

Report on Profitability by Line by State in 2021

January 2023



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NAIC Executive Office
444 North Capitol Street, NW
Suite 700
Washington, DC 20001
202.471.3990

NAIC Central Office
1100 Walnut Street
Suite 1500
Kansas City, MO 64106
816.842.3600

NAIC Capital Markets
& Investment Analysis Office
One New York Plaza, Suite 4210
New York, NY 10004
212.398.9000

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Whenever data or any other type of information from or about this report is communicated to another person or entity, a copy of the attached disclaimer page should accompany that communication. The Statistical Data (C) Working Group believes it is important that anyone in receipt of any portion of the Profitability Report be aware of these disclaimers.

If you have any questions regarding this report, please contact Libby Crews at 816-783-8563. Links to this report and other NAIC reports can be found on the NAIC website at: http://www.naic.org/prod_serv_publications.htm.

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NAIC Report on Profitability by Line by State

The NAIC *Report on Profitability by Line by State* (Profitability Report) has been appreciated for many years because it provides a consistent view of the underwriting and investment experiences of the property/casualty (P/C) insurance industry for each line of insurance in each state. Because it has been produced for many years, it allows changes in results to be viewed over time. It is prepared by an objective source, the NAIC, and is carefully viewed for accuracy and reasonableness. However, the report's limitations should be clearly understood. The report contains some caveats regarding the data used in the report, the procedures used to compile the data and the validity of that data for various uses. These caveats are contained in the introductory and explanatory material in the first section of the report. Selected caveats are summarized below:

"The report cannot and should not be used to determine whether current rates are adequate to cover future costs." (Page 1)

"To the extent possible, the data from the annual statement utilized in the report are adjusted to approximate figures on a generally accepted accounting principles (GAAP) basis. ... The GAAP adjustments made for the Profitability Report are imperfect approximations." (Page 1)

"It is necessary to emphasize that because of inherent data limitations and the need to apply a 'one-size-fits-all' methodology, the Profitability Report provides only approximations of actual profits earned by line and by state. Some components of profit in a particular state and line could differ significantly from the results shown in the report." (Page 2)

"Unrealized capital gains and losses generally are not included in net income under GAAP and, accordingly, are not included as investment gain in this report." (Page 5)

"Federal taxes are estimated ..." (Page 6)

"The data for all companies in all states are aggregated prior to allocation of that data by line by state. Data that the companies do not allocate by state and that the report allocates by state from countrywide aggregates for all companies combined include: net worth, investment gain, federal taxes, general expenses, unallocated loss adjustment expenses (LAE), other acquisition expenses and the effects of consolidation of affiliated insurers." (Summary of portions of pages 1–33)

Some general qualifications shown on page 7 of the report are as follows:

"The development of this report is dependent on the accuracy of the information contained in the annual statements filed by the insurers. Although the data used to calculate the statistics contained in this report were extracted from annual statements filed with the NAIC, the NAIC does not guarantee their accuracy."

"While the NAIC exercises a great deal of care in capturing data from annual statements and producing this report, as with any statistical project of this magnitude, errors can occur. Consequently, the NAIC makes no representations or warranties with respect to the accuracy of the data and statistics in this report."

REPORT ON PROFITABILITY BY LINE BY STATE IN 2021

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REPORT ON PROFITABILITY BY LINE BY STATE IN 2021

INTRODUCTION

The purpose of the *Report on Profitability by Line by State* (Profitability Report) is to estimate and allocate profitability in property/casualty (P/C) insurance by state and by line of insurance. Combined with other information, this can be used in further analysis of competition and market performance. “Other information” that might be considered in evaluating these results include market concentration; involuntary market mechanisms; the rate of growth, leverage and capitalization; the rate of inflation; and exposure to risk and investment policies. **This report cannot and should not be used to determine whether current rates are adequate to cover future costs.** At the same time, historical profits do provide some indication as to whether premiums have been sufficient to cover costs in the past.

It is important to interpret the results in the context of each business line’s underlying characteristics, including risk exposures, underwriting cycles and economic climate. For instance, catastrophic events such as hurricanes, storms and fires can erase several years of an insurer’s profitability. This is commonly seen in insurance lines affected by high severity but low frequency (and often regional) catastrophic events, like that of homeowners insurance, where it is important to build policyholders’ surplus during years without these events to cover losses from future catastrophic events. Additionally, the general economic climate can substantially affect profitability through investment income, ability to maintain and raise capital, and stability of certain insurance markets. For example, the 2007 mortgage default crisis resulted in large losses for financial and mortgage guaranty insurers.

The report combines by-line and by-state calendar year data from the Exhibit of Premiums and Losses by State (page 19 of the annual financial statement) with by-line data from the Insurance Expense Exhibit (IEE) and certain other pages of the annual financial statement to develop estimates of profits on earned premium and the return on net worth by line and by state. The report also shows the various components of estimated profits, including premiums earned; losses incurred; loss adjustment expenses (LAE); general expenses; selling expenses; state taxes, licenses and fees; dividends to policyholders; changes in premium deficiency reserves; underwriting profits; investment income; and federal income taxes. Because of fluctuations in calendar-year financial results, long-term historical averages also are provided.

The data used in the report are obtained from annual financial statements and exhibits filed with the NAIC by 2,592 P/C insurers. It is estimated that well in excess of 95% of the premiums written in the U.S. are represented. Insurers not filing with the NAIC tend to be small, single-state companies. Data from joint underwriting associations, state funds and nonadmitted insurers are included in the report if they file with the NAIC.

Most companies do not restrict their operations to writing a single line of business in a single state. Accordingly, the by-line and by-state profitability analysis is built, in part, on allocations of financial data reflecting multi-line and multistate operations. The data that is not reported by state is allocated to each state according to its premiums, losses or liabilities to estimate state results. In addition, it should be noted that company data is aggregated prior to calculations, which means that regardless of how much business a company may write in each state, a company will have the same effect in every state on the allocations of data that is not reported by state.

To the extent possible, the data from the annual financial statement used in the report is adjusted to approximate figures on a generally accepted accounting principles (GAAP) basis. The data reported in the annual financial statement is on a statutory accounting principles (SAP) basis, which tends to be more conservative than GAAP and is intended to measure the “liquidation value” of an insurer as of the statement date, rather than its value as a “going concern.” It is more appropriate to measure profitability on a GAAP basis for making comparisons with other industries. However, because of the limitations of the annual financial statement, the GAAP adjustments made for the report are imperfect approximations. An additional report labeled “Statutory Net” provides countrywide profitability results by line without the GAAP adjustments. A comparison of this report with the report labeled “Countrywide IEE” indicates the significance of these GAAP adjustments on a countrywide basis.

A chart has been included comparing the return on net worth in the P/C insurance industry with the return on net worth in other industries. The results for other industries have been obtained from figures published in *Fortune* magazine for the years 2012 through 2021. Over the period of 2012 to 2021, the P/C insurance industry had an average return on net worth of 6.1%, compared to an estimated 14.2% for all industries, based on results reported by *Fortune*.

It is necessary to emphasize that because of inherent data limitations and the need to apply a “one-size-fits-all” methodology, this report provides only approximations of actual profits earned by line and by state. Some components of profit in a particular state and line could differ significantly from the results shown in the report. Consequently, the results of the report would not supersede a more state-specific analysis, which could better encompass factors particular to a state and to the companies that do business in that state. The NAIC report is intended to be an important starting point that could be combined with other information in a complete market performance analysis. Further details on state-specific issues are provided in the Technical Notes at the end of this report.

Methodology

A complete list of the formulas and factors for the report follows this narrative section. The following provides a narrative description of the methodology used.

Beginning with the 2019 report, using 2018 annual statement data, several calculations were modified in accordance with proposed and approved changes by members of the Statistical Data (C) Working Group. Calculations were revised to match elements on direct business where possible. The changes only affect the results of the 2018 and future data years. Calculations were not changed retroactively to modify prior year results included in the 2019 publication. A description of the changes with prior and new calculations is included below. For a complete review, please see the formulas section containing all named variables included in the report.

- Ceded reinsurance premiums payable is now allocated to state based on the ratio of each state’s direct premiums written for each line to the countrywide direct premiums written for the line from the Exhibit of Premiums and Losses (State page) instead of the ratio of each state’s direct premiums earned for each line to the countrywide all lines net premiums earned from the Statement of Income. Allocation to line of business is completed by multiplying the result from the prior step by each line’s ceded premiums written from the Underwriting and Investment Exhibit Part 1B. The allocation to state now uses premiums written instead of premiums earned to more appropriately match amounts payable.

- Prior to 2018 Data: Ceded Reinsurance Premiums Payable = $\frac{((\text{Page 8, Column 4} + \text{Column 5}) \times F1)}{\text{Page 4, Column 1 Line 1}} \times \text{Page 19, Column 2}$
- Beginning with 2018 Data: Ceded Reinsurance Premiums Payable = $\frac{((\text{Page 8, Column 4} + \text{Column 5}) \times F1)}{\text{Page 19, Column 1 Countrywide}} \times \text{Page 19, Column 1}$
- Ceded reinsurance premiums payable is now added instead of subtracted in the estimated investment gain as payables represent investable funds.
 - Prior to 2018 Data: $(n8aA + n8aC + n8aD - n8aF - n8aF2 - n8aG) \times n8aH$
 - Beginning with 2018 Data: $(n8aA + n8aC + n8aD - n8aF + n8aF2 - n8aG) \times n8aH$
- Agents' balances are allocated using direct premium written, instead of direct premium earned, from the State page.
 - Prior to 2018 Data: Agents' Balances = Page 19, Column 2 x E
 - Beginning with 2018 Data: Agents' Balances = Page 19, Column 1 x E
- Investment Gain Ratio uses countrywide direct all lines mean loss, LAE and unearned premium reserves from the State page plus mean ceded reinsurance premiums payable net of ceding commissions from the Liability, Surplus and Other Funds Exhibit. Surplus is added as adjusted by the surplus adjustment factor, and the total is reduced by agents' balances from the Insurance Expense Exhibit Part III. This change was made for consistency to pull direct numbers where feasible as opposed to the prior calculation, which included net amounts for many data elements.
 - Prior to 2018 Data: Investment Gain Ratio = $\frac{(\text{ADAF} \times \text{Page 4, Column 1, Line 11})}{[(\text{Page 3, Column 1, Line 1, Current Year} + \text{Line 3, Current Year} + \text{Line 12, Current Year} + (\text{SAF} \times \text{Line 37, Current Year}) + \text{Page 6, Column 3, Line 35} + \text{Page 3, Column 1, Line 1, Prior Year} + \text{Line 3, Prior Year} + \text{Line 12, Prior Year} + (\text{SAF} \times \text{Line 37, Prior Year}) + \text{Page 6, Column 2, Line 35} - \text{Page 2, Column 3, Line 15.1, Current Year} - \text{Line 15.2, Current Year} - \text{Page 2, Column 3, Line 15.1, Prior Year} - \text{Line 15.2, Prior Year}) / 2]}$
 - Beginning with 2018 Data: Investment Gain Ratio = $\frac{(\text{ADAF} \times \text{Page 4, Column 1, Line 11})}{[\text{Countrywide All Lines Mean Loss Reserve} + \text{Countrywide All Lines Mean LAE Reserves} + \text{Countrywide All Lines Mean Unearned Premiums} + ((\text{Page 3, Column 1, Line 12, Current Year} + \text{Page 3, Column 1, Line 12, Prior Year}) / 2) + ((\text{SAF Current Year} \times \text{Page 3, Column 1, Line 37, Current Year} + \text{SAF Prior Year} \times \text{Page 3, Column 1, Line 37 Prior Year}) / 2) - (((\text{IEE, Part III, Column 2, Line 35} + \text{IEE, Part III, Column 21, Line 35}) / 2) / \text{IEE, Part III, Column 2, Line 35} \times \text{Page 19, Column 1, Line 35 Countrywide})]}$
- Surplus Ratio now uses the countrywide direct all lines loss, LAE, unearned premium reserves and earned premium from the State page. This is done to better align with the allocation done by state calculated using direct figures.

- Prior to 2018 Data: Surplus Ratio = $\frac{((\text{SAF} \times \text{Page 3, Column 1, Line 37, Current Year}) + (\text{SAF} \times \text{Page 3, Column 1, Line 37, Prior Year})) / 2}{((\text{Page 3, Column 1, Line 1, Current Year} + \text{Line 3, Current Year} + \text{Page 6, Column 3, Line 35} + \text{Page 3, Column 1, Line 1, Prior Year} + \text{Line 3, Prior Year} + \text{Page 6, Column 2, Line 35}) / 2) + \text{Page 4, Column 1, Line 1}]}$
- Beginning with 2018 Data: Surplus Ratio = $\frac{((\text{SAF} \times \text{Page 3, Column 1, Line 37, Current Year}) + (\text{SAF} \times \text{Page 3, Column 1, Line 37, Prior Year})) / 2}{[\text{Countrywide All Lines Mean Loss Reserve} + \text{Countrywide All Lines Mean LAE Reserves} + \text{Countrywide All Lines Mean Unearned Premiums} + \text{Countrywide All Lines Premiums Earned}]}$
- Premium Deficiency Reserve Ratio was modified to remain consistent with the Surplus Ratio. It now uses the countrywide direct all lines loss, LAE, unearned premium reserves and earned premium from the State page.
 - Prior to 2018 Data: Premium Deficiency Reserve Ratio = $\frac{[(\text{Page 3, Column 1, Line 25 (Premium Deficiency Reserve Write-In Only), Current Year} + \text{Page 3, Column 1, Line 25 (Premium Deficiency Reserve Write-In Only), Prior Year}) / 2]}{((\text{Page 3, Column 1, Line 1, Current Year} + \text{Line 3, Current Year} + \text{Page 6, Column 3, Line 35} + \text{Page 3, Column 1, Line 1, Prior Year} + \text{Line 3, Prior Year} + \text{Page 6, Column 2, Line 35}) / 2) + \text{Page 4, Column 1, Line 1}]}$
 - Beginning with 2018 Data: Premium Deficiency Reserve Ratio = $\frac{[(\text{Page 3, Column 1, Line 25 (Premium Deficiency Reserve Write-In Only), Current Year} + \text{Page 3, Column 1, Line 25 (Premium Deficiency Reserve Write-In Only), Prior Year}) / 2]}{[\text{Countrywide All Lines Mean Loss Reserve} + \text{Countrywide All Lines Mean Loss Adjustment Expense Reserves} + \text{Countrywide All Lines Mean Unearned Premiums} + \text{Countrywide All Lines Premiums Earned}]}$
- Tax law changes went into effect in 2018, reducing the tax rate from 35% to 21%.

Data

The two basic data sources for the report are Page 19 of the annual financial statement and the IEE. Data also are taken from Page 2, Page 3, Page 4, Page 6, Page 8 and Page 12 of the annual financial statement. These pages and exhibits are prepared on different bases. Page 19 presents results of direct transactions, before reinsurance, while the remaining annual financial statement pages are on a net basis, after reinsurance. The IEE contains both direct and net data. As noted above, company data is aggregated prior to a calculation, which means that regardless of how much business a company may write in each state, a company will have the same effect in every state on the allocations of data that are not reported by state. Also, no results (NR) are calculated in the event that aggregated premiums earned are less than or equal to zero when rounded.

Experience Period

The report is based on calendar-year data, by line and by state. Because of fluctuations in financial results from year to year and changes in allocation methodologies, care should be taken in drawing conclusions from only one year of data. The report summarizes results for 2012 through 2021 to

facilitate analysis of profitability over a longer period. The average losses incurred, average profit on insurance transactions and average return on net worth are simple averages of the 10 years of results.

Allocation of Expenses

Direct defense cost containment expenses are reported by state in the annual financial statement.

Countrywide adjusting and other expenses related to losses from the IEE are multiplied by the ratio of statewide direct losses incurred from Page 19 to countrywide direct losses incurred from the IEE. Countrywide general expenses are multiplied by the ratio of statewide direct premiums earned to one-half countrywide direct premiums earned and one-half countrywide direct premiums written. In effect, this treatment adjusts one-half of general expenses to recognize that, on a GAAP basis, a portion of general expenses represents prepaid expenses.¹ Also, to recognize that a portion of statutory underwriting expenses represents prepaid expenses on a GAAP basis, statewide taxes, licenses and fees are multiplied by the ratio of statewide direct premiums earned to statewide direct premiums written, and commissions and brokerage expenses are multiplied by the ratio of statewide direct premiums earned to statewide direct premiums written. Other acquisition expenses are obtained by multiplying direct premiums earned by state and by line with the corresponding ratio of countrywide direct other acquisition expenses incurred to countrywide direct premiums written. The latter two are combined to arrive at selling expenses. Additions to premium deficiency reserves, which were new in 2001, are allocated to each line and state on the basis of premiums earned.

Because of potential differences between profitability results on a net versus direct basis, a countrywide report based solely on net data from the IEE also is included in the report.

Investment Gain

This report shows two investment gain estimates. Column 8(a) includes only investment gain attributable to “insurance transactions” and excludes investment gain on capital and surplus. Investment gain on “insurance transactions” is estimated for each line/state by multiplying an “investment gain ratio” by the sum of loss reserves, LAE reserves, unearned premium reserves and ceded reinsurance premiums payable less agents’ balances and prepaid expense for each line/state. The investment gain ratio is calculated by dividing countrywide net investment gain by the sum of countrywide all lines loss reserves, LAE reserves, unearned premium reserves, capital and surplus, and ceded reinsurance premiums payable less agents’ balances. Ceded reinsurance premiums payable is shown as a separate item. Investment gain is multiplied by a factor of 0.9417 for 2021 to adjust for dividends received on stock held in affiliates. Capital and surplus are multiplied by a factor of 0.8131 for 2021 to adjust it to a consolidated basis. Ceded reinsurance premiums payable is allocated to each line on the basis of reinsurance ceded and to each state based on direct premium written reported on Page 19. These amounts—along with LAE reserves, agents’ balances and prepaid expense—are estimated for each line/state by applying countrywide factors to Page 19 data. Investment gain also includes “other income” reported in the IEE, which is allocated to each state on the basis of premiums earned.

Unrealized capital gains or losses generally are not included in net income under GAAP and, accordingly, are not included as investment gain in this report. However, because unrealized capital gains and losses

1. This approach is consistent with the formula used in the IEE to estimate prepaid expense and investment income by line.

are a part of the total return of P/C insurers and do have an impact on underwriting decisions and underwriting results, and because unrealized capital gains and losses are of interest to many observers or analysts of P/C insurance profitability, information on unrealized capital gains is included as a technical note.

Column 10 shows estimated investment gain on net worth for each line. This is calculated by multiplying capital and surplus and prepaid expense allocated to each line by the investment gain ratio. Industry aggregate capital and surplus is allocated to each line/state on the basis of loss and LAE reserves, unearned premium reserves and premiums earned.

Considerable judgment should be exercised in interpreting the investment gain figures and the resulting estimates of federal taxes and profits. There are different views on whether or how investment gain attributable to capital and surplus should be included in calculations of profits by line and by state. Some analysts point out the difficulty in allocating investment gain on capital and surplus by line and by state on a basis that explicitly recognizes the total set of considerations faced by insurers, including varying degrees of risk posed by different lines of insurance. Notwithstanding these objections, it is believed that the usefulness of showing return on net worth using a relatively simple allocation of net worth by state and by line outweighs the fact that it might not be exactly representative of any actual processes undertaken by individual insurers.

Inclusion of investment income on capital and surplus is consistent with the position expressed in the NAIC's 1984 report on investment income, which indicates that for ratemaking purposes, all insurer investment income should be considered. Although the NAIC's report was controversial at the time, this view is now widely accepted.

The report uses the sum of loss reserves, LAE reserves, unearned premium reserves and earned premiums to allocate capital and surplus. As losses in some lines of insurance take much longer to be reported and settled, this results in more capital and surplus per premium dollar being allocated to "longer tail" lines of insurance. (While unearned premium also is considered, differences in unearned premium ratios tend to have a much smaller effect.) Column 9 shows the ratio of earned premiums to allocated net worth, which underlie the profitability calculations that culminate with Column 12. As can be seen, this ratio tends to be lower for "longer tail" lines of insurance. Although not identical, this ratio is similar in calculation and meaning to the writings-to-surplus ratio.

Although some might view this as a relatively simple approximation, it reflects the fact that capital and surplus is used to cover adverse variation in underwriting results, as well as unexpected increases in liabilities. The appropriateness of such an allocation is demonstrated both by analyses of historical profitability by line of insurance and the fact that economic analysts frequently allocate capital and surplus on the basis of reserves plus premiums when by-line analyses are required.

Federal Income Taxes

Federal taxes are estimated on income excluding investment gain on capital and surplus in Column 8(b) and on investment gain on capital and surplus in Column 11. Currently, the tax rate is at 21% in accordance with the federal Tax Cuts and Jobs Act of 2017. This replaced the federal Revenue Reconciliation Act of 1993, which included a 35% tax rate for corporations.

A proration provision of the federal Tax Reform Act of 1986 also taxes 15% of the interest earned on tax-exempt bonds and 15% of previously excluded dividends on stocks acquired after Aug. 7, 1986. A proration factor has been incorporated into the tax calculation to account for this effect.

No provision is made for the alternative minimum tax (AMT). The direct effect of the AMT is believed not to be material. Although it does affect insurer investment decisions, most of the impact is indirect and reflected in the results of the basic tax formula.

When income before taxes is negative, the report might show a negative income tax or credit, which decreases the operating loss. This assumes that profit offsets from other lines of business are available or that other years' tax payments can be recovered. Other methods of reflecting taxes continue to be explored.

Profits

The report shows profit on insurance transactions and return on net worth in Column 8(c) and Column 12, respectively. Profit on insurance transactions is equal to underwriting profits plus investment gain on insurance transactions minus estimated related federal income taxes.

The return on net worth in Column 12 is calculated to help state insurance regulators and others evaluate the profits earned in a particular market in relation to the net worth committed to that market. The return is equal to profit after taxes divided by allocated capital and surplus adjusted to place it on a GAAP basis. In this calculation, capital and surplus is allocated to each line/state on the same basis used for the total investment gain allocation. GAAP-adjusted net worth in the report is equal to statutory capital and surplus plus premium deficiency reserves, unauthorized reinsurance, nonadmitted assets, prepaid expense and salvage/subrogation. Beginning with 2001, deferred taxes are reported and shown as a component of surplus or as a nonadmitted asset.

Qualifications

The development of this report is dependent on the accuracy of the information contained in the annual financial statements filed by the insurers. Although the data used to calculate the statistics contained in this report were extracted from annual financial statements filed with the NAIC, the NAIC does not guarantee their accuracy.

While the NAIC exercises a great deal of care in capturing data from annual financial statements and producing this report, as with any statistical project of this magnitude, errors can occur. Consequently, the NAIC makes no representations or warranties with respect to the accuracy of the data and statistics in this report.

FORMULAS FOR 2021

(Note: The results of Column 2 through Column 8C are all divided by Column 1 and multiplied by 100. The results of Column 9 through Column 11 are all divided by the amount in item 9M and multiplied by 100.)

1. Direct Premiums Earned

Page 19, Column 2

2. Losses Incurred

Page 19, Column 6

3. LAE

[Page 19, Column 9 + (IEE, Part III, Column 11 x (Page 19, Column 6/IEE, Part III, Column 7))]

4. General Expenses

[IEE, Part III, Column 29 x (Page 19, Column 2 / IEE, Part III, Column 1) x .5] + [(IEE, Part III, Column 29) x (Page 19, Column 2 / IEE, Part III, Column 3) x .5]

5. Selling Expenses

[Page 19, Column 11 x (Page 19, Column 2 / Page 19, Column 1) + (IEE, Part III, Column 27 x (Page 19, Column 2 / IEE, Part III, Column 1))]

6. Taxes, Licenses and Fees

Page 19, Column 12 x (Page 19, Column 2 / Page 19, Column 1)

7. Dividends to Policyholders

Page 19, Column 3

7a. Premium Deficiency Reserve Addition

[Page 19, Column 2 x (Page 4, Column 1, Line 5 (Premium Deficiency Reserve Write-In Only) / Page 19, Column 2, Line 35 Countrywide (or IEE, Part III, Column 1, Line 35))]

8. Underwriting Profit

Premiums Earned – Losses Incurred – LAE – General Expenses – Selling Expenses – Taxes, Licenses and Fees – Dividends to Policyholders + Premium Deficiency Reserve Addition

8a. Investment Gain on Insurance Transactions

- A. Mean Loss Reserve = (Page 19, Column 7, Current Year + Page 19, Column 7, prior year) / 2
- B. Mean Adjusting and Other Expense Reserve Ratio = [(IEE, Part III, Column 17, Current Year + IEE, Part III, Column 17, Prior Year) / 2] / [(IEE, Part III, Column 13, Current Year + IEE, Part III, Column 13, Prior Year) / 2]
- C. Mean LAE Reserve = (A x B) + (Page 19, Column 10, Current Year + Page 19, Column 10, Prior Year) / 2
- D. Mean Unearned Premiums = (Page 19, Column 4, Current Year + Page 19, Column 4, Prior Year) / 2
- E. [(IEE, Part III, Column 21, Current Year + IEE, Part III, Column 21, Prior Year) / 2] / IEE, Part III, Column 1
- F. Agents' Balances = Page 19, Column 1 x E
- Prior to 2018 Data: Agents' Balances = Page 19, Column 2 x E*
- F1. [(Page 3, Column 1, Line 12, Current Year + Page 3, Column 1, Line 12, prior year) / 2] / (Page 8, Column 4 + Column 5, Line 35)
- F2. Ceded Reinsurance Premiums Payable = [(Page 8, Column 4 + Column 5) x F1] / Page 19, Column 1 Countrywide] x Page 19, Column 1
- Prior to 2018 Data: Ceded Reinsurance Premiums Payable = [(Page 8, Column 4 + Column 5) x F1] / Page 4, Column 1 Line 1] x Page 19, Column 2*
- G. Prepaid Expense = [D x ((Page 19, Column 11 + Column 12) / Page 19, Column 1)] + [D x ((IEE, Part III, Column 27 + (Column 29 x 0.5)) / IEE, Part III, Column 1)]
- H. Investment Gain Ratio = (ADAF x Page 4, Column 1, Line 11) / [Countrywide All Lines Mean Loss Reserve + Countrywide All Lines Mean LAE Reserves + Countrywide All Lines Mean Unearned Premiums + ((Page 3, Column 1, Line 12, Current Year + Page 3, Column 1, Line 12, Prior Year) / 2) + ((SAF Current Year x Page 3, Column 1, Line 37, Current Year + SAF Prior Year x Page 3, Column 1, Line 37 Prior Year) / 2) - (((IEE Part III, Column 21, Line 35, Current Year + IEE Part III, Column 21, Line 35, Prior Year) / 2) / IEE Part III, Column 1, Line 35 Current Year x Page 19, Column 1, Line 35 Countrywide Current Year)]

Prior to 2018 Data: Investment Gain Ratio = (ADAF x Page 4, Column 1, Line 11) / [(Page 3, Column 1, Line 1, Current Year + Line 3, Current Year + Line 12, Current Year + (SAF x Line 37, Current Year) + Page 6, Column 3, Line 35 + Page 3, Column 1, Line 1, Prior Year + Line 3, Prior Year + Line 12, Prior Year + (SAF x Line 37, Prior Year) + Page 6, Column 2,

Line 35 – Page 2, Column 3, Line 15.1, Current Year – Line 15.2, Current Year – Page 2, Column 3, Line 15.1, Prior Year – Line 15.2, Prior Year) / 2]

ADAF = Affiliate Dividend Adjustment Factor (from table)

SAF = Surplus Adjustment Factor (from table)

I. Estimated Investment Gain = $(A + C + D - F + F2 - G) \times H$

Prior to 2018 Data: Estimated Investment Gain = $(A + C + D - F - F2 - G) \times H$

J. Other Income Ratio = IEE, Part III, Column 31 / IEE, Part III, Column 3

K. Estimated Other Income = J x Page 19, Column 2

L. Investment Gain on Insurance Transactions (Including Other Income) = I + K

8b. Taxes on Insurance Transactions

$[0.21 \times \text{Underwriting Profit}] + [Z \times \text{Investment Gain on Insurance Transactions}]$

Where $Z = [0.21 \times (A - 0.85B - 0.60C)] / A$

A = ADAF x Page 4, Column 1, Line 11

B = Page 12, Ex of Net Inv In, Column 2, Line 1.1

C = (Page 12, Ex of Net Inv In, Column 2, Line 2.1 + Line 2.11 + Line 2.2 + Line 2.21) – [(1 – ADAF) x Page 4, Column 1, Line 11]

ADAF = Affiliate Dividend Adjustment Factor (from table)

8c. Profit on Insurance Transactions

Underwriting Profit + Investment Gain on Insurance Transactions – Income Taxes on Insurance Transactions

9. Earned Premiums to Net Worth

A. Mean Loss Reserve = $(\text{Page 19, Column 7, Current Year} + \text{Page 19, Column 7, Prior Year}) / 2$

B. Mean Adjusting and Other Expense Reserve Ratio = $[(\text{IEE, Part III, Column 17, Current Year} + \text{IEE, Part III, Column 17, Prior Year}) / 2] / [(\text{IEE, Part III, Column 13, Current Year} + \text{IEE, Part III, Column 13, Prior Year}) / 2]$

C. Mean LAE Reserve = $(A \times B) + (\text{Page 19, Column 10, Current Year} + \text{Page 19, Column 10, Prior Year}) / 2$

D. Mean Unearned Premiums = $(\text{Page 19, Column 4, Current Year} + \text{Page 19, Column 4, Prior Year}) / 2$

- E. Premiums Earned = Page 19, Column 2
- F. Surplus Ratio = $\frac{[(SAF, \text{ Current Year} \times \text{Page 3, Column 1, Line 37, Current Year}) + (SAF, \text{ Prior Year} \times \text{Page 3, Column 1, Line 37, Prior Year})] / 2}{[\text{Countrywide All Lines Mean Loss Reserve} + \text{Countrywide All Lines Mean LAE Reserves} + \text{Countrywide All Lines Mean Unearned Premiums} + \text{Countrywide All Lines Premiums Earned}]}$

SAF = Surplus Adjustment Factor (from table)

Prior to 2018 Data: Surplus Ratio = $\frac{[(SAF \times \text{Page 3, Column 1, Line 37, Current Year}) + (SAF \times \text{Page 3, Column 1, Line 37, Prior Year})] / 2}{[(\text{Page 3, Column 1, Line 1, Current Year} + \text{Line 3, Current Year} + \text{Page 6, Column 3, Line 35} + \text{Page 3, Column 1, Line 1, Prior Year} + \text{Line 3, Prior Year} + \text{Page 6, Column 2, Line 35}) / 2] + \text{Page 4, Column 1, Line 1}]}$

- G. Premium Deficiency Reserve Ratio = $\frac{[(\text{Page 3, Column 1, Line 25 (Premium Deficiency Reserve Write-In Only), Current Year} + \text{Page 3, Column 1, Line 25 (Premium Deficiency Reserve Write-In Only), Prior Year}) / 2]}{[\text{Countrywide All Lines Mean Loss Reserve} + \text{Countrywide All Lines Mean LAE Reserves} + \text{Countrywide All Lines Mean Unearned Premiums} + \text{Countrywide All Line Premiums Earned}]}$

Prior to 2018 Data: Premium Deficiency Reserve Ratio = $\frac{[(\text{Page 3, Column 1, Line 25 (Premium Deficiency Reserve Write-In Only), Current Year} + \text{Page 3, Column 1, Line 25 (Premium Deficiency Reserve Write-In Only), Prior Year}) / 2]}{[(\text{Page 3, Column 1, Line 1, Current Year} + \text{Line 3, Current Year} + \text{Page 6, Column 3, Line 35} + \text{Page 3, Column 1, Line 1, Prior Year} + \text{Line 3, Prior Year} + \text{Page 6, Column 2, Line 35}) / 2] + \text{Page 4, Column 1, Line 1}]}$

- H. Unauthorized Reinsurance Ratio = $\frac{[(\text{Page 3, Column 1, Line 16, Current Year} + \text{Page 3, Column 1, Line 16, Prior Year}) / 2]}{(\text{Countrywide All Lines Mean Loss Reserve} + \text{Countrywide All Lines Mean LAE Reserve} + \text{Countrywide All Lines Mean Unearned Premiums})}$

- I. Nonadmitted Assets Ratio = 0.015

- J. Prepaid Expense Ratio = $\frac{[IEE, \text{ Part III, Column 23} + \text{Column 25} + \text{Column 27} + (\text{Column 29} \times 0.5)]}{IEE, \text{ Part III, Column 1}}$

- M. Net Worth = Surplus: $[(A + C + D + E) \times F] +$
 Premium Deficiency Reserves: $[(A + C + D + E) \times G] +$
 Unauthorized Reinsurance: $[(A + C + D) \times H] +$
 Nonadmitted Assets: $[(A + C + D + E) \times I] +$
 Prepaid Expense: $(D \times J)$

- N. Earned Premiums to Net Worth = $E/M \times 100$

10. Investment Gain on Net Worth

- A. Mean Loss Reserve = (Page 19, Column 7, Current Year + Page 19, Column 7, Prior Year) / 2
- B. Mean Unallocated LAE Reserve Ratio = [(IEE, Part III, Column 17, Current Year + IEE, Part III, Column 17, Prior Year) / 2] / [(IEE, Part III, Column 13, Current Year + IEE, Part III, Column 13, Prior Year) / 2]
- C. Mean LAE Reserve = (A x B) + (Page 19, Column 10, Current Year + Page 19, Column 10, Prior Year) / 2
- D. Mean Unearned Premiums = (Page 19, Column 4, Current Year + Page 19, Column 4, Prior Year) / 2
- E. Premiums Earned = Page 19, Column 2
- F. Prepaid Expense = [D x ((Page 19, Column 11 + Column 12) / Page 19, Column 1)] + [D x ((IEE, Part III, Column 27 + (Column 29 x 0.5)) / IEE, Part III, Column 1)]
- G. Surplus Ratio = [((SAF, Current Year x Page 3, Column 1, Line 37, Current Year) + (SAF, Prior Year x Page 3, Column 1, Line 37, Prior Year)) / 2] / [Countrywide All Lines Mean Loss Reserve + Countrywide All Lines Mean LAE Reserves + Countrywide All Lines Mean Unearned Premiums + Countrywide All Lines Premiums Earned]

SAF = Surplus Adjustment Factor (from table)

Prior to 2018 Data: Surplus Ratio = [((SAF x Page 3, Column 1, Line 37, Current Year) + (SAF x Page 3, Column 1, Line 37, Prior Year)) / 2] / [((Page 3, Column 1, Line 1, Current Year + Line 3, Current Year + Page 6, Column 3, Line 35 + Page 3, Column 1, Line 1, Prior Year + Line 3, Prior Year + Page 6, Column 2, Line 35) / 2) + Page 4, Column 1, Line 1]

- H. Investment Gain Ratio = (ADAF x Page 4, Column 1, Line 11) / [Countrywide All Lines Mean Loss Reserve + Countrywide All Lines Mean LAE Reserves + Countrywide All Lines Mean Unearned Premiums + ((Page 3, Column 1, Line 12, Current Year + Page 3, Column 1, Line 12, Prior Year) / 2) + ((SAF Current Year x Page 3, Column 1, Line 37, Current Year + SAF Prior Year x Page 3, Column 1, Line 37, Prior Year) / 2) - (((IEE Part III, Column 21, Line 35, Current Year + IEE Part III, Column 21, Line 35, Prior Year) / 2) / IEE Part III, Column 1, Line 35, Current Year x Page 19, Column 1, Line 35, Countrywide, Current Year)]

Prior to 2018 Data: Investment Gain Ratio = (ADAF x Page 4, Column 1, Line 11) / [((Page 3, Column 1, Line 1, Current Year + Line 3, Current Year + Line 12, Current Year + (SAF x Line 37, Current Year) + Page 6, Column 3, Line 35 + Page 3, Column 1, Line 1, Prior Year + Line 3, Prior Year + Line 11, Prior Year + (SAF x Line 37, Prior Year) + Page 6, Column 2, Line 35 - Page 2, Column 3, Line 15.1, Current Year - Line 15.2, Current Year - Page 2, Column 3, Line 15.1, Prior Year - Line 15.2, Prior Year)/2]

ADAF = Affiliate Dividend Adjustment Factor (from table)

SAF = Surplus Adjustment Factor (from table)

- I. Estimated Investment Gain = [((A + C + D + E) x G) + F] x H

11. Tax on Investment Gain on Net Worth

(Z x Investment Gain on Net Worth)

Where $Z = [0.21 \times (A - 0.85B - 0.60C)]/A$

A = ADAF x Page 4, Column 1, Line 11

B = Page 12, Ex of Net Inv In, Column 2, Line 1.1

C = (Page 12, Ex of Net Inv In, Column 2, Line 2.1 + Line 2.11 + Line 2.2 + Line 2.21) –
[(1 – ADAF) x Page 4, Column 1, Line 11]

ADAF = Affiliate Dividend Adjustment Factor (from table)

12. Return on Net Worth

$[(\text{Column } 8c \times \text{Column } 9)/100] + \text{Column } 10 - \text{Column } 11$

2021 DIRECT PROFITABILITY REPORTS
SPECIFICATIONS FOR GROUPINGS OF LINES OF BUSINESS
(Based on Page 19)

1. Private Passenger Auto Liability, lines 19.1 and 19.2
2. Private Passenger Auto Physical Damage, line 21.1
3. Private Passenger Auto Total, lines 19.1, 19.2 and 21.1
4. Commercial Auto Liability, lines 19.3 and 19.4
5. Commercial Auto Physical Damage, line 21.2
6. Commercial Auto Total, lines 19.3, 19.4 and 21.2
7. Homeowners, line 4
8. Farmowners, line 3
9. Commercial Multiple Peril, lines 5.1 and 5.2
10. Fire, line 1
11. Allied Lines, lines 2.1, 2.2, 2.3, 2.4 and 2.5
12. Inland Marine, line 9
13. Medical Professional Liability, line 11
14. Other Liability, lines 17.1, 17.2 and 17.3
15. Products Liability, line 18
16. Workers' Compensation, line 16
17. Mortgage Guaranty, line 6
18. Financial Guaranty, line 10
19. Accident and Health, lines 13, 14, 15.1, 15.2, 15.3, 15.4, 15.5, 15.6, 15.7 and 15.8
20. Warranty, line 30
21. All Other, lines 8, 12, 22, 23, 24, 26, 27, 28 and 34
22. Total All Lines, sum of all lines listed above

**FORMULAS FOR 2021
SUPPLEMENTAL REPORT ON PROFITABILITY
BY LINE COUNTRYWIDE USING THE
INSURANCE EXPENSE EXHIBIT**

(Note: The results of Column 2 through Column 8C are all divided by Column 1 and multiplied by 100. The results of Column 9 through Column 11 are all divided by the amount in item 9L and multiplied by 100.)

Shown below are the specifications for a countrywide page of the Profitability Report, using net IEE data instead of Page 19 and direct IEE data. This is a supplement to the Profitability Report, which includes a countrywide page obtained by summing the state pages. The grouping of the lines differs from the Profitability Report on a direct basis in that the international and reinsurance lines of business are included.

1. Net Premiums Earned

 IEE, Part II, Column 3
2. Losses Incurred

 IEE, Part II, Column 7
3. LAE

 (IEE, Part II, Column 9 + Column 11)
4. General Expenses

 (IEE, Part II, Column 29 x 0.5) +
 [((IEE, Part II, Column 29/IEE, Part II, Column 1) x IEE, Part II, Column 3) x 0.5]
5. Selling Expenses

 (IEE, Part II, Column 23 + Column 27) x (IEE, Part II, Column 3/IEE, Part II, Column 1)
6. Taxes, Licenses and Fees

 IEE, Part II, Column 25 x (IEE, Part II, Column 3 / IEE, Part II, Column 1)
7. Dividends to Policyholders

 IEE, Part II, Column 5
- *7a. Premium Deficiency Reserve Addition

 IEE, Part II, Column 3 x [Page 4, Column 1, Line 5 (Premium Deficiency Reserve Write-In Only) / IEE, Part II, Column 3, Line 35]

* Premium deficiency reserve additions are included in the report data, but in the current year are not material. Therefore, the report does not include a separate column for 7A "Premium Deficiency Reserves Addition."

8. Underwriting Profit

Premiums Earned – Losses Incurred – LAE – General Expenses – Selling Expenses – Taxes, Licenses and Fees – Dividends to Policyholders + Premium Deficiency Reserve Addition

8a. Investment Gain on Insurance Transactions

A. Mean Loss Reserves = (IEE, Part II, Column 13, Current Year + IEE, Part II, Column 13, Prior Year) / 2

B. Mean LAE Reserve = (IEE, Part II, Column 15, Current Year + Column 17, Current Year + IEE, Part II, Column 15, Prior Year + Column 17, Prior Year) / 2

C. Mean Unearned Premiums = (IEE, Part II, Column 19, Current Year + IEE, Part II, Column 19, Prior Year) / 2

D. Agents' Balances = IEE, Part II, Column 21

D1. Ceded Reinsurance Premiums Payable = [(Page 8, Column 4 + Column 5) x (Page 3, Column 1, Line 12, Current Year)] / (Page 8, Column 4 + Column 5, Line 35)

E. Prepaid Expense = C x [(IEE, Part II, Column 23 + Column 25 + Column 27 + (Column 29 x 0.5)) / IEE, Part II, Column 1]

F. Investment Gain Ratio =
 (ADAF x Page 4, Column 1, Line 11) / [(Page 3, Column 1, Line 1, Current Year + Line 3, Current Year + Line 12, Current Year + (SAF x Line 37, Current Year) + Page 6, Column 3, Line 35 + Page 3, Column 1, Line 1, Prior Year + Line 3, Prior Year + Line 12, Prior Year + (SAF x Line 37, Prior Year) + Page 6, Column 2, Line 35 – Page 2, Column 3, Line 15.1, Current Year – Line 15.2, Current Year – Page 2, Column 3, Line 15.1, Prior Year – Line 15.2, Prior Year) / 2];

ADAF = Affiliate Dividend Adjustment Factor (from table)

SAF = Surplus Adjustment Factor (from table)

G. Estimated Investment Gain = (A + B + C – D + D1 – E) x F

Prior to 2018 Data: Estimated Investment Gain = (A + B + C – D – D1 – E) x F

H. Other Income = IEE, Part II, Column 31

I. Investment Gain on Insurance Transactions (including Other Income) = G + H

8b. Taxes on Insurance Transactions

$[0.21 \times \text{Underwriting Profit}] + [Z \times \text{Investment Gain on Insurance Transactions}]$

Where $Z = [0.21 (A - 0.85B - 0.60C)] / A$

A = ADAF x Page 4, Column 1, Line 11

B = Page 12, Ex of Net Inv In, Column 2, Line 1.1

C = (Page 12, Ex of Net Inv In, Column 2, Line 2.1 + Line 2.11 + Line 2.2 + Line 2.21) - [(1 - ADAF) x Page 4, Column 1, Line 11]

ADAF = Affiliate Dividend Adjustment Factor (from table)

8c. Profit on Insurance Transactions

Underwriting Profit + Investment Gain on Insurance Transactions – Income Taxes on Insurance Transactions

9. Earned Premiums to Net Worth

A. Mean Loss Reserve = (IEE, Part II, Column 13, Current Year + IEE, Part II, Column 13, Prior Year) / 2

B. Mean LAE Reserve = (IEE, Part II, Column 15, Current Year + Column 17, Current Year + IEE, Part II, Column 15, Prior Year + Column 17, Prior Year) / 2

C. Mean Unearned Premiums = (IEE, Part II, Column 19, Current Year + IEE, Part II, Column 19, Prior Year) / 2

D. Premiums Earned = IEE, Part II, Column 3

E. Surplus Ratio = [((SAF x Page 3, Column 1, Line 37, Current Year) + (SAF x Page 3, Column 1, Line 37, Prior Year)) / 2] / [((Page 3, Column 1, Line 1, Current Year + Line 3, Current Year + Page 6, Column 3, Line 35 + Page 3, Column 1, Line 1, Prior Year + Line 3, Prior Year + Page 6, Column 2, Line 35) / 2) + Page 4, Column 1, Line 1]

SAF = Surplus Adjustment Factor (from table)

F. Premium Deficiency Reserve Ratio = [(Page 3, Column 1, Line 25 (Premium Deficiency Reserve Write-In Only), Current Year + Page 3, Column 1, Line 25 (Premium Deficiency Reserve Write-In Only), Prior Year) / 2] / [((Page 3, Column 1, Line 1, Current Year + Line 3, Current Year + Page 6, Column 3, Line 35 + Page 3, Column 1, Line 1, Prior Year + Line 3, Prior Year + Page 6, Column 2, Line 35) / 2) + Page 4, Column 1, Line 1]

G. Unauthorized Reinsurance Ratio = [(Page 3, Column 1, Line 16, Current Year + Page 3, Column 1, Line 16, Prior Year) / 2] / (A + B + C)

- H. Nonadmitted Assets Ratio = 0.015
- I. Prepaid Expense Ratio = $[(\text{IEE, Part II, Column 23} + \text{Column 25} + \text{Column 27} + (\text{Column 29} \times 0.5)) / \text{IEE, Part II, Column 1}]$
- L. Net Worth = Surplus: $[(A + B + C + D) \times E] +$
Premium Deficiency Reserves: $[(A + B + C + D) \times F] +$
Unauthorized Reinsurance: $[(A + B + C) \times G] +$
Nonadmitted Assets: $[(A + B + C + D) \times H] +$
Prepaid Expense: $(C \times I)$
- M. Earned Premiums to Net Worth = $D / L \times 100$

10. Investment Gain on Net Worth

- A. Mean Loss Reserve = $(\text{IEE, Part II, Column 13, Current Year} + \text{IEE, Part II, Column 13, Prior Year}) / 2$
- B. Mean LAE Reserve = $(\text{IEE, Part II, Column 15, Current Year} + \text{Column 17, Current Year} + \text{IEE, Part II, Column 15, Prior Year} + \text{Column 17, Prior Year}) / 2$
- C. Mean Unearned Premiums = $(\text{IEE, Part II, Column 19, Current Year} + \text{IEE, Part II, Column 19, Prior Year}) / 2$
- D. Premiums Earned = IEE, Part II, Column 3
- E. Prepaid Expense = $C \times [(\text{IEE, Part II, Column 23} + \text{Column 25} + \text{Column 27} + (\text{Column 29}/2)) / \text{IEE, Part II, Column 1}]$
- F. Surplus Ratio = $[\text{((SAF} \times \text{Page 3, Column 1, Line 37, Current Year}) + \text{(SAF} \times \text{Page 3, Column 1, Line 37, Prior Year)}) / 2] / [\text{((Page 3, Column 1, Line 1, Current Year} + \text{Line 3, Current Year} + \text{Page 6, Column 3, Line 35} + \text{Page 3, Column 1, Line 1, Prior Year} + \text{Line 3, Prior Year} + \text{Page 6, Column 2, Line 35}) / 2) + \text{Page 4, Column 1, Line 1}]$

SAF = Surplus Adjustment Factor (from table)

- G. Investment Gain Ratio = $(\text{ADAF} \times \text{Page 4, Column 1, Line 11}) / [(\text{Page 3, Column 1, Line 1, Current Year} + \text{Line 3, Current Year} + \text{Line 12, Current Year} + \text{(SAF} \times \text{Line 37, Current Year}) + \text{Page 6, Column 3, Line 35} + \text{Page 3, Column 1, Line 1, Prior Year} + \text{Line 3, Prior Year} + \text{Line 12, Prior Year} + \text{(SAF} \times \text{Line 37, Prior Year}) + \text{Page 6, Column 2, Line 35} - \text{Page 2, Column 3, Line 15.1, Current Year} - \text{Line 15.2, Current Year} - \text{Page 2, Column 3, Line 15.1, Prior Year} - \text{Line 15.2, Prior Year}) / 2];$

SAF = Surplus Adjustment Factor (from table)

ADAF = Affiliate Dividend Adjustment Factor (from table)

H. Estimated Investment Gain = $[(A + B + C + D) \times F + E] \times G$

11. Tax on Investment Gain on Net Worth

$(Z \times \text{Investment Gain on Net Worth})$

Where $Z = [0.21 \times (A - 0.85B - 0.60C)] / A$

A = ADAF x Page 4, Column 1, Line 11

B = Page 12, Ex of Net Inv In, Column 2, Line 1.1

C = (Page 12, Ex of Net Inv In, Column 2, Line 2.1 + Line 2.11 + Line 2.2 + Line 2.21) - [(1 - ADAF) x Page 4, Column 1, Line 11]

ADAF = Affiliate Dividend Adjustment Factor (from table)

12. Return on Net Worth

$[(\text{Column 8c} \times \text{Column 9}) / 100] + \text{Column 10} - \text{Column 11}$

2021 NET AND STATUTORY COUNTRYWIDE PROFITABILITY REPORTS
SPECIFICATIONS FOR GROUPINGS OF LINES OF BUSINESS
(Based on IEE, Part II)

1. Private Passenger Auto Liability, lines 19.1 and 19.2
2. Private Passenger Auto Physical Damage, line 21.1
3. Private Passenger Auto Total, lines 19.1, 19.2 and 21.1
4. Commercial Auto Liability, lines 19.3 and 19.4
5. Commercial Auto Physical Damage, line 21.2
6. Commercial Auto Total, lines 19.3, 19.4 and 21.2
7. Homeowners, line 4
8. Farmowners, line 3
9. Commercial Multiple Peril, lines 5.1 and 5.2
10. Fire, line 1
11. Allied Lines, lines 2.1, 2.2, 2.3, 2.4 and 2.5
12. Inland Marine, line 9
13. Medical Professional Liability, line 11
14. Other Liability, lines 17, 17.2 and 17.3
15. Products Liability, line 18
16. Workers' Compensation, line 16
17. Mortgage Guaranty, line 6
18. Financial Guaranty, line 10
19. Accident and Health, lines 13, 14 and 15
20. Warranty, line 30
21. All Other, lines 8, 12, 22, 23, 24, 26, 27, 28, 29, 31, 32, 33 and 34
22. Total All Lines, sum of all lines listed above

**FORMULAS FOR 2021
SUPPLEMENTAL REPORT ON PROFITABILITY
BY LINE COUNTRYWIDE USING THE
INSURANCE EXPENSE EXHIBIT
STATUTORY BASIS**

(Note: The results of Column 2 through Column 8C are all divided by Column 1 and multiplied by 100. The results of Column 9 through Column 11 are all divided by the amount in item 9F and multiplied by 100.)

Shown below are the specifications for a countrywide page of the Profitability Report on a statutory basis, using net IEE data instead of Page 19 (the state page) and direct IEE data. This is a supplement to the Profitability Report, which includes a countrywide page obtained by summing the state pages. The grouping of the lines differs from the Profitability Report on a direct basis in that the international and reinsurance lines of business are included.

1. Net Premiums Earned

 IEE, Part II, Column 3

2. Losses Incurred

 IEE, Part II, Column 7

3. LAE

 (IEE, Part II, Column 9 + IEE, Part II, Column 11)

4. General Expenses

 IEE, Part II, Column 29

5. Selling Expenses

 (IEE, Part II, Column 23 + Column 27)

6. Taxes, Licenses and Fees

 IEE, Part II, Column 25

7. Dividends to Policyholders

 IEE, Part II, Column 5

8. Underwriting Profit

Premiums Earned – Losses Incurred – LAE – General Expenses – Selling Expenses – Taxes, Licenses and Fees – Dividends to Policyholders

8a. Investment Gain on Insurance Transactions

A. Mean Loss Reserves = (IEE, Part II, Column 13, Current Year + IEE, Part II, Column 13, Prior Year) / 2

B. Mean LAE Reserve = (IEE, Part II, Column 15, Current Year + Column 17, Current Year + IEE, Part II, Column 15, Prior Year + Column 17, Prior Year) / 2

C. Mean Unearned Premiums = (IEE, Part II, Column 19, Current Year + IEE, Part II, Column 19, Prior Year) / 2

D. Agents' Balances = IEE, Part II, Column 21

D1. Ceded Reinsurance Premiums Payable = [(Page 8, Column 4 + Column 5) x (Page 3, Column 1, Line 12, Current Year)] / (Page 8, Column 4 + Column 5, Line 35)

E. Prepaid Expense = C x [(IEE, Part II, Column 23 + Column 25 + Column 27 + (Column 29 x 0.5)) / IEE, Part II, Column 1]

F. Investment Gain Ratio =
(ADAF x Page 4, Column 1, Line 11) / [(Page 3, Column 1, Line 1, Current Year + Line 3, Current Year + Line 12, Current Year + (SAF x Line 37, Current Year) + Page 6, Column 3, Line 35 + Page 3, Column 1, Line 1, Prior Year + Line 3, Prior Year + Line 12, Prior Year + (SAF x Line 37, Prior Year) + Page 6, Column 2, Line 35 – Page 2, Column 3, Line 15.1, Current Year – Line 15.2, Current Year – Page 2, Column 3, Line 15.1, Prior Year – Line 15.2, Prior Year) / 2];

ADAF = Affiliate Dividend Adjustment Factor (from table)

SAF = Surplus Adjustment Factor (from table)

G. Estimated Investment Gain = (A + B + C – D + D1 – E) x F

Prior to 2018 Data: Estimated Investment Gain = (A + B + C – D – D1 – E) x F

H. Other Income = IEE, Part II, Column 31

I. Investment Gain on Insurance Transactions (Including Other Income) = G + H

8b. Taxes on Insurance Transactions

$[(0.21 \times \text{Underwriting Profit}) + (Z \times \text{Investment Gain on Insurance Transactions})]$

Where $Z = [0.21 (A - 0.85B - 0.60C)] / A$

A = ADAF x Page 4, Column 1, Line 11

B = Page 12, Ex of Net Inv In, Column 2, Line 1.1

C = (Page 12, Ex of Net Inv In, Column 2, Line 2.1 + Line 2.11 + Line 2.2 + Line 2.21) - [(1 - ADAF) x Page 4, Column 1, Line 11]

ADAF = Affiliate Dividend Adjustment Factor (from table)

8c. Profit on Insurance Transactions

Underwriting Profit + Investment Gain on Insurance Transactions – Income Taxes on Insurance Transactions

9. Earned Premiums to Surplus

A. Mean Loss Reserve = (IEE, Part II, Column 13, Current Year + IEE, Part II, Column 13, Prior Year) / 2

B. Mean LAE Reserve = (IEE, Part II, Column 15, Current Year + Column 17, Current Year + IEE, Part II, Column 15, Prior Year + Column 17, Prior Year) / 2

C. Mean Unearned Premiums = (IEE, Part II, Column 19, Current Year + IEE, Part II, Column 19, Prior Year) / 2

D. Premiums Earned = IEE, Part II, Column 3

E. Surplus Ratio = $[(\text{SAF} \times \text{Page 3, Column 1, Line 37, Current Year}) + (\text{SAF} \times \text{Page 3, Column 1, Line 37, Prior Year})] / 2] / [(\text{Page 3, Column 1, Line 1, Current Year} + \text{Line 3, Current Year} + \text{Page 6, Column 3, Line 35} + \text{Page 3, Column 1, Line 1, Prior Year} + \text{Line 3, Prior Year} + \text{Page 6, Column 2, Line 35}) / 2] + \text{Page 4, Column 1, Line 1}]$

SAF = Surplus Adjustment Factor (from table)

F. Surplus = $[(A + B + C + D) \times E]$

G. Earned Premiums to Surplus = $D / F \times 100$

10. Investment Gain on Surplus

A. Mean Loss Reserve = (IEE, Part II, Column 13, Current Year + IEE, Part II, Column 13, Prior Year) / 2

- B. Mean LAE Reserve = (IEE, Part II, Column 15, Current Year + Column 17, Current Year + IEE, Part II, Column 15, Prior Year + Column 17, Prior Year) / 2
- C. Mean Unearned Premiums = (IEE, Part II, Column 19, Current Year + IEE, Part II, Column 19, Prior Year) / 2
- D. Premiums Earned = IEE, Part II, Column 3
- E. Prepaid Expense = C x [(IEE, Part II, Column 23 + Column 25 + Column 27 + (Column 29 x 0.5)) / IEE, Part II, Column 1]
- F. Surplus Ratio = [((SAF x Page 3, Column 1, Line 37, Current Year) + (SAF x Page 3, Column 1, Line 37, Prior Year)) / 2] / [((Page 3, Column 1, Line 1, Current Year + Line 3, Current Year + Page 6, Column 3, Line 35 + Page 3, Column 1, Line 1, Prior Year + Line 3, Prior Year + Page 6, Column 2, Line 35) / 2) + Page 4, Column 1, Line 1]

SAF = Surplus Adjustment Factor (from table)

- G. Investment Gain Ratio = (ADAF x Page 4, Column 1, Line 11) / [(Page 3, Column 1, Line 1, Current Year + Line 3, Current Year + Line 12, Current Year + (SAF x Line 37, Current Year) + Page 6, Column 3, Line 35 + Page 3, Column 1, Line 1, Prior Year + Line 3, Prior Year + Line 11, Prior Year + (SAF x Line 37, Prior Year) + Page 6, Column 2, Line 35 – Page 2, Column 3, Line 15.1, Current Year – Line 15.2, Current Year – Page 2, Column 3, Line 15.1, Prior Year – Line 15.2, Prior Year) / 2]

SAF = Surplus Adjustment Factor (from table)

ADAF = Affiliate Dividend Adjustment Factor (from table)

- H. Estimated Investment Gain = [(A + B + C + D) x F] + E] x G

11. Tax on Investment Gain on Surplus

(Z x Investment Gain on Net Worth)

Where Z = [0.21 x (A – 0.85B – 0.60C)] / A

A = ADAF x Page 4, Column 1, Line 11

B = Page 12, Ex of Net Inv In, Column 2, Line 1.1

C = (Page 12, Ex of Net Inv In, Column 2, Line 2.1 + Line 2.11 + Line 2.2 + Line 2.21) – [(1 – ADAF) x Page 4, Column 1, Line 11]

ADAF = Affiliate Dividend Adjustment Factor (from table)

12. Return on Surplus

[(Column 8c x Column 9) / 100] + Column 10 – Column 11

PROFITABILITY FACTORS

<u>Year</u>	<u>Affiliate Dividend Adjustment Factor</u>	<u>Surplus Adjustment Factor</u>
2021	0.942	0.813
2020	0.972	0.811
2019	0.954	0.807
2018	0.903	0.808
2017	0.904	0.813
2016	0.932	0.809
2015	0.971	0.810
2014	0.862	0.810
2013	0.883	0.811
2012	0.945	0.801

For other factors used in prior years reports, see prior reports.

FEDERAL INCOME TAX FORMULAS FOR 2012–2021

2021 Income Taxes

$[0.21 \times \text{Underwriting Profit}] + [Z \times \text{Investment Gain}] - [0.21 \times (\text{Page 10, Column 5} + \text{Column 6 for 1986}) \times (\text{Page 14, Column 8 for 1986} / \text{Page 10, Column 5 for 1986})]$

Where $Z = [0.21 \times (A - 0.85B - 0.60C)] / A$

A = ADAF x Page 4, Column 1, Line 11

B = Page 12, Ex of Net Inv In, Column 2, Line 1.1

C = (Page 12, Ex of Net Inv In, Column 2, Line 2.1 + Line 2.11 + Line 2.2 + Line 2.21) – [(1 – ADAF) x Page 4, Column 1, Line 11]

ADAF = Affiliate Dividend Adjustment Factor (from table)

2020 Income Taxes

$[0.21 \times \text{Underwriting Profit}] + [Z \times \text{Investment Gain}] - [0.21 \times (\text{Page 10, Column 5} + \text{Column 6 for 1986}) \times (\text{Page 14, Column 8 for 1986} / \text{Page 10, Column 5 for 1986})]$

Where $Z = [0.21 \times (A - 0.85B - 0.60C)] / A$

A = ADAF x Page 4, Column 1, Line 11

B = Page 12, Ex of Net Inv In, Column 2, Line 1.1

C = (Page 12, Ex of Net Inv In, Column 2, Line 2.1 + Line 2.11 + Line 2.2 + Line 2.21) – [(1 – ADAF) x Page 4, Column 1, Line 11]

ADAF = Affiliate Dividend Adjustment Factor (from table)

2019 Income Taxes

$[0.21 \times \text{Underwriting Profit}] + [Z \times \text{Investment Gain}] - [0.21 \times (\text{Page 10, Column 5} + \text{Column 6 for 1986}) \times (\text{Page 14, Column 8 for 1986} / \text{Page 10, Column 5 for 1986})]$

Where $Z = [0.21 \times (A - 0.85B - 0.60C)] / A$

A = ADAF x Page 4, Column 1, Line 11

B = Page 12, Ex of Net Inv In, Column 2, Line 1.1

C = (Page 12, Ex of Net Inv In, Column 2, Line 2.1 + Line 2.11 + Line 2.2 + Line 2.21) – [(1 – ADAF) x Page 4, Column 1, Line 11]

ADAF = Affiliate Dividend Adjustment Factor (from table)

2018 Income Taxes

$[0.21 \times \text{Underwriting Profit}] + [Z \times \text{Investment Gain}] - [0.21 \times (\text{Page 10, Column 5} + \text{Column 6 for 1986}) \times (\text{Page 14, Column 8 for 1986} / \text{Page 10, Column 5 for 1986})]$

Where $Z = [0.21 \times (A - 0.85B - 0.60C)] / A$

A = ADAF x Page 4, Column 1, Line 11

B = Page 12, Ex of Net Inv In, Column 2, Line 1.1

C = (Page 12, Ex of Net Inv In, Column 2, Line 2.1 + Line 2.11 + Line 2.2 + Line 2.21) –
[(1 – ADAF) x Page 4, Column 1, Line 11]

ADAF = Affiliate Dividend Adjustment Factor (from table)

2017 Income Taxes

[0.35 x Underwriting Profit] + [Z x Investment Gain] – [0.35 x (Page 10, Column 5 + Column 6 for 1986) x (Page 14, Column 8 for 1986 / Page 10, Column 5 for 1986)]

Where $Z = [0.35 \times (A - 0.85B - 0.60C)] / A$

A = ADAF x Page 4, Column 1, Line 11

B = Page 12, Ex of Net Inv In, Column 2, Line 1.1

C = (Page 12, Ex of Net Inv In, Column 2, Line 2.1 + Line 2.11 + Line 2.2 + Line 2.21) –
[(1 – ADAF) x Page 4, Column 1, Line 11]

ADAF = Affiliate Dividend Adjustment Factor (from table)

2016 Income Taxes

[0.35 x Underwriting Profit] + [Z x Investment Gain] – [0.35 x (Page 10, Column 5 + Column 6 for 1986) x (Page 14, Column 8 for 1986/Page 10, Column 5 for 1986)]

Where $Z = [0.35 \times (A - 0.85B - 0.60C)] / A$

A = ADAF x Page 4, Column 1, Line 11

B = Page 12, Ex of Net Inv In, Column 2, Line 1.1

C = (Page 12, Ex of Net Inv In, Column 2, Line 2.1 + Line 2.11 + Line 2.2 + Line 2.21) –
[(1 – ADAF) x Page 4, Column 1, Line 11]

ADAF = Affiliate Dividend Adjustment Factor (from table)

2015 Income Taxes

[0.35 x Underwriting Profit] + [Z x Investment Gain] – [0.35 x (Page 10, Column 5 + Column 6 for 1986) x (Page 14, Column 8 for 1986 / Page 10, Column 5 for 1986)]

Where $Z = [0.35 \times (A - 0.85B - 0.60C)] / A$

A = ADAF x Page 4, Column 1, Line 11

B = Page 12, Ex of Net Inv In, Column 2, Line 1.1

$$C = (\text{Page 12, Ex of Net Inv In, Column 2, Line 2.1} + \text{Line 2.11} + \text{Line 2.2} + \text{Line 2.21}) - [(1 - \text{ADAF}) \times \text{Page 4, Column 1, Line 11}]$$

ADAF = Affiliate Dividend Adjustment Factor (from table)

2014 Income Taxes

$$[0.35 \times \text{Underwriting Profit}] + [Z \times \text{Investment Gain}] - [0.35 \times (\text{Page 10, Column 5} + \text{Column 6 for 1986}) \times (\text{Page 14, Column 8 for 1986} / \text{Page 10, Column 5 for 1986})]$$

$$\text{Where } Z = [0.35 \times (A - 0.85B - 0.60C)] / A$$

A = ADAF x Page 4, Column 1, Line 11

B = Page 12, Ex of Net Inv In, Column 2, Line 1.1

$$C = (\text{Page 12, Ex of Net Inv In, Column 2, Line 2.1} + \text{Line 2.11} + \text{Line 2.2} + \text{Line 2.21}) - [(1 - \text{ADAF}) \times \text{Page 4, Column 1, Line 11}]$$

ADAF = Affiliate Dividend Adjustment Factor (from table)

2013 Income Taxes

$$[0.35 \times \text{Underwriting Profit}] + [Z \times \text{Investment Gain}] - [0.35 \times (\text{Page 10, Column 5} + \text{Column 6 for 1986}) \times (\text{Page 14, Column 8 for 1986} / \text{Page 10, Column 5 for 1986})]$$

$$\text{Where } Z = [0.35 \times (A - 0.85B - 0.60C)] / A$$

A = ADAF x Page 4, Column 1, Line 11

B = Page 12, Ex of Net Inv In, Column 2, Line 1.1

$$C = (\text{Page 12, Ex of Net Inv In, Column 2, Line 2.1} + \text{Line 2.11} + \text{Line 2.2} + \text{Line 2.21}) - [(1 - \text{ADAF}) \times \text{Page 4, Column 1, Line 11}]$$

ADAF = Affiliate Dividend Adjustment Factor (from table)

2012 Income Taxes

$$[0.35 \times \text{Underwriting Profit}] + [Z \times \text{Investment Gain}] - [0.35 \times (\text{Page 10, Column 5} + \text{Column 6 for 1986}) \times (\text{Page 14, Column 8 for 1986} / \text{Page 10, Column 5 for 1986})]$$

$$\text{Where } Z = [0.35 \times (A - 0.85B - 0.60C)] / A$$

A = ADAF x Page 4, Column 1, Line 11

B = Page 12, Ex of Net Inv In, Column 2, Line 1.1

$$C = (\text{Page 12, Ex of Net Inv In, Column 2, Line 2.1} + \text{Line 2.11} + \text{Line 2.2} + \text{Line 2.21}) - [(1 - \text{ADAF}) \times \text{Page 4, Column 1, Line 11}]$$

ADAF = Affiliate Dividend Adjustment Factor (from table)

Countrywide Profitability Results By Line

**2021 Profitability Report
Countrywide - IEE**

Line Of Business	Percent of Net Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Net Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	147,456,116	64.7	11.3	5.3	15.6	2.2	0.7	0.2	4.6	0.8	3.9	72.0	3.7	0.6	5.9
Private Passenger Auto Physical	103,024,068	71.6	8.5	5.1	15.8	2.1	0.7	(3.9)	1.3	(0.6)	(2.0)	111.6	3.8	0.7	0.8
Private Passenger Auto Total	250,480,184	67.6	10.1	5.3	15.7	2.1	0.7	(1.5)	3.2	0.2	1.5	84.3	3.7	0.6	4.3
Commercial Auto Liability	33,235,932	63.2	12.1	7.0	16.8	2.5	0.0	(1.7)	6.6	0.8	4.1	53.9	3.7	0.6	5.3
Commercial Auto Physical	10,304,714	56.1	7.1	6.9	18.0	2.3	0.0	9.5	1.1	2.2	8.4	95.2	3.8	0.7	11.1
Commercial Auto Total	43,540,646	61.5	10.9	7.0	17.1	2.5	0.0	1.0	5.3	1.1	5.1	60.1	3.7	0.6	6.2
Homeowners Multiple Peril	99,736,986	66.2	9.1	5.7	19.9	2.6	0.4	(3.9)	3.0	(0.3)	(0.6)	78.9	3.8	0.7	2.7
Farmowners Multiple Peril	5,186,258	64.2	5.9	5.6	19.6	1.8	0.1	2.7	2.4	1.0	4.2	86.6	3.8	0.7	6.7
Commercial Multiple Peril	42,262,558	58.3	12.6	8.3	23.2	2.5	1.5	(6.3)	5.1	(0.4)	(0.7)	57.5	3.8	0.7	2.7
Fire	14,528,386	68.6	6.6	7.1	21.5	2.2	0.1	(6.2)	3.9	(0.6)	(1.7)	70.0	3.8	0.7	1.9
Allied Lines	22,873,377	70.3	6.6	7.8	14.3	2.0	0.1	(1.2)	3.7	0.4	2.1	82.4	3.8	0.7	4.9
Inland Marine	16,352,272	47.5	6.3	9.9	19.8	3.7	0.1	12.7	2.5	3.1	12.1	84.2	3.8	0.7	13.3
Medical Professional Liability	9,720,577	55.3	26.6	9.2	13.5	2.0	1.6	(8.2)	13.8	0.7	5.0	35.1	3.7	0.6	4.8
Other Liability	77,645,132	57.2	13.3	7.4	17.4	2.0	0.1	2.6	10.4	2.4	10.7	41.8	3.7	0.6	7.5
Products Liability	3,445,731	44.4	27.4	8.1	18.9	1.8	0.0	(0.6)	18.4	3.1	14.7	28.5	3.7	0.6	7.3
Workers Compensation	44,741,984	47.9	12.8	9.2	14.7	3.3	4.0	8.1	12.9	3.9	17.1	34.2	3.7	0.6	8.9
Mortgage Guaranty	4,850,224	5.8	0.8	23.4	(2.3)	3.3	0.0	68.9	(14.8)	11.9	42.2	73.2	3.7	0.6	34.0
Financial Guaranty	440,852	(94.9)	32.9	89.2	9.1	3.1	0.0	60.7	21.0	16.4	65.4	10.6	3.8	0.7	10.1
Accident and Health	8,781,299	66.9	3.2	6.3	21.4	2.4	0.0	(0.3)	7.0	1.1	5.5	37.9	3.8	0.7	5.2
Warranty	1,187,523	58.7	2.5	12.8	11.4	3.4	0.0	11.2	9.5	4.0	16.7	39.0	3.8	0.7	9.6
All Other	47,899,130	60.1	4.5	5.4	21.6	1.2	0.1	7.0	9.2	3.1	13.1	55.8	3.7	0.7	10.4
Total All Lines	693,673,119	62.2	10.2	6.6	17.5	2.3	0.7	0.5	5.5	1.0	4.9	61.8	3.7	0.6	6.1

December 2022

Comparison of Rates of Return on Net Worth

(In Percent)

	(1)	(2)
	NAIC Property/ Casualty Insurance	Fortune Magazine All Industry
Year		
2012	5.2	13.4
2013	8.0	16.6
2014	6.6	14.3
2015	6.6	12.7
2016	4.8	13.1
2017	3.2	13.9
2018	7.0	15.4
2019	7.2	15.3
2020	6.4	10.3
2021	6.1	20.0
2012 – 2021 Averages	6.1	14.2

(1) Returns are calculated using mean net worth.

(2) Returns are calculated using year-end net worth.

* NOTE: This figure is provided by the NAIC and represents an approximation based on a simple average of *Fortune's* Industrial and Service sectors.

**2021 Profitability Report
STATUTORY NET**

Line Of Business	Percent of Net Premiums Earned										Return on Surplus				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Net Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plychldr	Under- Writing Profit	Invest Gain On Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Surplus	Inv Gain On Surplus	Tax On Inv Gain On Surplus	Statutory Return On Surplus
Private Passenger Auto Liability	147,456,116	64.7	11.3	5.4	15.7	2.2	0.7	0.1	4.6	0.8	3.8	77.9	4.0	0.7	6.3
Private Passenger Auto Physical	103,024,068	71.6	8.5	5.2	16.1	2.1	0.7	(4.2)	1.3	(0.7)	(2.3)	123.8	4.2	0.7	0.7
Private Passenger Auto Total	250,480,184	67.6	10.1	5.3	15.9	2.1	0.7	(1.7)	3.2	0.2	1.3	91.9	4.1	0.7	4.6
Commercial Auto Liability	33,235,932	63.2	12.1	7.2	18.0	2.7	0.0	(3.2)	6.6	0.5	2.9	59.1	4.1	0.7	5.1
Commercial Auto Physical	10,304,714	56.1	7.1	7.2	19.4	2.5	0.0	7.7	1.1	1.8	6.9	108.8	4.3	0.7	11.1
Commercial Auto Total	43,540,646	61.5	10.9	7.2	18.3	2.6	0.0	(0.6)	5.3	0.8	3.9	66.2	4.1	0.7	6.0
Homeowners Multiple Peril	99,736,986	66.2	9.1	5.8	20.8	2.8	0.4	(5.1)	3.0	(0.5)	(1.5)	91.2	4.3	0.8	2.2
Farmowners Multiple Peril	5,186,258	64.2	5.9	5.7	20.2	1.9	0.1	2.0	2.4	0.8	3.6	98.4	4.3	0.7	7.1
Commercial Multiple Peril	42,262,558	58.3	12.6	8.5	24.0	2.5	1.5	(7.3)	5.1	(0.6)	(1.5)	64.7	4.2	0.7	2.5
Fire	14,528,386	68.6	6.6	7.3	23.1	2.4	0.1	(8.2)	3.9	(1.0)	(3.3)	80.0	4.3	0.7	0.9
Allied Lines	22,873,377	70.3	6.6	8.0	15.0	2.1	0.1	(2.2)	3.7	0.2	1.3	90.7	4.1	0.7	4.6
Inland Marine	16,352,272	47.5	6.3	10.3	21.3	3.9	0.1	10.7	2.5	2.7	10.5	97.6	4.4	0.8	13.8
Medical Professional Liability	9,720,577	55.3	26.6	9.3	13.9	2.1	1.6	(8.8)	13.8	0.6	4.5	37.6	4.0	0.7	5.0
Other Liability	77,645,132	57.2	13.3	7.7	19.2	2.2	0.1	0.2	10.4	1.9	8.8	45.8	4.1	0.7	7.4
Products Liability	3,445,731	44.4	27.4	8.2	19.5	1.9	0.0	(1.4)	18.4	2.9	14.1	30.5	4.0	0.7	7.6
Workers Compensation	44,741,984	47.9	12.8	9.2	14.8	3.3	4.0	8.0	12.9	3.9	17.0	36.4	4.0	0.7	9.5
Mortgage Guaranty	4,850,224	5.8	0.8	23.0	(2.2)	3.2	0.0	69.3	(14.8)	12.0	42.6	77.2	3.9	0.7	36.1
Financial Guaranty	440,852	(94.9)	32.9	81.7	7.7	2.6	0.0	70.1	21.0	18.4	72.8	18.3	6.5	1.1	18.7
Accident and Health	8,781,299	66.9	3.2	6.4	21.8	2.5	0.0	(0.9)	7.0	1.0	5.1	47.8	4.7	0.8	6.4
Warranty	1,187,523	58.7	2.5	14.0	13.7	4.1	0.0	7.1	9.5	3.1	13.4	49.7	4.8	0.8	10.6
All Other	47,899,130	60.1	4.5	5.5	22.4	1.3	0.1	6.0	9.2	2.9	12.3	61.1	4.1	0.7	10.9
Total All Lines	693,673,119	62.2	10.2	6.7	18.2	2.4	0.7	(0.4)	5.5	0.9	4.2	68.3	4.1	0.7	6.3

**2021 Profitability Report
Countrywide - Direct**

	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Line Of Business	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	151,755,049	65.6	10.9	5.3	15.4	2.2	0.7	0.0	4.8	0.8	4.0	72.9	3.4	0.6	5.7
Private Passenger Auto Physical	106,671,537	71.4	8.4	5.1	15.8	2.1	0.7	(3.6)	1.1	(0.6)	(1.9)	123.0	3.4	0.6	0.5
Private Passenger Auto Total	258,426,585	68.0	9.9	5.2	15.5	2.1	0.7	(1.5)	3.3	0.3	1.6	87.6	3.4	0.6	4.2
Commercial Auto Liability	38,944,831	66.5	12.4	5.7	16.9	2.2	0.0	(3.7)	6.3	0.3	2.2	59.4	3.4	0.6	4.1
Commercial Auto Physical	11,710,691	56.3	6.7	6.1	18.6	2.1	0.0	10.2	1.3	2.4	9.1	104.3	3.4	0.6	12.3
Commercial Auto Total	50,655,522	64.1	11.1	5.8	17.3	2.2	0.0	(0.5)	5.1	0.8	3.8	66.0	3.4	0.6	5.3
Homeowners Multiple Peril	114,011,610	69.0	9.5	4.9	19.3	2.3	0.4	(5.4)	2.9	(0.6)	(1.9)	86.7	3.4	0.6	1.2
Farmowners Multiple Peril	4,839,913	64.8	6.3	5.7	21.3	2.0	0.1	(0.1)	2.4	0.4	1.9	89.7	3.4	0.6	4.5
Commercial Multiple Peril	47,985,948	60.2	11.9	7.0	22.5	2.2	0.1	(3.8)	5.0	0.1	1.1	64.0	3.4	0.6	3.5
Fire	16,848,682	67.3	5.8	5.8	18.0	1.6	0.1	1.4	3.3	0.9	3.8	79.8	3.3	0.6	5.8
Allied Lines	36,070,950	72.3	4.9	4.6	14.5	1.1	0.1	2.6	2.9	1.0	4.4	95.7	3.4	0.6	7.0
Inland Marine	27,650,625	49.4	4.7	6.2	21.5	2.2	0.1	15.9	1.7	3.6	14.0	105.8	3.3	0.6	17.6
Medical Professional Liability	10,813,472	54.3	28.2	9.1	12.7	1.8	1.5	(7.5)	14.9	1.0	6.4	32.7	3.3	0.6	4.8
Other Liability	94,036,311	58.8	13.4	5.6	17.6	1.5	0.1	3.1	9.6	2.3	10.3	45.1	3.4	0.6	7.5
Products Liability	4,240,840	52.2	30.9	5.9	19.0	1.2	0.0	(9.1)	16.2	0.9	6.2	30.8	3.4	0.6	4.7
Workers Compensation	51,566,186	49.2	12.3	8.5	14.1	2.8	3.2	9.8	14.8	4.6	20.0	36.6	3.4	0.6	10.1
Mortgage Guaranty	6,038,253	5.4	0.6	18.2	3.4	2.3	0.0	70.1	(12.0)	12.6	45.5	86.4	3.4	0.6	42.0
Financial Guaranty*	408,030	(100.9)	36.9	77.3	13.6	3.5	0.0	69.6	20.2	18.1	71.7	10.5	3.4	0.6	10.4
Accident and Health	6,629,673	69.1	3.4	5.1	16.3	2.4	0.0	3.7	5.7	1.8	7.7	41.0	3.4	0.6	5.9
Warranty	3,057,590	56.0	(0.1)	4.0	9.4	2.0	0.0	28.7	9.0	7.6	30.1	41.1	3.3	0.6	15.1
All Other	24,505,374	30.7	4.7	8.7	24.6	2.2	0.2	28.9	4.6	6.9	26.6	74.3	3.3	0.6	22.5
Total All Lines	757,785,563	62.3	10.2	5.9	17.2	2.1	0.6	1.7	5.2	1.3	5.6	66.9	3.4	0.6	6.5

*See technical notes

Profitability Results By State By Line

2021 Profitability Report Alabama

	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Line Of Business	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhdr	Under- Writing Profit	Invest Gain On Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	2,121,428	59.5	10.0	5.3	15.1	3.3	0.4	6.4	3.4	1.9	7.8	87.7	3.4	0.6	9.7
Private Passenger Auto Physical	1,734,955	70.9	8.2	5.1	15.2	3.2	0.5	(3.0)	1.0	(0.5)	(1.5)	127.0	3.4	0.6	0.8
Private Passenger Auto Total	3,856,383	64.7	9.2	5.2	15.1	3.2	0.4	2.1	2.3	0.9	3.6	101.9	3.4	0.6	6.5
Commercial Auto Liability	545,316	61.9	11.4	5.7	17.2	3.6	0.0	0.1	5.9	1.0	5.0	61.6	3.4	0.6	5.9
Commercial Auto Physical	186,467	57.4	6.9	6.1	18.0	3.5	0.0	8.2	1.3	1.9	7.5	105.4	3.4	0.6	10.7
Commercial Auto Total	731,783	60.8	10.3	5.8	17.4	3.6	0.0	2.2	4.7	1.3	5.6	68.9	3.4	0.6	6.7
Homeowners Multiple Peril	2,030,260	56.4	7.1	4.9	17.9	3.3	0.5	9.9	2.6	2.5	10.0	90.6	3.4	0.6	11.8
Farmowners Multiple Peril	86,744	53.4	4.9	5.7	15.3	2.6	(0.0)	18.1	2.1	4.2	16.0	95.6	3.3	0.6	18.0
Commercial Multiple Peril Fire	702,446	56.7	14.9	7.0	21.5	3.6	0.2	(3.8)	4.1	(0.1)	0.4	70.3	3.4	0.6	3.1
Allied Lines	265,991	84.7	8.8	5.8	17.7	2.5	0.2	(19.6)	3.9	(3.4)	(12.3)	75.2	3.4	0.6	(6.4)
Inland Marine	409,041	107.0	8.3	4.6	14.8	2.1	0.3	(37.0)	4.9	(6.9)	(25.2)	73.4	3.4	0.6	(15.7)
Medical Professional Liability	408,848	78.0	5.3	6.2	21.4	3.4	0.1	(14.4)	2.0	(2.7)	(9.7)	101.6	3.4	0.6	(7.1)
Other Liability	154,080	44.0	39.3	9.1	10.7	1.2	0.9	(5.2)	10.9	0.8	4.8	41.1	3.2	0.6	4.6
Products Liability	911,525	61.0	14.8	5.6	18.4	2.6	0.1	(2.5)	10.1	1.2	6.4	43.6	3.4	0.6	5.6
Workers Compensation	40,560	47.9	36.0	5.9	19.2	2.4	0.0	(11.3)	11.6	(0.4)	0.7	39.5	3.4	0.6	3.1
Mortgage Guaranty	385,375	35.2	8.6	8.5	13.9	4.2	0.3	29.3	16.8	9.1	37.0	33.1	3.4	0.6	15.0
Financial Guaranty*	74,505	7.5	0.9	18.2	3.4	3.3	0.0	66.7	(12.3)	11.9	42.5	88.7	3.4	0.6	40.5
Accident and Health*	3,476	13.3	5.9	77.3	13.6	4.3	0.0	(14.4)	29.7	2.1	13.2	5.0	3.5	0.6	3.5
Warranty	106,963	73.8	3.7	5.1	18.7	2.4	0.0	(3.7)	1.7	(0.5)	(1.5)	67.8	3.4	0.6	1.8
All Other	11,101	60.6	0.1	4.0	10.0	3.2	0.0	22.1	8.6	6.1	24.6	41.8	3.4	0.6	13.1
Total All Lines	290,017	33.0	3.0	8.7	28.0	4.0	0.0	23.4	5.5	5.9	23.0	66.3	3.3	0.6	18.0
	10,469,097	61.9	9.7	5.8	17.0	3.2	0.3	2.1	4.2	1.2	5.1	74.8	3.4	0.6	6.6

*See technical notes

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2021 Profitability Report Alaska

	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Line Of Business	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	288,387	61.0	9.8	5.3	13.7	2.9	0.9	6.4	3.7	2.0	8.1	84.1	3.4	0.6	9.6
Private Passenger Auto Physical	226,036	62.2	7.2	5.1	14.5	2.9	0.9	7.1	1.1	1.7	6.5	126.0	3.4	0.6	11.0
Private Passenger Auto Total	514,423	61.6	8.7	5.2	14.1	2.9	0.9	6.7	2.6	1.9	7.4	98.5	3.4	0.6	10.1
Commercial Auto Liability	61,582	40.7	2.3	5.7	17.7	2.3	0.2	31.2	5.8	7.6	29.4	62.9	3.4	0.6	21.3
Commercial Auto Physical	20,019	32.1	4.0	6.1	18.2	2.0	0.1	37.6	1.4	8.1	30.9	103.1	3.4	0.6	34.6
Commercial Auto Total	81,601	38.6	2.7	5.8	17.8	2.2	0.2	32.8	4.7	7.7	29.8	69.5	3.4	0.6	23.5
Homeowners Multiple Peril	184,010	47.5	6.0	4.9	17.0	2.9	0.9	20.8	2.6	4.8	18.6	90.4	3.4	0.6	19.6
Farmowners Multiple Peril	745	128.2	11.3	5.7	19.1	2.8	0.0	(67.1)	5.7	(13.1)	(48.3)	61.5	3.4	0.6	(26.9)
Commercial Multiple Peril	110,349	45.8	4.1	7.0	20.8	2.4	0.0	19.9	4.4	4.9	19.3	68.9	3.4	0.6	16.1
Fire	56,739	111.0	7.1	5.8	16.7	2.0	1.5	(44.0)	4.2	(8.5)	(31.3)	71.9	3.3	0.6	(19.8)
Allied Lines	27,277	(37.8)	3.7	4.6	16.3	2.0	1.2	110.0	5.2	24.0	91.2	65.1	3.4	0.6	62.1
Inland Marine	76,976	22.3	2.9	6.2	23.1	2.6	0.1	42.8	1.6	9.3	35.1	110.1	3.4	0.6	41.4
Medical Professional Liability	23,956	60.5	25.0	9.1	11.1	2.1	9.1	(17.1)	10.7	(1.7)	(4.7)	41.3	3.2	0.6	0.7
Other Liability	185,397	38.8	10.8	5.6	18.9	1.6	0.3	24.1	8.2	6.5	25.8	50.9	3.4	0.6	16.0
Products Liability	5,570	15.0	11.3	5.9	19.9	2.1	0.0	45.8	8.8	11.2	43.5	46.6	3.4	0.6	23.1
Workers Compensation	183,375	40.7	9.3	8.5	12.2	3.2	0.5	25.6	17.1	8.3	34.4	32.3	3.4	0.6	13.9
Mortgage Guaranty	18,663	9.9	1.2	18.2	3.4	2.7	0.0	64.7	(13.4)	11.3	40.1	107.5	3.4	0.6	45.9
Financial Guaranty*	521	0.0	0.0	77.3	13.6	5.4	0.0	3.7	11.5	2.8	12.5	12.7	3.5	0.6	4.5
Accident and Health	9,841	74.1	3.0	5.1	16.7	2.9	0.0	(1.8)	5.0	0.5	2.7	43.4	3.4	0.6	4.0
Warranty	710	66.2	(0.2)	4.0	4.4	3.6	0.0	22.0	6.2	5.7	22.5	56.4	3.2	0.6	15.4
All Other	190,212	36.6	8.4	8.7	21.2	2.3	0.4	22.4	5.7	5.7	22.4	66.8	3.2	0.6	17.6
Total All Lines	1,670,365	47.8	7.8	6.4	16.6	2.6	0.7	18.2	5.4	4.8	18.8	66.1	3.4	0.6	15.2

*See technical notes

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**2021 Profitability Report
Arizona**

	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Line Of Business	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhdr	Under- Writing Profit	Invest Gain On Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	3,549,152	61.8	9.1	5.3	14.9	2.1	0.4	6.4	3.4	1.9	7.9	86.7	3.4	0.6	9.6
Private Passenger Auto Physical	2,318,936	73.0	8.6	5.1	15.4	2.1	0.4	(4.6)	1.1	(0.8)	(2.7)	123.0	3.4	0.6	(0.5)
Private Passenger Auto Total	5,868,088	66.2	8.9	5.2	15.1	2.1	0.4	2.1	2.5	0.9	3.7	98.1	3.4	0.6	6.4
Commercial Auto Liability	686,185	63.7	10.0	5.7	17.3	2.1	0.0	1.2	5.8	1.3	5.8	61.8	3.4	0.6	6.4
Commercial Auto Physical	177,355	55.5	6.5	6.1	18.2	2.0	0.0	11.8	1.4	2.7	10.4	102.3	3.4	0.6	13.5
Commercial Auto Total	863,540	62.0	9.3	5.8	17.5	2.1	0.0	3.4	4.9	1.6	6.7	67.3	3.4	0.6	7.3
Homeowners Multiple Peril	1,972,510	70.8	9.0	4.9	18.6	2.2	0.4	(5.9)	2.5	(0.8)	(2.6)	91.8	3.4	0.6	0.4
Farmowners Multiple Peril	18,261	65.9	9.6	5.7	22.7	1.9	0.0	(5.9)	2.8	(0.8)	(2.4)	85.3	3.4	0.6	0.8
Commercial Multiple Peril	730,457	56.6	12.1	7.0	22.0	1.8	0.0	0.5	4.6	0.9	4.2	66.8	3.4	0.6	5.6
Fire	198,329	51.2	4.7	5.8	14.8	2.0	0.1	21.3	2.7	5.0	19.1	86.1	3.3	0.6	19.2
Allied Lines	302,428	76.3	4.4	4.6	13.5	1.5	0.2	(0.6)	3.3	0.4	2.2	87.3	3.3	0.6	4.7
Inland Marine	471,654	46.9	3.4	6.2	20.6	1.9	0.1	20.9	1.2	4.6	17.5	118.9	3.3	0.6	23.5
Medical Professional Liability	222,789	37.0	21.5	9.1	12.8	1.3	8.6	9.6	11.8	4.1	17.3	36.3	3.2	0.5	8.9
Other Liability	1,343,071	62.5	11.3	5.6	17.7	1.2	0.1	1.8	8.4	1.8	8.4	48.6	3.4	0.6	6.9
Products Liability	67,573	40.6	23.4	5.9	20.4	0.7	(0.0)	9.1	9.4	3.5	15.0	45.5	3.4	0.6	9.6
Workers Compensation	818,012	47.8	15.6	8.5	13.9	2.2	0.2	11.8	20.7	6.1	26.4	27.5	3.4	0.6	10.0
Mortgage Guaranty	169,587	(0.7)	(0.1)	18.2	3.4	2.1	0.0	77.1	(12.7)	14.0	50.5	95.5	3.4	0.6	51.0
Financial Guaranty*	11,722	(5.5)	(1.9)	77.3	13.6	2.4	0.0	14.2	7.5	4.3	17.4	33.6	3.4	0.6	8.6
Accident and Health	115,085	70.4	4.2	5.1	14.2	2.2	0.0	3.8	7.0	2.0	8.8	36.7	3.3	0.6	6.0
Warranty	34,602	81.7	(0.3)	4.0	2.0	2.0	0.0	10.5	5.7	3.2	13.0	63.4	3.1	0.5	10.8
All Other	335,571	24.6	3.9	8.7	25.1	2.0	0.0	35.7	5.3	8.4	32.6	66.9	3.3	0.6	24.5
Total All Lines	13,543,278	61.5	9.4	5.9	16.5	2.0	0.4	4.3	4.6	1.7	7.2	71.0	3.4	0.6	7.9

*See technical notes

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2021 Profitability Report Arkansas

	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Line Of Business	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	1,158,721	62.8	8.6	5.3	16.9	3.0	0.2	3.1	2.8	1.1	4.8	94.0	3.4	0.6	7.3
Private Passenger Auto Physical	1,051,259	67.7	7.8	5.1	16.1	3.0	0.3	0.0	1.1	0.2	0.9	124.8	3.4	0.6	3.9
Private Passenger Auto Total	2,209,980	65.1	8.2	5.2	16.5	3.0	0.2	1.6	2.0	0.7	2.9	106.5	3.4	0.6	5.9
Commercial Auto Liability	332,784	58.3	9.3	5.7	16.6	3.0	0.1	7.0	6.0	2.5	10.4	61.1	3.4	0.6	9.2
Commercial Auto Physical	144,887	53.9	6.0	6.1	17.5	3.1	0.1	13.4	1.2	3.0	11.6	106.7	3.4	0.6	15.2
Commercial Auto Total	477,671	57.0	8.3	5.8	16.9	3.0	0.1	8.9	4.5	2.7	10.8	70.2	3.4	0.6	10.4
Homeowners Multiple Peril	1,054,665	67.1	8.0	4.9	18.9	3.2	0.3	(2.5)	2.3	(0.1)	(0.1)	95.2	3.4	0.6	2.7
Farmowners Multiple Peril	76,606	104.3	9.3	5.7	19.3	3.0	0.0	(41.7)	2.0	(8.4)	(31.2)	96.3	3.4	0.6	(27.3)
Commercial Multiple Peril	393,750	69.1	9.1	7.0	21.9	3.2	0.1	(10.3)	3.5	(1.6)	(5.2)	74.7	3.4	0.6	(1.1)
Fire	185,475	69.4	5.4	5.8	16.9	2.4	0.2	(0.3)	2.7	0.4	2.0	86.8	3.3	0.6	4.5
Allied Lines	378,608	100.5	5.3	4.6	14.0	1.4	0.1	(25.9)	2.8	(5.0)	(18.1)	100.8	3.4	0.6	(15.5)
Inland Marine	253,809	71.7	5.2	6.2	19.9	3.0	0.0	(6.1)	1.7	(1.0)	(3.4)	105.6	3.3	0.6	(0.8)
Medical Professional Liability	73,778	23.7	19.0	9.1	14.5	2.3	1.4	29.9	11.7	8.3	33.2	39.2	3.3	0.6	15.7
Other Liability	557,648	53.9	7.2	5.6	14.4	2.1	0.1	16.7	10.2	5.3	21.6	42.8	3.3	0.6	12.0
Products Liability	22,441	41.2	24.5	5.9	18.5	1.6	(0.0)	8.4	10.5	3.6	15.3	42.2	3.4	0.6	9.2
Workers Compensation	241,528	55.9	12.2	8.5	12.0	6.9	0.3	4.3	13.7	3.3	14.7	39.0	3.4	0.6	8.5
Mortgage Guaranty	39,037	5.6	0.7	18.2	3.4	2.5	0.0	69.5	(13.1)	12.3	44.1	102.3	3.4	0.6	47.9
Financial Guaranty*	770	(519.6)	11.5	77.3	13.6	4.0	0.0	513.1	68.3	119.6	461.8	5.3	3.4	0.6	27.4
Accident and Health	59,163	63.8	2.9	5.1	17.5	2.6	0.0	8.1	2.8	2.2	8.7	56.6	3.4	0.6	7.8
Warranty	6,519	83.0	(0.2)	4.0	1.1	3.1	0.0	9.0	9.0	3.4	14.5	43.5	3.1	0.5	8.9
All Other	203,263	26.5	2.4	8.7	22.6	2.9	0.2	36.7	4.1	8.4	32.4	81.3	3.3	0.6	29.0
Total All Lines	6,234,711	64.5	7.8	5.8	17.1	3.0	0.2	1.7	3.7	1.0	4.4	79.1	3.4	0.6	6.3

*See technical notes

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2021 Profitability Report California

Line Of Business	Percent of Direct Premiums Earned										Percent of Net Worth				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhdr	Under- Writing Profit	Invest Gain On Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	17,763,660	61.7	10.9	5.3	15.5	2.4	2.8	1.3	3.8	0.9	4.2	81.6	3.4	0.6	6.2
Private Passenger Auto Physical	13,706,037	70.3	8.4	5.1	15.6	2.4	2.9	(4.6)	1.1	(0.8)	(2.8)	123.3	3.4	0.6	(0.6)
Private Passenger Auto Total	31,469,697	65.5	9.8	5.2	15.5	2.4	2.9	(1.3)	2.6	0.2	1.1	95.7	3.4	0.6	3.9
Commercial Auto Liability	4,633,463	73.0	14.6	5.7	17.6	1.9	0.0	(12.9)	6.4	(1.6)	(4.9)	58.9	3.4	0.6	(0.1)
Commercial Auto Physical	1,166,025	56.4	7.2	6.1	20.2	2.0	0.0	8.0	1.5	1.9	7.5	101.5	3.4	0.6	10.4
Commercial Auto Total	5,799,488	69.7	13.2	5.7	18.1	2.0	0.0	(8.7)	5.4	(0.9)	(2.4)	64.3	3.4	0.6	1.3
Homeowners Multiple Peril	10,494,962	43.2	7.2	4.9	19.3	2.4	0.2	22.7	3.6	5.4	21.0	79.4	3.4	0.6	19.4
Farmowners Multiple Peril	218,228	32.9	5.8	5.7	24.5	2.5	0.0	28.6	4.6	6.8	26.4	68.5	3.4	0.6	20.9
Commercial Multiple Peril	5,751,054	52.3	12.1	7.0	22.3	2.2	0.0	4.1	5.1	1.8	7.5	63.1	3.4	0.6	7.5
Fire	1,935,929	40.6	4.8	5.8	18.6	1.6	0.1	28.5	3.7	6.6	25.6	74.7	3.3	0.6	21.9
Allied Lines	2,015,967	64.5	4.5	4.6	14.6	1.3	0.1	10.4	3.5	2.8	11.1	86.1	3.4	0.6	12.3
Inland Marine	3,643,504	48.1	4.9	6.2	20.5	2.0	0.0	18.2	1.7	4.1	15.8	107.9	3.3	0.6	19.8
Medical Professional Liability	901,630	53.1	31.5	9.1	14.7	1.6	1.1	(11.1)	11.6	(0.3)	0.8	38.6	3.2	0.6	3.0
Other Liability	13,708,303	64.1	16.3	5.6	19.1	1.3	0.0	(6.4)	9.6	0.3	3.0	44.6	3.4	0.6	4.1
Products Liability	628,162	54.6	31.2	5.9	20.8	1.0	0.0	(13.3)	14.5	(0.3)	1.4	33.3	3.4	0.6	3.3
Workers Compensation	10,277,605	48.0	14.8	8.5	16.9	2.6	0.7	8.6	16.1	4.6	20.1	34.1	3.4	0.6	9.7
Mortgage Guaranty	562,775	3.7	0.4	18.2	3.4	2.3	0.0	72.0	(11.7)	13.1	47.2	82.8	3.4	0.6	41.9
Financial Guaranty*	64,130	15.0	(1.2)	77.3	13.6	2.7	0.0	(7.4)	10.7	0.3	3.0	12.5	3.4	0.6	3.2
Accident and Health	601,309	79.4	3.8	5.1	14.5	2.5	0.0	(5.4)	7.6	0.2	2.0	34.8	3.3	0.6	3.5
Warranty	206,262	47.4	0.0	4.0	25.7	1.3	0.0	21.6	5.3	5.5	21.5	55.0	3.9	0.7	15.0
All Other	3,973,947	16.4	2.4	8.7	24.6	2.2	0.0	45.7	3.8	10.3	39.3	82.3	3.3	0.6	35.0
Total All Lines	92,252,952	56.2	10.9	6.1	17.8	2.1	1.1	5.7	5.8	2.2	9.3	63.1	3.4	0.6	8.7

*See technical notes

2021 Profitability Report Colorado

	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Line Of Business	Direct Premiums Earned (000s)	Losses Incurred	Loss Adj Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	3,194,883	60.2	9.9	5.3	15.5	1.4	0.5	7.2	4.1	2.2	9.1	79.2	3.4	0.6	10.0
Private Passenger Auto Physical	2,344,827	57.5	6.7	5.1	15.3	1.3	0.7	13.4	1.1	3.0	11.6	122.7	3.4	0.6	17.0
Private Passenger Auto Total	5,539,710	59.0	8.5	5.2	15.4	1.4	0.6	9.8	2.9	2.6	10.1	93.2	3.4	0.6	12.2
Commercial Auto Liability	627,438	59.3	9.8	5.7	16.7	1.7	0.0	7.0	5.9	2.5	10.4	61.7	3.4	0.6	9.2
Commercial Auto Physical	234,248	47.4	5.7	6.1	18.3	1.7	0.0	20.8	1.3	4.6	17.5	105.7	3.4	0.6	21.3
Commercial Auto Total	861,685	56.1	8.6	5.8	17.1	1.7	0.0	10.7	4.6	3.1	12.3	69.6	3.4	0.6	11.4
Homeowners Multiple Peril	3,080,291	91.4	11.0	4.9	18.0	1.3	0.5	(27.3)	3.5	(5.1)	(18.7)	80.6	3.3	0.6	(12.3)
Farmowners Multiple Peril	99,687	44.4	3.9	5.7	23.1	1.6	0.0	21.3	2.4	4.9	18.8	89.6	3.4	0.6	19.7
Commercial Multiple Peril	1,006,326	68.6	12.3	7.0	21.6	1.5	0.0	(11.0)	4.6	(1.5)	(4.9)	66.7	3.4	0.6	(0.5)
Fire	250,266	91.9	6.6	5.8	17.5	1.1	0.1	(23.1)	3.3	(4.3)	(15.5)	80.0	3.3	0.6	(9.6)
Allied Lines	557,793	69.9	4.2	4.6	13.1	0.8	0.3	7.1	2.8	2.0	7.9	95.6	3.3	0.6	10.3
Inland Marine	529,148	43.9	4.1	6.2	21.5	1.7	0.1	22.4	1.5	5.0	18.9	110.5	3.3	0.6	23.7
Medical Professional Liability	174,527	46.7	26.3	9.1	12.2	1.1	9.0	(4.5)	9.9	0.8	4.6	42.9	3.2	0.6	4.6
Other Liability	1,778,413	51.1	12.5	5.6	18.5	1.2	0.1	11.1	9.1	3.9	16.2	46.6	3.4	0.6	10.4
Products Liability	89,935	24.6	11.9	5.9	20.6	0.8	0.0	36.3	10.5	9.4	37.3	42.4	3.4	0.6	18.6
Workers Compensation*	994,590	48.3	10.3	8.5	16.0	2.5	9.4	5.1	9.6	2.7	11.9	52.6	3.4	0.6	9.1
Mortgage Guaranty	149,966	3.0	0.4	18.2	3.4	2.1	0.0	72.9	(13.3)	13.0	46.7	103.3	3.4	0.6	51.0
Financial Guaranty*	6,805	0.0	5.6	77.3	13.6	2.6	0.0	0.9	20.6	3.8	17.7	6.9	3.4	0.6	4.0
Accident and Health	109,600	74.8	3.1	5.1	14.7	1.9	0.0	0.4	6.4	1.2	5.6	38.7	3.3	0.6	4.9
Warranty	8,676	103.3	(0.2)	4.0	1.1	2.1	0.0	(10.3)	19.0	1.1	7.5	23.2	3.0	0.5	4.2
All Other	411,328	31.5	5.9	8.7	23.5	1.8	0.0	28.6	4.8	6.8	26.5	72.0	3.3	0.6	21.8
Total All Lines	15,648,747	63.1	9.5	5.9	17.1	1.4	1.0	2.0	4.3	1.2	5.1	72.9	3.4	0.6	6.5

*See technical notes

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2021 Profitability Report Connecticut

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plychldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	1,994,989	68.5	12.4	5.3	15.1	1.9	0.5	(3.8)	5.1	0.1	1.2	70.0	3.4	0.6	3.6
Private Passenger Auto Physical	1,168,893	72.6	8.1	5.1	15.4	1.9	0.6	(3.6)	1.2	(0.6)	(1.9)	120.1	3.4	0.6	0.5
Private Passenger Auto Total	3,163,883	70.0	10.8	5.2	15.2	1.9	0.5	(3.7)	3.7	(0.1)	0.1	82.7	3.4	0.6	2.9
Commercial Auto Liability	425,023	60.1	10.9	5.7	17.0	2.1	0.0	4.1	6.5	2.0	8.7	58.0	3.4	0.6	7.8
Commercial Auto Physical	109,228	55.8	6.4	6.1	18.3	2.1	0.0	11.3	1.4	2.6	10.0	102.0	3.4	0.6	13.0
Commercial Auto Total	534,251	59.2	10.0	5.7	17.3	2.1	0.0	5.6	5.5	2.1	9.0	63.6	3.4	0.6	8.5
Homeowners Multiple Peril	1,660,992	51.1	6.7	4.9	20.4	2.0	0.8	14.0	2.9	3.4	13.4	86.5	3.4	0.6	14.4
Farmowners Multiple Peril	7,876	22.9	4.3	5.7	23.4	2.4	0.0	41.2	2.4	9.1	34.5	89.0	3.4	0.6	33.6
Commercial Multiple Peril	720,104	67.1	13.7	7.0	23.2	2.4	0.1	(13.5)	5.7	(1.8)	(5.9)	59.7	3.4	0.6	(0.7)
Fire	164,222	30.7	3.1	5.8	18.7	1.7	0.1	39.9	2.9	8.9	34.0	83.3	3.4	0.6	31.1
Allied Lines	236,074	43.2	3.3	4.6	15.2	1.8	0.2	31.7	3.1	7.2	27.6	88.2	3.4	0.6	27.1
Inland Marine	387,580	40.1	5.2	6.2	20.4	1.9	0.1	26.0	1.5	5.7	21.8	111.3	3.3	0.6	27.0
Medical Professional Liability	232,337	89.9	22.6	9.1	8.7	3.0	0.1	(33.4)	13.8	(4.6)	(15.0)	36.1	3.3	0.6	(2.7)
Other Liability	1,382,166	60.6	15.6	5.6	17.9	1.6	0.1	(1.4)	11.0	1.6	8.0	40.9	3.4	0.6	6.1
Products Liability	59,635	88.1	31.3	5.9	15.6	1.6	(0.0)	(42.4)	14.8	(6.3)	(21.3)	33.1	3.4	0.6	(4.3)
Workers Compensation	705,527	56.6	13.2	8.5	13.5	2.1	0.7	5.4	15.3	3.8	16.9	35.4	3.4	0.6	8.8
Mortgage Guaranty	79,348	(1.0)	(0.4)	18.2	3.4	1.9	0.0	77.9	(11.5)	14.4	52.1	82.4	3.4	0.6	45.7
Financial Guaranty*	2,107	(75.6)	13.4	77.3	13.6	2.1	0.0	69.2	12.1	16.6	64.7	11.4	3.4	0.6	10.2
Accident and Health	65,367	74.9	3.8	5.1	13.9	2.1	0.0	0.2	8.5	1.5	7.2	32.6	3.3	0.6	5.1
Warranty	8,964	44.9	(0.0)	4.0	1.2	1.8	0.0	48.2	12.7	12.3	48.5	33.1	3.0	0.5	18.5
All Other	281,663	66.1	15.3	8.7	24.5	1.7	0.0	(16.3)	6.3	(2.3)	(7.7)	63.0	3.3	0.6	(2.1)
Total All Lines	9,692,097	61.0	11.0	6.0	17.4	2.0	0.4	2.4	5.9	1.5	6.7	62.2	3.4	0.6	7.0

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2021 Profitability Report Delaware

	Percent of Direct Premiums Earned										Percent of Net Worth				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Line Of Business	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhdr	Under- Writing Profit	Invest Gain On Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	644,473	64.9	10.8	5.3	14.5	2.5	0.4	1.7	3.9	1.0	4.6	81.2	3.4	0.6	6.5
Private Passenger Auto Physical	309,271	76.5	8.9	5.1	14.0	2.4	0.5	(7.4)	1.1	(1.4)	(5.0)	123.8	3.4	0.6	(3.3)
Private Passenger Auto Total	953,745	68.7	10.1	5.2	14.3	2.5	0.4	(1.2)	3.0	0.3	1.5	91.4	3.4	0.6	4.2
Commercial Auto Liability	142,697	61.6	7.0	5.7	15.1	2.5	0.0	8.2	7.1	3.0	12.4	55.2	3.4	0.6	9.6
Commercial Auto Physical	32,396	55.2	6.0	6.1	17.7	2.6	0.0	12.4	1.4	2.9	11.0	102.3	3.4	0.6	14.0
Commercial Auto Total	175,093	60.4	6.8	5.7	15.6	2.5	0.0	9.0	6.1	2.9	12.1	60.4	3.4	0.6	10.1
Homeowners Multiple Peril	324,744	44.3	5.7	4.9	18.6	2.4	0.4	23.7	2.6	5.4	20.8	90.8	3.4	0.6	21.7
Farmowners Multiple Peril	8,119	22.0	2.1	5.7	23.8	2.6	0.0	43.8	1.5	9.4	35.8	102.2	3.4	0.6	39.4
Commercial Multiple Peril	339,311	33.7	5.3	7.0	12.9	1.5	0.0	39.7	4.7	9.2	35.3	68.3	3.3	0.6	26.8
Fire	37,623	19.9	1.8	5.8	16.2	2.2	0.1	53.9	2.3	11.7	44.5	92.9	3.3	0.6	44.0
Allied Lines	67,742	21.0	1.0	4.6	15.0	2.0	0.1	56.3	1.8	12.1	45.9	110.3	3.4	0.6	53.5
Inland Marine	120,951	49.3	3.9	6.2	18.0	2.3	0.0	20.2	1.1	4.4	16.9	124.1	3.3	0.6	23.7
Medical Professional Liability	34,936	38.3	24.8	9.1	14.3	1.8	0.1	11.5	12.7	4.6	19.5	35.6	3.2	0.6	9.6
Other Liability	593,798	68.5	14.9	5.6	16.5	1.7	0.0	(7.3)	10.5	0.3	2.9	42.6	3.4	0.6	4.0
Products Liability	12,347	75.3	53.6	5.9	16.7	1.7	0.2	(53.4)	30.3	(6.0)	(17.2)	18.6	3.4	0.6	(0.4)
Workers Compensation	203,204	40.0	12.1	8.5	13.6	6.8	0.8	18.2	14.7	6.4	26.5	36.6	3.4	0.6	12.5
Mortgage Guaranty	24,029	2.7	0.2	18.2	3.4	2.3	0.0	73.3	(11.7)	13.4	48.2	82.3	3.4	0.6	42.5
Financial Guaranty*	15,400	(328.9)	0.1	77.3	13.6	2.2	0.0	335.7	33.8	76.4	293.1	13.7	3.4	0.6	42.9
Accident and Health	109,716	36.2	2.3	5.1	13.7	2.3	0.0	40.5	1.0	8.7	32.8	80.4	3.3	0.6	29.1
Warranty	30,277	59.6	(0.2)	4.0	5.9	2.0	0.0	28.6	6.1	7.1	27.6	57.5	3.2	0.6	18.6
All Other	83,524	24.9	5.8	8.7	23.0	1.4	0.0	36.2	4.9	8.4	32.6	70.6	3.2	0.6	25.7
Total All Lines	3,134,560	52.4	9.2	6.3	15.3	2.4	0.2	14.2	5.7	4.0	15.9	63.2	3.4	0.6	12.8

*See technical notes

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**2021 Profitability Report
District of Columbia**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	212,900	68.5	10.8	5.3	11.7	2.5	0.5	0.7	3.7	0.8	3.6	83.8	3.3	0.6	5.8
Private Passenger Auto Physical	173,648	78.5	9.1	5.1	11.8	2.4	0.6	(7.4)	1.2	(1.4)	(4.9)	123.4	3.3	0.6	(3.3)
Private Passenger Auto Total	386,548	73.0	10.0	5.2	11.8	2.5	0.5	(3.0)	2.6	(0.2)	(0.2)	98.0	3.3	0.6	2.6
Commercial Auto Liability	47,170	52.9	6.1	5.7	12.1	2.3	(0.0)	20.9	6.3	5.5	21.7	59.7	3.3	0.6	15.7
Commercial Auto Physical	9,413	62.9	7.1	6.1	14.8	2.3	(0.0)	6.8	1.3	1.7	6.4	106.0	3.3	0.6	9.6
Commercial Auto Total	56,583	54.6	6.3	5.7	12.6	2.3	(0.0)	18.5	5.4	4.8	19.1	64.4	3.3	0.6	15.1
Homeowners Multiple Peril	182,643	50.2	6.1	4.9	19.0	2.4	0.6	16.8	2.6	4.0	15.5	90.6	3.4	0.6	16.8
Farmowners Multiple Peril	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Commercial Multiple Peril	184,820	35.3	8.6	7.0	22.5	2.4	0.3	23.9	4.3	5.8	22.4	69.0	3.4	0.6	18.3
Fire	46,991	47.6	4.5	5.8	15.8	1.7	0.1	24.4	4.9	6.0	23.3	66.9	3.3	0.6	18.3
Allied Lines	61,265	39.9	3.4	4.6	12.2	1.8	0.2	37.9	3.0	8.5	32.4	90.0	3.3	0.6	31.9
Inland Marine	140,702	52.8	7.3	6.2	14.5	2.1	0.1	17.0	3.1	4.1	15.9	91.7	3.3	0.6	17.3
Medical Professional Liability	30,044	55.7	19.8	9.1	14.6	4.1	0.1	(3.5)	12.8	1.5	7.9	36.6	3.3	0.6	5.6
Other Liability	546,855	49.8	12.5	5.6	18.3	1.3	0.0	12.5	8.0	4.0	16.5	51.1	3.4	0.6	11.2
Products Liability	7,239	36.5	28.3	5.9	19.1	1.1	(0.0)	9.3	13.5	4.3	18.4	34.8	3.4	0.6	9.2
Workers Compensation	155,321	19.6	5.1	8.5	13.3	6.0	0.8	46.7	13.8	12.2	48.3	38.3	3.4	0.6	21.3
Mortgage Guaranty	24,321	7.0	0.8	18.2	3.4	2.3	0.0	68.2	(0.4)	14.3	53.6	33.5	3.4	0.6	20.7
Financial Guaranty*	1,211	0.0	0.0	77.3	13.6	5.2	0.0	3.9	17.1	3.8	17.2	7.9	3.5	0.6	4.3
Accident and Health	145,466	38.7	2.4	5.1	25.7	2.4	0.0	25.8	0.4	5.5	20.7	82.2	3.5	0.6	19.9
Warranty	29	12.3	(0.1)	4.0	29.9	6.9	0.0	47.0	7.9	11.3	43.7	50.9	3.7	0.6	25.3
All Other	258,461	23.6	5.2	8.7	30.1	1.9	0.0	30.6	5.4	7.4	28.6	57.1	3.3	0.6	19.1
Total All Lines	2,228,501	46.3	8.3	6.4	18.3	2.3	0.2	18.2	5.3	4.8	18.8	63.0	3.4	0.6	14.6

*See technical notes

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**2021 Profitability Report
Florida**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	15,583,982	74.4	14.6	5.3	14.1	1.1	0.4	(9.9)	3.9	(1.4)	(4.7)	82.1	3.4	0.6	(1.0)
Private Passenger Auto Physical	6,375,785	75.1	9.6	5.1	14.5	1.1	0.4	(5.8)	1.2	(1.0)	(3.6)	123.4	3.4	0.6	(1.7)
Private Passenger Auto Total	21,959,767	74.6	13.2	5.2	14.2	1.1	0.4	(8.7)	3.1	(1.3)	(4.4)	91.0	3.4	0.6	(1.2)
Commercial Auto Liability	3,537,555	80.5	14.6	5.7	16.6	1.5	0.0	(18.9)	6.1	(2.9)	(9.9)	60.9	3.4	0.6	(3.3)
Commercial Auto Physical	555,267	55.1	7.1	6.1	18.0	1.4	0.0	12.3	1.4	2.8	10.9	102.6	3.4	0.6	14.0
Commercial Auto Total	4,092,822	77.1	13.5	5.7	16.8	1.5	0.0	(14.7)	5.4	(2.1)	(7.1)	64.4	3.4	0.6	(1.8)
Homeowners Multiple Peril	11,446,212	56.4	13.1	4.9	19.2	1.4	0.2	4.7	3.6	1.6	6.7	79.8	3.4	0.6	8.1
Farmowners Multiple Peril	23,396	17.2	6.2	5.7	26.4	1.3	0.0	43.1	3.2	9.6	36.7	79.7	3.4	0.6	32.1
Commercial Multiple Peril	2,273,140	42.8	12.0	7.0	23.3	1.4	0.0	13.5	5.5	3.8	15.2	61.7	3.4	0.6	12.1
Fire	1,628,740	41.6	6.6	5.8	19.8	1.0	0.0	25.2	3.0	5.8	22.4	84.2	3.4	0.6	21.6
Allied Lines	4,576,471	19.2	3.3	4.6	17.8	1.1	0.0	53.9	3.1	11.8	45.1	89.3	3.4	0.6	43.1
Inland Marine	1,793,195	44.6	4.2	6.2	21.2	1.5	0.1	22.2	1.7	5.0	18.9	106.3	3.3	0.6	22.9
Medical Professional Liability	848,728	61.9	26.1	9.1	13.6	2.3	0.9	(13.9)	9.8	(1.2)	(2.8)	43.9	3.2	0.6	1.4
Other Liability	8,110,546	67.2	13.0	5.6	15.9	1.0	0.0	(2.6)	6.1	0.5	3.0	62.1	3.4	0.6	4.6
Products Liability	265,569	47.0	31.4	5.9	20.5	0.6	0.0	(5.4)	13.6	1.2	7.0	35.2	3.4	0.6	5.3
Workers Compensation	2,864,898	47.7	12.9	8.5	15.2	2.5	3.7	9.5	11.1	3.9	16.7	46.4	3.4	0.6	10.5
Mortgage Guaranty	460,592	4.3	0.5	18.2	3.4	2.3	0.0	71.3	(10.6)	13.1	47.5	74.4	3.4	0.6	38.2
Financial Guaranty*	11,270	(44.7)	11.6	77.3	13.6	7.2	0.0	35.0	8.8	8.9	34.9	11.1	3.6	0.6	6.8
Accident and Health	275,136	89.7	4.2	5.1	18.6	2.1	0.0	(19.7)	12.0	(2.0)	(5.6)	25.2	3.4	0.6	1.4
Warranty	575,636	58.0	0.0	4.0	6.0	2.6	0.0	29.4	10.8	8.0	32.1	36.2	3.2	0.6	14.3
All Other	1,642,495	32.4	5.3	8.7	26.5	1.8	0.0	25.4	4.5	6.1	23.8	74.2	3.3	0.6	20.4
Total All Lines	62,848,615	60.3	11.8	5.7	16.7	1.3	0.4	3.8	4.3	1.6	6.6	74.1	3.4	0.6	7.7

*See technical notes

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2021 Profitability Report Georgia

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhdr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	6,734,344	72.3	11.6	5.3	15.2	3.7	0.4	(8.6)	3.5	(1.2)	(3.9)	85.8	3.4	0.6	(0.5)
Private Passenger Auto Physical	3,668,321	69.0	8.1	5.1	16.0	3.6	0.5	(2.2)	1.1	(0.3)	(0.8)	124.5	3.4	0.6	1.8
Private Passenger Auto Total	10,402,665	71.1	10.4	5.2	15.5	3.7	0.5	(6.3)	2.6	(0.9)	(2.8)	96.4	3.4	0.6	0.1
Commercial Auto Liability	1,619,552	74.2	12.2	5.7	16.0	3.9	0.0	(11.9)	5.7	(1.5)	(4.8)	62.7	3.4	0.6	(0.2)
Commercial Auto Physical	369,744	59.2	6.9	6.1	17.8	3.8	0.0	6.1	1.3	1.5	5.9	104.3	3.4	0.6	8.9
Commercial Auto Total	1,989,297	71.4	11.3	5.7	16.3	3.9	0.0	(8.6)	4.9	(1.0)	(2.8)	67.7	3.4	0.6	0.9
Homeowners Multiple Peril	3,920,043	62.0	7.7	4.9	18.2	4.4	0.5	2.2	2.5	0.9	3.8	92.2	3.4	0.6	6.3
Farmowners Multiple Peril	151,703	46.9	5.4	5.7	17.7	3.4	0.0	20.8	2.3	4.8	18.3	91.5	3.4	0.6	19.6
Commercial Multiple Peril	1,282,227	56.8	10.9	7.0	21.9	4.2	0.1	(0.7)	4.2	0.6	2.9	69.7	3.4	0.6	4.8
Fire	458,707	51.2	4.3	5.8	17.6	3.1	0.2	17.8	3.0	4.3	16.6	82.8	3.4	0.6	16.5
Allied Lines	685,870	58.7	3.9	4.6	13.4	1.9	0.3	17.1	3.1	4.1	16.0	93.1	3.4	0.6	17.7
Inland Marine	848,290	50.4	4.8	6.2	23.0	3.7	0.1	11.8	1.3	2.7	10.4	113.5	3.4	0.6	14.6
Medical Professional Liability	354,198	71.6	33.4	9.1	13.2	2.3	2.1	(31.8)	14.8	(4.1)	(12.9)	32.3	3.2	0.6	(1.5)
Other Liability	2,578,266	60.4	12.8	5.6	16.8	2.7	0.1	1.6	8.6	1.8	8.3	48.6	3.4	0.6	6.8
Products Liability	111,789	78.7	42.0	5.9	17.8	2.3	0.0	(46.6)	15.4	(7.1)	(24.1)	32.1	3.4	0.6	(4.9)
Workers Compensation	1,696,039	43.5	10.9	8.5	13.9	4.5	0.4	18.4	9.7	5.5	22.5	51.4	3.4	0.6	14.4
Mortgage Guaranty	211,719	6.1	0.8	18.2	3.4	4.1	0.0	67.5	(12.0)	12.1	43.4	87.3	3.4	0.6	40.7
Financial Guaranty*	11,623	(6.2)	0.4	77.3	13.6	5.1	0.0	9.9	3.1	2.6	10.4	31.9	3.5	0.6	6.2
Accident and Health	179,848	66.5	4.0	5.1	16.3	4.3	0.0	3.8	4.0	1.5	6.3	49.6	3.4	0.6	6.0
Warranty	41,683	68.3	(0.0)	4.0	27.2	4.1	0.0	(3.6)	8.2	0.7	3.9	36.8	4.1	0.7	4.9
All Other	586,260	36.9	6.1	8.7	21.5	3.9	0.0	23.0	5.0	5.7	22.3	71.5	3.3	0.6	18.6
Total All Lines	25,510,226	63.2	10.1	5.9	16.6	3.7	0.3	0.2	4.1	0.7	3.5	75.8	3.4	0.6	5.5

*See technical notes

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2021 Profitability Report Hawaii

	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Line Of Business	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	436,068	52.4	8.4	5.3	12.5	3.3	0.6	17.5	3.5	4.3	16.7	85.6	3.4	0.6	17.1
Private Passenger Auto Physical	359,455	61.7	7.4	5.1	12.3	3.0	0.9	9.6	1.1	2.2	8.5	124.3	3.4	0.6	13.4
Private Passenger Auto Total	795,523	56.6	8.0	5.2	12.4	3.2	0.7	13.9	2.5	3.3	13.0	99.6	3.4	0.6	15.7
Commercial Auto Liability	93,628	38.5	5.5	5.7	17.1	3.6	0.0	29.6	5.6	7.2	28.0	63.3	3.4	0.6	20.5
Commercial Auto Physical	28,009	51.9	7.3	6.1	17.7	3.7	0.0	13.3	1.5	3.1	11.7	99.5	3.4	0.6	14.5
Commercial Auto Total	121,636	41.6	6.0	5.8	17.3	3.6	0.0	25.8	4.7	6.2	24.3	69.1	3.4	0.6	19.6
Homeowners Multiple Peril	401,547	41.7	6.5	4.9	19.4	3.3	0.6	23.7	2.5	5.4	20.8	91.0	3.4	0.6	21.7
Farmowners Multiple Peril	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Commercial Multiple Peril	200,999	36.7	11.4	7.0	22.7	3.4	0.0	18.9	3.6	4.6	17.9	73.9	3.4	0.6	16.0
Fire	112,095	23.8	3.0	5.8	20.3	2.8	0.1	44.2	2.0	9.6	36.6	91.5	3.4	0.6	36.3
Allied Lines	191,103	15.8	1.3	4.6	21.5	2.9	0.1	53.8	2.3	11.7	44.4	97.5	3.5	0.6	46.1
Inland Marine	118,031	33.7	2.3	6.2	20.8	3.8	0.1	33.0	1.8	7.2	27.6	105.0	3.4	0.6	31.7
Medical Professional Liability	34,977	68.5	26.8	9.1	10.9	2.5	9.0	(26.7)	11.3	(3.6)	(11.7)	39.4	3.2	0.6	(2.0)
Other Liability	339,454	63.2	16.4	5.6	19.4	2.2	0.1	(6.9)	11.0	0.5	3.6	41.2	3.4	0.6	4.3
Products Liability	11,976	122.9	69.8	5.9	20.6	1.2	(0.0)	(120.4)	15.4	(22.6)	(82.4)	31.4	3.4	0.6	(23.1)
Workers Compensation	265,978	63.3	16.1	8.5	12.7	5.7	0.8	(7.0)	12.6	0.7	4.9	41.3	3.4	0.6	4.8
Mortgage Guaranty	21,522	3.5	0.3	18.2	3.4	3.5	0.0	71.1	(9.4)	13.3	48.4	63.2	3.4	0.6	33.4
Financial Guaranty*	3,845	0.0	1.8	77.3	13.6	4.5	0.0	2.8	4.3	1.3	5.7	57.7	3.5	0.6	6.2
Accident and Health	10,054	117.2	5.0	5.1	12.6	4.3	0.0	(44.2)	34.2	(3.3)	(6.6)	11.0	3.3	0.6	2.0
Warranty	3,285	47.4	0.3	4.0	1.1	2.8	0.0	44.5	11.6	11.3	44.7	36.7	3.1	0.5	18.9
All Other	125,383	28.9	7.0	8.7	24.1	3.2	0.0	28.1	4.8	6.7	26.2	72.0	3.3	0.6	21.5
Total All Lines	2,757,408	47.5	9.2	6.1	17.1	3.3	0.5	16.3	4.9	4.3	16.9	68.4	3.4	0.6	14.4

*See technical notes

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2021 Profitability Report Idaho

	Percent of Direct Premiums Earned								Percent of Net Worth							
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)	
Line Of Business	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhdr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth	
Private Passenger Auto Liability	671,600	57.1	8.4	5.3	16.3	1.8	0.3	10.9	3.4	2.9	11.4	86.2	3.4	0.6	12.6	
Private Passenger Auto Physical	553,788	62.8	7.3	5.1	16.7	1.7	0.3	6.0	1.2	1.5	5.7	119.7	3.4	0.6	9.6	
Private Passenger Auto Total	1,225,388	59.7	7.9	5.2	16.5	1.7	0.3	8.7	2.4	2.2	8.8	98.7	3.4	0.6	11.5	
Commercial Auto Liability	174,347	59.6	8.4	5.7	17.4	1.8	0.0	7.1	5.6	2.5	10.2	63.5	3.4	0.6	9.3	
Commercial Auto Physical	89,498	54.7	5.8	6.1	17.7	1.7	0.0	14.0	1.2	3.1	12.1	105.2	3.4	0.6	15.5	
Commercial Auto Total	263,846	58.0	7.5	5.8	17.5	1.7	0.0	9.4	4.1	2.7	10.8	73.4	3.4	0.6	10.7	
Homeowners Multiple Peril	482,193	72.2	8.8	4.9	18.8	1.8	0.4	(6.9)	2.6	(1.0)	(3.3)	90.8	3.4	0.6	(0.2)	
Farmowners Multiple Peril	73,668	74.5	6.9	5.7	24.6	1.8	0.0	(13.5)	2.6	(2.4)	(8.6)	87.0	3.4	0.6	(4.6)	
Commercial Multiple Peril Fire	264,488	42.6	10.1	7.0	20.2	1.5	0.1	18.5	5.1	4.8	18.8	63.5	3.3	0.6	14.7	
Allied Lines	63,006	133.6	8.0	5.8	15.2	1.3	0.1	(64.0)	3.7	(12.8)	(47.5)	76.6	3.3	0.6	(33.7)	
Inland Marine	174,653	112.2	5.6	4.6	13.5	0.7	0.1	(36.7)	2.5	(7.3)	(26.9)	99.2	3.3	0.6	(23.9)	
Medical Professional Liability	137,009	42.7	4.8	6.2	21.0	1.8	0.0	23.4	1.3	5.1	19.6	113.5	3.3	0.6	25.0	
Other Liability	36,865	73.1	33.2	9.1	14.2	1.8	4.0	(35.5)	12.0	(5.4)	(18.1)	38.3	3.3	0.6	(4.3)	
Products Liability	311,329	54.1	10.2	5.6	17.4	1.4	0.0	11.3	7.5	3.7	15.1	52.3	3.4	0.6	10.7	
Workers Compensation	20,287	24.6	28.0	5.9	18.9	1.0	(0.0)	21.8	9.6	6.2	25.2	45.0	3.4	0.6	14.1	
Mortgage Guaranty	462,442	67.6	12.6	8.5	15.0	3.3	0.3	(7.3)	10.1	0.2	2.6	51.1	3.4	0.6	4.1	
Financial Guaranty*	39,944	(2.8)	(0.4)	18.2	3.4	2.0	0.0	79.6	(13.7)	14.3	51.5	114.2	3.4	0.6	61.7	
Accident and Health	118	0.0	0.0	77.3	13.6	34.7	0.0	(25.6)	5.5	(4.4)	(15.7)	9.5	4.4	0.8	2.1	
Warranty	18,112	86.9	3.8	5.1	14.7	2.8	0.0	(13.4)	7.3	(1.5)	(4.5)	35.1	3.3	0.6	1.2	
All Other	2,814	47.1	(0.0)	4.0	2.5	2.0	0.0	44.5	12.1	11.4	45.1	34.0	3.1	0.5	17.9	
Total All Lines	91,339	15.1	2.9	8.7	23.3	2.4	0.1	47.6	4.5	10.8	41.3	75.3	3.3	0.6	33.8	
	3,667,500	62.2	8.8	6.1	17.2	1.9	0.2	3.6	4.2	1.5	6.3	75.3	3.4	0.6	7.5	

*See technical notes

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**2021 Profitability Report
Illinois**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	4,189,392	63.5	10.6	5.3	17.5	1.2	0.1	1.8	4.0	1.1	4.7	80.0	3.4	0.6	6.6
Private Passenger Auto Physical	3,598,741	70.9	8.3	5.1	17.6	1.2	0.1	(3.2)	1.0	(0.5)	(1.7)	124.7	3.4	0.6	0.7
Private Passenger Auto Total	7,788,133	66.9	9.5	5.2	17.5	1.2	0.1	(0.5)	2.7	0.4	1.8	95.9	3.4	0.6	4.5
Commercial Auto Liability	1,637,703	58.7	10.5	5.7	16.9	2.0	0.0	6.3	6.2	2.4	10.0	60.4	3.4	0.6	8.9
Commercial Auto Physical	541,459	54.6	6.5	6.1	19.2	1.7	0.0	12.0	1.1	2.7	10.4	110.0	3.4	0.6	14.2
Commercial Auto Total	2,179,162	57.6	9.5	5.8	17.5	1.9	0.0	7.7	4.9	2.5	10.1	68.0	3.4	0.6	9.7
Homeowners Multiple Peril	4,247,663	62.4	7.9	4.9	19.0	1.7	0.2	3.9	2.8	1.3	5.4	87.8	3.4	0.6	7.6
Farmowners Multiple Peril	212,540	67.6	6.2	5.7	21.5	2.3	0.0	(3.4)	2.1	(0.4)	(1.0)	96.5	3.4	0.6	1.8
Commercial Multiple Peril	1,955,609	54.6	11.6	7.0	21.5	1.8	0.0	3.6	5.1	1.6	7.0	63.5	3.4	0.6	7.2
Fire	575,527	64.2	4.1	5.8	14.1	1.7	0.1	9.9	3.0	2.6	10.3	84.3	3.3	0.6	11.4
Allied Lines	1,563,910	44.5	3.0	4.6	12.8	0.8	0.0	34.2	1.9	7.5	28.5	120.0	3.3	0.6	37.0
Inland Marine	979,058	43.3	5.3	6.2	20.1	1.7	0.0	23.3	1.7	5.2	19.9	107.0	3.3	0.6	24.0
Medical Professional Liability	493,695	52.3	31.3	9.1	15.1	1.1	1.0	(10.0)	18.1	1.0	7.1	28.0	3.3	0.6	4.7
Other Liability	4,767,804	58.8	11.2	5.6	15.2	1.3	0.1	7.9	10.5	3.5	14.9	41.0	3.3	0.6	8.9
Products Liability	203,423	48.5	25.4	5.9	17.4	1.3	0.0	1.5	21.5	4.0	18.9	24.7	3.4	0.6	7.5
Workers Compensation	2,262,012	49.0	11.5	8.5	13.8	2.3	0.4	14.5	13.1	5.3	22.4	40.1	3.4	0.6	11.8
Mortgage Guaranty	256,707	19.9	2.4	18.2	3.4	2.8	0.0	53.3	(11.2)	9.3	32.9	79.1	3.4	0.6	28.8
Financial Guaranty*	14,120	(10.9)	18.4	77.3	13.6	2.7	0.0	(1.0)	(36.4)	(6.5)	(30.9)	40.8	3.6	0.6	(9.6)
Accident and Health	356,479	64.1	2.9	5.1	18.4	2.1	0.0	7.4	5.1	2.4	10.0	43.9	3.4	0.6	7.2
Warranty	224,665	58.2	(0.1)	4.0	7.5	1.4	0.0	29.0	9.3	7.7	30.6	40.9	3.2	0.6	15.2
All Other	878,276	27.6	5.3	8.7	24.2	2.4	0.0	31.8	4.7	7.5	29.0	75.8	3.3	0.6	24.7
Total All Lines	28,958,783	57.8	9.4	6.0	17.1	1.5	0.1	8.1	5.5	2.6	10.9	64.2	3.4	0.6	9.8

*See technical notes

2021 Profitability Report Indiana

	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Line Of Business	Direct Premiums Earned (000s)	Loss Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhdr	Under- Writing Profit	Invest Gain On Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Tax On Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	2,292,325	59.4	9.7	5.3	16.7	1.1	0.1	7.6	3.5	2.2	9.0	84.9	3.4	0.6	10.4
Private Passenger Auto Physical	1,827,591	74.1	8.6	5.1	16.8	1.2	0.2	(5.9)	1.1	(1.1)	(3.8)	122.2	3.4	0.6	(1.8)
Private Passenger Auto Total	4,119,916	65.9	9.2	5.2	16.8	1.2	0.1	1.6	2.5	0.8	3.3	98.2	3.4	0.6	6.1
Commercial Auto Liability	700,206	57.3	10.7	5.7	17.0	1.4	0.0	7.9	5.9	2.7	11.1	61.9	3.4	0.6	9.6
Commercial Auto Physical	292,288	62.1	7.6	6.1	18.6	1.3	0.0	4.3	1.3	1.1	4.5	104.1	3.4	0.6	7.5
Commercial Auto Total	992,494	58.7	9.7	5.8	17.5	1.4	0.0	6.8	4.5	2.2	9.2	70.3	3.4	0.6	9.2
Homeowners Multiple Peril	2,216,211	64.5	8.1	4.9	19.6	1.1	0.2	1.6	2.6	0.8	3.4	90.7	3.4	0.6	5.9
Farmowners Multiple Peril	206,831	50.0	4.7	5.7	21.3	0.7	(0.1)	17.6	2.2	4.1	15.7	93.2	3.4	0.6	17.4
Commercial Multiple Peril	958,777	51.5	10.8	7.0	21.4	1.3	0.1	7.9	4.9	2.5	10.3	65.1	3.4	0.6	9.5
Fire	310,818	34.6	2.7	5.8	17.6	1.4	0.0	37.9	2.2	8.3	31.7	93.5	3.3	0.6	32.4
Allied Lines	815,007	26.7	1.8	4.6	13.6	0.6	0.0	52.7	1.6	11.3	42.9	126.5	3.4	0.6	57.0
Inland Marine	452,276	55.9	4.3	6.2	27.4	1.7	0.0	4.5	1.7	1.2	4.9	109.0	3.4	0.6	8.1
Medical Professional Liability	149,027	37.3	18.1	9.1	10.4	1.4	0.2	23.5	14.8	7.5	30.8	33.1	3.3	0.6	12.9
Other Liability	1,255,088	54.0	11.0	5.6	17.3	1.2	0.0	10.8	9.5	3.9	16.4	45.6	3.4	0.6	10.3
Products Liability	91,647	38.9	29.5	5.9	15.1	0.8	0.0	9.9	13.3	4.4	18.8	35.9	3.3	0.6	9.5
Workers Compensation	774,331	47.9	10.4	8.5	13.3	1.7	0.2	18.0	10.1	5.5	22.6	49.5	3.4	0.6	13.9
Mortgage Guaranty	117,702	5.0	0.5	18.2	3.4	1.9	0.0	71.1	(13.1)	12.7	45.3	102.0	3.4	0.6	49.0
Financial Guaranty*	1,900	0.0	0.1	77.3	13.6	2.9	0.0	6.2	15.2	3.9	17.4	9.6	3.4	0.6	4.5
Accident and Health	293,183	70.9	3.6	5.1	27.5	1.8	0.0	(8.9)	2.6	(1.4)	(4.9)	54.5	3.6	0.6	0.3
Warranty	37,121	59.8	(0.2)	4.0	1.0	1.4	0.0	34.0	11.9	9.2	36.7	35.5	3.0	0.5	15.5
All Other	345,479	23.9	3.8	8.7	23.9	1.7	0.0	38.1	4.1	8.7	33.5	79.0	3.3	0.6	29.2
Total All Lines	13,137,808	56.0	8.4	5.8	17.9	1.2	0.1	10.4	4.0	2.9	11.5	75.6	3.4	0.6	11.5

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

2021 Profitability Report
Iowa

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	911,065	58.8	8.8	5.3	17.7	1.2	0.1	8.0	3.3	2.3	9.1	87.4	3.4	0.6	10.7
Private Passenger Auto Physical	1,035,334	67.5	7.8	5.1	17.9	1.2	0.1	0.5	1.1	0.3	1.3	122.0	3.4	0.6	4.4
Private Passenger Auto Total	1,946,399	63.4	8.3	5.2	17.8	1.2	0.1	4.0	2.1	1.2	4.9	103.0	3.4	0.6	7.9
Commercial Auto Liability	333,946	60.9	11.5	5.7	16.3	1.5	0.1	4.2	5.9	1.9	8.2	62.1	3.4	0.6	7.9
Commercial Auto Physical	203,126	56.7	6.3	6.1	18.7	1.4	0.0	10.9	1.2	2.5	9.6	106.9	3.4	0.6	13.0
Commercial Auto Total	537,073	59.3	9.5	5.8	17.2	1.5	0.1	6.7	4.1	2.1	8.7	73.8	3.4	0.6	9.2
Homeowners Multiple Peril	929,242	96.3	11.4	4.9	19.3	1.4	0.1	(33.5)	3.7	(6.4)	(23.4)	78.1	3.4	0.6	(15.5)
Farmowners Multiple Peril	243,285	94.4	7.8	5.7	19.0	1.2	0.0	(28.2)	3.1	(5.4)	(19.7)	83.3	3.3	0.6	(13.7)
Commercial Multiple Peril	490,871	89.3	10.2	7.0	22.1	1.4	0.0	(30.0)	6.3	(5.2)	(18.5)	57.4	3.4	0.6	(7.8)
Fire	165,398	50.8	3.2	5.8	17.1	1.3	0.1	21.7	2.8	5.0	19.5	85.2	3.3	0.6	19.4
Allied Lines	1,421,358	37.2	1.7	4.6	13.0	0.3	0.0	43.0	2.0	9.4	35.6	121.0	3.4	0.6	45.9
Inland Marine	253,920	40.8	3.7	6.2	20.2	1.5	0.0	27.5	1.5	6.0	23.0	108.4	3.3	0.6	27.6
Medical Professional Liability	78,352	46.8	30.0	9.1	12.6	1.2	0.2	0.1	13.9	2.4	11.5	34.8	3.3	0.6	6.7
Other Liability	757,083	52.7	10.2	5.6	17.3	1.3	0.1	12.9	8.0	4.1	16.8	51.3	3.4	0.6	11.4
Products Liability	44,830	51.8	20.6	5.9	17.1	1.2	0.0	3.5	11.3	2.7	12.1	40.5	3.4	0.6	7.7
Workers Compensation	639,627	65.5	13.7	8.5	12.7	2.8	2.4	(5.6)	12.2	0.9	5.7	42.5	3.4	0.6	5.2
Mortgage Guaranty	55,673	8.5	1.0	18.2	3.4	1.8	0.0	67.1	(13.4)	11.8	42.0	106.5	3.4	0.6	47.5
Financial Guaranty*	578	0.0	0.0	77.3	13.6	5.1	0.0	4.0	14.1	3.3	14.8	9.9	3.5	0.6	4.4
Accident and Health	76,106	46.6	0.8	5.1	19.8	1.4	0.0	26.4	5.5	6.5	25.3	42.1	3.4	0.6	13.5
Warranty	6,791	58.0	(0.1)	4.0	2.9	1.4	0.0	33.9	10.8	9.0	35.7	37.4	3.1	0.5	15.9
All Other	159,997	37.7	4.0	8.7	26.7	1.7	0.0	21.3	3.9	5.1	20.0	82.1	3.3	0.6	19.1
Total All Lines	7,806,585	61.7	8.1	5.8	17.0	1.3	0.3	5.9	4.2	2.0	8.2	75.6	3.4	0.6	9.0

*See technical notes

2021 Profitability Report Kansas

	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Line Of Business	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	1,026,934	64.3	9.4	5.3	16.9	1.3	0.3	2.5	3.0	1.0	4.5	91.1	3.4	0.6	6.9
Private Passenger Auto Physical	1,008,207	62.6	7.3	5.1	16.7	1.3	0.4	6.7	1.1	1.6	6.2	122.6	3.4	0.6	10.4
Private Passenger Auto Total	2,035,141	63.5	8.3	5.2	16.8	1.3	0.3	4.6	2.1	1.3	5.3	104.4	3.4	0.6	8.4
Commercial Auto Liability	279,183	55.5	8.2	5.7	16.2	1.9	0.4	12.1	5.3	3.5	13.9	66.0	3.4	0.6	12.0
Commercial Auto Physical	156,786	52.6	5.8	6.1	17.1	1.9	0.0	16.5	1.2	3.7	14.0	108.5	3.4	0.6	18.0
Commercial Auto Total	435,970	54.4	7.3	5.8	16.6	1.9	0.3	13.7	3.8	3.5	14.0	76.9	3.4	0.6	13.5
Homeowners Multiple Peril	1,334,444	56.9	6.7	4.9	19.0	2.1	0.3	10.1	2.4	2.5	10.0	93.3	3.4	0.6	12.1
Farmowners Multiple Peril	262,432	81.0	7.0	5.7	21.0	1.8	(0.0)	(16.6)	2.4	(3.1)	(11.1)	90.5	3.4	0.6	(7.3)
Commercial Multiple Peril	451,572	52.1	11.0	7.0	21.2	2.2	0.1	6.3	3.3	1.9	7.7	77.9	3.4	0.6	8.8
Fire	137,552	41.4	3.2	5.8	16.9	2.3	2.1	28.3	3.1	6.5	24.9	83.3	3.3	0.6	23.5
Allied Lines	1,180,933	45.2	2.2	4.6	12.1	0.4	0.0	35.5	1.7	7.7	29.4	122.3	3.3	0.6	38.7
Inland Marine	228,784	41.5	3.2	6.2	20.9	1.9	0.2	26.0	1.4	5.7	21.8	111.2	3.3	0.6	26.9
Medical Professional Liability	79,592	54.6	36.4	9.1	14.4	1.6	0.6	(16.7)	14.1	(1.1)	(1.6)	34.6	3.3	0.6	2.2
Other Liability	607,898	56.2	14.4	5.6	17.3	1.4	0.1	5.0	8.7	2.6	11.1	48.1	3.4	0.6	8.1
Products Liability	39,230	67.2	32.1	5.9	16.9	1.4	0.0	(23.5)	15.0	(2.3)	(6.2)	32.9	3.4	0.6	0.7
Workers Compensation	390,952	59.2	13.7	8.5	12.6	3.7	0.8	1.5	13.7	2.7	12.5	39.0	3.4	0.6	7.7
Mortgage Guaranty	48,704	5.3	0.6	18.2	3.4	1.7	0.0	70.8	(13.3)	12.6	45.0	104.9	3.4	0.6	49.9
Financial Guaranty*	1,489	0.0	0.0	77.3	13.6	2.3	0.0	6.8	10.5	3.3	14.1	15.1	3.4	0.6	4.9
Accident and Health	68,055	72.9	1.3	5.1	16.7	2.1	0.0	1.9	8.4	1.9	8.4	34.4	3.4	0.6	5.7
Warranty	174,107	38.4	(0.1)	4.0	24.9	1.9	0.0	30.9	7.2	7.7	30.4	42.3	4.0	0.7	16.1
All Other	168,088	30.8	3.4	8.7	42.6	2.7	0.0	11.8	4.1	3.2	12.7	77.7	3.5	0.6	12.8
Total All Lines	7,644,942	55.4	7.7	5.7	17.4	1.6	0.3	12.0	3.7	3.1	12.5	79.2	3.4	0.6	12.7

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

2021 Profitability Report Kentucky

	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Line Of Business	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	2,051,130	63.5	9.5	5.3	16.4	2.1	0.2	2.9	3.4	1.2	5.1	86.3	3.4	0.6	7.2
Private Passenger Auto Physical	1,154,701	75.8	8.9	5.1	16.6	2.2	0.3	(8.8)	1.1	(1.7)	(6.1)	123.6	3.4	0.6	(4.7)
Private Passenger Auto Total	3,205,831	67.9	9.3	5.2	16.5	2.1	0.2	(1.3)	2.6	0.2	1.1	96.9	3.4	0.6	3.9
Commercial Auto Liability	411,195	56.3	9.3	5.7	17.7	3.0	0.0	8.0	5.9	2.7	11.1	61.6	3.4	0.6	9.7
Commercial Auto Physical	138,222	60.8	7.0	6.1	19.0	3.3	0.0	3.8	1.4	1.0	4.1	102.3	3.4	0.6	7.1
Commercial Auto Total	549,416	57.5	8.7	5.8	18.0	3.1	0.0	6.9	4.8	2.3	9.4	68.5	3.4	0.6	9.2
Homeowners Multiple Peril	1,300,828	85.1	10.3	4.9	20.0	2.8	0.3	(23.4)	2.8	(4.4)	(16.2)	88.4	3.4	0.6	(11.5)
Farmowners Multiple Peril	163,527	97.0	8.7	5.7	21.9	0.9	0.0	(34.3)	2.6	(6.8)	(25.0)	87.8	3.4	0.6	(19.2)
Commercial Multiple Peril	592,021	90.6	13.9	7.0	26.7	3.0	0.0	(41.3)	4.2	(7.9)	(29.1)	68.8	3.4	0.6	(17.2)
Fire	169,437	42.6	3.1	5.8	15.1	1.3	0.1	32.0	3.4	7.3	28.1	80.3	3.3	0.6	25.3
Allied Lines	385,976	133.8	8.3	4.6	12.6	1.0	0.1	(60.4)	3.8	(12.0)	(44.6)	87.2	3.3	0.6	(36.1)
Inland Marine	305,490	48.8	3.8	6.2	22.0	3.8	0.0	15.4	1.6	3.5	13.5	108.8	3.4	0.6	17.5
Medical Professional Liability	122,324	41.0	29.8	9.1	13.8	1.7	0.7	3.9	16.5	3.7	16.7	30.4	3.3	0.6	7.8
Other Liability	629,883	43.3	7.8	5.6	18.8	3.0	0.1	21.5	10.4	6.3	25.6	42.8	3.4	0.6	13.7
Products Liability	29,674	(1.1)	4.4	5.9	18.6	2.2	0.1	69.9	12.4	16.8	65.5	37.7	3.4	0.6	27.4
Workers Compensation	490,971	51.2	9.4	8.5	14.3	0.1	1.9	14.7	24.3	7.3	31.7	23.8	3.4	0.6	10.3
Mortgage Guaranty	50,227	3.4	0.4	18.2	3.4	2.3	0.0	72.4	(12.9)	13.0	46.5	98.2	3.4	0.6	48.5
Financial Guaranty*	1,974	0.0	(1.0)	77.3	13.6	4.0	0.0	6.1	27.6	6.1	27.6	4.8	3.5	0.6	4.2
Accident and Health	75,532	57.5	2.6	5.1	15.9	3.9	0.0	15.0	3.4	3.7	14.7	53.7	3.4	0.6	10.7
Warranty	11,233	47.1	0.1	4.0	3.2	5.7	0.0	39.9	9.3	10.0	39.2	40.7	3.2	0.6	18.6
All Other	284,771	27.7	4.1	8.7	29.0	3.0	0.0	27.5	4.5	6.5	25.4	74.7	3.3	0.6	21.7
Total All Lines	8,369,117	68.6	9.2	5.9	18.3	2.3	0.3	(4.5)	5.0	(0.1)	0.6	68.5	3.4	0.6	3.2

*See technical notes

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2021 Profitability Report Louisiana

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	3,079,077	63.6	10.9	5.3	15.0	3.1	0.3	1.8	3.7	1.0	4.4	84.5	3.4	0.6	6.5
Private Passenger Auto Physical	1,721,122	97.9	11.5	5.1	15.5	3.4	0.3	(33.5)	1.1	(6.8)	(25.6)	124.5	3.4	0.6	(29.0)
Private Passenger Auto Total	4,800,199	75.9	11.1	5.2	15.2	3.2	0.3	(10.9)	2.8	(1.8)	(6.3)	95.5	3.4	0.6	(3.2)
Commercial Auto Liability	784,162	79.8	16.7	5.7	17.3	3.2	0.0	(22.7)	7.2	(3.5)	(12.0)	54.9	3.4	0.6	(3.8)
Commercial Auto Physical	138,026	75.9	10.3	6.1	18.2	2.9	0.0	(13.5)	1.6	(2.6)	(9.4)	102.3	3.4	0.6	(6.8)
Commercial Auto Total	922,187	79.2	15.8	5.7	17.5	3.1	0.0	(21.3)	6.3	(3.4)	(11.6)	59.0	3.4	0.6	(4.1)
Homeowners Multiple Peril*	2,017,940	410.8	52.4	4.9	19.7	4.9	0.3	(393.1)	6.7	(81.4)	(305.0)	57.3	3.4	0.6	(171.8)
Farmowners Multiple Peril	14,546	205.6	20.3	5.7	21.0	4.8	0.0	(157.4)	4.7	(32.2)	(120.4)	67.8	3.4	0.6	(78.8)
Commercial Multiple Peril Fire*	566,358	344.1	43.3	7.0	22.3	4.0	0.0	(320.8)	9.8	(65.7)	(245.3)	43.4	3.4	0.6	(103.6)
Allied Lines*	412,624	349.2	26.2	5.8	17.9	2.9	0.0	(302.1)	9.1	(61.9)	(231.1)	47.0	3.4	0.6	(105.8)
Inland Marine	932,033	400.1	28.5	4.6	17.0	2.2	0.1	(352.5)	8.8	(72.5)	(271.2)	50.3	3.4	0.6	(133.6)
Medical Professional Liability	489,039	80.1	6.7	6.2	22.3	3.5	0.0	(18.8)	2.0	(3.6)	(13.2)	102.5	3.4	0.6	(10.8)
Other Liability	107,347	30.6	23.3	9.1	14.0	3.0	1.6	18.4	11.7	5.9	24.2	39.1	3.3	0.6	12.2
Products Liability	1,146,844	62.1	17.4	5.6	18.5	2.2	0.1	(5.8)	10.8	0.6	4.3	42.0	3.4	0.6	4.6
Workers Compensation	45,329	53.8	26.3	5.9	19.7	2.2	0.0	(7.8)	17.3	1.4	8.2	29.2	3.4	0.6	5.2
Mortgage Guaranty	792,801	35.3	9.3	8.5	13.9	7.8	13.1	12.1	12.8	4.8	20.1	41.1	3.4	0.6	11.1
Financial Guaranty*	66,766	28.3	3.4	18.2	3.4	4.8	0.0	42.0	(11.4)	6.8	23.8	79.3	3.4	0.6	21.7
Accident and Health	10,714	0.0	0.0	77.3	13.6	11.1	0.0	(2.0)	7.0	0.8	4.2	20.7	3.7	0.6	3.9
Warranty	81,230	58.4	2.8	5.1	18.3	3.1	0.0	12.4	2.5	3.0	11.8	60.5	3.4	0.6	10.0
All Other	6,709	92.5	(0.2)	4.0	6.5	3.4	0.0	(6.2)	6.9	(0.1)	0.8	51.5	3.3	0.6	3.1
Total All Lines	449,456	63.5	9.3	8.7	25.8	3.7	0.0	(11.1)	6.8	(1.1)	(3.1)	58.9	3.3	0.6	0.9
	12,862,121	168.0	21.4	5.8	17.4	3.7	1.0	(117.3)	6.1	(23.6)	(87.6)	61.9	3.4	0.6	(51.4)

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

2021 Profitability Report Maine

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhdr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	415,091	60.7	8.2	5.3	16.3	2.5	0.3	6.7	3.9	2.1	8.6	80.0	3.4	0.6	9.7
Private Passenger Auto Physical	404,861	62.2	7.3	5.1	16.7	2.4	0.4	6.0	1.2	1.5	5.7	119.1	3.4	0.6	9.7
Private Passenger Auto Total	819,952	61.4	7.7	5.2	16.5	2.4	0.4	6.4	2.6	1.8	7.2	95.5	3.4	0.6	9.7
Commercial Auto Liability	121,898	50.0	6.8	5.7	18.8	2.3	0.1	16.3	5.5	4.4	17.5	63.8	3.4	0.6	13.9
Commercial Auto Physical	61,781	47.5	5.2	6.1	19.9	2.3	0.1	18.9	1.1	4.2	15.9	108.0	3.4	0.6	20.0
Commercial Auto Total	183,678	49.2	6.2	5.8	19.2	2.3	0.1	17.2	4.0	4.3	16.9	74.0	3.4	0.6	15.3
Homeowners Multiple Peril	480,786	32.9	4.2	4.9	22.2	2.9	0.5	32.4	2.4	7.2	27.5	92.1	3.4	0.6	28.2
Farmowners Multiple Peril	6,299	36.5	3.4	5.7	24.4	2.9	0.0	27.1	1.8	6.0	22.9	95.7	3.5	0.6	24.8
Commercial Multiple Peril	280,454	34.1	7.1	7.0	25.6	2.5	0.1	23.7	3.6	5.6	21.7	73.8	3.4	0.6	18.9
Fire	59,659	23.9	1.5	5.8	17.9	2.5	0.1	48.4	1.8	10.5	39.7	99.1	3.4	0.6	42.1
Allied Lines	72,275	27.8	2.0	4.6	14.5	2.0	0.2	48.7	2.1	10.6	40.2	104.9	3.4	0.6	44.9
Inland Marine	100,085	66.3	5.0	6.2	21.5	2.6	0.1	(1.7)	1.8	(0.0)	0.1	101.6	3.3	0.6	2.9
Medical Professional Liability	50,389	45.2	17.0	9.1	9.7	1.8	7.0	10.1	12.4	4.3	18.2	36.4	3.2	0.6	9.2
Other Liability	227,505	45.9	8.3	5.6	18.7	1.8	0.1	19.6	8.2	5.5	22.3	50.1	3.4	0.6	14.0
Products Liability	10,821	11.1	12.3	5.9	19.1	1.3	(0.0)	50.4	8.6	12.1	46.9	48.1	3.4	0.6	25.4
Workers Compensation	246,440	64.0	13.0	8.5	13.9	2.5	6.6	(8.5)	12.6	0.4	3.7	41.4	3.4	0.6	4.3
Mortgage Guaranty	20,142	(3.7)	(0.7)	18.2	3.4	2.1	0.0	80.7	(12.1)	14.8	53.7	88.6	3.4	0.6	50.4
Financial Guaranty*	220	0.0	0.0	77.3	13.6	3.0	0.0	6.1	10.2	3.0	13.3	15.6	3.4	0.6	4.9
Accident and Health	15,218	91.1	5.0	5.1	18.6	2.0	0.0	(21.8)	12.9	(2.4)	(6.6)	23.5	3.4	0.6	1.3
Warranty	4,832	47.5	(0.1)	4.0	1.4	2.2	0.0	45.0	9.3	11.1	43.2	42.7	3.0	0.5	20.9
All Other	95,617	34.2	5.9	8.7	25.6	2.3	0.0	23.3	4.4	5.6	22.0	75.2	3.3	0.6	19.2
Total All Lines	2,674,372	48.0	7.1	6.1	18.9	2.4	1.0	16.5	4.3	4.2	16.6	72.7	3.4	0.6	14.9

*See technical notes

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**2021 Profitability Report
Maryland**

	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Line Of Business	Direct Premiums Earned (000s)	Losses Incurred	Loss Adj Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhdr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	3,147,066	63.3	9.2	5.3	14.1	2.1	0.5	5.4	3.5	1.7	7.2	86.1	3.4	0.6	9.0
Private Passenger Auto Physical	2,187,420	69.5	8.0	5.1	14.2	2.1	0.6	0.5	1.1	0.3	1.3	124.6	3.4	0.6	4.4
Private Passenger Auto Total	5,334,486	65.8	8.7	5.2	14.2	2.1	0.5	3.4	2.5	1.2	4.8	98.6	3.4	0.6	7.5
Commercial Auto Liability	648,648	52.6	8.4	5.7	15.7	2.1	0.0	15.6	5.3	4.2	16.7	64.8	3.4	0.6	13.6
Commercial Auto Physical	186,110	57.1	6.5	6.1	20.6	2.1	0.0	7.7	1.3	1.8	7.2	102.9	3.4	0.6	10.2
Commercial Auto Total	834,758	53.6	8.0	5.8	16.8	2.1	0.0	13.8	4.4	3.7	14.6	70.6	3.4	0.6	13.1
Homeowners Multiple Peril	2,146,257	64.4	8.2	4.9	19.0	2.2	0.7	0.6	2.5	0.6	2.5	91.4	3.4	0.6	5.1
Farmowners Multiple Peril	32,107	34.9	3.1	5.7	24.0	2.1	0.0	30.2	1.7	6.6	25.3	98.1	3.4	0.6	27.6
Commercial Multiple Peril Fire	729,984	44.4	9.7	7.0	22.5	2.0	0.1	14.3	4.2	3.7	14.7	69.5	3.4	0.6	13.0
Allied Lines	202,254	27.3	2.7	5.8	16.1	1.5	0.2	46.4	2.8	10.2	38.9	84.7	3.3	0.6	35.7
Inland Marine	270,008	42.8	3.5	4.6	13.2	1.3	0.4	34.2	2.9	7.7	29.4	93.0	3.3	0.6	30.1
Medical Professional Liability	457,372	42.9	3.1	6.2	21.3	2.2	0.1	24.2	1.3	5.3	20.2	114.4	3.3	0.6	25.9
Other Liability	324,270	50.7	30.8	9.1	12.2	1.5	9.8	(14.0)	9.9	(1.2)	(2.9)	44.3	3.2	0.6	1.4
Products Liability	1,421,648	26.7	8.4	5.6	17.2	1.6	0.2	40.4	9.4	10.1	39.7	45.2	3.4	0.6	20.7
Workers Compensation*	55,996	53.8	21.6	5.9	19.5	1.4	0.0	(2.2)	16.5	2.4	11.9	30.4	3.4	0.6	6.4
Mortgage Guaranty	877,239	46.0	13.3	8.5	14.2	3.4	1.7	12.8	17.8	5.8	24.8	31.2	3.4	0.6	10.5
Financial Guaranty*	180,667	9.5	1.1	18.2	3.4	2.1	0.0	65.8	(10.6)	12.0	43.2	70.3	3.4	0.6	33.2
Accident and Health	2,969	(181.1)	14.1	77.3	13.6	2.6	0.0	173.6	(100.8)	19.0	53.8	(10.4)	3.3	0.6	(2.8)
Warranty	79,509	86.0	3.9	5.1	14.4	2.1	0.0	(11.4)	20.4	1.1	7.8	16.8	3.3	0.6	4.0
All Other	21,670	70.1	0.2	4.0	1.7	2.1	0.0	21.9	9.5	6.3	25.2	42.5	3.1	0.5	13.2
Total All Lines	457,512	22.0	1.6	8.7	26.5	2.1	0.0	39.0	4.4	9.0	34.4	73.8	3.3	0.6	28.2
	13,428,705	53.7	8.7	6.0	16.4	2.1	0.7	12.4	4.6	3.4	13.6	70.0	3.4	0.6	12.3

*See technical notes

**2021 Profitability Report
Massachusetts**

	Percent of Direct Premiums Earned										Percent of Net Worth				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Line Of Business	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhdr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	3,069,766	55.9	8.4	5.3	17.5	2.7	0.1	10.0	3.9	2.8	11.1	78.2	3.4	0.6	11.5
Private Passenger Auto Physical	2,526,830	63.6	7.6	5.1	18.2	2.7	0.2	2.6	1.3	0.8	3.1	112.6	3.4	0.6	6.3
Private Passenger Auto Total	5,596,596	59.4	8.1	5.2	17.9	2.7	0.1	6.6	2.7	1.9	7.5	90.7	3.4	0.6	9.6
Commercial Auto Liability	789,449	41.2	6.5	5.7	19.7	3.0	0.0	23.9	5.7	6.0	23.6	62.5	3.4	0.6	17.6
Commercial Auto Physical	281,457	51.5	6.0	6.1	19.4	2.9	0.0	14.2	1.2	3.2	12.2	104.5	3.4	0.6	15.6
Commercial Auto Total	1,070,906	43.9	6.3	5.8	19.7	3.0	0.0	21.4	4.5	5.3	20.6	69.9	3.4	0.6	17.2
Homeowners Multiple Peril	2,737,030	38.2	5.4	4.9	23.3	3.4	0.5	24.2	2.5	5.5	21.2	90.3	3.5	0.6	22.0
Farmowners Multiple Peril	4,372	(9.6)	0.2	5.7	24.4	4.6	0.0	74.6	2.2	16.0	60.7	90.4	3.5	0.6	57.8
Commercial Multiple Peril	1,451,984	37.8	6.9	7.0	26.5	3.2	0.1	18.6	4.3	4.7	18.3	67.8	3.4	0.6	15.2
Fire	360,228	36.1	3.1	5.8	18.0	2.1	0.0	34.8	2.3	7.7	29.4	90.0	3.3	0.6	29.3
Allied Lines	433,616	21.2	3.0	4.6	16.7	2.1	0.1	52.3	3.9	11.6	44.5	80.3	3.4	0.6	38.5
Inland Marine	652,666	46.9	4.7	6.2	21.4	2.7	0.1	17.9	1.6	4.0	15.5	108.6	3.4	0.6	19.6
Medical Professional Liability	349,665	48.2	27.9	9.1	10.7	2.2	1.8	0.1	17.5	3.0	14.5	29.9	3.3	0.6	7.1
Other Liability	2,866,514	49.0	10.9	5.6	17.2	1.8	0.1	15.4	8.9	4.8	19.5	47.2	3.4	0.6	12.0
Products Liability	130,257	53.1	35.9	5.9	18.7	1.3	0.0	(14.9)	15.1	(0.5)	0.7	32.3	3.4	0.6	3.0
Workers Compensation	1,214,416	61.3	13.4	8.5	13.2	3.5	0.5	(0.4)	14.1	2.4	11.4	38.0	3.4	0.6	7.1
Mortgage Guaranty	129,468	(2.2)	(0.4)	18.2	3.4	2.6	0.0	78.5	(11.9)	14.4	52.1	85.5	3.4	0.6	47.3
Financial Guaranty*	4,247	178.9	231.5	77.3	13.6	24.9	0.0	(426.2)	(25.4)	(93.9)	(357.7)	21.7	4.9	0.8	(73.7)
Accident and Health	102,658	67.6	3.0	5.1	15.4	2.7	0.0	6.2	8.1	2.7	11.6	33.9	3.4	0.6	6.7
Warranty	19,461	58.1	(0.1)	4.0	2.4	3.1	0.0	32.5	12.0	8.9	35.6	34.0	3.1	0.5	14.7
All Other	560,197	30.5	4.8	8.7	25.3	2.7	0.1	28.0	4.8	6.7	26.1	72.9	3.3	0.6	21.8
Total All Lines	17,684,283	48.4	8.4	6.0	19.2	2.7	0.2	15.1	5.1	4.1	16.1	66.6	3.4	0.6	13.6

*See technical notes

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2021 Profitability Report Michigan

	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Line Of Business	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhdr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability*	5,469,469	68.1	8.4	5.3	15.6	3.3	0.2	(0.9)	29.4	4.9	23.5	19.4	3.4	0.6	7.4
Private Passenger Auto Physical	3,634,403	74.1	8.7	5.1	17.1	1.2	0.2	(6.3)	1.1	(1.1)	(4.0)	121.7	3.4	0.6	(2.1)
Private Passenger Auto Total*	9,103,871	70.5	8.5	5.2	16.2	2.5	0.2	(3.1)	18.1	2.5	12.5	29.2	3.4	0.6	6.4
Commercial Auto Liability*	851,044	54.8	13.7	5.7	15.8	3.3	0.0	6.7	9.1	3.0	12.8	47.5	3.4	0.6	8.9
Commercial Auto Physical	389,178	59.7	6.7	6.1	19.5	1.5	0.0	6.4	1.2	1.6	6.1	106.1	3.4	0.6	9.2
Commercial Auto Total*	1,240,222	56.3	11.5	5.8	17.0	2.7	0.0	6.6	6.6	2.5	10.7	57.4	3.4	0.6	8.9
Homeowners Multiple Peril	3,095,651	73.4	9.0	4.9	18.9	1.3	0.2	(7.7)	2.7	(1.1)	(3.8)	89.9	3.4	0.6	(0.7)
Farmowners Multiple Peril	154,594	90.3	9.0	5.7	23.7	1.4	0.0	(30.1)	2.4	(5.9)	(21.7)	88.7	3.4	0.6	(16.4)
Commercial Multiple Peril	1,250,092	62.9	11.1	7.0	23.0	1.3	0.0	(5.4)	4.1	(0.4)	(0.9)	70.1	3.4	0.6	2.2
Fire	383,974	66.6	5.1	5.8	16.7	1.1	0.0	4.6	4.0	1.7	6.9	73.8	3.3	0.6	7.9
Allied Lines	523,271	65.1	4.1	4.6	13.7	0.8	0.0	11.6	2.6	2.9	11.4	99.7	3.3	0.6	14.1
Inland Marine	660,857	68.8	5.6	6.2	20.5	1.5	0.0	(2.6)	1.6	(0.3)	(0.7)	109.3	3.3	0.6	2.0
Medical Professional Liability	234,707	37.8	31.3	9.1	13.0	1.4	0.1	7.2	12.0	3.6	15.6	37.8	3.2	0.6	8.5
Other Liability	1,777,581	46.8	11.6	5.6	17.2	1.1	0.0	17.7	10.7	5.6	22.8	41.9	3.4	0.6	12.4
Products Liability	104,163	33.8	16.9	5.9	16.1	0.9	0.0	26.5	20.0	9.0	37.5	26.1	3.4	0.6	12.6
Workers Compensation	958,819	45.3	10.0	8.5	16.7	2.4	1.2	15.9	11.5	5.3	22.0	44.6	3.4	0.6	12.6
Mortgage Guaranty	194,687	4.7	0.5	18.2	3.4	1.9	0.0	71.3	(13.3)	12.7	45.4	107.0	3.4	0.6	51.4
Financial Guaranty*	7,364	262.7	(0.0)	77.3	13.6	2.5	0.0	(256.1)	363.0	9.2	97.8	1.6	3.4	0.6	4.4
Accident and Health	177,422	70.7	3.2	5.1	8.3	1.2	0.0	11.5	5.9	3.4	14.0	42.4	3.1	0.5	8.5
Warranty	565,852	52.5	(0.2)	4.0	5.2	1.5	0.0	37.0	10.8	9.6	38.1	36.8	3.1	0.5	16.6
All Other	521,919	25.4	3.2	8.7	22.9	1.7	0.0	38.0	4.7	8.8	34.0	72.9	3.2	0.6	27.5
Total All Lines	20,955,045	63.6	8.8	5.8	17.0	1.9	0.2	2.7	11.2	2.5	11.4	41.0	3.4	0.6	7.5

*See technical notes

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Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

2021 Profitability Report Minnesota

	Percent of Direct Premiums Earned										Percent of Net Worth				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Line Of Business	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Pclyhdr	Under- Writing Profit	Invest Gain On Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	2,100,852	57.7	9.2	5.3	16.4	2.1	0.1	9.1	3.5	2.5	10.1	85.5	3.4	0.6	11.4
Private Passenger Auto Physical	1,848,348	67.2	7.8	5.1	17.0	2.0	0.2	0.7	1.1	0.3	1.4	123.0	3.4	0.6	4.6
Private Passenger Auto Total	3,949,200	62.2	8.6	5.2	16.7	2.1	0.2	5.1	2.4	1.5	6.0	99.7	3.4	0.6	8.8
Commercial Auto Liability	504,382	56.1	9.2	5.7	16.8	2.0	0.0	10.3	5.9	3.2	13.0	61.8	3.4	0.6	10.8
Commercial Auto Physical	263,108	53.7	5.8	6.1	18.2	2.0	0.0	14.2	1.2	3.2	12.2	107.4	3.4	0.6	15.9
Commercial Auto Total	767,491	55.3	8.0	5.8	17.3	2.0	0.0	11.6	4.3	3.2	12.7	72.3	3.4	0.6	12.0
Homeowners Multiple Peril	2,520,814	74.1	8.7	4.9	19.5	2.0	0.2	(9.5)	2.8	(1.5)	(5.2)	87.9	3.4	0.6	(1.8)
Farmowners Multiple Peril	170,061	86.1	7.5	5.7	21.7	2.1	0.0	(23.2)	2.5	(4.4)	(16.3)	89.2	3.4	0.6	(11.7)
Commercial Multiple Peril	820,594	62.3	9.1	7.0	21.1	1.9	0.1	(1.5)	4.2	0.4	2.3	70.2	3.4	0.6	4.4
Fire	266,927	42.9	3.1	5.8	16.8	1.6	0.1	29.7	3.5	6.8	26.3	78.3	3.3	0.6	23.3
Allied Lines	1,405,686	67.7	3.5	4.6	14.2	0.6	0.0	9.4	1.3	2.2	8.5	140.1	3.4	0.6	14.7
Inland Marine	453,711	38.1	4.9	6.2	19.1	2.0	0.0	29.6	1.4	6.5	24.6	112.5	3.3	0.6	30.4
Medical Professional Liability	92,431	29.8	15.5	9.1	14.8	1.5	0.1	29.1	10.1	7.9	31.4	43.8	3.3	0.6	16.5
Other Liability	1,513,392	52.4	8.6	5.6	16.6	1.5	0.1	15.3	8.3	4.7	18.9	49.7	3.4	0.6	12.2
Products Liability	101,504	37.4	22.6	5.9	18.6	1.3	0.0	14.2	11.6	5.0	20.8	39.6	3.4	0.6	11.0
Workers Compensation	952,407	37.7	9.8	8.5	12.8	2.6	0.3	28.2	14.6	8.5	34.4	36.8	3.4	0.6	15.5
Mortgage Guaranty	171,451	4.9	0.6	18.2	3.4	2.1	0.0	70.8	(11.6)	12.9	46.4	81.9	3.4	0.6	40.8
Financial Guaranty*	1,650	(727.8)	7.8	77.3	13.6	3.5	0.0	725.6	48.3	160.8	613.2	10.1	3.4	0.6	64.8
Accident and Health	51,927	101.5	4.3	5.1	11.7	1.9	0.0	(24.5)	32.8	0.5	7.8	11.1	3.2	0.6	3.5
Warranty	29,172	71.7	(0.1)	4.0	4.1	2.1	0.0	18.2	10.6	5.7	23.2	37.5	3.1	0.5	11.3
All Other	325,282	29.8	4.4	8.7	23.3	2.0	0.0	31.8	4.7	7.5	29.0	75.7	3.3	0.6	24.6
Total All Lines	13,593,699	59.1	7.8	5.8	17.0	1.9	0.1	8.2	4.2	2.5	10.0	74.3	3.4	0.6	10.2

*See technical notes

**2021 Profitability Report
Mississippi**

	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Line Of Business	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	1,152,976	64.5	9.4	5.3	16.1	2.8	0.3	1.5	3.2	0.9	3.9	88.9	3.4	0.6	6.3
Private Passenger Auto Physical	984,071	71.8	8.3	5.1	16.1	2.9	0.3	(4.5)	1.0	(0.8)	(2.7)	125.0	3.4	0.6	(0.6)
Private Passenger Auto Total	2,137,047	67.9	8.9	5.2	16.1	2.9	0.3	(1.2)	2.2	0.1	0.9	102.5	3.4	0.6	3.7
Commercial Auto Liability	382,540	60.0	11.4	5.7	17.3	2.4	0.0	3.3	6.2	1.8	7.7	59.8	3.4	0.6	7.4
Commercial Auto Physical	121,540	55.3	6.4	6.1	18.3	2.6	0.0	11.3	1.3	2.6	10.0	105.6	3.4	0.6	13.3
Commercial Auto Total	504,080	58.8	10.2	5.8	17.5	2.5	0.0	5.2	5.0	2.0	8.2	66.8	3.4	0.6	8.3
Homeowners Multiple Peril	1,113,153	55.5	7.1	4.9	19.6	3.2	0.3	9.3	2.4	2.4	9.3	93.0	3.4	0.6	11.5
Farmowners Multiple Peril	29,915	46.7	5.1	5.7	25.4	3.7	0.0	13.3	2.1	3.1	12.2	94.1	3.5	0.6	14.4
Commercial Multiple Peril	371,430	57.4	9.4	7.0	21.9	3.3	0.0	1.1	3.6	0.9	3.9	73.5	3.4	0.6	5.7
Fire	174,006	76.3	6.6	5.8	18.6	2.2	0.1	(9.6)	3.4	(1.4)	(4.7)	78.6	3.4	0.6	(0.9)
Allied Lines	367,903	83.8	5.2	4.6	14.6	1.3	0.1	(9.8)	2.6	(1.6)	(5.6)	102.3	3.4	0.6	(2.9)
Inland Marine	283,738	40.7	3.2	6.2	31.5	3.3	0.0	15.1	1.3	3.4	13.0	108.5	3.5	0.6	17.0
Medical Professional Liability*	52,975	41.6	22.7	9.1	13.1	1.9	0.7	10.9	11.5	4.3	18.1	39.4	3.2	0.6	9.8
Other Liability	426,399	48.6	11.1	5.6	18.4	2.3	0.0	14.0	10.3	4.7	19.5	43.1	3.4	0.6	11.2
Products Liability	20,784	31.7	33.1	5.9	19.4	2.2	(0.0)	7.7	15.9	4.4	19.2	31.3	3.4	0.6	8.8
Workers Compensation	340,531	54.5	12.2	8.5	13.7	4.1	0.3	6.8	12.0	3.5	15.3	43.5	3.4	0.6	9.4
Mortgage Guaranty	27,937	15.1	1.9	18.2	3.4	2.6	0.0	58.9	(12.5)	10.2	36.2	94.8	3.4	0.6	37.1
Financial Guaranty*	1,217	0.0	1.4	77.3	13.6	13.7	0.0	(6.1)	9.2	0.3	2.8	13.1	3.7	0.6	3.5
Accident and Health	70,085	55.4	3.3	5.1	20.4	2.9	0.0	12.9	2.1	3.1	12.0	66.4	3.4	0.6	10.8
Warranty	4,380	85.8	(0.2)	4.0	1.5	3.1	0.0	5.8	6.8	2.4	10.2	54.3	3.1	0.5	8.1
All Other	183,903	27.9	4.1	8.7	24.5	3.1	0.0	31.6	4.9	7.5	29.0	65.0	3.3	0.6	21.5
Total All Lines	6,109,482	60.0	8.4	5.8	18.2	2.9	0.2	4.5	3.8	1.6	6.7	78.1	3.4	0.6	8.1

*See technical notes

**2021 Profitability Report
Missouri**

Line Of Business	Percent of Direct Premiums Earned										Percent of Net Worth				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plychldr	Under- Writing Profit	Invest Gain On Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	2,355,836	66.4	10.0	5.3	16.5	1.9	0.2	(0.3)	3.8	0.6	2.9	82.7	3.4	0.6	5.2
Private Passenger Auto Physical	2,008,989	66.3	7.8	5.1	16.0	1.9	0.2	2.7	1.1	0.8	3.0	124.7	3.4	0.6	6.6
Private Passenger Auto Total	4,364,825	66.4	9.0	5.2	16.3	1.9	0.2	1.1	2.5	0.7	2.9	97.9	3.4	0.6	5.7
Commercial Auto Liability	620,106	61.8	10.0	5.7	16.5	2.0	0.0	4.1	6.1	1.9	8.2	60.7	3.4	0.6	7.8
Commercial Auto Physical	268,551	54.3	6.1	6.1	17.4	1.9	0.0	14.2	1.2	3.2	12.2	107.2	3.4	0.6	15.9
Commercial Auto Total	888,658	59.5	8.8	5.8	16.8	2.0	0.0	7.1	4.6	2.3	9.4	69.9	3.4	0.6	9.4
Homeowners Multiple Peril	2,403,424	51.6	6.4	4.9	18.5	2.0	0.2	16.4	2.4	3.9	15.0	92.8	3.4	0.6	16.7
Farmowners Multiple Peril	205,099	60.6	5.7	5.7	18.5	2.1	0.0	7.3	2.4	2.0	7.8	90.2	3.3	0.6	9.8
Commercial Multiple Peril	933,566	52.7	10.0	7.0	21.2	1.8	0.0	7.3	4.0	2.2	9.1	70.9	3.4	0.6	9.2
Fire	281,895	49.2	4.1	5.8	18.0	1.5	0.1	21.4	2.8	5.0	19.2	85.6	3.3	0.6	19.2
Allied Lines	815,189	56.2	3.5	4.6	12.4	0.7	0.1	22.5	1.9	5.1	19.4	118.5	3.3	0.6	25.7
Inland Marine	471,937	42.8	3.4	6.2	21.5	2.1	0.0	23.9	1.6	5.3	20.2	110.1	3.3	0.6	25.0
Medical Professional Liability	188,756	58.3	22.5	9.1	12.8	1.2	8.6	(12.4)	11.1	(0.7)	(0.7)	40.6	3.2	0.6	2.4
Other Liability	1,494,362	65.9	14.0	5.6	16.3	1.5	0.1	(3.4)	9.8	1.0	5.4	44.2	3.4	0.6	5.2
Products Liability	67,245	45.4	31.4	5.9	17.8	1.2	0.0	(1.7)	18.0	2.8	13.5	28.4	3.4	0.6	6.6
Workers Compensation	953,569	57.9	13.6	8.5	13.6	1.9	1.0	3.6	12.2	2.9	12.9	42.5	3.4	0.6	8.3
Mortgage Guaranty	102,270	7.3	0.9	18.2	3.4	2.2	0.0	68.0	(13.0)	12.0	43.0	100.6	3.4	0.6	46.0
Financial Guaranty*	5,113	0.0	0.0	77.3	13.6	2.6	0.0	6.5	10.9	3.2	14.1	14.3	3.4	0.6	4.8
Accident and Health	160,509	59.5	2.6	5.1	18.3	2.6	0.0	11.9	4.6	3.3	13.2	47.9	3.4	0.6	9.1
Warranty	51,548	66.6	(0.1)	4.0	9.2	2.1	0.0	18.3	8.1	5.2	21.1	44.8	3.3	0.6	12.2
All Other	422,294	31.0	4.8	8.7	22.0	2.0	0.1	31.4	4.2	7.3	28.3	78.2	3.2	0.6	24.8
Total All Lines	13,810,260	58.1	8.8	5.9	16.9	1.8	0.3	8.2	4.3	2.5	10.1	73.6	3.4	0.6	10.2

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

2021 Profitability Report Montana

	Percent of Direct Premiums Earned								Percent of Net Worth							
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)	
Line Of Business	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Tax On Inv Gain On Net Worth	Inv Gain On Net Worth	Return On Net Worth	
Private Passenger Auto Liability	413,685	55.9	8.3	5.3	16.4	3.1	0.3	10.6	3.2	2.8	11.0	88.0	3.4	0.6	12.5	
Private Passenger Auto Physical	443,338	62.4	7.4	5.1	16.9	3.0	0.4	4.7	1.1	1.2	4.7	121.0	3.4	0.6	8.5	
Private Passenger Auto Total	857,024	59.3	7.9	5.2	16.7	3.0	0.4	7.6	2.1	2.0	7.7	102.4	3.4	0.6	10.7	
Commercial Auto Liability	132,427	44.4	7.9	5.7	18.4	3.1	0.0	20.7	5.4	5.3	20.8	64.1	3.4	0.6	16.2	
Commercial Auto Physical	84,875	50.1	5.5	6.1	19.2	3.0	0.0	16.1	1.1	3.6	13.7	108.5	3.4	0.6	17.7	
Commercial Auto Total	217,302	46.6	6.9	5.8	18.7	3.0	0.0	18.9	3.8	4.6	18.0	76.3	3.4	0.6	16.6	
Homeowners Multiple Peril	431,312	53.1	6.5	4.9	19.2	3.6	0.3	12.4	2.6	3.1	11.9	90.1	3.4	0.6	13.6	
Farmowners Multiple Peril	89,054	78.1	7.5	5.7	22.3	3.4	0.0	(17.1)	2.4	(3.2)	(11.5)	88.8	3.4	0.6	(7.4)	
Commercial Multiple Peril Fire	224,043	43.0	10.7	7.0	21.6	3.3	0.0	14.4	4.2	3.8	14.9	69.3	3.4	0.6	13.1	
Allied Lines	44,366	26.4	2.0	5.8	20.2	2.7	0.1	42.7	2.2	9.4	35.6	90.3	3.4	0.6	34.9	
Inland Marine	263,379	182.6	8.6	4.6	11.8	0.5	0.1	(108.3)	2.0	(22.4)	(83.9)	112.1	3.3	0.6	(91.3)	
Medical Professional Liability	97,010	37.6	3.2	6.2	21.7	3.0	0.0	28.2	1.3	6.1	23.3	112.4	3.4	0.6	29.0	
Other Liability	39,771	47.6	37.7	9.1	15.2	2.3	0.3	(12.3)	11.6	(0.6)	(0.2)	40.4	3.3	0.6	2.7	
Products Liability	237,286	53.5	16.1	5.6	19.4	1.9	0.1	3.4	8.7	2.2	9.9	48.0	3.4	0.6	7.5	
Workers Compensation*	13,168	106.8	53.5	5.9	20.0	1.9	0.0	(88.1)	13.4	(16.2)	(58.5)	35.7	3.4	0.6	(18.1)	
Mortgage Guaranty	274,366	53.1	9.6	8.5	12.0	1.4	22.0	(6.6)	18.6	1.8	10.1	30.2	3.4	0.6	5.8	
Financial Guaranty*	18,155	(0.4)	(0.1)	18.2	3.4	2.8	0.0	76.0	(13.4)	13.6	49.0	107.4	3.4	0.6	55.4	
Accident and Health	82	0.0	0.0	77.3	13.6	8.1	0.0	1.0	22.5	4.1	19.4	5.4	3.6	0.6	4.0	
Warranty	23,308	70.7	3.0	5.1	14.5	3.3	0.0	3.4	2.6	1.2	4.8	57.0	3.4	0.6	5.5	
All Other	754	60.2	0.1	4.0	3.9	1.9	0.0	29.9	8.0	7.7	30.2	47.3	3.1	0.5	16.9	
Total All Lines	84,648	37.0	5.6	8.7	24.6	2.9	0.1	21.2	4.0	5.1	20.0	81.3	3.3	0.6	19.0	
	2,915,026	64.7	8.9	5.9	17.4	2.7	2.3	(1.9)	4.7	0.4	2.3	71.2	3.4	0.6	4.5	

*See technical notes

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2021 Profitability Report Nebraska

	Percent of Direct Premiums Earned								Percent of Net Worth							
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)	
Line Of Business	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhdr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth	
Private Passenger Auto Liability	706,983	63.4	9.1	5.3	17.6	1.3	0.2	3.2	3.4	1.2	5.3	87.2	3.4	0.6	7.4	
Private Passenger Auto Physical	675,550	60.1	6.9	5.1	17.6	1.2	0.3	8.8	1.0	2.0	7.8	124.2	3.4	0.6	12.5	
Private Passenger Auto Total	1,382,532	61.8	8.0	5.2	17.6	1.2	0.3	5.9	2.2	1.6	6.5	102.1	3.4	0.6	9.5	
Commercial Auto Liability	213,501	53.7	9.0	5.7	17.1	1.5	0.3	12.7	6.3	3.8	15.3	59.5	3.4	0.6	11.9	
Commercial Auto Physical	147,794	50.4	5.4	6.1	18.0	1.5	0.0	18.5	1.2	4.1	15.6	107.0	3.4	0.6	19.5	
Commercial Auto Total	361,296	52.4	7.5	5.8	17.5	1.5	0.2	15.1	4.2	3.9	15.4	72.7	3.4	0.6	14.0	
Homeowners Multiple Peril	907,647	54.7	6.4	4.9	19.4	1.3	0.3	12.8	2.5	3.1	12.2	92.3	3.4	0.6	14.0	
Farmowners Multiple Peril	260,931	68.9	5.7	5.7	21.6	1.1	(0.0)	(3.1)	2.1	(0.3)	(0.7)	94.7	3.4	0.6	2.1	
Commercial Multiple Peril	342,628	61.2	7.8	7.0	21.0	1.4	0.1	1.6	3.4	0.9	4.1	76.9	3.4	0.6	5.9	
Fire	100,827	60.2	3.9	5.8	16.0	1.3	0.9	11.9	2.8	3.0	11.7	85.2	3.3	0.6	12.7	
Allied Lines	1,198,496	50.3	2.5	4.6	13.8	0.5	0.0	28.1	1.4	6.2	23.4	135.4	3.4	0.6	34.4	
Inland Marine	196,536	43.3	3.1	6.2	19.7	1.4	0.1	26.1	1.8	5.8	22.1	103.2	3.3	0.6	25.6	
Medical Professional Liability	41,439	51.0	35.0	9.1	12.8	1.5	0.5	(10.0)	15.4	0.6	4.9	31.6	3.2	0.6	4.2	
Other Liability	457,197	45.4	8.2	5.6	16.8	1.4	0.1	22.6	8.7	6.2	25.0	47.7	3.4	0.6	14.7	
Products Liability	24,705	123.0	35.3	5.9	16.4	0.9	(0.0)	(81.4)	9.7	(15.4)	(56.3)	45.3	3.4	0.6	(22.7)	
Workers Compensation	355,772	62.4	12.2	8.5	13.1	2.1	1.6	0.2	12.6	2.2	10.5	41.7	3.4	0.6	7.2	
Mortgage Guaranty	34,957	4.0	0.5	18.2	3.4	2.0	0.0	72.0	(13.7)	12.7	45.6	114.5	3.4	0.6	55.0	
Financial Guaranty*	372	0.0	0.0	77.3	13.6	14.5	0.0	(5.4)	12.0	1.0	5.7	9.2	3.8	0.7	3.6	
Accident and Health	107,830	54.3	2.3	5.1	27.1	1.3	0.0	10.0	2.3	2.5	9.8	57.6	3.6	0.6	8.6	
Warranty	6,727	63.6	0.1	4.0	1.5	1.9	0.0	28.9	9.3	7.7	30.6	43.0	3.0	0.5	15.7	
All Other	116,518	33.5	4.1	8.7	24.3	1.9	0.0	27.5	4.3	6.5	25.3	78.5	3.3	0.6	22.5	
Total All Lines	5,896,409	55.3	6.6	5.7	17.4	1.2	0.3	13.6	3.5	3.5	13.6	82.7	3.4	0.6	14.0	

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

2021 Profitability Report Nevada

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	2,078,709	66.7	12.2	5.3	14.8	3.5	0.3	(2.8)	3.8	0.1	1.0	82.5	3.4	0.6	3.6
Private Passenger Auto Physical	851,440	71.6	8.4	5.1	14.9	3.5	0.3	(3.7)	1.1	(0.6)	(2.0)	124.4	3.4	0.6	0.3
Private Passenger Auto Total	2,930,149	68.1	11.1	5.2	14.8	3.5	0.3	(3.0)	3.0	(0.1)	0.1	91.4	3.4	0.6	2.9
Commercial Auto Liability	464,905	77.9	13.2	5.7	15.0	3.5	0.0	(15.4)	6.8	(2.1)	(6.6)	57.0	3.4	0.6	(1.0)
Commercial Auto Physical	70,336	52.4	6.9	6.1	17.3	3.5	0.0	13.8	1.5	3.2	12.1	100.9	3.4	0.6	15.0
Commercial Auto Total	535,241	74.6	12.4	5.7	15.3	3.5	0.0	(11.6)	6.1	(1.4)	(4.1)	60.5	3.4	0.6	0.3
Homeowners Multiple Peril	737,399	55.4	7.5	4.9	18.9	3.5	0.4	9.5	2.6	2.4	9.7	90.2	3.4	0.6	11.5
Farmowners Multiple Peril	7,941	31.7	6.4	5.7	23.6	3.9	0.0	28.6	2.7	6.5	24.8	85.3	3.4	0.6	24.0
Commercial Multiple Peril	400,782	51.7	13.3	7.0	22.0	3.4	0.0	2.6	4.9	1.4	6.2	63.0	3.4	0.6	6.7
Fire	123,993	28.7	4.0	5.8	16.2	2.3	0.1	43.0	2.5	9.5	36.0	88.9	3.3	0.6	34.8
Allied Lines	180,255	77.9	6.2	4.6	14.8	1.6	0.2	(5.3)	4.3	(0.4)	(0.6)	74.7	3.4	0.6	2.3
Inland Marine	236,686	50.6	6.3	6.2	21.4	3.3	0.1	12.0	1.4	2.8	10.6	115.0	3.4	0.6	15.0
Medical Professional Liability	88,086	53.6	28.6	9.1	14.7	2.6	0.3	(9.0)	11.7	0.1	2.5	38.4	3.2	0.6	3.7
Other Liability	721,632	42.7	8.4	5.6	18.5	2.1	0.0	22.7	11.3	6.7	27.3	40.1	3.4	0.6	13.7
Products Liability	35,041	80.8	33.1	5.9	21.7	1.2	0.0	(42.6)	16.1	(6.2)	(20.3)	30.7	3.4	0.6	(3.4)
Workers Compensation*	405,997	52.5	12.0	8.5	13.7	4.8	0.1	8.5	18.3	5.0	21.9	30.3	3.4	0.6	9.4
Mortgage Guaranty	82,885	(10.3)	(1.3)	18.2	3.4	3.1	0.0	86.9	(10.7)	16.4	59.8	74.3	3.4	0.6	47.2
Financial Guaranty*	1,302	78.1	0.2	77.3	13.6	23.9	0.0	(93.1)	62.5	(8.7)	(21.9)	5.9	3.7	0.6	1.8
Accident and Health	30,575	55.1	3.1	5.1	16.0	3.5	0.0	17.2	6.7	4.8	19.2	36.5	3.4	0.6	9.8
Warranty	3,857	34.9	0.0	4.0	5.1	3.2	0.0	52.8	10.7	12.9	50.5	37.3	3.2	0.6	21.5
All Other	227,377	17.4	3.1	8.7	24.4	3.4	0.1	43.0	4.6	9.8	37.8	74.7	3.3	0.6	30.9
Total All Lines	6,749,200	58.6	10.1	6.0	16.5	3.3	0.2	5.3	5.2	2.0	8.5	66.5	3.4	0.6	8.4

*See technical notes

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**2021 Profitability Report
New Hampshire**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhdr	Under- Writing Profit	Invest Gain On Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	459,249	52.7	7.2	5.3	15.2	2.2	0.6	16.7	3.7	4.1	16.3	82.1	3.4	0.6	16.1
Private Passenger Auto Physical	466,773	61.2	7.2	5.1	15.8	2.2	0.6	7.9	1.3	1.9	7.3	116.7	3.4	0.6	11.3
Private Passenger Auto Total	926,022	57.0	7.2	5.2	15.5	2.2	0.6	12.3	2.5	3.0	11.7	96.5	3.4	0.6	14.1
Commercial Auto Liability	123,276	30.7	4.3	5.7	18.5	2.2	0.1	38.6	5.7	9.1	35.2	62.3	3.4	0.6	24.7
Commercial Auto Physical	50,430	45.7	5.0	6.1	20.2	2.2	0.1	20.7	1.1	4.5	17.3	105.7	3.4	0.6	21.1
Commercial Auto Total	173,706	35.0	4.5	5.8	19.0	2.2	0.1	33.4	4.4	7.8	30.0	70.7	3.4	0.6	24.0
Homeowners Multiple Peril	465,041	40.8	5.1	4.9	20.4	2.5	0.9	25.3	2.5	5.8	22.1	90.6	3.4	0.6	22.8
Farmowners Multiple Peril	3,414	35.8	3.8	5.7	25.7	2.5	0.0	26.5	2.0	5.9	22.6	93.0	3.5	0.6	23.9
Commercial Multiple Peril	282,028	44.5	8.2	7.0	24.9	2.2	0.2	13.1	4.1	3.5	13.7	70.1	3.4	0.6	12.5
Fire	49,675	18.5	2.6	5.8	22.4	2.3	0.2	48.2	2.2	10.5	39.9	92.9	3.4	0.6	39.9
Allied Lines	50,843	26.4	2.7	4.6	11.6	2.1	0.2	52.3	2.3	11.4	43.2	101.2	3.3	0.6	46.5
Inland Marine	114,249	34.7	6.0	6.2	20.9	2.5	0.1	29.5	1.3	6.4	24.4	113.9	3.3	0.6	30.5
Medical Professional Liability	51,387	64.3	27.2	9.1	15.8	1.6	1.2	(19.3)	17.4	(1.0)	(0.9)	28.6	3.3	0.6	2.4
Other Liability	271,618	38.8	9.1	5.6	18.2	1.9	0.2	26.3	8.3	7.0	27.7	49.3	3.4	0.6	16.4
Products Liability	13,312	12.5	30.2	5.9	19.7	1.4	0.0	30.3	10.8	8.2	32.8	41.6	3.4	0.6	16.4
Workers Compensation	216,305	47.3	10.0	8.5	13.8	6.8	0.7	12.8	14.9	5.3	22.4	36.2	3.4	0.6	10.9
Mortgage Guaranty	31,752	(1.9)	(0.3)	18.2	3.4	2.6	0.0	78.1	(13.1)	14.1	50.8	104.3	3.4	0.6	55.8
Financial Guaranty*	244	0.0	0.0	77.3	13.6	NR	0.0	9.1	10.2	3.7	15.7	16.2	3.3	0.6	5.3
Accident and Health	20,487	63.3	3.7	5.1	14.9	4.0	0.0	9.0	8.1	3.3	13.8	33.6	3.4	0.6	7.4
Warranty	5,734	42.7	(0.0)	4.0	0.2	2.0	0.0	51.1	11.2	12.7	49.7	37.0	3.0	0.5	20.8
All Other	80,526	25.3	2.8	8.7	25.9	2.2	0.1	35.0	4.5	8.1	31.3	77.4	3.3	0.6	27.0
Total All Lines	2,756,343	45.2	7.2	6.0	18.1	2.6	0.5	20.4	4.5	5.1	19.9	70.7	3.4	0.6	16.8

*See technical notes

**2021 Profitability Report
New Jersey**

	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Line Of Business	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhdr	Under- Writing Profit	Invest Gain On Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability*	5,370,200	62.0	11.7	5.3	12.6	1.9	1.4	5.0	6.6	2.2	9.4	60.8	3.4	0.6	8.5
Private Passenger Auto Physical	2,671,989	90.6	10.8	5.1	12.6	1.3	1.5	(21.9)	1.1	(4.4)	(16.3)	121.7	3.3	0.6	(17.1)
Private Passenger Auto Total*	8,042,189	71.5	11.4	5.2	12.6	1.7	1.5	(3.9)	4.8	0.0	0.9	72.9	3.3	0.6	3.4
Commercial Auto Liability*	1,595,332	68.6	13.0	5.7	15.6	2.0	0.2	(5.1)	7.8	0.3	2.4	52.1	3.4	0.6	4.0
Commercial Auto Physical	283,069	81.8	9.8	6.1	16.8	1.5	0.3	(16.3)	1.6	(3.1)	(11.5)	100.1	3.3	0.6	(8.8)
Commercial Auto Total*	1,878,401	70.6	12.5	5.7	15.8	2.0	0.2	(6.8)	6.9	(0.2)	0.3	56.2	3.4	0.6	3.0
Homeowners Multiple Peril	3,025,073	69.0	9.4	4.9	18.9	1.5	0.8	(4.5)	3.2	(0.4)	(0.9)	84.1	3.4	0.6	2.0
Farmowners Multiple Peril	3,653	29.6	6.8	5.7	27.0	2.1	0.0	28.7	2.2	6.4	24.5	91.7	3.5	0.6	25.4
Commercial Multiple Peril	1,715,055	56.2	13.1	7.0	23.2	1.8	0.1	(1.4)	6.2	0.8	4.1	57.0	3.4	0.6	5.1
Fire	433,079	57.8	5.1	5.8	17.1	1.4	0.1	12.6	3.3	3.2	12.7	79.5	3.3	0.6	12.9
Allied Lines	650,357	130.7	9.8	4.6	17.3	1.3	0.2	(64.0)	4.5	(12.7)	(46.8)	74.3	3.4	0.6	(32.0)
Inland Marine	861,167	55.6	4.9	6.2	20.4	2.0	0.1	10.8	1.7	2.6	9.9	106.2	3.3	0.6	13.3
Medical Professional Liability	478,302	61.9	29.0	9.1	15.4	1.1	0.1	(16.6)	17.7	(0.4)	1.5	28.4	3.3	0.6	3.1
Other Liability	3,391,784	61.9	17.7	5.6	18.0	1.3	0.0	(4.6)	11.6	1.0	5.9	39.7	3.4	0.6	5.1
Products Liability	200,933	73.1	54.7	5.9	17.9	1.2	0.0	(52.8)	26.4	(6.5)	(19.9)	20.9	3.4	0.6	(1.4)
Workers Compensation	2,240,507	48.9	14.3	8.5	13.6	2.8	2.9	9.0	17.4	4.9	21.6	31.7	3.4	0.6	9.6
Mortgage Guaranty	178,226	9.0	0.9	18.2	3.4	2.2	0.0	66.3	(9.8)	12.2	44.3	66.8	3.4	0.6	32.4
Financial Guaranty*	13,180	(0.3)	(0.4)	77.3	13.8	2.6	0.0	7.0	15.3	4.1	18.2	9.5	3.4	0.6	4.6
Accident and Health	181,201	77.3	3.5	5.1	15.5	2.8	0.0	(4.2)	7.6	0.5	3.0	34.7	3.4	0.6	3.8
Warranty	22,338	56.0	0.4	4.0	2.6	2.3	0.0	34.7	7.8	8.7	33.9	48.8	3.1	0.5	19.1
All Other	666,590	38.6	7.3	8.7	23.8	1.9	0.0	19.8	5.2	5.1	20.0	70.6	3.3	0.6	16.8
Total All Lines	23,982,034	65.8	12.6	6.1	16.1	1.8	0.9	(3.2)	7.2	0.6	3.5	55.3	3.4	0.6	4.7

*See technical notes

2021 Profitability Report New Mexico

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	944,252	56.8	8.9	5.3	14.6	3.3	0.5	10.6	3.6	2.8	11.3	85.4	3.4	0.6	12.5
Private Passenger Auto Physical	620,423	69.2	8.2	5.1	14.7	3.3	0.5	(1.0)	1.1	(0.0)	0.1	125.0	3.4	0.6	2.9
Private Passenger Auto Total	1,564,676	61.7	8.6	5.2	14.7	3.3	0.5	6.0	2.6	1.7	6.9	97.7	3.4	0.6	9.5
Commercial Auto Liability	210,198	60.2	10.7	5.7	17.0	3.2	0.0	3.1	6.3	1.8	7.7	59.2	3.4	0.6	7.4
Commercial Auto Physical	64,969	48.2	5.4	6.1	18.0	3.2	0.0	19.1	1.5	4.3	16.3	100.9	3.4	0.6	19.3
Commercial Auto Total	275,167	57.4	9.5	5.8	17.3	3.2	0.0	6.9	5.2	2.4	9.7	65.6	3.4	0.6	9.2
Homeowners Multiple Peril	633,648	55.5	6.9	4.9	17.8	3.3	0.6	10.9	2.4	2.7	10.6	93.5	3.4	0.6	12.7
Farmowners Multiple Peril	28,516	39.8	5.1	5.7	22.3	3.4	0.0	23.7	2.2	5.4	20.6	91.9	3.4	0.6	21.8
Commercial Multiple Peril Fire	254,715	58.8	12.8	7.0	21.8	3.1	0.1	(3.5)	5.0	0.1	1.3	64.4	3.4	0.6	3.6
Allied Lines	59,626	28.3	2.1	5.8	17.2	2.5	0.1	44.0	2.2	9.6	36.6	91.1	3.3	0.6	36.1
Inland Marine	179,625	116.6	5.8	4.6	12.8	1.2	0.2	(41.2)	3.0	(8.1)	(30.0)	90.4	3.3	0.6	(24.4)
Medical Professional Liability	131,973	59.0	5.0	6.2	20.6	3.3	0.1	5.8	1.3	1.4	5.7	117.1	3.4	0.6	9.4
Other Liability	60,006	105.0	65.3	9.1	13.5	2.3	1.2	(96.4)	17.8	(17.1)	(61.4)	28.6	3.3	0.6	(14.8)
Products Liability	306,106	59.6	16.8	5.6	18.5	2.5	0.1	(3.1)	9.3	1.0	5.2	46.1	3.4	0.6	5.2
Workers Compensation	11,144	19.0	19.2	5.9	20.6	2.2	(0.0)	33.2	12.2	9.1	36.3	37.7	3.4	0.6	16.5
Mortgage Guaranty	253,145	36.7	8.3	8.5	14.2	3.4	0.1	28.8	15.7	8.8	35.7	35.1	3.4	0.6	15.3
Financial Guaranty*	32,130	11.0	1.4	18.2	3.4	2.8	0.0	63.3	(12.7)	11.1	39.5	97.1	3.4	0.6	41.2
Accident and Health	953	(0.0)	0.0	77.3	13.6	6.6	0.0	2.5	6.0	1.6	6.9	29.0	3.5	0.6	4.9
Warranty	18,021	53.3	2.0	5.1	16.6	4.1	0.0	18.9	7.2	5.2	20.9	34.7	3.4	0.6	10.1
All Other	3,847	50.1	(0.1)	4.0	3.7	2.3	0.0	40.0	8.2	9.8	38.3	46.5	3.1	0.5	20.4
Total All Lines	106,901	30.3	2.4	8.7	26.0	3.3	0.0	29.3	4.6	7.0	27.0	73.0	3.3	0.6	22.4
	3,920,198	59.4	9.5	5.9	16.5	3.1	0.3	5.2	4.4	1.9	7.8	73.0	3.4	0.6	8.5

*See technical notes

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**2021 Profitability Report
New York**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plyhldr	Under- Writing Profit	Invest Gain On Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	9,323,931	73.2	14.6	5.3	14.2	2.7	0.2	(10.3)	5.4	(1.2)	(3.7)	68.7	3.4	0.6	0.3
Private Passenger Auto Physical	5,366,902	77.0	9.0	5.1	14.7	2.5	0.3	(8.5)	1.1	(1.6)	(5.8)	124.1	3.4	0.6	(4.4)
Private Passenger Auto Total	14,690,833	74.6	12.6	5.2	14.4	2.6	0.2	(9.6)	3.8	(1.4)	(4.5)	82.1	3.4	0.6	(0.9)
Commercial Auto Liability	2,486,855	70.8	15.6	5.7	17.4	3.2	0.0	(12.6)	7.8	(1.3)	(3.5)	52.3	3.4	0.6	1.0
Commercial Auto Physical	454,200	53.7	6.6	6.1	17.4	2.4	0.0	13.8	1.5	3.2	12.2	100.0	3.4	0.6	14.9
Commercial Auto Total	2,941,055	68.1	14.2	5.7	17.4	3.0	0.0	(8.5)	6.8	(0.6)	(1.1)	56.5	3.4	0.6	2.2
Homeowners Multiple Peril	6,023,384	55.1	7.6	4.9	21.4	2.3	0.3	8.4	3.1	2.3	9.2	84.4	3.4	0.6	10.6
Farmowners Multiple Peril	50,501	47.3	6.0	5.7	26.3	1.6	0.0	13.1	2.8	3.2	12.7	84.0	3.4	0.6	13.5
Commercial Multiple Peril	4,440,317	54.5	14.3	7.0	24.0	2.1	0.1	(1.9)	7.7	0.9	4.9	50.2	3.4	0.6	5.2
Fire	1,057,249	38.2	4.7	5.8	19.6	1.8	0.0	29.8	3.0	6.8	26.0	82.2	3.4	0.6	24.2
Allied Lines	1,189,885	49.2	4.6	4.6	15.9	1.5	0.0	24.0	4.1	5.7	22.3	78.7	3.4	0.6	20.4
Inland Marine	1,900,724	47.5	5.2	6.2	21.9	2.3	0.0	16.9	2.7	4.0	15.6	90.2	3.4	0.6	16.9
Medical Professional Liability	1,615,912	70.1	31.8	9.1	9.6	2.2	0.0	(22.9)	24.5	(0.5)	2.2	22.2	3.3	0.6	3.2
Other Liability	11,054,492	60.6	15.6	5.6	18.9	1.4	0.0	(2.1)	11.9	1.6	8.2	38.7	3.4	0.6	6.0
Products Liability	323,228	46.0	36.6	5.9	18.7	1.1	0.0	(8.2)	21.5	2.0	11.3	24.5	3.4	0.6	5.6
Workers Compensation	4,849,865	54.0	12.2	8.5	11.1	2.3	4.4	7.5	18.8	4.8	21.5	30.1	3.4	0.6	9.2
Mortgage Guaranty	200,764	19.8	2.1	18.2	3.4	2.2	0.0	54.3	(8.6)	9.9	35.8	60.0	3.4	0.6	24.3
Financial Guaranty*	124,937	(24.3)	69.0	77.3	13.6	3.1	0.0	(38.7)	(3.8)	(8.8)	(33.7)	21.4	3.5	0.6	(4.3)
Accident and Health	516,264	62.5	3.5	5.1	12.7	2.4	0.0	13.8	6.0	3.9	15.9	40.4	3.3	0.6	9.1
Warranty	56,348	53.9	(0.1)	4.0	7.5	3.3	0.0	31.5	7.2	7.9	30.8	49.3	3.3	0.6	17.9
All Other	1,756,109	55.5	8.6	8.7	25.9	1.7	0.0	(0.5)	4.2	0.6	3.1	75.9	3.3	0.6	5.1
Total All Lines	52,791,865	61.6	12.8	6.2	17.4	2.2	0.5	(0.8)	8.0	1.2	5.9	51.8	3.4	0.6	5.8

*See technical notes

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**2021 Profitability Report
North Carolina**

	Percent of Direct Premiums Earned										Percent of Net Worth				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Line Of Business	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	3,546,178	70.9	9.1	5.3	16.0	2.3	0.4	(4.1)	3.2	(0.3)	(0.6)	89.5	3.4	0.6	2.3
Private Passenger Auto Physical	3,448,619	62.1	7.2	5.1	15.7	2.3	0.4	7.3	1.0	1.7	6.6	124.9	3.4	0.6	11.1
Private Passenger Auto Total	6,994,796	66.6	8.2	5.2	15.8	2.3	0.4	1.5	2.1	0.7	3.0	104.0	3.4	0.6	5.9
Commercial Auto Liability	956,978	59.4	11.3	5.7	17.2	2.6	0.0	3.8	5.3	1.7	7.4	65.5	3.4	0.6	7.6
Commercial Auto Physical	320,841	61.3	6.6	6.1	18.6	2.4	0.0	5.1	1.3	1.3	5.1	104.3	3.4	0.6	8.1
Commercial Auto Total	1,277,819	59.9	10.1	5.8	17.5	2.6	0.0	4.1	4.3	1.6	6.8	72.2	3.4	0.6	7.7
Homeowners Multiple Peril	3,181,780	50.5	6.3	4.9	19.1	2.8	0.5	15.9	2.3	3.8	14.5	94.2	3.4	0.6	16.5
Farmowners Multiple Peril	67,916	39.6	3.6	5.7	22.3	2.8	0.0	25.8	2.1	5.8	22.1	93.5	3.4	0.6	23.5
Commercial Multiple Peril Fire	1,114,550	37.6	8.1	7.0	22.3	2.5	0.1	22.5	3.7	5.4	20.8	73.6	3.4	0.6	18.1
Allied Lines	374,530	216.1	12.6	5.8	17.2	2.1	0.2	(154.0)	5.6	(31.4)	(117.0)	62.1	3.3	0.6	(69.8)
Inland Marine	827,714	45.2	2.5	4.6	14.8	1.4	0.3	31.1	2.7	7.0	26.9	97.9	3.4	0.6	29.1
Medical Professional Liability	812,226	40.7	3.0	6.2	22.6	2.7	0.1	24.7	1.2	5.4	20.6	114.6	3.4	0.6	26.4
Other Liability	179,633	24.2	25.0	9.1	13.5	1.3	1.6	25.3	11.7	7.4	29.7	37.7	3.2	0.6	13.9
Products Liability	1,796,760	59.1	11.8	5.6	16.8	1.7	0.2	4.8	8.6	2.5	10.9	48.1	3.4	0.6	8.0
Workers Compensation	110,383	69.1	29.7	5.9	19.2	1.5	0.0	(25.4)	10.6	(3.5)	(11.3)	42.1	3.4	0.6	(2.0)
Mortgage Guaranty	1,312,040	47.8	10.9	8.5	13.2	3.1	0.4	16.0	11.0	5.3	21.8	46.4	3.4	0.6	12.9
Financial Guaranty*	199,164	2.4	0.4	18.2	3.4	2.1	0.0	73.5	(12.4)	13.3	47.8	91.4	3.4	0.6	46.5
Accident and Health	2,628	0.0	0.0	77.3	13.6	3.5	0.0	5.6	16.3	4.0	17.9	8.7	3.5	0.6	4.4
Warranty	149,123	79.8	3.7	5.1	16.5	2.6	0.0	(7.7)	6.0	(0.6)	(1.1)	39.3	3.4	0.6	2.4
All Other	53,104	56.6	0.0	4.0	6.5	2.3	0.0	30.6	7.9	7.8	30.7	47.1	3.2	0.6	17.2
Total All Lines	533,113	24.4	2.7	8.7	24.1	2.4	0.0	37.7	4.7	8.7	33.7	71.2	3.3	0.6	26.7
	18,987,278	58.4	8.1	5.9	17.2	2.4	0.3	7.8	3.8	2.3	9.3	77.8	3.4	0.6	10.0

*See technical notes

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2021 Profitability Report North Dakota

	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Line Of Business	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	219,788	57.4	8.9	5.3	17.3	2.0	0.2	8.9	3.1	2.4	9.5	90.3	3.4	0.6	11.4
Private Passenger Auto Physical	295,990	76.9	9.3	5.1	18.3	1.9	0.2	(11.8)	0.9	(2.3)	(8.6)	127.6	3.4	0.6	(8.1)
Private Passenger Auto Total	515,778	68.6	9.1	5.2	17.9	2.0	0.2	(3.0)	1.8	(0.3)	(0.9)	108.5	3.4	0.6	1.9
Commercial Auto Liability	101,078	39.3	6.5	5.7	17.4	1.9	0.1	29.1	5.8	7.1	27.8	62.7	3.4	0.6	20.2
Commercial Auto Physical	77,351	58.8	6.2	6.1	18.7	1.9	0.0	8.3	1.4	2.0	7.7	103.4	3.4	0.6	10.8
Commercial Auto Total	178,429	47.8	6.4	5.8	18.0	1.9	0.0	20.1	3.9	4.9	19.1	75.6	3.4	0.6	17.2
Homeowners Multiple Peril	249,948	63.0	7.4	4.9	20.3	2.1	0.2	2.1	2.3	0.8	3.5	94.6	3.4	0.6	6.1
Farmowners Multiple Peril	137,521	59.6	5.2	5.7	21.4	1.9	0.1	6.1	1.8	1.6	6.3	97.8	3.4	0.6	9.0
Commercial Multiple Peril	151,959	58.9	9.1	7.0	21.5	1.9	0.1	1.5	3.5	0.9	4.1	75.9	3.4	0.6	5.9
Fire	47,123	69.8	4.3	5.8	17.2	1.6	0.0	1.2	2.6	0.7	3.1	87.2	3.3	0.6	5.5
Allied Lines	1,232,233	138.5	6.5	4.6	12.3	0.2	0.0	(62.1)	1.0	(12.9)	(48.3)	151.7	3.4	0.6	(70.4)
Inland Marine	91,880	48.1	3.5	6.2	18.8	2.1	0.0	21.2	1.5	4.7	18.0	109.7	3.3	0.6	22.5
Medical Professional Liability	12,649	40.7	22.1	9.1	15.7	1.9	0.2	10.4	10.2	3.9	16.6	42.9	3.2	0.6	9.8
Other Liability	201,143	49.4	11.0	5.6	17.5	1.5	0.0	15.0	8.3	4.6	18.7	49.2	3.4	0.6	12.0
Products Liability	12,570	49.5	36.1	5.9	19.7	1.8	0.0	(12.9)	10.5	(0.9)	(1.5)	42.4	3.4	0.6	2.2
Workers Compensation*	4,834	19.3	6.3	8.5	9.0	5.6	0.2	51.0	7.5	12.0	46.5	62.7	3.4	0.6	31.9
Mortgage Guaranty	16,169	11.8	1.4	18.2	3.4	2.2	0.0	63.0	(13.3)	10.9	38.8	107.2	3.4	0.6	44.4
Financial Guaranty*	330	0.0	0.0	77.3	13.6	4.3	0.0	4.9	25.3	5.4	24.8	5.3	3.5	0.6	4.2
Accident and Health	12,100	61.6	2.3	5.1	14.2	2.2	0.0	14.6	7.9	4.4	18.0	35.4	3.3	0.6	9.1
Warranty	701	80.6	0.2	4.0	0.9	2.7	0.0	11.7	11.6	4.5	18.9	35.6	3.0	0.5	9.2
All Other	57,648	25.7	3.1	8.7	23.6	2.6	0.0	36.3	4.2	8.4	32.2	77.7	3.3	0.6	27.7
Total All Lines	2,923,016	92.0	7.4	5.3	16.1	1.2	0.1	(22.0)	2.2	(4.2)	(15.5)	101.7	3.4	0.6	(13.0)

*See technical notes

2021 Profitability Report Ohio

	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Line Of Business	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	3,729,804	58.7	8.5	5.3	16.8	1.7	0.1	8.8	3.3	2.4	9.7	87.5	3.4	0.6	11.3
Private Passenger Auto Physical	3,187,604	70.4	8.3	5.1	17.2	1.7	0.2	(2.8)	1.1	(0.4)	(1.3)	122.2	3.4	0.6	1.2
Private Passenger Auto Total	6,917,408	64.0	8.4	5.2	17.0	1.7	0.2	3.5	2.3	1.1	4.7	100.7	3.4	0.6	7.5
Commercial Auto Liability	1,046,300	50.6	8.7	5.7	16.9	1.6	0.0	16.5	5.3	4.4	17.3	65.6	3.4	0.6	14.2
Commercial Auto Physical	391,379	57.6	7.2	6.1	19.0	1.6	0.0	8.5	1.3	2.0	7.8	104.2	3.4	0.6	10.9
Commercial Auto Total	1,437,679	52.5	8.3	5.8	17.5	1.6	0.0	14.3	4.2	3.7	14.7	72.9	3.4	0.6	13.5
Homeowners Multiple Peril	3,248,959	53.3	6.8	4.9	19.9	2.4	0.2	12.4	2.5	3.0	11.8	91.9	3.4	0.6	13.7
Farmowners Multiple Peril	185,850	45.2	4.6	5.7	23.7	1.7	0.0	19.1	2.0	4.3	16.7	94.7	3.4	0.6	18.7
Commercial Multiple Peril	1,479,830	42.8	8.0	7.0	22.1	1.4	0.1	18.6	3.7	4.6	17.8	73.4	3.4	0.6	15.9
Fire	458,735	52.6	4.2	5.8	17.0	1.7	0.1	18.5	3.1	4.4	17.2	81.8	3.3	0.6	16.8
Allied Lines	784,773	31.1	2.1	4.6	12.9	0.9	0.0	48.2	2.2	10.5	39.9	109.7	3.3	0.6	46.6
Inland Marine	767,384	47.0	4.1	6.2	20.3	1.8	0.0	20.5	1.4	4.6	17.4	113.3	3.3	0.6	22.4
Medical Professional Liability	255,146	27.6	15.7	9.1	14.3	1.5	0.9	30.8	14.5	9.0	36.3	33.1	3.3	0.6	14.7
Other Liability	2,276,992	53.9	11.6	5.6	16.5	1.4	0.0	10.9	10.5	4.1	17.3	42.5	3.4	0.6	10.1
Products Liability	128,675	47.3	25.7	5.9	18.3	1.1	0.0	1.7	20.9	4.0	18.7	25.2	3.4	0.6	7.5
Workers Compensation*	20,764	(27.6)	6.9	8.5	43.5	3.4	0.5	64.9	22.2	17.5	69.6	25.4	3.5	0.6	20.5
Mortgage Guaranty	191,357	2.8	0.2	18.2	3.4	1.7	0.0	73.7	(12.6)	13.3	47.8	94.0	3.4	0.6	47.7
Financial Guaranty*	3,283	0.0	3.6	77.3	13.6	2.4	0.0	3.1	24.0	4.8	22.3	5.8	3.4	0.6	4.1
Accident and Health	223,649	73.4	3.1	5.1	13.5	2.6	0.0	2.3	4.3	1.2	5.3	48.7	3.3	0.6	5.3
Warranty	68,683	57.2	(0.1)	4.0	7.0	1.5	0.0	30.5	7.2	7.7	30.0	50.4	3.2	0.6	17.8
All Other	627,421	27.7	3.7	8.7	22.8	1.9	0.0	35.3	4.9	8.3	31.9	73.5	3.3	0.6	26.1
Total All Lines	19,076,590	53.6	7.8	5.7	17.9	1.7	0.1	13.2	3.8	3.4	13.6	76.4	3.4	0.6	13.1

*See technical notes

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2021 Profitability Report Oklahoma

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhdr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	1,516,765	62.5	9.3	5.3	16.8	2.2	0.3	3.5	3.1	1.3	5.4	90.5	3.4	0.6	7.6
Private Passenger Auto Physical	1,363,062	73.0	8.6	5.1	16.8	2.1	0.4	(5.9)	1.1	(1.0)	(3.7)	124.0	3.4	0.6	(1.8)
Private Passenger Auto Total	2,879,827	67.5	8.9	5.2	16.8	2.1	0.4	(0.9)	2.2	0.2	1.1	103.7	3.4	0.6	3.9
Commercial Auto Liability	445,856	51.1	8.8	5.7	17.0	2.3	0.1	15.0	5.9	4.2	16.7	61.7	3.4	0.6	13.1
Commercial Auto Physical	174,294	54.8	6.0	6.1	16.8	2.3	0.1	13.9	1.4	3.2	12.2	104.3	3.4	0.6	15.5
Commercial Auto Total	620,149	52.2	8.0	5.8	16.9	2.3	0.1	14.7	4.6	3.9	15.4	69.7	3.4	0.6	13.6
Homeowners Multiple Peril	1,885,585	66.5	8.4	4.9	18.9	2.3	0.4	(1.5)	2.4	0.1	0.8	93.8	3.4	0.6	3.5
Farmowners Multiple Peril	174,784	48.4	4.7	5.7	21.4	2.3	0.0	17.5	2.1	4.0	15.5	94.2	3.4	0.6	17.4
Commercial Multiple Peril	624,498	72.9	10.9	7.0	21.6	2.2	0.2	(14.7)	3.7	(2.5)	(8.6)	73.4	3.4	0.6	(3.5)
Fire	216,989	60.1	5.2	5.8	16.8	1.6	0.1	10.4	2.4	2.6	10.2	90.3	3.3	0.6	11.9
Allied Lines	497,128	81.8	5.6	4.6	13.9	1.0	0.2	(7.1)	3.0	(1.0)	(3.1)	93.4	3.3	0.6	(0.2)
Inland Marine	299,457	53.3	4.2	6.2	21.7	2.4	0.1	12.0	1.5	2.8	10.7	110.3	3.4	0.6	14.6
Medical Professional Liability	112,273	44.2	23.8	9.1	13.1	1.6	0.2	8.0	12.9	3.9	17.0	36.1	3.2	0.6	8.8
Other Liability	750,747	53.8	10.4	5.6	18.0	1.8	0.1	10.4	9.4	3.8	16.0	45.6	3.4	0.6	10.1
Products Liability	38,002	21.9	14.5	5.9	19.8	1.4	0.0	36.5	10.9	9.6	37.9	41.2	3.4	0.6	18.4
Workers Compensation*	590,085	37.5	9.7	8.5	13.9	6.3	0.7	23.4	16.3	7.7	31.9	33.8	3.4	0.6	13.6
Mortgage Guaranty	54,682	12.1	1.4	18.2	3.4	2.3	0.0	62.7	(12.8)	10.9	39.0	96.1	3.4	0.6	40.2
Financial Guaranty*	528	0.0	0.0	77.3	13.6	3.3	0.0	5.8	67.4	12.9	60.3	1.9	3.4	0.6	4.0
Accident and Health	63,868	68.3	5.0	5.1	16.9	3.2	0.0	1.6	3.7	1.0	4.3	51.9	3.4	0.6	5.0
Warranty	14,110	64.6	(0.1)	4.0	1.6	2.8	0.0	27.1	9.4	7.3	29.2	42.1	3.1	0.5	14.8
All Other	221,066	65.8	9.2	8.7	26.5	2.6	0.1	(12.8)	4.5	(1.9)	(6.4)	75.0	3.3	0.6	(2.0)
Total All Lines	9,043,778	62.4	8.7	5.8	17.7	2.4	0.3	2.7	4.2	1.3	5.6	74.8	3.4	0.6	7.0

*See technical notes

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2021 Profitability Report Oregon

Line Of Business	Percent of Direct Premiums Earned										Percent of Net Worth				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhdr	Under- Writing Profit	Invest Gain On Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	2,066,537	60.4	9.2	5.3	15.1	0.7	0.3	9.0	3.5	2.5	10.0	86.0	3.4	0.6	11.4
Private Passenger Auto Physical	1,059,025	75.2	8.8	5.1	16.1	0.8	0.3	(6.1)	1.2	(1.1)	(3.9)	121.0	3.4	0.6	(1.9)
Private Passenger Auto Total	3,125,562	65.4	9.1	5.2	15.4	0.7	0.3	3.8	2.7	1.3	5.3	95.3	3.4	0.6	7.8
Commercial Auto Liability	410,482	51.1	8.1	5.7	16.9	1.5	0.2	16.6	5.7	4.5	17.8	62.8	3.4	0.6	14.0
Commercial Auto Physical	131,584	50.3	6.0	6.1	18.6	1.4	0.0	17.6	1.4	3.9	15.1	103.1	3.4	0.6	18.3
Commercial Auto Total	542,066	50.9	7.6	5.8	17.3	1.5	0.2	16.8	4.6	4.3	17.1	69.4	3.4	0.6	14.7
Homeowners Multiple Peril	1,009,232	59.9	7.6	4.9	18.2	1.5	0.3	7.6	4.1	2.3	9.4	74.7	3.4	0.6	9.8
Farmowners Multiple Peril	77,921	60.5	7.3	5.7	21.5	1.8	0.0	3.3	3.2	1.2	5.3	80.4	3.4	0.6	7.0
Commercial Multiple Peril	587,595	53.6	10.0	7.0	21.0	1.8	0.1	6.7	5.2	2.3	9.6	62.8	3.4	0.6	8.8
Fire	151,302	73.2	5.2	5.8	16.3	1.6	0.1	(2.2)	3.9	0.2	1.5	73.7	3.3	0.6	3.9
Allied Lines	231,916	93.0	4.9	4.6	14.5	0.8	0.1	(17.9)	3.3	(3.2)	(11.4)	85.4	3.3	0.6	(7.0)
Inland Marine	330,603	45.5	3.2	6.2	21.0	1.5	0.1	22.5	1.7	5.0	19.2	107.3	3.3	0.6	23.4
Medical Professional Liability	103,626	45.8	27.6	9.1	11.9	2.3	0.4	2.9	11.3	2.6	11.6	39.7	3.2	0.6	7.3
Other Liability	814,668	60.3	15.6	5.6	18.4	1.3	0.1	(1.3)	10.0	1.5	7.3	43.9	3.4	0.6	6.0
Products Liability	50,330	30.1	19.4	5.9	20.4	1.2	0.0	23.1	12.9	7.1	28.9	36.1	3.4	0.6	13.2
Workers Compensation	699,672	74.9	12.7	8.5	11.5	0.5	30.2	(38.2)	19.2	(4.7)	(14.3)	29.3	3.3	0.6	(1.4)
Mortgage Guaranty	89,127	3.9	0.4	18.2	3.4	2.1	0.0	72.0	(13.1)	12.8	46.0	101.7	3.4	0.6	49.6
Financial Guaranty*	4,368	0.0	0.0	77.3	13.6	14.3	0.0	(5.2)	6.4	0.0	1.2	21.4	3.7	0.6	3.3
Accident and Health	67,874	64.4	2.8	5.1	14.9	1.4	0.0	11.4	11.2	4.3	18.2	27.5	3.3	0.6	7.7
Warranty	4,829	52.7	(0.1)	4.0	2.0	1.7	0.0	39.8	10.2	10.1	39.8	39.7	3.0	0.5	18.3
All Other	368,679	16.1	3.1	8.7	22.0	1.8	0.1	48.3	3.9	10.8	41.4	81.3	3.2	0.6	36.3
Total All Lines	8,259,370	59.9	9.2	6.1	16.6	1.2	2.7	4.2	5.4	1.8	7.8	65.1	3.4	0.6	7.9

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2021 Profitability Report Pennsylvania

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhdr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	4,915,199	62.0	10.0	5.3	16.2	2.2	0.2	4.0	4.8	1.7	7.1	72.8	3.4	0.6	8.0
Private Passenger Auto Physical	4,284,913	74.6	8.7	5.1	16.7	2.2	0.2	(7.4)	1.1	(1.3)	(4.9)	120.7	3.4	0.6	(3.1)
Private Passenger Auto Total	9,200,112	67.8	9.4	5.2	16.4	2.2	0.2	(1.3)	3.1	0.3	1.6	89.3	3.4	0.6	4.2
Commercial Auto Liability	1,407,466	53.2	10.7	5.7	16.6	2.2	0.1	11.5	6.2	3.5	14.2	59.9	3.4	0.6	11.3
Commercial Auto Physical	564,600	62.0	7.2	6.1	19.9	2.2	0.1	2.5	1.2	0.7	3.0	108.4	3.4	0.6	6.0
Commercial Auto Total	1,972,065	55.7	9.7	5.8	17.5	2.2	0.1	8.9	4.8	2.7	11.0	68.7	3.4	0.6	10.4
Homeowners Multiple Peril	3,743,283	60.7	8.3	4.9	19.1	2.3	0.3	4.3	2.8	1.4	5.7	88.4	3.4	0.6	7.9
Farmowners Multiple Peril	113,731	40.4	4.4	5.7	25.3	2.6	0.0	21.6	2.0	4.9	18.7	94.2	3.5	0.6	20.5
Commercial Multiple Peril	2,020,480	47.5	12.0	7.0	22.8	2.2	0.2	8.4	5.2	2.7	10.9	63.1	3.4	0.6	9.7
Fire	543,885	49.3	4.4	5.8	17.0	1.8	0.3	21.3	3.7	5.1	19.9	76.1	3.3	0.6	17.9
Allied Lines	577,433	74.2	5.7	4.6	4.7	1.6	0.1	8.9	4.1	2.6	10.5	80.2	3.2	0.6	11.1
Inland Marine	976,648	45.6	4.9	6.2	20.7	2.2	0.1	20.3	1.4	4.5	17.2	114.9	3.3	0.6	22.5
Medical Professional Liability	771,591	57.6	30.7	9.1	9.3	1.5	0.1	(8.3)	15.5	0.9	6.2	32.3	3.3	0.6	4.7
Other Liability	3,701,699	57.4	11.5	5.6	16.8	1.6	0.1	7.1	10.1	3.2	14.0	43.9	3.4	0.6	8.9
Products Liability	151,915	75.2	21.6	5.9	18.7	1.3	0.2	(22.9)	31.7	0.7	8.2	17.8	3.4	0.6	4.2
Workers Compensation*	2,335,669	47.9	11.2	8.5	13.0	2.1	0.7	16.6	13.8	5.9	24.5	38.8	3.4	0.6	12.3
Mortgage Guaranty	209,868	0.4	(0.1)	18.2	3.4	2.1	0.0	76.0	(12.4)	13.8	49.8	91.3	3.4	0.6	48.2
Financial Guaranty*	12,932	4.3	0.6	77.3	13.6	2.9	0.0	1.3	12.2	2.4	11.1	9.9	3.4	0.6	3.9
Accident and Health	370,491	77.7	3.8	5.1	(5.3)	1.9	0.0	16.8	6.5	4.7	18.7	42.8	2.8	0.5	10.3
Warranty	71,181	54.1	(0.3)	4.0	2.9	1.9	0.0	37.4	9.0	9.4	37.0	43.6	3.1	0.5	18.7
All Other	660,030	16.7	3.0	8.7	23.5	2.1	0.0	46.0	4.8	10.5	40.3	72.7	3.3	0.6	32.0
Total All Lines	27,433,014	58.3	9.9	6.0	16.6	2.1	0.2	6.9	5.6	2.4	10.1	63.8	3.4	0.6	9.2

*See technical notes

**2021 Profitability Report
Rhode Island**

	Percent of Direct Premiums Earned								Percent of Net Worth							
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)	
Line Of Business	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth	
Private Passenger Auto Liability	670,224	59.8	9.1	5.3	13.3	2.5	1.3	8.6	4.2	2.5	10.3	78.7	3.4	0.6	10.9	
Private Passenger Auto Physical	368,808	65.5	7.7	5.1	13.2	2.4	1.6	4.6	1.1	1.2	4.5	123.9	3.4	0.6	8.4	
Private Passenger Auto Total	1,039,032	61.8	8.6	5.2	13.3	2.5	1.4	7.2	3.1	2.0	8.2	90.4	3.4	0.6	10.2	
Commercial Auto Liability	109,517	51.0	7.1	5.7	17.6	2.9	0.0	15.8	5.9	4.3	17.4	61.3	3.4	0.6	13.5	
Commercial Auto Physical	32,606	52.3	6.6	6.1	19.0	2.3	0.0	13.8	1.3	3.1	11.9	103.1	3.4	0.6	15.1	
Commercial Auto Total	142,122	51.3	7.0	5.8	17.9	2.7	0.0	15.4	4.8	4.1	16.1	67.6	3.4	0.6	13.7	
Homeowners Multiple Peril	475,651	52.5	7.1	4.9	18.1	2.3	2.2	13.0	2.7	3.2	12.5	89.9	3.4	0.6	14.0	
Farmowners Multiple Peril	467	36.3	4.4	5.7	22.5	3.2	0.0	27.8	1.7	6.1	23.4	97.0	3.4	0.6	25.6	
Commercial Multiple Peril	189,963	40.5	8.2	7.0	23.0	2.1	0.2	19.0	5.0	4.9	19.1	63.9	3.4	0.6	15.0	
Fire	51,730	49.3	4.4	5.8	18.2	1.8	0.2	20.4	2.7	4.8	18.4	85.3	3.3	0.6	18.5	
Allied Lines	83,436	36.4	3.9	4.6	16.1	1.6	0.4	37.0	2.6	8.2	31.4	94.6	3.4	0.6	32.5	
Inland Marine	93,304	61.3	6.3	6.2	23.5	2.4	0.2	0.1	2.7	0.5	2.3	91.2	3.4	0.6	4.9	
Medical Professional Liability	35,361	176.0	31.5	9.1	13.9	1.8	0.1	(132.4)	22.4	(23.9)	(86.1)	23.8	3.3	0.6	(17.8)	
Other Liability	334,309	55.2	10.6	5.6	16.4	1.9	0.2	10.2	10.3	3.9	16.6	43.1	3.4	0.6	9.9	
Products Liability	13,676	65.4	71.8	5.9	18.8	1.7	(0.0)	(63.6)	15.1	(10.7)	(37.7)	32.5	3.4	0.6	(9.5)	
Workers Compensation	205,634	48.6	12.0	8.5	14.7	6.5	1.9	7.9	10.2	3.4	14.7	48.6	3.4	0.6	10.0	
Mortgage Guaranty	19,177	(3.1)	(0.7)	18.2	3.4	2.2	0.0	80.0	(11.7)	14.8	53.5	84.3	3.4	0.6	47.9	
Financial Guaranty*	550	0.0	0.0	77.3	13.6	8.9	0.0	0.2	16.5	2.9	13.7	7.4	3.6	0.6	4.0	
Accident and Health	39,157	36.6	1.8	5.1	9.4	2.4	0.0	44.8	(0.0)	9.4	35.4	91.0	3.3	0.6	34.9	
Warranty	2,213	65.5	(0.2)	4.0	0.2	2.2	0.0	28.3	9.7	7.6	30.4	41.5	3.0	0.5	15.1	
All Other	104,874	25.8	4.9	8.7	23.2	2.1	0.1	35.2	6.2	8.5	32.9	62.7	3.3	0.6	23.4	
Total All Lines	2,830,657	54.9	8.7	5.9	16.2	2.6	1.1	10.7	4.8	3.1	12.4	69.5	3.4	0.6	11.4	

*See technical notes

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**2021 Profitability Report
South Carolina**

	Percent of Direct Premiums Earned								Percent of Net Worth							
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)	
Line Of Business	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth	
Private Passenger Auto Liability	3,051,046	68.9	9.8	5.3	15.3	2.9	0.4	(2.7)	3.4	0.0	0.7	86.5	3.4	0.6	3.4	
Private Passenger Auto Physical	1,783,772	66.7	7.8	5.1	15.4	2.8	0.5	1.6	1.1	0.5	2.2	125.3	3.4	0.6	5.5	
Private Passenger Auto Total	4,834,818	68.1	9.1	5.2	15.4	2.9	0.5	(1.1)	2.6	0.2	1.3	97.7	3.4	0.6	4.0	
Commercial Auto Liability	523,371	72.2	11.4	5.7	17.5	3.1	0.0	(9.8)	5.8	(1.1)	(3.0)	61.7	3.4	0.6	1.0	
Commercial Auto Physical	149,599	59.7	6.9	6.1	18.3	3.1	0.0	5.8	1.4	1.5	5.8	101.9	3.4	0.6	8.7	
Commercial Auto Total	672,970	69.4	10.4	5.8	17.7	3.1	0.0	(6.4)	4.8	(0.5)	(1.0)	67.6	3.4	0.6	2.1	
Homeowners Multiple Peril	2,001,436	40.2	5.3	4.9	19.5	3.5	0.5	26.0	2.3	5.8	22.4	94.4	3.4	0.6	24.0	
Farmowners Multiple Peril	19,135	42.1	4.7	5.7	24.7	2.8	0.0	19.8	2.5	4.6	17.8	87.3	3.5	0.6	18.3	
Commercial Multiple Peril	592,204	45.3	12.0	7.0	21.6	3.3	0.0	10.8	4.5	3.1	12.3	67.2	3.4	0.6	11.0	
Fire	379,364	25.8	3.8	5.8	24.7	2.0	0.1	37.9	1.9	8.3	31.5	100.9	3.4	0.6	34.7	
Allied Lines	518,878	20.3	1.2	4.6	16.1	1.5	0.1	56.1	2.3	12.2	46.2	102.9	3.4	0.6	50.4	
Inland Marine	449,473	41.8	3.1	6.2	28.0	3.3	0.1	17.5	1.3	3.9	14.8	111.2	3.4	0.6	19.3	
Medical Professional Liability	92,956	98.0	32.9	9.1	13.7	2.8	1.7	(58.2)	14.6	(9.7)	(33.9)	33.1	3.3	0.6	(8.5)	
Other Liability	811,244	71.6	18.4	5.6	18.7	2.6	0.1	(16.9)	9.1	(2.0)	(5.8)	46.4	3.4	0.6	0.1	
Products Liability	58,274	101.8	83.9	5.9	19.5	2.5	0.0	(113.6)	13.8	(21.5)	(78.3)	34.9	3.4	0.6	(24.5)	
Workers Compensation*	784,923	53.8	12.4	8.5	13.3	2.6	0.4	9.1	12.1	4.0	17.1	43.3	3.4	0.6	10.2	
Mortgage Guaranty	100,437	6.1	0.7	18.2	3.4	2.7	0.0	68.9	(12.5)	12.3	44.2	92.8	3.4	0.6	43.8	
Financial Guaranty*	5,261	(0.1)	0.1	77.3	13.6	2.5	0.0	6.6	8.2	2.8	12.0	20.6	3.4	0.6	5.3	
Accident and Health	78,864	63.9	3.1	5.1	16.6	3.6	0.0	7.7	4.9	2.5	10.1	43.4	3.4	0.6	7.2	
Warranty	11,253	45.4	0.1	4.0	12.6	3.3	0.0	34.5	8.6	8.7	34.4	41.0	3.5	0.6	17.0	
All Other	285,329	25.1	3.2	8.7	24.5	3.0	0.1	35.3	4.1	8.1	31.3	78.6	3.3	0.6	27.3	
Total All Lines	11,696,820	55.7	9.1	5.8	17.6	2.9	0.3	8.6	3.8	2.5	9.9	78.2	3.4	0.6	10.6	

*See technical notes

2021 Profitability Report South Dakota

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhdr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	263,089	61.6	9.2	5.3	17.8	2.8	0.2	3.1	3.4	1.2	5.2	86.8	3.4	0.6	7.3
Private Passenger Auto Physical	365,720	66.5	7.7	5.1	17.6	2.7	0.3	0.2	1.2	0.2	1.1	121.0	3.4	0.6	4.2
Private Passenger Auto Total	628,809	64.4	8.3	5.2	17.7	2.8	0.3	1.4	2.1	0.7	2.8	103.9	3.4	0.6	5.8
Commercial Auto Liability	93,855	58.0	8.8	5.7	17.6	2.9	0.0	7.0	5.5	2.4	10.1	64.1	3.4	0.6	9.3
Commercial Auto Physical	77,316	55.6	5.8	6.1	18.4	2.8	0.0	11.3	1.1	2.6	9.9	107.6	3.4	0.6	13.4
Commercial Auto Total	171,172	56.9	7.5	5.9	18.0	2.8	0.0	8.9	3.6	2.5	10.0	78.4	3.4	0.6	10.6
Homeowners Multiple Peril	311,077	57.7	6.5	4.9	20.0	2.9	0.3	7.7	2.7	2.1	8.3	89.0	3.4	0.6	10.2
Farmowners Multiple Peril	140,285	60.6	5.3	5.7	21.9	2.4	0.0	4.1	2.1	1.2	5.0	93.7	3.4	0.6	7.5
Commercial Multiple Peril	164,007	41.7	6.4	7.0	21.6	3.1	0.0	20.2	3.8	4.9	19.1	72.7	3.4	0.6	16.7
Fire	47,200	48.8	3.3	5.8	18.6	2.3	0.0	21.2	2.6	4.9	18.9	87.7	3.4	0.6	19.3
Allied Lines	966,855	85.0	3.9	4.6	11.8	0.3	0.0	(5.7)	1.3	(1.0)	(3.4)	138.8	3.4	0.6	(2.0)
Inland Marine	79,445	41.1	3.6	6.2	19.7	2.7	0.0	26.6	1.2	5.8	22.0	119.8	3.3	0.6	29.1
Medical Professional Liability	18,569	50.3	35.6	9.1	14.8	2.4	0.1	(12.4)	11.1	(0.7)	(0.6)	41.5	3.3	0.6	2.4
Other Liability	167,150	38.7	6.1	5.6	18.4	2.4	0.0	28.8	6.7	7.2	28.3	56.7	3.4	0.6	18.8
Products Liability	14,437	38.6	32.1	5.9	17.5	2.4	0.0	3.5	7.2	2.0	8.7	54.4	3.4	0.6	7.5
Workers Compensation	165,240	69.8	13.4	8.5	12.4	2.4	0.9	(7.3)	13.6	0.8	5.5	39.1	3.4	0.6	4.9
Mortgage Guaranty	14,178	4.8	0.5	18.2	3.4	2.6	0.0	70.5	(14.0)	12.4	44.1	119.5	3.4	0.6	55.5
Financial Guaranty*	35	0.0	0.0	77.3	13.6	6.5	0.0	2.6	15.3	3.2	14.7	8.9	3.5	0.6	4.2
Accident and Health	14,964	89.0	3.7	5.1	13.3	3.0	0.0	(14.0)	12.0	(0.9)	(1.1)	26.4	3.3	0.6	2.4
Warranty	1,647	50.9	(0.0)	4.0	1.3	2.9	0.0	40.9	12.5	10.8	42.6	33.7	3.1	0.5	16.9
All Other	54,665	15.5	2.1	8.7	24.6	2.9	0.0	46.3	4.8	10.5	40.5	75.0	3.3	0.6	33.1
Total All Lines	2,959,734	65.2	6.5	5.5	16.3	1.9	0.1	4.4	3.1	1.5	6.0	89.7	3.4	0.6	8.2

*See technical notes

**2021 Profitability Report
Tennessee**

	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Line Of Business	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhdr	Under- Writing Profit	Invest Gain On Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	2,524,582	61.6	9.6	5.3	15.4	2.2	0.3	5.6	3.1	1.7	7.0	90.3	3.4	0.6	9.1
Private Passenger Auto Physical	2,175,972	74.6	8.9	5.1	15.2	2.2	0.3	(6.2)	1.1	(1.1)	(4.0)	122.5	3.4	0.6	(2.1)
Private Passenger Auto Total	4,700,554	67.6	9.3	5.2	15.3	2.2	0.3	0.1	2.2	0.4	1.9	102.8	3.4	0.6	4.7
Commercial Auto Liability	660,750	53.3	10.0	5.7	16.3	2.2	0.1	12.5	5.8	3.6	14.7	62.5	3.4	0.6	11.9
Commercial Auto Physical	280,907	61.2	7.2	6.1	19.1	2.3	0.0	4.0	1.2	1.1	4.2	107.5	3.4	0.6	7.3
Commercial Auto Total	941,658	55.6	9.1	5.8	17.1	2.3	0.0	10.0	4.4	2.9	11.5	71.4	3.4	0.6	11.0
Homeowners Multiple Peril	2,393,202	60.9	7.6	4.9	18.7	2.6	0.4	4.8	2.4	1.4	5.8	93.2	3.4	0.6	8.2
Farmowners Multiple Peril	164,874	66.5	7.2	5.7	17.5	1.5	1.7	(0.3)	2.1	0.3	1.6	93.5	3.3	0.6	4.2
Commercial Multiple Peril Fire	884,378	54.3	8.9	7.0	22.3	2.7	0.0	4.9	4.1	1.7	7.3	70.4	3.4	0.6	7.9
Allied Lines	338,546	108.0	7.8	5.8	16.3	2.0	0.1	(40.0)	3.4	(7.8)	(28.8)	79.4	3.3	0.6	(20.1)
Inland Marine	443,553	61.8	4.2	4.6	13.0	1.4	0.2	14.7	4.7	3.9	15.5	75.3	3.3	0.6	14.4
Medical Professional Liability	558,899	38.7	3.4	6.2	23.5	2.5	0.1	25.6	1.4	5.6	21.4	110.5	3.4	0.6	26.4
Other Liability	242,648	38.9	23.3	9.1	11.9	0.4	2.3	14.1	17.9	6.1	25.9	28.3	3.3	0.6	10.0
Products Liability	1,414,738	59.7	11.9	5.6	17.0	1.9	0.1	3.9	9.3	2.4	10.8	45.6	3.4	0.6	7.7
Workers Compensation	74,393	38.9	13.8	5.9	17.3	1.6	0.0	22.4	10.0	6.5	26.0	43.8	3.4	0.6	14.2
Mortgage Guaranty	757,165	50.2	11.4	8.5	13.7	4.2	0.2	11.8	15.8	5.2	22.4	34.6	3.4	0.6	10.5
Financial Guaranty*	111,754	1.7	0.2	18.2	3.4	2.4	0.0	74.1	(13.1)	13.3	47.7	100.2	3.4	0.6	50.6
Accident and Health	4,818	(8.1)	0.0	77.3	13.6	5.8	0.0	11.5	6.7	3.6	14.6	25.5	3.5	0.6	6.6
Warranty	156,924	51.2	2.1	5.1	27.1	2.6	0.0	11.9	3.9	3.2	12.7	47.1	3.6	0.6	9.0
All Other	10,294	45.6	0.2	4.0	4.5	2.6	0.0	43.2	28.4	14.0	57.7	15.7	3.1	0.5	11.6
Total All Lines	489,980	18.9	2.5	8.7	21.2	2.5	0.1	46.1	4.0	10.4	39.7	81.0	3.2	0.6	34.8
	13,688,377	59.4	8.7	5.9	17.1	2.3	0.3	6.3	4.4	2.1	8.6	72.6	3.4	0.6	9.0

*See technical notes

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**2021 Profitability Report
Texas**

Line Of Business	Percent of Direct Premiums Earned										Percent of Net Worth				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	12,778,686	72.9	11.8	5.3	15.6	1.7	0.4	(7.7)	3.4	(1.0)	(3.3)	87.3	3.4	0.6	(0.1)
Private Passenger Auto Physical	10,530,129	74.2	8.7	5.1	15.7	1.7	0.5	(5.9)	1.1	(1.0)	(3.8)	124.6	3.4	0.6	(1.9)
Private Passenger Auto Total	23,308,815	73.5	10.4	5.2	15.7	1.7	0.4	(6.9)	2.3	(1.0)	(3.5)	101.0	3.4	0.6	(0.7)
Commercial Auto Liability	4,304,862	86.3	17.8	5.7	16.7	1.7	0.0	(28.1)	6.3	(4.8)	(16.9)	58.8	3.4	0.6	(7.2)
Commercial Auto Physical	1,121,054	54.3	6.6	6.1	17.1	1.8	0.0	14.2	1.4	3.2	12.4	103.2	3.4	0.6	15.5
Commercial Auto Total	5,425,917	79.7	15.5	5.8	16.7	1.7	0.0	(19.4)	5.3	(3.1)	(10.9)	64.6	3.4	0.6	(4.2)
Homeowners Multiple Peril	11,237,405	104.2	13.2	4.9	19.2	1.9	0.5	(44.0)	2.5	(8.8)	(32.7)	91.7	3.4	0.6	(27.2)
Farmowners Multiple Peril	383,956	81.7	7.3	5.7	19.4	2.0	0.0	(16.2)	2.1	(3.0)	(11.0)	93.0	3.4	0.6	(7.5)
Commercial Multiple Peril Fire	3,486,952	114.3	17.8	7.0	22.1	1.6	0.0	(63.0)	4.6	(12.4)	(45.9)	66.5	3.4	0.6	(27.7)
Allied Lines	2,221,366	102.7	7.8	5.8	18.8	0.9	0.1	(36.0)	3.2	(7.0)	(25.8)	81.2	3.3	0.6	(18.2)
Inland Marine	4,356,639	101.0	6.7	4.6	15.5	1.0	0.1	(29.0)	3.4	(5.5)	(20.2)	88.2	3.4	0.6	(15.0)
Medical Professional Liability	2,706,458	59.2	5.2	6.2	20.8	2.0	0.1	6.5	2.2	1.8	7.0	92.1	3.3	0.6	9.2
Other Liability	427,904	31.1	23.3	9.1	15.6	1.2	0.2	19.5	10.2	5.9	23.9	42.4	3.2	0.6	12.8
Products Liability	7,625,061	62.5	13.7	5.6	17.7	1.2	0.1	(0.8)	9.2	1.4	7.0	46.1	3.4	0.6	6.0
Workers Compensation	358,642	45.7	22.8	5.9	18.7	0.9	0.0	6.1	13.0	3.5	15.6	36.4	3.4	0.6	8.4
Mortgage Guaranty	2,260,674	36.6	9.0	8.5	15.1	3.2	15.8	11.8	17.1	5.4	23.5	32.2	3.4	0.6	10.3
Financial Guaranty*	529,338	5.3	0.6	18.2	3.4	2.0	0.0	70.5	(13.1)	12.5	44.9	102.8	3.4	0.6	49.0
Accident and Health	22,891	0.1	(0.0)	77.3	13.6	2.2	0.0	6.8	16.6	4.3	19.1	9.4	3.4	0.6	4.6
Warranty	506,416	65.4	4.3	5.1	18.4	2.3	0.0	4.5	3.6	1.6	6.5	51.3	3.4	0.6	6.2
All Other	454,254	58.6	(0.1)	4.0	14.5	1.4	0.0	21.6	7.0	5.7	22.8	48.8	3.5	0.6	14.1
Total All Lines	2,207,867	48.8	6.5	8.7	25.3	1.7	2.1	7.0	5.0	2.3	9.6	71.3	3.3	0.6	9.6
	67,520,556	79.0	11.3	5.7	17.5	1.7	0.9	(16.0)	4.2	(2.6)	(9.2)	73.9	3.4	0.6	(4.0)

*See technical notes

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2021 Profitability Report Utah

	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Line Of Business	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	1,491,326	65.1	10.1	5.3	17.1	2.4	0.2	(0.2)	3.7	0.6	2.9	82.3	3.4	0.6	5.2
Private Passenger Auto Physical	910,428	65.4	7.7	5.1	18.8	2.3	0.3	0.4	1.1	0.3	1.3	120.3	3.4	0.6	4.4
Private Passenger Auto Total	2,401,755	65.2	9.2	5.2	17.7	2.3	0.3	0.1	2.7	0.5	2.3	93.5	3.4	0.6	5.0
Commercial Auto Liability	322,348	64.2	12.0	5.7	17.2	2.2	0.0	(1.3)	6.3	0.8	4.1	59.5	3.4	0.6	5.3
Commercial Auto Physical	113,995	47.3	5.3	6.1	18.5	2.2	0.0	20.5	1.3	4.5	17.3	103.9	3.4	0.6	20.8
Commercial Auto Total	436,344	59.8	10.3	5.8	17.5	2.2	0.0	4.4	5.0	1.8	7.6	67.0	3.4	0.6	7.9
Homeowners Multiple Peril	689,892	63.2	8.0	4.9	20.0	2.3	0.3	1.2	2.7	0.7	3.1	89.4	3.4	0.6	5.6
Farmowners Multiple Peril	18,363	54.5	6.4	5.7	20.9	2.3	0.0	10.1	3.5	2.7	10.8	77.9	3.4	0.6	11.3
Commercial Multiple Peril	353,945	54.2	11.8	7.0	23.0	2.3	0.0	1.9	4.5	1.2	5.2	67.3	3.4	0.6	6.3
Fire	98,380	58.5	4.4	5.8	15.4	1.8	0.0	14.1	3.3	3.5	13.8	79.4	3.3	0.6	13.7
Allied Lines	99,782	27.3	1.4	4.6	12.7	1.4	0.1	52.4	5.5	12.0	46.0	66.6	3.3	0.6	33.4
Inland Marine	223,233	43.9	7.8	6.2	23.7	2.1	0.0	16.1	1.7	3.7	14.1	104.9	3.4	0.6	17.6
Medical Professional Liability	62,756	60.5	27.0	9.1	14.0	1.6	2.2	(14.4)	13.9	(0.6)	0.1	35.1	3.3	0.6	2.8
Other Liability	709,091	52.3	12.9	5.6	18.5	1.5	0.0	9.2	7.8	3.3	13.7	51.0	3.4	0.6	9.8
Products Liability	49,425	14.9	11.8	5.9	20.1	1.1	0.0	46.3	8.5	11.2	43.6	48.7	3.4	0.6	24.0
Workers Compensation	464,124	43.9	17.0	8.5	13.7	2.3	2.3	12.5	15.2	5.2	22.4	36.3	3.4	0.6	10.9
Mortgage Guaranty	87,046	0.5	0.1	18.2	3.4	2.3	0.0	75.6	(13.0)	13.6	48.9	97.7	3.4	0.6	50.6
Financial Guaranty*	515	0.0	0.0	77.3	13.6	2.7	0.0	6.4	25.0	5.7	25.8	5.5	3.4	0.6	4.3
Accident and Health	45,666	57.5	2.2	5.1	106.3	2.4	0.0	(73.5)	(0.9)	(15.6)	(58.8)	59.0	5.4	0.9	(30.3)
Warranty	37,253	90.9	(0.3)	4.0	15.1	2.5	0.0	(12.2)	8.4	(1.1)	(2.6)	41.1	3.6	0.6	1.9
All Other	265,943	17.0	4.6	8.7	21.9	2.0	0.1	45.7	4.2	10.3	39.5	78.8	3.2	0.6	33.9
Total All Lines	6,043,512	55.8	9.8	6.0	18.8	2.2	0.3	7.0	4.6	2.3	9.3	70.4	3.4	0.6	9.4

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

2021 Profitability Report Vermont

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth							
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)	
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhdr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth	
Private Passenger Auto Liability	180,942	51.6	6.9	5.3	16.0	3.3	0.3	16.7	3.6	4.1	16.1	83.4	3.4	0.6	16.3	
Private Passenger Auto Physical	214,620	58.2	6.8	5.1	16.1	3.0	0.4	10.5	1.1	2.4	9.2	120.5	3.4	0.6	13.9	
Private Passenger Auto Total	395,562	55.2	6.8	5.2	16.0	3.1	0.4	13.3	2.3	3.2	12.4	100.2	3.4	0.6	15.2	
Commercial Auto Liability	54,378	33.8	4.7	5.7	17.7	3.7	0.0	34.3	5.4	8.2	31.6	64.5	3.4	0.6	23.2	
Commercial Auto Physical	31,476	43.0	4.8	6.1	19.6	3.1	0.0	23.4	1.1	5.1	19.3	107.6	3.4	0.6	23.6	
Commercial Auto Total	85,854	37.2	4.8	5.8	18.4	3.5	0.0	30.3	3.8	7.0	27.1	75.6	3.4	0.6	23.3	
Homeowners Multiple Peril	223,314	40.8	5.1	4.9	22.0	3.4	0.5	23.3	2.4	5.3	20.4	91.7	3.5	0.6	21.6	
Farmowners Multiple Peril	16,202	40.2	3.8	5.7	25.6	2.6	0.0	22.0	2.0	5.0	19.1	93.1	3.5	0.6	20.6	
Commercial Multiple Peril	149,344	26.4	4.4	7.0	25.1	2.8	0.0	34.2	3.4	7.8	29.8	75.7	3.4	0.6	25.4	
Fire	38,730	42.3	6.4	5.8	14.8	2.3	0.1	28.3	1.8	6.3	23.9	102.2	3.3	0.6	27.1	
Allied Lines	30,148	17.6	0.8	4.6	13.9	2.3	0.2	60.6	2.4	13.1	49.8	97.8	3.4	0.6	51.5	
Inland Marine	52,219	31.0	3.0	6.2	21.4	3.0	0.0	35.2	1.6	7.7	29.1	109.3	3.4	0.6	34.6	
Medical Professional Liability	19,074	37.6	9.9	9.1	16.3	11.8	4.3	10.9	14.8	4.8	20.8	31.9	3.3	0.6	9.4	
Other Liability	140,311	44.4	11.4	5.6	17.4	2.7	0.1	18.4	9.5	5.5	22.4	45.6	3.4	0.6	13.0	
Products Liability	7,429	35.5	3.9	5.9	19.3	3.0	0.0	32.5	12.6	9.0	36.1	36.2	3.4	0.6	15.8	
Workers Compensation	165,662	72.2	13.9	8.5	13.8	2.8	0.6	(11.7)	12.1	(0.4)	0.7	42.9	3.4	0.6	3.1	
Mortgage Guaranty	11,943	(2.4)	(0.5)	18.2	3.4	2.3	0.0	79.0	(13.2)	14.3	51.5	106.8	3.4	0.6	57.7	
Financial Guaranty*	266	0.0	0.0	77.3	13.6	NR	0.0	9.1	6.3	3.0	12.4	30.9	3.4	0.6	6.6	
Accident and Health	15,350	99.9	5.7	5.1	11.0	2.2	0.0	(23.9)	5.7	(4.0)	(14.2)	42.0	3.2	0.6	(3.3)	
Warranty	7,524	27.9	(0.0)	4.0	18.6	2.0	0.0	47.6	9.5	11.6	45.4	35.9	3.7	0.6	19.4	
All Other	26,942	(31.6)	(14.7)	8.7	25.5	3.8	0.0	108.2	7.9	24.1	92.0	47.2	3.3	0.6	46.1	
Total All Lines	1,385,873	45.1	6.6	6.1	18.3	3.1	0.3	20.4	4.7	5.1	19.9	69.9	3.4	0.6	16.7	

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
Virginia**

Line Of Business	(1) Direct Premiums Earned (000s)	(2) Losses Incurred	(3) Loss Adjust Expense	Percent of Direct Premiums Earned						Percent of Net Worth					
				(4) General Expense	(5) Selling Expense	(6) Taxes License Fees	(7) Divs To Plcyhldr	(8) Under- Writing Profit	(8A) Invest Gain On Trans	(8B) Tax On Ins Trans	(8C) Profit On Ins Trans	(9) Earned Prem To Net Worth	(10) Inv Gain On Net Worth	(11) Tax On Inv Gain On Net Worth	(12) Return On Net Worth
Private Passenger Auto Liability	3,323,153	60.9	9.0	5.3	14.1	2.6	0.8	7.2	3.5	2.1	8.6	86.0	3.4	0.6	10.2
Private Passenger Auto Physical	2,654,795	67.8	7.9	5.1	14.2	2.5	0.9	1.6	1.1	0.5	2.2	125.2	3.4	0.6	5.5
Private Passenger Auto Total	5,977,948	63.9	8.5	5.2	14.2	2.6	0.9	4.7	2.4	1.4	5.7	99.9	3.4	0.6	8.5
Commercial Auto Liability	729,836	57.9	8.6	5.7	15.8	2.5	0.0	9.6	5.5	3.0	12.1	63.6	3.4	0.6	10.5
Commercial Auto Physical	243,814	59.0	6.7	6.1	20.8	2.4	0.0	5.0	1.2	1.3	5.0	103.7	3.4	0.6	8.0
Commercial Auto Total	973,650	58.1	8.1	5.8	17.0	2.5	0.0	8.4	4.5	2.5	10.4	70.4	3.4	0.6	10.1
Homeowners Multiple Peril	2,704,588	49.7	6.4	4.9	18.1	3.1	1.2	16.5	2.4	3.9	15.0	93.9	3.4	0.6	16.9
Farmowners Multiple Peril	81,228	45.7	4.0	5.7	17.7	3.3	0.0	23.5	2.1	5.3	20.3	94.4	3.4	0.6	21.9
Commercial Multiple Peril	939,481	36.8	6.6	7.0	22.1	2.9	0.1	24.5	3.5	5.8	22.3	74.8	3.4	0.6	19.5
Fire	280,442	38.7	3.2	5.8	15.6	2.1	0.3	34.3	2.5	7.6	29.2	89.5	3.3	0.6	28.8
Allied Lines	429,023	33.7	2.3	4.6	13.0	1.8	0.8	43.8	2.4	9.6	36.6	101.4	3.3	0.6	39.8
Inland Marine	609,712	65.2	6.0	6.2	20.9	2.9	0.2	(1.3)	1.8	0.0	0.5	105.5	3.3	0.6	3.3
Medical Professional Liability	210,741	45.4	28.1	9.1	15.6	1.8	2.0	(2.2)	10.7	1.4	7.1	40.9	3.2	0.6	5.6
Other Liability	1,907,429	54.2	9.0	5.6	16.5	1.8	0.2	12.7	8.8	4.2	17.3	47.5	3.4	0.6	11.0
Products Liability*	60,013	44.6	23.7	5.9	18.4	1.7	0.2	5.6	14.4	3.7	16.3	33.7	3.4	0.6	8.3
Workers Compensation	1,007,050	42.5	9.2	8.5	13.4	2.4	0.6	23.4	12.8	7.1	29.1	41.0	3.4	0.6	14.7
Mortgage Guaranty	194,682	2.8	0.3	18.2	3.4	2.3	0.0	73.1	(11.6)	13.3	48.1	79.2	3.4	0.6	40.9
Financial Guaranty*	3,921	5.0	8.7	77.3	13.6	5.0	0.0	(9.5)	35.1	4.1	21.5	4.1	3.5	0.6	3.8
Accident and Health	142,256	64.0	2.9	5.1	18.9	2.6	0.0	6.5	9.5	3.0	13.0	28.9	3.5	0.6	6.6
Warranty	17,743	56.0	(0.0)	4.0	4.5	2.1	0.0	33.5	10.1	8.8	34.8	39.3	3.2	0.5	16.3
All Other	575,096	33.8	4.9	8.7	24.4	2.5	0.0	25.6	4.6	6.2	24.1	73.3	3.3	0.6	20.4
Total All Lines	16,115,004	53.7	7.8	5.9	16.3	2.5	0.6	13.2	4.1	3.5	13.8	74.1	3.4	0.6	13.0

*See technical notes

2021 Profitability Report Washington

	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Line Of Business	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhdr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	3,694,736	61.5	10.2	5.3	14.9	2.1	0.4	5.5	4.1	1.9	7.7	79.1	3.4	0.6	8.9
Private Passenger Auto Physical	2,094,358	69.6	8.3	5.1	15.3	2.2	0.5	(1.0)	1.2	(0.0)	0.2	121.7	3.4	0.6	3.0
Private Passenger Auto Total	5,789,094	64.4	9.5	5.2	15.1	2.2	0.5	3.1	3.0	1.2	5.0	90.6	3.4	0.6	7.3
Commercial Auto Liability	733,818	61.0	10.1	5.7	17.0	2.1	0.0	4.1	5.9	1.9	8.1	61.8	3.4	0.6	7.8
Commercial Auto Physical	224,237	49.1	5.7	6.1	18.6	2.1	0.0	18.4	1.3	4.1	15.7	103.2	3.4	0.6	19.0
Commercial Auto Total	958,056	58.2	9.1	5.8	17.4	2.1	0.0	7.4	4.8	2.4	9.9	68.2	3.4	0.6	9.5
Homeowners Multiple Peril	2,150,723	63.6	8.2	4.9	18.0	2.4	0.5	2.4	2.7	1.0	4.1	89.2	3.4	0.6	6.5
Farmowners Multiple Peril	81,499	56.8	7.9	5.7	23.3	1.9	0.0	4.3	2.9	1.4	5.8	83.7	3.4	0.6	7.7
Commercial Multiple Peril Fire	1,029,361	60.8	11.6	7.0	20.9	2.1	0.0	(2.3)	4.9	0.4	2.2	65.0	3.4	0.6	4.2
Allied Lines	286,229	70.1	5.0	5.8	16.0	1.5	0.1	1.5	3.2	0.9	3.8	79.6	3.3	0.6	5.8
Inland Marine	458,701	163.4	8.8	4.6	12.4	1.0	0.2	(90.4)	4.0	(18.3)	(68.1)	80.4	3.3	0.6	(52.0)
Medical Professional Liability	698,352	38.2	4.4	6.2	25.8	2.1	0.1	23.1	1.5	5.1	19.5	107.6	3.4	0.6	23.8
Other Liability	208,683	51.2	21.0	9.1	15.6	1.4	0.3	1.4	10.7	2.1	9.9	42.1	3.3	0.6	6.9
Products Liability	1,768,392	63.0	14.0	5.6	17.7	1.4	0.1	(1.7)	9.1	1.2	6.2	46.2	3.4	0.6	5.6
Workers Compensation*	86,586	54.4	34.9	5.9	20.6	0.9	0.0	(16.7)	11.6	(1.5)	(3.6)	39.1	3.4	0.6	1.4
Mortgage Guaranty	24,322	44.9	7.5	8.5	14.0	4.0	0.2	20.9	12.8	6.6	27.1	41.3	3.4	0.6	14.0
Financial Guaranty*	185,762	3.3	0.3	18.2	3.4	2.2	0.0	72.6	(12.7)	13.0	46.9	94.8	3.4	0.6	47.2
Accident and Health	2,336	0.0	0.0	77.3	13.6	2.9	0.0	6.2	16.8	4.2	18.7	8.5	3.4	0.6	4.4
Warranty	77,615	92.8	3.6	5.1	13.8	2.4	0.0	(17.7)	11.9	(1.7)	(4.2)	26.9	3.3	0.6	1.6
All Other	76,630	48.3	(0.1)	4.0	4.2	2.2	0.0	41.5	9.5	10.4	40.6	41.1	3.1	0.5	19.3
Total All Lines	817,138	22.3	3.5	8.7	21.1	1.9	0.1	42.3	4.7	9.7	37.3	73.0	3.2	0.6	29.9
	14,699,478	62.1	9.4	5.9	17.0	2.0	0.3	3.4	4.1	1.4	6.0	73.9	3.4	0.6	7.2

*See technical notes

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Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
West Virginia**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plychldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Private Passenger Auto Liability	672,916	53.0	8.3	5.3	16.5	4.3	0.2	12.4	3.4	3.2	12.5	86.4	3.4	0.6	13.7
Private Passenger Auto Physical	605,273	68.6	7.9	5.1	16.6	4.3	0.2	(2.7)	1.1	(0.4)	(1.2)	121.2	3.4	0.6	1.4
Private Passenger Auto Total	1,278,189	60.4	8.1	5.2	16.5	4.3	0.2	5.2	2.3	1.5	6.0	100.0	3.4	0.6	8.9
Commercial Auto Liability	140,430	39.0	6.7	5.7	17.8	4.1	0.0	26.7	6.1	6.7	26.2	60.0	3.4	0.6	18.5
Commercial Auto Physical	55,299	47.5	5.2	6.1	19.0	4.0	0.0	18.2	1.2	4.0	15.3	105.3	3.4	0.6	19.0
Commercial Auto Total	195,729	41.4	6.3	5.8	18.2	4.1	0.0	24.3	4.7	5.9	23.1	68.3	3.4	0.6	18.6
Homeowners Multiple Peril	479,696	47.6	6.4	4.9	19.7	4.3	0.3	16.6	2.2	3.9	15.0	94.5	3.4	0.6	17.0
Farmowners Multiple Peril	17,871	33.9	3.6	5.7	22.9	2.2	0.0	31.6	1.8	6.9	26.4	96.9	3.4	0.6	28.4
Commercial Multiple Peril	225,064	55.4	12.5	7.0	22.4	4.0	0.1	(1.3)	4.5	0.5	2.7	67.1	3.4	0.6	4.6
Fire	67,844	32.6	1.0	5.8	16.2	3.0	0.1	41.2	2.0	9.0	34.2	96.6	3.3	0.6	35.8
Allied Lines	65,950	46.0	6.9	4.6	15.6	3.5	0.1	23.1	3.7	5.5	21.3	82.6	3.4	0.6	20.4
Inland Marine*	92,818	43.3	3.8	6.2	20.9	3.8	0.0	21.9	1.3	4.8	18.3	118.5	3.4	0.6	24.5
Medical Professional Liability	62,023	39.3	22.4	9.1	15.0	2.5	0.6	11.0	13.5	4.6	19.8	34.8	3.3	0.6	9.6
Other Liability	240,854	82.9	13.2	5.6	18.2	(0.5)	0.1	(19.5)	11.8	(2.0)	(5.6)	39.4	3.4	0.6	0.6
Products Liability	6,257	89.8	56.5	5.9	23.0	2.3	0.4	(77.9)	53.6	(7.1)	(17.2)	11.0	3.4	0.6	0.9
Workers Compensation	221,838	48.4	13.6	8.5	13.0	0.3	0.0	16.3	18.2	6.6	27.9	30.5	3.4	0.6	11.3
Mortgage Guaranty	16,792	8.4	1.0	18.2	3.4	3.4	0.0	65.7	(13.0)	11.5	41.2	100.9	3.4	0.6	44.3
Financial Guaranty*	293	0.0	0.0	77.3	13.6	7.5	0.0	1.6	14.9	2.9	13.6	8.8	3.6	0.6	4.1
Accident and Health	30,084	69.4	3.0	5.1	15.2	3.5	0.0	3.8	1.4	1.0	4.1	70.3	3.4	0.6	5.7
Warranty	3,482	75.6	0.1	4.0	1.3	3.4	0.0	15.7	11.1	5.2	21.6	36.5	3.1	0.5	10.4
All Other*	79,674	2.7	2.7	8.7	27.8	3.8	0.0	54.3	4.7	12.2	46.8	69.9	3.3	0.6	35.5
Total All Lines	3,084,458	54.1	8.7	5.9	17.8	3.5	0.2	10.0	4.8	2.9	11.8	69.9	3.4	0.6	11.1

*See technical notes

**2021 Profitability Report
Wisconsin**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhdr	Under- Writing Profit	Invest Gain On Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	1,771,808	56.9	8.9	5.3	16.6	1.3	0.1	10.8	4.1	3.0	12.0	78.9	3.4	0.6	12.2
Private Passenger Auto Physical	1,586,199	72.9	8.5	5.1	17.0	1.3	0.2	(4.9)	1.1	(0.8)	(3.0)	122.5	3.4	0.6	(0.9)
Private Passenger Auto Total	3,358,007	64.5	8.7	5.2	16.8	1.3	0.1	3.4	2.7	1.2	4.9	94.9	3.4	0.6	7.4
Commercial Auto Liability	516,601	48.9	7.9	5.7	16.8	1.5	0.3	19.0	5.7	5.0	19.7	63.1	3.4	0.6	15.2
Commercial Auto Physical	255,977	55.5	6.2	6.1	19.2	1.4	0.5	11.1	1.0	2.5	9.6	110.8	3.4	0.6	13.4
Commercial Auto Total	772,577	51.1	7.3	5.8	17.6	1.5	0.3	16.4	4.2	4.2	16.4	73.6	3.4	0.6	14.8
Homeowners Multiple Peril	1,649,800	60.8	7.7	4.9	19.7	1.6	0.2	5.2	2.7	1.5	6.3	89.9	3.4	0.6	8.4
Farmowners Multiple Peril	208,122	60.9	5.9	5.7	20.6	1.6	1.4	3.9	2.5	1.3	5.1	89.4	3.4	0.6	7.4
Commercial Multiple Peril	820,043	52.3	9.1	7.0	21.2	1.6	0.1	8.7	4.1	2.5	10.3	70.4	3.4	0.6	10.0
Fire	245,485	57.7	4.0	5.8	16.3	1.4	0.1	14.8	3.1	3.6	14.2	82.4	3.3	0.6	14.5
Allied Lines	598,570	35.3	2.2	4.6	12.9	0.7	0.0	44.2	2.1	9.7	36.7	111.8	3.3	0.6	43.8
Inland Marine	389,189	48.2	7.0	6.2	22.3	1.6	0.0	14.6	1.5	3.3	12.8	111.7	3.3	0.6	17.0
Medical Professional Liability	84,410	5.1	11.5	9.1	11.9	1.4	0.3	60.7	12.8	15.0	58.5	36.7	3.2	0.6	24.1
Other Liability	1,307,193	44.9	10.0	5.6	16.7	1.3	0.2	21.2	8.5	5.9	23.8	49.1	3.4	0.6	14.4
Products Liability	98,687	66.0	63.5	5.9	17.7	1.1	0.0	(54.2)	17.4	(8.4)	(28.5)	29.2	3.4	0.6	(5.5)
Workers Compensation	1,781,659	52.1	11.0	8.5	11.4	1.7	9.6	5.6	11.5	3.2	13.9	45.1	3.4	0.6	9.1
Mortgage Guaranty	112,030	7.0	0.8	18.2	3.4	2.3	0.0	68.3	(13.6)	12.0	42.7	113.4	3.4	0.6	51.2
Financial Guaranty*	1,477	0.0	0.0	77.3	13.6	4.4	0.0	4.7	36.9	7.4	34.2	3.5	3.5	0.6	4.1
Accident and Health	135,543	71.9	3.0	5.1	14.3	2.0	0.0	3.7	3.9	1.5	6.2	49.9	3.3	0.6	5.8
Warranty	31,090	55.3	0.0	4.0	4.3	1.3	0.0	35.1	9.4	9.0	35.5	41.8	3.1	0.5	17.4
All Other	277,340	21.7	3.2	8.7	23.1	1.8	0.0	41.6	4.0	9.4	36.1	82.3	3.3	0.6	32.4
Total All Lines	11,871,222	54.1	8.6	6.1	16.7	1.5	1.6	11.3	4.9	3.2	13.0	69.8	3.4	0.6	11.8

*See technical notes

2021 Profitability Report Wyoming

	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Line Of Business	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhdr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	187,681	61.8	6.9	5.3	16.2	1.8	0.3	7.6	3.4	2.2	8.8	86.5	3.4	0.6	10.4
Private Passenger Auto Physical	263,658	57.0	6.8	5.1	16.3	1.7	0.4	12.8	1.2	2.9	11.1	119.5	3.4	0.6	16.1
Private Passenger Auto Total	451,339	59.0	6.9	5.2	16.3	1.7	0.3	10.6	2.1	2.6	10.2	103.1	3.4	0.6	13.3
Commercial Auto Liability	72,540	55.7	7.1	5.7	18.0	1.9	0.0	11.6	6.3	3.5	14.4	59.3	3.4	0.6	11.3
Commercial Auto Physical	43,411	46.4	5.1	6.1	19.2	1.7	0.0	21.4	1.3	4.7	18.0	103.2	3.4	0.6	21.4
Commercial Auto Total	115,952	52.2	6.4	5.8	18.5	1.8	0.0	15.3	4.4	4.0	15.7	70.5	3.4	0.6	13.9
Homeowners Multiple Peril	248,110	48.1	5.2	4.9	19.1	1.9	0.3	20.4	2.6	4.7	18.3	90.1	3.4	0.6	19.3
Farmowners Multiple Peril	35,344	63.3	4.4	5.7	22.3	1.9	(0.0)	2.3	3.0	1.0	4.3	82.1	3.4	0.6	6.3
Commercial Multiple Peril	119,167	33.0	6.7	7.0	21.4	2.1	0.0	29.8	4.1	7.0	26.9	70.6	3.4	0.6	21.8
Fire	26,661	(7.8)	(0.4)	5.8	16.5	1.5	0.1	84.3	3.5	18.3	69.5	78.0	3.3	0.6	56.9
Allied Lines	59,060	55.8	2.9	4.6	15.5	1.0	0.1	20.1	2.8	4.7	18.2	90.7	3.4	0.6	19.3
Inland Marine	59,960	33.3	2.8	6.2	19.5	1.9	0.1	36.3	1.4	7.9	29.8	112.1	3.3	0.6	36.2
Medical Professional Liability	19,423	60.8	40.1	9.1	13.9	2.5	0.4	(26.8)	11.0	(3.7)	(12.1)	40.6	3.2	0.6	(2.2)
Other Liability	123,037	28.1	4.2	5.6	19.9	1.6	0.0	40.6	7.6	9.8	38.3	52.4	3.4	0.6	22.9
Products Liability	5,063	12.0	8.0	5.9	19.0	1.2	0.0	53.9	9.8	13.0	50.6	44.4	3.4	0.6	25.3
Workers Compensation*	4,381	17.6	5.7	8.5	14.8	8.4	0.2	44.9	10.1	11.2	43.8	49.9	3.4	0.6	24.7
Mortgage Guaranty	10,365	(5.4)	(0.7)	18.2	3.4	2.5	0.0	82.1	(13.4)	14.9	53.8	109.6	3.4	0.6	61.7
Financial Guaranty*	421	0.0	0.0	77.3	13.6	13.8	0.0	(4.7)	4.0	(0.3)	(0.4)	50.1	3.7	0.6	2.9
Accident and Health	20,437	39.9	0.1	5.1	16.0	1.4	0.0	37.5	2.0	8.2	31.3	65.9	3.4	0.6	23.4
Warranty	706	62.4	(0.2)	4.0	1.6	2.2	0.0	30.0	9.7	8.0	31.7	41.3	3.0	0.5	15.6
All Other	89,062	32.3	3.9	8.7	23.9	2.0	0.0	29.3	3.9	6.8	26.4	81.3	3.3	0.6	24.2
Total All Lines	1,388,488	46.3	5.9	5.8	18.3	1.8	0.2	21.6	3.3	5.1	19.8	81.8	3.4	0.6	19.0

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
American Samoa**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Commercial Multiple Peril	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Fire	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Allied Lines	9	166.7	(56.6)	4.6	20.2	0.0	0.0	(34.9)	43.4	0.2	8.3	13.6	3.4	0.6	3.9
Inland Marine	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other Liability	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Products Liability	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Workers Compensation	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Accident and Health	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
All Other	45	(129.4)	(17.1)	8.7	8.3	0.2	0.0	229.4	1.1	48.4	182.1	150.6	3.0	0.5	276.7
Total All Lines	53	(117.6)	(29.0)	8.1	10.3	0.2	0.0	228.1	7.9	49.3	186.7	57.2	3.2	0.6	109.6

*See technical notes

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2021 Profitability Report Guam

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth							
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)	
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhdr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth	
Private Passenger Auto Liability	19,761	36.9	7.9	5.3	15.7	1.3	0.9	32.1	2.0	7.1	27.0	109.4	3.4	0.6	32.3	
Private Passenger Auto Physical	28,905	38.6	7.6	5.1	32.8	2.1	2.2	11.6	1.9	2.8	10.7	91.7	3.7	0.6	12.9	
Private Passenger Auto Total	48,666	37.9	7.7	5.2	25.8	1.8	1.7	19.9	1.9	4.5	17.3	98.2	3.6	0.6	20.0	
Commercial Auto Liability	4,582	41.5	7.7	5.7	26.4	3.6	0.0	15.1	2.7	3.6	14.2	85.1	3.5	0.6	15.0	
Commercial Auto Physical	4,742	19.1	5.6	6.1	27.8	3.7	0.0	37.6	1.6	8.2	31.1	92.0	3.6	0.6	31.6	
Commercial Auto Total	9,324	30.1	6.7	5.9	27.1	3.6	0.0	26.6	2.2	6.0	22.8	88.5	3.6	0.6	23.1	
Homeowners Multiple Peril	12,489	6.1	1.4	4.9	28.7	2.4	0.3	56.1	1.9	12.1	45.9	94.2	3.6	0.6	46.2	
Commercial Multiple Peril	1,157	2.0	5.0	7.0	38.2	1.5	0.0	46.3	4.2	10.5	40.1	53.2	3.7	0.6	24.4	
Fire	30,117	7.2	0.5	5.8	24.4	3.2	0.0	58.9	1.4	12.6	47.7	96.0	3.5	0.6	48.7	
Allied Lines	12,767	(1.1)	0.1	4.6	23.0	3.7	0.0	69.7	2.1	15.0	56.8	96.3	3.6	0.6	57.6	
Inland Marine	1,260	21.6	3.2	6.2	21.7	2.5	0.8	43.9	2.7	9.7	36.9	73.9	3.3	0.6	30.0	
Medical Professional Liability	963	4.9	28.5	9.1	14.9	4.0	0.0	38.6	11.7	10.1	40.1	37.9	3.2	0.6	17.9	
Other Liability	12,877	31.0	11.6	5.6	25.9	11.2	0.0	14.7	13.1	5.4	22.5	35.0	3.5	0.6	10.8	
Products Liability	115	4.7	22.0	5.9	21.4	1.5	0.0	44.6	4.4	10.1	38.9	81.0	3.3	0.6	34.3	
Workers Compensation	12,168	3.9	6.8	8.5	31.5	2.6	0.0	46.7	5.6	10.8	41.5	69.4	3.6	0.6	31.8	
Mortgage Guaranty	1,017	8.6	1.0	18.2	3.4	2.3	0.0	66.5	(14.5)	11.5	40.6	128.4	3.4	0.6	54.9	
Financial Guaranty*	1,030	0.0	0.0	77.3	13.6	NR	0.0	9.1	7.7	3.2	13.6	23.4	3.3	0.6	5.9	
Accident and Health	144,414	85.4	3.8	5.1	9.7	2.8	0.0	(6.7)	(2.1)	(1.8)	(7.0)	158.1	3.4	0.6	(8.3)	
Warranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
All Other	17,031	5.1	2.2	8.7	29.4	3.3	0.0	51.2	3.8	11.4	43.6	71.5	3.3	0.6	34.0	
Total All Lines	305,393	50.1	4.3	5.8	18.4	3.1	0.3	17.9	0.7	3.9	14.8	102.1	3.5	0.6	17.9	

*See technical notes

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**2021 Profitability Report
Puerto Rico**

	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Line Of Business	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	186,254	50.6	6.2	5.3	15.6	2.7	0.0	19.5	2.2	4.5	17.2	97.7	3.4	0.6	19.7
Private Passenger Auto Physical	404,133	47.7	5.7	5.1	26.1	0.5	0.0	14.9	1.6	3.4	13.1	102.8	3.6	0.6	16.4
Private Passenger Auto Total	590,387	48.6	5.9	5.1	22.8	1.2	0.0	16.4	1.8	3.7	14.4	101.1	3.5	0.6	17.4
Commercial Auto Liability	87,449	38.3	4.9	5.7	20.0	1.4	0.0	29.6	3.6	6.8	26.4	78.2	3.4	0.6	23.4
Commercial Auto Physical	94,128	27.4	3.4	6.1	22.2	0.8	0.0	40.1	1.8	8.7	33.2	88.1	3.4	0.6	32.1
Commercial Auto Total	181,577	32.7	4.1	5.9	21.2	1.1	0.0	35.0	2.7	7.8	29.9	83.1	3.4	0.6	27.7
Homeowners Multiple Peril	101,100	13.2	4.3	4.9	31.6	0.7	0.0	45.2	2.4	9.9	37.7	92.2	3.6	0.6	37.7
Farmowners Multiple Peril	192	38.4	3.3	5.7	26.0	0.5	0.0	26.0	1.7	5.8	22.0	95.2	3.5	0.6	23.8
Commercial Multiple Peril	559,531	17.4	8.3	7.0	25.0	0.8	0.0	41.4	5.2	9.6	37.0	62.3	3.4	0.6	25.9
Fire	126,070	(1.8)	0.0	5.8	16.0	1.9	0.0	78.1	1.8	16.7	63.1	100.1	3.3	0.6	65.9
Allied Lines	202,758	32.0	5.2	4.6	18.8	1.7	0.0	37.7	7.9	9.3	36.3	53.6	3.4	0.6	22.3
Inland Marine	93,961	38.2	3.0	6.2	17.2	3.3	0.0	32.1	1.0	6.9	26.2	134.9	3.4	0.6	38.1
Medical Professional Liability	71,026	33.4	24.6	9.1	15.0	1.7	0.0	16.2	10.6	5.2	21.5	42.3	3.3	0.6	11.8
Other Liability	222,066	12.5	5.1	5.6	19.8	2.1	0.0	55.0	7.0	12.8	49.2	54.1	3.4	0.6	29.4
Products Liability	6,366	(4.5)	5.1	5.9	17.7	1.8	0.0	74.1	8.2	17.0	65.3	48.8	3.4	0.6	34.7
Workers Compensation*	1,227	171.6	(7.1)	8.5	13.1	3.1	0.0	(89.2)	23.3	(14.7)	(51.2)	24.4	3.4	0.6	(9.7)
Mortgage Guaranty	6,081	27.8	1.3	18.2	3.4	2.3	0.0	47.1	3.2	10.4	39.9	28.2	3.4	0.6	14.0
Financial Guaranty*	11,996	(2,818.5)	414.2	77.3	13.6	NR	0.0	2,413.5	286.8	556.6	2,143.7	1.8	3.4	0.6	42.0
Accident and Health	16,727	47.7	2.8	5.1	25.5	1.6	0.0	17.3	(0.6)	3.5	13.1	112.0	3.4	0.6	17.5
Warranty	3,190	71.8	(0.2)	4.0	1.0	4.3	0.0	19.1	21.4	7.7	32.8	20.4	3.1	0.5	9.2
All Other	368,294	9.7	3.2	8.7	23.4	3.4	0.0	51.6	4.8	11.7	44.7	71.9	3.3	0.6	34.9
Total All Lines	2,562,549	12.4	7.7	6.6	22.2	1.7	0.0	49.4	5.6	11.3	43.6	61.0	3.4	0.6	29.4

*See technical notes

**2021 Profitability Report
U.S. Virgin Islands**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	30,667	35.4	8.2	5.3	27.5	4.8	0.3	18.5	2.4	4.3	16.6	102.4	3.5	0.6	19.9
Private Passenger Auto Physical	15,109	51.0	6.7	5.1	19.6	3.5	1.9	12.3	1.9	2.9	11.3	107.1	3.4	0.6	14.9
Private Passenger Auto Total	45,776	40.5	7.7	5.2	24.9	4.4	0.8	16.5	2.2	3.8	14.8	103.9	3.5	0.6	18.3
Commercial Auto Liability	4,198	24.6	3.5	5.7	16.3	4.6	0.0	45.3	3.5	10.1	38.7	81.8	3.4	0.6	34.5
Commercial Auto Physical	1,834	10.6	2.0	6.1	15.6	5.0	0.0	60.7	0.9	12.9	48.7	114.9	3.4	0.6	58.8
Commercial Auto Total	6,032	20.3	3.0	5.8	16.1	4.7	0.0	50.0	2.7	11.0	41.8	89.7	3.4	0.6	40.2
Homeowners Multiple Peril	12,008	22.8	5.6	4.9	25.4	5.0	0.1	36.1	4.5	8.4	32.3	75.8	3.4	0.6	27.3
Farmowners Multiple Peril	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Commercial Multiple Peril	19,453	11.2	2.1	7.0	24.8	5.0	0.0	49.8	3.2	11.0	42.0	82.4	3.4	0.6	37.4
Fire	42,800	8.1	5.1	5.8	27.0	4.8	0.0	49.3	6.7	11.5	44.4	59.3	3.4	0.6	29.2
Allied Lines	6,783	67.1	1.8	4.6	14.5	3.1	0.0	8.9	5.5	2.8	11.6	66.8	3.4	0.6	10.5
Inland Marine	7,164	12.0	1.5	6.2	17.8	2.5	0.0	59.9	2.1	13.0	49.1	112.6	3.4	0.6	58.0
Medical Professional Liability	705	12.4	21.6	9.1	22.8	3.3	0.3	30.5	3.6	7.0	27.0	76.8	3.3	0.6	23.5
Other Liability	30,330	44.0	19.4	5.6	23.7	3.2	0.0	4.1	5.7	1.8	7.9	64.3	3.4	0.6	7.9
Products Liability	88	929.0	(159.1)	5.9	13.7	4.3	0.0	(693.7)	73.9	(132.9)	(487.0)	8.2	3.4	0.6	(37.3)
Workers Compensation	1,953	3.4	0.5	8.5	12.0	2.4	0.0	73.2	2.7	15.9	60.1	117.1	3.3	0.6	73.1
Mortgage Guaranty	6	817.1	92.9	18.2	3.4	118.6	0.0	(950.1)	217.7	(161.8)	(570.6)	2.7	3.4	0.6	(12.9)
Financial Guaranty*	527	(31.3)	(12.5)	77.3	13.6	NR	0.0	52.9	34.7	17.1	70.5	7.3	3.4	0.6	7.9
Accident and Health	448	29.0	2.9	5.1	14.3	3.3	0.0	45.4	7.5	10.8	42.1	39.9	3.4	0.6	19.5
Warranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
All Other	11,612	24.4	9.8	8.7	22.7	4.1	0.0	30.2	5.1	7.2	28.1	72.5	3.3	0.6	23.1
Total All Lines	185,687	27.3	7.6	6.1	23.9	4.2	0.2	30.6	4.5	7.2	27.9	73.0	3.4	0.6	23.2

*See technical notes

**2021 Profitability Report
N Mariana Islands**

	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Line Of Business	Direct Premiums Earned (000s)	Losses Incurred	Loss Adj Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	1,330	145.8	24.9	5.3	28.9	4.8	0.0	(109.8)	4.3	(22.3)	(83.1)	72.3	3.6	0.6	(57.2)
Private Passenger Auto Physical	2,201	38.9	6.0	5.1	28.5	4.2	0.0	17.4	2.8	4.1	16.1	83.3	3.6	0.6	16.4
Private Passenger Auto Total	3,531	79.1	13.1	5.2	28.7	4.4	0.0	(30.5)	3.4	(5.8)	(21.3)	78.8	3.6	0.6	(13.8)
Commercial Auto Liability	440	71.0	16.8	5.7	29.3	5.2	0.0	(28.0)	5.4	(4.9)	(17.7)	62.7	3.5	0.6	(8.1)
Commercial Auto Physical	383	19.0	4.1	6.1	29.6	5.2	0.0	36.1	1.2	7.8	29.5	97.5	3.6	0.6	31.8
Commercial Auto Total	823	46.8	10.9	5.9	29.4	5.2	0.0	1.8	3.4	1.0	4.3	75.2	3.6	0.6	6.2
Homeowners Multiple Peril	313	(9.5)	(3.0)	4.9	28.2	5.1	0.0	74.4	1.7	15.9	60.2	102.1	3.6	0.6	64.4
Commercial Multiple Peril	633	(1.3)	(0.1)	7.0	30.4	5.3	0.0	58.7	1.3	12.6	47.5	83.2	3.6	0.6	42.5
Fire	1,924	(2.8)	0.2	5.8	27.5	4.9	0.0	64.5	1.8	13.8	52.4	96.9	3.5	0.6	53.7
Allied Lines	2,545	973.6	46.0	4.6	4.7	5.7	0.0	(934.6)	4.4	(195.5)	(734.7)	72.8	3.2	0.6	(532.4)
Inland Marine	5	0.5	0.0	6.2	27.4	12.2	0.0	53.6	1.5	11.5	43.6	82.0	3.7	0.6	38.8
Medical Professional Liability	33	(11.0)	5.0	9.1	21.0	0.0	0.0	75.9	7.2	17.2	65.9	56.7	3.3	0.6	40.1
Other Liability	1,335	304.9	113.4	5.6	19.1	7.8	0.0	(350.8)	13.8	(71.3)	(265.7)	34.9	3.4	0.6	(90.0)
Products Liability	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Workers Compensation	1,138	41.3	6.8	8.5	22.8	4.9	0.0	15.7	6.1	4.4	17.5	66.5	3.5	0.6	14.5
Accident and Health	6,442	86.5	3.5	5.1	11.9	3.5	0.0	(10.5)	(1.6)	(2.5)	(9.6)	142.1	3.4	0.6	(10.8)
Warranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
All Other	1,603	(9.4)	(0.6)	8.7	24.1	3.6	0.0	73.7	3.6	16.1	61.2	81.9	3.3	0.6	52.8
Total All Lines	20,324	186.1	17.3	5.7	19.0	4.6	0.0	(132.7)	2.5	(27.4)	(102.7)	83.9	3.4	0.6	(83.4)

*See technical notes

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Profitability Results By Line By State

2021 Profitability Report Private Passenger Auto Liability

State	Percent of Direct Premiums Earned											Percent of Net Worth			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Under- Writing Profit	Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth	
Alabama	2,121,428	59.5	10.0	5.3	15.1	3.3	0.4	6.4	3.4	1.9	7.8	87.7	3.4	0.6	9.7
Alaska	288,387	61.0	9.8	5.3	13.7	2.9	0.9	6.4	3.7	2.0	8.1	84.1	3.4	0.6	9.6
Arizona	3,549,152	61.8	9.1	5.3	14.9	2.1	0.4	6.4	3.4	1.9	7.9	86.7	3.4	0.6	9.6
Arkansas	1,158,721	62.8	8.6	5.3	16.9	3.0	0.2	3.1	2.8	1.1	4.8	94.0	3.4	0.6	7.3
California	17,763,660	61.7	10.9	5.3	15.5	2.4	2.8	1.3	3.8	0.9	4.2	81.6	3.4	0.6	6.2
Colorado	3,194,883	60.2	9.9	5.3	15.5	1.4	0.5	7.2	4.1	2.2	9.1	79.2	3.4	0.6	10.0
Connecticut	1,994,989	68.5	12.4	5.3	15.1	1.9	0.5	(3.8)	5.1	0.1	1.2	70.0	3.4	0.6	3.6
Delaware	644,473	64.9	10.8	5.3	14.5	2.5	0.4	1.7	3.9	1.0	4.6	81.2	3.4	0.6	6.5
District of Columbia	212,900	68.5	10.8	5.3	11.7	2.5	0.5	0.7	3.7	0.8	3.6	83.8	3.3	0.6	5.8
Florida	15,583,982	74.4	14.6	5.3	14.1	1.1	0.4	(9.9)	3.9	(1.4)	(4.7)	82.1	3.4	0.6	(1.0)
Georgia	6,734,344	72.3	11.6	5.3	15.2	3.7	0.4	(8.6)	3.5	(1.2)	(3.9)	85.8	3.4	0.6	(0.5)
Hawaii	436,068	52.4	8.4	5.3	12.5	3.3	0.6	17.5	3.5	4.3	16.7	85.6	3.4	0.6	17.1
Idaho	671,600	57.1	8.4	5.3	16.3	1.8	0.3	10.9	3.4	2.9	11.4	86.2	3.4	0.6	12.6
Illinois	4,189,392	63.5	10.6	5.3	17.5	1.2	0.1	1.8	4.0	1.1	4.7	80.0	3.4	0.6	6.6
Indiana	2,292,325	59.4	9.7	5.3	16.7	1.1	0.1	7.6	3.5	2.2	9.0	84.9	3.4	0.6	10.4
Iowa	911,065	58.8	8.8	5.3	17.7	1.2	0.1	8.0	3.3	2.3	9.1	87.4	3.4	0.6	10.7
Kansas	1,026,934	64.3	9.4	5.3	16.9	1.3	0.3	2.5	3.0	1.0	4.5	91.1	3.4	0.6	6.9
Kentucky	2,051,130	63.5	9.5	5.3	16.4	2.1	0.2	2.9	3.4	1.2	5.1	86.3	3.4	0.6	7.2
Louisiana	3,079,077	63.6	10.9	5.3	15.0	3.1	0.3	1.8	3.7	1.0	4.4	84.5	3.4	0.6	6.5
Maine	415,091	60.7	8.2	5.3	16.3	2.5	0.3	6.7	3.9	2.1	8.6	80.0	3.4	0.6	9.7
Maryland	3,147,066	63.3	9.2	5.3	14.1	2.1	0.5	5.4	3.5	1.7	7.2	86.1	3.4	0.6	9.0
Massachusetts	3,069,766	55.9	8.4	5.3	17.5	2.7	0.1	10.0	3.9	2.8	11.1	78.2	3.4	0.6	11.5
Michigan*	5,469,469	68.1	8.4	5.3	15.6	3.3	0.2	(0.9)	29.4	4.9	23.5	19.4	3.4	0.6	7.4
Minnesota	2,100,852	57.7	9.2	5.3	16.4	2.1	0.1	9.1	3.5	2.5	10.1	85.5	3.4	0.6	11.4
Mississippi	1,152,976	64.5	9.4	5.3	16.1	2.8	0.3	1.5	3.2	0.9	3.9	88.9	3.4	0.6	6.3
Missouri	2,355,836	66.4	10.0	5.3	16.5	1.9	0.2	(0.3)	3.8	0.6	2.9	82.7	3.4	0.6	5.2
Montana	413,685	55.9	8.3	5.3	16.4	3.1	0.3	10.6	3.2	2.8	11.0	88.0	3.4	0.6	12.5
Nebraska	706,983	63.4	9.1	5.3	17.6	1.3	0.2	3.2	3.4	1.2	5.3	87.2	3.4	0.6	7.4

*See technical notes

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2021 Profitability Report Private Passenger Auto Liability

State	Percent of Direct Premiums Earned								Percent of Net Worth							
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)	
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Under- Writing Plychldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth	
Nevada	2,078,709	66.7	12.2	5.3	14.8	3.5	0.3	(2.8)	3.8	0.1	1.0	82.5	3.4	0.6	3.6	
New Hampshire	459,249	52.7	7.2	5.3	15.2	2.2	0.6	16.7	3.7	4.1	16.3	82.1	3.4	0.6	16.1	
New Jersey*	5,370,200	62.0	11.7	5.3	12.6	1.9	1.4	5.0	6.6	2.2	9.4	60.8	3.4	0.6	8.5	
New Mexico	944,252	56.8	8.9	5.3	14.6	3.3	0.5	10.6	3.6	2.8	11.3	85.4	3.4	0.6	12.5	
New York	9,323,931	73.2	14.6	5.3	14.2	2.7	0.2	(10.3)	5.4	(1.2)	(3.7)	68.7	3.4	0.6	0.3	
North Carolina	3,546,178	70.9	9.1	5.3	16.0	2.3	0.4	(4.1)	3.2	(0.3)	(0.6)	89.5	3.4	0.6	2.3	
North Dakota	219,788	57.4	8.9	5.3	17.3	2.0	0.2	8.9	3.1	2.4	9.5	90.3	3.4	0.6	11.4	
Ohio	3,729,804	58.7	8.5	5.3	16.8	1.7	0.1	8.8	3.3	2.4	9.7	87.5	3.4	0.6	11.3	
Oklahoma	1,516,765	62.5	9.3	5.3	16.8	2.2	0.3	3.5	3.1	1.3	5.4	90.5	3.4	0.6	7.6	
Oregon	2,066,537	60.4	9.2	5.3	15.1	0.7	0.3	9.0	3.5	2.5	10.0	86.0	3.4	0.6	11.4	
Pennsylvania	4,915,199	62.0	10.0	5.3	16.2	2.2	0.2	4.0	4.8	1.7	7.1	72.8	3.4	0.6	8.0	
Rhode Island	670,224	59.8	9.1	5.3	13.3	2.5	1.3	8.6	4.2	2.5	10.3	78.7	3.4	0.6	10.9	
South Carolina	3,051,046	68.9	9.8	5.3	15.3	2.9	0.4	(2.7)	3.4	0.0	0.7	86.5	3.4	0.6	3.4	
South Dakota	263,089	61.6	9.2	5.3	17.8	2.8	0.2	3.1	3.4	1.2	5.2	86.8	3.4	0.6	7.3	
Tennessee	2,524,582	61.6	9.6	5.3	15.4	2.2	0.3	5.6	3.1	1.7	7.0	90.3	3.4	0.6	9.1	
Texas	12,778,686	72.9	11.8	5.3	15.6	1.7	0.4	(7.7)	3.4	(1.0)	(3.3)	87.3	3.4	0.6	(0.1)	
Utah	1,491,326	65.1	10.1	5.3	17.1	2.4	0.2	(0.2)	3.7	0.6	2.9	82.3	3.4	0.6	5.2	
Vermont	180,942	51.6	6.9	5.3	16.0	3.3	0.3	16.7	3.6	4.1	16.1	83.4	3.4	0.6	16.3	
Virginia	3,323,153	60.9	9.0	5.3	14.1	2.6	0.8	7.2	3.5	2.1	8.6	86.0	3.4	0.6	10.2	
Washington	3,694,736	61.5	10.2	5.3	14.9	2.1	0.4	5.5	4.1	1.9	7.7	79.1	3.4	0.6	8.9	
West Virginia	672,916	53.0	8.3	5.3	16.5	4.3	0.2	12.4	3.4	3.2	12.5	86.4	3.4	0.6	13.7	
Wisconsin	1,771,808	56.9	8.9	5.3	16.6	1.3	0.1	10.8	4.1	3.0	12.0	78.9	3.4	0.6	12.2	
Wyoming	187,681	61.8	6.9	5.3	16.2	1.8	0.3	7.6	3.4	2.2	8.8	86.5	3.4	0.6	10.4	
Guam	19,761	36.9	7.9	5.3	15.7	1.3	0.9	32.1	2.0	7.1	27.0	109.4	3.4	0.6	32.3	
Puerto Rico	186,254	50.6	6.2	5.3	15.6	2.7	0.0	19.5	2.2	4.5	17.2	97.7	3.4	0.6	19.7	
U.S. Virgin Islands	30,667	35.4	8.2	5.3	27.5	4.8	0.3	18.5	2.4	4.3	16.6	102.4	3.5	0.6	19.9	
N Mariana Islands	1,330	145.8	24.9	5.3	28.9	4.8	0.0	(109.8)	4.3	(22.3)	(83.1)	72.3	3.6	0.6	(57.2)	
Countrywide - Direct	151,755,049	65.6	10.9	5.3	15.4	2.2	0.7	0.0	4.8	0.8	4.0	72.9	3.4	0.6	5.7	

*See technical notes

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2021 Profitability Report Private Passenger Auto Physical

State	Percent of Direct Premiums Earned											Percent of Net Worth			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plychldr	Under- Writing Profit	Invest Gain On Trans	Tax On Ins	Profit On Ins	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Return On Net Worth
Alabama	1,734,955	70.9	8.2	5.1	15.2	3.2	0.5	(3.0)	1.0	(0.5)	(1.5)	127.0	3.4	0.6	0.8
Alaska	226,036	62.2	7.2	5.1	14.5	2.9	0.9	7.1	1.1	1.7	6.5	126.0	3.4	0.6	11.0
Arizona	2,318,936	73.0	8.6	5.1	15.4	2.1	0.4	(4.6)	1.1	(0.8)	(2.7)	123.0	3.4	0.6	(0.5)
Arkansas	1,051,259	67.7	7.8	5.1	16.1	3.0	0.3	0.0	1.1	0.2	0.9	124.8	3.4	0.6	3.9
California	13,706,037	70.3	8.4	5.1	15.6	2.4	2.9	(4.6)	1.1	(0.8)	(2.8)	123.3	3.4	0.6	(0.6)
Colorado	2,344,827	57.5	6.7	5.1	15.3	1.3	0.7	13.4	1.1	3.0	11.6	122.7	3.4	0.6	17.0
Connecticut	1,168,893	72.6	8.1	5.1	15.4	1.9	0.6	(3.6)	1.2	(0.6)	(1.9)	120.1	3.4	0.6	0.5
Delaware	309,271	76.5	8.9	5.1	14.0	2.4	0.5	(7.4)	1.1	(1.4)	(5.0)	123.8	3.4	0.6	(3.3)
District of Columbia	173,648	78.5	9.1	5.1	11.8	2.4	0.6	(7.4)	1.2	(1.4)	(4.9)	123.4	3.3	0.6	(3.3)
Florida	6,375,785	75.1	9.6	5.1	14.5	1.1	0.4	(5.8)	1.2	(1.0)	(3.6)	123.4	3.4	0.6	(1.7)
Georgia	3,668,321	69.0	8.1	5.1	16.0	3.6	0.5	(2.2)	1.1	(0.3)	(0.8)	124.5	3.4	0.6	1.8
Hawaii	359,455	61.7	7.4	5.1	12.3	3.0	0.9	9.6	1.1	2.2	8.5	124.3	3.4	0.6	13.4
Idaho	553,788	62.8	7.3	5.1	16.7	1.7	0.3	6.0	1.2	1.5	5.7	119.7	3.4	0.6	9.6
Illinois	3,598,741	70.9	8.3	5.1	17.6	1.2	0.1	(3.2)	1.0	(0.5)	(1.7)	124.7	3.4	0.6	0.7
Indiana	1,827,591	74.1	8.6	5.1	16.8	1.2	0.2	(5.9)	1.1	(1.1)	(3.8)	122.2	3.4	0.6	(1.8)
Iowa	1,035,334	67.5	7.8	5.1	17.9	1.2	0.1	0.5	1.1	0.3	1.3	122.0	3.4	0.6	4.4
Kansas	1,008,207	62.6	7.3	5.1	16.7	1.3	0.4	6.7	1.1	1.6	6.2	122.6	3.4	0.6	10.4
Kentucky	1,154,701	75.8	8.9	5.1	16.6	2.2	0.3	(8.8)	1.1	(1.7)	(6.1)	123.6	3.4	0.6	(4.7)
Louisiana	1,721,122	97.9	11.5	5.1	15.5	3.4	0.3	(33.5)	1.1	(6.8)	(25.6)	124.5	3.4	0.6	(29.0)
Maine	404,861	62.2	7.3	5.1	16.7	2.4	0.4	6.0	1.2	1.5	5.7	119.1	3.4	0.6	9.7
Maryland	2,187,420	69.5	8.0	5.1	14.2	2.1	0.6	0.5	1.1	0.3	1.3	124.6	3.4	0.6	4.4
Massachusetts	2,526,830	63.6	7.6	5.1	18.2	2.7	0.2	2.6	1.3	0.8	3.1	112.6	3.4	0.6	6.3
Michigan	3,634,403	74.1	8.7	5.1	17.1	1.2	0.2	(6.3)	1.1	(1.1)	(4.0)	121.7	3.4	0.6	(2.1)
Minnesota	1,848,348	67.2	7.8	5.1	17.0	2.0	0.2	0.7	1.1	0.3	1.4	123.0	3.4	0.6	4.6
Mississippi	984,071	71.8	8.3	5.1	16.1	2.9	0.3	(4.5)	1.0	(0.8)	(2.7)	125.0	3.4	0.6	(0.6)
Missouri	2,008,989	66.3	7.8	5.1	16.0	1.9	0.2	2.7	1.1	0.8	3.0	124.7	3.4	0.6	6.6
Montana	443,338	62.4	7.4	5.1	16.9	3.0	0.4	4.7	1.1	1.2	4.7	121.0	3.4	0.6	8.5
Nebraska	675,550	60.1	6.9	5.1	17.6	1.2	0.3	8.8	1.0	2.0	7.8	124.2	3.4	0.6	12.5

2021 Profitability Report Private Passenger Auto Physical

State	Percent of Direct Premiums Earned										Percent of Net Worth				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Nevada	851,440	71.6	8.4	5.1	14.9	3.5	0.3	(3.7)	1.1	(0.6)	(2.0)	124.4	3.4	0.6	0.3
New Hampshire	466,773	61.2	7.2	5.1	15.8	2.2	0.6	7.9	1.3	1.9	7.3	116.7	3.4	0.6	11.3
New Jersey	2,671,989	90.6	10.8	5.1	12.6	1.3	1.5	(21.9)	1.1	(4.4)	(16.3)	121.7	3.3	0.6	(17.1)
New Mexico	620,423	69.2	8.2	5.1	14.7	3.3	0.5	(1.0)	1.1	(0.0)	0.1	125.0	3.4	0.6	2.9
New York	5,366,902	77.0	9.0	5.1	14.7	2.5	0.3	(8.5)	1.1	(1.6)	(5.8)	124.1	3.4	0.6	(4.4)
North Carolina	3,448,619	62.1	7.2	5.1	15.7	2.3	0.4	7.3	1.0	1.7	6.6	124.9	3.4	0.6	11.1
North Dakota	295,990	76.9	9.3	5.1	18.3	1.9	0.2	(11.8)	0.9	(2.3)	(8.6)	127.6	3.4	0.6	(8.1)
Ohio	3,187,604	70.4	8.3	5.1	17.2	1.7	0.2	(2.8)	1.1	(0.4)	(1.3)	122.2	3.4	0.6	1.2
Oklahoma	1,363,062	73.0	8.6	5.1	16.8	2.1	0.4	(5.9)	1.1	(1.0)	(3.7)	124.0	3.4	0.6	(1.8)
Oregon	1,059,025	75.2	8.8	5.1	16.1	0.8	0.3	(6.1)	1.2	(1.1)	(3.9)	121.0	3.4	0.6	(1.9)
Pennsylvania	4,284,913	74.6	8.7	5.1	16.7	2.2	0.2	(7.4)	1.1	(1.3)	(4.9)	120.7	3.4	0.6	(3.1)
Rhode Island	368,808	65.5	7.7	5.1	13.2	2.4	1.6	4.6	1.1	1.2	4.5	123.9	3.4	0.6	8.4
South Carolina	1,783,772	66.7	7.8	5.1	15.4	2.8	0.5	1.6	1.1	0.5	2.2	125.3	3.4	0.6	5.5
South Dakota	365,720	66.5	7.7	5.1	17.6	2.7	0.3	0.2	1.2	0.2	1.1	121.0	3.4	0.6	4.2
Tennessee	2,175,972	74.6	8.9	5.1	15.2	2.2	0.3	(6.2)	1.1	(1.1)	(4.0)	122.5	3.4	0.6	(2.1)
Texas	10,530,129	74.2	8.7	5.1	15.7	1.7	0.5	(5.9)	1.1	(1.0)	(3.8)	124.6	3.4	0.6	(1.9)
Utah	910,428	65.4	7.7	5.1	18.8	2.3	0.3	0.4	1.1	0.3	1.3	120.3	3.4	0.6	4.4
Vermont	214,620	58.2	6.8	5.1	16.1	3.0	0.4	10.5	1.1	2.4	9.2	120.5	3.4	0.6	13.9
Virginia	2,654,795	67.8	7.9	5.1	14.2	2.5	0.9	1.6	1.1	0.5	2.2	125.2	3.4	0.6	5.5
Washington	2,094,358	69.6	8.3	5.1	15.3	2.2	0.5	(1.0)	1.2	(0.0)	0.2	121.7	3.4	0.6	3.0
West Virginia	605,273	68.6	7.9	5.1	16.6	4.3	0.2	(2.7)	1.1	(0.4)	(1.2)	121.2	3.4	0.6	1.4
Wisconsin	1,586,199	72.9	8.5	5.1	17.0	1.3	0.2	(4.9)	1.1	(0.8)	(3.0)	122.5	3.4	0.6	(0.9)
Wyoming	263,658	57.0	6.8	5.1	16.3	1.7	0.4	12.8	1.2	2.9	11.1	119.5	3.4	0.6	16.1
Guam	28,905	38.6	7.6	5.1	32.8	2.1	2.2	11.6	1.9	2.8	10.7	91.7	3.7	0.6	12.9
Puerto Rico	404,133	47.7	5.7	5.1	26.1	0.5	0.0	14.9	1.6	3.4	13.1	102.8	3.6	0.6	16.4
U.S. Virgin Islands	15,109	51.0	6.7	5.1	19.6	3.5	1.9	12.3	1.9	2.9	11.3	107.1	3.4	0.6	14.9
N Mariana Islands	2,201	38.9	6.0	5.1	28.5	4.2	0.0	17.4	2.8	4.1	16.1	83.3	3.6	0.6	16.4
Countrywide - Direct	106,671,537	71.4	8.4	5.1	15.8	2.1	0.7	(3.6)	1.1	(0.6)	(1.9)	123.0	3.4	0.6	0.5

2021 Profitability Report Private Passenger Auto Total

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Alabama	3,856,383	64.7	9.2	5.2	15.1	3.2	0.4	2.1	2.3	0.9	3.6	101.9	3.4	0.6	6.5
Alaska	514,423	61.6	8.7	5.2	14.1	2.9	0.9	6.7	2.6	1.9	7.4	98.5	3.4	0.6	10.1
Arizona	5,868,088	66.2	8.9	5.2	15.1	2.1	0.4	2.1	2.5	0.9	3.7	98.1	3.4	0.6	6.4
Arkansas	2,209,980	65.1	8.2	5.2	16.5	3.0	0.2	1.6	2.0	0.7	2.9	106.5	3.4	0.6	5.9
California	31,469,697	65.5	9.8	5.2	15.5	2.4	2.9	(1.3)	2.6	0.2	1.1	95.7	3.4	0.6	3.9
Colorado	5,539,710	59.0	8.5	5.2	15.4	1.4	0.6	9.8	2.9	2.6	10.1	93.2	3.4	0.6	12.2
Connecticut	3,163,883	70.0	10.8	5.2	15.2	1.9	0.5	(3.7)	3.7	(0.1)	0.1	82.7	3.4	0.6	2.9
Delaware	953,745	68.7	10.1	5.2	14.3	2.5	0.4	(1.2)	3.0	0.3	1.5	91.4	3.4	0.6	4.2
District of Columbia	386,548	73.0	10.0	5.2	11.8	2.5	0.5	(3.0)	2.6	(0.2)	(0.2)	98.0	3.3	0.6	2.6
Florida	21,959,767	74.6	13.2	5.2	14.2	1.1	0.4	(8.7)	3.1	(1.3)	(4.4)	91.0	3.4	0.6	(1.2)
Georgia	10,402,665	71.1	10.4	5.2	15.5	3.7	0.5	(6.3)	2.6	(0.9)	(2.8)	96.4	3.4	0.6	0.1
Hawaii	795,523	56.6	8.0	5.2	12.4	3.2	0.7	13.9	2.5	3.3	13.0	99.6	3.4	0.6	15.7
Idaho	1,225,388	59.7	7.9	5.2	16.5	1.7	0.3	8.7	2.4	2.2	8.8	98.7	3.4	0.6	11.5
Illinois	7,788,133	66.9	9.5	5.2	17.5	1.2	0.1	(0.5)	2.7	0.4	1.8	95.9	3.4	0.6	4.5
Indiana	4,119,916	65.9	9.2	5.2	16.8	1.2	0.1	1.6	2.5	0.8	3.3	98.2	3.4	0.6	6.1
Iowa	1,946,399	63.4	8.3	5.2	17.8	1.2	0.1	4.0	2.1	1.2	4.9	103.0	3.4	0.6	7.9
Kansas	2,035,141	63.5	8.3	5.2	16.8	1.3	0.3	4.6	2.1	1.3	5.3	104.4	3.4	0.6	8.4
Kentucky	3,205,831	67.9	9.3	5.2	16.5	2.1	0.2	(1.3)	2.6	0.2	1.1	96.9	3.4	0.6	3.9
Louisiana	4,800,199	75.9	11.1	5.2	15.2	3.2	0.3	(10.9)	2.8	(1.8)	(6.3)	95.5	3.4	0.6	(3.2)
Maine	819,952	61.4	7.7	5.2	16.5	2.4	0.4	6.4	2.6	1.8	7.2	95.5	3.4	0.6	9.7
Maryland	5,334,486	65.8	8.7	5.2	14.2	2.1	0.5	3.4	2.5	1.2	4.8	98.6	3.4	0.6	7.5
Massachusetts	5,596,596	59.4	8.1	5.2	17.9	2.7	0.1	6.6	2.7	1.9	7.5	90.7	3.4	0.6	9.6
Michigan*	9,103,871	70.5	8.5	5.2	16.2	2.5	0.2	(3.1)	18.1	2.5	12.5	29.2	3.4	0.6	6.4
Minnesota	3,949,200	62.2	8.6	5.2	16.7	2.1	0.2	5.1	2.4	1.5	6.0	99.7	3.4	0.6	8.8
Mississippi	2,137,047	67.9	8.9	5.2	16.1	2.9	0.3	(1.2)	2.2	0.1	0.9	102.5	3.4	0.6	3.7
Missouri	4,364,825	66.4	9.0	5.2	16.3	1.9	0.2	1.1	2.5	0.7	2.9	97.9	3.4	0.6	5.7
Montana	857,024	59.3	7.9	5.2	16.7	3.0	0.4	7.6	2.1	2.0	7.7	102.4	3.4	0.6	10.7
Nebraska	1,382,532	61.8	8.0	5.2	17.6	1.2	0.3	5.9	2.2	1.6	6.5	102.1	3.4	0.6	9.5

*See technical notes

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2021 Profitability Report Private Passenger Auto Total

State	Percent of Direct Premiums Earned										Percent of Net Worth				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Nevada	2,930,149	68.1	11.1	5.2	14.8	3.5	0.3	(3.0)	3.0	(0.1)	0.1	91.4	3.4	0.6	2.9
New Hampshire	926,022	57.0	7.2	5.2	15.5	2.2	0.6	12.3	2.5	3.0	11.7	96.5	3.4	0.6	14.1
New Jersey*	8,042,189	71.5	11.4	5.2	12.6	1.7	1.5	(3.9)	4.8	0.0	0.9	72.9	3.3	0.6	3.4
New Mexico	1,564,676	61.7	8.6	5.2	14.7	3.3	0.5	6.0	2.6	1.7	6.9	97.7	3.4	0.6	9.5
New York	14,690,833	74.6	12.6	5.2	14.4	2.6	0.2	(9.6)	3.8	(1.4)	(4.5)	82.1	3.4	0.6	(0.9)
North Carolina	6,994,796	66.6	8.2	5.2	15.8	2.3	0.4	1.5	2.1	0.7	3.0	104.0	3.4	0.6	5.9
North Dakota	515,778	68.6	9.1	5.2	17.9	2.0	0.2	(3.0)	1.8	(0.3)	(0.9)	108.5	3.4	0.6	1.9
Ohio	6,917,408	64.0	8.4	5.2	17.0	1.7	0.2	3.5	2.3	1.1	4.7	100.7	3.4	0.6	7.5
Oklahoma	2,879,827	67.5	8.9	5.2	16.8	2.1	0.4	(0.9)	2.2	0.2	1.1	103.7	3.4	0.6	3.9
Oregon	3,125,562	65.4	9.1	5.2	15.4	0.7	0.3	3.8	2.7	1.3	5.3	95.3	3.4	0.6	7.8
Pennsylvania	9,200,112	67.8	9.4	5.2	16.4	2.2	0.2	(1.3)	3.1	0.3	1.6	89.3	3.4	0.6	4.2
Rhode Island	1,039,032	61.8	8.6	5.2	13.3	2.5	1.4	7.2	3.1	2.0	8.2	90.4	3.4	0.6	10.2
South Carolina	4,834,818	68.1	9.1	5.2	15.4	2.9	0.5	(1.1)	2.6	0.2	1.3	97.7	3.4	0.6	4.0
South Dakota	628,809	64.4	8.3	5.2	17.7	2.8	0.3	1.4	2.1	0.7	2.8	103.9	3.4	0.6	5.8
Tennessee	4,700,554	67.6	9.3	5.2	15.3	2.2	0.3	0.1	2.2	0.4	1.9	102.8	3.4	0.6	4.7
Texas	23,308,815	73.5	10.4	5.2	15.7	1.7	0.4	(6.9)	2.3	(1.0)	(3.5)	101.0	3.4	0.6	(0.7)
Utah	2,401,755	65.2	9.2	5.2	17.7	2.3	0.3	0.1	2.7	0.5	2.3	93.5	3.4	0.6	5.0
Vermont	395,562	55.2	6.8	5.2	16.0	3.1	0.4	13.3	2.3	3.2	12.4	100.2	3.4	0.6	15.2
Virginia	5,977,948	63.9	8.5	5.2	14.2	2.6	0.9	4.7	2.4	1.4	5.7	99.9	3.4	0.6	8.5
Washington	5,789,094	64.4	9.5	5.2	15.1	2.2	0.5	3.1	3.0	1.2	5.0	90.6	3.4	0.6	7.3
West Virginia	1,278,189	60.4	8.1	5.2	16.5	4.3	0.2	5.2	2.3	1.5	6.0	100.0	3.4	0.6	8.9
Wisconsin	3,358,007	64.5	8.7	5.2	16.8	1.3	0.1	3.4	2.7	1.2	4.9	94.9	3.4	0.6	7.4
Wyoming	451,339	59.0	6.9	5.2	16.3	1.7	0.3	10.6	2.1	2.6	10.2	103.1	3.4	0.6	13.3
Guam	48,666	37.9	7.7	5.2	25.8	1.8	1.7	19.9	1.9	4.5	17.3	98.2	3.6	0.6	20.0
Puerto Rico	590,387	48.6	5.9	5.1	22.8	1.2	0.0	16.4	1.8	3.7	14.4	101.1	3.5	0.6	17.4
U.S. Virgin Islands	45,776	40.5	7.7	5.2	24.9	4.4	0.8	16.5	2.2	3.8	14.8	103.9	3.5	0.6	18.3
N Mariana Islands	3,531	79.1	13.1	5.2	28.7	4.4	0.0	(30.5)	3.4	(5.8)	(21.3)	78.8	3.6	0.6	(13.8)
Countrywide - Direct	258,426,585	68.0	9.9	5.2	15.5	2.1	0.7	(1.5)	3.3	0.3	1.6	87.6	3.4	0.6	4.2

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2021 Profitability Report Commercial Auto Liability

State	Percent of Direct Premiums Earned										Percent of Net Worth				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plyhldr	Under- Writing Profit	Invest Gain On Ins	Tax On Ins	Profit On Ins	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Alabama	545,316	61.9	11.4	5.7	17.2	3.6	0.0	0.1	5.9	1.0	5.0	61.6	3.4	0.6	5.9
Alaska	61,582	40.7	2.3	5.7	17.7	2.3	0.2	31.2	5.8	7.6	29.4	62.9	3.4	0.6	21.3
Arizona	686,185	63.7	10.0	5.7	17.3	2.1	0.0	1.2	5.8	1.3	5.8	61.8	3.4	0.6	6.4
Arkansas	332,784	58.3	9.3	5.7	16.6	3.0	0.1	7.0	6.0	2.5	10.4	61.1	3.4	0.6	9.2
California	4,633,463	73.0	14.6	5.7	17.6	1.9	0.0	(12.9)	6.4	(1.6)	(4.9)	58.9	3.4	0.6	(0.1)
Colorado	627,438	59.3	9.8	5.7	16.7	1.7	0.0	7.0	5.9	2.5	10.4	61.7	3.4	0.6	9.2
Connecticut	425,023	60.1	10.9	5.7	17.0	2.1	0.0	4.1	6.5	2.0	8.7	58.0	3.4	0.6	7.8
Delaware	142,697	61.6	7.0	5.7	15.1	2.5	0.0	8.2	7.1	3.0	12.4	55.2	3.4	0.6	9.6
District of Columbia	47,170	52.9	6.1	5.7	12.1	2.3	(0.0)	20.9	6.3	5.5	21.7	59.7	3.3	0.6	15.7
Florida	3,537,555	80.5	14.6	5.7	16.6	1.5	0.0	(18.9)	6.1	(2.9)	(9.9)	60.9	3.4	0.6	(3.3)
Georgia	1,619,552	74.2	12.2	5.7	16.0	3.9	0.0	(11.9)	5.7	(1.5)	(4.8)	62.7	3.4	0.6	(0.2)
Hawaii	93,628	38.5	5.5	5.7	17.1	3.6	0.0	29.6	5.6	7.2	28.0	63.3	3.4	0.6	20.5
Idaho	174,347	59.6	8.4	5.7	17.4	1.8	0.0	7.1	5.6	2.5	10.2	63.5	3.4	0.6	9.3
Illinois	1,637,703	58.7	10.5	5.7	16.9	2.0	0.0	6.3	6.2	2.4	10.0	60.4	3.4	0.6	8.9
Indiana	700,206	57.3	10.7	5.7	17.0	1.4	0.0	7.9	5.9	2.7	11.1	61.9	3.4	0.6	9.6
Iowa	333,946	60.9	11.5	5.7	16.3	1.5	0.1	4.2	5.9	1.9	8.2	62.1	3.4	0.6	7.9
Kansas	279,183	55.5	8.2	5.7	16.2	1.9	0.4	12.1	5.3	3.5	13.9	66.0	3.4	0.6	12.0
Kentucky	411,195	56.3	9.3	5.7	17.7	3.0	0.0	8.0	5.9	2.7	11.1	61.6	3.4	0.6	9.7
Louisiana	784,162	79.8	16.7	5.7	17.3	3.2	0.0	(22.7)	7.2	(3.5)	(12.0)	54.9	3.4	0.6	(3.8)
Maine	121,898	50.0	6.8	5.7	18.8	2.3	0.1	16.3	5.5	4.4	17.5	63.8	3.4	0.6	13.9
Maryland	648,648	52.6	8.4	5.7	15.7	2.1	0.0	15.6	5.3	4.2	16.7	64.8	3.4	0.6	13.6
Massachusetts	789,449	41.2	6.5	5.7	19.7	3.0	0.0	23.9	5.7	6.0	23.6	62.5	3.4	0.6	17.6
Michigan*	851,044	54.8	13.7	5.7	15.8	3.3	0.0	6.7	9.1	3.0	12.8	47.5	3.4	0.6	8.9
Minnesota	504,382	56.1	9.2	5.7	16.8	2.0	0.0	10.3	5.9	3.2	13.0	61.8	3.4	0.6	10.8
Mississippi	382,540	60.0	11.4	5.7	17.3	2.4	0.0	3.3	6.2	1.8	7.7	59.8	3.4	0.6	7.4
Missouri	620,106	61.8	10.0	5.7	16.5	2.0	0.0	4.1	6.1	1.9	8.2	60.7	3.4	0.6	7.8
Montana	132,427	44.4	7.9	5.7	18.4	3.1	0.0	20.7	5.4	5.3	20.8	64.1	3.4	0.6	16.2
Nebraska	213,501	53.7	9.0	5.7	17.1	1.5	0.3	12.7	6.3	3.8	15.3	59.5	3.4	0.6	11.9

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2021 Profitability Report Commercial Auto Liability

State	Percent of Direct Premiums Earned										Percent of Net Worth				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Nevada	464,905	77.9	13.2	5.7	15.0	3.5	0.0	(15.4)	6.8	(2.1)	(6.6)	57.0	3.4	0.6	(1.0)
New Hampshire	123,276	30.7	4.3	5.7	18.5	2.2	0.1	38.6	5.7	9.1	35.2	62.3	3.4	0.6	24.7
New Jersey*	1,595,332	68.6	13.0	5.7	15.6	2.0	0.2	(5.1)	7.8	0.3	2.4	52.1	3.4	0.6	4.0
New Mexico	210,198	60.2	10.7	5.7	17.0	3.2	0.0	3.1	6.3	1.8	7.7	59.2	3.4	0.6	7.4
New York	2,486,855	70.8	15.6	5.7	17.4	3.2	0.0	(12.6)	7.8	(1.3)	(3.5)	52.3	3.4	0.6	1.0
North Carolina	956,978	59.4	11.3	5.7	17.2	2.6	0.0	3.8	5.3	1.7	7.4	65.5	3.4	0.6	7.6
North Dakota	101,078	39.3	6.5	5.7	17.4	1.9	0.1	29.1	5.8	7.1	27.8	62.7	3.4	0.6	20.2
Ohio	1,046,300	50.6	8.7	5.7	16.9	1.6	0.0	16.5	5.3	4.4	17.3	65.6	3.4	0.6	14.2
Oklahoma	445,856	51.1	8.8	5.7	17.0	2.3	0.1	15.0	5.9	4.2	16.7	61.7	3.4	0.6	13.1
Oregon	410,482	51.1	8.1	5.7	16.9	1.5	0.2	16.6	5.7	4.5	17.8	62.8	3.4	0.6	14.0
Pennsylvania	1,407,466	53.2	10.7	5.7	16.6	2.2	0.1	11.5	6.2	3.5	14.2	59.9	3.4	0.6	11.3
Rhode Island	109,517	51.0	7.1	5.7	17.6	2.9	0.0	15.8	5.9	4.3	17.4	61.3	3.4	0.6	13.5
South Carolina	523,371	72.2	11.4	5.7	17.5	3.1	0.0	(9.8)	5.8	(1.1)	(3.0)	61.7	3.4	0.6	1.0
South Dakota	93,855	58.0	8.8	5.7	17.6	2.9	0.0	7.0	5.5	2.4	10.1	64.1	3.4	0.6	9.3
Tennessee	660,750	53.3	10.0	5.7	16.3	2.2	0.1	12.5	5.8	3.6	14.7	62.5	3.4	0.6	11.9
Texas	4,304,862	86.3	17.8	5.7	16.7	1.7	0.0	(28.1)	6.3	(4.8)	(16.9)	58.8	3.4	0.6	(7.2)
Utah	322,348	64.2	12.0	5.7	17.2	2.2	0.0	(1.3)	6.3	0.8	4.1	59.5	3.4	0.6	5.3
Vermont	54,378	33.8	4.7	5.7	17.7	3.7	0.0	34.3	5.4	8.2	31.6	64.5	3.4	0.6	23.2
Virginia	729,836	57.9	8.6	5.7	15.8	2.5	0.0	9.6	5.5	3.0	12.1	63.6	3.4	0.6	10.5
Washington	733,818	61.0	10.1	5.7	17.0	2.1	0.0	4.1	5.9	1.9	8.1	61.8	3.4	0.6	7.8
West Virginia	140,430	39.0	6.7	5.7	17.8	4.1	0.0	26.7	6.1	6.7	26.2	60.0	3.4	0.6	18.5
Wisconsin	516,601	48.9	7.9	5.7	16.8	1.5	0.3	19.0	5.7	5.0	19.7	63.1	3.4	0.6	15.2
Wyoming	72,540	55.7	7.1	5.7	18.0	1.9	0.0	11.6	6.3	3.5	14.4	59.3	3.4	0.6	11.3
Guam	4,582	41.5	7.7	5.7	26.4	3.6	0.0	15.1	2.7	3.6	14.2	85.1	3.5	0.6	15.0
Puerto Rico	87,449	38.3	4.9	5.7	20.0	1.4	0.0	29.6	3.6	6.8	26.4	78.2	3.4	0.6	23.4
U.S. Virgin Islands	4,198	24.6	3.5	5.7	16.3	4.6	0.0	45.3	3.5	10.1	38.7	81.8	3.4	0.6	34.5
N Mariana Islands	440	71.0	16.8	5.7	29.3	5.2	0.0	(28.0)	5.4	(4.9)	(17.7)	62.7	3.5	0.6	(8.1)
Countrywide - Direct	38,944,831	66.5	12.4	5.7	16.9	2.2	0.0	(3.7)	6.3	0.3	2.2	59.4	3.4	0.6	4.1

*See technical notes

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2021 Profitability Report Commercial Auto Physical

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plyhdr	Under- Writing Profit	Invest Gain On Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Alabama	186,467	57.4	6.9	6.1	18.0	3.5	0.0	8.2	1.3	1.9	7.5	105.4	3.4	0.6	10.7
Alaska	20,019	32.1	4.0	6.1	18.2	2.0	0.1	37.6	1.4	8.1	30.9	103.1	3.4	0.6	34.6
Arizona	177,355	55.5	6.5	6.1	18.2	2.0	0.0	11.8	1.4	2.7	10.4	102.3	3.4	0.6	13.5
Arkansas	144,887	53.9	6.0	6.1	17.5	3.1	0.1	13.4	1.2	3.0	11.6	106.7	3.4	0.6	15.2
California	1,166,025	56.4	7.2	6.1	20.2	2.0	0.0	8.0	1.5	1.9	7.5	101.5	3.4	0.6	10.4
Colorado	234,248	47.4	5.7	6.1	18.3	1.7	0.0	20.8	1.3	4.6	17.5	105.7	3.4	0.6	21.3
Connecticut	109,228	55.8	6.4	6.1	18.3	2.1	0.0	11.3	1.4	2.6	10.0	102.0	3.4	0.6	13.0
Delaware	32,396	55.2	6.0	6.1	17.7	2.6	0.0	12.4	1.4	2.9	11.0	102.3	3.4	0.6	14.0
District of Columbia	9,413	62.9	7.1	6.1	14.8	2.3	(0.0)	6.8	1.3	1.7	6.4	106.0	3.3	0.6	9.6
Florida	555,267	55.1	7.1	6.1	18.0	1.4	0.0	12.3	1.4	2.8	10.9	102.6	3.4	0.6	14.0
Georgia	369,744	59.2	6.9	6.1	17.8	3.8	0.0	6.1	1.3	1.5	5.9	104.3	3.4	0.6	8.9
Hawaii	28,009	51.9	7.3	6.1	17.7	3.7	0.0	13.3	1.5	3.1	11.7	99.5	3.4	0.6	14.5
Idaho	89,498	54.7	5.8	6.1	17.7	1.7	0.0	14.0	1.2	3.1	12.1	105.2	3.4	0.6	15.5
Illinois	541,459	54.6	6.5	6.1	19.2	1.7	0.0	12.0	1.1	2.7	10.4	110.0	3.4	0.6	14.2
Indiana	292,288	62.1	7.6	6.1	18.6	1.3	0.0	4.3	1.3	1.1	4.5	104.1	3.4	0.6	7.5
Iowa	203,126	56.7	6.3	6.1	18.7	1.4	0.0	10.9	1.2	2.5	9.6	106.9	3.4	0.6	13.0
Kansas	156,786	52.6	5.8	6.1	17.1	1.9	0.0	16.5	1.2	3.7	14.0	108.5	3.4	0.6	18.0
Kentucky	138,222	60.8	7.0	6.1	19.0	3.3	0.0	3.8	1.4	1.0	4.1	102.3	3.4	0.6	7.1
Louisiana	138,026	75.9	10.3	6.1	18.2	2.9	0.0	(13.5)	1.6	(2.6)	(9.4)	102.3	3.4	0.6	(6.8)
Maine	61,781	47.5	5.2	6.1	19.9	2.3	0.1	18.9	1.1	4.2	15.9	108.0	3.4	0.6	20.0
Maryland	186,110	57.1	6.5	6.1	20.6	2.1	0.0	7.7	1.3	1.8	7.2	102.9	3.4	0.6	10.2
Massachusetts	281,457	51.5	6.0	6.1	19.4	2.9	0.0	14.2	1.2	3.2	12.2	104.5	3.4	0.6	15.6
Michigan	389,178	59.7	6.7	6.1	19.5	1.5	0.0	6.4	1.2	1.6	6.1	106.1	3.4	0.6	9.2
Minnesota	263,108	53.7	5.8	6.1	18.2	2.0	0.0	14.2	1.2	3.2	12.2	107.4	3.4	0.6	15.9
Mississippi	121,540	55.3	6.4	6.1	18.3	2.6	0.0	11.3	1.3	2.6	10.0	105.6	3.4	0.6	13.3
Missouri	268,551	54.3	6.1	6.1	17.4	1.9	0.0	14.2	1.2	3.2	12.2	107.2	3.4	0.6	15.9
Montana	84,875	50.1	5.5	6.1	19.2	3.0	0.0	16.1	1.1	3.6	13.7	108.5	3.4	0.6	17.7
Nebraska	147,794	50.4	5.4	6.1	18.0	1.5	0.0	18.5	1.2	4.1	15.6	107.0	3.4	0.6	19.5

2021 Profitability Report Commercial Auto Physical

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plychldr	Under- Writing Profit	Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Nevada	70,336	52.4	6.9	6.1	17.3	3.5	0.0	13.8	1.5	3.2	12.1	100.9	3.4	0.6	15.0
New Hampshire	50,430	45.7	5.0	6.1	20.2	2.2	0.1	20.7	1.1	4.5	17.3	105.7	3.4	0.6	21.1
New Jersey	283,069	81.8	9.8	6.1	16.8	1.5	0.3	(16.3)	1.6	(3.1)	(11.5)	100.1	3.3	0.6	(8.8)
New Mexico	64,969	48.2	5.4	6.1	18.0	3.2	0.0	19.1	1.5	4.3	16.3	100.9	3.4	0.6	19.3
New York	454,200	53.7	6.6	6.1	17.4	2.4	0.0	13.8	1.5	3.2	12.2	100.0	3.4	0.6	14.9
North Carolina	320,841	61.3	6.6	6.1	18.6	2.4	0.0	5.1	1.3	1.3	5.1	104.3	3.4	0.6	8.1
North Dakota	77,351	58.8	6.2	6.1	18.7	1.9	0.0	8.3	1.4	2.0	7.7	103.4	3.4	0.6	10.8
Ohio	391,379	57.6	7.2	6.1	19.0	1.6	0.0	8.5	1.3	2.0	7.8	104.2	3.4	0.6	10.9
Oklahoma	174,294	54.8	6.0	6.1	16.8	2.3	0.1	13.9	1.4	3.2	12.2	104.3	3.4	0.6	15.5
Oregon	131,584	50.3	6.0	6.1	18.6	1.4	0.0	17.6	1.4	3.9	15.1	103.1	3.4	0.6	18.3
Pennsylvania	564,600	62.0	7.2	6.1	19.9	2.2	0.1	2.5	1.2	0.7	3.0	108.4	3.4	0.6	6.0
Rhode Island	32,606	52.3	6.6	6.1	19.0	2.3	0.0	13.8	1.3	3.1	11.9	103.1	3.4	0.6	15.1
South Carolina	149,599	59.7	6.9	6.1	18.3	3.1	0.0	5.8	1.4	1.5	5.8	101.9	3.4	0.6	8.7
South Dakota	77,316	55.6	5.8	6.1	18.4	2.8	0.0	11.3	1.1	2.6	9.9	107.6	3.4	0.6	13.4
Tennessee	280,907	61.2	7.2	6.1	19.1	2.3	0.0	4.0	1.2	1.1	4.2	107.5	3.4	0.6	7.3
Texas	1,121,054	54.3	6.6	6.1	17.1	1.8	0.0	14.2	1.4	3.2	12.4	103.2	3.4	0.6	15.5
Utah	113,995	47.3	5.3	6.1	18.5	2.2	0.0	20.5	1.3	4.5	17.3	103.9	3.4	0.6	20.8
Vermont	31,476	43.0	4.8	6.1	19.6	3.1	0.0	23.4	1.1	5.1	19.3	107.6	3.4	0.6	23.6
Virginia	243,814	59.0	6.7	6.1	20.8	2.4	0.0	5.0	1.2	1.3	5.0	103.7	3.4	0.6	8.0
Washington	224,237	49.1	5.7	6.1	18.6	2.1	0.0	18.4	1.3	4.1	15.7	103.2	3.4	0.6	19.0
West Virginia	55,299	47.5	5.2	6.1	19.0	4.0	0.0	18.2	1.2	4.0	15.3	105.3	3.4	0.6	19.0
Wisconsin	255,977	55.5	6.2	6.1	19.2	1.4	0.5	11.1	1.0	2.5	9.6	110.8	3.4	0.6	13.4
Wyoming	43,411	46.4	5.1	6.1	19.2	1.7	0.0	21.4	1.3	4.7	18.0	103.2	3.4	0.6	21.4
Guam	4,742	19.1	5.6	6.1	27.8	3.7	0.0	37.6	1.6	8.2	31.1	92.0	3.6	0.6	31.6
Puerto Rico	94,128	27.4	3.4	6.1	22.2	0.8	0.0	40.1	1.8	8.7	33.2	88.1	3.4	0.6	32.1
U.S. Virgin Islands	1,834	10.6	2.0	6.1	15.6	5.0	0.0	60.7	0.9	12.9	48.7	114.9	3.4	0.6	58.8
N Mariana Islands	383	19.0	4.1	6.1	29.6	5.2	0.0	36.1	1.2	7.8	29.5	97.5	3.6	0.6	31.8
Countrywide - Direct	11,710,691	56.3	6.7	6.1	18.6	2.1	0.0	10.2	1.3	2.4	9.1	104.3	3.4	0.6	12.3

2021 Profitability Report Commercial Auto Total

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Alabama	731,783	60.8	10.3	5.8	17.4	3.6	0.0	2.2	4.7	1.3	5.6	68.9	3.4	0.6	6.7
Alaska	81,601	38.6	2.7	5.8	17.8	2.2	0.2	32.8	4.7	7.7	29.8	69.5	3.4	0.6	23.5
Arizona	863,540	62.0	9.3	5.8	17.5	2.1	0.0	3.4	4.9	1.6	6.7	67.3	3.4	0.6	7.3
Arkansas	477,671	57.0	8.3	5.8	16.9	3.0	0.1	8.9	4.5	2.7	10.8	70.2	3.4	0.6	10.4
California	5,799,488	69.7	13.2	5.7	18.1	2.0	0.0	(8.7)	5.4	(0.9)	(2.4)	64.3	3.4	0.6	1.3
Colorado	861,685	56.1	8.6	5.8	17.1	1.7	0.0	10.7	4.6	3.1	12.3	69.6	3.4	0.6	11.4
Connecticut	534,251	59.2	10.0	5.7	17.3	2.1	0.0	5.6	5.5	2.1	9.0	63.6	3.4	0.6	8.5
Delaware	175,093	60.4	6.8	5.7	15.6	2.5	0.0	9.0	6.1	2.9	12.1	60.4	3.4	0.6	10.1
District of Columbia	56,583	54.6	6.3	5.7	12.6	2.3	(0.0)	18.5	5.4	4.8	19.1	64.4	3.3	0.6	15.1
Florida	4,092,822	77.1	13.5	5.7	16.8	1.5	0.0	(14.7)	5.4	(2.1)	(7.1)	64.4	3.4	0.6	(1.8)
Georgia	1,989,297	71.4	11.3	5.7	16.3	3.9	0.0	(8.6)	4.9	(1.0)	(2.8)	67.7	3.4	0.6	0.9
Hawaii	121,636	41.6	6.0	5.8	17.3	3.6	0.0	25.8	4.7	6.2	24.3	69.1	3.4	0.6	19.6
Idaho	263,846	58.0	7.5	5.8	17.5	1.7	0.0	9.4	4.1	2.7	10.8	73.4	3.4	0.6	10.7
Illinois	2,179,162	57.6	9.5	5.8	17.5	1.9	0.0	7.7	4.9	2.5	10.1	68.0	3.4	0.6	9.7
Indiana	992,494	58.7	9.7	5.8	17.5	1.4	0.0	6.8	4.5	2.2	9.2	70.3	3.4	0.6	9.2
Iowa	537,073	59.3	9.5	5.8	17.2	1.5	0.1	6.7	4.1	2.1	8.7	73.8	3.4	0.6	9.2
Kansas	435,970	54.4	7.3	5.8	16.6	1.9	0.3	13.7	3.8	3.5	14.0	76.9	3.4	0.6	13.5
Kentucky	549,416	57.5	8.7	5.8	18.0	3.1	0.0	6.9	4.8	2.3	9.4	68.5	3.4	0.6	9.2
Louisiana	922,187	79.2	15.8	5.7	17.5	3.1	0.0	(21.3)	6.3	(3.4)	(11.6)	59.0	3.4	0.6	(4.1)
Maine	183,678	49.2	6.2	5.8	19.2	2.3	0.1	17.2	4.0	4.3	16.9	74.0	3.4	0.6	15.3
Maryland	834,758	53.6	8.0	5.8	16.8	2.1	0.0	13.8	4.4	3.7	14.6	70.6	3.4	0.6	13.1
Massachusetts	1,070,906	43.9	6.3	5.8	19.7	3.0	0.0	21.4	4.5	5.3	20.6	69.9	3.4	0.6	17.2
Michigan*	1,240,222	56.3	11.5	5.8	17.0	2.7	0.0	6.6	6.6	2.5	10.7	57.4	3.4	0.6	8.9
Minnesota	767,491	55.3	8.0	5.8	17.3	2.0	0.0	11.6	4.3	3.2	12.7	72.3	3.4	0.6	12.0
Mississippi	504,080	58.8	10.2	5.8	17.5	2.5	0.0	5.2	5.0	2.0	8.2	66.8	3.4	0.6	8.3
Missouri	888,658	59.5	8.8	5.8	16.8	2.0	0.0	7.1	4.6	2.3	9.4	69.9	3.4	0.6	9.4
Montana	217,302	46.6	6.9	5.8	18.7	3.0	0.0	18.9	3.8	4.6	18.0	76.3	3.4	0.6	16.6
Nebraska	361,296	52.4	7.5	5.8	17.5	1.5	0.2	15.1	4.2	3.9	15.4	72.7	3.4	0.6	14.0

*See technical notes

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2021 Profitability Report Commercial Auto Total

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Nevada	535,241	74.6	12.4	5.7	15.3	3.5	0.0	(11.6)	6.1	(1.4)	(4.1)	60.5	3.4	0.6	0.3
New Hampshire	173,706	35.0	4.5	5.8	19.0	2.2	0.1	33.4	4.4	7.8	30.0	70.7	3.4	0.6	24.0
New Jersey*	1,878,401	70.6	12.5	5.7	15.8	2.0	0.2	(6.8)	6.9	(0.2)	0.3	56.2	3.4	0.6	3.0
New Mexico	275,167	57.4	9.5	5.8	17.3	3.2	0.0	6.9	5.2	2.4	9.7	65.6	3.4	0.6	9.2
New York	2,941,055	68.1	14.2	5.7	17.4	3.0	0.0	(8.5)	6.8	(0.6)	(1.1)	56.5	3.4	0.6	2.2
North Carolina	1,277,819	59.9	10.1	5.8	17.5	2.6	0.0	4.1	4.3	1.6	6.8	72.2	3.4	0.6	7.7
North Dakota	178,429	47.8	6.4	5.8	18.0	1.9	0.0	20.1	3.9	4.9	19.1	75.6	3.4	0.6	17.2
Ohio	1,437,679	52.5	8.3	5.8	17.5	1.6	0.0	14.3	4.2	3.7	14.7	72.9	3.4	0.6	13.5
Oklahoma	620,149	52.2	8.0	5.8	16.9	2.3	0.1	14.7	4.6	3.9	15.4	69.7	3.4	0.6	13.6
Oregon	542,066	50.9	7.6	5.8	17.3	1.5	0.2	16.8	4.6	4.3	17.1	69.4	3.4	0.6	14.7
Pennsylvania	1,972,065	55.7	9.7	5.8	17.5	2.2	0.1	8.9	4.8	2.7	11.0	68.7	3.4	0.6	10.4
Rhode Island	142,122	51.3	7.0	5.8	17.9	2.7	0.0	15.4	4.8	4.1	16.1	67.6	3.4	0.6	13.7
South Carolina	672,970	69.4	10.4	5.8	17.7	3.1	0.0	(6.4)	4.8	(0.5)	(1.0)	67.6	3.4	0.6	2.1
South Dakota	171,172	56.9	7.5	5.9	18.0	2.8	0.0	8.9	3.6	2.5	10.0	78.4	3.4	0.6	10.6
Tennessee	941,658	55.6	9.1	5.8	17.1	2.3	0.0	10.0	4.4	2.9	11.5	71.4	3.4	0.6	11.0
Texas	5,425,917	79.7	15.5	5.8	16.7	1.7	0.0	(19.4)	5.3	(3.1)	(10.9)	64.6	3.4	0.6	(4.2)
Utah	436,344	59.8	10.3	5.8	17.5	2.2	0.0	4.4	5.0	1.8	7.6	67.0	3.4	0.6	7.9
Vermont	85,854	37.2	4.8	5.8	18.4	3.5	0.0	30.3	3.8	7.0	27.1	75.6	3.4	0.6	23.3
Virginia	973,650	58.1	8.1	5.8	17.0	2.5	0.0	8.4	4.5	2.5	10.4	70.4	3.4	0.6	10.1
Washington	958,056	58.2	9.1	5.8	17.4	2.1	0.0	7.4	4.8	2.4	9.9	68.2	3.4	0.6	9.5
West Virginia	195,729	41.4	6.3	5.8	18.2	4.1	0.0	24.3	4.7	5.9	23.1	68.3	3.4	0.6	18.6
Wisconsin	772,577	51.1	7.3	5.8	17.6	1.5	0.3	16.4	4.2	4.2	16.4	73.6	3.4	0.6	14.8
Wyoming	115,952	52.2	6.4	5.8	18.5	1.8	0.0	15.3	4.4	4.0	15.7	70.5	3.4	0.6	13.9
Guam	9,324	30.1	6.7	5.9	27.1	3.6	0.0	26.6	2.2	6.0	22.8	88.5	3.6	0.6	23.1
Puerto Rico	181,577	32.7	4.1	5.9	21.2	1.1	0.0	35.0	2.7	7.8	29.9	83.1	3.4	0.6	27.7
U.S. Virgin Islands	6,032	20.3	3.0	5.8	16.1	4.7	0.0	50.0	2.7	11.0	41.8	89.7	3.4	0.6	40.2
N Mariana Islands	823	46.8	10.9	5.9	29.4	5.2	0.0	1.8	3.4	1.0	4.3	75.2	3.6	0.6	6.2
Countrywide - Direct	50,655,522	64.1	11.1	5.8	17.3	2.2	0.0	(0.5)	5.1	0.8	3.8	66.0	3.4	0.6	5.3

*See technical notes

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2021 Profitability Report Homeowners Multiple Peril

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Alabama	2,030,260	56.4	7.1	4.9	17.9	3.3	0.5	9.9	2.6	2.5	10.0	90.6	3.4	0.6	11.8
Alaska	184,010	47.5	6.0	4.9	17.0	2.9	0.9	20.8	2.6	4.8	18.6	90.4	3.4	0.6	19.6
Arizona	1,972,510	70.8	9.0	4.9	18.6	2.2	0.4	(5.9)	2.5	(0.8)	(2.6)	91.8	3.4	0.6	0.4
Arkansas	1,054,665	67.1	8.0	4.9	18.9	3.2	0.3	(2.5)	2.3	(0.1)	(0.1)	95.2	3.4	0.6	2.7
California	10,494,962	43.2	7.2	4.9	19.3	2.4	0.2	22.7	3.6	5.4	21.0	79.4	3.4	0.6	19.4
Colorado	3,080,291	91.4	11.0	4.9	18.0	1.3	0.5	(27.3)	3.5	(5.1)	(18.7)	80.6	3.3	0.6	(12.3)
Connecticut	1,660,992	51.1	6.7	4.9	20.4	2.0	0.8	14.0	2.9	3.4	13.4	86.5	3.4	0.6	14.4
Delaware	324,744	44.3	5.7	4.9	18.6	2.4	0.4	23.7	2.6	5.4	20.8	90.8	3.4	0.6	21.7
District of Columbia	182,643	50.2	6.1	4.9	19.0	2.4	0.6	16.8	2.6	4.0	15.5	90.6	3.4	0.6	16.8
Florida	11,446,212	56.4	13.1	4.9	19.2	1.4	0.2	4.7	3.6	1.6	6.7	79.8	3.4	0.6	8.1
Georgia	3,920,043	62.0	7.7	4.9	18.2	4.4	0.5	2.2	2.5	0.9	3.8	92.2	3.4	0.6	6.3
Hawaii	401,547	41.7	6.5	4.9	19.4	3.3	0.6	23.7	2.5	5.4	20.8	91.0	3.4	0.6	21.7
Idaho	482,193	72.2	8.8	4.9	18.8	1.8	0.4	(6.9)	2.6	(1.0)	(3.3)	90.8	3.4	0.6	(0.2)
Illinois	4,247,663	62.4	7.9	4.9	19.0	1.7	0.2	3.9	2.8	1.3	5.4	87.8	3.4	0.6	7.6
Indiana	2,216,211	64.5	8.1	4.9	19.6	1.1	0.2	1.6	2.6	0.8	3.4	90.7	3.4	0.6	5.9
Iowa	929,242	96.3	11.4	4.9	19.3	1.4	0.1	(33.5)	3.7	(6.4)	(23.4)	78.1	3.4	0.6	(15.5)
Kansas	1,334,444	56.9	6.7	4.9	19.0	2.1	0.3	10.1	2.4	2.5	10.0	93.3	3.4	0.6	12.1
Kentucky	1,300,828	85.1	10.3	4.9	20.0	2.8	0.3	(23.4)	2.8	(4.4)	(16.2)	88.4	3.4	0.6	(11.5)
Louisiana*	2,017,940	410.8	52.4	4.9	19.7	4.9	0.3	(393.1)	6.7	(81.4)	(305.0)	57.3	3.4	0.6	(171.8)
Maine	480,786	32.9	4.2	4.9	22.2	2.9	0.5	32.4	2.4	7.2	27.5	92.1	3.4	0.6	28.2
Maryland	2,146,257	64.4	8.2	4.9	19.0	2.2	0.7	0.6	2.5	0.6	2.5	91.4	3.4	0.6	5.1
Massachusetts	2,737,030	38.2	5.4	4.9	23.3	3.4	0.5	24.2	2.5	5.5	21.2	90.3	3.5	0.6	22.0
Michigan	3,095,651	73.4	9.0	4.9	18.9	1.3	0.2	(7.7)	2.7	(1.1)	(3.8)	89.9	3.4	0.6	(0.7)
Minnesota	2,520,814	74.1	8.7	4.9	19.5	2.0	0.2	(9.5)	2.8	(1.5)	(5.2)	87.9	3.4	0.6	(1.8)
Mississippi	1,113,153	55.5	7.1	4.9	19.6	3.2	0.3	9.3	2.4	2.4	9.3	93.0	3.4	0.6	11.5
Missouri	2,403,424	51.6	6.4	4.9	18.5	2.0	0.2	16.4	2.4	3.9	15.0	92.8	3.4	0.6	16.7
Montana	431,312	53.1	6.5	4.9	19.2	3.6	0.3	12.4	2.6	3.1	11.9	90.1	3.4	0.6	13.6
Nebraska	907,647	54.7	6.4	4.9	19.4	1.3	0.3	12.8	2.5	3.1	12.2	92.3	3.4	0.6	14.0

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2021 Profitability Report Homeowners Multiple Peril

State	Percent of Direct Premiums Earned										Percent of Net Worth				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Nevada	737,399	55.4	7.5	4.9	18.9	3.5	0.4	9.5	2.6	2.4	9.7	90.2	3.4	0.6	11.5
New Hampshire	465,041	40.8	5.1	4.9	20.4	2.5	0.9	25.3	2.5	5.8	22.1	90.6	3.4	0.6	22.8
New Jersey	3,025,073	69.0	9.4	4.9	18.9	1.5	0.8	(4.5)	3.2	(0.4)	(0.9)	84.1	3.4	0.6	2.0
New Mexico	633,648	55.5	6.9	4.9	17.8	3.3	0.6	10.9	2.4	2.7	10.6	93.5	3.4	0.6	12.7
New York	6,023,384	55.1	7.6	4.9	21.4	2.3	0.3	8.4	3.1	2.3	9.2	84.4	3.4	0.6	10.6
North Carolina	3,181,780	50.5	6.3	4.9	19.1	2.8	0.5	15.9	2.3	3.8	14.5	94.2	3.4	0.6	16.5
North Dakota	249,948	63.0	7.4	4.9	20.3	2.1	0.2	2.1	2.3	0.8	3.5	94.6	3.4	0.6	6.1
Ohio	3,248,959	53.3	6.8	4.9	19.9	2.4	0.2	12.4	2.5	3.0	11.8	91.9	3.4	0.6	13.7
Oklahoma	1,885,585	66.5	8.4	4.9	18.9	2.3	0.4	(1.5)	2.4	0.1	0.8	93.8	3.4	0.6	3.5
Oregon	1,009,232	59.9	7.6	4.9	18.2	1.5	0.3	7.6	4.1	2.3	9.4	74.7	3.4	0.6	9.8
Pennsylvania	3,743,283	60.7	8.3	4.9	19.1	2.3	0.3	4.3	2.8	1.4	5.7	88.4	3.4	0.6	7.9
Rhode Island	475,651	52.5	7.1	4.9	18.1	2.3	2.2	13.0	2.7	3.2	12.5	89.9	3.4	0.6	14.0
South Carolina	2,001,436	40.2	5.3	4.9	19.5	3.5	0.5	26.0	2.3	5.8	22.4	94.4	3.4	0.6	24.0
South Dakota	311,077	57.7	6.5	4.9	20.0	2.9	0.3	7.7	2.7	2.1	8.3	89.0	3.4	0.6	10.2
Tennessee	2,393,202	60.9	7.6	4.9	18.7	2.6	0.4	4.8	2.4	1.4	5.8	93.2	3.4	0.6	8.2
Texas	11,237,405	104.2	13.2	4.9	19.2	1.9	0.5	(44.0)	2.5	(8.8)	(32.7)	91.7	3.4	0.6	(27.2)
Utah	689,892	63.2	8.0	4.9	20.0	2.3	0.3	1.2	2.7	0.7	3.1	89.4	3.4	0.6	5.6
Vermont	223,314	40.8	5.1	4.9	22.0	3.4	0.5	23.3	2.4	5.3	20.4	91.7	3.5	0.6	21.6
Virginia	2,704,588	49.7	6.4	4.9	18.1	3.1	1.2	16.5	2.4	3.9	15.0	93.9	3.4	0.6	16.9
Washington	2,150,723	63.6	8.2	4.9	18.0	2.4	0.5	2.4	2.7	1.0	4.1	89.2	3.4	0.6	6.5
West Virginia	479,696	47.6	6.4	4.9	19.7	4.3	0.3	16.6	2.2	3.9	15.0	94.5	3.4	0.6	17.0
Wisconsin	1,649,800	60.8	7.7	4.9	19.7	1.6	0.2	5.2	2.7	1.5	6.3	89.9	3.4	0.6	8.4
Wyoming	248,110	48.1	5.2	4.9	19.1	1.9	0.3	20.4	2.6	4.7	18.3	90.1	3.4	0.6	19.3
Guam	12,489	6.1	1.4	4.9	28.7	2.4	0.3	56.1	1.9	12.1	45.9	94.2	3.6	0.6	46.2
Puerto Rico	101,100	13.2	4.3	4.9	31.6	0.7	0.0	45.2	2.4	9.9	37.7	92.2	3.6	0.6	37.7
U.S. Virgin Islands	12,008	22.8	5.6	4.9	25.4	5.0	0.1	36.1	4.5	8.4	32.3	75.8	3.4	0.6	27.3
N Mariana Islands	313	(9.5)	(3.0)	4.9	28.2	5.1	0.0	74.4	1.7	15.9	60.2	102.1	3.6	0.6	64.4
Countrywide - Direct	114,011,610	69.0	9.5	4.9	19.3	2.3	0.4	(5.4)	2.9	(0.6)	(1.9)	86.7	3.4	0.6	1.2

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	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Pclyhdr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Alabama	86,744	53.4	4.9	5.7	15.3	2.6	(0.0)	18.1	2.1	4.2	16.0	95.6	3.3	0.6	18.0
Alaska	745	128.2	11.3	5.7	19.1	2.8	0.0	(67.1)	5.7	(13.1)	(48.3)	61.5	3.4	0.6	(26.9)
Arizona	18,261	65.9	9.6	5.7	22.7	1.9	0.0	(5.9)	2.8	(0.8)	(2.4)	85.3	3.4	0.6	0.8
Arkansas	76,606	104.3	9.3	5.7	19.3	3.0	0.0	(41.7)	2.0	(8.4)	(31.2)	96.3	3.4	0.6	(27.3)
California	218,228	32.9	5.8	5.7	24.5	2.5	0.0	28.6	4.6	6.8	26.4	68.5	3.4	0.6	20.9
Colorado	99,687	44.4	3.9	5.7	23.1	1.6	0.0	21.3	2.4	4.9	18.8	89.6	3.4	0.6	19.7
Connecticut	7,876	22.9	4.3	5.7	23.4	2.4	0.0	41.2	2.4	9.1	34.5	89.0	3.4	0.6	33.6
Delaware	8,119	22.0	2.1	5.7	23.8	2.6	0.0	43.8	1.5	9.4	35.8	102.2	3.4	0.6	39.4
District of Columbia	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Florida	23,396	17.2	6.2	5.7	26.4	1.3	0.0	43.1	3.2	9.6	36.7	79.7	3.4	0.6	32.1
Georgia	151,703	46.9	5.4	5.7	17.7	3.4	0.0	20.8	2.3	4.8	18.3	91.5	3.4	0.6	19.6
Hawaii	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Idaho	73,668	74.5	6.9	5.7	24.6	1.8	0.0	(13.5)	2.6	(2.4)	(8.6)	87.0	3.4	0.6	(4.6)
Illinois	212,540	67.6	6.2	5.7	21.5	2.3	0.0	(3.4)	2.1	(0.4)	(1.0)	96.5	3.4	0.6	1.8
Indiana	206,831	50.0	4.7	5.7	21.3	0.7	(0.1)	17.6	2.2	4.1	15.7	93.2	3.4	0.6	17.4
Iowa	243,285	94.4	7.8	5.7	19.0	1.2	0.0	(28.2)	3.1	(5.4)	(19.7)	83.3	3.3	0.6	(13.7)
Kansas	262,432	81.0	7.0	5.7	21.0	1.8	(0.0)	(16.6)	2.4	(3.1)	(11.1)	90.5	3.4	0.6	(7.3)
Kentucky	163,527	97.0	8.7	5.7	21.9	0.9	0.0	(34.3)	2.6	(6.8)	(25.0)	87.8	3.4	0.6	(19.2)
Louisiana	14,546	205.6	20.3	5.7	21.0	4.8	0.0	(157.4)	4.7	(32.2)	(120.4)	67.8	3.4	0.6	(78.8)
Maine	6,299	36.5	3.4	5.7	24.4	2.9	0.0	27.1	1.8	6.0	22.9	95.7	3.5	0.6	24.8
Maryland	32,107	34.9	3.1	5.7	24.0	2.1	0.0	30.2	1.7	6.6	25.3	98.1	3.4	0.6	27.6
Massachusetts	4,372	(9.6)	0.2	5.7	24.4	4.6	0.0	74.6	2.2	16.0	60.7	90.4	3.5	0.6	57.8
Michigan	154,594	90.3	9.0	5.7	23.7	1.4	0.0	(30.1)	2.4	(5.9)	(21.7)	88.7	3.4	0.6	(16.4)
Minnesota	170,061	86.1	7.5	5.7	21.7	2.1	0.0	(23.2)	2.5	(4.4)	(16.3)	89.2	3.4	0.6	(11.7)
Mississippi	29,915	46.7	5.1	5.7	25.4	3.7	0.0	13.3	2.1	3.1	12.2	94.1	3.5	0.6	14.4
Missouri	205,099	60.6	5.7	5.7	18.5	2.1	0.0	7.3	2.4	2.0	7.8	90.2	3.3	0.6	9.8
Montana	89,054	78.1	7.5	5.7	22.3	3.4	0.0	(17.1)	2.4	(3.2)	(11.5)	88.8	3.4	0.6	(7.4)
Nebraska	260,931	68.9	5.7	5.7	21.6	1.1	(0.0)	(3.1)	2.1	(0.3)	(0.7)	94.7	3.4	0.6	2.1

2021 Profitability Report Farmowners Multiple Peril

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	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Nevada	7,941	31.7	6.4	5.7	23.6	3.9	0.0	28.6	2.7	6.5	24.8	85.3	3.4	0.6	24.0
New Hampshire	3,414	35.8	3.8	5.7	25.7	2.5	0.0	26.5	2.0	5.9	22.6	93.0	3.5	0.6	23.9
New Jersey	3,653	29.6	6.8	5.7	27.0	2.1	0.0	28.7	2.2	6.4	24.5	91.7	3.5	0.6	25.4
New Mexico	28,516	39.8	5.1	5.7	22.3	3.4	0.0	23.7	2.2	5.4	20.6	91.9	3.4	0.6	21.8
New York	50,501	47.3	6.0	5.7	26.3	1.6	0.0	13.1	2.8	3.2	12.7	84.0	3.4	0.6	13.5
North Carolina	67,916	39.6	3.6	5.7	22.3	2.8	0.0	25.8	2.1	5.8	22.1	93.5	3.4	0.6	23.5
North Dakota	137,521	59.6	5.2	5.7	21.4	1.9	0.1	6.1	1.8	1.6	6.3	97.8	3.4	0.6	9.0
Ohio	185,850	45.2	4.6	5.7	23.7	1.7	0.0	19.1	2.0	4.3	16.7	94.7	3.4	0.6	18.7
Oklahoma	174,784	48.4	4.7	5.7	21.4	2.3	0.0	17.5	2.1	4.0	15.5	94.2	3.4	0.6	17.4
Oregon	77,921	60.5	7.3	5.7	21.5	1.8	0.0	3.3	3.2	1.2	5.3	80.4	3.4	0.6	7.0
Pennsylvania	113,731	40.4	4.4	5.7	25.3	2.6	0.0	21.6	2.0	4.9	18.7	94.2	3.5	0.6	20.5
Rhode Island	467	36.3	4.4	5.7	22.5	3.2	0.0	27.8	1.7	6.1	23.4	97.0	3.4	0.6	25.6
South Carolina	19,135	42.1	4.7	5.7	24.7	2.8	0.0	19.8	2.5	4.6	17.8	87.3	3.5	0.6	18.3
South Dakota	140,285	60.6	5.3	5.7	21.9	2.4	0.0	4.1	2.1	1.2	5.0	93.7	3.4	0.6	7.5
Tennessee	164,874	66.5	7.2	5.7	17.5	1.5	1.7	(0.3)	2.1	0.3	1.6	93.5	3.3	0.6	4.2
Texas	383,956	81.7	7.3	5.7	19.4	2.0	0.0	(16.2)	2.1	(3.0)	(11.0)	93.0	3.4	0.6	(7.5)
Utah	18,363	54.5	6.4	5.7	20.9	2.3	0.0	10.1	3.5	2.7	10.8	77.9	3.4	0.6	11.3
Vermont	16,202	40.2	3.8	5.7	25.6	2.6	0.0	22.0	2.0	5.0	19.1	93.1	3.5	0.6	20.6
Virginia	81,228	45.7	4.0	5.7	17.7	3.3	0.0	23.5	2.1	5.3	20.3	94.4	3.4	0.6	21.9
Washington	81,499	56.8	7.9	5.7	23.3	1.9	0.0	4.3	2.9	1.4	5.8	83.7	3.4	0.6	7.7
West Virginia	17,871	33.9	3.6	5.7	22.9	2.2	0.0	31.6	1.8	6.9	26.4	96.9	3.4	0.6	28.4
Wisconsin	208,122	60.9	5.9	5.7	20.6	1.6	1.4	3.9	2.5	1.3	5.1	89.4	3.4	0.6	7.4
Wyoming	35,344	63.3	4.4	5.7	22.3	1.9	(0.0)	2.3	3.0	1.0	4.3	82.1	3.4	0.6	6.3
Puerto Rico	192	38.4	3.3	5.7	26.0	0.5	0.0	26.0	1.7	5.8	22.0	95.2	3.5	0.6	23.8
U.S. Virgin Islands	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Countrywide - Direct	4,839,913	64.8	6.3	5.7	21.3	2.0	0.1	(0.1)	2.4	0.4	1.9	89.7	3.4	0.6	4.5

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State	Percent of Direct Premiums Earned											Percent of Net Worth			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plyhldr	Under- Writing Profit	Invest Gain On Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Alabama	702,446	56.7	14.9	7.0	21.5	3.6	0.2	(3.8)	4.1	(0.1)	0.4	70.3	3.4	0.6	3.1
Alaska	110,349	45.8	4.1	7.0	20.8	2.4	0.0	19.9	4.4	4.9	19.3	68.9	3.4	0.6	16.1
Arizona	730,457	56.6	12.1	7.0	22.0	1.8	0.0	0.5	4.6	0.9	4.2	66.8	3.4	0.6	5.6
Arkansas	393,750	69.1	9.1	7.0	21.9	3.2	0.1	(10.3)	3.5	(1.6)	(5.2)	74.7	3.4	0.6	(1.1)
California	5,751,054	52.3	12.1	7.0	22.3	2.2	0.0	4.1	5.1	1.8	7.5	63.1	3.4	0.6	7.5
Colorado	1,006,326	68.6	12.3	7.0	21.6	1.5	0.0	(11.0)	4.6	(1.5)	(4.9)	66.7	3.4	0.6	(0.5)
Connecticut	720,104	67.1	13.7	7.0	23.2	2.4	0.1	(13.5)	5.7	(1.8)	(5.9)	59.7	3.4	0.6	(0.7)
Delaware	339,311	33.7	5.3	7.0	12.9	1.5	0.0	39.7	4.7	9.2	35.3	68.3	3.3	0.6	26.8
District of Columbia	184,820	35.3	8.6	7.0	22.5	2.4	0.3	23.9	4.3	5.8	22.4	69.0	3.4	0.6	18.3
Florida	2,273,140	42.8	12.0	7.0	23.3	1.4	0.0	13.5	5.5	3.8	15.2	61.7	3.4	0.6	12.1
Georgia	1,282,227	56.8	10.9	7.0	21.9	4.2	0.1	(0.7)	4.2	0.6	2.9	69.7	3.4	0.6	4.8
Hawaii	200,999	36.7	11.4	7.0	22.7	3.4	0.0	18.9	3.6	4.6	17.9	73.9	3.4	0.6	16.0
Idaho	264,488	42.6	10.1	7.0	20.2	1.5	0.1	18.5	5.1	4.8	18.8	63.5	3.3	0.6	14.7
Illinois	1,955,609	54.6	11.6	7.0	21.5	1.8	0.0	3.6	5.1	1.6	7.0	63.5	3.4	0.6	7.2
Indiana	958,777	51.5	10.8	7.0	21.4	1.3	0.1	7.9	4.9	2.5	10.3	65.1	3.4	0.6	9.5
Iowa	490,871	89.3	10.2	7.0	22.1	1.4	0.0	(30.0)	6.3	(5.2)	(18.5)	57.4	3.4	0.6	(7.8)
Kansas	451,572	52.1	11.0	7.0	21.2	2.2	0.1	6.3	3.3	1.9	7.7	77.9	3.4	0.6	8.8
Kentucky	592,021	90.6	13.9	7.0	26.7	3.0	0.0	(41.3)	4.2	(7.9)	(29.1)	68.8	3.4	0.6	(17.2)
Louisiana	566,358	344.1	43.3	7.0	22.3	4.0	0.0	(320.8)	9.8	(65.7)	(245.3)	43.4	3.4	0.6	(103.6)
Maine	280,454	34.1	7.1	7.0	25.6	2.5	0.1	23.7	3.6	5.6	21.7	73.8	3.4	0.6	18.9
Maryland	729,984	44.4	9.7	7.0	22.5	2.0	0.1	14.3	4.2	3.7	14.7	69.5	3.4	0.6	13.0
Massachusetts	1,451,984	37.8	6.9	7.0	26.5	3.2	0.1	18.6	4.3	4.7	18.3	67.8	3.4	0.6	15.2
Michigan	1,250,092	62.9	11.1	7.0	23.0	1.3	0.0	(5.4)	4.1	(0.4)	(0.9)	70.1	3.4	0.6	2.2
Minnesota	820,594	62.3	9.1	7.0	21.1	1.9	0.1	(1.5)	4.2	0.4	2.3	70.2	3.4	0.6	4.4
Mississippi	371,430	57.4	9.4	7.0	21.9	3.3	0.0	1.1	3.6	0.9	3.9	73.5	3.4	0.6	5.7
Missouri	933,566	52.7	10.0	7.0	21.2	1.8	0.0	7.3	4.0	2.2	9.1	70.9	3.4	0.6	9.2
Montana	224,043	43.0	10.7	7.0	21.6	3.3	0.0	14.4	4.2	3.8	14.9	69.3	3.4	0.6	13.1
Nebraska	342,628	61.2	7.8	7.0	21.0	1.4	0.1	1.6	3.4	0.9	4.1	76.9	3.4	0.6	5.9

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State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plychldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Nevada	400,782	51.7	13.3	7.0	22.0	3.4	0.0	2.6	4.9	1.4	6.2	63.0	3.4	0.6	6.7
New Hampshire	282,028	44.5	8.2	7.0	24.9	2.2	0.2	13.1	4.1	3.5	13.7	70.1	3.4	0.6	12.5
New Jersey	1,715,055	56.2	13.1	7.0	23.2	1.8	0.1	(1.4)	6.2	0.8	4.1	57.0	3.4	0.6	5.1
New Mexico	254,715	58.8	12.8	7.0	21.8	3.1	0.1	(3.5)	5.0	0.1	1.3	64.4	3.4	0.6	3.6
New York	4,440,317	54.5	14.3	7.0	24.0	2.1	0.1	(1.9)	7.7	0.9	4.9	50.2	3.4	0.6	5.2
North Carolina	1,114,550	37.6	8.1	7.0	22.3	2.5	0.1	22.5	3.7	5.4	20.8	73.6	3.4	0.6	18.1
North Dakota	151,959	58.9	9.1	7.0	21.5	1.9	0.1	1.5	3.5	0.9	4.1	75.9	3.4	0.6	5.9
Ohio	1,479,830	42.8	8.0	7.0	22.1	1.4	0.1	18.6	3.7	4.6	17.8	73.4	3.4	0.6	15.9
Oklahoma	624,498	72.9	10.9	7.0	21.6	2.2	0.2	(14.7)	3.7	(2.5)	(8.6)	73.4	3.4	0.6	(3.5)
Oregon	587,595	53.6	10.0	7.0	21.0	1.8	0.1	6.7	5.2	2.3	9.6	62.8	3.4	0.6	8.8
Pennsylvania	2,020,480	47.5	12.0	7.0	22.8	2.2	0.2	8.4	5.2	2.7	10.9	63.1	3.4	0.6	9.7
Rhode Island	189,963	40.5	8.2	7.0	23.0	2.1	0.2	19.0	5.0	4.9	19.1	63.9	3.4	0.6	15.0
South Carolina	592,204	45.3	12.0	7.0	21.6	3.3	0.0	10.8	4.5	3.1	12.3	67.2	3.4	0.6	11.0
South Dakota	164,007	41.7	6.4	7.0	21.6	3.1	0.0	20.2	3.8	4.9	19.1	72.7	3.4	0.6	16.7
Tennessee	884,378	54.3	8.9	7.0	22.3	2.7	0.0	4.9	4.1	1.7	7.3	70.4	3.4	0.6	7.9
Texas	3,486,952	114.3	17.8	7.0	22.1	1.6	0.0	(63.0)	4.6	(12.4)	(45.9)	66.5	3.4	0.6	(27.7)
Utah	353,945	54.2	11.8	7.0	23.0	2.3	0.0	1.9	4.5	1.2	5.2	67.3	3.4	0.6	6.3
Vermont	149,344	26.4	4.4	7.0	25.1	2.8	0.0	34.2	3.4	7.8	29.8	75.7	3.4	0.6	25.4
Virginia	939,481	36.8	6.6	7.0	22.1	2.9	0.1	24.5	3.5	5.8	22.3	74.8	3.4	0.6	19.5
Washington	1,029,361	60.8	11.6	7.0	20.9	2.1	0.0	(2.3)	4.9	0.4	2.2	65.0	3.4	0.6	4.2
West Virginia	225,064	55.4	12.5	7.0	22.4	4.0	0.1	(1.3)	4.5	0.5	2.7	67.1	3.4	0.6	4.6
Wisconsin	820,043	52.3	9.1	7.0	21.2	1.6	0.1	8.7	4.1	2.5	10.3	70.4	3.4	0.6	10.0
Wyoming	119,167	33.0	6.7	7.0	21.4	2.1	0.0	29.8	4.1	7.0	26.9	70.6	3.4	0.6	21.8
American Samoa	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Guam	1,157	2.0	5.0	7.0	38.2	1.5	0.0	46.3	4.2	10.5	40.1	53.2	3.7	0.6	24.4
Puerto Rico	559,531	17.4	8.3	7.0	25.0	0.8	0.0	41.4	5.2	9.6	37.0	62.3	3.4	0.6	25.9
U.S. Virgin Islands	19,453	11.2	2.1	7.0	24.8	5.0	0.0	49.8	3.2	11.0	42.0	82.4	3.4	0.6	37.4
N Mariana Islands	633	(1.3)	(0.1)	7.0	30.4	5.3	0.0	58.7	1.3	12.6	47.5	83.2	3.6	0.6	42.5
Countrywide - Direct	47,985,948	60.2	11.9	7.0	22.5	2.2	0.1	(3.8)	5.0	0.1	1.1	64.0	3.4	0.6	3.5

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State	Percent of Direct Premiums Earned										Percent of Net Worth				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhdr	Under- Writing Profit	Invest Gain On Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Alabama	265,991	84.7	8.8	5.8	17.7	2.5	0.2	(19.6)	3.9	(3.4)	(12.3)	75.2	3.4	0.6	(6.4)
Alaska	56,739	111.0	7.1	5.8	16.7	2.0	1.5	(44.0)	4.2	(8.5)	(31.3)	71.9	3.3	0.6	(19.8)
Arizona	198,329	51.2	4.7	5.8	14.8	2.0	0.1	21.3	2.7	5.0	19.1	86.1	3.3	0.6	19.2
Arkansas	185,475	69.4	5.4	5.8	16.9	2.4	0.2	(0.3)	2.7	0.4	2.0	86.8	3.3	0.6	4.5
California	1,935,929	40.6	4.8	5.8	18.6	1.6	0.1	28.5	3.7	6.6	25.6	74.7	3.3	0.6	21.9
Colorado	250,266	91.9	6.6	5.8	17.5	1.1	0.1	(23.1)	3.3	(4.3)	(15.5)	80.0	3.3	0.6	(9.6)
Connecticut	164,222	30.7	3.1	5.8	18.7	1.7	0.1	39.9	2.9	8.9	34.0	83.3	3.4	0.6	31.1
Delaware	37,623	19.9	1.8	5.8	16.2	2.2	0.1	53.9	2.3	11.7	44.5	92.9	3.3	0.6	44.0
District of Columbia	46,991	47.6	4.5	5.8	15.8	1.7	0.1	24.4	4.9	6.0	23.3	66.9	3.3	0.6	18.3
Florida	1,628,740	41.6	6.6	5.8	19.8	1.0	0.0	25.2	3.0	5.8	22.4	84.2	3.4	0.6	21.6
Georgia	458,707	51.2	4.3	5.8	17.6	3.1	0.2	17.8	3.0	4.3	16.6	82.8	3.4	0.6	16.5
Hawaii	112,095	23.8	3.0	5.8	20.3	2.8	0.1	44.2	2.0	9.6	36.6	91.5	3.4	0.6	36.3
Idaho	63,006	133.6	8.0	5.8	15.2	1.3	0.1	(64.0)	3.7	(12.8)	(47.5)	76.6	3.3	0.6	(33.7)
Illinois	575,527	64.2	4.1	5.8	14.1	1.7	0.1	9.9	3.0	2.6	10.3	84.3	3.3	0.6	11.4
Indiana	310,818	34.6	2.7	5.8	17.6	1.4	0.0	37.9	2.2	8.3	31.7	93.5	3.3	0.6	32.4
Iowa	165,398	50.8	3.2	5.8	17.1	1.3	0.1	21.7	2.8	5.0	19.5	85.2	3.3	0.6	19.4
Kansas	137,552	41.4	3.2	5.8	16.9	2.3	2.1	28.3	3.1	6.5	24.9	83.3	3.3	0.6	23.5
Kentucky	169,437	42.6	3.1	5.8	15.1	1.3	0.1	32.0	3.4	7.3	28.1	80.3	3.3	0.6	25.3
Louisiana*	412,624	349.2	26.2	5.8	17.9	2.9	0.0	(302.1)	9.1	(61.9)	(231.1)	47.0	3.4	0.6	(105.8)
Maine	59,659	23.9	1.5	5.8	17.9	2.5	0.1	48.4	1.8	10.5	39.7	99.1	3.4	0.6	42.1
Maryland	202,254	27.3	2.7	5.8	16.1	1.5	0.2	46.4	2.8	10.2	38.9	84.7	3.3	0.6	35.7
Massachusetts	360,228	36.1	3.1	5.8	18.0	2.1	0.0	34.8	2.3	7.7	29.4	90.0	3.3	0.6	29.3
Michigan	383,974	66.6	5.1	5.8	16.7	1.1	0.0	4.6	4.0	1.7	6.9	73.8	3.3	0.6	7.9
Minnesota	266,927	42.9	3.1	5.8	16.8	1.6	0.1	29.7	3.5	6.8	26.3	78.3	3.3	0.6	23.3
Mississippi	174,006	76.3	6.6	5.8	18.6	2.2	0.1	(9.6)	3.4	(1.4)	(4.7)	78.6	3.4	0.6	(0.9)
Missouri	281,895	49.2	4.1	5.8	18.0	1.5	0.1	21.4	2.8	5.0	19.2	85.6	3.3	0.6	19.2
Montana	44,366	26.4	2.0	5.8	20.2	2.7	0.1	42.7	2.2	9.4	35.6	90.3	3.4	0.6	34.9
Nebraska	100,827	60.2	3.9	5.8	16.0	1.3	0.9	11.9	2.8	3.0	11.7	85.2	3.3	0.6	12.7

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

2021 Profitability Report Fire

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Nevada	123,993	28.7	4.0	5.8	16.2	2.3	0.1	43.0	2.5	9.5	36.0	88.9	3.3	0.6	34.8
New Hampshire	49,675	18.5	2.6	5.8	22.4	2.3	0.2	48.2	2.2	10.5	39.9	92.9	3.4	0.6	39.9
New Jersey	433,079	57.8	5.1	5.8	17.1	1.4	0.1	12.6	3.3	3.2	12.7	79.5	3.3	0.6	12.9
New Mexico	59,626	28.3	2.1	5.8	17.2	2.5	0.1	44.0	2.2	9.6	36.6	91.1	3.3	0.6	36.1
New York	1,057,249	38.2	4.7	5.8	19.6	1.8	0.0	29.8	3.0	6.8	26.0	82.2	3.4	0.6	24.2
North Carolina	374,530	216.1	12.6	5.8	17.2	2.1	0.2	(154.0)	5.6	(31.4)	(117.0)	62.1	3.3	0.6	(69.8)
North Dakota	47,123	69.8	4.3	5.8	17.2	1.6	0.0	1.2	2.6	0.7	3.1	87.2	3.3	0.6	5.5
Ohio	458,735	52.6	4.2	5.8	17.0	1.7	0.1	18.5	3.1	4.4	17.2	81.8	3.3	0.6	16.8
Oklahoma	216,989	60.1	5.2	5.8	16.8	1.6	0.1	10.4	2.4	2.6	10.2	90.3	3.3	0.6	11.9
Oregon	151,302	73.2	5.2	5.8	16.3	1.6	0.1	(2.2)	3.9	0.2	1.5	73.7	3.3	0.6	3.9
Pennsylvania	543,885	49.3	4.4	5.8	17.0	1.8	0.3	21.3	3.7	5.1	19.9	76.1	3.3	0.6	17.9
Rhode Island	51,730	49.3	4.4	5.8	18.2	1.8	0.2	20.4	2.7	4.8	18.4	85.3	3.3	0.6	18.5
South Carolina	379,364	25.8	3.8	5.8	24.7	2.0	0.1	37.9	1.9	8.3	31.5	100.9	3.4	0.6	34.7
South Dakota	47,200	48.8	3.3	5.8	18.6	2.3	0.0	21.2	2.6	4.9	18.9	87.7	3.4	0.6	19.3
Tennessee	338,546	108.0	7.8	5.8	16.3	2.0	0.1	(40.0)	3.4	(7.8)	(28.8)	79.4	3.3	0.6	(20.1)
Texas	2,221,366	102.7	7.8	5.8	18.8	0.9	0.1	(36.0)	3.2	(7.0)	(25.8)	81.2	3.3	0.6	(18.2)
Utah	98,380	58.5	4.4	5.8	15.4	1.8	0.0	14.1	3.3	3.5	13.8	79.4	3.3	0.6	13.7
Vermont	38,730	42.3	6.4	5.8	14.8	2.3	0.1	28.3	1.8	6.3	23.9	102.2	3.3	0.6	27.1
Virginia	280,442	38.7	3.2	5.8	15.6	2.1	0.3	34.3	2.5	7.6	29.2	89.5	3.3	0.6	28.8
Washington	286,229	70.1	5.0	5.8	16.0	1.5	0.1	1.5	3.2	0.9	3.8	79.6	3.3	0.6	5.8
West Virginia	67,844	32.6	1.0	5.8	16.2	3.0	0.1	41.2	2.0	9.0	34.2	96.6	3.3	0.6	35.8
Wisconsin	245,485	57.7	4.0	5.8	16.3	1.4	0.1	14.8	3.1	3.6	14.2	82.4	3.3	0.6	14.5
Wyoming	26,661	(7.8)	(0.4)	5.8	16.5	1.5	0.1	84.3	3.5	18.3	69.5	78.0	3.3	0.6	56.9
American Samoa	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Guam	30,117	7.2	0.5	5.8	24.4	3.2	0.0	58.9	1.4	12.6	47.7	96.0	3.5	0.6	48.7
Puerto Rico	126,070	(1.8)	0.0	5.8	16.0	1.9	0.0	78.1	1.8	16.7	63.1	100.1	3.3	0.6	65.9
U.S. Virgin Islands	42,800	8.1	5.1	5.8	27.0	4.8	0.0	49.3	6.7	11.5	44.4	59.3	3.4	0.6	29.2
N Mariana Islands	1,924	(2.8)	0.2	5.8	27.5	4.9	0.0	64.5	1.8	13.8	52.4	96.9	3.5	0.6	53.7
Countrywide - Direct	16,848,682	67.3	5.8	5.8	18.0	1.6	0.1	1.4	3.3	0.9	3.8	79.8	3.3	0.6	5.8

2021 Profitability Report Allied Lines

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plychldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Alabama	409,041	107.0	8.3	4.6	14.8	2.1	0.3	(37.0)	4.9	(6.9)	(25.2)	73.4	3.4	0.6	(15.7)
Alaska	27,277	(37.8)	3.7	4.6	16.3	2.0	1.2	110.0	5.2	24.0	91.2	65.1	3.4	0.6	62.1
Arizona	302,428	76.3	4.4	4.6	13.5	1.5	0.2	(0.6)	3.3	0.4	2.2	87.3	3.3	0.6	4.7
Arkansas	378,608	100.5	5.3	4.6	14.0	1.4	0.1	(25.9)	2.8	(5.0)	(18.1)	100.8	3.4	0.6	(15.5)
California	2,015,967	64.5	4.5	4.6	14.6	1.3	0.1	10.4	3.5	2.8	11.1	86.1	3.4	0.6	12.3
Colorado	557,793	69.9	4.2	4.6	13.1	0.8	0.3	7.1	2.8	2.0	7.9	95.6	3.3	0.6	10.3
Connecticut	236,074	43.2	3.3	4.6	15.2	1.8	0.2	31.7	3.1	7.2	27.6	88.2	3.4	0.6	27.1
Delaware	67,742	21.0	1.0	4.6	15.0	2.0	0.1	56.3	1.8	12.1	45.9	110.3	3.4	0.6	53.5
District of Columbia	61,265	39.9	3.4	4.6	12.2	1.8	0.2	37.9	3.0	8.5	32.4	90.0	3.3	0.6	31.9
Florida	4,576,471	19.2	3.3	4.6	17.8	1.1	0.0	53.9	3.1	11.8	45.1	89.3	3.4	0.6	43.1
Georgia	685,870	58.7	3.9	4.6	13.4	1.9	0.3	17.1	3.1	4.1	16.0	93.1	3.4	0.6	17.7
Hawaii	191,103	15.8	1.3	4.6	21.5	2.9	0.1	53.8	2.3	11.7	44.4	97.5	3.5	0.6	46.1
Idaho	174,653	112.2	5.6	4.6	13.5	0.7	0.1	(36.7)	2.5	(7.3)	(26.9)	99.2	3.3	0.6	(23.9)
Illinois	1,563,910	44.5	3.0	4.6	12.8	0.8	0.0	34.2	1.9	7.5	28.5	120.0	3.3	0.6	37.0
Indiana	815,007	26.7	1.8	4.6	13.6	0.6	0.0	52.7	1.6	11.3	42.9	126.5	3.4	0.6	57.0
Iowa	1,421,358	37.2	1.7	4.6	13.0	0.3	0.0	43.0	2.0	9.4	35.6	121.0	3.4	0.6	45.9
Kansas	1,180,933	45.2	2.2	4.6	12.1	0.4	0.0	35.5	1.7	7.7	29.4	122.3	3.3	0.6	38.7
Kentucky	385,976	133.8	8.3	4.6	12.6	1.0	0.1	(60.4)	3.8	(12.0)	(44.6)	87.2	3.3	0.6	(36.1)
Louisiana*	932,033	400.1	28.5	4.6	17.0	2.2	0.1	(352.5)	8.8	(72.5)	(271.2)	50.3	3.4	0.6	(133.6)
Maine	72,275	27.8	2.0	4.6	14.5	2.0	0.2	48.7	2.1	10.6	40.2	104.9	3.4	0.6	44.9
Maryland	270,008	42.8	3.5	4.6	13.2	1.3	0.4	34.2	2.9	7.7	29.4	93.0	3.3	0.6	30.1
Massachusetts	433,616	21.2	3.0	4.6	16.7	2.1	0.1	52.3	3.9	11.6	44.5	80.3	3.4	0.6	38.5
Michigan	523,271	65.1	4.1	4.6	13.7	0.8	0.0	11.6	2.6	2.9	11.4	99.7	3.3	0.6	14.1
Minnesota	1,405,686	67.7	3.5	4.6	14.2	0.6	0.0	9.4	1.3	2.2	8.5	140.1	3.4	0.6	14.7
Mississippi	367,903	83.8	5.2	4.6	14.6	1.3	0.1	(9.8)	2.6	(1.6)	(5.6)	102.3	3.4	0.6	(2.9)
Missouri	815,189	56.2	3.5	4.6	12.4	0.7	0.1	22.5	1.9	5.1	19.4	118.5	3.3	0.6	25.7
Montana	263,379	182.6	8.6	4.6	11.8	0.5	0.1	(108.3)	2.0	(22.4)	(83.9)	112.1	3.3	0.6	(91.3)
Nebraska	1,198,496	50.3	2.5	4.6	13.8	0.5	0.0	28.1	1.4	6.2	23.4	135.4	3.4	0.6	34.4

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

2021 Profitability Report Allied Lines

State	Percent of Direct Premiums Earned										Percent of Net Worth				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plychldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Nevada	180,255	77.9	6.2	4.6	14.8	1.6	0.2	(5.3)	4.3	(0.4)	(0.6)	74.7	3.4	0.6	2.3
New Hampshire	50,843	26.4	2.7	4.6	11.6	2.1	0.2	52.3	2.3	11.4	43.2	101.2	3.3	0.6	46.5
New Jersey	650,357	130.7	9.8	4.6	17.3	1.3	0.2	(64.0)	4.5	(12.7)	(46.8)	74.3	3.4	0.6	(32.0)
New Mexico	179,625	116.6	5.8	4.6	12.8	1.2	0.2	(41.2)	3.0	(8.1)	(30.0)	90.4	3.3	0.6	(24.4)
New York	1,189,885	49.2	4.6	4.6	15.9	1.5	0.0	24.0	4.1	5.7	22.3	78.7	3.4	0.6	20.4
North Carolina	827,714	45.2	2.5	4.6	14.8	1.4	0.3	31.1	2.7	7.0	26.9	97.9	3.4	0.6	29.1
North Dakota	1,232,233	138.5	6.5	4.6	12.3	0.2	0.0	(62.1)	1.0	(12.9)	(48.3)	151.7	3.4	0.6	(70.4)
Ohio	784,773	31.1	2.1	4.6	12.9	0.9	0.0	48.2	2.2	10.5	39.9	109.7	3.3	0.6	46.6
Oklahoma	497,128	81.8	5.6	4.6	13.9	1.0	0.2	(7.1)	3.0	(1.0)	(3.1)	93.4	3.3	0.6	(0.2)
Oregon	231,916	93.0	4.9	4.6	14.5	0.8	0.1	(17.9)	3.3	(3.2)	(11.4)	85.4	3.3	0.6	(7.0)
Pennsylvania	577,433	74.2	5.7	4.6	4.7	1.6	0.1	8.9	4.1	2.6	10.5	80.2	3.2	0.6	11.1
Rhode Island	83,436	36.4	3.9	4.6	16.1	1.6	0.4	37.0	2.6	8.2	31.4	94.6	3.4	0.6	32.5
South Carolina	518,878	20.3	1.2	4.6	16.1	1.5	0.1	56.1	2.3	12.2	46.2	102.9	3.4	0.6	50.4
South Dakota	966,855	85.0	3.9	4.6	11.8	0.3	0.0	(5.7)	1.3	(1.0)	(3.4)	138.8	3.4	0.6	(2.0)
Tennessee	443,553	61.8	4.2	4.6	13.0	1.4	0.2	14.7	4.7	3.9	15.5	75.3	3.3	0.6	14.4
Texas	4,356,639	101.0	6.7	4.6	15.5	1.0	0.1	(29.0)	3.4	(5.5)	(20.2)	88.2	3.4	0.6	(15.0)
Utah	99,782	27.3	1.4	4.6	12.7	1.4	0.1	52.4	5.5	12.0	46.0	66.6	3.3	0.6	33.4
Vermont	30,148	17.6	0.8	4.6	13.9	2.3	0.2	60.6	2.4	13.1	49.8	97.8	3.4	0.6	51.5
Virginia	429,023	33.7	2.3	4.6	13.0	1.8	0.8	43.8	2.4	9.6	36.6	101.4	3.3	0.6	39.8
Washington	458,701	163.4	8.8	4.6	12.4	1.0	0.2	(90.4)	4.0	(18.3)	(68.1)	80.4	3.3	0.6	(52.0)
West Virginia	65,950	46.0	6.9	4.6	15.6	3.5	0.1	23.1	3.7	5.5	21.3	82.6	3.4	0.6	20.4
Wisconsin	598,570	35.3	2.2	4.6	12.9	0.7	0.0	44.2	2.1	9.7	36.7	111.8	3.3	0.6	43.8
Wyoming	59,060	55.8	2.9	4.6	15.5	1.0	0.1	20.1	2.8	4.7	18.2	90.7	3.4	0.6	19.3
American Samoa	9	166.7	(56.6)	4.6	20.2	0.0	0.0	(34.9)	43.4	0.2	8.3	13.6	3.4	0.6	3.9
Guam	12,767	(1.1)	0.1	4.6	23.0	3.7	0.0	69.7	2.1	15.0	56.8	96.3	3.6	0.6	57.6
Puerto Rico	202,758	32.0	5.2	4.6	18.8	1.7	0.0	37.7	7.9	9.3	36.3	53.6	3.4	0.6	22.3
U.S. Virgin Islands	6,783	67.1	1.8	4.6	14.5	3.1	0.0	8.9	5.5	2.8	11.6	66.8	3.4	0.6	10.5
N Mariana Islands	2,545	973.6	46.0	4.6	4.7	5.7	0.0	(934.6)	4.4	(195.5)	(734.7)	72.8	3.2	0.6	(532.4)
Countrywide - Direct	36,070,950	72.3	4.9	4.6	14.5	1.1	0.1	2.6	2.9	1.0	4.4	95.7	3.4	0.6	7.0

2021 Profitability Report Inland Marine

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Under- Writing Profit Plychldr	Invest Gain On Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth	
Alabama	408,848	78.0	5.3	6.2	21.4	3.4	0.1	(14.4)	2.0	(2.7)	(9.7)	101.6	3.4	0.6	(7.1)
Alaska	76,976	22.3	2.9	6.2	23.1	2.6	0.1	42.8	1.6	9.3	35.1	110.1	3.4	0.6	41.4
Arizona	471,654	46.9	3.4	6.2	20.6	1.9	0.1	20.9	1.2	4.6	17.5	118.9	3.3	0.6	23.5
Arkansas	253,809	71.7	5.2	6.2	19.9	3.0	0.0	(6.1)	1.7	(1.0)	(3.4)	105.6	3.3	0.6	(0.8)
California	3,643,504	48.1	4.9	6.2	20.5	2.0	0.0	18.2	1.7	4.1	15.8	107.9	3.3	0.6	19.8
Colorado	529,148	43.9	4.1	6.2	21.5	1.7	0.1	22.4	1.5	5.0	18.9	110.5	3.3	0.6	23.7
Connecticut	387,580	40.1	5.2	6.2	20.4	1.9	0.1	26.0	1.5	5.7	21.8	111.3	3.3	0.6	27.0
Delaware	120,951	49.3	3.9	6.2	18.0	2.3	0.0	20.2	1.1	4.4	16.9	124.1	3.3	0.6	23.7
District of Columbia	140,702	52.8	7.3	6.2	14.5	2.1	0.1	17.0	3.1	4.1	15.9	91.7	3.3	0.6	17.3
Florida	1,793,195	44.6	4.2	6.2	21.2	1.5	0.1	22.2	1.7	5.0	18.9	106.3	3.3	0.6	22.9
Georgia	848,290	50.4	4.8	6.2	23.0	3.7	0.1	11.8	1.3	2.7	10.4	113.5	3.4	0.6	14.6
Hawaii	118,031	33.7	2.3	6.2	20.8	3.8	0.1	33.0	1.8	7.2	27.6	105.0	3.4	0.6	31.7
Idaho	137,009	42.7	4.8	6.2	21.0	1.8	0.0	23.4	1.3	5.1	19.6	113.5	3.3	0.6	25.0
Illinois	979,058	43.3	5.3	6.2	20.1	1.7	0.0	23.3	1.7	5.2	19.9	107.0	3.3	0.6	24.0
Indiana	452,276	55.9	4.3	6.2	27.4	1.7	0.0	4.5	1.7	1.2	4.9	109.0	3.4	0.6	8.1
Iowa	253,920	40.8	3.7	6.2	20.2	1.5	0.0	27.5	1.5	6.0	23.0	108.4	3.3	0.6	27.6
Kansas	228,784	41.5	3.2	6.2	20.9	1.9	0.2	26.0	1.4	5.7	21.8	111.2	3.3	0.6	26.9
Kentucky	305,490	48.8	3.8	6.2	22.0	3.8	0.0	15.4	1.6	3.5	13.5	108.8	3.4	0.6	17.5
Louisiana	489,039	80.1	6.7	6.2	22.3	3.5	0.0	(18.8)	2.0	(3.6)	(13.2)	102.5	3.4	0.6	(10.8)
Maine	100,085	66.3	5.0	6.2	21.5	2.6	0.1	(1.7)	1.8	(0.0)	0.1	101.6	3.3	0.6	2.9
Maryland	457,372	42.9	3.1	6.2	21.3	2.2	0.1	24.2	1.3	5.3	20.2	114.4	3.3	0.6	25.9
Massachusetts	652,666	46.9	4.7	6.2	21.4	2.7	0.1	17.9	1.6	4.0	15.5	108.6	3.4	0.6	19.6
Michigan	660,857	68.8	5.6	6.2	20.5	1.5	0.0	(2.6)	1.6	(0.3)	(0.7)	109.3	3.3	0.6	2.0
Minnesota	453,711	38.1	4.9	6.2	19.1	2.0	0.0	29.6	1.4	6.5	24.6	112.5	3.3	0.6	30.4
Mississippi	283,738	40.7	3.2	6.2	31.5	3.3	0.0	15.1	1.3	3.4	13.0	108.5	3.5	0.6	17.0
Missouri	471,937	42.8	3.4	6.2	21.5	2.1	0.0	23.9	1.6	5.3	20.2	110.1	3.3	0.6	25.0
Montana	97,010	37.6	3.2	6.2	21.7	3.0	0.0	28.2	1.3	6.1	23.3	112.4	3.4	0.6	29.0
Nebraska	196,536	43.3	3.1	6.2	19.7	1.4	0.1	26.1	1.8	5.8	22.1	103.2	3.3	0.6	25.6

2021 Profitability Report Inland Marine

State	Percent of Direct Premiums Earned								Percent of Net Worth						
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	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Under- Divs To Plychldr	Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Nevada	236,686	50.6	6.3	6.2	21.4	3.3	0.1	12.0	1.4	2.8	10.6	115.0	3.4	0.6	15.0
New Hampshire	114,249	34.7	6.0	6.2	20.9	2.5	0.1	29.5	1.3	6.4	24.4	113.9	3.3	0.6	30.5
New Jersey	861,167	55.6	4.9	6.2	20.4	2.0	0.1	10.8	1.7	2.6	9.9	106.2	3.3	0.6	13.3
New Mexico	131,973	59.0	5.0	6.2	20.6	3.3	0.1	5.8	1.3	1.4	5.7	117.1	3.4	0.6	9.4
New York	1,900,724	47.5	5.2	6.2	21.9	2.3	0.0	16.9	2.7	4.0	15.6	90.2	3.4	0.6	16.9
North Carolina	812,226	40.7	3.0	6.2	22.6	2.7	0.1	24.7	1.2	5.4	20.6	114.6	3.4	0.6	26.4
North Dakota	91,880	48.1	3.5	6.2	18.8	2.1	0.0	21.2	1.5	4.7	18.0	109.7	3.3	0.6	22.5
Ohio	767,384	47.0	4.1	6.2	20.3	1.8	0.0	20.5	1.4	4.6	17.4	113.3	3.3	0.6	22.4
Oklahoma	299,457	53.3	4.2	6.2	21.7	2.4	0.1	12.0	1.5	2.8	10.7	110.3	3.4	0.6	14.6
Oregon	330,603	45.5	3.2	6.2	21.0	1.5	0.1	22.5	1.7	5.0	19.2	107.3	3.3	0.6	23.4
Pennsylvania	976,648	45.6	4.9	6.2	20.7	2.2	0.1	20.3	1.4	4.5	17.2	114.9	3.3	0.6	22.5
Rhode Island	93,304	61.3	6.3	6.2	23.5	2.4	0.2	0.1	2.7	0.5	2.3	91.2	3.4	0.6	4.9
South Carolina	449,473	41.8	3.1	6.2	28.0	3.3	0.1	17.5	1.3	3.9	14.8	111.2	3.4	0.6	19.3
South Dakota	79,445	41.1	3.6	6.2	19.7	2.7	0.0	26.6	1.2	5.8	22.0	119.8	3.3	0.6	29.1
Tennessee	558,899	38.7	3.4	6.2	23.5	2.5	0.1	25.6	1.4	5.6	21.4	110.5	3.4	0.6	26.4
Texas	2,706,458	59.2	5.2	6.2	20.8	2.0	0.1	6.5	2.2	1.8	7.0	92.1	3.3	0.6	9.2
Utah	223,233	43.9	7.8	6.2	23.7	2.1	0.0	16.1	1.7	3.7	14.1	104.9	3.4	0.6	17.6
Vermont	52,219	31.0	3.0	6.2	21.4	3.0	0.0	35.2	1.6	7.7	29.1	109.3	3.4	0.6	34.6
Virginia	609,712	65.2	6.0	6.2	20.9	2.9	0.2	(1.3)	1.8	0.0	0.5	105.5	3.3	0.6	3.3
Washington	698,352	38.2	4.4	6.2	25.8	2.1	0.1	23.1	1.5	5.1	19.5	107.6	3.4	0.6	23.8
West Virginia*	92,818	43.3	3.8	6.2	20.9	3.8	0.0	21.9	1.3	4.8	18.3	118.5	3.4	0.6	24.5
Wisconsin	389,189	48.2	7.0	6.2	22.3	1.6	0.0	14.6	1.5	3.3	12.8	111.7	3.3	0.6	17.0
Wyoming	59,960	33.3	2.8	6.2	19.5	1.9	0.1	36.3	1.4	7.9	29.8	112.1	3.3	0.6	36.2
American Samoa	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Guam	1,260	21.6	3.2	6.2	21.7	2.5	0.8	43.9	2.7	9.7	36.9	73.9	3.3	0.6	30.0
Puerto Rico	93,961	38.2	3.0	6.2	17.2	3.3	0.0	32.1	1.0	6.9	26.2	134.9	3.4	0.6	38.1
U.S. Virgin Islands	7,164	12.0	1.5	6.2	17.8	2.5	0.0	59.9	2.1	13.0	49.1	112.6	3.4	0.6	58.0
N Mariana Islands	5	0.5	0.0	6.2	27.4	12.2	0.0	53.6	1.5	11.5	43.6	82.0	3.7	0.6	38.8
Countrywide - Direct	27,650,625	49.4	4.7	6.2	21.5	2.2	0.1	15.9	1.7	3.6	14.0	105.8	3.3	0.6	17.6

*See technical notes

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2021 Profitability Report Medical Professional Liability

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhdr	Under- Writing Profit	Invest Gain On Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Alabama	154,080	44.0	39.3	9.1	10.7	1.2	0.9	(5.2)	10.9	0.8	4.8	41.1	3.2	0.6	4.6
Alaska	23,956	60.5	25.0	9.1	11.1	2.1	9.1	(17.1)	10.7	(1.7)	(4.7)	41.3	3.2	0.6	0.7
Arizona	222,789	37.0	21.5	9.1	12.8	1.3	8.6	9.6	11.8	4.1	17.3	36.3	3.2	0.5	8.9
Arkansas	73,778	23.7	19.0	9.1	14.5	2.3	1.4	29.9	11.7	8.3	33.2	39.2	3.3	0.6	15.7
California	901,630	53.1	31.5	9.1	14.7	1.6	1.1	(11.1)	11.6	(0.3)	0.8	38.6	3.2	0.6	3.0
Colorado	174,527	46.7	26.3	9.1	12.2	1.1	9.0	(4.5)	9.9	0.8	4.6	42.9	3.2	0.6	4.6
Connecticut	232,337	89.9	22.6	9.1	8.7	3.0	0.1	(33.4)	13.8	(4.6)	(15.0)	36.1	3.3	0.6	(2.7)
Delaware	34,936	38.3	24.8	9.1	14.3	1.8	0.1	11.5	12.7	4.6	19.5	35.6	3.2	0.6	9.6
District of Columbia	30,044	55.7	19.8	9.1	14.6	4.1	0.1	(3.5)	12.8	1.5	7.9	36.6	3.3	0.6	5.6
Florida	848,728	61.9	26.1	9.1	13.6	2.3	0.9	(13.9)	9.8	(1.2)	(2.8)	43.9	3.2	0.6	1.4
Georgia	354,198	71.6	33.4	9.1	13.2	2.3	2.1	(31.8)	14.8	(4.1)	(12.9)	32.3	3.2	0.6	(1.5)
Hawaii	34,977	68.5	26.8	9.1	10.9	2.5	9.0	(26.7)	11.3	(3.6)	(11.7)	39.4	3.2	0.6	(2.0)
Idaho	36,865	73.1	33.2	9.1	14.2	1.8	4.0	(35.5)	12.0	(5.4)	(18.1)	38.3	3.3	0.6	(4.3)
Illinois	493,695	52.3	31.3	9.1	15.1	1.1	1.0	(10.0)	18.1	1.0	7.1	28.0	3.3	0.6	4.7
Indiana	149,027	37.3	18.1	9.1	10.4	1.4	0.2	23.5	14.8	7.5	30.8	33.1	3.3	0.6	12.9
Iowa	78,352	46.8	30.0	9.1	12.6	1.2	0.2	0.1	13.9	2.4	11.5	34.8	3.3	0.6	6.7
Kansas	79,592	54.6	36.4	9.1	14.4	1.6	0.6	(16.7)	14.1	(1.1)	(1.6)	34.6	3.3	0.6	2.2
Kentucky	122,324	41.0	29.8	9.1	13.8	1.7	0.7	3.9	16.5	3.7	16.7	30.4	3.3	0.6	7.8
Louisiana	107,347	30.6	23.3	9.1	14.0	3.0	1.6	18.4	11.7	5.9	24.2	39.1	3.3	0.6	12.2
Maine	50,389	45.2	17.0	9.1	9.7	1.8	7.0	10.1	12.4	4.3	18.2	36.4	3.2	0.6	9.2
Maryland	324,270	50.7	30.8	9.1	12.2	1.5	9.8	(14.0)	9.9	(1.2)	(2.9)	44.3	3.2	0.6	1.4
Massachusetts	349,665	48.2	27.9	9.1	10.7	2.2	1.8	0.1	17.5	3.0	14.5	29.9	3.3	0.6	7.1
Michigan	234,707	37.8	31.3	9.1	13.0	1.4	0.1	7.2	12.0	3.6	15.6	37.8	3.2	0.6	8.5
Minnesota	92,431	29.8	15.5	9.1	14.8	1.5	0.1	29.1	10.1	7.9	31.4	43.8	3.3	0.6	16.5
Mississippi*	52,975	41.6	22.7	9.1	13.1	1.9	0.7	10.9	11.5	4.3	18.1	39.4	3.2	0.6	9.8
Missouri	188,756	58.3	22.5	9.1	12.8	1.2	8.6	(12.4)	11.1	(0.7)	(0.7)	40.6	3.2	0.6	2.4
Montana	39,771	47.6	37.7	9.1	15.2	2.3	0.3	(12.3)	11.6	(0.6)	(0.2)	40.4	3.3	0.6	2.7
Nebraska	41,439	51.0	35.0	9.1	12.8	1.5	0.5	(10.0)	15.4	0.6	4.9	31.6	3.2	0.6	4.2

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State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adj Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plychldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Nevada	88,086	53.6	28.6	9.1	14.7	2.6	0.3	(9.0)	11.7	0.1	2.5	38.4	3.2	0.6	3.7
New Hampshire	51,387	64.3	27.2	9.1	15.8	1.6	1.2	(19.3)	17.4	(1.0)	(0.9)	28.6	3.3	0.6	2.4
New Jersey	478,302	61.9	29.0	9.1	15.4	1.1	0.1	(16.6)	17.7	(0.4)	1.5	28.4	3.3	0.6	3.1
New Mexico	60,006	105.0	65.3	9.1	13.5	2.3	1.2	(96.4)	17.8	(17.1)	(61.4)	28.6	3.3	0.6	(14.8)
New York	1,615,912	70.1	31.8	9.1	9.6	2.2	0.0	(22.9)	24.5	(0.5)	2.2	22.2	3.3	0.6	3.2
North Carolina	179,633	24.2	25.0	9.1	13.5	1.3	1.6	25.3	11.7	7.4	29.7	37.7	3.2	0.6	13.9
North Dakota	12,649	40.7	22.1	9.1	15.7	1.9	0.2	10.4	10.2	3.9	16.6	42.9	3.2	0.6	9.8
Ohio	255,146	27.6	15.7	9.1	14.3	1.5	0.9	30.8	14.5	9.0	36.3	33.1	3.3	0.6	14.7
Oklahoma	112,273	44.2	23.8	9.1	13.1	1.6	0.2	8.0	12.9	3.9	17.0	36.1	3.2	0.6	8.8
Oregon	103,626	45.8	27.6	9.1	11.9	2.3	0.4	2.9	11.3	2.6	11.6	39.7	3.2	0.6	7.3
Pennsylvania	771,591	57.6	30.7	9.1	9.3	1.5	0.1	(8.3)	15.5	0.9	6.2	32.3	3.3	0.6	4.7
Rhode Island	35,361	176.0	31.5	9.1	13.9	1.8	0.1	(132.4)	22.4	(23.9)	(86.1)	23.8	3.3	0.6	(17.8)
South Carolina	92,956	98.0	32.9	9.1	13.7	2.8	1.7	(58.2)	14.6	(9.7)	(33.9)	33.1	3.3	0.6	(8.5)
South Dakota	18,569	50.3	35.6	9.1	14.8	2.4	0.1	(12.4)	11.1	(0.7)	(0.6)	41.5	3.3	0.6	2.4
Tennessee	242,648	38.9	23.3	9.1	11.9	0.4	2.3	14.1	17.9	6.1	25.9	28.3	3.3	0.6	10.0
Texas	427,904	31.1	23.3	9.1	15.6	1.2	0.2	19.5	10.2	5.9	23.9	42.4	3.2	0.6	12.8
Utah	62,756	60.5	27.0	9.1	14.0	1.6	2.2	(14.4)	13.9	(0.6)	0.1	35.1	3.3	0.6	2.8
Vermont	19,074	37.6	9.9	9.1	16.3	11.8	4.3	10.9	14.8	4.8	20.8	31.9	3.3	0.6	9.4
Virginia	210,741	45.4	28.1	9.1	15.6	1.8	2.0	(2.2)	10.7	1.4	7.1	40.9	3.2	0.6	5.6
Washington	208,683	51.2	21.0	9.1	15.6	1.4	0.3	1.4	10.7	2.1	9.9	42.1	3.3	0.6	6.9
West Virginia	62,023	39.3	22.4	9.1	15.0	2.5	0.6	11.0	13.5	4.6	19.8	34.8	3.3	0.6	9.6
Wisconsin	84,410	5.1	11.5	9.1	11.9	1.4	0.3	60.7	12.8	15.0	58.5	36.7	3.2	0.6	24.1
Wyoming	19,423	60.8	40.1	9.1	13.9	2.5	0.4	(26.8)	11.0	(3.7)	(12.1)	40.6	3.2	0.6	(2.2)
Guam	963	4.9	28.5	9.1	14.9	4.0	0.0	38.6	11.7	10.1	40.1	37.9	3.2	0.6	17.9
Puerto Rico	71,026	33.4	24.6	9.1	15.0	1.7	0.0	16.2	10.6	5.2	21.5	42.3	3.3	0.6	11.8
U.S. Virgin Islands	705	12.4	21.6	9.1	22.8	3.3	0.3	30.5	3.6	7.0	27.0	76.8	3.3	0.6	23.5
N Mariana Islands	33	(11.0)	5.0	9.1	21.0	0.0	0.0	75.9	7.2	17.2	65.9	56.7	3.3	0.6	40.1
Countrywide - Direct	10,813,472	54.3	28.2	9.1	12.7	1.8	1.5	(7.5)	14.9	1.0	6.4	32.7	3.3	0.6	4.8

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	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Alabama	911,525	61.0	14.8	5.6	18.4	2.6	0.1	(2.5)	10.1	1.2	6.4	43.6	3.4	0.6	5.6
Alaska	185,397	38.8	10.8	5.6	18.9	1.6	0.3	24.1	8.2	6.5	25.8	50.9	3.4	0.6	16.0
Arizona	1,343,071	62.5	11.3	5.6	17.7	1.2	0.1	1.8	8.4	1.8	8.4	48.6	3.4	0.6	6.9
Arkansas	557,648	53.9	7.2	5.6	14.4	2.1	0.1	16.7	10.2	5.3	21.6	42.8	3.3	0.6	12.0
California	13,708,303	64.1	16.3	5.6	19.1	1.3	0.0	(6.4)	9.6	0.3	3.0	44.6	3.4	0.6	4.1
Colorado	1,778,413	51.1	12.5	5.6	18.5	1.2	0.1	11.1	9.1	3.9	16.2	46.6	3.4	0.6	10.4
Connecticut	1,382,166	60.6	15.6	5.6	17.9	1.6	0.1	(1.4)	11.0	1.6	8.0	40.9	3.4	0.6	6.1
Delaware	593,798	68.5	14.9	5.6	16.5	1.7	0.0	(7.3)	10.5	0.3	2.9	42.6	3.4	0.6	4.0
District of Columbia	546,855	49.8	12.5	5.6	18.3	1.3	0.0	12.5	8.0	4.0	16.5	51.1	3.4	0.6	11.2
Florida	8,110,546	67.2	13.0	5.6	15.9	1.0	0.0	(2.6)	6.1	0.5	3.0	62.1	3.4	0.6	4.6
Georgia	2,578,266	60.4	12.8	5.6	16.8	2.7	0.1	1.6	8.6	1.8	8.3	48.6	3.4	0.6	6.8
Hawaii	339,454	63.2	16.4	5.6	19.4	2.2	0.1	(6.9)	11.0	0.5	3.6	41.2	3.4	0.6	4.3
Idaho	311,329	54.1	10.2	5.6	17.4	1.4	0.0	11.3	7.5	3.7	15.1	52.3	3.4	0.6	10.7
Illinois	4,767,804	58.8	11.2	5.6	15.2	1.3	0.1	7.9	10.5	3.5	14.9	41.0	3.3	0.6	8.9
Indiana	1,255,088	54.0	11.0	5.6	17.3	1.2	0.0	10.8	9.5	3.9	16.4	45.6	3.4	0.6	10.3
Iowa	757,083	52.7	10.2	5.6	17.3	1.3	0.1	12.9	8.0	4.1	16.8	51.3	3.4	0.6	11.4
Kansas	607,898	56.2	14.4	5.6	17.3	1.4	0.1	5.0	8.7	2.6	11.1	48.1	3.4	0.6	8.1
Kentucky	629,883	43.3	7.8	5.6	18.8	3.0	0.1	21.5	10.4	6.3	25.6	42.8	3.4	0.6	13.7
Louisiana	1,146,844	62.1	17.4	5.6	18.5	2.2	0.1	(5.8)	10.8	0.6	4.3	42.0	3.4	0.6	4.6
Maine	227,505	45.9	8.3	5.6	18.7	1.8	0.1	19.6	8.2	5.5	22.3	50.1	3.4	0.6	14.0
Maryland	1,421,648	26.7	8.4	5.6	17.2	1.6	0.2	40.4	9.4	10.1	39.7	45.2	3.4	0.6	20.7
Massachusetts	2,866,514	49.0	10.9	5.6	17.2	1.8	0.1	15.4	8.9	4.8	19.5	47.2	3.4	0.6	12.0
Michigan	1,777,581	46.8	11.6	5.6	17.2	1.1	0.0	17.7	10.7	5.6	22.8	41.9	3.4	0.6	12.4
Minnesota	1,513,392	52.4	8.6	5.6	16.6	1.5	0.1	15.3	8.3	4.7	18.9	49.7	3.4	0.6	12.2
Mississippi	426,399	48.6	11.1	5.6	18.4	2.3	0.0	14.0	10.3	4.7	19.5	43.1	3.4	0.6	11.2
Missouri	1,494,362	65.9	14.0	5.6	16.3	1.5	0.1	(3.4)	9.8	1.0	5.4	44.2	3.4	0.6	5.2
Montana	237,286	53.5	16.1	5.6	19.4	1.9	0.1	3.4	8.7	2.2	9.9	48.0	3.4	0.6	7.5
Nebraska	457,197	45.4	8.2	5.6	16.8	1.4	0.1	22.6	8.7	6.2	25.0	47.7	3.4	0.6	14.7

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	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plychldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Nevada	721,632	42.7	8.4	5.6	18.5	2.1	0.0	22.7	11.3	6.7	27.3	40.1	3.4	0.6	13.7
New Hampshire	271,618	38.8	9.1	5.6	18.2	1.9	0.2	26.3	8.3	7.0	27.7	49.3	3.4	0.6	16.4
New Jersey	3,391,784	61.9	17.7	5.6	18.0	1.3	0.0	(4.6)	11.6	1.0	5.9	39.7	3.4	0.6	5.1
New Mexico	306,106	59.6	16.8	5.6	18.5	2.5	0.1	(3.1)	9.3	1.0	5.2	46.1	3.4	0.6	5.2
New York	11,054,492	60.6	15.6	5.6	18.9	1.4	0.0	(2.1)	11.9	1.6	8.2	38.7	3.4	0.6	6.0
North Carolina	1,796,760	59.1	11.8	5.6	16.8	1.7	0.2	4.8	8.6	2.5	10.9	48.1	3.4	0.6	8.0
North Dakota	201,143	49.4	11.0	5.6	17.5	1.5	0.0	15.0	8.3	4.6	18.7	49.2	3.4	0.6	12.0
Ohio	2,276,992	53.9	11.6	5.6	16.5	1.4	0.0	10.9	10.5	4.1	17.3	42.5	3.4	0.6	10.1
Oklahoma	750,747	53.8	10.4	5.6	18.0	1.8	0.1	10.4	9.4	3.8	16.0	45.6	3.4	0.6	10.1
Oregon	814,668	60.3	15.6	5.6	18.4	1.3	0.1	(1.3)	10.0	1.5	7.3	43.9	3.4	0.6	6.0
Pennsylvania	3,701,699	57.4	11.5	5.6	16.8	1.6	0.1	7.1	10.1	3.2	14.0	43.9	3.4	0.6	8.9
Rhode Island	334,309	55.2	10.6	5.6	16.4	1.9	0.2	10.2	10.3	3.9	16.6	43.1	3.4	0.6	9.9
South Carolina	811,244	71.6	18.4	5.6	18.7	2.6	0.1	(16.9)	9.1	(2.0)	(5.8)	46.4	3.4	0.6	0.1
South Dakota	167,150	38.7	6.1	5.6	18.4	2.4	0.0	28.8	6.7	7.2	28.3	56.7	3.4	0.6	18.8
Tennessee	1,414,738	59.7	11.9	5.6	17.0	1.9	0.1	3.9	9.3	2.4	10.8	45.6	3.4	0.6	7.7
Texas	7,625,061	62.5	13.7	5.6	17.7	1.2	0.1	(0.8)	9.2	1.4	7.0	46.1	3.4	0.6	6.0
Utah	709,091	52.3	12.9	5.6	18.5	1.5	0.0	9.2	7.8	3.3	13.7	51.0	3.4	0.6	9.8
Vermont	140,311	44.4	11.4	5.6	17.4	2.7	0.1	18.4	9.5	5.5	22.4	45.6	3.4	0.6	13.0
Virginia	1,907,429	54.2	9.0	5.6	16.5	1.8	0.2	12.7	8.8	4.2	17.3	47.5	3.4	0.6	11.0
Washington	1,768,392	63.0	14.0	5.6	17.7	1.4	0.1	(1.7)	9.1	1.2	6.2	46.2	3.4	0.6	5.6
West Virginia	240,854	82.9	13.2	5.6	18.2	(0.5)	0.1	(19.5)	11.8	(2.0)	(5.6)	39.4	3.4	0.6	0.6
Wisconsin	1,307,193	44.9	10.0	5.6	16.7	1.3	0.2	21.2	8.5	5.9	23.8	49.1	3.4	0.6	14.4
Wyoming	123,037	28.1	4.2	5.6	19.9	1.6	0.0	40.6	7.6	9.8	38.3	52.4	3.4	0.6	22.9
American Samoa	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Guam	12,877	31.0	11.6	5.6	25.9	11.2	0.0	14.7	13.1	5.4	22.5	35.0	3.5	0.6	10.8
Puerto Rico	222,066	12.5	5.1	5.6	19.8	2.1	0.0	55.0	7.0	12.8	49.2	54.1	3.4	0.6	29.4
U.S. Virgin Islands	30,330	44.0	19.4	5.6	23.7	3.2	0.0	4.1	5.7	1.8	7.9	64.3	3.4	0.6	7.9
N Mariana Islands	1,335	304.9	113.4	5.6	19.1	7.8	0.0	(350.8)	13.8	(71.3)	(265.7)	34.9	3.4	0.6	(90.0)
Countrywide - Direct	94,036,311	58.8	13.4	5.6	17.6	1.5	0.1	3.1	9.6	2.3	10.3	45.1	3.4	0.6	7.5

2021 Profitability Report Products Liability

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Alabama	40,560	47.9	36.0	5.9	19.2	2.4	0.0	(11.3)	11.6	(0.4)	0.7	39.5	3.4	0.6	3.1
Alaska	5,570	15.0	11.3	5.9	19.9	2.1	0.0	45.8	8.8	11.2	43.5	46.6	3.4	0.6	23.1
Arizona	67,573	40.6	23.4	5.9	20.4	0.7	(0.0)	9.1	9.4	3.5	15.0	45.5	3.4	0.6	9.6
Arkansas	22,441	41.2	24.5	5.9	18.5	1.6	(0.0)	8.4	10.5	3.6	15.3	42.2	3.4	0.6	9.2
California	628,162	54.6	31.2	5.9	20.8	1.0	0.0	(13.3)	14.5	(0.3)	1.4	33.3	3.4	0.6	3.3
Colorado	89,935	24.6	11.9	5.9	20.6	0.8	0.0	36.3	10.5	9.4	37.3	42.4	3.4	0.6	18.6
Connecticut	59,635	88.1	31.3	5.9	15.6	1.6	(0.0)	(42.4)	14.8	(6.3)	(21.3)	33.1	3.4	0.6	(4.3)
Delaware	12,347	75.3	53.6	5.9	16.7	1.7	0.2	(53.4)	30.3	(6.0)	(17.2)	18.6	3.4	0.6	(0.4)
District of Columbia	7,239	36.5	28.3	5.9	19.1	1.1	(0.0)	9.3	13.5	4.3	18.4	34.8	3.4	0.6	9.2
Florida	265,569	47.0	31.4	5.9	20.5	0.6	0.0	(5.4)	13.6	1.2	7.0	35.2	3.4	0.6	5.3
Georgia	111,789	78.7	42.0	5.9	17.8	2.3	0.0	(46.6)	15.4	(7.1)	(24.1)	32.1	3.4	0.6	(4.9)
Hawaii	11,976	122.9	69.8	5.9	20.6	1.2	(0.0)	(120.4)	15.4	(22.6)	(82.4)	31.4	3.4	0.6	(23.1)
Idaho	20,287	24.6	28.0	5.9	18.9	1.0	(0.0)	21.8	9.6	6.2	25.2	45.0	3.4	0.6	14.1
Illinois	203,423	48.5	25.4	5.9	17.4	1.3	0.0	1.5	21.5	4.0	18.9	24.7	3.4	0.6	7.5
Indiana	91,647	38.9	29.5	5.9	15.1	0.8	0.0	9.9	13.3	4.4	18.8	35.9	3.3	0.6	9.5
Iowa	44,830	51.8	20.6	5.9	17.1	1.2	0.0	3.5	11.3	2.7	12.1	40.5	3.4	0.6	7.7
Kansas	39,230	67.2	32.1	5.9	16.9	1.4	0.0	(23.5)	15.0	(2.3)	(6.2)	32.9	3.4	0.6	0.7
Kentucky	29,674	(1.1)	4.4	5.9	18.6	2.2	0.1	69.9	12.4	16.8	65.5	37.7	3.4	0.6	27.4
Louisiana	45,329	53.8	26.3	5.9	19.7	2.2	0.0	(7.8)	17.3	1.4	8.2	29.2	3.4	0.6	5.2
Maine	10,821	11.1	12.3	5.9	19.1	1.3	(0.0)	50.4	8.6	12.1	46.9	48.1	3.4	0.6	25.4
Maryland	55,996	53.8	21.6	5.9	19.5	1.4	0.0	(2.2)	16.5	2.4	11.9	30.4	3.4	0.6	6.4
Massachusetts	130,257	53.1	35.9	5.9	18.7	1.3	0.0	(14.9)	15.1	(0.5)	0.7	32.3	3.4	0.6	3.0
Michigan	104,163	33.8	16.9	5.9	16.1	0.9	0.0	26.5	20.0	9.0	37.5	26.1	3.4	0.6	12.6
Minnesota	101,504	37.4	22.6	5.9	18.6	1.3	0.0	14.2	11.6	5.0	20.8	39.6	3.4	0.6	11.0
Mississippi	20,784	31.7	33.1	5.9	19.4	2.2	(0.0)	7.7	15.9	4.4	19.2	31.3	3.4	0.6	8.8
Missouri	67,245	45.4	31.4	5.9	17.8	1.2	0.0	(1.7)	18.0	2.8	13.5	28.4	3.4	0.6	6.6
Montana	13,168	106.8	53.5	5.9	20.0	1.9	0.0	(88.1)	13.4	(16.2)	(58.5)	35.7	3.4	0.6	(18.1)
Nebraska	24,705	123.0	35.3	5.9	16.4	0.9	(0.0)	(81.4)	9.7	(15.4)	(56.3)	45.3	3.4	0.6	(22.7)

2021 Profitability Report Products Liability

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Nevada	35,041	80.8	33.1	5.9	21.7	1.2	0.0	(42.6)	16.1	(6.2)	(20.3)	30.7	3.4	0.6	(3.4)
New Hampshire	13,312	12.5	30.2	5.9	19.7	1.4	0.0	30.3	10.8	8.2	32.8	41.6	3.4	0.6	16.4
New Jersey	200,933	73.1	54.7	5.9	17.9	1.2	0.0	(52.8)	26.4	(6.5)	(19.9)	20.9	3.4	0.6	(1.4)
New Mexico	11,144	19.0	19.2	5.9	20.6	2.2	(0.0)	33.2	12.2	9.1	36.3	37.7	3.4	0.6	16.5
New York	323,228	46.0	36.6	5.9	18.7	1.1	0.0	(8.2)	21.5	2.0	11.3	24.5	3.4	0.6	5.6
North Carolina	110,383	69.1	29.7	5.9	19.2	1.5	0.0	(25.4)	10.6	(3.5)	(11.3)	42.1	3.4	0.6	(2.0)
North Dakota	12,570	49.5	36.1	5.9	19.7	1.8	0.0	(12.9)	10.5	(0.9)	(1.5)	42.4	3.4	0.6	2.2
Ohio	128,675	47.3	25.7	5.9	18.3	1.1	0.0	1.7	20.9	4.0	18.7	25.2	3.4	0.6	7.5
Oklahoma	38,002	21.9	14.5	5.9	19.8	1.4	0.0	36.5	10.9	9.6	37.9	41.2	3.4	0.6	18.4
Oregon	50,330	30.1	19.4	5.9	20.4	1.2	0.0	23.1	12.9	7.1	28.9	36.1	3.4	0.6	13.2
Pennsylvania	151,915	75.2	21.6	5.9	18.7	1.3	0.2	(22.9)	31.7	0.7	8.2	17.8	3.4	0.6	4.2
Rhode Island	13,676	65.4	71.8	5.9	18.8	1.7	(0.0)	(63.6)	15.1	(10.7)	(37.7)	32.5	3.4	0.6	(9.5)
South Carolina	58,274	101.8	83.9	5.9	19.5	2.5	0.0	(113.6)	13.8	(21.5)	(78.3)	34.9	3.4	0.6	(24.5)
South Dakota	14,437	38.6	32.1	5.9	17.5	2.4	0.0	3.5	7.2	2.0	8.7	54.4	3.4	0.6	7.5
Tennessee	74,393	38.9	13.8	5.9	17.3	1.6	0.0	22.4	10.0	6.5	26.0	43.8	3.4	0.6	14.2
Texas	358,642	45.7	22.8	5.9	18.7	0.9	0.0	6.1	13.0	3.5	15.6	36.4	3.4	0.6	8.4
Utah	49,425	14.9	11.8	5.9	20.1	1.1	0.0	46.3	8.5	11.2	43.6	48.7	3.4	0.6	24.0
Vermont	7,429	35.5	3.9	5.9	19.3	3.0	0.0	32.5	12.6	9.0	36.1	36.2	3.4	0.6	15.8
Virginia*	60,013	44.6	23.7	5.9	18.4	1.7	0.2	5.6	14.4	3.7	16.3	33.7	3.4	0.6	8.3
Washington	86,586	54.4	34.9	5.9	20.6	0.9	0.0	(16.7)	11.6	(1.5)	(3.6)	39.1	3.4	0.6	1.4
West Virginia	6,257	89.8	56.5	5.9	23.0	2.3	0.4	(77.9)	53.6	(7.1)	(17.2)	11.0	3.4	0.6	0.9
Wisconsin	98,687	66.0	63.5	5.9	17.7	1.1	0.0	(54.2)	17.4	(8.4)	(28.5)	29.2	3.4	0.6	(5.5)
Wyoming	5,063	12.0	8.0	5.9	19.0	1.2	0.0	53.9	9.8	13.0	50.6	44.4	3.4	0.6	25.3
American Samoa	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Guam	115	4.7	22.0	5.9	21.4	1.5	0.0	44.6	4.4	10.1	38.9	81.0	3.3	0.6	34.3
Puerto Rico	6,366	(4.5)	5.1	5.9	17.7	1.8	0.0	74.1	8.2	17.0	65.3	48.8	3.4	0.6	34.7
U.S. Virgin Islands	88	929.0	(159.1)	5.9	13.7	4.3	0.0	(693.7)	73.9	(132.9)	(487.0)	8.2	3.4	0.6	(37.3)
N Mariana Islands	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Countrywide - Direct	4,240,840	52.2	30.9	5.9	19.0	1.2	0.0	(9.1)	16.2	0.9	6.2	30.8	3.4	0.6	4.7

*See technical notes

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2021 Profitability Report Workers Compensation

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Under- Divs To Plcyhldr	Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Alabama	385,375	35.2	8.6	8.5	13.9	4.2	0.3	29.3	16.8	9.1	37.0	33.1	3.4	0.6	15.0
Alaska	183,375	40.7	9.3	8.5	12.2	3.2	0.5	25.6	17.1	8.3	34.4	32.3	3.4	0.6	13.9
Arizona	818,012	47.8	15.6	8.5	13.9	2.2	0.2	11.8	20.7	6.1	26.4	27.5	3.4	0.6	10.0
Arkansas	241,528	55.9	12.2	8.5	12.0	6.9	0.3	4.3	13.7	3.3	14.7	39.0	3.4	0.6	8.5
California	10,277,605	48.0	14.8	8.5	16.9	2.6	0.7	8.6	16.1	4.6	20.1	34.1	3.4	0.6	9.7
Colorado*	994,590	48.3	10.3	8.5	16.0	2.5	9.4	5.1	9.6	2.7	11.9	52.6	3.4	0.6	9.1
Connecticut	705,527	56.6	13.2	8.5	13.5	2.1	0.7	5.4	15.3	3.8	16.9	35.4	3.4	0.6	8.8
Delaware	203,204	40.0	12.1	8.5	13.6	6.8	0.8	18.2	14.7	6.4	26.5	36.6	3.4	0.6	12.5
District of Columbia	155,321	19.6	5.1	8.5	13.3	6.0	0.8	46.7	13.8	12.2	48.3	38.3	3.4	0.6	21.3
Florida	2,864,898	47.7	12.9	8.5	15.2	2.5	3.7	9.5	11.1	3.9	16.7	46.4	3.4	0.6	10.5
Georgia	1,696,039	43.5	10.9	8.5	13.9	4.5	0.4	18.4	9.7	5.5	22.5	51.4	3.4	0.6	14.4
Hawaii	265,978	63.3	16.1	8.5	12.7	5.7	0.8	(7.0)	12.6	0.7	4.9	41.3	3.4	0.6	4.8
Idaho	462,442	67.6	12.6	8.5	15.0	3.3	0.3	(7.3)	10.1	0.2	2.6	51.1	3.4	0.6	4.1
Illinois	2,262,012	49.0	11.5	8.5	13.8	2.3	0.4	14.5	13.1	5.3	22.4	40.1	3.4	0.6	11.8
Indiana	774,331	47.9	10.4	8.5	13.3	1.7	0.2	18.0	10.1	5.5	22.6	49.5	3.4	0.6	13.9
Iowa	639,627	65.5	13.7	8.5	12.7	2.8	2.4	(5.6)	12.2	0.9	5.7	42.5	3.4	0.6	5.2
Kansas	390,952	59.2	13.7	8.5	12.6	3.7	0.8	1.5	13.7	2.7	12.5	39.0	3.4	0.6	7.7
Kentucky	490,971	51.2	9.4	8.5	14.3	0.1	1.9	14.7	24.3	7.3	31.7	23.8	3.4	0.6	10.3
Louisiana	792,801	35.3	9.3	8.5	13.9	7.8	13.1	12.1	12.8	4.8	20.1	41.1	3.4	0.6	11.1
Maine	246,440	64.0	13.0	8.5	13.9	2.5	6.6	(8.5)	12.6	0.4	3.7	41.4	3.4	0.6	4.3
Maryland*	877,239	46.0	13.3	8.5	14.2	3.4	1.7	12.8	17.8	5.8	24.8	31.2	3.4	0.6	10.5
Massachusetts	1,214,416	61.3	13.4	8.5	13.2	3.5	0.5	(0.4)	14.1	2.4	11.4	38.0	3.4	0.6	7.1
Michigan	958,819	45.3	10.0	8.5	16.7	2.4	1.2	15.9	11.5	5.3	22.0	44.6	3.4	0.6	12.6
Minnesota	952,407	37.7	9.8	8.5	12.8	2.6	0.3	28.2	14.6	8.5	34.4	36.8	3.4	0.6	15.5
Mississippi	340,531	54.5	12.2	8.5	13.7	4.1	0.3	6.8	12.0	3.5	15.3	43.5	3.4	0.6	9.4
Missouri	953,569	57.9	13.6	8.5	13.6	1.9	1.0	3.6	12.2	2.9	12.9	42.5	3.4	0.6	8.3
Montana*	274,366	53.1	9.6	8.5	12.0	1.4	22.0	(6.6)	18.6	1.8	10.1	30.2	3.4	0.6	5.8
Nebraska	355,772	62.4	12.2	8.5	13.1	2.1	1.6	0.2	12.6	2.2	10.5	41.7	3.4	0.6	7.2

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2021 Profitability Report Workers Compensation

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Under- Divs To Plychldr	Writing Profit	Invest Gain On Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Nevada*	405,997	52.5	12.0	8.5	13.7	4.8	0.1	8.5	18.3	5.0	21.9	30.3	3.4	0.6	9.4
New Hampshire	216,305	47.3	10.0	8.5	13.8	6.8	0.7	12.8	14.9	5.3	22.4	36.2	3.4	0.6	10.9
New Jersey	2,240,507	48.9	14.3	8.5	13.6	2.8	2.9	9.0	17.4	4.9	21.6	31.7	3.4	0.6	9.6
New Mexico	253,145	36.7	8.3	8.5	14.2	3.4	0.1	28.8	15.7	8.8	35.7	35.1	3.4	0.6	15.3
New York	4,849,865	54.0	12.2	8.5	11.1	2.3	4.4	7.5	18.8	4.8	21.5	30.1	3.4	0.6	9.2
North Carolina	1,312,040	47.8	10.9	8.5	13.2	3.1	0.4	16.0	11.0	5.3	21.8	46.4	3.4	0.6	12.9
North Dakota*	4,834	19.3	6.3	8.5	9.0	5.6	0.2	51.0	7.5	12.0	46.5	62.7	3.4	0.6	31.9
Ohio*	20,764	(27.6)	6.9	8.5	43.5	3.4	0.5	64.9	22.2	17.5	69.6	25.4	3.5	0.6	20.5
Oklahoma*	590,085	37.5	9.7	8.5	13.9	6.3	0.7	23.4	16.3	7.7	31.9	33.8	3.4	0.6	13.6
Oregon	699,672	74.9	12.7	8.5	11.5	0.5	30.2	(38.2)	19.2	(4.7)	(14.3)	29.3	3.3	0.6	(1.4)
Pennsylvania*	2,335,669	47.9	11.2	8.5	13.0	2.1	0.7	16.6	13.8	5.9	24.5	38.8	3.4	0.6	12.3
Rhode Island	205,634	48.6	12.0	8.5	14.7	6.5	1.9	7.9	10.2	3.4	14.7	48.6	3.4	0.6	10.0
South Carolina*	784,923	53.8	12.4	8.5	13.3	2.6	0.4	9.1	12.1	4.0	17.1	43.3	3.4	0.6	10.2
South Dakota	165,240	69.8	13.4	8.5	12.4	2.4	0.9	(7.3)	13.6	0.8	5.5	39.1	3.4	0.6	4.9
Tennessee	757,165	50.2	11.4	8.5	13.7	4.2	0.2	11.8	15.8	5.2	22.4	34.6	3.4	0.6	10.5
Texas	2,260,674	36.6	9.0	8.5	15.1	3.2	15.8	11.8	17.1	5.4	23.5	32.2	3.4	0.6	10.3
Utah	464,124	43.9	17.0	8.5	13.7	2.3	2.3	12.5	15.2	5.2	22.4	36.3	3.4	0.6	10.9
Vermont	165,662	72.2	13.9	8.5	13.8	2.8	0.6	(11.7)	12.1	(0.4)	0.7	42.9	3.4	0.6	3.1
Virginia	1,007,050	42.5	9.2	8.5	13.4	2.4	0.6	23.4	12.8	7.1	29.1	41.0	3.4	0.6	14.7
Washington*	24,322	44.9	7.5	8.5	14.0	4.0	0.2	20.9	12.8	6.6	27.1	41.3	3.4	0.6	14.0
West Virginia	221,838	48.4	13.6	8.5	13.0	0.3	0.0	16.3	18.2	6.6	27.9	30.5	3.4	0.6	11.3
Wisconsin	1,781,659	52.1	11.0	8.5	11.4	1.7	9.6	5.6	11.5	3.2	13.9	45.1	3.4	0.6	9.1
Wyoming*	4,381	17.6	5.7	8.5	14.8	8.4	0.2	44.9	10.1	11.2	43.8	49.9	3.4	0.6	24.7
American Samoa	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Guam	12,168	3.9	6.8	8.5	31.5	2.6	0.0	46.7	5.6	10.8	41.5	69.4	3.6	0.6	31.8
Puerto Rico*	1,227	171.6	(7.1)	8.5	13.1	3.1	0.0	(89.2)	23.3	(14.7)	(51.2)	24.4	3.4	0.6	(9.7)
U.S. Virgin Islands	1,953	3.4	0.5	8.5	12.0	2.4	0.0	73.2	2.7	15.9	60.1	117.1	3.3	0.6	73.1
N Mariana Islands	1,138	41.3	6.8	8.5	22.8	4.9	0.0	15.7	6.1	4.4	17.5	66.5	3.5	0.6	14.5
Countrywide - Direct	51,566,186	49.2	12.3	8.5	14.1	2.8	3.2	9.8	14.8	4.6	20.0	36.6	3.4	0.6	10.1

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

2021 Profitability Report Mortgage Guaranty

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adj Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plychldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Alabama	74,505	7.5	0.9	18.2	3.4	3.3	0.0	66.7	(12.3)	11.9	42.5	88.7	3.4	0.6	40.5
Alaska	18,663	9.9	1.2	18.2	3.4	2.7	0.0	64.7	(13.4)	11.3	40.1	107.5	3.4	0.6	45.9
Arizona	169,587	(0.7)	(0.1)	18.2	3.4	2.1	0.0	77.1	(12.7)	14.0	50.5	95.5	3.4	0.6	51.0
Arkansas	39,037	5.6	0.7	18.2	3.4	2.5	0.0	69.5	(13.1)	12.3	44.1	102.3	3.4	0.6	47.9
California	562,775	3.7	0.4	18.2	3.4	2.3	0.0	72.0	(11.7)	13.1	47.2	82.8	3.4	0.6	41.9
Colorado	149,966	3.0	0.4	18.2	3.4	2.1	0.0	72.9	(13.3)	13.0	46.7	103.3	3.4	0.6	51.0
Connecticut	79,348	(1.0)	(0.4)	18.2	3.4	1.9	0.0	77.9	(11.5)	14.4	52.1	82.4	3.4	0.6	45.7
Delaware	24,029	2.7	0.2	18.2	3.4	2.3	0.0	73.3	(11.7)	13.4	48.2	82.3	3.4	0.6	42.5
District of Columbia	24,321	7.0	0.8	18.2	3.4	2.3	0.0	68.2	(0.4)	14.3	53.6	33.5	3.4	0.6	20.7
Florida	460,592	4.3	0.5	18.2	3.4	2.3	0.0	71.3	(10.6)	13.1	47.5	74.4	3.4	0.6	38.2
Georgia	211,719	6.1	0.8	18.2	3.4	4.1	0.0	67.5	(12.0)	12.1	43.4	87.3	3.4	0.6	40.7
Hawaii	21,522	3.5	0.3	18.2	3.4	3.5	0.0	71.1	(9.4)	13.3	48.4	63.2	3.4	0.6	33.4
Idaho	39,944	(2.8)	(0.4)	18.2	3.4	2.0	0.0	79.6	(13.7)	14.3	51.5	114.2	3.4	0.6	61.7
Illinois	256,707	19.9	2.4	18.2	3.4	2.8	0.0	53.3	(11.2)	9.3	32.9	79.1	3.4	0.6	28.8
Indiana	117,702	5.0	0.5	18.2	3.4	1.9	0.0	71.1	(13.1)	12.7	45.3	102.0	3.4	0.6	49.0
Iowa	55,673	8.5	1.0	18.2	3.4	1.8	0.0	67.1	(13.4)	11.8	42.0	106.5	3.4	0.6	47.5
Kansas	48,704	5.3	0.6	18.2	3.4	1.7	0.0	70.8	(13.3)	12.6	45.0	104.9	3.4	0.6	49.9
Kentucky	50,227	3.4	0.4	18.2	3.4	2.3	0.0	72.4	(12.9)	13.0	46.5	98.2	3.4	0.6	48.5
Louisiana	66,766	28.3	3.4	18.2	3.4	4.8	0.0	42.0	(11.4)	6.8	23.8	79.3	3.4	0.6	21.7
Maine	20,142	(3.7)	(0.7)	18.2	3.4	2.1	0.0	80.7	(12.1)	14.8	53.7	88.6	3.4	0.6	50.4
Maryland	180,667	9.5	1.1	18.2	3.4	2.1	0.0	65.8	(10.6)	12.0	43.2	70.3	3.4	0.6	33.2
Massachusetts	129,468	(2.2)	(0.4)	18.2	3.4	2.6	0.0	78.5	(11.9)	14.4	52.1	85.5	3.4	0.6	47.3
Michigan	194,687	4.7	0.5	18.2	3.4	1.9	0.0	71.3	(13.3)	12.7	45.4	107.0	3.4	0.6	51.4
Minnesota	171,451	4.9	0.6	18.2	3.4	2.1	0.0	70.8	(11.6)	12.9	46.4	81.9	3.4	0.6	40.8
Mississippi	27,937	15.1	1.9	18.2	3.4	2.6	0.0	58.9	(12.5)	10.2	36.2	94.8	3.4	0.6	37.1
Missouri	102,270	7.3	0.9	18.2	3.4	2.2	0.0	68.0	(13.0)	12.0	43.0	100.6	3.4	0.6	46.0
Montana	18,155	(0.4)	(0.1)	18.2	3.4	2.8	0.0	76.0	(13.4)	13.6	49.0	107.4	3.4	0.6	55.4
Nebraska	34,957	4.0	0.5	18.2	3.4	2.0	0.0	72.0	(13.7)	12.7	45.6	114.5	3.4	0.6	55.0

2021 Profitability Report Mortgage Guaranty

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhdr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Nevada	82,885	(10.3)	(1.3)	18.2	3.4	3.1	0.0	86.9	(10.7)	16.4	59.8	74.3	3.4	0.6	47.2
New Hampshire	31,752	(1.9)	(0.3)	18.2	3.4	2.6	0.0	78.1	(13.1)	14.1	50.8	104.3	3.4	0.6	55.8
New Jersey	178,226	9.0	0.9	18.2	3.4	2.2	0.0	66.3	(9.8)	12.2	44.3	66.8	3.4	0.6	32.4
New Mexico	32,130	11.0	1.4	18.2	3.4	2.8	0.0	63.3	(12.7)	11.1	39.5	97.1	3.4	0.6	41.2
New York	200,764	19.8	2.1	18.2	3.4	2.2	0.0	54.3	(8.6)	9.9	35.8	60.0	3.4	0.6	24.3
North Carolina	199,164	2.4	0.4	18.2	3.4	2.1	0.0	73.5	(12.4)	13.3	47.8	91.4	3.4	0.6	46.5
North Dakota	16,169	11.8	1.4	18.2	3.4	2.2	0.0	63.0	(13.3)	10.9	38.8	107.2	3.4	0.6	44.4
Ohio	191,357	2.8	0.2	18.2	3.4	1.7	0.0	73.7	(12.6)	13.3	47.8	94.0	3.4	0.6	47.7
Oklahoma	54,682	12.1	1.4	18.2	3.4	2.3	0.0	62.7	(12.8)	10.9	39.0	96.1	3.4	0.6	40.2
Oregon	89,127	3.9	0.4	18.2	3.4	2.1	0.0	72.0	(13.1)	12.8	46.0	101.7	3.4	0.6	49.6
Pennsylvania	209,868	0.4	(0.1)	18.2	3.4	2.1	0.0	76.0	(12.4)	13.8	49.8	91.3	3.4	0.6	48.2
Rhode Island	19,177	(3.1)	(0.7)	18.2	3.4	2.2	0.0	80.0	(11.7)	14.8	53.5	84.3	3.4	0.6	47.9
South Carolina	100,437	6.1	0.7	18.2	3.4	2.7	0.0	68.9	(12.5)	12.3	44.2	92.8	3.4	0.6	43.8
South Dakota	14,178	4.8	0.5	18.2	3.4	2.6	0.0	70.5	(14.0)	12.4	44.1	119.5	3.4	0.6	55.5
Tennessee	111,754	1.7	0.2	18.2	3.4	2.4	0.0	74.1	(13.1)	13.3	47.7	100.2	3.4	0.6	50.6
Texas	529,338	5.3	0.6	18.2	3.4	2.0	0.0	70.5	(13.1)	12.5	44.9	102.8	3.4	0.6	49.0
Utah	87,046	0.5	0.1	18.2	3.4	2.3	0.0	75.6	(13.0)	13.6	48.9	97.7	3.4	0.6	50.6
Vermont	11,943	(2.4)	(0.5)	18.2	3.4	2.3	0.0	79.0	(13.2)	14.3	51.5	106.8	3.4	0.6	57.7
Virginia	194,682	2.8	0.3	18.2	3.4	2.3	0.0	73.1	(11.6)	13.3	48.1	79.2	3.4	0.6	40.9
Washington	185,762	3.3	0.3	18.2	3.4	2.2	0.0	72.6	(12.7)	13.0	46.9	94.8	3.4	0.6	47.2
West Virginia	16,792	8.4	1.0	18.2	3.4	3.4	0.0	65.7	(13.0)	11.5	41.2	100.9	3.4	0.6	44.3
Wisconsin	112,030	7.0	0.8	18.2	3.4	2.3	0.0	68.3	(13.6)	12.0	42.7	113.4	3.4	0.6	51.2
Wyoming	10,365	(5.4)	(0.7)	18.2	3.4	2.5	0.0	82.1	(13.4)	14.9	53.8	109.6	3.4	0.6	61.7
Guam	1,017	8.6	1.0	18.2	3.4	2.3	0.0	66.5	(14.5)	11.5	40.6	128.4	3.4	0.6	54.9
Puerto Rico	6,081	27.8	1.3	18.2	3.4	2.3	0.0	47.1	3.2	10.4	39.9	28.2	3.4	0.6	14.0
U.S. Virgin Islands	6	817.1	92.9	18.2	3.4	118.6	0.0	(950.1)	217.7	(161.8)	(570.6)	2.7	3.4	0.6	(12.9)
Countrywide - Direct	6,038,253	5.4	0.6	18.2	3.4	2.3	0.0	70.1	(12.0)	12.6	45.5	86.4	3.4	0.6	42.0

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State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Alabama	3,476	13.3	5.9	77.3	13.6	4.3	0.0	(14.4)	29.7	2.1	13.2	5.0	3.5	0.6	3.5
Alaska	521	0.0	0.0	77.3	13.6	5.4	0.0	3.7	11.5	2.8	12.5	12.7	3.5	0.6	4.5
Arizona	11,722	(5.5)	(1.9)	77.3	13.6	2.4	0.0	14.2	7.5	4.3	17.4	33.6	3.4	0.6	8.6
Arkansas	770	(519.6)	11.5	77.3	13.6	4.0	0.0	513.1	68.3	119.6	461.8	5.3	3.4	0.6	27.4
California	64,130	15.0	(1.2)	77.3	13.6	2.7	0.0	(7.4)	10.7	0.3	3.0	12.5	3.4	0.6	3.2
Colorado	6,805	0.0	5.6	77.3	13.6	2.6	0.0	0.9	20.6	3.8	17.7	6.9	3.4	0.6	4.0
Connecticut	2,107	(75.6)	13.4	77.3	13.6	2.1	0.0	69.2	12.1	16.6	64.7	11.4	3.4	0.6	10.2
Delaware	15,400	(328.9)	0.1	77.3	13.6	2.2	0.0	335.7	33.8	76.4	293.1	13.7	3.4	0.6	42.9
District of Columbia	1,211	0.0	0.0	77.3	13.6	5.2	0.0	3.9	17.1	3.8	17.2	7.9	3.5	0.6	4.3
Florida	11,270	(44.7)	11.6	77.3	13.6	7.2	0.0	35.0	8.8	8.9	34.9	11.1	3.6	0.6	6.8
Georgia	11,623	(6.2)	0.4	77.3	13.6	5.1	0.0	9.9	3.1	2.6	10.4	31.9	3.5	0.6	6.2
Hawaii	3,845	0.0	1.8	77.3	13.6	4.5	0.0	2.8	4.3	1.3	5.7	57.7	3.5	0.6	6.2
Idaho	118	0.0	0.0	77.3	13.6	34.7	0.0	(25.6)	5.5	(4.4)	(15.7)	9.5	4.4	0.8	2.1
Illinois	14,120	(10.9)	18.4	77.3	13.6	2.7	0.0	(1.0)	(36.4)	(6.5)	(30.9)	40.8	3.6	0.6	(9.6)
Indiana	1,900	0.0	0.1	77.3	13.6	2.9	0.0	6.2	15.2	3.9	17.4	9.6	3.4	0.6	4.5
Iowa	578	0.0	0.0	77.3	13.6	5.1	0.0	4.0	14.1	3.3	14.8	9.9	3.5	0.6	4.4
Kansas	1,489	0.0	0.0	77.3	13.6	2.3	0.0	6.8	10.5	3.3	14.1	15.1	3.4	0.6	4.9
Kentucky	1,974	0.0	(1.0)	77.3	13.6	4.0	0.0	6.1	27.6	6.1	27.6	4.8	3.5	0.6	4.2
Louisiana	10,714	0.0	0.0	77.3	13.6	11.1	0.0	(2.0)	7.0	0.8	4.2	20.7	3.7	0.6	3.9
Maine	220	0.0	0.0	77.3	13.6	3.0	0.0	6.1	10.2	3.0	13.3	15.6	3.4	0.6	4.9
Maryland	2,969	(181.1)	14.1	77.3	13.6	2.6	0.0	173.6	(100.8)	19.0	53.8	(10.4)	3.3	0.6	(2.8)
Massachusetts	4,247	178.9	231.5	77.3	13.6	24.9	0.0	(426.2)	(25.4)	(93.9)	(357.7)	21.7	4.9	0.8	(73.7)
Michigan	7,364	262.7	(0.0)	77.3	13.6	2.5	0.0	(256.1)	363.0	9.2	97.8	1.6	3.4	0.6	4.4
Minnesota	1,650	(727.8)	7.8	77.3	13.6	3.5	0.0	725.6	48.3	160.8	613.2	10.1	3.4	0.6	64.8
Mississippi	1,217	0.0	1.4	77.3	13.6	13.7	0.0	(6.1)	9.2	0.3	2.8	13.1	3.7	0.6	3.5
Missouri	5,113	0.0	0.0	77.3	13.6	2.6	0.0	6.5	10.9	3.2	14.1	14.3	3.4	0.6	4.8
Montana	82	0.0	0.0	77.3	13.6	8.1	0.0	1.0	22.5	4.1	19.4	5.4	3.6	0.6	4.0
Nebraska	372	0.0	0.0	77.3	13.6	14.5	0.0	(5.4)	12.0	1.0	5.7	9.2	3.8	0.7	3.6

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2021 Profitability Report Financial Guaranty

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax Gain On Net Worth	Return On Net Worth
Nevada	1,302	78.1	0.2	77.3	13.6	23.9	0.0	(93.1)	62.5	(8.7)	(21.9)	5.9	3.7	0.6	1.8
New Hampshire	244	0.0	0.0	77.3	13.6	NR	0.0	9.1	10.2	3.7	15.7	16.2	3.3	0.6	5.3
New Jersey	13,180	(0.3)	(0.4)	77.3	13.8	2.6	0.0	7.0	15.3	4.1	18.2	9.5	3.4	0.6	4.6
New Mexico	953	(0.0)	0.0	77.3	13.6	6.6	0.0	2.5	6.0	1.6	6.9	29.0	3.5	0.6	4.9
New York	124,937	(24.3)	69.0	77.3	13.6	3.1	0.0	(38.7)	(3.8)	(8.8)	(33.7)	21.4	3.5	0.6	(4.3)
North Carolina	2,628	0.0	0.0	77.3	13.6	3.5	0.0	5.6	16.3	4.0	17.9	8.7	3.5	0.6	4.4
North Dakota	330	0.0	0.0	77.3	13.6	4.3	0.0	4.9	25.3	5.4	24.8	5.3	3.5	0.6	4.2
Ohio	3,283	0.0	3.6	77.3	13.6	2.4	0.0	3.1	24.0	4.8	22.3	5.8	3.4	0.6	4.1
Oklahoma	528	0.0	0.0	77.3	13.6	3.3	0.0	5.8	67.4	12.9	60.3	1.9	3.4	0.6	4.0
Oregon	4,368	0.0	0.0	77.3	13.6	14.3	0.0	(5.2)	6.4	0.0	1.2	21.4	3.7	0.6	3.3
Pennsylvania	12,932	4.3	0.6	77.3	13.6	2.9	0.0	1.3	12.2	2.4	11.1	9.9	3.4	0.6	3.9
Rhode Island	550	0.0	0.0	77.3	13.6	8.9	0.0	0.2	16.5	2.9	13.7	7.4	3.6	0.6	4.0
South Carolina	5,261	(0.1)	0.1	77.3	13.6	2.5	0.0	6.6	8.2	2.8	12.0	20.6	3.4	0.6	5.3
South Dakota	35	0.0	0.0	77.3	13.6	6.5	0.0	2.6	15.3	3.2	14.7	8.9	3.5	0.6	4.2
Tennessee	4,818	(8.1)	0.0	77.3	13.6	5.8	0.0	11.5	6.7	3.6	14.6	25.5	3.5	0.6	6.6
Texas	22,891	0.1	(0.0)	77.3	13.6	2.2	0.0	6.8	16.6	4.3	19.1	9.4	3.4	0.6	4.6
Utah	515	0.0	0.0	77.3	13.6	2.7	0.0	6.4	25.0	5.7	25.8	5.5	3.4	0.6	4.3
Vermont	266	0.0	0.0	77.3	13.6	NR	0.0	9.1	6.3	3.0	12.4	30.9	3.4	0.6	6.6
Virginia	3,921	5.0	8.7	77.3	13.6	5.0	0.0	(9.5)	35.1	4.1	21.5	4.1	3.5	0.6	3.8
Washington	2,336	0.0	0.0	77.3	13.6	2.9	0.0	6.2	16.8	4.2	18.7	8.5	3.4	0.6	4.4
West Virginia	293	0.0	0.0	77.3	13.6	7.5	0.0	1.6	14.9	2.9	13.6	8.8	3.6	0.6	4.1
Wisconsin	1,477	0.0	0.0	77.3	13.6	4.4	0.0	4.7	36.9	7.4	34.2	3.5	3.5	0.6	4.1
Wyoming	421	0.0	0.0	77.3	13.6	13.8	0.0	(4.7)	4.0	(0.3)	(0.4)	50.1	3.7	0.6	2.9
Guam	1,030	0.0	0.0	77.3	13.6	NR	0.0	9.1	7.7	3.2	13.6	23.4	3.3	0.6	5.9
Puerto Rico	11,996	(2,818.5)	414.2	77.3	13.6	NR	0.0	2,413.5	286.8	556.6	2,143.7	1.8	3.4	0.6	42.0
U.S. Virgin Islands	527	(31.3)	(12.5)	77.3	13.6	NR	0.0	52.9	34.7	17.1	70.5	7.3	3.4	0.6	7.9
Countrywide - Direct	408,030	(100.9)	36.9	77.3	13.6	3.5	0.0	69.6	20.2	18.1	71.7	10.5	3.4	0.6	10.4

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2021 Profitability Report Accident and Health

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plychldr	Under- Writing Profit	Invest Gain On Ins	Tax On Ins	Profit On Ins	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Alabama*	106,963	73.8	3.7	5.1	18.7	2.4	0.0	(3.7)	1.7	(0.5)	(1.5)	67.8	3.4	0.6	1.8
Alaska	9,841	74.1	3.0	5.1	16.7	2.9	0.0	(1.8)	5.0	0.5	2.7	43.4	3.4	0.6	4.0
Arizona	115,085	70.4	4.2	5.1	14.2	2.2	0.0	3.8	7.0	2.0	8.8	36.7	3.3	0.6	6.0
Arkansas	59,163	63.8	2.9	5.1	17.5	2.6	0.0	8.1	2.8	2.2	8.7	56.6	3.4	0.6	7.8
California	601,309	79.4	3.8	5.1	14.5	2.5	0.0	(5.4)	7.6	0.2	2.0	34.8	3.3	0.6	3.5
Colorado	109,600	74.8	3.1	5.1	14.7	1.9	0.0	0.4	6.4	1.2	5.6	38.7	3.3	0.6	4.9
Connecticut	65,367	74.9	3.8	5.1	13.9	2.1	0.0	0.2	8.5	1.5	7.2	32.6	3.3	0.6	5.1
Delaware	109,716	36.2	2.3	5.1	13.7	2.3	0.0	40.5	1.0	8.7	32.8	80.4	3.3	0.6	29.1
District of Columbia	145,466	38.7	2.4	5.1	25.7	2.4	0.0	25.8	0.4	5.5	20.7	82.2	3.5	0.6	19.9
Florida	275,136	89.7	4.2	5.1	18.6	2.1	0.0	(19.7)	12.0	(2.0)	(5.6)	25.2	3.4	0.6	1.4
Georgia	179,848	66.5	4.0	5.1	16.3	4.3	0.0	3.8	4.0	1.5	6.3	49.6	3.4	0.6	6.0
Hawaii	10,054	117.2	5.0	5.1	12.6	4.3	0.0	(44.2)	34.2	(3.3)	(6.6)	11.0	3.3	0.6	2.0
Idaho	18,112	86.9	3.8	5.1	14.7	2.8	0.0	(13.4)	7.3	(1.5)	(4.5)	35.1	3.3	0.6	1.2
Illinois	356,479	64.1	2.9	5.1	18.4	2.1	0.0	7.4	5.1	2.4	10.0	43.9	3.4	0.6	7.2
Indiana	293,183	70.9	3.6	5.1	27.5	1.8	0.0	(8.9)	2.6	(1.4)	(4.9)	54.5	3.6	0.6	0.3
Iowa	76,106	46.6	0.8	5.1	19.8	1.4	0.0	26.4	5.5	6.5	25.3	42.1	3.4	0.6	13.5
Kansas	68,055	72.9	1.3	5.1	16.7	2.1	0.0	1.9	8.4	1.9	8.4	34.4	3.4	0.6	5.7
Kentucky	75,532	57.5	2.6	5.1	15.9	3.9	0.0	15.0	3.4	3.7	14.7	53.7	3.4	0.6	10.7
Louisiana	81,230	58.4	2.8	5.1	18.3	3.1	0.0	12.4	2.5	3.0	11.8	60.5	3.4	0.6	10.0
Maine	15,218	91.1	5.0	5.1	18.6	2.0	0.0	(21.8)	12.9	(2.4)	(6.6)	23.5	3.4	0.6	1.3
Maryland	79,509	86.0	3.9	5.1	14.4	2.1	0.0	(11.4)	20.4	1.1	7.8	16.8	3.3	0.6	4.0
Massachusetts	102,658	67.6	3.0	5.1	15.4	2.7	0.0	6.2	8.1	2.7	11.6	33.9	3.4	0.6	6.7
Michigan	177,422	70.7	3.2	5.1	8.3	1.2	0.0	11.5	5.9	3.4	14.0	42.4	3.1	0.5	8.5
Minnesota	51,927	101.5	4.3	5.1	11.7	1.9	0.0	(24.5)	32.8	0.5	7.8	11.1	3.2	0.6	3.5
Mississippi	70,085	55.4	3.3	5.1	20.4	2.9	0.0	12.9	2.1	3.1	12.0	66.4	3.4	0.6	10.8
Missouri	160,509	59.5	2.6	5.1	18.3	2.6	0.0	11.9	4.6	3.3	13.2	47.9	3.4	0.6	9.1
Montana	23,308	70.7	3.0	5.1	14.5	3.3	0.0	3.4	2.6	1.2	4.8	57.0	3.4	0.6	5.5
Nebraska	107,830	54.3	2.3	5.1	27.1	1.3	0.0	10.0	2.3	2.5	9.8	57.6	3.6	0.6	8.6

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2021 Profitability Report Accident and Health

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plychldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Nevada	30,575	55.1	3.1	5.1	16.0	3.5	0.0	17.2	6.7	4.8	19.2	36.5	3.4	0.6	9.8
New Hampshire	20,487	63.3	3.7	5.1	14.9	4.0	0.0	9.0	8.1	3.3	13.8	33.6	3.4	0.6	7.4
New Jersey	181,201	77.3	3.5	5.1	15.5	2.8	0.0	(4.2)	7.6	0.5	3.0	34.7	3.4	0.6	3.8
New Mexico	18,021	53.3	2.0	5.1	16.6	4.1	0.0	18.9	7.2	5.2	20.9	34.7	3.4	0.6	10.1
New York	516,264	62.5	3.5	5.1	12.7	2.4	0.0	13.8	6.0	3.9	15.9	40.4	3.3	0.6	9.1
North Carolina	149,123	79.8	3.7	5.1	16.5	2.6	0.0	(7.7)	6.0	(0.6)	(1.1)	39.3	3.4	0.6	2.4
North Dakota	12,100	61.6	2.3	5.1	14.2	2.2	0.0	14.6	7.9	4.4	18.0	35.4	3.3	0.6	9.1
Ohio	223,649	73.4	3.1	5.1	13.5	2.6	0.0	2.3	4.3	1.2	5.3	48.7	3.3	0.6	5.3
Oklahoma	63,868	68.3	5.0	5.1	16.9	3.2	0.0	1.6	3.7	1.0	4.3	51.9	3.4	0.6	5.0
Oregon	67,874	64.4	2.8	5.1	14.9	1.4	0.0	11.4	11.2	4.3	18.2	27.5	3.3	0.6	7.7
Pennsylvania	370,491	77.7	3.8	5.1	(5.3)	1.9	0.0	16.8	6.5	4.7	18.7	42.8	2.8	0.5	10.3
Rhode Island	39,157	36.6	1.8	5.1	9.4	2.4	0.0	44.8	(0.0)	9.4	35.4	91.0	3.3	0.6	34.9
South Carolina	78,864	63.9	3.1	5.1	16.6	3.6	0.0	7.7	4.9	2.5	10.1	43.4	3.4	0.6	7.2
South Dakota	14,964	89.0	3.7	5.1	13.3	3.0	0.0	(14.0)	12.0	(0.9)	(1.1)	26.4	3.3	0.6	2.4
Tennessee	156,924	51.2	2.1	5.1	27.1	2.6	0.0	11.9	3.9	3.2	12.7	47.1	3.6	0.6	9.0
Texas	506,416	65.4	4.3	5.1	18.4	2.3	0.0	4.5	3.6	1.6	6.5	51.3	3.4	0.6	6.2
Utah	45,666	57.5	2.2	5.1	106.3	2.4	0.0	(73.5)	(0.9)	(15.6)	(58.8)	59.0	5.4	0.9	(30.3)
Vermont	15,350	99.9	5.7	5.1	11.0	2.2	0.0	(23.9)	5.7	(4.0)	(14.2)	42.0	3.2	0.6	(3.3)
Virginia	142,256	64.0	2.9	5.1	18.9	2.6	0.0	6.5	9.5	3.0	13.0	28.9	3.5	0.6	6.6
Washington	77,615	92.8	3.6	5.1	13.8	2.4	0.0	(17.7)	11.9	(1.7)	(4.2)	26.9	3.3	0.6	1.6
West Virginia	30,084	69.4	3.0	5.1	15.2	3.5	0.0	3.8	1.4	1.0	4.1	70.3	3.4	0.6	5.7
Wisconsin	135,543	71.9	3.0	5.1	14.3	2.0	0.0	3.7	3.9	1.5	6.2	49.9	3.3	0.6	5.8
Wyoming	20,437	39.9	0.1	5.1	16.0	1.4	0.0	37.5	2.0	8.2	31.3	65.9	3.4	0.6	23.4
American Samoa	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Guam	144,414	85.4	3.8	5.1	9.7	2.8	0.0	(6.7)	(2.1)	(1.8)	(7.0)	158.1	3.4	0.6	(8.3)
Puerto Rico	16,727	47.7	2.8	5.1	25.5	1.6	0.0	17.3	(0.6)	3.5	13.1	112.0	3.4	0.6	17.5
U.S. Virgin Islands	448	29.0	2.9	5.1	14.3	3.3	0.0	45.4	7.5	10.8	42.1	39.9	3.4	0.6	19.5
N Mariana Islands	6,442	86.5	3.5	5.1	11.9	3.5	0.0	(10.5)	(1.6)	(2.5)	(9.6)	142.1	3.4	0.6	(10.8)
Countrywide - Direct	6,629,673	69.1	3.4	5.1	16.3	2.4	0.0	3.7	5.7	1.8	7.7	41.0	3.4	0.6	5.9

2021 Profitability Report Warranty

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plychldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Alabama	11,101	60.6	0.1	4.0	10.0	3.2	0.0	22.1	8.6	6.1	24.6	41.8	3.4	0.6	13.1
Alaska	710	66.2	(0.2)	4.0	4.4	3.6	0.0	22.0	6.2	5.7	22.5	56.4	3.2	0.6	15.4
Arizona	34,602	81.7	(0.3)	4.0	2.0	2.0	0.0	10.5	5.7	3.2	13.0	63.4	3.1	0.5	10.8
Arkansas	6,519	83.0	(0.2)	4.0	1.1	3.1	0.0	9.0	9.0	3.4	14.5	43.5	3.1	0.5	8.9
California	206,262	47.4	0.0	4.0	25.7	1.3	0.0	21.6	5.3	5.5	21.5	55.0	3.9	0.7	15.0
Colorado	8,676	103.3	(0.2)	4.0	1.1	2.1	0.0	(10.3)	19.0	1.1	7.5	23.2	3.0	0.5	4.2
Connecticut	8,964	44.9	(0.0)	4.0	1.2	1.8	0.0	48.2	12.7	12.3	48.5	33.1	3.0	0.5	18.5
Delaware	30,277	59.6	(0.2)	4.0	5.9	2.0	0.0	28.6	6.1	7.1	27.6	57.5	3.2	0.6	18.6
District of Columbia	29	12.3	(0.1)	4.0	29.9	6.9	0.0	47.0	7.9	11.3	43.7	50.9	3.7	0.6	25.3
Florida	575,636	58.0	0.0	4.0	6.0	2.6	0.0	29.4	10.8	8.0	32.1	36.2	3.2	0.6	14.3
Georgia	41,683	68.3	(0.0)	4.0	27.2	4.1	0.0	(3.6)	8.2	0.7	3.9	36.8	4.1	0.7	4.9
Hawaii	3,285	47.4	0.3	4.0	1.1	2.8	0.0	44.5	11.6	11.3	44.7	36.7	3.1	0.5	18.9
Idaho	2,814	47.1	(0.0)	4.0	2.5	2.0	0.0	44.5	12.1	11.4	45.1	34.0	3.1	0.5	17.9
Illinois	224,665	58.2	(0.1)	4.0	7.5	1.4	0.0	29.0	9.3	7.7	30.6	40.9	3.2	0.6	15.2
Indiana	37,121	59.8	(0.2)	4.0	1.0	1.4	0.0	34.0	11.9	9.2	36.7	35.5	3.0	0.5	15.5
Iowa	6,791	58.0	(0.1)	4.0	2.9	1.4	0.0	33.9	10.8	9.0	35.7	37.4	3.1	0.5	15.9
Kansas	174,107	38.4	(0.1)	4.0	24.9	1.9	0.0	30.9	7.2	7.7	30.4	42.3	4.0	0.7	16.1
Kentucky	11,233	47.1	0.1	4.0	3.2	5.7	0.0	39.9	9.3	10.0	39.2	40.7	3.2	0.6	18.6
Louisiana	6,709	92.5	(0.2)	4.0	6.5	3.4	0.0	(6.2)	6.9	(0.1)	0.8	51.5	3.3	0.6	3.1
Maine	4,832	47.5	(0.1)	4.0	1.4	2.2	0.0	45.0	9.3	11.1	43.2	42.7	3.0	0.5	20.9
Maryland	21,670	70.1	0.2	4.0	1.7	2.1	0.0	21.9	9.5	6.3	25.2	42.5	3.1	0.5	13.2
Massachusetts	19,461	58.1	(0.1)	4.0	2.4	3.1	0.0	32.5	12.0	8.9	35.6	34.0	3.1	0.5	14.7
Michigan	565,852	52.5	(0.2)	4.0	5.2	1.5	0.0	37.0	10.8	9.6	38.1	36.8	3.1	0.5	16.6
Minnesota	29,172	71.7	(0.1)	4.0	4.1	2.1	0.0	18.2	10.6	5.7	23.2	37.5	3.1	0.5	11.3
Mississippi	4,380	85.8	(0.2)	4.0	1.5	3.1	0.0	5.8	6.8	2.4	10.2	54.3	3.1	0.5	8.1
Missouri	51,548	66.6	(0.1)	4.0	9.2	2.1	0.0	18.3	8.1	5.2	21.1	44.8	3.3	0.6	12.2
Montana	754	60.2	0.1	4.0	3.9	1.9	0.0	29.9	8.0	7.7	30.2	47.3	3.1	0.5	16.9
Nebraska	6,727	63.6	0.1	4.0	1.5	1.9	0.0	28.9	9.3	7.7	30.6	43.0	3.0	0.5	15.7

2021 Profitability Report Warranty

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plychldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Nevada	3,857	34.9	0.0	4.0	5.1	3.2	0.0	52.8	10.7	12.9	50.5	37.3	3.2	0.6	21.5
New Hampshire	5,734	42.7	(0.0)	4.0	0.2	2.0	0.0	51.1	11.2	12.7	49.7	37.0	3.0	0.5	20.8
New Jersey	22,338	56.0	0.4	4.0	2.6	2.3	0.0	34.7	7.8	8.7	33.9	48.8	3.1	0.5	19.1
New Mexico	3,847	50.1	(0.1)	4.0	3.7	2.3	0.0	40.0	8.2	9.8	38.3	46.5	3.1	0.5	20.4
New York	56,348	53.9	(0.1)	4.0	7.5	3.3	0.0	31.5	7.2	7.9	30.8	49.3	3.3	0.6	17.9
North Carolina	53,104	56.6	0.0	4.0	6.5	2.3	0.0	30.6	7.9	7.8	30.7	47.1	3.2	0.6	17.2
North Dakota	701	80.6	0.2	4.0	0.9	2.7	0.0	11.7	11.6	4.5	18.9	35.6	3.0	0.5	9.2
Ohio	68,683	57.2	(0.1)	4.0	7.0	1.5	0.0	30.5	7.2	7.7	30.0	50.4	3.2	0.6	17.8
Oklahoma	14,110	64.6	(0.1)	4.0	1.6	2.8	0.0	27.1	9.4	7.3	29.2	42.1	3.1	0.5	14.8
Oregon	4,829	52.7	(0.1)	4.0	2.0	1.7	0.0	39.8	10.2	10.1	39.8	39.7	3.0	0.5	18.3
Pennsylvania	71,181	54.1	(0.3)	4.0	2.9	1.9	0.0	37.4	9.0	9.4	37.0	43.6	3.1	0.5	18.7
Rhode Island	2,213	65.5	(0.2)	4.0	0.2	2.2	0.0	28.3	9.7	7.6	30.4	41.5	3.0	0.5	15.1
South Carolina	11,253	45.4	0.1	4.0	12.6	3.3	0.0	34.5	8.6	8.7	34.4	41.0	3.5	0.6	17.0
South Dakota	1,647	50.9	(0.0)	4.0	1.3	2.9	0.0	40.9	12.5	10.8	42.6	33.7	3.1	0.5	16.9
Tennessee	10,294	45.6	0.2	4.0	4.5	2.6	0.0	43.2	28.4	14.0	57.7	15.7	3.1	0.5	11.6
Texas	454,254	58.6	(0.1)	4.0	14.5	1.4	0.0	21.6	7.0	5.7	22.8	48.8	3.5	0.6	14.1
Utah	37,253	90.9	(0.3)	4.0	15.1	2.5	0.0	(12.2)	8.4	(1.1)	(2.6)	41.1	3.6	0.6	1.9
Vermont	7,524	27.9	(0.0)	4.0	18.6	2.0	0.0	47.6	9.5	11.6	45.4	35.9	3.7	0.6	19.4
Virginia	17,743	56.0	(0.0)	4.0	4.5	2.1	0.0	33.5	10.1	8.8	34.8	39.3	3.2	0.5	16.3
Washington	76,630	48.3	(0.1)	4.0	4.2	2.2	0.0	41.5	9.5	10.4	40.6	41.1	3.1	0.5	19.3
West Virginia	3,482	75.6	0.1	4.0	1.3	3.4	0.0	15.7	11.1	5.2	21.6	36.5	3.1	0.5	10.4
Wisconsin	31,090	55.3	0.0	4.0	4.3	1.3	0.0	35.1	9.4	9.0	35.5	41.8	3.1	0.5	17.4
Wyoming	706	62.4	(0.2)	4.0	1.6	2.2	0.0	30.0	9.7	8.0	31.7	41.3	3.0	0.5	15.6
Guam	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Puerto Rico	3,190	71.8	(0.2)	4.0	1.0	4.3	0.0	19.1	21.4	7.7	32.8	20.4	3.1	0.5	9.2
U.S. Virgin Islands	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
N Mariana Islands	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Countrywide - Direct	3,057,590	56.0	(0.1)	4.0	9.4	2.0	0.0	28.7	9.0	7.6	30.1	41.1	3.3	0.6	15.1

2021 Profitability Report All Other

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plychldr	Under- Writing Profit	Invest Gain On Trans	Tax On Ins	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Alabama	290,017	33.0	3.0	8.7	28.0	4.0	0.0	23.4	5.5	5.9	23.0	66.3	3.3	0.6	18.0
Alaska	190,212	36.6	8.4	8.7	21.2	2.3	0.4	22.4	5.7	5.7	22.4	66.8	3.2	0.6	17.6
Arizona	335,571	24.6	3.9	8.7	25.1	2.0	0.0	35.7	5.3	8.4	32.6	66.9	3.3	0.6	24.5
Arkansas	203,263	26.5	2.4	8.7	22.6	2.9	0.2	36.7	4.1	8.4	32.4	81.3	3.3	0.6	29.0
California	3,973,947	16.4	2.4	8.7	24.6	2.2	0.0	45.7	3.8	10.3	39.3	82.3	3.3	0.6	35.0
Colorado	411,328	31.5	5.9	8.7	23.5	1.8	0.0	28.6	4.8	6.8	26.5	72.0	3.3	0.6	21.8
Connecticut	281,663	66.1	15.3	8.7	24.5	1.7	0.0	(16.3)	6.3	(2.3)	(7.7)	63.0	3.3	0.6	(2.1)
Delaware	83,524	24.9	5.8	8.7	23.0	1.4	0.0	36.2	4.9	8.4	32.6	70.6	3.2	0.6	25.7
District of Columbia	258,461	23.6	5.2	8.7	30.1	1.9	0.0	30.6	5.4	7.4	28.6	57.1	3.3	0.6	19.1
Florida	1,642,495	32.4	5.3	8.7	26.5	1.8	0.0	25.4	4.5	6.1	23.8	74.2	3.3	0.6	20.4
Georgia	586,260	36.9	6.1	8.7	21.5	3.9	0.0	23.0	5.0	5.7	22.3	71.5	3.3	0.6	18.6
Hawaii	125,383	28.9	7.0	8.7	24.1	3.2	0.0	28.1	4.8	6.7	26.2	72.0	3.3	0.6	21.5
Idaho	91,339	15.1	2.9	8.7	23.3	2.4	0.1	47.6	4.5	10.8	41.3	75.3	3.3	0.6	33.8
Illinois	878,276	27.6	5.3	8.7	24.2	2.4	0.0	31.8	4.7	7.5	29.0	75.8	3.3	0.6	24.7
Indiana	345,479	23.9	3.8	8.7	23.9	1.7	0.0	38.1	4.1	8.7	33.5	79.0	3.3	0.6	29.2
Iowa	159,997	37.7	4.0	8.7	26.7	1.7	0.0	21.3	3.9	5.1	20.0	82.1	3.3	0.6	19.1
Kansas	168,088	30.8	3.4	8.7	42.6	2.7	0.0	11.8	4.1	3.2	12.7	77.7	3.5	0.6	12.8
Kentucky	284,771	27.7	4.1	8.7	29.0	3.0	0.0	27.5	4.5	6.5	25.4	74.7	3.3	0.6	21.7
Louisiana	449,456	63.5	9.3	8.7	25.8	3.7	0.0	(11.1)	6.8	(1.1)	(3.1)	58.9	3.3	0.6	0.9
Maine	95,617	34.2	5.9	8.7	25.6	2.3	0.0	23.3	4.4	5.6	22.0	75.2	3.3	0.6	19.2
Maryland	457,512	22.0	1.6	8.7	26.5	2.1	0.0	39.0	4.4	9.0	34.4	73.8	3.3	0.6	28.2
Massachusetts	560,197	30.5	4.8	8.7	25.3	2.7	0.1	28.0	4.8	6.7	26.1	72.9	3.3	0.6	21.8
Michigan	521,919	25.4	3.2	8.7	22.9	1.7	0.0	38.0	4.7	8.8	34.0	72.9	3.2	0.6	27.5
Minnesota	325,282	29.8	4.4	8.7	23.3	2.0	0.0	31.8	4.7	7.5	29.0	75.7	3.3	0.6	24.6
Mississippi	183,903	27.9	4.1	8.7	24.5	3.1	0.0	31.6	4.9	7.5	29.0	65.0	3.3	0.6	21.5
Missouri	422,294	31.0	4.8	8.7	22.0	2.0	0.1	31.4	4.2	7.3	28.3	78.2	3.2	0.6	24.8
Montana	84,648	37.0	5.6	8.7	24.6	2.9	0.1	21.2	4.0	5.1	20.0	81.3	3.3	0.6	19.0
Nebraska	116,518	33.5	4.1	8.7	24.3	1.9	0.0	27.5	4.3	6.5	25.3	78.5	3.3	0.6	22.5

2021 Profitability Report All Other

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plychldr	Under- Writing Profit	Invest Gain On Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Nevada	227,377	17.4	3.1	8.7	24.4	3.4	0.1	43.0	4.6	9.8	37.8	74.7	3.3	0.6	30.9
New Hampshire	80,526	25.3	2.8	8.7	25.9	2.2	0.1	35.0	4.5	8.1	31.3	77.4	3.3	0.6	27.0
New Jersey	666,590	38.6	7.3	8.7	23.8	1.9	0.0	19.8	5.2	5.1	20.0	70.6	3.3	0.6	16.8
New Mexico	106,901	30.3	2.4	8.7	26.0	3.3	0.0	29.3	4.6	7.0	27.0	73.0	3.3	0.6	22.4
New York	1,756,109	55.5	8.6	8.7	25.9	1.7	0.0	(0.5)	4.2	0.6	3.1	75.9	3.3	0.6	5.1
North Carolina	533,113	24.4	2.7	8.7	24.1	2.4	0.0	37.7	4.7	8.7	33.7	71.2	3.3	0.6	26.7
North Dakota	57,648	25.7	3.1	8.7	23.6	2.6	0.0	36.3	4.2	8.4	32.2	77.7	3.3	0.6	27.7
Ohio	627,421	27.7	3.7	8.7	22.8	1.9	0.0	35.3	4.9	8.3	31.9	73.5	3.3	0.6	26.1
Oklahoma	221,066	65.8	9.2	8.7	26.5	2.6	0.1	(12.8)	4.5	(1.9)	(6.4)	75.0	3.3	0.6	(2.0)
Oregon	368,679	16.1	3.1	8.7	22.0	1.8	0.1	48.3	3.9	10.8	41.4	81.3	3.2	0.6	36.3
Pennsylvania	660,030	16.7	3.0	8.7	23.5	2.1	0.0	46.0	4.8	10.5	40.3	72.7	3.3	0.6	32.0
Rhode Island	104,874	25.8	4.9	8.7	23.2	2.1	0.1	35.2	6.2	8.5	32.9	62.7	3.3	0.6	23.4
South Carolina	285,329	25.1	3.2	8.7	24.5	3.0	0.1	35.3	4.1	8.1	31.3	78.6	3.3	0.6	27.3
South Dakota	54,665	15.5	2.1	8.7	24.6	2.9	0.0	46.3	4.8	10.5	40.5	75.0	3.3	0.6	33.1
Tennessee	489,980	18.9	2.5	8.7	21.2	2.5	0.1	46.1	4.0	10.4	39.7	81.0	3.2	0.6	34.8
Texas	2,207,867	48.8	6.5	8.7	25.3	1.7	2.1	7.0	5.0	2.3	9.6	71.3	3.3	0.6	9.6
Utah	265,943	17.0	4.6	8.7	21.9	2.0	0.1	45.7	4.2	10.3	39.5	78.8	3.2	0.6	33.9
Vermont	26,942	(31.6)	(14.7)	8.7	25.5	3.8	0.0	108.2	7.9	24.1	92.0	47.2	3.3	0.6	46.1
Virginia	575,096	33.8	4.9	8.7	24.4	2.5	0.0	25.6	4.6	6.2	24.1	73.3	3.3	0.6	20.4
Washington	817,138	22.3	3.5	8.7	21.1	1.9	0.1	42.3	4.7	9.7	37.3	73.0	3.2	0.6	29.9
West Virginia*	79,674	2.7	2.7	8.7	27.8	3.8	0.0	54.3	4.7	12.2	46.8	69.9	3.3	0.6	35.5
Wisconsin	277,340	21.7	3.2	8.7	23.1	1.8	0.0	41.6	4.0	9.4	36.1	82.3	3.3	0.6	32.4
Wyoming	89,062	32.3	3.9	8.7	23.9	2.0	0.0	29.3	3.9	6.8	26.4	81.3	3.3	0.6	24.2
American Samoa	45	(129.4)	(17.1)	8.7	8.3	0.2	0.0	229.4	1.1	48.4	182.1	150.6	3.0	0.5	276.7
Guam	17,031	5.1	2.2	8.7	29.4	3.3	0.0	51.2	3.8	11.4	43.6	71.5	3.3	0.6	34.0
Puerto Rico	368,294	9.7	3.2	8.7	23.4	3.4	0.0	51.6	4.8	11.7	44.7	71.9	3.3	0.6	34.9
U.S. Virgin Islands	11,612	24.4	9.8	8.7	22.7	4.1	0.0	30.2	5.1	7.2	28.1	72.5	3.3	0.6	23.1
N Mariana Islands	1,603	(9.4)	(0.6)	8.7	24.1	3.6	0.0	73.7	3.6	16.1	61.2	81.9	3.3	0.6	52.8
Countrywide - Direct	24,505,374	30.7	4.7	8.7	24.6	2.2	0.2	28.9	4.6	6.9	26.6	74.3	3.3	0.6	22.5

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

2021 Profitability Report Total All Lines

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Under- Write Profit	Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth	
Alabama	10,469,097	61.9	9.7	5.8	17.0	3.2	0.3	2.1	4.2	1.2	5.1	74.8	3.4	0.6	6.6
Alaska	1,670,365	47.8	7.8	6.4	16.6	2.6	0.7	18.2	5.4	4.8	18.8	66.1	3.4	0.6	15.2
Arizona	13,543,278	61.5	9.4	5.9	16.5	2.0	0.4	4.3	4.6	1.7	7.2	71.0	3.4	0.6	7.9
Arkansas	6,234,711	64.5	7.8	5.8	17.1	3.0	0.2	1.7	3.7	1.0	4.4	79.1	3.4	0.6	6.3
California	92,252,952	56.2	10.9	6.1	17.8	2.1	1.1	5.7	5.8	2.2	9.3	63.1	3.4	0.6	8.7
Colorado	15,648,747	63.1	9.5	5.9	17.1	1.4	1.0	2.0	4.3	1.2	5.1	72.9	3.4	0.6	6.5
Connecticut	9,692,097	61.0	11.0	6.0	17.4	2.0	0.4	2.4	5.9	1.5	6.7	62.2	3.4	0.6	7.0
Delaware	3,134,560	52.4	9.2	6.3	15.3	2.4	0.2	14.2	5.7	4.0	15.9	63.2	3.4	0.6	12.8
District of Columbia	2,228,501	46.3	8.3	6.4	18.3	2.3	0.2	18.2	5.3	4.8	18.8	63.0	3.4	0.6	14.6
Florida	62,848,615	60.3	11.8	5.7	16.7	1.3	0.4	3.8	4.3	1.6	6.6	74.1	3.4	0.6	7.7
Georgia	25,510,226	63.2	10.1	5.9	16.6	3.7	0.3	0.2	4.1	0.7	3.5	75.8	3.4	0.6	5.5
Hawaii	2,757,408	47.5	9.2	6.1	17.1	3.3	0.5	16.3	4.9	4.3	16.9	68.4	3.4	0.6	14.4
Idaho	3,667,500	62.2	8.8	6.1	17.2	1.9	0.2	3.6	4.2	1.5	6.3	75.3	3.4	0.6	7.5
Illinois	28,958,783	57.8	9.4	6.0	17.1	1.5	0.1	8.1	5.5	2.6	10.9	64.2	3.4	0.6	9.8
Indiana	13,137,808	56.0	8.4	5.8	17.9	1.2	0.1	10.4	4.0	2.9	11.5	75.6	3.4	0.6	11.5
Iowa	7,806,585	61.7	8.1	5.8	17.0	1.3	0.3	5.9	4.2	2.0	8.2	75.6	3.4	0.6	9.0
Kansas	7,644,942	55.4	7.7	5.7	17.4	1.6	0.3	12.0	3.7	3.1	12.5	79.2	3.4	0.6	12.7
Kentucky	8,369,117	68.6	9.2	5.9	18.3	2.3	0.3	(4.5)	5.0	(0.1)	0.6	68.5	3.4	0.6	3.2
Louisiana	12,862,121	168.0	21.4	5.8	17.4	3.7	1.0	(117.3)	6.1	(23.6)	(87.6)	61.9	3.4	0.6	(51.4)
Maine	2,674,372	48.0	7.1	6.1	18.9	2.4	1.0	16.5	4.3	4.2	16.6	72.7	3.4	0.6	14.9
Maryland	13,428,705	53.7	8.7	6.0	16.4	2.1	0.7	12.4	4.6	3.4	13.6	70.0	3.4	0.6	12.3
Massachusetts	17,684,283	48.4	8.4	6.0	19.2	2.7	0.2	15.1	5.1	4.1	16.1	66.6	3.4	0.6	13.6
Michigan	20,955,045	63.6	8.8	5.8	17.0	1.9	0.2	2.7	11.2	2.5	11.4	41.0	3.4	0.6	7.5
Minnesota	13,593,699	59.1	7.8	5.8	17.0	1.9	0.1	8.2	4.2	2.5	10.0	74.3	3.4	0.6	10.2
Mississippi	6,109,482	60.0	8.4	5.8	18.2	2.9	0.2	4.5	3.8	1.6	6.7	78.1	3.4	0.6	8.1
Missouri	13,810,260	58.1	8.8	5.9	16.9	1.8	0.3	8.2	4.3	2.5	10.1	73.6	3.4	0.6	10.2
Montana	2,915,026	64.7	8.9	5.9	17.4	2.7	2.3	(1.9)	4.7	0.4	2.3	71.2	3.4	0.6	4.5
Nebraska	5,896,409	55.3	6.6	5.7	17.4	1.2	0.3	13.6	3.5	3.5	13.6	82.7	3.4	0.6	14.0

2021 Profitability Report Total All Lines

State	Percent of Direct Premiums Earned								Percent of Net Worth							
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)	
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plychldr	Under- Writing Profit	Invest Gain On Trans	Tax On Ins	Profit On Ins	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth	
Nevada	6,749,200	58.6	10.1	6.0	16.5	3.3	0.2	5.3	5.2	2.0	8.5	66.5	3.4	0.6	8.4	
New Hampshire	2,756,343	45.2	7.2	6.0	18.1	2.6	0.5	20.4	4.5	5.1	19.9	70.7	3.4	0.6	16.8	
New Jersey	23,982,034	65.8	12.6	6.1	16.1	1.8	0.9	(3.2)	7.2	0.6	3.5	55.3	3.4	0.6	4.7	
New Mexico	3,920,198	59.4	9.5	5.9	16.5	3.1	0.3	5.2	4.4	1.9	7.8	73.0	3.4	0.6	8.5	
New York	52,791,865	61.6	12.8	6.2	17.4	2.2	0.5	(0.8)	8.0	1.2	5.9	51.8	3.4	0.6	5.8	
North Carolina	18,987,278	58.4	8.1	5.9	17.2	2.4	0.3	7.8	3.8	2.3	9.3	77.8	3.4	0.6	10.0	
North Dakota	2,923,016	92.0	7.4	5.3	16.1	1.2	0.1	(22.0)	2.2	(4.2)	(15.5)	101.7	3.4	0.6	(13.0)	
Ohio	19,076,590	53.6	7.8	5.7	17.9	1.7	0.1	13.2	3.8	3.4	13.6	76.4	3.4	0.6	13.1	
Oklahoma	9,043,778	62.4	8.7	5.8	17.7	2.4	0.3	2.7	4.2	1.3	5.6	74.8	3.4	0.6	7.0	
Oregon	8,259,370	59.9	9.2	6.1	16.6	1.2	2.7	4.2	5.4	1.8	7.8	65.1	3.4	0.6	7.9	
Pennsylvania	27,433,014	58.3	9.9	6.0	16.6	2.1	0.2	6.9	5.6	2.4	10.1	63.8	3.4	0.6	9.2	
Rhode Island	2,830,657	54.9	8.7	5.9	16.2	2.6	1.1	10.7	4.8	3.1	12.4	69.5	3.4	0.6	11.4	
South Carolina	11,696,820	55.7	9.1	5.8	17.6	2.9	0.3	8.6	3.8	2.5	9.9	78.2	3.4	0.6	10.6	
South Dakota	2,959,734	65.2	6.5	5.5	16.3	1.9	0.1	4.4	3.1	1.5	6.0	89.7	3.4	0.6	8.2	
Tennessee	13,688,377	59.4	8.7	5.9	17.1	2.3	0.3	6.3	4.4	2.1	8.6	72.6	3.4	0.6	9.0	
Texas	67,520,556	79.0	11.3	5.7	17.5	1.7	0.9	(16.0)	4.2	(2.6)	(9.2)	73.9	3.4	0.6	(4.0)	
Utah	6,043,512	55.8	9.8	6.0	18.8	2.2	0.3	7.0	4.6	2.3	9.3	70.4	3.4	0.6	9.4	
Vermont	1,385,873	45.1	6.6	6.1	18.3	3.1	0.3	20.4	4.7	5.1	19.9	69.9	3.4	0.6	16.7	
Virginia	16,115,004	53.7	7.8	5.9	16.3	2.5	0.6	13.2	4.1	3.5	13.8	74.1	3.4	0.6	13.0	
Washington	14,699,478	62.1	9.4	5.9	17.0	2.0	0.3	3.4	4.1	1.4	6.0	73.9	3.4	0.6	7.2	
West Virginia	3,084,458	54.1	8.7	5.9	17.8	3.5	0.2	10.0	4.8	2.9	11.8	69.9	3.4	0.6	11.1	
Wisconsin	11,871,222	54.1	8.6	6.1	16.7	1.5	1.6	11.3	4.9	3.2	13.0	69.8	3.4	0.6	11.8	
Wyoming	1,388,488	46.3	5.9	5.8	18.3	1.8	0.2	21.6	3.3	5.1	19.8	81.8	3.4	0.6	19.0	
American Samoa	53	(117.6)	(29.0)	8.1	10.3	0.2	0.0	228.1	7.9	49.3	186.7	57.2	3.2	0.6	109.6	
Guam	305,393	50.1	4.3	5.8	18.4	3.1	0.3	17.9	0.7	3.9	14.8	102.1	3.5	0.6	17.9	
Puerto Rico	2,562,549	12.4	7.7	6.6	22.2	1.7	0.0	49.4	5.6	11.3	43.6	61.0	3.4	0.6	29.4	
U.S. Virgin Islands	185,687	27.3	7.6	6.1	23.9	4.2	0.2	30.6	4.5	7.2	27.9	73.0	3.4	0.6	23.2	
N Mariana Islands	20,324	186.1	17.3	5.7	19.0	4.6	0.0	(132.7)	2.5	(27.4)	(102.7)	83.9	3.4	0.6	(83.4)	
Countrywide - Direct	757,785,563	62.3	10.2	5.9	17.2	2.1	0.6	1.7	5.2	1.3	5.6	66.9	3.4	0.6	6.5	

Profitability Results By State By Line Ten-Year Summary 2012-2021

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**2021 Profitability Report
Countrywide - IEE
Losses Incurred
As a Percent of Direct Premiums
Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	63.7	63.9	64.9	69.1	71.6	69.1	64.7	65.7	56.4	64.7	65.4
Private Passenger Auto Physical	64.7	63.0	65.1	65.0	68.3	66.0	62.0	63.1	55.0	71.6	64.4
Private Passenger Auto Total	64.1	63.5	65.0	67.5	70.3	67.9	63.6	64.6	55.9	67.6	65.0
Commercial Auto Liability	62.7	63.5	62.9	67.0	69.9	70.5	69.8	72.7	66.2	63.2	66.8
Commercial Auto Physical	65.0	61.3	61.9	59.8	62.7	65.4	59.5	58.3	50.0	56.1	60.0
Commercial Auto Total	63.2	63.0	62.7	65.2	68.2	69.2	67.3	69.2	62.2	61.5	65.2
Homeowners Multiple Peril	63.0	50.6	53.5	53.0	54.6	68.1	65.7	60.2	68.6	66.2	60.3
Farmowners Multiple Peril	59.9	54.1	57.1	51.8	54.0	68.0	59.3	61.1	68.3	64.2	59.8
Commercial Multiple Peril	57.7	48.6	51.0	46.2	52.1	58.0	57.5	55.3	60.6	58.3	54.5
Fire	49.9	43.2	47.1	47.2	52.2	78.1	71.3	58.0	65.3	68.6	58.1
Allied Lines	91.4	60.9	63.7	58.9	59.6	111.1	80.0	73.8	76.0	70.3	74.6
Inland Marine	56.4	47.4	43.4	44.3	45.1	51.4	46.1	46.9	57.8	47.5	48.6
Medical Professional Liability	41.8	36.1	50.9	41.6	46.8	47.5	47.8	54.6	55.8	55.3	47.8
Other Liability*	54.3	48.1	48.7	54.5	63.3	53.0	57.4	59.7	61.9	57.2	55.8
Products Liability	31.1	59.0	45.8	52.9	34.4	35.5	48.1	45.7	34.6	44.4	43.2
Workers Compensation	67.6	58.5	62.1	55.2	53.6	49.0	45.4	45.4	48.7	47.9	53.3
Mortgage Guaranty	162.2	70.9	45.7	29.8	21.0	12.9	4.0	7.5	37.9	5.8	39.8
Financial Guaranty*	84.4	(105.9)	(20.2)	(22.5)	31.7	180.6	(3.5)	51.0	94.6	(94.9)	19.5
Accident and Health	70.3	71.7	77.8	79.3	77.5	76.8	72.0	73.1	68.5	66.9	73.4
Warranty	72.5	77.8	63.6	58.6	60.3	62.1	64.1	63.6	51.6	58.7	63.3
All Other*	42.1	36.6	33.7	36.1	39.1	59.2	55.2	50.0	55.8	60.1	46.8
Total All Lines	62.2	55.2	57.2	57.5	60.6	64.5	60.6	60.0	59.4	62.2	60.0

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
Countrywide - IEE
Underwriting Profit
As a Percent of Direct Premiums
Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	(3.2)	(3.7)	(3.9)	(7.9)	(9.4)	(5.4)	(0.4)	(1.5)	5.2	0.2	(3.0)
Private Passenger Auto Physical	(0.2)	1.1	(0.3)	0.5	(1.6)	1.9	6.3	5.5	10.8	(3.9)	2.0
Private Passenger Auto Total	(2.0)	(1.8)	(2.5)	(4.6)	(6.3)	(2.5)	2.3	1.3	7.5	(1.5)	(1.0)
Commercial Auto Liability	(6.3)	(7.8)	(3.6)	(11.4)	(13.1)	(13.5)	(11.8)	(14.1)	(7.4)	(1.7)	(9.1)
Commercial Auto Physical	(9.1)	(5.2)	(3.2)	(0.9)	(2.0)	(4.2)	2.9	4.4	14.2	9.5	0.6
Commercial Auto Total	(7.0)	(7.2)	(3.5)	(8.8)	(10.4)	(11.1)	(8.1)	(9.5)	(2.0)	1.0	(6.7)
Homeowners Multiple Peril	(4.0)	9.5	7.3	7.9	6.7	(7.6)	(4.2)	1.4	(7.5)	(3.9)	0.6
Farmowners Multiple Peril	0.5	5.7	5.4	10.1	9.0	(5.6)	3.0	0.7	(6.1)	2.7	2.6
Commercial Multiple Peril	(6.7)	2.1	0.4	5.3	(1.7)	(7.7)	(6.6)	(5.1)	(9.9)	(6.3)	(3.6)
Fire	13.4	21.2	15.7	15.0	7.6	(19.1)	(10.8)	4.1	(5.5)	(6.2)	3.6
Allied Lines	(19.9)	9.0	7.5	7.5	6.9	(47.3)	(13.7)	(5.5)	(8.7)	(1.2)	(6.5)
Inland Marine	3.7	15.9	16.3	16.0	16.2	10.1	13.4	13.3	1.9	12.7	12.0
Medical Professional Liability	6.8	10.5	(5.9)	(2.2)	(6.3)	(1.5)	(4.0)	(12.1)	(13.6)	(8.2)	(3.6)
Other Liability*	(4.2)	3.5	4.8	(1.8)	(11.2)	(1.4)	(0.7)	(5.7)	(5.9)	2.6	(2.0)
Products Liability	(2.5)	(55.5)	(38.4)	(30.6)	(19.8)	(2.0)	(23.1)	(8.7)	11.7	(0.6)	(16.9)
Workers Compensation	(11.2)	1.1	(3.2)	4.2	4.6	7.9	13.8	11.5	9.0	8.1	4.6
Mortgage Guaranty	(90.1)	1.0	29.1	42.2	50.2	60.0	71.0	67.9	38.1	68.9	33.8
Financial Guaranty*	(54.0)	127.4	40.0	41.1	(29.7)	(189.3)	(4.9)	(68.1)	(144.9)	60.7	(22.2)
Accident and Health	(7.8)	(11.6)	(9.6)	(12.0)	(9.7)	(4.5)	(6.9)	(7.4)	(0.8)	(0.3)	(7.1)
Warranty	1.6	(3.2)	7.9	(7.3)	11.8	9.1	6.6	(5.1)	15.2	11.2	4.8
All Other*	19.4	25.5	27.9	26.5	21.7	1.7	6.0	11.7	7.7	7.0	15.5
Total All Lines	(3.3)	3.9	2.7	2.2	(0.6)	(3.9)	0.9	1.3	1.2	0.5	0.5

*See technical notes

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2021 Profitability Report
Countrywide - IEE
Profit on Insurance Transactions
As a Percent of Direct Premiums
Earned

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	1.6	1.3	0.7	(2.2)	(3.2)	(0.4)	3.4	2.7	7.6	3.9	1.6
Private Passenger Auto Physical	0.5	1.3	0.3	0.8	(0.6)	1.7	5.9	5.3	9.3	(2.0)	2.2
Private Passenger Auto Total	1.2	1.3	0.6	(1.0)	(2.2)	0.4	4.4	3.8	8.3	1.5	1.8
Commercial Auto Liability	0.8	0.3	2.2	(2.9)	(4.0)	(4.0)	(3.8)	(5.3)	(0.7)	4.1	(1.3)
Commercial Auto Physical	(5.2)	(2.7)	(1.5)	0.2	(0.8)	(2.1)	3.6	4.8	12.4	8.4	1.7
Commercial Auto Total	(0.6)	(0.4)	1.3	(2.1)	(3.3)	(3.5)	(2.0)	(2.8)	2.5	5.1	(0.6)
Homeowners Multiple Peril	(0.8)	8.0	6.0	7.3	5.7	(3.4)	(0.9)	3.6	(3.6)	(0.6)	2.1
Farmowners Multiple Peril	1.9	5.3	5.1	8.1	7.3	(2.1)	4.5	2.7	(2.9)	4.2	3.4
Commercial Multiple Peril	(0.2)	5.2	4.0	7.0	2.3	(1.4)	(0.5)	0.9	(3.5)	(0.7)	1.3
Fire	10.8	16.1	12.0	11.3	6.7	(10.7)	(5.0)	6.5	(1.7)	(1.7)	4.4
Allied Lines	(11.3)	7.4	5.1	6.3	5.5	(25.0)	(5.8)	(0.3)	(4.0)	2.1	(2.0)
Inland Marine	3.6	11.5	11.4	10.9	11.0	6.7	12.1	12.3	3.3	12.1	9.5
Medical Professional Liability	16.4	19.7	14.8	10.2	8.1	10.0	8.6	3.1	1.2	5.0	9.7
Other Liability*	9.3	13.3	13.9	8.5	1.3	9.2	9.2	5.4	4.3	10.7	8.5
Products Liability	21.8	(13.3)	(3.8)	1.6	4.7	14.6	2.6	12.9	19.6	14.7	7.5
Workers Compensation	4.2	9.3	6.5	12.2	12.1	15.0	20.3	20.0	17.8	17.1	13.4
Mortgage Guaranty	(33.7)	24.6	25.8	25.5	27.7	32.3	45.0	42.3	18.6	42.2	25.0
Financial Guaranty*	3.3	81.4	44.3	39.5	(2.8)	(58.2)	31.3	(39.9)	(91.2)	65.4	7.3
Accident and Health	(9.4)	(2.6)	(2.6)	(5.1)	(4.5)	(5.2)	0.2	(3.1)	6.2	5.5	(2.1)
Warranty	6.4	3.0	9.6	(2.5)	13.4	12.7	12.2	4.3	18.9	16.7	9.5
All Other*	18.3	22.1	13.4	21.4	17.3	(14.1)	11.6	14.0	12.5	13.1	13.0
Total All Lines	2.7	7.0	5.3	5.3	3.0	0.3	5.2	5.5	5.2	4.9	4.4

*See technical notes

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**2021 Profitability Report
Countrywide - IEE
Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	4.7	4.4	3.7	1.3	0.2	2.7	6.2	5.6	8.7	5.9	4.3
Private Passenger Auto Physical	4.0	5.1	3.5	4.1	2.0	5.1	10.8	10.0	13.8	0.8	5.9
Private Passenger Auto Total	4.5	4.6	3.6	2.1	0.8	3.4	7.6	6.9	10.2	4.3	4.8
Commercial Auto Liability	3.8	3.6	4.4	1.3	0.4	0.7	1.0	0.3	2.7	5.3	2.3
Commercial Auto Physical	(2.6)	0.5	1.5	3.3	2.0	0.8	7.2	8.4	15.1	11.1	4.7
Commercial Auto Total	2.9	3.1	4.0	1.6	0.6	0.7	2.0	1.6	4.6	6.2	2.7
Homeowners Multiple Peril	2.6	10.7	8.5	9.8	8.0	0.1	2.5	6.6	0.1	2.7	5.2
Farmowners Multiple Peril	5.2	8.4	7.9	10.6	9.6	1.2	7.6	5.9	0.6	6.7	6.4
Commercial Multiple Peril	3.2	6.8	5.7	7.7	4.3	2.2	3.0	4.0	1.0	2.7	4.1
Fire	13.2	17.3	13.3	12.7	8.2	(4.8)	(0.3)	8.3	1.9	1.9	7.2
Allied Lines	(8.0)	10.3	7.7	8.7	8.0	(17.9)	(1.5)	3.2	(0.2)	4.9	1.5
Inland Marine	6.9	14.3	13.8	13.5	13.5	9.4	15.4	15.3	6.0	13.3	12.1
Medical Professional Liability	10.2	11.1	8.7	6.9	5.8	6.6	6.6	4.6	3.5	4.8	6.9
Other Liability*	7.1	8.6	8.6	6.5	3.3	6.5	7.4	5.8	4.8	7.5	6.6
Products Liability	8.6	0.1	2.2	3.5	3.9	6.6	4.0	6.9	8.5	7.3	5.2
Workers Compensation	5.0	7.1	5.7	8.0	7.6	8.8	11.9	11.5	9.3	8.9	8.4
Mortgage Guaranty	(9.6)	13.1	14.1	16.6	19.3	24.1	38.1	39.8	18.2	34.0	20.8
Financial Guaranty*	4.0	18.0	8.6	9.2	2.4	(4.1)	7.2	(1.5)	(7.7)	10.1	4.6
Accident and Health	(1.5)	2.3	1.9	0.9	0.9	0.9	3.4	2.2	5.6	5.2	2.2
Warranty	6.6	4.9	7.6	2.2	8.6	8.2	8.8	5.1	11.0	9.6	7.3
All Other*	14.0	15.3	10.1	14.7	12.3	(4.3)	9.9	11.3	9.9	10.4	10.4
Total All Lines	5.2	8.0	6.6	6.6	4.8	3.2	7.0	7.2	6.4	6.1	6.1

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
Countrywide - Direct
Losses Incurred As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	67.6	67.8	67.4	70.8	74.4	70.7	66.5	66.0	56.9	65.6	67.4
Private Passenger Auto Physical	64.5	62.3	64.1	64.6	68.4	66.1	61.5	62.7	54.9	71.4	64.1
Private Passenger Auto Total	66.4	65.7	66.1	68.3	72.0	68.9	64.5	64.7	56.1	68.0	66.1
Commercial Auto Liability	62.5	63.2	64.4	67.4	70.6	71.2	71.6	73.5	68.3	66.5	67.9
Commercial Auto Physical	68.0	62.4	63.0	60.6	63.9	67.2	60.9	57.5	50.9	56.3	61.1
Commercial Auto Total	63.7	63.0	64.0	65.8	69.0	70.2	69.0	69.7	64.1	64.1	66.3
Homeowners Multiple Peril	58.8	46.4	49.6	49.9	52.6	74.3	72.4	58.1	66.5	68.8	59.7
Farmowners Multiple Peril	63.5	53.3	62.2	51.1	53.5	73.3	59.9	59.1	69.0	64.8	61.0
Commercial Multiple Peril	55.0	45.1	48.9	45.1	50.7	66.8	60.7	55.7	61.2	60.2	54.9
Fire	38.3	34.4	41.0	42.2	45.3	67.3	68.8	54.1	63.2	67.3	52.2
Allied Lines	115.7	76.1	58.2	52.0	62.4	139.7	74.3	70.8	79.9	72.2	80.1
Inland Marine	58.8	42.6	45.7	47.5	48.5	54.2	46.5	48.7	64.5	49.4	50.6
Medical Professional Liability	41.3	38.8	40.0	42.6	49.0	49.2	47.8	56.9	56.4	54.3	47.6
Other Liability*	53.6	50.3	50.0	57.3	61.5	54.6	59.8	62.8	65.1	58.8	57.4
Products Liability	52.8	51.9	34.6	46.4	38.1	38.0	61.8	49.0	48.2	52.2	47.3
Workers Compensation	67.9	59.6	60.4	57.2	54.2	49.9	45.6	46.2	47.9	49.2	53.8
Mortgage Guaranty	152.1	69.7	43.2	29.0	19.5	12.2	3.9	6.6	35.7	5.4	37.7
Financial Guaranty*	20.0	(92.6)	(34.1)	(12.9)	33.4	189.5	8.5	61.7	100.1	(100.9)	17.3
Accident and Health	75.8	77.4	78.3	81.5	84.1	78.0	75.6	76.6	74.8	69.1	77.1
Warranty	64.8	70.6	67.7	54.9	54.4	56.4	61.8	61.8	56.8	56.0	60.5
All Other*	36.4	27.4	31.7	29.0	32.4	34.0	32.2	34.4	40.4	30.7	32.9
Total All Lines	63.8	55.8	56.4	57.2	60.5	67.1	61.7	59.7	59.9	62.3	60.4

*See technical notes

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**2021 Profitability Report
Countrywide - Direct
Underwriting Profit As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	(6.5)	(7.0)	(5.8)	(9.2)	(11.8)	(6.5)	(1.7)	(1.5)	5.3	0.0	(4.5)
Private Passenger Auto Physical	0.3	2.2	1.3	1.0	(1.7)	1.9	7.2	5.9	11.1	(3.6)	2.6
Private Passenger Auto Total	(3.9)	(3.4)	(3.0)	(5.1)	(7.8)	(3.1)	1.8	1.5	7.6	(1.5)	(1.7)
Commercial Auto Liability	(5.5)	(6.4)	(7.2)	(10.6)	(13.5)	(12.4)	(12.1)	(13.8)	(8.1)	(3.7)	(9.3)
Commercial Auto Physical	(8.7)	(3.0)	(1.3)	0.6	(1.1)	(4.0)	3.6	7.8	14.5	10.2	1.9
Commercial Auto Total	(6.2)	(5.6)	(5.8)	(7.9)	(10.5)	(10.4)	(8.3)	(8.7)	(2.7)	(0.5)	(6.7)
Homeowners Multiple Peril	4.1	16.8	14.4	13.7	11.2	(12.2)	(9.5)	5.7	(3.3)	(5.2)	3.6
Farmowners Multiple Peril	0.3	10.4	2.0	13.8	11.7	(9.2)	4.0	5.5	(5.0)	(0.1)	3.3
Commercial Multiple Peril	(0.0)	9.2	6.6	10.0	3.5	(12.4)	(5.9)	(1.3)	(6.2)	(3.8)	(0.0)
Fire	30.9	33.8	26.4	25.0	21.2	(1.7)	(2.2)	13.4	4.7	1.4	15.3
Allied Lines	(37.8)	1.7	18.6	23.6	10.7	(70.4)	(6.8)	1.5	(7.0)	2.6	(6.3)
Inland Marine	7.8	25.0	21.7	19.7	20.6	14.3	21.0	18.4	2.5	15.9	16.7
Medical Professional Liability	10.7	13.0	9.9	4.2	(5.3)	(1.4)	(0.7)	(12.0)	(9.5)	(7.5)	0.1
Other Liability*	1.5	5.7	7.8	(0.6)	(3.3)	2.2	(1.6)	(3.7)	(6.4)	3.1	0.5
Products Liability	(30.5)	(34.2)	(20.4)	(19.3)	(12.6)	(3.7)	(29.9)	(8.1)	(2.7)	(9.1)	(17.1)
Workers Compensation	(8.6)	1.6	1.7	4.7	6.8	10.5	15.6	14.3	10.9	9.8	6.7
Mortgage Guaranty	(78.6)	3.9	29.1	44.5	53.6	61.0	71.7	69.0	40.7	70.1	36.5
Financial Guaranty*	12.3	115.4	64.8	42.5	(18.9)	(190.4)	(17.5)	(88.0)	(151.5)	69.6	(16.2)
Accident and Health	(11.1)	(14.5)	(9.6)	(11.7)	(12.7)	(5.4)	(5.1)	(5.9)	(4.5)	3.7	(7.7)
Warranty	19.5	13.5	16.9	22.1	28.5	28.3	22.2	12.9	19.6	28.7	21.2
All Other*	22.4	31.8	27.9	30.1	25.4	24.4	26.3	24.8	19.7	28.9	26.2
Total All Lines	(2.4)	5.7	5.9	4.7	1.6	(4.7)	1.3	3.6	2.4	1.8	2.0

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
Countrywide - Direct
Profit on Insurance Transactions
As a Percent of Direct Premiums
Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	0.3	(0.0)	0.8	(1.8)	(3.8)	(0.2)	3.1	3.3	8.1	4.0	1.4
Private Passenger Auto Physical	1.0	2.4	2.2	1.6	(0.4)	2.0	6.7	5.7	9.5	(1.9)	2.9
Private Passenger Auto Total	0.6	0.9	1.3	(0.4)	(2.5)	0.7	4.6	4.3	8.6	1.6	2.0
Commercial Auto Liability	1.6	1.4	(0.1)	(2.5)	(4.3)	(2.7)	(4.1)	(5.2)	(1.3)	2.2	(1.5)
Commercial Auto Physical	(4.7)	(0.8)	0.1	1.5	0.3	(1.6)	4.3	7.1	12.3	9.1	2.8
Commercial Auto Total	0.1	0.9	(0.1)	(1.5)	(3.2)	(2.5)	(2.1)	(2.3)	2.0	3.8	(0.5)
Homeowners Multiple Peril	4.8	13.0	10.6	10.7	8.8	(6.0)	(5.0)	7.0	(0.5)	(1.7)	4.2
Farmowners Multiple Peril	2.2	8.7	3.2	10.8	9.0	(4.3)	5.0	6.3	(2.2)	1.9	4.1
Commercial Multiple Peril	4.3	10.0	7.9	10.0	5.6	(4.1)	(0.2)	3.8	(1.1)	1.1	3.7
Fire	21.6	23.4	18.1	20.9	14.8	1.0	1.4	13.5	5.9	3.8	12.4
Allied Lines	(22.4)	3.1	12.7	16.4	7.9	(41.1)	(1.1)	4.4	(3.2)	4.5	(1.9)
Inland Marine	5.8	17.0	14.3	13.1	13.8	10.1	17.8	15.9	3.2	14.0	12.5
Medical Professional Liability	19.1	20.6	16.5	12.6	4.9	9.9	12.4	2.0	4.3	6.4	10.9
Other Liability*	11.9	14.5	14.2	7.2	3.8	11.0	8.3	6.6	3.2	10.3	9.1
Products Liability	4.1	(0.3)	6.1	4.9	7.7	16.2	(3.3)	9.1	11.2	6.2	6.2
Workers Compensation	6.5	9.4	10.8	13.0	13.4	16.8	22.6	21.6	18.3	20.0	15.2
Mortgage Guaranty	(25.7)	26.8	29.4	28.2	31.1	34.8	50.3	52.6	27.6	45.5	30.1
Financial Guaranty*	50.2	79.1	63.3	42.2	4.9	(63.0)	21.6	(58.4)	(97.7)	71.7	11.4
Accident and Health	(11.5)	(5.4)	(4.0)	(5.9)	(7.9)	(5.3)	1.1	(0.8)	4.2	7.7	(2.8)
Warranty	18.0	14.5	17.4	20.3	25.2	26.3	25.1	18.4	22.8	30.1	21.8
All Other*	17.6	23.7	20.1	20.6	17.8	19.1	24.5	23.3	19.2	26.6	21.2
Total All Lines	3.5	8.3	8.0	7.1	4.5	1.3	5.7	7.5	5.9	5.6	5.7

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
Countrywide - Direct
Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	3.5	3.4	3.7	1.8	0.0	2.9	5.6	5.8	8.8	5.7	4.1
Private Passenger Auto Physical	4.7	6.4	5.8	5.1	2.3	5.5	12.3	10.8	14.8	0.5	6.8
Private Passenger Auto Total	3.8	4.2	4.3	2.7	0.7	3.7	7.5	7.2	10.5	4.2	4.9
Commercial Auto Liability	4.3	4.2	3.0	1.5	0.2	1.4	0.2	(0.3)	2.1	4.1	2.1
Commercial Auto Physical	(2.1)	2.5	3.3	4.7	3.1	1.4	8.0	11.2	16.0	12.3	6.0
Commercial Auto Total	3.4	4.0	3.1	2.0	0.7	1.4	1.4	1.5	4.1	5.3	2.7
Homeowners Multiple Peril	8.1	15.7	13.0	13.1	11.0	(2.3)	(1.9)	9.8	2.4	1.3	7.0
Farmowners Multiple Peril	5.6	11.9	6.1	13.5	11.4	(0.9)	8.1	9.5	0.8	4.5	7.1
Commercial Multiple Peril	6.4	10.3	8.5	10.0	6.7	0.4	2.9	5.8	2.1	3.5	5.7
Fire	25.7	26.1	19.9	22.3	16.1	3.9	4.3	15.2	7.9	5.8	14.7
Allied Lines	(21.0)	6.5	16.5	20.7	11.2	(33.6)	2.0	7.5	(0.3)	7.1	1.7
Inland Marine	10.5	23.0	19.7	18.6	19.2	14.7	26.0	23.2	6.5	17.6	17.9
Medical Professional Liability	11.3	11.4	9.3	7.8	4.7	6.7	8.3	4.0	4.5	4.8	7.3
Other Liability*	8.2	9.2	8.9	6.1	4.4	7.5	6.9	6.2	4.3	7.5	6.9
Products Liability	4.3	3.3	4.6	4.4	4.9	7.5	2.0	6.1	6.3	4.7	4.8
Workers Compensation	5.9	7.2	7.5	8.4	8.2	9.5	13.0	12.2	9.6	10.1	9.2
Mortgage Guaranty	(6.5)	14.2	16.3	18.5	22.1	26.1	46.3	53.8	28.5	42.0	26.1
Financial Guaranty*	12.0	15.9	11.1	10.0	3.7	(4.8)	5.5	(3.8)	(8.7)	10.4	5.1
Accident and Health	(1.8)	1.2	1.7	1.0	(0.1)	1.0	3.5	2.8	4.4	5.9	2.0
Warranty	13.1	10.8	11.3	11.4	13.6	13.9	14.6	11.1	12.2	15.1	12.7
All Other*	17.2	21.1	18.1	19.0	16.5	17.5	24.1	22.8	18.1	22.5	19.7
Total All Lines	5.8	9.0	8.4	7.9	5.8	3.9	7.3	8.6	6.8	6.6	7.0

*See technical notes

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**2021 Profitability Report
Alabama
Losses Incurred As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	64.7	65.0	67.2	73.3	77.7	70.6	64.4	63.7	52.6	59.5	65.9
Private Passenger Auto Physical	61.7	63.6	64.5	64.9	64.8	62.5	62.2	59.6	60.1	70.9	63.5
Private Passenger Auto Total	63.3	64.3	66.0	69.5	71.8	67.0	63.4	61.9	55.9	64.7	64.8
Commercial Auto Liability	65.1	74.8	71.1	66.8	70.6	73.6	73.1	79.8	69.2	61.9	70.6
Commercial Auto Physical	57.5	58.8	57.4	58.8	59.7	66.0	62.9	59.6	54.7	57.4	59.3
Commercial Auto Total	63.3	70.7	67.7	64.8	67.7	71.6	70.3	74.5	65.5	60.8	67.7
Homeowners Multiple Peril	54.1	46.0	47.4	42.5	40.4	54.6	63.7	47.7	91.7	56.4	54.5
Farmowners Multiple Peril	42.6	52.1	57.3	39.1	58.0	59.5	99.5	56.1	110.8	53.4	62.8
Commercial Multiple Peril	47.3	43.4	51.4	32.4	33.8	41.8	65.2	41.9	67.5	56.7	48.2
Fire	52.5	44.0	50.8	42.9	56.2	67.8	68.8	54.2	107.3	84.7	62.9
Allied Lines	37.3	39.0	42.0	39.4	84.3	110.0	92.0	41.6	210.0	107.0	80.3
Inland Marine	71.9	44.4	50.4	49.1	66.6	48.6	53.2	58.5	81.5	78.0	60.2
Medical Professional Liability	19.0	23.7	14.6	21.6	26.3	47.4	7.0	56.5	44.3	44.0	30.4
Other Liability*	57.0	54.2	55.9	51.7	76.2	64.1	46.1	42.0	70.5	61.0	57.9
Products Liability	34.8	34.6	(7.3)	61.5	43.1	27.9	54.9	(0.5)	19.1	47.9	31.6
Workers Compensation	54.5	53.9	59.1	51.0	59.5	49.9	43.0	40.6	42.4	35.2	48.9
Mortgage Guaranty	102.7	63.2	33.5	30.9	29.4	14.7	11.0	8.5	25.4	7.5	32.7
Financial Guaranty*	34.4	(460.4)	(3.2)	(11.4)	1.3	27.6	5.9	(5.6)	4.5	13.3	(39.4)
Accident and Health*	193.3	94.0	99.6	62.8	79.1	76.4	99.1	73.3	66.3	73.8	91.8
Warranty	(72.9)	51.3	22.5	53.7	31.4	63.1	69.2	61.9	50.7	60.6	39.2
All Other*	47.6	69.9	8.6	30.7	19.8	41.5	36.2	43.9	52.1	33.0	38.3
Total All Lines	58.0	51.5	54.9	53.2	59.1	61.3	61.3	54.1	72.5	61.9	58.8

*See technical notes

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**2021 Profitability Report
Alabama
Underwriting Profit As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	(2.5)	(3.4)	(4.8)	(12.1)	(16.0)	(6.7)	0.6	1.1	10.0	6.4	(2.8)
Private Passenger Auto Physical	3.3	0.4	0.8	0.4	2.0	6.1	6.2	9.2	5.1	(3.0)	3.0
Private Passenger Auto Total	0.2	(1.7)	(2.3)	(6.3)	(7.8)	(1.0)	3.0	4.7	7.8	2.1	(0.1)
Commercial Auto Liability	(11.1)	(22.5)	(16.7)	(11.2)	(16.5)	(17.6)	(16.2)	(23.5)	(9.3)	0.1	(14.4)
Commercial Auto Physical	1.4	(1.3)	3.2	0.1	2.3	(4.5)	0.6	4.8	9.7	8.2	2.4
Commercial Auto Total	(8.0)	(17.1)	(11.7)	(8.4)	(11.5)	(14.2)	(11.5)	(16.1)	(4.5)	2.2	(10.1)
Homeowners Multiple Peril	10.9	18.6	18.3	23.5	26.7	11.5	1.7	19.0	(30.6)	9.9	10.9
Farmowners Multiple Peril	30.9	19.2	14.5	35.0	14.0	12.0	(33.2)	13.9	(42.0)	18.1	8.2
Commercial Multiple Peril	9.8	11.0	3.4	24.6	18.7	15.2	(9.1)	15.0	(13.9)	(3.8)	7.1
Fire	14.1	21.6	14.7	23.4	7.5	(7.7)	0.2	13.4	(42.9)	(19.6)	2.5
Allied Lines	42.0	39.6	33.5	36.0	(13.3)	(39.0)	(24.6)	32.0	(148.0)	(37.0)	(7.9)
Inland Marine	(7.7)	21.4	16.1	17.6	(1.2)	21.4	14.5	8.6	(15.0)	(14.4)	6.1
Medical Professional Liability	60.1	36.1	45.2	26.6	20.8	12.5	26.2	(13.9)	4.0	(5.2)	21.2
Other Liability*	(7.7)	(3.2)	(1.4)	5.7	(31.6)	(9.4)	12.4	18.0	(14.2)	(2.5)	(3.4)
Products Liability	2.0	(4.3)	63.7	(32.0)	(6.5)	(2.3)	(26.1)	64.0	35.0	(11.3)	8.2
Workers Compensation	9.4	7.0	2.6	11.3	(0.1)	10.0	19.1	21.6	19.1	29.3	12.9
Mortgage Guaranty	(28.9)	9.1	38.3	40.8	42.5	56.9	62.2	65.6	50.3	66.7	40.3
Financial Guaranty*	(115.6)	493.5	44.4	51.2	23.1	(11.7)	(19.2)	(3.7)	(8.1)	(14.4)	44.0
Accident and Health*	(136.8)	(31.6)	(29.5)	10.1	(7.2)	(3.0)	(29.1)	(2.8)	3.3	(3.7)	(23.0)
Warranty	161.5	28.9	63.9	31.2	55.0	24.5	13.9	15.9	41.9	22.1	45.9
All Other*	8.7	(18.8)	50.0	22.9	33.5	12.4	17.6	9.9	2.3	23.4	16.2
Total All Lines	4.3	9.8	7.8	9.4	2.3	2.2	2.3	10.3	(11.1)	2.1	3.9

*See technical notes

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2021 Profitability Report
Alabama
Profit on Insurance Transactions
As a Percent of Direct Premiums
Earned

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	1.4	0.6	(0.1)	(5.1)	(7.7)	(1.5)	3.8	4.1	10.6	7.8	1.4
Private Passenger Auto Physical	3.0	1.1	1.8	1.2	1.9	4.6	5.8	8.2	4.7	(1.5)	3.1
Private Passenger Auto Total	2.1	0.8	0.7	(2.2)	(3.3)	1.3	4.6	5.9	8.0	3.6	2.2
Commercial Auto Liability	(2.2)	(9.1)	(6.3)	(3.1)	(6.3)	(6.5)	(7.6)	(13.1)	(2.6)	5.0	(5.2)
Commercial Auto Physical	1.8	0.2	3.0	1.2	2.5	(2.0)	1.7	4.6	8.4	7.5	2.9
Commercial Auto Total	(1.3)	(6.8)	(3.9)	(2.0)	(4.0)	(5.3)	(5.0)	(8.4)	0.2	5.6	(3.1)
Homeowners Multiple Peril	9.1	13.8	12.9	16.8	18.6	8.9	3.2	16.9	(22.2)	10.0	8.8
Farmowners Multiple Peril	22.4	14.3	11.1	24.3	10.3	9.1	(24.6)	12.8	(31.5)	16.0	6.4
Commercial Multiple Peril	11.2	10.9	5.4	19.2	14.9	13.0	(3.9)	15.6	(8.0)	0.4	7.9
Fire	10.8	15.3	10.2	19.6	5.7	(3.3)	2.7	12.9	(31.5)	(12.3)	3.0
Allied Lines	31.4	28.1	22.4	24.4	(7.1)	(20.6)	(15.7)	28.4	(113.5)	(25.2)	(4.7)
Inland Marine	(4.2)	14.4	10.5	11.6	(0.5)	14.5	12.4	8.0	(10.6)	(9.7)	4.6
Medical Professional Liability	50.3	34.6	38.3	26.5	20.6	17.2	31.8	(1.6)	12.6	4.8	23.5
Other Liability*	7.0	9.7	9.1	12.0	(13.8)	4.5	19.8	23.9	(3.0)	6.4	7.6
Products Liability	15.4	11.9	55.9	(8.1)	8.0	14.5	(2.1)	63.7	38.1	0.7	19.8
Workers Compensation	24.8	20.4	18.0	22.9	13.0	21.6	31.1	31.8	27.7	37.0	24.8
Mortgage Guaranty	0.9	26.5	33.5	25.1	24.0	32.7	43.4	50.4	35.2	42.5	31.4
Financial Guaranty*	7.1	321.0	46.3	40.6	23.6	37.0	6.7	5.0	11.6	13.2	51.2
Accident and Health*	(96.0)	(19.5)	(19.6)	5.9	(6.9)	(6.1)	(20.8)	(1.9)	6.7	(1.5)	(16.0)
Warranty	115.7	26.9	48.9	27.1	42.9	23.7	18.7	20.5	41.0	24.6	39.0
All Other*	10.0	(7.6)	36.0	17.0	24.0	12.3	18.6	12.5	6.5	23.0	15.2
Total All Lines	7.3	10.2	8.5	9.4	4.2	4.9	5.5	11.7	(5.5)	5.1	6.1

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
Alabama
Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	4.7	4.0	3.0	(1.5)	(4.1)	1.8	6.7	7.0	12.2	9.7	4.4
Private Passenger Auto Physical	7.5	4.8	5.4	4.6	5.3	8.9	11.4	14.5	9.0	0.8	7.2
Private Passenger Auto Total	5.7	4.3	3.9	0.8	(0.6)	4.3	8.3	9.7	11.1	6.5	5.4
Commercial Auto Liability	1.8	(2.3)	(0.7)	1.1	(1.0)	(0.9)	(2.3)	(5.6)	1.2	5.9	(0.3)
Commercial Auto Physical	5.4	3.6	6.3	4.4	5.5	1.0	5.1	8.5	11.9	10.7	6.2
Commercial Auto Total	2.4	(1.3)	0.5	1.7	0.1	(0.5)	(0.9)	(3.2)	3.0	6.7	0.8
Homeowners Multiple Peril	12.6	17.1	15.8	19.6	21.1	11.6	6.5	20.7	(18.0)	11.8	11.9
Farmowners Multiple Peril	25.9	17.8	14.2	27.8	13.2	11.9	(23.6)	16.4	(28.0)	18.0	9.4
Commercial Multiple Peril	11.0	11.2	7.0	16.9	13.8	12.4	(0.2)	15.7	(3.0)	3.1	8.8
Fire	14.4	18.8	13.2	22.1	8.2	0.3	5.7	15.7	(23.4)	(6.4)	6.9
Allied Lines	29.3	30.5	26.3	29.8	(3.8)	(14.9)	(12.4)	31.7	(88.7)	(15.7)	1.2
Inland Marine	(1.8)	20.8	15.7	17.3	2.2	20.5	20.0	13.6	(9.2)	(7.1)	9.2
Medical Professional Liability	25.4	17.5	18.4	13.3	11.2	10.0	18.2	2.3	8.7	4.6	13.0
Other Liability*	6.0	7.0	6.6	7.9	(2.6)	4.7	11.9	14.1	1.5	5.6	6.3
Products Liability	8.9	7.4	20.3	0.3	5.5	7.6	2.3	26.8	17.1	3.1	9.9
Workers Compensation	10.6	9.1	8.2	9.9	6.9	9.3	12.9	13.6	11.4	15.0	10.7
Mortgage Guaranty	3.8	16.8	20.0	17.1	16.6	22.2	35.8	46.2	34.6	40.5	25.3
Financial Guaranty*	4.3	75.6	7.2	9.1	7.1	8.8	3.9	3.6	4.2	3.5	12.7
Accident and Health*	(60.1)	(8.2)	(6.9)	5.9	(0.8)	(0.1)	(9.8)	1.9	7.1	1.8	(6.9)
Warranty	49.8	15.4	25.2	14.2	21.1	13.1	11.4	12.4	20.3	13.1	19.6
All Other*	10.3	(1.5)	25.8	14.6	19.0	11.3	17.2	12.5	7.4	18.0	13.5
Total All Lines	8.8	11.0	9.4	10.1	6.0	6.6	7.6	12.9	(1.5)	6.6	7.8

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
Alaska
Losses Incurred As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	57.6	55.2	57.8	65.3	63.4	69.9	67.2	64.5	59.8	61.0	62.2
Private Passenger Auto Physical	54.1	52.8	50.7	55.0	60.5	64.1	62.0	56.5	53.3	62.2	57.1
Private Passenger Auto Total	56.3	54.3	55.1	61.3	62.2	67.5	65.0	61.1	57.0	61.6	60.1
Commercial Auto Liability	31.2	34.3	45.9	35.4	38.1	56.4	39.1	58.2	59.7	40.7	43.9
Commercial Auto Physical	51.4	46.4	44.1	56.0	51.0	56.3	45.6	51.6	59.5	32.1	49.4
Commercial Auto Total	36.3	37.0	45.4	40.4	41.5	56.4	40.6	56.7	59.7	38.6	45.3
Homeowners Multiple Peril	63.7	43.5	37.1	42.2	39.2	47.7	60.1	41.6	46.9	47.5	47.0
Farmowners Multiple Peril	106.1	31.3	214.3	101.2	84.7	4.0	20.2	(1.8)	88.7	128.2	77.7
Commercial Multiple Peril	41.4	25.9	30.2	27.7	18.5	51.7	49.0	28.0	53.3	45.8	37.1
Fire	43.2	10.3	36.4	49.7	117.0	106.8	60.0	29.0	105.9	111.0	66.9
Allied Lines*	32.9	24.8	36.9	45.9	33.9	230.3	197.7	(36.4)	20.2	(37.8)	54.8
Inland Marine	7.4	1.1	7.7	9.1	19.2	27.7	35.8	29.5	47.3	22.3	20.7
Medical Professional Liability	15.8	(8.6)	25.8	11.7	17.9	58.3	19.7	95.5	33.8	60.5	33.0
Other Liability*	32.6	32.4	34.2	32.3	32.7	21.2	39.4	44.2	45.6	38.8	35.3
Products Liability	(10.3)	15.9	6.3	(7.8)	29.1	31.0	17.3	(24.9)	(16.1)	15.0	5.5
Workers Compensation	60.8	53.2	53.5	49.0	55.9	42.0	33.7	30.2	55.4	40.7	47.4
Mortgage Guaranty	36.6	20.4	10.2	6.7	9.2	10.9	7.1	10.2	32.7	9.9	15.4
Financial Guaranty*	(0.0)	0.0	0.0	0.0	0.0	0.0	0.0	(0.0)	0.0	0.0	(0.0)
Accident and Health	48.3	66.0	52.9	92.7	66.4	61.7	60.6	101.0	46.7	74.1	67.0
Warranty	97.9	66.5	51.6	51.8	45.2	53.1	42.8	66.3	66.6	66.2	60.8
All Other*	22.4	40.9	19.0	38.7	40.0	38.1	94.9	58.4	28.2	36.6	41.7
Total All Lines	42.7	37.6	38.6	43.0	47.4	54.0	57.2	45.6	51.0	47.8	46.5

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
Alaska
Underwriting Profit As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	7.9	10.1	7.8	(1.2)	3.2	(3.3)	(0.5)	1.3	1.9	6.4	3.4
Private Passenger Auto Physical	14.1	14.6	18.3	13.4	8.1	4.4	6.5	12.2	11.3	7.1	11.0
Private Passenger Auto Total	10.3	11.8	11.8	4.5	5.1	(0.1)	2.4	5.9	5.9	6.7	6.4
Commercial Auto Liability	29.2	27.0	15.2	28.2	22.9	2.3	21.8	3.8	1.1	31.2	18.3
Commercial Auto Physical	8.4	14.5	19.0	0.6	2.9	6.0	14.7	13.1	3.5	37.6	12.0
Commercial Auto Total	23.9	24.2	16.2	21.5	17.6	3.1	20.1	5.9	1.7	32.8	16.7
Homeowners Multiple Peril	(0.1)	22.1	31.1	24.7	27.4	18.3	6.6	25.5	20.3	20.8	19.7
Farmowners Multiple Peril	(82.5)	16.6	(168.7)	(36.2)	(18.5)	68.9	49.1	71.0	(26.3)	(67.1)	(19.4)
Commercial Multiple Peril	19.7	35.8	32.5	36.2	47.4	4.7	11.0	32.7	6.5	19.9	24.6
Fire	27.1	61.1	34.7	18.3	(58.1)	(43.7)	10.7	43.3	(38.5)	(44.0)	1.1
Allied Lines*	49.5	55.3	43.1	28.3	38.0	(171.1)	(140.9)	118.5	61.4	110.0	19.2
Inland Marine	74.7	81.1	73.2	70.0	56.1	46.8	37.3	41.3	23.1	42.8	54.6
Medical Professional Liability	22.5	55.2	11.3	32.4	30.9	(18.6)	26.0	(53.1)	13.3	(17.1)	10.3
Other Liability*	30.5	31.8	30.4	27.8	33.9	42.8	24.4	15.9	20.5	24.1	28.2
Products Liability	83.1	38.1	56.2	72.2	15.8	51.7	35.8	104.9	101.9	45.8	60.5
Workers Compensation	6.5	13.4	12.6	17.3	8.5	21.7	33.3	38.4	5.2	25.6	18.3
Mortgage Guaranty	37.4	53.3	62.1	67.3	63.6	61.7	67.4	64.6	43.5	64.7	58.6
Financial Guaranty*	42.2	28.8	22.6	9.8	22.0	10.6	9.6	(13.9)	10.6	3.7	14.6
Accident and Health	19.4	0.5	21.4	(20.6)	7.4	13.7	12.8	(31.0)	23.4	(1.8)	4.5
Warranty	(20.7)	9.9	25.5	28.3	25.5	38.0	47.8	12.4	14.5	22.0	20.3
All Other*	39.2	17.1	41.4	21.6	17.0	20.9	(39.8)	(2.3)	32.8	22.4	17.0
Total All Lines	24.6	29.4	28.8	22.9	17.8	10.4	7.8	19.8	13.0	18.2	19.3

*See technical notes

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2021 Profitability Report
Alaska
Profit on Insurance Transactions
As a Percent of Direct Premiums
Earned

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	8.9	10.1	8.4	2.3	4.9	0.9	3.2	4.4	4.4	8.1	5.6
Private Passenger Auto Physical	10.0	10.4	13.2	9.6	5.9	3.5	6.1	10.6	9.7	6.5	8.6
Private Passenger Auto Total	9.3	10.2	10.2	5.1	5.3	2.0	4.4	7.1	6.7	7.4	6.8
Commercial Auto Liability	23.2	22.3	13.8	22.1	18.9	6.5	22.2	8.2	5.6	29.4	17.2
Commercial Auto Physical	6.4	11.0	13.3	1.5	2.7	5.3	13.1	11.4	3.8	30.9	9.9
Commercial Auto Total	18.9	19.8	13.7	17.1	14.6	6.2	20.1	8.9	5.1	29.8	15.4
Homeowners Multiple Peril	2.1	16.5	21.5	17.9	19.4	13.7	7.6	22.5	17.9	18.6	15.8
Farmowners Multiple Peril	(46.1)	15.9	(106.5)	(19.8)	(9.9)	46.3	40.3	57.4	(18.4)	(48.3)	(8.9)
Commercial Multiple Peril	16.1	26.2	23.8	26.3	33.1	5.9	12.0	29.5	8.1	19.3	20.0
Fire	18.6	40.8	23.3	17.0	(35.7)	(24.4)	13.3	37.5	(27.8)	(31.3)	3.1
Allied Lines*	33.4	37.5	28.8	20.2	26.4	(104.6)	(102.4)	101.8	51.5	91.2	18.4
Inland Marine	48.4	52.4	47.0	45.2	36.6	30.8	30.3	33.8	19.4	35.1	37.9
Medical Professional Liability	22.5	42.4	11.6	25.2	23.1	(6.6)	29.0	(35.5)	18.4	(4.7)	12.5
Other Liability*	27.0	27.9	26.9	23.7	26.8	36.0	27.6	20.9	23.6	25.8	26.6
Products Liability	63.8	33.2	47.7	58.2	19.7	47.1	42.9	93.1	88.2	43.5	53.7
Workers Compensation	12.9	14.6	16.3	19.9	13.7	24.0	36.7	40.8	13.8	34.4	22.7
Mortgage Guaranty	39.4	49.8	43.9	38.0	34.0	32.1	44.7	47.6	28.6	40.1	39.8
Financial Guaranty*	59.4	12.3	20.9	4.4	18.8	46.5	18.4	(13.4)	21.2	12.5	20.1
Accident and Health	7.2	2.3	14.4	(14.1)	3.5	4.6	12.2	(22.2)	24.4	2.7	3.5
Warranty	(6.3)	11.9	22.3	23.5	21.4	31.0	42.5	16.4	16.3	22.5	20.2
All Other*	27.6	13.1	28.4	15.0	12.5	17.2	(26.5)	3.9	30.9	22.4	14.4
Total All Lines	19.8	22.4	22.0	18.2	14.7	10.9	10.9	20.3	14.3	18.8	17.2

*See technical notes

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**2021 Profitability Report
Alaska
Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	11.3	12.2	10.4	5.1	7.1	3.8	6.0	7.2	6.6	9.6	7.9
Private Passenger Auto Physical	17.5	16.9	19.7	15.6	10.4	7.5	11.7	17.9	15.3	11.0	14.4
Private Passenger Auto Total	13.1	13.6	13.2	8.2	8.1	5.0	7.9	10.8	9.5	10.1	9.9
Commercial Auto Liability	20.3	18.5	12.3	17.9	15.2	7.0	18.9	8.9	6.4	21.3	14.7
Commercial Auto Physical	10.5	13.9	17.3	4.8	5.9	8.1	18.1	15.9	6.7	34.6	13.6
Commercial Auto Total	18.5	17.7	13.2	15.7	13.5	7.2	18.8	10.0	6.4	23.5	14.4
Homeowners Multiple Peril	5.4	18.7	23.0	19.8	20.8	15.4	10.5	24.9	19.5	19.6	17.8
Farmowners Multiple Peril	(23.3)	14.0	(80.6)	(11.6)	(5.6)	46.1	46.7	66.2	(13.0)	(26.9)	1.2
Commercial Multiple Peril	16.3	24.0	21.4	23.2	29.0	7.5	12.9	27.0	8.8	16.1	18.6
Fire	25.6	46.9	26.2	18.0	(24.2)	(12.9)	12.8	36.1	(19.8)	(19.8)	8.9
Allied Lines*	44.8	43.9	31.6	21.7	26.2	(65.8)	(52.2)	59.2	46.7	62.1	21.8
Inland Marine	84.2	87.0	76.2	70.4	51.9	43.8	48.3	49.8	26.0	41.4	57.9
Medical Professional Liability	15.7	27.5	9.8	17.5	16.3	(0.6)	20.2	(18.6)	12.8	0.7	10.1
Other Liability*	17.9	17.9	16.0	14.7	15.3	19.4	17.3	13.8	14.2	16.0	16.3
Products Liability	32.8	19.7	20.7	24.2	10.6	19.9	21.4	44.2	42.8	23.1	25.9
Workers Compensation	9.8	10.3	10.4	12.0	8.7	12.3	18.9	20.0	7.9	13.9	12.4
Mortgage Guaranty	36.8	47.5	44.8	43.3	39.8	39.0	60.8	64.9	36.9	45.9	46.0
Financial Guaranty*	16.5	5.9	6.5	5.5	11.0	17.7	9.5	(0.7)	6.6	4.5	8.3
Accident and Health	6.7	4.4	9.1	(3.5)	4.4	5.3	10.3	(7.8)	14.1	4.0	4.7
Warranty	0.8	9.5	13.9	13.8	13.6	18.8	31.4	11.7	12.3	15.4	14.1
All Other*	28.2	14.7	26.1	14.9	12.2	15.5	(16.6)	5.7	23.5	17.6	14.2
Total All Lines	19.4	20.6	19.4	16.3	13.0	10.3	11.1	18.0	12.7	15.2	15.6

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
Arizona
Losses Incurred As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	65.9	68.3	66.9	69.5	76.7	72.5	66.9	64.2	55.1	61.8	66.8
Private Passenger Auto Physical	57.8	60.5	60.0	66.4	68.4	62.8	61.1	65.7	56.9	73.0	63.3
Private Passenger Auto Total	62.6	65.2	64.1	68.2	73.4	68.6	64.6	64.8	55.8	66.2	65.4
Commercial Auto Liability	64.4	59.6	63.4	62.7	73.4	67.7	69.3	70.7	69.9	63.7	66.5
Commercial Auto Physical	57.0	52.7	52.1	63.5	60.3	56.8	60.1	54.8	48.2	55.5	56.1
Commercial Auto Total	62.9	58.1	61.0	62.9	70.6	65.4	67.4	67.4	65.3	62.0	64.3
Homeowners Multiple Peril	47.8	52.0	48.8	47.6	49.3	48.0	62.4	56.3	54.1	70.8	53.7
Farmowners Multiple Peril	58.3	50.7	28.0	50.7	63.7	49.1	65.2	59.2	46.1	65.9	53.7
Commercial Multiple Peril	46.1	43.7	55.0	42.6	48.3	46.3	58.3	46.4	49.2	56.6	49.2
Fire	53.6	18.5	47.2	42.6	58.6	55.1	43.9	48.2	32.8	51.2	45.2
Allied Lines	97.9	17.1	83.4	71.9	93.1	101.9	114.0	37.8	70.5	76.3	76.4
Inland Marine	52.6	43.3	48.3	49.8	58.9	52.0	52.3	50.9	59.8	46.9	51.5
Medical Professional Liability	27.2	26.7	29.8	35.2	39.2	40.3	40.5	49.7	41.0	37.0	36.7
Other Liability*	43.5	44.2	71.7	53.9	63.5	66.0	45.7	52.8	58.1	62.5	56.2
Products Liability	5.5	35.5	14.5	58.9	30.9	58.4	65.8	16.0	35.4	40.6	36.1
Workers Compensation	80.9	67.3	65.8	59.4	58.6	55.2	50.2	48.4	45.1	47.8	57.9
Mortgage Guaranty	323.1	100.8	52.5	24.1	20.7	11.6	2.5	4.1	25.4	(0.7)	56.4
Financial Guaranty*	(8.3)	0.0	0.0	0.0	0.0	0.0	104.7	0.1	245.0	(5.5)	33.6
Accident and Health	65.6	61.5	67.3	66.8	79.6	73.6	69.9	65.9	71.1	70.4	69.2
Warranty	53.8	46.7	61.4	50.1	94.9	97.5	85.6	88.5	78.5	81.7	73.9
All Other*	45.6	(7.5)	76.8	39.0	38.4	36.5	35.4	37.8	28.2	24.6	35.5
Total All Lines	59.9	54.5	60.3	57.9	63.1	60.8	60.1	57.3	54.2	61.5	59.0

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
Arizona
Underwriting Profit As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	(2.8)	(5.7)	(3.0)	(5.7)	(12.6)	(6.4)	0.5	3.3	10.1	6.4	(1.6)
Private Passenger Auto Physical	8.6	5.3	6.9	(0.4)	(1.0)	6.7	8.5	3.4	9.8	(4.6)	4.3
Private Passenger Auto Total	1.8	(1.3)	1.0	(3.6)	(7.9)	(1.2)	3.6	3.4	10.0	2.1	0.8
Commercial Auto Liability	(10.4)	(2.8)	(5.7)	(4.5)	(16.8)	(8.1)	(9.9)	(10.5)	(7.6)	1.2	(7.5)
Commercial Auto Physical	3.2	8.4	11.3	(2.0)	3.5	7.9	5.0	11.4	18.4	11.8	7.9
Commercial Auto Total	(7.6)	(0.5)	(2.1)	(4.0)	(12.5)	(4.7)	(6.8)	(5.8)	(2.1)	3.4	(4.3)
Homeowners Multiple Peril	16.8	10.5	15.7	17.0	15.8	18.0	2.7	9.4	12.0	(5.9)	11.2
Farmowners Multiple Peril	3.9	10.0	37.1	10.8	(4.4)	13.1	(6.9)	(0.7)	12.4	(5.9)	6.9
Commercial Multiple Peril	10.8	11.9	(1.2)	11.6	6.7	10.4	(6.8)	11.7	7.3	0.5	6.3
Fire	12.7	51.3	18.9	22.1	5.3	11.5	24.4	21.8	38.5	21.3	22.8
Allied Lines	(20.2)	63.1	(8.7)	0.7	(23.6)	(29.9)	(50.0)	36.8	4.1	(0.6)	(2.8)
Inland Marine	17.2	26.7	20.6	19.5	12.0	18.8	16.4	18.2	10.0	20.9	18.0
Medical Professional Liability	11.6	16.1	15.3	8.6	2.8	1.5	1.6	(10.3)	(5.0)	9.6	5.2
Other Liability*	16.2	12.3	(17.2)	2.9	(11.0)	(8.5)	14.5	8.6	1.9	1.8	2.1
Products Liability	18.5	(21.3)	38.5	(29.6)	3.8	(40.2)	(20.5)	37.6	19.8	9.1	1.6
Workers Compensation	(23.2)	(7.7)	(2.8)	3.0	3.8	6.7	11.2	13.8	17.0	11.8	3.3
Mortgage Guaranty	(255.2)	(28.3)	19.0	49.9	52.8	61.9	73.7	72.3	51.8	77.1	17.5
Financial Guaranty*	49.5	39.9	36.2	38.5	26.4	5.6	(95.1)	(3.3)	(230.5)	14.2	(11.9)
Accident and Health	0.1	3.7	3.7	5.6	(5.7)	0.4	3.1	8.7	2.5	3.8	2.6
Warranty	18.9	41.5	27.8	37.3	(6.9)	(5.6)	5.5	(9.1)	2.7	10.5	12.3
All Other*	8.4	65.8	(23.1)	18.5	19.9	21.1	21.4	18.7	33.2	35.7	22.0
Total All Lines	1.9	7.2	2.1	4.6	(0.5)	3.6	4.4	8.1	10.2	4.3	4.6

*See technical notes

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**2021 Profitability Report
Arizona
Profit on Insurance Transactions
As a Percent of Direct Premiums
Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	1.4	(0.4)	1.3	(0.8)	(5.5)	(1.2)	3.8	5.9	10.7	7.9	2.3
Private Passenger Auto Physical	6.5	4.4	5.8	0.7	0.1	5.1	7.7	3.7	8.5	(2.7)	4.0
Private Passenger Auto Total	3.5	1.5	3.1	(0.2)	(3.2)	1.3	5.3	5.0	9.9	3.7	3.0
Commercial Auto Liability	(1.9)	3.3	0.5	1.1	(6.6)	(0.0)	(2.7)	(2.9)	(1.3)	5.8	(0.5)
Commercial Auto Physical	3.2	6.7	8.4	(0.1)	3.3	6.2	5.4	10.0	15.4	10.4	6.9
Commercial Auto Total	(0.9)	4.0	2.2	0.8	(4.5)	1.3	(1.0)	(0.2)	2.2	6.7	1.1
Homeowners Multiple Peril	13.0	8.7	11.4	12.8	11.7	13.3	4.2	9.5	11.4	(2.6)	9.3
Farmowners Multiple Peril	5.0	9.0	26.2	9.0	(1.2)	10.4	(3.4)	1.6	12.0	(2.4)	6.6
Commercial Multiple Peril	12.0	11.9	2.8	11.2	7.7	10.6	(1.2)	13.8	9.3	4.2	8.2
Fire	10.4	35.0	13.4	19.3	4.8	9.7	22.2	19.8	32.4	19.1	18.6
Allied Lines	(8.1)	44.4	(4.2)	2.8	(13.2)	(14.3)	(35.1)	32.9	5.9	2.2	1.3
Inland Marine	11.4	17.5	13.2	12.7	8.0	12.8	13.9	15.5	8.8	17.5	13.1
Medical Professional Liability	16.8	19.5	17.3	12.7	7.8	9.7	12.3	1.5	6.0	17.3	12.1
Other Liability*	20.9	17.6	(2.3)	9.3	(1.7)	3.6	20.2	15.2	8.8	8.4	10.0
Products Liability	34.9	5.3	39.4	(6.1)	12.7	(12.6)	(0.7)	39.5	22.9	15.0	15.0
Workers Compensation	6.4	10.9	14.0	17.9	17.0	20.3	24.9	27.2	28.3	26.4	19.3
Mortgage Guaranty	(135.6)	5.4	20.9	29.6	28.9	33.7	50.7	54.3	35.7	50.5	17.4
Financial Guaranty*	72.4	25.7	33.9	26.2	24.1	48.2	(60.0)	4.5	(167.3)	17.4	2.5
Accident and Health	(3.5)	7.1	5.9	6.7	(0.5)	(0.8)	8.3	12.0	10.1	8.8	5.4
Warranty	15.0	30.5	23.4	29.1	1.2	0.4	8.3	(1.8)	7.5	13.0	12.7
All Other*	8.7	45.4	(13.2)	13.9	15.0	17.7	21.3	19.4	30.6	32.6	19.2
Total All Lines	6.5	9.3	5.6	7.0	3.1	6.4	7.8	10.6	11.7	7.2	7.5

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
Arizona
Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	4.7	3.0	4.3	2.4	(1.9)	2.0	6.7	8.7	12.2	9.6	5.2
Private Passenger Auto Physical	12.3	9.0	10.3	4.0	2.9	9.3	13.7	8.1	13.5	(0.5)	8.3
Private Passenger Auto Total	7.1	4.9	6.2	2.9	(0.4)	4.3	8.8	8.5	12.6	6.4	6.1
Commercial Auto Liability	2.0	5.5	3.4	3.8	(1.3)	3.0	1.1	1.2	2.0	6.4	2.7
Commercial Auto Physical	6.8	10.3	11.8	3.0	6.3	9.4	9.2	14.3	19.0	13.5	10.3
Commercial Auto Total	2.6	6.2	4.6	3.7	(0.2)	3.9	2.3	3.0	4.3	7.3	3.8
Homeowners Multiple Peril	16.4	11.8	13.9	15.3	13.9	15.4	7.4	12.7	13.6	0.4	12.1
Farmowners Multiple Peril	8.1	11.5	27.3	11.5	1.8	12.3	(0.4)	4.8	13.4	0.8	9.1
Commercial Multiple Peril	11.4	11.5	5.1	10.7	8.1	10.0	2.1	13.2	9.2	5.6	8.7
Fire	13.1	36.4	15.3	20.1	6.9	10.9	23.5	21.5	31.4	19.2	19.8
Allied Lines	(2.7)	39.8	(0.6)	5.5	(7.8)	(8.3)	(27.1)	32.0	7.9	4.7	4.3
Inland Marine	19.3	26.8	20.4	19.5	13.0	18.9	22.6	24.4	13.8	23.5	20.2
Medical Professional Liability	11.6	12.2	10.6	8.5	6.2	7.0	8.7	3.8	5.4	8.9	8.3
Other Liability*	12.2	11.0	2.1	7.0	2.1	4.5	13.0	10.7	7.0	6.9	7.7
Products Liability	12.0	4.8	15.4	1.1	7.6	(1.5)	2.7	20.9	13.8	9.6	8.6
Workers Compensation	5.0	6.4	7.1	8.3	7.7	8.6	10.9	11.4	10.6	10.0	8.6
Mortgage Guaranty	(37.7)	5.6	14.1	23.3	25.3	31.4	56.2	63.8	40.0	51.0	27.3
Financial Guaranty*	12.5	6.7	7.5	10.8	8.4	9.6	(7.9)	3.8	(29.7)	8.6	3.0
Accident and Health	1.9	5.9	4.9	5.2	2.6	2.7	6.1	7.5	6.4	6.0	4.9
Warranty	14.2	24.3	15.9	17.5	3.2	3.1	9.2	1.7	6.8	10.8	10.7
All Other*	10.1	39.0	(6.8)	12.7	13.1	15.2	19.8	17.6	24.7	24.5	17.0
Total All Lines	7.8	9.7	6.9	7.8	4.9	7.4	9.1	11.3	11.3	7.9	8.4

*See technical notes

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**2021 Profitability Report
Arkansas
Losses Incurred As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	63.0	64.0	61.6	67.5	75.8	65.2	58.9	62.3	54.9	62.8	63.6
Private Passenger Auto Physical	55.8	57.3	61.9	68.3	75.9	61.1	61.0	59.5	57.9	67.7	62.6
Private Passenger Auto Total	59.8	60.9	61.7	67.9	75.9	63.3	59.9	61.0	56.3	65.1	63.2
Commercial Auto Liability	58.9	55.8	56.1	64.7	65.7	63.2	65.3	65.9	55.2	58.3	60.9
Commercial Auto Physical	62.0	59.8	66.2	67.1	85.1	65.8	60.3	48.0	55.8	53.9	62.4
Commercial Auto Total	59.8	57.0	59.1	65.4	71.7	64.0	63.8	60.4	55.4	57.0	61.4
Homeowners Multiple Peril	51.5	40.4	58.3	56.2	63.2	50.6	66.4	61.3	78.3	67.1	59.3
Farmowners Multiple Peril	45.7	59.6	67.9	59.6	56.5	73.9	76.9	82.4	96.1	104.3	72.3
Commercial Multiple Peril	48.1	30.8	54.4	45.1	56.8	37.8	55.1	48.9	73.4	69.1	52.0
Fire	66.8	94.9	35.7	33.6	55.9	41.0	50.6	64.1	52.7	69.4	56.5
Allied Lines*	47.8	79.9	85.3	96.0	111.2	110.2	99.8	154.4	167.5	100.5	105.3
Inland Marine	45.7	44.0	58.9	54.2	57.6	51.9	54.5	53.6	60.2	71.7	55.2
Medical Professional Liability	31.2	71.5	28.8	62.0	39.7	66.5	40.3	69.2	45.4	23.7	47.8
Other Liability*	30.4	71.8	27.3	86.3	92.9	7.2	74.5	52.8	70.2	53.9	56.7
Products Liability	9.7	18.8	7.7	49.7	85.1	18.7	53.3	88.0	25.6	41.2	39.8
Workers Compensation	53.5	46.3	46.5	46.3	45.3	50.1	34.0	47.2	37.2	55.9	46.2
Mortgage Guaranty	94.5	48.1	32.1	26.4	25.1	18.4	11.6	5.9	22.4	5.6	29.0
Financial Guaranty*	587.1	3.6	158.3	182.5	25.5	(6.2)	44.2	(32.9)	(12.0)	(519.6)	43.1
Accident and Health	57.3	61.6	72.7	60.7	81.8	68.1	55.1	71.2	57.7	63.8	65.0
Warranty	59.6	35.9	51.0	50.4	54.8	53.5	60.1	61.7	61.5	83.0	57.2
All Other*	37.1	20.6	32.7	22.7	29.2	16.1	32.9	34.5	31.1	26.5	28.3
Total All Lines	53.1	55.1	56.2	62.0	69.7	54.7	61.0	63.1	67.0	64.5	60.6

*See technical notes

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**2021 Profitability Report
Arkansas
Underwriting Profit As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	0.1	(1.4)	1.8	(4.6)	(12.5)	0.6	8.1	3.5	8.2	3.1	0.7
Private Passenger Auto Physical	9.6	7.1	2.9	(4.2)	(11.0)	6.3	6.4	8.4	6.6	0.0	3.2
Private Passenger Auto Total	4.4	2.4	2.3	(4.4)	(11.8)	3.2	7.3	5.8	7.4	1.6	1.8
Commercial Auto Liability	1.8	4.2	5.0	(4.1)	(5.8)	(0.9)	(3.1)	(5.0)	7.5	7.0	0.6
Commercial Auto Physical	(0.6)	1.1	(4.0)	(5.9)	(23.8)	(1.2)	5.2	19.4	9.9	13.4	1.3
Commercial Auto Total	1.1	3.3	2.3	(4.6)	(11.4)	(1.0)	(0.6)	2.5	8.3	8.9	0.9
Homeowners Multiple Peril	13.3	24.4	5.3	7.6	0.4	15.2	(1.6)	3.3	(14.6)	(2.5)	5.1
Farmowners Multiple Peril	17.6	0.1	(6.7)	2.1	7.6	(11.3)	(16.7)	(19.0)	(32.0)	(41.7)	(10.0)
Commercial Multiple Peril	10.7	29.0	4.4	13.4	0.1	22.9	4.5	10.1	(16.1)	(10.3)	6.9
Fire	0.8	(31.8)	31.7	34.4	10.1	26.4	18.5	3.9	15.7	(0.3)	10.9
Allied Lines*	34.0	(3.6)	(10.0)	(25.5)	(41.5)	(38.1)	(34.3)	(85.4)	(98.7)	(25.9)	(32.9)
Inland Marine	22.8	23.9	8.2	13.7	12.3	19.3	14.5	14.7	8.5	(6.1)	13.2
Medical Professional Liability	(5.2)	(18.3)	27.0	(28.9)	2.9	(19.9)	5.7	(30.4)	(4.7)	29.9	(4.2)
Other Liability*	31.1	(15.6)	52.7	(29.2)	(28.6)	65.4	(15.2)	17.6	(3.0)	16.7	9.2
Products Liability	20.9	36.9	31.3	1.0	(49.5)	35.5	(6.0)	(43.6)	40.4	8.4	7.5
Workers Compensation	9.4	17.1	17.6	18.0	17.1	11.6	29.3	14.6	25.2	4.3	16.4
Mortgage Guaranty	(20.1)	25.7	40.6	46.9	47.8	54.0	62.5	69.7	54.2	69.5	45.1
Financial Guaranty*	(550.4)	23.6	(122.2)	(138.8)	(0.1)	(0.9)	(34.1)	23.3	26.0	513.1	(26.0)
Accident and Health	7.3	2.2	(6.5)	9.5	(11.4)	4.9	16.7	0.1	13.6	8.1	4.4
Warranty	26.7	50.3	38.4	36.9	34.7	37.3	30.5	20.9	26.3	9.0	31.1
All Other*	22.7	40.1	26.7	38.3	31.2	46.3	27.9	26.6	30.1	36.7	32.6
Total All Lines	10.8	8.3	8.8	0.9	(6.3)	11.5	3.9	2.3	(2.9)	1.7	3.9

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**2021 Profitability Report
Arkansas
Profit on Insurance Transactions
As a Percent of Direct Premiums
Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	2.7	1.7	3.9	(0.6)	(5.8)	2.8	9.1	5.4	8.6	4.8	3.2
Private Passenger Auto Physical	7.1	5.5	3.2	(1.8)	(6.5)	4.8	6.0	7.6	5.9	0.9	3.3
Private Passenger Auto Total	4.7	3.4	3.6	(1.2)	(6.1)	3.7	7.7	6.4	7.3	2.9	3.2
Commercial Auto Liability	6.3	8.0	7.6	1.5	0.6	4.5	2.8	1.7	10.8	10.4	5.4
Commercial Auto Physical	0.5	1.7	(1.7)	(2.7)	(14.6)	0.2	5.4	16.1	8.6	11.6	2.5
Commercial Auto Total	4.6	6.2	4.8	0.2	(4.1)	3.1	3.6	6.1	10.2	10.8	4.6
Homeowners Multiple Peril	10.5	17.5	4.4	6.5	1.6	11.3	0.6	4.6	(9.8)	(0.1)	4.7
Farmowners Multiple Peril	13.2	1.9	(2.3)	3.4	6.4	(5.9)	(11.6)	(13.4)	(23.8)	(31.2)	(6.3)
Commercial Multiple Peril	10.2	21.6	5.2	11.0	2.2	17.3	6.3	11.2	(10.2)	(5.2)	7.0
Fire	4.4	(17.9)	21.8	26.6	7.1	18.4	16.7	5.4	14.0	2.0	9.9
Allied Lines*	23.4	(1.4)	(6.3)	(15.6)	(25.9)	(21.1)	(24.1)	(64.8)	(76.0)	(18.1)	(23.0)
Inland Marine	15.6	16.2	5.6	9.5	8.4	13.2	12.5	12.9	7.8	(3.4)	9.8
Medical Professional Liability	9.4	0.9	28.2	(8.8)	9.8	(3.6)	15.1	(14.3)	7.0	33.2	7.7
Other Liability*	31.8	1.6	46.8	(10.3)	(11.3)	53.5	(0.9)	23.2	5.8	21.6	16.2
Products Liability	26.3	35.1	31.5	11.2	(22.4)	35.0	9.6	(22.5)	41.8	15.3	16.1
Workers Compensation	16.3	17.5	20.0	20.7	19.4	16.8	32.6	21.3	28.4	14.7	20.8
Mortgage Guaranty	5.2	36.5	33.5	27.5	25.7	28.9	42.1	52.4	37.5	44.1	33.3
Financial Guaranty*	(339.8)	17.7	(56.9)	(74.0)	12.4	78.1	16.8	48.8	56.2	461.8	22.1
Accident and Health	(1.5)	3.6	(5.1)	4.1	(10.7)	(1.6)	15.4	1.1	15.6	8.7	3.0
Warranty	21.1	35.1	29.1	27.7	27.3	30.3	30.1	23.5	27.3	14.5	26.6
All Other*	16.8	28.1	18.8	25.7	21.3	33.0	25.5	24.7	27.2	32.4	25.3
Total All Lines	10.6	8.7	8.6	3.4	(1.8)	10.4	6.3	5.1	0.5	4.4	5.6

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
Arkansas
Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	6.2	5.0	6.8	2.5	(2.7)	5.6	12.8	8.7	11.2	7.3	6.3
Private Passenger Auto Physical	13.3	10.5	7.1	0.8	(5.4)	9.1	11.6	13.5	10.4	3.9	7.5
Private Passenger Auto Total	8.8	7.2	7.0	1.8	(3.7)	7.0	12.3	10.6	10.9	5.9	6.8
Commercial Auto Liability	7.4	8.5	7.9	4.0	3.2	5.7	4.9	4.3	9.4	9.2	6.5
Commercial Auto Physical	3.8	5.2	1.4	0.2	(12.9)	3.2	9.5	21.9	12.2	15.2	6.0
Commercial Auto Total	6.8	7.9	6.6	3.2	(0.1)	5.2	5.9	7.8	10.0	10.4	6.4
Homeowners Multiple Peril	14.2	20.9	7.4	9.5	4.4	13.9	3.6	7.9	(6.8)	2.7	7.8
Farmowners Multiple Peril	17.5	5.3	1.0	6.3	8.9	(2.5)	(9.3)	(11.1)	(21.2)	(27.3)	(3.2)
Commercial Multiple Peril	11.5	20.7	7.3	11.9	4.6	16.6	8.6	12.6	(5.2)	(1.1)	8.8
Fire	6.7	(11.2)	22.7	29.1	9.8	20.5	20.9	8.4	15.9	4.5	12.7
Allied Lines*	32.6	1.7	(4.0)	(14.1)	(24.5)	(19.6)	(25.0)	(70.2)	(76.5)	(15.5)	(21.5)
Inland Marine	22.3	22.2	9.4	13.6	12.7	18.7	19.7	19.7	12.0	(0.8)	14.9
Medical Professional Liability	7.1	3.7	13.3	(0.2)	6.7	1.6	10.6	(3.5)	5.8	15.7	6.1
Other Liability*	16.0	4.0	18.5	(0.9)	(1.5)	22.8	2.6	14.0	5.4	12.0	9.3
Products Liability	13.5	17.8	14.8	7.4	(5.8)	17.0	7.2	(5.8)	19.0	9.2	9.4
Workers Compensation	10.7	11.4	11.8	12.1	11.0	9.9	18.1	12.4	14.2	8.5	12.0
Mortgage Guaranty	6.5	23.4	23.1	22.1	22.5	25.7	44.6	59.7	42.9	47.9	31.8
Financial Guaranty*	(117.5)	6.6	(3.5)	(8.4)	6.3	9.2	4.8	8.0	9.2	27.4	(5.8)
Accident and Health	2.5	5.1	0.5	5.4	(3.6)	2.1	12.3	3.8	11.5	7.8	4.7
Warranty	17.2	31.1	21.5	19.2	18.5	18.9	20.1	15.2	15.9	8.9	18.6
All Other*	18.8	27.8	18.4	23.7	20.2	30.1	26.5	24.7	25.8	29.0	24.5
Total All Lines	12.1	10.4	9.9	5.8	1.4	11.3	8.7	7.6	3.2	6.3	7.7

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
California
Losses Incurred As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	66.4	65.5	64.6	70.7	78.1	73.2	67.9	65.5	53.3	61.7	66.7
Private Passenger Auto Physical	58.4	60.0	61.3	63.7	66.2	66.0	62.7	63.2	51.9	70.3	62.3
Private Passenger Auto Total	62.9	63.1	63.2	67.6	72.9	70.1	65.7	64.5	52.7	65.5	64.8
Commercial Auto Liability	63.2	63.7	67.5	72.3	79.1	78.1	75.2	79.5	75.4	73.0	72.7
Commercial Auto Physical	59.4	63.0	58.4	61.3	62.7	66.3	59.8	57.4	49.8	56.4	59.4
Commercial Auto Total	62.4	63.5	65.5	69.9	75.4	75.6	71.9	74.9	70.2	69.7	69.9
Homeowners Multiple Peril	44.2	44.7	47.6	58.3	54.6	200.8	175.7	31.1	38.5	43.2	73.9
Farmowners Multiple Peril	41.3	37.0	40.3	45.3	39.9	225.5	71.9	50.6	102.5	32.9	68.7
Commercial Multiple Peril	42.1	40.5	44.3	46.5	51.4	70.8	72.9	48.8	57.3	52.3	52.7
Fire	25.2	28.1	39.6	43.9	41.5	97.2	148.6	34.8	67.4	40.6	56.7
Allied Lines	56.3	33.4	59.0	80.5	48.8	90.3	56.8	59.0	80.5	64.5	62.9
Inland Marine	50.2	31.7	42.1	48.7	45.4	50.8	49.7	46.2	60.3	48.1	47.3
Medical Professional Liability	38.6	37.9	47.4	38.6	45.9	46.8	40.1	62.0	53.7	53.1	46.4
Other Liability*	55.3	59.1	58.8	61.6	66.2	72.1	71.9	67.8	76.0	64.1	65.3
Products Liability	85.7	99.6	73.1	41.1	46.0	45.5	93.0	41.2	51.9	54.6	63.2
Workers Compensation	73.2	70.0	62.8	56.3	51.5	47.2	40.8	40.2	40.1	48.0	53.0
Mortgage Guaranty	221.2	56.8	14.7	8.2	7.3	4.1	(4.1)	4.9	44.5	3.7	36.1
Financial Guaranty*	74.9	32.3	(30.9)	(33.3)	(20.3)	29.4	(96.5)	(153.1)	(188.5)	15.0	(37.1)
Accident and Health	79.4	85.4	82.3	79.5	98.7	92.1	78.0	89.3	93.5	79.4	85.7
Warranty	69.1	64.6	52.7	52.5	45.6	54.7	61.3	60.9	49.6	47.4	55.8
All Other*	26.3	22.0	8.8	21.9	17.5	23.7	18.8	20.0	27.1	16.4	20.2
Total All Lines	57.4	55.7	55.5	58.7	59.8	78.3	72.6	54.0	54.2	56.2	60.2

*See technical notes

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**2021 Profitability Report
California
Underwriting Profit As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	(6.8)	(6.0)	(3.7)	(10.4)	(17.5)	(11.1)	(4.9)	(2.3)	7.8	1.3	(5.4)
Private Passenger Auto Physical	6.0	3.9	3.5	1.0	(0.3)	1.3	5.1	4.9	13.5	(4.6)	3.4
Private Passenger Auto Total	(1.3)	(1.8)	(0.7)	(5.4)	(10.0)	(5.7)	(0.7)	0.8	10.3	(1.3)	(1.6)
Commercial Auto Liability	(9.3)	(9.9)	(13.6)	(18.4)	(25.7)	(22.9)	(18.5)	(21.7)	(18.9)	(12.9)	(17.2)
Commercial Auto Physical	(4.4)	(8.6)	1.4	(4.1)	(1.2)	(4.4)	3.2	6.7	14.1	8.0	1.0
Commercial Auto Total	(8.2)	(9.6)	(10.3)	(15.2)	(20.2)	(18.9)	(13.8)	(15.9)	(12.2)	(8.7)	(13.3)
Homeowners Multiple Peril	19.7	17.6	15.4	3.3	7.5	(155.5)	(124.9)	35.4	27.4	22.7	(13.1)
Farmowners Multiple Peril	15.2	22.6	19.9	14.4	17.6	(181.4)	(15.1)	7.9	(45.7)	28.6	(11.6)
Commercial Multiple Peril	10.0	11.5	7.1	4.7	(2.2)	(18.7)	(21.8)	3.0	(3.4)	4.1	(0.5)
Fire	44.0	39.8	28.0	23.0	25.9	(33.2)	(86.9)	35.1	(0.5)	28.5	10.4
Allied Lines	21.9	44.2	16.9	(7.7)	25.0	(18.5)	12.5	14.3	(7.1)	10.4	11.2
Inland Marine	18.5	38.3	26.4	19.1	24.5	18.3	19.6	22.5	8.3	18.2	21.4
Medical Professional Liability	7.4	5.8	(8.6)	1.4	(3.8)	(5.6)	6.0	(26.9)	(12.7)	(11.1)	(4.8)
Other Liability*	(9.7)	(6.3)	(7.4)	(11.9)	(16.5)	(25.4)	(19.9)	(13.1)	(21.2)	(6.4)	(13.8)
Products Liability	(95.3)	(144.5)	(110.2)	(35.6)	(34.3)	(24.4)	(76.5)	(9.6)	(8.5)	(13.3)	(55.2)
Workers Compensation	(18.3)	(15.5)	(5.3)	2.6	8.5	12.0	19.7	19.4	16.2	8.6	4.8
Mortgage Guaranty	(150.5)	17.3	59.2	66.9	66.5	69.6	81.2	71.0	31.7	72.0	38.5
Financial Guaranty*	(38.9)	1.9	68.3	67.9	47.4	(15.8)	106.9	149.6	199.7	(7.4)	58.0
Accident and Health	(14.8)	(25.7)	(12.7)	(9.6)	(27.6)	(22.6)	(8.0)	(19.6)	(22.9)	(5.4)	(16.9)
Warranty	2.2	16.0	17.3	9.6	21.9	6.1	(0.4)	6.3	18.5	21.6	11.9
All Other*	34.7	38.7	52.9	38.7	42.0	34.5	41.0	40.3	34.0	45.7	40.3
Total All Lines	0.9	2.5	3.6	0.3	(0.3)	(20.4)	(12.9)	8.0	6.6	5.7	(0.6)

*See technical notes

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**2021 Profitability Report
California
Profit on Insurance Transactions
As a Percent of Direct Premiums
Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	(1.1)	(0.6)	0.9	(3.8)	(8.5)	(4.1)	(0.3)	1.8	9.3	4.2	(0.2)
Private Passenger Auto Physical	4.7	3.4	3.5	1.6	0.4	1.5	5.0	4.8	11.4	(2.8)	3.4
Private Passenger Auto Total	1.4	1.1	2.0	(1.4)	(4.6)	(1.6)	1.9	3.1	10.2	1.1	1.3
Commercial Auto Liability	(1.3)	(1.2)	(4.6)	(7.8)	(12.4)	(9.7)	(9.1)	(11.5)	(9.7)	(4.9)	(7.2)
Commercial Auto Physical	(1.9)	(4.4)	2.1	(1.4)	0.3	(1.7)	4.0	6.3	12.1	7.5	2.3
Commercial Auto Total	(1.4)	(1.9)	(3.1)	(6.3)	(9.5)	(8.0)	(6.3)	(7.8)	(5.3)	(2.4)	(5.2)
Homeowners Multiple Peril	14.9	13.5	11.5	4.3	6.7	(97.4)	(93.0)	32.8	24.8	21.0	(6.1)
Farmowners Multiple Peril	12.3	17.2	15.4	11.8	13.5	(113.7)	(6.8)	10.4	(32.2)	26.4	(4.6)
Commercial Multiple Peril	10.8	11.6	8.3	6.8	2.1	(7.8)	(12.3)	7.6	1.4	7.5	3.6
Fire	30.0	27.3	19.2	19.8	18.0	(19.1)	(64.0)	32.0	2.5	25.6	9.1
Allied Lines	16.4	30.7	11.7	(3.4)	17.7	(7.3)	13.9	14.8	(3.0)	11.1	10.3
Inland Marine	12.6	25.3	17.0	12.5	16.2	12.6	16.7	19.0	7.8	15.8	15.6
Medical Professional Liability	12.7	11.9	0.9	7.2	2.7	3.9	14.6	(12.6)	(0.5)	0.8	4.2
Other Liability*	6.3	7.7	5.2	0.7	(4.0)	(6.1)	(5.4)	(0.1)	(8.1)	3.0	(0.1)
Products Liability	(37.3)	(69.3)	(49.7)	(4.5)	(6.8)	1.4	(41.2)	7.1	5.2	1.4	(19.4)
Workers Compensation	1.7	(0.9)	6.7	12.0	14.6	18.0	26.3	26.7	23.8	20.1	14.9
Mortgage Guaranty	(66.7)	35.9	48.2	41.8	38.8	40.1	58.0	54.2	20.6	47.2	31.8
Financial Guaranty*	31.8	19.0	71.1	59.2	49.7	50.1	113.7	125.2	174.7	3.0	69.7
Accident and Health	(11.1)	(10.7)	(2.2)	(0.6)	(13.3)	(12.6)	2.0	(8.7)	(6.9)	2.0	(6.2)
Warranty	5.9	15.9	15.4	9.5	17.8	8.2	3.4	10.5	19.4	21.5	12.7
All Other*	24.5	27.1	35.5	25.4	27.8	25.0	35.6	35.1	30.0	39.3	30.5
Total All Lines	6.3	6.6	7.1	4.7	3.7	(8.2)	(4.7)	11.6	9.8	9.3	4.6

*See technical notes

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**2021 Profitability Report
California
Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	2.3	2.8	3.9	(0.1)	(4.4)	(0.3)	2.8	4.7	10.5	6.2	2.8
Private Passenger Auto Physical	9.8	7.7	7.5	5.1	3.4	4.9	9.9	9.7	17.2	(0.6)	7.5
Private Passenger Auto Total	4.8	4.5	5.1	1.7	(1.7)	1.5	5.1	6.3	12.7	3.9	4.4
Commercial Auto Liability	2.5	2.6	0.2	(1.8)	(4.9)	(2.7)	(3.1)	(4.5)	(2.9)	(0.1)	(1.5)
Commercial Auto Physical	1.4	(0.9)	5.2	1.8	3.1	1.3	7.6	10.1	15.2	10.4	5.5
Commercial Auto Total	2.3	2.1	1.0	(1.3)	(3.7)	(2.1)	(1.6)	(2.5)	(0.6)	1.3	(0.5)
Homeowners Multiple Peril	18.2	16.1	13.5	6.9	8.8	(65.1)	(58.1)	26.5	22.1	19.4	0.8
Farmowners Multiple Peril	15.2	18.9	16.5	13.4	14.5	(70.5)	(1.5)	11.0	(19.5)	20.9	1.9
Commercial Multiple Peril	11.0	11.3	8.7	7.7	4.2	(1.8)	(5.3)	8.3	3.7	7.5	5.5
Fire	34.5	29.8	20.7	20.7	18.5	(11.8)	(44.9)	27.0	4.7	21.9	12.1
Allied Lines	20.4	33.9	14.8	(0.1)	19.7	(3.2)	15.7	17.0	0.1	12.3	13.1
Inland Marine	19.3	34.6	24.1	18.7	22.7	18.0	24.9	27.6	11.8	19.8	22.1
Medical Professional Liability	10.3	9.3	3.5	6.5	4.1	4.8	10.7	(3.2)	2.6	3.0	5.2
Other Liability*	5.7	6.3	5.1	3.4	1.3	0.7	0.6	3.1	(0.6)	4.1	3.0
Products Liability	(5.5)	(12.3)	(8.0)	2.0	0.9	3.5	(10.5)	5.5	4.6	3.3	(1.7)
Workers Compensation	3.9	3.0	5.8	7.9	8.7	9.9	14.3	13.7	10.9	9.7	8.8
Mortgage Guaranty	(16.1)	17.4	25.7	27.6	28.1	29.5	49.9	53.0	21.2	41.9	27.8
Financial Guaranty*	6.7	5.4	10.6	12.2	10.3	9.1	17.4	15.2	21.9	3.2	11.2
Accident and Health	(0.4)	0.0	2.5	2.9	(0.6)	(0.3)	3.6	0.3	0.9	3.5	1.3
Warranty	7.0	11.7	12.2	8.5	13.6	8.2	5.9	9.3	13.5	15.0	10.5
All Other*	25.6	26.6	32.7	24.9	26.7	23.8	36.1	35.0	28.9	35.0	29.5
Total All Lines	7.4	7.6	7.5	6.1	5.2	(1.9)	(0.2)	10.9	9.0	8.7	6.0

*See technical notes

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**2021 Profitability Report
Colorado
Losses Incurred As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	70.2	75.3	74.7	76.1	79.7	74.2	69.2	68.2	55.3	60.2	70.3
Private Passenger Auto Physical	66.7	66.8	95.9	74.4	92.8	94.3	108.0	70.5	50.5	57.5	77.7
Private Passenger Auto Total	68.8	71.9	83.1	75.4	85.0	82.2	84.7	69.1	53.3	59.0	73.3
Commercial Auto Liability	53.9	55.2	67.7	71.8	74.6	67.7	72.5	71.2	65.1	59.3	65.9
Commercial Auto Physical	67.5	65.1	94.5	58.8	79.9	111.3	105.0	59.7	48.7	47.4	73.8
Commercial Auto Total	57.3	57.8	75.0	68.3	76.0	79.7	81.2	68.0	60.5	56.1	68.0
Homeowners Multiple Peril	118.5	75.0	101.3	62.3	83.7	83.7	127.2	74.6	69.7	91.4	88.7
Farmowners Multiple Peril	71.2	48.4	54.4	55.0	76.0	53.4	108.5	72.5	81.1	44.4	66.5
Commercial Multiple Peril	62.2	58.4	82.5	59.2	80.1	117.2	115.1	66.3	59.3	68.6	76.9
Fire	32.7	71.4	22.8	33.5	45.5	65.4	65.4	41.7	49.3	91.9	52.0
Allied Lines	94.4	176.6	91.7	71.0	78.9	152.3	125.3	74.1	84.1	69.9	101.8
Inland Marine	50.7	64.2	52.7	54.3	57.2	50.3	63.2	47.2	53.3	43.9	53.7
Medical Professional Liability	27.7	32.2	23.8	32.3	39.4	48.7	41.7	41.2	26.3	46.7	36.0
Other Liability*	45.0	56.6	38.3	37.6	54.4	53.2	61.1	54.4	82.9	51.1	53.5
Products Liability	53.7	69.6	23.5	54.2	44.7	54.4	87.0	31.4	28.8	24.6	47.2
Workers Compensation*	68.4	63.8	63.0	57.5	53.3	49.8	47.6	45.3	51.5	48.3	54.8
Mortgage Guaranty	74.2	18.1	1.9	0.0	1.1	(2.4)	(0.4)	0.9	23.3	3.0	12.0
Financial Guaranty*	(1.1)	0.8	2.0	1.3	(0.1)	(4.8)	(0.0)	0.0	0.0	0.0	(0.2)
Accident and Health	85.6	86.1	78.5	95.1	107.8	85.0	95.2	73.8	78.9	74.8	86.1
Warranty	57.7	52.6	45.6	49.7	47.1	51.1	49.1	78.3	43.1	103.3	57.8
All Other*	29.9	19.9	33.5	24.5	32.9	36.9	30.3	32.6	31.9	31.5	30.4
Total All Lines	72.0	69.9	73.9	61.1	72.9	76.9	86.6	63.6	60.1	63.1	70.0

*See technical notes

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**2021 Profitability Report
Colorado
Underwriting Profit As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	(7.7)	(13.8)	(11.9)	(13.2)	(15.5)	(8.6)	(2.9)	(1.8)	8.6	7.2	(6.0)
Private Passenger Auto Physical	(0.7)	(1.5)	(33.8)	(8.9)	(28.1)	(28.3)	(44.0)	(1.4)	17.0	13.4	(11.6)
Private Passenger Auto Total	(4.9)	(8.9)	(20.6)	(11.5)	(20.5)	(16.5)	(19.3)	(1.7)	12.1	9.8	(8.2)
Commercial Auto Liability	7.7	5.1	(8.5)	(12.3)	(15.2)	(6.4)	(10.0)	(9.0)	(1.1)	7.0	(4.3)
Commercial Auto Physical	(6.5)	(4.6)	(34.9)	4.5	(17.5)	(51.5)	(44.3)	6.9	18.5	20.8	(10.9)
Commercial Auto Total	4.2	2.5	(15.7)	(7.7)	(15.8)	(18.8)	(19.2)	(4.6)	4.3	10.7	(6.0)
Homeowners Multiple Peril	(61.8)	(13.7)	(42.4)	2.3	(21.0)	(19.7)	(67.0)	(9.4)	(3.7)	(27.3)	(26.4)
Farmowners Multiple Peril	(11.1)	13.8	10.4	8.2	(14.2)	10.5	(52.2)	(8.9)	(19.0)	21.3	(4.1)
Commercial Multiple Peril	(4.4)	(4.4)	(27.9)	(3.8)	(26.3)	(66.0)	(62.6)	(11.5)	(3.0)	(11.0)	(22.1)
Fire	38.6	(5.7)	49.1	36.8	21.8	2.7	1.6	27.9	21.7	(23.1)	17.2
Allied Lines	(12.3)	(100.3)	(13.5)	5.8	(4.2)	(81.8)	(58.6)	(0.3)	(8.8)	7.1	(26.7)
Inland Marine	17.8	3.1	14.8	13.9	13.2	18.7	5.3	21.1	15.8	22.4	14.6
Medical Professional Liability	21.4	21.5	23.5	8.3	12.1	(5.1)	1.0	2.5	26.8	(4.5)	10.7
Other Liability*	11.5	1.9	19.9	22.3	2.4	2.8	(2.8)	6.3	(23.6)	11.1	5.2
Products Liability	(27.5)	(44.6)	19.2	(12.9)	(6.2)	(16.6)	(52.5)	20.0	24.8	36.3	(6.0)
Workers Compensation*	(11.5)	(1.9)	1.7	4.8	7.0	8.6	9.6	12.6	8.3	5.1	4.4
Mortgage Guaranty	2.2	58.1	72.4	75.7	72.8	77.1	77.0	75.8	53.7	72.9	63.8
Financial Guaranty*	45.6	33.7	12.0	37.6	19.0	(6.5)	6.0	(10.9)	12.0	0.9	14.9
Accident and Health	(23.1)	(24.9)	(5.5)	(23.2)	(38.7)	(13.0)	(23.5)	(0.5)	(6.1)	0.4	(15.8)
Warranty	29.9	35.5	43.7	38.3	41.8	40.2	41.1	(15.6)	39.0	(10.3)	28.4
All Other*	29.2	42.4	27.8	36.2	26.6	21.9	29.8	28.6	29.5	28.6	30.1
Total All Lines	(10.9)	(8.2)	(12.4)	1.8	(10.7)	(14.6)	(24.9)	0.9	4.2	2.0	(7.3)

*See technical notes

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**2021 Profitability Report
Colorado
Profit on Insurance Transactions
As a Percent of Direct Premiums
Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	(1.1)	(5.1)	(3.8)	(5.0)	(6.8)	(2.2)	1.6	2.4	10.1	9.1	(0.1)
Private Passenger Auto Physical	0.4	(0.0)	(20.5)	(4.7)	(17.5)	(17.6)	(33.7)	0.0	14.2	11.6	(6.8)
Private Passenger Auto Total	(0.5)	(3.1)	(10.4)	(4.9)	(11.1)	(8.3)	(12.5)	1.4	11.8	10.1	(2.7)
Commercial Auto Liability	9.5	8.4	(1.4)	(3.9)	(5.6)	0.8	(3.0)	(1.7)	3.9	10.4	1.7
Commercial Auto Physical	(3.4)	(1.9)	(21.7)	4.1	(10.4)	(32.5)	(33.6)	6.3	15.3	17.5	(6.0)
Commercial Auto Total	6.3	5.7	(6.9)	(1.7)	(6.9)	(8.4)	(11.1)	0.5	7.1	12.3	(0.3)
Homeowners Multiple Peril	(38.0)	(6.7)	(26.1)	3.4	(12.2)	(11.1)	(50.7)	(5.0)	(0.9)	(18.7)	(16.6)
Farmowners Multiple Peril	(5.0)	11.1	8.8	7.4	(7.5)	8.7	(39.3)	(4.9)	(13.0)	18.8	(1.5)
Commercial Multiple Peril	1.0	0.8	(14.7)	0.9	(13.9)	(38.9)	(45.0)	(4.1)	1.2	(4.9)	(11.8)
Fire	26.4	(2.0)	33.2	28.4	15.0	3.7	4.1	24.4	18.7	(15.5)	13.6
Allied Lines	(6.1)	(63.0)	(7.0)	5.8	(1.4)	(48.4)	(41.8)	3.3	(4.8)	7.9	(15.5)
Inland Marine	12.4	2.9	10.0	9.4	9.0	13.0	5.4	18.0	13.6	18.9	11.3
Medical Professional Liability	21.9	21.7	21.3	11.1	12.8	3.9	10.6	10.5	30.3	4.6	14.9
Other Liability*	17.0	10.3	20.8	20.5	6.4	10.2	6.4	13.7	(10.9)	16.2	11.1
Products Liability	(4.4)	(17.4)	22.4	2.0	5.6	1.1	(27.4)	25.5	27.9	37.3	7.2
Workers Compensation*	1.3	3.4	7.0	9.0	9.8	11.5	13.6	15.9	12.1	11.9	9.6
Mortgage Guaranty	20.0	55.3	52.4	44.8	41.1	43.1	53.1	56.8	36.9	46.7	45.0
Financial Guaranty*	62.6	17.2	24.0	30.7	18.7	38.8	17.2	(1.2)	25.1	17.7	25.1
Accident and Health	(19.7)	(12.7)	0.3	(11.3)	(20.8)	(7.1)	(12.0)	4.4	4.7	5.6	(6.9)
Warranty	26.6	31.4	35.6	30.4	32.4	33.6	38.0	(5.9)	37.9	7.5	26.8
All Other*	21.8	30.2	19.8	24.5	18.7	17.7	27.5	26.3	27.0	26.5	24.0
Total All Lines	(2.8)	(1.5)	(4.6)	4.4	(4.3)	(6.0)	(15.9)	4.4	6.5	5.1	(1.5)

*See technical notes

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**2021 Profitability Report
Colorado
Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	2.3	(0.8)	0.1	(0.9)	(2.6)	1.3	4.5	5.2	11.0	10.0	3.0
Private Passenger Auto Physical	3.8	3.3	(21.6)	(2.8)	(19.0)	(18.3)	(43.3)	3.1	20.6	17.0	(5.7)
Private Passenger Auto Total	2.7	0.4	(6.5)	(1.5)	(7.6)	(4.6)	(10.0)	4.6	14.0	12.2	0.4
Commercial Auto Liability	10.0	8.9	2.2	0.6	(0.7)	3.5	0.9	1.9	5.2	9.2	4.2
Commercial Auto Physical	(0.6)	1.3	(19.7)	7.4	(8.3)	(30.9)	(36.4)	10.4	19.4	21.3	(3.6)
Commercial Auto Total	8.2	7.5	(1.9)	1.8	(2.1)	(2.7)	(5.9)	3.5	7.8	11.3	2.8
Homeowners Multiple Peril	(34.6)	(2.9)	(20.5)	6.2	(8.6)	(7.0)	(47.6)	(1.8)	2.0	(12.3)	(12.7)
Farmowners Multiple Peril	(1.6)	13.9	11.3	9.9	(4.0)	10.7	(36.9)	(1.6)	(9.0)	19.7	1.2
Commercial Multiple Peril	4.0	3.9	(7.2)	3.7	(6.9)	(22.0)	(29.1)	0.2	3.6	(0.5)	(5.0)
Fire	31.7	1.4	32.8	30.2	16.7	6.1	6.9	26.9	20.4	(9.6)	16.4
Allied Lines	(3.4)	(57.6)	(2.8)	8.1	1.5	(38.6)	(33.5)	6.2	(1.9)	10.3	(11.2)
Inland Marine	17.8	6.6	14.3	14.3	13.7	18.2	10.0	25.9	18.6	23.7	16.3
Medical Professional Liability	15.3	14.6	13.6	8.6	9.0	4.8	8.6	8.4	17.3	4.6	10.5
Other Liability*	10.9	8.0	12.3	12.7	5.7	7.5	6.2	9.8	(2.2)	10.4	8.1
Products Liability	1.6	(3.6)	12.2	3.8	5.0	3.5	(9.2)	14.8	15.1	18.6	6.2
Workers Compensation*	3.9	5.2	7.0	8.3	8.4	9.3	11.6	12.6	9.1	9.1	8.4
Mortgage Guaranty	15.0	39.3	39.3	38.3	36.5	39.8	57.6	67.0	43.3	51.0	42.7
Financial Guaranty*	16.5	6.5	5.3	7.9	8.0	10.3	8.0	3.1	6.2	4.0	7.6
Accident and Health	(5.6)	(1.8)	3.1	(0.4)	(2.4)	1.0	(1.4)	4.7	4.3	4.9	0.6
Warranty	15.5	16.3	18.9	16.9	20.0	18.1	26.0	0.6	19.3	4.2	15.6
All Other*	20.6	26.6	18.3	22.0	17.0	16.1	25.9	25.3	24.2	21.8	21.8
Total All Lines	1.1	2.2	(0.2)	6.3	(0.4)	(1.3)	(10.2)	6.7	7.8	6.5	1.9

*See technical notes

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**2021 Profitability Report
Connecticut
Losses Incurred As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	65.7	73.1	71.6	69.5	71.9	71.1	64.0	68.2	58.8	68.5	68.2
Private Passenger Auto Physical	58.7	58.7	57.5	59.0	58.8	57.8	62.4	58.5	53.4	72.6	59.7
Private Passenger Auto Total	63.1	67.8	66.3	65.5	66.9	66.1	63.4	64.7	56.8	70.0	65.1
Commercial Auto Liability	61.0	64.9	64.8	65.1	60.8	64.6	62.5	65.4	61.1	60.1	63.0
Commercial Auto Physical	63.0	57.0	58.1	59.7	58.4	55.4	59.2	55.9	47.6	55.8	57.0
Commercial Auto Total	61.4	63.4	63.5	64.0	60.3	62.7	61.8	63.4	58.3	59.2	61.8
Homeowners Multiple Peril	59.8	33.6	38.9	51.7	37.9	35.9	67.6	42.8	62.1	51.1	48.1
Farmowners Multiple Peril	35.7	22.1	45.4	46.1	64.9	81.2	39.1	37.8	65.1	22.9	46.0
Commercial Multiple Peril	55.0	45.9	42.4	45.7	46.1	45.3	53.0	48.8	51.1	67.1	50.0
Fire	29.8	21.7	44.8	40.9	37.6	45.2	51.1	34.9	67.0	30.7	40.4
Allied Lines	211.8	36.9	32.7	25.4	24.3	29.7	42.4	30.4	46.5	43.2	52.3
Inland Marine	42.6	45.0	36.2	44.3	41.7	35.7	41.3	44.6	50.7	40.1	42.2
Medical Professional Liability	25.2	32.0	59.6	66.5	75.9	87.0	77.7	118.1	73.5	89.9	70.5
Other Liability*	41.7	65.8	52.6	48.7	48.1	45.8	59.8	47.1	60.2	60.6	53.0
Products Liability	18.1	2.5	(65.9)	0.6	14.2	13.7	52.0	16.0	9.5	88.1	14.9
Workers Compensation	76.1	67.9	63.5	64.5	47.9	55.7	44.0	47.4	54.8	56.6	57.8
Mortgage Guaranty	119.7	69.2	71.5	57.6	39.2	22.0	22.1	17.2	57.6	(1.0)	47.5
Financial Guaranty*	7.8	24.3	435.6	35.2	15.6	25.2	114.5	2,293.0	(6.1)	(75.6)	286.9
Accident and Health	74.7	69.8	80.3	97.7	87.8	104.1	98.1	86.0	63.7	74.9	83.7
Warranty	62.5	71.4	61.3	58.2	56.3	42.0	54.2	51.4	49.1	44.9	55.1
All Other*	22.3	29.0	29.1	35.2	32.1	44.1	22.6	49.5	44.6	66.1	37.5
Total All Lines	60.1	55.0	53.9	55.9	52.1	52.7	58.5	55.1	57.2	61.0	56.1

*See technical notes

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**2021 Profitability Report
Connecticut
Underwriting Profit As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	(4.2)	(12.3)	(9.4)	(7.0)	(9.0)	(7.2)	1.2	(3.5)	3.8	(3.8)	(5.1)
Private Passenger Auto Physical	6.9	6.4	9.1	7.7	9.7	11.7	6.6	11.2	13.5	(3.6)	7.9
Private Passenger Auto Total	(0.1)	(5.3)	(2.4)	(1.4)	(1.9)	(0.1)	3.2	1.8	7.3	(3.7)	(0.3)
Commercial Auto Liability	(2.9)	(7.4)	(7.2)	(6.1)	(0.5)	(3.4)	(1.3)	(4.4)	1.1	4.1	(2.8)
Commercial Auto Physical	(3.8)	2.5	3.3	1.1	5.0	8.7	3.9	9.3	18.0	11.3	5.9
Commercial Auto Total	(3.0)	(5.6)	(5.2)	(4.7)	0.6	(1.0)	(0.2)	(1.5)	4.7	5.6	(1.0)
Homeowners Multiple Peril	1.9	30.5	25.6	11.1	27.0	29.9	(4.6)	22.2	1.0	14.0	15.9
Farmowners Multiple Peril	22.5	40.2	15.0	14.5	(6.8)	(21.3)	20.0	23.7	(7.2)	41.2	14.2
Commercial Multiple Peril	(2.0)	6.1	13.2	7.3	7.3	9.0	2.1	3.3	4.2	(13.5)	3.7
Fire	39.8	47.3	22.2	24.6	29.5	20.2	16.1	33.4	0.0	39.9	27.3
Allied Lines	(142.3)	37.6	42.1	48.5	50.5	45.2	26.3	43.5	26.7	31.7	21.0
Inland Marine	27.4	24.4	32.4	24.7	30.2	36.7	28.4	24.6	18.8	26.0	27.4
Medical Professional Liability	39.7	21.9	(13.0)	(14.8)	(27.5)	(33.6)	(29.9)	(70.8)	(14.4)	(33.4)	(17.6)
Other Liability*	18.6	(10.4)	7.9	8.6	12.9	11.6	2.2	16.5	(2.5)	(1.4)	6.4
Products Liability	23.5	48.6	159.3	54.9	27.5	40.3	0.0	39.8	37.4	(42.4)	38.9
Workers Compensation	(14.4)	(5.5)	(1.4)	(2.2)	17.3	7.2	19.5	16.3	7.1	5.4	4.9
Mortgage Guaranty	(44.5)	4.7	0.1	14.4	33.8	50.8	50.8	57.5	18.0	77.9	26.3
Financial Guaranty*	34.5	11.6	(380.8)	6.9	10.2	(45.9)	17.3	(2,289.8)	(0.8)	69.2	(256.8)
Accident and Health	(13.2)	(12.6)	(14.6)	(28.9)	(18.9)	(34.7)	(28.1)	(14.6)	8.7	0.2	(15.7)
Warranty	24.6	16.1	27.1	29.9	33.2	50.1	30.0	32.3	36.8	48.2	32.8
All Other*	38.6	30.9	30.7	26.4	26.7	16.4	36.7	10.3	17.2	(16.3)	21.8
Total All Lines	1.6	6.2	8.7	5.9	11.2	10.8	5.1	9.0	5.4	2.4	6.6

*See technical notes

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**2021 Profitability Report
Connecticut
Profit on Insurance Transactions
As a Percent of Direct Premiums
Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	2.0	(3.3)	(1.3)	(0.1)	(1.8)	(0.3)	5.6	1.8	7.1	1.2	1.1
Private Passenger Auto Physical	5.4	5.2	7.3	6.1	7.0	8.4	6.3	10.0	11.5	(1.9)	6.5
Private Passenger Auto Total	3.2	(0.1)	1.9	2.2	1.6	3.0	5.9	4.8	8.7	0.1	3.1
Commercial Auto Liability	3.5	0.9	0.2	0.7	4.2	3.0	4.5	2.4	6.1	8.7	3.4
Commercial Auto Physical	(1.6)	2.7	3.0	1.9	4.3	6.7	4.6	8.3	15.1	10.0	5.5
Commercial Auto Total	2.5	1.2	0.7	1.0	4.2	3.7	4.5	3.6	8.0	9.0	3.8
Homeowners Multiple Peril	3.8	22.1	18.0	9.2	19.1	21.2	(1.4)	19.9	2.9	13.4	12.8
Farmowners Multiple Peril	17.2	28.4	11.6	11.2	(2.5)	(11.0)	18.1	20.5	(3.8)	34.5	12.4
Commercial Multiple Peril	3.8	8.6	12.6	8.8	8.4	10.0	6.1	7.7	7.4	(5.9)	6.8
Fire	27.3	31.9	15.1	20.4	19.9	14.7	15.2	28.5	1.9	34.0	20.9
Allied Lines	(87.6)	28.6	28.3	32.7	33.7	33.2	23.7	37.0	23.3	27.6	18.1
Inland Marine	18.8	16.6	21.3	16.2	19.9	24.4	23.4	20.7	16.0	21.8	19.9
Medical Professional Liability	38.8	28.1	1.3	(0.0)	(10.9)	(12.1)	(12.3)	(46.2)	(1.0)	(15.0)	(2.9)
Other Liability*	23.7	4.5	15.2	14.1	15.3	18.2	12.5	23.9	7.3	8.0	14.3
Products Liability	40.1	52.7	122.9	51.2	32.8	45.1	20.0	46.9	41.9	(21.3)	43.2
Workers Compensation	2.5	4.4	8.3	8.2	19.9	15.0	26.3	23.8	15.7	16.9	14.1
Mortgage Guaranty	(6.0)	26.3	10.6	9.3	18.7	28.1	33.6	43.5	9.9	52.1	22.6
Financial Guaranty*	10.2	(71.0)	(280.8)	(24.3)	(23.0)	(30.0)	(39.0)	(1,881.2)	(5.2)	64.7	(228.0)
Accident and Health	(8.7)	(2.3)	(3.0)	(10.8)	(6.9)	(19.9)	(13.6)	(5.6)	17.0	7.2	(4.7)
Warranty	21.8	16.9	24.3	26.6	29.9	42.4	32.8	35.2	38.3	48.5	31.7
All Other*	29.5	24.2	22.8	19.3	19.8	15.3	34.0	13.4	18.3	(7.7)	18.9
Total All Lines	6.7	9.1	10.3	8.3	11.1	11.7	9.1	12.1	8.7	6.7	9.4

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
Connecticut
Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	4.8	0.9	2.2	3.0	1.6	2.8	7.5	4.5	7.9	3.6	3.9
Private Passenger Auto Physical	10.6	9.8	11.8	10.5	11.4	13.0	11.5	16.1	16.8	0.5	11.2
Private Passenger Auto Total	6.3	3.2	4.7	5.0	4.1	5.5	8.5	7.5	10.1	2.9	5.8
Commercial Auto Liability	5.5	3.9	3.2	3.5	5.4	4.8	6.0	4.7	6.4	7.8	5.1
Commercial Auto Physical	1.6	6.2	6.3	5.1	7.3	9.8	8.2	12.3	18.4	13.0	8.8
Commercial Auto Total	5.1	4.2	3.6	3.7	5.6	5.5	6.3	5.7	8.0	8.5	5.6
Homeowners Multiple Peril	6.9	23.5	19.6	11.5	20.3	22.2	1.6	22.4	5.5	14.4	14.8
Farmowners Multiple Peril	19.5	29.5	14.1	13.8	0.7	(5.3)	20.0	24.1	(0.6)	33.6	15.0
Commercial Multiple Peril	5.8	9.0	11.3	8.8	8.3	9.4	7.4	8.4	7.5	(0.7)	7.5
Fire	31.5	35.2	17.5	22.1	21.3	16.0	17.9	31.3	4.5	31.1	22.8
Allied Lines	(60.7)	24.7	29.2	35.1	36.7	35.1	27.9	41.5	24.5	27.1	22.1
Inland Marine	25.6	22.6	27.8	23.0	27.9	33.1	35.5	30.2	21.5	27.0	27.4
Medical Professional Liability	18.7	13.3	3.6	3.0	(1.8)	(1.8)	(3.0)	(19.5)	2.4	(2.7)	1.2
Other Liability*	12.7	5.1	8.9	8.6	8.8	9.9	8.3	13.2	5.8	6.1	8.8
Products Liability	12.8	17.0	33.8	18.1	12.1	15.2	9.4	18.4	16.7	(4.3)	14.9
Workers Compensation	4.3	5.2	6.6	6.5	11.0	8.7	14.0	12.8	8.4	8.8	8.6
Mortgage Guaranty	0.6	14.8	7.9	8.0	14.1	22.6	33.9	46.9	11.8	45.7	20.6
Financial Guaranty*	(1.2)	16.5	135.3	18.8	11.8	11.5	9.7	467.7	1.9	10.2	68.2
Accident and Health	1.0	2.9	2.5	0.7	1.3	(1.9)	(1.1)	1.1	8.0	5.1	1.9
Warranty	14.7	11.6	14.4	13.2	14.1	18.3	16.0	17.0	16.5	18.5	15.4
All Other*	22.0	18.7	18.1	16.0	15.8	12.9	28.2	12.7	15.7	(2.1)	15.8
Total All Lines	7.7	9.2	9.6	8.4	9.9	10.4	9.5	11.6	8.5	7.0	9.2

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
Delaware
Losses Incurred As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	67.2	55.5	62.6	68.3	75.2	73.8	63.0	72.4	58.7	64.9	66.2
Private Passenger Auto Physical	61.5	64.7	72.9	65.2	65.5	62.3	64.4	66.8	57.7	76.5	65.8
Private Passenger Auto Total	65.5	58.2	65.6	67.4	72.2	70.2	63.4	70.7	58.4	68.7	66.0
Commercial Auto Liability	76.7	76.1	76.2	67.0	72.5	73.9	86.5	70.3	74.7	61.6	73.5
Commercial Auto Physical	65.6	58.5	64.8	69.3	63.3	58.0	61.2	63.4	49.5	55.2	60.9
Commercial Auto Total	74.7	73.2	74.3	67.4	70.9	70.9	81.7	69.1	69.8	60.4	71.2
Homeowners Multiple Peril	50.2	38.2	59.5	44.3	47.7	39.3	53.8	47.4	76.6	44.3	50.1
Farmowners Multiple Peril	52.2	48.5	64.4	14.1	56.3	44.5	30.8	33.9	49.1	22.0	41.6
Commercial Multiple Peril	50.1	31.1	86.6	75.1	17.5	34.1	23.4	13.6	68.4	33.7	43.4
Fire	15.4	13.4	28.5	35.7	13.7	60.2	39.8	11.0	62.5	19.9	30.0
Allied Lines	48.3	65.4	16.8	20.5	31.4	28.2	43.2	111.8	25.4	21.0	41.2
Inland Marine	116.6	(26.1)	60.3	54.6	84.6	42.3	44.9	42.0	60.1	49.3	52.9
Medical Professional Liability	222.6	33.1	32.8	28.5	38.6	44.3	57.8	46.8	70.8	38.3	61.4
Other Liability*	91.0	18.4	78.6	47.6	62.5	52.0	72.0	104.2	75.9	68.5	67.1
Products Liability	51.8	(80.1)	(25.4)	(204.0)	60.5	328.3	(23.3)	25.9	24.1	75.3	23.3
Workers Compensation	89.0	78.1	67.6	60.4	69.1	33.8	30.3	22.3	43.2	40.0	53.4
Mortgage Guaranty	96.3	55.5	68.9	39.9	47.0	23.2	7.2	15.0	33.3	2.7	38.9
Financial Guaranty*	(12.9)	(144.1)	(306.8)	225.1	(58.7)	(155.3)	(289.6)	(1,183.8)	(264.9)	(328.9)	(252.0)
Accident and Health	28.2	(142.2)	79.0	49.1	51.6	78.2	34.6	51.2	47.9	36.2	31.4
Warranty	62.5	54.8	68.0	30.1	26.6	128.8	95.6	75.0	65.9	59.6	66.7
All Other*	(3.0)	18.3	63.5	15.2	56.1	114.3	28.3	47.1	36.1	24.9	40.1
Total All Lines	64.0	40.3	63.7	59.1	54.6	55.1	50.4	54.7	61.0	52.4	55.5

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
Delaware
Underwriting Profit As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	(4.6)	8.9	1.9	(4.7)	(10.6)	(8.5)	3.6	(7.4)	4.6	1.7	(1.5)
Private Passenger Auto Physical	5.9	1.7	(6.4)	2.4	3.6	7.9	5.4	3.0	9.3	(7.4)	2.5
Private Passenger Auto Total	(1.5)	6.8	(0.5)	(2.5)	(6.2)	(3.3)	4.2	(4.2)	6.1	(1.2)	(0.2)
Commercial Auto Liability	(19.8)	(19.6)	(16.9)	(7.5)	(14.5)	(12.3)	(27.6)	(9.9)	(12.7)	8.2	(13.3)
Commercial Auto Physical	(3.9)	0.3	(2.8)	(8.4)	(3.2)	4.3	1.5	0.3	15.4	12.4	1.6
Commercial Auto Total	(17.0)	(16.4)	(14.6)	(7.6)	(12.5)	(9.2)	(22.0)	(8.0)	(7.2)	9.0	(10.6)
Homeowners Multiple Peril	15.0	26.8	4.6	21.5	17.7	28.4	13.0	19.4	(13.4)	23.7	15.7
Farmowners Multiple Peril	12.1	13.4	(2.6)	50.9	6.4	18.2	31.7	29.9	13.9	43.8	21.8
Commercial Multiple Peril	4.8	26.8	(18.6)	(8.7)	59.1	40.5	52.6	61.1	2.4	39.7	26.0
Fire	54.6	57.1	41.4	32.9	56.6	8.7	30.8	61.8	7.1	53.9	40.5
Allied Lines	29.6	11.9	60.9	54.1	41.9	42.6	24.9	(43.8)	48.8	56.3	32.7
Inland Marine	(55.6)	100.8	6.2	17.4	(15.7)	11.1	34.8	24.1	9.6	20.2	15.3
Medical Professional Liability	(211.8)	20.1	23.9	28.1	20.7	(4.7)	(20.8)	9.5	(26.5)	11.5	(15.0)
Other Liability*	(38.6)	49.7	(25.6)	10.8	(2.6)	5.1	(19.1)	(49.7)	(16.2)	(7.3)	(9.3)
Products Liability	(2.3)	149.1	129.3	349.4	(32.0)	(337.4)	21.2	81.5	(13.8)	(53.4)	29.2
Workers Compensation	(38.4)	(23.3)	(6.1)	(2.3)	(15.1)	26.5	31.5	41.5	16.1	18.2	4.9
Mortgage Guaranty	(21.7)	18.9	2.5	33.1	25.3	49.1	68.0	59.6	43.1	73.3	35.1
Financial Guaranty*	(10.3)	50.9	300.5	(171.0)	61.9	122.2	281.6	1,150.6	278.7	335.7	240.1
Accident and Health	18.8	216.6	(15.8)	19.5	20.2	(8.0)	43.4	27.0	25.3	40.5	38.8
Warranty	20.5	28.1	9.5	53.5	60.4	(35.4)	(7.1)	2.6	16.9	28.6	17.8
All Other*	65.8	43.3	(10.7)	35.3	(8.0)	(90.5)	18.2	11.8	25.8	36.2	12.7
Total All Lines	(7.0)	21.2	(1.1)	4.8	9.6	8.2	15.4	11.0	3.2	14.2	8.0

*See technical notes

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**2021 Profitability Report
Delaware
Profit on Insurance Transactions
As a Percent of Direct Premiums
Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	1.2	9.7	4.9	0.2	(3.8)	(2.2)	6.5	(2.2)	6.8	4.6	2.6
Private Passenger Auto Physical	4.7	2.1	(2.7)	2.6	3.0	5.9	5.3	3.4	8.1	(5.0)	2.7
Private Passenger Auto Total	2.2	7.5	2.7	0.9	(1.7)	0.4	6.2	(0.4)	7.2	1.5	2.6
Commercial Auto Liability	(6.9)	(6.8)	(5.9)	0.3	(4.4)	(2.0)	(15.0)	(0.6)	(3.7)	12.4	(3.2)
Commercial Auto Physical	(1.5)	1.3	(0.8)	(4.1)	(1.0)	3.8	2.7	1.2	13.1	11.0	2.6
Commercial Auto Total	(5.9)	(5.5)	(5.0)	(0.5)	(3.8)	(0.9)	(11.6)	(0.3)	(0.4)	12.1	(2.2)
Homeowners Multiple Peril	11.6	19.3	4.2	15.7	13.0	20.2	12.4	17.4	(8.7)	20.8	12.6
Farmowners Multiple Peril	9.3	10.2	0.2	34.7	5.1	13.1	26.5	24.9	12.1	35.8	17.2
Commercial Multiple Peril	7.4	21.5	(7.9)	(2.6)	40.0	28.5	44.3	51.4	4.9	35.3	22.3
Fire	36.4	38.0	27.4	25.7	37.3	7.0	27.0	50.8	7.1	44.5	30.1
Allied Lines	21.0	9.2	39.6	35.7	27.9	31.3	22.6	(32.4)	40.2	45.9	24.1
Inland Marine	(34.7)	67.4	4.1	11.5	(9.9)	7.7	28.8	20.2	8.5	16.9	12.1
Medical Professional Liability	(126.6)	24.3	24.8	26.7	19.7	6.0	(4.3)	17.6	(10.3)	19.5	(0.3)
Other Liability*	(15.4)	42.9	(7.9)	14.2	3.3	12.0	(6.3)	(29.5)	(3.7)	2.9	1.2
Products Liability	32.4	128.6	114.8	256.2	(6.0)	(194.7)	55.6	97.8	15.7	(17.2)	48.3
Workers Compensation	(7.5)	(2.7)	9.0	10.9	1.5	28.7	35.7	43.5	22.1	26.5	16.8
Mortgage Guaranty	9.1	35.2	11.7	21.2	14.0	28.0	48.1	45.7	29.8	48.2	29.1
Financial Guaranty*	27.3	27.7	212.3	(87.3)	59.6	165.6	290.1	957.8	267.8	293.1	221.4
Accident and Health	3.1	155.5	(10.4)	11.1	9.5	(9.7)	33.5	19.5	22.8	32.8	26.8
Warranty	19.1	24.5	11.8	40.2	46.7	(14.1)	1.0	9.2	19.9	27.6	18.6
All Other*	46.0	30.9	(4.5)	25.3	(2.3)	(52.6)	21.5	14.1	24.2	32.6	13.5
Total All Lines	(0.1)	19.1	4.0	7.3	9.6	9.9	16.7	13.3	7.0	15.9	10.3

*See technical notes

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**2021 Profitability Report
Delaware
Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	4.3	11.4	7.2	3.3	(0.3)	1.3	9.0	1.2	8.4	6.5	5.2
Private Passenger Auto Physical	9.8	6.0	(0.3)	6.3	6.6	10.3	10.4	7.8	13.1	(3.3)	6.7
Private Passenger Auto Total	5.4	10.2	5.5	3.9	1.3	3.4	9.4	2.7	9.5	4.2	5.5
Commercial Auto Liability	(0.9)	(0.7)	(0.3)	3.2	0.3	1.9	(5.9)	2.8	0.9	9.6	1.1
Commercial Auto Physical	1.6	4.8	2.3	(1.1)	1.8	7.0	6.1	4.5	16.3	14.0	5.7
Commercial Auto Total	(0.6)	(0.2)	(0.0)	2.8	0.4	2.5	(4.6)	2.9	2.6	10.1	1.6
Homeowners Multiple Peril	15.2	22.1	7.0	18.0	15.0	21.5	15.8	20.7	(5.3)	21.7	15.2
Farmowners Multiple Peril	13.6	13.9	3.3	36.9	8.1	15.6	31.7	30.8	15.5	39.4	20.9
Commercial Multiple Peril	8.6	18.0	(2.3)	0.9	42.8	29.5	45.9	49.2	6.5	26.8	22.6
Fire	44.7	43.6	31.1	28.0	39.2	9.6	29.0	55.2	9.5	44.0	33.4
Allied Lines	26.8	13.3	48.2	43.8	32.8	35.5	27.1	(34.1)	44.5	53.4	29.1
Inland Marine	(36.0)	68.8	8.1	17.6	(9.7)	12.5	39.1	29.6	13.5	23.7	16.7
Medical Professional Liability	(51.4)	13.1	12.6	13.7	11.3	5.5	1.1	11.0	(1.5)	9.6	2.5
Other Liability*	(3.2)	19.8	(0.0)	9.0	4.2	8.1	(0.0)	(10.1)	1.3	4.0	3.3
Products Liability	9.2	27.0	22.5	48.1	1.1	(39.0)	12.3	20.1	5.6	(0.4)	10.6
Workers Compensation	1.0	2.5	6.1	6.9	3.3	13.1	18.0	20.9	11.1	12.5	9.5
Mortgage Guaranty	7.2	18.9	8.5	14.3	10.4	19.8	40.9	43.8	28.9	42.5	23.5
Financial Guaranty*	12.4	13.2	46.1	(10.8)	17.4	19.2	28.2	86.1	28.1	42.9	28.3
Accident and Health	6.6	35.0	(1.4)	8.6	8.6	(1.8)	39.6	23.3	22.4	29.1	17.0
Warranty	13.4	15.8	9.4	22.7	22.7	(2.8)	3.3	7.6	12.0	18.6	12.3
All Other*	39.4	27.9	(0.1)	20.0	1.4	(25.3)	15.6	13.7	21.6	25.7	14.0
Total All Lines	3.2	15.0	5.6	7.7	9.2	9.3	15.3	12.6	7.4	12.8	9.8

*See technical notes

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**2021 Profitability Report
District of Columbia
Losses Incurred As a Percent of
Direct Premiums Earned**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Line Of Business	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	AVG
Private Passenger Auto Liability	63.1	57.6	68.6	79.6	79.1	75.7	70.1	66.6	53.6	68.5	68.2
Private Passenger Auto Physical	50.6	51.0	54.0	60.1	65.9	60.9	63.2	64.3	61.3	78.5	61.0
Private Passenger Auto Total	57.4	54.5	61.7	70.4	73.0	69.1	67.1	65.6	57.0	73.0	64.9
Commercial Auto Liability	42.8	39.0	46.6	44.0	39.1	49.4	57.9	45.0	42.3	52.9	45.9
Commercial Auto Physical	58.4	42.6	49.6	51.2	52.7	56.7	61.6	53.6	52.8	62.9	54.2
Commercial Auto Total	44.8	39.5	47.1	45.4	41.5	50.4	58.5	46.2	43.9	54.6	47.2
Homeowners Multiple Peril	48.2	31.8	39.2	50.0	40.0	47.4	71.8	43.4	43.1	50.2	46.5
Farmowners Multiple Peril	0.0	NR	NR	NR	NR	NR	2,007.4	NR	NR	NR	1,003.7
Commercial Multiple Peril	26.4	34.9	30.1	35.7	44.1	47.2	45.9	36.1	44.1	35.3	38.0
Fire	17.3	84.5	20.4	47.8	22.7	116.9	70.2	86.7	38.0	47.6	55.2
Allied Lines	51.4	80.7	29.2	95.7	58.3	62.8	406.4	16.3	49.9	39.9	89.1
Inland Marine	59.3	77.4	62.1	(38.3)	220.8	38.5	43.9	27.4	97.2	52.8	64.1
Medical Professional Liability	8.2	9.3	30.4	5.8	24.3	23.9	2.9	66.6	33.8	55.7	26.1
Other Liability*	11.8	17.1	3.9	54.2	88.6	68.9	28.4	24.3	46.0	49.8	39.3
Products Liability	41.2	(40.1)	12.2	44.3	12.3	25.7	120.7	(40.9)	6.5	36.5	21.9
Workers Compensation	42.6	54.4	50.5	46.2	33.1	64.7	26.6	39.7	29.4	19.6	40.7
Mortgage Guaranty	439.0	308.1	26.1	15.2	(62.3)	16.0	(13.1)	2.9	50.8	7.0	79.0
Financial Guaranty*	(0.0)	0.0	(0.0)	(0.0)	(0.0)	0.0	0.0	(0.0)	0.0	0.0	(0.0)
Accident and Health	62.9	70.5	60.2	54.5	32.4	35.8	49.7	35.8	34.7	38.7	47.5
Warranty	169.9	127.9	67.6	43.3	47.6	16.0	241.2	89.3	136.8	12.3	95.2
All Other*	2.6	41.1	46.2	34.5	26.4	45.6	17.2	10.7	28.2	23.6	27.6
Total All Lines	44.8	47.8	37.6	44.5	64.8	56.3	49.3	37.5	46.4	46.3	47.5

*See technical notes

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**2021 Profitability Report
District of Columbia
Underwriting Profit As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	1.3	9.0	(0.8)	(15.3)	(13.2)	(7.0)	(0.7)	2.6	13.8	0.7	(1.0)
Private Passenger Auto Physical	20.4	19.3	16.7	9.9	4.8	11.5	8.8	7.5	7.2	(7.4)	9.9
Private Passenger Auto Total	10.0	13.8	7.4	(3.3)	(4.9)	1.2	3.4	4.7	10.9	(3.0)	4.0
Commercial Auto Liability	23.3	25.4	17.2	23.5	31.2	23.2	11.3	26.1	25.9	20.9	22.8
Commercial Auto Physical	3.5	18.6	12.4	11.6	12.8	7.3	3.7	13.4	13.6	6.8	10.4
Commercial Auto Total	20.7	24.4	16.4	21.3	28.0	20.8	10.2	24.3	24.0	18.5	20.9
Homeowners Multiple Peril	17.0	33.9	26.2	13.6	26.6	18.5	(8.3)	22.8	23.6	16.8	19.1
Farmowners Multiple Peril	71.1	NR	NR	NR	NR	NR	(7,662.8)	NR	NR	NR	(3,795.8)
Commercial Multiple Peril	30.9	22.5	27.2	19.8	10.3	5.4	12.0	22.3	13.6	23.9	18.8
Fire	56.9	(17.6)	51.4	20.0	48.5	(52.3)	(1.8)	(18.1)	33.3	24.4	14.5
Allied Lines	21.7	(3.1)	49.4	(27.7)	16.0	13.4	(355.3)	60.2	27.2	37.9	(16.0)
Inland Marine	12.9	(7.4)	7.8	114.6	(152.8)	37.0	27.9	48.0	(26.0)	17.0	7.9
Medical Professional Liability	23.9	52.8	27.7	75.2	37.8	38.8	66.4	(23.3)	18.3	(3.5)	31.4
Other Liability*	53.2	47.0	62.3	9.1	(35.4)	(13.5)	29.6	32.7	15.0	12.5	21.2
Products Liability	(58.6)	107.1	37.3	(5.9)	(8.1)	26.9	(134.4)	141.6	57.5	9.3	17.3
Workers Compensation	23.6	(1.7)	17.8	12.8	29.2	(10.2)	41.8	23.1	33.6	46.7	21.7
Mortgage Guaranty	(374.6)	(247.3)	47.8	59.2	137.1	56.0	91.6	73.6	25.1	68.2	(6.3)
Financial Guaranty*	41.0	(0.8)	1.2	(16.7)	16.0	8.6	(51.9)	(5.2)	13.0	3.9	0.9
Accident and Health	(8.0)	(14.2)	1.1	8.1	33.0	29.8	12.2	26.3	29.2	25.8	14.3
Warranty	(92.5)	(52.0)	15.0	42.2	24.1	55.0	(178.8)	(17.8)	(131.0)	47.0	(28.9)
All Other*	59.2	13.3	7.1	19.0	29.0	6.3	40.2	46.1	26.8	30.6	27.7
Total All Lines	18.4	14.2	26.8	17.9	(3.6)	5.1	13.7	26.1	17.2	18.2	15.4

*See technical notes

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**2021 Profitability Report
District of Columbia
Profit on Insurance Transactions
As a Percent of Direct Premiums
Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	4.3	9.3	2.9	(6.7)	(5.6)	(1.4)	2.9	5.5	13.8	3.6	2.9
Private Passenger Auto Physical	14.1	13.5	12.3	7.5	3.8	8.3	8.0	7.0	6.5	(4.9)	7.6
Private Passenger Auto Total	8.8	11.3	7.3	(0.0)	(1.2)	2.9	5.1	6.1	10.6	(0.2)	5.1
Commercial Auto Liability	20.0	21.2	15.6	19.7	24.5	19.1	14.1	25.7	25.2	21.7	20.7
Commercial Auto Physical	3.4	13.1	9.0	8.7	9.3	5.8	4.6	11.6	11.8	6.4	8.4
Commercial Auto Total	17.8	20.1	14.5	17.6	21.9	17.1	12.7	23.8	23.1	19.1	18.8
Homeowners Multiple Peril	13.1	24.0	18.2	10.7	18.8	13.7	(4.2)	20.4	20.5	15.5	15.1
Farmowners Multiple Peril	67.4	NR	NR	NR	NR	NR	(6,020.4)	NR	NR	NR	(2,976.5)
Commercial Multiple Peril	23.6	18.1	20.9	16.1	9.7	7.3	13.7	22.0	14.1	22.4	16.8
Fire	38.1	(10.4)	34.0	17.9	32.9	(31.0)	3.3	(9.6)	30.1	23.3	12.9
Allied Lines	16.7	0.2	33.5	(16.0)	12.6	13.8	(273.8)	53.2	24.0	32.4	(10.3)
Inland Marine	10.1	(2.0)	8.5	76.4	(99.0)	25.1	23.9	39.9	(18.7)	15.9	8.0
Medical Professional Liability	26.6	46.1	27.7	59.7	32.2	34.6	63.0	(8.7)	24.7	7.9	31.4
Other Liability*	43.8	39.1	47.9	12.4	(16.8)	0.5	32.1	34.2	18.7	16.5	22.8
Products Liability	(20.9)	84.9	39.6	9.1	6.2	30.6	(89.0)	126.8	55.6	18.4	26.1
Workers Compensation	27.3	6.3	21.4	16.6	28.5	2.9	42.3	26.9	34.7	48.3	25.5
Mortgage Guaranty	(207.1)	(115.0)	59.6	52.6	98.4	43.0	78.7	66.9	23.6	53.6	15.4
Financial Guaranty*	63.2	(11.1)	2.4	(14.7)	15.6	44.7	(34.1)	(6.6)	30.8	17.2	10.7
Accident and Health	(14.5)	(10.4)	(2.4)	1.3	16.5	12.0	9.2	19.1	25.7	20.7	7.7
Warranty	(53.7)	(30.3)	12.7	32.3	19.9	40.0	(137.6)	(11.9)	(97.5)	43.7	(18.2)
All Other*	41.1	10.5	5.8	13.0	20.1	8.1	36.5	41.2	25.7	28.6	23.1
Total All Lines	17.1	14.2	22.0	15.4	0.9	7.9	15.7	25.3	17.9	18.8	15.5

*See technical notes

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**2021 Profitability Report
District of Columbia
Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	7.3	11.5	5.6	(2.7)	(1.9)	1.8	5.8	8.2	14.7	5.8	5.6
Private Passenger Auto Physical	23.1	20.8	18.3	12.6	7.7	13.2	14.2	12.6	11.0	(3.3)	13.0
Private Passenger Auto Total	12.9	15.0	10.4	3.1	1.6	5.8	8.7	9.7	13.4	2.6	8.3
Commercial Auto Liability	17.0	18.2	13.0	15.5	18.6	16.4	13.0	21.0	18.7	15.7	16.7
Commercial Auto Physical	7.0	17.7	12.7	12.6	12.9	9.1	8.2	15.6	15.0	9.6	12.0
Commercial Auto Total	16.1	18.1	12.9	15.2	18.0	15.7	12.6	20.5	18.4	15.1	16.3
Homeowners Multiple Peril	16.5	26.5	20.3	13.1	20.3	15.5	(1.2)	22.8	22.0	16.8	17.3
Farmowners Multiple Peril	13.3	NR	NR	NR	NR	NR	(1,078.2)	NR	NR	NR	(532.4)
Commercial Multiple Peril	21.6	16.7	18.1	14.7	9.7	7.9	13.1	19.4	12.7	18.3	15.2
Fire	45.0	(7.4)	36.3	18.3	29.8	(18.6)	5.4	(3.7)	23.2	18.3	14.7
Allied Lines	19.2	3.6	32.6	(10.9)	13.1	14.0	(174.9)	41.1	23.6	31.9	(0.7)
Inland Marine	14.3	1.6	9.3	74.2	(121.9)	31.7	31.4	50.0	(16.9)	17.3	9.1
Medical Professional Liability	15.0	21.5	13.7	24.1	15.5	16.9	34.7	(1.0)	13.8	5.6	16.0
Other Liability*	23.7	21.7	25.4	8.7	(4.1)	3.2	19.1	20.5	12.3	11.2	14.2
Products Liability	(3.2)	30.7	14.3	6.0	4.9	14.2	(29.0)	44.4	23.7	9.2	11.5
Workers Compensation	14.3	6.1	11.6	10.7	13.7	4.2	22.7	15.7	17.0	21.3	13.7
Mortgage Guaranty	(46.4)	(17.1)	14.5	15.4	27.6	15.4	28.3	28.1	11.9	20.7	9.8
Financial Guaranty*	12.8	3.4	4.5	0.8	7.4	18.9	(10.9)	0.5	5.7	4.3	4.7
Accident and Health	(10.6)	(5.5)	1.4	4.2	16.3	13.2	11.9	21.2	24.5	19.9	9.6
Warranty	(23.1)	(18.2)	13.4	20.7	15.5	30.0	(109.5)	(11.3)	(31.5)	25.3	(8.9)
All Other*	36.2	12.0	7.7	12.9	16.9	8.1	26.3	28.6	18.4	19.1	18.6
Total All Lines	14.2	12.1	16.1	12.6	3.4	7.8	13.9	20.5	14.5	14.6	13.0

*See technical notes

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**2021 Profitability Report
Florida
Losses Incurred As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	62.0	60.6	68.5	71.5	71.9	71.2	68.6	75.3	66.3	74.4	69.0
Private Passenger Auto Physical	63.0	64.9	67.3	69.0	70.4	71.5	62.4	60.4	58.9	75.1	66.3
Private Passenger Auto Total	62.2	61.6	68.2	70.8	71.4	71.3	66.8	70.9	64.1	74.6	68.2
Commercial Auto Liability	77.3	74.3	72.5	77.3	80.3	81.1	78.0	82.5	85.4	80.5	78.9
Commercial Auto Physical	56.3	54.0	57.9	60.5	62.8	64.3	61.1	52.8	49.2	55.1	57.4
Commercial Auto Total	73.9	70.9	70.1	74.6	77.5	78.5	75.6	78.3	80.1	77.1	75.7
Homeowners Multiple Peril	28.8	23.7	25.0	29.3	39.3	93.0	103.3	76.9	70.4	56.4	54.6
Farmowners Multiple Peril	41.1	29.2	3.9	25.4	21.8	71.3	53.8	23.3	26.2	17.2	31.3
Commercial Multiple Peril	27.0	23.9	20.2	22.3	31.2	89.5	87.6	70.4	58.2	42.8	47.3
Fire	15.6	10.8	12.3	17.6	26.6	73.8	74.4	47.1	49.1	41.6	36.9
Allied Lines	15.7	9.1	12.4	9.5	27.4	172.9	89.4	37.2	47.9	19.2	44.1
Inland Marine	44.7	35.9	44.0	52.6	39.8	60.5	51.7	49.8	67.7	44.6	49.1
Medical Professional Liability	44.6	47.1	47.7	47.6	52.9	64.3	61.2	73.7	54.6	61.9	55.6
Other Liability*	51.1	52.5	57.6	62.2	62.7	63.1	61.2	70.7	73.1	67.2	62.1
Products Liability	31.9	84.9	51.6	53.1	74.0	82.9	63.2	72.0	76.3	47.0	63.7
Workers Compensation	55.5	50.8	55.6	57.8	49.1	55.7	53.3	49.2	50.3	47.7	52.5
Mortgage Guaranty	303.8	167.2	133.3	52.5	27.1	25.6	(0.5)	6.7	55.6	4.3	77.6
Financial Guaranty*	57.4	1.7	1.3	1.1	(0.3)	13.1	5.4	0.9	12.8	(44.7)	4.9
Accident and Health	85.7	91.2	97.5	105.7	119.9	100.0	92.9	81.6	86.2	89.7	95.0
Warranty	60.3	62.3	62.4	56.5	48.4	51.4	53.6	59.6	56.2	58.0	56.9
All Other*	41.6	27.4	34.4	38.6	52.5	58.1	48.7	48.1	53.4	32.4	43.5
Total All Lines	46.3	42.6	46.5	50.0	55.1	80.1	73.4	66.7	64.6	60.3	58.6

*See technical notes

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**2021 Profitability Report
Florida
Underwriting Profit As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	0.5	1.3	(8.3)	(9.5)	(8.1)	(6.6)	(4.2)	(11.8)	(6.1)	(9.9)	(6.3)
Private Passenger Auto Physical	4.0	1.4	(0.4)	(2.3)	(2.0)	(2.1)	8.0	10.4	8.6	(5.8)	2.0
Private Passenger Auto Total	1.3	1.3	(6.3)	(7.6)	(6.4)	(5.3)	(0.7)	(5.3)	(1.9)	(8.7)	(3.9)
Commercial Auto Liability	(24.0)	(20.0)	(17.7)	(22.7)	(24.7)	(23.4)	(17.5)	(22.4)	(26.3)	(18.9)	(21.8)
Commercial Auto Physical	5.7	6.5	4.4	0.2	0.1	(0.0)	3.9	13.8	17.6	12.3	6.4
Commercial Auto Total	(19.2)	(15.6)	(14.1)	(19.0)	(20.8)	(19.8)	(14.5)	(17.3)	(19.8)	(14.7)	(17.5)
Homeowners Multiple Peril	38.2	42.4	41.2	35.1	23.4	(36.0)	(48.9)	(20.1)	(12.1)	4.7	6.8
Farmowners Multiple Peril	15.5	27.5	56.2	33.6	40.2	(12.9)	4.9	35.5	36.6	43.1	28.0
Commercial Multiple Peril	29.5	33.2	40.3	36.0	26.5	(38.7)	(37.6)	(20.4)	(5.8)	13.5	7.6
Fire	56.5	60.6	54.7	50.1	40.2	(10.8)	(10.4)	17.8	17.2	25.2	30.1
Allied Lines	61.6	68.3	64.3	66.9	45.7	(110.3)	(28.4)	33.3	22.0	53.9	27.7
Inland Marine	24.1	32.8	24.0	15.3	30.7	9.0	17.0	18.2	(0.6)	22.2	19.3
Medical Professional Liability	8.7	11.6	3.7	(4.3)	(10.4)	(19.5)	(17.9)	(26.4)	(6.0)	(13.9)	(7.5)
Other Liability*	3.3	2.1	0.6	(2.4)	(0.8)	(1.9)	1.5	(8.7)	(10.8)	(2.6)	(2.0)
Products Liability	(3.5)	(71.5)	(50.3)	(30.8)	(59.1)	(69.7)	(40.6)	(44.9)	(44.4)	(5.4)	(42.0)
Workers Compensation	3.2	9.2	3.5	1.3	11.4	1.7	3.8	9.1	5.2	9.5	5.8
Mortgage Guaranty	(236.7)	(98.4)	(65.8)	19.2	45.6	46.4	76.8	68.6	20.0	71.3	(5.3)
Financial Guaranty*	(12.2)	34.4	27.2	32.9	14.1	2.7	6.2	(13.9)	(3.3)	35.0	12.3
Accident and Health	(20.6)	(31.9)	(28.5)	(36.0)	(50.0)	(29.5)	(19.9)	(15.1)	(19.4)	(19.7)	(27.1)
Warranty	20.5	17.6	15.3	20.9	31.4	28.7	27.2	9.6	21.7	29.4	22.2
All Other*	11.4	27.7	21.2	16.9	1.3	(4.2)	6.6	7.5	3.7	25.4	11.7
Total All Lines	17.8	21.1	16.8	13.1	8.2	(18.7)	(12.0)	(4.5)	(3.2)	3.8	4.2

*See technical notes

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**2021 Profitability Report
Florida
Profit on Insurance Transactions
As a Percent of Direct Premiums
Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	3.7	4.1	(1.9)	(3.0)	(2.4)	(1.3)	0.2	(5.8)	(1.8)	(4.7)	(1.3)
Private Passenger Auto Physical	3.4	1.8	1.1	(0.5)	(0.6)	(0.5)	7.4	9.2	7.5	(3.6)	2.5
Private Passenger Auto Total	3.6	3.6	(1.2)	(2.4)	(1.9)	(1.1)	2.3	(1.3)	0.9	(4.4)	(0.2)
Commercial Auto Liability	(10.7)	(7.8)	(7.2)	(10.6)	(11.9)	(10.3)	(9.1)	(12.5)	(15.7)	(9.9)	(10.6)
Commercial Auto Physical	4.6	5.3	3.8	1.3	1.0	1.1	4.6	11.9	14.8	10.9	5.9
Commercial Auto Total	(8.3)	(5.6)	(5.4)	(8.7)	(9.9)	(8.6)	(7.1)	(9.1)	(11.2)	(7.1)	(8.1)
Homeowners Multiple Peril	26.9	29.6	28.1	24.6	16.7	(21.2)	(35.5)	(12.6)	(6.7)	6.7	5.6
Farmowners Multiple Peril	12.9	20.6	38.6	23.7	27.8	(6.1)	6.6	30.8	31.5	36.7	22.3
Commercial Multiple Peril	22.7	24.6	29.0	26.1	19.8	(21.2)	(24.2)	(10.5)	(0.3)	15.2	8.1
Fire	38.0	40.5	36.2	36.9	26.9	(4.8)	(4.6)	17.5	15.9	22.4	22.5
Allied Lines	41.2	45.5	42.0	44.2	30.5	(66.1)	(16.6)	30.9	20.1	45.1	21.7
Inland Marine	16.1	21.6	15.4	10.1	20.2	6.6	14.6	15.7	0.8	18.9	14.0
Medical Professional Liability	15.6	16.2	9.2	3.9	(1.6)	(5.2)	(4.2)	(12.5)	3.8	(2.8)	2.2
Other Liability*	11.9	10.3	6.6	2.7	2.0	4.6	6.9	(1.3)	(3.5)	3.0	4.3
Products Liability	13.4	(31.9)	(20.1)	(8.4)	(27.5)	(30.3)	(15.0)	(22.5)	(24.0)	7.0	(15.9)
Workers Compensation	13.4	12.6	9.9	8.9	14.2	7.9	10.0	14.1	10.7	16.7	11.8
Mortgage Guaranty	(97.8)	(12.5)	(12.1)	22.2	30.7	28.2	56.3	53.6	12.4	47.5	12.9
Financial Guaranty*	25.6	17.6	24.1	23.0	14.1	42.0	18.2	(12.9)	7.2	34.9	19.4
Accident and Health	(13.7)	(12.8)	(7.7)	(11.8)	(22.7)	(14.1)	(3.7)	(3.5)	(1.3)	(5.6)	(9.7)
Warranty	20.1	19.1	18.2	21.3	28.3	27.3	29.8	15.7	25.3	32.1	23.7
All Other*	9.7	20.7	15.6	11.9	2.0	0.7	8.9	9.6	6.6	23.8	11.0
Total All Lines	15.4	17.2	13.9	11.5	7.7	(8.6)	(5.5)	0.4	0.8	6.6	6.0

*See technical notes

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**2021 Profitability Report
Florida
Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	6.8	7.1	1.5	0.5	0.7	2.0	3.2	(2.1)	1.3	(1.0)	2.0
Private Passenger Auto Physical	8.1	5.7	4.4	2.4	2.0	2.4	13.3	15.7	12.3	(1.7)	6.5
Private Passenger Auto Total	7.0	6.8	2.0	0.8	1.0	2.1	5.4	1.8	3.7	(1.2)	2.9
Commercial Auto Liability	(3.9)	(1.7)	(1.4)	(3.7)	(4.7)	(3.3)	(3.7)	(5.7)	(6.6)	(3.2)	(3.8)
Commercial Auto Physical	8.5	9.1	7.1	4.5	3.9	4.1	8.3	16.6	18.4	14.0	9.5
Commercial Auto Total	(2.7)	(0.5)	(0.5)	(2.8)	(3.8)	(2.5)	(2.6)	(3.6)	(4.4)	(1.8)	(2.5)
Homeowners Multiple Peril	30.4	31.7	29.5	26.5	18.6	(15.1)	(28.8)	(7.6)	(2.6)	8.1	9.1
Farmowners Multiple Peril	15.1	21.0	38.1	25.3	28.0	(1.9)	8.8	30.3	28.5	32.1	22.5
Commercial Multiple Peril	21.2	22.5	25.1	23.3	17.9	(10.8)	(12.5)	(3.7)	2.6	12.1	9.8
Fire	44.2	44.7	39.0	39.7	28.6	(1.0)	(1.0)	17.9	16.2	21.6	25.0
Allied Lines	52.7	54.5	48.3	51.0	34.5	(46.5)	(8.9)	27.9	20.3	43.1	27.7
Inland Marine	24.4	30.6	22.5	15.6	27.8	10.8	22.2	23.2	3.7	22.9	20.4
Medical Professional Liability	10.7	11.2	7.4	4.9	2.1	0.7	0.8	(3.3)	4.8	1.4	4.1
Other Liability*	8.6	8.1	6.5	4.6	4.0	5.7	7.6	2.3	0.6	4.6	5.3
Products Liability	7.8	(7.5)	(3.8)	0.1	(6.9)	(7.0)	(2.6)	(5.4)	(5.9)	5.3	(2.6)
Workers Compensation	9.0	9.1	7.8	7.3	9.7	7.0	8.7	10.8	7.9	10.5	8.8
Mortgage Guaranty	(10.9)	1.4	0.9	9.4	15.5	17.6	43.2	47.9	12.6	38.2	17.6
Financial Guaranty*	7.8	6.4	7.2	9.1	7.3	15.3	6.6	1.5	4.5	6.8	7.3
Accident and Health	(1.0)	(0.0)	1.5	0.9	(1.4)	(0.1)	2.0	2.3	2.6	1.4	0.8
Warranty	12.5	11.4	10.0	10.3	13.3	13.2	15.4	9.8	12.3	14.3	12.3
All Other*	12.0	19.5	14.9	12.3	4.4	3.6	10.7	11.3	8.0	20.4	11.7
Total All Lines	15.8	16.9	13.9	12.1	8.9	(3.4)	(1.5)	3.5	3.4	7.7	7.7

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
Georgia
Losses Incurred As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	75.2	77.8	77.6	81.8	85.3	76.5	69.2	71.7	62.8	72.3	75.0
Private Passenger Auto Physical	51.8	62.3	58.1	61.7	65.2	61.3	58.5	57.8	53.2	69.0	59.9
Private Passenger Auto Total	65.4	71.5	69.9	74.0	77.7	71.1	65.5	66.8	59.5	71.1	69.2
Commercial Auto Liability	67.1	62.9	69.2	82.9	80.0	84.8	88.4	86.7	82.3	74.2	77.8
Commercial Auto Physical	56.2	71.1	61.2	65.0	67.0	67.6	62.4	48.8	50.9	59.2	60.9
Commercial Auto Total	64.8	64.7	67.5	79.1	77.3	81.1	82.7	78.3	75.9	71.4	74.3
Homeowners Multiple Peril	48.7	67.4	61.4	55.8	61.1	75.1	74.5	55.8	72.2	62.0	63.4
Farmowners Multiple Peril	52.2	57.9	47.2	44.9	55.1	98.1	171.0	62.4	58.0	46.9	69.4
Commercial Multiple Peril	45.3	57.0	56.1	45.0	49.0	63.1	65.3	56.6	51.0	56.8	54.5
Fire	34.7	37.1	68.5	40.2	51.2	59.4	72.3	73.8	64.3	51.2	55.3
Allied Lines	33.1	53.8	54.8	48.4	78.9	110.4	100.3	60.0	108.8	58.7	70.7
Inland Marine	44.5	44.3	47.8	44.4	53.7	46.8	44.8	47.6	57.3	50.4	48.2
Medical Professional Liability	34.0	34.5	38.7	41.6	70.8	86.1	83.8	90.2	93.1	71.6	64.4
Other Liability*	54.7	44.8	57.0	65.4	74.5	52.4	59.6	87.0	68.2	60.4	62.4
Products Liability	39.4	46.1	62.3	30.6	29.8	36.0	90.4	49.8	50.9	78.7	51.4
Workers Compensation	62.8	56.6	56.5	57.9	57.9	52.5	47.0	44.8	45.2	43.5	52.5
Mortgage Guaranty	150.5	61.4	32.9	21.2	17.4	7.3	1.6	1.4	42.5	6.1	34.2
Financial Guaranty*	27.6	25.6	7.3	1.0	(7.4)	40.5	(12.6)	17.8	(92.7)	(6.2)	0.1
Accident and Health	72.8	69.4	65.6	73.7	90.7	76.4	76.2	83.9	83.6	66.5	75.9
Warranty	60.6	60.5	54.8	63.3	57.8	37.3	216.4	61.2	59.0	68.3	73.9
All Other*	36.8	34.6	27.7	33.9	46.5	46.7	51.2	41.8	35.1	36.9	39.1
Total All Lines	57.2	61.8	61.8	62.6	68.3	67.8	66.5	63.9	63.0	63.2	63.6

*See technical notes

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2021 Profitability Report
Georgia
Underwriting Profit As a Percent of
Direct Premiums Earned

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	(15.7)	(19.1)	(18.2)	(22.9)	(25.7)	(14.5)	(6.0)	(8.8)	(2.5)	(8.6)	(14.2)
Private Passenger Auto Physical	12.3	(0.7)	5.3	1.5	(0.8)	5.5	8.7	9.8	11.4	(2.2)	5.1
Private Passenger Auto Total	(4.0)	(11.6)	(8.9)	(13.4)	(16.3)	(7.4)	(0.9)	(2.3)	2.4	(6.3)	(6.9)
Commercial Auto Liability	(12.2)	(6.9)	(13.3)	(30.0)	(24.4)	(29.0)	(31.9)	(29.1)	(25.2)	(11.9)	(21.4)
Commercial Auto Physical	3.7	(14.5)	(0.4)	(5.7)	(5.7)	(5.9)	1.3	17.0	13.1	6.1	0.9
Commercial Auto Total	(8.8)	(8.6)	(10.5)	(24.9)	(20.4)	(24.0)	(24.6)	(18.9)	(17.4)	(8.6)	(16.7)
Homeowners Multiple Peril	14.6	(8.5)	(0.3)	5.8	0.8	(13.7)	(12.0)	7.9	(10.2)	2.2	(1.3)
Farmowners Multiple Peril	15.4	7.5	20.2	22.2	10.9	(33.0)	(115.4)	3.9	8.8	20.8	(3.9)
Commercial Multiple Peril	9.9	(6.2)	(2.9)	10.2	4.0	(8.9)	(12.7)	(3.8)	3.7	(0.7)	(0.7)
Fire	32.1	27.8	(6.2)	23.2	12.0	4.1	(7.9)	(9.6)	2.8	17.8	9.6
Allied Lines	47.5	23.9	22.2	26.9	(6.5)	(38.8)	(33.3)	14.1	(36.6)	17.1	3.6
Inland Marine	20.2	20.8	16.0	19.1	12.1	18.5	19.8	15.9	6.4	11.8	16.1
Medical Professional Liability	21.0	16.2	14.8	0.1	(39.2)	(39.7)	(44.0)	(56.3)	(50.4)	(31.8)	(20.9)
Other Liability*	2.1	14.0	1.1	(7.3)	(14.5)	4.9	(0.8)	(29.6)	(8.8)	1.6	(3.7)
Products Liability	(11.9)	(14.6)	(78.7)	(1.7)	(7.3)	5.0	(56.1)	(12.3)	1.0	(46.6)	(22.3)
Workers Compensation	(7.7)	(0.4)	1.8	(0.2)	(1.4)	4.3	11.7	20.8	15.5	18.4	6.3
Mortgage Guaranty	(78.3)	11.2	38.3	51.1	54.0	64.5	72.8	73.3	31.7	67.5	38.6
Financial Guaranty*	14.8	6.1	27.0	35.7	33.1	(26.4)	(4.7)	(27.0)	96.6	9.9	16.5
Accident and Health	(6.3)	(5.6)	3.8	(2.9)	(19.1)	(3.4)	(15.8)	(14.5)	(15.1)	3.8	(7.5)
Warranty	21.6	28.9	26.5	14.7	18.8	44.0	(149.4)	0.7	(1.1)	(3.6)	0.1
All Other*	20.9	24.5	34.7	25.3	9.9	9.7	5.2	17.8	25.8	23.0	19.7
Total All Lines	3.6	(2.5)	(1.6)	(2.6)	(8.2)	(6.5)	(4.8)	(1.2)	(1.8)	0.2	(2.5)

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
Georgia
Profit on Insurance Transactions
As a Percent of Direct Premiums
Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	(7.2)	(9.5)	(8.8)	(12.1)	(14.0)	(6.6)	(1.5)	(3.8)	0.7	(3.9)	(6.7)
Private Passenger Auto Physical	8.8	0.4	4.8	1.9	0.2	4.3	7.9	8.7	9.7	(0.8)	4.6
Private Passenger Auto Total	(0.5)	(5.4)	(3.4)	(6.7)	(8.7)	(2.7)	1.8	0.6	3.9	(2.8)	(2.4)
Commercial Auto Liability	(3.0)	0.5	(4.6)	(15.5)	(11.6)	(13.9)	(20.1)	(17.5)	(15.1)	(4.8)	(10.6)
Commercial Auto Physical	3.2	(8.4)	0.7	(2.5)	(2.7)	(2.7)	2.4	14.3	11.2	5.9	2.1
Commercial Auto Total	(1.7)	(1.4)	(3.4)	(12.8)	(9.7)	(11.6)	(15.1)	(10.5)	(9.8)	(2.8)	(7.9)
Homeowners Multiple Peril	11.3	(3.8)	0.9	5.4	1.9	(7.3)	(7.4)	8.3	(6.2)	3.8	0.7
Farmowners Multiple Peril	11.8	6.6	14.8	16.0	8.3	(19.9)	(89.2)	5.2	8.7	18.3	(1.9)
Commercial Multiple Peril	10.2	(0.7)	1.3	9.6	5.3	(2.6)	(6.4)	1.2	6.1	2.9	2.7
Fire	22.1	19.2	(2.9)	19.9	8.6	4.5	(3.4)	(4.7)	4.4	16.6	8.4
Allied Lines	32.4	16.7	14.8	18.5	(3.0)	(20.6)	(22.2)	14.5	(26.7)	16.0	4.1
Inland Marine	13.5	13.8	10.3	12.6	8.1	12.6	16.5	13.6	6.0	10.4	11.7
Medical Professional Liability	24.4	21.7	18.7	8.8	(17.9)	(15.8)	(24.1)	(33.6)	(28.2)	(12.9)	(5.9)
Other Liability*	11.7	18.9	9.2	2.5	(3.5)	12.7	8.6	(14.2)	1.0	8.3	5.5
Products Liability	10.8	7.1	(35.4)	13.5	8.7	20.1	(25.8)	6.0	13.4	(24.1)	(0.6)
Workers Compensation	4.2	5.1	8.1	6.9	5.3	9.6	16.1	23.0	17.7	22.5	11.8
Mortgage Guaranty	(27.2)	29.6	33.5	31.0	30.5	36.3	50.7	55.7	20.3	43.4	30.4
Financial Guaranty*	43.6	5.1	25.2	27.8	32.5	25.6	12.8	(16.5)	87.8	10.4	25.4
Accident and Health	(10.4)	(1.3)	2.6	(2.3)	(13.0)	(5.5)	(8.3)	(8.1)	(5.2)	6.3	(4.5)
Warranty	18.5	23.5	22.0	14.3	17.1	35.5	(98.7)	7.5	5.0	3.9	4.9
All Other*	17.8	20.2	25.5	18.0	8.3	10.4	8.8	18.6	24.6	22.3	17.5
Total All Lines	6.3	1.9	2.2	1.4	(2.7)	(0.9)	(0.1)	2.7	1.7	3.5	1.6

*See technical notes

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**2021 Profitability Report
Georgia
Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	(3.9)	(5.4)	(4.7)	(7.7)	(9.5)	(2.7)	1.5	(0.5)	3.5	(0.5)	(3.0)
Private Passenger Auto Physical	15.7	4.0	9.1	5.6	3.1	8.3	14.1	15.1	15.3	1.8	9.2
Private Passenger Auto Total	2.7	(2.3)	(0.3)	(3.6)	(5.8)	0.4	5.0	3.8	6.7	0.1	0.7
Commercial Auto Liability	1.3	3.7	0.2	(6.9)	(4.5)	(5.5)	(11.1)	(8.7)	(6.4)	(0.2)	(3.8)
Commercial Auto Physical	7.0	(5.6)	3.9	0.5	0.0	0.3	5.9	19.6	14.7	8.9	5.5
Commercial Auto Total	2.1	2.4	0.7	(5.9)	(3.9)	(4.7)	(8.6)	(4.7)	(3.7)	0.9	(2.5)
Homeowners Multiple Peril	15.1	(0.4)	4.0	8.3	4.6	(3.7)	(4.7)	11.5	(3.1)	6.3	3.8
Farmowners Multiple Peril	15.8	10.0	17.7	19.1	11.0	(15.6)	(86.9)	8.2	11.0	19.6	1.0
Commercial Multiple Peril	11.1	2.9	4.1	10.2	6.8	1.2	(2.0)	4.1	7.2	4.8	5.0
Fire	26.8	22.6	0.6	20.8	10.7	6.9	(0.1)	(1.0)	6.6	16.5	11.0
Allied Lines	41.8	22.6	19.0	23.0	(0.1)	(15.1)	(17.5)	17.1	(23.1)	17.7	8.5
Inland Marine	21.4	21.0	15.8	18.7	12.9	18.1	25.9	21.5	10.2	14.6	18.0
Medical Professional Liability	14.3	12.1	10.4	6.6	(4.2)	(3.0)	(8.9)	(11.3)	(8.3)	(1.5)	0.6
Other Liability*	8.3	11.5	7.0	4.2	1.4	8.2	7.1	(3.6)	3.3	6.8	5.4
Products Liability	6.5	5.6	(7.2)	7.2	5.5	9.0	(5.9)	5.0	7.2	(4.9)	2.8
Workers Compensation	5.3	5.9	7.1	6.6	5.5	7.8	12.2	15.9	11.9	14.4	9.3
Mortgage Guaranty	(8.2)	16.9	20.7	22.8	23.9	29.7	50.3	60.2	22.4	40.7	27.9
Financial Guaranty*	11.7	4.2	7.5	8.6	7.4	8.5	5.4	1.1	15.7	6.2	7.6
Accident and Health	(2.9)	2.7	4.3	2.0	(2.7)	0.5	(0.4)	(0.5)	0.6	6.0	0.9
Warranty	14.4	17.3	15.4	9.8	11.7	18.9	(14.3)	6.9	5.5	4.9	9.0
All Other*	15.9	16.8	20.0	16.0	8.7	10.2	9.7	17.4	21.0	18.6	15.4
Total All Lines	8.3	4.9	4.8	4.1	0.8	2.4	2.9	5.4	4.2	5.5	4.3

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
Hawaii
Losses Incurred As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	50.9	51.6	53.4	62.3	61.7	61.5	55.3	61.8	49.0	52.4	56.0
Private Passenger Auto Physical	50.1	55.9	56.0	57.6	61.4	58.3	61.5	61.7	45.9	61.7	57.0
Private Passenger Auto Total	50.6	53.2	54.4	60.4	61.6	60.1	57.9	61.7	47.6	56.6	56.4
Commercial Auto Liability	38.0	44.6	37.9	51.5	42.9	44.2	45.2	48.3	44.5	38.5	43.6
Commercial Auto Physical	43.7	54.4	52.9	55.8	59.2	54.5	51.2	56.9	40.5	51.9	52.1
Commercial Auto Total	39.1	46.5	40.9	52.4	46.2	46.4	46.5	50.2	43.6	41.6	45.3
Homeowners Multiple Peril	20.8	27.6	26.8	31.9	26.7	32.8	47.0	40.7	36.4	41.7	33.2
Farmowners Multiple Peril	N/M	N/M	N/M	N/M	N/M	N/M	N/M	N/M	N/M	N/M	N/M
Commercial Multiple Peril	24.2	15.9	29.1	28.1	28.7	32.3	35.2	48.1	32.0	36.7	31.0
Fire	31.5	19.4	9.6	18.3	10.6	93.1	50.3	18.6	23.6	23.8	29.9
Allied Lines	10.8	4.7	9.3	12.6	12.0	17.7	61.1	14.6	13.8	15.8	17.2
Inland Marine	40.1	28.0	35.3	43.7	45.6	39.3	43.0	52.1	43.8	33.7	40.5
Medical Professional Liability	6.2	(5.0)	85.1	54.6	78.3	43.6	28.4	31.1	39.5	68.5	43.0
Other Liability*	26.3	44.3	51.0	46.8	55.3	105.7	10.4	43.1	66.0	63.2	51.2
Products Liability	226.0	426.1	(34.6)	91.1	(95.4)	24.7	(8.9)	54.6	72.2	122.9	87.9
Workers Compensation	61.0	67.9	67.8	53.8	39.0	55.6	58.4	53.8	70.8	63.3	59.1
Mortgage Guaranty	88.1	15.0	(6.4)	20.6	(17.1)	(6.6)	(18.8)	9.9	65.7	3.5	15.4
Financial Guaranty*	(0.0)	0.0	0.0	0.0	0.0	0.0	(0.0)	0.0	0.0	0.0	(0.0)
Accident and Health	83.5	77.0	71.8	134.7	102.5	115.4	120.6	130.5	236.1	117.2	118.9
Warranty	80.8	77.8	44.4	43.9	58.7	40.6	66.2	67.8	68.6	47.4	59.6
All Other*	19.8	23.4	18.7	0.4	30.8	53.2	28.6	20.8	35.4	28.9	26.0
Total All Lines	37.1	40.5	41.5	43.4	42.6	55.0	45.5	47.1	46.0	47.5	44.6

Hawaii Farmowners Multiple Peril shown as N/M due to negligible earned premiums.

*See technical notes

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**2021 Profitability Report
Hawaii
Underwriting Profit As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	16.1	15.1	14.1	3.3	5.7	6.8	14.6	6.0	17.4	17.5	11.7
Private Passenger Auto Physical	19.0	11.6	12.8	10.9	7.6	11.7	8.6	8.3	22.4	9.6	12.3
Private Passenger Auto Total	17.2	13.7	13.6	6.3	6.5	8.9	12.1	7.0	19.6	13.9	11.9
Commercial Auto Liability	22.0	15.7	22.6	6.1	19.6	18.6	18.5	15.3	20.5	29.6	18.8
Commercial Auto Physical	22.2	7.6	10.3	5.5	2.2	8.2	12.7	6.4	24.6	13.3	11.3
Commercial Auto Total	22.0	14.1	20.1	6.0	16.1	16.4	17.2	13.4	21.5	25.8	17.3
Homeowners Multiple Peril	47.1	37.9	39.8	33.1	40.3	33.8	17.9	24.1	29.0	23.7	32.7
Farmowners Multiple Peril	N/M	N/M	N/M	N/M	N/M	N/M	N/M	N/M	N/M	N/M	N/M
Commercial Multiple Peril	41.2	45.9	28.2	30.5	32.6	23.6	24.9	5.9	27.5	18.9	27.9
Fire	35.0	46.6	59.3	50.1	57.1	(30.3)	16.1	49.9	44.9	44.2	37.3
Allied Lines	66.1	72.0	64.8	59.2	58.1	52.7	0.7	55.2	56.1	53.8	53.9
Inland Marine	28.7	42.2	32.5	22.7	24.5	29.9	24.8	14.6	27.5	33.0	28.1
Medical Professional Liability	35.8	56.5	(47.5)	(20.9)	(49.5)	0.7	14.5	16.8	8.6	(26.7)	(1.2)
Other Liability*	35.0	11.0	3.8	8.7	0.3	(55.4)	51.9	13.1	(11.7)	(6.9)	5.0
Products Liability	(219.8)	(601.2)	145.0	(51.0)	204.8	28.6	44.9	14.0	(27.1)	(120.4)	(58.2)
Workers Compensation	1.5	(10.8)	(10.7)	7.4	24.5	3.8	0.2	4.7	(16.9)	(7.0)	(0.3)
Mortgage Guaranty	(16.3)	57.4	78.6	50.9	89.4	79.3	96.6	64.0	8.2	71.1	57.9
Financial Guaranty*	43.8	37.2	36.0	36.7	25.1	17.0	15.8	(8.7)	5.5	2.8	21.1
Accident and Health	(22.8)	(17.4)	(1.3)	(66.7)	(32.1)	(43.1)	(50.7)	(62.0)	(173.0)	(44.2)	(51.3)
Warranty	3.0	9.8	44.2	43.6	29.1	50.9	22.9	13.6	14.1	44.5	27.6
All Other*	35.6	32.4	42.1	57.2	24.8	(0.8)	28.6	36.2	20.9	28.1	30.5
Total All Lines	28.3	22.3	22.3	19.5	21.8	7.8	18.9	16.4	17.0	16.3	19.1

Hawaii Farmowners Multiple Peril shown as N/M due to negligible earned premiums.

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
Hawaii
Profit on Insurance Transactions
As a Percent of Direct Premiums
Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	13.8	13.1	12.4	5.0	6.4	7.3	14.9	8.0	16.6	16.7	11.4
Private Passenger Auto Physical	13.2	8.5	9.7	8.0	5.6	8.4	7.8	7.6	18.5	8.5	9.6
Private Passenger Auto Total	13.6	11.3	11.3	6.2	6.1	7.8	11.9	7.9	17.4	13.0	10.7
Commercial Auto Liability	18.8	15.1	18.4	7.5	16.4	16.2	19.0	17.0	20.8	28.0	17.7
Commercial Auto Physical	15.6	6.3	8.0	5.1	2.7	6.7	11.8	6.2	20.5	11.7	9.5
Commercial Auto Total	18.2	13.3	16.3	7.0	13.5	14.2	17.5	14.7	20.7	24.3	16.0
Homeowners Multiple Peril	32.1	26.2	26.8	23.0	27.4	23.4	16.0	21.1	24.6	20.8	24.1
Farmowners Multiple Peril	N/M	N/M	N/M	N/M	N/M	N/M	N/M	N/M	N/M	N/M	N/M
Commercial Multiple Peril	30.2	32.9	20.8	22.4	23.5	18.0	22.7	8.3	24.5	17.9	22.1
Fire	23.9	31.4	39.4	36.9	37.8	(17.3)	16.0	41.5	36.8	36.6	28.3
Allied Lines	44.6	48.2	42.5	39.4	38.6	37.9	3.5	46.4	46.2	44.4	39.2
Inland Marine	19.2	27.9	21.2	15.1	16.3	20.2	20.7	13.1	23.2	27.6	20.5
Medical Professional Liability	32.7	44.6	(25.1)	(6.6)	(25.5)	7.9	22.0	22.3	16.1	(11.7)	7.7
Other Liability*	31.7	16.0	10.9	12.8	5.8	(26.3)	51.0	19.8	(0.3)	3.6	12.5
Products Liability	(109.5)	(346.0)	124.9	(6.9)	154.0	35.6	56.0	25.3	(9.8)	(82.4)	(15.9)
Workers Compensation	11.5	0.4	1.9	13.6	22.9	10.0	8.3	11.6	(5.9)	4.9	7.9
Mortgage Guaranty	15.9	64.1	64.4	35.8	58.1	49.6	73.1	50.7	3.8	48.4	46.4
Financial Guaranty*	56.2	14.6	25.4	22.1	20.8	49.5	22.5	(9.9)	11.8	5.7	21.9
Accident and Health	(9.3)	2.9	28.9	(16.1)	11.7	(1.5)	(9.5)	(10.0)	(86.0)	(6.6)	(9.6)
Warranty	8.2	13.1	45.8	42.3	29.2	43.8	27.3	21.1	21.2	44.7	29.7
All Other*	26.4	23.9	29.3	38.0	17.2	3.2	26.7	32.4	20.3	26.2	24.3
Total All Lines	22.8	18.5	18.2	16.2	17.1	9.1	19.2	17.1	17.1	16.9	17.2

Hawaii Farmowners Multiple Peril shown as N/M due to negligible earned premiums.

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
Hawaii
Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	16.3	15.1	14.0	7.5	8.5	9.3	17.6	10.7	17.2	17.1	13.3
Private Passenger Auto Physical	21.7	14.2	15.0	13.3	10.0	13.4	14.0	13.5	26.4	13.4	15.5
Private Passenger Auto Total	17.9	14.8	14.3	9.4	9.0	10.7	16.4	11.7	20.4	15.7	14.0
Commercial Auto Liability	16.4	13.4	15.4	8.2	13.9	13.8	17.4	15.3	16.1	20.5	15.0
Commercial Auto Physical	20.2	9.7	10.9	8.1	5.5	9.4	15.8	9.8	23.5	14.5	12.7
Commercial Auto Total	16.9	12.9	14.7	8.2	12.7	13.1	17.2	14.4	17.3	19.6	14.7
Homeowners Multiple Peril	38.6	30.1	29.5	25.9	29.7	25.4	20.0	24.7	26.7	21.7	27.2
Farmowners Multiple Peril	N/M	N/M	N/M	N/M	N/M	N/M	N/M	N/M	N/M	N/M	N/M
Commercial Multiple Peril	27.3	28.8	19.6	20.5	21.1	16.7	22.3	9.8	21.2	16.0	20.3
Fire	28.7	34.5	39.5	37.9	38.1	(10.4)	16.9	43.7	37.7	36.3	30.3
Allied Lines	52.3	54.4	46.5	43.5	42.2	40.5	6.7	49.5	47.8	46.1	43.0
Inland Marine	28.2	37.4	28.5	21.1	22.4	26.8	31.1	19.5	28.2	31.7	27.5
Medical Professional Liability	19.4	25.9	(9.6)	0.1	(7.8)	6.7	14.0	14.1	10.5	(2.0)	7.1
Other Liability*	18.3	10.7	7.8	8.6	5.3	(7.6)	26.3	12.5	2.7	4.3	8.9
Products Liability	(16.7)	(43.0)	24.2	1.8	35.7	13.5	19.8	11.8	(0.5)	(23.1)	2.4
Workers Compensation	8.4	3.6	3.9	9.0	13.5	7.6	7.2	8.9	0.3	4.8	6.7
Mortgage Guaranty	9.0	25.7	26.6	17.8	27.5	26.8	45.8	39.1	5.5	33.4	25.7
Financial Guaranty*	25.2	8.1	11.7	16.2	12.8	33.7	16.1	(2.5)	10.3	6.2	13.8
Accident and Health	1.7	3.9	5.7	1.5	3.8	2.9	1.9	2.3	(3.0)	2.0	2.3
Warranty	7.5	10.0	14.3	13.9	12.6	18.5	14.5	11.2	10.1	18.9	13.1
All Other*	22.6	20.6	23.6	31.5	15.7	5.2	24.2	29.7	18.5	21.5	21.3
Total All Lines	20.4	16.5	15.6	14.5	14.9	9.3	17.9	16.2	15.0	14.4	15.5

Hawaii Farmowners Multiple Peril shown as N/M due to negligible earned premiums.

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
Idaho
Losses Incurred As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	57.9	61.0	58.9	63.9	67.3	64.7	58.8	59.1	54.6	57.1	60.3
Private Passenger Auto Physical	56.7	61.0	62.0	64.7	66.4	65.4	66.5	57.9	54.1	62.8	61.8
Private Passenger Auto Total	57.5	61.0	60.2	64.2	66.9	65.0	62.1	58.5	54.3	59.7	60.9
Commercial Auto Liability	57.6	53.0	53.0	65.8	44.3	64.4	63.8	65.7	58.0	59.6	58.5
Commercial Auto Physical	60.2	62.2	68.1	63.8	59.8	63.6	60.0	53.7	48.8	54.7	59.5
Commercial Auto Total	58.4	55.8	57.7	65.1	49.4	64.1	62.5	61.5	54.9	58.0	58.7
Homeowners Multiple Peril	60.7	53.0	65.6	60.8	52.4	74.9	98.3	58.3	62.5	72.2	65.9
Farmowners Multiple Peril	69.6	59.6	51.9	67.5	50.4	101.7	60.4	53.4	70.4	74.5	66.0
Commercial Multiple Peril	33.8	42.0	34.8	43.5	41.1	93.7	66.8	44.4	73.7	42.6	51.6
Fire	40.3	38.2	8.5	33.2	51.6	122.7	33.8	91.8	49.7	133.6	60.3
Allied Lines	39.3	48.9	87.8	84.5	40.9	125.1	54.9	50.7	70.1	112.2	71.4
Inland Marine	57.3	56.8	40.1	34.2	63.2	48.5	41.8	50.3	53.2	42.7	48.8
Medical Professional Liability	17.4	29.3	34.5	19.0	48.3	46.0	51.9	35.9	46.4	73.1	40.2
Other Liability*	34.1	37.5	13.8	31.8	35.2	36.0	34.8	41.1	45.8	54.1	36.4
Products Liability	39.5	36.6	21.3	50.6	63.4	37.5	45.9	50.2	45.6	24.6	41.5
Workers Compensation	72.8	64.1	74.4	72.5	64.8	63.2	60.9	73.0	63.7	67.6	67.7
Mortgage Guaranty	201.0	91.4	36.3	18.8	6.7	2.3	(0.9)	(0.2)	19.9	(2.8)	37.2
Financial Guaranty*	(0.0)	0.0	0.0	0.0	0.0	0.0	0.0	(0.0)	0.0	0.0	(0.0)
Accident and Health	71.9	64.6	76.1	101.8	96.5	81.8	87.6	81.1	78.9	86.9	82.7
Warranty	65.8	73.9	48.7	47.2	42.5	29.7	41.6	45.7	37.8	47.1	48.0
All Other*	14.1	17.3	39.1	11.8	29.0	37.2	70.3	52.4	29.6	15.1	31.6
Total All Lines	55.4	54.2	55.9	58.1	55.7	67.3	62.9	56.9	57.3	62.2	58.6

*See technical notes

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**2021 Profitability Report
Idaho
Underwriting Profit As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	5.9	2.3	5.3	0.2	(2.8)	2.3	8.8	8.4	10.2	10.9	5.1
Private Passenger Auto Physical	9.4	3.6	3.6	0.8	0.3	2.9	1.3	11.3	12.5	6.0	5.2
Private Passenger Auto Total	7.3	2.8	4.6	0.5	(1.5)	2.5	5.6	9.7	11.2	8.7	5.1
Commercial Auto Liability	3.0	8.3	6.8	(2.9)	20.1	(0.8)	(1.4)	(3.5)	6.9	7.1	4.4
Commercial Auto Physical	1.9	(1.2)	(4.7)	(0.9)	6.1	1.6	5.9	13.3	18.5	14.0	5.5
Commercial Auto Total	2.7	5.4	3.3	(2.2)	15.5	(0.0)	1.1	2.4	10.9	9.4	4.8
Homeowners Multiple Peril	3.4	10.6	(2.7)	2.4	12.8	(11.0)	(36.2)	8.0	3.4	(6.9)	(1.6)
Farmowners Multiple Peril	(5.3)	5.2	12.0	(3.0)	17.3	(37.3)	5.1	13.3	(4.7)	(13.5)	(1.1)
Commercial Multiple Peril	28.5	18.8	24.3	17.6	16.6	(37.3)	(7.8)	14.5	(17.3)	18.5	7.6
Fire	30.2	30.6	63.3	35.8	16.6	(60.4)	37.4	(25.0)	14.6	(64.0)	7.9
Allied Lines	45.4	33.4	(9.8)	(8.6)	35.6	(53.0)	16.2	24.3	6.0	(36.7)	5.3
Inland Marine	12.2	11.9	29.7	36.1	7.8	22.9	28.1	18.9	16.3	23.4	20.7
Medical Professional Liability	28.2	11.0	2.1	26.2	(4.8)	(5.4)	(9.7)	6.2	0.7	(35.5)	1.9
Other Liability*	27.5	13.8	54.0	36.6	26.1	18.6	28.6	25.9	18.8	11.3	26.1
Products Liability	18.9	(23.6)	22.1	(6.3)	(33.7)	6.4	(11.1)	(6.9)	(1.9)	21.8	(1.4)
Workers Compensation	(9.8)	(0.7)	(12.2)	(8.7)	(0.2)	(2.9)	3.2	(13.4)	(2.8)	(7.3)	(5.5)
Mortgage Guaranty	(127.8)	(18.3)	36.6	55.7	67.1	72.1	77.5	77.1	57.4	79.6	37.7
Financial Guaranty*	27.8	41.8	24.3	3.7	30.0	(79.6)	20.6	0.8	(104.1)	(25.6)	(6.0)
Accident and Health	(3.4)	0.4	(4.2)	(30.7)	(35.3)	(8.5)	(20.5)	(11.2)	(7.6)	(13.4)	(13.4)
Warranty	13.7	15.9	42.2	37.7	34.5	44.4	43.0	34.9	47.3	44.5	35.8
All Other*	48.1	43.5	19.9	50.3	29.5	19.7	(16.0)	5.1	32.6	47.6	28.0
Total All Lines	9.5	8.9	8.1	6.6	8.8	(3.8)	1.9	8.6	7.4	3.6	6.0

*See technical notes

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**2021 Profitability Report
Idaho
Profit on Insurance Transactions
As a Percent of Direct Premiums
Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	7.0	4.7	6.7	3.0	0.9	4.4	10.2	9.8	10.7	11.4	6.9
Private Passenger Auto Physical	7.1	3.4	3.8	1.6	1.0	2.7	2.1	10.1	10.7	5.7	4.8
Private Passenger Auto Total	7.0	4.2	5.5	2.4	0.9	3.7	6.8	9.9	10.7	8.8	6.0
Commercial Auto Liability	5.9	10.1	8.5	2.2	17.1	4.0	3.7	2.6	9.9	10.2	7.4
Commercial Auto Physical	2.1	0.3	(2.0)	0.6	5.0	2.0	6.0	11.4	15.4	12.1	5.3
Commercial Auto Total	4.8	7.2	5.2	1.7	13.0	3.3	4.5	5.7	11.8	10.8	6.8
Homeowners Multiple Peril	4.2	8.9	(0.5)	3.5	9.9	(5.4)	(26.4)	8.6	4.5	(3.3)	0.4
Farmowners Multiple Peril	(1.3)	5.7	10.0	0.1	12.8	(22.6)	6.0	12.6	(1.9)	(8.6)	1.3
Commercial Multiple Peril	22.4	15.8	19.0	14.7	13.7	(20.7)	(2.3)	15.5	(10.2)	18.8	8.7
Fire	21.1	21.5	42.1	27.7	11.7	(36.5)	32.7	(17.5)	13.0	(47.5)	6.8
Allied Lines	30.3	22.4	(6.2)	(4.7)	23.9	(30.5)	16.0	21.8	6.5	(26.9)	5.3
Inland Marine	8.4	8.3	19.4	23.5	5.1	15.3	23.0	16.0	13.9	19.6	15.3
Medical Professional Liability	26.8	15.3	8.2	24.0	2.1	4.1	2.3	13.1	9.5	(18.1)	8.7
Other Liability*	27.0	17.0	42.5	29.2	20.9	19.7	30.5	27.6	20.9	15.1	25.0
Products Liability	26.2	(2.1)	24.4	4.8	(12.9)	16.8	5.9	5.3	7.9	25.2	10.1
Workers Compensation	0.8	3.5	(2.3)	0.6	5.3	4.0	8.8	(4.3)	3.3	2.6	2.2
Mortgage Guaranty	(60.7)	8.9	30.3	31.8	37.0	39.1	52.6	57.2	39.4	51.5	28.7
Financial Guaranty*	51.2	30.4	26.1	0.6	29.7	(25.7)	26.0	7.6	(88.8)	(15.7)	4.1
Accident and Health	(6.9)	4.2	0.4	(17.9)	(22.3)	(7.2)	(9.3)	(2.5)	3.8	(4.5)	(6.2)
Warranty	9.7	15.4	36.5	32.5	29.2	35.7	41.2	36.8	47.4	45.1	32.9
All Other*	33.3	30.1	14.3	33.4	20.0	15.7	(9.0)	8.3	29.7	41.3	21.7
Total All Lines	10.0	9.1	8.5	7.3	8.3	0.7	5.0	10.2	8.8	6.3	7.4

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
Idaho
Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	10.0	7.6	8.9	5.7	3.6	6.7	13.0	12.4	12.3	12.6	9.3
Private Passenger Auto Physical	12.9	7.6	7.7	5.0	4.1	6.3	5.8	16.3	15.8	9.6	9.1
Private Passenger Auto Total	10.9	7.6	8.5	5.5	3.8	6.6	10.5	13.8	13.6	11.5	9.2
Commercial Auto Liability	7.7	10.2	8.6	4.5	13.9	5.6	5.7	4.9	9.2	9.3	7.9
Commercial Auto Physical	5.7	3.7	1.0	3.7	8.0	5.1	10.1	16.1	19.3	15.5	8.8
Commercial Auto Total	7.2	8.8	6.9	4.3	12.5	5.5	6.7	7.6	11.6	10.7	8.2
Homeowners Multiple Peril	7.6	11.8	2.7	6.3	12.0	(1.8)	(23.7)	11.6	7.1	(0.2)	3.3
Farmowners Multiple Peril	2.0	8.7	12.2	3.2	14.8	(17.5)	9.1	15.7	1.1	(4.6)	4.4
Commercial Multiple Peril	19.9	14.8	16.6	13.6	12.6	(11.0)	1.2	15.0	(4.2)	14.7	9.3
Fire	25.4	23.6	41.7	29.1	13.4	(24.5)	32.4	(14.0)	15.1	(33.7)	10.8
Allied Lines	45.4	32.5	(4.2)	(2.5)	30.3	(28.0)	20.5	27.1	9.6	(23.9)	10.7
Inland Marine	14.2	13.4	26.4	33.4	9.4	22.3	35.4	24.4	19.4	25.0	22.3
Medical Professional Liability	17.6	11.0	6.9	14.0	3.8	4.9	4.2	10.1	7.5	(4.3)	7.6
Other Liability*	15.8	11.6	22.7	17.6	13.1	12.3	18.9	18.4	14.0	10.7	15.5
Products Liability	12.8	2.6	12.9	5.1	(2.4)	9.4	5.5	5.4	6.0	14.1	7.1
Workers Compensation	3.7	5.3	1.8	3.4	5.8	5.2	8.4	0.6	4.6	4.1	4.3
Mortgage Guaranty	(24.2)	7.9	22.5	29.8	38.7	45.0	72.9	81.4	51.7	61.6	38.8
Financial Guaranty*	11.6	6.6	6.1	4.2	7.0	2.2	20.5	3.7	(6.8)	2.1	5.7
Accident and Health	0.1	5.0	3.2	(3.3)	(5.4)	0.3	(0.2)	2.3	4.0	1.2	0.7
Warranty	13.4	12.2	17.0	14.5	15.0	18.5	22.7	17.9	18.4	17.9	16.7
All Other*	33.5	29.8	14.7	30.2	19.4	15.6	(4.7)	9.7	25.7	33.8	20.8
Total All Lines	11.4	10.4	9.5	8.7	9.2	3.6	7.3	11.7	9.7	7.5	8.9

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
Illinois
Losses Incurred As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	58.0	62.5	63.4	66.0	69.1	66.5	63.5	63.4	52.1	63.5	62.8
Private Passenger Auto Physical	64.1	62.1	64.3	62.0	62.9	62.2	61.7	64.8	56.5	70.9	63.2
Private Passenger Auto Total	60.6	62.3	63.8	64.2	66.4	64.6	62.7	64.1	54.1	66.9	63.0
Commercial Auto Liability	56.8	65.4	56.1	61.3	60.2	67.6	66.4	66.1	59.4	58.7	61.8
Commercial Auto Physical	67.4	61.5	62.0	55.4	61.8	60.2	56.9	55.7	46.8	54.6	58.2
Commercial Auto Total	59.3	64.5	57.5	59.9	60.5	65.8	64.2	63.6	56.3	57.6	60.9
Homeowners Multiple Peril	65.4	70.5	73.5	60.4	56.6	81.5	66.7	82.0	82.4	62.4	70.1
Farmowners Multiple Peril	59.6	60.8	53.5	53.4	48.5	69.1	49.2	57.2	63.8	67.6	58.3
Commercial Multiple Peril	50.8	49.5	53.7	41.9	46.8	54.5	57.5	58.8	83.2	54.6	55.1
Fire	40.8	23.3	49.6	39.0	79.6	39.5	46.5	65.8	56.1	64.2	50.5
Allied Lines	243.7	136.7	60.5	54.3	36.1	41.7	36.4	84.8	56.2	44.5	79.5
Inland Marine	56.7	51.8	48.5	46.2	64.4	49.9	48.5	48.3	76.6	43.3	53.4
Medical Professional Liability	27.6	20.0	30.5	43.9	53.6	55.4	59.2	64.6	62.1	52.3	46.9
Other Liability*	44.7	47.6	38.2	56.1	48.7	46.4	58.2	74.7	65.7	58.8	53.9
Products Liability	67.4	31.1	57.9	98.2	31.2	53.9	48.8	23.8	66.3	48.5	52.7
Workers Compensation	72.2	60.5	61.3	53.1	54.1	44.0	43.9	45.0	51.3	49.0	53.4
Mortgage Guaranty	239.6	110.6	65.5	46.0	24.2	20.4	15.1	17.8	44.3	19.9	60.3
Financial Guaranty*	(100.2)	(40.0)	77.9	(179.8)	(0.5)	52.1	(103.7)	(136.6)	(67.1)	(10.9)	(50.9)
Accident and Health	92.2	84.5	85.7	98.4	69.2	74.7	70.3	79.8	87.2	64.1	80.6
Warranty	73.3	95.9	107.5	51.9	52.1	59.5	68.6	63.8	53.1	58.2	68.4
All Other*	45.5	20.1	25.6	35.6	34.9	7.9	18.7	30.8	38.2	27.6	28.5
Total All Lines	68.8	62.4	58.3	56.3	56.1	57.6	56.7	64.8	62.9	57.8	60.2

*See technical notes

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**2021 Profitability Report
Illinois
Underwriting Profit As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	4.1	(1.5)	(1.5)	(4.4)	(6.1)	(2.3)	0.5	0.5	9.2	1.8	0.0
Private Passenger Auto Physical	0.7	2.1	1.0	3.4	4.5	6.3	6.4	3.2	8.3	(3.2)	3.3
Private Passenger Auto Total	2.7	0.0	(0.4)	(1.0)	(1.4)	1.4	3.1	1.7	8.8	(0.5)	1.5
Commercial Auto Liability	1.2	(7.8)	2.2	(2.5)	(0.3)	(7.5)	(4.0)	(3.8)	(0.0)	6.3	(1.6)
Commercial Auto Physical	(6.8)	(1.4)	1.2	7.5	2.6	5.0	8.6	10.6	20.4	12.0	6.0
Commercial Auto Total	(0.7)	(6.3)	2.0	(0.2)	0.4	(4.5)	(1.1)	(0.4)	4.9	7.7	0.2
Homeowners Multiple Peril	(1.9)	(9.5)	(10.9)	3.2	8.2	(18.7)	(1.5)	(19.5)	(18.5)	3.9	(6.5)
Farmowners Multiple Peril	5.3	2.0	12.4	10.4	18.0	(5.5)	17.0	8.6	1.4	(3.4)	6.6
Commercial Multiple Peril	6.7	4.5	1.8	13.8	9.1	1.2	(0.6)	(3.5)	(30.6)	3.6	0.6
Fire	29.7	46.9	17.8	28.8	(14.6)	30.0	23.1	4.1	17.8	9.9	19.4
Allied Lines	(166.0)	(59.1)	18.7	22.3	40.4	34.9	36.0	(11.3)	19.7	34.2	(3.0)
Inland Marine	9.4	14.9	19.7	21.6	3.9	20.1	20.2	20.3	(9.8)	23.3	14.4
Medical Professional Liability	27.5	27.4	13.2	(2.8)	(15.7)	(9.7)	(20.7)	(30.7)	(19.5)	(10.0)	(4.1)
Other Liability*	19.8	13.7	27.8	7.2	18.0	17.3	6.1	(11.9)	(3.2)	7.9	10.3
Products Liability	(67.3)	(4.1)	(74.2)	(87.1)	(21.1)	(32.1)	(2.2)	(4.4)	(30.0)	1.5	(32.1)
Workers Compensation	(8.6)	4.0	3.8	13.4	10.6	21.7	22.3	19.7	11.5	14.5	11.3
Mortgage Guaranty	(168.5)	(38.2)	6.5	26.6	49.1	52.0	58.7	57.1	32.5	53.3	12.9
Financial Guaranty*	122.2	75.2	(44.1)	189.1	15.9	(47.1)	68.8	98.6	55.9	(1.0)	53.4
Accident and Health	(23.2)	(20.0)	(13.5)	(27.1)	4.7	(0.4)	2.3	(7.8)	(17.1)	7.4	(9.5)
Warranty	15.1	(8.4)	(19.1)	(47.7)	38.1	22.0	18.3	17.7	29.1	29.0	9.4
All Other*	11.1	40.9	42.9	17.1	24.1	57.9	45.0	29.9	24.1	31.8	32.5
Total All Lines	(4.8)	0.3	5.5	5.9	8.1	6.8	8.0	(1.2)	(0.1)	8.1	3.7

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
Illinois
Profit on Insurance Transactions
As a Percent of Direct Premiums
Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	6.6	2.9	2.9	0.5	(0.9)	1.7	4.2	4.2	10.5	4.7	3.7
Private Passenger Auto Physical	1.3	2.3	2.0	3.1	3.6	4.8	6.1	3.6	7.2	(1.7)	3.2
Private Passenger Auto Total	4.4	2.6	2.5	1.6	1.1	3.1	5.0	3.9	9.0	1.8	3.5
Commercial Auto Liability	6.7	0.9	6.3	2.8	4.3	0.4	2.1	2.5	5.2	10.0	4.1
Commercial Auto Physical	(3.6)	0.1	1.7	5.9	2.6	4.2	8.1	9.2	16.8	10.4	5.5
Commercial Auto Total	4.3	0.7	5.2	3.5	3.9	1.3	3.5	4.1	8.0	10.1	4.5
Homeowners Multiple Peril	0.9	(4.1)	(5.6)	4.0	6.9	(10.4)	1.0	(13.0)	(12.5)	5.4	(2.7)
Farmowners Multiple Peril	5.3	3.1	9.8	8.4	13.0	(2.2)	15.0	8.5	2.7	(1.0)	6.3
Commercial Multiple Peril	8.8	7.1	5.0	12.7	9.3	4.7	3.8	2.0	(20.2)	7.0	4.0
Fire	20.8	31.9	12.7	23.5	(8.3)	21.6	20.9	5.9	16.0	10.3	15.5
Allied Lines	(105.1)	(35.8)	12.4	15.2	26.7	25.9	30.8	(6.8)	17.0	28.5	0.9
Inland Marine	6.8	10.2	13.0	14.3	2.8	13.7	16.9	17.2	(6.4)	19.9	10.8
Medical Professional Liability	31.4	31.3	19.8	9.6	(0.3)	6.3	(2.0)	(10.8)	(2.0)	7.1	9.0
Other Liability*	22.4	21.2	27.6	12.2	17.9	21.2	13.7	0.8	6.4	14.9	15.8
Products Liability	(9.7)	27.1	(20.9)	(30.7)	11.1	8.2	27.1	22.0	(4.7)	18.9	4.8
Workers Compensation	4.0	9.1	10.8	17.2	14.7	23.1	27.0	24.8	17.5	22.4	17.0
Mortgage Guaranty	(78.2)	5.4	18.0	18.3	28.9	29.4	40.4	43.5	21.6	32.9	16.0
Financial Guaranty*	131.8	64.5	(1.7)	140.8	25.8	28.9	67.5	48.1	28.4	(30.9)	50.3
Accident and Health	(15.0)	(6.0)	(2.5)	(12.2)	3.4	(1.3)	7.4	(2.4)	(5.5)	10.0	(2.4)
Warranty	13.7	(2.7)	(8.9)	(30.7)	31.3	21.4	20.7	23.9	31.2	30.6	13.1
All Other*	12.5	31.8	32.0	14.2	19.2	42.8	40.1	27.5	22.8	29.0	27.2
Total All Lines	2.4	5.4	8.3	8.1	8.8	9.0	11.1	3.9	4.2	10.9	7.2

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
Illinois
Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	9.1	5.8	5.4	3.5	2.1	4.5	6.9	6.8	11.4	6.6	6.2
Private Passenger Auto Physical	5.1	6.3	5.6	7.1	7.4	9.0	11.5	8.0	12.1	0.7	7.3
Private Passenger Auto Total	7.8	5.9	5.5	4.7	3.9	6.0	8.4	7.2	11.6	4.5	6.6
Commercial Auto Liability	7.4	3.9	6.9	4.8	5.5	3.3	4.4	4.8	5.9	8.9	5.6
Commercial Auto Physical	(1.0)	3.4	4.9	9.6	5.6	7.5	12.8	14.1	21.3	14.2	9.3
Commercial Auto Total	6.3	3.8	6.6	5.5	5.5	3.9	5.7	6.2	8.2	9.7	6.1
Homeowners Multiple Peril	4.2	(0.4)	(2.0)	6.8	9.2	(6.3)	4.0	(9.5)	(8.5)	7.6	0.5
Farmowners Multiple Peril	9.1	6.6	12.9	11.6	16.0	0.8	19.4	12.3	5.5	1.8	9.6
Commercial Multiple Peril	9.5	8.2	6.4	11.7	9.1	6.1	5.8	4.5	(10.4)	7.2	5.8
Fire	24.9	34.7	14.6	24.3	(4.3)	20.9	23.5	8.6	17.1	11.4	17.6
Allied Lines	(103.6)	(31.2)	17.5	21.4	35.4	34.9	44.1	(5.6)	22.8	37.0	7.3
Inland Marine	11.9	15.8	18.4	20.4	6.3	19.6	26.1	25.7	(4.5)	24.0	16.4
Medical Professional Liability	15.4	14.6	10.0	6.3	2.7	5.1	2.3	(0.9)	2.1	4.7	6.2
Other Liability*	13.4	11.1	14.0	8.1	10.0	11.2	9.6	3.4	5.4	8.9	9.5
Products Liability	1.5	8.6	(0.8)	(2.9)	4.9	4.5	9.0	7.9	1.7	7.5	4.2
Workers Compensation	5.1	7.5	7.9	10.8	9.3	12.6	15.6	14.3	9.9	11.8	10.5
Mortgage Guaranty	(19.4)	5.0	9.6	11.9	19.7	21.9	37.0	43.7	21.8	28.8	18.0
Financial Guaranty*	20.3	10.7	3.0	21.6	7.2	6.2	15.1	15.2	17.6	(9.6)	10.7
Accident and Health	(1.4)	1.5	2.3	(0.3)	4.0	2.5	6.0	2.0	0.7	7.2	2.5
Warranty	12.3	1.2	(3.4)	(10.1)	17.1	12.5	14.2	12.2	14.8	15.2	8.6
All Other*	11.2	22.5	22.1	11.9	14.1	29.2	35.2	26.5	21.2	24.7	21.9
Total All Lines	4.9	6.8	8.2	8.3	8.5	8.7	11.1	5.8	5.5	9.8	7.8

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
Indiana
Losses Incurred As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	59.4	61.4	61.9	66.7	68.6	62.8	59.0	59.3	49.6	59.4	60.8
Private Passenger Auto Physical	68.0	65.4	65.7	64.3	64.3	60.7	60.2	63.0	53.9	74.1	64.0
Private Passenger Auto Total	63.0	63.1	63.5	65.7	66.8	61.9	59.5	60.9	51.5	65.9	62.2
Commercial Auto Liability	51.3	60.8	62.4	68.7	73.6	60.6	69.9	67.4	58.1	57.3	63.0
Commercial Auto Physical	66.4	64.9	66.0	65.5	56.5	58.9	60.8	60.9	52.5	62.1	61.4
Commercial Auto Total	55.5	61.9	63.4	67.8	68.5	60.1	67.2	65.5	56.4	58.7	62.5
Homeowners Multiple Peril	92.6	60.5	53.3	44.7	53.7	57.5	47.5	57.9	61.0	64.5	59.3
Farmowners Multiple Peril	101.2	63.5	51.2	36.0	48.4	68.7	41.5	55.5	47.3	50.0	56.3
Commercial Multiple Peril	68.1	56.6	57.2	42.2	49.8	48.0	47.1	63.7	52.5	51.5	53.7
Fire	37.0	28.7	34.4	22.0	27.3	32.8	40.4	37.3	38.8	34.6	33.3
Allied Lines	210.8	101.1	47.1	82.2	45.4	43.6	39.0	91.6	38.4	26.7	72.6
Inland Marine	49.6	39.8	44.9	32.5	67.0	52.6	36.3	44.5	92.5	55.9	51.6
Medical Professional Liability	31.7	5.1	22.6	30.9	31.8	10.7	38.6	42.2	29.9	37.3	28.1
Other Liability*	54.8	37.9	43.4	60.3	59.1	74.4	40.7	45.1	51.9	54.0	52.2
Products Liability	62.8	29.5	118.2	52.0	13.4	31.9	61.1	44.0	38.0	38.9	49.0
Workers Compensation	65.4	62.3	58.8	54.3	54.7	43.8	50.6	44.4	50.5	47.9	53.3
Mortgage Guaranty	118.7	50.2	19.9	17.5	10.6	9.6	2.5	4.8	20.2	5.0	25.9
Financial Guaranty*	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	0.0	0.0	(0.0)	0.0	0.0	(0.0)
Accident and Health	85.9	82.4	86.5	82.9	96.0	83.2	85.8	87.4	76.6	70.9	83.8
Warranty	55.5	59.5	76.2	55.9	54.4	68.4	65.4	77.6	65.5	59.8	63.8
All Other*	24.5	19.9	15.7	24.8	29.7	27.9	27.5	18.1	32.0	23.9	24.4
Total All Lines	76.3	59.0	55.1	55.2	57.8	56.2	51.3	57.4	53.3	56.0	57.8

*See technical notes

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**2021 Profitability Report
Indiana
Underwriting Profit As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	3.7	0.9	1.5	(3.9)	(4.6)	2.9	7.3	7.0	14.3	7.6	3.7
Private Passenger Auto Physical	(3.2)	(0.8)	0.1	1.9	3.3	8.6	8.9	6.1	12.6	(5.9)	3.2
Private Passenger Auto Total	0.9	0.2	0.9	(1.4)	(1.2)	5.3	8.0	6.6	13.6	1.6	3.4
Commercial Auto Liability	10.1	(0.4)	(3.5)	(10.1)	(14.6)	2.5	(9.1)	(6.1)	5.2	7.9	(1.8)
Commercial Auto Physical	(5.4)	(3.8)	(3.8)	(3.5)	8.0	6.1	4.5	4.7	13.8	4.3	2.5
Commercial Auto Total	5.7	(1.3)	(3.6)	(8.2)	(7.8)	3.6	(5.0)	(2.9)	7.8	6.8	(0.5)
Homeowners Multiple Peril	(32.5)	2.1	12.1	21.3	12.0	8.5	20.2	8.2	4.6	1.6	5.8
Farmowners Multiple Peril	(37.2)	1.6	16.6	32.6	18.7	(2.4)	26.5	11.5	19.8	17.6	10.5
Commercial Multiple Peril	(12.9)	(1.7)	(0.3)	14.7	5.4	9.7	10.0	(7.9)	4.2	7.9	2.9
Fire	34.1	41.1	37.7	51.1	42.2	37.3	29.9	33.2	32.7	37.9	37.7
Allied Lines	(132.1)	(22.8)	32.1	(6.7)	29.9	32.9	32.8	(18.4)	39.2	52.7	4.0
Inland Marine	11.8	21.7	20.1	33.1	(4.1)	11.2	25.7	18.2	(30.8)	4.5	11.1
Medical Professional Liability	7.5	66.9	30.2	21.3	14.3	49.3	10.4	2.0	10.8	23.5	23.6
Other Liability*	3.6	23.4	15.8	(2.8)	(0.7)	(18.5)	18.7	16.0	6.7	10.8	7.3
Products Liability	(13.5)	11.3	(139.4)	(7.4)	45.6	(14.0)	(21.5)	4.2	(0.8)	9.9	(12.6)
Workers Compensation	1.1	3.9	8.5	13.9	12.1	24.1	15.6	22.8	14.1	18.0	13.4
Mortgage Guaranty	(43.4)	24.7	53.9	57.0	62.9	64.2	73.4	71.5	57.4	71.1	49.3
Financial Guaranty*	45.7	36.5	36.7	38.1	27.4	17.8	12.1	(1.2)	11.6	6.2	23.1
Accident and Health	(18.6)	(16.9)	(16.0)	(10.4)	(23.4)	(8.7)	(14.7)	(16.7)	(6.6)	(8.9)	(14.1)
Warranty	33.3	29.5	13.8	33.1	34.9	23.5	27.7	4.2	20.1	34.0	25.4
All Other*	38.4	43.8	48.6	38.4	29.9	32.9	33.2	44.1	31.2	38.1	37.9
Total All Lines	(13.2)	4.8	9.1	9.3	6.6	9.1	14.1	8.0	11.1	10.4	6.9

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
Indiana
Profit on Insurance Transactions
As a Percent of Direct Premiums
Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	6.0	4.1	4.5	0.6	(0.1)	4.9	9.2	8.9	14.1	9.0	6.1
Private Passenger Auto Physical	(1.2)	0.4	1.4	2.2	2.8	6.3	8.0	5.9	10.7	(3.8)	3.3
Private Passenger Auto Total	3.0	2.6	3.2	1.3	1.1	5.5	8.7	7.6	12.7	3.3	4.9
Commercial Auto Liability	11.7	5.1	2.3	(2.1)	(4.7)	7.2	(1.6)	1.0	9.1	11.1	3.9
Commercial Auto Physical	(2.7)	(1.5)	(1.6)	(1.1)	6.2	5.0	5.0	4.6	11.7	4.5	3.0
Commercial Auto Total	7.7	3.3	1.2	(1.8)	(1.4)	6.5	0.3	2.0	9.8	9.2	3.7
Homeowners Multiple Peril	(19.1)	3.4	9.1	15.5	9.2	7.1	18.0	8.6	5.5	3.4	6.1
Farmowners Multiple Peril	(22.0)	3.2	12.8	23.0	13.5	(0.0)	22.8	11.0	17.3	15.7	9.7
Commercial Multiple Peril	(3.6)	3.5	4.0	13.5	7.1	10.3	12.1	(1.4)	7.2	10.3	6.3
Fire	23.3	27.7	24.9	37.2	28.1	25.5	25.6	28.0	27.2	31.7	27.9
Allied Lines	(83.0)	(12.3)	21.1	(3.3)	20.6	24.9	28.6	(12.2)	32.3	42.9	5.9
Inland Marine	8.0	14.5	13.2	21.7	(2.5)	7.8	21.2	15.5	(23.1)	4.9	8.1
Medical Professional Liability	20.5	58.2	31.5	26.0	19.6	44.4	21.9	14.5	20.9	30.8	28.8
Other Liability*	12.1	24.9	18.2	5.1	5.3	(2.2)	24.9	22.4	13.5	16.4	14.1
Products Liability	8.2	22.9	(79.1)	5.7	39.0	3.5	(1.7)	14.9	9.6	18.8	4.2
Workers Compensation	7.0	5.7	11.1	15.1	13.4	22.3	19.3	24.8	16.9	22.6	15.8
Mortgage Guaranty	(6.8)	37.8	43.2	34.5	35.9	35.5	50.6	53.7	40.0	45.3	37.0
Financial Guaranty*	63.0	16.8	30.4	28.6	23.2	52.3	22.3	(1.0)	30.7	17.4	28.4
Accident and Health	(18.4)	(9.4)	(11.3)	(8.6)	(18.4)	(9.6)	(8.7)	(11.1)	0.3	(4.9)	(10.0)
Warranty	26.7	24.9	16.0	28.5	30.7	24.7	31.9	13.6	25.2	36.7	25.9
All Other*	27.8	31.3	33.3	25.8	20.8	24.8	29.8	38.3	27.9	33.5	29.3
Total All Lines	(4.8)	6.7	9.0	9.1	6.8	9.2	14.8	9.9	11.9	11.5	8.4

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
Indiana
Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	8.8	6.9	6.9	3.6	2.7	7.1	11.8	11.3	15.0	10.4	8.5
Private Passenger Auto Physical	1.6	3.9	4.8	5.9	6.4	10.8	14.2	11.0	16.3	(1.8)	7.3
Private Passenger Auto Total	6.5	5.9	6.2	4.3	4.0	8.4	12.6	11.2	15.4	6.1	8.1
Commercial Auto Liability	11.0	6.6	4.5	1.8	0.1	7.2	1.9	3.8	8.3	9.6	5.5
Commercial Auto Physical	0.1	1.7	1.4	2.0	9.3	8.2	8.8	8.4	15.3	7.5	6.3
Commercial Auto Total	9.1	5.7	3.9	1.8	1.9	7.4	3.3	4.7	9.7	9.2	5.7
Homeowners Multiple Peril	(15.8)	6.6	11.6	17.9	11.6	9.6	21.7	11.7	8.0	5.9	8.9
Farmowners Multiple Peril	(19.1)	6.4	15.1	25.3	15.9	3.0	26.7	14.3	19.5	17.4	12.4
Commercial Multiple Peril	0.8	5.7	5.7	12.0	7.6	9.7	12.0	2.1	7.6	9.5	7.3
Fire	29.2	32.9	30.1	43.2	29.7	27.3	31.5	33.2	30.0	32.4	31.9
Allied Lines	(80.9)	(8.8)	28.1	(0.6)	25.0	31.6	38.9	(11.8)	41.7	57.0	12.0
Inland Marine	14.0	21.5	18.9	29.8	(0.3)	12.9	32.8	24.1	(24.0)	8.1	13.8
Medical Professional Liability	10.4	23.1	13.7	11.6	9.4	17.9	11.9	8.7	10.8	12.9	13.1
Other Liability*	8.7	14.2	11.3	5.3	5.1	2.1	14.2	13.4	8.8	10.3	9.3
Products Liability	5.9	10.7	(25.8)	5.3	18.4	4.4	2.2	9.2	6.5	9.5	4.6
Workers Compensation	7.5	6.7	9.3	11.4	10.0	14.1	13.8	16.5	11.2	13.9	11.4
Mortgage Guaranty	0.0	21.3	26.6	25.9	29.1	31.6	55.3	63.3	46.1	49.0	34.8
Financial Guaranty*	16.2	7.1	8.6	8.7	11.0	16.5	8.2	3.0	5.4	4.5	8.9
Accident and Health	(7.5)	(1.8)	(2.9)	(1.8)	(8.3)	(1.8)	(1.7)	(2.5)	2.9	0.3	(2.5)
Warranty	18.6	16.5	10.3	14.4	14.8	12.1	15.3	8.1	11.8	15.5	13.7
All Other*	26.0	27.6	29.1	23.5	18.6	21.6	29.8	37.0	26.6	29.2	26.9
Total All Lines	(0.5)	8.5	9.9	10.0	8.0	9.8	15.4	11.3	11.9	11.5	9.6

*See technical notes

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**2021 Profitability Report
Iowa
Losses Incurred As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	56.3	59.6	59.9	63.1	66.3	58.5	57.2	58.8	49.7	58.8	58.8
Private Passenger Auto Physical	55.8	63.4	69.7	58.8	58.7	70.7	65.4	62.8	74.3	67.5	64.7
Private Passenger Auto Total	56.1	61.5	64.8	61.0	62.4	64.7	61.4	60.9	62.6	63.4	61.9
Commercial Auto Liability	45.9	45.6	49.5	51.7	58.5	59.7	60.0	69.4	61.6	60.9	56.3
Commercial Auto Physical	61.2	65.7	73.2	58.6	55.2	76.2	66.7	66.1	79.6	56.7	65.9
Commercial Auto Total	51.2	52.9	58.6	54.4	57.2	66.5	62.8	68.0	68.5	59.3	59.9
Homeowners Multiple Peril	41.8	47.7	79.6	34.8	38.9	84.9	66.9	55.5	259.0	96.3	80.5
Farmowners Multiple Peril	60.9	53.3	97.5	44.4	41.6	90.9	57.2	51.0	168.5	94.4	76.0
Commercial Multiple Peril	46.6	42.5	67.4	34.0	42.8	72.3	127.0	51.0	293.6	89.3	86.6
Fire	18.1	53.2	182.0	46.5	38.7	60.9	59.5	35.4	95.6	50.8	64.1
Allied Lines	171.0	152.1	189.3	56.0	28.0	39.3	108.9	45.5	160.4	37.2	98.8
Inland Marine	40.2	40.5	54.9	37.6	40.9	39.4	40.6	57.2	57.3	40.8	45.0
Medical Professional Liability	45.8	4.9	15.7	42.3	64.8	32.7	110.1	91.3	87.4	46.8	54.2
Other Liability*	42.5	39.8	49.7	53.8	60.9	17.3	50.8	47.5	53.6	52.7	46.9
Products Liability	33.3	30.0	0.1	69.9	19.4	14.0	20.0	42.5	40.5	51.8	32.1
Workers Compensation	67.3	65.5	61.1	57.0	57.7	58.8	49.0	55.4	56.8	65.5	59.4
Mortgage Guaranty	105.0	94.5	33.8	22.0	16.9	14.0	(2.0)	8.9	(8.2)	8.5	29.3
Financial Guaranty*	0.0	0.0	0.0	0.0	0.0	0.0	0.0	(0.0)	0.0	0.0	0.0
Accident and Health	78.2	77.9	84.2	80.5	86.8	79.5	74.8	70.0	55.1	46.6	73.3
Warranty	61.4	44.2	45.8	39.4	46.6	44.3	55.1	55.8	48.3	58.0	49.9
All Other*	27.4	20.1	16.0	34.6	30.6	21.6	32.5	18.7	27.8	37.7	26.7
Total All Lines	75.9	72.9	86.3	51.6	49.9	57.1	68.5	54.3	116.8	61.7	69.5

*See technical notes

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2021 Profitability Report
Iowa
Underwriting Profit As a Percent of
Direct Premiums Earned

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	7.1	3.3	4.1	0.4	(2.5)	8.3	9.6	7.3	14.2	8.0	6.0
Private Passenger Auto Physical	9.6	0.3	(5.9)	6.5	7.9	(4.0)	1.9	5.2	(11.1)	0.5	1.1
Private Passenger Auto Total	8.3	1.8	(0.9)	3.5	2.8	2.1	5.7	6.2	1.0	4.0	3.5
Commercial Auto Liability	15.5	17.1	12.8	10.0	0.9	(0.8)	1.4	(8.2)	3.6	4.2	5.6
Commercial Auto Physical	1.1	(4.9)	(10.9)	4.6	9.9	(12.6)	(2.1)	(1.2)	(16.8)	10.9	(2.2)
Commercial Auto Total	10.4	9.1	3.7	7.9	4.5	(5.6)	(0.1)	(5.2)	(4.3)	6.7	2.7
Homeowners Multiple Peril	25.4	16.9	(18.3)	32.6	28.7	(21.8)	(1.2)	11.1	(217.1)	(33.5)	(17.7)
Farmowners Multiple Peril	5.5	12.3	(33.5)	23.7	27.3	(25.1)	9.7	16.8	(111.6)	(28.2)	(10.3)
Commercial Multiple Peril	16.1	17.3	(8.8)	28.2	17.1	(13.7)	(75.2)	9.5	(258.5)	(30.0)	(29.8)
Fire	51.9	12.6	(128.5)	19.5	25.3	5.4	6.9	33.0	(30.3)	21.7	1.8
Allied Lines	(90.3)	(73.5)	(115.5)	23.1	49.6	38.7	(40.9)	30.9	(89.0)	43.0	(22.4)
Inland Marine	26.4	26.0	12.7	32.5	31.2	33.0	28.7	10.4	11.8	27.5	24.0
Medical Professional Liability	6.1	54.8	45.1	12.7	(16.3)	18.8	(69.9)	(56.8)	(37.0)	0.1	(4.3)
Other Liability*	17.9	19.4	11.3	9.7	2.4	49.1	11.7	12.5	11.5	12.9	15.8
Products Liability	17.7	14.2	71.1	(47.1)	33.6	(19.2)	25.5	14.3	25.0	3.5	13.9
Workers Compensation	(3.1)	(1.8)	4.3	7.8	6.1	3.4	14.3	5.7	3.3	(5.6)	3.5
Mortgage Guaranty	(29.4)	(21.4)	39.4	52.3	56.6	59.6	78.6	66.9	87.1	67.1	45.7
Financial Guaranty*	48.0	41.6	40.2	41.2	29.6	21.2	20.1	0.4	14.7	4.0	26.1
Accident and Health	(10.1)	(11.4)	(14.2)	(10.1)	(14.9)	(5.2)	(4.9)	(2.4)	12.0	26.4	(3.5)
Warranty	26.1	43.4	38.3	47.7	42.4	46.8	38.1	28.8	38.3	33.9	38.4
All Other*	30.9	38.0	44.4	19.3	25.3	37.3	25.0	41.1	32.1	21.3	31.5
Total All Lines	(8.6)	(6.9)	(21.5)	15.1	16.3	8.9	(3.9)	11.6	(56.9)	5.9	(4.0)

*See technical notes

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2021 Profitability Report
Iowa
Profit on Insurance Transactions
As a Percent of Direct Premiums
Earned

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	7.6	5.1	5.8	3.0	1.0	8.1	10.7	8.8	13.8	9.1	7.3
Private Passenger Auto Physical	7.1	1.1	(2.5)	5.2	5.8	(1.9)	2.5	5.1	(8.0)	1.3	1.6
Private Passenger Auto Total	7.3	3.2	1.6	4.1	3.5	3.1	6.6	6.9	2.4	4.9	4.4
Commercial Auto Liability	14.6	15.9	12.3	10.3	4.6	4.3	6.2	(0.9)	7.4	8.2	8.3
Commercial Auto Physical	1.3	(2.4)	(6.4)	3.9	7.2	(7.4)	(0.5)	(0.3)	(12.6)	9.6	(0.8)
Commercial Auto Total	9.9	9.3	5.1	7.8	5.6	(0.5)	3.4	(0.6)	(0.3)	8.7	4.8
Homeowners Multiple Peril	18.4	12.6	(10.8)	22.8	19.9	(12.6)	1.1	10.8	(169.0)	(23.4)	(13.0)
Farmowners Multiple Peril	5.4	9.6	(20.1)	17.1	19.0	(15.0)	9.2	15.0	(86.4)	(19.7)	(6.6)
Commercial Multiple Peril	13.8	14.0	(3.2)	20.9	13.3	(6.2)	(55.7)	11.8	(199.7)	(18.5)	(20.9)
Fire	35.2	9.6	(81.2)	18.6	17.2	5.3	8.1	28.4	(22.0)	19.5	3.9
Allied Lines	(57.9)	(46.3)	(73.8)	16.0	32.2	28.0	(29.5)	27.0	(68.4)	35.6	(13.7)
Inland Marine	17.9	17.4	8.6	21.7	20.8	22.5	24.0	9.7	10.7	23.0	17.6
Medical Professional Liability	13.5	45.2	36.3	14.8	(4.8)	20.5	(43.8)	(34.6)	(18.2)	11.5	4.0
Other Liability*	19.0	20.3	14.3	12.1	5.9	39.7	16.8	17.7	15.8	16.8	17.8
Products Liability	23.3	20.4	55.4	(21.4)	30.6	(1.0)	34.1	22.0	29.5	12.1	20.5
Workers Compensation	5.8	3.5	9.5	12.2	10.5	9.5	19.6	12.9	10.2	5.7	9.9
Mortgage Guaranty	(2.4)	5.4	33.3	31.6	32.1	33.6	55.7	51.0	63.8	42.0	34.6
Financial Guaranty*	59.0	19.4	27.8	26.8	23.7	52.4	25.9	(2.8)	19.3	14.8	26.6
Accident and Health	(11.0)	(3.4)	(6.3)	(4.3)	(9.2)	(4.0)	2.7	2.1	17.4	25.3	0.9
Warranty	22.7	32.4	30.9	38.1	36.2	41.3	40.5	33.7	38.9	35.7	35.0
All Other*	21.9	26.6	30.0	13.1	17.4	27.0	23.0	35.8	28.4	20.0	24.3
Total All Lines	(2.4)	(1.5)	(10.9)	12.6	12.9	9.1	0.6	12.8	(41.7)	8.2	(0.0)

*See technical notes

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2021 Profitability Report
Iowa
Percent of Net Worth
Return on Net Worth

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	10.8	8.1	8.3	5.8	3.7	10.1	13.7	11.7	15.1	10.7	9.8
Private Passenger Auto Physical	13.1	4.8	0.1	9.6	10.1	0.8	6.5	10.0	(7.2)	4.4	5.2
Private Passenger Auto Total	11.7	6.8	4.8	7.4	6.4	6.2	10.6	11.0	5.3	7.9	7.8
Commercial Auto Liability	13.5	14.2	11.2	9.9	5.8	5.7	7.4	2.5	7.6	7.9	8.6
Commercial Auto Physical	4.9	0.6	(4.0)	7.5	10.9	(5.1)	2.4	2.8	(11.0)	13.0	2.2
Commercial Auto Total	11.5	10.7	7.1	9.2	7.2	2.7	5.9	2.6	2.6	9.2	6.9
Homeowners Multiple Peril	22.1	15.9	(7.2)	25.1	22.3	(8.9)	4.1	14.0	(141.5)	(15.5)	(6.9)
Farmowners Multiple Peril	9.0	13.3	(16.7)	19.9	21.8	(11.4)	13.0	19.1	(78.9)	(13.7)	(2.5)
Commercial Multiple Peril	14.3	14.6	0.6	19.4	13.4	(1.6)	(41.0)	12.0	(118.8)	(7.8)	(9.5)
Fire	40.6	12.7	(59.4)	17.4	19.2	7.7	10.9	30.7	(16.4)	19.4	8.3
Allied Lines	(80.5)	(51.6)	(70.9)	22.4	50.2	41.7	(34.6)	35.8	(73.3)	45.9	(11.5)
Inland Marine	24.3	23.2	12.2	26.1	25.8	26.8	31.8	14.5	14.6	27.6	22.7
Medical Professional Liability	10.0	24.1	20.0	10.1	0.6	12.0	(18.0)	(12.8)	(4.8)	6.7	4.8
Other Liability*	13.3	13.5	10.0	8.9	5.7	21.7	12.3	12.6	10.9	11.4	12.0
Products Liability	12.9	11.8	26.6	(5.9)	15.5	2.6	18.4	12.6	14.5	7.7	11.7
Workers Compensation	6.4	5.1	7.9	9.2	7.9	7.5	12.9	9.3	7.2	5.2	7.9
Mortgage Guaranty	1.5	6.4	22.0	23.7	25.4	26.1	51.9	51.5	66.7	47.5	32.3
Financial Guaranty*	27.1	8.4	13.6	13.4	15.1	34.9	19.1	1.3	14.0	4.4	15.1
Accident and Health	(2.0)	1.9	0.9	1.6	(0.6)	1.6	4.0	4.0	9.3	13.5	3.4
Warranty	15.3	23.6	18.3	17.9	16.1	16.6	18.3	15.1	17.5	15.9	17.4
All Other*	23.3	26.2	28.1	13.9	16.9	25.2	24.3	35.1	27.9	19.1	24.0
Total All Lines	1.2	2.1	(5.3)	13.0	13.0	10.1	3.5	13.8	(28.8)	9.0	3.2

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
Kansas
Losses Incurred As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	61.4	60.7	62.9	64.1	68.2	64.6	64.1	62.3	55.4	64.3	62.8
Private Passenger Auto Physical	61.2	66.7	58.6	58.4	65.2	62.4	56.4	62.6	50.5	62.6	60.5
Private Passenger Auto Total	61.3	63.6	60.8	61.3	66.7	63.5	60.4	62.5	53.0	63.5	61.7
Commercial Auto Liability	47.3	56.2	54.8	61.7	61.5	59.3	58.4	59.4	64.9	55.5	57.9
Commercial Auto Physical	71.7	70.4	64.5	61.8	64.1	64.6	62.2	55.4	43.4	52.6	61.1
Commercial Auto Total	56.6	61.7	58.7	61.7	62.5	61.5	59.9	57.8	56.7	54.4	59.1
Homeowners Multiple Peril	56.1	55.1	40.3	39.3	48.0	55.9	41.1	64.1	39.0	56.9	49.6
Farmowners Multiple Peril	61.6	51.2	61.2	51.7	58.0	54.9	46.8	65.6	45.6	81.0	57.8
Commercial Multiple Peril	52.0	60.5	35.1	52.4	43.3	48.3	48.4	53.2	39.5	52.1	48.5
Fire	56.7	69.9	75.5	32.8	40.1	42.5	143.2	125.9	(0.2)	41.4	62.8
Allied Lines	176.1	108.0	92.7	47.6	33.1	49.9	59.2	51.4	33.0	45.2	69.6
Inland Marine	41.4	52.5	42.3	41.1	50.9	59.8	41.1	49.2	47.2	41.5	46.7
Medical Professional Liability	22.3	30.8	83.7	15.3	29.2	18.7	50.3	42.9	82.3	54.6	43.0
Other Liability*	39.3	54.8	38.0	37.3	40.1	49.2	41.7	42.9	61.2	56.2	46.1
Products Liability	68.8	58.1	28.6	85.9	62.5	53.9	67.3	53.1	55.4	67.2	60.1
Workers Compensation	59.7	49.1	46.7	47.6	46.7	47.6	51.5	55.6	52.6	59.2	51.6
Mortgage Guaranty	71.7	36.3	22.2	15.3	10.1	8.1	5.1	7.9	24.5	5.3	20.6
Financial Guaranty*	0.4	0.6	0.4	0.5	2.1	0.0	(0.0)	0.0	0.0	0.0	0.4
Accident and Health	82.1	83.0	85.8	88.4	93.8	93.1	125.3	52.0	82.5	72.9	85.9
Warranty	47.5	36.7	52.4	41.8	42.2	43.9	45.6	44.7	44.1	38.4	43.8
All Other*	25.9	35.7	31.4	29.4	19.6	29.6	38.0	64.1	42.7	30.8	34.7
Total All Lines	75.8	66.0	56.1	49.3	50.5	54.8	53.7	58.3	46.5	55.4	56.6

*See technical notes

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**2021 Profitability Report
Kansas
Underwriting Profit As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	2.4	2.7	1.3	0.1	(3.7)	1.5	3.0	4.8	8.2	2.5	2.3
Private Passenger Auto Physical	4.3	(3.0)	7.5	7.7	1.6	6.1	13.2	6.3	16.1	6.7	6.6
Private Passenger Auto Total	3.3	(0.1)	4.4	3.8	(1.1)	3.7	7.9	5.5	12.1	4.6	4.4
Commercial Auto Liability	14.3	4.8	6.9	(0.3)	(0.9)	5.6	4.7	4.2	(0.5)	12.1	5.1
Commercial Auto Physical	(11.3)	(10.1)	(0.8)	1.1	1.0	1.1	3.9	12.1	25.5	16.5	3.9
Commercial Auto Total	4.6	(0.9)	3.9	0.2	(0.1)	3.8	4.4	7.3	9.4	13.7	4.6
Homeowners Multiple Peril	8.8	8.0	26.1	27.3	17.9	10.0	27.4	1.0	29.8	10.1	16.6
Farmowners Multiple Peril	4.2	13.7	4.3	14.9	8.2	12.3	19.5	0.5	21.8	(16.6)	8.3
Commercial Multiple Peril	7.2	(4.7)	26.0	4.4	16.8	13.7	11.0	6.8	23.3	6.3	11.1
Fire	9.6	(5.1)	(11.7)	34.2	25.5	23.4	(81.9)	(64.9)	71.6	28.3	2.9
Allied Lines	(95.6)	(27.1)	(13.6)	31.4	44.5	27.7	13.3	25.2	45.5	35.5	8.7
Inland Marine	27.2	14.5	26.5	28.0	19.4	9.6	26.9	17.8	22.0	26.0	21.8
Medical Professional Liability	40.3	15.1	(51.5)	32.2	20.9	29.0	(14.7)	(4.4)	(51.1)	(16.7)	(0.1)
Other Liability*	21.6	2.6	24.2	25.0	23.9	10.6	20.8	20.7	(1.1)	5.0	15.3
Products Liability	(29.6)	(14.5)	(47.6)	(64.3)	(44.3)	(18.0)	(32.8)	(5.3)	(13.5)	(23.5)	(29.3)
Workers Compensation	3.9	15.8	17.2	18.5	18.6	15.2	11.0	5.3	8.9	1.5	11.6
Mortgage Guaranty	5.5	39.5	51.7	59.5	63.8	65.7	70.5	68.0	53.1	70.8	54.8
Financial Guaranty*	45.6	38.6	37.9	38.8	25.4	18.8	16.7	(0.6)	13.1	6.8	24.1
Accident and Health	(14.3)	(16.3)	(12.9)	(15.7)	(20.2)	(18.3)	(54.9)	21.9	(10.6)	1.9	(13.9)
Warranty	24.4	35.9	20.5	28.3	28.9	28.4	25.4	19.2	21.5	30.9	26.3
All Other*	32.8	21.9	27.0	28.0	40.0	27.3	17.7	(8.8)	14.0	11.8	21.2
Total All Lines	(9.2)	(0.4)	9.8	17.0	16.0	12.0	12.9	8.1	20.2	12.0	9.8

*See technical notes

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2021 Profitability Report
Kansas
Profit on Insurance Transactions
As a Percent of Direct Premiums
Earned

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	4.2	4.4	3.6	2.5	(0.1)	3.5	5.3	6.6	8.9	4.5	4.3
Private Passenger Auto Physical	3.6	(1.1)	6.2	5.9	1.7	4.7	11.4	5.9	13.4	6.2	5.8
Private Passenger Auto Total	4.0	1.7	4.9	4.2	0.8	4.1	8.2	6.3	11.1	5.3	5.1
Commercial Auto Liability	13.6	7.7	8.3	3.4	3.3	8.2	8.5	8.3	3.8	13.9	7.9
Commercial Auto Physical	(6.7)	(5.7)	0.2	1.7	1.5	1.6	4.3	10.3	20.8	14.0	4.2
Commercial Auto Total	5.9	2.5	5.1	2.7	2.6	5.5	6.8	9.1	10.3	14.0	6.4
Homeowners Multiple Peril	7.5	6.8	17.9	19.2	12.8	8.0	23.4	2.7	25.2	10.0	13.4
Farmowners Multiple Peril	4.5	10.5	4.4	11.3	6.6	9.3	16.9	2.1	18.7	(11.1)	7.3
Commercial Multiple Peril	7.5	(0.4)	19.3	5.2	13.1	11.4	11.5	8.6	20.8	7.7	10.5
Fire	7.5	(1.9)	(6.4)	26.8	17.2	16.7	(61.6)	(47.0)	59.5	24.9	3.6
Allied Lines	(60.6)	(16.4)	(8.3)	21.4	29.5	21.4	13.0	21.9	37.1	29.4	8.8
Inland Marine	18.3	10.0	17.3	18.4	12.9	6.9	22.3	15.3	18.5	21.8	16.2
Medical Professional Liability	35.2	18.6	(25.3)	29.3	19.8	27.2	(0.8)	6.3	(29.6)	(1.6)	7.9
Other Liability*	22.5	9.8	23.1	22.4	20.2	15.5	25.0	24.6	6.4	11.1	18.0
Products Liability	(3.3)	5.3	(17.3)	(28.4)	(15.3)	6.4	(5.8)	11.2	1.8	(6.2)	(5.2)
Workers Compensation	11.1	15.6	18.3	19.9	19.7	18.8	18.5	14.1	16.0	12.5	16.5
Mortgage Guaranty	21.1	43.5	39.3	34.6	35.4	35.6	47.8	50.6	36.4	45.0	38.9
Financial Guaranty*	62.9	22.3	30.3	28.4	22.2	56.2	27.0	(2.2)	22.4	14.1	28.4
Accident and Health	(11.4)	(4.6)	(3.3)	(4.7)	(8.3)	(9.6)	(32.1)	26.3	2.5	8.4	(3.7)
Warranty	20.6	28.3	18.9	23.5	24.4	25.1	26.3	22.0	22.9	30.4	24.2
All Other*	23.6	16.6	19.3	19.3	27.3	21.0	17.9	(2.5)	15.1	12.7	17.0
Total All Lines	(2.8)	2.6	9.0	13.7	12.6	10.9	13.5	9.7	18.8	12.5	10.0

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
Kansas
Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	7.7	7.7	6.5	5.5	2.8	6.2	8.5	9.7	11.1	6.9	7.2
Private Passenger Auto Physical	8.4	2.0	10.8	10.6	5.0	8.8	18.9	11.2	19.7	10.4	10.6
Private Passenger Auto Total	8.0	5.3	8.3	7.6	3.7	7.3	12.7	10.3	14.6	8.4	8.6
Commercial Auto Liability	13.1	8.7	8.7	5.4	5.0	8.3	9.2	9.1	5.3	12.0	8.5
Commercial Auto Physical	(4.9)	(3.1)	3.3	5.0	4.5	4.7	8.3	15.3	26.1	18.0	7.7
Commercial Auto Total	8.3	5.4	7.2	5.3	4.8	7.3	9.0	10.8	10.9	13.5	8.3
Homeowners Multiple Peril	11.1	10.2	20.7	22.1	15.5	10.6	28.2	5.9	27.5	12.1	16.4
Farmowners Multiple Peril	8.1	14.1	7.5	14.3	9.3	12.0	21.4	5.3	21.5	(7.3)	10.6
Commercial Multiple Peril	9.6	3.1	18.5	7.3	13.3	11.9	13.1	10.5	19.5	8.8	11.6
Fire	11.4	1.5	(2.6)	28.0	19.4	18.3	(52.8)	(32.9)	48.5	23.5	6.2
Allied Lines	(68.2)	(15.9)	(5.8)	26.7	37.3	27.6	19.3	31.3	48.3	38.7	13.9
Inland Marine	26.2	15.3	23.5	25.1	18.4	11.2	33.0	23.0	24.5	26.9	22.7
Medical Professional Liability	21.6	12.5	(7.8)	15.4	11.7	15.0	2.6	6.1	(10.1)	2.2	6.9
Other Liability*	14.3	8.1	13.9	13.6	12.3	9.8	15.5	15.7	5.9	8.1	11.7
Products Liability	2.2	5.2	(2.5)	(6.2)	(1.9)	4.8	1.1	6.8	3.4	0.7	1.4
Workers Compensation	8.9	11.1	12.0	12.5	11.6	10.8	11.4	9.2	9.0	7.7	10.4
Mortgage Guaranty	16.8	31.2	30.0	30.1	32.4	34.8	55.7	62.5	43.9	49.9	38.7
Financial Guaranty*	16.4	6.9	9.3	9.5	10.1	11.3	8.5	2.4	7.3	4.9	8.7
Accident and Health	(1.4)	1.5	1.9	1.6	0.5	0.2	(6.1)	10.9	3.5	5.7	1.8
Warranty	14.4	17.9	12.2	13.1	13.8	14.0	15.8	13.4	13.0	16.1	14.4
All Other*	23.7	16.8	18.1	17.8	23.5	18.9	18.2	1.2	14.3	12.8	16.5
Total All Lines	0.8	5.5	10.3	14.0	12.9	11.6	15.0	11.5	17.9	12.7	11.2

*See technical notes

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**2021 Profitability Report
Kentucky
Losses Incurred As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	63.4	63.1	64.7	69.5	74.6	70.7	63.5	65.4	58.8	63.5	65.7
Private Passenger Auto Physical	86.8	61.0	64.1	68.6	68.4	60.2	59.2	59.4	56.6	75.8	66.0
Private Passenger Auto Total	71.0	62.4	64.5	69.2	72.4	67.0	62.0	63.2	58.0	67.9	65.8
Commercial Auto Liability	54.9	55.8	68.7	73.1	70.6	73.7	62.7	65.3	59.8	56.3	64.1
Commercial Auto Physical	83.0	57.2	65.1	65.9	64.5	58.5	59.7	52.5	45.4	60.8	61.3
Commercial Auto Total	61.7	56.2	67.8	71.3	69.0	69.7	61.9	62.0	56.1	57.5	63.3
Homeowners Multiple Peril	130.1	37.9	46.5	50.2	48.8	52.1	49.4	50.0	52.3	85.1	60.2
Farmowners Multiple Peril	108.3	40.2	42.7	52.6	53.8	61.6	50.5	53.8	55.8	97.0	61.6
Commercial Multiple Peril	90.8	39.3	50.4	64.4	42.9	49.2	55.1	47.8	40.6	90.6	57.1
Fire	63.2	30.2	51.5	136.8	33.4	40.1	63.3	130.6	34.0	42.6	62.6
Allied Lines	251.0	37.7	57.0	79.7	69.9	61.7	62.0	87.3	54.6	133.8	89.5
Inland Marine	42.2	42.3	49.6	53.7	60.7	49.5	44.3	45.7	54.6	48.8	49.1
Medical Professional Liability	44.9	38.9	49.0	45.8	46.8	43.2	70.9	76.8	36.0	41.0	49.3
Other Liability*	44.1	46.6	40.4	45.9	57.7	62.1	52.3	39.3	56.0	43.3	48.8
Products Liability	46.9	18.7	17.0	30.3	2.2	14.5	46.5	51.1	25.7	(1.1)	25.2
Workers Compensation	64.5	64.7	76.0	75.2	65.6	74.6	60.8	62.2	51.2	51.2	64.6
Mortgage Guaranty	98.9	50.4	22.9	23.1	12.8	11.7	1.6	6.4	23.1	3.4	25.4
Financial Guaranty*	77.7	(0.5)	(2.9)	(8.3)	9.0	(72.2)	0.0	(0.0)	0.0	0.0	0.3
Accident and Health	71.1	68.1	78.1	75.6	43.4	43.7	82.4	77.0	69.9	57.5	66.7
Warranty	42.0	41.4	38.5	43.6	45.9	43.9	47.2	49.1	44.4	47.1	44.3
All Other*	29.8	29.6	25.0	33.7	32.4	17.5	47.2	33.4	22.0	27.7	29.8
Total All Lines	83.9	51.0	56.5	63.5	60.6	59.5	57.4	58.5	52.6	68.6	61.2

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**2021 Profitability Report
Kentucky
Underwriting Profit As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	(0.5)	(1.0)	(1.6)	(6.8)	(11.9)	(5.6)	2.7	0.2	4.0	2.9	(1.8)
Private Passenger Auto Physical	(25.3)	3.5	1.1	(4.1)	(2.3)	8.3	9.2	9.4	8.6	(8.8)	(0.0)
Private Passenger Auto Total	(8.5)	0.5	(0.7)	(5.9)	(8.6)	(0.8)	5.0	3.4	5.6	(1.3)	(1.1)
Commercial Auto Liability	2.4	0.0	(12.6)	(16.3)	(14.7)	(14.8)	(2.6)	(5.8)	2.0	8.0	(5.4)
Commercial Auto Physical	(27.9)	2.2	(6.1)	(6.9)	(4.0)	4.6	3.0	11.3	19.7	3.8	(0.0)
Commercial Auto Total	(4.9)	0.5	(10.9)	(13.9)	(11.9)	(9.7)	(1.1)	(1.4)	6.6	6.9	(4.0)
Homeowners Multiple Peril	(77.1)	27.2	18.3	13.7	15.9	13.6	16.6	15.3	13.0	(23.4)	3.3
Farmowners Multiple Peril	(47.4)	27.0	25.1	12.8	12.2	4.6	15.4	11.8	9.8	(34.3)	3.7
Commercial Multiple Peril	(37.8)	16.2	5.4	(11.0)	12.7	9.3	0.7	8.7	18.2	(41.3)	(1.9)
Fire	4.0	38.6	15.7	(74.8)	35.6	29.8	6.3	(67.4)	36.9	32.0	5.7
Allied Lines	(174.7)	44.2	21.7	(3.6)	5.5	15.1	8.2	(13.5)	21.3	(60.4)	(13.6)
Inland Marine	17.7	17.5	13.9	10.8	4.1	17.0	21.8	20.7	10.6	15.4	15.0
Medical Professional Liability	0.9	10.9	(8.1)	16.3	(14.7)	(8.0)	(36.4)	(48.4)	26.1	3.9	(5.8)
Other Liability*	11.8	6.4	19.5	7.7	(5.8)	(7.6)	6.1	21.9	2.7	21.5	8.4
Products Liability	2.8	21.8	24.9	6.6	35.4	68.6	(6.1)	(15.1)	38.2	69.9	24.7
Workers Compensation	(1.9)	(2.4)	(12.5)	(11.4)	4.7	(12.9)	2.5	1.3	9.0	14.7	(0.9)
Mortgage Guaranty	(23.3)	24.4	50.2	50.6	60.8	61.1	74.3	69.4	53.8	72.4	49.4
Financial Guaranty*	(32.8)	38.7	23.4	48.2	2.9	91.2	12.9	(4.1)	7.9	6.1	19.4
Accident and Health	(9.1)	(5.8)	(11.8)	(8.2)	25.7	27.7	(15.0)	(8.9)	(0.8)	15.0	0.9
Warranty	43.2	45.4	49.8	43.0	41.9	45.1	39.4	30.8	36.9	39.9	41.6
All Other*	29.0	28.8	29.9	19.5	21.1	37.3	5.8	21.1	34.5	27.5	25.4
Total All Lines	(24.2)	11.2	6.2	(1.6)	1.8	4.4	6.6	5.6	10.9	(4.5)	1.6

*See technical notes

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**2021 Profitability Report
Kentucky
Profit on Insurance Transactions
As a Percent of Direct Premiums
Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	2.8	2.4	2.1	(1.6)	(5.1)	(0.8)	5.4	3.3	5.8	5.1	1.9
Private Passenger Auto Physical	(15.7)	3.1	2.0	(1.8)	(0.9)	6.1	8.2	8.3	7.5	(6.1)	1.1
Private Passenger Auto Total	(3.2)	2.7	2.0	(1.7)	(3.6)	1.6	6.4	5.1	6.4	1.1	1.7
Commercial Auto Liability	6.5	5.3	(3.9)	(6.4)	(5.2)	(4.4)	3.3	0.8	6.4	11.1	1.4
Commercial Auto Physical	(17.3)	2.5	(2.9)	(3.2)	(1.5)	4.2	3.9	9.9	16.5	4.1	1.6
Commercial Auto Total	0.7	4.6	(3.7)	(5.6)	(4.3)	(2.2)	3.4	3.2	9.0	9.4	1.5
Homeowners Multiple Peril	(48.2)	19.5	13.0	10.5	11.6	10.3	15.0	14.0	11.9	(16.2)	4.1
Farmowners Multiple Peril	(28.9)	19.4	17.9	9.9	9.2	4.3	13.6	11.0	9.2	(25.0)	4.1
Commercial Multiple Peril	(21.0)	13.8	6.3	(4.2)	10.9	8.9	3.7	10.5	17.0	(29.1)	1.7
Fire	4.3	26.6	11.2	(43.8)	24.1	21.3	7.8	(49.3)	32.2	28.1	6.3
Allied Lines	(111.3)	30.7	14.4	(1.4)	4.6	13.7	9.4	(8.1)	18.7	(44.6)	(7.4)
Inland Marine	12.4	12.0	9.2	7.5	3.1	11.7	18.3	17.6	9.5	13.5	11.5
Medical Professional Liability	14.6	21.6	7.7	23.9	1.4	8.1	(14.0)	(23.9)	34.1	16.7	9.0
Other Liability*	18.5	14.9	21.9	12.9	2.3	5.4	15.4	27.7	11.1	25.6	15.6
Products Liability	14.9	27.4	28.9	15.3	33.1	57.6	10.6	0.5	41.6	65.5	29.5
Workers Compensation	19.3	15.7	9.6	10.7	19.8	10.0	18.5	18.7	24.6	31.7	17.9
Mortgage Guaranty	5.8	36.8	40.1	30.3	34.7	34.2	51.9	52.6	37.5	46.5	37.0
Financial Guaranty*	18.0	19.3	26.7	40.2	9.2	101.6	33.6	1.6	32.0	27.6	31.0
Accident and Health	(10.1)	0.8	(3.7)	(1.6)	18.6	16.0	(6.4)	(3.6)	6.1	14.7	3.1
Warranty	33.4	35.8	40.0	35.4	35.3	38.4	39.6	33.1	36.3	39.2	36.6
All Other*	21.2	21.1	21.0	13.5	14.9	27.2	8.2	20.4	30.8	25.4	20.4
Total All Lines	(10.9)	11.7	8.0	2.8	4.5	6.9	9.5	8.7	12.4	0.6	5.4

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
Kentucky
Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	6.0	5.6	5.0	1.6	(1.7)	2.3	8.3	6.3	8.0	7.2	4.9
Private Passenger Auto Physical	(18.9)	7.5	5.6	0.8	1.7	10.6	14.7	14.6	12.4	(4.7)	4.4
Private Passenger Auto Total	(0.1)	6.1	5.1	1.4	(0.8)	4.6	10.1	8.6	9.2	3.9	4.8
Commercial Auto Liability	7.7	6.8	0.6	(0.9)	(0.4)	0.4	5.3	3.7	6.8	9.7	4.0
Commercial Auto Physical	(16.5)	6.1	0.1	(0.2)	1.3	7.2	7.5	14.2	20.1	7.1	4.7
Commercial Auto Total	3.9	6.7	0.6	(0.8)	(0.1)	1.6	5.6	5.6	9.0	9.2	4.1
Homeowners Multiple Peril	(45.9)	22.2	15.6	13.3	14.1	12.8	18.9	17.7	14.5	(11.5)	7.2
Farmowners Multiple Peril	(26.9)	22.5	20.8	13.0	11.9	7.2	17.9	14.8	12.0	(19.2)	7.4
Commercial Multiple Peril	(12.8)	13.7	7.9	(0.1)	10.9	9.6	6.1	11.6	15.8	(17.2)	4.6
Fire	7.6	29.1	13.5	(36.7)	24.8	21.1	10.4	(36.3)	27.3	25.3	8.6
Allied Lines	(117.4)	35.6	19.5	1.5	7.7	17.3	13.9	(6.1)	22.6	(36.1)	(4.1)
Inland Marine	17.6	17.0	13.6	11.7	6.5	17.1	27.1	25.9	14.0	17.5	16.8
Medical Professional Liability	8.8	10.7	5.6	10.4	3.3	5.6	(2.4)	(5.4)	14.9	7.8	5.9
Other Liability*	11.0	9.4	12.0	8.4	3.8	5.2	9.7	15.2	7.5	13.7	9.6
Products Liability	9.0	13.4	12.9	8.8	15.3	24.5	7.3	3.3	17.4	27.4	13.9
Workers Compensation	8.6	7.5	5.6	5.9	7.9	5.5	8.7	8.5	8.8	10.3	7.7
Mortgage Guaranty	6.2	21.8	26.2	22.9	26.6	26.9	49.0	54.6	40.3	48.5	32.3
Financial Guaranty*	5.9	7.8	6.9	9.1	5.4	25.8	5.7	3.4	5.0	4.2	7.9
Accident and Health	(1.4)	3.7	1.9	2.7	9.2	9.5	0.4	1.5	5.5	10.7	4.4
Warranty	21.5	20.9	20.0	16.2	16.3	17.6	20.0	17.0	18.4	18.6	18.7
All Other*	21.3	20.1	19.2	13.5	14.3	24.3	10.1	20.1	27.4	21.7	19.2
Total All Lines	(4.7)	11.6	8.7	5.1	6.0	7.8	10.5	9.8	11.6	3.2	7.0

*See technical notes

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**2021 Profitability Report
Louisiana
Losses Incurred As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	69.5	71.7	73.1	76.7	82.0	75.5	70.5	63.2	54.0	63.6	70.0
Private Passenger Auto Physical	63.8	72.2	59.6	64.0	110.3	61.1	55.6	59.1	67.5	97.9	71.1
Private Passenger Auto Total	67.3	71.9	68.1	72.0	92.4	70.3	65.2	61.7	58.8	75.9	70.4
Commercial Auto Liability	85.8	84.3	88.7	91.7	86.8	88.0	100.9	96.7	85.7	79.8	88.8
Commercial Auto Physical	56.7	63.0	50.3	49.9	97.1	59.6	55.7	49.0	63.2	75.9	62.1
Commercial Auto Total	80.7	80.7	82.1	84.6	88.5	83.6	93.8	89.2	82.2	79.2	84.5
Homeowners Multiple Peril*	42.5	36.7	28.2	29.2	38.6	33.5	35.0	43.7	249.5	407.3	94.4
Farmowners Multiple Peril	45.9	52.3	44.1	31.0	37.6	48.3	37.6	53.5	250.1	205.6	80.6
Commercial Multiple Peril	44.9	29.7	45.3	31.2	68.0	27.5	41.2	47.5	236.0	344.1	91.5
Fire*	38.5	55.3	18.1	42.2	44.0	27.0	30.9	34.3	259.7	350.5	90.0
Allied Lines*	82.8	23.6	11.5	20.2	353.9	32.5	26.9	56.1	267.3	399.1	127.4
Inland Marine	39.2	37.8	37.3	42.3	68.1	46.6	42.1	47.2	79.9	80.1	52.1
Medical Professional Liability	31.7	22.1	12.1	11.0	14.5	17.3	14.7	13.8	5.8	30.6	17.4
Other Liability*	56.3	57.7	58.2	61.0	60.5	55.0	60.7	56.7	55.8	62.1	58.4
Products Liability	47.1	(48.5)	(57.8)	33.1	(46.2)	(56.5)	35.7	139.4	6.5	53.8	10.7
Workers Compensation	58.2	60.0	52.2	51.8	48.7	45.7	47.4	48.6	50.5	35.3	49.8
Mortgage Guaranty	65.7	27.7	19.5	14.7	39.3	12.7	3.9	13.2	41.1	28.3	26.6
Financial Guaranty*	3.1	(3.4)	(2.5)	1.1	16.1	29.9	(26.5)	(77.2)	0.0	0.0	(5.9)
Accident and Health	64.1	87.0	71.0	66.5	71.6	61.9	71.2	72.8	64.8	58.4	68.9
Warranty	78.2	76.7	27.3	60.5	74.5	76.5	83.4	84.8	86.1	92.5	74.0
All Other*	47.7	31.9	42.2	28.3	49.4	47.3	50.7	44.9	60.0	63.5	46.6
Total All Lines	58.6	53.6	49.7	52.3	86.7	53.5	54.1	56.2	118.1	166.6	74.9

*See technical notes

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**2021 Profitability Report
Louisiana
Underwriting Profit As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	(9.9)	(12.8)	(13.6)	(16.8)	(21.3)	(13.4)	(7.7)	0.7	7.6	1.8	(8.5)
Private Passenger Auto Physical	0.4	(9.9)	5.7	1.3	(49.4)	7.4	13.5	9.7	(4.1)	(33.5)	(5.9)
Private Passenger Auto Total	(6.0)	(11.7)	(6.4)	(9.9)	(31.6)	(5.9)	(0.2)	3.8	3.5	(10.9)	(7.5)
Commercial Auto Liability	(36.9)	(33.7)	(40.6)	(43.1)	(37.2)	(38.7)	(51.5)	(46.5)	(32.5)	(22.7)	(38.3)
Commercial Auto Physical	1.8	(5.8)	11.8	10.8	(40.7)	2.4	8.6	15.9	0.2	(13.5)	(0.8)
Commercial Auto Total	(30.0)	(29.0)	(31.5)	(34.0)	(37.7)	(32.2)	(42.1)	(36.6)	(27.4)	(21.3)	(32.2)
Homeowners Multiple Peril*	21.2	26.6	36.9	36.3	26.1	32.2	30.5	19.5	(211.6)	(389.0)	(37.1)
Farmowners Multiple Peril	13.3	6.2	16.4	33.5	25.5	12.9	24.3	6.1	(207.6)	(157.4)	(22.7)
Commercial Multiple Peril	10.3	25.6	11.4	26.4	(14.9)	30.5	15.1	6.1	(201.4)	(320.8)	(41.2)
Fire*	29.4	10.2	50.0	23.8	21.2	40.1	37.1	33.9	(208.9)	(303.4)	(26.7)
Allied Lines*	(9.9)	52.2	63.6	53.8	(304.1)	39.4	40.1	13.1	(210.7)	(351.4)	(61.4)
Inland Marine	23.1	24.4	26.8	21.6	(2.1)	17.4	21.5	15.3	(17.6)	(18.8)	11.1
Medical Professional Liability	22.0	35.5	41.6	31.4	25.2	17.7	36.6	29.9	44.6	18.4	30.3
Other Liability*	(3.8)	(10.3)	(6.6)	(9.1)	(5.2)	(0.5)	(10.3)	(3.9)	0.4	(5.8)	(5.5)
Products Liability	(15.9)	102.6	155.2	(14.5)	97.4	136.4	17.7	(185.5)	10.2	(7.8)	29.6
Workers Compensation	(5.5)	(8.9)	(1.4)	(5.0)	(3.4)	(0.9)	3.1	(19.7)	(6.3)	12.1	(3.6)
Mortgage Guaranty	8.7	46.0	52.0	58.2	31.5	58.8	69.6	59.8	32.2	42.0	45.9
Financial Guaranty*	39.2	23.8	44.2	24.1	42.2	(24.1)	4.0	62.9	9.0	(2.0)	22.3
Accident and Health	5.1	(21.9)	(0.2)	4.4	(0.2)	10.8	(0.4)	(2.9)	5.1	12.4	1.2
Warranty	5.9	8.5	59.0	22.7	9.5	11.2	1.7	(7.8)	(7.1)	(6.2)	9.7
All Other*	7.0	23.6	13.2	29.5	2.1	4.2	(1.7)	5.7	(8.8)	(11.1)	6.4
Total All Lines	1.3	5.7	11.0	7.8	(28.6)	7.7	7.1	3.3	(64.4)	(115.7)	(16.5)

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
Louisiana
Profit on Insurance Transactions
As a Percent of Direct Premiums
Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	(3.2)	(5.2)	(5.6)	(7.9)	(11.0)	(5.7)	(2.6)	4.0	9.0	4.4	(2.4)
Private Passenger Auto Physical	1.1	(5.5)	5.0	1.8	(31.4)	5.5	11.6	8.6	(2.5)	(25.6)	(3.1)
Private Passenger Auto Total	(1.6)	(5.3)	(1.6)	(4.2)	(18.6)	(1.7)	2.4	5.6	4.9	(6.3)	(2.6)
Commercial Auto Liability	(18.2)	(15.8)	(21.4)	(23.1)	(19.0)	(19.2)	(34.5)	(30.1)	(19.8)	(12.0)	(21.3)
Commercial Auto Physical	2.5	(2.0)	8.9	8.2	(25.4)	2.8	8.3	13.4	1.0	(9.4)	0.8
Commercial Auto Total	(14.6)	(13.5)	(16.1)	(17.8)	(20.0)	(15.8)	(27.8)	(23.2)	(16.5)	(11.6)	(17.7)
Homeowners Multiple Peril*	15.7	19.0	24.9	25.1	18.1	22.3	25.8	17.2	(164.7)	(301.7)	(29.8)
Farmowners Multiple Peril	10.7	6.0	12.5	23.6	18.0	9.9	20.8	6.7	(161.4)	(120.4)	(17.4)
Commercial Multiple Peril	10.4	20.2	10.6	20.4	(6.5)	23.4	15.7	9.1	(154.5)	(245.3)	(29.6)
Fire*	20.6	8.4	33.5	19.8	14.5	27.4	31.3	28.6	(161.4)	(232.2)	(21.0)
Allied Lines*	(4.4)	35.6	41.6	35.7	(196.1)	30.1	34.4	12.6	(162.7)	(270.3)	(44.3)
Inland Marine	15.6	16.5	17.7	14.5	(0.7)	12.3	18.1	13.3	(12.7)	(13.2)	8.1
Medical Professional Liability	26.2	34.2	36.2	29.3	24.3	21.7	41.4	33.7	45.3	24.2	31.7
Other Liability*	8.0	3.9	4.6	1.8	3.0	9.8	1.8	6.8	9.0	4.3	5.3
Products Liability	25.1	96.4	125.7	12.6	84.4	109.7	33.9	(130.3)	22.3	8.2	38.8
Workers Compensation	6.7	1.7	7.8	6.2	6.4	9.0	11.9	(6.4)	3.2	20.1	6.7
Mortgage Guaranty	25.0	49.4	40.9	34.8	15.7	32.8	48.4	45.2	21.0	23.8	33.7
Financial Guaranty*	59.2	6.8	39.2	16.7	38.0	25.4	23.0	51.9	29.1	4.2	29.4
Accident and Health	(3.4)	(12.8)	(0.4)	2.5	(1.9)	3.6	2.9	(0.3)	9.3	11.8	1.1
Warranty	8.9	12.6	41.3	19.9	11.9	13.6	6.8	(0.2)	(0.6)	0.8	11.5
All Other*	9.5	20.0	12.4	22.3	4.5	7.8	4.0	9.9	(1.6)	(3.1)	8.6
Total All Lines	5.0	7.5	10.6	8.4	(15.7)	8.8	9.5	6.5	(47.1)	(86.4)	(9.3)

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
Louisiana
Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	0.1	(1.4)	(1.8)	(3.8)	(6.8)	(1.8)	0.5	6.8	10.5	6.5	0.9
Private Passenger Auto Physical	4.8	(3.8)	9.4	5.4	(37.4)	9.9	19.6	15.1	(0.4)	(29.0)	(0.6)
Private Passenger Auto Total	1.5	(2.1)	1.5	(1.1)	(15.5)	1.5	5.7	9.0	7.6	(3.2)	0.5
Commercial Auto Liability	(8.1)	(6.0)	(9.4)	(10.5)	(8.0)	(7.6)	(18.6)	(15.3)	(8.1)	(3.8)	(9.5)
Commercial Auto Physical	5.9	1.5	11.9	11.9	(23.6)	5.9	12.9	19.1	3.9	(6.8)	4.3
Commercial Auto Total	(6.5)	(5.2)	(7.1)	(8.2)	(9.5)	(6.4)	(15.8)	(12.2)	(7.1)	(4.1)	(8.2)
Homeowners Multiple Peril*	19.5	22.2	27.6	28.0	20.8	24.6	31.2	21.3	(136.8)	(169.2)	(11.1)
Farmowners Multiple Peril	14.2	9.2	15.1	25.8	20.1	12.2	24.9	10.0	(131.0)	(78.8)	(7.8)
Commercial Multiple Peril	11.3	18.2	10.7	17.8	(1.7)	18.9	15.3	9.9	(90.9)	(103.6)	(9.4)
Fire*	24.7	11.2	34.3	22.6	16.5	28.4	36.9	33.7	(111.1)	(106.0)	(0.9)
Allied Lines*	(1.3)	40.5	47.8	42.5	(176.8)	29.6	41.2	17.3	(119.2)	(132.9)	(21.1)
Inland Marine	22.6	22.4	22.5	19.1	2.1	16.5	26.6	20.2	(11.6)	(10.8)	13.0
Medical Professional Liability	14.5	17.6	17.6	14.9	12.3	11.3	21.3	18.7	23.3	12.2	16.4
Other Liability*	6.7	5.0	5.1	3.9	4.1	6.9	3.8	6.2	6.7	4.6	5.3
Products Liability	7.7	22.2	28.6	5.9	20.9	29.9	13.8	(37.7)	9.5	5.2	10.6
Workers Compensation	6.3	4.1	6.5	5.7	5.5	6.6	8.5	0.3	4.1	11.1	5.9
Mortgage Guaranty	17.5	31.5	28.0	27.6	14.1	26.8	47.2	47.9	21.9	21.7	28.4
Financial Guaranty*	15.3	5.5	8.8	7.8	11.1	9.9	6.1	9.9	5.2	3.9	8.3
Accident and Health	1.1	(3.9)	2.8	4.2	1.9	4.7	4.5	3.0	7.7	10.0	3.6
Warranty	8.2	9.0	33.9	12.3	8.6	9.8	7.0	2.8	2.3	3.1	9.7
All Other*	9.6	16.2	10.6	16.6	5.6	7.8	5.9	10.1	1.8	0.9	8.5
Total All Lines	7.2	9.0	10.9	9.3	(8.7)	9.4	11.0	8.4	(30.9)	(50.6)	(2.5)

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
Maine
Losses Incurred As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	55.9	61.3	70.3	60.2	63.4	64.4	59.5	63.1	54.2	60.7	61.3
Private Passenger Auto Physical	52.8	56.1	57.9	60.5	55.2	57.2	57.5	58.8	54.3	62.2	57.3
Private Passenger Auto Total	54.5	59.1	64.7	60.3	59.7	61.1	58.5	61.1	54.3	61.4	59.5
Commercial Auto Liability	50.9	59.1	54.9	58.8	47.8	59.0	49.9	59.0	44.9	50.0	53.4
Commercial Auto Physical	57.1	51.9	64.6	52.5	53.1	57.5	54.3	51.5	56.8	47.5	54.7
Commercial Auto Total	52.6	57.1	57.7	57.0	49.4	58.5	51.3	56.5	48.9	49.2	53.8
Homeowners Multiple Peril	34.6	43.8	46.8	46.0	33.1	48.2	38.1	36.8	37.1	32.9	39.7
Farmowners Multiple Peril	69.8	57.0	44.4	34.7	30.3	76.9	77.5	75.6	20.5	36.5	52.3
Commercial Multiple Peril	27.7	34.2	44.7	36.1	31.9	35.5	34.6	43.2	41.2	34.1	36.3
Fire	30.8	29.7	51.1	32.0	62.7	3.0	66.2	47.9	17.7	23.9	36.5
Allied Lines	36.3	129.7	37.8	29.6	30.9	43.3	31.7	6.3	33.8	27.8	40.7
Inland Marine	32.8	47.0	50.7	37.8	48.9	38.1	38.1	44.3	102.7	66.3	50.7
Medical Professional Liability	37.3	13.6	21.8	43.1	56.8	82.6	74.6	30.2	51.5	45.2	45.7
Other Liability*	33.9	25.6	51.0	33.3	31.5	24.3	29.5	57.7	32.7	45.9	36.6
Products Liability	105.2	(30.0)	(11.8)	66.8	(0.8)	(38.6)	65.4	(2.2)	9.0	11.1	17.4
Workers Compensation	56.8	67.9	57.8	59.3	64.5	63.7	56.4	64.6	63.4	64.0	61.8
Mortgage Guaranty	108.9	71.8	74.2	53.9	11.0	9.6	16.4	3.5	32.9	(3.7)	37.9
Financial Guaranty*	(11.8)	0.0	0.0	(0.0)	0.0	0.0	0.0	0.0	0.0	0.0	(1.2)
Accident and Health	80.8	131.4	107.1	80.7	160.9	112.4	127.9	43.7	69.5	91.1	100.6
Warranty	46.8	49.8	54.9	54.4	51.6	50.6	60.1	61.1	54.6	47.5	53.2
All Other*	27.8	25.5	30.3	44.4	22.8	35.6	33.6	31.3	428.2	34.2	71.4
Total All Lines	44.5	50.7	53.4	49.6	47.0	50.4	47.8	50.0	61.3	48.0	50.3

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
Maine
Underwriting Profit As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	7.9	2.1	(8.3)	4.6	1.7	1.9	7.8	3.1	10.5	6.7	3.8
Private Passenger Auto Physical	12.2	7.6	6.9	4.3	11.8	10.7	10.3	9.3	11.2	6.0	9.0
Private Passenger Auto Total	9.7	4.5	(1.5)	4.4	6.3	6.0	9.0	6.1	10.8	6.4	6.2
Commercial Auto Liability	10.0	0.1	5.5	2.4	15.1	5.0	13.6	2.7	21.7	16.3	9.2
Commercial Auto Physical	2.1	7.2	(4.3)	8.9	11.5	5.2	8.4	12.4	6.1	18.9	7.6
Commercial Auto Total	7.8	2.1	2.7	4.3	14.0	5.0	12.0	5.9	16.5	17.2	8.8
Homeowners Multiple Peril	28.2	16.4	15.1	16.0	30.7	14.5	26.3	26.7	27.0	32.4	23.3
Farmowners Multiple Peril	(10.3)	1.3	17.2	26.4	31.5	(19.9)	(20.9)	(19.4)	42.4	27.1	7.5
Commercial Multiple Peril	29.3	21.9	10.2	19.9	25.6	21.3	21.4	9.9	14.8	23.7	19.8
Fire	37.0	35.5	13.1	33.5	0.2	64.6	(1.1)	17.8	53.1	48.4	30.2
Allied Lines	41.5	(55.1)	38.6	45.9	43.9	31.7	37.5	69.7	42.3	48.7	34.5
Inland Marine	31.8	16.1	14.1	30.8	19.4	30.6	28.2	21.8	(37.3)	(1.7)	15.4
Medical Professional Liability	10.6	47.6	37.3	15.2	(3.2)	(21.9)	(17.0)	35.3	1.9	10.1	11.6
Other Liability*	21.9	39.1	8.0	27.8	32.1	42.2	36.1	3.9	32.8	19.6	26.4
Products Liability	(91.5)	118.1	87.8	(18.1)	60.6	121.0	(10.7)	70.2	56.1	50.4	44.4
Workers Compensation	3.4	(11.4)	0.8	(0.4)	(0.3)	(7.6)	0.4	(9.7)	(9.5)	(8.5)	(4.3)
Mortgage Guaranty	(33.3)	2.0	(2.8)	18.2	62.5	64.2	57.3	72.8	43.6	80.7	36.5
Financial Guaranty*	57.5	38.9	38.0	37.7	26.8	18.3	17.3	(3.1)	7.9	6.1	24.5
Accident and Health	(16.1)	(73.0)	(39.7)	(16.8)	(94.9)	(43.6)	(63.5)	24.7	2.3	(21.8)	(34.2)
Warranty	37.7	37.9	38.6	32.0	37.2	39.3	30.1	22.0	30.7	45.0	35.0
All Other*	29.2	33.2	26.8	9.5	34.6	21.4	23.4	27.0	(393.8)	23.3	(16.5)
Total All Lines	17.3	10.8	8.0	12.7	16.9	13.4	15.9	13.0	0.9	16.5	12.5

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
Maine
Profit on Insurance Transactions
As a Percent of Direct Premiums
Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	8.8	4.9	(1.6)	6.4	4.1	4.5	9.9	6.2	11.5	8.6	6.3
Private Passenger Auto Physical	8.9	6.0	5.9	3.8	8.4	7.8	9.2	8.4	9.7	5.7	7.4
Private Passenger Auto Total	8.8	5.4	1.8	5.2	6.0	6.0	9.6	7.2	10.6	7.2	6.8
Commercial Auto Liability	10.6	4.9	7.6	5.3	13.7	8.0	15.5	7.2	21.4	17.5	11.2
Commercial Auto Physical	2.1	5.5	(2.0)	6.8	8.3	4.2	7.9	10.6	5.4	15.9	6.5
Commercial Auto Total	8.2	5.1	4.8	5.8	12.1	6.8	13.1	8.3	16.1	16.9	9.7
Homeowners Multiple Peril	20.3	12.6	11.1	12.3	21.4	11.1	22.9	23.2	23.1	27.5	18.5
Farmowners Multiple Peril	(4.8)	2.9	13.3	19.0	21.7	(11.3)	(14.3)	(12.9)	35.3	22.9	7.2
Commercial Multiple Peril	21.9	16.7	9.0	15.4	18.8	16.4	19.8	11.2	14.4	21.7	16.5
Fire	25.2	24.1	9.3	26.3	1.2	44.0	1.3	16.2	43.3	39.7	23.1
Allied Lines	28.2	(34.2)	25.6	30.7	29.5	24.6	32.9	57.6	34.9	40.2	27.0
Inland Marine	20.9	10.9	9.3	20.2	13.0	20.7	23.3	18.4	(28.1)	0.1	10.9
Medical Professional Liability	16.4	40.8	32.0	16.8	3.4	(5.7)	(2.1)	37.7	11.5	18.2	16.9
Other Liability*	22.8	33.8	12.7	24.5	25.7	35.5	36.4	10.7	32.8	22.3	25.7
Products Liability	(45.2)	91.2	67.3	(2.7)	47.7	89.7	5.1	65.7	52.5	46.9	41.8
Workers Compensation	15.4	2.6	11.5	10.7	9.1	4.9	10.1	1.9	0.6	3.7	7.0
Mortgage Guaranty	0.5	24.2	8.3	11.4	37.3	37.5	39.3	55.9	29.9	53.7	29.8
Financial Guaranty*	69.2	17.7	29.2	24.9	23.0	52.9	25.8	(5.3)	16.3	13.3	26.7
Accident and Health	(0.4)	(31.6)	(9.3)	4.8	(48.9)	(21.7)	(35.1)	28.1	16.7	(6.6)	(10.4)
Warranty	29.4	30.5	32.8	27.1	31.4	33.8	31.9	26.2	32.2	43.2	31.9
All Other*	21.1	23.7	18.8	6.9	23.5	17.0	22.1	25.1	(307.5)	22.0	(12.7)
Total All Lines	15.6	11.0	8.9	11.8	13.9	12.3	16.4	14.1	4.0	16.6	12.5

*See technical notes

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**2021 Profitability Report
Maine
Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	11.1	7.6	1.8	8.2	6.2	6.7	12.0	8.5	12.1	9.7	8.4
Private Passenger Auto Physical	15.0	10.7	10.1	7.7	13.0	12.3	15.4	14.1	14.6	9.7	12.3
Private Passenger Auto Total	12.5	8.7	4.8	8.1	8.7	8.7	13.3	10.6	13.0	9.7	9.8
Commercial Auto Liability	11.0	6.7	8.0	6.6	11.8	8.0	14.3	8.2	16.9	13.9	10.6
Commercial Auto Physical	5.8	9.5	1.0	10.5	11.8	7.5	12.4	15.4	8.8	20.0	10.3
Commercial Auto Total	10.0	7.2	6.7	7.4	11.8	7.9	13.9	9.8	15.1	15.3	10.5
Homeowners Multiple Peril	23.8	15.4	13.3	14.3	22.8	13.1	26.3	26.2	24.6	28.2	20.8
Farmowners Multiple Peril	(1.6)	6.2	15.2	21.0	23.8	(7.0)	(10.5)	(8.7)	35.3	24.8	9.8
Commercial Multiple Peril	21.6	17.0	10.2	15.2	17.7	15.6	20.1	12.5	13.7	18.9	16.3
Fire	29.8	27.6	11.9	27.6	3.9	39.8	4.4	19.2	44.5	42.1	25.1
Allied Lines	36.8	(32.6)	29.3	36.5	32.9	26.8	36.9	64.5	40.3	44.9	31.6
Inland Marine	30.6	16.4	13.8	27.7	17.9	26.7	34.2	26.8	(27.4)	2.9	17.0
Medical Professional Liability	11.3	21.4	16.9	10.6	4.4	0.6	2.0	20.6	7.9	9.2	10.5
Other Liability*	14.2	19.2	8.9	14.1	14.5	19.1	22.3	8.9	19.3	14.0	15.4
Products Liability	(12.8)	34.2	29.4	2.0	23.1	41.1	5.3	32.0	25.9	25.4	20.5
Workers Compensation	9.1	4.3	7.3	7.1	6.4	4.9	7.5	3.9	3.1	4.3	5.8
Mortgage Guaranty	3.5	14.1	7.0	9.2	25.1	26.2	35.1	54.1	30.6	50.4	25.5
Financial Guaranty*	19.6	7.7	9.9	11.3	10.1	16.2	10.4	0.4	7.2	4.9	9.8
Accident and Health	3.3	(1.7)	1.7	4.0	(4.8)	(1.2)	(3.8)	11.0	6.4	1.3	1.6
Warranty	19.9	19.0	17.3	14.3	16.0	16.8	17.4	14.2	15.8	20.9	17.2
All Other*	21.3	22.7	18.0	8.6	21.2	16.1	22.3	24.0	(242.4)	19.2	(6.9)
Total All Lines	14.9	11.2	9.3	11.4	12.8	11.7	16.2	14.3	5.8	14.9	12.3

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
Maryland
Losses Incurred As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	66.8	60.2	68.1	74.8	76.1	73.8	67.9	67.9	52.4	63.3	67.1
Private Passenger Auto Physical	61.2	60.9	63.9	66.3	68.9	63.4	64.2	63.6	51.7	69.5	63.4
Private Passenger Auto Total	64.6	60.5	66.4	71.4	73.1	69.6	66.4	66.1	52.1	65.8	65.6
Commercial Auto Liability	56.4	51.6	62.7	57.1	63.3	61.1	60.6	60.9	55.6	52.6	58.2
Commercial Auto Physical	65.6	57.4	62.3	67.4	65.9	64.5	63.8	62.0	53.1	57.1	61.9
Commercial Auto Total	58.3	52.8	62.6	59.3	63.9	61.8	61.3	61.2	55.0	53.6	59.0
Homeowners Multiple Peril	66.5	41.1	58.3	54.8	50.4	52.5	90.8	62.7	64.7	64.4	60.6
Farmowners Multiple Peril	51.1	37.7	49.0	36.7	45.5	27.2	48.6	38.0	50.7	34.9	41.9
Commercial Multiple Peril	61.0	54.1	48.9	62.4	57.9	41.7	64.4	53.5	43.6	44.4	53.2
Fire	43.6	24.8	26.8	38.2	38.5	38.4	43.9	61.6	59.0	27.3	40.2
Allied Lines	94.0	51.1	28.0	41.5	61.8	55.7	103.1	37.4	39.1	42.8	55.5
Inland Marine	59.5	63.8	87.3	71.4	31.7	67.0	55.3	51.7	63.3	42.9	59.4
Medical Professional Liability	66.4	144.1	41.5	29.5	57.3	31.5	46.7	71.9	52.7	50.7	59.2
Other Liability*	42.9	63.9	46.2	57.4	45.8	59.6	47.6	57.8	50.6	26.7	49.8
Products Liability	74.4	65.5	(0.9)	102.3	(14.2)	(14.2)	91.2	19.1	(12.9)	53.8	36.4
Workers Compensation*	72.4	71.9	69.2	60.5	59.1	55.1	46.6	47.1	47.8	46.0	57.6
Mortgage Guaranty	146.2	74.0	104.9	67.7	51.4	26.9	12.4	18.0	54.9	9.5	56.6
Financial Guaranty*	33.9	(542.5)	(2,341.8)	(92.7)	(225.0)	179.1	(231.6)	(812.5)	(453.4)	(181.1)	(466.8)
Accident and Health	91.5	99.2	129.8	146.2	127.8	97.0	101.0	76.3	92.7	86.0	104.7
Warranty	60.1	58.3	46.1	46.4	58.3	59.9	60.1	70.8	67.4	70.1	59.7
All Other*	30.7	22.5	32.8	24.1	36.7	43.4	37.4	63.3	43.2	22.0	35.6
Total All Lines	62.9	57.6	57.6	61.6	60.1	59.7	64.3	60.4	53.1	53.7	59.1

*See technical notes

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**2021 Profitability Report
Maryland
Underwriting Profit As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	(2.5)	4.5	(3.4)	(11.1)	(10.4)	(6.9)	(0.1)	(0.6)	12.9	5.4	(1.2)
Private Passenger Auto Physical	6.3	5.9	3.6	0.7	(0.4)	6.7	5.8	6.6	15.9	0.5	5.2
Private Passenger Auto Total	0.9	5.1	(0.6)	(6.3)	(6.3)	(1.5)	2.3	2.3	14.1	3.4	1.3
Commercial Auto Liability	4.6	8.8	(2.1)	5.1	(1.0)	3.0	3.5	3.4	11.0	15.6	5.2
Commercial Auto Physical	(4.2)	4.0	(0.2)	(5.7)	(3.0)	(0.7)	0.6	3.3	12.0	7.7	1.4
Commercial Auto Total	2.8	7.8	(1.7)	2.7	(1.4)	2.2	2.8	3.4	11.2	13.8	4.4
Homeowners Multiple Peril	(3.9)	23.7	5.6	9.4	14.8	13.2	(28.8)	1.6	(0.3)	0.6	3.6
Farmowners Multiple Peril	15.4	27.4	15.1	29.1	18.8	37.9	13.9	25.8	13.8	30.2	22.7
Commercial Multiple Peril	(6.3)	(0.9)	6.1	(9.6)	(5.9)	15.0	(8.9)	(11.7)	15.9	14.3	0.8
Fire	26.1	45.8	43.3	30.8	30.4	29.8	26.1	7.4	12.1	46.4	29.8
Allied Lines	(17.2)	27.7	51.1	34.6	12.5	19.3	(36.6)	38.7	37.4	34.2	20.2
Inland Marine	7.7	2.5	(22.9)	(5.5)	38.4	0.3	12.1	15.4	3.8	24.2	7.6
Medical Professional Liability	(32.5)	(111.8)	0.5	10.3	(22.8)	14.2	0.7	(37.0)	(8.1)	(14.0)	(20.1)
Other Liability*	21.4	(9.9)	16.6	2.1	18.4	2.4	13.9	6.9	12.3	40.4	12.4
Products Liability	(40.8)	(30.3)	76.8	(64.1)	77.5	64.6	(90.9)	48.6	102.4	(2.2)	14.2
Workers Compensation*	(10.0)	(12.3)	(6.6)	1.3	1.8	5.0	13.8	12.4	10.0	12.8	2.8
Mortgage Guaranty	(72.6)	(0.3)	(35.5)	3.4	20.8	45.1	62.1	56.4	21.0	65.8	16.6
Financial Guaranty*	(40.5)	375.7	2,084.3	96.6	132.0	(163.5)	154.5	816.6	446.6	173.6	407.6
Accident and Health	(26.7)	(38.0)	(60.4)	(78.4)	(57.4)	(23.4)	(28.6)	(2.7)	(21.0)	(11.4)	(34.8)
Warranty	26.7	28.1	43.0	40.7	29.4	28.8	29.6	6.6	12.3	21.9	26.7
All Other*	28.6	35.6	25.5	34.6	20.9	12.5	19.3	(7.8)	15.2	39.0	22.3
Total All Lines	(0.1)	4.0	5.6	0.8	3.6	5.0	(0.1)	3.7	11.3	12.4	4.6

*See technical notes

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**2021 Profitability Report
Maryland
Profit on Insurance Transactions
As a Percent of Direct Premiums
Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	1.9	6.4	1.1	(4.2)	(3.9)	(1.5)	3.4	2.9	13.0	7.2	2.6
Private Passenger Auto Physical	5.0	4.8	3.7	1.4	0.4	5.1	5.6	6.3	13.3	1.3	4.7
Private Passenger Auto Total	3.1	5.8	2.2	(1.9)	(2.2)	1.2	4.3	4.2	13.1	4.8	3.4
Commercial Auto Liability	7.5	10.5	2.5	7.1	3.3	6.6	7.6	7.9	13.1	16.7	8.3
Commercial Auto Physical	(1.8)	3.7	0.9	(2.5)	(0.9)	0.6	1.9	3.5	10.4	7.2	2.3
Commercial Auto Total	5.6	9.1	2.2	5.0	2.4	5.3	6.3	6.9	12.5	14.6	7.0
Homeowners Multiple Peril	(0.2)	17.4	4.9	7.9	11.1	10.2	(20.7)	3.5	1.6	2.5	3.8
Farmowners Multiple Peril	11.6	19.3	11.2	20.3	13.2	25.6	12.2	21.7	12.2	25.3	17.3
Commercial Multiple Peril	(0.4)	3.3	7.6	(2.7)	(0.5)	13.4	(3.2)	(4.9)	15.8	14.7	4.3
Fire	18.7	31.5	29.3	24.7	20.8	21.2	23.2	8.4	11.5	38.9	22.8
Allied Lines	(8.6)	20.4	33.9	23.7	9.5	17.0	(24.9)	34.3	32.2	29.4	16.7
Inland Marine	5.6	2.1	(14.4)	(2.8)	25.4	1.0	10.7	13.3	4.1	20.2	6.5
Medical Professional Liability	(12.7)	(61.7)	9.6	14.0	(10.3)	15.3	8.9	(21.9)	1.6	(2.9)	(6.0)
Other Liability*	24.2	3.6	19.7	8.8	17.6	11.0	20.5	15.0	17.7	39.7	17.8
Products Liability	2.7	8.4	72.4	(22.5)	69.0	62.6	(47.9)	57.5	95.8	11.9	31.0
Workers Compensation*	9.4	4.3	9.0	14.3	13.1	16.4	24.4	23.3	20.0	24.8	15.9
Mortgage Guaranty	(19.6)	26.9	(9.6)	4.3	12.3	26.7	44.7	44.1	13.0	43.2	18.6
Financial Guaranty*	80.6	314.4	1,482.8	112.2	162.2	(34.3)	146.9	577.0	276.9	53.8	317.3
Accident and Health	(6.0)	(2.8)	(13.8)	(22.1)	(14.0)	3.3	(2.9)	16.0	7.3	7.8	(2.7)
Warranty	22.8	25.0	36.0	33.8	27.0	27.9	31.9	13.7	17.2	25.2	26.1
All Other*	21.6	25.6	18.1	23.1	14.5	11.1	18.8	(2.4)	15.8	34.4	18.1
Total All Lines	5.2	7.5	8.1	4.7	5.8	7.4	4.3	7.3	12.6	13.6	7.7

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
Maryland
Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	5.0	8.9	4.1	(0.5)	(0.6)	1.8	6.2	5.8	14.2	9.0	5.4
Private Passenger Auto Physical	10.2	9.5	7.7	4.9	3.3	9.3	10.8	11.6	19.7	4.4	9.1
Private Passenger Auto Total	6.6	9.1	5.2	1.2	0.7	4.1	7.7	7.6	15.9	7.5	6.6
Commercial Auto Liability	8.5	10.5	4.8	7.8	5.0	7.2	8.5	8.6	11.2	13.6	8.6
Commercial Auto Physical	1.3	7.3	4.0	0.5	1.9	3.7	5.2	7.1	13.6	10.2	5.5
Commercial Auto Total	7.5	10.0	4.7	6.7	4.5	6.7	8.0	8.3	11.6	13.1	8.1
Homeowners Multiple Peril	3.1	19.8	7.7	10.5	13.3	12.5	(18.3)	6.6	4.3	5.1	6.5
Farmowners Multiple Peril	15.8	23.4	14.5	23.9	16.4	28.8	16.9	27.0	15.3	27.6	21.0
Commercial Multiple Peril	3.0	5.7	8.3	1.2	2.5	12.0	0.6	(0.5)	14.0	13.0	6.0
Fire	22.1	32.5	29.2	25.4	21.3	21.0	25.3	10.9	12.8	35.7	23.6
Allied Lines	(5.3)	22.7	37.3	27.2	11.8	18.3	(19.9)	34.0	31.4	30.1	18.8
Inland Marine	10.5	5.9	(12.9)	0.0	33.1	4.3	17.3	20.8	7.7	25.9	11.2
Medical Professional Liability	(3.6)	(22.1)	6.9	9.3	(2.5)	11.1	8.5	(9.5)	3.7	1.4	0.3
Other Liability*	13.6	4.9	11.2	6.8	10.3	7.5	12.5	10.0	10.8	20.7	10.8
Products Liability	3.8	5.1	19.0	(2.5)	19.2	18.7	(9.9)	19.0	30.5	6.4	10.9
Workers Compensation*	6.4	4.8	6.0	7.8	7.1	8.2	11.8	11.2	9.2	10.5	8.3
Mortgage Guaranty	(3.4)	12.5	(0.3)	4.9	8.5	16.4	31.5	35.9	12.7	33.2	15.2
Financial Guaranty*	9.1	24.4	62.3	13.3	12.0	(1.3)	36.5	(137.0)	(26.1)	(2.8)	(1.0)
Accident and Health	2.3	3.0	1.5	0.9	1.3	3.4	2.4	5.8	3.8	4.0	2.8
Warranty	15.9	15.3	18.0	15.9	13.4	13.5	16.9	9.0	10.0	13.2	14.1
All Other*	20.3	23.6	17.2	21.4	14.3	11.6	19.2	1.2	14.7	28.1	17.2
Total All Lines	6.9	8.3	8.4	6.2	6.7	8.0	6.3	8.6	11.8	12.3	8.3

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
Massachusetts
Losses Incurred As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	61.4	64.7	65.8	65.1	66.8	65.8	60.3	64.9	51.5	55.9	62.2
Private Passenger Auto Physical	58.7	59.1	59.7	66.8	59.4	58.2	60.3	58.8	46.3	63.6	59.1
Private Passenger Auto Total	60.3	62.4	63.2	65.8	63.6	62.4	60.3	62.2	49.2	59.4	60.9
Commercial Auto Liability	55.3	55.8	50.2	58.0	56.1	61.9	65.2	60.3	48.0	41.2	55.2
Commercial Auto Physical	59.3	63.9	65.0	73.1	64.9	61.2	69.6	58.6	43.6	51.5	61.1
Commercial Auto Total	56.2	57.7	53.8	61.7	58.4	61.7	66.3	59.8	46.8	43.9	56.6
Homeowners Multiple Peril	33.5	34.5	35.1	109.1	36.5	31.7	44.5	36.1	36.1	38.2	43.5
Farmowners Multiple Peril	19.3	43.1	31.8	53.6	152.7	144.7	30.9	37.1	7.6	(9.6)	51.1
Commercial Multiple Peril	37.4	37.2	36.1	58.4	40.4	38.4	44.3	39.4	37.0	37.8	40.6
Fire	35.8	26.8	41.0	53.9	45.4	47.8	48.0	30.7	42.4	36.1	40.8
Allied Lines	50.6	37.8	30.7	74.7	26.0	28.7	56.5	30.7	87.7	21.2	44.5
Inland Marine	63.0	38.0	43.8	58.3	49.7	44.6	46.4	49.9	53.2	46.9	49.4
Medical Professional Liability	46.1	32.2	27.4	41.0	37.6	56.0	13.7	59.0	58.6	48.2	42.0
Other Liability*	40.5	40.8	35.1	43.0	42.8	37.6	49.3	46.8	55.4	49.0	44.0
Products Liability	75.9	47.8	9.7	58.2	9.8	17.0	75.0	8.6	25.7	53.1	38.1
Workers Compensation	57.8	64.4	70.9	70.7	65.0	62.1	56.4	59.6	59.4	61.3	62.8
Mortgage Guaranty	91.0	42.8	23.3	23.8	3.0	8.0	3.3	(0.1)	35.4	(2.2)	22.8
Financial Guaranty*	658.4	49.0	1,290.9	4.2	308.8	(2,079.6)	267.6	(214.0)	(17.5)	178.9	44.7
Accident and Health	67.2	78.4	82.0	83.6	75.9	67.1	71.7	84.2	84.8	67.6	76.2
Warranty	67.1	17.7	57.3	51.4	58.0	49.8	52.2	57.6	48.2	58.1	51.7
All Other*	39.5	31.0	28.0	(8.1)	18.7	31.3	32.1	38.4	27.0	30.5	26.8
Total All Lines	52.1	49.1	50.7	65.7	50.7	47.4	52.4	50.5	47.9	48.4	51.5

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
Massachusetts
Underwriting Profit As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	(0.4)	(4.4)	(4.6)	(2.7)	(3.4)	(1.2)	5.3	(0.3)	11.3	10.0	1.0
Private Passenger Auto Physical	4.3	3.8	4.4	(3.4)	6.5	8.8	6.2	8.2	18.2	2.6	6.0
Private Passenger Auto Total	1.5	(1.0)	(0.8)	(3.0)	0.9	3.2	5.7	3.5	14.4	6.6	3.1
Commercial Auto Liability	5.0	4.4	11.4	4.1	6.2	1.1	(3.6)	3.4	16.7	23.9	7.3
Commercial Auto Physical	0.7	(5.0)	(3.9)	(13.4)	(2.6)	1.2	(7.6)	5.8	20.0	14.2	0.9
Commercial Auto Total	4.0	2.1	7.7	(0.2)	4.0	1.1	(4.6)	4.0	17.6	21.4	5.7
Homeowners Multiple Peril	28.2	25.8	26.6	(57.7)	25.5	31.4	17.5	26.1	26.4	24.2	17.4
Farmowners Multiple Peril	41.3	14.6	27.0	2.1	(105.1)	(97.4)	29.0	21.1	54.5	74.6	6.2
Commercial Multiple Peril	18.8	17.4	20.5	(6.9)	15.0	16.0	12.5	15.0	18.3	18.6	14.5
Fire	31.0	39.9	24.1	9.6	18.4	17.9	19.4	36.0	24.2	34.8	25.5
Allied Lines	24.3	37.2	44.1	(5.8)	46.4	44.1	10.0	42.1	(17.8)	52.3	27.7
Inland Marine	3.1	30.2	22.5	8.0	19.2	24.1	19.7	17.1	15.7	17.9	17.8
Medical Professional Liability	9.6	19.8	27.1	19.6	14.9	(6.0)	37.4	(1.0)	(5.2)	0.1	11.6
Other Liability*	20.3	16.6	26.4	15.1	18.4	22.8	11.0	11.5	5.8	15.4	16.3
Products Liability	(65.4)	(47.9)	22.5	(34.8)	37.3	24.1	(52.8)	43.9	36.7	(14.9)	(5.1)
Workers Compensation	6.6	(1.7)	(8.0)	(8.0)	(2.6)	(1.1)	6.0	2.6	1.0	(0.4)	(0.5)
Mortgage Guaranty	(15.4)	31.9	50.0	50.2	70.8	65.5	72.4	76.4	40.8	78.5	52.1
Financial Guaranty*	(501.8)	(37.6)	(1,224.5)	1.7	(322.0)	1,978.9	(370.1)	148.5	(216.5)	(426.2)	(97.0)
Accident and Health	(6.3)	(19.3)	(14.6)	(17.5)	(8.9)	2.3	(4.3)	(14.6)	(15.0)	6.2	(9.2)
Warranty	18.0	(8.7)	28.9	33.1	6.0	25.0	33.7	21.7	36.3	32.5	22.7
All Other*	17.3	29.2	30.1	71.3	42.2	29.3	23.2	17.8	33.0	28.0	32.1
Total All Lines	9.5	10.9	11.1	(6.3)	11.7	15.3	10.1	12.1	14.5	15.1	10.4

*See technical notes

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**2021 Profitability Report
Massachusetts
Profit on Insurance Transactions
As a Percent of Direct Premiums
Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	3.2	0.6	0.6	1.6	0.9	2.5	7.9	3.4	12.1	11.1	4.4
Private Passenger Auto Physical	3.7	3.4	4.2	(1.2)	5.0	6.5	6.0	7.6	15.3	3.1	5.4
Private Passenger Auto Total	3.4	1.7	2.1	0.4	2.6	4.3	7.1	5.2	13.5	7.5	4.8
Commercial Auto Liability	7.3	7.4	11.1	6.3	7.9	5.4	2.2	8.3	18.1	23.6	9.8
Commercial Auto Physical	1.2	(2.4)	(1.7)	(7.6)	(0.8)	1.7	(4.7)	5.4	16.6	12.2	2.0
Commercial Auto Total	5.9	5.1	8.1	2.9	5.7	4.4	0.5	7.6	17.7	20.6	7.8
Homeowners Multiple Peril	20.4	18.7	18.5	(35.6)	18.2	22.1	15.8	22.8	22.7	21.2	14.5
Farmowners Multiple Peril	29.2	11.4	19.7	3.6	(65.4)	(59.4)	26.4	19.8	45.4	60.7	9.2
Commercial Multiple Peril	16.3	15.0	16.6	(1.2)	12.8	13.9	13.5	16.1	17.8	18.3	13.9
Fire	21.8	27.2	16.6	11.0	13.1	13.5	18.1	30.6	20.5	29.4	20.2
Allied Lines	18.0	26.1	29.5	(2.1)	31.7	32.9	11.1	36.0	(11.4)	44.5	21.6
Inland Marine	2.5	20.2	14.7	5.4	12.7	16.3	16.8	15.0	13.6	15.5	13.3
Medical Professional Liability	22.0	29.1	30.9	25.4	19.3	8.4	43.9	11.6	8.9	14.5	21.4
Other Liability*	23.4	20.8	25.8	16.8	17.6	24.0	17.8	18.2	12.3	19.5	19.6
Products Liability	(22.1)	(11.1)	31.9	(5.6)	40.1	33.1	(20.1)	49.6	41.3	0.7	13.8
Workers Compensation	15.9	6.9	4.4	4.8	6.9	8.7	14.2	11.8	9.5	11.4	9.5
Mortgage Guaranty	10.6	41.6	41.2	31.6	42.5	37.8	51.2	58.5	27.7	52.1	39.5
Financial Guaranty*	(273.8)	3.8	(722.8)	43.3	(144.2)	1,400.6	(256.5)	104.2	(188.8)	(357.7)	(39.2)
Accident and Health	(4.9)	(6.6)	(4.6)	(6.7)	(2.9)	2.9	3.9	(6.2)	(3.4)	11.6	(1.7)
Warranty	19.5	(6.1)	24.8	28.0	7.0	21.5	33.1	25.1	36.9	35.6	22.5
All Other*	15.6	23.3	22.7	48.1	28.9	22.4	22.3	18.2	30.0	26.1	25.8
Total All Lines	11.2	11.7	11.4	(0.1)	10.9	14.1	12.4	14.0	15.3	16.1	11.7

*See technical notes

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**2021 Profitability Report
Massachusetts
Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	6.1	3.9	3.6	4.3	3.5	5.0	10.0	6.1	12.4	11.5	6.7
Private Passenger Auto Physical	8.1	7.5	8.0	1.8	8.6	10.5	10.8	12.6	20.4	6.3	9.4
Private Passenger Auto Total	6.8	5.1	5.1	3.5	5.3	6.9	10.3	8.4	15.2	9.6	7.6
Commercial Auto Liability	8.6	8.5	10.5	7.3	8.0	6.4	4.6	8.6	13.8	17.6	9.4
Commercial Auto Physical	4.7	0.8	1.4	(4.9)	2.0	4.8	(2.4)	9.2	20.3	15.6	5.2
Commercial Auto Total	8.0	7.2	9.0	5.2	7.0	6.1	3.4	8.7	14.9	17.2	8.7
Homeowners Multiple Peril	23.5	21.1	20.3	(29.1)	19.3	23.2	19.3	25.7	24.0	22.0	16.9
Farmowners Multiple Peril	31.3	14.3	20.7	6.4	(45.4)	(36.0)	24.4	19.7	41.2	57.8	13.4
Commercial Multiple Peril	15.2	14.1	14.9	2.2	11.8	12.5	13.6	15.1	15.2	15.2	13.0
Fire	25.1	30.0	18.3	12.9	14.3	14.4	19.8	32.8	22.4	29.3	21.9
Allied Lines	21.6	28.8	31.1	1.3	31.5	32.8	14.2	39.7	(6.9)	38.5	23.3
Inland Marine	6.6	28.0	20.7	9.7	18.6	22.7	24.9	21.8	18.3	19.6	19.1
Medical Professional Liability	11.0	12.7	12.9	11.3	9.7	5.9	20.5	7.8	6.1	7.1	10.5
Other Liability*	13.5	12.2	14.0	10.4	10.3	13.0	11.5	11.7	8.5	12.0	11.7
Products Liability	(2.7)	0.4	11.7	1.6	13.6	12.6	(2.9)	19.7	16.5	3.0	7.3
Workers Compensation	9.9	6.2	4.9	5.0	5.7	6.5	9.6	8.3	6.6	7.1	7.0
Mortgage Guaranty	8.7	24.3	24.2	20.7	28.0	27.4	44.6	57.4	28.2	47.3	31.1
Financial Guaranty*	(36.5)	3.8	(40.0)	7.5	(7.0)	80.7	(22.9)	55.0	(72.2)	(73.7)	(10.5)
Accident and Health	2.0	1.4	1.8	1.3	2.1	4.0	4.4	0.9	1.6	6.7	2.6
Warranty	11.6	2.1	15.4	14.3	7.7	14.4	20.3	14.5	17.1	14.7	13.2
All Other*	14.1	18.7	17.9	37.0	24.4	19.8	21.5	17.7	26.0	21.8	21.9
Total All Lines	11.1	11.2	10.6	3.0	10.1	12.3	12.4	13.5	13.3	13.6	11.1

*See technical notes

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**2021 Profitability Report
Michigan
Losses Incurred As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability*	165.4	141.9	95.8	89.7	103.5	94.3	96.2	55.5	59.0	68.1	96.9
Private Passenger Auto Physical	65.1	67.0	73.2	64.6	64.8	62.9	64.4	68.1	58.1	74.1	66.2
Private Passenger Auto Total*	127.1	115.2	88.0	80.8	89.2	82.7	84.6	60.0	58.7	70.5	85.7
Commercial Auto Liability*	92.0	76.5	73.4	66.6	85.9	80.9	63.3	53.8	54.2	54.8	70.1
Commercial Auto Physical	65.8	65.4	70.8	66.5	59.4	63.9	60.3	70.3	58.2	59.7	64.0
Commercial Auto Total*	83.7	73.0	72.6	66.6	77.4	75.3	62.3	58.6	55.4	56.3	68.1
Homeowners Multiple Peril	55.0	54.9	79.1	53.1	43.3	53.9	50.5	59.4	57.1	73.4	58.0
Farmowners Multiple Peril	52.0	58.1	75.3	68.1	42.9	56.3	51.0	57.3	72.0	90.3	62.3
Commercial Multiple Peril	50.1	51.8	75.9	43.3	44.1	48.1	55.6	51.8	46.3	62.9	53.0
Fire	36.9	34.0	64.2	29.9	29.9	82.1	110.0	75.3	76.9	66.6	60.6
Allied Lines	72.0	63.5	83.1	49.6	39.9	57.9	67.9	106.7	53.0	65.1	65.9
Inland Marine	57.0	49.6	54.7	37.7	80.4	47.9	44.0	43.2	55.4	68.8	53.9
Medical Professional Liability*	33.9	24.6	31.2	27.6	(26.1)	101.3	34.8	15.0	62.7	37.8	34.3
Other Liability*	50.1	30.4	28.2	43.8	58.6	27.5	43.8	57.6	50.6	46.8	43.7
Products Liability	67.2	47.1	26.7	41.1	49.0	0.7	(14.7)	49.3	58.5	33.8	35.9
Workers Compensation	48.8	45.4	37.7	43.7	35.4	42.0	33.6	30.6	36.2	45.3	39.9
Mortgage Guaranty	153.8	72.1	31.6	27.2	9.8	10.8	1.7	6.2	22.8	4.7	34.1
Financial Guaranty*	1.4	3,213.4	1,382.6	31.1	92.7	(626.2)	142.3	76.8	266.2	262.7	484.3
Accident and Health	82.0	71.7	76.9	82.7	87.3	77.2	69.6	70.0	69.0	70.7	75.7
Warranty	55.4	57.0	53.5	47.8	44.9	41.3	48.4	55.0	53.1	52.5	50.9
All Other*	51.0	32.9	39.7	24.6	34.2	39.2	38.2	39.7	35.3	25.4	36.0
Total All Lines	86.8	84.0	74.9	62.4	66.5	65.0	66.4	56.8	55.3	63.6	68.2

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
Michigan
Underwriting Profit As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability*	(124.8)	(96.5)	(44.0)	(34.2)	(47.5)	(34.4)	(37.3)	7.5	0.7	(0.9)	(41.1)
Private Passenger Auto Physical	0.2	(2.8)	(8.2)	1.9	2.9	5.7	3.5	0.3	7.5	(6.3)	0.5
Private Passenger Auto Total*	(77.1)	(63.1)	(31.6)	(21.4)	(28.8)	(19.5)	(22.3)	4.9	3.2	(3.1)	(25.9)
Commercial Auto Liability*	(38.4)	(20.7)	(16.6)	(10.1)	(31.6)	(23.5)	(4.6)	7.4	7.9	6.7	(12.3)
Commercial Auto Physical	(5.4)	(5.4)	(8.8)	(5.1)	4.7	0.2	5.0	(6.7)	6.8	6.4	(0.8)
Commercial Auto Total*	(28.0)	(16.0)	(14.2)	(8.5)	(19.9)	(15.7)	(1.5)	3.3	7.6	6.6	(8.6)
Homeowners Multiple Peril	10.9	9.5	(16.5)	12.6	24.6	13.0	17.3	7.1	9.6	(7.7)	8.0
Farmowners Multiple Peril	12.4	4.9	(11.9)	(4.0)	23.7	8.7	13.4	7.4	(9.7)	(30.1)	1.5
Commercial Multiple Peril	8.4	3.4	(20.9)	12.9	13.0	10.7	1.3	8.6	12.8	(5.4)	4.5
Fire	32.1	33.6	2.3	39.7	39.2	(16.5)	(44.1)	(7.1)	(7.4)	4.6	7.6
Allied Lines	8.9	15.8	(6.2)	27.2	34.8	17.1	1.0	(35.8)	22.0	11.6	9.6
Inland Marine	11.6	19.1	15.1	33.1	(12.0)	22.6	24.9	26.4	14.2	(2.6)	15.2
Medical Professional Liability*	33.0	29.0	13.6	33.8	79.9	(64.6)	19.2	34.1	(19.0)	7.2	16.6
Other Liability*	6.3	30.7	35.5	16.0	1.7	37.6	19.3	1.9	12.7	17.7	17.9
Products Liability	(85.5)	19.8	(18.3)	(11.0)	(0.2)	57.9	82.7	29.3	(7.1)	26.5	9.4
Workers Compensation	16.8	20.3	30.4	22.0	30.6	20.9	29.6	33.1	28.6	15.9	24.8
Mortgage Guaranty	(79.8)	1.6	41.5	46.7	64.1	62.9	74.5	70.0	54.9	71.3	40.8
Financial Guaranty*	33.6	(3,333.6)	(1,358.5)	1.8	(41.2)	652.1	(125.1)	(80.8)	(252.9)	(256.1)	(476.1)
Accident and Health	(11.7)	(2.6)	(1.4)	(7.0)	(9.9)	1.8	6.5	7.3	8.0	11.5	0.3
Warranty	32.9	31.5	35.9	40.4	43.9	51.7	42.6	30.2	27.5	37.0	37.4
All Other*	7.8	24.3	17.5	35.7	24.6	21.1	24.1	22.0	29.0	38.0	24.4
Total All Lines	(28.7)	(25.3)	(14.4)	(0.2)	(3.5)	(0.5)	(2.3)	8.3	8.7	2.7	(5.5)

*See technical notes

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**2021 Profitability Report
Michigan
Profit on Insurance Transactions
As a Percent of Direct Premiums
Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability*	(54.9)	(36.0)	(3.7)	2.4	(7.6)	2.3	(5.1)	30.1	22.5	23.5	(2.6)
Private Passenger Auto Physical	1.1	(0.7)	(3.9)	2.3	2.6	4.5	3.8	1.3	6.7	(4.0)	1.4
Private Passenger Auto Total*	(33.5)	(23.4)	(3.8)	2.4	(3.8)	3.1	(1.8)	19.7	16.7	12.5	(1.2)
Commercial Auto Liability*	(15.6)	(3.6)	(2.6)	1.3	(12.5)	(6.0)	5.5	14.5	13.7	12.8	0.7
Commercial Auto Physical	(2.8)	(2.6)	(4.9)	(2.3)	3.9	1.1	5.4	(4.3)	6.0	6.1	0.6
Commercial Auto Total*	(11.5)	(3.3)	(3.3)	0.2	(7.2)	(3.7)	5.4	9.0	11.4	10.7	0.8
Homeowners Multiple Peril	9.1	8.2	(9.4)	10.1	17.5	10.1	15.7	7.7	9.5	(3.8)	7.5
Farmowners Multiple Peril	10.0	5.1	(5.7)	(0.7)	16.8	7.1	12.2	7.6	(6.0)	(21.7)	2.5
Commercial Multiple Peril	9.1	5.6	(10.3)	11.5	11.2	10.2	4.7	10.8	13.1	(0.9)	6.5
Fire	22.7	23.5	2.9	30.8	26.5	(8.6)	(31.3)	(1.7)	(3.0)	6.9	6.9
Allied Lines	7.2	11.6	(3.5)	19.0	23.8	15.1	4.3	(25.3)	19.3	11.4	8.3
Inland Marine	8.2	13.0	10.1	21.8	(7.5)	15.2	20.6	22.0	12.3	(0.7)	11.5
Medical Professional Liability*	32.3	29.2	17.3	30.2	57.5	(32.7)	26.6	36.3	(5.1)	15.6	20.7
Other Liability*	16.7	32.4	32.8	19.0	8.5	35.5	26.1	12.5	19.4	22.8	22.6
Products Liability	(20.4)	45.5	17.5	19.4	23.4	64.1	90.9	41.8	11.2	37.5	33.1
Workers Compensation	20.3	18.7	26.7	21.5	26.4	21.1	31.2	33.6	29.4	22.0	25.1
Mortgage Guaranty	(28.5)	22.3	34.2	27.4	35.4	34.8	51.4	52.4	37.8	45.4	31.3
Financial Guaranty*	61.4	(2,109.7)	(767.3)	64.1	56.5	694.8	54.9	226.2	95.1	97.8	(152.6)
Accident and Health	(10.4)	2.1	0.5	(3.8)	(7.1)	(1.7)	11.1	9.6	13.4	14.0	2.8
Warranty	28.0	28.2	31.8	34.5	37.1	43.4	43.2	34.5	30.4	38.1	34.9
All Other*	7.9	18.6	13.2	24.2	17.4	17.6	23.4	21.9	26.9	34.0	20.5
Total All Lines	(8.2)	(5.6)	0.8	9.8	6.7	9.8	8.5	17.0	16.0	11.4	6.6

*See technical notes

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**2021 Profitability Report
Michigan
Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability*	(9.6)	(4.6)	2.3	3.6	1.2	3.5	1.8	10.2	7.7	7.4	2.4
Private Passenger Auto Physical	4.8	2.5	(1.5)	5.9	6.1	8.5	8.3	4.8	11.2	(2.1)	4.9
Private Passenger Auto Total*	(8.2)	(3.9)	2.0	3.8	1.7	4.0	2.4	9.7	8.0	6.4	2.6
Commercial Auto Liability*	(4.1)	1.7	1.9	3.7	(2.7)	0.5	5.7	10.6	9.4	8.9	3.6
Commercial Auto Physical	0.0	0.5	(2.2)	0.6	7.1	4.2	9.3	(1.8)	9.4	9.2	3.6
Commercial Auto Total*	(3.5)	1.6	1.3	3.2	(1.1)	1.1	6.3	8.7	9.4	8.9	3.6
Homeowners Multiple Peril	12.5	11.2	(5.5)	12.4	19.2	12.3	19.3	10.9	11.7	(0.7)	10.3
Farmowners Multiple Peril	13.7	8.4	(2.2)	2.4	18.9	9.8	15.9	11.0	(2.9)	(16.4)	5.8
Commercial Multiple Peril	10.3	7.5	(4.3)	11.5	11.1	10.2	6.7	11.5	12.4	2.2	7.9
Fire	25.5	25.2	5.6	30.0	26.2	(3.9)	(23.6)	1.8	0.5	7.9	9.5
Allied Lines	12.1	16.6	(0.6)	22.6	26.2	17.9	7.3	(22.7)	22.4	14.1	11.6
Inland Marine	13.7	19.1	14.9	29.6	(6.4)	22.1	31.8	32.8	17.6	2.0	17.7
Medical Professional Liability*	17.8	15.9	10.2	15.6	29.4	(10.1)	15.4	20.5	0.5	8.5	12.4
Other Liability*	9.6	15.2	16.0	10.5	6.0	16.1	14.2	8.4	10.8	12.4	11.9
Products Liability	(0.3)	11.5	6.2	6.8	7.4	15.8	25.8	14.9	5.7	12.6	10.6
Workers Compensation	12.9	12.5	16.2	13.8	15.8	12.8	19.3	20.3	16.2	12.6	15.2
Mortgage Guaranty	(8.9)	14.4	23.2	21.5	33.8	29.6	55.4	63.0	46.5	51.4	33.0
Financial Guaranty*	11.5	(128.3)	(29.0)	7.9	6.1	17.9	5.1	7.4	4.4	4.4	(9.3)
Accident and Health	(0.8)	4.0	3.1	1.4	(0.4)	2.1	7.2	7.2	8.4	8.5	4.1
Warranty	16.9	15.5	15.5	15.1	16.4	18.7	20.3	15.7	13.8	16.6	16.5
All Other*	9.6	17.5	13.1	21.6	16.0	15.5	21.9	19.6	23.2	27.5	18.5
Total All Lines	(0.5)	1.0	3.4	7.1	5.5	6.9	6.8	10.7	9.5	7.5	5.8

*See technical notes

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**2021 Profitability Report
Minnesota
Losses Incurred As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	57.1	58.9	58.9	59.3	62.3	62.2	58.3	60.1	50.2	57.7	58.5
Private Passenger Auto Physical	59.0	68.0	59.9	59.8	61.8	65.5	62.9	71.2	58.5	67.2	63.4
Private Passenger Auto Total	57.9	62.7	59.3	59.5	62.1	63.6	60.3	65.0	54.0	62.2	60.7
Commercial Auto Liability	43.2	51.7	57.4	48.2	55.0	57.9	55.9	59.5	53.0	56.1	53.8
Commercial Auto Physical	62.9	67.9	61.4	58.6	56.7	66.6	58.7	65.6	51.8	53.7	60.4
Commercial Auto Total	49.3	56.8	58.7	51.7	55.6	61.0	56.9	61.6	52.6	55.3	55.9
Homeowners Multiple Peril	51.9	61.6	41.5	48.1	44.1	89.4	58.4	82.9	82.9	74.1	63.5
Farmowners Multiple Peril	68.3	45.6	57.5	41.2	53.6	62.6	56.8	91.6	62.9	86.1	62.6
Commercial Multiple Peril	44.8	63.1	40.1	48.0	46.8	75.5	49.1	67.6	83.5	62.3	58.1
Fire	89.3	46.4	41.2	39.9	35.5	45.1	55.1	49.3	114.9	42.9	56.0
Allied Lines	45.2	113.3	150.8	65.0	41.0	39.3	54.1	114.3	70.5	67.7	76.1
Inland Marine	47.4	46.5	53.4	38.8	67.7	47.2	44.6	66.6	55.0	38.1	50.5
Medical Professional Liability	32.0	38.2	41.5	18.0	84.0	20.3	65.5	59.4	59.8	29.8	44.9
Other Liability*	42.7	34.0	40.6	49.6	45.8	46.4	56.5	59.6	45.5	52.4	47.3
Products Liability	90.1	34.6	2.0	38.0	8.4	22.4	37.5	30.0	33.6	37.4	33.4
Workers Compensation	62.5	60.1	60.1	58.3	53.1	52.1	44.9	53.1	56.0	37.7	53.8
Mortgage Guaranty	201.2	125.5	34.3	24.6	16.8	23.3	2.8	5.1	27.7	4.9	46.6
Financial Guaranty*	(392.6)	1,773.6	320.6	(179.5)	(110.6)	(7.9)	(256.5)	(477.0)	(298.9)	(727.8)	(35.7)
Accident and Health	88.3	92.8	91.4	105.9	87.5	100.8	81.6	90.5	113.7	101.5	95.4
Warranty	87.6	91.2	91.6	74.3	55.4	76.7	70.5	79.2	78.2	71.7	77.6
All Other*	8.4	18.3	12.7	24.6	35.7	14.1	28.2	30.9	27.0	29.8	23.0
Total All Lines	53.0	67.1	60.3	52.8	51.3	61.3	54.5	69.1	62.1	59.1	59.1

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**2021 Profitability Report
Minnesota
Underwriting Profit As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	4.3	2.1	3.8	3.7	1.2	3.1	7.9	5.6	13.1	9.1	5.4
Private Passenger Auto Physical	6.1	(5.0)	5.4	5.6	4.9	2.0	4.9	(4.3)	6.4	0.7	2.7
Private Passenger Auto Total	5.0	(0.8)	4.4	4.5	2.8	2.6	6.6	1.2	10.1	5.1	4.2
Commercial Auto Liability	19.4	8.9	3.9	11.1	(1.5)	5.0	7.6	4.2	13.3	10.3	8.2
Commercial Auto Physical	(1.8)	(8.6)	1.1	3.2	6.6	(3.4)	5.6	(0.9)	14.8	14.2	3.1
Commercial Auto Total	12.8	3.4	3.0	8.5	1.3	2.1	6.9	2.4	13.8	11.6	6.6
Homeowners Multiple Peril	13.4	0.6	25.0	16.8	22.0	(27.8)	7.7	(20.5)	(20.1)	(9.5)	0.7
Farmowners Multiple Peril	(5.1)	18.7	6.9	24.3	11.3	3.2	6.9	(28.7)	2.5	(23.2)	1.7
Commercial Multiple Peril	17.8	(6.0)	20.9	10.2	12.1	(17.4)	12.0	(9.6)	(26.2)	(1.5)	1.2
Fire	(23.3)	21.1	27.6	27.9	33.0	23.8	14.4	20.6	(48.9)	29.7	12.6
Allied Lines	38.7	(33.5)	(75.9)	12.1	33.8	37.3	16.1	(43.1)	4.6	9.4	(0.0)
Inland Marine	21.5	22.7	15.4	29.1	(1.4)	23.3	24.5	1.5	15.4	29.6	18.2
Medical Professional Liability	35.1	22.1	16.9	39.8	(39.1)	49.9	(15.4)	(15.6)	6.7	29.1	13.0
Other Liability*	16.5	26.8	22.1	11.7	17.9	13.3	10.4	4.0	18.8	15.3	15.7
Products Liability	(90.4)	(13.5)	57.7	12.5	32.4	28.5	17.2	22.6	14.9	14.2	9.6
Workers Compensation	1.1	3.4	4.4	5.7	10.9	10.8	19.2	7.9	5.7	28.2	9.7
Mortgage Guaranty	(129.6)	(53.9)	38.8	49.5	56.8	49.0	73.3	71.0	49.2	70.8	27.5
Financial Guaranty*	382.3	(1,614.1)	(245.3)	183.0	136.0	15.3	252.2	448.4	309.9	725.6	59.3
Accident and Health	(19.8)	(26.7)	(18.8)	(33.1)	(10.0)	(23.7)	(9.6)	(16.9)	(43.2)	(24.5)	(22.6)
Warranty	(1.1)	(4.8)	(2.6)	13.2	10.4	4.1	4.4	1.0	2.0	18.2	4.5
All Other*	53.7	40.0	47.7	34.8	23.5	48.8	31.4	30.1	36.2	31.8	37.8
Total All Lines	12.1	(3.2)	5.1	11.9	13.6	3.6	11.6	(4.5)	2.6	8.2	6.1

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**2021 Profitability Report
Minnesota
Profit on Insurance Transactions
As a Percent of Direct Premiums
Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	6.2	4.7	5.8	5.3	3.5	4.9	9.5	7.6	13.1	10.1	7.1
Private Passenger Auto Physical	4.8	(2.3)	4.8	4.6	3.8	2.0	4.8	(2.4)	5.8	1.4	2.7
Private Passenger Auto Total	5.6	1.8	5.4	5.0	3.6	3.6	7.5	3.2	9.8	6.0	5.2
Commercial Auto Liability	17.5	11.0	6.9	11.2	3.0	8.1	11.4	8.8	15.2	13.0	10.6
Commercial Auto Physical	(0.6)	(4.8)	1.5	3.0	5.1	(1.4)	5.7	0.0	12.4	12.2	3.3
Commercial Auto Total	11.9	6.0	5.1	8.5	3.8	4.8	9.3	5.7	14.2	12.7	8.2
Homeowners Multiple Peril	10.5	2.2	17.4	12.5	15.6	(16.5)	8.1	(14.0)	(13.8)	(5.2)	1.7
Farmowners Multiple Peril	(1.3)	13.9	6.2	17.5	8.7	3.6	7.1	(20.7)	3.7	(16.3)	2.2
Commercial Multiple Peril	15.3	(0.5)	16.6	9.4	10.5	(8.0)	13.0	(3.7)	(17.4)	2.3	3.7
Fire	(13.7)	15.0	18.7	22.3	22.1	16.8	13.6	18.4	(36.5)	26.3	10.3
Allied Lines	25.7	(21.1)	(48.8)	8.6	22.0	27.0	14.6	(32.4)	4.6	8.5	0.9
Inland Marine	14.7	15.4	10.2	19.1	(0.6)	15.8	20.5	2.7	13.6	24.6	13.6
Medical Professional Liability	30.4	21.9	17.2	31.6	(20.5)	39.1	(3.2)	(4.7)	13.7	31.4	15.7
Other Liability*	20.2	26.6	22.0	13.8	16.4	17.1	16.9	12.0	22.5	18.9	18.6
Products Liability	(41.5)	8.5	52.1	21.1	32.5	32.6	28.5	28.9	21.4	20.8	20.5
Workers Compensation	13.3	11.1	13.2	13.9	15.9	17.4	26.1	17.2	14.4	34.4	17.7
Mortgage Guaranty	(60.5)	(12.0)	34.7	30.4	32.4	28.0	51.9	54.7	34.5	46.4	24.0
Financial Guaranty*	292.4	(991.5)	(2.7)	275.7	209.7	128.4	275.8	381.4	262.9	613.2	144.5
Accident and Health	(15.3)	(11.0)	(6.2)	(11.5)	(0.1)	(8.5)	12.6	9.8	(5.8)	7.8	(2.8)
Warranty	4.9	5.9	10.1	19.1	12.3	13.0	11.6	11.3	10.3	23.2	12.2
All Other*	38.1	28.8	32.8	23.4	16.3	35.0	28.4	27.5	32.2	29.0	29.1
Total All Lines	12.1	1.8	7.0	11.1	11.5	6.0	13.0	0.3	5.4	10.0	7.8

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
Minnesota
Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	9.1	7.6	8.1	7.8	5.9	7.2	12.3	10.3	14.3	11.4	9.4
Private Passenger Auto Physical	10.0	0.4	9.1	8.9	7.7	5.5	9.8	(0.1)	10.1	4.6	6.6
Private Passenger Auto Total	9.4	5.2	8.4	8.2	6.5	6.6	11.4	6.6	12.8	8.8	8.4
Commercial Auto Liability	15.1	10.5	7.4	10.3	4.8	8.0	10.8	9.1	12.3	10.8	9.9
Commercial Auto Physical	2.6	(2.0)	4.7	6.5	8.5	1.6	9.9	3.2	16.3	15.9	6.7
Commercial Auto Total	12.6	7.9	6.8	9.5	5.7	6.5	10.6	7.7	13.3	12.0	9.2
Homeowners Multiple Peril	14.1	5.5	19.5	15.2	17.8	(12.2)	11.3	(10.7)	(9.7)	(1.8)	4.9
Farmowners Multiple Peril	1.9	17.3	9.2	20.2	11.2	6.4	10.6	(18.1)	6.3	(11.7)	5.3
Commercial Multiple Peril	15.0	3.0	15.3	10.2	10.7	(2.6)	13.4	0.2	(9.6)	4.4	6.0
Fire	(11.0)	18.2	20.8	25.2	23.9	18.5	17.1	21.5	(28.4)	23.3	12.9
Allied Lines	42.7	(25.7)	(51.8)	13.6	34.5	41.6	27.1	(46.2)	9.3	14.7	6.0
Inland Marine	21.4	21.3	14.9	26.3	2.1	21.8	30.0	6.4	18.0	30.4	19.3
Medical Professional Liability	21.2	15.2	11.8	19.6	(7.6)	22.9	1.1	0.5	10.0	16.5	11.1
Other Liability*	12.3	15.0	13.0	9.5	10.4	10.6	11.4	9.0	13.4	12.2	11.7
Products Liability	(9.7)	5.9	19.1	10.1	14.0	14.4	15.0	15.2	11.4	11.0	10.6
Workers Compensation	8.5	7.7	8.2	8.7	9.3	9.6	13.9	10.1	8.0	15.5	9.9
Mortgage Guaranty	(22.1)	(1.9)	20.1	21.7	25.1	19.0	44.6	50.8	33.5	40.8	23.2
Financial Guaranty*	68.6	(73.7)	3.0	12.6	11.5	10.9	25.2	50.0	76.4	64.8	24.9
Accident and Health	(2.3)	(0.2)	1.3	0.6	2.6	1.1	4.9	4.3	2.1	3.5	1.8
Warranty	5.8	5.5	6.0	8.4	8.5	7.3	8.0	7.0	6.5	11.3	7.4
All Other*	33.2	25.3	28.4	21.8	16.1	30.1	28.0	26.8	29.3	24.6	26.4
Total All Lines	12.7	4.7	8.1	11.2	11.4	7.4	13.7	3.3	6.8	10.2	8.9

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
Mississippi
Losses Incurred As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	63.5	64.9	64.7	68.7	71.6	68.6	65.0	66.3	61.0	64.5	65.9
Private Passenger Auto Physical	58.2	96.9	63.8	61.8	63.6	59.1	56.4	60.9	65.1	71.8	65.8
Private Passenger Auto Total	61.1	79.0	64.3	65.6	68.0	64.2	61.1	63.9	62.9	67.9	65.8
Commercial Auto Liability	62.2	62.1	65.5	75.7	76.2	62.3	68.6	68.6	67.8	60.0	66.9
Commercial Auto Physical	58.4	92.6	66.8	58.5	61.2	64.2	63.7	55.7	56.6	55.3	63.3
Commercial Auto Total	61.3	69.7	65.9	71.1	72.3	62.8	67.3	65.3	65.0	58.8	66.0
Homeowners Multiple Peril	44.5	79.2	55.7	36.6	43.1	47.2	41.1	49.0	87.7	55.5	54.0
Farmowners Multiple Peril	70.6	55.2	94.0	45.2	76.9	52.5	41.6	61.1	100.2	46.7	64.4
Commercial Multiple Peril	34.6	106.7	72.7	31.3	38.2	77.3	36.5	51.0	60.7	57.4	56.6
Fire	37.6	82.6	70.2	39.3	51.8	49.1	92.6	44.4	73.8	76.3	61.7
Allied Lines*	43.7	140.7	51.2	56.9	61.9	44.1	57.3	90.1	97.6	83.8	72.7
Inland Marine	32.2	34.7	35.5	42.7	39.0	39.8	39.6	44.4	54.1	40.7	40.3
Medical Professional Liability*	13.9	26.6	(8.8)	26.3	11.3	18.7	9.0	25.1	42.8	41.6	20.7
Other Liability*	44.6	37.5	34.2	45.3	47.5	48.3	62.9	45.3	63.6	48.6	47.8
Products Liability	26.4	30.7	17.0	127.3	(15.4)	(6.5)	108.2	17.8	26.7	31.7	36.4
Workers Compensation	60.0	50.8	56.9	54.7	57.8	51.1	43.5	45.8	46.8	54.5	52.2
Mortgage Guaranty	90.4	53.7	57.1	28.6	32.7	12.9	11.9	9.8	30.9	15.1	34.3
Financial Guaranty*	24.8	(32.7)	14.3	20.8	(198.9)	461.2	132.3	32.9	0.0	0.0	45.5
Accident and Health	53.1	65.0	61.4	81.6	78.9	76.1	74.5	85.7	63.4	55.4	69.5
Warranty	65.6	60.3	54.0	49.0	53.4	47.6	59.0	72.4	73.4	85.8	62.0
All Other*	36.5	14.5	55.3	29.4	34.8	41.9	30.4	23.2	29.9	27.9	32.4
Total All Lines	50.5	75.3	57.9	52.3	55.6	56.0	53.7	56.8	67.4	60.0	58.5

*See technical notes

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2021 Profitability Report
Mississippi
Underwriting Profit As a Percent of
Direct Premiums Earned

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	(0.6)	(2.4)	(2.6)	(6.3)	(9.2)	(4.4)	0.1	(2.0)	0.8	1.5	(2.5)
Private Passenger Auto Physical	6.6	(38.5)	0.3	3.2	2.0	8.7	11.8	6.9	(1.4)	(4.5)	(0.5)
Private Passenger Auto Total	2.6	(18.3)	(1.3)	(2.0)	(4.1)	1.6	5.4	2.0	(0.2)	(1.2)	(1.5)
Commercial Auto Liability	(8.0)	(6.1)	(11.9)	(21.1)	(21.4)	(3.2)	(11.6)	(10.7)	(7.4)	3.3	(9.8)
Commercial Auto Physical	0.5	(38.0)	(5.7)	3.4	1.1	(0.8)	1.4	9.1	8.4	11.3	(0.9)
Commercial Auto Total	(5.9)	(14.1)	(10.3)	(14.5)	(15.5)	(2.6)	(8.2)	(5.7)	(3.5)	5.2	(7.5)
Homeowners Multiple Peril	20.7	(20.7)	7.4	29.1	20.1	18.4	25.7	17.0	(27.2)	9.3	10.0
Farmowners Multiple Peril	(15.6)	1.8	(38.8)	13.9	(21.1)	6.9	19.2	(3.5)	(44.1)	13.3	(6.8)
Commercial Multiple Peril	24.5	(59.3)	(17.5)	26.6	18.7	(21.8)	23.6	7.0	(3.4)	1.1	(0.0)
Fire	30.0	(24.2)	(7.9)	26.4	10.8	15.7	(29.7)	23.3	(8.8)	(9.6)	2.6
Allied Lines*	33.9	(71.2)	25.3	18.2	11.5	30.8	12.4	(18.3)	(25.2)	(9.8)	0.8
Inland Marine	27.3	25.2	23.4	13.8	21.1	19.4	19.4	11.9	3.1	15.1	18.0
Medical Professional Liability*	41.8	32.2	69.3	24.9	48.0	35.0	43.3	31.9	12.9	10.9	35.0
Other Liability*	10.7	17.2	26.5	9.4	7.6	11.5	(6.0)	10.1	(13.6)	14.0	8.7
Products Liability	31.6	17.3	11.6	(149.2)	(5.6)	78.7	(88.7)	37.2	33.6	7.7	(2.6)
Workers Compensation	2.7	10.2	6.7	7.7	2.0	9.7	19.0	15.6	14.4	6.8	9.5
Mortgage Guaranty	(15.4)	20.4	14.2	44.2	39.6	59.2	62.1	64.6	45.3	58.9	39.3
Financial Guaranty*	15.0	55.8	(5.3)	11.5	229.8	(441.3)	(131.9)	(38.0)	(2.3)	(6.1)	(31.3)
Accident and Health	11.6	(4.3)	5.8	(14.9)	(11.4)	(7.3)	(4.4)	(12.7)	8.8	12.9	(1.6)
Warranty	20.9	27.1	34.6	38.2	35.1	43.0	31.1	8.4	8.9	5.8	25.3
All Other*	16.6	41.5	2.1	22.0	18.5	11.8	24.1	32.5	30.4	31.6	23.1
Total All Lines	12.5	(16.3)	4.4	9.9	6.1	7.9	10.3	6.9	(6.0)	4.5	4.0

*See technical notes

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2021 Profitability Report
Mississippi
Profit on Insurance Transactions
As a Percent of Direct Premiums
Earned

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	2.6	1.4	1.3	(1.4)	(3.5)	(0.1)	3.2	1.5	3.2	3.9	1.2
Private Passenger Auto Physical	5.1	(24.1)	1.6	3.0	1.9	6.3	10.2	6.4	(0.4)	(2.7)	0.7
Private Passenger Auto Total	3.7	(9.8)	1.4	0.6	(1.0)	2.8	6.4	3.7	1.6	0.9	1.0
Commercial Auto Liability	0.1	1.5	(3.2)	(9.0)	(9.1)	3.5	(3.5)	(2.4)	(0.6)	7.7	(1.5)
Commercial Auto Physical	1.2	(23.7)	(2.8)	3.4	1.6	0.3	2.4	8.0	7.5	10.0	0.8
Commercial Auto Total	0.4	(4.8)	(3.1)	(5.7)	(6.3)	2.7	(1.9)	0.2	1.4	8.2	(0.9)
Homeowners Multiple Peril	15.3	(11.8)	5.8	20.5	14.3	13.4	22.0	15.3	(19.7)	9.3	8.4
Farmowners Multiple Peril	(7.9)	3.2	(23.5)	10.6	(12.4)	6.0	16.7	(1.2)	(33.3)	12.2	(3.0)
Commercial Multiple Peril	19.5	(35.2)	(8.0)	20.5	14.8	(10.9)	22.0	9.1	0.0	3.9	3.6
Fire	20.7	(14.4)	(3.9)	22.0	7.9	11.7	(20.9)	21.0	(4.9)	(4.7)	3.5
Allied Lines*	23.2	(45.3)	16.9	12.8	8.2	23.4	12.3	(12.3)	(18.2)	(5.6)	1.5
Inland Marine	18.5	16.9	15.3	9.2	14.0	13.2	16.3	10.6	3.5	13.0	13.1
Medical Professional Liability*	38.3	32.5	53.2	24.1	37.7	30.3	44.4	34.0	19.3	18.1	33.2
Other Liability*	17.3	21.1	25.3	13.2	10.8	16.8	4.8	17.6	(2.0)	19.5	14.4
Products Liability	42.6	32.0	25.7	(81.5)	10.1	68.3	(50.1)	45.7	40.2	19.2	15.2
Workers Compensation	12.2	13.1	11.6	13.0	8.6	14.6	23.6	20.7	19.0	15.3	15.2
Mortgage Guaranty	9.4	32.7	16.1	25.7	20.6	32.3	41.9	48.6	30.8	36.2	29.4
Financial Guaranty*	50.1	41.3	6.3	15.3	169.0	(228.6)	(57.4)	(11.0)	15.7	2.8	0.4
Accident and Health	(1.2)	(3.2)	1.4	(12.8)	(11.3)	(10.6)	(2.6)	(10.0)	11.5	12.0	(2.7)
Warranty	16.0	20.7	26.4	28.4	27.3	33.8	30.3	12.7	11.8	10.2	21.8
All Other*	13.9	29.9	3.3	15.5	13.6	11.2	23.1	29.7	27.9	29.0	19.7
Total All Lines	11.6	(7.4)	5.7	9.2	6.3	8.1	11.4	8.8	(1.8)	6.7	5.9

*See technical notes

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2021 Profitability Report
Mississippi
Percent of Net Worth
Return on Net Worth

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	5.9	4.7	4.3	1.8	(0.3)	2.9	6.3	4.6	5.7	6.3	4.2
Private Passenger Auto Physical	10.6	(27.8)	5.1	7.0	5.3	11.0	17.6	12.0	2.4	(0.6)	4.3
Private Passenger Auto Total	7.6	(7.1)	4.6	3.7	1.8	5.9	10.5	7.3	4.5	3.7	4.2
Commercial Auto Liability	3.4	4.3	1.2	(2.3)	(2.5)	5.1	0.7	1.6	2.4	7.4	2.1
Commercial Auto Physical	4.7	(22.4)	0.1	6.7	4.6	3.3	5.9	12.5	10.9	13.3	4.0
Commercial Auto Total	3.6	(0.0)	1.0	(0.7)	(1.3)	4.8	1.6	3.3	3.7	8.3	2.4
Homeowners Multiple Peril	19.2	(8.3)	8.8	23.1	16.9	15.9	26.9	19.2	(16.1)	11.5	11.7
Farmowners Multiple Peril	(4.4)	6.5	(19.6)	13.8	(9.0)	8.7	21.2	1.9	(29.5)	14.4	0.4
Commercial Multiple Peril	18.5	(22.8)	(2.4)	17.8	13.8	(4.7)	21.0	10.5	2.8	5.7	6.0
Fire	25.5	(10.9)	(0.3)	22.7	10.1	13.7	(17.6)	22.8	(1.5)	(0.9)	6.4
Allied Lines*	32.9	(51.3)	21.5	17.3	12.1	29.5	18.4	(11.8)	(17.0)	(2.9)	4.9
Inland Marine	25.2	22.5	20.1	13.7	18.9	18.1	24.0	16.3	6.9	17.0	18.3
Medical Professional Liability*	20.3	16.3	25.5	13.3	18.9	17.0	26.0	20.3	12.3	9.8	18.0
Other Liability*	10.7	12.3	14.2	8.8	7.4	10.0	5.2	11.2	2.0	11.2	9.3
Products Liability	14.3	11.7	9.8	(20.6)	5.9	23.1	(12.9)	17.4	15.1	8.8	7.3
Workers Compensation	8.7	9.4	8.7	9.2	6.8	9.4	14.7	13.1	11.0	9.4	10.0
Mortgage Guaranty	8.6	22.3	13.3	21.8	18.7	29.8	46.5	56.8	34.6	37.1	28.9
Financial Guaranty*	12.6	9.4	4.6	6.9	28.5	(24.4)	(1.7)	2.3	4.5	3.5	4.6
Accident and Health	2.3	1.0	4.1	(5.4)	(4.7)	(3.8)	1.0	(4.2)	10.0	10.8	1.1
Warranty	16.0	18.2	20.4	19.9	18.8	21.3	20.7	10.3	9.7	8.1	16.4
All Other*	13.8	25.0	5.5	14.2	12.3	10.7	20.7	25.3	22.3	21.5	17.1
Total All Lines	13.0	(2.6)	7.6	10.4	7.9	9.4	13.2	10.7	1.4	8.1	7.9

*See technical notes

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**2021 Profitability Report
Missouri
Losses Incurred As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	62.6	63.6	65.8	69.6	76.3	67.7	65.8	63.9	61.7	66.4	66.3
Private Passenger Auto Physical	77.9	57.3	64.9	65.9	68.4	66.9	57.8	63.4	59.4	66.3	64.8
Private Passenger Auto Total	69.2	60.8	65.4	67.9	72.7	67.3	62.3	63.7	60.7	66.4	65.6
Commercial Auto Liability	38.3	58.7	60.6	59.7	66.5	69.4	68.3	70.9	71.2	61.8	62.5
Commercial Auto Physical	77.0	66.2	66.3	68.2	65.2	73.6	59.1	68.5	65.5	54.3	66.4
Commercial Auto Total	49.0	60.8	62.2	62.1	66.1	70.7	65.4	70.1	69.4	59.5	63.5
Homeowners Multiple Peril	78.7	42.6	57.3	55.5	54.6	66.3	44.4	54.6	66.4	51.6	57.2
Farmowners Multiple Peril	67.6	50.6	62.4	57.0	51.0	82.3	50.6	60.9	72.8	60.6	61.6
Commercial Multiple Peril	105.4	48.3	56.7	52.9	54.7	61.9	47.7	66.2	62.4	52.7	60.9
Fire	70.1	27.8	32.5	42.7	48.8	72.6	57.9	48.5	61.7	49.2	51.2
Allied Lines	243.9	93.2	46.8	105.9	48.3	64.1	72.9	111.6	58.4	56.2	90.1
Inland Marine	43.2	40.7	45.0	55.2	46.8	46.2	41.9	49.6	73.0	42.8	48.4
Medical Professional Liability*	20.0	22.5	32.0	18.5	65.3	58.0	60.1	79.3	59.4	58.3	47.3
Other Liability*	43.0	61.8	42.8	55.3	71.2	72.8	58.1	54.7	66.6	65.9	59.2
Products Liability	90.3	13.2	164.0	36.3	20.1	55.1	79.4	37.8	51.0	45.4	59.3
Workers Compensation	69.1	56.4	57.8	58.6	62.5	56.1	60.2	56.3	61.3	57.9	59.6
Mortgage Guaranty	101.9	55.1	31.1	24.6	17.3	10.3	6.0	6.8	24.2	7.3	28.5
Financial Guaranty*	5.5	0.1	0.7	0.2	0.2	(1.5)	0.0	(0.0)	0.0	0.0	0.5
Accident and Health	81.1	74.6	73.5	78.3	82.4	66.4	75.3	65.6	67.0	59.5	72.4
Warranty	63.7	276.3	63.7	66.8	72.8	64.2	71.0	79.4	72.2	66.6	89.7
All Other*	25.1	14.8	28.4	19.0	27.3	33.4	19.6	25.1	30.6	31.0	25.4
Total All Lines	77.7	54.8	56.5	60.7	61.8	64.3	55.9	61.5	62.3	58.1	61.4

*See technical notes

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**2021 Profitability Report
Missouri
Underwriting Profit As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	1.0	0.0	(1.6)	(6.3)	(12.2)	(1.6)	0.6	2.7	0.9	(0.3)	(1.7)
Private Passenger Auto Physical	(14.5)	8.6	1.0	(0.1)	(1.1)	1.2	11.6	5.4	6.2	2.7	2.1
Private Passenger Auto Total	(5.7)	3.8	(0.4)	(3.5)	(7.2)	(0.3)	5.4	3.9	3.3	1.1	0.0
Commercial Auto Liability	23.8	0.5	(1.5)	(0.4)	(7.8)	(9.2)	(7.2)	(9.9)	(9.7)	4.1	(1.7)
Commercial Auto Physical	(16.3)	(4.6)	(2.8)	(5.7)	(0.5)	(9.1)	7.3	(2.6)	0.3	14.2	(2.0)
Commercial Auto Total	12.8	(1.0)	(1.9)	(1.9)	(5.6)	(9.2)	(2.7)	(7.5)	(6.5)	7.1	(1.6)
Homeowners Multiple Peril	(16.3)	23.5	8.1	9.8	11.8	(0.8)	24.3	12.4	0.0	16.4	8.9
Farmowners Multiple Peril	(1.2)	16.6	5.0	10.7	19.6	(14.7)	16.7	7.2	(5.4)	7.3	6.2
Commercial Multiple Peril	(53.3)	9.5	0.2	5.7	2.8	(3.5)	9.7	(8.0)	(5.0)	7.3	(3.5)
Fire	(2.6)	40.2	36.5	25.3	20.0	(6.7)	11.1	21.1	6.4	21.4	17.3
Allied Lines	(166.9)	(13.8)	34.0	(30.7)	28.5	12.5	(1.8)	(39.0)	18.5	22.5	(13.6)
Inland Marine	25.6	27.8	23.8	11.6	24.0	23.4	27.4	18.6	(6.4)	23.9	20.0
Medical Professional Liability*	31.5	37.1	11.2	24.8	(22.0)	(22.2)	(15.8)	(41.7)	(19.7)	(12.4)	(2.9)
Other Liability*	17.0	(6.2)	16.4	5.6	(12.1)	(11.0)	4.0	9.1	(3.7)	(3.4)	1.6
Products Liability	(77.7)	29.8	(256.5)	(4.8)	6.7	(60.0)	(46.7)	7.6	(7.7)	(1.7)	(41.1)
Workers Compensation	(5.8)	8.8	7.1	6.6	0.2	7.1	2.1	4.8	(1.7)	3.6	3.3
Mortgage Guaranty	(26.3)	19.2	41.7	49.3	56.1	63.2	69.4	69.0	52.5	68.0	46.2
Financial Guaranty*	40.2	38.8	37.1	38.5	27.5	20.7	16.4	(1.6)	13.2	6.5	23.7
Accident and Health	(13.8)	(8.0)	(1.0)	(4.0)	(7.5)	9.1	(6.4)	6.5	2.9	11.9	(1.0)
Warranty	22.9	(194.7)	25.4	20.8	16.6	28.4	5.4	(7.1)	0.0	18.3	(6.4)
All Other*	36.4	45.7	32.9	44.8	34.1	26.8	41.5	37.4	32.6	31.4	36.4
Total All Lines	(15.0)	9.4	7.2	3.5	2.7	0.6	9.7	4.0	1.8	8.2	3.2

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

2021 Profitability Report
Missouri
Profit on Insurance Transactions
As a Percent of Direct Premiums
Earned

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	3.8	3.2	2.3	(1.1)	(5.1)	2.0	3.9	5.5	3.7	2.9	2.1
Private Passenger Auto Physical	(8.6)	6.4	2.0	0.8	(0.0)	1.5	10.1	5.2	5.6	3.0	2.6
Private Passenger Auto Total	(1.6)	4.6	2.1	(0.2)	(2.8)	1.8	6.7	5.4	4.5	2.9	2.3
Commercial Auto Liability	20.6	5.6	3.5	4.1	(0.6)	(0.7)	(0.2)	(1.9)	(2.7)	8.2	3.6
Commercial Auto Physical	(9.9)	(2.1)	(1.0)	(2.7)	0.5	(5.0)	7.0	(1.3)	1.0	12.2	(0.1)
Commercial Auto Total	12.2	3.4	2.2	2.2	(0.3)	(2.1)	2.1	(1.8)	(1.5)	9.4	2.6
Homeowners Multiple Peril	(8.5)	17.1	6.4	8.1	9.1	1.2	21.2	11.8	1.8	15.0	8.3
Farmowners Multiple Peril	1.4	12.7	5.2	9.0	14.4	(7.8)	15.1	7.7	(2.5)	7.8	6.3
Commercial Multiple Peril	(29.8)	10.4	3.5	6.8	4.7	1.1	11.3	(2.3)	(0.8)	9.1	1.4
Fire	0.3	27.6	24.4	20.9	14.2	(2.4)	11.5	19.1	6.9	19.2	14.2
Allied Lines	(105.1)	(7.0)	22.3	(19.4)	19.2	11.6	1.5	(28.3)	16.2	19.4	(7.0)
Inland Marine	17.2	18.5	15.5	8.0	16.0	15.9	22.7	16.0	(3.7)	20.2	14.6
Medical Professional Liability*	30.3	33.2	14.7	22.9	(9.0)	(6.4)	(2.4)	(24.3)	(6.1)	(0.7)	5.2
Other Liability*	21.3	6.4	20.1	11.6	(1.5)	3.0	13.6	17.2	5.5	5.4	10.3
Products Liability	(27.6)	38.8	(148.2)	16.1	22.8	(17.1)	(13.4)	25.2	9.8	13.5	(8.0)
Workers Compensation	6.5	12.6	12.8	12.6	7.6	13.0	10.5	12.7	6.4	12.9	10.8
Mortgage Guaranty	1.2	31.3	33.8	28.7	31.0	34.8	47.5	51.8	36.2	43.0	33.9
Financial Guaranty*	60.2	18.3	29.6	25.8	23.2	53.8	24.3	(2.9)	23.7	14.1	27.0
Accident and Health	(12.8)	(1.4)	0.9	(2.1)	(5.3)	3.3	(0.6)	8.1	8.9	13.2	1.2
Warranty	19.5	(102.9)	23.3	20.2	18.1	27.8	11.1	2.8	7.5	21.1	4.9
All Other*	26.0	31.7	22.5	29.4	22.9	20.4	36.1	32.7	28.9	28.3	27.9
Total All Lines	(5.5)	9.9	8.0	5.5	4.5	4.0	11.6	7.0	4.8	10.1	6.0

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
Missouri
Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	7.0	6.3	5.1	2.1	(1.6)	4.7	6.8	8.2	5.9	5.2	5.0
Private Passenger Auto Physical	(8.9)	11.8	5.6	4.2	2.8	4.9	17.3	10.3	9.9	6.6	6.4
Private Passenger Auto Total	1.5	8.2	5.3	2.9	(0.0)	4.8	10.5	8.9	7.4	5.7	5.5
Commercial Auto Liability	17.0	7.0	5.3	5.7	2.4	2.6	2.9	1.9	1.2	7.8	5.4
Commercial Auto Physical	(8.6)	0.9	2.0	0.2	3.4	(2.4)	11.6	1.5	3.9	15.9	2.8
Commercial Auto Total	12.6	5.9	4.7	4.6	2.6	1.6	4.6	1.8	1.7	9.4	4.9
Homeowners Multiple Peril	(5.2)	20.0	9.2	10.8	11.5	4.1	25.2	15.2	4.5	16.7	11.2
Farmowners Multiple Peril	4.7	15.8	8.0	11.5	16.1	(4.1)	18.4	10.8	0.4	9.8	9.1
Commercial Multiple Peril	(17.1)	10.5	5.6	8.0	6.2	3.8	12.0	1.3	2.2	9.2	4.2
Fire	3.6	29.7	26.9	22.9	15.1	1.1	13.8	21.3	9.0	19.2	16.3
Allied Lines	(93.8)	(4.2)	29.5	(21.4)	25.6	16.4	4.7	(29.9)	21.5	25.7	(2.6)
Inland Marine	25.4	26.4	22.0	12.5	22.2	22.2	33.7	24.1	(1.5)	25.0	21.2
Medical Professional Liability*	17.9	19.0	9.7	13.8	(1.5)	0.2	1.7	(9.2)	(0.1)	2.4	5.4
Other Liability*	12.5	6.0	11.1	7.8	2.2	4.2	8.9	10.8	5.2	5.2	7.4
Products Liability	(3.6)	14.0	(34.8)	7.1	8.3	(1.0)	(0.7)	10.1	5.5	6.6	1.1
Workers Compensation	6.2	8.9	8.8	8.8	6.2	8.6	8.1	9.0	5.5	8.3	7.8
Mortgage Guaranty	4.0	21.6	23.5	23.2	26.3	30.1	49.7	58.9	41.3	46.0	32.5
Financial Guaranty*	14.9	7.6	9.3	11.4	11.3	19.3	11.8	2.3	6.9	4.8	10.0
Accident and Health	(2.9)	2.6	3.4	2.0	0.4	4.5	2.8	7.1	6.9	9.1	3.6
Warranty	14.9	(16.0)	13.8	11.1	10.3	13.4	8.4	4.3	5.8	12.2	7.8
All Other*	25.5	30.1	21.9	28.0	21.9	19.1	36.1	33.0	27.5	24.8	26.8
Total All Lines	(0.9)	10.7	9.0	7.1	6.2	5.9	12.5	8.8	6.4	10.2	7.6

*See technical notes

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**2021 Profitability Report
Montana
Losses Incurred As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	52.7	55.5	55.7	66.6	61.7	58.1	57.1	61.4	55.8	55.9	58.1
Private Passenger Auto Physical	53.2	61.6	82.3	67.0	92.2	58.5	58.5	87.7	49.2	62.4	67.3
Private Passenger Auto Total	52.9	58.2	67.7	66.8	76.0	58.3	57.8	74.5	52.4	59.3	62.4
Commercial Auto Liability	65.2	60.6	42.4	48.2	52.2	51.2	66.6	52.0	61.4	44.4	54.4
Commercial Auto Physical	51.7	61.8	78.1	61.2	82.3	57.3	63.0	72.8	52.0	50.1	63.0
Commercial Auto Total	60.5	61.0	55.0	53.0	63.6	53.6	65.2	60.2	57.7	46.6	57.6
Homeowners Multiple Peril	53.3	67.0	140.4	64.1	106.5	43.1	51.1	139.9	64.3	53.1	78.3
Farmowners Multiple Peril	65.7	86.8	70.5	73.1	79.1	43.5	55.0	108.9	74.7	78.1	73.5
Commercial Multiple Peril	41.0	43.1	79.6	44.2	70.2	46.9	64.4	100.8	52.0	43.0	58.5
Fire	52.9	18.7	63.5	55.7	41.5	51.3	51.5	90.5	45.8	26.4	49.8
Allied Lines	61.2	55.1	65.5	88.2	53.6	136.3	61.4	113.6	58.8	182.6	87.6
Inland Marine	46.7	88.9	54.4	17.6	138.5	67.8	44.6	65.6	41.6	37.6	60.3
Medical Professional Liability	11.2	34.5	24.5	51.5	59.0	89.7	59.4	61.5	67.5	47.6	50.6
Other Liability*	56.3	(6.4)	49.7	45.4	53.8	51.7	56.0	43.1	73.0	53.5	47.6
Products Liability	(3.7)	37.7	30.7	96.8	99.0	49.7	48.6	(0.6)	60.8	106.8	52.6
Workers Compensation*	48.5	46.8	54.7	61.0	58.8	56.5	53.8	56.4	55.9	53.1	54.5
Mortgage Guaranty	58.5	46.3	26.2	2.9	4.9	2.8	2.6	4.5	22.8	(0.4)	17.1
Financial Guaranty*	(0.0)	0.0	0.0	0.0	0.0	0.0	(0.0)	0.0	0.0	0.0	0.0
Accident and Health	45.8	86.4	72.7	62.8	76.6	64.7	68.8	72.3	73.6	70.7	69.4
Warranty	53.0	53.0	50.4	42.6	47.2	50.4	52.5	65.2	41.0	60.2	51.5
All Other*	19.7	56.4	36.3	18.5	21.3	13.9	23.9	43.7	17.2	37.0	28.8
Total All Lines	51.4	53.2	72.6	59.0	71.7	59.6	55.9	82.5	56.4	64.7	62.7

*See technical notes

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**2021 Profitability Report
Montana
Underwriting Profit As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	10.0	6.8	7.0	(5.1)	2.0	6.1	8.0	3.6	5.7	10.6	5.5
Private Passenger Auto Physical	11.7	1.1	(22.0)	(4.0)	(31.3)	8.0	8.4	(24.3)	16.0	4.7	(3.2)
Private Passenger Auto Total	10.7	4.2	(6.1)	(4.6)	(13.6)	7.0	8.2	(10.3)	10.9	7.6	1.4
Commercial Auto Liability	(10.0)	(2.7)	18.3	13.8	9.1	10.5	(7.5)	10.7	0.3	20.7	6.3
Commercial Auto Physical	9.1	(2.8)	(18.7)	(1.0)	(22.6)	6.2	(0.3)	(10.5)	12.8	16.1	(1.2)
Commercial Auto Total	(3.3)	(2.7)	5.2	8.4	(2.8)	8.8	(4.6)	2.3	5.1	18.9	3.5
Homeowners Multiple Peril	9.4	(8.1)	(91.2)	(3.0)	(52.3)	22.5	13.7	(87.0)	(1.1)	12.4	(18.5)
Farmowners Multiple Peril	(4.1)	(28.9)	(10.8)	(13.4)	(19.4)	19.9	5.9	(53.7)	(14.4)	(17.1)	(13.6)
Commercial Multiple Peril	17.1	11.4	(27.6)	11.3	(18.2)	8.4	(8.9)	(53.5)	2.7	14.4	(4.3)
Fire	10.0	47.9	(0.9)	8.9	22.2	13.0	13.1	(29.1)	18.7	42.7	14.6
Allied Lines	23.4	28.9	15.0	(11.4)	22.5	(61.7)	11.9	(40.5)	18.9	(108.3)	(10.1)
Inland Marine	21.8	(25.2)	13.4	55.0	(75.9)	0.4	22.9	(0.7)	26.6	28.2	6.7
Medical Professional Liability	44.2	19.2	23.1	(3.9)	(20.9)	(50.3)	(20.4)	(22.3)	(23.0)	(12.3)	(6.7)
Other Liability*	(8.0)	61.8	5.2	10.2	(3.1)	6.5	2.0	13.6	(19.2)	3.4	7.2
Products Liability	124.1	6.8	8.4	(80.5)	(118.2)	(41.1)	(19.2)	20.1	(56.7)	(88.1)	(24.4)
Workers Compensation*	19.3	21.0	11.5	5.2	(0.3)	(1.3)	0.0	(0.3)	2.9	(6.6)	5.1
Mortgage Guaranty	17.9	28.0	46.4	72.3	68.6	70.7	72.9	71.0	53.5	76.0	57.8
Financial Guaranty*	39.9	28.0	40.5	(12.4)	30.0	(13.3)	20.6	(237.9)	4.3	1.0	(9.9)
Accident and Health	20.4	(23.5)	(0.1)	11.1	(3.7)	9.1	3.5	(1.4)	(1.7)	3.4	1.7
Warranty	33.8	33.9	37.9	45.1	41.0	40.6	38.2	13.5	32.7	29.9	34.7
All Other*	35.3	(6.2)	18.6	38.5	36.9	46.2	33.7	13.5	43.0	21.2	28.1
Total All Lines	12.8	9.8	(12.3)	3.2	(12.1)	3.1	6.7	(23.0)	5.8	(1.9)	(0.8)

*See technical notes

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**2021 Profitability Report
Montana
Profit on Insurance Transactions
As a Percent of Direct Premiums
Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	9.8	7.5	7.6	(0.6)	3.8	6.6	9.5	5.9	7.1	11.0	6.8
Private Passenger Auto Physical	8.6	1.8	(12.7)	(1.4)	(19.5)	6.1	7.7	(18.0)	13.4	4.7	(0.9)
Private Passenger Auto Total	9.3	5.0	(1.6)	(1.0)	(7.1)	6.4	8.6	(6.0)	10.3	7.7	3.2
Commercial Auto Liability	(1.8)	3.3	15.7	12.2	9.3	11.0	(1.3)	13.5	4.6	20.8	8.7
Commercial Auto Physical	6.7	(1.0)	(11.3)	0.3	(13.8)	4.9	1.1	(7.5)	10.8	13.7	0.4
Commercial Auto Total	1.1	1.8	6.1	7.9	0.6	8.6	(0.4)	5.2	7.0	18.0	5.6
Homeowners Multiple Peril	8.2	(3.3)	(57.9)	0.0	(32.4)	16.4	12.8	(66.2)	1.4	11.9	(10.9)
Farmowners Multiple Peril	(0.5)	(16.5)	(4.7)	(6.4)	(10.8)	14.7	6.4	(40.4)	(9.4)	(11.5)	(7.9)
Commercial Multiple Peril	14.9	10.8	(14.9)	10.2	(9.3)	8.4	(3.6)	(37.9)	5.7	14.9	(0.1)
Fire	7.9	32.9	0.4	10.4	15.3	10.1	12.8	(20.5)	16.6	35.6	12.2
Allied Lines	16.5	19.7	10.3	(5.8)	15.1	(36.8)	11.7	(29.5)	17.0	(83.9)	(6.6)
Inland Marine	14.7	(15.6)	9.4	36.3	(48.9)	0.9	19.2	0.9	22.2	23.3	6.3
Medical Professional Liability	36.8	20.1	21.4	3.8	(8.4)	(25.3)	(6.2)	(9.2)	(8.1)	(0.2)	2.5
Other Liability*	2.2	48.4	10.7	12.5	1.9	11.9	9.5	18.6	(8.1)	9.9	11.7
Products Liability	94.3	14.0	14.1	(43.3)	(65.1)	(10.2)	2.6	28.6	(33.1)	(58.5)	(5.7)
Workers Compensation*	26.7	25.2	19.6	16.2	8.1	13.3	15.0	14.9	16.1	10.1	16.5
Mortgage Guaranty	29.9	35.2	35.1	42.1	37.9	38.4	49.3	52.8	36.6	49.0	40.6
Financial Guaranty*	71.6	7.1	54.6	(11.5)	23.3	29.7	37.0	(332.0)	33.6	19.4	(6.7)
Accident and Health	5.2	(15.0)	(1.3)	4.8	(6.4)	(0.4)	3.3	(0.3)	4.2	4.8	(0.1)
Warranty	26.2	26.0	29.2	33.5	31.5	33.0	36.9	17.7	32.0	30.2	29.6
All Other*	25.1	(1.6)	13.8	25.8	24.9	32.8	29.8	13.8	36.9	20.0	22.1
Total All Lines	11.9	9.7	(4.9)	5.0	(5.2)	6.0	9.5	(13.8)	8.4	2.3	2.9

*See technical notes

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**2021 Profitability Report
Montana
Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	12.5	10.2	9.9	2.5	6.3	8.8	12.5	8.8	9.1	12.5	9.3
Private Passenger Auto Physical	14.7	5.6	(11.5)	1.4	(20.3)	10.2	13.4	(19.8)	19.2	8.5	2.1
Private Passenger Auto Total	13.3	8.5	1.6	2.1	(4.3)	9.4	12.8	(3.5)	13.5	10.7	6.4
Commercial Auto Liability	2.0	5.5	13.6	11.7	9.3	10.4	2.0	12.7	5.8	16.2	8.9
Commercial Auto Physical	11.2	2.3	(9.1)	3.5	(12.2)	8.3	4.3	(5.5)	14.6	17.7	3.5
Commercial Auto Total	4.2	4.8	7.8	9.5	3.3	9.8	2.7	7.5	8.2	16.6	7.4
Homeowners Multiple Peril	11.5	0.3	(49.4)	3.1	(26.7)	17.8	16.3	(59.3)	4.1	13.6	(6.9)
Farmowners Multiple Peril	2.8	(11.7)	(1.0)	(2.5)	(6.6)	16.1	9.6	(36.5)	(5.6)	(7.4)	(4.3)
Commercial Multiple Peril	14.6	11.4	(7.7)	10.7	(4.2)	9.2	0.1	(25.0)	6.7	13.1	2.9
Fire	11.6	33.4	3.5	12.6	16.8	11.9	15.6	(15.5)	17.4	34.9	14.2
Allied Lines	23.2	27.1	13.5	(2.3)	20.2	(38.9)	18.3	(30.2)	20.1	(91.3)	(4.0)
Inland Marine	22.4	(14.8)	13.2	46.1	(54.2)	4.2	27.9	4.2	28.1	29.0	10.6
Medical Professional Liability	23.8	14.1	13.7	4.9	(1.3)	(8.9)	(0.3)	(1.7)	(0.9)	2.7	4.6
Other Liability*	4.5	26.4	8.1	9.0	3.8	8.7	8.1	13.0	(1.1)	7.5	8.8
Products Liability	38.6	9.8	9.4	(15.3)	(19.1)	(0.0)	3.9	13.9	(8.7)	(18.1)	1.4
Workers Compensation*	13.0	12.0	9.9	8.6	6.3	7.0	8.0	7.9	7.5	5.8	8.6
Mortgage Guaranty	21.5	28.1	29.5	40.5	38.6	41.1	61.8	68.0	44.7	55.4	42.9
Financial Guaranty*	9.9	6.4	6.2	3.0	20.1	9.1	6.7	(3.5)	4.6	4.0	6.7
Accident and Health	7.2	(6.4)	2.3	5.9	(1.5)	2.8	5.6	2.9	4.8	5.5	2.9
Warranty	19.6	19.9	20.5	21.2	20.3	19.2	22.2	12.0	17.6	16.9	19.0
All Other*	25.3	2.2	13.6	23.4	23.1	29.9	30.9	16.0	36.0	19.0	21.9
Total All Lines	13.1	11.0	(0.6)	6.9	(1.1)	7.2	10.5	(7.2)	8.7	4.5	5.3

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
Nebraska
Losses Incurred As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	59.7	64.5	65.7	68.2	66.6	60.7	56.9	60.6	52.4	63.4	61.9
Private Passenger Auto Physical	63.1	75.0	89.1	55.0	65.2	81.2	55.0	76.5	52.4	60.1	67.3
Private Passenger Auto Total	61.2	69.3	76.6	62.0	66.0	70.2	56.0	68.1	52.4	61.8	64.4
Commercial Auto Liability	53.8	43.4	58.5	48.0	62.9	69.0	63.8	68.1	64.9	53.7	58.6
Commercial Auto Physical	70.2	60.1	112.9	51.6	62.0	70.1	51.7	67.7	50.0	50.4	64.7
Commercial Auto Total	60.1	50.0	80.8	49.5	62.5	69.5	58.5	68.0	58.6	52.4	61.0
Homeowners Multiple Peril	60.1	133.1	131.7	38.7	104.1	117.3	51.4	101.2	58.7	54.7	85.1
Farmowners Multiple Peril	67.4	60.6	191.8	45.6	51.5	56.2	51.9	56.1	51.3	68.9	70.1
Commercial Multiple Peril	51.9	87.6	120.6	33.1	62.1	79.4	50.7	92.7	45.9	61.2	68.5
Fire	30.5	52.9	41.8	30.1	48.8	38.9	53.4	32.3	94.6	60.2	48.4
Allied Lines	174.5	78.1	119.5	65.5	44.0	64.3	61.8	71.6	75.7	50.3	80.6
Inland Marine	37.1	60.7	62.1	18.6	162.4	66.5	41.0	69.5	51.3	43.3	61.3
Medical Professional Liability	29.1	41.1	23.7	52.7	45.2	52.2	60.1	62.6	65.6	51.0	48.3
Other Liability*	44.8	31.8	41.7	49.9	59.3	35.8	43.5	53.8	49.5	45.4	45.6
Products Liability	23.5	37.8	5.4	84.6	25.6	1.0	108.7	15.1	11.5	123.0	43.6
Workers Compensation	61.7	59.8	65.0	56.9	58.9	55.7	52.7	52.1	54.1	62.4	57.9
Mortgage Guaranty	44.9	21.6	5.6	12.3	2.6	1.5	0.5	5.4	20.4	4.0	11.9
Financial Guaranty*	0.0	0.0	0.0	0.0	0.0	0.0	0.0	(0.0)	0.0	0.0	0.0
Accident and Health	84.7	81.9	78.8	90.1	92.4	64.4	59.0	58.3	46.1	54.3	71.0
Warranty	55.9	22.4	41.8	45.7	53.5	47.6	45.6	69.6	63.1	63.6	50.9
All Other*	26.1	27.5	56.7	18.5	31.6	23.2	39.9	49.2	21.7	33.5	32.8
Total All Lines	84.1	73.7	94.3	51.9	66.7	69.8	53.9	70.8	56.6	55.3	67.7

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
Nebraska
Underwriting Profit As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	4.4	(1.8)	(1.8)	(4.5)	(1.8)	6.4	10.7	6.3	11.9	3.2	3.3
Private Passenger Auto Physical	1.7	(13.0)	(27.7)	11.6	0.9	(15.8)	13.8	(10.0)	13.4	8.8	(1.6)
Private Passenger Auto Total	3.2	(7.0)	(13.8)	3.1	(0.5)	(3.9)	12.1	(1.4)	12.6	5.9	1.0
Commercial Auto Liability	8.3	20.5	4.1	16.6	(1.5)	(6.4)	(1.2)	(4.1)	(1.1)	12.7	4.8
Commercial Auto Physical	(8.0)	1.9	(54.1)	13.2	3.1	(5.3)	16.4	(1.5)	17.8	18.5	0.2
Commercial Auto Total	2.0	13.1	(19.8)	15.2	0.5	(5.9)	6.6	(2.9)	6.9	15.1	3.1
Homeowners Multiple Peril	4.5	(81.7)	(77.4)	28.1	(45.3)	(58.3)	16.3	(40.2)	7.6	12.8	(23.4)
Farmowners Multiple Peril	(4.0)	2.3	(137.6)	20.9	14.4	10.7	13.6	10.3	15.0	(3.1)	(5.7)
Commercial Multiple Peril	8.6	(31.3)	(66.7)	29.4	(2.4)	(19.1)	11.7	(36.4)	18.0	1.6	(8.7)
Fire	39.6	14.1	26.4	39.5	18.2	29.6	14.1	39.0	(27.0)	11.9	20.5
Allied Lines	(93.7)	2.0	(42.9)	13.1	32.5	11.9	9.0	3.0	(0.1)	28.1	(3.7)
Inland Marine	31.8	5.8	8.7	54.4	(102.4)	3.8	28.7	(3.7)	19.4	26.1	7.3
Medical Professional Liability	31.3	10.6	25.9	(8.3)	(3.0)	(26.7)	(26.3)	(37.7)	(29.8)	(10.0)	(7.4)
Other Liability*	17.7	32.6	25.6	15.8	5.9	30.6	23.7	12.9	16.5	22.6	20.4
Products Liability	45.6	16.5	49.2	10.8	36.3	61.8	(95.8)	39.8	48.7	(81.4)	13.2
Workers Compensation	5.5	5.7	0.8	9.4	7.5	7.7	12.7	11.6	7.2	0.2	6.8
Mortgage Guaranty	32.3	54.3	68.7	62.7	71.3	73.1	75.3	70.7	57.3	72.0	63.8
Financial Guaranty*	45.2	39.1	38.2	35.0	5.9	12.8	18.0	(9.9)	12.6	(5.4)	19.2
Accident and Health	(14.2)	(12.8)	(6.7)	(17.0)	(16.0)	5.3	4.7	5.0	15.6	10.0	(2.6)
Warranty	29.0	66.3	42.4	39.6	32.4	38.8	43.9	7.3	16.8	28.9	34.5
All Other*	34.5	30.8	(0.2)	42.2	28.7	37.7	20.3	8.0	41.2	27.5	27.1
Total All Lines	(15.8)	(8.2)	(30.1)	16.4	(1.0)	(3.7)	13.1	(5.0)	10.2	13.6	(1.0)

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
Nebraska
Profit on Insurance Transactions
As a Percent of Direct Premiums
Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	6.3	2.2	2.3	0.2	1.7	7.0	11.8	8.1	12.1	5.3	5.7
Private Passenger Auto Physical	1.9	(7.6)	(16.7)	8.5	1.3	(9.5)	11.8	(6.9)	11.3	7.8	0.2
Private Passenger Auto Total	4.3	(2.3)	(6.5)	4.1	1.5	(0.6)	11.8	1.0	11.7	6.5	3.1
Commercial Auto Liability	10.4	18.3	6.8	14.8	3.2	1.0	4.5	2.6	4.2	15.3	8.1
Commercial Auto Physical	(4.5)	2.0	(34.5)	9.5	2.8	(2.7)	14.1	(0.4)	14.8	15.6	1.7
Commercial Auto Total	4.7	11.8	(10.2)	12.5	3.0	(0.6)	8.8	1.3	8.7	15.4	5.5
Homeowners Multiple Peril	4.7	(51.3)	(48.9)	20.0	(28.1)	(36.1)	14.9	(29.7)	7.9	12.2	(13.4)
Farmowners Multiple Peril	(0.8)	3.1	(87.5)	15.4	10.7	8.3	12.2	9.7	13.3	(0.7)	(1.6)
Commercial Multiple Peril	8.7	(17.2)	(40.3)	22.0	0.8	(9.5)	12.3	(25.2)	16.8	4.1	(2.8)
Fire	27.5	10.7	18.3	30.4	12.6	20.6	13.5	32.9	(19.4)	11.7	15.9
Allied Lines	(59.6)	2.4	(27.7)	9.2	21.4	10.9	9.5	4.2	1.0	23.4	(0.5)
Inland Marine	21.6	4.4	6.0	35.7	(66.1)	3.2	24.0	(1.2)	16.8	22.1	6.7
Medical Professional Liability	30.7	16.6	24.9	3.3	6.0	(6.6)	(7.1)	(17.0)	(10.6)	4.9	4.5
Other Liability*	20.2	30.1	24.2	16.8	9.0	28.7	27.2	18.7	20.4	25.0	22.0
Products Liability	38.4	19.8	40.7	16.3	33.4	53.3	(60.2)	42.1	46.9	(56.3)	17.4
Workers Compensation	12.4	9.0	8.0	14.1	12.2	13.4	18.8	17.9	13.3	10.5	13.0
Mortgage Guaranty	36.5	51.4	49.1	35.7	39.5	39.8	50.9	52.2	39.3	45.6	44.0
Financial Guaranty*	59.7	18.7	32.2	22.3	7.2	49.0	37.2	(6.7)	19.6	5.7	24.5
Accident and Health	(13.8)	(4.3)	(2.0)	(9.7)	(10.4)	(2.1)	5.1	4.8	16.5	9.8	(0.6)
Warranty	25.6	45.9	34.3	32.1	27.8	33.2	41.1	13.9	21.1	30.6	30.6
All Other*	24.8	22.5	1.7	28.6	20.3	27.7	19.8	10.6	35.8	25.3	21.7
Total All Lines	(7.1)	(2.5)	(16.9)	13.3	1.6	0.7	13.7	(0.8)	10.8	13.6	2.7

*See technical notes

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**2021 Profitability Report
Nebraska
Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	9.2	5.3	5.1	3.2	4.3	9.1	14.6	10.9	13.6	7.4	8.3
Private Passenger Auto Physical	6.0	(6.3)	(17.4)	13.9	4.4	(8.7)	19.6	(6.3)	17.2	12.5	3.5
Private Passenger Auto Total	8.0	1.0	(3.4)	7.2	4.3	2.4	16.5	4.3	15.0	9.5	6.5
Commercial Auto Liability	10.2	15.5	7.5	12.7	4.8	3.6	6.1	4.8	5.3	11.9	8.2
Commercial Auto Physical	(2.2)	5.6	(35.2)	13.8	5.9	0.1	20.4	2.6	19.1	19.5	5.0
Commercial Auto Total	7.0	12.8	(4.9)	13.0	5.2	2.6	10.4	4.2	9.3	14.0	7.4
Homeowners Multiple Peril	8.2	(46.5)	(41.5)	21.9	(23.9)	(29.6)	18.4	(26.8)	10.2	14.0	(9.6)
Farmowners Multiple Peril	2.4	6.6	(80.6)	18.0	13.3	11.1	16.7	13.7	16.3	2.1	2.0
Commercial Multiple Peril	10.5	(10.0)	(26.4)	19.7	3.4	(4.1)	13.5	(17.4)	15.8	5.9	1.1
Fire	30.5	13.5	19.4	30.6	14.5	21.7	16.5	35.9	(14.3)	12.7	18.1
Allied Lines	(74.7)	6.4	(30.7)	14.6	31.2	16.7	16.1	8.9	4.1	34.4	2.7
Inland Marine	29.0	8.5	9.9	46.3	(69.0)	6.7	32.3	1.7	20.7	25.6	11.2
Medical Professional Liability	17.6	10.9	13.7	4.4	5.1	0.6	0.2	(3.4)	(1.0)	4.2	5.2
Other Liability*	12.8	16.9	14.1	10.6	6.8	15.3	16.6	12.3	12.4	14.7	13.3
Products Liability	22.7	12.7	21.1	9.9	15.7	22.8	(21.7)	21.2	23.3	(22.7)	10.5
Workers Compensation	9.4	7.8	6.9	9.7	8.4	8.8	12.1	11.4	8.5	7.2	9.0
Mortgage Guaranty	32.7	43.3	42.5	35.4	40.9	44.0	68.3	72.8	51.5	55.0	48.6
Financial Guaranty*	19.7	7.6	8.5	11.8	7.7	14.7	6.2	2.6	8.9	3.6	9.1
Accident and Health	(3.4)	1.5	2.3	(0.7)	(1.4)	1.9	6.5	6.1	12.5	8.6	3.4
Warranty	15.3	37.9	18.6	16.2	14.9	16.8	25.3	9.2	11.2	15.7	18.1
All Other*	24.2	21.1	4.4	25.0	17.5	24.6	20.3	11.4	33.5	22.5	20.5
Total All Lines	(2.9)	1.3	(10.3)	13.9	4.1	3.6	15.3	2.5	11.7	14.0	5.3

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
Nevada
Losses Incurred As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	69.5	70.4	68.7	76.3	80.8	77.4	69.4	65.4	57.6	66.7	70.2
Private Passenger Auto Physical	55.8	57.7	60.6	66.3	69.4	65.4	59.3	59.2	50.3	71.6	61.6
Private Passenger Auto Total	65.1	66.4	66.2	73.1	77.3	73.7	66.4	63.6	55.5	68.1	67.5
Commercial Auto Liability	72.6	79.9	92.3	71.2	105.1	99.2	107.4	96.9	85.1	77.9	88.8
Commercial Auto Physical	54.5	54.8	54.6	62.4	69.8	66.7	58.6	52.2	43.2	52.4	56.9
Commercial Auto Total	70.0	76.4	86.8	69.9	99.9	94.7	100.1	90.9	79.3	74.6	84.3
Homeowners Multiple Peril	49.3	48.1	42.5	46.9	57.4	54.7	52.6	51.5	49.9	55.4	50.8
Farmowners Multiple Peril	106.2	59.9	18.4	47.0	46.1	69.7	22.4	32.0	31.1	31.7	46.5
Commercial Multiple Peril	32.7	50.9	51.8	44.3	51.6	47.7	52.1	50.8	37.1	51.7	47.1
Fire	11.2	16.3	54.7	22.1	18.2	56.4	88.1	49.5	62.9	28.7	40.8
Allied Lines*	27.1	35.7	31.7	70.8	45.9	78.7	74.6	124.6	111.3	77.9	67.8
Inland Marine	44.9	89.3	52.7	53.0	63.6	57.8	44.9	47.5	53.8	50.6	55.8
Medical Professional Liability	(5.7)	45.2	13.0	39.8	14.6	35.8	22.9	57.1	55.2	53.6	33.2
Other Liability*	99.7	79.8	73.8	111.0	96.9	73.5	176.0	92.3	72.0	42.7	91.8
Products Liability	94.0	78.0	98.5	60.4	65.3	(13.6)	NR	56.4	(68.0)	80.8	50.2
Workers Compensation*	34.9	53.0	21.4	44.7	50.3	48.2	57.7	44.6	50.0	52.5	45.7
Mortgage Guaranty	538.8	216.6	68.3	51.5	24.3	12.2	(3.1)	4.0	63.4	(10.3)	96.6
Financial Guaranty*	34.5	258.7	(116.1)	136.2	16.2	73.3	23.6	23.4	38.6	78.1	56.6
Accident and Health	69.2	66.1	60.2	55.6	52.2	66.4	55.8	86.7	56.4	55.1	62.4
Warranty	99.3	106.6	100.1	91.5	85.3	67.5	84.4	88.7	71.9	34.9	83.0
All Other*	40.1	40.2	7.9	19.2	44.7	25.9	44.6	28.6	22.4	17.4	29.1
Total All Lines	60.5	63.2	55.7	64.0	69.0	65.2	73.7	63.1	56.3	58.6	62.9

*See technical notes

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**2021 Profitability Report
Nevada
Underwriting Profit As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	(9.8)	(11.8)	(9.9)	(18.8)	(21.4)	(16.0)	(6.7)	(2.5)	2.9	(2.8)	(9.7)
Private Passenger Auto Physical	9.1	6.6	4.7	(1.4)	(3.4)	2.2	9.0	9.2	15.8	(3.7)	4.8
Private Passenger Auto Total	(3.8)	(6.1)	(5.4)	(13.3)	(15.8)	(10.4)	(2.0)	0.9	6.6	(3.0)	(5.2)
Commercial Auto Liability	(20.6)	(28.6)	(45.3)	(17.3)	(56.8)	(46.9)	(57.5)	(42.6)	(28.9)	(15.4)	(36.0)
Commercial Auto Physical	5.4	4.8	7.0	(2.6)	(8.3)	(5.2)	5.2	13.8	22.6	13.8	5.6
Commercial Auto Total	(16.9)	(23.9)	(37.6)	(15.1)	(49.6)	(41.0)	(48.2)	(35.1)	(21.7)	(11.6)	(30.1)
Homeowners Multiple Peril	14.7	14.1	22.2	16.8	5.4	9.2	11.7	12.5	15.0	9.5	13.1
Farmowners Multiple Peril	(54.4)	(5.6)	51.7	11.7	18.5	(10.9)	36.1	21.8	25.2	28.6	12.3
Commercial Multiple Peril	20.4	(1.9)	1.6	4.1	1.4	4.9	1.7	1.5	19.0	2.6	5.5
Fire	62.1	53.9	11.6	46.5	52.2	11.1	(20.7)	20.0	6.8	43.0	28.7
Allied Lines*	52.5	42.1	46.1	(2.0)	25.4	(12.3)	(5.7)	(56.9)	(40.5)	(5.3)	4.3
Inland Marine	22.8	(28.1)	13.3	14.1	3.8	10.0	22.5	20.5	11.0	12.0	10.2
Medical Professional Liability	72.2	(7.2)	14.2	(17.7)	31.2	6.5	23.7	(28.3)	(18.0)	(9.0)	6.7
Other Liability*	(68.6)	(37.7)	(29.2)	(54.8)	(53.9)	(24.1)	(143.2)	(39.1)	(17.9)	22.7	(44.6)
Products Liability	(98.1)	(118.1)	(204.9)	(157.1)	(108.3)	37.9	NR	0.4	141.0	(42.6)	(61.1)
Workers Compensation*	26.6	10.6	47.7	20.0	12.6	14.3	1.6	18.7	10.2	8.5	17.1
Mortgage Guaranty	(477.0)	(149.6)	2.6	19.7	48.0	60.2	79.1	71.2	11.4	86.9	(24.7)
Financial Guaranty*	14.0	(222.4)	146.9	(90.8)	(5.5)	(69.6)	(11.0)	(32.0)	(28.5)	(93.1)	(39.2)
Accident and Health	(5.0)	(4.7)	7.7	12.7	20.1	4.6	15.7	(17.1)	16.0	17.2	6.7
Warranty	(15.0)	(22.7)	(14.6)	(8.4)	(0.9)	19.7	4.5	(16.9)	8.0	52.8	0.6
All Other*	13.1	13.7	45.5	33.9	10.7	29.2	8.7	30.3	37.8	43.0	26.6
Total All Lines	(2.0)	(5.8)	2.7	(6.9)	(10.5)	(4.8)	(14.4)	(1.3)	4.9	5.3	(3.3)

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
Nevada
Profit on Insurance Transactions
As a Percent of Direct Premiums
Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	(2.7)	(4.1)	(2.8)	(8.9)	(10.8)	(7.0)	(1.6)	1.6	5.3	1.0	(3.0)
Private Passenger Auto Physical	6.8	5.2	4.4	0.1	(1.5)	2.2	8.1	8.2	13.2	(2.0)	4.5
Private Passenger Auto Total	0.3	(1.2)	(0.6)	(6.1)	(7.9)	(4.2)	1.2	3.5	7.6	0.1	(0.7)
Commercial Auto Liability	(6.9)	(12.2)	(23.8)	(5.9)	(31.5)	(24.4)	(38.7)	(27.5)	(16.7)	(6.6)	(19.4)
Commercial Auto Physical	4.6	4.4	5.7	(0.3)	(4.2)	(2.0)	5.7	11.8	18.8	12.1	5.7
Commercial Auto Total	(5.3)	(9.8)	(19.5)	(5.1)	(27.5)	(21.3)	(32.1)	(22.3)	(11.8)	(4.1)	(15.9)
Homeowners Multiple Peril	11.5	11.1	15.6	12.6	5.0	7.8	11.3	12.0	13.7	9.7	11.0
Farmowners Multiple Peril	(31.7)	1.0	37.0	10.3	14.1	(5.1)	30.6	19.4	21.9	24.8	12.2
Commercial Multiple Peril	19.1	4.0	5.6	6.9	4.7	7.4	5.8	6.0	18.6	6.2	8.4
Fire	41.4	36.0	8.8	35.8	35.3	9.1	(13.8)	18.0	7.0	36.0	21.3
Allied Lines*	36.0	29.6	30.9	0.3	17.8	(3.2)	0.3	(40.1)	(28.1)	(0.6)	4.3
Inland Marine	15.3	(17.1)	9.3	9.3	2.7	7.2	18.8	17.2	9.6	10.6	8.3
Medical Professional Liability	55.9	4.0	16.5	(3.8)	26.0	12.1	28.7	(14.1)	(4.8)	2.5	12.3
Other Liability*	(29.0)	(10.5)	(6.8)	(23.2)	(26.3)	(3.2)	(100.3)	(14.1)	(2.0)	27.3	(18.8)
Products Liability	(35.8)	(33.3)	(97.6)	(92.1)	(43.6)	44.4	NR	7.1	123.8	(20.3)	(16.4)
Workers Compensation*	44.0	27.0	48.9	29.2	22.4	25.0	16.2	28.6	20.4	21.9	28.4
Mortgage Guaranty	(257.5)	(54.7)	22.9	18.0	30.5	35.6	56.8	54.7	5.3	59.8	(2.9)
Financial Guaranty*	64.4	(129.9)	120.8	(41.6)	10.1	41.9	73.1	(1.1)	17.7	(21.9)	13.3
Accident and Health	(9.1)	(0.7)	6.6	9.5	12.8	0.5	16.7	(9.3)	20.6	19.2	6.7
Warranty	(5.7)	(10.4)	(3.6)	(0.2)	4.0	19.3	9.4	(7.2)	14.7	50.5	7.1
All Other*	12.7	13.2	32.2	23.4	8.4	22.5	11.0	28.3	33.8	37.8	22.3
Total All Lines	5.2	2.2	7.1	0.3	(2.8)	1.7	(6.4)	4.0	8.2	8.5	2.8

*See technical notes

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**2021 Profitability Report
Nevada
Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	0.8	(0.2)	0.8	(4.3)	(6.1)	(2.5)	1.5	4.6	7.3	3.6	0.6
Private Passenger Auto Physical	12.7	10.0	8.5	3.2	0.9	5.7	14.4	14.4	19.7	0.3	9.0
Private Passenger Auto Total	3.6	2.2	2.6	(2.5)	(4.5)	(0.7)	4.3	6.7	9.9	2.9	2.5
Commercial Auto Liability	(0.8)	(3.8)	(10.1)	(0.3)	(14.8)	(10.4)	(20.1)	(14.5)	(6.3)	(1.0)	(8.2)
Commercial Auto Physical	8.4	8.0	8.9	2.8	(1.5)	1.1	9.4	16.6	22.2	15.0	9.1
Commercial Auto Total	(0.0)	(2.7)	(8.5)	0.0	(13.6)	(9.4)	(17.6)	(12.0)	(4.0)	0.3	(6.8)
Homeowners Multiple Peril	15.0	14.0	17.8	15.1	7.5	10.0	14.6	15.1	15.6	11.5	13.6
Farmowners Multiple Peril	(22.8)	4.1	31.1	11.8	14.8	(1.3)	33.1	22.0	22.4	24.0	13.9
Commercial Multiple Peril	15.1	5.9	6.6	7.5	5.9	7.7	7.2	7.4	15.2	6.7	8.5
Fire	49.2	40.4	10.8	31.9	32.5	10.7	(10.6)	21.0	9.3	34.8	23.0
Allied Lines*	41.7	31.2	32.2	3.4	19.5	0.6	3.2	(27.4)	(17.2)	2.3	8.9
Inland Marine	23.8	(15.5)	13.3	15.0	6.3	11.7	29.1	27.2	14.8	15.0	14.1
Medical Professional Liability	31.8	5.3	10.5	1.4	14.6	8.4	17.9	(4.2)	0.6	3.7	9.0
Other Liability*	(6.2)	(0.2)	0.8	(4.1)	(6.3)	2.0	(35.0)	(1.2)	2.1	13.7	(3.4)
Products Liability	(4.4)	(1.2)	(11.4)	(35.3)	(4.8)	14.6	NR	7.4	43.7	(3.4)	0.6
Workers Compensation*	13.0	9.8	15.9	11.4	9.3	10.0	8.4	12.9	9.2	9.4	10.9
Mortgage Guaranty	(36.9)	(7.3)	8.9	9.6	17.2	24.1	50.1	54.6	7.2	47.2	17.5
Financial Guaranty*	10.7	(12.9)	18.0	(2.9)	5.6	6.4	7.5	3.0	4.7	1.8	4.2
Accident and Health	(1.4)	3.1	5.6	6.6	7.7	3.3	10.4	(0.6)	10.4	9.8	5.5
Warranty	(0.5)	(3.2)	1.1	2.7	5.1	12.6	8.4	(1.0)	8.4	21.5	5.5
All Other*	12.1	11.9	24.8	19.7	9.0	19.1	11.8	25.0	28.7	30.9	19.3
Total All Lines	6.5	4.7	7.4	3.3	1.1	4.1	(1.6)	6.0	8.2	8.4	4.8

*See technical notes

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**2021 Profitability Report
New Hampshire
Losses Incurred As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	61.9	66.6	66.8	61.5	64.6	63.1	59.0	60.3	47.3	52.7	60.4
Private Passenger Auto Physical	55.7	56.1	56.9	57.7	56.1	57.8	59.8	57.6	48.0	61.2	56.7
Private Passenger Auto Total	59.1	61.7	62.1	59.6	60.4	60.5	59.4	59.0	47.7	57.0	58.6
Commercial Auto Liability	35.6	47.2	48.9	62.2	51.3	73.4	52.8	58.1	43.6	30.7	50.4
Commercial Auto Physical	48.7	54.1	59.2	54.6	54.1	53.0	56.0	52.8	42.8	45.7	52.1
Commercial Auto Total	39.0	49.0	51.6	60.1	52.1	67.9	53.7	56.6	43.4	35.0	50.8
Homeowners Multiple Peril	40.4	40.1	44.8	62.2	39.4	41.9	45.7	45.3	36.7	40.8	43.7
Farmowners Multiple Peril	17.0	49.1	23.0	119.5	15.2	56.4	20.9	33.9	6.3	35.8	37.7
Commercial Multiple Peril	38.0	43.7	41.0	43.8	33.1	40.2	48.3	33.6	39.4	44.5	40.5
Fire	22.2	19.8	57.4	23.2	59.9	23.5	28.2	30.2	37.1	18.5	32.0
Allied Lines	54.2	(3.4)	24.8	33.2	25.4	43.8	31.5	29.5	8.7	26.4	27.4
Inland Marine	31.5	37.6	36.8	61.6	18.8	36.6	58.0	30.3	58.5	34.7	40.4
Medical Professional Liability	114.5	30.1	49.2	48.6	49.1	118.2	78.7	61.2	93.2	64.3	70.7
Other Liability*	48.8	72.1	12.6	22.7	34.6	55.6	51.5	48.5	28.7	38.8	41.4
Products Liability	(34.1)	30.6	46.8	36.8	153.9	9.9	6.0	(2.3)	(4.9)	12.5	25.5
Workers Compensation	59.7	48.7	51.8	45.6	43.6	45.3	41.4	34.0	45.7	47.3	46.3
Mortgage Guaranty	145.5	103.5	79.1	37.4	22.4	8.6	2.8	2.6	22.8	(1.9)	42.3
Financial Guaranty*	0.0	0.0	0.0	0.0	0.0	0.0	0.0	(0.0)	0.0	0.0	(0.0)
Accident and Health	76.4	81.1	94.5	104.6	120.7	106.6	56.0	105.5	88.0	63.3	89.7
Warranty	81.9	60.4	50.3	51.6	43.1	38.4	43.8	50.7	40.4	42.7	50.3
All Other*	21.7	29.8	19.9	37.5	9.1	15.5	24.0	35.4	41.2	25.3	25.9
Total All Lines	51.0	50.9	48.5	51.9	46.4	51.5	50.7	47.4	42.7	45.2	48.6

*See technical notes

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**2021 Profitability Report
New Hampshire
Underwriting Profit As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	2.6	(3.5)	(2.6)	4.5	1.4	4.4	9.3	6.9	18.8	16.7	5.9
Private Passenger Auto Physical	10.5	9.2	9.6	9.0	12.2	11.3	8.9	11.1	18.9	7.9	10.9
Private Passenger Auto Total	6.2	2.4	3.2	6.7	6.7	7.8	9.1	8.9	18.8	12.3	8.2
Commercial Auto Liability	28.3	14.1	11.4	3.6	15.6	(14.1)	11.2	4.6	22.3	38.6	13.6
Commercial Auto Physical	12.1	3.1	(1.1)	5.5	8.3	10.3	7.5	11.5	22.7	20.7	10.1
Commercial Auto Total	24.1	11.2	8.1	4.1	13.6	(7.5)	10.2	6.6	22.4	33.4	12.6
Homeowners Multiple Peril	24.1	23.2	19.4	(0.4)	25.6	23.6	19.9	18.8	29.0	25.3	20.8
Farmowners Multiple Peril	47.8	11.9	41.1	(64.9)	48.3	3.2	41.8	28.1	58.8	26.5	24.3
Commercial Multiple Peril	19.0	12.6	14.1	11.3	23.8	14.2	8.2	23.5	17.4	13.1	15.7
Fire	46.7	45.8	7.4	45.1	5.3	44.2	39.5	39.9	34.7	48.2	35.7
Allied Lines	19.8	82.5	50.5	39.7	47.9	28.9	25.9	41.4	62.7	52.3	45.2
Inland Marine	37.6	30.2	31.3	5.4	51.9	32.6	8.3	37.7	9.7	29.5	27.4
Medical Professional Liability	(71.5)	34.7	(2.8)	(7.2)	(0.8)	(86.0)	(44.9)	(9.2)	(50.8)	(19.3)	(25.8)
Other Liability*	9.2	(21.3)	52.7	44.0	25.2	1.3	11.7	8.6	33.3	26.3	19.1
Products Liability	109.2	25.5	(23.4)	86.3	(140.1)	35.2	58.6	64.4	75.9	30.3	32.2
Workers Compensation	0.2	13.7	9.4	17.3	17.9	10.2	18.6	30.9	16.3	12.8	14.7
Mortgage Guaranty	(70.4)	(30.6)	(8.0)	35.4	50.3	65.0	72.7	73.3	54.4	78.1	32.0
Financial Guaranty*	42.1	39.2	24.4	35.7	26.5	12.6	17.7	0.8	15.6	9.1	22.4
Accident and Health	(13.4)	(25.5)	(29.2)	(44.9)	(60.3)	(41.5)	3.6	(43.4)	(22.5)	9.0	(26.8)
Warranty	(17.8)	27.9	38.5	37.1	46.8	54.4	47.5	34.3	44.2	51.1	36.4
All Other*	35.9	27.8	38.5	18.3	49.8	44.1	34.3	23.2	15.8	35.0	32.3
Total All Lines	11.8	11.0	14.4	11.9	17.4	11.3	13.4	16.9	21.5	20.4	15.0

*See technical notes

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**2021 Profitability Report
New Hampshire
Profit on Insurance Transactions
As a Percent of Direct Premiums
Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	5.5	1.6	2.2	6.4	4.1	6.3	11.2	9.1	17.9	16.3	8.0
Private Passenger Auto Physical	7.9	7.2	7.7	7.0	8.8	8.3	8.2	9.9	15.8	7.3	8.8
Private Passenger Auto Total	6.6	4.2	4.8	6.7	6.4	7.3	9.7	9.5	16.8	11.7	8.4
Commercial Auto Liability	22.3	13.4	10.9	6.0	14.1	(4.2)	14.0	9.2	22.4	35.2	14.3
Commercial Auto Physical	8.6	2.8	0.0	4.7	6.3	7.7	7.3	9.9	18.6	17.3	8.3
Commercial Auto Total	18.7	10.6	8.1	5.7	11.9	(1.0)	12.2	9.4	21.3	30.0	12.7
Homeowners Multiple Peril	17.6	17.0	13.9	1.6	18.1	17.0	17.8	17.0	24.8	22.1	16.7
Farmowners Multiple Peril	32.6	9.0	28.0	(40.3)	33.2	3.8	35.0	24.2	48.1	22.6	19.6
Commercial Multiple Peril	15.9	11.5	12.1	10.2	18.1	12.3	9.9	22.4	16.8	13.7	14.3
Fire	31.4	30.5	5.4	33.7	4.2	30.5	33.5	33.5	28.9	39.9	27.1
Allied Lines	15.1	55.5	33.1	26.7	31.9	22.5	23.0	35.2	51.2	43.2	33.7
Inland Marine	25.0	19.7	20.1	3.7	34.0	21.8	7.5	30.9	8.7	24.4	19.6
Medical Professional Liability	(33.4)	34.3	6.8	4.4	3.7	(46.8)	(22.9)	4.7	(28.2)	(0.9)	(7.8)
Other Liability*	15.6	(4.1)	42.7	35.2	21.3	9.1	17.4	14.9	33.7	27.7	21.4
Products Liability	84.9	27.0	(2.9)	67.6	(78.2)	40.3	62.9	62.9	70.4	32.8	36.8
Workers Compensation	11.1	16.5	15.5	21.4	20.7	17.0	25.7	35.9	23.1	22.4	20.9
Mortgage Guaranty	(24.6)	0.2	2.1	20.2	27.6	35.9	50.0	55.1	37.5	50.8	25.5
Financial Guaranty*	57.4	14.2	20.8	25.1	22.7	46.3	26.2	0.6	30.1	15.7	25.9
Accident and Health	(9.7)	(12.1)	(16.1)	(26.5)	(38.7)	(29.3)	8.4	(22.8)	(7.1)	13.8	(14.0)
Warranty	(10.9)	27.8	31.8	31.4	38.8	45.1	47.0	36.2	43.1	49.7	34.0
All Other*	25.6	20.5	26.6	13.0	33.9	31.6	30.4	22.0	16.2	31.3	25.1
Total All Lines	12.2	11.2	13.2	11.4	14.3	11.0	14.7	17.5	20.5	19.9	14.6

*See technical notes

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**2021 Profitability Report
New Hampshire
Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	8.0	4.7	4.8	8.1	6.1	7.9	12.9	11.0	17.5	16.1	9.7
Private Passenger Auto Physical	13.4	11.8	11.9	11.3	13.1	12.5	13.6	15.7	21.6	11.3	13.6
Private Passenger Auto Total	10.0	7.3	7.5	9.3	8.9	9.7	13.2	12.9	19.2	14.1	11.2
Commercial Auto Liability	19.6	12.8	10.6	7.1	12.0	0.5	12.8	9.3	16.7	24.7	12.6
Commercial Auto Physical	13.2	6.5	3.2	8.0	9.5	10.9	11.5	14.3	22.8	21.1	12.1
Commercial Auto Total	18.5	11.7	9.2	7.3	11.5	2.4	12.5	10.2	17.9	24.0	12.5
Homeowners Multiple Peril	21.1	19.6	16.0	4.5	19.7	18.5	21.2	20.0	25.9	22.8	18.9
Farmowners Multiple Peril	38.7	13.0	32.0	(34.8)	32.5	6.5	37.9	27.4	48.9	23.9	22.6
Commercial Multiple Peril	15.4	11.9	12.0	10.7	16.3	11.9	11.0	20.8	15.0	12.5	13.8
Fire	37.7	35.9	8.4	35.0	6.8	29.5	37.0	36.9	29.8	39.9	29.7
Allied Lines	18.7	58.2	37.3	31.0	35.9	25.0	27.9	40.4	54.8	46.5	37.6
Inland Marine	34.3	28.1	27.5	7.4	43.6	29.1	13.2	43.9	13.1	30.5	27.1
Medical Professional Liability	(9.8)	16.9	5.9	4.8	4.8	(15.9)	(7.0)	5.0	(8.1)	2.4	(0.1)
Other Liability*	10.2	1.6	21.3	18.8	12.4	7.1	12.0	10.8	18.8	16.4	13.0
Products Liability	34.6	15.1	2.1	27.8	(22.0)	14.8	27.0	27.8	29.0	16.4	17.3
Workers Compensation	8.1	10.3	9.5	11.6	11.1	9.4	13.7	17.1	11.0	10.9	11.3
Mortgage Guaranty	(8.6)	3.5	4.3	16.8	23.1	32.4	54.8	65.7	44.6	55.8	29.2
Financial Guaranty*	19.9	10.1	7.7	9.5	10.6	33.4	10.3	3.2	6.2	5.3	11.6
Accident and Health	0.4	(0.7)	(2.2)	(4.9)	(10.4)	(8.3)	6.5	(1.9)	0.8	7.4	(1.3)
Warranty	(6.5)	13.7	17.8	15.1	17.4	19.5	22.0	18.3	19.7	20.8	15.8
All Other*	25.4	19.7	23.7	13.1	28.1	28.3	31.2	22.3	15.9	27.0	23.5
Total All Lines	12.3	11.2	12.2	11.0	12.9	10.6	14.5	16.6	17.6	16.8	13.6

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
New Jersey
Losses Incurred As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability*	61.9	69.0	66.3	68.3	70.6	68.5	65.1	64.2	55.3	62.0	65.1
Private Passenger Auto Physical	80.2	52.7	57.7	58.5	58.8	57.1	62.4	61.2	52.7	90.6	63.2
Private Passenger Auto Total*	67.4	64.1	63.7	65.3	66.9	65.0	64.2	63.3	54.5	71.5	64.6
Commercial Auto Liability*	73.5	73.2	70.2	80.4	76.7	81.4	80.0	78.3	71.0	68.6	75.3
Commercial Auto Physical	125.9	72.6	58.1	58.9	60.1	53.3	61.9	51.3	45.0	81.8	66.9
Commercial Auto Total*	81.6	73.1	68.3	77.1	74.1	76.9	77.2	74.2	66.9	70.6	74.0
Homeowners Multiple Peril	126.4	29.3	47.4	50.2	41.6	38.8	55.4	49.7	57.4	69.0	56.5
Farmowners Multiple Peril	88.7	31.4	24.1	55.2	29.7	10.6	44.2	23.9	24.0	29.6	36.1
Commercial Multiple Peril	123.8	44.1	54.0	52.6	48.4	57.6	53.1	50.0	49.4	56.2	58.9
Fire	69.2	73.2	21.1	51.4	47.5	27.6	44.6	122.9	67.0	57.8	58.2
Allied Lines	830.6	299.9	38.6	42.2	49.7	55.2	38.1	34.3	29.3	130.7	154.9
Inland Marine	163.0	41.9	44.2	72.1	2.6	43.5	45.8	43.1	59.6	55.6	57.1
Medical Professional Liability	45.0	54.1	52.2	52.4	57.9	29.7	34.0	52.3	53.6	61.9	49.3
Other Liability*	57.6	42.4	58.7	63.6	65.4	47.2	72.3	67.1	69.8	61.9	60.6
Products Liability	107.0	77.9	49.7	50.0	53.4	63.9	50.3	85.9	73.5	73.1	68.5
Workers Compensation	73.5	68.0	62.3	62.8	57.8	54.5	48.3	54.3	53.5	48.9	58.4
Mortgage Guaranty	141.0	80.6	106.1	84.1	72.1	58.5	29.3	23.4	61.0	9.0	66.5
Financial Guaranty*	25.0	(0.0)	(0.8)	(0.0)	0.0	0.2	0.1	0.5	0.3	(0.3)	2.5
Accident and Health	91.2	83.7	86.4	100.3	95.2	79.3	81.1	80.4	72.8	77.3	84.8
Warranty	62.5	70.6	58.5	48.0	54.5	45.7	51.9	41.4	45.0	56.0	53.4
All Other*	100.2	33.5	39.8	33.6	35.6	34.2	43.8	40.2	45.0	38.6	44.4
Total All Lines	101.7	61.8	57.6	60.9	57.6	55.5	59.5	59.7	57.1	65.8	63.7

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
New Jersey
Underwriting Profit As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability*	0.3	(9.0)	(5.2)	(7.5)	(9.0)	(5.3)	(0.4)	0.1	8.0	5.0	(2.3)
Private Passenger Auto Physical	(15.6)	15.6	10.8	10.3	11.5	14.6	8.8	10.2	17.0	(21.9)	6.1
Private Passenger Auto Total*	(4.5)	(1.6)	(0.4)	(1.9)	(2.5)	0.9	2.5	3.3	10.9	(3.9)	0.3
Commercial Auto Liability*	(18.7)	(20.1)	(14.0)	(26.1)	(22.0)	(24.8)	(20.9)	(19.8)	(10.1)	(5.1)	(18.1)
Commercial Auto Physical	(73.9)	(14.0)	4.2	2.8	2.4	12.2	2.0	15.2	22.4	(16.3)	(4.3)
Commercial Auto Total*	(27.2)	(19.2)	(11.2)	(21.6)	(18.1)	(18.9)	(17.4)	(14.4)	(4.9)	(6.8)	(16.0)
Homeowners Multiple Peril	(73.2)	37.5	17.7	14.2	24.8	29.0	11.1	16.6	8.1	(4.4)	8.1
Farmowners Multiple Peril	(38.8)	19.0	32.3	0.1	29.1	45.6	10.9	34.1	37.4	28.7	19.8
Commercial Multiple Peril	(79.5)	6.3	(2.8)	(3.2)	2.5	(6.5)	(0.1)	3.0	4.4	(1.4)	(7.7)
Fire	(2.3)	(8.4)	46.6	14.6	18.4	40.6	24.3	(58.2)	3.4	12.6	9.2
Allied Lines	(796.2)	(244.1)	34.7	27.7	20.2	14.1	29.9	37.5	43.6	(64.0)	(89.7)
Inland Marine	(104.4)	26.7	22.7	(6.6)	71.3	26.9	22.9	25.8	9.2	10.8	10.5
Medical Professional Liability	9.3	0.9	(5.1)	(4.5)	(8.3)	28.5	16.3	1.3	(11.8)	(16.6)	1.0
Other Liability*	(5.0)	10.9	(3.9)	(10.0)	(11.5)	7.0	(17.9)	(12.5)	(14.7)	(4.6)	(6.2)
Products Liability	(92.4)	(66.3)	(57.7)	(23.0)	(52.6)	(37.4)	(2.2)	(70.0)	(37.1)	(52.8)	(49.1)
Workers Compensation	(16.8)	(10.0)	(1.8)	(1.2)	1.3	3.8	11.2	3.0	3.4	9.0	0.2
Mortgage Guaranty	(66.9)	(7.4)	(36.2)	(14.1)	(0.5)	11.1	42.5	50.2	14.4	66.3	6.0
Financial Guaranty*	20.6	38.9	38.8	35.0	24.8	19.7	9.7	(4.6)	9.1	7.0	19.9
Accident and Health	(26.2)	(22.5)	(17.3)	(31.9)	(27.2)	(11.4)	(11.4)	(12.1)	(3.7)	(4.2)	(16.8)
Warranty	23.2	15.7	26.7	39.2	33.9	48.7	41.5	43.9	41.3	34.7	34.9
All Other*	(48.3)	24.4	18.7	25.2	21.8	22.0	11.7	18.9	14.9	19.8	12.9
Total All Lines	(45.3)	(2.5)	2.6	(0.7)	3.2	6.3	2.9	2.3	4.7	(3.2)	(3.0)

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
New Jersey
Profit on Insurance Transactions
As a Percent of Direct Premiums
Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability*	6.7	0.7	2.9	1.1	(0.4)	2.3	5.9	6.2	11.8	9.4	4.7
Private Passenger Auto Physical	(9.0)	11.4	8.5	7.8	8.2	10.3	8.0	9.1	14.2	(16.3)	5.2
Private Passenger Auto Total*	2.0	3.9	4.6	3.2	2.3	4.8	6.5	7.1	12.6	0.9	4.8
Commercial Auto Liability*	(5.5)	(6.1)	(3.2)	(11.2)	(8.5)	(9.4)	(9.9)	(8.6)	(1.4)	2.4	(6.1)
Commercial Auto Physical	(46.7)	(7.5)	3.8	3.1	2.6	9.0	3.1	13.0	18.6	(11.5)	(1.3)
Commercial Auto Total*	(11.8)	(6.3)	(2.1)	(9.0)	(6.8)	(6.5)	(7.9)	(5.3)	1.8	0.3	(5.4)
Homeowners Multiple Peril	(43.6)	28.2	13.6	11.8	18.1	21.0	11.3	15.8	8.7	(0.9)	8.4
Farmowners Multiple Peril	(21.7)	16.2	23.8	2.8	21.2	31.8	11.0	29.4	31.5	24.5	17.0
Commercial Multiple Peril	(44.4)	11.0	3.5	3.2	6.3	1.0	5.4	8.4	8.4	4.1	0.7
Fire	0.5	(2.8)	32.2	14.5	13.0	28.3	21.9	(43.2)	5.0	12.7	8.2
Allied Lines	(502.8)	(144.1)	25.8	20.4	14.8	14.1	27.8	33.5	37.5	(46.8)	(52.0)
Inland Marine	(65.6)	19.8	15.2	(3.7)	47.0	18.6	19.4	21.8	8.5	9.9	9.1
Medical Professional Liability	20.0	14.5	9.2	10.1	6.1	32.4	28.4	15.1	4.5	1.5	14.2
Other Liability*	9.5	19.6	8.2	2.7	0.2	15.8	(3.0)	1.6	(1.7)	5.9	5.9
Products Liability	(35.3)	(19.5)	(15.8)	6.4	(14.3)	0.6	25.8	(31.8)	(8.0)	(19.9)	(11.2)
Workers Compensation	2.3	2.9	10.0	10.6	11.0	14.1	20.7	14.4	14.2	21.6	12.2
Mortgage Guaranty	(12.9)	26.2	(4.5)	(0.1)	4.2	8.7	30.9	39.7	8.4	44.3	14.5
Financial Guaranty*	44.2	18.8	31.3	28.5	25.9	53.2	23.6	(0.1)	27.6	18.2	27.1
Accident and Health	(16.4)	(6.2)	(5.3)	(15.6)	(14.7)	(7.7)	(2.3)	(5.1)	4.6	3.0	(6.6)
Warranty	20.2	15.4	22.5	29.8	26.9	37.7	38.2	40.5	37.7	33.9	30.3
All Other*	(27.7)	19.7	14.4	17.7	15.5	17.7	13.2	19.2	16.1	20.0	12.6
Total All Lines	(21.8)	5.5	7.8	5.4	7.1	10.2	8.6	8.1	9.3	3.5	4.4

*See technical notes

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**2021 Profitability Report
New Jersey
Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability*	7.7	3.8	4.9	3.7	2.6	4.4	7.0	7.2	10.0	8.5	6.0
Private Passenger Auto Physical	(8.5)	16.9	13.1	12.5	12.9	15.4	14.0	15.2	20.4	(17.1)	9.5
Private Passenger Auto Total*	4.8	6.2	6.3	5.3	4.5	6.4	8.3	8.7	12.0	3.4	6.6
Commercial Auto Liability*	0.1	0.0	1.4	(3.0)	(1.7)	(1.8)	(3.0)	(1.9)	2.1	4.0	(0.4)
Commercial Auto Physical	(46.7)	(4.1)	7.0	6.3	5.5	12.2	6.6	17.8	22.5	(8.8)	1.8
Commercial Auto Total*	(4.0)	(0.4)	1.9	(2.2)	(1.1)	(0.6)	(2.2)	(0.3)	3.8	3.0	(0.2)
Homeowners Multiple Peril	(31.0)	24.9	14.4	13.0	18.4	21.0	13.9	17.9	10.4	2.0	10.5
Farmowners Multiple Peril	(14.8)	15.8	22.7	5.5	20.5	29.9	13.5	30.6	31.7	25.4	18.1
Commercial Multiple Peril	(21.2)	9.3	5.1	5.0	6.5	3.6	6.5	8.4	7.7	5.1	3.6
Fire	3.8	1.1	28.9	15.6	14.4	27.1	24.1	(36.1)	7.0	12.9	9.9
Allied Lines	(180.7)	(47.0)	21.0	20.0	16.0	14.7	27.4	32.2	33.7	(32.0)	(9.5)
Inland Marine	(61.3)	20.9	19.6	(1.0)	56.4	23.2	27.4	30.2	12.4	13.3	14.1
Medical Professional Liability	10.8	8.5	6.1	6.2	4.7	12.9	13.3	8.5	4.4	3.1	7.8
Other Liability*	6.9	10.6	6.1	4.1	2.9	8.8	1.7	3.8	2.1	5.1	5.2
Products Liability	(5.0)	(1.2)	(0.4)	4.5	(0.4)	3.2	9.0	(4.3)	1.1	(1.4)	0.5
Workers Compensation	4.2	4.5	6.8	7.0	6.9	7.9	11.2	8.6	7.5	9.6	7.4
Mortgage Guaranty	(0.6)	11.0	1.9	3.0	4.2	6.4	21.2	33.2	9.0	32.4	12.2
Financial Guaranty*	15.1	7.5	9.1	7.7	6.5	18.9	6.4	3.2	5.4	4.6	8.4
Accident and Health	(1.4)	1.8	1.7	(1.1)	(1.3)	0.7	2.2	1.1	4.6	3.8	1.2
Warranty	14.7	11.9	15.7	19.1	17.9	23.5	27.1	28.0	24.6	19.1	20.2
All Other*	(17.7)	17.3	13.8	16.6	14.9	16.7	14.4	18.5	14.6	16.8	12.6
Total All Lines	(9.0)	6.3	7.4	6.1	6.8	8.6	8.4	8.1	8.1	4.7	5.6

*See technical notes

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**2021 Profitability Report
New Mexico
Losses Incurred As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	68.8	67.7	59.6	62.6	68.4	64.9	63.9	60.1	47.9	56.8	62.1
Private Passenger Auto Physical	55.2	57.6	62.5	71.6	68.5	71.5	64.1	61.7	47.8	69.2	63.0
Private Passenger Auto Total	63.7	64.0	60.6	65.9	68.5	67.4	64.0	60.7	47.9	61.7	62.4
Commercial Auto Liability	63.1	60.3	51.9	64.7	74.1	55.8	73.8	59.3	70.2	60.2	63.3
Commercial Auto Physical	60.4	62.3	56.8	64.3	61.1	75.0	58.0	55.0	42.5	48.2	58.3
Commercial Auto Total	62.4	60.8	53.1	64.6	70.8	60.6	69.8	58.2	63.4	57.4	62.1
Homeowners Multiple Peril	63.5	50.8	45.1	65.1	68.2	78.9	64.6	60.6	44.0	55.5	59.6
Farmowners Multiple Peril	77.9	52.7	66.0	55.7	64.2	96.2	43.1	102.2	31.9	39.8	63.0
Commercial Multiple Peril	52.5	46.6	48.3	64.1	58.9	72.4	61.9	73.7	57.8	58.8	59.5
Fire	60.4	41.9	21.7	34.0	38.2	44.9	87.7	60.0	34.9	28.3	45.2
Allied Lines	87.8	360.5	81.4	52.8	76.1	100.8	97.0	63.6	92.6	116.6	112.9
Inland Marine	49.4	45.7	54.1	49.6	64.3	46.8	72.8	52.4	54.3	59.0	54.8
Medical Professional Liability	68.0	46.6	68.7	90.8	58.1	76.3	123.5	111.9	119.8	105.0	86.9
Other Liability*	66.3	57.8	48.3	66.5	73.9	49.0	87.1	63.1	62.0	59.6	63.4
Products Liability	29.6	18.1	65.3	62.7	21.3	34.7	28.2	79.6	(0.6)	19.0	35.8
Workers Compensation	77.8	53.3	58.5	53.1	47.1	42.3	50.3	45.9	52.9	36.7	51.8
Mortgage Guaranty	116.3	75.5	41.3	46.3	44.3	26.0	13.6	10.0	24.9	11.0	40.9
Financial Guaranty*	0.7	(0.0)	(4.2)	0.0	0.0	0.0	0.0	(0.0)	0.0	(0.0)	(0.4)
Accident and Health	48.6	77.6	64.7	65.1	92.7	61.5	55.9	71.7	67.7	53.3	65.9
Warranty	27.0	27.5	26.6	25.3	27.3	30.2	29.3	38.3	42.9	50.1	32.5
All Other*	17.0	23.3	27.9	38.0	12.7	28.7	46.1	27.8	24.9	30.3	27.7
Total All Lines	63.4	64.7	54.6	62.4	64.0	64.5	66.0	60.1	52.2	59.4	61.1

*See technical notes

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**2021 Profitability Report
New Mexico
Underwriting Profit As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	(6.6)	(6.3)	4.0	0.8	(4.4)	0.4	1.7	6.2	16.3	10.6	2.3
Private Passenger Auto Physical	11.3	7.6	3.0	(7.1)	(1.9)	(3.8)	4.0	6.8	18.8	(1.0)	3.8
Private Passenger Auto Total	0.2	(1.2)	3.6	(2.1)	(3.5)	(1.2)	2.6	6.5	17.3	6.0	2.8
Commercial Auto Liability	(6.5)	(5.2)	7.2	(5.9)	(16.3)	3.3	(16.4)	0.2	(8.9)	3.1	(4.5)
Commercial Auto Physical	(1.3)	(3.4)	5.1	(4.1)	0.9	(12.7)	6.7	9.9	24.0	19.1	4.4
Commercial Auto Total	(5.2)	(4.7)	6.7	(5.4)	(11.9)	(0.7)	(10.7)	2.6	(0.9)	6.9	(2.3)
Homeowners Multiple Peril	(0.6)	11.8	20.0	(3.3)	(6.0)	(16.8)	0.1	3.5	22.8	10.9	4.2
Farmowners Multiple Peril	(15.5)	0.5	(11.7)	2.5	0.6	(35.2)	21.0	(44.8)	32.8	23.7	(2.6)
Commercial Multiple Peril	2.7	8.0	7.5	(11.4)	(6.1)	(22.8)	(8.6)	(23.2)	(6.7)	(3.5)	(6.4)
Fire	9.2	27.5	47.9	34.0	30.3	22.4	(24.5)	9.0	35.1	44.0	23.5
Allied Lines	(8.7)	(293.8)	(5.0)	24.0	(2.4)	(27.0)	(28.7)	10.1	(17.8)	(41.2)	(39.0)
Inland Marine	18.3	21.1	12.4	18.0	5.2	23.1	(7.1)	14.0	14.2	5.8	12.5
Medical Professional Liability	(32.3)	(9.6)	(15.9)	(53.6)	(16.1)	(63.8)	(108.2)	(103.4)	(102.6)	(96.4)	(60.2)
Other Liability*	(18.6)	(19.5)	1.9	(13.4)	(35.4)	5.1	(36.2)	(7.3)	(2.5)	(3.1)	(12.9)
Products Liability	13.7	30.3	(50.5)	(43.1)	35.1	4.1	23.0	(58.2)	62.5	33.2	5.0
Workers Compensation	(16.2)	11.2	6.9	13.2	18.5	23.9	13.0	18.1	9.3	28.8	12.7
Mortgage Guaranty	(41.6)	(2.4)	31.1	25.6	27.7	45.6	59.9	65.0	51.7	63.3	32.6
Financial Guaranty*	42.6	36.7	40.5	29.0	25.7	15.3	10.3	(3.0)	9.5	2.5	20.9
Accident and Health	19.3	(14.6)	5.9	5.8	(23.4)	9.9	14.0	(2.4)	1.7	18.9	3.5
Warranty	61.7	59.8	62.6	61.9	60.6	60.9	62.7	46.2	42.4	40.0	55.9
All Other*	38.7	35.0	28.4	18.8	45.3	28.9	7.9	29.3	32.7	29.3	29.4
Total All Lines	(2.1)	(4.8)	7.9	(0.7)	(2.6)	(2.1)	(3.6)	3.0	11.2	5.2	1.1

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

2021 Profitability Report
New Mexico
Profit on Insurance Transactions
As a Percent of Direct Premiums
Earned

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	(0.6)	(0.4)	6.3	3.7	0.0	3.3	4.8	8.3	15.7	11.3	5.2
Private Passenger Auto Physical	8.2	5.9	3.3	(3.6)	(0.5)	(1.7)	4.2	6.4	15.5	0.1	3.8
Private Passenger Auto Total	2.7	1.9	5.2	1.0	(0.2)	1.4	4.6	7.6	15.6	6.9	4.7
Commercial Auto Liability	0.3	1.9	8.8	0.1	(5.9)	7.6	(7.7)	5.6	(2.2)	7.7	1.6
Commercial Auto Physical	0.1	(1.0)	4.5	(1.4)	1.7	(7.1)	6.8	8.8	20.0	16.3	4.9
Commercial Auto Total	0.2	1.2	7.7	(0.3)	(4.0)	3.9	(4.1)	6.4	3.2	9.7	2.4
Homeowners Multiple Peril	1.5	9.5	14.0	(0.4)	(2.3)	(9.1)	2.2	4.8	19.7	10.6	5.1
Farmowners Multiple Peril	(7.8)	2.7	(5.1)	4.2	2.4	(21.0)	18.3	(33.4)	27.9	20.6	0.9
Commercial Multiple Peril	5.9	9.0	8.4	(3.7)	(0.6)	(11.0)	(2.6)	(13.6)	(1.5)	1.3	(0.8)
Fire	7.6	19.3	32.0	26.7	20.8	16.5	(16.5)	9.9	29.5	36.6	18.2
Allied Lines	(3.9)	(189.4)	(2.4)	17.2	(0.2)	(13.3)	(19.2)	10.9	(11.8)	(30.0)	(24.2)
Inland Marine	12.1	13.8	8.0	11.8	3.6	15.4	(4.8)	12.0	12.1	5.7	9.0
Medical Professional Liability	(9.6)	5.2	(1.4)	(26.3)	(4.1)	(33.1)	(73.5)	(69.9)	(68.3)	(61.4)	(34.2)
Other Liability*	(3.0)	(3.6)	9.1	(2.6)	(18.1)	11.8	(20.2)	2.6	5.4	5.2	(1.3)
Products Liability	20.8	31.8	(21.3)	(15.5)	33.3	16.5	33.0	(35.2)	59.7	36.3	15.9
Workers Compensation	1.1	15.8	14.0	18.8	22.1	26.6	21.2	24.8	17.6	35.7	19.8
Mortgage Guaranty	(4.5)	21.3	29.4	15.5	14.4	24.4	40.6	48.9	35.8	39.5	26.5
Financial Guaranty*	63.9	20.0	29.0	18.2	22.1	51.0	20.0	(3.5)	20.9	6.9	24.9
Accident and Health	5.9	(6.8)	4.5	3.8	(14.4)	5.2	16.3	3.5	12.0	20.9	5.1
Warranty	43.4	42.9	45.4	44.5	44.6	45.7	55.8	43.3	41.0	38.3	44.5
All Other*	27.5	25.5	20.6	13.8	31.1	22.0	9.9	26.8	29.4	27.0	23.4
Total All Lines	2.8	0.8	8.8	3.0	1.3	2.3	1.1	6.2	12.2	7.8	4.6

*See technical notes

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**2021 Profitability Report
New Mexico
Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	2.8	3.0	8.3	6.2	2.9	5.8	7.6	10.9	16.5	12.5	7.6
Private Passenger Auto Physical	14.8	10.9	7.2	(1.4)	2.3	1.0	8.9	11.9	22.8	2.9	8.1
Private Passenger Auto Total	6.2	5.2	8.0	4.1	2.7	4.4	8.0	11.2	18.4	9.5	7.8
Commercial Auto Liability	3.5	4.6	8.8	3.2	(0.7)	7.5	(2.3)	7.0	1.5	7.4	4.0
Commercial Auto Physical	3.4	2.3	7.6	1.7	4.6	(4.0)	10.8	13.0	23.4	19.3	8.2
Commercial Auto Total	3.5	4.2	8.6	2.9	0.2	5.6	(0.1)	8.0	5.0	9.2	4.7
Homeowners Multiple Peril	4.9	12.7	16.6	2.8	0.7	(5.2)	5.3	8.0	21.9	12.7	8.0
Farmowners Multiple Peril	(4.5)	5.9	(1.3)	6.7	5.0	(15.4)	22.2	(30.7)	28.3	21.8	3.8
Commercial Multiple Peril	7.6	9.8	8.9	0.5	2.4	(4.2)	1.1	(6.6)	1.8	3.6	2.5
Fire	11.0	21.9	32.9	27.4	20.6	16.2	(12.0)	12.0	29.3	36.1	19.5
Allied Lines	(1.0)	(194.3)	0.7	19.3	2.6	(9.0)	(15.7)	14.1	(8.2)	(24.4)	(21.6)
Inland Marine	20.5	21.7	13.2	18.0	7.4	22.9	(4.0)	19.9	18.1	9.4	14.7
Medical Professional Liability	(0.9)	5.5	2.6	(7.9)	1.0	(11.5)	(30.6)	(25.8)	(22.4)	(14.8)	(10.5)
Other Liability*	1.9	1.8	7.2	1.9	(5.3)	8.3	(7.3)	4.5	5.4	5.2	2.3
Products Liability	11.7	15.5	(4.5)	(2.1)	14.9	8.8	16.9	(11.8)	25.3	16.5	9.1
Workers Compensation	3.7	9.8	8.9	10.7	11.1	12.7	12.0	13.5	9.1	15.3	10.7
Mortgage Guaranty	1.2	12.9	17.9	12.1	11.8	20.5	41.4	55.7	39.8	41.2	25.5
Financial Guaranty*	13.5	6.7	11.8	10.1	10.2	14.8	8.4	2.3	6.2	4.9	8.9
Accident and Health	6.7	0.3	5.0	4.7	(2.2)	4.9	9.5	4.4	6.2	10.1	5.0
Warranty	34.0	30.4	29.6	26.8	26.5	26.9	34.4	26.1	20.1	20.4	27.5
All Other*	26.8	23.0	17.9	12.8	25.2	19.9	11.5	25.8	26.6	22.4	21.2
Total All Lines	5.5	4.0	9.5	5.3	3.8	4.7	3.9	8.2	12.0	8.5	6.5

*See technical notes

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**2021 Profitability Report
New York
Losses Incurred As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	60.5	63.1	65.0	69.3	71.9	73.4	70.1	72.1	62.0	73.2	68.1
Private Passenger Auto Physical	101.2	61.7	68.2	67.0	63.7	61.7	62.7	63.0	56.4	77.0	68.2
Private Passenger Auto Total	73.8	62.7	66.0	68.5	69.0	69.2	67.4	68.8	59.9	74.6	68.0
Commercial Auto Liability	68.2	70.7	72.0	69.1	71.1	67.7	79.6	77.8	71.1	70.8	71.8
Commercial Auto Physical	119.7	57.5	56.2	53.4	57.6	67.5	62.0	54.7	43.8	53.7	62.6
Commercial Auto Total	75.1	68.9	69.8	66.9	69.2	67.6	77.0	74.4	67.1	68.1	70.4
Homeowners Multiple Peril	80.4	35.2	43.1	48.4	41.4	42.8	55.8	49.0	49.4	55.1	50.0
Farmowners Multiple Peril	54.2	36.1	49.2	54.4	41.6	45.0	52.8	57.5	44.4	47.3	48.3
Commercial Multiple Peril	82.3	46.6	52.7	45.7	55.8	46.6	56.7	55.9	58.0	54.5	55.5
Fire	63.7	22.5	50.7	30.6	43.7	46.2	45.3	33.7	58.6	38.2	43.3
Allied Lines	667.6	175.7	34.0	42.1	26.1	60.3	31.8	34.0	69.7	49.2	119.0
Inland Marine	152.3	57.2	48.4	50.9	(22.9)	55.0	51.4	46.9	99.1	47.5	58.6
Medical Professional Liability	67.1	48.9	52.9	58.9	60.3	57.2	41.5	40.4	63.1	70.1	56.0
Other Liability*	69.3	62.0	61.7	71.0	78.6	58.5	62.5	75.7	67.6	60.6	66.8
Products Liability	(34.5)	34.6	(12.7)	(3.6)	3.1	7.8	53.9	58.9	41.7	46.0	19.5
Workers Compensation	85.1	44.1	74.3	65.4	62.7	55.5	47.0	46.9	54.9	54.0	59.0
Mortgage Guaranty	98.8	24.3	67.9	52.9	46.4	5.9	12.8	11.6	56.9	19.8	39.7
Financial Guaranty*	(0.6)	(444.5)	(380.2)	(70.8)	(7.6)	6.5	(68.6)	(7.9)	(28.1)	(24.3)	(102.6)
Accident and Health	66.4	82.4	74.6	81.2	77.4	68.3	72.7	81.9	74.1	62.5	74.1
Warranty	84.3	84.7	73.4	65.7	71.0	52.7	79.5	73.5	67.3	53.9	70.6
All Other*	72.2	26.4	78.5	54.9	42.0	28.7	45.5	52.3	69.1	55.5	52.5
Total All Lines	86.6	47.6	56.3	59.5	58.5	56.8	58.5	60.7	61.7	61.6	60.8

*See technical notes

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**2021 Profitability Report
New York
Underwriting Profit As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	0.3	(2.2)	(4.0)	(8.9)	(11.1)	(12.0)	(7.9)	(10.6)	(1.8)	(10.3)	(6.9)
Private Passenger Auto Physical	(40.8)	4.8	(1.7)	(0.2)	5.1	8.2	7.2	7.1	11.1	(8.5)	(0.8)
Private Passenger Auto Total	(13.1)	0.1	(3.2)	(5.8)	(5.3)	(4.7)	(2.5)	(4.2)	2.9	(9.6)	(4.6)
Commercial Auto Liability	(15.4)	(20.2)	(20.6)	(20.5)	(18.0)	(11.3)	(27.0)	(23.2)	(16.4)	(12.6)	(18.5)
Commercial Auto Physical	(67.2)	3.3	6.3	9.1	5.6	(6.0)	2.0	10.7	22.7	13.8	0.0
Commercial Auto Total	(22.4)	(17.0)	(16.8)	(16.3)	(14.7)	(10.6)	(22.7)	(18.3)	(10.6)	(8.5)	(15.8)
Homeowners Multiple Peril	(23.1)	27.5	19.4	13.4	21.8	21.0	7.4	14.3	14.0	8.4	12.4
Farmowners Multiple Peril	5.9	24.2	(10.8)	5.9	19.6	15.7	6.4	1.4	15.3	13.1	9.7
Commercial Multiple Peril	(34.0)	3.8	(2.2)	5.7	(7.1)	4.4	(5.3)	(5.8)	(7.4)	(1.9)	(5.0)
Fire	2.4	48.1	14.9	36.6	22.3	19.1	21.9	32.7	8.6	29.8	23.6
Allied Lines	(614.6)	(111.6)	42.5	30.6	46.9	11.8	37.4	39.4	2.9	24.0	(49.1)
Inland Marine	(92.0)	10.5	19.8	15.2	94.0	14.2	15.3	20.4	(34.7)	16.9	8.0
Medical Professional Liability	(16.4)	3.4	1.7	(14.4)	(16.9)	(9.8)	11.9	11.6	(11.9)	(22.9)	(6.4)
Other Liability*	(18.9)	(10.2)	(8.0)	(20.3)	(21.7)	(5.5)	(7.9)	(20.7)	(14.6)	(2.1)	(13.0)
Products Liability	83.7	(10.1)	76.1	60.8	40.7	46.6	(32.9)	(5.7)	14.2	(8.2)	26.5
Workers Compensation	(27.8)	30.5	(3.1)	0.7	0.5	8.2	18.5	17.9	6.3	7.5	5.9
Mortgage Guaranty	(23.3)	51.2	4.0	19.1	25.9	68.3	61.5	63.3	18.8	54.3	34.3
Financial Guaranty*	16.8	457.9	406.2	90.1	19.4	(4.5)	39.8	(35.2)	(116.0)	(38.7)	83.6
Accident and Health	(3.3)	(25.3)	(12.3)	(16.3)	(7.0)	6.6	(0.1)	(8.7)	0.7	13.8	(5.2)
Warranty	(4.5)	(3.6)	13.3	20.1	13.7	68.7	10.5	(0.1)	9.2	31.5	15.9
All Other*	(16.6)	32.4	(23.4)	3.9	14.2	30.9	12.0	5.0	(10.5)	(0.5)	4.7
Total All Lines	(31.1)	12.4	4.2	(0.8)	1.1	3.4	1.9	(0.1)	(2.8)	(0.8)	(1.3)

*See technical notes

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**2021 Profitability Report
New York
Profit on Insurance Transactions
As a Percent of Direct Premiums
Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	5.0	3.4	2.1	(1.4)	(3.2)	(3.4)	(1.4)	(3.5)	3.0	(3.7)	(0.3)
Private Passenger Auto Physical	(25.6)	4.2	0.2	0.8	3.9	6.0	6.6	6.6	9.5	(5.8)	0.7
Private Passenger Auto Total	(4.9)	3.6	1.5	(0.6)	(0.6)	(0.0)	1.5	0.1	5.4	(4.5)	0.1
Commercial Auto Liability	(4.3)	(6.9)	(8.1)	(8.1)	(6.6)	(1.6)	(15.1)	(11.6)	(6.9)	(3.5)	(7.3)
Commercial Auto Physical	(42.3)	4.0	5.3	7.2	4.7	(2.7)	3.1	9.5	18.9	12.2	2.0
Commercial Auto Total	(9.4)	(5.4)	(6.2)	(6.0)	(5.0)	(1.8)	(12.4)	(8.5)	(3.1)	(1.1)	(5.9)
Homeowners Multiple Peril	(12.2)	20.6	14.3	10.9	16.0	15.7	8.3	13.9	13.4	9.2	11.0
Farmowners Multiple Peril	7.0	18.7	(4.7)	6.4	14.7	12.2	7.2	3.4	14.3	12.7	9.2
Commercial Multiple Peril	(15.3)	9.2	4.4	9.6	0.9	8.9	2.2	2.4	0.2	4.9	2.7
Fire	4.0	33.6	11.3	29.0	16.0	15.0	20.5	28.4	8.7	26.0	19.2
Allied Lines	(387.5)	(60.3)	30.8	22.4	32.3	12.4	33.3	34.1	4.9	22.3	(25.5)
Inland Marine	(57.4)	9.6	14.0	10.9	62.0	10.5	13.8	18.0	(25.4)	15.6	7.2
Medical Professional Liability	7.3	20.3	16.0	5.6	2.8	11.1	28.4	27.2	8.2	2.2	12.9
Other Liability*	1.7	6.7	6.4	(3.1)	(5.9)	8.6	5.4	(4.7)	(1.2)	8.2	2.2
Products Liability	108.4	33.0	81.0	64.9	47.4	53.1	(3.0)	14.2	26.7	11.3	43.7
Workers Compensation	(3.6)	30.1	10.2	12.9	11.1	17.3	26.8	26.7	18.0	21.5	17.1
Mortgage Guaranty	11.5	61.0	18.5	19.4	20.2	45.1	46.6	51.4	13.0	35.8	32.3
Financial Guaranty*	56.4	301.6	283.1	71.8	28.2	54.7	46.8	(50.5)	(98.7)	(33.7)	66.0
Accident and Health	(6.3)	(12.9)	(6.6)	(9.5)	(4.5)	2.3	4.2	(3.7)	8.2	15.9	(1.3)
Warranty	1.0	2.3	13.4	18.1	14.2	52.5	13.8	5.8	12.5	30.8	16.5
All Other*	(6.5)	25.2	(14.2)	1.3	8.8	21.5	11.2	5.9	(5.5)	3.1	5.1
Total All Lines	(11.8)	15.3	9.2	5.6	6.1	8.9	8.2	6.6	4.0	5.9	5.8

*See technical notes

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**2021 Profitability Report
New York
Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	7.2	5.9	4.6	2.1	0.5	0.6	1.9	0.4	4.9	0.3	2.8
Private Passenger Auto Physical	(31.7)	8.6	3.4	4.1	7.8	10.5	12.3	12.1	14.9	(4.4)	3.8
Private Passenger Auto Total	(1.2)	6.5	4.3	2.6	2.3	3.0	4.4	3.2	7.3	(0.9)	3.2
Commercial Auto Liability	0.6	(0.7)	(1.6)	(1.6)	(1.0)	2.1	(6.5)	(3.8)	(1.0)	1.0	(1.3)
Commercial Auto Physical	(41.3)	7.2	8.4	10.4	7.6	0.4	6.6	13.6	22.1	14.9	5.0
Commercial Auto Total	(2.9)	(0.0)	(0.7)	(0.6)	(0.3)	2.0	(5.4)	(2.4)	1.0	2.2	(0.7)
Homeowners Multiple Peril	(7.8)	21.1	15.7	12.7	17.0	16.6	11.0	16.1	14.6	10.6	12.8
Farmowners Multiple Peril	9.5	19.2	(0.5)	8.6	15.6	13.6	10.1	6.4	15.3	13.5	11.1
Commercial Multiple Peril	(5.4)	8.4	5.5	8.3	3.3	7.7	4.3	4.5	2.9	5.2	4.5
Fire	6.9	31.8	12.5	27.3	16.0	14.4	21.2	29.8	10.5	24.2	19.5
Allied Lines	(161.7)	(20.5)	24.6	21.6	31.0	13.5	34.1	36.6	7.1	20.4	0.7
Inland Marine	(52.1)	11.7	16.9	14.4	68.2	14.0	19.1	23.5	(22.2)	16.9	11.0
Medical Professional Liability	5.6	9.3	7.7	4.7	3.6	5.9	11.7	11.2	5.1	3.2	6.8
Other Liability*	3.9	5.7	5.3	2.0	0.7	6.0	5.2	1.3	2.4	6.0	3.8
Products Liability	16.2	8.3	16.4	15.8	12.9	15.0	2.2	7.1	10.2	5.6	11.0
Workers Compensation	2.0	14.5	6.7	7.6	6.8	9.0	13.6	13.1	8.3	9.2	9.1
Mortgage Guaranty	7.4	24.0	9.1	9.4	9.9	21.6	29.3	37.3	11.2	24.3	18.4
Financial Guaranty*	14.3	62.1	46.4	16.6	9.0	11.2	11.9	(9.6)	(28.8)	(4.3)	12.9
Accident and Health	0.7	(1.6)	0.8	(0.2)	1.2	3.9	4.8	1.4	6.0	9.1	2.6
Warranty	4.0	4.7	10.8	11.6	10.1	29.8	11.2	6.4	9.5	17.9	11.6
All Other*	(1.3)	20.4	(8.9)	4.5	11.7	24.5	15.8	9.5	(2.1)	5.1	7.9
Total All Lines	(2.9)	11.2	7.9	6.1	6.1	7.7	7.9	7.0	5.0	5.8	6.2

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
North Carolina
Losses Incurred As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	68.3	64.8	67.9	73.1	75.8	81.3	72.1	76.7	63.3	70.9	71.4
Private Passenger Auto Physical	58.4	56.3	58.4	58.6	64.7	54.9	60.4	58.8	52.4	62.1	58.5
Private Passenger Auto Total	64.2	61.1	63.7	66.5	70.5	68.5	66.5	68.0	58.0	66.6	65.4
Commercial Auto Liability	56.9	56.2	55.0	63.2	69.0	63.7	69.7	69.3	59.7	59.4	62.2
Commercial Auto Physical	61.9	57.7	58.0	62.2	69.8	73.7	65.8	65.0	56.5	61.3	63.2
Commercial Auto Total	58.0	56.5	55.7	63.0	69.2	66.2	68.7	68.2	58.8	59.9	62.4
Homeowners Multiple Peril	52.3	44.6	45.3	43.6	57.0	49.4	93.6	56.3	63.2	50.5	55.6
Farmowners Multiple Peril	42.4	40.3	51.3	41.5	68.7	40.5	128.0	43.1	47.8	39.6	54.3
Commercial Multiple Peril	30.0	34.1	41.4	38.4	44.5	41.3	94.2	48.7	36.1	37.6	44.6
Fire	26.8	50.3	18.8	45.9	29.4	66.7	96.2	55.1	48.4	216.1	65.4
Allied Lines	39.4	40.7	30.5	55.1	119.7	53.0	328.1	61.1	65.8	45.2	83.9
Inland Marine	60.4	42.3	43.3	41.3	62.5	44.8	62.6	46.9	50.4	40.7	49.5
Medical Professional Liability	32.0	6.3	25.4	21.9	3.7	12.0	23.6	44.4	44.0	24.2	23.8
Other Liability*	42.3	34.2	42.0	50.6	54.4	46.1	52.4	55.3	52.4	59.1	48.9
Products Liability	65.2	53.5	15.9	43.9	(5.0)	22.3	41.3	59.8	19.7	69.1	38.6
Workers Compensation	74.3	60.1	55.4	50.1	46.0	41.2	35.6	37.0	48.9	47.8	49.7
Mortgage Guaranty	121.0	75.9	26.8	19.6	14.3	3.3	11.8	1.3	26.8	2.4	30.3
Financial Guaranty*	0.2	(0.0)	(0.4)	0.0	(0.1)	(0.0)	(0.0)	0.0	0.0	0.0	(0.0)
Accident and Health	69.0	81.7	66.4	83.9	85.0	86.8	77.3	78.8	68.4	79.8	77.7
Warranty	53.6	58.7	61.9	64.7	63.2	65.8	68.5	62.6	60.2	56.6	61.6
All Other*	47.9	25.7	17.0	28.2	40.3	38.6	43.0	33.6	33.1	24.4	33.2
Total All Lines	56.3	50.6	50.5	53.6	61.0	55.2	77.4	57.9	54.9	58.4	57.6

*See technical notes

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**2021 Profitability Report
North Carolina
Underwriting Profit As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	(5.4)	(1.4)	(3.9)	(9.9)	(11.4)	(16.8)	(5.7)	(11.5)	(0.3)	(4.1)	(7.0)
Private Passenger Auto Physical	7.2	9.0	8.1	7.8	2.3	14.3	8.4	10.3	13.9	7.3	8.9
Private Passenger Auto Total	(0.1)	3.1	1.4	(1.8)	(4.9)	(1.7)	1.1	(0.9)	6.6	1.5	0.4
Commercial Auto Liability	5.2	4.4	7.8	(1.9)	(8.6)	(0.3)	(6.8)	(5.6)	4.7	3.8	0.3
Commercial Auto Physical	(1.2)	2.9	4.9	(0.1)	(7.4)	(10.3)	(1.0)	0.1	8.2	5.1	0.1
Commercial Auto Total	3.7	4.1	7.1	(1.5)	(8.3)	(2.8)	(5.3)	(4.2)	5.6	4.1	0.3
Homeowners Multiple Peril	12.0	19.3	20.3	21.8	7.4	16.6	(31.9)	8.4	0.5	15.9	9.0
Farmowners Multiple Peril	23.1	24.3	12.8	23.9	(6.4)	24.6	(72.7)	21.8	16.9	25.8	9.4
Commercial Multiple Peril	28.8	22.3	17.4	19.5	13.1	17.6	(41.0)	7.8	24.0	22.5	13.2
Fire	44.1	16.6	51.3	21.3	39.0	(0.2)	(30.8)	11.9	21.2	(154.0)	2.1
Allied Lines	40.8	39.4	48.6	20.7	(49.9)	21.6	(278.9)	10.9	7.7	31.1	(10.8)
Inland Marine	5.8	24.7	24.1	25.4	5.1	23.8	2.8	19.5	16.8	24.7	17.3
Medical Professional Liability	22.4	52.0	24.1	31.2	48.9	45.3	26.6	7.8	10.4	25.3	29.4
Other Liability*	17.7	34.4	21.1	13.7	7.5	15.8	11.9	8.6	11.0	4.8	14.7
Products Liability	(30.6)	(9.8)	35.9	(11.0)	44.5	27.6	8.0	(10.6)	43.5	(25.4)	7.2
Workers Compensation	(11.1)	4.6	10.0	16.6	19.5	24.6	31.7	28.9	14.0	16.0	15.5
Mortgage Guaranty	(46.1)	(3.1)	45.6	54.2	58.1	70.8	62.6	75.1	50.2	73.5	44.1
Financial Guaranty*	44.4	38.4	37.8	35.9	23.5	12.1	(101.7)	(6.1)	13.8	5.6	10.4
Accident and Health	1.6	(17.1)	5.1	(12.6)	(12.0)	(13.4)	(5.7)	(8.3)	1.8	(7.7)	(6.8)
Warranty	32.7	32.7	26.2	22.1	24.8	24.1	20.8	16.2	19.5	30.6	25.0
All Other*	9.5	34.3	42.5	29.8	16.8	19.9	14.9	26.4	26.6	37.7	25.8
Total All Lines	7.5	13.8	14.5	11.0	3.3	10.4	(13.5)	7.4	9.6	7.8	7.2

*See technical notes

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**2021 Profitability Report
North Carolina
Profit on Insurance Transactions
As a Percent of Direct Premiums
Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	(0.4)	2.2	0.6	(3.7)	(4.9)	(8.2)	(1.4)	(6.1)	2.2	(0.6)	(2.0)
Private Passenger Auto Physical	5.5	6.7	6.5	6.0	2.1	10.0	7.6	9.1	11.7	6.6	7.2
Private Passenger Auto Total	2.1	4.1	3.2	0.7	(1.6)	0.6	2.9	1.3	6.8	3.0	2.3
Commercial Auto Liability	8.0	8.0	9.2	2.6	(1.6)	4.4	(0.6)	0.7	8.2	7.4	4.6
Commercial Auto Physical	(0.0)	2.8	4.1	1.1	(3.8)	(5.7)	0.6	1.0	7.2	5.1	1.2
Commercial Auto Total	6.2	6.8	8.0	2.3	(2.1)	1.9	(0.3)	0.7	8.0	6.8	3.8
Homeowners Multiple Peril	9.8	14.3	14.2	15.7	6.1	12.4	(23.1)	8.9	2.2	14.5	7.5
Farmowners Multiple Peril	17.1	17.6	10.2	17.4	(2.7)	17.6	(55.4)	19.4	15.0	22.1	7.8
Commercial Multiple Peril	21.9	17.0	13.8	15.1	10.9	14.2	(28.8)	10.5	21.9	20.8	11.7
Fire	29.9	12.2	34.3	18.3	26.3	1.7	(21.0)	12.6	18.6	(117.0)	1.6
Allied Lines	28.3	26.7	31.7	14.3	(31.0)	18.3	(215.3)	13.7	8.6	26.9	(7.8)
Inland Marine	4.4	16.7	15.8	16.7	3.5	16.1	3.4	16.8	14.3	20.6	12.8
Medical Professional Liability	24.0	43.0	23.0	27.6	37.5	36.7	30.4	13.3	17.5	29.7	28.3
Other Liability*	20.5	31.2	21.5	14.9	9.2	18.2	17.6	15.1	15.7	10.9	17.5
Products Liability	(7.2)	6.5	33.4	3.4	39.1	30.8	21.1	3.1	43.6	(11.3)	16.2
Workers Compensation	2.4	9.0	14.0	18.5	19.3	23.4	32.7	30.1	17.5	21.8	18.9
Mortgage Guaranty	(9.0)	19.4	38.3	33.1	33.3	40.3	42.7	57.3	34.9	47.8	33.8
Financial Guaranty*	61.6	17.1	33.6	23.9	21.5	47.9	(64.3)	(4.7)	31.2	17.9	18.6
Accident and Health	(5.5)	(9.2)	5.1	(7.1)	(7.5)	(10.2)	2.0	(1.6)	10.1	(1.1)	(2.5)
Warranty	26.0	28.2	24.1	21.4	24.2	24.4	25.2	20.7	21.2	30.7	24.6
All Other*	9.9	25.7	29.7	20.5	12.2	16.3	15.7	24.9	24.9	33.7	21.3
Total All Lines	8.7	12.3	12.5	10.0	4.5	9.8	(7.2)	9.4	10.4	9.3	8.0

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
North Carolina
Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	2.9	5.4	3.6	(0.3)	(1.6)	(4.2)	1.6	(2.7)	4.9	2.3	1.2
Private Passenger Auto Physical	11.0	12.1	11.3	10.7	5.6	15.6	13.7	15.5	17.7	11.1	12.4
Private Passenger Auto Total	5.6	7.7	6.4	3.8	1.2	3.7	6.4	4.7	10.0	5.9	5.5
Commercial Auto Liability	8.8	8.6	9.0	4.8	1.8	5.8	2.6	3.6	8.1	7.6	6.1
Commercial Auto Physical	3.3	6.5	7.5	4.3	(1.2)	(2.8)	3.7	4.2	10.6	8.1	4.4
Commercial Auto Total	8.0	8.3	8.8	4.7	1.3	4.4	2.8	3.7	8.5	7.7	5.8
Homeowners Multiple Peril	13.3	17.5	16.9	18.4	8.7	14.6	(20.6)	11.9	4.9	16.5	10.2
Farmowners Multiple Peril	20.5	20.6	12.7	19.6	0.4	19.0	(51.5)	21.8	17.2	23.5	10.4
Commercial Multiple Peril	20.7	17.2	13.9	14.9	11.2	13.6	(19.7)	10.9	19.0	18.1	12.0
Fire	35.8	15.3	34.8	20.4	26.5	4.5	(15.4)	13.9	19.3	(69.8)	8.5
Allied Lines	35.4	34.9	39.6	19.0	(27.3)	20.4	(175.4)	13.7	10.8	29.1	0.0
Inland Marine	8.9	23.1	21.7	23.4	7.3	22.4	7.5	24.4	19.8	26.4	18.5
Medical Professional Liability	15.2	23.3	13.4	15.3	19.8	20.1	19.6	10.8	11.1	13.9	16.2
Other Liability*	12.8	17.5	12.7	10.0	7.2	11.3	12.0	10.7	10.5	8.0	11.3
Products Liability	0.5	5.8	16.5	4.4	17.4	14.6	12.0	4.4	20.6	(2.0)	9.4
Workers Compensation	4.4	7.6	9.7	12.0	12.2	14.0	20.5	18.9	11.1	12.9	12.3
Mortgage Guaranty	(1.2)	12.7	22.7	23.6	24.8	32.6	41.4	58.7	36.3	46.5	29.8
Financial Guaranty*	16.4	7.7	8.0	10.7	8.5	17.9	(7.3)	2.3	5.7	4.4	7.4
Accident and Health	(0.2)	(1.3)	5.0	0.3	0.0	(0.7)	3.7	2.5	6.3	2.4	1.8
Warranty	18.6	16.7	13.8	11.3	12.1	12.6	13.6	12.6	13.7	17.2	14.2
All Other*	10.5	21.7	24.5	18.2	12.0	14.9	15.8	22.7	21.5	26.7	18.8
Total All Lines	10.3	13.0	12.7	10.9	6.4	10.6	(3.1)	11.0	11.1	10.0	9.3

*See technical notes

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**2021 Profitability Report
North Dakota
Losses Incurred As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	61.3	60.3	52.3	56.0	59.2	55.7	55.8	59.0	53.0	57.4	57.0
Private Passenger Auto Physical	48.3	55.1	55.5	57.2	75.3	56.6	58.3	74.0	38.6	76.9	59.6
Private Passenger Auto Total	54.4	57.5	54.0	56.7	68.1	56.2	57.2	67.5	44.7	68.6	58.5
Commercial Auto Liability	74.7	53.9	62.3	56.9	41.5	52.3	52.8	54.2	57.2	39.3	54.5
Commercial Auto Physical	60.7	63.3	59.6	51.3	73.5	56.2	51.7	56.3	43.2	58.8	57.5
Commercial Auto Total	68.6	58.0	61.1	54.4	55.8	54.0	52.3	55.1	51.2	47.8	55.8
Homeowners Multiple Peril	21.5	49.0	32.6	34.4	102.0	32.4	43.2	70.6	30.5	63.0	47.9
Farmowners Multiple Peril	44.8	52.2	53.4	62.3	93.5	58.6	71.0	51.7	55.6	59.6	60.3
Commercial Multiple Peril	33.0	44.7	46.2	36.4	60.2	35.6	33.7	64.1	65.7	58.9	47.9
Fire	137.4	(6.0)	56.3	58.6	45.7	24.5	36.0	53.4	47.2	69.8	52.3
Allied Lines	24.4	96.6	63.0	39.8	66.1	63.7	42.6	88.3	117.0	138.5	74.0
Inland Marine	19.2	102.1	42.3	45.0	64.6	42.0	40.8	95.4	39.9	48.1	53.9
Medical Professional Liability	(1.3)	20.5	38.1	85.6	442.1	(324.6)	66.8	8.5	59.3	40.7	43.6
Other Liability*	61.3	28.0	44.3	50.6	32.2	42.8	45.5	47.5	54.6	49.4	45.6
Products Liability	(10.6)	24.6	49.3	0.6	13.7	101.3	68.3	92.0	138.5	49.5	52.7
Workers Compensation*	31.6	37.7	7.3	9.6	38.3	15.2	(5.2)	2.4	4.6	19.3	16.1
Mortgage Guaranty	19.9	1.0	51.9	6.0	18.9	5.1	6.0	12.6	34.6	11.8	16.8
Financial Guaranty*	0.0	0.0	0.0	0.0	0.0	0.0	(0.0)	0.0	0.0	0.0	(0.0)
Accident and Health	86.7	100.6	112.4	101.7	164.0	134.9	95.5	92.2	67.6	61.6	101.7
Warranty	64.2	66.5	40.4	52.4	46.6	55.7	53.3	164.0	72.6	80.6	69.6
All Other*	71.1	27.4	71.6	3.9	23.7	25.1	74.0	17.3	31.9	25.7	37.2
Total All Lines	36.8	72.9	55.6	44.5	67.3	52.7	47.7	71.9	74.2	92.0	61.6

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**2021 Profitability Report
North Dakota
Underwriting Profit As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	1.3	2.3	13.7	8.8	6.4	11.6	9.7	8.2	10.8	8.9	8.2
Private Passenger Auto Physical	17.7	9.1	9.5	7.5	(11.7)	10.8	8.2	(8.8)	29.4	(11.8)	6.0
Private Passenger Auto Total	10.0	6.0	11.4	8.1	(3.5)	11.2	8.9	(1.4)	21.5	(3.0)	6.9
Commercial Auto Liability	(16.6)	6.6	(0.4)	6.0	23.7	12.9	10.5	10.6	8.3	29.1	9.1
Commercial Auto Physical	0.0	(3.9)	3.7	11.6	(10.5)	9.0	14.1	9.2	24.9	8.3	6.7
Commercial Auto Total	(9.4)	2.0	1.5	8.5	8.4	11.2	12.1	10.0	15.5	20.1	8.0
Homeowners Multiple Peril	46.6	14.1	34.4	31.4	(44.7)	35.5	23.3	(7.8)	38.4	2.1	17.3
Farmowners Multiple Peril	21.0	12.9	12.9	1.7	(31.1)	7.2	(7.6)	14.3	10.0	6.1	4.7
Commercial Multiple Peril	28.8	10.9	10.9	24.3	1.5	26.7	28.1	(6.4)	(5.4)	1.5	12.1
Fire	(77.1)	78.3	9.3	8.8	22.1	45.9	33.1	15.9	22.1	1.2	16.0
Allied Lines	62.2	(15.3)	12.1	41.0	10.3	14.5	31.2	(13.2)	(41.3)	(62.1)	3.9
Inland Marine	49.9	(39.0)	26.3	24.2	5.2	29.6	29.8	(28.7)	32.8	21.2	15.1
Medical Professional Liability	55.3	43.5	25.1	(41.1)	(494.6)	448.7	(36.0)	42.5	(6.6)	10.4	4.7
Other Liability*	(6.6)	31.2	14.4	6.9	30.9	21.0	18.0	14.2	11.0	15.0	15.6
Products Liability	65.9	20.5	(39.0)	57.3	57.3	(42.8)	(22.5)	(76.0)	(95.9)	(12.9)	(8.8)
Workers Compensation*	39.0	9.7	68.8	69.1	26.9	55.2	81.6	77.8	18.3	51.0	49.7
Mortgage Guaranty	58.0	76.0	20.4	69.3	54.5	68.8	69.2	62.5	41.8	63.0	58.3
Financial Guaranty*	48.3	38.3	40.5	38.1	15.4	14.0	13.9	(4.8)	9.7	4.9	21.8
Accident and Health	(17.2)	(32.9)	(43.6)	(28.3)	(91.5)	(62.6)	(32.5)	(19.7)	6.8	14.6	(30.7)
Warranty	22.3	20.2	47.6	34.2	41.2	32.1	33.5	(94.0)	11.1	11.7	16.0
All Other*	(15.5)	32.5	(16.0)	58.7	35.4	35.4	(26.0)	49.9	29.8	36.3	22.1
Total All Lines	37.7	(1.6)	12.6	26.1	0.6	18.8	20.6	(3.6)	(4.4)	(22.0)	8.5

*See technical notes

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**2021 Profitability Report
North Dakota
Profit on Insurance Transactions
As a Percent of Direct Premiums
Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	4.0	4.6	12.0	8.4	6.7	10.2	10.7	9.3	10.9	9.5	8.6
Private Passenger Auto Physical	12.3	6.9	7.6	5.9	(6.9)	7.8	7.5	(5.7)	23.9	(8.6)	5.1
Private Passenger Auto Total	8.4	5.8	9.6	7.0	(0.7)	8.9	8.9	0.8	18.4	(0.9)	6.6
Commercial Auto Liability	(6.7)	9.1	3.7	8.1	20.0	13.6	13.6	13.6	11.2	27.8	11.4
Commercial Auto Physical	0.7	(1.6)	3.3	8.6	(5.9)	6.8	12.5	8.2	20.5	7.7	6.1
Commercial Auto Total	(3.5)	4.3	3.5	8.3	8.4	10.6	13.1	11.2	15.2	19.1	9.0
Homeowners Multiple Peril	31.9	10.7	23.3	21.8	(27.8)	24.6	20.2	(4.1)	32.1	3.5	13.6
Farmowners Multiple Peril	15.5	10.1	10.1	2.7	(18.9)	6.1	(4.4)	13.0	9.3	6.3	5.0
Commercial Multiple Peril	21.1	9.5	9.4	18.2	3.3	20.0	25.0	(1.8)	(1.6)	4.1	10.7
Fire	(47.3)	53.0	6.8	10.4	15.6	31.5	28.1	14.6	19.1	3.1	13.5
Allied Lines	40.4	(10.1)	7.2	26.4	6.7	12.3	26.6	(8.8)	(31.9)	(48.3)	2.0
Inland Marine	33.3	(24.1)	18.0	16.3	4.1	20.1	24.6	(20.9)	27.4	18.0	11.7
Medical Professional Liability	44.6	35.4	21.1	(19.5)	(308.8)	301.5	(17.0)	41.3	3.3	16.6	11.8
Other Liability*	0.7	25.5	13.7	8.0	23.0	20.5	21.2	18.5	15.2	18.7	16.5
Products Liability	50.2	19.6	(18.9)	44.4	44.4	(16.3)	(3.1)	(50.1)	(67.8)	(1.5)	0.1
Workers Compensation*	27.1	5.5	46.8	47.2	20.1	41.6	68.2	65.6	17.5	46.5	38.6
Mortgage Guaranty	51.3	63.3	15.8	38.6	27.9	36.7	46.0	45.7	27.2	38.8	39.1
Financial Guaranty*	66.6	25.9	38.2	26.8	20.0	50.7	35.6	2.6	20.7	24.8	31.2
Accident and Health	(15.9)	(17.4)	(20.8)	(10.2)	(48.7)	(34.5)	(15.6)	(7.8)	16.1	18.0	(13.7)
Warranty	19.9	18.7	36.9	28.4	34.5	29.6	34.6	(65.6)	17.3	18.9	17.3
All Other*	(7.7)	23.3	(8.8)	38.8	23.7	25.8	(17.0)	43.0	26.9	32.2	18.0
Total All Lines	25.7	0.2	9.2	18.1	1.5	14.9	18.7	(0.4)	(1.7)	(15.5)	7.1

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
North Dakota
Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	7.1	7.6	13.8	10.7	8.8	12.0	13.8	12.3	12.8	11.4	11.0
Private Passenger Auto Physical	20.3	12.0	12.3	10.4	(5.6)	12.4	13.3	(4.2)	33.1	(8.1)	9.6
Private Passenger Auto Total	13.0	9.6	13.1	10.6	2.1	12.2	13.6	4.0	22.9	1.9	10.3
Commercial Auto Liability	(1.7)	9.6	5.6	8.2	15.0	11.2	12.4	12.6	9.9	20.2	10.3
Commercial Auto Physical	4.1	1.6	6.6	12.4	(3.5)	10.2	17.8	12.4	24.8	10.8	9.7
Commercial Auto Total	0.2	6.9	5.9	9.6	9.2	10.9	14.1	12.6	14.6	17.2	10.1
Homeowners Multiple Peril	37.3	14.2	25.8	24.7	(23.7)	26.0	24.6	(1.0)	33.5	6.1	16.7
Farmowners Multiple Peril	19.6	13.5	13.0	5.8	(15.4)	8.8	(1.7)	16.8	12.2	9.0	8.1
Commercial Multiple Peril	22.3	11.4	10.7	17.7	5.4	18.4	25.1	1.6	1.6	5.9	12.0
Fire	(36.8)	49.1	9.5	12.5	16.3	30.4	33.4	17.8	20.5	5.5	15.8
Allied Lines	74.6	(13.5)	13.9	45.6	12.8	19.9	45.2	(10.1)	(44.9)	(70.4)	7.3
Inland Marine	43.0	(21.7)	21.1	21.3	7.3	25.4	35.4	(21.2)	32.2	22.5	16.5
Medical Professional Liability	26.6	22.7	15.0	(5.7)	(86.8)	120.0	(4.9)	25.7	4.5	9.8	12.7
Other Liability*	3.8	18.8	11.4	7.8	15.3	13.3	15.1	13.3	10.7	12.0	12.2
Products Liability	31.2	14.9	(6.8)	24.7	23.5	(3.7)	1.7	(18.6)	(28.0)	2.2	4.1
Workers Compensation*	31.1	8.4	42.2	44.2	18.3	25.3	57.4	48.8	14.2	31.9	32.2
Mortgage Guaranty	56.9	69.9	20.8	49.2	34.2	43.0	63.8	65.1	35.6	44.4	48.3
Financial Guaranty*	15.3	6.4	7.7	9.8	5.2	13.0	5.6	3.4	6.3	4.2	7.7
Accident and Health	(4.5)	(4.0)	(2.1)	0.6	(6.5)	(4.7)	(1.0)	0.6	7.6	9.1	(0.5)
Warranty	14.0	13.3	21.7	15.2	16.5	14.6	18.6	(26.4)	9.3	9.2	10.6
All Other*	(3.3)	23.0	(3.8)	34.5	22.7	23.9	(12.1)	40.3	25.1	27.7	17.8
Total All Lines	34.4	3.6	12.8	22.3	4.3	17.7	23.9	2.7	1.2	(13.0)	11.0

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
Ohio
Losses Incurred As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	60.7	60.7	59.7	62.8	66.3	64.2	57.0	57.2	49.4	58.7	59.7
Private Passenger Auto Physical	61.2	59.3	61.1	60.6	58.9	56.4	57.6	61.4	55.5	70.4	60.2
Private Passenger Auto Total	60.9	60.1	60.3	61.8	63.0	60.7	57.3	59.1	52.1	64.0	59.9
Commercial Auto Liability	48.6	49.6	52.7	59.2	63.0	55.6	59.9	59.3	46.3	50.6	54.5
Commercial Auto Physical	65.8	59.4	62.6	62.0	56.9	57.8	56.5	57.6	49.7	57.6	58.6
Commercial Auto Total	52.9	52.1	55.3	60.0	61.3	56.2	59.0	58.8	47.3	52.5	55.5
Homeowners Multiple Peril	79.9	50.1	48.1	42.8	39.4	48.7	45.8	68.2	65.5	53.3	54.2
Farmowners Multiple Peril	105.5	54.0	38.5	35.0	39.4	50.5	48.2	43.6	46.0	45.2	50.6
Commercial Multiple Peril	57.8	41.1	46.4	40.7	37.4	38.6	39.0	74.8	50.4	42.8	46.9
Fire	46.5	49.2	66.2	40.5	24.7	75.3	34.9	54.5	56.5	52.6	50.1
Allied Lines	83.6	43.0	46.7	56.3	39.8	54.6	36.2	145.5	54.4	31.1	59.1
Inland Marine	43.8	41.0	43.2	36.8	74.3	39.8	37.4	42.4	50.2	47.0	45.6
Medical Professional Liability	10.0	15.2	20.8	10.6	36.5	2.4	42.3	24.2	22.9	27.6	21.3
Other Liability*	57.6	35.2	27.0	54.5	54.8	31.1	47.7	51.1	60.5	53.9	47.3
Products Liability	77.7	28.8	(60.5)	64.1	34.5	57.8	77.8	52.2	75.9	47.3	45.6
Workers Compensation*	41.0	30.2	(5.6)	60.5	11.0	59.8	58.4	53.1	36.9	(27.6)	31.8
Mortgage Guaranty	137.6	68.5	36.0	31.2	20.5	12.2	4.0	8.1	23.6	2.8	34.5
Financial Guaranty*	(0.5)	0.0	0.0	0.0	0.0	0.0	0.0	(0.0)	0.0	0.0	(0.0)
Accident and Health	74.2	77.5	78.3	85.2	85.4	83.9	85.6	90.3	76.6	73.4	81.0
Warranty	63.8	NR	47.3	44.8	52.1	43.7	57.4	55.9	54.6	57.2	53.0
All Other*	44.9	32.3	54.7	30.2	32.8	30.5	24.7	28.7	30.8	27.7	33.7
Total All Lines	62.8	50.1	49.9	51.8	52.5	50.8	49.7	61.1	53.9	53.6	53.6

*See technical notes

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2021 Profitability Report
Ohio
Underwriting Profit As a Percent of
Direct Premiums Earned

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	2.0	1.7	3.9	0.4	(1.9)	1.5	9.5	9.1	14.9	8.8	5.0
Private Passenger Auto Physical	3.5	4.9	4.0	4.9	8.3	12.1	10.5	6.6	9.8	(2.8)	6.2
Private Passenger Auto Total	2.6	3.1	4.0	2.4	2.6	6.2	9.9	8.0	12.6	3.5	5.5
Commercial Auto Liability	12.0	11.6	9.0	0.8	(1.7)	7.9	2.7	4.5	19.9	16.5	8.3
Commercial Auto Physical	(4.7)	1.9	(0.0)	(0.1)	6.9	7.1	8.6	8.1	16.7	8.5	5.3
Commercial Auto Total	7.9	9.2	6.7	0.6	0.7	7.7	4.4	5.5	19.0	14.3	7.6
Homeowners Multiple Peril	(19.4)	12.9	16.7	22.5	26.9	17.2	20.7	(4.0)	(1.0)	12.4	10.5
Farmowners Multiple Peril	(46.4)	9.1	26.5	29.6	25.9	13.4	14.6	19.7	18.5	19.1	13.0
Commercial Multiple Peril	0.4	16.5	11.7	17.4	21.0	20.6	19.1	(18.9)	8.5	18.6	11.5
Fire	23.6	19.5	0.9	27.5	44.1	(9.2)	34.8	13.2	13.4	18.5	18.7
Allied Lines	(1.2)	39.9	33.7	21.4	36.5	21.9	36.5	(75.2)	22.1	48.2	18.4
Inland Marine	25.7	28.2	26.3	31.8	(4.2)	31.2	32.1	26.6	18.6	20.5	23.7
Medical Professional Liability	53.1	46.1	33.3	55.8	19.9	34.5	16.9	28.6	31.3	30.8	35.0
Other Liability*	(1.7)	26.2	37.5	5.5	7.6	31.6	13.0	12.4	1.1	10.9	14.4
Products Liability	(42.2)	(19.3)	126.8	(49.5)	(30.5)	(49.3)	(72.9)	(23.9)	(29.7)	1.7	(18.9)
Workers Compensation*	33.3	35.9	81.3	2.4	63.8	4.5	9.3	5.0	(64.2)	64.9	23.6
Mortgage Guaranty	(62.8)	5.7	37.2	42.5	52.9	61.4	71.8	67.7	53.4	73.7	40.3
Financial Guaranty*	51.5	37.5	40.4	38.8	27.7	18.8	17.7	7.7	12.7	3.1	25.6
Accident and Health	(6.7)	(11.7)	(8.2)	(13.1)	(11.8)	(8.9)	(13.0)	(18.1)	(2.9)	2.3	(9.2)
Warranty	21.4	NR	41.6	42.7	34.6	46.8	31.8	24.4	22.7	30.5	33.0
All Other*	13.5	28.9	4.1	30.4	27.1	30.0	35.6	33.3	33.9	35.3	27.2
Total All Lines	(0.1)	13.0	14.5	11.9	12.2	14.4	15.5	3.8	10.7	13.2	10.9

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

2021 Profitability Report
Ohio
Profit on Insurance Transactions
As a Percent of Direct Premiums
Earned

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	4.5	4.3	5.7	3.0	1.4	3.8	10.7	10.3	14.4	9.7	6.8
Private Passenger Auto Physical	3.1	4.1	3.9	4.1	6.1	8.6	9.3	6.2	8.5	(1.3)	5.3
Private Passenger Auto Total	3.9	4.2	4.9	3.5	3.5	5.9	10.1	8.5	11.7	4.7	6.1
Commercial Auto Liability	12.4	12.5	9.9	4.5	3.2	10.1	7.2	8.8	20.2	17.3	10.6
Commercial Auto Physical	(2.3)	2.2	0.8	1.0	5.4	5.6	8.1	7.2	13.9	7.8	5.0
Commercial Auto Total	8.8	9.9	7.5	3.6	3.8	8.8	7.4	8.4	18.4	14.7	9.1
Homeowners Multiple Peril	(10.6)	10.3	12.0	16.3	18.8	12.7	18.3	(1.0)	1.1	11.8	8.9
Farmowners Multiple Peril	(28.4)	7.7	18.8	20.8	18.0	10.1	13.2	17.4	16.2	16.7	11.0
Commercial Multiple Peril	3.9	14.1	10.6	14.2	16.2	16.3	18.2	(11.2)	9.6	17.8	11.0
Fire	16.6	14.0	1.9	22.9	29.5	(4.1)	30.6	13.3	12.9	17.2	15.5
Allied Lines	0.6	27.1	22.0	14.7	24.5	17.9	31.7	(57.0)	19.3	39.9	14.1
Inland Marine	17.2	18.9	17.4	21.0	(2.5)	20.9	26.3	22.1	15.6	17.4	17.4
Medical Professional Liability	46.5	42.0	32.1	47.0	22.8	34.2	28.0	35.2	36.9	36.3	36.1
Other Liability*	11.3	28.1	33.7	11.7	11.6	31.1	20.6	20.2	10.0	17.3	19.5
Products Liability	1.1	14.0	105.4	(13.2)	(1.9)	(9.5)	(32.2)	1.8	(6.0)	18.7	7.8
Workers Compensation*	38.3	45.4	76.6	21.2	59.5	26.1	28.5	21.7	(31.9)	69.6	35.5
Mortgage Guaranty	(18.1)	26.8	33.9	26.5	30.6	34.8	50.1	51.4	37.3	47.8	32.1
Financial Guaranty*	65.2	19.2	32.8	28.0	24.8	53.4	27.1	11.2	23.5	22.3	30.7
Accident and Health	(8.4)	(3.7)	(4.0)	(7.5)	(7.8)	(8.0)	(4.9)	(10.2)	5.2	5.3	(4.4)
Warranty	18.5	NR	34.4	34.7	29.2	38.2	31.9	26.9	22.8	30.0	29.6
All Other*	11.7	22.0	5.3	21.8	19.8	23.7	32.6	30.7	30.7	31.9	23.0
Total All Lines	3.9	12.3	12.7	10.7	10.3	12.5	15.8	6.5	11.5	13.6	11.0

*See technical notes

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**2021 Profitability Report
Ohio
Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	7.6	7.2	8.1	5.8	4.1	6.3	13.6	13.0	15.7	11.3	9.3
Private Passenger Auto Physical	7.6	8.6	8.0	8.4	10.5	13.6	15.9	11.5	13.5	1.2	9.9
Private Passenger Auto Total	7.6	7.7	8.1	6.7	6.4	8.9	14.4	12.5	14.9	7.5	9.5
Commercial Auto Liability	11.9	11.7	9.5	6.0	4.8	9.2	8.1	9.2	15.8	14.2	10.0
Commercial Auto Physical	0.6	5.8	4.0	4.2	8.6	8.8	12.6	11.5	17.9	10.9	8.5
Commercial Auto Total	10.0	10.7	8.6	5.7	5.5	9.1	8.9	9.6	16.2	13.5	9.8
Homeowners Multiple Peril	(7.4)	13.3	14.5	18.8	21.0	15.0	22.3	2.1	3.9	13.7	11.7
Farmowners Multiple Peril	(26.8)	11.0	21.7	23.9	20.6	12.6	17.0	21.1	18.6	18.7	13.8
Commercial Multiple Peril	6.3	13.9	10.9	13.7	15.0	15.0	18.2	(5.8)	9.9	15.9	11.3
Fire	21.2	17.4	4.8	23.0	30.3	(0.5)	30.7	15.1	13.6	16.8	17.2
Allied Lines	4.0	35.5	28.8	20.1	30.3	22.3	39.7	(63.2)	23.3	46.6	18.7
Inland Marine	25.2	25.9	23.1	28.3	(0.3)	28.5	39.6	33.1	22.0	22.4	24.8
Medical Professional Liability	22.8	19.7	14.8	19.7	10.6	14.7	13.6	16.8	16.9	14.7	16.4
Other Liability*	7.6	14.5	16.7	7.8	7.4	14.9	12.1	12.0	7.0	10.1	11.0
Products Liability	3.5	6.4	25.7	(0.2)	2.4	0.9	(5.1)	3.6	1.3	7.5	4.6
Workers Compensation*	15.7	13.4	18.9	8.3	17.3	8.4	10.1	9.3	(3.8)	20.5	11.8
Mortgage Guaranty	(4.8)	14.9	19.0	17.9	21.8	26.7	47.5	54.1	39.6	47.7	28.5
Financial Guaranty*	18.9	7.0	9.1	9.5	8.8	15.8	9.8	4.2	6.7	4.1	9.4
Accident and Health	(0.5)	1.8	1.5	0.1	(0.3)	(0.3)	0.9	(1.2)	4.8	5.3	1.2
Warranty	14.2	NR	18.0	16.7	15.6	19.5	19.5	15.9	15.6	17.8	17.0
All Other*	12.7	19.7	6.8	18.0	16.3	19.2	28.8	27.3	26.6	26.1	20.2
Total All Lines	6.4	12.8	12.6	11.3	10.8	12.5	16.6	8.6	11.9	13.1	11.7

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
Oklahoma
Losses Incurred As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	62.7	63.3	59.7	62.3	65.0	59.3	57.0	59.0	54.0	62.5	60.5
Private Passenger Auto Physical	70.2	87.0	54.7	64.8	57.9	55.1	49.2	56.6	57.9	73.0	62.6
Private Passenger Auto Total	65.9	73.5	57.5	63.4	61.8	57.4	53.4	57.9	55.8	67.5	61.4
Commercial Auto Liability	55.7	61.6	62.1	61.4	60.0	51.9	60.3	65.4	55.8	51.1	58.5
Commercial Auto Physical	96.8	87.3	49.7	49.1	49.4	54.6	46.7	48.1	48.6	54.8	58.5
Commercial Auto Total	67.2	69.1	58.3	57.6	56.7	52.8	56.2	59.9	53.6	52.2	58.3
Homeowners Multiple Peril	90.6	131.4	25.1	59.9	39.9	45.2	35.4	55.6	64.5	66.5	61.4
Farmowners Multiple Peril	61.1	73.9	38.3	48.4	52.6	61.4	50.5	51.8	75.3	48.4	56.2
Commercial Multiple Peril	98.8	113.2	36.0	55.6	40.0	68.5	61.4	55.2	55.7	72.9	65.7
Fire	66.3	86.6	34.6	44.6	37.7	32.7	80.2	60.1	39.9	60.1	54.3
Allied Lines	100.4	143.2	133.1	62.0	44.9	67.7	67.5	77.2	72.8	81.8	85.1
Inland Marine	49.6	59.5	46.7	54.4	60.1	51.5	54.1	57.9	62.6	53.3	55.0
Medical Professional Liability	28.8	27.9	37.4	37.3	43.6	46.5	56.6	51.2	39.2	44.2	41.3
Other Liability*	50.9	41.7	42.6	60.9	57.1	44.0	50.0	48.9	46.2	53.8	49.6
Products Liability	33.3	33.4	45.3	58.8	4.1	12.2	6.3	32.2	23.8	21.9	27.1
Workers Compensation*	74.3	61.4	48.8	53.8	51.2	38.5	41.4	28.2	40.3	37.5	47.5
Mortgage Guaranty	55.8	37.9	28.3	14.9	23.9	16.1	11.8	8.7	30.8	12.1	24.0
Financial Guaranty*	0.0	0.0	0.0	0.0	0.0	0.0	0.0	(0.0)	0.0	0.0	0.0
Accident and Health	77.4	75.3	87.2	66.8	89.3	71.0	82.1	73.5	77.5	68.3	76.8
Warranty	48.3	17.1	46.9	47.3	46.1	54.3	65.7	48.6	58.6	64.6	49.8
All Other*	20.0	34.5	29.1	24.3	104.2	22.8	23.0	33.1	41.7	65.8	39.9
Total All Lines	72.1	85.2	49.1	57.9	53.0	51.3	49.5	54.4	56.0	62.4	59.1

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
Oklahoma
Underwriting Profit As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	(0.3)	(1.4)	3.3	0.8	(0.9)	6.3	9.0	5.9	8.2	3.5	3.4
Private Passenger Auto Physical	(6.6)	(26.9)	11.2	(0.1)	9.4	13.3	19.8	11.4	6.1	(5.9)	3.2
Private Passenger Auto Total	(3.0)	(12.3)	6.8	0.4	3.7	9.4	14.0	8.5	7.2	(0.9)	3.4
Commercial Auto Liability	4.2	(3.2)	(4.7)	(1.8)	1.4	9.9	2.6	(5.6)	7.4	15.0	2.5
Commercial Auto Physical	(40.3)	(30.7)	15.2	15.6	16.1	11.8	22.0	20.6	18.8	13.9	6.3
Commercial Auto Total	(8.2)	(11.2)	1.4	3.6	6.0	10.5	8.5	2.7	10.8	14.7	3.9
Homeowners Multiple Peril	(30.5)	(79.6)	43.6	3.3	26.9	21.8	32.8	9.9	0.6	(1.5)	2.7
Farmowners Multiple Peril	3.7	(11.5)	26.7	13.9	11.8	1.8	12.9	12.7	(12.8)	17.5	7.7
Commercial Multiple Peril	(44.8)	(67.9)	25.2	0.2	19.5	(10.9)	(2.8)	4.0	3.2	(14.7)	(8.9)
Fire	(0.3)	(23.2)	33.4	22.0	28.8	34.7	(15.9)	6.4	29.6	10.4	12.6
Allied Lines	(18.8)	(66.8)	(60.2)	12.1	29.5	6.3	1.8	(5.7)	0.1	(7.1)	(10.9)
Inland Marine	14.4	3.3	18.7	11.3	8.1	16.5	10.5	7.7	3.8	12.0	10.6
Medical Professional Liability	27.7	22.1	14.1	(3.5)	(14.1)	18.7	(1.8)	(10.5)	3.9	8.0	6.5
Other Liability*	6.4	20.0	16.7	(0.1)	1.7	15.8	11.6	14.9	19.4	10.4	11.7
Products Liability	30.7	21.3	(21.5)	(25.7)	61.9	66.0	50.2	22.7	42.7	36.5	28.5
Workers Compensation*	(16.1)	(2.4)	13.7	9.7	9.2	25.0	18.4	43.6	20.3	23.4	14.5
Mortgage Guaranty	20.5	36.8	44.5	59.6	49.2	56.7	62.5	66.8	45.9	62.7	50.5
Financial Guaranty*	48.1	41.6	22.4	32.8	22.6	14.6	18.1	(64.3)	12.9	5.8	15.5
Accident and Health	(10.0)	(9.3)	(16.9)	6.0	(15.6)	3.2	(12.7)	(2.0)	(8.4)	1.6	(6.4)
Warranty	38.9	61.5	34.9	32.0	31.9	22.7	(3.0)	1.7	35.2	27.1	28.3
All Other*	40.6	23.9	31.3	35.2	(53.6)	33.5	35.9	21.4	15.1	(12.8)	17.1
Total All Lines	(10.1)	(26.4)	15.1	4.9	11.0	14.1	15.8	10.9	7.8	2.7	4.6

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
Oklahoma
Profit on Insurance Transactions
As a Percent of Direct Premiums
Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	2.7	2.0	5.0	3.1	1.9	6.6	10.1	7.6	8.8	5.4	5.3
Private Passenger Auto Physical	(3.5)	(16.5)	8.7	0.9	6.7	9.3	16.6	10.0	5.5	(3.7)	3.4
Private Passenger Auto Total	0.1	(6.0)	6.6	2.1	4.1	7.8	13.1	8.7	7.3	1.1	4.5
Commercial Auto Liability	7.3	3.1	1.4	3.1	5.3	11.3	6.9	0.9	10.6	16.7	6.7
Commercial Auto Physical	(25.5)	(19.0)	10.7	11.2	11.4	8.7	18.8	17.0	15.7	12.2	6.1
Commercial Auto Total	(1.9)	(3.3)	4.2	5.6	7.2	10.5	10.5	6.0	12.2	15.4	6.6
Homeowners Multiple Peril	(17.9)	(49.7)	29.5	3.7	18.7	15.6	27.7	9.7	2.2	0.8	4.0
Farmowners Multiple Peril	4.4	(5.6)	19.1	10.7	9.0	2.6	11.9	11.7	(8.6)	15.5	7.1
Commercial Multiple Peril	(25.5)	(40.6)	19.3	2.7	15.0	(4.3)	1.0	6.8	5.4	(8.6)	(2.9)
Fire	1.4	(13.4)	22.7	18.9	19.6	24.1	(9.9)	7.9	25.1	10.2	10.7
Allied Lines	(10.2)	(41.1)	(37.5)	9.6	20.3	8.0	4.4	(1.8)	2.3	(3.1)	(4.9)
Inland Marine	10.1	2.8	12.3	7.6	5.7	11.5	9.3	7.4	4.2	10.7	8.2
Medical Professional Liability	28.0	24.0	17.2	6.7	(2.2)	21.3	10.2	2.4	14.0	17.0	13.9
Other Liability*	14.6	22.2	18.1	6.2	6.7	19.3	18.5	20.8	23.0	16.0	16.5
Products Liability	28.7	22.5	(6.0)	(8.0)	50.7	55.8	53.0	27.3	42.9	37.9	30.5
Workers Compensation*	(2.8)	3.5	16.9	14.6	16.9	28.8	26.8	46.8	27.0	31.9	21.0
Mortgage Guaranty	31.3	42.3	34.9	34.7	26.0	30.0	41.7	49.9	31.0	39.0	36.1
Financial Guaranty*	65.2	21.5	16.3	23.1	18.9	48.5	55.0	(73.1)	49.7	60.3	28.5
Accident and Health	(12.4)	(3.6)	(10.7)	2.7	(12.4)	(1.9)	(6.8)	0.2	(1.0)	4.3	(4.2)
Warranty	31.8	41.8	28.9	26.9	27.2	21.8	3.2	5.3	36.5	29.2	25.3
All Other*	29.4	18.3	22.6	24.1	(32.7)	26.2	32.1	20.7	15.7	(6.4)	15.0
Total All Lines	(3.0)	(13.9)	12.8	6.2	10.0	12.7	16.2	12.3	9.4	5.6	6.8

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
Oklahoma
Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	6.0	5.3	7.8	6.0	4.5	9.0	13.5	10.7	11.1	7.6	8.2
Private Passenger Auto Physical	(1.6)	(17.7)	13.8	4.2	11.4	14.7	26.7	16.9	9.9	(1.8)	7.6
Private Passenger Auto Total	3.4	(3.0)	10.0	5.3	7.1	11.1	18.5	13.1	10.6	3.9	8.0
Commercial Auto Liability	8.4	5.4	4.0	5.0	6.1	10.0	8.0	3.7	9.4	13.1	7.3
Commercial Auto Physical	(27.3)	(17.8)	14.7	15.4	15.3	12.3	25.8	23.7	19.9	15.5	9.7
Commercial Auto Total	1.8	0.9	6.1	7.1	8.0	10.4	11.6	7.9	11.5	13.6	7.9
Homeowners Multiple Peril	(15.1)	(43.8)	30.9	6.7	21.2	18.0	33.0	13.3	4.9	3.5	7.3
Farmowners Multiple Peril	7.8	(2.0)	21.4	13.5	11.6	5.5	15.5	15.5	(5.8)	17.4	10.0
Commercial Multiple Peril	(16.3)	(26.6)	17.4	5.2	14.5	(0.2)	3.9	8.7	6.8	(3.5)	1.0
Fire	4.8	(9.2)	24.1	20.5	20.6	24.6	(6.6)	10.2	25.8	11.9	12.7
Allied Lines	(7.7)	(35.8)	(29.4)	12.1	23.2	10.9	7.8	1.2	5.0	(0.2)	(1.3)
Inland Marine	15.5	6.6	17.1	12.1	9.4	16.4	15.6	12.6	7.7	14.6	12.8
Medical Professional Liability	16.8	14.4	10.5	5.7	1.9	11.7	7.7	4.2	8.7	8.8	9.1
Other Liability*	9.5	13.3	11.6	5.9	5.7	11.2	11.7	13.0	13.5	10.1	10.5
Products Liability	17.6	14.2	0.4	(0.4)	21.2	23.9	28.0	16.0	20.4	18.4	16.0
Workers Compensation*	1.8	5.2	10.7	9.8	8.8	12.5	13.4	20.6	12.0	13.6	10.8
Mortgage Guaranty	22.9	29.3	26.2	30.3	24.6	29.6	48.6	60.6	35.7	40.2	34.8
Financial Guaranty*	14.7	7.0	7.4	8.7	12.8	23.8	5.6	1.5	4.8	4.0	9.0
Accident and Health	(3.8)	1.5	(1.8)	4.4	(3.8)	2.1	(0.4)	3.2	2.4	5.0	0.9
Warranty	18.7	38.1	16.7	14.0	14.4	12.4	5.3	7.2	17.2	14.8	15.9
All Other*	27.0	17.5	19.3	21.1	(19.4)	20.2	30.7	20.5	15.3	(2.0)	15.0
Total All Lines	0.8	(7.5)	13.0	7.9	10.2	12.3	16.6	13.3	10.0	7.0	8.4

*See technical notes

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**2021 Profitability Report
Oregon
Losses Incurred As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	64.9	63.4	60.0	68.9	67.8	61.6	58.9	60.6	51.1	60.4	61.7
Private Passenger Auto Physical	59.9	61.6	63.5	64.9	69.4	66.8	59.4	61.1	58.4	75.2	64.0
Private Passenger Auto Total	63.4	62.8	61.0	67.7	68.3	63.2	59.0	60.8	53.5	65.4	62.5
Commercial Auto Liability	52.9	43.7	55.6	54.2	57.6	62.9	62.4	72.6	50.2	51.1	56.3
Commercial Auto Physical	54.7	56.8	62.0	60.0	59.3	63.1	54.6	50.4	46.6	50.3	55.8
Commercial Auto Total	53.3	46.6	57.0	55.5	58.0	63.0	60.5	67.2	49.3	50.9	56.1
Homeowners Multiple Peril	45.4	44.8	50.3	51.7	47.3	70.2	46.2	56.7	197.1	59.9	67.0
Farmowners Multiple Peril	42.5	47.8	57.0	54.8	47.9	81.4	64.8	61.7	112.7	60.5	63.1
Commercial Multiple Peril	38.8	36.7	36.5	35.1	43.1	59.8	47.5	49.7	94.6	53.6	49.6
Fire	101.5	32.9	106.1	41.9	48.9	66.9	51.3	53.8	152.2	73.2	72.9
Allied Lines	37.6	49.8	46.3	58.3	47.9	80.7	45.7	66.4	98.1	93.0	62.4
Inland Marine	35.5	32.4	37.7	30.9	65.4	43.7	33.7	45.9	58.6	45.5	42.9
Medical Professional Liability	48.2	66.1	47.8	64.0	56.7	33.8	36.0	97.3	80.4	45.8	57.6
Other Liability*	42.0	48.9	22.7	39.0	68.5	71.3	40.2	69.4	58.1	60.3	52.0
Products Liability	142.7	49.8	(155.1)	56.2	66.3	62.0	100.6	23.3	59.9	30.1	43.6
Workers Compensation	60.4	53.7	43.0	51.2	38.3	45.2	21.0	57.8	53.7	74.9	49.9
Mortgage Guaranty	177.0	54.0	31.6	22.0	4.3	(1.1)	(3.2)	4.0	24.2	3.9	31.7
Financial Guaranty*	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Accident and Health	98.6	96.5	95.8	98.1	93.3	91.4	103.8	68.3	107.9	64.4	91.8
Warranty	39.8	44.0	44.3	37.0	38.5	52.1	56.0	60.7	61.9	52.7	48.7
All Other*	17.1	27.4	21.4	38.2	34.6	26.6	29.5	17.7	24.0	16.1	25.3
Total All Lines	54.9	52.2	48.7	54.5	56.9	59.9	48.8	57.6	76.7	59.9	57.0

*See technical notes

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**2021 Profitability Report
Oregon
Underwriting Profit As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	(1.2)	0.3	5.3	(5.1)	(2.3)	6.0	8.9	6.8	14.2	9.0	4.2
Private Passenger Auto Physical	7.2	4.5	3.2	1.7	(1.7)	2.6	10.8	8.9	7.7	(6.1)	3.9
Private Passenger Auto Total	1.4	1.5	4.7	(3.0)	(2.1)	5.0	9.5	7.5	12.1	3.8	4.0
Commercial Auto Liability	9.7	19.1	4.7	8.4	4.2	0.1	1.0	(11.0)	16.2	16.6	6.9
Commercial Auto Physical	8.5	5.0	1.0	2.8	5.8	1.7	11.3	17.1	20.6	17.6	9.2
Commercial Auto Total	9.4	16.1	3.9	7.2	4.6	0.5	3.5	(4.1)	17.3	16.8	7.5
Homeowners Multiple Peril	21.5	20.5	15.2	13.5	19.5	(5.2)	21.8	9.6	(147.4)	7.6	(2.3)
Farmowners Multiple Peril	23.1	15.9	6.4	8.1	15.4	(17.9)	(2.0)	1.1	(54.0)	3.3	(0.1)
Commercial Multiple Peril	19.0	20.6	22.0	24.7	15.2	(2.3)	10.7	7.1	(41.2)	6.7	8.2
Fire	(33.3)	37.8	(41.8)	27.8	18.7	1.4	18.3	15.9	(88.0)	(2.2)	(4.5)
Allied Lines	45.5	31.3	33.7	18.9	28.9	(5.2)	25.7	7.5	(24.1)	(17.9)	14.4
Inland Marine	35.6	37.3	32.3	39.4	4.7	28.0	37.3	23.7	10.2	22.5	27.1
Medical Professional Liability	3.0	(19.3)	1.0	(20.8)	(9.3)	30.6	12.1	(52.8)	(32.5)	2.9	(8.5)
Other Liability*	8.6	4.0	35.8	16.5	(24.5)	(20.8)	17.4	(22.6)	(1.7)	(1.3)	1.2
Products Liability	(147.9)	(30.2)	329.8	(26.5)	(42.8)	(32.3)	(79.4)	36.8	(2.6)	23.1	2.8
Workers Compensation	(14.7)	(3.6)	6.4	2.8	14.1	2.7	29.8	(14.2)	(2.4)	(38.2)	(1.7)
Mortgage Guaranty	(102.3)	20.9	40.9	51.5	68.9	75.2	80.6	72.1	53.2	72.0	43.3
Financial Guaranty*	36.8	38.3	19.7	19.8	(2.1)	17.8	(0.0)	(50.6)	3.8	(5.2)	7.8
Accident and Health	(34.2)	(33.4)	(26.8)	(28.3)	(22.7)	(18.1)	(34.3)	2.2	(38.9)	11.4	(22.3)
Warranty	29.5	22.9	31.0	34.5	43.1	33.8	32.7	19.2	25.2	39.8	31.2
All Other*	44.2	32.3	39.1	20.5	25.8	36.1	33.8	46.6	41.2	48.3	36.8
Total All Lines	6.0	9.1	14.5	7.6	5.0	3.2	15.6	5.0	(15.8)	4.2	5.4

*See technical notes

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**2021 Profitability Report
Oregon
Profit on Insurance Transactions
As a Percent of Direct Premiums
Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	2.5	3.4	6.6	(0.4)	1.2	6.7	10.3	8.6	14.0	10.0	6.3
Private Passenger Auto Physical	5.6	4.0	3.5	2.2	(0.3)	2.5	9.6	8.1	6.9	(3.9)	3.8
Private Passenger Auto Total	3.4	3.5	5.7	0.4	0.8	5.4	10.1	8.4	11.6	5.3	5.5
Commercial Auto Liability	11.0	17.2	6.9	9.2	6.5	4.6	5.4	(3.6)	17.4	17.8	9.2
Commercial Auto Physical	6.5	4.4	1.7	3.1	4.8	2.2	10.4	14.4	17.1	15.1	8.0
Commercial Auto Total	10.0	14.5	5.8	7.8	6.1	4.0	6.6	0.8	17.3	17.1	9.0
Homeowners Multiple Peril	15.9	15.3	11.2	10.7	14.3	(1.5)	19.4	9.8	(113.7)	9.4	(0.9)
Farmowners Multiple Peril	17.2	12.5	6.4	7.6	11.9	(9.7)	0.7	3.5	(40.2)	5.3	1.5
Commercial Multiple Peril	17.2	18.0	18.2	19.6	13.1	2.2	12.3	9.9	(28.8)	9.6	9.1
Fire	(19.2)	27.5	(25.7)	23.1	13.7	3.4	17.5	15.5	(66.7)	1.5	(0.9)
Allied Lines	30.9	21.7	22.3	13.3	19.6	0.7	23.3	8.7	(16.3)	(11.4)	11.3
Inland Marine	23.7	24.7	21.1	25.8	3.3	18.9	30.4	20.0	9.3	19.2	19.6
Medical Professional Liability	10.1	(4.1)	7.3	(7.0)	(0.4)	27.7	19.5	(33.4)	(16.4)	11.6	1.5
Other Liability*	16.4	13.3	32.5	17.3	(10.2)	(3.5)	23.8	(8.2)	7.1	7.3	9.6
Products Liability	(72.1)	3.3	231.0	(4.5)	(16.4)	(7.1)	(46.6)	42.0	8.3	28.9	16.7
Workers Compensation	14.1	17.6	23.3	20.6	25.1	18.2	39.5	4.7	12.5	(14.3)	16.1
Mortgage Guaranty	(41.2)	37.1	36.1	31.8	39.9	42.6	56.2	54.0	36.6	46.0	33.9
Financial Guaranty*	54.2	21.3	19.1	14.2	2.7	58.1	14.6	(48.6)	13.5	1.2	15.0
Accident and Health	(18.4)	(11.1)	(8.9)	(9.4)	(7.3)	(6.2)	(16.0)	13.5	(15.3)	18.2	(6.1)
Warranty	23.0	19.3	26.2	26.9	33.5	28.5	33.5	23.7	28.4	39.8	28.3
All Other*	30.8	23.1	26.7	14.3	18.5	27.5	30.4	39.9	35.5	41.4	28.8
Total All Lines	10.1	11.6	14.5	9.5	7.1	6.7	17.0	8.6	(8.3)	7.8	8.5

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
Oregon
Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	5.7	6.4	9.0	2.7	3.9	8.9	13.1	11.3	15.1	11.4	8.7
Private Passenger Auto Physical	11.0	8.4	7.4	5.8	2.4	6.1	16.3	14.0	11.4	(1.9)	8.1
Private Passenger Auto Total	6.9	6.9	8.6	3.4	3.5	8.2	13.9	12.0	14.2	7.8	8.5
Commercial Auto Liability	10.8	14.9	7.7	9.2	7.2	5.9	7.0	0.6	13.8	14.0	9.1
Commercial Auto Physical	10.6	8.0	4.8	6.3	7.8	5.3	15.0	19.4	20.8	18.3	11.6
Commercial Auto Total	10.8	13.9	7.2	8.7	7.3	5.8	8.4	3.8	15.0	14.7	9.6
Homeowners Multiple Peril	19.5	18.0	13.5	12.9	15.9	1.7	22.6	12.9	(89.5)	9.8	3.7
Farmowners Multiple Peril	20.5	15.2	8.9	9.8	13.4	(5.4)	3.7	6.3	(31.0)	7.0	4.9
Commercial Multiple Peril	15.0	15.2	15.2	16.6	11.9	4.5	12.5	10.5	(16.3)	8.8	9.4
Fire	(14.0)	25.0	(18.6)	22.9	13.9	5.7	18.9	16.7	(48.4)	3.9	2.6
Allied Lines	39.8	27.0	26.6	17.0	23.3	3.7	27.8	12.0	(11.2)	(7.0)	15.9
Inland Marine	33.5	33.4	28.1	34.9	6.9	25.9	45.4	29.4	13.5	23.4	27.4
Medical Professional Liability	8.8	1.3	6.6	(0.3)	2.6	15.5	13.2	(14.4)	(5.0)	7.3	3.6
Other Liability*	10.1	8.8	16.3	10.9	(1.5)	1.6	13.7	(0.6)	5.9	6.0	7.1
Products Liability	(14.0)	4.1	67.2	1.6	(2.8)	0.5	(15.1)	18.7	5.9	13.2	7.9
Workers Compensation	6.7	7.6	8.8	8.3	9.5	7.9	15.5	4.5	6.3	(1.4)	7.4
Mortgage Guaranty	(12.4)	18.8	20.1	21.8	30.7	36.8	60.7	64.2	42.9	49.6	33.3
Financial Guaranty*	16.8	6.9	6.1	6.4	4.1	9.2	5.1	(0.2)	6.0	3.3	6.4
Accident and Health	(0.8)	0.8	1.1	1.1	1.3	1.7	(1.1)	6.2	(0.4)	7.7	1.8
Warranty	16.9	13.9	15.2	15.6	19.3	16.8	18.7	13.3	13.8	18.3	16.2
All Other*	30.5	22.2	24.2	13.9	16.0	21.9	29.2	39.8	34.5	36.3	26.8
Total All Lines	9.7	10.4	11.9	9.1	7.4	7.3	15.6	9.4	(2.7)	7.9	8.6

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
Pennsylvania
Losses Incurred As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	62.1	61.9	64.9	67.3	66.3	64.5	59.8	63.5	53.5	62.0	62.6
Private Passenger Auto Physical	63.1	64.0	75.2	66.2	64.5	61.1	64.1	67.4	56.9	74.6	65.7
Private Passenger Auto Total	62.5	62.8	69.2	66.8	65.5	63.0	61.7	65.3	55.1	67.8	64.0
Commercial Auto Liability	57.7	58.8	60.1	57.5	58.5	61.6	63.3	62.5	57.2	53.2	59.0
Commercial Auto Physical	61.5	59.9	67.7	59.1	57.3	58.7	62.2	59.6	51.5	62.0	60.0
Commercial Auto Total	58.7	59.1	62.1	58.0	58.2	60.8	63.0	61.6	55.5	55.7	59.3
Homeowners Multiple Peril	62.2	38.1	65.1	51.1	40.0	43.9	59.1	65.0	57.9	60.7	54.3
Farmowners Multiple Peril	54.4	31.2	51.1	46.3	45.7	49.0	42.1	55.3	51.8	40.4	46.7
Commercial Multiple Peril	52.6	44.0	57.4	52.5	43.2	52.0	60.2	59.5	58.8	47.5	52.7
Fire	37.4	32.8	47.0	78.4	37.7	32.3	49.1	87.4	66.7	49.3	51.8
Allied Lines	60.3	27.1	52.2	35.9	41.2	52.1	68.7	88.2	60.8	74.2	56.1
Inland Marine	47.4	36.3	47.7	40.5	63.1	46.7	45.9	40.8	58.0	45.6	47.2
Medical Professional Liability	40.1	49.0	48.9	45.1	56.4	66.9	64.8	54.8	58.6	57.6	54.2
Other Liability*	66.8	55.5	58.7	59.8	72.4	49.9	65.0	59.0	71.2	57.4	61.6
Products Liability	57.3	61.0	83.5	76.9	119.3	46.7	75.2	114.1	111.6	75.2	82.1
Workers Compensation*	69.3	63.3	63.5	59.7	61.8	42.4	48.1	54.4	42.0	47.9	55.2
Mortgage Guaranty	91.9	57.7	57.1	37.4	30.3	13.6	8.0	7.1	28.6	0.4	33.2
Financial Guaranty*	82.9	0.2	(4.7)	(7.1)	0.8	(3.4)	(5.3)	39.7	(1.4)	4.3	10.6
Accident and Health	71.5	70.6	74.1	79.9	77.9	75.6	90.3	74.9	83.5	77.7	77.6
Warranty	57.6	55.8	49.6	51.6	57.3	53.8	60.2	61.1	54.6	54.1	55.6
All Other*	24.9	17.0	47.5	22.9	18.7	21.1	26.5	37.0	35.1	16.7	26.7
Total All Lines	60.5	53.2	62.8	58.2	57.8	53.2	58.7	61.6	57.0	58.3	58.1

*See technical notes

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**2021 Profitability Report
Pennsylvania
Underwriting Profit As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	(0.6)	(0.5)	(2.9)	(5.7)	(3.5)	(0.5)	4.8	0.4	8.0	4.0	0.4
Private Passenger Auto Physical	1.3	(0.6)	(12.0)	(1.4)	1.8	6.7	3.2	(0.1)	7.7	(7.4)	(0.1)
Private Passenger Auto Total	0.2	(0.5)	(6.8)	(3.9)	(1.1)	2.6	4.1	0.2	7.9	(1.3)	0.1
Commercial Auto Liability	0.5	(0.4)	(0.6)	2.7	2.1	(0.8)	(1.8)	(0.3)	5.7	11.5	1.9
Commercial Auto Physical	(1.6)	0.2	(6.9)	2.2	4.9	4.4	1.4	5.0	13.0	2.5	2.5
Commercial Auto Total	(0.1)	(0.2)	(2.3)	2.6	2.8	0.7	(0.8)	1.2	7.8	8.9	2.1
Homeowners Multiple Peril	(0.6)	25.6	(3.5)	11.9	24.9	21.3	4.8	(2.2)	6.1	4.4	9.3
Farmowners Multiple Peril	6.8	31.7	10.1	15.4	16.2	12.6	18.6	5.7	10.3	21.6	14.9
Commercial Multiple Peril	1.3	8.8	(5.5)	0.6	10.6	0.8	(6.7)	(6.3)	(5.4)	8.4	0.7
Fire	30.9	34.2	19.5	(14.9)	29.1	35.8	19.2	(21.5)	2.0	21.3	15.6
Allied Lines	16.2	51.0	24.6	40.0	33.7	22.8	(1.1)	(16.1)	14.0	8.9	19.4
Inland Marine	20.9	32.5	20.3	27.1	6.7	23.2	22.5	27.9	10.0	20.3	21.2
Medical Professional Liability	15.6	1.6	5.3	7.2	(18.7)	(15.9)	(16.5)	(2.7)	(7.9)	(8.3)	(4.0)
Other Liability*	(19.3)	(5.1)	(5.5)	(5.9)	(14.4)	2.1	(7.4)	2.1	(13.5)	7.1	(6.0)
Products Liability	(60.8)	(74.8)	(144.2)	(71.8)	(145.9)	(29.5)	(51.4)	(83.2)	(100.9)	(22.9)	(78.5)
Workers Compensation*	(6.1)	(0.1)	0.8	4.7	0.5	22.7	15.4	8.2	23.3	16.6	8.6
Mortgage Guaranty	(16.2)	16.6	15.0	35.3	42.8	59.7	66.8	68.7	47.9	76.0	41.2
Financial Guaranty*	(42.3)	36.5	41.1	43.9	25.7	20.9	19.1	(43.3)	13.0	1.3	11.6
Accident and Health	(5.3)	(5.8)	(4.4)	(9.4)	(6.6)	(3.3)	(21.7)	(3.8)	(14.3)	16.8	(5.8)
Warranty	29.3	31.0	39.6	36.9	30.8	36.9	30.4	18.5	27.7	37.4	31.9
All Other*	35.0	43.2	11.2	38.3	42.0	39.2	32.9	22.6	25.9	46.0	33.6
Total All Lines	(0.5)	6.9	(2.7)	2.8	3.9	9.3	4.0	1.3	5.0	6.9	3.7

*See technical notes

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**2021 Profitability Report
Pennsylvania
Profit on Insurance Transactions
As a Percent of Direct Premiums
Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	4.7	4.7	3.0	0.7	1.8	3.9	8.3	4.8	10.2	7.1	4.9
Private Passenger Auto Physical	1.8	0.6	(6.5)	0.1	1.9	5.1	3.6	1.0	6.8	(4.9)	0.9
Private Passenger Auto Total	3.5	3.0	(1.0)	0.4	1.8	4.4	6.2	3.1	8.7	1.6	3.2
Commercial Auto Liability	6.0	5.9	4.5	6.4	5.9	4.8	4.1	5.5	9.7	14.2	6.7
Commercial Auto Physical	(0.3)	1.1	(3.5)	2.5	4.0	3.8	2.5	4.8	11.0	3.0	2.9
Commercial Auto Total	4.4	4.6	2.4	5.3	5.4	4.5	3.6	5.3	10.0	11.0	5.7
Homeowners Multiple Peril	1.8	18.7	(1.0)	9.6	17.7	15.5	5.9	0.5	6.8	5.7	8.1
Farmowners Multiple Peril	6.6	22.4	8.3	11.8	11.9	9.6	16.2	6.2	9.7	18.7	12.1
Commercial Multiple Peril	5.7	10.2	0.5	4.4	10.5	4.6	(0.9)	(0.1)	(0.3)	10.9	4.6
Fire	21.5	23.5	13.5	(5.0)	20.0	24.9	17.6	(14.1)	4.2	19.9	12.6
Allied Lines	13.5	34.9	16.6	27.3	23.0	18.9	2.5	(9.1)	14.0	10.5	15.2
Inland Marine	14.2	21.6	13.4	17.9	4.6	15.8	18.9	23.3	8.9	17.2	15.6
Medical Professional Liability	21.9	12.4	13.9	14.0	(4.4)	0.3	0.4	9.3	5.2	6.2	7.9
Other Liability*	0.7	9.8	8.3	6.0	(2.1)	11.8	4.6	11.9	(1.9)	14.0	6.3
Products Liability	8.0	(6.3)	(52.3)	(7.5)	(61.6)	17.2	(6.2)	(35.9)	(52.3)	8.2	(18.9)
Workers Compensation*	6.7	7.6	9.9	12.7	9.1	24.5	21.6	15.8	27.1	24.5	15.9
Mortgage Guaranty	9.0	31.7	18.6	21.8	24.0	33.7	46.4	52.3	33.1	49.8	32.0
Financial Guaranty*	15.8	22.3	36.0	30.1	22.2	53.6	29.3	(35.7)	22.2	11.1	20.7
Accident and Health	(6.4)	0.7	(1.6)	(5.3)	(5.0)	(4.8)	(10.8)	0.8	(4.6)	18.7	(1.8)
Warranty	25.8	27.1	32.7	30.1	26.0	31.2	30.9	22.0	28.7	37.0	29.1
All Other*	25.9	31.0	9.2	26.1	28.7	28.8	29.9	21.7	24.3	40.3	26.6
Total All Lines	5.6	9.9	3.3	6.6	6.4	10.7	8.1	5.9	8.3	10.1	7.5

*See technical notes

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**2021 Profitability Report
Pennsylvania
Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	6.8	6.8	5.2	3.6	4.1	5.8	9.9	7.0	10.4	8.0	6.8
Private Passenger Auto Physical	5.7	4.1	(4.7)	3.2	5.2	9.2	7.9	4.5	11.3	(3.1)	4.3
Private Passenger Auto Total	6.5	6.0	2.3	3.5	4.5	6.9	9.2	6.1	10.7	4.2	6.0
Commercial Auto Liability	7.1	6.9	5.8	7.0	6.4	5.9	5.8	6.8	8.6	11.3	7.1
Commercial Auto Physical	3.0	4.6	(0.6)	5.8	7.3	7.1	6.0	8.7	14.9	6.0	6.3
Commercial Auto Total	6.4	6.5	4.7	6.8	6.6	6.1	5.8	7.1	9.7	10.4	7.0
Homeowners Multiple Peril	5.1	20.9	2.2	12.0	19.4	17.3	9.0	3.7	9.1	7.9	10.7
Farmowners Multiple Peril	9.9	25.3	11.2	14.5	14.2	12.1	20.4	9.6	12.3	20.5	15.0
Commercial Multiple Peril	7.2	10.2	3.5	6.0	9.7	6.0	2.3	3.1	2.7	9.7	6.0
Fire	25.9	26.5	15.8	(1.5)	20.5	25.0	20.5	(9.5)	6.2	17.9	14.7
Allied Lines	15.9	39.1	19.9	30.5	25.7	20.9	5.5	(5.2)	14.5	11.1	17.8
Inland Marine	21.5	29.7	18.9	24.7	8.6	21.9	28.3	33.6	13.6	22.5	22.3
Medical Professional Liability	12.7	8.4	8.2	8.6	1.1	3.1	3.1	7.1	4.9	4.7	6.2
Other Liability*	3.5	6.9	6.0	5.3	2.0	7.6	5.1	8.4	2.0	8.9	5.6
Products Liability	4.4	2.5	(3.7)	2.1	(6.2)	5.6	1.8	(3.7)	(6.3)	4.2	0.1
Workers Compensation*	6.2	6.6	7.2	8.4	6.5	12.7	13.1	10.2	13.5	12.3	9.7
Mortgage Guaranty	8.3	19.3	12.6	15.5	17.8	25.9	43.6	53.6	34.2	48.2	27.9
Financial Guaranty*	5.5	7.0	8.1	10.9	9.2	16.6	6.8	(3.3)	6.7	3.9	7.1
Accident and Health	0.8	3.6	2.5	1.0	0.8	1.1	(0.9)	3.5	0.9	10.3	2.4
Warranty	15.6	15.9	18.1	16.1	15.2	17.4	18.9	13.8	15.8	18.7	16.6
All Other*	23.4	26.6	10.0	22.6	24.3	24.4	28.1	21.2	21.8	32.0	23.4
Total All Lines	6.9	9.5	5.1	7.1	6.9	9.8	8.9	7.3	8.3	9.2	7.9

*See technical notes

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**2021 Profitability Report
Rhode Island
Losses Incurred As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	67.6	73.3	70.1	73.5	74.6	70.0	64.2	67.2	57.0	59.8	67.7
Private Passenger Auto Physical	61.0	64.9	64.6	68.5	63.9	61.8	62.4	64.1	50.7	65.5	62.7
Private Passenger Auto Total	65.5	70.6	68.3	71.8	71.0	67.2	63.6	66.1	54.8	61.8	66.1
Commercial Auto Liability	36.3	59.2	55.5	57.2	58.0	55.9	54.5	68.4	41.4	51.0	53.7
Commercial Auto Physical	64.6	70.2	63.4	68.7	59.6	55.4	58.8	57.4	44.8	52.3	59.5
Commercial Auto Total	41.6	61.4	57.1	59.5	58.3	55.8	55.4	66.0	42.2	51.3	54.9
Homeowners Multiple Peril	36.6	37.7	36.2	91.8	45.5	40.0	55.3	42.3	47.8	52.5	48.6
Farmowners Multiple Peril	44.8	9.2	8.3	15.8	33.8	17.7	23.2	(1.6)	25.6	36.3	21.3
Commercial Multiple Peril	44.0	40.4	33.0	63.1	50.2	36.7	65.0	41.0	41.7	40.5	45.6
Fire	23.3	43.6	40.3	59.2	45.9	43.8	85.7	40.0	36.0	49.3	46.7
Allied Lines	57.0	59.0	20.7	42.8	25.0	39.2	39.2	28.9	26.3	36.4	37.4
Inland Marine	41.9	38.4	53.0	46.1	40.6	43.6	38.9	43.7	104.9	61.3	51.2
Medical Professional Liability	101.7	56.3	38.8	113.2	117.2	66.4	126.4	81.1	74.1	176.0	95.1
Other Liability*	82.0	38.4	75.1	72.6	35.7	27.4	61.6	47.2	65.8	55.2	56.1
Products Liability	371.9	(18.2)	23.1	31.8	(24.2)	24.1	60.8	(9.8)	50.2	65.4	57.5
Workers Compensation	66.6	58.5	48.2	63.5	53.7	52.2	58.3	55.0	43.7	48.6	54.8
Mortgage Guaranty	153.2	106.9	77.6	66.9	23.8	12.9	8.4	5.7	32.6	(3.1)	48.5
Financial Guaranty*	0.0	(12.4)	(15.9)	(2.8)	0.0	0.0	0.0	(0.0)	0.0	0.0	(3.1)
Accident and Health	67.3	53.5	46.1	49.2	57.7	41.2	45.4	55.1	48.9	36.6	50.1
Warranty	80.0	88.5	69.3	45.4	73.2	52.2	60.9	62.3	52.8	65.5	65.0
All Other*	26.0	37.8	26.8	60.2	44.2	56.7	43.9	42.9	50.1	25.8	41.4
Total All Lines	59.4	54.2	53.4	70.7	55.3	51.7	59.5	53.9	52.5	54.9	56.5

*See technical notes

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**2021 Profitability Report
Rhode Island
Underwriting Profit As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	(4.4)	(11.9)	(6.1)	(9.7)	(10.4)	(3.6)	3.1	(0.6)	8.2	8.6	(2.7)
Private Passenger Auto Physical	4.5	(0.6)	1.5	(2.7)	4.2	7.7	6.8	5.4	17.3	4.6	4.9
Private Passenger Auto Total	(1.6)	(8.2)	(3.6)	(7.4)	(5.5)	0.2	4.4	1.4	11.4	7.2	(0.2)
Commercial Auto Liability	28.2	0.4	6.3	5.5	3.8	8.2	8.3	(7.1)	23.8	15.8	9.3
Commercial Auto Physical	(4.7)	(11.4)	(2.3)	(9.0)	5.0	8.5	4.9	5.7	20.6	13.8	3.1
Commercial Auto Total	22.0	(2.0)	4.5	2.6	4.0	8.3	7.6	(4.3)	23.1	15.4	8.1
Homeowners Multiple Peril	28.9	26.1	29.5	(35.0)	19.6	26.2	9.3	23.5	17.4	13.0	15.9
Farmowners Multiple Peril	20.0	57.4	59.2	47.1	32.0	48.9	35.8	65.4	40.2	27.8	43.4
Commercial Multiple Peril	10.9	20.3	25.2	(10.0)	3.5	24.2	(8.8)	13.9	14.0	19.0	11.2
Fire	45.1	22.2	26.1	5.3	19.3	22.0	(20.7)	28.8	33.8	20.4	20.2
Allied Lines	17.8	13.3	54.1	29.0	48.5	33.2	28.4	44.3	47.6	37.0	35.3
Inland Marine	21.6	25.8	7.6	16.0	25.4	20.9	22.9	17.3	(43.8)	0.1	11.4
Medical Professional Liability	(61.3)	(2.2)	10.1	(64.5)	(87.7)	(5.7)	(87.3)	(49.1)	(29.9)	(132.4)	(51.0)
Other Liability*	(29.2)	14.9	(20.3)	(16.0)	23.8	30.4	(1.7)	14.3	(4.8)	10.2	2.2
Products Liability	(384.2)	44.5	(8.0)	11.1	48.7	(18.8)	(71.4)	40.2	(16.8)	(63.6)	(41.8)
Workers Compensation	(11.1)	0.1	11.8	(7.2)	3.4	5.1	(0.9)	(3.0)	10.5	7.9	1.7
Mortgage Guaranty	(79.0)	(34.3)	(6.3)	4.1	49.4	60.4	66.4	70.2	43.7	80.0	25.4
Financial Guaranty*	44.9	51.0	52.2	41.2	21.5	19.1	17.2	(2.6)	12.7	0.2	25.7
Accident and Health	(10.5)	5.9	20.1	19.8	16.0	36.0	29.7	20.8	29.3	44.8	21.2
Warranty	8.8	(1.4)	18.0	38.4	16.2	39.6	30.2	21.0	32.7	28.3	23.2
All Other*	31.7	25.1	33.1	(7.9)	13.2	(1.6)	12.6	17.1	9.6	35.2	16.8
Total All Lines	1.5	7.1	8.9	(10.7)	7.1	12.3	3.9	9.5	10.9	10.7	6.1

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
Rhode Island
Profit on Insurance Transactions
As a Percent of Direct Premiums
Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	1.4	(3.5)	0.2	(2.5)	(3.3)	1.3	6.5	3.5	9.9	10.3	2.4
Private Passenger Auto Physical	3.8	0.6	2.3	(0.8)	3.4	5.8	6.4	5.3	14.5	4.5	4.6
Private Passenger Auto Total	2.2	(2.2)	0.9	(1.9)	(1.0)	2.8	6.5	4.1	11.5	8.2	3.1
Commercial Auto Liability	23.1	5.4	8.4	7.7	6.7	10.1	11.5	0.0	23.6	17.4	11.4
Commercial Auto Physical	(2.1)	(6.4)	(0.6)	(4.7)	4.3	6.6	5.3	5.4	17.1	11.9	3.7
Commercial Auto Total	18.4	3.0	6.6	5.3	6.2	9.4	10.2	1.2	22.1	16.1	9.9
Homeowners Multiple Peril	20.8	18.9	20.4	(20.8)	14.4	18.8	9.5	20.7	15.6	12.5	13.1
Farmowners Multiple Peril	14.8	39.1	40.1	31.9	22.0	33.3	29.7	52.9	32.9	23.4	32.0
Commercial Multiple Peril	11.8	17.4	20.0	(2.8)	5.9	19.8	(2.7)	15.9	15.0	19.1	11.9
Fire	30.7	16.0	18.2	8.5	13.9	16.5	(12.7)	26.3	28.7	18.4	16.4
Allied Lines	13.8	10.5	35.6	19.8	32.4	25.5	25.6	37.8	39.7	31.4	27.2
Inland Marine	14.5	17.0	5.0	10.6	16.7	14.1	19.0	14.8	(32.5)	2.3	8.1
Medical Professional Liability	(19.2)	18.5	25.0	(21.0)	(34.9)	16.4	(44.8)	(16.7)	(5.9)	(86.1)	(16.9)
Other Liability*	(5.0)	24.1	(1.3)	(1.3)	22.5	30.1	10.0	21.8	5.1	16.6	12.3
Products Liability	(227.4)	53.5	13.5	22.8	46.3	4.6	(36.8)	47.4	0.9	(37.7)	(11.3)
Workers Compensation	2.2	5.5	14.2	1.6	7.5	9.3	5.7	3.7	13.7	14.7	7.8
Mortgage Guaranty	(28.3)	0.6	6.4	3.0	29.0	35.2	46.8	54.1	30.2	53.5	23.0
Financial Guaranty*	67.2	18.2	17.5	20.4	18.4	52.4	29.9	(1.2)	30.4	13.7	26.7
Accident and Health	(15.7)	2.6	9.7	8.7	5.9	16.8	23.9	15.8	26.0	35.4	12.9
Warranty	12.0	5.7	18.9	30.6	17.3	33.0	32.0	25.2	32.9	30.4	23.8
All Other*	25.1	20.1	23.7	(4.0)	10.1	3.0	14.4	18.3	12.4	32.9	15.6
Total All Lines	6.2	9.3	9.9	(3.1)	7.8	12.0	7.4	11.7	12.3	12.4	8.6

*See technical notes

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**2021 Profitability Report
Rhode Island
Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	4.4	0.6	3.3	1.1	0.3	4.0	8.7	6.1	10.6	10.9	5.0
Private Passenger Auto Physical	8.5	4.1	5.9	2.1	7.0	10.0	11.8	10.1	20.7	8.4	8.9
Private Passenger Auto Total	5.4	1.4	3.9	1.4	1.9	5.5	9.4	7.1	13.1	10.2	5.9
Commercial Auto Liability	18.9	6.9	8.4	8.0	7.1	9.3	11.2	3.2	17.4	13.5	10.4
Commercial Auto Physical	1.0	(3.4)	2.5	(1.7)	7.2	9.7	9.1	9.1	20.8	15.1	6.9
Commercial Auto Total	16.7	5.5	7.6	6.7	7.1	9.4	10.9	4.0	17.9	13.7	10.0
Homeowners Multiple Peril	24.3	21.5	22.2	(16.1)	16.0	20.0	12.7	23.8	17.4	14.0	15.6
Farmowners Multiple Peril	19.1	41.7	41.8	35.4	24.5	33.1	34.8	61.5	36.9	25.6	35.4
Commercial Multiple Peril	11.4	15.2	16.7	1.2	6.7	15.7	1.0	14.2	12.5	15.0	11.0
Fire	35.3	18.5	19.3	10.4	14.7	16.5	(7.6)	24.5	27.7	18.5	17.8
Allied Lines	17.1	13.7	38.8	23.4	35.6	27.2	28.8	41.0	40.4	32.5	29.8
Inland Marine	22.5	25.4	9.3	16.3	24.2	20.5	29.4	22.9	(28.3)	4.9	14.7
Medical Professional Liability	(2.0)	8.3	9.3	(1.6)	(3.9)	6.8	(8.0)	(1.1)	1.2	(17.8)	(0.9)
Other Liability*	1.5	11.3	2.7	2.6	11.7	14.8	7.1	12.5	5.0	9.9	7.9
Products Liability	(55.0)	15.4	6.5	9.7	16.1	4.4	(9.0)	18.5	3.1	(9.5)	0.0
Workers Compensation	4.3	6.1	10.3	4.0	6.9	7.9	6.4	5.3	9.8	9.9	7.1
Mortgage Guaranty	(8.9)	3.6	6.0	4.6	19.6	24.3	39.9	51.0	29.9	47.9	21.8
Financial Guaranty*	12.9	8.1	11.1	11.3	11.0	20.5	7.4	3.0	5.6	4.0	9.5
Accident and Health	(10.8)	5.7	10.8	10.1	7.3	15.5	22.2	15.3	24.0	34.9	13.5
Warranty	9.2	5.9	11.4	16.5	10.4	18.2	17.5	14.1	17.4	15.1	13.6
All Other*	20.2	17.2	20.5	(0.0)	10.5	5.2	14.7	16.8	11.3	23.4	14.0
Total All Lines	7.5	9.6	9.8	0.9	8.3	11.3	8.7	12.1	11.6	11.4	9.1

*See technical notes

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**2021 Profitability Report
South Carolina
Losses Incurred As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	66.2	69.6	72.1	76.4	81.9	73.9	68.0	68.3	62.9	68.9	70.8
Private Passenger Auto Physical	61.6	60.7	71.0	68.9	70.4	65.2	58.5	58.4	55.1	66.7	63.6
Private Passenger Auto Total	64.5	66.3	71.7	73.5	77.5	70.6	64.5	64.7	60.0	68.1	68.1
Commercial Auto Liability	59.5	62.1	66.8	77.2	77.9	79.5	77.8	72.1	77.3	72.2	72.2
Commercial Auto Physical	62.8	57.8	64.2	68.7	64.5	64.6	60.5	52.2	53.6	59.7	60.9
Commercial Auto Total	60.3	61.1	66.2	75.2	74.7	75.9	73.6	67.3	71.8	69.4	69.6
Homeowners Multiple Peril	44.5	32.1	51.5	38.4	54.9	43.4	41.8	39.1	54.4	40.2	44.0
Farmowners Multiple Peril	50.0	38.2	47.7	31.8	84.6	47.7	61.2	37.6	90.8	42.1	53.2
Commercial Multiple Peril	49.6	33.0	49.1	52.7	68.2	74.5	32.4	53.1	59.1	45.3	51.7
Fire	40.4	27.2	38.8	38.3	63.4	45.8	64.4	41.9	49.4	25.8	43.5
Allied Lines	22.2	27.6	26.5	92.3	125.9	66.0	78.7	34.2	72.4	20.3	56.6
Inland Marine	38.8	35.9	39.2	61.8	56.5	41.1	43.5	44.5	50.5	41.8	45.4
Medical Professional Liability	50.5	30.6	66.2	77.7	76.2	76.2	76.2	60.0	78.5	98.0	69.0
Other Liability*	46.5	38.0	53.1	52.2	59.9	69.1	67.2	88.0	74.6	71.6	62.0
Products Liability	58.2	64.4	65.2	69.5	83.2	89.0	130.0	87.3	41.0	101.8	79.0
Workers Compensation*	60.3	57.3	61.6	70.1	65.8	55.2	41.8	49.4	46.5	53.8	56.2
Mortgage Guaranty	123.4	56.4	39.1	26.6	22.3	5.3	5.3	3.0	28.1	6.1	31.6
Financial Guaranty*	0.2	5.1	0.7	104.9	(1.0)	(0.4)	(0.5)	356.2	51.9	(0.1)	51.7
Accident and Health	61.6	77.4	76.6	91.1	93.0	83.1	74.8	87.7	62.8	63.9	77.2
Warranty	51.7	57.5	43.4	45.4	45.6	52.5	87.2	68.6	52.8	45.4	55.0
All Other*	21.2	29.6	38.1	23.6	14.2	28.8	23.3	41.3	27.6	25.1	27.3
Total All Lines	53.5	49.4	58.6	62.0	69.3	61.4	56.3	56.6	58.4	55.7	58.1

*See technical notes

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**2021 Profitability Report
South Carolina
Underwriting Profit As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	(3.8)	(7.9)	(10.3)	(14.7)	(19.4)	(9.2)	(2.6)	(3.2)	(0.6)	(2.7)	(7.4)
Private Passenger Auto Physical	3.0	3.4	(7.2)	(4.4)	(4.5)	2.7	10.2	10.4	10.6	1.6	2.6
Private Passenger Auto Total	(1.2)	(3.6)	(9.1)	(10.7)	(13.6)	(4.7)	2.1	1.8	3.5	(1.1)	(3.7)
Commercial Auto Liability	(1.6)	(3.7)	(8.6)	(20.1)	(19.4)	(21.4)	(18.4)	(11.7)	(22.3)	(9.8)	(13.7)
Commercial Auto Physical	(4.0)	1.7	(3.3)	(8.5)	(2.7)	(2.4)	2.7	12.6	7.8	5.8	1.0
Commercial Auto Total	(2.2)	(2.5)	(7.4)	(17.4)	(15.4)	(16.8)	(13.3)	(5.8)	(15.2)	(6.4)	(10.2)
Homeowners Multiple Peril	19.4	32.1	10.9	25.7	7.1	21.2	23.3	25.2	8.6	26.0	19.9
Farmowners Multiple Peril	7.2	18.6	11.0	30.4	(27.1)	11.4	(3.6)	22.8	(33.2)	19.8	5.8
Commercial Multiple Peril	4.6	21.3	5.4	(0.2)	(14.2)	(24.2)	25.1	(1.8)	(4.2)	10.8	2.3
Fire	28.3	39.5	26.8	25.6	(3.9)	16.6	(3.5)	20.0	8.8	37.9	19.6
Allied Lines	55.9	51.0	50.1	(21.2)	(58.5)	6.3	(12.0)	39.2	(0.3)	56.1	16.7
Inland Marine	21.9	25.0	20.8	(3.8)	6.8	21.9	18.0	15.0	11.2	17.5	15.4
Medical Professional Liability	(1.1)	11.6	(26.8)	(49.1)	(57.1)	(46.1)	(39.9)	(19.2)	(49.9)	(58.2)	(33.6)
Other Liability*	7.4	17.3	3.4	2.5	(4.7)	(15.4)	(13.0)	(36.3)	(22.2)	(16.9)	(7.8)
Products Liability	(25.2)	(35.8)	(83.4)	(44.7)	(73.3)	(72.0)	(106.8)	(76.0)	(7.5)	(113.6)	(63.8)
Workers Compensation*	(3.6)	5.2	(2.3)	(12.6)	(7.6)	5.2	26.8	14.0	16.3	9.1	5.0
Mortgage Guaranty	(49.5)	17.4	32.9	46.4	50.4	68.0	70.1	72.8	48.0	68.9	42.5
Financial Guaranty*	42.4	29.6	31.9	(53.4)	27.8	18.0	16.4	(360.2)	(36.5)	6.6	(27.8)
Accident and Health	6.4	(13.8)	(7.4)	(20.1)	(21.5)	(10.0)	(2.9)	(17.7)	8.9	7.7	(7.0)
Warranty	32.3	21.8	35.4	38.1	40.7	34.2	(3.0)	8.4	26.5	34.5	26.9
All Other*	37.7	26.5	17.7	35.9	45.3	30.2	36.0	17.0	33.8	35.3	31.6
Total All Lines	8.6	12.8	2.7	(0.9)	(8.2)	1.4	7.8	6.6	3.3	8.6	4.3

*See technical notes

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2021 Profitability Report
South Carolina
Profit on Insurance Transactions
As a Percent of Direct Premiums
Earned

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	0.5	(2.1)	(3.5)	(6.7)	(9.9)	(3.2)	1.1	0.6	2.2	0.7	(2.0)
Private Passenger Auto Physical	2.8	3.1	(3.4)	(1.9)	(2.2)	2.5	9.0	9.2	9.1	2.2	3.0
Private Passenger Auto Total	1.4	(0.2)	(3.5)	(4.8)	(6.9)	(1.0)	4.0	3.8	4.7	1.3	(0.1)
Commercial Auto Liability	3.8	2.8	(1.4)	(8.9)	(8.2)	(8.9)	(9.3)	(3.8)	(12.9)	(3.0)	(5.0)
Commercial Auto Physical	(1.8)	2.2	(1.2)	(4.3)	(0.8)	(0.6)	3.5	10.8	7.0	5.8	2.1
Commercial Auto Total	2.5	2.6	(1.3)	(7.8)	(6.5)	(6.9)	(6.2)	(0.2)	(8.3)	(1.0)	(3.3)
Homeowners Multiple Peril	14.4	22.4	8.1	18.3	6.0	15.3	20.2	21.8	8.5	22.4	15.7
Farmowners Multiple Peril	6.9	13.9	8.7	21.4	(16.2)	8.9	(1.2)	20.0	(24.3)	17.8	5.6
Commercial Multiple Peril	6.9	17.7	6.8	3.3	(5.9)	(11.5)	24.1	3.1	0.2	12.3	5.7
Fire	19.4	26.6	17.9	20.9	(1.6)	12.5	(0.2)	18.3	8.3	31.5	15.4
Allied Lines	37.3	34.1	32.7	(12.4)	(35.8)	9.0	(5.9)	33.9	1.5	46.2	14.1
Inland Marine	14.6	16.6	13.5	(2.0)	5.0	14.9	15.2	13.0	9.8	14.8	11.5
Medical Professional Liability	8.8	17.1	(9.5)	(23.6)	(29.7)	(19.8)	(18.5)	(4.3)	(27.9)	(33.9)	(14.1)
Other Liability*	13.9	19.9	9.7	7.5	1.2	(2.0)	(2.2)	(20.0)	(9.6)	(5.8)	1.3
Products Liability	(3.2)	(10.2)	(41.4)	(17.2)	(37.0)	(33.3)	(67.8)	(46.6)	5.8	(78.3)	(32.9)
Workers Compensation*	7.0	9.6	6.3	0.3	2.5	11.5	29.5	19.3	20.1	17.1	12.3
Mortgage Guaranty	(9.0)	34.4	30.9	28.7	28.6	38.6	48.7	55.3	33.1	44.2	33.3
Financial Guaranty*	60.0	14.9	27.2	(31.0)	25.5	55.4	24.6	(276.9)	(10.1)	12.0	(9.9)
Accident and Health	(2.4)	(7.3)	(5.4)	(14.7)	(16.4)	(11.2)	0.9	(10.5)	14.1	10.1	(4.3)
Warranty	26.4	20.0	29.5	32.7	35.5	32.1	11.4	16.5	29.7	34.4	26.8
All Other*	26.7	18.9	13.0	24.4	30.4	22.3	31.7	16.9	30.2	31.3	24.6
Total All Lines	9.1	11.4	4.6	2.3	(2.8)	4.0	9.6	8.7	5.5	9.9	6.2

*See technical notes

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**2021 Profitability Report
South Carolina
Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	3.8	1.4	(0.0)	(2.9)	(5.9)	0.3	4.1	3.7	4.8	3.4	1.3
Private Passenger Auto Physical	7.3	7.4	(1.0)	0.7	0.1	6.2	15.8	15.7	14.4	5.5	7.2
Private Passenger Auto Total	4.9	3.2	(0.3)	(1.8)	(4.1)	2.1	7.5	7.2	7.6	4.0	3.0
Commercial Auto Liability	5.9	5.2	2.2	(2.5)	(2.3)	(2.3)	(3.4)	0.6	(5.1)	1.0	(0.1)
Commercial Auto Physical	1.3	5.7	1.9	(1.4)	2.0	2.5	7.1	15.5	10.2	8.7	5.4
Commercial Auto Total	5.2	5.3	2.2	(2.4)	(1.6)	(1.6)	(1.7)	3.0	(2.8)	2.1	0.8
Homeowners Multiple Peril	18.4	26.0	11.0	20.8	8.6	17.4	24.6	25.6	11.1	24.0	18.7
Farmowners Multiple Peril	10.2	17.0	11.8	24.2	(12.4)	11.3	1.9	23.0	(19.2)	18.3	8.6
Commercial Multiple Peril	8.5	16.0	8.0	5.4	(1.2)	(4.3)	20.6	5.4	2.9	11.0	7.2
Fire	25.0	31.4	21.2	23.9	1.4	14.3	2.9	21.1	11.4	34.6	18.7
Allied Lines	51.1	43.5	39.3	(9.3)	(27.2)	10.6	(2.7)	38.2	4.4	50.4	19.8
Inland Marine	22.5	23.7	19.1	1.0	8.5	20.4	23.1	19.7	14.3	19.3	17.2
Medical Professional Liability	7.6	11.1	(1.0)	(6.7)	(9.0)	(4.4)	(4.8)	1.3	(8.3)	(8.5)	(2.3)
Other Liability*	9.7	12.5	7.6	6.7	3.4	2.1	1.9	(6.6)	(1.5)	0.1	3.6
Products Liability	2.1	(0.4)	(10.9)	(3.0)	(10.7)	(9.1)	(23.0)	(13.9)	4.8	(24.5)	(8.9)
Workers Compensation*	6.7	7.8	6.0	3.2	4.0	8.1	18.0	12.5	11.7	10.2	8.8
Mortgage Guaranty	(0.6)	18.3	18.1	20.0	21.5	31.5	47.5	59.0	35.4	43.8	29.5
Financial Guaranty*	16.5	6.0	8.1	(3.3)	8.3	11.6	10.8	(31.6)	1.3	5.3	3.3
Accident and Health	1.8	(0.4)	0.4	(4.7)	(5.7)	(3.0)	3.4	(1.4)	8.5	7.2	0.6
Warranty	17.5	13.4	16.3	14.5	15.2	14.2	6.2	9.3	13.5	17.0	13.7
All Other*	26.7	20.2	13.4	21.6	27.0	21.3	32.4	17.9	27.5	27.3	23.5
Total All Lines	11.0	12.7	6.8	4.9	0.7	6.1	11.4	10.5	7.2	10.6	8.2

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
South Dakota
Losses Incurred As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	58.8	60.9	59.6	58.8	69.4	56.7	53.5	59.6	51.1	61.6	59.0
Private Passenger Auto Physical	64.7	95.8	104.0	77.1	61.6	71.9	75.1	64.6	81.9	66.5	76.3
Private Passenger Auto Total	61.8	78.7	82.5	68.3	65.3	64.9	65.4	62.4	68.7	64.4	68.3
Commercial Auto Liability	41.6	57.4	54.2	47.3	49.1	48.6	56.9	57.1	67.2	58.0	53.7
Commercial Auto Physical	68.4	99.9	98.4	68.9	55.6	75.4	73.5	60.1	72.8	55.6	72.8
Commercial Auto Total	52.1	74.9	72.7	56.7	51.9	60.4	64.1	58.4	69.7	56.9	61.8
Homeowners Multiple Peril	67.7	103.6	115.0	83.5	41.1	78.2	73.7	67.3	108.6	57.7	79.6
Farmowners Multiple Peril	58.7	72.0	54.9	80.6	57.2	58.0	59.3	57.8	64.3	60.6	62.3
Commercial Multiple Peril	45.5	93.3	91.9	62.7	46.6	59.3	65.6	82.3	117.7	41.7	70.7
Fire	43.1	34.2	59.6	31.5	52.4	42.8	68.6	55.2	48.2	48.8	48.4
Allied Lines	148.4	52.3	36.7	31.3	45.2	55.0	49.7	157.9	82.9	85.0	74.4
Inland Marine	59.4	45.7	51.4	45.1	37.6	47.3	55.1	59.3	66.6	41.1	50.9
Medical Professional Liability	20.4	73.7	34.2	23.3	(3.2)	(5.1)	(1.1)	81.4	78.1	50.3	35.2
Other Liability*	43.4	11.0	31.8	26.0	27.4	39.7	32.8	35.5	33.0	38.7	31.9
Products Liability	25.6	26.1	24.8	39.7	46.2	(2.2)	27.8	18.3	27.6	38.6	27.3
Workers Compensation	55.0	47.2	57.9	53.6	49.0	43.9	43.6	52.2	46.9	69.8	51.9
Mortgage Guaranty	49.0	31.7	3.2	11.5	4.9	4.5	(1.5)	3.1	13.4	4.8	12.5
Financial Guaranty*	0.0	0.0	0.0	0.0	0.0	0.0	0.0	(0.0)	0.0	0.0	(0.0)
Accident and Health	88.6	91.1	85.1	124.7	124.1	76.3	78.8	87.6	71.2	89.0	91.6
Warranty	51.9	65.5	44.5	73.4	63.9	23.2	39.5	58.8	45.7	50.9	51.7
All Other*	20.5	15.5	31.0	28.7	33.5	68.2	38.4	23.2	75.5	15.5	35.0
Total All Lines	90.5	62.4	60.4	51.6	49.1	57.7	56.4	88.2	75.6	65.2	65.7

*See technical notes

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**2021 Profitability Report
South Dakota
Underwriting Profit As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	2.5	0.5	2.5	3.8	(6.9)	8.5	13.0	5.4	11.6	3.1	4.4
Private Passenger Auto Physical	(1.8)	(38.4)	(46.5)	(15.5)	3.8	(6.7)	(10.4)	1.4	(21.7)	0.2	(13.6)
Private Passenger Auto Total	0.3	(19.4)	(22.8)	(6.3)	(1.2)	0.3	0.2	3.2	(7.5)	1.4	(5.2)
Commercial Auto Liability	19.8	2.8	5.9	16.9	15.0	15.6	6.7	5.8	(2.4)	7.0	9.3
Commercial Auto Physical	(9.1)	(45.2)	(40.4)	(8.0)	9.8	(13.1)	(11.9)	5.2	(9.7)	11.3	(11.1)
Commercial Auto Total	8.4	(16.9)	(13.4)	6.0	12.7	3.0	(1.4)	5.5	(5.7)	8.9	0.7
Homeowners Multiple Peril	(6.8)	(49.7)	(60.8)	(25.2)	23.9	(17.9)	(10.8)	(4.6)	(50.1)	7.7	(19.4)
Farmowners Multiple Peril	5.0	(10.3)	9.8	(18.7)	7.1	7.1	4.0	5.4	(0.4)	4.1	1.3
Commercial Multiple Peril	13.6	(40.7)	(37.6)	(5.2)	11.9	0.7	(7.0)	(28.6)	(63.1)	20.2	(13.6)
Fire	23.3	32.6	4.8	36.0	13.7	24.3	(3.8)	12.8	21.1	21.2	18.6
Allied Lines	(65.9)	32.8	47.0	50.7	33.4	24.0	24.7	(85.8)	(5.6)	(5.7)	5.0
Inland Marine	5.7	18.7	14.6	24.8	33.4	21.1	12.5	8.5	2.6	26.6	16.9
Medical Professional Liability	33.1	(31.4)	14.7	15.1	46.6	71.4	52.3	(32.1)	(52.3)	(12.4)	10.5
Other Liability*	12.4	55.2	30.0	40.3	38.8	16.9	26.2	24.8	33.7	28.8	30.7
Products Liability	23.9	27.8	29.8	6.9	(4.4)	75.6	42.5	34.4	52.2	3.5	29.2
Workers Compensation	11.1	19.0	8.8	12.6	17.8	21.5	24.4	9.6	17.8	(7.3)	13.5
Mortgage Guaranty	27.5	43.5	70.9	62.8	68.2	68.6	77.4	72.9	63.5	70.5	62.6
Financial Guaranty*	(14.4)	(0.7)	(92.9)	41.5	(34.4)	21.6	20.6	(40.8)	(135.5)	2.6	(23.2)
Accident and Health	(18.8)	(23.2)	(12.6)	(52.8)	(50.5)	(1.1)	(5.2)	(15.5)	1.6	(14.0)	(19.2)
Warranty	33.3	21.2	39.1	16.0	25.2	76.6	52.8	28.3	40.3	40.9	37.4
All Other*	125.7	47.3	29.9	25.9	19.5	(19.3)	11.9	34.4	(18.4)	46.3	30.3
Total All Lines	(19.2)	7.4	8.1	17.0	19.6	10.5	10.4	(22.5)	(9.5)	4.4	2.6

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
South Dakota
Profit on Insurance Transactions
As a Percent of Direct Premiums
Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	5.1	3.7	5.0	5.5	(1.5)	8.6	13.6	7.4	11.8	5.2	6.4
Private Passenger Auto Physical	(0.3)	(23.9)	(28.8)	(9.1)	3.1	(3.6)	(7.1)	2.2	(16.3)	1.1	(8.3)
Private Passenger Auto Total	2.4	(10.4)	(12.4)	(2.1)	0.9	2.0	2.2	4.5	(4.3)	2.8	(1.5)
Commercial Auto Liability	17.2	6.6	7.8	14.8	13.4	14.3	9.8	9.5	2.2	10.1	10.6
Commercial Auto Physical	(5.1)	(28.6)	(25.5)	(4.3)	7.1	(7.7)	(8.2)	4.9	(7.0)	9.9	(6.5)
Commercial Auto Total	8.4	(7.9)	(6.1)	6.5	10.7	4.6	2.0	7.4	(1.9)	10.0	3.4
Homeowners Multiple Peril	(2.5)	(30.3)	(38.0)	(14.5)	16.9	(10.1)	(6.5)	(1.5)	(37.6)	8.3	(11.6)
Farmowners Multiple Peril	5.1	(4.9)	8.1	(10.4)	6.0	6.1	4.8	6.1	1.3	5.0	2.7
Commercial Multiple Peril	11.7	(23.6)	(21.4)	(0.5)	10.2	3.3	(2.5)	(18.7)	(46.6)	19.1	(6.9)
Fire	16.4	22.2	3.9	28.0	9.7	17.4	(0.8)	12.5	18.6	18.9	14.7
Allied Lines	(42.3)	21.8	30.2	33.1	21.9	18.7	21.8	(66.1)	(3.5)	(3.4)	3.2
Inland Marine	4.0	12.2	9.3	16.1	21.9	14.2	10.8	7.9	3.1	22.0	12.2
Medical Professional Liability	30.8	(9.5)	18.6	17.6	37.6	54.8	50.8	(17.4)	(32.4)	(0.6)	15.0
Other Liability*	15.0	42.6	25.2	30.5	28.0	17.1	27.0	25.9	32.2	28.3	27.2
Products Liability	26.1	27.7	27.9	11.8	4.6	59.6	45.5	35.0	47.4	8.7	29.4
Workers Compensation	17.5	19.5	14.6	17.6	20.1	23.5	29.0	17.4	22.8	5.5	18.7
Mortgage Guaranty	34.3	44.8	50.5	35.6	37.5	37.0	52.8	54.1	44.2	44.1	43.5
Financial Guaranty*	13.6	(12.4)	(69.9)	29.4	(21.6)	52.8	26.8	(37.0)	(109.9)	14.7	(11.4)
Accident and Health	(17.9)	(12.4)	(5.7)	(30.0)	(28.5)	0.3	5.1	(1.3)	14.7	(1.1)	(7.7)
Warranty	26.8	19.0	28.2	14.7	24.7	61.3	53.6	34.7	41.9	42.6	34.8
All Other*	84.0	32.9	21.4	17.8	13.7	(9.6)	13.1	30.4	(10.6)	40.5	23.4
Total All Lines	(10.0)	7.0	7.3	13.2	14.6	9.9	11.3	(14.9)	(5.1)	6.0	3.9

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
South Dakota
Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	8.0	6.7	7.4	7.8	1.5	10.2	16.3	10.2	13.3	7.3	8.9
Private Passenger Auto Physical	2.9	(26.5)	(31.0)	(8.2)	6.8	(1.3)	(6.8)	6.1	(17.4)	4.2	(7.1)
Private Passenger Auto Total	5.9	(7.5)	(9.3)	0.9	3.8	5.1	5.6	8.2	(1.7)	5.8	1.7
Commercial Auto Liability	15.6	7.9	8.3	12.9	12.0	12.6	10.4	10.0	4.3	9.3	10.3
Commercial Auto Physical	(2.6)	(29.0)	(25.1)	(1.7)	10.8	(5.4)	(6.8)	8.9	(4.9)	13.4	(4.2)
Commercial Auto Total	10.4	(3.0)	(1.8)	8.3	11.6	6.8	4.8	9.6	1.2	10.6	5.9
Homeowners Multiple Peril	0.8	(25.4)	(31.0)	(10.2)	18.9	(6.3)	(3.7)	1.7	(31.4)	10.2	(7.6)
Farmowners Multiple Peril	8.7	(1.5)	11.0	(7.0)	8.6	8.8	8.2	9.5	4.1	7.5	5.8
Commercial Multiple Peril	13.2	(15.3)	(12.5)	2.7	10.6	5.5	0.9	(11.7)	(30.3)	16.7	(2.0)
Fire	20.7	26.3	6.9	28.8	11.8	18.2	2.2	15.0	19.2	19.3	16.9
Allied Lines	(61.1)	34.5	43.9	48.2	32.1	26.7	33.8	(91.8)	(2.0)	(2.0)	6.2
Inland Marine	8.8	19.5	14.8	23.8	30.4	20.6	18.1	13.5	6.6	29.1	18.5
Medical Professional Liability	19.0	(0.6)	10.6	10.8	18.2	26.8	31.2	(6.3)	(13.6)	2.4	9.8
Other Liability*	11.4	26.2	16.6	19.6	18.3	12.3	19.4	18.7	21.3	18.8	18.3
Products Liability	14.9	15.9	15.6	8.8	5.0	29.8	27.1	21.5	27.6	7.5	17.4
Workers Compensation	11.1	11.9	9.3	10.5	11.2	12.3	16.2	10.7	11.8	4.9	11.0
Mortgage Guaranty	28.3	36.7	44.4	36.3	38.8	39.7	67.3	72.0	57.5	55.5	47.6
Financial Guaranty*	9.4	2.3	(13.2)	10.4	(0.7)	32.8	15.8	(5.2)	(23.6)	4.2	3.2
Accident and Health	(6.2)	(2.7)	1.0	(6.0)	(5.1)	3.1	4.5	2.7	6.3	2.4	(0.0)
Warranty	18.2	13.8	25.6	11.0	12.4	23.1	21.4	14.6	17.0	16.9	17.4
All Other*	72.1	28.2	16.9	15.0	12.4	(3.7)	13.7	30.9	(5.4)	33.1	21.3
Total All Lines	(6.4)	9.9	9.5	14.7	15.6	11.5	13.9	(11.0)	(1.7)	8.2	6.4

*See technical notes

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**2021 Profitability Report
Tennessee
Losses Incurred As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	61.2	61.4	61.5	64.9	70.0	65.8	63.0	61.9	54.2	61.6	62.5
Private Passenger Auto Physical	72.7	57.8	58.9	62.3	64.4	63.9	60.1	62.7	59.7	74.6	63.7
Private Passenger Auto Total	66.1	59.8	60.3	63.7	67.5	65.0	61.7	62.2	56.7	67.6	63.1
Commercial Auto Liability	56.8	59.2	54.2	57.4	66.4	62.9	60.6	66.3	58.6	53.3	59.6
Commercial Auto Physical	74.0	58.0	58.0	57.8	56.0	60.3	58.4	60.1	55.7	61.2	60.0
Commercial Auto Total	61.9	58.8	55.4	57.6	63.0	62.0	59.9	64.2	57.6	55.6	59.6
Homeowners Multiple Peril	95.0	47.8	50.2	43.5	59.7	53.6	46.6	48.5	84.9	60.9	59.1
Farmowners Multiple Peril	73.9	49.4	53.8	45.0	50.6	59.6	42.3	54.4	70.2	66.5	56.6
Commercial Multiple Peril	72.4	38.9	45.9	51.0	89.7	45.4	49.7	41.0	116.8	54.3	60.5
Fire	38.4	38.5	53.7	41.6	163.0	46.1	40.4	54.8	93.2	108.0	67.8
Allied Lines	90.3	46.6	50.8	81.3	67.9	229.6	14.5	13.0	282.4	61.8	93.8
Inland Marine	46.2	39.6	40.3	35.3	62.8	42.5	41.4	44.8	74.5	38.7	46.6
Medical Professional Liability	60.5	36.8	34.0	51.1	58.5	47.1	52.6	70.6	65.6	38.9	51.6
Other Liability*	45.3	56.2	50.7	78.5	51.3	45.2	51.6	47.2	58.7	59.7	54.5
Products Liability	(9.9)	51.6	75.6	(32.9)	127.5	63.8	92.8	6.3	23.7	38.9	43.7
Workers Compensation	62.6	55.5	57.6	52.0	45.7	43.6	29.7	37.7	46.1	50.2	48.1
Mortgage Guaranty	90.2	47.2	19.7	15.4	9.5	2.8	2.0	0.8	23.9	1.7	21.3
Financial Guaranty*	(1.6)	0.0	4.3	(0.0)	0.0	0.0	2.2	(2.7)	0.0	(8.1)	(0.6)
Accident and Health	85.7	69.4	58.9	66.5	62.2	71.7	49.5	65.8	54.9	51.2	63.6
Warranty	71.9	70.4	58.2	65.2	53.3	57.3	65.2	68.8	66.4	45.6	62.2
All Other*	32.7	16.6	20.0	21.4	26.9	22.0	34.7	16.0	39.5	18.9	24.9
Total All Lines	66.5	51.6	52.7	55.3	64.0	59.3	50.7	51.1	72.7	59.4	58.3

*See technical notes

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**2021 Profitability Report
Tennessee
Underwriting Profit As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	2.0	1.3	1.7	(1.5)	(6.4)	(0.4)	3.2	4.3	8.7	5.6	1.8
Private Passenger Auto Physical	(8.4)	8.2	7.4	4.3	3.1	4.6	8.9	6.4	6.4	(6.2)	3.5
Private Passenger Auto Total	(2.4)	4.3	4.2	1.0	(2.2)	1.9	5.8	5.3	7.6	0.1	2.6
Commercial Auto Liability	2.9	(0.4)	6.2	2.4	(7.2)	(2.0)	1.9	(5.4)	3.1	12.5	1.4
Commercial Auto Physical	(15.8)	1.9	4.0	2.7	7.2	2.8	5.0	3.5	7.7	4.0	2.3
Commercial Auto Total	(2.5)	0.3	5.5	2.5	(2.6)	(0.4)	2.9	(2.4)	4.6	10.0	1.8
Homeowners Multiple Peril	(35.6)	16.5	14.8	22.1	4.3	12.1	20.5	17.7	(22.5)	4.8	5.5
Farmowners Multiple Peril	(8.2)	16.3	13.0	23.2	17.3	8.4	27.6	12.6	(4.0)	(0.3)	10.6
Commercial Multiple Peril	(17.6)	17.3	11.7	5.5	(38.2)	12.7	6.5	17.2	(64.4)	4.9	(4.4)
Fire	31.7	30.2	13.2	27.2	(104.2)	23.5	29.3	13.7	(25.9)	(40.0)	(0.1)
Allied Lines	(13.2)	32.8	21.3	(7.2)	5.9	(163.0)	58.1	64.1	(220.0)	14.7	(20.6)
Inland Marine	20.4	26.8	26.2	31.3	4.8	25.5	24.8	21.3	(9.0)	25.6	19.8
Medical Professional Liability	(32.6)	1.3	19.3	(6.7)	(12.3)	5.7	(13.2)	(32.7)	(30.4)	14.1	(8.8)
Other Liability*	25.8	7.8	11.5	(20.9)	15.3	18.4	9.0	18.7	5.3	3.9	9.5
Products Liability	63.2	(0.3)	(55.3)	90.0	(128.1)	(20.9)	(50.5)	52.2	30.8	22.4	0.4
Workers Compensation	0.7	5.4	3.9	11.6	18.8	20.7	37.4	27.5	15.8	11.8	15.4
Mortgage Guaranty	(15.0)	27.3	53.6	59.0	63.9	71.0	73.8	75.5	52.8	74.1	53.6
Financial Guaranty*	44.8	37.7	28.1	46.4	23.0	7.5	12.8	(0.3)	10.9	11.5	22.2
Accident and Health	(21.1)	(8.6)	(6.5)	(11.5)	(4.1)	(9.3)	11.2	(4.7)	6.0	11.9	(3.7)
Warranty	11.1	11.1	28.1	24.7	35.2	34.8	19.4	8.2	14.8	43.2	23.1
All Other*	27.8	46.5	42.6	41.3	33.7	39.7	26.7	48.8	23.6	46.1	37.7
Total All Lines	(3.9)	11.5	10.6	8.1	(0.8)	5.5	14.5	14.4	(10.3)	6.3	5.6

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
Tennessee
Profit on Insurance Transactions
As a Percent of Direct Premiums
Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	4.3	3.8	4.0	1.6	(1.7)	2.4	5.6	6.3	9.3	7.0	4.3
Private Passenger Auto Physical	(4.5)	6.3	6.2	3.8	2.7	3.8	8.1	6.1	5.8	(4.0)	3.4
Private Passenger Auto Total	0.5	4.9	5.0	2.6	0.3	3.0	6.7	6.3	7.7	1.9	3.9
Commercial Auto Liability	6.9	5.1	8.5	5.7	(0.4)	3.8	6.8	1.3	7.3	14.7	6.0
Commercial Auto Physical	(9.7)	2.0	3.3	2.6	5.4	2.5	5.1	3.4	6.7	4.2	2.5
Commercial Auto Total	2.1	4.2	6.9	4.7	1.5	3.4	6.2	2.0	7.1	11.5	5.0
Homeowners Multiple Peril	(20.9)	12.5	10.6	15.9	4.2	9.5	18.1	15.9	(16.1)	5.8	5.6
Farmowners Multiple Peril	(3.3)	12.5	10.2	16.8	12.6	6.9	23.3	11.6	(1.7)	1.6	9.0
Commercial Multiple Peril	(7.3)	14.7	10.5	6.3	(21.8)	11.8	8.6	17.4	(47.8)	7.3	(0.0)
Fire	22.0	20.8	9.5	22.2	(65.7)	18.9	26.2	13.4	(18.3)	(28.8)	2.0
Allied Lines	(6.2)	23.0	14.3	(3.1)	6.0	(98.8)	52.5	54.2	(170.5)	15.5	(11.3)
Inland Marine	13.9	18.0	17.2	20.6	3.3	17.2	20.6	18.0	(6.0)	21.4	14.4
Medical Professional Liability	(7.3)	14.9	24.6	7.3	2.8	16.5	4.7	(12.5)	(10.4)	25.9	6.7
Other Liability*	23.5	12.2	16.0	(5.8)	15.7	20.7	16.8	23.2	11.9	10.8	14.5
Products Liability	55.7	12.9	(23.8)	69.3	(73.6)	0.5	(23.7)	51.7	32.7	26.0	12.8
Workers Compensation	12.0	11.3	12.8	18.5	22.1	24.3	41.0	33.4	23.3	22.4	22.1
Mortgage Guaranty	9.5	36.8	41.3	35.0	36.0	39.7	51.0	57.0	36.5	47.7	39.1
Financial Guaranty*	61.0	21.0	27.9	38.1	21.1	45.9	24.0	0.4	16.8	14.6	27.1
Accident and Health	(16.1)	(1.0)	(4.8)	(8.6)	(4.4)	(8.3)	13.0	(1.0)	10.9	12.7	(0.8)
Warranty	12.3	13.4	24.3	20.6	43.4	47.2	35.0	25.3	31.9	57.7	31.1
All Other*	20.4	32.6	29.1	27.4	22.7	28.6	24.6	42.0	21.9	39.7	28.9
Total All Lines	1.6	11.2	10.3	8.6	2.4	7.3	15.4	15.2	(4.8)	8.6	7.6

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
Tennessee
Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	7.6	6.9	6.8	4.6	1.3	5.2	8.7	9.4	11.4	9.1	7.1
Private Passenger Auto Physical	(2.9)	11.4	10.7	7.8	6.3	7.7	14.3	11.4	10.1	(2.1)	7.5
Private Passenger Auto Total	3.9	8.5	8.2	5.8	3.1	6.1	10.8	10.1	10.9	4.7	7.2
Commercial Auto Liability	7.9	6.6	8.4	6.7	2.6	5.3	7.7	4.0	7.3	11.9	6.8
Commercial Auto Physical	(8.7)	5.7	6.9	6.1	9.1	5.9	9.6	7.4	10.5	7.3	6.0
Commercial Auto Total	4.9	6.4	8.1	6.6	3.9	5.5	8.1	4.7	8.0	11.0	6.7
Homeowners Multiple Peril	(17.3)	15.7	13.4	18.7	6.8	11.8	22.3	19.7	(12.8)	8.2	8.6
Farmowners Multiple Peril	(0.1)	15.6	12.9	19.4	15.1	9.6	28.4	15.4	1.1	4.2	12.2
Commercial Multiple Peril	(2.1)	14.2	10.9	7.9	(12.6)	11.1	9.9	16.9	(31.9)	7.9	3.2
Fire	26.4	24.3	11.9	23.9	(47.5)	15.7	27.0	15.7	(12.9)	(20.1)	6.4
Allied Lines	(3.1)	28.0	18.2	0.1	8.0	(60.8)	38.9	54.4	(137.1)	14.4	(3.9)
Inland Marine	20.5	24.5	22.8	27.8	6.9	23.5	30.5	26.4	(4.2)	26.4	20.5
Medical Professional Liability	0.5	8.6	11.3	5.5	3.7	8.4	4.7	(1.6)	(0.8)	10.0	5.0
Other Liability*	16.5	9.8	9.9	0.7	9.4	11.9	10.6	14.7	8.3	7.7	9.9
Products Liability	23.0	8.1	(5.2)	29.0	(25.6)	3.2	(6.2)	25.7	17.1	14.2	8.3
Workers Compensation	8.3	8.1	8.1	10.1	11.2	11.9	19.7	16.1	10.8	10.5	11.5
Mortgage Guaranty	8.6	24.7	29.0	28.0	30.4	35.0	52.4	63.2	41.0	50.6	36.3
Financial Guaranty*	17.2	6.8	6.8	8.7	8.3	11.9	7.8	3.3	10.6	6.6	8.8
Accident and Health	(2.5)	3.1	1.4	(0.3)	1.2	0.1	8.9	2.9	7.8	9.0	3.2
Warranty	10.2	10.0	15.2	13.8	10.5	10.7	10.3	8.5	8.4	11.6	10.9
All Other*	21.2	30.1	26.8	25.8	21.8	26.5	25.2	41.0	21.6	34.8	27.5
Total All Lines	4.5	11.7	10.6	9.4	4.6	8.2	15.4	15.4	(0.8)	9.0	8.8

*See technical notes

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**2021 Profitability Report
Texas
Losses Incurred As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	64.6	65.5	67.8	73.5	75.8	67.7	63.2	65.8	58.6	72.9	67.5
Private Passenger Auto Physical	66.8	62.6	62.9	70.3	84.7	88.0	53.7	62.7	52.5	74.2	67.8
Private Passenger Auto Total	65.6	64.3	65.6	72.1	79.7	76.6	59.0	64.4	55.9	73.5	67.7
Commercial Auto Liability	68.0	66.6	67.3	72.4	77.3	79.4	76.2	83.9	80.1	86.3	75.7
Commercial Auto Physical	71.9	63.1	61.7	65.4	81.6	90.9	58.5	58.8	51.3	54.3	65.8
Commercial Auto Total	68.9	65.7	66.0	70.7	78.4	82.1	72.0	78.2	73.5	79.7	73.5
Homeowners Multiple Peril	54.4	44.7	46.2	53.3	87.0	80.3	44.6	66.4	55.8	104.2	63.7
Farmowners Multiple Peril	49.7	61.9	62.2	73.0	68.3	81.8	48.7	57.4	53.1	81.7	63.8
Commercial Multiple Peril	61.3	49.4	50.0	48.1	87.0	105.4	42.6	75.0	56.5	114.3	69.0
Fire	37.2	41.9	41.7	49.9	55.8	94.4	43.8	59.7	52.1	102.7	57.9
Allied Lines	85.8	72.7	53.1	71.1	100.5	451.8	63.0	105.4	76.6	101.0	118.1
Inland Marine	46.3	42.5	44.3	58.0	56.1	77.2	48.2	60.5	69.7	59.2	56.2
Medical Professional Liability	27.4	15.1	16.9	29.2	26.6	10.5	48.4	48.3	34.6	31.1	28.8
Other Liability*	60.8	51.4	50.8	52.6	56.0	56.1	63.0	60.7	65.3	62.5	57.9
Products Liability	35.2	46.8	15.2	36.4	20.5	25.4	48.3	50.2	37.9	45.7	36.2
Workers Compensation	47.7	47.6	46.2	44.2	39.9	35.8	47.0	37.0	41.0	36.6	42.3
Mortgage Guaranty	47.0	10.2	(1.0)	1.9	5.5	6.0	(3.5)	3.5	37.5	5.3	11.2
Financial Guaranty*	0.6	(2.7)	2.3	0.5	0.9	1.5	0.6	2.5	3.4	0.1	1.0
Accident and Health	68.7	67.8	75.7	77.1	83.3	72.6	72.6	68.5	68.4	65.4	72.0
Warranty	76.4	70.1	75.3	72.5	79.4	85.5	84.7	72.7	65.9	58.6	74.1
All Other*	24.9	37.3	28.6	32.6	35.6	47.9	30.8	37.3	48.8	48.8	37.3
Total All Lines	59.3	55.0	53.9	60.3	73.7	95.4	54.7	65.3	58.8	79.0	65.5

*See technical notes

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2021 Profitability Report
Texas
Underwriting Profit As a Percent of
Direct Premiums Earned

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	(2.6)	(3.5)	(4.8)	(11.0)	(12.4)	(2.2)	3.2	(0.7)	3.8	(7.7)	(3.8)
Private Passenger Auto Physical	(2.5)	1.9	2.9	(5.3)	(19.8)	(22.3)	16.6	6.6	14.6	(5.9)	(1.3)
Private Passenger Auto Total	(2.6)	(1.1)	(1.4)	(8.4)	(15.7)	(11.0)	9.1	2.5	8.6	(6.9)	(2.7)
Commercial Auto Liability	(11.0)	(8.3)	(10.0)	(16.2)	(21.3)	(21.9)	(16.3)	(26.5)	(23.3)	(28.1)	(18.3)
Commercial Auto Physical	(11.4)	(1.4)	(0.4)	(3.9)	(19.3)	(28.6)	8.4	7.4	14.8	14.2	(2.0)
Commercial Auto Total	(11.1)	(6.7)	(7.7)	(13.2)	(20.9)	(23.5)	(10.5)	(18.7)	(14.7)	(19.4)	(14.6)
Homeowners Multiple Peril	9.2	19.0	18.0	9.9	(27.2)	(18.7)	22.1	(3.2)	9.3	(44.0)	(0.6)
Farmowners Multiple Peril	15.3	1.5	2.9	(9.4)	(3.4)	(17.0)	18.1	8.9	14.3	(16.2)	1.5
Commercial Multiple Peril	(6.4)	5.9	7.2	8.3	(35.2)	(52.8)	14.8	(20.7)	0.5	(63.0)	(14.1)
Fire	32.9	25.7	26.5	17.8	11.2	(29.1)	25.1	8.3	17.8	(36.0)	10.0
Allied Lines	(8.4)	5.4	22.5	1.2	(31.3)	(401.9)	4.3	(36.6)	(3.8)	(29.0)	(47.8)
Inland Marine	20.1	23.9	22.0	7.3	11.8	(8.9)	19.8	6.9	(2.3)	6.5	10.7
Medical Professional Liability	33.7	45.1	38.1	19.8	28.1	48.4	(3.1)	(5.6)	17.4	19.5	24.1
Other Liability*	(5.5)	6.1	7.0	5.2	5.4	1.3	(5.4)	(0.4)	(7.1)	(0.8)	0.6
Products Liability	9.5	(9.4)	31.0	6.1	25.1	28.7	(8.9)	(3.7)	9.5	6.1	9.4
Workers Compensation	9.5	10.3	12.0	11.6	11.3	16.3	2.7	13.7	6.4	11.8	10.6
Mortgage Guaranty	29.9	66.0	75.3	73.6	68.2	67.9	80.5	72.8	39.2	70.5	64.4
Financial Guaranty*	44.0	39.5	43.1	38.8	25.8	11.5	9.6	(4.8)	6.3	6.8	22.1
Accident and Health	(7.6)	(6.2)	(8.6)	(8.6)	(13.4)	(0.6)	(1.6)	1.8	0.5	4.5	(4.0)
Warranty	8.9	13.4	14.1	12.5	3.7	0.4	2.9	(1.9)	2.1	21.6	7.8
All Other*	33.1	19.0	29.5	25.4	19.0	8.9	26.7	21.0	7.7	7.0	19.7
Total All Lines	3.2	7.7	9.3	2.0	(12.0)	(33.9)	10.0	(1.7)	4.2	(16.0)	(2.7)

*See technical notes

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2021 Profitability Report
Texas
Profit on Insurance Transactions
As a Percent of Direct Premiums
Earned

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	0.8	0.2	(0.5)	(4.8)	(5.8)	1.0	5.4	2.4	5.6	(3.3)	0.1
Private Passenger Auto Physical	(0.8)	2.2	3.3	(2.4)	(12.2)	(13.7)	14.2	6.2	12.2	(3.8)	0.5
Private Passenger Auto Total	0.1	1.1	1.2	(3.7)	(8.6)	(5.4)	9.3	4.1	8.6	(3.5)	0.3
Commercial Auto Liability	(2.5)	(0.5)	(2.5)	(6.5)	(9.5)	(9.1)	(7.7)	(15.5)	(13.4)	(16.9)	(8.4)
Commercial Auto Physical	(6.5)	0.3	0.7	(1.3)	(11.6)	(17.4)	8.2	6.8	12.6	12.4	0.4
Commercial Auto Total	(3.5)	(0.3)	(1.7)	(5.2)	(10.0)	(11.1)	(4.0)	(10.4)	(7.5)	(10.9)	(6.5)
Homeowners Multiple Peril	7.9	14.1	12.7	8.2	(16.2)	(10.4)	19.5	(0.5)	9.2	(32.7)	1.2
Farmowners Multiple Peril	11.9	2.8	3.7	(4.2)	(0.7)	(9.5)	16.1	8.9	12.9	(11.0)	3.1
Commercial Multiple Peril	(0.7)	7.0	7.6	8.3	(19.8)	(30.0)	16.2	(11.8)	3.9	(45.9)	(6.5)
Fire	22.5	17.8	17.9	16.0	8.2	(16.8)	22.8	9.1	16.0	(25.8)	8.8
Allied Lines	(3.6)	5.2	15.2	2.0	(19.1)	(254.5)	9.5	(24.9)	(0.3)	(20.2)	(29.1)
Inland Marine	13.9	16.2	14.6	5.3	8.3	(4.5)	17.3	7.1	(0.2)	7.0	8.5
Medical Professional Liability	31.6	38.7	32.0	20.7	24.4	38.9	6.8	4.1	22.7	23.9	24.4
Other Liability*	5.9	13.0	12.4	10.1	8.9	9.9	4.8	8.7	2.2	7.0	8.3
Products Liability	20.4	7.4	32.6	15.6	27.9	32.4	8.3	8.0	17.8	15.6	18.6
Workers Compensation	18.4	15.0	17.6	18.2	18.3	22.8	14.3	22.9	16.6	23.5	18.8
Mortgage Guaranty	35.7	59.2	53.4	42.8	37.5	36.7	55.3	54.1	25.4	44.9	44.5
Financial Guaranty*	63.6	19.8	34.3	28.4	24.3	50.8	25.9	(2.7)	22.8	19.1	28.6
Accident and Health	(11.8)	(2.6)	(6.0)	(6.8)	(10.8)	(5.0)	1.2	2.8	5.9	6.5	(2.7)
Warranty	13.4	15.8	16.6	14.1	8.1	6.8	9.2	5.0	7.6	22.8	12.0
All Other*	25.7	16.5	22.4	18.4	14.1	9.6	25.2	20.6	10.0	9.6	17.2
Total All Lines	5.7	8.3	9.0	4.3	(5.3)	(18.5)	11.7	2.3	6.6	(9.2)	1.5

*See technical notes

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**2021 Profitability Report
Texas
Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	4.1	3.6	2.6	(1.5)	(2.6)	4.0	8.7	5.5	7.9	(0.1)	3.2
Private Passenger Auto Physical	2.3	6.2	7.1	0.0	(12.4)	(13.5)	22.7	11.6	18.4	(1.9)	4.1
Private Passenger Auto Total	3.4	4.6	4.4	(0.9)	(6.3)	(2.5)	13.8	7.7	11.7	(0.7)	3.5
Commercial Auto Liability	1.5	3.0	1.5	(1.1)	(3.1)	(2.4)	(2.3)	(7.4)	(5.2)	(7.2)	(2.3)
Commercial Auto Physical	(4.2)	3.6	3.9	1.7	(9.4)	(14.7)	12.4	10.8	16.2	15.5	3.6
Commercial Auto Total	0.6	3.1	1.9	(0.7)	(4.1)	(4.3)	(0.0)	(4.6)	(2.2)	(4.2)	(1.5)
Homeowners Multiple Peril	11.4	17.3	15.4	10.8	(12.4)	(6.4)	23.2	2.6	11.6	(27.2)	4.6
Farmowners Multiple Peril	15.6	6.2	6.7	(0.9)	2.1	(5.6)	19.6	12.2	15.3	(7.5)	6.4
Commercial Multiple Peril	2.7	8.7	8.8	9.3	(11.1)	(15.7)	14.5	(5.4)	5.5	(27.7)	(1.0)
Fire	28.4	21.6	20.6	18.3	10.4	(10.8)	24.1	11.7	17.1	(18.2)	12.3
Allied Lines	(0.7)	8.9	18.7	5.2	(15.6)	(165.9)	9.8	(18.9)	2.6	(15.0)	(17.1)
Inland Marine	20.0	22.0	19.3	8.9	11.9	(1.6)	22.9	11.2	2.6	9.2	12.6
Medical Professional Liability	18.6	21.1	17.5	11.9	13.6	21.0	6.8	5.3	14.0	12.8	14.3
Other Liability*	6.0	9.2	8.7	7.6	6.7	7.2	5.3	7.3	3.8	6.0	6.8
Products Liability	10.6	6.0	14.3	8.6	12.3	14.6	6.4	6.5	9.5	8.4	9.7
Workers Compensation	10.6	9.4	10.1	10.1	9.2	10.6	8.5	11.7	8.2	10.3	9.9
Mortgage Guaranty	29.9	49.2	47.3	43.4	40.2	39.6	71.1	73.4	32.0	49.0	47.5
Financial Guaranty*	15.1	7.6	9.8	9.4	8.1	12.0	6.3	2.7	5.5	4.6	8.1
Accident and Health	(4.0)	1.9	0.2	(0.3)	(2.5)	0.4	3.7	4.7	5.8	6.2	1.6
Warranty	9.2	10.5	10.2	9.0	6.7	6.3	7.6	5.8	6.5	14.1	8.6
All Other*	20.7	14.0	17.3	15.7	12.9	9.8	23.7	19.9	10.6	9.6	15.4
Total All Lines	8.0	9.9	10.1	6.4	(1.2)	(10.4)	12.7	5.1	7.8	(4.0)	4.4

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
Utah
Losses Incurred As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	62.5	67.1	66.3	71.3	73.6	68.9	69.6	68.1	60.1	65.1	67.3
Private Passenger Auto Physical	57.2	63.3	60.1	64.4	68.9	64.3	60.4	62.5	56.5	65.4	62.3
Private Passenger Auto Total	60.5	65.7	64.0	68.7	71.8	67.2	66.2	66.0	58.7	65.2	65.4
Commercial Auto Liability	48.9	63.2	53.3	59.3	63.0	66.8	58.0	73.5	70.7	64.2	62.1
Commercial Auto Physical	59.9	61.8	54.1	55.6	59.4	68.4	63.9	52.2	51.1	47.3	57.4
Commercial Auto Total	51.8	62.8	53.5	58.3	62.1	67.3	59.6	67.8	65.5	59.8	60.8
Homeowners Multiple Peril	50.8	48.2	42.3	43.5	61.7	55.3	59.7	66.1	87.0	63.2	57.8
Farmowners Multiple Peril	39.9	51.2	40.2	64.2	57.4	66.7	61.5	51.8	128.9	54.5	61.6
Commercial Multiple Peril	51.8	45.4	42.8	33.0	54.9	57.5	47.0	33.4	54.2	54.2	47.4
Fire	11.7	17.5	19.5	18.5	14.5	21.4	30.2	41.0	68.6	58.5	30.1
Allied Lines	54.5	50.0	32.5	40.9	42.8	56.2	73.0	53.1	190.8	27.3	62.1
Inland Marine	34.8	46.1	41.2	54.9	21.9	32.9	34.7	43.6	52.0	43.9	40.6
Medical Professional Liability	16.6	24.8	25.1	17.1	36.1	43.6	54.8	54.0	74.8	60.5	40.7
Other Liability*	53.2	57.7	33.2	65.2	59.0	34.1	42.0	63.0	60.3	52.3	52.0
Products Liability	36.0	61.3	59.4	21.8	13.3	9.0	37.7	33.3	35.3	14.9	32.2
Workers Compensation	71.3	55.9	51.2	54.4	54.3	41.1	48.3	47.2	56.7	43.9	52.4
Mortgage Guaranty	105.5	39.6	18.9	6.5	4.6	1.9	(1.0)	(0.1)	18.1	0.5	19.4
Financial Guaranty*	(0.0)	0.0	0.0	0.0	0.0	0.0	0.0	(0.0)	NR	0.0	(0.0)
Accident and Health	62.1	62.9	62.5	58.6	64.9	58.9	66.7	75.9	62.8	57.5	63.3
Warranty	52.6	71.6	62.6	59.2	66.9	67.8	71.7	79.2	83.1	90.9	70.6
All Other*	20.1	34.9	22.2	13.9	28.6	19.2	17.5	20.2	52.0	17.0	24.6
Total All Lines	54.6	55.7	49.6	54.1	58.5	53.8	55.1	57.7	63.6	55.8	55.8

*See technical notes

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**2021 Profitability Report
Utah
Underwriting Profit As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	(0.3)	(5.3)	(3.6)	(9.3)	(10.8)	(4.3)	(5.1)	(3.6)	1.8	(0.2)	(4.1)
Private Passenger Auto Physical	8.0	0.5	5.0	(0.1)	(3.7)	2.6	6.8	4.7	7.5	0.4	3.2
Private Passenger Auto Total	2.8	(3.2)	(0.4)	(5.9)	(8.2)	(1.7)	(0.7)	(0.5)	3.9	0.1	(1.4)
Commercial Auto Liability	11.6	(4.7)	5.4	(0.6)	(3.9)	(5.5)	3.8	(12.8)	(9.6)	(1.3)	(1.8)
Commercial Auto Physical	2.2	(1.1)	9.6	5.4	4.8	(5.3)	(0.5)	13.2	14.4	20.5	6.3
Commercial Auto Total	9.1	(3.7)	6.5	1.1	(1.6)	(5.5)	2.7	(5.8)	(3.2)	4.4	0.4
Homeowners Multiple Peril	14.0	14.8	22.9	20.9	0.5	9.1	4.3	(3.1)	(25.0)	1.2	6.0
Farmowners Multiple Peril	27.4	12.2	25.6	(1.9)	7.4	(5.3)	1.0	12.3	(104.6)	10.1	(1.6)
Commercial Multiple Peril	5.8	5.9	14.4	23.0	(3.3)	(1.7)	3.1	26.6	2.6	1.9	7.8
Fire	62.0	56.0	55.7	55.7	58.8	52.6	42.8	31.6	3.0	14.1	43.2
Allied Lines	26.4	31.0	45.2	31.3	34.6	20.4	(2.5)	22.2	(121.6)	52.4	14.0
Inland Marine	35.2	21.2	26.2	11.9	51.6	36.3	33.2	23.8	14.1	16.1	27.0
Medical Professional Liability	38.2	24.6	29.9	42.6	10.2	1.0	(19.1)	(22.9)	(44.8)	(14.4)	4.5
Other Liability*	3.0	(4.9)	29.5	(8.0)	(2.5)	27.8	19.9	(4.2)	2.2	9.2	7.2
Products Liability	(0.7)	(28.0)	(59.5)	31.3	43.6	36.9	9.8	14.3	26.5	46.3	12.1
Workers Compensation	(8.5)	7.0	10.6	8.8	5.0	21.8	11.6	12.0	(2.0)	12.5	7.9
Mortgage Guaranty	(30.5)	35.4	54.7	68.9	69.3	72.2	77.6	76.7	59.0	75.6	55.9
Financial Guaranty*	44.4	36.0	37.0	38.2	26.9	18.5	16.5	(5.1)	NR	6.4	24.3
Accident and Health	(0.3)	(3.9)	2.8	7.8	3.5	9.7	3.0	(8.0)	6.0	(73.5)	(5.3)
Warranty	31.4	14.1	26.7	28.8	20.5	21.1	17.5	(7.2)	(12.9)	(12.2)	12.8
All Other*	42.6	22.4	38.6	46.6	31.8	40.6	37.6	41.2	8.5	45.7	35.6
Total All Lines	8.1	5.2	13.4	8.4	3.7	10.3	8.0	5.7	(1.7)	7.0	6.8

*See technical notes

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**2021 Profitability Report
Utah
Profit on Insurance Transactions
As a Percent of Direct Premiums
Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	3.1	(0.2)	1.0	(3.0)	(4.2)	0.2	(0.6)	0.5	4.3	2.9	0.4
Private Passenger Auto Physical	6.1	1.4	4.7	1.0	(1.6)	2.5	6.4	4.8	6.7	1.3	3.3
Private Passenger Auto Total	4.2	0.4	2.4	(1.5)	(3.2)	1.1	2.0	2.1	5.2	2.3	1.5
Commercial Auto Liability	12.4	2.5	8.0	3.8	1.6	1.4	8.0	(4.7)	(2.6)	4.1	3.5
Commercial Auto Physical	2.3	0.3	7.3	4.7	4.1	(2.4)	1.0	11.3	12.2	17.3	5.8
Commercial Auto Total	9.7	1.9	7.8	4.1	2.3	0.4	6.1	(0.4)	1.3	7.6	4.1
Homeowners Multiple Peril	11.3	11.5	16.1	15.3	1.8	7.7	5.5	(0.2)	(17.8)	3.1	5.4
Farmowners Multiple Peril	20.0	10.1	18.8	0.9	6.7	(1.5)	2.8	11.9	(80.4)	10.8	0.0
Commercial Multiple Peril	8.2	7.9	13.1	18.5	1.3	3.0	6.7	25.6	5.5	5.2	9.5
Fire	41.5	37.2	36.2	39.9	38.4	35.2	35.7	26.9	4.4	13.8	30.9
Allied Lines	19.2	22.1	29.9	21.2	23.5	17.4	1.3	20.3	(92.4)	46.0	10.9
Inland Marine	23.6	14.2	17.0	7.9	34.0	24.3	27.1	19.9	12.3	14.1	19.4
Medical Professional Liability	35.4	26.0	27.9	34.6	12.2	8.5	(4.4)	(8.0)	(24.0)	0.1	10.8
Other Liability*	10.2	5.4	26.6	1.0	3.3	26.2	23.2	4.5	8.4	13.7	12.3
Products Liability	10.3	(7.6)	(27.6)	30.8	37.3	35.2	20.4	19.9	28.6	43.6	19.1
Workers Compensation	8.1	14.8	17.9	17.0	13.3	25.1	20.6	20.9	9.2	22.4	16.9
Mortgage Guaranty	0.2	41.8	41.7	41.0	39.2	40.9	54.5	58.3	41.3	48.9	40.8
Financial Guaranty*	65.8	23.5	32.0	26.4	25.4	54.6	34.2	(6.0)	NR	25.8	31.3
Accident and Health	(8.6)	(3.4)	(1.1)	1.1	(2.7)	(0.8)	2.2	(7.6)	7.3	(58.8)	(7.2)
Warranty	27.4	18.5	25.8	25.8	20.5	21.4	21.3	2.1	(3.4)	(2.6)	15.7
All Other*	30.1	16.4	26.2	30.6	21.5	29.4	33.0	35.6	9.9	39.5	27.2
Total All Lines	9.8	7.6	12.6	9.0	5.3	10.3	10.2	8.4	2.1	9.3	8.5

*See technical notes

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**2021 Profitability Report
Utah
Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	6.2	3.2	4.0	0.5	(0.7)	3.2	2.4	3.6	6.5	5.2	3.4
Private Passenger Auto Physical	11.7	5.1	8.7	4.3	0.9	6.0	11.7	9.5	11.0	4.4	7.3
Private Passenger Auto Total	7.8	3.8	5.4	1.6	(0.3)	4.0	5.2	5.3	7.8	5.0	4.6
Commercial Auto Liability	11.8	4.9	8.1	5.5	3.9	3.9	8.7	(0.1)	1.2	5.3	5.3
Commercial Auto Physical	6.0	3.7	10.7	8.1	7.1	0.6	4.2	16.0	15.6	20.8	9.3
Commercial Auto Total	10.8	4.7	8.5	6.0	4.5	3.3	7.9	2.8	3.7	7.9	6.0
Homeowners Multiple Peril	14.4	14.4	18.2	17.6	4.5	10.0	8.6	2.9	(13.5)	5.6	8.3
Farmowners Multiple Peril	23.5	12.9	20.3	3.9	8.8	1.8	5.8	14.8	(63.0)	11.3	4.0
Commercial Multiple Peril	9.1	8.8	12.0	15.9	3.7	4.9	7.9	21.6	6.6	6.3	9.7
Fire	49.7	44.8	45.2	49.1	44.3	38.6	42.6	31.0	6.6	13.7	36.6
Allied Lines	23.6	25.5	34.3	26.1	27.1	19.4	4.3	24.3	(66.9)	33.4	15.1
Inland Marine	32.3	20.8	23.7	12.8	44.1	31.9	40.7	29.0	16.7	17.6	27.0
Medical Professional Liability	19.9	15.0	14.9	19.4	8.6	6.9	0.8	(0.6)	(7.1)	2.8	8.1
Other Liability*	8.3	5.9	15.4	3.5	4.3	14.8	15.6	5.5	7.1	9.8	9.0
Products Liability	7.8	0.2	(7.2)	15.0	18.0	17.9	13.1	13.0	15.9	24.0	11.7
Workers Compensation	6.3	8.8	9.8	9.5	7.9	12.2	11.5	11.4	6.0	10.9	9.4
Mortgage Guaranty	3.4	27.6	29.3	32.5	32.5	31.9	49.3	59.3	45.1	50.6	36.1
Financial Guaranty*	13.4	6.3	8.2	10.3	7.6	12.9	6.2	1.3	NR	4.3	7.8
Accident and Health	(3.7)	0.8	2.4	4.0	0.7	2.5	5.0	(3.4)	8.9	(30.3)	(1.3)
Warranty	15.9	10.3	13.2	13.0	11.4	12.2	13.1	4.1	1.5	1.9	9.7
All Other*	27.6	17.5	24.9	29.2	20.6	26.2	33.3	36.3	11.4	33.9	26.1
Total All Lines	10.6	8.8	11.9	9.5	6.6	10.3	11.3	9.8	4.4	9.4	9.3

*See technical notes

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**2021 Profitability Report
Vermont
Losses Incurred As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	55.2	61.1	61.8	61.2	59.7	59.1	55.1	57.2	42.8	51.6	56.5
Private Passenger Auto Physical	54.4	57.9	80.5	55.2	53.6	54.0	56.4	55.2	45.7	58.2	57.1
Private Passenger Auto Total	54.8	59.6	70.8	58.3	56.6	56.5	55.8	56.1	44.3	55.2	56.8
Commercial Auto Liability	58.1	43.0	60.8	50.6	39.8	53.8	61.2	52.5	46.0	33.8	50.0
Commercial Auto Physical	51.1	53.4	88.0	47.4	44.2	50.6	50.6	48.2	37.5	43.0	51.4
Commercial Auto Total	56.1	46.1	69.0	49.6	41.3	52.6	57.3	50.9	42.9	37.2	50.3
Homeowners Multiple Peril	42.5	45.1	67.9	45.0	39.4	46.5	42.1	46.9	32.0	40.8	44.8
Farmowners Multiple Peril	35.7	45.1	47.8	77.0	43.6	63.2	48.7	49.1	49.6	40.2	50.0
Commercial Multiple Peril	48.3	27.1	43.6	36.3	29.5	34.1	40.7	41.7	29.0	26.4	35.7
Fire	41.0	38.7	36.0	34.7	7.8	36.5	83.2	56.4	42.7	42.3	41.9
Allied Lines	71.4	102.8	36.5	7.1	25.3	39.0	35.0	28.9	49.2	17.6	41.3
Inland Marine	5.7	40.8	38.7	52.6	0.2	34.7	37.3	42.7	52.5	31.0	33.6
Medical Professional Liability	26.6	24.6	31.4	(23.3)	39.6	60.5	33.2	117.2	79.8	37.6	42.7
Other Liability*	31.4	37.1	5.2	58.0	60.5	12.5	72.1	45.0	84.9	44.4	45.1
Products Liability	(2.5)	40.6	14.3	132.6	(11.5)	35.3	(9.4)	59.4	23.6	35.5	31.8
Workers Compensation	59.1	51.2	63.1	60.7	55.2	51.0	42.6	56.9	47.0	72.2	55.9
Mortgage Guaranty	72.7	90.3	111.7	30.8	16.0	12.9	10.5	6.5	28.6	(2.4)	37.8
Financial Guaranty*	(0.0)	0.0	0.0	0.0	0.0	0.0	NR	(0.0)	0.0	0.0	(0.0)
Accident and Health	92.9	100.0	120.4	121.3	107.0	93.5	77.3	75.5	99.5	99.9	98.7
Warranty	70.7	80.1	65.4	69.4	72.4	61.3	64.7	44.7	33.6	27.9	59.0
All Other*	4.1	8.5	0.9	6.2	3.2	1.5	3.0	0.3	15.5	(31.6)	1.2
Total All Lines	41.4	41.8	47.9	44.3	39.5	39.7	43.7	44.6	41.7	45.1	43.0

*See technical notes

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**2021 Profitability Report
Vermont
Underwriting Profit As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	9.1	2.1	2.4	3.4	5.8	7.9	13.0	9.7	23.4	16.7	9.3
Private Passenger Auto Physical	11.0	6.3	(17.5)	11.0	14.4	14.5	11.9	13.5	21.0	10.5	9.7
Private Passenger Auto Total	10.0	4.1	(7.2)	7.2	10.1	11.3	12.4	11.7	22.1	13.3	9.5
Commercial Auto Liability	1.1	17.7	(2.6)	8.6	26.1	9.5	(1.6)	9.2	20.2	34.3	12.3
Commercial Auto Physical	9.3	6.0	(33.9)	14.4	20.8	13.1	13.6	16.1	28.7	23.4	11.1
Commercial Auto Total	3.4	14.2	(12.0)	10.5	24.3	10.8	3.9	11.8	23.2	30.3	12.0
Homeowners Multiple Peril	20.5	15.7	(9.1)	16.7	24.4	16.6	22.7	15.4	32.8	23.3	17.9
Farmowners Multiple Peril	27.9	16.5	14.5	(17.3)	18.8	(1.7)	11.5	11.8	12.3	22.0	11.6
Commercial Multiple Peril	14.0	34.9	19.1	20.8	28.5	24.7	14.7	11.6	30.1	34.2	23.3
Fire	27.3	28.0	32.4	32.8	61.0	32.7	(23.7)	14.0	35.2	28.3	26.8
Allied Lines	6.3	(27.0)	40.9	71.6	48.5	35.4	31.0	43.9	27.6	60.6	33.9
Inland Marine	62.8	23.2	22.3	13.3	72.0	33.9	29.4	22.9	15.8	35.2	33.1
Medical Professional Liability	40.6	40.3	20.0	86.7	3.2	(17.0)	9.4	(94.5)	(43.9)	10.9	5.6
Other Liability*	30.8	25.8	64.1	(7.0)	(24.7)	54.0	(17.7)	14.5	(31.2)	18.4	12.7
Products Liability	22.6	17.5	32.6	(111.0)	54.7	31.6	79.1	(21.0)	19.4	32.5	15.8
Workers Compensation	6.9	17.8	1.5	4.4	9.1	13.3	22.4	5.9	17.6	(11.7)	8.7
Mortgage Guaranty	3.9	(17.1)	(41.8)	42.7	57.5	60.3	64.2	69.3	48.0	79.0	36.6
Financial Guaranty*	45.8	39.4	38.2	37.9	27.3	18.0	NR	0.8	15.6	9.1	25.8
Accident and Health	(32.0)	(46.7)	(52.1)	(53.2)	(36.2)	(17.9)	(2.9)	(1.5)	(27.4)	(23.9)	(29.4)
Warranty	15.1	5.7	24.2	17.8	14.4	27.5	21.9	31.2	44.2	47.6	25.0
All Other*	77.8	71.9	80.7	74.3	77.1	79.0	76.2	80.3	63.5	108.2	78.9
Total All Lines	25.4	24.5	18.0	20.4	25.0	27.4	22.1	20.8	24.3	20.4	22.8

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
Vermont
Profit on Insurance Transactions
As a Percent of Direct Premiums
Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	9.7	5.0	5.2	5.4	6.7	8.3	13.9	11.2	21.5	16.1	10.3
Private Passenger Auto Physical	8.1	5.1	(9.9)	8.2	10.0	10.3	10.5	11.7	17.4	9.2	8.1
Private Passenger Auto Total	8.9	5.1	(2.1)	6.8	8.4	9.3	12.1	11.5	19.3	12.4	9.2
Commercial Auto Liability	5.0	16.6	2.5	10.0	20.9	10.7	3.6	12.8	20.3	31.6	13.4
Commercial Auto Physical	6.8	4.7	(21.3)	10.4	14.4	9.5	12.1	13.6	23.3	19.3	9.3
Commercial Auto Total	5.5	13.1	(4.6)	10.1	18.7	10.3	6.7	13.1	21.4	27.1	12.1
Homeowners Multiple Peril	15.3	12.1	(4.6)	12.6	17.2	12.5	20.0	14.3	27.7	20.4	14.8
Farmowners Multiple Peril	19.9	12.6	11.1	(9.4)	13.7	0.3	10.7	11.0	11.4	19.1	10.0
Commercial Multiple Peril	14.0	26.3	14.8	15.8	21.0	18.8	14.6	12.7	26.5	29.8	19.4
Fire	18.9	19.2	21.7	25.9	40.3	22.6	(15.4)	13.6	29.3	23.9	20.0
Allied Lines	10.4	(13.8)	29.5	48.6	32.4	26.8	27.3	37.1	23.7	49.8	27.2
Inland Marine	44.0	15.3	14.2	8.7	47.0	22.6	24.0	19.2	13.7	29.1	23.8
Medical Professional Liability	37.1	36.6	23.4	65.0	8.1	(2.9)	18.4	(64.0)	(22.3)	20.8	12.0
Other Liability*	29.5	25.6	49.2	1.2	(10.7)	43.6	(6.3)	19.5	(16.6)	22.4	15.8
Products Liability	25.3	21.8	32.8	(62.3)	45.1	33.7	77.7	(5.5)	26.0	36.1	23.1
Workers Compensation	13.9	16.5	8.6	10.6	12.7	16.3	25.4	12.0	20.7	0.7	13.7
Mortgage Guaranty	19.6	11.7	(20.2)	24.7	31.8	32.4	42.8	51.6	32.5	51.5	27.8
Financial Guaranty*	57.8	18.2	31.4	25.9	21.4	50.0	NR	104.7	45.5	12.4	40.8
Accident and Health	(19.3)	(22.7)	(22.5)	(21.2)	(19.6)	(11.3)	2.2	3.5	(14.0)	(14.2)	(13.9)
Warranty	15.4	9.6	22.6	19.4	19.8	30.0	31.9	36.6	44.2	45.4	27.5
All Other*	51.2	47.3	52.3	47.4	49.5	52.4	61.7	64.9	51.9	92.0	57.1
Total All Lines	20.8	19.3	14.9	16.1	18.7	21.1	20.9	19.9	22.4	19.9	19.4

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
Vermont
Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	11.8	7.6	7.4	7.6	8.4	9.8	15.8	13.1	20.7	16.3	11.8
Private Passenger Auto Physical	14.1	9.7	(8.6)	13.1	15.2	15.3	17.2	18.5	24.1	13.9	13.2
Private Passenger Auto Total	12.7	8.4	1.1	9.8	11.2	12.0	16.4	15.5	22.2	15.2	12.4
Commercial Auto Liability	6.9	14.2	4.7	9.3	16.4	9.8	5.6	11.8	16.1	23.2	11.8
Commercial Auto Physical	11.2	8.6	(19.5)	14.2	18.3	12.8	17.1	18.5	28.2	23.6	13.3
Commercial Auto Total	7.7	13.1	(0.2)	10.4	16.9	10.6	8.6	13.5	19.2	23.3	12.3
Homeowners Multiple Peril	18.6	14.9	(1.0)	14.9	19.0	14.4	23.4	17.4	28.8	21.6	17.2
Farmowners Multiple Peril	24.1	15.7	13.9	(5.7)	15.6	3.4	14.3	14.5	13.7	20.6	13.0
Commercial Multiple Peril	13.2	23.4	15.5	16.3	18.7	17.1	15.4	13.4	22.8	25.4	18.1
Fire	23.4	22.9	23.9	27.0	41.0	23.8	(10.2)	16.6	31.6	27.1	22.7
Allied Lines	10.0	(7.4)	24.4	45.8	35.0	28.9	31.7	43.0	26.0	51.5	28.9
Inland Marine	39.8	22.4	20.7	14.1	61.4	30.8	37.4	29.2	18.7	34.6	30.9
Medical Professional Liability	19.9	18.9	11.5	28.7	6.4	1.9	11.9	(24.3)	(5.4)	9.4	7.9
Other Liability*	16.1	14.7	25.4	3.7	(1.8)	22.3	(0.4)	13.3	(4.8)	13.0	10.2
Products Liability	13.6	12.1	14.1	(20.2)	19.3	14.8	33.1	0.9	12.1	15.8	11.6
Workers Compensation	9.9	11.8	7.1	8.1	8.9	10.4	16.4	9.3	12.2	3.1	9.7
Mortgage Guaranty	17.6	8.7	(9.5)	21.0	28.8	32.8	53.5	67.5	39.6	57.7	31.8
Financial Guaranty*	25.2	7.8	8.8	10.5	19.6	36.1	NR	6.8	5.1	6.6	14.1
Accident and Health	(1.6)	(2.4)	(1.2)	(0.6)	(2.6)	(0.7)	3.9	4.4	(2.8)	(3.3)	(0.7)
Warranty	11.4	8.2	13.4	9.9	8.9	11.9	11.6	14.5	17.4	19.4	12.7
All Other*	69.9	61.4	66.4	61.6	65.4	71.3	96.0	98.6	71.5	46.1	70.8
Total All Lines	19.1	17.9	14.2	15.4	17.0	18.7	21.0	19.8	20.0	16.7	18.0

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
Virginia
Losses Incurred As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	65.4	61.6	64.4	68.2	70.3	69.2	64.6	67.1	53.8	60.9	64.5
Private Passenger Auto Physical	62.5	59.1	60.4	60.7	68.5	61.1	62.9	63.0	53.4	67.8	61.9
Private Passenger Auto Total	64.2	60.5	62.7	65.0	69.5	65.7	63.8	65.3	53.6	63.9	63.4
Commercial Auto Liability	65.1	54.7	57.5	58.3	65.3	64.1	61.2	64.0	57.5	57.9	60.6
Commercial Auto Physical	70.6	56.8	63.4	59.0	64.2	72.3	61.3	56.9	51.7	59.0	61.5
Commercial Auto Total	66.4	55.2	58.8	58.5	65.0	66.1	61.2	62.2	56.1	58.1	60.8
Homeowners Multiple Peril	55.1	34.4	37.0	43.4	59.4	59.2	77.0	53.8	52.4	49.7	52.1
Farmowners Multiple Peril	77.5	37.3	37.5	39.1	56.3	36.8	56.9	38.3	45.6	45.7	47.1
Commercial Multiple Peril	39.7	28.3	34.3	37.8	39.4	44.6	58.0	37.8	38.2	36.8	39.5
Fire	24.6	13.9	26.9	32.0	41.9	55.0	65.6	53.4	45.9	38.7	39.8
Allied Lines	23.4	25.6	30.0	31.6	74.6	48.2	71.1	30.5	50.9	33.7	42.0
Inland Marine	61.0	36.6	49.4	48.3	47.2	49.2	50.2	50.6	74.9	65.2	53.2
Medical Professional Liability	39.1	28.9	13.1	26.4	38.6	36.3	35.9	42.7	44.3	45.4	35.1
Other Liability*	53.8	49.8	49.1	46.7	52.4	45.2	42.9	47.5	55.4	54.2	49.7
Products Liability*	(116.9)	12.1	147.2	3.2	(35.4)	19.7	77.1	4.3	61.0	44.6	21.7
Workers Compensation	68.1	62.1	65.8	69.3	62.6	60.7	45.6	47.0	39.6	42.5	56.3
Mortgage Guaranty	216.0	95.4	64.2	63.1	45.1	15.0	3.6	7.6	30.3	2.8	54.3
Financial Guaranty*	(0.4)	(0.0)	53.0	3.8	1.7	(2.7)	0.0	22.5	3.2	5.0	8.6
Accident and Health	76.4	88.2	82.8	85.8	96.6	99.9	76.9	75.2	80.5	64.0	82.6
Warranty	60.5	61.9	54.5	53.7	52.7	57.0	62.0	61.4	55.7	56.0	57.5
All Other*	22.3	36.8	38.3	25.6	36.0	44.0	31.5	40.7	23.2	33.8	33.2
Total All Lines	57.7	49.2	52.1	53.8	60.3	58.1	59.7	55.0	51.2	53.7	55.1

*See technical notes

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**2021 Profitability Report
Virginia
Underwriting Profit As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	(2.0)	2.1	(0.3)	(4.4)	(5.1)	(2.8)	2.8	(1.1)	10.3	7.2	0.7
Private Passenger Auto Physical	3.7	6.8	6.8	6.4	(0.8)	8.7	6.5	6.2	13.1	1.6	5.9
Private Passenger Auto Total	0.4	4.1	2.7	0.2	(3.2)	2.2	4.4	2.0	11.6	4.7	2.9
Commercial Auto Liability	(5.8)	5.7	4.3	3.6	(3.7)	(1.8)	3.2	(0.8)	7.5	9.6	2.2
Commercial Auto Physical	(10.5)	3.7	(1.8)	3.0	(2.7)	(11.4)	2.7	8.0	11.4	5.0	0.7
Commercial Auto Total	(6.9)	5.2	2.9	3.4	(3.5)	(4.2)	3.1	1.4	8.5	8.4	1.8
Homeowners Multiple Peril	9.3	31.2	29.5	21.8	4.3	5.6	(13.5)	11.1	13.0	16.6	12.9
Farmowners Multiple Peril	(10.4)	32.1	33.3	31.2	12.3	33.3	10.7	31.2	23.3	23.5	22.1
Commercial Multiple Peril	19.0	30.6	25.1	21.4	18.0	14.9	(0.5)	20.5	22.0	24.5	19.6
Fire	46.2	57.2	43.4	37.2	26.2	12.4	2.9	16.0	25.6	34.3	30.1
Allied Lines	57.4	55.6	49.2	46.2	(1.2)	27.2	(2.2)	45.0	24.6	43.8	34.6
Inland Marine	6.1	32.1	18.3	19.5	21.9	19.6	15.7	15.5	(11.1)	(1.3)	13.6
Medical Professional Liability	12.9	28.3	39.5	23.6	0.1	15.6	10.4	10.5	3.8	(2.2)	14.2
Other Liability*	7.4	9.0	13.9	19.0	10.8	19.1	21.7	19.5	8.1	12.7	14.1
Products Liability*	181.1	50.4	(216.0)	58.5	103.9	33.6	(21.0)	61.9	(9.7)	5.6	24.8
Workers Compensation	(3.8)	2.6	(1.2)	(6.0)	0.1	1.8	19.7	17.2	25.7	23.4	7.9
Mortgage Guaranty	(142.1)	(22.3)	7.6	8.3	27.3	58.0	72.0	68.0	46.3	73.1	19.6
Financial Guaranty*	41.7	37.7	(14.0)	32.9	14.5	(5.9)	1.7	(41.8)	9.5	(9.5)	6.7
Accident and Health	(12.4)	(25.9)	(14.1)	(15.5)	(25.7)	(28.3)	(5.6)	(4.5)	(11.2)	6.5	(13.7)
Warranty	25.3	24.6	27.6	27.0	31.3	29.1	25.6	19.2	29.2	33.5	27.2
All Other*	37.8	21.8	21.4	33.1	19.9	13.7	27.3	18.0	38.2	25.6	25.7
Total All Lines	6.3	14.9	12.2	11.0	3.9	7.4	5.7	10.9	13.7	13.2	9.9

*See technical notes

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2021 Profitability Report
Virginia
Profit on Insurance Transactions
As a Percent of Direct Premiums
Earned

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	2.1	4.7	3.1	0.1	(0.5)	1.2	5.6	2.4	11.0	8.6	3.8
Private Passenger Auto Physical	3.2	5.3	5.7	5.0	0.1	6.4	6.1	5.9	11.1	2.2	5.1
Private Passenger Auto Total	2.6	5.0	4.2	2.3	(0.2)	3.4	5.8	3.9	11.0	5.7	4.4
Commercial Auto Liability	1.0	8.7	6.8	6.2	1.6	3.6	7.5	4.6	10.4	12.1	6.3
Commercial Auto Physical	(6.0)	3.4	(0.3)	3.1	(0.9)	(6.5)	3.5	7.2	9.8	5.0	1.8
Commercial Auto Total	(0.6)	7.5	5.2	5.5	1.0	1.1	6.5	5.3	10.3	10.4	5.2
Homeowners Multiple Peril	8.0	22.0	20.2	15.8	4.2	5.3	(8.6)	10.9	12.0	15.0	10.5
Farmowners Multiple Peril	(4.5)	22.9	23.4	22.2	9.6	23.3	10.2	26.6	19.9	20.3	17.4
Commercial Multiple Peril	15.5	22.8	18.8	16.4	14.1	12.6	2.9	19.9	20.1	22.3	16.5
Fire	31.1	38.2	28.8	28.4	17.7	9.7	4.8	15.0	22.0	29.2	22.5
Allied Lines	39.4	37.6	32.4	31.0	0.3	21.7	1.4	38.3	21.2	36.6	26.0
Inland Marine	4.5	21.1	11.7	12.7	14.4	13.3	13.4	13.6	(7.5)	0.5	9.8
Medical Professional Liability	17.0	26.6	32.0	21.3	4.9	17.6	18.1	16.5	12.1	7.1	17.3
Other Liability*	13.7	14.6	16.8	18.8	11.8	20.6	25.6	24.1	13.9	17.3	17.7
Products Liability*	136.2	45.8	(126.2)	54.1	80.4	36.0	(0.4)	61.6	2.4	16.3	30.6
Workers Compensation	8.3	9.2	8.5	5.5	8.5	10.2	24.7	22.4	28.1	29.1	15.4
Mortgage Guaranty	(70.1)	6.7	13.7	4.0	14.0	33.2	51.5	52.6	32.3	48.1	18.6
Financial Guaranty*	72.5	28.8	2.8	38.3	22.5	48.7	26.8	(8.5)	43.8	21.5	29.7
Accident and Health	(6.0)	(7.8)	(0.9)	(2.9)	(12.3)	(16.3)	5.9	4.7	3.7	13.0	(1.9)
Warranty	22.1	22.2	23.3	22.3	25.9	25.5	27.4	23.1	31.0	34.8	25.8
All Other*	27.5	16.9	15.6	22.7	14.2	12.4	25.6	18.4	34.1	24.1	21.2
Total All Lines	8.2	13.4	11.3	10.3	5.2	8.2	8.3	12.3	14.0	13.8	10.5

*See technical notes

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**2021 Profitability Report
Virginia
Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	5.2	7.5	5.8	3.2	2.4	4.0	8.4	5.4	12.3	10.2	6.4
Private Passenger Auto Physical	7.8	10.3	10.2	9.6	3.0	11.0	11.6	11.1	17.0	5.5	9.7
Private Passenger Auto Total	6.1	8.4	7.3	5.4	2.6	6.4	9.5	7.3	13.9	8.5	7.5
Commercial Auto Liability	4.0	9.1	7.5	7.1	3.9	5.3	8.3	6.3	9.5	10.5	7.1
Commercial Auto Physical	(3.6)	7.0	2.9	6.4	1.9	(3.6)	7.1	11.2	13.2	8.0	5.1
Commercial Auto Total	2.8	8.8	6.8	7.0	3.5	3.8	8.1	7.1	10.1	10.1	6.8
Homeowners Multiple Peril	11.5	25.0	22.7	18.5	6.8	7.9	(6.0)	14.1	14.4	16.9	13.2
Farmowners Multiple Peril	(1.3)	25.4	25.7	24.3	11.7	24.3	13.6	30.3	22.7	21.9	19.9
Commercial Multiple Peril	15.9	21.3	17.8	16.0	13.7	12.4	5.4	19.1	18.2	19.5	15.9
Fire	37.4	43.0	31.7	30.9	19.6	11.5	7.7	17.7	22.8	28.8	25.1
Allied Lines	45.4	44.4	37.2	36.3	3.1	23.9	4.5	43.5	24.8	39.8	30.3
Inland Marine	9.2	30.7	18.2	19.4	21.4	19.5	21.5	20.6	(5.7)	3.3	15.8
Medical Professional Liability	12.2	16.5	18.4	13.6	5.3	11.1	12.5	11.8	8.7	5.6	11.6
Other Liability*	9.8	10.1	10.7	11.6	8.3	12.3	16.0	14.9	9.4	11.0	11.4
Products Liability*	43.6	20.3	(36.5)	18.4	28.1	15.5	2.8	26.4	3.7	8.3	13.1
Workers Compensation	6.9	7.3	6.6	5.4	6.4	7.2	14.7	13.5	14.6	14.7	9.7
Mortgage Guaranty	(28.0)	6.6	9.8	5.3	10.9	22.5	39.5	45.0	30.2	40.9	18.2
Financial Guaranty*	10.2	6.2	3.5	6.3	5.4	6.8	5.0	3.0	5.0	3.8	5.5
Accident and Health	1.8	1.4	2.9	2.4	(0.3)	(1.3)	4.5	4.4	3.7	6.6	2.6
Warranty	15.1	14.5	15.3	13.8	15.7	15.3	16.6	13.8	15.5	16.3	15.2
All Other*	25.2	16.3	15.1	19.8	13.5	12.0	23.3	17.4	28.5	20.4	19.1
Total All Lines	9.7	13.5	11.5	10.8	6.7	9.0	9.8	13.0	13.4	13.0	11.0

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
Washington
Losses Incurred As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	65.1	66.3	67.5	72.5	73.8	69.3	65.9	64.5	53.4	61.5	66.0
Private Passenger Auto Physical	56.4	56.8	59.6	62.3	64.5	62.8	58.5	60.3	49.7	69.6	60.1
Private Passenger Auto Total	62.2	63.2	64.9	69.1	70.7	67.1	63.4	63.0	52.1	64.4	64.0
Commercial Auto Liability	61.7	55.9	57.7	66.1	62.9	76.2	64.2	68.1	59.9	61.0	63.4
Commercial Auto Physical	53.2	57.8	62.5	58.4	59.7	63.7	57.1	51.0	44.1	49.1	55.7
Commercial Auto Total	59.9	56.3	58.7	64.4	62.1	73.1	62.4	64.0	56.1	58.2	61.5
Homeowners Multiple Peril	49.8	44.7	56.3	63.0	50.4	55.8	53.2	56.8	55.4	63.6	54.9
Farmowners Multiple Peril	41.5	57.9	68.2	61.7	46.7	56.9	43.7	61.3	91.0	56.8	58.6
Commercial Multiple Peril	41.5	42.1	40.6	55.9	54.6	54.4	53.7	55.9	59.6	60.8	51.9
Fire	38.5	16.2	37.7	79.1	39.5	43.9	67.0	46.6	48.4	70.1	48.7
Allied Lines	38.9	49.6	74.9	98.5	50.5	81.0	39.9	68.8	82.5	163.4	74.8
Inland Marine	42.3	36.4	42.5	39.1	45.6	44.6	36.3	42.8	42.9	38.2	41.1
Medical Professional Liability	36.1	46.4	68.8	43.4	48.5	69.7	52.7	78.8	67.3	51.2	56.3
Other Liability*	57.1	46.2	52.3	56.2	60.4	54.2	65.7	62.4	64.0	63.0	58.2
Products Liability	14.2	75.1	62.8	38.0	69.6	27.8	59.4	50.4	56.3	54.4	50.8
Workers Compensation*	11.6	71.3	27.1	6.4	36.8	44.0	(2.3)	(70.8)	(0.6)	44.9	16.9
Mortgage Guaranty	205.9	88.5	40.6	26.0	5.5	0.0	(3.9)	0.9	24.2	3.3	39.1
Financial Guaranty*	(0.0)	14.4	(0.0)	(0.0)	(0.0)	0.0	8.2	(18.7)	0.0	0.0	0.4
Accident and Health	84.4	81.8	90.7	104.3	113.9	110.6	113.1	76.3	104.6	92.8	97.3
Warranty	57.3	54.9	47.5	48.5	47.3	50.3	56.1	56.8	54.5	48.3	52.2
All Other*	31.3	25.6	24.2	20.2	23.2	29.5	22.2	30.6	35.0	22.3	26.4
Total All Lines	54.8	52.1	56.4	61.4	58.8	59.6	56.0	57.9	54.3	62.1	57.3

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
Washington
Underwriting Profit As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	(3.5)	(5.2)	(5.3)	(11.0)	(11.1)	(5.1)	(0.7)	1.0	10.2	5.5	(2.5)
Private Passenger Auto Physical	10.5	9.1	6.9	4.1	2.7	6.0	11.3	8.6	17.4	(1.0)	7.6
Private Passenger Auto Total	1.1	(0.5)	(1.3)	(6.0)	(6.4)	(1.4)	3.4	3.6	12.8	3.1	0.8
Commercial Auto Liability	(3.8)	3.1	0.8	(5.4)	(3.9)	(18.3)	(3.6)	(6.4)	3.6	4.1	(3.0)
Commercial Auto Physical	8.8	0.9	(0.9)	2.0	2.3	(1.3)	6.7	14.1	20.9	18.4	7.2
Commercial Auto Total	(1.0)	2.6	0.4	(3.7)	(2.4)	(14.2)	(1.1)	(1.5)	7.7	7.4	(0.6)
Homeowners Multiple Peril	15.4	20.2	7.4	(0.2)	15.1	9.7	13.8	8.8	10.6	2.4	10.3
Farmowners Multiple Peril	21.9	1.7	(7.6)	(1.0)	15.9	3.3	19.2	1.6	(32.7)	4.3	2.7
Commercial Multiple Peril	16.7	12.9	18.3	(1.4)	(0.0)	3.3	(0.0)	(1.4)	(6.7)	(2.3)	3.9
Fire	33.3	55.0	33.9	(11.8)	29.3	25.5	1.8	24.1	22.0	1.5	21.4
Allied Lines	45.0	30.9	3.5	(24.0)	26.0	(5.5)	32.8	5.8	(7.5)	(90.4)	1.7
Inland Marine	28.4	33.7	26.4	30.2	24.9	26.5	22.6	16.1	19.8	23.1	25.2
Medical Professional Liability	15.2	6.1	(23.1)	3.5	2.3	(27.4)	(2.8)	(40.8)	(18.3)	1.4	(8.4)
Other Liability*	(2.8)	11.7	4.0	(0.4)	(2.1)	0.2	(10.7)	(7.2)	(5.1)	(1.7)	(1.4)
Products Liability	18.1	(64.4)	(89.6)	(12.2)	(19.2)	2.2	(29.7)	(4.1)	(15.9)	(16.7)	(23.2)
Workers Compensation*	61.4	(5.0)	41.0	58.4	20.3	13.5	69.7	163.1	71.2	20.9	51.4
Mortgage Guaranty	(132.9)	(14.9)	32.1	48.0	68.4	74.4	81.0	75.8	52.9	72.6	35.7
Financial Guaranty*	45.4	23.9	36.8	38.2	20.8	16.1	3.1	26.5	12.9	6.2	23.0
Accident and Health	(19.8)	(20.0)	(23.3)	(31.7)	(41.2)	(37.7)	(55.7)	(15.5)	(31.9)	(17.7)	(29.4)
Warranty	26.0	33.1	42.0	39.3	40.3	36.6	34.8	23.0	26.4	41.5	34.3
All Other*	30.2	37.2	38.4	42.2	39.5	31.1	40.9	32.7	29.0	42.3	36.4
Total All Lines	8.1	10.4	6.1	0.6	4.6	4.0	7.7	5.8	9.4	3.4	6.0

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
Washington
Profit on Insurance Transactions
As a Percent of Direct Premiums
Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	1.8	0.6	0.5	(3.5)	(3.9)	0.2	3.4	4.6	11.4	7.7	2.3
Private Passenger Auto Physical	7.7	6.9	5.9	3.7	2.5	4.7	10.0	7.8	14.5	0.2	6.4
Private Passenger Auto Total	3.7	2.6	2.2	(1.1)	(1.7)	1.7	5.6	5.7	12.5	5.0	3.6
Commercial Auto Liability	2.6	7.3	4.9	0.7	1.8	(6.9)	2.3	0.1	7.5	8.1	2.8
Commercial Auto Physical	6.6	1.6	0.4	2.5	2.4	0.1	6.7	12.0	17.4	15.7	6.5
Commercial Auto Total	3.5	6.1	3.9	1.1	1.9	(5.2)	3.4	3.0	9.9	9.9	3.7
Homeowners Multiple Peril	12.0	15.2	6.2	1.9	11.5	8.1	13.2	9.2	10.3	4.1	9.2
Farmowners Multiple Peril	16.2	3.3	(2.5)	1.8	12.1	4.0	17.1	3.4	(23.6)	5.8	3.8
Commercial Multiple Peril	15.0	12.4	15.5	2.7	3.4	6.1	4.1	3.5	(1.6)	2.2	6.3
Fire	23.2	37.5	23.1	(3.0)	20.3	18.5	4.3	21.9	19.3	3.8	16.9
Allied Lines	30.6	21.5	2.7	(14.4)	18.1	0.7	29.3	7.6	(3.4)	(68.1)	2.5
Inland Marine	19.0	22.4	17.3	19.9	16.5	18.0	18.7	13.8	16.8	19.5	18.2
Medical Professional Liability	19.4	13.5	(7.3)	10.5	7.9	(9.3)	8.3	(24.1)	(4.5)	9.9	2.4
Other Liability*	8.6	17.5	11.1	6.9	4.0	9.1	0.6	3.5	4.0	6.2	7.1
Products Liability	28.2	(27.9)	(44.9)	4.3	(2.5)	13.6	(9.9)	6.4	(3.7)	(3.6)	(4.0)
Workers Compensation*	58.1	23.5	45.8	55.9	26.7	23.4	65.0	142.4	65.1	27.1	53.3
Mortgage Guaranty	(60.9)	15.0	30.5	29.4	39.6	42.2	56.7	57.2	36.6	46.9	29.3
Financial Guaranty*	61.8	9.3	29.1	26.4	19.5	50.0	15.5	24.4	27.0	18.7	28.2
Accident and Health	(14.0)	(6.1)	(9.0)	(13.4)	(19.2)	(20.5)	(30.2)	(6.5)	(10.1)	(4.2)	(13.3)
Warranty	23.1	28.5	35.6	32.5	33.1	31.8	36.6	28.4	30.7	40.6	32.1
All Other*	22.2	26.6	26.6	28.3	26.9	23.6	36.2	29.7	26.6	37.3	28.4
Total All Lines	9.4	10.7	7.4	3.5	5.6	6.0	9.8	8.2	10.7	6.0	7.7

*See technical notes

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**2021 Profitability Report
Washington
Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	4.8	3.8	3.5	0.3	(0.2)	3.2	6.0	7.1	12.0	8.9	4.9
Private Passenger Auto Physical	13.9	12.1	10.3	7.7	5.9	8.7	16.8	13.7	20.9	3.0	11.3
Private Passenger Auto Total	7.0	5.8	5.1	2.0	1.3	4.6	8.7	8.8	14.3	7.3	6.5
Commercial Auto Liability	5.0	8.0	6.2	3.5	3.9	(1.1)	4.6	3.2	7.5	7.8	4.9
Commercial Auto Physical	10.8	5.1	3.6	5.7	5.4	3.2	10.7	16.8	21.2	19.0	10.1
Commercial Auto Total	5.8	7.6	5.8	3.8	4.2	(0.4)	5.6	5.4	9.7	9.5	5.7
Homeowners Multiple Peril	15.4	17.7	8.8	4.8	13.2	10.3	16.3	12.2	12.4	6.5	11.8
Farmowners Multiple Peril	19.9	6.5	0.9	4.7	13.7	6.6	20.4	6.5	(17.7)	7.7	6.9
Commercial Multiple Peril	14.2	12.0	13.7	4.9	5.1	7.0	6.1	5.6	1.8	4.2	7.5
Fire	27.3	38.3	24.3	0.3	20.1	18.3	7.0	22.3	19.6	5.8	18.3
Allied Lines	40.6	26.7	6.0	(12.0)	21.1	3.6	32.7	10.8	(0.2)	(52.0)	7.7
Inland Marine	27.1	30.0	23.0	26.6	22.5	23.9	29.3	21.4	22.1	23.8	25.0
Medical Professional Liability	13.0	9.6	(0.1)	7.5	6.3	(0.9)	7.2	(9.9)	0.8	6.9	4.0
Other Liability*	6.9	10.7	7.8	6.0	4.5	6.9	3.3	4.8	4.6	5.6	6.1
Products Liability	12.3	(6.2)	(11.4)	4.6	1.9	8.3	(1.5)	6.0	1.3	1.4	1.7
Workers Compensation*	20.7	7.8	14.1	17.3	10.6	9.7	32.2	52.4	28.2	14.0	20.7
Mortgage Guaranty	(19.6)	9.2	17.3	20.5	30.2	35.6	58.4	63.8	40.5	47.2	30.3
Financial Guaranty*	17.1	5.4	9.2	10.2	7.8	21.8	6.9	6.0	6.0	4.4	9.5
Accident and Health	(1.2)	1.6	0.8	(0.2)	(1.3)	(2.0)	(2.8)	1.3	0.5	1.6	(0.2)
Warranty	14.7	16.6	17.2	15.7	17.1	16.2	18.2	13.5	12.8	19.3	16.1
All Other*	21.8	24.7	23.9	25.5	23.8	20.7	33.6	27.5	23.4	29.9	25.5
Total All Lines	10.6	11.4	8.5	5.7	7.0	7.5	11.2	9.9	10.9	7.2	9.0

*See technical notes

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**2021 Profitability Report
West Virginia
Losses Incurred As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	54.7	44.7	52.3	57.9	55.3	55.5	57.2	59.4	47.7	53.0	53.8
Private Passenger Auto Physical	58.1	56.7	57.2	58.1	68.1	55.1	61.1	61.7	55.8	68.6	60.0
Private Passenger Auto Total	56.1	49.7	54.3	58.0	60.8	55.3	58.9	60.4	51.5	60.4	56.5
Commercial Auto Liability	50.0	59.5	51.9	55.3	44.8	53.4	58.8	65.8	44.0	39.0	52.3
Commercial Auto Physical	56.5	52.4	61.1	50.6	67.3	52.1	51.1	53.1	43.8	47.5	53.6
Commercial Auto Total	51.6	57.7	54.3	54.1	50.6	53.1	56.7	62.2	43.9	41.4	52.6
Homeowners Multiple Peril	84.0	46.8	57.5	47.5	56.9	43.8	63.9	54.8	52.4	47.6	55.5
Farmowners Multiple Peril	79.6	52.7	57.6	48.4	43.5	39.3	46.8	44.0	38.1	33.9	48.4
Commercial Multiple Peril	61.3	42.5	47.1	39.7	53.1	37.9	55.1	48.8	35.7	55.4	47.7
Fire	32.8	40.2	24.7	35.0	35.5	31.2	47.2	35.2	38.2	32.6	35.3
Allied Lines	73.5	43.3	27.6	59.4	138.9	61.4	69.7	17.1	34.1	46.0	57.1
Inland Marine*	53.2	40.8	42.0	25.9	78.9	47.3	41.3	45.5	39.9	43.3	45.8
Medical Professional Liability	9.4	39.2	44.4	93.4	122.7	10.5	65.9	57.0	90.1	39.3	57.2
Other Liability*	82.5	40.9	43.1	49.6	56.1	67.8	48.5	67.7	33.5	82.9	57.3
Products Liability	66.6	48.5	(69.8)	(16.2)	271.4	78.0	55.1	22.3	50.0	89.8	59.6
Workers Compensation	45.3	38.9	20.8	24.0	47.3	41.3	56.8	36.9	42.5	48.4	40.2
Mortgage Guaranty	81.0	49.1	95.0	29.5	31.1	16.2	16.5	13.6	29.2	8.4	37.0
Financial Guaranty*	(1.5)	0.0	(0.0)	0.0	0.0	0.0	0.0	(0.0)	0.0	0.0	(0.1)
Accident and Health	59.9	56.9	78.7	74.8	84.4	73.3	89.2	86.6	72.2	69.4	74.5
Warranty	50.8	65.0	48.0	50.6	50.2	53.0	57.1	66.6	61.1	75.6	57.8
All Other*	4.2	17.2	17.7	21.8	24.3	82.4	35.2	13.4	19.6	2.7	23.8
Total All Lines	57.3	45.7	47.0	48.9	60.1	51.3	57.2	54.3	46.7	54.1	52.3

*See technical notes

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**2021 Profitability Report
West Virginia
Underwriting Profit As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	6.4	17.9	10.5	4.3	8.8	10.1	7.9	5.0	14.4	12.4	9.8
Private Passenger Auto Physical	6.0	6.8	7.2	5.6	(3.7)	12.0	5.0	4.7	7.1	(2.7)	4.8
Private Passenger Auto Total	6.3	13.3	9.1	4.9	3.3	11.0	6.6	4.9	11.0	5.2	7.6
Commercial Auto Liability	8.0	(3.8)	7.0	4.2	18.7	8.4	1.5	(4.2)	19.3	26.7	8.6
Commercial Auto Physical	3.7	6.8	(1.9)	11.0	(8.0)	10.0	12.2	10.8	21.2	18.2	8.4
Commercial Auto Total	6.9	(1.2)	4.7	5.9	11.9	8.8	4.4	(0.0)	19.9	24.3	8.6
Homeowners Multiple Peril	(25.3)	15.3	4.2	14.1	4.8	20.7	(1.4)	7.7	10.3	16.6	6.7
Farmowners Multiple Peril	(17.1)	11.8	5.8	15.9	21.5	25.6	13.0	19.4	27.5	31.6	15.5
Commercial Multiple Peril	(9.1)	10.6	7.3	14.5	(1.1)	17.1	(3.3)	4.4	22.6	(1.3)	6.2
Fire	36.8	27.0	43.5	32.7	30.6	36.6	20.7	34.2	30.5	41.2	33.4
Allied Lines	0.5	31.7	46.2	10.8	(75.4)	8.5	(7.3)	51.0	38.1	23.1	12.7
Inland Marine*	10.6	24.4	24.1	42.2	(14.5)	18.4	26.2	20.9	27.7	21.9	20.2
Medical Professional Liability	44.8	1.9	(5.0)	(55.7)	(115.1)	47.1	(20.9)	(4.2)	(56.9)	11.0	(15.3)
Other Liability*	(38.5)	12.3	11.5	0.4	(1.3)	(12.5)	6.8	(11.2)	20.5	(19.5)	(3.2)
Products Liability	(78.6)	(47.9)	156.9	69.1	(498.0)	(73.9)	(20.1)	27.4	(28.8)	(77.9)	(57.2)
Workers Compensation	14.3	27.5	48.9	48.7	19.7	22.3	4.2	33.8	27.4	16.3	26.3
Mortgage Guaranty	(6.5)	24.4	(26.0)	43.1	41.1	55.6	55.7	59.5	46.4	65.7	35.9
Financial Guaranty*	44.7	14.8	32.4	31.8	23.8	(10.1)	4.7	4,806.6	10.9	1.6	496.1
Accident and Health	6.1	8.9	(10.4)	(5.1)	(14.3)	(0.7)	(18.8)	(15.6)	(1.2)	3.8	(4.7)
Warranty	34.1	20.9	40.4	35.5	37.0	37.8	31.6	14.7	21.4	15.7	28.9
All Other*	56.1	37.8	41.5	34.6	29.8	(34.9)	17.2	43.1	40.3	54.3	32.0
Total All Lines	2.1	15.2	15.2	13.0	(0.1)	11.8	4.6	9.5	15.6	10.0	9.7

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**2021 Profitability Report
West Virginia
Profit on Insurance Transactions
As a Percent of Direct Premiums
Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	7.8	15.1	10.1	5.7	8.4	9.4	9.5	7.2	14.1	12.5	10.0
Private Passenger Auto Physical	4.5	4.9	5.6	4.4	(1.8)	8.5	5.0	4.7	6.4	(1.2)	4.1
Private Passenger Auto Total	6.5	10.9	8.2	5.1	3.9	9.0	7.5	6.1	10.5	6.0	7.4
Commercial Auto Liability	9.6	2.4	8.5	6.3	16.0	9.8	5.9	2.1	20.2	26.2	10.7
Commercial Auto Physical	3.3	5.4	(0.2)	8.3	(4.2)	7.6	11.0	9.5	17.5	15.3	7.4
Commercial Auto Total	8.1	3.2	6.2	6.8	10.8	9.2	7.3	4.2	19.4	23.1	9.8
Homeowners Multiple Peril	(14.6)	11.7	3.8	10.7	4.4	14.9	0.8	8.0	9.8	15.0	6.5
Farmowners Multiple Peril	(9.4)	9.3	5.5	12.1	15.2	17.8	11.7	17.0	23.1	26.4	12.9
Commercial Multiple Peril	(2.1)	10.6	8.0	12.5	2.1	14.4	1.1	8.0	21.3	2.7	7.9
Fire	24.9	18.7	29.0	25.4	20.2	24.8	18.1	28.7	25.1	34.2	24.9
Allied Lines	2.0	22.4	30.5	8.1	(47.4)	10.5	(1.4)	44.6	32.9	21.3	12.3
Inland Marine*	7.8	17.1	16.5	28.1	(9.1)	12.3	21.5	17.5	22.7	18.3	15.3
Medical Professional Liability	37.8	10.3	3.9	(27.6)	(66.7)	40.6	(6.6)	3.0	(31.0)	19.8	(1.6)
Other Liability*	(13.5)	19.2	16.8	8.2	4.5	0.5	14.9	1.5	26.7	(5.6)	7.3
Products Liability	(20.2)	2.5	133.3	70.9	(293.2)	(8.5)	19.6	53.6	5.6	(17.2)	(5.4)
Workers Compensation	18.5	25.6	41.9	41.8	23.0	25.9	14.9	38.6	33.6	27.9	29.2
Mortgage Guaranty	13.3	33.5	(11.0)	24.5	21.3	30.0	36.9	44.4	31.5	41.2	26.6
Financial Guaranty*	60.9	0.7	30.5	25.1	20.7	32.1	13.3	5,072.3	18.8	13.6	528.8
Accident and Health	(3.6)	6.0	(9.4)	(6.7)	(13.8)	(7.6)	(13.9)	(12.2)	2.7	4.1	(5.4)
Warranty	27.6	19.7	33.3	29.6	30.9	32.7	32.9	20.5	24.3	21.6	27.3
All Other*	38.8	26.8	28.4	23.0	20.3	(18.8)	18.3	38.3	35.5	46.8	25.7
Total All Lines	5.6	13.9	13.6	12.0	2.9	11.3	7.8	11.8	16.0	11.8	10.7

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
West Virginia
Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	10.3	16.5	11.8	8.1	10.2	11.1	12.3	9.9	15.1	13.7	11.9
Private Passenger Auto Physical	9.9	10.2	10.5	8.9	0.6	13.4	9.9	9.5	10.8	1.4	8.5
Private Passenger Auto Total	10.2	14.5	11.4	8.3	6.8	11.9	11.4	9.7	13.5	8.9	10.7
Commercial Auto Liability	9.9	5.0	8.6	7.4	13.3	9.4	7.3	4.6	15.2	18.5	9.9
Commercial Auto Physical	7.1	9.3	2.9	11.8	(1.5)	10.7	16.1	13.9	22.0	19.0	11.1
Commercial Auto Total	9.4	5.7	7.6	8.2	10.7	9.6	8.9	6.3	16.4	18.6	10.1
Homeowners Multiple Peril	(11.7)	14.8	6.8	13.5	7.1	17.1	3.9	11.4	12.3	17.0	9.2
Farmowners Multiple Peril	(6.9)	12.8	8.4	14.7	17.8	20.4	15.7	20.9	25.9	28.4	15.8
Commercial Multiple Peril	1.8	11.0	8.8	12.2	4.4	13.1	3.9	9.0	17.4	4.6	8.6
Fire	31.0	22.2	30.8	28.4	23.3	27.2	23.3	34.2	29.6	35.8	28.6
Allied Lines	5.6	26.0	34.2	11.4	(39.9)	11.6	1.9	40.0	30.9	20.4	14.2
Inland Marine*	12.8	21.7	20.4	35.2	(8.6)	19.2	34.8	27.7	32.0	24.5	22.0
Medical Professional Liability	23.2	8.2	4.9	(8.0)	(22.4)	18.5	(0.5)	5.1	(7.5)	9.6	3.1
Other Liability*	(2.1)	11.0	10.0	6.5	4.8	3.3	10.0	3.8	12.8	0.6	6.1
Products Liability	(0.7)	3.8	25.3	16.9	(43.4)	1.9	6.6	12.8	3.8	0.9	2.8
Workers Compensation	12.2	14.0	19.4	19.8	11.2	12.1	9.0	17.8	13.6	11.3	14.0
Mortgage Guaranty	12.1	26.2	(4.6)	21.7	19.9	27.2	39.9	51.5	36.2	44.3	27.4
Financial Guaranty*	17.2	4.3	7.2	7.4	10.0	9.8	10.0	380.5	8.0	4.1	45.8
Accident and Health	0.7	7.4	(3.5)	(1.6)	(7.5)	(3.2)	(7.1)	(5.0)	4.6	5.7	(1.0)
Warranty	18.1	13.2	18.0	15.0	16.1	16.7	18.1	11.7	13.1	10.4	15.0
All Other*	36.0	25.0	25.4	21.5	18.6	(9.4)	16.5	32.2	30.6	35.5	23.2
Total All Lines	7.6	13.4	12.8	11.8	5.0	11.0	9.2	12.1	14.3	11.1	10.8

*See technical notes

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**2021 Profitability Report
Wisconsin
Losses Incurred As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	67.2	66.9	69.2	64.0	64.4	61.7	57.0	59.7	50.3	56.9	61.7
Private Passenger Auto Physical	58.2	63.9	63.7	61.6	64.0	64.8	66.0	64.3	56.7	72.9	63.6
Private Passenger Auto Total	63.4	65.6	66.8	62.9	64.2	63.1	61.0	61.8	53.3	64.5	62.7
Commercial Auto Liability	52.2	52.5	53.7	54.6	58.1	54.3	52.0	59.6	46.2	48.9	53.2
Commercial Auto Physical	59.8	62.5	63.2	55.8	57.1	65.5	61.8	61.4	49.6	55.5	59.2
Commercial Auto Total	54.4	55.5	56.5	55.0	57.8	57.9	55.1	60.2	47.3	51.1	55.1
Homeowners Multiple Peril	42.7	49.0	54.5	42.6	42.9	58.8	52.0	54.7	44.3	60.8	50.2
Farmowners Multiple Peril	54.2	47.9	52.3	40.1	45.2	78.3	71.6	78.5	40.5	60.9	57.0
Commercial Multiple Peril	41.5	58.9	54.2	40.5	41.1	55.9	69.3	58.4	54.5	52.3	52.7
Fire	37.1	41.3	84.1	36.8	41.5	45.8	162.5	50.9	57.0	57.7	61.5
Allied Lines	93.3	126.9	86.8	45.8	29.7	50.8	70.7	84.3	46.2	35.3	67.0
Inland Marine	37.2	37.3	38.8	36.5	47.2	41.1	50.8	48.1	52.7	48.2	43.8
Medical Professional Liability	(23.9)	5.1	3.2	5.1	(14.2)	0.8	23.9	48.0	47.9	5.1	10.1
Other Liability*	42.1	36.9	40.9	29.3	50.3	33.3	46.0	46.0	49.8	44.9	42.0
Products Liability	53.8	25.3	58.8	116.0	83.7	73.0	(14.8)	74.5	78.0	66.0	61.4
Workers Compensation	65.7	66.0	65.4	60.3	62.5	56.4	51.9	55.2	53.3	52.1	58.9
Mortgage Guaranty	145.0	69.5	37.3	23.7	10.4	5.7	2.5	5.8	16.8	7.0	32.4
Financial Guaranty*	0.0	0.0	0.0	0.0	0.0	0.0	0.0	(0.0)	0.0	0.0	(0.0)
Accident and Health	94.4	75.1	73.4	67.0	79.0	73.8	64.9	82.6	75.9	71.9	75.8
Warranty	62.3	54.4	59.7	56.4	50.1	51.9	58.9	52.8	53.0	55.3	55.5
All Other*	64.0	48.2	25.9	17.9	28.8	20.6	22.3	27.9	29.1	21.7	30.6
Total All Lines	57.7	60.0	59.3	50.7	53.7	54.8	56.6	57.3	50.4	54.1	55.5

*See technical notes

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**2021 Profitability Report
Wisconsin
Underwriting Profit As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	(5.1)	(4.3)	(5.9)	0.3	1.1	5.1	10.5	7.1	14.4	10.8	3.4
Private Passenger Auto Physical	8.0	1.0	2.1	4.7	3.7	3.8	2.2	4.4	9.6	(4.9)	3.5
Private Passenger Auto Total	0.4	(2.0)	(2.4)	2.2	2.3	4.5	6.8	5.9	12.2	3.4	3.3
Commercial Auto Liability	9.6	8.5	8.3	7.5	2.7	9.8	12.8	3.9	20.0	19.0	10.2
Commercial Auto Physical	1.8	(2.1)	(0.1)	7.9	7.6	(0.9)	3.4	4.0	16.2	11.1	4.9
Commercial Auto Total	7.4	5.4	5.8	7.6	4.3	6.4	9.8	3.9	18.7	16.4	8.6
Homeowners Multiple Peril	23.6	15.0	9.8	23.2	24.0	7.0	14.9	11.3	23.0	5.2	15.7
Farmowners Multiple Peril	11.4	18.9	14.4	27.6	20.6	(14.9)	(8.9)	(15.3)	24.8	3.9	8.3
Commercial Multiple Peril	18.7	(2.0)	3.7	18.0	17.9	3.6	(11.3)	0.6	5.3	8.7	6.3
Fire	30.8	27.7	(18.9)	32.1	26.5	21.5	(99.0)	18.5	13.2	14.8	6.7
Allied Lines	(11.1)	(48.2)	(8.0)	32.7	46.3	25.5	(0.2)	(10.5)	31.1	44.2	10.2
Inland Marine	28.6	29.0	28.5	32.7	22.0	28.6	16.1	18.3	13.8	14.6	23.2
Medical Professional Liability	77.5	56.1	64.0	62.4	77.4	63.0	44.9	(4.3)	11.3	60.7	51.3
Other Liability*	19.3	21.4	21.9	36.8	11.0	28.8	17.3	17.6	13.2	21.2	20.9
Products Liability	(67.6)	(36.4)	(73.0)	(136.6)	(85.5)	(62.5)	44.1	(55.7)	(74.5)	(54.2)	(60.2)
Workers Compensation	(8.3)	(9.5)	(5.0)	0.7	(4.1)	1.9	6.1	1.0	2.6	5.6	(0.9)
Mortgage Guaranty	(70.1)	4.8	35.7	50.6	63.3	68.2	73.4	70.2	60.4	68.3	42.5
Financial Guaranty*	41.1	(6.9)	(0.7)	10.4	23.2	10.3	2.5	(8.4)	13.1	4.7	8.9
Accident and Health	(26.7)	(7.1)	(1.4)	7.1	(4.0)	2.1	10.6	(8.7)	(2.7)	3.7	(2.7)
Warranty	24.4	34.2	29.2	31.8	40.0	39.2	32.2	29.2	29.2	35.1	32.5
All Other*	(5.5)	10.3	36.2	44.4	33.1	41.3	39.7	33.6	34.9	41.6	31.0
Total All Lines	5.0	1.4	3.9	13.4	10.0	9.6	7.8	6.6	13.6	11.3	8.3

*See technical notes

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**2021 Profitability Report
Wisconsin
Profit on Insurance Transactions
As a Percent of Direct Premiums
Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	1.1	1.7	0.5	4.1	4.3	7.0	12.3	9.5	14.7	12.0	6.7
Private Passenger Auto Physical	6.0	1.5	2.6	3.9	3.1	3.2	2.7	4.4	8.3	(3.0)	3.3
Private Passenger Auto Total	3.1	1.6	1.4	4.1	3.7	5.3	8.1	7.2	11.8	4.9	5.1
Commercial Auto Liability	11.4	11.3	10.1	9.2	6.3	11.7	15.5	8.7	20.6	19.7	12.5
Commercial Auto Physical	1.8	(0.5)	0.7	6.1	5.7	0.2	3.9	3.9	13.5	9.6	4.5
Commercial Auto Total	8.7	7.8	7.3	8.3	6.1	8.0	11.7	7.2	18.2	16.4	10.0
Homeowners Multiple Peril	17.3	11.6	7.5	16.8	17.0	6.2	13.9	11.1	20.0	6.3	12.8
Farmowners Multiple Peril	9.6	14.3	11.3	19.8	14.8	(8.0)	(5.1)	(9.9)	21.4	5.1	7.3
Commercial Multiple Peril	15.6	2.0	5.5	14.8	14.3	5.4	(5.3)	4.8	7.5	10.3	7.5
Fire	21.4	19.3	(11.1)	25.7	18.0	15.4	(75.5)	17.7	12.7	14.2	5.8
Allied Lines	(6.1)	(30.0)	(4.7)	22.1	30.6	19.9	2.9	(5.5)	26.4	36.7	9.2
Inland Marine	19.2	19.3	18.6	21.4	14.5	19.1	13.7	15.7	12.0	12.8	16.6
Medical Professional Liability	63.8	48.9	51.6	50.0	58.1	49.1	46.5	7.0	20.0	58.5	45.4
Other Liability*	22.4	23.5	22.3	30.1	12.0	26.9	21.7	22.1	17.6	23.8	22.3
Products Liability	(21.0)	(2.8)	(27.8)	(70.6)	(37.6)	(17.7)	58.0	(27.0)	(43.9)	(28.5)	(21.9)
Workers Compensation	1.9	(1.6)	3.6	7.5	3.5	8.3	12.3	8.1	8.9	13.9	6.6
Mortgage Guaranty	(25.9)	22.5	29.6	29.2	35.1	37.3	49.9	52.2	41.9	42.7	31.4
Financial Guaranty*	56.0	(17.8)	(0.1)	6.1	20.6	49.2	14.6	(2.8)	23.6	34.2	18.4
Accident and Health	(23.4)	(2.7)	(1.2)	2.9	(4.6)	(3.2)	10.6	(4.9)	3.5	6.2	(1.7)
Warranty	26.1	28.6	26.7	28.4	34.5	35.3	35.0	31.6	30.6	35.5	31.2
All Other*	(1.1)	9.3	25.0	29.3	22.3	29.6	34.5	29.8	30.7	36.1	24.6
Total All Lines	7.8	4.9	6.5	12.4	9.6	10.1	10.4	9.4	14.3	13.0	9.8

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
Wisconsin
Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	4.2	4.6	3.5	6.2	6.1	8.3	13.8	11.3	14.5	12.2	8.5
Private Passenger Auto Physical	11.7	5.3	6.4	8.1	6.7	7.0	6.8	9.1	13.3	(0.9)	7.3
Private Passenger Auto Total	6.4	4.8	4.4	6.8	6.3	7.9	11.5	10.5	14.1	7.4	8.0
Commercial Auto Liability	10.9	10.4	9.3	8.9	6.7	10.0	13.7	9.0	15.6	15.2	11.0
Commercial Auto Physical	5.5	2.8	3.9	9.9	9.2	3.3	7.8	7.7	17.8	13.4	8.1
Commercial Auto Total	9.9	9.0	8.2	9.1	7.2	8.6	12.5	8.7	16.1	14.8	10.4
Homeowners Multiple Peril	20.9	14.6	10.2	19.0	18.9	8.7	17.3	14.2	21.7	8.4	15.4
Farmowners Multiple Peril	13.0	17.3	13.8	22.2	17.0	(4.3)	(2.2)	(6.6)	23.0	7.4	10.0
Commercial Multiple Peril	15.7	4.9	7.1	14.0	13.5	7.0	(1.2)	6.7	8.1	10.0	8.6
Fire	25.9	22.4	(6.8)	25.9	19.6	17.0	(68.7)	18.6	13.6	14.5	8.2
Allied Lines	(4.8)	(31.5)	(2.0)	28.6	38.9	25.9	6.3	(3.0)	31.5	43.8	13.4
Inland Marine	27.6	26.7	25.2	29.4	21.1	26.5	21.6	23.3	16.9	17.0	23.5
Medical Professional Liability	28.2	22.1	22.5	22.5	25.6	24.7	25.5	6.3	11.1	24.1	21.3
Other Liability*	12.7	13.1	12.7	17.0	8.3	15.1	14.3	14.4	11.4	14.4	13.4
Products Liability	(2.0)	2.6	(3.7)	(15.2)	(6.4)	(1.0)	19.0	(5.1)	(9.8)	(5.5)	(2.7)
Workers Compensation	4.3	2.5	4.9	6.9	4.6	7.0	9.7	7.3	6.9	9.1	6.3
Mortgage Guaranty	(10.9)	16.3	22.6	25.7	33.4	37.1	61.0	68.1	53.7	51.2	35.8
Financial Guaranty*	20.0	0.9	4.3	5.3	9.1	10.5	5.9	3.1	7.0	4.1	7.0
Accident and Health	(10.3)	1.8	2.4	4.6	0.4	1.2	9.4	0.4	4.5	5.8	2.0
Warranty	12.7	17.5	14.3	13.4	15.7	15.8	17.0	16.9	15.5	17.4	15.6
All Other*	2.4	10.9	23.3	27.9	21.6	27.5	35.9	30.6	29.9	32.4	24.2
Total All Lines	8.9	6.8	7.5	11.7	9.5	9.9	11.1	10.3	13.0	11.8	10.1

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
Wyoming
Losses Incurred As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	51.1	53.1	55.9	55.7	58.0	57.7	52.7	63.9	56.6	61.8	56.7
Private Passenger Auto Physical	53.6	70.3	70.4	60.5	85.4	72.8	80.0	86.2	68.5	57.0	70.5
Private Passenger Auto Total	52.4	61.9	63.3	58.2	72.6	65.8	67.7	76.4	63.4	59.0	64.1
Commercial Auto Liability	46.9	50.6	45.4	48.4	44.9	58.9	51.7	65.2	61.8	55.7	52.9
Commercial Auto Physical	58.8	57.6	61.4	50.4	68.6	61.4	73.5	68.0	44.4	46.4	59.1
Commercial Auto Total	51.1	53.1	51.3	49.1	53.5	59.8	59.7	66.4	55.4	52.2	55.2
Homeowners Multiple Peril	42.8	66.4	64.4	47.2	69.2	68.1	126.9	93.2	76.4	48.1	70.3
Farmowners Multiple Peril	60.0	78.2	46.5	38.7	64.9	46.9	82.6	92.6	81.4	63.3	65.5
Commercial Multiple Peril	37.3	49.9	54.5	36.5	55.3	55.8	60.8	121.8	48.7	33.0	55.4
Fire	33.5	19.1	75.9	60.2	62.7	10.5	43.4	65.7	84.0	(7.8)	44.7
Allied Lines	65.7	82.5	55.7	59.3	85.6	71.4	72.5	104.0	72.4	55.8	72.5
Inland Marine	38.1	40.5	34.5	39.6	55.4	40.1	115.0	38.4	47.8	33.3	48.3
Medical Professional Liability	46.2	46.8	77.2	5.3	52.0	61.2	35.1	19.3	24.4	60.8	42.8
Other Liability*	55.8	18.2	31.0	21.1	38.5	35.2	36.9	46.5	42.8	28.1	35.4
Products Liability	25.8	29.2	5.0	72.7	25.0	19.0	(7.5)	3.0	18.3	12.0	20.2
Workers Compensation*	11.5	51.3	39.6	58.7	3.7	11.2	32.6	(4.4)	26.2	17.6	24.8
Mortgage Guaranty	65.8	35.8	71.0	10.0	30.7	18.2	14.2	5.3	34.8	(5.4)	28.0
Financial Guaranty*	(0.0)	0.0	0.0	0.0	0.0	0.0	0.0	(0.0)	0.0	0.0	(0.0)
Accident and Health	78.5	86.3	86.3	86.2	99.8	94.3	74.3	66.8	130.3	39.9	84.3
Warranty	36.1	23.9	56.2	11.3	(18.0)	17.7	41.2	44.8	62.5	62.4	33.8
All Other*	26.5	2.8	16.1	26.0	20.5	18.2	18.4	17.0	8.8	32.3	18.7
Total All Lines	48.0	52.6	54.9	46.2	61.9	56.9	71.7	72.9	59.0	46.3	57.0

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
Wyoming
Underwriting Profit As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	15.1	12.8	9.5	10.0	9.2	10.3	16.2	3.1	8.2	7.6	10.2
Private Passenger Auto Physical	13.6	(6.1)	(5.2)	5.6	(21.4)	(5.9)	(14.3)	(20.4)	(4.7)	12.8	(4.6)
Private Passenger Auto Total	14.3	3.1	2.0	7.7	(7.1)	1.6	(0.6)	(10.0)	0.8	10.6	2.2
Commercial Auto Liability	13.6	11.4	16.9	16.4	19.2	4.0	11.1	(1.8)	1.4	11.6	10.4
Commercial Auto Physical	1.1	4.1	1.8	13.4	(6.1)	3.1	(10.9)	(1.9)	23.0	21.4	4.9
Commercial Auto Total	9.3	8.8	11.3	15.3	10.0	3.7	2.9	(1.8)	9.4	15.3	8.4
Homeowners Multiple Peril	23.8	(4.3)	(1.4)	18.5	(6.6)	(2.6)	(67.6)	(31.6)	(12.1)	20.4	(6.3)
Farmowners Multiple Peril	5.6	(15.8)	19.7	27.9	(0.0)	21.0	(21.2)	(31.5)	(17.4)	2.3	(0.9)
Commercial Multiple Peril	25.5	7.7	3.8	23.2	2.9	4.9	(1.6)	(69.2)	12.0	29.8	3.9
Fire	40.8	54.8	(6.3)	9.3	4.7	61.5	26.6	3.6	(15.1)	84.3	26.4
Allied Lines	16.8	(1.6)	23.3	18.3	(11.8)	5.2	(2.3)	(32.8)	2.1	20.1	3.7
Inland Marine	30.2	27.2	33.8	30.2	16.1	32.8	(49.0)	32.2	23.9	36.3	21.4
Medical Professional Liability	(4.0)	3.5	(28.9)	42.0	(14.9)	(25.6)	12.6	35.9	26.4	(26.8)	2.0
Other Liability*	(0.8)	44.7	29.4	41.9	21.1	31.5	26.4	17.0	18.4	40.6	27.0
Products Liability	28.4	21.6	60.7	(42.0)	11.4	43.1	83.2	49.5	51.6	53.9	36.1
Workers Compensation*	67.8	21.2	38.5	2.2	66.4	50.8	15.0	61.3	37.8	44.9	40.6
Mortgage Guaranty	11.2	40.2	0.5	64.2	41.7	54.2	59.1	70.4	41.5	82.1	46.5
Financial Guaranty*	(25,930.5)	41.8	34.0	41.5	30.0	10.7	20.6	0.8	15.6	(4.7)	(2,574.0)
Accident and Health	(9.8)	(19.6)	(16.0)	(15.2)	(26.8)	(20.4)	(1.6)	6.5	(63.7)	37.5	(12.9)
Warranty	53.9	61.9	32.7	71.4	106.6	75.6	45.4	44.2	22.5	30.0	54.4
All Other*	35.7	61.1	45.4	36.2	42.8	47.0	44.2	46.5	57.8	29.3	44.6
Total All Lines	7.0	11.6	9.2	18.7	1.8	9.3	(7.7)	(8.9)	5.7	21.6	6.8

*See technical notes

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2021 Profitability Report
Wyoming
Profit on Insurance Transactions
As a Percent of Direct Premiums
Earned

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	13.2	11.5	9.3	9.3	8.6	9.5	16.0	5.5	9.1	8.8	10.1
Private Passenger Auto Physical	9.8	(2.8)	(1.8)	4.7	(13.1)	(2.9)	(10.2)	(15.0)	(2.8)	11.1	(2.3)
Private Passenger Auto Total	11.5	4.2	3.6	6.9	(3.0)	2.8	1.6	(5.9)	2.3	10.2	3.4
Commercial Auto Liability	13.6	12.3	15.0	14.3	16.6	7.7	14.0	4.3	6.1	14.4	11.8
Commercial Auto Physical	1.6	3.7	2.3	10.0	(2.8)	3.2	(7.0)	(0.5)	19.2	18.0	4.8
Commercial Auto Total	9.5	9.3	10.3	12.8	9.5	6.0	6.2	2.2	11.0	15.7	9.3
Homeowners Multiple Peril	17.6	(0.8)	0.4	13.8	(2.8)	0.1	(51.0)	(22.3)	(7.4)	18.3	(3.4)
Farmowners Multiple Peril	5.9	(8.0)	15.1	20.4	1.9	15.7	(14.7)	(22.4)	(11.3)	4.3	0.7
Commercial Multiple Peril	20.0	7.9	5.2	17.7	4.6	6.5	2.3	(50.3)	13.0	26.9	5.4
Fire	28.3	37.2	(2.7)	11.2	3.8	41.3	23.2	5.1	(9.8)	69.5	20.7
Allied Lines	12.3	0.2	15.8	13.6	(6.1)	7.9	1.6	(22.6)	3.9	18.2	4.5
Inland Marine	20.4	18.3	22.1	20.0	10.8	22.0	(37.5)	26.8	20.0	29.8	15.3
Medical Professional Liability	5.0	9.6	(12.8)	32.8	(6.0)	(9.9)	20.0	37.4	29.3	(12.1)	9.3
Other Liability*	5.6	35.4	24.4	31.2	16.7	27.2	27.4	19.7	20.6	38.3	24.6
Products Liability	24.3	20.7	47.3	(18.9)	18.5	41.2	79.0	47.0	48.5	50.6	35.8
Workers Compensation*	44.9	13.9	28.4	4.5	47.8	37.0	19.1	53.3	32.5	43.8	32.5
Mortgage Guaranty	24.3	42.2	4.7	36.7	20.6	28.0	38.5	52.1	27.0	53.8	32.8
Financial Guaranty*	(18,477.0)	19.5	23.3	31.6	33.4	53.5	42.1	0.3	25.2	(0.4)	(1,824.8)
Accident and Health	(14.8)	(13.4)	(13.1)	(13.9)	(21.5)	(19.9)	(0.9)	5.0	(45.6)	31.3	(10.7)
Warranty	43.1	48.4	28.9	51.7	73.4	53.9	42.1	43.2	25.4	31.7	44.2
All Other*	25.2	41.3	30.4	23.8	28.9	33.6	38.4	40.0	48.9	26.4	33.7
Total All Lines	6.7	10.3	8.3	14.3	2.9	8.5	(3.2)	(4.0)	7.2	19.8	7.1

*See technical notes

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**2021 Profitability Report
Wyoming
Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	15.7	13.7	11.4	11.4	10.5	11.2	19.0	8.5	10.9	10.4	12.3
Private Passenger Auto Physical	16.5	(0.1)	1.0	8.9	(13.0)	(0.4)	(10.8)	(16.5)	(0.6)	16.1	0.1
Private Passenger Auto Total	16.0	7.7	6.8	10.3	(0.2)	5.9	4.9	(3.6)	5.2	13.3	6.6
Commercial Auto Liability	12.6	11.6	12.8	12.7	13.4	7.7	12.6	6.0	6.5	11.3	10.7
Commercial Auto Physical	5.1	7.3	5.4	13.3	(0.0)	6.2	(4.8)	2.5	22.1	21.4	7.9
Commercial Auto Total	10.8	10.5	10.8	12.9	9.9	7.3	8.0	4.9	10.6	13.9	10.0
Homeowners Multiple Peril	20.7	2.6	3.5	16.1	0.2	3.1	(46.9)	(17.6)	(3.8)	19.3	(0.3)
Farmowners Multiple Peril	9.1	(4.0)	16.4	21.3	4.5	16.4	(11.4)	(17.6)	(6.8)	6.3	3.4
Commercial Multiple Peril	19.0	9.5	7.0	16.8	6.2	7.6	4.8	(34.1)	11.7	21.8	7.0
Fire	31.8	39.2	0.7	12.4	6.3	41.7	27.3	8.1	(5.6)	56.9	21.9
Allied Lines	18.2	3.6	19.0	15.6	(2.8)	9.9	4.6	(18.1)	6.4	19.3	7.6
Inland Marine	28.4	25.0	28.8	26.4	15.6	28.9	(44.9)	36.9	26.3	36.2	20.8
Medical Professional Liability	6.2	8.6	(3.4)	20.4	(0.6)	(1.9)	13.6	21.8	18.0	(2.2)	8.0
Other Liability*	6.5	22.9	16.8	20.8	11.9	17.0	19.4	15.1	14.1	22.9	16.7
Products Liability	18.5	15.0	25.1	(5.3)	9.3	18.1	40.3	27.4	25.3	25.3	19.9
Workers Compensation*	58.0	14.9	23.4	6.6	31.0	26.9	13.4	37.7	26.4	24.7	26.3
Mortgage Guaranty	20.3	37.2	7.1	37.8	22.4	30.3	50.1	72.5	35.5	61.7	37.5
Financial Guaranty*	(7,988.6)	8.4	12.2	9.0	6.0	7.9	6.1	3.2	7.5	2.9	(792.5)
Accident and Health	(8.6)	(7.2)	(6.2)	(8.0)	(12.4)	(11.8)	2.2	6.6	(23.4)	23.4	(4.5)
Warranty	21.9	23.3	15.4	27.5	48.9	37.3	25.7	23.0	13.3	15.6	25.2
All Other*	26.4	40.4	29.2	23.3	25.3	29.2	37.3	39.4	44.5	24.2	31.9
Total All Lines	10.0	12.3	10.1	15.3	5.3	10.0	0.0	(0.5)	8.8	19.0	9.0

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
American Samoa
Losses Incurred As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Physical	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Private Passenger Auto Total	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Homeowners Multiple Peril	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Commercial Multiple Peril	NR	11.8	0.1	(4.3)	1.8	(6.6)	0.0	0.0	0.0	19.5	2.5
Fire	80.7	(21.6)	4.0	0.4	0.8	(34.8)	4.0	32.6	(5.2)	-144,611.8	(14,455.1)
Allied Lines	183.4	(38.8)	(1.8)	0.0	1.4	(40.5)	12.7	52.5	27.7	166.7	36.3
Inland Marine	(84.5)	31.4	122.4	36.7	38.3	76.7	(52.6)	10.4	NR	NR	22.4
Medical Professional Liability	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Other Liability*	NR	NR	NR	NR	NR	(24,750.0)	4.4	42.5	NR	NR	(8,234.4)
Products Liability	NR	NR	NR	NR	NR	NR	44.9	9.3	NR	NR	27.1
Workers Compensation	NR	NR	NR	(0.0)	NR	NR	16.2	50.8	(25.0)	NR	10.5
Accident and Health	NR	NR	NR	(15.5)	1.6	(9.2)	(187.5)	5.1	5.2	NR	(33.4)
All Other*	(4.7)	9.3	8.4	0.0	0.7	(71.3)	0.7	19.9	10.4	(129.4)	(15.6)
Total All Lines	(4.3)	1.7	13.3	2.0	9.8	(55.7)	5.3	38.3	13.5	(117.6)	(9.4)

*See technical notes

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**2021 Profitability Report
American Samoa
Underwriting Profit As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Physical	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Private Passenger Auto Total	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Homeowners Multiple Peril	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Commercial Multiple Peril	NR	54.4	71.2	71.8	71.4	74.1	71.7	70.3	67.5	49.4	66.9
Fire	(6.9)	109.2	79.5	85.3	82.7	860.3	652.8	5,133.2	79.3	161,111.8	16,818.7
Allied Lines	(114.1)	135.0	92.3	105.6	87.2	130.5	54.1	10.6	41.6	(34.9)	50.8
Inland Marine	141.8	18.4	(75.9)	22.7	9.9	(2,217.1)	125.4	66.6	NR	NR	(238.5)
Medical Professional Liability	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Other Liability*	NR	NR	NR	NR	NR	26,915.1	75.1	218.0	NR	NR	9,069.4
Products Liability	NR	NR	NR	NR	NR	NR	24.3	(30,924.3)	NR	NR	(15,450.0)
Workers Compensation	NR	NR	NR	88.9	NR	NR	63.3	14.0	108.8	NR	68.7
Accident and Health	NR	NR	NR	56.6	38.9	55.7	235.9	(151.5)	74.9	NR	51.8
All Other*	73.6	59.4	63.7	77.6	67.4	158.0	76.5	43.3	45.5	229.4	89.4
Total All Lines	76.5	71.1	58.9	77.9	58.7	2.5	327.6	877.4	50.1	228.1	182.9

*See technical notes

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**2021 Profitability Report
American Samoa
Profit on Insurance Transactions
As a Percent of Direct Premiums
Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Physical	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Private Passenger Auto Total	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Homeowners Multiple Peril	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Commercial Multiple Peril	NR	34.8	46.1	46.5	46.3	48.1	56.6	55.9	53.6	39.3	47.5
Fire	21.4	77.9	62.0	64.2	67.1	1,168.6	526.9	4,085.9	64.4	126,844.2	13,298.3
Allied Lines	(2.0)	106.0	77.4	73.7	79.8	221.6	44.9	11.0	34.4	8.3	65.5
Inland Marine	127.7	11.7	(49.7)	14.5	6.2	(1,465.8)	100.9	53.1	NR	NR	(150.2)
Medical Professional Liability	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Other Liability*	NR	NR	NR	NR	NR	17,893.1	67.8	172.0	NR	NR	6,044.3
Products Liability	NR	NR	NR	NR	NR	NR	24.0	(24,912.9)	NR	NR	(12,444.5)
Workers Compensation	NR	NR	NR	56.8	NR	NR	50.4	11.4	86.7	NR	51.3
Accident and Health	NR	NR	NR	29.9	18.1	27.3	184.1	(127.5)	60.8	NR	32.1
All Other*	48.1	41.5	42.9	50.1	48.1	105.4	62.5	36.9	38.5	182.1	65.6
Total All Lines	61.6	50.5	40.7	51.8	44.7	39.3	265.0	700.0	41.5	186.7	148.2

*See technical notes

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**2021 Profitability Report
American Samoa
Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Physical	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Private Passenger Auto Total	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Homeowners Multiple Peril	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Commercial Multiple Peril	NR	61.8	70.2	72.1	68.6	69.8	102.7	98.5	75.6	60.7	75.6
Fire	6.0	35.2	19.3	30.9	16.0	34.9	608.5	4,110.9	71.5	(1,581.9)	335.1
Allied Lines	2.6	27.5	18.2	44.8	13.8	8.9	55.3	15.9	44.5	3.9	23.6
Inland Marine	26.0	20.6	(64.6)	24.0	12.0	(1,400.3)	116.7	95.2	NR	NR	(146.3)
Medical Professional Liability	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Other Liability*	NR	NR	NR	NR	NR	144.9	25.6	301.5	NR	NR	157.4
Products Liability	NR	NR	NR	NR	NR	NR	37.2	(11,229.3)	NR	NR	(5,596.1)
Workers Compensation	NR	NR	NR	110.9	NR	NR	74.5	12.9	89.3	NR	71.9
Accident and Health	NR	NR	NR	55.1	29.5	32.9	327.8	(121.4)	71.4	NR	65.9
All Other*	62.7	28.7	32.0	50.7	27.2	95.1	76.1	39.8	43.8	276.7	73.3
Total All Lines	25.0	30.2	26.9	45.1	19.3	6.4	301.2	780.3	49.5	109.5	139.3

*See technical notes

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**2021 Profitability Report
Guam
Losses Incurred As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	85.4	66.1	68.1	79.0	64.6	94.8	86.1	97.1	53.4	36.9	73.1
Private Passenger Auto Physical	39.0	36.9	34.0	31.7	36.6	39.0	36.0	40.7	25.7	38.6	35.8
Private Passenger Auto Total	51.5	44.0	42.0	42.3	43.0	52.0	46.6	52.6	31.4	37.9	44.3
Commercial Auto Liability	66.5	99.9	60.6	57.4	54.5	53.1	38.4	44.1	19.2	41.5	53.5
Commercial Auto Physical	27.1	26.2	25.5	24.7	22.4	32.0	64.8	32.7	22.8	19.1	29.7
Commercial Auto Total	45.6	61.3	43.3	39.4	35.7	42.2	52.8	38.0	21.2	30.1	41.0
Homeowners Multiple Peril	10.1	7.9	8.3	4.4	7.7	9.7	13.3	9.8	8.6	6.1	8.6
Farmowners Multiple Peril	NR	0.0	0.0	NR	NR	NR	NR	NR	NR	NR	0.0
Commercial Multiple Peril	(8.3)	8.8	3.6	10.2	(1.5)	56.3	242.7	64.2	(229.3)	2.0	14.9
Fire	12.2	9.0	1.3	483.6	9.2	0.2	(36.0)	1.4	2.2	7.2	49.0
Allied Lines	1.9	20.6	1.3	27.0	(13.1)	1.6	60.6	(2.5)	4.4	(1.1)	10.1
Inland Marine	(3.0)	18.4	11.7	6.1	17.8	11.1	7.4	32.9	8.6	21.6	13.3
Medical Professional Liability	23.5	(0.4)	39.9	(31.7)	22.9	28.7	112.2	(26.0)	41.8	4.9	21.6
Other Liability*	29.0	11.8	36.2	17.5	23.1	178.9	83.4	(23.1)	82.2	31.0	47.0
Products Liability	0.8	493.2	(647.8)	2.2	3.5	(4.5)	258.5	(24.7)	7.2	4.7	9.3
Workers Compensation	59.0	50.4	39.6	23.2	29.2	44.6	43.5	21.2	28.1	3.9	34.3
Mortgage Guaranty	(1.2)	(20.2)	83.7	18.8	(0.7)	2.7	(1.6)	0.0	21.9	8.6	11.2
Financial Guaranty*	0.0	0.0	1.1	0.0	1.1	0.0	0.0	0.0	0.0	0.0	0.2
Accident and Health	79.3	81.0	81.6	80.5	83.5	83.6	85.6	93.6	73.5	85.4	82.8
Warranty	(9.5)	0.0	NR	NR	NR	NR	NR	NR	NR	NR	(4.8)
All Other*	7.3	11.4	7.7	(33.7)	12.6	1.7	4.7	14.0	30.5	5.1	6.1
Total All Lines	51.6	51.2	50.2	93.5	51.4	63.3	60.5	57.1	43.6	50.1	57.3

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
Guam
Underwriting Profit As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	(56.3)	(21.6)	(27.9)	(38.9)	(19.6)	(53.1)	(43.2)	(53.9)	(0.8)	32.1	(28.3)
Private Passenger Auto Physical	11.3	14.2	17.6	21.5	17.0	17.8	19.8	14.8	30.7	11.6	17.6
Private Passenger Auto Total	(6.9)	5.5	6.9	7.9	8.7	1.2	6.5	0.2	24.1	19.9	7.4
Commercial Auto Liability	(29.4)	(64.4)	(20.0)	(8.8)	(7.9)	3.8	18.8	7.1	46.5	15.1	(3.9)
Commercial Auto Physical	24.8	27.2	29.1	28.3	33.5	25.4	(14.8)	21.9	38.1	37.6	25.1
Commercial Auto Total	(0.6)	(16.3)	4.1	11.6	16.3	15.0	0.5	15.0	41.8	26.6	11.4
Homeowners Multiple Peril	49.3	52.8	51.2	53.5	53.9	52.5	47.3	50.6	54.2	56.1	52.1
Farmowners Multiple Peril	NR	55.9	55.2	NR	NR	NR	NR	NR	NR	NR	55.6
Commercial Multiple Peril	69.4	46.8	56.2	(14.6)	32.7	(10.1)	(196.7)	(15.8)	323.1	46.3	33.7
Fire	48.5	50.3	56.4	(453.4)	38.5	64.5	100.1	64.2	74.9	58.9	10.3
Allied Lines	67.2	47.1	68.4	37.8	82.3	67.1	(4.4)	68.5	68.7	69.7	57.2
Inland Marine	69.5	41.3	54.4	59.2	47.9	(5,295.1)	59.4	27.8	61.3	43.9	(483.0)
Medical Professional Liability	37.4	79.1	15.2	124.0	28.3	(113.9)	(62.0)	108.0	19.0	38.6	27.4
Other Liability*	20.6	51.0	14.4	34.7	20.1	(156.2)	(55.2)	83.5	(27.4)	14.7	0.0
Products Liability	(50.3)	(604.8)	1,180.8	16.2	60.4	(2.8)	(314.8)	103.2	47.7	44.6	48.0
Workers Compensation	(13.0)	(0.4)	10.3	31.4	26.6	8.0	8.9	31.0	28.9	46.7	17.8
Mortgage Guaranty	72.5	92.7	(15.7)	52.5	72.8	70.7	77.0	76.5	55.3	66.5	62.1
Financial Guaranty*	42.7	35.6	43.1	5.8	7.2	21.6	20.6	0.8	15.6	9.1	20.2
Accident and Health	(4.9)	(11.2)	(8.6)	(7.7)	(7.0)	(6.1)	(9.2)	(18.1)	1.7	(6.7)	(7.8)
Warranty	101.5	92.1	NR	NR	NR	NR	NR	NR	NR	NR	96.8
All Other*	51.6	45.8	48.1	92.0	43.3	54.8	50.8	40.7	27.8	51.2	50.6
Total All Lines	10.9	10.6	13.0	(33.5)	12.6	(19.1)	4.7	9.1	23.9	17.9	5.0

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

2021 Profitability Report
Guam
Profit on Insurance Transactions
As a Percent of Direct Premiums
Earned

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	(33.2)	(10.7)	(14.9)	(22.3)	(10.2)	(31.6)	(31.2)	(39.3)	2.4	27.0	(16.4)
Private Passenger Auto Physical	8.7	10.8	13.4	15.3	12.0	13.0	16.9	13.0	25.2	10.7	13.9
Private Passenger Auto Total	(2.6)	5.5	6.7	6.8	7.0	2.6	6.7	1.9	20.5	17.3	7.3
Commercial Auto Liability	(16.8)	(38.7)	(10.2)	(3.1)	(3.2)	4.7	17.0	7.9	38.9	14.2	1.1
Commercial Auto Physical	16.6	18.4	19.7	19.5	22.8	17.7	(10.0)	18.9	31.4	31.1	18.6
Commercial Auto Total	0.9	(8.8)	4.5	9.3	12.0	11.4	2.3	13.8	34.7	22.8	10.3
Homeowners Multiple Peril	33.3	35.5	34.0	35.9	35.8	35.4	38.6	41.3	43.9	45.9	38.0
Farmowners Multiple Peril	NR	36.4	36.7	NR	NR	NR	NR	NR	NR	NR	36.6
Commercial Multiple Peril	46.7	31.1	37.2	(9.7)	21.4	(4.5)	(149.4)	(1.0)	263.6	40.1	27.6
Fire	32.5	33.7	37.2	(282.9)	36.9	52.4	83.7	52.4	60.2	47.7	15.4
Allied Lines	44.5	31.8	44.6	25.6	54.6	47.3	0.0	57.0	55.8	56.8	41.8
Inland Marine	45.9	26.4	35.3	39.2	32.0	(3,537.1)	49.0	24.4	50.4	36.9	(319.8)
Medical Professional Liability	26.5	53.4	11.5	82.0	18.3	(73.5)	(41.2)	93.2	20.1	40.1	23.0
Other Liability*	16.2	35.6	11.8	24.8	14.1	(94.3)	(34.1)	75.5	(13.5)	22.5	5.8
Products Liability	(34.2)	(388.7)	772.7	11.1	41.0	0.7	(242.2)	83.4	39.1	38.9	32.2
Workers Compensation	(6.3)	(0.8)	9.3	23.4	19.4	7.9	10.1	26.9	24.2	41.5	15.6
Mortgage Guaranty	58.9	72.8	(8.4)	27.3	39.3	37.4	51.7	56.4	37.3	40.6	41.3
Financial Guaranty*	53.8	14.6	76.6	21.4	12.5	55.2	66.7	14.9	41.6	13.6	37.1
Accident and Health	(14.1)	(10.5)	(11.3)	(11.6)	(11.6)	(13.4)	(9.7)	(18.0)	1.8	(7.0)	(10.5)
Warranty	66.7	58.2	NR	NR	NR	NR	NR	NR	NR	NR	62.5
All Other*	34.8	30.7	31.8	59.4	28.1	37.8	42.6	34.8	24.8	43.6	36.8
Total All Lines	3.5	6.2	6.7	(23.0)	6.4	(15.7)	4.1	6.8	20.3	14.8	3.0

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
Guam
Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	(25.5)	(5.4)	(8.9)	(14.9)	(5.5)	(21.9)	(27.5)	(31.0)	4.8	32.3	(10.3)
Private Passenger Auto Physical	13.5	14.8	16.5	19.7	15.9	15.7	24.1	18.5	30.8	12.9	18.2
Private Passenger Auto Total	0.8	9.0	9.7	10.1	10.1	5.6	11.1	5.4	23.8	20.0	10.6
Commercial Auto Liability	(10.8)	(26.8)	(4.1)	0.9	0.4	7.0	20.3	11.0	36.3	15.0	4.9
Commercial Auto Physical	22.5	23.7	24.0	23.2	25.8	19.8	(7.8)	21.4	32.8	31.6	21.7
Commercial Auto Total	4.4	(4.5)	7.1	11.3	14.0	13.3	5.6	16.6	34.4	23.1	12.5
Homeowners Multiple Peril	39.4	40.5	37.0	39.7	39.8	35.6	49.8	50.2	49.9	46.2	42.8
Farmowners Multiple Peril	NR	60.0	42.5	NR	NR	NR	NR	NR	NR	NR	51.3
Commercial Multiple Peril	43.3	34.0	39.7	(5.8)	26.7	(0.1)	(88.9)	2.8	97.2	24.4	17.3
Fire	35.2	34.4	35.3	(117.4)	14.6	22.1	63.1	55.8	62.4	48.7	25.4
Allied Lines	56.6	36.0	49.1	27.9	53.6	47.3	3.3	58.5	61.7	57.6	45.2
Inland Marine	52.8	46.1	45.5	42.3	33.4	(3,189.1)	49.2	24.0	44.7	30.0	(282.1)
Medical Professional Liability	30.1	52.3	12.1	68.8	18.7	(47.3)	(21.7)	52.6	18.4	17.9	20.2
Other Liability*	15.8	31.5	11.9	19.6	12.3	(44.3)	(13.3)	37.7	(3.2)	10.8	7.9
Products Liability	(32.9)	(244.2)	402.9	14.3	33.4	4.8	(231.0)	93.8	50.8	34.2	12.6
Workers Compensation	(1.9)	2.9	10.0	20.5	17.7	8.7	11.2	24.5	21.9	31.8	14.7
Mortgage Guaranty	82.8	98.1	(7.6)	37.1	50.9	48.0	77.6	83.5	52.5	54.9	57.8
Financial Guaranty*	32.5	7.4	5.8	4.8	4.7	17.4	5.1	3.9	5.3	5.9	9.3
Accident and Health	(18.8)	(12.6)	(14.3)	(15.6)	(16.2)	(18.5)	(15.1)	(29.4)	5.8	(8.3)	(14.3)
Warranty	76.3	131.0	NR	NR	NR	NR	NR	NR	NR	NR	103.7
All Other*	34.4	32.1	30.5	55.4	28.6	33.7	44.3	35.2	23.4	34.0	35.2
Total All Lines	7.5	10.3	10.4	(19.2)	8.8	(11.4)	7.9	11.1	24.3	17.9	6.8

*See technical notes

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**2021 Profitability Report
Puerto Rico
Losses Incurred As a Percent of
Direct Premiums Earned**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	61.6	66.3	66.2	76.0	70.8	61.9	60.4	66.2	44.7	50.6	62.5
Private Passenger Auto Physical	64.8	66.6	64.7	64.2	63.2	105.6	61.4	59.3	38.0	47.7	63.5
Private Passenger Auto Total	64.1	66.5	65.1	67.3	66.0	89.1	61.1	61.5	40.2	48.6	63.0
Commercial Auto Liability	58.4	59.4	57.5	60.6	58.1	59.3	51.5	54.2	39.0	38.3	53.6
Commercial Auto Physical	45.4	45.8	45.1	47.8	49.2	74.8	51.3	37.6	27.4	27.4	45.2
Commercial Auto Total	51.9	52.8	51.4	54.4	53.8	67.1	51.4	45.8	32.9	32.7	49.4
Homeowners Multiple Peril	37.1	34.2	30.3	30.9	28.3	735.9	(73.6)	9.6	70.1	13.2	91.6
Farmowners Multiple Peril	2.4	11.7	7.9	18.6	17.4	1,112.0	1,234.3	(353.7)	12.1	38.4	210.1
Commercial Multiple Peril	21.2	19.1	20.1	18.7	22.8	897.1	175.2	44.2	33.2	17.4	126.9
Fire	12.3	10.1	7.0	7.6	14.4	578.4	(37.0)	122.1	7.0	(1.8)	72.0
Allied Lines	1.4	4.9	0.3	13.4	2.0	2,905.0	644.0	(143.9)	24.7	32.0	348.4
Inland Marine	30.5	31.0	31.9	36.7	44.2	606.4	(173.0)	17.9	33.2	38.2	69.7
Medical Professional Liability	47.8	54.2	36.0	34.4	31.9	30.8	3.4	35.3	40.3	33.4	34.7
Other Liability*	38.3	43.3	39.2	43.1	33.2	78.3	23.3	27.6	41.4	12.5	38.0
Products Liability	(16.6)	25.6	25.8	24.4	(8.6)	56.1	26.0	(3.7)	9.4	(4.5)	13.4
Workers Compensation*	2.9	44.3	47.1	1.5	60.9	54.4	23.3	33.3	197.9	171.6	63.7
Mortgage Guaranty	107.0	142.0	177.8	136.7	120.5	191.0	17.8	22.8	154.1	27.8	109.7
Financial Guaranty*	0.0	0.0	1,986.9	622.5	3,494.4	15,571.9	2,641.2	688.7	1,995.3	(2,818.5)	2,418.2
Accident and Health	27.0	33.3	45.3	36.2	42.9	19.6	23.7	37.4	33.0	47.7	34.6
Warranty	60.4	44.2	70.1	120.8	91.8	80.8	72.7	82.2	70.9	71.8	76.6
All Other*	34.3	33.0	36.8	37.3	29.0	66.5	16.2	24.6	81.7	9.7	36.9
Total All Lines	34.4	37.0	67.0	49.4	69.4	609.2	103.9	53.8	66.7	12.4	110.3

*See technical notes

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2021 Profitability Report
Puerto Rico
Underwriting Profit As a Percent of
Direct Premiums Earned

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	(0.1)	(5.3)	(6.1)	(14.1)	(6.1)	5.5	8.4	1.2	23.4	19.5	2.6
Private Passenger Auto Physical	(6.2)	(10.3)	(7.1)	(6.7)	(4.3)	(53.4)	(1.3)	1.7	23.7	14.9	(4.9)
Private Passenger Auto Total	(4.8)	(9.1)	(6.9)	(8.7)	(5.0)	(31.2)	2.3	1.5	23.6	16.4	(2.2)
Commercial Auto Liability	(2.1)	(1.4)	1.8	(4.1)	2.0	2.3	14.2	9.9	26.2	29.6	7.8
Commercial Auto Physical	13.6	12.9	16.3	9.6	8.9	(16.6)	11.2	26.5	38.4	40.1	16.1
Commercial Auto Total	5.8	5.6	9.0	2.6	5.3	(7.2)	12.8	18.3	32.5	35.0	12.0
Homeowners Multiple Peril	23.2	2.9	30.6	28.6	32.0	(756.8)	110.6	46.3	(21.2)	45.2	(45.9)
Farmowners Multiple Peril	75.7	59.9	65.0	49.7	51.0	(1,130.2)	(1,281.7)	453.5	54.3	26.0	(157.7)
Commercial Multiple Peril	39.7	43.7	39.1	39.6	35.9	(913.0)	(130.1)	13.2	25.7	41.4	(76.5)
Fire	57.7	58.8	65.2	63.5	55.5	(546.4)	106.5	(62.3)	64.4	78.1	(5.9)
Allied Lines	75.8	71.2	74.8	55.4	69.2	(3,012.5)	(627.0)	211.0	44.8	37.7	(300.0)
Inland Marine	41.3	36.4	38.6	37.0	28.6	(564.3)	260.9	58.7	40.4	32.1	1.0
Medical Professional Liability	8.2	(0.4)	22.0	(3.6)	12.0	19.2	52.7	17.3	11.6	16.2	15.5
Other Liability*	21.0	8.6	10.8	12.9	22.5	(22.4)	35.8	32.5	23.9	55.0	20.1
Products Liability	89.5	13.3	20.4	(7.9)	28.9	14.3	1.3	61.3	51.7	74.1	34.7
Workers Compensation*	73.8	13.8	18.3	58.0	(25.3)	(16.2)	47.1	30.4	(195.3)	(89.2)	(8.5)
Mortgage Guaranty	(31.4)	(71.6)	(111.0)	(70.8)	(51.4)	(134.7)	53.9	50.5	(82.9)	47.1	(40.2)
Financial Guaranty*	43.6	(2.3)	(2,609.9)	(6,455.3)	(8,215.7)	(16,230.8)	(2,896.8)	(761.1)	(2,262.5)	2,413.5	(3,697.7)
Accident and Health	31.9	22.3	16.9	29.1	24.2	51.9	37.3	27.6	14.0	17.3	27.2
Warranty	22.8	41.7	13.1	(30.7)	(4.6)	8.3	15.9	(3.3)	10.2	19.1	9.2
All Other*	30.7	32.6	27.7	23.9	28.4	(10.3)	45.6	36.7	(26.2)	51.6	24.1
Total All Lines	28.1	23.8	(15.9)	(92.0)	(52.2)	(586.4)	(49.4)	3.1	(8.8)	49.4	(70.0)

*See technical notes

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2021 Profitability Report
Puerto Rico
Profit on Insurance Transactions
As a Percent of Direct Premiums
Earned

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	2.5	(1.1)	(1.3)	(6.6)	(2.3)	5.5	9.0	3.2	20.2	17.2	4.6
Private Passenger Auto Physical	(2.7)	(5.4)	(2.9)	(2.9)	(1.7)	(32.9)	1.0	2.8	19.9	13.1	(1.2)
Private Passenger Auto Total	(1.6)	(4.3)	(2.5)	(3.9)	(1.9)	(18.5)	3.9	3.0	20.0	14.4	0.9
Commercial Auto Liability	2.5	3.3	4.7	0.7	4.5	5.1	14.6	11.4	23.7	26.4	9.7
Commercial Auto Physical	10.5	10.2	12.3	8.1	7.3	(9.0)	11.2	22.2	31.6	33.2	13.8
Commercial Auto Total	6.5	6.7	8.4	4.3	5.9	(2.0)	13.0	16.9	27.8	29.9	11.7
Homeowners Multiple Peril	17.1	3.1	20.9	20.3	22.2	(479.0)	99.9	38.9	(14.7)	37.7	(23.4)
Farmowners Multiple Peril	50.6	39.8	43.5	33.6	34.0	(720.0)	(987.9)	367.5	43.9	22.0	(107.3)
Commercial Multiple Peril	28.0	30.5	27.2	27.6	25.0	(578.6)	(84.9)	18.3	24.7	37.0	(44.5)
Fire	38.9	39.6	43.3	45.9	37.1	(345.7)	92.0	(46.3)	52.2	63.1	2.0
Allied Lines	50.1	47.1	48.5	36.7	45.5	(1,911.8)	(430.2)	194.8	46.0	36.3	(183.7)
Inland Marine	26.9	23.7	25.0	24.1	18.5	(357.3)	218.6	50.8	32.6	26.2	8.9
Medical Professional Liability	13.8	8.3	21.3	3.6	12.9	20.0	51.3	21.4	17.4	21.5	19.1
Other Liability*	20.4	12.6	13.7	13.7	18.5	(6.9)	36.1	32.6	25.2	49.2	21.5
Products Liability	65.4	16.9	21.7	2.2	26.0	19.0	13.5	56.0	47.8	65.3	33.4
Workers Compensation*	53.0	11.4	20.4	40.4	(8.6)	(2.7)	37.3	28.1	(141.9)	(51.2)	(1.4)
Mortgage Guaranty	4.6	(17.7)	(53.3)	(34.2)	(20.7)	(72.9)	55.8	57.4	(54.9)	39.9	(9.6)
Financial Guaranty*	61.3	(3.7)	(1,882.2)	(5,980.2)	(7,364.5)	(10,089.4)	(1,651.1)	(534.2)	(1,645.3)	2,143.7	(2,694.6)
Accident and Health	10.8	12.4	6.6	14.2	10.5	25.8	28.1	19.2	12.5	13.1	15.3
Warranty	263.0	41.4	23.2	4.0	14.1	22.9	29.7	16.5	26.7	32.8	47.4
All Other*	21.5	22.8	19.0	16.0	19.5	(2.7)	40.5	32.6	(16.8)	44.7	19.7
Total All Lines	22.0	17.9	(11.1)	(88.8)	(50.5)	(368.1)	(23.2)	10.9	(1.4)	43.6	(44.9)

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

**2021 Profitability Report
Puerto Rico
Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	5.8	2.4	2.0	(2.4)	0.6	8.2	12.7	6.5	22.5	19.7	7.8
Private Passenger Auto Physical	0.3	(2.2)	0.3	0.1	1.2	(27.0)	4.2	6.4	23.5	16.4	2.3
Private Passenger Auto Total	1.7	(0.9)	0.8	(0.7)	1.0	(14.0)	7.2	6.4	23.2	17.4	4.2
Commercial Auto Liability	5.2	5.8	6.3	3.6	6.0	6.7	15.5	12.6	21.0	23.4	10.6
Commercial Auto Physical	12.6	11.8	13.1	9.7	8.9	(4.1)	12.9	24.1	30.8	32.1	15.2
Commercial Auto Total	8.5	8.5	9.4	6.3	7.3	1.6	14.3	18.0	25.8	27.7	12.7
Homeowners Multiple Peril	19.7	6.9	22.8	22.1	23.5	(153.6)	41.3	40.6	(10.6)	37.7	5.1
Farmowners Multiple Peril	61.9	49.9	49.0	37.2	38.8	(210.5)	(217.5)	174.2	48.9	23.8	5.6
Commercial Multiple Peril	28.5	29.5	26.0	26.3	23.9	(164.1)	(21.3)	12.8	17.9	25.9	0.5
Fire	43.6	41.2	43.1	44.4	35.6	(134.3)	53.2	(39.2)	54.8	65.9	20.8
Allied Lines	65.4	58.6	57.5	42.2	51.0	(223.8)	(38.1)	43.6	20.7	22.3	9.9
Inland Marine	44.9	37.4	36.2	36.2	29.7	(151.3)	93.4	46.1	50.1	38.1	26.1
Medical Professional Liability	10.6	7.4	13.0	5.0	9.2	12.4	31.2	15.1	12.1	11.8	12.8
Other Liability*	14.5	9.9	9.8	9.9	11.9	(0.2)	22.1	21.5	15.9	29.4	14.5
Products Liability	39.5	11.6	12.6	4.1	14.6	11.9	9.6	32.9	25.9	34.7	19.7
Workers Compensation*	37.8	10.4	12.1	37.4	(1.0)	1.9	63.5	23.3	(42.0)	(9.7)	13.4
Mortgage Guaranty	5.0	(2.1)	(11.0)	(5.5)	(1.6)	(11.7)	16.3	17.4	(11.5)	14.0	0.9
Financial Guaranty*	15.9	4.3	(87.5)	(183.0)	(103.6)	(106.1)	(11.3)	(35.4)	(53.9)	42.0	(51.9)
Accident and Health	17.3	18.1	10.5	17.8	13.4	30.9	40.3	27.8	17.8	17.5	21.1
Warranty	8.5	14.7	8.9	3.3	5.5	7.9	10.0	6.4	7.7	9.2	8.2
All Other*	23.7	23.7	19.2	16.6	18.4	1.1	35.2	31.3	(10.0)	34.9	19.4
Total All Lines	20.6	16.6	(1.7)	(31.8)	(15.5)	(114.2)	(4.4)	8.4	2.1	29.4	(9.0)

*See technical notes

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2021 Profitability Report
U.S. Virgin Islands
Losses Incurred As a Percent of
Direct Premiums Earned

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	50.3	64.9	74.2	63.8	52.3	15.2	119.6	56.9	40.4	35.4	57.3
Private Passenger Auto Physical	51.6	61.2	47.9	43.3	52.7	279.9	156.3	51.9	46.3	51.0	84.2
Private Passenger Auto Total	50.8	63.4	63.7	56.5	52.5	95.9	131.1	55.3	42.3	40.5	65.2
Commercial Auto Liability	25.6	0.6	58.6	(20.9)	28.3	65.3	35.4	45.6	26.9	24.6	29.0
Commercial Auto Physical	16.2	23.2	32.2	15.2	48.5	302.2	141.6	22.9	16.3	10.6	62.9
Commercial Auto Total	23.3	6.2	51.9	(11.7)	33.3	126.5	64.0	38.3	23.7	20.3	37.6
Homeowners Multiple Peril	(1.0)	(0.2)	7.6	1.7	2.4	1,501.9	525.2	(142.7)	(37.7)	22.8	188.0
Farmowners Multiple Peril	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Commercial Multiple Peril	13.9	24.6	24.9	14.1	20.4	1,000.9	799.5	12.4	12.3	11.2	193.4
Fire	33.9	96.3	(6.0)	4.8	11.1	1,167.8	636.7	1.7	(41.1)	8.1	191.3
Allied Lines	(0.2)	1.5	11.1	4.2	1.8	5,869.7	2,242.8	(155.9)	(28.2)	67.1	801.4
Inland Marine	38.0	66.5	27.0	52.9	41.2	355.7	(1.8)	35.9	62.6	12.0	69.0
Medical Professional Liability	20.5	11.1	54.2	6.8	(12.1)	6.4	31.3	(57.1)	20.9	12.4	9.4
Other Liability*	34.1	79.2	35.7	97.9	47.5	43.1	(9.0)	70.2	15.6	44.0	45.8
Products Liability	NR	(18.0)	55.3	NR	(52.3)	329.7	28.3	(284.4)	575.4	929.0	195.4
Workers Compensation	NR	NR	2,169.1	63.0	NR	232.8	(305.2)	29.4	(0.7)	3.4	313.1
Mortgage Guaranty	106.5	96.8	239.1	50.2	144.3	101.7	(170.6)	(12.6)	925.9	817.1	229.8
Financial Guaranty*	0.0	0.0	0.0	0.0	0.0	0.0	0.0	639.7	12.8	(31.3)	62.1
Accident and Health	250.8	746.2	207.9	151.7	546.0	38.8	76.9	75.1	(16.6)	29.0	210.6
Warranty	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
All Other*	59.6	23.0	(40.8)	14.6	44.3	261.7	55.1	26.5	6.9	24.4	47.5
Total All Lines	33.0	35.9	23.1	32.1	30.3	822.2	390.2	12.9	1.7	27.3	140.9

*See technical notes

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2021 Profitability Report
U.S. Virgin Islands
Underwriting Profit As a Percent of
Direct Premiums Earned

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	9.2	(11.6)	(18.3)	(19.6)	(3.8)	40.6	(75.6)	(6.5)	9.4	18.5	(5.8)
Private Passenger Auto Physical	10.7	(3.8)	16.1	14.4	4.2	(254.2)	(113.9)	7.3	7.3	12.3	(30.0)
Private Passenger Auto Total	9.8	(8.4)	(4.6)	(7.6)	(1.4)	(49.2)	(87.6)	(2.3)	8.7	16.5	(12.6)
Commercial Auto Liability	39.2	61.7	1.9	91.4	34.5	(5.3)	25.2	16.6	37.5	45.3	34.8
Commercial Auto Physical	50.5	39.0	34.1	49.4	12.0	(273.6)	(104.3)	46.2	47.3	60.7	(3.9)
Commercial Auto Total	41.9	56.0	10.1	80.7	28.9	(74.6)	(9.7)	26.1	40.5	50.0	25.0
Homeowners Multiple Peril	71.7	70.5	64.0	63.7	64.7	(1,660.3)	(522.1)	222.7	101.6	36.1	(148.7)
Farmowners Multiple Peril	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Commercial Multiple Peril	56.2	38.6	36.9	48.3	36.8	(1,030.3)	(845.4)	49.3	53.1	49.8	(150.7)
Fire	33.8	(33.9)	75.5	54.2	47.1	(1,196.6)	(632.1)	50.0	101.9	49.3	(145.1)
Allied Lines	74.6	71.9	60.3	68.8	73.0	(6,154.8)	(2,336.1)	240.8	105.3	8.9	(778.7)
Inland Marine	19.9	(3.3)	31.7	2.4	21.4	(310.4)	72.0	30.4	(5.9)	59.9	(8.2)
Medical Professional Liability	31.8	48.9	(42.7)	57.7	88.2	51.9	33.3	105.6	31.2	30.5	43.6
Other Liability*	6.2	(47.9)	10.9	(62.9)	(2.2)	(8.5)	50.3	(26.6)	37.9	4.1	(3.9)
Products Liability	NR	43.4	(12.6)	NR	(64.2)	(277.5)	92.3	402.6	(547.4)	(693.7)	(132.1)
Workers Compensation	NR	NR	(4,580.7)	(24.8)	NR	(240.6)	333.5	32.3	77.6	73.2	(618.5)
Mortgage Guaranty	(33.3)	(27.3)	(176.4)	16.9	(79.5)	(41.5)	269.3	62.3	(919.5)	(950.1)	(187.9)
Financial Guaranty*	48.3	30.6	40.5	41.5	30.0	(61.5)	0.9	(742.9)	(23.6)	52.9	(58.3)
Accident and Health	(490.8)	(937.2)	(228.6)	(140.5)	(647.8)	(21.0)	(30.0)	(19.2)	86.3	45.4	(238.3)
Warranty	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
All Other*	(8.2)	39.3	101.5	42.1	5.4	(253.3)	(0.5)	27.0	49.9	30.2	3.3
Total All Lines	24.7	22.6	36.2	22.9	25.5	(843.6)	(369.5)	43.2	56.8	30.6	(95.1)

*See technical notes

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2021 Profitability Report
U.S. Virgin Islands
Profit on Insurance Transactions
As a Percent of Direct Premiums
Earned

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	8.6	(5.1)	(9.1)	(10.5)	0.0	28.4	(57.1)	(2.5)	9.5	16.6	(2.1)
Private Passenger Auto Physical	8.3	(0.5)	12.4	10.3	3.5	(162.5)	(86.8)	7.6	7.2	11.3	(18.9)
Private Passenger Auto Total	8.5	(3.2)	(0.5)	(3.2)	1.0	(29.8)	(66.4)	0.6	8.8	14.8	(6.9)
Commercial Auto Liability	28.5	43.5	3.9	61.8	24.8	0.4	23.7	16.3	32.5	38.7	27.4
Commercial Auto Physical	33.7	26.8	23.7	33.7	9.6	(172.1)	(77.4)	37.2	38.3	48.7	0.2
Commercial Auto Total	29.8	39.4	8.9	54.6	21.0	(44.1)	(3.5)	23.1	34.2	41.8	20.5
Homeowners Multiple Peril	47.8	46.8	42.1	42.0	42.6	(1,057.9)	(376.2)	187.4	84.7	32.3	(90.8)
Farmowners Multiple Peril	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Commercial Multiple Peril	38.0	26.6	25.5	32.6	25.0	(653.7)	(640.6)	53.3	45.8	42.0	(100.6)
Fire	23.4	(19.5)	50.4	38.1	30.3	(763.0)	(479.3)	51.6	86.7	44.4	(93.7)
Allied Lines	49.7	47.6	39.1	45.4	48.1	(3,916.9)	(1,711.2)	252.4	94.7	11.6	(504.0)
Inland Marine	12.4	(2.6)	19.9	0.9	13.5	(197.2)	63.2	27.4	(2.5)	49.1	(1.6)
Medical Professional Liability	26.2	36.8	(23.9)	42.0	58.6	36.1	32.4	88.0	28.5	27.0	35.2
Other Liability*	11.5	(21.9)	16.0	(37.3)	1.4	1.6	47.2	(15.1)	34.8	7.9	4.6
Products Liability	NR	42.4	(5.3)	NR	(20.1)	(138.9)	150.8	348.8	(399.4)	(487.0)	(63.6)
Workers Compensation	NR	NR	(2,776.1)	(7.2)	NR	(146.7)	273.0	27.7	60.3	60.1	(358.4)
Mortgage Guaranty	(2.8)	7.1	(97.4)	22.0	(47.4)	(18.3)	233.0	91.9	(610.8)	(570.6)	(99.3)
Financial Guaranty*	99.5	22.6	27.0	57.3	45.9	20.7	30.0	(563.1)	20.4	70.5	(16.9)
Accident and Health	(316.3)	(595.6)	(144.3)	(93.9)	(415.5)	(20.5)	(22.8)	(13.1)	82.8	42.1	(149.7)
Warranty	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
All Other*	(2.9)	28.3	67.7	27.3	4.1	(159.8)	4.9	25.8	43.5	28.1	6.7
Total All Lines	19.5	17.7	25.8	16.8	17.8	(535.4)	(273.4)	44.0	49.3	27.9	(59.0)

*See technical notes

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**2021 Profitability Report
U.S. Virgin Islands
Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	11.9	(1.5)	(5.0)	(7.1)	2.9	31.1	(60.5)	0.6	12.3	19.9	0.5
Private Passenger Auto Physical	13.5	2.9	16.3	16.6	7.2	(138.1)	(80.3)	11.9	10.6	14.9	(12.4)
Private Passenger Auto Total	12.5	0.2	2.7	(0.2)	3.9	(25.0)	(67.3)	3.9	11.8	18.3	(3.9)
Commercial Auto Liability	27.6	38.2	6.1	52.6	23.0	3.3	22.9	18.0	29.1	34.5	25.5
Commercial Auto Physical	44.0	31.3	26.2	37.3	11.8	(93.9)	(52.4)	48.3	43.7	58.8	15.5
Commercial Auto Total	30.6	36.8	10.5	49.3	20.5	(26.1)	0.2	26.0	32.7	40.2	22.1
Homeowners Multiple Peril	58.8	56.0	49.1	55.8	54.2	(235.1)	(57.9)	82.7	61.8	27.3	15.3
Farmowners Multiple Peril	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Commercial Multiple Peril	42.7	28.9	26.4	35.3	27.9	(179.8)	(130.1)	22.2	32.0	37.4	(5.7)
Fire	27.7	(12.8)	47.3	60.0	41.5	(226.0)	(129.5)	24.4	50.4	29.2	(8.8)
Allied Lines	61.5	58.6	47.3	52.4	55.5	(260.3)	(78.6)	28.4	37.3	10.5	1.3
Inland Marine	27.8	(1.3)	39.2	4.7	26.0	(137.9)	46.8	30.5	(0.0)	58.0	9.4
Medical Professional Liability	20.7	26.6	(10.7)	26.0	45.4	32.0	28.5	68.7	28.9	23.5	29.0
Other Liability*	9.3	(6.3)	9.8	(19.5)	3.7	3.9	30.2	(6.8)	25.3	7.9	5.7
Products Liability	NR	18.2	(1.4)	NR	(1.5)	(15.1)	15.6	68.7	(56.5)	(37.3)	(1.2)
Workers Compensation	NR	NR	(63.9)	(0.2)	NR	(54.7)	114.0	13.3	76.1	73.1	22.5
Mortgage Guaranty	1.6	6.2	(26.7)	9.1	(13.3)	(1.9)	48.6	15.0	(24.2)	(12.9)	0.2
Financial Guaranty*	8.5	5.7	16.2	5.9	5.0	4.0	4.8	(26.2)	4.2	7.9	3.6
Accident and Health	(95.1)	(146.8)	(50.2)	(59.8)	(117.5)	(12.9)	(15.4)	(4.3)	23.4	19.5	(45.9)
Warranty	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
All Other*	0.7	26.3	55.2	28.3	6.5	(97.0)	6.7	24.4	36.6	23.1	11.1
Total All Lines	18.2	16.3	23.1	19.2	18.9	(175.4)	(76.9)	23.9	35.4	23.2	(7.4)

*See technical notes

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2021 Profitability Report
N. Mariana Islands
Percent of Direct Premiums Earned
Losses Incurred

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	21.7	29.7	18.9	12.4	59.2	52.9	50.6	64.2	38.8	145.8	49.4
Private Passenger Auto Physical	43.0	41.4	20.1	33.2	45.3	32.4	38.2	36.4	31.0	38.9	36.0
Private Passenger Auto Total	31.4	35.2	19.5	24.0	50.7	41.4	42.9	47.2	34.0	79.1	40.5
Commercial Auto Liability	(49.0)	32.7	51.2	31.6	58.9	157.1	111.7	29.0	75.3	71.0	56.9
Commercial Auto Physical	26.3	37.9	37.9	35.9	43.1	43.6	43.9	5.9	11.0	19.0	30.4
Commercial Auto Total	(25.0)	34.7	44.4	33.6	50.7	100.3	75.4	17.0	46.0	46.8	42.4
Homeowners Multiple Peril	0.0	0.3	0.9	227.3	(52.8)	(5.7)	256.1	153.5	(4.7)	(9.5)	56.5
Commercial Multiple Peril	0.0	0.0	(0.0)	449.2	33.3	(0.4)	(41.6)	(38.1)	233.3	(1.3)	63.4
Fire	139.8	(39.4)	16.0	117.1	(6.4)	(14.2)	72.1	30.8	33.9	(2.8)	34.7
Allied Lines	0.0	0.0	37.8	478.8	14.4	(165.4)	4,782.7	301.3	(55.7)	973.6	636.8
Inland Marine	(138.0)	(61.1)	2.8	12.5	43.4	(17.8)	(7.4)	0.0	0.6	0.5	(16.5)
Medical Professional Liability	NR	NR	290.6	(175.9)	108.3	104.1	(273.6)	68.4	173.9	(11.0)	35.6
Other Liability*	(13.6)	(0.7)	35.0	(0.9)	53.9	42.1	(8.8)	1.9	157.1	304.9	57.1
Products Liability	0.0	(247.4)	118.0	(134.2)	1,962.2	677.7	(407.2)	16.9	(2.3)	NR	220.4
Workers Compensation	66.6	47.4	4.6	39.2	35.0	16.3	3.6	17.0	30.3	41.3	30.1
Financial Guaranty*	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Accident and Health	65.7	76.1	80.2	58.0	65.7	28.8	61.7	109.8	86.9	86.5	71.9
Warranty	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
All Other*	1.2	(1.6)	7.2	(0.9)	21.0	366.0	(52.0)	11.7	5.6	(9.4)	34.9
Total All Lines	48.8	50.6	54.7	74.1	48.1	38.3	161.3	72.2	57.1	186.1	79.1

*See technical notes

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2021 Profitability Report
N. Mariana Islands
Percent of Direct Premiums Earned
Underwriting Profit

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	20.3	15.3	34.6	36.2	(27.2)	(11.9)	(9.8)	(18.2)	19.7	(109.8)	(5.1)
Private Passenger Auto Physical	5.2	1.0	34.1	15.9	1.4	18.7	16.5	19.9	29.7	17.4	16.0
Private Passenger Auto Total	13.4	8.6	34.4	24.8	(9.7)	5.3	6.5	5.1	25.9	(30.5)	8.4
Commercial Auto Liability	111.4	13.1	(8.3)	17.1	(17.2)	(139.7)	(98.5)	(44.4)	(39.2)	(28.0)	(23.4)
Commercial Auto Physical	21.6	7.4	10.8	10.0	(2.7)	3.1	8.6	48.7	50.8	36.1	19.5
Commercial Auto Total	82.8	10.9	1.4	13.8	(9.7)	(68.2)	(41.1)	4.0	1.8	1.8	(0.2)
Homeowners Multiple Peril	58.9	57.3	56.9	(217.6)	119.7	73.9	(290.4)	(89.8)	79.5	74.4	(7.7)
Commercial Multiple Peril	50.9	51.3	51.7	(442.8)	11.9	76.4	127.7	126.8	(200.9)	58.7	(8.8)
Fire	(120.0)	117.1	44.4	(59.0)	85.8	63.1	(13.0)	29.2	45.6	64.5	25.8
Allied Lines	58.2	58.1	19.1	(477.0)	40.6	230.6	(5,033.1)	(297.5)	145.3	(934.6)	(619.0)
Inland Marine	43.5	70.4	15.9	12.8	(1.1)	66.6	40.6	54.8	82.7	53.6	44.0
Medical Professional Liability	NR	NR	(270.8)	273.7	(60.8)	(37.9)	400.6	(12.5)	(131.7)	75.9	29.6
Other Liability*	52.9	47.9	21.4	21.6	23.0	42.8	97.2	63.9	(172.7)	(350.8)	(15.3)
Products Liability	(2,097.7)	359.8	(129.5)	209.7	(1,994.6)	(679.2)	(3,186.7)	227.1	92.4	NR	(799.9)
Workers Compensation	(38.4)	(7.9)	56.2	11.9	11.4	38.2	56.8	39.3	33.2	15.7	21.6
Financial Guaranty*	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Accident and Health	(2.9)	(15.6)	(13.4)	11.3	6.2	45.1	10.4	(39.9)	(15.2)	(10.5)	(2.4)
Warranty	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
All Other*	59.9	59.5	59.9	67.2	36.0	(338.3)	118.1	50.1	59.9	73.7	24.6
Total All Lines	5.8	6.3	7.2	(19.8)	16.2	25.8	(103.0)	(12.6)	6.3	(132.7)	(20.1)

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

2021 Profitability Report
N. Mariana Islands
Percent of Direct Premiums Earned
Profit on Insurance Transactions

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	15.4	11.7	24.0	25.0	(15.9)	(5.9)	(5.5)	(12.2)	17.4	(83.1)	(2.9)
Private Passenger Auto Physical	4.7	2.2	24.1	11.7	2.0	13.7	14.5	17.2	25.0	16.1	13.1
Private Passenger Auto Total	10.5	7.2	24.0	17.6	(5.0)	5.1	6.9	5.8	22.1	(21.3)	7.3
Commercial Auto Liability	75.9	9.7	(3.5)	12.2	(9.7)	(89.1)	(75.3)	(32.4)	(28.2)	(17.7)	(15.8)
Commercial Auto Physical	14.1	5.0	7.9	7.9	(0.7)	3.0	8.4	39.4	41.1	29.5	15.6
Commercial Auto Total	56.2	7.9	2.3	10.2	(5.0)	(43.0)	(30.4)	4.9	3.3	4.3	1.1
Homeowners Multiple Peril	38.9	37.8	36.8	(138.2)	80.6	49.0	(223.2)	(63.0)	65.3	60.2	(5.6)
Commercial Multiple Peril	33.3	33.1	33.9	(279.3)	17.6	54.9	100.4	97.9	(162.1)	47.5	(2.3)
Fire	(73.0)	79.6	28.7	(33.8)	56.0	41.5	(8.1)	26.2	37.6	52.4	20.7
Allied Lines	38.1	38.1	11.4	(303.4)	31.4	156.0	(3,912.5)	(187.4)	128.6	(734.7)	(473.4)
Inland Marine	28.8	46.2	9.3	7.6	(0.9)	44.4	32.7	43.5	65.3	43.6	32.0
Medical Professional Liability	NR	NR	(172.3)	182.9	(28.4)	(17.9)	334.2	(3.1)	(97.6)	65.9	33.0
Other Liability*	39.4	35.3	15.9	17.2	15.8	32.0	80.9	54.1	(131.8)	(265.7)	(10.7)
Products Liability	(1,354.5)	244.6	(78.5)	145.9	(1,064.5)	(345.4)	(2,428.3)	184.4	74.6	NR	(513.5)
Workers Compensation	(22.7)	(6.0)	37.8	9.6	9.1	26.8	46.5	32.0	26.8	17.5	17.7
Financial Guaranty*	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Accident and Health	(13.0)	(13.6)	(14.2)	1.4	(3.1)	20.1	6.0	(34.9)	(11.0)	(9.6)	(7.2)
Warranty	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
All Other*	39.4	39.7	40.9	43.6	23.3	(216.8)	97.2	42.7	50.4	61.2	22.2
Total All Lines	(1.5)	2.7	2.0	(13.8)	7.8	12.8	(79.7)	(7.3)	7.6	(102.7)	(17.2)

*See technical notes

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**2021 Profitability Report
N. Mariana Islands
Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2012	(2) 2013	(3) 2014	(4) 2015	(5) 2016	(6) 2017	(7) 2018	(8) 2019	(9) 2020	(10) 2021	(11) AVG
Private Passenger Auto Liability	19.1	15.6	30.2	29.0	(11.8)	(2.2)	(2.6)	(9.2)	19.7	(57.2)	3.1
Private Passenger Auto Physical	9.1	5.9	28.5	15.8	5.2	15.8	19.7	21.8	27.4	16.4	16.6
Private Passenger Auto Total	14.9	11.1	29.3	21.7	(1.9)	8.0	10.9	9.5	24.4	(13.8)	11.4
Commercial Auto Liability	60.5	13.7	0.8	14.1	(5.2)	(76.7)	(68.4)	(27.4)	(20.0)	(8.1)	(11.7)
Commercial Auto Physical	23.3	9.8	10.9	10.5	2.4	6.1	12.6	48.3	47.2	31.8	20.3
Commercial Auto Total	53.1	12.4	5.3	12.4	(1.5)	(36.0)	(28.1)	8.4	5.9	6.2	3.8
Homeowners Multiple Peril	52.6	48.6	50.0	(101.9)	64.2	53.3	(136.5)	(30.4)	60.3	64.4	12.5
Commercial Multiple Peril	41.2	46.0	35.5	(110.0)	9.3	35.0	198.4	419.8	(691.7)	42.5	2.6
Fire	(48.2)	67.4	34.8	(31.2)	67.9	46.0	(5.8)	25.7	40.0	53.7	25.0
Allied Lines	53.8	48.4	20.2	(149.6)	21.3	106.4	(376.7)	(20.7)	43.0	(532.4)	(78.6)
Inland Marine	26.5	57.1	18.7	15.8	1.7	48.0	44.6	85.1	118.9	38.8	45.5
Medical Professional Liability	NR	NR	(107.8)	104.2	(4.8)	(5.9)	116.1	1.2	(63.2)	40.1	10.0
Other Liability*	29.2	27.4	16.7	13.8	13.7	25.1	67.2	46.9	(80.2)	(90.0)	7.0
Products Liability	(704.8)	107.2	(41.9)	65.6	(22.0)	(16.6)	(174.9)	112.5	80.5	NR	(66.1)
Workers Compensation	(16.4)	(1.6)	36.0	11.5	10.3	23.5	45.3	32.4	27.6	14.5	18.3
Financial Guaranty*	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Accident and Health	(18.6)	(19.0)	(18.3)	5.1	(2.2)	33.3	13.4	(53.2)	(13.0)	(10.8)	(8.3)
Warranty	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
All Other*	47.6	39.3	28.1	39.2	24.7	(158.7)	83.7	42.0	46.5	52.8	24.5
Total All Lines	1.6	6.9	5.7	(10.2)	11.4	17.1	(75.9)	(2.6)	9.4	(83.4)	(12.0)

*See technical notes

Users of this report should be aware of the explanations and qualifications contained in the introduction and technical notes.

Technical Notes

TECHNICAL NOTES

1. State-Specific Exceptions

This report is developed using the same methodology for all states. When unique situations exist, the NAIC works with the insurance departments of those states to develop explanatory notes and, if requested, supplemental reports for departmental use.

2. Workers' Compensation State Funds

The following workers' compensation state funds file with the NAIC and are included in this report:

NAIC CoCode	State	Name of State Fund	2021 Premium Earned
36102	New York	New York State Insurance Fund (NYSIF)	\$1,798,081,966
27677	Pennsylvania	State Workers' Insurance Fund (SWIF)	\$92,308,298
10320	Kentucky	Kentucky Employers' Mutual Insurance (KEMI)	\$129,243,163
22945	Texas	Texas Mutual Insurance Company	\$947,206,752
35076	California	State Compensation Insurance Fund	\$1,250,541,214
36129	Idaho	Idaho State Insurance Fund	\$252,874,799
36196	Oregon	SAIF Corporation	\$515,867,481
10191	Missouri	Missouri Employers Mutual Insurance Co.	\$222,620,131
15819	Montana	Montana State Fund	\$166,475,973

It should be noted that all of the workers' compensation funds included in this report compete with private insurers. Furthermore, several of the workers' compensation funds mentioned above may also serve as insurers of last resort. Workers' compensation state funds for the following jurisdictions are not included in this report: North Dakota, Ohio, Puerto Rico, South Carolina, Washington, and Wyoming. Therefore, the experience may not be complete in states with residual market mechanisms that do not report to the NAIC.

3. Unrealized Capital Gains and Losses

Changes in unrealized capital gains or losses as reported in the annual financial statement are shown in Column 1 below.

In Column 2, the dollar amounts of gain or loss have been converted into percentages of the investment gain (pre-tax) underlying the percentages shown in Column 8A and Column 10 of the related annual Profitability Reports. The percentages shown in Column 2 could be applied to any results in Column 8A

and Column 10 to gain an estimate of what the results would have been if unrealized capital gains and losses had been included. For example, the 2021 all-lines countrywide Insurance Expense Exhibit (IEE) Column 8A and Column 10 show 5.5 and 3.7, respectively. These amounts could be increased by the percentage shown in Column 2 below to gain an indication of what the result would have been had unrealized capital gains or losses been included. The adjusted results in Column 8A and Column 10 would be 123.8 and 122.0, respectively.

Column 3 shows the unrealized gain or loss as a post-tax percentage of net worth for each year. **These percentages relate only to the net worth underlying the all-lines countrywide IEE returns on net worth** and may be added to those reported returns to gain an indication of what the returns on net worth would have been had unrealized capital gains and losses been included. For example, the 2021 return on net worth of 118.3 could be increased by the 5.6% shown in Column 3 below, resulting in an adjusted return on net worth of 123.9%.

	Column 1	Column 2	Column 3
	<u>Changes in Unrealized Capital Gains and Losses</u>	<u>On Pre-Tax Basis Percentage of Investment Gain Reflected in Report Results</u>	<u>On Post-Tax Basis Percentage of All-lines, Countrywide Net Worth (Countrywide IEE)</u>
2012	17,051,733,717	27.7	1.7
2013	40,196,560,141	58.0	3.7
2014	4,257,149,154	6.6	0.4
2015	(21,182,698,487)	(33.3)	(1.8)
2016	15,810,659,659	26.0	1.3
2017	57,161,676,450	80.0	4.5
2018	(38,147,441,828)	(52.0)	(2.8)
2019	89,791,138,187	126.2	6.6
2020	40,899,989,121	60.5	2.5
2021	94,108,565,699	118.3	5.6

The unrealized gains or losses shown above, while not included in income, are included in surplus and, with provision for related prospective taxes, generally accepted accounting principles (GAAP) net worth. Under recent changes in GAAP, additional gains or losses on some bond holdings should be reflected in net worth and, to a very limited extent, income. No adjustment has been made in this report to reflect such gains or losses. The exact amounts of such gains or losses are not known but are thought to be of such size that their omission will not cause this report's results to be materially understated or overstated over time.

4. Total Profit as a Percentage of Premiums

Reports in prior years showed total profits both as a percentage of premiums and as a percentage of net worth. Total profit as a percentage of premiums is no longer shown in the report but can be derived by dividing the return on net worth shown in Column 12 by the ratio of premiums to net worth indicated in Column 9.

5. Underlying Premium to Net Worth and Surplus Ratios

Beginning with the 1996 *Report on Profitability by Line by State*, Column 9, Column 10 and Column 11 display earned premium, investment gain and tax on investment gain as a percentage of net worth. The underlying ratios of premium to net worth and premium to surplus for the countrywide direct and countrywide IEE reports are shown below:

	1	2	3	4
	Ratio of Direct	Ratio of Direct	Ratio of Net	Ratio of Net
	Earned	Earned	Earned	Earned
	Premium to	Premium to	Premium to Net	Premium to
	Net Worth	Surplus	Worth	Surplus
Priv. Pass. Auto Liability	0.7	0.7	0.7	0.8
Priv. Pass. Auto Physical Damage	1.2	1.3	1.1	1.3
Priv. Pass. Auto Total	0.9	0.9	0.8	0.9
Comm. Auto Liability	0.6	0.6	0.5	0.6
Comm. Auto Physical Damage	1.0	1.1	1.0	1.1
Comm. Auto Total	0.7	0.7	0.6	0.7
Homeowners	0.9	0.9	0.8	1.0
Farmowners	0.9	1.0	0.9	1.0
Commercial Multiple Peril	0.6	0.7	0.6	0.7
Fire	0.8	0.8	0.7	0.8
Allied Lines	1.0	1.0	0.8	0.9
Inland Marine	1.1	1.1	0.8	1.0
Medical Professional Liability	0.3	0.3	0.4	0.4
Other Liability	0.5	0.5	0.4	0.5
Products Liability	0.3	0.4	0.3	0.3
Workers' Compensation	0.4	0.8	0.3	0.4
Mortgage Guaranty	0.9	0.3	0.7	0.9
Financial Guaranty	0.1	0.9	0.1	0.2
Accident and Health	0.4	0.2	0.4	0.5
Warranty	0.4	0.5	0.4	0.5
All Other	0.7	0.5	0.6	0.6
Total All Lines	0.7	0.7	0.6	0.7

6. Underlying Reserve to Surplus Ratios

The report's underlying ratios of mean loss reserves and mean loss adjustment expense (LAE) reserves to mean surplus and mean total reserves (including unearned premium reserves) to mean surplus are shown below on both a countrywide direct and countrywide net basis.

Line of Business	1	2	3	4
	Ratio of Direct Loss and LAE Reserves to Surplus	Ratio of Direct Total Reserves to Surplus	Ratio of Net Loss and LAE Reserves to Surplus	Ratio of Net Total Reserves to Surplus
Priv. Pass. Auto Liability	0.8	0.8	0.7	1.0
Priv. Pass. Auto Physical Damage	0.1	0.5	0.1	0.5
Priv. Pass. Auto Total	0.6	0.9	0.5	0.8
Comm. Auto Liability	0.9	1.2	0.9	1.2
Comm. Auto Physical Damage	0.2	0.7	0.2	0.7
Comm. Auto Total	0.8	1.1	0.8	1.1
Homeowners	0.4	0.9	0.3	0.8
Farmowners	0.4	0.8	0.3	0.8
Commercial Multiple Peril	0.8	1.1	0.8	1.1
Fire	0.5	0.9	0.5	0.9
Allied Lines	0.5	0.8	0.5	0.8
Inland Marine	0.3	0.7	0.3	0.8
Medical Professional Liability	1.3	1.5	1.2	1.4
Other Liability	1.1	1.3	1.0	1.3
Products Liability	1.3	1.4	1.2	1.4
Workers' Compensation	0.5	1.0	0.9	1.1
Mortgage Guaranty	1.3	1.5	1.3	1.4
Financial Guaranty	0.7	0.9	0.8	1.0
Accident and Health	0.4	1.6	0.4	1.6
Warranty	0.4	1.3	0.4	1.3
All Other	0.0	1.3	0.1	1.2
Total All Lines	0.8	1.1	0.8	1.1

7. Federal Income Tax

The report attributes federal income tax to each line and state through application of tax formulas, rather than through allocation of actual taxes paid. Although this approach has significant advantages, it normally results in small disparities between the total amount of tax attributed to the various lines and states and the total amount of tax paid by the property/casualty (P/C) industry.

8. Qualifications

The development of this report is dependent on the accuracy of the information contained in the annual financial statements filed by the insurers. The following events should be noted when interpreting the results of this report.

- The profit reported for Michigan's passenger and commercial auto liability lines are not meaningful because of data reporting anomalies arising from the data related to the Michigan Catastrophic Claims Association (MCCA).
- The results for Louisiana's homeowners, fire and allied lines do not include Louisiana Citizens Property Insurance Corp., which is this state's insurer of last resort.
- The report does not include data reported to the California Earthquake Authority (CEA).
- The financial crisis that occurred in 2008 caused the financial guaranty line to experience low written premium volume for several years following the crisis. Many financial guaranty insurers are in run-off, have had their licenses suspended in certain states or are having difficulty writing new business following credit downgrades. As a result, the earned to written premium ratio for this line has changed drastically, producing unusual results for calculations that incorporate this ratio.
- Negative incurred losses in the products liability line for Virginia in 2012 were primarily attributable to one insurer. In its 2012 Management's Discussion and Analysis (MD&A), this insurer reported that it had merged with an affiliate and participated in significant retroactive reinsurance transactions.
- The 2012 loss ratio for the accident and health (A&H) line in Alabama was affected by the miscoding of incurred losses reported by one insurer. However, detail on specific amounts affected by the miscoding was not provided.
- New York passed legislation in 2013 whereby the State Insurance Fund for workers' compensation was no longer required to carry reserves for future assessment payments. The accrued assessments were recorded as payments to the Workers' Compensation Board (WCB). The reserve depletion was recorded as a reduction in losses, and the payment of reserves to the WCB was reported as other income. The reserve reduction appears in this report, but the recorded income to the WCB does not, which distorts the profitability results for workers' compensation in New York for 2013.
- Beginning in 2014, private crop insurance was separated out as its own line on the annual financial statement. For the purposes of this report, private crop insurance is grouped in allied lines with the multiple peril crop and federal flood lines of business. Previously, companies were told to report private crop under allied lines. Therefore, this change to the annual financial statement should have no impact on this report or the ability to compare data with prior years.
- Due to one insurer's 2014 NAIC annual financial statement filing, the report shows extraordinary losses and a significant return on net worth for the financial guaranty line of business in Connecticut. The insurer has confirmed the accuracy of the data contained in its filing and provided an explanation to the NAIC.

- Puerto Rico's economic and fiscal crisis led to debt restructuring agreements by several insurers, resulting in high losses and taxes, licenses, and fees for the financial guaranty line of business in the 2015 report.
- Beginning in 2016, private flood insurance was separated out as its own line on the annual financial statement. For the purposes of this report, private flood insurance is grouped in allied lines with the multiple peril crop and federal flood lines of business. Previously, companies were told to report private flood under allied lines. Therefore, this change to the annual financial statement should have no impact on this report or the ability to compare data with prior years.
- The calendar year 2016 incurred loss ratios for inland marine contain distortions for several states because of a reported shift in reserves among states by a large group. The inland marine countrywide calendar year 2016 incurred loss ratio was not materially affected by the reported reserve reallocation.
- Incurred loss ratios in calendar year 2017, particularly for the workers' compensation line of business, were reduced due to a large retroactive reinsurance agreement between multiple significant market participants. This reinsurance agreement could affect multiple states and lines of business.
- In calendar year 2017, the Texas Windstorm Insurance Association (TWIA) withdrew the balance of its Catastrophe Reserve Trust Fund (CRTF) due to losses incurred from Hurricane Harvey. This resulted in a high amount reported in other income.
- In calendar years 2019 and 2020, Michigan auto liability losses incurred decreased significantly. This is likely due to Michigan's no-fault reform in which companies reduced their reserves for the mandatory fee schedule effective on all procedures rendered on or after July 2, 2021.



The NAIC is the U.S. standard-setting and regulatory support organization created and governed by the chief insurance regulators from the 50 states, the District of Columbia and five U.S. territories. Through the NAIC, state insurance regulators establish standards and best practices, conduct peer review, and coordinate their regulatory oversight. NAIC staff supports these efforts and represents the collective views of state regulators domestically and internationally. NAIC members, together with the central resources of the NAIC, form the national system of state-based insurance regulation in the U.S.

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