	85	139
Minnesota	0	0	0	0	0	0
Mississippi	0	0	0	0	0	0
Missouri	0	0	0	0	0	0
Montana	0	0	0	0	0	0
Nebraska	0	0	0	0	0	0
Nevada	0	0	0	0	0	0
New Hampshire	0	0	0	0	0	0
New Jersey	7,646,176	7,471,074	6,236,597	649	578	504
New Mexico	0	0	0	0	0	0
New York	46,646,415	62,245,548	49,257,225	2,863	2,780	2,511
North Carolina	0	0	0	0	0	0
North Dakota	0	0	0	0	0	0
Ohio	0	0	0	0	0	0
Oklahoma	0	0	0	0	0	0
Oregon	0	0	0	0	1	0
Pennsylvania	1,087,640	906,395	860,694	243	211	186
Rhode Island	0	0	0	0	0	0
South Carolina	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0
Texas	2,868	13,126	10,175	n/a	n/a	n/a
Utah	0	0	0	0	0	0
Vermont	0	0	0	0	0	0
Virginia	0	0	0	0	0	0
Washington	0	0	0	0	0	0
West Virginia	0	0	0	0	0	0
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
<b>Countrywide</b>	<b>69,857,494</b>	<b>89,262,027</b>	<b>78,445,437</b>	<b>7,605</b>	<b>7,677</b>	<b>7,638</b>
<b>CW w/o Texas</b>	<b>69,854,626</b>	<b>89,248,901</b>	<b>78,435,262</b>	<b>7,605</b>	<b>7,677</b>	<b>7,638</b>

Table 16C

## Personal Injury Protection 2017-2019

STATE	Residual Business					
	Pure Premium			Loss Ratio		
	2019	2018	2017	2019	2018	2017
Alabama	-	-	-	-	-	-
Alaska	-	-	-	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	-	-
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	-	-	0.00	0.00	0.00	0.00
Delaware	0.00	0.00	0.00	0.00	0.00	0.00
District of Columbia	0.00	221.99	0.00	0.00	159.20	0.00
Florida	429.53	137.87	571.21	11.98	3.87	14.06
Georgia	-	-	-	-	-	-
Hawaii	35.59	302.51	0.00	9.65	79.17	0.00
Idaho	-	-	-	-	-	-
Illinois	-	-	-	-	-	-
Indiana	-	-	-	-	-	-
Iowa	-	-	-	-	-	-
Kansas	51.22	62.55	64.46	58.76	81.96	92.89
Kentucky	1,511.07	974.07	674.92	274.18	187.19	132.85
Louisiana	-	-	-	-	-	-
Maine	-	-	-	-	-	-
Maryland	176.46	145.73	156.35	64.01	79.36	88.65
Massachusetts	139.05	129.24	125.05	78.28	71.03	66.54
Michigan	1,842.54	1,761.25	1,951.92	83.93	82.54	96.72
Minnesota	0.00	0.00	0.00	0.00	0.00	0.00
Mississippi	-	-	-	-	-	-
Missouri	-	-	-	-	-	-
Montana	-	-	-	-	-	-
Nebraska	-	-	-	-	-	-
Nevada	-	-	-	-	-	-
New Hampshire	-	-	-	-	-	-
New Jersey	555.00	595.64	596.18	55.56	59.30	59.58
New Mexico	-	-	-	-	-	-
New York	1,191.66	1,402.05	1,172.54	118.32	146.20	131.00
North Carolina	-	-	-	-	-	-
North Dakota	-	0.00	-	0.00	0.00	0.00
Ohio	-	-	-	-	-	-
Oklahoma	-	-	-	-	-	-
Oregon	0.00	0.00	0.00	0.00	0.00	0.00
Pennsylvania	162.65	137.06	141.77	129.83	108.44	112.95
Rhode Island	-	-	-	-	-	-
South Carolina	-	-	-	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	-	-	-	-	-	-
Texas	n/a	n/a	n/a	6.64	26.59	25.72
Utah	0.00	0.00	0.00	0.00	0.00	0.00
Vermont	-	-	-	-	-	-
Virginia	-	-	-	-	-	-
Washington	0.00	0.00	0.00	0.00	0.00	0.00
West Virginia	-	-	-	-	-	-
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	-
<b>Countrywide</b>	<b>516.09</b>	<b>553.96</b>	<b>490.79</b>	<b>94.63</b>	<b>110.00</b>	<b>102.40</b>
<b>CW w/o Texas</b>	<b>516.07</b>	<b>553.88</b>	<b>490.72</b>	<b>94.68</b>	<b>110.05</b>	<b>102.44</b>

Table 16D

## Personal Injury Protection 2017-2019

STATE	Residual Business					
	Frequency			Severity		
	2019	2018	2017	2019	2018	2017
Alabama	-	-	-	-	-	-
Alaska	-	-	-	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	-	-
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	-	-	0.00	-	-	-
Delaware	0.00	0.00	0.00	-	-	-
District of Columbia	0.00	2.60	0.00	-	8,546.50	-
Florida	7.30	4.78	7.21	5,884.50	2,887.24	7,919.05
Georgia	-	-	-	-	-	-
Hawaii	1.85	2.82	0.00	1,922.00	10,739.00	-
Idaho	-	-	-	-	-	-
Illinois	-	-	-	-	-	-
Indiana	-	-	-	-	-	-
Iowa	-	-	-	-	-	-
Kansas	1.41	1.54	1.82	3,632.00	4,058.18	3,545.17
Kentucky	11.39	12.61	12.10	13,271.17	7,725.36	5,578.45
Louisiana	-	-	-	-	-	-
Maine	-	-	-	-	-	-
Maryland	8.78	5.69	6.24	2,010.47	2,560.51	2,504.11
Massachusetts	3.12	3.14	3.20	4,453.74	4,111.39	3,909.18
Michigan	2.99	2.76	3.19	61,686.85	63,715.96	61,099.34
Minnesota	0.00	0.00	0.00	-	-	-
Mississippi	-	-	-	-	-	-
Missouri	-	-	-	-	-	-
Montana	-	-	-	-	-	-
Nebraska	-	-	-	-	-	-
Nevada	-	-	-	-	-	-
New Hampshire	-	-	-	-	-	-
New Jersey	4.71	4.61	4.82	11,781.47	12,925.73	12,374.20
New Mexico	-	-	-	-	-	-
New York	7.31	6.26	5.98	16,292.84	22,390.48	19,616.58
North Carolina	-	-	-	-	-	-
North Dakota	-	0.00	-	-	-	-
Ohio	-	-	-	-	-	-
Oklahoma	-	-	-	-	-	-
Oregon	0.00	16.67	0.00	-	0.00	-
Pennsylvania	3.63	3.19	3.06	4,475.88	4,295.71	4,627.39
Rhode Island	-	-	-	-	-	-
South Carolina	-	-	-	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	-	-	-	-	-	-
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	0.00	0.00	0.00	-	-	-
Vermont	-	-	-	-	-	-
Virginia	-	-	-	-	-	-
Washington	0.00	0.00	0.00	-	-	-
West Virginia	-	-	-	-	-	-
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	-
<b>Countrywide</b>	<b>5.62</b>	<b>4.76</b>	<b>4.78</b>	<b>9,185.73</b>	<b>11,627.20</b>	<b>10,270.42</b>
<b>CW w/o Texas</b>	<b>5.62</b>	<b>4.76</b>	<b>4.78</b>	<b>9,185.36</b>	<b>11,625.49</b>	<b>10,269.08</b>

Table 17A

## Personal Injury Protection 2017-2019

STATE	Total Business					
	Earned Premiums			Earned Exposures		
	2019	2018	2017	2019	2018	2017
Alabama	0	0	0	0	0	0
Alaska	0	0	0	0	0	0
Arizona	0	0	0	0	0	0
Arkansas	3,278	6,386	5,676	370	584	473
California	0	0	0	0	0	0
Colorado	0	0	0	0	0	0
Connecticut	4,502,720	4,979,623	5,064,430	152,473	152,127	151,862
Delaware	141,418,919	142,006,527	137,956,637	701,959	691,028	682,122
District of Columbia	5,605,483	5,789,965	5,942,032	159,853	162,072	165,024
Florida	3,975,934,036	3,806,120,600	3,468,005,127	14,044,009	13,734,513	13,390,373
Georgia	0	0	0	0	0	0
Hawaii	79,403,437	81,167,685	80,198,645	908,429	897,342	887,363
Idaho	0	0	0	0	0	0
Illinois	-191	0	0	-2	0	0
Indiana	0	0	0	0	0	0
Iowa	-280	-59	-95	-2	-1	-1
Kansas	120,393,943	120,439,917	118,811,623	2,304,488	2,292,292	2,274,369
Kentucky	336,713,869	342,183,849	336,420,899	3,252,202	3,211,102	3,180,901
Louisiana	0	0	0	0	0	0
Maine	0	0	0	0	0	0
Maryland	313,135,025	313,116,492	309,330,489	4,278,246	4,256,361	4,211,592
Massachusetts	271,660,041	267,869,241	258,719,073	4,497,175	4,454,088	4,397,205
Michigan	3,856,394,737	3,686,551,614	3,509,633,310	5,789,909	5,813,010	5,819,981
Minnesota	588,858,347	598,892,576	597,053,012	4,131,892	4,127,994	4,048,735
Mississippi	0	0	0	0	0	0
Missouri	0	0	0	0	0	0
Montana	0	0	0	0	0	0
Nebraska	0	-8	-21	0	0	0
Nevada	0	0	0	0	0	0
New Hampshire	0	0	0	0	0	0
New Jersey	1,759,937,395	1,738,638,601	1,676,314,662	5,780,803	5,713,085	5,625,328
New Mexico	0	0	0	0	0	0
New York	2,584,994,461	2,565,471,293	2,459,609,866	9,683,253	9,738,878	9,684,860
North Carolina	0	0	0	0	0	0
North Dakota	38,390,546	38,788,156	38,680,951	640,299	642,028	631,570
Ohio	0	0	0	0	0	0
Oklahoma	0	0	0	0	0	0
Oregon	365,643,551	364,904,726	348,278,568	2,949,713	2,886,646	2,825,074
Pennsylvania	664,028,903	677,969,561	668,846,764	8,781,898	8,753,206	8,650,021
Rhode Island	0	0	0	0	0	0
South Carolina	0	0	0	0	0	0
South Dakota	266	61	0	3	0	0
Tennessee	0	0	0	0	0	0
Texas	492,520,862	494,718,965	487,858,362	n/a	n/a	n/a
Utah	93,072,148	90,923,074	86,016,274	2,021,133	1,945,753	1,878,307
Vermont	0	0	0	0	0	0
Virginia	0	0	0	0	0	0
Washington	346,092,946	339,750,614	328,804,653	3,489,497	3,418,682	3,374,846
West Virginia	0	0	0	0	0	0
Wisconsin	284	42	225	3	1	2
Wyoming	0	0	0	0	0	0
<b>Countrywide</b>	<b>16,038,704,726</b>	<b>15,680,289,501</b>	<b>14,921,551,162</b>	<b>73,567,603</b>	<b>72,890,791</b>	<b>71,880,007</b>
<b>CW w/o Texas</b>	<b>15,546,183,864</b>	<b>15,185,570,536</b>	<b>14,433,692,800</b>	<b>73,567,603</b>	<b>72,890,791</b>	<b>71,880,007</b>

Table 17B

## Personal Injury Protection 2017-2019

STATE	Total Business					
	Incurred Losses			Incurred Claims		
	2019	2018	2017	2019	2018	2017
Alabama	0	0	0	0	0	0
Alaska	0	0	0	0	0	0
Arizona	0	0	0	0	0	0
Arkansas	0	7,986	0	0	0	0
California	0	0	0	0	0	0
Colorado	0	0	0	0	0	0
Connecticut	3,897,192	4,073,746	4,528,504	551	690	856
Delaware	101,863,758	103,572,209	104,777,980	13,321	13,017	13,450
District of Columbia	4,335,083	4,108,657	4,055,128	532	636	686
Florida	2,967,009,762	2,845,449,532	2,764,956,237	377,357	399,561	410,399
Georgia	0	0	0	0	0	0
Hawaii	46,564,159	45,698,953	46,331,788	8,649	8,716	9,172
Idaho	0	0	0	0	0	0
Illinois	0	0	0	0	0	0
Indiana	0	0	0	0	0	0
Iowa	0	0	0	0	0	0
Kansas	74,611,005	74,682,441	73,162,532	17,661	18,007	18,008
Kentucky	232,094,677	225,928,505	230,100,859	41,576	42,059	43,408
Louisiana	0	0	0	0	0	0
Maine	0	0	0	0	0	0
Maryland	225,864,243	235,214,972	245,106,613	82,950	88,331	92,867
Massachusetts	169,944,285	155,724,985	155,617,431	41,289	38,843	39,097
Michigan	2,993,946,165	3,039,274,100	3,015,317,463	36,719	40,951	44,426
Minnesota	405,748,422	399,137,963	405,524,108	42,651	43,327	44,338
Mississippi	0	0	0	0	0	0
Missouri	0	0	0	0	0	0
Montana	0	0	0	0	0	0
Nebraska	0	0	0	0	0	0
Nevada	0	0	0	0	0	0
New Hampshire	0	0	0	0	0	0
New Jersey	1,090,359,602	1,162,076,829	1,157,070,707	79,526	83,217	88,178
New Mexico	0	0	0	0	0	0
New York	2,213,978,655	2,194,855,563	2,116,139,397	181,815	195,678	202,919
North Carolina	0	0	0	0	0	0
North Dakota	24,095,020	24,425,453	25,565,265	3,219	3,289	3,462
Ohio	0	0	0	0	0	0
Oklahoma	0	0	0	0	0	0
Oregon	227,307,783	224,329,837	224,272,967	40,405	39,520	40,266
Pennsylvania	447,864,333	457,063,211	465,068,835	117,152	123,194	127,086
Rhode Island	0	0	0	0	0	0
South Carolina	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0
Texas	313,808,175	313,638,094	320,333,943	n/a	n/a	n/a
Utah	60,481,869	59,082,961	56,052,901	23,983	22,409	21,681
Vermont	0	0	0	0	0	0
Virginia	0	0	0	0	0	0
Washington	281,595,248	266,924,642	265,804,663	42,725	43,895	45,628
West Virginia	0	0	0	0	0	0
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
<b>Countrywide</b>	<b>11,885,369,436</b>	<b>11,835,270,639</b>	<b>11,679,787,321</b>	<b>1,152,081</b>	<b>1,205,340</b>	<b>1,245,927</b>
<b>CW w/o Texas</b>	<b>11,571,561,261</b>	<b>11,521,632,545</b>	<b>11,359,453,378</b>	<b>1,152,081</b>	<b>1,205,340</b>	<b>1,245,927</b>

Table 17C

## Personal Injury Protection 2017-2019

STATE	Total Business					
	Pure Premium			Loss Ratio		
	2019	2018	2017	2019	2018	2017
Alabama	-	-	-	-	-	-
Alaska	-	-	-	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	0.00	13.67	0.00	0.00	125.05	0.00
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	25.56	26.78	29.82	86.55	81.81	89.42
Delaware	145.11	149.88	153.61	72.03	72.93	75.95
District of Columbia	27.12	25.35	24.57	77.34	70.96	68.24
Florida	211.27	207.18	206.49	74.62	74.76	79.73
Georgia	-	-	-	-	-	-
Hawaii	51.26	50.93	52.21	58.64	56.30	57.77
Idaho	-	-	-	-	-	-
Illinois	0.00	-	-	0.00	-	-
Indiana	-	-	-	-	-	-
Iowa	0.00	0.00	0.00	0.00	0.00	0.00
Kansas	32.38	32.58	32.17	61.97	62.01	61.58
Kentucky	71.37	70.36	72.34	68.93	66.03	68.40
Louisiana	-	-	-	-	-	-
Maine	-	-	-	-	-	-
Maryland	52.79	55.26	58.20	72.13	75.12	79.24
Massachusetts	37.79	34.96	35.39	62.56	58.13	60.15
Michigan	517.10	522.84	518.10	77.64	82.44	85.92
Minnesota	98.20	96.69	100.16	68.90	66.65	67.92
Mississippi	-	-	-	-	-	-
Missouri	-	-	-	-	-	-
Montana	-	-	-	-	-	-
Nebraska	-	-	-	-	0.00	0.00
Nevada	-	-	-	-	-	-
New Hampshire	-	-	-	-	-	-
New Jersey	188.62	203.41	205.69	61.95	66.84	69.02
New Mexico	-	-	-	-	-	-
New York	228.64	225.37	218.50	85.65	85.55	86.04
North Carolina	-	-	-	-	-	-
North Dakota	37.63	38.04	40.48	62.76	62.97	66.09
Ohio	-	-	-	-	-	-
Oklahoma	-	-	-	-	-	-
Oregon	77.06	77.71	79.39	62.17	61.48	64.39
Pennsylvania	51.00	52.22	53.77	67.45	67.42	69.53
Rhode Island	-	-	-	-	-	-
South Carolina	-	-	-	-	-	-
South Dakota	0.00	-	-	0.00	0.00	-
Tennessee	-	-	-	-	-	-
Texas	n/a	n/a	n/a	63.71	63.40	65.66
Utah	29.92	30.37	29.84	64.98	64.98	65.17
Vermont	-	-	-	-	-	-
Virginia	-	-	-	-	-	-
Washington	80.70	78.08	78.76	81.36	78.56	80.84
West Virginia	-	-	-	-	-	-
Wisconsin	0.00	0.00	0.00	0.00	0.00	0.00
Wyoming	-	-	-	-	-	-
<b>Countrywide</b>	<b>161.56</b>	<b>162.37</b>	<b>162.49</b>	<b>74.10</b>	<b>75.48</b>	<b>78.27</b>
<b>CW w/o Texas</b>	<b>157.29</b>	<b>158.07</b>	<b>158.03</b>	<b>74.43</b>	<b>75.87</b>	<b>78.70</b>



Table 17D

## Personal Injury Protection 2017-2019

STATE	Total Business					
	Frequency			Severity		
	2019	2018	2017	2019	2018	2017
Alabama	-	-	-	-	-	-
Alaska	-	-	-	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	0.00	0.00	0.00	-	-	-
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	0.36	0.45	0.56	7,072.94	5,903.98	5,290.31
Delaware	1.90	1.88	1.97	7,646.86	7,956.69	7,790.18
District of Columbia	0.33	0.39	0.42	8,148.65	6,460.15	5,911.27
Florida	2.69	2.91	3.06	7,862.61	7,121.44	6,737.24
Georgia	-	-	-	-	-	-
Hawaii	0.95	0.97	1.03	5,383.76	5,243.11	5,051.44
Idaho	-	-	-	-	-	-
Illinois	0.00	-	-	-	-	-
Indiana	-	-	-	-	-	-
Iowa	0.00	0.00	0.00	-	-	-
Kansas	0.77	0.79	0.79	4,224.62	4,147.41	4,062.78
Kentucky	1.28	1.31	1.36	5,582.42	5,371.70	5,300.89
Louisiana	-	-	-	-	-	-
Maine	-	-	-	-	-	-
Maryland	1.94	2.08	2.21	2,722.90	2,662.88	2,639.33
Massachusetts	0.92	0.87	0.89	4,115.97	4,009.09	3,980.29
Michigan	0.63	0.70	0.76	81,536.70	74,217.34	67,872.81
Minnesota	1.03	1.05	1.10	9,513.22	9,212.22	9,146.20
Mississippi	-	-	-	-	-	-
Missouri	-	-	-	-	-	-
Montana	-	-	-	-	-	-
Nebraska	-	-	-	-	-	-
Nevada	-	-	-	-	-	-
New Hampshire	-	-	-	-	-	-
New Jersey	1.38	1.46	1.57	13,710.73	13,964.42	13,121.99
New Mexico	-	-	-	-	-	-
New York	1.88	2.01	2.10	12,177.10	11,216.67	10,428.49
North Carolina	-	-	-	-	-	-
North Dakota	0.50	0.51	0.55	7,485.25	7,426.41	7,384.54
Ohio	-	-	-	-	-	-
Oklahoma	-	-	-	-	-	-
Oregon	1.37	1.37	1.43	5,625.73	5,676.36	5,569.79
Pennsylvania	1.33	1.41	1.47	3,822.93	3,710.11	3,659.48
Rhode Island	-	-	-	-	-	-
South Carolina	-	-	-	-	-	-
South Dakota	0.00	-	-	-	-	-
Tennessee	-	-	-	-	-	-
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	1.19	1.15	1.15	2,521.86	2,636.57	2,585.35
Vermont	-	-	-	-	-	-
Virginia	-	-	-	-	-	-
Washington	1.22	1.28	1.35	6,590.88	6,080.98	5,825.47
West Virginia	-	-	-	-	-	-
Wisconsin	0.00	0.00	0.00	-	-	-
Wyoming	-	-	-	-	-	-
<b>Countrywide</b>	<b>1.57</b>	<b>1.65</b>	<b>1.73</b>	<b>10,316.44</b>	<b>9,819.03</b>	<b>9,374.38</b>
<b>CW w/o Texas</b>	<b>1.57</b>	<b>1.65</b>	<b>1.73</b>	<b>10,044.05</b>	<b>9,558.82</b>	<b>9,117.27</b>

# Medical Payments

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## Medical Payments

**Medical payments (MedPay)** coverage pays medical and funeral expenses that the vehicle owner and any passengers or pedestrians incur as a result of an auto accident. Benefits are paid without regard to fault.

MedPay is the principal auto injury coverage in those states with traditional tort liability laws. MedPay may be required or optional, depending on state law.

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### Medical Payments State-Specific Information and Technical Notes

#### Voluntary Market Business and Residual Market Business

**Texas**—Earned exposure and incurred claims data are not available, as indicated by “n/a.”

#### Medical Payments—Earned Premiums

Because the results for pure premium, frequency and severity are calculated using earned exposures and incurred claims, there are no data in these columns for Texas.

**Massachusetts**—Massachusetts Commonwealth Automobile Reinsurers (M-CAR) collects bodily injury liability, uninsured motorists, and medical payments data as a total premium. Due to the competitive nature of the rates in Massachusetts, it is not possible to project these values. Therefore, the bodily injury liability portion of this report includes both uninsured motorist and medical payment premiums. For this reason, there is a Countrywide without Texas and Massachusetts total line in the tables that does not include earned exposures and the earned premiums are indicated by “n/a.”

#### Medical Payments Required Limits Maine—

Compulsory medical payments coverage with \$2,000 per person minimum limits.

#### Medical Payments Loss Development

Incurred losses are developed to **39 months**.

*Except:*

**California**—MP incurred losses are developed to **42 months**.

#### Medical Payments Calculations—Loss Experience Results

Table 18A

## Medical Payments 2017-2019

STATE	Voluntary Business					
	Earned Premiums			Earned Exposures		
	2019	2018	2017	2019	2018	2017
Alabama	71,104,205	73,777,703	75,808,977	2,645,798	2,670,427	2,683,057
Alaska	19,611,678	18,442,595	18,087,708	316,058	319,008	322,186
Arizona	87,170,102	85,142,623	83,243,686	1,693,112	1,652,547	1,611,285
Arkansas	41,841,082	45,496,257	46,651,809	867,869	907,968	923,270
California	384,432,859	394,456,597	409,066,331	11,125,091	11,104,504	11,082,851
Colorado	198,524,448	200,207,996	196,603,853	3,077,245	3,027,910	2,989,491
Connecticut	36,908,258	36,363,202	34,758,158	702,954	694,460	693,463
Delaware	29,480	24,658	4,703	409	404	199
District of Columbia	137,807	138,639	142,351	10,645	10,747	10,780
Florida	136,883,402	134,339,555	132,461,641	3,110,778	3,097,583	3,109,116
Georgia	191,695,502	189,813,820	188,774,600	2,625,357	2,673,215	2,728,737
Hawaii	76,773	73,912	72,294	18,949	18,594	18,423
Idaho	34,314,461	34,241,490	32,848,105	945,339	922,057	898,575
Illinois	209,550,730	214,364,995	215,706,753	6,010,779	6,028,672	6,050,384
Indiana	151,163,839	154,442,544	154,627,121	4,155,202	4,142,914	4,112,699
Iowa	50,135,262	51,538,524	50,397,267	2,248,031	2,288,023	2,270,414
Kansas	2,993,748	2,782,301	2,512,575	271,313	264,404	259,296
Kentucky	2,731,890	2,910,626	2,908,093	596,604	608,059	617,420
Louisiana	64,226,115	64,413,328	62,707,019	1,381,359	1,413,025	1,440,265
Maine	26,667,148	26,507,612	26,110,072	1,009,206	997,842	985,965
Maryland	13,600,380	13,101,008	12,411,601	440,964	445,315	446,753
Massachusetts	n/a	n/a	n/a	1,635,437	1,605,047	1,571,170
Michigan	564,956	476,502	390,291	21,266	19,957	18,299
Minnesota	270,837	344,740	390,424	6,470	6,235	5,322
Mississippi	47,157,112	48,214,311	47,533,856	1,409,549	1,408,828	1,414,986
Missouri	83,501,323	86,046,643	85,765,850	2,523,353	2,580,049	2,618,458
Montana	23,130,511	23,620,869	23,508,381	467,608	463,389	460,949
Nebraska	40,447,800	41,987,882	42,021,491	1,413,083	1,417,639	1,403,706
Nevada	55,963,862	56,615,827	55,378,999	765,819	768,096	761,788
New Hampshire	27,415,250	27,673,708	27,347,674	968,484	956,883	943,750
New Jersey	1,842,315	1,766,766	1,799,985	1,270,688	1,265,882	1,353,994
New Mexico	27,484,029	28,080,874	28,083,072	788,820	787,669	781,226
New York	18,384,066	18,720,239	18,647,533	4,304,377	4,348,958	4,322,006
North Carolina	132,674,162	130,527,250	122,586,525	4,737,286	4,660,577	4,598,090
North Dakota	1,040	1,297	1,531	113	119	166
Ohio	193,372,919	198,672,557	199,206,942	6,750,634	6,797,506	6,797,912
Oklahoma	54,664,961	56,689,481	58,091,447	1,194,420	1,192,856	1,194,529
Oregon	1,576,083	1,503,945	1,304,563	138,494	135,733	133,044
Pennsylvania	6,098,974	4,131,821	1,931,472	100,367	79,546	40,486
Rhode Island	21,130,268	20,420,611	19,501,214	606,093	600,350	596,422
South Carolina	31,411,244	30,954,749	29,596,428	875,948	869,868	854,300
South Dakota	16,441,611	16,908,105	16,701,314	628,079	633,976	621,175
Tennessee	99,149,326	101,984,166	100,179,874	3,865,690	3,823,726	3,767,587
Texas	49,366,646	54,500,337	51,566,055	n/a	n/a	n/a
Utah	376,425	344,549	307,350	21,799	20,558	21,291
Vermont	7,843,988	7,966,733	7,874,761	355,327	356,518	358,256
Virginia	159,299,720	162,685,876	163,741,920	3,586,564	3,616,908	3,627,547
Washington	8,057,962	8,978,723	10,079,180	143,066	151,653	159,902
West Virginia	38,924,956	40,477,598	41,388,119	915,039	925,611	935,113
Wisconsin	110,477,386	113,877,151	114,237,848	3,695,890	3,688,618	3,644,252
Wyoming	14,572,237	14,533,785	14,571,602	382,695	378,313	374,383
<b>Countrywide</b>	<b>2,995,401,138</b>	<b>3,041,287,080</b>	<b>3,029,640,418</b>	<b>86,825,520</b>	<b>86,848,746</b>	<b>86,634,738</b>
<b>CW w/o TX and MA</b>	<b>2,946,034,492</b>	<b>2,986,786,743</b>	<b>2,978,074,363</b>	<b>85,190,083</b>	<b>85,243,699</b>	<b>85,063,568</b>

Table 18B

## Medical Payments 2017-2019

STATE	Voluntary Business					
	Incurred Losses			Incurred Claims		
	2019	2018	2017	2019	2018	2017
Alabama	40,899,508	41,685,688	43,164,547	12,228	13,188	15,277
Alaska	15,113,267	15,444,153	17,460,020	2,138	2,387	2,572
Arizona	55,957,826	55,904,375	58,586,778	14,419	15,094	15,554
Arkansas	32,050,021	33,132,558	36,433,477	7,079	7,506	8,436
California	277,830,538	271,522,442	281,501,729	89,085	90,754	95,706
Colorado	138,012,747	144,499,366	138,951,903	27,841	28,968	28,734
Connecticut	25,191,155	25,135,708	26,966,717	6,434	6,909	7,547
Delaware	8,754	0	3,896	1	0	2
District of Columbia	81,306	105,619	104,142	24	36	36
Florida	106,422,313	102,041,715	106,381,759	37,569	38,714	39,908
Georgia	142,208,521	147,190,595	152,539,017	32,991	36,012	38,149
Hawaii	56,024	136,997	75,522	6	26	20
Idaho	22,457,742	21,516,306	20,883,180	6,404	6,544	6,782
Illinois	149,044,340	154,045,484	151,009,881	36,487	38,056	38,419
Indiana	114,296,080	108,688,411	108,235,163	26,572	26,936	27,733
Iowa	35,907,610	34,290,720	34,197,131	11,120	11,108	11,016
Kansas	2,547,232	2,461,615	2,458,324	877	842	759
Kentucky	1,765,390	1,584,142	1,727,552	1,979	1,956	2,085
Louisiana	46,506,450	51,649,530	53,452,510	12,946	13,946	14,613
Maine	18,317,802	17,628,452	18,245,868	6,240	5,962	6,261
Maryland	11,025,773	11,019,540	10,364,734	3,066	3,443	3,378
Massachusetts	16,270,199	15,753,963	19,276,019	3,598	3,578	4,304
Michigan	146,371	188,896	175,480	5	8	16
Minnesota	186,482	85,340	289,595	36	24	36
Mississippi	33,777,919	33,983,160	34,496,272	10,647	10,703	10,998
Missouri	59,212,972	58,932,259	59,866,152	17,392	17,947	18,207
Montana	14,689,672	13,145,810	14,167,750	3,100	3,052	3,340
Nebraska	26,579,789	26,899,069	26,687,728	7,626	7,768	7,613
Nevada	40,237,831	40,177,137	41,575,918	8,207	8,947	9,368
New Hampshire	17,913,202	17,775,967	17,737,902	5,575	5,782	5,845
New Jersey	1,899,560	1,626,260	1,277,891	429	430	415
New Mexico	18,866,753	18,734,884	18,023,308	5,448	5,699	5,692
New York	13,903,904	19,879,225	17,724,711	1,350	1,853	1,750
North Carolina	99,371,641	95,314,400	97,469,684	46,858	44,900	43,676
North Dakota	5,539	0	0	3	0	0
Ohio	153,854,635	146,520,652	147,101,071	39,516	40,402	42,324
Oklahoma	33,300,022	33,216,470	33,844,309	8,527	8,671	8,784
Oregon	1,502,553	1,756,920	1,327,820	170	201	171
Pennsylvania	1,572,985	385,438	123,161	569	91	14
Rhode Island	17,706,060	16,045,681	16,417,622	7,264	6,643	6,843
South Carolina	21,626,470	21,862,627	23,053,885	8,784	9,472	9,831
South Dakota	10,511,067	9,738,413	10,772,209	3,015	2,952	3,171
Tennessee	64,490,421	63,502,484	65,822,448	20,744	20,634	21,607
Texas	25,858,488	26,949,164	29,640,336	n/a	n/a	n/a
Utah	575,447	495,722	437,758	115	123	127
Vermont	5,159,034	5,357,576	4,779,782	1,432	1,612	1,486
Virginia	111,110,981	122,121,647	124,137,411	24,786	27,654	27,761
Washington	6,983,738	6,908,892	8,048,684	1,265	1,470	1,663
West Virginia	27,095,173	27,034,169	26,609,260	6,977	7,402	7,472
Wisconsin	76,280,750	76,069,290	74,757,984	18,745	18,840	19,370
Wyoming	11,256,573	9,851,402	9,771,171	1,726	1,716	1,658
<b>Countrywide</b>	<b>2,147,646,630</b>	<b>2,149,996,333</b>	<b>2,188,157,171</b>	<b>589,415</b>	<b>606,961</b>	<b>626,529</b>
<b>CW w/o TX and MA</b>	<b>2,105,517,943</b>	<b>2,107,293,206</b>	<b>2,139,240,816</b>	<b>585,817</b>	<b>603,383</b>	<b>622,225</b>

Table 18C

## Medical Payments 2017-2019

STATE	Pure Premium			Loss Ratio		
	2019	2018	2017	2019	2018	2017
Alabama	15.46	15.61	16.09	57.52	56.50	56.94
Alaska	47.82	48.41	54.19	77.06	83.74	96.53
Arizona	33.05	33.83	36.36	64.19	65.66	70.38
Arkansas	36.93	36.49	39.46	76.60	72.82	78.10
California	24.97	24.45	25.40	72.27	68.83	68.82
Colorado	44.85	47.72	46.48	69.52	72.17	70.68
Connecticut	35.84	36.19	38.89	68.25	69.12	77.58
Delaware	21.40	0.00	19.58	29.69	0.00	82.84
District of Columbia	7.64	9.83	9.66	59.00	76.18	73.16
Florida	34.21	32.94	34.22	77.75	75.96	80.31
Georgia	54.17	55.06	55.90	74.18	77.54	80.80
Hawaii	2.96	7.37	4.10	72.97	185.35	104.47
Idaho	23.76	23.34	23.24	65.45	62.84	63.57
Illinois	24.80	25.55	24.96	71.13	71.86	70.01
Indiana	27.51	26.23	26.32	75.61	70.37	70.00
Iowa	15.97	14.99	15.06	71.62	66.53	67.86
Kansas	9.39	9.31	9.48	85.09	88.47	97.84
Kentucky	2.96	2.61	2.80	64.62	54.43	59.40
Louisiana	33.67	36.55	37.11	72.41	80.18	85.24
Maine	18.15	17.67	18.51	68.69	66.50	69.88
Maryland	25.00	24.75	23.20	81.07	84.11	83.51
Massachusetts	9.95	9.82	12.27	n/a	n/a	n/a
Michigan	6.88	9.47	9.59	25.91	39.64	44.96
Minnesota	28.82	13.69	54.41	68.85	24.75	74.17
Mississippi	23.96	24.12	24.38	71.63	70.48	72.57
Missouri	23.47	22.84	22.86	70.91	68.49	69.80
Montana	31.41	28.37	30.74	63.51	55.65	60.27
Nebraska	18.81	18.97	19.01	65.71	64.06	63.51
Nevada	52.54	52.31	54.58	71.90	70.96	75.08
New Hampshire	18.50	18.58	18.80	65.34	64.23	64.86
New Jersey	1.49	1.28	0.94	103.11	92.05	70.99
New Mexico	23.92	23.79	23.07	68.65	66.72	64.18
New York	3.23	4.57	4.10	75.63	106.19	95.05
North Carolina	20.98	20.45	21.20	74.90	73.02	79.51
North Dakota	49.02	0.00	0.00	532.60	0.00	0.00
Ohio	22.79	21.56	21.64	79.56	73.75	73.84
Oklahoma	27.88	27.85	28.33	60.92	58.59	58.26
Oregon	10.85	12.94	9.98	95.33	116.82	101.78
Pennsylvania	15.67	4.85	3.04	25.79	9.33	6.38
Rhode Island	29.21	26.73	27.53	83.79	78.58	84.19
South Carolina	24.69	25.13	26.99	68.85	70.63	77.89
South Dakota	16.74	15.36	17.34	63.93	57.60	64.50
Tennessee	16.68	16.61	17.47	65.04	62.27	65.70
Texas	n/a	n/a	n/a	52.38	49.45	57.48
Utah	26.40	24.11	20.56	152.87	143.88	142.43
Vermont	14.52	15.03	13.34	65.77	67.25	60.70
Virginia	30.98	33.76	34.22	69.75	75.07	75.81
Washington	48.81	45.56	50.34	86.67	76.95	79.85
West Virginia	29.61	29.21	28.46	69.61	66.79	64.29
Wisconsin	20.64	20.62	20.51	69.05	66.80	65.44
Wyoming	29.41	26.04	26.10	77.25	67.78	67.06
<b>Countrywide</b>	<b>24.74</b>	<b>24.76</b>	<b>25.26</b>	<b>71.70</b>	<b>70.69</b>	<b>72.22</b>
<b>CW w/o TX and MA</b>	<b>24.72</b>	<b>24.72</b>	<b>25.15</b>	<b>71.47</b>	<b>70.55</b>	<b>71.83</b>

Table 18D

## Medical Payments 2017-2019

STATE	Voluntary Business					
	Frequency			Severity		
	2019	2018	2017	2019	2018	2017
Alabama	0.46	0.49	0.57	3,344.74	3,160.88	2,825.46
Alaska	0.68	0.75	0.80	7,068.88	6,470.11	6,788.50
Arizona	0.85	0.91	0.97	3,880.84	3,703.75	3,766.67
Arkansas	0.82	0.83	0.91	4,527.48	4,414.14	4,318.81
California	0.80	0.82	0.86	3,118.71	2,991.85	2,941.32
Colorado	0.90	0.96	0.96	4,957.18	4,988.24	4,835.80
Connecticut	0.92	0.99	1.09	3,915.32	3,638.11	3,573.17
Delaware	0.24	0.00	1.01	8,754.00	-	1,948.00
District of Columbia	0.23	0.33	0.33	3,387.75	2,933.86	2,892.83
Florida	1.21	1.25	1.28	2,832.72	2,635.78	2,665.68
Georgia	1.26	1.35	1.40	4,310.52	4,087.27	3,998.51
Hawaii	0.03	0.14	0.11	9,337.33	5,269.12	3,776.10
Idaho	0.68	0.71	0.75	3,506.83	3,287.94	3,079.21
Illinois	0.61	0.63	0.63	4,084.86	4,047.86	3,930.60
Indiana	0.64	0.65	0.67	4,301.37	4,035.06	3,902.76
Iowa	0.49	0.49	0.49	3,229.10	3,087.03	3,104.31
Kansas	0.32	0.32	0.29	2,904.48	2,923.53	3,238.90
Kentucky	0.33	0.32	0.34	892.06	809.89	828.56
Louisiana	0.94	0.99	1.01	3,592.34	3,703.54	3,657.87
Maine	0.62	0.60	0.64	2,935.55	2,956.80	2,914.21
Maryland	0.70	0.77	0.76	3,596.14	3,200.56	3,068.30
Massachusetts	0.22	0.22	0.27	4,522.01	4,403.01	4,478.63
Michigan	0.02	0.04	0.09	29,274.20	23,612.00	10,967.50
Minnesota	0.56	0.38	0.68	5,180.06	3,555.83	8,044.31
Mississippi	0.76	0.76	0.78	3,172.53	3,175.11	3,136.60
Missouri	0.69	0.70	0.70	3,404.61	3,283.68	3,288.08
Montana	0.66	0.66	0.72	4,738.60	4,307.28	4,241.84
Nebraska	0.54	0.55	0.54	3,485.42	3,462.80	3,505.55
Nevada	1.07	1.16	1.23	4,902.87	4,490.57	4,438.08
New Hampshire	0.58	0.60	0.62	3,213.13	3,074.36	3,034.71
New Jersey	0.03	0.03	0.03	4,427.88	3,782.00	3,079.26
New Mexico	0.69	0.72	0.73	3,463.06	3,287.40	3,166.43
New York	0.03	0.04	0.04	10,299.19	10,728.13	10,128.41
North Carolina	0.99	0.96	0.95	2,120.70	2,122.82	2,231.65
North Dakota	2.65	0.00	0.00	1,846.33	-	-
Ohio	0.59	0.59	0.62	3,893.48	3,626.57	3,475.59
Oklahoma	0.71	0.73	0.74	3,905.24	3,830.75	3,852.95
Oregon	0.12	0.15	0.13	8,838.55	8,740.90	7,765.03
Pennsylvania	0.57	0.11	0.03	2,764.47	4,235.58	8,797.21
Rhode Island	1.20	1.11	1.15	2,437.51	2,415.43	2,399.18
South Carolina	1.00	1.09	1.15	2,462.03	2,308.13	2,345.02
South Dakota	0.48	0.47	0.51	3,486.26	3,298.92	3,397.10
Tennessee	0.54	0.54	0.57	3,108.87	3,077.57	3,046.35
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	0.53	0.60	0.60	5,003.89	4,030.26	3,446.91
Vermont	0.40	0.45	0.41	3,602.68	3,323.56	3,216.54
Virginia	0.69	0.76	0.77	4,482.81	4,416.06	4,471.65
Washington	0.88	0.97	1.04	5,520.74	4,699.93	4,839.86
West Virginia	0.76	0.80	0.80	3,883.50	3,652.28	3,561.20
Wisconsin	0.51	0.51	0.53	4,069.39	4,037.65	3,859.47
Wyoming	0.45	0.45	0.44	6,521.77	5,740.91	5,893.35
<b>Countrywide</b>	<b>0.68</b>	<b>0.70</b>	<b>0.72</b>	<b>3,643.69</b>	<b>3,542.23</b>	<b>3,492.51</b>
<b>CW w/o TX and MA</b>	<b>0.69</b>	<b>0.71</b>	<b>0.73</b>	<b>3,594.16</b>	<b>3,492.46</b>	<b>3,438.05</b>

Table 19A

## Medical Payments 2017-2019

STATE	Residual Business					
	Earned Premiums			Earned Exposures		
	2019	2018	2017	2019	2018	2017
Alabama	7	88	117	0	1	2
Alaska	103	179	182	2	4	4
Arizona	0	0	0	0	0	0
Arkansas	0	0	0	0	0	0
California	181,014	141,997	100,561	7,031	5,488	3,772
Colorado	-74	257	338	0	1	1
Connecticut	2,867	786	0	6	2	0
Delaware	0	0	0	0	0	0
District of Columbia	0	0	63	0	0	1
Florida	35	496	440	0	5	4
Georgia	0	0	0	0	0	0
Hawaii	0	0	0	0	0	0
Idaho	0	0	0	0	0	0
Illinois	7,427	9,557	11,230	80	116	144
Indiana	214	223	122	6	2	1
Iowa	394	353	250	9	8	4
Kansas	751	1,052	1,328	110	150	183
Kentucky	3	15	28	0	0	0
Louisiana	64	127	345	0	1	1
Maine	144	749	616	1	4	4
Maryland	0	0	0	0	0	0
Massachusetts	n/a	n/a	n/a	9,144	10,436	12,052
Michigan	0	0	0	0	0	0
Minnesota	0	0	0	0	0	0
Mississippi	0	39	182	0	0	2
Missouri	286	466	675	5	6	7
Montana	37	92	126	0	3	3
Nebraska	652	1,097	753	8	11	8
Nevada	0	0	3	0	0	0
New Hampshire	968	2,139	3,365	18	33	51
New Jersey	7,994	8,115	7,674	7,110	7,044	6,978
New Mexico	112	66	158	1	1	2
New York	36,881	44,861	37,361	33,075	36,923	35,684
North Carolina	20,590	0	0	566	0	0
North Dakota	0	0	0	0	0	0
Ohio	338	411	90	4	3	0
Oklahoma	387	201	171	3	2	2
Oregon	0	0	0	0	0	0
Pennsylvania	0	-23	47	0	-1	1
Rhode Island	51,831	81,927	95,258	539	992	1,390
South Carolina	27	45	56	1	1	1
South Dakota	458	127	0	2	0	0
Tennessee	0	44	6	0	1	0
Texas	0	0	0	n/a	n/a	n/a
Utah	0	0	0	0	0	0
Vermont	752	373	122	15	7	4
Virginia	5,634	6,114	8,858	36	42	46
Washington	0	0	0	0	0	0
West Virginia	296	188	149	5	5	3
Wisconsin	207	88	152	6	2	2
Wyoming	48	6	0	1	0	0
<b>Countrywide</b>	<b>320,447</b>	<b>302,255</b>	<b>270,826</b>	<b>57,784</b>	<b>61,293</b>	<b>60,357</b>
<b>CW w/o TX and MA</b>	<b>320,447</b>	<b>302,255</b>	<b>270,826</b>	<b>48,640</b>	<b>50,857</b>	<b>48,305</b>



Table 19B

## Medical Payments 2017-2019

STATE	Residual Business					
	Incurred Losses			Incurred Claims		
	2019	2018	2017	2019	2018	2017
Alabama	0	0	0	0	0	0
Alaska	0	0	0	0	0	0
Arizona	0	0	0	0	0	0
Arkansas	0	0	0	0	0	0
California	88,828	57,064	25,016	99	66	30
Colorado	4,816	0	0	1	0	0
Connecticut	0	0	0	0	0	0
Delaware	0	0	0	0	0	0
District of Columbia	0	0	0	0	0	0
Florida	0	0	0	0	0	0
Georgia	0	0	0	0	0	0
Hawaii	0	0	0	0	0	0
Idaho	0	0	0	0	0	0
Illinois	1,505	4,556	1,129	1	4	1
Indiana	0	0	0	0	0	0
Iowa	0	0	0	0	0	0
Kansas	0	0	2,255	0	0	1
Kentucky	0	0	0	0	0	0
Louisiana	0	0	0	0	0	0
Maine	0	0	0	0	0	0
Maryland	0	0	0	0	0	0
Massachusetts	251,242	276,201	381,154	65	74	99
Michigan	0	0	0	0	0	0
Minnesota	0	0	0	0	0	0
Mississippi	0	0	0	0	0	0
Missouri	0	0	0	0	0	0
Montana	0	0	0	0	0	0
Nebraska	0	1,225	1,129	0	1	1
Nevada	0	0	0	0	0	0
New Hampshire	0	0	6,672	0	0	2
New Jersey	64,552	30,895	62,511	7	5	8
New Mexico	0	0	0	0	0	0
New York	127,882	236,707	168,561	24	54	49
North Carolina	27,440	0	0	5	0	0
North Dakota	0	0	0	0	0	0
Ohio	0	0	0	0	0	0
Oklahoma	0	0	0	0	0	0
Oregon	0	0	0	0	0	0
Pennsylvania	0	0	0	0	0	0
Rhode Island	56,579	102,862	107,821	18	46	58
South Carolina	0	0	1,139	0	0	1
South Dakota	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0
Texas	0	0	1,775	n/a	n/a	n/a
Utah	0	0	0	0	0	0
Vermont	0	0	0	0	0	0
Virginia	16,686	973	0	2	1	0
Washington	0	0	0	0	0	0
West Virginia	0	0	0	0	0	0
Wisconsin	0	1,225	0	0	1	0
Wyoming	0	0	0	0	0	0
<b>Countrywide</b>	<b>639,530</b>	<b>711,708</b>	<b>759,162</b>	<b>222</b>	<b>252</b>	<b>250</b>
<b>CW w/o TX and MA</b>	<b>388,288</b>	<b>435,507</b>	<b>376,233</b>	<b>157</b>	<b>178</b>	<b>151</b>

Table 19C

## Medical Payments 2017-2019

STATE	Residual Business					
	Pure Premium			Loss Ratio		
	2019	2018	2017	2019	2018	2017
Alabama	-	0.00	0.00	0.00	0.00	0.00
Alaska	0.00	0.00	0.00	0.00	0.00	0.00
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	-	-
California	12.63	10.40	6.63	49.07	40.19	24.88
Colorado	-	0.00	0.00	-6,508.11	0.00	0.00
Connecticut	0.00	0.00	-	0.00	0.00	-
Delaware	-	-	-	-	-	-
District of Columbia	-	-	0.00	-	-	0.00
Florida	-	0.00	0.00	0.00	0.00	0.00
Georgia	-	-	-	-	-	-
Hawaii	-	-	-	-	-	-
Idaho	-	-	-	-	-	-
Illinois	18.81	39.28	7.84	20.26	47.67	10.05
Indiana	0.00	0.00	0.00	0.00	0.00	0.00
Iowa	0.00	0.00	0.00	0.00	0.00	0.00
Kansas	0.00	0.00	12.32	0.00	0.00	169.80
Kentucky	-	-	-	0.00	0.00	0.00
Louisiana	-	0.00	0.00	0.00	0.00	0.00
Maine	0.00	0.00	0.00	0.00	0.00	0.00
Maryland	-	-	-	-	-	-
Massachusetts	27.48	26.47	31.63	n/a	n/a	n/a
Michigan	-	-	-	-	-	-
Minnesota	-	-	-	-	-	-
Mississippi	-	-	0.00	-	0.00	0.00
Missouri	0.00	0.00	0.00	0.00	0.00	0.00
Montana	-	0.00	0.00	0.00	0.00	0.00
Nebraska	0.00	111.36	141.13	0.00	111.67	149.93
Nevada	-	-	-	-	-	0.00
New Hampshire	0.00	0.00	130.82	0.00	0.00	198.28
New Jersey	9.08	4.39	8.96	807.51	380.71	814.58
New Mexico	0.00	0.00	0.00	0.00	0.00	0.00
New York	3.87	6.41	4.72	346.74	527.65	451.17
North Carolina	48.48	-	-	133.27	-	-
North Dakota	-	-	-	-	-	-
Ohio	0.00	0.00	-	0.00	0.00	0.00
Oklahoma	0.00	0.00	0.00	0.00	0.00	0.00
Oregon	-	-	-	-	-	-
Pennsylvania	-	0.00	0.00	-	0.00	0.00
Rhode Island	104.97	103.69	77.57	109.16	125.55	113.19
South Carolina	0.00	0.00	1,139.00	0.00	0.00	2,033.93
South Dakota	0.00	-	-	0.00	0.00	-
Tennessee	-	0.00	-	-	0.00	0.00
Texas	n/a	n/a	n/a	-	-	-
Utah	-	-	-	-	-	-
Vermont	0.00	0.00	0.00	0.00	0.00	0.00
Virginia	463.50	23.17	0.00	296.17	15.91	0.00
Washington	-	-	-	-	-	-
West Virginia	0.00	0.00	0.00	0.00	0.00	0.00
Wisconsin	0.00	612.50	0.00	0.00	1,392.05	0.00
Wyoming	0.00	-	-	0.00	0.00	-
<b>Countrywide</b>	<b>11.07</b>	<b>11.61</b>	<b>12.58</b>	<b>199.57</b>	<b>235.47</b>	<b>280.31</b>
<b>CW w/o TX and MA</b>	<b>7.98</b>	<b>8.56</b>	<b>7.79</b>	<b>121.17</b>	<b>144.09</b>	<b>138.92</b>

Table 19D

## Medical Payments 2017-2019

STATE	Residual Business					
	Frequency			Severity		
	2019	2018	2017	2019	2018	2017
Alabama	-	0.00	0.00	-	-	-
Alaska	0.00	0.00	0.00	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	-	-
California	1.41	1.20	0.80	897.25	864.61	833.87
Colorado	-	0.00	0.00	4,816.00	-	-
Connecticut	0.00	0.00	-	-	-	-
Delaware	-	-	-	-	-	-
District of Columbia	-	-	0.00	-	-	-
Florida	-	0.00	0.00	-	-	-
Georgia	-	-	-	-	-	-
Hawaii	-	-	-	-	-	-
Idaho	-	-	-	-	-	-
Illinois	1.25	3.45	0.69	1,505.00	1,139.00	1,129.00
Indiana	0.00	0.00	0.00	-	-	-
Iowa	0.00	0.00	0.00	-	-	-
Kansas	0.00	0.00	0.55	-	-	2,255.00
Kentucky	-	-	-	-	-	-
Louisiana	-	0.00	0.00	-	-	-
Maine	0.00	0.00	0.00	-	-	-
Maryland	-	-	-	-	-	-
Massachusetts	0.71	0.71	0.82	3,865.26	3,732.45	3,850.04
Michigan	-	-	-	-	-	-
Minnesota	-	-	-	-	-	-
Mississippi	-	-	0.00	-	-	-
Missouri	0.00	0.00	0.00	-	-	-
Montana	-	0.00	0.00	-	-	-
Nebraska	0.00	9.09	12.50	-	1,225.00	1,129.00
Nevada	-	-	-	-	-	-
New Hampshire	0.00	0.00	3.92	-	-	3,336.00
New Jersey	0.10	0.07	0.11	9,221.71	6,179.00	7,813.88
New Mexico	0.00	0.00	0.00	-	-	-
New York	0.07	0.15	0.14	5,328.42	4,383.46	3,440.02
North Carolina	0.88	-	-	5,488.00	-	-
North Dakota	-	-	-	-	-	-
Ohio	0.00	0.00	-	-	-	-
Oklahoma	0.00	0.00	0.00	-	-	-
Oregon	-	-	-	-	-	-
Pennsylvania	-	0.00	0.00	-	-	-
Rhode Island	3.34	4.64	4.17	3,143.28	2,236.13	1,858.98
South Carolina	0.00	0.00	100.00	-	-	1,139.00
South Dakota	0.00	-	-	-	-	-
Tennessee	-	0.00	-	-	-	-
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	-	-	-	-	-	-
Vermont	0.00	0.00	0.00	-	-	-
Virginia	5.56	2.38	0.00	8,343.00	973.00	-
Washington	-	-	-	-	-	-
West Virginia	0.00	0.00	0.00	-	-	-
Wisconsin	0.00	50.00	0.00	-	1,225.00	-
Wyoming	0.00	-	-	-	-	-
<b>Countrywide</b>	<b>0.38</b>	<b>0.41</b>	<b>0.41</b>	<b>2,880.77</b>	<b>2,824.24</b>	<b>3,036.65</b>
<b>CW w/o TX and MA</b>	<b>0.32</b>	<b>0.35</b>	<b>0.31</b>	<b>2,473.17</b>	<b>2,446.67</b>	<b>2,491.61</b>

Table 20A

## Medical Payments 2017-2019

STATE	Total Business					
	Earned Premiums			Earned Exposures		
	2019	2018	2017	2019	2018	2017
Alabama	71,104,212	73,777,791	75,809,094	2,645,798	2,670,428	2,683,059
Alaska	19,611,781	18,442,774	18,087,890	316,060	319,012	322,190
Arizona	87,170,102	85,142,623	83,243,686	1,693,112	1,652,547	1,611,285
Arkansas	41,841,082	45,496,257	46,651,809	867,869	907,968	923,270
California	384,613,873	394,598,594	409,166,892	11,132,122	11,109,992	11,086,623
Colorado	198,524,374	200,208,253	196,604,191	3,077,245	3,027,911	2,989,492
Connecticut	36,911,125	36,363,988	34,758,158	702,960	694,462	693,463
Delaware	29,480	24,658	4,703	409	404	199
District of Columbia	137,807	138,639	142,414	10,645	10,747	10,781
Florida	136,883,437	134,340,051	132,462,081	3,110,778	3,097,588	3,109,120
Georgia	191,695,502	189,813,820	188,774,600	2,625,357	2,673,215	2,728,737
Hawaii	76,773	73,912	72,294	18,949	18,594	18,423
Idaho	34,314,461	34,241,490	32,848,105	945,339	922,057	898,575
Illinois	209,558,157	214,374,552	215,717,983	6,010,859	6,028,788	6,050,528
Indiana	151,164,053	154,442,767	154,627,243	4,155,208	4,142,916	4,112,700
Iowa	50,135,656	51,538,877	50,397,517	2,248,040	2,288,031	2,270,418
Kansas	2,994,499	2,783,353	2,513,903	271,423	264,554	259,479
Kentucky	2,731,893	2,910,641	2,908,121	596,604	608,059	617,420
Louisiana	64,226,179	64,413,455	62,707,364	1,381,359	1,413,026	1,440,266
Maine	26,667,292	26,508,361	26,110,688	1,009,207	997,846	985,969
Maryland	13,600,380	13,101,008	12,411,601	440,964	445,315	446,753
Massachusetts	n/a	n/a	n/a	1,644,581	1,615,483	1,583,222
Michigan	564,956	476,502	390,291	21,266	19,957	18,299
Minnesota	270,837	344,740	390,424	6,470	6,235	5,322
Mississippi	47,157,112	48,214,350	47,534,038	1,409,549	1,408,828	1,414,988
Missouri	83,501,609	86,047,109	85,766,525	2,523,358	2,580,055	2,618,465
Montana	23,130,548	23,620,961	23,508,507	467,608	463,392	460,952
Nebraska	40,448,452	41,988,979	42,022,244	1,413,091	1,417,650	1,403,714
Nevada	55,963,862	56,615,827	55,379,002	765,819	768,096	761,788
New Hampshire	27,416,218	27,675,847	27,351,039	968,502	956,916	943,801
New Jersey	1,850,309	1,774,881	1,807,659	1,277,798	1,272,926	1,360,972
New Mexico	27,484,141	28,080,940	28,083,230	788,821	787,670	781,228
New York	18,420,947	18,765,100	18,684,894	4,337,452	4,385,881	4,357,690
North Carolina	132,694,752	130,527,250	122,586,525	4,737,852	4,660,577	4,598,090
North Dakota	1,040	1,297	1,531	113	119	166
Ohio	193,373,257	198,672,968	199,207,032	6,750,638	6,797,509	6,797,912
Oklahoma	54,665,348	56,689,682	58,091,618	1,194,423	1,192,858	1,194,531
Oregon	1,576,083	1,503,945	1,304,563	138,494	135,733	133,044
Pennsylvania	6,098,974	4,131,798	1,931,519	100,367	79,545	40,487
Rhode Island	21,182,099	20,502,538	19,596,472	606,632	601,342	597,812
South Carolina	31,411,271	30,954,794	29,596,484	875,949	869,869	854,301
South Dakota	16,442,069	16,908,232	16,701,314	628,081	633,976	621,175
Tennessee	99,149,326	101,984,210	100,179,880	3,865,690	3,823,727	3,767,587
Texas	49,366,646	54,500,337	51,566,055	n/a	n/a	n/a
Utah	376,425	344,549	307,350	21,799	20,558	21,291
Vermont	7,844,740	7,967,106	7,874,883	355,342	356,525	358,260
Virginia	159,305,354	162,691,990	163,750,778	3,586,600	3,616,950	3,627,593
Washington	8,057,962	8,978,723	10,079,180	143,066	151,653	159,902
West Virginia	38,925,252	40,477,786	41,388,268	915,044	925,616	935,116
Wisconsin	110,477,593	113,877,239	114,238,000	3,695,896	3,688,620	3,644,254
Wyoming	14,572,285	14,533,791	14,571,602	382,696	378,313	374,383
<b>Countrywide</b>	<b>2,995,721,585</b>	<b>3,041,589,335</b>	<b>3,029,911,244</b>	<b>86,883,304</b>	<b>86,910,039</b>	<b>86,695,095</b>
<b>CW w/o TX and MA</b>	<b>2,946,354,939</b>	<b>2,987,088,998</b>	<b>2,978,345,189</b>	<b>85,238,723</b>	<b>85,294,556</b>	<b>85,111,873</b>

Table 20B

## Medical Payments 2017-2019

STATE	Total Business					
	Incurred Losses			Incurred Claims		
	2019	2018	2017	2019	2018	2017
Alabama	40,899,508	41,685,688	43,164,547	12,228	13,188	15,277
Alaska	15,113,267	15,444,153	17,460,020	2,138	2,387	2,572
Arizona	55,957,826	55,904,375	58,586,778	14,419	15,094	15,554
Arkansas	32,050,021	33,132,558	36,433,477	7,079	7,506	8,436
California	277,919,366	271,579,506	281,526,745	89,184	90,820	95,736
Colorado	138,017,563	144,499,366	138,951,903	27,842	28,968	28,734
Connecticut	25,191,155	25,135,708	26,966,717	6,434	6,909	7,547
Delaware	8,754	0	3,896	1	0	2
District of Columbia	81,306	105,619	104,142	24	36	36
Florida	106,422,313	102,041,715	106,381,759	37,569	38,714	39,908
Georgia	142,208,521	147,190,595	152,539,017	32,991	36,012	38,149
Hawaii	56,024	136,997	75,522	6	26	20
Idaho	22,457,742	21,516,306	20,883,180	6,404	6,544	6,782
Illinois	149,045,845	154,050,040	151,011,010	36,488	38,060	38,420
Indiana	114,296,080	108,688,411	108,235,163	26,572	26,936	27,733
Iowa	35,907,610	34,290,720	34,197,131	11,120	11,108	11,016
Kansas	2,547,232	2,461,615	2,460,579	877	842	760
Kentucky	1,765,390	1,584,142	1,727,552	1,979	1,956	2,085
Louisiana	46,506,450	51,649,530	53,452,510	12,946	13,946	14,613
Maine	18,317,802	17,628,452	18,245,868	6,240	5,962	6,261
Maryland	11,025,773	11,019,540	10,364,734	3,066	3,443	3,378
Massachusetts	16,521,441	16,030,164	19,657,173	3,663	3,652	4,403
Michigan	146,371	188,896	175,480	5	8	16
Minnesota	186,482	85,340	289,595	36	24	36
Mississippi	33,777,919	33,983,160	34,496,272	10,647	10,703	10,998
Missouri	59,212,972	58,932,259	59,866,152	17,392	17,947	18,207
Montana	14,689,672	13,145,810	14,167,750	3,100	3,052	3,340
Nebraska	26,579,789	26,900,294	26,688,857	7,626	7,769	7,614
Nevada	40,237,831	40,177,137	41,575,918	8,207	8,947	9,368
New Hampshire	17,913,202	17,775,967	17,744,574	5,575	5,782	5,847
New Jersey	1,964,112	1,657,155	1,340,402	436	435	423
New Mexico	18,866,753	18,734,884	18,023,308	5,448	5,699	5,692
New York	14,031,786	20,115,932	17,893,272	1,374	1,907	1,799
North Carolina	99,399,081	95,314,400	97,469,684	46,863	44,900	43,676
North Dakota	5,539	0	0	3	0	0
Ohio	153,854,635	146,520,652	147,101,071	39,516	40,402	42,324
Oklahoma	33,300,022	33,216,470	33,844,309	8,527	8,671	8,784
Oregon	1,502,553	1,756,920	1,327,820	170	201	171
Pennsylvania	1,572,985	385,438	123,161	569	91	14
Rhode Island	17,762,639	16,148,543	16,525,443	7,282	6,689	6,901
South Carolina	21,626,470	21,862,627	23,055,024	8,784	9,472	9,832
South Dakota	10,511,067	9,738,413	10,772,209	3,015	2,952	3,171
Tennessee	64,490,421	63,502,484	65,822,448	20,744	20,634	21,607
Texas	25,858,488	26,949,164	29,642,111	n/a	n/a	n/a
Utah	575,447	495,722	437,758	115	123	127
Vermont	5,159,034	5,357,576	4,779,782	1,432	1,612	1,486
Virginia	111,127,667	122,122,620	124,137,411	24,788	27,655	27,761
Washington	6,983,738	6,908,892	8,048,684	1,265	1,470	1,663
West Virginia	27,095,173	27,034,169	26,609,260	6,977	7,402	7,472
Wisconsin	76,280,750	76,070,515	74,757,984	18,745	18,841	19,370
Wyoming	11,256,573	9,851,402	9,771,171	1,726	1,716	1,658
<b>Countrywide</b>	<b>2,148,286,160</b>	<b>2,150,708,041</b>	<b>2,188,916,333</b>	<b>589,637</b>	<b>607,213</b>	<b>626,779</b>
<b>CW w/o TX and MA</b>	<b>2,105,906,231</b>	<b>2,107,728,713</b>	<b>2,139,617,049</b>	<b>585,974</b>	<b>603,561</b>	<b>622,376</b>

Table 20C

## Medical Payments 2017-2019

STATE	Total Business			Loss Ratio		
	Pure Premium					
	2019	2018	2017	2019	2018	2017
Alabama	15.46	15.61	16.09	57.52	56.50	56.94
Alaska	47.82	48.41	54.19	77.06	83.74	96.53
Arizona	33.05	33.83	36.36	64.19	65.66	70.38
Arkansas	36.93	36.49	39.46	76.60	72.82	78.10
California	24.97	24.44	25.39	72.26	68.82	68.80
Colorado	44.85	47.72	46.48	69.52	72.17	70.68
Connecticut	35.84	36.19	38.89	68.25	69.12	77.58
Delaware	21.40	0.00	19.58	29.69	0.00	82.84
District of Columbia	7.64	9.83	9.66	59.00	76.18	73.13
Florida	34.21	32.94	34.22	77.75	75.96	80.31
Georgia	54.17	55.06	55.90	74.18	77.54	80.80
Hawaii	2.96	7.37	4.10	72.97	185.35	104.47
Idaho	23.76	23.34	23.24	65.45	62.84	63.57
Illinois	24.80	25.55	24.96	71.12	71.86	70.00
Indiana	27.51	26.23	26.32	75.61	70.37	70.00
Iowa	15.97	14.99	15.06	71.62	66.53	67.85
Kansas	9.38	9.30	9.48	85.06	88.44	97.88
Kentucky	2.96	2.61	2.80	64.62	54.43	59.40
Louisiana	33.67	36.55	37.11	72.41	80.18	85.24
Maine	18.15	17.67	18.51	68.69	66.50	69.88
Maryland	25.00	24.75	23.20	81.07	84.11	83.51
Massachusetts	10.05	9.92	12.42	n/a	n/a	n/a
Michigan	6.88	9.47	9.59	25.91	39.64	44.96
Minnesota	28.82	13.69	54.41	68.85	24.75	74.17
Mississippi	23.96	24.12	24.38	71.63	70.48	72.57
Missouri	23.47	22.84	22.86	70.91	68.49	69.80
Montana	31.41	28.37	30.74	63.51	55.65	60.27
Nebraska	18.81	18.98	19.01	65.71	64.07	63.51
Nevada	52.54	52.31	54.58	71.90	70.96	75.08
New Hampshire	18.50	18.58	18.80	65.34	64.23	64.88
New Jersey	1.54	1.30	0.98	106.15	93.37	74.15
New Mexico	23.92	23.79	23.07	68.65	66.72	64.18
New York	3.24	4.59	4.11	76.17	107.20	95.76
North Carolina	20.98	20.45	21.20	74.91	73.02	79.51
North Dakota	49.02	0.00	0.00	532.60	0.00	0.00
Ohio	22.79	21.56	21.64	79.56	73.75	73.84
Oklahoma	27.88	27.85	28.33	60.92	58.59	58.26
Oregon	10.85	12.94	9.98	95.33	116.82	101.78
Pennsylvania	15.67	4.85	3.04	25.79	9.33	6.38
Rhode Island	29.28	26.85	27.64	83.86	78.76	84.33
South Carolina	24.69	25.13	26.99	68.85	70.63	77.90
South Dakota	16.74	15.36	17.34	63.93	57.60	64.50
Tennessee	16.68	16.61	17.47	65.04	62.27	65.70
Texas	n/a	n/a	n/a	52.38	49.45	57.48
Utah	26.40	24.11	20.56	152.87	143.88	142.43
Vermont	14.52	15.03	13.34	65.76	67.25	60.70
Virginia	30.98	33.76	34.22	69.76	75.06	75.81
Washington	48.81	45.56	50.34	86.67	76.95	79.85
West Virginia	29.61	29.21	28.46	69.61	66.79	64.29
Wisconsin	20.64	20.62	20.51	69.05	66.80	65.44
Wyoming	29.41	26.04	26.10	77.25	67.78	67.06
<b>Countrywide</b>	<b>24.73</b>	<b>24.75</b>	<b>25.25</b>	<b>71.71</b>	<b>70.71</b>	<b>72.24</b>
<b>CW w/o TX and MA</b>	<b>24.71</b>	<b>24.71</b>	<b>25.14</b>	<b>71.47</b>	<b>70.56</b>	<b>71.84</b>

Table 20D

## Medical Payments 2017-2019

STATE	Total Business					
	Frequency			Severity		
	2019	2018	2017	2019	2018	2017
Alabama	0.46	0.49	0.57	3,344.74	3,160.88	2,825.46
Alaska	0.68	0.75	0.80	7,068.88	6,470.11	6,788.50
Arizona	0.85	0.91	0.97	3,880.84	3,703.75	3,766.67
Arkansas	0.82	0.83	0.91	4,527.48	4,414.14	4,318.81
California	0.80	0.82	0.86	3,116.25	2,990.31	2,940.66
Colorado	0.90	0.96	0.96	4,957.17	4,988.24	4,835.80
Connecticut	0.92	0.99	1.09	3,915.32	3,638.11	3,573.17
Delaware	0.24	0.00	1.01	8,754.00	-	1,948.00
District of Columbia	0.23	0.33	0.33	3,387.75	2,933.86	2,892.83
Florida	1.21	1.25	1.28	2,832.72	2,635.78	2,665.68
Georgia	1.26	1.35	1.40	4,310.52	4,087.27	3,998.51
Hawaii	0.03	0.14	0.11	9,337.33	5,269.12	3,776.10
Idaho	0.68	0.71	0.75	3,506.83	3,287.94	3,079.21
Illinois	0.61	0.63	0.63	4,084.79	4,047.56	3,930.53
Indiana	0.64	0.65	0.67	4,301.37	4,035.06	3,902.76
Iowa	0.49	0.49	0.49	3,229.10	3,087.03	3,104.31
Kansas	0.32	0.32	0.29	2,904.48	2,923.53	3,237.60
Kentucky	0.33	0.32	0.34	892.06	809.89	828.56
Louisiana	0.94	0.99	1.01	3,592.34	3,703.54	3,657.87
Maine	0.62	0.60	0.64	2,935.55	2,956.80	2,914.21
Maryland	0.70	0.77	0.76	3,596.14	3,200.56	3,068.30
Massachusetts	0.22	0.23	0.28	4,510.36	4,389.42	4,464.50
Michigan	0.02	0.04	0.09	29,274.20	23,612.00	10,967.50
Minnesota	0.56	0.38	0.68	5,180.06	3,555.83	8,044.31
Mississippi	0.76	0.76	0.78	3,172.53	3,175.11	3,136.60
Missouri	0.69	0.70	0.70	3,404.61	3,283.68	3,288.08
Montana	0.66	0.66	0.72	4,738.60	4,307.28	4,241.84
Nebraska	0.54	0.55	0.54	3,485.42	3,462.52	3,505.23
Nevada	1.07	1.16	1.23	4,902.87	4,490.57	4,438.08
New Hampshire	0.58	0.60	0.62	3,213.13	3,074.36	3,034.82
New Jersey	0.03	0.03	0.03	4,504.84	3,809.55	3,168.80
New Mexico	0.69	0.72	0.73	3,463.06	3,287.40	3,166.43
New York	0.03	0.04	0.04	10,212.36	10,548.47	9,946.23
North Carolina	0.99	0.96	0.95	2,121.06	2,122.82	2,231.65
North Dakota	2.65	0.00	0.00	1,846.33	-	-
Ohio	0.59	0.59	0.62	3,893.48	3,626.57	3,475.59
Oklahoma	0.71	0.73	0.74	3,905.24	3,830.75	3,852.95
Oregon	0.12	0.15	0.13	8,838.55	8,740.90	7,765.03
Pennsylvania	0.57	0.11	0.03	2,764.47	4,235.58	8,797.21
Rhode Island	1.20	1.11	1.15	2,439.25	2,414.19	2,394.64
South Carolina	1.00	1.09	1.15	2,462.03	2,308.13	2,344.90
South Dakota	0.48	0.47	0.51	3,486.26	3,298.92	3,397.10
Tennessee	0.54	0.54	0.57	3,108.87	3,077.57	3,046.35
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	0.53	0.60	0.60	5,003.89	4,030.26	3,446.91
Vermont	0.40	0.45	0.41	3,602.68	3,323.56	3,216.54
Virginia	0.69	0.76	0.77	4,483.12	4,415.93	4,471.65
Washington	0.88	0.97	1.04	5,520.74	4,699.93	4,839.86
West Virginia	0.76	0.80	0.80	3,883.50	3,652.28	3,561.20
Wisconsin	0.51	0.51	0.53	4,069.39	4,037.50	3,859.47
Wyoming	0.45	0.45	0.44	6,521.77	5,740.91	5,893.35
<b>Countrywide</b>	<b>0.68</b>	<b>0.70</b>	<b>0.72</b>	<b>3,643.40</b>	<b>3,541.93</b>	<b>3,492.33</b>
<b>CW w/o TX and MA</b>	<b>0.69</b>	<b>0.71</b>	<b>0.73</b>	<b>3,593.86</b>	<b>3,492.16</b>	<b>3,437.82</b>

# **Uninsured/Underinsured Motorist**



## Uninsured/Underinsured Motorist

Many motorists do not purchase liability insurance, even though required by law, or do not purchase enough insurance to cover their liability in a major automobile accident. Uninsured and underinsured motorist coverages are designed to indemnify accident victims for bodily injury and property damage losses caused by a negligent uninsured or underinsured motorist. Each coverage has both a bodily injury component and a property damage component.

**Uninsured motorist (UM) coverage** provides compensation to insureds who have suffered bodily injury in an accident with an at-fault motorist: 1) who has no bodily liability insurance; 2) who is the owner or operator of a hit-and-run vehicle; or 3) whose

insurance company denies coverage or becomes insolvent.

**Underinsured motorist (UIM) coverage** protects an insured in an accident caused by another motorist who is insured but whose limits are not adequate to pay all damages in a serious accident.

The majority of the states require auto insurers to offer uninsured motorist coverage to their policyholders. The offer may be declined by the insured in some states. Underinsured motorist coverage is usually not required but may be offered or provided with uninsured motorist for a single premium.

## Uninsured/Underinsured Motorist State-Specific Information and Technical Notes

### Voluntary Market Business and Residual Market Business

#### Uninsured/Underinsured Data

Data for UM and UIM are aggregated in this report. However, in most of the states, UM coverage may be purchased alone.

**South Dakota**—UI/UIM is mandatory. UI/UIM must match the bodily injury limits up to \$100,000/\$300,000; if the bodily injury limits are higher, they do not have to match.

**Maryland** – Residual market data for the UM/UIM-PD component are included in the UM/UIM-BI component.

**Texas**—Data for the UM/UIM-PD component are included in the UM/UIM-BI component.

### Uninsured Motorist Requirement

Twenty-three states require UM coverage, and 19 additional states require coverage unless it is rejected in writing.

**California**—UM property damage coverage is limited to \$3,500 when purchased without collision coverage. Those with collision coverage purchase collision deductible waiver (CDW) instead. CDW is reported under other liability.

**Minnesota**—Minimum limits for UM/UIM are \$25,000/\$50,000, which are lower than the \$30,000/\$60,000 minimum limits for BI.

**New Jersey**—Basic and SAIP policies do not have a UM coverage requirement.

**West Virginia**—When underinsured motorist insurance is involved, first-party coverage is secondary.

## Uninsured/Underinsured Motorist Earned Premium and Earned Exposures

In Tables 21A through 23D-2 the earned premium amounts and the earned exposure figures represent

both the uninsured/underinsured motorist bodily injury component (UM/UIM-BI) and the uninsured/underinsured motorist property damage component (UM/UIM-PD).

*Except:*

**Texas**—Earned exposure data are not available, as indicated by “n/a.” Because the results for pure premium and claim frequency are calculated using earned exposures, there are no data in these columns for Texas.

**Massachusetts**—Massachusetts Commonwealth Automobile Reinsurers (M-CAR) collects bodily injury liability, uninsured motorist and medical payments data as a total premium. Previous reports have included a calculated value for uninsured motorist and medical payments premiums; however, due to the competitive nature of the rates in Massachusetts, it is not possible to project these values. Therefore, the bodily injury liability portion of this report includes uninsured motorist and medical payment premiums. For this reason, there is a Countrywide without Texas and Massachusetts total line that does not include earned exposures and the earned premiums are indicated by “n/a.”

## Uninsured/Underinsured Incurred Losses and Incurred Claims

The uninsured/underinsured incurred claims and incurred losses are reported for the UM/UIM-BI component and the UM/UIM-PD component separately.

## Uninsured/Underinsured Motorist Calculations—Loss Experience Results

Incurred losses for each component were added together to calculate the UM/UIM pure premium and loss ratio. UM/UIM-BI and UM/UIM-PD claims were not combined, so the UM/UIM frequency and severity are not shown.

However, pure premium, loss ratio, frequency, and severity were calculated for the UM/UIM-BI and UM/UIM-PD components individually.

**UM/UIM pure premium** = (UM/UIM-BI incurred losses + UM/UIM-PD incurred losses)/(UM/UIM earned exposures)

**UM/UIM loss ratio** = (UM/UIM-BI incurred losses + UM/UIM-PD incurred losses)/(UM/UIM earned premium)

**UM/UIM-BI pure premium** = (UM/UIM-BI incurred losses)/(UM/UIM earned exposures)

**UM/UIM-BI loss ratio** = (UM/UIM-BI incurred losses)/(UM/UIM earned premium)

**UM/UIM-BI frequency** = (UM/UIM-BI-incurred claims)/(UM/UIM earned exposures)

**UM/UIM-BI severity** = (UM/UIM-BI incurred losses)/(UM/UIM-BI incurred claims)

**UM/UIM-PD pure premium** = (UM/UIM-PD incurred losses)/(UM/UIM earned exposures)

**UM/UIM-PD loss ratio** = (UM/UIM-PD incurred losses)/(UM/UIM earned premium)

**UM/UIM-PD frequency** = (UM/UIM-PD incurred claims)/(UM/UIM earned exposures)

**UM/UIM-PD severity** = (UM/UIM-PD incurred losses)/(UM/UIM-PD incurred claims)

## Uninsured/Underinsured Motorist—Loss Development

Incurred losses for the UM/UIM-bodily injury component are developed to **63 months**.

*Except:*

**ISO** develops UM/UIM-BI losses to **87 months**.

**California**—UM/UIM incurred losses are developed to **42 months**.

Incurred losses for the UM/UIM property damage component are developed to **39 months**.

Table 21A

## Uninsured/Underinsured Motorist 2017-2019

STATE	Voluntary Business					
	Earned Premiums			Earned Exposures		
	2019	2018	2017	2019	2018	2017
Alabama	293,695,082	283,537,887	254,969,128	3,236,773	3,223,902	3,205,200
Alaska	54,875,254	54,582,194	53,379,001	456,531	445,965	445,885
Arizona	486,115,005	447,003,620	388,087,914	4,013,275	3,968,003	3,857,793
Arkansas	144,646,722	141,345,649	133,818,215	1,848,341	1,820,532	1,805,432
California	1,992,565,961	1,733,826,104	1,529,499,482	24,181,399	23,751,713	23,264,211
Colorado	555,698,058	511,581,856	417,717,794	2,232,548	2,207,044	2,180,594
Connecticut	213,778,582	205,059,735	192,202,957	2,397,356	2,389,081	2,385,985
Delaware	74,729,243	67,737,321	57,415,716	653,398	648,415	637,214
District of Columbia	30,155,230	29,326,462	27,108,859	256,767	253,161	252,742
Florida	1,527,500,136	1,501,885,819	1,406,071,202	7,540,435	7,529,038	7,515,625
Georgia	833,599,406	754,914,490	662,318,545	6,834,561	6,457,378	6,090,587
Hawaii	78,453,838	77,626,563	74,417,217	829,343	816,863	802,290
Idaho	53,764,169	49,979,365	45,035,088	1,182,924	1,145,705	1,101,039
Illinois	363,685,000	358,261,309	348,812,635	6,920,659	6,880,233	6,835,167
Indiana	240,317,887	232,092,396	217,963,012	4,671,862	4,636,553	4,573,666
Iowa	88,261,271	85,980,422	81,679,174	2,396,705	2,430,516	2,408,690
Kansas	73,151,936	67,726,791	61,259,815	2,265,353	2,252,560	2,227,677
Kentucky	225,439,269	218,251,630	201,184,212	2,219,022	2,215,471	2,201,275
Louisiana	426,005,746	399,607,915	359,262,266	1,859,626	1,897,164	1,945,335
Maine	32,415,244	32,156,525	31,752,323	1,007,332	995,481	982,156
Maryland	352,966,848	336,703,884	311,123,229	4,231,505	4,123,934	4,060,135
Massachusetts	n/a	n/a	n/a	4,440,680	4,395,920	4,339,252
Michigan	207,616,665	194,270,139	176,580,099	5,545,419	5,567,971	5,588,680
Minnesota	182,619,650	177,398,322	170,732,051	4,101,155	4,097,398	4,020,392
Mississippi	208,767,365	206,512,421	195,572,257	1,737,747	1,713,700	1,710,037
Missouri	272,084,687	254,623,368	230,701,753	4,100,321	4,051,429	4,007,153
Montana	48,268,087	47,291,711	45,152,647	541,587	534,870	526,950
Nebraska	70,470,662	66,328,212	60,941,407	1,570,017	1,559,274	1,535,253
Nevada	266,100,022	246,592,544	198,321,812	1,333,421	1,365,551	1,332,952
New Hampshire	40,684,210	39,671,031	38,675,394	928,911	917,573	899,441
New Jersey	535,338,861	511,639,611	491,639,143	5,717,752	5,703,868	5,666,339
New Mexico	192,373,089	186,649,691	167,555,328	1,063,056	1,052,206	1,043,242
New York	465,818,478	429,780,721	379,156,663	9,492,280	9,538,305	9,490,716
North Carolina	261,145,233	255,357,486	251,674,648	6,280,912	6,085,653	6,033,630
North Dakota	14,302,239	14,023,707	13,566,981	623,617	625,957	616,583
Ohio	346,433,666	339,862,220	328,243,612	6,796,353	6,647,955	6,586,318
Oklahoma	152,700,800	149,492,923	144,707,143	946,476	931,319	916,100
Oregon	244,852,462	227,713,068	198,755,710	2,907,468	2,830,030	2,764,154
Pennsylvania	652,548,072	655,786,624	636,238,521	8,094,180	8,058,903	7,981,701
Rhode Island	83,803,049	82,542,954	80,752,888	462,428	449,413	430,524
South Carolina	544,352,646	507,314,064	439,632,030	3,894,408	3,804,473	3,727,343
South Dakota	22,008,732	20,798,487	19,735,819	683,763	690,092	678,709
Tennessee	347,915,376	335,803,519	317,892,446	4,669,775	4,573,139	4,435,350
Texas	1,682,180,249	1,625,248,421	1,466,629,196	n/a	n/a	n/a
Utah	148,842,086	133,397,823	119,782,548	1,964,895	1,905,034	1,842,039
Vermont	24,849,691	24,409,394	23,755,340	445,356	440,053	437,181
Virginia	356,062,678	346,122,102	322,521,447	6,537,162	6,467,368	6,380,468
Washington	556,417,292	530,351,012	486,126,495	4,015,858	3,812,032	3,679,393
West Virginia	116,523,130	119,696,671	118,798,428	1,219,545	1,209,549	1,209,408
Wisconsin	193,311,773	186,098,207	178,698,298	4,022,837	4,010,928	3,964,864
Wyoming	13,014,615	12,696,228	12,123,243	417,873	411,037	404,423
<b>Countrywide</b>	<b>16,393,225,452</b>	<b>15,516,660,618</b>	<b>14,169,741,131</b>	<b>175,790,967</b>	<b>173,539,712</b>	<b>171,027,293</b>
<b>CW w/o TX and MA</b>	<b>14,711,045,203</b>	<b>13,891,412,197</b>	<b>12,703,111,935</b>	<b>171,350,287</b>	<b>169,143,792</b>	<b>166,688,041</b>

Table 21B-1

## Uninsured/Underinsured Motorist 2017-2019

STATE	Voluntary Business					
	Incurred Losses - Bodily Injury			Incurred Claims - Bodily Injury		
	2019	2018	2017	2019	2018	2017
Alabama	256,132,881	241,498,033	231,938,532	6,745	7,581	7,934
Alaska	34,833,065	34,649,133	32,027,243	669	737	724
Arizona	356,257,759	373,195,459	381,698,035	11,341	11,374	11,507
Arkansas	75,156,857	67,404,858	69,121,820	3,835	3,802	3,869
California	1,468,666,562	1,389,668,366	1,339,339,561	54,534	54,945	54,961
Colorado	474,365,059	451,460,527	441,372,131	8,388	8,202	7,658
Connecticut	110,401,407	130,163,971	162,343,237	3,027	3,589	4,402
Delaware	49,265,902	51,955,031	52,350,866	1,425	1,706	2,005
District of Columbia	15,578,290	14,129,160	14,191,425	1,019	958	982
Florida	1,502,660,129	1,451,901,849	1,339,528,273	44,174	45,167	43,511
Georgia	586,062,994	603,571,579	579,042,503	23,346	22,578	21,134
Hawaii	49,081,540	38,904,578	37,619,260	564	668	653
Idaho	29,545,841	35,361,966	30,534,950	969	1,000	1,086
Illinois	278,485,875	270,353,713	262,161,556	9,157	8,908	8,745
Indiana	139,435,986	137,060,257	145,187,928	4,795	5,068	5,363
Iowa	63,332,495	59,062,982	66,628,543	1,641	1,627	1,801
Kansas	62,447,977	56,806,162	56,724,290	1,430	1,330	1,351
Kentucky	201,627,100	197,582,000	194,619,335	5,298	5,173	5,287
Louisiana	352,133,366	372,431,208	377,355,279	14,660	15,337	15,262
Maine	20,729,760	18,642,822	18,997,947	372	366	387
Maryland	184,458,567	194,491,479	210,337,619	11,095	11,372	12,317
Massachusetts	85,595,996	86,782,179	88,594,104	3,410	3,348	3,534
Michigan	158,736,283	165,558,003	145,331,273	2,590	2,745	2,427
Minnesota	123,732,206	114,956,640	114,124,894	2,319	2,331	2,266
Mississippi	132,410,076	121,048,641	123,779,373	5,317	5,425	5,597
Missouri	222,628,401	207,537,287	196,338,012	7,089	6,929	6,883
Montana	31,224,612	26,238,799	30,459,318	572	571	653
Nebraska	53,295,806	48,661,255	42,889,563	1,248	1,274	1,163
Nevada	173,397,910	185,295,998	204,563,487	5,198	5,854	6,868
New Hampshire	23,724,105	25,200,045	27,818,063	467	542	569
New Jersey	246,816,809	294,696,664	351,129,051	5,534	6,854	7,778
New Mexico	107,300,531	110,594,212	101,645,840	3,251	3,096	3,335
New York	338,491,400	340,301,378	323,407,437	5,429	6,159	6,319
North Carolina	182,809,154	159,210,943	157,687,216	7,121	6,942	7,156
North Dakota	7,895,775	6,108,225	7,099,443	136	143	126
Ohio	229,342,233	223,710,294	236,099,260	10,460	10,963	11,777
Oklahoma	99,917,643	100,379,948	107,658,623	3,187	2,928	2,968
Oregon	181,969,880	155,992,405	168,460,621	5,017	4,844	5,122
Pennsylvania	495,484,285	488,267,897	484,395,667	8,621	9,634	10,242
Rhode Island	44,034,737	44,322,462	53,386,677	1,739	1,817	1,793
South Carolina	369,552,158	366,020,835	349,551,485	12,950	12,675	12,460
South Dakota	18,932,378	12,732,970	16,088,668	326	295	335
Tennessee	180,079,373	170,525,091	171,238,689	7,971	8,223	8,413
Texas	1,260,205,301	1,147,062,409	1,094,015,030	n/a	n/a	n/a
Utah	125,401,119	122,816,104	112,264,973	2,830	2,913	2,783
Vermont	8,329,790	8,084,196	10,387,842	261	260	294
Virginia	248,835,420	239,695,030	236,453,310	8,343	8,471	8,431
Washington	192,691,692	244,122,925	283,966,835	8,209	10,361	11,257
West Virginia	64,668,938	64,759,062	59,002,344	1,581	1,752	1,831
Wisconsin	141,809,755	146,448,373	149,312,338	4,104	3,942	4,088
Wyoming	11,841,604	6,029,145	10,216,305	216	171	170
<b>Countrywide</b>	<b>11,871,814,782</b>	<b>11,623,454,548</b>	<b>11,500,486,074</b>	<b>333,980</b>	<b>342,950</b>	<b>347,577</b>
<b>CW w/o TX and MA</b>	<b>10,526,013,485</b>	<b>10,389,609,960</b>	<b>10,317,876,940</b>	<b>330,570</b>	<b>339,602</b>	<b>344,043</b>

Table 21B-2

## Uninsured/Underinsured Motorist 2017-2019

STATE	Voluntary Business					
	Incurred Losses - Property Damage			Incurred Claims - Property Damage		
	2019	2018	2017	2019	2018	2017
Alabama	332,612	394,196	316,198	55	55	50
Alaska	5,853,588	6,835,910	7,725,497	2,809	3,364	3,626
Arizona	137,138	133,702	150,108	93	97	88
Arkansas	36,191,929	33,916,551	31,750,844	14,098	14,404	13,985
California	43,066,825	44,592,370	44,070,607	19,086	20,180	21,156
Colorado	4,466,030	4,106,570	4,009,189	1,512	1,503	1,553
Connecticut	0	0	795	0	0	2
Delaware	7,325,842	7,580,884	7,388,848	4,826	5,288	5,124
District of Columbia	10,815,060	9,817,815	9,335,505	6,713	6,816	7,134
Florida	0	859	0	0	1	0
Georgia	100,953,710	97,457,998	97,102,476	40,191	42,763	43,925
Hawaii	0	4,596	8,908	0	1	2
Idaho	1,078,281	953,286	1,076,230	504	499	568
Illinois	6,748,399	7,065,611	5,749,728	2,300	2,497	2,202
Indiana	33,266,599	33,841,881	31,759,825	13,666	14,483	14,868
Iowa	28,564	13,364	86,638	9	8	10
Kansas	119,543	198,909	96,461	48	52	37
Kentucky	105,954	94,369	109,286	22	18	22
Louisiana	4,126,218	3,950,843	4,392,182	1,246	1,274	1,473
Maine	8,789	0	141,528	1	0	3
Maryland	82,643,751	77,955,720	73,189,589	44,617	47,069	46,597
Massachusetts	0	0	0	0	0	0
Michigan	1,999	6,258	10,168	1	4	4
Minnesota	64,535	192,153	35,829	36	24	24
Mississippi	46,536,890	45,051,885	43,517,852	18,148	18,737	19,341
Missouri	207,677	266,995	205,414	96	110	73
Montana	602,603	518,888	588,455	182	174	185
Nebraska	22,060	83,691	29,324	11	31	17
Nevada	17,842	47,698	51,549	17	33	28
New Hampshire	212,096	209,969	1,076,147	67	49	66
New Jersey	25,686,476	22,224,296	19,894,810	7,002	6,871	6,569
New Mexico	29,560,613	27,296,809	26,983,366	12,089	12,015	12,319
New York	293	570	923	1	1	1
North Carolina	16,259,555	15,871,190	16,095,154	9,920	9,580	9,232
North Dakota	23,458	39,346	18,951	17	17	4
Ohio	7,624,614	8,327,907	9,228,931	2,791	2,970	3,194
Oklahoma	6,635	4,238	9,811	4	2	3
Oregon	22,542,820	22,941,156	24,211,968	13,013	13,583	14,400
Pennsylvania	5,289	0	1,569	2	0	1
Rhode Island	7,492,215	6,789,433	6,735,524	1,952	2,261	2,429
South Carolina	59,164,821	57,577,907	48,907,772	24,841	26,314	26,410
South Dakota	16,423	49,263	7,348	9	8	2
Tennessee	93,508,001	90,548,678	88,197,085	38,913	39,729	38,807
Texas	0	0	0	n/a	n/a	n/a
Utah	820,737	748,989	785,285	328	328	379
Vermont	4,208,314	4,112,016	4,638,543	3,803	3,832	4,002
Virginia	57,246,543	52,555,046	49,533,127	59,470	61,037	61,695
Washington	90,398,490	90,394,021	90,443,921	36,170	39,757	40,991
West Virginia	9,535,044	10,146,043	10,165,980	4,062	4,617	4,443
Wisconsin	1,142,178	1,383,264	2,201,165	237	278	290
Wyoming	34,952	45,923	31,884	16	18	14
<b>Countrywide</b>	<b>810,212,005</b>	<b>786,349,066</b>	<b>762,068,297</b>	<b>384,994</b>	<b>402,752</b>	<b>407,348</b>
<b>CW w/o TX and MA</b>	<b>810,212,005</b>	<b>786,349,066</b>	<b>762,068,297</b>	<b>384,994</b>	<b>402,752</b>	<b>407,348</b>

Table 21C

## Uninsured/Underinsured Motorist 2017-2019

STATE	Voluntary Business					
	Pure Premium			Loss Ratio		
	2019	2018	2017	2019	2018	2017
Alabama	79.23	75.03	72.46	87.32	85.31	91.09
Alaska	89.12	93.02	89.15	74.14	76.00	74.47
Arizona	88.80	94.08	98.98	73.31	83.52	98.39
Arkansas	60.24	55.65	55.87	76.98	71.68	75.38
California	62.52	60.39	59.47	75.87	82.72	90.45
Colorado	214.48	206.42	204.25	86.17	89.05	106.62
Connecticut	46.05	54.48	68.04	51.64	63.48	84.46
Delaware	86.61	91.82	93.75	75.73	87.89	104.05
District of Columbia	102.79	94.59	93.09	87.52	81.66	86.79
Florida	199.28	192.84	178.23	98.37	96.67	95.27
Georgia	100.52	108.56	111.01	82.42	92.86	102.09
Hawaii	59.18	47.63	46.90	62.56	50.12	50.56
Idaho	25.89	31.70	28.71	56.96	72.66	70.19
Illinois	41.21	40.32	39.20	78.43	77.43	76.81
Indiana	36.97	36.86	38.69	71.86	73.64	81.18
Iowa	26.44	24.31	27.70	71.79	68.71	81.68
Kansas	27.62	25.31	25.51	85.53	84.17	92.75
Kentucky	90.91	89.23	88.46	89.48	90.57	96.79
Louisiana	191.58	198.39	196.24	83.63	94.19	106.26
Maine	20.59	18.73	19.49	63.98	57.98	60.28
Maryland	63.12	66.06	69.83	75.67	80.92	91.13
Massachusetts	19.28	19.74	20.42	n/a	n/a	n/a
Michigan	28.63	29.74	26.01	76.46	85.22	82.31
Minnesota	30.19	28.10	28.40	67.79	64.91	66.87
Mississippi	102.98	96.93	97.83	85.72	80.43	85.54
Missouri	54.35	51.29	49.05	81.90	81.61	85.19
Montana	58.77	50.03	58.92	65.94	56.58	68.76
Nebraska	33.96	31.26	27.96	75.66	73.49	70.43
Nevada	130.05	135.73	153.51	65.17	75.16	103.17
New Hampshire	25.77	27.69	32.12	58.83	64.05	74.71
New Jersey	47.66	55.56	65.48	50.90	61.94	75.47
New Mexico	128.74	131.05	123.30	71.14	73.88	76.77
New York	35.66	35.68	34.08	72.67	79.18	85.30
North Carolina	31.69	28.77	28.80	76.23	68.56	69.05
North Dakota	12.70	9.82	11.54	55.37	43.84	52.47
Ohio	34.87	34.90	37.25	68.40	68.27	74.74
Oklahoma	105.58	107.79	117.53	65.44	67.15	74.40
Oregon	70.34	63.23	69.70	83.52	78.58	96.94
Pennsylvania	61.22	60.59	60.69	75.93	74.46	76.13
Rhode Island	111.43	113.73	139.65	61.49	61.92	74.45
South Carolina	110.09	111.34	106.90	78.76	83.50	90.63
South Dakota	27.71	18.52	23.72	86.10	61.46	81.56
Tennessee	58.59	57.09	58.49	78.64	77.75	81.61
Texas	n/a	n/a	n/a	74.91	70.58	74.59
Utah	64.24	64.86	61.37	84.80	92.63	94.38
Vermont	28.15	27.72	34.37	50.46	49.97	63.25
Virginia	46.82	45.19	44.82	85.96	84.44	88.67
Washington	70.49	87.75	101.76	50.88	63.07	77.02
West Virginia	60.85	61.93	57.19	63.68	62.58	58.22
Wisconsin	35.54	36.86	38.21	73.95	79.44	84.79
Wyoming	28.42	14.78	25.34	91.26	47.85	84.53
<b>Countrywide</b>	<b>72.14</b>	<b>71.51</b>	<b>71.70</b>	<b>77.36</b>	<b>79.98</b>	<b>86.54</b>
<b>CW w/o TX and MA</b>	<b>66.16</b>	<b>66.07</b>	<b>66.47</b>	<b>77.06</b>	<b>80.45</b>	<b>87.22</b>

Table 21C-1

## Uninsured/Underinsured Motorist 2017-2019

STATE	Pure Premium - Bodily Injury Component			Loss Ratio - Bodily Injury Component		
	2019	2018	2017	2019	2018	2017
Alabama	79.13	74.91	72.36	87.21	85.17	90.97
Alaska	76.30	77.69	71.83	63.48	63.48	60.00
Arizona	88.77	94.05	98.94	73.29	83.49	98.35
Arkansas	40.66	37.02	38.29	51.96	47.69	51.65
California	60.74	58.51	57.57	73.71	80.15	87.57
Colorado	212.48	204.55	202.41	85.36	88.25	105.66
Connecticut	46.05	54.48	68.04	51.64	63.48	84.46
Delaware	75.40	80.13	82.16	65.93	76.70	91.18
District of Columbia	60.67	55.81	56.15	51.66	48.18	52.35
Florida	199.28	192.84	178.23	98.37	96.67	95.27
Georgia	85.75	93.47	95.07	70.31	79.95	87.43
Hawaii	59.18	47.63	46.89	62.56	50.12	50.55
Idaho	24.98	30.86	27.73	54.95	70.75	67.80
Illinois	40.24	39.29	38.35	76.57	75.46	75.16
Indiana	29.85	29.56	31.74	58.02	59.05	66.61
Iowa	26.42	24.30	27.66	71.76	68.69	81.57
Kansas	27.57	25.22	25.46	85.37	83.88	92.60
Kentucky	90.86	89.18	88.41	89.44	90.53	96.74
Louisiana	189.36	196.31	193.98	82.66	93.20	105.04
Maine	20.58	18.73	19.34	63.95	57.98	59.83
Maryland	43.59	47.16	51.81	52.26	57.76	67.61
Massachusetts	19.28	19.74	20.42	n/a	n/a	n/a
Michigan	28.62	29.73	26.00	76.46	85.22	82.30
Minnesota	30.17	28.06	28.39	67.75	64.80	66.84
Mississippi	76.20	70.64	72.38	63.42	58.62	63.29
Missouri	54.30	51.23	49.00	81.82	81.51	85.10
Montana	57.65	49.06	57.80	64.69	55.48	67.46
Nebraska	33.95	31.21	27.94	75.63	73.36	70.38
Nevada	130.04	135.69	153.47	65.16	75.14	103.15
New Hampshire	25.54	27.46	30.93	58.31	63.52	71.93
New Jersey	43.17	51.67	61.97	46.10	57.60	71.42
New Mexico	100.94	105.11	97.43	55.78	59.25	60.66
New York	35.66	35.68	34.08	72.67	79.18	85.30
North Carolina	29.11	26.16	26.13	70.00	62.35	62.66
North Dakota	12.66	9.76	11.51	55.21	43.56	52.33
Ohio	33.74	33.65	35.85	66.20	65.82	71.93
Oklahoma	105.57	107.78	117.52	65.43	67.15	74.40
Oregon	62.59	55.12	60.94	74.32	68.50	84.76
Pennsylvania	61.21	60.59	60.69	75.93	74.46	76.13
Rhode Island	95.23	98.62	124.00	52.55	53.70	66.11
South Carolina	94.89	96.21	93.78	67.89	72.15	79.51
South Dakota	27.69	18.45	23.70	86.02	61.22	81.52
Tennessee	38.56	37.29	38.61	51.76	50.78	53.87
Texas	n/a	n/a	n/a	74.91	70.58	74.59
Utah	63.82	64.47	60.95	84.25	92.07	93.72
Vermont	18.70	18.37	23.76	33.52	33.12	43.73
Virginia	38.06	37.06	37.06	69.89	69.25	73.31
Washington	47.98	64.04	77.18	34.63	46.03	58.41
West Virginia	53.03	53.54	48.79	55.50	54.10	49.67
Wisconsin	35.25	36.51	37.66	73.36	78.69	83.56
Wyoming	28.34	14.67	25.26	90.99	47.49	84.27
<b>Countrywide</b>	<b>67.53</b>	<b>66.98</b>	<b>67.24</b>	<b>72.42</b>	<b>74.91</b>	<b>81.16</b>
<b>CW w/o TX and MA</b>	<b>61.43</b>	<b>61.42</b>	<b>61.90</b>	<b>71.55</b>	<b>74.79</b>	<b>81.22</b>

Table 21C-2

## Uninsured/Underinsured Motorist 2017-2019

Voluntary Business						
STATE	Pure Premium - Property Damage Component			Loss Ratio - Property Damage Component		
	2019	2018	2017	2019	2018	2017
Alabama	0.10	0.12	0.10	0.11	0.14	0.12
Alaska	12.82	15.33	17.33	10.67	12.52	14.47
Arizona	0.03	0.03	0.04	0.03	0.03	0.04
Arkansas	19.58	18.63	17.59	25.02	24.00	23.73
California	1.78	1.88	1.89	2.16	2.57	2.88
Colorado	2.00	1.86	1.84	0.80	0.80	0.96
Connecticut	0.00	0.00	0.00	0.00	0.00	0.00
Delaware	11.21	11.69	11.60	9.80	11.19	12.87
District of Columbia	42.12	38.78	36.94	35.86	33.48	34.44
Florida	0.00	0.00	0.00	0.00	0.00	0.00
Georgia	14.77	15.09	15.94	12.11	12.91	14.66
Hawaii	0.00	0.01	0.01	0.00	0.01	0.01
Idaho	0.91	0.83	0.98	2.01	1.91	2.39
Illinois	0.98	1.03	0.84	1.86	1.97	1.65
Indiana	7.12	7.30	6.94	13.84	14.58	14.57
Iowa	0.01	0.01	0.04	0.03	0.02	0.11
Kansas	0.05	0.09	0.04	0.16	0.29	0.16
Kentucky	0.05	0.04	0.05	0.05	0.04	0.05
Louisiana	2.22	2.08	2.26	0.97	0.99	1.22
Maine	0.01	0.00	0.14	0.03	0.00	0.45
Maryland	19.53	18.90	18.03	23.41	23.15	23.52
Massachusetts	0.00	0.00	0.00	n/a	n/a	n/a
Michigan	0.00	0.00	0.00	0.00	0.00	0.01
Minnesota	0.02	0.05	0.01	0.04	0.11	0.02
Mississippi	26.78	26.29	25.45	22.29	21.82	22.25
Missouri	0.05	0.07	0.05	0.08	0.10	0.09
Montana	1.11	0.97	1.12	1.25	1.10	1.30
Nebraska	0.01	0.05	0.02	0.03	0.13	0.05
Nevada	0.01	0.03	0.04	0.01	0.02	0.03
New Hampshire	0.23	0.23	1.20	0.52	0.53	2.78
New Jersey	4.49	3.90	3.51	4.80	4.34	4.05
New Mexico	27.81	25.94	25.86	15.37	14.62	16.10
New York	0.00	0.00	0.00	0.00	0.00	0.00
North Carolina	2.59	2.61	2.67	6.23	6.22	6.40
North Dakota	0.04	0.06	0.03	0.16	0.28	0.14
Ohio	1.12	1.25	1.40	2.20	2.45	2.81
Oklahoma	0.01	0.00	0.01	0.00	0.00	0.01
Oregon	7.75	8.11	8.76	9.21	10.07	12.18
Pennsylvania	0.00	0.00	0.00	0.00	0.00	0.00
Rhode Island	16.20	15.11	15.64	8.94	8.23	8.34
South Carolina	15.19	15.13	13.12	10.87	11.35	11.12
South Dakota	0.02	0.07	0.01	0.07	0.24	0.04
Tennessee	20.02	19.80	19.89	26.88	26.96	27.74
Texas	n/a	n/a	n/a	0.00	0.00	0.00
Utah	0.42	0.39	0.43	0.55	0.56	0.66
Vermont	9.45	9.34	10.61	16.94	16.85	19.53
Virginia	8.76	8.13	7.76	16.08	15.18	15.36
Washington	22.51	23.71	24.58	16.25	17.04	18.61
West Virginia	7.82	8.39	8.41	8.18	8.48	8.56
Wisconsin	0.28	0.34	0.56	0.59	0.74	1.23
Wyoming	0.08	0.11	0.08	0.27	0.36	0.26
<b>Countrywide</b>	<b>4.61</b>	<b>4.53</b>	<b>4.46</b>	<b>4.94</b>	<b>5.07</b>	<b>5.38</b>
<b>CW w/o TX and MA</b>	<b>4.73</b>	<b>4.65</b>	<b>4.57</b>	<b>5.51</b>	<b>5.66</b>	<b>6.00</b>



Table 21D-1

## Uninsured/Underinsured Motorist 2017-2019

STATE	Voluntary Business					
	Frequency - Bodily Injury Component			Severity - Bodily Injury Component		
	2019	2018	2017	2019	2018	2017
Alabama	0.21	0.24	0.25	37,973.74	31,855.70	29,233.49
Alaska	0.15	0.17	0.16	52,067.36	47,013.75	44,236.52
Arizona	0.28	0.29	0.30	31,413.26	32,811.28	33,170.94
Arkansas	0.21	0.21	0.21	19,597.62	17,728.79	17,865.55
California	0.23	0.23	0.24	26,931.21	25,291.99	24,368.91
Colorado	0.38	0.37	0.35	56,552.82	55,042.74	57,635.43
Connecticut	0.13	0.15	0.18	36,472.22	36,267.48	36,879.43
Delaware	0.22	0.26	0.31	34,572.56	30,454.30	26,110.16
District of Columbia	0.40	0.38	0.39	15,287.82	14,748.60	14,451.55
Florida	0.59	0.60	0.58	34,016.85	32,145.19	30,785.97
Georgia	0.34	0.35	0.35	25,103.36	26,732.73	27,398.62
Hawaii	0.07	0.08	0.08	87,024.01	58,240.39	57,609.89
Idaho	0.08	0.09	0.10	30,491.06	35,361.97	28,116.90
Illinois	0.13	0.13	0.13	30,412.35	30,349.54	29,978.45
Indiana	0.10	0.11	0.12	29,079.45	27,044.25	27,072.15
Iowa	0.07	0.07	0.07	38,593.84	36,301.77	36,995.30
Kansas	0.06	0.06	0.06	43,669.91	42,711.40	41,986.89
Kentucky	0.24	0.23	0.24	38,057.21	38,194.86	36,810.92
Louisiana	0.79	0.81	0.78	24,020.01	24,283.18	24,725.15
Maine	0.04	0.04	0.04	55,725.16	50,936.67	49,090.30
Maryland	0.26	0.28	0.30	16,625.38	17,102.66	17,077.02
Massachusetts	0.08	0.08	0.08	25,101.47	25,920.60	25,069.07
Michigan	0.05	0.05	0.04	61,288.14	60,312.57	59,881.04
Minnesota	0.06	0.06	0.06	53,355.85	49,316.45	50,364.03
Mississippi	0.31	0.32	0.33	24,903.16	22,313.11	22,115.31
Missouri	0.17	0.17	0.17	31,404.77	29,951.98	28,525.06
Montana	0.11	0.11	0.12	54,588.48	45,952.36	46,645.20
Nebraska	0.08	0.08	0.08	42,704.97	38,195.65	36,878.39
Nevada	0.39	0.43	0.52	33,358.58	31,652.89	29,785.02
New Hampshire	0.05	0.06	0.06	50,801.08	46,494.55	48,889.39
New Jersey	0.10	0.12	0.14	44,600.07	42,996.30	45,143.87
New Mexico	0.31	0.29	0.32	33,005.39	35,721.64	30,478.51
New York	0.06	0.06	0.07	62,348.76	55,252.70	51,180.16
North Carolina	0.11	0.11	0.12	25,671.84	22,934.45	22,035.66
North Dakota	0.02	0.02	0.02	58,057.17	42,714.86	56,344.79
Ohio	0.15	0.16	0.18	21,925.64	20,405.94	20,047.49
Oklahoma	0.34	0.31	0.32	31,351.63	34,282.77	36,273.12
Oregon	0.17	0.17	0.19	36,270.66	32,203.22	32,889.62
Pennsylvania	0.11	0.12	0.13	57,474.11	50,681.74	47,295.03
Rhode Island	0.38	0.40	0.42	25,321.87	24,393.21	29,775.06
South Carolina	0.33	0.33	0.33	28,536.85	28,877.38	28,053.89
South Dakota	0.05	0.04	0.05	58,074.78	43,162.61	48,025.87
Tennessee	0.17	0.18	0.19	22,591.82	20,737.58	20,354.06
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	0.14	0.15	0.15	44,311.35	42,161.38	40,339.55
Vermont	0.06	0.06	0.07	31,914.90	31,093.06	35,332.80
Virginia	0.13	0.13	0.13	29,825.65	28,295.95	28,045.70
Washington	0.20	0.27	0.31	23,473.22	23,561.71	25,225.80
West Virginia	0.13	0.14	0.15	40,903.82	36,962.93	32,224.11
Wisconsin	0.10	0.10	0.10	34,554.03	37,150.78	36,524.54
Wyoming	0.05	0.04	0.04	54,822.24	35,258.16	60,095.91
<b>Countrywide</b>	<b>0.19</b>	<b>0.20</b>	<b>0.20</b>	<b>35,546.48</b>	<b>33,892.56</b>	<b>33,087.59</b>
<b>CW w/o TX and MA</b>	<b>0.19</b>	<b>0.20</b>	<b>0.21</b>	<b>31,842.01</b>	<b>30,593.49</b>	<b>29,990.08</b>

Table 21D-2

## Uninsured/Underinsured Motorist 2017-2019

STATE	Frequency - Property Damage Component			Severity - Property Damage Component		
	2019	2018	2017	2019	2018	2017
Alabama	0.00	0.00	0.00	6,047.49	7,167.20	6,323.96
Alaska	0.62	0.75	0.81	2,083.87	2,032.08	2,130.58
Arizona	0.00	0.00	0.00	1,474.60	1,378.37	1,705.77
Arkansas	0.76	0.79	0.77	2,567.17	2,354.66	2,270.35
California	0.08	0.08	0.09	2,256.46	2,209.73	2,083.13
Colorado	0.07	0.07	0.07	2,953.72	2,732.25	2,581.58
Connecticut	0.00	0.00	0.00	-	-	397.50
Delaware	0.74	0.82	0.80	1,517.99	1,433.60	1,442.01
District of Columbia	2.61	2.69	2.82	1,611.06	1,440.41	1,308.59
Florida	0.00	0.00	0.00	-	859.00	-
Georgia	0.59	0.66	0.72	2,511.85	2,279.03	2,210.64
Hawaii	0.00	0.00	0.00	-	4,596.00	4,454.00
Idaho	0.04	0.04	0.05	2,139.45	1,910.39	1,894.77
Illinois	0.03	0.04	0.03	2,934.09	2,829.64	2,611.14
Indiana	0.29	0.31	0.33	2,434.26	2,336.66	2,136.12
Iowa	0.00	0.00	0.00	3,173.78	1,670.50	8,663.80
Kansas	0.00	0.00	0.00	2,490.48	3,825.17	2,607.05
Kentucky	0.00	0.00	0.00	4,816.09	5,242.72	4,967.55
Louisiana	0.07	0.07	0.08	3,311.57	3,101.13	2,981.79
Maine	0.00	0.00	0.00	8,789.00	-	47,176.00
Maryland	1.05	1.14	1.15	1,852.29	1,656.20	1,570.69
Massachusetts	0.00	0.00	0.00	-	-	-
Michigan	0.00	0.00	0.00	1,999.00	1,564.50	2,542.00
Minnesota	0.00	0.00	0.00	1,792.64	8,006.38	1,492.88
Mississippi	1.04	1.09	1.13	2,564.30	2,404.43	2,250.03
Missouri	0.00	0.00	0.00	2,163.30	2,427.23	2,813.89
Montana	0.03	0.03	0.04	3,311.01	2,982.11	3,180.84
Nebraska	0.00	0.00	0.00	2,005.45	2,699.71	1,724.94
Nevada	0.00	0.00	0.00	1,049.53	1,445.39	1,841.04
New Hampshire	0.01	0.01	0.01	3,165.61	4,285.08	16,305.26
New Jersey	0.12	0.12	0.12	3,668.45	3,234.51	3,028.59
New Mexico	1.14	1.14	1.18	2,445.25	2,271.89	2,190.39
New York	0.00	0.00	0.00	293.00	570.00	923.00
North Carolina	0.16	0.16	0.15	1,639.07	1,656.70	1,743.41
North Dakota	0.00	0.00	0.00	1,379.88	2,314.47	4,737.75
Ohio	0.04	0.04	0.05	2,731.86	2,804.01	2,889.46
Oklahoma	0.00	0.00	0.00	1,658.75	2,119.00	3,270.33
Oregon	0.45	0.48	0.52	1,732.33	1,688.96	1,681.39
Pennsylvania	0.00	0.00	0.00	2,644.50	-	1,569.00
Rhode Island	0.42	0.50	0.56	3,838.22	3,002.85	2,772.96
South Carolina	0.64	0.69	0.71	2,381.74	2,188.11	1,851.87
South Dakota	0.00	0.00	0.00	1,824.78	6,157.88	3,674.00
Tennessee	0.83	0.87	0.87	2,403.00	2,279.16	2,272.71
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	0.02	0.02	0.02	2,502.25	2,283.50	2,071.99
Vermont	0.85	0.87	0.92	1,106.58	1,073.07	1,159.06
Virginia	0.91	0.94	0.97	962.61	861.04	802.87
Washington	0.90	1.04	1.11	2,499.27	2,273.66	2,206.43
West Virginia	0.33	0.38	0.37	2,347.38	2,197.54	2,288.09
Wisconsin	0.01	0.01	0.01	4,819.32	4,975.77	7,590.22
Wyoming	0.00	0.00	0.00	2,184.50	2,551.28	2,277.43
<b>Countrywide</b>	<b>0.22</b>	<b>0.23</b>	<b>0.24</b>	<b>2,104.48</b>	<b>1,952.44</b>	<b>1,870.80</b>
<b>CW w/o TX and MA</b>	<b>0.22</b>	<b>0.24</b>	<b>0.24</b>	<b>2,104.48</b>	<b>1,952.44</b>	<b>1,870.80</b>

Table 22A

## Uninsured/Underinsured Motorist 2017-2019

STATE	Residual Business					
	Earned Premiums			Earned Exposures		
	2019	2018	2017	2019	2018	2017
Alabama	22	231	247	0	1	2
Alaska	618	1,153	1,192	3	4	4
Arizona	0	0	0	0	0	0
Arkansas	77	0	0	0	0	0
California	533,813	431,770	322,219	10,455	8,598	6,488
Colorado	95	33	0	2	0	0
Connecticut	6,878	11,795	12,976	86	131	133
Delaware	487	207	226	2	1	2
District of Columbia	35,406	30,437	30,753	182	160	156
Florida	5,555	20,801	34,968	11	33	37
Georgia	0	0	0	0	0	0
Hawaii	9,548	12,113	13,249	31	41	46
Idaho	6	0	0	0	0	0
Illinois	7,200	10,203	11,247	132	176	219
Indiana	547	295	80	7	2	1
Iowa	722	434	171	10	8	4
Kansas	28,007	32,798	38,518	849	1,097	1,310
Kentucky	3,128	5,000	6,094	13	22	30
Louisiana	991	1,100	1,431	1	5	2
Maine	51	203	141	1	4	4
Maryland	4,997,757	4,896,885	4,256,768	39,061	43,082	40,520
Massachusetts	n/a	n/a	n/a	46,588	52,380	56,300
Michigan	28,800	58,541	78,516	1,406	2,681	3,723
Minnesota	296	372	205	3	5	3
Mississippi	0	176	1,117	0	0	2
Missouri	1,247	1,531	1,226	13	19	18
Montana	1	47	50	0	2	3
Nebraska	969	1,410	953	8	11	8
Nevada	0	0	23	0	0	0
New Hampshire	2,243	3,134	3,992	18	33	51
New Jersey	119,483	126,806	130,185	1,840	1,955	1,925
New Mexico	454	421	714	2	1	2
New York	1,504,124	1,639,699	1,522,941	25,240	36,441	38,928
North Carolina	0	0	0	1,165	0	0
North Dakota	4	7	1	0	1	0
Ohio	265	286	45	5	4	0
Oklahoma	655	306	469	3	2	3
Oregon	685	372	433	2	1	4
Pennsylvania	39,717	36,590	21,114	287	256	142
Rhode Island	765,619	1,098,000	1,077,128	434	832	1,147
South Carolina	873	1,689	2,525	4	22	24
South Dakota	71	13	0	4	0	0
Tennessee	137	224	184	1	1	1
Texas	73,042	87,664	66,701	n/a	n/a	n/a
Utah	74	91	48	2	2	1
Vermont	1,968	851	415	17	8	4
Virginia	20,527	22,765	24,249	309	346	368
Washington	590	579	599	3	2	3
West Virginia	2,415	1,892	2,053	19	16	15
Wisconsin	259	111	40	6	3	2
Wyoming	1	0	0	0	0	0
<b>Countrywide</b>	<b>8,195,427</b>	<b>8,539,035</b>	<b>7,666,206</b>	<b>128,225</b>	<b>148,389</b>	<b>151,635</b>
<b>CW w/o TX and MA</b>	<b>8,122,385</b>	<b>8,451,371</b>	<b>7,599,505</b>	<b>81,637</b>	<b>96,009</b>	<b>95,335</b>

Table 22B-1

## Uninsured/Underinsured Motorist 2017-2019

STATE	Residual Business					
	Incurred Losses - Bodily Injury			Incurred Claims - Bodily Injury		
	2019	2018	2017	2019	2018	2017
Alabama	0	0	0	0	0	0
Alaska	0	0	0	0	0	0
Arizona	0	0	0	0	0	0
Arkansas	0	0	0	0	0	0
California	302,967	192,801	178,753	39	27	28
Colorado	29,703	0	0	1	0	0
Connecticut	12,594	9,873	31,844	1	1	1
Delaware	0	0	0	0	0	0
District of Columbia	64,891	0	22,816	3	0	3
Florida	0	13	13	0	1	1
Georgia	0	0	0	0	0	0
Hawaii	0	0	0	0	0	0
Idaho	0	0	0	0	0	0
Illinois	0	0	0	0	0	0
Indiana	0	0	0	0	0	0
Iowa	0	0	0	0	0	0
Kansas	0	31,798	46,293	0	1	1
Kentucky	0	53,950	0	0	2	0
Louisiana	0	0	0	0	0	0
Maine	0	0	0	0	0	0
Maryland	4,291,782	5,157,532	4,296,130	806	852	841
Massachusetts	1,056,835	1,602,442	1,314,191	107	160	148
Michigan	36,881	183,197	299,041	2	10	18
Minnesota	0	0	0	0	0	0
Mississippi	0	0	0	0	0	0
Missouri	0	0	0	0	0	0
Montana	0	0	0	0	0	0
Nebraska	0	0	11,177	0	0	1
Nevada	0	0	0	0	0	0
New Hampshire	0	0	0	0	0	0
New Jersey	925,850	87,114	71,427	14	6	5
New Mexico	0	0	0	0	0	0
New York	1,980,579	2,535,650	1,860,765	125	124	103
North Carolina	317,500	0	0	0	0	0
North Dakota	0	0	0	0	0	0
Ohio	0	0	0	0	0	0
Oklahoma	0	0	0	0	0	0
Oregon	0	0	0	0	0	0
Pennsylvania	13,415	15,204	54,073	1	1	4
Rhode Island	104,875	265,607	370,058	12	33	36
South Carolina	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0
Texas	76,496	63,563	6,067	n/a	n/a	n/a
Utah	0	0	0	0	0	0
Vermont	0	0	0	0	0	0
Virginia	0	0	28,178	0	0	1
Washington	0	0	0	0	0	0
West Virginia	0	0	0	0	0	0
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
<b>Countrywide</b>	<b>9,214,368</b>	<b>10,198,744</b>	<b>8,590,826</b>	<b>1,111</b>	<b>1,218</b>	<b>1,191</b>
<b>CW w/o TX and MA</b>	<b>8,081,037</b>	<b>8,532,739</b>	<b>7,270,568</b>	<b>1,004</b>	<b>1,058</b>	<b>1,043</b>

Table 22B-2

## Uninsured/Underinsured Motorist 2017-2019

STATE	Residual Business					
	Incurred Losses - Property Damage			Incurred Claims - Property Damage		
	2019	2018	2017	2019	2018	2017
Alabama	0	0	0	0	0	0
Alaska	0	0	0	0	0	0
Arizona	0	0	0	0	0	0
Arkansas	0	0	0	0	0	0
California	2,762	107	0	1	0	0
Colorado	0	0	0	0	0	0
Connecticut	0	0	0	0	0	0
Delaware	0	0	0	0	0	0
District of Columbia	4,381	15,284	8,573	5	6	5
Florida	0	0	0	0	0	0
Georgia	0	0	0	0	0	0
Hawaii	0	0	0	0	0	0
Idaho	0	0	0	0	0	0
Illinois	0	0	0	0	0	0
Indiana	0	0	0	0	0	0
Iowa	0	0	0	0	0	0
Kansas	0	0	0	0	0	0
Kentucky	0	0	0	0	0	0
Louisiana	0	0	0	0	0	0
Maine	0	0	0	0	0	0
Maryland	0	0	0	0	0	0
Massachusetts	0	0	0	0	0	0
Michigan	0	0	0	0	0	0
Minnesota	0	0	0	0	0	0
Mississippi	0	0	0	0	0	0
Missouri	0	0	0	0	0	0
Montana	0	0	0	0	0	0
Nebraska	0	0	0	0	0	0
Nevada	0	0	0	0	0	0
New Hampshire	0	0	0	0	0	0
New Jersey	83,751	56,906	36,606	16	11	10
New Mexico	0	0	0	0	0	0
New York	0	0	0	0	0	0
North Carolina	4,818	0	0	2	0	0
North Dakota	0	0	0	0	0	0
Ohio	0	0	0	0	0	0
Oklahoma	0	0	0	0	0	0
Oregon	0	0	0	0	0	0
Pennsylvania	0	0	0	0	0	0
Rhode Island	181,984	300,037	410,800	43	66	100
South Carolina	0	7,702	0	0	1	0
South Dakota	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0
Texas	0	0	0	n/a	n/a	n/a
Utah	0	0	0	0	0	0
Vermont	0	0	0	0	0	0
Virginia	6,292	15,595	341	4	4	2
Washington	0	0	0	0	0	0
West Virginia	0	0	0	0	0	0
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
<b>Countrywide</b>	<b>283,988</b>	<b>395,631</b>	<b>456,320</b>	<b>71</b>	<b>88</b>	<b>117</b>
<b>CW w/o TX and MA</b>	<b>283,988</b>	<b>395,631</b>	<b>456,320</b>	<b>71</b>	<b>88</b>	<b>117</b>

Table 22C

## Uninsured/Underinsured Motorist 2017-2019

STATE	Residual Business					
	Pure Premium			Loss Ratio		
	2019	2018	2017	2019	2018	2017
Alabama	-	0.00	0.00	0.00	0.00	0.00
Alaska	0.00	0.00	0.00	0.00	0.00	0.00
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	0.00	-	-
California	29.24	22.44	27.55	57.27	44.68	55.48
Colorado	14,851.50	-	-	31,266.32	0.00	-
Connecticut	146.44	75.37	239.43	183.11	83.70	245.41
Delaware	0.00	0.00	0.00	0.00	0.00	0.00
District of Columbia	380.62	95.53	201.21	195.65	50.22	102.07
Florida	0.00	0.39	0.35	0.00	0.06	0.04
Georgia	-	-	-	-	-	-
Hawaii	0.00	0.00	0.00	0.00	0.00	0.00
Idaho	-	-	-	0.00	-	-
Illinois	0.00	0.00	0.00	0.00	0.00	0.00
Indiana	0.00	0.00	0.00	0.00	0.00	0.00
Iowa	0.00	0.00	0.00	0.00	0.00	0.00
Kansas	0.00	28.99	35.34	0.00	96.95	120.19
Kentucky	0.00	2,452.27	0.00	0.00	1,079.00	0.00
Louisiana	0.00	0.00	0.00	0.00	0.00	0.00
Maine	0.00	0.00	0.00	0.00	0.00	0.00
Maryland	109.87	119.71	106.02	85.87	105.32	100.92
Massachusetts	22.68	30.59	23.34	n/a	n/a	n/a
Michigan	26.23	68.33	80.32	128.06	312.94	380.87
Minnesota	0.00	0.00	0.00	0.00	0.00	0.00
Mississippi	-	-	0.00	-	0.00	0.00
Missouri	0.00	0.00	0.00	0.00	0.00	0.00
Montana	-	0.00	0.00	0.00	0.00	0.00
Nebraska	0.00	0.00	1,397.13	0.00	0.00	1,172.82
Nevada	-	-	-	-	-	0.00
New Hampshire	0.00	0.00	0.00	0.00	0.00	0.00
New Jersey	548.70	73.67	56.12	844.97	113.58	82.98
New Mexico	0.00	0.00	0.00	0.00	0.00	0.00
New York	78.47	69.58	47.80	131.68	154.64	122.18
North Carolina	276.67	-	-	-	-	-
North Dakota	-	0.00	-	0.00	0.00	0.00
Ohio	0.00	0.00	-	0.00	0.00	0.00
Oklahoma	0.00	0.00	0.00	0.00	0.00	0.00
Oregon	0.00	0.00	0.00	0.00	0.00	0.00
Pennsylvania	46.74	59.39	380.80	33.78	41.55	256.10
Rhode Island	660.97	679.86	680.78	37.47	51.52	72.49
South Carolina	0.00	350.09	0.00	0.00	456.01	0.00
South Dakota	0.00	-	-	0.00	0.00	-
Tennessee	0.00	0.00	0.00	0.00	0.00	0.00
Texas	n/a	n/a	n/a	104.73	72.51	9.10
Utah	0.00	0.00	0.00	0.00	0.00	0.00
Vermont	0.00	0.00	0.00	0.00	0.00	0.00
Virginia	20.36	45.07	77.50	30.65	68.50	117.61
Washington	0.00	0.00	0.00	0.00	0.00	0.00
West Virginia	0.00	0.00	0.00	0.00	0.00	0.00
Wisconsin	0.00	0.00	0.00	0.00	0.00	0.00
Wyoming	-	-	-	0.00	-	-
<b>Countrywide</b>	<b>74.08</b>	<b>71.40</b>	<b>59.66</b>	<b>115.90</b>	<b>124.07</b>	<b>118.01</b>
<b>CW w/o TX and MA</b>	<b>102.47</b>	<b>93.00</b>	<b>81.05</b>	<b>102.99</b>	<b>105.64</b>	<b>101.68</b>

Table 22C-1

## Uninsured/Underinsured Motorist 2017-2019

STATE	Residual Business					
	Pure Premium - Bodily Injury Component			Loss Ratio - Bodily Injury Component		
	2019	2018	2017	2019	2018	2017
Alabama	-	0.00	0.00	0.00	0.00	0.00
Alaska	0.00	0.00	0.00	0.00	0.00	0.00
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	0.00	-	-
California	28.98	22.42	27.55	56.76	44.65	55.48
Colorado	14,851.50	-	-	31,266.32	0.00	-
Connecticut	146.44	75.37	239.43	183.11	83.70	245.41
Delaware	0.00	0.00	0.00	0.00	0.00	0.00
District of Columbia	356.54	0.00	146.26	183.28	0.00	74.19
Florida	0.00	0.39	0.35	0.00	0.06	0.04
Georgia	-	-	-	-	-	-
Hawaii	0.00	0.00	0.00	0.00	0.00	0.00
Idaho	-	-	-	0.00	-	-
Illinois	0.00	0.00	0.00	0.00	0.00	0.00
Indiana	0.00	0.00	0.00	0.00	0.00	0.00
Iowa	0.00	0.00	0.00	0.00	0.00	0.00
Kansas	0.00	28.99	35.34	0.00	96.95	120.19
Kentucky	0.00	2,452.27	0.00	0.00	1,079.00	0.00
Louisiana	0.00	0.00	0.00	0.00	0.00	0.00
Maine	0.00	0.00	0.00	0.00	0.00	0.00
Maryland	109.87	119.71	106.02	85.87	105.32	100.92
Massachusetts	22.68	30.59	23.34	n/a	n/a	n/a
Michigan	26.23	68.33	80.32	128.06	312.94	380.87
Minnesota	0.00	0.00	0.00	0.00	0.00	0.00
Mississippi	-	-	0.00	-	0.00	0.00
Missouri	0.00	0.00	0.00	0.00	0.00	0.00
Montana	-	0.00	0.00	0.00	0.00	0.00
Nebraska	0.00	0.00	1,397.13	0.00	0.00	1,172.82
Nevada	-	-	-	-	-	0.00
New Hampshire	0.00	0.00	0.00	0.00	0.00	0.00
New Jersey	503.18	44.56	37.10	774.88	68.70	54.87
New Mexico	0.00	0.00	0.00	0.00	0.00	0.00
New York	78.47	69.58	47.80	131.68	154.64	122.18
North Carolina	272.53	-	-	-	-	-
North Dakota	-	0.00	-	0.00	0.00	0.00
Ohio	0.00	0.00	-	0.00	0.00	0.00
Oklahoma	0.00	0.00	0.00	0.00	0.00	0.00
Oregon	0.00	0.00	0.00	0.00	0.00	0.00
Pennsylvania	46.74	59.39	380.80	33.78	41.55	256.10
Rhode Island	241.65	319.24	322.63	13.70	24.19	34.36
South Carolina	0.00	0.00	0.00	0.00	0.00	0.00
South Dakota	0.00	-	-	0.00	0.00	-
Tennessee	0.00	0.00	0.00	0.00	0.00	0.00
Texas	n/a	n/a	n/a	104.73	72.51	9.10
Utah	0.00	0.00	0.00	0.00	0.00	0.00
Vermont	0.00	0.00	0.00	0.00	0.00	0.00
Virginia	0.00	0.00	76.57	0.00	0.00	116.20
Washington	0.00	0.00	0.00	0.00	0.00	0.00
West Virginia	0.00	0.00	0.00	0.00	0.00	0.00
Wisconsin	0.00	0.00	0.00	0.00	0.00	0.00
Wyoming	-	-	-	0.00	-	-
<b>Countrywide</b>	<b>71.86</b>	<b>68.73</b>	<b>56.65</b>	<b>112.43</b>	<b>119.44</b>	<b>112.06</b>
<b>CW w/o TX and MA</b>	<b>98.99</b>	<b>88.87</b>	<b>76.26</b>	<b>99.49</b>	<b>100.96</b>	<b>95.67</b>

Table 22C-2

## Uninsured/Underinsured Motorist 2017-2019

STATE	Residual Business					
	Pure Premium - Property Damage Component			Loss Ratio - Property Damage Component		
	2019	2018	2017	2019	2018	2017
Alabama	-	0.00	0.00	0.00	0.00	0.00
Alaska	0.00	0.00	0.00	0.00	0.00	0.00
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	0.00	-	-
California	0.26	0.01	0.00	0.52	0.02	0.00
Colorado	0.00	-	-	0.00	0.00	-
Connecticut	0.00	0.00	0.00	0.00	0.00	0.00
Delaware	0.00	0.00	0.00	0.00	0.00	0.00
District of Columbia	24.07	95.53	54.96	12.37	50.22	27.88
Florida	0.00	0.00	0.00	0.00	0.00	0.00
Georgia	-	-	-	-	-	-
Hawaii	0.00	0.00	0.00	0.00	0.00	0.00
Idaho	-	-	-	0.00	-	-
Illinois	0.00	0.00	0.00	0.00	0.00	0.00
Indiana	0.00	0.00	0.00	0.00	0.00	0.00
Iowa	0.00	0.00	0.00	0.00	0.00	0.00
Kansas	0.00	0.00	0.00	0.00	0.00	0.00
Kentucky	0.00	0.00	0.00	0.00	0.00	0.00
Louisiana	0.00	0.00	0.00	0.00	0.00	0.00
Maine	0.00	0.00	0.00	0.00	0.00	0.00
Maryland	0.00	0.00	0.00	0.00	0.00	0.00
Massachusetts	0.00	0.00	0.00	n/a	n/a	n/a
Michigan	0.00	0.00	0.00	0.00	0.00	0.00
Minnesota	0.00	0.00	0.00	0.00	0.00	0.00
Mississippi	-	-	0.00	-	0.00	0.00
Missouri	0.00	0.00	0.00	0.00	0.00	0.00
Montana	-	0.00	0.00	0.00	0.00	0.00
Nebraska	0.00	0.00	0.00	0.00	0.00	0.00
Nevada	-	-	-	-	-	0.00
New Hampshire	0.00	0.00	0.00	0.00	0.00	0.00
New Jersey	45.52	29.11	19.02	70.09	44.88	28.12
New Mexico	0.00	0.00	0.00	0.00	0.00	0.00
New York	0.00	0.00	0.00	0.00	0.00	0.00
North Carolina	4.14	-	-	-	-	-
North Dakota	-	0.00	-	0.00	0.00	0.00
Ohio	0.00	0.00	-	0.00	0.00	0.00
Oklahoma	0.00	0.00	0.00	0.00	0.00	0.00
Oregon	0.00	0.00	0.00	0.00	0.00	0.00
Pennsylvania	0.00	0.00	0.00	0.00	0.00	0.00
Rhode Island	419.32	360.62	358.15	23.77	27.33	38.14
South Carolina	0.00	350.09	0.00	0.00	456.01	0.00
South Dakota	0.00	-	-	0.00	0.00	-
Tennessee	0.00	0.00	0.00	0.00	0.00	0.00
Texas	n/a	n/a	n/a	0.00	0.00	0.00
Utah	0.00	0.00	0.00	0.00	0.00	0.00
Vermont	0.00	0.00	0.00	0.00	0.00	0.00
Virginia	20.36	45.07	0.93	30.65	68.50	1.41
Washington	0.00	0.00	0.00	0.00	0.00	0.00
West Virginia	0.00	0.00	0.00	0.00	0.00	0.00
Wisconsin	0.00	0.00	0.00	0.00	0.00	0.00
Wyoming	-	-	-	0.00	-	-
<b>Countrywide</b>	<b>2.21</b>	<b>2.67</b>	<b>3.01</b>	<b>3.47</b>	<b>4.63</b>	<b>5.95</b>
<b>CW w/o TX and MA</b>	<b>3.48</b>	<b>4.12</b>	<b>4.79</b>	<b>3.50</b>	<b>4.68</b>	<b>6.00</b>



Table 22D-1

## Uninsured/Underinsured Motorist 2017-2019

STATE	Residual Business					
	Frequency - Bodily Injury Component			Severity - Bodily Injury Component		
	2019	2018	2017	2019	2018	2017
Alabama	-	0.00	0.00	-	-	-
Alaska	0.00	0.00	0.00	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	-	-
California	0.37	0.31	0.43	7,768.38	7,140.78	6,384.04
Colorado	50.00	-	-	29,703.00	-	-
Connecticut	1.16	0.76	0.75	12,594.00	9,873.00	31,844.00
Delaware	0.00	0.00	0.00	-	-	-
District of Columbia	1.65	0.00	1.92	21,630.33	-	7,605.33
Florida	0.00	3.03	2.70	-	13.00	13.00
Georgia	-	-	-	-	-	-
Hawaii	0.00	0.00	0.00	-	-	-
Idaho	-	-	-	-	-	-
Illinois	0.00	0.00	0.00	-	-	-
Indiana	0.00	0.00	0.00	-	-	-
Iowa	0.00	0.00	0.00	-	-	-
Kansas	0.00	0.09	0.08	-	31,798.00	46,293.00
Kentucky	0.00	9.09	0.00	-	26,975.00	-
Louisiana	0.00	0.00	0.00	-	-	-
Maine	0.00	0.00	0.00	-	-	-
Maryland	2.06	1.98	2.08	5,324.79	6,053.44	5,108.36
Massachusetts	0.23	0.31	0.26	9,876.96	10,015.26	8,879.67
Michigan	0.14	0.37	0.48	18,440.50	18,319.70	16,613.39
Minnesota	0.00	0.00	0.00	-	-	-
Mississippi	-	-	0.00	-	-	-
Missouri	0.00	0.00	0.00	-	-	-
Montana	-	0.00	0.00	-	-	-
Nebraska	0.00	0.00	12.50	-	-	11,177.00
Nevada	-	-	-	-	-	-
New Hampshire	0.00	0.00	0.00	-	-	-
New Jersey	0.76	0.31	0.26	66,132.14	14,519.00	14,285.40
New Mexico	0.00	0.00	0.00	-	-	-
New York	0.50	0.34	0.26	15,844.63	20,448.79	18,065.68
North Carolina	0.00	-	-	-	-	-
North Dakota	-	0.00	-	-	-	-
Ohio	0.00	0.00	-	-	-	-
Oklahoma	0.00	0.00	0.00	-	-	-
Oregon	0.00	0.00	0.00	-	-	-
Pennsylvania	0.35	0.39	2.82	13,415.00	15,204.00	13,518.25
Rhode Island	2.76	3.97	3.14	8,739.58	8,048.70	10,279.39
South Carolina	0.00	0.00	0.00	-	-	-
South Dakota	0.00	-	-	-	-	-
Tennessee	0.00	0.00	0.00	-	-	-
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	0.00	0.00	0.00	-	-	-
Vermont	0.00	0.00	0.00	-	-	-
Virginia	0.00	0.00	0.27	-	-	28,178.00
Washington	0.00	0.00	0.00	-	-	-
West Virginia	0.00	0.00	0.00	-	-	-
Wisconsin	0.00	0.00	0.00	-	-	-
Wyoming	-	-	-	-	-	-
<b>Countrywide</b>	<b>0.87</b>	<b>0.82</b>	<b>0.79</b>	<b>8,293.76</b>	<b>8,373.35</b>	<b>7,213.12</b>
<b>CW w/o TX and MA</b>	<b>1.23</b>	<b>1.10</b>	<b>1.09</b>	<b>8,048.84</b>	<b>8,064.97</b>	<b>6,970.82</b>

Table 22D-2

## Uninsured/Underinsured Motorist 2017-2019

STATE	Residual Business			Residual Business		
	Frequency - Property Damage Component			Severity - Property Damage Component		
	2019	2018	2017	2019	2018	2017
Alabama	-	0.00	0.00	-	-	-
Alaska	0.00	0.00	0.00	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	-	-
California	0.01	0.00	0.00	2,762.00	-	-
Colorado	0.00	-	-	-	-	-
Connecticut	0.00	0.00	0.00	-	-	-
Delaware	0.00	0.00	0.00	-	-	-
District of Columbia	2.75	3.75	3.21	876.20	2,547.33	1,714.60
Florida	0.00	0.00	0.00	-	-	-
Georgia	-	-	-	-	-	-
Hawaii	0.00	0.00	0.00	-	-	-
Idaho	-	-	-	-	-	-
Illinois	0.00	0.00	0.00	-	-	-
Indiana	0.00	0.00	0.00	-	-	-
Iowa	0.00	0.00	0.00	-	-	-
Kansas	0.00	0.00	0.00	-	-	-
Kentucky	0.00	0.00	0.00	-	-	-
Louisiana	0.00	0.00	0.00	-	-	-
Maine	0.00	0.00	0.00	-	-	-
Maryland	0.00	0.00	0.00	-	-	-
Massachusetts	0.00	0.00	0.00	-	-	-
Michigan	0.00	0.00	0.00	-	-	-
Minnesota	0.00	0.00	0.00	-	-	-
Mississippi	-	-	0.00	-	-	-
Missouri	0.00	0.00	0.00	-	-	-
Montana	-	0.00	0.00	-	-	-
Nebraska	0.00	0.00	0.00	-	-	-
Nevada	-	-	-	-	-	-
New Hampshire	0.00	0.00	0.00	-	-	-
New Jersey	0.87	0.56	0.52	5,234.44	5,173.27	3,660.60
New Mexico	0.00	0.00	0.00	-	-	-
New York	0.00	0.00	0.00	-	-	-
North Carolina	0.17	-	-	2,409.00	-	-
North Dakota	-	0.00	-	-	-	-
Ohio	0.00	0.00	-	-	-	-
Oklahoma	0.00	0.00	0.00	-	-	-
Oregon	0.00	0.00	0.00	-	-	-
Pennsylvania	0.00	0.00	0.00	-	-	-
Rhode Island	9.91	7.93	8.72	4,232.19	4,546.02	4,108.00
South Carolina	0.00	4.55	0.00	-	7,702.00	-
South Dakota	0.00	-	-	-	-	-
Tennessee	0.00	0.00	0.00	-	-	-
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	0.00	0.00	0.00	-	-	-
Vermont	0.00	0.00	0.00	-	-	-
Virginia	1.29	1.16	0.54	1,573.00	3,898.75	170.50
Washington	0.00	0.00	0.00	-	-	-
West Virginia	0.00	0.00	0.00	-	-	-
Wisconsin	0.00	0.00	0.00	-	-	-
Wyoming	-	-	-	-	-	-
<b>Countrywide</b>	<b>0.06</b>	<b>0.06</b>	<b>0.08</b>	<b>3,999.83</b>	<b>4,495.81</b>	<b>3,900.17</b>
<b>CW w/o TX and MA</b>	<b>0.09</b>	<b>0.09</b>	<b>0.12</b>	<b>3,999.83</b>	<b>4,495.81</b>	<b>3,900.17</b>

Table 23A

## Uninsured/Underinsured Motorist 2017-2019

STATE	Total Business					
	Earned Premiums			Earned Exposures		
	2019	2018	2017	2019	2018	2017
Alabama	293,695,104	283,538,118	254,969,375	3,236,773	3,223,903	3,205,202
Alaska	54,875,872	54,583,347	53,380,193	456,534	445,969	445,889
Arizona	486,115,005	447,003,620	388,087,914	4,013,275	3,968,003	3,857,793
Arkansas	144,646,799	141,345,649	133,818,215	1,848,341	1,820,532	1,805,432
California	1,993,099,774	1,734,257,874	1,529,821,701	24,191,854	23,760,311	23,270,699
Colorado	555,698,153	511,581,889	417,717,794	2,232,550	2,207,044	2,180,594
Connecticut	213,785,460	205,071,530	192,215,933	2,397,442	2,389,212	2,386,118
Delaware	74,729,730	67,737,528	57,415,942	653,400	648,416	637,216
District of Columbia	30,190,636	29,356,899	27,139,612	256,949	253,321	252,898
Florida	1,527,505,691	1,501,906,620	1,406,106,170	7,540,446	7,529,071	7,515,662
Georgia	833,599,406	754,914,490	662,318,545	6,834,561	6,457,378	6,090,587
Hawaii	78,463,386	77,638,676	74,430,466	829,374	816,904	802,336
Idaho	53,764,175	49,979,365	45,035,088	1,182,924	1,145,705	1,101,039
Illinois	363,692,200	358,271,512	348,823,882	6,920,791	6,880,409	6,835,386
Indiana	240,318,434	232,092,691	217,963,092	4,671,869	4,636,555	4,573,667
Iowa	88,261,993	85,980,856	81,679,345	2,396,715	2,430,524	2,408,694
Kansas	73,179,943	67,759,589	61,298,333	2,266,202	2,253,657	2,228,987
Kentucky	225,442,397	218,256,630	201,190,306	2,219,035	2,215,493	2,201,305
Louisiana	426,006,737	399,609,015	359,263,697	1,859,627	1,897,169	1,945,337
Maine	32,415,295	32,156,728	31,752,464	1,007,333	995,485	982,160
Maryland	357,964,605	341,600,769	315,379,997	4,270,566	4,167,016	4,100,655
Massachusetts	n/a	n/a	n/a	4,487,268	4,448,300	4,395,552
Michigan	207,645,465	194,328,680	176,658,615	5,546,825	5,570,652	5,592,403
Minnesota	182,619,946	177,398,694	170,732,256	4,101,158	4,097,403	4,020,395
Mississippi	208,767,365	206,512,597	195,573,374	1,737,747	1,713,700	1,710,039
Missouri	272,085,934	254,624,899	230,702,979	4,100,334	4,051,448	4,007,171
Montana	48,268,088	47,291,758	45,152,697	541,587	534,872	526,953
Nebraska	70,471,631	66,329,622	60,942,360	1,570,025	1,559,285	1,535,261
Nevada	266,100,022	246,592,544	198,321,835	1,333,421	1,365,551	1,332,952
New Hampshire	40,686,453	39,674,165	38,679,386	928,929	917,606	899,492
New Jersey	535,458,344	511,766,417	491,769,328	5,719,592	5,705,823	5,668,264
New Mexico	192,373,543	186,650,112	167,556,042	1,063,058	1,052,207	1,043,244
New York	467,322,602	431,420,420	380,679,604	9,517,520	9,574,746	9,529,644
North Carolina	261,145,233	255,357,486	251,674,648	6,282,077	6,085,653	6,033,630
North Dakota	14,302,243	14,023,714	13,566,982	623,617	625,958	616,583
Ohio	346,433,931	339,862,506	328,243,657	6,796,358	6,647,959	6,586,318
Oklahoma	152,701,455	149,493,229	144,707,612	946,479	931,321	916,103
Oregon	244,853,147	227,713,440	198,756,143	2,907,470	2,830,031	2,764,158
Pennsylvania	652,587,789	655,823,214	636,259,635	8,094,467	8,059,159	7,981,843
Rhode Island	84,568,668	83,640,954	81,830,016	462,862	450,245	431,671
South Carolina	544,353,519	507,315,753	439,634,555	3,894,412	3,804,495	3,727,367
South Dakota	22,008,803	20,798,500	19,735,819	683,767	690,092	678,709
Tennessee	347,915,513	335,803,743	317,892,630	4,669,776	4,573,140	4,435,351
Texas	1,682,253,291	1,625,336,085	1,466,695,897	n/a	n/a	n/a
Utah	148,842,160	133,397,914	119,782,596	1,964,897	1,905,036	1,842,040
Vermont	24,851,659	24,410,245	23,755,755	445,373	440,061	437,185
Virginia	356,083,205	346,144,867	322,545,696	6,537,471	6,467,714	6,380,836
Washington	556,417,882	530,351,591	486,127,094	4,015,861	3,812,034	3,679,396
West Virginia	116,525,545	119,698,563	118,800,481	1,219,564	1,209,565	1,209,423
Wisconsin	193,312,032	186,098,318	178,698,338	4,022,843	4,010,931	3,964,866
Wyoming	13,014,616	12,696,228	12,123,243	417,873	411,037	404,423
<b>Countrywide</b>	<b>16,401,420,879</b>	<b>15,525,199,653</b>	<b>14,177,407,337</b>	<b>175,919,192</b>	<b>173,688,101</b>	<b>171,178,928</b>
<b>CW w/o TX and MA</b>	<b>14,719,167,588</b>	<b>13,899,863,568</b>	<b>12,710,711,440</b>	<b>171,431,924</b>	<b>169,239,801</b>	<b>166,783,376</b>

Table 23B-1

## Uninsured/Underinsured Motorist 2017-2019

STATE	Total Business					
	Incurred Losses - Bodily Injury			Incurred Claims - Bodily Injury		
	2019	2018	2017	2019	2018	2017
Alabama	256,132,881	241,498,033	231,938,532	6,745	7,581	7,934
Alaska	34,833,065	34,649,133	32,027,243	669	737	724
Arizona	356,257,759	373,195,459	381,698,035	11,341	11,374	11,507
Arkansas	75,156,857	67,404,858	69,121,820	3,835	3,802	3,869
California	1,468,969,529	1,389,861,167	1,339,518,314	54,573	54,972	54,989
Colorado	474,394,762	451,460,527	441,372,131	8,389	8,202	7,658
Connecticut	110,414,001	130,173,844	162,375,081	3,028	3,590	4,403
Delaware	49,265,902	51,955,031	52,350,866	1,425	1,706	2,005
District of Columbia	15,643,181	14,129,160	14,214,241	1,022	958	985
Florida	1,502,660,129	1,451,901,862	1,339,528,286	44,174	45,168	43,512
Georgia	586,062,994	603,571,579	579,042,503	23,346	22,578	21,134
Hawaii	49,081,540	38,904,578	37,619,260	564	668	653
Idaho	29,545,841	35,361,966	30,534,950	969	1,000	1,086
Illinois	278,485,875	270,353,713	262,161,556	9,157	8,908	8,745
Indiana	139,435,986	137,060,257	145,187,928	4,795	5,068	5,363
Iowa	63,332,495	59,062,982	66,628,543	1,641	1,627	1,801
Kansas	62,447,977	56,837,960	56,770,583	1,430	1,331	1,352
Kentucky	201,627,100	197,635,950	194,619,335	5,298	5,175	5,287
Louisiana	352,133,366	372,431,208	377,355,279	14,660	15,337	15,262
Maine	20,729,760	18,642,822	18,997,947	372	366	387
Maryland	188,750,349	199,649,011	214,633,749	11,901	12,224	13,158
Massachusetts	86,652,831	88,384,621	89,908,295	3,517	3,508	3,682
Michigan	158,773,164	165,741,200	145,630,314	2,592	2,755	2,445
Minnesota	123,732,206	114,956,640	114,124,894	2,319	2,331	2,266
Mississippi	132,410,076	121,048,641	123,779,373	5,317	5,425	5,597
Missouri	222,628,401	207,537,287	196,338,012	7,089	6,929	6,883
Montana	31,224,612	26,238,799	30,459,318	572	571	653
Nebraska	53,295,806	48,661,255	42,900,740	1,248	1,274	1,164
Nevada	173,397,910	185,295,998	204,563,487	5,198	5,854	6,868
New Hampshire	23,724,105	25,200,045	27,818,063	467	542	569
New Jersey	247,742,659	294,783,778	351,200,478	5,548	6,860	7,783
New Mexico	107,300,531	110,594,212	101,645,840	3,251	3,096	3,335
New York	340,471,979	342,837,028	325,268,202	5,554	6,283	6,422
North Carolina	183,126,654	159,210,943	157,687,216	7,121	6,942	7,156
North Dakota	7,895,775	6,108,225	7,099,443	136	143	126
Ohio	229,342,233	223,710,294	236,099,260	10,460	10,963	11,777
Oklahoma	99,917,643	100,379,948	107,658,623	3,187	2,928	2,968
Oregon	181,969,880	155,992,405	168,460,621	5,017	4,844	5,122
Pennsylvania	495,497,700	488,283,101	484,449,740	8,622	9,635	10,246
Rhode Island	44,139,612	44,588,069	53,756,735	1,751	1,850	1,829
South Carolina	369,552,158	366,020,835	349,551,485	12,950	12,675	12,460
South Dakota	18,932,378	12,732,970	16,088,668	326	295	335
Tennessee	180,079,373	170,525,091	171,238,689	7,971	8,223	8,413
Texas	1,260,281,797	1,147,125,972	1,094,021,097	n/a	n/a	n/a
Utah	125,401,119	122,816,104	112,264,973	2,830	2,913	2,783
Vermont	8,329,790	8,084,196	10,387,842	261	260	294
Virginia	248,835,420	239,695,030	236,481,488	8,343	8,471	8,432
Washington	192,691,692	244,122,925	283,966,835	8,209	10,361	11,257
West Virginia	64,668,938	64,759,062	59,002,344	1,581	1,752	1,831
Wisconsin	141,809,755	146,448,373	149,312,338	4,104	3,942	4,088
Wyoming	11,841,604	6,029,145	10,216,305	216	171	170
<b>Countrywide</b>	<b>11,881,029,150</b>	<b>11,633,653,292</b>	<b>11,509,076,900</b>	<b>335,091</b>	<b>344,168</b>	<b>348,768</b>
<b>CW w/o TX and MA</b>	<b>10,534,094,522</b>	<b>10,398,142,699</b>	<b>10,325,147,508</b>	<b>331,574</b>	<b>340,660</b>	<b>345,086</b>

Table 23B-2

## Uninsured/Underinsured Motorist 2017-2019

STATE	Total Business					
	Incurred Losses - Property Damage			Incurred Claims - Property Damage		
	2019	2018	2017	2019	2018	2017
Alabama	332,612	394,196	316,198	55	55	50
Alaska	5,853,588	6,835,910	7,725,497	2,809	3,364	3,626
Arizona	137,138	133,702	150,108	93	97	88
Arkansas	36,191,929	33,916,551	31,750,844	14,098	14,404	13,985
California	43,069,587	44,592,477	44,070,607	19,087	20,180	21,156
Colorado	4,466,030	4,106,570	4,009,189	1,512	1,503	1,553
Connecticut	0	0	795	0	0	2
Delaware	7,325,842	7,580,884	7,388,848	4,826	5,288	5,124
District of Columbia	10,819,441	9,833,099	9,344,078	6,718	6,822	7,139
Florida	0	859	0	0	1	0
Georgia	100,953,710	97,457,998	97,102,476	40,191	42,763	43,925
Hawaii	0	4,596	8,908	0	1	2
Idaho	1,078,281	953,286	1,076,230	504	499	568
Illinois	6,748,399	7,065,611	5,749,728	2,300	2,497	2,202
Indiana	33,266,599	33,841,881	31,759,825	13,666	14,483	14,868
Iowa	28,564	13,364	86,638	9	8	10
Kansas	119,543	198,909	96,461	48	52	37
Kentucky	105,954	94,369	109,286	22	18	22
Louisiana	4,126,218	3,950,843	4,392,182	1,246	1,274	1,473
Maine	8,789	0	141,528	1	0	3
Maryland	82,643,751	77,955,720	73,189,589	44,617	47,069	46,597
Massachusetts	0	0	0	0	0	0
Michigan	1,999	6,258	10,168	1	4	4
Minnesota	64,535	192,153	35,829	36	24	24
Mississippi	46,536,890	45,051,885	43,517,852	18,148	18,737	19,341
Missouri	207,677	266,995	205,414	96	110	73
Montana	602,603	518,888	588,455	182	174	185
Nebraska	22,060	83,691	29,324	11	31	17
Nevada	17,842	47,698	51,549	17	33	28
New Hampshire	212,096	209,969	1,076,147	67	49	66
New Jersey	25,770,227	22,281,202	19,931,416	7,018	6,882	6,579
New Mexico	29,560,613	27,296,809	26,983,366	12,089	12,015	12,319
New York	293	570	923	1	1	1
North Carolina	16,264,373	15,871,190	16,095,154	9,922	9,580	9,232
North Dakota	23,458	39,346	18,951	17	17	4
Ohio	7,624,614	8,327,907	9,228,931	2,791	2,970	3,194
Oklahoma	6,635	4,238	9,811	4	2	3
Oregon	22,542,820	22,941,156	24,211,968	13,013	13,583	14,400
Pennsylvania	5,289	0	1,569	2	0	1
Rhode Island	7,674,199	7,089,470	7,146,324	1,995	2,327	2,529
South Carolina	59,164,821	57,585,609	48,907,772	24,841	26,315	26,410
South Dakota	16,423	49,263	7,348	9	8	2
Tennessee	93,508,001	90,548,678	88,197,085	38,913	39,729	38,807
Texas	0	0	0	n/a	n/a	n/a
Utah	820,737	748,989	785,285	328	328	379
Vermont	4,208,314	4,112,016	4,638,543	3,803	3,832	4,002
Virginia	57,252,835	52,570,641	49,533,468	59,474	61,041	61,697
Washington	90,398,490	90,394,021	90,443,921	36,170	39,757	40,991
West Virginia	9,535,044	10,146,043	10,165,980	4,062	4,617	4,443
Wisconsin	1,142,178	1,383,264	2,201,165	237	278	290
Wyoming	34,952	45,923	31,884	16	18	14
<b>Countrywide</b>	<b>810,495,993</b>	<b>786,744,697</b>	<b>762,524,617</b>	<b>385,065</b>	<b>402,840</b>	<b>407,465</b>
<b>CW w/o TX and MA</b>	<b>810,495,993</b>	<b>786,744,697</b>	<b>762,524,617</b>	<b>385,065</b>	<b>402,840</b>	<b>407,465</b>

Table 23C

## Uninsured/Underinsured Motorist 2017-2019

STATE	Total Business					
	Pure Premium			Loss Ratio		
	2019	2018	2017	2019	2018	2017
Alabama	79.23	75.03	72.46	87.32	85.31	91.09
Alaska	89.12	93.02	89.15	74.14	76.00	74.47
Arizona	88.80	94.08	98.98	73.31	83.52	98.39
Arkansas	60.24	55.65	55.87	76.98	71.68	75.38
California	62.50	60.37	59.46	75.86	82.71	90.44
Colorado	214.49	206.42	204.25	86.17	89.05	106.62
Connecticut	46.05	54.48	68.05	51.65	63.48	84.48
Delaware	86.61	91.82	93.75	75.73	87.89	104.05
District of Columbia	102.99	94.59	93.15	87.65	81.62	86.80
Florida	199.28	192.84	178.23	98.37	96.67	95.27
Georgia	100.52	108.56	111.01	82.42	92.86	102.09
Hawaii	59.18	47.63	46.90	62.55	50.12	50.55
Idaho	25.89	31.70	28.71	56.96	72.66	70.19
Illinois	41.21	40.32	39.19	78.43	77.43	76.80
Indiana	36.97	36.86	38.69	71.86	73.64	81.18
Iowa	26.44	24.31	27.70	71.79	68.71	81.68
Kansas	27.61	25.31	25.51	85.50	84.18	92.77
Kentucky	90.91	89.25	88.46	89.48	90.60	96.79
Louisiana	191.58	198.39	196.24	83.63	94.19	106.26
Maine	20.59	18.73	19.49	63.98	57.97	60.28
Maryland	63.55	66.62	70.19	75.82	81.27	91.26
Massachusetts	19.31	19.87	20.45	n/a	n/a	n/a
Michigan	28.62	29.75	26.04	76.46	85.29	82.44
Minnesota	30.19	28.10	28.40	67.79	64.91	66.87
Mississippi	102.98	96.93	97.83	85.72	80.43	85.54
Missouri	54.35	51.29	49.05	81.90	81.61	85.19
Montana	58.77	50.03	58.92	65.94	56.58	68.76
Nebraska	33.96	31.26	27.96	75.66	73.49	70.44
Nevada	130.05	135.73	153.51	65.17	75.16	103.17
New Hampshire	25.77	27.69	32.12	58.83	64.05	74.70
New Jersey	47.82	55.57	65.48	51.08	61.96	75.47
New Mexico	128.74	131.05	123.30	71.14	73.88	76.77
New York	35.77	35.81	34.13	72.86	79.47	85.44
North Carolina	31.74	28.77	28.80	76.35	68.56	69.05
North Dakota	12.70	9.82	11.54	55.37	43.84	52.47
Ohio	34.87	34.90	37.25	68.40	68.27	74.74
Oklahoma	105.57	107.79	117.53	65.44	67.15	74.40
Oregon	70.34	63.23	69.70	83.52	78.58	96.94
Pennsylvania	61.22	60.59	60.69	75.93	74.45	76.14
Rhode Island	111.94	114.78	141.09	61.27	61.78	74.43
South Carolina	110.09	111.34	106.90	78.76	83.50	90.63
South Dakota	27.71	18.52	23.72	86.10	61.46	81.56
Tennessee	58.59	57.09	58.49	78.64	77.75	81.61
Texas	n/a	n/a	n/a	74.92	70.58	74.59
Utah	64.24	64.86	61.37	84.80	92.63	94.38
Vermont	28.15	27.71	34.37	50.45	49.96	63.25
Virginia	46.82	45.19	44.82	85.96	84.43	88.67
Washington	70.49	87.75	101.76	50.88	63.07	77.02
West Virginia	60.84	61.93	57.19	63.68	62.58	58.22
Wisconsin	35.54	36.86	38.21	73.95	79.44	84.79
Wyoming	28.42	14.78	25.34	91.26	47.85	84.53
<b>Countrywide</b>	<b>72.14</b>	<b>71.51</b>	<b>71.69</b>	<b>77.38</b>	<b>80.00</b>	<b>86.56</b>
<b>CW w/o TX and MA</b>	<b>66.18</b>	<b>66.09</b>	<b>66.48</b>	<b>77.07</b>	<b>80.47</b>	<b>87.23</b>

Table 23C-1

## Uninsured/Underinsured Motorist 2017-2019

STATE	Total Business					
	Pure Premium - Bodily Injury Component			Loss Ratio - Bodily Injury Component		
	2019	2018	2017	2019	2018	2017
Alabama	79.13	74.91	72.36	87.21	85.17	90.97
Alaska	76.30	77.69	71.83	63.48	63.48	60.00
Arizona	88.77	94.05	98.94	73.29	83.49	98.35
Arkansas	40.66	37.02	38.29	51.96	47.69	51.65
California	60.72	58.50	57.56	73.70	80.14	87.56
Colorado	212.49	204.55	202.41	85.37	88.25	105.66
Connecticut	46.05	54.48	68.05	51.65	63.48	84.48
Delaware	75.40	80.13	82.16	65.93	76.70	91.18
District of Columbia	60.88	55.78	56.21	51.81	48.13	52.37
Florida	199.28	192.84	178.23	98.37	96.67	95.27
Georgia	85.75	93.47	95.07	70.31	79.95	87.43
Hawaii	59.18	47.62	46.89	62.55	50.11	50.54
Idaho	24.98	30.86	27.73	54.95	70.75	67.80
Illinois	40.24	39.29	38.35	76.57	75.46	75.16
Indiana	29.85	29.56	31.74	58.02	59.05	66.61
Iowa	26.42	24.30	27.66	71.76	68.69	81.57
Kansas	27.56	25.22	25.47	85.33	83.88	92.61
Kentucky	90.86	89.21	88.41	89.44	90.55	96.73
Louisiana	189.36	196.31	193.98	82.66	93.20	105.04
Maine	20.58	18.73	19.34	63.95	57.97	59.83
Maryland	44.20	47.91	52.34	52.73	58.45	68.06
Massachusetts	19.31	19.87	20.45	n/a	n/a	n/a
Michigan	28.62	29.75	26.04	76.46	85.29	82.44
Minnesota	30.17	28.06	28.39	67.75	64.80	66.84
Mississippi	76.20	70.64	72.38	63.42	58.62	63.29
Missouri	54.30	51.23	49.00	81.82	81.51	85.10
Montana	57.65	49.06	57.80	64.69	55.48	67.46
Nebraska	33.95	31.21	27.94	75.63	73.36	70.40
Nevada	130.04	135.69	153.47	65.16	75.14	103.15
New Hampshire	25.54	27.46	30.93	58.31	63.52	71.92
New Jersey	43.31	51.66	61.96	46.27	57.60	71.42
New Mexico	100.94	105.11	97.43	55.78	59.25	60.66
New York	35.77	35.81	34.13	72.86	79.47	85.44
North Carolina	29.15	26.16	26.13	70.12	62.35	62.66
North Dakota	12.66	9.76	11.51	55.21	43.56	52.33
Ohio	33.74	33.65	35.85	66.20	65.82	71.93
Oklahoma	105.57	107.78	117.52	65.43	67.15	74.40
Oregon	62.59	55.12	60.94	74.32	68.50	84.76
Pennsylvania	61.21	60.59	60.69	75.93	74.45	76.14
Rhode Island	95.36	99.03	124.53	52.19	53.31	65.69
South Carolina	94.89	96.21	93.78	67.89	72.15	79.51
South Dakota	27.69	18.45	23.70	86.02	61.22	81.52
Tennessee	38.56	37.29	38.61	51.76	50.78	53.87
Texas	n/a	n/a	n/a	74.92	70.58	74.59
Utah	63.82	64.47	60.95	84.25	92.07	93.72
Vermont	18.70	18.37	23.76	33.52	33.12	43.73
Virginia	38.06	37.06	37.06	69.88	69.25	73.32
Washington	47.98	64.04	77.18	34.63	46.03	58.41
West Virginia	53.03	53.54	48.79	55.50	54.10	49.67
Wisconsin	35.25	36.51	37.66	73.36	78.69	83.56
Wyoming	28.34	14.67	25.26	90.99	47.49	84.27
<b>Countrywide</b>	<b>67.54</b>	<b>66.98</b>	<b>67.23</b>	<b>72.44</b>	<b>74.93</b>	<b>81.18</b>
<b>CW w/o TX and MA</b>	<b>61.45</b>	<b>61.44</b>	<b>61.91</b>	<b>71.57</b>	<b>74.81</b>	<b>81.23</b>

Table 23C-2

## Uninsured/Underinsured Motorist 2017-2019

Total Business						
STATE	Pure Premium - Property Damage Component			Loss Ratio - Property Damage Component		
	2019	2018	2017	2019	2018	2017
Alabama	0.10	0.12	0.10	0.11	0.14	0.12
Alaska	12.82	15.33	17.33	10.67	12.52	14.47
Arizona	0.03	0.03	0.04	0.03	0.03	0.04
Arkansas	19.58	18.63	17.59	25.02	24.00	23.73
California	1.78	1.88	1.89	2.16	2.57	2.88
Colorado	2.00	1.86	1.84	0.80	0.80	0.96
Connecticut	0.00	0.00	0.00	0.00	0.00	0.00
Delaware	11.21	11.69	11.60	9.80	11.19	12.87
District of Columbia	42.11	38.82	36.95	35.84	33.50	34.43
Florida	0.00	0.00	0.00	0.00	0.00	0.00
Georgia	14.77	15.09	15.94	12.11	12.91	14.66
Hawaii	0.00	0.01	0.01	0.00	0.01	0.01
Idaho	0.91	0.83	0.98	2.01	1.91	2.39
Illinois	0.98	1.03	0.84	1.86	1.97	1.65
Indiana	7.12	7.30	6.94	13.84	14.58	14.57
Iowa	0.01	0.01	0.04	0.03	0.02	0.11
Kansas	0.05	0.09	0.04	0.16	0.29	0.16
Kentucky	0.05	0.04	0.05	0.05	0.04	0.05
Louisiana	2.22	2.08	2.26	0.97	0.99	1.22
Maine	0.01	0.00	0.14	0.03	0.00	0.45
Maryland	19.35	18.71	17.85	23.09	22.82	23.21
Massachusetts	0.00	0.00	0.00	n/a	n/a	n/a
Michigan	0.00	0.00	0.00	0.00	0.00	0.01
Minnesota	0.02	0.05	0.01	0.04	0.11	0.02
Mississippi	26.78	26.29	25.45	22.29	21.82	22.25
Missouri	0.05	0.07	0.05	0.08	0.10	0.09
Montana	1.11	0.97	1.12	1.25	1.10	1.30
Nebraska	0.01	0.05	0.02	0.03	0.13	0.05
Nevada	0.01	0.03	0.04	0.01	0.02	0.03
New Hampshire	0.23	0.23	1.20	0.52	0.53	2.78
New Jersey	4.51	3.90	3.52	4.81	4.35	4.05
New Mexico	27.81	25.94	25.86	15.37	14.62	16.10
New York	0.00	0.00	0.00	0.00	0.00	0.00
North Carolina	2.59	2.61	2.67	6.23	6.22	6.40
North Dakota	0.04	0.06	0.03	0.16	0.28	0.14
Ohio	1.12	1.25	1.40	2.20	2.45	2.81
Oklahoma	0.01	0.00	0.01	0.00	0.00	0.01
Oregon	7.75	8.11	8.76	9.21	10.07	12.18
Pennsylvania	0.00	0.00	0.00	0.00	0.00	0.00
Rhode Island	16.58	15.75	16.56	9.07	8.48	8.73
South Carolina	15.19	15.14	13.12	10.87	11.35	11.12
South Dakota	0.02	0.07	0.01	0.07	0.24	0.04
Tennessee	20.02	19.80	19.89	26.88	26.96	27.74
Texas	n/a	n/a	n/a	0.00	0.00	0.00
Utah	0.42	0.39	0.43	0.55	0.56	0.66
Vermont	9.45	9.34	10.61	16.93	16.85	19.53
Virginia	8.76	8.13	7.76	16.08	15.19	15.36
Washington	22.51	23.71	24.58	16.25	17.04	18.60
West Virginia	7.82	8.39	8.41	8.18	8.48	8.56
Wisconsin	0.28	0.34	0.56	0.59	0.74	1.23
Wyoming	0.08	0.11	0.08	0.27	0.36	0.26
<b>Countrywide</b>	<b>4.61</b>	<b>4.53</b>	<b>4.45</b>	<b>4.94</b>	<b>5.07</b>	<b>5.38</b>
<b>CW w/o TX and MA</b>	<b>4.73</b>	<b>4.65</b>	<b>4.57</b>	<b>5.51</b>	<b>5.66</b>	<b>6.00</b>



Table 23D-1

## Uninsured/Underinsured Motorist 2017-2019

STATE	Total Business					
	Frequency - Bodily Injury Component			Severity - Bodily Injury Component		
	2019	2018	2017	2019	2018	2017
Alabama	0.21	0.24	0.25	37,973.74	31,855.70	29,233.49
Alaska	0.15	0.17	0.16	52,067.36	47,013.75	44,236.52
Arizona	0.28	0.29	0.30	31,413.26	32,811.28	33,170.94
Arkansas	0.21	0.21	0.21	19,597.62	17,728.79	17,865.55
California	0.23	0.23	0.24	26,917.51	25,283.07	24,359.75
Colorado	0.38	0.37	0.35	56,549.62	55,042.74	57,635.43
Connecticut	0.13	0.15	0.18	36,464.33	36,260.12	36,878.28
Delaware	0.22	0.26	0.31	34,572.56	30,454.30	26,110.16
District of Columbia	0.40	0.38	0.39	15,306.44	14,748.60	14,430.70
Florida	0.59	0.60	0.58	34,016.85	32,144.48	30,785.26
Georgia	0.34	0.35	0.35	25,103.36	26,732.73	27,398.62
Hawaii	0.07	0.08	0.08	87,024.01	58,240.39	57,609.89
Idaho	0.08	0.09	0.10	30,491.06	35,361.97	28,116.90
Illinois	0.13	0.13	0.13	30,412.35	30,349.54	29,978.45
Indiana	0.10	0.11	0.12	29,079.45	27,044.25	27,072.15
Iowa	0.07	0.07	0.07	38,593.84	36,301.77	36,995.30
Kansas	0.06	0.06	0.06	43,669.91	42,703.20	41,990.08
Kentucky	0.24	0.23	0.24	38,057.21	38,190.52	36,810.92
Louisiana	0.79	0.81	0.78	24,020.01	24,283.18	24,725.15
Maine	0.04	0.04	0.04	55,725.16	50,936.67	49,090.30
Maryland	0.28	0.29	0.32	15,860.04	16,332.54	16,312.03
Massachusetts	0.08	0.08	0.08	24,638.28	25,195.16	24,418.33
Michigan	0.05	0.05	0.04	61,255.08	60,160.15	59,562.50
Minnesota	0.06	0.06	0.06	53,355.85	49,316.45	50,364.03
Mississippi	0.31	0.32	0.33	24,903.16	22,313.11	22,115.31
Missouri	0.17	0.17	0.17	31,404.77	29,951.98	28,525.06
Montana	0.11	0.11	0.12	54,588.48	45,952.36	46,645.20
Nebraska	0.08	0.08	0.08	42,704.97	38,195.65	36,856.31
Nevada	0.39	0.43	0.52	33,358.58	31,652.89	29,785.02
New Hampshire	0.05	0.06	0.06	50,801.08	46,494.55	48,889.39
New Jersey	0.10	0.12	0.14	44,654.41	42,971.40	45,124.05
New Mexico	0.31	0.29	0.32	33,005.39	35,721.64	30,478.51
New York	0.06	0.07	0.07	61,302.12	54,565.82	50,649.05
North Carolina	0.11	0.11	0.12	25,716.42	22,934.45	22,035.66
North Dakota	0.02	0.02	0.02	58,057.17	42,714.86	56,344.79
Ohio	0.15	0.16	0.18	21,925.64	20,405.94	20,047.49
Oklahoma	0.34	0.31	0.32	31,351.63	34,282.77	36,273.12
Oregon	0.17	0.17	0.19	36,270.66	32,203.22	32,889.62
Pennsylvania	0.11	0.12	0.13	57,469.00	50,678.06	47,281.84
Rhode Island	0.38	0.41	0.42	25,208.23	24,101.66	29,391.33
South Carolina	0.33	0.33	0.33	28,536.85	28,877.38	28,053.89
South Dakota	0.05	0.04	0.05	58,074.78	43,162.61	48,025.87
Tennessee	0.17	0.18	0.19	22,591.82	20,737.58	20,354.06
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	0.14	0.15	0.15	44,311.35	42,161.38	40,339.55
Vermont	0.06	0.06	0.07	31,914.90	31,093.06	35,332.80
Virginia	0.13	0.13	0.13	29,825.65	28,295.95	28,045.72
Washington	0.20	0.27	0.31	23,473.22	23,561.71	25,225.80
West Virginia	0.13	0.14	0.15	40,903.82	36,962.93	32,224.11
Wisconsin	0.10	0.10	0.10	34,554.03	37,150.78	36,524.54
Wyoming	0.05	0.04	0.04	54,822.24	35,258.16	60,095.91
<b>Countrywide</b>	<b>0.19</b>	<b>0.20</b>	<b>0.20</b>	<b>35,456.13</b>	<b>33,802.25</b>	<b>32,999.23</b>
<b>CW w/o TX and MA</b>	<b>0.19</b>	<b>0.20</b>	<b>0.21</b>	<b>31,769.97</b>	<b>30,523.52</b>	<b>29,920.51</b>

Table 23D-2

## Uninsured/Underinsured Motorist 2017-2019

STATE	Frequency - Property Damage Component			Severity - Property Damage Component		
	2019	2018	2017	2019	2018	2017
Alabama	0.00	0.00	0.00	6,047.49	7,167.20	6,323.96
Alaska	0.62	0.75	0.81	2,083.87	2,032.08	2,130.58
Arizona	0.00	0.00	0.00	1,474.60	1,378.37	1,705.77
Arkansas	0.76	0.79	0.77	2,567.17	2,354.66	2,270.35
California	0.08	0.08	0.09	2,256.49	2,209.74	2,083.13
Colorado	0.07	0.07	0.07	2,953.72	2,732.25	2,581.58
Connecticut	0.00	0.00	0.00	-	-	397.50
Delaware	0.74	0.82	0.80	1,517.99	1,433.60	1,442.01
District of Columbia	2.61	2.69	2.82	1,610.52	1,441.38	1,308.88
Florida	0.00	0.00	0.00	-	859.00	-
Georgia	0.59	0.66	0.72	2,511.85	2,279.03	2,210.64
Hawaii	0.00	0.00	0.00	-	4,596.00	4,454.00
Idaho	0.04	0.04	0.05	2,139.45	1,910.39	1,894.77
Illinois	0.03	0.04	0.03	2,934.09	2,829.64	2,611.14
Indiana	0.29	0.31	0.33	2,434.26	2,336.66	2,136.12
Iowa	0.00	0.00	0.00	3,173.78	1,670.50	8,663.80
Kansas	0.00	0.00	0.00	2,490.48	3,825.17	2,607.05
Kentucky	0.00	0.00	0.00	4,816.09	5,242.72	4,967.55
Louisiana	0.07	0.07	0.08	3,311.57	3,101.13	2,981.79
Maine	0.00	0.00	0.00	8,789.00	-	47,176.00
Maryland	1.04	1.13	1.14	1,852.29	1,656.20	1,570.69
Massachusetts	0.00	0.00	0.00	-	-	-
Michigan	0.00	0.00	0.00	1,999.00	1,564.50	2,542.00
Minnesota	0.00	0.00	0.00	1,792.64	8,006.38	1,492.88
Mississippi	1.04	1.09	1.13	2,564.30	2,404.43	2,250.03
Missouri	0.00	0.00	0.00	2,163.30	2,427.23	2,813.89
Montana	0.03	0.03	0.04	3,311.01	2,982.11	3,180.84
Nebraska	0.00	0.00	0.00	2,005.45	2,699.71	1,724.94
Nevada	0.00	0.00	0.00	1,049.53	1,445.39	1,841.04
New Hampshire	0.01	0.01	0.01	3,165.61	4,285.08	16,305.26
New Jersey	0.12	0.12	0.12	3,672.02	3,237.61	3,029.55
New Mexico	1.14	1.14	1.18	2,445.25	2,271.89	2,190.39
New York	0.00	0.00	0.00	293.00	570.00	923.00
North Carolina	0.16	0.16	0.15	1,639.22	1,656.70	1,743.41
North Dakota	0.00	0.00	0.00	1,379.88	2,314.47	4,737.75
Ohio	0.04	0.04	0.05	2,731.86	2,804.01	2,889.46
Oklahoma	0.00	0.00	0.00	1,658.75	2,119.00	3,270.33
Oregon	0.45	0.48	0.52	1,732.33	1,688.96	1,681.39
Pennsylvania	0.00	0.00	0.00	2,644.50	-	1,569.00
Rhode Island	0.43	0.52	0.59	3,846.72	3,046.61	2,825.75
South Carolina	0.64	0.69	0.71	2,381.74	2,188.32	1,851.87
South Dakota	0.00	0.00	0.00	1,824.78	6,157.88	3,674.00
Tennessee	0.83	0.87	0.87	2,403.00	2,279.16	2,272.71
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	0.02	0.02	0.02	2,502.25	2,283.50	2,071.99
Vermont	0.85	0.87	0.92	1,106.58	1,073.07	1,159.06
Virginia	0.91	0.94	0.97	962.65	861.23	802.85
Washington	0.90	1.04	1.11	2,499.27	2,273.66	2,206.43
West Virginia	0.33	0.38	0.37	2,347.38	2,197.54	2,288.09
Wisconsin	0.01	0.01	0.01	4,819.32	4,975.77	7,590.22
Wyoming	0.00	0.00	0.00	2,184.50	2,551.28	2,277.43
<b>Countrywide</b>	<b>0.22</b>	<b>0.23</b>	<b>0.24</b>	<b>2,104.83</b>	<b>1,953.00</b>	<b>1,871.39</b>
<b>CW w/o TX and MA</b>	<b>0.22</b>	<b>0.24</b>	<b>0.24</b>	<b>2,104.83</b>	<b>1,953.00</b>	<b>1,871.39</b>

# Total Liability

## Total Liability

### Voluntary Market Business and Residual Market Business

**Total Liability** earned premium and incurred losses are the sums of the respective amounts reported for:

- Bodily injury liability (BI)
- Property damage liability (PD)
- BI/PD combined single limits (CSL)
- Personal injury protection (PIP)
- Uninsured/underinsured motorist (UM/UIM)
- Medical payments
- Other liability (not shown separately)

Total liability earned exposures are the sum of bodily injury liability and combined single limit earned exposures.

### Florida

Florida requires PIP coverage, but does not require bodily injury liability. In light of this, PIP exposures are reported in the following tables for Florida in lieu of the sum of bodily injury and combined single limit exposures.

Table 24A

## Total Liability 2017-2019\*

STATE	Voluntary Business					
	Earned Premiums			Earned Exposures		
	2019	2018	2017	2019	2018	2017
Alabama	1,946,610,359	1,885,421,787	1,712,811,367	3,802,220	3,782,325	3,710,547
Alaska	273,113,537	266,117,280	260,562,590	478,383	474,905	475,188
Arizona	3,094,736,389	2,905,573,476	2,623,209,853	4,729,454	4,599,572	4,457,359
Arkansas	1,029,442,740	1,011,072,256	937,277,904	2,151,272	2,133,096	2,114,722
California	17,389,768,684	16,450,534,685	14,777,866,511	27,906,548	27,445,765	26,815,375
Colorado	2,903,353,832	2,765,622,934	2,494,132,653	4,224,373	4,146,464	4,070,735
Connecticut	1,865,454,975	1,811,414,797	1,701,014,482	2,386,964	2,380,009	2,375,781
Delaware	620,423,514	603,499,312	559,437,073	699,175	687,521	677,714
District of Columbia	204,649,706	197,992,641	180,880,813	255,663	253,941	253,687
Florida	13,677,172,929	13,311,585,359	12,352,054,194	14,043,872	13,734,157	13,390,068
Georgia	6,161,397,977	5,754,375,738	5,132,466,849	7,191,800	7,046,084	6,899,938
Hawaii	425,446,177	420,873,769	406,620,083	902,870	893,366	883,064
Idaho	513,476,006	485,919,759	443,203,605	1,217,218	1,181,176	1,142,082
Illinois	3,688,871,306	3,652,644,560	3,536,351,879	7,193,736	7,150,561	7,112,779
Indiana	2,113,021,934	2,076,667,684	1,975,653,834	4,822,484	4,791,536	4,727,620
Iowa	831,791,768	830,953,972	792,650,029	2,468,811	2,500,756	2,470,004
Kansas	956,494,701	932,517,748	872,831,133	2,300,466	2,290,773	2,273,485
Kentucky	1,955,971,709	1,922,037,881	1,811,958,162	3,253,800	3,208,920	3,176,885
Louisiana	2,966,867,293	2,872,258,812	2,640,591,316	2,944,002	2,922,178	2,931,788
Maine	366,915,009	361,798,107	352,300,575	1,009,252	997,699	985,047
Maryland	3,088,410,872	2,997,016,784	2,802,994,076	4,231,524	4,206,601	4,162,870
Massachusetts	2,906,423,750	2,834,488,416	2,708,665,100	4,485,095	4,420,894	4,345,032
Michigan	5,198,506,225	4,990,152,521	4,717,871,427	5,748,737	5,766,450	5,769,847
Minnesota	2,020,687,337	1,995,990,755	1,903,141,011	4,092,706	4,095,327	4,018,262
Mississippi	1,041,644,028	1,018,049,342	954,318,717	1,956,409	1,938,075	1,922,471
Missouri	2,177,990,653	2,111,154,495	1,974,843,491	4,220,970	4,194,000	4,165,299
Montana	349,682,088	342,133,433	325,392,871	820,657	809,126	797,514
Nebraska	662,698,920	653,924,705	620,426,836	1,572,852	1,568,008	1,546,050
Nevada	1,807,512,270	1,683,777,732	1,449,955,979	1,976,574	1,930,350	1,869,126
New Hampshire	415,533,254	405,559,598	389,129,742	965,693	955,981	942,543
New Jersey	5,359,462,778	5,254,195,137	5,055,600,105	5,666,577	5,597,345	5,534,748
New Mexico	848,294,237	821,317,570	759,613,708	1,492,628	1,464,749	1,423,007
New York	8,600,868,513	8,411,776,037	7,987,146,738	9,465,435	9,512,613	9,470,900
North Carolina	2,820,420,187	2,724,052,446	2,483,243,257	7,211,832	7,012,119	6,815,428
North Dakota	190,620,541	189,137,713	184,090,687	631,530	633,947	624,767
Ohio	3,601,383,676	3,581,843,836	3,437,546,449	8,209,708	8,192,505	8,101,552
Oklahoma	1,373,461,705	1,361,800,515	1,315,548,572	2,765,177	2,729,026	2,689,895
Oregon	1,965,130,158	1,938,246,304	1,836,151,829	2,911,297	2,858,145	2,796,825
Pennsylvania	4,744,584,033	4,743,265,114	4,542,792,614	8,786,150	8,732,712	8,631,457
Rhode Island	605,231,015	584,030,732	553,026,289	694,837	683,689	674,575
South Carolina	2,720,600,589	2,585,261,110	2,312,528,641	3,868,821	3,795,360	3,719,635
South Dakota	223,313,387	221,589,427	212,556,643	686,110	690,834	677,431
Tennessee	2,309,523,631	2,235,741,134	2,089,122,951	4,911,539	4,816,451	4,712,612
Texas	12,710,900,800	12,412,615,273	11,426,014,725	n/a	n/a	n/a
Utah	1,209,175,337	1,133,102,407	1,029,768,186	2,011,036	1,937,736	1,871,343
Vermont	161,344,952	161,805,848	159,186,958	441,568	438,810	436,291
Virginia	3,160,242,242	3,098,816,308	2,913,237,024	6,604,248	6,553,239	6,382,106
Washington	3,324,698,773	3,213,542,899	3,013,784,018	4,776,977	4,681,973	4,601,958
West Virginia	657,253,630	665,113,546	655,669,414	1,292,969	1,298,400	1,298,882
Wisconsin	1,667,904,146	1,658,641,409	1,596,638,599	4,021,503	4,013,290	3,965,299
Wyoming	155,345,839	153,558,978	149,768,702	451,971	444,288	437,056
<b>Countrywide</b>	<b>141,063,830,111</b>	<b>136,700,584,081</b>	<b>127,123,650,264</b>	<b>200,955,493</b>	<b>198,592,847</b>	<b>195,348,649</b>
<b>CW w/o Texas</b>	<b>128,352,929,311</b>	<b>124,287,968,808</b>	<b>115,697,635,539</b>	<b>200,955,493</b>	<b>198,592,847</b>	<b>195,348,649</b>

\*Total includes Other Liability that is not reported separately in this publication.

Table 24B

## Total Liability 2017-2019\*

STATE	Voluntary Business		
	Incurred Losses		
	2019	2018	2017
Alabama	1,461,554,582	1,405,833,505	1,349,180,655
Alaska	209,293,619	207,463,312	216,605,793
Arizona	2,282,268,865	2,206,136,120	2,126,986,440
Arkansas	744,903,395	704,565,901	697,105,823
California	12,057,531,069	11,367,759,316	10,912,755,861
Colorado	2,258,379,775	2,164,847,573	2,035,497,891
Connecticut	1,312,300,606	1,321,640,509	1,365,504,705
Delaware	485,978,153	478,722,700	457,043,617
District of Columbia	158,271,789	156,243,821	152,005,215
Florida	11,430,098,538	10,744,159,865	10,273,145,236
Georgia	4,778,227,328	4,581,872,098	4,373,663,370
Hawaii	296,862,698	275,579,525	269,918,616
Idaho	352,987,957	337,068,624	313,986,451
Illinois	2,785,165,439	2,805,572,516	2,691,999,068
Indiana	1,509,323,143	1,461,156,405	1,443,345,760
Iowa	611,355,498	565,401,231	559,960,807
Kansas	710,316,684	678,846,058	654,205,821
Kentucky	1,508,944,751	1,457,569,632	1,434,324,745
Louisiana	2,239,518,766	2,220,557,106	2,247,434,457
Maine	281,429,504	265,094,075	261,704,545
Maryland	2,399,158,648	2,371,004,905	2,320,348,404
Massachusetts	1,880,965,945	1,819,168,962	1,813,709,173
Michigan	3,869,070,659	3,907,641,694	3,862,080,707
Minnesota	1,439,690,486	1,392,902,884	1,355,411,396
Mississippi	809,155,035	793,445,139	771,135,674
Missouri	1,647,643,516	1,573,170,641	1,517,559,618
Montana	244,518,764	223,538,747	221,265,066
Nebraska	469,006,082	457,648,291	421,920,670
Nevada	1,378,317,240	1,300,328,457	1,227,002,078
New Hampshire	297,458,426	282,910,959	286,657,699
New Jersey	3,863,103,362	3,932,125,140	3,935,532,551
New Mexico	569,597,468	576,286,809	545,862,879
New York	7,205,710,486	7,087,132,323	6,754,240,371
North Carolina	2,476,690,790	2,230,640,201	2,137,971,036
North Dakota	131,590,643	127,386,144	122,212,730
Ohio	2,521,053,828	2,483,039,679	2,482,493,358
Oklahoma	939,632,772	903,943,904	884,879,910
Oregon	1,382,695,619	1,339,500,750	1,326,086,935
Pennsylvania	3,433,300,660	3,372,163,377	3,339,593,918
Rhode Island	447,866,155	423,641,947	428,044,590
South Carolina	2,043,098,640	1,994,864,034	1,894,065,888
South Dakota	156,270,238	143,678,106	141,477,450
Tennessee	1,713,285,025	1,648,513,840	1,624,865,275
Texas	8,931,929,449	8,202,563,497	7,874,813,877
Utah	919,804,910	872,277,895	819,391,970
Vermont	108,463,660	108,210,119	103,653,423
Virginia	2,484,965,096	2,387,202,886	2,327,262,134
Washington	2,103,697,137	2,247,887,302	2,314,826,613
West Virginia	464,421,890	460,750,656	439,803,156
Wisconsin	1,182,222,176	1,161,706,803	1,150,677,049
Wyoming	120,181,353	101,207,787	98,739,236
<b>Countrywide</b>	<b>105,109,278,317</b>	<b>101,332,573,770</b>	<b>98,379,959,710</b>
<b>CW w/o Texas</b>	<b>96,177,348,868</b>	<b>93,130,010,273</b>	<b>90,505,145,833</b>

\*Total includes Other Liability that is not reported separately in this publication.

Table 24C

## Total Liability 2017-2019\*

STATE	Voluntary Business					
	Pure Premium			Loss Ratio		
	2019	2018	2017	2019	2018	2017
Alabama	384.40	371.69	363.61	75.08	74.56	78.77
Alaska	437.50	436.85	455.83	76.63	77.96	83.13
Arizona	482.56	479.64	477.19	73.75	75.93	81.08
Arkansas	346.26	330.30	329.64	72.36	69.69	74.38
California	432.07	414.19	406.96	69.34	69.10	73.85
Colorado	534.61	522.09	500.03	77.79	78.28	81.61
Connecticut	549.78	555.31	574.76	70.35	72.96	80.28
Delaware	695.07	696.30	674.39	78.33	79.32	81.70
District of Columbia	619.06	615.28	599.18	77.34	78.91	84.04
Florida	813.89	782.29	767.22	83.57	80.71	83.17
Georgia	664.40	650.27	633.87	77.55	79.62	85.22
Hawaii	328.80	308.47	305.66	69.78	65.48	66.38
Idaho	290.00	285.37	274.92	68.74	69.37	70.84
Illinois	387.17	392.36	378.47	75.50	76.81	76.12
Indiana	312.98	304.95	305.30	71.43	70.36	73.06
Iowa	247.63	226.09	226.70	73.50	68.04	70.64
Kansas	308.77	296.34	287.75	74.26	72.80	74.95
Kentucky	463.75	454.22	451.49	77.15	75.83	79.16
Louisiana	760.71	759.90	766.57	75.48	77.31	85.11
Maine	278.85	265.71	265.68	76.70	73.27	74.28
Maryland	566.97	563.64	557.39	77.68	79.11	82.78
Massachusetts	419.38	411.49	417.42	64.72	64.18	66.96
Michigan	673.03	677.65	669.36	74.43	78.31	81.86
Minnesota	351.77	340.12	337.31	71.25	69.79	71.22
Mississippi	413.59	409.40	401.12	77.68	77.94	80.80
Missouri	390.35	375.10	364.33	75.65	74.52	76.84
Montana	297.95	276.27	277.44	69.93	65.34	68.00
Nebraska	298.19	291.87	272.90	70.77	69.98	68.00
Nevada	697.33	673.62	656.46	76.25	77.23	84.62
New Hampshire	308.03	295.94	304.13	71.58	69.76	73.67
New Jersey	681.73	702.50	711.06	72.08	74.84	77.85
New Mexico	381.61	393.44	383.60	67.15	70.17	71.86
New York	761.27	745.02	713.16	83.78	84.25	84.56
North Carolina	343.42	318.11	313.70	87.81	81.89	86.10
North Dakota	208.37	200.94	195.61	69.03	67.35	66.39
Ohio	307.08	303.09	306.42	70.00	69.32	72.22
Oklahoma	339.81	331.23	328.96	68.41	66.38	67.26
Oregon	474.94	468.66	474.14	70.36	69.11	72.22
Pennsylvania	390.76	386.15	386.91	72.36	71.09	73.51
Rhode Island	644.56	619.64	634.54	74.00	72.54	77.40
South Carolina	528.09	525.61	509.21	75.10	77.16	81.90
South Dakota	227.76	207.98	208.84	69.98	64.84	66.56
Tennessee	348.83	342.27	344.79	74.18	73.73	77.78
Texas	n/a	n/a	n/a	70.27	66.08	68.92
Utah	457.38	450.15	437.86	76.07	76.98	79.57
Vermont	245.63	246.60	237.58	67.22	66.88	65.11
Virginia	376.27	364.28	364.65	78.63	77.04	79.89
Washington	440.38	480.12	503.01	63.27	69.95	76.81
West Virginia	359.19	354.86	338.60	70.66	69.27	67.08
Wisconsin	293.98	289.46	290.19	70.88	70.04	72.07
Wyoming	265.91	227.80	225.92	77.36	65.91	65.93
<b>Countrywide</b>	<b>523.05</b>	<b>510.25</b>	<b>503.61</b>	<b>74.51</b>	<b>74.13</b>	<b>77.39</b>
<b>CW w/o Texas</b>	<b>478.60</b>	<b>468.95</b>	<b>463.30</b>	<b>74.93</b>	<b>74.93</b>	<b>78.23</b>

\*Total includes Other Liability that is not reported separately in this publication.

Table 25A

## Total Liability 2017-2019\*

STATE	Residual Business					
	Earned Premiums			Earned Exposures		
	2019	2018	2017	2019	2018	2017
Alabama	1,363	9,032	9,295	0	4	5
Alaska	3,865	7,853	7,827	4	5	4
Arizona	0	0	0	0	0	0
Arkansas	8,640	2,271	853	1	1	0
California	10,535,249	9,150,194	7,218,882	23,403	21,040	17,761
Colorado	2,725	8,214	6,230	3	3	2
Connecticut	207,916	253,283	248,737	93	152	144
Delaware	13,154	10,503	6,082	1	2	3
District of Columbia	406,528	342,595	334,453	187	163	159
Florida	682,779	1,786,672	1,821,994	137	356	305
Georgia	0	0	0	0	0	0
Hawaii	1,986,233	2,153,141	2,397,144	418	534	746
Idaho	118	0	0	0	0	0
Illinois	177,935	227,786	259,835	132	176	219
Indiana	8,868	9,705	4,635	8	4	2
Iowa	12,083	9,432	5,977	10	8	4
Kansas	733,129	879,383	948,276	851	1,103	1,319
Kentucky	464,017	960,149	798,562	198	461	406
Louisiana	61,279	68,672	50,219	23	23	10
Maine	3,391	12,392	9,500	1	4	4
Maryland	66,157,024	66,594,484	58,541,400	39,061	43,083	40,520
Massachusetts	67,913,097	73,533,471	77,682,371	46,546	52,335	56,263
Michigan	4,196,418	7,843,563	10,664,517	1,613	3,092	4,373
Minnesota	15,823	14,577	12,021	3	5	3
Mississippi	0	7,005	13,162	0	2	4
Missouri	34,356	36,480	32,462	13	19	18
Montana	1,599	2,907	4,104	1	4	4
Nebraska	18,070	28,630	18,930	8	11	8
Nevada	1,433	506	2,042	1	0	1
New Hampshire	27,439	51,176	78,483	18	33	52
New Jersey	26,226,295	24,204,570	20,519,956	1,863	1,978	1,948
New Mexico	3,920	5,189	9,924	3	4	3
New York	92,566,916	95,752,596	81,338,742	39,176	44,442	42,059
North Carolina	417,522	0	0	896	0	0
North Dakota	226	1,357	258	0	1	0
Ohio	13,304	15,645	2,940	4	3	0
Oklahoma	17,622	14,979	15,918	8	11	11
Oregon	18,376	26,316	13,007	5	6	4
Pennsylvania	3,391,642	3,394,592	3,100,945	5,900	6,039	5,788
Rhode Island	21,749,441	25,601,464	23,929,775	12,937	17,170	17,897
South Carolina	10,644	45,409	51,667	3	16	23
South Dakota	9,917	2,218	0	4	0	0
Tennessee	8,212	10,166	3,232	2	3	2
Texas	1,680,417	2,037,392	1,778,723	n/a	n/a	n/a
Utah	3,108	5,953	2,511	2	2	2
Vermont	26,274	12,992	5,523	18	8	5
Virginia	427,475	460,767	455,849	309	346	367
Washington	23,875	23,095	14,762	6	6	7
West Virginia	24,247	22,987	19,373	18	16	14
Wisconsin	22,149	11,224	5,821	6	3	2
Wyoming	1,616	180	0	1	0	0
<b>Countrywide</b>	<b>300,317,729</b>	<b>315,653,167</b>	<b>292,446,919</b>	<b>173,895</b>	<b>192,677</b>	<b>190,471</b>
<b>CW w/o Texas</b>	<b>298,637,312</b>	<b>313,615,775</b>	<b>290,668,196</b>	<b>173,895</b>	<b>192,677</b>	<b>190,471</b>

\*Total includes Other Liability that is not reported separately in this publication.



Table 25B

## Total Liability 2017-2019\*

STATE	Residual Business		
	Incurred Losses		
	2019	2018	2017
Alabama	0	0	0
Alaska	0	0	0
Arizona	0	0	0
Arkansas	0	0	0
California	8,157,854	6,767,123	5,091,661
Colorado	55,803	4,632	0
Connecticut	79,207	187,644	152,814
Delaware	0	0	0
District of Columbia	469,430	248,252	522,093
Florida	183,017	214,245	348,221
Georgia	0	0	0
Hawaii	521,551	791,539	806,435
Idaho	0	0	0
Illinois	33,860	400,464	135,667
Indiana	0	3,042	0
Iowa	4,483	810	45,730
Kansas	514,913	502,333	758,593
Kentucky	482,847	1,429,835	997,983
Louisiana	34,657	57,845	307,327
Maine	0	0	28,508
Maryland	55,297,274	63,880,298	61,477,164
Massachusetts	60,448,185	65,803,005	70,210,519
Michigan	3,207,796	5,935,089	9,544,439
Minnesota	4,584	0	0
Mississippi	0	0	27,448
Missouri	83,761	35,911	51,232
Montana	0	8,162	0
Nebraska	13,697	77,074	27,155
Nevada	0	0	0
New Hampshire	70,179	8,348	152,486
New Jersey	17,055,937	16,187,922	13,065,967
New Mexico	0	0	0
New York	98,113,783	126,758,400	105,134,803
North Carolina	855,386	0	0
North Dakota	0	0	0
Ohio	0	2,507	0
Oklahoma	20,886	9,048	22,904
Oregon	0	808	0
Pennsylvania	4,348,051	3,535,891	3,579,722
Rhode Island	22,036,292	21,761,703	25,870,672
South Carolina	0	7,702	10,582
South Dakota	0	5,167	0
Tennessee	0	271	0
Texas	1,333,742	1,577,460	1,866,288
Utah	0	0	0
Vermont	0	6,986	0
Virginia	321,448	301,963	240,860
Washington	69,261	88,018	916
West Virginia	8,852	9,525	25,061
Wisconsin	8,541	16,220	0
Wyoming	0	0	0
<b>Countrywide</b>	<b>273,835,277</b>	<b>316,625,242</b>	<b>300,503,250</b>
<b>CW w/o Texas</b>	<b>272,501,535</b>	<b>315,047,782</b>	<b>298,636,962</b>

\*Total includes Other Liability that is not reported separately in this publication.

Table 25C

## Total Liability 2017-2019\*

STATE	Residual Business					
	Pure Premium			Loss Ratio		
	2019	2018	2017	2019	2018	2017
Alabama	-	0.00	0.00	0.00	0.00	0.00
Alaska	0.00	0.00	0.00	0.00	0.00	0.00
Arizona	-	-	-	-	-	-
Arkansas	0.00	0.00	-	0.00	0.00	0.00
California	348.58	321.63	286.68	77.43	73.96	70.53
Colorado	18,601.00	1,544.00	0.00	2,047.82	56.39	0.00
Connecticut	851.69	1,234.50	1,061.21	38.10	74.08	61.44
Delaware	0.00	0.00	0.00	0.00	0.00	0.00
District of Columbia	2,510.32	1,523.02	3,283.60	115.47	72.46	156.10
Florida	1,335.89	601.81	1,141.71	26.80	11.99	19.11
Georgia	-	-	-	-	-	-
Hawaii	1,247.73	1,482.28	1,081.01	26.26	36.76	33.64
Idaho	-	-	-	0.00	-	-
Illinois	256.52	2,275.36	619.48	19.03	175.81	52.21
Indiana	0.00	760.50	0.00	0.00	31.34	0.00
Iowa	448.30	101.25	11,432.50	37.10	8.59	765.10
Kansas	605.07	455.42	575.13	70.23	57.12	80.00
Kentucky	2,438.62	3,101.59	2,458.09	104.06	148.92	124.97
Louisiana	1,506.83	2,515.00	30,732.70	56.56	84.23	611.97
Maine	0.00	0.00	7,127.00	0.00	0.00	300.08
Maryland	1,415.66	1,482.73	1,517.21	83.58	95.92	105.01
Massachusetts	1,298.68	1,257.34	1,247.90	89.01	89.49	90.38
Michigan	1,988.71	1,919.50	2,182.58	76.44	75.67	89.50
Minnesota	1,528.00	0.00	0.00	28.97	0.00	0.00
Mississippi	-	0.00	6,862.00	-	0.00	208.54
Missouri	6,443.15	1,890.05	2,846.22	243.80	98.44	157.82
Montana	0.00	2,040.50	0.00	0.00	280.77	0.00
Nebraska	1,712.13	7,006.73	3,394.38	75.80	269.21	143.45
Nevada	0.00	-	0.00	0.00	0.00	0.00
New Hampshire	3,898.83	252.97	2,932.42	255.76	16.31	194.29
New Jersey	9,155.09	8,183.98	6,707.38	65.03	66.88	63.67
New Mexico	0.00	0.00	0.00	0.00	0.00	0.00
New York	2,504.44	2,852.22	2,499.70	105.99	132.38	129.26
North Carolina	954.67	-	-	204.87	-	-
North Dakota	-	0.00	-	0.00	0.00	0.00
Ohio	0.00	835.67	-	0.00	16.02	0.00
Oklahoma	2,610.75	822.55	2,082.18	118.52	60.40	143.89
Oregon	0.00	134.67	0.00	0.00	3.07	0.00
Pennsylvania	736.96	585.51	618.47	128.20	104.16	115.44
Rhode Island	1,703.35	1,267.43	1,445.53	101.32	85.00	108.11
South Carolina	0.00	481.38	460.09	0.00	16.96	20.48
South Dakota	0.00	-	-	0.00	232.96	-
Tennessee	0.00	90.33	0.00	0.00	2.67	0.00
Texas	n/a	n/a	n/a	79.37	77.43	104.92
Utah	0.00	0.00	0.00	0.00	0.00	0.00
Vermont	0.00	873.25	0.00	0.00	53.77	0.00
Virginia	1,040.28	872.73	656.29	75.20	65.53	52.84
Washington	11,543.50	14,669.67	130.86	290.10	381.11	6.21
West Virginia	491.78	595.31	1,790.07	36.51	41.44	129.36
Wisconsin	1,423.50	5,406.67	0.00	38.56	144.51	0.00
Wyoming	0.00	-	-	0.00	0.00	-
<b>Countrywide</b>	<b>1,574.72</b>	<b>1,643.30</b>	<b>1,577.69</b>	<b>91.18</b>	<b>100.31</b>	<b>102.75</b>
<b>CW w/o Texas</b>	<b>1,567.05</b>	<b>1,635.11</b>	<b>1,567.89</b>	<b>91.25</b>	<b>100.46</b>	<b>102.74</b>

\*Total includes Other Liability that is not reported separately in this publication.

Table 26A

## Total Liability 2017-2019\*

STATE	Total Business					
	Earned Premiums			Earned Exposures		
	2019	2018	2017	2019	2018	2017
Alabama	1,946,611,722	1,885,430,819	1,712,820,662	3,802,220	3,782,329	3,710,552
Alaska	273,117,402	266,125,133	260,570,417	478,387	474,910	475,192
Arizona	3,094,736,389	2,905,573,476	2,623,209,853	4,729,454	4,599,572	4,457,359
Arkansas	1,029,451,380	1,011,074,527	937,278,757	2,151,273	2,133,097	2,114,722
California	17,400,303,933	16,459,684,879	14,785,085,393	27,929,951	27,466,805	26,833,136
Colorado	2,903,356,557	2,765,631,148	2,494,138,883	4,224,376	4,146,467	4,070,737
Connecticut	1,865,662,891	1,811,668,080	1,701,263,219	2,387,057	2,380,161	2,375,925
Delaware	620,436,668	603,509,815	559,443,155	699,176	687,523	677,717
District of Columbia	205,056,234	198,335,236	181,215,266	255,850	254,104	253,846
Florida	13,677,855,708	13,313,372,031	12,353,876,188	14,044,009	13,734,513	13,390,373
Georgia	6,161,397,977	5,754,375,738	5,132,466,849	7,191,800	7,046,084	6,899,938
Hawaii	427,432,410	423,026,910	409,017,227	903,288	893,900	883,810
Idaho	513,476,124	485,919,759	443,203,605	1,217,218	1,181,176	1,142,082
Illinois	3,689,049,241	3,652,872,346	3,536,611,714	7,193,868	7,150,737	7,112,998
Indiana	2,113,030,802	2,076,677,389	1,975,658,469	4,822,492	4,791,540	4,727,622
Iowa	831,803,851	830,963,404	792,656,006	2,468,821	2,500,764	2,470,008
Kansas	957,227,830	933,397,131	873,779,409	2,301,317	2,291,876	2,274,804
Kentucky	1,956,435,726	1,922,998,030	1,812,756,724	3,253,998	3,209,381	3,177,291
Louisiana	2,966,928,572	2,872,327,484	2,640,641,535	2,944,025	2,922,201	2,931,798
Maine	366,918,400	361,810,499	352,310,075	1,009,253	997,703	985,051
Maryland	3,154,567,896	3,063,611,268	2,861,535,476	4,270,585	4,249,684	4,203,390
Massachusetts	2,974,336,847	2,908,021,887	2,786,347,471	4,531,641	4,473,229	4,401,295
Michigan	5,202,702,643	4,997,996,084	4,728,535,944	5,750,350	5,769,542	5,774,220
Minnesota	2,020,703,160	1,996,005,332	1,903,153,032	4,092,709	4,095,332	4,018,265
Mississippi	1,041,644,028	1,018,056,347	954,331,879	1,956,409	1,938,077	1,922,475
Missouri	2,178,025,009	2,111,190,975	1,974,875,953	4,220,983	4,194,019	4,165,317
Montana	349,683,687	342,136,340	325,396,975	820,658	809,130	797,518
Nebraska	662,716,990	653,953,335	620,445,766	1,572,860	1,568,019	1,546,058
Nevada	1,807,513,703	1,683,778,238	1,449,958,021	1,976,575	1,930,350	1,869,127
New Hampshire	415,560,693	405,610,774	389,208,225	965,711	956,014	942,595
New Jersey	5,385,689,073	5,278,399,707	5,076,120,061	5,668,440	5,599,323	5,536,696
New Mexico	848,298,157	821,322,759	759,623,632	1,492,631	1,464,753	1,423,010
New York	8,693,435,429	8,507,528,633	8,068,485,480	9,504,611	9,557,055	9,512,959
North Carolina	2,820,837,709	2,724,052,446	2,483,243,257	7,212,728	7,012,119	6,815,428
North Dakota	190,620,767	189,139,070	184,090,945	631,530	633,948	624,767
Ohio	3,601,396,980	3,581,859,481	3,437,549,389	8,209,712	8,192,508	8,101,552
Oklahoma	1,373,479,327	1,361,815,494	1,315,564,490	2,765,185	2,729,037	2,689,906
Oregon	1,965,148,534	1,938,272,620	1,836,164,836	2,911,302	2,858,151	2,796,829
Pennsylvania	4,747,975,675	4,746,659,706	4,545,893,559	8,792,050	8,738,751	8,637,245
Rhode Island	626,980,456	609,632,196	576,956,064	707,774	700,859	692,472
South Carolina	2,720,611,233	2,585,306,519	2,312,580,308	3,868,824	3,795,376	3,719,658
South Dakota	223,323,304	221,591,645	212,556,643	686,114	690,834	677,431
Tennessee	2,309,531,843	2,235,751,300	2,089,126,183	4,911,541	4,816,454	4,712,614
Texas	12,712,581,217	12,414,652,665	11,427,793,448	n/a	n/a	n/a
Utah	1,209,178,445	1,133,108,360	1,029,770,697	2,011,038	1,937,738	1,871,345
Vermont	161,371,226	161,818,840	159,192,481	441,586	438,818	436,296
Virginia	3,160,669,717	3,099,277,075	2,913,692,873	6,604,557	6,553,585	6,382,473
Washington	3,324,722,648	3,213,565,994	3,013,798,780	4,776,983	4,681,979	4,601,965
West Virginia	657,277,877	665,136,533	655,688,787	1,292,987	1,298,416	1,298,896
Wisconsin	1,667,926,295	1,658,652,633	1,596,644,420	4,021,509	4,013,293	3,965,301
Wyoming	155,347,455	153,559,158	149,768,702	451,972	444,288	437,056
<b>Countrywide</b>	<b>141,364,147,840</b>	<b>137,016,237,248</b>	<b>127,416,097,183</b>	<b>201,129,388</b>	<b>198,785,524</b>	<b>195,539,120</b>
<b>CW w/o Texas</b>	<b>128,651,566,623</b>	<b>124,601,584,583</b>	<b>115,988,303,735</b>	<b>201,129,388</b>	<b>198,785,524</b>	<b>195,539,120</b>

\*Total includes Other Liability that is not reported separately in this publication.

Table 26B

## Total Liability 2017-2019\*

STATE	Total Business		
	Incurred Losses		
	2019	2018	2017
Alabama	1,461,554,582	1,405,833,505	1,349,180,655
Alaska	209,293,619	207,463,312	216,605,793
Arizona	2,282,268,865	2,206,136,120	2,126,986,440
Arkansas	744,903,395	704,565,901	697,105,823
California	12,065,688,923	11,374,526,439	10,917,847,522
Colorado	2,258,435,578	2,164,852,205	2,035,497,891
Connecticut	1,312,379,813	1,321,828,153	1,365,657,519
Delaware	485,978,153	478,722,700	457,043,617
District of Columbia	158,741,219	156,492,073	152,527,308
Florida	11,430,281,555	10,744,374,110	10,273,493,457
Georgia	4,778,227,328	4,581,872,098	4,373,663,370
Hawaii	297,384,249	276,371,064	270,725,051
Idaho	352,987,957	337,068,624	313,986,451
Illinois	2,785,199,299	2,805,972,980	2,692,134,735
Indiana	1,509,323,143	1,461,159,447	1,443,345,760
Iowa	611,359,981	565,402,041	560,006,537
Kansas	710,831,597	679,348,391	654,964,414
Kentucky	1,509,427,598	1,458,999,467	1,435,322,728
Louisiana	2,239,553,423	2,220,614,951	2,247,741,784
Maine	281,429,504	265,094,075	261,733,053
Maryland	2,454,455,922	2,434,885,203	2,381,825,568
Massachusetts	1,941,414,130	1,884,971,967	1,883,919,692
Michigan	3,872,278,455	3,913,576,783	3,871,625,146
Minnesota	1,439,695,070	1,392,902,884	1,355,411,396
Mississippi	809,155,035	793,445,139	771,163,122
Missouri	1,647,727,277	1,573,206,552	1,517,610,850
Montana	244,518,764	223,546,909	221,265,066
Nebraska	469,019,779	457,725,365	421,947,825
Nevada	1,378,317,240	1,300,328,457	1,227,002,078
New Hampshire	297,528,605	282,919,307	286,810,185
New Jersey	3,880,159,299	3,948,313,062	3,948,598,518
New Mexico	569,597,468	576,286,809	545,862,879
New York	7,303,824,269	7,213,890,723	6,859,375,174
North Carolina	2,477,546,176	2,230,640,201	2,137,971,036
North Dakota	131,590,643	127,386,144	122,212,730
Ohio	2,521,053,828	2,483,042,186	2,482,493,358
Oklahoma	939,653,658	903,952,952	884,902,814
Oregon	1,382,695,619	1,339,501,558	1,326,086,935
Pennsylvania	3,437,648,711	3,375,699,268	3,343,173,640
Rhode Island	469,902,447	445,403,650	453,915,262
South Carolina	2,043,098,640	1,994,871,736	1,894,076,470
South Dakota	156,270,238	143,683,273	141,477,450
Tennessee	1,713,285,025	1,648,514,111	1,624,865,275
Texas	8,933,263,191	8,204,140,957	7,876,680,165
Utah	919,804,910	872,277,895	819,391,970
Vermont	108,463,660	108,217,105	103,653,423
Virginia	2,485,286,544	2,387,504,849	2,327,502,994
Washington	2,103,766,398	2,247,975,320	2,314,827,529
West Virginia	464,430,742	460,760,181	439,828,217
Wisconsin	1,182,230,717	1,161,723,023	1,150,677,049
Wyoming	120,181,353	101,207,787	98,739,236
<b>Countrywide</b>	<b>105,383,113,594</b>	<b>101,649,199,012</b>	<b>98,680,462,960</b>
<b>CW w/o Texas</b>	<b>96,449,850,403</b>	<b>93,445,058,055</b>	<b>90,803,782,795</b>

\*Total includes Other Liability that is not reported separately in this publication.

Table 26C

## Total Liability 2017-2019\*

STATE	Total Business					
	Pure Premium			Loss Ratio		
	2019	2018	2017	2019	2018	2017
Alabama	384.40	371.68	363.61	75.08	74.56	78.77
Alaska	437.50	436.85	455.83	76.63	77.96	83.13
Arizona	482.56	479.64	477.19	73.75	75.93	81.08
Arkansas	346.26	330.30	329.64	72.36	69.68	74.38
California	432.00	414.12	406.88	69.34	69.11	73.84
Colorado	534.62	522.10	500.03	77.79	78.28	81.61
Connecticut	549.79	555.35	574.79	70.34	72.96	80.27
Delaware	695.07	696.30	674.39	78.33	79.32	81.70
District of Columbia	620.45	615.86	600.87	77.41	78.90	84.17
Florida	813.89	782.29	767.23	83.57	80.70	83.16
Georgia	664.40	650.27	633.87	77.55	79.62	85.22
Hawaii	329.22	309.17	306.32	69.57	65.33	66.19
Idaho	290.00	285.37	274.92	68.74	69.37	70.84
Illinois	387.16	392.40	378.48	75.50	76.82	76.12
Indiana	312.98	304.95	305.30	71.43	70.36	73.06
Iowa	247.63	226.09	226.72	73.50	68.04	70.65
Kansas	308.88	296.42	287.92	74.26	72.78	74.96
Kentucky	463.87	454.60	451.74	77.15	75.87	79.18
Louisiana	760.71	759.91	766.68	75.48	77.31	85.12
Maine	278.85	265.70	265.71	76.70	73.27	74.29
Maryland	574.74	572.96	566.64	77.81	79.48	83.24
Massachusetts	428.41	421.39	428.04	65.27	64.82	67.61
Michigan	673.40	678.32	670.50	74.43	78.30	81.88
Minnesota	351.77	340.12	337.31	71.25	69.78	71.22
Mississippi	413.59	409.40	401.13	77.68	77.94	80.81
Missouri	390.37	375.11	364.34	75.65	74.52	76.85
Montana	297.95	276.28	277.44	69.93	65.34	68.00
Nebraska	298.20	291.91	272.92	70.77	69.99	68.01
Nevada	697.33	673.62	656.46	76.25	77.23	84.62
New Hampshire	308.09	295.94	304.28	71.60	69.75	73.69
New Jersey	684.52	705.14	713.17	72.05	74.80	77.79
New Mexico	381.61	393.44	383.60	67.15	70.17	71.86
New York	768.45	754.82	721.06	84.02	84.79	85.01
North Carolina	343.50	318.11	313.70	87.83	81.89	86.10
North Dakota	208.37	200.94	195.61	69.03	67.35	66.39
Ohio	307.08	303.09	306.42	70.00	69.32	72.22
Oklahoma	339.82	331.24	328.97	68.41	66.38	67.26
Oregon	474.94	468.66	474.14	70.36	69.11	72.22
Pennsylvania	391.00	386.29	387.06	72.40	71.12	73.54
Rhode Island	663.92	635.51	655.50	74.95	73.06	78.67
South Carolina	528.09	525.61	509.21	75.10	77.16	81.90
South Dakota	227.76	207.99	208.84	69.97	64.84	66.56
Tennessee	348.83	342.27	344.79	74.18	73.73	77.78
Texas	n/a	n/a	n/a	70.27	66.08	68.93
Utah	457.38	450.15	437.86	76.07	76.98	79.57
Vermont	245.62	246.61	237.58	67.21	66.88	65.11
Virginia	376.30	364.31	364.67	78.63	77.03	79.88
Washington	440.40	480.13	503.01	63.28	69.95	76.81
West Virginia	359.19	354.86	338.62	70.66	69.27	67.08
Wisconsin	293.98	289.47	290.19	70.88	70.04	72.07
Wyoming	265.90	227.80	225.92	77.36	65.91	65.93
<b>Countrywide</b>	<b>523.96</b>	<b>511.35</b>	<b>504.66</b>	<b>74.55</b>	<b>74.19</b>	<b>77.45</b>
<b>CW w/o Texas</b>	<b>479.54</b>	<b>470.08</b>	<b>464.38</b>	<b>74.97</b>	<b>75.00</b>	<b>78.29</b>

\*Total includes Other Liability that is not reported separately in this publication.

# Collision

## Collision

**Collision** insurance pays for damage to the policyholder's own car regardless of fault. A collision is defined as the upset (turning over) of a covered auto or its impact with another vehicle or stationary object.

Coverage is limited in two ways. First, the amount the policyholder can collect is no more than the current market value of the vehicle immediately before the accident. Second, the policyholder selects a deductible, which is the amount he or she

must pay before the insurance company makes any payment. Generally, the higher the deductible, the lower the collision coverage premium.

Physical damage coverages, (i.e., collision and comprehensive), are not required by law; however, when a car is purchased with a loan, the lender will usually require that the borrower purchase physical damage coverages until the loan is repaid.

## Collision

### State-Specific Information and Technical Notes

#### Voluntary Market Business and Residual Market Business

##### Collision Data

Indivisible physical damage coverage (single premium and deductible for both collision and comprehensive<sup>i</sup> coverages) data are included with collision data in the case that the data is reported to the statistical agent in this manner.

**Michigan**—Michigan law imposes a tort limitation on collision damage. In an accident, the at-fault driver is only liable for a maximum of \$1,000 for damage to another person's vehicle that is "not covered by collision insurance." The property damage liability coverage in a Michigan auto policy does not apply to collision damage. A policyholder can purchase **Limited Property Damage Liability Coverage** that pays this amount to the owner of the damaged vehicle.

#### Loss Development

Collision incurred losses are not developed.

*Except:*

**California**—Incurred losses are developed to **27 months**.

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<sup>i</sup> See Comprehensive, Page 167.

Table 27A

## Collision 2017-2019

STATE	Voluntary Business					
	Earned Premiums			Earned Exposures		
	2019	2018	2017	2019	2018	2017
Alabama	1,023,318,077	987,638,909	919,413,264	2,622,802	2,595,645	2,558,822
Alaska	128,922,275	122,357,279	116,856,344	319,811	316,635	314,385
Arizona	1,135,328,651	1,084,544,489	997,104,177	3,460,909	3,344,590	3,252,904
Arkansas	524,626,062	515,352,526	489,410,686	1,402,796	1,378,722	1,362,366
California	9,763,475,666	9,271,142,913	8,488,468,798	19,849,522	19,550,287	19,181,766
Colorado	982,421,390	952,338,546	917,583,603	2,930,699	2,861,572	2,830,265
Connecticut	735,707,161	711,466,920	688,012,367	1,779,477	1,745,923	1,733,271
Delaware	194,682,692	188,898,972	180,962,146	550,481	539,145	530,877
District of Columbia	110,585,880	107,304,890	100,961,761	205,282	203,998	205,617
Florida	3,801,251,615	3,661,898,889	3,358,393,493	10,674,060	10,384,376	10,166,704
Georgia	2,183,481,660	2,069,206,818	1,891,690,629	5,209,680	5,110,152	5,037,602
Hawaii	247,084,619	233,835,974	219,232,790	674,250	662,290	649,190
Idaho	218,240,648	202,509,294	181,806,010	796,364	765,987	736,282
Illinois	2,061,365,954	1,989,247,924	1,921,887,075	5,774,794	5,722,684	5,695,503
Indiana	1,032,297,004	1,002,272,925	949,121,521	3,559,276	3,495,999	3,437,598
Iowa	457,000,232	449,768,748	426,998,349	1,825,765	1,813,587	1,789,057
Kansas	436,236,455	427,098,305	411,792,896	1,526,786	1,498,052	1,486,327
Kentucky	654,884,881	644,317,950	604,055,333	2,118,828	2,076,138	2,041,520
Louisiana	1,004,742,956	988,765,149	944,316,613	2,055,124	2,029,846	2,040,988
Maine	225,011,497	214,962,862	202,870,897	759,241	739,127	718,027
Maryland	1,437,386,805	1,371,863,091	1,278,931,310	3,370,490	3,339,771	3,314,152
Massachusetts	1,690,246,252	1,624,485,315	1,541,534,270	3,831,589	3,767,716	3,706,463
Michigan	2,155,608,527	2,101,970,679	1,980,634,522	4,487,935	4,414,888	4,340,934
Minnesota	855,327,030	818,574,870	770,660,439	3,143,325	3,107,726	3,030,514
Mississippi	479,811,581	478,475,851	461,414,154	1,281,847	1,267,087	1,269,396
Missouri	942,141,412	913,875,830	874,151,710	2,954,472	2,901,687	2,870,451
Montana	135,371,410	130,656,654	123,054,674	469,527	454,386	441,312
Nebraska	288,968,510	280,094,885	264,531,390	1,060,654	1,039,433	1,022,647
Nevada	540,972,188	510,348,020	461,876,443	1,445,701	1,407,535	1,371,710
New Hampshire	286,405,488	273,715,951	261,518,890	859,656	838,881	817,884
New Jersey	1,865,219,901	1,800,174,625	1,707,037,213	4,435,620	4,358,756	4,292,396
New Mexico	293,409,100	283,405,957	266,990,944	930,140	905,390	883,372
New York	3,391,056,579	3,273,582,791	3,087,836,585	7,242,226	7,229,869	7,155,893
North Carolina	1,716,983,090	1,606,201,684	1,492,456,145	4,986,435	4,817,064	4,640,375
North Dakota	122,754,886	119,055,208	112,742,984	434,740	433,406	425,417
Ohio	1,929,189,882	1,894,103,513	1,818,751,934	6,329,639	6,242,732	6,142,620
Oklahoma	598,067,563	593,110,836	578,981,110	1,753,967	1,716,470	1,703,249
Oregon	589,928,388	564,894,790	510,851,052	2,063,667	2,000,886	1,948,519
Pennsylvania	2,622,051,407	2,544,048,816	2,420,818,392	6,885,672	6,825,757	6,750,634
Rhode Island	248,790,956	237,076,092	223,356,744	512,885	502,964	493,816
South Carolina	877,628,676	845,253,596	785,351,485	2,738,924	2,664,065	2,623,687
South Dakota	109,504,356	106,051,235	99,448,983	449,146	446,691	436,380
Tennessee	1,226,559,742	1,187,335,071	1,111,686,402	3,468,359	3,368,876	3,285,393
Texas	5,867,031,764	5,730,036,085	5,431,794,921	n/a	n/a	n/a
Utah	468,914,507	443,579,523	407,069,226	1,514,187	1,450,768	1,405,452
Vermont	119,152,280	115,090,758	109,209,419	355,050	343,769	334,663
Virginia	1,595,034,981	1,541,569,659	1,467,856,678	4,980,391	4,920,691	4,847,399
Washington	1,116,624,923	1,043,023,075	958,763,506	3,414,790	3,321,843	3,238,182
West Virginia	315,190,094	309,035,933	300,611,131	895,751	886,041	874,766
Wisconsin	810,427,672	790,953,441	764,309,384	3,242,382	3,209,641	3,156,535
Wyoming	81,270,461	80,057,814	77,808,889	273,402	267,389	266,066
<b>Countrywide</b>	<b>61,697,695,786</b>	<b>59,436,631,930</b>	<b>55,762,979,681</b>	<b>147,908,516</b>	<b>145,286,933</b>	<b>142,859,348</b>
<b>CW w/o Texas</b>	<b>55,830,664,022</b>	<b>53,706,595,845</b>	<b>50,331,184,760</b>	<b>147,908,516</b>	<b>145,286,933</b>	<b>142,859,348</b>



Table 27B

## Collision 2017-2019

STATE	Voluntary Business					
	Incurred Losses			Incurred Claims		
	2019	2018	2017	2019	2018	2017
Alabama	700,701,763	675,737,441	634,058,521	148,163	145,918	148,827
Alaska	84,062,280	84,295,753	84,654,134	16,605	17,822	18,593
Arizona	879,210,561	775,105,834	745,636,553	197,984	187,378	185,608
Arkansas	372,161,730	355,737,025	344,805,107	74,192	74,359	73,829
California	6,260,141,255	5,791,185,374	5,648,077,493	1,369,568	1,358,331	1,372,251
Colorado	794,693,011	702,704,785	655,759,104	171,718	158,868	156,046
Connecticut	499,170,882	481,975,758	449,352,220	105,026	105,303	104,705
Delaware	151,526,861	138,616,864	125,943,781	36,216	35,983	34,640
District of Columbia	82,097,676	77,938,964	72,996,529	22,921	22,784	22,927
Florida	2,707,837,732	2,576,288,642	2,496,559,046	625,859	615,610	615,049
Georgia	1,450,037,965	1,383,371,344	1,317,089,721	311,605	310,703	307,090
Hawaii	182,684,604	169,028,197	153,803,901	40,764	39,201	39,075
Idaho	150,374,481	142,503,000	136,985,990	35,995	34,798	36,499
Illinois	1,512,225,061	1,466,521,858	1,342,913,466	354,683	353,055	339,059
Indiana	762,651,275	723,589,315	658,282,941	180,932	180,803	171,786
Iowa	346,578,825	335,509,841	288,872,742	86,783	85,461	78,312
Kansas	329,320,918	306,045,492	285,575,620	74,095	71,550	70,055
Kentucky	457,482,768	438,361,911	410,824,630	99,973	96,168	94,173
Louisiana	674,201,714	661,811,064	670,860,262	141,246	142,775	152,261
Maine	151,730,896	142,089,354	127,646,906	39,820	38,308	38,277
Maryland	1,033,534,264	1,006,658,442	916,455,980	247,909	257,431	243,307
Massachusetts	998,183,632	964,385,788	925,818,822	274,069	277,643	282,486
Michigan	1,638,281,726	1,553,959,972	1,466,248,029	336,208	338,913	340,951
Minnesota	684,696,517	632,235,605	544,694,530	172,893	163,417	150,444
Mississippi	340,648,233	326,751,398	323,575,663	78,642	78,738	80,869
Missouri	748,977,566	687,701,954	649,952,457	163,016	156,981	156,169
Montana	105,034,426	93,576,526	89,060,559	21,823	21,114	20,421
Nebraska	229,258,110	210,152,548	186,238,513	51,843	49,882	47,206
Nevada	400,239,471	360,747,139	349,306,165	85,271	82,914	83,408
New Hampshire	193,514,306	188,383,674	169,605,918	50,624	50,935	49,226
New Jersey	1,319,242,080	1,258,676,378	1,145,488,519	289,497	289,959	283,487
New Mexico	225,068,459	210,322,460	193,377,112	52,998	50,176	49,482
New York	2,420,824,210	2,352,725,196	2,212,480,599	473,828	485,736	479,403
North Carolina	1,121,244,512	1,029,705,821	929,959,132	269,527	258,691	246,536
North Dakota	86,685,380	79,488,546	77,718,332	22,356	20,889	21,687
Ohio	1,338,350,927	1,284,773,534	1,188,623,721	332,744	333,292	320,261
Oklahoma	454,043,394	408,705,570	375,518,098	88,519	84,880	84,135
Oregon	427,070,289	391,793,147	395,485,317	105,062	100,922	104,558
Pennsylvania	1,887,000,651	1,838,912,049	1,657,948,656	451,725	458,868	430,755
Rhode Island	177,784,242	163,301,267	155,463,396	35,278	34,991	35,037
South Carolina	613,905,438	579,428,409	555,718,166	144,381	142,572	141,451
South Dakota	92,019,024	75,957,725	67,807,826	21,365	18,497	17,534
Tennessee	907,273,766	845,515,795	795,331,261	184,048	179,687	172,244
Texas	3,601,914,497	3,430,673,677	3,283,174,850	n/a	n/a	n/a
Utah	354,209,636	308,454,241	299,198,299	80,835	75,921	82,955
Vermont	75,602,938	75,207,113	66,415,130	18,530	18,399	17,525
Virginia	1,119,930,831	1,113,818,026	1,011,807,623	303,216	315,536	297,609
Washington	801,388,669	748,647,931	743,043,628	183,492	178,609	182,324
West Virginia	212,459,711	210,504,118	183,307,411	42,767	43,482	38,752
Wisconsin	627,418,792	578,852,906	523,891,866	156,109	151,803	144,906
Wyoming	59,912,154	52,700,673	53,517,626	12,994	12,292	12,718
<b>Countrywide</b>	<b>42,844,610,109</b>	<b>40,491,135,444</b>	<b>38,186,931,871</b>	<b>8,885,717</b>	<b>8,808,348</b>	<b>8,676,908</b>
<b>CW w/o Texas</b>	<b>39,242,695,612</b>	<b>37,060,461,767</b>	<b>34,903,757,021</b>	<b>8,885,717</b>	<b>8,808,348</b>	<b>8,676,908</b>

Table 27C

## Collision 2017-2019

STATE	Voluntary Business					
	Pure Premium			Loss Ratio		
	2019	2018	2017	2019	2018	2017
Alabama	267.16	260.34	247.79	68.47	68.42	68.96
Alaska	262.85	266.22	269.27	65.20	68.89	72.44
Arizona	254.04	231.75	229.22	77.44	71.47	74.78
Arkansas	265.30	258.02	253.09	70.94	69.03	70.45
California	315.38	296.22	294.45	64.12	62.46	66.54
Colorado	271.16	245.57	231.70	80.89	73.79	71.47
Connecticut	280.52	276.06	259.25	67.85	67.74	65.31
Delaware	275.26	257.10	237.24	77.83	73.38	69.60
District of Columbia	399.93	382.06	355.01	74.24	72.63	72.30
Florida	253.68	248.09	245.56	71.24	70.35	74.34
Georgia	278.34	270.71	261.45	66.41	66.86	69.63
Hawaii	270.94	255.22	236.92	73.94	72.28	70.16
Idaho	188.83	186.04	186.05	68.90	70.37	75.35
Illinois	261.87	256.26	235.78	73.36	73.72	69.87
Indiana	214.27	206.98	191.50	73.88	72.19	69.36
Iowa	189.83	185.00	161.47	75.84	74.60	67.65
Kansas	215.70	204.30	192.14	75.49	71.66	69.35
Kentucky	215.91	211.14	201.23	69.86	68.04	68.01
Louisiana	328.06	326.04	328.69	67.10	66.93	71.04
Maine	199.85	192.24	177.77	67.43	66.10	62.92
Maryland	306.64	301.42	276.53	71.90	73.38	71.66
Massachusetts	260.51	255.96	249.78	59.06	59.37	60.06
Michigan	365.04	351.98	337.77	76.00	73.93	74.03
Minnesota	217.83	203.44	179.74	80.05	77.24	70.68
Mississippi	265.75	257.88	254.91	71.00	68.29	70.13
Missouri	253.51	237.00	226.43	79.50	75.25	74.35
Montana	223.70	205.94	201.81	77.59	71.62	72.37
Nebraska	216.15	202.18	182.11	79.34	75.03	70.40
Nevada	276.85	256.30	254.65	73.99	70.69	75.63
New Hampshire	225.11	224.57	207.37	67.57	68.82	64.85
New Jersey	297.42	288.77	266.86	70.73	69.92	67.10
New Mexico	241.97	232.30	218.91	76.71	74.21	72.43
New York	334.27	325.42	309.18	71.39	71.87	71.65
North Carolina	224.86	213.76	200.41	65.30	64.11	62.31
North Dakota	199.40	183.40	182.69	70.62	66.77	68.93
Ohio	211.44	205.80	193.50	69.37	67.83	65.35
Oklahoma	258.87	238.11	220.47	75.92	68.91	64.86
Oregon	206.95	195.81	202.97	72.39	69.36	77.42
Pennsylvania	274.05	269.41	245.60	71.97	72.28	68.49
Rhode Island	346.64	324.68	314.82	71.46	68.88	69.60
South Carolina	224.14	217.50	211.81	69.95	68.55	70.76
South Dakota	204.88	170.05	155.39	84.03	71.62	68.18
Tennessee	261.59	250.98	242.08	73.97	71.21	71.54
Texas	n/a	n/a	n/a	61.39	59.87	60.44
Utah	233.93	212.61	212.88	75.54	69.54	73.50
Vermont	212.94	218.77	198.45	63.45	65.35	60.81
Virginia	224.87	226.35	208.73	70.21	72.25	68.93
Washington	234.68	225.37	229.46	71.77	71.78	77.50
West Virginia	237.19	237.58	209.55	67.41	68.12	60.98
Wisconsin	193.51	180.35	165.97	77.42	73.18	68.54
Wyoming	219.14	197.09	201.14	73.72	65.83	68.78
<b>Countrywide</b>	<b>289.67</b>	<b>278.70</b>	<b>267.30</b>	<b>69.44</b>	<b>68.12</b>	<b>68.48</b>
<b>CW w/o Texas</b>	<b>265.32</b>	<b>255.08</b>	<b>244.32</b>	<b>70.29</b>	<b>69.01</b>	<b>69.35</b>

Table 27D

## Collision 2017-2019

STATE	Voluntary Business					
	Frequency			Severity		
	2019	2018	2017	2019	2018	2017
Alabama	5.65	5.62	5.82	4,729.26	4,630.94	4,260.37
Alaska	5.19	5.63	5.91	5,062.47	4,729.87	4,553.01
Arizona	5.72	5.60	5.71	4,440.82	4,136.59	4,017.27
Arkansas	5.29	5.39	5.42	5,016.20	4,784.05	4,670.32
California	6.90	6.95	7.15	4,570.89	4,263.46	4,115.92
Colorado	5.86	5.55	5.51	4,627.90	4,423.20	4,202.34
Connecticut	5.90	6.03	6.04	4,752.83	4,577.04	4,291.60
Delaware	6.58	6.67	6.53	4,183.98	3,852.29	3,635.79
District of Columbia	11.17	11.17	11.15	3,581.77	3,420.78	3,183.87
Florida	5.86	5.93	6.05	4,326.59	4,184.94	4,059.12
Georgia	5.98	6.08	6.10	4,653.45	4,452.39	4,288.94
Hawaii	6.05	5.92	6.02	4,481.52	4,311.83	3,936.12
Idaho	4.52	4.54	4.96	4,177.65	4,095.15	3,753.14
Illinois	6.14	6.17	5.95	4,263.60	4,153.81	3,960.71
Indiana	5.08	5.17	5.00	4,215.13	4,002.09	3,831.99
Iowa	4.75	4.71	4.38	3,993.63	3,925.88	3,688.74
Kansas	4.85	4.78	4.71	4,444.58	4,277.37	4,076.45
Kentucky	4.72	4.63	4.61	4,576.06	4,558.29	4,362.45
Louisiana	6.87	7.03	7.46	4,773.24	4,635.34	4,405.99
Maine	5.24	5.18	5.33	3,810.42	3,709.13	3,334.82
Maryland	7.36	7.71	7.34	4,169.01	3,910.40	3,766.67
Massachusetts	7.15	7.37	7.62	3,642.09	3,473.47	3,277.40
Michigan	7.49	7.68	7.85	4,872.82	4,585.13	4,300.47
Minnesota	5.50	5.26	4.96	3,960.23	3,868.85	3,620.58
Mississippi	6.14	6.21	6.37	4,331.63	4,149.86	4,001.23
Missouri	5.52	5.41	5.44	4,594.50	4,380.80	4,161.85
Montana	4.65	4.65	4.63	4,813.01	4,431.97	4,361.22
Nebraska	4.89	4.80	4.62	4,422.16	4,212.99	3,945.23
Nevada	5.90	5.89	6.08	4,693.73	4,350.86	4,187.92
New Hampshire	5.89	6.07	6.02	3,822.58	3,698.51	3,445.45
New Jersey	6.53	6.65	6.60	4,557.01	4,340.88	4,040.71
New Mexico	5.70	5.54	5.60	4,246.73	4,191.69	3,908.03
New York	6.54	6.72	6.70	5,109.08	4,843.63	4,615.07
North Carolina	5.41	5.37	5.31	4,160.05	3,980.45	3,772.10
North Dakota	5.14	4.82	5.10	3,877.50	3,805.28	3,583.64
Ohio	5.26	5.34	5.21	4,022.16	3,854.80	3,711.42
Oklahoma	5.05	4.95	4.94	5,129.33	4,815.10	4,463.28
Oregon	5.09	5.04	5.37	4,064.94	3,882.14	3,782.45
Pennsylvania	6.56	6.72	6.38	4,177.32	4,007.50	3,848.94
Rhode Island	6.88	6.96	7.10	5,039.52	4,666.95	4,437.12
South Carolina	5.27	5.35	5.39	4,251.98	4,064.11	3,928.70
South Dakota	4.76	4.14	4.02	4,307.00	4,106.49	3,867.22
Tennessee	5.31	5.33	5.24	4,929.55	4,705.49	4,617.47
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	5.34	5.23	5.90	4,381.88	4,062.83	3,606.75
Vermont	5.22	5.35	5.24	4,080.03	4,087.57	3,789.74
Virginia	6.09	6.41	6.14	3,693.51	3,529.92	3,399.79
Washington	5.37	5.38	5.63	4,367.43	4,191.55	4,075.40
West Virginia	4.77	4.91	4.43	4,967.84	4,841.18	4,730.27
Wisconsin	4.81	4.73	4.59	4,019.11	3,813.18	3,615.39
Wyoming	4.75	4.60	4.78	4,610.76	4,287.40	4,208.02
<b>Countrywide</b>	<b>6.01</b>	<b>6.06</b>	<b>6.07</b>	<b>4,821.74</b>	<b>4,596.90</b>	<b>4,400.98</b>
<b>CW w/o Texas</b>	<b>6.01</b>	<b>6.06</b>	<b>6.07</b>	<b>4,416.38</b>	<b>4,207.42</b>	<b>4,022.60</b>

Table 28A

## Collision 2017-2019

STATE	Residual Business					
	Earned Premiums			Earned Exposures		
	2019	2018	2017	2019	2018	2017
Alabama	0	0	0	0	0	0
Alaska	433	1,924	1,264	1	2	2
Arizona	0	0	0	0	0	0
Arkansas	0	0	0	0	0	0
California	0	0	0	0	0	0
Colorado	0	0	0	0	0	0
Connecticut	39,416	44,865	46,045	25	33	25
Delaware	8,636	824	1,058	1	0	1
District of Columbia	88,915	83,965	64,501	48	44	39
Florida	123,423	337,189	315,998	62	165	117
Georgia	0	0	0	0	0	0
Hawaii	26,008	40,859	42,872	20	28	35
Idaho	0	0	0	0	0	0
Illinois	62,018	50,008	65,425	27	29	39
Indiana	149	4,138	399	0	1	0
Iowa	1,701	627	389	2	1	1
Kansas	126,552	156,023	181,387	168	212	242
Kentucky	0	0	0	0	0	0
Louisiana	0	0	0	0	0	0
Maine	1,596	3,485	2,951	0	2	2
Maryland	10,252,426	10,980,198	10,397,191	6,847	8,313	7,894
Massachusetts	22,089,688	24,053,239	24,705,286	23,210	26,370	27,864
Michigan	364,620	881,326	1,564,853	281	678	1,244
Minnesota	3,774	0	-868	1	0	0
Mississippi	0	0	-116	0	0	-1
Missouri	5,729	3,667	5,166	3	3	3
Montana	962	0	0	1	0	0
Nebraska	0	0	0	0	0	0
Nevada	0	332	2,384	0	0	1
New Hampshire	16,026	29,642	34,520	14	27	35
New Jersey	2,836,858	2,796,158	2,572,298	1,929	1,964	1,884
New Mexico	193	1,496	5,766	1	2	2
New York	3,342,704	3,859,966	3,380,749	1,754	2,189	2,012
North Carolina	222,100	0	0	363	0	0
North Dakota	263	0	0	0	0	0
Ohio	0	0	0	0	0	0
Oklahoma	5,902	612	2,503	2	2	2
Oregon	2,867	307	245	2	1	1
Pennsylvania	43,303	36,697	35,337	21	18	20
Rhode Island	140,722	112,811	88,493	47	37	41
South Carolina	-303	7,094	5,886	0	5	9
South Dakota	0	0	0	0	0	0
Tennessee	548	626	626	1	1	1
Texas	0	0	0	n/a	n/a	n/a
Utah	1,428	1,596	199	1	1	0
Vermont	7,406	4,050	893	6	2	1
Virginia	118,954	108,611	109,025	57	57	56
Washington	3,147	1,365	400	1	0	1
West Virginia	361	0	2,324	1	0	1
Wisconsin	9,649	2,669	196	4	2	0
Wyoming	0	0	0	0	0	0
<b>Countrywide</b>	<b>39,948,174</b>	<b>43,606,369</b>	<b>43,635,645</b>	<b>34,901</b>	<b>40,189</b>	<b>41,574</b>
<b>CW w/o Texas</b>	<b>39,948,174</b>	<b>43,606,369</b>	<b>43,635,645</b>	<b>34,901</b>	<b>40,189</b>	<b>41,574</b>

Table 28B

## Collision 2017-2019

STATE	Residual Business					
	Incurred Losses			Incurred Claims		
	2019	2018	2017	2019	2018	2017
Alabama	0	0	0	0	0	0
Alaska	0	0	0	0	0	0
Arizona	0	0	0	0	0	0
Arkansas	0	0	0	0	0	0
California	0	0	0	0	0	0
Colorado	0	0	0	0	0	0
Connecticut	16,755	15,590	17,040	1	3	3
Delaware	0	0	0	0	0	0
District of Columbia	70,835	44,460	32,145	16	11	9
Florida	86,171	89,080	140,079	17	12	14
Georgia	0	0	0	0	0	0
Hawaii	34,140	36,907	10,250	2	5	2
Idaho	0	0	0	0	0	0
Illinois	18,945	10,893	66,828	5	2	7
Indiana	0	0	0	0	0	0
Iowa	0	0	0	0	0	0
Kansas	57,064	134,344	111,308	13	27	22
Kentucky	0	0	0	0	0	0
Louisiana	0	0	0	0	0	0
Maine	0	29,717	-840	0	1	-1
Maryland	9,357,758	8,922,922	8,690,567	1,961	1,654	1,672
Massachusetts	16,938,281	20,002,975	20,714,646	4,054	4,886	5,393
Michigan	348,911	701,165	1,142,245	35	111	169
Minnesota	0	0	0	0	0	0
Mississippi	0	0	0	0	0	0
Missouri	23,982	0	0	4	0	0
Montana	0	0	0	0	0	0
Nebraska	0	0	0	0	0	0
Nevada	0	0	0	0	0	0
New Hampshire	7,484	28,504	17,278	1	9	8
New Jersey	1,791,802	1,864,347	1,635,115	363	364	379
New Mexico	0	0	0	0	0	0
New York	2,064,663	1,808,459	2,089,161	347	321	355
North Carolina	186,591	0	0	24	0	0
North Dakota	0	0	0	0	0	0
Ohio	0	0	0	0	0	0
Oklahoma	0	0	0	0	0	0
Oregon	0	0	0	0	0	0
Pennsylvania	37,990	4,674	11,632	5	2	7
Rhode Island	68,720	46,924	36,904	11	6	6
South Carolina	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0
Texas	0	0	0	n/a	n/a	n/a
Utah	0	-2,030	3,406	0	0	1
Vermont	0	5,204	0	0	1	0
Virginia	29,027	108,231	235,415	0	-9	10
Washington	0	0	0	0	0	0
West Virginia	0	0	0	0	0	0
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
<b>Countrywide</b>	<b>31,139,119</b>	<b>33,852,366</b>	<b>34,953,179</b>	<b>6,859</b>	<b>7,406</b>	<b>8,056</b>
<b>CW w/o Texas</b>	<b>31,139,119</b>	<b>33,852,366</b>	<b>34,953,179</b>	<b>6,859</b>	<b>7,406</b>	<b>8,056</b>

Table 28C

## Collision 2017-2019

STATE	Residual Business					
	Pure Premium			Loss Ratio		
	2019	2018	2017	2019	2018	2017
Alabama	-	-	-	-	-	-
Alaska	0.00	0.00	0.00	0.00	0.00	0.00
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	-	-
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	670.20	472.42	681.60	42.51	34.75	37.01
Delaware	0.00	-	0.00	0.00	0.00	0.00
District of Columbia	1,475.73	1,010.45	824.23	79.67	52.95	49.84
Florida	1,389.85	539.88	1,197.26	69.82	26.42	44.33
Georgia	-	-	-	-	-	-
Hawaii	1,707.00	1,318.11	292.86	131.27	90.33	23.91
Idaho	-	-	-	-	-	-
Illinois	701.67	375.62	1,713.54	30.55	21.78	102.14
Indiana	-	0.00	-	0.00	0.00	0.00
Iowa	0.00	0.00	0.00	0.00	0.00	0.00
Kansas	339.67	633.70	459.95	45.09	86.11	61.36
Kentucky	-	-	-	-	-	-
Louisiana	-	-	-	-	-	-
Maine	-	14,858.50	-420.00	0.00	852.71	-28.46
Maryland	1,366.69	1,073.37	1,100.91	91.27	81.26	83.59
Massachusetts	729.78	758.55	743.42	76.68	83.16	83.85
Michigan	1,241.68	1,034.17	918.20	95.69	79.56	72.99
Minnesota	0.00	-	-	0.00	-	0.00
Mississippi	-	-	0.00	-	-	0.00
Missouri	7,994.00	0.00	0.00	418.61	0.00	0.00
Montana	0.00	-	-	0.00	-	-
Nebraska	-	-	-	-	-	-
Nevada	-	-	0.00	-	0.00	0.00
New Hampshire	534.57	1,055.70	493.66	46.70	96.16	50.05
New Jersey	928.88	949.26	867.90	63.16	66.68	63.57
New Mexico	0.00	0.00	0.00	0.00	0.00	0.00
New York	1,177.12	826.16	1,038.35	61.77	46.85	61.80
North Carolina	514.02	-	-	84.01	-	-
North Dakota	-	-	-	0.00	-	-
Ohio	-	-	-	-	-	-
Oklahoma	0.00	0.00	0.00	0.00	0.00	0.00
Oregon	0.00	0.00	0.00	0.00	0.00	0.00
Pennsylvania	1,809.05	259.67	581.60	87.73	12.74	32.92
Rhode Island	1,462.13	1,268.22	900.10	48.83	41.60	41.70
South Carolina	-	0.00	0.00	0.00	0.00	0.00
South Dakota	-	-	-	-	-	-
Tennessee	0.00	0.00	0.00	0.00	0.00	0.00
Texas	n/a	n/a	n/a	-	-	-
Utah	0.00	-2,030.00	-	0.00	-127.19	1,711.56
Vermont	0.00	2,602.00	0.00	0.00	128.49	0.00
Virginia	509.25	1,898.79	4,203.84	24.40	99.65	215.93
Washington	0.00	-	0.00	0.00	0.00	0.00
West Virginia	0.00	-	0.00	0.00	-	0.00
Wisconsin	0.00	0.00	-	0.00	0.00	0.00
Wyoming	-	-	-	-	-	-
<b>Countrywide</b>	<b>892.21</b>	<b>842.33</b>	<b>840.75</b>	<b>77.95</b>	<b>77.63</b>	<b>80.10</b>
<b>CW w/o Texas</b>	<b>892.21</b>	<b>842.33</b>	<b>840.75</b>	<b>77.95</b>	<b>77.63</b>	<b>80.10</b>

Table 28D

## Collision 2017-2019

STATE	Residual Business					
	Frequency			Severity		
	2019	2018	2017	2019	2018	2017
Alabama	-	-	-	-	-	-
Alaska	0.00	0.00	0.00	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	-	-
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	4.00	9.09	12.00	16,755.00	5,196.67	5,680.00
Delaware	0.00	-	0.00	-	-	-
District of Columbia	33.33	25.00	23.08	4,427.19	4,041.82	3,571.67
Florida	27.42	7.27	11.97	5,068.88	7,423.33	10,005.64
Georgia	-	-	-	-	-	-
Hawaii	10.00	17.86	5.71	17,070.00	7,381.40	5,125.00
Idaho	-	-	-	-	-	-
Illinois	18.52	6.90	17.95	3,789.00	5,446.50	9,546.86
Indiana	-	0.00	-	-	-	-
Iowa	0.00	0.00	0.00	-	-	-
Kansas	7.74	12.74	9.09	4,389.54	4,975.70	5,059.45
Kentucky	-	-	-	-	-	-
Louisiana	-	-	-	-	-	-
Maine	-	50.00	-50.00	-	29,717.00	840.00
Maryland	28.64	19.90	21.18	4,771.93	5,394.75	5,197.71
Massachusetts	17.47	18.53	19.35	4,178.17	4,093.94	3,841.02
Michigan	12.46	16.37	13.59	9,968.89	6,316.80	6,758.85
Minnesota	0.00	-	-	-	-	-
Mississippi	-	-	0.00	-	-	-
Missouri	133.33	0.00	0.00	5,995.50	-	-
Montana	0.00	-	-	-	-	-
Nebraska	-	-	-	-	-	-
Nevada	-	-	0.00	-	-	-
New Hampshire	7.14	33.33	22.86	7,484.00	3,167.11	2,159.75
New Jersey	18.82	18.53	20.12	4,936.09	5,121.83	4,314.29
New Mexico	0.00	0.00	0.00	-	-	-
New York	19.78	14.66	17.64	5,950.04	5,633.83	5,884.96
North Carolina	6.61	-	-	7,774.63	-	-
North Dakota	-	-	-	-	-	-
Ohio	-	-	-	-	-	-
Oklahoma	0.00	0.00	0.00	-	-	-
Oregon	0.00	0.00	0.00	-	-	-
Pennsylvania	23.81	11.11	35.00	7,598.00	2,337.00	1,661.71
Rhode Island	23.40	16.22	14.63	6,247.27	7,820.67	6,150.67
South Carolina	-	0.00	0.00	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	0.00	0.00	0.00	-	-	-
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	0.00	0.00	-	-	-	3,406.00
Vermont	0.00	50.00	0.00	-	5,204.00	-
Virginia	0.00	-15.79	17.86	-	-12,025.67	23,541.50
Washington	0.00	-	0.00	-	-	-
West Virginia	0.00	-	0.00	-	-	-
Wisconsin	0.00	0.00	-	-	-	-
Wyoming	-	-	-	-	-	-
<b>Countrywide</b>	<b>19.65</b>	<b>18.43</b>	<b>19.38</b>	<b>4,539.89</b>	<b>4,570.94</b>	<b>4,338.78</b>
<b>CW w/o Texas</b>	<b>19.65</b>	<b>18.43</b>	<b>19.38</b>	<b>4,539.89</b>	<b>4,570.94</b>	<b>4,338.78</b>

Table 29A

## Collision 2017-2019

STATE	Total Business					
	Earned Premiums			Earned Exposures		
	2019	2018	2017	2019	2018	2017
Alabama	1,023,318,077	987,638,909	919,413,264	2,622,802	2,595,645	2,558,822
Alaska	128,922,708	122,359,203	116,857,608	319,812	316,637	314,387
Arizona	1,135,328,651	1,084,544,489	997,104,177	3,460,909	3,344,590	3,252,904
Arkansas	524,626,062	515,352,526	489,410,686	1,402,796	1,378,722	1,362,366
California	9,763,475,666	9,271,142,913	8,488,468,798	19,849,522	19,550,287	19,181,766
Colorado	982,421,390	952,338,546	917,583,603	2,930,699	2,861,572	2,830,265
Connecticut	735,746,577	711,511,785	688,058,412	1,779,502	1,745,956	1,733,296
Delaware	194,691,328	188,899,796	180,963,204	550,482	539,145	530,878
District of Columbia	110,674,795	107,388,855	101,026,262	205,330	204,042	205,656
Florida	3,801,375,038	3,662,236,078	3,358,709,491	10,674,122	10,384,541	10,166,821
Georgia	2,183,481,660	2,069,206,818	1,891,690,629	5,209,680	5,110,152	5,037,602
Hawaii	247,110,627	233,876,833	219,275,662	674,270	662,318	649,225
Idaho	218,240,648	202,509,294	181,806,010	796,364	765,987	736,282
Illinois	2,061,427,972	1,989,297,932	1,921,952,500	5,774,821	5,722,713	5,695,542
Indiana	1,032,297,153	1,002,277,063	949,121,920	3,559,276	3,496,000	3,437,598
Iowa	457,001,933	449,769,375	426,998,738	1,825,767	1,813,588	1,789,058
Kansas	436,363,007	427,254,328	411,974,283	1,526,954	1,498,264	1,486,569
Kentucky	654,884,881	644,317,950	604,055,333	2,118,828	2,076,138	2,041,520
Louisiana	1,004,742,956	988,765,149	944,316,613	2,055,124	2,029,846	2,040,988
Maine	225,013,093	214,966,347	202,873,848	759,241	739,129	718,029
Maryland	1,447,639,231	1,382,843,289	1,289,328,501	3,377,337	3,348,084	3,322,046
Massachusetts	1,712,335,940	1,648,538,554	1,566,239,556	3,854,799	3,794,086	3,734,327
Michigan	2,155,973,147	2,102,852,005	1,982,199,375	4,488,216	4,415,566	4,342,178
Minnesota	855,330,804	818,574,870	770,659,571	3,143,326	3,107,726	3,030,514
Mississippi	479,811,581	478,475,851	461,414,038	1,281,847	1,267,087	1,269,395
Missouri	942,147,141	913,879,497	874,156,876	2,954,475	2,901,690	2,870,454
Montana	135,372,372	130,656,654	123,054,674	469,528	454,386	441,312
Nebraska	288,968,510	280,094,885	264,531,390	1,060,654	1,039,433	1,022,647
Nevada	540,972,188	510,348,352	461,878,827	1,445,701	1,407,535	1,371,711
New Hampshire	286,421,514	273,745,593	261,553,410	859,670	838,908	817,919
New Jersey	1,868,056,759	1,802,970,783	1,709,609,511	4,437,549	4,360,720	4,294,280
New Mexico	293,409,293	283,407,453	266,996,710	930,141	905,392	883,374
New York	3,394,399,283	3,277,442,757	3,091,217,334	7,243,980	7,232,058	7,157,905
North Carolina	1,717,205,190	1,606,201,684	1,492,456,145	4,986,798	4,817,064	4,640,375
North Dakota	122,755,149	119,055,208	112,742,984	434,740	433,406	425,417
Ohio	1,929,189,882	1,894,103,513	1,818,751,934	6,329,639	6,242,732	6,142,620
Oklahoma	598,073,465	593,111,448	578,983,613	1,753,969	1,716,472	1,703,251
Oregon	589,931,255	564,895,097	510,851,297	2,063,669	2,000,887	1,948,520
Pennsylvania	2,622,094,710	2,544,085,513	2,420,853,729	6,885,693	6,825,775	6,750,654
Rhode Island	248,931,678	237,188,903	223,445,237	512,932	503,001	493,857
South Carolina	877,628,373	845,260,690	785,357,371	2,738,924	2,664,070	2,623,696
South Dakota	109,504,356	106,051,235	99,448,983	449,146	446,691	436,380
Tennessee	1,226,560,290	1,187,335,697	1,111,687,028	3,468,360	3,368,877	3,285,394
Texas	5,867,031,764	5,730,036,085	5,431,794,921	n/a	n/a	n/a
Utah	468,915,935	443,581,119	407,069,425	1,514,188	1,450,769	1,405,452
Vermont	119,159,686	115,094,808	109,210,312	355,056	343,771	334,664
Virginia	1,595,153,935	1,541,678,270	1,467,965,703	4,980,448	4,920,748	4,847,455
Washington	1,116,628,070	1,043,024,440	958,763,906	3,414,791	3,321,843	3,238,183
West Virginia	315,190,455	309,035,933	300,613,455	895,752	886,041	874,767
Wisconsin	810,437,321	790,956,110	764,309,580	3,242,386	3,209,643	3,156,535
Wyoming	81,270,461	80,057,814	77,808,889	273,402	267,389	266,066
<b>Countrywide</b>	<b>61,737,643,960</b>	<b>59,480,238,299</b>	<b>55,806,615,326</b>	<b>147,943,417</b>	<b>145,327,122</b>	<b>142,900,922</b>
<b>CW w/o Texas</b>	<b>55,870,612,196</b>	<b>53,750,202,214</b>	<b>50,374,820,405</b>	<b>147,943,417</b>	<b>145,327,122</b>	<b>142,900,922</b>



Table 29B

## Collision 2017-2019

STATE	Total Business					
	Incurred Losses			Incurred Claims		
	2019	2018	2017	2019	2018	2017
Alabama	700,701,763	675,737,441	634,058,521	148,163	145,918	148,827
Alaska	84,062,280	84,295,753	84,654,134	16,605	17,822	18,593
Arizona	879,210,561	775,105,834	745,636,553	197,984	187,378	185,608
Arkansas	372,161,730	355,737,025	344,805,107	74,192	74,359	73,829
California	6,260,141,255	5,791,185,374	5,648,077,493	1,369,568	1,358,331	1,372,251
Colorado	794,693,011	702,704,785	655,759,104	171,718	158,868	156,046
Connecticut	499,187,637	481,991,348	449,369,260	105,027	105,306	104,708
Delaware	151,526,861	138,616,864	125,943,781	36,216	35,983	34,640
District of Columbia	82,168,511	77,983,424	73,028,674	22,937	22,795	22,936
Florida	2,707,923,903	2,576,377,722	2,496,699,125	625,876	615,622	615,063
Georgia	1,450,037,965	1,383,371,344	1,317,089,721	311,605	310,703	307,090
Hawaii	182,718,744	169,065,104	153,814,151	40,766	39,206	39,077
Idaho	150,374,481	142,503,000	136,985,990	35,995	34,798	36,499
Illinois	1,512,244,006	1,466,532,751	1,342,980,294	354,688	353,057	339,066
Indiana	762,651,275	723,589,315	658,282,941	180,932	180,803	171,786
Iowa	346,578,825	335,509,841	288,872,742	86,783	85,461	78,312
Kansas	329,377,982	306,179,836	285,686,928	74,108	71,577	70,077
Kentucky	457,482,768	438,361,911	410,824,630	99,973	96,168	94,173
Louisiana	674,201,714	661,811,064	670,860,262	141,246	142,775	152,261
Maine	151,730,896	142,119,071	127,646,066	39,820	38,309	38,276
Maryland	1,042,892,022	1,015,581,364	925,146,547	249,870	259,085	244,979
Massachusetts	1,015,121,913	984,388,763	946,533,468	278,123	282,529	287,879
Michigan	1,638,630,637	1,554,661,137	1,467,390,274	336,243	339,024	341,120
Minnesota	684,696,517	632,235,605	544,694,530	172,893	163,417	150,444
Mississippi	340,648,233	326,751,398	323,575,663	78,642	78,738	80,869
Missouri	749,001,548	687,701,954	649,952,457	163,020	156,981	156,169
Montana	105,034,426	93,576,526	89,060,559	21,823	21,114	20,421
Nebraska	229,258,110	210,152,548	186,238,513	51,843	49,882	47,206
Nevada	400,239,471	360,747,139	349,306,165	85,271	82,914	83,408
New Hampshire	193,521,790	188,412,178	169,623,196	50,625	50,944	49,234
New Jersey	1,321,033,882	1,260,540,725	1,147,123,634	289,860	290,323	283,866
New Mexico	225,068,459	210,322,460	193,377,112	52,998	50,176	49,482
New York	2,422,888,873	2,354,533,655	2,214,569,760	474,175	486,057	479,758
North Carolina	1,121,431,103	1,029,705,821	929,959,132	269,551	258,691	246,536
North Dakota	86,685,380	79,488,546	77,718,332	22,356	20,889	21,687
Ohio	1,338,350,927	1,284,773,534	1,188,623,721	332,744	333,292	320,261
Oklahoma	454,043,394	408,705,570	375,518,098	88,519	84,880	84,135
Oregon	427,070,289	391,793,147	395,485,317	105,062	100,922	104,558
Pennsylvania	1,887,038,641	1,838,916,723	1,657,960,288	451,730	458,870	430,762
Rhode Island	177,852,962	163,348,191	155,500,300	35,289	34,997	35,043
South Carolina	613,905,438	579,428,409	555,718,166	144,381	142,572	141,451
South Dakota	92,019,024	75,957,725	67,807,826	21,365	18,497	17,534
Tennessee	907,273,766	845,515,795	795,331,261	184,048	179,687	172,244
Texas	3,601,914,497	3,430,673,677	3,283,174,850	n/a	n/a	n/a
Utah	354,209,636	308,452,211	299,201,705	80,835	75,921	82,956
Vermont	75,602,938	75,212,317	66,415,130	18,530	18,400	17,525
Virginia	1,119,959,858	1,113,926,257	1,012,043,038	303,216	315,527	297,619
Washington	801,388,669	748,647,931	743,043,628	183,492	178,609	182,324
West Virginia	212,459,711	210,504,118	183,307,411	42,767	43,482	38,752
Wisconsin	627,418,792	578,852,906	523,891,866	156,109	151,803	144,906
Wyoming	59,912,154	52,700,673	53,517,626	12,994	12,292	12,718
<b>Countrywide</b>	<b>42,875,749,228</b>	<b>40,524,987,810</b>	<b>38,221,885,050</b>	<b>8,892,576</b>	<b>8,815,754</b>	<b>8,684,964</b>
<b>CW w/o Texas</b>	<b>39,273,834,731</b>	<b>37,094,314,133</b>	<b>34,938,710,200</b>	<b>8,892,576</b>	<b>8,815,754</b>	<b>8,684,964</b>

Table 29C

## Collision 2017-2019

STATE	Total Business					
	Pure Premium			Loss Ratio		
	2019	2018	2017	2019	2018	2017
Alabama	267.16	260.34	247.79	68.47	68.42	68.96
Alaska	262.85	266.22	269.27	65.20	68.89	72.44
Arizona	254.04	231.75	229.22	77.44	71.47	74.78
Arkansas	265.30	258.02	253.09	70.94	69.03	70.45
California	315.38	296.22	294.45	64.12	62.46	66.54
Colorado	271.16	245.57	231.70	80.89	73.79	71.47
Connecticut	280.52	276.06	259.26	67.85	67.74	65.31
Delaware	275.26	257.10	237.24	77.83	73.38	69.60
District of Columbia	400.18	382.19	355.10	74.24	72.62	72.29
Florida	253.69	248.10	245.57	71.24	70.35	74.34
Georgia	278.34	270.71	261.45	66.41	66.86	69.63
Hawaii	270.99	255.26	236.92	73.94	72.29	70.15
Idaho	188.83	186.04	186.05	68.90	70.37	75.35
Illinois	261.87	256.27	235.79	73.36	73.72	69.88
Indiana	214.27	206.98	191.50	73.88	72.19	69.36
Iowa	189.83	185.00	161.47	75.84	74.60	67.65
Kansas	215.71	204.36	192.18	75.48	71.66	69.35
Kentucky	215.91	211.14	201.23	69.86	68.04	68.01
Louisiana	328.06	326.04	328.69	67.10	66.93	71.04
Maine	199.85	192.28	177.77	67.43	66.11	62.92
Maryland	308.79	303.33	278.49	72.04	73.44	71.75
Massachusetts	263.34	259.45	253.47	59.28	59.71	60.43
Michigan	365.10	352.09	337.94	76.00	73.93	74.03
Minnesota	217.83	203.44	179.74	80.05	77.24	70.68
Mississippi	265.75	257.88	254.91	71.00	68.29	70.13
Missouri	253.51	237.00	226.43	79.50	75.25	74.35
Montana	223.70	205.94	201.81	77.59	71.62	72.37
Nebraska	216.15	202.18	182.11	79.34	75.03	70.40
Nevada	276.85	256.30	254.65	73.99	70.69	75.63
New Hampshire	225.11	224.59	207.38	67.57	68.83	64.85
New Jersey	297.69	289.07	267.13	70.72	69.91	67.10
New Mexico	241.97	232.30	218.91	76.71	74.21	72.43
New York	334.47	325.57	309.39	71.38	71.84	71.64
North Carolina	224.88	213.76	200.41	65.31	64.11	62.31
North Dakota	199.40	183.40	182.69	70.62	66.77	68.93
Ohio	211.44	205.80	193.50	69.37	67.83	65.35
Oklahoma	258.87	238.11	220.47	75.92	68.91	64.86
Oregon	206.95	195.81	202.97	72.39	69.36	77.42
Pennsylvania	274.05	269.41	245.60	71.97	72.28	68.49
Rhode Island	346.74	324.75	314.87	71.45	68.87	69.59
South Carolina	224.14	217.50	211.81	69.95	68.55	70.76
South Dakota	204.88	170.05	155.39	84.03	71.62	68.18
Tennessee	261.59	250.98	242.08	73.97	71.21	71.54
Texas	n/a	n/a	n/a	61.39	59.87	60.44
Utah	233.93	212.61	212.89	75.54	69.54	73.50
Vermont	212.93	218.79	198.45	63.45	65.35	60.81
Virginia	224.87	226.37	208.78	70.21	72.25	68.94
Washington	234.68	225.37	229.46	71.77	71.78	77.50
West Virginia	237.19	237.58	209.55	67.41	68.12	60.98
Wisconsin	193.51	180.35	165.97	77.42	73.18	68.54
Wyoming	219.14	197.09	201.14	73.72	65.83	68.78
<b>Countrywide</b>	<b>289.81</b>	<b>278.85</b>	<b>267.47</b>	<b>69.45</b>	<b>68.13</b>	<b>68.49</b>
<b>CW w/o Texas</b>	<b>265.47</b>	<b>255.25</b>	<b>244.50</b>	<b>70.29</b>	<b>69.01</b>	<b>69.36</b>

Table 29D

## Collision 2017-2019

STATE	Total Business					
	Frequency			Severity		
	2019	2018	2017	2019	2018	2017
Alabama	5.65	5.62	5.82	4,729.26	4,630.94	4,260.37
Alaska	5.19	5.63	5.91	5,062.47	4,729.87	4,553.01
Arizona	5.72	5.60	5.71	4,440.82	4,136.59	4,017.27
Arkansas	5.29	5.39	5.42	5,016.20	4,784.05	4,670.32
California	6.90	6.95	7.15	4,570.89	4,263.46	4,115.92
Colorado	5.86	5.55	5.51	4,627.90	4,423.20	4,202.34
Connecticut	5.90	6.03	6.04	4,752.95	4,577.05	4,291.64
Delaware	6.58	6.67	6.53	4,183.98	3,852.29	3,635.79
District of Columbia	11.17	11.17	11.15	3,582.36	3,421.08	3,184.02
Florida	5.86	5.93	6.05	4,326.61	4,185.00	4,059.26
Georgia	5.98	6.08	6.10	4,653.45	4,452.39	4,288.94
Hawaii	6.05	5.92	6.02	4,482.14	4,312.23	3,936.18
Idaho	4.52	4.54	4.96	4,177.65	4,095.15	3,753.14
Illinois	6.14	6.17	5.95	4,263.59	4,153.81	3,960.82
Indiana	5.08	5.17	5.00	4,215.13	4,002.09	3,831.99
Iowa	4.75	4.71	4.38	3,993.63	3,925.88	3,688.74
Kansas	4.85	4.78	4.71	4,444.57	4,277.63	4,076.76
Kentucky	4.72	4.63	4.61	4,576.06	4,558.29	4,362.45
Louisiana	6.87	7.03	7.46	4,773.24	4,635.34	4,405.99
Maine	5.24	5.18	5.33	3,810.42	3,709.81	3,334.89
Maryland	7.40	7.74	7.37	4,173.74	3,919.88	3,776.43
Massachusetts	7.21	7.45	7.71	3,649.90	3,484.20	3,287.96
Michigan	7.49	7.68	7.86	4,873.35	4,585.70	4,301.68
Minnesota	5.50	5.26	4.96	3,960.23	3,868.85	3,620.58
Mississippi	6.14	6.21	6.37	4,331.63	4,149.86	4,001.23
Missouri	5.52	5.41	5.44	4,594.54	4,380.80	4,161.85
Montana	4.65	4.65	4.63	4,813.01	4,431.97	4,361.22
Nebraska	4.89	4.80	4.62	4,422.16	4,212.99	3,945.23
Nevada	5.90	5.89	6.08	4,693.73	4,350.86	4,187.92
New Hampshire	5.89	6.07	6.02	3,822.65	3,698.42	3,445.25
New Jersey	6.53	6.66	6.61	4,557.49	4,341.86	4,041.07
New Mexico	5.70	5.54	5.60	4,246.73	4,191.69	3,908.03
New York	6.55	6.72	6.70	5,109.69	4,844.15	4,616.01
North Carolina	5.41	5.37	5.31	4,160.37	3,980.45	3,772.10
North Dakota	5.14	4.82	5.10	3,877.50	3,805.28	3,583.64
Ohio	5.26	5.34	5.21	4,022.16	3,854.80	3,711.42
Oklahoma	5.05	4.95	4.94	5,129.33	4,815.10	4,463.28
Oregon	5.09	5.04	5.37	4,064.94	3,882.14	3,782.45
Pennsylvania	6.56	6.72	6.38	4,177.36	4,007.49	3,848.90
Rhode Island	6.88	6.96	7.10	5,039.90	4,667.49	4,437.41
South Carolina	5.27	5.35	5.39	4,251.98	4,064.11	3,928.70
South Dakota	4.76	4.14	4.02	4,307.00	4,106.49	3,867.22
Tennessee	5.31	5.33	5.24	4,929.55	4,705.49	4,617.47
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	5.34	5.23	5.90	4,381.88	4,062.80	3,606.75
Vermont	5.22	5.35	5.24	4,080.03	4,087.63	3,789.74
Virginia	6.09	6.41	6.14	3,693.60	3,530.37	3,400.47
Washington	5.37	5.38	5.63	4,367.43	4,191.55	4,075.40
West Virginia	4.77	4.91	4.43	4,967.84	4,841.18	4,730.27
Wisconsin	4.81	4.73	4.59	4,019.11	3,813.18	3,615.39
Wyoming	4.75	4.60	4.78	4,610.76	4,287.40	4,208.02
<b>Countrywide</b>	<b>6.01</b>	<b>6.07</b>	<b>6.08</b>	<b>4,821.52</b>	<b>4,596.88</b>	<b>4,400.93</b>
<b>CW w/o Texas</b>	<b>6.01</b>	<b>6.07</b>	<b>6.08</b>	<b>4,416.47</b>	<b>4,207.73</b>	<b>4,022.90</b>

# Comprehensive

## Comprehensive

**Comprehensive** coverage, also known as “other than collision” or OTC, insures against damages to a vehicle caused by non-collision events such as:

- Contact with a bird or animal
- Theft, larceny, vandalism, malicious mischief, riot, or civil commotion
- Windstorm, hail, water, or flood
- Breakage of glass (unless it occurs in a collision)
- Fire, explosion, or earthquake
- Missiles or falling objects

Comprehensive insurance provides broad coverage that even pays a reasonable amount for substitute transportation, such as a rental car. Coverage may also be extended to damage or theft of rented cars. Some policies provide limited coverage for personal effects in the car when the loss is caused by fire or lightning. Comprehensive coverage is usually sold with a deductible of \$50 to \$1,000.

Physical damage coverages are not required by law; however, when a car is purchased with a loan, the lender will usually require that the borrower purchase collision and comprehensive coverages until the loan is repaid.

## Comprehensive State-Specific Information and Technical Notes

### Voluntary Market Business and Residual Market Business

#### Comprehensive Data

Indivisible physical damage coverage (single premium and deductible for both collision and comprehensive coverages) data are included with *collision*<sup>1</sup> data in the case that the data is reported to the statistical agent in this manner.

#### Comprehensive—Calculations Loss Experience Results

**Texas**—Earned exposure and incurred claims data are not available, as indicated by “n/a.” Because the results for pure premium, frequency and severity are calculated using earned exposures and incurred claims, there are no data in these columns for Texas.

#### Loss Development

Comprehensive incurred losses are not developed.

*Except:*

**California**—Incurred losses are developed to **27 months**.<sup>i</sup>

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<sup>1</sup> See Collision, Page 153.

Table 30A

## Comprehensive 2017-2019

STATE	Voluntary Business					
	Earned Premiums			Earned Exposures		
	2019	2018	2017	2019	2018	2017
Alabama	440,099,355	422,737,142	401,295,305	2,743,604	2,693,089	2,648,177
Alaska	53,727,562	50,095,457	47,271,599	373,386	369,028	364,366
Arizona	690,943,413	663,550,124	616,363,073	3,651,040	3,510,718	3,399,135
Arkansas	321,803,835	304,183,947	272,846,938	1,453,193	1,418,648	1,398,013
California	1,994,047,843	1,920,544,433	1,931,772,601	20,723,559	20,388,638	19,962,904
Colorado	827,159,794	725,685,588	591,189,224	3,076,434	2,990,967	2,956,569
Connecticut	239,155,975	238,390,864	237,607,196	1,988,264	1,953,476	1,940,444
Delaware	72,796,450	71,541,473	67,061,411	579,219	564,533	555,194
District of Columbia	44,698,567	44,788,555	44,937,580	216,086	213,062	213,447
Florida	1,493,142,521	1,400,717,046	1,247,903,166	11,144,976	10,809,845	10,553,863
Georgia	881,252,390	842,559,350	799,965,946	5,514,001	5,366,458	5,275,072
Hawaii	71,472,821	70,575,234	68,760,095	721,179	707,212	691,426
Idaho	107,387,331	101,091,451	90,541,118	853,867	816,534	787,008
Illinois	727,222,215	700,374,570	669,834,672	6,133,141	6,060,373	6,012,591
Indiana	454,333,689	439,194,051	417,195,859	3,786,052	3,707,086	3,636,084
Iowa	392,364,375	376,664,464	352,759,918	1,912,236	1,895,956	1,863,049
Kansas	419,195,207	389,773,448	362,627,891	1,564,018	1,529,028	1,515,321
Kentucky	360,323,813	347,708,428	319,873,869	2,305,002	2,240,820	2,207,380
Louisiana	487,858,118	466,080,830	440,347,774	2,123,389	2,091,132	2,095,828
Maine	86,354,244	82,692,621	77,517,332	827,069	808,339	788,681
Maryland	530,294,247	522,522,083	503,072,300	3,555,201	3,511,205	3,472,650
Massachusetts	592,521,966	575,888,657	558,687,677	4,012,971	3,969,988	3,927,498
Michigan	753,600,343	727,620,644	710,429,218	5,155,510	5,030,498	4,904,170
Minnesota	671,869,536	640,347,677	596,926,120	3,401,773	3,358,730	3,271,783
Mississippi	290,647,358	286,459,351	276,228,126	1,321,017	1,301,096	1,302,936
Missouri	626,076,657	591,927,334	548,335,069	3,045,213	2,980,850	2,939,685
Montana	142,989,374	134,772,437	114,461,489	500,193	482,835	468,650
Nebraska	278,078,986	261,430,094	242,727,127	1,096,158	1,070,525	1,052,173
Nevada	152,461,021	145,278,205	135,306,953	1,500,163	1,453,711	1,412,687
New Hampshire	94,802,534	91,163,492	86,812,876	889,117	868,247	845,671
New Jersey	544,834,011	534,368,686	528,767,410	4,652,375	4,578,746	4,524,363
New Mexico	197,790,927	182,938,470	161,198,789	970,875	941,243	916,646
New York	1,296,706,424	1,311,948,645	1,291,904,722	7,915,134	7,796,339	7,704,178
North Carolina	669,701,996	622,740,646	572,611,438	5,345,413	5,168,791	4,982,174
North Dakota	113,905,150	108,785,845	100,213,991	455,496	452,612	443,615
Ohio	773,136,813	771,193,872	740,859,756	6,899,509	6,751,652	6,627,628
Oklahoma	454,386,184	435,424,072	399,405,094	1,788,871	1,742,536	1,727,168
Oregon	209,501,108	199,124,993	183,985,650	2,301,195	2,222,852	2,157,547
Pennsylvania	1,101,196,734	1,078,549,815	1,024,387,281	7,316,282	7,253,771	7,167,185
Rhode Island	66,119,285	65,069,668	62,666,295	537,837	526,253	516,537
South Carolina	572,526,654	544,943,505	511,119,932	2,939,868	2,854,271	2,809,696
South Dakota	154,589,233	143,466,095	130,239,491	464,900	461,829	449,743
Tennessee	543,787,780	514,694,541	484,500,836	3,710,580	3,586,128	3,491,924
Texas	3,779,102,852	3,492,383,308	3,028,236,937	n/a	n/a	n/a
Utah	177,708,891	168,286,632	151,679,413	1,601,448	1,530,161	1,480,465
Vermont	50,946,614	49,473,183	46,578,417	373,235	363,640	355,990
Virginia	714,736,481	701,943,057	676,949,607	5,311,296	5,203,837	5,119,254
Washington	376,920,294	363,189,837	342,214,808	3,729,354	3,619,348	3,526,790
West Virginia	200,219,039	196,010,435	186,395,334	971,760	962,978	953,729
Wisconsin	531,412,664	497,936,436	461,389,193	3,477,113	3,436,790	3,378,307
Wyoming	88,581,214	82,392,645	74,315,093	284,549	277,208	274,986
<b>Countrywide</b>	<b>26,916,491,888</b>	<b>25,701,223,436</b>	<b>23,990,279,009</b>	<b>157,214,121</b>	<b>153,893,612</b>	<b>151,070,380</b>
<b>CW w/o Texas</b>	<b>23,137,389,036</b>	<b>22,208,840,128</b>	<b>20,962,042,072</b>	<b>157,214,121</b>	<b>153,893,612</b>	<b>151,070,380</b>

Table 30B

## Comprehensive 2017-2019

STATE	Voluntary Business					
	Incurred Losses			Incurred Claims		
	2019	2018	2017	2019	2018	2017
Alabama	293,866,505	327,220,496	302,228,961	264,101	270,302	257,983
Alaska	33,102,795	37,402,411	35,562,251	44,318	46,928	47,057
Arizona	539,818,911	462,642,197	424,710,874	899,120	773,528	784,200
Arkansas	198,948,681	224,569,014	189,495,900	126,873	136,096	124,477
California	1,375,348,381	1,280,595,085	1,310,483,245	823,101	732,801	770,745
Colorado	722,378,443	1,393,513,964	1,010,664,076	485,865	603,425	525,264
Connecticut	171,260,116	201,617,020	153,763,099	204,746	215,775	200,669
Delaware	56,827,851	53,766,673	47,102,652	72,775	77,352	68,117
District of Columbia	29,094,167	30,756,192	26,608,441	49,140	51,303	48,004
Florida	995,719,624	1,094,773,078	1,139,640,716	1,485,257	1,502,402	1,476,054
Georgia	582,563,390	579,648,573	572,297,260	584,614	625,505	606,356
Hawaii	39,577,415	45,879,896	35,643,649	65,671	68,937	67,287
Idaho	69,472,685	88,198,055	65,682,762	104,034	108,348	108,893
Illinois	604,496,866	497,654,333	559,671,093	428,487	383,340	366,943
Indiana	322,411,685	290,050,068	296,462,989	229,200	224,161	215,374
Iowa	272,695,475	300,782,162	342,177,814	134,634	138,659	149,911
Kansas	296,181,027	234,552,463	275,138,239	157,929	137,509	140,337
Kentucky	231,218,108	231,285,010	216,412,022	176,931	189,236	172,752
Louisiana	331,804,783	275,231,348	292,843,257	254,735	248,201	245,765
Maine	66,358,337	61,671,597	55,996,355	65,514	64,553	59,713
Maryland	379,728,581	387,976,902	349,561,963	507,111	565,027	530,109
Massachusetts	357,450,615	371,155,096	313,483,052	510,056	500,702	489,750
Michigan	621,221,236	530,546,120	493,972,788	535,414	521,362	482,918
Minnesota	575,603,417	426,269,305	497,015,008	424,171	376,178	375,464
Mississippi	188,965,404	166,238,673	167,834,884	130,041	130,175	123,241
Missouri	408,985,764	333,703,427	446,466,434	268,586	244,113	266,119
Montana	161,923,060	92,773,696	73,184,690	64,672	52,963	47,086
Nebraska	253,856,269	134,176,737	285,798,717	115,167	91,157	123,336
Nevada	96,756,698	97,316,234	95,345,757	148,152	148,662	153,945
New Hampshire	62,553,674	65,687,815	58,264,557	77,736	81,442	74,545
New Jersey	391,142,692	419,815,566	309,436,294	388,403	404,083	335,531
New Mexico	131,477,170	144,857,378	165,443,650	108,536	105,824	115,695
New York	952,062,773	939,286,433	852,668,822	961,875	1,043,638	961,074
North Carolina	511,567,307	490,533,321	378,414,711	299,887	287,553	255,525
North Dakota	88,787,807	69,395,542	57,765,980	41,900	37,508	36,127
Ohio	588,476,113	502,476,398	479,649,606	457,298	495,626	447,718
Oklahoma	245,694,005	187,782,893	228,427,004	125,946	113,077	117,184
Oregon	152,627,350	139,537,571	143,597,547	180,468	177,392	190,383
Pennsylvania	983,814,210	838,282,076	733,811,803	653,319	662,253	591,670
Rhode Island	54,935,022	49,530,483	43,694,010	42,719	44,745	41,180
South Carolina	358,178,761	361,927,942	430,337,571	446,245	477,411	491,975
South Dakota	113,058,960	139,045,249	120,480,109	50,764	55,078	52,073
Tennessee	345,812,061	319,683,821	365,974,479	258,009	253,568	258,802
Texas	2,500,189,532	1,745,757,137	3,948,597,077	n/a	n/a	n/a
Utah	121,139,529	123,781,993	111,075,558	173,293	168,429	182,025
Vermont	34,591,721	33,191,430	29,247,977	37,855	37,493	34,138
Virginia	529,656,663	515,877,203	486,467,476	691,316	739,286	687,803
Washington	253,910,792	231,492,924	226,970,386	357,778	355,140	360,393
West Virginia	150,208,384	142,336,193	122,585,529	81,451	90,418	78,381
Wisconsin	386,020,529	405,050,676	397,145,308	228,553	226,044	222,856
Wyoming	105,732,651	93,105,199	77,505,247	40,042	37,438	35,286
<b>Countrywide</b>	<b>19,339,273,995</b>	<b>18,210,401,068</b>	<b>19,842,809,649</b>	<b>15,063,808</b>	<b>15,122,146</b>	<b>14,598,233</b>
<b>CW w/o Texas</b>	<b>16,839,084,463</b>	<b>16,464,643,931</b>	<b>15,894,212,572</b>	<b>15,063,808</b>	<b>15,122,146</b>	<b>14,598,233</b>

Table 30C

## Comprehensive 2017-2019

STATE	Voluntary Business					
	Pure Premium			Loss Ratio		
	2019	2018	2017	2019	2018	2017
Alabama	107.11	121.50	114.13	66.77	77.41	75.31
Alaska	88.66	101.35	97.60	61.61	74.66	75.23
Arizona	147.85	131.78	124.95	78.13	69.72	68.91
Arkansas	136.90	158.30	135.55	61.82	73.83	69.45
California	66.37	62.81	65.65	68.97	66.68	67.84
Colorado	234.81	465.91	341.84	87.33	192.03	170.95
Connecticut	86.14	103.21	79.24	71.61	84.57	64.71
Delaware	98.11	95.24	84.84	78.06	75.15	70.24
District of Columbia	134.64	144.35	124.66	65.09	68.67	59.21
Florida	89.34	101.28	107.98	66.69	78.16	91.32
Georgia	105.65	108.01	108.49	66.11	68.80	71.54
Hawaii	54.88	64.87	51.55	55.37	65.01	51.84
Idaho	81.36	108.02	83.46	64.69	87.25	72.54
Illinois	98.56	82.12	93.08	83.12	71.06	83.55
Indiana	85.16	78.24	81.53	70.96	66.04	71.06
Iowa	142.61	158.64	183.67	69.50	79.85	97.00
Kansas	189.37	153.40	181.57	70.65	60.18	75.87
Kentucky	100.31	103.21	98.04	64.17	66.52	67.66
Louisiana	156.26	131.62	139.73	68.01	59.05	66.50
Maine	80.23	76.29	71.00	76.84	74.58	72.24
Maryland	106.81	110.50	100.66	71.61	74.25	69.49
Massachusetts	89.07	93.49	79.82	60.33	64.45	56.11
Michigan	120.50	105.47	100.73	82.43	72.92	69.53
Minnesota	169.21	126.91	151.91	85.67	66.57	83.26
Mississippi	143.05	127.77	128.81	65.02	58.03	60.76
Missouri	134.30	111.95	151.88	65.33	56.38	81.42
Montana	323.72	192.14	156.16	113.24	68.84	63.94
Nebraska	231.59	125.34	271.63	91.29	51.32	117.74
Nevada	64.50	66.94	67.49	63.46	66.99	70.47
New Hampshire	70.35	75.66	68.90	65.98	72.05	67.12
New Jersey	84.07	91.69	68.39	71.79	78.56	58.52
New Mexico	135.42	153.90	180.49	66.47	79.18	102.63
New York	120.28	120.48	110.68	73.42	71.59	66.00
North Carolina	95.70	94.90	75.95	76.39	78.77	66.09
North Dakota	194.93	153.32	130.22	77.95	63.79	57.64
Ohio	85.29	74.42	72.37	76.12	65.16	64.74
Oklahoma	137.35	107.76	132.26	54.07	43.13	57.19
Oregon	66.33	62.77	66.56	72.85	70.08	78.05
Pennsylvania	134.47	115.57	102.38	89.34	77.72	71.63
Rhode Island	102.14	94.12	84.59	83.08	76.12	69.72
South Carolina	121.83	126.80	153.16	62.56	66.42	84.20
South Dakota	243.19	301.08	267.89	73.14	96.92	92.51
Tennessee	93.20	89.14	104.81	63.59	62.11	75.54
Texas	n/a	n/a	n/a	66.16	49.99	130.39
Utah	75.64	80.89	75.03	68.17	73.55	73.23
Vermont	92.68	91.28	82.16	67.90	67.09	62.79
Virginia	99.72	99.13	95.03	74.11	73.49	71.86
Washington	68.08	63.96	64.36	67.36	63.74	66.32
West Virginia	154.57	147.81	128.53	75.02	72.62	65.77
Wisconsin	111.02	117.86	117.56	72.64	81.35	86.08
Wyoming	371.58	335.87	281.85	119.36	113.00	104.29
<b>Countrywide</b>	<b>123.01</b>	<b>118.33</b>	<b>131.35</b>	<b>71.85</b>	<b>70.85</b>	<b>82.71</b>
<b>CW w/o Texas</b>	<b>107.11</b>	<b>106.99</b>	<b>105.21</b>	<b>72.78</b>	<b>74.14</b>	<b>75.82</b>



Table 30D

## Comprehensive 2017-2019

STATE	Voluntary Business					
	Frequency			Severity		
	2019	2018	2017	2019	2018	2017
Alabama	9.63	10.04	9.74	1,112.71	1,210.57	1,171.51
Alaska	11.87	12.72	12.91	746.94	797.02	755.73
Arizona	24.63	22.03	23.07	600.39	598.09	541.58
Arkansas	8.73	9.59	8.90	1,568.09	1,650.08	1,522.34
California	3.97	3.59	3.86	1,670.94	1,747.53	1,700.28
Colorado	15.79	20.17	17.77	1,486.79	2,309.34	1,924.11
Connecticut	10.30	11.05	10.34	836.45	934.39	766.25
Delaware	12.56	13.70	12.27	780.87	695.09	691.50
District of Columbia	22.74	24.08	22.49	592.07	599.50	554.30
Florida	13.33	13.90	13.99	670.40	728.68	772.09
Georgia	10.60	11.66	11.49	996.49	926.69	943.83
Hawaii	9.11	9.75	9.73	602.66	665.53	529.73
Idaho	12.18	13.27	13.84	667.79	814.03	603.19
Illinois	6.99	6.33	6.10	1,410.77	1,298.21	1,525.23
Indiana	6.05	6.05	5.92	1,406.68	1,293.94	1,376.50
Iowa	7.04	7.31	8.05	2,025.46	2,169.22	2,282.54
Kansas	10.10	8.99	9.26	1,875.41	1,705.72	1,960.55
Kentucky	7.68	8.44	7.83	1,306.83	1,222.20	1,252.73
Louisiana	12.00	11.87	11.73	1,302.55	1,108.91	1,191.56
Maine	7.92	7.99	7.57	1,012.89	955.36	937.76
Maryland	14.26	16.09	15.27	748.81	686.65	659.42
Massachusetts	12.71	12.61	12.47	700.81	741.27	640.09
Michigan	10.39	10.36	9.85	1,160.26	1,017.62	1,022.89
Minnesota	12.47	11.20	11.48	1,357.01	1,133.16	1,323.74
Mississippi	9.84	10.01	9.46	1,453.12	1,277.04	1,361.84
Missouri	8.82	8.19	9.05	1,522.74	1,367.00	1,677.69
Montana	12.93	10.97	10.05	2,503.76	1,751.67	1,554.28
Nebraska	10.51	8.52	11.72	2,204.24	1,471.93	2,317.24
Nevada	9.88	10.23	10.90	653.09	654.61	619.35
New Hampshire	8.74	9.38	8.81	804.69	806.56	781.60
New Jersey	8.35	8.83	7.42	1,007.05	1,038.93	922.23
New Mexico	11.18	11.24	12.62	1,211.37	1,368.85	1,430.00
New York	12.15	13.39	12.47	989.80	900.01	887.20
North Carolina	5.61	5.56	5.13	1,705.87	1,705.89	1,480.93
North Dakota	9.20	8.29	8.14	2,119.04	1,850.15	1,598.97
Ohio	6.63	7.34	6.76	1,286.85	1,013.82	1,071.32
Oklahoma	7.04	6.49	6.78	1,950.79	1,660.66	1,949.30
Oregon	7.84	7.98	8.82	845.73	786.61	754.26
Pennsylvania	8.93	9.13	8.26	1,505.87	1,265.80	1,240.24
Rhode Island	7.94	8.50	7.97	1,285.96	1,106.95	1,061.05
South Carolina	15.18	16.73	17.51	802.65	758.11	874.71
South Dakota	10.92	11.93	11.58	2,227.15	2,524.52	2,313.68
Tennessee	6.95	7.07	7.41	1,340.31	1,260.74	1,414.11
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	10.82	11.01	12.30	699.04	734.92	610.22
Vermont	10.14	10.31	9.59	913.80	885.27	856.76
Virginia	13.02	14.21	13.44	766.16	697.80	707.28
Washington	9.59	9.81	10.22	709.69	651.84	629.79
West Virginia	8.38	9.39	8.22	1,844.16	1,574.20	1,563.97
Wisconsin	6.57	6.58	6.60	1,688.98	1,791.91	1,782.07
Wyoming	14.07	13.51	12.83	2,640.54	2,486.92	2,196.49
<b>Countrywide</b>	<b>9.58</b>	<b>9.83</b>	<b>9.66</b>	<b>1,283.82</b>	<b>1,204.22</b>	<b>1,359.26</b>
<b>CW w/o Texas</b>	<b>9.58</b>	<b>9.83</b>	<b>9.66</b>	<b>1,117.85</b>	<b>1,088.78</b>	<b>1,088.78</b>

Table 31A

## Comprehensive 2017-2019

STATE	Residual Business					
	Earned Premiums			Earned Exposures		
	2019	2018	2017	2019	2018	2017
Alabama	0	0	0	0	0	0
Alaska	231	460	281	2	2	2
Arizona	0	0	0	0	0	0
Arkansas	0	0	0	0	0	0
California	0	0	0	0	0	0
Colorado	0	0	0	0	0	0
Connecticut	8,710	8,234	8,392	24	31	29
Delaware	3,070	183	234	1	0	1
District of Columbia	35,062	33,578	26,121	48	45	39
Florida	12,826	37,747	37,160	60	132	20
Georgia	0	0	0	0	0	0
Hawaii	7,328	15,403	16,802	15	26	35
Idaho	0	0	0	0	0	0
Illinois	17,711	13,399	18,031	27	29	39
Indiana	50	1,245	119	0	1	0
Iowa	2,142	706	433	2	1	1
Kansas	93,043	113,772	127,681	168	213	248
Kentucky	0	0	0	0	0	0
Louisiana	5,205	16,649	30,865	1	2	1
Maine	568	635	577	1	2	2
Maryland	2,824,073	3,093,232	2,912,449	8,228	9,827	9,360
Massachusetts	6,914,866	7,893,248	8,253,887	28,115	31,641	33,551
Michigan	68,183	162,426	292,529	315	723	1,298
Minnesota	2,335	0	-609	1	0	0
Mississippi	0	0	-74	0	0	0
Missouri	1,512	1,249	1,609	3	3	3
Montana	1,375	0	0	1	0	0
Nebraska	0	0	0	0	0	0
Nevada	0	69	537	0	0	1
New Hampshire	5,610	8,583	11,040	15	29	36
New Jersey	676,271	678,210	625,101	2,055	2,098	2,005
New Mexico	58	488	2,298	0	1	2
New York	921,327	1,045,928	975,292	1,832	2,304	2,197
North Carolina	75,320	0	0	411	0	0
North Dakota	410	0	0	0	0	0
Ohio	0	0	0	0	0	0
Oklahoma	2,052	147	1,040	2	2	2
Oregon	549	138	68	2	1	1
Pennsylvania	22,183	17,641	17,501	21	24	23
Rhode Island	76,262	66,313	58,762	50	48	51
South Carolina	343	2,234	2,778	2	6	10
South Dakota	0	0	0	0	0	0
Tennessee	173	198	198	1	1	1
Texas	0	0	0	n/a	n/a	n/a
Utah	402	490	62	1	1	0
Vermont	2,941	1,061	167	6	1	1
Virginia	19,920	20,765	22,031	63	68	69
Washington	1,381	571	127	1	0	1
West Virginia	184	0	510	1	0	1
Wisconsin	4,574	2,662	280	4	2	0
Wyoming	0	0	0	0	0	0
<b>Countrywide</b>	<b>11,808,250</b>	<b>13,237,664</b>	<b>13,444,279</b>	<b>41,479</b>	<b>47,264</b>	<b>49,030</b>
<b>CW w/o Texas</b>	<b>11,808,250</b>	<b>13,237,664</b>	<b>13,444,279</b>	<b>41,479</b>	<b>47,264</b>	<b>49,030</b>

Table 31B

## Comprehensive 2017-2019

STATE	Residual Business					
	Incurred Losses			Incurred Claims		
	2019	2018	2017	2019	2018	2017
Alabama	0	0	0	0	0	0
Alaska	0	0	0	0	0	0
Arizona	0	0	0	0	0	0
Arkansas	0	0	0	0	0	0
California	0	0	0	0	0	0
Colorado	0	0	0	0	0	0
Connecticut	0	12,435	0	0	1	0
Delaware	0	0	0	0	0	0
District of Columbia	4,975	7,644	5,651	1	2	2
Florida	3,095	23,955	17,029	5	9	10
Georgia	0	0	0	0	0	0
Hawaii	0	0	0	0	0	0
Idaho	0	0	0	0	0	0
Illinois	-22	0	2,112	0	0	1
Indiana	0	0	0	0	0	0
Iowa	0	0	0	0	0	0
Kansas	66,542	57,157	56,996	16	16	11
Kentucky	0	0	0	0	0	0
Louisiana	-1,283	524	44,341	0	1	3
Maine	0	0	0	0	0	0
Maryland	1,853,954	2,048,178	1,809,388	489	460	441
Massachusetts	5,344,108	6,133,583	6,218,485	5,740	6,713	7,105
Michigan	122,463	239,748	556,913	35	60	90
Minnesota	0	0	0	0	0	0
Mississippi	0	0	0	0	0	0
Missouri	0	0	0	0	0	0
Montana	0	0	0	0	0	0
Nebraska	0	0	0	0	0	0
Nevada	0	0	0	0	0	0
New Hampshire	355	725	1,025	1	1	2
New Jersey	277,265	290,512	298,818	48	59	64
New Mexico	0	0	0	0	0	0
New York	323,928	371,072	435,673	129	128	202
North Carolina	48,915	0	0	91	0	0
North Dakota	0	0	0	0	0	0
Ohio	0	0	0	0	0	0
Oklahoma	0	0	0	0	0	0
Oregon	0	0	0	0	0	0
Pennsylvania	-393	8,912	-342	0	3	0
Rhode Island	4,979	4,440	681	1	2	1
South Carolina	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0
Texas	0	0	0	n/a	n/a	n/a
Utah	0	0	0	0	0	0
Vermont	2,422	0	0	1	0	0
Virginia	10,924	5,668	18,572	2	2	9
Washington	0	0	0	0	0	0
West Virginia	0	0	0	0	0	0
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
<b>Countrywide</b>	<b>8,062,227</b>	<b>9,204,553</b>	<b>9,465,342</b>	<b>6,559</b>	<b>7,457</b>	<b>7,941</b>
<b>CW w/o Texas</b>	<b>8,062,227</b>	<b>9,204,553</b>	<b>9,465,342</b>	<b>6,559</b>	<b>7,457</b>	<b>7,941</b>

Table 31C

## Comprehensive 2017-2019

STATE	Residual Business					
	Pure Premium			Loss Ratio		
	2019	2018	2017	2019	2018	2017
Alabama	-	-	-	-	-	-
Alaska	0.00	0.00	0.00	0.00	0.00	0.00
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	-	-
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	0.00	401.13	0.00	0.00	151.02	0.00
Delaware	0.00	-	0.00	0.00	0.00	0.00
District of Columbia	103.65	169.87	144.90	14.19	22.76	21.63
Florida	51.58	181.48	851.45	24.13	63.46	45.83
Georgia	-	-	-	-	-	-
Hawaii	0.00	0.00	0.00	0.00	0.00	0.00
Idaho	-	-	-	-	-	-
Illinois	-0.81	0.00	54.15	-0.12	0.00	11.71
Indiana	-	0.00	-	0.00	0.00	0.00
Iowa	0.00	0.00	0.00	0.00	0.00	0.00
Kansas	396.08	268.34	229.82	71.52	50.24	44.64
Kentucky	-	-	-	-	-	-
Louisiana	-1,283.00	262.00	44,341.00	-24.65	3.15	143.66
Maine	0.00	0.00	0.00	0.00	0.00	0.00
Maryland	225.32	208.42	193.31	65.65	66.21	62.13
Massachusetts	190.08	193.85	185.34	77.28	77.71	75.34
Michigan	388.77	331.60	429.05	179.61	147.60	190.38
Minnesota	0.00	-	-	0.00	-	0.00
Mississippi	-	-	-	-	-	0.00
Missouri	0.00	0.00	0.00	0.00	0.00	0.00
Montana	0.00	-	-	0.00	-	-
Nebraska	-	-	-	-	-	-
Nevada	-	-	0.00	-	0.00	0.00
New Hampshire	23.67	25.00	28.47	6.33	8.45	9.28
New Jersey	134.92	138.47	149.04	41.00	42.84	47.80
New Mexico	-	0.00	0.00	0.00	0.00	0.00
New York	176.82	161.06	198.30	35.16	35.48	44.67
North Carolina	119.01	-	-	64.94	-	-
North Dakota	-	-	-	0.00	-	-
Ohio	-	-	-	-	-	-
Oklahoma	0.00	0.00	0.00	0.00	0.00	0.00
Oregon	0.00	0.00	0.00	0.00	0.00	0.00
Pennsylvania	-18.71	371.33	-14.87	-1.77	50.52	-1.95
Rhode Island	99.58	92.50	13.35	6.53	6.70	1.16
South Carolina	0.00	0.00	0.00	0.00	0.00	0.00
South Dakota	-	-	-	-	-	-
Tennessee	0.00	0.00	0.00	0.00	0.00	0.00
Texas	n/a	n/a	n/a	-	-	-
Utah	0.00	0.00	-	0.00	0.00	0.00
Vermont	403.67	0.00	0.00	82.35	0.00	0.00
Virginia	173.40	83.35	269.16	54.84	27.30	84.30
Washington	0.00	-	0.00	0.00	0.00	0.00
West Virginia	0.00	-	0.00	0.00	-	0.00
Wisconsin	0.00	0.00	-	0.00	0.00	0.00
Wyoming	-	-	-	-	-	-
<b>Countrywide</b>	<b>194.37</b>	<b>194.75</b>	<b>193.05</b>	<b>68.28</b>	<b>69.53</b>	<b>70.40</b>
<b>CW w/o Texas</b>	<b>194.37</b>	<b>194.75</b>	<b>193.05</b>	<b>68.28</b>	<b>69.53</b>	<b>70.40</b>

Table 31D

## Comprehensive 2017-2019

STATE	Residual Business					
	Frequency			Severity		
	2019	2018	2017	2019	2018	2017
Alabama	-	-	-	-	-	-
Alaska	0.00	0.00	0.00	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	-	-
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	0.00	3.23	0.00	-	12,435.00	-
Delaware	0.00	-	0.00	-	-	-
District of Columbia	2.08	4.44	5.13	4,975.00	3,822.00	2,825.50
Florida	8.33	6.82	50.00	619.00	2,661.67	1,702.90
Georgia	-	-	-	-	-	-
Hawaii	0.00	0.00	0.00	-	-	-
Idaho	-	-	-	-	-	-
Illinois	0.00	0.00	2.56	-	-	2,112.00
Indiana	-	0.00	-	-	-	-
Iowa	0.00	0.00	0.00	-	-	-
Kansas	9.52	7.51	4.44	4,158.88	3,572.31	5,181.45
Kentucky	-	-	-	-	-	-
Louisiana	0.00	50.00	300.00	-	524.00	14,780.33
Maine	0.00	0.00	0.00	-	-	-
Maryland	5.94	4.68	4.71	3,791.32	4,452.56	4,102.92
Massachusetts	20.42	21.22	21.18	931.03	913.69	875.23
Michigan	11.11	8.30	6.93	3,498.94	3,995.80	6,187.92
Minnesota	0.00	-	-	-	-	-
Mississippi	-	-	-	-	-	-
Missouri	0.00	0.00	0.00	-	-	-
Montana	0.00	-	-	-	-	-
Nebraska	-	-	-	-	-	-
Nevada	-	-	0.00	-	-	-
New Hampshire	6.67	3.45	5.56	355.00	725.00	512.50
New Jersey	2.34	2.81	3.19	5,776.35	4,923.93	4,669.03
New Mexico	-	0.00	0.00	-	-	-
New York	7.04	5.56	9.19	2,511.07	2,899.00	2,156.80
North Carolina	22.14	-	-	537.53	-	-
North Dakota	-	-	-	-	-	-
Ohio	-	-	-	-	-	-
Oklahoma	0.00	0.00	0.00	-	-	-
Oregon	0.00	0.00	0.00	-	-	-
Pennsylvania	0.00	12.50	0.00	-	2,970.67	-
Rhode Island	2.00	4.17	1.96	4,979.00	2,220.00	681.00
South Carolina	0.00	0.00	0.00	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	0.00	0.00	0.00	-	-	-
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	0.00	0.00	-	-	-	-
Vermont	16.67	0.00	0.00	2,422.00	-	-
Virginia	3.17	2.94	13.04	5,462.00	2,834.00	2,063.56
Washington	0.00	-	0.00	-	-	-
West Virginia	0.00	-	0.00	-	-	-
Wisconsin	0.00	0.00	-	-	-	-
Wyoming	-	-	-	-	-	-
<b>Countrywide</b>	<b>15.81</b>	<b>15.78</b>	<b>16.20</b>	<b>1,229.19</b>	<b>1,234.35</b>	<b>1,191.96</b>
<b>CW w/o Texas</b>	<b>15.81</b>	<b>15.78</b>	<b>16.20</b>	<b>1,229.19</b>	<b>1,234.35</b>	<b>1,191.96</b>

Table 32A

## Comprehensive 2017-2019

STATE	Total Business					
	Earned Premiums			Earned Exposures		
	2019	2018	2017	2019	2018	2017
Alabama	440,099,355	422,737,142	401,295,305	2,743,604	2,693,089	2,648,177
Alaska	53,727,793	50,095,917	47,271,880	373,388	369,030	364,368
Arizona	690,943,413	663,550,124	616,363,073	3,651,040	3,510,718	3,399,135
Arkansas	321,803,835	304,183,947	272,846,938	1,453,193	1,418,648	1,398,013
California	1,994,047,843	1,920,544,433	1,931,772,601	20,723,559	20,388,638	19,962,904
Colorado	827,159,794	725,685,588	591,189,224	3,076,434	2,990,967	2,956,569
Connecticut	239,164,685	238,399,098	237,615,588	1,988,288	1,953,507	1,940,473
Delaware	72,799,520	71,541,656	67,061,645	579,220	564,533	555,195
District of Columbia	44,733,629	44,822,133	44,963,701	216,134	213,107	213,486
Florida	1,493,155,347	1,400,754,793	1,247,940,326	11,145,036	10,809,977	10,553,883
Georgia	881,252,390	842,559,350	799,965,946	5,514,001	5,366,458	5,275,072
Hawaii	71,480,149	70,590,637	68,776,897	721,194	707,238	691,461
Idaho	107,387,331	101,091,451	90,541,118	853,867	816,534	787,008
Illinois	727,239,926	700,387,969	669,852,703	6,133,168	6,060,402	6,012,630
Indiana	454,333,739	439,195,296	417,195,978	3,786,052	3,707,087	3,636,084
Iowa	392,366,517	376,665,170	352,760,351	1,912,238	1,895,957	1,863,050
Kansas	419,288,250	389,887,220	362,755,572	1,564,186	1,529,241	1,515,569
Kentucky	360,323,813	347,708,428	319,873,869	2,305,002	2,240,820	2,207,380
Louisiana	487,863,323	466,097,479	440,378,639	2,123,390	2,091,134	2,095,829
Maine	86,354,812	82,693,256	77,517,909	827,070	808,341	788,683
Maryland	533,118,320	525,615,315	505,984,749	3,563,429	3,521,032	3,482,010
Massachusetts	599,436,832	583,781,905	566,941,564	4,041,086	4,001,629	3,961,049
Michigan	753,668,526	727,783,070	710,721,747	5,155,825	5,031,221	4,905,468
Minnesota	671,871,871	640,347,677	596,925,511	3,401,774	3,358,730	3,271,783
Mississippi	290,647,358	286,459,351	276,228,052	1,321,017	1,301,096	1,302,936
Missouri	626,078,169	591,928,583	548,336,678	3,045,216	2,980,853	2,939,688
Montana	142,990,749	134,772,437	114,461,489	500,194	482,835	468,650
Nebraska	278,078,986	261,430,094	242,727,127	1,096,158	1,070,525	1,052,173
Nevada	152,461,021	145,278,274	135,307,490	1,500,163	1,453,711	1,412,688
New Hampshire	94,808,144	91,172,075	86,823,916	889,132	868,276	845,707
New Jersey	545,510,282	535,046,896	529,392,511	4,654,430	4,580,844	4,526,368
New Mexico	197,790,985	182,938,958	161,201,087	970,875	941,244	916,648
New York	1,297,627,751	1,312,994,573	1,292,880,014	7,916,966	7,798,643	7,706,375
North Carolina	669,777,316	622,740,646	572,611,438	5,345,824	5,168,791	4,982,174
North Dakota	113,905,560	108,785,845	100,213,991	455,496	452,612	443,615
Ohio	773,136,813	771,193,872	740,859,756	6,899,509	6,751,652	6,627,628
Oklahoma	454,388,236	435,424,219	399,406,134	1,788,873	1,742,538	1,727,170
Oregon	209,501,657	199,125,131	183,985,718	2,301,197	2,222,853	2,157,548
Pennsylvania	1,101,218,917	1,078,567,456	1,024,404,782	7,316,303	7,253,795	7,167,208
Rhode Island	66,195,547	65,135,981	62,725,057	537,887	526,301	516,588
South Carolina	572,526,997	544,945,739	511,122,710	2,939,870	2,854,277	2,809,706
South Dakota	154,589,233	143,466,095	130,239,491	464,900	461,829	449,743
Tennessee	543,787,953	514,694,739	484,501,034	3,710,581	3,586,129	3,491,925
Texas	3,779,102,852	3,492,383,308	3,028,236,937	n/a	n/a	n/a
Utah	177,709,293	168,287,122	151,679,475	1,601,449	1,530,162	1,480,465
Vermont	50,949,555	49,474,244	46,578,584	373,241	363,641	355,991
Virginia	714,756,401	701,963,822	676,971,638	5,311,359	5,203,905	5,119,323
Washington	376,921,675	363,190,408	342,214,935	3,729,355	3,619,348	3,526,791
West Virginia	200,219,223	196,010,435	186,395,844	971,761	962,978	953,730
Wisconsin	531,417,238	497,939,098	461,389,473	3,477,117	3,436,792	3,378,307
Wyoming	88,581,214	82,392,645	74,315,093	284,549	277,208	274,986
<b>Countrywide</b>	<b>26,928,300,138</b>	<b>25,714,461,100</b>	<b>24,003,723,288</b>	<b>157,255,600</b>	<b>153,940,876</b>	<b>151,119,410</b>
<b>CW w/o Texas</b>	<b>23,149,197,286</b>	<b>22,222,077,792</b>	<b>20,975,486,351</b>	<b>157,255,600</b>	<b>153,940,876</b>	<b>151,119,410</b>

Table 32B

## Comprehensive 2017-2019

STATE	Total Business					
	Incurred Losses			Incurred Claims		
	2019	2018	2017	2019	2018	2017
Alabama	293,866,505	327,220,496	302,228,961	264,101	270,302	257,983
Alaska	33,102,795	37,402,411	35,562,251	44,318	46,928	47,057
Arizona	539,818,911	462,642,197	424,710,874	899,120	773,528	784,200
Arkansas	198,948,681	224,569,014	189,495,900	126,873	136,096	124,477
California	1,375,348,381	1,280,595,085	1,310,483,245	823,101	732,801	770,745
Colorado	722,378,443	1,393,513,964	1,010,664,076	485,865	603,425	525,264
Connecticut	171,260,116	201,629,455	153,763,099	204,746	215,776	200,669
Delaware	56,827,851	53,766,673	47,102,652	72,775	77,352	68,117
District of Columbia	29,099,142	30,763,836	26,614,092	49,141	51,305	48,006
Florida	995,722,719	1,094,797,033	1,139,657,745	1,485,262	1,502,411	1,476,064
Georgia	582,563,390	579,648,573	572,297,260	584,614	625,505	606,356
Hawaii	39,577,415	45,879,896	35,643,649	65,671	68,937	67,287
Idaho	69,472,685	88,198,055	65,682,762	104,034	108,348	108,893
Illinois	604,496,844	497,654,333	559,673,205	428,487	383,340	366,944
Indiana	322,411,685	290,050,068	296,462,989	229,200	224,161	215,374
Iowa	272,695,475	300,782,162	342,177,814	134,634	138,659	149,911
Kansas	296,247,569	234,609,620	275,195,235	157,945	137,525	140,348
Kentucky	231,218,108	231,285,010	216,412,022	176,931	189,236	172,752
Louisiana	331,803,500	275,231,872	292,887,598	254,735	248,202	245,768
Maine	66,358,337	61,671,597	55,996,355	65,514	64,553	59,713
Maryland	381,582,535	390,025,080	351,371,351	507,600	565,487	530,550
Massachusetts	362,794,723	377,288,679	319,701,537	515,796	507,415	496,855
Michigan	621,343,699	530,785,868	494,529,701	535,449	521,422	483,008
Minnesota	575,603,417	426,269,305	497,015,008	424,171	376,178	375,464
Mississippi	188,965,404	166,238,673	167,834,884	130,041	130,175	123,241
Missouri	408,985,764	333,703,427	446,466,434	268,586	244,113	266,119
Montana	161,923,060	92,773,696	73,184,690	64,672	52,963	47,086
Nebraska	253,856,269	134,176,737	285,798,717	115,167	91,157	123,336
Nevada	96,756,698	97,316,234	95,345,757	148,152	148,662	153,945
New Hampshire	62,554,029	65,688,540	58,265,582	77,737	81,443	74,547
New Jersey	391,419,957	420,106,078	309,735,112	388,451	404,142	335,595
New Mexico	131,477,170	144,857,378	165,443,650	108,536	105,824	115,695
New York	952,386,701	939,657,505	853,104,495	962,004	1,043,766	961,276
North Carolina	511,616,222	490,533,321	378,414,711	299,978	287,553	255,525
North Dakota	88,787,807	69,395,542	57,765,980	41,900	37,508	36,127
Ohio	588,476,113	502,476,398	479,649,606	457,298	495,626	447,718
Oklahoma	245,694,005	187,782,893	228,427,004	125,946	113,077	117,184
Oregon	152,627,350	139,537,571	143,597,547	180,468	177,392	190,383
Pennsylvania	983,813,817	838,290,988	733,811,461	653,319	662,256	591,670
Rhode Island	54,940,001	49,534,923	43,694,691	42,720	44,747	41,181
South Carolina	358,178,761	361,927,942	430,337,571	446,245	477,411	491,975
South Dakota	113,058,960	139,045,249	120,480,109	50,764	55,078	52,073
Tennessee	345,812,061	319,683,821	365,974,479	258,009	253,568	258,802
Texas	2,500,189,532	1,745,757,137	3,948,597,077	n/a	n/a	n/a
Utah	121,139,529	123,781,993	111,075,558	173,293	168,429	182,025
Vermont	34,594,143	33,191,430	29,247,977	37,856	37,493	34,138
Virginia	529,667,587	515,882,871	486,486,048	691,318	739,288	687,812
Washington	253,910,792	231,492,924	226,970,386	357,778	355,140	360,393
West Virginia	150,208,384	142,336,193	122,585,529	81,451	90,418	78,381
Wisconsin	386,020,529	405,050,676	397,145,308	228,553	226,044	222,856
Wyoming	105,732,651	93,105,199	77,505,247	40,042	37,438	35,286
<b>Countrywide</b>	<b>19,347,336,222</b>	<b>18,219,605,621</b>	<b>19,852,274,991</b>	<b>15,070,367</b>	<b>15,129,603</b>	<b>14,606,174</b>
<b>CW w/o Texas</b>	<b>16,847,146,690</b>	<b>16,473,848,484</b>	<b>15,903,677,914</b>	<b>15,070,367</b>	<b>15,129,603</b>	<b>14,606,174</b>

Table 32C

## Comprehensive 2017-2019

STATE	Total Business					
	Pure Premium			Loss Ratio		
	2019	2018	2017	2019	2018	2017
Alabama	107.11	121.50	114.13	66.77	77.41	75.31
Alaska	88.66	101.35	97.60	61.61	74.66	75.23
Arizona	147.85	131.78	124.95	78.13	69.72	68.91
Arkansas	136.90	158.30	135.55	61.82	73.83	69.45
California	66.37	62.81	65.65	68.97	66.68	67.84
Colorado	234.81	465.91	341.84	87.33	192.03	170.95
Connecticut	86.13	103.21	79.24	71.61	84.58	64.71
Delaware	98.11	95.24	84.84	78.06	75.15	70.24
District of Columbia	134.63	144.36	124.66	65.05	68.64	59.19
Florida	89.34	101.28	107.98	66.69	78.16	91.32
Georgia	105.65	108.01	108.49	66.11	68.80	71.54
Hawaii	54.88	64.87	51.55	55.37	64.99	51.83
Idaho	81.36	108.02	83.46	64.69	87.25	72.54
Illinois	98.56	82.12	93.08	83.12	71.05	83.55
Indiana	85.16	78.24	81.53	70.96	66.04	71.06
Iowa	142.61	158.64	183.67	69.50	79.85	97.00
Kansas	189.39	153.42	181.58	70.65	60.17	75.86
Kentucky	100.31	103.21	98.04	64.17	66.52	67.66
Louisiana	156.26	131.62	139.75	68.01	59.05	66.51
Maine	80.23	76.29	71.00	76.84	74.58	72.24
Maryland	107.08	110.77	100.91	71.58	74.20	69.44
Massachusetts	89.78	94.28	80.71	60.52	64.63	56.39
Michigan	120.51	105.50	100.81	82.44	72.93	69.58
Minnesota	169.21	126.91	151.91	85.67	66.57	83.26
Mississippi	143.05	127.77	128.81	65.02	58.03	60.76
Missouri	134.30	111.95	151.88	65.33	56.38	81.42
Montana	323.72	192.14	156.16	113.24	68.84	63.94
Nebraska	231.59	125.34	271.63	91.29	51.32	117.74
Nevada	64.50	66.94	67.49	63.46	66.99	70.47
New Hampshire	70.35	75.65	68.90	65.98	72.05	67.11
New Jersey	84.10	91.71	68.43	71.75	78.52	58.51
New Mexico	135.42	153.90	180.49	66.47	79.18	102.63
New York	120.30	120.49	110.70	73.39	71.57	65.98
North Carolina	95.70	94.90	75.95	76.39	78.77	66.09
North Dakota	194.93	153.32	130.22	77.95	63.79	57.64
Ohio	85.29	74.42	72.37	76.12	65.16	64.74
Oklahoma	137.35	107.76	132.26	54.07	43.13	57.19
Oregon	66.33	62.77	66.56	72.85	70.08	78.05
Pennsylvania	134.47	115.57	102.38	89.34	77.72	71.63
Rhode Island	102.14	94.12	84.58	83.00	76.05	69.66
South Carolina	121.83	126.80	153.16	62.56	66.42	84.19
South Dakota	243.19	301.08	267.89	73.14	96.92	92.51
Tennessee	93.20	89.14	104.81	63.59	62.11	75.54
Texas	n/a	n/a	n/a	66.16	49.99	130.39
Utah	75.64	80.89	75.03	68.17	73.55	73.23
Vermont	92.69	91.28	82.16	67.90	67.09	62.79
Virginia	99.72	99.13	95.03	74.10	73.49	71.86
Washington	68.08	63.96	64.36	67.36	63.74	66.32
West Virginia	154.57	147.81	128.53	75.02	72.62	65.77
Wisconsin	111.02	117.86	117.56	72.64	81.35	86.08
Wyoming	371.58	335.87	281.85	119.36	113.00	104.29
<b>Countrywide</b>	<b>123.03</b>	<b>118.35</b>	<b>131.37</b>	<b>71.85</b>	<b>70.85</b>	<b>82.70</b>
<b>CW w/o Texas</b>	<b>107.13</b>	<b>107.01</b>	<b>105.24</b>	<b>72.78</b>	<b>74.13</b>	<b>75.82</b>



Table 32D

## Comprehensive 2017-2019

STATE	Total Business					
	Frequency			Severity		
	2019	2018	2017	2019	2018	2017
Alabama	9.63	10.04	9.74	1,112.71	1,210.57	1,171.51
Alaska	11.87	12.72	12.91	746.94	797.02	755.73
Arizona	24.63	22.03	23.07	600.39	598.09	541.58
Arkansas	8.73	9.59	8.90	1,568.09	1,650.08	1,522.34
California	3.97	3.59	3.86	1,670.94	1,747.53	1,700.28
Colorado	15.79	20.17	17.77	1,486.79	2,309.34	1,924.11
Connecticut	10.30	11.05	10.34	836.45	934.44	766.25
Delaware	12.56	13.70	12.27	780.87	695.09	691.50
District of Columbia	22.74	24.07	22.49	592.16	599.63	554.39
Florida	13.33	13.90	13.99	670.40	728.69	772.09
Georgia	10.60	11.66	11.49	996.49	926.69	943.83
Hawaii	9.11	9.75	9.73	602.66	665.53	529.73
Idaho	12.18	13.27	13.84	667.79	814.03	603.19
Illinois	6.99	6.33	6.10	1,410.77	1,298.21	1,525.23
Indiana	6.05	6.05	5.92	1,406.68	1,293.94	1,376.50
Iowa	7.04	7.31	8.05	2,025.46	2,169.22	2,282.54
Kansas	10.10	8.99	9.26	1,875.64	1,705.94	1,960.81
Kentucky	7.68	8.44	7.83	1,306.83	1,222.20	1,252.73
Louisiana	12.00	11.87	11.73	1,302.54	1,108.90	1,191.72
Maine	7.92	7.99	7.57	1,012.89	955.36	937.76
Maryland	14.24	16.06	15.24	751.74	689.72	662.28
Massachusetts	12.76	12.68	12.54	703.37	743.55	643.45
Michigan	10.39	10.36	9.85	1,160.42	1,017.96	1,023.85
Minnesota	12.47	11.20	11.48	1,357.01	1,133.16	1,323.74
Mississippi	9.84	10.01	9.46	1,453.12	1,277.04	1,361.84
Missouri	8.82	8.19	9.05	1,522.74	1,367.00	1,677.69
Montana	12.93	10.97	10.05	2,503.76	1,751.67	1,554.28
Nebraska	10.51	8.52	11.72	2,204.24	1,471.93	2,317.24
Nevada	9.88	10.23	10.90	653.09	654.61	619.35
New Hampshire	8.74	9.38	8.81	804.69	806.56	781.60
New Jersey	8.35	8.82	7.41	1,007.64	1,039.50	922.94
New Mexico	11.18	11.24	12.62	1,211.37	1,368.85	1,430.00
New York	12.15	13.38	12.47	990.00	900.26	887.47
North Carolina	5.61	5.56	5.13	1,705.51	1,705.89	1,480.93
North Dakota	9.20	8.29	8.14	2,119.04	1,850.15	1,598.97
Ohio	6.63	7.34	6.76	1,286.85	1,013.82	1,071.32
Oklahoma	7.04	6.49	6.78	1,950.79	1,660.66	1,949.30
Oregon	7.84	7.98	8.82	845.73	786.61	754.26
Pennsylvania	8.93	9.13	8.26	1,505.87	1,265.81	1,240.24
Rhode Island	7.94	8.50	7.97	1,286.05	1,107.00	1,061.04
South Carolina	15.18	16.73	17.51	802.65	758.11	874.71
South Dakota	10.92	11.93	11.58	2,227.15	2,524.52	2,313.68
Tennessee	6.95	7.07	7.41	1,340.31	1,260.74	1,414.11
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	10.82	11.01	12.30	699.04	734.92	610.22
Vermont	10.14	10.31	9.59	913.84	885.27	856.76
Virginia	13.02	14.21	13.44	766.17	697.81	707.30
Washington	9.59	9.81	10.22	709.69	651.84	629.79
West Virginia	8.38	9.39	8.22	1,844.16	1,574.20	1,563.97
Wisconsin	6.57	6.58	6.60	1,688.98	1,791.91	1,782.07
Wyoming	14.07	13.51	12.83	2,640.54	2,486.92	2,196.49
<b>Countrywide</b>	<b>9.58</b>	<b>9.83</b>	<b>9.67</b>	<b>1,283.80</b>	<b>1,204.24</b>	<b>1,359.17</b>
<b>CW w/o Texas</b>	<b>9.58</b>	<b>9.83</b>	<b>9.67</b>	<b>1,117.90</b>	<b>1,088.85</b>	<b>1,088.83</b>

# Traffic Conditions

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## Traffic Conditions

Traffic conditions, such as accident rates and traffic density, are of interest to insurers and persons studying auto insurance. Fatal accident rates are calculated per 100 million vehicle miles traveled and per 1,000 vehicles registered. Traffic density is calculated as the number of vehicle miles traveled per mile of roadway, and as the number of vehicle miles traveled per registered vehicle.

Fatal injury accident data, vehicle miles, roadway miles and registered vehicle miles were obtained from the Federal Highway Administration, *Highway Statistics* (2017–2019). Fatal injury accident data are for motor vehicle accidents only.

Table 33

## Traffic Conditions 2017-2019

STATE	Fatal Accident Rates			Fatal Accident Rates		
	Per 100 Million Vehicle Miles			Per 1,000 Registered Vehicles		
	2019	2018	2017	2019	2018	2017
Alabama	1.30	1.34	1.34	0.18	0.18	0.19
Alaska	1.14	1.46	1.43	0.09	0.10	0.10
Arizona	1.40	1.53	1.54	0.17	0.18	0.17
Arkansas	1.36	1.41	1.35	0.18	0.19	0.18
California	1.06	1.02	1.05	0.12	0.12	0.12
Colorado	1.09	1.17	1.21	0.11	0.12	0.13
Connecticut	0.79	0.93	0.88	0.09	0.11	0.10
Delaware	1.29	1.09	1.14	0.13	0.11	0.13
District of Columbia	0.61	0.84	0.83	0.07	0.09	0.09
Florida	1.41	1.41	1.42	0.18	0.19	0.19
Georgia	1.12	1.14	1.23	0.18	0.18	0.19
Hawaii	0.98	1.07	1.00	0.09	0.09	0.09
Idaho	1.24	1.30	1.41	0.12	0.13	0.14
Illinois	0.94	0.96	1.02	0.10	0.10	0.10
Indiana	0.98	1.05	1.12	0.14	0.14	0.15
Iowa	1.00	0.96	0.99	0.09	0.09	0.09
Kansas	1.29	1.26	1.43	0.16	0.16	0.18
Kentucky	1.48	1.46	1.59	0.17	0.17	0.19
Louisiana	1.42	1.53	1.54	0.19	0.20	0.20
Maine	1.06	0.93	1.17	0.15	0.13	0.16
Maryland	0.87	0.84	0.92	0.13	0.12	0.13
Massachusetts	0.51	0.54	0.56	0.07	0.07	0.07
Michigan	0.96	0.95	1.01	0.12	0.12	0.12
Minnesota	0.60	0.63	0.60	0.07	0.07	0.07
Mississippi	1.56	1.63	1.69	0.32	0.33	0.34
Missouri	1.11	1.20	1.23	0.16	0.17	0.17
Montana	1.43	1.43	1.47	0.12	0.12	0.12
Nebraska	1.17	1.10	1.09	0.13	0.12	0.12
Nevada	1.06	1.17	1.12	0.12	0.14	0.13
New Hampshire	0.73	1.07	0.75	0.08	0.12	0.08
New Jersey	0.71	0.73	0.81	0.09	0.10	0.11
New Mexico	1.53	1.43	1.28	0.24	0.22	0.23
New York	0.75	0.76	0.81	0.08	0.09	0.10
North Carolina	1.12	1.19	1.18	0.16	0.18	0.18
North Dakota	1.02	1.07	1.18	0.12	0.12	0.11
Ohio	1.01	0.93	0.99	0.11	0.10	0.11
Oklahoma	1.43	1.44	1.33	0.18	0.18	0.18
Oregon	1.37	1.37	1.19	0.13	0.13	0.11
Pennsylvania	1.03	1.17	1.12	0.10	0.11	0.11
Rhode Island	0.75	0.74	1.04	0.07	0.07	0.10
South Carolina	1.73	1.83	1.78	0.23	0.24	0.23
South Dakota	1.03	1.34	1.34	0.09	0.11	0.11
Tennessee	1.37	1.28	1.26	0.20	0.19	0.18
Texas	1.25	1.29	1.36	0.16	0.17	0.17
Utah	0.75	0.81	0.87	0.11	0.11	0.12
Vermont	0.64	0.93	0.93	0.08	0.12	0.12
Virginia	0.97	0.96	0.98	0.11	0.11	0.11
Washington	0.83	0.88	0.92	0.07	0.08	0.08
West Virginia	1.36	1.51	1.59	0.16	0.18	0.19
Wisconsin	0.85	0.89	0.94	0.11	0.11	0.12
Wyoming	1.44	1.06	1.26	0.18	0.14	0.16
<b>Countrywide</b>	<b>1.11</b>	<b>1.13</b>	<b>1.16</b>	<b>0.13</b>	<b>0.14</b>	<b>0.14</b>

Source: Federal Highway Administration

Table 34

## Traffic Conditions 2017-2019

STATE	Traffic Density					
	Vehicle Miles Per Highway Mile			Vehicle Miles Per Registered Vehicle		
	2019	2018	2017	2019	2018	2017
Alabama	712,469	704,888	699,104	13,847	13,712	14,296
Alaska	331,610	321,842	355,246	7,666	7,107	7,143
Arizona	1,050,515	990,459	977,639	12,071	11,736	11,218
Arkansas	361,536	357,383	354,663	13,578	13,454	13,260
California	1,941,473	1,986,429	1,951,387	11,197	11,550	11,480
Colorado	613,386	606,392	601,028	10,453	10,446	10,529
Connecticut	1,464,535	1,465,768	1,462,138	11,315	11,316	11,512
Delaware	1,576,414	1,575,483	1,622,160	10,363	10,383	11,100
District of Columbia	2,479,827	2,437,785	2,454,445	10,852	10,617	10,874
Florida	1,840,018	1,801,926	1,781,266	13,137	13,119	13,365
Georgia	1,036,323	1,023,825	971,784	15,866	15,822	15,140
Hawaii	2,450,492	2,432,537	2,401,246	8,944	8,805	8,782
Idaho	343,833	314,285	329,925	9,566	9,767	9,760
Illinois	736,637	739,536	740,129	10,362	10,512	10,231
Indiana	853,602	840,833	844,631	13,853	13,726	13,811
Iowa	292,126	290,055	292,070	9,332	9,517	9,417
Kansas	226,844	226,374	227,084	12,294	12,433	12,303
Kentucky	617,988	617,905	615,075	11,569	11,611	11,746
Louisiana	802,917	814,856	801,497	13,654	13,270	12,976
Maine	651,720	647,976	644,711	13,790	13,761	14,132
Maryland	1,860,072	1,852,428	1,864,101	14,720	14,627	14,164
Massachusetts	1,763,751	1,816,277	1,706,315	13,247	13,648	12,798
Michigan	836,252	838,195	833,827	12,480	12,598	12,320
Minnesota	429,621	432,968	430,056	11,699	11,707	11,022
Mississippi	530,293	525,712	527,820	20,190	19,973	20,143
Missouri	598,609	579,854	575,613	14,665	14,331	13,979
Montana	175,051	172,613	171,882	8,254	8,184	8,120
Nebraska	222,916	220,179	220,695	11,094	11,007	10,999
Nevada	603,254	584,403	571,941	11,650	11,608	11,594
New Hampshire	854,370	851,949	846,821	10,768	10,870	11,031
New Jersey	2,007,844	1,992,294	1,992,734	13,290	13,131	13,127
New Mexico	386,653	351,632	384,435	15,735	15,471	17,643
New York	1,088,279	1,087,885	1,089,579	11,267	11,134	11,823
North Carolina	1,137,944	1,128,356	1,114,058	14,686	15,100	15,120
North Dakota	111,448	111,933	110,811	11,360	11,447	9,670
Ohio	932,230	930,579	972,448	10,929	10,898	11,501
Oklahoma	389,472	391,446	437,713	12,481	12,728	13,692
Oregon	453,013	464,870	463,615	9,462	9,674	9,279
Pennsylvania	852,126	846,748	843,123	9,859	9,861	9,854
Rhode Island	1,262,605	1,331,909	1,327,546	8,974	9,488	9,503
South Carolina	731,248	728,289	717,351	13,169	13,086	12,949
South Dakota	121,050	117,809	116,761	8,576	8,460	8,452
Tennessee	861,954	846,078	856,927	14,715	14,548	14,598
Texas	913,715	896,359	868,483	12,722	12,915	12,542
Utah	677,056	655,643	638,571	14,159	14,014	13,855
Vermont	515,356	515,435	520,836	12,450	12,469	12,570
Virginia	1,133,839	1,132,247	1,133,243	11,461	11,518	11,647
Washington	774,799	773,273	763,657	8,752	9,017	8,743
West Virginia	490,690	500,573	490,874	11,766	11,909	11,696
Wisconsin	573,577	569,899	565,343	12,326	12,323	12,391
Wyoming	339,227	351,871	321,549	12,524	12,918	12,381
<b>Countrywide</b>	<b>781,989</b>	<b>775,770</b>	<b>771,207</b>	<b>12,176</b>	<b>12,231</b>	<b>12,179</b>

Source: Federal Highway Administration

# Crime

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## Crime

Vehicle theft rates play a role in determining the cost of comprehensive auto insurance coverage. Countrywide, the vehicle theft rate has slightly decreased going from 2.83 thefts per 1,000 registered vehicles in 2018 to 2.69 thefts per 1,000 registered vehicles in 2019.

Theft data were obtained from the FBI, *Uniform Crime Reports* (2017–2019). Registered vehicle numbers were obtained from the Federal Highway Administration, *Highway Statistics* (2017–2019).

Table 35

## Crime 2017-2019

Vehicle Thefts			
STATE	Number of Thefts per 1,000 Registered Vehicles		
	2019	2018	2017
Alabama	2.43	2.53	2.60
Alaska	3.41	5.18	5.51
Arizona	3.12	3.40	3.29
Arkansas	2.72	2.61	2.64
California	4.66	5.14	5.62
Colorado	4.23	4.20	4.31
Connecticut	2.14	2.64	2.67
Delaware	1.62	1.51	1.45
District of Columbia	6.74	7.46	7.57
Florida	2.26	2.43	2.62
Georgia	2.83	2.98	3.19
Hawaii	4.26	4.57	4.30
Idaho	0.83	1.08	1.21
Illinois	1.81	1.91	1.98
Indiana	2.30	2.58	2.60
Iowa	1.43	1.34	1.57
Kansas	2.81	3.03	2.99
Kentucky	2.39	2.40	2.44
Louisiana	2.85	3.06	2.89
Maine	0.67	0.72	0.76
Maryland	2.75	2.97	3.20
Massachusetts	1.25	1.35	1.54
Michigan	2.17	2.15	2.37
Minnesota	2.16	1.96	1.83
Mississippi	2.82	2.11	2.28
Missouri	3.90	3.71	3.67
Montana	1.52	1.80	1.66
Nebraska	2.60	2.56	2.72
Nevada	4.56	4.88	5.38
New Hampshire	0.70	0.69	0.74
New Jersey	1.76	1.87	2.06
New Mexico	5.07	5.77	7.00
New York	1.15	1.18	1.28
North Carolina	2.17	2.20	2.00
North Dakota	2.07	2.06	1.76
Ohio	1.78	1.90	1.95
Oklahoma	3.74	3.72	3.40
Oregon	4.01	4.35	4.33
Pennsylvania	1.19	1.27	1.26
Rhode Island	1.61	1.81	1.76
South Carolina	3.40	3.30	3.33
South Dakota	1.52	1.33	1.21
Tennessee	3.40	3.66	3.29
Texas	3.42	3.20	3.13
Utah	2.90	3.38	4.19
Vermont	0.51	0.43	0.33
Virginia	1.38	1.45	1.39
Washington	3.42	4.00	4.10
West Virginia	1.49	1.54	1.84
Wisconsin	1.37	1.61	1.80
Wyoming	0.87	1.04	0.99
<b>Countrywide</b>	<b>2.69</b>	<b>2.83</b>	<b>2.93</b>

Sources: Federal Bureau of Investigation and Federal Highway Administration



# **Economic/Demographic Data**

## Economic/Demographic Data

Population densities and disposable income levels, while not factors directly influencing automobile insurance, are often of interest in studying this market. Higher population density means more people (and their vehicles) in a given space, thus increasing the possibility of accidents or theft. Higher disposable income brings not only the opportunity for newer and higher-priced vehicles, but also the economic need for coverage limits greater than state minimum requirements to protect policyholder assets. These situations will increase insurance costs.

Countrywide population per square mile increased to 93 persons per square mile in 2019. Per capita disposable personal income increased from \$48,233 in 2018 to \$49,054 in 2019. It is important to remember that these are aggregate averages and are going to vary considerably depending on location.

Population and land area data were obtained from the U.S. Bureau of the Census. Personal income data were obtained from the U.S. Bureau of Economic Analysis.

Table 36

## Economic / Demographic Data 2017-2019

STATE	Persons per Square Mile			% of Population in Metro Areas, 2010
	2019	2018	2017	
Alabama	97	97	96	71.5%
Alaska	1	1	1	67.4%
Arizona	64	63	62	92.5%
Arkansas	58	58	58	60.3%
California	254	253	253	97.7%
Colorado	56	55	54	86.3%
Connecticut	736	738	738	91.4%
Delaware	500	495	491	78.0%
District of Columbia	11,570	11,501	11,392	100.0%
Florida	401	396	391	94.1%
Georgia	185	183	181	81.0%
Hawaii	220	221	222	70.1%
Idaho	22	21	21	65.6%
Illinois	228	229	230	87.0%
Indiana	188	187	186	78.3%
Iowa	56	56	56	56.5%
Kansas	36	36	36	68.3%
Kentucky	113	113	113	58.2%
Louisiana	108	108	108	74.6%
Maine	44	43	43	58.4%
Maryland	623	622	621	94.6%
Massachusetts	884	882	879	99.6%
Michigan	177	177	176	81.3%
Minnesota	71	70	70	74.9%
Mississippi	63	64	64	44.9%
Missouri	89	89	89	74.5%
Montana	7	7	7	35.2%
Nebraska	25	25	25	58.7%
Nevada	28	28	27	90.1%
New Hampshire	152	151	151	62.2%
New Jersey	1,208	1,208	1,208	100.0%
New Mexico	17	17	17	66.6%
New York	413	414	416	91.9%
North Carolina	216	214	211	70.3%
North Dakota	11	11	11	48.4%
Ohio	286	286	285	80.6%
Oklahoma	58	57	57	64.2%
Oregon	44	44	43	77.7%
Pennsylvania	286	286	286	84.1%
Rhode Island	1,025	1,023	1,021	100.0%
South Carolina	171	169	167	76.5%
South Dakota	12	12	12	45.3%
Tennessee	166	164	163	73.4%
Texas	111	110	108	87.8%
Utah	39	38	38	88.6%
Vermont	68	68	68	33.8%
Virginia	216	215	214	86.1%
Washington	115	113	112	87.7%
West Virginia	75	75	76	55.7%
Wisconsin	108	107	107	72.8%
Wyoming	6	6	6	29.7%
<b>Countrywide</b>	<b>93</b>	<b>92</b>	<b>92</b>	<b>83.7%</b>

Source: U.S. Bureau of the Census

Table 37

## Economic / Demographic Data 2017-2019

Disposable Income			
Per Capita Disposable Personal Income			
STATE	2019	2018	2017
Alabama	39,199	38,790	37,171
Alaska	57,020	55,735	52,805
Arizona	42,454	40,164	38,249
Arkansas	40,901	39,213	37,612
California	54,936	55,045	52,092
Colorado	53,636	51,895	48,644
Connecticut	63,459	63,737	60,747
Delaware	47,210	46,842	44,965
District of Columbia	69,911	69,494	67,471
Florida	47,751	45,214	42,740
Georgia	43,461	41,857	39,836
Hawaii	47,968	49,256	47,678
Idaho	40,862	40,375	38,031
Illinois	50,896	50,417	47,695
Indiana	43,912	42,771	40,729
Iowa	44,952	45,086	42,659
Kansas	47,311	46,020	43,899
Kentucky	39,088	38,032	36,640
Louisiana	43,421	42,202	40,032
Maine	44,896	43,933	41,776
Maryland	53,258	54,559	52,730
Massachusetts	60,990	61,208	58,052
Michigan	43,390	42,507	40,750
Minnesota	50,249	49,920	47,619
Mississippi	36,143	34,890	33,609
Missouri	43,782	42,209	40,484
Montana	44,702	43,226	41,346
Nebraska	48,046	47,663	45,492
Nevada	46,411	45,169	42,719
New Hampshire	56,942	55,301	52,607
New Jersey	57,758	58,881	56,148
New Mexico	39,248	38,127	36,280
New York	56,070	57,874	55,294
North Carolina	42,948	41,254	39,468
North Dakota	52,024	50,625	47,619
Ohio	44,559	43,646	41,788
Oklahoma	44,256	41,700	39,713
Oregon	45,661	45,058	42,469
Pennsylvania	50,316	49,788	47,149
Rhode Island	48,649	48,345	46,636
South Carolina	41,559	39,630	37,972
South Dakota	50,745	48,460	45,592
Tennessee	44,874	43,426	41,413
Texas	48,705	46,284	43,516
Utah	43,380	41,977	39,305
Vermont	48,347	48,019	46,308
Virginia	50,909	50,829	48,608
Washington	56,150	55,924	52,077
West Virginia	38,562	37,484	35,344
Wisconsin	46,456	45,956	43,675
Wyoming	55,718	54,841	50,778
<b>Countrywide</b>	<b>49,054</b>	<b>48,233</b>	<b>45,830</b>

Source: Bureau of Economic Analysis

# State Laws

## State Laws

State laws have considerable influence on auto insurance. Each state determines the type of tort law and threshold (if any) that applies in the state, the type and amount of liability insurance required, and the system used for approval of insurer rates and forms. In addition, the states have enacted varying auto seat belt requirements, drunk driving laws, and maximum speed limits.

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### Rate and Form Filing – Tables 38 and 39

The states employ a variety of rate regulation mechanisms. Options include: 1) determined by Commissioner; 2) prior approval; 3) modified prior approval; 4) flex rating; 5) file and use; 6) use and file; and 7) no file.

Form filing laws govern the type of policy form regulation used by the state. Options include prior approval; file and use; use and file; and no file.

- **Determined by Commissioner:** Rates are set by the state's insurance commissioner.
- **Prior Approval:** Rates/forms must be filed with and approved by the state insurance department before they can be used. Approval can be by means of a deemer provision, which indicates approval if rates/forms are not denied within a specified number of days.
- **Modified Prior Approval:** Rate revisions involving change in expense ratio or rate relativity require prior approval. Rate revisions based on experience only are subject to "file and use" laws.
- **Flex Rating:** Prior approval of rates required only if they exceed a certain percentage above (and sometimes below) the previously filed rates.

- **File and Use:** Rates/forms must be filed with the state insurance department prior to their use. Specific approval is not required.
- **Use and File:** Rates/forms must be filed with the state insurance department within a specified period after they have been placed in use.
- **No File:** Rates/forms are not required to be filed with or approved by the state insurance department. However, the company must maintain records of experience and other information used in developing the rates/forms and make these available to the commissioner upon request.

**Alabama:** Form filing made not less than 30 days in advance of such delivery. Commissioner may extend 30 days.

**Alaska:** Insurers may use either prior approval or file and use for form filings, but must specify the procedure that is being used. Director may exempt insurer from form filing requirements if deemed that requirements may not be practically applied or if not necessary for the protection of public.

**Arizona:** There is a 30-day waiting period for form filings. Director may exempt insurer from form filing requirements if deemed that requirements may not be practically applied or if not necessary for the protection of public. Prior reports indicated form filings were file and use, they should have been prior approval. Refer to ARS 20-398.

**Arkansas:** Regarding rate filings, file and use (20 days) competitive market; prior approval (60-day deemer) in non-competitive market.

**California:** Regarding form filings, prior approval; no form shall be issued or used prior to commissioner approval or until 30 days after filing was made.

Forms with rating impact must be filed under the prior approval laws.

**Colorado:** Annual form certifications must be submitted by July 1 each year. New forms must be certified and filed at least 31 days prior to their effective date. Refer to Section 10-4-633, C.R.S. Rate filings are file and use, regulated by "open competition." Appropriate justification must be included in the rate filing.

**Connecticut:** Regarding rate filings, file and use in competitive market; file and use (30 day waiting period) in noncompetitive market Regarding rate filings, prior approval for bodily injury (BI) and uninsured motorist (UM). File and Use for property damage, comprehensive, and collision. Flex Rating +/- 6% and not more than a 15% increase in any individual territory; eff. July 1, 2006.

**Delaware:** Regarding form filings, commissioner may exempt insurer from filing requirements, if deemed that requirements may not be practically applied or if not necessary for protection of public.

**District of Columbia:** For rate filings, file and use – if, after a hearing, the commissioner determines that a rate is excessive or inadequate, he or she shall order an adjustment.

**Florida:** Regarding form filings, prior approval – filing 30 days in advance of use or delivery. Commissioner may extend 15 days with notice. Regarding rate filings, if use and file rate is found excessive, the insurer must return excess premium. If a rate change is inadequate, the office shall order that a new rate be filed.

**Georgia:** Regarding rate filings, prior approval for statutory coverages only; all other coverages will be file and use. Regarding form filings, prior approval – Directive 91-PC-23 is filing standard for loss cost.

**Hawaii:** Regarding rate filings, prior approval – 30-day waiting period – commissioner may require insurers to submit new filings for any type of coverage when the commissioner has actuarially

sound information that the rates are excessive, inadequate or unfairly discriminatory.

**Idaho:** Regarding form filings, file and use – filing shall be submitted with certification that each policy complies with Idaho law (Section 41-1812). Regarding rate filings see Bulletin 91-1.

**Illinois:** Regarding rate filings, no filing needed for individual risks that cannot be rated in the normal course of business due to special or unusual characteristics. A company must maintain documentary information regarding rates.

**Kansas:** Regarding form filing, there is a 30-day waiting period before the form can be put into effect. Regarding rate filing is flex rating effective 7/1/2008; and File and Use Prior to 7/1/2008 (30 days).

**Kentucky:** Regarding rate filing, use and file unless the change is greater than +/- 25%, which triggers prior approval. Regarding form filing, prior approval – filing not less than 60 days in advance of delivery. Commissioner may extend 30 days with notice. Regarding form filing laws, refer to KRS 304.20-040.

**Louisiana:** Regarding rate filings, prior approval with a 45-day deemer. Regarding form filings, prior approval with a 45-day deemer.

**Maine:** Regarding rate filing, statute contains a deemer but does not specifically require prior approval. Regarding form filing, statute contains a deemer provision.

**Massachusetts:** Regarding rate filing, companies must adhere to the commissioner's managed competition and transition rules; companies may file group marketing plan deviations. Regarding form filing, companies must adhere to the commissioner's managed competition and transition rules. Generally, file and use.

**Michigan:** Regarding rate filings, prior approval with a fixed 90-day waiting period. Director may waive waiting period for approved rates upon written

request from company. Regarding form filings, prior approval with 30-day deemer.

**Minnesota:** Regarding form filings, refer to Bulletin 2005-2 expedited review for auto filings. This bulletin gives companies the option of filing auto forms, rules and rates without review, provided a certification of compliance is completed. Regarding rate filings – effective upon filing. Optional expedited filing procedure includes a certification signed by an officer that the filing complies with all laws and regulations. Refer to Bulletin 2005-2.

**Missouri:** Regarding form filings, the department of insurance can disapprove forms within 60 days. Regarding rate filing, use and file (10 days).

**Montana:** Regarding rate filings, rates must be filed prior to use with supporting data. Regarding form filings, see MCA § 33-1-501.

**Nebraska:** For both rate and form filings, since 2006, file and use.

**Nevada:** Regarding rate filing, Bulletin 10-010 outlines filing procedure.

**New Hampshire:** Regarding rate filings, file and use (30 days) in a competitive market. Prior approval (30-day deemer can be extended 30 days) in a non-competitive market.

**New Jersey:** Regarding rate filing, prior approval – may file rate changes within range of 3% of prior rate and get approval decision within 30 days; within 7%, approval decision within 45 days.

**New Mexico:** Regarding rate filings, prior approval required in non-competitive, reverse competitive and residual markets. Must file at least 30 days before effective date (60-day deemer). File and use for personal lines. No file for commercial lines. Effective Oct. 1, 2007. Regarding form filings, prior approval filed 60 days prior to effective date.

**New York:** Regarding rate filings, prior approval unless filing is +/- 5%, at which point flex rating

applies. Regarding form filings – prior approval filed 30 days prior to delivery.

**North Carolina:** Regarding form filings, prior approval – filed and approved by commissioner or 80 days passed after filing.

**North Dakota:** Regarding rate filing, a rate/rule filing of less than 5% for personal auto policy may be use-and-file once per calendar year per company. Otherwise, the filing must meet the prior approval standard; see N.D.C.C. § 26.1-25-04.

**Ohio:** Regarding form filing, file and use – insurer must file with superintendent.

**Oklahoma:** Regarding rate filings, from 2005 to present, this is under jurisdiction of the commissioner. Regarding form filings, they are under the jurisdiction of the commissioner; the file and use self-certification option is available and under the jurisdiction of the commissioner.

**Rhode Island:** Regarding rate filings, file and use (30 days waiting period which may be extended by the commissioner), flex rating is allowed for rate revisions within +/-5%. Regarding form filings, prior approval- filed with the commissioner and approved prior to being used.

**South Carolina:** Regarding rate filings, filings under 7% are file and use, over 7% are prior approval. Regarding form filings, prior approval (60-day deemer).

**South Dakota:** Regarding form filings, prior approval – filed not less than 30 days in advance of delivery. Commissioner may extend 30 days with notice.

**Tennessee:** Regarding rate filings, see TCA § 56-5-302. Regarding form filings, prior approval (30-day deemer plus 30 day extension).

**Texas:** Regarding form filings, policy forms are regulated under Chapter 2301 (Chapter 2301 was recodified from Sec. 8, Art. 5.13-2). Insurers may file policy forms subject to prior approval.



**Utah:** Regarding rate filings, use and file (30 days) – commissioner may disapprove within 90 days after filing. May, by rule, specify rates be filed 30 days before becoming effective.

**Vermont:** Regarding rate filings, Vermont is an open competition state. Rates must be filed and can be disapproved for lack of supporting information. Regarding form filings, prior approval – filed at least 30 days prior to proposed effective date. Commissioner may extend 30 days with notice.

**Virginia:** Regarding form filings, the Bureau of Insurance is authorized to establish standard forms that insurers must use. Approval of coverage broadenings for individual insurers is also permitted.

**Washington:** Regarding form filings, prior approval – filed not less than 30 days in advance of issuance of any policy. Commissioner may extend 15 days with notice. Regarding rate filings, prior approval (30-day deemer can be extended to 45 days).

**West Virginia:** Regarding form filings, filed no less than 60 days in advance of any delivery, unless time is extended by the commissioner. Regarding rate filings, prior approval (60-day deemer).

**Wisconsin:** Regarding form filings, prior approval – no form shall be issued or delivered prior to commissioner approval or until 30 days after filing was made. Commissioner may extend 30 days.

**Wyoming:** Regarding rate filings, rating laws are no file for competitive market and prior approval (30-day deemer) non-competitive market. Competitive market is assumed to exist unless designated as non-competitive or by finding of non-competitiveness. Regarding form filings – prior approval, filed not less than 45 days in advance of delivery. Commissioner may extend 45 days with notice.

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#### **Tort Laws – Table 40**

Tort insurance laws determine how liability is assigned in an accident. Options include: 1) tort; 2) no-fault; and 3) add-on. Due to the uniqueness of each state’s laws, it cannot be assumed that two states placed within the same general category have comparable systems.

- **Tort:** Third-party benefits with no tort limitation.
- **No-fault:** Compulsory first-party benefits with general tort limitation. There are usually exceptions to tort limitations for certain situations specifically delineated in a particular state’s laws.
- **Add-on:** First-party benefits, either compulsory or optional, with no tort limitation in general. There may be some tort limitations for certain situations specifically delineated in a particular state’s laws.

Tort threshold types indicate the type of threshold that must be reached before a person may sue for damages resulting from an accident. Options include: 1) none; 2) dollar amount; 3) verbal; and 4) choice.

- **None:** There is no limitation on the ability to sue.
- **Dollar Amount:** Damages must exceed a given dollar amount (listed in the table) before a person may sue for damages.
- **Verbal:** Damages must exceed a statutory level of seriousness (e.g., broken bone) before a person may sue for damages.
- **Choice:** Consumers may choose whether to accept limits on their ability to sue.

**Hawaii:** Tort liability is not abolished in the event of death or serious bodily injury or disfigurement. As of 2012, tort threshold changed from \$5,000 or verbal to \$5,000.

**Kentucky:** The restrictions on one’s tort rights can be rejected in writing. The writing must be filed with the insurance department and is valid until revoked. [This provision has been in place since 1975.]

**New Jersey:** The basic policy is verbal.

**Pennsylvania:** Persons who elect limited tort are precluded from recovering non-economic damages absent a "serious injury" as defined by statute.

**Virginia:** In reports prior to the 2014/2015 edition, the state had “Add-On”. Note VA has never had any form of no-fault. It has always been “Tort”.

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#### **Financial Responsibility Laws – Table 41**

All states require a demonstration of financial responsibility in order to operate a vehicle. Most of the states require this to be in the form of liability insurance purchased from an insurer. The required limits vary by state, and are represented in the form ###/###/###, where the first two numbers refer to bodily injury liability limits, and the third number refers to property damage liability limits. For example, 10/20/5 means coverage up to \$20,000 for all persons injured in an accident, subject to a limit of \$10,000 for any one individual; and \$5,000 coverage for property damage.

**Alabama:** Beginning June 1, 2000, “No person shall operate, register or maintain registration of...a motor vehicle...unless the motor vehicle is covered by a liability insurance policy, ...bond, or deposit of cash.” Per Alabama’s Mandatory Liability Insurance (MLI) Act. (§32-7A-1 through §32-7A-26)

**Alaska:** The operator or owner of a motor vehicle subject to registration under AS 28.10.011 when driven on a highway, vehicular way or area, or on other public property in the state, shall be insured under a motor vehicle liability policy that complies with Chapter 28.22 or a certificate of self-insurance

that complies with AS 28.20.400. Sec. 28.20.400. Self-insurer— (a) A person in whose name more than 25 vehicles are registered in this state may qualify as a self-insurer by obtaining a certificate of self-insurance issued by the department.

**Arizona:** Proof of financial responsibility can be in the form of a certificate of insurance (Statutes 28-4077 or 28-4078), a bond, or certificate of deposit or cash in the amount of \$40,000 (statute 28-4084). (ARS Title 28 – Chapter 9 of Arizona Statutes).

**Arkansas:** Title 27, Subtitle 2, Chapter 22, Subchapter 1 (§ 27-22-104)—Proof of insurance issued by an insurance company authorized to do business in the state or a certificate of self-insurance under § 27-19-107.

**California:** Financial responsibility law requires 15/30/5 limits; however, 10/20/3 is available for those eligible for the Low-Cost Automobile Insurance Program. Non-Insurance proof of financial responsibility may include a DMV-issued self-insurance certificate or a Surety bond for \$35,000 from a company licensed to do business in California.

**Colorado:** C.R.S. 10-4-619 to 10-4-624, 42-7-101 to 42-7-510. Minimum liability insurance is required for bodily injury or death. Non-insurance proof of financial responsibility is a bond has been duly executed or that deposit has been made of money; or Securities as provided in section 42-7-418; or for persons who are valid self-insurers as approved by the commissioner. Self-insurance is for owners of 25+ motor vehicles (Section 10-4-624).

**Connecticut:** Sec 14-112 Proof of financial responsibility may include a certificate of insurance, a bond, or collateral. Persons who have more than 25 motor vehicles registered may qualify as a self-insurer by obtaining a self-insurance certificate issued by the commissioner (Sec 14-129). Effective for policies issued on or after, or renewed on or after, Jan. 1, 2018, the minimum financial responsibility limits increased from 20/40/10 to 25/50/25.

**Delaware:** Alternatives to insurance are approved by the Office of the Insurance Commissioner. Per Title 21 §2947—Proof of financial responsibility when required may be: (1) Certificate of insurance as provided in § 2948 or § 2949 of Title 21; or (2) Bond as provided in § 2950 of Title 21; or (3) Certificate of deposit of money or securities as provided in § 2951 Title 21; or (4) Statement from an insurance carrier certifying that there is in effect a motor vehicle liability policy covering the operator or vehicle. Effective for policies issued on or after, or renewed on or after, Dec. 13, 2017, the minimum financial responsibility limits increased from 15/30/5 to 25/50/10.

**District of Columbia:** §31-2406 Insurance is required, however an owner of 25 or more vehicles may qualify for self-insurance as approved by the Mayor per §50-1301.79.

**Florida:** For property damage only. 100/300/50 is compulsory if guilty of driving under the influence, as of Oct. 1, 2007. Financial Responsibility — Manner of providing proof of financial responsibility is detailed in s. 324.031, F.S.: "The owner or operator of a taxicab, limousine, jitney, or any other for-hire passenger transportation vehicle may prove financial responsibility by providing satisfactory evidence of holding a motor vehicle liability policy as defined in s. 324.021(8) or s. 324.151, which policy is issued by an insurance carrier which is a member of the Florida Insurance Guaranty Association. The operator or owner of any other vehicle may prove his or her financial responsibility by: (1) Furnishing satisfactory evidence of holding a motor vehicle liability policy as defined in ss. 324.021(8) and 324.151; (2) Furnishing a certificate of self-insurance showing a deposit of cash in accordance with s. 324.161; or (3) Furnishing a certificate of self-insurance issued by the department in accordance with s. 324.171. Any person, including any firm, partnership, association, corporation, or other person, other than a natural person, electing to use the method of proof specified in subsection (2) shall furnish a certificate of deposit equal to the number of vehicles owned times \$30,000, to a maximum of \$120,000; in addition, any such person, other than a natural

person, shall maintain insurance providing coverage in excess of limits of \$10,000/20,000/10,000 or \$30,000 combined single limits, and such excess insurance shall provide minimum limits of \$125,000/250,000/50,000 or \$300,000 combined single limits. These increased limits shall not affect the requirements for proving financial responsibility under s. 324.032(1)."

**Georgia:** For more information on compulsory uninsured motorist, refer to OCGA 33-7-11 for complete wording including recent changes per SB-276.

**Hawaii:** BI, PD, PIP and UM are compulsory, however, there is a non-insurance alternative that includes but is not limited to requiring an applicant to submit to the commissioner proof of financial responsibility that could include cash, bonds, or securities in the amount of at least \$300,000 as well as proof to timely pay benefits and to promptly process and pay claims. UM must be offered at initial policy purchase time only, then insurer must obtain rejection in writing from insured if waived.

**Idaho:** Pursuant to 49-1224 – Self Insurance. Any person in whose name more than twenty-five (25) motor vehicles are registered and titled in Idaho may obtain a certificate of self-insurance issued by the department. 49-1229—A motor vehicle owner who prefers to post an indemnity bond with the director of the department of insurance in lieu of obtaining a policy of liability insurance may do so. Please see IDAPA 18.01.20.

**Illinois:** 325 ILCS 5/7-502—Self-insurers. Any person in whose name more than 25 motor vehicles are registered may qualify as a self-insurer by obtaining a certificate of self-insurance issued by the Director of the Department of Insurance as provided in this Section.

**Indiana:** 25/50/25 for motor vehicle insurance issued or renewed on or after 7/1/2017 per IC 27-7- 5.1-7. The minimum Bureau of Motor Vehicles financial responsibility requirement for property damage is \$25,000 effective July 1, 2018, per IC 9- 25-2-3. Other types of financial responsibility

accepted - a bond, a deposit of money or securities, a certificate of self-insurance. Applicable statutes: IC 9-25-4-7, IC 9-25-4-9, IC 9-25-4-10 and IC 9-25-4-11.

**Iowa:** §321A.18 - Alternate methods of giving proof— A certificate of insurance as provided in section 321A.19 or section 321A.20; A bond as provided in section 321A.24 (); A certificate of deposit as provided in section 321A.25 (\$55,000). §321A.34 Self-Insurance— A person who has more than 25 motor vehicles registered in his/her name may qualify as a self-insurer by obtaining a certificate from the department.

**Kansas:** Liability limits changed from to 25/50/25 effective 1/1/2017 from 25/50/10 prior to 1/1/2017. Proof of Financial Responsibility—KSA 40-3104: Self Insurance: Any person in whose name more than 25 motor vehicles are registered in Kansas may qualify as a self-insurer by obtaining a certificate of self-insurance from the commissioner of insurance.

**Kentucky:** 25/50/10 for 2017 and prior. Per 2017 legislation, effective 1/1/2018 required limits will be 25/50/25 for any policy issued or renewed after 1/1/2018. The single limit option of \$60,000 did not change. 187.600 Self Insurance: Any person in whose name more than twenty-five (25) motor vehicles are registered may qualify as a self-insurer by obtaining a certificate of self-insurance issued by the Transportation Cabinet.

**Louisiana:** Pursuant to R.S. 32:861—Motor vehicles shall be covered by an automobile liability policy with liability limits as defined by the state, or a binder for same, or by a motor vehicle liability bond as defined by the state (minimum of 25,000 for property damage; 15,000 for bodily injury or death of one person; 30,000 on any on accident with injury or death of more than one person), or by a certificate of the state treasurer stating that cash or securities have been deposited or securitized with said treasurer of 50,000, or by a certificate of self-insurance as provided by R.S. 32:1042.

**Maine:** \$2,000 medical payments required after 2007. A person may give proof of financial responsibility by delivering to the Maine Secretary of State a receipt of the Maine State Treasurer showing a deposit of money or securities approved by the Treasurer with a value or amount equal to that required in a policy. Securities must be of a type that may legally be purchased by savings banks or for trust funds. Money or securities deposited may not be attached or executed upon except to satisfy a judgment. The depositor must also show that there are no unsatisfied judgments against him or her registered with any Maine Superior Court clerk. The Secretary of State shall return or cancel proof on acceptance of other adequate proof of financial responsibility. 29-A M.R.S. § 1605(4).

**Maryland:** [Md. TRANSPORTATION Code Ann. § 17-103](#)—Form of security required under law includes meeting the minimum vehicle liability insurance policy standards or the Administration may accept another form of security in place of a vehicle liability insurance policy if it finds that the other form of security adequately provides the benefits required in § 17-103 (b). Self- Insurance is also an option if approved by the Administration § 17-103 (a)(3).

**Massachusetts:** (M.G.L.A. 90: § 1A and § 34A-§ 34D, §34M)—Proof of security (financial responsibility) includes insurance; a certificate of state treasurer stating cash was deposited of at least \$10,000 (M.G.L.A. 90 §34D); a motor vehicle liability bond (M.G.L.A. 90 §34C); or self-insurance (M.G.L.A. 90 §49G) which has been approved by the Department.

**Michigan:** Self-Insurance: A person in whose name more than 25 motor vehicles are registered may qualify as a self-insurer by obtaining a certificate of self-insurance issued by the commissioner (Act 218, 500.3101d). Alternative Methods for proof of financial responsibility include: (1) A certificate of insurance as provided in section 518 or section 519; or (2) A bond as provided in section 523; or (3) A certificate of deposit of money or securities as provided in section 524 (Act 300 – Section 257.517).

**Minnesota:** (65B.48)—Subject to approval of self-insurance by commissioner, self-insurance is an alternative provided applicant provides sufficient evidence to satisfy requirements.

**Mississippi:** HB 621 (Eff. 1/1/2001) established compulsory automobile liability insurance system. This requirement can be satisfied through insurance, or through non-insurance proof of liability by posting a bond for the same amounts of as the minimum limits, or making a cash or security deposit equal to the minimum requirements.

**Missouri:** Missouri permits non-insurance alternatives to demonstrate proof of financial responsibility: bonds, certificates of deposit or certificate of self-insurance. SB 708 was passed by the Missouri General Assembly. This legislation will increase the property damage minimum liability limits to \$25,000, effective 7/1/2019.

**Montana:** 61-6-132. Alternate methods of giving proof. (1) Proof of financial responsibility when required under this part with respect to a motor vehicle or with respect to a person who is not the owner of a motor vehicle may be given by filing: (a) a certificate of insurance as provided in 61-6-133 or 61-6-134; (b) a bond as provided in 61-6-137; (c) a certificate or deposit of money or securities as provided in 61-6-138; or (d) a certificate of self-insurance, as provided in 61-6-143, supplemented by an agreement by the self-insurer that, with respect to accidents occurring while the certificate is in force, the self-insurer will pay the same judgments and in the same amounts that an insurer would have been obligated to pay under an owner's motor vehicle liability policy if it had issued a policy to the self-insurer. Effective Jan. 1, 2016, the financial responsibility limits increased from 25/50/10 to 25/50/20.

**Nebraska:** NE statute 60-346 defines proof of financial responsibility as evidence of ability to pay damages for liability (60-387, Proof of financial responsibility shall be furnished for each motor vehicle registered by any person required to give such proof by filing: (1) A certificate of insurance as provided in section 60-529 or 60-531; (2) A bond as

provided in sections 60-547 and 60-548; (3) A certificate of deposit of money or securities as provided in section 60-549; or (4) A certificate of self-insurance as provided in sections 60-562 to 60-564. The department shall issue to any person providing the proof of financial responsibility a copy of any filing described in subdivision (2), (3), or (4) of section 60-528 with the department's seal affixed to the copy.

**Nevada:** Self-insurers may post bonds in lieu of purchasing insurance. However, only persons registering 10 or more vehicles may qualify as self-insurers (NRS 485.380). Effective 7/1/2018 liability limits changed from 15/30/10 to 25/50/20.

**New Hampshire:** NH is not a compulsory state. However, if insurance is purchased, limits are 25/50/25 and \$1,000 medical payments if buying auto insurance for personal use, NH RSA 264:16; NH RSA 259:61.

**New Jersey:** The minimum limits for New Jersey are 15/30/5 liability and uninsured motorist/underinsured motorist coverage and \$250,000 personal injury protection coverage (with lower limits available). A basic policy was introduced March 22, 1999, whereby the insured can purchase \$15,000 of PIP benefits (with \$250,000 available for catastrophic injury) and \$5,000 property damage. Bodily injury coverage of \$10,000 is optional. Uninsured motorist coverage is not available under the basic policy. Effective Oct. 1, 2003, a Special Auto Insurance Policy (SAIP) was offered to individuals who are eligible for and enrolled in the federal Medicaid program, which provides only emergency PIP coverage of \$250,000 per person, per accident. Liability coverage and uninsured motorist/underinsured motorist coverages are not available. Self-Insurance: At the discretion of the Insurance Commissioner, any person in whose name more than 25 motor vehicles are registered or in whose name more than 25 motor vehicles are leased may qualify as a self-insurer by obtaining a certificate of self-insurance issued by the Commissioner of Insurance (NJ ST 39:6-52)

**New Mexico:** The Mandatory Financial Responsibility Act (MFRA) (Sections 66-5-201 to 66-5-239 NMSA 1978): Self Insurers (66-5-207.1)—The superintendent of insurance shall issue a Certificate of self-insurance to an applicant with motor vehicles registered in his name in this state, provided that the applicant has met the same criteria for self-insurance as set by the superintendent of insurance for workmen's compensation liability. Insurance must meet requirements as set by 66-5-208, if evidence is in the form of a surety bond or a cash deposit, the total amount shall be \$60,000 66-5-208).

**New York:** Policyholders must also have 50/100 for wrongful death coverage. Title 3, Article 6, VAT §311—The term “proof of financial security” shall mean proof of ability to respond in damages for liability arising out of the ownership, maintenance or use of a motor vehicle as evidenced by an owner's policy of liability insurance, a financial security bond, a financial security deposit, or qualifications as a self-insurer under §316.

**North Carolina:** Article 13 § 20-309: Financial responsibility shall be a liability insurance policy or a financial security bond or a financial security deposit or by qualification as a self-insurer, as these terms are defined and described in Article 9A, Chapter 20 of the General Statutes of North Carolina, as amended.

**North Dakota:** 39-16-32. Self-insurer: Any person in whose name more than twenty-five motor vehicles are registered may qualify as a self-insurer by obtaining a certificate of self-insurance issued by the director as provided in subsection 2 of 39-16-32. 39-16-1-08: Proof of financial responsibility when required under this chapter may be given by filing: 1. A certificate of insurance as provided in sections 39-16.1-09 and 39-16.1-10; 2. A bond as provided in section 39-16.1-14; or 3. A certificate of deposit of money or securities as provided in section 39-16.1-15.

**Ohio:** Minimum limits apply to mandatory financial responsibility, which can be satisfied through means other than insurance. Policies issued or renewed

prior to Dec. 22, 2013, at the current lower limits, continue to constitute proof of financial responsibility for the remainder of the term of that policy. Minimum limits changed from 12.5/25/7.5 to 25/50/25.

**Oklahoma:** §47-7-320 Proof of financial responsibility when required under this article, with respect to a vehicle or with respect to a person who is not the owner of a vehicle, may be given by filing: 1. A security verification form as defined in Section 7-600 of this title; 2. A certificate of deposit of money or securities as provided in Section 7-330 of this title; or 3. A certificate of self-insurance, as provided in Section 7-503 of this title, supplemented by an agreement by the self-insurer that, with respect to accidents occurring while the certificate is in force, the self-insurer will pay the same amounts that an insurer would have been obliged to pay under a motor vehicle liability policy if the insurance carrier had issued a policy to the self-insurer.

**Oregon:** Change in limits from 25/50/10 to 25/50/20, applies to motor vehicle insurance policies issued or renewed on or after Jan. 1, 2010. For prior conviction of driving under the influence of intoxicants, the requirements are 50/100/10. Financial responsibility requirements—To meet the financial responsibility requirements, a person must be able to respond in damages in amounts not less than those established under the payment schedule under ORS 806.070 and respond to damages by (a) Obtaining a motor vehicle liability policy meeting the requirements under ORS 806.080 that will provide at least minimum limits necessary to pay amounts established under the payment schedule under ORS 806.070; or (b) Becoming self-insured as provided under ORS 806.130. [1983 c.338 §842; 1985 c.16 §426; 1995 c.41 §5; 2003 c.175 §5].

**Pennsylvania:** 75 Pa.C.S.A. §1782: Proof of financial responsibility may be furnished by filing evidence satisfactory to the department that all motor vehicles registered in a person's name are covered by motor vehicle liability insurance or by a program of self-insurance as provided by section 1787 (relating to self-insurance) or other reliable financial

arrangements, deposits, resources or commitments acceptable to the department.

**Rhode Island:** § 31-32-20 Alternate methods of giving proof. - Proof of financial responsibility when required under this chapter, with respect to a vehicle or with respect to a person who is not the owner of a vehicle, may be given by filing: (1) A certificate of insurance as provided in § 31-32-21 or 31-32-22; (2) A bond as provided in 31-32-27; (3) A certificate of deposit of money or securities as provided in § 31-32-30; (4) A certificate of self-insurance, as provided in § 31-33-9, supplemented by an agreement by the self-insurer that, with respect to accidents occurring while the certificate is in force, the self-insurer will pay the same amounts that an insurer would have been obliged to pay under an owner's motor vehicle liability policy if it had issued a policy to the self-insurer.

**South Carolina:** SECTION 56-10-20: The security required under this chapter is a policy or policies written by insurers authorized to write such policies in South Carolina providing for at least (1) the minimum coverages specified in Sections 38-77-140 through 38-77-230 and (2) the benefits required under Sections 38-77-240, 38-77-250, and 38-77-260. However, the director or his designee may approve and accept another form of security in lieu of such a liability insurance policy if he finds that such other form of security is adequate to provide and does in fact provide the benefits required by this chapter. SECTION 56-9-60 (Self Insurance): A person or company who has more than twenty-five motor vehicles registered in his name may qualify as a self-insurer. South Carolina Law allows an owner to register as an uninsured motorist. The fee is \$550.00 annually for the privilege to drive an uninsured motor vehicle on South Carolina roads. An uninsured motorist registration is not an insurance policy.

**South Dakota:** Non-insurance financial responsibility may include a bond from a surety company or a bond with at least two individual sureties each owning real estate within this state; a certificate of the state treasurer of money or securities deposited equal to state minimum

coverage. Alternatively, if a person registers more than 25 vehicles, one can self-insure. A certificate of self-insurance is issued at the discretion of Dept. of public Safety (Dept.) if the Dept. is satisfied that one is in sufficient financial condition.

**Tennessee:** Effective Jan. 1, 2017, the single limit of \$60,000 changed to \$65,000. 55-12-102 (12) defines amounts of financial responsibility. 55-12-139(2)—proof of financial responsibility includes (A) a document confirming insurance from policy carrier; (B) a certificate, valid for one year, issued by the commissioner of safety, stating that 1) a cash deposit or bond in the amount required by this part has been paid or filed with the commissioner of revenue or 2) the driver has qualified as a self-insurer under § 55-12-111.

**Texas:** Effective Jan. 1, 2011--SB502, 80(R), Texas Legislative Session, Chapter 601, Texas Transportation Code (601.072). Transportation Code Section 601.051. Financial responsibility must be established for a vehicle through: Transportation Code Sec. 601.051. REQUIREMENT OF FINANCIAL RESPONSIBILITY. A person may not operate a motor vehicle in this state unless financial responsibility is established for that vehicle through: (1) a motor vehicle liability insurance policy that complies with Subchapter D; (2) a surety bond filed under Section 601.121; (3) a deposit under Section 601.122; (4) a deposit under Section 601.123; or (5) self-insurance under Section 601.124.

**Utah:** (41-12a-401) Proof of owner's or operator's security (i.e. financial responsibility)—(a) a certificate of insurance under Section 41-12a-402 or 41-12a-403; (b) a copy of a surety bond under Section 41-12a-405; (c) a certificate of deposit of money or securities issued by the state treasurer under Section 41-12a-406; or (d) a certificate of self-funded coverage under Section 41-12a-407.

**Vermont:** 23 V.S.A. § 800—Maintenance of financial responsibility: Automobile liability policy or bond in the amounts as required by law in the above-mentioned section. In lieu of insurance/bond, evidence of self-insurance in the amount of as required by law in the statute above must be filed

with the Commissioner of Motor Vehicles, and shall be maintained and evidenced in a form prescribed by the Commissioner.

**Virginia:** Financial Responsibility requirement can be met by either paying the Uninsured Motorist Vehicle Fee paid to the DMV or purchasing insurance. The fee does not provide insurance; it only allows one to drive an uninsured vehicle at own risk. Or the owner may purchase insurance. If insurance is purchased it must have minimum limits of 25/50/20.

**Washington:** RCW 46.29.450 Alternate methods of giving proof: (1) A certificate of insurance as provided in RCW 46.29.460 or 46.29.470; (2) A bond as provided in RCW 46.29.520; (3) A certificate of deposit of money or securities as provided in RCW 46.29.550; or (4) A certificate of self-insurance, as provided in RCW 46.29.630, supplemented by an agreement by the self-insurer that, with respect to accidents occurring while the certificate is in force, he or she will pay the same amounts that an insurer would have been obliged to pay under an owner's motor vehicle liability policy if it had issued such a policy to said self-insurer.

**West Virginia:** Effective Jan. 1, 2016, the limits increased from 20/40/10 to 25/50/25. §17D-6-2. Self-insurers. a) Any person in whose name more than twenty-five vehicles are registered may qualify as a self-insurer by annually obtaining a certificate of self-insurance issued by the commissioner as provided in subsection (b) of this section. (b) The commissioner may, in his or her discretion, upon the application of such a person, issue a certificate of self-insurance when he or she is satisfied that such person is possessed and will continue to be possessed of ability to pay judgments obtained against such person. The commissioner may not issue a certificate of self-insurance unless the applicant is listed as the registered owner of the motor vehicles and the applicant files an itemized financial statement that reflects a minimum of one million dollars in total assets. The listed assets must be wholly owned by the applicant.

**Wisconsin:** 344.30 Methods of giving proof of financial responsibility—Whenever a person is required under ch. 343 or this chapter to give proof of financial responsibility for the future, such proof may be given by filing: (1) Certification of insurance as provided in s. 344.31; or (2) A bond as provided in s. 344.36; or (3) A certificate of deposit of money or securities as provided in s. 344.37; or (4) A certificate of self-insurance as provided in s. 344.16, supplemented by an agreement by the self-insurer that, with respect to accidents occurring while the certificate is in force, the self-insurer will pay the same amounts that an insurer would have been obligated to pay under a motor vehicle liability policy if it had issued such a policy to such self-insurer.

**Wyoming:** 31-9-402. Types of proof— (i) A certificate of insurance as provided in W.S. 31-9-403 or 31-9-404; (ii) A bond as provided in W.S. 31-9-408; or (iii) A certificate of deposit of money or securities as provided in W.S. 31-9-409.

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#### **Personal Injury Protection Laws – Table 42**

Due to the different tort laws in each state, some of the states may require consumers to purchase PIP coverage, while others may require medical payments coverage. In general, the states with no-fault laws require PIP, and the states with tort laws require medical payments coverage.

**Florida:** Suspended Oct. 1, 2007, through Jan. 1, 2008. Now reinstated.

**Hawaii:** PIP and UM are compulsory, however, there is a non-insurance alternative that includes but is not limited to requiring an applicant to submit to the commissioner proof of financial responsibility that could include cash, bonds, or securities in the amount of at least \$300,000 as well as proof to timely pay benefits and to promptly process and pay claims. UM must be offered at initial policy purchase time only, then insurer must obtain rejection in writing from insured if waived.



**Maine:** A person may give proof of financial responsibility by delivering to the Maine Secretary of State a receipt of the Maine State Treasurer showing a deposit of money or securities approved by the Treasurer with a value or amount equal to that required in a policy. Securities must be of a type that may legally be purchased by savings banks or for trust funds. Money or securities deposited may not be attached or executed upon except to satisfy a judgment. The depositor must also show that there are no unsatisfied judgments against them registered with any Maine Superior Court clerk. The Secretary of State shall return or cancel proof on acceptance of other adequate proof of financial responsibility. 29-A M.R.S. § 1605(4).

**Maryland:** Can waive for self and family members over 16 years of age.

**Massachusetts:** Insured can choose to have a deductible of up to \$8000 for oneself and family members; this would, in effect, eliminate the \$8,000 PIP coverage.

**Minnesota:** PIP requirement includes \$20,000 for medical and \$20,000 for non-medical. Uninsured motorist (UM) coverage is also required, with 25/50 limits. In addition to UM coverage, Minnesota also requires underinsured motorist (UIM) coverage, also with 25/50 limits.

**New Jersey:** PIP option of \$250,000 is the standard coverage, with lower limits available. Under the basic policy, only \$15,000 of PIP limit is available (with \$250,000 PIP coverage for catastrophic injury). Effective Oct. 1, 2003, a Special Auto Insurance Policy (SAIP) became available for individuals enrolled in the federal Medicaid program, providing only emergency PIP coverage of \$250,000.

**North Carolina:** Rejection of UM coverage no longer allowed per 2009 Session Law; Senate Bill 749.

**Oregon:** There is a \$15,000 minimum for PIP.

**Pennsylvania:** Pennsylvania has a mandatory first-party medical benefit law. It is similar to PIP but is titled Medical Benefits.

**Texas:** PIP coverage must be offered and provided by the insurer unless the insured rejects the coverage in writing. Texas Insurance Code Sec. 1952.152.

**Wisconsin:** UM is compulsory effective as of 6/1/2010.

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### Seat Belt Laws - Table 43

Nearly all the states have mandatory seat belt laws. Some are primary in nature, which allow a law enforcement official to stop a vehicle and issue a ticket based solely on lack of proper seat belt usage. Others are secondary; in which case a vehicle must be pulled over for some other cause, but the officer may then ticket an individual for seat belt violations.

Please refer to Table 43 for laws in each specific state.

**Alabama:** Code section 32-5B-5.

**Alaska:** Seat belt enforcement became primary in May 2006.

**Arkansas:** Seat belt enforcement became primary in March 2009.

**California:** Seat belt fine for 1st offense (\$50 for subsequent offenses); applicable for passengers aged 16/over.

**Colorado:** Children 1 year to 4 years and 20-40 pounds must be secured in a child safety seat; children up to 8 years must be in a restraint system, such as a booster seat; children 8-15 years must be properly restrained by a safety belt. Child restraints are a primary enforcement law subject to a \$65 fine. Refer to CRS 42-4-236 for more information.

**Florida:** Children under 6 must be protected by an approved child restraint device. Children 6-18 must be restrained by a safety belt. Seat belt enforcement became primary 6/30/09.

**Hawaii:** See Hawaii Revised Statutes §291-11.5 for additional requirements when transporting children. Additional fines may be imposed.

**Illinois:** Public Act 97-0016 (House Bill 219) effective 1/1/12 requires rear seat passengers to wear seat belts as well as front seat passengers.

**Kansas:** Seat belt enforcement became primary effective 7/1/2010.

**Louisiana:** Effective 8/1/2016 — \$50 first offense, \$75 fine for subsequent offenses. An additional \$20.00 penalty is assessed if offense occurs in Orleans Parish. ACT 446; 2016 Regular Session.

**Michigan:** The law requires passengers 8-15 to wear seat belts in all seating positions; drivers and front seat passengers to wear seat belts. Michigan's child passenger safety law requires children younger than age 4 to ride in a car seat in the rear seat if the vehicle has a rear seat. If all available rear seats are occupied by children under 4, then a child under 4 may ride in a car seat in the front seat. A child in a rear-facing car seat may only ride in the front seat if the airbag is turned off. Children to be properly buckled in a car seat or booster seat until they are 8 years old or 4-foot-9-inches tall. Children must ride in a seat until they reach the age requirement or the height requirement, whichever comes first.

**Mississippi:** Seat belt enforcement is primary for front seat passenger and/or child under the age of 7.

**Montana:** Seat belt enforcement is primary for children under 6; Secondary for all others

**New Jersey:** Seat belt enforcement is primary for front seat and passengers under 18; secondary for backseat.

**New York:** \$50 fine; front seat only; \$100 for children under age 16

**Ohio:** See R.C, 4513.263 for more information.

**North Dakota:** Seat belt enforcement is primary for minors and secondary for adults.

**South Dakota:** Seat belt enforcement is primary for children 17 and younger.

**Utah:** Seat belt enforcement is primary for ages 16–19 and secondary for those 19 and older.

**Virginia:** Seat belt enforcement is secondary for ages 18 and above with a \$25 fine for front seat only. Persons 8-18 must wear seat belt; child under age 8 must be in a child-seat.

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#### Drunk Driving Laws – Table 44

The BAC threshold is the percentage level of a person's blood alcohol content (BAC) at which a person is considered to be legally intoxicated with respect to motor vehicle use. The states have also enacted a variety of penalties in an attempt to reduce drunk driving. These may include anything from increasing the length of license suspension to impounding automobiles.

If a state has administrative license suspension, then the law defines the BAC as being intoxicated. If, when stopped out on the road, a driver's BAC exceeds the state-mandated threshold, the officer can suspend the driver's license immediately. The driver is still entitled to a hearing, and the license suspension is subject to the ruling at the hearing.

**Arizona:** Refer to [ARS 28-909](#).

**California:** 0.01 or higher BAC for persons under age 21. California has had this zero-tolerance law for persons under 21 since January 1994.

**Colorado:** Effective July 1, 2004, BAC threshold of 0.08.

**Connecticut:** 0.02 or higher BAC for persons under age 21. CGS § 14-227g. First offence includes a 45-day suspension and ignition interlock device for one year.

**D.C.:** Commercial drivers BAC .04

**Florida:** Drivers under 21 – BAC 0.02 or higher. Suspension 180 days to one year (first offense).

**Georgia:** Drivers under 21 – BAC 0.02 or higher. Twelve-month suspension. May apply for reinstatement at the end of 120 days (first offense).

**Hawaii:** Drivers under 21 – unlawful to drive with any measurable amount of alcohol. First offense is a 90 day suspension.

**Idaho:** Drivers under 21 – BAC 0.02 or higher. Thirty-day suspension. After 30 days, the offender's driving privileges will be suspended for an additional 60 to 150 days, during which time the offender may request restricted driving privileges (first offense).

**Illinois:** Drivers under 21 – any BAC greater than zero. Three-month suspension. If BAC higher than 0.08, two-year revocation of driving privileges. Drivers 21 plus – one-year suspension. Offender must apply for a reinstatement after the expiration of one year, and the reinstatement may or may not be granted. Two-year suspension if BAC is 0.16 or higher (first offense).

**Indiana:** Drivers under 21 – BAC 0.02 or higher. Suspension 90 days to two years (first offense).

**Kansas:** Drivers under 21 – BAC .02 or higher. Suspension period is 30 days. Following the suspension, offender is required to drive on a restricted license for 330 days. A judge will determine what type of restriction to put on the offender's license after considering the circumstances surrounding the conviction (first offense).

**Kentucky:** Drivers under 21 – BAC 0.02 or higher. Suspension period 30 to 120 days (first offense).

**Louisiana:** An administrative license suspension applies as of 2009. The BAC threshold is 0.08 for all drivers, 0.02 for drivers under 21, and 0.04 for commercial vehicle drivers.

**Maryland:** Drivers under 21 – BAC 0.02 or higher. Suspension is 45 days if BAC between 0.08 and 0.15 and 90 days if BAC over 0.15 (first offense).

**Massachusetts:** There are some exceptions to license suspension for first-time offenders.

**Michigan:** Drivers under 21 – BAC 0.02 or higher. Beginning Oct. 1, 2018, BAC 0.10 or higher for drivers over 21. Suspension period is 180 days (first offense).

**Minnesota:** BAC 0.08 – Effective Aug. 1, 200. Drivers under 21 – BAC 0.02 or higher. Suspension period is 30 days (first offense).

**Mississippi:** Drivers under 21 – BAC 0.02 or higher. Suspension period is 30 to 90 days (first offense).

**Missouri:** Suspension period is 30 days, followed by a 60-day period of restricted driving privilege (first offense). For drivers under 21, see <https://dor.mo.gov/driver-license/revocation-reinstatement/dwi.html>.

**Montana:** A probationary license may be available to those with license suspension.

**Nebraska:** Drivers under 21 – BAC 0.02 or higher. Six-month suspension if BAC lower than 0.15 and one year if BAC was 0.15 or higher (first offense).

**Nevada:** Drivers under 21 – BAC 0.02 or higher. Ninety-day suspension (first offense).

**New Hampshire:** Drivers under 21 – BAC 0.02 threshold. Six-month or two-year suspension period based on circumstance.

**New Jersey:** Administrative license suspension with BAC greater than 0.08 but less than 0.10 is three months. Administrative license suspension with BAC greater than 0.10 is seven months to one year. Drivers under 21 – 30. Ninety-day license suspension if BAC >= 0.01 and < 0.08.

**New Mexico:** Drivers under 21 – BAC .02 or higher. One-year suspension for first-time offenders.

**New York:** The BAC noted in table 45 does not take into account all of the different BAC levels and the various penalties, including fines, jail time, and license revocation/suspension.

Also, for a BAC of 0.08 or higher, there is no suspension, but there is a minimum revocation period. Please see the chart for the various penalties on the NYS Department of Motor Vehicles' website <https://dmv.ny.gov/about-dmv/chapter-9-alcohol-and-other-drugs#yre-bac>.

**North Carolina:** Drivers under 21 – BAC 0.01 or higher. Immediate license suspension for 30 days; limited driving privilege available after 10 days. Upon conviction of DWI for first offense, one year.

**North Dakota:** BAC 0.08 – Effective Aug. 1, 2003; Drivers under 21 – BAC 0.02 or higher. One-year license suspension if BAC < 0.18 and two years if BAC > 0.18 (second offense).

**Ohio:** BAC 0.08. Effective Jan. 1, 2004. Six-month to three-year suspension period (first offense); R.C. 4511.19. Drivers under 21: BAC 0.02 or higher; three months to two years suspension period (first offense); R.C. 4511.19(H)(1) and R.C. 4510.02(A)(6).

**Oklahoma:** Drivers under 21 are legally drunk when their blood or breath contains any measurable quantity of alcohol; 180-day suspension (first offense).

**Oregon:** Drivers under 21 are legally drunk when any amount of alcohol is in their blood. Ninety-day suspension (first offense).

**Pennsylvania:** BAC 0.08 – Effective Sept. 30, 2003. Drivers under 21 – BAC 0.02 or higher. Between 12- and 18-month suspension period (first offense).

**Rhode Island:** BAC 0.08. – Effective July 2, 2003. Drivers under 21 – BAC 0.02 or higher. Thirty to 180-day suspension if BAC < 0.10; three to 12 months suspension if BAC > 0.10 but < 0.15; three to 18 months if BAC > 0.15 (first offense).

**South Carolina:** Section 56-5-2951. (A) The Department of Motor Vehicles must suspend the driver's license, permit, or nonresident operating privilege of or deny the issuance of a

license or permit to a person who drives a motor vehicle and refuses to submit to a test provided for in Section 56-5-2950 or has an alcohol concentration of fifteen one-hundredths of one percent or more.

**South Dakota:** Drivers under 21 – BAC .02 or higher. Thirty days to one-year suspension (first offense).

**Tennessee:** BAC 0.08 Effective July 1, 2003. Drivers under 21 – BAC 0.02 or higher. One-year suspension (first offense).

**Utah:** Effective Dec. 30, 2018. BAC of 0.05. Prior to Dec. 30, 2018, the BAC limit was 0.08.

**Vermont:** Drivers under 21 – BAC 0.02 or higher. Ninety-day suspension (first offense).

**Virginia:** Drivers under 21 – BAC 0.02 or higher. One-year suspension (first offense).

**Washington:** Drivers under 21 are legally drunk when there is any detectable amount of alcohol in their system. Ninety-day suspension if BAC < 0.15 and one year if BAC > 0.15 (first offense).

**West Virginia:** BAC 0.08. Effective May 5, 2004. Drivers under 21 – BAC 0.02 or higher. Six-month suspension (first offense).

**Wisconsin:** BAC 0.08. Effective Sept. 30, 2003. Drivers under 21 are not permitted to operate a vehicle with an alcohol concentration above zero. Six- to 9-month suspension period (first offense).

**Wyoming:** Drivers under 21 – BAC 0.02 or higher. Ninety-day suspension (first offense).

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#### **Speed Limits – Table 44**

**Alaska:** By regulation, the maximum speed limit is 55 mph. This can be altered by the state or municipality when circumstances suggest a different reasonably safe speed. Some highways are marked at 65 mph.

**Arizona:** Refer to ARS 28-702.04.

**California:** Speed limit is 70 mph only if posted (if no limit is posted, then 65 mph on multi-lane highways and 55 mph otherwise).

**Indiana:** Effective 2006 speed limit is 70 with 65 for Trucks.

**Kansas:** 75 mph is the speed limit on rural segments of freeway and on the turnpike unless marked otherwise.

**Maryland:** Effective Oct. 1, 2015, the maximum speed limit increased from 65 mph to 70 mph on limited roadways.

**Montana:** Effective 2016, the maximum speed limit in the state increased from 75 mph to 80 mph on specified roadways, MCA § 61-8-303.

**New Hampshire:** Effective 2015, the maximum speed limit in the state increased from 65 mph to 70 mph on specified roadways, § 265:60.

**New Jersey:** Maximum speed limits listed are those allowed by law on highways in the state. However, the posted limit is the maximum on any given highway.

**Ohio:** R.C. 4511.21. The speed limit is 70 mph on certain rural areas of the interstate. This law became effective in July 2014.

**Oklahoma:** H.B. 3167 removed the 75 mph maximum speed effective Nov. 1, 2016. If state approves limits above 75, those can be in place.

**Oregon:** Effective March 1, 2016, on specified segments of roadway, the speed limit increased from 65 mph to 70 mph.

**Pennsylvania:** The speed limit on specified segments increased from 65 mph to 70 mph effective the summer of 2014.

**South Dakota:** Prior to 2015, 75 mph interstate only. Effective 2015, 80 mph on specified segments.

**Texas:** Texas law allows 75 mph on some roads, 80 mph in specified West Texas counties, and authorizes speed limits of up to 85 mph on certain roadways (Chapter 545, Texas Transportation Code).

**Utah:** Some sections of I-15 are 80 mph.

**Wisconsin:** Effective May 2015, the speed limit on specified segments of roadways increased from 65 mph to 70 mph.

**Wyoming:** The speed limit on specified segments of roadway is 80 mph effective July 1, 2017. It was 75 mph prior.

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#### **Distracted Driving Laws – Table 45**

The distracted driving laws vary by state, even counties and cities. The laws in Table 45 and clarifications below are non-commercial driver laws at the state level and drivers should be aware cities and counties may have more stringent laws.

**Alabama:** All cell phone use is banned for novice drivers per Section 32-6-7.2. Novice driver is defined as 16 or 17 years old and having had an intermediate license for less than 6 months.

**Arizona:** Text messaging ban is for drivers under 18 years of age and with a graduated driver's license (GDL). Refer [ARS 28-914](#).

**Arkansas:** The hand-held ban for novice drivers refers to drivers ages 18 to 20. Hand-held cell phones are also banned while driving in a school zone or in a highway construction zone and this law is secondarily enforced. All cell phone use is banned for drivers under 18.

**Delaware:** All cell phone use ban is for drivers with a learner permit or with an intermediate driver's license.

**District of Columbia:** The all cell phone use ban is for drivers with a learner permit.

**Hawaii:** HRS §291C-137(c) – Hand-held and hands-free ban for drivers under age 18.

**Iowa:** All cell phone use ban for novice drivers refers to restricted or intermediate license drivers.

**Kansas:** All cell phone use ban for novice drivers refers to drivers with a learner permit or intermediate driver license.

**Louisiana:** Novice driver for hand-held ban refers to drivers with learner or intermediate license regardless of age. Hand-held ban in school zones regardless of age or license. All cell phone use is banned for drivers within their first year of license and is primarily enforced for drivers under 18.

**Maine:** Total ban for youth drivers. Refer to 29-A M.R.S.A. § 2116. Other drivers may use mobile devices in hands-free mode. See Section 2121.

**Michigan:** All cell phone ban for Level 1 or Level 2 license.

**Minnesota:** Novice driver refers to drivers under 18 years of age that have a learner or provisional license.

**Nebraska:** All cell phone use is banned for novice drivers. Novice drivers refers to drivers under 18 years of age that have a learner or provisional license.

**New Jersey:** Novice driver for all cell phone use ban refers to drivers with a permit or provisional license.

**New Mexico:** Novice driver for all cell phone use ban refers to drivers with a permit or provisional license.

**Oklahoma:** The hand-held ban is for drivers with a learner or intermediate license.

**South Dakota:** All cell phone use is banned for novice drivers. Novice driver refers to drivers with a learner or intermediate driver license.

**Tennessee:** All cell phone use is banned for novice drivers. Novice driver refers to a driver with a learner or intermediate driver license. Total hand-held ban was effective July 1, 2019.

**Texas:** Hand-held ban in school zones only.

**Washington:** All cell phone use is banned for novice drivers. Novice driver refers to a driver with a learner or intermediate driver license.

**West Virginia:** All cell phone use is banned for novice drivers. Novice driver refers to a driver under 18 years of age that has a learner or provisional license.

**Wisconsin:** All cell phone use is banned for novice drivers. Novice driver refers to a driver with a learner or intermediate driver license.

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The following information was obtained from the state insurance departments: rate filing laws; form filings laws; state liability law types; tort thresholds; compulsory liability insurance; liability limits; compulsory personal injury protection; compulsory uninsured motorist liability; automobile seat belt laws; administrative license suspensions of drunk drivers; blood alcohol concentration legal limits; and maximum speed limits.

Table 38A

State Laws

Rate Filing Laws, Current

Rate Filings Laws for Private Passenger Auto Insurance

STATE	Current Law	Notes
Alabama	Prior Approval	No statute listed for personal
Alaska	File and Use/Flex	Approval for PPA assigned risk plans; Effective 11/2/2005 §21.39.220 & §21.39.210 Bulletin B 05-09
Arizona	Use and File	§ 20-385
Arkansas	File and Use	§ 23-67-211
California	Prior Approval	Ins. §§ 1861.05; 1851
Colorado	File and Use	§§ 10-4-401; 10-4-403(5);3 CCR 702-5-5-1-10;702-5-5-1-11; 702-5-5-1-11
Connecticut	Prior Approval	Prior approval for BI and UM. File and Use for PD, Compr. and Collision. Flex Rating +/- 6% and not more than a 15% increase in any individual territory; eff. July 1, 2006; § 38a-688
Delaware	File and Use	18 Del.C. sections 2502-2506
District of Columbia	File and Use	§ 31-2704
Florida	Prior Approval	Companies may Use & File at the risk of having to refund any excessive charge. Actual text of the Law says "File and Use." § 627.0651
Georgia	Prior Approval	*Prior Approval for statutory coverages only; all other coverages will be file and use; §3-9-21
Hawaii	Prior Approval	HRS §§ 431:14-104; 431:14-103.3
Idaho	Use and File	Bulletin 91-1
Illinois	Use and File	50 IL ADC 754.10 to 754.40
Indiana	File and Use	§ 27-1-22-4
Iowa	Use and File	
Kansas	Flex Rating/Prior Approval	Flex Rating Effective 7/1/2008; and File and Use Prior to 7/1/2008
Kentucky	Flex Rating	Use and File unless the change is greater than +/-25%, which triggers Prior Approval per KRS 304.20-040; § 304.13-051; 304.13-021
Louisiana	Prior Approval	Effective 1/1/2008 - Prior Approval with 45 day deemer; LSA-R.S 22:1451
Maine	File and Use	Statute contains a deemer provision but doesn't specifically require approval
Maryland	File and Use	11-205 to 11-212; 11-214 to 11-215; 11-218 to 11-222; 11-225 to 11-227; 11-230 to 11-232; 11-307
Massachusetts	File and Use	Companies may file group marketing plan deviations; M.G.L.A. 175E §§ 5 to 7
Michigan	Prior Approval	Prior Approval with a fixed 90-day waiting period. Director may waive waiting period for approved rates upon written request of the company.
Minnesota	File and Use	Bulletin 2005-2 expedited review for Auto filings effective 7/1 this bulletin added forms and rules if company completes the certification in the bulletin; § 70A.06
Mississippi	Prior Approval	§ 83-2-7
Missouri	Use and File	§ 379.321
Montana	File and Use	Rates must be filed prior to use with supporting data; § 33-16-203
Nebraska	File and Use	§ 44-7501 to 44-7535
Nevada	Prior Approval	§§ 686B.070 to 686B.110
New Hampshire	File and Use	Prior approval for non-competitive market; § 412:16
New Jersey	Prior Approval	§ 17:29A-46.6;NJAC 11:3-16.6 to 11:3-16.16; NJAC 11:3-16B.1 to 11:3-16B.6
New Mexico	File and Use	Effective 10/01/2007; § 59A-17-9; 59A-17-13
New York	Prior Approval	Flex Rating +/- 5%; Ins. Law §§ 2305; 2328
North Carolina	Prior Approval	§ 58-36-70
North Dakota	Prior Approval	A Use & file filing for which the average rate is less than +/- 5% is allowed once per calendar year; all other rate filings are prior approval; § 26.1-25-04
Ohio	File and Use	§ 3937.03
Oklahoma	Use and File	Under the jurisdiction of the Oklahoma Insurance Commissioner.
Oregon	File and Use	§ 737.205
Pennsylvania	Prior Approval	75 Pa. C.S. §§ 2001 to 2009 and 40 P.S. §§ 1181 to 1199
Rhode Island	File and Use/Flex	Flex Rating is allowed for rate revision within +/-5%; § 27-44-6; 27-6-8 to 27-6-11; 27-9-7 to 27-9-10
South Carolina	Flex Rating	Filings within +/- 7% may qualify for file and use, Filings not qualifying for file and use are prior approval; § 38-73-340; 38-73-915; 38-73-960; 38-73-520; 38-73-905; 38-73-910
South Dakota	File and Use	No change; § 58-24-1 to 58-24-67; 58-24-10.2
Tennessee	Prior Approval/Flex	TCA § 56-5-302 (2011); § 56-5-105
Texas	File and Use	Insurance Code Sections 2251.001; 2251.101
Utah	Use and File	§ 31A-19a-203; 31A-19a-206
Vermont	Use and File	Open competition state. Rates must be filed and can be disapproved for lack of supporting information; 8 V.S.A. § 4688(a)
Virginia	File and Use	§ 38.2-1906
Washington	Prior Approval	§ 48.19.060
West Virginia	Prior Approval	§ 31A-19a-203; 31A-19a-206; § 33-20-4;W. Va. Code R. § 114-75-3
Wisconsin	Use and File	§ 625.13
Wyoming	No File	Must be produced upon commissioner's request; § 26-14-107

Source: State Insurance Departments

\*Current year is 2022

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Table 38B

## State Laws

## Rate Filing Laws, 2017-2019 and Current

STATE	Rate Filings Laws for Private Passenger Auto Insurance			
	Current	2019	2018	2017
Alabama	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Alaska	File and Use/Flex	File and Use/Flex	File and Use/Flex	File and Use/Flex
Arizona	Use and File	Use and File	Use and File	Use and File
Arkansas	File and Use	File and Use	File and Use	File and Use
California	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Colorado	File and Use	File and Use	File and Use	File and Use
Connecticut	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Delaware	File and Use	File and Use	File and Use	File and Use
District of Columbia	File and Use	File and Use	File and Use	File and Use
Florida	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Georgia	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Hawaii	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Idaho	Use and File	Use and File	Use and File	Use and File
Illinois	Use and File	Use and File	Use and File	Use and File
Indiana	File and Use	File and Use	File and Use	File and Use
Iowa	Use and File	Use and File	Use and File	Use and File
Kansas	Flex Rating/Prior Approval	Flex Rating/Prior Approval	Flex Rating/Prior Approval	Flex Rating/Prior Approval
Kentucky	Flex Rating	Flex Rating	Flex Rating	Flex Rating
Louisiana	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Maine	File and Use	File and Use	File and Use	File and Use
Maryland	File and Use	File and Use	File and Use	File and Use
Massachusetts	File and Use	File and Use	File and Use	File and Use
Michigan	Prior Approval	Prior Approval	File and Use	File and Use
Minnesota	File and Use	File and Use	File and Use	File and Use
Mississippi	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Missouri	Use and File	Use and File	Use and File	Use and File
Montana	File and Use	File and Use	File and Use	File and Use
Nebraska	File and Use	File and Use	File and Use	File and Use
Nevada	Prior Approval	Prior Approval	Prior Approval	Prior Approval
New Hampshire	File and Use	File and Use	File and Use	File and Use
New Jersey	Prior Approval	Prior Approval	Prior Approval	Prior Approval
New Mexico	File and Use	File and Use	File and Use	File and Use
New York	Prior Approval	Prior Approval	Prior Approval	Prior Approval
North Carolina	Prior Approval	Prior Approval	Prior Approval	Prior Approval
North Dakota	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Ohio	File and Use	File and Use	File and Use	File and Use
Oklahoma	Use and File	Use and File	Use and File	Use and File
Oregon	File and Use	File and Use	File and Use	File and Use
Pennsylvania	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Rhode Island	File and Use/Flex	File and Use/Flex	File and Use/Flex	File and Use/Flex
South Carolina	Flex Rating	Flex Rating	Flex Rating	Flex Rating
South Dakota	File and Use	File and Use	File and Use	File and Use
Tennessee	Prior Approval/Flex	Prior Approval/Flex	Prior Approval/Flex	Prior Approval/Flex
Texas	File and Use	File and Use	File and Use	File and Use
Utah	Use and File	Use and File	Use and File	Use and File
Vermont	Use and File	Use and File	Use and File	Use and File
Virginia	File and Use	File and Use	File and Use	File and Use
Washington	Prior Approval	Prior Approval	Prior Approval	Prior Approval
West Virginia	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Wisconsin	Use and File	Use and File	Use and File	Use and File
Wyoming	No File	No File	No File	No File

\* See Narrative

Source: State Insurance Departments

\*\*Current year is 2022



Table 39A

## State Laws

## Form Filing Laws, Current

## Form Filings Laws for Private Passenger Auto Insurance

STATE	Current Law	Notes
Alabama	Prior Approval	§ 27-14-8
Alaska	Prior Approval; File and Use	Effective 11/2/2005; §§ 21.42.120; 21.42.123; 21.42.125 & 3 AAC 29.525 to 29.530
Arizona	File and Use	30-day waiting period § 20-398
Arkansas	Prior Approval	A.C.A. § 23-79-109; Ark. Admin. Code 054.00.23-1 to 054.00.23-11
California	Prior Approval	Forms with rating impact must be filed under the prior approval laws.
Colorado	No File	Must be certified by insurers, not filed.
Connecticut	File and Use	C.G.S.A. § 38a-676; CT ADC §§ 38a-676-1 to 38a-676-3
Delaware	File and Use	18 Del.C. section 2712
District of Columbia	Prior Approval	§ 31-2502.27
Florida	Prior Approval	§§ 627.410; 627.4102; Rule 690-170.013, F.A.C.
Georgia	Prior Approval	§33-24-9
Hawaii	Prior Approval	HAR §§ 16-23-12, 16-23-60
Idaho	File and Use	41-1812
Illinois	File and Use	215 ILCS 5/143
Indiana	File and Use	
Iowa	Prior Approval	Change from Prior Approval to File & Use effective July 1, 2005; File and Use effective 7/1/06 - There is a 30 day waiting period before the form can be put into effect. Change back to prior approval effective; § 40-955; 40-216 7/1/2008, see 40-955 and Bulletin 2009-7
Kansas	Prior Approval	per KRS 304.20-040; § 304.14-120; 806 Ky. Admin. Regs. 14:006
Kentucky	Prior Approval	
Louisiana	Prior Approval	45 day deemer
Maine	Prior Approval	Statute contains a deemer provision.
Maryland	Prior Approval	Ins. § 11-206
Massachusetts	Prior Approval	Generally file and use; M.G.L.A. 175 §§ 2B; 193F
Michigan	Prior Approval	All new and revised personal automobile forms must be filed for approval; § 500.2236
Minnesota	Prior Approval	Prior Approval - also see Bulletin 2005-2 for expedited review; § 70A.06
Mississippi	Prior Approval	Miss. Admin. Code 19-5:2.01 Deemer. Forms cannot be used in the state until they have been approved; however by operation of law, the forms are deemed approved upon filing and the Director has 60 days in which to petition the Administrative Hearing for disapproval; § 375.920
Missouri	Use and File	which to petition the Administrative Hearing for disapproval; § 375.920
Montana	Prior Approval	MCA § 33-1-501
Nebraska	File and Use	§ 44-7508.01; 44-7508.02; 44-7513; 44-7514
Nevada	Prior Approval	§686B.070
New Hampshire	Prior Approval	§ 412:5
New Jersey	Prior Approval	
New Mexico	Prior Approval	§ 59A-18-12; N.M. Admin Code 13.8.3
New York	Prior Approval	Ins. Law § 2307
North Carolina	Prior Approval	§ 58-41-50; 11 NCAC 10.1201
North Dakota	Prior Approval	§26.1-30-19
Ohio	File and Use	§ 3937.03
Oklahoma	Prior Approval; File And Use	Under the jurisdiction of the Oklahoma Insurance Commissioner; File and Use Self-certification option is available and under the jurisdiction of the Oklahoma Insurance Commissioner
Oregon	Prior Approval	§ 742.003; OAR 836-010-0011
Pennsylvania	Prior Approval	40 P.S. 477b
Rhode Island	Prior Approval	§ 27-44-4.1
South Carolina	Prior Approval	§38-73-960
South Dakota	Prior Approval	No change; § 58-24-70; 58-11-12; 58-11-17; 58-11-18
Tennessee	Prior Approval	§ 56-5-105; 56-5-106 Effective 4/1/2007, policy forms are regulated under Texas Insurance Code Chapter 2301.* Insurers must file policy forms subject to prior approval. (*Chapter 2301 was recodified from Sect. 8, Art. 5.13-2.)
Texas	Prior Approval	
Utah	File and Use	§ 31A-21-201; U.A.C. R590-225
Vermont	Prior Approval	§ 3541; VT ADC 4-3-10:7
Virginia	Prior Approval	The Bureau of Insurance is authorized to establish standard forms which insurers must use. Approval of coverage broadenings for individual insurers is also permitted; § 38.2-317
Washington	Prior Approval	§ 48.18.100
West Virginia	Prior Approval	§33-6-8
Wisconsin	File and Use	effective 7/1/2008
Wyoming	Prior Approval	§26-15-110; INS. GEN. Ch. 11, § 5

Source: State Insurance Departments

\*Current year is 2022

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Table 39B

## State Laws

## Form Filing Laws, 2017-2019 and Current

## Form Filings Laws for Private Passenger Auto Insurance

STATE	Current	2019	2018	2017
Alabama	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Alaska	Prior Approval; File and Use	Prior Approval; File and Use	Prior Approval; File and Use	Prior Approval; File and Use
Arizona	File and Use	File and Use	File and Use	File and Use
Arkansas	Prior Approval	Prior Approval	Prior Approval	Prior Approval
California	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Colorado	No File	No File	No File	No File
Connecticut	File and Use	File and Use	File and Use	File and Use
Delaware	File and Use	File and Use	File and Use	File and Use
District of Columbia	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Florida	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Georgia	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Hawaii	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Idaho	File and Use	File and Use	File and Use	File and Use
Illinois	File and Use	File and Use	File and Use	File and Use
Indiana	File and Use	File and Use	File and Use	File and Use
Iowa	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Kansas	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Kentucky	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Louisiana	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Maine	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Maryland	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Massachusetts	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Michigan	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Minnesota	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Mississippi	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Missouri	File and Use	File and Use	File and Use	File and Use
Montana	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Nebraska	File and Use	File and Use	File and Use	File and Use
Nevada	Prior Approval	Prior Approval	Prior Approval	Prior Approval
New Hampshire	Prior Approval	Prior Approval	Prior Approval	Prior Approval
New Jersey	Prior Approval	Prior Approval	Prior Approval	Prior Approval
New Mexico	Prior Approval	Prior Approval	Prior Approval	Prior Approval
New York	Prior Approval	Prior Approval	Prior Approval	Prior Approval
North Carolina	Prior Approval	Prior Approval	Prior Approval	Prior Approval
North Dakota	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Ohio	File and Use	File and Use	File and Use	File and Use
Oklahoma	Prior Approval; File And Use	Prior Approval; File And Use	Prior Approval; File And Use	Prior Approval; File And Use
Oregon	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Pennsylvania	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Rhode Island	Prior Approval	Prior Approval	Prior Approval	Prior Approval
South Carolina	Prior Approval	Prior Approval	Prior Approval	Prior Approval
South Dakota	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Tennessee	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Texas	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Utah	File and Use	File and Use	File and Use	File and Use
Vermont	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Virginia	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Washington	Prior Approval	Prior Approval	Prior Approval	Prior Approval
West Virginia	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Wisconsin	File and Use	File and Use	File and Use	File and Use
Wyoming	Prior Approval	Prior Approval	Prior Approval	Prior Approval

\* See Narrative

Source: State Insurance Departments

\*\*Current year is 2022

**Table 40**  
**State Laws**

**Tort Laws and Thresholds, 2017-2019**

STATE	State Law Type			Tort Threshold		
	2019	2018	2017	2019	2018	2017
Alabama	Tort	Tort	Tort	None	None	None
Alaska	Tort	Tort	Tort	None	None	None
Arizona	Tort	Tort	Tort	None	None	None
Arkansas	Add-on	Add-on	Add-on	5,000	5,000	5,000
California	Tort	Tort	Tort	None	None	None
Colorado	Tort	Tort	Tort	None	None	None
Connecticut	Tort	Tort	Tort	None	None	None
Delaware	No-fault	No-fault	No-fault	None	None	None
District of Columbia	No-fault	No-fault	No-fault	Choice or Verbal	Choice or Verbal	Choice or Verbal
Florida	No-fault	No-fault	No-fault	Verbal	Verbal	Verbal
Georgia	Tort	Tort	Tort	None	None	None
Hawaii	No-fault	No-fault	No-fault	5,000	5,000	5,000
Idaho	Tort	Tort	Tort	None	None	None
Illinois	Tort	Tort	Tort	None	None	None
Indiana	Tort	Tort	Tort	None	None	None
Iowa	Tort	Tort	Tort	None	None	None
Kansas	No-fault	No-fault	No-fault	2,000	2,000	2,000
Kentucky	No-fault	No-fault	No-fault	\$1,000 or Verbal	\$1,000 or Verbal	\$1,000 or Verbal
Louisiana	Tort	Tort	Tort	None	None	None
Maine	Tort	Tort	Tort	None	None	None
Maryland	Add-on	Add-on	Add-on	None	None	None
Massachusetts	No-fault	No-fault	No-fault	2,000	2,000	2,000
Michigan	No-fault	No-fault	No-fault	Verbal	Verbal	Verbal
Minnesota	No-fault	No-fault	No-fault	\$4,000 or Verbal	\$4,000 or Verbal	\$4,000 or Verbal
Mississippi	Tort	Tort	Tort	None	None	None
Missouri	Tort	Tort	Tort	None	None	None
Montana	Tort	Tort	Tort	None	None	None
Nebraska	Tort	Tort	Tort	None	None	None
Nevada	Tort	Tort	Tort	None	None	None
New Hampshire	Tort	Tort	Tort	None	None	None
New Jersey	No-fault	No-fault	No-fault	Choice or Verbal	Choice or Verbal	Choice or Verbal
New Mexico	Tort	Tort	Tort	None	None	None
New York	No-fault	No-fault	No-fault	Verbal	Verbal	Verbal
North Carolina	Tort	Tort	Tort	None	None	None
North Dakota	No-fault	No-fault	No-fault	\$2,500 or Verbal	\$2,500 or Verbal	\$2,500 or Verbal
Ohio	Tort	Tort	Tort	None	None	None
Oklahoma	Tort	Tort	Tort	None	None	None
Oregon	Tort	Tort	Tort	None	None	None
Pennsylvania	Tort	Tort	Tort	Choice	Choice	Choice
Rhode Island	Tort	Tort	Tort	None	None	None
South Carolina	Tort	Tort	Tort	None	None	None
South Dakota	Add-on	Add-on	Add-on	None	None	None
Tennessee	Tort	Tort	Tort	None	None	None
Texas	Tort	Tort	Tort	None	None	None
Utah	No-fault	No-fault	No-fault	3,000	3,000	3,000
Vermont	Tort	Tort	Tort	None	None	None
Virginia	Tort	Tort	Tort	None	None	None
Washington	Add-on	Add-on	Add-on	None	None	None
West Virginia	Tort	Tort	Tort	None	None	None
Wisconsin	Add-on	Add-on	Add-on	None	None	None
Wyoming	Tort	Tort	Tort	None	None	None

\* See Narrative

Source: State Insurance Departments

Table 41

## State Laws

## Liability Insurance Laws, 2017-2019

STATE	Compulsory Liability Insurance			Liability Limits		
	2019	2018	2017	2019	2018	2017
Alabama	Yes	Yes	Yes	25/50/25	25/50/25	25/50/25
Alaska	Yes	Yes	Yes	50/100/25	50/100/25	50/100/25
Arizona	Yes	Yes	Yes	15/30/10	15/30/10	15/30/10
Arkansas	Yes	Yes	Yes	25/50/25	25/50/25	25/50/25
California	Yes	Yes	Yes	15/30/5	15/30/5	15/30/5
Colorado	Yes	Yes	Yes	25/50/15	25/50/15	25/50/15
Connecticut	Yes	Yes	Yes	25/50/25	25/50/25	20/40/10
Delaware	Yes	Yes	Yes	25/50/10	25/50/10	15/30/5
District of Columbia	Yes	Yes	Yes	25/50/10	25/50/10	25/50/10
Florida	Yes	Yes	Yes	10/20/10	10/20/10	10/20/10
Georgia	Yes	Yes	Yes	25/50/25	25/50/25	25/50/25
Hawaii	Yes	Yes	Yes	20/40/10	20/40/10	20/40/10
Idaho	No	No	No	25/50/15	25/50/15	25/50/15
Illinois	Yes	Yes	Yes	25/50/20	25/50/20	25/50/20
Indiana	Yes*	Yes*	Yes*	25/50/25	25/50/10 and 25/50/25	25/50/10 and 25/50/25
Iowa	No	No	No	20/40/15	20/40/15	20/40/15
Kansas	Yes	Yes	Yes	25/50/10	25/50/10	25/50/10
Kentucky	Yes	Yes	Yes	25/50/25	25/50/25	25/50/10
Louisiana	Yes	Yes	Yes	15/30/25	15/30/25	15/30/25
Maine	Yes	Yes	Yes	50/100/25	50/100/25	50/100/25
Maryland	Yes	Yes	Yes	30/60/15	30/60/15	30/60/15
Massachusetts	Yes	Yes	Yes	20/40/5	20/40/5	20/40/5
Michigan	Yes	Yes	Yes	20/40/10	20/40/10	20/40/10
Minnesota	Yes	Yes	Yes	30/60/10	30/60/10	30/60/10
Mississippi	No	No	No	25/50/25	25/50/25	25/50/25
Missouri	Yes	Yes	Yes	25/50/10	25/50/10	25/50/10
Montana	Yes	Yes	Yes	25/50/20	25/50/20	25/50/20
Nebraska	Yes	Yes	Yes	25/50/25	25/50/25	25/50/25
Nevada	Yes	Yes	Yes	25/50/20	25/50/20	15/30/10
New Hampshire	No	No	No	25/50/25	25/50/25	25/50/25
New Jersey	Yes	Yes	Yes	15/30/5	15/30/5	15/30/5
New Mexico	Yes	Yes	Yes	25/50/10	25/50/10	25/50/10
New York	Yes	Yes	Yes	25/50/10	25/50/10	25/50/10
North Carolina	Yes	Yes	Yes	30/60/25	30/60/25	30/60/25
North Dakota	Yes	Yes	Yes	25/50/25	25/50/25	25/50/25
Ohio	Yes	Yes	Yes	25/50/25	25/50/25	25/50/25
Oklahoma	Yes	Yes	Yes	25/50/25	25/50/25	25/50/25
Oregon	Yes	Yes	Yes	25/50/20	25/50/20	25/50/20
Pennsylvania	Yes	Yes	Yes	15/30/5	15/30/5	15/30/5
Rhode Island	Yes	Yes	Yes	25/50/25	25/50/25	25/50/25
South Carolina	Yes	Yes	Yes	25/50/25	25/50/25	25/50/25
South Dakota	Yes	Yes	Yes	25/50/25	25/50/25	25/50/25
Tennessee	Yes	Yes	Yes	25/50/15	25/50/15	25/50/15
Texas	No	No	No	30/60/25	30/60/25	30/60/25
Utah	Yes	Yes	Yes	25/65/15	25/65/15	25/65/15
Vermont	Yes	Yes	Yes	25/50/10	25/50/10	25/50/10
Virginia	No	No	No	25/50/20	25/50/20	25/50/20
Washington	Yes	Yes	Yes	25/50/10	25/50/10	25/50/10
West Virginia	Yes	Yes	Yes	25/50/25	25/50/25	25/50/25
Wisconsin	Yes	Yes	Yes	25/50/10	25/50/10	25/50/10
Wyoming	Yes	Yes	Yes	25/50/20	25/50/20	25/50/20

\* See Narrative

Source: State Insurance Departments

Table 42

## State Laws

## Personal Injury Protection and Uninsured Motorist Laws, 2017-2019

STATE	Compulsory Personal Injury Protection			Compulsory Uninsured Motorist Liability		
	2019	2018	2017	2019	2018	2017
Alabama	No	No	No	Yes*	Yes*	Yes*
Alaska	No	No	No	Yes*	Yes*	Yes*
Arizona	No	No	No	No	No	No
Arkansas	Yes	Yes	Yes	Yes*	Yes*	Yes*
California	No	No	No	Yes*	Yes*	Yes*
Colorado	No	No	No	Yes*	Yes*	Yes*
Connecticut	No	No	No	Yes	Yes	Yes
Delaware	Yes	Yes	Yes	No	No	No
District of Columbia	No	No	No	Yes	Yes	Yes
Florida	Yes	Yes	Yes	Yes*	Yes*	Yes*
Georgia	No	No	No	Yes	Yes	Yes
Hawaii	Yes	Yes	Yes	Yes*	Yes*	Yes*
Idaho	No	No	No	Yes	Yes	Yes
Illinois	No	No	No	Yes	Yes	Yes
Indiana	No	No	No	No	No	No
Iowa	No	No	No	Yes	Yes	Yes
Kansas	Yes	Yes	Yes	Yes	Yes	Yes
Kentucky	Yes	Yes	Yes	Yes	Yes	Yes
Louisiana	No	No	No	Yes*	Yes*	Yes*
Maine	No	No	No	Yes	Yes	Yes
Maryland	Yes	Yes	Yes	Yes	Yes	Yes
Massachusetts	Yes	Yes	Yes	Yes	Yes	Yes
Michigan	Yes	Yes	Yes	No	No	No
Minnesota	Yes	Yes	Yes	Yes	Yes	Yes
Mississippi	No	No	No	No	No	No
Missouri	No	No	No	Yes	Yes	Yes
Montana	No	No	No	Yes*	Yes*	Yes*
Nebraska	No	No	No	Yes	Yes	Yes
Nevada	No	No	No	Yes*	Yes*	Yes*
New Hampshire	No	No	No	No	No	No
New Jersey	Yes	Yes	Yes	Yes	Yes	Yes
New Mexico	No	No	No	Yes*	Yes*	Yes*
New York	Yes	Yes	Yes	Yes	Yes	Yes
North Carolina	No	No	No	Yes	Yes	Yes
North Dakota	Yes	Yes	Yes	Yes	Yes	Yes
Ohio	No	No	No	No	No	No
Oklahoma	No	No	No	No	No	No
Oregon	Yes	Yes	Yes	Yes	Yes	Yes
Pennsylvania	Yes	Yes	Yes	No	No	No
Rhode Island	No	No	No	Yes	Yes	Yes
South Carolina	No	No	No	Yes	Yes	Yes
South Dakota	No	No	No	Yes	Yes	Yes
Tennessee	No	No	No	Yes*	Yes*	Yes*
Texas	Yes**	Yes**	Yes**	Yes**	Yes**	Yes**
Utah	Yes	Yes	Yes	Yes*	Yes*	Yes*
Vermont	No	No	No	Yes	Yes	Yes
Virginia	No	No	No	Yes	Yes	Yes
Washington	Yes*	Yes*	Yes*	Yes*	Yes*	Yes*
West Virginia	No	No	No	Yes	Yes	Yes
Wisconsin	No	No	No	Yes	Yes	Yes
Wyoming	No	No	No	Yes*	Yes*	Yes*

\* Must be provided unless rejected in writing by the insured.

Source: State Insurance Departments

\*\* See Narrative

Table 43

## State Laws

## Automobile Seat Belt Laws

2019			
STATE	Mandatory Law	Enforcement	Maximum Fine
Alabama	7/1/1992	Primary	\$25 fine; All seats
Alaska	9/12/1990	Primary	\$15 fine; all seats; over age 16; all children under 16, \$50 fine
Arizona	1/1/1991	Secondary	\$10 fine; front seat only
Arkansas	7/15/1991	Primary	\$25 fine; all seats
California	1/1/1986	Primary	\$20 fine; all seats
Colorado	8/1/2010	Primary and Secondary	Children 1 year to 4 years and 20-40 pounds must be secured in a child safety seat; children up to 8 years must be in a restraint system, such as a booster seat; children 8-15 years must be properly restrained by a safety belt. Child restraints are a primary enforcement law subject to a \$65 fine.
Connecticut	1/1/1986	Primary	\$92 for >18 (\$50 fine + \$7 fee + \$35 surcharge); front seat only; \$120 for <18 (\$75 fine + \$10 fee + \$35 surcharge); 16 and 17 yr old drivers require all to wear a seat belt
Delaware	1/1/1992	Primary	\$25 fine; all seats
District of Columbia	12/12/1985	Primary	\$50 fine; all seats
Florida	7/1/1986	Primary	\$30 fine; front seat only**
Georgia	9/1/1990	Primary	\$15 fine; front seat only
Hawaii	12/16/1985	Primary	\$45 per violation + \$10 surcharge (neurotrauma special fund) + \$10 surcharge (trauma system special fund)
Idaho	7/1/1986	Secondary	\$10 fine; all seats
Illinois	7/1/1986	Primary	\$25 fine; front and rear seat passenger required
Indiana	7/1/1987	Primary	\$25 fine; all occupants
Iowa	7/1/1987	Primary	\$50.00 for front seat violations and \$100.00 for under age 18 rear seat/child restraint violations
Kansas	7/1/2010	Primary	\$30 fine over age of 18, \$60 fine under age of 14
Kentucky	7/15/1994	Primary	\$25 fine; all seats; \$50 for failure to use proper child restraints
Louisiana	8/1/2016	Primary	\$50 first offense, \$75 fine for subsequent offenses. An additional \$20.00 penalty is assessed if offense occurs in Orleans Parish. ACT 446; 2016 Regular Session
Maine	12/27/1996	Primary	\$50 for the first offense, \$125 for the 2nd offense and \$250 for the 3rd and subsequent offenses
Maryland	7/1/1986	Primary	\$50 fine
Massachusetts	2/1/1994	Secondary	\$25 fine; all seats. Additional fine of \$25/person ages 12-16 who are not wearing seatbelts.
Michigan	4/1/2000	Primary	Damage mitigation up to 5% max; \$25 fine; all seats
Minnesota	10/1/1986	Primary	\$25 fine per driver and each passenger, regardless of age
Mississippi	5/27/2006	Primary	\$25 fine; front seat and passenger
Missouri	9/28/1985	Secondary	Damage mitigation up to 1% max; \$10 fine; front seat only
Montana	10/1/1987	Primary and Secondary	\$20 fine; all seats
Nebraska	1/1/1993	Secondary	\$25 fine plus points; front seat only
Nevada	7/1/1987	Secondary	\$25 fine/community service; all seats; up to \$1000 fine/community service or license suspension; children under 6 (effective 10/1/07)
New Hampshire	§ 265:107-a	Primary	Under 18 years old; \$50 fine 1st offense; \$100 2nd & subsequent; fine amount effective 7/1/2005
New Jersey	1/18/2010	Primary and Secondary	\$46 fine
New Mexico	1/1/1986	Primary	\$25 fine; front seat only
New York	12/1/1984	Primary	\$50 fine; front seat only; \$100 for children under age 16
North Carolina	10/1/1985	Primary	\$25 fine per person front seat; \$10 per person back seat; \$25 for child restraint violation
North Dakota	8/1/2005	Primary and Secondary	\$20 fine; front seat only
Ohio	5/6/1986	Secondary	\$30 fine driver; \$20 fine passenger
Oklahoma	2/1/1987	Primary	\$20 fine; front seat only
Oregon	12/7/1990	Primary	Damage mitigation up to 5% max; \$90 fine; all seats ; \$110 fine for failure to use child restraints
Pennsylvania	11/23/1987	Secondary	\$10 fine, \$75 fine for children under 8; front seat only or anywhere if child under 8
Rhode Island	6/18/1991	Primary	\$85 fine; all seats
South Carolina	7/1/1989	Primary	\$25.00 fine
South Dakota	1/1/1995	Primary and Secondary	\$25 fine; front seat only
Tennessee	4/21/1986	Secondary	\$50 fine; front seat only
Texas	9/1/2009	Primary	Up to \$250 fine; all seats; child safety seats required for children under 8 years of age, unless the child is taller than 4 feet, 9 inches; 8+ years in all seats* (Texas Transportation Code § 545.412** and § 545.413**); Offenses under Section 545.413 are misdemeanors punishable by fines of between \$25 and \$200. An offense under Section 545.412 is a misdemeanor punishable by a fine of between \$25 and \$250.
Utah	4/28/1986	Primary	\$45 fine
Vermont	1/1/1994	Secondary	\$25/\$50/\$100 fine (eff 1-1-04), 1st/2nd/3rd offense, all seats
Virginia	1/1/1988	Secondary	\$25 fine; front seat only; persons 8-18 must wear seatbelt; child under age 8 must be in a child-seat.
Washington	6/11/1986	Primary	\$124 fine; all seats
West Virginia	9/1/1993	Secondary	Damage mit. Up to 5% max; \$25 front seat; under 18 rear seat
Wisconsin	12/1/1987	Primary	\$10 to \$75, all seats; under the age of 4 is not less than \$30 or more than \$75; ages of 4-8 is not less than \$10 or more than \$25.
Wyoming	6/8/1989	Secondary	\$25 fine; all seats

\* See narrative \*\* Children must be in the back seat of cars; ages vary by state.

Table 44

## State Laws

## Drunk Driving Laws and Speed Limits, 2019

STATE	Drunk Driving Laws		Speed Limits
	Admin. License Suspension	BAC Threshold	Maximum Speed Limit
Alabama	Yes	0.08	70
Alaska	Yes	0.08	65
Arizona	Yes	0.08	75
Arkansas	Yes	0.08	70
California	Yes	0.08	70
Colorado	Yes	0.08	75
Connecticut	Yes	0.08	65
Delaware	Yes	0.08	65
District of Columbia	Yes	0.08	55
Florida	Yes	0.08	70
Georgia	Yes	0.08	70
Hawaii	Yes	0.08	60
Idaho	Yes	0.08	80
Illinois	Yes	0.08	70
Indiana	Yes	0.08	70
Iowa	Yes	0.08	70
Kansas	Yes	0.08	70
Kentucky	Yes	0.08	70
Louisiana	Yes	0.08	70
Maine	Yes	0.08	75
Maryland	Yes	0.08	70
Massachusetts	Yes	0.08	65
Michigan	No	0.08	70
Minnesota	Yes	0.08	70
Mississippi	Yes	0.08	70
Missouri	Yes	0.08	70
Montana	Yes	0.08	80
Nebraska	Yes	0.08	75
Nevada	Yes	0.08	75
New Hampshire	Yes	0.08	70
New Jersey	No	0.08	65
New Mexico	Yes	0.08	75
New York	No	0.08	65
North Carolina	Yes	0.08	70
North Dakota	Yes	0.08	75
Ohio	Yes	0.08	70
Oklahoma	Yes	0.08	75
Oregon	Yes	0.08	70
Pennsylvania	Yes	0.08	70
Rhode Island	Yes	0.08	65
South Carolina	Yes	0.08	70
South Dakota	No	0.08	80
Tennessee	Yes	0.08	70
Texas	Yes	0.08	70
Utah	Yes	0.05	75
Vermont	Yes	0.08	65
Virginia	Yes	0.08	70
Washington	Yes	0.08	70
West Virginia	Yes	0.08	70
Wisconsin	Yes	0.08	70
Wyoming	Yes	0.08	80

\* See Narrative

Source: State Insurance Departments

Table 45

## State Laws

## Distracted Driving Laws - Current

STATE	Text Messaging Ban?		Hand-held Ban?		All Cell Phone Use Banned?	
	Law Type	Enforcement	Law Type	Enforcement	Law Type	Enforcement
Alabama	Yes	Primary	No	n/a	No	n/a
Alaska	Yes	Primary	No	n/a	No	n/a
Arizona	Yes	Primary	Yes	Primary	No	n/a
Arkansas	Yes	Primary	Yes	Primary	Yes- under 18	Secondary
California	Yes	Primary	Yes	Primary	Yes- under 18	Secondary
Colorado	Yes	Primary	No	n/a	Yes- under 18	Primary
Connecticut	Yes	Primary	Yes	Primary	Yes- under 18	Primary
Delaware	Yes	Primary	Yes	Primary	No	Primary
District of Columbia	Yes	Primary	Yes	Primary	No	Primary
Florida	Yes	Primary	Yes - Limited	Primary	No	n/a
Georgia	Yes	Primary	Yes	Primary	No	n/a
Hawaii	Yes	Primary	Yes	Primary	Yes- under 18	Primary
Idaho	Yes	Primary	Yes	Primary	No	n/a
Illinois	Yes	Primary	Yes	Primary	Yes- under 19	Primary
Indiana	Yes	Primary	Yes	Primary	Yes- under 21	Primary
Iowa	Yes	Primary	No	n/a	Yes	Primary
Kansas	Yes	Primary	No	n/a	Yes- Novice	Primary
Kentucky	Yes	Primary	No	n/a	Yes- under 18	Primary
Louisiana	Yes	Primary	Yes- Novice	Primary	Yes- Novice	Primary under 18
Maine	Yes	Primary	Yes	Primary	Yes-under 18	Primary
Maryland	Yes	Primary	Yes	Primary	Yes- under 18	Primary
Massachusetts	Yes	Primary	Yes	Primary	Yes- under 18	Primary
Michigan	Yes	Primary	No	n/a	Yes- Novice	Primary
Minnesota	Yes	Primary	Yes	Primary	Yes- Novice	Primary
Mississippi	Yes	Primary	No	n/a	No	n/a
Missouri	Yes- under 21	Primary	No	n/a	No	n/a
Montana	No		No	n/a	No	n/a
Nebraska	Yes	Secondary	No	n/a	Yes- Novice	Secondary
Nevada	Yes	Primary	Yes	Primary	No	n/a
New Hampshire	Yes	Primary	Yes	Primary	Yes- under 18	Primary
New Jersey	Yes	Primary	Yes	Primary	Yes- Novice	Primary
New Mexico	Yes	Primary	No	n/a	Yes	Primary
New York	Yes	Primary	Yes	Primary	No	n/a
North Carolina	Yes	Primary	No	n/a	Yes- under 18	Primary
North Dakota	Yes	Primary	No	n/a	Yes- under 18	Primary
Ohio	Yes	Secondary	No	n/a	Yes- under 18	Primary
Oklahoma	Yes	Secondary	Yes	Primary	No	n/a
Oregon	Yes	Primary	Yes	Primary	Yes- under 18	Primary
Pennsylvania	Yes	Primary	No	n/a	No	n/a
Rhode Island	Yes	Primary	Yes	Primary	Yes	Primary
South Carolina	Yes	Primary	No	n/a	No	n/a
South Dakota	Yes	Secondary	No	n/a	Yes- Novice	Secondary
Tennessee	Yes	Primary	Yes	Primary	Yes- Novice	Primary
Texas	Yes	Primary	In School Zones	Primary	Yes, under 18	Primary
Utah	Yes	Primary	No	n/a	Yes- under 18	Primary
Vermont	Yes	Primary	Yes	Primary	Yes- under 18	Primary
Virginia	No		Yes	Primary	No	n/a
Washington	Yes	Primary	Yes	Primary	Yes- Novice	Primary
West Virginia	Yes	Primary	Yes	Primary	Yes- under 18	Primary
Wisconsin	Yes	Primary	No*	n/a	Yes- Novice	NA
Wyoming	Yes	Primary	No	n/a	No	n/a

\* See Narrative for state specific notes.

\*\*Jurisdictions (cities/counties) below the state level may have more stringent laws. Source: State Statutes and Governors' Highway Safety Association - as of 07/2018



# Appendix

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## Appendix

Land area and population data were obtained from the U.S. Bureau of the Census. Theft data were obtained from the FBI, *Uniform Crime Reports* (2017–2019).

Vehicle miles, roadway miles and registered vehicle miles were obtained from the Federal Highway Administration, *Highway Statistics* (2017–2019).

## Appendix 1A

## Population, Traffic and Vehicle Data, 2017-2019

Land Area and Population					
STATE	Land Area	Population			Metro Population
	Square Miles	2019	2018	2017	2010
Alabama	50,645	4,903,185	4,887,681	4,874,486	3,415,430
Alaska	570,641	731,545	735,139	739,700	478,402
Arizona	113,594	7,278,717	7,158,024	7,044,008	5,914,541
Arkansas	52,035	3,017,804	3,009,733	3,001,345	1,757,367
California	155,779	39,512,223	39,461,588	39,358,497	36,408,727
Colorado	103,642	5,758,736	5,691,287	5,611,885	4,341,903
Connecticut	4,842	3,565,287	3,571,520	3,573,297	3,265,742
Delaware	1,949	973,764	965,479	956,823	700,789
District of Columbia	61	705,749	701,547	694,906	601,723
Florida	53,625	21,477,737	21,244,317	20,963,613	17,689,964
Georgia	57,513	10,617,423	10,511,131	10,410,330	7,847,658
Hawaii	6,423	1,415,872	1,420,593	1,424,393	953,207
Idaho	82,643	1,787,065	1,750,536	1,717,715	1,028,136
Illinois	55,519	12,671,821	12,723,071	12,778,828	11,159,069
Indiana	35,826	6,732,219	6,695,497	6,658,078	5,078,745
Iowa	55,857	3,155,070	3,148,618	3,141,550	1,721,714
Kansas	81,759	2,913,314	2,911,359	2,908,718	1,949,129
Kentucky	39,486	4,467,673	4,461,153	4,452,268	2,523,770
Louisiana	43,204	4,648,794	4,659,690	4,670,560	3,380,738
Maine	30,843	1,344,212	1,339,057	1,334,612	775,723
Maryland	9,707	6,045,680	6,035,802	6,023,868	5,463,187
Massachusetts	7,800	6,892,503	6,882,635	6,859,789	6,520,922
Michigan	56,539	9,986,857	9,984,072	9,973,114	8,033,066
Minnesota	79,627	5,639,632	5,606,249	5,566,230	3,971,551
Mississippi	46,923	2,976,149	2,981,020	2,988,510	1,331,025
Missouri	68,742	6,137,428	6,121,623	6,106,670	4,463,547
Montana	145,546	1,068,778	1,060,665	1,052,482	348,676
Nebraska	76,824	1,934,408	1,925,614	1,915,947	1,071,368
Nevada	109,781	3,080,156	3,027,341	2,969,905	2,431,960
New Hampshire	8,953	1,359,711	1,353,465	1,348,787	819,087
New Jersey	7,354	8,882,190	8,886,025	8,885,525	8,791,894
New Mexico	121,298	2,096,829	2,092,741	2,091,784	1,370,524
New York	47,126	19,453,561	19,530,351	19,589,572	17,814,883
North Carolina	48,618	10,488,084	10,381,615	10,268,233	6,704,358
North Dakota	69,001	762,062	758,080	754,942	325,418
Ohio	40,861	11,689,100	11,676,341	11,659,650	9,299,425
Oklahoma	68,595	3,956,971	3,940,235	3,931,316	2,407,338
Oregon	95,988	4,217,737	4,181,886	4,143,625	2,978,551
Pennsylvania	44,743	12,801,989	12,800,922	12,787,641	10,685,735
Rhode Island	1,034	1,059,361	1,058,287	1,055,673	1,052,567
South Carolina	30,061	5,148,714	5,084,156	5,021,268	3,536,094
South Dakota	75,811	884,659	878,698	872,868	369,042
Tennessee	41,235	6,829,174	6,771,631	6,708,799	4,659,762
Texas	261,232	28,995,881	28,628,666	28,295,273	22,085,169
Utah	82,170	3,205,958	3,153,550	3,101,042	2,448,962
Vermont	9,217	623,989	624,358	624,344	211,261
Virginia	39,490	8,535,519	8,501,286	8,463,587	6,887,509
Washington	66,456	7,614,893	7,523,869	7,423,362	5,900,385
West Virginia	24,038	1,792,147	1,804,291	1,817,004	1,032,750
Wisconsin	54,158	5,822,434	5,807,406	5,790,186	4,142,082
Wyoming	97,093	578,759	577,601	578,931	167,188
<b>Countrywide</b>	<b>3,531,907</b>	<b>328,239,523</b>	<b>326,687,501</b>	<b>324,985,539</b>	<b>258,317,763</b>

Source: U.S. Bureau of the Census

## Appendix 1B

## Population, Traffic and Vehicle Data, 2017-2019

STATE	Vehicles and Vehicle Thefts					
	Registered Vehicles			Motor Vehicle Thefts		
	2019	2018	2017	2019	2018	2017
Alabama	5,180,478	5,190,187	4,943,888	12,577	13,112	12,841
Alaska	767,146	772,134	772,646	2,617	3,996	4,258
Arizona	5,822,073	5,636,039	5,800,379	18,151	19,139	19,058
Arkansas	2,732,315	2,726,018	2,744,240	7,420	7,113	7,253
California	30,438,893	30,199,484	29,952,598	141,757	155,211	168,391
Colorado	5,226,528	5,165,149	5,069,958	22,113	21,673	21,861
Connecticut	2,792,859	2,792,142	2,736,219	5,964	7,383	7,309
Delaware	988,615	980,397	942,923	1,604	1,476	1,369
District of Columbia	346,112	347,621	341,726	2,333	2,593	2,587
Florida	17,242,452	16,908,503	16,373,002	39,048	41,165	42,914
Georgia	8,390,582	8,308,582	8,238,403	23,776	24,760	26,263
Hawaii	1,232,505	1,236,387	1,223,965	5,254	5,649	5,269
Idaho	1,887,670	1,813,137	1,772,606	1,571	1,964	2,146
Illinois	10,377,145	10,269,146	10,556,817	18,775	19,593	20,881
Indiana	5,971,179	5,939,832	5,919,455	13,723	15,328	15,401
Iowa	3,593,711	3,497,286	3,555,474	5,142	4,687	5,579
Kansas	2,590,009	2,589,160	2,621,981	7,279	7,844	7,846
Kentucky	4,271,046	4,267,120	4,192,042	10,196	10,261	10,244
Louisiana	3,761,546	3,771,455	3,793,148	10,716	11,536	10,962
Maine	1,078,390	1,074,282	1,042,921	726	777	793
Maryland	4,090,799	4,086,569	4,239,321	11,259	12,137	13,568
Massachusetts	4,898,271	4,892,568	4,896,290	6,132	6,606	7,540
Michigan	8,187,025	8,128,344	8,259,610	17,744	17,451	19,573
Minnesota	5,191,099	5,162,721	5,441,097	11,217	10,128	9,979
Mississippi	2,035,172	2,039,236	2,029,352	5,747	4,300	4,631
Missouri	5,398,335	5,344,770	5,430,442	21,072	19,815	19,921
Montana	1,561,961	1,551,771	1,557,263	2,377	2,796	2,592
Nebraska	1,914,647	1,905,573	1,909,369	4,985	4,874	5,203
Nevada	2,471,652	2,439,598	2,379,410	11,260	11,904	12,812
New Hampshire	1,284,212	1,267,356	1,240,319	893	869	915
New Jersey	5,884,652	5,904,861	5,904,732	10,336	11,037	12,170
New Mexico	1,764,955	1,763,869	1,682,284	8,957	10,179	11,772
New York	11,004,536	11,092,825	10,465,277	12,704	13,137	13,410
North Carolina	8,339,539	8,021,729	7,881,874	18,061	17,632	15,798
North Dakota	864,972	861,006	1,004,817	1,792	1,775	1,773
Ohio	10,494,736	10,503,880	10,399,060	18,672	19,909	20,253
Oklahoma	3,577,176	3,569,571	3,607,988	13,378	13,289	12,251
Oregon	3,784,258	3,809,115	3,960,713	15,185	16,556	17,140
Pennsylvania	10,433,674	10,355,036	10,312,048	12,390	13,116	12,985
Rhode Island	844,767	844,077	841,900	1,358	1,531	1,483
South Carolina	4,399,633	4,340,547	4,285,968	14,975	14,332	14,257
South Dakota	1,156,931	1,148,921	1,140,895	1,756	1,524	1,383
Tennessee	5,632,998	5,589,747	5,634,521	19,180	20,439	18,524
Texas	22,655,779	21,837,159	21,766,075	77,489	69,817	68,041
Utah	2,324,366	2,288,387	2,271,780	6,738	7,728	9,529
Vermont	590,024	589,162	590,653	298	253	194
Virginia	7,453,879	7,408,801	7,320,533	10,269	10,778	10,172
Washington	7,144,657	6,916,912	7,024,795	24,402	27,677	28,796
West Virginia	1,621,351	1,633,037	1,630,655	2,419	2,519	3,002
Wisconsin	5,382,525	5,346,651	5,271,965	7,385	8,634	9,468
Wyoming	815,027	808,056	790,297	713	839	779
<b>Countrywide</b>	<b>267,894,860</b>	<b>264,935,915</b>	<b>263,765,695</b>	<b>721,885</b>	<b>748,841</b>	<b>773,139</b>

Sources: Federal Highway Administration and Federal Bureau of Investigation.

## Appendix 1C

## Population, Traffic and Vehicle Data, 2017-2019

STATE	Vehicle and Roadway Miles					
	Vehicle Miles (in Millions)			Miles of Roadway		
	2019	2018	2017	2019	2018	2017
Alabama	71,735	71,167	70,677	100,685	100,962	101,097
Alaska	5,881	5,487	5,519	17,736	17,050	15,535
Arizona	70,281	66,145	65,070	66,901	66,782	66,558
Arkansas	37,099	36,675	36,389	102,615	102,622	102,603
California	340,836	348,796	343,862	175,555	175,589	176,214
Colorado	54,634	53,954	53,382	89,069	88,975	88,818
Connecticut	31,601	31,596	31,500	21,577	21,556	21,544
Delaware	10,245	10,179	10,467	6,499	6,461	6,452
District of Columbia	3,756	3,691	3,716	1,515	1,514	1,514
Florida	226,514	221,816	218,826	123,104	123,099	122,848
Georgia	133,128	131,456	124,733	128,461	128,397	128,355
Hawaii	11,024	10,887	10,749	4,499	4,475	4,476
Idaho	18,058	17,709	17,300	52,519	56,347	52,437
Illinois	107,525	107,954	108,011	145,967	145,976	145,936
Indiana	82,719	81,529	81,752	96,906	96,962	96,790
Iowa	33,537	33,282	33,482	114,803	114,745	114,637
Kansas	31,843	32,190	32,258	140,372	142,200	142,054
Kentucky	49,410	49,544	49,239	79,954	80,180	80,054
Louisiana	51,360	50,045	49,221	63,967	61,416	61,411
Maine	14,871	14,784	14,738	22,819	22,815	22,860
Maryland	60,216	59,775	60,045	32,373	32,269	32,211
Massachusetts	64,890	66,772	62,660	36,791	36,763	36,723
Michigan	102,174	102,398	101,757	122,181	122,164	122,036
Minnesota	60,731	60,438	59,971	141,360	139,591	139,449
Mississippi	41,091	40,730	40,877	77,487	77,477	77,445
Missouri	79,168	76,595	75,911	132,254	132,094	131,879
Montana	12,892	12,700	12,645	73,647	73,573	73,566
Nebraska	21,242	20,975	21,002	95,290	95,262	95,163
Nevada	28,794	28,319	27,587	47,731	48,458	48,234
New Hampshire	13,828	13,776	13,681	16,185	16,171	16,156
New Jersey	78,205	77,539	77,509	38,950	38,919	38,896
New Mexico	27,772	27,288	29,680	71,827	77,605	77,205
New York	123,986	123,510	123,732	113,929	113,533	113,559
North Carolina	122,475	121,127	119,176	107,628	107,348	106,975
North Dakota	9,826	9,856	9,717	88,168	88,050	87,688
Ohio	114,694	114,474	119,598	123,031	123,014	122,987
Oklahoma	44,648	45,433	49,402	114,638	116,065	112,865
Oregon	35,808	36,848	36,753	79,045	79,266	79,275
Pennsylvania	102,864	102,109	101,614	120,714	120,590	120,521
Rhode Island	7,581	8,009	8,001	6,004	6,013	6,027
South Carolina	57,939	56,801	55,497	79,234	77,992	77,364
South Dakota	9,922	9,719	9,643	81,969	82,501	82,584
Tennessee	82,892	81,321	82,253	96,167	96,116	95,986
Texas	288,227	282,037	272,981	315,445	314,648	314,319
Utah	32,911	32,069	31,475	48,608	48,913	49,290
Vermont	7,346	7,346	7,424	14,254	14,253	14,255
Virginia	85,432	85,336	85,263	75,348	75,369	75,238
Washington	62,530	62,367	61,420	80,704	80,653	80,429
West Virginia	19,077	19,447	19,072	38,877	38,850	38,854
Wisconsin	66,348	65,885	65,324	115,673	115,609	115,547
Wyoming	10,208	10,438	9,785	30,091	29,666	30,430
<b>Countrywide</b>	<b>3,261,772</b>	<b>3,240,327</b>	<b>3,212,347</b>	<b>4,171,125</b>	<b>4,176,915</b>	<b>4,165,349</b>

Source: Federal Highway Administration

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