

# Auto Insurance Database Report

2011/2012







# **2013/2014 Auto Insurance Database Report**

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**2016**



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### Consumer's Guide to Auto Insurance

Auto insurance is an expensive purchase for most Americans and shopping for it can be confusing. This guide simplifies the purchasing process and offers practical guidelines that can help lower the cost of coverage while increasing the value received. Complete with a listing of state laws governing the industry, this guide is a best bet for those looking to make informed decisions about auto insurance and get the most for their money.



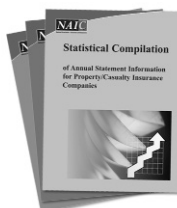
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This study was developed when the NAIC Property and Casualty Insurance Committee was asked to study the concept of no-fault auto insurance and consider drafting optional model laws to implement a choice no-fault system. The study includes a history of no-fault insurance, a state-by-state review of no-fault systems and a review of studies on the effectiveness of alternative automobile insurance systems.



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# INTRODUCTION

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

The data used for this report include written premiums and exposures for calendar years 2008–2012 for the combined voluntary and residual market. Earned and incurred data for calendar/accident years 2009–2011 are also reported, separately, for voluntary and residual market business. Trends are derived from earned premiums, earned exposures, incurred losses, and incurred claims. Definitions of these terms can be found on Page 3.

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

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

The insurance data were obtained from statistical agents, including the American Association of Insurance Services (AAIS); Insurance Services

Office (ISO); National Independent Statistical Service (NISS); Independent Statistical Service, Inc. (ISS), Massachusetts Commonwealth Automobile Reinsurers (M-CAR); and Maryland Auto Insurance Fund (MAIF). Data were also obtained from the California Department of Insurance and the Texas Department of Insurance. The assistance of these organizations in developing this report is greatly appreciated.

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

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

The tables in this report were prepared under the direction of the Casualty Actuarial and Statistical (C) Task Force. Suggestions about how this database might be further improved are welcome. Questions may be referred to Sara Robben, Statistical Advisor, (816) 783-8230.

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## Terms and Calculations

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

### **Terms**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

The calendar year 2009 earned exposure is:

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

and the earned premium is:

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

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

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

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

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

## **Formulas**

### *Tables 1–5*

Average Expenditure:

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

Combined Average Premium:

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

### *Tables 6–35*

Pure Premium:

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

Loss Ratio:

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

Liability Average Premium:

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

Collision Average Premium:

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

Comprehensive Average Premium:

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

Frequency:

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

Severity:

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

# **Average Premiums and Expenditures**





## 2008–2012 State Average Expenditures and Average Premiums for Personal Automobile Insurance

### Voluntary and Residual Market Business Combined

This section provides state average expenditures and state average annual premium per insured vehicle, for private passenger automobile insurance for the years 2008–2012. These statistics measure the relative cost of automobile insurance to consumers in each state.

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

**Average expenditure** per insured vehicle is the total written premium for liability, collision, and comprehensive coverages divided by the liability written car-years<sup>1</sup> (exposures). This assumes that all insured vehicles carry liability coverage but do not necessarily carry the physical damage coverages (i.e., collision and/or comprehensive). The average expenditure is an estimate of what consumers in the state spent, on average, for auto insurance. In 2012, the countrywide average expenditure was \$815, an increase of 2.19% over the previous year. The median state average expenditure was \$737.

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

the average premiums for the three coverages. The result is the average cost of an auto insurance policy in the state that contains all three coverages- (i.e., liability, comprehensive, and collision). The countrywide combined average premium increased 1.71 % in 2012, to \$928. The median state combined average premium was \$850.

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

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

Tables 1A–1C show state 2008–2012 written premiums, written exposures, and average premiums for liability insurance. Tables 2A–2C and 3A–3C show the same for collision and comprehensive insurance, respectively. State average expenditures are provided in Table 4, and state combined average premiums are displayed in Table 5.

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

## Factors that Affect State Average Expenditures and Average Premiums

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

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

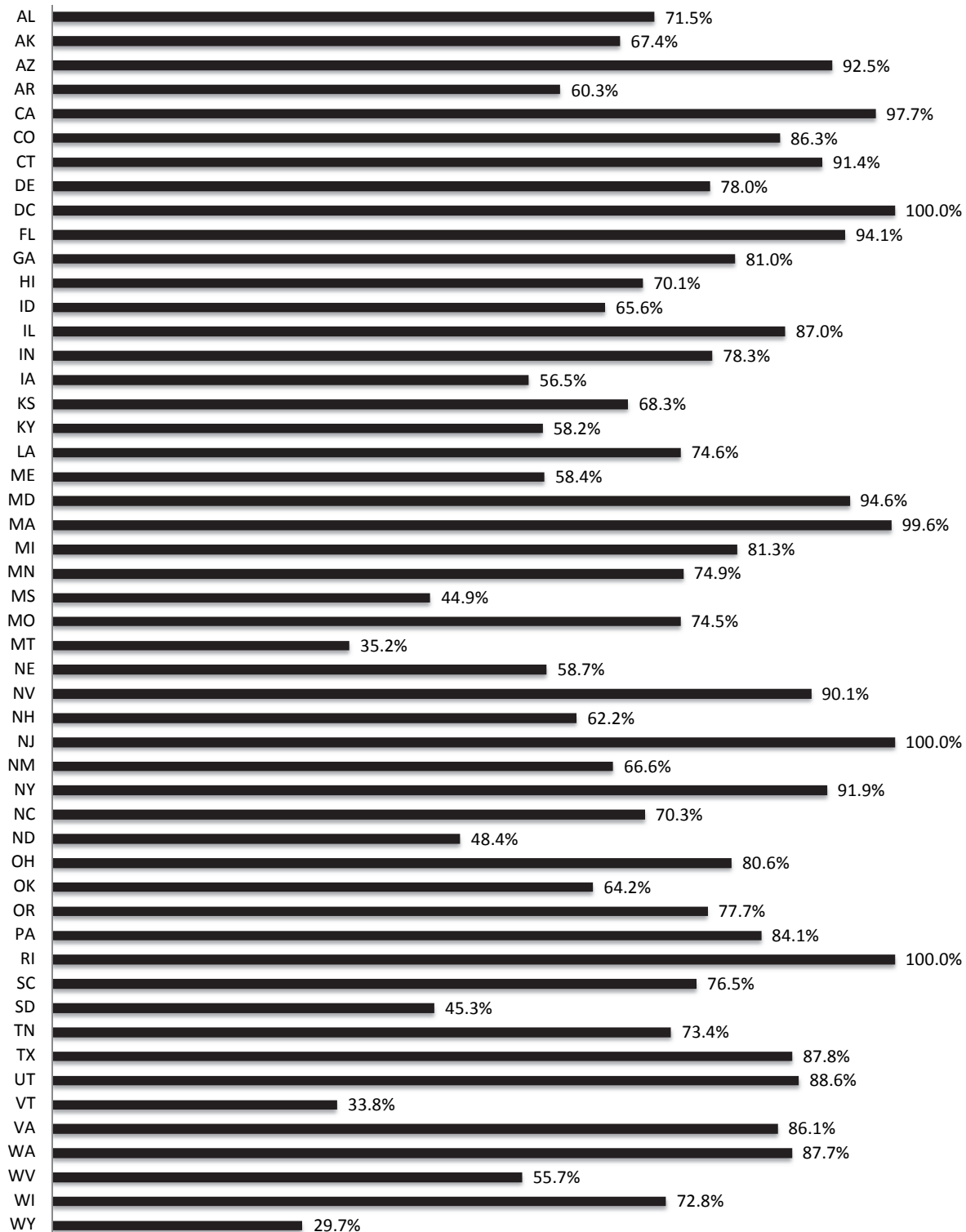
Insurance rates are developed based primarily on the insurer's cost of paying claims. Certain broad characteristics of a state contribute to the frequency and severity of auto claims and insurer loss costs in

that state. Many of these cost factors can influence insurance prices, not only between states, but also between communities and neighborhoods—making price comparison between states and within a state extremely complex.

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

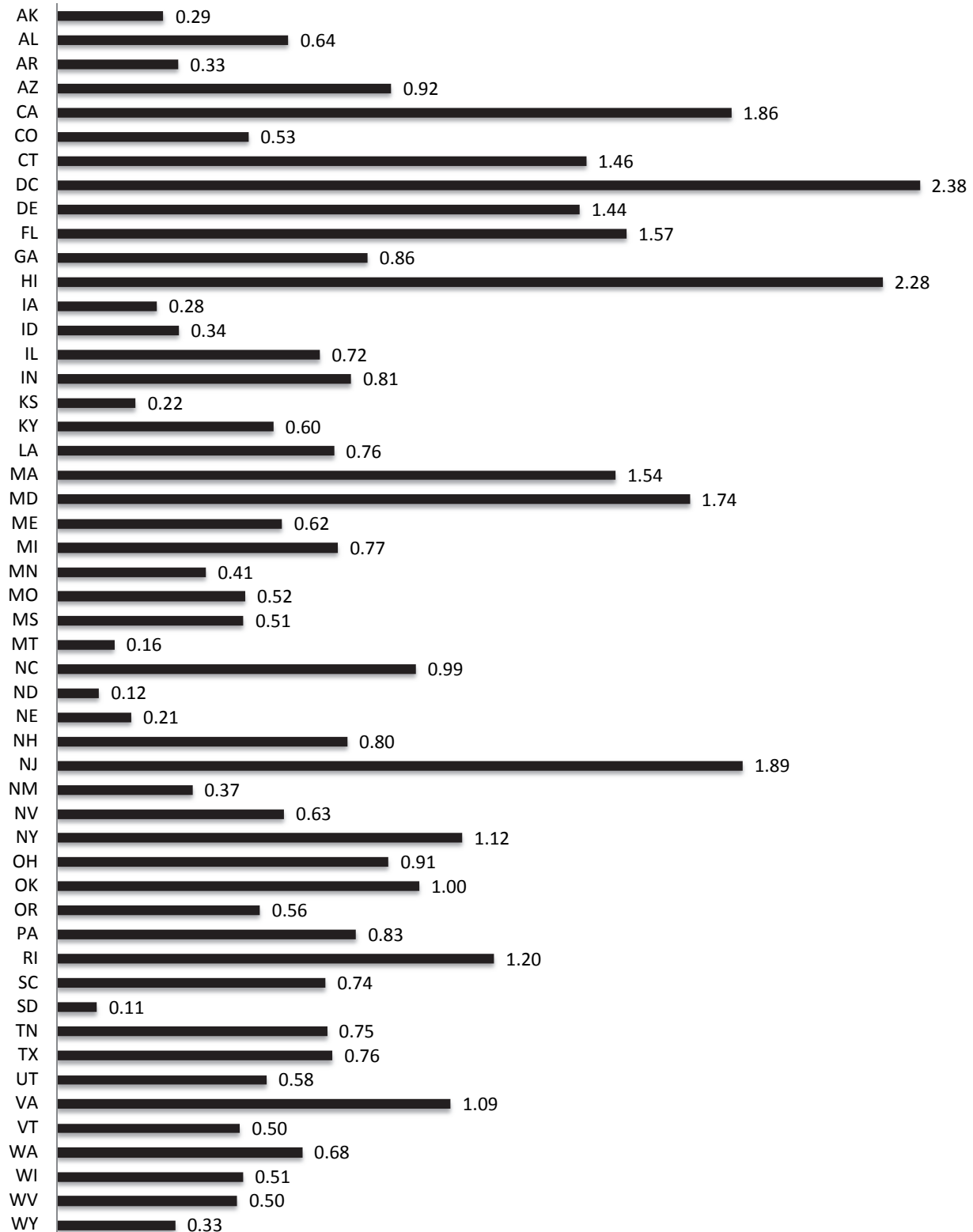
Three variables—urban population, miles driven per number of highway miles, and disposable income per capita—are correlated with the state auto insurance premiums. Graphs on the following pages show these variables for each state. The graphs indicate that high-premium states tend to also be highly urban,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

## Percentage of State Population Living in Metropolitan Areas - 2010 Census



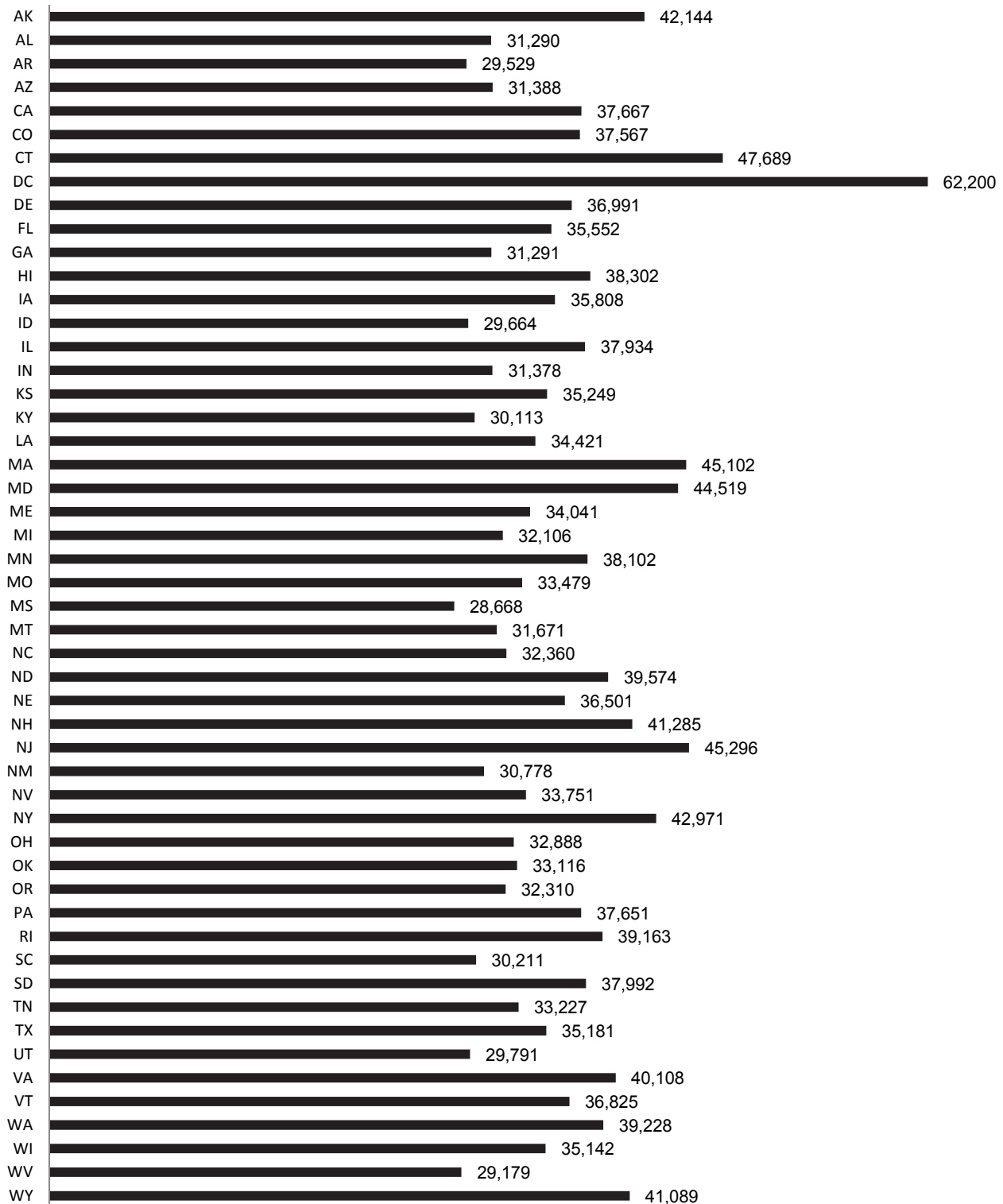
Source: U.S. Bureau of the Census

## Millions of Miles Driven per Mile of Roadway 2012



Source: Federal Highway Administration, 2012 Highway Statistics

## 2011 Disposable Income Per Capita



Source: Bureau of Economic Analysis



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

	2008	2009	2010	2011	2012	2008-2012 Cumulative 4- Year Change
Consumer Price Index - All Items*	-0.04%	2.83%	1.43%	3.06%	1.76%	9.37%
CPI - Auto Insurance*	3.98%	4.68%	4.25%	3.55%	4.67%	18.29%
CPI - Total Medical Care*	2.65%	3.45%	3.28%	3.48%	3.19%	14.09%
CPI - Auto Maintenance and Repair*	5.88%	2.51%	1.92%	2.20%	1.27%	8.12%
CPI - Legal Service Fees*	4.53%	3.13%	3.25%	2.70%	1.85%	11.37%
CPI - New Vehicles*	-3.29%	5.59%	-0.21%	3.23%	1.61%	10.53%
CPI - Used Vehicles*	-7.90%	9.68%	3.73%	4.08%	-1.86%	16.21%
Average Expenditure**	-1.00%	-0.52%	0.74%	0.79%	2.20%	3.23%
Combined Average Premium**	-1.13%	-0.26%	0.72%	0.46%	1.76%	2.69%
Average Liability Premium**	-1.09%	0.66%	2.04%	1.73%	2.33%	6.93%
Average Collision Premium**	-0.92%	-1.43%	-1.32%	-1.35%	1.15%	-2.94%
Average Comprehensive Premium**	-1.76%	-0.91%	0.50%	-0.22%	0.96%	0.31%

\*U.S. Bureau of Labor Statistics [<http://www.bls.gov>]

\*\* NAIC

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

individual consumers make as to the types and amounts of insurance purchased, whereas the insurance price index holds the amount of insurance constant to measure price changes in a uniform product.

Between 2008 and 2012, the national average expenditure for automobile insurance increased by 3.23%, while the CPI for all goods increased by 9.37%. Over the same period, the automobile insurance component of the CPI increased by

18.29%. The basic economic law of demand explains the difference between the change in the CPI - Auto Insurance component and that of the measured average expenditure. As the price of insurance (as measured by the CPI) increases, the amount of insurance demanded decreases (i.e., dropping coverage or increasing deductibles), leading to a smaller increase or even a decrease in the average expenditure.

The national combined average premium increased by 2.69%, and average liability premiums increased by 6.93% over the 2008–2012 period. Premiums charged for a particular coverage and annual changes in those premiums vary based on the changes in the cost of factors that impact the coverage. Bodily injury liability premiums are affected by medical costs, wage loss costs, litigation costs, etc. Property damage liability and physical damage premiums are affected by the cost of vehicles, auto repairs, auto parts, labor, motor vehicle theft rate, windstorms, hailstorms, etc.

#### *Limitations on Comparability of Data*

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

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

*Differences in auto insurance requirements, benefit levels, and exposure:* Some of the states have tort

automobile insurance laws, while others have “no-fault” or “add-on” laws.<sup>2</sup> Some of the states do not have a compulsory auto insurance law. Minimum required limits for liability vary from state to state, as well as required policy benefits. Some of the states have a much higher uninsured motorist exposure than others. The average vehicle value differs from state to state. It is worth emphasizing that this report reflects how much consumers, on average, are spending for insurance, but it does not provide information on how much insurance the consumers are purchasing for their dollars.

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

<sup>2</sup> See State Laws, Page 227.



# 2008-2012 State Average Expenditures and Average Premiums for Personal Automobile Insurance

## Technical Notes

### **Average Premium =**

(Coverage written premiums)/(coverage written exposures)

### **Average Expenditure =**

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

### **Combined Average Premium =**

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

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

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

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

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

### **Data Source**

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

### **Dividends to Policyholders**

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

### **Historical Data Adjustment**

Written premium and exposure data are for 2012—the most up-to-date information reported as of year-end 2013. Data for prior years were also adjusted to reflect the most current information for each year. Therefore, historical averages in this report might not match those published in prior reports.

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

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

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

# 2008–2012 State Average Expenditures and Combined Average Premiums for Personal Automobile Insurance

## Additional State Information

### California

The 2011 and 2012 California auto insurance data in these tables is preliminary. The California Department of Insurance performs a rigorous set of tests on the data each year to ensure accuracy. The tests are not completed until after the publication of this report. Any adjustments to California data, based on these tests, will appear in the next edition of this report.

### District of Columbia

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

### Florida

Florida requires personal injury protection (PIP) coverage, but does not require bodily injury liability. In past years, PIP exposures have been used in the denominator of the average premium calculation. However, on Oct. 1, 2007, the no-fault laws in Florida were suspended. In light of this, we have used property damage exposure as a substitute. While these numbers might be somewhat skewed, they have been used in the 2007 and 2008 average premium calculation.

### Illinois

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

### Massachusetts

Data for Massachusetts reflects Safe Driver Plan credits and surcharges for 2008–2012.

### Maryland

Maryland Automobile Insurance Fund (MAIF) data are included. The statutory purpose of MAIF's insured program is to provide auto insurance policies to those eligible Maryland residents unable to obtain insurance in the private market. Net premium income and investment income from these policies

is available for the payment of claims and MAIF's administrative expenses. MAIF receives no state general fund appropriations, and the debts or obligations of MAIF are not deemed in any manner to be a department of the state or a pledge of its credit. MAIF is not structured as a residual market mechanism. Instead, it is the insurer of last resort for Maryland residents. See Section 20 of the Insurance Article of the Maryland Ann. Code for more details.

### New Jersey

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

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

### Texas

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

Comprehensive exposures are estimated based on the ratio of comprehensive to collision car years for the years of 1991 to 1993. That ratio is approximately 1.073. **The estimation of comprehensive car-years affects combined average premium, but the estimate does not affect the calculation of the average expenditure because only liability car-years are used for that calculation.**



Table 1A

## Average Premiums and Expenditures 2008-2012

STATE	Liability Written Premiums				
	2012	2011	2010	2009	2008
Alabama	1,226,396,160	1,189,805,160	1,179,331,151	1,161,107,727	1,161,972,429
Alaska	258,546,568	252,083,000	250,727,261	241,291,865	237,921,287
Arizona	1,944,550,017	1,856,516,816	1,866,084,931	1,894,632,500	1,926,383,674
Arkansas	759,956,897	751,504,689	739,459,811	731,959,445	722,040,724
California	10,843,618,702	10,642,708,733	10,678,608,965	10,520,663,420	10,711,692,300
Colorado	1,701,669,942	1,630,464,286	1,626,811,764	1,629,787,032	1,513,917,373
Connecticut	1,527,303,280	1,487,328,392	1,480,614,231	1,433,000,209	1,426,790,505
Delaware	470,603,441	454,484,954	438,626,287	428,641,668	416,404,899
District of Columbia	147,089,310	144,858,066	140,930,338	132,600,400	127,892,097
Florida	10,196,031,224	9,465,025,510	8,606,338,474	8,193,501,913	8,382,118,554
Georgia	3,126,173,452	2,983,440,718	2,928,645,734	2,862,803,573	2,753,084,079
Hawaii	377,670,479	382,164,418	381,881,534	388,738,820	402,581,961
Idaho	336,583,138	333,311,081	333,446,745	332,196,202	328,528,777
Illinois	3,169,479,632	3,170,649,639	3,117,534,817	3,101,779,593	2,995,896,531
Indiana	1,634,375,252	1,593,708,335	1,561,568,360	1,524,599,460	1,482,226,224
Iowa	681,778,100	677,005,331	667,489,268	652,321,112	630,073,962
Kansas	737,737,825	724,146,129	717,033,865	704,696,217	687,978,874
Kentucky	1,582,949,067	1,512,896,137	1,440,719,942	1,365,293,446	1,344,297,441
Louisiana	1,895,293,114	1,845,120,788	1,816,598,184	1,711,889,353	1,694,371,895
Maine	320,092,435	315,551,615	314,539,196	317,588,261	326,632,801
Maryland	2,354,810,137	2,313,038,206	2,260,254,283	2,186,615,392	2,145,883,952
Massachusetts	2,388,075,018	2,321,070,280	2,191,180,764	2,040,327,600	2,246,946,123
Michigan	3,816,304,044	3,411,858,940	3,017,308,076	2,795,585,198	2,763,474,767
Minnesota	1,632,319,490	1,567,221,598	1,548,840,180	1,518,804,410	1,507,651,335
Mississippi	780,312,306	749,270,008	740,443,559	741,679,197	748,933,813
Missouri	1,592,086,097	1,561,880,595	1,562,778,662	1,500,258,627	1,474,673,481
Montana	285,110,969	282,681,328	286,004,107	282,649,244	287,510,586
Nebraska	503,088,997	494,262,697	487,837,663	471,360,316	452,700,470
Nevada	1,064,354,835	1,029,855,804	1,031,273,309	1,027,225,865	1,060,302,956
New Hampshire	344,854,127	339,035,838	336,822,021	341,767,502	353,217,191
New Jersey	4,591,739,642	4,422,588,687	4,258,686,373	3,921,132,550	3,787,658,886
New Mexico	650,280,775	630,314,781	618,904,602	616,985,242	611,597,868
New York	7,196,063,115	6,949,614,888	6,693,545,968	6,503,720,365	6,317,689,357
North Carolina	2,571,311,751	2,549,707,134	2,564,116,790	2,609,485,726	2,478,349,687
North Dakota	161,049,181	149,821,696	141,672,788	134,779,472	132,667,822
Ohio	2,901,616,498	2,830,872,267	2,820,791,549	2,769,899,261	2,784,892,846
Oklahoma	1,109,602,626	1,079,662,835	1,040,098,922	989,347,931	986,366,117
Oregon	1,387,341,100	1,326,225,900	1,309,549,674	1,269,259,294	1,267,278,233
Pennsylvania	4,188,950,760	4,112,161,867	4,106,306,636	4,095,689,159	4,085,370,482
Rhode Island	466,898,898	448,936,794	441,552,194	429,870,344	423,590,663
South Carolina	1,643,864,247	1,567,541,528	1,520,428,135	1,500,394,155	1,503,662,378
South Dakota	178,005,934	172,442,651	169,990,495	168,161,323	167,426,310
Tennessee	1,692,410,988	1,622,191,810	1,576,162,299	1,522,993,140	1,491,224,523
Texas	8,031,453,448	7,759,415,192	7,562,499,806	7,374,122,655	7,037,995,206
Utah	765,236,441	748,025,524	743,950,166	734,781,480	707,696,561
Vermont	156,655,723	154,453,785	152,369,944	150,535,043	154,157,327
Virginia	2,448,078,676	2,365,432,904	2,332,191,118	2,295,717,982	2,259,626,599
Washington	2,419,180,876	2,357,243,415	2,369,932,608	2,325,298,154	2,164,819,653
West Virginia	650,604,410	644,690,264	647,466,977	639,423,173	638,881,693
Wisconsin	1,338,664,614	1,363,924,114	1,366,662,402	1,204,927,258	1,182,925,578
Wyoming	60,932,521	139,147,249	136,878,112	135,541,649	136,239,599
<b>Countrywide</b>	<b>102,309,156,279</b>	<b>98,877,364,376</b>	<b>96,323,491,040</b>	<b>93,627,430,923</b>	<b>92,634,218,449</b>

Table 1B

## Average Premiums and Expenditures 2008-2012

STATE	Liability Written Exposures				
	2012	2011	2010	2009	2008
Alabama	3,407,747	3,357,715	3,332,443	3,294,983	3,303,567
Alaska	474,697	461,088	452,913	435,452	426,236
Arizona	4,108,514	4,010,265	3,956,019	3,900,601	3,941,361
Arkansas	2,048,314	2,046,104	2,011,624	1,999,888	1,982,368
California	24,523,690	24,216,936	24,005,441	23,718,819	23,742,222
Colorado	3,784,407	3,693,750	3,642,475	3,610,710	3,540,788
Connecticut	2,437,949	2,423,271	2,432,742	2,406,278	2,409,695
Delaware	620,002	609,617	603,156	596,975	596,902
District of Columbia	235,593	232,389	229,542	224,493	219,357
Florida	11,913,103	11,633,579	11,541,245	11,600,227	11,389,717
Georgia	6,874,323	6,795,677	6,791,365	6,707,528	6,697,138
Hawaii	832,845	822,619	801,736	796,425	795,663
Idaho	1,032,462	1,016,329	1,008,716	1,000,219	995,102
Illinois	7,505,763	7,475,779	7,436,113	7,483,980	7,537,209
Indiana	4,344,671	4,323,618	4,277,503	4,253,317	4,270,285
Iowa	2,347,242	2,327,630	2,318,338	2,335,301	2,318,200
Kansas	2,237,812	2,213,068	2,195,132	2,177,056	2,136,158
Kentucky	3,065,328	3,004,659	3,009,581	2,983,914	2,967,631
Louisiana	2,714,490	2,683,561	2,652,383	2,627,668	2,605,088
Maine	964,401	961,310	961,008	949,857	973,102
Maryland	3,962,446	3,920,282	3,904,738	3,884,212	3,865,625
Massachusetts	4,126,297	4,101,740	4,052,429	3,861,839	3,984,947
Michigan	5,774,143	5,685,076	5,427,463	5,498,477	5,606,776
Minnesota	3,808,218	3,755,026	3,745,102	3,710,360	3,675,272
Mississippi	1,837,865	1,791,058	1,764,704	1,774,017	1,784,285
Missouri	4,081,846	4,052,708	4,038,385	4,003,817	4,016,152
Montana	742,933	729,110	729,076	717,847	711,982
Nebraska	1,478,244	1,455,511	1,445,536	1,450,008	1,431,001
Nevada	1,717,157	1,680,466	1,651,346	1,652,114	1,681,197
New Hampshire	882,997	874,899	872,444	868,115	888,105
New Jersey	5,335,897	5,313,532	5,290,543	5,260,686	5,252,536
New Mexico	1,474,205	1,456,427	1,433,363	1,409,411	1,380,292
New York	9,226,195	9,247,354	9,247,976	9,235,315	9,199,833
North Carolina	7,206,398	7,118,958	7,050,703	7,034,449	7,050,087
North Dakota	590,552	574,345	565,754	562,076	549,069
Ohio	7,994,289	7,922,803	7,883,061	7,842,575	7,863,120
Oklahoma	2,602,870	2,594,332	2,541,860	2,522,827	2,591,289
Oregon	2,629,345	2,614,831	2,623,798	2,603,451	2,611,919
Pennsylvania	8,461,615	8,450,034	8,436,670	8,390,464	8,344,207
Rhode Island	664,641	661,572	664,217	665,122	657,835
South Carolina	3,387,557	3,341,432	3,295,200	3,253,441	3,233,547
South Dakota	633,377	622,187	619,255	622,152	618,354
Tennessee	4,368,611	4,304,085	4,252,519	4,207,182	4,198,984
Texas	16,558,142	16,149,483	15,773,902	15,330,758	14,935,610
Utah	1,684,252	1,655,150	1,646,846	1,649,500	1,646,991
Vermont	460,793	459,970	457,141	445,030	453,634
Virginia	6,097,367	5,992,960	5,949,779	5,904,941	5,888,086
Washington	4,421,710	4,353,818	4,352,001	4,238,060	3,929,064
West Virginia	1,293,309	1,288,576	1,283,274	1,274,523	1,275,341
Wisconsin	3,860,720	3,825,396	3,766,191	3,649,193	3,669,375
Wyoming	203,827	434,199	428,843	427,283	422,086
<b>Countrywide</b>	<b>203,041,171</b>	<b>200,736,284</b>	<b>198,853,594</b>	<b>197,052,936</b>	<b>196,264,390</b>

Table 1C

## Average Premiums and Expenditures 2008-2012

STATE	Liability Average Premium				
	2012	2011	2010	2009	2008
Alabama	359.88	354.35	353.89	352.39	351.73
Alaska	544.66	546.71	553.59	554.12	558.19
Arizona	473.30	462.94	471.71	485.73	488.76
Arkansas	371.02	367.29	367.59	366.00	364.23
California	442.17	439.47	444.84	443.56	451.17
Colorado	449.65	441.41	446.62	451.38	427.57
Connecticut	626.47	613.77	608.62	595.53	592.10
Delaware	759.04	745.53	727.22	718.02	697.61
District of Columbia	624.34	623.34	613.96	590.67	583.03
Florida	855.87	813.60	745.70	706.32	735.94
Georgia	454.76	439.02	431.23	426.80	411.08
Hawaii	453.47	464.57	476.32	488.10	505.97
Idaho	326.00	327.96	330.57	332.12	330.15
Illinois	422.27	424.12	419.24	414.46	397.48
Indiana	376.18	368.61	365.07	358.45	347.10
Iowa	290.46	290.86	287.92	279.33	271.79
Kansas	329.67	327.21	326.65	323.69	322.06
Kentucky	516.40	503.52	478.71	457.55	452.99
Louisiana	698.21	687.56	684.89	651.49	650.41
Maine	331.91	328.25	327.30	334.35	335.66
Maryland	594.28	590.02	578.85	562.95	555.12
Massachusetts	578.75	565.87	540.71	528.33	563.86
Michigan	660.93	600.14	555.93	508.43	492.88
Minnesota	428.63	417.37	413.56	409.34	410.21
Mississippi	424.58	418.34	419.59	418.08	419.74
Missouri	390.04	385.39	386.98	374.71	367.19
Montana	383.76	387.71	392.28	393.75	403.82
Nebraska	340.33	339.58	337.48	325.07	316.35
Nevada	619.84	612.84	624.50	621.76	630.68
New Hampshire	390.55	387.51	386.07	393.69	397.72
New Jersey	860.54	832.33	804.96	745.37	721.11
New Mexico	441.11	432.78	431.78	437.76	443.09
New York	779.96	751.52	723.78	704.22	686.72
North Carolina	356.81	358.16	363.67	370.96	351.53
North Dakota	272.71	260.86	250.41	239.79	241.62
Ohio	362.96	357.31	357.83	353.19	354.17
Oklahoma	426.30	416.16	409.19	392.16	380.65
Oregon	527.64	507.19	499.10	487.53	485.19
Pennsylvania	495.05	486.64	486.72	488.14	489.61
Rhode Island	702.48	678.59	664.77	646.30	643.92
South Carolina	485.27	469.12	461.41	461.17	465.02
South Dakota	281.04	277.16	274.51	270.29	270.76
Tennessee	387.40	376.90	370.64	362.00	355.14
Texas	485.05	480.47	479.43	481.00	471.22
Utah	454.35	451.94	451.74	445.46	429.69
Vermont	339.97	335.79	333.31	338.26	339.83
Virginia	401.50	394.70	391.98	388.78	383.76
Washington	547.11	541.42	544.56	548.67	550.98
West Virginia	503.05	500.31	504.54	501.70	500.95
Wisconsin	346.74	356.54	362.88	330.19	322.38
Wyoming	298.94	320.47	319.18	317.22	322.78
<b>Countrywide</b>	<b>503.88</b>	<b>492.57</b>	<b>484.39</b>	<b>475.14</b>	<b>471.99</b>

Table 2A

## Average Premiums and Expenditures 2008-2012

STATE	Collision Written Premiums				
	2012	2011	2010	2009	2008
Alabama	675,812,300	677,755,963	678,164,620	684,124,553	710,369,140
Alaska	107,534,247	103,637,642	105,466,827	102,615,303	101,415,727
Arizona	714,521,209	703,273,918	738,357,791	792,649,288	855,780,635
Arkansas	389,554,294	379,768,410	371,344,613	369,663,913	364,905,688
California	5,839,620,186	5,586,536,761	5,555,365,237	5,708,269,911	6,015,060,750
Colorado	674,035,990	653,702,329	651,315,731	666,759,243	661,431,109
Connecticut	622,170,477	613,011,132	615,875,803	608,417,628	612,018,428
Delaware	135,231,050	131,886,161	131,561,831	130,702,804	133,306,983
District of Columbia	81,108,304	77,418,260	77,011,956	75,934,428	74,518,631
Florida	2,204,533,986	2,173,693,063	2,297,068,537	2,420,548,651	2,558,874,548
Georgia	1,431,065,165	1,424,136,532	1,444,022,972	1,487,633,273	1,581,015,845
Hawaii	170,548,883	169,015,152	167,775,167	171,852,829	178,020,333
Idaho	137,954,619	135,052,414	142,606,923	144,800,142	150,312,008
Illinois	1,624,575,833	1,583,495,107	1,654,366,891	1,664,947,811	1,700,241,831
Indiana	748,794,535	725,431,956	743,580,714	743,532,757	762,554,359
Iowa	341,059,063	328,309,035	324,856,816	319,085,219	310,838,879
Kansas	355,887,078	351,461,013	355,125,733	356,962,661	351,561,822
Kentucky	481,731,261	466,645,996	476,314,598	472,651,952	479,336,959
Louisiana	718,699,131	731,111,779	748,548,093	767,363,304	770,124,494
Maine	169,230,891	167,598,866	171,963,890	175,889,997	180,765,330
Maryland	999,512,643	977,372,419	981,643,281	973,211,464	968,886,822
Massachusetts	1,178,720,989	1,102,080,643	1,006,433,462	906,027,122	954,825,093
Michigan	1,566,215,531	1,517,115,510	1,512,111,216	1,556,121,968	1,618,775,801
Minnesota	582,965,684	549,679,058	555,946,259	558,808,242	566,385,783
Mississippi	358,982,192	349,175,990	354,630,992	355,419,667	370,388,164
Missouri	733,169,759	714,404,914	712,434,877	723,625,548	723,525,319
Montana	111,816,593	106,102,492	106,130,222	103,784,055	103,678,934
Nebraska	213,044,895	202,418,091	197,320,687	196,648,729	189,480,187
Nevada	349,192,410	347,124,884	351,576,344	377,742,779	405,443,231
New Hampshire	205,158,540	197,196,100	198,292,740	200,361,316	209,963,984
New Jersey	1,424,622,068	1,386,532,259	1,356,104,438	1,334,475,267	1,338,725,593
New Mexico	226,671,081	228,327,610	236,409,751	241,839,232	247,064,669
New York	2,347,371,843	2,272,149,930	2,250,702,054	2,208,541,303	2,184,054,776
North Carolina	1,205,385,598	1,127,377,196	1,082,620,330	1,106,369,975	1,117,427,264
North Dakota	85,424,100	78,387,216	72,195,953	68,258,431	64,130,181
Ohio	1,466,550,841	1,401,663,801	1,390,362,618	1,402,009,885	1,416,851,998
Oklahoma	489,372,954	474,845,922	463,618,327	457,716,739	459,302,069
Oregon	381,201,059	380,853,847	403,158,708	423,366,077	434,839,089
Pennsylvania	1,929,321,004	1,901,383,200	1,904,146,685	1,885,128,774	1,907,444,018
Rhode Island	163,300,525	158,109,528	156,401,134	158,852,454	166,479,148
South Carolina	571,227,788	557,429,630	548,715,773	549,211,531	566,598,707
South Dakota	81,204,549	77,254,762	73,285,354	71,889,990	71,794,846
Tennessee	845,191,435	791,477,806	771,945,183	775,328,458	820,010,544
Texas	3,890,607,645	3,682,328,798	3,719,060,976	3,785,521,019	3,727,118,222
Utah	302,749,144	301,704,523	306,949,795	318,442,434	322,067,225
Vermont	94,691,327	92,998,477	92,171,762	93,638,020	97,112,747
Virginia	1,154,547,129	1,121,217,961	1,114,241,256	1,100,687,573	1,104,407,469
Washington	791,145,463	780,510,453	796,262,473	798,714,229	761,618,803
West Virginia	266,150,303	256,361,593	248,698,607	241,074,443	237,450,560
Wisconsin	590,853,420	572,991,053	582,968,914	586,034,631	586,470,816
Wyoming	34,973,459	74,083,111	73,064,619	74,741,530	73,874,480
<b>Countrywide</b>	<b>42,265,010,473</b>	<b>40,963,600,266</b>	<b>41,070,299,533</b>	<b>41,497,998,552</b>	<b>42,368,650,041</b>



Table 2B

## Average Premiums and Expenditures 2008-2012

STATE	Collision Written Exposures				
	2012	2011	2010	2009	2008
Alabama	2,349,952	2,306,568	2,282,193	2,267,704	2,297,342
Alaska	293,874	285,177	284,743	276,766	270,419
Arizona	2,908,859	2,824,328	2,801,627	2,801,814	2,878,318
Arkansas	1,317,468	1,305,780	1,285,010	1,289,527	1,287,262
California	16,750,281	16,367,710	16,271,741	16,300,592	16,571,251
Colorado	2,670,494	2,602,956	2,561,818	2,551,763	2,517,811
Connecticut	1,861,485	1,831,868	1,833,787	1,827,097	1,841,878
Delaware	472,731	466,652	461,085	461,120	463,961
District of Columbia	185,526	181,124	177,677	176,774	173,468
Florida	9,400,531	9,184,232	9,012,291	9,033,866	9,105,112
Georgia	4,526,757	4,444,333	4,396,098	4,392,967	4,441,198
Hawaii	589,604	576,610	561,768	563,229	570,565
Idaho	670,843	654,592	653,311	653,492	659,599
Illinois	5,947,396	5,888,414	5,840,036	5,887,957	5,956,594
Indiana	3,205,463	3,131,973	3,072,623	3,089,610	3,139,214
Iowa	1,693,024	1,654,209	1,639,241	1,726,322	1,622,788
Kansas	1,457,947	1,436,561	1,435,454	1,441,456	1,526,041
Kentucky	1,942,870	1,901,011	1,901,332	1,878,234	1,870,124
Louisiana	1,930,938	1,892,563	1,878,121	1,882,779	1,877,811
Maine	702,023	690,448	685,116	690,146	708,502
Maryland	3,130,311	3,073,906	3,057,453	3,057,125	3,068,113
Massachusetts	3,432,162	3,400,095	3,331,303	3,182,647	3,258,187
Michigan	4,250,140	4,138,111	3,961,395	4,049,514	4,185,734
Minnesota	2,842,134	2,779,723	2,753,147	2,733,481	2,736,041
Mississippi	1,230,268	1,193,545	1,176,588	1,188,247	1,206,603
Missouri	2,896,509	2,860,609	2,850,334	2,841,467	2,881,030
Montana	452,158	440,532	442,018	431,404	429,761
Nebraska	975,940	956,491	944,260	941,541	930,911
Nevada	1,204,233	1,168,206	1,145,215	1,171,294	1,212,020
New Hampshire	772,095	751,130	741,202	739,708	757,888
New Jersey	3,997,672	3,937,550	3,902,232	3,898,988	3,909,591
New Mexico	864,975	850,957	842,027	841,751	842,293
New York	6,784,543	6,679,740	6,611,325	6,596,274	6,594,163
North Carolina	4,844,005	4,734,555	4,660,334	4,631,374	4,662,233
North Dakota	394,352	376,415	364,287	356,068	344,726
Ohio	6,035,303	5,936,833	5,870,280	5,870,358	5,940,345
Oklahoma	1,688,650	1,662,027	1,632,964	1,634,158	1,670,087
Oregon	1,873,054	1,838,267	1,860,993	1,859,011	1,890,533
Pennsylvania	6,513,776	6,418,551	6,360,525	6,348,015	6,383,117
Rhode Island	457,277	448,952	444,992	446,292	447,892
South Carolina	2,386,897	2,328,297	2,283,495	2,261,038	2,256,039
South Dakota	414,650	404,823	398,688	392,754	390,657
Tennessee	3,009,706	2,943,428	2,905,213	2,872,647	2,904,630
Texas	11,267,666	10,873,017	10,620,393	10,492,707	10,374,989
Utah	1,221,764	1,189,100	1,175,890	1,191,424	1,203,294
Vermont	351,538	344,933	341,169	339,649	346,743
Virginia	4,545,136	4,454,259	4,398,563	4,368,168	4,385,489
Washington	3,278,407	3,213,956	3,238,977	3,175,745	2,950,685
West Virginia	849,160	837,953	831,470	826,568	821,968
Wisconsin	2,948,829	2,888,295	2,862,355	2,856,675	2,898,607
Wyoming	122,456	271,707	272,678	274,187	272,782
<b>Countrywide</b>	<b>145,913,832</b>	<b>143,023,072</b>	<b>141,316,837</b>	<b>141,063,494</b>	<b>141,936,409</b>

Table 2C

## Average Premiums and Expenditures 2008-2012

STATE	Collision Average Premium				
	2012	2011	2010	2009	2008
Alabama	287.59	293.84	297.15	301.68	309.21
Alaska	365.92	363.42	370.39	370.77	375.03
Arizona	245.64	249.01	263.55	282.91	297.32
Arkansas	295.68	290.84	288.98	286.67	283.47
California	348.63	341.31	341.41	350.19	362.98
Colorado	252.40	251.14	254.24	261.29	262.70
Connecticut	334.23	334.64	335.85	333.00	332.28
Delaware	286.06	282.62	285.33	283.45	287.32
District of Columbia	437.18	427.43	433.44	429.56	429.58
Florida	234.51	236.68	254.88	267.94	281.04
Georgia	316.13	320.44	328.48	338.64	355.99
Hawaii	289.26	293.12	298.66	305.12	312.01
Idaho	205.64	206.32	218.28	221.58	227.88
Illinois	273.16	268.92	283.28	282.77	285.44
Indiana	233.60	231.62	242.00	240.66	242.91
Iowa	201.45	198.47	198.18	184.84	191.55
Kansas	244.10	244.65	247.40	247.64	230.38
Kentucky	247.95	245.47	250.52	251.65	256.31
Louisiana	372.20	386.31	398.56	407.57	410.12
Maine	241.06	242.74	251.00	254.86	255.14
Maryland	319.30	317.96	321.07	318.34	315.79
Massachusetts	343.43	324.13	302.11	284.68	293.05
Michigan	368.51	366.62	381.71	384.27	386.74
Minnesota	205.12	197.75	201.93	204.43	207.01
Mississippi	291.79	292.55	301.41	299.11	306.97
Missouri	253.12	249.74	249.95	254.67	251.13
Montana	247.30	240.85	240.10	240.57	241.25
Nebraska	218.30	211.63	208.97	208.86	203.54
Nevada	289.97	297.14	307.00	322.50	334.52
New Hampshire	265.72	262.53	267.53	270.87	277.04
New Jersey	356.36	352.13	347.52	342.26	342.42
New Mexico	262.06	268.32	280.76	287.30	293.32
New York	345.99	340.16	340.43	334.82	331.21
North Carolina	248.84	238.12	232.31	238.89	239.68
North Dakota	216.62	208.25	198.18	191.70	186.03
Ohio	243.00	236.10	236.85	238.83	238.51
Oklahoma	289.80	285.70	283.91	280.09	275.02
Oregon	203.52	207.18	216.64	227.74	230.01
Pennsylvania	296.19	296.23	299.37	296.96	298.83
Rhode Island	357.12	352.17	351.47	355.94	371.69
South Carolina	239.32	239.42	240.30	242.90	251.15
South Dakota	195.84	190.84	183.82	183.04	183.78
Tennessee	280.82	268.90	265.71	269.90	282.31
Texas	345.29	338.67	350.18	360.78	359.24
Utah	247.80	253.73	261.04	267.28	267.65
Vermont	269.36	269.61	270.16	275.69	280.07
Virginia	254.02	251.72	253.32	251.98	251.83
Washington	241.32	242.85	245.84	251.50	258.12
West Virginia	313.43	305.94	299.11	291.66	288.88
Wisconsin	200.37	198.38	203.67	205.15	202.33
Wyoming	285.60	272.66	267.95	272.59	270.82
<b>Countrywide</b>	<b>289.66</b>	<b>286.41</b>	<b>290.63</b>	<b>294.18</b>	<b>298.50</b>

Table 3A

## Average Premiums and Expenditures 2008-2012

STATE	Comprehensive Written Premiums				
	2012	2011	2010	2009	2008
Alabama	343,699,070	326,280,639	312,650,919	303,320,710	317,121,773
Alaska	48,402,061	46,857,619	47,056,836	46,582,015	46,029,504
Arizona	552,579,623	554,403,396	580,037,637	597,824,090	622,416,487
Arkansas	242,229,609	230,378,736	221,773,332	212,559,911	204,091,069
California	1,704,286,953	1,694,070,482	1,692,472,111	1,717,433,647	1,797,007,646
Colorado	416,988,248	388,679,684	382,411,592	380,005,136	404,723,545
Connecticut	256,135,507	248,803,351	251,651,822	250,226,616	250,783,097
Delaware	54,694,585	52,524,364	51,653,045	50,420,248	51,561,078
District of Columbia	43,891,245	42,514,169	42,327,706	44,631,053	44,707,567
Florida	1,036,610,570	1,048,604,864	1,069,004,904	1,058,154,594	1,073,927,850
Georgia	724,565,499	716,788,330	713,292,862	711,120,110	759,594,076
Hawaii	64,076,286	64,515,911	64,336,279	65,664,024	68,829,067
Idaho	77,377,841	75,479,269	76,753,188	77,927,329	81,164,794
Illinois	694,327,182	683,226,700	682,127,641	680,255,757	685,207,606
Indiana	386,001,499	367,473,637	365,149,497	370,247,022	365,249,443
Iowa	294,582,631	278,890,309	274,826,341	268,551,520	261,030,754
Kansas	320,824,789	309,584,181	300,166,362	292,825,331	289,439,079
Kentucky	264,058,309	257,520,115	257,995,158	247,353,576	250,526,187
Louisiana	405,971,334	404,199,089	409,349,857	411,408,284	413,125,194
Maine	72,373,618	71,894,059	73,079,830	74,415,964	76,909,489
Maryland	474,538,615	457,918,658	458,759,989	448,284,438	449,367,257
Massachusetts	463,159,667	441,177,640	412,423,731	376,710,710	397,707,977
Michigan	673,824,014	662,998,990	652,449,972	669,934,188	696,466,466
Minnesota	521,321,222	496,580,794	490,878,117	490,258,894	487,961,490
Mississippi	236,237,378	227,182,996	219,925,670	211,723,049	217,783,518
Missouri	465,976,881	457,691,060	462,930,491	451,819,942	437,731,830
Montana	92,235,232	88,461,706	87,171,909	84,193,136	83,478,296
Nebraska	195,611,325	180,102,687	171,412,406	166,127,454	161,274,903
Nevada	142,196,880	143,690,759	153,612,320	154,888,146	165,534,591
New Hampshire	82,958,512	81,345,413	81,039,837	80,799,059	82,603,224
New Jersey	493,063,670	487,338,010	507,962,280	534,615,664	553,057,622
New Mexico	147,749,360	148,825,504	153,262,447	153,072,684	149,319,877
New York	1,089,287,820	1,042,255,067	1,033,243,015	1,057,062,754	1,103,216,316
North Carolina	629,895,070	594,606,361	582,965,121	573,783,970	602,433,791
North Dakota	93,731,756	87,525,660	85,305,097	83,465,745	79,480,588
Ohio	707,332,213	677,442,179	672,038,709	661,681,027	645,912,690
Oklahoma	319,403,245	303,577,616	283,293,342	262,671,831	271,428,254
Oregon	181,137,755	185,338,235	188,166,646	189,290,784	195,803,053
Pennsylvania	884,608,390	854,349,445	841,365,874	825,084,580	821,510,052
Rhode Island	57,371,572	57,257,625	56,266,198	55,796,161	58,485,789
South Carolina	400,423,685	375,296,403	361,946,651	350,590,511	352,625,417
South Dakota	93,268,773	85,343,205	81,934,558	78,782,043	77,448,832
Tennessee	406,414,113	383,915,192	378,491,170	370,054,236	371,929,068
Texas	2,293,794,906	2,165,422,191	2,096,515,218	2,031,198,433	1,983,190,070
Utah	133,229,000	129,966,018	129,835,304	129,932,574	137,461,250
Vermont	44,660,484	43,942,516	43,508,786	43,222,456	45,167,378
Virginia	615,559,857	586,190,788	562,071,267	545,176,078	538,137,830
Washington	369,297,984	371,531,157	381,940,022	379,131,330	370,952,830
West Virginia	178,341,704	173,673,400	169,084,561	158,240,059	153,493,382
Wisconsin	382,428,082	359,207,487	360,595,671	364,024,564	364,049,503
Wyoming	30,224,098	55,920,762	56,431,684	56,385,193	57,031,757
<b>Countrywide</b>	<b>20,902,959,722</b>	<b>20,268,764,428</b>	<b>20,084,944,982</b>	<b>19,898,928,630</b>	<b>20,175,490,206</b>

Table 3B

## Average Premiums and Expenditures 2008-2012

STATE	Comprehensive Written Exposures				
	2012	2011	2010	2009	2008
Alabama	2,444,552	2,395,807	2,366,069	2,341,827	2,369,940
Alaska	338,560	326,862	322,323	315,036	308,159
Arizona	3,053,384	2,958,688	2,927,237	2,921,714	2,992,730
Arkansas	1,377,108	1,362,671	1,340,719	1,344,005	1,337,392
California	17,367,397	16,956,686	16,864,775	16,861,286	17,099,920
Colorado	2,823,491	2,718,981	2,671,086	2,655,597	2,604,355
Connecticut	2,110,728	2,077,252	2,071,961	2,062,485	2,068,417
Delaware	504,135	493,414	486,996	484,071	487,684
District of Columbia	192,530	187,934	184,162	182,393	178,841
Florida	9,812,122	9,547,473	9,356,615	9,318,158	9,401,197
Georgia	4,793,405	4,683,901	4,623,083	4,617,542	4,643,815
Hawaii	631,838	618,705	605,842	607,025	610,615
Idaho	719,470	700,883	697,324	694,329	697,659
Illinois	6,279,982	6,211,353	6,148,442	6,179,553	6,211,082
Indiana	3,406,760	3,336,668	3,347,214	3,320,511	3,340,129
Iowa	1,790,573	1,746,687	1,733,555	1,722,585	1,711,053
Kansas	1,513,728	1,484,382	1,473,338	1,478,125	1,519,781
Kentucky	2,127,643	2,085,374	2,088,598	2,067,486	2,050,156
Louisiana	1,983,374	1,946,236	1,936,045	1,938,884	1,932,159
Maine	798,256	791,670	791,572	794,027	796,867
Maryland	3,315,421	3,252,748	3,233,444	3,207,171	3,212,503
Massachusetts	3,679,322	3,642,149	3,584,085	3,421,614	3,498,813
Michigan	4,728,505	4,608,002	4,420,368	4,466,686	4,596,386
Minnesota	3,131,252	3,064,159	3,040,101	3,017,705	3,009,423
Mississippi	1,266,126	1,229,387	1,216,059	1,225,771	1,242,382
Missouri	2,987,479	2,950,271	2,937,600	2,933,727	2,962,660
Montana	483,866	471,425	469,820	458,760	454,019
Nebraska	1,015,857	995,031	982,046	978,874	967,985
Nevada	1,242,126	1,198,545	1,192,906	1,200,040	1,237,768
New Hampshire	862,264	842,772	842,017	841,053	829,609
New Jersey	4,191,460	4,127,687	4,097,837	4,101,814	4,115,531
New Mexico	906,300	881,946	872,035	870,769	869,553
New York	7,393,698	7,232,519	7,200,968	7,209,979	7,161,694
North Carolina	5,473,553	5,317,189	5,247,504	5,263,348	5,306,376
North Dakota	415,812	398,506	386,174	381,352	368,069
Ohio	6,592,333	6,500,688	6,433,507	6,423,742	6,443,252
Oklahoma	1,726,370	1,689,989	1,657,251	1,649,648	1,693,024
Oregon	2,084,015	2,054,508	2,057,484	2,050,782	2,066,566
Pennsylvania	7,130,442	7,036,607	6,983,074	6,952,212	6,865,867
Rhode Island	492,842	484,364	481,182	483,601	483,447
South Carolina	2,563,895	2,516,045	2,446,220	2,422,446	2,401,596
South Dakota	435,686	424,159	419,000	415,523	410,425
Tennessee	3,217,613	3,146,167	3,105,141	3,075,307	3,085,420
Texas	12,090,206	11,666,747	11,395,682	11,258,675	11,132,363
Utah	1,291,232	1,253,450	1,235,766	1,242,373	1,252,739
Vermont	398,782	396,809	397,241	395,781	392,130
Virginia	4,890,500	4,784,126	4,719,260	4,709,238	4,720,926
Washington	3,599,074	3,519,876	3,522,447	3,440,564	3,191,220
West Virginia	942,617	932,120	926,302	922,786	919,131
Wisconsin	3,195,285	3,121,739	3,097,006	3,091,271	3,122,789
Wyoming	129,016	282,414	282,691	283,650	281,695
<b>Countrywide</b>	<b>155,941,985</b>	<b>152,653,771</b>	<b>150,919,174</b>	<b>150,302,901</b>	<b>150,657,312</b>

Table 3C

## Average Premiums and Expenditures 2008-2012

STATE	Comprehensive Average Premium				
	2012	2011	2010	2009	2008
Alabama	140.60	136.19	132.14	129.52	133.81
Alaska	142.96	143.36	145.99	147.86	149.37
Arizona	180.97	187.38	198.15	204.61	207.98
Arkansas	175.90	169.06	165.41	158.15	152.60
California	98.13	99.91	100.36	101.86	105.09
Colorado	147.69	142.95	143.17	143.10	155.40
Connecticut	121.35	119.78	121.46	121.32	121.24
Delaware	108.49	106.45	106.06	104.16	105.73
District of Columbia	227.97	226.22	229.84	244.70	249.98
Florida	105.65	109.83	114.25	113.56	114.23
Georgia	151.16	153.03	154.29	154.00	163.57
Hawaii	101.41	104.28	106.19	108.17	112.72
Idaho	107.55	107.69	110.07	112.23	116.34
Illinois	110.56	110.00	110.94	110.08	110.32
Indiana	113.30	110.13	109.09	111.50	109.35
Iowa	164.52	159.67	158.53	155.90	152.56
Kansas	211.94	208.56	203.73	198.11	190.45
Kentucky	124.11	123.49	123.53	119.64	122.20
Louisiana	204.69	207.68	211.44	212.19	213.82
Maine	90.66	90.81	92.32	93.72	96.51
Maryland	143.13	140.78	141.88	139.78	139.88
Massachusetts	125.88	121.13	115.07	110.10	113.67
Michigan	142.50	143.88	147.60	149.98	151.52
Minnesota	166.49	162.06	161.47	162.46	162.14
Mississippi	186.58	184.79	180.85	172.73	175.30
Missouri	155.98	155.14	157.59	154.01	147.75
Montana	190.62	187.65	185.54	183.52	183.87
Nebraska	192.56	181.00	174.55	169.71	166.61
Nevada	114.48	119.89	128.77	129.07	133.74
New Hampshire	96.21	96.52	96.24	96.07	99.57
New Jersey	117.64	118.07	123.96	130.34	134.38
New Mexico	163.02	168.75	175.75	175.79	171.72
New York	147.33	144.11	143.49	146.61	154.04
North Carolina	115.08	111.83	111.09	109.02	113.53
North Dakota	225.42	219.63	220.90	218.87	215.94
Ohio	107.30	104.21	104.46	103.01	100.25
Oklahoma	185.01	179.63	170.94	159.23	160.32
Oregon	86.92	90.21	91.45	92.30	94.75
Pennsylvania	124.06	121.41	120.49	118.68	119.65
Rhode Island	116.41	118.21	116.93	115.38	120.98
South Carolina	156.18	149.16	147.96	144.73	146.83
South Dakota	214.07	201.21	195.55	189.60	188.70
Tennessee	126.31	122.03	121.89	120.33	120.54
Texas	189.72	185.61	183.97	180.41	178.15
Utah	103.18	103.69	105.06	104.58	109.73
Vermont	111.99	110.74	109.53	109.21	115.18
Virginia	125.87	122.53	119.10	115.77	113.99
Washington	102.61	105.55	108.43	110.19	116.24
West Virginia	189.20	186.32	182.54	171.48	167.00
Wisconsin	119.69	115.07	116.43	117.76	116.58
Wyoming	234.27	198.01	199.62	198.78	202.46
<b>Countrywide</b>	<b>134.04</b>	<b>132.78</b>	<b>133.08</b>	<b>132.39</b>	<b>133.92</b>

Table 4

## Average Premiums and Expenditures 2008-2012

STATE	Average Expenditure				
	2012	2011	2010	2009	2008
Alabama	659.06	653.37	651.22	652.07	662.76
Alaska	873.15	873.11	890.35	896.74	904.12
Arizona	781.71	776.56	804.97	842.21	863.81
Arkansas	679.46	665.49	662.44	657.13	651.26
California	749.79	740.11	746.77	756.63	780.20
Colorado	737.95	723.61	730.42	741.28	728.67
Connecticut	986.73	969.41	965.22	952.36	950.16
Delaware	1,065.37	1,048.03	1,030.98	1,021.42	1,007.32
District of Columbia	1,154.91	1,139.43	1,133.87	1,127.72	1,126.56
Florida	1,127.93	1,090.58	1,037.36	1,006.20	1,054.89
Georgia	768.34	754.06	748.89	754.61	760.58
Hawaii	735.19	748.46	765.83	786.33	816.21
Idaho	534.56	535.11	548.03	554.80	562.76
Illinois	731.22	727.33	733.45	727.82	713.97
Indiana	637.37	621.38	624.27	620.31	611.21
Iowa	561.26	551.72	546.59	530.96	518.48
Kansas	632.07	625.91	625.17	622.16	622.14
Kentucky	759.70	744.53	722.70	698.85	698.93
Louisiana	1,112.53	1,110.63	1,121.44	1,100.09	1,104.62
Maine	582.43	577.38	582.29	597.87	600.46
Maryland	966.29	956.14	947.74	928.92	922.01
Massachusetts	976.65	942.12	890.83	860.49	903.27
Michigan	1,048.87	983.62	954.75	913.28	905.82
Minnesota	718.61	696.00	693.08	692.08	697.09
Mississippi	748.44	740.14	745.17	737.77	749.38
Missouri	683.82	674.60	678.03	668.29	656.33
Montana	658.42	654.56	657.42	655.61	666.69
Nebraska	616.78	602.39	592.56	575.26	561.46
Nevada	906.00	904.91	930.43	944.16	970.31
New Hampshire	716.84	705.88	706.24	717.56	727.15
New Jersey	1,219.93	1,184.99	1,157.30	1,100.66	1,081.28
New Mexico	695.09	691.74	703.64	717.96	730.27
New York	1,152.45	1,109.94	1,078.88	1,057.82	1,044.04
North Carolina	611.48	600.04	599.90	609.80	595.48
North Dakota	576.08	549.73	528.81	509.72	503.18
Ohio	634.89	619.73	619.45	616.33	616.51
Oklahoma	737.02	716.21	703.03	677.71	662.64
Oregon	741.51	723.72	724.47	722.85	726.64
Pennsylvania	827.61	812.77	812.15	811.15	816.65
Rhode Island	1,034.50	1,004.13	984.95	969.02	985.89
South Carolina	772.09	748.26	737.77	737.74	749.30
South Dakota	556.51	538.49	525.16	512.47	512.12
Tennessee	673.90	649.98	641.17	634.24	639.00
Texas	858.54	842.58	848.11	860.42	853.55
Utah	713.20	712.74	716.97	717.28	708.70
Vermont	642.39	633.51	630.11	645.79	653.47
Virginia	691.80	679.60	673.72	667.51	662.72
Washington	809.56	806.02	815.29	826.59	839.23
West Virginia	846.74	834.04	830.10	815.00	807.49
Wisconsin	598.84	600.23	613.41	590.54	581.42
Wyoming	618.81	619.88	621.15	624.10	632.92
<b>Countrywide</b>	<b>814.99</b>	<b>797.61</b>	<b>791.93</b>	<b>786.71</b>	<b>790.66</b>

Table 5

## Average Premiums and Expenditures 2008-2012

STATE	Combined Average Premium				
	2012	2011	2010	2009	2008
Alabama	788.07	784.38	783.19	783.59	794.76
Alaska	1,053.54	1,053.48	1,069.97	1,072.75	1,082.59
Arizona	899.91	899.33	933.41	973.25	994.06
Arkansas	842.60	827.19	821.99	810.82	800.31
California	888.93	880.69	886.61	895.60	919.24
Colorado	849.74	835.50	844.03	855.77	845.67
Connecticut	1,082.05	1,068.18	1,065.92	1,049.85	1,045.63
Delaware	1,153.59	1,134.60	1,118.61	1,105.63	1,090.66
District of Columbia	1,289.49	1,276.99	1,277.24	1,264.92	1,262.60
Florida	1,196.02	1,160.10	1,114.84	1,087.82	1,131.21
Georgia	922.05	912.49	914.00	919.45	930.64
Hawaii	844.14	861.96	881.17	901.40	930.70
Idaho	639.19	641.96	658.92	665.94	674.37
Illinois	805.99	803.04	813.47	807.31	793.24
Indiana	723.08	710.36	716.16	710.61	699.37
Iowa	656.43	648.99	644.63	620.07	615.90
Kansas	785.71	780.43	777.78	769.44	742.89
Kentucky	888.46	872.48	852.75	828.84	831.50
Louisiana	1,275.10	1,281.55	1,294.89	1,271.24	1,274.34
Maine	663.63	661.80	670.62	682.93	687.31
Maryland	1,056.71	1,048.76	1,041.79	1,021.07	1,010.79
Massachusetts	1,048.06	1,011.14	957.89	923.11	970.58
Michigan	1,171.94	1,110.64	1,085.25	1,042.69	1,031.14
Minnesota	800.24	777.17	776.96	776.23	779.37
Mississippi	902.95	895.69	901.84	889.92	902.00
Missouri	799.14	790.27	794.52	783.38	766.07
Montana	821.68	816.21	817.93	817.84	828.93
Nebraska	751.18	732.21	720.99	703.65	686.50
Nevada	1,024.28	1,029.87	1,060.27	1,073.33	1,098.94
New Hampshire	752.48	746.57	749.84	760.62	774.33
New Jersey	1,334.54	1,302.52	1,276.44	1,217.96	1,197.91
New Mexico	866.19	869.85	888.30	900.86	908.14
New York	1,273.27	1,235.79	1,207.70	1,185.65	1,171.97
North Carolina	720.73	708.10	707.07	718.86	704.74
North Dakota	714.75	688.74	669.50	650.36	643.59
Ohio	713.25	697.61	699.14	695.02	692.93
Oklahoma	901.12	881.50	864.04	831.48	815.99
Oregon	818.07	804.59	807.20	807.57	809.95
Pennsylvania	915.31	904.29	906.58	903.78	908.08
Rhode Island	1,176.01	1,148.98	1,133.17	1,117.62	1,136.59
South Carolina	880.76	857.70	849.67	848.80	863.00
South Dakota	690.95	669.20	653.87	642.93	643.24
Tennessee	794.53	767.82	758.24	752.23	757.99
Texas	1,020.06	1,004.75	1,013.59	1,022.19	1,008.61
Utah	805.32	809.35	817.84	817.32	807.07
Vermont	721.33	716.14	713.00	723.16	735.08
Virginia	781.38	768.95	764.40	756.53	749.58
Washington	891.04	889.82	898.83	910.37	925.33
West Virginia	1,005.68	992.57	986.19	964.83	956.83
Wisconsin	666.79	669.99	682.98	653.09	641.28
Wyoming	818.81	791.14	786.76	788.60	796.05
<b>Countrywide</b>	<b>927.58</b>	<b>911.76</b>	<b>908.10</b>	<b>901.71</b>	<b>904.41</b>





# **Auto Insurance Earned and Incurred Data**

## **General Information**



# 2009–2011 Auto Insurance Earned and Incurred Data

## Technical Notes (General)

### Voluntary Market Business and Residual Market Business

#### Data Sources

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

#### Data Tables

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

*Except:*

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

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

#### Calculations—Loss Results

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

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

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

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

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

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

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

#### Countrywide Totals

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

- 1) The total of all states *including* Texas, where available; and
- 2) The total of all states *except* Texas.

#### Data Reporting Basis

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

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

*Except:*

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

#### Limits

Losses are reported at total limits.

#### Loss Adjustment Expenses

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

*Except:*

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

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

## Loss Development

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

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

*Except:*

**ISO**—Bodily injury liability incurred losses are developed to **87 months**.

**California**—Bodily injury liability and uninsured/underinsured motorist incurred losses are developed to **39 months**.

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

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

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

*Except:*

**Texas**—Other liability incurred losses are developed to **63 months**, and collision and comprehensive incurred losses are developed to **27 months**.

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

## Data Not Available – n/a

The lack of availability of data for Texas is denoted by “n/a” (i.e., Texas exposures). When data for Texas is not available, any calculations involving this data will also be denoted by “n/a” (i.e., Texas frequency; countrywide claims including Texas).

## Dash (-)

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

## 2009–2011 Auto Insurance Earned and Incurred Data State-Specific Information (General)

Voluntary Market Business and  
Residual Market Business

### **California**

The 2011 California auto insurance data in these tables is preliminary. The California Department of Insurance performs a rigorous set of tests on the data each year to ensure accuracy. The tests are not completed until after the publication of this report. Any adjustments to California data, based on these tests, will appear in the next edition of this report.

### **District of Columbia**

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

### **Illinois**

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

### **Maryland**

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

### **Massachusetts**

Data for Massachusetts reflect Safe Driver Plan credits and surcharges for 2009–2011.

### **New Jersey**

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

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

### **North Carolina**

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

### **Texas**

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



# **Bodily Injury Liability**





## Bodily Injury Liability

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

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

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

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

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

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

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

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

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

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

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

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

<sup>1</sup> See Combined Single Limit Liability, Page 71.

<sup>2</sup> See Medical Payments, Page 115.

<sup>3</sup> See Personal Injury Protection, Page 99.

<sup>4</sup> See State Laws, Page 227.

# Bodily Injury Liability

## State-Specific Information and Technical Notes

Voluntary Market Business and  
Residual Market Business

### Bodily Injury Liability Data

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

### Bodily Injury Liability—Required Limits

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

**New Jersey**—The minimum bodily injury limits for New Jersey are 15/30 with a standard \$250,000 PIP benefit. This is the coverage most insureds purchase. However, a “basic” policy was introduced in March 1999 whereby an insured can purchase \$15,000 of PIP benefits and no bodily injury liability or BI limits of 10/10.

### Bodily Injury—Earned Premiums

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

### Bodily Injury Liability Calculations—Loss Experience Results

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

### Bodily Injury Liability—Loss Development

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

*Except:*

**California**—BI incurred losses are developed to **39 months**.

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

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

Table 6A

## Bodily Injury Liability 2009-2011

STATE	Voluntary Business					
	Earned Premiums			Earned Exposures		
	2011	2010	2009	2011	2010	2009
Alabama	433,996,812	426,022,110	424,654,053	3,149,160	3,111,959	3,108,383
Alaska	100,758,689	99,102,697	96,926,769	440,084	427,653	417,554
Arizona	779,859,902	788,243,379	807,362,751	3,678,389	3,604,922	3,588,844
Arkansas	263,216,021	266,781,430	273,635,535	1,707,152	1,697,102	1,696,115
California	4,845,055,765	4,853,626,403	4,823,282,272	23,811,049	23,528,247	23,362,823
Colorado	618,306,993	625,979,005	621,003,092	3,485,036	3,434,809	3,368,186
Connecticut	621,463,869	605,780,529	595,385,591	1,866,376	1,846,047	1,851,960
Delaware	156,071,979	149,123,081	144,016,585	537,421	526,694	528,096
District of Columbia	55,561,415	53,210,981	51,401,282	217,018	214,005	211,428
Florida	3,116,802,552	2,782,290,359	2,556,498,813	10,536,799	10,508,331	10,554,009
Georgia	1,101,170,917	1,049,028,056	1,018,208,474	5,926,017	5,830,753	5,750,442
Hawaii	107,622,440	105,250,835	111,672,023	745,098	705,810	724,341
Idaho	131,148,647	135,126,332	134,945,483	885,882	883,343	877,682
Illinois	1,258,851,290	1,211,510,647	1,186,450,062	6,460,718	6,433,740	6,462,731
Indiana	638,615,756	617,637,114	583,346,886	4,037,673	4,001,104	3,946,661
Iowa	253,332,417	249,812,674	244,431,795	2,194,191	2,145,955	2,115,906
Kansas	225,751,505	227,415,074	223,574,817	1,987,010	1,980,258	1,980,193
Kentucky	581,816,959	551,509,118	525,321,670	2,773,509	2,777,894	2,762,973
Louisiana	858,296,735	851,970,499	826,970,299	2,490,213	2,463,052	2,444,484
Maine	102,795,601	102,139,803	102,022,840	660,621	648,245	643,144
Maryland	869,481,191	839,799,181	829,100,803	3,644,987	3,595,951	3,581,573
Massachusetts	1,093,842,102	1,022,366,061	1,019,654,806	4,004,604	3,973,076	3,716,107
Michigan	431,110,828	434,473,130	416,731,698	4,937,791	5,149,587	4,956,313
Minnesota	405,044,068	409,417,467	403,990,016	3,523,658	3,478,837	3,426,479
Mississippi	281,593,607	276,115,836	281,252,013	1,678,906	1,655,684	1,666,072
Missouri	624,952,975	615,578,580	578,285,201	3,518,885	3,508,443	3,503,282
Montana	118,437,260	119,026,232	122,457,660	672,672	660,521	655,618
Nebraska	190,916,746	188,515,783	179,737,610	1,306,956	1,290,935	1,272,242
Nevada	512,683,272	504,351,682	498,708,926	1,565,615	1,542,936	1,533,668
New Hampshire	129,030,359	132,474,307	135,791,243	753,152	754,315	764,705
New Jersey	995,517,384	981,453,108	924,658,307	3,740,760	3,686,646	3,673,888
New Mexico	249,148,041	249,682,271	251,218,427	1,348,332	1,331,244	1,316,259
New York	2,088,713,744	2,054,418,925	2,067,747,254	7,789,863	7,726,351	7,711,274
North Carolina	1,195,515,791	1,207,813,586	1,205,005,142	6,942,163	6,908,068	6,890,476
North Dakota	42,245,312	41,614,898	40,010,379	523,663	516,234	510,284
Ohio	1,113,857,584	1,111,809,213	1,096,915,666	7,202,579	7,146,401	7,090,798
Oklahoma	411,986,490	393,836,684	384,453,624	2,327,307	2,316,100	2,299,925
Oregon	518,452,347	507,289,668	497,554,501	2,505,163	2,484,628	2,477,513
Pennsylvania	1,225,860,514	1,216,762,488	1,203,648,150	7,729,735	7,667,054	7,626,529
Rhode Island	159,478,246	169,483,961	170,953,756	484,203	517,042	526,773
South Carolina	656,849,847	631,058,117	624,882,722	3,184,363	3,138,399	3,101,589
South Dakota	73,321,398	74,923,105	74,396,937	607,081	598,938	590,708
Tennessee	613,732,456	599,496,930	579,829,892	3,892,005	3,857,463	3,843,571
Texas	2,858,336,169	2,711,411,075	2,604,603,108	n/a	n/a	n/a
Utah	281,896,891	277,646,195	273,002,522	1,575,362	1,560,970	1,555,799
Vermont	49,427,354	48,497,703	48,933,960	343,357	338,958	336,770
Virginia	969,905,371	958,934,692	926,667,994	5,685,893	5,605,807	5,521,789
Washington	914,935,796	905,001,079	900,294,688	3,912,892	3,874,559	3,821,057
West Virginia	291,286,219	292,577,099	298,009,632	1,225,328	1,202,564	1,209,970
Wisconsin	583,203,033	577,536,575	550,397,509	3,466,792	3,392,227	3,312,234
Wyoming	55,745,292	55,656,992	56,590,522	419,311	412,614	410,329
<b>Countrywide</b>	<b>36,257,003,951</b>	<b>35,360,582,749</b>	<b>34,596,595,760</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>33,398,667,782</b>	<b>32,649,171,674</b>	<b>31,991,992,652</b>	<b>168,102,794</b>	<b>166,662,475</b>	<b>165,299,549</b>

Table 6B

## Bodily Injury Liability 2009-2011

STATE	Voluntary Business					
	Incurred Losses			Incurred Claims		
	2011	2010	2009	2011	2010	2009
Alabama	339,390,207	328,653,730	314,237,623	24,859	24,465	24,101
Alaska	75,654,048	73,478,564	67,058,649	4,176	4,052	3,866
Arizona	658,310,946	612,775,577	572,600,758	49,183	46,162	44,242
Arkansas	194,195,263	188,281,472	199,289,187	19,037	19,244	20,017
California	3,203,516,568	3,171,278,119	2,909,317,367	227,089	222,081	207,348
Colorado	484,098,981	481,494,130	464,533,871	28,754	27,144	26,631
Connecticut	511,002,168	514,951,816	498,573,197	27,093	26,959	26,570
Delaware	131,506,789	129,332,505	123,680,647	8,634	8,459	8,046
District of Columbia	45,937,289	43,712,034	48,113,226	4,486	4,467	4,501
Florida	2,444,308,733	2,510,075,640	2,408,335,033	140,611	142,681	134,962
Georgia	1,011,353,096	985,289,398	933,631,069	83,107	84,889	84,153
Hawaii	54,765,095	57,411,775	51,669,373	2,205	2,187	1,990
Idaho	91,252,097	94,044,090	95,146,270	7,486	8,135	7,982
Illinois	935,476,428	912,830,682	888,330,773	55,300	56,325	56,212
Indiana	463,586,950	477,267,827	447,298,119	29,850	30,629	29,758
Iowa	158,268,234	154,833,586	159,611,570	11,512	12,849	12,469
Kansas	168,859,756	169,402,888	174,974,927	7,559	7,556	7,777
Kentucky	480,133,304	479,839,846	460,581,403	29,699	29,668	28,390
Louisiana	718,077,069	686,632,287	641,201,891	53,571	52,978	54,682
Maine	68,232,892	76,429,492	72,034,445	4,260	4,422	4,759
Maryland	711,459,399	688,184,754	679,955,802	66,538	64,217	63,805
Massachusetts	635,345,235	619,996,966	557,847,571	53,106	53,423	50,631
Michigan	358,687,398	355,609,366	339,877,605	8,220	7,729	6,929
Minnesota	261,233,834	268,776,633	269,946,930	12,005	12,201	11,493
Mississippi	249,298,244	238,570,821	223,080,572	17,005	17,167	17,116
Missouri	446,559,953	445,174,754	442,919,786	31,376	31,765	31,469
Montana	73,236,215	75,199,343	76,381,702	4,337	4,522	4,491
Nebraska	126,283,202	129,814,119	135,265,633	8,679	9,068	9,350
Nevada	427,799,123	420,014,624	410,077,341	26,101	24,887	24,766
New Hampshire	95,675,377	94,706,084	94,985,011	5,324	5,582	5,700
New Jersey	745,990,777	818,207,711	820,788,851	26,773	27,419	27,802
New Mexico	181,233,644	190,956,744	174,184,571	15,370	15,381	15,407
New York	1,646,562,353	1,705,807,422	1,653,728,979	53,939	58,262	58,820
North Carolina	939,165,818	925,196,396	925,428,617	91,358	96,414	98,325
North Dakota	26,179,596	24,085,422	23,672,719	970	989	958
Ohio	881,073,461	822,087,480	782,931,684	80,928	77,597	76,292
Oklahoma	291,143,802	290,444,158	291,481,976	25,415	25,641	25,718
Oregon	457,031,832	452,807,169	411,416,764	33,752	34,832	33,247
Pennsylvania	951,742,109	905,000,748	900,778,042	50,454	49,506	49,348
Rhode Island	161,229,979	144,242,750	141,196,354	11,107	10,106	10,408
South Carolina	576,935,345	549,415,294	515,051,215	55,287	55,840	54,794
South Dakota	51,884,030	53,811,645	46,875,100	2,901	3,070	2,860
Tennessee	505,195,862	478,646,663	458,280,425	30,615	30,801	30,094
Texas	2,011,521,817	1,926,572,412	1,815,690,622	n/a	n/a	n/a
Utah	212,175,705	207,636,216	209,314,113	16,159	15,656	15,742
Vermont	34,441,763	34,244,390	34,070,700	2,107	2,027	2,023
Virginia	760,218,265	730,211,500	696,188,318	62,015	59,790	60,947
Washington	723,509,666	722,268,397	692,243,171	49,629	52,003	50,873
West Virginia	182,080,294	190,490,000	192,382,905	13,305	13,076	13,749
Wisconsin	425,893,591	432,019,979	399,999,601	20,602	20,878	19,729
Wyoming	35,570,328	36,454,252	37,004,665	2,154	2,215	2,265
<b>Countrywide</b>	<b>27,424,283,930</b>	<b>27,124,669,670</b>	<b>25,983,266,743</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>25,412,762,113</b>	<b>25,198,097,258</b>	<b>24,167,576,121</b>	<b>1,696,002</b>	<b>1,697,416</b>	<b>1,663,607</b>

Table 6C

## Bodily Injury Liability 2009-2011

STATE	Voluntary Business					
	Pure Premium			Loss Ratio		
	2011	2010	2009	2011	2010	2009
Alabama	107.77	105.61	101.09	78.20	77.14	74.00
Alaska	171.91	171.82	160.60	75.08	74.14	69.18
Arizona	178.97	169.98	159.55	84.41	77.74	70.92
Arkansas	113.75	110.94	117.50	73.78	70.58	72.83
California	134.54	134.79	124.53	66.12	65.34	60.32
Colorado	138.91	140.18	137.92	78.29	76.92	74.80
Connecticut	273.79	278.95	269.21	82.23	85.01	83.74
Delaware	244.70	245.56	234.20	84.26	86.73	85.88
District of Columbia	211.68	204.26	227.56	82.68	82.15	93.60
Florida	231.98	238.87	228.19	78.42	90.22	94.20
Georgia	170.66	168.98	162.36	91.84	93.92	91.69
Hawaii	73.50	81.34	71.33	50.89	54.55	46.27
Idaho	103.01	106.46	108.41	69.58	69.60	70.51
Illinois	144.79	141.88	137.45	74.31	75.35	74.87
Indiana	114.82	119.28	113.34	72.59	77.27	76.68
Iowa	72.13	72.15	75.43	62.47	61.98	65.30
Kansas	84.98	85.55	88.36	74.80	74.49	78.26
Kentucky	173.11	172.74	166.70	82.52	87.00	87.68
Louisiana	288.36	278.77	262.31	83.66	80.59	77.54
Maine	103.29	117.90	112.00	66.38	74.83	70.61
Maryland	195.19	191.38	189.85	81.83	81.95	82.01
Massachusetts	158.65	156.05	150.12	58.08	60.64	54.71
Michigan	72.64	69.06	68.57	83.20	81.85	81.56
Minnesota	74.14	77.26	78.78	64.50	65.65	66.82
Mississippi	148.49	144.09	133.90	88.53	86.40	79.32
Missouri	126.90	126.89	126.43	71.45	72.32	76.59
Montana	108.87	113.85	116.50	61.84	63.18	62.37
Nebraska	96.62	100.56	106.32	66.15	68.86	75.26
Nevada	273.25	272.22	267.38	83.44	83.28	82.23
New Hampshire	127.03	125.55	124.21	74.15	71.49	69.95
New Jersey	199.42	221.94	223.41	74.93	83.37	88.77
New Mexico	134.41	143.44	132.33	72.74	76.48	69.34
New York	211.37	220.78	214.46	78.83	83.03	79.98
North Carolina	135.28	133.93	134.31	78.56	76.60	76.80
North Dakota	49.99	46.66	46.39	61.97	57.88	59.17
Ohio	122.33	115.04	110.42	79.10	73.94	71.38
Oklahoma	125.10	125.40	126.74	70.67	73.75	75.82
Oregon	182.44	182.24	166.06	88.15	89.26	82.69
Pennsylvania	123.13	118.04	118.11	77.64	74.38	74.84
Rhode Island	332.98	278.98	268.04	101.10	85.11	82.59
South Carolina	181.18	175.06	166.06	87.83	87.06	82.42
South Dakota	85.46	89.85	79.35	70.76	71.82	63.01
Tennessee	129.80	124.08	119.23	82.32	79.84	79.04
Texas	n/a	n/a	n/a	70.37	71.05	69.71
Utah	134.68	133.02	134.54	75.27	74.78	76.67
Vermont	100.31	101.03	101.17	69.68	70.61	69.63
Virginia	133.70	130.26	126.08	78.38	76.15	75.13
Washington	184.90	186.41	181.17	79.08	79.81	76.89
West Virginia	148.60	158.40	159.00	62.51	65.11	64.56
Wisconsin	122.85	127.36	120.76	73.03	74.80	72.67
Wyoming	84.83	88.35	90.18	63.81	65.50	65.39
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>75.64</b>	<b>76.71</b>	<b>75.10</b>
<b>CW w/o Texas</b>	<b>151.17</b>	<b>151.19</b>	<b>146.20</b>	<b>76.09</b>	<b>77.18</b>	<b>75.54</b>

Table 6D

## Bodily Injury Liability 2009-2011

STATE	Voluntary Business					
	Frequency			Severity		
	2011	2010	2009	2011	2010	2009
Alabama	0.79	0.79	0.78	13,652.61	13,433.63	13,038.36
Alaska	0.95	0.95	0.93	18,116.39	18,133.90	17,345.74
Arizona	1.34	1.28	1.23	13,384.93	13,274.46	12,942.47
Arkansas	1.12	1.13	1.18	10,200.94	9,783.91	9,956.00
California	0.95	0.94	0.89	14,106.88	14,279.83	14,031.08
Colorado	0.83	0.79	0.79	16,835.88	17,738.51	17,443.35
Connecticut	1.45	1.46	1.43	18,861.04	19,101.30	18,764.52
Delaware	1.61	1.61	1.52	15,231.27	15,289.34	15,371.69
District of Columbia	2.07	2.09	2.13	10,240.14	9,785.55	10,689.45
Florida	1.33	1.36	1.28	17,383.48	17,592.22	17,844.54
Georgia	1.40	1.46	1.46	12,169.29	11,606.80	11,094.45
Hawaii	0.30	0.31	0.27	24,836.78	26,251.38	25,964.51
Idaho	0.85	0.92	0.91	12,189.70	11,560.43	11,920.10
Illinois	0.86	0.88	0.87	16,916.39	16,206.49	15,803.22
Indiana	0.74	0.77	0.75	15,530.55	15,582.22	15,031.19
Iowa	0.52	0.60	0.59	13,748.11	12,050.24	12,800.67
Kansas	0.38	0.38	0.39	22,338.90	22,419.65	22,499.03
Kentucky	1.07	1.07	1.03	16,166.65	16,173.65	16,223.37
Louisiana	2.15	2.15	2.24	13,404.21	12,960.71	11,726.01
Maine	0.64	0.68	0.74	16,017.11	17,283.92	15,136.47
Maryland	1.83	1.79	1.78	10,692.53	10,716.55	10,656.78
Massachusetts	1.33	1.34	1.36	11,963.72	11,605.43	11,017.91
Michigan	0.17	0.15	0.14	43,635.94	46,009.75	49,051.47
Minnesota	0.34	0.35	0.34	21,760.42	22,029.07	23,487.94
Mississippi	1.01	1.04	1.03	14,660.29	13,897.06	13,033.45
Missouri	0.89	0.91	0.90	14,232.53	14,014.63	14,074.80
Montana	0.64	0.68	0.69	16,886.38	16,629.66	17,007.73
Nebraska	0.66	0.70	0.73	14,550.43	14,315.63	14,466.91
Nevada	1.67	1.61	1.61	16,390.14	16,876.87	16,558.08
New Hampshire	0.71	0.74	0.75	17,970.58	16,966.34	16,664.04
New Jersey	0.72	0.74	0.76	27,863.55	29,840.90	29,522.65
New Mexico	1.14	1.16	1.17	11,791.39	12,415.11	11,305.55
New York	0.69	0.75	0.76	30,526.38	29,278.22	28,115.08
North Carolina	1.32	1.40	1.43	10,280.06	9,596.08	9,411.94
North Dakota	0.19	0.19	0.19	26,989.27	24,353.31	24,710.56
Ohio	1.12	1.09	1.08	10,887.13	10,594.32	10,262.30
Oklahoma	1.09	1.11	1.12	11,455.59	11,327.33	11,333.77
Oregon	1.35	1.40	1.34	13,540.88	12,999.75	12,374.55
Pennsylvania	0.65	0.65	0.65	18,863.56	18,280.63	18,253.59
Rhode Island	2.29	1.95	1.98	14,516.07	14,272.98	13,566.14
South Carolina	1.74	1.78	1.77	10,435.28	9,839.10	9,399.77
South Dakota	0.48	0.51	0.48	17,884.88	17,528.22	16,389.90
Tennessee	0.79	0.80	0.78	16,501.58	15,539.97	15,228.30
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	1.03	1.00	1.01	13,130.50	13,262.41	13,296.54
Vermont	0.61	0.60	0.60	16,346.35	16,894.12	16,841.67
Virginia	1.09	1.07	1.10	12,258.62	12,212.94	11,422.85
Washington	1.27	1.34	1.33	14,578.36	13,888.98	13,607.28
West Virginia	1.09	1.09	1.14	13,685.10	14,567.91	13,992.50
Wisconsin	0.59	0.62	0.60	20,672.44	20,692.59	20,274.70
Wyoming	0.51	0.54	0.55	16,513.62	16,457.90	16,337.60
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>1.01</b>	<b>1.02</b>	<b>1.01</b>	<b>14,983.92</b>	<b>14,844.97</b>	<b>14,527.21</b>

Table 7A

## Bodily Injury Liability 2009-2011

STATE	Residual Business					
	Earned Premiums			Earned Exposures		
	2011	2010	2009	2011	2010	2009
Alabama	730	1,562	3,708	1	1	5
Alaska	16,562	39,850	68,629	17	42	87
Arizona	1,330	4,179	13,444	5	9	30
Arkansas	2,866	3,208	3,794	2	3	4
California	569,783	822,606	1,508,601	995	1,215	2,170
Colorado	0	0	0	0	0	0
Connecticut	178,819	258,567	332,018	226	319	420
Delaware	1,695	1,898	2,811	2	3	2
District of Columbia	126,094	144,948	279,770	145	169	364
Florida	86,998	5,608	2,287	112	7	1
Georgia	0	0	611	0	0	1
Hawaii	1,685,543	1,932,403	2,127,577	2,116	2,398	2,671
Idaho	6,494	14,228	14,967	15	35	36
Illinois	270,653	289,018	353,193	830	853	1,020
Indiana	209	1,535	3,701	2	3	5
Iowa	5,465	3,381	2,541	27	16	10
Kansas	415,671	357,793	322,790	1,728	1,521	1,312
Kentucky	12,436	18,052	27,005	17	26	43
Louisiana	1,264	1,153	6,550	1	1	3
Maine	7,233	9,252	12,670	13	16	20
Maryland	27,184,852	28,159,199	27,309,148	59,346	70,605	72,052
Massachusetts	50,487,172	45,942,023	50,700,225	102,507	97,004	114,968
Michigan	96,175	157,887	231,205	288	561	832
Minnesota	1,734	3,498	1,702	4	8	4
Mississippi	20,920	32,344	32,945	33	49	44
Missouri	9,563	9,358	17,822	21	19	25
Montana	31,711	41,937	57,560	86	122	155
Nebraska	102	467	1,941	0	1	4
Nevada	8,651	10,116	10,365	12	13	14
New Hampshire	71,941	130,611	174,629	107	165	253
New Jersey	18,955,230	19,882,354	16,324,583	22,121	21,978	14,815
New Mexico	3,178	12,156	17,613	8	16	28
New York	40,457,658	43,969,077	43,041,416	89,433	93,290	90,043
North Carolina	0	0	0	0	0	0
North Dakota	1,175	887	1,233	2	1	2
Ohio	0	55	220	0	0	1
Oklahoma	7,932	11,450	18,430	26	33	39
Oregon	2,303	4,648	3,031	3	7	8
Pennsylvania	2,465,949	3,471,077	5,037,317	10,360	13,674	17,123
Rhode Island	3,378,900	3,064,628	3,311,260	4,944	4,506	4,908
South Carolina	55	130	0	0	0	0
South Dakota	261	335	232	0	0	1
Tennessee	6,184	6,440	8,242	11	16	20
Texas	1,361,615	1,631,826	1,922,528	n/a	n/a	n/a
Utah	553	434	979	1	0	2
Vermont	73,214	116,640	209,296	136	207	357
Virginia	432,514	506,833	603,387	796	940	1,149
Washington	0	86	618	0	0	2
West Virginia	12,455	12,776	24,251	10	9	27
Wisconsin	0	0	0	0	0	0
Wyoming	0	19	131	0	0	1
<b>Countrywide</b>	<b>148,461,842</b>	<b>151,088,532</b>	<b>154,148,976</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>147,100,227</b>	<b>149,456,706</b>	<b>152,226,448</b>	<b>296,509</b>	<b>309,861</b>	<b>325,081</b>

Table 7B

## Bodily Injury Liability 2009-2011

STATE	Residual Business					
	Incurred Losses			Incurred Claims		
	2011	2010	2009	2011	2010	2009
Alabama	0	0	0	0	0	0
Alaska	0	0	67,637	0	0	1
Arizona	0	0	17,005	0	0	1
Arkansas	0	0	0	0	0	0
California	223,857	645,244	834,728	29	75	76
Colorado	0	0	0	0	0	0
Connecticut	226,851	193,063	206,946	13	15	18
Delaware	0	0	0	0	0	0
District of Columbia	101,061	177,431	364,850	9	22	41
Florida	76,504	0	0	9	0	0
Georgia	0	0	0	0	0	0
Hawaii	447,508	522,063	741,753	46	98	127
Idaho	0	0	0	0	0	0
Illinois	296,412	250,973	203,604	15	15	23
Indiana	0	0	0	0	0	0
Iowa	0	0	0	0	0	0
Kansas	78,266	308,972	134,943	10	14	8
Kentucky	0	0	0	0	0	0
Louisiana	0	0	0	0	0	0
Maine	0	0	0	0	0	0
Maryland	25,284,361	33,353,449	35,170,289	3,726	4,469	4,356
Massachusetts	46,074,944	46,622,947	52,052,883	5,000	5,316	6,034
Michigan	0	157,307	147,265	0	6	3
Minnesota	0	0	0	0	0	0
Mississippi	0	0	0	0	0	0
Missouri	0	78,240	2,818	0	1	1
Montana	60,625	1,268	0	1	2	0
Nebraska	0	0	0	0	0	0
Nevada	0	3,227	11,336	0	1	2
New Hampshire	0	24,750	6,988	0	1	1
New Jersey	10,449,383	10,972,992	8,165,024	814	814	449
New Mexico	0	0	0	0	0	0
New York	53,729,763	55,303,383	45,815,088	2,707	3,073	2,663
North Carolina	0	0	0	0	0	0
North Dakota	0	0	0	0	0	0
Ohio	0	0	1,286	0	0	1
Oklahoma	0	7,604	2,084	0	1	1
Oregon	0	0	0	0	0	0
Pennsylvania	2,285,066	3,397,576	3,654,802	186	252	296
Rhode Island	5,366,745	4,816,562	4,480,724	522	387	452
South Carolina	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	0	0	964	0	0	3
Texas	1,352,256	1,402,743	1,534,427	n/a	n/a	n/a
Utah	0	0	0	0	0	0
Vermont	5,078	145,329	3,103	2	3	2
Virginia	118,436	294,302	501,662	20	30	41
Washington	0	0	0	0	0	0
West Virginia	10,864	0	0	1	0	0
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
<b>Countrywide</b>	<b>146,187,980</b>	<b>158,679,425</b>	<b>154,122,209</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>144,835,724</b>	<b>157,276,682</b>	<b>152,587,782</b>	<b>13,110</b>	<b>14,595</b>	<b>14,600</b>



Table 7C

## Bodily Injury Liability 2009-2011

STATE	Residual Business					
	Pure Premium			Loss Ratio		
	2011	2010	2009	2011	2010	2009
Alabama	0.00	0.00	0.00	0.00	0.00	0.00
Alaska	0.00	0.00	777.44	0.00	0.00	98.55
Arizona	0.00	0.00	566.83	0.00	0.00	126.49
Arkansas	0.00	0.00	0.00	0.00	0.00	0.00
California	224.98	531.07	384.67	39.29	78.44	55.33
Colorado	-	-	-	-	-	-
Connecticut	1,003.77	605.21	492.73	126.86	74.67	62.33
Delaware	0.00	0.00	0.00	0.00	0.00	0.00
District of Columbia	696.97	1,049.89	1,002.34	80.15	122.41	130.41
Florida	683.07	0.00	0.00	87.94	0.00	0.00
Georgia	-	-	0.00	-	-	0.00
Hawaii	211.49	217.71	277.71	26.55	27.02	34.86
Idaho	0.00	0.00	0.00	0.00	0.00	0.00
Illinois	357.12	294.22	199.61	109.52	86.84	57.65
Indiana	0.00	0.00	0.00	0.00	0.00	0.00
Iowa	0.00	0.00	0.00	0.00	0.00	0.00
Kansas	45.29	203.14	102.85	18.83	86.35	41.81
Kentucky	0.00	0.00	0.00	0.00	0.00	0.00
Louisiana	0.00	0.00	0.00	0.00	0.00	0.00
Maine	0.00	0.00	0.00	0.00	0.00	0.00
Maryland	426.05	472.40	488.12	93.01	118.45	128.79
Massachusetts	449.48	480.63	452.76	91.26	101.48	102.67
Michigan	0.00	280.40	177.00	0.00	99.63	63.69
Minnesota	0.00	0.00	0.00	0.00	0.00	0.00
Mississippi	0.00	0.00	0.00	0.00	0.00	0.00
Missouri	0.00	4,117.89	112.72	0.00	836.08	15.81
Montana	704.94	10.39	0.00	191.18	3.02	0.00
Nebraska	-	0.00	0.00	0.00	0.00	0.00
Nevada	0.00	248.23	809.71	0.00	31.90	109.37
New Hampshire	0.00	150.00	27.62	0.00	18.95	4.00
New Jersey	472.37	499.27	551.13	55.13	55.19	50.02
New Mexico	0.00	0.00	0.00	0.00	0.00	0.00
New York	600.78	592.81	508.81	132.80	125.78	106.44
North Carolina	-	-	-	-	-	-
North Dakota	0.00	0.00	0.00	0.00	0.00	0.00
Ohio	-	-	1,286.00	-	0.00	584.55
Oklahoma	0.00	230.42	53.44	0.00	66.41	11.31
Oregon	0.00	0.00	0.00	0.00	0.00	0.00
Pennsylvania	220.57	248.47	213.44	92.66	97.88	72.55
Rhode Island	1,085.51	1,068.92	912.94	158.83	157.17	135.32
South Carolina	-	-	-	0.00	0.00	-
South Dakota	-	-	0.00	0.00	0.00	0.00
Tennessee	0.00	0.00	48.20	0.00	0.00	11.70
Texas	n/a	n/a	n/a	99.31	85.96	79.81
Utah	0.00	-	0.00	0.00	0.00	0.00
Vermont	37.34	702.07	8.69	6.94	124.60	1.48
Virginia	148.79	313.09	436.61	27.38	58.07	83.14
Washington	-	-	0.00	-	0.00	0.00
West Virginia	1,086.40	0.00	0.00	87.23	0.00	0.00
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	0.00	-	0.00	0.00
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>98.47</b>	<b>105.02</b>	<b>99.98</b>
<b>CW w/o Texas</b>	<b>488.47</b>	<b>507.57</b>	<b>469.38</b>	<b>98.46</b>	<b>105.23</b>	<b>100.24</b>

Table 7D

## Bodily Injury Liability 2009-2011

STATE	Residual Business					
	Frequency			Severity		
	2011	2010	2009	2011	2010	2009
Alabama	0.00	0.00	0.00	-	-	-
Alaska	0.00	0.00	1.15	-	-	67,637.00
Arizona	0.00	0.00	3.33	-	-	17,005.00
Arkansas	0.00	0.00	0.00	-	-	-
California	2.91	6.17	3.50	7,719.21	8,603.25	10,983.26
Colorado	-	-	-	-	-	-
Connecticut	5.75	4.70	4.29	17,450.08	12,870.87	11,497.00
Delaware	0.00	0.00	0.00	-	-	-
District of Columbia	6.21	13.02	11.26	11,229.00	8,065.05	8,898.78
Florida	8.04	0.00	0.00	8,500.44	-	-
Georgia	-	-	0.00	-	-	-
Hawaii	2.17	4.09	4.75	9,728.43	5,327.17	5,840.57
Idaho	0.00	0.00	0.00	-	-	-
Illinois	1.81	1.76	2.25	19,760.80	16,731.53	8,852.35
Indiana	0.00	0.00	0.00	-	-	-
Iowa	0.00	0.00	0.00	-	-	-
Kansas	0.58	0.92	0.61	7,826.60	22,069.43	16,867.88
Kentucky	0.00	0.00	0.00	-	-	-
Louisiana	0.00	0.00	0.00	-	-	-
Maine	0.00	0.00	0.00	-	-	-
Maryland	6.28	6.33	6.05	6,785.93	7,463.29	8,073.99
Massachusetts	4.88	5.48	5.25	9,214.99	8,770.31	8,626.60
Michigan	0.00	1.07	0.36	-	26,217.83	49,088.33
Minnesota	0.00	0.00	0.00	-	-	-
Mississippi	0.00	0.00	0.00	-	-	-
Missouri	0.00	5.26	4.00	-	78,240.00	2,818.00
Montana	1.16	1.64	0.00	60,625.00	634.00	-
Nebraska	-	0.00	0.00	-	-	-
Nevada	0.00	7.69	14.29	-	3,227.00	5,668.00
New Hampshire	0.00	0.61	0.40	-	24,750.00	6,988.00
New Jersey	3.68	3.70	3.03	12,837.08	13,480.33	18,184.91
New Mexico	0.00	0.00	0.00	-	-	-
New York	3.03	3.29	2.96	19,848.45	17,996.55	17,204.31
North Carolina	-	-	-	-	-	-
North Dakota	0.00	0.00	0.00	-	-	-
Ohio	-	-	100.00	-	-	1,286.00
Oklahoma	0.00	3.03	2.56	-	7,604.00	2,084.00
Oregon	0.00	0.00	0.00	-	-	-
Pennsylvania	1.80	1.84	1.73	12,285.30	13,482.44	12,347.30
Rhode Island	10.56	8.59	9.21	10,281.12	12,445.90	9,913.11
South Carolina	-	-	-	-	-	-
South Dakota	-	-	0.00	-	-	-
Tennessee	0.00	0.00	15.00	-	-	321.33
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	0.00	-	0.00	-	-	-
Vermont	1.47	1.45	0.56	2,539.00	48,443.00	1,551.50
Virginia	2.51	3.19	3.57	5,921.80	9,810.07	12,235.66
Washington	-	-	0.00	-	-	-
West Virginia	10.00	0.00	0.00	10,864.00	-	-
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	0.00	-	-	-
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>4.42</b>	<b>4.71</b>	<b>4.49</b>	<b>11,047.73</b>	<b>10,776.07</b>	<b>10,451.22</b>

Table 8A

## Bodily Injury Liability 2009-2011

STATE	Total Business					
	Earned Premiums			Earned Exposures		
	2011	2010	2009	2011	2010	2009
Alabama	433,997,542	426,023,672	424,657,761	3,149,161	3,111,960	3,108,388
Alaska	100,775,251	99,142,547	96,995,398	440,101	427,695	417,641
Arizona	779,861,232	788,247,558	807,376,195	3,678,394	3,604,931	3,588,874
Arkansas	263,218,887	266,784,638	273,639,329	1,707,154	1,697,105	1,696,119
California	4,845,625,548	4,854,449,009	4,824,790,873	23,812,044	23,529,462	23,364,993
Colorado	618,306,993	625,979,005	621,003,092	3,485,036	3,434,809	3,368,186
Connecticut	621,642,688	606,039,096	595,717,609	1,866,602	1,846,366	1,852,380
Delaware	156,073,674	149,124,979	144,019,396	537,423	526,697	528,098
District of Columbia	55,687,509	53,355,929	51,681,052	217,163	214,174	211,792
Florida	3,116,889,550	2,782,295,967	2,556,501,100	10,536,911	10,508,338	10,554,010
Georgia	1,101,170,917	1,049,028,056	1,018,209,085	5,926,017	5,830,753	5,750,443
Hawaii	109,307,983	107,183,238	113,799,600	747,214	708,208	727,012
Idaho	131,155,141	135,140,560	134,960,450	885,897	883,378	877,718
Illinois	1,259,121,943	1,211,799,665	1,186,803,255	6,461,548	6,434,593	6,463,751
Indiana	638,615,965	617,638,649	583,350,587	4,037,675	4,001,107	3,946,666
Iowa	253,337,882	249,816,055	244,434,336	2,194,218	2,145,971	2,115,916
Kansas	226,167,176	227,772,867	223,897,607	1,988,738	1,981,779	1,981,505
Kentucky	581,829,395	551,527,170	525,348,675	2,773,526	2,777,920	2,763,016
Louisiana	858,297,999	851,971,652	826,976,849	2,490,214	2,463,053	2,444,487
Maine	102,802,834	102,149,055	102,035,510	660,634	648,261	643,164
Maryland	896,666,043	867,958,380	856,409,951	3,704,333	3,666,556	3,653,625
Massachusetts	1,144,329,274	1,068,308,084	1,070,355,031	4,107,111	4,070,080	3,831,075
Michigan	431,207,003	434,631,017	416,962,903	4,938,079	5,150,148	4,957,145
Minnesota	405,045,802	409,420,965	403,991,718	3,523,662	3,478,845	3,426,483
Mississippi	281,614,527	276,148,180	281,284,958	1,678,939	1,655,733	1,666,116
Missouri	624,962,538	615,587,938	578,303,023	3,518,906	3,508,462	3,503,307
Montana	118,468,971	119,068,169	122,515,220	672,758	660,643	655,773
Nebraska	190,916,848	188,516,250	179,739,551	1,306,956	1,290,936	1,272,246
Nevada	512,691,923	504,361,798	498,719,291	1,565,627	1,542,949	1,533,682
New Hampshire	129,102,300	132,604,918	135,965,872	753,259	754,480	764,958
New Jersey	1,014,472,614	1,001,335,462	940,982,890	3,762,881	3,708,624	3,688,703
New Mexico	249,151,219	249,694,427	251,236,040	1,348,340	1,331,260	1,316,287
New York	2,129,171,402	2,098,388,002	2,110,788,670	7,879,296	7,819,641	7,801,317
North Carolina	1,195,515,791	1,207,813,586	1,205,005,142	6,942,163	6,908,068	6,890,476
North Dakota	42,246,487	41,615,785	40,011,612	523,665	516,235	510,286
Ohio	1,113,857,584	1,111,809,268	1,096,915,886	7,202,579	7,146,401	7,090,799
Oklahoma	411,994,422	393,848,134	384,472,054	2,327,333	2,316,133	2,299,964
Oregon	518,454,650	507,294,316	497,557,532	2,505,166	2,484,635	2,477,521
Pennsylvania	1,228,326,463	1,220,233,565	1,208,685,467	7,740,095	7,680,728	7,643,652
Rhode Island	162,857,146	172,548,589	174,265,016	489,147	521,548	531,681
South Carolina	656,849,902	631,058,247	624,882,722	3,184,363	3,138,399	3,101,589
South Dakota	73,321,659	74,923,440	74,397,169	607,081	598,938	590,709
Tennessee	613,738,640	599,503,370	579,838,134	3,892,016	3,857,479	3,843,591
Texas	2,859,697,784	2,713,042,901	2,606,525,636	n/a	n/a	n/a
Utah	281,897,444	277,646,629	273,003,501	1,575,363	1,560,970	1,555,801
Vermont	49,500,568	48,614,343	49,143,256	343,493	339,165	337,127
Virginia	970,337,885	959,441,525	927,271,381	5,686,689	5,606,747	5,522,938
Washington	914,935,796	905,001,165	900,295,306	3,912,892	3,874,559	3,821,059
West Virginia	291,298,674	292,589,875	298,033,883	1,225,338	1,202,573	1,209,997
Wisconsin	583,203,033	577,536,575	550,397,509	3,466,792	3,392,227	3,312,234
Wyoming	55,745,292	55,657,011	56,590,653	419,311	412,614	410,330
<b>Countrywide</b>	<b>36,405,465,793</b>	<b>35,511,671,281</b>	<b>34,750,744,736</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>33,545,768,009</b>	<b>32,798,628,380</b>	<b>32,144,219,100</b>	<b>168,399,303</b>	<b>166,972,336</b>	<b>165,624,630</b>

Table 8B

## Bodily Injury Liability 2009-2011

STATE	Total Business					
	Incurred Losses			Incurred Claims		
	2011	2010	2009	2011	2010	2009
Alabama	339,390,207	328,653,730	314,237,623	24,859	24,465	24,101
Alaska	75,654,048	73,478,564	67,126,286	4,176	4,052	3,867
Arizona	658,310,946	612,775,577	572,617,763	49,183	46,162	44,243
Arkansas	194,195,263	188,281,472	199,289,187	19,037	19,244	20,017
California	3,203,740,425	3,171,923,363	2,910,152,095	227,118	222,156	207,424
Colorado	484,098,981	481,494,130	464,533,871	28,754	27,144	26,631
Connecticut	511,229,019	515,144,879	498,780,143	27,106	26,974	26,588
Delaware	131,506,789	129,332,505	123,680,647	8,634	8,459	8,046
District of Columbia	46,038,350	43,889,465	48,478,076	4,495	4,489	4,542
Florida	2,444,385,237	2,510,075,640	2,408,335,033	140,620	142,681	134,962
Georgia	1,011,353,096	985,289,398	933,631,069	83,107	84,889	84,153
Hawaii	55,212,603	57,933,838	52,411,126	2,251	2,285	2,117
Idaho	91,252,097	94,044,090	95,146,270	7,486	8,135	7,982
Illinois	935,772,840	913,081,655	888,534,377	55,315	56,340	56,235
Indiana	463,586,950	477,267,827	447,298,119	29,850	30,629	29,758
Iowa	158,268,234	154,833,586	159,611,570	11,512	12,849	12,469
Kansas	168,938,022	169,711,860	175,109,870	7,569	7,570	7,785
Kentucky	480,133,304	479,839,846	460,581,403	29,699	29,668	28,390
Louisiana	718,077,069	686,632,287	641,201,891	53,571	52,978	54,682
Maine	68,232,892	76,429,492	72,034,445	4,260	4,422	4,759
Maryland	736,743,760	721,538,203	715,126,091	70,264	68,686	68,161
Massachusetts	681,420,179	666,619,913	609,900,454	58,106	58,739	56,665
Michigan	358,687,398	355,766,673	340,024,870	8,220	7,735	6,932
Minnesota	261,233,834	268,776,633	269,946,930	12,005	12,201	11,493
Mississippi	249,298,244	238,570,821	223,080,572	17,005	17,167	17,116
Missouri	446,559,953	445,252,994	442,922,604	31,376	31,766	31,470
Montana	73,296,840	75,200,611	76,381,702	4,338	4,524	4,491
Nebraska	126,283,202	129,814,119	135,265,633	8,679	9,068	9,350
Nevada	427,799,123	420,017,851	410,088,677	26,101	24,888	24,768
New Hampshire	95,675,377	94,730,834	94,991,999	5,324	5,583	5,701
New Jersey	756,440,160	829,180,703	828,953,875	27,587	28,233	28,251
New Mexico	181,233,644	190,956,744	174,184,571	15,370	15,381	15,407
New York	1,700,292,116	1,761,110,805	1,699,544,067	56,646	61,335	61,483
North Carolina	939,165,818	925,196,396	925,428,617	91,358	96,414	98,325
North Dakota	26,179,596	24,085,422	23,672,719	970	989	958
Ohio	881,073,461	822,087,480	782,932,970	80,928	77,597	76,293
Oklahoma	291,143,802	290,451,762	291,484,060	25,415	25,642	25,719
Oregon	457,031,832	452,807,169	411,416,764	33,752	34,832	33,247
Pennsylvania	954,027,175	908,398,324	904,432,844	50,640	49,758	49,644
Rhode Island	166,596,724	149,059,312	145,677,078	11,629	10,493	10,860
South Carolina	576,935,345	549,415,294	515,051,215	55,287	55,840	54,794
South Dakota	51,884,030	53,811,645	46,875,100	2,901	3,070	2,860
Tennessee	505,195,862	478,646,663	458,281,389	30,615	30,801	30,097
Texas	2,012,874,073	1,927,975,155	1,817,225,049	n/a	n/a	n/a
Utah	212,175,705	207,636,216	209,314,113	16,159	15,656	15,742
Vermont	34,446,841	34,389,719	34,073,803	2,109	2,030	2,025
Virginia	760,336,701	730,505,802	696,689,980	62,035	59,820	60,988
Washington	723,509,666	722,268,397	692,243,171	49,629	52,003	50,873
West Virginia	182,091,158	190,490,000	192,382,905	13,306	13,076	13,749
Wisconsin	425,893,591	432,019,979	399,999,601	20,602	20,878	19,729
Wyoming	35,570,328	36,454,252	37,004,665	2,154	2,215	2,265
<b>Countrywide</b>	<b>27,570,471,910</b>	<b>27,283,349,095</b>	<b>26,137,388,952</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>25,557,597,837</b>	<b>25,355,373,940</b>	<b>24,320,163,903</b>	<b>1,709,112</b>	<b>1,712,011</b>	<b>1,678,207</b>

Table 8C

## Bodily Injury Liability 2009-2011

STATE	Total Business					
	Pure Premiums			Loss Ratio		
	2011	2010	2009	2011	2010	2009
Alabama	107.77	105.61	101.09	78.20	77.14	74.00
Alaska	171.90	171.80	160.73	75.07	74.11	69.21
Arizona	178.97	169.98	159.55	84.41	77.74	70.92
Arkansas	113.75	110.94	117.50	73.78	70.57	72.83
California	134.54	134.81	124.55	66.12	65.34	60.32
Colorado	138.91	140.18	137.92	78.29	76.92	74.80
Connecticut	273.88	279.00	269.26	82.24	85.00	83.73
Delaware	244.70	245.55	234.20	84.26	86.73	85.88
District of Columbia	212.00	204.92	228.89	82.67	82.26	93.80
Florida	231.98	238.87	228.19	78.42	90.22	94.20
Georgia	170.66	168.98	162.36	91.84	93.92	91.69
Hawaii	73.89	81.80	72.09	50.51	54.05	46.06
Idaho	103.01	106.46	108.40	69.58	69.59	70.50
Illinois	144.82	141.90	137.46	74.32	75.35	74.87
Indiana	114.82	119.28	113.34	72.59	77.27	76.68
Iowa	72.13	72.15	75.43	62.47	61.98	65.30
Kansas	84.95	85.64	88.37	74.70	74.51	78.21
Kentucky	173.11	172.73	166.70	82.52	87.00	87.67
Louisiana	288.36	278.77	262.31	83.66	80.59	77.54
Maine	103.28	117.90	112.00	66.37	74.82	70.60
Maryland	198.89	196.79	195.73	82.16	83.13	83.50
Massachusetts	165.91	163.79	159.20	59.55	62.40	56.98
Michigan	72.64	69.08	68.59	83.18	81.85	81.55
Minnesota	74.14	77.26	78.78	64.49	65.65	66.82
Mississippi	148.49	144.09	133.89	88.52	86.39	79.31
Missouri	126.90	126.91	126.43	71.45	72.33	76.59
Montana	108.95	113.83	116.48	61.87	63.16	62.34
Nebraska	96.62	100.56	106.32	66.15	68.86	75.26
Nevada	273.24	272.22	267.39	83.44	83.28	82.23
New Hampshire	127.02	125.56	124.18	74.11	71.44	69.86
New Jersey	201.03	223.58	224.73	74.56	82.81	88.09
New Mexico	134.41	143.44	132.33	72.74	76.48	69.33
New York	215.79	225.22	217.85	79.86	83.93	80.52
North Carolina	135.28	133.93	134.31	78.56	76.60	76.80
North Dakota	49.99	46.66	46.39	61.97	57.88	59.16
Ohio	122.33	115.04	110.42	79.10	73.94	71.38
Oklahoma	125.10	125.40	126.73	70.67	73.75	75.81
Oregon	182.44	182.24	166.06	88.15	89.26	82.69
Pennsylvania	123.26	118.27	118.32	77.67	74.44	74.83
Rhode Island	340.59	285.80	273.99	102.30	86.39	83.60
South Carolina	181.18	175.06	166.06	87.83	87.06	82.42
South Dakota	85.46	89.85	79.35	70.76	71.82	63.01
Tennessee	129.80	124.08	119.23	82.31	79.84	79.04
Texas	n/a	n/a	n/a	70.39	71.06	69.72
Utah	134.68	133.02	134.54	75.27	74.78	76.67
Vermont	100.28	101.40	101.07	69.59	70.74	69.34
Virginia	133.70	130.29	126.14	78.36	76.14	75.13
Washington	184.90	186.41	181.17	79.08	79.81	76.89
West Virginia	148.60	158.40	158.99	62.51	65.10	64.55
Wisconsin	122.85	127.36	120.76	73.03	74.80	72.67
Wyoming	84.83	88.35	90.18	63.81	65.50	65.39
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>75.73</b>	<b>76.83</b>	<b>75.21</b>
<b>CW w/o Texas</b>	<b>151.77</b>	<b>151.85</b>	<b>146.84</b>	<b>76.19</b>	<b>77.31</b>	<b>75.66</b>

Table 8D

## Bodily Injury Liability 2009-2011

STATE	Total Business					
	Frequency			Severity		
	2011	2010	2009	2011	2010	2009
Alabama	0.79	0.79	0.78	13,652.61	13,433.63	13,038.36
Alaska	0.95	0.95	0.93	18,116.39	18,133.90	17,358.75
Arizona	1.34	1.28	1.23	13,384.93	13,274.46	12,942.56
Arkansas	1.12	1.13	1.18	10,200.94	9,783.91	9,956.00
California	0.95	0.94	0.89	14,106.06	14,277.91	14,029.97
Colorado	0.83	0.79	0.79	16,835.88	17,738.51	17,443.35
Connecticut	1.45	1.46	1.44	18,860.36	19,097.83	18,759.60
Delaware	1.61	1.61	1.52	15,231.27	15,289.34	15,371.69
District of Columbia	2.07	2.10	2.14	10,242.12	9,777.11	10,673.29
Florida	1.33	1.36	1.28	17,382.91	17,592.22	17,844.54
Georgia	1.40	1.46	1.46	12,169.29	11,606.80	11,094.45
Hawaii	0.30	0.32	0.29	24,528.03	25,353.98	24,757.26
Idaho	0.85	0.92	0.91	12,189.70	11,560.43	11,920.10
Illinois	0.86	0.88	0.87	16,917.16	16,206.63	15,800.38
Indiana	0.74	0.77	0.75	15,530.55	15,582.22	15,031.19
Iowa	0.52	0.60	0.59	13,748.11	12,050.24	12,800.67
Kansas	0.38	0.38	0.39	22,319.73	22,419.00	22,493.24
Kentucky	1.07	1.07	1.03	16,166.65	16,173.65	16,223.37
Louisiana	2.15	2.15	2.24	13,404.21	12,960.71	11,726.01
Maine	0.64	0.68	0.74	16,017.11	17,283.92	15,136.47
Maryland	1.90	1.87	1.87	10,485.37	10,504.88	10,491.72
Massachusetts	1.41	1.44	1.48	11,727.19	11,348.85	10,763.27
Michigan	0.17	0.15	0.14	43,635.94	45,994.40	49,051.48
Minnesota	0.34	0.35	0.34	21,760.42	22,029.07	23,487.94
Mississippi	1.01	1.04	1.03	14,660.29	13,897.06	13,033.45
Missouri	0.89	0.91	0.90	14,232.53	14,016.65	14,074.44
Montana	0.64	0.68	0.68	16,896.46	16,622.59	17,007.73
Nebraska	0.66	0.70	0.73	14,550.43	14,315.63	14,466.91
Nevada	1.67	1.61	1.61	16,390.14	16,876.32	16,557.20
New Hampshire	0.71	0.74	0.75	17,970.58	16,967.73	16,662.34
New Jersey	0.73	0.76	0.77	27,420.17	29,369.20	29,342.46
New Mexico	1.14	1.16	1.17	11,791.39	12,415.11	11,305.55
New York	0.72	0.78	0.79	30,016.10	28,712.98	27,642.50
North Carolina	1.32	1.40	1.43	10,280.06	9,596.08	9,411.94
North Dakota	0.19	0.19	0.19	26,989.27	24,353.31	24,710.56
Ohio	1.12	1.09	1.08	10,887.13	10,594.32	10,262.19
Oklahoma	1.09	1.11	1.12	11,455.59	11,327.19	11,333.41
Oregon	1.35	1.40	1.34	13,540.88	12,999.75	12,374.55
Pennsylvania	0.65	0.65	0.65	18,839.40	18,256.33	18,218.37
Rhode Island	2.38	2.01	2.04	14,325.97	14,205.60	13,414.10
South Carolina	1.74	1.78	1.77	10,435.28	9,839.10	9,399.77
South Dakota	0.48	0.51	0.48	17,884.88	17,528.22	16,389.90
Tennessee	0.79	0.80	0.78	16,501.58	15,539.97	15,226.81
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	1.03	1.00	1.01	13,130.50	13,262.41	13,296.54
Vermont	0.61	0.60	0.60	16,333.26	16,940.75	16,826.57
Virginia	1.09	1.07	1.10	12,256.58	12,211.73	11,423.39
Washington	1.27	1.34	1.33	14,578.36	13,888.98	13,607.28
West Virginia	1.09	1.09	1.14	13,684.89	14,567.91	13,992.50
Wisconsin	0.59	0.62	0.60	20,672.44	20,692.59	20,274.70
Wyoming	0.51	0.54	0.55	16,513.62	16,457.90	16,337.60
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>1.01</b>	<b>1.03</b>	<b>1.01</b>	<b>14,953.73</b>	<b>14,810.29</b>	<b>14,491.75</b>

# **Property Damage Liability**





## Property Damage Liability

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

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

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

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

Voluntary Market Business and  
Residual Market Business

### Property Damage Liability Data

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

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

### Property Damage Liability—Required Limits

**California**—The minimum basic limit for property damage liability is \$5,000. Eligible residents from all California counties that meet certain criteria may purchase a low-cost auto policy with a property damage liability of \$3,000.

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

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

### Property Damage—Loss Development

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



Table 9A

## Property Damage Liability 2009-2011

STATE	Voluntary Business					
	Earned Premiums			Earned Exposures		
	2011	2010	2009	2011	2010	2009
Alabama	414,860,152	407,865,736	403,618,295	3,149,518	3,111,466	3,108,215
Alaska	73,541,095	73,537,984	72,985,223	440,072	427,654	417,574
Arizona	593,342,045	604,232,623	611,945,847	3,678,719	3,604,635	3,588,878
Arkansas	244,276,429	241,814,066	240,326,057	1,706,803	1,696,700	1,695,189
California	3,862,193,810	3,849,982,223	3,803,012,503	23,810,727	23,527,533	23,363,529
Colorado	521,180,662	517,445,235	499,510,326	3,486,032	3,436,794	3,366,091
Connecticut	352,157,257	346,306,945	334,500,722	1,866,540	1,846,336	1,850,948
Delaware	85,612,531	82,795,175	83,481,824	537,526	526,694	528,143
District of Columbia	47,155,480	45,734,514	41,718,716	217,021	214,017	211,426
Florida	1,749,462,083	1,765,563,556	1,845,414,230	11,083,605	11,024,903	11,038,697
Georgia	950,279,768	950,013,196	949,053,944	5,926,270	5,831,241	5,751,275
Hawaii	107,128,063	103,173,173	106,061,543	745,229	706,021	724,557
Idaho	97,739,630	99,495,796	98,593,244	885,994	883,768	877,308
Illinois	957,898,120	977,749,382	964,045,306	6,459,824	6,434,047	6,458,425
Indiana	514,998,264	524,633,623	507,372,326	4,038,970	4,001,831	3,946,538
Iowa	244,861,090	232,327,535	220,644,858	2,189,128	2,150,147	2,112,079
Kansas	259,725,393	259,134,623	255,372,360	1,987,846	1,983,448	1,980,332
Kentucky	366,015,327	357,156,728	352,827,761	2,773,526	2,777,928	2,762,741
Louisiana	513,373,169	493,866,339	482,868,122	2,490,170	2,463,648	2,445,819
Maine	79,905,806	79,783,058	78,054,184	660,821	648,597	643,392
Maryland	678,893,028	675,978,058	652,438,268	3,644,891	3,595,705	3,581,139
Massachusetts	860,295,481	820,880,131	809,718,901	3,968,411	3,893,128	3,797,262
Michigan	86,500,955	85,908,483	79,323,893	4,938,095	5,159,569	4,970,639
Minnesota	391,110,406	387,151,277	381,328,564	3,523,817	3,481,855	3,425,277
Mississippi	211,997,352	212,780,328	215,528,530	1,678,992	1,655,571	1,665,575
Missouri	519,767,002	520,292,927	513,678,035	3,518,940	3,508,951	3,501,688
Montana	75,245,108	74,966,608	73,897,657	672,668	661,058	655,302
Nebraska	165,807,751	162,305,829	153,337,313	1,306,695	1,290,732	1,272,040
Nevada	273,668,563	278,642,992	280,913,470	1,565,819	1,543,052	1,533,286
New Hampshire	96,064,610	97,455,255	100,517,625	751,588	753,153	764,158
New Jersey	676,925,809	658,148,923	629,880,932	3,738,838	3,685,979	3,674,827
New Mexico	181,702,874	180,933,661	181,069,263	1,348,534	1,331,350	1,315,823
New York	1,506,659,022	1,438,490,259	1,364,746,285	7,783,800	7,721,156	7,707,226
North Carolina	889,368,778	908,438,585	919,035,718	6,942,163	6,908,068	6,890,475
North Dakota	51,022,725	46,754,605	44,685,277	523,888	516,802	510,438
Ohio	937,316,823	934,388,111	895,067,360	7,201,542	7,144,129	7,086,104
Oklahoma	358,846,724	346,208,451	323,388,718	2,327,207	2,316,482	2,300,809
Oregon	335,225,620	340,303,086	340,553,378	2,505,521	2,485,445	2,476,510
Pennsylvania	1,181,072,441	1,160,366,657	1,139,767,251	7,730,311	7,668,581	7,627,695
Rhode Island	99,926,942	103,898,937	101,930,845	484,971	517,281	526,879
South Carolina	465,560,286	461,547,804	457,709,273	3,185,311	3,139,225	3,103,115
South Dakota	56,764,046	54,662,270	52,783,791	605,232	598,992	591,197
Tennessee	516,518,461	508,026,997	499,193,848	3,890,824	3,857,427	3,842,844
Texas	3,071,983,598	3,065,020,988	3,004,867,777	n/a	n/a	n/a
Utah	255,864,730	260,947,617	252,521,557	1,575,710	1,561,950	1,555,894
Vermont	40,880,407	40,265,527	39,194,778	343,228	338,833	336,455
Virginia	802,544,737	793,592,561	786,829,926	5,680,080	5,603,733	5,520,904
Washington	565,311,981	571,371,435	556,215,224	3,913,583	3,876,804	3,821,175
West Virginia	160,404,370	153,482,287	146,487,391	1,225,199	1,202,439	1,209,567
Wisconsin	353,422,342	347,059,261	331,726,586	3,464,963	3,391,059	3,310,624
Wyoming	48,300,064	47,193,349	46,060,125	419,415	413,122	410,114
<b>Countrywide</b>	<b>27,950,679,210</b>	<b>27,750,074,769</b>	<b>27,325,804,950</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>24,878,695,612</b>	<b>24,685,053,781</b>	<b>24,320,937,173</b>	<b>168,594,577</b>	<b>167,119,039</b>	<b>165,856,197</b>

Table 9B

## Property Damage Liability 2009-2011

STATE	Voluntary Business					
	Incurred Losses			Incurred Claims		
	2011	2010	2009	2011	2010	2009
Alabama	320,558,718	309,338,119	297,796,577	98,450	97,290	96,896
Alaska	57,733,878	55,466,938	54,910,058	16,559	16,148	15,538
Arizona	445,059,976	416,185,052	395,185,529	142,336	136,946	130,258
Arkansas	192,149,458	187,433,276	187,564,415	60,649	61,075	61,509
California	2,996,884,311	2,871,660,034	2,678,905,326	963,327	906,525	886,513
Colorado	391,448,108	365,757,085	363,934,210	131,660	123,827	122,507
Connecticut	294,869,554	277,731,508	271,220,338	93,573	90,573	88,405
Delaware	71,033,033	71,660,632	68,617,005	23,118	23,126	22,176
District of Columbia	34,848,240	36,123,268	37,117,645	14,653	14,779	14,061
Florida	1,379,285,744	1,386,678,525	1,352,384,429	483,375	482,977	465,965
Georgia	765,011,880	749,671,711	741,314,956	248,360	250,849	245,022
Hawaii	81,273,088	79,337,341	74,564,041	29,392	28,977	27,129
Idaho	69,513,370	66,954,668	65,776,752	26,556	26,237	26,358
Illinois	753,422,421	729,844,227	719,147,745	252,641	256,353	256,130
Indiana	401,280,556	392,250,449	373,472,432	134,356	135,602	133,637
Iowa	180,847,700	184,884,186	173,653,387	63,724	67,945	65,896
Kansas	195,159,104	188,740,084	181,069,021	66,862	66,800	66,598
Kentucky	298,345,250	293,892,221	282,872,201	103,670	105,527	102,317
Louisiana	403,199,673	383,638,300	376,732,433	115,958	114,739	115,892
Maine	67,202,409	61,078,660	61,271,404	23,543	22,310	22,942
Maryland	550,442,652	542,408,054	535,551,996	194,024	193,765	186,936
Massachusetts	591,320,854	556,620,480	519,936,269	225,245	220,243	214,454
Michigan	40,900,280	43,116,076	40,206,798	21,204	24,111	21,798
Minnesota	315,806,293	309,552,246	286,677,515	114,882	115,550	110,681
Mississippi	166,937,084	163,220,136	158,678,884	51,080	51,776	51,675
Missouri	389,578,873	381,407,431	365,991,667	136,417	138,284	135,177
Montana	55,082,200	51,410,945	48,874,914	18,593	18,404	18,013
Nebraska	127,785,362	125,473,983	119,447,428	45,079	45,454	44,344
Nevada	184,137,655	179,409,007	181,288,751	62,620	60,665	62,143
New Hampshire	81,553,953	79,157,996	79,525,918	29,692	29,100	29,505
New Jersey	572,828,096	556,509,415	537,944,621	172,955	167,868	160,864
New Mexico	134,817,133	131,766,896	124,031,409	46,501	45,474	44,008
New York	1,258,772,014	1,218,713,090	1,172,221,313	386,001	387,793	377,702
North Carolina	695,770,725	691,468,135	675,363,024	251,508	254,846	246,665
North Dakota	45,479,200	42,084,878	40,918,263	15,902	15,839	15,834
Ohio	756,252,961	718,229,804	677,995,454	277,104	273,110	263,411
Oklahoma	274,760,433	268,670,850	254,646,400	89,530	90,442	91,122
Oregon	251,447,880	246,571,068	233,128,312	92,774	93,333	90,853
Pennsylvania	996,488,932	948,938,512	922,398,663	335,104	332,253	324,489
Rhode Island	101,716,677	83,490,877	92,664,647	31,205	26,553	30,406
South Carolina	365,271,700	358,755,086	345,591,110	124,500	124,916	121,931
South Dakota	45,780,518	43,547,775	40,191,800	16,408	16,804	16,278
Tennessee	405,913,824	394,842,226	370,295,132	122,546	122,151	117,643
Texas	2,072,930,829	1,986,464,347	1,928,533,304	n/a	n/a	n/a
Utah	180,577,846	172,653,899	178,021,324	64,724	63,322	66,476
Vermont	33,384,505	30,270,841	30,158,469	11,941	11,235	11,318
Virginia	642,269,981	611,717,270	590,234,915	237,035	230,287	223,069
Washington	427,957,217	415,640,558	394,379,995	150,485	150,601	145,784
West Virginia	125,405,302	124,123,256	117,502,496	41,493	41,652	40,624
Wisconsin	278,608,088	256,856,284	245,269,985	95,726	92,586	89,733
Wyoming	38,099,558	35,131,681	34,768,974	11,683	11,436	11,547
<b>Countrywide</b>	<b>21,607,205,096</b>	<b>20,876,549,386</b>	<b>20,099,949,654</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>19,534,274,267</b>	<b>18,890,085,039</b>	<b>18,171,416,350</b>	<b>6,566,723</b>	<b>6,478,458</b>	<b>6,330,232</b>

Table 9C

## Property Damage Liability 2009-2011

STATE	Voluntary Business					
	Pure Premium			Loss Ratio		
	2011	2010	2009	2011	2010	2009
Alabama	101.78	99.42	95.81	77.27	75.84	73.78
Alaska	131.19	129.70	131.50	78.51	75.43	75.23
Arizona	120.98	115.46	110.11	75.01	68.88	64.58
Arkansas	112.58	110.47	110.65	78.66	77.51	78.05
California	125.86	122.06	114.66	77.60	74.59	70.44
Colorado	112.29	106.42	108.12	75.11	70.69	72.86
Connecticut	157.98	150.42	146.53	83.73	80.20	81.08
Delaware	132.15	136.06	129.92	82.97	86.55	82.19
District of Columbia	160.58	168.79	175.56	73.90	78.98	88.97
Florida	124.44	125.78	122.51	78.84	78.54	73.28
Georgia	129.09	128.56	128.90	80.50	78.91	78.11
Hawaii	109.06	112.37	102.91	75.87	76.90	70.30
Idaho	78.46	75.76	74.98	71.12	67.29	66.72
Illinois	116.63	113.43	111.35	78.65	74.65	74.60
Indiana	99.35	98.02	94.63	77.92	74.77	73.61
Iowa	82.61	85.99	82.22	73.86	79.58	78.70
Kansas	98.18	95.16	91.43	75.14	72.83	70.90
Kentucky	107.57	105.80	102.39	81.51	82.29	80.17
Louisiana	161.92	155.72	154.03	78.54	77.68	78.02
Maine	101.70	94.17	95.23	84.10	76.56	78.50
Maryland	151.02	150.85	149.55	81.08	80.24	82.08
Massachusetts	149.01	142.98	136.92	68.73	67.81	64.21
Michigan	8.28	8.36	8.09	47.28	50.19	50.69
Minnesota	89.62	88.90	83.69	80.75	79.96	75.18
Mississippi	99.43	98.59	95.27	78.74	76.71	73.62
Missouri	110.71	108.70	104.52	74.95	73.31	71.25
Montana	81.89	77.77	74.58	73.20	68.58	66.14
Nebraska	97.79	97.21	93.90	77.07	77.31	77.90
Nevada	117.60	116.27	118.24	67.28	64.39	64.54
New Hampshire	108.51	105.10	104.07	84.89	81.22	79.12
New Jersey	153.21	150.98	146.39	84.62	84.56	85.40
New Mexico	99.97	98.97	94.26	74.20	72.83	68.50
New York	161.72	157.84	152.09	83.55	84.72	85.89
North Carolina	100.22	100.10	98.01	78.23	76.12	73.49
North Dakota	86.81	81.43	80.16	89.14	90.01	91.57
Ohio	105.01	100.53	95.68	80.68	76.87	75.75
Oklahoma	118.06	115.98	110.68	76.57	77.60	78.74
Oregon	100.36	99.21	94.14	75.01	72.46	68.46
Pennsylvania	128.91	123.74	120.93	84.37	81.78	80.93
Rhode Island	209.74	161.40	175.87	101.79	80.36	90.91
South Carolina	114.67	114.28	111.37	78.46	77.73	75.50
South Dakota	75.64	72.70	67.98	80.65	79.67	76.14
Tennessee	104.33	102.36	96.36	78.59	77.72	74.18
Texas	n/a	n/a	n/a	67.48	64.81	64.18
Utah	114.60	110.54	114.42	70.58	66.16	70.50
Vermont	97.27	89.34	89.64	81.66	75.18	76.95
Virginia	113.07	109.16	106.91	80.03	77.08	75.01
Washington	109.35	107.21	103.21	75.70	72.74	70.90
West Virginia	102.36	103.23	97.14	78.18	80.87	80.21
Wisconsin	80.41	75.75	74.09	78.83	74.01	73.94
Wyoming	90.84	85.04	84.78	78.88	74.44	75.49
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>77.30</b>	<b>75.23</b>	<b>73.56</b>
<b>CW w/o Texas</b>	<b>115.87</b>	<b>113.03</b>	<b>109.56</b>	<b>78.52</b>	<b>76.52</b>	<b>74.72</b>

Table 9D

## Property Damage Liability 2009-2011

STATE	Voluntary Business					
	Frequency			Severity		
	2011	2010	2009	2011	2010	2009
Alabama	3.13	3.13	3.12	3,256.06	3,179.55	3,073.36
Alaska	3.76	3.78	3.72	3,486.56	3,434.91	3,533.92
Arizona	3.87	3.80	3.63	3,126.83	3,039.04	3,033.87
Arkansas	3.55	3.60	3.63	3,168.22	3,068.90	3,049.38
California	4.05	3.85	3.79	3,110.97	3,167.77	3,021.85
Colorado	3.78	3.60	3.64	2,973.17	2,953.77	2,970.72
Connecticut	5.01	4.91	4.78	3,151.22	3,066.38	3,067.93
Delaware	4.30	4.39	4.20	3,072.63	3,098.70	3,094.20
District of Columbia	6.75	6.91	6.65	2,378.23	2,444.23	2,639.76
Florida	4.36	4.38	4.22	2,853.45	2,871.11	2,902.33
Georgia	4.19	4.30	4.26	3,080.25	2,988.54	3,025.50
Hawaii	3.94	4.10	3.74	2,765.14	2,737.94	2,748.50
Idaho	3.00	2.97	3.00	2,617.61	2,551.92	2,495.51
Illinois	3.91	3.98	3.97	2,982.19	2,847.03	2,807.75
Indiana	3.33	3.39	3.39	2,986.70	2,892.66	2,794.68
Iowa	2.91	3.16	3.12	2,837.98	2,721.09	2,635.26
Kansas	3.36	3.37	3.36	2,918.83	2,825.45	2,718.84
Kentucky	3.74	3.80	3.70	2,877.84	2,785.00	2,764.66
Louisiana	4.66	4.66	4.74	3,477.12	3,343.57	3,250.72
Maine	3.56	3.44	3.57	2,854.45	2,737.73	2,670.71
Maryland	5.32	5.39	5.22	2,836.98	2,799.31	2,864.89
Massachusetts	5.68	5.66	5.65	2,625.23	2,527.30	2,424.47
Michigan	0.43	0.47	0.44	1,928.89	1,788.23	1,844.52
Minnesota	3.26	3.32	3.23	2,748.96	2,678.95	2,590.12
Mississippi	3.04	3.13	3.10	3,268.15	3,152.43	3,070.71
Missouri	3.88	3.94	3.86	2,855.79	2,758.15	2,707.50
Montana	2.76	2.78	2.75	2,962.52	2,793.47	2,713.31
Nebraska	3.45	3.52	3.49	2,834.70	2,760.46	2,693.65
Nevada	4.00	3.93	4.05	2,940.56	2,957.37	2,917.28
New Hampshire	3.95	3.86	3.86	2,746.66	2,720.21	2,695.34
New Jersey	4.63	4.55	4.38	3,312.01	3,315.16	3,344.10
New Mexico	3.45	3.42	3.34	2,899.23	2,897.63	2,818.38
New York	4.96	5.02	4.90	3,261.06	3,142.69	3,103.56
North Carolina	3.62	3.69	3.58	2,766.40	2,713.28	2,737.98
North Dakota	3.04	3.06	3.10	2,859.97	2,657.04	2,584.20
Ohio	3.85	3.82	3.72	2,729.13	2,629.82	2,573.91
Oklahoma	3.85	3.90	3.96	3,068.92	2,970.64	2,794.57
Oregon	3.70	3.76	3.67	2,710.33	2,641.84	2,565.99
Pennsylvania	4.33	4.33	4.25	2,973.67	2,856.07	2,842.62
Rhode Island	6.43	5.13	5.77	3,259.63	3,144.31	3,047.58
South Carolina	3.91	3.98	3.93	2,933.91	2,871.97	2,834.32
South Dakota	2.71	2.81	2.75	2,790.13	2,591.51	2,469.09
Tennessee	3.15	3.17	3.06	3,312.34	3,232.41	3,147.62
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	4.11	4.05	4.27	2,789.97	2,726.60	2,677.98
Vermont	3.48	3.32	3.36	2,795.79	2,694.33	2,664.65
Virginia	4.17	4.11	4.04	2,709.60	2,656.33	2,645.97
Washington	3.85	3.88	3.82	2,843.85	2,759.88	2,705.24
West Virginia	3.39	3.46	3.36	3,022.32	2,980.01	2,892.44
Wisconsin	2.76	2.73	2.71	2,910.47	2,774.25	2,733.33
Wyoming	2.79	2.77	2.82	3,261.11	3,072.03	3,011.08
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>3.89</b>	<b>3.88</b>	<b>3.82</b>	<b>2,974.74</b>	<b>2,915.83</b>	<b>2,870.58</b>

Table 10A

## Property Damage Liability 2009-2011

STATE	Residual Business					
	Earned Premiums			Earned Exposures		
	2011	2010	2009	2011	2010	2009
Alabama	850	1,469	3,927	1	1	5
Alaska	10,207	24,158	41,229	17	42	87
Arizona	1,676	3,999	6,146	5	9	30
Arkansas	2,475	2,562	3,159	2	3	4
California	364,633	458,674	859,555	1,012	1,217	2,169
Colorado	0	0	0	0	0	0
Connecticut	78,001	112,364	143,813	222	316	415
Delaware	903	1,118	2,021	2	3	8
District of Columbia	105,803	121,584	205,003	145	169	364
Florida	347,002	17,592	718	664	34	1
Georgia	0	0	629	0	0	1
Hawaii	179,435	193,218	220,966	807	898	1,052
Idaho	6,192	8,867	7,936	15	35	36
Illinois	273,315	291,709	355,010	830	853	1,020
Indiana	294	1,981	3,448	2	3	5
Iowa	6,974	4,319	2,876	27	16	10
Kansas	462,684	433,132	357,325	1,730	1,520	1,312
Kentucky	5,385	7,715	12,314	17	26	43
Louisiana	567	184	3,335	1	1	3
Maine	7,021	7,232	8,747	13	16	20
Maryland	29,970,826	34,546,727	33,880,404	59,346	70,605	72,052
Massachusetts	48,913,949	45,820,643	50,358,637	104,052	97,240	115,035
Michigan	18,150	28,534	42,056	288	563	833
Minnesota	2,028	4,437	2,157	4	8	4
Mississippi	22,152	26,037	21,479	33	49	44
Missouri	6,986	7,066	12,502	21	19	25
Montana	28,029	29,475	38,118	86	122	154
Nebraska	106	494	1,820	0	1	4
Nevada	4,106	4,453	4,439	12	13	14
New Hampshire	22,074	41,176	60,825	105	167	251
New Jersey	14,927,741	12,309,745	6,979,827	41,039	35,727	21,096
New Mexico	2,015	5,308	6,837	8	16	28
New York	35,769,614	33,050,959	29,451,620	89,395	93,267	89,988
North Carolina	0	0	0	0	0	0
North Dakota	2,183	1,342	1,738	2	1	2
Ohio	0	55	219	0	0	1
Oklahoma	8,202	7,919	10,924	26	33	39
Oregon	1,189	2,553	1,376	3	7	8
Pennsylvania	1,752,852	2,169,989	2,249,025	10,360	13,671	17,120
Rhode Island	1,663,598	1,533,416	1,676,697	4,949	4,512	4,919
South Carolina	43	100	0	0	0	0
South Dakota	260	316	306	0	0	1
Tennessee	6,368	7,158	8,943	11	16	20
Texas	1,521,946	1,854,744	2,038,095	n/a	n/a	n/a
Utah	288	240	547	1	0	2
Vermont	57,561	91,930	160,301	136	207	359
Virginia	435,307	509,386	601,874	795	938	1,149
Washington	0	49	351	0	0	2
West Virginia	5,433	5,558	12,959	10	8	26
Wisconsin	0	0	0	0	0	0
Wyoming	0	17	133	0	0	1
<b>Countrywide</b>	<b>136,996,423</b>	<b>133,751,703</b>	<b>129,862,366</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>135,474,477</b>	<b>131,896,959</b>	<b>127,824,271</b>	<b>316,194</b>	<b>322,352</b>	<b>329,762</b>

Table 10B

## Property Damage Liability 2009-2011

STATE	Residual Business					
	Incurred Losses			Incurred Claims		
	2011	2010	2009	2011	2010	2009
Alabama	0	0	870	0	0	0
Alaska	4,359	2,026	9,255	1	2	3
Arizona	0	0	2,638	0	0	1
Arkansas	0	0	0	0	0	0
California	306,840	594,225	609,870	117	214	227
Colorado	0	0	0	0	0	0
Connecticut	66,466	116,811	114,100	15	34	35
Delaware	0	0	233	0	0	1
District of Columbia	64,198	136,691	253,761	23	59	85
Florida	204,749	16,510	0	91	5	0
Georgia	0	0	0	0	0	0
Hawaii	209,236	136,015	134,225	62	46	48
Idaho	0	12,312	0	0	0	0
Illinois	187,410	278,494	293,545	55	72	87
Indiana	0	0	0	0	0	0
Iowa	0	0	809	0	0	1
Kansas	320,131	268,700	224,155	109	76	68
Kentucky	0	963	4,246	0	1	2
Louisiana	0	0	0	0	0	0
Maine	2,091	0	5,397	1	0	2
Maryland	26,241,012	31,446,041	35,630,094	7,253	9,222	9,739
Massachusetts	40,466,766	38,268,985	43,681,611	14,859	14,400	17,594
Michigan	1,127	22,746	10,485	2	6	5
Minnesota	0	3,513	0	0	1	0
Mississippi	0	7,602	0	0	2	0
Missouri	2,279	9,539	4,120	1	1	2
Montana	6,281	13,363	2,679	2	3	3
Nebraska	0	0	0	0	0	0
Nevada	0	1,311	2,876	0	1	0
New Hampshire	14,103	125,699	57,123	8	14	14
New Jersey	12,616,075	12,937,815	7,886,604	4,063	4,126	2,379
New Mexico	0	5,165	0	0	2	0
New York	37,129,828	38,440,259	33,346,072	9,998	11,325	10,096
North Carolina	0	0	0	0	0	0
North Dakota	0	0	0	0	0	0
Ohio	0	904	8,374	0	1	1
Oklahoma	4,775	16,488	17,438	2	4	4
Oregon	0	0	1,023	0	0	1
Pennsylvania	1,827,849	2,348,901	3,160,939	654	931	1,211
Rhode Island	2,315,456	2,372,147	2,287,082	611	561	695
South Carolina	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	0	569	688	0	1	1
Texas	1,321,839	1,303,851	1,513,110	n/a	n/a	n/a
Utah	0	0	0	0	0	0
Vermont	49,118	65,597	79,401	4	13	27
Virginia	258,259	257,005	438,901	84	88	118
Washington	0	0	0	0	0	0
West Virginia	11,616	1,641	4,693	3	1	3
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
<b>Countrywide</b>	<b>123,631,863</b>	<b>129,211,888</b>	<b>129,786,417</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>122,310,024</b>	<b>127,908,037</b>	<b>128,273,307</b>	<b>38,018</b>	<b>41,212</b>	<b>42,453</b>



Table 10C

## Property Damage Liability 2009-2011

STATE	Residual Business					
	Pure Premium			Loss Ratio		
	2011	2010	2009	2011	2010	2009
Alabama	0.00	0.00	174.00	0.00	0.00	22.15
Alaska	256.41	48.24	106.38	42.71	8.39	22.45
Arizona	0.00	0.00	87.93	0.00	0.00	42.92
Arkansas	0.00	0.00	0.00	0.00	0.00	0.00
California	303.20	488.27	281.18	84.15	129.55	70.95
Colorado	-	-	-	-	-	-
Connecticut	299.40	369.66	274.94	85.21	103.96	79.34
Delaware	0.00	0.00	29.13	0.00	0.00	11.53
District of Columbia	442.74	808.82	697.15	60.68	112.43	123.78
Florida	308.36	485.59	0.00	59.01	93.85	0.00
Georgia	-	-	0.00	-	-	0.00
Hawaii	259.28	151.46	127.59	116.61	70.39	60.74
Idaho	0.00	351.77	0.00	0.00	138.85	0.00
Illinois	225.80	326.49	287.79	68.57	95.47	82.69
Indiana	0.00	0.00	0.00	0.00	0.00	0.00
Iowa	0.00	0.00	80.90	0.00	0.00	28.13
Kansas	185.05	176.78	170.85	69.19	62.04	62.73
Kentucky	0.00	37.04	98.74	0.00	12.48	34.48
Louisiana	0.00	0.00	0.00	0.00	0.00	0.00
Maine	160.85	0.00	269.85	29.78	0.00	61.70
Maryland	442.17	445.38	494.51	87.56	91.02	105.16
Massachusetts	388.91	393.55	379.72	82.73	83.52	86.74
Michigan	3.91	40.40	12.59	6.21	79.72	24.93
Minnesota	0.00	439.13	0.00	0.00	79.18	0.00
Mississippi	0.00	155.14	0.00	0.00	29.20	0.00
Missouri	108.52	502.05	164.80	32.62	135.00	32.95
Montana	73.03	109.53	17.40	22.41	45.34	7.03
Nebraska	-	0.00	0.00	0.00	0.00	0.00
Nevada	0.00	100.85	205.43	0.00	29.44	64.79
New Hampshire	134.31	752.69	227.58	63.89	305.27	93.91
New Jersey	307.42	362.13	373.84	84.51	105.10	112.99
New Mexico	0.00	322.81	0.00	0.00	97.31	0.00
New York	415.35	412.15	370.56	103.80	116.31	113.22
North Carolina	-	-	-	-	-	-
North Dakota	0.00	0.00	0.00	0.00	0.00	0.00
Ohio	-	-	8,374.00	-	1,643.64	3,823.74
Oklahoma	183.65	499.64	447.13	58.22	208.21	159.63
Oregon	0.00	0.00	127.88	0.00	0.00	74.35
Pennsylvania	176.43	171.82	184.63	104.28	108.24	140.55
Rhode Island	467.86	525.74	464.95	139.18	154.70	136.40
South Carolina	-	-	-	0.00	0.00	-
South Dakota	-	-	0.00	0.00	0.00	0.00
Tennessee	0.00	35.56	34.40	0.00	7.95	7.69
Texas	n/a	n/a	n/a	86.85	70.30	74.24
Utah	0.00	-	0.00	0.00	0.00	0.00
Vermont	361.16	316.89	221.17	85.33	71.36	49.53
Virginia	324.85	273.99	381.99	59.33	50.45	72.92
Washington	-	-	0.00	-	0.00	0.00
West Virginia	1,161.60	205.13	180.50	213.80	29.53	36.21
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	0.00	-	0.00	0.00
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>90.24</b>	<b>96.61</b>	<b>99.94</b>
<b>CW w/o Texas</b>	<b>386.82</b>	<b>396.80</b>	<b>388.99</b>	<b>90.28</b>	<b>96.98</b>	<b>100.35</b>

Table 10D

## Property Damage Liability 2009-2011

STATE	Residual Business					
	Frequency			Severity		
	2011	2010	2009	2011	2010	2009
Alabama	0.00	0.00	0.00	-	-	-
Alaska	5.88	4.76	3.45	4,359.00	1,013.00	3,085.00
Arizona	0.00	0.00	3.33	-	-	2,638.00
Arkansas	0.00	0.00	0.00	-	-	-
California	11.56	17.58	10.47	2,622.56	2,776.75	2,686.65
Colorado	-	-	-	-	-	-
Connecticut	6.76	10.76	8.43	4,431.07	3,435.62	3,260.00
Delaware	0.00	0.00	12.50	-	-	233.00
District of Columbia	15.86	34.91	23.35	2,791.22	2,316.80	2,985.42
Florida	13.70	14.71	0.00	2,249.99	3,302.00	-
Georgia	-	-	0.00	-	-	-
Hawaii	7.68	5.12	4.56	3,374.77	2,956.85	2,796.35
Idaho	0.00	0.00	0.00	-	-	-
Illinois	6.63	8.44	8.53	3,407.45	3,867.97	3,374.08
Indiana	0.00	0.00	0.00	-	-	-
Iowa	0.00	0.00	10.00	-	-	809.00
Kansas	6.30	5.00	5.18	2,936.98	3,535.53	3,296.40
Kentucky	0.00	3.85	4.65	-	963.00	2,123.00
Louisiana	0.00	0.00	0.00	-	-	-
Maine	7.69	0.00	10.00	2,091.00	-	2,698.50
Maryland	12.22	13.06	13.52	3,617.95	3,409.89	3,658.50
Massachusetts	14.28	14.81	15.29	2,723.38	2,657.57	2,482.76
Michigan	0.69	1.07	0.60	563.50	3,791.00	2,097.00
Minnesota	0.00	12.50	0.00	-	3,513.00	-
Mississippi	0.00	4.08	0.00	-	3,801.00	-
Missouri	4.76	5.26	8.00	2,279.00	9,539.00	2,060.00
Montana	2.33	2.46	1.95	3,140.50	4,454.33	893.00
Nebraska	-	0.00	0.00	-	-	-
Nevada	0.00	7.69	0.00	-	1,311.00	-
New Hampshire	7.62	8.38	5.58	1,762.88	8,978.50	4,080.21
New Jersey	9.90	11.55	11.28	3,105.11	3,135.68	3,315.09
New Mexico	0.00	12.50	0.00	-	2,582.50	-
New York	11.18	12.14	11.22	3,713.73	3,394.28	3,302.90
North Carolina	-	-	-	-	-	-
North Dakota	0.00	0.00	0.00	-	-	-
Ohio	-	-	100.00	-	904.00	8,374.00
Oklahoma	7.69	12.12	10.26	2,387.50	4,122.00	4,359.50
Oregon	0.00	0.00	12.50	-	-	1,023.00
Pennsylvania	6.31	6.81	7.07	2,794.88	2,522.99	2,610.19
Rhode Island	12.35	12.43	14.13	3,789.62	4,228.43	3,290.77
South Carolina	-	-	-	-	-	-
South Dakota	-	-	0.00	-	-	-
Tennessee	0.00	6.25	5.00	-	569.00	688.00
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	0.00	-	0.00	-	-	-
Vermont	2.94	6.28	7.52	12,279.50	5,045.92	2,940.78
Virginia	10.57	9.38	10.27	3,074.51	2,920.51	3,719.50
Washington	-	-	0.00	-	-	-
West Virginia	30.00	12.50	11.54	3,872.00	1,641.00	1,564.33
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	0.00	-	-	-
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>12.02</b>	<b>12.78</b>	<b>12.87</b>	<b>3,217.16</b>	<b>3,103.66</b>	<b>3,021.54</b>

Table 11A

## Property Damage Liability 2009-2011

STATE	Total Business					
	Earned Premiums			Earned Exposures		
	2011	2010	2009	2011	2010	2009
Alabama	414,861,002	407,867,205	403,622,222	3,149,519	3,111,467	3,108,220
Alaska	73,551,302	73,562,142	73,026,452	440,089	427,696	417,661
Arizona	593,343,721	604,236,622	611,951,993	3,678,724	3,604,644	3,588,908
Arkansas	244,278,904	241,816,628	240,329,216	1,706,805	1,696,703	1,695,193
California	3,862,558,443	3,850,440,897	3,803,872,058	23,811,739	23,528,750	23,365,698
Colorado	521,180,662	517,445,235	499,510,326	3,486,032	3,436,794	3,366,091
Connecticut	352,235,258	346,419,309	334,644,535	1,866,762	1,846,652	1,851,363
Delaware	85,613,434	82,796,293	83,483,845	537,528	526,697	528,151
District of Columbia	47,261,283	45,856,098	41,923,719	217,166	214,186	211,790
Florida	1,749,809,085	1,765,581,148	1,845,414,948	11,084,269	11,024,937	11,038,698
Georgia	950,279,768	950,013,196	949,054,573	5,926,270	5,831,241	5,751,276
Hawaii	107,307,498	103,366,391	106,282,509	746,036	706,919	725,609
Idaho	97,745,822	99,504,663	98,601,180	886,009	883,803	877,344
Illinois	958,171,435	978,041,091	964,400,316	6,460,654	6,434,900	6,459,445
Indiana	514,998,558	524,635,604	507,375,774	4,038,972	4,001,834	3,946,543
Iowa	244,868,064	232,331,854	220,647,734	2,189,155	2,150,163	2,112,089
Kansas	260,188,077	259,567,755	255,729,685	1,989,576	1,984,968	1,981,644
Kentucky	366,020,712	357,164,443	352,840,075	2,773,543	2,777,954	2,762,784
Louisiana	513,373,736	493,866,523	482,871,457	2,490,171	2,463,649	2,445,822
Maine	79,912,827	79,790,290	78,062,931	660,834	648,613	643,412
Maryland	708,863,854	710,524,785	686,318,672	3,704,237	3,666,310	3,653,191
Massachusetts	909,209,430	866,700,774	860,077,538	4,072,463	3,990,368	3,912,297
Michigan	86,519,105	85,937,017	79,365,949	4,938,383	5,160,132	4,971,472
Minnesota	391,112,434	387,155,714	381,330,721	3,523,821	3,481,863	3,425,281
Mississippi	212,019,504	212,806,365	215,550,009	1,679,025	1,655,620	1,665,619
Missouri	519,773,988	520,299,993	513,690,537	3,518,961	3,508,970	3,501,713
Montana	75,273,137	74,996,083	73,935,775	672,754	661,180	655,456
Nebraska	165,807,857	162,306,323	153,339,133	1,306,695	1,290,733	1,272,044
Nevada	273,672,669	278,647,445	280,917,909	1,565,831	1,543,065	1,533,300
New Hampshire	96,086,684	97,496,431	100,578,450	751,693	753,320	764,409
New Jersey	691,853,550	670,458,668	636,860,759	3,779,877	3,721,706	3,695,923
New Mexico	181,704,889	180,938,969	181,076,100	1,348,542	1,331,366	1,315,851
New York	1,542,428,636	1,471,541,218	1,394,197,905	7,873,195	7,814,423	7,797,214
North Carolina	889,368,778	908,438,585	919,035,718	6,942,163	6,908,068	6,890,475
North Dakota	51,024,908	46,755,947	44,687,015	523,890	516,803	510,440
Ohio	937,316,823	934,388,166	895,067,579	7,201,542	7,144,129	7,086,105
Oklahoma	358,854,926	346,216,370	323,399,642	2,327,233	2,316,515	2,300,848
Oregon	335,226,809	340,305,639	340,554,754	2,505,524	2,485,452	2,476,518
Pennsylvania	1,182,825,293	1,162,536,646	1,142,016,276	7,740,671	7,682,252	7,644,815
Rhode Island	101,590,540	105,432,353	103,607,542	489,920	521,793	531,798
South Carolina	465,560,329	461,547,904	457,709,273	3,185,311	3,139,225	3,103,115
South Dakota	56,764,306	54,662,586	52,784,097	605,232	598,992	591,198
Tennessee	516,524,829	508,034,155	499,202,791	3,890,835	3,857,443	3,842,864
Texas	3,073,505,544	3,066,875,732	3,006,905,872	n/a	n/a	n/a
Utah	255,865,018	260,947,857	252,522,104	1,575,711	1,561,950	1,555,896
Vermont	40,937,968	40,357,457	39,355,079	343,364	339,040	336,814
Virginia	802,980,044	794,101,947	787,431,800	5,680,875	5,604,671	5,522,053
Washington	565,311,981	571,371,484	556,215,575	3,913,583	3,876,804	3,821,177
West Virginia	160,409,803	153,487,845	146,500,350	1,225,209	1,202,447	1,209,593
Wisconsin	353,422,342	347,059,261	331,726,586	3,464,963	3,391,059	3,310,624
Wyoming	48,300,064	47,193,366	46,060,258	419,415	413,122	410,115
<b>Countrywide</b>	<b>28,087,675,633</b>	<b>27,883,826,472</b>	<b>27,455,667,316</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>25,014,170,089</b>	<b>24,816,950,740</b>	<b>24,448,761,444</b>	<b>168,910,771</b>	<b>167,441,391</b>	<b>166,185,959</b>

Table 11B

## Property Damage Liability 2009-2011

STATE	Total Business					
	Incurred Losses			Incurred Claims		
	2011	2010	2009	2011	2010	2009
Alabama	320,558,718	309,338,119	297,797,447	98,450	97,290	96,896
Alaska	57,738,237	55,468,964	54,919,313	16,560	16,150	15,541
Arizona	445,059,976	416,185,052	395,188,167	142,336	136,946	130,259
Arkansas	192,149,458	187,433,276	187,564,415	60,649	61,075	61,509
California	2,997,191,151	2,872,254,259	2,679,515,196	963,444	906,739	886,740
Colorado	391,448,108	365,757,085	363,934,210	131,660	123,827	122,507
Connecticut	294,936,020	277,848,319	271,334,438	93,588	90,607	88,440
Delaware	71,033,033	71,660,632	68,617,238	23,118	23,126	22,177
District of Columbia	34,912,438	36,259,959	37,371,406	14,676	14,838	14,146
Florida	1,379,490,493	1,386,695,035	1,352,384,429	483,466	482,982	465,965
Georgia	765,011,880	749,671,711	741,314,956	248,360	250,849	245,022
Hawaii	81,482,324	79,473,356	74,698,266	29,454	29,023	27,177
Idaho	69,513,370	66,966,980	65,776,752	26,556	26,237	26,358
Illinois	753,609,831	730,122,721	719,441,290	252,696	256,425	256,217
Indiana	401,280,556	392,250,449	373,472,432	134,356	135,602	133,637
Iowa	180,847,700	184,884,186	173,654,196	63,724	67,945	65,897
Kansas	195,479,235	189,008,784	181,293,176	66,971	66,876	66,666
Kentucky	298,345,250	293,893,184	282,876,447	103,670	105,528	102,319
Louisiana	403,199,673	383,638,300	376,732,433	115,958	114,739	115,892
Maine	67,204,500	61,078,660	61,276,801	23,544	22,310	22,944
Maryland	576,683,664	573,854,095	571,182,090	201,277	202,987	196,675
Massachusetts	631,787,620	594,889,465	563,617,880	240,104	234,643	232,048
Michigan	40,901,407	43,138,822	40,217,283	21,206	24,117	21,803
Minnesota	315,806,293	309,555,759	286,677,515	114,882	115,551	110,681
Mississippi	166,937,084	163,227,738	158,678,884	51,080	51,778	51,675
Missouri	389,581,152	381,416,970	365,995,787	136,418	138,285	135,179
Montana	55,088,481	51,424,308	48,877,593	18,595	18,407	18,016
Nebraska	127,785,362	125,473,983	119,447,428	45,079	45,454	44,344
Nevada	184,137,655	179,410,318	181,291,627	62,620	60,666	62,143
New Hampshire	81,568,056	79,283,695	79,583,041	29,700	29,114	29,519
New Jersey	585,444,171	569,447,230	545,831,225	177,018	171,994	163,243
New Mexico	134,817,133	131,772,061	124,031,409	46,501	45,476	44,008
New York	1,295,901,842	1,257,153,349	1,205,567,385	395,999	399,118	387,798
North Carolina	695,770,725	691,468,135	675,363,024	251,508	254,846	246,665
North Dakota	45,479,200	42,084,878	40,918,263	15,902	15,839	15,834
Ohio	756,252,961	718,230,708	678,003,828	277,104	273,111	263,412
Oklahoma	274,765,208	268,687,338	254,663,838	89,532	90,446	91,126
Oregon	251,447,880	246,571,068	233,129,335	92,774	93,333	90,854
Pennsylvania	998,316,781	951,287,413	925,559,602	335,758	333,184	325,700
Rhode Island	104,032,133	85,863,024	94,951,729	31,816	27,114	31,101
South Carolina	365,271,700	358,755,086	345,591,110	124,500	124,916	121,931
South Dakota	45,780,518	43,547,775	40,191,800	16,408	16,804	16,278
Tennessee	405,913,824	394,842,795	370,295,820	122,546	122,152	117,644
Texas	2,074,252,668	1,987,768,198	1,930,046,414	n/a	n/a	n/a
Utah	180,577,846	172,653,899	178,021,324	64,724	63,322	66,476
Vermont	33,433,623	30,336,438	30,237,870	11,945	11,248	11,345
Virginia	642,528,240	611,974,275	590,673,816	237,119	230,375	223,187
Washington	427,957,217	415,640,558	394,379,995	150,485	150,601	145,784
West Virginia	125,416,918	124,124,897	117,507,189	41,496	41,653	40,627
Wisconsin	278,608,088	256,856,284	245,269,985	95,726	92,586	89,733
Wyoming	38,099,558	35,131,681	34,768,974	11,683	11,436	11,547
<b>Countrywide</b>	<b>21,730,836,959</b>	<b>21,005,761,274</b>	<b>20,229,736,071</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>19,656,584,291</b>	<b>19,017,993,076</b>	<b>18,299,689,657</b>	<b>6,604,741</b>	<b>6,519,670</b>	<b>6,372,685</b>

Table 11C

## Property Damage Liability 2009-2011

STATE	Total Business					
	Pure Premium			Loss Ratio		
	2011	2010	2009	2011	2010	2009
Alabama	101.78	99.42	95.81	77.27	75.84	73.78
Alaska	131.20	129.69	131.49	78.50	75.40	75.20
Arizona	120.98	115.46	110.11	75.01	68.88	64.58
Arkansas	112.58	110.47	110.64	78.66	77.51	78.04
California	125.87	122.07	114.68	77.60	74.60	70.44
Colorado	112.29	106.42	108.12	75.11	70.69	72.86
Connecticut	157.99	150.46	146.56	83.73	80.21	81.08
Delaware	132.15	136.06	129.92	82.97	86.55	82.19
District of Columbia	160.76	169.29	176.46	73.87	79.07	89.14
Florida	124.45	125.78	122.51	78.84	78.54	73.28
Georgia	129.09	128.56	128.90	80.50	78.91	78.11
Hawaii	109.22	112.42	102.95	75.93	76.89	70.28
Idaho	78.46	75.77	74.97	71.12	67.30	66.71
Illinois	116.65	113.46	111.38	78.65	74.65	74.60
Indiana	99.35	98.02	94.63	77.92	74.77	73.61
Iowa	82.61	85.99	82.22	73.86	79.58	78.70
Kansas	98.25	95.22	91.49	75.13	72.82	70.89
Kentucky	107.57	105.79	102.39	81.51	82.29	80.17
Louisiana	161.92	155.72	154.03	78.54	77.68	78.02
Maine	101.70	94.17	95.24	84.10	76.55	78.50
Maryland	155.68	156.52	156.35	81.35	80.76	83.22
Massachusetts	155.14	149.08	144.06	69.49	68.64	65.53
Michigan	8.28	8.36	8.09	47.27	50.20	50.67
Minnesota	89.62	88.91	83.69	80.75	79.96	75.18
Mississippi	99.43	98.59	95.27	78.74	76.70	73.62
Missouri	110.71	108.70	104.52	74.95	73.31	71.25
Montana	81.89	77.78	74.57	73.18	68.57	66.11
Nebraska	97.79	97.21	93.90	77.07	77.31	77.90
Nevada	117.60	116.27	118.24	67.28	64.39	64.54
New Hampshire	108.51	105.25	104.11	84.89	81.32	79.13
New Jersey	154.88	153.01	147.68	84.62	84.93	85.71
New Mexico	99.97	98.98	94.26	74.20	72.83	68.50
New York	164.60	160.88	154.62	84.02	85.43	86.47
North Carolina	100.22	100.10	98.01	78.23	76.12	73.49
North Dakota	86.81	81.43	80.16	89.13	90.01	91.57
Ohio	105.01	100.53	95.68	80.68	76.87	75.75
Oklahoma	118.07	115.99	110.68	76.57	77.61	78.75
Oregon	100.36	99.21	94.14	75.01	72.46	68.46
Pennsylvania	128.97	123.83	121.07	84.40	81.83	81.05
Rhode Island	212.35	164.55	178.55	102.40	81.44	91.65
South Carolina	114.67	114.28	111.37	78.46	77.73	75.50
South Dakota	75.64	72.70	67.98	80.65	79.67	76.14
Tennessee	104.33	102.36	96.36	78.59	77.72	74.18
Texas	n/a	n/a	n/a	67.49	64.81	64.19
Utah	114.60	110.54	114.42	70.58	66.16	70.50
Vermont	97.37	89.48	89.78	81.67	75.17	76.83
Virginia	113.10	109.19	106.97	80.02	77.06	75.01
Washington	109.35	107.21	103.21	75.70	72.74	70.90
West Virginia	102.36	103.23	97.15	78.19	80.87	80.21
Wisconsin	80.41	75.75	74.09	78.83	74.01	73.94
Wyoming	90.84	85.04	84.78	78.88	74.44	75.49
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>77.37</b>	<b>75.33</b>	<b>73.68</b>
<b>CW w/o Texas</b>	<b>116.37</b>	<b>113.58</b>	<b>110.12</b>	<b>78.58</b>	<b>76.63</b>	<b>74.85</b>

Table 11D

## Property Damage Liability 2009-2011

STATE	Total Business					
	Frequency			Severity		
	2011	2010	2009	2011	2010	2009
Alabama	3.13	3.13	3.12	3,256.06	3,179.55	3,073.37
Alaska	3.76	3.78	3.72	3,486.61	3,434.61	3,533.83
Arizona	3.87	3.80	3.63	3,126.83	3,039.04	3,033.86
Arkansas	3.55	3.60	3.63	3,168.22	3,068.90	3,049.38
California	4.05	3.85	3.80	3,110.91	3,167.67	3,021.76
Colorado	3.78	3.60	3.64	2,973.17	2,953.77	2,970.72
Connecticut	5.01	4.91	4.78	3,151.43	3,066.52	3,068.01
Delaware	4.30	4.39	4.20	3,072.63	3,098.70	3,094.07
District of Columbia	6.76	6.93	6.68	2,378.88	2,443.72	2,641.84
Florida	4.36	4.38	4.22	2,853.34	2,871.11	2,902.33
Georgia	4.19	4.30	4.26	3,080.25	2,988.54	3,025.50
Hawaii	3.95	4.11	3.75	2,766.43	2,738.29	2,748.58
Idaho	3.00	2.97	3.00	2,617.61	2,552.39	2,495.51
Illinois	3.91	3.98	3.97	2,982.28	2,847.31	2,807.94
Indiana	3.33	3.39	3.39	2,986.70	2,892.66	2,794.68
Iowa	2.91	3.16	3.12	2,837.98	2,721.09	2,635.24
Kansas	3.37	3.37	3.36	2,918.86	2,826.26	2,719.42
Kentucky	3.74	3.80	3.70	2,877.84	2,784.98	2,764.65
Louisiana	4.66	4.66	4.74	3,477.12	3,343.57	3,250.72
Maine	3.56	3.44	3.57	2,854.42	2,737.73	2,670.71
Maryland	5.43	5.54	5.38	2,865.12	2,827.05	2,904.19
Massachusetts	5.90	5.88	5.93	2,631.31	2,535.30	2,428.88
Michigan	0.43	0.47	0.44	1,928.77	1,788.73	1,844.58
Minnesota	3.26	3.32	3.23	2,748.96	2,678.95	2,590.12
Mississippi	3.04	3.13	3.10	3,268.15	3,152.45	3,070.71
Missouri	3.88	3.94	3.86	2,855.79	2,758.19	2,707.49
Montana	2.76	2.78	2.75	2,962.54	2,793.74	2,713.01
Nebraska	3.45	3.52	3.49	2,834.70	2,760.46	2,693.65
Nevada	4.00	3.93	4.05	2,940.56	2,957.35	2,917.33
New Hampshire	3.95	3.86	3.86	2,746.40	2,723.22	2,695.99
New Jersey	4.68	4.62	4.42	3,307.26	3,310.86	3,343.67
New Mexico	3.45	3.42	3.34	2,899.23	2,897.62	2,818.38
New York	5.03	5.11	4.97	3,272.49	3,149.83	3,108.75
North Carolina	3.62	3.69	3.58	2,766.40	2,713.28	2,737.98
North Dakota	3.04	3.06	3.10	2,859.97	2,657.04	2,584.20
Ohio	3.85	3.82	3.72	2,729.13	2,629.81	2,573.93
Oklahoma	3.85	3.90	3.96	3,068.91	2,970.69	2,794.63
Oregon	3.70	3.76	3.67	2,710.33	2,641.84	2,565.98
Pennsylvania	4.34	4.34	4.26	2,973.32	2,855.14	2,841.75
Rhode Island	6.49	5.20	5.85	3,269.81	3,166.74	3,053.01
South Carolina	3.91	3.98	3.93	2,933.91	2,871.97	2,834.32
South Dakota	2.71	2.81	2.75	2,790.13	2,591.51	2,469.09
Tennessee	3.15	3.17	3.06	3,312.34	3,232.39	3,147.60
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	4.11	4.05	4.27	2,789.97	2,726.60	2,677.98
Vermont	3.48	3.32	3.37	2,798.96	2,697.05	2,665.30
Virginia	4.17	4.11	4.04	2,709.73	2,656.43	2,646.54
Washington	3.85	3.88	3.82	2,843.85	2,759.88	2,705.24
West Virginia	3.39	3.46	3.36	3,022.39	2,979.97	2,892.34
Wisconsin	2.76	2.73	2.71	2,910.47	2,774.25	2,733.33
Wyoming	2.79	2.77	2.82	3,261.11	3,072.03	3,011.08
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>3.91</b>	<b>3.89</b>	<b>3.83</b>	<b>2,976.13</b>	<b>2,917.02</b>	<b>2,871.58</b>

# **Combined Single Limits Liability**





## BI/PD Combined Single Limits Liability

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

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

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

Voluntary Market Business and  
Residual Market Business

### BI/PD Combined Single Limit Data

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

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

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

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

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

*Except:*

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

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

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

*Except:*

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

### BI/PD Combined Single Limit Loss Development

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

*Except:*

**California**—BI incurred losses are developed to **39 months**.

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

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

### Calculations—Loss Experience

Incurred losses for each component were added together to calculate the BI/PD combined single limit pure premium and loss ratio. CSL-BI and

CSL-PD claims could not be combined, so the BI/PD combined single limit frequency and severity are not shown.

<sup>1</sup> See Bodily Injury Liability, Page 39.

<sup>2</sup> See Property Damage Liability, Page 55.

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

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

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

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

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

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

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

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

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

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

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

Table 12A

## BI/PD Combined Single Limits Liability 2009-2011

STATE	Voluntary Business					
	Earned Premiums			Earned Exposures		
	2011	2010	2009	2011	2010	2009
Alabama	21,759,729	21,680,661	21,547,658	67,771	71,011	73,565
Alaska	756,978	727,298	701,852	1,872	1,935	1,871
Arizona	47,866,596	46,023,500	45,230,118	121,658	117,084	113,334
Arkansas	62,741,660	61,311,868	59,171,578	223,735	223,543	225,136
California	137,003,527	134,235,821	132,033,115	310,766	310,150	313,287
Colorado	48,957,131	51,676,535	51,550,698	147,642	155,472	158,831
Connecticut	202,482,677	199,882,265	200,651,066	421,483	422,741	429,573
Delaware	28,077,594	28,088,247	27,315,568	59,401	60,966	61,876
District of Columbia	6,218,472	5,938,283	5,847,768	12,429	12,100	11,960
Florida	169,273,582	167,359,510	163,868,649	309,295	321,755	325,892
Georgia	111,680,972	108,600,974	107,208,437	327,038	331,914	332,120
Hawaii	10,768,499	10,679,925	10,838,717	37,262	36,726	36,300
Idaho	11,914,076	10,955,085	10,617,203	48,009	45,170	45,184
Illinois	84,779,551	84,226,522	82,067,119	247,685	252,175	250,302
Indiana	53,591,881	54,466,069	59,638,285	212,798	216,848	232,112
Iowa	26,965,702	33,846,274	36,589,719	128,532	160,876	177,609
Kansas	38,289,231	37,546,682	31,797,998	176,322	179,791	157,258
Kentucky	62,852,482	59,812,940	58,201,916	192,601	189,233	191,125
Louisiana	68,440,007	64,436,505	62,031,725	107,832	103,287	100,801
Maine	39,200,598	39,483,603	39,954,867	170,753	168,874	170,680
Maryland	74,711,514	72,996,313	71,157,631	193,093	193,568	193,117
Massachusetts	0	0	0	0	0	0
Michigan	35,487,396	33,057,486	33,232,519	277,048	264,503	261,817
Minnesota	44,285,714	47,027,307	46,962,317	168,300	182,923	186,791
Mississippi	23,286,037	23,674,416	24,340,763	75,311	74,997	76,276
Missouri	101,403,565	101,672,749	98,122,118	374,812	366,091	368,702
Montana	11,364,424	11,977,047	12,030,157	37,246	39,796	41,127
Nebraska	14,028,606	13,507,011	13,034,645	57,980	57,055	55,888
Nevada	27,215,237	26,612,116	26,082,211	55,968	54,940	55,440
New Hampshire	24,211,676	23,294,376	23,174,382	74,624	73,557	73,962
New Jersey	605,776,314	585,702,997	562,406,778	1,376,322	1,383,897	1,359,211
New Mexico	11,382,425	11,235,368	10,236,802	32,934	32,584	30,821
New York	512,164,626	518,731,929	520,269,523	1,271,549	1,299,289	1,314,776
North Carolina	34,294	31,803	27,094	153	147	118
North Dakota	3,984,150	3,968,728	3,995,094	29,036	29,520	29,580
Ohio	154,238,560	160,048,545	183,125,072	557,193	576,564	634,180
Oklahoma	59,110,705	54,864,185	49,228,015	193,099	183,476	175,159
Oregon	31,659,852	34,068,822	35,781,279	93,768	102,893	111,445
Pennsylvania	204,877,178	208,270,768	214,865,659	606,214	625,137	652,509
Rhode Island	55,904,715	56,620,684	58,209,427	108,420	113,510	118,442
South Carolina	38,675,070	36,601,216	36,197,869	117,989	116,148	118,556
South Dakota	2,280,076	3,143,515	3,499,864	11,342	17,600	16,436
Tennessee	73,209,719	70,236,643	67,198,260	246,525	242,068	236,819
Texas	0	0	0	n/a	n/a	n/a
Utah	18,737,045	19,004,223	17,707,374	57,358	58,728	57,959
Vermont	14,820,084	14,895,358	14,839,608	64,680	65,727	66,596
Virginia	68,224,702	69,057,789	68,461,338	221,011	228,889	230,952
Washington	64,660,366	61,359,523	62,601,540	176,257	173,591	174,515
West Virginia	17,653,040	17,613,913	16,490,734	45,698	46,687	45,633
Wisconsin	62,814,000	63,030,377	61,813,433	223,403	226,408	225,242
Wyoming	923,689	1,306,743	1,454,872	3,492	5,091	6,121
<b>Countrywide</b>	<b>3,590,745,724</b>	<b>3,564,590,517</b>	<b>3,543,410,434</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>3,590,745,724</b>	<b>3,564,590,517</b>	<b>3,543,410,434</b>	<b>10,075,709</b>	<b>10,217,035</b>	<b>10,327,006</b>

Table 12B-1

## BI/PD Combined Single Limits Liability 2009-2011

STATE	Voluntary Business					
	Incurred Losses - Bodily Injury			Incurred Claims - Bodily Injury		
	2011	2010	2009	2011	2010	2009
Alabama	7,791,874	9,056,506	8,363,692	567	529	567
Alaska	681,596	210,306	269,777	23	20	22
Arizona	28,466,175	22,229,086	23,239,122	1,587	1,372	1,246
Arkansas	22,724,323	24,644,163	23,333,877	1,421	1,566	1,619
California	56,024,548	57,252,770	51,508,894	1,981	1,980	1,911
Colorado	29,332,226	25,335,219	22,329,368	1,106	974	995
Connecticut	86,777,561	98,445,780	101,005,975	3,924	3,593	3,640
Delaware	9,027,970	11,757,503	14,028,973	628	892	960
District of Columbia	1,675,892	2,246,692	1,950,738	179	188	162
Florida	85,124,824	104,159,978	94,235,566	3,989	4,321	4,008
Georgia	56,276,048	61,113,364	55,419,449	5,068	4,917	4,440
Hawaii	3,270,270	3,117,176	2,134,633	178	118	131
Idaho	6,144,708	4,761,069	4,483,920	610	435	345
Illinois	41,422,440	41,790,777	40,744,014	2,013	2,080	1,927
Indiana	23,728,166	24,317,627	22,123,126	1,492	1,501	1,394
Iowa	11,899,734	14,577,293	14,088,924	692	785	813
Kansas	19,153,871	14,099,787	18,838,490	505	535	626
Kentucky	32,616,118	29,380,406	32,225,647	1,904	1,740	1,609
Louisiana	36,021,511	33,858,417	35,538,369	2,033	1,932	1,833
Maine	12,379,161	16,064,791	14,896,288	705	777	800
Maryland	30,435,974	29,810,964	29,928,727	2,711	2,585	2,581
Massachusetts	0	0	0	0	0	0
Michigan	26,452,045	23,044,269	30,692,757	425	389	378
Minnesota	23,835,015	19,642,187	20,711,074	592	642	618
Mississippi	14,301,115	10,722,213	11,433,303	573	619	636
Missouri	47,119,608	46,770,443	44,512,741	2,034	2,367	2,299
Montana	4,793,042	5,779,855	6,490,391	308	306	331
Nebraska	6,875,851	8,027,390	5,438,195	323	353	347
Nevada	17,767,698	18,006,089	14,670,642	907	791	768
New Hampshire	6,070,612	8,939,932	7,788,306	411	435	412
New Jersey	229,373,456	248,111,464	294,360,750	6,732	6,394	6,078
New Mexico	5,469,067	5,087,691	5,316,401	348	360	338
New York	201,426,967	227,485,693	247,528,446	6,429	7,094	6,926
North Carolina	0	0	40,750	0	0	5
North Dakota	1,820,123	272,513	2,960,081	77	51	72
Ohio	72,743,982	64,644,066	70,868,138	5,142	5,449	5,422
Oklahoma	23,491,627	23,764,137	20,371,488	1,515	1,641	1,424
Oregon	18,101,893	18,562,904	21,540,928	2,039	1,809	1,488
Pennsylvania	70,105,998	80,583,559	86,291,118	2,720	2,861	3,055
Rhode Island	24,550,964	23,496,747	27,503,841	1,473	1,463	1,449
South Carolina	14,713,167	16,268,292	15,994,230	1,495	1,481	1,505
South Dakota	1,815,813	1,615,051	1,209,516	86	77	79
Tennessee	31,573,617	29,063,321	32,308,630	1,898	1,853	1,724
Texas	0	0	0	n/a	n/a	n/a
Utah	9,374,257	7,304,929	6,138,373	569	513	480
Vermont	4,803,305	6,709,109	5,723,874	232	229	245
Virginia	28,889,331	23,272,535	29,056,901	2,110	1,755	2,013
Washington	43,685,620	40,398,406	41,745,629	3,650	2,521	2,179
West Virginia	7,977,421	7,418,786	6,840,838	430	463	403
Wisconsin	33,151,774	38,842,102	32,265,549	1,122	1,255	1,235
Wyoming	132,462	368,650	206,954	16	17	20
<b>Countrywide</b>	<b>1,571,390,820</b>	<b>1,632,432,007</b>	<b>1,700,697,413</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>1,571,390,820</b>	<b>1,632,432,007</b>	<b>1,700,697,413</b>	<b>76,972</b>	<b>76,028</b>	<b>73,558</b>

Table 12B-2

## BI/PD Combined Single Limits Liability 2009-2011

STATE	Voluntary Business					
	Incurred Losses - Property Damage			Incurred Claims - Property Damage		
	2011	2010	2009	2011	2010	2009
Alabama	6,969,323	7,434,089	7,678,467	2,055	2,163	2,255
Alaska	263,331	259,398	290,340	68	63	66
Arizona	14,979,933	13,125,510	12,978,037	4,360	4,005	3,883
Arkansas	19,997,632	21,361,141	20,541,315	6,038	6,380	6,463
California	34,847,465	36,932,981	33,375,775	10,366	10,530	10,366
Colorado	15,786,108	15,183,520	15,436,964	4,865	4,834	4,804
Connecticut	55,027,566	50,421,530	49,463,258	16,527	16,207	16,223
Delaware	6,951,211	7,830,397	7,572,382	2,281	2,439	2,362
District of Columbia	1,735,355	1,931,171	1,565,765	729	757	643
Florida	35,713,216	36,917,390	37,785,198	11,444	12,233	12,250
Georgia	43,209,818	43,937,134	43,052,873	13,620	14,217	13,728
Hawaii	4,011,022	3,665,477	3,299,195	1,454	1,269	1,220
Idaho	2,887,996	2,444,408	2,777,196	1,041	985	1,027
Illinois	27,981,904	26,710,278	26,593,307	9,216	9,312	9,188
Indiana	15,417,196	15,612,490	15,582,884	5,152	5,487	5,178
Iowa	11,767,888	12,965,737	12,132,984	4,120	4,765	4,641
Kansas	14,554,720	14,520,408	14,141,964	4,947	5,025	4,987
Kentucky	18,338,893	18,659,253	17,809,355	5,956	6,077	5,898
Louisiana	15,242,686	14,894,514	14,479,691	4,234	4,272	4,115
Maine	12,510,571	11,998,576	12,220,538	4,412	4,323	4,521
Maryland	24,966,860	25,532,790	25,047,196	8,589	8,655	8,404
Massachusetts	0	0	0	0	0	0
Michigan	3,055,411	3,075,938	2,282,659	1,474	1,480	1,265
Minnesota	16,617,680	16,771,519	15,368,082	5,613	5,909	5,733
Mississippi	6,434,635	6,383,965	6,877,890	2,007	1,981	2,148
Missouri	30,855,718	31,604,072	28,770,943	10,670	11,257	10,691
Montana	2,266,550	2,509,512	2,771,618	788	900	888
Nebraska	5,059,671	4,998,030	4,840,544	1,678	1,777	1,769
Nevada	6,295,099	5,818,293	6,174,050	1,954	1,823	1,859
New Hampshire	7,856,851	7,352,778	7,310,048	2,722	2,682	2,684
New Jersey	180,240,306	180,795,222	170,086,577	49,965	50,504	47,986
New Mexico	3,396,574	3,232,098	3,141,425	1,048	1,045	993
New York	147,873,396	148,821,482	147,953,857	45,150	48,739	49,245
North Carolina	5,775	641	27,899	1	1	14
North Dakota	1,813,966	1,467,340	1,344,340	578	531	480
Ohio	48,399,433	47,925,724	45,842,043	17,037	17,336	17,275
Oklahoma	20,589,564	20,681,565	18,281,293	6,238	6,313	5,857
Oregon	8,179,749	8,114,032	7,993,007	2,823	2,935	2,901
Pennsylvania	69,150,462	68,735,910	71,117,653	22,059	22,428	22,867
Rhode Island	15,985,691	15,351,153	15,403,376	4,597	4,534	4,859
South Carolina	11,046,110	11,352,859	11,054,711	3,771	3,914	3,814
South Dakota	941,824	989,769	1,050,031	371	373	388
Tennessee	24,280,748	24,287,324	21,968,178	7,697	7,709	7,018
Texas	0	0	0	n/a	n/a	n/a
Utah	5,930,950	5,566,586	5,531,421	1,985	1,987	2,055
Vermont	4,991,891	4,968,364	5,215,543	1,708	1,708	1,807
Virginia	20,608,979	21,028,106	21,072,088	7,513	7,736	7,823
Washington	15,637,469	14,953,310	16,118,959	5,268	5,298	5,647
West Virginia	4,124,791	4,497,610	3,960,478	1,358	1,369	1,314
Wisconsin	16,176,980	15,727,128	14,845,890	5,350	5,493	5,410
Wyoming	346,214	445,901	528,489	102	112	141
<b>Countrywide</b>	<b>1,061,323,181</b>	<b>1,059,794,423</b>	<b>1,030,757,776</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>1,061,323,181</b>	<b>1,059,794,423</b>	<b>1,030,757,776</b>	<b>332,999</b>	<b>341,872</b>	<b>337,153</b>

Table 12C

## BI/PD Combined Single Limits Liability 2009-2011

STATE	Voluntary Business					
	Pure Premium			Loss Ratio		
	2011	2010	2009	2011	2010	2009
Alabama	217.81	232.23	218.07	67.84	76.06	74.45
Alaska	504.77	242.74	299.37	124.83	64.58	79.81
Arizona	357.12	301.96	319.56	90.76	76.82	80.07
Arkansas	190.95	205.80	194.88	68.09	75.03	74.15
California	292.41	303.68	270.95	66.33	70.16	64.29
Colorado	305.59	260.62	237.78	92.16	78.41	73.26
Connecticut	336.44	352.15	350.28	70.03	74.48	74.99
Delaware	269.01	321.29	349.11	56.91	69.74	79.08
District of Columbia	274.46	345.28	294.02	54.86	70.35	60.13
Florida	390.69	438.46	405.11	71.39	84.30	80.56
Georgia	304.20	316.50	296.50	89.08	96.73	91.85
Hawaii	195.41	184.68	149.69	67.62	63.51	50.13
Idaho	188.15	159.52	160.70	75.82	65.77	68.39
Illinois	280.21	271.64	269.02	81.86	81.33	82.05
Indiana	183.96	184.14	162.45	73.04	73.31	63.22
Iowa	184.14	171.21	147.64	87.77	81.38	71.66
Kansas	191.18	159.19	209.72	88.04	76.23	103.72
Kentucky	264.56	253.87	261.79	81.07	80.32	85.97
Louisiana	475.41	472.01	496.21	74.90	75.66	80.63
Maine	145.76	166.18	158.88	63.49	71.08	67.87
Maryland	286.92	285.91	284.68	74.16	75.82	77.26
Massachusetts	-	-	-	-	-	-
Michigan	106.51	98.75	125.95	83.15	79.01	99.23
Minnesota	240.36	199.07	193.15	91.34	77.43	76.83
Mississippi	275.33	228.09	240.06	89.05	72.26	75.23
Missouri	208.04	214.08	198.76	76.90	77.09	74.69
Montana	189.54	208.30	225.21	62.12	69.21	76.99
Nebraska	205.86	228.30	183.92	85.08	96.43	78.86
Nevada	429.94	433.64	375.99	88.42	89.52	79.92
New Hampshire	186.64	221.50	204.14	57.52	69.94	65.15
New Jersey	297.61	309.93	341.70	67.62	73.23	82.58
New Mexico	269.19	255.33	274.42	77.89	74.05	82.62
New York	274.70	289.63	300.80	68.20	72.54	76.01
North Carolina	37.75	4.36	581.77	16.84	2.02	253.37
North Dakota	125.16	58.94	145.52	91.21	43.84	107.74
Ohio	217.42	195.24	184.03	78.54	70.33	63.73
Oklahoma	228.28	242.24	220.67	74.57	81.01	78.52
Oregon	280.28	259.27	265.01	83.01	78.30	82.54
Pennsylvania	229.72	238.86	241.24	67.97	71.69	73.26
Rhode Island	373.89	342.24	362.26	72.51	68.61	73.71
South Carolina	218.32	237.81	228.15	66.60	75.47	74.73
South Dakota	243.13	148.00	137.48	120.94	82.86	64.56
Tennessee	226.57	220.40	229.19	76.29	75.96	80.77
Texas	n/a	n/a	n/a	-	-	-
Utah	266.84	219.17	201.35	81.68	67.73	65.90
Vermont	151.44	177.67	164.27	66.09	78.40	73.72
Virginia	223.96	193.55	217.05	72.55	64.15	73.22
Washington	336.57	318.86	331.57	91.75	90.21	92.43
West Virginia	264.83	255.24	236.70	68.56	67.65	65.50
Wisconsin	220.81	241.02	209.16	78.53	86.58	76.22
Wyoming	137.08	160.00	120.15	51.82	62.33	50.55
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>73.32</b>	<b>75.53</b>	<b>77.09</b>
<b>CW w/o Texas</b>	<b>261.29</b>	<b>263.50</b>	<b>264.50</b>	<b>73.32</b>	<b>75.53</b>	<b>77.09</b>

Table 12C-1

## BI/PD Combined Single Limits Liability 2009-2011

STATE	Pure Premium - Bodily Injury Component			Loss Ratio - Bodily Injury Component		
	2011	2010	2009	2011	2010	2009
Alabama	114.97	127.54	113.69	35.81	41.77	38.81
Alaska	364.10	108.69	144.19	90.04	28.92	38.44
Arizona	233.99	189.86	205.05	59.47	48.30	51.38
Arkansas	101.57	110.24	103.64	36.22	40.19	39.43
California	180.28	184.60	164.41	40.89	42.65	39.01
Colorado	198.67	162.96	140.59	59.91	49.03	43.32
Connecticut	205.89	232.87	235.13	42.86	49.25	50.34
Delaware	151.98	192.85	226.73	32.15	41.86	51.36
District of Columbia	134.84	185.68	163.11	26.95	37.83	33.36
Florida	275.22	323.72	289.16	50.29	62.24	57.51
Georgia	172.08	184.12	166.87	50.39	56.27	51.69
Hawaii	87.76	84.88	58.81	30.37	29.19	19.69
Idaho	127.99	105.40	99.24	51.58	43.46	42.23
Illinois	167.24	165.72	162.78	48.86	49.62	49.65
Indiana	111.51	112.14	95.31	44.28	44.65	37.10
Iowa	92.58	90.61	79.33	44.13	43.07	38.51
Kansas	108.63	78.42	119.79	50.02	37.55	59.24
Kentucky	169.35	155.26	168.61	51.89	49.12	55.37
Louisiana	334.05	327.81	352.56	52.63	52.55	57.29
Maine	72.50	95.13	87.28	31.58	40.69	37.28
Maryland	157.62	154.01	154.98	40.74	40.84	42.06
Massachusetts	-	-	-	-	-	-
Michigan	95.48	87.12	117.23	74.54	69.71	92.36
Minnesota	141.62	107.38	110.88	53.82	41.77	44.10
Mississippi	189.89	142.97	149.89	61.41	45.29	46.97
Missouri	125.72	127.76	120.73	46.47	46.00	45.36
Montana	128.69	145.24	157.81	42.18	48.26	53.95
Nebraska	118.59	140.70	97.31	49.01	59.43	41.72
Nevada	317.46	327.74	264.62	65.29	67.66	56.25
New Hampshire	81.35	121.54	105.30	25.07	38.38	33.61
New Jersey	166.66	179.28	216.57	37.86	42.36	52.34
New Mexico	166.06	156.14	172.49	48.05	45.28	51.93
New York	158.41	175.08	188.27	39.33	43.85	47.58
North Carolina	0.00	0.00	345.34	0.00	0.00	150.40
North Dakota	62.69	9.23	100.07	45.68	6.87	74.09
Ohio	130.55	112.12	111.75	47.16	40.39	38.70
Oklahoma	121.66	129.52	116.30	39.74	43.31	41.38
Oregon	193.05	180.41	193.29	57.18	54.49	60.20
Pennsylvania	115.65	128.91	132.25	34.22	38.69	40.16
Rhode Island	226.44	207.00	232.21	43.92	41.50	47.25
South Carolina	124.70	140.07	134.91	38.04	44.45	44.19
South Dakota	160.10	91.76	73.59	79.64	51.38	34.56
Tennessee	128.07	120.06	136.43	43.13	41.38	48.08
Texas	n/a	n/a	n/a	-	-	-
Utah	163.43	124.39	105.91	50.03	38.44	34.67
Vermont	74.26	102.08	85.95	32.41	45.04	38.57
Virginia	130.71	101.68	125.81	42.34	33.70	42.44
Washington	247.85	232.72	239.21	67.56	65.84	66.68
West Virginia	174.57	158.90	149.91	45.19	42.12	41.48
Wisconsin	148.39	171.56	143.25	52.78	61.62	52.20
Wyoming	37.93	72.41	33.81	14.34	28.21	14.22
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>43.76</b>	<b>45.80</b>	<b>48.00</b>
<b>CW w/o Texas</b>	<b>155.96</b>	<b>159.78</b>	<b>164.68</b>	<b>43.76</b>	<b>45.80</b>	<b>48.00</b>

Table 12C-2

## BI/PD Combined Single Limits Liability 2009-2011

STATE	Pure Premium - Property Damage Component			Loss Ratio - Property Damage Component		
	2011	2010	2009	2011	2010	2009
Alabama	102.84	104.69	104.38	32.03	34.29	35.63
Alaska	140.67	134.06	155.18	34.79	35.67	41.37
Arizona	123.13	112.10	114.51	31.30	28.52	28.69
Arkansas	89.38	95.56	91.24	31.87	34.84	34.71
California	112.13	119.08	106.53	25.44	27.51	25.28
Colorado	106.92	97.66	97.19	32.24	29.38	29.95
Connecticut	130.56	119.27	115.15	27.18	25.23	24.65
Delaware	117.02	128.44	122.38	24.76	27.88	27.72
District of Columbia	139.62	159.60	130.92	27.91	32.52	26.78
Florida	115.47	114.74	115.94	21.10	22.06	23.06
Georgia	132.12	132.38	129.63	38.69	40.46	40.16
Hawaii	107.64	99.81	90.89	37.25	34.32	30.44
Idaho	60.16	54.12	61.46	24.24	22.31	26.16
Illinois	112.97	105.92	106.24	33.01	31.71	32.40
Indiana	72.45	72.00	67.14	28.77	28.66	26.13
Iowa	91.56	80.59	68.31	43.64	38.31	33.16
Kansas	82.55	80.76	89.93	38.01	38.67	44.47
Kentucky	95.22	98.60	93.18	29.18	31.20	30.60
Louisiana	141.36	144.21	143.65	22.27	23.12	23.34
Maine	73.27	71.05	71.60	31.91	30.39	30.59
Maryland	129.30	131.91	129.70	33.42	34.98	35.20
Massachusetts	-	-	-	-	-	-
Michigan	11.03	11.63	8.72	8.61	9.30	6.87
Minnesota	98.74	91.69	82.27	37.52	35.66	32.72
Mississippi	85.44	85.12	90.17	27.63	26.97	28.26
Missouri	82.32	86.33	78.03	30.43	31.08	29.32
Montana	60.85	63.06	67.39	19.94	20.95	23.04
Nebraska	87.27	87.60	86.61	36.07	37.00	37.14
Nevada	112.48	105.90	111.36	23.13	21.86	23.67
New Hampshire	105.29	99.96	98.84	32.45	31.56	31.54
New Jersey	130.96	130.64	125.14	29.75	30.87	30.24
New Mexico	103.13	99.19	101.92	29.84	28.77	30.69
New York	116.29	114.54	112.53	28.87	28.69	28.44
North Carolina	37.75	4.36	236.43	16.84	2.02	102.97
North Dakota	62.47	49.71	45.45	45.53	36.97	33.65
Ohio	86.86	83.12	72.29	31.38	29.94	25.03
Oklahoma	106.63	112.72	104.37	34.83	37.70	37.14
Oregon	87.23	78.86	71.72	25.84	23.82	22.34
Pennsylvania	114.07	109.95	108.99	33.75	33.00	33.10
Rhode Island	147.44	135.24	130.05	28.59	27.11	26.46
South Carolina	93.62	97.74	93.24	28.56	31.02	30.54
South Dakota	83.04	56.24	63.89	41.31	31.49	30.00
Tennessee	98.49	100.33	92.76	33.17	34.58	32.69
Texas	n/a	n/a	n/a	-	-	-
Utah	103.40	94.79	95.44	31.65	29.29	31.24
Vermont	77.18	75.59	78.32	33.68	33.36	35.15
Virginia	93.25	91.87	91.24	30.21	30.45	30.78
Washington	88.72	86.14	92.36	24.18	24.37	25.75
West Virginia	90.26	96.34	86.79	23.37	25.53	24.02
Wisconsin	72.41	69.46	65.91	25.75	24.95	24.02
Wyoming	99.14	87.59	86.34	37.48	34.12	36.33
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>29.56</b>	<b>29.73</b>	<b>29.09</b>
<b>CW w/o Texas</b>	<b>105.33</b>	<b>103.73</b>	<b>99.81</b>	<b>29.56</b>	<b>29.73</b>	<b>29.09</b>



Table 12D-1

## BI/PD Combined Single Limits Liability 2009-2011

STATE	Voluntary Business					
	Frequency - Bodily Injury Component			Severity - Bodily Injury Component		
	2011	2010	2009	2011	2010	2009
Alabama	0.84	0.74	0.77	13,742.28	17,120.05	14,750.78
Alaska	1.23	1.03	1.18	29,634.61	10,515.30	12,262.59
Arizona	1.30	1.17	1.10	17,937.10	16,201.96	18,650.98
Arkansas	0.64	0.70	0.72	15,991.78	15,737.01	14,412.52
California	0.64	0.64	0.61	28,280.94	28,915.54	26,953.90
Colorado	0.75	0.63	0.63	26,521.00	26,011.52	22,441.58
Connecticut	0.93	0.85	0.85	22,114.57	27,399.33	27,748.89
Delaware	1.06	1.46	1.55	14,375.75	13,181.06	14,613.51
District of Columbia	1.44	1.55	1.35	9,362.53	11,950.49	12,041.59
Florida	1.29	1.34	1.23	21,339.89	24,105.53	23,511.87
Georgia	1.55	1.48	1.34	11,104.19	12,428.99	12,481.86
Hawaii	0.48	0.32	0.36	18,372.30	26,416.75	16,294.91
Idaho	1.27	0.96	0.76	10,073.29	10,944.99	12,996.87
Illinois	0.81	0.82	0.77	20,577.47	20,091.72	21,143.75
Indiana	0.70	0.69	0.60	15,903.60	16,200.95	15,870.25
Iowa	0.54	0.49	0.46	17,196.15	18,569.80	17,329.55
Kansas	0.29	0.30	0.40	37,928.46	26,354.74	30,093.43
Kentucky	0.99	0.92	0.84	17,130.31	16,885.29	20,028.37
Louisiana	1.89	1.87	1.82	17,718.40	17,525.06	19,388.09
Maine	0.41	0.46	0.47	17,559.09	20,675.41	18,620.36
Maryland	1.40	1.34	1.34	11,226.84	11,532.29	11,595.79
Massachusetts	-	-	-	-	-	-
Michigan	0.15	0.15	0.14	62,240.11	59,239.77	81,197.77
Minnesota	0.35	0.35	0.33	40,261.85	30,595.31	33,513.06
Mississippi	0.76	0.83	0.83	24,958.32	17,321.83	17,976.89
Missouri	0.54	0.65	0.62	23,165.98	19,759.38	19,361.78
Montana	0.83	0.77	0.80	15,561.82	18,888.42	19,608.43
Nebraska	0.56	0.62	0.62	21,287.46	22,740.48	15,672.03
Nevada	1.62	1.44	1.39	19,589.52	22,763.70	19,102.40
New Hampshire	0.55	0.59	0.56	14,770.35	20,551.57	18,903.66
New Jersey	0.49	0.46	0.45	34,072.11	38,803.79	48,430.53
New Mexico	1.06	1.10	1.10	15,715.71	14,132.48	15,729.00
New York	0.51	0.55	0.53	31,331.00	32,067.34	35,739.02
North Carolina	0.00	0.00	4.24	-	-	8,150.00
North Dakota	0.27	0.17	0.24	23,637.96	5,343.39	41,112.24
Ohio	0.92	0.95	0.85	14,147.02	11,863.47	13,070.48
Oklahoma	0.78	0.89	0.81	15,506.02	14,481.50	14,305.82
Oregon	2.17	1.76	1.34	8,877.83	10,261.42	14,476.43
Pennsylvania	0.45	0.46	0.47	25,774.26	28,166.22	28,245.87
Rhode Island	1.36	1.29	1.22	16,667.32	16,060.66	18,981.26
South Carolina	1.27	1.28	1.27	9,841.58	10,984.67	10,627.40
South Dakota	0.76	0.44	0.48	21,114.10	20,974.69	15,310.33
Tennessee	0.77	0.77	0.73	16,635.20	15,684.47	18,740.50
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	0.99	0.87	0.83	16,474.97	14,239.63	12,788.28
Vermont	0.36	0.35	0.37	20,703.90	29,297.42	23,362.75
Virginia	0.95	0.77	0.87	13,691.63	13,260.70	14,434.63
Washington	2.07	1.45	1.25	11,968.66	16,024.75	19,158.16
West Virginia	0.94	0.99	0.88	18,552.14	16,023.30	16,974.78
Wisconsin	0.50	0.55	0.55	29,547.04	30,949.88	26,125.95
Wyoming	0.46	0.33	0.33	8,278.88	21,685.29	10,347.70
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>0.76</b>	<b>0.74</b>	<b>0.71</b>	<b>20,415.10</b>	<b>21,471.46</b>	<b>23,120.50</b>

Table 12D-2

## BI/PD Combined Single Limits Liability 2009-2011

STATE	Frequency - Property Damage Component			Severity - Property Damage Component		
	2011	2010	2009	2011	2010	2009
Alabama	3.03	3.05	3.07	3,391.40	3,436.93	3,405.09
Alaska	3.63	3.26	3.53	3,872.51	4,117.43	4,399.09
Arizona	3.58	3.42	3.43	3,435.76	3,277.28	3,342.27
Arkansas	2.70	2.85	2.87	3,311.96	3,348.14	3,178.29
California	3.34	3.40	3.31	3,361.71	3,507.41	3,219.74
Colorado	3.30	3.11	3.02	3,244.83	3,140.98	3,213.36
Connecticut	3.92	3.83	3.78	3,329.56	3,111.10	3,048.96
Delaware	3.84	4.00	3.82	3,047.44	3,210.49	3,205.92
District of Columbia	5.87	6.26	5.38	2,380.46	2,551.08	2,435.09
Florida	3.70	3.80	3.76	3,120.69	3,017.85	3,084.51
Georgia	4.16	4.28	4.13	3,172.53	3,090.46	3,136.14
Hawaii	3.90	3.46	3.36	2,758.61	2,888.48	2,704.26
Idaho	2.17	2.18	2.27	2,774.25	2,481.63	2,704.18
Illinois	3.72	3.69	3.67	3,036.23	2,868.37	2,894.35
Indiana	2.42	2.53	2.23	2,992.47	2,845.36	3,009.44
Iowa	3.21	2.96	2.61	2,856.28	2,721.04	2,614.30
Kansas	2.81	2.79	3.17	2,942.13	2,889.63	2,835.77
Kentucky	3.09	3.21	3.09	3,079.06	3,070.47	3,019.56
Louisiana	3.93	4.14	4.08	3,600.07	3,486.54	3,518.76
Maine	2.58	2.56	2.65	2,835.58	2,775.52	2,703.06
Maryland	4.45	4.47	4.35	2,906.84	2,950.06	2,980.39
Massachusetts	-	-	-	-	-	-
Michigan	0.53	0.56	0.48	2,072.87	2,078.34	1,804.47
Minnesota	3.34	3.23	3.07	2,960.57	2,838.30	2,680.64
Mississippi	2.66	2.64	2.82	3,206.10	3,222.60	3,202.00
Missouri	2.85	3.07	2.90	2,891.82	2,807.50	2,691.14
Montana	2.12	2.26	2.16	2,876.33	2,788.35	3,121.19
Nebraska	2.89	3.11	3.17	3,015.30	2,812.62	2,736.32
Nevada	3.49	3.32	3.35	3,221.65	3,191.60	3,321.17
New Hampshire	3.65	3.65	3.63	2,886.43	2,741.53	2,723.56
New Jersey	3.63	3.65	3.53	3,607.33	3,579.82	3,544.50
New Mexico	3.18	3.21	3.22	3,241.01	3,092.92	3,163.57
New York	3.55	3.75	3.75	3,275.16	3,053.44	3,004.44
North Carolina	0.65	0.68	11.86	5,775.00	641.00	1,992.79
North Dakota	1.99	1.80	1.62	3,138.35	2,763.35	2,800.71
Ohio	3.06	3.01	2.72	2,840.84	2,764.52	2,653.66
Oklahoma	3.23	3.44	3.34	3,300.67	3,276.03	3,121.27
Oregon	3.01	2.85	2.60	2,897.54	2,764.58	2,755.26
Pennsylvania	3.64	3.59	3.50	3,134.80	3,064.74	3,110.06
Rhode Island	4.24	3.99	4.10	3,477.42	3,385.79	3,170.07
South Carolina	3.20	3.37	3.22	2,929.23	2,900.58	2,898.46
South Dakota	3.27	2.12	2.36	2,538.61	2,653.54	2,706.27
Tennessee	3.12	3.18	2.96	3,154.57	3,150.52	3,130.26
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	3.46	3.38	3.55	2,987.88	2,801.50	2,691.69
Vermont	2.64	2.60	2.71	2,922.65	2,908.88	2,886.30
Virginia	3.40	3.38	3.39	2,743.11	2,718.21	2,693.61
Washington	2.99	3.05	3.24	2,968.39	2,822.44	2,854.43
West Virginia	2.97	2.93	2.88	3,037.40	3,285.33	3,014.06
Wisconsin	2.39	2.43	2.40	3,023.73	2,863.12	2,744.16
Wyoming	2.92	2.20	2.30	3,394.25	3,981.26	3,748.15
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>3.30</b>	<b>3.35</b>	<b>3.26</b>	<b>3,187.17</b>	<b>3,099.97</b>	<b>3,057.24</b>

Table 13A

## BI/PD Combined Single Limits Liability 2009-2011

STATE	Residual Business					
	Earned Premiums			Earned Exposures		
	2011	2010	2009	2011	2010	2009
Alabama	0	0	0	0	0	0
Alaska	0	0	0	0	0	0
Arizona	0	0	0	0	0	0
Arkansas	0	0	0	0	0	0
California	0	0	0	0	0	0
Colorado	0	0	0	0	0	0
Connecticut	64	611	1,444	1	3	4
Delaware	1,232	635	0	1	0	0
District of Columbia	14,825	21,403	12,311	20	46	37
Florida	0	0	0	0	0	0
Georgia	0	0	0	0	0	0
Hawaii	1,110,812	470,001	0	1,139	482	0
Idaho	0	63	834	0	0	4
Illinois	0	0	0	0	0	0
Indiana	0	0	0	0	0	0
Iowa	0	0	0	0	0	0
Kansas	0	0	0	0	0	0
Kentucky	0	0	0	0	0	0
Louisiana	0	0	0	0	0	0
Maine	0	0	0	0	0	0
Maryland	0	0	0	0	0	0
Massachusetts	0	0	0	0	0	0
Michigan	0	0	0	0	0	0
Minnesota	0	0	0	0	0	0
Mississippi	0	0	0	0	0	0
Missouri	0	0	0	0	0	0
Montana	17,522	19,329	6,948	45	71	32
Nebraska	0	0	0	0	0	0
Nevada	0	0	0	0	0	0
New Hampshire	118,770	184,723	229,817	111	177	214
New Jersey	861,656	1,079,397	1,440,564	541	758	1,048
New Mexico	0	0	0	0	0	0
New York	12,813	2,647	-590	19	0	0
North Carolina	0	0	0	0	0	0
North Dakota	0	0	0	0	0	0
Ohio	0	0	0	0	0	0
Oklahoma	0	0	0	0	0	0
Oregon	0	0	0	0	0	0
Pennsylvania	434	0	3,214	2	0	8
Rhode Island	4,131	1,016	2,437	0	1	3
South Carolina	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	0	0	1,472	0	0	2
Texas	0	0	0	n/a	n/a	n/a
Utah	0	0	0	0	0	0
Vermont	10,150	17,599	7,017	14	36	17
Virginia	0	0	0	0	0	0
Washington	0	0	0	0	0	0
West Virginia	0	0	0	0	0	0
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
<b>Countrywide</b>	<b>2,152,409</b>	<b>1,797,424</b>	<b>1,705,468</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>2,152,409</b>	<b>1,797,424</b>	<b>1,705,468</b>	<b>1,893</b>	<b>1,574</b>	<b>1,369</b>

Table 13B-1

## BI/PD Combined Single Limits Liability 2009-2011

STATE	Residual Business					
	Incurred Losses - Bodily Injury			Incurred Claims - Bodily Injury		
	2011	2010	2009	2011	2010	2009
Alabama	0	0	0	0	0	0
Alaska	0	0	0	0	0	0
Arizona	0	0	0	0	0	0
Arkansas	0	0	0	0	0	0
California	0	0	0	0	0	0
Colorado	0	0	0	0	0	0
Connecticut	0	0	0	0	0	0
Delaware	0	0	0	0	0	0
District of Columbia	0	0	0	0	0	0
Florida	0	0	0	0	0	0
Georgia	0	0	0	0	0	0
Hawaii	0	0	0	0	0	0
Idaho	0	0	0	0	0	0
Illinois	0	0	0	0	0	0
Indiana	0	0	0	0	0	0
Iowa	0	0	0	0	0	0
Kansas	0	0	0	0	0	0
Kentucky	0	0	0	0	0	0
Louisiana	0	0	0	0	0	0
Maine	0	0	0	0	0	0
Maryland	0	0	0	0	0	0
Massachusetts	0	0	0	0	0	0
Michigan	0	0	0	0	0	0
Minnesota	0	0	0	0	0	0
Mississippi	0	0	0	0	0	0
Missouri	0	0	0	0	0	0
Montana	0	0	0	0	0	0
Nebraska	0	0	0	0	0	0
Nevada	0	0	0	0	0	0
New Hampshire	36,713	334,067	148,160	2	8	4
New Jersey	99,196	949,027	808,507	8	19	41
New Mexico	0	0	0	0	0	0
New York	0	12,208	0	0	2	0
North Carolina	0	0	0	0	0	0
North Dakota	0	0	0	0	0	0
Ohio	0	0	0	0	0	0
Oklahoma	0	0	0	0	0	0
Oregon	0	0	0	0	0	0
Pennsylvania	0	0	0	0	0	0
Rhode Island	0	0	0	0	0	0
South Carolina	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0
Texas	0	0	0	n/a	n/a	n/a
Utah	0	0	0	0	0	0
Vermont	0	0	0	0	0	0
Virginia	0	0	0	0	0	0
Washington	0	0	0	0	0	0
West Virginia	0	0	0	0	0	0
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
<b>Countrywide</b>	<b>135,909</b>	<b>1,295,302</b>	<b>956,667</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>135,909</b>	<b>1,295,302</b>	<b>956,667</b>	<b>10</b>	<b>29</b>	<b>45</b>

Table 13B-2

## BI/PD Combined Single Limits Liability 2009-2011

STATE	Residual Business					
	Incurred Losses - Property Damage			Incurred Claims - Property Damage		
	2011	2010	2009	2011	2010	2009
Alabama	0	0	0	0	0	0
Alaska	0	0	0	0	0	0
Arizona	0	0	0	0	0	0
Arkansas	0	0	0	0	0	0
California	0	0	0	0	0	0
Colorado	0	0	0	0	0	0
Connecticut	0	0	494	0	0	1
Delaware	0	0	0	0	0	0
District of Columbia	0	0	0	0	0	0
Florida	0	0	0	0	0	0
Georgia	0	0	0	0	0	0
Hawaii	0	0	0	0	0	0
Idaho	0	0	0	0	0	0
Illinois	0	0	0	0	0	0
Indiana	0	0	0	0	0	0
Iowa	0	0	0	0	0	0
Kansas	0	0	0	0	0	0
Kentucky	0	0	0	0	0	0
Louisiana	0	0	0	0	0	0
Maine	0	0	0	0	0	0
Maryland	0	0	0	0	0	0
Massachusetts	0	0	0	0	0	0
Michigan	0	0	0	0	0	0
Minnesota	0	0	0	0	0	0
Mississippi	0	0	0	0	0	0
Missouri	0	0	0	0	0	0
Montana	0	0	0	0	0	0
Nebraska	0	0	0	0	0	0
Nevada	0	0	0	0	0	0
New Hampshire	31,224	35,546	120,603	9	9	16
New Jersey	227,725	354,693	559,009	62	81	129
New Mexico	0	0	0	0	0	0
New York	0	0	0	0	0	0
North Carolina	0	0	0	0	0	0
North Dakota	0	0	0	0	0	0
Ohio	0	0	0	0	0	0
Oklahoma	0	0	0	0	0	0
Oregon	0	0	0	0	0	0
Pennsylvania	0	0	0	0	0	0
Rhode Island	0	0	1,009	0	0	2
South Carolina	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0
Texas	0	0	0	n/a	n/a	n/a
Utah	0	0	0	0	0	0
Vermont	0	0	0	0	0	0
Virginia	0	0	0	0	0	0
Washington	0	0	0	0	0	0
West Virginia	0	0	0	0	0	0
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
<b>Countrywide</b>	<b>258,949</b>	<b>390,239</b>	<b>681,115</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>258,949</b>	<b>390,239</b>	<b>681,115</b>	<b>71</b>	<b>90</b>	<b>148</b>

Table 13C

## BI/PD Combined Single Limits Liability 2009-2011

STATE	Residual Business					
	Pure Premium			Loss Ratio		
	2011	2010	2009	2011	2010	2009
Alabama	-	-	-	-	-	-
Alaska	-	-	-	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	-	-
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	0.00	0.00	123.50	0.00	0.00	34.21
Delaware	0.00	-	-	0.00	0.00	-
District of Columbia	0.00	0.00	0.00	0.00	0.00	0.00
Florida	-	-	-	-	-	-
Georgia	-	-	-	-	-	-
Hawaii	0.00	0.00	-	0.00	0.00	-
Idaho	-	-	0.00	-	0.00	0.00
Illinois	-	-	-	-	-	-
Indiana	-	-	-	-	-	-
Iowa	-	-	-	-	-	-
Kansas	-	-	-	-	-	-
Kentucky	-	-	-	-	-	-
Louisiana	-	-	-	-	-	-
Maine	-	-	-	-	-	-
Maryland	-	-	-	-	-	-
Massachusetts	-	-	-	-	-	-
Michigan	-	-	-	-	-	-
Minnesota	-	-	-	-	-	-
Mississippi	-	-	-	-	-	-
Missouri	-	-	-	-	-	-
Montana	0.00	0.00	0.00	0.00	0.00	0.00
Nebraska	-	-	-	-	-	-
Nevada	-	-	-	-	-	-
New Hampshire	612.05	2,088.21	1,255.90	57.20	200.09	116.95
New Jersey	604.29	1,719.95	1,304.88	37.94	120.78	94.93
New Mexico	-	-	-	-	-	-
New York	0.00	-	-	0.00	461.20	0.00
North Carolina	-	-	-	-	-	-
North Dakota	-	-	-	-	-	-
Ohio	-	-	-	-	-	-
Oklahoma	-	-	-	-	-	-
Oregon	-	-	-	-	-	-
Pennsylvania	0.00	-	0.00	0.00	-	0.00
Rhode Island	-	0.00	336.33	0.00	0.00	41.40
South Carolina	-	-	-	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	-	-	0.00	-	-	0.00
Texas	n/a	n/a	n/a	-	-	-
Utah	-	-	-	-	-	-
Vermont	0.00	0.00	0.00	0.00	0.00	0.00
Virginia	-	-	-	-	-	-
Washington	-	-	-	-	-	-
West Virginia	-	-	-	-	-	-
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	-
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>18.34</b>	<b>93.78</b>	<b>96.03</b>
<b>CW w/o Texas</b>	<b>208.59</b>	<b>1,070.86</b>	<b>1,196.33</b>	<b>18.34</b>	<b>93.78</b>	<b>96.03</b>

Table 13C-1

## BI/PD Combined Single Limits Liability 2009-2011

STATE	Residual Business					
	Pure Premium - Bodily Injury Component			Loss Ratio - Bodily Injury Component		
	2011	2010	2009	2011	2010	2009
Alabama	-	-	-	-	-	-
Alaska	-	-	-	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	-	-
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	0.00	0.00	0.00	0.00	0.00	0.00
Delaware	0.00	-	-	0.00	0.00	-
District of Columbia	0.00	0.00	0.00	0.00	0.00	0.00
Florida	-	-	-	-	-	-
Georgia	-	-	-	-	-	-
Hawaii	0.00	0.00	-	0.00	0.00	-
Idaho	-	-	0.00	-	0.00	0.00
Illinois	-	-	-	-	-	-
Indiana	-	-	-	-	-	-
Iowa	-	-	-	-	-	-
Kansas	-	-	-	-	-	-
Kentucky	-	-	-	-	-	-
Louisiana	-	-	-	-	-	-
Maine	-	-	-	-	-	-
Maryland	-	-	-	-	-	-
Massachusetts	-	-	-	-	-	-
Michigan	-	-	-	-	-	-
Minnesota	-	-	-	-	-	-
Mississippi	-	-	-	-	-	-
Missouri	-	-	-	-	-	-
Montana	0.00	0.00	0.00	0.00	0.00	0.00
Nebraska	-	-	-	-	-	-
Nevada	-	-	-	-	-	-
New Hampshire	330.75	1,887.38	692.34	30.91	180.85	64.47
New Jersey	183.36	1,252.01	771.48	11.51	87.92	56.12
New Mexico	-	-	-	-	-	-
New York	0.00	-	-	0.00	461.20	0.00
North Carolina	-	-	-	-	-	-
North Dakota	-	-	-	-	-	-
Ohio	-	-	-	-	-	-
Oklahoma	-	-	-	-	-	-
Oregon	-	-	-	-	-	-
Pennsylvania	0.00	-	0.00	0.00	-	0.00
Rhode Island	-	0.00	0.00	0.00	0.00	0.00
South Carolina	-	-	-	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	-	-	0.00	-	-	0.00
Texas	n/a	n/a	n/a	-	-	-
Utah	-	-	-	-	-	-
Vermont	0.00	0.00	0.00	0.00	0.00	0.00
Virginia	-	-	-	-	-	-
Washington	-	-	-	-	-	-
West Virginia	-	-	-	-	-	-
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	-
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>6.31</b>	<b>72.06</b>	<b>56.09</b>
<b>CW w/o Texas</b>	<b>71.80</b>	<b>822.94</b>	<b>698.81</b>	<b>6.31</b>	<b>72.06</b>	<b>56.09</b>

Table 13C-2

## BI/PD Combined Single Limits Liability 2009-2011

STATE	Residual Business			Residual Business		
	Pure Premium - Property Damage Component			Loss Ratio - Property Damage Component		
	2011	2010	2009	2011	2010	2009
Alabama	-	-	-	-	-	-
Alaska	-	-	-	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	-	-
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	0.00	0.00	123.50	0.00	0.00	34.21
Delaware	0.00	-	-	0.00	0.00	-
District of Columbia	0.00	0.00	0.00	0.00	0.00	0.00
Florida	-	-	-	-	-	-
Georgia	-	-	-	-	-	-
Hawaii	0.00	0.00	-	0.00	0.00	-
Idaho	-	-	0.00	-	0.00	0.00
Illinois	-	-	-	-	-	-
Indiana	-	-	-	-	-	-
Iowa	-	-	-	-	-	-
Kansas	-	-	-	-	-	-
Kentucky	-	-	-	-	-	-
Louisiana	-	-	-	-	-	-
Maine	-	-	-	-	-	-
Maryland	-	-	-	-	-	-
Massachusetts	-	-	-	-	-	-
Michigan	-	-	-	-	-	-
Minnesota	-	-	-	-	-	-
Mississippi	-	-	-	-	-	-
Missouri	-	-	-	-	-	-
Montana	0.00	0.00	0.00	0.00	0.00	0.00
Nebraska	-	-	-	-	-	-
Nevada	-	-	-	-	-	-
New Hampshire	281.30	200.82	563.57	26.29	19.24	52.48
New Jersey	420.93	467.93	533.41	26.43	32.86	38.80
New Mexico	-	-	-	-	-	-
New York	0.00	-	-	0.00	0.00	0.00
North Carolina	-	-	-	-	-	-
North Dakota	-	-	-	-	-	-
Ohio	-	-	-	-	-	-
Oklahoma	-	-	-	-	-	-
Oregon	-	-	-	-	-	-
Pennsylvania	0.00	-	0.00	0.00	-	0.00
Rhode Island	-	0.00	336.33	0.00	0.00	41.40
South Carolina	-	-	-	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	-	-	0.00	-	-	0.00
Texas	n/a	n/a	n/a	-	-	-
Utah	-	-	-	-	-	-
Vermont	0.00	0.00	0.00	0.00	0.00	0.00
Virginia	-	-	-	-	-	-
Washington	-	-	-	-	-	-
West Virginia	-	-	-	-	-	-
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	-
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>12.03</b>	<b>21.71</b>	<b>39.94</b>
<b>CW w/o Texas</b>	<b>136.79</b>	<b>247.93</b>	<b>497.53</b>	<b>12.03</b>	<b>21.71</b>	<b>39.94</b>



Table 13D-1

## BI/PD Combined Single Limits Liability 2009-2011

STATE	Residual Business					
	Frequency - Bodily Injury Component			Severity - Bodily Injury Component		
	2011	2010	2009	2011	2010	2009
Alabama	-	-	-	-	-	-
Alaska	-	-	-	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	-	-
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	0.00	0.00	0.00	-	-	-
Delaware	0.00	-	-	-	-	-
District of Columbia	0.00	0.00	0.00	-	-	-
Florida	-	-	-	-	-	-
Georgia	-	-	-	-	-	-
Hawaii	0.00	0.00	-	-	-	-
Idaho	-	-	0.00	-	-	-
Illinois	-	-	-	-	-	-
Indiana	-	-	-	-	-	-
Iowa	-	-	-	-	-	-
Kansas	-	-	-	-	-	-
Kentucky	-	-	-	-	-	-
Louisiana	-	-	-	-	-	-
Maine	-	-	-	-	-	-
Maryland	-	-	-	-	-	-
Massachusetts	-	-	-	-	-	-
Michigan	-	-	-	-	-	-
Minnesota	-	-	-	-	-	-
Mississippi	-	-	-	-	-	-
Missouri	-	-	-	-	-	-
Montana	0.00	0.00	0.00	-	-	-
Nebraska	-	-	-	-	-	-
Nevada	-	-	-	-	-	-
New Hampshire	1.80	4.52	1.87	18,356.50	41,758.38	37,040.00
New Jersey	1.48	2.51	3.91	12,399.50	49,948.79	19,719.68
New Mexico	-	-	-	-	-	-
New York	0.00	-	-	-	6,104.00	-
North Carolina	-	-	-	-	-	-
North Dakota	-	-	-	-	-	-
Ohio	-	-	-	-	-	-
Oklahoma	-	-	-	-	-	-
Oregon	-	-	-	-	-	-
Pennsylvania	0.00	-	0.00	-	-	-
Rhode Island	-	0.00	0.00	-	-	-
South Carolina	-	-	-	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	-	-	0.00	-	-	-
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	-	-	-	-	-	-
Vermont	0.00	0.00	0.00	-	-	-
Virginia	-	-	-	-	-	-
Washington	-	-	-	-	-	-
West Virginia	-	-	-	-	-	-
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	-
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>0.53</b>	<b>1.84</b>	<b>3.29</b>	<b>13,590.90</b>	<b>44,665.59</b>	<b>21,259.27</b>

Table 13D-2

## BI/PD Combined Single Limits Liability 2009-2011

STATE	Residual Business					
	Frequency - Property Damage Component			Severity - Property Damage Component		
	2011	2010	2009	2011	2010	2009
Alabama	-	-	-	-	-	-
Alaska	-	-	-	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	-	-
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	0.00	0.00	25.00	-	-	494.00
Delaware	0.00	-	-	-	-	-
District of Columbia	0.00	0.00	0.00	-	-	-
Florida	-	-	-	-	-	-
Georgia	-	-	-	-	-	-
Hawaii	0.00	0.00	-	-	-	-
Idaho	-	-	0.00	-	-	-
Illinois	-	-	-	-	-	-
Indiana	-	-	-	-	-	-
Iowa	-	-	-	-	-	-
Kansas	-	-	-	-	-	-
Kentucky	-	-	-	-	-	-
Louisiana	-	-	-	-	-	-
Maine	-	-	-	-	-	-
Maryland	-	-	-	-	-	-
Massachusetts	-	-	-	-	-	-
Michigan	-	-	-	-	-	-
Minnesota	-	-	-	-	-	-
Mississippi	-	-	-	-	-	-
Missouri	-	-	-	-	-	-
Montana	0.00	0.00	0.00	-	-	-
Nebraska	-	-	-	-	-	-
Nevada	-	-	-	-	-	-
New Hampshire	8.11	5.08	7.48	3,469.33	3,949.56	7,537.69
New Jersey	11.46	10.69	12.31	3,672.98	4,378.93	4,333.40
New Mexico	-	-	-	-	-	-
New York	0.00	-	-	-	-	-
North Carolina	-	-	-	-	-	-
North Dakota	-	-	-	-	-	-
Ohio	-	-	-	-	-	-
Oklahoma	-	-	-	-	-	-
Oregon	-	-	-	-	-	-
Pennsylvania	0.00	-	0.00	-	-	-
Rhode Island	-	0.00	66.67	-	-	504.50
South Carolina	-	-	-	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	-	-	0.00	-	-	-
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	-	-	-	-	-	-
Vermont	0.00	0.00	0.00	-	-	-
Virginia	-	-	-	-	-	-
Washington	-	-	-	-	-	-
West Virginia	-	-	-	-	-	-
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	-
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>3.75</b>	<b>5.72</b>	<b>10.81</b>	<b>3,647.17</b>	<b>4,335.99</b>	<b>4,602.13</b>

Table 14A

## BI/PD Combined Single Limits Liability 2009-2011

STATE	Total Business					
	Earned Premiums			Earned Exposures		
	2011	2010	2009	2011	2010	2009
Alabama	21,759,729	21,680,661	21,547,658	67,771	71,011	73,565
Alaska	756,978	727,298	701,852	1,872	1,935	1,871
Arizona	47,866,596	46,023,500	45,230,118	121,658	117,084	113,334
Arkansas	62,741,660	61,311,868	59,171,578	223,735	223,543	225,136
California	137,003,527	134,235,821	132,033,115	310,766	310,150	313,287
Colorado	48,957,131	51,676,535	51,550,698	147,642	155,472	158,831
Connecticut	202,482,741	199,882,876	200,652,510	421,484	422,744	429,577
Delaware	28,078,826	28,088,882	27,315,568	59,402	60,966	61,876
District of Columbia	6,233,297	5,959,686	5,860,079	12,449	12,146	11,997
Florida	169,273,582	167,359,510	163,868,649	309,295	321,755	325,892
Georgia	111,680,972	108,600,974	107,208,437	327,038	331,914	332,120
Hawaii	11,879,311	11,149,926	10,838,717	38,401	37,208	36,300
Idaho	11,914,076	10,955,148	10,618,037	48,009	45,170	45,188
Illinois	84,779,551	84,226,522	82,067,119	247,685	252,175	250,302
Indiana	53,591,881	54,466,069	59,638,285	212,798	216,848	232,112
Iowa	26,965,702	33,846,274	36,589,719	128,532	160,876	177,609
Kansas	38,289,231	37,546,682	31,797,998	176,322	179,791	157,258
Kentucky	62,852,482	59,812,940	58,201,916	192,601	189,233	191,125
Louisiana	68,440,007	64,436,505	62,031,725	107,832	103,287	100,801
Maine	39,200,598	39,483,603	39,954,867	170,753	168,874	170,680
Maryland	74,711,514	72,996,313	71,157,631	193,093	193,568	193,117
Massachusetts	0	0	0	0	0	0
Michigan	35,487,396	33,057,486	33,232,519	277,048	264,503	261,817
Minnesota	44,285,714	47,027,307	46,962,317	168,300	182,923	186,791
Mississippi	23,286,037	23,674,416	24,340,763	75,311	74,997	76,276
Missouri	101,403,565	101,672,749	98,122,118	374,812	366,091	368,702
Montana	11,381,946	11,996,376	12,037,105	37,291	39,867	41,159
Nebraska	14,028,606	13,507,011	13,034,645	57,980	57,055	55,888
Nevada	27,215,237	26,612,116	26,082,211	55,968	54,940	55,440
New Hampshire	24,330,446	23,479,099	23,404,199	74,735	73,734	74,176
New Jersey	606,637,970	586,782,394	563,847,342	1,376,863	1,384,655	1,360,259
New Mexico	11,382,425	11,235,368	10,236,802	32,934	32,584	30,821
New York	512,177,439	518,734,576	520,268,933	1,271,568	1,299,289	1,314,776
North Carolina	34,294	31,803	27,094	153	147	118
North Dakota	3,984,150	3,968,728	3,995,094	29,036	29,520	29,580
Ohio	154,238,560	160,048,545	183,125,072	557,193	576,564	634,180
Oklahoma	59,110,705	54,864,185	49,228,015	193,099	183,476	175,159
Oregon	31,659,852	34,068,822	35,781,279	93,768	102,893	111,445
Pennsylvania	204,877,612	208,270,768	214,868,873	606,216	625,137	652,517
Rhode Island	55,908,846	56,621,700	58,211,864	108,420	113,511	118,445
South Carolina	38,675,070	36,601,216	36,197,869	117,989	116,148	118,556
South Dakota	2,280,076	3,143,515	3,499,864	11,342	17,600	16,436
Tennessee	73,209,719	70,236,643	67,199,732	246,525	242,068	236,821
Texas	0	0	0	n/a	n/a	n/a
Utah	18,737,045	19,004,223	17,707,374	57,358	58,728	57,959
Vermont	14,830,234	14,912,957	14,846,625	64,694	65,763	66,613
Virginia	68,224,702	69,057,789	68,461,338	221,011	228,889	230,952
Washington	64,660,366	61,359,523	62,601,540	176,257	173,591	174,515
West Virginia	17,653,040	17,613,913	16,490,734	45,698	46,687	45,633
Wisconsin	62,814,000	63,030,377	61,813,433	223,403	226,408	225,242
Wyoming	923,689	1,306,743	1,454,872	3,492	5,091	6,121
<b>Countrywide</b>	<b>3,592,898,133</b>	<b>3,566,387,941</b>	<b>3,545,115,902</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>3,592,898,133</b>	<b>3,566,387,941</b>	<b>3,545,115,902</b>	<b>10,077,602</b>	<b>10,218,609</b>	<b>10,328,375</b>

Table 14B-1

## BI/PD Combined Single Limits Liability 2009-2011

STATE	Total Business					
	Incurred Losses - Bodily Injury			Incurred Claims - Bodily Injury		
	2011	2010	2009	2011	2010	2009
Alabama	7,791,874	9,056,506	8,363,692	567	529	567
Alaska	681,596	210,306	269,777	23	20	22
Arizona	28,466,175	22,229,086	23,239,122	1,587	1,372	1,246
Arkansas	22,724,323	24,644,163	23,333,877	1,421	1,566	1,619
California	56,024,548	57,252,770	51,508,894	1,981	1,980	1,911
Colorado	29,332,226	25,335,219	22,329,368	1,106	974	995
Connecticut	86,777,561	98,445,780	101,005,975	3,924	3,593	3,640
Delaware	9,027,970	11,757,503	14,028,973	628	892	960
District of Columbia	1,675,892	2,246,692	1,950,738	179	188	162
Florida	85,124,824	104,159,978	94,235,566	3,989	4,321	4,008
Georgia	56,276,048	61,113,364	55,419,449	5,068	4,917	4,440
Hawaii	3,270,270	3,117,176	2,134,633	178	118	131
Idaho	6,144,708	4,761,069	4,483,920	610	435	345
Illinois	41,422,440	41,790,777	40,744,014	2,013	2,080	1,927
Indiana	23,728,166	24,317,627	22,123,126	1,492	1,501	1,394
Iowa	11,899,734	14,577,293	14,088,924	692	785	813
Kansas	19,153,871	14,099,787	18,838,490	505	535	626
Kentucky	32,616,118	29,380,406	32,225,647	1,904	1,740	1,609
Louisiana	36,021,511	33,858,417	35,538,369	2,033	1,932	1,833
Maine	12,379,161	16,064,791	14,896,288	705	777	800
Maryland	30,435,974	29,810,964	29,928,727	2,711	2,585	2,581
Massachusetts	0	0	0	0	0	0
Michigan	26,452,045	23,044,269	30,692,757	425	389	378
Minnesota	23,835,015	19,642,187	20,711,074	592	642	618
Mississippi	14,301,115	10,722,213	11,433,303	573	619	636
Missouri	47,119,608	46,770,443	44,512,741	2,034	2,367	2,299
Montana	4,793,042	5,779,855	6,490,391	308	306	331
Nebraska	6,875,851	8,027,390	5,438,195	323	353	347
Nevada	17,767,698	18,006,089	14,670,642	907	791	768
New Hampshire	6,107,325	9,273,999	7,936,466	413	443	416
New Jersey	229,472,652	249,060,491	295,169,257	6,740	6,413	6,119
New Mexico	5,469,067	5,087,691	5,316,401	348	360	338
New York	201,426,967	227,497,901	247,528,446	6,429	7,096	6,926
North Carolina	0	0	40,750	0	0	5
North Dakota	1,820,123	272,513	2,960,081	77	51	72
Ohio	72,743,982	64,644,066	70,868,138	5,142	5,449	5,422
Oklahoma	23,491,627	23,764,137	20,371,488	1,515	1,641	1,424
Oregon	18,101,893	18,562,904	21,540,928	2,039	1,809	1,488
Pennsylvania	70,105,998	80,583,559	86,291,118	2,720	2,861	3,055
Rhode Island	24,550,964	23,496,747	27,503,841	1,473	1,463	1,449
South Carolina	14,713,167	16,268,292	15,994,230	1,495	1,481	1,505
South Dakota	1,815,813	1,615,051	1,209,516	86	77	79
Tennessee	31,573,617	29,063,321	32,308,630	1,898	1,853	1,724
Texas	0	0	0	n/a	n/a	n/a
Utah	9,374,257	7,304,929	6,138,373	569	513	480
Vermont	4,803,305	6,709,109	5,723,874	232	229	245
Virginia	28,889,331	23,272,535	29,056,901	2,110	1,755	2,013
Washington	43,685,620	40,398,406	41,745,629	3,650	2,521	2,179
West Virginia	7,977,421	7,418,786	6,840,838	430	463	403
Wisconsin	33,151,774	38,842,102	32,265,549	1,122	1,255	1,235
Wyoming	132,462	368,650	206,954	16	17	20
<b>Countrywide</b>	<b>1,571,526,729</b>	<b>1,633,727,309</b>	<b>1,701,654,080</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>1,571,526,729</b>	<b>1,633,727,309</b>	<b>1,701,654,080</b>	<b>76,982</b>	<b>76,057</b>	<b>73,603</b>

Table 14B-2

## BI/PD Combined Single Limits Liability 2009-2011

STATE	Total Business					
	Incurred Losses - Property Damage			Incurred Claims - Property Damage		
	2011	2010	2009	2011	2010	2009
Alabama	6,969,323	7,434,089	7,678,467	2,055	2,163	2,255
Alaska	263,331	259,398	290,340	68	63	66
Arizona	14,979,933	13,125,510	12,978,037	4,360	4,005	3,883
Arkansas	19,997,632	21,361,141	20,541,315	6,038	6,380	6,463
California	34,847,465	36,932,981	33,375,775	10,366	10,530	10,366
Colorado	15,786,108	15,183,520	15,436,964	4,865	4,834	4,804
Connecticut	55,027,566	50,421,530	49,463,752	16,527	16,207	16,224
Delaware	6,951,211	7,830,397	7,572,382	2,281	2,439	2,362
District of Columbia	1,735,355	1,931,171	1,565,765	729	757	643
Florida	35,713,216	36,917,390	37,785,198	11,444	12,233	12,250
Georgia	43,209,818	43,937,134	43,052,873	13,620	14,217	13,728
Hawaii	4,011,022	3,665,477	3,299,195	1,454	1,269	1,220
Idaho	2,887,996	2,444,408	2,777,196	1,041	985	1,027
Illinois	27,981,904	26,710,278	26,593,307	9,216	9,312	9,188
Indiana	15,417,196	15,612,490	15,582,884	5,152	5,487	5,178
Iowa	11,767,888	12,965,737	12,132,984	4,120	4,765	4,641
Kansas	14,554,720	14,520,408	14,141,964	4,947	5,025	4,987
Kentucky	18,338,893	18,659,253	17,809,355	5,956	6,077	5,898
Louisiana	15,242,686	14,894,514	14,479,691	4,234	4,272	4,115
Maine	12,510,571	11,998,576	12,220,538	4,412	4,323	4,521
Maryland	24,966,860	25,532,790	25,047,196	8,589	8,655	8,404
Massachusetts	0	0	0	0	0	0
Michigan	3,055,411	3,075,938	2,282,659	1,474	1,480	1,265
Minnesota	16,617,680	16,771,519	15,368,082	5,613	5,909	5,733
Mississippi	6,434,635	6,383,965	6,877,890	2,007	1,981	2,148
Missouri	30,855,718	31,604,072	28,770,943	10,670	11,257	10,691
Montana	2,266,550	2,509,512	2,771,618	788	900	888
Nebraska	5,059,671	4,998,030	4,840,544	1,678	1,777	1,769
Nevada	6,295,099	5,818,293	6,174,050	1,954	1,823	1,859
New Hampshire	7,888,075	7,388,324	7,430,651	2,731	2,691	2,700
New Jersey	180,468,031	181,149,915	170,645,586	50,027	50,585	48,115
New Mexico	3,396,574	3,232,098	3,141,425	1,048	1,045	993
New York	147,873,396	148,821,482	147,953,857	45,150	48,739	49,245
North Carolina	5,775	641	27,899	1	1	14
North Dakota	1,813,966	1,467,340	1,344,340	578	531	480
Ohio	48,399,433	47,925,724	45,842,043	17,037	17,336	17,275
Oklahoma	20,589,564	20,681,565	18,281,293	6,238	6,313	5,857
Oregon	8,179,749	8,114,032	7,993,007	2,823	2,935	2,901
Pennsylvania	69,150,462	68,735,910	71,117,653	22,059	22,428	22,867
Rhode Island	15,985,691	15,351,153	15,404,385	4,597	4,534	4,861
South Carolina	11,046,110	11,352,859	11,054,711	3,771	3,914	3,814
South Dakota	941,824	989,769	1,050,031	371	373	388
Tennessee	24,280,748	24,287,324	21,968,178	7,697	7,709	7,018
Texas	0	0	0	n/a	n/a	n/a
Utah	5,930,950	5,566,586	5,531,421	1,985	1,987	2,055
Vermont	4,991,891	4,968,364	5,215,543	1,708	1,708	1,807
Virginia	20,608,979	21,028,106	21,072,088	7,513	7,736	7,823
Washington	15,637,469	14,953,310	16,118,959	5,268	5,298	5,647
West Virginia	4,124,791	4,497,610	3,960,478	1,358	1,369	1,314
Wisconsin	16,176,980	15,727,128	14,845,890	5,350	5,493	5,410
Wyoming	346,214	445,901	528,489	102	112	141
<b>Countrywide</b>	<b>1,061,582,130</b>	<b>1,060,184,662</b>	<b>1,031,438,891</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>1,061,582,130</b>	<b>1,060,184,662</b>	<b>1,031,438,891</b>	<b>333,070</b>	<b>341,962</b>	<b>337,301</b>

Table 14C

## BI/PD Combined Single Limits Liability 2009-2011

STATE	Total Business					
	Pure Premium			Loss Ratio		
	2011	2010	2009	2011	2010	2009
Alabama	217.81	232.23	218.07	67.84	76.06	74.45
Alaska	504.77	242.74	299.37	124.83	64.58	79.81
Arizona	357.12	301.96	319.56	90.76	76.82	80.07
Arkansas	190.95	205.80	194.88	68.09	75.03	74.15
California	292.41	303.68	270.95	66.33	70.16	64.29
Colorado	305.59	260.62	237.78	92.16	78.41	73.26
Connecticut	336.44	352.15	350.27	70.03	74.48	74.99
Delaware	269.00	321.29	349.11	56.91	69.74	79.08
District of Columbia	274.02	343.97	293.12	54.73	70.10	60.01
Florida	390.69	438.46	405.11	71.39	84.30	80.56
Georgia	304.20	316.50	296.50	89.08	96.73	91.85
Hawaii	189.61	182.29	149.69	61.29	60.83	50.13
Idaho	188.15	159.52	160.69	75.82	65.77	68.38
Illinois	280.21	271.64	269.02	81.86	81.33	82.05
Indiana	183.96	184.14	162.45	73.04	73.31	63.22
Iowa	184.14	171.21	147.64	87.77	81.38	71.66
Kansas	191.18	159.19	209.72	88.04	76.23	103.72
Kentucky	264.56	253.87	261.79	81.07	80.32	85.97
Louisiana	475.41	472.01	496.21	74.90	75.66	80.63
Maine	145.76	166.18	158.88	63.49	71.08	67.87
Maryland	286.92	285.91	284.68	74.16	75.82	77.26
Massachusetts	-	-	-	-	-	-
Michigan	106.51	98.75	125.95	83.15	79.01	99.23
Minnesota	240.36	199.07	193.15	91.34	77.43	76.83
Mississippi	275.33	228.09	240.06	89.05	72.26	75.23
Missouri	208.04	214.08	198.76	76.90	77.09	74.69
Montana	189.31	207.93	225.03	62.02	69.10	76.95
Nebraska	205.86	228.30	183.92	85.08	96.43	78.86
Nevada	429.94	433.64	375.99	88.42	89.52	79.92
New Hampshire	187.27	225.98	207.17	57.52	70.97	65.66
New Jersey	297.74	310.70	342.45	67.58	73.32	82.61
New Mexico	269.19	255.33	274.42	77.89	74.05	82.62
New York	274.70	289.63	300.80	68.20	72.55	76.01
North Carolina	37.75	4.36	581.77	16.84	2.02	253.37
North Dakota	125.16	58.94	145.52	91.21	43.84	107.74
Ohio	217.42	195.24	184.03	78.54	70.33	63.73
Oklahoma	228.28	242.24	220.67	74.57	81.01	78.52
Oregon	280.28	259.27	265.01	83.01	78.30	82.54
Pennsylvania	229.71	238.86	241.23	67.97	71.69	73.26
Rhode Island	373.89	342.24	362.26	72.50	68.61	73.71
South Carolina	218.32	237.81	228.15	66.60	75.47	74.73
South Dakota	243.13	148.00	137.48	120.94	82.86	64.56
Tennessee	226.57	220.40	229.19	76.29	75.96	80.77
Texas	n/a	n/a	n/a	-	-	-
Utah	266.84	219.17	201.35	81.68	67.73	65.90
Vermont	151.41	177.57	164.22	66.05	78.30	73.68
Virginia	223.96	193.55	217.05	72.55	64.15	73.22
Washington	336.57	318.86	331.57	91.75	90.21	92.43
West Virginia	264.83	255.24	236.70	68.56	67.65	65.50
Wisconsin	220.81	241.02	209.16	78.53	86.58	76.22
Wyoming	137.08	160.00	120.15	51.82	62.33	50.55
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>73.29</b>	<b>75.54</b>	<b>77.09</b>
<b>CW w/o Texas</b>	<b>261.28</b>	<b>263.63</b>	<b>264.62</b>	<b>73.29</b>	<b>75.54</b>	<b>77.09</b>

Table 14C-1

## BI/PD Combined Single Limits Liability 2009-2011

STATE	Total Business					
	Pure Premium - Bodily Injury Component			Loss Ratio - Bodily Injury Component		
	2011	2010	2009	2011	2010	2009
Alabama	114.97	127.54	113.69	35.81	41.77	38.81
Alaska	364.10	108.69	144.19	90.04	28.92	38.44
Arizona	233.99	189.86	205.05	59.47	48.30	51.38
Arkansas	101.57	110.24	103.64	36.22	40.19	39.43
California	180.28	184.60	164.41	40.89	42.65	39.01
Colorado	198.67	162.96	140.59	59.91	49.03	43.32
Connecticut	205.89	232.87	235.13	42.86	49.25	50.34
Delaware	151.98	192.85	226.73	32.15	41.86	51.36
District of Columbia	134.62	184.97	162.60	26.89	37.70	33.29
Florida	275.22	323.72	289.16	50.29	62.24	57.51
Georgia	172.08	184.12	166.87	50.39	56.27	51.69
Hawaii	85.16	83.78	58.81	27.53	27.96	19.69
Idaho	127.99	105.40	99.23	51.58	43.46	42.23
Illinois	167.24	165.72	162.78	48.86	49.62	49.65
Indiana	111.51	112.14	95.31	44.28	44.65	37.10
Iowa	92.58	90.61	79.33	44.13	43.07	38.51
Kansas	108.63	78.42	119.79	50.02	37.55	59.24
Kentucky	169.35	155.26	168.61	51.89	49.12	55.37
Louisiana	334.05	327.81	352.56	52.63	52.55	57.29
Maine	72.50	95.13	87.28	31.58	40.69	37.28
Maryland	157.62	154.01	154.98	40.74	40.84	42.06
Massachusetts	-	-	-	-	-	-
Michigan	95.48	87.12	117.23	74.54	69.71	92.36
Minnesota	141.62	107.38	110.88	53.82	41.77	44.10
Mississippi	189.89	142.97	149.89	61.41	45.29	46.97
Missouri	125.72	127.76	120.73	46.47	46.00	45.36
Montana	128.53	144.98	157.69	42.11	48.18	53.92
Nebraska	118.59	140.70	97.31	49.01	59.43	41.72
Nevada	317.46	327.74	264.62	65.29	67.66	56.25
New Hampshire	81.72	125.78	107.00	25.10	39.50	33.91
New Jersey	166.66	179.87	216.99	37.83	42.45	52.35
New Mexico	166.06	156.14	172.49	48.05	45.28	51.93
New York	158.41	175.09	188.27	39.33	43.86	47.58
North Carolina	0.00	0.00	345.34	0.00	0.00	150.40
North Dakota	62.69	9.23	100.07	45.68	6.87	74.09
Ohio	130.55	112.12	111.75	47.16	40.39	38.70
Oklahoma	121.66	129.52	116.30	39.74	43.31	41.38
Oregon	193.05	180.41	193.29	57.18	54.49	60.20
Pennsylvania	115.65	128.91	132.24	34.22	38.69	40.16
Rhode Island	226.44	207.00	232.21	43.91	41.50	47.25
South Carolina	124.70	140.07	134.91	38.04	44.45	44.19
South Dakota	160.10	91.76	73.59	79.64	51.38	34.56
Tennessee	128.07	120.06	136.43	43.13	41.38	48.08
Texas	n/a	n/a	n/a	-	-	-
Utah	163.43	124.39	105.91	50.03	38.44	34.67
Vermont	74.25	102.02	85.93	32.39	44.99	38.55
Virginia	130.71	101.68	125.81	42.34	33.70	42.44
Washington	247.85	232.72	239.21	67.56	65.84	66.68
West Virginia	174.57	158.90	149.91	45.19	42.12	41.48
Wisconsin	148.39	171.56	143.25	52.78	61.62	52.20
Wyoming	37.93	72.41	33.81	14.34	28.21	14.22
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>43.74</b>	<b>45.81</b>	<b>48.00</b>
<b>CW w/o Texas</b>	<b>155.94</b>	<b>159.88</b>	<b>164.76</b>	<b>43.74</b>	<b>45.81</b>	<b>48.00</b>

Table 14C-2

## BI/PD Combined Single Limits Liability 2009-2011

STATE	Total Business Pure Premium - Property Damage Component			Loss Ratio - Property Damage Component		
	2011	2010	2009	2011	2010	2009
Alabama	102.84	104.69	104.38	32.03	34.29	35.63
Alaska	140.67	134.06	155.18	34.79	35.67	41.37
Arizona	123.13	112.10	114.51	31.30	28.52	28.69
Arkansas	89.38	95.56	91.24	31.87	34.84	34.71
California	112.13	119.08	106.53	25.44	27.51	25.28
Colorado	106.92	97.66	97.19	32.24	29.38	29.95
Connecticut	130.56	119.27	115.15	27.18	25.23	24.65
Delaware	117.02	128.44	122.38	24.76	27.88	27.72
District of Columbia	139.40	159.00	130.51	27.84	32.40	26.72
Florida	115.47	114.74	115.94	21.10	22.06	23.06
Georgia	132.12	132.38	129.63	38.69	40.46	40.16
Hawaii	104.45	98.51	90.89	33.76	32.87	30.44
Idaho	60.16	54.12	61.46	24.24	22.31	26.16
Illinois	112.97	105.92	106.24	33.01	31.71	32.40
Indiana	72.45	72.00	67.14	28.77	28.66	26.13
Iowa	91.56	80.59	68.31	43.64	38.31	33.16
Kansas	82.55	80.76	89.93	38.01	38.67	44.47
Kentucky	95.22	98.60	93.18	29.18	31.20	30.60
Louisiana	141.36	144.21	143.65	22.27	23.12	23.34
Maine	73.27	71.05	71.60	31.91	30.39	30.59
Maryland	129.30	131.91	129.70	33.42	34.98	35.20
Massachusetts	-	-	-	-	-	-
Michigan	11.03	11.63	8.72	8.61	9.30	6.87
Minnesota	98.74	91.69	82.27	37.52	35.66	32.72
Mississippi	85.44	85.12	90.17	27.63	26.97	28.26
Missouri	82.32	86.33	78.03	30.43	31.08	29.32
Montana	60.78	62.95	67.34	19.91	20.92	23.03
Nebraska	87.27	87.60	86.61	36.07	37.00	37.14
Nevada	112.48	105.90	111.36	23.13	21.86	23.67
New Hampshire	105.55	100.20	100.18	32.42	31.47	31.75
New Jersey	131.07	130.83	125.45	29.75	30.87	30.26
New Mexico	103.13	99.19	101.92	29.84	28.77	30.69
New York	116.29	114.54	112.53	28.87	28.69	28.44
North Carolina	37.75	4.36	236.43	16.84	2.02	102.97
North Dakota	62.47	49.71	45.45	45.53	36.97	33.65
Ohio	86.86	83.12	72.29	31.38	29.94	25.03
Oklahoma	106.63	112.72	104.37	34.83	37.70	37.14
Oregon	87.23	78.86	71.72	25.84	23.82	22.34
Pennsylvania	114.07	109.95	108.99	33.75	33.00	33.10
Rhode Island	147.44	135.24	130.06	28.59	27.11	26.46
South Carolina	93.62	97.74	93.24	28.56	31.02	30.54
South Dakota	83.04	56.24	63.89	41.31	31.49	30.00
Tennessee	98.49	100.33	92.76	33.17	34.58	32.69
Texas	n/a	n/a	n/a	-	-	-
Utah	103.40	94.79	95.44	31.65	29.29	31.24
Vermont	77.16	75.55	78.30	33.66	33.32	35.13
Virginia	93.25	91.87	91.24	30.21	30.45	30.78
Washington	88.72	86.14	92.36	24.18	24.37	25.75
West Virginia	90.26	96.34	86.79	23.37	25.53	24.02
Wisconsin	72.41	69.46	65.91	25.75	24.95	24.02
Wyoming	99.14	87.59	86.34	37.48	34.12	36.33
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>29.55</b>	<b>29.73</b>	<b>29.09</b>
<b>CW w/o Texas</b>	<b>105.34</b>	<b>103.75</b>	<b>99.86</b>	<b>29.55</b>	<b>29.73</b>	<b>29.09</b>



Table 14D-1

## BI/PD Combined Single Limits Liability 2009-2011

STATE	Total Business					
	Frequency - Bodily Injury Component			Severity - Bodily Injury Component		
	2011	2010	2009	2011	2010	2009
Alabama	0.84	0.74	0.77	13,742.28	17,120.05	14,750.78
Alaska	1.23	1.03	1.18	29,634.61	10,515.30	12,262.59
Arizona	1.30	1.17	1.10	17,937.10	16,201.96	18,650.98
Arkansas	0.64	0.70	0.72	15,991.78	15,737.01	14,412.52
California	0.64	0.64	0.61	28,280.94	28,915.54	26,953.90
Colorado	0.75	0.63	0.63	26,521.00	26,011.52	22,441.58
Connecticut	0.93	0.85	0.85	22,114.57	27,399.33	27,748.89
Delaware	1.06	1.46	1.55	14,375.75	13,181.06	14,613.51
District of Columbia	1.44	1.55	1.35	9,362.53	11,950.49	12,041.59
Florida	1.29	1.34	1.23	21,339.89	24,105.53	23,511.87
Georgia	1.55	1.48	1.34	11,104.19	12,428.99	12,481.86
Hawaii	0.46	0.32	0.36	18,372.30	26,416.75	16,294.91
Idaho	1.27	0.96	0.76	10,073.29	10,944.99	12,996.87
Illinois	0.81	0.82	0.77	20,577.47	20,091.72	21,143.75
Indiana	0.70	0.69	0.60	15,903.60	16,200.95	15,870.25
Iowa	0.54	0.49	0.46	17,196.15	18,569.80	17,329.55
Kansas	0.29	0.30	0.40	37,928.46	26,354.74	30,093.43
Kentucky	0.99	0.92	0.84	17,130.31	16,885.29	20,028.37
Louisiana	1.89	1.87	1.82	17,718.40	17,525.06	19,388.09
Maine	0.41	0.46	0.47	17,559.09	20,675.41	18,620.36
Maryland	1.40	1.34	1.34	11,226.84	11,532.29	11,595.79
Massachusetts	-	-	-	-	-	-
Michigan	0.15	0.15	0.14	62,240.11	59,239.77	81,197.77
Minnesota	0.35	0.35	0.33	40,261.85	30,595.31	33,513.06
Mississippi	0.76	0.83	0.83	24,958.32	17,321.83	17,976.89
Missouri	0.54	0.65	0.62	23,165.98	19,759.38	19,361.78
Montana	0.83	0.77	0.80	15,561.82	18,888.42	19,608.43
Nebraska	0.56	0.62	0.62	21,287.46	22,740.48	15,672.03
Nevada	1.62	1.44	1.39	19,589.52	22,763.70	19,102.40
New Hampshire	0.55	0.60	0.56	14,787.71	20,934.53	19,078.04
New Jersey	0.49	0.46	0.45	34,046.39	38,836.81	48,238.15
New Mexico	1.06	1.10	1.10	15,715.71	14,132.48	15,729.00
New York	0.51	0.55	0.53	31,331.00	32,060.02	35,739.02
North Carolina	0.00	0.00	4.24	-	-	8,150.00
North Dakota	0.27	0.17	0.24	23,637.96	5,343.39	41,112.24
Ohio	0.92	0.95	0.85	14,147.02	11,863.47	13,070.48
Oklahoma	0.78	0.89	0.81	15,506.02	14,481.50	14,305.82
Oregon	2.17	1.76	1.34	8,877.83	10,261.42	14,476.43
Pennsylvania	0.45	0.46	0.47	25,774.26	28,166.22	28,245.87
Rhode Island	1.36	1.29	1.22	16,667.32	16,060.66	18,981.26
South Carolina	1.27	1.28	1.27	9,841.58	10,984.67	10,627.40
South Dakota	0.76	0.44	0.48	21,114.10	20,974.69	15,310.33
Tennessee	0.77	0.77	0.73	16,635.20	15,684.47	18,740.50
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	0.99	0.87	0.83	16,474.97	14,239.63	12,788.28
Vermont	0.36	0.35	0.37	20,703.90	29,297.42	23,362.75
Virginia	0.95	0.77	0.87	13,691.63	13,260.70	14,434.63
Washington	2.07	1.45	1.25	11,968.66	16,024.75	19,158.16
West Virginia	0.94	0.99	0.88	18,552.14	16,023.30	16,974.78
Wisconsin	0.50	0.55	0.55	29,547.04	30,949.88	26,125.95
Wyoming	0.46	0.33	0.33	8,278.88	21,685.29	10,347.70
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>0.76</b>	<b>0.74</b>	<b>0.71</b>	<b>20,414.21</b>	<b>21,480.30</b>	<b>23,119.36</b>

Table 14D-2

## BI/PD Combined Single Limits Liability 2009-2011

STATE	Total Business					
	Frequency - Property Damage Component			Severity - Property Damage Component		
	2011	2010	2009	2011	2010	2009
Alabama	3.03	3.05	3.07	3,391.40	3,436.93	3,405.09
Alaska	3.63	3.26	3.53	3,872.51	4,117.43	4,399.09
Arizona	3.58	3.42	3.43	3,435.76	3,277.28	3,342.27
Arkansas	2.70	2.85	2.87	3,311.96	3,348.14	3,178.29
California	3.34	3.40	3.31	3,361.71	3,507.41	3,219.74
Colorado	3.30	3.11	3.02	3,244.83	3,140.98	3,213.36
Connecticut	3.92	3.83	3.78	3,329.56	3,111.10	3,048.80
Delaware	3.84	4.00	3.82	3,047.44	3,210.49	3,205.92
District of Columbia	5.86	6.23	5.36	2,380.46	2,551.08	2,435.09
Florida	3.70	3.80	3.76	3,120.69	3,017.85	3,084.51
Georgia	4.16	4.28	4.13	3,172.53	3,090.46	3,136.14
Hawaii	3.79	3.41	3.36	2,758.61	2,888.48	2,704.26
Idaho	2.17	2.18	2.27	2,774.25	2,481.63	2,704.18
Illinois	3.72	3.69	3.67	3,036.23	2,868.37	2,894.35
Indiana	2.42	2.53	2.23	2,992.47	2,845.36	3,009.44
Iowa	3.21	2.96	2.61	2,856.28	2,721.04	2,614.30
Kansas	2.81	2.79	3.17	2,942.13	2,889.63	2,835.77
Kentucky	3.09	3.21	3.09	3,079.06	3,070.47	3,019.56
Louisiana	3.93	4.14	4.08	3,600.07	3,486.54	3,518.76
Maine	2.58	2.56	2.65	2,835.58	2,775.52	2,703.06
Maryland	4.45	4.47	4.35	2,906.84	2,950.06	2,980.39
Massachusetts	-	-	-	-	-	-
Michigan	0.53	0.56	0.48	2,072.87	2,078.34	1,804.47
Minnesota	3.34	3.23	3.07	2,960.57	2,838.30	2,680.64
Mississippi	2.66	2.64	2.82	3,206.10	3,222.60	3,202.00
Missouri	2.85	3.07	2.90	2,891.82	2,807.50	2,691.14
Montana	2.11	2.26	2.16	2,876.33	2,788.35	3,121.19
Nebraska	2.89	3.11	3.17	3,015.30	2,812.62	2,736.32
Nevada	3.49	3.32	3.35	3,221.65	3,191.60	3,321.17
New Hampshire	3.65	3.65	3.64	2,888.35	2,745.57	2,752.09
New Jersey	3.63	3.65	3.54	3,607.41	3,581.10	3,546.62
New Mexico	3.18	3.21	3.22	3,241.01	3,092.92	3,163.57
New York	3.55	3.75	3.75	3,275.16	3,053.44	3,004.44
North Carolina	0.65	0.68	11.86	5,775.00	641.00	1,992.79
North Dakota	1.99	1.80	1.62	3,138.35	2,763.35	2,800.71
Ohio	3.06	3.01	2.72	2,840.84	2,764.52	2,653.66
Oklahoma	3.23	3.44	3.34	3,300.67	3,276.03	3,121.27
Oregon	3.01	2.85	2.60	2,897.54	2,764.58	2,755.26
Pennsylvania	3.64	3.59	3.50	3,134.80	3,064.74	3,110.06
Rhode Island	4.24	3.99	4.10	3,477.42	3,385.79	3,168.97
South Carolina	3.20	3.37	3.22	2,929.23	2,900.58	2,898.46
South Dakota	3.27	2.12	2.36	2,538.61	2,653.54	2,706.27
Tennessee	3.12	3.18	2.96	3,154.57	3,150.52	3,130.26
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	3.46	3.38	3.55	2,987.88	2,801.50	2,691.69
Vermont	2.64	2.60	2.71	2,922.65	2,908.88	2,886.30
Virginia	3.40	3.38	3.39	2,743.11	2,718.21	2,693.61
Washington	2.99	3.05	3.24	2,968.39	2,822.44	2,854.43
West Virginia	2.97	2.93	2.88	3,037.40	3,285.33	3,014.06
Wisconsin	2.39	2.43	2.40	3,023.73	2,863.12	2,744.16
Wyoming	2.92	2.20	2.30	3,394.25	3,981.26	3,748.15
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>3.31</b>	<b>3.35</b>	<b>3.27</b>	<b>3,187.26</b>	<b>3,100.30</b>	<b>3,057.92</b>

# **Personal Injury Protection**



## Personal Injury Protection

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

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

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

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

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

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

### Personal Injury Protection Data

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

### Personal Injury Protection—Requirements

**Florida**—Florida requires PIP coverage, but does not require bodily injury liability. However, on Oct. 1, 2007, the no-fault laws in Florida were suspended through Jan. 1, 2008.

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

person, per accident, maximum medical coverage for emergency care only, plus a \$10,000 death benefit, and out-of-state liability coverage.

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

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

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

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

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

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

### **PIP Calculations—Loss Experience Results**

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

### **PIP Loss Development**

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

#### **No-fault states are:**

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

#### **Add-on states are:**

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

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

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

Table 15A

## Personal Injury Protection 2009-2011

## Voluntary Business

STATE	Earned Premiums			Earned Exposures		
	2011	2010	2009	2011	2010	2009
Alabama	0	0	0	0	0	0
Alaska	0	0	0	0	0	0
Arizona	0	0	0	0	0	0
Arkansas	0	0	0	0	0	0
California	0	0	0	0	0	0
Colorado	0	0	0	0	0	0
Connecticut	5,648,706	6,094,026	7,391,517	202,355	175,869	162,656
Delaware	119,027,089	116,544,760	114,033,076	600,146	590,273	592,366
District of Columbia	6,077,488	5,994,638	5,959,665	162,306	165,773	167,371
Florida	2,579,129,235	2,218,922,796	2,162,775,354	11,427,043	11,448,644	11,474,877
Georgia	0	0	0	0	0	0
Hawaii	70,375,047	68,881,549	73,680,405	786,633	746,639	764,544
Idaho	0	0	0	0	0	0
Illinois	0	0	0	0	0	0
Indiana	0	0	0	0	0	0
Iowa	0	0	0	0	0	0
Kansas	111,758,521	109,715,881	108,261,092	2,164,339	2,155,844	2,131,063
Kentucky	280,736,502	258,286,236	241,965,272	2,973,017	2,971,782	2,956,763
Louisiana	0	0	0	0	0	0
Maine	0	0	0	0	0	0
Maryland	264,073,841	253,998,994	245,092,136	3,852,271	3,805,619	3,789,610
Massachusetts	191,003,291	180,417,752	175,468,399	3,967,517	3,890,704	3,794,183
Michigan	2,210,464,220	1,985,906,969	1,724,967,998	5,247,719	5,446,612	5,250,875
Minnesota	505,180,678	488,855,834	471,842,967	3,729,151	3,697,943	3,645,742
Mississippi	0	0	0	0	0	0
Missouri	0	0	0	0	0	0
Montana	0	0	0	0	0	0
Nebraska	0	0	0	0	0	0
Nevada	0	0	0	0	0	0
New Hampshire	0	0	0	0	0	0
New Jersey	1,498,501,376	1,347,846,192	1,182,986,519	5,156,502	5,097,996	5,056,346
New Mexico	0	0	0	0	0	0
New York	2,073,419,857	1,959,027,054	1,853,967,882	9,138,081	9,095,766	9,090,981
North Carolina	0	0	0	0	0	0
North Dakota	31,878,958	30,150,198	29,120,899	558,666	551,184	544,475
Ohio	0	0	0	0	0	0
Oklahoma	0	0	0	0	0	0
Oregon	259,740,399	248,270,550	233,441,355	2,625,334	2,615,008	2,615,536
Pennsylvania	695,674,343	699,329,977	719,207,065	8,349,483	8,306,416	8,281,665
Rhode Island	0	0	0	0	0	0
South Carolina	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0
Texas	405,113,984	405,115,253	405,870,585	n/a	n/a	n/a
Utah	70,899,516	71,098,804	73,909,124	1,638,508	1,625,850	1,618,767
Vermont	0	0	0	0	0	0
Virginia	0	0	0	0	0	0
Washington	278,185,897	281,534,660	286,687,578	3,223,415	3,253,596	3,254,089
West Virginia	0	0	0	0	0	0
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
<b>Countrywide</b>	<b>11,656,888,948</b>	<b>10,735,992,123</b>	<b>10,116,628,888</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>11,251,774,964</b>	<b>10,330,876,870</b>	<b>9,710,758,303</b>	<b>65,802,486</b>	<b>65,641,518</b>	<b>65,191,909</b>

Table 15B

## Personal Injury Protection 2009-2011

STATE	Voluntary Business					
	Incurred Losses			Incurred Claims		
	2011	2010	2009	2011	2010	2009
Alabama	0	0	0	0	0	0
Alaska	0	0	0	0	0	0
Arizona	0	0	0	0	0	0
Arkansas	0	0	0	0	0	0
California	0	0	0	0	0	0
Colorado	0	0	0	0	0	0
Connecticut	5,298,116	5,940,960	5,731,905	1,045	1,349	1,441
Delaware	90,062,762	89,309,844	89,303,982	12,441	11,573	10,894
District of Columbia	3,371,448	4,024,423	5,047,748	691	713	802
Florida	2,521,470,342	2,715,394,267	2,282,688,885	335,092	353,663	306,867
Georgia	0	0	0	0	0	0
Hawaii	44,435,967	44,861,109	40,298,994	9,584	9,959	9,394
Idaho	0	0	0	0	0	0
Illinois	0	0	0	0	0	0
Indiana	0	0	0	0	0	0
Iowa	0	0	0	0	0	0
Kansas	72,778,195	73,767,604	78,524,313	19,222	20,239	20,839
Kentucky	222,864,254	227,444,021	226,568,968	64,884	69,688	69,691
Louisiana	0	0	0	0	0	0
Maine	0	0	0	0	0	0
Maryland	225,597,818	218,605,160	216,088,293	82,840	82,356	81,282
Massachusetts	136,438,396	128,971,512	113,546,776	38,880	38,437	36,854
Michigan	1,995,463,758	2,275,555,948	2,014,779,394	45,868	41,972	41,757
Minnesota	406,647,212	400,844,807	389,489,074	44,703	47,997	45,398
Mississippi	0	0	0	0	0	0
Missouri	0	0	0	0	0	0
Montana	0	0	0	0	0	0
Nebraska	0	0	0	0	0	0
Nevada	0	0	0	0	0	0
New Hampshire	0	0	0	0	0	0
New Jersey	1,136,661,976	1,236,409,140	1,264,602,752	79,171	84,210	84,856
New Mexico	0	0	0	0	0	0
New York	1,557,128,654	1,716,737,698	1,702,027,531	193,381	213,244	205,029
North Carolina	0	0	0	0	0	0
North Dakota	26,361,257	25,021,515	24,728,096	3,805	4,090	4,114
Ohio	0	0	0	0	0	0
Oklahoma	0	0	0	0	0	0
Oregon	204,275,809	201,262,993	185,180,909	41,731	43,216	40,062
Pennsylvania	525,154,783	535,210,109	546,977,120	138,978	140,664	143,946
Rhode Island	0	0	0	0	0	0
South Carolina	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0
Texas	266,580,314	270,264,430	261,209,581	n/a	n/a	n/a
Utah	47,535,781	47,128,816	50,032,320	20,652	20,061	20,771
Vermont	0	0	0	0	0	0
Virginia	0	0	0	0	0	0
Washington	231,793,314	230,888,797	225,441,970	48,264	51,823	48,262
West Virginia	0	0	0	0	0	0
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
<b>Countrywide</b>	<b>9,719,920,156</b>	<b>10,447,643,153</b>	<b>9,722,268,611</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>9,453,339,842</b>	<b>10,177,378,723</b>	<b>9,461,059,030</b>	<b>1,181,232</b>	<b>1,235,254</b>	<b>1,172,259</b>



Table 15C

## Personal Injury Protection 2009-2011

## Voluntary Business

STATE	Pure Premium			Loss Ratio		
	2011	2010	2009	2011	2010	2009
Alabama	-	-	-	-	-	-
Alaska	-	-	-	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	-	-
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	26.18	33.78	35.24	93.79	97.49	77.55
Delaware	150.07	151.30	150.76	75.67	76.63	78.31
District of Columbia	20.77	24.28	30.16	55.47	67.13	84.70
Florida	220.66	237.18	198.93	97.76	122.37	105.54
Georgia	-	-	-	-	-	-
Hawaii	56.49	60.08	52.71	63.14	65.13	54.69
Idaho	-	-	-	-	-	-
Illinois	-	-	-	-	-	-
Indiana	-	-	-	-	-	-
Iowa	-	-	-	-	-	-
Kansas	33.63	34.22	36.85	65.12	67.24	72.53
Kentucky	74.96	76.53	76.63	79.39	88.06	93.64
Louisiana	-	-	-	-	-	-
Maine	-	-	-	-	-	-
Maryland	58.56	57.44	57.02	85.43	86.07	88.17
Massachusetts	34.39	33.15	29.93	71.43	71.48	64.71
Michigan	380.25	417.79	383.70	90.27	114.59	116.80
Minnesota	109.05	108.40	106.83	80.50	82.00	82.55
Mississippi	-	-	-	-	-	-
Missouri	-	-	-	-	-	-
Montana	-	-	-	-	-	-
Nebraska	-	-	-	-	-	-
Nevada	-	-	-	-	-	-
New Hampshire	-	-	-	-	-	-
New Jersey	220.43	242.53	250.10	75.85	91.73	106.90
New Mexico	-	-	-	-	-	-
New York	170.40	188.74	187.22	75.10	87.63	91.80
North Carolina	-	-	-	-	-	-
North Dakota	47.19	45.40	45.42	82.69	82.99	84.92
Ohio	-	-	-	-	-	-
Oklahoma	-	-	-	-	-	-
Oregon	77.81	76.96	70.80	78.65	81.07	79.33
Pennsylvania	62.90	64.43	66.05	75.49	76.53	76.05
Rhode Island	-	-	-	-	-	-
South Carolina	-	-	-	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	-	-	-	-	-	-
Texas	n/a	n/a	n/a	65.80	66.71	64.36
Utah	29.01	28.99	30.91	67.05	66.29	67.69
Vermont	-	-	-	-	-	-
Virginia	-	-	-	-	-	-
Washington	71.91	70.96	69.28	83.32	82.01	78.64
West Virginia	-	-	-	-	-	-
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	-
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>83.38</b>	<b>97.31</b>	<b>96.10</b>
<b>CW w/o Texas</b>	<b>143.66</b>	<b>155.04</b>	<b>145.13</b>	<b>84.02</b>	<b>98.51</b>	<b>97.43</b>

Table 15D

## Personal Injury Protection 2009-2011

## Voluntary Business

STATE	Frequency			Severity		
	2011	2010	2009	2011	2010	2009
Alabama	-	-	-	-	-	-
Alaska	-	-	-	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	-	-
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	0.52	0.77	0.89	5,069.97	4,403.97	3,977.73
Delaware	2.07	1.96	1.84	7,239.19	7,717.09	8,197.54
District of Columbia	0.43	0.43	0.48	4,879.09	5,644.35	6,293.95
Florida	2.93	3.09	2.67	7,524.71	7,677.91	7,438.69
Georgia	-	-	-	-	-	-
Hawaii	1.22	1.33	1.23	4,636.47	4,504.58	4,289.87
Idaho	-	-	-	-	-	-
Illinois	-	-	-	-	-	-
Indiana	-	-	-	-	-	-
Iowa	-	-	-	-	-	-
Kansas	0.89	0.94	0.98	3,786.19	3,644.82	3,768.14
Kentucky	2.18	2.34	2.36	3,434.81	3,263.75	3,251.05
Louisiana	-	-	-	-	-	-
Maine	-	-	-	-	-	-
Maryland	2.15	2.16	2.14	2,723.30	2,654.39	2,658.50
Massachusetts	0.98	0.99	0.97	3,509.22	3,355.40	3,080.99
Michigan	0.87	0.77	0.80	43,504.49	54,216.05	48,250.10
Minnesota	1.20	1.30	1.25	9,096.64	8,351.46	8,579.43
Mississippi	-	-	-	-	-	-
Missouri	-	-	-	-	-	-
Montana	-	-	-	-	-	-
Nebraska	-	-	-	-	-	-
Nevada	-	-	-	-	-	-
New Hampshire	-	-	-	-	-	-
New Jersey	1.54	1.65	1.68	14,357.05	14,682.45	14,902.93
New Mexico	-	-	-	-	-	-
New York	2.12	2.34	2.26	8,052.13	8,050.58	8,301.40
North Carolina	-	-	-	-	-	-
North Dakota	0.68	0.74	0.76	6,928.06	6,117.73	6,010.72
Ohio	-	-	-	-	-	-
Oklahoma	-	-	-	-	-	-
Oregon	1.59	1.65	1.53	4,895.06	4,657.14	4,622.36
Pennsylvania	1.66	1.69	1.74	3,778.69	3,804.88	3,799.88
Rhode Island	-	-	-	-	-	-
South Carolina	-	-	-	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	-	-	-	-	-	-
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	1.26	1.23	1.28	2,301.75	2,349.28	2,408.76
Vermont	-	-	-	-	-	-
Virginia	-	-	-	-	-	-
Washington	1.50	1.59	1.48	4,802.61	4,455.33	4,671.21
West Virginia	-	-	-	-	-	-
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	-
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>1.80</b>	<b>1.88</b>	<b>1.80</b>	<b>8,002.95</b>	<b>8,239.10</b>	<b>8,070.79</b>

Table 16A

## Personal Injury Protection 2009-2011

STATE	Earned Premiums			Earned Exposures		
	2011	2010	2009	2011	2010	2009
Alabama	0	0	0	0	0	0
Alaska	0	0	0	0	0	0
Arizona	0	0	0	0	0	0
Arkansas	0	0	0	0	0	0
California	0	0	0	0	0	0
Colorado	0	0	0	0	0	0
Connecticut	0	128	160	0	2	2
Delaware	1,229	1,394	1,745	2	3	1
District of Columbia	8,256	9,275	15,036	41	35	85
Florida	968,749	49,983	2,761	665	34	1
Georgia	0	0	0	0	0	0
Hawaii	222,573	245,634	283,048	820	902	1,055
Idaho	0	0	0	0	0	0
Illinois	0	0	0	0	0	0
Indiana	0	0	0	0	0	0
Iowa	0	0	0	0	0	0
Kansas	162,545	146,574	119,430	1,728	1,520	1,312
Kentucky	10,988	16,462	23,220	17	26	43
Louisiana	0	0	0	0	0	0
Maine	0	0	0	0	0	0
Maryland	8,913,761	10,355,573	10,256,369	59,346	70,605	72,052
Massachusetts	12,891,794	11,240,775	11,642,724	104,162	97,334	114,988
Michigan	561,883	895,554	1,192,723	289	557	828
Minnesota	1,711	5,241	2,567	4	8	4
Mississippi	0	0	0	0	0	0
Missouri	0	0	0	0	0	0
Montana	0	0	0	0	0	0
Nebraska	0	0	0	0	0	0
Nevada	0	0	0	0	0	0
New Hampshire	0	0	0	0	0	0
New Jersey	28,711,376	23,431,216	14,043,366	42,138	36,834	21,939
New Mexico	0	0	0	0	0	0
New York	63,777,319	54,869,928	49,497,760	89,416	93,261	90,042
North Carolina	0	0	0	0	0	0
North Dakota	1,190	707	964	2	1	2
Ohio	0	0	0	0	0	0
Oklahoma	0	0	0	0	0	0
Oregon	567	1,467	838	3	7	8
Pennsylvania	1,366,060	1,802,209	2,309,350	10,360	13,672	17,124
Rhode Island	0	0	0	0	0	0
South Carolina	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0
Texas	71,191	81,879	79,634	n/a	n/a	n/a
Utah	106	101	233	1	0	2
Vermont	0	0	0	0	0	0
Virginia	0	0	0	0	0	0
Washington	0	4	123	0	0	1
West Virginia	0	0	0	0	0	0
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
<b>Countrywide</b>	<b>117,671,298</b>	<b>103,154,104</b>	<b>89,472,051</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>117,600,107</b>	<b>103,072,225</b>	<b>89,392,417</b>	<b>308,994</b>	<b>314,801</b>	<b>319,489</b>

Table 16B

## Personal Injury Protection 2009-2011

STATE	Incurred Losses			Incurred Claims		
	2011	2010	2009	2011	2010	2009
Alabama	0	0	0	0	0	0
Alaska	0	0	0	0	0	0
Arizona	0	0	0	0	0	0
Arkansas	0	0	0	0	0	0
California	0	0	0	0	0	0
Colorado	0	0	0	0	0	0
Connecticut	0	0	0	0	0	0
Delaware	0	0	0	0	0	0
District of Columbia	0	0	0	0	0	0
Florida	1,429,603	97,201	0	218	16	0
Georgia	0	0	0	0	0	0
Hawaii	201,470	112,690	85,523	28	22	21
Idaho	0	0	0	0	0	0
Illinois	0	0	0	0	0	0
Indiana	0	0	0	0	0	0
Iowa	0	0	0	0	0	0
Kansas	87,641	106,469	95,402	25	23	14
Kentucky	25,177	1,203	18,934	2	1	3
Louisiana	0	0	0	0	0	0
Maine	0	0	0	0	0	0
Maryland	9,338,906	11,774,830	11,577,070	3,792	4,694	4,660
Massachusetts	15,875,327	14,374,670	16,549,769	3,709	3,821	4,670
Michigan	16,010	1,380,417	1,216,911	6	25	19
Minnesota	0	0	0	0	0	0
Mississippi	0	0	0	0	0	0
Missouri	0	0	0	0	0	0
Montana	0	0	0	0	0	0
Nebraska	0	0	0	0	0	0
Nevada	0	0	0	0	0	0
New Hampshire	0	0	0	0	0	0
New Jersey	38,961,630	34,215,753	20,824,945	2,746	2,648	1,299
New Mexico	0	0	0	0	0	0
New York	85,189,684	88,510,005	75,537,673	5,803	6,817	6,079
North Carolina	0	0	0	0	0	0
North Dakota	0	0	0	0	0	0
Ohio	0	0	0	0	0	0
Oklahoma	0	0	0	0	0	0
Oregon	0	0	0	0	0	0
Pennsylvania	1,499,463	2,396,073	2,584,504	384	542	630
Rhode Island	0	0	0	0	0	0
South Carolina	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0
Texas	29,547	16,318	16,202	n/a	n/a	n/a
Utah	0	0	0	0	0	0
Vermont	0	0	0	0	0	0
Virginia	0	0	0	0	0	0
Washington	0	0	0	0	0	0
West Virginia	0	0	0	0	0	0
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
<b>Countrywide</b>	<b>152,654,458</b>	<b>152,985,629</b>	<b>128,506,933</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>152,624,911</b>	<b>152,969,311</b>	<b>128,490,731</b>	<b>16,713</b>	<b>18,609</b>	<b>17,395</b>

Table 16C

## Personal Injury Protection 2009-2011

STATE	Residual Business					
	Pure Premium			Loss Ratio		
	2011	2010	2009	2011	2010	2009
Alabama	-	-	-	-	-	-
Alaska	-	-	-	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	-	-
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	-	0.00	0.00	-	0.00	0.00
Delaware	0.00	0.00	0.00	0.00	0.00	0.00
District of Columbia	0.00	0.00	0.00	0.00	0.00	0.00
Florida	2,149.78	2,858.85	0.00	147.57	194.47	0.00
Georgia	-	-	-	-	-	-
Hawaii	245.70	124.93	81.06	90.52	45.88	30.22
Idaho	-	-	-	-	-	-
Illinois	-	-	-	-	-	-
Indiana	-	-	-	-	-	-
Iowa	-	-	-	-	-	-
Kansas	50.72	70.05	72.71	53.92	72.64	79.88
Kentucky	1,481.00	46.27	440.33	229.13	7.31	81.54
Louisiana	-	-	-	-	-	-
Maine	-	-	-	-	-	-
Maryland	157.36	166.77	160.68	104.77	113.71	112.88
Massachusetts	152.41	147.68	143.93	123.14	127.88	142.15
Michigan	55.40	2,478.31	1,469.70	2.85	154.14	102.03
Minnesota	0.00	0.00	0.00	0.00	0.00	0.00
Mississippi	-	-	-	-	-	-
Missouri	-	-	-	-	-	-
Montana	-	-	-	-	-	-
Nebraska	-	-	-	-	-	-
Nevada	-	-	-	-	-	-
New Hampshire	-	-	-	-	-	-
New Jersey	924.62	928.92	949.22	135.70	146.03	148.29
New Mexico	-	-	-	-	-	-
New York	952.73	949.06	838.92	133.57	161.31	152.61
North Carolina	-	-	-	-	-	-
North Dakota	0.00	0.00	0.00	0.00	0.00	0.00
Ohio	-	-	-	-	-	-
Oklahoma	-	-	-	-	-	-
Oregon	0.00	0.00	0.00	0.00	0.00	0.00
Pennsylvania	144.74	175.25	150.93	109.77	132.95	111.91
Rhode Island	-	-	-	-	-	-
South Carolina	-	-	-	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	-	-	-	-	-	-
Texas	n/a	n/a	n/a	41.50	19.93	20.35
Utah	0.00	-	0.00	0.00	0.00	0.00
Vermont	-	-	-	-	-	-
Virginia	-	-	-	-	-	-
Washington	-	-	0.00	-	0.00	0.00
West Virginia	-	-	-	-	-	-
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	-
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>129.73</b>	<b>148.31</b>	<b>143.63</b>
<b>CW w/o Texas</b>	<b>493.94</b>	<b>485.92</b>	<b>402.18</b>	<b>129.78</b>	<b>148.41</b>	<b>143.74</b>

Table 16D

## Personal Injury Protection 2009-2011

STATE	Residual Business					
	Frequency			Severity		
	2011	2010	2009	2011	2010	2009
Alabama	-	-	-	-	-	-
Alaska	-	-	-	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	-	-
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	-	0.00	0.00	-	-	-
Delaware	0.00	0.00	0.00	-	-	-
District of Columbia	0.00	0.00	0.00	-	-	-
Florida	32.78	47.06	0.00	6,557.81	6,075.06	-
Georgia	-	-	-	-	-	-
Hawaii	3.41	2.44	1.99	7,195.36	5,122.27	4,072.52
Idaho	-	-	-	-	-	-
Illinois	-	-	-	-	-	-
Indiana	-	-	-	-	-	-
Iowa	-	-	-	-	-	-
Kansas	1.45	1.51	1.07	3,505.64	4,629.09	6,814.43
Kentucky	11.76	3.85	6.98	12,588.50	1,203.00	6,311.33
Louisiana	-	-	-	-	-	-
Maine	-	-	-	-	-	-
Maryland	6.39	6.65	6.47	2,462.79	2,508.49	2,484.35
Massachusetts	3.56	3.93	4.06	4,280.22	3,762.02	3,543.85
Michigan	2.08	4.49	2.29	2,668.33	55,216.68	64,047.95
Minnesota	0.00	0.00	0.00	-	-	-
Mississippi	-	-	-	-	-	-
Missouri	-	-	-	-	-	-
Montana	-	-	-	-	-	-
Nebraska	-	-	-	-	-	-
Nevada	-	-	-	-	-	-
New Hampshire	-	-	-	-	-	-
New Jersey	6.52	7.19	5.92	14,188.50	12,921.36	16,031.52
New Mexico	-	-	-	-	-	-
New York	6.49	7.31	6.75	14,680.28	12,983.72	12,426.00
North Carolina	-	-	-	-	-	-
North Dakota	0.00	0.00	0.00	-	-	-
Ohio	-	-	-	-	-	-
Oklahoma	-	-	-	-	-	-
Oregon	0.00	0.00	0.00	-	-	-
Pennsylvania	3.71	3.96	3.68	3,904.85	4,420.80	4,102.39
Rhode Island	-	-	-	-	-	-
South Carolina	-	-	-	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	-	-	-	-	-	-
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	0.00	-	0.00	-	-	-
Vermont	-	-	-	-	-	-
Virginia	-	-	-	-	-	-
Washington	-	-	0.00	-	-	-
West Virginia	-	-	-	-	-	-
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	-
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>5.41</b>	<b>5.91</b>	<b>5.44</b>	<b>9,132.11</b>	<b>8,220.18</b>	<b>7,386.65</b>

Table 17A

## Personal Injury Protection 2009-2011

STATE	Total Business					
	Earned Premiums			Earned Exposures		
	2011	2010	2009	2011	2010	2009
Alabama	0	0	0	0	0	0
Alaska	0	0	0	0	0	0
Arizona	0	0	0	0	0	0
Arkansas	0	0	0	0	0	0
California	0	0	0	0	0	0
Colorado	0	0	0	0	0	0
Connecticut	5,648,706	6,094,154	7,391,677	202,355	175,871	162,658
Delaware	119,028,318	116,546,154	114,034,821	600,148	590,276	592,367
District of Columbia	6,085,744	6,003,913	5,974,701	162,347	165,808	167,456
Florida	2,580,097,984	2,218,972,779	2,162,778,115	11,427,708	11,448,678	11,474,878
Georgia	0	0	0	0	0	0
Hawaii	70,597,620	69,127,183	73,963,453	787,453	747,541	765,599
Idaho	0	0	0	0	0	0
Illinois	0	0	0	0	0	0
Indiana	0	0	0	0	0	0
Iowa	0	0	0	0	0	0
Kansas	111,921,066	109,862,455	108,380,522	2,166,067	2,157,364	2,132,375
Kentucky	280,747,490	258,302,698	241,988,492	2,973,034	2,971,808	2,956,806
Louisiana	0	0	0	0	0	0
Maine	0	0	0	0	0	0
Maryland	272,987,602	264,354,567	255,348,505	3,911,617	3,876,224	3,861,662
Massachusetts	203,895,085	191,658,527	187,111,123	4,071,679	3,988,038	3,909,171
Michigan	2,211,026,103	1,986,802,523	1,726,160,721	5,248,008	5,447,169	5,251,703
Minnesota	505,182,389	488,861,075	471,845,534	3,729,155	3,697,951	3,645,746
Mississippi	0	0	0	0	0	0
Missouri	0	0	0	0	0	0
Montana	0	0	0	0	0	0
Nebraska	0	0	0	0	0	0
Nevada	0	0	0	0	0	0
New Hampshire	0	0	0	0	0	0
New Jersey	1,527,212,752	1,371,277,408	1,197,029,885	5,198,640	5,134,830	5,078,285
New Mexico	0	0	0	0	0	0
New York	2,137,197,176	2,013,896,982	1,903,465,642	9,227,497	9,189,027	9,181,023
North Carolina	0	0	0	0	0	0
North Dakota	31,880,148	30,150,905	29,121,863	558,668	551,185	544,477
Ohio	0	0	0	0	0	0
Oklahoma	0	0	0	0	0	0
Oregon	259,740,966	248,272,017	233,442,193	2,625,337	2,615,015	2,615,544
Pennsylvania	697,040,403	701,132,186	721,516,415	8,359,843	8,320,088	8,298,789
Rhode Island	0	0	0	0	0	0
South Carolina	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0
Texas	405,185,175	405,197,132	405,950,219	n/a	n/a	n/a
Utah	70,899,622	71,098,905	73,909,357	1,638,509	1,625,850	1,618,769
Vermont	0	0	0	0	0	0
Virginia	0	0	0	0	0	0
Washington	278,185,897	281,534,664	286,687,701	3,223,415	3,253,596	3,254,090
West Virginia	0	0	0	0	0	0
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
<b>Countrywide</b>	<b>11,774,560,246</b>	<b>10,839,146,227</b>	<b>10,206,100,939</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>11,369,375,071</b>	<b>10,433,949,095</b>	<b>9,800,150,720</b>	<b>66,111,480</b>	<b>65,956,319</b>	<b>65,511,398</b>

Table 17B

## Personal Injury Protection 2009-2011

STATE	Total Business					
	Incurred Losses			Incurred Claims		
	2011	2010	2009	2011	2010	2009
Alabama	0	0	0	0	0	0
Alaska	0	0	0	0	0	0
Arizona	0	0	0	0	0	0
Arkansas	0	0	0	0	0	0
California	0	0	0	0	0	0
Colorado	0	0	0	0	0	0
Connecticut	5,298,116	5,940,960	5,731,905	1,045	1,349	1,441
Delaware	90,062,762	89,309,844	89,303,982	12,441	11,573	10,894
District of Columbia	3,371,448	4,024,423	5,047,748	691	713	802
Florida	2,522,899,945	2,715,491,468	2,282,688,885	335,310	353,679	306,867
Georgia	0	0	0	0	0	0
Hawaii	44,637,437	44,973,799	40,384,517	9,612	9,981	9,415
Idaho	0	0	0	0	0	0
Illinois	0	0	0	0	0	0
Indiana	0	0	0	0	0	0
Iowa	0	0	0	0	0	0
Kansas	72,865,836	73,874,073	78,619,715	19,247	20,262	20,853
Kentucky	222,889,431	227,445,224	226,587,902	64,886	69,689	69,694
Louisiana	0	0	0	0	0	0
Maine	0	0	0	0	0	0
Maryland	234,936,724	230,379,990	227,665,363	86,632	87,050	85,942
Massachusetts	152,313,723	143,346,182	130,096,545	42,589	42,258	41,524
Michigan	1,995,479,768	2,276,936,365	2,015,996,305	45,874	41,997	41,776
Minnesota	406,647,212	400,844,807	389,489,074	44,703	47,997	45,398
Mississippi	0	0	0	0	0	0
Missouri	0	0	0	0	0	0
Montana	0	0	0	0	0	0
Nebraska	0	0	0	0	0	0
Nevada	0	0	0	0	0	0
New Hampshire	0	0	0	0	0	0
New Jersey	1,175,623,606	1,270,624,893	1,285,427,697	81,917	86,858	86,155
New Mexico	0	0	0	0	0	0
New York	1,642,318,338	1,805,247,703	1,777,565,204	199,184	220,061	211,108
North Carolina	0	0	0	0	0	0
North Dakota	26,361,257	25,021,515	24,728,096	3,805	4,090	4,114
Ohio	0	0	0	0	0	0
Oklahoma	0	0	0	0	0	0
Oregon	204,275,809	201,262,993	185,180,909	41,731	43,216	40,062
Pennsylvania	526,654,246	537,606,182	549,561,624	139,362	141,206	144,576
Rhode Island	0	0	0	0	0	0
South Carolina	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0
Texas	266,609,861	270,280,748	261,225,783	n/a	n/a	n/a
Utah	47,535,781	47,128,816	50,032,320	20,652	20,061	20,771
Vermont	0	0	0	0	0	0
Virginia	0	0	0	0	0	0
Washington	231,793,314	230,888,797	225,441,970	48,264	51,823	48,262
West Virginia	0	0	0	0	0	0
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
<b>Countrywide</b>	<b>9,872,574,614</b>	<b>10,600,628,782</b>	<b>9,850,775,544</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>9,605,964,753</b>	<b>10,330,348,034</b>	<b>9,589,549,761</b>	<b>1,197,945</b>	<b>1,253,863</b>	<b>1,189,654</b>



Table 17C

## Personal Injury Protection 2009-2011

STATE	Total Business					
	Pure Premium			Loss Ratio		
	2011	2010	2009	2011	2010	2009
Alabama	-	-	-	-	-	-
Alaska	-	-	-	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	-	-
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	26.18	33.78	35.24	93.79	97.49	77.55
Delaware	150.07	151.30	150.76	75.66	76.63	78.31
District of Columbia	20.77	24.27	30.14	55.40	67.03	84.49
Florida	220.77	237.19	198.93	97.78	122.38	105.54
Georgia	-	-	-	-	-	-
Hawaii	56.69	60.16	52.75	63.23	65.06	54.60
Idaho	-	-	-	-	-	-
Illinois	-	-	-	-	-	-
Indiana	-	-	-	-	-	-
Iowa	-	-	-	-	-	-
Kansas	33.64	34.24	36.87	65.10	67.24	72.54
Kentucky	74.97	76.53	76.63	79.39	88.05	93.64
Louisiana	-	-	-	-	-	-
Maine	-	-	-	-	-	-
Maryland	60.06	59.43	58.96	86.06	87.15	89.16
Massachusetts	37.41	35.94	33.28	74.70	74.79	69.53
Michigan	380.24	418.00	383.87	90.25	114.60	116.79
Minnesota	109.05	108.40	106.83	80.50	82.00	82.55
Mississippi	-	-	-	-	-	-
Missouri	-	-	-	-	-	-
Montana	-	-	-	-	-	-
Nebraska	-	-	-	-	-	-
Nevada	-	-	-	-	-	-
New Hampshire	-	-	-	-	-	-
New Jersey	226.14	247.45	253.12	76.98	92.66	107.38
New Mexico	-	-	-	-	-	-
New York	177.98	196.46	193.61	76.84	89.64	93.39
North Carolina	-	-	-	-	-	-
North Dakota	47.19	45.40	45.42	82.69	82.99	84.91
Ohio	-	-	-	-	-	-
Oklahoma	-	-	-	-	-	-
Oregon	77.81	76.96	70.80	78.65	81.07	79.33
Pennsylvania	63.00	64.62	66.22	75.56	76.68	76.17
Rhode Island	-	-	-	-	-	-
South Carolina	-	-	-	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	-	-	-	-	-	-
Texas	n/a	n/a	n/a	65.80	66.70	64.35
Utah	29.01	28.99	30.91	67.05	66.29	67.69
Vermont	-	-	-	-	-	-
Virginia	-	-	-	-	-	-
Washington	71.91	70.96	69.28	83.32	82.01	78.64
West Virginia	-	-	-	-	-	-
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	-
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>83.85</b>	<b>97.80</b>	<b>96.52</b>
<b>CW w/o Texas</b>	<b>145.30</b>	<b>156.62</b>	<b>146.38</b>	<b>84.49</b>	<b>99.01</b>	<b>97.85</b>

Table 17D

## Personal Injury Protection 2009-2011

STATE	Total Business					
	Frequency			Severity		
	2011	2010	2009	2011	2010	2009
Alabama	-	-	-	-	-	-
Alaska	-	-	-	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	-	-
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	0.52	0.77	0.89	5,069.97	4,403.97	3,977.73
Delaware	2.07	1.96	1.84	7,239.19	7,717.09	8,197.54
District of Columbia	0.43	0.43	0.48	4,879.09	5,644.35	6,293.95
Florida	2.93	3.09	2.67	7,524.08	7,677.84	7,438.69
Georgia	-	-	-	-	-	-
Hawaii	1.22	1.34	1.23	4,643.93	4,505.94	4,289.38
Idaho	-	-	-	-	-	-
Illinois	-	-	-	-	-	-
Indiana	-	-	-	-	-	-
Iowa	-	-	-	-	-	-
Kansas	0.89	0.94	0.98	3,785.83	3,645.94	3,770.19
Kentucky	2.18	2.35	2.36	3,435.09	3,263.72	3,251.18
Louisiana	-	-	-	-	-	-
Maine	-	-	-	-	-	-
Maryland	2.21	2.25	2.23	2,711.89	2,646.52	2,649.06
Massachusetts	1.05	1.06	1.06	3,576.36	3,392.17	3,133.04
Michigan	0.87	0.77	0.80	43,499.14	54,216.64	48,257.28
Minnesota	1.20	1.30	1.25	9,096.64	8,351.46	8,579.43
Mississippi	-	-	-	-	-	-
Missouri	-	-	-	-	-	-
Montana	-	-	-	-	-	-
Nebraska	-	-	-	-	-	-
Nevada	-	-	-	-	-	-
New Hampshire	-	-	-	-	-	-
New Jersey	1.58	1.69	1.70	14,351.40	14,628.76	14,919.94
New Mexico	-	-	-	-	-	-
New York	2.16	2.39	2.30	8,245.23	8,203.40	8,420.17
North Carolina	-	-	-	-	-	-
North Dakota	0.68	0.74	0.76	6,928.06	6,117.73	6,010.72
Ohio	-	-	-	-	-	-
Oklahoma	-	-	-	-	-	-
Oregon	1.59	1.65	1.53	4,895.06	4,657.14	4,622.36
Pennsylvania	1.67	1.70	1.74	3,779.04	3,807.25	3,801.20
Rhode Island	-	-	-	-	-	-
South Carolina	-	-	-	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	-	-	-	-	-	-
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	1.26	1.23	1.28	2,301.75	2,349.28	2,408.76
Vermont	-	-	-	-	-	-
Virginia	-	-	-	-	-	-
Washington	1.50	1.59	1.48	4,802.61	4,455.33	4,671.21
West Virginia	-	-	-	-	-	-
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	-
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>1.81</b>	<b>1.90</b>	<b>1.82</b>	<b>8,018.70</b>	<b>8,238.82</b>	<b>8,060.79</b>

# Medical Payments



## Medical Payments

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

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

## Medical Payments State-Specific Information and Technical Notes

Voluntary Market Business and  
Residual Market Business

### Medical Payments—Earned Premiums

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

### Medical Payments Calculations—Loss Experience Results

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

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

### Medical Payments Required Limits

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

### Medical Payments Loss Development

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



Table 18A

## Medical Payments 2009-2011

STATE	Voluntary Business					
	Earned Premiums			Earned Exposures		
	2011	2010	2009	2011	2010	2009
Alabama	66,544,431	67,351,463	69,334,671	2,614,917	2,629,434	2,656,025
Alaska	19,531,667	19,648,986	19,322,890	320,571	315,531	313,593
Arizona	66,887,095	69,692,298	73,193,228	1,407,826	1,394,364	1,409,677
Arkansas	35,648,244	35,079,020	33,404,122	876,651	863,501	860,909
California	421,388,475	428,565,600	449,336,332	10,663,842	10,958,098	11,096,086
Colorado	136,112,732	142,343,307	125,749,534	2,774,484	2,783,625	2,293,139
Connecticut	32,452,759	32,536,432	32,776,108	695,822	696,364	708,682
Delaware	31,639	33,927	38,437	14,884	15,844	17,869
District of Columbia	145,388	154,907	150,802	10,253	10,337	10,435
Florida	126,384,945	136,646,501	148,608,644	3,315,084	3,472,720	3,631,556
Georgia	159,712,801	153,190,514	147,984,627	2,886,053	2,892,908	2,845,313
Hawaii	66,237	72,158	79,149	17,628	18,106	18,562
Idaho	26,480,596	27,076,759	27,900,013	763,714	771,426	770,238
Illinois	194,620,559	198,628,728	201,792,041	5,990,736	6,021,683	6,090,273
Indiana	131,503,111	131,019,726	130,299,250	3,846,207	3,848,321	3,842,666
Iowa	50,968,571	52,277,045	52,645,820	2,187,784	2,188,150	2,189,070
Kansas	2,024,143	1,985,284	1,957,060	248,105	247,301	242,463
Kentucky	2,840,133	2,485,006	2,390,286	636,637	632,993	613,346
Louisiana	60,563,033	59,060,038	57,909,596	1,431,984	1,440,792	1,453,375
Maine	18,752,793	19,177,921	19,857,808	828,941	814,860	811,663
Maryland	12,026,492	12,155,891	12,515,508	469,460	478,647	491,921
Massachusetts	0	0	0	1,449,487	1,420,607	1,298,004
Michigan	57,854	57,723	59,000	25,551	27,451	29,618
Minnesota	30,050	34,907	50,018	1,649	1,357	1,233
Mississippi	44,071,716	45,240,745	46,616,635	1,350,530	1,344,514	1,371,762
Missouri	83,495,233	84,408,676	84,849,406	2,521,713	2,535,138	2,553,053
Montana	24,300,029	24,555,533	24,180,588	468,699	471,271	481,087
Nebraska	36,343,227	36,842,033	37,370,197	1,269,780	1,262,901	1,253,161
Nevada	51,926,991	55,144,925	59,205,535	747,139	757,639	776,732
New Hampshire	26,233,552	27,166,468	28,502,654	824,424	825,564	837,155
New Jersey	1,993,649	2,045,152	2,047,155	1,630,488	1,667,062	1,649,803
New Mexico	25,676,813	26,338,881	27,319,969	781,345	783,777	789,306
New York	26,202,625	27,560,566	25,064,985	4,588,624	4,681,093	4,779,576
North Carolina	133,661,563	136,207,109	136,566,941	4,974,294	4,988,874	5,033,823
North Dakota	1,655	1,223	770	240	144	30
Ohio	175,469,955	176,481,167	174,569,116	6,867,763	6,896,768	6,967,120
Oklahoma	56,848,099	56,520,273	56,414,119	1,191,654	1,199,171	1,203,248
Oregon	927,721	903,717	893,146	104,308	102,551	104,555
Pennsylvania	1,128,404	1,090,977	1,072,252	15,610	16,632	22,943
Rhode Island	12,427,830	12,676,975	12,005,039	547,282	573,633	581,504
South Carolina	21,727,503	21,432,797	21,768,027	773,417	758,222	750,693
South Dakota	15,068,696	15,323,148	15,527,682	581,268	580,480	577,645
Tennessee	88,000,852	86,830,203	86,146,377	3,482,528	3,467,406	3,464,373
Texas	43,327,115	42,148,771	42,211,574	n/a	n/a	n/a
Utah	223,850	205,226	161,530	21,131	21,185	17,739
Vermont	8,201,910	8,259,973	8,394,918	360,729	364,399	368,896
Virginia	155,180,297	151,906,191	151,644,268	3,736,251	3,764,400	3,766,693
Washington	5,014,822	3,999,857	2,938,993	130,058	116,362	98,866
West Virginia	45,190,802	45,036,358	46,105,436	979,335	980,817	999,132
Wisconsin	102,098,893	94,034,904	65,301,214	3,448,955	3,427,261	3,422,360
Wyoming	16,722,923	16,459,108	16,351,867	379,572	378,883	380,155
<b>Countrywide</b>	<b>2,766,240,473</b>	<b>2,788,095,097</b>	<b>2,780,585,337</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>2,722,913,358</b>	<b>2,745,946,326</b>	<b>2,738,373,763</b>	<b>85,255,407</b>	<b>85,910,567</b>	<b>85,947,126</b>

Table 18B

## Medical Payments 2009-2011

STATE	Incurred Losses			Incurred Claims		
	2011	2010	2009	2011	2010	2009
Alabama	45,427,120	47,958,320	47,784,067	17,258	17,995	18,560
Alaska	15,480,289	15,288,438	14,723,020	3,093	3,064	2,914
Arizona	49,068,966	48,549,896	47,042,754	13,935	13,483	13,201
Arkansas	30,457,320	29,646,283	28,502,552	8,378	8,319	8,167
California	307,354,659	309,511,143	298,974,539	99,050	102,568	104,844
Colorado	116,904,489	120,399,024	102,884,249	29,929	28,819	24,631
Connecticut	28,052,442	31,704,308	33,113,869	8,391	9,051	9,285
Delaware	5,412	17,241	7,593	1	6	3
District of Columbia	103,394	181,705	123,589	37	41	45
Florida	100,236,681	111,933,973	111,514,625	41,158	46,139	48,019
Georgia	130,330,805	143,707,093	145,937,595	32,975	37,731	38,687
Hawaii	146,897	104,031	97,552	37	20	12
Idaho	17,696,588	18,280,054	18,602,828	6,378	7,045	6,937
Illinois	155,580,692	154,611,048	154,017,798	42,152	43,350	44,194
Indiana	105,648,689	112,039,594	106,159,551	29,527	31,806	31,558
Iowa	33,317,619	34,447,595	35,302,782	11,538	12,624	13,028
Kansas	2,033,292	2,043,114	1,946,736	665	663	672
Kentucky	2,713,015	2,713,547	2,628,767	3,903	3,669	3,442
Louisiana	44,275,105	47,613,314	49,602,828	13,469	14,351	14,907
Maine	16,760,714	17,767,690	15,223,050	6,649	6,481	5,956
Maryland	10,911,476	11,249,593	12,433,791	3,416	3,588	4,134
Massachusetts	21,786,779	22,643,962	20,510,498	4,929	4,955	4,492
Michigan	75,708	584,945	143,932	4	21	14
Minnesota	50,524	1,650	35,067	9	1	6
Mississippi	34,786,163	36,774,925	36,053,030	12,405	12,906	13,372
Missouri	54,641,551	59,104,548	59,991,220	17,837	18,982	19,388
Montana	15,400,219	16,405,248	17,226,024	3,910	4,141	4,376
Nebraska	28,454,238	27,944,224	29,610,263	8,031	8,519	8,952
Nevada	38,904,545	42,290,104	43,741,830	9,788	10,145	10,444
New Hampshire	19,332,032	19,936,373	20,816,829	6,677	6,990	7,314
New Jersey	1,418,641	1,320,999	1,006,728	358	456	334
New Mexico	18,995,311	18,946,463	17,946,947	6,704	6,693	6,520
New York	9,902,517	12,802,412	15,649,918	1,250	1,722	2,047
North Carolina	107,693,464	111,042,634	114,221,098	58,964	61,684	63,390
North Dakota	0	66,344	2,297	0	2	2
Ohio	150,278,296	145,238,179	139,436,831	50,533	49,665	49,101
Oklahoma	38,894,011	42,301,798	43,302,221	10,773	11,559	12,244
Oregon	1,036,981	1,075,010	807,719	192	165	129
Pennsylvania	1,031,696	894,514	1,609,392	166	140	186
Rhode Island	13,635,767	11,372,605	12,025,018	6,221	5,055	5,342
South Carolina	18,979,297	19,951,543	18,460,169	9,208	9,282	9,161
South Dakota	11,047,611	11,666,295	11,352,790	3,996	4,119	4,059
Tennessee	69,718,812	68,179,534	66,688,345	22,528	21,881	22,156
Texas	30,126,246	30,352,493	31,631,435	n/a	n/a	n/a
Utah	244,170	263,564	351,766	62	85	70
Vermont	6,767,604	6,979,162	6,617,867	2,213	2,413	2,338
Virginia	114,240,980	120,533,251	124,691,688	30,139	30,353	32,073
Washington	8,369,750	6,959,419	5,024,294	1,504	1,269	924
West Virginia	32,158,846	34,409,813	35,386,141	10,033	10,361	11,027
Wisconsin	82,317,615	77,257,243	47,468,297	20,661	20,381	19,363
Wyoming	11,484,535	14,213,571	14,576,740	2,486	2,634	2,771
<b>Countrywide</b>	<b>2,154,279,573</b>	<b>2,221,279,829</b>	<b>2,163,010,529</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>2,124,153,327</b>	<b>2,190,927,336</b>	<b>2,131,379,094</b>	<b>673,520</b>	<b>697,392</b>	<b>704,791</b>



Table 18C

## Medical Payments 2009-2011

STATE	Pure Premium			Loss Ratio		
	2011	2010	2009	2011	2010	2009
Alabama	17.37	18.24	17.99	68.27	71.21	68.92
Alaska	48.29	48.45	46.95	79.26	77.81	76.19
Arizona	34.85	34.82	33.37	73.36	69.66	64.27
Arkansas	34.74	34.33	33.11	85.44	84.51	85.33
California	28.82	28.24	26.94	72.94	72.22	66.54
Colorado	42.14	43.25	44.87	85.89	84.58	81.82
Connecticut	40.32	45.53	46.73	86.44	97.44	101.03
Delaware	0.36	1.09	0.42	17.11	50.82	19.75
District of Columbia	10.08	17.58	11.84	71.12	117.30	81.95
Florida	30.24	32.23	30.71	79.31	81.91	75.04
Georgia	45.16	49.68	51.29	81.60	93.81	98.62
Hawaii	8.33	5.75	5.26	221.77	144.17	123.25
Idaho	23.17	23.70	24.15	66.83	67.51	66.68
Illinois	25.97	25.68	25.29	79.94	77.84	76.33
Indiana	27.47	29.11	27.63	80.34	85.51	81.47
Iowa	15.23	15.74	16.13	65.37	65.89	67.06
Kansas	8.20	8.26	8.03	100.45	102.91	99.47
Kentucky	4.26	4.29	4.29	95.52	109.20	109.98
Louisiana	30.92	33.05	34.13	73.11	80.62	85.66
Maine	20.22	21.80	18.76	89.38	92.65	76.66
Maryland	23.24	23.50	25.28	90.73	92.54	99.35
Massachusetts	15.03	15.94	15.80	-	-	-
Michigan	2.96	21.31	4.86	130.86	1,013.37	243.95
Minnesota	30.64	1.22	28.44	168.13	4.73	70.11
Mississippi	25.76	27.35	26.28	78.93	81.29	77.34
Missouri	21.67	23.31	23.50	65.44	70.02	70.70
Montana	32.86	34.81	35.81	63.38	66.81	71.24
Nebraska	22.41	22.13	23.63	78.29	75.85	79.23
Nevada	52.07	55.82	56.32	74.92	76.69	73.88
New Hampshire	23.45	24.15	24.87	73.69	73.39	73.03
New Jersey	0.87	0.79	0.61	71.16	64.59	49.18
New Mexico	24.31	24.17	22.74	73.98	71.93	65.69
New York	2.16	2.73	3.27	37.79	46.45	62.44
North Carolina	21.65	22.26	22.69	80.57	81.52	83.64
North Dakota	0.00	460.72	76.57	0.00	5,424.69	298.31
Ohio	21.88	21.06	20.01	85.64	82.30	79.87
Oklahoma	32.64	35.28	35.99	68.42	74.84	76.76
Oregon	9.94	10.48	7.73	111.78	118.95	90.44
Pennsylvania	66.09	53.78	70.15	91.43	81.99	150.09
Rhode Island	24.92	19.83	20.68	109.72	89.71	100.17
South Carolina	24.54	26.31	24.59	87.35	93.09	84.80
South Dakota	19.01	20.10	19.65	73.31	76.14	73.11
Tennessee	20.02	19.66	19.25	79.23	78.52	77.41
Texas	n/a	n/a	n/a	69.53	72.01	74.94
Utah	11.56	12.44	19.83	109.08	128.43	217.77
Vermont	18.76	19.15	17.94	82.51	84.49	78.83
Virginia	30.58	32.02	33.10	73.62	79.35	82.23
Washington	64.35	59.81	50.82	166.90	173.99	170.95
West Virginia	32.84	35.08	35.42	71.16	76.40	76.75
Wisconsin	23.87	22.54	13.87	80.63	82.16	72.69
Wyoming	30.26	37.51	38.34	68.68	86.36	89.14
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>77.88</b>	<b>79.67</b>	<b>77.79</b>
<b>CW w/o Texas</b>	<b>24.92</b>	<b>25.50</b>	<b>24.80</b>	<b>78.01</b>	<b>79.79</b>	<b>77.83</b>

Table 18D

## Medical Payments 2009-2011

## Voluntary Business

STATE	Frequency			Severity		
	2011	2010	2009	2011	2010	2009
Alabama	0.66	0.68	0.70	2,632.24	2,665.09	2,574.57
Alaska	0.96	0.97	0.93	5,004.94	4,989.70	5,052.51
Arizona	0.99	0.97	0.94	3,521.27	3,600.82	3,563.58
Arkansas	0.96	0.96	0.95	3,635.39	3,563.68	3,489.97
California	0.93	0.94	0.94	3,103.03	3,017.62	2,851.61
Colorado	1.08	1.04	1.07	3,906.06	4,177.77	4,177.02
Connecticut	1.21	1.30	1.31	3,343.16	3,502.85	3,566.38
Delaware	0.01	0.04	0.02	5,412.00	2,873.50	2,531.00
District of Columbia	0.36	0.40	0.43	2,794.43	4,431.83	2,746.42
Florida	1.24	1.33	1.32	2,435.41	2,426.02	2,322.30
Georgia	1.14	1.30	1.36	3,952.41	3,808.73	3,772.26
Hawaii	0.21	0.11	0.06	3,970.19	5,201.55	8,129.33
Idaho	0.84	0.91	0.90	2,774.63	2,594.76	2,681.68
Illinois	0.70	0.72	0.73	3,690.94	3,566.58	3,485.04
Indiana	0.77	0.83	0.82	3,578.04	3,522.59	3,363.95
Iowa	0.53	0.58	0.60	2,887.64	2,728.74	2,709.76
Kansas	0.27	0.27	0.28	3,057.58	3,081.62	2,896.93
Kentucky	0.61	0.58	0.56	695.11	739.59	763.73
Louisiana	0.94	1.00	1.03	3,287.19	3,317.77	3,327.49
Maine	0.80	0.80	0.73	2,520.79	2,741.50	2,555.92
Maryland	0.73	0.75	0.84	3,194.23	3,135.34	3,007.69
Massachusetts	0.34	0.35	0.35	4,420.12	4,569.92	4,566.01
Michigan	0.02	0.08	0.05	18,927.00	27,854.52	10,280.86
Minnesota	0.55	0.07	0.49	5,613.78	1,650.00	5,844.50
Mississippi	0.92	0.96	0.97	2,804.20	2,849.44	2,696.16
Missouri	0.71	0.75	0.76	3,063.38	3,113.72	3,094.24
Montana	0.83	0.88	0.91	3,938.67	3,961.66	3,936.48
Nebraska	0.63	0.67	0.71	3,543.05	3,280.22	3,307.67
Nevada	1.31	1.34	1.34	3,974.72	4,168.57	4,188.23
New Hampshire	0.81	0.85	0.87	2,895.32	2,852.13	2,846.16
New Jersey	0.02	0.03	0.02	3,962.68	2,896.93	3,014.16
New Mexico	0.86	0.85	0.83	2,833.43	2,830.79	2,752.60
New York	0.03	0.04	0.04	7,922.01	7,434.62	7,645.29
North Carolina	1.19	1.24	1.26	1,826.43	1,800.19	1,801.88
North Dakota	0.00	1.39	6.67	-	33,172.00	1,148.50
Ohio	0.74	0.72	0.70	2,973.86	2,924.36	2,839.80
Oklahoma	0.90	0.96	1.02	3,610.32	3,659.64	3,536.61
Oregon	0.18	0.16	0.12	5,400.94	6,515.21	6,261.39
Pennsylvania	1.06	0.84	0.81	6,215.04	6,389.39	8,652.65
Rhode Island	1.14	0.88	0.92	2,191.89	2,249.77	2,251.03
South Carolina	1.19	1.22	1.22	2,061.17	2,149.49	2,015.08
South Dakota	0.69	0.71	0.70	2,764.67	2,832.31	2,796.94
Tennessee	0.65	0.63	0.64	3,094.76	3,115.92	3,009.95
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	0.29	0.40	0.39	3,938.23	3,100.75	5,025.23
Vermont	0.61	0.66	0.63	3,058.11	2,892.32	2,830.57
Virginia	0.81	0.81	0.85	3,790.47	3,971.05	3,887.75
Washington	1.16	1.09	0.93	5,564.99	5,484.18	5,437.55
West Virginia	1.02	1.06	1.10	3,205.31	3,321.09	3,209.05
Wisconsin	0.60	0.59	0.57	3,984.20	3,790.65	2,451.49
Wyoming	0.65	0.70	0.73	4,619.68	5,396.19	5,260.46
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>0.79</b>	<b>0.81</b>	<b>0.82</b>	<b>3,153.81</b>	<b>3,141.60</b>	<b>3,024.13</b>

Table 19A

## Medical Payments 2009-2011

STATE	Residual Business					
	Earned Premiums			Earned Exposures		
	2011	2010	2009	2011	2010	2009
Alabama	0	27	273	0	0	4
Alaska	1,699	4,578	8,026	12	30	64
Arizona	0	2	52	0	1	1
Arkansas	96	159	265	1	2	4
California	9,563	9,114	15,282	163	155	339
Colorado	0	0	0	0	0	0
Connecticut	0	0	2	0	0	1
Delaware	781	219	0	0	0	0
District of Columbia	529	1,120	280	3	11	3
Florida	504	2	11	3	0	0
Georgia	0	0	0	0	0	0
Hawaii	0	0	0	0	0	0
Idaho	357	809	1,004	9	18	24
Illinois	33,786	35,054	42,523	551	598	708
Indiana	19	194	438	2	3	5
Iowa	877	552	361	27	16	10
Kansas	1,448	1,177	2,604	192	163	179
Kentucky	0	0	-5	0	0	-1
Louisiana	63	-13	44	1	0	1
Maine	1,202	989	972	13	16	20
Maryland	0	0	0	0	0	0
Massachusetts	0	0	0	22,641	22,553	32,989
Michigan	0	0	0	0	0	0
Minnesota	0	0	0	0	0	0
Mississippi	488	1,139	1,360	8	10	14
Missouri	333	291	542	6	3	8
Montana	3,509	4,997	5,421	74	125	128
Nebraska	10	38	170	0	0	2
Nevada	52	92	324	1	1	3
New Hampshire	16,914	28,544	38,611	212	338	466
New Jersey	17,799	21,083	13,567	19,385	19,335	12,113
New Mexico	157	365	681	4	6	6
New York	71,491	76,820	79,807	79,088	80,479	79,257
North Carolina	0	0	0	0	0	0
North Dakota	0	0	0	0	0	0
Ohio	0	4	16	0	0	1
Oklahoma	1,607	1,012	536	2	3	5
Oregon	0	0	0	0	0	0
Pennsylvania	0	0	0	0	0	0
Rhode Island	20,909	20,349	22,409	550	514	568
South Carolina	0	0	0	0	0	0
South Dakota	43	0	-93	0	0	0
Tennessee	284	343	408	5	11	14
Texas	0	0	0	n/a	n/a	n/a
Utah	0	0	0	0	0	0
Vermont	9,299	14,781	22,983	127	197	327
Virginia	28,811	38,209	46,424	157	205	245
Washington	0	18	67	0	0	1
West Virginia	585	449	974	4	3	9
Wisconsin	0	0	0	0	0	0
Wyoming	0	-3	10	0	0	1
<b>Countrywide</b>	<b>223,215</b>	<b>262,514</b>	<b>306,349</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>223,215</b>	<b>262,514</b>	<b>306,349</b>	<b>123,241</b>	<b>124,796</b>	<b>127,519</b>

Table 19B

## Medical Payments 2009-2011

STATE	Residual Business					
	Incurred Losses			Incurred Claims		
	2011	2010	2009	2011	2010	2009
Alabama	0	0	0	0	0	0
Alaska	0	0	11,290	0	0	2
Arizona	0	0	0	0	0	0
Arkansas	0	1,116	0	0	1	0
California	1,452	12,135	5,943	2	10	5
Colorado	0	0	0	0	0	0
Connecticut	0	0	0	0	0	0
Delaware	0	0	0	0	0	0
District of Columbia	0	0	0	0	0	0
Florida	0	0	0	0	0	0
Georgia	0	0	0	0	0	0
Hawaii	0	0	0	0	0	0
Idaho	0	0	0	0	0	0
Illinois	15,408	30,928	27,999	7	9	11
Indiana	0	0	0	0	0	0
Iowa	1,051	0	0	1	0	0
Kansas	7,918	11,116	2,274	5	6	1
Kentucky	0	0	0	0	0	0
Louisiana	0	0	0	0	0	0
Maine	0	0	0	0	0	0
Maryland	0	0	0	0	0	0
Massachusetts	852,562	1,090,243	1,294,842	239	238	322
Michigan	0	0	0	0	0	0
Minnesota	0	0	0	0	0	0
Mississippi	0	0	0	0	0	0
Missouri	0	0	0	0	0	0
Montana	6,337	0	0	4	0	0
Nebraska	0	0	0	0	0	0
Nevada	0	0	0	0	0	0
New Hampshire	24,941	6,492	8,966	7	3	8
New Jersey	121,127	137,842	28,563	17	14	6
New Mexico	0	0	0	0	0	0
New York	266,153	370,452	337,485	49	100	81
North Carolina	0	0	0	0	0	0
North Dakota	0	0	0	0	0	0
Ohio	0	2,000	2,417	0	1	1
Oklahoma	0	0	0	0	0	0
Oregon	0	0	0	0	0	0
Pennsylvania	0	0	0	0	0	0
Rhode Island	122,168	45,896	44,998	26	23	26
South Carolina	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0
Texas	0	0	0	n/a	n/a	n/a
Utah	0	0	0	0	0	0
Vermont	5,431	36,516	6,181	2	8	5
Virginia	2,874	12,903	24,851	4	6	6
Washington	0	0	0	0	0	0
West Virginia	0	0	0	0	0	0
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
<b>Countrywide</b>	<b>1,427,422</b>	<b>1,757,639</b>	<b>1,795,809</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>1,427,422</b>	<b>1,757,639</b>	<b>1,795,809</b>	<b>363</b>	<b>419</b>	<b>474</b>

Table 19C

## Medical Payments 2009-2011

STATE	Residual Business					
	Pure Premium			Loss Ratio		
	2011	2010	2009	2011	2010	2009
Alabama	-	-	0.00	-	0.00	0.00
Alaska	0.00	0.00	176.41	0.00	0.00	140.67
Arizona	-	0.00	0.00	-	0.00	0.00
Arkansas	0.00	558.00	0.00	0.00	701.89	0.00
California	8.91	78.29	17.53	15.18	133.15	38.89
Colorado	-	-	-	-	-	-
Connecticut	-	-	0.00	-	-	0.00
Delaware	-	-	-	0.00	0.00	-
District of Columbia	0.00	0.00	0.00	0.00	0.00	0.00
Florida	0.00	-	-	0.00	0.00	0.00
Georgia	-	-	-	-	-	-
Hawaii	-	-	-	-	-	-
Idaho	0.00	0.00	0.00	0.00	0.00	0.00
Illinois	27.96	51.72	39.55	45.60	88.23	65.84
Indiana	0.00	0.00	0.00	0.00	0.00	0.00
Iowa	38.93	0.00	0.00	119.84	0.00	0.00
Kansas	41.24	68.20	12.70	546.82	944.44	87.33
Kentucky	-	-	0.00	-	-	0.00
Louisiana	0.00	-	0.00	0.00	0.00	0.00
Maine	0.00	0.00	0.00	0.00	0.00	0.00
Maryland	-	-	-	-	-	-
Massachusetts	37.66	48.34	39.25	-	-	-
Michigan	-	-	-	-	-	-
Minnesota	-	-	-	-	-	-
Mississippi	0.00	0.00	0.00	0.00	0.00	0.00
Missouri	0.00	0.00	0.00	0.00	0.00	0.00
Montana	85.64	0.00	0.00	180.59	0.00	0.00
Nebraska	-	-	0.00	0.00	0.00	0.00
Nevada	0.00	0.00	0.00	0.00	0.00	0.00
New Hampshire	117.65	19.21	19.24	147.46	22.74	23.22
New Jersey	6.25	7.13	2.36	680.53	653.81	210.53
New Mexico	0.00	0.00	0.00	0.00	0.00	0.00
New York	3.37	4.60	4.26	372.29	482.23	422.88
North Carolina	-	-	-	-	-	-
North Dakota	-	-	-	-	-	-
Ohio	-	-	2,417.00	-	50,000.00	15,106.25
Oklahoma	0.00	0.00	0.00	0.00	0.00	0.00
Oregon	-	-	-	-	-	-
Pennsylvania	-	-	-	-	-	-
Rhode Island	222.12	89.29	79.22	584.28	225.54	200.80
South Carolina	-	-	-	-	-	-
South Dakota	-	-	-	0.00	-	0.00
Tennessee	0.00	0.00	0.00	0.00	0.00	0.00
Texas	n/a	n/a	n/a	-	-	-
Utah	-	-	-	-	-	-
Vermont	42.76	185.36	18.90	58.40	247.05	26.89
Virginia	18.31	62.94	101.43	9.98	33.77	53.53
Washington	-	-	0.00	-	0.00	0.00
West Virginia	0.00	0.00	0.00	0.00	0.00	0.00
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	0.00	-	0.00	0.00
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>639.48</b>	<b>669.54</b>	<b>586.20</b>
<b>CW w/o Texas</b>	<b>11.58</b>	<b>14.08</b>	<b>14.08</b>	<b>639.48</b>	<b>669.54</b>	<b>586.20</b>

Table 19D

## Medical Payments 2009-2011

STATE	Residual Business					
	Frequency			Severity		
	2011	2010	2009	2011	2010	2009
Alabama	-	-	0.00	-	-	-
Alaska	0.00	0.00	3.13	-	-	5,645.00
Arizona	-	0.00	0.00	-	-	-
Arkansas	0.00	50.00	0.00	-	1,116.00	-
California	1.23	6.45	1.47	726.00	1,213.50	1,188.60
Colorado	-	-	-	-	-	-
Connecticut	-	-	0.00	-	-	-
Delaware	-	-	-	-	-	-
District of Columbia	0.00	0.00	0.00	-	-	-
Florida	0.00	-	-	-	-	-
Georgia	-	-	-	-	-	-
Hawaii	-	-	-	-	-	-
Idaho	0.00	0.00	0.00	-	-	-
Illinois	1.27	1.51	1.55	2,201.14	3,436.44	2,545.36
Indiana	0.00	0.00	0.00	-	-	-
Iowa	3.70	0.00	0.00	1,051.00	-	-
Kansas	2.60	3.68	0.56	1,583.60	1,852.67	2,274.00
Kentucky	-	-	0.00	-	-	-
Louisiana	0.00	-	0.00	-	-	-
Maine	0.00	0.00	0.00	-	-	-
Maryland	-	-	-	-	-	-
Massachusetts	1.06	1.06	0.98	3,567.21	4,580.85	4,021.25
Michigan	-	-	-	-	-	-
Minnesota	-	-	-	-	-	-
Mississippi	0.00	0.00	0.00	-	-	-
Missouri	0.00	0.00	0.00	-	-	-
Montana	5.41	0.00	0.00	1,584.25	-	-
Nebraska	-	-	0.00	-	-	-
Nevada	0.00	0.00	0.00	-	-	-
New Hampshire	3.30	0.89	1.72	3,563.00	2,164.00	1,120.75
New Jersey	0.09	0.07	0.05	7,125.12	9,845.86	4,760.50
New Mexico	0.00	0.00	0.00	-	-	-
New York	0.06	0.12	0.10	5,431.69	3,704.52	4,166.48
North Carolina	-	-	-	-	-	-
North Dakota	-	-	-	-	-	-
Ohio	-	-	100.00	-	2,000.00	2,417.00
Oklahoma	0.00	0.00	0.00	-	-	-
Oregon	-	-	-	-	-	-
Pennsylvania	-	-	-	-	-	-
Rhode Island	4.73	4.47	4.58	4,698.77	1,995.48	1,730.69
South Carolina	-	-	-	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	0.00	0.00	0.00	-	-	-
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	-	-	-	-	-	-
Vermont	1.57	4.06	1.53	2,715.50	4,564.50	1,236.20
Virginia	2.55	2.93	2.45	718.50	2,150.50	4,141.83
Washington	-	-	0.00	-	-	-
West Virginia	0.00	0.00	0.00	-	-	-
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	0.00	-	-	-
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>0.29</b>	<b>0.34</b>	<b>0.37</b>	<b>3,932.29</b>	<b>4,194.84</b>	<b>3,788.63</b>

Table 20A

## Medical Payments 2009-2011

STATE	Total Business					
	Earned Premiums			Earned Exposures		
	2011	2010	2009	2011	2010	2009
Alabama	66,544,431	67,351,490	69,334,944	2,614,917	2,629,434	2,656,029
Alaska	19,533,366	19,653,564	19,330,916	320,583	315,561	313,657
Arizona	66,887,095	69,692,300	73,193,280	1,407,826	1,394,365	1,409,678
Arkansas	35,648,340	35,079,179	33,404,387	876,652	863,503	860,913
California	421,398,038	428,574,714	449,351,614	10,664,005	10,958,253	11,096,425
Colorado	136,112,732	142,343,307	125,749,534	2,774,484	2,783,625	2,293,139
Connecticut	32,452,759	32,536,432	32,776,110	695,822	696,364	708,683
Delaware	32,420	34,146	38,437	14,884	15,844	17,869
District of Columbia	145,917	156,027	151,082	10,256	10,348	10,438
Florida	126,385,449	136,646,503	148,608,655	3,315,087	3,472,720	3,631,556
Georgia	159,712,801	153,190,514	147,984,627	2,886,053	2,892,908	2,845,313
Hawaii	66,237	72,158	79,149	17,628	18,106	18,562
Idaho	26,480,953	27,077,568	27,901,017	763,723	771,444	770,262
Illinois	194,654,345	198,663,782	201,834,564	5,991,287	6,022,281	6,090,981
Indiana	131,503,130	131,019,920	130,299,688	3,846,209	3,848,324	3,842,671
Iowa	50,969,448	52,277,597	52,646,181	2,187,811	2,188,166	2,189,080
Kansas	2,025,591	1,986,461	1,959,664	248,297	247,464	242,642
Kentucky	2,840,133	2,485,006	2,390,281	636,637	632,993	613,345
Louisiana	60,563,096	59,060,025	57,909,640	1,431,985	1,440,792	1,453,376
Maine	18,753,995	19,178,910	19,858,780	828,954	814,876	811,683
Maryland	12,026,492	12,155,891	12,515,508	469,460	478,647	491,921
Massachusetts	0	0	0	1,472,128	1,443,160	1,330,993
Michigan	57,854	57,723	59,000	25,551	27,451	29,618
Minnesota	30,050	34,907	50,018	1,649	1,357	1,233
Mississippi	44,072,204	45,241,884	46,617,995	1,350,538	1,344,524	1,371,776
Missouri	83,495,566	84,408,967	84,849,948	2,521,719	2,535,141	2,553,061
Montana	24,303,538	24,560,530	24,186,009	468,773	471,396	481,215
Nebraska	36,343,237	36,842,071	37,370,367	1,269,780	1,262,901	1,253,163
Nevada	51,927,043	55,145,017	59,205,859	747,140	757,640	776,735
New Hampshire	26,250,466	27,195,012	28,541,265	824,636	825,902	837,621
New Jersey	2,011,448	2,066,235	2,060,722	1,649,873	1,686,397	1,661,916
New Mexico	25,676,970	26,339,246	27,320,650	781,349	783,783	789,312
New York	26,274,116	27,637,386	25,144,792	4,667,712	4,761,572	4,858,833
North Carolina	133,661,563	136,207,109	136,566,941	4,974,294	4,988,874	5,033,823
North Dakota	1,655	1,223	770	240	144	30
Ohio	175,469,955	176,481,171	174,569,132	6,867,763	6,896,768	6,967,121
Oklahoma	56,849,706	56,521,285	56,414,655	1,191,656	1,199,174	1,203,253
Oregon	927,721	903,717	893,146	104,308	102,551	104,555
Pennsylvania	1,128,404	1,090,977	1,072,252	15,610	16,632	22,943
Rhode Island	12,448,739	12,697,324	12,027,448	547,832	574,147	582,072
South Carolina	21,727,503	21,432,797	21,768,027	773,417	758,222	750,693
South Dakota	15,068,739	15,323,148	15,527,589	581,268	580,480	577,645
Tennessee	88,001,136	86,830,546	86,146,785	3,482,533	3,467,417	3,464,387
Texas	43,327,115	42,148,771	42,211,574	n/a	n/a	n/a
Utah	223,850	205,226	161,530	21,131	21,185	17,739
Vermont	8,211,209	8,274,754	8,417,901	360,856	364,596	369,223
Virginia	155,209,108	151,944,400	151,690,692	3,736,408	3,764,605	3,766,938
Washington	5,014,822	3,999,875	2,939,060	130,058	116,362	98,867
West Virginia	45,191,387	45,036,807	46,106,410	979,339	980,820	999,141
Wisconsin	102,098,893	94,034,904	65,301,214	3,448,955	3,427,261	3,422,360
Wyoming	16,722,923	16,459,105	16,351,877	379,572	378,883	380,156
<b>Countrywide</b>	<b>2,766,463,688</b>	<b>2,788,357,611</b>	<b>2,780,891,686</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>2,723,136,573</b>	<b>2,746,208,840</b>	<b>2,738,680,112</b>	<b>85,378,648</b>	<b>86,035,363</b>	<b>86,074,645</b>

Table 20B

## Medical Payments 2009-2011

STATE	Total Business					
	Incurred Losses			Incurred Claims		
	2011	2010	2009	2011	2010	2009
Alabama	45,427,120	47,958,320	47,784,067	17,258	17,995	18,560
Alaska	15,480,289	15,288,438	14,734,310	3,093	3,064	2,916
Arizona	49,068,966	48,549,896	47,042,754	13,935	13,483	13,201
Arkansas	30,457,320	29,647,399	28,502,552	8,378	8,320	8,167
California	307,356,111	309,523,278	298,980,482	99,052	102,578	104,849
Colorado	116,904,489	120,399,024	102,884,249	29,929	28,819	24,631
Connecticut	28,052,442	31,704,308	33,113,869	8,391	9,051	9,285
Delaware	5,412	17,241	7,593	1	6	3
District of Columbia	103,394	181,705	123,589	37	41	45
Florida	100,236,681	111,933,973	111,514,625	41,158	46,139	48,019
Georgia	130,330,805	143,707,093	145,937,595	32,975	37,731	38,687
Hawaii	146,897	104,031	97,552	37	20	12
Idaho	17,696,588	18,280,054	18,602,828	6,378	7,045	6,937
Illinois	155,596,100	154,641,976	154,045,797	42,159	43,359	44,205
Indiana	105,648,689	112,039,594	106,159,551	29,527	31,806	31,558
Iowa	33,318,670	34,447,595	35,302,782	11,539	12,624	13,028
Kansas	2,041,210	2,054,230	1,949,010	670	669	673
Kentucky	2,713,015	2,713,547	2,628,767	3,903	3,669	3,442
Louisiana	44,275,105	47,613,314	49,602,828	13,469	14,351	14,907
Maine	16,760,714	17,767,690	15,223,050	6,649	6,481	5,956
Maryland	10,911,476	11,249,593	12,433,791	3,416	3,588	4,134
Massachusetts	22,639,341	23,734,205	21,805,340	5,168	5,193	4,814
Michigan	75,708	584,945	143,932	4	21	14
Minnesota	50,524	1,650	35,067	9	1	6
Mississippi	34,786,163	36,774,925	36,053,030	12,405	12,906	13,372
Missouri	54,641,551	59,104,548	59,991,220	17,837	18,982	19,388
Montana	15,406,556	16,405,248	17,226,024	3,914	4,141	4,376
Nebraska	28,454,238	27,944,224	29,610,263	8,031	8,519	8,952
Nevada	38,904,545	42,290,104	43,741,830	9,788	10,145	10,444
New Hampshire	19,356,973	19,942,865	20,825,795	6,684	6,993	7,322
New Jersey	1,539,768	1,458,841	1,035,291	375	470	340
New Mexico	18,995,311	18,946,463	17,946,947	6,704	6,693	6,520
New York	10,168,670	13,172,864	15,987,403	1,299	1,822	2,128
North Carolina	107,693,464	111,042,634	114,221,098	58,964	61,684	63,390
North Dakota	0	66,344	2,297	0	2	2
Ohio	150,278,296	145,240,179	139,439,248	50,533	49,666	49,102
Oklahoma	38,894,011	42,301,798	43,302,221	10,773	11,559	12,244
Oregon	1,036,981	1,075,010	807,719	192	165	129
Pennsylvania	1,031,696	894,514	1,609,392	166	140	186
Rhode Island	13,757,935	11,418,501	12,070,016	6,247	5,078	5,368
South Carolina	18,979,297	19,951,543	18,460,169	9,208	9,282	9,161
South Dakota	11,047,611	11,666,295	11,352,790	3,996	4,119	4,059
Tennessee	69,718,812	68,179,534	66,688,345	22,528	21,881	22,156
Texas	30,126,246	30,352,493	31,631,435	n/a	n/a	n/a
Utah	244,170	263,564	351,766	62	85	70
Vermont	6,773,035	7,015,678	6,624,048	2,215	2,421	2,343
Virginia	114,243,854	120,546,154	124,716,539	30,143	30,359	32,079
Washington	8,369,750	6,959,419	5,024,294	1,504	1,269	924
West Virginia	32,158,846	34,409,813	35,386,141	10,033	10,361	11,027
Wisconsin	82,317,615	77,257,243	47,468,297	20,661	20,381	19,363
Wyoming	11,484,535	14,213,571	14,576,740	2,486	2,634	2,771
<b>Countrywide</b>	<b>2,155,706,995</b>	<b>2,223,037,468</b>	<b>2,164,806,338</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>2,125,580,749</b>	<b>2,192,684,975</b>	<b>2,133,174,903</b>	<b>673,883</b>	<b>697,811</b>	<b>705,265</b>



Table 20C

## Medical Payments 2009-2011

STATE	Pure Premium			Loss Ratio		
	2011	2010	2009	2011	2010	2009
Alabama	17.37	18.24	17.99	68.27	71.21	68.92
Alaska	48.29	48.45	46.98	79.25	77.79	76.22
Arizona	34.85	34.82	33.37	73.36	69.66	64.27
Arkansas	34.74	34.33	33.11	85.44	84.52	85.33
California	28.82	28.25	26.94	72.94	72.22	66.54
Colorado	42.14	43.25	44.87	85.89	84.58	81.82
Connecticut	40.32	45.53	46.73	86.44	97.44	101.03
Delaware	0.36	1.09	0.42	16.69	50.49	19.75
District of Columbia	10.08	17.56	11.84	70.86	116.46	81.80
Florida	30.24	32.23	30.71	79.31	81.91	75.04
Georgia	45.16	49.68	51.29	81.60	93.81	98.62
Hawaii	8.33	5.75	5.26	221.77	144.17	123.25
Idaho	23.17	23.70	24.15	66.83	67.51	66.67
Illinois	25.97	25.68	25.29	79.93	77.84	76.32
Indiana	27.47	29.11	27.63	80.34	85.51	81.47
Iowa	15.23	15.74	16.13	65.37	65.89	67.06
Kansas	8.22	8.30	8.03	100.77	103.41	99.46
Kentucky	4.26	4.29	4.29	95.52	109.20	109.98
Louisiana	30.92	33.05	34.13	73.11	80.62	85.66
Maine	20.22	21.80	18.75	89.37	92.64	76.66
Maryland	23.24	23.50	25.28	90.73	92.54	99.35
Massachusetts	15.38	16.45	16.38	-	-	-
Michigan	2.96	21.31	4.86	130.86	1,013.37	243.95
Minnesota	30.64	1.22	28.44	168.13	4.73	70.11
Mississippi	25.76	27.35	26.28	78.93	81.29	77.34
Missouri	21.67	23.31	23.50	65.44	70.02	70.70
Montana	32.87	34.80	35.80	63.39	66.80	71.22
Nebraska	22.41	22.13	23.63	78.29	75.85	79.23
Nevada	52.07	55.82	56.31	74.92	76.69	73.88
New Hampshire	23.47	24.15	24.86	73.74	73.33	72.97
New Jersey	0.93	0.87	0.62	76.55	70.60	50.24
New Mexico	24.31	24.17	22.74	73.98	71.93	65.69
New York	2.18	2.77	3.29	38.70	47.66	63.58
North Carolina	21.65	22.26	22.69	80.57	81.52	83.64
North Dakota	0.00	460.72	76.57	0.00	5,424.69	298.31
Ohio	21.88	21.06	20.01	85.64	82.30	79.88
Oklahoma	32.64	35.28	35.99	68.42	74.84	76.76
Oregon	9.94	10.48	7.73	111.78	118.95	90.44
Pennsylvania	66.09	53.78	70.15	91.43	81.99	150.09
Rhode Island	25.11	19.89	20.74	110.52	89.93	100.35
South Carolina	24.54	26.31	24.59	87.35	93.09	84.80
South Dakota	19.01	20.10	19.65	73.31	76.14	73.11
Tennessee	20.02	19.66	19.25	79.22	78.52	77.41
Texas	n/a	n/a	n/a	69.53	72.01	74.94
Utah	11.56	12.44	19.83	109.08	128.43	217.77
Vermont	18.77	19.24	17.94	82.49	84.78	78.69
Virginia	30.58	32.02	33.11	73.61	79.34	82.22
Washington	64.35	59.81	50.82	166.90	173.99	170.95
West Virginia	32.84	35.08	35.42	71.16	76.40	76.75
Wisconsin	23.87	22.54	13.87	80.63	82.16	72.69
Wyoming	30.26	37.51	38.34	68.68	86.36	89.14
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>77.92</b>	<b>79.73</b>	<b>77.85</b>
<b>CW w/o Texas</b>	<b>24.90</b>	<b>25.49</b>	<b>24.78</b>	<b>78.06</b>	<b>79.84</b>	<b>77.89</b>

Table 20D

## Medical Payments 2009-2011

STATE	Total Business					
	Frequency			Severity		
	2011	2010	2009	2011	2010	2009
Alabama	0.66	0.68	0.70	2,632.24	2,665.09	2,574.57
Alaska	0.96	0.97	0.93	5,004.94	4,989.70	5,052.92
Arizona	0.99	0.97	0.94	3,521.27	3,600.82	3,563.58
Arkansas	0.96	0.96	0.95	3,635.39	3,563.39	3,489.97
California	0.93	0.94	0.94	3,102.98	3,017.44	2,851.53
Colorado	1.08	1.04	1.07	3,906.06	4,177.77	4,177.02
Connecticut	1.21	1.30	1.31	3,343.16	3,502.85	3,566.38
Delaware	0.01	0.04	0.02	5,412.00	2,873.50	2,531.00
District of Columbia	0.36	0.40	0.43	2,794.43	4,431.83	2,746.42
Florida	1.24	1.33	1.32	2,435.41	2,426.02	2,322.30
Georgia	1.14	1.30	1.36	3,952.41	3,808.73	3,772.26
Hawaii	0.21	0.11	0.06	3,970.19	5,201.55	8,129.33
Idaho	0.84	0.91	0.90	2,774.63	2,594.76	2,681.68
Illinois	0.70	0.72	0.73	3,690.70	3,566.55	3,484.80
Indiana	0.77	0.83	0.82	3,578.04	3,522.59	3,363.95
Iowa	0.53	0.58	0.60	2,887.48	2,728.74	2,709.76
Kansas	0.27	0.27	0.28	3,046.58	3,070.60	2,896.00
Kentucky	0.61	0.58	0.56	695.11	739.59	763.73
Louisiana	0.94	1.00	1.03	3,287.19	3,317.77	3,327.49
Maine	0.80	0.80	0.73	2,520.79	2,741.50	2,555.92
Maryland	0.73	0.75	0.84	3,194.23	3,135.34	3,007.69
Massachusetts	0.35	0.36	0.36	4,380.68	4,570.42	4,529.57
Michigan	0.02	0.08	0.05	18,927.00	27,854.52	10,280.86
Minnesota	0.55	0.07	0.49	5,613.78	1,650.00	5,844.50
Mississippi	0.92	0.96	0.97	2,804.20	2,849.44	2,696.16
Missouri	0.71	0.75	0.76	3,063.38	3,113.72	3,094.24
Montana	0.83	0.88	0.91	3,936.27	3,961.66	3,936.48
Nebraska	0.63	0.67	0.71	3,543.05	3,280.22	3,307.67
Nevada	1.31	1.34	1.34	3,974.72	4,168.57	4,188.23
New Hampshire	0.81	0.85	0.87	2,896.02	2,851.83	2,844.28
New Jersey	0.02	0.03	0.02	4,106.05	3,103.92	3,044.97
New Mexico	0.86	0.85	0.83	2,833.43	2,830.79	2,752.60
New York	0.03	0.04	0.04	7,828.08	7,229.89	7,512.88
North Carolina	1.19	1.24	1.26	1,826.43	1,800.19	1,801.88
North Dakota	0.00	1.39	6.67	-	33,172.00	1,148.50
Ohio	0.74	0.72	0.70	2,973.86	2,924.34	2,839.79
Oklahoma	0.90	0.96	1.02	3,610.32	3,659.64	3,536.61
Oregon	0.18	0.16	0.12	5,400.94	6,515.21	6,261.39
Pennsylvania	1.06	0.84	0.81	6,215.04	6,389.39	8,652.65
Rhode Island	1.14	0.88	0.92	2,202.33	2,248.62	2,248.51
South Carolina	1.19	1.22	1.22	2,061.17	2,149.49	2,015.08
South Dakota	0.69	0.71	0.70	2,764.67	2,832.31	2,796.94
Tennessee	0.65	0.63	0.64	3,094.76	3,115.92	3,009.95
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	0.29	0.40	0.39	3,938.23	3,100.75	5,025.23
Vermont	0.61	0.66	0.63	3,057.80	2,897.84	2,827.17
Virginia	0.81	0.81	0.85	3,790.06	3,970.69	3,887.79
Washington	1.16	1.09	0.93	5,564.99	5,484.18	5,437.55
West Virginia	1.02	1.06	1.10	3,205.31	3,321.09	3,209.05
Wisconsin	0.60	0.59	0.57	3,984.20	3,790.65	2,451.49
Wyoming	0.65	0.70	0.73	4,619.68	5,396.19	5,260.46
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>0.79</b>	<b>0.81</b>	<b>0.82</b>	<b>3,154.23</b>	<b>3,142.23</b>	<b>3,024.64</b>

# **Uninsured/Underinsured Motorist**



## Uninsured/Underinsured Motorist

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

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

insurance company denies coverage or becomes insolvent.

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

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

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

Voluntary Market Business and  
Residual Market Business

### Uninsured/Underinsured Data

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

**South Carolina**—Data for UM/UIM-BI and UM/UIM-PD coverages are separated and included in the bodily injury liability<sup>1</sup> and property damage liability<sup>2</sup> data.

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

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

### Uninsured Motorist Requirement

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

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

**Minnesota**—Required limits for UM/UIM coverage are 30/60.

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

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

<sup>1</sup> See Bodily Injury Liability, Page 39.

<sup>2</sup> See Property Damage Liability, Page 55.

## Uninsured/Underinsured Motorist Earned Premium and Earned Exposures

In Tables 21A through 23D-2 the earned premium amounts and the earned exposure figures represent both the uninsured/underinsured motorist bodily injury component (UM/UIM-BI) and the uninsured/underinsured motorist property damage component (UM/UIM-PD).

*Except:*

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

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

## Uninsured/Underinsured Incurred Losses and Incurred Claims

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

## Uninsured/Underinsured Motorist Calculations—Loss Experience Results

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

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

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

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

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

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

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

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

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

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

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

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

## Uninsured/Underinsured Motorist—Loss Development

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

*Except:*

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

**California**—UM/UIM-BI incurred losses are developed to **39 months**.

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

Table 21A

## Uninsured/Underinsured Motorist 2009-2011

STATE	Voluntary Business					
	Earned Premiums			Earned Exposures		
	2011	2010	2009	2011	2010	2009
Alabama	210,680,951	211,298,342	207,946,179	2,899,330	2,870,389	2,866,078
Alaska	54,982,938	52,689,514	48,352,279	417,197	406,502	398,207
Arizona	272,940,704	278,819,527	285,710,010	3,170,743	3,180,465	3,200,032
Arkansas	111,514,139	111,131,753	109,276,556	1,668,004	1,672,991	1,667,388
California	1,167,715,609	1,156,397,879	1,136,703,588	20,558,545	19,998,957	19,865,788
Colorado	253,386,393	257,174,330	261,828,063	2,059,712	2,020,107	1,986,402
Connecticut	196,889,960	195,866,050	196,190,314	2,301,949	2,281,031	2,292,147
Delaware	51,033,350	49,942,261	49,402,183	546,261	536,349	535,531
District of Columbia	24,566,622	24,590,053	24,278,448	227,272	223,767	220,784
Florida	1,184,834,615	1,118,138,103	1,042,811,591	6,854,482	7,120,574	7,358,890
Georgia	467,543,154	454,829,494	409,761,503	5,938,234	5,844,980	5,318,311
Hawaii	65,077,723	62,190,571	65,427,213	674,544	638,051	647,781
Idaho	35,690,296	37,298,472	35,841,541	899,678	915,057	901,621
Illinois	322,192,257	319,445,931	320,408,126	6,542,482	6,599,518	6,639,673
Indiana	193,043,670	191,859,987	188,945,227	4,103,660	4,076,739	4,041,296
Iowa	82,784,607	84,140,836	85,152,371	2,280,179	2,272,726	2,259,217
Kansas	52,517,105	54,178,822	57,860,845	2,138,641	2,163,205	2,161,408
Kentucky	165,902,548	158,691,174	152,838,880	2,019,702	1,995,103	1,961,298
Louisiana	277,511,244	265,080,369	221,550,594	1,852,224	1,819,936	1,692,318
Maine	30,035,608	29,793,311	29,329,154	825,951	810,842	806,366
Maryland	286,806,550	278,396,807	266,719,626	3,710,854	3,657,123	3,627,477
Massachusetts	0	0	0	3,924,387	3,885,906	3,718,268
Michigan	114,304,892	113,788,454	104,792,750	5,033,725	5,242,908	5,056,643
Minnesota	167,492,873	171,308,539	170,213,762	3,709,755	3,679,546	3,628,819
Mississippi	169,087,999	168,223,004	163,154,691	1,549,886	1,531,808	1,546,422
Missouri	167,292,256	165,054,612	158,469,518	3,818,569	3,848,452	3,850,782
Montana	41,010,908	41,433,900	42,882,479	496,201	499,810	510,212
Nebraska	51,639,092	51,449,920	50,304,748	1,365,143	1,348,614	1,330,471
Nevada	138,578,075	139,687,774	141,040,278	1,147,780	1,175,330	1,185,634
New Hampshire	38,616,873	40,141,238	41,484,406	793,610	795,949	807,371
New Jersey	384,329,130	361,619,303	346,767,677	5,493,977	5,259,591	5,176,114
New Mexico	132,455,711	128,719,469	129,164,590	1,034,048	1,020,851	1,014,946
New York	391,605,913	375,673,005	369,998,031	9,084,552	9,043,897	9,066,134
North Carolina	290,966,255	292,414,711	280,017,691	6,942,315	6,908,215	6,890,592
North Dakota	11,201,996	10,889,067	10,786,160	551,523	546,446	540,771
Ohio	343,777,682	359,091,382	372,330,318	6,362,306	6,384,572	6,414,549
Oklahoma	141,766,304	144,334,078	145,375,495	905,591	917,205	926,047
Oregon	143,527,319	145,562,828	146,137,576	2,516,598	2,567,728	2,591,722
Pennsylvania	716,685,763	732,289,942	736,331,303	7,616,655	7,575,223	7,542,592
Rhode Island	69,983,681	72,317,927	72,375,873	361,806	380,287	388,139
South Carolina	330,969,611	327,128,850	325,363,487	3,301,292	3,253,957	3,215,545
South Dakota	17,656,792	17,725,961	17,447,343	616,613	613,800	608,573
Tennessee	264,208,441	253,882,405	244,278,618	3,938,637	3,901,695	3,876,305
Texas	1,127,948,076	1,096,388,105	1,078,110,864	n/a	n/a	n/a
Utah	95,107,820	93,615,265	90,197,889	1,563,376	1,585,665	1,585,931
Vermont	22,764,521	22,335,028	22,157,804	402,974	397,811	394,528
Virginia	296,986,462	293,769,179	282,245,166	5,906,267	5,851,893	5,740,643
Washington	385,155,796	389,898,201	376,577,580	3,098,113	3,142,385	3,197,189
West Virginia	122,026,903	120,182,099	120,823,143	1,155,404	1,128,363	1,126,199
Wisconsin	211,621,008	197,005,339	142,429,388	3,674,272	3,616,822	3,533,958
Wyoming	12,053,462	12,294,687	12,456,492	407,781	410,837	409,773
<b>Countrywide</b>	<b>11,908,471,657</b>	<b>11,730,177,858</b>	<b>11,390,049,411</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>10,780,523,581</b>	<b>10,633,789,753</b>	<b>10,311,938,547</b>	<b>158,462,800</b>	<b>157,619,978</b>	<b>156,322,885</b>

Table 21B-1

## Uninsured/Underinsured Motorist 2009-2011

STATE	Voluntary Business					
	Incurred Losses - Bodily Injury			Incurred Claims - Bodily Injury		
	2011	2010	2009	2011	2010	2009
Alabama	127,479,930	139,772,609	132,513,008	6,026	6,419	6,415
Alaska	22,390,368	24,701,535	26,291,682	659	704	635
Arizona	178,726,671	186,488,632	174,048,813	6,731	6,711	6,662
Arkansas	50,544,097	50,560,325	53,123,824	3,013	3,298	3,201
California	640,645,868	646,946,583	649,014,546	32,818	32,403	34,685
Colorado	189,767,293	184,505,610	199,798,421	4,453	4,344	4,378
Connecticut	90,338,608	107,441,651	112,958,618	2,907	3,295	3,568
Delaware	20,901,958	27,115,629	28,291,710	1,081	1,324	1,303
District of Columbia	8,094,199	7,531,034	10,025,921	685	748	824
Florida	753,995,859	842,170,538	855,240,895	28,533	32,003	31,943
Georgia	225,924,654	242,198,716	229,255,906	10,446	11,135	10,926
Hawaii	24,654,349	34,807,964	25,209,444	600	629	604
Idaho	18,649,483	23,305,228	20,039,033	767	879	744
Illinois	200,783,842	198,447,010	195,960,275	8,094	8,367	8,207
Indiana	91,051,124	95,951,917	94,717,302	4,496	4,689	4,592
Iowa	44,014,580	42,402,685	37,066,668	1,301	1,445	1,621
Kansas	29,865,455	33,301,716	30,201,568	802	876	872
Kentucky	94,315,377	123,140,844	125,048,009	3,709	4,434	4,378
Louisiana	177,303,565	193,022,670	173,299,362	8,282	8,947	8,768
Maine	9,401,353	12,764,360	11,642,929	252	298	282
Maryland	128,070,604	133,910,900	132,791,246	8,469	8,610	8,864
Massachusetts	58,881,251	60,537,473	50,934,776	2,890	3,023	2,618
Michigan	84,101,922	79,843,208	71,538,747	2,107	2,065	1,588
Minnesota	75,447,041	81,604,172	82,144,171	2,019	2,170	2,110
Mississippi	85,556,258	78,870,876	88,249,442	4,463	4,336	4,603
Missouri	121,616,154	108,507,823	106,902,418	4,646	4,768	4,731
Montana	23,088,700	22,661,487	22,559,996	549	646	686
Nebraska	30,801,726	31,908,286	35,973,622	942	991	1,104
Nevada	121,063,702	125,656,609	115,299,301	4,298	4,199	4,080
New Hampshire	18,103,873	18,511,093	19,255,898	539	514	542
New Jersey	214,809,160	230,576,213	254,120,448	5,390	6,145	6,862
New Mexico	92,567,734	100,459,332	88,467,123	3,526	3,459	3,227
New York	197,471,910	216,995,720	220,972,175	4,810	5,336	5,466
North Carolina	166,695,147	148,876,687	156,170,477	6,956	7,639	8,302
North Dakota	5,039,706	4,779,579	4,842,640	87	88	101
Ohio	173,938,424	167,940,663	180,365,099	10,334	10,546	10,696
Oklahoma	93,177,503	100,637,067	111,245,085	3,625	3,718	4,101
Oregon	70,387,460	74,717,065	74,184,864	3,186	3,376	3,486
Pennsylvania	357,433,485	392,940,764	402,391,446	8,170	9,143	9,803
Rhode Island	43,241,785	40,946,871	42,678,039	1,709	1,501	1,612
South Carolina	175,776,396	193,031,792	199,835,866	7,317	8,275	8,185
South Dakota	8,344,227	8,840,014	8,821,971	275	292	280
Tennessee	125,488,257	124,932,635	110,835,807	6,607	6,757	6,736
Texas	617,764,299	611,248,368	600,840,677	n/a	n/a	n/a
Utah	54,257,802	57,978,818	59,944,061	1,710	1,770	1,987
Vermont	6,878,944	8,926,651	8,728,229	366	374	287
Virginia	145,693,983	149,887,027	155,952,568	6,265	6,785	7,218
Washington	183,737,635	199,728,531	201,195,934	8,629	9,154	9,300
West Virginia	45,279,114	50,363,245	57,904,445	2,058	2,150	2,379
Wisconsin	165,975,644	144,426,015	82,096,187	3,452	3,480	3,056
Wyoming	5,589,082	5,752,825	6,838,331	201	205	201
<b>Countrywide</b>	<b>6,695,127,561</b>	<b>6,992,575,065</b>	<b>6,937,829,023</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>6,077,363,262</b>	<b>6,381,326,697</b>	<b>6,336,988,346</b>	<b>241,250</b>	<b>254,463</b>	<b>258,819</b>



Table 21B-2

## Uninsured/Underinsured Motorist 2009-2011

STATE	Voluntary Business					
	Incurred Losses - Property Damage			Incurred Claims - Property Damage		
	2011	2010	2009	2011	2010	2009
Alabama	49,706	27,323	0	18	5	0
Alaska	5,960,650	5,275,413	5,217,357	3,416	3,171	3,151
Arizona	110,254	50,493	52,475	45	10	10
Arkansas	21,797,375	22,446,568	21,803,487	13,229	13,953	13,663
California	32,472,139	31,890,871	28,784,952	15,976	15,988	15,755
Colorado	3,271,597	3,132,619	2,864,061	1,614	1,470	1,375
Connecticut	26,891	0	0	2	0	0
Delaware	5,683,401	5,126,352	4,919,743	4,442	4,526	4,159
District of Columbia	6,035,900	6,036,028	5,296,395	5,475	6,100	5,516
Florida	3,910	6,927	0	1	5	0
Georgia	59,879,795	64,489,836	67,292,060	35,234	37,428	37,092
Hawaii	4,943	0	1,022	1	0	2
Idaho	295,475	309,032	374,545	197	192	160
Illinois	5,622,841	5,031,438	4,719,906	2,195	2,231	2,184
Indiana	20,576,216	20,264,710	20,392,087	12,049	12,307	12,610
Iowa	5,559	16,934	3,265	4	6	3
Kansas	55,142	46,508	51,127	17	16	21
Kentucky	83,497	116,959	48,635	21	12	10
Louisiana	3,137,325	3,075,236	2,927,984	1,248	1,289	1,207
Maine	0	623	0	0	1	0
Maryland	49,004,273	49,023,121	45,182,182	39,614	40,940	36,777
Massachusetts	0	0	0	0	0	0
Michigan	3,170	3,064	9,792	5	5	6
Minnesota	4,284	8,432	5,494	5	4	1
Mississippi	29,122,044	29,939,864	30,683,504	18,219	19,124	19,491
Missouri	157,981	98,225	131,075	55	49	51
Montana	193,822	216,220	229,440	78	96	109
Nebraska	19,434	23,844	15,586	8	12	8
Nevada	67,420	77,397	76,426	40	43	34
New Hampshire	158,389	83,845	94,156	54	47	36
New Jersey	11,221,536	9,399,607	8,214,017	3,739	3,253	2,923
New Mexico	27,001,678	26,354,582	24,614,473	12,987	12,738	12,231
New York	4,837	0	0	3	0	0
North Carolina	10,766,528	10,665,162	10,439,967	7,492	7,627	7,864
North Dakota	2,337	5,882	4,360	2	3	2
Ohio	7,638,784	7,628,509	6,893,478	3,574	3,588	3,559
Oklahoma	34,230	14,124	11,663	6	5	7
Oregon	14,631,615	15,632,743	15,152,063	11,041	11,571	11,602
Pennsylvania	696	243,757	90,796	1	7	6
Rhode Island	6,319,687	4,448,699	5,928,591	2,763	2,076	2,566
South Carolina	23,625,251	24,167,827	24,104,195	21,433	21,840	21,593
South Dakota	6,684	20,709	8,868	4	7	6
Tennessee	62,709,170	58,611,394	56,162,559	31,881	31,579	31,249
Texas	0	0	0	n/a	n/a	n/a
Utah	764,991	801,742	821,798	393	462	460
Vermont	4,123,460	3,254,323	3,428,050	3,761	3,453	3,468
Virginia	37,591,039	36,497,268	33,537,885	55,089	56,302	53,423
Washington	50,629,563	51,217,901	48,550,793	29,717	30,404	30,692
West Virginia	11,358,722	10,643,954	10,862,938	6,270	6,508	6,453
Wisconsin	2,395,140	1,103,809	731,061	248	182	124
Wyoming	4,813	13,046	13,368	3	8	6
<b>Countrywide</b>	<b>514,634,194</b>	<b>507,542,920</b>	<b>490,747,679</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>514,634,194</b>	<b>507,542,920</b>	<b>490,747,679</b>	<b>343,669</b>	<b>350,643</b>	<b>341,665</b>

Table 21C

## Uninsured/Underinsured Motorist 2009-2011

STATE	Voluntary Business					
	Pure Premium			Loss Ratio		
	2011	2010	2009	2011	2010	2009
Alabama	43.99	48.70	46.23	60.53	66.16	63.72
Alaska	67.96	73.74	79.13	51.56	56.89	65.17
Arizona	56.40	58.65	54.41	65.52	66.90	60.94
Arkansas	43.37	43.64	44.94	64.87	65.69	68.57
California	32.74	33.94	34.12	57.64	58.70	59.63
Colorado	93.72	92.89	102.02	76.18	72.96	77.40
Connecticut	39.26	47.10	49.28	45.90	54.85	57.58
Delaware	48.67	60.11	62.02	52.09	64.56	67.23
District of Columbia	62.17	60.63	69.40	57.52	55.17	63.11
Florida	110.00	118.27	116.22	63.64	75.32	82.01
Georgia	48.13	52.47	55.76	61.13	67.43	72.37
Hawaii	36.56	54.55	38.92	37.89	55.97	38.53
Idaho	21.06	25.81	22.64	53.08	63.31	56.96
Illinois	31.55	30.83	30.22	64.06	63.70	62.63
Indiana	27.20	28.51	28.48	57.82	60.57	60.92
Iowa	19.31	18.66	16.41	53.17	50.42	43.53
Kansas	13.99	15.42	14.00	56.97	61.55	52.29
Kentucky	46.74	61.78	63.78	56.90	77.67	81.85
Louisiana	97.42	107.75	104.13	65.02	73.98	79.54
Maine	11.38	15.74	14.44	31.30	42.85	39.70
Maryland	47.72	50.02	49.06	61.74	65.71	66.73
Massachusetts	15.00	15.58	13.70	-	-	-
Michigan	16.71	15.23	14.15	73.58	70.17	68.28
Minnesota	20.34	22.18	22.64	45.05	47.64	48.26
Mississippi	73.99	71.03	76.91	67.82	64.68	72.90
Missouri	31.89	28.22	27.80	72.79	65.80	67.54
Montana	46.92	45.77	44.67	56.77	55.21	53.14
Nebraska	22.58	23.68	27.05	59.69	62.06	71.54
Nevada	105.54	106.98	97.31	87.41	90.01	81.80
New Hampshire	23.01	23.36	23.97	47.29	46.32	46.64
New Jersey	41.14	45.63	50.68	58.81	66.36	75.65
New Mexico	115.63	124.22	111.42	90.27	98.52	87.55
New York	21.74	23.99	24.37	50.43	57.76	59.72
North Carolina	25.56	23.09	24.18	60.99	54.56	59.50
North Dakota	9.14	8.76	8.96	45.01	43.95	44.94
Ohio	28.54	27.50	29.19	52.82	48.89	50.29
Oklahoma	102.93	109.74	120.14	65.75	69.73	76.53
Oregon	33.78	35.19	34.47	59.24	62.07	61.13
Pennsylvania	46.93	51.90	53.36	49.87	53.69	54.66
Rhode Island	136.98	119.37	125.23	70.82	62.77	67.16
South Carolina	60.40	66.75	69.64	60.25	66.40	68.83
South Dakota	13.54	14.44	14.51	47.30	49.99	50.61
Tennessee	47.78	47.04	43.08	71.23	72.29	68.36
Texas	n/a	n/a	n/a	54.77	55.75	55.73
Utah	35.19	37.07	38.32	57.85	62.79	67.37
Vermont	27.30	30.62	30.81	48.33	54.54	54.86
Virginia	31.03	31.85	33.01	61.71	63.45	67.14
Washington	75.65	79.86	78.11	60.85	64.36	66.32
West Virginia	49.02	54.07	61.06	46.41	50.76	56.92
Wisconsin	45.82	40.24	23.44	79.56	73.87	58.15
Wyoming	13.72	14.03	16.72	46.41	46.90	55.01
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>60.54</b>	<b>63.94</b>	<b>65.22</b>
<b>CW w/o Texas</b>	<b>41.60</b>	<b>43.71</b>	<b>43.68</b>	<b>61.15</b>	<b>64.78</b>	<b>66.21</b>

Table 21C-1

## Uninsured/Underinsured Motorist 2009-2011

STATE	Voluntary Business					
	Pure Premium - Bodily Injury Component			Loss Ratio - Bodily Injury Component		
	2011	2010	2009	2011	2010	2009
Alabama	43.97	48.69	46.23	60.51	66.15	63.72
Alaska	53.67	60.77	66.03	40.72	46.88	54.38
Arizona	56.37	58.64	54.39	65.48	66.89	60.92
Arkansas	30.30	30.22	31.86	45.33	45.50	48.61
California	31.16	32.35	32.67	54.86	55.94	57.10
Colorado	92.13	91.33	100.58	74.89	71.74	76.31
Connecticut	39.24	47.10	49.28	45.88	54.85	57.58
Delaware	38.26	50.56	52.83	40.96	54.29	57.27
District of Columbia	35.61	33.66	45.41	32.95	30.63	41.30
Florida	110.00	118.27	116.22	63.64	75.32	82.01
Georgia	38.05	41.44	43.11	48.32	53.25	55.95
Hawaii	36.55	54.55	38.92	37.88	55.97	38.53
Idaho	20.73	25.47	22.23	52.25	62.48	55.91
Illinois	30.69	30.07	29.51	62.32	62.12	61.16
Indiana	22.19	23.54	23.44	47.17	50.01	50.13
Iowa	19.30	18.66	16.41	53.17	50.39	43.53
Kansas	13.96	15.39	13.97	56.87	61.47	52.20
Kentucky	46.70	61.72	63.76	56.85	77.60	81.82
Louisiana	95.72	106.06	102.40	63.89	72.82	78.22
Maine	11.38	15.74	14.44	31.30	42.84	39.70
Maryland	34.51	36.62	36.61	44.65	48.10	49.79
Massachusetts	15.00	15.58	13.70	-	-	-
Michigan	16.71	15.23	14.15	73.58	70.17	68.27
Minnesota	20.34	22.18	22.64	45.04	47.64	48.26
Mississippi	55.20	51.49	57.07	50.60	46.88	54.09
Missouri	31.85	28.20	27.76	72.70	65.74	67.46
Montana	46.53	45.34	44.22	56.30	54.69	52.61
Nebraska	22.56	23.66	27.04	59.65	62.02	71.51
Nevada	105.48	106.91	97.25	87.36	89.96	81.75
New Hampshire	22.81	23.26	23.85	46.88	46.11	46.42
New Jersey	39.10	43.84	49.09	55.89	63.76	73.28
New Mexico	89.52	98.41	87.16	69.89	78.05	68.49
New York	21.74	23.99	24.37	50.43	57.76	59.72
North Carolina	24.01	21.55	22.66	57.29	50.91	55.77
North Dakota	9.14	8.75	8.96	44.99	43.89	44.90
Ohio	27.34	26.30	28.12	50.60	46.77	48.44
Oklahoma	102.89	109.72	120.13	65.73	69.73	76.52
Oregon	27.97	29.10	28.62	49.04	51.33	50.76
Pennsylvania	46.93	51.87	53.35	49.87	53.66	54.65
Rhode Island	119.52	107.67	109.96	61.79	56.62	58.97
South Carolina	53.24	59.32	62.15	53.11	59.01	61.42
South Dakota	13.53	14.40	14.50	47.26	49.87	50.56
Tennessee	31.86	32.02	28.59	47.50	49.21	45.37
Texas	n/a	n/a	n/a	54.77	55.75	55.73
Utah	34.71	36.56	37.80	57.05	61.93	66.46
Vermont	17.07	22.44	22.12	30.22	39.97	39.39
Virginia	24.67	25.61	27.17	49.06	51.02	55.25
Washington	59.31	63.56	62.93	47.70	51.23	53.43
West Virginia	39.19	44.63	51.42	37.11	41.91	47.92
Wisconsin	45.17	39.93	23.23	78.43	73.31	57.64
Wyoming	13.71	14.00	16.69	46.37	46.79	54.90
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>56.22</b>	<b>59.61</b>	<b>60.91</b>
<b>CW w/o Texas</b>	<b>38.35</b>	<b>40.49</b>	<b>40.54</b>	<b>56.37</b>	<b>60.01</b>	<b>61.45</b>

Table 21C-2

## Uninsured/Underinsured Motorist 2009-2011

STATE	Pure Premium - Property Damage Component			Loss Ratio - Property Damage Component		
	2011	2010	2009	2011	2010	2009
Alabama	0.02	0.01	0.00	0.02	0.01	0.00
Alaska	14.29	12.98	13.10	10.84	10.01	10.79
Arizona	0.03	0.02	0.02	0.04	0.02	0.02
Arkansas	13.07	13.42	13.08	19.55	20.20	19.95
California	1.58	1.59	1.45	2.78	2.76	2.53
Colorado	1.59	1.55	1.44	1.29	1.22	1.09
Connecticut	0.01	0.00	0.00	0.01	0.00	0.00
Delaware	10.40	9.56	9.19	11.14	10.26	9.96
District of Columbia	26.56	26.97	23.99	24.57	24.55	21.82
Florida	0.00	0.00	0.00	0.00	0.00	0.00
Georgia	10.08	11.03	12.65	12.81	14.18	16.42
Hawaii	0.01	0.00	0.00	0.01	0.00	0.00
Idaho	0.33	0.34	0.42	0.83	0.83	1.05
Illinois	0.86	0.76	0.71	1.75	1.58	1.47
Indiana	5.01	4.97	5.05	10.66	10.56	10.79
Iowa	0.00	0.01	0.00	0.01	0.02	0.00
Kansas	0.03	0.02	0.02	0.10	0.09	0.09
Kentucky	0.04	0.06	0.02	0.05	0.07	0.03
Louisiana	1.69	1.69	1.73	1.13	1.16	1.32
Maine	0.00	0.00	0.00	0.00	0.00	0.00
Maryland	13.21	13.40	12.46	17.09	17.61	16.94
Massachusetts	0.00	0.00	0.00	-	-	-
Michigan	0.00	0.00	0.00	0.00	0.00	0.01
Minnesota	0.00	0.00	0.00	0.00	0.00	0.00
Mississippi	18.79	19.55	19.84	17.22	17.80	18.81
Missouri	0.04	0.03	0.03	0.09	0.06	0.08
Montana	0.39	0.43	0.45	0.47	0.52	0.54
Nebraska	0.01	0.02	0.01	0.04	0.05	0.03
Nevada	0.06	0.07	0.06	0.05	0.06	0.05
New Hampshire	0.20	0.11	0.12	0.41	0.21	0.23
New Jersey	2.04	1.79	1.59	2.92	2.60	2.37
New Mexico	26.11	25.82	24.25	20.39	20.47	19.06
New York	0.00	0.00	0.00	0.00	0.00	0.00
North Carolina	1.55	1.54	1.52	3.70	3.65	3.73
North Dakota	0.00	0.01	0.01	0.02	0.05	0.04
Ohio	1.20	1.19	1.07	2.22	2.12	1.85
Oklahoma	0.04	0.02	0.01	0.02	0.01	0.01
Oregon	5.81	6.09	5.85	10.19	10.74	10.37
Pennsylvania	0.00	0.03	0.01	0.00	0.03	0.01
Rhode Island	17.47	11.70	15.27	9.03	6.15	8.19
South Carolina	7.16	7.43	7.50	7.14	7.39	7.41
South Dakota	0.01	0.03	0.01	0.04	0.12	0.05
Tennessee	15.92	15.02	14.49	23.73	23.09	22.99
Texas	n/a	n/a	n/a	0.00	0.00	0.00
Utah	0.49	0.51	0.52	0.80	0.86	0.91
Vermont	10.23	8.18	8.69	18.11	14.57	15.47
Virginia	6.36	6.24	5.84	12.66	12.42	11.88
Washington	16.34	16.30	15.19	13.15	13.14	12.89
West Virginia	9.83	9.43	9.65	9.31	8.86	8.99
Wisconsin	0.65	0.31	0.21	1.13	0.56	0.51
Wyoming	0.01	0.03	0.03	0.04	0.11	0.11
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>4.32</b>	<b>4.33</b>	<b>4.31</b>
<b>CW w/o Texas</b>	<b>3.25</b>	<b>3.22</b>	<b>3.14</b>	<b>4.77</b>	<b>4.77</b>	<b>4.76</b>

Table 21D-1

## Uninsured/Underinsured Motorist 2009-2011

STATE	Voluntary Business					
	Frequency - Bodily Injury Component			Severity - Bodily Injury Component		
	2011	2010	2009	2011	2010	2009
Alabama	0.21	0.22	0.22	21,154.98	21,774.83	20,656.74
Alaska	0.16	0.17	0.16	33,976.28	35,087.41	41,404.22
Arizona	0.21	0.21	0.21	26,552.77	27,788.50	26,125.61
Arkansas	0.18	0.20	0.19	16,775.34	15,330.60	16,596.01
California	0.16	0.16	0.17	19,521.17	19,965.64	18,711.68
Colorado	0.22	0.22	0.22	42,615.61	42,473.67	45,636.92
Connecticut	0.13	0.14	0.16	31,076.23	32,607.48	31,658.81
Delaware	0.20	0.25	0.24	19,335.76	20,480.08	21,712.75
District of Columbia	0.30	0.33	0.37	11,816.35	10,068.23	12,167.38
Florida	0.42	0.45	0.43	26,425.40	26,315.36	26,773.97
Georgia	0.18	0.19	0.21	21,627.86	21,751.12	20,982.60
Hawaii	0.09	0.10	0.09	41,090.58	55,338.58	41,737.49
Idaho	0.09	0.10	0.08	24,314.84	26,513.34	26,934.18
Illinois	0.12	0.13	0.12	24,806.50	23,717.82	23,877.21
Indiana	0.11	0.12	0.11	20,251.58	20,463.19	20,626.59
Iowa	0.06	0.06	0.07	33,831.35	29,344.42	22,866.54
Kansas	0.04	0.04	0.04	37,238.72	38,015.66	34,634.83
Kentucky	0.18	0.22	0.22	25,428.79	27,771.95	28,562.82
Louisiana	0.45	0.49	0.52	21,408.30	21,574.01	19,764.98
Maine	0.03	0.04	0.03	37,306.96	42,833.42	41,286.98
Maryland	0.23	0.24	0.24	15,122.28	15,552.95	14,980.96
Massachusetts	0.07	0.08	0.07	20,374.14	20,025.63	19,455.61
Michigan	0.04	0.04	0.03	39,915.48	38,664.99	45,049.59
Minnesota	0.05	0.06	0.06	37,368.52	37,605.61	38,930.89
Mississippi	0.29	0.28	0.30	19,170.12	18,189.78	19,172.16
Missouri	0.12	0.12	0.12	26,176.53	22,757.51	22,596.16
Montana	0.11	0.13	0.13	42,055.92	35,079.70	32,886.29
Nebraska	0.07	0.07	0.08	32,698.22	32,198.07	32,584.80
Nevada	0.37	0.36	0.34	28,167.45	29,925.37	28,259.63
New Hampshire	0.07	0.06	0.07	33,587.89	36,013.80	35,527.49
New Jersey	0.10	0.12	0.13	39,853.28	37,522.57	37,033.00
New Mexico	0.34	0.34	0.32	26,252.90	29,042.88	27,414.66
New York	0.05	0.06	0.06	41,054.45	40,666.36	40,426.67
North Carolina	0.10	0.11	0.12	23,964.22	19,489.03	18,811.19
North Dakota	0.02	0.02	0.02	57,927.66	54,313.40	47,946.93
Ohio	0.16	0.17	0.17	16,831.66	15,924.58	16,862.86
Oklahoma	0.40	0.41	0.44	25,704.14	27,067.53	27,126.33
Oregon	0.13	0.13	0.13	22,092.74	22,131.83	21,280.80
Pennsylvania	0.11	0.12	0.13	43,749.51	42,977.22	41,047.79
Rhode Island	0.47	0.39	0.42	25,302.39	27,279.73	26,475.21
South Carolina	0.22	0.25	0.25	24,023.01	23,327.10	24,414.89
South Dakota	0.04	0.05	0.05	30,342.64	30,274.02	31,507.04
Tennessee	0.17	0.17	0.17	18,993.23	18,489.36	16,454.25
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	0.11	0.11	0.13	31,729.71	32,756.39	30,168.12
Vermont	0.09	0.09	0.07	18,794.93	23,868.05	30,411.95
Virginia	0.11	0.12	0.13	23,255.22	22,090.94	21,606.06
Washington	0.28	0.29	0.29	21,293.04	21,818.72	21,633.97
West Virginia	0.18	0.19	0.21	22,001.51	23,424.77	24,339.83
Wisconsin	0.09	0.10	0.09	48,081.01	41,501.73	26,863.94
Wyoming	0.05	0.05	0.05	27,806.38	28,062.56	34,021.55
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>0.15</b>	<b>0.16</b>	<b>0.17</b>	<b>25,191.14</b>	<b>25,077.62</b>	<b>24,484.25</b>

Table 21D-2

## Uninsured/Underinsured Motorist 2009-2011

STATE	Frequency - Property Damage Component			Severity - Property Damage Component		
	2011	2010	2009	2011	2010	2009
Alabama	0.00	0.00	0.00	2,761.44	5,464.60	-
Alaska	0.82	0.78	0.79	1,744.92	1,663.64	1,655.78
Arizona	0.00	0.00	0.00	2,450.09	5,049.30	5,247.50
Arkansas	0.79	0.83	0.82	1,647.70	1,608.73	1,595.81
California	0.08	0.08	0.08	2,032.56	1,994.68	1,827.04
Colorado	0.08	0.07	0.07	2,027.01	2,131.03	2,082.95
Connecticut	0.00	0.00	0.00	13,445.50	-	-
Delaware	0.81	0.84	0.78	1,279.47	1,132.65	1,182.91
District of Columbia	2.41	2.73	2.50	1,102.45	989.51	960.19
Florida	0.00	0.00	0.00	3,910.00	1,385.40	-
Georgia	0.59	0.64	0.70	1,699.49	1,723.04	1,814.19
Hawaii	0.00	0.00	0.00	4,943.00	-	511.00
Idaho	0.02	0.02	0.02	1,499.87	1,609.54	2,340.91
Illinois	0.03	0.03	0.03	2,561.66	2,255.24	2,161.13
Indiana	0.29	0.30	0.31	1,707.71	1,646.60	1,617.14
Iowa	0.00	0.00	0.00	1,389.75	2,822.33	1,088.33
Kansas	0.00	0.00	0.00	3,243.65	2,906.75	2,434.62
Kentucky	0.00	0.00	0.00	3,976.05	9,746.58	4,863.50
Louisiana	0.07	0.07	0.07	2,513.88	2,385.75	2,425.84
Maine	0.00	0.00	0.00	-	623.00	-
Maryland	1.07	1.12	1.01	1,237.04	1,197.44	1,228.54
Massachusetts	0.00	0.00	0.00	-	-	-
Michigan	0.00	0.00	0.00	634.00	612.80	1,632.00
Minnesota	0.00	0.00	0.00	856.80	2,108.00	5,494.00
Mississippi	1.18	1.25	1.26	1,598.44	1,565.56	1,574.24
Missouri	0.00	0.00	0.00	2,872.38	2,004.59	2,570.10
Montana	0.02	0.02	0.02	2,484.90	2,252.29	2,104.95
Nebraska	0.00	0.00	0.00	2,429.25	1,987.00	1,948.25
Nevada	0.00	0.00	0.00	1,685.50	1,799.93	2,247.82
New Hampshire	0.01	0.01	0.00	2,933.13	1,783.94	2,615.44
New Jersey	0.07	0.06	0.06	3,001.21	2,889.52	2,810.13
New Mexico	1.26	1.25	1.21	2,079.13	2,068.97	2,012.47
New York	0.00	0.00	0.00	1,612.33	-	-
North Carolina	0.11	0.11	0.11	1,437.07	1,398.34	1,327.56
North Dakota	0.00	0.00	0.00	1,168.50	1,960.67	2,180.00
Ohio	0.06	0.06	0.06	2,137.32	2,126.12	1,936.91
Oklahoma	0.00	0.00	0.00	5,705.00	2,824.80	1,666.14
Oregon	0.44	0.45	0.45	1,325.21	1,351.03	1,305.99
Pennsylvania	0.00	0.00	0.00	696.00	34,822.43	15,132.67
Rhode Island	0.76	0.55	0.66	2,287.26	2,142.92	2,310.44
South Carolina	0.65	0.67	0.67	1,102.28	1,106.59	1,116.30
South Dakota	0.00	0.00	0.00	1,671.00	2,958.43	1,478.00
Tennessee	0.81	0.81	0.81	1,966.98	1,856.02	1,797.26
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	0.03	0.03	0.03	1,946.54	1,735.37	1,786.52
Vermont	0.93	0.87	0.88	1,096.37	942.46	988.48
Virginia	0.93	0.96	0.93	682.37	648.24	627.78
Washington	0.96	0.97	0.96	1,703.72	1,684.58	1,581.87
West Virginia	0.54	0.58	0.57	1,811.60	1,635.52	1,683.39
Wisconsin	0.01	0.01	0.00	9,657.82	6,064.88	5,895.65
Wyoming	0.00	0.00	0.00	1,604.33	1,630.75	2,228.00
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>0.22</b>	<b>0.22</b>	<b>0.22</b>	<b>1,497.47</b>	<b>1,447.46</b>	<b>1,436.34</b>

Table 22A

## Uninsured/Underinsured Motorist 2009-2011

STATE	Residual Business					
	Earned Premiums			Earned Exposures		
	2011	2010	2009	2011	2010	2009
Alabama	0	48	298	0	0	3
Alaska	2,768	8,646	22,422	12	32	70
Arizona	140	570	1,471	2	8	26
Arkansas	227	392	618	1	3	7
California	73,706	78,594	138,574	215	220	376
Colorado	0	0	0	0	0	0
Connecticut	30,851	44,135	56,948	224	319	419
Delaware	332	111	211	1	1	0
District of Columbia	38,202	60,116	114,061	155	195	387
Florida	3,211	1,322	831	6	2	1
Georgia	0	0	77	0	0	0
Hawaii	62,860	69,869	80,618	454	528	534
Idaho	298	524	630	15	29	35
Illinois	41,578	47,309	55,887	830	853	1,025
Indiana	52	86	131	2	3	5
Iowa	786	531	375	29	18	11
Kansas	47,983	41,130	37,657	1,687	1,465	1,270
Kentucky	1,795	3,311	3,979	8	16	23
Louisiana	221	-74	136	1	0	1
Maine	428	516	662	13	16	20
Maryland	5,489,651	6,161,264	6,147,368	59,346	70,605	72,052
Massachusetts	0	0	0	101,859	96,815	115,104
Michigan	5,978	11,701	16,616	266	523	802
Minnesota	233	286	206	5	8	4
Mississippi	2,984	4,740	5,989	20	18	27
Missouri	790	669	941	21	19	25
Montana	1,918	3,901	4,588	82	134	150
Nebraska	23	43	129	1	1	5
Nevada	256	203	317	2	2	3
New Hampshire	17,130	28,921	40,153	217	327	436
New Jersey	924,231	862,770	742,320	18,682	18,413	13,745
New Mexico	327	901	1,126	3	12	16
New York	3,541,797	3,799,033	3,746,305	87,235	90,064	83,623
North Carolina	0	0	0	0	0	0
North Dakota	16	23	55	2	1	2
Ohio	0	4	15	0	0	1
Oklahoma	266	590	2,355	0	2	5
Oregon	167	347	312	3	6	7
Pennsylvania	76,660	100,170	123,874	500	715	1,028
Rhode Island	268,370	242,966	252,264	400	323	350
South Carolina	4	9	0	0	0	0
South Dakota	-3	8	10	0	0	1
Tennessee	529	868	1,353	8	14	19
Texas	119,329	142,216	153,542	n/a	n/a	n/a
Utah	26	29	61	1	0	2
Vermont	14,922	23,603	29,802	143	231	368
Virginia	54,666	64,289	79,774	796	940	1,144
Washington	0	2	111	0	0	1
West Virginia	1,551	1,550	3,338	10	8	25
Wisconsin	0	0	0	0	0	0
Wyoming	0	4	14	0	0	1
<b>Countrywide</b>	<b>10,827,259</b>	<b>11,808,246</b>	<b>11,868,524</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>10,707,930</b>	<b>11,666,030</b>	<b>11,714,982</b>	<b>273,257</b>	<b>282,889</b>	<b>293,159</b>

Table 22B-1

## Uninsured/Underinsured Motorist 2009-2011

STATE	Residual Business					
	Incurred Losses - Bodily Injury			Incurred Claims - Bodily Injury		
	2011	2010	2009	2011	2010	2009
Alabama	0	0	0	0	0	0
Alaska	0	0	0	0	0	0
Arizona	0	0	0	0	0	0
Arkansas	0	0	0	0	0	0
California	6,660	7,826	26,427	1	1	3
Colorado	0	0	0	0	0	0
Connecticut	0	29,622	111,205	0	2	6
Delaware	0	0	0	0	0	0
District of Columbia	0	50,891	43,677	0	9	6
Florida	0	0	0	0	0	0
Georgia	0	0	0	0	0	0
Hawaii	0	34,232	0	0	1	0
Idaho	0	0	0	0	0	0
Illinois	25,727	0	35,775	4	0	4
Indiana	0	0	0	0	0	0
Iowa	0	0	0	0	0	0
Kansas	13	0	0	0	0	0
Kentucky	0	0	0	0	0	0
Louisiana	0	0	0	0	0	0
Maine	0	0	0	0	0	0
Maryland	4,408,690	6,149,641	6,111,328	1,489	1,934	1,846
Massachusetts	2,623,916	2,935,796	3,238,444	302	312	405
Michigan	4,605	97,049	14,234	2	4	1
Minnesota	0	0	0	0	0	0
Mississippi	0	0	0	0	0	0
Missouri	0	0	0	0	0	0
Montana	0	0	0	0	0	0
Nebraska	0	0	0	0	0	0
Nevada	0	0	0	0	0	0
New Hampshire	0	4,724	0	0	1	0
New Jersey	2,606,761	1,514,297	1,203,429	91	94	68
New Mexico	0	0	0	0	0	0
New York	2,919,611	3,482,256	1,915,672	190	198	128
North Carolina	0	0	0	0	0	0
North Dakota	0	0	0	0	0	0
Ohio	0	0	0	0	0	0
Oklahoma	0	0	0	0	0	0
Oregon	0	0	0	0	0	0
Pennsylvania	537	149,260	116,119	1	10	7
Rhode Island	158,913	127,514	94,593	10	10	9
South Carolina	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0
Texas	50,726	110,320	45,826	n/a	n/a	n/a
Utah	0	0	0	0	0	0
Vermont	0	117,892	115,282	0	4	2
Virginia	2,751	21,509	85,928	2	3	6
Washington	0	0	0	0	0	0
West Virginia	0	0	0	0	0	0
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
<b>Countrywide</b>	<b>12,808,910</b>	<b>14,832,829</b>	<b>13,157,939</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>12,758,184</b>	<b>14,722,509</b>	<b>13,112,113</b>	<b>2,092</b>	<b>2,583</b>	<b>2,491</b>



Table 22B-2

## Uninsured/Underinsured Motorist 2009-2011

STATE	Residual Business					
	Incurred Losses - Property Damage			Incurred Claims - Property Damage		
	2011	2010	2009	2011	2010	2009
Alabama	0	0	0	0	0	0
Alaska	0	0	0	0	0	0
Arizona	0	0	0	0	0	0
Arkansas	0	0	0	0	0	0
California	3,760	173	10,247	2	1	5
Colorado	0	0	0	0	0	0
Connecticut	0	0	0	0	0	0
Delaware	0	0	0	0	0	0
District of Columbia	2,645	6,169	38,919	1	7	15
Florida	0	0	0	0	0	0
Georgia	0	0	0	0	0	0
Hawaii	0	0	0	0	0	0
Idaho	0	0	0	0	0	0
Illinois	0	0	7,849	0	0	3
Indiana	0	0	0	0	0	0
Iowa	0	0	0	0	0	0
Kansas	0	0	0	0	0	0
Kentucky	0	0	0	0	0	0
Louisiana	0	0	0	0	0	0
Maine	0	0	0	0	0	0
Maryland	0	0	0	0	0	0
Massachusetts	0	0	0	0	0	0
Michigan	0	0	0	0	0	0
Minnesota	0	0	0	0	0	0
Mississippi	0	0	0	0	0	0
Missouri	0	0	0	0	0	0
Montana	0	0	0	0	0	0
Nebraska	0	0	0	0	0	0
Nevada	0	0	0	0	0	0
New Hampshire	0	3,905	0	0	1	0
New Jersey	171,816	191,274	36,098	62	42	14
New Mexico	0	0	0	0	0	0
New York	0	0	0	0	0	0
North Carolina	0	0	0	0	0	0
North Dakota	0	0	0	0	0	0
Ohio	0	0	0	0	0	0
Oklahoma	0	0	0	0	0	0
Oregon	0	0	0	0	0	0
Pennsylvania	0	0	0	0	0	0
Rhode Island	99,882	43,039	60,125	32	14	24
South Carolina	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0
Texas	0	0	0	n/a	n/a	n/a
Utah	0	0	0	0	0	0
Vermont	130	4,169	0	1	3	0
Virginia	23,035	27,552	25,647	9	13	16
Washington	0	0	0	0	0	0
West Virginia	0	0	0	0	0	0
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
<b>Countrywide</b>	<b>301,268</b>	<b>276,281</b>	<b>178,885</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>301,268</b>	<b>276,281</b>	<b>178,885</b>	<b>107</b>	<b>81</b>	<b>77</b>

Table 22C

## Uninsured/Underinsured Motorist 2009-2011

STATE	Residual Business					
	Pure Premium			Loss Ratio		
	2011	2010	2009	2011	2010	2009
Alabama	-	-	0.00	-	0.00	0.00
Alaska	0.00	0.00	0.00	0.00	0.00	0.00
Arizona	0.00	0.00	0.00	0.00	0.00	0.00
Arkansas	0.00	0.00	0.00	0.00	0.00	0.00
California	48.47	36.36	97.54	14.14	10.18	26.47
Colorado	-	-	-	-	-	-
Connecticut	0.00	92.86	265.41	0.00	67.12	195.27
Delaware	0.00	0.00	-	0.00	0.00	0.00
District of Columbia	17.06	292.62	213.43	6.92	94.92	72.41
Florida	0.00	0.00	0.00	0.00	0.00	0.00
Georgia	-	-	-	-	-	0.00
Hawaii	0.00	64.83	0.00	0.00	48.99	0.00
Idaho	0.00	0.00	0.00	0.00	0.00	0.00
Illinois	31.00	0.00	42.56	61.88	0.00	78.06
Indiana	0.00	0.00	0.00	0.00	0.00	0.00
Iowa	0.00	0.00	0.00	0.00	0.00	0.00
Kansas	0.01	0.00	0.00	0.03	0.00	0.00
Kentucky	0.00	0.00	0.00	0.00	0.00	0.00
Louisiana	0.00	-	0.00	0.00	0.00	0.00
Maine	0.00	0.00	0.00	0.00	0.00	0.00
Maryland	74.29	87.10	84.82	80.31	99.81	99.41
Massachusetts	25.76	30.32	28.13	-	-	-
Michigan	17.31	185.56	17.75	77.03	829.41	85.66
Minnesota	0.00	0.00	0.00	0.00	0.00	0.00
Mississippi	0.00	0.00	0.00	0.00	0.00	0.00
Missouri	0.00	0.00	0.00	0.00	0.00	0.00
Montana	0.00	0.00	0.00	0.00	0.00	0.00
Nebraska	0.00	0.00	0.00	0.00	0.00	0.00
Nevada	0.00	0.00	0.00	0.00	0.00	0.00
New Hampshire	0.00	26.39	0.00	0.00	29.84	0.00
New Jersey	148.73	92.63	90.18	300.64	197.69	166.98
New Mexico	0.00	0.00	0.00	0.00	0.00	0.00
New York	33.47	38.66	22.91	82.43	91.66	51.13
North Carolina	-	-	-	-	-	-
North Dakota	0.00	0.00	0.00	0.00	0.00	0.00
Ohio	-	-	0.00	-	0.00	0.00
Oklahoma	-	0.00	0.00	0.00	0.00	0.00
Oregon	0.00	0.00	0.00	0.00	0.00	0.00
Pennsylvania	1.07	208.76	112.96	0.70	149.01	93.74
Rhode Island	646.99	528.03	442.05	96.43	70.20	61.33
South Carolina	-	-	-	0.00	0.00	-
South Dakota	-	-	0.00	0.00	0.00	0.00
Tennessee	0.00	0.00	0.00	0.00	0.00	0.00
Texas	n/a	n/a	n/a	42.51	77.57	29.85
Utah	0.00	-	0.00	0.00	0.00	0.00
Vermont	0.91	528.40	313.27	0.87	517.14	386.83
Virginia	32.39	52.19	97.53	47.17	76.31	139.86
Washington	-	-	0.00	-	0.00	0.00
West Virginia	0.00	0.00	0.00	0.00	0.00	0.00
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	0.00	-	0.00	0.00
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>121.08</b>	<b>127.95</b>	<b>112.37</b>
<b>CW w/o Texas</b>	<b>47.79</b>	<b>53.02</b>	<b>45.34</b>	<b>121.96</b>	<b>128.57</b>	<b>113.45</b>

Table 22C-1

## Uninsured/Underinsured Motorist 2009-2011

STATE	Residual Business					
	Pure Premium - Bodily Injury Component			Loss Ratio - Bodily Injury Component		
	2011	2010	2009	2011	2010	2009
Alabama	-	-	0.00	-	0.00	0.00
Alaska	0.00	0.00	0.00	0.00	0.00	0.00
Arizona	0.00	0.00	0.00	0.00	0.00	0.00
Arkansas	0.00	0.00	0.00	0.00	0.00	0.00
California	30.98	35.57	70.28	9.04	9.96	19.07
Colorado	-	-	-	-	-	-
Connecticut	0.00	92.86	265.41	0.00	67.12	195.27
Delaware	0.00	0.00	-	0.00	0.00	0.00
District of Columbia	0.00	260.98	112.86	0.00	84.65	38.29
Florida	0.00	0.00	0.00	0.00	0.00	0.00
Georgia	-	-	-	-	-	0.00
Hawaii	0.00	64.83	0.00	0.00	48.99	0.00
Idaho	0.00	0.00	0.00	0.00	0.00	0.00
Illinois	31.00	0.00	34.90	61.88	0.00	64.01
Indiana	0.00	0.00	0.00	0.00	0.00	0.00
Iowa	0.00	0.00	0.00	0.00	0.00	0.00
Kansas	0.01	0.00	0.00	0.03	0.00	0.00
Kentucky	0.00	0.00	0.00	0.00	0.00	0.00
Louisiana	0.00	-	0.00	0.00	0.00	0.00
Maine	0.00	0.00	0.00	0.00	0.00	0.00
Maryland	74.29	87.10	84.82	80.31	99.81	99.41
Massachusetts	25.76	30.32	28.13	-	-	-
Michigan	17.31	185.56	17.75	77.03	829.41	85.66
Minnesota	0.00	0.00	0.00	0.00	0.00	0.00
Mississippi	0.00	0.00	0.00	0.00	0.00	0.00
Missouri	0.00	0.00	0.00	0.00	0.00	0.00
Montana	0.00	0.00	0.00	0.00	0.00	0.00
Nebraska	0.00	0.00	0.00	0.00	0.00	0.00
Nevada	0.00	0.00	0.00	0.00	0.00	0.00
New Hampshire	0.00	14.45	0.00	0.00	16.33	0.00
New Jersey	139.53	82.24	87.55	282.05	175.52	162.12
New Mexico	0.00	0.00	0.00	0.00	0.00	0.00
New York	33.47	38.66	22.91	82.43	91.66	51.13
North Carolina	-	-	-	-	-	-
North Dakota	0.00	0.00	0.00	0.00	0.00	0.00
Ohio	-	-	0.00	-	0.00	0.00
Oklahoma	-	0.00	0.00	0.00	0.00	0.00
Oregon	0.00	0.00	0.00	0.00	0.00	0.00
Pennsylvania	1.07	208.76	112.96	0.70	149.01	93.74
Rhode Island	397.28	394.78	270.27	59.21	52.48	37.50
South Carolina	-	-	-	0.00	0.00	-
South Dakota	-	-	0.00	0.00	0.00	0.00
Tennessee	0.00	0.00	0.00	0.00	0.00	0.00
Texas	n/a	n/a	n/a	42.51	77.57	29.85
Utah	0.00	-	0.00	0.00	0.00	0.00
Vermont	0.00	510.35	313.27	0.00	499.48	386.83
Virginia	3.46	22.88	75.11	5.03	33.46	107.71
Washington	-	-	0.00	-	0.00	0.00
West Virginia	0.00	0.00	0.00	0.00	0.00	0.00
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	0.00	-	0.00	0.00
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>118.30</b>	<b>125.61</b>	<b>110.86</b>
<b>CW w/o Texas</b>	<b>46.69</b>	<b>52.04</b>	<b>44.73</b>	<b>119.15</b>	<b>126.20</b>	<b>111.93</b>

Table 22C-2

## Uninsured/Underinsured Motorist 2009-2011

STATE	Residual Business			Residual Business		
	Pure Premium - Property Damage Component			Loss Ratio - Property Damage Component		
	2011	2010	2009	2011	2010	2009
Alabama	-	-	0.00	-	0.00	0.00
Alaska	0.00	0.00	0.00	0.00	0.00	0.00
Arizona	0.00	0.00	0.00	0.00	0.00	0.00
Arkansas	0.00	0.00	0.00	0.00	0.00	0.00
California	17.49	0.79	27.25	5.10	0.22	7.39
Colorado	-	-	-	-	-	-
Connecticut	0.00	0.00	0.00	0.00	0.00	0.00
Delaware	0.00	0.00	-	0.00	0.00	0.00
District of Columbia	17.06	31.64	100.57	6.92	10.26	34.12
Florida	0.00	0.00	0.00	0.00	0.00	0.00
Georgia	-	-	-	-	-	0.00
Hawaii	0.00	0.00	0.00	0.00	0.00	0.00
Idaho	0.00	0.00	0.00	0.00	0.00	0.00
Illinois	0.00	0.00	7.66	0.00	0.00	14.04
Indiana	0.00	0.00	0.00	0.00	0.00	0.00
Iowa	0.00	0.00	0.00	0.00	0.00	0.00
Kansas	0.00	0.00	0.00	0.00	0.00	0.00
Kentucky	0.00	0.00	0.00	0.00	0.00	0.00
Louisiana	0.00	-	0.00	0.00	0.00	0.00
Maine	0.00	0.00	0.00	0.00	0.00	0.00
Maryland	0.00	0.00	0.00	0.00	0.00	0.00
Massachusetts	0.00	0.00	0.00	-	-	-
Michigan	0.00	0.00	0.00	0.00	0.00	0.00
Minnesota	0.00	0.00	0.00	0.00	0.00	0.00
Mississippi	0.00	0.00	0.00	0.00	0.00	0.00
Missouri	0.00	0.00	0.00	0.00	0.00	0.00
Montana	0.00	0.00	0.00	0.00	0.00	0.00
Nebraska	0.00	0.00	0.00	0.00	0.00	0.00
Nevada	0.00	0.00	0.00	0.00	0.00	0.00
New Hampshire	0.00	11.94	0.00	0.00	13.50	0.00
New Jersey	9.20	10.39	2.63	18.59	22.17	4.86
New Mexico	0.00	0.00	0.00	0.00	0.00	0.00
New York	0.00	0.00	0.00	0.00	0.00	0.00
North Carolina	-	-	-	-	-	-
North Dakota	0.00	0.00	0.00	0.00	0.00	0.00
Ohio	-	-	0.00	-	0.00	0.00
Oklahoma	-	0.00	0.00	0.00	0.00	0.00
Oregon	0.00	0.00	0.00	0.00	0.00	0.00
Pennsylvania	0.00	0.00	0.00	0.00	0.00	0.00
Rhode Island	249.71	133.25	171.79	37.22	17.71	23.83
South Carolina	-	-	-	0.00	0.00	-
South Dakota	-	-	0.00	0.00	0.00	0.00
Tennessee	0.00	0.00	0.00	0.00	0.00	0.00
Texas	n/a	n/a	n/a	0.00	0.00	0.00
Utah	0.00	-	0.00	0.00	0.00	0.00
Vermont	0.91	18.05	0.00	0.87	17.66	0.00
Virginia	28.94	29.31	22.42	42.14	42.86	32.15
Washington	-	-	0.00	-	0.00	0.00
West Virginia	0.00	0.00	0.00	0.00	0.00	0.00
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	0.00	-	0.00	0.00
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>2.78</b>	<b>2.34</b>	<b>1.51</b>
<b>CW w/o Texas</b>	<b>1.10</b>	<b>0.98</b>	<b>0.61</b>	<b>2.81</b>	<b>2.37</b>	<b>1.53</b>

Table 22D-1

## Uninsured/Underinsured Motorist 2009-2011

STATE	Residual Business					
	Frequency - Bodily Injury Component			Severity - Bodily Injury Component		
	2011	2010	2009	2011	2010	2009
Alabama	-	-	0.00	-	-	-
Alaska	0.00	0.00	0.00	-	-	-
Arizona	0.00	0.00	0.00	-	-	-
Arkansas	0.00	0.00	0.00	-	-	-
California	0.47	0.45	0.80	6,660.00	7,826.00	8,809.00
Colorado	-	-	-	-	-	-
Connecticut	0.00	0.63	1.43	-	14,811.00	18,534.17
Delaware	0.00	0.00	-	-	-	-
District of Columbia	0.00	4.62	1.55	-	5,654.56	7,279.50
Florida	0.00	0.00	0.00	-	-	-
Georgia	-	-	-	-	-	-
Hawaii	0.00	0.19	0.00	-	34,232.00	-
Idaho	0.00	0.00	0.00	-	-	-
Illinois	0.48	0.00	0.39	6,431.75	-	8,943.75
Indiana	0.00	0.00	0.00	-	-	-
Iowa	0.00	0.00	0.00	-	-	-
Kansas	0.00	0.00	0.00	-	-	-
Kentucky	0.00	0.00	0.00	-	-	-
Louisiana	0.00	-	0.00	-	-	-
Maine	0.00	0.00	0.00	-	-	-
Maryland	2.51	2.74	2.56	2,960.84	3,179.75	3,310.58
Massachusetts	0.30	0.32	0.35	8,688.46	9,409.60	7,996.16
Michigan	0.75	0.76	0.12	2,302.50	24,262.25	14,234.00
Minnesota	0.00	0.00	0.00	-	-	-
Mississippi	0.00	0.00	0.00	-	-	-
Missouri	0.00	0.00	0.00	-	-	-
Montana	0.00	0.00	0.00	-	-	-
Nebraska	0.00	0.00	0.00	-	-	-
Nevada	0.00	0.00	0.00	-	-	-
New Hampshire	0.00	0.31	0.00	-	4,724.00	-
New Jersey	0.49	0.51	0.49	28,645.73	16,109.54	17,697.49
New Mexico	0.00	0.00	0.00	-	-	-
New York	0.22	0.22	0.15	15,366.37	17,587.15	14,966.19
North Carolina	-	-	-	-	-	-
North Dakota	0.00	0.00	0.00	-	-	-
Ohio	-	-	0.00	-	-	-
Oklahoma	-	0.00	0.00	-	-	-
Oregon	0.00	0.00	0.00	-	-	-
Pennsylvania	0.20	1.40	0.68	537.00	14,926.00	16,588.43
Rhode Island	2.50	3.10	2.57	15,891.30	12,751.40	10,510.33
South Carolina	-	-	-	-	-	-
South Dakota	-	-	0.00	-	-	-
Tennessee	0.00	0.00	0.00	-	-	-
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	0.00	-	0.00	-	-	-
Vermont	0.00	1.73	0.54	-	29,473.00	57,641.00
Virginia	0.25	0.32	0.52	1,375.50	7,169.67	14,321.33
Washington	-	-	0.00	-	-	-
West Virginia	0.00	0.00	0.00	-	-	-
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	0.00	-	-	-
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>0.77</b>	<b>0.91</b>	<b>0.85</b>	<b>6,098.56</b>	<b>5,699.77</b>	<b>5,263.79</b>

Table 22D-2

## Uninsured/Underinsured Motorist 2009-2011

STATE	Residual Business			Residual Business		
	Frequency - Property Damage Component			Severity - Property Damage Component		
	2011	2010	2009	2011	2010	2009
Alabama	-	-	0.00	-	-	-
Alaska	0.00	0.00	0.00	-	-	-
Arizona	0.00	0.00	0.00	-	-	-
Arkansas	0.00	0.00	0.00	-	-	-
California	0.93	0.45	1.33	1,880.00	173.00	2,049.40
Colorado	-	-	-	-	-	-
Connecticut	0.00	0.00	0.00	-	-	-
Delaware	0.00	0.00	-	-	-	-
District of Columbia	0.65	3.59	3.88	2,645.00	881.29	2,594.60
Florida	0.00	0.00	0.00	-	-	-
Georgia	-	-	-	-	-	-
Hawaii	0.00	0.00	0.00	-	-	-
Idaho	0.00	0.00	0.00	-	-	-
Illinois	0.00	0.00	0.29	-	-	2,616.33
Indiana	0.00	0.00	0.00	-	-	-
Iowa	0.00	0.00	0.00	-	-	-
Kansas	0.00	0.00	0.00	-	-	-
Kentucky	0.00	0.00	0.00	-	-	-
Louisiana	0.00	-	0.00	-	-	-
Maine	0.00	0.00	0.00	-	-	-
Maryland	0.00	0.00	0.00	-	-	-
Massachusetts	0.00	0.00	0.00	-	-	-
Michigan	0.00	0.00	0.00	-	-	-
Minnesota	0.00	0.00	0.00	-	-	-
Mississippi	0.00	0.00	0.00	-	-	-
Missouri	0.00	0.00	0.00	-	-	-
Montana	0.00	0.00	0.00	-	-	-
Nebraska	0.00	0.00	0.00	-	-	-
Nevada	0.00	0.00	0.00	-	-	-
New Hampshire	0.00	0.31	0.00	-	3,905.00	-
New Jersey	0.33	0.23	0.10	2,771.23	4,554.14	2,578.43
New Mexico	0.00	0.00	0.00	-	-	-
New York	0.00	0.00	0.00	-	-	-
North Carolina	-	-	-	-	-	-
North Dakota	0.00	0.00	0.00	-	-	-
Ohio	-	-	0.00	-	-	-
Oklahoma	-	0.00	0.00	-	-	-
Oregon	0.00	0.00	0.00	-	-	-
Pennsylvania	0.00	0.00	0.00	-	-	-
Rhode Island	8.00	4.33	6.86	3,121.31	3,074.21	2,505.21
South Carolina	-	-	-	-	-	-
South Dakota	-	-	0.00	-	-	-
Tennessee	0.00	0.00	0.00	-	-	-
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	0.00	-	0.00	-	-	-
Vermont	0.70	1.30	0.00	130.00	1,389.67	-
Virginia	1.13	1.38	1.40	2,559.44	2,119.38	1,602.94
Washington	-	-	0.00	-	-	-
West Virginia	0.00	0.00	0.00	-	-	-
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	0.00	-	-	-
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>0.04</b>	<b>0.03</b>	<b>0.03</b>	<b>2,815.59</b>	<b>3,410.88</b>	<b>2,323.18</b>

Table 23A

## Uninsured/Underinsured Motorist 2009-2011

STATE	Total Business					
	Earned Premiums			Earned Exposures		
	2011	2010	2009	2011	2010	2009
Alabama	210,680,951	211,298,390	207,946,477	2,899,330	2,870,389	2,866,081
Alaska	54,985,706	52,698,160	48,374,701	417,209	406,534	398,277
Arizona	272,940,844	278,820,097	285,711,481	3,170,745	3,180,473	3,200,058
Arkansas	111,514,366	111,132,145	109,277,174	1,668,005	1,672,994	1,667,395
California	1,167,789,315	1,156,476,473	1,136,842,162	20,558,760	19,999,177	19,866,164
Colorado	253,386,393	257,174,330	261,828,063	2,059,712	2,020,107	1,986,402
Connecticut	196,920,811	195,910,185	196,247,262	2,302,173	2,281,350	2,292,566
Delaware	51,033,682	49,942,372	49,402,394	546,262	536,350	535,531
District of Columbia	24,604,824	24,650,169	24,392,509	227,427	223,962	221,171
Florida	1,184,837,826	1,118,139,425	1,042,812,422	6,854,488	7,120,576	7,358,891
Georgia	467,543,154	454,829,494	409,761,580	5,938,234	5,844,980	5,318,311
Hawaii	65,140,583	62,260,440	65,507,831	674,998	638,579	648,315
Idaho	35,690,594	37,298,996	35,842,171	899,693	915,086	901,656
Illinois	322,233,835	319,493,240	320,464,013	6,543,312	6,600,371	6,640,698
Indiana	193,043,722	191,860,073	188,945,358	4,103,662	4,076,742	4,041,301
Iowa	82,785,393	84,141,367	85,152,746	2,280,208	2,272,744	2,259,228
Kansas	52,565,088	54,219,952	57,898,502	2,140,328	2,164,670	2,162,678
Kentucky	165,904,343	158,694,485	152,842,859	2,019,710	1,995,119	1,961,321
Louisiana	277,511,465	265,080,295	221,550,730	1,852,225	1,819,936	1,692,319
Maine	30,036,036	29,793,827	29,329,816	825,964	810,858	806,386
Maryland	292,296,201	284,558,071	272,866,994	3,770,200	3,727,728	3,699,529
Massachusetts	0	0	0	4,026,246	3,982,721	3,833,372
Michigan	114,310,870	113,800,155	104,809,366	5,033,991	5,243,431	5,057,445
Minnesota	167,493,106	171,308,825	170,213,968	3,709,760	3,679,554	3,628,823
Mississippi	169,090,983	168,227,744	163,160,680	1,549,906	1,531,826	1,546,449
Missouri	167,293,046	165,055,281	158,470,459	3,818,590	3,848,471	3,850,807
Montana	41,012,826	41,437,801	42,887,067	496,283	499,944	510,362
Nebraska	51,639,115	51,449,963	50,304,877	1,365,144	1,348,615	1,330,476
Nevada	138,578,331	139,687,977	141,040,595	1,147,782	1,175,332	1,185,637
New Hampshire	38,634,003	40,170,159	41,524,559	793,827	796,276	807,807
New Jersey	385,253,361	362,482,073	347,509,997	5,512,659	5,278,004	5,189,859
New Mexico	132,456,038	128,720,370	129,165,716	1,034,051	1,020,863	1,014,962
New York	395,147,710	379,472,038	373,744,336	9,171,787	9,133,961	9,149,757
North Carolina	290,966,255	292,414,711	280,017,691	6,942,315	6,908,215	6,890,592
North Dakota	11,202,012	10,889,090	10,786,215	551,525	546,447	540,773
Ohio	343,777,682	359,091,386	372,330,333	6,362,306	6,384,572	6,414,550
Oklahoma	141,766,570	144,334,668	145,377,850	905,591	917,207	926,052
Oregon	143,527,486	145,563,175	146,137,888	2,516,601	2,567,734	2,591,729
Pennsylvania	716,762,423	732,390,112	736,455,177	7,617,155	7,575,938	7,543,620
Rhode Island	70,252,051	72,560,893	72,628,137	362,206	380,610	388,489
South Carolina	330,969,615	327,128,859	325,363,487	3,301,292	3,253,957	3,215,545
South Dakota	17,656,789	17,725,969	17,447,353	616,613	613,800	608,574
Tennessee	264,208,970	253,883,273	244,279,971	3,938,645	3,901,709	3,876,324
Texas	1,128,067,405	1,096,530,321	1,078,264,406	n/a	n/a	n/a
Utah	95,107,846	93,615,294	90,197,950	1,563,377	1,585,665	1,585,933
Vermont	22,779,443	22,358,631	22,187,606	403,117	398,042	394,896
Virginia	297,041,128	293,833,468	282,324,940	5,907,063	5,852,833	5,741,787
Washington	385,155,796	389,898,203	376,577,691	3,098,113	3,142,385	3,197,190
West Virginia	122,028,454	120,183,649	120,826,481	1,155,414	1,128,371	1,126,224
Wisconsin	211,621,008	197,005,339	142,429,388	3,674,272	3,616,822	3,533,958
Wyoming	12,053,462	12,294,691	12,456,506	407,781	410,837	409,774
<b>Countrywide</b>	<b>11,919,298,916</b>	<b>11,741,986,104</b>	<b>11,401,917,935</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>10,791,231,511</b>	<b>10,645,455,783</b>	<b>10,323,653,529</b>	<b>158,736,057</b>	<b>157,902,867</b>	<b>156,616,044</b>

Table 23B-1

## Uninsured/Underinsured Motorist 2009-2011

STATE	Total Business					
	Incurred Losses - Bodily Injury			Incurred Claims - Bodily Injury		
	2011	2010	2009	2011	2010	2009
Alabama	127,479,930	139,772,609	132,513,008	6,026	6,419	6,415
Alaska	22,390,368	24,701,535	26,291,682	659	704	635
Arizona	178,726,671	186,488,632	174,048,813	6,731	6,711	6,662
Arkansas	50,544,097	50,560,325	53,123,824	3,013	3,298	3,201
California	640,652,528	646,954,409	649,040,973	32,819	32,404	34,688
Colorado	189,767,293	184,505,610	199,798,421	4,453	4,344	4,378
Connecticut	90,338,608	107,471,273	113,069,823	2,907	3,297	3,574
Delaware	20,901,958	27,115,629	28,291,710	1,081	1,324	1,303
District of Columbia	8,094,199	7,581,925	10,069,598	685	757	830
Florida	753,995,859	842,170,538	855,240,895	28,533	32,003	31,943
Georgia	225,924,654	242,198,716	229,255,906	10,446	11,135	10,926
Hawaii	24,654,349	34,842,196	25,209,444	600	630	604
Idaho	18,649,483	23,305,228	20,039,033	767	879	744
Illinois	200,809,569	198,447,010	195,996,050	8,098	8,367	8,211
Indiana	91,051,124	95,951,917	94,717,302	4,496	4,689	4,592
Iowa	44,014,580	42,402,685	37,066,668	1,301	1,445	1,621
Kansas	29,865,468	33,301,716	30,201,568	802	876	872
Kentucky	94,315,377	123,140,844	125,048,009	3,709	4,434	4,378
Louisiana	177,303,565	193,022,670	173,299,362	8,282	8,947	8,768
Maine	9,401,353	12,764,360	11,642,929	252	298	282
Maryland	132,479,294	140,060,541	138,902,574	9,958	10,544	10,710
Massachusetts	61,505,167	63,473,269	54,173,220	3,192	3,335	3,023
Michigan	84,106,527	79,940,257	71,552,981	2,109	2,069	1,589
Minnesota	75,447,041	81,604,172	82,144,171	2,019	2,170	2,110
Mississippi	85,556,258	78,870,876	88,249,442	4,463	4,336	4,603
Missouri	121,616,154	108,507,823	106,902,418	4,646	4,768	4,731
Montana	23,088,700	22,661,487	22,559,996	549	646	686
Nebraska	30,801,726	31,908,286	35,973,622	942	991	1,104
Nevada	121,063,702	125,656,609	115,299,301	4,298	4,199	4,080
New Hampshire	18,103,873	18,515,817	19,255,898	539	515	542
New Jersey	217,415,921	232,090,510	255,323,877	5,481	6,239	6,930
New Mexico	92,567,734	100,459,332	88,467,123	3,526	3,459	3,227
New York	200,391,521	220,477,976	222,887,847	5,000	5,534	5,594
North Carolina	166,695,147	148,876,687	156,170,477	6,956	7,639	8,302
North Dakota	5,039,706	4,779,579	4,842,640	87	88	101
Ohio	173,938,424	167,940,663	180,365,099	10,334	10,546	10,696
Oklahoma	93,177,503	100,637,067	111,245,085	3,625	3,718	4,101
Oregon	70,387,460	74,717,065	74,184,864	3,186	3,376	3,486
Pennsylvania	357,434,022	393,090,024	402,507,565	8,171	9,153	9,810
Rhode Island	43,400,698	41,074,385	42,772,632	1,719	1,511	1,621
South Carolina	175,776,396	193,031,792	199,835,866	7,317	8,275	8,185
South Dakota	8,344,227	8,840,014	8,821,971	275	292	280
Tennessee	125,488,257	124,932,635	110,835,807	6,607	6,757	6,736
Texas	617,815,025	611,358,688	600,886,503	n/a	n/a	n/a
Utah	54,257,802	57,978,818	59,944,061	1,710	1,770	1,987
Vermont	6,878,944	9,044,543	8,843,511	366	378	289
Virginia	145,696,734	149,908,536	156,038,496	6,267	6,788	7,224
Washington	183,737,635	199,728,531	201,195,934	8,629	9,154	9,300
West Virginia	45,279,114	50,363,245	57,904,445	2,058	2,150	2,379
Wisconsin	165,975,644	144,426,015	82,096,187	3,452	3,480	3,056
Wyoming	5,589,082	5,752,825	6,838,331	201	205	201
<b>Countrywide</b>	<b>6,707,936,471</b>	<b>7,007,407,894</b>	<b>6,950,986,962</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>6,090,121,446</b>	<b>6,396,049,206</b>	<b>6,350,100,459</b>	<b>243,342</b>	<b>257,046</b>	<b>261,310</b>



Table 23B-2

## Uninsured/Underinsured Motorist 2009-2011

STATE	Total Business					
	Incurred Losses - Property Damage			Incurred Claims - Property Damage		
	2011	2010	2009	2011	2010	2009
Alabama	49,706	27,323	0	18	5	0
Alaska	5,960,650	5,275,413	5,217,357	3,416	3,171	3,151
Arizona	110,254	50,493	52,475	45	10	10
Arkansas	21,797,375	22,446,568	21,803,487	13,229	13,953	13,663
California	32,475,899	31,891,044	28,795,199	15,978	15,989	15,760
Colorado	3,271,597	3,132,619	2,864,061	1,614	1,470	1,375
Connecticut	26,891	0	0	2	0	0
Delaware	5,683,401	5,126,352	4,919,743	4,442	4,526	4,159
District of Columbia	6,038,545	6,042,197	5,335,314	5,476	6,107	5,531
Florida	3,910	6,927	0	1	5	0
Georgia	59,879,795	64,489,836	67,292,060	35,234	37,428	37,092
Hawaii	4,943	0	1,022	1	0	2
Idaho	295,475	309,032	374,545	197	192	160
Illinois	5,622,841	5,031,438	4,727,755	2,195	2,231	2,187
Indiana	20,576,216	20,264,710	20,392,087	12,049	12,307	12,610
Iowa	5,559	16,934	3,265	4	6	3
Kansas	55,142	46,508	51,127	17	16	21
Kentucky	83,497	116,959	48,635	21	12	10
Louisiana	3,137,325	3,075,236	2,927,984	1,248	1,289	1,207
Maine	0	623	0	0	1	0
Maryland	49,004,273	49,023,121	45,182,182	39,614	40,940	36,777
Massachusetts	0	0	0	0	0	0
Michigan	3,170	3,064	9,792	5	5	6
Minnesota	4,284	8,432	5,494	5	4	1
Mississippi	29,122,044	29,939,864	30,683,504	18,219	19,124	19,491
Missouri	157,981	98,225	131,075	55	49	51
Montana	193,822	216,220	229,440	78	96	109
Nebraska	19,434	23,844	15,586	8	12	8
Nevada	67,420	77,397	76,426	40	43	34
New Hampshire	158,389	87,750	94,156	54	48	36
New Jersey	11,393,352	9,590,881	8,250,115	3,801	3,295	2,937
New Mexico	27,001,678	26,354,582	24,614,473	12,987	12,738	12,231
New York	4,837	0	0	3	0	0
North Carolina	10,766,528	10,665,162	10,439,967	7,492	7,627	7,864
North Dakota	2,337	5,882	4,360	2	3	2
Ohio	7,638,784	7,628,509	6,893,478	3,574	3,588	3,559
Oklahoma	34,230	14,124	11,663	6	5	7
Oregon	14,631,615	15,632,743	15,152,063	11,041	11,571	11,602
Pennsylvania	696	243,757	90,796	1	7	6
Rhode Island	6,419,569	4,491,738	5,988,716	2,795	2,090	2,590
South Carolina	23,625,251	24,167,827	24,104,195	21,433	21,840	21,593
South Dakota	6,684	20,709	8,868	4	7	6
Tennessee	62,709,170	58,611,394	56,162,559	31,881	31,579	31,249
Texas	0	0	0	n/a	n/a	n/a
Utah	764,991	801,742	821,798	393	462	460
Vermont	4,123,590	3,258,492	3,428,050	3,762	3,456	3,468
Virginia	37,614,074	36,524,820	33,563,532	55,098	56,315	53,439
Washington	50,629,563	51,217,901	48,550,793	29,717	30,404	30,692
West Virginia	11,358,722	10,643,954	10,862,938	6,270	6,508	6,453
Wisconsin	2,395,140	1,103,809	731,061	248	182	124
Wyoming	4,813	13,046	13,368	3	8	6
<b>Countrywide</b>	<b>514,935,462</b>	<b>507,819,201</b>	<b>490,926,564</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>514,935,462</b>	<b>507,819,201</b>	<b>490,926,564</b>	<b>343,776</b>	<b>350,724</b>	<b>341,742</b>

Table 23C

## Uninsured/Underinsured Motorist 2009-2011

STATE	Total Business					
	Pure Premium			Loss Ratio		
	2011	2010	2009	2011	2010	2009
Alabama	43.99	48.70	46.23	60.53	66.16	63.72
Alaska	67.95	73.74	79.11	51.56	56.88	65.14
Arizona	56.40	58.65	54.41	65.52	66.90	60.94
Arkansas	43.37	43.64	44.94	64.87	65.69	68.57
California	32.74	33.94	34.12	57.64	58.70	59.62
Colorado	93.72	92.89	102.02	76.18	72.96	77.40
Connecticut	39.25	47.11	49.32	45.89	54.86	57.62
Delaware	48.67	60.11	62.02	52.09	64.56	67.23
District of Columbia	62.14	60.83	69.65	57.44	55.27	63.15
Florida	110.00	118.27	116.22	63.64	75.32	82.01
Georgia	48.13	52.47	55.76	61.13	67.43	72.37
Hawaii	36.53	54.56	38.89	37.86	55.96	38.48
Idaho	21.06	25.81	22.64	53.08	63.31	56.95
Illinois	31.55	30.83	30.23	64.06	63.69	62.64
Indiana	27.20	28.51	28.48	57.82	60.57	60.92
Iowa	19.31	18.66	16.41	53.17	50.41	43.53
Kansas	13.98	15.41	13.99	56.92	61.51	52.25
Kentucky	46.74	61.78	63.78	56.90	77.67	81.85
Louisiana	97.42	107.75	104.13	65.02	73.98	79.54
Maine	11.38	15.74	14.44	31.30	42.84	39.70
Maryland	48.14	50.72	49.76	62.09	66.45	67.46
Massachusetts	15.28	15.94	14.13	-	-	-
Michigan	16.71	15.25	14.15	73.58	70.25	68.28
Minnesota	20.34	22.18	22.64	45.05	47.64	48.26
Mississippi	73.99	71.03	76.91	67.82	64.68	72.89
Missouri	31.89	28.22	27.80	72.79	65.80	67.54
Montana	46.91	45.76	44.65	56.77	55.21	53.14
Nebraska	22.58	23.68	27.05	59.69	62.06	71.54
Nevada	105.53	106.98	97.31	87.41	90.01	81.80
New Hampshire	23.01	23.36	23.95	47.27	46.31	46.60
New Jersey	41.51	45.79	50.79	59.39	66.67	75.85
New Mexico	115.63	124.22	111.41	90.27	98.52	87.55
New York	21.85	24.14	24.36	50.71	58.10	59.64
North Carolina	25.56	23.09	24.18	60.99	54.56	59.50
North Dakota	9.14	8.76	8.96	45.01	43.95	44.94
Ohio	28.54	27.50	29.19	52.82	48.89	50.29
Oklahoma	102.93	109.74	120.14	65.75	69.73	76.53
Oregon	33.78	35.19	34.47	59.24	62.07	61.13
Pennsylvania	46.92	51.92	53.37	49.87	53.71	54.67
Rhode Island	137.55	119.72	125.52	70.92	62.80	67.14
South Carolina	60.40	66.75	69.64	60.25	66.40	68.83
South Dakota	13.54	14.44	14.51	47.30	49.99	50.61
Tennessee	47.78	47.04	43.08	71.23	72.29	68.36
Texas	n/a	n/a	n/a	54.77	55.75	55.73
Utah	35.19	37.07	38.32	57.85	62.79	67.37
Vermont	27.29	30.91	31.08	48.30	55.03	55.31
Virginia	31.03	31.85	33.02	61.71	63.45	67.16
Washington	75.65	79.86	78.11	60.85	64.36	66.32
West Virginia	49.02	54.07	61.06	46.41	50.76	56.91
Wisconsin	45.82	40.24	23.44	79.56	73.87	58.15
Wyoming	13.72	14.03	16.72	46.41	46.90	55.00
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>60.60</b>	<b>64.00</b>	<b>65.27</b>
<b>CW w/o Texas</b>	<b>41.61</b>	<b>43.72</b>	<b>43.68</b>	<b>61.21</b>	<b>64.85</b>	<b>66.27</b>

Table 23C-1

## Uninsured/Underinsured Motorist 2009-2011

STATE	Total Business					
	Pure Premium - Bodily Injury Component			Loss Ratio - Bodily Injury Component		
	2011	2010	2009	2011	2010	2009
Alabama	43.97	48.69	46.23	60.51	66.15	63.72
Alaska	53.67	60.76	66.01	40.72	46.87	54.35
Arizona	56.37	58.64	54.39	65.48	66.88	60.92
Arkansas	30.30	30.22	31.86	45.33	45.50	48.61
California	31.16	32.35	32.67	54.86	55.94	57.09
Colorado	92.13	91.33	100.58	74.89	71.74	76.31
Connecticut	39.24	47.11	49.32	45.88	54.86	57.62
Delaware	38.26	50.56	52.83	40.96	54.29	57.27
District of Columbia	35.59	33.85	45.53	32.90	30.76	41.28
Florida	110.00	118.27	116.22	63.64	75.32	82.01
Georgia	38.05	41.44	43.11	48.32	53.25	55.95
Hawaii	36.53	54.56	38.88	37.85	55.96	38.48
Idaho	20.73	25.47	22.22	52.25	62.48	55.91
Illinois	30.69	30.07	29.51	62.32	62.11	61.16
Indiana	22.19	23.54	23.44	47.17	50.01	50.13
Iowa	19.30	18.66	16.41	53.17	50.39	43.53
Kansas	13.95	15.38	13.96	56.82	61.42	52.16
Kentucky	46.70	61.72	63.76	56.85	77.60	81.81
Louisiana	95.72	106.06	102.40	63.89	72.82	78.22
Maine	11.38	15.74	14.44	31.30	42.84	39.70
Maryland	35.14	37.57	37.55	45.32	49.22	50.90
Massachusetts	15.28	15.94	14.13	-	-	-
Michigan	16.71	15.25	14.15	73.58	70.25	68.27
Minnesota	20.34	22.18	22.64	45.04	47.64	48.26
Mississippi	55.20	51.49	57.07	50.60	46.88	54.09
Missouri	31.85	28.20	27.76	72.70	65.74	67.46
Montana	46.52	45.33	44.20	56.30	54.69	52.60
Nebraska	22.56	23.66	27.04	59.65	62.02	71.51
Nevada	105.48	106.91	97.25	87.36	89.96	81.75
New Hampshire	22.81	23.25	23.84	46.86	46.09	46.37
New Jersey	39.44	43.97	49.20	56.43	64.03	73.47
New Mexico	89.52	98.41	87.16	69.89	78.04	68.49
New York	21.85	24.14	24.36	50.71	58.10	59.64
North Carolina	24.01	21.55	22.66	57.29	50.91	55.77
North Dakota	9.14	8.75	8.96	44.99	43.89	44.90
Ohio	27.34	26.30	28.12	50.60	46.77	48.44
Oklahoma	102.89	109.72	120.13	65.73	69.72	76.52
Oregon	27.97	29.10	28.62	49.04	51.33	50.76
Pennsylvania	46.92	51.89	53.36	49.87	53.67	54.65
Rhode Island	119.82	107.92	110.10	61.78	56.61	58.89
South Carolina	53.24	59.32	62.15	53.11	59.01	61.42
South Dakota	13.53	14.40	14.50	47.26	49.87	50.56
Tennessee	31.86	32.02	28.59	47.50	49.21	45.37
Texas	n/a	n/a	n/a	54.77	55.75	55.73
Utah	34.71	36.56	37.80	57.05	61.93	66.46
Vermont	17.06	22.72	22.39	30.20	40.45	39.86
Virginia	24.66	25.61	27.18	49.05	51.02	55.27
Washington	59.31	63.56	62.93	47.70	51.23	53.43
West Virginia	39.19	44.63	51.41	37.11	41.91	47.92
Wisconsin	45.17	39.93	23.23	78.43	73.31	57.64
Wyoming	13.71	14.00	16.69	46.37	46.79	54.90
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>56.28</b>	<b>59.68</b>	<b>60.96</b>
<b>CW w/o Texas</b>	<b>38.37</b>	<b>40.51</b>	<b>40.55</b>	<b>56.44</b>	<b>60.08</b>	<b>61.51</b>

Table 23C-2

## Uninsured/Underinsured Motorist 2009-2011

STATE	Total Business			Total Business		
	Pure Premium - Property Damage Component			Loss Ratio - Property Damage Component		
	2011	2010	2009	2011	2010	2009
Alabama	0.02	0.01	0.00	0.02	0.01	0.00
Alaska	14.29	12.98	13.10	10.84	10.01	10.79
Arizona	0.03	0.02	0.02	0.04	0.02	0.02
Arkansas	13.07	13.42	13.08	19.55	20.20	19.95
California	1.58	1.59	1.45	2.78	2.76	2.53
Colorado	1.59	1.55	1.44	1.29	1.22	1.09
Connecticut	0.01	0.00	0.00	0.01	0.00	0.00
Delaware	10.40	9.56	9.19	11.14	10.26	9.96
District of Columbia	26.55	26.98	24.12	24.54	24.51	21.87
Florida	0.00	0.00	0.00	0.00	0.00	0.00
Georgia	10.08	11.03	12.65	12.81	14.18	16.42
Hawaii	0.01	0.00	0.00	0.01	0.00	0.00
Idaho	0.33	0.34	0.42	0.83	0.83	1.04
Illinois	0.86	0.76	0.71	1.74	1.57	1.48
Indiana	5.01	4.97	5.05	10.66	10.56	10.79
Iowa	0.00	0.01	0.00	0.01	0.02	0.00
Kansas	0.03	0.02	0.02	0.10	0.09	0.09
Kentucky	0.04	0.06	0.02	0.05	0.07	0.03
Louisiana	1.69	1.69	1.73	1.13	1.16	1.32
Maine	0.00	0.00	0.00	0.00	0.00	0.00
Maryland	13.00	13.15	12.21	16.77	17.23	16.56
Massachusetts	0.00	0.00	0.00	-	-	-
Michigan	0.00	0.00	0.00	0.00	0.00	0.01
Minnesota	0.00	0.00	0.00	0.00	0.00	0.00
Mississippi	18.79	19.55	19.84	17.22	17.80	18.81
Missouri	0.04	0.03	0.03	0.09	0.06	0.08
Montana	0.39	0.43	0.45	0.47	0.52	0.53
Nebraska	0.01	0.02	0.01	0.04	0.05	0.03
Nevada	0.06	0.07	0.06	0.05	0.06	0.05
New Hampshire	0.20	0.11	0.12	0.41	0.22	0.23
New Jersey	2.07	1.82	1.59	2.96	2.65	2.37
New Mexico	26.11	25.82	24.25	20.39	20.47	19.06
New York	0.00	0.00	0.00	0.00	0.00	0.00
North Carolina	1.55	1.54	1.52	3.70	3.65	3.73
North Dakota	0.00	0.01	0.01	0.02	0.05	0.04
Ohio	1.20	1.19	1.07	2.22	2.12	1.85
Oklahoma	0.04	0.02	0.01	0.02	0.01	0.01
Oregon	5.81	6.09	5.85	10.19	10.74	10.37
Pennsylvania	0.00	0.03	0.01	0.00	0.03	0.01
Rhode Island	17.72	11.80	15.42	9.14	6.19	8.25
South Carolina	7.16	7.43	7.50	7.14	7.39	7.41
South Dakota	0.01	0.03	0.01	0.04	0.12	0.05
Tennessee	15.92	15.02	14.49	23.73	23.09	22.99
Texas	n/a	n/a	n/a	0.00	0.00	0.00
Utah	0.49	0.51	0.52	0.80	0.86	0.91
Vermont	10.23	8.19	8.68	18.10	14.57	15.45
Virginia	6.37	6.24	5.85	12.66	12.43	11.89
Washington	16.34	16.30	15.19	13.15	13.14	12.89
West Virginia	9.83	9.43	9.65	9.31	8.86	8.99
Wisconsin	0.65	0.31	0.21	1.13	0.56	0.51
Wyoming	0.01	0.03	0.03	0.04	0.11	0.11
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>4.32</b>	<b>4.32</b>	<b>4.31</b>
<b>CW w/o Texas</b>	<b>3.24</b>	<b>3.22</b>	<b>3.13</b>	<b>4.77</b>	<b>4.77</b>	<b>4.76</b>

Table 23D-1

## Uninsured/Underinsured Motorist 2009-2011

STATE	Total Business					
	Frequency - Bodily Injury Component			Severity - Bodily Injury Component		
	2011	2010	2009	2011	2010	2009
Alabama	0.21	0.22	0.22	21,154.98	21,774.83	20,656.74
Alaska	0.16	0.17	0.16	33,976.28	35,087.41	41,404.22
Arizona	0.21	0.21	0.21	26,552.77	27,788.50	26,125.61
Arkansas	0.18	0.20	0.19	16,775.34	15,330.60	16,596.01
California	0.16	0.16	0.17	19,520.78	19,965.26	18,710.82
Colorado	0.22	0.22	0.22	42,615.61	42,473.67	45,636.92
Connecticut	0.13	0.14	0.16	31,076.23	32,596.69	31,636.77
Delaware	0.20	0.25	0.24	19,335.76	20,480.08	21,712.75
District of Columbia	0.30	0.34	0.38	11,816.35	10,015.75	12,132.05
Florida	0.42	0.45	0.43	26,425.40	26,315.36	26,773.97
Georgia	0.18	0.19	0.21	21,627.86	21,751.12	20,982.60
Hawaii	0.09	0.10	0.09	41,090.58	55,305.07	41,737.49
Idaho	0.09	0.10	0.08	24,314.84	26,513.34	26,934.18
Illinois	0.12	0.13	0.12	24,797.43	23,717.82	23,869.94
Indiana	0.11	0.12	0.11	20,251.58	20,463.19	20,626.59
Iowa	0.06	0.06	0.07	33,831.35	29,344.42	22,866.54
Kansas	0.04	0.04	0.04	37,238.74	38,015.66	34,634.83
Kentucky	0.18	0.22	0.22	25,428.79	27,771.95	28,562.82
Louisiana	0.45	0.49	0.52	21,408.30	21,574.01	19,764.98
Maine	0.03	0.04	0.03	37,306.96	42,833.42	41,286.98
Maryland	0.26	0.28	0.29	13,303.81	13,283.44	12,969.43
Massachusetts	0.08	0.08	0.08	19,268.54	19,032.46	17,920.35
Michigan	0.04	0.04	0.03	39,879.81	38,637.15	45,030.20
Minnesota	0.05	0.06	0.06	37,368.52	37,605.61	38,930.89
Mississippi	0.29	0.28	0.30	19,170.12	18,189.78	19,172.16
Missouri	0.12	0.12	0.12	26,176.53	22,757.51	22,596.16
Montana	0.11	0.13	0.13	42,055.92	35,079.70	32,886.29
Nebraska	0.07	0.07	0.08	32,698.22	32,198.07	32,584.80
Nevada	0.37	0.36	0.34	28,167.45	29,925.37	28,259.63
New Hampshire	0.07	0.06	0.07	33,587.89	35,953.04	35,527.49
New Jersey	0.10	0.12	0.13	39,667.20	37,199.95	36,843.27
New Mexico	0.34	0.34	0.32	26,252.90	29,042.88	27,414.66
New York	0.05	0.06	0.06	40,078.30	39,840.62	39,844.09
North Carolina	0.10	0.11	0.12	23,964.22	19,489.03	18,811.19
North Dakota	0.02	0.02	0.02	57,927.66	54,313.40	47,946.93
Ohio	0.16	0.17	0.17	16,831.66	15,924.58	16,862.86
Oklahoma	0.40	0.41	0.44	25,704.14	27,067.53	27,126.33
Oregon	0.13	0.13	0.13	22,092.74	22,131.83	21,280.80
Pennsylvania	0.11	0.12	0.13	43,744.22	42,946.58	41,030.33
Rhode Island	0.47	0.40	0.42	25,247.64	27,183.58	26,386.57
South Carolina	0.22	0.25	0.25	24,023.01	23,327.10	24,414.89
South Dakota	0.04	0.05	0.05	30,342.64	30,274.02	31,507.04
Tennessee	0.17	0.17	0.17	18,993.23	18,489.36	16,454.25
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	0.11	0.11	0.13	31,729.71	32,756.39	30,168.12
Vermont	0.09	0.09	0.07	18,794.93	23,927.36	30,600.38
Virginia	0.11	0.12	0.13	23,248.24	22,084.35	21,600.01
Washington	0.28	0.29	0.29	21,293.04	21,818.72	21,633.97
West Virginia	0.18	0.19	0.21	22,001.51	23,424.77	24,339.83
Wisconsin	0.09	0.10	0.09	48,081.01	41,501.73	26,863.94
Wyoming	0.05	0.05	0.05	27,806.38	28,062.56	34,021.55
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>0.15</b>	<b>0.16</b>	<b>0.17</b>	<b>25,027.00</b>	<b>24,882.90</b>	<b>24,301.02</b>

Table 23D-2

## Uninsured/Underinsured Motorist 2009-2011

STATE	Total Business					
	Frequency - Property Damage Component			Severity - Property Damage Component		
	2011	2010	2009	2011	2010	2009
Alabama	0.00	0.00	0.00	2,761.44	5,464.60	-
Alaska	0.82	0.78	0.79	1,744.92	1,663.64	1,655.78
Arizona	0.00	0.00	0.00	2,450.09	5,049.30	5,247.50
Arkansas	0.79	0.83	0.82	1,647.70	1,608.73	1,595.81
California	0.08	0.08	0.08	2,032.54	1,994.56	1,827.11
Colorado	0.08	0.07	0.07	2,027.01	2,131.03	2,082.95
Connecticut	0.00	0.00	0.00	13,445.50	-	-
Delaware	0.81	0.84	0.78	1,279.47	1,132.65	1,182.91
District of Columbia	2.41	2.73	2.50	1,102.73	989.39	964.62
Florida	0.00	0.00	0.00	3,910.00	1,385.40	-
Georgia	0.59	0.64	0.70	1,699.49	1,723.04	1,814.19
Hawaii	0.00	0.00	0.00	4,943.00	-	511.00
Idaho	0.02	0.02	0.02	1,499.87	1,609.54	2,340.91
Illinois	0.03	0.03	0.03	2,561.66	2,255.24	2,161.75
Indiana	0.29	0.30	0.31	1,707.71	1,646.60	1,617.14
Iowa	0.00	0.00	0.00	1,389.75	2,822.33	1,088.33
Kansas	0.00	0.00	0.00	3,243.65	2,906.75	2,434.62
Kentucky	0.00	0.00	0.00	3,976.05	9,746.58	4,863.50
Louisiana	0.07	0.07	0.07	2,513.88	2,385.75	2,425.84
Maine	0.00	0.00	0.00	-	623.00	-
Maryland	1.05	1.10	0.99	1,237.04	1,197.44	1,228.54
Massachusetts	0.00	0.00	0.00	-	-	-
Michigan	0.00	0.00	0.00	634.00	612.80	1,632.00
Minnesota	0.00	0.00	0.00	856.80	2,108.00	5,494.00
Mississippi	1.18	1.25	1.26	1,598.44	1,565.56	1,574.24
Missouri	0.00	0.00	0.00	2,872.38	2,004.59	2,570.10
Montana	0.02	0.02	0.02	2,484.90	2,252.29	2,104.95
Nebraska	0.00	0.00	0.00	2,429.25	1,987.00	1,948.25
Nevada	0.00	0.00	0.00	1,685.50	1,799.93	2,247.82
New Hampshire	0.01	0.01	0.00	2,933.13	1,828.13	2,615.44
New Jersey	0.07	0.06	0.06	2,997.46	2,910.74	2,809.03
New Mexico	1.26	1.25	1.21	2,079.13	2,068.97	2,012.47
New York	0.00	0.00	0.00	1,612.33	-	-
North Carolina	0.11	0.11	0.11	1,437.07	1,398.34	1,327.56
North Dakota	0.00	0.00	0.00	1,168.50	1,960.67	2,180.00
Ohio	0.06	0.06	0.06	2,137.32	2,126.12	1,936.91
Oklahoma	0.00	0.00	0.00	5,705.00	2,824.80	1,666.14
Oregon	0.44	0.45	0.45	1,325.21	1,351.03	1,305.99
Pennsylvania	0.00	0.00	0.00	696.00	34,822.43	15,132.67
Rhode Island	0.77	0.55	0.67	2,296.80	2,149.16	2,312.25
South Carolina	0.65	0.67	0.67	1,102.28	1,106.59	1,116.30
South Dakota	0.00	0.00	0.00	1,671.00	2,958.43	1,478.00
Tennessee	0.81	0.81	0.81	1,966.98	1,856.02	1,797.26
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	0.03	0.03	0.03	1,946.54	1,735.37	1,786.52
Vermont	0.93	0.87	0.88	1,096.12	942.85	988.48
Virginia	0.93	0.96	0.93	682.68	648.58	628.07
Washington	0.96	0.97	0.96	1,703.72	1,684.58	1,581.87
West Virginia	0.54	0.58	0.57	1,811.60	1,635.52	1,683.39
Wisconsin	0.01	0.01	0.00	9,657.82	6,064.88	5,895.65
Wyoming	0.00	0.00	0.00	1,604.33	1,630.75	2,228.00
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>0.22</b>	<b>0.22</b>	<b>0.22</b>	<b>1,497.88</b>	<b>1,447.92</b>	<b>1,436.54</b>

# **Total Liability**





## Total Liability

Voluntary Market Business and  
Residual Market Business

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

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

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

### **Florida**

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



Table 24A

## Total Liability 2009-2011\*

STATE	Voluntary Business					
	Earned Premiums			Earned Exposures		
	2011	2010	2009	2011	2010	2009
Alabama	1,149,338,791	1,135,879,248	1,128,707,836	3,216,931	3,182,970	3,181,948
Alaska	249,571,745	245,706,788	238,289,164	441,956	429,588	419,425
Arizona	1,771,914,067	1,798,227,946	1,834,549,446	3,800,047	3,722,006	3,702,178
Arkansas	718,064,185	716,796,456	716,488,847	1,930,887	1,920,645	1,921,251
California	10,597,237,108	10,609,653,627	10,537,709,311	24,121,815	23,838,397	23,676,110
Colorado	1,582,976,179	1,599,776,149	1,564,628,730	3,632,678	3,590,281	3,527,017
Connecticut	1,416,496,337	1,391,285,748	1,371,323,349	2,287,859	2,268,788	2,281,533
Delaware	440,909,886	427,564,137	419,297,758	596,822	587,660	589,972
District of Columbia	139,976,824	135,872,295	129,606,570	229,447	226,105	223,388
Florida	8,941,827,607	8,204,378,517	7,935,497,891	11,427,043	11,448,644	11,474,877
Georgia	2,899,058,490	2,838,929,440	2,770,435,099	6,253,055	6,162,667	6,082,562
Hawaii	362,062,273	351,243,372	368,708,401	782,360	742,536	760,641
Idaho	304,158,264	310,817,930	308,842,101	933,891	928,513	922,866
Illinois	2,826,201,424	2,798,796,376	2,761,219,563	6,708,403	6,685,915	6,713,033
Indiana	1,534,526,697	1,522,077,791	1,472,783,521	4,250,471	4,217,952	4,178,773
Iowa	660,865,936	653,963,810	641,029,926	2,322,723	2,306,831	2,293,515
Kansas	690,301,900	690,195,329	679,048,305	2,163,332	2,160,049	2,137,451
Kentucky	1,462,321,603	1,389,604,671	1,334,598,175	2,966,110	2,967,127	2,954,098
Louisiana	1,788,598,275	1,744,468,639	1,658,610,933	2,598,045	2,566,339	2,545,285
Maine	270,690,406	270,377,696	269,218,853	831,374	817,119	813,824
Maryland	2,191,977,211	2,138,904,580	2,082,116,382	3,838,080	3,789,519	3,774,690
Massachusetts	2,145,140,874	2,023,663,944	2,004,842,106	4,004,604	3,973,076	3,716,107
Michigan	2,977,776,982	2,758,241,263	2,461,442,937	5,214,839	5,414,090	5,218,130
Minnesota	1,520,638,718	1,510,983,729	1,481,483,257	3,691,958	3,661,760	3,613,270
Mississippi	730,320,797	726,389,301	731,235,155	1,754,217	1,730,681	1,742,348
Missouri	1,499,870,922	1,489,922,081	1,436,348,813	3,893,697	3,874,534	3,871,984
Montana	271,012,665	272,556,296	275,953,245	709,918	700,317	696,745
Nebraska	459,213,277	453,044,709	434,228,516	1,364,936	1,347,990	1,328,130
Nevada	1,007,708,372	1,007,876,555	1,010,547,276	1,621,583	1,597,876	1,589,108
New Hampshire	314,316,201	320,670,612	329,566,217	827,776	827,872	838,667
New Jersey	4,178,187,414	3,950,135,659	3,659,148,577	5,117,082	5,070,543	5,033,099
New Mexico	601,020,512	597,532,485	599,582,038	1,381,266	1,363,828	1,347,080
New York	6,611,280,060	6,384,255,111	6,211,041,296	9,061,412	9,025,640	9,026,050
North Carolina	2,509,551,906	2,544,909,404	2,540,655,429	6,942,316	6,908,215	6,890,594
North Dakota	141,137,853	134,007,992	129,107,473	552,699	545,754	539,864
Ohio	2,727,935,964	2,744,869,331	2,724,978,739	7,759,772	7,722,965	7,724,978
Oklahoma	1,028,916,428	996,391,326	959,427,815	2,520,406	2,499,576	2,475,084
Oregon	1,297,260,023	1,283,646,066	1,261,721,049	2,598,931	2,587,521	2,588,958
Pennsylvania	4,027,874,892	4,020,935,659	4,017,827,094	8,335,949	8,292,191	8,279,038
Rhode Island	397,723,452	415,000,242	415,476,354	592,623	630,552	645,215
South Carolina	1,534,300,671	1,497,641,364	1,485,831,068	3,302,352	3,254,547	3,220,145
South Dakota	165,461,324	166,053,590	163,928,832	618,423	616,538	607,144
Tennessee	1,556,602,117	1,519,441,713	1,477,633,443	4,138,530	4,099,531	4,080,390
Texas	7,560,758,649	7,371,838,278	7,186,036,415	n/a	n/a	n/a
Utah	724,518,132	724,241,183	709,132,433	1,632,720	1,619,698	1,613,758
Vermont	136,716,444	134,741,525	133,875,128	408,037	404,685	403,366
Virginia	2,298,704,374	2,272,321,948	2,220,557,004	5,906,904	5,834,696	5,752,741
Washington	2,235,486,531	2,233,874,897	2,204,876,326	4,089,149	4,048,150	3,995,572
West Virginia	636,562,581	628,892,914	627,917,263	1,271,026	1,249,251	1,255,603
Wisconsin	1,331,541,366	1,295,882,900	1,168,069,510	3,690,195	3,618,635	3,537,476
Wyoming	133,788,129	132,963,194	132,972,743	422,803	417,705	416,450
<b>Countrywide</b>	<b>94,760,402,838</b>	<b>92,587,445,816</b>	<b>90,418,153,712</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>87,199,644,189</b>	<b>85,215,607,538</b>	<b>83,232,117,297</b>	<b>178,759,452</b>	<b>177,498,068</b>	<b>176,221,531</b>

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

Table 24B

## Total Liability 2009-2011\*

STATE	Voluntary Business		
	Incurred Losses		
	2011	2010	2009
Alabama	848,534,364	843,607,808	809,237,454
Alaska	178,164,160	174,680,592	168,760,883
Arizona	1,382,911,505	1,311,028,911	1,233,770,104
Arkansas	532,262,124	525,055,774	534,467,663
California	7,303,229,169	7,158,182,356	6,680,253,654
Colorado	1,234,539,119	1,200,723,375	1,175,651,691
Connecticut	1,075,175,910	1,091,660,905	1,077,230,604
Delaware	335,896,120	342,734,269	337,156,448
District of Columbia	101,980,892	102,166,636	109,477,101
Florida	7,334,235,697	7,722,300,712	7,157,344,899
Georgia	2,377,219,491	2,393,274,143	2,347,125,394
Hawaii	212,932,009	224,250,079	198,078,910
Idaho	208,261,616	211,558,696	207,780,146
Illinois	2,125,345,852	2,074,765,508	2,035,103,241
Indiana	1,124,369,822	1,140,289,091	1,081,639,471
Iowa	441,871,314	446,332,114	432,918,528
Kansas	507,157,670	499,221,095	500,601,554
Kentucky	1,151,891,974	1,176,870,944	1,148,895,831
Louisiana	1,401,921,214	1,369,890,665	1,297,533,776
Maine	186,487,100	196,104,192	187,288,654
Maryland	1,735,077,044	1,703,940,524	1,681,750,291
Massachusetts	1,443,772,515	1,388,770,393	1,262,775,890
Michigan	2,597,589,130	2,866,242,455	2,585,819,529
Minnesota	1,103,555,284	1,102,043,524	1,069,481,136
Mississippi	586,772,694	564,688,248	555,372,744
Missouri	1,092,077,477	1,074,093,170	1,051,913,936
Montana	174,737,047	174,400,799	174,708,379
Nebraska	326,299,035	328,732,474	331,013,536
Nevada	800,557,240	796,238,346	777,080,446
New Hampshire	228,809,465	228,726,989	229,815,101
New Jersey	3,103,013,129	3,293,112,027	3,359,639,105
New Mexico	464,015,430	477,385,366	438,140,193
New York	5,028,758,374	5,258,152,728	5,168,587,894
North Carolina	1,920,097,457	1,887,249,655	1,881,691,832
North Dakota	106,935,351	97,988,792	98,613,182
Ohio	2,093,184,587	1,976,850,736	1,907,204,689
Oklahoma	742,551,685	746,905,425	739,893,864
Oregon	1,031,869,106	1,026,990,641	955,536,622
Pennsylvania	2,972,913,272	2,935,288,140	2,934,925,851
Rhode Island	366,680,550	323,349,702	337,399,866
South Carolina	1,202,624,599	1,189,968,967	1,146,839,051
South Dakota	120,099,644	120,656,198	109,583,020
Tennessee	1,225,618,350	1,179,479,073	1,117,190,236
Texas	5,037,472,247	4,857,374,042	4,672,740,798
Utah	512,253,035	500,973,064	511,102,389
Vermont	95,986,368	95,817,250	94,410,686
Virginia	1,754,784,057	1,698,816,274	1,655,409,166
Washington	1,703,725,704	1,702,536,954	1,643,335,644
West Virginia	408,384,490	421,946,664	424,840,241
Wisconsin	1,015,073,993	975,502,600	830,262,482
Wyoming	91,231,690	92,460,467	93,951,623
<b>Countrywide</b>	<b>71,150,907,171</b>	<b>71,291,379,552</b>	<b>68,561,345,428</b>
<b>CW w/o Texas</b>	<b>66,113,434,924</b>	<b>66,434,005,510</b>	<b>63,888,604,630</b>

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

Table 24C

## Total Liability 2009-2011\*

STATE	Pure Premium			Loss Ratio		
	2011	2010	2009	2011	2010	2009
Alabama	263.77	265.04	254.32	73.83	74.27	71.70
Alaska	403.13	406.62	402.36	71.39	71.09	70.82
Arizona	363.92	352.24	333.26	78.05	72.91	67.25
Arkansas	275.66	273.37	278.19	74.12	73.25	74.60
California	302.76	300.28	282.15	68.92	67.47	63.39
Colorado	339.84	334.44	333.33	77.99	75.06	75.14
Connecticut	469.95	481.16	472.15	75.90	78.46	78.55
Delaware	562.81	583.22	571.48	76.18	80.16	80.41
District of Columbia	444.46	451.85	490.08	72.86	75.19	84.47
Florida	641.83	674.52	623.74	82.02	94.12	90.19
Georgia	380.17	388.35	385.88	82.00	84.30	84.72
Hawaii	272.17	302.01	260.41	58.81	63.84	53.72
Idaho	223.00	227.85	225.15	68.47	68.07	67.28
Illinois	316.82	310.32	303.16	75.20	74.13	73.70
Indiana	264.53	270.34	258.84	73.27	74.92	73.44
Iowa	190.24	193.48	188.76	66.86	68.25	67.53
Kansas	234.43	231.12	234.20	73.47	72.33	73.72
Kentucky	388.35	396.64	388.92	78.77	84.69	86.09
Louisiana	539.61	533.79	509.78	78.38	78.53	78.23
Maine	224.31	239.99	230.13	68.89	72.53	69.57
Maryland	452.07	449.65	445.53	79.16	79.66	80.77
Massachusetts	360.53	349.55	339.81	67.30	68.63	62.99
Michigan	498.11	529.40	495.55	87.23	103.92	105.05
Minnesota	298.91	300.96	295.99	72.57	72.94	72.19
Mississippi	334.49	326.28	318.75	80.34	77.74	75.95
Missouri	280.47	277.22	271.67	72.81	72.09	73.24
Montana	246.14	249.03	250.75	64.48	63.99	63.31
Nebraska	239.06	243.87	249.23	71.06	72.56	76.23
Nevada	493.69	498.31	489.00	79.44	79.00	76.90
New Hampshire	276.41	276.28	274.02	72.80	71.33	69.73
New Jersey	606.40	649.46	667.51	74.27	83.37	91.81
New Mexico	335.93	350.03	325.25	77.20	79.89	73.07
New York	554.96	582.58	572.63	76.06	82.36	83.22
North Carolina	276.58	273.19	273.08	76.51	74.16	74.06
North Dakota	193.48	179.55	182.66	75.77	73.12	76.38
Ohio	269.75	255.97	246.89	76.73	72.02	69.99
Oklahoma	294.62	298.81	298.94	72.17	74.96	77.12
Oregon	397.04	396.90	369.08	79.54	80.01	75.73
Pennsylvania	356.64	353.98	354.50	73.81	73.00	73.05
Rhode Island	618.74	512.80	522.93	92.19	77.92	81.21
South Carolina	364.17	365.63	356.15	78.38	79.46	77.19
South Dakota	194.20	195.70	180.49	72.58	72.66	66.85
Tennessee	296.15	287.71	273.79	78.74	77.63	75.61
Texas	n/a	n/a	n/a	66.63	65.89	65.03
Utah	313.74	309.30	316.72	70.70	69.17	72.07
Vermont	235.24	236.77	234.06	70.21	71.11	70.52
Virginia	297.07	291.16	287.76	76.34	74.76	74.55
Washington	416.65	420.57	411.29	76.21	76.21	74.53
West Virginia	321.30	337.76	338.36	64.15	67.09	67.66
Wisconsin	275.07	269.58	234.70	76.23	75.28	71.08
Wyoming	215.78	221.35	225.60	68.19	69.54	70.65
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>75.09</b>	<b>77.00</b>	<b>75.83</b>
<b>CW w/o Texas</b>	<b>369.85</b>	<b>374.28</b>	<b>362.55</b>	<b>75.82</b>	<b>77.96</b>	<b>76.76</b>

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

Table 25A

## Total Liability 2009-2011\*

STATE	Residual Business					
	Earned Premiums			Earned Exposures		
	2011	2010	2009	2011	2010	2009
Alabama	1,580	3,106	8,206	1	1	5
Alaska	31,236	77,232	140,306	17	42	87
Arizona	3,146	8,750	21,113	5	9	30
Arkansas	5,664	6,321	7,836	2	3	4
California	1,017,685	1,368,988	2,522,012	995	1,215	2,170
Colorado	0	0	0	0	0	0
Connecticut	287,735	415,805	534,385	227	322	424
Delaware	6,172	5,375	6,788	3	3	2
District of Columbia	293,709	358,446	626,461	165	215	401
Florida	1,406,464	74,507	6,608	665	34	1
Georgia	0	0	1,317	0	0	1
Hawaii	7,122,127	8,477,289	9,895,850	3,255	2,880	2,671
Idaho	13,341	24,491	25,371	15	35	40
Illinois	619,332	663,090	806,613	830	853	1,020
Indiana	574	3,796	7,718	2	3	5
Iowa	14,102	8,783	6,153	27	16	10
Kansas	1,090,331	979,806	839,806	1,728	1,521	1,312
Kentucky	30,604	45,540	66,513	17	26	43
Louisiana	2,115	1,250	10,065	1	1	3
Maine	15,884	17,989	23,051	13	16	20
Maryland	71,559,090	79,222,763	77,593,289	59,346	70,605	72,052
Massachusetts	112,292,915	103,003,441	112,701,586	102,507	97,004	114,968
Michigan	702,017	1,127,829	1,533,570	288	561	832
Minnesota	5,706	13,462	6,632	4	8	4
Mississippi	46,544	64,260	61,773	33	49	44
Missouri	17,672	17,384	31,807	21	19	25
Montana	82,689	99,639	112,635	131	193	187
Nebraska	241	1,042	4,060	0	1	4
Nevada	13,065	14,864	15,445	12	13	14
New Hampshire	246,829	413,975	544,035	218	342	467
New Jersey	64,398,033	57,586,565	39,544,227	22,662	22,736	15,863
New Mexico	5,677	18,730	26,257	8	16	28
New York	143,630,692	135,768,464	125,816,318	89,452	93,290	90,043
North Carolina	0	0	0	0	0	0
North Dakota	4,564	2,959	3,990	2	1	2
Ohio	0	118	470	0	0	1
Oklahoma	18,007	20,971	32,245	26	33	39
Oregon	4,226	9,015	5,557	3	7	8
Pennsylvania	5,661,955	7,543,445	9,722,780	10,362	13,674	17,131
Rhode Island	5,335,908	4,862,427	5,265,194	4,944	4,507	4,911
South Carolina	102	239	0	0	0	0
South Dakota	561	659	455	0	0	1
Tennessee	13,365	14,809	20,418	11	16	22
Texas	3,074,081	3,710,665	4,193,799	n/a	n/a	n/a
Utah	973	804	1,820	1	0	2
Vermont	165,146	264,553	429,399	150	243	374
Virginia	951,298	1,118,717	1,331,459	796	940	1,149
Washington	0	159	1,270	0	0	2
West Virginia	20,024	20,333	41,522	10	9	27
Wisconsin	0	0	0	0	0	0
Wyoming	0	37	288	0	0	1
<b>Countrywide</b>	<b>420,213,181</b>	<b>407,462,892</b>	<b>394,598,472</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>417,139,100</b>	<b>403,752,227</b>	<b>390,404,673</b>	<b>298,955</b>	<b>311,462</b>	<b>326,450</b>

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

Table 25B

## Total Liability 2009-2011\*

STATE	Residual Business		
	Incurred Losses		
	2011	2010	2009
Alabama	0	0	870
Alaska	4,359	2,026	88,182
Arizona	0	0	19,643
Arkansas	0	1,116	0
California	542,569	1,259,603	1,487,215
Colorado	0	0	0
Connecticut	293,317	339,496	432,745
Delaware	0	0	233
District of Columbia	167,904	371,182	701,207
Florida	1,710,856	113,711	0
Georgia	0	0	0
Hawaii	1,719,215	1,886,610	2,125,941
Idaho	0	12,312	0
Illinois	524,957	560,395	568,772
Indiana	0	0	0
Iowa	1,051	0	809
Kansas	493,969	695,257	456,774
Kentucky	25,177	2,166	23,180
Louisiana	0	0	0
Maine	2,091	0	5,397
Maryland	65,272,969	82,723,961	88,488,781
Massachusetts	105,893,515	103,292,641	116,817,549
Michigan	28,109	1,683,348	1,408,672
Minnesota	0	3,513	0
Mississippi	0	7,602	0
Missouri	2,279	87,779	6,938
Montana	73,243	14,631	2,679
Nebraska	0	0	0
Nevada	0	4,538	14,212
New Hampshire	106,981	535,183	341,840
New Jersey	65,253,713	61,273,693	39,512,179
New Mexico	0	5,165	0
New York	179,235,039	186,118,563	156,951,990
North Carolina	0	0	0
North Dakota	0	0	0
Ohio	0	2,904	12,077
Oklahoma	4,775	24,092	19,612
Oregon	0	0	1,023
Pennsylvania	5,612,915	8,291,810	9,516,364
Rhode Island	8,063,164	7,405,158	6,968,531
South Carolina	0	0	0
South Dakota	0	0	0
Tennessee	0	569	1,652
Texas	2,754,368	2,833,232	3,109,565
Utah	0	0	0
Vermont	59,757	369,503	203,967
Virginia	405,355	613,271	1,076,989
Washington	0	0	0
West Virginia	22,480	1,641	4,693
Wisconsin	0	0	0
Wyoming	0	0	0
<b>Countrywide</b>	<b>438,274,127</b>	<b>460,536,671</b>	<b>430,370,281</b>
<b>CW w/o Texas</b>	<b>435,519,759</b>	<b>457,703,439</b>	<b>427,260,716</b>

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

Table 25C

## Total Liability 2009-2011\*

STATE	Residual Business					
	Pure Premium			Loss Ratio		
	2011	2010	2009	2011	2010	2009
Alabama	0.00	0.00	174.00	0.00	0.00	10.60
Alaska	256.41	48.24	1,013.59	13.96	2.62	62.85
Arizona	0.00	0.00	654.77	0.00	0.00	93.04
Arkansas	0.00	372.00	0.00	0.00	17.66	0.00
California	545.30	1,036.71	685.35	53.31	92.01	58.97
Colorado	-	-	-	-	-	-
Connecticut	1,292.15	1,054.34	1,020.63	101.94	81.65	80.98
Delaware	0.00	0.00	116.50	0.00	0.00	3.43
District of Columbia	1,017.60	1,726.43	1,748.65	57.17	103.55	111.93
Florida	2,572.72	3,344.44	0.00	121.64	152.62	0.00
Georgia	-	-	0.00	-	-	0.00
Hawaii	528.18	655.07	795.93	24.14	22.25	21.48
Idaho	0.00	351.77	0.00	0.00	50.27	0.00
Illinois	632.48	656.97	557.62	84.76	84.51	70.51
Indiana	0.00	0.00	0.00	0.00	0.00	0.00
Iowa	38.93	0.00	80.90	7.45	0.00	13.15
Kansas	285.86	457.11	348.15	45.30	70.96	54.39
Kentucky	1,481.00	83.31	539.07	82.27	4.76	34.85
Louisiana	0.00	0.00	0.00	0.00	0.00	0.00
Maine	160.85	0.00	269.85	13.16	0.00	23.41
Maryland	1,099.87	1,171.64	1,228.12	91.22	104.42	114.04
Massachusetts	1,033.04	1,064.83	1,016.09	94.30	100.28	103.65
Michigan	97.60	3,000.62	1,693.12	4.00	149.26	91.86
Minnesota	0.00	439.13	0.00	0.00	26.10	0.00
Mississippi	0.00	155.14	0.00	0.00	11.83	0.00
Missouri	108.52	4,619.95	277.52	12.90	504.94	21.81
Montana	559.11	75.81	14.33	88.58	14.68	2.38
Nebraska	-	0.00	0.00	0.00	0.00	0.00
Nevada	0.00	349.08	1,015.14	0.00	30.53	92.02
New Hampshire	490.74	1,564.86	731.99	43.34	129.28	62.83
New Jersey	2,879.43	2,695.01	2,490.84	101.33	106.40	99.92
New Mexico	0.00	322.81	0.00	0.00	27.58	0.00
New York	2,003.70	1,995.05	1,743.08	124.79	137.09	124.75
North Carolina	-	-	-	-	-	-
North Dakota	0.00	0.00	0.00	0.00	0.00	0.00
Ohio	-	-	12,077.00	-	2,461.02	2,569.57
Oklahoma	183.65	730.06	502.87	26.52	114.88	60.82
Oregon	0.00	0.00	127.88	0.00	0.00	18.41
Pennsylvania	541.68	606.39	555.51	99.13	109.92	97.88
Rhode Island	1,630.90	1,643.03	1,418.96	151.11	152.29	132.35
South Carolina	-	-	-	0.00	0.00	-
South Dakota	-	-	0.00	0.00	0.00	0.00
Tennessee	0.00	35.56	75.09	0.00	3.84	8.09
Texas	n/a	n/a	n/a	89.60	76.35	74.15
Utah	0.00	-	0.00	0.00	0.00	0.00
Vermont	398.38	1,520.59	545.37	36.18	139.67	47.50
Virginia	509.24	652.42	937.33	42.61	54.82	80.89
Washington	-	-	0.00	-	0.00	0.00
West Virginia	2,248.00	182.33	173.81	112.27	8.07	11.30
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	0.00	-	0.00	0.00
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>104.30</b>	<b>113.03</b>	<b>109.07</b>
<b>CW w/o Texas</b>	<b>1,456.81</b>	<b>1,469.53</b>	<b>1,308.81</b>	<b>104.41</b>	<b>113.36</b>	<b>109.44</b>

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



Table 26A

## Total Liability 2009-2011\*

STATE	Total Business					
	Earned Premiums			Earned Exposures		
	2011	2010	2009	2011	2010	2009
Alabama	1,149,340,371	1,135,882,354	1,128,716,042	3,216,932	3,182,971	3,181,953
Alaska	249,602,981	245,784,020	238,429,470	441,973	429,630	419,512
Arizona	1,771,917,213	1,798,236,696	1,834,570,559	3,800,052	3,722,015	3,702,208
Arkansas	718,069,849	716,802,777	716,496,683	1,930,889	1,920,648	1,921,255
California	10,598,254,793	10,611,022,615	10,540,231,323	24,122,810	23,839,612	23,678,280
Colorado	1,582,976,179	1,599,776,149	1,564,628,730	3,632,678	3,590,281	3,527,017
Connecticut	1,416,784,072	1,391,701,553	1,371,857,734	2,288,086	2,269,110	2,281,957
Delaware	440,916,058	427,569,512	419,304,546	596,825	587,663	589,974
District of Columbia	140,270,533	136,230,741	130,233,031	229,612	226,320	223,789
Florida	8,943,234,071	8,204,453,024	7,935,504,499	11,427,708	11,448,678	11,474,878
Georgia	2,899,058,490	2,838,929,440	2,770,436,416	6,253,055	6,162,667	6,082,563
Hawaii	369,184,400	359,720,661	378,604,251	785,615	745,416	763,312
Idaho	304,171,605	310,842,421	308,867,472	933,906	928,548	922,906
Illinois	2,826,820,756	2,799,459,466	2,762,026,176	6,709,233	6,686,768	6,714,053
Indiana	1,534,527,271	1,522,081,587	1,472,791,239	4,250,473	4,217,955	4,178,778
Iowa	660,880,038	653,972,593	641,036,079	2,322,750	2,306,847	2,293,525
Kansas	691,392,231	691,175,135	679,888,111	2,165,060	2,161,570	2,138,763
Kentucky	1,462,352,207	1,389,650,211	1,334,664,688	2,966,127	2,967,153	2,954,141
Louisiana	1,788,600,390	1,744,469,889	1,658,620,998	2,598,046	2,566,340	2,545,288
Maine	270,706,290	270,395,685	269,241,904	831,387	817,135	813,844
Maryland	2,263,536,301	2,218,127,343	2,159,709,671	3,897,426	3,860,124	3,846,742
Massachusetts	2,257,433,789	2,126,667,385	2,117,543,692	4,107,111	4,070,080	3,831,075
Michigan	2,978,478,999	2,759,369,092	2,462,976,507	5,215,127	5,414,651	5,218,962
Minnesota	1,520,644,424	1,510,997,191	1,481,489,889	3,691,962	3,661,768	3,613,274
Mississippi	730,367,341	726,453,561	731,296,928	1,754,250	1,730,730	1,742,392
Missouri	1,499,888,594	1,489,939,465	1,436,380,620	3,893,718	3,874,553	3,872,009
Montana	271,095,354	272,655,935	276,065,880	710,049	700,510	696,932
Nebraska	459,213,518	453,045,751	434,232,576	1,364,936	1,347,991	1,328,134
Nevada	1,007,721,437	1,007,891,419	1,010,562,721	1,621,595	1,597,889	1,589,122
New Hampshire	314,563,030	321,084,587	330,110,252	827,994	828,214	839,134
New Jersey	4,242,585,447	4,007,722,224	3,698,692,804	5,139,744	5,093,279	5,048,962
New Mexico	601,026,189	597,551,215	599,608,295	1,381,274	1,363,844	1,347,108
New York	6,754,910,752	6,520,023,575	6,336,857,614	9,150,864	9,118,930	9,116,093
North Carolina	2,509,551,906	2,544,909,404	2,540,655,429	6,942,316	6,908,215	6,890,594
North Dakota	141,142,417	134,010,951	129,111,463	552,701	545,755	539,866
Ohio	2,727,935,964	2,744,869,449	2,724,979,209	7,759,772	7,722,965	7,724,979
Oklahoma	1,028,934,435	996,412,297	959,460,060	2,520,432	2,499,609	2,475,123
Oregon	1,297,264,249	1,283,655,081	1,261,726,606	2,598,934	2,587,528	2,588,966
Pennsylvania	4,033,536,847	4,028,479,104	4,027,549,874	8,346,311	8,305,865	8,296,169
Rhode Island	403,059,360	419,862,669	420,741,548	597,567	635,059	650,126
South Carolina	1,534,300,773	1,497,641,603	1,485,831,068	3,302,352	3,254,547	3,220,145
South Dakota	165,461,885	166,054,249	163,929,287	618,423	616,538	607,145
Tennessee	1,556,615,482	1,519,456,522	1,477,653,861	4,138,541	4,099,547	4,080,412
Texas	7,563,832,730	7,375,548,943	7,190,230,214	n/a	n/a	n/a
Utah	724,519,105	724,241,987	709,134,253	1,632,721	1,619,698	1,613,760
Vermont	136,881,590	135,006,078	134,304,527	408,187	404,928	403,740
Virginia	2,299,655,672	2,273,440,665	2,221,888,463	5,907,700	5,835,636	5,753,890
Washington	2,235,486,531	2,233,875,056	2,204,877,596	4,089,149	4,048,150	3,995,574
West Virginia	636,582,605	628,913,247	627,958,785	1,271,036	1,249,260	1,255,630
Wisconsin	1,331,541,366	1,295,882,900	1,168,069,510	3,690,195	3,618,635	3,537,476
Wyoming	133,788,129	132,963,231	132,973,031	422,803	417,705	416,451
<b>Countrywide</b>	<b>95,180,616,019</b>	<b>92,994,908,708</b>	<b>90,812,752,184</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>87,616,783,289</b>	<b>85,619,359,765</b>	<b>83,622,521,970</b>	<b>179,058,407</b>	<b>177,809,530</b>	<b>176,547,981</b>

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

Table 26B

## Total Liability 2009-2011\*

STATE	Total Business		
	Incurred Losses		
	2011	2010	2009
Alabama	848,534,364	843,607,808	809,238,324
Alaska	178,168,519	174,682,618	168,849,065
Arizona	1,382,911,505	1,311,028,911	1,233,789,747
Arkansas	532,262,124	525,056,890	534,467,663
California	7,303,771,738	7,159,441,959	6,681,740,869
Colorado	1,234,539,119	1,200,723,375	1,175,651,691
Connecticut	1,075,469,227	1,092,000,401	1,077,663,349
Delaware	335,896,120	342,734,269	337,156,681
District of Columbia	102,148,796	102,537,818	110,178,308
Florida	7,335,946,553	7,722,414,423	7,157,344,899
Georgia	2,377,219,491	2,393,274,143	2,347,125,394
Hawaii	214,651,224	226,136,689	200,204,851
Idaho	208,261,616	211,571,008	207,780,146
Illinois	2,125,870,809	2,075,325,903	2,035,672,013
Indiana	1,124,369,822	1,140,289,091	1,081,639,471
Iowa	441,872,365	446,332,114	432,919,337
Kansas	507,651,639	499,916,352	501,058,328
Kentucky	1,151,917,151	1,176,873,110	1,148,919,011
Louisiana	1,401,921,214	1,369,890,665	1,297,533,776
Maine	186,489,191	196,104,192	187,294,051
Maryland	1,800,350,013	1,786,664,485	1,770,239,072
Massachusetts	1,549,666,030	1,492,063,034	1,379,593,439
Michigan	2,597,617,239	2,867,925,803	2,587,228,201
Minnesota	1,103,555,284	1,102,047,037	1,069,481,136
Mississippi	586,772,694	564,695,850	555,372,744
Missouri	1,092,079,756	1,074,180,949	1,051,920,874
Montana	174,810,290	174,415,430	174,711,058
Nebraska	326,299,035	328,732,474	331,013,536
Nevada	800,557,240	796,242,884	777,094,658
New Hampshire	228,916,446	229,262,172	230,156,941
New Jersey	3,168,266,842	3,354,385,720	3,399,151,284
New Mexico	464,015,430	477,390,531	438,140,193
New York	5,207,993,413	5,444,271,291	5,325,539,884
North Carolina	1,920,097,457	1,887,249,655	1,881,691,832
North Dakota	106,935,351	97,988,792	98,613,182
Ohio	2,093,184,587	1,976,853,640	1,907,216,766
Oklahoma	742,556,460	746,929,517	739,913,476
Oregon	1,031,869,106	1,026,990,641	955,537,645
Pennsylvania	2,978,526,187	2,943,579,950	2,944,442,215
Rhode Island	374,743,714	330,754,860	344,368,397
South Carolina	1,202,624,599	1,189,968,967	1,146,839,051
South Dakota	120,099,644	120,656,198	109,583,020
Tennessee	1,225,618,350	1,179,479,642	1,117,191,888
Texas	5,040,226,615	4,860,207,274	4,675,850,363
Utah	512,253,035	500,973,064	511,102,389
Vermont	96,046,125	96,186,753	94,614,653
Virginia	1,755,189,412	1,699,429,545	1,656,486,155
Washington	1,703,725,704	1,702,536,954	1,643,335,644
West Virginia	408,406,970	421,948,305	424,844,934
Wisconsin	1,015,073,993	975,502,600	830,262,482
Wyoming	91,231,690	92,460,467	93,951,623
<b>Countrywide</b>	<b>71,589,181,298</b>	<b>71,751,916,223</b>	<b>68,991,715,709</b>
<b>CW w/o Texas</b>	<b>66,548,954,683</b>	<b>66,891,708,949</b>	<b>64,315,865,346</b>

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

Table 26C

## Total Liability 2009-2011\*

STATE	Total Business			Loss Ratio		
	Pure Premium	Pure Premium	Pure Premium	Loss Ratio	Loss Ratio	Loss Ratio
	2011	2010	2009	2011	2010	2009
Alabama	263.77	265.04	254.32	73.83	74.27	71.70
Alaska	403.12	406.59	402.49	71.38	71.07	70.82
Arizona	363.92	352.24	333.26	78.05	72.91	67.25
Arkansas	275.66	273.37	278.19	74.12	73.25	74.59
California	302.77	300.32	282.19	68.91	67.47	63.39
Colorado	339.84	334.44	333.33	77.99	75.06	75.14
Connecticut	470.03	481.25	472.25	75.91	78.47	78.56
Delaware	562.81	583.22	571.48	76.18	80.16	80.41
District of Columbia	444.88	453.07	492.33	72.82	75.27	84.60
Florida	641.94	674.52	623.74	82.03	94.12	90.19
Georgia	380.17	388.35	385.88	82.00	84.30	84.72
Hawaii	273.23	303.37	262.28	58.14	62.86	52.88
Idaho	223.00	227.85	225.14	68.47	68.06	67.27
Illinois	316.86	310.36	303.20	75.20	74.13	73.70
Indiana	264.53	270.34	258.84	73.27	74.92	73.44
Iowa	190.24	193.48	188.76	66.86	68.25	67.53
Kansas	234.47	231.27	234.27	73.42	72.33	73.70
Kentucky	388.36	396.63	388.92	78.77	84.69	86.08
Louisiana	539.61	533.79	509.78	78.38	78.53	78.23
Maine	224.31	239.99	230.14	68.89	72.52	69.56
Maryland	461.93	462.85	460.19	79.54	80.55	81.97
Massachusetts	377.31	366.59	360.11	68.65	70.16	65.15
Michigan	498.09	529.66	495.74	87.21	103.93	105.04
Minnesota	298.91	300.96	295.99	72.57	72.94	72.19
Mississippi	334.49	326.28	318.74	80.34	77.73	75.94
Missouri	280.47	277.24	271.67	72.81	72.10	73.23
Montana	246.19	248.98	250.69	64.48	63.97	63.29
Nebraska	239.06	243.87	249.23	71.06	72.56	76.23
Nevada	493.69	498.31	489.01	79.44	79.00	76.90
New Hampshire	276.47	276.82	274.28	72.77	71.40	69.72
New Jersey	616.43	658.59	673.24	74.68	83.70	91.90
New Mexico	335.93	350.03	325.25	77.20	79.89	73.07
New York	569.13	597.03	584.19	77.10	83.50	84.04
North Carolina	276.58	273.19	273.08	76.51	74.16	74.06
North Dakota	193.48	179.55	182.66	75.76	73.12	76.38
Ohio	269.75	255.97	246.89	76.73	72.02	69.99
Oklahoma	294.61	298.82	298.94	72.17	74.96	77.12
Oregon	397.04	396.90	369.08	79.54	80.01	75.73
Pennsylvania	356.87	354.40	354.92	73.84	73.07	73.11
Rhode Island	627.12	520.83	529.69	92.97	78.78	81.85
South Carolina	364.17	365.63	356.15	78.38	79.46	77.19
South Dakota	194.20	195.70	180.49	72.58	72.66	66.85
Tennessee	296.15	287.71	273.79	78.74	77.63	75.61
Texas	n/a	n/a	n/a	66.64	65.90	65.03
Utah	313.74	309.30	316.72	70.70	69.17	72.07
Vermont	235.30	237.54	234.35	70.17	71.25	70.45
Virginia	297.10	291.22	287.89	76.32	74.75	74.55
Washington	416.65	420.57	411.29	76.21	76.21	74.53
West Virginia	321.32	337.76	338.35	64.16	67.09	67.65
Wisconsin	275.07	269.58	234.70	76.23	75.28	71.08
Wyoming	215.78	221.35	225.60	68.19	69.54	70.65
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>75.21</b>	<b>77.16</b>	<b>75.97</b>
<b>CW w/o Texas</b>	<b>371.66</b>	<b>376.20</b>	<b>364.30</b>	<b>75.95</b>	<b>78.13</b>	<b>76.91</b>

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



# **Collision**



## Collision

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

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

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

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

## Collision State-Specific Information and Technical Notes

Voluntary Market Business and  
Residual Market Business

### Collision Data

Indivisible physical damage coverage (single premium and deductible for both collision and comprehensive coverages) data.

**Michigan**—Michigan law imposes a tort limitation on collision damage. In an accident, the at-fault driver is only liable for a maximum of \$500 for damage to another person's vehicle that is "not covered by collision insurance." The property damage liability coverage in a Michigan auto policy does not apply to collision damage. A policyholder can purchase **Limited Property Damage Liability Coverage** that pays this amount to the owner of the damaged vehicle.

### Loss Development

Collision incurred losses are not developed.

*Except:*

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

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





Table 27A

## Collision 2009-2011

## Voluntary Business

STATE	Earned Premiums			Earned Exposures		
	2011	2010	2009	2011	2010	2009
Alabama	669,966,211	671,559,541	684,932,364	2,271,271	2,243,707	2,244,947
Alaska	102,338,449	101,735,407	99,254,936	280,613	273,313	268,781
Arizona	711,343,295	751,735,611	801,849,016	2,795,253	2,762,701	2,792,152
Arkansas	370,927,433	366,443,947	365,906,241	1,271,127	1,265,704	1,273,388
California	5,560,933,295	5,559,088,234	5,811,505,817	16,296,404	16,202,627	16,357,929
Colorado	651,672,154	654,888,747	654,139,698	2,568,160	2,532,575	2,499,397
Connecticut	588,248,992	584,530,371	583,478,323	1,751,759	1,734,612	1,742,670
Delaware	130,966,543	129,895,080	130,693,683	458,566	452,165	456,829
District of Columbia	76,715,437	76,576,961	75,856,786	179,681	176,842	175,758
Florida	2,044,534,991	2,192,688,153	2,324,795,072	8,516,090	8,536,677	8,662,455
Georgia	1,418,701,570	1,441,643,536	1,499,924,810	4,371,469	4,336,890	4,356,005
Hawaii	162,056,133	155,855,862	164,917,111	557,052	532,343	548,346
Idaho	139,498,085	145,843,160	148,524,535	671,446	661,759	668,101
Illinois	1,454,284,208	1,513,616,762	1,528,619,236	5,310,342	5,273,015	5,317,193
Indiana	719,490,025	736,555,720	740,019,259	3,077,329	3,056,895	3,053,702
Iowa	327,056,052	324,998,801	315,946,575	1,654,065	1,637,046	1,625,897
Kansas	347,757,496	352,098,067	350,674,511	1,424,178	1,426,260	1,426,768
Kentucky	460,234,150	469,954,900	469,696,796	1,866,327	1,861,899	1,855,410
Louisiana	723,956,157	743,798,390	752,283,775	1,860,222	1,845,053	1,847,290
Maine	163,376,852	167,035,637	165,806,958	662,777	659,928	647,769
Maryland	961,950,590	958,800,113	952,926,960	3,040,265	3,009,120	3,016,873
Massachusetts	1,024,717,605	937,297,564	884,717,264	3,315,882	3,237,366	3,149,192
Michigan	1,431,072,707	1,530,455,838	1,509,763,523	3,796,140	3,949,574	3,842,633
Minnesota	549,568,575	552,905,553	553,138,969	2,736,334	2,707,070	2,691,793
Mississippi	347,815,377	351,980,220	356,241,540	1,181,414	1,165,101	1,181,797
Missouri	708,142,684	712,465,759	718,195,733	2,823,895	2,810,827	2,829,116
Montana	104,212,526	102,732,326	102,996,365	432,264	423,569	424,477
Nebraska	198,795,070	196,324,880	193,131,409	948,266	938,829	931,891
Nevada	350,019,029	360,962,791	381,411,482	1,156,978	1,150,531	1,167,508
New Hampshire	189,059,614	190,940,280	194,868,509	699,022	692,742	695,273
New Jersey	1,345,373,496	1,311,734,957	1,294,885,533	3,842,389	3,804,849	3,776,944
New Mexico	226,104,116	233,780,569	240,988,641	832,095	824,577	827,192
New York	2,237,551,147	2,208,689,724	2,164,358,083	6,574,386	6,506,871	6,493,470
North Carolina	1,060,944,232	1,044,356,739	1,060,168,871	4,520,847	4,498,195	4,508,719
North Dakota	74,765,380	69,583,847	65,809,744	358,529	348,474	340,888
Ohio	1,377,002,561	1,379,295,439	1,393,726,560	5,782,621	5,742,631	5,787,890
Oklahoma	462,051,717	456,205,026	447,927,381	1,620,146	1,605,821	1,598,029
Oregon	390,987,077	412,968,173	431,319,178	1,878,970	1,859,151	1,879,068
Pennsylvania	1,883,890,673	1,877,217,470	1,867,144,399	6,322,439	6,270,503	6,280,549
Rhode Island	144,628,407	152,489,223	159,596,100	413,054	433,300	440,443
South Carolina	553,320,502	546,804,596	550,055,715	2,296,209	2,253,507	2,235,291
South Dakota	74,459,311	72,335,747	70,673,024	403,009	396,461	390,427
Tennessee	774,503,156	762,365,365	779,995,709	2,882,586	2,850,250	2,846,528
Texas	3,390,716,334	3,446,017,770	3,511,923,025	n/a	n/a	n/a
Utah	303,813,367	310,711,177	318,536,741	1,180,466	1,174,633	1,186,732
Vermont	88,868,500	88,129,763	90,448,405	322,867	319,458	319,939
Virginia	1,110,153,333	1,101,795,320	1,080,417,459	4,388,320	4,329,181	4,285,059
Washington	757,574,151	772,916,782	782,410,072	3,202,293	3,156,574	3,148,460
West Virginia	250,208,966	240,815,168	235,631,213	794,852	776,638	780,478
Wisconsin	568,690,532	579,011,932	575,520,383	2,825,310	2,803,129	2,801,689
Wyoming	71,674,999	72,821,704	73,943,363	269,997	268,592	270,567
<b>Countrywide</b>	<b>39,836,693,262</b>	<b>40,175,454,702</b>	<b>40,711,696,855</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>36,445,976,928</b>	<b>36,729,436,932</b>	<b>37,199,773,830</b>	<b>128,685,976</b>	<b>127,779,535</b>	<b>127,949,702</b>

Table 27B

## Collision 2009-2011

## Voluntary Business

STATE	Incurred Losses			Incurred Claims		
	2011	2010	2009	2011	2010	2009
Alabama	466,928,917	445,276,773	458,613,659	132,504	130,739	132,754
Alaska	60,930,773	60,171,885	58,440,778	15,491	14,971	15,012
Arizona	487,088,218	462,164,554	463,465,260	141,045	134,926	133,620
Arkansas	266,620,870	262,961,592	264,801,263	72,940	72,525	72,937
California	3,440,809,859	3,419,222,173	3,311,999,391	1,045,178	1,037,190	1,028,626
Colorado	469,682,836	445,243,114	479,053,772	136,483	129,164	133,870
Connecticut	399,715,264	379,997,310	389,766,204	109,223	101,263	102,634
Delaware	94,542,185	95,869,364	93,029,039	29,143	29,854	27,916
District of Columbia	46,633,831	47,810,833	49,344,697	17,130	18,014	16,820
Florida	1,520,952,769	1,521,952,473	1,571,715,167	453,893	463,675	471,963
Georgia	850,879,396	827,642,176	920,318,220	238,634	239,188	240,896
Hawaii	102,161,263	100,498,193	96,781,483	31,833	31,299	30,373
Idaho	83,838,477	84,080,055	89,693,170	26,197	25,867	27,451
Illinois	1,029,484,562	991,856,919	1,019,489,954	322,299	319,406	328,373
Indiana	512,130,366	502,519,503	503,535,969	154,710	152,824	154,649
Iowa	223,191,206	232,343,262	225,955,985	74,168	81,414	78,107
Kansas	247,529,424	244,414,275	240,198,095	73,116	73,372	73,446
Kentucky	345,087,338	343,836,943	343,457,114	97,853	99,151	96,191
Louisiana	499,781,795	488,464,641	508,427,915	134,149	129,120	134,173
Maine	103,657,880	97,273,471	96,912,526	33,426	31,025	31,596
Maryland	693,305,655	677,455,717	696,843,918	210,164	215,017	203,567
Massachusetts	670,188,460	615,941,221	571,828,282	242,458	221,569	211,400
Michigan	1,126,588,162	1,037,372,875	1,017,319,440	341,285	320,713	359,794
Minnesota	404,173,860	394,632,792	390,014,776	142,230	138,307	134,436
Mississippi	243,896,667	234,759,201	241,848,015	68,031	67,074	68,337
Missouri	527,198,888	534,232,590	508,897,503	150,244	154,633	146,661
Montana	70,507,082	64,337,913	68,688,068	19,735	18,496	19,158
Nebraska	147,470,088	145,908,510	143,365,956	46,128	49,427	46,174
Nevada	209,314,215	210,143,932	229,770,720	59,164	59,978	62,263
New Hampshire	125,036,521	117,626,607	117,026,045	43,334	41,196	42,040
New Jersey	881,080,164	863,531,023	843,333,871	245,645	237,695	227,911
New Mexico	139,644,298	135,032,484	138,546,606	40,650	39,658	40,489
New York	1,663,849,367	1,591,010,366	1,554,554,469	427,323	422,805	412,178
North Carolina	718,931,533	720,308,500	715,476,456	223,643	224,724	217,089
North Dakota	59,255,780	51,778,374	53,111,404	20,465	18,278	18,842
Ohio	976,979,785	923,423,569	987,647,859	316,391	310,074	305,028
Oklahoma	317,141,933	317,464,717	327,227,289	83,090	86,400	87,964
Oregon	269,178,721	263,252,944	274,131,781	86,132	85,663	88,676
Pennsylvania	1,348,080,983	1,266,798,300	1,285,545,160	405,895	396,725	390,558
Rhode Island	118,555,513	91,928,836	106,731,430	31,705	25,359	29,579
South Carolina	374,924,004	369,699,830	427,274,057	116,109	114,815	111,327
South Dakota	55,261,746	54,371,512	50,878,953	17,989	18,158	17,016
Tennessee	591,930,244	568,505,874	496,866,629	146,786	144,299	137,418
Texas	2,171,483,889	2,073,832,071	2,062,062,762	n/a	n/a	n/a
Utah	191,613,117	184,116,524	207,287,052	57,308	55,645	60,448
Vermont	57,175,179	52,829,646	52,875,818	17,779	16,259	16,509
Virginia	786,494,409	763,667,253	755,810,548	262,936	265,388	250,027
Washington	497,054,786	496,057,127	515,088,075	149,047	149,665	157,363
West Virginia	171,243,670	170,936,939	163,606,865	40,868	42,203	41,028
Wisconsin	408,773,445	381,703,622	398,326,078	131,591	129,156	131,853
Wyoming	47,922,349	46,853,374	52,410,993	13,219	12,893	14,125
<b>Countrywide</b>	<b>27,315,901,742</b>	<b>26,473,113,752</b>	<b>26,639,396,539</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>25,144,417,853</b>	<b>24,399,281,681</b>	<b>24,577,333,777</b>	<b>7,496,759</b>	<b>7,397,259</b>	<b>7,380,665</b>

Table 27C

## Collision 2009-2011

STATE	Pure Premium			Loss Ratio		
	2011	2010	2009	2011	2010	2009
Alabama	205.58	198.46	204.29	69.69	66.30	66.96
Alaska	217.13	220.16	217.43	59.54	59.15	58.88
Arizona	174.26	167.29	165.99	68.47	61.48	57.80
Arkansas	209.75	207.76	207.95	71.88	71.76	72.37
California	211.14	211.03	202.47	61.87	61.51	56.99
Colorado	182.89	175.81	191.67	72.07	67.99	73.23
Connecticut	228.18	219.07	223.66	67.95	65.01	66.80
Delaware	206.17	212.02	203.64	72.19	73.81	71.18
District of Columbia	259.54	270.36	280.75	60.79	62.44	65.05
Florida	178.60	178.28	181.44	74.39	69.41	67.61
Georgia	194.64	190.84	211.28	59.98	57.41	61.36
Hawaii	183.40	188.78	176.50	63.04	64.48	58.68
Idaho	124.86	127.06	134.25	60.10	57.65	60.39
Illinois	193.86	188.10	191.73	70.79	65.53	66.69
Indiana	166.42	164.39	164.89	71.18	68.23	68.04
Iowa	134.93	141.93	138.97	68.24	71.49	71.52
Kansas	173.81	171.37	168.35	71.18	69.42	68.50
Kentucky	184.90	184.67	185.11	74.98	73.16	73.12
Louisiana	268.67	264.74	275.23	69.03	65.67	67.58
Maine	156.40	147.40	149.61	63.45	58.24	58.45
Maryland	228.04	225.13	230.98	72.07	70.66	73.13
Massachusetts	202.11	190.26	181.58	65.40	65.71	64.63
Michigan	296.77	262.65	264.75	78.72	67.78	67.38
Minnesota	147.71	145.78	144.89	73.54	71.37	70.51
Mississippi	206.44	201.49	204.64	70.12	66.70	67.89
Missouri	186.69	190.06	179.88	74.45	74.98	70.86
Montana	163.11	151.89	161.82	67.66	62.63	66.69
Nebraska	155.52	155.42	153.84	74.18	74.32	74.23
Nevada	180.91	182.65	196.80	59.80	58.22	60.24
New Hampshire	178.87	169.80	168.32	66.14	61.60	60.05
New Jersey	229.31	226.96	223.28	65.49	65.83	65.13
New Mexico	167.82	163.76	167.49	61.76	57.76	57.49
New York	253.08	244.51	239.40	74.36	72.03	71.83
North Carolina	159.03	160.13	158.69	67.76	68.97	67.49
North Dakota	165.27	148.59	155.80	79.26	74.41	80.70
Ohio	168.95	160.80	170.64	70.95	66.95	70.86
Oklahoma	195.75	197.70	204.77	68.64	69.59	73.05
Oregon	143.26	141.60	145.89	68.85	63.75	63.56
Pennsylvania	213.22	202.02	204.69	71.56	67.48	68.85
Rhode Island	287.02	212.16	242.33	81.97	60.29	66.88
South Carolina	163.28	164.06	191.15	67.76	67.61	77.68
South Dakota	137.12	137.14	130.32	74.22	75.17	71.99
Tennessee	205.35	199.46	174.55	76.43	74.57	63.70
Texas	n/a	n/a	n/a	64.04	60.18	58.72
Utah	162.32	156.74	174.67	63.07	59.26	65.07
Vermont	177.09	165.37	165.27	64.34	59.95	58.46
Virginia	179.22	176.40	176.38	70.85	69.31	69.96
Washington	155.22	157.15	163.60	65.61	64.18	65.83
West Virginia	215.44	220.10	209.62	68.44	70.98	69.43
Wisconsin	144.68	136.17	142.17	71.88	65.92	69.21
Wyoming	177.49	174.44	193.71	66.86	64.34	70.88
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>68.57</b>	<b>65.89</b>	<b>65.43</b>
<b>CW w/o Texas</b>	<b>195.39</b>	<b>190.95</b>	<b>192.09</b>	<b>68.99</b>	<b>66.43</b>	<b>66.07</b>

Table 27D

## Collision 2009-2011

## Voluntary Business

STATE	Frequency			Severity		
	2011	2010	2009	2011	2010	2009
Alabama	5.83	5.83	5.91	3,523.89	3,405.85	3,454.61
Alaska	5.52	5.48	5.59	3,933.30	4,019.23	3,892.94
Arizona	5.05	4.88	4.79	3,453.42	3,425.32	3,468.53
Arkansas	5.74	5.73	5.73	3,655.35	3,625.81	3,630.55
California	6.41	6.40	6.29	3,292.08	3,296.62	3,219.83
Colorado	5.31	5.10	5.36	3,441.33	3,447.11	3,578.50
Connecticut	6.24	5.84	5.89	3,659.63	3,752.58	3,797.63
Delaware	6.36	6.60	6.11	3,244.08	3,211.27	3,332.46
District of Columbia	9.53	10.19	9.57	2,722.35	2,654.09	2,933.69
Florida	5.33	5.43	5.45	3,350.91	3,282.37	3,330.17
Georgia	5.46	5.52	5.53	3,565.63	3,460.22	3,820.40
Hawaii	5.71	5.88	5.54	3,209.29	3,210.91	3,186.43
Idaho	3.90	3.91	4.11	3,200.31	3,250.48	3,267.39
Illinois	6.07	6.06	6.18	3,194.19	3,105.32	3,104.67
Indiana	5.03	5.00	5.06	3,310.26	3,288.22	3,255.99
Iowa	4.48	4.97	4.80	3,009.27	2,853.85	2,892.90
Kansas	5.13	5.14	5.15	3,385.43	3,331.17	3,270.40
Kentucky	5.24	5.33	5.18	3,526.59	3,467.81	3,570.57
Louisiana	7.21	7.00	7.26	3,725.57	3,783.03	3,789.35
Maine	5.04	4.70	4.88	3,101.12	3,135.33	3,067.24
Maryland	6.91	7.15	6.75	3,298.88	3,150.71	3,423.17
Massachusetts	7.31	6.84	6.71	2,764.14	2,779.91	2,704.96
Michigan	8.99	8.12	9.36	3,301.02	3,234.58	2,827.51
Minnesota	5.20	5.11	4.99	2,841.69	2,853.31	2,901.12
Mississippi	5.76	5.76	5.78	3,585.08	3,500.00	3,539.05
Missouri	5.32	5.50	5.18	3,508.95	3,454.84	3,469.89
Montana	4.57	4.37	4.51	3,572.69	3,478.48	3,585.35
Nebraska	4.86	5.26	4.95	3,196.98	2,952.00	3,104.91
Nevada	5.11	5.21	5.33	3,537.86	3,503.68	3,690.33
New Hampshire	6.20	5.95	6.05	2,885.41	2,855.29	2,783.68
New Jersey	6.39	6.25	6.03	3,586.80	3,632.94	3,700.28
New Mexico	4.89	4.81	4.89	3,435.28	3,404.92	3,421.83
New York	6.50	6.50	6.35	3,893.66	3,762.99	3,771.56
North Carolina	4.95	5.00	4.81	3,214.64	3,205.30	3,295.77
North Dakota	5.71	5.25	5.53	2,895.47	2,832.82	2,818.78
Ohio	5.47	5.40	5.27	3,087.89	2,978.07	3,237.89
Oklahoma	5.13	5.38	5.50	3,816.85	3,674.36	3,720.01
Oregon	4.58	4.61	4.72	3,125.19	3,073.12	3,091.39
Pennsylvania	6.42	6.33	6.22	3,321.26	3,193.14	3,291.56
Rhode Island	7.68	5.85	6.72	3,739.33	3,625.10	3,608.35
South Carolina	5.06	5.09	4.98	3,229.07	3,219.96	3,838.01
South Dakota	4.46	4.58	4.36	3,071.97	2,994.36	2,990.07
Tennessee	5.09	5.06	4.83	4,032.61	3,939.78	3,615.73
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	4.85	4.74	5.09	3,343.57	3,308.77	3,429.18
Vermont	5.51	5.09	5.16	3,215.88	3,249.26	3,202.85
Virginia	5.99	6.13	5.83	2,991.20	2,877.55	3,022.92
Washington	4.65	4.74	5.00	3,334.89	3,314.45	3,273.25
West Virginia	5.14	5.43	5.26	4,190.17	4,050.35	3,987.69
Wisconsin	4.66	4.61	4.71	3,106.39	2,955.37	3,020.99
Wyoming	4.90	4.80	5.22	3,625.26	3,634.02	3,710.51
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>5.83</b>	<b>5.79</b>	<b>5.77</b>	<b>3,354.04</b>	<b>3,298.42</b>	<b>3,329.96</b>

Table 28A

## Collision 2009-2011

STATE	Earned Premiums			Earned Exposures		
	2011	2010	2009	2011	2010	2009
Alabama	0	0	0	0	0	0
Alaska	3,152	8,750	25,743	4	7	28
Arizona	0	-1,082	4,453	0	-1	2
Arkansas	5,858	6,458	7,876	2	2	3
California	0	0	0	0	0	0
Colorado	0	0	0	0	0	0
Connecticut	19,528	24,208	25,271	17	24	25
Delaware	1,000	94	1,040	1	0	0
District of Columbia	65,145	87,790	138,471	47	54	96
Florida	54,371	1,508	0	60	2	0
Georgia	0	0	0	0	0	0
Hawaii	128,537	166,209	222,157	204	270	373
Idaho	688	2,420	2,670	1	3	4
Illinois	157,561	148,122	188,809	181	173	225
Indiana	0	0	1,327	0	0	0
Iowa	1,808	618	601	6	3	2
Kansas	182,864	159,907	140,228	263	224	194
Kentucky	0	0	0	0	0	0
Louisiana	0	0	0	0	0	0
Maine	3,953	4,259	2,213	4	2	1
Maryland	14,172,924	17,278,614	17,685,910	15,977	20,462	22,735
Massachusetts	29,479,660	26,685,436	33,057,753	44,910	41,313	59,380
Michigan	125,690	241,598	375,592	88	186	292
Minnesota	191	118	78	0	0	0
Mississippi	941	2,083	5,929	1	1	5
Missouri	2,371	2,128	5,772	3	2	3
Montana	3,767	5,597	6,317	7	11	12
Nebraska	0	0	0	0	0	0
Nevada	410	66	1,317	1	0	1
New Hampshire	158,736	230,319	258,531	177	253	320
New Jersey	7,941,110	6,796,330	5,123,230	9,307	8,028	5,876
New Mexico	-316	1,234	-154	0	0	0
New York	6,718,949	7,313,683	7,091,845	5,335	6,477	7,284
North Carolina	0	0	0	0	0	0
North Dakota	0	0	94	0	0	0
Ohio	0	0	0	0	0	0
Oklahoma	1,297	3,771	4,147	1	3	6
Oregon	0	0	0	0	0	0
Pennsylvania	84,783	113,675	158,959	77	106	145
Rhode Island	19,767	16,027	18,747	12	15	21
South Carolina	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	0	0	131	0	0	0
Texas	0	0	0	n/a	n/a	n/a
Utah	0	0	0	0	0	0
Vermont	10,681	22,037	30,770	16	25	30
Virginia	234,639	248,180	275,511	161	179	216
Washington	0	0	0	0	0	0
West Virginia	3,900	919	2,724	2	1	2
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
<b>Countrywide</b>	<b>59,583,965</b>	<b>59,571,076</b>	<b>64,864,062</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>59,583,965</b>	<b>59,571,076</b>	<b>64,864,062</b>	<b>76,865</b>	<b>77,825</b>	<b>97,281</b>

Table 28B

## Collision 2009-2011

STATE	Incurred Losses			Incurred Claims		
	2011	2010	2009	2011	2010	2009
Alabama	0	0	0	0	0	0
Alaska	-50	31	21,082	0	0	4
Arizona	0	0	0	0	0	0
Arkansas	0	11,890	-503	0	1	0
California	0	0	0	0	0	0
Colorado	0	0	0	0	0	0
Connecticut	0	24,873	23,865	0	3	4
Delaware	-462	0	202	0	0	0
District of Columbia	25,817	31,070	61,499	9	17	28
Florida	34,381	0	0	10	0	0
Georgia	0	0	0	0	0	0
Hawaii	152,779	225,420	69,583	16	31	28
Idaho	-3,496	8,606	0	-1	2	0
Illinois	201,115	107,612	83,145	28	16	24
Indiana	0	156	12,323	0	0	0
Iowa	0	0	0	0	0	0
Kansas	43,812	97,086	65,599	16	14	15
Kentucky	0	0	0	0	0	0
Louisiana	0	0	0	0	0	0
Maine	138	0	2,534	1	0	1
Maryland	12,553,514	16,204,195	19,366,535	2,801	3,841	4,373
Massachusetts	24,589,443	22,602,285	32,035,625	8,453	7,842	11,672
Michigan	63,718	94,709	144,898	8	16	46
Minnesota	0	4,106	0	0	1	0
Mississippi	0	0	23	0	0	0
Missouri	0	-641	-855	0	0	0
Montana	0	3,686	2,910	0	1	1
Nebraska	0	0	0	0	0	0
Nevada	0	0	0	0	0	0
New Hampshire	147,443	64,623	149,453	25	20	37
New Jersey	6,945,277	5,728,664	4,585,317	1,308	1,191	1,004
New Mexico	0	0	0	0	0	0
New York	4,204,889	4,942,179	4,106,909	835	1,026	924
North Carolina	0	0	0	0	0	0
North Dakota	0	0	0	0	0	0
Ohio	0	0	0	0	0	0
Oklahoma	1,077	0	4,742	1	0	1
Oregon	0	0	0	0	0	0
Pennsylvania	49,846	37,822	18,830	12	13	23
Rhode Island	24,780	5,149	-3,102	6	5	4
South Carolina	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0
Texas	0	0	0	n/a	n/a	n/a
Utah	0	0	0	0	0	0
Vermont	7,236	11,063	29,688	2	1	7
Virginia	247,949	117,597	158,214	32	32	36
Washington	0	0	0	0	0	0
West Virginia	5,718	0	0	1	0	0
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
<b>Countrywide</b>	<b>49,294,924</b>	<b>50,322,181</b>	<b>60,938,516</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>49,294,924</b>	<b>50,322,181</b>	<b>60,938,516</b>	<b>13,563</b>	<b>14,073</b>	<b>18,232</b>

Table 28C

## Collision 2009-2011

STATE	Pure Premium			Loss Ratio		
	2011	2010	2009	2011	2010	2009
Alabama	-	-	-	-	-	-
Alaska	-12.50	4.43	752.93	-1.59	0.35	81.89
Arizona	-	0.00	0.00	-	0.00	0.00
Arkansas	0.00	5,945.00	-167.67	0.00	184.11	-6.39
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	0.00	1,036.38	954.60	0.00	102.75	94.44
Delaware	-462.00	-	-	-46.20	0.00	19.42
District of Columbia	549.30	575.37	640.61	39.63	35.39	44.41
Florida	573.02	0.00	-	63.23	0.00	-
Georgia	-	-	-	-	-	-
Hawaii	748.92	834.89	186.55	118.86	135.62	31.32
Idaho	-3,496.00	2,868.67	0.00	-508.14	355.62	0.00
Illinois	1,111.13	622.03	369.53	127.64	72.65	44.04
Indiana	-	-	-	-	-	928.64
Iowa	0.00	0.00	0.00	0.00	0.00	0.00
Kansas	166.59	433.42	338.14	23.96	60.71	46.78
Kentucky	-	-	-	-	-	-
Louisiana	-	-	-	-	-	-
Maine	34.50	0.00	2,534.00	3.49	0.00	114.51
Maryland	785.72	791.92	851.84	88.57	93.78	109.50
Massachusetts	547.53	547.10	539.50	83.41	84.70	96.91
Michigan	724.07	509.19	496.23	50.69	39.20	38.58
Minnesota	-	-	-	0.00	3,479.66	0.00
Mississippi	0.00	0.00	4.60	0.00	0.00	0.39
Missouri	0.00	-320.50	-285.00	0.00	-30.12	-14.81
Montana	0.00	335.09	242.50	0.00	65.86	46.07
Nebraska	-	-	-	-	-	-
Nevada	0.00	-	0.00	0.00	0.00	0.00
New Hampshire	833.01	255.43	467.04	92.89	28.06	57.81
New Jersey	746.24	713.59	780.35	87.46	84.29	89.50
New Mexico	-	-	-	0.00	0.00	0.00
New York	788.17	763.04	563.83	62.58	67.57	57.91
North Carolina	-	-	-	-	-	-
North Dakota	-	-	-	-	-	0.00
Ohio	-	-	-	-	-	-
Oklahoma	1,077.00	0.00	790.33	83.04	0.00	114.35
Oregon	-	-	-	-	-	-
Pennsylvania	647.35	356.81	129.86	58.79	33.27	11.85
Rhode Island	2,065.00	343.27	-147.71	125.36	32.13	-16.55
South Carolina	-	-	-	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	-	-	-	-	-	0.00
Texas	n/a	n/a	n/a	-	-	-
Utah	-	-	-	-	-	-
Vermont	452.25	442.52	989.60	67.75	50.20	96.48
Virginia	1,540.06	656.97	732.47	105.67	47.38	57.43
Washington	-	-	-	-	-	-
West Virginia	2,859.00	0.00	0.00	146.62	0.00	0.00
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	-
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>82.73</b>	<b>84.47</b>	<b>93.95</b>
<b>CW w/o Texas</b>	<b>641.32</b>	<b>646.61</b>	<b>626.42</b>	<b>82.73</b>	<b>84.47</b>	<b>93.95</b>

Table 28D

## Collision 2009-2011

STATE	Frequency			Severity		
	2011	2010	2009	2011	2010	2009
Alabama	-	-	-	-	-	-
Alaska	0.00	0.00	14.29	-	-	5,270.50
Arizona	-	0.00	0.00	-	-	-
Arkansas	0.00	50.00	0.00	-	11,890.00	-
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	0.00	12.50	16.00	-	8,291.00	5,966.25
Delaware	0.00	-	-	-	-	-
District of Columbia	19.15	31.48	29.17	2,868.56	1,827.65	2,196.39
Florida	16.67	0.00	-	3,438.10	-	-
Georgia	-	-	-	-	-	-
Hawaii	7.84	11.48	7.51	9,548.69	7,271.61	2,485.11
Idaho	-100.00	66.67	0.00	3,496.00	4,303.00	-
Illinois	15.47	9.25	10.67	7,182.68	6,725.75	3,464.38
Indiana	-	-	-	-	-	-
Iowa	0.00	0.00	0.00	-	-	-
Kansas	6.08	6.25	7.73	2,738.25	6,934.71	4,373.27
Kentucky	-	-	-	-	-	-
Louisiana	-	-	-	-	-	-
Maine	25.00	0.00	100.00	138.00	-	2,534.00
Maryland	17.53	18.77	19.23	4,481.80	4,218.74	4,428.66
Massachusetts	18.82	18.98	19.66	2,908.96	2,882.21	2,744.66
Michigan	9.09	8.60	15.75	7,964.75	5,919.31	3,149.96
Minnesota	-	-	-	-	4,106.00	-
Mississippi	0.00	0.00	0.00	-	-	-
Missouri	0.00	0.00	0.00	-	-	-
Montana	0.00	9.09	8.33	-	3,686.00	2,910.00
Nebraska	-	-	-	-	-	-
Nevada	0.00	-	0.00	-	-	-
New Hampshire	14.12	7.91	11.56	5,897.72	3,231.15	4,039.27
New Jersey	14.05	14.84	17.09	5,309.84	4,809.96	4,567.05
New Mexico	-	-	-	-	-	-
New York	15.65	15.84	12.69	5,035.80	4,816.94	4,444.71
North Carolina	-	-	-	-	-	-
North Dakota	-	-	-	-	-	-
Ohio	-	-	-	-	-	-
Oklahoma	100.00	0.00	16.67	1,077.00	-	4,742.00
Oregon	-	-	-	-	-	-
Pennsylvania	15.58	12.26	15.86	4,153.83	2,909.38	818.70
Rhode Island	50.00	33.33	19.05	4,130.00	1,029.80	-775.50
South Carolina	-	-	-	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	-	-	-	-	-	-
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	-	-	-	-	-	-
Vermont	12.50	4.00	23.33	3,618.00	11,063.00	4,241.14
Virginia	19.88	17.88	16.67	7,748.41	3,674.91	4,394.83
Washington	-	-	-	-	-	-
West Virginia	50.00	0.00	0.00	5,718.00	-	-
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	-
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>17.65</b>	<b>18.08</b>	<b>18.74</b>	<b>3,634.51</b>	<b>3,575.80</b>	<b>3,342.39</b>



Table 29A

## Collision 2009-2011

STATE	Total Business					
	Earned Premiums			Earned Exposures		
	2011	2010	2009	2011	2010	2009
Alabama	669,966,211	671,559,541	684,932,364	2,271,271	2,243,707	2,244,947
Alaska	102,341,601	101,744,157	99,280,679	280,617	273,320	268,809
Arizona	711,343,295	751,734,529	801,853,469	2,795,253	2,762,700	2,792,154
Arkansas	370,933,291	366,450,405	365,914,117	1,271,129	1,265,706	1,273,391
California	5,560,933,295	5,559,088,234	5,811,505,817	16,296,404	16,202,627	16,357,929
Colorado	651,672,154	654,888,747	654,139,698	2,568,160	2,532,575	2,499,397
Connecticut	588,268,520	584,554,579	583,503,594	1,751,776	1,734,636	1,742,695
Delaware	130,967,543	129,895,174	130,694,723	458,567	452,165	456,829
District of Columbia	76,780,582	76,664,751	75,995,257	179,728	176,896	175,854
Florida	2,044,589,362	2,192,689,661	2,324,795,072	8,516,150	8,536,679	8,662,455
Georgia	1,418,701,570	1,441,643,536	1,499,924,810	4,371,469	4,336,890	4,356,005
Hawaii	162,184,670	156,022,071	165,139,268	557,256	532,613	548,719
Idaho	139,498,773	145,845,580	148,527,205	671,447	661,762	668,105
Illinois	1,454,441,769	1,513,764,884	1,528,808,045	5,310,523	5,273,188	5,317,418
Indiana	719,490,025	736,555,720	740,020,586	3,077,329	3,056,895	3,053,702
Iowa	327,057,860	324,999,419	315,947,176	1,654,071	1,637,049	1,625,899
Kansas	347,940,360	352,257,974	350,814,739	1,424,441	1,426,484	1,426,962
Kentucky	460,234,150	469,954,900	469,696,796	1,866,327	1,861,899	1,855,410
Louisiana	723,956,157	743,798,390	752,283,775	1,860,222	1,845,053	1,847,290
Maine	163,380,805	167,039,896	165,809,171	662,781	659,930	647,770
Maryland	976,123,514	976,078,727	970,612,870	3,056,242	3,029,582	3,039,608
Massachusetts	1,054,197,265	963,983,000	917,775,017	3,360,792	3,278,679	3,208,572
Michigan	1,431,198,397	1,530,697,436	1,510,139,115	3,796,228	3,949,760	3,842,925
Minnesota	549,568,766	552,905,671	553,139,047	2,736,334	2,707,070	2,691,793
Mississippi	347,816,318	351,982,303	356,247,469	1,181,415	1,165,102	1,181,802
Missouri	708,145,055	712,467,887	718,201,505	2,823,898	2,810,829	2,829,119
Montana	104,216,293	102,737,923	103,002,682	432,271	423,580	424,489
Nebraska	198,795,070	196,324,880	193,131,409	948,266	938,829	931,891
Nevada	350,019,439	360,962,857	381,412,799	1,156,979	1,150,531	1,167,509
New Hampshire	189,218,350	191,170,599	195,127,040	699,199	692,995	695,593
New Jersey	1,353,314,606	1,318,531,287	1,300,008,763	3,851,696	3,812,877	3,782,820
New Mexico	226,103,800	233,781,803	240,988,487	832,095	824,577	827,192
New York	2,244,270,096	2,216,003,407	2,171,449,928	6,579,721	6,513,348	6,500,754
North Carolina	1,060,944,232	1,044,356,739	1,060,168,871	4,520,847	4,498,195	4,508,719
North Dakota	74,765,380	69,583,847	65,809,838	358,529	348,474	340,888
Ohio	1,377,002,561	1,379,295,439	1,393,726,560	5,782,621	5,742,631	5,787,890
Oklahoma	462,053,014	456,208,797	447,931,528	1,620,147	1,605,824	1,598,035
Oregon	390,987,077	412,968,173	431,319,178	1,878,970	1,859,151	1,879,068
Pennsylvania	1,883,975,456	1,877,331,145	1,867,303,358	6,322,516	6,270,609	6,280,694
Rhode Island	144,648,174	152,505,250	159,614,847	413,066	433,315	440,464
South Carolina	553,320,502	546,804,596	550,055,715	2,296,209	2,253,507	2,235,291
South Dakota	74,459,311	72,335,747	70,673,024	403,009	396,461	390,427
Tennessee	774,503,156	762,365,365	779,995,840	2,882,586	2,850,250	2,846,528
Texas	3,390,716,334	3,446,017,770	3,511,923,025	n/a	n/a	n/a
Utah	303,813,367	310,711,177	318,536,741	1,180,466	1,174,633	1,186,732
Vermont	88,879,181	88,151,800	90,479,175	322,883	319,483	319,969
Virginia	1,110,387,972	1,102,043,500	1,080,692,970	4,388,481	4,329,360	4,285,275
Washington	757,574,151	772,916,782	782,410,072	3,202,293	3,156,574	3,148,460
West Virginia	250,212,866	240,816,087	235,633,937	794,854	776,639	780,480
Wisconsin	568,690,532	579,011,932	575,520,383	2,825,310	2,803,129	2,801,689
Wyoming	71,674,999	72,821,704	73,943,363	269,997	268,592	270,567
<b>Countrywide</b>	<b>39,896,277,227</b>	<b>40,235,025,778</b>	<b>40,776,560,917</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>36,505,560,893</b>	<b>36,789,008,008</b>	<b>37,264,637,892</b>	<b>128,762,841</b>	<b>127,857,360</b>	<b>128,046,983</b>

Table 29B

## Collision 2009-2011

STATE	Total Business					
	Incurred Losses			Incurred Claims		
	2011	2010	2009	2011	2010	2009
Alabama	466,928,917	445,276,773	458,613,659	132,504	130,739	132,754
Alaska	60,930,723	60,171,916	58,461,860	15,491	14,971	15,016
Arizona	487,088,218	462,164,554	463,465,260	141,045	134,926	133,620
Arkansas	266,620,870	262,973,482	264,800,760	72,940	72,526	72,937
California	3,440,809,859	3,419,222,173	3,311,999,391	1,045,178	1,037,190	1,028,626
Colorado	469,682,836	445,243,114	479,053,772	136,483	129,164	133,870
Connecticut	399,715,264	380,022,183	389,790,069	109,223	101,266	102,638
Delaware	94,541,723	95,869,364	93,029,241	29,143	29,854	27,916
District of Columbia	46,659,648	47,841,903	49,406,196	17,139	18,031	16,848
Florida	1,520,987,150	1,521,952,473	1,571,715,167	453,903	463,675	471,963
Georgia	850,879,396	827,642,176	920,318,220	238,634	239,188	240,896
Hawaii	102,314,042	100,723,613	96,851,066	31,849	31,330	30,401
Idaho	83,834,981	84,088,661	89,693,170	26,196	25,869	27,451
Illinois	1,029,685,677	991,964,531	1,019,573,099	322,327	319,422	328,397
Indiana	512,130,366	502,519,659	503,548,292	154,710	152,824	154,649
Iowa	223,191,206	232,343,262	225,955,985	74,168	81,414	78,107
Kansas	247,573,236	244,511,361	240,263,694	73,132	73,386	73,461
Kentucky	345,087,338	343,836,943	343,457,114	97,853	99,151	96,191
Louisiana	499,781,795	488,464,641	508,427,915	134,149	129,120	134,173
Maine	103,658,018	97,273,471	96,915,060	33,427	31,025	31,597
Maryland	705,859,169	693,659,912	716,210,453	212,965	218,858	207,940
Massachusetts	694,777,903	638,543,506	603,863,907	250,911	229,411	223,072
Michigan	1,126,651,880	1,037,467,584	1,017,464,338	341,293	320,729	359,840
Minnesota	404,173,860	394,636,898	390,014,776	142,230	138,308	134,436
Mississippi	243,896,667	234,759,201	241,848,038	68,031	67,074	68,337
Missouri	527,198,888	534,231,949	508,896,648	150,244	154,633	146,661
Montana	70,507,082	64,341,599	68,690,978	19,735	18,497	19,159
Nebraska	147,470,088	145,908,510	143,365,956	46,128	49,427	46,174
Nevada	209,314,215	210,143,932	229,770,720	59,164	59,978	62,263
New Hampshire	125,183,964	117,691,230	117,175,498	43,359	41,216	42,077
New Jersey	888,025,441	869,259,687	847,919,188	246,953	238,886	228,915
New Mexico	139,644,298	135,032,484	138,546,606	40,650	39,658	40,489
New York	1,668,054,256	1,595,952,545	1,558,661,378	428,158	423,831	413,102
North Carolina	718,931,533	720,308,500	715,476,456	223,643	224,724	217,089
North Dakota	59,255,780	51,778,374	53,111,404	20,465	18,278	18,842
Ohio	976,979,785	923,423,569	987,647,859	316,391	310,074	305,028
Oklahoma	317,143,010	317,464,717	327,232,031	83,091	86,400	87,965
Oregon	269,178,721	263,252,944	274,131,781	86,132	85,663	88,676
Pennsylvania	1,348,130,829	1,266,836,122	1,285,563,990	405,907	396,738	390,581
Rhode Island	118,580,293	91,933,985	106,728,328	31,711	25,364	29,583
South Carolina	374,924,004	369,699,830	427,274,057	116,109	114,815	111,327
South Dakota	55,261,746	54,371,512	50,878,953	17,989	18,158	17,016
Tennessee	591,930,244	568,505,874	496,866,629	146,786	144,299	137,418
Texas	2,171,483,889	2,073,832,071	2,062,062,762	n/a	n/a	n/a
Utah	191,613,117	184,116,524	207,287,052	57,308	55,645	60,448
Vermont	57,182,415	52,840,709	52,905,506	17,781	16,260	16,516
Virginia	786,742,358	763,784,850	755,968,762	262,968	265,420	250,063
Washington	497,054,786	496,057,127	515,088,075	149,047	149,665	157,363
West Virginia	171,249,388	170,936,939	163,606,865	40,869	42,203	41,028
Wisconsin	408,773,445	381,703,622	398,326,078	131,591	129,156	131,853
Wyoming	47,922,349	46,853,374	52,410,993	13,219	12,893	14,125
<b>Countrywide</b>	<b>27,365,196,666</b>	<b>26,523,435,933</b>	<b>26,700,335,055</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>25,193,712,777</b>	<b>24,449,603,862</b>	<b>24,638,272,293</b>	<b>7,510,322</b>	<b>7,411,332</b>	<b>7,398,897</b>

Table 29C

## Collision 2009-2011

STATE	Pure Premium			Loss Ratio		
	2011	2010	2009	2011	2010	2009
Alabama	205.58	198.46	204.29	69.69	66.30	66.96
Alaska	217.13	220.15	217.48	59.54	59.14	58.89
Arizona	174.26	167.29	165.99	68.47	61.48	57.80
Arkansas	209.75	207.77	207.95	71.88	71.76	72.37
California	211.14	211.03	202.47	61.87	61.51	56.99
Colorado	182.89	175.81	191.67	72.07	67.99	73.23
Connecticut	228.18	219.08	223.67	67.95	65.01	66.80
Delaware	206.17	212.02	203.64	72.19	73.81	71.18
District of Columbia	259.61	270.45	280.95	60.77	62.40	65.01
Florida	178.60	178.28	181.44	74.39	69.41	67.61
Georgia	194.64	190.84	211.28	59.98	57.41	61.36
Hawaii	183.60	189.11	176.50	63.08	64.56	58.65
Idaho	124.86	127.07	134.25	60.10	57.66	60.39
Illinois	193.90	188.11	191.74	70.80	65.53	66.69
Indiana	166.42	164.39	164.90	71.18	68.23	68.05
Iowa	134.93	141.93	138.97	68.24	71.49	71.52
Kansas	173.80	171.41	168.37	71.15	69.41	68.49
Kentucky	184.90	184.67	185.11	74.98	73.16	73.12
Louisiana	268.67	264.74	275.23	69.03	65.67	67.58
Maine	156.40	147.40	149.61	63.45	58.23	58.45
Maryland	230.96	228.96	235.63	72.31	71.07	73.79
Massachusetts	206.73	194.76	188.20	65.91	66.24	65.80
Michigan	296.78	262.67	264.76	78.72	67.78	67.38
Minnesota	147.71	145.78	144.89	73.54	71.38	70.51
Mississippi	206.44	201.49	204.64	70.12	66.70	67.89
Missouri	186.69	190.06	179.88	74.45	74.98	70.86
Montana	163.11	151.90	161.82	67.65	62.63	66.69
Nebraska	155.52	155.42	153.84	74.18	74.32	74.23
Nevada	180.91	182.65	196.80	59.80	58.22	60.24
New Hampshire	179.04	169.83	168.45	66.16	61.56	60.05
New Jersey	230.55	227.98	224.15	65.62	65.93	65.22
New Mexico	167.82	163.76	167.49	61.76	57.76	57.49
New York	253.51	245.03	239.77	74.33	72.02	71.78
North Carolina	159.03	160.13	158.69	67.76	68.97	67.49
North Dakota	165.27	148.59	155.80	79.26	74.41	80.70
Ohio	168.95	160.80	170.64	70.95	66.95	70.86
Oklahoma	195.75	197.70	204.77	68.64	69.59	73.05
Oregon	143.26	141.60	145.89	68.85	63.75	63.56
Pennsylvania	213.23	202.03	204.69	71.56	67.48	68.85
Rhode Island	287.07	212.16	242.31	81.98	60.28	66.87
South Carolina	163.28	164.06	191.15	67.76	67.61	77.68
South Dakota	137.12	137.14	130.32	74.22	75.17	71.99
Tennessee	205.35	199.46	174.55	76.43	74.57	63.70
Texas	n/a	n/a	n/a	64.04	60.18	58.72
Utah	162.32	156.74	174.67	63.07	59.26	65.07
Vermont	177.10	165.39	165.35	64.34	59.94	58.47
Virginia	179.27	176.42	176.41	70.85	69.31	69.95
Washington	155.22	157.15	163.60	65.61	64.18	65.83
West Virginia	215.45	220.10	209.62	68.44	70.98	69.43
Wisconsin	144.68	136.17	142.17	71.88	65.92	69.21
Wyoming	177.49	174.44	193.71	66.86	64.34	70.88
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>68.59</b>	<b>65.92</b>	<b>65.48</b>
<b>CW w/o Texas</b>	<b>195.66</b>	<b>191.23</b>	<b>192.42</b>	<b>69.01</b>	<b>66.46</b>	<b>66.12</b>

Table 29D

## Collision 2009-2011

STATE	Total Business					
	Frequency			Severity		
	2011	2010	2009	2011	2010	2009
Alabama	5.83	5.83	5.91	3,523.89	3,405.85	3,454.61
Alaska	5.52	5.48	5.59	3,933.30	4,019.23	3,893.30
Arizona	5.05	4.88	4.79	3,453.42	3,425.32	3,468.53
Arkansas	5.74	5.73	5.73	3,655.35	3,625.92	3,630.54
California	6.41	6.40	6.29	3,292.08	3,296.62	3,219.83
Colorado	5.31	5.10	5.36	3,441.33	3,447.11	3,578.50
Connecticut	6.23	5.84	5.89	3,659.63	3,752.71	3,797.72
Delaware	6.36	6.60	6.11	3,244.06	3,211.27	3,332.47
District of Columbia	9.54	10.19	9.58	2,722.43	2,653.31	2,932.47
Florida	5.33	5.43	5.45	3,350.91	3,282.37	3,330.17
Georgia	5.46	5.52	5.53	3,565.63	3,460.22	3,820.40
Hawaii	5.72	5.88	5.54	3,212.47	3,214.93	3,185.79
Idaho	3.90	3.91	4.11	3,200.30	3,250.56	3,267.39
Illinois	6.07	6.06	6.18	3,194.54	3,105.50	3,104.70
Indiana	5.03	5.00	5.06	3,310.26	3,288.22	3,256.07
Iowa	4.48	4.97	4.80	3,009.27	2,853.85	2,892.90
Kansas	5.13	5.14	5.15	3,385.29	3,331.85	3,270.63
Kentucky	5.24	5.33	5.18	3,526.59	3,467.81	3,570.57
Louisiana	7.21	7.00	7.26	3,725.57	3,783.03	3,789.35
Maine	5.04	4.70	4.88	3,101.03	3,135.33	3,067.22
Maryland	6.97	7.22	6.84	3,314.44	3,169.45	3,444.31
Massachusetts	7.47	7.00	6.95	2,769.02	2,783.40	2,707.04
Michigan	8.99	8.12	9.36	3,301.13	3,234.72	2,827.55
Minnesota	5.20	5.11	4.99	2,841.69	2,853.32	2,901.12
Mississippi	5.76	5.76	5.78	3,585.08	3,500.00	3,539.05
Missouri	5.32	5.50	5.18	3,508.95	3,454.84	3,469.88
Montana	4.57	4.37	4.51	3,572.69	3,478.49	3,585.31
Nebraska	4.86	5.26	4.95	3,196.98	2,952.00	3,104.91
Nevada	5.11	5.21	5.33	3,537.86	3,503.68	3,690.33
New Hampshire	6.20	5.95	6.05	2,887.15	2,855.47	2,784.79
New Jersey	6.41	6.27	6.05	3,595.93	3,638.81	3,704.08
New Mexico	4.89	4.81	4.89	3,435.28	3,404.92	3,421.83
New York	6.51	6.51	6.35	3,895.88	3,765.54	3,773.07
North Carolina	4.95	5.00	4.81	3,214.64	3,205.30	3,295.77
North Dakota	5.71	5.25	5.53	2,895.47	2,832.82	2,818.78
Ohio	5.47	5.40	5.27	3,087.89	2,978.07	3,237.89
Oklahoma	5.13	5.38	5.50	3,816.82	3,674.36	3,720.03
Oregon	4.58	4.61	4.72	3,125.19	3,073.12	3,091.39
Pennsylvania	6.42	6.33	6.22	3,321.28	3,193.13	3,291.41
Rhode Island	7.68	5.85	6.72	3,739.41	3,624.59	3,607.76
South Carolina	5.06	5.09	4.98	3,229.07	3,219.96	3,838.01
South Dakota	4.46	4.58	4.36	3,071.97	2,994.36	2,990.07
Tennessee	5.09	5.06	4.83	4,032.61	3,939.78	3,615.73
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	4.85	4.74	5.09	3,343.57	3,308.77	3,429.18
Vermont	5.51	5.09	5.16	3,215.93	3,249.74	3,203.29
Virginia	5.99	6.13	5.84	2,991.78	2,877.65	3,023.11
Washington	4.65	4.74	5.00	3,334.89	3,314.45	3,273.25
West Virginia	5.14	5.43	5.26	4,190.20	4,050.35	3,987.69
Wisconsin	4.66	4.61	4.71	3,106.39	2,955.37	3,020.99
Wyoming	4.90	4.80	5.22	3,625.26	3,634.02	3,710.51
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>5.83</b>	<b>5.80</b>	<b>5.78</b>	<b>3,354.54</b>	<b>3,298.95</b>	<b>3,329.99</b>

# Comprehensive



## Comprehensive

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

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

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

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

## Comprehensive State-Specific Information and Technical Notes

Voluntary Market Business and  
Residual Market Business

### Comprehensive Data

Indivisible physical damage coverage (single premium and deductible for both collision and comprehensive coverages) data.

### Comprehensive—Calculations Loss Experience Results

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

### Loss Development

Comprehensive incurred losses are not developed.

*Except:*

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

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





Table 30A

## Comprehensive 2009-2011

STATE	Earned Premiums			Earned Exposures		
	2011	2010	2009	2011	2010	2009
Alabama	287,308,507	274,384,492	273,797,745	2,348,242	2,313,906	2,307,589
Alaska	43,186,378	42,818,969	42,602,777	320,522	311,591	307,130
Arizona	513,235,014	532,313,147	550,713,531	2,903,810	2,864,896	2,890,643
Arkansas	209,560,481	202,674,187	193,887,942	1,301,460	1,295,388	1,302,278
California	1,691,174,725	1,698,189,570	1,735,749,425	16,886,761	16,816,770	16,908,922
Colorado	350,025,874	344,517,956	348,337,927	2,670,103	2,629,984	2,586,168
Connecticut	222,138,108	225,419,749	226,059,941	1,955,293	1,933,988	1,933,889
Delaware	46,907,898	45,793,639	45,199,840	483,974	476,321	479,700
District of Columbia	39,179,793	39,807,431	41,656,295	184,548	181,552	179,841
Florida	875,628,938	882,327,324	882,664,938	8,805,215	8,823,413	8,929,999
Georgia	637,245,725	631,157,171	642,616,055	4,574,616	4,530,616	4,536,965
Hawaii	58,205,902	56,599,070	60,351,075	576,732	549,865	564,916
Idaho	69,477,298	70,780,530	73,413,656	708,456	701,998	706,305
Illinois	524,887,226	521,598,261	523,296,966	5,569,173	5,519,240	5,552,463
Indiana	326,983,776	328,898,972	322,292,281	3,274,764	3,251,193	3,240,407
Iowa	265,086,918	260,652,608	253,842,004	1,738,652	1,720,653	1,709,274
Kansas	285,559,397	278,637,025	272,640,486	1,460,577	1,461,948	1,462,822
Kentucky	237,795,226	234,693,163	229,320,721	2,044,252	2,044,144	2,036,233
Louisiana	365,031,087	368,546,807	369,835,482	1,909,912	1,894,565	1,895,348
Maine	64,205,629	65,637,607	64,957,693	771,083	768,141	748,693
Maryland	409,447,377	407,774,176	398,107,854	3,195,353	3,158,159	3,152,894
Massachusetts	416,735,746	387,033,630	371,034,752	3,552,204	3,475,637	3,381,170
Michigan	571,721,653	608,244,129	598,483,275	4,232,040	4,380,630	4,236,410
Minnesota	451,332,079	455,191,994	450,087,810	3,010,763	2,981,702	2,961,944
Mississippi	206,301,719	198,928,296	196,304,653	1,213,329	1,196,646	1,213,103
Missouri	425,612,946	425,787,632	412,098,098	2,901,020	2,887,824	2,904,390
Montana	82,124,997	80,028,539	79,419,713	458,264	448,375	448,623
Nebraska	167,818,796	161,002,740	156,361,797	984,415	974,769	966,716
Nevada	125,956,399	130,445,023	136,023,039	1,183,363	1,175,833	1,191,600
New Hampshire	67,696,710	67,563,718	68,030,672	775,571	770,365	770,160
New Jersey	431,872,076	456,704,402	478,388,837	4,035,713	4,002,294	3,984,472
New Mexico	139,688,354	141,441,608	141,025,487	856,905	849,133	851,065
New York	953,251,017	946,792,828	980,412,409	7,122,756	7,045,233	7,025,901
North Carolina	483,620,060	480,860,306	487,548,258	4,903,252	4,875,962	4,874,354
North Dakota	83,072,736	80,751,213	78,504,785	378,576	368,865	361,653
Ohio	588,312,381	583,110,336	572,575,548	6,296,251	6,247,937	6,249,716
Oklahoma	279,397,555	259,504,895	245,457,396	1,642,063	1,628,547	1,617,604
Oregon	163,082,969	164,903,998	169,290,951	2,067,109	2,051,640	2,064,386
Pennsylvania	751,252,268	733,367,108	728,895,439	6,880,964	6,822,494	6,818,710
Rhode Island	47,635,370	49,081,032	50,805,599	441,549	463,710	471,807
South Carolina	343,229,412	329,403,123	321,933,088	2,455,191	2,402,765	2,371,559
South Dakota	82,658,652	78,246,982	75,584,906	420,876	414,004	407,585
Tennessee	330,856,329	324,046,589	319,297,495	3,063,307	3,028,053	3,019,553
Texas	1,993,694,110	1,942,455,873	1,884,261,706	n/a	n/a	n/a
Utah	115,482,921	115,094,220	117,537,160	1,236,934	1,228,773	1,236,618
Vermont	38,963,439	38,371,147	38,732,934	384,085	380,524	377,129
Virginia	522,504,622	499,563,819	481,761,936	4,624,804	4,564,985	4,520,702
Washington	332,937,559	339,192,330	349,735,260	3,449,709	3,426,556	3,406,734
West Virginia	158,162,859	151,490,144	142,783,991	884,462	866,644	871,604
Wisconsin	330,059,616	334,871,423	336,455,295	3,041,691	3,019,187	3,021,794
Wyoming	53,847,030	53,252,090	53,697,467	278,973	277,076	278,490
<b>Countrywide</b>	<b>18,261,153,657</b>	<b>18,129,953,021</b>	<b>18,073,874,390</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>16,267,459,547</b>	<b>16,187,497,148</b>	<b>16,189,612,684</b>	<b>136,459,637</b>	<b>135,504,494</b>	<b>135,338,031</b>

Table 30B

## Comprehensive 2009-2011

STATE	Voluntary Business					
	Incurred Losses			Incurred Claims		
	2011	2010	2009	2011	2010	2009
Alabama	310,812,586	195,383,335	236,891,472	238,785	214,686	194,369
Alaska	21,840,557	21,150,107	20,431,972	38,120	35,165	32,078
Arizona	350,210,431	609,421,566	341,463,380	577,657	642,660	580,016
Arkansas	214,123,401	133,656,803	176,794,222	141,862	123,575	123,326
California	917,328,885	922,886,664	921,757,820	735,289	706,618	630,606
Colorado	294,629,119	277,639,575	402,708,189	370,036	351,366	349,813
Connecticut	174,217,787	130,006,610	126,315,394	210,680	189,943	188,948
Delaware	35,177,149	34,590,980	31,020,127	47,163	45,856	38,065
District of Columbia	22,952,030	23,951,633	22,378,281	36,834	37,260	31,099
Florida	521,701,209	492,306,808	546,448,271	861,483	851,585	775,173
Georgia	403,260,821	326,969,839	464,029,770	453,549	392,201	367,418
Hawaii	23,325,785	23,150,395	24,247,267	43,594	40,453	38,045
Idaho	42,924,049	41,314,429	41,752,013	90,632	84,246	81,364
Illinois	539,012,888	378,499,711	361,586,542	348,960	309,103	299,831
Indiana	258,735,490	189,950,006	245,885,842	187,682	153,963	162,309
Iowa	277,726,318	203,082,602	187,000,723	153,248	139,819	124,497
Kansas	321,729,583	177,720,934	226,898,266	167,026	127,678	125,406
Kentucky	176,803,893	146,689,212	186,338,842	168,942	156,391	155,837
Louisiana	239,283,500	163,767,871	185,862,915	224,455	209,652	201,291
Maine	39,700,460	32,948,377	33,108,098	50,091	44,700	43,562
Maryland	312,050,559	338,038,032	261,501,302	458,876	454,222	365,754
Massachusetts	315,469,383	244,312,649	230,108,608	531,177	464,314	457,164
Michigan	435,290,249	403,613,645	400,238,006	491,655	458,108	463,857
Minnesota	342,698,278	338,579,531	269,640,155	328,716	323,795	296,856
Mississippi	143,882,016	126,070,914	124,473,019	127,445	125,328	114,812
Missouri	426,246,270	258,832,606	242,867,752	280,117	224,070	196,780
Montana	61,258,422	123,484,432	50,489,228	48,871	65,828	45,218
Nebraska	206,631,620	147,787,285	116,429,782	119,452	107,768	91,518
Nevada	61,767,690	60,123,255	72,038,219	91,406	88,751	84,391
New Hampshire	45,672,322	39,627,672	41,224,121	63,702	59,038	60,681
New Jersey	351,894,366	246,744,022	216,071,110	240,224	218,043	187,445
New Mexico	57,423,810	88,137,262	101,144,753	74,240	85,170	77,066
New York	960,396,770	648,705,497	599,589,407	907,096	786,434	736,472
North Carolina	576,023,684	344,883,814	327,706,019	389,272	329,598	288,011
North Dakota	42,474,025	46,707,448	39,260,280	35,575	36,553	34,367
Ohio	560,176,345	382,476,093	405,521,118	484,827	413,543	376,054
Oklahoma	256,803,148	374,702,962	212,142,799	125,561	143,681	111,202
Oregon	95,957,095	93,946,946	107,704,558	150,131	141,392	151,982
Pennsylvania	711,930,917	583,346,143	502,690,564	607,317	534,461	470,835
Rhode Island	37,873,740	27,566,156	26,885,729	36,040	29,670	28,933
South Carolina	377,796,209	257,092,278	245,904,268	432,352	390,023	303,126
South Dakota	100,654,613	66,583,079	62,281,323	56,180	52,654	48,728
Tennessee	743,199,734	253,597,228	178,728,327	302,599	184,428	149,929
Texas	1,226,863,576	899,924,840	1,425,123,228	n/a	n/a	n/a
Utah	81,561,168	75,949,206	79,864,628	171,906	159,396	159,705
Vermont	30,520,966	21,733,189	22,577,288	34,281	30,030	29,704
Virginia	407,201,442	352,768,062	358,752,820	622,862	605,435	509,084
Washington	180,972,399	183,731,110	195,645,226	334,690	321,024	330,423
West Virginia	109,563,742	100,065,783	100,501,110	86,579	83,773	79,726
Wisconsin	277,426,150	273,961,456	211,804,891	197,687	188,127	169,937
Wyoming	98,454,429	61,618,865	33,502,450	42,528	37,195	28,880
<b>Countrywide</b>	<b>14,821,631,078</b>	<b>11,989,798,917</b>	<b>12,045,331,494</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>13,594,767,502</b>	<b>11,089,874,077</b>	<b>10,620,208,266</b>	<b>13,019,452</b>	<b>11,998,772</b>	<b>10,991,693</b>

Table 30C

## Comprehensive 2009-2011

STATE	Pure Premium			Loss Ratio		
	2011	2010	2009	2011	2010	2009
Alabama	132.36	84.44	102.66	108.18	71.21	86.52
Alaska	68.14	67.88	66.53	50.57	49.39	47.96
Arizona	120.60	212.72	118.13	68.24	114.49	62.00
Arkansas	164.53	103.18	135.76	102.18	65.95	91.18
California	54.32	54.88	54.51	54.24	54.35	53.10
Colorado	110.34	105.57	155.72	84.17	80.59	115.61
Connecticut	89.10	67.22	65.32	78.43	57.67	55.88
Delaware	72.68	72.62	64.67	74.99	75.54	68.63
District of Columbia	124.37	131.93	124.43	58.58	60.17	53.72
Florida	59.25	55.80	61.19	59.58	55.80	61.91
Georgia	88.15	72.17	102.28	63.28	51.80	72.21
Hawaii	40.44	42.10	42.92	40.07	40.90	40.18
Idaho	60.59	58.85	59.11	61.78	58.37	56.87
Illinois	96.79	68.58	65.12	102.69	72.57	69.10
Indiana	79.01	58.42	75.88	79.13	57.75	76.29
Iowa	159.74	118.03	109.40	104.77	77.91	73.67
Kansas	220.28	121.56	155.11	112.67	63.78	83.22
Kentucky	86.49	71.76	91.51	74.35	62.50	81.26
Louisiana	125.29	86.44	98.06	65.55	44.44	50.26
Maine	51.49	42.89	44.22	61.83	50.20	50.97
Maryland	97.66	107.04	82.94	76.21	82.90	65.69
Massachusetts	88.81	70.29	68.06	75.70	63.12	62.02
Michigan	102.86	92.14	94.48	76.14	66.36	66.88
Minnesota	113.82	113.55	91.03	75.93	74.38	59.91
Mississippi	118.58	105.35	102.61	69.74	63.38	63.41
Missouri	146.93	89.63	83.62	100.15	60.79	58.93
Montana	133.67	275.40	112.54	74.59	154.30	63.57
Nebraska	209.90	151.61	120.44	123.13	91.79	74.46
Nevada	52.20	51.13	60.46	49.04	46.09	52.96
New Hampshire	58.89	51.44	53.53	67.47	58.65	60.60
New Jersey	87.20	61.65	54.23	81.48	54.03	45.17
New Mexico	67.01	103.80	118.84	41.11	62.31	71.72
New York	134.83	92.08	85.34	100.75	68.52	61.16
North Carolina	117.48	70.73	67.23	119.11	71.72	67.22
North Dakota	112.19	126.62	108.56	51.13	57.84	50.01
Ohio	88.97	61.22	64.89	95.22	65.59	70.82
Oklahoma	156.39	230.08	131.15	91.91	144.39	86.43
Oregon	46.42	45.79	52.17	58.84	56.97	63.62
Pennsylvania	103.46	85.50	73.72	94.77	79.54	68.97
Rhode Island	85.77	59.45	56.98	79.51	56.16	52.92
South Carolina	153.88	107.00	103.69	110.07	78.05	76.38
South Dakota	239.16	160.83	152.81	121.77	85.09	82.40
Tennessee	242.61	83.75	59.19	224.63	78.26	55.98
Texas	n/a	n/a	n/a	61.54	46.33	75.63
Utah	65.94	61.81	64.58	70.63	65.99	67.95
Vermont	79.46	57.11	59.87	78.33	56.64	58.29
Virginia	88.05	77.28	79.36	77.93	70.62	74.47
Washington	52.46	53.62	57.43	54.36	54.17	55.94
West Virginia	123.88	115.46	115.31	69.27	66.05	70.39
Wisconsin	91.21	90.74	70.09	84.05	81.81	62.95
Wyoming	352.92	222.39	120.30	182.84	115.71	62.39
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>81.16</b>	<b>66.13</b>	<b>66.64</b>
<b>CW w/o Texas</b>	<b>99.62</b>	<b>81.84</b>	<b>78.47</b>	<b>83.57</b>	<b>68.51</b>	<b>65.60</b>

Table 30D

## Comprehensive 2009-2011

STATE	Voluntary Business					
	Frequency			Severity		
	2011	2010	2009	2011	2010	2009
Alabama	10.17	9.28	8.42	1,301.64	910.09	1,218.77
Alaska	11.89	11.29	10.44	572.94	601.45	636.95
Arizona	19.89	22.43	20.07	606.26	948.28	588.71
Arkansas	10.90	9.54	9.47	1,509.38	1,081.58	1,433.55
California	4.35	4.20	3.73	1,247.58	1,306.06	1,461.70
Colorado	13.86	13.36	13.53	796.22	790.17	1,151.21
Connecticut	10.77	9.82	9.77	826.93	684.45	668.52
Delaware	9.74	9.63	7.94	745.86	754.34	814.93
District of Columbia	19.96	20.52	17.29	623.12	642.82	719.58
Florida	9.78	9.65	8.68	605.59	578.11	704.94
Georgia	9.91	8.66	8.10	889.12	833.68	1,262.95
Hawaii	7.56	7.36	6.73	535.07	572.28	637.33
Idaho	12.79	12.00	11.52	473.61	490.40	513.15
Illinois	6.27	5.60	5.40	1,544.63	1,224.51	1,205.97
Indiana	5.73	4.74	5.01	1,378.58	1,233.74	1,514.92
Iowa	8.81	8.13	7.28	1,812.27	1,452.47	1,502.05
Kansas	11.44	8.73	8.57	1,926.22	1,391.95	1,809.31
Kentucky	8.26	7.65	7.65	1,046.54	937.96	1,195.73
Louisiana	11.75	11.07	10.62	1,066.06	781.14	923.35
Maine	6.50	5.82	5.82	792.57	737.10	760.02
Maryland	14.36	14.38	11.60	680.03	744.21	714.96
Massachusetts	14.95	13.36	13.52	593.91	526.18	503.34
Michigan	11.62	10.46	10.95	885.36	881.04	862.85
Minnesota	10.92	10.86	10.02	1,042.54	1,045.66	908.32
Mississippi	10.50	10.47	9.46	1,128.97	1,005.93	1,084.15
Missouri	9.66	7.76	6.78	1,521.67	1,155.14	1,234.21
Montana	10.66	14.68	10.08	1,253.47	1,875.86	1,116.57
Nebraska	12.13	11.06	9.47	1,729.83	1,371.35	1,272.21
Nevada	7.72	7.55	7.08	675.75	677.44	853.62
New Hampshire	8.21	7.66	7.88	716.97	671.22	679.36
New Jersey	5.95	5.45	4.70	1,464.86	1,131.63	1,152.72
New Mexico	8.66	10.03	9.06	773.49	1,034.84	1,312.44
New York	12.74	11.16	10.48	1,058.76	824.87	814.14
North Carolina	7.94	6.76	5.91	1,479.75	1,046.38	1,137.82
North Dakota	9.40	9.91	9.50	1,193.93	1,277.80	1,142.38
Ohio	7.70	6.62	6.02	1,155.41	924.88	1,078.36
Oklahoma	7.65	8.82	6.87	2,045.25	2,607.88	1,907.72
Oregon	7.26	6.89	7.36	639.16	664.44	708.67
Pennsylvania	8.83	7.83	6.91	1,172.26	1,091.47	1,067.66
Rhode Island	8.16	6.40	6.13	1,050.88	929.09	929.24
South Carolina	17.61	16.23	12.78	873.82	659.17	811.23
South Dakota	13.35	12.72	11.96	1,791.64	1,264.54	1,278.14
Tennessee	9.88	6.09	4.97	2,456.05	1,375.05	1,192.09
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	13.90	12.97	12.91	474.45	476.48	500.08
Vermont	8.93	7.89	7.88	890.32	723.72	760.08
Virginia	13.47	13.26	11.26	653.76	582.67	704.70
Washington	9.70	9.37	9.70	540.72	572.33	592.11
West Virginia	9.79	9.67	9.15	1,265.48	1,194.49	1,260.58
Wisconsin	6.50	6.23	5.62	1,403.36	1,456.26	1,246.37
Wyoming	15.24	13.42	10.37	2,315.05	1,656.64	1,160.06
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>9.54</b>	<b>8.85</b>	<b>8.12</b>	<b>1,044.19</b>	<b>924.25</b>	<b>966.20</b>

Table 31A

## Comprehensive 2009-2011

STATE	Earned Premiums			Earned Exposures		
	2011	2010	2009	2011	2010	2009
Alabama	0	0	0	0	0	0
Alaska	791	2,189	6,622	4	7	27
Arizona	0	-371	1,883	0	0	1
Arkansas	1,376	1,318	1,917	2	2	3
California	0	0	0	0	0	0
Colorado	0	0	0	0	0	0
Connecticut	8,408	11,675	12,453	17	25	26
Delaware	283	611	1,109	1	1	1
District of Columbia	28,293	33,962	54,052	49	54	97
Florida	14,876	386	0	63	2	0
Georgia	0	0	0	0	0	0
Hawaii	56,658	74,064	96,614	258	403	538
Idaho	146	1,028	1,001	1	3	4
Illinois	49,653	43,748	58,316	180	170	226
Indiana	0	0	811	0	0	1
Iowa	2,242	708	552	6	3	2
Kansas	99,658	83,823	66,452	277	236	198
Kentucky	0	0	0	0	0	0
Louisiana	1,544	-491	120	1	0	0
Maine	1,162	1,135	1,001	4	3	3
Maryland	4,572,421	5,544,998	6,239,867	18,720	23,382	25,317
Massachusetts	11,114,124	9,587,033	11,344,047	54,362	49,428	67,590
Michigan	37,899	78,128	128,190	90	201	314
Minnesota	272	973	217	0	1	0
Mississippi	524	852	1,987	1	1	5
Missouri	999	776	1,097	3	2	3
Montana	3,990	5,539	5,309	7	11	12
Nebraska	0	0	0	0	0	0
Nevada	885	20	433	1	0	1
New Hampshire	43,039	62,236	75,092	207	298	377
New Jersey	2,883,023	2,724,731	2,225,949	9,826	8,463	6,188
New Mexico	-197	771	-119	0	0	0
New York	2,494,079	2,933,012	3,020,936	6,071	7,135	7,917
North Carolina	0	0	0	0	0	0
North Dakota	0	0	113	0	0	0
Ohio	0	0	0	0	0	0
Oklahoma	788	2,457	2,342	1	3	6
Oregon	0	0	0	0	0	0
Pennsylvania	44,234	54,898	83,024	84	112	161
Rhode Island	10,255	15,109	15,911	17	24	32
South Carolina	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	0	0	37	0	0	0
Texas	0	0	0	n/a	n/a	n/a
Utah	0	0	0	0	0	0
Vermont	6,308	9,217	11,319	25	38	48
Virginia	56,775	56,160	60,992	206	210	246
Washington	0	0	0	0	0	0
West Virginia	1,508	739	1,323	3	2	2
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
<b>Countrywide</b>	<b>21,536,016</b>	<b>21,331,434</b>	<b>23,520,969</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>21,536,016</b>	<b>21,331,434</b>	<b>23,520,969</b>	<b>90,487</b>	<b>90,220</b>	<b>109,346</b>

Table 31B

## Comprehensive 2009-2011

STATE	Incurred Losses			Incurred Claims		
	2011	2010	2009	2011	2010	2009
Alabama	0	0	0	0	0	0
Alaska	-709	-857	-923	0	0	0
Arizona	0	0	0	0	0	0
Arkansas	0	0	0	0	0	0
California	0	0	0	0	0	0
Colorado	0	0	0	0	0	0
Connecticut	388	8,118	282	1	2	1
Delaware	0	0	0	0	0	0
District of Columbia	903	25,266	40,214	1	5	5
Florida	1,824	1,137	0	3	1	0
Georgia	0	116	0	0	0	0
Hawaii	17,690	12,949	14,010	6	6	6
Idaho	0	0	0	0	0	0
Illinois	58,894	12,734	71,312	11	8	22
Indiana	0	0	0	0	0	0
Iowa	1,427	0	0	1	0	0
Kansas	77,320	28,297	84,998	19	14	16
Kentucky	0	0	0	0	0	0
Louisiana	0	-239	-192	0	0	0
Maine	0	0	0	0	0	0
Maryland	4,235,518	5,695,001	5,463,880	1,335	1,827	1,730
Massachusetts	10,726,624	9,778,479	12,243,178	14,342	13,297	19,315
Michigan	71,452	82,958	106,486	10	22	29
Minnesota	0	0	0	0	0	0
Mississippi	0	0	0	0	0	0
Missouri	-6,069	19,245	0	0	1	0
Montana	0	1,401	0	0	1	0
Nebraska	0	0	0	0	0	0
Nevada	0	0	0	0	0	0
New Hampshire	1,246	36,790	36,149	8	15	35
New Jersey	2,004,409	1,189,566	633,739	387	292	182
New Mexico	0	0	0	0	0	0
New York	1,286,730	1,028,877	974,672	508	461	413
North Carolina	0	0	0	0	0	0
North Dakota	0	0	0	0	0	0
Ohio	0	0	0	0	0	0
Oklahoma	0	0	0	0	0	0
Oregon	0	0	0	0	0	0
Pennsylvania	8,675	46,767	17,336	6	10	8
Rhode Island	619	16,982	25,390	1	1	0
South Carolina	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0
Texas	0	0	0	n/a	n/a	n/a
Utah	0	0	0	0	0	0
Vermont	275	0	1,202	1	0	2
Virginia	34,862	44,270	53,889	21	25	23
Washington	0	0	0	0	0	0
West Virginia	0	0	0	0	0	0
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
<b>Countrywide</b>	<b>18,522,078</b>	<b>18,027,857</b>	<b>19,765,622</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>18,522,078</b>	<b>18,027,857</b>	<b>19,765,622</b>	<b>16,661</b>	<b>15,988</b>	<b>21,787</b>

Table 31C

## Comprehensive 2009-2011

STATE	Pure Premium			Loss Ratio		
	2011	2010	2009	2011	2010	2009
Alabama	-	-	-	-	-	-
Alaska	-177.25	-122.43	-34.19	-89.63	-39.15	-13.94
Arizona	-	-	0.00	-	0.00	0.00
Arkansas	0.00	0.00	0.00	0.00	0.00	0.00
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	22.82	324.72	10.85	4.61	69.53	2.26
Delaware	0.00	0.00	0.00	0.00	0.00	0.00
District of Columbia	18.43	467.89	414.58	3.19	74.39	74.40
Florida	28.95	568.50	-	12.26	294.56	-
Georgia	-	-	-	-	-	-
Hawaii	68.57	32.13	26.04	31.22	17.48	14.50
Idaho	0.00	0.00	0.00	0.00	0.00	0.00
Illinois	327.19	74.91	315.54	118.61	29.11	122.29
Indiana	-	-	0.00	-	-	0.00
Iowa	237.83	0.00	0.00	63.65	0.00	0.00
Kansas	279.13	119.90	429.28	77.59	33.76	127.91
Kentucky	-	-	-	-	-	-
Louisiana	0.00	-	-	0.00	48.68	-160.00
Maine	0.00	0.00	0.00	0.00	0.00	0.00
Maryland	226.26	243.56	215.82	92.63	102.71	87.56
Massachusetts	197.32	197.83	181.14	96.51	102.00	107.93
Michigan	793.91	412.73	339.13	188.53	106.18	83.07
Minnesota	-	0.00	-	0.00	0.00	0.00
Mississippi	0.00	0.00	0.00	0.00	0.00	0.00
Missouri	-2,023.00	9,622.50	0.00	-607.51	2,480.03	0.00
Montana	0.00	127.36	0.00	0.00	25.29	0.00
Nebraska	-	-	-	-	-	-
Nevada	0.00	-	0.00	0.00	0.00	0.00
New Hampshire	6.02	123.46	95.89	2.90	59.11	48.14
New Jersey	203.99	140.56	102.41	69.52	43.66	28.47
New Mexico	-	-	-	0.00	0.00	0.00
New York	211.95	144.20	123.11	51.59	35.08	32.26
North Carolina	-	-	-	-	-	-
North Dakota	-	-	-	-	-	0.00
Ohio	-	-	-	-	-	-
Oklahoma	0.00	0.00	0.00	0.00	0.00	0.00
Oregon	-	-	-	-	-	-
Pennsylvania	103.27	417.56	107.68	19.61	85.19	20.88
Rhode Island	36.41	707.58	793.44	6.04	112.40	159.58
South Carolina	-	-	-	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	-	-	-	-	-	0.00
Texas	n/a	n/a	n/a	-	-	-
Utah	-	-	-	-	-	-
Vermont	11.00	0.00	25.04	4.36	0.00	10.62
Virginia	169.23	210.81	219.06	61.40	78.83	88.35
Washington	-	-	-	-	-	-
West Virginia	0.00	0.00	0.00	0.00	0.00	0.00
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	-
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>86.01</b>	<b>84.51</b>	<b>84.03</b>
<b>CW w/o Texas</b>	<b>204.69</b>	<b>199.82</b>	<b>180.76</b>	<b>86.01</b>	<b>84.51</b>	<b>84.03</b>

Table 31D

## Comprehensive 2009-2011

STATE	Residual Business					
	Frequency			Severity		
	2011	2010	2009	2011	2010	2009
Alabama	-	-	-	-	-	-
Alaska	0.00	0.00	0.00	-	-	-
Arizona	-	-	0.00	-	-	-
Arkansas	0.00	0.00	0.00	-	-	-
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	5.88	8.00	3.85	388.00	4,059.00	282.00
Delaware	0.00	0.00	0.00	-	-	-
District of Columbia	2.04	9.26	5.15	903.00	5,053.20	8,042.80
Florida	4.76	50.00	-	608.00	1,137.00	-
Georgia	-	-	-	-	-	-
Hawaii	2.33	1.49	1.12	2,948.33	2,158.17	2,335.00
Idaho	0.00	0.00	0.00	-	-	-
Illinois	6.11	4.71	9.73	5,354.00	1,591.75	3,241.45
Indiana	-	-	0.00	-	-	-
Iowa	16.67	0.00	0.00	1,427.00	-	-
Kansas	6.86	5.93	8.08	4,069.47	2,021.21	5,312.38
Kentucky	-	-	-	-	-	-
Louisiana	0.00	-	-	-	-	-
Maine	0.00	0.00	0.00	-	-	-
Maryland	7.13	7.81	6.83	3,172.67	3,117.13	3,158.31
Massachusetts	26.38	26.90	28.58	747.92	735.39	633.87
Michigan	11.11	10.95	9.24	7,145.20	3,770.82	3,671.93
Minnesota	-	0.00	-	-	-	-
Mississippi	0.00	0.00	0.00	-	-	-
Missouri	0.00	50.00	0.00	-	19,245.00	-
Montana	0.00	9.09	0.00	-	1,401.00	-
Nebraska	-	-	-	-	-	-
Nevada	0.00	-	0.00	-	-	-
New Hampshire	3.86	5.03	9.28	155.75	2,452.67	1,032.83
New Jersey	3.94	3.45	2.94	5,179.35	4,073.86	3,482.08
New Mexico	-	-	-	-	-	-
New York	8.37	6.46	5.22	2,532.93	2,231.84	2,359.98
North Carolina	-	-	-	-	-	-
North Dakota	-	-	-	-	-	-
Ohio	-	-	-	-	-	-
Oklahoma	0.00	0.00	0.00	-	-	-
Oregon	-	-	-	-	-	-
Pennsylvania	7.14	8.93	4.97	1,445.83	4,676.70	2,167.00
Rhode Island	5.88	4.17	0.00	619.00	16,982.00	-
South Carolina	-	-	-	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	-	-	-	-	-	-
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	-	-	-	-	-	-
Vermont	4.00	0.00	4.17	275.00	-	601.00
Virginia	10.19	11.90	9.35	1,660.10	1,770.80	2,343.00
Washington	-	-	-	-	-	-
West Virginia	0.00	0.00	0.00	-	-	-
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	-
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>18.41</b>	<b>17.72</b>	<b>19.92</b>	<b>1,111.70</b>	<b>1,127.59</b>	<b>907.22</b>



Table 32A

## Comprehensive 2009-2011

STATE	Total Business					
	Earned Premiums			Earned Exposures		
	2011	2010	2009	2011	2010	2009
Alabama	287,308,507	274,384,492	273,797,745	2,348,242	2,313,906	2,307,589
Alaska	43,187,169	42,821,158	42,609,399	320,526	311,598	307,157
Arizona	513,235,014	532,312,776	550,715,414	2,903,810	2,864,896	2,890,644
Arkansas	209,561,857	202,675,505	193,889,859	1,301,462	1,295,390	1,302,281
California	1,691,174,725	1,698,189,570	1,735,749,425	16,886,761	16,816,770	16,908,922
Colorado	350,025,874	344,517,956	348,337,927	2,670,103	2,629,984	2,586,168
Connecticut	222,146,516	225,431,424	226,072,394	1,955,310	1,934,013	1,933,915
Delaware	46,908,181	45,794,250	45,200,949	483,975	476,322	479,701
District of Columbia	39,208,086	39,841,393	41,710,347	184,597	181,606	179,938
Florida	875,643,814	882,327,710	882,664,938	8,805,278	8,823,415	8,929,999
Georgia	637,245,725	631,157,171	642,616,055	4,574,616	4,530,616	4,536,965
Hawaii	58,262,560	56,673,134	60,447,689	576,990	550,268	565,454
Idaho	69,477,444	70,781,558	73,414,657	708,457	702,001	706,309
Illinois	524,936,879	521,642,009	523,355,282	5,569,353	5,519,410	5,552,689
Indiana	326,983,776	328,898,972	322,293,092	3,274,764	3,251,193	3,240,408
Iowa	265,089,160	260,653,316	253,842,556	1,738,658	1,720,656	1,709,276
Kansas	285,659,055	278,720,848	272,706,938	1,460,854	1,462,184	1,463,020
Kentucky	237,795,226	234,693,163	229,320,721	2,044,252	2,044,144	2,036,233
Louisiana	365,032,631	368,546,316	369,835,602	1,909,913	1,894,565	1,895,348
Maine	64,206,791	65,638,742	64,958,694	771,087	768,144	748,696
Maryland	414,019,798	413,319,174	404,347,721	3,214,073	3,181,541	3,178,211
Massachusetts	427,849,870	396,620,663	382,378,799	3,606,566	3,525,065	3,448,760
Michigan	571,759,552	608,322,257	598,611,465	4,232,130	4,380,831	4,236,724
Minnesota	451,332,351	455,192,967	450,088,027	3,010,763	2,981,703	2,961,944
Mississippi	206,302,243	198,929,148	196,306,640	1,213,330	1,196,647	1,213,108
Missouri	425,613,945	425,788,408	412,099,195	2,901,023	2,887,826	2,904,393
Montana	82,128,987	80,034,078	79,425,022	458,271	448,386	448,635
Nebraska	167,818,796	161,002,740	156,361,797	984,415	974,769	966,716
Nevada	125,957,284	130,445,043	136,023,472	1,183,364	1,175,833	1,191,601
New Hampshire	67,739,749	67,625,954	68,105,764	775,778	770,663	770,537
New Jersey	434,755,099	459,429,133	480,614,786	4,045,539	4,010,757	3,990,660
New Mexico	139,688,157	141,442,379	141,025,368	856,905	849,133	851,065
New York	955,745,096	949,725,840	983,433,345	7,128,827	7,052,368	7,033,818
North Carolina	483,620,060	480,860,306	487,548,258	4,903,252	4,875,962	4,874,354
North Dakota	83,072,736	80,751,213	78,504,898	378,576	368,865	361,653
Ohio	588,312,381	583,110,336	572,575,548	6,296,251	6,247,937	6,249,716
Oklahoma	279,398,343	259,507,352	245,459,738	1,642,064	1,628,550	1,617,610
Oregon	163,082,969	164,903,998	169,290,951	2,067,109	2,051,640	2,064,386
Pennsylvania	751,296,502	733,422,006	728,978,463	6,881,048	6,822,606	6,818,871
Rhode Island	47,645,625	49,096,141	50,821,510	441,566	463,734	471,839
South Carolina	343,229,412	329,403,123	321,933,088	2,455,191	2,402,765	2,371,559
South Dakota	82,658,652	78,246,982	75,584,906	420,876	414,004	407,585
Tennessee	330,856,329	324,046,589	319,297,532	3,063,307	3,028,053	3,019,553
Texas	1,993,694,110	1,942,455,873	1,884,261,706	n/a	n/a	n/a
Utah	115,482,921	115,094,220	117,537,160	1,236,934	1,228,773	1,236,618
Vermont	38,969,747	38,380,364	38,744,253	384,110	380,562	377,177
Virginia	522,561,397	499,619,979	481,822,928	4,625,010	4,565,195	4,520,948
Washington	332,937,559	339,192,330	349,735,260	3,449,709	3,426,556	3,406,734
West Virginia	158,164,367	151,490,883	142,785,314	884,465	866,646	871,606
Wisconsin	330,059,616	334,871,423	336,455,295	3,041,691	3,019,187	3,021,794
Wyoming	53,847,030	53,252,090	53,697,467	278,973	277,076	278,490
<b>Countrywide</b>	<b>18,282,689,673</b>	<b>18,151,284,455</b>	<b>18,097,395,359</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>16,288,995,563</b>	<b>16,208,828,582</b>	<b>16,213,133,653</b>	<b>136,550,124</b>	<b>135,594,714</b>	<b>135,447,377</b>

Table 32B

## Comprehensive 2009-2011

STATE	Total Business					
	Incurred Losses			Incurred Claims		
	2011	2010	2009	2011	2010	2009
Alabama	310,812,586	195,383,335	236,891,472	238,785	214,686	194,369
Alaska	21,839,848	21,149,250	20,431,049	38,120	35,165	32,078
Arizona	350,210,431	609,421,566	341,463,380	577,657	642,660	580,016
Arkansas	214,123,401	133,656,803	176,794,222	141,862	123,575	123,326
California	917,328,885	922,886,664	921,757,820	735,289	706,618	630,606
Colorado	294,629,119	277,639,575	402,708,189	370,036	351,366	349,813
Connecticut	174,218,175	130,014,728	126,315,676	210,681	189,945	188,949
Delaware	35,177,149	34,590,980	31,020,127	47,163	45,856	38,065
District of Columbia	22,952,933	23,976,899	22,418,495	36,835	37,265	31,104
Florida	521,703,033	492,307,945	546,448,271	861,486	851,586	775,173
Georgia	403,260,821	326,969,955	464,029,770	453,549	392,201	367,418
Hawaii	23,343,475	23,163,344	24,261,277	43,600	40,459	38,051
Idaho	42,924,049	41,314,429	41,752,013	90,632	84,246	81,364
Illinois	539,071,782	378,512,445	361,657,854	348,971	309,111	299,853
Indiana	258,735,490	189,950,006	245,885,842	187,682	153,963	162,309
Iowa	277,727,745	203,082,602	187,000,723	153,249	139,819	124,497
Kansas	321,806,903	177,749,231	226,983,264	167,045	127,692	125,422
Kentucky	176,803,893	146,689,212	186,338,842	168,942	156,391	155,837
Louisiana	239,283,500	163,767,632	185,862,723	224,455	209,652	201,291
Maine	39,700,460	32,948,377	33,108,098	50,091	44,700	43,562
Maryland	316,286,077	343,733,033	266,965,182	460,211	456,049	367,484
Massachusetts	326,196,007	254,091,128	242,351,786	545,519	477,611	476,479
Michigan	435,361,701	403,696,603	400,344,492	491,665	458,130	463,886
Minnesota	342,698,278	338,579,531	269,640,155	328,716	323,795	296,856
Mississippi	143,882,016	126,070,914	124,473,019	127,445	125,328	114,812
Missouri	426,240,201	258,851,851	242,867,752	280,117	224,071	196,780
Montana	61,258,422	123,485,833	50,489,228	48,871	65,829	45,218
Nebraska	206,631,620	147,787,285	116,429,782	119,452	107,768	91,518
Nevada	61,767,690	60,123,255	72,038,219	91,406	88,751	84,391
New Hampshire	45,673,568	39,664,462	41,260,270	63,710	59,053	60,716
New Jersey	353,898,775	247,933,588	216,704,849	240,611	218,335	187,627
New Mexico	57,423,810	88,137,262	101,144,753	74,240	85,170	77,066
New York	961,683,500	649,734,374	600,564,079	907,604	786,895	736,885
North Carolina	576,023,684	344,883,814	327,706,019	389,272	329,598	288,011
North Dakota	42,474,025	46,707,448	39,260,280	35,575	36,553	34,367
Ohio	560,176,345	382,476,093	405,521,118	484,827	413,543	376,054
Oklahoma	256,803,148	374,702,962	212,142,799	125,561	143,681	111,202
Oregon	95,957,095	93,946,946	107,704,558	150,131	141,392	151,982
Pennsylvania	711,939,592	583,392,910	502,707,900	607,323	534,471	470,843
Rhode Island	37,874,359	27,583,138	26,911,119	36,041	29,671	28,933
South Carolina	377,796,209	257,092,278	245,904,268	432,352	390,023	303,126
South Dakota	100,654,613	66,583,079	62,281,323	56,180	52,654	48,728
Tennessee	743,199,734	253,597,228	178,728,327	302,599	184,428	149,929
Texas	1,226,863,576	899,924,840	1,425,123,228	n/a	n/a	n/a
Utah	81,561,168	75,949,206	79,864,628	171,906	159,396	159,705
Vermont	30,521,241	21,733,189	22,578,490	34,282	30,030	29,706
Virginia	407,236,304	352,812,332	358,806,709	622,883	605,460	509,107
Washington	180,972,399	183,731,110	195,645,226	334,690	321,024	330,423
West Virginia	109,563,742	100,065,783	100,501,110	86,579	83,773	79,726
Wisconsin	277,426,150	273,961,456	211,804,891	197,687	188,127	169,937
Wyoming	98,454,429	61,618,865	33,502,450	42,528	37,195	28,880
<b>Countrywide</b>	<b>14,840,153,156</b>	<b>12,007,826,774</b>	<b>12,065,097,116</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>13,613,289,580</b>	<b>11,107,901,934</b>	<b>10,639,973,888</b>	<b>13,036,113</b>	<b>12,014,760</b>	<b>11,013,480</b>

Table 32C

## Comprehensive 2009-2011

STATE	Pure Premium			Loss Ratio		
	2011	2010	2009	2011	2010	2009
Alabama	132.36	84.44	102.66	108.18	71.21	86.52
Alaska	68.14	67.87	66.52	50.57	49.39	47.95
Arizona	120.60	212.72	118.13	68.24	114.49	62.00
Arkansas	164.53	103.18	135.76	102.18	65.95	91.18
California	54.32	54.88	54.51	54.24	54.35	53.10
Colorado	110.34	105.57	155.72	84.17	80.59	115.61
Connecticut	89.10	67.23	65.32	78.42	57.67	55.87
Delaware	72.68	72.62	64.67	74.99	75.54	68.63
District of Columbia	124.34	132.03	124.59	58.54	60.18	53.75
Florida	59.25	55.80	61.19	59.58	55.80	61.91
Georgia	88.15	72.17	102.28	63.28	51.80	72.21
Hawaii	40.46	42.09	42.91	40.07	40.87	40.14
Idaho	60.59	58.85	59.11	61.78	58.37	56.87
Illinois	96.79	68.58	65.13	102.69	72.56	69.10
Indiana	79.01	58.42	75.88	79.13	57.75	76.29
Iowa	159.74	118.03	109.40	104.77	77.91	73.67
Kansas	220.29	121.56	155.15	112.65	63.77	83.23
Kentucky	86.49	71.76	91.51	74.35	62.50	81.26
Louisiana	125.29	86.44	98.06	65.55	44.44	50.26
Maine	51.49	42.89	44.22	61.83	50.20	50.97
Maryland	98.41	108.04	84.00	76.39	83.16	66.02
Massachusetts	90.45	72.08	70.27	76.24	64.06	63.38
Michigan	102.87	92.15	94.49	76.14	66.36	66.88
Minnesota	113.82	113.55	91.03	75.93	74.38	59.91
Mississippi	118.58	105.35	102.61	69.74	63.37	63.41
Missouri	146.93	89.64	83.62	100.15	60.79	58.93
Montana	133.67	275.40	112.54	74.59	154.29	63.57
Nebraska	209.90	151.61	120.44	123.13	91.79	74.46
Nevada	52.20	51.13	60.45	49.04	46.09	52.96
New Hampshire	58.87	51.47	53.55	67.43	58.65	60.58
New Jersey	87.48	61.82	54.30	81.40	53.97	45.09
New Mexico	67.01	103.80	118.84	41.11	62.31	71.72
New York	134.90	92.13	85.38	100.62	68.41	61.07
North Carolina	117.48	70.73	67.23	119.11	71.72	67.22
North Dakota	112.19	126.62	108.56	51.13	57.84	50.01
Ohio	88.97	61.22	64.89	95.22	65.59	70.82
Oklahoma	156.39	230.08	131.15	91.91	144.39	86.43
Oregon	46.42	45.79	52.17	58.84	56.97	63.62
Pennsylvania	103.46	85.51	73.72	94.76	79.54	68.96
Rhode Island	85.77	59.48	57.03	79.49	56.18	52.95
South Carolina	153.88	107.00	103.69	110.07	78.05	76.38
South Dakota	239.16	160.83	152.81	121.77	85.09	82.40
Tennessee	242.61	83.75	59.19	224.63	78.26	55.98
Texas	n/a	n/a	n/a	61.54	46.33	75.63
Utah	65.94	61.81	64.58	70.63	65.99	67.95
Vermont	79.46	57.11	59.86	78.32	56.63	58.28
Virginia	88.05	77.28	79.37	77.93	70.62	74.47
Washington	52.46	53.62	57.43	54.36	54.17	55.94
West Virginia	123.88	115.46	115.31	69.27	66.05	70.39
Wisconsin	91.21	90.74	70.09	84.05	81.81	62.95
Wyoming	352.92	222.39	120.30	182.84	115.71	62.39
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>81.17</b>	<b>66.15</b>	<b>66.67</b>
<b>CW w/o Texas</b>	<b>99.69</b>	<b>81.92</b>	<b>78.55</b>	<b>83.57</b>	<b>68.53</b>	<b>65.63</b>

Table 32D

## Comprehensive 2009-2011

STATE	Total Business					
	Frequency			Severity		
	2011	2010	2009	2011	2010	2009
Alabama	10.17	9.28	8.42	1,301.64	910.09	1,218.77
Alaska	11.89	11.29	10.44	572.92	601.43	636.92
Arizona	19.89	22.43	20.07	606.26	948.28	588.71
Arkansas	10.90	9.54	9.47	1,509.38	1,081.58	1,433.55
California	4.35	4.20	3.73	1,247.58	1,306.06	1,461.70
Colorado	13.86	13.36	13.53	796.22	790.17	1,151.21
Connecticut	10.77	9.82	9.77	826.93	684.49	668.52
Delaware	9.74	9.63	7.94	745.86	754.34	814.93
District of Columbia	19.95	20.52	17.29	623.13	643.42	720.76
Florida	9.78	9.65	8.68	605.59	578.11	704.94
Georgia	9.91	8.66	8.10	889.12	833.68	1,262.95
Hawaii	7.56	7.35	6.73	535.40	572.51	637.60
Idaho	12.79	12.00	11.52	473.61	490.40	513.15
Illinois	6.27	5.60	5.40	1,544.75	1,224.52	1,206.12
Indiana	5.73	4.74	5.01	1,378.58	1,233.74	1,514.92
Iowa	8.81	8.13	7.28	1,812.26	1,452.47	1,502.05
Kansas	11.43	8.73	8.57	1,926.47	1,392.02	1,809.76
Kentucky	8.26	7.65	7.65	1,046.54	937.96	1,195.73
Louisiana	11.75	11.07	10.62	1,066.06	781.14	923.35
Maine	6.50	5.82	5.82	792.57	737.10	760.02
Maryland	14.32	14.33	11.56	687.26	753.72	726.47
Massachusetts	15.13	13.55	13.82	597.96	532.00	508.63
Michigan	11.62	10.46	10.95	885.48	881.18	863.02
Minnesota	10.92	10.86	10.02	1,042.54	1,045.66	908.32
Mississippi	10.50	10.47	9.46	1,128.97	1,005.93	1,084.15
Missouri	9.66	7.76	6.78	1,521.65	1,155.22	1,234.21
Montana	10.66	14.68	10.08	1,253.47	1,875.86	1,116.57
Nebraska	12.13	11.06	9.47	1,729.83	1,371.35	1,272.21
Nevada	7.72	7.55	7.08	675.75	677.44	853.62
New Hampshire	8.21	7.66	7.88	716.90	671.68	679.56
New Jersey	5.95	5.44	4.70	1,470.83	1,135.57	1,154.98
New Mexico	8.66	10.03	9.06	773.49	1,034.84	1,312.44
New York	12.73	11.16	10.48	1,059.58	825.69	815.00
North Carolina	7.94	6.76	5.91	1,479.75	1,046.38	1,137.82
North Dakota	9.40	9.91	9.50	1,193.93	1,277.80	1,142.38
Ohio	7.70	6.62	6.02	1,155.41	924.88	1,078.36
Oklahoma	7.65	8.82	6.87	2,045.25	2,607.88	1,907.72
Oregon	7.26	6.89	7.36	639.16	664.44	708.67
Pennsylvania	8.83	7.83	6.90	1,172.26	1,091.53	1,067.68
Rhode Island	8.16	6.40	6.13	1,050.87	929.63	930.12
South Carolina	17.61	16.23	12.78	873.82	659.17	811.23
South Dakota	13.35	12.72	11.96	1,791.64	1,264.54	1,278.14
Tennessee	9.88	6.09	4.97	2,456.05	1,375.05	1,192.09
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	13.90	12.97	12.91	474.45	476.48	500.08
Vermont	8.93	7.89	7.88	890.30	723.72	760.06
Virginia	13.47	13.26	11.26	653.79	582.72	704.78
Washington	9.70	9.37	9.70	540.72	572.33	592.11
West Virginia	9.79	9.67	9.15	1,265.48	1,194.49	1,260.58
Wisconsin	6.50	6.23	5.62	1,403.36	1,456.26	1,246.37
Wyoming	15.24	13.42	10.37	2,315.05	1,656.64	1,160.06
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>9.55</b>	<b>8.86</b>	<b>8.13</b>	<b>1,044.28</b>	<b>924.52</b>	<b>966.09</b>

# Traffic Conditions



## Traffic Conditions

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

Fatal injury accident data, vehicle miles, roadway miles, and registered vehicle miles were obtained from the Federal Highway Administration, *Highway Statistics* (2009–2011). Fatal injury accident data are for motor vehicle accidents only.





Table 33

## Traffic Conditions 2009-2011

STATE	Fatal Accident Rates			Fatal Accident Rates		
	Per 100 Million Vehicle Miles			Per 1,000 Registered Vehicles		
	2011	2010	2009	2011	2010	2009
Alabama	1.38	1.34	1.38	0.19	0.19	0.18
Alaska	1.57	1.17	1.30	0.10	0.08	0.09
Arizona	1.38	1.27	1.31	0.17	0.18	0.18
Arkansas	1.67	1.68	1.80	0.23	0.27	0.29
California	0.87	0.84	0.95	0.10	0.09	0.09
Colorado	0.96	0.95	1.01	0.11	0.11	0.33
Connecticut	0.71	1.02	0.71	0.08	0.10	0.07
Delaware	1.10	1.13	1.28	0.11	0.13	0.14
District of Columbia	0.76	0.67	0.80	0.09	0.11	0.13
Florida	1.25	1.25	1.30	0.16	0.17	0.17
Georgia	1.13	1.11	1.18	0.17	0.16	0.15
Hawaii	0.99	1.13	1.09	0.09	0.12	0.12
Idaho	1.05	1.32	1.46	0.11	0.16	0.16
Illinois	0.89	0.88	0.86	0.09	0.09	0.09
Indiana	0.98	1.00	0.90	0.13	0.13	0.12
Iowa	1.15	1.24	1.19	0.11	0.12	0.11
Kansas	1.29	1.44	1.31	0.16	0.18	0.16
Kentucky	1.50	1.58	1.67	0.20	0.21	0.22
Louisiana	1.45	1.56	1.84	0.17	0.17	0.20
Maine	0.95	1.11	1.10	0.12	0.15	0.15
Maryland	0.86	0.88	0.99	0.13	0.11	0.12
Massachusetts	0.62	0.58	0.62	0.06	0.06	0.06
Michigan	0.94	0.97	0.90	0.10	0.10	0.11
Minnesota	0.65	0.73	0.74	0.08	0.08	0.09
Mississippi	1.62	1.61	1.73	0.31	0.32	0.35
Missouri	1.14	1.16	1.27	0.16	0.16	0.18
Montana	1.79	1.69	2.01	0.18	0.20	0.24
Nebraska	0.95	0.98	1.15	0.10	0.11	0.12
Nevada	1.02	1.22	1.19	0.12	0.19	0.17
New Hampshire	0.71	0.98	0.85	0.08	0.11	0.09
New Jersey	0.86	0.76	0.80	0.08	0.08	0.10
New Mexico	1.38	1.37	1.39	0.21	0.21	0.22
New York	0.92	0.91	0.87	0.12	0.12	0.10
North Carolina	1.18	1.29	1.28	0.20	0.23	0.22
North Dakota	1.62	1.27	1.72	0.20	0.14	0.19
Ohio	0.91	0.97	0.92	0.10	0.11	0.09
Oklahoma	1.47	1.40	1.57	0.21	0.20	0.22
Oregon	0.99	0.94	1.11	0.11	0.10	0.12
Pennsylvania	1.30	1.32	1.22	0.13	0.13	0.13
Rhode Island	0.84	0.80	1.01	0.07	0.08	0.11
South Carolina	1.70	1.65	1.82	0.22	0.22	0.25
South Dakota	1.23	1.58	1.48	0.12	0.15	0.14
Tennessee	1.34	1.46	1.40	0.18	0.20	0.19
Texas	1.27	1.28	1.35	0.16	0.17	0.17
Utah	0.92	0.89	0.93	0.13	0.09	0.10
Vermont	0.77	0.98	0.97	0.10	0.13	0.13
Virginia	0.94	0.90	0.94	0.11	0.12	0.12
Washington	0.80	0.80	0.87	0.08	0.10	0.09
West Virginia	1.78	1.64	1.82	0.24	0.22	0.25
Wisconsin	1.07	0.96	0.96	0.12	0.12	0.12
Wyoming	1.46	1.62	1.40	0.18	0.23	0.21
<b>Countrywide</b>	<b>1.10</b>	<b>1.11</b>	<b>1.15</b>	<b>0.13</b>	<b>0.14</b>	<b>0.14</b>

Source: Federal Highway Administration

Table 34

## Traffic Conditions 2009-2011

STATE	Traffic Density					
	Vehicle Miles Per Highway Mile			Vehicle Miles Per Registered Vehicle		
	2011	2010	2009	2011	2010	2009
Alabama	638,491	631,682	653,379	13,857	13,787	13,295
Alaska	275,448	294,321	313,824	6,318	6,754	7,095
Arizona	915,235	933,984	1,019,656	12,083	13,903	14,143
Arkansas	329,260	334,816	331,211	13,892	16,159	16,273
California	1,862,835	1,875,519	1,887,930	11,312	10,410	9,424
Colorado	527,131	531,278	523,690	11,206	11,229	32,341
Connecticut	1,454,756	1,462,990	1,467,744	11,424	10,154	10,229
Delaware	1,419,971	1,411,928	1,440,812	10,043	11,198	10,766
District of Columbia	2,377,159	2,388,974	2,397,342	11,411	16,965	16,577
Florida	1,575,694	1,608,477	1,616,996	12,881	13,620	12,823
Georgia	877,839	908,929	898,274	14,788	14,506	12,843
Hawaii	2,285,217	2,274,347	2,281,629	9,008	11,050	11,139
Idaho	328,231	323,990	322,354	10,199	11,926	11,296
Illinois	740,039	758,233	758,334	10,226	10,496	10,701
Indiana	787,971	781,136	800,885	12,902	13,296	13,104
Iowa	273,405	274,418	271,673	9,413	9,475	9,237
Kansas	213,655	212,577	209,564	12,696	12,273	12,162
Kentucky	606,682	606,269	599,711	13,115	13,376	13,211
Louisiana	754,648	740,921	731,442	11,674	11,120	11,123
Maine	622,901	636,352	634,485	12,711	13,806	13,724
Maryland	1,739,442	1,780,287	1,757,509	14,852	12,316	12,332
Massachusetts	1,509,289	1,499,731	1,515,106	9,897	10,192	10,417
Michigan	776,127	799,938	795,464	10,677	10,507	12,229
Minnesota	408,680	409,888	412,367	12,140	11,682	11,859
Mississippi	517,189	530,644	539,134	19,344	19,763	19,957
Missouri	522,448	543,604	529,331	13,678	13,751	14,070
Montana	155,710	149,610	149,551	9,947	12,086	11,904
Nebraska	203,988	207,552	206,758	10,402	10,784	10,797
Nevada	656,622	602,350	587,016	11,610	15,510	14,638
New Hampshire	791,212	812,282	808,892	10,607	10,861	10,701
New Jersey	1,864,019	1,860,972	1,880,494	9,606	11,018	11,945
New Mexico	373,371	370,370	380,396	14,956	15,706	16,050
New York	1,114,612	1,145,568	1,165,392	12,665	12,799	11,871
North Carolina	980,195	969,067	974,105	17,220	17,828	16,965
North Dakota	105,130	95,145	93,894	12,123	11,232	11,293
Ohio	908,663	907,817	898,940	11,396	11,411	10,034
Oklahoma	420,747	423,006	405,668	14,376	14,221	13,837
Oregon	564,235	570,982	574,550	11,052	11,073	11,152
Pennsylvania	828,282	838,270	847,477	10,023	10,042	10,470
Rhode Island	1,218,416	1,275,847	1,289,063	8,921	10,583	10,461
South Carolina	738,370	744,041	741,439	13,104	13,419	13,593
South Dakota	109,170	107,536	107,317	9,724	9,579	9,543
Tennessee	740,911	747,703	753,078	13,781	13,774	13,664
Texas	758,810	751,860	739,856	12,383	13,611	12,631
Utah	574,595	589,163	585,244	14,376	10,014	10,703
Vermont	499,723	502,021	529,648	12,420	12,790	13,718
Virginia	1,087,469	1,104,770	1,090,925	11,903	13,364	12,842
Washington	680,111	682,282	675,596	10,063	12,213	10,109
West Virginia	490,688	497,166	507,954	13,539	13,377	13,881
Wisconsin	472,986	516,864	506,109	11,043	11,961	11,931
Wyoming	327,219	340,438	340,438	12,039	14,426	14,668
<b>Countrywide</b>	<b>722,488</b>	<b>729,395</b>	<b>729,936</b>	<b>12,036</b>	<b>12,255</b>	<b>12,006</b>

Source: Federal Highway Administration

# Crime



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## Crime

Vehicle theft rates play a role in determining the cost of comprehensive auto insurance coverage. Countrywide, the vehicle theft rate has decreased going from 3.05 thefts per 1,000 registered vehicles in 2010 to 2.95 thefts per 1,000 registered vehicles in 2011.

Theft data were obtained from the FBI, *Uniform Crime Reports* (2009–2011). Registered vehicle numbers were obtained from the Federal Highway Administration, *Highway Statistics* (2009–2011).



Table 35

## Crime 2009-2011

## Vehicle Thefts

STATE	Number of Thefts per 1,000 Registered Vehicles		
	2011	2010	2009
Alabama	2.11	2.28	2.40
Alaska	2.09	2.28	2.43
Arizona	3.89	4.98	5.96
Arkansas	2.41	2.67	3.00
California	5.95	4.92	4.76
Colorado	2.91	2.69	8.72
Connecticut	2.36	2.18	2.43
Delaware	1.60	2.41	2.26
District of Columbia	11.71	23.79	25.42
Florida	2.51	2.88	3.28
Georgia	3.89	3.93	3.90
Hawaii	3.23	5.64	5.38
Idaho	0.87	1.00	1.05
Illinois	2.54	2.86	2.70
Indiana	2.30	2.30	2.37
Iowa	1.21	1.14	1.16
Kansas	2.87	2.47	2.45
Kentucky	1.82	1.73	1.70
Louisiana	1.98	2.42	2.90
Maine	0.89	0.94	0.97
Maryland	3.97	3.96	4.38
Massachusetts	1.67	2.15	2.23
Michigan	2.83	2.95	3.71
Minnesota	1.81	1.77	1.78
Mississippi	2.15	2.66	2.67
Missouri	3.24	3.11	3.56
Montana	1.44	1.65	1.57
Nebraska	2.26	2.00	1.94
Nevada	4.81	7.48	8.86
New Hampshire	0.85	0.80	0.93
New Jersey	2.17	2.35	2.54
New Mexico	3.20	3.25	4.00
New York	1.72	1.99	1.94
North Carolina	2.67	3.19	3.31
North Dakota	1.53	1.17	1.18
Ohio	1.99	2.15	2.08
Oklahoma	3.50	3.04	3.06
Oregon	3.38	2.92	3.24
Pennsylvania	1.52	1.67	1.81
Rhode Island	2.97	3.07	2.91
South Carolina	3.55	3.60	3.75
South Dakota	1.15	0.86	0.88
Tennessee	2.53	2.90	2.91
Texas	3.39	3.96	4.20
Utah	3.29	2.24	2.81
Vermont	0.76	0.78	0.80
Virginia	1.33	1.72	1.81
Washington	4.66	5.49	4.24
West Virginia	1.58	1.64	1.94
Wisconsin	1.67	1.64	1.83
Wyoming	0.76	0.89	1.18
<b>Countrywide</b>	<b>2.95</b>	<b>3.05</b>	<b>3.23</b>

Sources: Federal Bureau of Investigation and Federal Highway Administration





# **Auto Repair Costs**



## Auto Repair Costs

The average cost of auto repairs influences several automobile coverages. Property damage liability, combined single premium liability and uninsured/underinsured motorist (which both have a property damage component), collision, and comprehensive coverages are all affected by the costs associated with repairing a motor vehicle. Calendar year 2010

numbers were not available, therefore 2009 and 2010 numbers are the same.

Average repair cost data were obtained from Automatic Data Processing, Inc., and Audatex, a Solera Company.



Table 36

## Auto Repair Costs 2009-2011

STATE	Average Repair Cost		
	Per Claim		
	2011	2010*	2009
Alabama	2,438	2,407	2,407
Alaska	2,601	2,521	2,521
Arizona	2,297	2,484	2,484
Arkansas	2,658	2,614	2,614
California	2,210	2,243	2,243
Colorado	2,453	2,419	2,419
Connecticut	2,752	2,709	2,709
Delaware	2,349	2,248	2,248
District of Columbia	1,624	1,705	1,705
Florida	2,192	2,238	2,238
Georgia	2,225	2,256	2,256
Hawaii	1,934	1,959	1,959
Idaho	2,345	2,374	2,374
Illinois	2,425	2,295	2,295
Indiana	2,342	2,270	2,270
Iowa	2,542	2,336	2,336
Kansas	2,574	2,392	2,392
Kentucky	2,209	2,142	2,142
Louisiana	2,541	2,542	2,542
Maine	2,279	2,205	2,205
Maryland	1,960	1,952	1,952
Massachusetts	2,217	2,135	2,135
Michigan	2,362	2,262	2,262
Minnesota	2,279	2,225	2,225
Mississippi	2,235	2,262	2,262
Missouri	2,350	2,292	2,292
Montana	2,653	3,191	3,191
Nebraska	2,859	2,381	2,381
Nevada	2,128	2,142	2,142
New Hampshire	2,094	2,025	2,025
New Jersey	2,604	2,590	2,590
New Mexico	2,291	3,025	3,025
New York	3,078	2,918	2,918
North Carolina	1,951	1,876	1,876
North Dakota	2,448	2,280	2,280
Ohio	2,254	2,178	2,178
Oklahoma	2,533	2,686	2,686
Oregon	2,120	2,075	2,075
Pennsylvania	2,395	2,375	2,375
Rhode Island	2,797	2,881	2,881
South Carolina	1,968	1,942	1,942
South Dakota	2,814	2,478	2,478
Tennessee	2,611	2,298	2,298
Texas	2,300	2,274	2,274
Utah	2,279	2,237	2,237
Vermont	2,293	2,316	2,316
Virginia	1,866	1,830	1,830
Washington	2,181	2,153	2,153
West Virginia	2,350	2,307	2,307
Wisconsin	2,410	2,364	2,364
Wyoming	3,849	2,947	2,947
<b>Countrywide</b>	<b>2,375</b>	<b>2,336</b>	<b>2,336</b>

Source: Automatic Data Processing, Inc. and Audatex, a Solera Company

\*Data the same for 2009 &amp; 2010 as source did not have updated numbers



# **Economic/Demographic Data**





## Economic/Demographic Data

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

Countrywide population per square mile during the past three years has increased slightly, from 87 persons to 88 persons per square mile. Per capita disposable personal income increased from \$35,629 in 2010 to \$37,797 in 2011. It is important to remember that these are aggregate averages and are going to vary considerably depending on location.

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



Table 37

## Economic / Demographic Data 2009-2011

STATE	Persons per Square Mile			% of Population in Metro Areas, 2010
	2011	2010	2009	
Alabama	95	94	93	71.4%
Alaska	1	1	1	67.0%
Arizona	57	56	58	92.2%
Arkansas	56	56	55	60.2%
California	242	239	237	97.5%
Colorado	49	49	48	86.0%
Connecticut	741	738	726	91.3%
Delaware	465	460	453	77.9%
District of Columbia	10,158	9,909	9,830	99.5%
Florida	354	349	344	93.9%
Georgia	169	168	170	80.8%
Hawaii	214	212	202	69.9%
Idaho	19	19	19	65.4%
Illinois	231	231	232	86.9%
Indiana	182	181	179	78.2%
Iowa	55	55	54	56.5%
Kansas	35	35	34	68.2%
Kentucky	110	109	109	58.1%
Louisiana	105	104	103	74.4%
Maine	43	43	43	58.4%
Maryland	598	592	583	94.4%
Massachusetts	843	836	841	99.4%
Michigan	174	174	176	81.3%
Minnesota	67	67	66	74.8%
Mississippi	63	63	63	44.8%
Missouri	87	87	87	74.4%
Montana	7	7	7	35.2%
Nebraska	24	24	23	58.5%
Nevada	25	25	24	89.9%
New Hampshire	147	147	148	62.2%
New Jersey	1,191	1,187	1,174	99.9%
New Mexico	17	17	17	66.3%
New York	413	411	414	91.9%
North Carolina	198	196	193	70.1%
North Dakota	10	10	9	48.2%
Ohio	282	282	282	80.6%
Oklahoma	55	55	54	64.0%
Oregon	40	40	40	77.6%
Pennsylvania	284	284	281	84.1%
Rhode Island	1,005	1,008	1,008	100.0%
South Carolina	155	154	151	76.3%
South Dakota	11	11	11	45.2%
Tennessee	155	154	153	73.3%
Texas	98	96	95	87.4%
Utah	34	34	34	88.2%
Vermont	68	68	67	33.7%
Virginia	205	203	199	85.8%
Washington	103	101	100	87.5%
West Virginia	77	77	76	55.7%
Wisconsin	105	105	104	72.8%
Wyoming	6	6	6	29.6%
<b>Countrywide</b>	<b>88</b>	<b>87</b>	<b>87</b>	<b>83.7%</b>

Source: U.S. Bureau of the Census

Table 38

## Economic / Demographic Data 2009-2011

STATE	Disposable Income		
	Per Capita Disposable Personal Income		
	2011	2010	2009
Alabama	31,916	30,372	31,290
Alaska	44,024	40,758	42,144
Arizona	32,314	31,440	31,388
Arkansas	31,047	29,074	29,529
California	39,297	37,201	37,667
Colorado	39,254	37,513	37,567
Connecticut	49,124	46,367	47,689
Delaware	38,044	36,875	36,991
District of Columbia	65,894	60,302	62,200
Florida	36,416	34,471	35,552
Georgia	32,838	31,326	31,291
Hawaii	39,775	37,822	38,302
Idaho	30,578	29,206	29,664
Illinois	39,077	37,530	37,934
Indiana	32,779	30,785	31,378
Iowa	38,595	35,556	35,808
Kansas	37,920	35,267	35,249
Kentucky	31,285	29,525	30,113
Louisiana	35,525	33,490	34,421
Maine	35,224	33,672	34,041
Maryland	46,116	43,708	44,519
Massachusetts	46,786	44,291	45,102
Michigan	33,417	31,347	32,106
Minnesota	39,829	36,894	38,102
Mississippi	29,882	28,252	28,668
Missouri	34,341	33,184	33,479
Montana	33,217	30,695	31,671
Nebraska	39,642	36,165	36,501
Nevada	34,149	33,830	33,751
New Hampshire	43,193	40,290	41,285
New Jersey	46,780	44,638	45,296
New Mexico	32,010	29,927	30,778
New York	44,470	41,588	42,971
North Carolina	32,896	31,847	32,360
North Dakota	42,379	36,741	39,574
Ohio	34,658	32,263	32,888
Oklahoma	35,449	31,830	33,116
Oregon	33,556	32,156	32,310
Pennsylvania	39,170	36,734	37,651
Rhode Island	40,069	37,552	39,163
South Carolina	31,254	29,918	30,211
South Dakota	41,624	36,647	37,992
Tennessee	34,493	32,281	33,227
Texas	37,481	34,143	35,181
Utah	31,006	29,631	29,791
Vermont	38,888	36,254	36,825
Virginia	41,660	39,427	40,108
Washington	40,445	38,905	39,228
West Virginia	30,645	28,619	29,179
Wisconsin	36,460	34,748	35,142
Wyoming	44,737	39,884	41,089
<b>Countrywide</b>	<b>37,797</b>	<b>35,629</b>	<b>36,315</b>

Source: Bureau of Economic Analysis

\* Per capita disposable personal income is total disposable personal income divided by total midyear population. All dollar estimates are in current dollars (not adjusted for inflation) Last updated May 30, 2014

# State Laws



## State Laws

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

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

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

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

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

**Arizona:** There is a 30-day waiting period for form filings.

**Arkansas:** Regarding form filings, file and use (20 days) competitive market; prior approval (60 day deemer) non-competitive market. Filing method is based on a finding of the existence of a competitive market by the insurance commissioner.

**California:** Regarding form filings, prior approval (60 day deemer); Rate changes shall be deemed approved 180 days after they are received unless they are disapproved after a hearing, or extraordinary circumstances exist. Forms with rating impact must be filed under the prior approval laws.

**Colorado:** Regarding form filings, must be certified by insurers, not filed.

**Georgia:** Regarding rate filings, prior approval for statutory coverages only; all other coverages will be file and use. Regarding form filings, prior approval (45 day deemer with options to extend by 100 days).

**Hawaii:** Regarding form filings, prior approval (30 day wait period) Commissioner may require insurers to submit new filings for any type of coverage when the commissioner has actuarially sound information that the rates are excessive, inadequate or unfairly discriminatory.

**Kansas:** Regarding form filing, there is a 30 day waiting period before the form can be put into effect.

**Kentucky:** Regarding rate filing, use and file unless the change is greater than +/- 25%, which triggers prior approval.

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

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

**Massachusetts:** Regarding rate filing, companies must adhere to the Commissioner's managed competition and transition rules. Regarding form filing, companies must adhere to the Commissioner's managed competition and transition rules. Generally file and use.

**Michigan:** Regarding rate filings, group-rated programs are prior approval; Section 2129 exemption insurer rate filings are prior approval unless alternate file and use requested. Pursuant to Bulletin 2009-11, on and after July 1, 2009, all new and revised personal automobile forms must be filed for approval. Regarding form filings, all new and revised personal automobile forms must be filed for approval.

**Minnesota** Regarding form filings, refer to Bulletin 2005-2 expedited review for auto filings. This bulletin added forms and rules if company completes the certification in the bulletin.

**Mississippi:** Prior approval (30 day deemer).

**Missouri:** Regarding form filings, the department of insurance can disapprove forms within 60 days.

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

**Nebraska:** Since 2006, file and use

**Nevada:** Prior approval (60 day deemer).

**New Hampshire:** File and use (30 days) in a competitive market. Prior Approval (30 day deemer

can be extending 30 days) in a non-competitive market.

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

**New Mexico:** Regarding rate filings, file and use effective Oct. 1, 2009. Must file 30 days before effective date; 60 day deemer. No file in competitive markets.

**New York:** Regarding rate filings, Prior Approval unless filing is +/- 5% at which point flex rating applies.

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

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

**Rhode Island:** Regarding rate filings, flex rating is allowed for rate revision within +/-5%.

**South Carolina:** Regarding rate filings, filings under 7% are File and Use, over 7% are Prior Approval. Regarding form filings, prior approval (60 day deemer)

**Tennessee:** Regarding rate filings, see TCA § 56-5-302 (2011). Regarding form filings, prior approval (30 day deemer plus 30 day extension).

**Texas:** Regarding form filings, policy forms are regulated under Chapter 2301 (Art. 5.145 & Sect. 8, Art. 5.13-2, TX INS CODE). Insurers may file policy forms subject to Prior Approval.

**Utah:** Use and file (30 days). Commissioner may disapprove within 90 days after filed. May by rule specify rates be filed 30 days before becoming effective. Bulletin 99-3, general filing procedures.



**Vermont:** Regarding rate filings, Vermont is an open competition state. Rates must be filed and can be disapproved for lack of supporting information.

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

**Wyoming:** Regarding rate filings, rating laws are no file for competitive market and prior approval (30 day deemer) non-competitive market. Competitive market is assumed to exist unless designated as non-competitive or by finding of non-competitiveness.

\*\*\*\*\*

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

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

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

- **None:** There is no limitation on the ability to sue.
- **Dollar Amount:** Damages must exceed a given dollar amount (listed in the table) before a person may sue for damages.

- **Verbal:** Damages must exceed a statutory level of seriousness (e.g., broken bone) before a person may sue for damages.

- **Choice:** Consumers may choose whether to accept limits on their ability to sue.

**Florida:** No-fault laws in Florida were suspended Oct. 1, 2007, through Jan. 1, 2008

**Hawaii:** Tort liability is not abolished in the event of death or serious bodily injury or disfigurement.

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

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

\*\*\*\*\*

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

**California:** Financial responsibility law requires 15/30/5 limits; however 10/20/3 is available for those eligible for the Low Cost Automobile Insurance Program.

**Florida:** For property damage only. 100/300/50 is compulsory if guilty of driving under the influence, as of Oct. 1, 2007.

**Maine:** \$2,000 medical payments required after 2007.

**Nevada:** Self-insurers may post bonds in lieu of purchasing insurance. However, only persons registering 10 or more vehicles may qualify as self-insurers (NRS 485.380).

**New Jersey:** The minimum limits for New Jersey are 15/30/5 liability and uninsured motorist/underinsured motorist coverage and \$250,000 personal injury protection coverage (with lower limits available). A basic policy was introduced March 22, 1999, whereby the insured can purchase \$15,000 of PIP benefits (with \$250,000 available for catastrophic injury) and \$5,000 property damage. Bodily injury coverage of \$10,000 is optional. Uninsured motorist coverage is not available under the basic policy. Effective Oct. 1, 2003, a Special Auto Insurance Policy (SAIP) was offered to individuals who are eligible for and enrolled in the federal Medicaid program, which provides only emergency PIP coverage of \$250,000 per person, per accident. Liability coverage and uninsured motorist/underinsured motorist coverages are not available.

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

**Oregon:** Change from 25/50/10 to 25/50/20, which applies to motor vehicle insurance policies issued or renewed on or after Jan. 1, 2010. For prior conviction of driving under the influence of intoxicants, the requirements are 50/100/10.

**Texas:** Effective April 1, 2008--SB502, 80(R), Texas Legislative Session, Chapter 601, Texas Transportation Code (601.072); Effective 1-1-2011, the minimum liability limits will increase to 30/60/25 (SB502, 80(R), Texas Legislative Session)

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

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

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

**Massachusetts:** Insured can choose to have a deductible of up to \$8000 for him/herself and family

members; this would, in effect, eliminate the \$8,000 PIP coverage.

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

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

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

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

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

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

**Texas:** Change from 20/40/25 to 25/50/25 April 1, 2008, and to 30/60/25 Jan. 1, 2011. Minimum limits apply to mandatory financial responsibility, which can be satisfied through means other than insurance.

\*\*\*\*\*

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

Please refer to Table 47 for laws in each specific state.

**Arkansas:** Seatbelt enforcement became primary in March 2009.

**Colorado:** As of August 1, 2010, children younger than 1 year and less than 20 pounds must be in a rear-facing infant seat; children 1 through 3 years and 20-40 pounds must be in a child safety seat; children 4 through 7 years must be in a booster seat. Primary for children under 6; Secondary for all others.

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

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

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

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

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

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

**New Jersey:** Seatbelt enforcement is primary for front seat & passengers under 18; secondary for backseat.

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

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

**Utah:** Seatbelt enforcement is primary for ages 16-19 and secondary for those 19 and older.

\*\*\*\*\*

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

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

**California:** 0.05 BAC for persons under age 21.

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

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

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

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

**New Jersey:** Administrative license suspension with BAC greater than 0.08% but less than 0.10% is three months. Administrative license suspension with BAC greater than 0.10% is seven months to one year.

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

permit to a person who drives a motor vehicle and refuses to submit to a test provided for in Section 56-5-2950 or has an alcohol concentration of fifteen one-hundredths of one percent or more. The arresting officer must issue a notice of suspension which is effective beginning on the date of the alleged violation of Section 56-5-2930, 56-5-2933, or 56-5-2945.

filings laws; state liability law types; tort thresholds; compulsory liability insurance; liability limits; compulsory personal injury protection; compulsory uninsured motorist liability; automobile seat belt laws; administrative license suspensions of drunk drivers; blood alcohol concentration legal limits; and maximum speed limits.

\*\*\*\*\*

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

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

**Indiana:** Speed limit is 65 for trucks.

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

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

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

**Pennsylvania:** The speed limit is 70 effective the summer of 2014.

**South Dakota:** 75 mph is the speed limit on interstates only.

**Texas:** The speed limit is 75 mph on some roads and 80 mph on I-10 and I-20 through most of West Texas (Chapter 545, Texas Transportation Code). Effective Sept. 1, 2011, the reduced nighttime speed limit on all truck-specific speed limits were repealed.

\*\*\*\*\*

The following information was obtained from the state insurance departments: rate filing laws; form

Table 39A

## State Laws

## Rate Filing Laws, Current

## Rate Filing Laws for Private Passenger Auto Insurance

State	Current Law	Notes
Alabama	Prior Approval	
Alaska	File and Use/Flex	
Arizona	Use and File	
Arkansas	File and Use	
California	Prior Approval	
Colorado	File and Use	
Connecticut	Prior Approval	Prior approval for BI and UM. File and Use for PD. Compr. and Collision. Flex Rating +/- 6% and not more than a 15% increase in any individual territory; eff. July 1, 2006
Delaware	File and Use	
District of Columbia	File and Use	
Florida	Prior Approval	Companies may Use & File at the risk of having to refund any excessive charge. Actual text of the Law says "File and Use."
Georgia	Prior Approval	Prior Approval for statutory coverages only; all other coverages will be file and use
Hawaii	Prior Approval	
Idaho	Use and File	
Illinois	Use and File	
Indiana	File and Use	
Iowa	Use and File	
Kansas	Flex Rating	Effective 7/1/2008
Kentucky	Flex Rating	Use and File unless the change is greater than +/-25%, which triggers Prior Approval.
Louisiana	Prior Approval	Prior approval with a 45-day deemer - effective 1/1/2008
Maine	File and Use	Statute contains a deemer provision, but does not specifically require approval
Maryland	File and Use	
Massachusetts	File and Use	Companies must adhere to the Commissioner's managed competition and transition rules.
Michigan	File and Use	Group-rated program Rules/Rates are Prior Approval; Sect. 2129 exemption insurer rules/rates are Prior Approval unless alternate File and Use requested.
Minnesota	File and Use	Bulletin 2005-2 expedited review for Auto filings effective 7/1 this bulletin added forms and rules if company completes the certification in the bulletin.
Mississippi	Prior Approval	
Missouri	Use and File	
Montana	File and Use	Rates must be filed prior to use with supporting data.
Nebraska	File and Use	
Nevada	Prior Approval	
New Hampshire	File and Use	Prior Approval for non-competitive market
New Jersey	Prior Approval	
New Mexico	File and Use	Effective 10/01/2009
New York	Prior Approval	Flex Rating +/- 5%
North Carolina	Prior Approval	
North Dakota	Prior Approval	A Use & file filing for which the average rate is less than +/- 5% is allowed once per calendar year; all other rate filings are prior approval.
Ohio	File and Use	
Oklahoma	Use and File	Under the jurisdiction of the Oklahoma Insurance Commissioner.
Oregon	File and Use	
Pennsylvania	Prior Approval	
Rhode Island	Modified File and Use	Flex Rating is allowed for rate revision within +/-5%.
South Carolina	Flex Rating	Filings under 7% are File and Use, over 7% are Prior Approval.
South Dakota	File and Use	
Tennessee	Prior Approval/Flex	TCA § 56-5-302 (2011)
Texas	File and Use	
Utah	Use and File	
Vermont	Use and File	Open competition state. Rates must be filed and can be disapproved for lack of supporting information.
Virginia	File and Use	
Washington	Prior Approval	
West Virginia	Prior Approval	
Wisconsin	Use and File	
Wyoming	No File	Must be produced upon commissioner's request.

Source: State Insurance Departments

Table 39B

## State Laws

## Rate Filing Laws, 2009-2011 and Current

## Rate Filing Laws for Private Passenger Auto Insurance

State	Current	2011	2010	2009
Alabama	Prior Approval	Modified Prior Approval	Modified Prior Approval	Modified Prior Approval
Alaska	File and Use/Flex	File and Use/Flex	File and Use/Flex	File and Use/Flex
Arizona	Use and File	Use and File	Use and File	Use and File
Arkansas	File and Use	File and Use	File and Use	File and Use
California	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Colorado	File and Use	File and Use	File and Use	File and Use
Connecticut	Prior Approval*	Prior Approval*	Prior Approval*	Prior Approval*
Delaware	File and Use	File and Use	File and Use	File and Use
District of Columbia	File and Use	File and Use	File and Use	File and Use
Florida	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Georgia	Prior Approval*	Prior Approval*	Prior Approval*	Prior Approval
Hawaii	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Idaho	Use and File	Use and File	Use and File	Use and File
Illinois	Use and File	Use and File	Use and File	Use and File
Indiana	File and Use	File and Use	File and Use	File and Use
Iowa	Use and File	Use and File	Use and File	Use and File
Kansas	Flex Rating	Flex Rating	Flex Rating	Flex Rating
Kentucky	Flex Rating*	Flex Rating*	Flex Rating*	Flex Rating*
Louisiana	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Maine	File and Use*	File and Use*	File and Use*	File and Use*
Maryland	File and Use	File and Use	File and Use	File and Use
Massachusetts	File and Use*	File and Use*	File and Use*	File and Use*
Michigan	File and Use*	File and Use*	File and Use*	File and Use*
Minnesota	File and Use*	File and Use*	File and Use*	File and Use*
Mississippi	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Missouri	Use and File	Use and File	Use and File	Use and File
Montana	File and Use*	File and Use*	File and Use*	File and Use*
Nebraska	File and Use	File and Use	File and Use	File and Use
Nevada	Prior Approval	Prior Approval	Prior Approval	Prior Approval
New Hampshire	File and Use*	File and Use*	File and Use*	File and Use*
New Jersey	Prior Approval	Prior Approval	Prior Approval	Prior Approval
New Mexico	File and Use	File and Use	File and Use	Prior Approval
New York	Prior Approval*	Prior Approval*	Prior Approval*	Prior Approval*
North Carolina	Prior Approval	Prior Approval	Prior Approval	Prior Approval
North Dakota	Prior Approval*	Prior Approval*	Prior Approval*	Prior Approval*
Ohio	File and Use	File and Use	File and Use	File and Use
Oklahoma	Use and File*	Use and File*	Use and File*	Use and File*
Oregon	File and Use	File and Use	File and Use	File and Use
Pennsylvania	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Rhode Island	Modified File and Use*	Modified File and Use*	Modified File and Use*	Modified File and Use*
South Carolina	Flex Rating*	Flex Rating*	Flex Rating*	Flex Rating*
South Dakota	File and Use	File and Use	File and Use	File and Use
Tennessee	Prior Approval/Flex*	Prior Approval/Flex*	Prior Approval/Flex*	Prior Approval/Flex*
Texas	File and Use	File and Use	File and Use	File and Use
Utah	Use and File	Use and File	Use and File	Use and File
Vermont	Use and File*	Use and File*	Use and File*	Use and File*
Virginia	File and Use	File and Use	File and Use	File and Use
Washington	Prior Approval	Prior Approval	Prior Approval	Prior Approval
West Virginia	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Wisconsin	Use and File	Use and File	Use and File	Use and File
Wyoming	No File*	No File*	No File*	No File*

\* See Narrative

Source: State Insurance Departments

Table 40A

## State Laws

## Form Filing Laws, Current

## Form Filing Laws for Private Passenger Auto Insurance

State	Current Law	Notes
Alabama	Prior Approval	
Alaska	Prior Approval/File and Use	
Arizona	File and Use	Thirty day waiting period.
Arkansas	Prior Approval	
California	Prior Approval	Forms with rating impact must be filed under the prior approval laws.
Colorado	No File	Must be certified by insurers, not filed.
Connecticut	File and Use	
Delaware	File and Use	
District of Columbia	Prior Approval	
Florida	Prior Approval	
Georgia	Prior Approval	
Hawaii	Prior Approval	
Idaho	File and Use	
Illinois	File and Use	
Indiana	File and Use	
Iowa	Prior Approval	
Kansas	File and Use*	*There is a 30 day waiting period before the form can be put into effect.
Kentucky	Prior Approval	
Louisiana	Prior Approval	
Maine	Prior Approval	Statute contains a deemer provision.
Maryland	Prior Approval	
Massachusetts	Prior Approval	Generally file and use; companies must adhere to Commissioner's managed competition and transition rules.
Michigan	Prior Approval	All new and revised personal automobile forms must be filed for approval.
Minnesota	Prior Approval	Prior Approval - see Bulletin 2005-2 for expedited review
Mississippi	Prior Approval	
Missouri	Use and File	Department can disapprove forms within 60 days.
Montana	Prior Approval	MCA § 33-1-501
Nebraska	File and Use	
Nevada	Prior Approval	
New Hampshire	Prior Approval	
New Jersey	Prior Approval	
New Mexico	Prior Approval	
New York	Prior Approval	
North Carolina	Prior Approval	
North Dakota	Prior Approval	
Ohio	File and Use	
Oklahoma	Prior Approval; File And Use	Under the jurisdiction of the Oklahoma Insurance Commissioner. File and Use self-certification option is available and is under the jurisdiction of the Oklahoma Insurance Commissioner.
Oregon	Prior Approval	
Pennsylvania	Prior Approval	
Rhode Island	Prior Approval	
South Carolina	Prior Approval	
South Dakota	Prior Approval	
Tennessee	Prior Approval	
Texas	Prior Approval	Sect. 8, Art. 5.13-2, TX INS CODE). Insurers may file policy forms subject to Prior Approval.
Utah	File and Use	
Vermont	Prior Approval	
Virginia	Prior Approval	The Bureau of Insurance is authorized to establish standard forms which insurers must use. Approval of coverage broadenings for individual insurers is also permitted.
Washington	Prior Approval	
West Virginia	Prior Approval	
Wisconsin	File and Use	Effective July 1, 2008.
Wyoming	Prior Approval	

Source: State Insurance Departments

Table 40B

## State Laws

## Form Filing Laws, 2009-2011 and Current

## Form Filing Laws for Private Passenger Auto Insurance

STATE	Current	2011	2010	2009
Alabama	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Alaska	Prior Approval/File and Use	Prior Approval/File and Use	Prior Approval/File and Use	Prior Approval/File and Use
Arizona	File and Use*	File and Use*	File and Use*	File and Use*
Arkansas	Prior Approval	Prior Approval	Prior Approval	Prior Approval
California	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Colorado	No File*	No File*	No File*	No File*
Connecticut	File and Use	File and Use	File and Use	File and Use
Delaware	File and Use	File and Use	File and Use	File and Use
District of Columbia	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Florida	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Georgia	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Hawaii	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Idaho	File and Use	File and Use	File and Use	File and Use
Illinois	File and Use	File and Use	File and Use	File and Use
Indiana	File and Use	File and Use	File and Use	File and Use
Iowa	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Kansas	File and Use*	File and Use*	File and Use*	File and Use*
Kentucky	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Louisiana	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Michigan	Prior Approval*	Prior Approval*	Prior Approval*	Prior Approval*
Maine	Prior Approval*	Prior Approval*	Prior Approval*	Prior Approval*
Maryland	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Massachusetts	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Michigan	Prior Approval*	Prior Approval*	Prior Approval*	Prior Approval*
Minnesota	Prior Approval*	Prior Approval*	Prior Approval*	Prior Approval*
Mississippi	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Missouri	Use and File*	Use and File*	Use and File*	Use and File*
Montana	Prior Approval*	Prior Approval*	Prior Approval*	Prior Approval*
Nebraska	File and Use	File and Use	File and Use	File and Use
Nevada	Prior Approval	Prior Approval	Prior Approval	Prior Approval
New Hampshire	Prior Approval	Prior Approval	Prior Approval	Prior Approval
New Jersey	Prior Approval	Prior Approval	Prior Approval	Prior Approval
New Mexico	Prior Approval	Prior Approval	Prior Approval	Prior Approval
New York	Prior Approval	Prior Approval	Prior Approval	Prior Approval
North Carolina	Prior Approval	Prior Approval	Prior Approval	Prior Approval
North Dakota	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Ohio	File and Use	File and Use	File and Use	File and Use
Oklahoma	Prior Approval; File And Use*	Prior Approval; File And Use*	Prior Approval; File And Use*	Prior Approval; File And Use*
Oregon	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Pennsylvania	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Rhode Island	Prior Approval	Prior Approval	Prior Approval	Prior Approval
South Carolina	Prior Approval	Prior Approval	Prior Approval	Prior Approval
South Dakota	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Tennessee	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Texas	Prior Approval*	Prior Approval*	Prior Approval*	Prior Approval*
Utah	File and Use	File and Use	File and Use	File and Use
Vermont	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Virginia	Prior Approval*	Prior Approval*	Prior Approval*	Prior Approval*
Washington	Prior Approval	Prior Approval	Prior Approval	Prior Approval
West Virginia	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Wisconsin	File and Use	File and Use	File and Use	File and Use
Wyoming	Prior Approval	Prior Approval	Prior Approval	Prior Approval

\* See Narrative

Source: State Insurance Departments



Table 41

## State Laws

## Tort Laws and Thresholds, 2009-2011

STATE	State Law Type			Tort Threshold		
	2011	2010	2009	2011	2010	2009
Alabama	Tort	Tort	Tort	None	None	None
Alaska	Tort	Tort	Tort	None	None	None
Arizona	Tort	Tort	Tort	None	None	None
Arkansas	Add-on	Add-on	Add-on	5,000	5,000	5,000
California	Tort	Tort	Tort	None	None	None
Colorado	Tort	Tort	Tort	None	None	None
Connecticut	Tort	Tort	Tort	None	None	None
Delaware	No-fault	No-fault	No-fault	None	None	None
District of Columbia	No-fault	No-fault	No-fault	Choice or Verbal	Choice or Verbal	Choice or Verbal
Florida	No-fault*	No-fault*	No-fault*	Verbal	Verbal	Verbal
Georgia	Tort	Tort	Tort	None	None	None
Hawaii	No-fault*	No-fault*	No-fault*	\$5,000 or Verbal	\$5,000 or Verbal	\$5,000 or Verbal
Idaho	Tort	Tort	Tort	None	None	None
Illinois	Tort	Tort	Tort	None	None	None
Indiana	Tort	Tort	Tort	None	None	None
Iowa	Tort	Tort	Tort	None	None	None
Kansas	No-fault	No-fault	No-fault	2,000	2,000	2,000
Kentucky	No-fault*	No-fault*	No-fault*	\$1,000 or Verbal	\$1,000 or Verbal	\$1,000 or Verbal
Louisiana	Tort	Tort	Tort	None	None	None
Maine	Tort	Tort	Tort	None	None	None
Maryland	Add-on	Add-on	Add-on	None	None	None
Massachusetts	No-fault	No-fault	No-fault	2,000	2,000	2,000
Michigan	No-Fault	No-fault	No-fault	Verbal	Verbal	Verbal
Minnesota	No-fault	No-fault	No-fault	\$4,000 or Verbal	\$4,000 or Verbal	\$4,000 or Verbal
Mississippi	Tort	Tort	Tort	None	None	None
Missouri	Tort	Tort	Tort	None	None	None
Montana	Tort	Tort	Tort	None	None	None
Nebraska	Tort	Tort	Tort	None	None	None
Nevada	Tort	Tort	Tort	None	None	None
New Hampshire	Tort	Tort	Tort	None	None	None
New Jersey	No-fault	No-fault	No-fault	Choice or Verbal*	Choice or Verbal*	Choice or Verbal*
New Mexico	Tort	Tort	Tort	None	None	None
New York	No-fault	No-fault	No-fault	Verbal	Verbal	Verbal
North Carolina	Tort	Tort	Tort	None	None	None
North Dakota	No-fault	No-fault	No-fault	\$2,500 or Verbal	\$2,500 or Verbal	\$2,500 or Verbal
Ohio	Tort	Tort	Tort	None	None	None
Oklahoma	Tort	Tort	Tort	None	None	None
Oregon	Tort	Tort	Tort	None	None	None
Pennsylvania	No-fault	No-fault	No-fault	Choice	Choice	Choice
Rhode Island	Tort	Tort	Tort	None	None	None
South Carolina	Tort	Tort	Tort	None	None	None
South Dakota	Add-on	Add-on	Add-on	None	None	None
Tennessee	Tort	Tort	Tort	None	None	None
Texas	Tort	Tort	Tort	None	None	None
Utah	No-fault	No-fault	No-fault	3,000	3,000	3,000
Vermont	Tort	Tort	Tort	None	None	None
Virginia	Add-on	Add-on	Add-on	None	None	None
Washington	Add-on	Add-on	Add-on	None	None	None
West Virginia	Tort	Tort	Tort	None	None	None
Wisconsin	Add-on	Add-on	Add-on	None	None	None
Wyoming	Tort	Tort	Tort	None	None	None

\* See Narrative

Source: State Insurance Departments

Table 42

## State Laws

## Liability Insurance Laws, 2009-2011

STATE	Compulsory Liability Insurance			Liability Limits		
	2011	2010	2009	2011	2010	2009
Alabama	Yes	Yes	Yes	25/50/25	25/50/25	25/50/25
Alaska	Yes	Yes	Yes	50/100/25	50/100/25	50/100/25
Arizona	Yes	Yes	Yes	15/30/10	15/30/10	15/30/10
Arkansas	Yes	Yes	Yes	25/50/25	25/50/25	25/50/25
California	Yes	Yes	Yes	15/30/5*	15/30/5*	15/30/5*
Colorado	Yes	Yes	Yes	25/50/15	25/50/15	25/50/15
Connecticut	Yes	Yes	Yes	20/40/10	20/40/10	20/40/10
Delaware	Yes	Yes	Yes	15/30/10	15/30/10	15/30/10
District of Columbia	Yes	Yes	Yes	25/50/10	25/50/10	25/50/10
Florida	Yes*	Yes*	Yes*	10/20/10	10/20/10	10/20/10
Georgia	Yes	Yes	Yes	25/50/25	25/50/25	25/50/25
Hawaii	Yes	Yes	Yes	20/40/10	20/40/10	20/40/10
Idaho	No	No	No	25/50/15	25/50/15	25/50/15
Illinois	Yes	Yes	Yes	20/40/15	20/40/15	20/40/15
Indiana	No	No	No	25/50/10	25/50/10	25/50/10
Iowa	No	No	No	20/40/15	20/40/15	20/40/15
Kansas	Yes	Yes	Yes	25/50/10	25/50/10	25/50/10
Kentucky	Yes	Yes	Yes	25/50/10	25/50/10	25/50/10
Louisiana	Yes	Yes	Yes	15/30/25	15/30/25	10/20/10
Maine	Yes	Yes	Yes	50/100/25*	50/100/25*	50/100/25*
Maryland	Yes	Yes	Yes	30/60/15	20/40/15	20/40/15
Massachusetts	Yes	Yes	Yes	20/40/5	20/40/5	20/40/5
Michigan	Yes	Yes	Yes	20/40/10	20/40/10	20/40/10
Minnesota	Yes	Yes	Yes	30/60/10	30/60/10	30/60/10
Mississippi	No	No	No	25/50/25	25/50/25	25/50/25
Missouri	Yes	Yes	Yes	25/50/10	25/50/10	25/50/10
Montana	Yes	Yes	Yes	25/50/10	25/50/10	25/50/10
Nebraska	Yes	Yes	Yes	25/50/25	25/50/25	25/50/25
Nevada	Yes*	Yes*	Yes*	15/30/10	15/30/10	15/30/10
New Hampshire	No	No	No	25/50/25	25/50/25	25/50/25
New Jersey	Yes	Yes	Yes	15/30/5*	15/30/5*	15/30/5*
New Mexico	Yes	Yes	Yes	25/50/10	25/50/10	25/50/10
New York	Yes	Yes	Yes	25/50/10	25/50/10	25/50/10
North Carolina	Yes	Yes	Yes	30/60/25	30/60/25	30/60/25
North Dakota	Yes	Yes	Yes	25/50/25	25/50/25	25/50/25
Ohio	No	No	No	12.5/25/7.5*	12.5/25/7.5*	12.5/25/7.5*
Oklahoma	Yes	Yes	Yes	25/50/25	25/50/25	25/50/25
Oregon	Yes	Yes	Yes	25/50/20*	25/50/20*	25/50/10
Pennsylvania	Yes	Yes	Yes	15/30/5	15/30/5	15/30/5
Rhode Island	Yes	Yes	Yes	25/50/25	25/50/25	25/50/25
South Carolina	Yes	Yes	Yes	25/50/25	25/50/25	25/50/25
South Dakota	Yes	Yes	Yes	25/50/25	25/50/25	25/50/25
Tennessee	No	No	No	25/50/15	25/50/15	25/50/10
Texas	No	No	No	30/60/25*	25/50/25	25/50/25
Utah	Yes	Yes	Yes	25/65/15	25/65/15	25/65/15
Vermont	Yes	Yes	Yes	25/50/10	25/50/10	25/50/10
Virginia	No	No	No	25/50/20	25/50/20	25/50/20
Washington	Yes	Yes	Yes	25/50/10	25/50/10	25/50/10
West Virginia	Yes	Yes	Yes	20/40/10	20/40/10	20/40/10
Wisconsin	Yes*	Yes*	Yes*	**50/100/15	**50/100/15	25/50/10
Wyoming	Yes	Yes	Yes	25/50/20	25/50/20	25/50/20

\* See Narrative

Source: State Insurance Departments

Table 43

## State Laws

## Personal Injury Protection and Uninsured Motorist Laws, 2009-2011

STATE	Compulsory Personal Injury Protection			Compulsory Uninsured Motorist Liability		
	2011	2010	2009	2011	2010	2009
Alabama	No	No	No	Yes*	Yes*	Yes*
Alaska	No	No	No	Yes*	Yes*	Yes*
Arizona	No	No	No	No	No	No
Arkansas	Yes*	Yes*	Yes*	Yes*	Yes*	Yes*
California	No	No	No	Yes*	Yes*	Yes*
Colorado	No	No	No	Yes*	Yes*	Yes*
Connecticut	No	No	No	Yes	Yes	Yes
Delaware	Yes	Yes	Yes	No	No	No
District of Columbia	No	No	No	Yes	Yes	Yes
Florida	Yes	Yes	Yes**	Yes*	Yes*	Yes*
Georgia	No	No	No	Yes*	Yes*	Yes*
Hawaii	Yes	Yes	Yes	Yes*	Yes*	Yes*
Idaho	No	No	No	Yes	Yes	Yes
Illinois	No	No	No	Yes	Yes	Yes
Indiana	No	No	No	No	No	No
Iowa	No	No	No	Yes*	Yes*	Yes*
Kansas	Yes	Yes	Yes	Yes	Yes	Yes
Kentucky	Yes	Yes	Yes	Yes*	Yes*	Yes*
Louisiana	No	No	No	Yes*	Yes*	Yes*
Maine	No	No	No	Yes	Yes	Yes
Maryland	Yes**	Yes**	Yes	Yes	Yes	Yes
Massachusetts	Yes**	Yes**	Yes**	Yes	Yes	Yes
Michigan	Yes	Yes	Yes	No	No	No
Minnesota	Yes**	Yes**	Yes**	Yes**	Yes**	Yes**
Mississippi	No	No	No	No	No	No
Missouri	No	No	No	Yes	Yes	Yes
Montana	No	No	No	Yes*	Yes*	Yes*
Nebraska	No	No	No	Yes	Yes	Yes
Nevada	No	No	No	Yes*	Yes*	Yes*
New Hampshire	No	No	No	No	No	No
New Jersey	Yes**	Yes**	Yes**	Yes**	Yes**	Yes**
New Mexico	No	No	No	Yes*	Yes*	Yes*
New York	Yes	Yes	Yes	Yes	Yes	Yes
North Carolina	No	No	No	Yes*	Yes*	Yes*
North Dakota	Yes	Yes	Yes	Yes	Yes	Yes
Ohio	No	No	No	No	No	No
Oklahoma	No	No	No	No	No	No
Oregon	Yes**	Yes**	Yes**	Yes	Yes	Yes
Pennsylvania	No**	No**	No**	No	No	No
Rhode Island	No	No	No	Yes	Yes	Yes
South Carolina	No	No	No	Yes	Yes	Yes
South Dakota	No	No	No	Yes	Yes	Yes
Tennessee	No	No	No	Yes	Yes	Yes
Texas	Yes*	Yes*	Yes*	Yes*	Yes*	Yes*
Utah	Yes	Yes	Yes	Yes*	Yes*	Yes*
Vermont	No	No	No	Yes	Yes	Yes
Virginia	No	No	No	Yes	Yes	Yes
Washington	Yes*	Yes*	Yes*	Yes*	Yes*	Yes*
West Virginia	No	No	No	Yes	Yes	Yes
Wisconsin	No	No	No	Yes	Yes	Yes
Wyoming	No	No	No	Yes*	Yes*	Yes*

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

Source: State Insurance Departments

\*\* See Narrative

**Table 44**  
**State Laws**  
**Automobile Seat Belt Laws**

2014

STATE	Mandatory Law	Enforcement	Maximum Fine
Alabama	7/1/92	Primary	\$30 fine; front seat only
Alaska	9/12/90	Secondary	\$15 fine; all seats; over age 16; all children under 15, \$50 fine
Arizona	1/1/91	Secondary	\$10 fine; front seat only
Arkansas	7/15/91	Primary*	\$25 fine; all seats
California	1/1/86	Primary	\$20 for first offense (\$50 for subsequent offenses); applicable for passengers aged 16 and over; all seats.
Colorado	7/1/87	Primary*/Secondary*	All children 4-15, \$81 fine, \$71 for 16-years and older
Connecticut	1/1/86	Primary	\$15 fine; front seat only; under age 16 all seats
Delaware	1/1/92	Primary	\$25 fine; all seats
District of Columbia	12/12/85	Primary	\$50 fine; all seats
Florida	7/1/86	Primary	\$30 fine; front seat only**
Georgia	9/1/89	Primary	\$15 fine; front seat only
Hawaii	12/16/85	Primary	\$45 per violation + \$10 surcharge (neurotrauma special fund)
Idaho	7/1/86	Secondary	\$10 fine; all seats
Illinois	7/1/85	Primary	\$25 fine; all seats
Indiana	7/1/87	Primary	\$25 fine; all occupants
Iowa	7/1/86	Primary	\$50.00 for front seat violations and \$100.00 for under age 18 rear seat/child restraint violations; effective 7/1/2010
Kansas	7/1/07	Primary*	\$10 fine; all occupants
Kentucky	7/15/94	Primary	\$25 fine; all seats; \$50 for failure to use proper child restraints
Louisiana	7/1/86	Primary	\$25 first offense, \$50 fine subsequent offenses; all passengers for vehicles manufactured after 1980
Maine	12/27/95	Primary	\$50 for the first offense, \$125 for the 2nd offense and \$250 for the 3rd and subsequent offenses
Maryland	7/1/86	Primary	\$50 fine; all seats; Section 22-412.3
Massachusetts	2/1/94	Secondary	\$25 fine; all seats. Additional fine of \$25/person ages 12-16 who are not wearing seatbelts.
Michigan	4/1/00	Primary	Damage mitigation up to 5% max; \$50 fine; front seat only
Minnesota	10/1/86	Primary	\$25 fine per driver and each passenger, regardless of age
Mississippi	5/27/06	Primary*	\$25 fine; front seat and passenger
Missouri	9/28/85	Secondary	Damage mitigation up to 1% max; \$10 fine; front seat only
Montana	10/1/87	Primary*/Secondary*	\$20 fine; all seats; MCA § 61-13-104
Nebraska	1/1/93	Secondary	\$25 fine plus points; front seat only
Nevada	7/1/87	Secondary	\$25 fine/community service; all seats; \$500 fine/community service; children under 7
New Hampshire	-	Primary*	Under 18 years old: \$50 fine 1st offense; \$100 2nd & subsequent; effective 7/1/2008
New Jersey	3/1/85	Primary*/Secondary*	\$46 fine
New Mexico	1/1/86	Primary	\$25 fine; front seat only
New York	12/1/84	Primary	\$50 fine; front seat only; \$100 for children
North Carolina	10/1/85	Primary	\$25 fine per person front seat; \$10 per person back seat; \$25 for child restraint violation
North Dakota	8/1/05	Primary*/Secondary*	\$20 fine; front seat only
Ohio	5/6/86	Secondary	\$30 fine driver; \$25 fine passenger; R.C. 4513.263
Oklahoma	2/1/87	Primary	\$20 fine; front seat only
Oregon	12/7/90	Primary	Damage mitigation up to 5% max; \$90 fine; all seats
Pennsylvania	11/23/87	Secondary	\$10 fine; front seat only
Rhode Island	6/1/91	Primary	\$85 fine; all seats
South Carolina	7/1/89	Primary	\$25 fine
South Dakota	1/1/95	Primary*/Secondary*	\$20 fine; front seat only
Tennessee	4/21/86	Secondary	\$50 fine; front seat only
Texas	9/1/09	Primary	Up to \$250 fine; all seats; 7 years and younger who are 57 " or taller; 8+ years in all seats* (Effective September 1, 2009--SB61 (81st Tx. Leg., Reg. Sess.);
Utah	4/28/86	Primary*/Secondary*	\$45 fine
Vermont	1/1/94	Secondary	\$25/\$50/\$100 fine (eff 1-1-04), 1st/2nd/3rd offense, all seats
Virginia	1/1/88	Secondary	\$25 fine; front seat only
Washington	6/11/86	Primary	\$124 fine; all seats
West Virginia	9/1/93	Secondary	Damage mit. up to 5% max; \$25 front seat; under 18 rear seat
Wisconsin	12/1/87	Primary	\$10 to \$75, all seats ; under the age of 4 is not less than \$30 or more than \$75; ages of 4-8 is not less than \$10 or more than \$25.
Wyoming	6/8/89	Secondary	\$25; all seats

\* See narrative

Source: State Insurance Departments

Table 45

## State Laws

## Drunk Driving Laws and Speed Limits, 2014

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

\* See Narrative

Source: State Insurance Departments



# Appendix





## Appendix 1A

## Population Data 2008-2010

STATE	Land Area and Population		Population			Metro Population
	Land Area Square Miles		2011	2010	2009	2010
Alabama	50,744		4,801,627	4,785,298	4,708,708	2,465,673
Alaska	571,951		723,375	713,985	698,473	411,257
Arizona	113,635		6,468,796	6,413,737	6,595,778	4,523,535
Arkansas	52,068		2,938,506	2,921,606	2,889,450	1,404,179
California	155,959		37,668,681	37,349,363	36,961,664	31,989,663
Colorado	103,718		5,118,400	5,049,071	5,024,748	3,633,185
Connecticut	4,845		3,588,948	3,577,073	3,518,288	2,988,059
Delaware	1,954		907,985	899,769	885,122	627,758
District of Columbia	61		619,624	604,453	599,657	572,059
Florida	53,927		19,083,482	18,843,326	18,537,969	14,270,020
Georgia	57,906		9,810,181	9,712,587	9,829,211	5,864,163
Hawaii	6,423		1,376,897	1,363,621	1,295,178	1,108,225
Idaho	82,747		1,583,930	1,571,450	1,545,801	859,497
Illinois	55,584		12,855,970	12,843,166	12,910,409	10,909,520
Indiana	35,867		6,516,336	6,490,621	6,423,113	4,304,011
Iowa	55,869		3,064,102	3,049,883	3,007,856	1,787,432
Kansas	81,815		2,869,548	2,859,169	2,818,747	1,920,669
Kentucky	39,728		4,366,869	4,346,266	4,314,113	2,253,800
Louisiana	43,562		4,575,197	4,544,228	4,492,076	3,245,665
Maine	30,862		1,327,844	1,327,567	1,318,301	512,878
Maryland	9,774		5,840,241	5,785,982	5,699,478	4,558,668
Massachusetts	7,840		6,606,285	6,557,254	6,593,587	5,801,367
Michigan	56,804		9,874,589	9,877,574	9,969,727	7,419,457
Minnesota	79,610		5,347,108	5,310,584	5,266,214	3,490,059
Mississippi	46,907		2,977,886	2,970,036	2,951,996	1,387,351
Missouri	68,886		6,010,065	5,996,231	5,987,580	3,883,442
Montana	145,552		997,600	990,898	974,989	487,878
Nebraska	76,872		1,841,749	1,830,429	1,796,619	1,193,725
Nevada	109,826		2,717,951	2,704,642	2,643,085	1,828,646
New Hampshire	8,968		1,318,075	1,316,759	1,324,575	732,335
New Jersey	7,417		8,836,639	8,801,624	8,707,739	7,939,087
New Mexico	121,356		2,077,919	2,065,932	2,009,671	1,363,501
New York	47,214		19,502,728	19,392,283	19,541,453	16,602,582
North Carolina	48,711		9,651,377	9,561,558	9,380,884	4,849,482
North Dakota	68,976		684,867	674,499	646,844	358,958
Ohio	40,948		11,549,772	11,536,182	11,542,645	8,782,329
Oklahoma	68,667		3,785,534	3,761,702	3,687,050	2,254,563
Oregon	95,997		3,867,937	3,838,957	3,825,657	2,694,144
Pennsylvania	44,817		12,741,310	12,709,630	12,604,767	9,464,101
Rhode Island	1,045		1,050,350	1,052,886	1,053,209	953,146
South Carolina	30,110		4,673,509	4,636,312	4,561,242	2,427,124
South Dakota	75,885		823,772	816,463	812,383	391,427
Tennessee	41,217		6,398,361	6,356,897	6,296,254	3,620,018
Texas	261,797		25,640,909	25,257,114	24,782,302	17,204,281
Utah	82,144		2,814,784	2,776,469	2,784,572	1,970,344
Vermont	9,250		626,320	625,960	621,760	232,448
Virginia	39,594		8,105,850	8,024,617	7,882,590	5,169,955
Washington	66,544		6,821,481	6,744,496	6,664,195	4,831,106
West Virginia	24,078		1,855,184	1,853,973	1,819,777	832,780
Wisconsin	54,310		5,708,785	5,691,047	5,654,774	3,663,643
Wyoming	97,100		567,329	564,460	544,270	321,344
<b>Countrywide</b>	<b>3,537,441</b>		<b>311,582,564</b>	<b>309,349,689</b>	<b>307,006,550</b>	<b>222,360,539</b>

Source: U.S. Bureau of the Census

## Appendix 1B

## Vehicle Data 2009-2011

## Vehicles and Vehicle Thefts

STATE	Registered Vehicles			Motor Vehicle Thefts		
	2011	2010	2009	2011	2010	2009
Alabama	4,684,642	4,653,838	4,610,845	9,874	10,600	11,081
Alaska	726,934	710,444	695,282	1,522	1,619	1,689
Arizona	4,930,326	4,320,010	4,357,634	19,158	21,508	25,986
Arkansas	2,372,009	2,073,411	2,037,401	5,724	5,544	6,103
California	28,358,047	31,014,128	34,433,206	168,608	152,524	164,021
Colorado	4,159,020	4,180,298	1,429,474	12,092	11,247	12,458
Connecticut	2,730,831	3,082,011	3,071,575	6,449	6,707	7,476
Delaware	898,917	799,012	843,357	1,436	1,929	1,907
District of Columbia	312,692	211,653	217,648	3,661	5,036	5,532
Florida	14,894,843	14,372,807	15,314,757	37,330	41,462	50,259
Georgia	7,334,115	7,701,942	8,507,293	28,536	30,305	33,145
Hawaii	1,117,543	904,467	895,336	3,605	5,100	4,819
Idaho	1,562,581	1,324,985	1,374,967	1,364	1,322	1,442
Illinois	10,094,916	10,078,618	9,890,872	25,690	28,796	26,676
Indiana	5,928,365	5,698,013	5,847,588	13,661	13,118	13,879
Iowa	3,322,313	3,312,705	3,363,108	4,023	3,776	3,888
Kansas	2,364,605	2,436,246	2,425,263	6,778	6,009	5,954
Kentucky	3,664,532	3,589,118	3,584,501	6,668	6,209	6,080
Louisiana	3,984,136	4,086,128	4,033,411	7,881	9,893	11,717
Maine	1,120,953	1,053,842	1,055,920	995	990	1,021
Maryland	3,785,507	4,557,006	4,483,598	15,025	18,051	19,619
Massachusetts	5,536,320	5,333,915	5,261,803	9,232	11,453	11,735
Michigan	8,874,498	9,286,067	7,913,124	25,115	27,353	29,383
Minnesota	4,669,345	4,847,971	4,796,095	8,458	8,587	8,519
Mississippi	2,008,446	2,015,915	2,025,690	4,322	5,360	5,401
Missouri	5,029,047	5,153,425	4,904,201	16,308	16,051	17,479
Montana	1,172,147	925,854	924,950	1,689	1,526	1,456
Nebraska	1,835,580	1,802,498	1,793,023	4,147	3,614	3,481
Nevada	2,083,431	1,361,671	1,397,341	10,018	10,185	12,379
New Hampshire	1,199,217	1,202,974	1,212,493	1,023	968	1,124
New Jersey	7,609,467	6,628,080	6,113,807	16,481	15,556	15,508
New Mexico	1,707,128	1,612,491	1,620,704	5,463	5,247	6,476
New York	10,084,704	10,255,099	11,245,208	17,348	20,433	21,870
North Carolina	6,026,287	5,742,829	6,047,239	16,120	18,310	20,024
North Dakota	753,198	735,644	722,071	1,151	859	852
Ohio	9,826,755	9,800,933	11,022,129	19,512	21,118	22,890
Oklahoma	3,301,539	3,357,464	3,396,395	11,564	10,190	10,404
Oregon	3,019,803	3,050,254	3,046,373	10,203	8,912	9,869
Pennsylvania	9,898,084	9,990,941	9,857,311	15,028	16,669	17,821
Rhode Island	885,738	782,438	788,623	2,628	2,399	2,293
South Carolina	3,718,837	3,660,878	3,614,400	13,201	13,197	13,566
South Dakota	925,753	925,548	926,168	1,065	795	813
Tennessee	5,133,915	5,113,913	5,139,662	12,980	14,835	14,973
Texas	19,174,572	17,193,559	18,208,170	64,996	68,023	76,559
Utah	1,823,980	2,654,715	2,453,879	5,999	5,949	6,904
Vermont	574,983	566,650	557,370	435	441	448
Virginia	6,802,556	6,148,794	6,301,835	9,076	10,548	11,419
Washington	5,659,907	4,682,790	5,580,668	26,402	25,729	23,680
West Virginia	1,400,658	1,435,523	1,412,478	2,209	2,361	2,741
Wisconsin	4,926,539	4,967,777	4,874,316	8,216	8,138	8,926
Wyoming	767,918	663,253	652,324	584	591	771
<b>Countrywide</b>	<b>244,778,179</b>	<b>242,060,545</b>	<b>246,282,886</b>	<b>721,053</b>	<b>737,142</b>	<b>794,516</b>

Sources: Federal Highway Administration and Federal Bureau of Investigation.

## Appendix 1C

## Vehicle Data 2009-2011

## Vehicle and Roadway Miles

STATE	Vehicle Miles (in Millions)			Miles of Roadway		
	2011	2010	2009	2011	2010	2009
Alabama	64,914	64,163	61,300	101,668	101,575	93,820
Alaska	4,593	4,798	4,933	16,675	16,303	15,719
Arizona	59,574	60,063	61,628	65,092	64,308	60,440
Arkansas	32,953	33,504	33,154	100,082	100,068	100,100
California	320,784	322,849	324,486	172,202	172,139	171,874
Colorado	46,606	46,940	46,230	88,415	88,353	88,278
Connecticut	31,197	31,294	31,420	21,445	21,391	21,407
Delaware	9,028	8,948	9,080	6,358	6,337	6,302
District of Columbia	3,568	3,591	3,608	1,501	1,503	1,505
Florida	191,855	195,755	196,379	121,759	121,702	121,447
Georgia	108,454	111,722	109,258	123,546	122,917	121,631
Hawaii	10,066	9,995	9,973	4,405	4,395	4,371
Idaho	15,937	15,801	15,531	48,553	48,771	48,180
Illinois	103,234	105,788	105,846	139,498	139,519	139,577
Indiana	76,485	75,761	76,628	97,066	96,988	95,679
Iowa	31,274	31,389	31,065	114,387	114,383	114,347
Kansas	30,021	29,900	29,497	140,513	140,653	140,753
Kentucky	48,061	48,007	47,355	79,220	79,184	78,963
Louisiana	46,513	45,439	44,863	61,635	61,327	61,335
Maine	14,248	14,549	14,491	22,874	22,864	22,839
Maryland	56,221	56,126	55,293	32,321	31,526	31,461
Massachusetts	54,792	54,362	54,812	36,303	36,248	36,177
Michigan	94,754	97,567	96,769	122,086	121,969	121,651
Minnesota	56,685	56,632	56,879	138,702	138,164	137,932
Mississippi	38,851	39,841	40,427	75,119	75,080	74,985
Missouri	68,789	70,864	69,003	131,667	130,360	130,359
Montana	11,660	11,190	11,011	74,880	74,793	73,627
Nebraska	19,093	19,438	19,359	93,600	93,653	93,631
Nevada	24,189	21,119	20,454	36,839	35,061	34,844
New Hampshire	12,720	13,065	12,975	16,076	16,085	16,041
New Jersey	73,094	73,028	73,029	39,213	39,242	38,835
New Mexico	25,533	25,325	26,013	68,384	68,378	68,384
New York	127,726	131,252	133,491	114,592	114,574	114,546
North Carolina	103,772	102,385	102,590	105,869	105,653	105,317
North Dakota	9,131	8,263	8,154	86,851	86,842	86,843
Ohio	111,990	111,836	110,591	123,247	123,192	123,024
Oklahoma	47,464	47,746	46,997	112,808	112,873	115,851
Oregon	33,373	33,774	33,972	59,148	59,151	59,128
Pennsylvania	99,204	100,329	103,206	119,771	119,685	121,780
Rhode Island	7,901	8,280	8,250	6,485	6,490	6,400
South Carolina	48,730	49,124	49,130	65,997	66,024	66,263
South Dakota	9,002	8,866	8,838	82,459	82,447	82,354
Tennessee	70,751	70,439	70,226	95,492	94,207	93,252
Texas	237,440	234,016	229,984	312,911	311,249	310,850
Utah	26,222	26,585	26,264	45,635	45,124	44,877
Vermont	7,141	7,248	7,646	14,290	14,437	14,436
Virginia	80,974	82,171	80,927	74,461	74,378	74,182
Washington	56,955	57,190	56,417	83,743	83,822	83,507
West Virginia	18,963	19,203	19,606	38,646	38,625	38,598
Wisconsin	54,402	59,420	58,157	115,018	114,963	114,910
Wyoming	9,245	9,568	9,568	28,253	28,105	28,105
<b>Countrywide</b>	<b>2,946,131</b>	<b>2,966,506</b>	<b>2,956,764</b>	<b>4,077,760</b>	<b>4,067,077</b>	<b>4,050,717</b>

Source: Federal Highway Administration



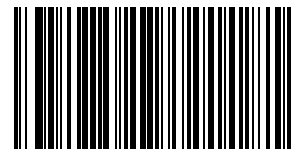




National Association of Insurance Commissioners

The National Association of Insurance Commissioners (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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