



National Association of Insurance Commissioners

**REPORT ON PROFITABILITY
BY LINE BY STATE
IN 2013**

Regulator Use Only



National Association of Insurance Commissioners

Report on Profitability By Line By State in 2013

2014



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ISBN: 978-1-59917-794-6

Printed in the United States of America

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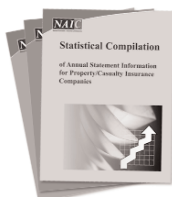
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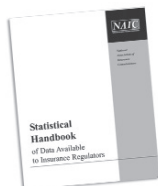
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Insurance regulators use statistical data to evaluate the rates and rating structures used by insurers in their respective jurisdictions. This publication describes the collection, compilation and reporting of insurance statistical information. Copyright 2004.



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In 1995, the Profitability Working Group of the Statistical (EX) Task Force created a one-page summary of the critical disclaimers contained in the introduction to the *Report on Profitability by Line by State* (Profitability Report). The one-page disclaimer makes it possible to efficiently and accurately communicate important caveats and limitations on the uses of these data.

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

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DISCLAIMERS

NAIC Report on Profitability by Line by State

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

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

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

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

"Unrealized capital gains and losses generally are not included in net income under generally accepted accounting principles and, accordingly, are not included as investment gain in this report." (Page 3)

"Federal taxes are estimated..." (Page 4)

The data for all companies in all states are aggregated prior to allocation of that data by line by state. Data that the companies do not allocate by state and that the report allocates by state from countrywide aggregates for all companies combined include: net worth, investment gain, federal taxes, general expenses, unallocated loss adjustment expenses, other acquisition expenses and the effects of consolidation of affiliated insurers. (Summary of portions of Pages 1–27)

Some general qualifications shown on Page 5 of the report are as follows:

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

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

REPORT ON PROFITABILITY BY LINE BY STATE IN 2013

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REPORT ON PROFITABILITY BY LINE BY STATE IN 2013

INTRODUCTION

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

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

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

The data utilized in the report are obtained from annual financial statements and exhibits filed with the NAIC by 2,994 property/casualty insurers. It is estimated that well in excess of 95% of the premiums written in the United States are represented. Insurers not filing with the NAIC tend to be small, single-state companies. Data from joint underwriting associations, state funds, and nonadmitted insurers are included in the report if they file with the NAIC.

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

To the extent possible, the data from the annual financial statement utilized in the report are adjusted to approximate figures on a generally accepted accounting principles (GAAP) basis. The data reported in the annual financial statement are on a statutory accounting principles (SAP) basis, which tends to be more conservative than GAAP and is intended to measure the “liquidation value” of an insurer as of the statement date, rather than its value as a “going concern.” It is more appropriate to measure profitability

on a GAAP basis for making comparisons with other industries. However, because of the limitations of the annual financial statement, the GAAP adjustments made for the report are imperfect approximations. An additional report labeled “Statutory Net” provides countrywide profitability results by line without the GAAP adjustments. A comparison of this report with the report labeled “Countrywide IEE” indicates the significance of these GAAP adjustments on a countrywide basis.

A chart has been included comparing the return on net worth in the property/casualty insurance industry with the return on net worth in other industries. The results for other industries have been obtained from figures published in *Fortune* magazine for the years 2004 through 2013. Over the period of 2004 to 2013, the property/casualty insurance industry had an average return on net worth of 6.9%, compared to an estimated 14.0% for all industries, based on results reported by *Fortune*.

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

Methodology

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

Data

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

Experience Period

The report is based on calendar-year data, by line and by state. Because of fluctuations in financial results from year to year and changes in allocation methodologies, care should be taken in drawing conclusions from only one year of data. The report summarizes results for 2004 through 2013 to facilitate analysis of profitability over a longer period. The average losses incurred, average profit on insurance transactions, and average return on net worth are simple averages of the 10 years of results.

Allocation of Expenses

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

Countrywide adjusting and other expenses related to losses from the IEE are multiplied by the ratio of statewide direct losses incurred from Page 19 to countrywide direct losses incurred from the IEE.

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

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

Investment Gain

This report shows two investment gain estimates. Column 8(a) includes only investment gain attributable to “insurance transactions” and excludes investment gain on capital and surplus. Investment gain on “insurance transactions” is estimated for each line/state by multiplying an “investment gain ratio” by the sum of loss and loss adjustment expense reserves and unearned premium reserves plus ceded reinsurance premiums payable and less agents’ balances and prepaid expense for each line/state. The investment gain ratio is calculated by dividing total investment income and realized capital gains by the sum of loss and loss adjustment expense reserves, unearned premium reserves, capital and surplus, and ceded reinsurance premiums payable less agents’ balances. Ceded reinsurance premiums payable are shown as a separate item. Investment gain is multiplied by a factor of .8826 for 2013 to adjust for dividends received on stock held in affiliates. Capital and surplus is multiplied by a factor of .81 for 2013 to adjust it to a consolidated basis. Ceded reinsurance premiums payable are allocated to each line on the basis of reinsurance ceded. These amounts, along with loss adjustment expense reserves, agents’ balances, and prepaid expense, are estimated for each line/state by applying countrywide factors to Page 19 data. Investment gain also includes “other income” reported in the IEE, which is allocated to each state on the basis of premiums earned.

Unrealized capital gains or losses generally are not included in net income under GAAP and, accordingly, are not included as investment gain in this report. However, because unrealized capital gains and losses are a part of the total return of property/casualty insurers and do have an impact on underwriting decisions and underwriting results, and because unrealized capital gains and losses are of interest to many observers or analysts of property/casualty insurance profitability, information on unrealized capital gains is included as a technical note.

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

Considerable judgment should be exercised in interpreting the investment gain figures and the resulting estimates of federal taxes and profits. There are different views on whether or how investment gain attributable to capital and surplus should be included in calculations of profits by line and by state. Some analysts point out the difficulty in allocating investment gain on capital and surplus by line and by state

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

on a basis that explicitly recognizes the total set of considerations faced by insurers, including varying degrees of risk posed by different lines of insurance. Notwithstanding these objections, it is believed that the usefulness of showing return on net worth using a relatively simple allocation of net worth by state and by line outweighs the fact that it might not be exactly representative of any actual processes undertaken by individual insurers.

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

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

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

Federal Income Taxes

Federal taxes are estimated on income excluding investment gain on capital and surplus in Column 8(b) and on investment gain on capital and surplus in Column 11. Currently, the tax rate is at 35% in accordance with the federal Revenue Reconciliation Act of 1993.

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

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

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

It should be noted that prior versions of this report mistakenly identified the dividend adjustment factor of .82 in the tax formula on insurance transactions, as well as the tax formula for investment gain on net worth. The correct dividend adjustment factor of .85 was used in the report's calculations and no figures were impacted by the misrepresentation.

Profits

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

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

Qualifications

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

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

FORMULAS FOR 2013

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

1. Direct Premiums Earned
Page 19, Column 2
2. Losses Incurred
Page 19, Column 6
3. Loss Adjustment Expense
[Page 19, Column 9 + (IEE, Part III, Column 11 x (Page 19, Column 6/IEE, Part III, Column 7))]
4. General Expenses
[IEE, Part III, Column 29 x (Page 19, Column 2/IEE, Part III, Column 1) x .5] + [(IEE, Part III, Column 29) x (Page 19, Column 2/IEE, Part III, Column 3) x .5]
5. Selling Expenses
[Page 19, Column 11 x (Page 19, Column 2/Page 19, Column 1) + (IEE, Part III, Column 27 x (Page 19, Column 2/IEE, Part III, Column 1))]
6. Taxes, Licenses, and Fees
Page 19, Column 12 x (Page 19, Column 2/Page 19, Column 1)
7. Dividends to Policyholders
Page 19, Column 3
- 7A. Premium Deficiency Reserve Addition
[Page 19, Column 2 x (Page 4, Column 1, Line 5 (Premium Deficiency Reserve Write-in only)/Page 19, Column 2, Line 35 countrywide (or IEE, Part III, Column 1, Line 35))]
8. Underwriting Profit
Premiums Earned - Losses Incurred - Loss Adjustment Expense - General Expenses - Selling Expenses - Taxes, Licenses and Fees - Dividends to Policyholders + Premium Deficiency Reserve Addition

8a. Investment Gain on Insurance Transactions

- A. Mean Loss Reserve = (Page 19, Column 7, current year + Page 19, Column 7, prior year)/2
- B. Mean Adjusting and Other Expense Reserve Ratio = [(IEE, Part III, Column 17, current year + IEE, Part III, Column 17, prior year)/2]/[(IEE, Part III, Column 13, current year + IEE, Part III, Column 13, prior year)/2]
- C. Mean Loss Adjustment Expense Reserve = (A x B) + (Page 19, Column 10, current year + Page 19, Column 10, prior year)/2
- D. Mean Unearned Premiums = (Page 19, Column 4, current year + Page 19, Column 4, prior year)/2
- E. [(IEE, Part III, Column 21, current year + IEE, Part III, Column 21, prior year)/2]/IEE, Part III, Column 1
- F. Agents' Balances = Page 19, Column 2 x E
- F1. [(Page 3, Column 1, Line 12, current year + Page 3, Column 1, Line 12, prior year)/2]/(Page 8, Columns 4 + 5, Line 35)
- F2. Ceded Reinsurance Premiums Payable = [(Page 8, Columns 4 + 5) x F1]/Page 4, Column 1, Line 1] x Page 19, Column 2
- G. Prepaid Expense = [D x ((Page 19, Column 11 + Column 12)/Page 19, Column 1)] + [D x ((IEE, Part III, Column 27 + (Column 29 x .5))/IEE, Part III, Column 1)]
- H. Investment Gain Ratio =
(ADAF x Page 4, Column 1, Line 11)/[(Page 3, Column 1, Line 1, current year + Line 3, current year + Line 12, current year + (SAF x Line 37, current year) + Page 6, Column 3, Line 35 + Page 3, Column 1, Line 1, prior year + Line 3, prior year + Line 12, prior year + (SAF x Line 37, prior year) + Page 6, Column 2, Line 35- Page 2, Column 3, Line 15.1, current year - Line 15.2, current year - Page 2, Column 3, Line 15.1, prior year - Line 15.2, prior year)/2]
- ADAF = Affiliate Dividend Adjustment Factor (from table)
SAF = Surplus Adjustment Factor (from table)
- I. Estimated Investment Gain = (A + C + D - F - F2 - G) x H
- J. Other Income Ratio = IEE, Part III, Column 31/IEE, Part III, Column 3
- K. Estimated Other Income = J x Page 19, Column 2
- L. Investment Gain on Insurance Transactions (including Other Income) = I + K

8b. Taxes on Insurance Transactions

$[.35 \times \text{Underwriting Profit}] + [Z \times \text{Investment Gain on Insurance Transactions}]$

Where $Z = [.35 \times (A - .85B - .60C)]/A$

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

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

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

ADAF = Affiliate Dividend Adjustment Factor (from table)

8c. Profit on Insurance Transactions

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

9. Earned Premiums to Net Worth

A. Mean Loss Reserve = (Page 19, Column 7, current year + Page 19, Column 7, prior year)/2

B. Mean Adjusting and Other Expense Reserve Ratio = [(IEE, Part III, Column 17, current year + IEE, Part III, Column 17, prior year)/2]/[(IEE, Part III, Column 13, current year + IEE, Part III, Column 13, prior year)/2]

C. Mean Loss Adjustment Expense Reserve = (A x B) + (Page 19, Column 10, current year + Page 19, Column 10, prior year)/2

D. Mean Unearned Premiums = (Page 19, Column 4, current year + Page 19, Column 4, prior year)/2

E. Premiums Earned = Page 19, Column 2

F. Surplus Ratio = [((SAF x Page 3, Column 1, Line 37, current year) + (SAF x Page 3, Column 1, Line 37, prior year))/2]/[((Page 3, Column 1, Line 1, current year + Line 3, current year + Page 6, Column 3, Line 35 + Page 3, Column 1, Line 1, prior year + Line 3, prior year + Page 6, Column 2, Line 35)/2) + Page 4, Column 1, Line 1]

SAF = Surplus Adjustment Factor (from table)

G. Premium Deficiency Reserve Ratio = [(Page 3, Column 1, Line 25 (Premium Deficiency Reserve Write-in only), current year + Page 3, Column 1, Line 25 (Premium Deficiency Reserve Write-in only), prior year)/2]/[((Page 3, Column 1, Line 1, current year + Line 3, current year + Page 6, Column 3, Line 35 + Page 3, Column 1, Line 1, prior year + Line 3, prior year + Page 6, Column 2, Line 35)/2) + Page 4, Column 1, Line 1]

H. Unauthorized Reinsurance Ratio = [(Page 3, Column 1, Line 16, current year + Page 3, Column 1, Line 16, prior year)/2]/(A + C + D) (countrywide)

- I. Nonadmitted Assets Ratio = .015
- J. Prepaid Expense Ratio = [IEE, Part III, Column 23 + Column 25 + Column 27 + (Column 29 x .5)]/IEE, Part III, Column 1
- M. Net Worth = Surplus: $[(A + C + D + E) \times F] +$
Premium Deficiency Reserves: $[(A + C + D + E) \times G] +$
Unauthorized Reinsurance: $[(A + C + D) \times H] +$
Nonadmitted Assets: $[(A + C + D + E) \times I] +$
Prepaid Expense: $(D \times J)$
- N. Earned Premiums to Net Worth = $E/M \times 100$

10. Investment Gain on Net Worth

- A. Mean Loss Reserve = (Page 19, Column 7, current year + Page 19, Column 7, prior year)/2
- B. Mean Unallocated Loss Adjustment Expense Reserve Ratio = [(IEE, Part III, Column 17, current year + IEE, Part III, Column 17, prior year)/2]/[(IEE, Part III, Column 13, current year + IEE, Part III, Column 13, prior year)/2]
- C. Mean Loss Adjustment Expense Reserve = $(A \times B) + (Page\ 19,\ Column\ 10,\ current\ year + Page\ 19,\ Column\ 10,\ prior\ year)/2$
- D. Mean Unearned Premiums = (Page 19, Column 4, current year + Page 19, Column 4, prior year)/2
- E. Premiums Earned = Page 19, Column 2
- F. Prepaid Expense = $[D \times ((Page\ 19,\ Column\ 11 + Column\ 12)/Page\ 19,\ Column\ 1)] + [D \times ((IEE,\ Part\ III,\ Column\ 27 + (Column\ 29 \times .5))/IEE,\ Part\ III,\ Column\ 1)]$
- G. Surplus Ratio = $[((SAF \times Page\ 3,\ Column\ 1,\ Line\ 37,\ current\ year) + (SAF \times Page\ 3,\ Column\ 1,\ Line\ 37,\ prior\ year))/2]/[((Page\ 3,\ Column\ 1,\ Line\ 1,\ current\ year + Line\ 3,\ current\ year + Page\ 6,\ Column\ 3,\ Line\ 35 + Page\ 3,\ Column\ 1,\ Line\ 1,\ prior\ year + Line\ 3,\ prior\ year + Page\ 6,\ Column\ 2,\ Line\ 35)/2) + Page\ 4,\ Column\ 1,\ Line\ 1]$

SAF = Surplus Adjustment Factor (from table)

- H. Investment Gain Ratio = $(ADAF \times Page\ 4,\ Column\ 1,\ Line\ 11)/[(Page\ 3,\ Column\ 1,\ Line\ 1,\ current\ year + Line\ 3,\ current\ year + Line\ 12,\ current\ year + (SAF \times Line\ 37,\ current\ year) + Page\ 6,\ Column\ 3,\ Line\ 35 + Page\ 3,\ Column\ 1,\ Line\ 1,\ prior\ year + Line\ 3,\ prior\ year + Line\ 11,\ prior\ year + (SAF \times Line\ 37,\ prior\ year) + Page\ 6,\ Column\ 2,\ Line\ 35 - Page\ 2,\ Column\ 3,\ Line\ 15.1,\ current\ year - Line\ 15.2,\ current\ year - Page\ 2,\ Column\ 3,\ Line\ 15.1,\ prior\ year - Line\ 15.2,\ prior\ year)/2]$

ADAF = Affiliate Dividend Adjustment Factor (from table)

SAF = Surplus Adjustment Factor (from table)

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

11. Tax on Investment Gain on Net Worth

(Z x Investment Gain on Net Worth)

Where $Z = [.35 \times (A - .85B - .60C)]/A$

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

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

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

ADAF = Affiliate Dividend Adjustment Factor (from table)

12. Return on Net Worth

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

**2013 DIRECT PROFITABILITY REPORTS
SPECIFICATIONS FOR GROUPINGS OF LINES OF BUSINESS
(based on Page 19)**

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

**FORMULAS FOR 2013
SUPPLEMENTAL REPORT ON PROFITABILITY
BY LINE COUNTRYWIDE USING THE
INSURANCE EXPENSE EXHIBIT**

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

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

1. Net Premiums Earned
IEE, Part II, Column 3
2. Losses Incurred
IEE, Part II, Column 7
3. Loss Adjustment Expense
(IEE, Part II, Column 9 + Column 11)
4. General Expenses
(IEE, Part II, Column 29 x .5) +
[((IEE, Part II, Column 29/IEE, Part II, Column 1) x IEE, Part II, Column 3) x .5]
5. Selling Expenses
(IEE, Part II, Column 23 + Column 27) x (IEE, Part II, Column 3/IEE, Part II, Column 1)
6. Taxes, Licenses and Fees
IEE, Part II, Column 25 x (IEE, Part II, Column 3/IEE, Part II, Column 1)
7. Dividends to Policyholders
IEE, Part II, Column 5
- *7A. Premium Deficiency Reserve Addition
IEE, Part II, Column 3 x [Page 4, Column 1, Line 5 (Premium Deficiency Reserve Write-in only)/IEE, Part II, Column 3, Line 35]

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

8. Underwriting Profit

Premiums Earned - Losses Incurred - Loss Adjustment Expense - General Expenses - Selling Expenses - Taxes, Licenses and Fees - Dividends to Policyholders + Premium Deficiency Reserve Addition.

8a. Investment Gain on Insurance Transactions

A. Mean Loss Reserves = (IEE, Part II, Column 13, current year + IEE, Part II, Column 13, prior year)/2

B. Mean Loss Adjustment Expense Reserve = (IEE, Part II, Column 15, current year + Column 17, current year + IEE, Part II, Column 15, prior year + Column 17, prior year)/2

C. Mean Unearned Premiums = (IEE, Part II, Column 19, current year + IEE, Part II, Column 19, prior year)/2

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

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

E. Prepaid Expense = C x [(IEE, Part II, Column 23 + Column 25 + Column 27 + (Column 29 x .5))/IEE, Part II, Column 1]

F. Investment Gain Ratio =
(ADAF x Page 4, Column 1, Line 11)/[(Page 3, Column 1, Line 1, current year + Line 3, current year + Line 12, current year + (SAF x Line 37, current year) + Page 6, Column 3, Line 35 + Page 3, Column 1, Line 1, prior year + Line 3, prior year + Line 12, prior year + (SAF x Line 37, prior year) + Page 6, Column 2, Line 35 - Page 2, Column 3, Line 15.1, current year - Line 15.2, current year - Page 2, Column 3, Line 15.1, prior year - Line 15.2, prior year)/2];

ADAF = Affiliate Dividend Adjustment Factor (from table)

SAF = Surplus Adjustment Factor (from table)

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

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

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

8b. Taxes on Insurance Transactions

$[.35 \times \text{Underwriting Profit}] + [Z \times \text{Investment Gain on Insurance Transactions}]$

Where $Z = [.35 (A - .85B - .60C)]/A$

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

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

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

ADAF = Affiliate Dividend Adjustment Factor (from table)

8c. Profit on Insurance Transactions

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

9. Earned Premiums to Net Worth

A. Mean Loss Reserve = (IEE, Part II, Column 13, current year + IEE, Part II, Column 13, prior year)/2

B. Mean Loss Adjustment Expense Reserve = (IEE, Part II, Column 15, current year + Column 17, current year + IEE, Part II, Column 15, prior year + Column 17, prior year)/2

C. Mean Unearned Premiums = (IEE, Part II, Column 19, current year + IEE, Part II, Column 19, prior year)/2

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

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

SAF = Surplus Adjustment Factor (from table)

F. Premium Deficiency Reserve Ratio = $[(\text{Page 3, Column 1, Line 25 (Premium Deficiency Reserve Write-in only), current year} + \text{Page 3, Column 1, Line 25 (Premium Deficiency Reserve Write-in only), prior year}))/2] / [((\text{Page 3, Column 1, Line 1, current year} + \text{Line 3, current year} + \text{Page 6, Column 3, Line 35} + \text{Page 3, Column 1, Line 1, prior year} + \text{Line 3, prior year} + \text{Page 6, Column 2, Line 35}))/2 + \text{Page 4, Column 1, Line 1}]$

G. Unauthorized Reinsurance Ratio = $[(\text{Page 3, Column 1, Line 16, current year} + \text{Page 3, Column 1, Line 16, prior year}))/2] / (A + B + C)$

- H. Nonadmitted Assets Ratio = .015
- I. Prepaid Expense Ratio = [IEE, Part II, Column 23 + Column 25 + Column 27 + (Column 29 x .5)]/IEE, Part II, Column 1
- L. Net Worth = Surplus: $[(A + B + C + D) \times E] +$
 Premium Deficiency Reserves: $[(A + B + C + D) \times F] +$
 Unauthorized Reinsurance: $[(A + B + C) \times G] +$
 Nonadmitted Assets: $[(A + B + C + D) \times H] +$
 Prepaid Expense: $(C \times I)$
- M. Earned Premiums to Net Worth = $D/L \times 100$

10. Investment Gain on Net Worth

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

SAF = Surplus Adjustment Factor (from table)

- G. Investment Gain Ratio = $(ADAF \times Page 4, Column 1, Line 11) / [(Page 3, Column 1, Line 1, current year + Line 3, current year + Line 12, current year + (SAF \times Line 37, current year) + Page 6, Column 3, Line 35 + Page 3, Column 1, Line 1, prior year + Line 3, prior year + Line 12, prior year + (SAF \times Line 37, prior year) + Page 6, Column 2, Line 35 - Page 2, Column 3, Line 15.1, current year - Line 15.2, current year - Page 2, Column 3, Line 15.1, prior year - Line 15.2, prior year)/2];$

SAF = Surplus Adjustment Factor (from table)

ADAF = Affiliate Dividend Adjustment Factor (from table)

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

11. Tax on Investment Gain on Net Worth

(Z x Investment Gain on Net Worth)

Where $Z = [.35 \times (A - .85B - .60C)]/A$

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

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

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

ADAF = Affiliate Dividend Adjustment Factor (from table)

12. Return on Net Worth

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

2013 NET AND STATUTORY COUNTRYWIDE PROFITABILITY REPORTS
SPECIFICATIONS FOR GROUPINGS OF LINES OF BUSINESS
(Based on IEE, Part II)

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

**FORMULAS FOR 2013
SUPPLEMENTAL REPORT ON PROFITABILITY
BY LINE COUNTRYWIDE USING THE
INSURANCE EXPENSE EXHIBIT
STATUTORY BASIS**

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

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

1. Net Premiums Earned
IEE, Part II, Column 3

2. Losses Incurred
IEE, Part II, Column 7

3. Loss Adjustment Expense
(IEE, Part II, Column 9 + IEE, Part II, Column 11)

4. General Expenses
IEE, Part II, Column 29

5. Selling Expenses
(IEE, Part II, Column 23 + Column 27)

6. Taxes, Licenses and Fees
IEE, Part II, Column 25

7. Dividends to Policyholders
IEE, Part II, Column 5

8. Underwriting Profit

Premiums Earned - Losses Incurred - Loss Adjustment Expense - General Expenses - Selling Expenses - Taxes, Licenses and Fees - Dividends to Policyholders.

8a. Investment Gain on Insurance Transactions

A. Mean Loss Reserves = (IEE, Part II, Column 13, current year + IEE, Part II, Column 13, prior year)/2

B. Mean Loss Adjustment Expense Reserve = (IEE, Part II, Column 15, current year + Column 17, current year + IEE, Part II, Column 15, prior year + Column 17, prior year)/2

C. Mean Unearned Premiums = (IEE, Part II, Column 19, current year + IEE, Part II, Column 19, prior year)/2

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

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

E. Prepaid Expense = C x [(IEE, Part II, Column 23 + Column 25 + Column 27 + (Column 29 x .5))/IEE, Part II, Column 1]

F. Investment Gain Ratio =
(ADAF x Page 4, Column 1, Line 11)/[(Page 3, Column 1, Line 1, current year + Line 3, current year + Line 12, current year + (SAF x Line 37, current year) + Page 6, Column 3, Line 35 + Page 3, Column 1, Line 1, prior year + Line 3, prior year + Line 12, prior year + (SAF x Line 37, prior year) + Page 6, Column 2, Line 35 - Page 2, Column 3, Line 15.1, current year - Line 15.2, current year - Page 2, Column 3, Line 15.1, prior year - Line 15.2, prior year)/2];

ADAF = Affiliate Dividend Adjustment Factor (from table)

SAF = Surplus Adjustment Factor (from table)

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

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

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

8b. Taxes on Insurance Transactions

$[(.35 \times \text{Underwriting Profit}) + (Z \times \text{Investment Gain on Insurance Transactions})]$

Where $Z = [.35 (A - .85B - .60C)]/A$

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

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

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

ADAF = Affiliate Dividend Adjustment Factor (from table)

8c. Profit on Insurance Transactions

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

9. Earned Premiums to Surplus

A. Mean Loss Reserve = (IEE, Part II, Column 13, current year + IEE, Part II, Column 13, prior year)/2

B. Mean Loss Adjustment Expense Reserve = (IEE, Part II, Column 15, current year + Column 17, current year + IEE, Part II, Column 15, prior year + Column 17, prior year)/2

C. Mean Unearned Premiums = (IEE, Part II, Column 19, current year + IEE, Part II, Column 19, prior year)/2

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

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

SAF = Surplus Adjustment Factor (from table)

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

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

10. Investment Gain on Surplus

A. Mean Loss Reserve = (IEE, Part II, Column 13, current year + IEE, Part II, Column 13, prior year)/2

B. Mean Loss Adjustment Expense Reserve = (IEE, Part II, Column 15, current year + Column 17, current year + IEE, Part II, Column 15, prior year + Column 17, prior year)/2

- C. Mean Unearned Premiums = (IEE, Part II, Column 19, current year + IEE, Part II, Column 19, prior year)/2
- D. Premiums Earned = IEE, Part II, Column 3
- E. Prepaid Expense = C x [(IEE, Part II, Column 23 + Column 25 + Column 27 + (Column 29 x .5))/IEE, Part II, Column 1]
- F. Surplus Ratio = [((SAF x Page 3, Column 1, Line 37, current year) + (SAF x Page 3, Column 1, Line 37, prior year))/2]/[((Page 3, Column 1, Line 1, current year + Line 3, current year + Page 6, Column 3, Line 35 + Page 3, Column 1, Line 1, prior year + Line 3, prior year + Page 6, Column 2, Line 35)/2) + Page 4, Column 1, Line 1]

SAF = Surplus Adjustment Factor (from table)

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

SAF = Surplus Adjustment Factor (from table)

ADAF = Affiliate Dividend Adjustment Factor (from table)

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

11. Tax on Investment Gain on Surplus

(Z x Investment Gain on Net Worth)

Where Z = [.35 x (A - .85B - .60C)]/A

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

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

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

ADAF = Affiliate Dividend Adjustment Factor (from table)

12. Return on Surplus

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

PROFITABILITY FACTORS

<u>Year</u>	<u>Affiliate Dividend Adjustment Factor</u>	<u>Surplus Adjustment Factor</u>
2013	.883	.811
2012	.945	.801
2011	.954	.800
2010	.915	.805
2009	.908	.795
2008	.876	.791
2007	.939	.810
2006	.977	.806
2005	.902	.796
2004	.955	.790
2003	.984	.785
2002	.796	.782
2001	.949	.782

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

FEDERAL INCOME TAX FORMULAS FOR 2004–2013

2013 Income Taxes

$[.35 \times \text{Underwriting Profit}] + [Z \times \text{Investment Gain}] - [.35 \times (\text{Page 10, Column 5} + \text{Column 6 for 1986}) \times (\text{Page 14, Column 8 for 1986}/\text{Page 10, Column 5 for 1986})]$

Where $Z = [.35 \times (A - .85B - .60C)]/A$

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

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

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

ADAF = Affiliate Dividend Adjustment Factor (from table)

2012 Income Taxes

$[.35 \times \text{Underwriting Profit}] + [Z \times \text{Investment Gain}] - [.35 \times (\text{Page 10, Column 5} + \text{Column 6 for 1986}) \times (\text{Page 14, Column 8 for 1986}/\text{Page 10, Column 5 for 1986})]$

Where $Z = [.35 \times (A - .85B - .60C)]/A$

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

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

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

ADAF = Affiliate Dividend Adjustment Factor (from table)

2011 Income Taxes

$[.35 \times \text{Underwriting Profit}] + [Z \times \text{Investment Gain}] - [.35 \times (\text{Page 10, Column 5} + \text{Column 6 for 1986}) \times (\text{Page 14, Column 8 for 1986}/\text{Page 10, Column 5 for 1986})]$

Where $Z = [.35 \times (A - .85B - .60C)]/A$

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

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

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

ADAF = Affiliate Dividend Adjustment Factor (from table)

2010 Income Taxes

$[.35 \times \text{Underwriting Profit}] + [Z \times \text{Investment Gain}] - [.35 \times (\text{Page 10, Column 5} + \text{Column 6 for 1986}) \times (\text{Page 14, Column 8 for 1986}/\text{Page 10, Column 5 for 1986})]$

Where $Z = [.35 \times (A - .85B - .60C)]/A$

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

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

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

ADAF = Affiliate Dividend Adjustment Factor (from table)

2009 Income Taxes

[.35 x Underwriting Profit] + [Z x Investment Gain] - [.35 x (Page 10, Column 5 + Column 6 for 1986) x (Page 14, Column 8 for 1986/Page 10, Column 5 for 1986)]

Where Z = [.35 x (A - .85B - .60C)]/A

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

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

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

ADAF = Affiliate Dividend Adjustment Factor (from table)

2008 Income Taxes

[.35 x Underwriting Profit] + [Z x Investment Gain] - [.35 x (Page 10, Column 5 + Column 6 for 1986) x (Page 14, Column 8 for 1986/Page 10, Column 5 for 1986)]

Where Z = [.35 x (A - .85B - .60C)]/A

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

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

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

ADAF = Affiliate Dividend Adjustment Factor (from table)

2007 Income Taxes

[.35 x Underwriting Profit] + [Z x Investment Gain] - [.35 x (Page 10, Column 5 + Column 6 for 1986) x (Page 14, Column 8 for 1986/Page 10, Column 5 for 1986)]

Where Z = [.35 x (A - .85B - .60C)]/A

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

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

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

ADAF = Affiliate Dividend Adjustment Factor (from table)

2006 Income Taxes

$[.35 \times \text{Underwriting Profit}] + [Z \times \text{Investment Gain}] - [.35 \times (\text{Page 10, Column 5} + \text{Column 6 for 1986}) \times (\text{Page 14, Column 8 for 1986}/\text{Page 10, Column 5 for 1986})]$

Where $Z = [.35 \times (A - .85B - .60C)]/A$

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

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

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

ADAF = Affiliate Dividend Adjustment Factor (from table)

2005 Income Taxes

$[.35 \times \text{Underwriting Profit}] + [Z \times \text{Investment Gain}] - [.35 \times (\text{Page 10, Column 5} + \text{Column 6 for 1986}) \times (\text{Page 14, Column 8 for 1986}/\text{Page 10, Column 5 for 1986})]$

Where $Z = [.35 \times (A - .85B - .60C)]/A$

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ADAF = Affiliate Dividend Adjustment Factor (from table)

2004 Income Taxes

$[.35 \times \text{Underwriting Profit}] + [Z \times \text{Investment Gain}] - [.35 \times (\text{Page 10, Column 5} + \text{Column 6 for 1986}) \times (\text{Page 14, Column 8 for 1986}/\text{Page 10, Column 5 for 1986})]$

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ADAF = Affiliate Dividend Adjustment Factor (from table)

Countrywide Profitability Results By Line

2013 Profitability Report
Countrywide - IEE

Line Of Business	(1) Net Premiums Earned (000s)	Percent of Net Premiums Earned										Percent of Net Worth			
		(2) Losses Incurred	(3) Loss Adjust Expense	(4) General Expense	(5) Selling Expense	(6) Taxes License Fees	(7) Divs To Plyhdr	(8) Under- Writing Profit	(8A) Invest Gain On Ins Trans	(8B) Tax On Ins Trans	(8C) Profit On Ins Trans	(9) Earned Prem To Net Worth	(10) Inv Gain On Net Worth	(11) Tax On Inv Gain On Net Worth	(12) Return On Net Worth
Private Passenger Auto Liability	106,313,053	63.9	14.1	6.0	16.7	2.4	0.5	(3.7)	5.1	0.1	1.3	82.5	4.7	1.3	4.4
Private Passenger Auto Physical	66,253,644	63.0	10.2	5.9	16.7	2.3	0.6	1.1	0.8	0.6	1.3	127.9	4.7	1.3	5.1
Private Passenger Auto Total	172,566,697	63.5	12.6	6.0	16.7	2.4	0.5	(1.8)	3.5	0.3	1.3	95.5	4.7	1.3	4.6
Commercial Auto Liability	17,889,921	63.5	13.3	8.5	19.5	2.8	0.1	(7.8)	7.4	(0.6)	0.3	62.5	4.7	1.3	3.6
Commercial Auto Physical	5,345,823	61.3	10.9	9.6	20.6	2.7	0.1	(5.2)	1.0	(1.6)	(2.7)	106.3	4.7	1.3	0.5
Commercial Auto Total	23,235,744	63.0	12.8	8.8	19.7	2.8	0.1	(7.2)	5.9	(0.9)	(0.4)	69.0	4.7	1.3	3.1
Homeowners Multiple Peril	70,377,706	50.6	9.3	5.6	21.6	2.8	0.5	9.5	2.5	4.0	8.0	91.4	4.7	1.3	10.7
Farmowners Multiple Peril	3,314,099	54.1	6.7	6.4	24.5	2.3	0.1	5.7	2.3	2.6	5.3	93.6	4.7	1.3	8.4
Commercial Multiple Peril	32,351,250	48.6	13.0	8.5	24.6	2.7	0.4	2.1	5.4	2.2	5.2	66.0	4.7	1.3	6.8
Fire	11,019,934	43.2	3.5	10.1	19.1	2.5	0.2	21.2	3.2	8.3	16.1	86.4	4.7	1.3	17.3
Allied Lines	14,795,214	60.9	6.3	8.5	12.8	2.1	0.2	9.0	2.2	3.8	7.4	92.6	4.7	1.3	10.3
Inland Marine	9,805,551	47.4	6.5	10.0	16.2	3.7	0.2	15.9	1.6	6.0	11.5	95.2	4.7	1.3	14.3
Medical Professional Liability	8,609,463	36.1	25.3	9.9	10.9	2.5	4.7	10.5	17.8	8.7	19.7	39.0	4.7	1.3	11.1
Other Liability	40,979,931	48.1	16.9	9.0	19.8	2.5	0.2	3.5	15.2	5.5	13.3	39.5	4.7	1.3	8.6
Products Liability	2,629,716	59.0	65.7	9.2	19.4	2.1	0.0	(55.5)	31.6	(10.6)	(13.3)	24.7	4.7	1.3	0.1
Workers Compensation	42,934,365	58.5	14.4	7.3	13.1	2.8	2.7	1.1	11.9	3.7	9.3	40.4	4.7	1.3	7.1
Mortgage Guaranty	3,891,508	70.9	3.6	16.7	5.2	2.5	0.0	1.0	33.1	9.6	24.6	39.5	4.7	1.3	13.1
Financial Guaranty	1,745,444	(105.9)	14.8	57.4	2.8	3.3	0.0	127.4	(1.9)	44.1	81.4	17.9	4.7	1.3	18.0
Accident and Health	6,800,871	71.7	4.6	8.3	24.5	2.3	0.0	(11.6)	6.8	(2.1)	(2.6)	43.8	4.7	1.3	2.3
Warranty	1,524,024	77.8	2.6	9.9	7.5	5.3	0.0	(3.2)	7.0	0.8	3.0	51.4	4.7	1.3	4.9
All Other	30,025,915	36.6	4.8	7.8	23.3	1.7	0.2	25.5	7.7	11.1	22.1	54.1	4.7	1.3	15.3
Total All Lines	476,607,432	55.2	11.9	7.4	18.3	2.5	0.7	3.9	6.2	3.1	7.0	66.3	4.7	1.3	8.0

December 2013

Comparison of Rates of Return on Net Worth

(In Percent)

	(1)	(2)
Year	NAIC Property/ Casualty Insurance	Fortune Magazine All Industry
2004	8.0	13.9
2005	8.3	14.9
2006	12.2	15.4
2007	9.7	15.2
2008	2.2	13.1
2009	5.7	10.5
2010	6.0	12.7
2011	3.4	14.3
2012	5.2	13.4
2013	8.0	16.6
2004 – 2013 Averages	6.9	14.0

(1) Returns are calculated using mean net worth.

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

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

**2013 Profitability Report
STATUTORY NET**

Line Of Business	(1) Net Premiums Earned (000s)	Percent of Net Premiums Earned										Return on Surplus			
		(2) Losses Incurred	(3) Loss Adjust Expense	(4) General Expense	(5) Selling Expense	(6) Taxes License Fees	(7) Divs To Plyhdr	(8) Under- Writing Profit	(8A) Invest Gain On Trans	(8B) Tax On Ins Trans	(8C) Profit On Ins Trans	(9) Earned Prem To	(10) Inv Gain On Surplus	(11) Tax On Inv Gain On Surplus	(12) Statutory Return On Surplus
Private Passenger Auto Liability	106,313,053	63.9	14.1	6.0	16.9	2.4	0.5	(3.8)	5.1	0.1	1.2	90.9	5.1	1.4	4.8
Private Passenger Auto Physical	66,253,644	63.0	10.2	6.0	17.0	2.4	0.6	0.8	0.8	0.5	1.1	145.6	5.3	1.5	5.5
Private Passenger Auto Total	172,566,697	63.5	12.6	6.0	17.0	2.4	0.5	(2.0)	3.5	0.3	1.2	106.2	5.2	1.4	5.0
Commercial Auto Liability	17,889,921	63.5	13.3	8.6	20.0	2.9	0.1	(8.3)	7.4	(0.9)	(0.1)	70.5	5.3	1.5	3.8
Commercial Auto Physical	5,345,823	61.3	10.9	9.8	21.5	2.8	0.1	(6.3)	1.0	(1.9)	(3.4)	127.4	5.6	1.6	(0.3)
Commercial Auto Total	23,235,744	63.0	12.8	8.9	20.3	2.8	0.1	(7.9)	5.9	(1.1)	(0.8)	78.6	5.3	1.5	3.2
Homeowners Multiple Peril	70,377,706	50.6	9.3	5.7	22.3	2.9	0.5	8.7	2.5	3.7	7.5	109.3	5.6	1.6	12.2
Farmowners Multiple Peril	3,314,099	54.1	6.7	6.6	25.9	2.4	0.1	4.1	2.3	2.1	4.3	113.1	5.7	1.6	9.0
Commercial Multiple Peril	32,351,250	48.6	13.0	8.7	25.2	2.8	0.4	1.4	5.4	2.0	4.8	76.4	5.4	1.5	7.6
Fire	11,019,934	43.2	3.5	10.2	19.7	2.6	0.2	20.6	3.2	8.1	15.7	101.3	5.5	1.5	19.9
Allied Lines	14,795,214	60.9	6.3	8.7	13.3	2.2	0.2	8.4	2.2	3.5	7.0	102.9	5.2	1.4	11.0
Inland Marine	9,805,551	47.4	6.5	10.1	16.7	3.8	0.2	15.2	1.6	5.8	11.0	111.1	5.5	1.5	16.2
Medical Professional Liability	8,609,463	36.1	25.3	9.8	10.8	2.5	4.7	10.8	17.8	8.7	19.9	42.1	5.0	1.4	12.0
Other Liability	40,979,931	48.1	16.9	9.2	20.7	2.6	0.2	2.3	15.2	5.1	12.5	43.4	5.1	1.4	9.1
Products Liability	2,629,716	59.0	65.7	9.3	20.0	2.2	0.0	(56.3)	31.6	(10.9)	(13.8)	26.4	5.0	1.4	(0.0)
Workers Compensation	42,934,365	58.5	14.4	7.3	13.3	2.8	2.7	0.9	11.9	3.6	9.2	43.0	5.0	1.4	7.5
Mortgage Guaranty	3,891,508	70.9	3.6	17.6	5.7	2.8	0.0	(0.6)	33.1	9.0	23.5	41.7	4.9	1.4	13.4
Financial Guaranty	1,745,444	(105.9)	14.8	33.2	1.2	1.3	0.0	155.4	(1.9)	53.8	99.6	28.9	7.6	2.1	34.3
Accident and Health	6,800,871	71.7	4.6	8.8	27.2	2.6	0.0	(14.9)	6.8	(3.3)	(4.7)	58.7	6.3	1.8	1.8
Warranty	1,524,024	77.8	2.6	8.6	5.7	4.0	0.0	1.4	7.0	2.4	5.9	65.3	6.0	1.7	8.2
All Other	30,025,915	36.6	4.8	7.8	23.0	1.7	0.2	26.0	7.7	11.2	22.4	60.2	5.2	1.5	17.3
Total All Lines	476,607,432	55.2	11.9	7.4	18.7	2.6	0.7	3.5	6.2	3.0	6.8	74.5	5.3	1.5	8.8

2013 Profitability Report Countrywide - Direct

Line Of Business	(1) Direct Premiums Earned (000s)	(2) Losses Incurred	(3) Loss Adjust Expense	(4) General Expense	(5) Selling Expense	(6) Taxes		(7) Divs To Plychldr	(8) Under- Writing Profit	(8A) Invest Gain On Ins Trans		(8B) Tax On Ins Trans		(8C) Profit On Ins Trans	(9) Earned Prem To Net Worth	(10) Percent of Net Worth		(12) Return On Net Worth
						License Fees	License Fees			Gain On Ins	Gain On Trans	Inv Gain On Net Worth	Tax On Net Worth			Inv Gain On Net Worth	Tax On Net Worth	
Private Passenger Auto Liability	108,710,426	67.8	13.7	5.7	17.0	2.2	0.5	0.5	(7.0)	6.3	(0.7)	76.4	4.7	(0.0)	76.4	4.7	1.3	3.4
Private Passenger Auto Physical	69,235,673	62.3	9.9	5.5	17.2	2.2	0.6	2.2	2.2	1.3	1.1	126.9	4.7	2.4	126.9	4.7	1.3	6.4
Private Passenger Auto Total	177,946,099	65.7	12.2	5.6	17.1	2.2	0.5	(3.4)	4.4	4.4	0.0	90.4	4.7	0.9	90.4	4.7	1.3	4.2
Commercial Auto Liability	19,868,192	63.2	13.1	7.3	20.1	2.5	0.1	(6.4)	7.7	7.7	(0.1)	63.0	4.7	1.4	63.0	4.7	1.3	4.2
Commercial Auto Physical	6,067,304	62.4	9.7	7.9	20.4	2.4	0.1	(3.0)	1.5	1.5	(0.6)	106.7	4.7	(0.8)	106.7	4.7	1.3	2.5
Commercial Auto Total	25,935,496	63.0	12.3	7.4	20.2	2.5	0.1	(5.6)	6.2	6.2	(0.2)	69.7	4.7	0.9	69.7	4.7	1.3	4.0
Homeowners Multiple Peril	80,192,810	46.4	8.4	4.7	20.8	2.3	0.5	16.8	2.8	2.8	6.7	13.0	4.7	13.0	95.0	4.7	1.3	15.7
Farmowners Multiple Peril	3,538,192	53.3	6.6	5.7	21.8	1.9	0.1	10.4	2.7	2.7	4.4	8.7	4.7	8.7	97.6	4.7	1.3	11.9
Commercial Multiple Peril	36,813,842	45.1	11.9	7.7	23.6	2.3	0.0	9.2	5.6	5.6	4.8	10.0	4.7	10.0	69.2	4.7	1.3	10.3
Fire	12,913,204	34.4	3.6	7.9	18.2	1.9	0.2	33.8	2.0	2.0	12.4	23.4	4.7	23.4	97.1	4.7	1.3	26.1
Allied Lines	27,268,813	76.1	4.2	4.1	12.5	1.1	0.1	1.7	2.7	2.7	1.4	3.1	4.7	3.1	102.8	4.7	1.3	6.5
Inland Marine	16,513,087	42.6	4.1	6.8	18.9	2.4	0.1	25.0	1.0	1.0	9.0	17.0	4.7	17.0	115.8	4.7	1.3	23.0
Medical Professional Liability	9,856,674	38.8	23.9	8.0	11.0	2.0	3.2	13.0	16.8	16.8	9.2	20.6	4.7	20.6	38.9	4.7	1.3	11.4
Other Liability	51,373,551	50.3	16.4	6.5	19.0	1.8	0.1	5.7	14.9	14.9	6.2	14.5	4.7	14.5	40.5	4.7	1.3	9.2
Products Liability	3,228,099	51.9	53.4	7.3	20.0	1.5	0.0	(34.2)	30.4	30.4	(3.5)	(0.3)	4.7	(0.3)	24.8	4.7	1.3	3.3
Workers Compensation	50,443,616	59.6	13.8	6.7	13.4	2.7	2.1	1.6	11.5	11.5	3.8	9.4	4.7	9.4	40.8	4.7	1.3	7.2
Mortgage Guaranty	4,064,554	69.7	3.4	15.2	5.4	2.4	0.0	3.9	33.7	33.7	10.7	26.8	4.7	26.8	40.3	4.7	1.3	14.2
Financial Guaranty*	1,745,100	(92.6)	15.5	55.7	2.5	3.5	0.0	115.4	5.8	5.8	42.0	79.1	4.7	79.1	15.8	4.7	1.3	15.9
Accident and Health	5,256,816	77.4	4.9	7.4	22.6	2.2	0.0	(14.5)	5.5	5.5	(3.5)	(5.4)	4.7	(5.4)	39.3	4.6	1.3	1.2
Warranty	2,283,665	70.6	1.7	6.0	6.0	2.1	0.0	13.5	7.9	7.9	6.9	14.5	4.7	14.5	51.8	4.6	1.3	10.8
All Other	17,877,736	27.4	5.1	8.3	24.7	2.4	0.3	31.8	4.2	4.2	12.3	23.7	4.7	23.7	74.6	4.7	1.3	21.1
Total All Lines	527,251,355	55.8	11.3	6.3	18.0	2.2	0.6	5.7	6.4	6.4	3.8	8.3	4.7	8.3	67.5	4.7	1.3	9.0

*See technical notes

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

Profitability Results By State By Line

2013 Profitability Report
Alabama

Line Of Business	(1) Direct Premiums Earned (000s)	(2) Losses Incurred	(3) Loss Adjust Expense	(4) Percent of Direct Premiums Earned				(8A) Invest Gain On Ins Trans	(8B) Tax On Ins Trans	(8C) Profit On Ins Trans	(9) Earned Prem To Net Worth			(10) Percent of Net Worth			(12) Return On Net Worth
				(5) General Expense	(6) Selling Expense	(7) License Fees	(8) Divs To Pchylhdr				(9) Inv Gain On Net Worth	(10) Inv Gain On Net Worth	(11) Tax On Inv Gain On Net Worth				
Private Passenger Auto Liability	1,355,196	65.0	12.3	5.7	16.7	3.3	0.4	4.0	(0.1)	0.6	95.3	4.7	1.3	4.0			
Private Passenger Auto Physical	1,126,119	63.6	10.0	5.5	16.7	3.2	0.5	1.2	0.5	1.1	131.5	4.7	1.3	4.8			
Private Passenger Auto Total	2,481,315	64.3	11.2	5.6	16.7	3.2	0.5	2.7	0.2	0.8	108.9	4.7	1.3	4.3			
Commercial Auto Liability	276,363	74.8	15.8	7.3	20.6	3.9	0.1	7.6	(5.7)	(9.1)	62.7	4.7	1.3	(2.3)			
Commercial Auto Physical	93,834	58.8	9.8	7.9	20.6	4.0	0.0	1.4	(0.1)	0.2	107.6	4.7	1.3	3.6			
Commercial Auto Total	370,197	70.7	14.3	7.4	20.6	3.9	0.1	6.1	(4.3)	(6.8)	70.1	4.7	1.3	(1.3)			
Homeowners Multiple Peril	1,518,818	46.0	7.5	4.7	19.5	3.1	0.4	2.3	7.2	13.8	99.9	4.7	1.3	17.1			
Farmowners Multiple Peril	69,670	52.1	6.0	5.7	14.5	2.3	0.0	2.6	7.4	14.3	101.4	4.5	1.3	17.8			
Commercial Multiple Peril	559,176	43.4	11.4	7.7	22.7	3.6	0.1	5.2	5.3	10.9	71.9	4.7	1.3	11.2			
Fire	225,048	44.0	4.4	7.9	18.6	3.2	0.2	1.7	8.1	15.3	101.0	4.7	1.3	18.8			
Allied Lines	280,422	39.0	2.6	4.1	12.3	2.0	0.3	3.3	14.8	28.1	96.2	4.7	1.3	30.5			
Inland Marine	229,781	44.4	4.1	6.8	19.3	3.7	0.1	0.7	7.7	14.4	120.5	4.7	1.3	20.8			
Medical Professional Liability	128,219	23.7	21.4	8.0	8.1	1.8	0.7	15.4	16.9	34.6	40.9	4.6	1.3	17.5			
Other Liability	551,507	54.2	19.0	6.5	20.0	3.2	0.1	16.3	3.4	9.7	37.8	4.7	1.3	7.0			
Products Liability	36,370	34.6	37.7	7.3	21.5	3.0	0.0	20.4	4.2	11.9	33.6	4.7	1.3	7.4			
Workers Compensation	307,074	53.9	13.0	6.7	13.8	5.3	0.2	22.0	8.6	20.4	28.1	4.7	1.3	9.1			
Mortgage Guaranty	58,452	63.2	3.2	15.2	5.4	4.0	0.0	28.5	11.1	26.5	50.5	4.7	1.3	16.8			
Financial Guaranty*	49,312	(460.4)	5.0	55.7	2.5	3.7	0.0	493.5	172.8	321.0	22.5	4.7	1.3	75.6			
Accident and Health*	70,852	94.0	6.0	7.4	21.9	2.3	0.0	1.5	(10.7)	(19.5)	59.3	4.6	1.3	(8.2)			
Warranty	7,194	51.3	1.9	6.0	8.1	3.7	0.0	11.2	13.2	26.9	44.6	4.8	1.3	15.4			
All Other	211,241	69.9	11.8	8.3	24.6	4.1	0.0	6.5	(4.8)	(7.6)	64.3	4.7	1.3	(1.5)			
Total All Lines	7,154,648	51.5	10.6	6.4	18.0	3.3	0.3	5.4	4.9	10.2	74.2	4.7	1.3	11.0			

*See technical notes

2013 Profitability Report Alaska

Line Of Business	(1) Direct Premiums Earned (000s)	(2) Losses Incurred	(3) Loss Adjust Expense	(4) General Expense	(5) Percent of Direct Premiums Earned				(6) Taxes License Fees	(7) Divs To Plychldr	(8) Under- Writing Profit	(8A) Invest Gain On Ins Trans	(8B) Tax On Ins Trans	(8C) Profit On Ins Trans	(9) Earned Prem To Net Worth	(10) Percent of Net Worth			(12) Return On Net Worth
					(4) Expense	(5) Expense	(6) Expense	(7) Expense								(10) Inv Gain On Net Worth	(11) Tax On Inv Gain On Net Worth		
Private Passenger Auto Liability	270,546	55.2	10.3	5.7	15.0	2.8	0.8	10.1	4.9	4.9	4.9	4.9	10.1	87.8	4.7	1.3	12.2		
Private Passenger Auto Physical	168,445	52.8	8.3	5.5	14.9	2.8	1.0	14.6	1.3	1.3	1.3	1.3	10.4	130.2	4.7	1.3	16.9		
Private Passenger Auto Total	438,991	54.3	9.5	5.6	15.0	2.8	0.8	11.8	3.5	3.5	3.5	3.5	10.2	100.4	4.7	1.3	13.6		
Commercial Auto Liability	49,045	34.3	6.8	7.3	21.6	2.7	0.3	27.0	6.7	6.7	6.7	6.7	22.3	67.7	4.7	1.3	18.5		
Commercial Auto Physical	14,231	46.4	7.2	7.9	20.5	3.4	0.0	14.5	2.1	2.1	2.1	2.1	11.0	96.1	4.7	1.3	13.9		
Commercial Auto Total	63,276	37.0	6.9	7.4	21.3	2.9	0.2	24.2	5.6	5.6	5.6	5.6	19.8	72.5	4.7	1.3	17.7		
Homeowners Multiple Peril	147,831	43.5	7.2	4.7	18.8	2.8	0.8	22.1	2.9	2.9	2.9	2.9	8.5	93.3	4.7	1.3	18.7		
Farmowners Multiple Peril	521	31.3	22.8	5.7	20.7	2.8	0.0	16.6	7.0	7.0	7.0	7.0	15.9	67.1	4.7	1.3	14.0		
Commercial Multiple Peril	116,587	25.9	5.4	7.7	22.6	2.6	0.0	35.8	4.1	4.1	4.1	4.1	26.2	78.4	4.7	1.3	24.0		
Fire	55,863	10.3	1.2	7.9	15.2	2.1	2.1	61.1	1.5	1.5	1.5	1.5	21.8	106.7	4.6	1.3	46.9		
Allied Lines	32,523	24.8	3.1	4.1	10.1	2.3	0.2	55.3	2.2	2.2	2.2	2.2	20.0	108.1	4.7	1.3	43.9		
Inland Marine	214,246	1.1	0.1	6.8	8.1	2.7	0.0	81.1	(0.4)	(0.4)	(0.4)	(0.4)	28.3	159.6	4.6	1.3	87.0		
Medical Professional Liability	22,176	(8.6)	15.0	8.0	9.1	1.9	19.3	55.2	9.0	9.0	9.0	9.0	42.4	56.9	4.6	1.3	27.5		
Other Liability	154,664	32.4	6.8	6.5	19.9	2.0	0.5	31.8	10.1	10.1	10.1	10.1	27.9	52.1	4.7	1.3	17.9		
Products Liability	6,372	15.9	8.1	7.3	28.0	2.4	0.1	38.1	11.7	11.7	11.7	11.7	33.2	48.9	4.8	1.3	19.7		
Workers Compensation	281,373	53.2	9.5	6.7	12.8	3.2	1.0	13.4	8.2	8.2	8.2	8.2	14.6	47.5	4.7	1.3	10.3		
Mortgage Guaranty	14,671	20.4	0.9	15.2	7.5	2.7	0.0	53.3	21.1	21.1	21.1	21.1	49.8	88.5	4.7	1.3	47.5		
Financial Guaranty*	2,708	0.0	0.0	55.7	2.5	13.0	0.0	28.8	(8.9)	(8.9)	(8.9)	(8.9)	12.3	17.8	5.2	1.4	5.9		
Accident and Health	10,792	66.0	3.4	7.4	20.2	2.5	0.0	0.5	2.8	2.8	2.8	2.8	2.3	47.5	4.6	1.3	4.4		
Warranty	3,580	66.5	1.6	6.0	13.0	2.9	0.0	9.9	7.6	7.6	7.6	7.6	11.9	49.4	5.1	1.4	9.5		
All Other	141,669	40.9	6.2	8.3	24.7	2.4	0.4	17.1	2.8	2.8	2.8	2.8	13.1	86.1	4.7	1.3	14.7		
Total All Lines	1,707,844	37.6	6.8	6.6	15.9	2.7	0.9	29.4	4.5	4.5	4.5	4.5	22.4	77.0	4.7	1.3	20.6		

*See technical notes

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2013 Profitability Report
Arizona

Line Of Business	(1) Direct Premiums Earned (000s)	(2) Losses Incurred	(3) Loss Adjust Expense	(4) General Expense	(5) Selling Expense	(6) Percent of Direct Premiums Earned			(8) Under- Writing Profit	(8A) Invest Gain On Ins Trans	(8B) Tax On Ins Trans	(8C) Profit On Ins Trans	(9) Earned			(10) Percent of Net Worth			(12) Return On Net Worth
						License	Fees	Divs To Plychldr					Prem To Net Worth	Inv Gain On Net Worth	Tax On Net Worth	Inv Gain On Net Worth	Return On Net Worth		
Private Passenger Auto Liability	2,095,768	68.3	12.3	5.7	16.4	2.3	0.5	(5.7)	4.5	(0.7)	(0.4)	89.9	4.7	1.3	3.0				
Private Passenger Auto Physical	1,402,183	60.5	9.6	5.5	16.2	2.3	0.6	5.3	1.3	2.2	4.4	127.7	4.7	1.3	9.0				
Private Passenger Auto Total	3,497,951	65.2	11.2	5.6	16.3	2.3	0.5	(1.3)	3.2	0.4	1.5	102.0	4.7	1.3	4.9				
Commercial Auto Liability	295,952	59.6	11.4	7.3	22.1	2.4	0.0	(2.8)	7.1	1.0	3.3	65.4	4.7	1.3	5.5				
Commercial Auto Physical	78,196	52.7	8.6	7.9	19.9	2.4	0.0	8.4	1.8	3.4	6.7	103.0	4.7	1.3	10.3				
Commercial Auto Total	374,148	58.1	10.8	7.4	21.6	2.4	0.0	(0.5)	6.0	1.5	4.0	70.8	4.7	1.3	6.2				
Homeowners Multiple Peril	1,317,006	52.0	9.6	4.7	20.3	2.4	0.5	10.5	2.6	4.4	8.7	97.4	4.7	1.3	11.8				
Farmowners Multiple Peril	14,415	50.7	8.6	5.7	22.5	2.4	0.0	10.0	3.4	4.4	9.0	90.4	4.7	1.3	11.5				
Commercial Multiple Peril	569,274	43.7	11.2	7.7	23.3	2.2	0.0	11.9	5.7	5.8	11.9	68.8	4.7	1.3	11.5				
Fire	143,294	18.5	2.6	7.9	17.1	2.4	0.2	51.3	2.3	18.6	35.0	94.3	4.7	1.3	36.4				
Allied Lines	145,416	17.1	1.5	4.1	11.8	1.8	0.5	63.1	4.8	23.4	44.4	81.9	4.7	1.3	39.8				
Inland Marine	256,308	43.3	4.0	6.8	16.5	2.4	0.2	26.7	0.2	9.4	17.5	134.1	4.7	1.3	26.8				
Medical Professional Liability	232,868	26.7	18.7	8.0	11.1	1.4	17.9	16.1	12.5	9.1	19.5	45.5	4.7	1.3	12.2				
Other Liability	678,965	44.2	15.9	6.5	19.1	1.7	0.1	12.3	13.4	8.0	17.6	43.3	4.7	1.3	11.0				
Products Liability	34,793	35.5	55.2	7.3	21.9	1.3	0.0	(21.3)	26.6	(0.1)	5.3	27.6	4.7	1.3	4.8				
Workers Compensation	724,484	67.3	15.7	6.7	12.2	5.0	0.7	(7.7)	22.0	3.4	10.9	28.0	4.7	1.3	6.4				
Mortgage Guaranty	84,861	100.8	4.6	15.2	5.4	2.2	0.0	(28.3)	32.9	(0.7)	5.4	41.8	4.7	1.3	5.6				
Financial Guaranty*	13,904	0.0	0.3	55.7	2.5	1.6	0.0	39.9	(0.3)	13.9	25.7	13.0	4.7	1.3	6.7				
Accident and Health	78,280	61.5	3.8	7.4	21.5	2.0	0.0	3.7	6.5	3.1	7.1	36.6	4.6	1.3	5.9				
Warranty	26,859	46.7	1.2	6.0	2.3	2.2	0.0	41.5	4.9	15.9	30.5	68.9	4.5	1.2	24.3				
All Other	238,856	(7.5)	6.5	8.3	24.7	2.1	0.0	65.8	3.6	24.0	45.4	78.4	4.7	1.3	39.0				
Total All Lines	8,431,682	54.5	11.2	6.2	17.5	2.4	0.9	7.2	6.4	4.3	9.3	68.4	4.7	1.3	9.7				

*See technical notes

2013 Profitability Report
Arkansas

Line Of Business	(1) Direct Premiums Earned (000s)	(2) Losses Incurred	(3) Loss Adjust Expense	(4) Percent of Direct Premiums Earned				(5) Taxes License Fees	(6) Divs To Plyhdr	(7) Under- Writing Profit	(8A) Invest Gain On		(8B) Tax On Ins		(8C) Profit On Ins		(8D) Earned Prem To Net Worth		(9) Inv Gain On Net Worth		(10) Tax On Inv Gain On Net Worth		(11) Return On Net Worth
				(4) General Expense	(4) Selling Expense	(4) Expense	(8A) Trans				(8A) Ins	(8B) Trans	(8B) On Ins	(8C) Trans	(8C) On Ins	(8D) Worth	(8D) On Ins	(9) Worth	(9) On Ins	(10) Worth	(10) On Ins		
Private Passenger Auto Liability	834,855	64.0	10.8	5.7	17.7	2.9	0.3	(1.4)	3.7	0.5	1.7	98.1	4.7	1.3	5.0								
Private Passenger Auto Physical	693,305	57.3	9.0	5.5	17.7	3.0	0.3	7.1	1.2	2.8	5.5	130.1	4.7	1.3	10.5								
Private Passenger Auto Total	1,528,160	60.9	10.0	5.6	17.7	2.9	0.3	2.4	2.5	1.6	3.4	110.4	4.7	1.3	7.2								
Commercial Auto Liability	205,523	55.8	10.8	7.3	18.8	2.9	0.1	4.2	7.3	3.5	8.0	64.8	4.7	1.3	8.5								
Commercial Auto Physical	82,905	59.8	9.1	7.9	18.7	3.2	0.1	1.1	1.4	0.8	1.7	107.6	4.7	1.3	5.2								
Commercial Auto Total	288,429	57.0	10.3	7.4	18.8	3.0	0.1	3.3	5.6	2.7	6.2	73.2	4.7	1.3	7.9								
Homeowners Multiple Peril	775,203	40.4	6.9	4.7	20.2	3.1	0.2	24.4	2.3	9.2	17.5	99.9	4.7	1.3	20.9								
Farmowners Multiple Peril	24,404	59.6	7.1	5.7	24.3	3.1	0.0	0.1	2.6	0.7	1.9	98.9	4.8	1.3	5.3								
Commercial Multiple Peril	299,390	30.8	6.1	7.7	23.0	3.2	0.2	29.0	3.8	11.2	21.6	80.0	4.7	1.3	20.7								
Fire	152,915	94.9	8.0	7.9	18.1	2.7	0.1	(31.8)	3.9	(10.1)	(17.9)	81.4	4.7	1.3	(11.2)								
Allied Lines	280,067	79.9	3.8	4.1	14.3	1.3	0.1	(3.6)	1.3	(0.9)	(1.4)	123.3	4.7	1.3	1.7								
Inland Marine	176,140	44.0	4.2	6.8	17.9	3.0	0.1	23.9	0.9	8.6	16.2	116.0	4.7	1.3	22.2								
Medical Professional Liability	67,682	71.5	20.4	8.0	13.7	2.4	2.3	(18.3)	17.7	(1.5)	0.9	37.5	4.7	1.3	3.7								
Other Liability	328,703	71.8	17.0	6.5	17.6	2.4	0.1	(15.6)	16.2	(0.9)	1.6	39.0	4.7	1.3	4.0								
Products Liability	19,201	18.8	14.6	7.3	20.3	2.1	0.0	36.9	15.4	17.2	35.1	41.0	4.7	1.3	17.8								
Workers Compensation	260,334	46.3	9.9	6.7	13.0	6.7	0.2	17.1	8.8	8.5	17.5	45.9	4.7	1.3	11.4								
Mortgage Guaranty	28,948	48.1	3.0	15.2	5.4	2.5	0.0	25.7	27.4	16.6	36.5	54.8	4.7	1.3	23.4								
Financial Guaranty*	5,127	3.6	10.6	55.7	2.5	4.0	0.0	23.6	3.2	9.1	17.7	17.7	4.7	1.3	6.6								
Accident and Health	37,277	61.6	4.6	7.4	21.8	2.2	0.0	2.2	3.0	1.6	3.6	49.7	4.6	1.3	5.1								
Warranty	5,669	35.9	0.9	6.0	3.9	3.0	0.0	50.3	3.4	18.5	35.1	79.0	4.6	1.3	31.1								
All Other	156,049	20.6	3.5	8.3	24.4	2.8	0.2	40.1	2.8	14.8	28.1	86.8	4.7	1.3	27.8								
Total All Lines	4,433,698	55.1	8.9	6.1	18.2	3.0	0.2	8.3	4.5	4.2	8.7	80.6	4.7	1.3	10.4								

*See technical notes

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2013 Profitability Report
California

Line Of Business	(1) Direct Premiums Earned (000s)	(2) Losses Incurred	(3) Loss Adjust Expense	(4) Percent of Direct Premiums Earned				(8A) Invest Gain On Ins Trans	(8B) Tax On Ins Trans	(8C) Profit On Ins Trans	(9) Earned			(10) Percent of Net Worth			(12) Return On Net Worth
				General Expense	Selling Expense	Taxes License Fees	Divs To Pcyhldr				Under- Writing Profit	To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth			
Private Passenger Auto Liability	11,498,561	65.5	13.3	5.7	17.7	2.5	1.2	4.6	(0.8)	(0.6)	88.1	4.7	1.3	2.8			
Private Passenger Auto Physical	8,647,601	60.0	9.6	5.5	17.2	2.5	1.2	1.1	1.7	3.4	128.5	4.7	1.3	7.7			
Private Passenger Auto Total	20,146,162	63.1	11.7	5.6	17.5	2.5	1.2	3.1	0.2	1.1	101.9	4.7	1.3	4.5			
Commercial Auto Liability	1,974,192	63.7	14.6	7.3	21.8	2.5	0.0	7.2	(1.5)	(1.2)	64.6	4.7	1.3	2.6			
Commercial Auto Physical	544,408	63.0	10.3	7.9	24.7	2.7	0.0	1.7	(2.5)	(4.4)	100.6	4.8	1.3	(0.9)			
Commercial Auto Total	2,518,600	63.5	13.6	7.4	22.4	2.6	0.0	6.0	(1.7)	(1.9)	70.0	4.7	1.3	2.1			
Homeowners Multiple Peril	7,067,777	44.7	8.8	4.7	21.2	2.5	0.4	2.9	7.0	13.5	94.1	4.7	1.3	16.1			
Farmowners Multiple Peril	203,743	37.0	7.1	5.7	24.9	2.5	0.0	3.4	8.9	17.2	90.0	4.8	1.3	18.9			
Commercial Multiple Peril	4,311,605	40.5	14.4	7.7	23.4	2.4	0.0	5.7	5.6	11.6	68.6	4.7	1.3	11.3			
Fire	1,265,085	28.1	3.1	7.9	18.7	2.1	0.2	1.9	14.5	27.3	96.9	4.7	1.3	29.8			
Allied Lines	1,217,190	33.4	2.5	4.1	13.8	1.7	0.2	2.7	16.2	30.7	99.4	4.7	1.3	33.9			
Inland Marine	2,199,894	31.7	3.1	6.8	17.6	2.3	0.1	0.5	13.5	25.3	123.5	4.7	1.3	34.6			
Medical Professional Liability	730,932	37.9	30.1	8.0	12.0	1.9	4.3	11.2	5.2	11.9	50.1	4.7	1.3	9.3			
Other Liability	6,445,000	59.1	18.2	6.5	20.5	1.7	0.1	16.3	2.3	7.7	38.2	4.7	1.3	6.3			
Products Liability	413,927	99.6	115.1	7.3	21.0	1.3	0.0	34.1	(41.1)	(69.3)	22.6	4.7	1.3	(12.3)			
Workers Compensation	10,043,973	70.0	19.8	6.7	15.6	2.8	0.5	12.7	(1.9)	(0.9)	39.0	4.7	1.3	3.0			
Mortgage Guaranty	339,691	56.8	3.1	15.2	5.4	2.2	0.0	34.2	15.6	35.9	39.2	4.7	1.3	17.4			
Financial Guaranty*	193,149	32.3	4.8	55.7	2.5	2.7	0.0	24.6	7.5	19.0	10.3	4.7	1.3	5.4			
Accident and Health	425,348	85.4	4.9	7.4	25.4	2.5	0.0	8.3	(6.7)	(10.7)	31.6	4.8	1.3	0.0			
Warranty	101,894	64.6	(1.6)	6.0	12.4	2.6	0.0	7.6	7.7	15.9	51.0	5.0	1.4	11.7			
All Other	2,588,215	22.0	4.4	8.3	24.2	2.4	0.0	2.7	14.3	27.1	85.9	4.7	1.3	26.6			
Total All Lines	60,212,185	55.7	13.5	6.4	18.7	2.4	0.6	6.8	2.8	6.6	63.4	4.7	1.3	7.6			

*See technical notes

2013 Profitability Report
Colorado

Line Of Business	Percent of Direct Premiums Earned												Percent of Net Worth		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plychldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth	
Private Passenger Auto Liability	1,819,968	75.3	14.2	5.7	16.5	1.4	0.7	5.4	(3.3)	(5.1)	83.1	4.7	1.3	(0.8)	
Private Passenger Auto Physical	1,201,489	66.8	10.5	5.5	16.4	1.4	0.8	1.3	(0.2)	(0.0)	127.5	4.7	1.3	3.3	
Private Passenger Auto Total	3,021,458	71.9	12.7	5.6	16.4	1.4	0.7	3.8	(2.1)	(3.1)	96.4	4.7	1.3	0.4	
Commercial Auto Liability	283,159	55.2	10.9	7.3	19.6	1.8	0.0	7.1	3.7	8.4	65.6	4.7	1.3	8.9	
Commercial Auto Physical	101,210	65.1	9.7	7.9	19.8	2.0	0.0	1.5	(1.2)	(1.9)	107.4	4.7	1.3	1.3	
Commercial Auto Total	384,369	57.8	10.6	7.4	19.7	1.9	0.0	5.6	2.4	5.7	73.1	4.7	1.3	7.5	
Homeowners Multiple Peril	1,632,278	75.0	12.0	4.7	19.9	1.4	0.6	3.0	(4.0)	(6.7)	93.3	4.6	1.3	(2.9)	
Farmowners Multiple Peril	68,681	48.4	7.7	5.7	22.7	1.6	0.0	2.9	5.6	11.1	95.1	4.7	1.3	13.9	
Commercial Multiple Peril	662,422	58.4	14.4	7.7	22.3	1.5	0.0	5.0	(0.2)	0.8	72.4	4.7	1.3	3.9	
Fire	135,991	71.4	7.8	7.9	16.8	1.5	0.2	2.3	(1.3)	(2.0)	94.4	4.6	1.3	1.4	
Allied Lines	398,827	176.6	8.8	4.1	9.6	0.7	0.4	3.1	(34.2)	(63.0)	96.8	4.6	1.3	(57.6)	
Inland Marine	268,893	64.2	6.0	6.8	18.0	1.6	0.2	1.2	1.4	2.9	112.4	4.7	1.3	6.6	
Medical Professional Liability	161,198	32.2	18.9	8.0	9.4	1.3	8.6	10.7	10.5	21.7	51.7	4.6	1.3	14.6	
Other Liability	946,632	56.6	14.7	6.5	18.6	1.4	0.1	1.9	4.2	10.3	44.7	4.7	1.3	8.0	
Products Liability	64,986	69.6	46.1	7.3	20.4	1.1	0.0	16.0	(11.1)	(17.4)	40.1	4.7	1.3	(3.6)	
Workers Compensation*	793,199	63.8	12.4	6.7	15.8	2.9	0.3	6.4	1.1	3.4	53.0	4.7	1.3	5.2	
Mortgage Guaranty	96,308	18.1	1.1	15.2	5.4	2.1	0.0	24.3	27.1	55.3	64.9	4.7	1.3	39.3	
Financial Guaranty*	32,561	0.8	4.8	55.7	2.5	2.5	0.0	(6.5)	10.0	17.2	18.1	4.7	1.3	6.5	
Accident and Health	85,099	86.1	5.5	7.4	24.3	1.5	0.0	4.8	(7.4)	(12.7)	40.5	4.7	1.3	(1.8)	
Warranty	23,045	52.6	1.4	6.0	2.1	2.3	0.0	11.5	15.6	31.4	42.0	4.4	1.2	16.3	
All Other	236,315	19.9	3.5	8.3	23.9	1.9	0.0	3.7	15.9	30.2	76.8	4.7	1.3	26.6	
Total All Lines	9,012,264	69.9	12.2	6.3	17.6	1.5	0.6	5.2	(1.4)	(1.5)	74.0	4.7	1.3	2.2	

*See technical notes

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2013 Profitability Report
Connecticut

Line Of Business	(1) Direct Premiums Earned (000s)	(2) Losses Incurred	(3) Loss Adjust Expense	(4) General Expense	(5) Percent of Direct Premiums Earned			(8) Under- Writing Profit	(8A) Invest Gain On Ins Trans	(8B) Tax On Ins Trans	(8C) Profit On Ins Trans	(9) Earned			(10) Percent of Net Worth			(12) Return On Net Worth
					(6) Taxes License Fees	(7) Divs To Plyhdr	(8) Selling Expense					(9) Prem To Net Worth	(10) Inv Gain On Net Worth	(11) Tax On Inv Gain On Net Worth				
Private Passenger Auto Liability	1,564,539	73.1	14.1	5.7	16.5	2.1	0.7	6.5	(2.5)	(3.3)	74.3	4.7	1.3	0.9				
Private Passenger Auto Physical	921,731	58.7	9.8	5.5	16.7	2.0	0.8	1.4	2.6	5.2	123.8	4.7	1.3	9.8				
Private Passenger Auto Total	2,486,270	67.8	12.5	5.6	16.5	2.1	0.8	4.6	(0.6)	(0.1)	87.3	4.7	1.3	3.2				
Commercial Auto Liability	279,738	64.9	11.9	7.3	20.9	2.3	0.0	7.9	(0.4)	0.9	61.5	4.7	1.3	3.9				
Commercial Auto Physical	64,820	57.0	9.1	7.9	20.9	2.4	0.1	1.4	1.3	2.7	106.9	4.7	1.3	6.2				
Commercial Auto Total	344,558	63.4	11.4	7.4	20.9	2.3	0.1	6.7	(0.1)	1.2	66.8	4.7	1.3	4.2				
Homeowners Multiple Peril	1,260,779	33.6	6.3	4.7	21.7	2.2	1.0	3.2	11.6	22.1	90.7	4.7	1.3	23.5				
Farmowners Multiple Peril	4,849	22.1	6.5	5.7	22.8	2.6	0.0	3.2	14.9	28.4	92.0	4.7	1.3	29.5				
Commercial Multiple Peril	597,614	45.9	13.1	7.7	24.9	2.3	0.0	6.5	3.9	8.6	64.5	4.7	1.3	9.0				
Fire	137,611	21.7	1.9	7.9	19.0	1.8	0.2	1.6	17.0	31.9	99.8	4.7	1.3	35.2				
Allied Lines	167,124	36.9	4.6	4.1	14.5	2.0	0.1	5.7	14.8	28.6	74.4	4.7	1.3	24.7				
Inland Marine	254,235	45.0	4.3	6.8	17.0	2.2	0.2	1.1	8.8	16.6	115.6	4.7	1.3	22.6				
Medical Professional Liability	154,830	32.0	19.9	8.0	13.1	2.3	2.8	19.2	13.0	28.1	35.2	4.7	1.3	13.3				
Other Liability	901,633	65.8	17.7	6.5	18.4	1.7	0.2	15.6	0.7	4.5	39.2	4.7	1.3	5.1				
Products Liability	55,138	2.5	23.2	7.3	16.3	2.0	0.0	48.6	29.3	52.7	25.9	4.7	1.3	17.0				
Workers Compensation	790,773	67.9	13.6	6.7	14.0	2.8	0.5	11.1	1.1	4.4	41.2	4.7	1.3	5.2				
Mortgage Guaranty	55,412	69.2	3.4	15.2	5.4	2.1	0.0	32.3	10.6	26.3	43.3	4.7	1.3	14.8				
Financial Guaranty*	10,647	24.3	0.4	55.7	5.3	2.7	0.0	11.6	(26.3)	(71.0)	(18.6)	4.5	1.2	16.5				
Accident and Health	45,280	69.8	3.5	7.4	29.6	2.2	0.0	8.2	(2.1)	(2.3)	29.9	4.9	1.4	2.9				
Warranty	9,857	71.4	2.1	6.0	2.3	2.0	0.0	8.9	8.1	16.9	49.5	4.4	1.2	11.6				
All Other	265,545	29.0	5.2	8.3	24.2	2.2	0.1	30.9	12.4	24.2	63.4	4.7	1.3	18.7				
Total All Lines	7,542,153	55.0	11.4	6.3	18.4	2.2	0.6	7.1	4.1	9.1	63.9	4.7	1.3	9.2				

*See technical notes

2013 Profitability Report Delaware

Line Of Business	Percent of Direct Premiums Earned														
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Pchylhdr	Under-Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Net Worth	Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	55.5	11.7	5.7	15.5	2.2	0.4	8.9	5.5	4.6	9.7	82.2	4.7	1.3	4.7	11.4
Private Passenger Auto Physical	64.7	10.1	5.5	15.2	2.2	0.5	1.7	1.4	1.0	2.1	126.8	4.7	1.3	4.7	6.0
Private Passenger Auto Total	695,337	58.2	11.2	5.6	15.4	2.2	6.8	4.3	3.6	7.5	91.6	4.7	1.3	4.7	10.2
Commercial Auto Liability	78,786	76.1	14.3	7.3	18.9	3.0	(19.6)	8.3	(4.6)	(6.8)	60.7	4.7	1.3	4.7	(0.7)
Commercial Auto Physical	15,094	58.5	10.4	7.9	20.0	2.8	0.1	1.6	0.5	1.3	103.8	4.7	1.3	4.7	4.8
Commercial Auto Total	93,880	73.2	13.7	7.4	19.1	3.0	(16.4)	7.2	(3.7)	(5.5)	65.0	4.7	1.3	4.7	(0.2)
Homeowners Multiple Peril	211,991	38.2	7.1	4.7	20.4	2.2	26.8	2.6	10.1	19.3	96.8	4.7	1.3	4.7	22.1
Farmowners Multiple Peril	4,388	48.5	5.7	5.7	24.3	2.2	13.4	2.0	5.3	10.2	102.5	4.8	1.3	4.7	13.9
Commercial Multiple Peril	108,286	31.1	7.5	7.7	24.1	2.7	26.8	5.7	11.0	21.5	67.9	4.7	1.3	4.7	18.0
Fire	27,478	13.4	1.2	7.9	17.8	2.3	57.1	1.2	20.3	38.0	105.8	4.7	1.3	4.7	43.6
Allied Lines	49,082	65.4	3.2	4.1	13.3	1.8	11.9	2.0	4.7	9.2	108.3	4.7	1.3	4.7	13.3
Inland Marine	50,069	(26.1)	(2.3)	6.8	18.0	2.6	100.8	2.6	36.0	67.4	97.0	4.7	1.3	4.7	68.8
Medical Professional Liability	38,778	33.1	24.0	8.0	12.3	2.0	20.1	15.5	11.4	24.3	40.0	4.7	1.3	4.7	13.1
Other Liability	246,519	18.4	3.7	6.5	18.7	2.8	49.7	14.6	21.5	42.9	38.3	4.7	1.3	4.7	19.8
Products Liability	9,706	(80.1)	(0.4)	7.3	20.6	3.3	149.1	43.9	64.4	128.6	18.4	4.7	1.3	4.7	27.0
Workers Compensation	168,685	78.1	18.2	6.7	12.6	7.2	(23.3)	17.3	(3.3)	(2.7)	32.3	4.7	1.3	4.7	2.5
Mortgage Guaranty	18,277	55.5	2.7	15.2	5.4	2.2	18.9	31.7	15.4	35.2	44.2	4.7	1.3	4.7	18.9
Financial Guaranty*	31,429	(144.1)	132.7	55.7	2.5	2.3	50.9	(7.4)	15.7	27.7	35.6	4.7	1.3	4.7	13.2
Accident and Health	21,372	(142.2)	(6.1)	7.4	22.0	2.3	216.6	20.5	81.5	155.5	20.4	4.6	1.3	4.6	35.0
Warranty	3,258	54.8	3.2	6.0	5.6	2.2	28.1	8.6	12.2	24.5	50.8	4.6	1.3	4.6	15.8
All Other	67,673	18.3	3.9	8.3	23.4	2.7	43.3	3.8	16.2	30.9	79.4	4.7	1.3	4.7	27.9
Total All Lines	1,846,211	40.3	11.3	7.1	16.9	2.8	21.2	7.4	9.5	19.1	60.5	4.7	1.3	4.7	15.0

*See technical notes

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2013 Profitability Report
District of Columbia

Line Of Business	(1) Direct Premiums Earned (000s)	Percent of Direct Premiums Earned										Percent of Net Worth			
		(2) Losses Incurred	(3) Loss Adjust Expense	(4) General Expense	(5) Selling Expense	(6) Taxes License Fees	(7) Divs To Plyholder	(8) Under- Writing Profit	(8A) Invest Gain On Ins Trans	(8B) Tax On Ins Trans	(8C) Profit On Ins Trans	(9) Earned Prem To Net Worth	(10) Inv Gain On Net Worth	(11) Tax On Inv Gain On Net Worth	(12) Return On Net Worth
Private Passenger Auto Liability	150,590	57.6	11.2	5.7	13.2	2.5	0.6	9.0	4.8	4.5	9.3	88.3	4.6	1.3	11.5
Private Passenger Auto Physical	129,693	51.0	8.0	5.5	12.8	2.4	0.9	19.3	1.3	7.1	13.5	128.8	4.6	1.3	20.8
Private Passenger Auto Total	280,284	54.5	9.8	5.6	13.0	2.5	0.7	13.8	3.2	5.7	11.3	103.3	4.6	1.3	15.0
Commercial Auto Liability	35,689	39.0	9.6	7.3	16.9	1.7	0.0	25.4	6.6	10.7	21.2	69.8	4.6	1.3	18.2
Commercial Auto Physical	5,665	42.6	7.1	7.9	20.2	3.5	0.0	18.6	1.5	6.9	13.1	108.8	4.7	1.3	17.7
Commercial Auto Total	41,354	39.5	9.3	7.3	17.4	2.0	0.0	24.4	5.9	10.2	20.1	73.4	4.6	1.3	18.1
Homeowners Multiple Peril	139,288	31.8	5.9	4.7	20.4	2.3	0.7	33.9	2.6	12.6	24.0	96.3	4.7	1.3	26.5
Farmowners Multiple Peril	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Commercial Multiple Peril	152,471	34.9	9.3	7.7	23.1	2.5	0.0	22.5	4.8	9.2	18.1	73.7	4.7	1.3	16.7
Fire	35,231	84.5	7.2	7.9	15.9	1.7	0.3	(17.6)	1.4	(5.8)	(10.4)	102.5	4.6	1.3	(7.4)
Allied Lines	30,809	80.7	3.6	4.1	12.4	1.9	0.3	(3.1)	3.1	(0.2)	0.2	95.9	4.7	1.3	3.6
Inland Marine	95,606	77.4	7.6	6.8	12.7	2.7	0.1	(7.4)	3.9	(1.5)	(2.0)	88.4	4.6	1.3	1.6
Medical Professional Liability	36,207	9.3	13.4	8.0	13.6	2.3	0.5	52.8	16.4	23.0	46.1	39.2	4.7	1.3	21.5
Other Liability	358,175	17.1	9.5	6.5	18.1	1.6	0.1	47.0	11.9	19.8	39.1	47.0	4.7	1.3	21.7
Products Liability	5,491	(40.1)	4.4	7.3	19.7	1.4	(0.0)	107.1	21.1	43.4	84.9	32.1	4.7	1.3	30.7
Workers Compensation	157,972	54.4	11.1	6.7	12.2	16.4	0.8	(1.7)	10.3	2.3	6.3	42.1	4.8	1.3	6.1
Mortgage Guaranty	31,033	308.1	16.2	15.2	5.4	2.4	0.0	(247.3)	63.4	(68.9)	(115.0)	17.8	4.7	1.3	(17.1)
Financial Guaranty*	11,015	0.0	0.2	55.7	2.5	42.4	0.0	(0.8)	(14.7)	(4.3)	(11.1)	12.4	6.6	1.8	3.4
Accident and Health	117,815	70.5	7.3	7.4	26.8	2.0	0.0	(14.2)	(1.7)	(5.4)	(10.4)	85.9	4.7	1.3	(5.5)
Warranty	110	127.9	9.0	6.0	7.2	1.9	0.0	(52.0)	4.8	(16.9)	(30.3)	71.1	4.7	1.3	(18.2)
All Other	144,974	41.1	5.3	8.3	29.7	2.2	0.0	13.3	2.6	5.4	10.5	81.1	4.8	1.3	12.0
Total All Lines	1,637,833	47.8	8.7	7.1	18.1	3.8	0.3	14.2	6.9	6.9	14.2	61.1	4.8	1.3	12.1

*See technical notes

2013 Profitability Report
Florida

Line Of Business	(1) Direct Premiums Earned (000s)	(2) Losses Incurred	(3) Loss Adjust Expense	(4) General Expense	(5) Selling Expense	(6) Taxes License Fees	(7) Divs To Plychldr	(8) Under- Writing Profit	(8A) Invest Gain On Ins Trans	(8B) Tax On Ins Trans	(8C) Profit On Ins Trans	Percent of Net Worth			
												(9) Earned Prem To Net Worth	(10) Inv Gain On Net Worth	(11) Tax On Inv Gain On Net Worth	(12) Return On Net Worth
Private Passenger Auto Liability	10,688,810	60.6	14.6	5.7	16.0	1.4	0.4	1.3	4.5	1.7	4.1	90.2	4.6	1.3	7.1
Private Passenger Auto Physical	3,335,248	64.9	10.4	5.5	15.7	1.4	0.6	1.4	1.3	0.8	1.8	129.7	4.6	1.3	5.7
Private Passenger Auto Total	14,024,058	61.6	13.6	5.6	15.9	1.4	0.5	1.3	3.8	1.5	3.6	97.3	4.6	1.3	6.8
Commercial Auto Liability	1,359,681	74.3	16.2	7.3	20.3	1.8	0.0	(20.0)	7.3	(5.0)	(7.8)	64.6	4.7	1.3	(1.7)
Commercial Auto Physical	268,903	54.0	8.7	7.9	20.9	1.8	0.0	6.5	1.4	2.7	5.3	108.4	4.7	1.3	9.1
Commercial Auto Total	1,628,584	70.9	15.0	7.4	20.4	1.8	0.0	(15.6)	6.3	(3.7)	(5.6)	69.3	4.7	1.3	(0.5)
Homeowners Multiple Peril	8,568,668	23.7	6.7	4.7	20.1	1.8	0.5	42.4	2.8	15.6	29.6	96.0	4.7	1.3	31.7
Farmowners Multiple Peril	22,689	29.2	6.9	5.7	29.1	1.5	0.0	27.5	3.8	10.7	20.6	84.8	4.8	1.3	21.0
Commercial Multiple Peril	2,108,929	23.9	8.4	7.7	24.7	2.0	0.0	33.2	4.2	12.8	24.6	77.7	4.7	1.3	22.5
Fire	1,581,157	10.8	1.7	7.9	17.6	1.5	0.0	60.6	1.6	21.7	40.5	101.9	4.7	1.3	44.7
Allied Lines	4,034,503	9.1	1.8	4.1	15.2	1.4	0.0	68.3	1.5	24.3	45.5	112.4	4.8	1.3	54.5
Inland Marine	983,981	35.9	3.6	6.8	18.6	2.1	0.2	32.8	0.4	11.6	21.6	126.0	4.7	1.3	30.6
Medical Professional Liability	592,570	47.1	16.6	8.0	13.4	2.2	1.2	11.6	12.0	7.4	16.2	48.2	4.7	1.3	11.2
Other Liability	2,893,777	52.5	16.9	6.5	20.2	1.5	0.1	2.1	12.4	4.2	10.3	45.7	4.7	1.3	8.1
Products Liability	166,835	84.9	55.3	7.3	22.6	1.3	0.0	(71.5)	20.1	(19.4)	(31.9)	34.0	4.7	1.3	(7.5)
Workers Compensation	2,227,836	50.8	11.8	6.7	14.3	4.4	2.7	9.2	9.1	5.8	12.6	45.8	4.7	1.3	9.1
Mortgage Guaranty	224,035	167.2	8.2	15.2	5.4	2.4	0.0	(98.4)	71.3	(14.6)	(12.5)	15.6	4.7	1.3	1.4
Financial Guaranty*	78,633	1.7	1.1	55.7	2.5	4.6	0.0	34.4	(6.6)	10.2	17.6	16.5	4.8	1.3	6.4
Accident and Health	206,375	91.2	5.2	7.4	25.8	2.2	0.0	(31.9)	11.1	(8.1)	(12.8)	27.3	4.8	1.3	(0.0)
Warranty	277,317	62.3	1.8	6.0	8.7	3.4	0.0	17.6	10.6	9.1	19.1	41.4	4.9	1.4	11.4
All Other	1,075,199	27.4	6.4	8.3	28.0	2.2	0.0	27.7	3.8	10.7	20.7	77.5	4.8	1.3	19.5
Total All Lines	40,695,145	42.6	10.0	6.0	17.9	1.8	0.4	21.1	4.8	8.7	17.2	78.3	4.7	1.3	16.9

*See technical notes

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2013 Profitability Report
Georgia

Line Of Business	(1) Direct Premiums Earned (000s)	(2) Losses Incurred	(3) Loss Adjust Expense	(4) General Expense	(5) Selling Expense	(6) Percent of Direct Premiums Earned			(8) Under- Writing Profit	(8A) Invest Gain On Ins Trans	(8B) Tax On Ins Trans	(8C) Profit On Ins Trans	(9) Percent of Net Worth			(12) Return On Net Worth
						(7) Taxes License Fees	(7) Divs To Plychldr	(7) Profit					(9) Earned Prem To Net Worth	(10) Inv Gain On Net Worth	(11) Tax On Inv Gain On Net Worth	
Private Passenger Auto Liability	3,394,115	77.8	14.2	5.7	16.7	4.2	0.4	(19.1)	4.1	(5.5)	(9.5)	93.3	4.7	1.3	(5.4)	
Private Passenger Auto Physical	2,315,071	62.3	9.8	5.5	18.1	4.2	0.7	(0.7)	1.2	0.1	0.4	129.1	4.7	1.3	4.0	
Private Passenger Auto Total	5,709,185	71.5	12.4	5.6	17.3	4.2	0.5	(11.6)	2.9	(3.3)	(5.4)	105.1	4.7	1.3	(2.3)	
Commercial Auto Liability	582,029	62.9	11.9	7.3	20.3	4.5	0.0	(6.9)	7.0	(0.5)	0.5	65.6	4.7	1.3	3.7	
Commercial Auto Physical	157,274	71.1	11.1	7.9	19.6	4.7	0.0	(14.5)	1.4	(4.7)	(8.4)	107.7	4.7	1.3	(5.6)	
Commercial Auto Total	739,303	64.7	11.8	7.4	20.1	4.5	0.0	(8.6)	5.8	(1.4)	(1.4)	71.6	4.7	1.3	2.4	
Homeowners Multiple Peril	2,430,563	67.4	11.1	4.7	19.8	4.9	0.5	(8.5)	2.4	(2.3)	(3.8)	98.6	4.7	1.3	(0.4)	
Farmowners Multiple Peril	106,924	57.9	7.0	5.7	18.3	3.4	0.0	7.5	2.4	3.3	6.6	100.8	4.6	1.3	10.0	
Commercial Multiple Peril	897,884	57.0	13.3	7.7	23.3	4.8	0.0	(6.2)	4.7	(0.9)	(0.7)	74.0	4.7	1.3	2.9	
Fire	342,573	37.1	3.8	7.9	19.5	3.5	0.3	27.8	1.6	10.2	19.2	99.9	4.7	1.3	22.6	
Allied Lines	417,516	53.8	3.4	4.1	12.3	2.3	0.2	23.9	1.7	8.8	16.7	114.4	4.7	1.3	22.6	
Inland Marine	453,667	44.3	3.6	6.8	20.0	4.1	0.2	20.8	0.4	7.4	13.8	127.2	4.7	1.3	21.0	
Medical Professional Liability	262,577	34.5	23.6	8.0	11.6	2.8	3.2	16.2	15.5	10.0	21.7	40.4	4.7	1.3	12.1	
Other Liability	1,264,579	44.8	13.2	6.5	17.8	3.4	0.1	14.0	13.6	8.7	18.9	43.0	4.7	1.3	11.5	
Products Liability	75,513	46.1	38.9	7.3	19.1	3.0	0.0	(14.6)	23.0	1.3	7.1	30.9	4.7	1.3	5.6	
Workers Compensation	1,216,221	56.6	13.4	6.7	14.1	9.2	0.4	(0.4)	7.5	1.9	5.1	48.9	4.7	1.3	5.9	
Mortgage Guaranty	156,726	61.4	2.9	15.2	5.4	3.9	0.0	11.2	30.9	12.5	29.6	45.9	4.7	1.3	16.9	
Financial Guaranty*	17,022	25.6	1.3	55.7	2.5	8.8	0.0	6.1	1.6	2.6	5.1	11.3	5.0	1.4	4.2	
Accident and Health	138,214	69.4	4.2	7.4	20.0	4.4	0.0	(5.6)	3.2	(1.1)	(1.3)	50.1	4.6	1.3	2.7	
Warranty	21,595	60.5	1.8	6.0	(0.8)	3.5	0.0	28.9	6.6	12.0	23.5	60.1	4.4	1.2	17.3	
All Other	402,142	34.6	5.7	8.3	22.5	4.2	0.0	24.5	5.9	10.2	20.2	66.6	4.7	1.3	16.8	
Total All Lines	14,652,206	61.8	11.5	6.2	17.9	4.6	0.4	(2.5)	5.0	0.5	1.9	76.9	4.7	1.3	4.9	

*See technical notes

2013 Profitability Report
Hawaii

Line Of Business	Percent of Direct Premiums Earned												Percent of Net Worth		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plyhdr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	392,662	51.6	9.5	5.7	13.4	3.8	0.8	15.1	4.5	6.5	13.1	89.9	4.6	1.3	15.1
Private Passenger Auto Physical	244,430	55.9	9.0	5.5	13.2	3.6	1.0	11.6	1.3	4.4	8.5	127.9	4.6	1.3	14.2
Private Passenger Auto Total	637,092	53.2	9.3	5.6	13.4	3.8	0.9	13.7	3.3	5.7	11.3	101.5	4.6	1.3	14.8
Commercial Auto Liability	75,924	44.6	8.2	7.3	21.7	2.5	0.0	15.7	6.7	7.4	15.1	66.7	4.7	1.3	13.4
Commercial Auto Physical	18,518	54.4	9.4	7.9	18.8	1.9	0.0	7.6	1.9	3.2	6.3	100.1	4.6	1.3	9.7
Commercial Auto Total	94,442	46.5	8.4	7.4	21.1	2.4	0.0	14.1	5.8	6.5	13.3	71.4	4.7	1.3	12.9
Homeowners Multiple Peril	340,704	27.6	5.4	4.7	19.8	3.4	1.1	37.9	2.2	13.9	26.2	101.8	4.7	1.3	30.1
Farmowners Multiple Peril	433	12.5	24.7	5.7	30.3	0.2	0.0	26.5	5.0	10.7	20.8	81.1	4.8	1.3	20.3
Commercial Multiple Peril	142,906	15.9	5.2	7.7	22.9	2.3	0.0	45.9	4.2	17.3	32.9	77.4	4.7	1.3	28.8
Fire	85,700	19.4	2.8	7.9	21.5	1.7	0.2	46.6	1.6	16.7	31.4	99.0	4.7	1.3	34.5
Allied Lines	134,935	4.7	(0.2)	4.1	16.2	2.8	0.3	72.0	1.9	25.7	48.2	105.8	4.8	1.3	54.4
Inland Marine	65,558	28.0	2.3	6.8	16.9	3.4	0.2	42.2	0.7	15.0	27.9	121.8	4.7	1.3	37.4
Medical Professional Liability	28,547	(5.0)	7.3	8.0	9.9	3.2	20.1	56.5	10.9	22.8	44.6	50.5	4.7	1.3	25.9
Other Liability	259,825	44.3	14.3	6.5	21.3	2.3	0.1	11.0	12.2	7.3	16.0	45.8	4.7	1.3	10.7
Products Liability	7,712	426.1	240.5	7.3	25.7	1.6	0.0	(601.2)	62.1	(193.1)	(346.0)	13.4	4.7	1.3	(43.0)
Workers Compensation	207,758	67.9	16.1	6.7	13.3	5.6	1.1	(10.8)	10.3	(0.9)	0.4	42.4	4.7	1.3	3.6
Mortgage Guaranty	18,023	15.0	0.7	15.2	7.9	3.7	0.0	57.4	37.1	30.4	64.1	34.9	4.7	1.3	25.7
Financial Guaranty*	8,449	0.0	0.0	55.7	2.5	4.5	0.0	37.2	(13.3)	9.3	14.6	32.1	4.8	1.3	8.1
Accident and Health	14,286	77.0	4.9	7.4	24.0	3.9	0.0	(17.4)	19.6	(0.6)	2.9	17.2	4.8	1.3	3.9
Warranty	4,200	77.8	2.3	6.0	2.2	1.9	0.0	9.8	9.3	6.0	13.1	51.3	4.5	1.2	10.0
All Other	95,242	23.4	7.3	8.3	24.9	3.5	0.1	32.4	3.9	12.4	23.9	72.0	4.7	1.3	20.6
Total All Lines	2,145,811	40.5	9.1	6.4	17.4	3.4	0.8	22.3	5.5	9.3	18.5	71.1	4.7	1.3	16.5

*See technical notes

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2013 Profitability Report
Idaho

Line Of Business	(1) Direct Premiums Earned (000s)	(2) Losses Incurred	(3) Loss Adjust Expense	(4) General Expense	(5) Percent of Direct Premiums Earned				(6) Percent of Direct Premiums Earned				(7) Divs To Plychldr	(8) Under- Writing Profit	(8A) Invest Gain On Ins		(8B) Tax On Ins Trans		(8C) Profit On Ins Trans		(9) Earned Prem To Net Worth		(10) Percent of Net Worth		(11) Tax On Inv Gain On Net Worth	(12) Return On Net Worth
					Selling Expense	License Fees	Taxes	License Fees	License Fees	Trans	Trans	Trans			Trans	Trans	Trans	Trans	Trans	Trans	Trans	Trans	Trans	Trans		
Private Passenger Auto Liability	412,104	61.0	11.1	5.7	17.8	1.7	0.3	2.3	4.4	2.0	4.7	90.1	4.7	1.3	7.6											
Private Passenger Auto Physical	276,451	61.0	9.8	5.5	17.9	1.7	0.4	3.6	1.5	1.7	3.4	123.1	4.7	1.3	7.6											
Private Passenger Auto Total	688,555	61.0	10.5	5.6	17.8	1.7	0.4	2.8	3.2	1.9	4.2	101.0	4.7	1.3	7.6											
Commercial Auto Liability	90,359	53.0	9.5	7.3	20.0	1.9	0.0	8.3	6.6	4.7	10.1	67.5	4.7	1.3	10.2											
Commercial Auto Physical	39,208	62.2	9.6	7.9	19.6	1.8	0.0	(1.2)	1.5	0.0	0.3	105.5	4.7	1.3	3.7											
Commercial Auto Total	129,567	55.8	9.6	7.4	19.8	1.9	0.0	5.4	5.1	3.3	7.2	75.7	4.7	1.3	8.8											
Homeowners Multiple Peril	278,255	53.0	8.7	4.7	20.7	1.7	0.4	10.6	2.8	4.5	8.9	94.9	4.7	1.3	11.8											
Farmowners Multiple Peril	52,877	59.6	7.2	5.7	20.4	1.7	0.0	5.2	3.3	2.7	5.7	92.8	4.7	1.3	8.7											
Commercial Multiple Peril	179,114	42.0	8.4	7.7	21.3	1.7	0.2	18.8	5.0	8.0	15.8	72.4	4.6	1.3	14.8											
Fire	30,205	38.2	4.8	7.9	16.4	1.9	0.2	30.6	2.2	11.3	21.5	94.4	4.6	1.3	23.6											
Allied Lines	120,266	48.9	2.3	4.1	10.3	0.8	0.1	33.4	1.0	12.0	22.4	130.0	4.6	1.3	32.5											
Inland Marine	61,926	56.8	5.1	6.8	17.1	2.0	0.1	11.9	0.7	4.4	8.3	121.9	4.7	1.3	13.4											
Medical Professional Liability	30,912	29.3	27.9	8.0	13.3	1.8	8.7	11.0	11.4	7.0	15.3	49.9	4.7	1.3	11.0											
Other Liability	168,666	37.5	22.0	6.5	18.3	1.8	0.1	13.8	11.1	7.9	17.0	48.6	4.7	1.3	11.6											
Products Liability	9,891	36.6	58.5	7.3	19.8	1.3	0.0	(23.6)	18.3	(3.1)	(2.1)	36.1	4.7	1.3	2.6											
Workers Compensation	315,291	64.1	11.5	6.7	12.0	3.4	3.0	(0.7)	5.4	1.3	3.5	56.6	4.7	1.3	5.3											
Mortgage Guaranty	23,488	91.4	4.0	15.2	5.4	2.2	0.0	(18.3)	28.8	1.6	8.9	50.9	4.7	1.3	7.9											
Financial Guaranty*	971	0.0	0.0	55.7	2.5	NR	0.0	41.8	4.6	15.9	30.4	10.8	4.6	1.3	6.6											
Accident and Health	16,409	64.6	4.7	7.4	20.6	2.2	0.0	0.4	5.5	1.7	4.2	40.0	4.6	1.3	5.0											
Warranty	4,477	73.9	2.0	6.0	(0.1)	2.3	0.0	15.9	7.0	7.5	15.4	59.0	4.3	1.2	12.2											
All Other	56,058	17.3	2.6	8.3	25.3	2.8	0.1	43.5	2.6	15.9	30.1	87.7	4.7	1.3	29.8											
Total All Lines	2,166,930	54.2	10.4	6.2	17.4	2.0	0.7	8.9	4.6	4.4	9.1	77.7	4.7	1.3	10.4											

*See technical notes

2013 Profitability Report
Illinois

Line Of Business	Percent of Direct Premiums Earned												Percent of Net Worth		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plyhdr	Under-Writing Profit	Invest Gain On Ins	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Net Worth	Return On Net Worth	
Private Passenger Auto Liability	3,411,832	62.5	12.7	5.7	19.1	1.3	0.2	(1.5)	5.3	1.0	2.9	83.2	4.7	1.3	5.8
Private Passenger Auto Physical	2,550,844	62.1	9.8	5.5	18.8	1.4	0.2	2.1	1.3	1.1	2.3	128.0	4.7	1.3	6.3
Private Passenger Auto Total	5,962,676	62.3	11.5	5.6	18.9	1.4	0.2	0.0	3.6	1.0	2.6	97.8	4.7	1.3	5.9
Commercial Auto Liability	788,317	65.4	13.1	7.3	20.2	1.7	0.0	(7.8)	8.3	(0.4)	0.9	60.8	4.7	1.3	3.9
Commercial Auto Physical	242,784	61.5	10.2	7.9	19.8	1.9	0.0	(1.4)	1.3	(0.1)	0.1	110.3	4.7	1.3	3.4
Commercial Auto Total	1,031,100	64.5	12.4	7.4	20.1	1.8	0.0	(6.3)	6.7	(0.4)	0.7	68.0	4.7	1.3	3.8
Homeowners Multiple Peril	3,093,005	70.5	11.7	4.7	20.7	1.6	0.2	(9.5)	3.0	(2.5)	(4.1)	93.4	4.7	1.3	(0.4)
Farmowners Multiple Peril	150,346	60.8	7.4	5.7	21.9	2.1	0.0	2.0	2.5	1.4	3.1	102.6	4.7	1.3	6.6
Commercial Multiple Peril	1,582,128	49.5	13.7	7.7	22.7	1.8	0.0	4.5	5.9	3.2	7.1	68.0	4.7	1.3	8.2
Fire	416,881	23.3	2.3	7.9	17.3	2.1	0.1	46.9	1.9	17.0	31.9	98.2	4.7	1.3	34.7
Allied Lines	1,220,610	136.7	6.4	4.1	10.8	0.7	0.2	(59.1)	3.6	(19.7)	(35.8)	96.5	4.7	1.3	(31.2)
Inland Marine	622,137	51.8	4.7	6.8	19.6	2.0	0.1	14.9	0.8	5.4	10.2	121.1	4.7	1.3	15.8
Medical Professional Liability	557,044	20.0	22.8	8.0	12.0	2.8	7.0	27.4	18.7	14.8	31.3	35.8	4.7	1.3	14.6
Other Liability	2,842,091	47.6	14.0	6.5	16.5	1.5	0.1	13.7	17.0	9.5	21.2	36.7	4.6	1.3	11.1
Products Liability	145,712	31.1	45.9	7.3	18.4	1.3	(0.0)	(4.1)	41.2	10.1	27.1	19.4	4.7	1.3	8.6
Workers Compensation	2,654,241	60.5	13.2	6.7	13.4	1.8	0.3	4.0	9.0	3.9	9.1	45.5	4.7	1.3	7.5
Mortgage Guaranty	194,036	110.6	4.8	15.2	5.4	2.1	0.0	(38.2)	41.8	(1.7)	5.4	30.1	4.7	1.3	5.0
Financial Guaranty*	51,288	(40.0)	2.9	55.7	2.5	3.6	0.0	75.2	21.7	32.3	64.5	11.2	4.7	1.3	10.7
Accident and Health	248,053	84.5	5.2	7.4	21.1	1.8	0.0	(20.0)	9.7	(4.3)	(6.0)	30.0	4.6	1.3	1.5
Warranty	611,395	95.9	2.3	6.0	2.3	1.8	0.0	(8.4)	3.9	(1.9)	(2.7)	77.2	4.5	1.2	1.2
All Other	686,874	20.1	3.6	8.3	24.7	2.3	0.0	40.9	7.3	16.3	31.8	60.2	4.7	1.3	22.5
Total All Lines	22,069,618	62.4	11.4	6.3	17.5	1.6	0.3	0.3	7.3	2.1	5.4	62.4	4.7	1.3	6.8

*See technical notes

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2013 Profitability Report
Indiana

Line Of Business	(1) Direct Premiums Earned (000s)	(2) Losses Incurred	(3) Loss Adjust Expense	(4) Percent of Direct Premiums Earned					(8A) Invest Gain On Ins Trans	(8B) Tax On Ins Trans	(8C) Profit On Ins Trans	(9) Earned			(10) Percent of Net Worth			(12) Return On Net Worth
				(5) General Expense	(6) Selling Expense	(7) Taxes License Fees Plychldr	(8) Under- Writing Profit	(9) Prem To Net Worth				(10) Inv Gain On Net Worth	(11) Tax On Inv Gain On Net Worth					
Private Passenger Auto Liability	1,708,786	61.4	12.3	5.7	18.2	1.2	0.1	0.9	4.9	1.7	4.1	86.3	4.7	1.3	6.9			
Private Passenger Auto Physical	1,225,996	65.4	10.3	5.5	18.0	1.2	0.2	(0.8)	1.3	0.1	0.4	126.7	4.7	1.3	3.9			
Private Passenger Auto Total	2,934,781	63.1	11.5	5.6	18.1	1.2	0.2	0.2	3.4	1.0	2.6	99.6	4.7	1.3	5.9			
Commercial Auto Liability	393,630	60.8	11.3	7.3	19.4	1.6	0.0	(0.4)	7.5	1.9	5.1	64.2	4.6	1.3	6.6			
Commercial Auto Physical	152,831	64.9	9.8	7.9	19.6	1.5	0.0	(3.8)	1.3	(1.0)	(1.5)	110.2	4.7	1.3	1.7			
Commercial Auto Total	546,461	61.9	10.9	7.4	19.5	1.5	0.0	(1.3)	5.7	1.1	3.3	72.6	4.6	1.3	5.7			
Homeowners Multiple Peril	1,78,525	60.5	9.9	4.7	21.0	1.6	0.2	2.1	2.8	1.5	3.4	94.7	4.7	1.3	6.6			
Farmowners Multiple Peril	755,089	63.5	7.2	5.7	21.4	0.5	0.0	1.6	3.0	1.4	3.2	95.0	4.7	1.3	6.4			
Commercial Multiple Peril	755,089	56.6	12.9	7.7	22.8	1.6	0.1	(1.7)	6.4	1.2	3.5	65.7	4.7	1.3	5.7			
Fire	264,722	28.7	2.9	7.9	17.3	1.9	0.1	41.1	1.3	14.8	27.7	106.5	4.7	1.3	32.9			
Allied Lines	632,298	101.1	4.5	4.1	12.3	0.5	0.0	(22.8)	3.4	(7.0)	(12.3)	99.1	4.7	1.3	(8.8)			
Inland Marine	260,921	39.8	4.2	6.8	25.4	1.9	0.0	21.7	0.5	7.7	14.5	124.6	4.8	1.3	21.5			
Medical Professional Liability	121,126	5.1	7.5	8.0	10.2	1.9	0.3	66.9	20.4	29.1	58.2	34.0	4.7	1.3	23.1			
Other Liability	764,784	37.9	11.3	6.5	19.2	1.5	0.1	23.4	13.4	11.9	24.9	43.4	4.7	1.3	14.2			
Products Liability	56,245	29.5	30.5	7.3	20.1	1.2	0.0	11.3	21.6	10.0	22.9	32.1	4.7	1.3	10.7			
Workers Compensation	813,803	62.3	11.6	6.7	13.3	1.8	0.2	3.9	4.4	2.6	5.7	58.3	4.7	1.3	6.7			
Mortgage Guaranty	93,803	50.2	2.4	15.2	5.4	2.1	0.0	24.7	30.1	17.0	37.8	47.5	4.7	1.3	21.3			
Financial Guaranty*	18,330	(0.0)	(0.1)	55.7	2.5	5.3	0.0	36.5	(9.7)	10.1	16.8	21.9	4.8	1.3	7.1			
Accident and Health	196,696	82.4	5.1	7.4	19.0	2.3	0.6	(16.9)	2.1	(5.3)	(9.4)	54.2	4.5	1.3	(1.8)			
Warranty	35,904	59.5	1.4	6.0	2.0	1.6	0.0	29.5	7.9	12.5	24.9	53.7	4.4	1.2	16.5			
All Other	248,648	19.9	2.6	8.3	23.4	1.9	0.0	43.8	3.9	16.4	31.3	77.4	4.7	1.3	27.6			
Total All Lines	9,557,799	59.0	9.9	6.2	18.4	1.4	0.1	4.8	5.0	3.1	6.7	76.0	4.7	1.3	8.5			

*See technical notes

2013 Profitability Report
Iowa

Line Of Business	(1) Direct Premiums Earned (000s)	(2) Losses Incurred	(3) Loss Adjust Expense	(4) Percent of Direct Premiums Earned				(8A) Invest Gain On Ins Trans	(8B) Tax On Ins Trans	(8C) Profit On Ins Trans	(9) Earned			(10) Percent of Net Worth			(12) Return On Net Worth
				General Expense	Selling Expense	License Fees	Taxes Divs To Plyhdr				Under- Writing Profit	Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth			
Private Passenger Auto Liability	715,581	59.6	10.6	5.7	19.1	1.4	0.1	3.3	4.1	2.3	5.1	92.4	4.7	1.3	8.1		
Private Passenger Auto Physical	697,858	63.4	9.9	5.5	19.3	1.3	0.1	0.3	1.3	0.5	1.1	126.8	4.7	1.3	4.8		
Private Passenger Auto Total	1,413,439	61.5	10.3	5.6	19.2	1.4	0.1	1.8	2.7	1.4	3.2	106.7	4.7	1.3	6.8		
Commercial Auto Liability	208,251	45.6	8.1	7.3	19.9	1.5	0.5	17.1	6.7	7.8	15.9	67.8	4.7	1.3	14.2		
Commercial Auto Physical	119,281	65.7	9.7	7.9	20.0	1.5	0.0	(4.9)	1.1	(1.4)	(2.4)	114.8	4.7	1.3	0.6		
Commercial Auto Total	327,532	52.9	8.6	7.5	20.0	1.5	0.3	9.1	4.6	4.5	9.3	79.7	4.7	1.3	10.7		
Homeowners Multiple Peril	643,969	47.7	7.8	4.7	21.0	1.6	0.1	16.9	2.3	6.6	12.6	99.4	4.7	1.3	15.9		
Farmowners Multiple Peril	158,391	53.3	6.1	5.7	21.1	1.4	0.0	12.3	2.2	4.9	9.6	103.6	4.7	1.3	13.3		
Commercial Multiple Peril	341,229	42.5	8.4	7.7	22.3	1.6	0.1	17.3	3.8	7.1	14.0	80.2	4.7	1.3	14.6		
Fire	98,431	53.2	5.0	7.9	18.8	1.4	1.1	12.6	1.9	4.9	9.6	97.8	4.7	1.3	12.7		
Allied Lines	1,183,192	152.1	6.5	4.1	10.4	0.3	0.0	(73.5)	2.1	(25.1)	(46.3)	118.8	4.7	1.3	(51.6)		
Inland Marine	182,794	40.5	3.8	6.8	20.8	1.8	0.2	26.0	0.7	9.3	17.4	113.4	4.7	1.3	23.2		
Medical Professional Liability	69,271	4.9	14.0	8.0	13.5	1.2	3.5	54.8	13.2	22.9	45.2	45.9	4.7	1.3	24.1		
Other Liability	493,468	39.8	13.3	6.5	19.2	1.4	0.3	19.4	10.7	9.8	20.3	49.7	4.7	1.3	13.5		
Products Liability	37,269	30.0	27.2	7.3	19.9	1.2	0.0	14.2	15.5	9.3	20.4	41.1	4.7	1.3	11.8		
Workers Compensation	702,270	65.5	11.8	6.7	12.8	1.9	3.0	(1.8)	6.5	1.2	3.5	51.7	4.6	1.3	5.1		
Mortgage Guaranty	44,689	94.5	4.1	15.2	5.4	2.2	0.0	(21.4)	26.7	(0.1)	5.4	57.5	4.7	1.3	6.4		
Financial Guaranty*	4,460	0.0	0.0	55.7	2.5	0.1	0.0	41.6	(10.6)	11.6	19.4	25.9	4.6	1.3	8.4		
Accident and Health	70,910	77.9	5.4	7.4	19.0	1.6	0.0	(11.4)	5.6	(2.4)	(3.4)	40.8	4.5	1.3	1.9		
Warranty	4,715	44.2	1.1	6.0	3.8	1.3	0.0	43.4	5.8	16.8	32.4	62.7	4.5	1.2	23.6		
All Other	119,845	20.1	3.8	8.3	27.7	1.9	0.0	38.0	2.6	14.0	26.6	85.4	4.8	1.3	26.2		
Total All Lines	5,895,875	72.9	9.0	5.9	17.2	1.3	0.5	(6.9)	4.1	(1.3)	(1.5)	81.6	4.7	1.3	2.1		

*See technical notes

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2013 Profitability Report
Kansas

Line Of Business	(1) Direct Premiums Earned (000s)	(2) Losses Incurred	(3) Loss Adjust Expense	(4) General Expense	(5) Selling Expense	(6) Percent of Direct Premiums Earned			(8) Under- Gain On Writing Profit	(8A) Invest Gain On Ins Trans	(8B) Tax On Ins Trans	(8C) Profit On Ins Trans	(9) Earned			(10) Percent of Net Worth			(12) Return On Net Worth
						Taxes	License	Divs To Plyhdr					Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth				
Private Passenger Auto Liability	775,702	60.7	10.7	5.7	18.2	1.7	0.3	2.7	3.6	2.0	4.4	97.8	4.7	1.3	7.7				
Private Passenger Auto Physical	731,662	66.7	10.4	5.5	18.1	1.7	0.4	(3.0)	1.2	(0.7)	(1.1)	128.0	4.7	1.3	2.0				
Private Passenger Auto Total	1,507,364	63.6	10.6	5.6	18.1	1.7	0.3	(0.1)	2.5	0.7	1.7	110.4	4.7	1.3	5.3				
Commercial Auto Liability	159,995	56.2	9.4	7.3	19.7	2.2	0.3	4.8	6.3	3.4	7.7	69.8	4.7	1.3	8.7				
Commercial Auto Physical	99,732	70.4	10.1	7.9	19.4	2.2	0.0	(10.1)	1.2	(3.2)	(5.7)	113.3	4.7	1.3	(3.1)				
Commercial Auto Total	259,726	61.7	9.7	7.5	19.6	2.2	0.2	(0.9)	4.3	0.9	2.5	81.9	4.7	1.3	5.4				
Homeowners Multiple Peril	940,367	55.1	8.8	4.7	20.9	2.2	0.3	8.0	2.3	3.4	6.8	100.0	4.7	1.3	10.2				
Farmowners Multiple Peril	193,236	51.2	6.2	5.7	21.1	2.0	0.0	13.7	2.3	5.4	10.5	101.7	4.7	1.3	14.1				
Commercial Multiple Peril	363,282	60.5	11.8	7.7	22.2	2.5	0.0	(4.7)	3.7	(0.6)	(0.4)	81.2	4.7	1.3	3.1				
Fire	108,549	69.9	6.8	7.9	17.2	2.4	0.8	(5.1)	2.0	(1.2)	(1.9)	97.7	4.7	1.3	1.5				
Allied Lines	1,034,004	108.0	4.7	4.1	9.8	0.4	0.0	(27.1)	1.7	(9.0)	(16.4)	117.4	4.6	1.3	(15.9)				
Inland Marine	152,053	52.5	4.8	6.8	18.7	2.3	0.2	14.5	0.7	5.3	10.0	119.4	4.7	1.3	15.3				
Medical Professional Liability	66,182	30.8	27.8	8.0	12.3	1.4	4.5	15.1	12.1	8.7	18.6	48.9	4.7	1.3	12.5				
Other Liability	398,763	54.8	15.8	6.5	18.4	1.6	0.2	2.6	11.2	4.0	9.8	48.4	4.7	1.3	8.1				
Products Liability	35,966	58.1	27.6	7.3	19.7	1.8	0.0	(14.5)	20.4	0.6	5.3	33.9	4.7	1.3	5.2				
Workers Compensation	465,415	49.1	11.1	6.7	13.3	3.0	0.9	15.8	7.4	7.6	15.6	49.3	4.7	1.3	11.1				
Mortgage Guaranty	41,817	36.3	1.8	15.2	5.4	1.8	0.0	39.5	24.7	20.7	43.5	63.9	4.7	1.3	31.2				
Financial Guaranty*	5,898	0.6	(0.0)	55.7	2.5	2.6	0.0	38.6	(3.9)	12.4	22.3	15.6	4.7	1.3	6.9				
Accident and Health	67,261	83.0	5.3	7.4	18.8	1.7	0.0	(16.3)	8.3	(3.4)	(4.6)	37.5	4.5	1.3	1.5				
Warranty	91,656	36.7	0.9	6.0	18.8	1.6	0.0	35.9	6.8	14.5	28.3	49.8	5.3	1.5	17.9				
All Other	134,577	35.7	5.0	8.3	26.6	2.5	0.0	21.9	3.3	8.6	16.6	80.7	4.7	1.3	16.8				
Total All Lines	5,866,116	66.0	9.2	5.9	17.2	1.8	0.3	(0.4)	3.9	0.9	2.6	83.6	4.7	1.3	5.5				

*See technical notes

2013 Profitability Report
Kentucky

Line Of Business	Percent of Direct Premiums Earned														
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	License Fees	Taxes Pcyhldr	Divs To	Under-Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	63.1	12.1	5.7	17.4	2.3	0.2	(1.0)	4.2	0.8	2.4	92.6	4.7	1.3	5.6	
Private Passenger Auto Physical	796,241	61.0	9.5	17.6	2.4	0.3	3.5	1.2	1.6	3.1	130.6	4.7	1.3	7.5	
Private Passenger Auto Total	2,440,985	62.4	11.3	5.6	17.4	2.3	0.2	0.5	3.2	2.7	102.3	4.7	1.3	6.1	
Commercial Auto Liability	255,224	55.8	12.2	7.3	20.6	3.7	0.3	0.0	7.3	5.3	64.2	4.7	1.3	6.8	
Commercial Auto Physical	84,686	57.2	8.8	7.9	20.5	3.3	0.1	2.2	1.5	2.5	107.3	4.7	1.3	6.1	
Commercial Auto Total	339,910	56.2	11.3	7.4	20.6	3.6	0.2	0.5	5.9	4.6	71.4	4.7	1.3	6.7	
Homeowners Multiple Peril	974,264	37.9	6.6	4.7	21.1	2.2	0.2	27.2	2.6	10.2	96.4	4.7	1.3	22.2	
Farmowners Multiple Peril	142,024	40.2	5.1	5.7	20.9	0.9	0.0	27.0	2.6	10.2	98.7	4.7	1.3	22.5	
Commercial Multiple Peril	468,096	39.3	9.9	7.7	23.6	3.2	0.1	16.2	4.6	6.9	74.4	4.7	1.3	13.7	
Fire	130,508	30.2	2.9	7.9	17.3	2.9	0.1	38.6	2.0	14.1	97.0	4.7	1.3	29.1	
Allied Lines	279,355	37.7	2.0	4.1	10.6	1.2	0.1	44.2	2.7	16.2	105.1	4.7	1.3	35.6	
Inland Marine	216,976	42.3	4.0	6.8	25.3	3.9	0.1	17.5	0.9	6.4	112.0	4.9	1.4	17.0	
Medical Professional Liability	123,446	38.9	27.1	8.0	12.1	1.9	1.1	10.9	20.1	9.4	21.6	4.7	1.3	10.7	
Other Liability	402,887	46.6	17.6	6.5	19.4	3.4	0.1	6.4	15.0	6.4	14.9	40.5	4.7	1.3	9.4
Products Liability	27,846	18.7	29.6	7.3	19.4	2.8	0.3	21.8	18.4	12.7	27.4	36.5	4.7	1.3	13.4
Workers Compensation	482,311	64.7	14.2	6.7	14.0	1.2	1.4	(2.4)	23.9	5.8	15.7	26.6	4.7	1.3	7.5
Mortgage Guaranty	33,607	50.4	2.3	15.2	5.4	2.3	0.0	24.4	29.0	16.6	36.8	50.1	4.7	1.3	21.8
Financial Guaranty*	14,908	(0.5)	0.0	55.7	2.5	3.6	0.0	38.7	(8.1)	11.3	19.3	22.7	4.7	1.3	7.8
Accident and Health	54,567	68.1	3.7	7.4	23.1	3.4	0.0	(5.8)	6.4	(0.3)	0.8	40.9	4.7	1.3	3.7
Warranty	8,925	41.4	1.2	6.0	2.9	3.1	0.0	45.4	8.7	18.3	49.4	4.5	1.3	20.9	
All Other	194,137	29.6	4.2	8.3	25.1	3.9	0.1	28.8	3.3	11.0	79.1	4.8	1.3	20.1	
Total All Lines	6,334,752	51.0	10.1	6.2	18.6	2.5	0.3	11.2	6.1	5.6	70.3	4.7	1.3	11.6	

*See technical notes

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2013 Profitability Report
Louisiana

Line Of Business	(1) Direct Premiums Earned (000s)	(2) Losses Incurred	(3) Loss Adjust Expense	(4) General Expense	(5) Percent of Direct Premiums Earned				(8) Under- Writing Profit	(8A) Invest Gain On Ins Trans	(8B) Tax On Ins Trans	(8C) Profit On Ins Trans	(9) Earned			(10) Percent of Net Worth			(12) Return On Net Worth
					(6) Taxes License Fees	(7) Divs To Plychldr	(8) Selling Expense	(9) Prem To Net Worth					(10) Inv Gain On Net Worth	(11) Tax On Inv Gain On Net Worth					
Private Passenger Auto Liability	2,161,929	71.7	15.1	5.7	17.0	3.0	0.3	(12.8)	4.3	(3.3)	(5.2)	91.9	4.7	1.3	(1.4)				
Private Passenger Auto Physical	1,284,201	72.2	11.6	5.5	17.1	3.0	0.3	(9.9)	1.2	(3.1)	(5.3)	130.3	4.7	1.3	(3.8)				
Private Passenger Auto Total	3,446,130	71.9	13.8	5.6	17.0	3.0	0.3	(11.7)	3.2	(3.2)	(5.3)	103.2	4.7	1.3	(2.1)				
Commercial Auto Liability	458,135	84.3	18.7	7.3	20.0	3.3	0.0	(33.7)	8.5	(9.4)	(15.8)	59.7	4.7	1.3	(6.0)				
Commercial Auto Physical	92,289	63.0	11.2	7.9	20.7	2.9	0.0	(5.8)	2.4	(1.4)	(2.0)	92.0	4.7	1.3	1.5				
Commercial Auto Total	550,424	80.7	17.5	7.4	20.1	3.2	0.0	(29.0)	7.5	(8.1)	(13.5)	63.4	4.7	1.3	(5.2)				
Homeowners Multiple Peril*	1,670,225	36.7	6.5	4.7	20.6	4.4	0.3	26.6	2.4	10.0	19.0	98.9	4.7	1.3	22.2				
Farmowners Multiple Peril	12,256	52.3	8.0	5.7	23.2	4.5	0.0	6.2	2.7	2.9	6.0	96.2	4.8	1.3	9.2				
Commercial Multiple Peril	513,404	29.7	10.2	7.7	23.3	3.5	0.0	25.6	4.9	10.3	20.2	73.4	4.7	1.3	18.2				
Fire*	321,937	55.3	4.8	7.9	18.3	3.4	0.1	10.2	2.4	4.2	8.4	93.3	4.7	1.3	11.2				
Allied Lines*	697,614	23.6	2.0	4.1	15.5	2.4	0.0	52.2	2.3	18.9	35.6	104.1	4.8	1.3	40.5				
Inland Marine	346,165	37.8	4.1	6.8	23.4	3.4	0.1	24.4	0.8	8.8	16.5	114.8	4.8	1.3	22.4				
Medical Professional Liability	105,329	22.1	15.3	8.0	11.5	2.8	4.8	35.5	15.5	16.7	34.2	41.4	4.7	1.3	17.6				
Other Liability	802,754	57.7	23.1	6.5	20.7	2.2	0.1	(10.3)	14.7	0.5	3.9	41.0	4.7	1.3	5.0				
Products Liability	48,596	(48.5)	16.0	7.3	20.2	2.3	0.0	102.6	41.1	47.4	96.4	19.5	4.7	1.3	22.2				
Workers Compensation	788,207	60.0	15.0	6.7	14.1	6.7	6.2	(8.9)	10.4	(0.2)	1.7	42.7	4.7	1.3	4.1				
Mortgage Guaranty	55,752	27.7	1.5	15.2	5.4	4.2	0.0	46.0	27.0	23.6	49.4	56.9	4.7	1.3	31.5				
Financial Guaranty*	28,130	(3.4)	(0.1)	55.7	2.5	21.4	0.0	23.8	(12.1)	5.0	6.8	22.5	5.5	1.5	5.5				
Accident and Health	60,581	87.0	4.7	7.4	20.1	2.6	0.0	(21.9)	2.0	(7.1)	(12.8)	56.9	4.6	1.3	(3.9)				
Warranty	8,244	76.7	2.3	6.0	3.7	2.7	0.0	8.5	9.8	5.7	12.6	45.9	4.5	1.3	9.0				
All Other	514,156	31.9	8.4	8.3	24.4	3.2	0.0	23.6	6.4	10.1	20.0	64.1	4.7	1.3	16.2				
Total All Lines	9,969,904	53.6	11.5	6.2	18.6	3.5	0.7	5.7	5.3	3.5	7.5	74.5	4.7	1.3	9.0				

*See technical notes

2013 Profitability Report
Maine

Line Of Business	Percent of Direct Premiums Earned												Percent of Net Worth		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plyhdr	Under-Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	341,925	61.3	9.7	5.7	18.3	2.3	0.4	2.1	5.0	2.1	4.9	84.6	4.7	1.3	7.6
Private Passenger Auto Physical	267,391	56.1	8.9	5.5	18.9	2.3	0.5	7.6	1.4	3.1	6.0	121.6	4.7	1.3	10.7
Private Passenger Auto Total	609,316	59.1	9.4	5.6	18.6	2.3	0.4	4.5	3.4	2.5	5.4	97.6	4.7	1.3	8.7
Commercial Auto Liability	82,543	59.1	8.9	7.3	21.9	2.5	0.1	0.1	6.7	1.9	4.9	66.9	4.7	1.3	6.7
Commercial Auto Physical	32,980	51.9	8.0	7.9	22.2	2.7	0.1	7.2	1.2	2.8	5.5	110.0	4.7	1.3	9.5
Commercial Auto Total	115,524	57.1	8.6	7.4	22.0	2.6	0.1	2.1	5.1	2.2	5.1	75.3	4.7	1.3	7.2
Homeowners Multiple Peril	357,687	43.8	7.7	4.7	24.1	2.7	0.6	16.4	2.7	6.5	12.6	94.7	4.8	1.3	15.4
Farmowners Multiple Peril	3,527	57.0	6.9	5.7	26.1	2.8	0.0	1.3	2.9	1.3	2.9	93.7	4.8	1.3	6.2
Commercial Multiple Peril	202,084	34.2	5.8	7.7	27.8	2.5	0.1	21.9	3.5	8.6	16.7	81.2	4.8	1.3	17.0
Fire	45,679	29.7	3.5	7.9	20.5	2.5	0.3	35.5	1.4	12.8	24.1	100.2	4.8	1.3	27.6
Allied Lines	53,095	129.7	5.6	4.1	13.4	1.9	0.2	(55.1)	2.2	(18.7)	(34.2)	105.3	4.7	1.3	(32.6)
Inland Marine	55,997	47.0	4.8	6.8	22.5	2.6	0.1	16.1	0.6	5.8	10.9	119.4	4.8	1.3	16.4
Medical Professional Liability	43,999	13.6	13.1	8.0	10.4	1.9	5.3	47.6	13.7	20.5	40.8	44.1	4.7	1.3	21.4
Other Liability	144,823	25.6	5.5	6.5	21.0	2.0	0.2	39.1	11.6	16.9	33.8	46.7	4.7	1.3	19.2
Products Liability	7,003	(30.0)	(17.7)	7.3	20.7	1.5	0.0	118.1	20.0	46.9	91.2	33.8	4.7	1.3	34.2
Workers Compensation	201,054	67.9	13.0	6.7	13.0	2.9	7.8	(11.4)	13.9	(0.1)	2.6	36.6	4.7	1.3	4.3
Mortgage Guaranty	15,738	71.8	3.4	15.2	5.4	2.2	0.0	2.0	31.7	9.5	24.2	44.3	4.7	1.3	14.1
Financial Guaranty*	2,374	0.0	0.0	55.7	2.5	2.9	0.0	38.9	(10.5)	10.7	17.7	24.5	4.7	1.3	7.7
Accident and Health	9,116	131.4	7.0	7.4	24.3	2.8	0.0	(73.0)	22.0	(19.4)	(31.6)	16.3	4.7	1.3	(1.7)
Warranty	5,823	49.8	1.5	6.0	2.6	2.2	0.0	37.9	8.2	15.5	30.5	51.7	4.4	1.2	19.0
All Other	65,335	25.5	3.4	8.3	26.9	2.5	0.1	33.2	2.9	12.5	23.7	81.1	4.8	1.3	22.7
Total All Lines	1,938,170	50.7	8.0	6.3	20.3	2.4	1.2	10.8	5.5	5.3	11.0	71.2	4.7	1.3	11.2

*See technical notes

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2013 Profitability Report
Maryland

Line Of Business	Percent of Direct Premiums Earned											Percent of Net Worth			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plychldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	2,359,002	60.2	11.4	5.7	15.5	2.1	0.5	4.5	4.8	2.9	6.4	87.7	4.7	1.3	8.9
Private Passenger Auto Physical	1,541,054	60.9	9.6	5.5	15.2	2.1	0.7	5.9	1.3	2.4	4.8	128.1	4.7	1.3	9.5
Private Passenger Auto Total	3,900,056	60.5	10.7	5.6	15.4	2.1	0.6	5.1	3.4	2.7	5.8	100.2	4.7	1.3	9.1
Commercial Auto Liability	352,863	51.6	9.8	7.3	20.2	2.1	0.0	8.8	6.6	4.9	10.5	67.3	4.7	1.3	10.5
Commercial Auto Physical	91,600	57.4	8.8	7.9	19.6	2.2	0.0	4.0	1.5	1.8	3.7	105.5	4.7	1.3	7.3
Commercial Auto Total	444,463	52.8	9.6	7.4	20.1	2.1	0.0	7.8	5.6	4.3	9.1	72.7	4.7	1.3	10.0
Homeowners Multiple Peril	1,434,052	41.1	7.2	4.7	20.5	2.1	0.7	23.7	2.9	9.1	17.4	94.2	4.7	1.3	19.8
Farmowners Multiple Peril	24,630	37.7	3.8	5.7	22.8	2.4	0.0	27.4	2.0	10.2	19.3	103.7	4.7	1.3	23.4
Commercial Multiple Peril	596,585	54.1	12.6	7.7	24.2	2.1	0.0	(0.9)	5.4	1.2	3.3	70.2	4.7	1.3	5.7
Fire	166,052	24.8	2.0	7.9	17.2	1.9	0.3	45.8	2.4	16.7	31.5	92.4	4.7	1.3	32.5
Allied Lines	193,449	51.1	3.6	4.1	11.5	1.6	0.3	27.7	3.3	10.6	20.4	94.8	4.7	1.3	22.7
Inland Marine	284,310	63.8	6.2	6.8	18.3	2.2	0.2	2.5	0.7	1.1	2.1	120.5	4.7	1.3	5.9
Medical Professional Liability	251,314	144.1	34.1	8.0	11.8	1.7	12.0	(111.8)	15.3	(34.9)	(61.7)	41.3	4.7	1.3	(22.1)
Other Liability	920,796	63.9	20.1	6.5	17.2	1.8	0.2	(9.9)	13.9	0.4	3.6	42.0	4.6	1.3	4.9
Products Liability	47,026	65.5	35.8	7.3	20.0	1.5	0.1	(30.3)	39.0	0.3	8.4	20.3	4.7	1.3	5.1
Workers Compensation*	865,378	71.9	15.3	6.7	13.8	4.0	0.5	(12.3)	17.0	0.4	4.3	32.7	4.7	1.3	4.8
Mortgage Guaranty	101,269	74.0	3.6	15.2	5.4	2.1	0.0	(0.3)	37.6	10.4	26.9	33.9	4.7	1.3	12.5
Financial Guaranty*	17,115	(542.5)	198.4	55.7	2.5	10.1	0.0	375.7	97.2	158.6	314.4	6.7	4.7	1.3	24.4
Accident and Health	51,382	99.2	6.2	7.4	23.2	2.0	0.0	(38.0)	30.3	(4.9)	(2.8)	13.0	4.7	1.3	3.0
Warranty	11,982	58.3	1.7	6.0	3.8	2.1	0.0	28.1	9.3	12.4	25.0	48.4	4.5	1.3	15.3
All Other	341,379	22.5	4.1	8.3	26.8	2.6	0.0	35.6	3.4	13.4	25.6	78.9	4.8	1.3	23.6
Total All Lines	9,651,236	57.6	11.8	6.3	17.2	2.3	0.7	4.0	6.8	3.3	7.5	66.1	4.7	1.3	8.3

*See technical notes

2013 Profitability Report
Massachusetts

Line Of Business	(1) Direct Premiums Earned (000s)	(2) Losses Incurred	(3) Loss Adjust Expense	(4) Percent of Direct Premiums Earned				(8) Under- Gain On Writing Profit	(8A) Invest Gain On Trans	(8B) Tax On Ins Trans	(8C) Profit On Ins Trans	(9) Earned			(10) Percent of Net Worth			(12) Return On Net Worth
				General Expense	Selling Expense	Taxes License Fees	Divs To Pcyholder					Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth				
Private Passenger Auto Liability	2,486,277	64.7	11.7	5.7	19.6	2.5	0.2	4.8	(0.2)	0.6	82.5	4.7	1.3	3.9				
Private Passenger Auto Physical	1,751,700	59.1	9.6	5.5	19.3	2.4	0.2	3.8	1.7	3.4	119.5	4.8	1.3	7.5				
Private Passenger Auto Total	4,237,977	62.4	10.8	5.6	19.4	2.4	0.2	(1.0)	3.3	1.7	94.6	4.7	1.3	5.1				
Commercial Auto Liability	511,022	55.8	8.5	7.3	21.0	3.0	0.0	4.4	6.3	7.4	68.8	4.7	1.3	8.5				
Commercial Auto Physical	157,982	63.9	9.6	7.9	20.4	3.2	0.0	(5.0)	1.2	(2.4)	108.7	4.7	1.3	0.8				
Commercial Auto Total	669,004	57.7	8.7	7.4	20.8	3.1	0.0	2.1	5.1	5.1	75.4	4.7	1.3	7.2				
Homeowners Multiple Peril	1,929,464	34.5	6.5	4.7	24.8	2.9	0.7	25.8	2.6	9.8	94.7	4.8	1.3	21.1				
Farmowners Multiple Peril	2,801	43.1	5.2	5.7	25.8	5.5	0.0	14.6	2.7	11.4	94.1	4.9	1.4	14.3				
Commercial Multiple Peril	1,029,107	37.2	8.6	7.7	25.7	3.2	0.1	17.4	5.1	15.0	71.3	4.7	1.3	14.1				
Fire	315,841	26.8	3.3	7.9	19.7	2.3	0.1	39.9	1.8	14.5	97.6	4.7	1.3	30.0				
Allied Lines	267,042	37.8	3.1	4.1	15.2	2.4	0.1	37.2	2.7	13.8	97.2	4.8	1.3	28.8				
Inland Marine	384,751	38.0	3.6	6.8	18.8	2.3	0.1	30.2	0.7	10.8	122.1	4.7	1.3	28.0				
Medical Professional Liability	308,904	32.2	24.7	8.0	9.6	2.3	3.4	19.8	22.4	13.2	29.1	4.7	1.3	12.7				
Other Liability	1,525,536	40.8	14.3	6.5	19.3	2.1	0.2	16.6	13.9	9.7	20.8	42.5	4.7	1.3	12.2			
Products Liability	93,456	47.8	71.5	7.3	19.7	1.5	0.0	(47.9)	27.8	(11.1)	26.5	4.7	1.3	0.4				
Workers Compensation	1,011,519	64.4	14.4	6.7	12.7	2.9	0.5	(1.7)	11.1	2.5	41.4	4.7	1.3	6.2				
Mortgage Guaranty	105,497	42.8	2.2	15.2	5.4	2.4	0.0	31.9	28.9	19.2	50.2	4.7	1.3	24.3				
Financial Guaranty*	32,800	49.0	26.2	55.7	2.5	4.1	0.0	(37.6)	39.2	(2.3)	10.5	4.7	1.3	3.8				
Accident and Health	79,964	78.4	4.2	7.4	26.7	2.4	0.0	(19.3)	8.2	(4.5)	31.5	4.8	1.3	1.4				
Warranty	17,332	17.7	0.7	6.0	81.6	2.7	0.0	(8.7)	(0.7)	(3.2)	65.5	8.4	2.3	2.1				
All Other	365,167	31.0	3.3	8.3	25.6	2.4	0.1	29.2	6.0	11.9	65.5	4.7	1.3	18.7				
Total All Lines	12,376,161	49.1	10.5	6.4	20.1	2.6	0.3	10.9	6.3	5.6	67.0	4.7	1.3	11.2				

*See technical notes

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2013 Profitability Report
Michigan

Line Of Business	Percent of Direct Premiums Earned														
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	License Fees	Taxes	Divs To Plychldr	Under-Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability*	4,571,303	141.9	29.9	5.7	16.0	2.8	0.1	(96.5)	37.0	(23.5)	(36.0)	22.0	4.7	1.3	(4.6)
Private Passenger Auto Physical	2,532,189	67.0	10.5	5.5	17.7	1.7	0.2	(2.8)	1.5	(0.5)	(0.7)	122.9	4.7	1.3	2.5
Private Passenger Auto Total*	7,103,492	115.2	20.3	5.6	16.6	2.4	0.2	(63.1)	24.3	(15.3)	(23.4)	31.1	4.7	1.3	(3.9)
Commercial Auto Liability*	503,012	76.5	15.3	7.3	18.0	3.6	0.0	(20.7)	13.7	(3.4)	(3.6)	45.1	4.7	1.3	1.7
Commercial Auto Physical	226,153	65.4	9.7	7.9	20.6	1.7	0.0	(5.4)	1.3	(1.5)	(2.6)	110.1	4.7	1.3	0.5
Commercial Auto Total*	729,165	73.0	13.5	7.5	18.8	3.0	0.0	(16.0)	9.8	(2.8)	(3.3)	55.2	4.7	1.3	1.6
Homeowners Multiple Peril	2,408,135	54.9	9.2	4.7	20.0	1.4	0.2	9.5	2.8	4.1	8.2	94.9	4.6	1.3	11.2
Farmowners Multiple Peril	128,333	58.1	6.6	5.7	23.1	1.4	0.0	4.9	2.6	2.5	5.1	97.0	4.7	1.3	8.4
Commercial Multiple Peril	992,033	51.8	11.0	7.7	24.3	1.6	0.1	3.4	4.7	2.5	5.6	73.8	4.7	1.3	7.5
Fire	328,686	34.0	3.7	7.9	19.2	1.4	0.1	33.6	2.3	12.4	23.5	92.8	4.7	1.3	25.2
Allied Lines	361,548	63.5	3.9	4.1	11.7	0.8	0.1	15.8	1.8	6.1	11.6	113.9	4.7	1.3	16.6
Inland Marine	392,531	49.6	4.6	6.8	17.8	1.9	0.0	19.1	0.9	6.9	13.0	120.9	4.7	1.3	19.1
Medical Professional Liability	194,811	24.6	22.8	8.0	13.5	1.6	0.4	29.0	14.4	14.2	29.2	42.7	4.7	1.3	15.9
Other Liability	1,141,783	30.4	12.4	6.5	18.5	1.4	0.1	30.7	17.2	15.5	32.4	36.7	4.7	1.3	15.2
Products Liability	90,359	47.1	5.8	7.3	18.5	1.3	0.0	19.8	45.2	19.5	45.5	17.9	4.7	1.3	11.5
Workers Compensation	1,126,048	45.4	9.6	6.7	14.4	2.5	1.0	20.3	7.6	9.2	18.7	48.7	4.7	1.3	12.5
Mortgage Guaranty	114,172	72.1	3.6	15.2	5.4	2.0	0.0	1.6	29.4	8.7	22.3	49.5	4.7	1.3	14.4
Financial Guaranty*	26,345	3,213.4	159.8	55.7	2.5	2.1	0.0	(3,333.6)	79.2	(1,144.7)	(2,109.7)	6.2	4.7	1.3	(128.3)
Accident and Health	186,327	71.7	4.3	7.4	17.6	1.6	0.0	(2.6)	5.2	0.5	2.1	40.8	4.4	1.2	4.0
Warranty	448,912	57.0	1.4	6.0	2.6	1.4	0.0	31.5	10.8	14.0	28.2	43.8	4.4	1.2	15.5
All Other	364,590	32.9	6.1	8.3	26.5	1.7	0.0	24.3	3.9	9.6	18.6	76.0	4.7	1.3	17.5
Total All Lines	16,137,271	84.0	15.5	6.2	17.4	2.0	0.2	(25.3)	15.0	(4.7)	(5.6)	42.3	4.6	1.3	1.0

*See technical notes

2013 Profitability Report
Minnesota

Line Of Business	Percent of Direct Premiums Earned														
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	License Fees	Taxes	Divs To Plyhdr	Under-Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	58.9	12.8	5.7	18.1	2.1	0.2	2.1	4.6	2.0	4.7	88.6	4.7	1.3	7.6	
Private Passenger Auto Physical	68.0	10.7	5.5	18.3	2.1	0.3	(5.0)	1.3	(1.4)	(2.3)	127.6	4.7	1.3	0.4	
Private Passenger Auto Total	62.7	11.9	5.6	18.2	2.1	0.2	(0.8)	3.2	0.6	1.8	101.4	4.7	1.3	5.2	
Commercial Auto Liability	51.7	10.0	7.3	19.7	2.1	0.2	8.9	7.2	5.1	11.0	64.8	4.7	1.3	10.5	
Commercial Auto Physical	67.9	10.0	7.9	20.6	2.2	0.0	(8.6)	1.1	(2.7)	(4.8)	112.7	4.7	1.3	(2.0)	
Commercial Auto Total	56.8	10.0	7.5	20.0	2.1	0.1	3.4	5.3	2.7	6.0	74.8	4.7	1.3	7.9	
Homeowners Multiple Peril	61.6	9.9	4.7	20.8	2.1	0.2	0.6	2.5	0.9	2.2	97.0	4.7	1.3	5.5	
Farmowners Multiple Peril	45.6	5.4	5.7	22.4	2.0	0.0	18.7	2.5	7.2	13.9	99.9	4.7	1.3	17.3	
Commercial Multiple Peril	63.1	10.8	7.7	22.2	2.1	0.1	(6.0)	4.8	(0.8)	(0.5)	74.1	4.7	1.3	3.0	
Fire	184,409	46.4	4.5	7.9	18.0	1.9	0.2	21.1	1.8	7.9	98.7	4.7	1.3	18.2	
Allied Lines	1,164,198	113.3	5.0	4.1	10.5	0.5	0.0	(33.5)	0.9	(11.5)	137.7	4.7	1.3	(25.7)	
Inland Marine	260,778	46.5	4.1	6.8	17.6	2.1	0.1	22.7	0.9	8.2	15.4	4.7	1.3	21.3	
Medical Professional Liability	81,582	38.2	14.6	8.0	12.4	1.7	3.0	22.1	10.4	10.6	21.9	4.7	1.3	15.2	
Other Liability	915,385	34.0	12.5	6.5	18.1	1.7	0.2	26.8	12.8	12.9	26.6	4.7	1.3	15.0	
Products Liability	84,727	34.6	49.2	7.3	20.7	1.6	0.0	(13.5)	23.9	1.9	8.5	4.7	1.3	5.9	
Workers Compensation	873,098	60.1	12.4	6.7	12.8	3.8	0.6	3.4	12.3	4.6	11.1	4.7	1.3	7.7	
Mortgage Guaranty	111,113	125.5	5.6	15.2	5.4	2.2	0.0	(53.9)	31.9	(10.0)	(12.0)	4.7	1.3	(1.9)	
Financial Guaranty*	18,266	1,773.6	(119.9)	55.7	2.5	2.2	0.0	(1,614.1)	79.9	(542.7)	(991.5)	4.7	1.3	(73.7)	
Accident and Health	103,291	92.8	6.3	7.4	17.4	2.9	0.0	(26.7)	8.9	(6.9)	(11.0)	30.6	4.4	1.2	(0.2)
Warranty	17,851	91.2	2.9	6.0	2.4	2.3	0.0	(4.8)	12.5	1.8	5.9	39.5	4.4	1.2	5.5
All Other	230,983	18.3	5.8	8.3	25.4	2.2	0.0	40.0	4.0	15.1	28.8	4.7	1.3	25.3	
Total All Lines	9,961,593	67.1	10.1	6.1	17.6	2.0	0.2	(3.2)	5.4	0.4	1.8	73.8	4.7	1.3	4.7

*See technical notes

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2013 Profitability Report
Mississippi

Line Of Business	(1) Direct Premiums Earned (000s)	(2) Losses Incurred	(3) Loss Adjust Expense	(4) Percent of Direct Premiums Earned				(8A) Invest Gain On Ins Trans	(8B) Tax On Ins Trans	(8C) Profit On Ins Trans	(9) Earned			(10) Percent of Net Worth			(12) Return On Net Worth
				General Expense	Selling Expense	Taxes License Fees	Divs To Plychldr				Under- Writing Profit	To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth			
Private Passenger Auto Liability	828,364	64.9	11.3	5.7	17.3	2.7	0.3	4.1	(2.4)	1.4	94.2	4.7	1.3	4.7	4.7		
Private Passenger Auto Physical	650,688	96.9	15.3	5.5	17.7	2.7	0.3	1.3	(38.5)	(24.1)	129.1	4.7	1.3	(27.8)	(7.1)		
Private Passenger Auto Total	1,479,052	79.0	13.0	5.6	17.5	2.7	0.3	2.8	(18.3)	(9.8)	106.9	4.7	1.3	(7.1)	(4.3)		
Commercial Auto Liability	213,513	62.1	13.7	7.3	20.2	2.7	0.0	7.6	(6.1)	1.5	63.2	4.7	1.3	4.3	(22.4)		
Commercial Auto Physical	70,829	92.6	14.3	7.9	20.2	2.9	0.0	1.4	(38.0)	(23.7)	108.7	4.7	1.3	(22.4)	(0.0)		
Commercial Auto Total	284,342	69.7	13.9	7.4	20.2	2.8	0.0	6.0	(14.1)	(4.8)	70.6	4.7	1.3	(0.0)	(8.3)		
Homeowners Multiple Peril	868,340	79.2	12.6	4.7	20.7	3.2	0.2	2.4	(20.7)	(11.8)	99.4	4.7	1.3	(8.3)	6.5		
Farmowners Multiple Peril	20,512	55.2	7.3	5.7	26.7	3.2	0.0	2.8	1.8	3.2	96.3	4.8	1.3	6.5	(22.8)		
Commercial Multiple Peril	324,684	106.7	18.5	7.7	23.3	3.1	0.0	4.7	(59.3)	(35.2)	74.4	4.7	1.3	(22.8)	(10.9)		
Fire	141,113	82.6	11.7	7.9	20.0	1.8	0.2	1.8	(24.2)	(14.4)	99.0	4.7	1.3	(10.9)	(51.3)		
Allied Lines	306,017	140.7	8.2	4.1	17.1	1.0	0.1	1.4	(71.2)	(45.3)	121.0	4.8	1.3	(51.3)	22.5		
Inland Marine	142,713	34.7	3.6	6.8	27.3	2.1	0.1	0.7	25.2	16.9	111.8	4.9	1.4	22.5	16.3		
Medical Professional Liability*	50,773	26.6	14.8	8.0	15.6	1.5	1.2	16.0	32.2	32.5	39.8	4.7	1.3	16.3	12.3		
Other Liability	289,146	37.5	16.1	6.5	20.2	2.3	0.0	13.7	17.2	21.1	42.5	4.7	1.3	12.3	11.7		
Products Liability	18,079	30.7	21.6	7.3	21.0	2.0	(0.0)	28.7	17.3	32.0	26.0	4.7	1.3	11.7	9.4		
Workers Compensation	313,696	50.8	14.1	6.7	14.1	4.0	0.1	8.9	10.2	13.1	45.7	4.7	1.3	9.4	22.3		
Mortgage Guaranty	26,895	53.7	2.6	15.2	5.4	2.7	0.0	26.9	20.4	32.7	58.0	4.7	1.3	22.3	9.4		
Financial Guaranty*	4,205	(32.7)	6.7	55.7	2.5	11.9	0.0	7.0	55.8	41.3	13.9	5.0	1.4	9.4	1.0		
Accident and Health	54,678	65.0	5.1	7.4	23.7	3.1	0.0	(0.5)	(4.3)	(3.2)	73.4	4.7	1.3	1.0	18.2		
Warranty	4,671	60.3	1.5	6.0	2.0	3.1	0.0	4.3	27.1	20.7	72.1	4.5	1.2	18.2	25.0		
All Other	143,368	14.5	2.8	8.3	29.5	3.4	0.0	4.1	41.5	29.9	72.0	4.8	1.3	25.0	4.7		
Total All Lines	4,472,283	75.3	12.5	6.1	19.4	2.8	0.2	4.4	(16.3)	(7.4)	80.4	4.7	1.3	(2.6)			

*See technical notes

2013 Profitability Report
Missouri

Line Of Business	Percent of Direct Premiums Earned										Percent of Net Worth			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)
Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plychldr	Under-Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	63.6	11.1	5.7	17.5	1.9	0.2	0.0	4.4	1.2	3.2	90.8	4.7	1.3	6.3
Private Passenger Auto Physical	57.3	9.0	5.5	17.4	1.8	0.3	8.6	1.2	3.3	6.4	129.9	4.7	1.3	11.8
Private Passenger Auto Total	3,018,891	60.8	10.2	5.6	17.4	1.9	0.2	3.8	2.2	4.6	104.6	4.7	1.3	8.2
Commercial Auto Liability	356,445	58.7	11.8	7.3	19.7	1.9	0.5	7.4	2.2	5.6	64.8	4.7	1.3	7.0
Commercial Auto Physical	140,496	66.2	9.9	7.9	18.5	2.1	0.0	1.2	(1.3)	(2.1)	113.6	4.6	1.3	0.9
Commercial Auto Total	496,941	60.8	11.2	7.4	19.4	2.0	0.0	5.6	1.2	3.4	73.7	4.7	1.3	5.9
Homeowners Multiple Peril	1,698,819	42.6	6.9	4.7	20.1	1.9	0.2	2.6	8.9	17.1	97.0	4.7	1.3	20.0
Farmowners Multiple Peril	147,985	50.6	6.0	5.7	19.2	1.8	0.0	2.7	6.6	12.7	97.5	4.6	1.3	15.8
Commercial Multiple Peril	710,808	48.3	10.4	7.7	22.1	1.9	0.0	5.8	5.0	10.4	68.5	4.7	1.3	10.5
Fire	224,902	27.8	3.1	7.9	19.1	1.7	0.1	2.0	14.6	27.6	95.6	4.7	1.3	29.7
Allied Lines	616,953	93.2	4.2	4.1	11.6	0.6	0.0	2.7	(4.1)	(7.0)	107.1	4.7	1.3	(4.2)
Inland Marine	274,513	40.7	3.8	6.8	18.4	2.3	0.1	0.5	9.9	18.5	124.7	4.7	1.3	26.4
Medical Professional Liability	157,542	22.5	11.7	8.0	11.8	1.0	7.8	12.6	16.5	33.2	47.1	4.7	1.3	19.0
Other Liability	888,001	61.8	18.8	6.5	17.0	1.7	0.2	14.5	1.9	6.4	41.1	4.6	1.3	6.0
Products Liability	51,302	13.2	28.6	7.3	19.5	1.4	0.0	26.9	17.9	38.8	27.4	4.7	1.3	14.0
Workers Compensation	798,204	56.4	12.3	6.7	13.3	2.0	0.4	9.5	5.7	12.6	44.4	4.7	1.3	8.9
Mortgage Guaranty	78,758	55.1	2.8	15.2	5.4	2.2	0.0	26.0	14.0	31.3	58.2	4.7	1.3	21.6
Financial Guaranty*	24,551	0.1	0.4	55.7	2.5	2.6	0.0	38.8	10.9	18.3	23.2	4.7	1.3	7.6
Accident and Health	162,573	74.6	5.2	7.4	18.9	1.8	0.0	5.3	(1.3)	(1.4)	45.7	4.5	1.3	2.6
Warranty	6,719	276.3	7.8	6.0	2.9	1.6	0.0	32.7	(59.0)	(102.9)	18.6	4.4	1.2	(16.0)
All Other	312,959	14.8	4.0	8.3	25.0	2.1	0.1	2.8	16.8	31.7	84.2	4.7	1.3	30.1
Total All Lines	9,670,422	54.8	9.6	6.2	17.7	1.8	0.3	9.4	4.8	9.9	74.3	4.7	1.3	10.7

*See technical notes

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2013 Profitability Report
Montana

Line Of Business	(1) Direct Premiums Earned (000s)	(2) Losses Incurred	(3) Loss Adjust Expense	(4) General Expense	(5) Percent of Direct Premiums Earned				(8) Under- Writing Profit	(8A) Invest Gain On Ins Trans	(8B) Tax On Ins Trans	(8C) Profit On Ins Trans	(9) Earned Prem To Net Worth	(10) Percent of Net Worth		(12) Return On Net Worth
					(6) Taxes License Fees	(7) Divs To Pcyhldr	(8) Selling Expense	(9) Inv Gain On Net Worth						(10) Tax On Net Worth		
Private Passenger Auto Liability	320,784	55.5	10.2	5.7	18.5	2.9	0.4	6.8	4.3	3.6	7.5	90.6	4.7	1.3	10.2	
Private Passenger Auto Physical	255,531	61.6	9.8	5.5	18.5	2.9	0.5	1.1	1.6	0.8	1.8	120.9	4.7	1.3	5.6	
Private Passenger Auto Total	576,315	58.2	10.0	5.6	18.5	2.9	0.4	4.2	3.1	2.3	5.0	101.9	4.7	1.3	8.5	
Commercial Auto Liability	87,473	60.6	11.8	7.3	20.3	2.6	0.0	(2.7)	7.0	1.0	3.3	66.1	4.7	1.3	5.5	
Commercial Auto Physical	46,722	61.8	9.7	7.9	20.5	2.7	0.0	(2.8)	1.1	(0.7)	(1.0)	112.3	4.7	1.3	2.3	
Commercial Auto Total	134,195	61.0	11.1	7.5	20.4	2.6	0.0	(2.7)	4.9	0.4	1.8	77.1	4.7	1.3	4.8	
Homeowners Multiple Peril	245,593	67.0	11.3	4.7	21.1	3.4	0.4	(8.1)	2.7	(2.1)	(3.3)	95.1	4.7	1.3	0.3	
Farmowners Multiple Peril	58,519	86.8	10.5	5.7	22.3	3.3	0.0	(28.9)	3.2	(9.2)	(16.5)	91.7	4.7	1.3	(11.7)	
Commercial Multiple Peril	152,008	43.1	12.2	7.7	22.3	3.2	0.1	11.4	4.7	5.3	10.8	74.3	4.7	1.3	11.4	
Fire	28,348	18.7	3.1	7.9	19.2	2.9	0.2	47.9	2.4	17.4	32.9	91.4	4.7	1.3	33.4	
Allied Lines	246,561	55.1	2.5	4.1	9.0	0.3	0.0	28.9	1.3	10.5	19.7	120.4	4.6	1.3	27.1	
Inland Marine	60,494	88.9	9.4	6.8	17.1	2.8	0.1	(25.2)	1.1	(8.5)	(15.6)	116.7	4.7	1.3	(14.8)	
Medical Professional Liability	41,266	34.5	22.9	8.0	11.5	2.2	1.6	19.2	10.6	9.7	20.1	53.3	4.7	1.3	14.1	
Other Liability	140,317	(6.4)	14.4	6.5	21.2	2.3	0.1	61.8	11.4	24.8	48.4	47.4	4.7	1.3	26.4	
Products Liability	9,641	37.7	23.7	7.3	22.3	2.2	0.0	6.8	13.3	6.1	14.0	45.4	4.7	1.3	9.8	
Workers Compensation*	106,066	46.8	8.5	6.7	13.2	3.5	0.2	21.0	15.9	11.8	25.2	34.2	4.7	1.3	12.0	
Mortgage Guaranty	11,583	46.3	2.3	15.2	5.4	2.7	0.0	28.0	23.6	16.4	35.2	70.1	4.7	1.3	28.1	
Financial Guaranty*	5,050	0.0	0.0	55.7	2.5	13.8	0.0	28.0	(15.4)	5.5	7.1	37.4	5.2	1.4	6.4	
Accident and Health	22,216	86.4	5.3	7.4	21.0	3.2	0.0	(23.5)	0.4	(8.1)	(15.0)	65.0	4.6	1.3	(6.4)	
Warranty	1,940	53.0	1.4	6.0	2.2	3.3	0.0	33.9	5.5	13.4	26.0	64.2	4.5	1.3	19.9	
All Other	57,591	56.4	7.6	8.3	30.7	2.9	0.1	(6.2)	3.4	(1.2)	(1.6)	78.8	4.8	1.3	2.2	
Total All Lines	1,897,703	53.2	9.7	6.2	18.2	2.7	0.2	9.8	4.6	4.7	9.7	79.1	4.7	1.3	11.0	

*See technical notes

2013 Profitability Report
Nebraska

Line Of Business	(1) Direct Premiums Earned (000s)	(2) Losses Incurred	(3) Loss Adjust Expense	(4) Percent of Direct Premiums Earned				(8) Under- Gain On Writing Profit	(8A) Invest Gain On Ins Trans	(8B) Tax On Ins Trans	(8C) Profit On Ins Trans	(9) Earned			(10) Percent of Net Worth			(12) Return On Net Worth
				(4) General Expense	(5) Selling Expense	(6) License Fees	(7) Divs To Plyhdr					(9) Prem To Net Worth	(10) Inv Gain On Net Worth	(11) Tax On Inv Gain On Net Worth				
Private Passenger Auto Liability	528,725	64.5	11.1	5.7	18.7	1.5	0.2	(1.8)	4.7	0.7	2.2	88.2	4.7	1.3	5.3			
Private Passenger Auto Physical	446,823	75.0	11.7	5.5	18.9	1.5	0.3	(13.0)	1.2	(4.2)	(7.6)	128.7	4.7	1.3	(6.3)			
Private Passenger Auto Total	975,548	69.3	11.4	5.6	18.8	1.5	0.3	(7.0)	3.1	(1.6)	(2.3)	103.1	4.7	1.3	1.0			
Commercial Auto Liability	125,638	43.4	7.3	7.3	19.6	1.6	0.3	20.5	7.0	9.1	18.3	66.1	4.6	1.3	15.5			
Commercial Auto Physical	82,735	60.1	8.7	7.9	19.7	1.7	0.0	1.9	1.0	0.9	2.0	114.6	4.7	1.3	5.6			
Commercial Auto Total	208,374	50.0	7.9	7.5	19.6	1.6	0.2	13.1	4.6	5.9	11.8	79.4	4.7	1.3	12.8			
Homeowners Multiple Peril	527,202	133.1	20.3	4.7	21.3	1.9	0.3	(81.7)	2.5	(27.9)	(51.3)	97.3	4.7	1.3	(46.5)			
Farmowners Multiple Peril	174,667	60.6	6.7	5.7	23.1	1.5	0.0	2.3	2.3	1.4	3.1	103.1	4.7	1.3	6.6			
Commercial Multiple Peril	237,469	87.6	11.9	7.7	22.3	1.7	0.0	(31.3)	4.3	(9.8)	(17.2)	77.5	4.7	1.3	(10.0)			
Fire	54,029	52.9	4.2	7.9	18.5	1.5	0.7	14.1	2.1	5.5	10.7	94.4	4.7	1.3	13.5			
Allied Lines	973,517	78.1	3.5	4.1	11.8	0.4	0.0	2.0	1.5	1.1	2.4	126.8	4.7	1.3	6.4			
Inland Marine	119,870	60.7	5.7	6.8	18.8	1.9	0.1	5.8	0.9	2.3	4.4	116.9	4.7	1.3	8.5			
Medical Professional Liability	36,482	41.1	24.4	8.0	11.3	1.9	2.6	10.6	13.5	7.5	16.6	45.0	4.7	1.3	10.9			
Other Liability	294,974	31.8	8.8	6.5	18.4	1.6	0.1	32.6	12.3	14.8	30.1	45.1	4.7	1.3	16.9			
Products Liability	22,324	37.8	18.5	7.3	18.6	1.2	0.0	16.5	12.6	9.3	19.8	47.2	4.7	1.3	12.7			
Workers Compensation	363,494	59.8	11.5	6.7	12.7	1.8	1.7	5.7	7.4	4.1	9.0	49.3	4.6	1.3	7.8			
Mortgage Guaranty	24,834	21.6	1.4	15.2	5.4	2.1	0.0	54.3	22.3	25.2	51.4	77.7	4.7	1.3	43.3			
Financial Guaranty*	4,430	0.0	0.0	55.7	2.5	2.6	0.0	39.1	(9.3)	11.1	18.7	22.2	4.7	1.3	7.6			
Accident and Health	57,419	81.9	4.8	7.4	17.0	1.6	0.0	(12.8)	5.6	(2.9)	(4.3)	40.6	4.4	1.2	1.5			
Warranty	9,295	22.4	0.7	6.0	2.7	1.9	0.0	66.3	3.9	24.3	45.9	75.6	4.5	1.2	37.9			
All Other	82,903	27.5	5.2	8.3	26.2	2.0	0.0	30.8	3.5	11.7	22.5	78.4	4.7	1.3	21.1			
Total All Lines	4,166,830	73.7	9.7	5.8	17.3	1.4	0.3	(8.2)	4.0	(1.8)	(2.5)	83.6	4.7	1.3				

*See technical notes

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2013 Profitability Report Nevada

Line Of Business	Percent of Direct Premiums Earned														
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	License Fees	Taxes	Divs To Pch/ldr	Under-Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	1,174,643	70.4	14.9	5.7	16.8	3.5	0.4	(11.8)	5.0	(2.8)	(4.1)	86.1	4.7	1.3	(0.2)
Private Passenger Auto Physical	535,496	57.7	9.3	5.5	16.9	3.5	0.4	6.6	1.3	2.7	5.2	127.3	4.7	1.3	10.0
Private Passenger Auto Total	1,710,139	66.4	13.2	5.6	16.8	3.5	0.4	(6.1)	3.8	(1.1)	(1.2)	95.8	4.7	1.3	2.2
Commercial Auto Liability	170,319	79.9	18.0	7.3	19.8	3.5	0.0	(28.6)	8.9	(7.5)	(12.2)	58.5	4.7	1.3	(3.8)
Commercial Auto Physical	28,413	54.8	9.0	7.9	19.6	3.7	0.0	4.8	1.8	2.2	4.4	103.3	4.7	1.3	8.0
Commercial Auto Total	198,732	76.4	16.7	7.3	19.7	3.6	0.0	(23.9)	7.9	(6.2)	(9.8)	62.4	4.7	1.3	(2.7)
Homeowners Multiple Peril	471,801	48.1	8.8	4.7	20.2	3.5	0.5	14.1	2.6	5.7	11.1	96.0	4.7	1.3	14.0
Farmowners Multiple Peril	7,341	59.9	12.5	5.7	23.9	3.6	0.0	(5.6)	6.4	(0.2)	1.0	70.0	4.7	1.3	4.1
Commercial Multiple Peril	284,531	50.9	16.2	7.7	23.4	3.5	0.0	(1.9)	7.2	1.4	4.0	61.8	4.7	1.3	5.9
Fire	98,966	16.3	2.0	7.9	17.0	2.7	0.2	53.9	1.3	19.2	36.0	103.1	4.7	1.3	40.4
Allied Lines	86,143	35.7	4.1	4.1	10.9	2.7	0.4	42.1	3.1	15.6	29.6	93.9	4.7	1.3	31.2
Inland Marine	124,808	89.3	10.7	6.8	17.7	3.4	0.1	(28.1)	1.6	(9.4)	(17.1)	110.5	4.7	1.3	(15.5)
Medical Professional Liability	78,639	45.2	36.3	8.0	13.4	3.1	1.1	(7.2)	12.1	0.8	4.0	47.5	4.7	1.3	5.3
Other Liability	373,225	79.8	29.7	6.5	18.7	2.8	0.1	(37.7)	19.4	(7.8)	(10.5)	33.9	4.7	1.3	(0.2)
Products Liability	16,175	78.0	107.5	7.3	23.6	1.7	0.0	(118.1)	60.2	(24.6)	(33.3)	13.9	4.7	1.3	(1.2)
Workers Compensation*	293,437	53.0	7.3	6.7	14.7	7.5	0.1	10.6	27.9	11.5	27.0	23.8	4.7	1.3	9.8
Mortgage Guaranty	32,660	216.6	9.1	15.2	5.4	3.2	0.0	(149.6)	58.9	(36.0)	(54.7)	19.5	4.7	1.3	(7.3)
Financial Guaranty*	12,758	258.7	(2.1)	55.7	2.5	7.6	0.0	(222.4)	20.3	(72.2)	(129.9)	12.6	4.8	1.3	(12.9)
Accident and Health	30,402	66.1	4.2	7.4	23.6	3.3	0.0	(4.7)	3.2	(0.7)	(0.7)	45.8	4.7	1.3	3.1
Warranty	5,761	106.6	3.7	6.0	2.8	3.5	0.0	(22.7)	6.1	(6.3)	(10.4)	62.2	4.5	1.3	(3.2)
All Other	148,822	40.2	6.9	8.3	27.0	3.8	0.1	13.7	5.9	6.4	13.2	64.6	4.8	1.3	11.9
Total All Lines	3,974,340	63.2	14.0	6.4	18.0	3.7	0.3	(5.8)	8.2	0.3	2.2	60.6	4.7	1.3	4.7

*See technical notes

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2013 Profitability Report
New Hampshire

Line Of Business	(1) Direct Premiums Earned (000s)	(2) Losses Incurred	(3) Loss Adjust Expense	(4) General Expense	(5) Percent of Direct Premiums Earned				(8A) Invest Gain On Ins Trans	(8B) Tax On Ins Trans	(8C) Profit On Ins Trans	(9) Earned Prem To Net Worth	(10) Percent of Net Worth		(12) Return On Net Worth
					(6) Taxes License Fees	(7) Divs To Plyhdr	(8) Under- Writing Profit	(10) Inv Gain On Net Worth					(11) Tax On Inv Gain On Net Worth		
Private Passenger Auto Liability	368,363	66.6	11.4	5.7	16.6	2.2	0.9	5.4	0.3	1.6	80.7	4.7	1.3	4.7	
Private Passenger Auto Physical	319,729	56.1	8.9	5.5	17.0	2.2	0.9	1.6	3.7	7.2	117.1	4.7	1.3	11.8	
Private Passenger Auto Total	688,092	61.7	10.2	5.6	16.8	2.2	0.9	3.6	1.9	4.2	94.3	4.7	1.3	7.3	
Commercial Auto Liability	79,750	47.2	7.0	7.3	22.0	2.3	0.1	5.8	6.6	13.4	70.5	4.7	1.3	12.8	
Commercial Auto Physical	28,149	54.1	8.8	7.9	23.4	2.5	0.1	1.1	1.4	2.8	108.8	4.8	1.3	6.5	
Commercial Auto Total	107,899	49.0	7.5	7.4	22.3	2.3	0.1	4.6	5.2	10.6	77.6	4.7	1.3	11.7	
Homeowners Multiple Peril	355,398	40.1	7.0	4.7	21.6	2.3	1.1	2.7	8.8	17.0	95.4	4.7	1.3	19.6	
Farmowners Multiple Peril	2,574	49.1	5.0	5.7	25.5	2.5	0.0	1.8	4.7	9.0	105.6	4.8	1.3	13.0	
Commercial Multiple Peril	212,976	43.7	7.1	7.7	26.5	2.2	0.1	4.6	5.7	11.5	73.5	4.7	1.3	11.9	
Fire	37,814	19.8	2.1	7.9	21.8	2.3	0.3	1.1	16.3	30.5	106.3	4.8	1.3	35.9	
Allied Lines	34,909	(3.4)	(1.5)	4.1	15.4	2.4	0.4	2.6	29.6	55.5	98.6	4.8	1.3	58.2	
Inland Marine	62,037	37.6	3.3	6.8	19.0	2.9	0.2	30.2	10.6	19.7	125.2	4.7	1.3	28.1	
Medical Professional Liability	39,715	30.1	11.9	8.0	11.8	1.8	1.7	16.3	16.7	34.3	39.3	4.7	1.3	16.9	
Other Liability	162,925	72.1	19.0	6.5	21.1	2.2	0.3	13.5	(3.7)	(4.1)	42.6	4.7	1.3	1.6	
Products Liability	13,205	30.6	15.0	7.3	19.9	1.7	0.0	14.4	12.9	27.0	43.4	4.7	1.3	15.1	
Workers Compensation	264,199	48.7	9.3	6.7	14.4	6.6	0.5	10.5	7.7	16.5	42.2	4.7	1.3	10.3	
Mortgage Guaranty	25,571	103.5	4.2	15.2	5.4	2.3	0.0	27.9	(2.9)	0.2	53.0	4.7	1.3	3.5	
Financial Guaranty*	8,237	0.0	(1.0)	55.7	2.5	3.6	0.0	(15.7)	9.4	14.2	47.0	4.7	1.3	10.1	
Accident and Health	15,797	81.1	4.6	7.4	27.6	4.8	0.0	6.2	(7.2)	(12.1)	35.5	4.9	1.4	(0.7)	
Warranty	4,748	60.4	1.8	6.0	2.2	1.6	0.0	27.9	13.5	27.8	38.0	4.4	1.2	13.7	
All Other	55,749	29.8	3.5	8.3	27.3	3.0	0.2	27.8	10.7	20.5	79.3	4.8	1.3	19.7	
Total All Lines	2,091,845	50.9	8.9	6.5	19.1	2.8	0.6	5.6	5.4	11.2	70.0	4.7	1.3	11.2	

*See technical notes

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2013 Profitability Report
New Jersey

Line Of Business	(1) Direct Premiums Earned (000s)	(2) Losses Incurred	(3) Loss Adjust Expense	(4) General Expense	Percent of Direct Premiums Earned					Percent of Net Worth					
					(5) Selling Expense	(6) License Fees	(7) Divs To Plychldr	(8) Under- Writing Profit	(8A) Invest Gain On Ins Trans	(8B) Tax On Ins Trans	(8C) Profit On Ins Trans	(9) Earned Prem To Net Worth	(10) Inv Gain On Net Worth	(11) Tax On Inv Gain On Net Worth	(12) Return On Net Worth
Private Passenger Auto Liability*	4,726,579	69.0	16.9	5.7	14.0	2.2	1.1	(9.0)	9.0	(0.6)	0.7	62.5	4.6	1.3	3.8
Private Passenger Auto Physical	2,015,842	52.7	8.4	5.5	13.9	1.8	1.9	15.6	1.7	5.9	11.4	119.1	4.6	1.3	16.9
Private Passenger Auto Total*	6,742,421	64.1	14.4	5.6	14.0	2.1	1.3	(1.6)	6.8	1.3	3.9	72.8	4.6	1.3	6.2
Commercial Auto Liability*	901,691	73.2	15.9	7.3	19.5	3.4	0.7	(20.1)	9.7	(4.3)	(6.1)	55.3	4.7	1.3	0.0
Commercial Auto Physical	158,433	72.6	11.5	7.9	18.6	2.3	1.0	(14.0)	2.2	(4.3)	(7.5)	98.9	4.7	1.3	(4.1)
Commercial Auto Total*	1,060,124	73.1	15.2	7.3	19.4	3.3	0.8	(19.2)	8.5	(4.3)	(6.3)	59.2	4.7	1.3	(0.4)
Homeowners Multiple Peril	2,308,569	29.3	6.3	4.7	19.6	1.6	0.8	37.5	5.2	14.6	28.2	76.4	4.6	1.3	24.9
Farmowners Multiple Peril	2,368	31.4	12.7	5.7	28.5	2.6	0.0	19.0	5.3	8.1	16.2	75.9	4.8	1.3	15.8
Commercial Multiple Peril	1,339,988	44.1	15.2	7.7	24.5	2.2	0.0	6.3	9.6	4.9	11.0	53.5	4.7	1.3	9.3
Fire	389,504	73.2	7.5	7.9	18.0	1.7	0.2	(8.4)	3.8	(1.9)	(2.8)	81.7	4.7	1.3	1.1
Allied Lines	491,696	299.9	22.4	4.1	16.1	1.4	0.1	(244.1)	20.1	(79.8)	(144.1)	35.0	4.7	1.3	(47.0)
Inland Marine	445,925	41.9	3.7	6.8	18.4	2.3	0.1	26.7	3.5	10.3	19.8	88.4	4.7	1.3	20.9
Medical Professional Liability	470,141	54.1	22.0	8.0	13.6	1.1	0.2	0.9	19.3	5.7	14.5	35.1	4.7	1.3	8.5
Other Liability	2,093,584	42.4	19.0	6.5	19.2	1.8	0.1	10.9	17.4	8.7	19.6	36.7	4.7	1.3	10.6
Products Liability	191,576	77.9	61.9	7.3	17.8	1.2	0.0	(66.3)	32.7	(14.1)	(19.5)	23.4	4.7	1.3	(1.2)
Workers Compensation	2,105,719	68.0	16.9	6.7	12.1	2.8	3.5	(10.0)	13.1	0.1	2.9	38.3	4.7	1.3	4.5
Mortgage Guaranty	143,820	80.6	4.0	15.2	5.4	2.3	0.0	(7.4)	43.1	9.4	26.2	28.9	4.7	1.3	11.0
Financial Guaranty*	60,948	(0.0)	0.0	55.7	2.5	2.8	0.0	38.9	(9.0)	11.1	18.8	21.6	4.7	1.3	7.5
Accident and Health	107,867	83.7	4.8	7.4	24.6	1.9	0.0	(22.5)	11.7	(4.6)	(6.2)	26.4	4.7	1.3	1.8
Warranty	24,350	70.6	2.3	6.0	2.8	2.5	0.0	15.7	7.2	7.5	15.4	56.3	4.5	1.2	11.9
All Other	526,321	33.5	6.8	8.3	24.7	2.2	0.0	24.4	5.4	10.0	19.7	70.3	4.7	1.3	17.3
Total All Lines	18,504,921	61.8	14.4	6.4	16.7	2.1	1.0	(2.5)	9.8	1.9	5.5	53.9	4.7	1.3	6.3

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**2013 Profitability Report
New Mexico**

Line Of Business	Percent of Direct Premiums Earned													
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)
Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Pchylldr	Under-Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	67.7	12.7	5.7	16.3	3.2	0.5	(6.3)	5.1	(0.8)	(0.4)	85.6	4.7	1.3	3.0
Private Passenger Auto Physical	57.6	9.1	5.5	16.1	3.2	0.7	7.6	1.3	3.0	5.9	127.6	4.7	1.3	10.9
Private Passenger Auto Total	64.0	11.4	5.6	16.3	3.2	0.6	(1.2)	3.7	0.6	1.9	97.4	4.7	1.3	5.2
Commercial Auto Liability	120,881	60.3	14.1	7.3	19.9	3.4	(5.2)	7.3	0.2	1.9	64.5	4.7	1.3	4.6
Commercial Auto Physical	40,412	62.3	10.1	7.9	19.3	3.6	(3.4)	1.6	(0.7)	(1.0)	104.7	4.7	1.3	2.3
Commercial Auto Total	161,293	60.8	13.1	7.4	19.8	3.5	(4.7)	5.9	(0.0)	1.2	71.4	4.7	1.3	4.2
Homeowners Multiple Peril	436,909	50.8	8.8	4.7	19.9	3.3	11.8	2.5	4.8	9.5	97.9	4.7	1.3	12.7
Farmowners Multiple Peril	23,415	52.7	17.0	5.7	20.7	3.3	0.5	3.2	1.1	2.7	92.3	4.7	1.3	5.9
Commercial Multiple Peril	209,463	46.6	12.2	7.7	21.9	3.4	8.0	5.3	4.3	9.0	70.9	4.7	1.3	9.8
Fire	45,713	41.9	3.9	7.9	15.8	2.7	0.3	2.0	10.2	19.3	96.1	4.6	1.3	21.9
Allied Lines	78,026	360.5	16.1	4.1	10.7	2.0	(293.8)	2.2	(102.2)	(189.4)	104.4	4.7	1.3	(194.3)
Inland Marine	86,097	45.7	4.3	6.8	18.6	3.3	0.1	0.2	7.4	13.8	132.7	4.7	1.3	21.7
Medical Professional Liability	51,429	46.6	40.1	8.0	12.3	2.3	(9.6)	15.9	1.1	5.2	40.7	4.7	1.3	5.5
Other Liability	196,987	57.8	31.9	6.5	20.3	2.7	(19.5)	12.6	(3.3)	(3.6)	45.0	4.7	1.3	1.8
Products Liability	10,604	18.1	20.1	7.3	21.7	2.5	0.1	16.8	15.3	31.8	38.1	4.7	1.3	15.5
Workers Compensation	263,927	53.3	10.6	6.7	14.2	3.7	11.2	11.7	7.2	15.8	40.6	4.7	1.3	9.8
Mortgage Guaranty	24,432	75.5	3.4	15.2	5.4	2.9	(2.4)	31.6	8.0	21.3	44.7	4.7	1.3	12.9
Financial Guaranty*	2,710	(0.0)	(0.0)	55.7	2.5	5.0	36.7	(5.4)	11.4	20.0	16.3	4.8	1.3	6.7
Accident and Health	20,642	77.6	4.7	7.4	21.6	3.2	(14.6)	3.8	(4.1)	(6.8)	45.4	4.6	1.3	0.3
Warranty	5,420	27.5	0.7	6.0	2.4	3.5	59.8	5.6	22.5	42.9	63.3	4.5	1.3	30.4
All Other	75,010	23.3	3.1	8.3	26.7	3.5	35.0	3.8	13.3	25.5	76.8	4.8	1.3	23.0
Total All Lines	2,803,609	64.7	12.5	6.2	17.6	3.2	(4.8)	5.5	(0.1)	0.8	74.1	4.7	1.3	4.0

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2013 Profitability Report New York

Line Of Business	Percent of Direct Premiums Earned												Percent of Net Worth		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Pcyhldr	Under-Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth	
Private Passenger Auto Liability	63.1	15.0	5.7	15.7	2.4	0.2	(2.2)	6.6	1.1	3.4	74.5	4.7	1.3	5.9	
Private Passenger Auto Physical	61.7	9.6	5.5	15.9	2.1	0.3	4.8	1.5	2.1	4.2	124.3	4.7	1.3	8.6	
Private Passenger Auto Total	62.7	13.2	5.6	15.8	2.3	0.3	0.1	4.9	1.4	3.6	85.9	4.7	1.3	6.5	
Commercial Auto Liability	70.7	18.3	7.3	20.5	3.3	0.0	(20.2)	8.6	(4.7)	(6.9)	59.7	4.7	1.3	(0.7)	
Commercial Auto Physical	57.5	9.1	7.9	19.5	2.6	0.0	3.3	2.6	1.9	4.0	94.7	4.7	1.3	7.2	
Commercial Auto Total	68.9	17.0	7.3	20.4	3.2	0.0	(17.0)	7.8	(3.8)	(5.4)	62.8	4.7	1.3	(0.0)	
Homeowners Multiple Peril	4,819,911	35.2	7.0	4.7	22.7	2.4	0.4	3.8	10.7	20.6	85.9	4.7	1.3	21.1	
Farmowners Multiple Peril	37,438	36.1	5.7	5.7	26.6	1.6	0.0	4.1	9.6	18.7	84.2	4.8	1.3	19.2	
Commercial Multiple Peril	3,459,137	46.6	15.0	7.7	24.5	2.2	0.1	3.8	3.9	9.2	53.8	4.7	1.3	8.4	
Fire	790,178	22.5	1.8	7.9	17.8	1.7	0.1	48.1	3.3	17.8	84.6	4.7	1.3	31.8	
Allied Lines	725,915	175.7	16.3	4.1	13.7	1.6	0.0	(111.6)	17.0	(34.3)	39.7	4.7	1.3	(20.5)	
Inland Marine	1,254,326	57.2	5.3	6.8	17.5	2.4	0.1	10.5	4.8	9.6	86.1	4.7	1.3	11.7	
Medical Professional Liability	1,663,618	48.9	29.0	8.0	7.0	2.8	3.4	25.1	8.2	20.3	29.2	4.6	1.3	9.3	
Other Liability	5,882,643	62.0	20.2	6.5	19.6	1.7	0.1	(10.2)	1.6	6.7	35.0	4.7	1.3	5.7	
Products Liability	34.6	46.4	7.3	20.3	1.4	0.0	(10.1)	54.8	11.7	33.0	15.0	4.7	1.3	8.3	
Workers Compensation	44.1	9.5	6.7	9.4	(3.2)	2.9	30.5	14.2	14.6	30.1	37.0	4.6	1.3	14.5	
Mortgage Guaranty	172,304	24.3	1.6	15.2	5.4	2.3	0.0	51.2	28.6	61.0	33.8	4.7	1.3	24.0	
Financial Guaranty*	566,852	(444.5)	24.9	55.7	2.5	3.4	0.0	457.9	161.8	301.6	19.5	4.7	1.3	62.1	
Accident and Health	365,324	82.4	5.6	7.4	27.1	2.6	0.0	(25.3)	(7.5)	(12.9)	39.0	4.8	1.3	(1.6)	
Warranty	70,899	84.7	2.5	6.0	7.9	2.4	0.0	(3.6)	0.5	2.3	57.7	4.7	1.3	4.7	
All Other	1,343,830	26.4	6.3	8.3	24.4	2.1	0.1	32.4	5.8	25.2	67.3	4.7	1.3	20.4	
Total All Lines	39,548,751	47.6	13.6	7.1	17.2	1.5	0.6	12.4	7.1	15.3	51.5	4.7	1.3	11.2	

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2013 Profitability Report
North Carolina

Line Of Business	(1) Direct Premiums Earned (000s)	(2) Losses Incurred	(3) Loss Adjust Expense	(4) Percent of Direct Premiums Earned					(8) Under- Gain On Writing Profit	(8A) Invest Gain On Trans	(8B) Tax On Ins Trans	(8C) Profit On Ins Trans	(9) Earned			(10) Percent of Net Worth			(12) Return On Net Worth
				(5) General Expense	(6) Selling Expense	(7) License Fees	(7) Divs To Pcyholder	(7) Taxes					(9) Prem To Net Worth	(10) Inv Gain On Net Worth	(10) Tax On Inv Gain On Net Worth	(11) Tax On Inv Gain On Net Worth			
Private Passenger Auto Liability	2,648,070	64.8	10.5	5.7	17.6	2.3	0.4	(1.4)	4.3	0.7	2.2	92.1	4.7	1.3	5.4				
Private Passenger Auto Physical	2,020,768	56.3	8.8	5.5	17.6	2.3	0.4	9.0	1.2	3.5	6.7	129.8	4.7	1.3	12.1				
Private Passenger Auto Total	4,668,839	61.1	9.8	5.6	17.6	2.3	0.4	3.1	2.9	1.9	4.1	105.3	4.7	1.3	7.7				
Commercial Auto Liability	478,780	56.2	9.4	7.3	20.3	2.4	0.0	4.4	7.0	3.5	8.0	65.6	4.7	1.3	8.6				
Commercial Auto Physical	144,735	57.7	8.8	7.9	20.0	2.6	0.0	2.9	1.3	1.4	2.8	108.7	4.7	1.3	6.5				
Commercial Auto Total	623,515	56.5	9.2	7.4	20.2	2.4	0.0	4.1	5.7	3.0	6.8	72.3	4.7	1.3	8.3				
Homeowners Multiple Peril	2,096,943	44.6	7.5	4.7	20.6	2.7	0.4	19.3	2.4	7.4	14.3	98.7	4.7	1.3	17.5				
Farmowners Multiple Peril	54,562	40.3	4.5	5.7	22.1	2.9	0.0	24.3	2.6	9.2	17.6	97.7	4.7	1.3	20.6				
Commercial Multiple Peril	976,198	34.1	7.5	7.7	26.0	2.3	0.1	22.3	3.5	8.8	17.0	81.4	4.7	1.3	17.2				
Fire	289,804	50.3	4.8	7.9	17.6	2.3	0.4	16.6	1.9	6.4	12.2	97.3	4.7	1.3	15.3				
Allied Lines	555,197	40.7	2.1	4.1	12.0	1.3	0.3	39.4	1.5	14.2	26.7	117.9	4.7	1.3	34.9				
Inland Marine	437,945	42.3	4.2	6.8	19.0	2.8	0.2	24.7	0.9	8.9	16.7	118.4	4.7	1.3	23.1				
Medical Professional Liability	203,833	6.3	17.4	8.0	11.8	1.9	2.6	52.0	12.8	21.8	43.0	46.3	4.7	1.3	23.3				
Other Liability	983,383	34.2	4.7	6.5	17.9	1.9	0.3	34.4	12.3	15.5	31.2	45.3	4.7	1.3	17.5				
Products Liability	86,287	53.5	28.7	7.3	18.5	1.6	0.1	(9.8)	17.9	1.5	6.5	37.0	4.7	1.3	5.8				
Workers Compensation	1,317,099	60.1	12.1	6.7	13.3	2.7	0.4	4.6	8.3	3.9	9.0	47.4	4.7	1.3	7.6				
Mortgage Guaranty	132,650	75.9	3.8	15.2	5.4	2.8	0.0	(3.1)	29.7	7.2	19.4	48.1	4.7	1.3	12.7				
Financial Guaranty*	23,204	(0.0)	0.0	55.7	2.5	3.4	0.0	38.4	(10.8)	10.4	17.1	25.1	4.7	1.3	7.7				
Accident and Health	147,109	81.7	4.3	7.4	21.5	2.0	0.0	(17.1)	2.6	(5.2)	(9.2)	50.2	4.6	1.3	(1.3)				
Warranty	24,732	58.7	1.5	6.0	(1.1)	2.1	0.0	32.7	9.6	14.1	28.2	48.6	4.2	1.2	16.7				
All Other	342,228	25.7	4.5	8.3	24.3	2.7	0.1	34.3	4.6	13.3	25.7	71.3	4.7	1.3	21.7				
Total All Lines	12,963,527	50.6	8.4	6.2	18.2	2.4	0.4	13.8	4.7	6.1	12.3	77.9	4.7	1.3	13.0				

*See technical notes

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2013 Profitability Report
North Dakota

Line Of Business	(1) Direct Earned (000s)	(2) Losses Incurred	(3) Loss Adjust Expense	(4) General Expense	(5) Percent of Direct Premiums Earned			(8) Under- Gain On Writing Profit	(8A) Invest Gain On Ins Trans	(8B) Tax On Ins Trans	(8C) Profit On Ins Trans	(9) Earned			(10) Percent of Net Worth			(12) Return On Net Worth
					(6) Taxes License Fees	(7) Divs To Plyhdr	(7) Plyhdr					(9) Prem To Net Worth	(10) Inv Gain On Net Worth	(11) Tax On Inv Gain On Net Worth				
Private Passenger Auto Liability	185,388	60.3	10.5	5.7	19.0	0.1	2.3	4.4	2.0	4.6	4.6	90.6	4.7	1.3	7.6			
Private Passenger Auto Physical	217,112	55.1	8.8	5.5	19.3	1.9	0.2	9.1	1.3	6.9	6.9	125.8	4.7	1.3	12.0			
Private Passenger Auto Total	402,499	57.5	9.6	5.6	19.1	1.9	0.2	6.0	2.7	5.8	5.8	106.7	4.7	1.3	9.6			
Commercial Auto Liability	78,728	53.9	9.9	7.3	20.3	2.0	0.0	6.6	6.7	9.1	9.1	68.1	4.7	1.3	9.6			
Commercial Auto Physical	63,280	63.3	9.9	7.9	20.7	2.0	0.0	(3.9)	1.3	(1.6)	(1.6)	110.1	4.7	1.3	1.6			
Commercial Auto Total	142,008	58.0	9.9	7.5	20.5	2.0	0.0	2.0	4.3	4.3	4.3	82.0	4.7	1.3	6.9			
Homeowners Multiple Peril	167,281	49.0	7.9	4.7	22.1	1.9	0.2	14.1	2.1	5.5	10.7	100.5	4.7	1.3	14.2			
Farmowners Multiple Peril	95,982	52.2	5.7	5.7	21.5	1.8	0.0	12.9	2.3	10.1	10.1	100.4	4.7	1.3	13.5			
Commercial Multiple Peril	130,877	44.7	11.3	7.7	23.2	2.1	0.1	10.9	3.3	9.5	9.5	84.4	4.7	1.3	11.4			
Fire	28,855	(6.0)	(0.7)	7.9	18.8	1.7	0.0	78.3	2.9	28.2	53.0	86.2	4.7	1.3	49.1			
Allied Lines	1,227,954	96.6	4.2	4.1	10.2	0.2	0.0	(15.3)	(0.2)	(5.4)	(10.1)	167.3	4.7	1.3	(13.5)			
Inland Marine	60,769	102.1	9.0	6.8	18.8	2.1	0.0	(39.0)	1.7	(13.2)	(24.1)	103.9	4.7	1.3	(21.7)			
Medical Professional Liability	11,969	20.5	5.1	8.0	16.5	1.9	4.4	43.5	9.9	18.0	35.4	54.4	4.7	1.3	22.7			
Other Liability	149,299	28.0	11.4	6.5	20.9	1.7	0.1	31.2	7.2	12.9	25.5	60.4	4.7	1.3	18.8			
Products Liability	15,623	24.6	24.7	7.3	21.0	1.7	0.0	20.5	8.6	19.6	19.6	58.8	4.7	1.3	14.9			
Workers Compensation*	5,950	37.7	7.2	6.7	35.6	3.0	0.0	9.7	(1.1)	3.1	5.5	88.0	4.9	1.4	8.4			
Mortgage Guaranty	7,208	1.0	0.1	15.2	5.4	2.3	0.0	76.0	19.4	32.0	63.3	105.0	4.7	1.3	69.9			
Financial Guaranty*	1,013	0.0	0.0	55.7	2.5	3.5	0.0	38.3	1.5	13.8	25.9	11.5	4.8	1.3	6.4			
Accident and Health	12,475	100.6	5.5	7.4	17.5	1.8	0.0	(32.9)	5.5	(10.0)	(17.4)	41.7	4.4	1.2	(4.0)			
Warranty	608	66.5	1.9	6.0	2.3	3.0	0.0	20.2	7.7	9.2	18.7	53.7	4.5	1.2	13.3			
All Other	46,574	27.4	3.5	8.3	25.9	2.3	0.0	32.5	3.1	12.2	23.3	83.8	4.7	1.3	23.0			
Total All Lines	2,506,945	72.9	6.6	5.3	15.5	1.1	0.1	(1.6)	1.7	(0.1)	0.2	114.0	4.7	1.3	3.6			

*See technical notes

2013 Profitability Report
Ohio

Line Of Business	Direct Premiums Earned (000s)	Percent of Direct Premiums Earned										Percent of Net Worth			
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)
		Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Pcyhldr	Under-Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	3,032,613	60.7	11.3	5.7	18.7	1.7	0.2	1.7	4.4	1.8	4.3	90.3	4.7	1.3	7.2
Private Passenger Auto Physical	2,338,379	59.3	9.3	5.5	18.9	1.7	0.2	4.9	1.2	2.1	4.1	127.9	4.7	1.3	8.6
Private Passenger Auto Total	5,370,992	60.1	10.4	5.6	18.8	1.7	0.2	3.1	3.0	1.9	4.2	103.5	4.7	1.3	7.7
Commercial Auto Liability	569,791	49.6	9.2	7.3	20.3	1.8	0.0	11.6	6.9	6.0	12.5	66.6	4.7	1.3	11.7
Commercial Auto Physical	192,415	59.4	9.1	7.9	19.8	1.8	0.0	1.9	1.3	1.0	2.2	109.5	4.7	1.3	5.8
Commercial Auto Total	762,206	52.1	9.2	7.4	20.2	1.8	0.0	9.2	5.5	4.7	9.9	73.9	4.7	1.3	10.7
Homeowners Multiple Peril	2,491,598	50.1	8.4	4.7	21.7	1.8	0.2	12.9	2.6	5.2	10.3	96.6	4.7	1.3	13.3
Farmowners Multiple Peril	137,424	54.0	5.9	5.7	23.6	1.7	0.0	9.1	2.5	3.9	7.7	98.9	4.7	1.3	11.0
Commercial Multiple Peril	1,175,082	41.1	9.1	7.7	23.5	1.9	0.0	16.5	4.6	7.1	14.1	74.6	4.7	1.3	13.9
Fire	411,546	49.2	4.5	7.9	17.1	1.6	0.1	19.5	1.8	7.3	14.0	100.2	4.6	1.3	17.4
Allied Lines	580,764	43.0	2.1	4.1	10.0	0.8	0.0	39.9	1.7	14.4	27.1	118.6	4.6	1.3	35.5
Inland Marine	483,823	41.0	3.7	6.8	17.9	2.1	0.1	28.2	0.8	10.1	18.9	119.2	4.7	1.3	25.9
Medical Professional Liability	320,654	15.2	13.2	8.0	13.5	2.0	1.9	46.1	16.7	20.8	42.0	38.8	4.7	1.3	19.7
Other Liability	1,487,155	35.2	12.1	6.5	18.2	1.6	0.1	26.2	15.4	13.5	28.1	39.5	4.7	1.3	14.5
Products Liability	110,411	28.8	62.2	7.3	19.6	1.4	0.0	(19.3)	36.8	3.5	14.0	21.3	4.7	1.3	6.4
Workers Compensation*	22,850	30.2	11.3	6.7	10.8	3.7	1.4	35.9	30.6	21.1	45.4	22.2	4.6	1.3	13.4
Mortgage Guaranty	146,563	68.5	3.2	15.2	5.4	2.1	0.0	5.7	32.1	10.9	26.8	43.0	4.7	1.3	14.9
Financial Guaranty*	24,125	0.0	1.6	55.7	2.5	2.7	0.0	37.5	(7.2)	11.1	19.2	18.9	4.7	1.3	7.0
Accident and Health	180,783	77.5	4.6	7.4	20.2	1.9	0.0	(11.7)	5.4	(2.6)	(3.7)	40.2	4.5	1.3	1.8
Warranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
All Other	460,779	32.3	4.2	8.3	24.1	2.1	0.0	28.9	4.4	11.3	22.0	74.2	4.7	1.3	19.7
Total All Lines	14,164,794	50.1	9.4	6.2	19.2	1.7	0.2	13.0	5.3	6.0	12.3	76.1	4.7	1.3	12.8

*See technical notes

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2013 Profitability Report
Oklahoma

Line Of Business	Percent of Direct Premiums Earned												Percent of Net Worth		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Direct Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plyholder	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth	
Private Passenger Auto Liability	1,231,227	63.3	11.5	5.7	18.0	2.3	0.4	(1.4)	4.0	0.6	2.0	94.8	4.7	1.3	5.3
Private Passenger Auto Physical	929,619	87.0	13.7	5.5	17.8	2.3	0.4	(26.9)	1.3	(9.0)	(16.5)	127.7	4.7	1.3	(17.7)
Private Passenger Auto Total	2,160,846	73.5	12.5	5.6	18.0	2.3	0.4	(12.3)	2.8	(3.5)	(6.0)	106.6	4.7	1.3	(3.0)
Commercial Auto Liability	271,834	61.6	11.3	7.3	20.3	2.6	0.1	(3.2)	7.2	0.9	3.1	64.5	4.7	1.3	5.4
Commercial Auto Physical	112,293	87.3	13.1	7.9	19.4	2.8	0.1	(30.7)	1.3	(10.4)	(19.0)	111.1	4.7	1.3	(17.8)
Commercial Auto Total	384,128	69.1	11.8	7.4	20.0	2.7	0.1	(11.2)	5.5	(2.4)	(3.3)	73.5	4.7	1.3	0.9
Homeowners Multiple Peril	1,343,101	131.4	20.7	4.7	20.2	2.1	0.4	(79.6)	2.8	(27.1)	(49.7)	94.9	4.7	1.3	(43.8)
Farmowners Multiple Peril	127,187	73.9	8.4	5.7	21.1	2.2	0.0	(11.5)	2.6	(3.3)	(5.6)	97.4	4.7	1.3	(2.0)
Commercial Multiple Peril	484,328	113.2	21.5	7.7	23.0	2.3	0.1	(67.9)	4.8	(22.4)	(40.6)	73.8	4.7	1.3	(26.6)
Fire	172,757	86.6	8.4	7.9	18.2	1.9	0.1	(23.2)	2.3	(7.5)	(13.4)	93.7	4.7	1.3	(9.2)
Allied Lines	414,518	143.2	7.1	4.1	11.0	1.1	0.2	(66.8)	3.2	(22.5)	(41.1)	95.1	4.7	1.3	(35.8)
Inland Marine	209,990	59.5	6.2	6.8	21.7	2.3	0.1	3.3	0.9	1.4	2.8	115.6	4.7	1.3	6.6
Medical Professional Liability	111,551	27.9	27.6	8.0	12.3	1.9	0.3	22.1	13.3	11.4	24.0	45.9	4.7	1.3	14.4
Other Liability	523,554	41.7	10.7	6.5	18.8	1.8	0.3	20.0	12.8	10.6	22.2	44.5	4.7	1.3	13.3
Products Liability	47,512	33.4	15.0	7.3	21.1	1.8	0.0	21.3	12.0	10.8	22.5	48.1	4.7	1.3	14.2
Workers Compensation*	663,631	61.4	14.5	6.7	14.0	5.6	0.2	(2.4)	7.1	1.1	3.5	50.2	4.7	1.3	5.2
Mortgage Guaranty	39,122	37.9	2.3	15.2	5.4	2.3	0.0	36.8	25.5	20.0	42.3	61.2	4.7	1.3	29.3
Financial Guaranty*	5,982	0.0	(4.8)	55.7	2.5	5.0	0.0	41.6	(7.6)	12.4	21.5	16.3	4.8	1.3	7.0
Accident and Health	47,795	75.3	4.5	7.4	19.8	2.2	0.0	(9.3)	3.4	(2.3)	(3.6)	48.9	4.6	1.3	1.5
Warranty	26,766	17.1	0.5	6.0	12.1	2.7	0.0	61.5	2.6	22.2	41.8	82.6	4.9	1.4	38.1
All Other	183,060	34.5	5.5	8.3	25.0	2.6	0.0	23.9	3.8	9.4	18.3	77.2	4.7	1.3	17.5
Total All Lines	6,945,829	85.2	13.9	6.1	18.3	2.5	0.3	(26.4)	4.6	(8.0)	(13.9)	78.4	4.7	1.3	(7.5)

*See technical notes

2013 Profitability Report
Oregon

Line Of Business	(1) Direct Premiums Earned (000s)	(2) Losses Incurred	(3) Loss Adjust Expense	(4) General Expense	(5) Percent of Direct Premiums Earned			(8) Under- Gain On Writing Profit	(8A) Invest Gain On Ins Trans	(8B) Tax On Ins Trans	(8C) Profit On Ins Trans	(9) Earned			(10) Percent of Net Worth			(12) Return On Net Worth
					(6) Taxes License Fees	(7) Divs To Plyhdr	(8) Profit					(9) Prem To Net Worth	(10) Inv Gain On Net Worth	(11) Tax On Inv Gain On Net Worth				
Private Passenger Auto Liability	1,507,303	63.4	12.5	5.7	17.0	0.8	0.3	4.4	1.3	3.4	90.8	4.7	1.3	6.4				
Private Passenger Auto Physical	630,762	61.6	9.7	5.5	17.2	0.9	0.4	1.4	2.0	4.0	125.4	4.7	1.3	8.4				
Private Passenger Auto Total	2,138,065	62.8	11.7	5.6	17.0	0.9	0.3	1.5	1.5	3.5	98.9	4.7	1.3	6.9				
Commercial Auto Liability	210,990	43.7	8.2	7.3	20.2	1.4	0.1	19.1	6.7	8.5	67.3	4.7	1.3	14.9				
Commercial Auto Physical	57,909	56.8	8.9	7.9	19.8	1.3	0.0	5.0	1.5	2.2	106.0	4.7	1.3	8.0				
Commercial Auto Total	268,900	46.6	8.4	7.4	20.1	1.4	0.1	16.1	5.6	7.2	73.0	4.7	1.3	13.9				
Homeowners Multiple Peril	679,543	44.8	7.7	4.7	20.2	1.6	0.4	20.5	2.8	8.0	15.3	4.7	1.3	18.0				
Farmowners Multiple Peril	59,670	47.8	6.1	5.7	22.8	1.5	0.0	15.9	3.0	6.4	12.5	4.7	1.3	15.2				
Commercial Multiple Peril	425,074	36.7	10.8	7.7	22.4	1.5	0.2	20.6	6.4	9.0	18.0	4.7	1.3	15.2				
Fire	96,411	32.9	2.5	7.9	16.8	1.9	0.2	37.8	4.1	14.4	27.5	4.6	1.3	25.0				
Allied Lines	128,218	49.8	2.4	4.1	10.9	1.2	0.2	31.3	1.9	11.5	108.7	4.7	1.3	27.0				
Inland Marine	186,623	32.4	3.0	6.8	18.0	2.2	0.1	37.3	0.6	13.2	24.7	4.7	1.3	33.4				
Medical Professional Liability	92,690	66.1	29.3	8.0	10.3	1.3	4.2	(19.3)	11.7	(3.5)	(4.1)	4.6	1.3	1.3				
Other Liability	446,849	48.9	19.5	6.5	19.1	1.7	0.1	4.0	14.9	5.5	13.3	40.5	4.7	1.3	8.8			
Products Liability	35,566	49.8	53.3	7.3	18.4	1.4	0.0	(30.2)	31.8	(1.7)	3.3	23.9	4.7	1.3	4.1			
Workers Compensation	618,464	53.7	10.0	6.7	11.5	0.7	21.0	(3.6)	27.7	6.4	17.6	23.9	4.6	1.3	7.6			
Mortgage Guaranty	52,941	54.0	2.3	15.2	5.4	2.2	0.0	20.9	32.6	16.4	37.1	41.5	4.7	1.3	18.8			
Financial Guaranty*	8,549	0.0	0.0	55.7	2.5	3.4	0.0	38.3	(5.0)	12.0	21.3	16.1	4.7	1.3	6.9			
Accident and Health	50,495	96.5	5.4	7.4	22.2	1.9	0.0	(33.4)	14.7	(7.6)	(11.1)	22.8	4.6	1.3	0.8			
Warranty	7,079	44.0	1.2	6.0	23.3	2.4	0.0	22.9	6.1	9.7	19.3	51.0	5.6	1.6	13.9			
All Other	241,218	27.4	4.0	8.3	25.8	1.9	0.2	32.3	2.9	12.1	23.1	81.3	4.7	1.3	22.2			
Total All Lines	5,536,355	52.2	10.7	6.3	17.7	1.2	2.6	9.1	7.9	5.4	60.9	4.7	1.3	10.4				

*See technical notes

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2013 Profitability Report
Pennsylvania

Line Of Business	(1) Direct Premiums Earned (000s)	(2) Losses Incurred	(3) Loss Adjust Expense	(4) General Expense	(5) Percent of Direct Premiums Earned				(8A) Invest Gain On Ins Trans	(8B) Tax On Ins Trans	(8C) Profit On Ins Trans	(9) Earned Prem To Net Worth	(10) Percent of Net Worth		(12) Return On Net Worth
					Selling Expense	License Fees	Divs To Plychldr	Under- Writing Profit					Inv Gain On Net Worth	Tax On Net Worth	
Private Passenger Auto Liability	4,319,252	61.9	12.0	5.7	18.2	2.3	0.3	6.9	1.8	4.7	72.4	4.7	1.3	6.8	
Private Passenger Auto Physical	2,988,690	64.0	10.1	5.5	18.3	2.3	0.3	1.3	0.2	0.6	125.5	4.7	1.3	4.1	
Private Passenger Auto Total	7,307,942	62.8	11.2	5.6	18.2	2.3	0.3	4.6	1.1	3.0	87.6	4.7	1.3	6.0	
Commercial Auto Liability	862,939	58.8	12.0	7.3	19.9	2.4	(0.2)	8.5	2.2	5.9	60.0	4.7	1.3	6.9	
Commercial Auto Physical	307,231	59.9	8.9	7.9	20.6	2.4	0.1	1.4	0.4	1.1	109.2	4.7	1.3	4.6	
Commercial Auto Total	1,170,170	59.1	11.2	7.4	20.1	2.4	(0.1)	6.6	1.8	4.6	68.0	4.7	1.3	6.5	
Homeowners Multiple Peril	2,953,843	38.1	7.4	4.7	21.6	2.2	0.3	25.6	9.8	18.7	93.9	4.7	1.3	20.9	
Farmowners Multiple Peril	93,100	31.2	3.7	5.7	25.2	2.5	0.0	31.7	11.8	22.4	97.2	4.8	1.3	25.3	
Commercial Multiple Peril	1,616,652	44.0	13.0	7.7	24.0	2.3	0.1	8.8	6.3	10.2	66.0	4.7	1.3	10.2	
Fire	438,230	32.8	3.4	7.9	19.3	2.0	0.3	34.2	1.8	12.5	98.3	4.7	1.3	26.5	
Allied Lines	394,110	27.1	1.8	4.1	12.6	1.7	1.6	51.0	2.5	18.5	102.2	4.7	1.3	39.1	
Inland Marine	568,779	36.3	3.4	6.8	18.2	2.5	0.1	32.5	0.7	11.6	121.9	4.7	1.3	29.7	
Medical Professional Liability	694,874	49.0	29.5	8.0	9.1	1.8	1.0	15.8	4.9	12.4	41.0	4.6	1.3	8.4	
Other Liability	2,250,731	55.5	22.5	6.5	18.4	2.0	0.1	(5.1)	3.3	9.8	35.7	4.7	1.3	6.9	
Products Liability	153,614	61.0	86.0	7.3	18.8	1.6	0.0	(74.8)	(9.9)	(6.3)	14.3	4.7	1.3	2.5	
Workers Compensation*	2,569,218	63.3	14.0	6.7	12.7	2.7	0.7	(0.1)	10.6	7.6	42.3	4.7	1.3	6.6	
Mortgage Guaranty	161,912	57.7	3.0	15.2	5.4	2.2	0.0	16.6	29.0	31.7	50.3	4.7	1.3	19.3	
Financial Guaranty*	66,546	0.2	2.7	55.7	2.5	2.4	0.0	36.5	(2.0)	22.3	16.4	4.7	1.3	7.0	
Accident and Health	277,195	70.6	3.9	7.4	21.8	2.0	0.0	(5.8)	6.3	0.7	37.0	4.6	1.3	3.6	
Warranty	45,134	55.8	2.4	6.0	2.7	2.1	0.0	31.0	9.7	27.1	46.8	4.4	1.2	15.9	
All Other	500,074	17.0	3.3	8.3	25.9	2.2	0.0	43.2	4.1	16.3	74.8	4.7	1.3	26.6	
Total All Lines	21,262,125	53.2	12.5	6.4	18.3	2.3	0.3	6.9	7.5	9.9	61.8	4.7	1.3	9.5	

*See technical notes

2013 Profitability Report
Rhode Island

Line Of Business	(1) Direct Premiums Earned (000s)	(2) Losses Incurred	(3) Loss Adjust Expense	(4) Percent of Direct Premiums Earned					(8A) Invest Gain On Ins Trans	(8B) Tax On Ins Trans	(8C) Profit On Ins Trans	(9) Earned			(10) Percent of Net Worth			(12) Return On Net Worth
				(5) General Expense	(6) Selling Expense	(7) Taxes License Fees	(8) Under- Writing Profit	(9) Prem To Net Worth				(10) Inv Gain On Net Worth	(11) Tax On Inv Gain On Net Worth					
Private Passenger Auto Liability	484,193	73.3	13.3	5.7	15.7	2.3	1.5	5.9	(2.5)	(3.5)	78.5	4.7	1.3	0.6				
Private Passenger Auto Physical	232,488	64.9	10.4	5.5	15.8	2.3	1.6	1.3	0.2	0.6	125.1	4.7	1.3	4.1				
Private Passenger Auto Total	716,681	70.6	12.3	5.6	15.7	2.3	1.5	4.4	(1.7)	(2.2)	89.3	4.7	1.3	1.4				
Commercial Auto Liability	69,861	59.2	9.9	7.3	20.7	2.5	0.0	7.1	2.1	5.4	65.2	4.7	1.3	6.9				
Commercial Auto Physical	17,654	70.2	10.6	7.9	20.3	2.3	0.0	1.4	(3.6)	(6.4)	106.6	4.7	1.3	(3.4)				
Commercial Auto Total	87,515	61.4	10.0	7.4	20.7	2.4	0.0	5.9	1.0	3.0	70.7	4.7	1.3	5.5				
Homeowners Multiple Peril	330,885	37.7	6.7	4.7	19.9	2.3	2.4	2.7	9.9	18.9	95.7	4.7	1.3	21.5				
Farmowners Multiple Peril	154	9.2	3.7	5.7	20.8	3.1	0.0	2.5	20.8	39.1	97.9	4.7	1.3	41.7				
Commercial Multiple Peril	147,126	40.4	5.1	7.7	24.2	2.2	0.0	5.8	8.7	17.4	67.8	4.7	1.3	15.2				
Fire	48,482	43.6	4.3	7.9	19.7	1.9	0.3	2.1	8.4	16.0	94.3	4.7	1.3	18.5				
Allied Lines	57,499	59.0	4.8	4.1	16.2	2.0	0.5	2.6	5.4	10.5	97.5	4.8	1.3	13.7				
Inland Marine	66,087	38.4	3.1	6.8	23.1	2.3	0.3	0.3	9.1	17.0	128.8	4.8	1.3	25.4				
Medical Professional Liability	42,821	56.3	23.7	8.0	12.0	2.0	0.1	27.6	6.9	18.5	26.9	4.7	1.3	8.3				
Other Liability	180,784	38.4	18.0	6.5	19.6	2.0	0.4	14.9	10.8	24.1	33.0	4.7	1.3	11.3				
Products Liability	10,085	(18.2)	44.1	7.3	20.5	1.7	0.0	44.5	25.0	53.5	22.4	4.7	1.3	15.4				
Workers Compensation	178,970	58.5	10.5	6.7	14.1	8.7	1.3	7.6	2.1	5.5	47.8	4.7	1.3	6.1				
Mortgage Guaranty	15,320	106.9	4.6	15.2	5.4	2.2	0.0	31.7	(3.2)	0.6	43.9	4.7	1.3	3.6				
Financial Guaranty*	6,411	(12.4)	(0.3)	55.7	2.5	3.4	0.0	51.0	12.1	18.2	25.3	4.8	1.3	8.1				
Accident and Health	26,920	53.5	4.2	7.4	25.7	3.2	0.0	5.9	1.6	2.6	86.3	4.7	1.3	5.7				
Warranty	1,159	88.5	2.4	6.0	2.1	2.3	0.0	(1.4)	2.1	5.7	48.6	4.4	1.2	5.9				
All Other	76,516	37.8	1.4	8.3	25.4	1.8	0.2	25.1	10.2	20.1	68.5	4.7	1.3	17.2				
Total All Lines	1,993,417	54.2	10.2	6.3	18.2	2.8	1.1	7.1	4.3	9.3	66.8	4.7	1.3	9.6				

*See technical notes

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**2013 Profitability Report
South Carolina**

Line Of Business	(1) Direct Premiums Earned (000s)	(2) Losses Incurred	(3) Loss Adjust Expense	(4) Percent of Direct Premiums Earned				(8) Under- Gain On Writing Profit	(8A) Invest Gain On Ins Trans	(8B) Tax On Ins Trans	(8C) Profit On Ins Trans	(9) Earned		(10) Percent of Net Worth		(12) Return On Net Worth
				General Expense	Selling Expense	Taxes License Fees	Divs To Pcyholder					Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth	
Private Passenger Auto Liability	1,740,459	69.6	11.9	5.7	17.1	3.1	0.4	(7.9)	4.2	(1.6)	(2.1)	93.0	4.7	1.3	1.4	
Private Passenger Auto Physical	1,055,038	60.7	9.6	5.5	17.1	3.0	0.6	3.4	1.2	1.5	3.1	129.4	4.7	1.3	7.4	
Private Passenger Auto Total	2,795,497	66.3	11.0	5.6	17.1	3.0	0.5	(3.6)	3.1	(0.4)	(0.2)	104.1	4.7	1.3	3.2	
Commercial Auto Liability	239,732	62.1	10.8	7.3	19.7	3.7	0.0	(3.7)	7.2	0.7	2.8	64.6	4.7	1.3	5.2	
Commercial Auto Physical	69,815	57.8	9.2	7.9	19.6	3.7	0.0	1.7	1.5	1.0	2.2	106.5	4.7	1.3	5.7	
Commercial Auto Total	309,547	61.1	10.4	7.4	19.7	3.7	0.0	(2.5)	5.9	0.8	2.6	70.9	4.7	1.3	5.3	
Homeowners Multiple Peril	1,425,458	32.1	5.6	4.7	21.4	3.5	0.6	32.1	2.2	11.8	22.4	100.7	4.7	1.3	26.0	
Farmowners Multiple Peril	9,763	38.2	5.8	5.7	26.7	4.8	0.0	18.6	2.5	7.2	13.9	96.4	4.9	1.4	17.0	
Commercial Multiple Peril	447,303	33.0	11.4	7.7	23.1	3.4	0.0	21.3	5.3	8.9	17.7	71.2	4.7	1.3	16.0	
Fire	200,016	27.2	3.0	7.9	19.2	2.9	0.3	39.5	1.3	14.2	26.6	105.1	4.7	1.3	31.4	
Allied Lines	374,222	27.6	1.4	4.1	14.6	1.1	0.1	51.0	1.3	18.2	34.1	117.5	4.7	1.3	43.5	
Inland Marine	249,733	35.9	3.4	6.8	25.3	3.2	0.1	25.0	0.4	8.9	16.6	122.0	4.8	1.3	23.7	
Medical Professional Liability	63,818	30.6	30.6	8.0	13.5	3.3	2.3	11.6	13.2	7.7	17.1	45.3	4.7	1.3	11.1	
Other Liability	408,674	38.0	15.0	6.5	20.3	2.7	0.1	17.3	12.0	9.4	19.9	46.0	4.7	1.3	12.5	
Products Liability	36,344	64.4	42.0	7.3	19.4	2.5	0.0	(35.8)	18.0	(7.5)	(10.2)	37.2	4.7	1.3	(0.4)	
Workers Compensation*	645,217	57.3	13.8	6.7	13.1	3.6	0.2	5.2	8.7	4.2	9.6	46.3	4.7	1.3	7.8	
Mortgage Guaranty	70,710	56.4	2.7	15.2	5.4	2.8	0.0	17.4	32.0	15.0	34.4	43.4	4.7	1.3	18.3	
Financial Guaranty*	17,182	5.1	2.9	55.7	2.5	4.1	0.0	29.6	(6.0)	8.7	14.9	17.3	4.8	1.3	6.0	
Accident and Health	67,509	77.4	4.4	7.4	21.5	3.0	0.0	(13.8)	2.3	(4.2)	(7.3)	51.6	4.6	1.3	(0.4)	
Warranty	4,801	57.5	1.7	6.0	9.3	3.6	0.0	21.8	8.0	9.9	20.0	49.5	4.9	1.4	13.4	
All Other	219,992	29.6	5.8	8.3	25.7	3.8	0.2	26.5	2.4	9.9	18.9	88.7	4.8	1.3	20.2	
Total All Lines	7,345,786	49.4	9.5	6.1	18.6	3.1	0.4	12.8	4.3	5.7	11.4	81.1	4.7	1.3	12.7	

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2013 Profitability Report
South Dakota

Line Of Business	Percent of Direct Premiums Earned							Percent of Net Worth							
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plyhdr	Under-Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Net Worth	Return On Net Worth	
Private Passenger Auto Liability	208,002	60.9	10.7	5.7	19.0	2.8	0.2	0.5	4.6	1.5	3.7	88.3	4.7	1.3	6.7
Private Passenger Auto Physical	218,257	95.8	15.0	5.5	18.9	2.8	0.3	(38.4)	1.4	(13.0)	(23.9)	124.8	4.7	1.3	(26.5)
Private Passenger Auto Total	426,259	78.7	12.9	5.6	19.0	2.8	0.3	(19.4)	3.0	(6.0)	(10.4)	103.9	4.7	1.3	(7.5)
Commercial Auto Liability	59,006	57.4	9.2	7.3	20.1	3.1	0.1	2.8	6.6	2.8	6.6	68.1	4.7	1.3	7.9
Commercial Auto Physical	41,205	99.9	14.2	7.9	20.1	3.0	0.0	(45.2)	1.1	(15.5)	(28.6)	113.2	4.7	1.3	(29.0)
Commercial Auto Total	100,212	74.9	11.2	7.5	20.1	3.0	0.1	(16.9)	4.3	(4.7)	(7.9)	81.4	4.7	1.3	(3.0)
Homeowners Multiple Peril	178,770	103.6	16.3	4.7	21.9	2.9	0.3	(49.7)	2.7	(16.6)	(30.3)	94.9	4.7	1.3	(25.4)
Farmowners Multiple Peril	94,952	72.0	7.9	5.7	22.3	2.3	0.0	(10.3)	2.5	(2.9)	(4.9)	99.7	4.7	1.3	(1.5)
Commercial Multiple Peril	121,883	93.3	14.7	7.7	22.1	2.9	0.0	(40.7)	4.0	(13.1)	(23.6)	79.2	4.7	1.3	(15.3)
Fire	23,331	34.2	3.0	7.9	18.9	2.8	0.5	32.6	1.4	11.8	22.2	103.5	4.7	1.3	26.3
Allied Lines	897,036	52.3	2.3	4.1	8.2	0.2	0.0	32.8	0.6	11.7	21.8	142.8	4.7	1.3	34.5
Inland Marine	47,589	45.7	4.0	6.8	21.7	2.9	0.1	18.7	0.1	6.6	12.2	131.5	4.8	1.3	19.5
Medical Professional Liability	17,445	73.7	27.4	8.0	15.5	2.2	4.5	(31.4)	15.1	(6.8)	(9.5)	42.2	4.7	1.3	(0.6)
Other Liability	100,515	11.0	4.7	6.5	19.7	2.6	0.1	55.2	9.3	21.9	42.6	53.5	4.7	1.3	26.2
Products Liability	10,088	26.1	17.2	7.3	19.1	2.4	0.0	27.8	13.4	13.4	27.7	45.4	4.7	1.3	15.9
Workers Compensation	168,011	47.2	9.9	6.7	12.6	3.3	1.2	19.0	9.9	9.4	19.5	43.6	4.7	1.3	11.9
Mortgage Guaranty	9,096	31.7	1.7	15.2	5.4	2.5	0.0	43.5	22.9	21.6	44.8	74.3	4.7	1.3	36.7
Financial Guaranty*	939	0.0	0.0	55.7	2.5	42.4	0.0	(0.7)	(16.6)	(4.9)	(12.4)	18.9	6.5	1.8	2.3
Accident and Health	27,610	91.1	5.5	7.4	16.4	2.6	0.0	(23.2)	3.6	(7.1)	(12.4)	47.3	4.4	1.2	(2.7)
Warranty	1,159	65.5	2.0	6.0	2.1	3.1	0.0	21.2	7.3	9.4	19.0	55.8	4.5	1.2	13.8
All Other	50,250	15.5	1.7	8.3	25.1	2.0	0.0	47.3	3.1	17.4	32.9	75.3	4.7	1.3	28.2
Total All Lines	2,275,144	62.4	7.7	5.5	15.0	1.8	0.2	7.4	3.1	3.5	7.0	93.3	4.7	1.3	9.9

*See technical notes

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2013 Profitability Report
Tennessee

Line Of Business	Percent of Direct Premiums Earned										Percent of Net Worth				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	License Fees	Taxes	Divs To Pchldr	Under-Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	61.4	11.8	5.7	17.0	2.3	0.3	1.3	4.0	1.6	3.8	94.2	4.7	1.3	6.9	
Private Passenger Auto Physical	57.8	9.1	5.5	16.7	2.1	0.4	8.2	1.3	3.2	6.3	127.2	4.7	1.3	11.4	
Private Passenger Auto Total	3,147,877	59.2	10.6	16.9	2.2	0.4	4.3	2.9	2.3	4.9	106.2	4.7	1.3	8.5	
Commercial Auto Liability	342,169	59.2	12.2	7.3	19.1	2.6	0.0	(0.4)	7.5	1.9	63.7	4.7	1.3	6.6	
Commercial Auto Physical	146,716	58.0	9.5	7.9	20.0	2.6	0.0	1.9	1.0	2.0	117.7	4.7	1.3	5.7	
Commercial Auto Total	488,885	58.8	11.4	7.4	19.3	2.6	0.0	0.3	5.5	4.2	73.8	4.7	1.3	6.4	
Homeowners Multiple Peril	1,673,390	47.8	8.0	4.7	20.0	2.6	0.3	16.5	2.5	12.5	98.1	4.7	1.3	15.7	
Farmowners Multiple Peril	133,938	49.4	5.9	5.7	18.5	1.4	2.7	16.3	2.6	6.4	98.4	4.6	1.3	15.6	
Commercial Multiple Peril	634,271	38.9	9.4	7.7	23.7	3.0	0.0	17.3	4.8	7.4	73.5	4.7	1.3	14.2	
Fire	268,227	38.5	3.4	7.9	17.6	2.1	0.2	30.2	1.7	11.0	100.3	4.7	1.3	24.3	
Allied Lines	291,889	46.6	2.6	4.1	12.3	1.3	0.2	32.8	2.3	12.1	107.1	4.7	1.3	28.0	
Inland Marine	303,148	39.6	4.0	6.8	19.7	2.9	0.1	26.8	0.9	9.6	116.9	4.7	1.3	24.5	
Medical Professional Liability	237,946	36.8	41.5	8.0	7.6	0.8	4.0	1.3	19.5	5.9	35.2	4.6	1.3	8.6	
Other Liability	1,018,222	56.2	12.4	6.5	14.9	1.9	0.1	7.8	9.9	5.5	52.8	4.6	1.3	9.8	
Products Liability	51,380	51.6	21.0	7.3	18.2	2.1	0.0	(0.3)	18.2	5.0	36.6	4.7	1.3	8.1	
Workers Compensation	887,525	55.5	12.8	6.7	14.1	5.3	0.1	5.4	10.8	4.9	42.0	4.7	1.3	8.1	
Mortgage Guaranty	73,452	47.2	2.5	15.2	5.4	2.4	0.0	27.3	26.4	16.9	58.0	4.7	1.3	24.7	
Financial Guaranty*	12,322	0.0	0.0	55.7	2.5	4.1	0.0	37.7	(4.9)	11.8	15.9	4.8	1.3	6.8	
Accident and Health	98,596	69.4	4.2	7.4	24.9	2.6	0.0	(8.6)	6.4	(1.2)	35.8	4.7	1.3	3.1	
Warranty	28,781	70.4	1.8	6.0	8.1	2.6	0.0	11.1	8.6	6.3	49.0	4.8	1.3	10.0	
All Other	349,827	16.6	2.5	8.3	23.2	2.7	0.2	46.5	3.3	17.2	82.0	4.7	1.3	30.1	
Total All Lines	9,699,676	51.6	10.2	6.3	17.5	2.6	0.3	11.5	5.1	5.5	74.9	4.7	1.3	11.7	

*See technical notes

2013 Profitability Report
Texas

Line Of Business	(1) Direct Premiums Earned (000s)	(2) Losses Incurred	(3) Loss Adjust Expense	(4) Percent of Direct Premiums Earned				(7) Taxes License Fees	(8) Under- Gain On Writing Profit	(8A) Invest Gain On Trans	(8B) Tax On Ins Trans	(8C) Profit On Ins Trans	(9) Earned			(10) Percent of Net Worth			(12) Return On Net Worth
				(5) General Expense	(6) Selling Expense	(6) Divs To Plychldr	(6) Plychldr						(9) Prem To Net Worth	(10) Inv Gain On Net Worth	(11) Tax On Inv Gain On Net Worth				
Private Passenger Auto Liability	8,381,709	65.5	12.3	5.7	17.6	1.8	0.5	(3.5)	3.5	(0.2)	0.2	100.3	4.7	1.3	3.6				
Private Passenger Auto Physical	6,513,018	62.6	10.0	5.5	17.4	1.9	0.6	1.9	1.3	1.1	2.2	127.3	4.7	1.3	6.2				
Private Passenger Auto Total	14,894,727	64.3	11.3	5.6	17.5	1.9	0.5	(1.1)	2.5	0.3	1.1	110.5	4.7	1.3	4.6				
Commercial Auto Liability	1,793,351	66.6	13.8	7.3	18.7	1.8	0.0	(8.3)	6.8	(1.0)	(0.5)	67.1	4.6	1.3	3.0				
Commercial Auto Physical	554,316	63.1	10.1	7.9	18.3	1.9	0.0	(1.4)	1.6	(0.0)	0.3	106.8	4.6	1.3	3.6				
Commercial Auto Total	2,347,667	65.7	12.9	7.4	18.6	1.8	0.0	(6.7)	5.6	(0.8)	(0.3)	73.6	4.6	1.3	3.1				
Homeowners Multiple Peril	6,860,181	44.7	8.3	4.7	20.5	2.0	0.7	19.0	2.4	7.3	14.1	99.2	4.7	1.3	17.3				
Farmowners Multiple Peril	218,229	61.9	7.1	5.7	21.5	2.1	0.0	1.5	2.5	1.2	2.8	98.4	4.7	1.3	6.2				
Commercial Multiple Peril	2,430,502	49.4	11.8	7.7	23.3	1.9	0.0	5.9	4.4	3.3	7.0	76.6	4.7	1.3	8.7				
Fire	1,642,517	41.9	4.6	7.9	18.8	1.0	0.1	25.7	1.5	9.4	17.8	102.9	4.7	1.3	21.6				
Allied Lines	2,985,909	72.7	2.9	4.1	13.4	1.2	0.2	5.4	2.3	2.5	5.2	104.8	4.7	1.3	8.9				
Inland Marine	1,585,277	42.5	4.3	6.8	20.2	2.0	0.1	23.9	0.9	8.6	16.2	114.7	4.7	1.3	22.0				
Medical Professional Liability	323,420	15.1	15.6	8.0	14.2	1.4	0.4	45.1	12.9	19.4	38.7	45.9	4.7	1.3	21.1				
Other Liability	4,160,854	51.4	15.9	6.5	18.4	1.4	0.2	6.1	12.5	5.6	13.0	45.4	4.7	1.3	9.2				
Products Liability	296,376	46.8	32.5	7.3	21.5	1.2	0.0	(9.4)	18.6	1.9	7.4	35.9	4.7	1.3	6.0				
Workers Compensation	2,593,634	47.6	9.6	6.7	14.9	3.6	7.2	10.3	11.5	6.8	15.0	40.4	4.7	1.3	9.4				
Mortgage Guaranty	335,389	10.2	1.1	15.2	5.4	2.1	0.0	66.0	22.6	29.4	59.2	77.3	4.7	1.3	49.2				
Financial Guaranty*	123,221	(2.7)	2.7	55.7	2.5	2.3	0.0	39.5	(8.1)	11.6	19.8	21.1	4.7	1.3	7.6				
Accident and Health	481,913	67.8	5.4	7.4	23.5	2.0	0.0	(6.2)	1.9	(1.6)	(2.6)	55.2	4.7	1.3	1.9				
Warranty	173,575	70.1	2.3	6.0	6.9	1.2	0.0	13.4	9.8	7.4	15.8	45.6	4.6	1.3	10.5				
All Other	1,675,305	37.3	6.2	8.3	24.9	1.9	2.3	19.0	5.7	8.2	16.5	64.5	4.7	1.3	14.0				
Total All Lines	43,128,697	55.0	9.9	6.2	18.4	1.9	0.8	7.7	4.6	4.0	8.3	78.7	4.7	1.3	9.9				

*See technical notes

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2013 Profitability Report
Utah

Line Of Business	(1) Direct Premiums Earned (000s)	(2) Losses Incurred	(3) Loss Adjust Expense	(4) General Expense	(5) Selling Expense	(6) Percent of Direct Premiums Earned			(7) Divs To Plychldr	(8) Under- Writing Profit	(8A) Invest Gain On Ins Trans	(8B) Tax On Ins Trans	(8C) Profit On Ins Trans	(9) Earned Prem To Net Worth	(10) Percent of Net Worth		(12) Return On Net Worth
						License	Fees	Taxes							Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	
Private Passenger Auto Liability	857,498	67.1	11.6	5.7	18.1	2.4	0.3	(5.3)	4.5	(0.6)	88.8	(0.2)	4.7	1.3	3.2		
Private Passenger Auto Physical	508,304	63.3	9.9	5.5	17.9	2.4	0.4	0.5	1.5	0.6	123.1	1.4	4.7	1.3	5.1		
Private Passenger Auto Total	1,365,802	65.7	10.9	5.6	18.1	2.4	0.3	(3.2)	3.4	(0.2)	99.1	0.4	4.7	1.3	3.8		
Commercial Auto Liability	1,57,550	63.2	11.7	7.3	19.9	2.4	0.2	(4.7)	7.6	0.5	63.3	2.5	4.7	1.3	4.9		
Commercial Auto Physical	59,876	61.8	9.4	7.9	19.5	2.4	0.0	(1.1)	1.4	0.0	109.5	0.3	4.7	1.3	3.7		
Commercial Auto Total	217,426	62.8	11.0	7.4	19.8	2.4	0.1	(3.7)	5.9	0.4	71.6	1.9	4.7	1.3	4.7		
Homeowners Multiple Peril	429,487	48.2	8.4	4.7	21.1	2.4	0.3	14.8	2.7	5.9	95.8	11.5	4.7	1.3	14.4		
Farmowners Multiple Peril	11,295	51.2	7.7	5.7	20.8	2.3	0.0	12.2	3.0	5.1	94.7	10.1	4.7	1.3	12.9		
Commercial Multiple Peril	235,729	45.4	15.2	7.7	23.4	2.4	0.0	5.9	5.7	3.6	68.9	7.9	4.7	1.3	8.8		
Fire	79,253	17.5	2.0	7.9	14.9	1.6	0.1	56.0	1.1	19.9	111.5	37.2	4.6	1.3	44.8		
Allied Lines	50,635	50.0	2.7	4.1	10.2	1.7	0.1	31.0	2.7	11.6	99.8	22.1	4.6	1.3	25.5		
Inland Marine	110,614	46.1	4.6	6.8	18.7	2.4	0.0	21.2	0.6	7.6	122.9	14.2	4.7	1.3	20.8		
Medical Professional Liability	64,050	24.8	29.0	8.0	9.2	2.5	1.9	24.6	13.9	12.5	45.0	26.0	4.7	1.3	15.0		
Other Liability	315,961	57.7	19.0	6.5	19.7	1.8	0.1	(4.9)	11.9	1.6	46.3	5.4	4.7	1.3	5.9		
Products Liability	30,699	61.3	37.4	7.3	20.4	1.5	0.0	(28.0)	14.8	(5.7)	42.3	(7.6)	4.7	1.3	0.2		
Workers Compensation	365,948	55.9	12.1	6.7	11.4	4.5	2.3	7.0	14.2	6.4	36.9	14.8	4.7	1.3	8.8		
Mortgage Guaranty	53,739	39.6	2.1	15.2	5.4	2.3	0.0	35.4	26.1	19.7	57.9	41.8	4.7	1.3	27.6		
Financial Guaranty*	2,919	0.0	0.0	55.7	2.5	5.7	0.0	36.0	0.1	12.6	11.8	23.5	4.9	1.4	6.3		
Accident and Health	56,717	62.9	3.5	7.4	27.8	2.1	0.0	(3.9)	(1.2)	(1.7)	79.4	(3.4)	4.8	1.3	0.8		
Warranty	6,377	71.6	1.7	6.0	4.2	2.3	0.0	14.1	12.9	8.5	38.1	18.5	4.5	1.3	10.3		
All Other	163,115	34.9	6.9	8.3	24.9	2.2	0.2	22.4	2.5	8.6	85.8	16.4	4.7	1.3	17.5		
Total All Lines	3,559,765	55.7	11.3	6.4	18.3	2.5	0.5	5.2	5.9	3.4	71.4	7.6	4.7	1.3	8.8		

*See technical notes

2013 Profitability Report
Vermont

Line Of Business	(1) Direct Premiums Earned (000s)	(2) Losses Incurred	(3) Loss Adjust Expense	(4) Percent of Direct Premiums Earned				(8) Under- Gain On Writing Profit	(8A) Invest Gain On Trans	(8B) Tax On Ins Trans	(8C) Profit On Ins Trans	(9) Earned Prem To Net Worth	(10) Percent of Net Worth		(12) Return On Net Worth
				General Expense	Selling Expense	Taxes License Fees	Divs To Plyhdr						Inv Gain On Net Worth	Tax On Net Worth	
Private Passenger Auto Liability	167,232	61.1	10.1	5.7	17.8	2.7	0.4	2.1	5.1	2.2	5.0	84.1	4.7	1.3	7.6
Private Passenger Auto Physical	151,254	57.9	9.2	5.5	17.9	2.6	0.5	6.3	1.4	2.6	5.1	122.4	4.7	1.3	9.7
Private Passenger Auto Total	318,486	59.6	9.6	5.6	17.9	2.6	0.5	4.1	3.3	2.4	5.1	98.8	4.7	1.3	8.4
Commercial Auto Liability	43,405	43.0	8.2	7.3	20.4	3.4	0.0	17.7	7.1	8.2	16.6	65.4	4.7	1.3	14.2
Commercial Auto Physical	18,310	53.4	8.1	7.9	21.3	3.3	0.0	6.0	1.1	2.4	4.7	110.0	4.7	1.3	8.6
Commercial Auto Total	61,715	46.1	8.2	7.4	20.6	3.3	0.0	14.2	5.3	6.5	13.1	74.3	4.7	1.3	13.1
Homeowners Multiple Peril	174,590	45.1	7.6	4.7	23.8	2.6	0.5	15.7	2.7	6.2	12.1	94.3	4.8	1.3	14.9
Farmowners Multiple Peril	13,274	45.1	5.4	5.7	24.9	2.3	0.0	16.5	2.5	6.5	12.6	97.2	4.8	1.3	15.7
Commercial Multiple Peril	166,316	27.1	7.2	7.7	20.9	2.1	0.0	34.9	5.0	13.6	26.3	76.4	4.6	1.3	23.4
Fire	24,009	38.7	3.6	7.9	18.9	2.6	0.2	28.0	1.5	10.2	19.2	101.4	4.7	1.3	22.9
Allied Lines	22,044	102.8	5.1	4.1	12.2	2.4	0.2	(27.0)	5.2	(8.0)	(13.8)	78.6	4.7	1.3	(7.4)
Inland Marine	32,098	40.8	4.2	6.8	21.7	3.1	0.1	23.2	0.3	8.2	15.3	123.8	4.8	1.3	22.4
Medical Professional Liability	20,584	24.6	6.2	8.0	14.0	3.3	3.4	40.3	14.5	18.1	36.6	42.3	4.7	1.3	18.9
Other Liability	105,422	37.1	8.6	6.5	19.2	2.5	0.2	25.8	12.3	12.4	25.6	44.4	4.7	1.3	14.7
Products Liability	7,640	40.6	15.4	7.3	17.0	2.2	0.0	17.5	14.4	10.2	21.8	40.2	4.6	1.3	12.1
Workers Compensation	194,841	51.2	8.0	6.7	13.1	2.7	0.5	17.8	6.9	8.1	16.5	50.9	4.7	1.3	11.8
Mortgage Guaranty	5,801	90.3	3.8	15.2	5.4	2.3	0.0	(17.1)	31.5	2.8	11.7	45.8	4.7	1.3	8.7
Financial Guaranty*	3,795	0.0	0.0	55.7	2.5	2.4	0.0	39.4	(10.3)	10.9	18.2	24.2	4.7	1.3	7.8
Accident and Health	5,464	100.0	5.9	7.4	30.8	2.4	0.0	(46.7)	10.6	(13.4)	(22.7)	26.5	5.0	1.4	(2.4)
Warranty	1,983	80.1	2.4	6.0	3.2	2.5	0.0	5.7	8.2	4.3	9.6	51.6	4.5	1.2	8.2
All Other	204,815	8.5	1.1	8.3	9.6	0.4	0.0	71.9	0.8	25.4	47.3	122.7	4.5	1.3	61.4
Total All Lines	1,362,878	41.8	7.0	6.7	17.3	2.3	0.3	24.5	4.6	9.9	19.3	75.4	4.7	1.3	17.9

*See technical notes

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2013 Profitability Report
Virginia

Line Of Business	(1) Direct Premiums Earned (000s)	(2) Losses Incurred	(3) Loss Adjust Expense	(4) General Expense	(5) Selling Expense	(6) Percent of Direct Premiums Earned			(8) Under- Writing Profit	(8A) Invest Gain On Ins Trans	(8B) Tax On Ins Trans	(8C) Profit On Ins Trans	(9) Earned Prem To Net Worth	(10) Percent of Net Worth		(12) Return On Net Worth
						(7) Taxes	(7) License Fees	(7) Divs To Plychldr						(10) Inv Gain On Net Worth	(11) Tax On Inv Gain On Net Worth	
Private Passenger Auto Liability	2,569,675	61.6	11.2	5.7	15.7	2.7	1.0	2.1	4.6	2.0	4.7	89.2	4.7	1.3	7.5	
Private Passenger Auto Physical	1,891,802	59.1	9.3	5.5	15.3	2.6	1.3	6.8	1.2	2.7	5.3	129.3	4.7	1.3	10.3	
Private Passenger Auto Total	4,461,477	60.5	10.4	5.6	15.5	2.7	1.1	4.1	3.2	2.3	5.0	102.7	4.7	1.3	8.4	
Commercial Auto Liability	413,989	54.7	10.3	7.3	19.0	2.9	0.1	5.7	6.9	3.9	8.7	66.1	4.7	1.3	9.1	
Commercial Auto Physical	121,564	56.8	8.7	7.9	20.0	2.8	0.1	3.7	1.3	1.7	3.4	107.7	4.7	1.3	7.0	
Commercial Auto Total	535,553	55.2	9.9	7.4	19.2	2.9	0.1	5.2	5.7	3.4	7.5	72.5	4.7	1.3	8.8	
Homeowners Multiple Peril	1,876,812	34.4	5.9	4.7	19.4	3.2	1.2	31.2	2.5	11.6	22.0	97.9	4.7	1.3	25.0	
Farmowners Multiple Peril	62,314	37.3	4.9	5.7	16.5	3.4	0.0	32.1	2.8	12.0	22.9	96.7	4.6	1.3	25.4	
Commercial Multiple Peril	711,084	28.3	6.5	7.7	23.6	3.1	0.2	30.6	4.0	11.8	22.8	78.5	4.7	1.3	21.3	
Fire	222,089	13.9	1.7	7.9	16.1	2.4	0.7	57.2	1.4	20.4	38.2	103.7	4.6	1.3	43.0	
Allied Lines	305,747	25.6	1.5	4.1	10.7	1.9	0.6	55.6	2.0	20.0	37.6	109.0	4.7	1.3	44.4	
Inland Marine	358,809	36.6	3.4	6.8	17.7	2.9	0.3	32.1	0.4	11.3	21.1	129.5	4.7	1.3	30.7	
Medical Professional Liability	211,475	28.9	16.1	8.0	13.6	2.0	3.0	28.3	11.4	13.1	26.6	49.1	4.7	1.3	16.5	
Other Liability	1,085,460	49.8	14.5	6.5	17.8	2.0	0.3	9.0	12.1	6.5	14.6	46.3	4.7	1.3	10.1	
Products Liability*	55,409	12.1	9.2	7.3	18.7	1.9	0.3	50.4	18.0	22.7	45.8	36.9	4.7	1.3	20.3	
Workers Compensation	885,698	62.1	11.9	6.7	13.4	2.7	0.5	2.6	10.3	3.8	9.2	42.6	4.7	1.3	7.3	
Mortgage Guaranty	122,519	95.4	4.0	15.2	5.4	2.3	0.0	(22.3)	29.4	0.4	6.7	47.5	4.7	1.3	6.6	
Financial Guaranty*	14,583	(0.0)	(0.1)	55.7	2.5	4.2	0.0	37.7	5.9	14.9	28.8	9.6	4.8	1.3	6.2	
Accident and Health	91,731	88.2	4.9	7.4	23.0	2.3	0.0	(25.9)	12.6	(5.6)	(7.8)	25.2	4.7	1.3	1.4	
Warranty	17,197	61.9	2.0	6.0	2.6	2.6	0.0	24.6	8.6	11.0	22.2	50.5	4.5	1.2	14.5	
All Other	396,359	36.8	5.6	8.3	24.9	2.5	0.1	21.8	3.8	8.7	16.9	76.4	4.7	1.3	16.3	
Total All Lines	11,414,317	49.2	9.0	6.2	17.1	2.7	0.8	14.9	5.1	6.6	13.4	75.7	4.7	1.3	13.5	

*See technical notes

2013 Profitability Report
Washington

Line Of Business	(1) Direct Earned (000s)	(2) Losses Incurred	(3) Loss Adjust Expense	(4) General Expense	(5) Percent of Direct Premiums Earned			(8) Under- Writing Profit	(8A) Invest Gain On Ins Trans	(8B) Tax On Ins Trans	(8C) Profit On Ins Trans	(9) Earned			(10) Percent of Net Worth			(12) Return On Net Worth
					(6) Taxes License Fees	(7) Divs To Plyhdr	(8) Profit					(9) Prem To Net Worth	(10) Inv Gain On Net Worth	(11) Tax On Inv Gain On Net Worth				
Private Passenger Auto Liability	2,644,559	66.3	13.6	5.7	16.8	2.2	0.5	5.5	(0.3)	0.6	81.7	4.7	1.3	3.8				
Private Passenger Auto Physical	1,281,027	56.8	9.0	5.5	16.6	2.2	0.6	1.3	3.6	6.9	126.3	4.7	1.3	12.1				
Private Passenger Auto Total	3,925,586	63.2	12.1	5.6	16.7	2.2	0.6	4.1	1.0	2.6	92.3	4.7	1.3	5.8				
Commercial Auto Liability	362,974	55.9	11.2	7.3	20.2	2.2	0.0	7.3	3.1	7.3	64.2	4.7	1.3	8.0				
Commercial Auto Physical	98,253	57.8	9.2	7.9	21.8	2.4	0.0	1.4	0.7	1.6	106.6	4.7	1.3	5.1				
Commercial Auto Total	461,227	56.3	10.8	7.4	20.5	2.2	0.0	6.1	2.6	6.1	70.1	4.7	1.3	7.6				
Homeowners Multiple Peril	1,434,956	44.7	8.0	4.7	19.6	2.2	0.6	2.8	7.8	15.2	94.8	4.7	1.3	17.7				
Farmowners Multiple Peril	64,687	57.9	8.8	5.7	23.8	1.9	0.0	1.7	1.5	3.3	93.9	4.7	1.3	6.5				
Commercial Multiple Peril	729,389	42.1	12.2	7.7	22.8	2.2	0.0	5.6	6.1	12.4	69.3	4.7	1.3	12.0				
Fire	224,426	16.2	3.2	7.9	15.6	1.8	0.3	5.0	19.9	37.5	93.3	4.6	1.3	38.3				
Allied Lines	312,836	49.6	2.6	4.1	11.2	1.2	0.3	30.9	2.0	21.5	108.4	4.7	1.3	26.7				
Inland Marine	353,613	36.4	4.2	6.8	16.5	2.1	0.1	33.7	0.7	22.4	119.2	4.6	1.3	30.0				
Medical Professional Liability	187,007	46.4	23.3	8.0	10.5	1.8	3.7	6.1	5.8	13.5	45.9	4.7	1.3	9.6				
Other Liability	939,856	46.2	14.4	6.5	19.3	1.7	0.1	11.7	13.8	17.5	42.0	4.7	1.3	10.7				
Products Liability	49,342	75.1	59.3	7.3	21.4	1.2	0.0	(64.4)	19.4	(27.9)	34.5	4.7	1.3	(6.2)				
Workers Compensation*	18,211	71.3	15.2	6.7	7.9	3.9	(0.1)	(5.0)	37.2	8.6	18.8	4.6	1.3	7.8				
Mortgage Guaranty	111,733	88.5	3.8	15.2	5.4	2.1	0.0	(14.9)	34.2	4.3	15.0	38.8	4.7	1.3	9.2			
Financial Guaranty*	27,749	14.4	0.3	55.7	2.5	3.2	0.0	23.9	(8.6)	9.3	20.8	4.7	1.3	5.4				
Accident and Health	89,891	81.8	4.5	7.4	23.9	2.2	0.0	(20.0)	9.6	(6.1)	29.5	4.7	1.3	1.6				
Warranty	34,764	54.9	1.9	6.0	2.2	1.9	0.0	33.1	9.7	28.5	47.1	4.4	1.2	16.6				
All Other	548,218	25.6	3.5	8.3	23.1	2.0	0.3	37.2	3.3	14.0	80.3	4.7	1.3	24.7				
Total All Lines	9,513,490	52.1	10.6	6.4	18.0	2.1	0.4	10.4	5.5	10.7	74.7	4.7	1.3	11.4				

*See technical notes

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2013 Profitability Report
West Virginia

Line Of Business	(1) Direct Premiums Earned (000s)	(2) Losses Incurred	(3) Loss Adjust Expense	(4) General Expense	(5) Percent of Direct Premiums Earned				(8) Under- Writing Profit	(8A) Invest Gain On Ins Trans	(8B) Tax On Ins Trans	(8C) Profit On Ins Trans	(9) Earned			(10) Percent of Net Worth			(12) Return On Net Worth
					Selling Expense	Taxes License Fees	Divs To Plychldr	Divs To Plychldr					Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth			
Private Passenger Auto Liability	671,932	44.7	9.6	5.7	17.8	4.0	0.2	17.9	4.8	7.6	15.1	86.8	4.7	1.3	16.5				
Private Passenger Auto Physical	474,654	56.7	8.8	5.5	17.8	4.0	0.2	6.8	0.7	2.6	4.9	136.4	4.7	1.3	10.2				
Private Passenger Auto Total	1,146,586	49.7	9.2	5.6	17.8	4.0	0.2	13.3	3.1	5.5	10.9	102.2	4.7	1.3	14.5				
Commercial Auto Liability	114,450	59.5	12.6	7.3	20.2	4.2	0.1	(3.8)	6.8	0.6	2.4	64.8	4.7	1.3	5.0				
Commercial Auto Physical	38,086	52.4	8.2	7.9	20.3	4.2	0.0	6.8	1.4	2.8	5.4	107.4	4.7	1.3	9.3				
Commercial Auto Total	152,536	57.7	11.5	7.4	20.2	4.2	0.0	(1.2)	5.5	1.1	3.2	71.9	4.7	1.3	5.7				
Homeowners Multiple Peril	384,521	46.8	8.3	4.7	20.7	4.0	0.2	15.3	2.5	6.0	11.7	97.4	4.7	1.3	14.8				
Farmowners Multiple Peril	12,311	52.7	5.6	5.7	22.3	1.8	0.0	11.8	2.3	4.8	9.3	100.9	4.7	1.3	12.8				
Commercial Multiple Peril	188,995	42.5	11.8	7.7	23.3	4.1	0.1	10.6	5.2	5.1	10.6	71.5	4.7	1.3	11.0				
Fire	66,117	40.2	3.5	7.9	17.9	3.3	0.1	27.0	1.6	9.9	18.7	100.4	4.7	1.3	22.2				
Allied Lines	51,965	43.3	2.6	4.1	14.9	3.3	0.1	31.7	2.4	11.8	22.4	100.8	4.8	1.3	26.0				
Inland Marine*	65,295	40.8	3.9	6.8	20.2	3.8	0.0	24.4	1.8	9.0	17.1	107.1	4.7	1.3	21.7				
Medical Professional Liability	72,766	39.2	24.0	8.0	12.9	3.3	10.7	1.9	12.6	4.2	10.3	46.8	4.7	1.3	8.2				
Other Liability	191,193	40.9	16.5	6.5	20.1	3.5	0.1	12.3	15.6	8.6	19.2	39.8	4.7	1.3	11.0				
Products Liability	12,436	48.5	67.8	7.3	21.3	2.7	0.2	(47.9)	46.5	(3.8)	2.5	17.5	4.7	1.3	3.8				
Workers Compensation	346,871	38.9	10.6	6.7	14.0	2.1	0.1	27.5	10.8	12.6	25.6	41.6	4.7	1.3	14.0				
Mortgage Guaranty	12,694	49.1	2.4	15.2	5.4	3.6	0.0	24.4	24.4	15.3	33.5	68.2	4.7	1.3	26.2				
Financial Guaranty*	3,040	0.0	0.0	55.7	2.5	26.9	0.0	14.8	(12.4)	1.8	0.7	17.5	5.8	1.6	4.3				
Accident and Health	28,198	56.9	3.0	7.4	20.8	2.8	0.0	8.9	0.3	3.2	6.0	67.6	4.6	1.3	7.4				
Warranty	3,078	65.0	2.0	6.0	2.3	3.8	0.0	20.9	8.5	9.7	19.7	50.3	4.5	1.3	13.2				
All Other*	66,698	17.2	5.8	8.3	27.0	3.8	0.0	37.8	3.2	14.1	26.8	80.2	4.8	1.3	25.0				
Total All Lines	2,805,300	45.7	10.1	6.2	18.5	3.7	0.4	15.2	5.5	6.9	13.9	72.1	4.7	1.3	13.4				

*See technical notes

**2013 Profitability Report
Wisconsin**

Line Of Business	Percent of Direct Premiums Earned							Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)
Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plyhdrr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	1,429,261	66.9	12.4	5.7	18.1	1.1	0.1	6.2	0.2	1.7	76.8	4.7	1.3	4.6
Private Passenger Auto Physical	1,074,277	63.9	10.0	5.5	18.1	1.1	0.2	1.2	0.7	1.5	128.4	4.7	1.3	5.3
Private Passenger Auto Total	2,503,538	65.6	11.4	5.6	18.1	1.1	0.2	4.0	0.4	1.6	92.8	4.7	1.3	4.8
Commercial Auto Liability	332,005	52.5	9.8	7.3	19.6	1.4	0.7	8.0	5.2	11.3	62.1	4.6	1.3	10.4
Commercial Auto Physical	137,708	62.5	9.5	7.9	20.3	1.5	0.3	1.2	(0.4)	(0.5)	112.4	4.7	1.3	2.8
Commercial Auto Total	469,713	55.5	9.8	7.4	19.8	1.5	0.6	6.0	3.6	7.8	71.5	4.7	1.3	9.0
Homeowners Multiple Peril	1,181,646	49.0	8.2	4.7	21.2	1.5	0.2	2.5	5.9	11.6	97.2	4.7	1.3	14.6
Farmowners Multiple Peril	150,740	47.9	5.0	5.7	20.9	1.5	0.0	2.8	7.4	14.3	97.1	4.7	1.3	17.3
Commercial Multiple Peril	618,207	58.9	11.1	7.7	22.6	1.7	0.0	4.6	0.6	2.0	75.2	4.7	1.3	4.9
Fire	162,276	41.3	2.9	7.9	18.4	1.7	0.1	1.8	10.2	19.3	98.5	4.7	1.3	22.4
Allied Lines	431,113	126.9	5.6	4.1	10.8	0.6	0.0	1.9	(16.3)	(30.0)	116.4	4.7	1.3	(31.5)
Inland Marine	215,376	37.3	3.5	6.8	21.3	1.9	0.1	0.6	10.3	19.3	120.8	4.7	1.3	26.7
Medical Professional Liability	83,505	5.1	16.2	8.0	11.0	1.5	2.0	56.1	24.4	48.9	38.2	4.7	1.3	22.1
Other Liability	867,051	36.9	13.4	6.5	19.8	1.3	0.5	13.3	11.2	23.5	41.4	4.7	1.3	13.1
Products Liability	75,001	25.3	82.9	7.3	19.5	1.3	0.0	28.9	(4.7)	(2.8)	26.0	4.7	1.3	2.6
Workers Compensation	1,736,538	66.0	12.7	6.7	11.8	1.8	10.5	6.3	(1.6)	(1.6)	52.6	4.6	1.3	2.5
Mortgage Guaranty	85,397	69.5	2.9	15.2	5.4	2.2	0.0	26.8	9.2	22.5	57.5	4.7	1.3	16.3
Financial Guaranty*	11,585	0.0	0.0	55.7	2.5	48.7	0.0	(6.9)	(7.6)	(17.8)	22.3	6.7	1.9	0.9
Accident and Health	158,761	75.1	4.2	7.4	18.7	1.6	0.0	(18.4)	(1.8)	(2.7)	53.1	4.5	1.3	1.8
Warranty	21,107	54.4	1.6	6.0	2.3	1.4	0.0	8.8	14.4	28.6	50.2	4.4	1.2	17.5
All Other	200,647	48.2	6.1	8.3	24.9	2.1	0.0	3.6	4.6	9.3	80.3	4.7	1.3	10.9
Total All Lines	8,972,202	60.0	10.9	6.3	17.6	1.5	2.2	1.4	2.1	4.9	69.2	4.7	1.3	6.8

*See technical notes

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2013 Profitability Report
Wyoming

Line Of Business	(1) Direct Premiums Earned (000s)	(2) Losses Incurred	(3) Loss Adjust Expense	(4) General Expense	(5) Percent of Direct Premiums Earned				(8) Under- Writing Profit	(8A) Invest Gain On Ins Trans	(8B) Tax On Ins Trans	(8C) Profit On Ins Trans	(9) Earned			(10) Percent of Net Worth			(12) Return On Net Worth
					Selling Expense	Taxes License Fees	Divs To Plychldr	Writing Profit					To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth				
Private Passenger Auto Liability	163,704	53.1	9.2	5.7	17.5	1.4	0.3	12.8	4.4	5.7	11.5	90.2	4.7	1.3	13.7				
Private Passenger Auto Physical	169,949	70.3	11.1	5.5	17.3	1.4	0.4	(6.1)	1.6	(1.7)	(2.8)	122.2	4.7	1.3	(0.1)				
Private Passenger Auto Total	333,653	61.9	10.1	5.6	17.4	1.4	0.3	3.1	3.0	1.9	4.2	104.1	4.7	1.3	7.7				
Commercial Auto Liability	51,969	50.6	9.1	7.3	19.7	1.8	0.0	11.4	6.8	5.9	12.3	66.7	4.7	1.3	11.6				
Commercial Auto Physical	28,602	57.6	8.6	7.9	19.9	1.8	0.0	4.1	1.4	1.8	3.7	107.6	4.7	1.3	7.3				
Commercial Auto Total	80,571	53.1	8.9	7.5	19.8	1.8	0.0	8.8	4.9	4.5	9.3	77.1	4.7	1.3	10.5				
Homeowners Multiple Peril	152,646	66.4	10.6	4.7	20.5	1.7	0.3	(4.3)	2.7	(0.8)	(0.8)	95.7	4.7	1.3	2.6				
Farmowners Multiple Peril	30,198	78.2	9.5	5.7	20.5	1.7	0.0	(15.8)	3.2	(4.6)	(8.0)	92.3	4.7	1.3	(4.0)				
Commercial Multiple Peril	90,634	49.9	10.9	7.7	21.9	1.8	0.0	7.7	4.1	3.8	7.9	77.8	4.6	1.3	9.5				
Fire	28,523	19.1	2.3	7.9	14.2	1.7	0.1	54.8	2.2	19.8	37.2	96.4	4.6	1.3	39.2				
Allied Lines	43,117	82.5	3.5	4.1	10.3	1.0	0.1	(1.6)	1.7	(0.1)	0.2	113.0	4.6	1.3	3.6				
Inland Marine	41,140	40.5	4.9	6.8	18.4	2.0	0.0	27.2	0.8	9.8	18.3	118.2	4.7	1.3	25.0				
Medical Professional Liability	24,646	46.8	23.2	8.0	13.7	2.4	2.2	3.5	10.1	4.0	9.6	54.3	4.7	1.3	8.6				
Other Liability	94,245	18.2	7.8	6.5	21.1	1.5	0.1	44.7	8.8	18.1	35.4	55.3	4.7	1.3	22.9				
Products Liability	7,238	29.2	18.1	7.3	22.2	1.6	0.0	21.6	9.3	10.1	20.7	56.1	4.7	1.3	15.0				
Workers Compensation*	6,042	51.3	9.0	6.7	9.5	(1.3)	3.5	21.2	0.1	7.4	13.9	83.4	4.6	1.3	14.9				
Mortgage Guaranty	11,784	35.8	1.7	15.2	5.4	1.7	0.0	40.2	22.3	20.3	42.2	80.2	4.7	1.3	37.2				
Financial Guaranty*	131	0.0	0.0	55.7	2.5	NR	0.0	41.8	(10.6)	11.7	19.5	26.0	4.6	1.3	8.4				
Accident and Health	19,786	86.3	4.9	7.4	20.5	0.5	0.0	(19.6)	(0.9)	(7.1)	(13.4)	78.2	4.6	1.3	(7.2)				
Warranty	1,448	23.9	0.6	6.0	6.4	1.1	0.0	61.9	11.4	24.8	48.4	41.2	4.6	1.3	23.3				
All Other	50,089	2.8	1.3	8.3	24.0	2.4	0.0	61.1	2.2	22.0	41.3	89.5	4.7	1.3	40.4				
Total All Lines	1,015,892	52.6	8.9	6.3	18.7	1.6	0.3	11.6	3.9	5.1	10.3	86.7	4.7	1.3	12.3				

*See technical notes

**2013 Profitability Report
American Samoa**

Line Of Business	Percent of Direct Premiums Earned												Percent of Net Worth		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Pchldr	Under-Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth	
Homeowners Multiple Peril	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Commercial Multiple Peril	1	11.8	1.6	7.7	24.2	0.3	54.4	(0.7)	18.8	34.8	167.6	4.7	1.3	61.8	
Fire	81	(21.6)	(3.7)	7.9	5.9	2.2	109.2	9.6	40.9	77.9	41.4	4.1	1.1	35.2	
Allied Lines	18	(38.8)	(5.0)	4.1	2.4	2.2	135.0	25.3	54.3	106.0	23.1	4.1	1.2	27.5	
Inland Marine	25	31.4	2.6	6.8	38.4	2.2	18.4	(0.4)	6.3	11.7	146.1	4.9	1.4	20.6	
Other Liability	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
All Other	245	9.3	5.3	8.3	17.7	0.0	59.4	4.0	21.9	41.5	61.6	4.4	1.2	28.7	
Total All Lines	370	1.7	2.6	7.9	15.8	0.7	71.1	5.9	26.5	50.5	53.8	4.3	1.2	30.2	

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2013 Profitability Report Guam

Line Of Business	Percent of Direct Premiums Earned													
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)
Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Pcyhdr	Under-Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	66.1	14.4	5.7	31.9	2.3	1.1	(21.6)	4.6	(6.3)	(10.7)	83.4	4.9	1.4	(5.4)
Private Passenger Auto Physical	36.9	8.8	5.5	31.0	2.6	1.0	14.2	2.1	5.6	10.8	103.9	5.0	1.4	14.8
Private Passenger Auto Total	47,784	44.0	5.6	31.2	2.5	1.0	5.5	2.7	2.7	5.5	98.1	5.0	1.4	9.0
Commercial Auto Liability	4,927	99.9	7.3	31.1	2.1	0.0	(64.4)	4.4	(21.3)	(38.7)	78.3	4.9	1.4	(26.8)
Commercial Auto Physical	5,430	26.2	4.8	7.9	32.0	1.8	27.2	1.0	9.8	18.4	109.2	5.0	1.4	23.7
Commercial Auto Total	10,357	61.3	13.9	7.6	31.5	1.9	(16.3)	2.6	(5.0)	(8.8)	91.9	4.9	1.4	(4.5)
Homeowners Multiple Peril	18,227	7.9	1.5	4.7	31.5	1.4	52.8	1.7	18.9	35.5	104.1	4.9	1.4	40.5
Farmowners Multiple Peril	56	0.0	0.0	5.7	35.1	3.1	55.9	0.1	19.6	36.4	155.0	4.9	1.4	60.0
Farmowners Multiple Peril	3,811	8.8	1.3	7.7	35.1	0.2	46.8	0.9	16.6	31.1	97.9	5.0	1.4	34.0
Fire	17,089	9.0	1.0	7.9	28.6	3.2	50.3	1.4	18.0	33.7	91.2	5.0	1.4	34.4
Allied Lines	17,766	20.6	1.3	4.1	24.5	2.3	47.1	1.7	16.9	31.8	101.8	5.1	1.4	36.0
Inland Marine	624	18.4	3.0	6.8	26.7	2.7	41.3	(0.7)	14.3	26.4	161.5	4.8	1.3	46.1
Medical Professional Liability	762	(0.4)	(2.6)	8.0	13.7	2.1	79.1	2.8	28.4	53.4	91.6	4.7	1.3	52.3
Other Liability	13,412	11.8	1.9	6.5	26.5	2.1	51.0	3.3	18.8	35.6	78.9	4.8	1.3	31.5
Products Liability	124	493.2	175.8	7.3	26.0	2.5	(604.8)	6.1	(210.0)	(388.7)	63.7	4.8	1.3	(244.2)
Workers Compensation	13,659	50.4	10.5	6.7	30.4	2.3	(0.4)	(0.8)	(0.3)	(0.8)	81.3	5.0	1.4	2.9
Mortgage Guaranty	541	(20.2)	(0.7)	15.2	8.9	4.1	92.7	17.4	37.3	72.8	129.9	4.8	1.3	98.1
Financial Guaranty*	2,316	0.0	(0.0)	55.7	3.5	5.2	35.6	(11.8)	9.2	14.6	26.4	4.9	1.4	7.4
Accident and Health	126,438	81.0	4.2	7.4	18.5	0.0	(11.2)	(4.5)	(5.2)	(10.5)	151.6	4.6	1.3	(12.6)
Warranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
All Other	15,383	11.4	3.5	8.3	28.8	2.1	45.8	1.2	16.4	30.7	93.3	4.8	1.3	32.1
Total All Lines	288,350	51.2	5.1	7.1	24.5	1.3	10.6	(1.0)	3.4	6.2	110.1	4.9	1.4	10.3

*See technical notes

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**2013 Profitability Report
Puerto Rico**

Line Of Business	(1) Direct Premiums Earned (000s)	(2) Losses Incurred	(3) Loss Adjust Expense	(4) General Expense	(5) Percent of Direct Premiums Earned				(8A) Invest Gain On Ins Trans	(8B) Tax On Ins Trans	(8C) Profit On Ins Trans	(9) Earned Prem To Net Worth	(10) Percent of Net Worth		(12) Return On Net Worth
					(6) Taxes License Fees	(7) Divs To Plychldr	(8) Under- Writing Profit	(10) Inv Gain On Net Worth					(11) Tax On Inv Gain On Net Worth		
Private Passenger Auto Liability	88,220	66.3	10.1	5.7	22.6	0.4	0.2	3.2	(1.0)	(1.1)	95.1	4.8	1.3	2.4	
Private Passenger Auto Physical	264,801	66.6	10.2	5.5	27.0	0.7	0.1	1.9	(3.1)	(5.4)	106.5	4.9	1.4	(2.2)	
Private Passenger Auto Total	353,021	66.5	10.2	5.6	25.9	0.6	0.1	2.2	(2.6)	(4.3)	103.4	4.9	1.4	(0.9)	
Commercial Auto Liability	69,424	59.4	9.0	7.3	24.9	0.7	0.0	5.8	1.1	3.3	70.8	4.7	1.3	5.8	
Commercial Auto Physical	65,129	45.8	6.1	7.9	26.7	0.6	0.0	2.5	5.2	10.2	81.5	4.8	1.3	11.8	
Commercial Auto Total	134,552	52.8	7.6	7.6	25.8	0.6	0.0	4.2	3.1	6.7	75.6	4.8	1.3	8.5	
Homeowners Multiple Peril	45,612	34.2	5.1	4.7	52.5	0.5	0.0	1.6	1.5	3.1	98.4	5.4	1.5	6.9	
Farmowners Multiple Peril	114	11.7	1.2	5.7	20.5	0.9	0.0	1.3	21.3	39.8	116.8	4.6	1.3	49.9	
Commercial Multiple Peril	344,943	19.1	5.4	7.7	23.5	0.4	0.0	2.8	16.1	30.5	86.0	4.7	1.3	29.5	
Fire	54,601	10.1	2.0	7.9	20.2	1.0	0.0	2.0	21.1	39.6	95.5	4.7	1.3	41.2	
Allied Lines	164,822	4.9	0.5	4.1	18.6	0.5	0.0	1.0	25.2	47.1	117.2	4.8	1.3	58.6	
Inland Marine	92,189	31.0	8.0	6.8	15.4	2.2	0.0	0.1	12.8	23.7	143.4	4.7	1.3	37.4	
Medical Professional Liability	70,552	54.2	25.0	8.0	12.6	0.4	0.0	11.8	3.2	8.3	48.9	4.7	1.3	7.4	
Other Liability	166,035	43.3	17.6	6.5	22.4	1.5	0.0	9.7	5.7	12.6	51.4	4.7	1.3	9.9	
Products Liability	4,160	25.6	33.4	7.3	17.2	3.1	0.0	11.5	7.9	16.9	48.5	4.7	1.3	11.6	
Workers Compensation*	1,047	44.3	9.6	6.7	25.5	0.0	(0.0)	3.4	5.8	11.4	61.0	4.8	1.3	10.4	
Mortgage Guaranty	13,482	142.0	6.5	15.2	5.4	2.4	0.0	39.9	(13.9)	(17.7)	30.7	4.7	1.3	(2.1)	
Financial Guaranty*	23,475	0.0	9.4	55.7	2.5	34.7	0.0	(3.0)	(1.6)	(3.7)	6.3	6.2	1.7	4.3	
Accident and Health	21,929	33.3	3.5	7.4	32.2	1.3	0.0	(2.8)	7.0	12.4	118.0	4.7	1.3	18.1	
Warranty	283	44.2	1.9	6.0	2.0	4.2	0.0	19.8	20.1	41.4	27.7	4.5	1.2	14.7	
All Other	383,758	33.0	4.2	8.3	19.2	2.7	0.0	2.2	12.0	22.8	89.5	4.6	1.3	23.7	
Total All Lines	1,874,574	37.0	7.7	7.5	22.2	1.6	0.0	3.4	9.3	17.9	72.9	4.9	1.4	16.6	

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**2013 Profitability Report
U.S. Virgin Islands**

Line Of Business	Percent of Direct Premiums Earned														
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plychldr	Under-Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth	
Private Passenger Auto Liability	9,872	64.9	15.2	5.7	19.2	5.8	0.6	(11.6)	3.4	(3.1)	(5.1)	96.1	4.8	1.3	(1.5)
Private Passenger Auto Physical	6,700	61.2	12.6	5.5	16.8	5.5	2.1	(3.8)	2.7	(0.6)	(0.5)	103.5	4.7	1.3	2.9
Private Passenger Auto Total	16,572	63.4	14.1	5.6	18.3	5.7	1.2	(8.4)	3.1	(2.1)	(3.2)	99.0	4.8	1.3	0.2
Commercial Auto Liability	2,806	0.6	7.3	7.3	18.0	5.0	0.0	61.7	4.8	22.9	43.5	79.9	4.7	1.3	38.2
Commercial Auto Physical	932	23.2	4.5	7.9	19.4	5.9	0.0	39.0	2.0	14.2	26.8	104.1	4.7	1.3	31.3
Commercial Auto Total	3,738	6.2	6.6	7.4	18.4	5.2	0.0	56.0	4.1	20.8	39.4	84.8	4.7	1.3	36.8
Homeowners Multiple Peril	15,733	(0.2)	0.1	4.7	19.7	5.1	0.1	70.5	1.4	25.1	46.8	112.2	4.7	1.3	56.0
Commercial Multiple Peril	9,402	24.6	5.5	7.7	18.7	4.9	0.0	38.6	2.1	14.1	26.6	95.9	4.6	1.3	28.9
Fire	3,531	96.3	7.9	7.9	18.4	3.4	0.0	(33.9)	3.5	(10.9)	(19.5)	83.2	4.7	1.3	(12.8)
Allied Lines	6,436	1.5	0.2	4.1	18.4	3.8	0.0	71.9	1.2	25.5	47.6	115.8	4.9	1.4	58.6
Inland Marine	3,029	66.5	5.4	6.8	19.3	5.1	0.1	(3.3)	(0.5)	(1.3)	(2.6)	181.9	4.6	1.3	(1.3)
Medical Professional Liability	194	11.1	3.4	8.0	24.0	2.9	1.6	48.9	6.9	19.0	36.8	62.6	4.9	1.4	26.6
Other Liability	10,879	79.2	37.4	6.5	20.6	3.9	0.1	(47.9)	12.8	(13.2)	(21.9)	44.4	4.7	1.3	(6.3)
Products Liability	610	(18.0)	51.6	7.3	14.9	0.7	0.0	43.4	19.6	20.6	42.4	35.1	4.6	1.3	18.2
Workers Compensation	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Mortgage Guaranty	226	96.8	3.6	15.2	5.4	6.3	0.0	(27.3)	34.4	0.0	7.1	40.2	4.7	1.3	6.2
Financial Guaranty*	1,429	0.0	0.0	55.7	2.5	11.1	0.0	30.6	3.8	11.8	22.6	9.1	5.1	1.4	5.7
Accident and Health	240	746.2	250.5	7.4	26.7	6.3	0.0	(937.2)	18.9	(322.8)	(595.6)	25.2	4.8	1.3	(146.8)
All Other	10,744	23.0	2.9	8.3	21.5	4.8	0.0	39.3	3.8	14.8	28.3	81.0	4.7	1.3	26.3
Total All Lines	82,747	35.9	10.0	7.2	19.1	4.9	0.3	22.6	4.1	9.1	17.7	72.6	4.8	1.3	16.3

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**2013 Profitability Report
N Mariana Islands**

Line Of Business	Percent of Direct Premiums Earned												Percent of Net Worth		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plychldr	Under-Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth	
Private Passenger Auto Liability	644	29.7	11.5	5.7	33.2	4.3	0.1	15.3	2.4	6.0	11.7	102.0	5.1	1.4	15.6
Private Passenger Auto Physical	568	41.4	15.5	5.5	32.1	4.1	0.3	1.0	2.2	0.9	2.2	103.9	5.1	1.4	5.9
Private Passenger Auto Total	1,212	35.2	13.4	5.6	32.7	4.2	0.2	8.6	2.3	3.6	7.2	102.9	5.1	1.4	11.1
Commercial Auto Liability	375	32.7	10.4	7.3	31.7	4.7	0.0	13.1	1.6	5.0	9.7	105.3	5.0	1.4	13.7
Commercial Auto Physical	229	37.9	11.2	7.9	31.0	4.5	0.0	7.4	0.3	2.7	5.0	122.9	5.0	1.4	9.8
Commercial Auto Total	605	34.7	10.7	7.5	31.5	4.6	0.0	10.9	1.1	4.1	7.9	111.4	5.0	1.4	12.4
Homeowners Multiple Peril	201	0.3	0.2	4.7	33.3	4.0	0.0	57.3	0.8	20.3	37.8	118.7	5.0	1.4	48.6
Commercial Multiple Peril	390	0.0	0.0	7.7	35.8	5.1	0.0	51.3	(0.4)	17.8	33.1	128.0	5.0	1.4	46.0
Fire	617	(39.4)	(13.2)	7.9	22.6	4.9	0.0	117.1	4.7	42.3	79.6	80.4	4.7	1.3	67.4
Allied Lines	177	0.0	0.0	4.1	33.3	4.4	0.0	58.1	0.5	20.5	38.1	116.6	5.4	1.5	48.4
Inland Marine	11	(61.1)	(5.1)	6.8	50.7	38.0	0.1	70.4	0.5	24.8	46.2	115.0	5.6	1.6	57.1
Medical/Professional Liability	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other Liability	498	(0.7)	26.5	6.5	15.9	3.8	0.0	47.9	5.8	18.4	35.3	68.0	4.7	1.3	27.4
Products Liability	1	(247.4)	(52.1)	7.3	28.3	4.1	0.0	359.8	14.9	130.1	244.6	42.4	4.7	1.3	107.2
Workers Compensation	440	47.4	19.7	6.7	29.1	4.8	0.0	(7.9)	(1.3)	(3.1)	(6.0)	86.4	5.0	1.4	(1.6)
Accident and Health	6,796	76.1	4.1	7.4	22.8	5.0	0.0	(15.6)	(4.7)	(6.8)	(13.6)	165.5	4.7	1.3	(19.0)
All Other	421	(1.6)	(0.7)	8.3	25.6	8.9	0.0	59.5	1.4	21.2	39.7	90.0	4.9	1.4	39.3
Total All Lines	11,370	50.6	5.6	7.1	25.2	5.0	0.0	6.3	(2.0)	1.7	2.7	127.1	4.8	1.3	6.9

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Profitability Results By Line By State

**2013 Profitability Report
Private Passenger Auto Liability**

State	Percent of Direct Premiums Earned														
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	Percent of Net Worth			
												(10)	(11)	(12)	
Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Plychldr Divs To	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth	
Alabama	1,355,196	65.0	12.3	5.7	16.7	3.3	0.4	(3.4)	4.0	(0.1)	0.6	95.3	4.7	1.3	4.0
Alaska	270,546	55.2	10.3	5.7	15.0	2.8	0.8	10.1	4.9	4.9	10.1	87.8	4.7	1.3	12.2
Arizona	2,095,768	68.3	12.3	5.7	16.4	2.3	0.5	(5.7)	4.5	(0.7)	(0.4)	89.9	4.7	1.3	3.0
Arkansas	834,855	64.0	10.8	5.7	17.7	2.9	0.3	(1.4)	3.7	0.5	1.7	98.1	4.7	1.3	5.0
California	11,498,561	65.5	13.3	5.7	17.7	2.5	1.2	(6.0)	4.6	(0.8)	(0.6)	88.1	4.7	1.3	2.8
Colorado	1,819,968	75.3	14.2	5.7	16.5	1.4	0.7	(13.8)	5.4	(3.3)	(5.1)	83.1	4.7	1.3	(0.8)
Connecticut	1,564,539	73.1	14.1	5.7	16.5	2.1	0.7	(12.3)	6.5	(2.5)	(3.3)	74.3	4.7	1.3	0.9
Delaware	492,223	55.5	11.7	5.7	15.5	2.2	0.4	8.9	5.5	4.6	9.7	82.2	4.7	1.3	11.4
District of Columbia	150,590	57.6	11.2	5.7	13.2	2.5	0.6	9.0	4.8	4.5	9.3	88.3	4.6	1.3	11.5
Florida	10,688,810	60.6	14.6	5.7	16.0	1.4	0.4	1.3	4.5	1.7	4.1	90.2	4.6	1.3	7.1
Georgia	3,394,115	77.8	14.2	5.7	16.7	4.2	0.4	(19.1)	4.1	(5.5)	(9.5)	93.3	4.7	1.3	(5.4)
Hawaii	392,662	51.6	9.5	5.7	13.4	3.8	0.8	15.1	4.5	6.5	13.1	89.9	4.6	1.3	15.1
Idaho	412,104	61.0	11.1	5.7	17.8	1.7	0.3	2.3	4.4	2.0	4.7	90.1	4.7	1.3	7.6
Illinois	3,411,832	62.5	12.7	5.7	19.1	1.3	0.2	(1.5)	5.3	1.0	2.9	83.2	4.7	1.3	5.8
Indiana	1,708,786	61.4	12.3	5.7	18.2	1.2	0.1	0.9	4.9	1.7	4.1	86.3	4.7	1.3	6.9
Iowa	715,581	59.6	10.6	5.7	19.1	1.4	0.1	3.3	4.1	2.3	5.1	92.4	4.7	1.3	8.1
Kansas	775,702	60.7	10.7	5.7	18.2	1.7	0.3	2.7	3.6	2.0	4.4	97.8	4.7	1.3	7.7
Kentucky	1,644,743	63.1	12.1	5.7	17.4	2.3	0.2	(1.0)	4.2	0.8	2.4	92.6	4.7	1.3	5.6
Louisiana	2,161,929	71.7	15.1	5.7	17.0	3.0	0.3	(12.8)	4.3	(3.3)	(5.2)	91.9	4.7	1.3	(1.4)
Maine	341,925	61.3	9.7	5.7	18.3	2.3	0.4	2.1	5.0	2.1	4.9	84.6	4.7	1.3	7.6
Maryland	2,359,002	60.2	11.4	5.7	15.5	2.1	0.5	4.5	4.8	2.9	6.4	87.7	4.7	1.3	8.9
Massachusetts	2,486,277	64.7	11.7	5.7	19.6	2.5	0.2	(4.4)	4.8	(0.2)	0.6	82.5	4.7	1.3	3.9
Michigan*	4,571,303	141.9	29.9	5.7	16.0	2.8	0.1	(96.5)	37.0	(23.5)	(36.0)	22.0	4.7	1.3	(4.6)
Minnesota	1,713,370	58.9	12.8	5.7	18.1	2.1	0.2	2.1	4.6	2.0	4.7	88.6	4.7	1.3	7.6
Mississippi	828,364	64.9	11.3	5.7	17.3	2.7	0.3	(2.4)	4.1	0.3	1.4	94.2	4.7	1.3	4.7
Missouri	1,695,831	63.6	11.1	5.7	17.5	1.9	0.2	0.0	4.4	1.2	3.2	90.8	4.7	1.3	6.3
Montana	320,784	55.5	10.2	5.7	18.5	2.9	0.4	6.8	4.3	3.6	7.5	90.6	4.7	1.3	10.2
Nebraska	528,725	64.5	11.1	5.7	18.7	1.5	0.2	(1.8)	4.7	0.7	2.2	88.2	4.7	1.3	5.3

*See technical notes

**2013 Profitability Report
Private Passenger Auto Liability**

State	Percent of Direct Premiums Earned														
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Pcylhdr Divs To	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth	
Nevada	1,174,643	70.4	14.9	5.7	16.8	3.5	0.4	(11.8)	5.0	(2.8)	(4.1)	86.1	4.7	1.3	(0.2)
New Hampshire	368,363	66.6	11.4	5.7	16.6	2.2	0.9	(3.5)	5.4	0.3	1.6	80.7	4.7	1.3	4.7
New Jersey*	4,726,579	69.0	16.9	5.7	14.0	2.2	1.1	(9.0)	9.0	(0.6)	0.7	62.5	4.6	1.3	3.8
New Mexico	701,945	67.7	12.7	5.7	16.3	3.2	0.5	(6.3)	5.1	(0.8)	(0.4)	85.6	4.7	1.3	3.0
New York	7,373,407	63.1	15.0	5.7	15.7	2.4	0.2	(2.2)	6.6	1.1	3.4	74.5	4.7	1.3	5.9
North Carolina	2,648,070	64.8	10.5	5.7	17.6	2.3	0.4	(1.4)	4.3	0.7	2.2	92.1	4.7	1.3	5.4
North Dakota	185,388	60.3	10.5	5.7	19.0	1.9	0.1	2.3	4.4	2.0	4.6	90.6	4.7	1.3	7.6
Ohio	3,032,613	60.7	11.3	5.7	18.7	1.7	0.2	1.7	4.4	1.8	4.3	90.3	4.7	1.3	7.2
Oklahoma	1,231,227	63.3	11.5	5.7	18.0	2.3	0.4	(1.4)	4.0	0.6	2.0	94.8	4.7	1.3	5.3
Oregon	1,507,303	63.4	12.5	5.7	17.0	0.8	0.3	0.3	4.4	1.3	3.4	90.8	4.7	1.3	6.4
Pennsylvania	4,319,252	61.9	12.0	5.7	18.2	2.3	0.3	(0.5)	6.9	1.8	4.7	72.4	4.7	1.3	6.8
Rhode Island	484,193	73.3	13.3	5.7	15.7	2.3	1.5	(11.9)	5.9	(2.5)	(3.5)	78.5	4.7	1.3	0.6
South Carolina	1,740,459	69.6	11.9	5.7	17.1	3.1	0.4	(7.9)	4.2	(1.6)	(2.1)	93.0	4.7	1.3	1.4
South Dakota	208,002	60.9	10.7	5.7	19.0	2.8	0.2	0.5	4.6	1.5	3.7	88.3	4.7	1.3	6.7
Tennessee	1,778,963	61.4	11.8	5.7	17.0	2.3	0.3	1.3	4.0	1.6	3.8	94.2	4.7	1.3	6.9
Texas	8,381,709	65.5	12.3	5.7	17.6	1.8	0.5	(3.5)	3.5	(0.2)	0.2	100.3	4.7	1.3	3.6
Utah	857,498	67.1	11.6	5.7	18.1	2.4	0.3	(5.3)	4.5	(0.6)	(0.2)	88.8	4.7	1.3	3.2
Vermont	167,232	61.1	10.1	5.7	17.8	2.7	0.4	2.1	5.1	2.2	5.0	84.1	4.7	1.3	7.6
Virginia	2,569,675	61.6	11.2	5.7	15.7	2.7	1.0	2.1	4.6	2.0	4.7	89.2	4.7	1.3	7.5
Washington	2,644,559	66.3	13.6	5.7	16.8	2.2	0.5	(5.2)	5.5	(0.3)	0.6	81.7	4.7	1.3	3.8
West Virginia	671,932	44.7	9.6	5.7	17.8	4.0	0.2	17.9	4.8	7.6	15.1	86.8	4.7	1.3	16.5
Wisconsin	1,429,261	66.9	12.4	5.7	18.1	1.1	0.1	(4.3)	6.2	0.2	1.7	76.8	4.7	1.3	4.6
Wyoming	163,704	53.1	9.2	5.7	17.5	1.4	0.3	12.8	4.4	5.7	11.5	90.2	4.7	1.3	13.7
Guam	11,623	66.1	14.4	5.7	31.9	2.3	1.1	(21.6)	4.6	(6.3)	(10.7)	83.4	4.9	1.4	(5.4)
Puerto Rico	88,220	66.3	10.1	5.7	22.6	0.4	0.2	(5.3)	3.2	(1.0)	(1.1)	95.1	4.8	1.3	2.4
U.S. Virgin Islands	9,872	64.9	15.2	5.7	19.2	5.8	0.6	(11.6)	3.4	(3.1)	(5.1)	96.1	4.8	1.3	(1.5)
N Mariana Islands	644	29.7	11.5	5.7	33.2	4.3	0.1	15.3	2.4	6.0	11.7	102.0	5.1	1.4	15.6
Countrywide - Direct	108,710,426	67.8	13.7	5.7	17.0	2.2	0.5	(7.0)	6.3	(0.7)	(0.0)	76.4	4.7	1.3	3.4

*See technical notes

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**2013 Profitability Report
Private Passenger Auto Physical**

State	Percent of Direct Premiums Earned										Percent of Net Worth				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plyhdr	Under-Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth	
Alabama	1,126,119	63.6	10.0	5.5	16.7	3.2	0.5	0.4	1.2	0.5	1.1	131.5	4.7	1.3	4.8
Alaska	168,445	52.8	8.3	5.5	14.9	2.8	1.0	14.6	1.3	5.5	10.4	130.2	4.7	1.3	16.9
Arizona	1,402,183	60.5	9.6	5.5	16.2	2.3	0.6	5.3	1.3	2.2	4.4	127.7	4.7	1.3	9.0
Arkansas	693,305	57.3	9.0	5.5	17.7	3.0	0.3	7.1	1.2	2.8	5.5	130.1	4.7	1.3	10.5
California	8,647,601	60.0	9.6	5.5	17.2	2.5	1.2	3.9	1.1	1.7	3.4	128.5	4.7	1.3	7.7
Colorado	1,201,489	66.8	10.5	5.5	16.4	1.4	0.8	(1.5)	1.3	(0.2)	(0.0)	127.5	4.7	1.3	3.3
Connecticut	921,731	58.7	9.8	5.5	16.7	2.0	0.8	6.4	1.4	2.6	5.2	123.8	4.7	1.3	9.8
Delaware	203,114	64.7	10.1	5.5	15.2	2.2	0.5	1.7	1.4	1.0	2.1	126.8	4.7	1.3	6.0
District of Columbia	129,693	51.0	8.0	5.5	12.8	2.4	0.9	19.3	1.3	7.1	13.5	128.8	4.6	1.3	20.8
Florida	3,335,248	64.9	10.4	5.5	15.7	1.4	0.6	1.4	1.3	0.8	1.8	129.7	4.6	1.3	5.7
Georgia	2,315,071	62.3	9.8	5.5	18.1	4.2	0.7	(0.7)	1.2	0.1	0.4	129.1	4.7	1.3	4.0
Hawaii	244,430	55.9	9.0	5.5	13.2	3.6	1.0	11.6	1.3	4.4	8.5	127.9	4.6	1.3	14.2
Idaho	276,451	61.0	9.8	5.5	17.9	1.7	0.4	3.6	1.5	1.7	3.4	123.1	4.7	1.3	7.6
Illinois	2,550,844	62.1	9.8	5.5	18.8	1.4	0.2	2.1	1.3	1.1	2.3	128.0	4.7	1.3	6.3
Indiana	1,225,996	65.4	10.3	5.5	18.0	1.2	0.2	(0.8)	1.3	0.1	0.4	126.7	4.7	1.3	3.9
Iowa	697,858	63.4	9.9	5.5	19.3	1.3	0.1	0.3	1.3	0.5	1.1	126.8	4.7	1.3	4.8
Kansas	731,662	66.7	10.4	5.5	18.1	1.7	0.4	(3.0)	1.2	(0.7)	(1.1)	128.0	4.7	1.3	2.0
Kentucky	796,241	61.0	9.5	5.5	17.6	2.4	0.3	3.5	1.2	1.6	3.1	130.6	4.7	1.3	7.5
Louisiana	1,284,201	72.2	11.6	5.5	17.1	3.0	0.3	(9.9)	1.2	(3.1)	(5.5)	130.3	4.7	1.3	(3.8)
Maine	267,391	56.1	8.9	5.5	18.9	2.3	0.5	7.6	1.4	3.1	6.0	121.6	4.7	1.3	10.7
Maryland	1,541,054	60.9	9.6	5.5	15.2	2.1	0.7	5.9	1.3	2.4	4.8	128.1	4.7	1.3	9.5
Massachusetts	1,751,700	59.1	9.6	5.5	19.3	2.4	0.2	3.8	1.2	1.7	3.4	119.5	4.8	1.3	7.5
Michigan	2,532,189	67.0	10.5	5.5	17.7	1.7	0.2	(2.8)	1.5	(0.5)	(0.7)	122.9	4.7	1.3	2.5
Minnesota	1,208,285	68.0	10.7	5.5	18.3	2.1	0.3	(5.0)	1.3	(1.4)	(2.3)	127.6	4.7	1.3	0.4
Mississippi	650,688	96.9	15.3	5.5	17.7	2.7	0.3	(38.5)	1.3	(13.1)	(24.1)	129.1	4.7	1.3	(27.8)
Missouri	1,323,061	57.3	9.0	5.5	17.4	1.8	0.3	8.6	1.2	3.3	6.4	129.9	4.7	1.3	11.8
Montana	255,531	61.6	9.8	5.5	18.5	2.9	0.5	1.1	1.6	0.8	1.8	120.9	4.7	1.3	5.6
Nebraska	446,823	75.0	11.7	5.5	18.9	1.5	0.3	(13.0)	1.2	(4.2)	(7.6)	128.7	4.7	1.3	(6.3)

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**2013 Profitability Report
Private Passenger Auto Physical**

State	Percent of Direct Premiums Earned										Percent of Net Worth				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Pchldr	Under-Writing Profit	Invest Gain On Ins	Tax On Ins Trans	Profit On Ins Trans	Earned To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth	
Nevada	535,496	57.7	9.3	5.5	16.9	3.5	0.4	6.6	1.3	2.7	5.2	127.3	4.7	1.3	10.0
New Hampshire	319,729	56.1	8.9	5.5	17.0	2.2	0.9	9.2	1.6	3.7	7.2	117.1	4.7	1.3	11.8
New Jersey	2,015,842	52.7	8.4	5.5	13.9	1.8	1.9	15.6	1.7	5.9	11.4	119.1	4.6	1.3	16.9
New Mexico	409,587	57.6	9.1	5.5	16.1	3.2	0.7	7.6	1.3	3.0	5.9	127.6	4.7	1.3	10.9
New York	3,654,075	61.7	9.6	5.5	15.9	2.1	0.3	4.8	1.5	2.1	4.2	124.3	4.7	1.3	8.6
North Carolina	2,020,768	56.3	8.8	5.5	17.6	2.3	0.4	9.0	1.2	3.5	6.7	129.8	4.7	1.3	12.1
North Dakota	217,112	55.1	8.8	5.5	19.3	1.9	0.2	9.1	1.3	3.5	6.9	125.8	4.7	1.3	12.0
Ohio	2,338,379	59.3	9.3	5.5	18.9	1.7	0.2	4.9	1.2	2.1	4.1	127.9	4.7	1.3	8.6
Oklahoma	929,619	87.0	13.7	5.5	17.8	2.3	0.4	(26.9)	1.3	(9.0)	(16.5)	127.7	4.7	1.3	(17.7)
Oregon	630,762	61.6	9.7	5.5	17.2	0.9	0.4	4.5	1.4	2.0	4.0	125.4	4.7	1.3	8.4
Pennsylvania	2,988,690	64.0	10.1	5.5	18.3	2.3	0.3	(0.6)	1.3	0.2	0.6	125.5	4.7	1.3	4.1
Rhode Island	232,488	64.9	10.4	5.5	15.8	2.3	1.6	(0.6)	1.3	0.2	0.6	125.1	4.7	1.3	4.1
South Carolina	1,055,038	60.7	9.6	5.5	17.1	3.0	0.6	3.4	1.2	1.5	3.1	129.4	4.7	1.3	7.4
South Dakota	218,257	95.8	15.0	5.5	18.9	2.8	0.3	(38.4)	1.4	(13.0)	(23.9)	124.8	4.7	1.3	(26.5)
Tennessee	1,368,914	57.8	9.1	5.5	16.7	2.1	0.4	8.2	1.3	3.2	6.3	127.2	4.7	1.3	11.4
Texas	6,513,018	62.6	10.0	5.5	17.4	1.9	0.6	1.9	1.3	1.1	2.2	127.3	4.7	1.3	6.2
Utah	508,304	63.3	9.9	5.5	17.9	2.4	0.4	0.5	1.5	0.6	1.4	123.1	4.7	1.3	5.1
Vermont	151,254	57.9	9.2	5.5	17.9	2.6	0.5	6.3	1.4	2.6	5.1	122.4	4.7	1.3	9.7
Virginia	1,891,802	59.1	9.3	5.5	15.3	2.6	1.3	6.8	1.2	2.7	5.3	129.3	4.7	1.3	10.3
Washington	1,281,027	56.8	9.0	5.5	16.6	2.2	0.6	9.1	1.3	3.6	6.9	126.3	4.7	1.3	12.1
West Virginia	474,654	56.7	8.8	5.5	17.8	4.0	0.2	6.8	0.7	2.6	4.9	136.4	4.7	1.3	10.2
Wisconsin	1,074,277	63.9	10.0	5.5	18.1	1.1	0.2	1.0	1.2	0.7	1.5	128.4	4.7	1.3	5.3
Wyoming	169,949	70.3	11.1	5.5	17.3	1.4	0.4	(6.1)	1.6	(1.7)	(2.8)	122.2	4.7	1.3	(0.1)
Guam	36,161	36.9	8.8	5.5	31.0	2.6	1.0	14.2	2.1	5.6	10.8	103.9	5.0	1.4	14.8
Puerto Rico	264,801	66.6	10.2	5.5	27.0	0.7	0.1	(10.3)	1.9	(3.1)	(5.4)	106.5	4.9	1.4	(2.2)
U.S. Virgin Islands	6,700	61.2	12.6	5.5	16.8	5.5	2.1	(3.8)	2.7	(0.6)	(0.5)	103.5	4.7	1.3	2.9
N Mariana Islands	568	41.4	15.5	5.5	32.1	4.1	0.3	1.0	2.2	0.9	2.2	103.9	5.1	1.4	5.9
Countrywide - Direct	69,235,673	62.3	9.9	5.5	17.2	2.2	0.6	2.2	1.3	1.1	2.4	126.9	4.7	1.3	6.4

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**2013 Profitability Report
Private Passenger Auto Total**

State	Percent of Direct Premiums Earned										Percent of Net Worth				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Pcyhdr	Under-Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth	
Alabama	2,481,315	64.3	11.2	5.6	16.7	3.2	0.5	(1.7)	2.7	0.2	0.8	108.9	4.7	1.3	4.3
Alaska	438,991	54.3	9.5	5.6	15.0	2.8	0.8	11.8	3.5	5.1	10.2	100.4	4.7	1.3	13.6
Arizona	3,497,951	65.2	11.2	5.6	16.3	2.3	0.5	(1.3)	3.2	0.4	1.5	102.0	4.7	1.3	4.9
Arkansas	1,528,160	60.9	10.0	5.6	17.7	2.9	0.3	2.4	2.5	1.6	3.4	110.4	4.7	1.3	7.2
California	20,146,162	63.1	11.7	5.6	17.5	2.5	1.2	(1.8)	3.1	0.2	1.1	101.9	4.7	1.3	4.5
Colorado	3,021,458	71.9	12.7	5.6	16.4	1.4	0.7	(8.9)	3.8	(2.1)	(3.1)	96.4	4.7	1.3	0.4
Connecticut	2,486,270	67.8	12.5	5.6	16.5	2.1	0.8	(5.3)	4.6	(0.6)	(0.1)	87.3	4.7	1.3	3.2
Delaware	695,337	58.2	11.2	5.6	15.4	2.2	0.4	6.8	4.3	3.6	7.5	91.6	4.7	1.3	10.2
District of Columbia	280,284	54.5	9.8	5.6	13.0	2.5	0.7	13.8	3.2	5.7	11.3	103.3	4.6	1.3	15.0
Florida	14,024,058	61.6	13.6	5.6	15.9	1.4	0.5	1.3	3.8	1.5	3.6	97.3	4.6	1.3	6.8
Georgia	5,709,185	71.5	12.4	5.6	17.3	4.2	0.5	(11.6)	2.9	(3.3)	(5.4)	105.1	4.7	1.3	(2.3)
Hawaii	637,092	53.2	9.3	5.6	13.4	3.8	0.9	13.7	3.3	5.7	11.3	101.5	4.6	1.3	14.8
Idaho	688,555	61.0	10.5	5.6	17.8	1.7	0.4	2.8	3.2	1.9	4.2	101.0	4.7	1.3	7.6
Illinois	5,962,676	62.3	11.5	5.6	18.9	1.4	0.2	0.0	3.6	1.0	2.6	97.8	4.7	1.3	5.9
Indiana	2,934,781	63.1	11.5	5.6	18.1	1.2	0.2	0.2	3.4	1.0	2.6	99.6	4.7	1.3	5.9
Iowa	1,413,439	61.5	10.3	5.6	19.2	1.4	0.1	1.8	2.7	1.4	3.2	106.7	4.7	1.3	6.8
Kansas	1,507,364	63.6	10.6	5.6	18.1	1.7	0.3	(0.1)	2.5	0.7	1.7	110.4	4.7	1.3	5.3
Kentucky	2,440,985	62.4	11.3	5.6	17.4	2.3	0.2	0.5	3.2	1.1	2.7	102.3	4.7	1.3	6.1
Louisiana	3,446,130	71.9	13.8	5.6	17.0	3.0	0.3	(11.7)	3.2	(3.2)	(5.3)	103.2	4.7	1.3	(2.1)
Maine	609,316	59.1	9.4	5.6	18.6	2.3	0.4	4.5	3.4	2.5	5.4	97.6	4.7	1.3	8.7
Maryland	3,900,056	60.5	10.7	5.6	15.4	2.1	0.6	5.1	3.4	2.7	5.8	100.2	4.7	1.3	9.1
Massachusetts	4,237,977	62.4	10.8	5.6	19.4	2.4	0.2	(1.0)	3.3	0.6	1.7	94.6	4.7	1.3	5.1
Michigan*	7,103,492	115.2	23.0	5.6	16.6	2.4	0.2	(63.1)	24.3	(15.3)	(23.4)	31.1	4.7	1.3	(3.9)
Minnesota	2,921,654	62.7	11.9	5.6	18.2	2.1	0.2	(0.8)	3.2	0.6	1.8	101.4	4.7	1.3	5.2
Mississippi	1,479,052	79.0	13.0	5.6	17.5	2.7	0.3	(18.3)	2.8	(5.6)	(9.8)	106.9	4.7	1.3	(7.1)
Missouri	3,018,891	60.8	10.2	5.6	17.4	1.9	0.2	3.8	3.0	2.2	4.6	104.6	4.7	1.3	8.2
Montana	576,315	58.2	10.0	5.6	18.5	2.9	0.4	4.2	3.1	2.3	5.0	101.9	4.7	1.3	8.5
Nebraska	975,548	69.3	11.4	5.6	18.8	1.5	0.3	(7.0)	3.1	(1.6)	(2.3)	103.1	4.7	1.3	1.0

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**2013 Profitability Report
Private Passenger Auto Total**

State	Percent of Direct Premiums Earned										Percent of Net Worth				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Polyhdr Divs To	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth	
Nevada	1,710,139	66.4	13.2	5.6	16.8	3.5	0.4	(6.1)	3.8	(1.1)	(1.2)	95.8	4.7	1.3	2.2
New Hampshire	688,092	61.7	10.2	5.6	16.8	2.2	0.9	2.4	3.6	1.9	4.2	94.3	4.7	1.3	7.3
New Jersey*	6,742,421	64.1	14.4	5.6	14.0	2.1	1.3	(1.6)	6.8	1.3	3.9	72.8	4.6	1.3	6.2
New Mexico	1,111,532	64.0	11.4	5.6	16.3	3.2	0.6	(1.2)	3.7	0.6	1.9	97.4	4.7	1.3	5.2
New York	11,027,482	62.7	13.2	5.6	15.8	2.3	0.3	0.1	4.9	1.4	3.6	85.9	4.7	1.3	6.5
North Carolina	4,668,839	61.1	9.8	5.6	17.6	2.3	0.4	3.1	2.9	1.9	4.1	105.3	4.7	1.3	7.7
North Dakota	402,499	57.5	9.6	5.6	19.1	1.9	0.2	6.0	2.7	2.8	5.8	106.7	4.7	1.3	9.6
Ohio	5,370,992	60.1	10.4	5.6	18.8	1.7	0.2	3.1	3.0	1.9	4.2	103.5	4.7	1.3	7.7
Oklahoma	2,160,846	73.5	12.5	5.6	18.0	2.3	0.4	(12.3)	2.8	(3.5)	(6.0)	106.6	4.7	1.3	(3.0)
Oregon	2,138,065	62.8	11.7	5.6	17.0	0.9	0.3	1.5	3.5	1.5	3.5	98.9	4.7	1.3	6.9
Pennsylvania	7,307,942	62.8	11.2	5.6	18.2	2.3	0.3	(0.5)	4.6	1.1	3.0	87.6	4.7	1.3	6.0
Rhode Island	716,681	70.6	12.3	5.6	15.7	2.3	1.5	(8.2)	4.4	(1.7)	(2.2)	89.3	4.7	1.3	1.4
South Carolina	2,795,497	66.3	11.0	5.6	17.1	3.0	0.5	(3.6)	3.1	(0.4)	(0.2)	104.1	4.7	1.3	3.2
South Dakota	426,259	78.7	12.9	5.6	19.0	2.8	0.3	(19.4)	3.0	(6.0)	(10.4)	103.9	4.7	1.3	(7.5)
Tennessee	3,147,877	59.8	10.6	5.6	16.9	2.2	0.4	4.3	2.9	2.3	4.9	106.2	4.7	1.3	8.5
Texas	14,894,727	64.3	11.3	5.6	17.5	1.9	0.5	(1.1)	2.5	0.3	1.1	110.5	4.7	1.3	4.6
Utah	1,365,802	65.7	10.9	5.6	18.1	2.4	0.3	(3.2)	3.4	(0.2)	0.4	99.1	4.7	1.3	3.8
Vermont	318,486	59.6	9.6	5.6	17.9	2.6	0.5	4.1	3.3	2.4	5.1	98.8	4.7	1.3	8.4
Virginia	4,461,477	60.5	10.4	5.6	15.5	2.7	1.1	4.1	3.2	2.3	2.6	102.7	4.7	1.3	8.4
Washington	3,925,586	63.2	12.1	5.6	16.7	2.2	0.6	(0.5)	4.1	1.0	2.6	92.3	4.7	1.3	5.8
West Virginia	1,146,586	49.7	9.2	5.6	17.8	4.0	0.2	13.3	3.1	5.5	10.9	102.2	4.7	1.3	14.5
Wisconsin	2,503,538	65.6	11.4	5.6	18.1	1.1	0.2	(2.0)	4.0	0.4	1.6	92.8	4.7	1.3	4.8
Wyoming	333,653	61.9	10.1	5.6	17.4	1.4	0.3	3.1	3.0	1.9	4.2	104.1	4.7	1.3	7.7
Guam	47,784	44.0	10.2	5.6	31.2	2.5	1.0	5.5	2.7	2.7	5.5	98.1	5.0	1.4	9.0
Puerto Rico	353,021	66.5	10.2	5.6	25.9	0.6	0.1	(9.1)	2.2	(2.6)	(4.3)	103.4	4.9	1.4	(0.9)
U.S. Virgin Islands	16,572	63.4	14.1	5.6	18.3	5.7	1.2	(8.4)	3.1	(2.1)	(3.2)	99.0	4.8	1.3	0.2
N Mariana Islands	1,212	35.2	13.4	5.6	32.7	4.2	0.2	8.6	2.3	3.6	7.2	102.9	5.1	1.4	11.1
Countrywide - Direct	177,946,099	65.7	12.2	5.6	17.1	2.2	0.5	(3.4)	4.4	0.0	0.9	90.4	4.7	1.3	4.2

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**2013 Profitability Report
Commercial Auto Liability**

State	Percent of Direct Premiums Earned														
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Plychldr	Divs To	Writing Profit	Invest Gain On Ins	Tax On Ins Trans	Profit On Ins Trans	Earned To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Alabama	276,363	74.8	15.8	7.3	20.6	3.9	0.1	(22.5)	7.6	(5.7)	(9.1)	62.7	4.7	1.3	(2.3)
Alaska	49,045	34.3	6.8	7.3	21.6	2.7	0.3	27.0	6.7	11.3	22.3	67.7	4.7	1.3	18.5
Arizona	295,952	59.6	11.4	7.3	22.1	2.4	0.0	(2.8)	7.1	1.0	3.3	65.4	4.7	1.3	5.5
Arkansas	205,523	55.8	10.8	7.3	18.8	2.9	0.1	4.2	7.3	3.5	8.0	64.8	4.7	1.3	8.5
California	1,974,192	63.7	14.6	7.3	21.8	2.5	0.0	(9.9)	7.2	(1.5)	(1.2)	64.6	4.7	1.3	2.6
Colorado	283,159	55.2	10.9	7.3	19.6	1.8	0.0	5.1	7.1	3.7	8.4	65.6	4.7	1.3	8.9
Connecticut	279,738	64.9	11.9	7.3	20.9	2.3	0.0	(7.4)	7.9	(0.4)	0.9	61.5	4.7	1.3	3.9
Delaware	78,786	76.1	14.3	7.3	18.9	3.0	0.0	(19.6)	8.3	(4.6)	(6.8)	60.7	4.7	1.3	(0.7)
District of Columbia	35,689	39.0	9.6	7.3	16.9	1.7	0.0	25.4	6.6	10.7	21.2	69.8	4.6	1.3	18.2
Florida	1,359,681	74.3	16.2	7.3	20.3	1.8	0.0	(20.0)	7.3	(5.0)	(7.8)	64.6	4.7	1.3	(1.7)
Georgia	582,029	62.9	11.9	7.3	20.3	4.5	0.0	(6.9)	7.0	(0.5)	0.5	65.6	4.7	1.3	3.7
Hawaii	75,924	44.6	8.2	7.3	21.7	2.5	0.0	15.7	6.7	7.4	15.1	66.7	4.7	1.3	13.4
Idaho	90,359	53.0	9.5	7.3	20.0	1.9	0.0	8.3	6.6	4.7	10.1	67.5	4.7	1.3	10.2
Illinois	788,317	65.4	13.1	7.3	20.2	1.7	0.0	(7.8)	8.3	(0.4)	0.9	60.8	4.7	1.3	3.9
Indiana	393,630	60.8	11.3	7.3	19.4	1.6	0.0	(0.4)	7.5	1.9	5.1	64.2	4.6	1.3	6.6
Iowa	208,251	45.6	8.1	7.3	19.9	1.5	0.5	17.1	6.7	7.8	15.9	67.8	4.7	1.3	14.2
Kansas	159,995	56.2	9.4	7.3	19.7	2.2	0.3	4.8	6.3	3.4	7.7	69.8	4.7	1.3	8.7
Kentucky	255,224	55.8	12.2	7.3	20.6	3.7	0.3	0.0	7.3	2.0	5.3	64.2	4.7	1.3	6.8
Louisiana	458,135	84.3	18.7	7.3	20.0	3.3	0.0	(33.7)	8.5	(9.4)	(15.8)	59.7	4.7	1.3	(6.0)
Maine	82,543	59.1	8.9	7.3	21.9	2.5	0.1	0.1	6.7	1.9	4.9	66.9	4.7	1.3	6.7
Maryland	352,863	51.6	9.8	7.3	20.2	2.1	0.0	8.8	6.6	4.9	10.5	67.3	4.7	1.3	10.5
Massachusetts	511,022	55.8	8.5	7.3	21.0	3.0	0.0	4.4	6.3	3.3	7.4	68.8	4.7	1.3	8.5
Michigan*	503,012	76.5	15.3	7.3	18.0	3.6	0.0	(20.7)	13.7	(3.4)	(3.6)	45.1	4.7	1.3	1.7
Minnesota	310,811	51.7	10.0	7.3	19.7	2.1	0.2	8.9	7.2	5.1	11.0	64.8	4.7	1.3	10.5
Mississippi	213,513	62.1	13.7	7.3	20.2	2.7	0.0	(6.1)	7.6	(0.0)	1.5	63.2	4.7	1.3	4.3
Missouri	356,445	58.7	11.8	7.3	19.7	1.9	0.0	0.5	7.4	2.2	5.6	64.8	4.7	1.3	7.0
Montana	87,473	60.6	11.8	7.3	20.3	2.6	0.0	(2.7)	7.0	1.0	3.3	66.1	4.7	1.3	5.5
Nebraska	125,638	43.4	7.3	7.3	19.6	1.6	0.3	20.5	7.0	9.1	18.3	66.1	4.6	1.3	15.5

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**2013 Profitability Report
Commercial Auto Liability**

State	Percent of Direct Premiums Earned										Percent of Net Worth			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)
Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plyhdr	Under-Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Nevada	170,319	79.9	18.0	7.3	19.8	3.5	0.0	8.9	(7.5)	(12.2)	58.5	4.7	1.3	3.8
New Hampshire	79,750	47.2	7.0	7.3	22.0	2.3	0.1	5.8	6.6	13.4	70.5	4.7	1.3	12.8
New Jersey*	901,691	73.2	15.9	7.3	19.5	3.4	0.7	9.7	(4.3)	(6.1)	55.3	4.7	1.3	0.0
New Mexico	120,881	60.3	14.1	7.3	19.9	3.4	0.1	7.3	0.2	1.9	64.5	4.7	1.3	4.6
New York	1,671,182	70.7	18.3	7.3	20.5	3.3	0.0	8.6	(4.7)	(6.9)	59.7	4.7	1.3	(0.7)
North Carolina	478,780	56.2	9.4	7.3	20.3	2.4	0.0	7.0	3.5	8.0	65.6	4.7	1.3	8.6
North Dakota	78,728	53.9	9.9	7.3	20.3	2.0	0.0	6.6	6.7	9.1	68.1	4.7	1.3	9.6
Ohio	569,791	49.6	9.2	7.3	20.3	1.8	0.0	6.9	6.0	12.5	66.6	4.7	1.3	11.7
Oklahoma	271,834	61.6	11.3	7.3	20.3	2.6	0.1	7.2	0.9	3.1	64.5	4.7	1.3	5.4
Oregon	210,990	43.7	8.2	7.3	20.2	1.4	0.1	6.7	8.5	17.2	67.3	4.7	1.3	14.9
Pennsylvania	862,939	58.8	12.0	7.3	19.9	2.4	(0.2)	8.5	2.2	5.9	60.0	4.7	1.3	6.9
Rhode Island	69,861	59.2	9.9	7.3	20.7	2.5	0.0	7.1	2.1	5.4	65.2	4.7	1.3	6.9
South Carolina	239,732	62.1	10.8	7.3	19.7	3.7	0.0	7.2	0.7	2.8	64.6	4.7	1.3	5.2
South Dakota	59,006	57.4	9.2	7.3	20.1	3.1	0.1	6.6	2.8	6.6	68.1	4.7	1.3	7.9
Tennessee	342,169	59.2	12.2	7.3	19.1	2.6	0.0	7.5	1.9	5.1	63.7	4.7	1.3	6.6
Texas	1,793,351	66.6	13.8	7.3	18.7	1.8	0.0	6.8	(1.0)	(0.5)	67.1	4.6	1.3	3.0
Utah	157,550	63.2	11.7	7.3	19.9	2.4	0.2	7.6	0.5	2.5	63.3	4.7	1.3	4.9
Vermont	43,405	43.0	8.2	7.3	20.4	3.4	0.0	7.1	8.2	16.6	65.4	4.7	1.3	14.2
Virginia	413,989	54.7	10.3	7.3	19.0	2.9	0.1	5.7	3.9	8.7	66.1	4.7	1.3	9.1
Washington	362,974	55.9	11.2	7.3	20.2	2.2	0.0	7.3	3.1	7.3	64.2	4.7	1.3	8.0
West Virginia	114,450	59.5	12.6	7.3	20.2	4.2	0.1	6.8	0.6	2.4	64.8	4.7	1.3	5.0
Wisconsin	332,005	52.5	9.8	7.3	19.6	1.4	0.7	8.0	5.2	11.3	62.1	4.6	1.3	10.4
Wyoming	51,969	50.6	9.1	7.3	19.7	1.8	0.0	6.8	5.9	12.3	66.7	4.7	1.3	11.6
Guam	4,927	99.9	23.9	7.3	31.1	2.1	0.0	4.4	(21.3)	(38.7)	78.3	4.9	1.4	(26.8)
Puerto Rico	69,424	59.4	9.0	7.3	24.9	0.7	0.0	5.8	1.1	3.3	70.8	4.7	1.3	5.8
U.S. Virgin Islands	2,806	0.6	7.3	7.3	18.0	5.0	0.0	61.7	22.9	43.5	79.9	4.7	1.3	38.2
N Mariana Islands	375	32.7	10.4	7.3	31.7	4.7	0.0	1.6	5.0	9.7	105.3	5.0	1.4	13.7
Countrywide - Direct	19,868,192	63.2	13.1	7.3	20.1	2.5	0.1	7.7	(0.1)	1.4	63.0	4.7	1.3	4.2

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**2013 Profitability Report
Commercial Auto Physical**

State	Percent of Direct Premiums Earned													
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)
Direct Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plyhdr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Alabama	93,834	58.8	9.8	7.9	20.6	4.0	0.0	1.4	(0.1)	0.2	107.6	4.7	1.3	3.6
Alaska	14,231	46.4	7.2	7.9	20.5	3.4	0.0	2.1	5.7	11.0	96.1	4.7	1.3	13.9
Arizona	78,196	52.7	8.6	7.9	19.9	2.4	0.0	1.8	3.4	6.7	103.0	4.7	1.3	10.3
Arkansas	82,905	59.8	9.1	7.9	18.7	3.2	0.1	1.4	0.8	1.7	107.6	4.7	1.3	5.2
California	544,408	63.0	10.3	7.9	24.7	2.7	0.0	1.7	(2.5)	(4.4)	100.6	4.8	1.3	(0.9)
Colorado	101,210	65.1	9.7	7.9	19.8	2.0	0.0	1.5	(1.2)	(1.9)	107.4	4.7	1.3	1.3
Connecticut	64,820	57.0	9.1	7.9	20.9	2.4	0.1	2.5	1.4	2.7	106.9	4.7	1.3	6.2
Delaware	15,094	58.5	10.4	7.9	20.0	2.8	0.1	1.6	0.5	1.3	103.8	4.7	1.3	4.8
District of Columbia	5,665	42.6	7.1	7.9	20.2	3.5	0.0	1.5	6.9	13.1	108.8	4.7	1.3	17.7
Florida	268,903	54.0	8.7	7.9	20.9	1.8	0.0	1.4	2.7	5.3	108.4	4.7	1.3	9.1
Georgia	157,274	71.1	11.1	7.9	19.6	4.7	0.0	1.4	(4.7)	(8.4)	107.7	4.7	1.3	(5.6)
Hawaii	18,518	54.4	9.4	7.9	18.8	1.9	0.0	1.9	3.2	6.3	100.1	4.6	1.3	9.7
Idaho	39,208	62.2	9.6	7.9	19.6	1.8	0.0	1.5	0.0	0.3	105.5	4.7	1.3	3.7
Illinois	242,784	61.5	10.2	7.9	19.8	1.9	0.0	1.3	(0.1)	0.1	110.3	4.7	1.3	3.4
Indiana	152,831	64.9	9.8	7.9	19.6	1.5	0.0	1.3	(1.0)	(1.5)	110.2	4.7	1.3	1.7
Iowa	119,281	65.7	9.7	7.9	20.0	1.5	0.0	1.1	(1.4)	(2.4)	114.8	4.7	1.3	0.6
Kansas	99,732	70.4	10.1	7.9	19.4	2.2	0.0	1.2	(3.2)	(5.7)	113.3	4.7	1.3	(3.1)
Kentucky	84,686	57.2	8.8	7.9	20.5	3.3	0.1	2.2	1.2	2.5	107.3	4.7	1.3	6.1
Louisiana	92,289	63.0	11.2	7.9	20.7	2.9	0.0	2.4	(1.4)	(2.0)	92.0	4.7	1.3	1.5
Maine	32,980	51.9	8.0	7.9	22.2	2.7	0.1	1.2	2.8	5.5	110.0	4.7	1.3	9.5
Maryland	91,600	57.4	8.8	7.9	19.6	2.2	0.0	1.5	1.8	3.7	105.5	4.7	1.3	7.3
Massachusetts	157,982	63.9	9.6	7.9	20.4	3.2	0.0	1.2	(1.4)	(2.4)	108.7	4.7	1.3	0.8
Michigan	226,153	65.4	9.7	7.9	20.6	1.7	0.0	1.3	(1.5)	(2.6)	110.1	4.7	1.3	0.5
Minnesota	142,950	67.9	10.0	7.9	20.6	2.2	0.0	1.1	(2.7)	(4.8)	112.7	4.7	1.3	(2.0)
Mississippi	70,829	92.6	14.3	7.9	20.2	2.9	0.0	1.4	(12.9)	(23.7)	108.7	4.7	1.3	(22.4)
Missouri	140,496	66.2	9.9	7.9	18.5	2.1	0.0	1.2	(1.3)	(2.1)	113.6	4.6	1.3	0.9
Montana	46,722	61.8	9.7	7.9	20.5	2.7	0.0	1.1	(0.7)	(1.0)	112.3	4.7	1.3	2.3
Nebraska	82,735	60.1	8.7	7.9	19.7	1.7	0.0	1.9	0.9	2.0	114.6	4.7	1.3	5.6

**2013 Profitability Report
Commercial Auto Physical**

State	Percent of Direct Premiums Earned										Percent of Net Worth				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plyhdr	Under-Writing Profit	Invest Gain On Ins	Tax On Ins	Profit On Ins	Earned To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Return On Net Worth	
Nevada	28,413	54.8	9.0	7.9	19.6	3.7	0.0	4.8	1.8	2.2	4.4	103.3	4.7	1.3	8.0
New Hampshire	28,149	54.1	8.8	7.9	23.4	2.5	0.1	3.1	1.1	1.4	2.8	108.8	4.8	1.3	6.5
New Jersey	158,433	72.6	11.5	7.9	18.6	2.3	1.0	(14.0)	2.2	(4.3)	(7.5)	98.9	4.7	1.3	(4.1)
New Mexico	40,412	62.3	10.1	7.9	19.3	3.6	0.0	(3.4)	1.6	(0.7)	(1.0)	104.7	4.7	1.3	2.3
New York	261,891	57.5	9.1	7.9	19.5	2.6	0.0	3.3	2.6	1.9	4.0	94.7	4.7	1.3	7.2
North Carolina	144,735	57.7	8.8	7.9	20.0	2.6	0.0	2.9	1.3	1.4	2.8	108.7	4.7	1.3	6.5
North Dakota	63,280	63.3	9.9	7.9	20.7	2.0	0.0	(3.9)	1.3	(1.0)	(1.6)	110.1	4.7	1.3	1.6
Ohio	192,415	59.4	9.1	7.9	19.8	1.8	0.0	1.9	1.3	1.0	2.2	109.5	4.7	1.3	5.8
Oklahoma	112,293	87.3	13.1	7.9	19.4	2.8	0.1	(30.7)	1.3	(10.4)	(19.0)	111.1	4.7	1.3	(17.8)
Oregon	57,909	56.8	8.9	7.9	19.8	1.3	0.0	5.0	1.5	2.2	4.4	106.0	4.7	1.3	8.0
Pennsylvania	307,231	59.9	8.9	7.9	20.6	2.4	0.1	0.2	1.4	0.4	1.1	109.2	4.7	1.3	4.6
Rhode Island	17,654	70.2	10.6	7.9	20.3	2.3	0.0	(11.4)	1.4	(3.6)	(6.4)	106.6	4.7	1.3	(3.4)
South Carolina	69,815	57.8	9.2	7.9	19.6	3.7	0.0	1.7	1.5	1.0	2.2	106.5	4.7	1.3	5.7
South Dakota	41,205	99.9	14.2	7.9	20.1	3.0	0.0	(45.2)	1.1	(15.5)	(28.6)	113.2	4.7	1.3	(29.0)
Tennessee	146,716	58.0	9.5	7.9	20.0	2.6	0.0	1.9	1.0	1.0	2.0	117.7	4.7	1.3	5.7
Texas	554,316	63.1	10.1	7.9	18.3	1.9	0.0	(1.4)	1.6	(0.0)	0.3	106.8	4.6	1.3	3.6
Utah	59,876	61.8	9.4	7.9	19.5	2.4	0.0	(1.1)	1.4	0.0	0.3	109.5	4.7	1.3	3.7
Vermont	18,310	53.4	8.1	7.9	21.3	3.3	0.0	6.0	1.1	2.4	4.7	110.0	4.7	1.3	8.6
Virginia	121,564	56.8	8.7	7.9	20.0	2.8	0.1	3.7	1.3	1.7	3.4	107.7	4.7	1.3	7.0
Washington	98,253	57.8	9.2	7.9	21.8	2.4	0.0	0.9	1.4	0.7	1.6	106.6	4.7	1.3	5.1
West Virginia	38,086	52.4	8.2	7.9	20.3	4.2	0.0	6.8	1.4	2.8	5.4	107.4	4.7	1.3	9.3
Wisconsin	137,708	62.5	9.5	7.9	20.3	1.5	0.3	(2.1)	1.2	(0.4)	(0.5)	112.4	4.7	1.3	2.8
Wyoming	28,602	57.6	8.6	7.9	19.9	1.8	0.0	4.1	1.4	1.8	3.7	107.6	4.7	1.3	7.3
Guam	5,430	26.2	4.8	7.9	32.0	1.8	0.0	27.2	1.0	9.8	18.4	109.2	5.0	1.4	23.7
Puerto Rico	65,129	45.8	6.1	7.9	26.7	0.6	0.0	12.9	2.5	5.2	10.2	81.5	4.8	1.3	11.8
U.S. Virgin Islands	932	23.2	4.5	7.9	19.4	5.9	0.0	39.0	2.0	14.2	26.8	104.1	4.7	1.3	31.3
N Mariana Islands	229	37.9	11.2	7.9	31.0	4.5	0.0	7.4	0.3	2.7	5.0	122.9	5.0	1.4	9.8
Countrywide - Direct	6,067,304	62.4	9.7	7.9	20.4	2.4	0.1	(3.0)	1.5	(0.6)	(0.8)	106.7	4.7	1.3	2.5

**2013 Profitability Report
Commercial Auto Total**

State	Percent of Direct Premiums Earned										Percent of Net Worth				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plychldr	Under-Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth		
Alabama	370,197	70.7	14.3	7.4	20.6	3.9	0.1	(17.1)	6.1	(4.3)	(6.8)	70.1	4.7	1.3	(1.3)
Alaska	63,276	37.0	6.9	7.4	21.3	2.9	0.2	24.2	5.6	10.0	19.8	72.5	4.7	1.3	17.7
Arizona	374,148	58.1	10.8	7.4	21.6	2.4	0.0	(0.5)	6.0	1.5	4.0	70.8	4.7	1.3	6.2
Arkansas	288,429	57.0	10.3	7.4	18.8	3.0	0.1	3.3	5.6	2.7	6.2	73.2	4.7	1.3	7.9
California	2,518,600	63.5	13.6	7.4	22.4	2.6	0.0	(9.6)	6.0	(1.7)	(1.9)	70.0	4.7	1.3	2.1
Colorado	384,369	57.8	10.6	7.4	19.7	1.9	0.0	2.5	5.6	2.4	5.7	73.1	4.7	1.3	7.5
Connecticut	344,558	63.4	11.4	7.4	20.9	2.3	0.1	(5.6)	6.7	(0.1)	1.2	66.8	4.7	1.3	4.2
Delaware	93,880	73.2	13.7	7.4	19.1	3.0	0.0	(16.4)	7.2	(3.7)	(5.5)	65.0	4.7	1.3	(0.2)
District of Columbia	41,354	39.5	9.3	7.3	17.4	2.0	0.0	24.4	5.9	10.2	20.1	73.4	4.6	1.3	18.1
Florida	1,628,584	70.9	15.0	7.4	20.4	1.8	0.0	(15.6)	6.3	(3.7)	(5.6)	69.3	4.7	1.3	(0.5)
Georgia	739,303	64.7	11.8	7.4	20.1	4.5	0.0	(8.6)	5.8	(1.4)	(1.4)	71.6	4.7	1.3	2.4
Hawaii	94,442	46.5	8.4	7.4	21.1	2.4	0.0	14.1	5.8	6.5	13.3	71.4	4.7	1.3	12.9
Idaho	129,567	55.8	9.6	7.4	19.8	1.9	0.0	5.4	5.1	3.3	7.2	75.7	4.7	1.3	8.8
Illinois	1,031,100	64.5	12.4	7.4	20.1	1.8	0.0	(6.3)	6.7	(0.4)	0.7	68.0	4.7	1.3	3.8
Indiana	546,461	61.9	10.9	7.4	19.5	1.5	0.0	(1.3)	5.7	1.1	3.3	72.6	4.6	1.3	5.7
Iowa	327,532	52.9	8.6	7.5	20.0	1.5	0.3	9.1	4.6	4.5	9.3	79.7	4.7	1.3	10.7
Kansas	259,726	61.7	9.7	7.5	19.6	2.2	0.2	(0.9)	4.3	0.9	2.5	81.9	4.7	1.3	5.4
Kentucky	339,910	56.2	11.3	7.4	20.6	3.6	0.2	0.5	5.9	1.8	4.6	71.4	4.7	1.3	6.7
Louisiana	550,424	80.7	17.5	7.4	20.1	3.2	0.0	(29.0)	7.5	(8.1)	(13.5)	63.4	4.7	1.3	(5.2)
Maine	115,524	57.1	8.6	7.4	22.0	2.6	0.1	2.1	5.1	2.2	5.1	75.3	4.7	1.3	7.2
Maryland	444,463	52.8	9.6	7.4	20.1	2.1	0.0	7.8	5.6	4.3	9.1	72.7	4.7	1.3	10.0
Massachusetts	669,004	57.7	8.7	7.4	20.8	3.1	0.0	2.1	5.1	2.2	5.1	75.4	4.7	1.3	7.2
Michigan*	729,165	73.0	13.5	7.5	18.8	3.0	0.0	(16.0)	9.8	(2.8)	(3.3)	55.2	4.7	1.3	1.6
Minnesota	453,761	56.8	10.0	7.5	20.0	2.1	0.1	3.4	5.3	2.7	6.0	74.8	4.7	1.3	7.9
Mississippi	284,342	69.7	13.9	7.4	20.2	2.8	0.0	(14.1)	6.0	(3.2)	(4.8)	70.6	4.7	1.3	(0.0)
Missouri	496,941	60.8	11.2	7.4	19.4	2.0	0.0	(1.0)	5.6	1.2	3.4	73.7	4.7	1.3	5.9
Montana	134,195	61.0	11.1	7.5	20.4	2.6	0.0	(2.7)	4.9	0.4	1.8	77.1	4.7	1.3	4.8
Nebraska	208,374	50.0	7.9	7.5	19.6	1.6	0.2	13.1	4.6	5.9	11.8	79.4	4.7	1.3	12.8

*See technical notes

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2013 Profitability Report
Commercial Auto Total

State	Percent of Direct Premiums Earned										Percent of Net Worth				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Pchldr	Under-Writing Profit	Invest Gain On Ins	Tax On Ins Trans	Profit On Ins Trans	Earned To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth	
Nevada	198,732	76.4	16.7	7.3	19.7	3.6	0.0	(23.9)	7.9	(6.2)	(9.8)	62.4	4.7	1.3	(2.7)
New Hampshire	107,899	49.0	7.5	7.4	22.3	2.3	0.1	11.2	4.6	5.2	10.6	77.6	4.7	1.3	11.7
New Jersey*	1,060,124	73.1	15.2	7.3	19.4	3.3	0.8	(19.2)	8.5	(4.3)	(6.3)	59.2	4.7	1.3	(0.4)
New Mexico	161,293	60.8	13.1	7.4	19.8	3.5	0.1	(4.7)	5.9	(0.0)	1.2	71.4	4.7	1.3	4.2
New York	1,933,073	68.9	17.0	7.3	20.4	3.2	0.0	(17.0)	7.8	(3.8)	(5.4)	62.8	4.7	1.3	(0.0)
North Carolina	623,515	56.5	9.2	7.4	20.2	2.4	0.0	4.1	5.7	3.0	6.8	72.3	4.7	1.3	8.3
North Dakota	142,008	58.0	9.9	7.5	20.5	2.0	0.0	2.0	4.3	1.9	4.3	82.0	4.7	1.3	6.9
Ohio	762,206	52.1	9.2	7.4	20.2	1.8	0.0	9.2	5.5	4.7	9.9	73.9	4.7	1.3	10.7
Oklahoma	384,128	69.1	11.8	7.4	20.0	2.7	0.1	(11.2)	5.5	(2.4)	(3.3)	73.5	4.7	1.3	0.9
Oregon	268,900	46.6	8.4	7.4	20.1	1.4	0.1	16.1	5.6	7.2	14.5	73.0	4.7	1.3	13.9
Pennsylvania	1,170,170	59.1	11.2	7.4	20.1	2.4	(0.1)	(0.2)	6.6	1.8	4.6	68.0	4.7	1.3	6.5
Rhode Island	87,515	61.4	10.0	7.4	20.7	2.4	0.0	(2.0)	5.9	1.0	3.0	70.7	4.7	1.3	5.5
South Carolina	309,547	61.1	10.4	7.4	19.7	3.7	0.0	(2.5)	5.9	0.8	2.6	70.9	4.7	1.3	5.3
South Dakota	100,212	74.9	11.2	7.5	20.1	3.0	0.1	(16.9)	4.3	(4.7)	(7.9)	81.4	4.7	1.3	(3.0)
Tennessee	488,885	58.8	11.4	7.4	19.3	2.6	0.0	0.3	5.5	1.6	4.2	73.8	4.7	1.3	6.4
Texas	2,347,667	65.7	12.9	7.4	18.6	1.8	0.0	(6.7)	5.6	(0.8)	(0.3)	73.6	4.6	1.3	3.1
Utah	217,426	62.8	11.0	7.4	19.8	2.4	0.1	(3.7)	5.9	0.4	1.9	71.6	4.7	1.3	4.7
Vermont	61,715	46.1	8.2	7.4	20.6	3.3	0.0	14.2	5.3	6.5	13.1	74.3	4.7	1.3	13.1
Virginia	535,553	55.2	9.9	7.4	19.2	2.9	0.1	5.2	5.7	3.4	7.5	72.5	4.7	1.3	8.8
Washington	461,227	56.3	10.8	7.4	20.5	2.2	0.0	2.6	6.1	2.6	6.1	70.1	4.7	1.3	7.6
West Virginia	152,536	57.7	11.5	7.4	20.2	4.2	0.0	(1.2)	5.5	1.1	3.2	71.9	4.7	1.3	5.7
Wisconsin	469,713	55.5	9.8	7.4	19.8	1.5	0.6	5.4	6.0	3.6	7.8	71.5	4.7	1.3	9.0
Wyoming	80,571	53.1	8.9	7.5	19.8	1.8	0.0	8.8	4.9	4.5	9.3	77.1	4.7	1.3	10.5
Guam	10,357	61.3	13.9	7.6	31.5	1.9	0.0	(16.3)	2.6	(5.0)	(8.8)	91.9	4.9	1.4	(4.5)
Puerto Rico	134,552	52.8	7.6	7.6	25.8	0.6	0.0	5.6	4.2	3.1	6.7	75.6	4.8	1.3	8.5
U.S. Virgin Islands	3,738	6.2	6.6	7.4	18.4	5.2	0.0	56.0	4.1	20.8	39.4	84.8	4.7	1.3	36.8
N Mariana Islands	605	34.7	10.7	7.5	31.5	4.6	0.0	10.9	1.1	4.1	7.9	111.4	5.0	1.4	12.4
Countrywide - Direct	25,935,496	63.0	12.3	7.4	20.2	2.5	0.1	(5.6)	6.2	(0.2)	0.9	69.7	4.7	1.3	4.0

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**2013 Profitability Report
Homeowners Multiple Peril**

State	Percent of Direct Premiums Earned														
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plyhdrr	Under-Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth	
Alabama	1,518,818	46.0	7.5	4.7	19.5	3.1	0.4	18.6	2.3	7.2	13.8	99.9	4.7	1.3	17.1
Alaska	147,831	43.5	7.2	4.7	18.8	2.8	0.8	22.1	2.9	8.5	16.5	93.3	4.7	1.3	18.7
Arizona	1,317,006	52.0	9.6	4.7	20.3	2.4	0.5	10.5	2.6	4.4	8.7	97.4	4.7	1.3	11.8
Arkansas	775,203	40.4	6.9	4.7	20.2	3.1	0.2	24.4	2.3	9.2	17.5	99.9	4.7	1.3	20.9
California	7,067,777	44.7	8.8	4.7	21.2	2.5	0.4	17.6	2.9	7.0	13.5	94.1	4.7	1.3	16.1
Colorado	1,632,278	75.0	12.0	4.7	19.9	1.4	0.6	(13.7)	3.0	(4.0)	(6.7)	93.3	4.6	1.3	(2.9)
Connecticut	1,260,779	33.6	6.3	4.7	21.7	2.2	1.0	30.5	3.2	11.6	22.1	90.7	4.7	1.3	23.5
Delaware	211,991	38.2	7.1	4.7	20.4	2.2	0.4	26.8	2.6	10.1	19.3	96.8	4.7	1.3	22.1
District of Columbia	139,288	31.8	5.9	4.7	20.4	2.3	0.7	33.9	2.6	12.6	24.0	96.3	4.7	1.3	26.5
Florida	8,568,668	23.7	6.7	4.7	20.1	1.8	0.5	42.4	2.8	15.6	29.6	96.0	4.7	1.3	31.7
Georgia	2,430,563	67.4	11.1	4.7	19.8	4.9	0.5	(8.5)	2.4	(2.3)	(3.8)	98.6	4.7	1.3	(0.4)
Hawaii	340,704	27.6	5.4	4.7	19.8	3.4	1.1	37.9	2.2	13.9	26.2	101.8	4.7	1.3	30.1
Idaho	278,255	53.0	8.7	4.7	20.7	1.7	0.4	10.6	2.8	4.5	8.9	94.9	4.7	1.3	11.8
Illinois	3,093,005	70.5	11.7	4.7	20.7	1.6	0.2	(9.5)	3.0	(2.5)	(4.1)	93.4	4.7	1.3	(0.4)
Indiana	1,635,662	60.5	9.9	4.7	21.0	1.6	0.2	2.1	2.8	1.5	3.4	94.7	4.7	1.3	6.6
Iowa	643,969	47.7	7.8	4.7	21.0	1.6	0.1	16.9	2.3	6.6	12.6	99.4	4.7	1.3	15.9
Kansas	940,367	55.1	8.8	4.7	20.9	2.2	0.3	8.0	2.3	3.4	6.8	100.0	4.7	1.3	10.2
Kentucky	974,264	37.9	6.6	4.7	21.1	2.2	0.2	27.2	2.6	10.2	19.5	96.4	4.7	1.3	22.2
Louisiana*	1,670,225	36.7	6.5	4.7	20.6	4.4	0.3	26.6	2.4	10.0	19.0	98.9	4.7	1.3	22.2
Maine	357,687	43.8	7.7	4.7	24.1	2.7	0.6	16.4	2.7	6.5	12.6	94.7	4.8	1.3	15.4
Maryland	1,434,052	41.1	7.2	4.7	20.5	2.1	0.7	23.7	2.9	9.1	17.4	94.2	4.7	1.3	19.8
Massachusetts	1,929,464	34.5	6.5	4.7	24.8	2.9	0.7	25.8	2.6	9.8	18.7	94.7	4.8	1.3	21.1
Michigan	2,408,135	54.9	9.2	4.7	20.0	1.4	0.2	9.5	2.8	4.1	8.2	94.9	4.6	1.3	11.2
Minnesota	1,768,853	61.6	9.9	4.7	20.8	2.1	0.2	0.6	2.5	0.9	2.2	97.0	4.7	1.3	5.5
Mississippi	868,340	79.2	12.6	4.7	20.7	3.2	0.2	(20.7)	2.4	(6.6)	(11.8)	99.4	4.7	1.3	(8.3)
Missouri	1,698,819	42.6	6.9	4.7	20.1	1.9	0.2	23.5	2.6	8.9	17.1	97.0	4.7	1.3	20.0
Montana	245,593	67.0	11.3	4.7	21.1	3.4	0.4	(8.1)	2.7	(2.1)	(3.3)	95.1	4.7	1.3	0.3
Nebraska	527,202	133.1	20.3	4.7	21.3	1.9	0.3	(81.7)	2.5	(27.9)	(51.3)	97.3	4.7	1.3	(46.5)

*See technical notes

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**2013 Profitability Report
Homeowners Multiple Peril**

State	Percent of Direct Premiums Earned										Percent of Net Worth			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)
Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Pchldr	Under-Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned To Net Worth	Inv Gain On Net Worth	Tax On Net Worth	Return On Net Worth
Nevada	471,801	48.1	8.8	4.7	20.2	3.5	14.1	2.6	5.7	11.1	96.0	4.7	1.3	14.0
New Hampshire	355,398	40.1	7.0	4.7	21.6	2.3	23.2	2.7	8.8	17.0	95.4	4.7	1.3	19.6
New Jersey	2,308,569	29.3	6.3	4.7	19.6	1.6	37.5	5.2	14.6	28.2	76.4	4.6	1.3	24.9
New Mexico	436,909	50.8	8.8	4.7	19.9	3.3	11.8	2.5	4.8	9.5	97.9	4.7	1.3	12.7
New York	4,819,911	35.2	7.0	4.7	22.7	2.4	27.5	3.8	10.7	20.6	85.9	4.7	1.3	21.1
North Carolina	2,096,943	44.6	7.5	4.7	20.6	2.7	19.3	2.4	7.4	14.3	98.7	4.7	1.3	17.5
North Dakota	167,281	49.0	7.9	4.7	22.1	1.9	14.1	2.1	5.5	10.7	100.5	4.7	1.3	14.2
Ohio	2,491,598	50.1	8.4	4.7	21.7	1.8	12.9	2.6	5.2	10.3	96.6	4.7	1.3	13.3
Oklahoma	1,343,101	131.4	20.7	4.7	20.2	2.1	(79.6)	2.8	(27.1)	(49.7)	94.9	4.7	1.3	(43.8)
Oregon	679,543	44.8	7.7	4.7	20.2	1.6	20.5	2.8	8.0	15.3	95.2	4.7	1.3	18.0
Pennsylvania	2,953,843	38.1	7.4	4.7	21.6	2.2	25.6	2.8	9.8	18.7	93.9	4.7	1.3	20.9
Rhode Island	330,885	37.7	6.7	4.7	19.9	2.3	26.1	2.7	9.9	18.9	95.7	4.7	1.3	21.5
South Carolina	1,425,458	32.1	5.6	4.7	21.4	3.5	32.1	2.2	11.8	22.4	100.7	4.7	1.3	26.0
South Dakota	178,770	103.6	16.3	4.7	21.9	2.9	(49.7)	2.7	(16.6)	(30.3)	94.9	4.7	1.3	(25.4)
Tennessee	1,673,390	47.8	8.0	4.7	20.0	2.6	16.5	2.5	6.5	12.5	98.1	4.7	1.3	15.7
Texas	6,860,181	44.7	8.3	4.7	20.5	2.0	19.0	2.4	7.3	14.1	99.2	4.7	1.3	17.3
Utah	429,487	48.2	8.4	4.7	21.1	2.4	14.8	2.7	5.9	11.5	95.8	4.7	1.3	14.4
Vermont	174,590	45.1	7.6	4.7	23.8	2.6	15.7	2.7	6.2	12.1	94.3	4.8	1.3	14.9
Virginia	1,876,812	34.4	5.9	4.7	19.4	3.2	31.2	2.5	11.6	22.0	97.9	4.7	1.3	25.0
Washington	1,434,956	44.7	8.0	4.7	19.6	2.2	20.2	2.8	7.8	15.2	94.8	4.7	1.3	17.7
West Virginia	384,521	46.8	8.3	4.7	20.7	4.0	15.3	2.5	6.0	11.7	97.4	4.7	1.3	14.8
Wisconsin	1,181,646	49.0	8.2	4.7	21.2	1.5	15.0	2.5	5.9	11.6	97.2	4.7	1.3	14.6
Wyoming	152,646	66.4	10.6	4.7	20.5	1.7	(4.3)	2.7	(0.8)	(0.8)	95.7	4.7	1.3	2.6
American Samoa	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Guam	18,227	7.9	1.5	4.7	31.5	1.4	52.8	1.7	18.9	35.5	104.1	4.9	1.4	40.5
Puerto Rico	45,612	34.2	5.1	4.7	52.5	0.5	2.9	1.6	1.5	3.1	98.4	5.4	1.5	6.9
U.S. Virgin Islands	15,733	(0.2)	0.1	4.7	19.7	5.1	70.5	1.4	25.1	46.8	112.2	4.7	1.3	56.0
N Mariana Islands	201	0.3	0.2	4.7	33.3	4.0	0.0	0.8	20.3	37.8	118.7	5.0	1.4	48.6
Countrywide - Direct	80,192,810	46.4	8.4	4.7	20.8	2.3	16.8	2.8	6.7	13.0	95.0	4.7	1.3	15.7

**2013 Profitability Report
Farmowners Multiple Peril**

State	Percent of Direct Premiums Earned														
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plyhdrr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth	
Alabama	69,670	52.1	6.0	5.7	14.5	2.3	0.0	19.2	2.6	7.4	14.3	101.4	4.5	1.3	17.8
Alaska	521	31.3	22.8	5.7	20.7	2.8	0.0	16.6	7.0	7.8	15.9	67.1	4.7	1.3	14.0
Arizona	14,415	50.7	8.6	5.7	22.5	2.4	0.0	10.0	3.4	4.4	9.0	90.4	4.7	1.3	11.5
Arkansas	24,404	59.6	7.1	5.7	24.3	3.1	0.0	0.1	2.6	0.7	1.9	98.9	4.8	1.3	5.3
California	203,743	37.0	7.1	5.7	24.9	2.5	0.0	22.6	3.4	8.9	17.2	90.0	4.8	1.3	18.9
Colorado	68,681	48.4	7.7	5.7	22.7	1.6	0.0	13.8	2.9	5.6	11.1	95.1	4.7	1.3	13.9
Connecticut	4,849	22.1	6.5	5.7	22.8	2.6	0.0	40.2	3.2	14.9	28.4	92.0	4.7	1.3	29.5
Delaware	4,388	48.5	5.7	5.7	24.3	2.2	0.0	13.4	2.0	5.3	10.2	102.5	4.8	1.3	13.9
District of Columbia	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Florida	22,689	29.2	6.9	5.7	29.1	1.5	0.0	27.5	3.8	10.7	20.6	84.8	4.8	1.3	21.0
Georgia	106,924	57.9	7.0	5.7	18.3	3.4	0.0	7.5	2.4	3.3	6.6	100.8	4.6	1.3	10.0
Hawaii	433	12.5	24.7	5.7	30.3	0.2	0.0	26.5	5.0	10.7	20.8	81.1	4.8	1.3	20.3
Idaho	52,877	59.6	7.2	5.7	20.4	1.7	0.0	5.2	3.3	2.7	5.7	92.8	4.7	1.3	8.7
Illinois	150,346	60.8	7.4	5.7	21.9	2.1	0.0	2.0	2.5	1.4	3.1	102.6	4.7	1.3	6.6
Indiana	178,525	63.5	7.2	5.7	21.4	0.5	0.0	1.6	3.0	1.4	3.2	95.0	4.7	1.3	6.4
Iowa	158,391	53.3	6.1	5.7	21.1	1.4	0.0	12.3	2.2	4.9	9.6	103.6	4.7	1.3	13.3
Kansas	193,236	51.2	6.2	5.7	21.1	2.0	0.0	13.7	2.3	5.4	10.5	101.7	4.7	1.3	14.1
Kentucky	142,024	40.2	5.1	5.7	20.9	0.9	0.0	27.0	2.6	10.2	19.4	98.7	4.7	1.3	22.5
Louisiana	12,256	52.3	8.0	5.7	23.2	4.5	0.0	6.2	2.7	2.9	6.0	96.2	4.8	1.3	9.2
Maine	3,527	57.0	6.9	5.7	26.1	2.8	0.0	1.3	2.9	1.3	2.9	93.7	4.8	1.3	6.2
Maryland	24,630	37.7	3.8	5.7	22.8	2.4	0.0	27.4	2.0	10.2	19.3	103.7	4.7	1.3	23.4
Massachusetts	2,801	43.1	5.2	5.7	25.8	5.5	0.0	14.6	2.7	5.9	11.4	94.1	4.9	1.4	14.3
Michigan	128,333	58.1	6.6	5.7	23.1	1.4	0.0	4.9	2.6	2.5	5.1	97.0	4.7	1.3	8.4
Minnesota	125,757	45.6	5.4	5.7	22.4	2.0	0.0	18.7	2.5	7.2	13.9	99.9	4.7	1.3	17.3
Mississippi	20,512	55.2	7.3	5.7	26.7	3.2	0.0	1.8	2.8	1.4	3.2	96.3	4.8	1.3	6.5
Missouri	147,985	50.6	6.0	5.7	19.2	1.8	0.0	16.6	2.7	6.6	12.7	97.5	4.6	1.3	15.8
Montana	58,519	86.8	10.5	5.7	22.3	3.3	0.0	(28.9)	3.2	(9.2)	(16.5)	91.7	4.7	1.3	(11.7)
Nebraska	174,667	60.6	6.7	5.7	23.1	1.5	0.0	2.3	2.3	1.4	3.1	103.1	4.7	1.3	6.6

**2013 Profitability Report
Farmowners Multiple Peril**

State	Percent of Direct Premiums Earned										Percent of Net Worth				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Selling Expense	Taxes License Fees Pchldr	Under-Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned To Net Worth	Inv Gain On Net Worth	Tax On Net Worth	Inv Gain On Net Worth	Return On Net Worth	Return On Net Worth	
Nevada	7,341	59.9	12.5	5.7	23.9	3.6	0.0	(5.6)	6.4	(0.2)	1.0	70.0	4.7	1.3	4.1
New Hampshire	2,574	49.1	5.0	5.7	25.5	2.5	0.0	11.9	1.8	4.7	9.0	105.6	4.8	1.3	13.0
New Jersey	2,368	31.4	12.7	5.7	28.5	2.6	0.0	19.0	5.3	8.1	16.2	75.9	4.8	1.3	15.8
New Mexico	23,415	52.7	17.0	5.7	20.7	3.3	0.0	0.5	3.2	1.1	2.7	92.3	4.7	1.3	5.9
New York	37,438	36.1	5.7	5.7	26.6	1.6	0.0	24.2	4.1	9.6	18.7	84.2	4.8	1.3	19.2
North Carolina	54,562	40.3	4.5	5.7	22.1	2.9	0.0	24.3	2.6	9.2	17.6	97.7	4.7	1.3	20.6
North Dakota	95,982	52.2	5.7	5.7	21.5	1.8	0.0	12.9	2.3	5.2	10.1	100.4	4.7	1.3	13.5
Ohio	137,424	54.0	5.9	5.7	23.6	1.7	0.0	9.1	2.5	3.9	7.7	98.9	4.7	1.3	11.0
Oklahoma	127,187	73.9	8.4	5.7	21.1	2.2	0.0	(11.5)	2.6	(3.3)	(5.6)	97.4	4.7	1.3	(2.0)
Oregon	59,670	47.8	6.1	5.7	22.8	1.5	0.0	15.9	3.0	6.4	12.5	94.1	4.7	1.3	15.2
Pennsylvania	93,100	31.2	3.7	5.7	25.2	2.5	0.0	31.7	2.6	11.8	22.4	97.2	4.8	1.3	25.3
Rhode Island	154	9.2	3.7	5.7	20.8	3.1	0.0	57.4	2.5	20.8	39.1	97.9	4.7	1.3	41.7
South Carolina	9,763	38.2	5.8	5.7	26.7	4.8	0.0	18.6	2.5	7.2	13.9	96.4	4.9	1.4	17.0
South Dakota	94,952	72.0	7.9	5.7	22.3	2.3	0.0	(10.3)	2.5	(2.9)	(4.9)	99.7	4.7	1.3	(1.5)
Tennessee	133,938	49.4	5.9	5.7	18.5	1.4	2.7	16.3	2.6	6.4	12.5	98.4	4.6	1.3	15.6
Texas	218,229	61.9	7.1	5.7	21.5	2.1	0.0	1.5	2.5	1.2	2.8	98.4	4.7	1.3	6.2
Utah	11,295	51.2	7.7	5.7	20.8	2.3	0.0	12.2	3.0	5.1	10.1	94.7	4.7	1.3	12.9
Vermont	13,274	45.1	5.4	5.7	24.9	2.3	0.0	16.5	2.5	6.5	12.6	97.2	4.8	1.3	15.7
Virginia	62,314	37.3	4.9	5.7	16.5	3.4	0.0	32.1	2.8	12.0	22.9	96.7	4.6	1.3	25.4
Washington	64,687	57.9	8.8	5.7	23.8	1.9	0.0	1.7	3.0	1.5	3.3	93.9	4.7	1.3	6.5
West Virginia	12,311	52.7	5.6	5.7	22.3	1.8	0.0	11.8	2.3	4.8	9.3	100.9	4.7	1.3	12.8
Wisconsin	150,740	47.9	5.0	5.7	20.9	1.5	0.0	18.9	2.8	7.4	14.3	97.1	4.7	1.3	17.3
Wyoming	30,198	78.2	9.5	5.7	20.5	1.7	0.0	(15.8)	3.2	(4.6)	(8.0)	92.3	4.7	1.3	(4.0)
Guam	56	0.0	0.0	5.7	35.1	3.1	0.0	55.9	0.1	19.6	36.4	155.0	4.9	1.4	60.0
Puerto Rico	114	11.7	1.2	5.7	20.5	0.9	0.0	59.9	1.3	21.3	39.8	116.8	4.6	1.3	49.9
Countrywide - Direct	3,538,192	53.3	6.6	5.7	21.8	1.9	0.1	10.4	2.7	4.4	8.7	97.6	4.7	1.3	11.9

**2013 Profitability Report
Commercial Multiple Peril**

State	Percent of Direct Premiums Earned														
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Pchldr	Under- Writing Profit	Invest Gain On Ins	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth	
Alabama	559,176	43.4	11.4	7.7	22.7	3.6	0.1	11.0	5.2	5.3	10.9	71.9	4.7	1.3	11.2
Alaska	116,587	25.9	5.4	7.7	22.6	2.6	0.0	35.8	4.1	13.7	26.2	78.4	4.7	1.3	24.0
Arizona	569,274	43.7	11.2	7.7	23.3	2.2	0.0	11.9	5.7	5.8	11.9	68.8	4.7	1.3	11.5
Arkansas	299,390	30.8	6.1	7.7	23.0	3.2	0.2	29.0	3.8	11.2	21.6	80.0	4.7	1.3	20.7
California	4,311,605	40.5	14.4	7.7	23.4	2.4	0.0	11.5	5.7	5.6	11.6	68.6	4.7	1.3	11.3
Colorado	662,422	58.4	14.4	7.7	22.3	1.5	0.0	(4.4)	5.0	(0.2)	0.8	72.4	4.7	1.3	3.9
Connecticut	597,614	45.9	13.1	7.7	24.9	2.3	0.0	6.1	6.5	3.9	8.6	64.5	4.7	1.3	9.0
Delaware	108,286	31.1	7.5	7.7	24.1	2.7	0.1	26.8	5.7	11.0	21.5	67.9	4.7	1.3	18.0
District of Columbia	152,471	34.9	9.3	7.7	23.1	2.5	0.0	22.5	4.8	9.2	18.1	73.7	4.7	1.3	16.7
Florida	2,108,929	23.9	8.4	7.7	24.7	2.0	0.0	33.2	4.2	12.8	24.6	77.7	4.7	1.3	22.5
Georgia	897,884	57.0	13.3	7.7	23.3	4.8	0.0	(6.2)	4.7	(0.9)	(0.7)	74.0	4.7	1.3	2.9
Hawaii	142,906	15.9	5.2	7.7	22.9	2.3	0.0	45.9	4.2	17.3	32.9	77.4	4.7	1.3	28.8
Idaho	179,114	42.0	8.4	7.7	21.3	1.7	0.2	18.8	5.0	8.0	15.8	72.4	4.6	1.3	14.8
Illinois	1,582,128	49.5	13.7	7.7	22.7	1.8	0.0	4.5	5.9	3.2	7.1	68.0	4.7	1.3	8.2
Indiana	755,089	56.6	12.9	7.7	22.8	1.6	0.1	(1.7)	6.4	1.2	3.5	65.7	4.7	1.3	5.7
Iowa	341,229	42.5	8.4	7.7	22.3	1.6	0.1	17.3	3.8	7.1	14.0	80.2	4.7	1.3	14.6
Kansas	363,282	60.5	11.8	7.7	22.2	2.5	0.0	(4.7)	3.7	(0.6)	(0.4)	81.2	4.7	1.3	3.1
Kentucky	468,096	39.3	9.9	7.7	23.6	3.2	0.1	16.2	4.6	6.9	13.8	74.4	4.7	1.3	13.7
Louisiana	513,404	29.7	10.2	7.7	23.3	3.5	0.0	25.6	4.9	10.3	20.2	73.4	4.7	1.3	18.2
Maine	202,084	34.2	5.8	7.7	27.8	2.5	0.1	21.9	3.5	8.6	16.7	81.2	4.8	1.3	17.0
Maryland	596,585	54.1	12.6	7.7	24.2	2.1	0.0	(0.9)	5.4	1.2	3.3	70.2	4.7	1.3	5.7
Massachusetts	1,029,107	37.2	8.6	7.7	25.7	3.2	0.1	17.4	5.1	7.5	15.0	71.3	4.7	1.3	14.1
Michigan	992,033	51.8	11.0	7.7	24.3	1.6	0.1	3.4	4.7	2.5	5.6	73.8	4.7	1.3	7.5
Minnesota	645,885	63.1	10.8	7.7	22.2	2.1	0.1	(6.0)	4.8	(0.8)	(0.5)	74.1	4.7	1.3	3.0
Mississippi	324,684	106.7	18.5	7.7	23.3	3.1	0.0	(59.3)	4.7	(19.5)	(35.2)	74.4	4.7	1.3	(22.8)
Missouri	710,808	48.3	10.4	7.7	22.1	1.9	0.0	9.5	5.8	5.0	10.4	68.5	4.7	1.3	10.5
Montana	152,008	43.1	12.2	7.7	22.3	3.2	0.1	11.4	4.7	5.3	10.8	74.3	4.7	1.3	11.4
Nebraska	237,469	87.6	11.9	7.7	22.3	1.7	0.0	(31.3)	4.3	(9.8)	(17.2)	77.5	4.7	1.3	(10.0)

**2013 Profitability Report
Commercial Multiple Peril**

State	Percent of Direct Premiums Earned										Percent of Net Worth				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Pchldr	Under-Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned To Net Worth	Inv Gain On Net Worth	Tax On Net Worth	Return On Net Worth	
Nevada	284,531	50.9	16.2	7.7	23.4	3.5	0.0	(1.9)	7.2	1.4	4.0	61.8	4.7	1.3	5.9
New Hampshire	212,976	43.7	7.1	7.7	26.5	2.2	0.1	12.6	4.6	5.7	11.5	73.5	4.7	1.3	11.9
New Jersey	1,339,988	44.1	15.2	7.7	24.5	2.2	0.0	6.3	9.6	4.9	11.0	53.5	4.7	1.3	9.3
New Mexico	209,463	46.6	12.2	7.7	21.9	3.4	0.1	8.0	5.3	4.3	9.0	70.9	4.7	1.3	9.8
New York	3,459,137	46.6	15.0	7.7	24.5	2.2	0.1	3.8	9.4	3.9	9.2	53.8	4.7	1.3	8.4
North Carolina	976,198	34.1	7.5	7.7	26.0	2.3	0.1	22.3	3.5	8.8	17.0	81.4	4.7	1.3	17.2
North Dakota	130,877	44.7	11.3	7.7	23.2	2.1	0.1	10.9	3.3	4.7	9.5	84.4	4.7	1.3	11.4
Ohio	1,175,082	41.1	9.1	7.7	23.5	1.9	0.0	16.5	4.6	7.1	14.1	74.6	4.7	1.3	13.9
Oklahoma	484,328	113.2	21.5	7.7	23.0	2.3	0.1	(67.9)	4.8	(22.4)	(40.6)	73.8	4.7	1.3	(26.6)
Oregon	425,074	36.7	10.8	7.7	22.4	1.5	0.2	20.6	6.4	9.0	18.0	65.9	4.7	1.3	15.2
Pennsylvania	1,616,652	44.0	13.0	7.7	24.0	2.3	0.1	8.8	6.3	4.8	10.2	66.0	4.7	1.3	10.2
Rhode Island	147,126	40.4	5.1	7.7	24.2	2.2	0.0	20.3	5.8	8.7	17.4	67.8	4.7	1.3	15.2
South Carolina	447,303	33.0	11.4	7.7	23.1	3.4	0.0	21.3	5.3	8.9	17.7	71.2	4.7	1.3	16.0
South Dakota	121,883	93.3	14.7	7.7	22.1	2.9	0.0	(40.7)	4.0	(13.1)	(23.6)	79.2	4.7	1.3	(15.3)
Tennessee	634,271	38.9	9.4	7.7	23.7	3.0	0.0	17.3	4.8	7.4	14.7	73.5	4.7	1.3	14.2
Texas	2,430,502	49.4	11.8	7.7	23.3	1.9	0.0	5.9	4.4	3.3	7.0	76.6	4.7	1.3	8.7
Utah	235,729	45.4	15.2	7.7	23.4	2.4	0.0	5.9	5.7	3.6	7.9	68.9	4.7	1.3	8.8
Vermont	166,316	27.1	7.2	7.7	20.9	2.1	0.0	34.9	5.0	13.6	26.3	76.4	4.6	1.3	23.4
Virginia	711,084	28.3	6.5	7.7	23.6	3.1	0.2	30.6	4.0	11.8	22.8	78.5	4.7	1.3	21.3
Washington	729,389	42.1	12.2	7.7	22.8	2.2	0.0	12.9	5.6	6.1	12.4	69.3	4.7	1.3	12.0
West Virginia	188,995	42.5	11.8	7.7	23.3	4.1	0.1	10.6	5.2	5.1	10.6	71.5	4.7	1.3	11.0
Wisconsin	618,207	58.9	11.1	7.7	22.6	1.7	0.0	(2.0)	4.6	0.6	2.0	75.2	4.7	1.3	4.9
Wyoming	90,634	49.9	10.9	7.7	21.9	1.8	0.0	7.7	4.1	3.8	7.9	77.8	4.6	1.3	9.5
American Samoa	1	11.8	1.6	7.7	24.2	0.3	0.0	54.4	(0.7)	18.8	34.8	167.6	4.7	1.3	61.8
Guam	3,811	8.8	1.3	7.7	35.1	0.2	0.0	46.8	0.9	16.6	31.1	97.9	5.0	1.4	34.0
Puerto Rico	344,943	19.1	5.4	7.7	23.5	0.4	0.0	43.7	2.8	16.1	30.5	86.0	4.7	1.3	29.5
U.S. Virgin Islands	9,402	24.6	5.5	7.7	18.7	4.9	0.0	38.6	2.1	14.1	26.6	95.9	4.6	1.3	28.9
N Mariana Islands	390	0.0	0.0	7.7	35.8	5.1	0.0	51.3	(0.4)	17.8	33.1	128.0	5.0	1.4	46.0
Countrywide - Direct	36,813,842	45.1	11.9	7.7	23.6	2.3	0.0	9.2	5.6	4.8	10.0	69.2	4.7	1.3	10.3

**2013 Profitability Report
Fire**

State	Percent of Direct Premiums Earned														
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plyhdr	Under-Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth	
Alabama	225,048	44.0	4.4	7.9	18.6	3.2	0.2	21.6	1.7	8.1	15.3	101.0	4.7	1.3	18.8
Alaska	55,863	10.3	1.2	7.9	15.2	2.1	2.1	61.1	1.5	21.8	40.8	106.7	4.6	1.3	46.9
Arizona	143,294	18.5	2.6	7.9	17.1	2.4	0.2	51.3	2.3	18.6	35.0	94.3	4.7	1.3	36.4
Arkansas	152,915	94.9	8.0	7.9	18.1	2.7	0.1	(31.8)	3.9	(10.1)	(17.9)	81.4	4.7	1.3	(11.2)
California	1,265,085	28.1	3.1	7.9	18.7	2.1	0.2	39.8	1.9	14.5	27.3	96.9	4.7	1.3	29.8
Colorado	135,991	71.4	7.8	7.9	16.8	1.5	0.2	(5.7)	2.3	(1.3)	(2.0)	94.4	4.6	1.3	1.4
Connecticut	137,611	21.7	1.9	7.9	19.0	1.8	0.2	47.3	1.6	17.0	31.9	99.8	4.7	1.3	35.2
Delaware	27,478	13.4	1.2	7.9	17.8	2.3	0.2	57.1	1.2	20.3	38.0	105.8	4.7	1.3	43.6
District of Columbia	35,231	84.5	7.2	7.9	15.9	1.7	0.3	(17.6)	1.4	(5.8)	(10.4)	102.5	4.6	1.3	(7.4)
Florida	1,581,157	10.8	1.7	7.9	17.6	1.5	0.0	60.6	1.6	21.7	40.5	101.9	4.7	1.3	44.7
Georgia	342,573	37.1	3.8	7.9	19.5	3.5	0.3	27.8	1.6	10.2	19.2	99.9	4.7	1.3	22.6
Hawaii	85,700	19.4	2.8	7.9	21.5	1.7	0.2	46.6	1.6	16.7	31.4	99.0	4.7	1.3	34.5
Idaho	30,205	38.2	4.8	7.9	16.4	1.9	0.2	30.6	2.2	11.3	21.5	94.4	4.6	1.3	23.6
Illinois	416,881	23.3	2.3	7.9	17.3	2.1	0.1	46.9	1.9	17.0	31.9	98.2	4.7	1.3	34.7
Indiana	264,722	28.7	2.9	7.9	17.3	1.9	0.1	41.1	1.3	14.8	27.7	106.5	4.7	1.3	32.9
Iowa	98,431	53.2	5.0	7.9	18.8	1.4	1.1	12.6	1.9	4.9	9.6	97.8	4.7	1.3	12.7
Kansas	108,549	69.9	6.8	7.9	17.2	2.4	0.8	(5.1)	2.0	(1.2)	(1.9)	97.7	4.7	1.3	1.5
Kentucky	130,508	30.2	2.9	7.9	17.3	2.9	0.1	38.6	2.0	14.1	26.6	97.0	4.7	1.3	29.1
Louisiana*	321,937	55.3	4.8	7.9	18.3	3.4	0.1	10.2	2.4	4.2	8.4	93.3	4.7	1.3	11.2
Maine	45,679	29.7	3.5	7.9	20.5	2.5	0.3	35.5	1.4	12.8	24.1	100.2	4.8	1.3	27.6
Maryland	166,052	24.8	2.0	7.9	17.2	1.9	0.3	45.8	2.4	16.7	31.5	92.4	4.7	1.3	32.5
Massachusetts	315,841	26.8	3.3	7.9	19.7	2.3	0.1	39.9	1.8	14.5	27.2	97.6	4.7	1.3	30.0
Michigan	328,686	34.0	3.7	7.9	19.2	1.4	0.1	33.6	2.3	12.4	23.5	92.8	4.7	1.3	25.2
Minnesota	184,409	46.4	4.5	7.9	18.0	1.9	0.2	21.1	1.8	7.9	15.0	98.7	4.7	1.3	18.2
Mississippi	141,113	82.6	11.7	7.9	20.0	1.8	0.2	(24.2)	1.8	(8.0)	(14.4)	99.0	4.7	1.3	(10.9)
Missouri	224,902	27.8	3.1	7.9	19.1	1.7	0.1	40.2	2.0	14.6	27.6	95.6	4.7	1.3	29.7
Montana	28,348	18.7	3.1	7.9	19.2	2.9	0.2	47.9	2.4	17.4	32.9	91.4	4.7	1.3	33.4
Nebraska	54,029	52.9	4.2	7.9	18.5	1.5	0.7	14.1	2.1	5.5	10.7	94.4	4.7	1.3	13.5

*See technical notes

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

**2013 Profitability Report
Fire**

State	Percent of Direct Premiums Earned														
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Pchldr	Under-Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth	
Nevada	98,966	16.3	2.0	7.9	17.0	2.7	0.2	53.9	1.3	19.2	36.0	103.1	4.7	1.3	40.4
New Hampshire	37,814	19.8	2.1	7.9	21.8	2.3	0.3	45.8	1.1	16.3	30.5	106.3	4.8	1.3	35.9
New Jersey	389,504	73.2	7.5	7.9	18.0	1.7	0.2	(8.4)	3.8	(1.9)	(2.8)	81.7	4.7	1.3	1.1
New Mexico	45,713	41.9	3.9	7.9	15.8	2.7	0.3	27.5	2.0	10.2	19.3	96.1	4.6	1.3	21.9
New York	790,178	22.5	1.8	7.9	17.8	1.7	0.1	48.1	3.3	17.8	33.6	84.6	4.7	1.3	31.8
North Carolina	289,804	50.3	4.8	7.9	17.6	2.3	0.4	16.6	1.9	6.4	12.2	97.3	4.7	1.3	15.3
North Dakota	28,855	(6.0)	(0.7)	7.9	18.8	1.7	0.0	78.3	2.9	28.2	53.0	86.2	4.7	1.3	49.1
Ohio	411,546	49.2	4.5	7.9	17.1	1.6	0.1	19.5	1.8	7.3	(13.4)	93.7	4.7	1.3	17.4
Oklahoma	172,757	86.6	8.4	7.9	18.2	1.9	0.1	(23.2)	2.3	(7.5)	(13.4)	93.7	4.7	1.3	(9.2)
Oregon	96,411	32.9	2.5	7.9	16.8	1.9	0.2	37.8	4.1	14.4	27.5	78.9	4.6	1.3	25.0
Pennsylvania	438,230	32.8	3.4	7.9	19.3	2.0	0.3	34.2	1.8	12.5	23.5	98.3	4.7	1.3	26.5
Rhode Island	48,482	43.6	4.3	7.9	19.7	1.9	0.3	22.2	2.1	8.4	16.0	94.3	4.7	1.3	18.5
South Carolina	200,016	27.2	3.0	7.9	19.2	2.9	0.3	39.5	1.3	14.2	26.6	105.1	4.7	1.3	31.4
South Dakota	23,331	34.2	3.0	7.9	18.9	2.8	0.5	32.6	1.4	11.8	22.2	103.5	4.7	1.3	26.3
Tennessee	268,227	38.5	3.4	7.9	17.6	2.1	0.2	30.2	1.7	11.0	20.8	100.3	4.7	1.3	24.3
Texas	1,642,517	41.9	4.6	7.9	18.8	1.0	0.1	25.7	1.5	9.4	17.8	102.9	4.7	1.3	21.6
Utah	79,253	17.5	2.0	7.9	14.9	1.6	0.1	56.0	1.1	19.9	37.2	111.5	4.6	1.3	44.8
Vermont	24,009	38.7	3.6	7.9	18.9	2.6	0.2	28.0	1.5	10.2	19.2	101.4	4.7	1.3	22.9
Virginia	222,089	13.9	1.7	7.9	16.1	2.4	0.7	57.2	1.4	20.4	38.2	103.7	4.6	1.3	43.0
Washington	224,426	16.2	3.2	7.9	15.6	1.8	0.3	55.0	2.4	19.9	37.5	93.3	4.6	1.3	38.3
West Virginia	66,117	40.2	3.5	7.9	17.9	3.3	0.1	27.0	1.6	9.9	18.7	100.4	4.7	1.3	22.2
Wisconsin	162,276	41.3	2.9	7.9	18.4	1.7	0.1	27.7	1.8	10.2	19.3	98.5	4.7	1.3	22.4
Wyoming	28,523	19.1	2.3	7.9	14.2	1.7	0.1	54.8	2.2	19.8	37.2	96.4	4.6	1.3	39.2
American Samoa	81	(21.6)	(3.7)	7.9	5.9	2.2	0.0	109.2	9.6	40.9	77.9	41.4	4.1	1.1	35.2
Guam	17,089	9.0	1.0	7.9	28.6	3.2	0.0	50.3	1.4	18.0	33.7	91.2	5.0	1.4	34.4
Puerto Rico	54,601	10.1	2.0	7.9	20.2	1.0	0.0	58.8	2.0	21.1	39.6	95.5	4.7	1.3	41.2
U.S. Virgin Islands	3,531	96.3	7.9	7.9	18.4	3.4	0.0	(33.9)	3.5	(10.9)	(19.5)	83.2	4.7	1.3	(12.8)
N Mariana Islands	617	(39.4)	(13.2)	7.9	22.6	4.9	0.0	117.1	4.7	42.3	79.6	80.4	4.7	1.3	67.4
Countrywide - Direct	12,913,204	34.4	3.6	7.9	18.2	1.9	0.2	33.8	2.0	12.4	23.4	97.1	4.7	1.3	26.1

**2013 Profitability Report
Allied Lines**

State	Percent of Direct Premiums Earned										Percent of Net Worth			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)
Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Pchldr	Under-Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	
Alabama	280,422	39.0	2.6	4.1	12.3	2.0	39.6	3.3	14.8	28.1	96.2	4.7	1.3	30.5
Alaska	32,523	24.8	3.1	4.1	10.1	2.3	55.3	2.2	20.0	37.5	108.1	4.7	1.3	43.9
Arizona	145,416	17.1	1.5	4.1	11.8	1.8	63.1	4.8	23.4	44.4	81.9	4.7	1.3	39.8
Arkansas	280,067	79.9	3.8	4.1	14.3	1.3	(3.6)	1.3	(0.9)	(1.4)	123.3	4.7	1.3	1.7
California	1,217,190	33.4	2.5	4.1	13.8	1.7	44.2	2.7	16.2	30.7	99.4	4.7	1.3	33.9
Colorado	398,827	176.6	8.8	4.1	9.6	0.7	0.4	(100.3)	(34.2)	(63.0)	96.8	4.6	1.3	(57.6)
Connecticut	167,124	36.9	4.6	4.1	14.5	2.0	37.6	5.7	14.8	28.6	74.4	4.7	1.3	24.7
Delaware	49,082	65.4	3.2	4.1	13.3	1.8	11.9	2.0	4.7	9.2	108.3	4.7	1.3	13.3
District of Columbia	30,809	80.7	3.6	4.1	12.4	1.9	0.3	3.1	(0.2)	4.5	95.9	4.7	1.3	3.6
Florida	4,034,503	9.1	1.8	4.1	15.2	1.4	68.3	1.5	24.3	45.5	112.4	4.8	1.3	54.5
Georgia	417,516	53.8	3.4	4.1	12.3	2.3	23.9	1.7	8.8	16.7	114.4	4.7	1.3	22.6
Hawaii	134,935	4.7	(0.2)	4.1	16.2	2.8	72.0	1.9	25.7	48.2	105.8	4.8	1.3	54.4
Idaho	120,266	48.9	2.3	4.1	10.3	0.8	0.1	33.4	1.0	22.4	130.0	4.6	1.3	32.5
Illinois	1,220,610	136.7	6.4	4.1	10.8	0.7	(59.1)	3.6	(19.7)	(35.8)	96.5	4.7	1.3	(31.2)
Indiana	632,298	101.1	4.5	4.1	12.3	0.5	0.0	(22.8)	(7.0)	(12.3)	99.1	4.7	1.3	(8.8)
Iowa	1,183,192	152.1	6.5	4.1	10.4	0.3	0.0	(73.5)	(25.1)	(46.3)	118.8	4.7	1.3	(51.6)
Kansas	1,034,004	108.0	4.7	4.1	9.8	0.4	0.0	(27.1)	(9.0)	(16.4)	117.4	4.6	1.3	(15.9)
Kentucky	279,355	37.7	2.0	4.1	10.6	1.2	44.2	2.7	16.2	30.7	105.1	4.7	1.3	35.6
Louisiana*	697,614	23.6	2.0	4.1	15.5	2.4	52.2	2.3	18.9	35.6	104.1	4.8	1.3	40.5
Maine	53,095	129.7	5.6	4.1	13.4	1.9	(55.1)	2.2	(18.7)	(34.2)	105.3	4.7	1.3	(32.6)
Maryland	193,449	51.1	3.6	4.1	11.5	1.6	0.3	27.7	3.3	20.4	94.8	4.7	1.3	22.7
Massachusetts	267,042	37.8	3.1	4.1	15.2	2.4	0.1	37.2	2.7	26.1	97.2	4.8	1.3	28.8
Michigan	361,548	63.5	3.9	4.1	11.7	0.8	0.1	15.8	1.8	11.6	113.9	4.7	1.3	16.6
Minnesota	1,164,198	113.3	5.0	4.1	10.5	0.5	0.0	(33.5)	(11.5)	(21.1)	137.7	4.7	1.3	(25.7)
Mississippi	306,017	140.7	8.2	4.1	17.1	1.0	0.1	(71.2)	(24.5)	(45.3)	121.0	4.8	1.3	(51.3)
Missouri	616,953	93.2	4.2	4.1	11.6	0.6	0.0	(13.8)	(4.1)	(7.0)	107.1	4.7	1.3	(4.2)
Montana	246,561	55.1	2.5	4.1	9.0	0.3	0.0	28.9	10.5	19.7	120.4	4.6	1.3	27.1
Nebraska	973,517	78.1	3.5	4.1	11.8	0.4	0.0	2.0	1.1	2.4	126.8	4.7	1.3	6.4

*See technical notes

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**2013 Profitability Report
Allied Lines**

State	(1) Direct Premiums Earned (000s)	(2) Losses Incurred	(3) Loss Adjust Expense	(4) General Expense	(5) Percent of Direct Premiums Earned			(8) Under- Writing Profit	(8A) Invest Gain On Ins Trans	(8B) Tax On Ins Trans	(8C) Profit On Ins Trans	(9) Earned			(10) Percent of Net Worth			(12) Return On Net Worth
					(6) License Fees	(7) Divs To Pcyhldr	(8) To Profit					(9) Prem To Net Worth	(10) Inv Gain On Net Worth	(11) Tax On Inv Gain On Net Worth				
Nevada	86,143	35.7	4.1	4.1	10.9	2.7	0.4	42.1	3.1	15.6	29.6	93.9	4.7	1.3	31.2			
New Hampshire	34,909	(3.4)	(1.5)	4.1	15.4	2.4	0.4	82.5	2.6	29.6	55.5	98.6	4.8	1.3	58.2			
New Jersey	491,696	299.9	22.4	4.1	16.1	1.4	0.1	(244.1)	20.1	(79.8)	(144.1)	35.0	4.7	1.3	(47.0)			
New Mexico	78,026	360.5	16.1	4.1	10.7	2.0	0.3	(293.8)	2.2	(102.2)	(189.4)	104.4	4.7	1.3	(194.3)			
New York	725,915	175.7	16.3	4.1	13.7	1.6	0.0	(111.6)	17.0	(34.3)	(60.3)	39.7	4.7	1.3	(20.5)			
North Carolina	555,197	40.7	2.1	4.1	12.0	1.3	0.3	39.4	1.5	14.2	26.7	117.9	4.7	1.3	34.9			
North Dakota	1,227,954	96.6	4.2	4.1	10.2	0.2	0.0	(15.3)	(0.2)	(5.4)	(10.1)	167.3	4.7	1.3	(13.5)			
Ohio	580,764	43.0	2.1	4.1	10.0	0.8	0.0	39.9	1.7	14.4	27.1	118.6	4.6	1.3	35.5			
Oklahoma	414,518	143.2	7.1	4.1	11.0	1.1	0.2	(66.8)	3.2	(22.5)	(41.1)	95.1	4.7	1.3	(35.8)			
Oregon	128,218	49.8	2.4	4.1	10.9	1.2	0.2	31.3	1.9	11.5	21.7	108.7	4.7	1.3	27.0			
Pennsylvania	394,110	27.1	1.8	4.1	12.6	1.7	1.6	51.0	2.5	18.5	34.9	102.2	4.7	1.3	39.1			
Rhode Island	57,499	59.0	4.8	4.1	16.2	2.0	0.5	13.3	2.6	5.4	10.5	97.5	4.8	1.3	13.7			
South Carolina	374,222	27.6	1.4	4.1	14.6	1.1	0.1	51.0	1.3	18.2	34.1	117.5	4.7	1.3	43.5			
South Dakota	897,036	52.3	2.3	4.1	8.2	0.2	0.0	32.8	0.6	11.7	21.8	142.8	4.7	1.3	34.5			
Tennessee	291,889	46.6	2.6	4.1	12.3	1.3	0.2	32.8	2.3	12.1	23.0	107.1	4.7	1.3	28.0			
Texas	2,985,909	72.7	2.9	4.1	13.4	1.2	0.2	5.4	2.3	5.2	5.2	104.8	4.7	1.3	8.9			
Utah	50,635	50.0	2.7	4.1	10.2	1.7	0.1	31.0	2.7	11.6	22.1	99.8	4.6	1.3	25.5			
Vermont	22,044	102.8	5.1	4.1	12.2	2.4	0.2	(27.0)	5.2	(8.0)	(13.8)	78.6	4.7	1.3	(7.4)			
Virginia	305,747	25.6	1.5	4.1	10.7	1.9	0.6	55.6	2.0	20.0	37.6	109.0	4.7	1.3	44.4			
Washington	312,836	49.6	2.6	4.1	11.2	1.2	0.3	30.9	2.0	11.4	21.5	108.4	4.7	1.3	26.7			
West Virginia	51,965	43.3	2.6	4.1	14.9	3.3	0.1	31.7	2.4	11.8	22.4	100.8	4.8	1.3	26.0			
Wisconsin	431,113	126.9	5.6	4.1	10.8	0.6	0.0	(48.2)	1.9	(16.3)	(30.0)	116.4	4.7	1.3	(31.5)			
Wyoming	43,117	82.5	3.5	4.1	10.3	1.0	0.1	(1.6)	1.7	(0.1)	0.2	113.0	4.6	1.3	3.6			
American Samoa	18	(38.8)	(5.0)	4.1	2.4	2.2	0.0	135.0	25.3	54.3	106.0	23.1	4.1	1.2	27.5			
Guam	17,766	20.6	1.3	4.1	24.5	2.3	0.0	47.1	1.7	16.9	31.8	101.8	5.1	1.4	36.0			
Puerto Rico	164,822	4.9	0.5	4.1	18.6	0.5	0.0	71.2	1.0	25.2	47.1	117.2	4.8	1.3	58.6			
U.S. Virgin Islands	6,436	1.5	0.2	4.1	18.4	3.8	0.0	71.9	1.2	25.5	47.6	115.8	4.9	1.4	58.6			
N Mariana Islands	177	0.0	0.0	4.1	33.3	4.4	0.0	58.1	0.5	20.5	38.1	116.6	5.4	1.5	48.4			
Countrywide - Direct	27,268,813	76.1	4.2	4.1	12.5	1.1	0.1	1.7	2.7	1.4	3.1	102.8	4.7	1.3	6.5			

**2013 Profitability Report
Inland Marine**

State	Percent of Direct Premiums Earned										Percent of Net Worth				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Direct Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plyhdrr	Under- Writing Profit	Invest Gain On Ins	Tax On Ins	Profit On Ins	Trans	Earned To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Alabama	229,781	44.4	4.1	6.8	19.3	3.7	0.1	21.4	0.7	7.7	14.4	120.5	4.7	1.3	20.8
Alaska	214,246	1.1	0.1	6.8	8.1	2.7	0.0	81.1	(0.4)	28.3	52.4	159.6	4.6	1.3	87.0
Arizona	256,308	43.3	4.0	6.8	16.5	2.4	0.2	26.7	0.2	9.4	17.5	134.1	4.7	1.3	26.8
Arkansas	176,140	44.0	4.2	6.8	17.9	3.0	0.1	23.9	0.9	8.6	16.2	116.0	4.7	1.3	22.2
California	2,199,894	31.7	3.1	6.8	17.6	2.3	0.1	38.3	0.5	13.5	25.3	123.5	4.7	1.3	34.6
Colorado	268,893	64.2	6.0	6.8	18.0	1.6	0.2	3.1	1.2	1.4	2.9	112.4	4.7	1.3	6.6
Connecticut	254,235	45.0	4.3	6.8	17.0	2.2	0.2	24.4	1.1	8.8	16.6	115.6	4.7	1.3	22.6
Delaware	50,069	(26.1)	(2.3)	6.8	18.0	2.6	0.1	100.8	2.6	36.0	67.4	97.0	4.7	1.3	68.8
District of Columbia	95,606	77.4	7.6	6.8	12.7	2.7	0.1	(7.4)	3.9	(1.5)	(2.0)	88.4	4.6	1.3	1.6
Florida	983,981	35.9	3.6	6.8	18.6	2.1	0.2	32.8	0.4	11.6	21.6	126.0	4.7	1.3	30.6
Georgia	453,667	44.3	3.6	6.8	20.0	4.1	0.2	20.8	0.4	7.4	13.8	127.2	4.7	1.3	21.0
Hawaii	65,558	28.0	2.3	6.8	16.9	3.4	0.2	42.2	0.7	15.0	27.9	121.8	4.7	1.3	37.4
Idaho	61,926	56.8	5.1	6.8	17.1	2.0	0.1	11.9	0.7	4.4	8.3	121.9	4.7	1.3	13.4
Illinois	622,137	51.8	4.7	6.8	19.6	2.0	0.1	14.9	0.8	5.4	10.2	121.1	4.7	1.3	15.8
Indiana	260,921	39.8	4.2	6.8	25.4	1.9	0.0	21.7	0.5	7.7	14.5	124.6	4.8	1.3	21.5
Iowa	182,794	40.5	3.8	6.8	20.8	1.8	0.2	26.0	0.7	9.3	17.4	113.4	4.7	1.3	23.2
Kansas	152,053	52.5	4.8	6.8	18.7	2.3	0.2	14.5	0.7	5.3	10.0	119.4	4.7	1.3	15.3
Kentucky	216,976	42.3	4.0	6.8	25.3	3.9	0.1	17.5	0.9	6.4	12.0	112.0	4.9	1.4	17.0
Louisiana	346,165	37.8	4.1	6.8	23.4	3.4	0.1	24.4	0.8	8.8	16.5	114.8	4.8	1.3	22.4
Maine	55,997	47.0	4.8	6.8	22.5	2.6	0.1	16.1	0.6	5.8	10.9	119.4	4.8	1.3	16.4
Maryland	284,310	63.8	6.2	6.8	18.3	2.2	0.2	2.5	0.7	1.1	2.1	120.5	4.7	1.3	5.9
Massachusetts	384,751	38.0	3.6	6.8	18.8	2.3	0.1	30.2	0.7	10.8	20.2	122.1	4.7	1.3	28.0
Michigan	392,531	49.6	4.6	6.8	17.8	1.9	0.0	19.1	0.9	6.9	13.0	120.9	4.7	1.3	19.1
Minnesota	260,778	46.5	4.1	6.8	17.6	2.1	0.1	22.7	0.9	8.2	15.4	116.7	4.7	1.3	21.3
Mississippi	142,713	34.7	3.6	6.8	27.3	2.1	0.1	25.2	0.7	9.0	16.9	111.8	4.9	1.4	22.5
Missouri	274,513	40.7	3.8	6.8	18.4	2.3	0.1	27.8	0.5	9.9	18.5	124.7	4.7	1.3	26.4
Montana	60,494	88.9	9.4	6.8	17.1	2.8	0.1	(25.2)	1.1	(8.5)	(15.6)	116.7	4.7	1.3	(14.8)
Nebraska	119,870	60.7	5.7	6.8	18.8	1.9	0.1	5.8	0.9	2.3	4.4	116.9	4.7	1.3	8.5

**2013 Profitability Report
Inland Marine**

State	(1) Direct Premiums Earned (000s)	(2) Losses Incurred	(3) Loss Adjust Expense	(4) General Expense	(5) Selling Expense	(6) Percent of Direct Premiums Earned			(8) Under- Writing Profit	(8A) Invest Gain On Trans	(8B) Tax On Ins Trans	(8C) Profit On Ins Trans	(9) Earned			(10) Percent of Net Worth			(11) Tax On Inv Gain On Net Worth	(12) Return On Net Worth
						Taxes	License	Divs To Plyhdr					Prem To Net Worth	Inv On Net Worth	Inv On Net Worth	Inv On Net Worth				
Nevada	124,808	89.3	10.7	6.8	17.7	3.4	0.1	(28.1)	1.6	(9.4)	(17.1)	110.5	4.7	1.3	4.7	1.3	(15.5)			
New Hampshire	62,037	37.6	3.3	6.8	19.0	2.9	0.2	30.2	0.2	10.6	19.7	125.2	4.7	1.3	4.7	1.3	28.1			
New Jersey	445,925	41.9	3.7	6.8	18.4	2.3	0.1	26.7	3.5	10.3	19.8	88.4	4.7	1.3	4.7	1.3	20.9			
New Mexico	86,097	45.7	4.3	6.8	18.6	3.3	0.1	21.1	0.2	7.4	13.8	132.7	4.7	1.3	4.7	1.3	21.7			
New York	1,254,326	57.2	5.3	6.8	17.5	2.4	0.1	10.5	3.9	4.8	9.6	86.1	4.7	1.3	4.7	1.3	11.7			
North Carolina	437,945	42.3	4.2	6.8	19.0	2.8	0.2	24.7	0.9	8.9	16.7	118.4	4.7	1.3	4.7	1.3	23.1			
North Dakota	60,769	102.1	9.0	6.8	18.8	2.1	0.0	(39.0)	1.7	(13.2)	(24.1)	103.9	4.7	1.3	4.7	1.3	(21.7)			
Ohio	483,823	41.0	3.7	6.8	17.9	2.1	0.1	28.2	0.8	10.1	18.9	119.2	4.7	1.3	4.7	1.3	25.9			
Oklahoma	209,990	59.5	6.2	6.8	21.7	2.3	0.1	3.3	0.9	1.4	2.8	115.6	4.7	1.3	4.7	1.3	6.6			
Oregon	186,623	32.4	3.0	6.8	18.0	2.2	0.1	37.3	0.6	13.2	24.7	121.6	4.7	1.3	4.7	1.3	33.4			
Pennsylvania	568,779	36.3	3.4	6.8	18.2	2.5	0.1	32.5	0.7	11.6	21.6	121.9	4.7	1.3	4.7	1.3	29.7			
Rhode Island	66,087	38.4	3.1	6.8	23.1	2.3	0.3	25.8	0.3	8.9	17.0	128.8	4.8	1.3	4.8	1.3	25.4			
South Carolina	249,733	35.9	3.4	6.8	25.3	3.2	0.1	25.0	0.4	8.9	16.6	122.0	4.8	1.3	4.8	1.3	23.7			
South Dakota	47,589	45.7	4.0	6.8	21.7	2.9	0.1	18.7	0.1	6.6	12.2	131.5	4.8	1.3	4.8	1.3	19.5			
Tennessee	303,148	39.6	4.0	6.8	19.7	2.9	0.1	26.8	0.9	9.6	18.0	116.9	4.7	1.3	4.7	1.3	24.5			
Texas	1,585,277	42.5	4.3	6.8	20.2	2.0	0.1	23.9	0.9	8.6	16.2	114.7	4.7	1.3	4.7	1.3	22.0			
Utah	110,614	46.1	4.6	6.8	18.7	2.4	0.0	21.2	0.6	7.6	14.2	122.9	4.7	1.3	4.7	1.3	20.8			
Vermont	32,098	40.8	4.2	6.8	21.7	3.1	0.1	23.2	0.3	8.2	15.3	123.8	4.8	1.3	4.8	1.3	22.4			
Virginia	358,809	36.6	3.4	6.8	17.7	2.9	0.3	32.1	0.4	11.3	21.1	129.5	4.7	1.3	4.7	1.3	30.7			
Washington	353,613	36.4	4.2	6.8	16.5	2.1	0.1	33.7	0.7	12.0	22.4	119.2	4.6	1.3	4.6	1.3	30.0			
West Virginia*	65,295	40.8	3.9	6.8	20.2	3.8	0.0	24.4	1.8	9.0	17.1	107.1	4.7	1.3	4.7	1.3	21.7			
Wisconsin	215,376	37.3	3.5	6.8	21.3	1.9	0.1	29.0	0.6	10.3	19.3	120.8	4.7	1.3	4.7	1.3	26.7			
Wyoming	41,140	40.5	4.9	6.8	18.4	2.0	0.0	27.2	0.8	9.8	18.3	118.2	4.7	1.3	4.7	1.3	25.0			
American Samoa	25	31.4	2.6	6.8	38.4	2.2	0.0	18.4	(0.4)	6.3	11.7	146.1	4.9	1.4	4.9	1.4	20.6			
Guam	624	18.4	3.0	6.8	26.7	2.7	1.0	41.3	(0.7)	14.3	26.4	161.5	4.8	1.3	4.8	1.3	46.1			
Puerto Rico	92,189	31.0	8.0	6.8	15.4	2.2	0.0	36.4	0.1	12.8	23.7	143.4	4.7	1.3	4.7	1.3	37.4			
U.S. Virgin Islands	3,029	66.5	5.4	6.8	19.3	5.1	0.1	(3.3)	(0.5)	(1.3)	(2.6)	181.9	4.6	1.3	4.6	1.3	(1.3)			
N Mariana Islands	11	(61.1)	(5.1)	6.8	50.7	38.0	0.1	70.4	0.5	24.8	46.2	115.0	5.6	1.6	5.6	1.6	57.1			
Countrywide - Direct	16,513,087	42.6	4.1	6.8	18.9	2.4	0.1	25.0	1.0	9.0	17.0	115.8	4.7	1.3	4.7	1.3	23.0			

*See technical notes

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**2013 Profitability Report
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State	Percent of Direct Premiums Earned										Percent of Net Worth				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plyhdr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth	
Alabama	128,219	23.7	21.4	8.0	8.1	1.8	0.7	36.1	15.4	16.9	34.6	40.9	4.6	1.3	17.5
Alaska	22,176	(8.6)	15.0	8.0	9.1	1.9	19.3	55.2	9.0	21.8	42.4	56.9	4.6	1.3	27.5
Arizona	232,868	26.7	18.7	8.0	11.1	1.4	17.9	16.1	12.5	9.1	19.5	45.5	4.7	1.3	12.2
Arkansas	67,682	71.5	20.4	8.0	13.7	2.4	2.3	(18.3)	17.7	(1.5)	0.9	37.5	4.7	1.3	3.7
California	730,932	37.9	30.1	8.0	12.0	1.9	4.3	5.8	11.2	11.9	11.9	50.1	4.7	1.3	9.3
Colorado	161,198	32.2	18.9	8.0	9.4	1.3	8.6	21.5	10.7	10.5	21.7	51.7	4.6	1.3	14.6
Connecticut	154,830	32.0	19.9	8.0	13.1	2.3	2.8	21.9	19.2	13.0	28.1	35.2	4.7	1.3	13.3
Delaware	38,778	33.1	24.0	8.0	12.3	2.0	0.5	20.1	15.5	11.4	24.3	40.0	4.7	1.3	13.1
District of Columbia	36,207	9.3	13.4	8.0	13.6	2.3	0.5	52.8	16.4	23.0	46.1	39.2	4.7	1.3	21.5
Florida	592,570	47.1	16.6	8.0	13.4	2.2	1.2	11.6	12.0	7.4	16.2	48.2	4.7	1.3	11.2
Georgia	262,577	34.5	23.6	8.0	11.6	2.8	3.2	16.2	15.5	10.0	21.7	40.4	4.7	1.3	12.1
Hawaii	28,547	(5.0)	7.3	8.0	9.9	3.2	20.1	56.5	10.9	22.8	44.6	50.5	4.7	1.3	25.9
Idaho	30,912	29.3	27.9	8.0	13.3	1.8	8.7	11.0	11.4	7.0	15.3	49.9	4.7	1.3	11.0
Illinois	557,044	20.0	22.8	8.0	12.0	2.8	7.0	27.4	18.7	14.8	31.3	35.8	4.7	1.3	14.6
Indiana	121,126	5.1	7.5	8.0	10.2	1.9	0.3	66.9	20.4	29.1	58.2	34.0	4.7	1.3	23.1
Iowa	69,271	4.9	14.0	8.0	13.5	1.2	3.5	54.8	13.2	22.9	45.2	45.9	4.7	1.3	24.1
Kansas	66,182	30.8	27.8	8.0	12.3	1.4	4.5	15.1	12.1	8.7	18.6	48.9	4.7	1.3	12.5
Kentucky	123,446	38.9	27.1	8.0	12.1	1.9	1.1	10.9	20.1	9.4	21.6	34.2	4.7	1.3	10.7
Louisiana	105,329	22.1	15.3	8.0	11.5	2.8	4.8	35.5	15.5	16.7	34.2	41.4	4.7	1.3	17.6
Maine	43,999	13.6	13.1	8.0	10.4	1.9	5.3	47.6	13.7	20.5	40.8	44.1	4.7	1.3	21.4
Maryland	251,314	144.1	34.1	8.0	11.8	1.7	12.0	(111.8)	15.3	(34.9)	(61.7)	41.3	4.7	1.3	(22.1)
Massachusetts	308,904	32.2	24.7	8.0	9.6	2.3	3.4	19.8	22.4	13.2	29.1	32.0	4.7	1.3	12.7
Michigan	194,811	24.6	22.8	8.0	13.5	1.6	0.4	29.0	14.4	14.2	29.2	42.7	4.7	1.3	15.9
Minnesota	81,582	38.2	14.6	8.0	12.4	1.7	3.0	22.1	10.4	10.6	21.9	54.1	4.7	1.3	15.2
Mississippi*	50,773	26.6	14.8	8.0	15.6	1.5	1.2	32.2	16.0	15.7	32.5	39.8	4.7	1.3	16.3
Missouri	157,542	22.5	11.7	8.0	11.8	1.0	7.8	37.1	12.6	16.5	33.2	47.1	4.7	1.3	19.0
Montana	41,266	34.5	22.9	8.0	11.5	2.2	1.6	19.2	10.6	9.7	20.1	53.3	4.7	1.3	14.1
Nebraska	36,482	41.1	24.4	8.0	11.3	1.9	2.6	10.6	13.5	7.5	16.6	45.0	4.7	1.3	10.9

*See technical notes

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**2013 Profitability Report
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State	Percent of Direct Premiums Earned										Percent of Net Worth									
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)		(8B)		(9)		(10)		(11)		(12)	
									Invest	Tax	Profit	On Ins	Trans	On Ins	Trans	Earned	Inv Gain	Inv Gain		On Net
Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Pcylhdr	Under- Writing Profit	Gain On Ins	On Ins	Trans	On Ins	Trans	To Net Worth	Inv Gain Worth	Inv Gain Worth	On Net Worth	On Net Worth	On Net Worth	On Net Worth	
Nevada	78,639	45.2	36.3	8.0	13.4	3.1	1.1	(7.2)	12.1	0.8	4.0	47.5	4.7	4.7	1.3	5.3				
New Hampshire	39,715	30.1	11.9	8.0	11.8	1.8	1.7	34.7	16.3	16.7	34.3	39.3	4.7	4.7	1.3	16.9				
New Jersey	470,141	54.1	22.0	8.0	13.6	1.1	0.2	0.9	19.3	5.7	14.5	35.1	4.7	4.7	1.3	8.5				
New Mexico	51,429	46.6	40.1	8.0	12.3	2.3	0.2	(9.6)	15.9	1.1	5.2	40.7	4.7	4.7	1.3	5.5				
New York	1,663,618	48.9	29.0	8.0	7.0	2.8	1.0	3.4	25.1	8.2	20.3	29.2	4.6	4.6	1.3	9.3				
North Carolina	203,833	6.3	17.4	8.0	11.8	1.9	2.6	52.0	12.8	21.8	43.0	46.3	4.7	4.7	1.3	23.3				
North Dakota	11,969	20.5	5.1	8.0	16.5	1.9	4.4	43.5	9.9	18.0	35.4	54.4	4.7	4.7	1.3	22.7				
Ohio	320,654	15.2	13.2	8.0	13.5	2.0	1.9	46.1	16.7	20.8	42.0	38.8	4.7	4.7	1.3	19.7				
Oklahoma	111,551	27.9	29.3	8.0	10.3	1.3	4.2	(19.3)	11.7	(3.5)	(4.1)	49.1	4.6	4.6	1.3	1.3				
Oregon	92,690	66.1	29.3	8.0	9.1	1.8	1.0	1.6	15.8	4.9	12.4	41.0	4.6	4.6	1.3	8.4				
Pennsylvania	694,874	49.0	29.5	8.0	12.0	2.0	0.1	(2.2)	27.6	6.9	18.5	26.9	4.7	4.7	1.3	8.3				
Rhode Island	42,821	56.3	23.7	8.0	15.5	2.2	4.5	(31.4)	15.1	(6.8)	(9.5)	42.2	4.7	4.7	1.3	(0.6)				
South Carolina	63,818	30.6	30.6	8.0	13.5	3.3	2.3	11.6	13.2	7.7	17.1	45.3	4.7	4.7	1.3	11.1				
South Dakota	17,445	73.7	27.4	8.0	15.5	2.2	4.5	(31.4)	15.1	(6.8)	(9.5)	42.2	4.7	4.7	1.3	(0.6)				
Tennessee	237,946	36.8	41.5	8.0	7.6	0.8	4.0	1.3	19.5	5.9	14.9	35.2	4.6	4.6	1.3	8.6				
Texas	323,420	15.1	15.6	8.0	14.2	1.4	0.4	45.1	12.9	19.4	38.7	45.9	4.7	4.7	1.3	21.1				
Utah	64,050	24.8	29.0	8.0	9.2	2.5	1.9	24.6	13.9	12.5	26.0	45.0	4.7	4.7	1.3	15.0				
Vermont	20,584	24.6	6.2	8.0	14.0	3.3	3.4	40.3	14.5	18.1	36.6	42.3	4.7	4.7	1.3	18.9				
Virginia	211,475	28.9	16.1	8.0	13.6	2.0	3.0	28.3	11.4	13.1	26.6	49.1	4.7	4.7	1.3	16.5				
Washington	187,007	46.4	23.3	8.0	10.5	1.8	3.7	6.1	13.2	5.8	13.5	45.9	4.7	4.7	1.3	9.6				
West Virginia	72,766	39.2	24.0	8.0	12.9	3.3	10.7	1.9	12.6	4.2	10.3	46.8	4.7	4.7	1.3	8.2				
Wisconsin	83,505	5.1	16.2	8.0	11.0	1.5	2.0	56.1	17.2	24.4	48.9	38.2	4.7	4.7	1.3	22.1				
Wyoming	24,646	46.8	23.2	8.0	13.7	2.4	2.2	3.5	10.1	4.0	9.6	54.3	4.7	4.7	1.3	8.6				
Guam	762	(0.4)	(2.6)	8.0	13.7	2.1	0.1	79.1	2.8	28.4	53.4	91.6	4.7	4.7	1.3	52.3				
Puerto Rico	70,552	54.2	25.0	8.0	12.6	0.4	0.0	(0.4)	11.8	3.2	8.3	48.9	4.7	4.7	1.3	7.4				
U.S. Virgin Islands	194	11.1	3.4	8.0	24.0	2.9	1.6	48.9	6.9	19.0	36.8	62.6	4.9	4.9	1.4	26.6				
N Mariana Islands	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0				
Countrywide - Direct	9,856,674	38.8	23.9	8.0	11.0	2.0	3.2	13.0	16.8	9.2	20.6	38.9	4.7	4.7	1.3	11.4				

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

**2013 Profitability Report
Other Liability**

State	(1) Direct Premiums Earned (000s)	(2) Losses Incurred	(3) Loss Adjust Expense	(4) Percent of Direct Premiums Earned				(8A) Invest Gain On Ins Trans	(8B) Tax On Ins Trans	(8C) Earned Prem To Net Worth	(9) Percent of Net Worth		(11) Tax On Inv Gain On Net Worth	(12) Return On Net Worth
				(5) General Expense	(6) Selling Expense	(7) License Fees	(8) Divs To Writing Profit				(10) Inv Gain On Net Worth	(11) Tax On Inv Gain On Net Worth		
Alabama	551,507	54.2	19.0	6.5	20.0	3.2	0.1	16.3	3.4	9.7	37.8	4.7	1.3	7.0
Alaska	1,54,664	32.4	6.8	6.5	19.9	2.0	0.5	31.8	13.9	27.9	52.1	4.7	1.3	17.9
Arizona	678,965	44.2	15.9	6.5	19.1	1.7	0.1	12.3	8.0	17.6	43.3	4.7	1.3	11.0
Arkansas	328,703	71.8	17.0	6.5	17.6	2.4	0.1	(15.6)	(0.9)	1.6	39.0	4.7	1.3	4.0
California	6,445,000	59.1	18.2	6.5	20.5	1.7	0.1	(6.3)	2.3	7.7	38.2	4.7	1.3	6.3
Colorado	946,632	56.6	14.7	6.5	18.6	1.4	0.1	1.9	4.2	10.3	44.7	4.7	1.3	8.0
Connecticut	901,633	65.8	17.7	6.5	18.4	1.7	0.2	(10.4)	15.6	0.7	39.2	4.7	1.3	5.1
Delaware	246,519	18.4	3.7	6.5	18.7	2.8	0.1	49.7	21.5	42.9	38.3	4.7	1.3	19.8
District of Columbia	358,175	17.1	9.5	6.5	18.1	1.6	0.1	47.0	19.8	39.1	47.0	4.7	1.3	21.7
Florida	2,893,777	52.5	16.9	6.5	20.2	1.5	0.1	2.1	4.2	10.3	45.7	4.7	1.3	8.1
Georgia	1,264,579	44.8	13.2	6.5	17.8	3.4	0.1	14.0	8.7	18.9	43.0	4.7	1.3	11.5
Hawaii	259,825	44.3	14.3	6.5	21.3	2.3	0.1	11.0	7.3	16.0	45.8	4.7	1.3	10.7
Idaho	168,666	37.5	22.0	6.5	18.3	1.8	0.1	13.8	7.9	17.0	48.6	4.7	1.3	11.6
Illinois	2,842,091	47.6	14.0	6.5	16.5	1.5	0.1	13.7	9.5	21.2	36.7	4.6	1.3	11.1
Indiana	764,784	37.9	11.3	6.5	19.2	1.5	0.1	23.4	11.9	24.9	43.4	4.7	1.3	14.2
Iowa	493,468	39.8	13.3	6.5	19.2	1.4	0.3	19.4	9.8	20.3	49.7	4.7	1.3	13.5
Kansas	398,763	54.8	15.8	6.5	18.4	1.6	0.2	2.6	4.0	9.8	48.4	4.7	1.3	8.1
Kentucky	402,887	46.6	17.6	6.5	19.4	3.4	0.1	6.4	6.4	14.9	40.5	4.7	1.3	9.4
Louisiana	802,754	57.7	23.1	6.5	20.7	2.2	0.1	(10.3)	0.5	3.9	41.0	4.7	1.3	5.0
Maine	144,823	25.6	5.5	6.5	21.0	2.0	0.2	39.1	16.9	33.8	46.7	4.7	1.3	19.2
Maryland	920,796	63.9	20.1	6.5	17.2	1.8	0.2	(9.9)	0.4	3.6	42.0	4.6	1.3	4.9
Massachusetts	1,525,536	40.8	14.3	6.5	19.3	2.1	0.2	16.6	9.7	20.8	42.5	4.7	1.3	12.2
Michigan	1,141,783	30.4	12.4	6.5	18.5	1.4	0.1	30.7	15.5	32.4	36.7	4.7	1.3	15.2
Minnesota	915,385	34.0	12.5	6.5	18.1	1.7	0.2	26.8	12.8	26.6	43.7	4.7	1.3	15.0
Mississippi	289,146	37.5	16.1	6.5	20.2	2.3	0.0	17.2	9.9	21.1	42.5	4.7	1.3	12.3
Missouri	888,001	61.8	18.8	6.5	17.0	1.7	0.2	(6.2)	1.9	6.4	41.1	4.6	1.3	6.0
Montana	140,317	(6.4)	14.4	6.5	21.2	2.3	0.1	61.8	24.8	48.4	47.4	4.7	1.3	26.4
Nebraska	294,974	31.8	8.8	6.5	18.4	1.6	0.1	32.6	14.8	30.1	45.1	4.7	1.3	16.9

**2013 Profitability Report
Other Liability**

State	Percent of Direct Premiums Earned										Percent of Net Worth			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)
Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plyhdr	Under- Writing Profit	Invest Gain On Ins	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Nevada	373,225	79.8	29.7	6.5	18.7	2.8	0.1	19.4	(7.8)	(10.5)	33.9	4.7	1.3	(0.2)
New Hampshire	162,925	72.1	19.0	6.5	21.1	2.2	0.3	13.5	(3.7)	(4.1)	42.6	4.7	1.3	1.6
New Jersey	2,093,584	42.4	19.0	6.5	19.2	1.8	0.1	17.4	8.7	19.6	36.7	4.7	1.3	10.6
New Mexico	196,987	57.8	31.9	6.5	20.3	2.7	0.2	12.6	(3.3)	(3.6)	45.0	4.7	1.3	1.8
New York	5,882,643	62.0	20.2	6.5	19.6	1.7	0.1	18.5	1.6	6.7	35.0	4.7	1.3	5.7
North Carolina	983,383	34.2	4.7	6.5	17.9	1.9	0.3	12.3	15.5	31.2	45.3	4.7	1.3	17.5
North Dakota	149,299	28.0	11.4	6.5	20.9	1.7	0.1	7.2	12.9	25.5	60.4	4.7	1.3	18.8
Ohio	1,487,155	35.2	12.1	6.5	18.2	1.6	0.1	15.4	13.5	28.1	39.5	4.7	1.3	14.5
Oklahoma	523,554	41.7	10.7	6.5	18.8	1.8	0.3	12.8	10.6	22.2	44.5	4.7	1.3	13.3
Oregon	446,849	48.9	19.5	6.5	19.1	1.7	0.1	14.9	5.5	13.3	40.5	4.7	1.3	8.8
Pennsylvania	2,250,731	55.5	22.5	6.5	18.4	2.0	0.1	18.3	3.3	9.8	35.7	4.7	1.3	6.9
Rhode Island	180,784	38.4	18.0	6.5	19.6	2.0	0.4	19.9	10.8	24.1	33.0	4.7	1.3	11.3
South Carolina	408,674	38.0	15.0	6.5	20.3	2.7	0.1	17.3	9.4	19.9	46.0	4.7	1.3	12.5
South Dakota	100,515	11.0	4.7	6.5	19.7	2.6	0.1	9.3	21.9	42.6	53.5	4.7	1.3	26.2
Tennessee	1,018,222	56.2	12.4	6.5	14.9	1.9	0.1	7.8	5.5	12.2	52.8	4.6	1.3	9.8
Texas	4,160,854	51.4	15.9	6.5	18.4	1.4	0.2	12.5	5.6	13.0	45.4	4.7	1.3	9.2
Texas	315,961	57.7	19.0	6.5	19.7	1.8	0.1	11.9	1.6	5.4	46.3	4.7	1.3	5.9
Vermont	105,422	37.1	8.6	6.5	19.2	2.5	0.2	25.8	12.4	25.6	44.4	4.7	1.3	14.7
Virginia	1,085,460	49.8	14.5	6.5	17.8	2.0	0.3	9.0	6.5	14.6	46.3	4.7	1.3	10.1
Washington	939,856	46.2	14.4	6.5	19.3	1.7	0.1	11.7	7.9	17.5	42.0	4.7	1.3	10.7
West Virginia	191,193	40.9	16.5	6.5	20.1	3.5	0.1	12.3	8.6	19.2	39.8	4.7	1.3	11.0
Wisconsin	867,051	36.9	13.4	6.5	19.8	1.3	0.5	13.3	11.2	23.5	41.4	4.7	1.3	13.1
Wyoming	94,245	18.2	7.8	6.5	21.1	1.5	0.1	8.8	18.1	35.4	55.3	4.7	1.3	22.9
American Samoa	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Guam	13,412	11.8	1.9	6.5	26.5	2.1	0.1	3.3	18.8	35.6	78.9	4.8	1.3	31.5
Puerto Rico	166,035	43.3	17.6	6.5	22.4	1.5	0.0	9.7	5.7	12.6	51.4	4.7	1.3	9.9
U.S. Virgin Islands	10,879	79.2	37.4	6.5	20.6	3.9	0.1	12.8	(13.2)	(21.9)	44.4	4.7	1.3	(6.3)
N Mariana Islands	498	(0.7)	26.5	6.5	15.9	3.8	0.0	5.8	18.4	35.3	68.0	4.7	1.3	27.4
Countrywide - Direct	51,373,551	50.3	16.4	6.5	19.0	1.8	0.1	14.9	6.2	14.5	40.5	4.7	1.3	9.2

**2013 Profitability Report
Products Liability**

State	Percent of Direct Premiums Earned														
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Pchldr	Under-Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned To Net Worth	Inv Gain On Net Worth	Tax On Net Worth	Return On Net Worth	
Alabama	36,370	34.6	37.7	7.3	21.5	3.0	0.0	(4.3)	20.4	4.2	11.9	33.6	4.7	1.3	7.4
Alaska	6,372	15.9	8.1	7.3	28.0	2.4	0.1	38.1	11.7	16.6	33.2	48.9	4.8	1.3	19.7
Arizona	34,793	35.5	55.2	7.3	21.9	1.3	0.0	(21.3)	26.6	10.1	5.3	27.6	4.7	1.3	4.8
Arkansas	19,201	18.8	14.6	7.3	20.3	2.1	0.0	36.9	15.4	17.2	35.1	41.0	4.7	1.3	17.8
California	413,927	99.6	115.1	7.3	21.0	1.3	0.0	(144.5)	34.1	(41.1)	(69.3)	22.6	4.7	1.3	(12.3)
Colorado	64,986	69.6	46.1	7.3	20.4	1.1	0.0	(44.6)	16.0	(11.1)	(17.4)	40.1	4.7	1.3	(3.6)
Connecticut	55,138	2.5	23.2	7.3	16.3	2.0	0.0	48.6	29.3	25.2	52.7	25.9	4.7	1.3	17.0
Delaware	9,706	(80.1)	(0.4)	7.3	20.6	3.3	0.1	149.1	43.9	64.4	128.6	18.4	4.7	1.3	27.0
District of Columbia	5,491	(40.1)	4.4	7.3	19.7	1.4	(0.0)	107.1	21.1	43.4	84.9	32.1	4.7	1.3	30.7
Florida	166,835	84.9	55.3	7.3	22.6	1.3	0.0	(71.5)	20.1	(19.4)	(31.9)	34.0	4.7	1.3	(7.5)
Georgia	75,513	46.1	38.9	7.3	19.1	3.0	0.0	(14.6)	23.0	1.3	7.1	30.9	4.7	1.3	5.6
Hawaii	7,712	426.1	240.5	7.3	25.7	1.6	0.0	(601.2)	62.1	(193.1)	(346.0)	13.4	4.7	1.3	(43.0)
Idaho	9,891	36.6	58.5	7.3	19.8	1.3	0.0	(23.6)	18.3	(3.1)	(2.1)	36.1	4.7	1.3	2.6
Illinois	145,712	31.1	45.9	7.3	18.4	1.3	(0.0)	(4.1)	41.2	10.1	27.1	19.4	4.7	1.3	8.6
Indiana	56,245	29.5	30.5	7.3	20.1	1.2	0.0	11.3	21.6	10.0	22.9	32.1	4.7	1.3	10.7
Iowa	37,269	30.0	27.2	7.3	19.9	1.2	0.0	14.2	15.5	9.3	20.4	41.1	4.7	1.3	11.8
Kansas	35,966	58.1	27.6	7.3	19.7	1.8	0.0	(14.5)	20.4	0.6	5.3	33.9	4.7	1.3	5.2
Kentucky	27,846	18.7	29.6	7.3	19.4	2.8	0.3	21.8	18.4	12.7	27.4	36.5	4.7	1.3	13.4
Louisiana	48,596	(48.5)	16.0	7.3	20.2	2.3	0.0	102.6	41.1	47.4	96.4	19.5	4.7	1.3	22.2
Maine	7,003	(30.0)	(17.7)	7.3	20.7	1.5	0.0	118.1	20.0	46.9	91.2	33.8	4.7	1.3	34.2
Maryland	47,026	65.5	35.8	7.3	20.0	1.5	0.1	(30.3)	39.0	0.3	8.4	20.3	4.7	1.3	5.1
Massachusetts	93,456	47.8	71.5	7.3	19.7	1.5	0.0	(47.9)	27.8	(9.0)	(11.1)	26.5	4.7	1.3	0.4
Michigan	90,359	47.1	5.8	7.3	18.5	1.3	0.0	19.8	45.2	19.5	45.5	17.9	4.7	1.3	11.5
Minnesota	84,727	34.6	49.2	7.3	20.7	1.6	0.0	(13.5)	23.9	1.9	8.5	30.0	4.7	1.3	5.9
Mississippi	18,079	30.7	21.6	7.3	21.0	2.0	(0.0)	17.3	28.7	14.1	32.0	26.0	4.7	1.3	11.7
Missouri	51,302	13.2	28.6	7.3	19.5	1.4	0.0	29.8	26.9	17.9	38.8	27.4	4.7	1.3	14.0
Montana	9,641	37.7	23.7	7.3	22.3	2.2	0.0	6.8	13.3	6.1	14.0	45.4	4.7	1.3	9.8
Nebraska	22,324	37.8	18.5	7.3	18.6	1.2	0.0	16.5	12.6	9.3	19.8	47.2	4.7	1.3	12.7

**2013 Profitability Report
Products Liability**

State	(1) Direct Premiums Earned (000s)	(2) Losses Incurred	(3) Loss Adjust Expense	(4) General Expense	Percent of Direct Premiums Earned				(8A) Invest Gain On Ins Trans	(8B) Tax On Ins Trans	(8C) Profit On Ins Trans	(9) Earned Prem To Net Worth		(10) Inv Gain On Net Worth		(11) Tax On Inv Gain On Net Worth		(12) Return On Net Worth
					(5) Selling Expense	(6) License Fees	(7) Divs To Plyhdr	(8) Writing Profit				(9) Worth	(10) Worth	(11) Worth	(12) Worth			
Nevada	16,175	78.0	107.5	7.3	23.6	1.7	0.0	(118.1)	60.2	(24.6)	(33.3)	13.9	4.7	1.3	1.3	(1.2)		
New Hampshire	13,205	30.6	15.0	7.3	19.9	1.7	0.0	25.5	14.4	12.9	27.0	43.4	4.7	1.3	1.3	15.1		
New Jersey	191,576	77.9	61.9	7.3	17.8	1.2	0.0	(66.3)	32.7	(14.1)	(19.5)	23.4	4.7	1.3	1.3	(1.2)		
New Mexico	10,604	18.1	20.1	7.3	21.7	2.5	0.1	30.3	16.8	15.3	31.8	38.1	4.7	1.3	1.3	15.5		
New York	219,107	34.6	46.4	7.3	20.3	1.4	0.0	(10.1)	54.8	11.7	33.0	15.0	4.7	1.3	1.3	8.3		
North Carolina	86,287	53.5	28.7	7.3	18.5	1.6	0.1	(9.8)	17.9	1.5	6.5	37.0	4.7	1.3	1.3	5.8		
North Dakota	15,623	24.6	24.7	7.3	21.0	1.7	0.0	20.5	8.6	9.6	19.6	58.8	4.7	1.3	1.3	14.9		
Ohio	110,411	28.8	62.2	7.3	19.6	1.4	0.0	(19.3)	36.8	3.5	14.0	21.3	4.7	1.3	1.3	6.4		
Oklahoma	47,512	33.4	15.0	7.3	21.1	1.8	0.0	21.3	12.0	10.8	22.5	48.1	4.7	1.3	1.3	14.2		
Oregon	35,566	49.8	53.3	7.3	18.4	1.4	0.0	(30.2)	31.8	(1.7)	3.3	23.9	4.7	1.3	1.3	4.1		
Pennsylvania	153,614	61.0	86.0	7.3	18.8	1.6	0.0	(74.8)	58.6	(9.9)	(6.3)	14.3	4.7	1.3	1.3	2.5		
Rhode Island	10,085	(18.2)	44.1	7.3	20.5	1.7	0.0	44.5	34.0	25.0	53.5	22.4	4.7	1.3	1.3	15.4		
South Carolina	36,344	64.4	42.0	7.3	19.4	2.5	0.0	(35.8)	18.0	(7.5)	(10.2)	37.2	4.7	1.3	1.3	(0.4)		
South Dakota	10,088	26.1	17.2	7.3	19.1	2.4	0.0	27.8	13.4	13.4	27.7	45.4	4.7	1.3	1.3	15.9		
Tennessee	51,380	51.6	21.0	7.3	18.2	2.1	0.0	(0.3)	18.2	5.0	12.9	36.6	4.7	1.3	1.3	8.1		
Texas	296,376	46.8	32.5	7.3	21.5	1.2	0.0	(9.4)	18.6	1.9	7.4	35.9	4.7	1.3	1.3	6.0		
Utah	30,699	61.3	37.4	7.3	20.4	1.5	0.0	(28.0)	14.8	(5.7)	(7.6)	42.3	4.7	1.3	1.3	0.2		
Vermont	7,640	40.6	15.4	7.3	17.0	2.2	0.0	17.5	14.4	10.2	21.8	40.2	4.6	1.3	1.3	12.1		
Virginia*	55,409	12.1	9.2	7.3	18.7	1.9	0.3	50.4	18.0	22.7	45.8	36.9	4.7	1.3	1.3	20.3		
Washington	49,342	75.1	59.3	7.3	21.4	1.2	0.0	(64.4)	19.4	(17.1)	(27.9)	34.5	4.7	1.3	1.3	(6.2)		
West Virginia	12,436	48.5	67.8	7.3	21.3	2.7	0.2	(47.9)	46.5	(3.8)	2.5	17.5	4.7	1.3	1.3	3.8		
Wisconsin	75,001	25.3	82.9	7.3	19.5	1.3	0.0	(36.4)	28.9	(4.7)	(2.8)	26.0	4.7	1.3	1.3	2.6		
Wyoming	7,238	29.2	18.1	7.3	22.2	1.6	0.0	21.6	9.3	10.1	20.7	56.1	4.7	1.3	1.3	15.0		
Guam	124	493.2	175.8	7.3	26.0	2.5	0.0	(604.8)	6.1	(210.0)	(388.7)	63.7	4.8	1.3	1.3	(244.2)		
Puerto Rico	4,160	25.6	33.4	7.3	17.2	3.1	0.0	13.3	11.5	7.9	16.9	48.5	4.7	1.3	1.3	11.6		
U.S. Virgin Islands	610	(18.0)	51.6	7.3	14.9	0.7	0.0	43.4	19.6	20.6	42.4	35.1	4.6	1.3	1.3	18.2		
N Mariana Islands	1	(247.4)	(52.1)	7.3	28.3	4.1	0.0	359.8	14.9	130.1	244.6	42.4	4.7	1.3	1.3	107.2		
Countrywide - Direct	3,228,099	51.9	53.4	7.3	20.0	1.5	0.0	(34.2)	30.4	(3.5)	(0.3)	24.8	4.7	1.3	1.3	3.3		

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**2013 Profitability Report
Workers Compensation**

State	(1) Direct Premiums Earned (000s)	(2) Losses Incurred	(3) Loss Adjust Expense	(4) Percent of Direct Premiums Earned					(8) Under- Gain On Writing Profit	(8A) Invest Gain On Trans	(8B) Tax On Ins Trans	(8C) Profit On Ins Trans	(9) Earned		(10) Inv Gain		(11) Tax On		(12) Return On Net Worth
				(4) General Expense	(5) Selling Expense	(6) License Fees	(7) Divs To Plychldr	(8) Profit					(9) To Net Worth	(9) Worth	(10) On Net Worth	(10) Worth	(11) On Net Worth	(11) Worth	
Alabama	307,074	53.9	13.0	6.7	13.8	5.3	0.2	7.0	22.0	8.6	20.4	28.1	4.7	1.3	9.1	10.3	1.3	10.3	
Alaska	281,373	53.2	9.5	6.7	12.8	3.2	1.0	13.4	8.2	7.0	14.6	47.5	4.7	1.3	6.4	6.4	1.3	6.4	
Arizona	724,484	67.3	15.7	6.7	12.2	5.0	0.7	(7.7)	22.0	3.4	10.9	28.0	4.7	1.3	11.4	11.4	1.3	11.4	
Arkansas	260,334	46.3	9.9	6.7	13.0	6.7	0.2	17.1	8.8	8.5	17.5	45.9	4.7	1.3	3.0	3.0	1.3	3.0	
California	10,043,973	70.0	19.8	6.7	15.6	2.8	0.5	(15.5)	12.7	(1.9)	(0.9)	39.0	4.7	1.3	5.2	5.2	1.3	5.2	
Colorado*	793,199	63.8	12.4	6.7	15.8	2.9	0.3	(1.9)	6.4	1.1	3.4	53.0	4.7	1.3	2.5	2.5	1.3	2.5	
Connecticut	790,773	67.9	13.6	6.7	14.0	2.8	0.5	(5.5)	11.1	1.1	4.4	41.2	4.7	1.3	6.1	6.1	1.3	6.1	
Delaware	168,685	78.1	18.2	6.7	12.6	7.2	0.4	(23.3)	17.3	(3.3)	(2.7)	32.3	4.7	1.3	9.1	9.1	1.3	9.1	
District of Columbia	157,972	54.4	11.1	6.7	12.2	16.4	0.8	(1.7)	10.3	2.3	6.3	42.1	4.8	1.3	5.9	5.9	1.3	5.9	
Florida	2,227,836	50.8	11.8	6.7	14.3	4.4	2.7	9.2	9.1	5.8	12.6	45.8	4.7	1.3	3.6	3.6	1.3	3.6	
Georgia	1,216,221	56.6	13.4	6.7	14.1	9.2	0.4	(0.4)	7.5	1.9	5.1	48.9	4.7	1.3	5.3	5.3	1.3	5.3	
Hawaii	207,758	67.9	16.1	6.7	13.3	5.6	1.1	(10.8)	10.3	(0.9)	0.4	42.4	4.7	1.3	7.5	7.5	1.3	7.5	
Idaho	315,291	64.1	11.5	6.7	12.0	3.4	3.0	(0.7)	5.4	1.3	3.5	56.6	4.7	1.3	6.7	6.7	1.3	6.7	
Illinois	2,654,241	60.5	13.2	6.7	13.4	1.8	0.3	4.0	9.0	3.9	9.1	45.5	4.7	1.3	4.1	4.1	1.3	4.1	
Indiana	813,803	62.3	11.6	6.7	13.3	1.8	0.2	3.9	4.4	2.6	5.7	58.3	4.7	1.3	4.3	4.3	1.3	4.3	
Iowa	702,270	65.5	11.8	6.7	12.8	1.9	3.0	(1.8)	6.5	1.2	3.5	51.7	4.6	1.3	7.5	7.5	1.3	7.5	
Kansas	465,415	49.1	11.1	6.7	13.3	3.0	0.9	15.8	7.4	7.6	15.6	49.3	4.7	1.3	4.1	4.1	1.3	4.1	
Kentucky	482,311	64.7	14.2	6.7	14.0	1.2	1.4	(2.4)	23.9	5.8	15.7	26.6	4.7	1.3	4.8	4.8	1.3	4.8	
Louisiana	788,207	60.0	15.0	6.7	14.1	6.7	6.2	(8.9)	10.4	(0.2)	1.7	42.7	4.7	1.3	12.5	12.5	1.3	12.5	
Maine	201,054	67.9	13.0	6.7	13.0	2.9	7.8	(11.4)	13.9	(0.1)	2.6	36.6	4.7	1.3	7.7	7.7	1.3	7.7	
Maryland*	865,378	71.9	15.3	6.7	13.8	4.0	0.5	(12.3)	17.0	2.5	6.9	41.4	4.7	1.3	9.4	9.4	1.3	9.4	
Massachusetts	1,011,519	64.4	14.4	6.7	12.7	2.9	0.5	(1.7)	11.1	2.5	6.9	41.4	4.7	1.3	8.9	8.9	1.3	8.9	
Michigan	1,126,048	45.4	9.6	6.7	14.4	2.5	1.0	20.3	7.6	9.2	18.7	48.7	4.7	1.3	12.0	12.0	1.3	12.0	
Minnesota	873,098	60.1	12.4	6.7	12.8	3.8	0.6	3.4	12.3	4.6	11.1	39.2	4.7	1.3	4.7	4.7	1.3	4.7	
Mississippi	313,696	50.8	14.1	6.7	14.1	4.0	0.1	10.2	8.9	6.1	13.1	45.7	4.7	1.3	4.7	4.7	1.3	4.7	
Missouri	798,204	56.4	12.3	6.7	13.3	2.0	0.4	8.8	9.5	5.7	12.6	44.4	4.7	1.3	4.7	4.7	1.3	4.7	
Montana*	106,066	46.8	8.5	6.7	13.2	3.5	0.2	21.0	15.9	11.8	25.2	34.2	4.7	1.3	7.8	7.8	1.3	7.8	
Nebraska	363,494	59.8	11.5	6.7	12.7	1.8	1.7	5.7	7.4	4.1	9.0	49.3	4.6	1.3	4.6	4.6	1.3	4.6	

*See technical notes

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**2013 Profitability Report
Workers Compensation**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Percent of Direct Premiums Earned														
	Percent of Net Worth														
	Direct	Losses	Loss	General	Taxes	Under-	Invest	Tax	Profit	Earned	Inv	Inv	Gain	Tax	On
	Premiums	Incurred	Adjust	Expense	License	Writing	Gain	On	On	To	Gain	Gain	On	On	Net
	Earned	Expense	Expense	Expense	Fees	Profit	On	Trans	Trans	Ins	Trans	Trans	Trans	Trans	Trans
	(000s)						Ins	Trans	Trans	Trans	Trans	Trans	Trans	Trans	Trans
Nevada*	293,437	53.0	7.3	6.7	14.7	0.1	10.6	27.9	11.5	27.0	23.8	4.7	1.3	9.8	
New Hampshire	264,199	48.7	9.3	6.7	14.4	6.6	13.7	10.5	7.7	16.5	42.2	4.7	1.3	10.3	
New Jersey	2,105,719	68.0	16.9	6.7	12.1	2.8	3.5	13.1	0.1	2.9	38.3	4.7	1.3	4.5	
New Mexico	263,927	53.3	10.6	6.7	14.2	3.7	11.2	11.7	7.2	15.8	40.6	4.7	1.3	9.8	
New York	5,216,713	44.1	9.5	6.7	9.4	(3.2)	2.9	30.5	14.6	30.1	37.0	4.6	1.3	14.5	
North Carolina	1,317,099	60.1	12.1	6.7	13.3	2.7	4.6	8.3	3.9	9.0	47.4	4.7	1.3	7.6	
North Dakota*	5,950	37.7	7.2	6.7	35.6	3.0	0.0	9.7	(1.1)	5.5	88.0	4.9	1.4	8.4	
Ohio*	22,850	30.2	11.3	6.7	10.8	3.7	1.4	35.9	21.1	45.4	22.2	4.6	1.3	13.4	
Oklahoma*	663,631	61.4	14.5	6.7	14.0	5.6	0.2	(2.4)	7.1	3.5	50.2	4.7	1.3	5.2	
Oregon	618,464	53.7	10.0	6.7	11.5	0.7	21.0	(3.6)	6.4	17.6	23.9	4.6	1.3	7.6	
Pennsylvania*	2,569,218	63.3	14.0	6.7	12.7	2.7	0.7	(0.1)	2.9	7.6	42.3	4.7	1.3	6.6	
Rhode Island	178,970	58.5	10.5	6.7	14.1	8.7	1.3	0.1	7.6	5.5	47.8	4.7	1.3	6.1	
South Carolina*	645,217	57.3	13.8	6.7	13.1	3.6	0.2	5.2	4.2	9.6	46.3	4.7	1.3	7.8	
South Dakota	168,011	47.2	9.9	6.7	12.6	3.3	1.2	19.0	9.4	19.5	43.6	4.7	1.3	11.9	
Tennessee	887,525	55.5	12.8	6.7	14.1	5.3	0.1	5.4	4.9	11.3	42.0	4.7	1.3	8.1	
Texas	365,948	47.6	9.6	6.7	14.9	3.6	7.2	10.3	6.8	15.0	40.4	4.7	1.3	9.4	
Utah	194,841	51.2	12.1	6.7	11.4	4.5	2.3	7.0	6.4	14.8	36.9	4.7	1.3	8.8	
Vermont	885,698	62.1	11.9	6.7	13.4	2.7	0.5	17.8	8.1	16.5	50.9	4.7	1.3	11.8	
Virginia	18,211	71.3	15.2	6.7	7.9	3.9	(0.1)	(5.0)	3.8	9.2	42.6	4.7	1.3	7.3	
Washington*	346,871	38.9	10.6	6.7	14.0	2.1	0.1	27.5	8.6	23.5	18.8	4.6	1.3	7.8	
West Virginia	1,736,538	66.0	12.7	6.7	11.8	1.8	10.5	(9.5)	12.6	25.6	41.6	4.7	1.3	14.0	
Wisconsin	6,042	51.3	9.0	6.7	9.5	(1.3)	3.5	21.2	(1.6)	(1.6)	52.6	4.6	1.3	2.5	
Wyoming*	13,659	50.4	10.5	6.7	30.4	2.3	0.0	(0.4)	(0.3)	(0.8)	81.3	5.0	1.4	2.9	
Guam	1,047	44.3	9.6	6.7	25.5	0.0	(0.0)	13.8	5.8	11.4	61.0	4.8	1.3	10.4	
Puerto Rico*	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
U.S. Virgin Islands	440	47.4	19.7	6.7	29.1	4.8	0.0	(7.9)	(3.1)	(6.0)	86.4	5.0	1.4	(1.6)	
N Mariana Islands	50,443,616	59.6	13.8	6.7	13.4	2.7	2.1	1.6	3.8	9.4	40.8	4.7	1.3	7.2	
Countrywide - Direct															

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**2013 Profitability Report
Mortgage Guaranty**

State	Percent of Direct Premiums Earned										Percent of Net Worth			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)
Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plyhdr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Alabama	58,452	63.2	3.2	15.2	5.4	4.0	9.1	28.5	11.1	26.5	50.5	4.7	1.3	16.8
Alaska	14,671	20.4	0.9	15.2	7.5	2.7	0.0	53.3	21.1	24.5	88.5	4.7	1.3	47.5
Arizona	84,861	100.8	4.6	15.2	5.4	2.2	(28.3)	32.9	(0.7)	5.4	41.8	4.7	1.3	5.6
Arkansas	28,948	48.1	3.0	15.2	5.4	2.5	0.0	25.7	27.4	16.6	54.8	4.7	1.3	23.4
California	339,691	56.8	3.1	15.2	5.4	2.2	0.0	17.3	34.2	15.6	35.9	39.2	4.7	1.3
Colorado	96,308	18.1	1.1	15.2	5.4	2.1	0.0	58.1	27.1	27.1	55.3	4.7	1.3	39.3
Connecticut	55,412	69.2	3.4	15.2	5.4	2.1	0.0	4.7	32.3	10.6	43.3	4.7	1.3	14.8
Delaware	18,277	55.5	2.7	15.2	5.4	2.2	0.0	18.9	31.7	15.4	44.2	4.7	1.3	18.9
District of Columbia	31,033	308.1	16.2	15.2	5.4	2.4	(247.3)	63.4	(68.9)	(115.0)	17.8	4.7	1.3	(17.1)
Florida	224,035	167.2	8.2	15.2	5.4	2.4	(98.4)	71.3	(14.6)	(12.5)	15.6	4.7	1.3	1.4
Georgia	156,726	61.4	2.9	15.2	5.4	3.9	0.0	11.2	12.5	29.6	45.9	4.7	1.3	16.9
Hawaii	18,023	15.0	0.7	15.2	7.9	3.7	0.0	57.4	30.4	64.1	34.9	4.7	1.3	25.7
Idaho	23,488	91.4	4.0	15.2	5.4	2.2	0.0	(18.3)	1.6	8.9	50.9	4.7	1.3	7.9
Illinois	194,036	110.6	4.8	15.2	5.4	2.1	0.0	(38.2)	41.8	5.4	30.1	4.7	1.3	5.0
Indiana	93,803	50.2	2.4	15.2	5.4	2.1	0.0	24.7	17.0	37.8	47.5	4.7	1.3	21.3
Iowa	44,689	94.5	4.1	15.2	5.4	2.2	0.0	(21.4)	(0.1)	5.4	57.5	4.7	1.3	6.4
Kansas	41,817	36.3	1.8	15.2	5.4	1.8	0.0	39.5	20.7	43.5	63.9	4.7	1.3	31.2
Kentucky	33,607	50.4	2.3	15.2	5.4	2.3	0.0	24.4	16.6	36.8	50.1	4.7	1.3	21.8
Louisiana	55,752	27.7	1.5	15.2	5.4	4.2	0.0	46.0	23.6	49.4	56.9	4.7	1.3	31.5
Maine	15,738	71.8	3.4	15.2	5.4	2.2	0.0	2.0	9.5	24.2	44.3	4.7	1.3	14.1
Maryland	101,269	74.0	3.6	15.2	5.4	2.1	0.0	(0.3)	10.4	26.9	33.9	4.7	1.3	12.5
Massachusetts	105,497	42.8	2.2	15.2	5.4	2.4	0.0	31.9	19.2	41.6	50.2	4.7	1.3	24.3
Michigan	114,172	72.1	3.6	15.2	5.4	2.0	0.0	1.6	8.7	22.3	49.5	4.7	1.3	14.4
Minnesota	111,113	125.5	5.6	15.2	5.4	2.2	0.0	(53.9)	(10.0)	(12.0)	43.8	4.7	1.3	(1.9)
Mississippi	26,895	53.7	2.6	15.2	5.4	2.7	0.0	20.4	14.6	32.7	58.0	4.7	1.3	22.3
Missouri	78,758	55.1	2.8	15.2	5.4	2.2	0.0	19.2	14.0	31.3	58.2	4.7	1.3	21.6
Montana	11,583	46.3	2.3	15.2	5.4	2.7	0.0	28.0	16.4	35.2	70.1	4.7	1.3	28.1
Nebraska	24,834	21.6	1.4	15.2	5.4	2.1	0.0	54.3	25.2	51.4	77.7	4.7	1.3	43.3

2013 Profitability Report Mortgage Guaranty

State	Percent of Direct Premiums Earned										Percent of Net Worth			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)
Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plychldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Nevada	32,660	216.6	9.1	15.2	5.4	3.2	0.0	58.9	(36.0)	(54.7)	19.5	4.7	1.3	7.3
New Hampshire	25,571	103.5	4.2	15.2	5.4	2.3	0.0	27.9	(2.9)	0.2	53.0	4.7	1.3	3.5
New Jersey	143,820	80.6	4.0	15.2	5.4	2.3	0.0	43.1	9.4	26.2	28.9	4.7	1.3	11.0
New Mexico	24,432	75.5	3.4	15.2	5.4	2.9	0.0	31.6	8.0	21.3	44.7	4.7	1.3	12.9
New York	172,304	24.3	1.6	15.2	5.4	2.3	0.0	38.5	28.6	61.0	33.8	4.7	1.3	24.0
North Carolina	132,650	75.9	3.8	15.2	5.4	2.8	0.0	29.7	7.2	19.4	48.1	4.7	1.3	12.7
North Dakota	7,208	1.0	0.1	15.2	5.4	2.3	0.0	19.4	32.0	63.3	105.0	4.7	1.3	69.9
Ohio	146,563	68.5	3.2	15.2	5.4	2.1	0.0	32.1	10.9	26.8	43.0	4.7	1.3	14.9
Oklahoma	39,122	37.9	2.3	15.2	5.4	2.3	0.0	25.5	20.0	42.3	61.2	4.7	1.3	29.3
Oregon	52,941	54.0	2.3	15.2	5.4	2.2	0.0	32.6	16.4	37.1	41.5	4.7	1.3	18.8
Pennsylvania	161,912	57.7	3.0	15.2	5.4	2.2	0.0	29.0	13.9	31.7	50.3	4.7	1.3	19.3
Rhode Island	15,320	106.9	4.6	15.2	5.4	2.2	0.0	31.7	(3.2)	0.6	43.9	4.7	1.3	3.6
South Carolina	70,710	56.4	2.7	15.2	5.4	2.8	0.0	32.0	15.0	34.4	43.4	4.7	1.3	18.3
South Dakota	9,096	31.7	1.7	15.2	5.4	2.5	0.0	22.9	21.6	44.8	74.3	4.7	1.3	36.7
Tennessee	73,452	47.2	2.5	15.2	5.4	2.4	0.0	27.3	16.9	36.8	58.0	4.7	1.3	24.7
Texas	335,389	10.2	1.1	15.2	5.4	2.1	0.0	22.6	29.4	59.2	77.3	4.7	1.3	49.2
Utah	53,739	39.6	2.1	15.2	5.4	2.3	0.0	26.1	19.7	41.8	57.9	4.7	1.3	27.6
Vermont	5,801	90.3	3.8	15.2	5.4	2.3	0.0	31.5	2.8	11.7	45.8	4.7	1.3	8.7
Virginia	122,519	95.4	4.0	15.2	5.4	2.3	0.0	29.4	0.4	6.7	47.5	4.7	1.3	6.6
Washington	111,733	88.5	3.8	15.2	5.4	2.1	0.0	34.2	4.3	15.0	38.8	4.7	1.3	9.2
West Virginia	12,694	49.1	2.4	15.2	5.4	3.6	0.0	24.4	15.3	33.5	68.2	4.7	1.3	26.2
Wisconsin	85,397	69.5	2.9	15.2	5.4	2.2	0.0	26.8	9.2	22.5	57.5	4.7	1.3	16.3
Wyoming	11,784	35.8	1.7	15.2	5.4	1.7	0.0	22.3	20.3	42.2	80.2	4.7	1.3	37.2
Guam	541	(20.2)	(0.7)	15.2	8.9	4.1	0.0	92.7	37.3	72.8	129.9	4.8	1.3	98.1
Puerto Rico	13,482	142.0	6.5	15.2	5.4	2.4	0.0	39.9	(13.9)	(17.7)	30.7	4.7	1.3	(2.1)
U.S. Virgin Islands	226	96.8	3.6	15.2	5.4	6.3	0.0	34.4	0.0	7.1	40.2	4.7	1.3	6.2
Countrywide - Direct	4,064,554	69.7	3.4	15.2	5.4	2.4	0.0	33.7	10.7	26.8	40.3	4.7	1.3	14.2

**2013 Profitability Report
Financial Guaranty**

State	Percent of Direct Premiums Earned													
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)
Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Pcyholder	Under-Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Alabama	49,312	(460.4)	5.0	55.7	2.5	3.7	493.5	0.3	172.8	321.0	22.5	4.7	1.3	75.6
Alaska	2,708	0.0	0.0	55.7	2.5	13.0	28.8	(8.9)	7.6	12.3	17.8	5.2	1.4	5.9
Arizona	13,904	0.0	0.3	55.7	2.5	1.6	39.9	(0.3)	13.9	25.7	13.0	4.7	1.3	6.7
Arkansas	5,127	3.6	10.6	55.7	2.5	4.0	23.6	3.2	9.1	17.7	17.7	4.7	1.3	6.6
California	193,149	32.3	4.8	55.7	2.5	2.7	1.9	24.6	7.5	19.0	10.3	4.7	1.3	5.4
Colorado	32,561	0.8	4.8	55.7	2.5	2.5	33.7	(6.5)	10.0	17.2	18.1	4.7	1.3	6.5
Connecticut	10,647	24.3	0.4	55.7	5.3	2.7	11.6	(108.9)	(26.3)	(71.0)	(18.6)	4.5	1.2	16.5
Delaware	31,429	(144.1)	132.7	55.7	2.5	2.3	50.9	(7.4)	15.7	27.7	35.6	4.7	1.3	13.2
District of Columbia	11,015	0.0	0.2	55.7	2.5	42.4	(0.8)	(14.7)	(4.3)	(11.1)	12.4	6.6	1.8	3.4
Florida	78,633	1.7	1.1	55.7	2.5	4.6	34.4	(6.6)	10.2	17.6	16.5	4.8	1.3	6.4
Georgia	17,022	25.6	1.3	55.7	2.5	8.8	6.1	1.6	2.6	5.1	11.3	5.0	1.4	4.2
Hawaii	8,449	0.0	0.0	55.7	2.5	4.5	37.2	(13.3)	9.3	14.6	32.1	4.8	1.3	8.1
Idaho	971	0.0	0.0	55.7	2.5	NR	41.8	4.6	15.9	30.4	10.8	4.6	1.3	6.6
Illinois	51,288	(40.0)	2.9	55.7	2.5	3.6	75.2	21.7	32.3	64.5	11.2	4.7	1.3	10.7
Indiana	18,330	(0.0)	(0.1)	55.7	2.5	5.3	36.5	(9.7)	10.1	16.8	21.9	4.8	1.3	7.1
Iowa	4,460	0.0	0.0	55.7	2.5	0.1	41.6	(10.6)	11.6	19.4	25.9	4.6	1.3	8.4
Kansas	5,898	0.6	(0.0)	55.7	2.5	2.6	38.6	(3.9)	12.4	22.3	15.6	4.7	1.3	6.9
Kentucky	14,908	(0.5)	0.0	55.7	2.5	3.6	38.7	(8.1)	11.3	19.3	22.7	4.7	1.3	7.8
Louisiana	28,130	(3.4)	(0.1)	55.7	2.5	21.4	23.8	(12.1)	5.0	6.8	22.5	5.5	1.5	5.5
Maine	2,374	0.0	0.0	55.7	2.5	2.9	38.9	(10.5)	10.7	17.7	24.5	4.7	1.3	7.7
Maryland	17,115	(542.5)	198.4	55.7	2.5	10.1	375.7	97.2	158.6	314.4	6.7	4.7	1.3	24.4
Massachusetts	32,800	49.0	26.2	55.7	2.5	4.1	(37.6)	39.2	(2.3)	3.8	10.5	4.7	1.3	3.8
Michigan	26,345	3,213.4	159.8	55.7	2.5	2.1	(3,333.6)	79.2	(1,144.7)	(2,109.7)	6.2	4.7	1.3	(128.3)
Minnesota	18,266	1,773.6	(119.9)	55.7	2.5	2.2	(1,614.1)	79.9	(542.7)	(991.5)	7.8	4.7	1.3	(73.7)
Mississippi	4,205	(32.7)	6.7	55.7	2.5	11.9	55.8	7.0	21.5	41.3	13.9	5.0	1.4	9.4
Missouri	24,551	0.1	0.4	55.7	2.5	2.6	38.8	(9.6)	10.9	18.3	23.2	4.7	1.3	7.6
Montana	5,050	0.0	0.0	55.7	2.5	13.8	28.0	(15.4)	5.5	7.1	37.4	5.2	1.4	6.4
Nebraska	4,430	0.0	0.0	55.7	2.5	2.6	39.1	(9.3)	11.1	18.7	22.2	4.7	1.3	7.6

*See technical notes

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**2013 Profitability Report
Financial Guaranty**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct	Losses	Loss	General	Selling	Taxes	Divs To	Under-	Invest	Tax	Profit	Earned	Inv Gain	Tax On	Return
	Premiums	Incurred	Adjusted	Expense	Expense	License	Plychldr	Writing	Gain On	On Ins	On Ins	To Net	On Net	On Net	On Net
	Earned	Expenses	Expense	Expense	Fees		Profit	Profit	Ins	Trans	Trans	Worth	Worth	Worth	Worth
	(000s)								Trans	Trans	Trans	Worth	Worth	Worth	Worth
Nevada	12,758	258.7	(2.1)	55.7	2.5	7.6	0.0	(222.4)	20.3	(72.2)	(129.9)	12.6	4.8	1.3	(12.9)
New Hampshire	8,237	0.0	(1.0)	55.7	2.5	3.6	0.0	39.2	(15.7)	9.4	14.2	47.0	4.7	1.3	10.1
New Jersey	60,948	(0.0)	0.0	55.7	2.5	2.8	0.0	38.9	(9.0)	11.1	18.8	21.6	4.7	1.3	7.5
New Mexico	2,710	(0.0)	(0.0)	55.7	2.5	5.0	0.0	36.7	(5.4)	11.4	20.0	16.3	4.8	1.3	6.7
New York	566,852	(444.5)	24.9	55.7	2.5	3.4	0.0	457.9	5.5	161.8	301.6	19.5	4.7	1.3	62.1
North Carolina	23,204	(0.0)	0.0	55.7	2.5	3.4	0.0	38.4	(10.8)	10.4	17.1	25.1	4.7	1.3	7.7
North Dakota	1,013	0.0	0.0	55.7	2.5	3.5	0.0	38.3	1.5	13.8	25.9	11.5	4.8	1.3	6.4
Ohio	24,125	0.0	1.6	55.7	2.5	2.7	0.0	37.5	(7.2)	11.1	19.2	18.9	4.7	1.3	7.0
Oklahoma	5,982	0.0	(4.8)	55.7	2.5	5.0	0.0	41.6	(7.6)	12.4	21.5	16.3	4.8	1.3	7.0
Oregon	8,549	0.0	0.0	55.7	2.5	3.4	0.0	38.3	(5.0)	12.0	21.3	16.1	4.7	1.3	6.9
Pennsylvania	66,546	0.2	2.7	55.7	2.5	2.4	0.0	36.5	(2.0)	12.2	22.3	16.4	4.7	1.3	7.0
Rhode Island	6,411	(12.4)	(0.3)	55.7	2.5	3.4	0.0	51.0	(20.7)	12.1	18.2	25.3	4.8	1.3	8.1
South Carolina	17,182	5.1	2.9	55.7	2.5	4.1	0.0	29.6	(6.0)	8.7	14.9	17.3	4.8	1.3	6.0
South Dakota	939	0.0	0.0	55.7	2.5	42.4	0.0	(0.7)	(16.6)	(4.9)	18.9	18.9	6.5	1.8	2.3
Tennessee	12,322	0.0	0.0	55.7	2.5	4.1	0.0	37.7	(4.9)	11.8	21.0	15.9	4.8	1.3	6.8
Texas	123,221	(2.7)	2.7	55.7	2.5	2.3	0.0	39.5	(8.1)	11.6	19.8	21.1	4.7	1.3	7.6
Utah	2,919	0.0	0.0	55.7	2.5	5.7	0.0	36.0	0.1	12.6	23.5	11.8	4.9	1.4	6.3
Vermont	3,795	0.0	0.0	55.7	2.5	2.4	0.0	39.4	(10.3)	10.9	18.2	24.2	4.7	1.3	7.8
Virginia	14,583	(0.0)	(0.1)	55.7	2.5	4.2	0.0	37.7	5.9	14.9	28.8	9.6	4.8	1.3	6.2
Washington	27,749	14.4	0.3	55.7	2.5	3.2	0.0	23.9	(8.6)	5.9	9.3	20.8	4.7	1.3	5.4
West Virginia	3,040	0.0	0.0	55.7	2.5	26.9	0.0	14.8	(12.4)	1.8	0.7	17.5	5.8	1.6	4.3
Wisconsin	11,585	0.0	0.0	55.7	2.5	48.7	0.0	(6.9)	(18.4)	(7.6)	(17.8)	22.3	6.7	1.9	0.9
Wyoming	131	0.0	0.0	55.7	2.5	NR	0.0	41.8	(10.6)	11.7	19.5	26.0	4.6	1.3	8.4
Guam	2,316	0.0	(0.0)	55.7	3.5	5.2	0.0	35.6	(11.8)	9.2	14.6	26.4	4.9	1.4	7.4
Puerto Rico	23,475	0.0	9.4	55.7	2.5	34.7	0.0	(2.3)	(3.0)	(1.6)	(3.7)	6.3	6.2	1.7	4.3
U.S. Virgin Islands	1,429	0.0	0.0	55.7	2.5	11.1	0.0	30.6	3.8	11.8	22.6	9.1	5.1	1.4	5.7
Countrywide - Direct	1,745,100	(92.6)	15.5	55.7	2.5	3.5	0.0	115.4	5.8	42.0	79.1	15.8	4.7	1.3	15.9

*See technical notes

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**2013 Profitability Report
Accident and Health**

State	(1) Direct Premiums Earned (000s)	(2) Losses Incurred	(3) Loss Adjust Expense	(4) Percent of Direct Premiums Earned					(8A) Invest Gain On Ins Trans	(8B) Tax On Ins Trans	(8C) Earned Prem To Net Worth	(9) Percent of Net Worth		(12) Return On Net Worth
				(5) General Expense	(6) Selling Expense	(7) Divs To Plychldr	(8) Under- Writing Profit	(10) Inv Gain On Net Worth				(11) Tax On Inv Gain On Net Worth		
Alabama*	70,852	94.0	6.0	7.4	21.9	2.3	0.0	1.5	(10.7)	(19.5)	59.3	4.6	1.3	(8.2)
Alaska	10,792	66.0	3.4	7.4	20.2	2.5	0.0	2.8	0.9	2.3	47.5	4.6	1.3	4.4
Arizona	78,280	61.5	3.8	7.4	21.5	2.0	0.0	3.7	3.1	7.1	36.6	4.6	1.3	5.9
Arkansas	37,277	61.6	4.6	7.4	21.8	2.2	0.0	3.0	1.6	3.6	49.7	4.6	1.3	5.1
California	425,348	85.4	4.9	7.4	25.4	2.5	0.0	8.3	(6.7)	(10.7)	31.6	4.8	1.3	0.0
Colorado	85,099	86.1	5.5	7.4	24.3	1.5	0.0	4.8	(7.4)	(12.7)	40.5	4.7	1.3	(1.8)
Connecticut	45,280	69.8	3.5	7.4	29.6	2.2	0.0	8.2	(2.1)	(2.3)	29.9	4.9	1.4	2.9
Delaware	21,372	(142.2)	(6.1)	7.4	22.0	2.3	0.0	20.5	81.5	155.5	20.4	4.6	1.3	35.0
District of Columbia	117,815	70.5	7.3	7.4	26.8	2.0	0.0	(14.2)	(5.4)	(10.4)	85.9	4.7	1.3	(5.5)
Florida	206,375	91.2	5.2	7.4	25.8	2.2	0.0	11.1	(8.1)	(12.8)	27.3	4.8	1.3	(0.0)
Georgia	138,214	69.4	4.2	7.4	20.0	4.4	0.0	3.2	(1.1)	(1.3)	50.1	4.6	1.3	2.7
Hawaii	14,286	77.0	4.9	7.4	24.0	3.9	0.0	19.6	(0.6)	2.9	17.2	4.8	1.3	3.9
Idaho	16,409	64.6	4.7	7.4	20.6	2.2	0.0	5.5	1.7	4.2	40.0	4.6	1.3	5.0
Illinois	248,053	84.5	5.2	7.4	21.1	1.8	0.0	9.7	(4.3)	(6.0)	30.0	4.6	1.3	1.5
Indiana	196,696	82.4	5.1	7.4	19.0	2.3	0.6	2.1	(5.3)	(9.4)	54.2	4.5	1.3	(1.8)
Iowa	70,910	77.9	5.4	7.4	19.0	1.6	0.0	5.6	(2.4)	(3.4)	40.8	4.5	1.3	1.9
Kansas	67,261	83.0	5.3	7.4	18.8	1.7	0.0	8.3	(3.4)	(4.6)	37.5	4.5	1.3	1.5
Kentucky	54,567	68.1	3.7	7.4	23.1	3.4	0.0	6.4	(0.3)	0.8	40.9	4.7	1.3	3.7
Louisiana	60,581	87.0	4.7	7.4	20.1	2.6	0.0	2.0	(7.1)	(12.8)	56.9	4.6	1.3	(3.9)
Maine	9,116	131.4	7.0	7.4	24.3	2.8	0.0	22.0	(19.4)	(31.6)	16.3	4.7	1.3	(1.7)
Maryland	51,382	99.2	6.2	7.4	23.2	2.0	0.0	30.3	(4.9)	(2.8)	13.0	4.7	1.3	3.0
Massachusetts	79,964	78.4	4.2	7.4	26.7	2.4	0.0	8.2	(4.5)	(6.6)	31.5	4.8	1.3	1.4
Michigan	186,327	71.7	4.3	7.4	17.6	1.6	0.0	5.2	0.5	2.1	40.8	4.4	1.2	4.0
Minnesota	103,291	92.8	6.3	7.4	17.4	2.9	0.0	8.9	(6.9)	(11.0)	30.6	4.4	1.2	(0.2)
Mississippi	54,678	65.0	5.1	7.4	23.7	3.1	0.0	(0.5)	(1.7)	(3.2)	73.4	4.7	1.3	1.0
Missouri	162,573	74.6	5.2	7.4	18.9	1.8	0.0	5.3	(1.3)	(1.4)	45.7	4.5	1.3	2.6
Montana	22,216	86.4	5.3	7.4	21.0	3.2	0.0	0.4	(8.1)	(15.0)	65.0	4.6	1.3	(6.4)
Nebraska	57,419	81.9	4.8	7.4	17.0	1.6	0.0	5.6	(2.9)	(4.3)	40.6	4.4	1.2	1.5

*See technical notes

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

**2013 Profitability Report
Accident and Health**

State	Percent of Direct Premiums Earned														
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Direct Premiums Earned (000s)	Losses Incurred	Loss Adjusted Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Policyholder	Under-Writing Profit	Invest Gain On Ins	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth	
Nevada	30,402	66.1	4.2	7.4	23.6	3.3	0.0	(4.7)	3.2	(0.7)	(0.7)	45.8	4.7	1.3	3.1
New Hampshire	15,797	81.1	4.6	7.4	27.6	4.8	0.0	(25.5)	6.2	(12.1)	(12.1)	35.5	4.9	1.4	(0.7)
New Jersey	107,867	83.7	4.8	7.4	24.6	1.9	0.0	(22.5)	11.7	(6.2)	(6.2)	26.4	4.7	1.3	1.8
New Mexico	20,642	77.6	4.7	7.4	21.6	3.2	0.0	(14.6)	3.8	(6.8)	(6.8)	45.4	4.6	1.3	0.3
New York	365,324	82.4	5.6	7.4	27.1	2.6	0.0	(25.3)	4.9	(12.9)	(12.9)	39.0	4.8	1.3	(1.6)
North Carolina	147,109	81.7	4.3	7.4	21.5	2.0	0.0	(17.1)	2.6	(9.2)	(9.2)	50.2	4.6	1.3	(1.3)
North Dakota	12,475	100.6	5.5	7.4	17.5	1.8	0.0	(32.9)	5.5	(17.4)	(17.4)	41.7	4.4	1.2	(4.0)
Ohio	180,783	77.5	4.6	7.4	20.2	1.9	0.0	(11.7)	5.4	(3.7)	(3.7)	40.2	4.5	1.3	1.8
Oklahoma	47,795	75.3	4.5	7.4	19.8	2.2	0.0	(9.3)	3.4	(3.6)	(3.6)	48.9	4.6	1.3	0.8
Oregon	50,495	96.5	5.4	7.4	22.2	1.9	0.0	(33.4)	14.7	(11.1)	(11.1)	22.8	4.6	1.3	0.8
Pennsylvania	277,195	70.6	3.9	7.4	21.8	2.0	0.0	(5.8)	6.3	0.7	0.7	37.0	4.6	1.3	3.6
Rhode Island	26,920	53.5	4.2	7.4	25.7	3.2	0.0	5.9	(1.7)	2.6	2.6	86.3	4.7	1.3	5.7
South Carolina	67,509	77.4	4.4	7.4	21.5	3.0	0.0	(13.8)	2.3	(7.3)	(7.3)	51.6	4.6	1.3	(0.4)
South Dakota	27,610	91.1	5.5	7.4	16.4	2.6	0.0	(23.2)	3.6	(12.4)	(12.4)	47.3	4.4	1.2	(2.7)
Tennessee	98,596	69.4	4.2	7.4	24.9	2.6	0.0	(8.6)	6.4	(1.0)	(1.0)	35.8	4.7	1.3	3.1
Texas	481,913	67.8	5.4	7.4	23.5	2.0	0.0	(6.2)	1.9	(2.6)	(2.6)	55.2	4.7	1.3	1.9
Utah	56,717	62.9	3.5	7.4	27.8	2.1	0.0	(3.9)	(1.2)	(3.4)	(3.4)	79.4	4.8	1.3	0.8
Vermont	5,464	100.0	5.9	7.4	30.8	2.4	0.0	(46.7)	10.6	(22.7)	(22.7)	26.5	5.0	1.4	(2.4)
Virginia	91,731	88.2	4.9	7.4	23.0	2.3	0.0	(25.9)	12.6	(7.8)	(7.8)	25.2	4.7	1.3	1.4
Washington	89,891	81.8	4.5	7.4	23.9	2.2	0.0	(20.0)	9.6	(6.1)	(6.1)	29.5	4.7	1.3	1.6
West Virginia	28,198	56.9	3.0	7.4	20.8	2.8	0.0	8.9	0.3	(6.1)	(6.1)	67.6	4.6	1.3	7.4
Wisconsin	158,761	75.1	4.2	7.4	18.7	1.6	0.0	(7.1)	2.6	(2.7)	(2.7)	53.1	4.5	1.3	1.8
Wyoming	19,786	86.3	4.9	7.4	20.5	0.5	0.0	(19.6)	(0.9)	(13.4)	(13.4)	78.2	4.6	1.3	(7.2)
Guam	126,438	81.0	4.2	7.4	18.5	0.0	0.0	(11.2)	(4.5)	(10.5)	(10.5)	151.6	4.6	1.3	(12.6)
Puerto Rico	21,929	33.3	3.5	7.4	32.2	1.3	0.0	22.3	(2.8)	12.4	12.4	118.0	4.7	1.3	18.1
U.S. Virgin Islands	240	746.2	250.5	7.4	26.7	6.3	0.0	(937.2)	18.9	(595.6)	(595.6)	25.2	4.8	1.3	(146.8)
N Mariana Islands	6,796	76.1	4.1	7.4	22.8	5.0	0.0	(15.6)	(4.7)	(13.6)	(13.6)	165.5	4.7	1.3	(19.0)
Countrywide - Direct	5,256,816	77.4	4.9	7.4	22.6	2.2	0.0	(14.5)	5.5	(5.4)	(5.4)	39.3	4.6	1.3	1.2

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**2013 Profitability Report
Warranty**

State	Percent of Direct Premiums Earned										Percent of Net Worth				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plyhdr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth	
Alabama	7,194	51.3	1.9	6.0	8.1	3.7	0.0	28.9	11.2	13.2	26.9	44.6	4.8	1.3	15.4
Alaska	3,580	66.5	1.6	6.0	13.0	2.9	0.0	9.9	7.6	5.6	11.9	49.4	5.1	1.4	9.5
Arizona	26,859	46.7	1.2	6.0	2.3	2.2	0.0	41.5	4.9	15.9	30.5	68.9	4.5	1.2	24.3
Arkansas	5,669	35.9	0.9	6.0	3.9	3.0	0.0	50.3	3.4	18.5	35.1	79.0	4.6	1.3	31.1
California	101,894	64.6	(1.6)	6.0	12.4	2.6	0.0	16.0	7.6	7.7	15.9	51.0	5.0	1.4	11.7
Colorado	23,045	52.6	1.4	6.0	2.1	2.3	0.0	35.5	11.5	15.6	31.4	42.0	4.4	1.2	16.3
Connecticut	9,857	71.4	2.1	6.0	2.3	2.0	0.0	16.1	8.9	8.1	16.9	49.5	4.4	1.2	11.6
Delaware	3,258	54.8	3.2	6.0	5.6	2.2	0.0	28.1	8.6	12.2	24.5	50.8	4.6	1.3	15.8
District of Columbia	110	127.9	9.0	6.0	8.7	3.4	0.0	17.6	10.6	9.1	19.1	41.4	4.9	1.4	11.4
Florida	277,317	62.3	1.8	6.0	8.7	3.4	0.0	17.6	10.6	9.1	19.1	41.4	4.9	1.4	11.4
Georgia	21,595	60.5	1.8	6.0	(0.8)	3.5	0.0	28.9	6.6	12.0	23.5	60.1	4.4	1.2	17.3
Hawaii	4,200	77.8	2.3	6.0	2.2	1.9	0.0	9.8	9.3	6.0	13.1	51.3	4.5	1.2	10.0
Idaho	4,477	73.9	2.0	6.0	(0.1)	2.3	0.0	15.9	7.0	7.5	15.4	59.0	4.3	1.2	12.2
Illinois	611,395	95.9	2.3	6.0	2.3	1.8	0.0	(8.4)	3.9	(1.9)	(2.7)	77.2	4.5	1.2	1.2
Indiana	35,904	59.5	1.4	6.0	2.0	1.6	0.0	29.5	7.9	12.5	24.9	53.7	4.4	1.2	16.5
Iowa	4,715	44.2	1.1	6.0	3.8	1.3	0.0	43.4	5.8	16.8	32.4	62.7	4.5	1.2	23.6
Kansas	91,656	36.7	0.9	6.0	18.8	1.6	0.0	35.9	6.8	14.5	28.3	49.8	5.3	1.5	17.9
Kentucky	8,925	41.4	1.2	6.0	2.9	3.1	0.0	45.4	8.7	18.3	35.8	49.4	4.5	1.3	20.9
Louisiana	8,244	76.7	2.3	6.0	3.7	2.7	0.0	8.5	9.8	5.7	12.6	45.9	4.5	1.3	9.0
Maine	5,823	49.8	1.5	6.0	2.6	2.2	0.0	37.9	8.2	15.5	30.5	51.7	4.4	1.2	19.0
Maryland	11,982	58.3	1.7	6.0	3.8	2.1	0.0	28.1	9.3	12.4	25.0	48.4	4.5	1.3	15.3
Massachusetts	17,332	17.7	0.7	6.0	81.6	2.7	0.0	(8.7)	(0.7)	(3.2)	(6.1)	65.5	8.4	2.3	2.1
Michigan	448,912	57.0	1.4	6.0	2.6	1.4	0.0	31.5	10.8	14.0	28.2	43.8	4.4	1.2	15.5
Minnesota	17,851	91.2	2.9	6.0	2.4	2.3	0.0	(4.8)	12.5	1.8	5.9	39.5	4.4	1.2	5.5
Mississippi	4,671	60.3	1.5	6.0	2.0	3.1	0.0	27.1	4.3	10.7	20.7	72.1	4.5	1.2	18.2
Missouri	6,719	276.3	7.8	6.0	2.9	1.6	0.0	(194.7)	32.7	(59.0)	(102.9)	18.6	4.4	1.2	(16.0)
Montana	1,940	53.0	1.4	6.0	2.2	3.3	0.0	33.9	5.5	13.4	26.0	64.2	4.5	1.3	19.9
Nebraska	9,295	22.4	0.7	6.0	2.7	1.9	0.0	66.3	3.9	24.3	45.9	75.6	4.5	1.2	37.9

**2013 Profitability Report
Warranty**

State	Percent of Direct Premiums Earned													
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)
Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Polyhdr Divs To	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Nevada	5,761	106.6	3.7	6.0	2.8	3.5	0.0	6.1	(6.3)	(10.4)	62.2	4.5	1.3	(3.2)
New Hampshire	4,748	60.4	1.8	6.0	2.2	1.6	0.0	13.5	13.5	27.8	38.0	4.4	1.2	13.7
New Jersey	24,350	70.6	2.3	6.0	2.8	2.5	0.0	15.7	7.5	15.4	56.3	4.5	1.2	11.9
New Mexico	5,420	27.5	0.7	6.0	2.4	3.5	0.0	59.8	22.5	42.9	63.3	4.5	1.3	30.4
New York	70,899	84.7	2.5	6.0	7.9	2.4	0.0	6.4	0.5	2.3	57.7	4.7	1.3	4.7
North Carolina	24,732	58.7	1.5	6.0	(1.1)	2.1	0.0	32.7	14.1	28.2	48.6	4.2	1.2	16.7
North Dakota	608	66.5	1.9	6.0	2.3	3.0	0.0	20.2	7.7	18.7	53.7	4.5	1.2	13.3
Ohio	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Oklahoma	26,766	17.1	0.5	6.0	12.1	2.7	0.0	61.5	22.2	41.8	82.6	4.9	1.4	38.1
Oregon	7,079	44.0	1.2	6.0	23.3	2.4	0.0	22.9	6.1	19.3	51.0	5.6	1.6	13.9
Pennsylvania	45,134	55.8	2.4	6.0	2.7	2.1	0.0	31.0	13.5	27.1	46.8	4.4	1.2	15.9
Rhode Island	1,159	88.5	2.4	6.0	2.1	2.3	0.0	(1.4)	2.1	5.7	48.6	4.4	1.2	5.9
South Carolina	4,801	57.5	1.7	6.0	9.3	3.6	0.0	21.8	9.9	20.0	49.5	4.9	1.4	13.4
South Dakota	1,159	65.5	2.0	6.0	2.1	3.1	0.0	21.2	7.3	19.0	55.8	4.5	1.2	13.8
Tennessee	28,781	70.4	1.8	6.0	8.1	2.6	0.0	11.1	8.6	13.4	49.0	4.8	1.3	10.0
Texas	173,575	70.1	2.3	6.0	6.9	1.2	0.0	13.4	9.8	15.8	45.6	4.6	1.3	10.5
Utah	6,377	71.6	1.7	6.0	4.2	2.3	0.0	14.1	12.9	18.5	38.1	4.5	1.3	10.3
Vermont	1,983	80.1	2.4	6.0	3.2	2.5	0.0	5.7	8.2	9.6	51.6	4.5	1.2	8.2
Virginia	17,197	61.9	2.0	6.0	2.6	2.6	0.0	24.6	11.0	22.2	50.5	4.5	1.2	14.5
Washington	34,764	54.9	1.9	6.0	2.2	1.9	0.0	33.1	14.3	28.5	47.1	4.4	1.2	16.6
West Virginia	3,078	65.0	2.0	6.0	2.3	3.8	0.0	20.9	8.5	19.7	50.3	4.5	1.3	13.2
Wisconsin	21,107	54.4	1.6	6.0	2.3	1.4	0.0	34.2	8.8	28.6	50.2	4.4	1.2	17.5
Wyoming	1,448	23.9	0.6	6.0	6.4	1.1	0.0	61.9	11.4	48.4	41.2	4.6	1.3	23.3
Guam	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Puerto Rico	283	44.2	1.9	6.0	2.0	4.2	0.0	41.7	19.8	41.4	27.7	4.5	1.2	14.7
Countrywide - Direct	2,283,665	70.6	1.7	6.0	6.0	2.1	0.0	13.5	7.9	14.5	51.8	4.6	1.3	10.8

**2013 Profitability Report
All Other**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Percent of Direct Premiums Earned														
	Percent of Net Worth														
	Direct	Losses	Loss	General	Selling	Taxes	Under-	Invest	Tax	Profit	Earned	Inv	Inv	Tax	Return
	Premiums	Incurred	Adjust	Expense	Expense	License	Gain On	Gain On	On Ins	On Ins	To Net	Gain	Gain	On Net	On Net
	Earned	Expenses	Expense	Expense	Fees	Divs To	Writing	Trans	Trans	Trans	Trans	Trans	Trans	Trans	Trans
	(000s)					Plychldr	Profit	Ins	On Net	On Net	On Net	On Net	On Net	On Net	On Net
State															
Alabama	211,241	69.9	11.8	8.3	24.6	4.1	0.0	6.5	(4.8)	(7.6)	64.3	4.7	1.3	1.3	(1.5)
Alaska	141,669	40.9	6.2	8.3	24.7	2.4	0.4	2.8	6.8	13.1	86.1	4.7	1.3	1.3	14.7
Arizona	238,856	(7.5)	6.5	8.3	24.7	2.1	0.0	3.6	24.0	45.4	78.4	4.7	1.3	1.3	39.0
Arkansas	156,049	20.6	3.5	8.3	24.4	2.8	0.2	2.8	14.8	28.1	86.8	4.7	1.3	1.3	27.8
California	2,588,215	22.0	4.4	8.3	24.2	2.4	0.0	38.7	14.3	27.1	85.9	4.7	1.3	1.3	26.6
Colorado	236,315	19.9	3.5	8.3	23.9	1.9	0.0	3.7	15.9	30.2	76.8	4.7	1.3	1.3	26.6
Connecticut	265,545	29.0	5.2	8.3	24.2	2.2	0.1	30.9	12.4	24.2	63.4	4.7	1.3	1.3	18.7
Delaware	67,673	18.3	3.9	8.3	23.4	2.7	0.0	43.3	16.2	30.9	79.4	4.7	1.3	1.3	27.9
District of Columbia	144,974	41.1	5.3	8.3	29.7	2.2	0.0	13.8	5.4	10.5	81.1	4.8	1.3	1.3	12.0
Florida	1,075,199	27.4	6.4	8.3	28.0	2.2	0.0	27.7	10.7	20.7	77.5	4.8	1.3	1.3	19.5
Georgia	402,142	34.6	5.7	8.3	22.5	4.2	0.0	24.5	10.2	20.2	66.6	4.7	1.3	1.3	16.8
Hawaii	95,242	23.4	7.3	8.3	24.9	3.5	0.1	32.4	12.4	23.9	72.0	4.7	1.3	1.3	20.6
Idaho	56,058	17.3	2.6	8.3	25.3	2.8	0.1	43.5	15.9	30.1	87.7	4.7	1.3	1.3	29.8
Illinois	686,874	20.1	3.6	8.3	24.7	2.3	0.0	40.9	16.3	31.8	60.2	4.7	1.3	1.3	22.5
Indiana	248,648	19.9	2.6	8.3	23.4	1.9	0.0	43.8	16.4	31.3	77.4	4.7	1.3	1.3	27.6
Iowa	119,845	20.1	3.8	8.3	27.7	1.9	0.0	38.0	8.6	26.6	85.4	4.8	1.3	1.3	26.2
Kansas	134,577	35.7	5.0	8.3	26.6	2.5	0.0	21.9	8.6	16.6	80.7	4.7	1.3	1.3	16.8
Kentucky	194,137	29.6	4.2	8.3	25.1	3.9	0.1	28.8	11.0	21.1	79.1	4.8	1.3	1.3	20.1
Louisiana	514,156	31.9	8.4	8.3	24.4	3.2	0.0	23.6	10.1	20.0	64.1	4.7	1.3	1.3	16.2
Maine	65,335	25.5	3.4	8.3	26.9	2.5	0.1	33.2	12.5	23.7	81.1	4.8	1.3	1.3	22.7
Maryland	341,379	22.5	4.1	8.3	26.8	2.6	0.0	35.6	13.4	25.6	78.9	4.8	1.3	1.3	23.6
Massachusetts	365,167	31.0	3.3	8.3	25.6	2.4	0.1	29.2	11.9	23.3	65.5	4.7	1.3	1.3	18.7
Michigan	364,590	32.9	6.1	8.3	26.5	1.7	0.0	24.3	9.6	18.6	76.0	4.7	1.3	1.3	17.5
Minnesota	230,983	18.3	5.8	8.3	25.4	2.2	0.0	40.0	15.1	28.8	76.1	4.7	1.3	1.3	25.3
Mississippi	143,368	14.5	2.8	8.3	29.5	3.4	0.0	41.5	15.7	29.9	72.0	4.8	1.3	1.3	25.0
Missouri	312,959	14.8	4.0	8.3	25.0	2.1	0.1	45.7	16.8	31.7	84.2	4.7	1.3	1.3	30.1
Montana	57,591	56.4	7.6	8.3	30.7	2.9	0.1	(6.2)	(1.2)	(1.6)	78.8	4.8	1.3	1.3	2.2
Nebraska	82,903	27.5	5.2	8.3	26.2	2.0	0.0	30.8	11.7	22.5	78.4	4.7	1.3	1.3	21.1

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

**2013 Profitability Report
All Other**

State	Direct Premiums Earned (000s)			Percent of Direct Premiums Earned										Percent of Net Worth		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)	
	Losses Incurred	Loss Adjust Expense	Loss	General Expense	Selling Expense	Taxes License Fees	Divs To Pcyhdr	Under-Writing Profit	Invest Gain On Ins	Tax On Ins	Profit On Ins	Earned To Net Worth	Inv Gain On Net Worth	Tax On Net Worth	Return On Net Worth	
Nevada	148,822	40.2	6.9	8.3	27.0	3.8	0.1	13.7	5.9	6.4	13.2	64.6	4.8	1.3	11.9	
New Hampshire	55,749	29.8	3.5	8.3	27.3	3.0	0.2	27.8	3.3	10.7	20.5	79.3	4.8	1.3	19.7	
New Jersey	526,321	33.5	6.8	8.3	24.7	2.2	0.0	24.4	5.4	10.0	19.7	70.3	4.7	1.3	17.3	
New Mexico	75,010	23.3	3.1	8.3	26.7	3.5	0.0	35.0	3.8	13.3	25.5	76.8	4.8	1.3	23.0	
New York	1,343,830	26.4	6.3	8.3	24.4	2.1	0.1	32.4	5.8	12.9	25.2	67.3	4.7	1.3	20.4	
North Carolina	342,228	25.7	4.5	8.3	24.3	2.7	0.1	34.3	4.6	13.3	25.7	71.3	4.7	1.3	21.7	
North Dakota	46,574	27.4	3.5	8.3	25.9	2.3	0.0	32.5	3.1	12.2	23.3	83.8	4.7	1.3	23.0	
Ohio	460,779	32.3	4.2	8.3	24.1	2.1	0.0	28.9	4.4	11.3	22.0	74.2	4.7	1.3	19.7	
Oklahoma	183,060	34.5	5.5	8.3	25.0	2.6	0.0	23.9	3.8	9.4	18.3	77.2	4.7	1.3	17.5	
Oregon	241,218	27.4	4.0	8.3	25.8	1.9	0.2	32.3	2.9	12.1	23.1	81.3	4.7	1.3	22.2	
Pennsylvania	500,074	17.0	3.3	8.3	25.9	2.2	0.0	43.2	4.1	16.3	31.0	74.8	4.7	1.3	26.6	
Rhode Island	76,516	37.8	1.4	8.3	25.4	1.8	0.2	25.1	5.3	10.2	20.1	68.5	4.7	1.3	17.2	
South Carolina	219,992	29.6	5.8	8.3	25.7	3.8	0.2	26.5	2.4	9.9	18.9	88.7	4.8	1.3	20.2	
South Dakota	50,250	15.5	1.7	8.3	25.1	2.0	0.0	47.3	3.1	17.4	32.9	75.3	4.7	1.3	28.2	
Tennessee	349,827	16.6	2.5	8.3	23.2	2.7	0.2	46.5	3.3	17.2	32.6	82.0	4.7	1.3	30.1	
Texas	1,675,305	37.3	6.2	8.3	24.9	1.9	2.3	19.0	5.7	8.2	16.5	64.5	4.7	1.3	14.0	
Utah	163,115	34.9	6.9	8.3	24.9	2.2	0.2	22.4	2.5	8.6	16.4	85.8	4.7	1.3	17.5	
Vermont	204,815	8.5	1.1	8.3	9.6	0.4	0.0	71.9	0.8	25.4	47.3	122.7	4.5	1.3	61.4	
Virginia	396,359	36.8	5.6	8.3	24.9	2.5	0.1	21.8	3.8	8.7	16.9	76.4	4.7	1.3	16.3	
Washington	548,218	25.6	3.5	8.3	23.1	2.0	0.3	37.2	3.3	14.0	26.6	80.3	4.7	1.3	24.7	
West Virginia*	66,698	17.2	5.8	8.3	27.0	3.8	0.0	37.8	3.2	14.1	26.8	80.2	4.8	1.3	25.0	
Wisconsin	200,647	48.2	6.1	8.3	24.9	2.1	0.0	10.3	3.6	4.6	9.3	80.3	4.7	1.3	10.9	
Wyoming	50,089	2.8	1.3	8.3	24.0	2.4	0.0	61.1	2.2	22.0	41.3	89.5	4.7	1.3	40.4	
American Samoa	245	9.3	5.3	8.3	17.7	0.0	0.0	59.4	4.0	21.9	41.5	61.6	4.4	1.2	28.7	
Guam	15,383	11.4	3.5	8.3	28.8	2.1	0.0	45.8	1.2	16.4	30.7	93.3	4.8	1.3	32.1	
Puerto Rico	383,758	33.0	4.2	8.3	19.2	2.7	0.0	32.6	2.2	12.0	22.8	89.5	4.6	1.3	23.7	
U.S. Virgin Islands	10,744	23.0	2.9	8.3	21.5	4.8	0.0	39.3	3.8	14.8	28.3	81.0	4.7	1.3	26.3	
N Mariana Islands	421	(1.6)	(0.7)	8.3	25.6	8.9	0.0	59.5	1.4	21.2	39.7	90.0	4.9	1.4	39.3	
Countrywide - Direct	17,877,736	27.4	5.1	8.3	24.7	2.4	0.3	31.8	4.2	12.3	23.7	74.6	4.7	1.3	21.1	

*See technical notes

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**2013 Profitability Report
Total All Lines**

	(1)	(2)	(3)	(4)	Percent of Direct Premiums Earned			(8)	(8A)	(8B)	(8C)	Percent of Net Worth			
	Direct	Losses	Loss	General	Taxes	Under-	Invest	Invest	Profit	Profit	Inv	Inv	Tax	Tax	
	Premiums	Incurring	Adjusted	Expense	License	Writing	Gain	Gain	On	On	Gain	Gain	On	On	
	Earned	Expenses	Expense	Expense	Fees	To	On	On	Ins	Ins	On	On	Ins	Ins	
	(000s)		Expense	Expense	Plychldr	Profit	Trans	Trans	Trans	Trans	Worth	Worth	Worth	Worth	
Alabama	7,154,648	51.5	10.6	6.4	18.0	3.3	0.3	9.8	5.4	4.9	10.2	74.2	4.7	1.3	11.0
Alaska	1,707,844	37.6	6.8	6.6	15.9	2.7	0.9	29.4	4.5	11.6	22.4	77.0	4.7	1.3	20.6
Arizona	8,431,682	54.5	11.2	6.2	17.5	2.4	0.9	7.2	6.4	4.3	9.3	68.4	4.7	1.3	9.7
Arkansas	4,433,698	55.1	8.9	6.1	18.2	3.0	0.2	8.3	4.5	4.2	8.7	80.6	4.7	1.3	10.4
California	60,212,185	55.7	13.5	6.4	18.7	2.4	0.6	2.5	6.8	2.8	6.6	63.4	4.7	1.3	7.6
Colorado	9,012,264	69.9	12.2	6.3	17.6	1.5	0.6	(8.2)	5.2	(1.4)	(1.5)	74.0	4.7	1.3	2.2
Connecticut	7,542,153	55.0	11.4	6.3	18.4	2.2	0.6	6.2	7.1	4.1	9.1	63.9	4.7	1.3	9.2
Delaware	1,846,211	40.3	11.3	7.1	16.9	2.8	0.3	21.2	7.4	9.5	19.1	60.5	4.7	1.3	15.0
District of Columbia	1,637,833	47.8	8.7	7.1	18.1	3.8	0.3	14.2	6.9	6.9	14.2	61.1	4.8	1.3	12.1
Florida	40,695,145	42.6	10.0	6.0	17.9	1.8	0.4	21.1	4.8	8.7	17.2	78.3	4.7	1.3	16.9
Georgia	14,652,206	61.8	11.5	6.2	17.9	4.6	0.4	(2.5)	5.0	0.5	1.9	76.9	4.7	1.3	4.9
Hawaii	2,145,811	40.5	9.1	6.4	17.4	3.4	0.8	22.3	5.5	9.3	18.5	71.1	4.7	1.3	16.5
Idaho	2,166,930	54.2	10.4	6.2	17.4	2.0	0.7	8.9	4.6	4.4	9.1	77.7	4.7	1.3	10.4
Illinois	22,069,618	62.4	11.4	6.3	17.5	1.6	0.3	0.3	7.3	2.1	5.4	62.4	4.7	1.3	6.8
Indiana	9,557,799	59.0	9.9	6.2	18.4	1.4	0.1	4.8	5.0	3.1	6.7	76.0	4.7	1.3	8.5
Iowa	5,895,875	72.9	9.0	5.9	17.2	1.3	0.5	(6.9)	4.1	(1.3)	(1.5)	81.6	4.7	1.3	2.1
Kansas	5,866,116	66.0	9.2	5.9	17.2	1.8	0.3	(0.4)	3.9	0.9	2.6	83.6	4.7	1.3	5.5
Kentucky	6,334,752	51.0	10.1	6.2	18.6	2.5	0.3	11.2	6.1	5.6	11.7	70.3	4.7	1.3	11.6
Louisiana	9,969,904	53.6	11.5	6.2	18.6	3.5	0.7	5.7	5.3	3.5	7.5	74.5	4.7	1.3	9.0
Maine	1,938,170	50.7	8.0	6.3	20.3	2.4	1.2	10.8	5.5	5.3	11.0	71.2	4.7	1.3	11.2
Maryland	9,651,236	57.6	11.8	6.3	17.2	2.3	0.7	4.0	6.8	3.3	7.5	66.1	4.7	1.3	8.3
Massachusetts	12,376,161	49.1	10.5	6.4	20.1	2.6	0.3	10.9	6.3	5.6	11.7	67.0	4.7	1.3	11.2
Michigan	16,137,271	84.0	15.5	6.2	17.4	2.0	0.2	(25.3)	15.0	(4.7)	(5.6)	42.3	4.6	1.3	1.0
Minnesota	9,961,593	67.1	10.1	6.1	17.6	2.0	0.2	(3.2)	5.4	0.4	1.8	73.8	4.7	1.3	4.7
Mississippi	4,472,283	75.3	12.5	6.1	19.4	2.8	0.2	(16.3)	4.4	(4.5)	(7.4)	80.4	4.7	1.3	(2.6)
Missouri	9,670,422	54.8	9.6	6.2	17.7	1.8	0.3	9.4	5.2	4.8	9.9	74.3	4.7	1.3	10.7
Montana	1,897,703	53.2	9.7	6.2	18.2	2.7	0.2	9.8	4.6	4.7	9.7	79.1	4.7	1.3	11.0
Nebraska	4,166,830	73.7	9.7	5.8	17.3	1.4	0.3	(8.2)	4.0	(1.8)	(2.5)	83.6	4.7	1.3	1.3

**2013 Profitability Report
Total All Lines**

State	Percent of Direct Premiums Earned										Percent of Net Worth				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Pcyhdr	Under-Writing Profit	Invest Gain On Ins	Tax On Ins	Profit On Ins	Earned To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth	
Nevada	3,974,340	63.2	14.0	6.4	18.0	3.7	0.3	(5.8)	8.2	0.3	2.2	60.6	4.7	1.3	4.7
New Hampshire	2,091,845	50.9	8.9	6.5	19.1	2.8	0.6	(1.0)	5.6	5.4	11.2	70.0	4.7	1.3	11.2
New Jersey	18,504,921	61.8	14.4	6.4	16.7	2.1	1.0	(2.5)	9.8	1.9	5.5	53.9	4.7	1.3	6.3
New Mexico	2,803,609	64.7	12.5	6.2	17.6	3.2	0.4	(4.8)	5.5	(0.1)	0.8	74.1	4.7	1.3	4.0
New York	39,548,751	47.6	13.6	7.1	17.2	1.5	0.6	12.4	10.0	15.3	15.3	51.5	4.7	1.3	11.2
North Carolina	12,963,527	50.6	8.4	6.2	18.2	2.4	0.4	13.8	4.7	6.1	12.3	77.9	4.7	1.3	13.0
North Dakota	2,506,945	72.9	6.6	5.3	15.5	1.1	0.1	(1.6)	1.7	(0.1)	0.2	114.0	4.7	1.3	3.6
Ohio	14,164,794	50.1	9.4	6.2	19.2	1.7	0.2	13.0	5.3	6.0	12.3	76.1	4.7	1.3	12.8
Oklahoma	6,945,829	85.2	13.9	6.1	18.3	2.5	0.3	(26.4)	4.6	(8.0)	(13.9)	78.4	4.7	1.3	(7.5)
Oregon	5,536,355	52.2	10.7	6.3	17.7	1.2	2.6	9.1	7.9	5.4	11.6	60.9	4.7	1.3	10.4
Pennsylvania	21,262,125	53.2	12.5	6.4	18.3	2.3	0.3	6.9	7.5	4.5	9.9	61.8	4.7	1.3	9.5
Rhode Island	1,993,417	54.2	10.2	6.3	18.2	2.8	1.1	7.1	6.5	4.3	9.3	66.8	4.7	1.3	9.6
South Carolina	7,345,786	49.4	9.5	6.1	18.6	3.1	0.4	12.8	4.3	5.7	11.4	81.1	4.7	1.3	12.7
South Dakota	2,275,144	62.4	7.7	5.5	15.0	1.8	0.2	7.4	3.1	3.5	7.0	93.3	4.7	1.3	9.9
Tennessee	9,699,676	51.6	10.2	6.3	17.5	2.6	0.3	11.5	5.1	5.5	11.2	74.9	4.7	1.3	11.7
Texas	43,128,697	55.0	9.9	6.2	18.4	1.9	0.8	7.7	4.6	4.0	8.3	78.7	4.7	1.3	9.9
Utah	3,559,765	55.7	11.3	6.4	18.3	2.5	0.5	5.2	5.9	3.4	7.6	71.4	4.7	1.3	8.8
Vermont	1,362,878	41.8	7.0	6.7	17.3	2.3	0.3	24.5	4.6	9.9	19.3	75.4	4.7	1.3	17.9
Virginia	11,414,317	49.2	9.0	6.2	17.1	2.7	0.8	14.9	5.1	6.6	13.4	75.7	4.7	1.3	13.5
Washington	9,513,490	52.1	10.6	6.4	18.0	2.1	0.4	10.4	5.5	5.2	10.7	74.7	4.7	1.3	11.4
West Virginia	2,805,300	45.7	10.1	6.2	18.5	3.7	0.4	15.2	5.5	6.9	13.9	72.1	4.7	1.3	13.4
Wisconsin	8,972,202	60.0	10.9	6.3	17.6	1.5	2.2	1.4	5.6	2.1	4.9	69.2	4.7	1.3	6.8
Wyoming	1,015,892	52.6	8.9	6.3	18.7	1.6	0.3	11.6	3.9	5.1	10.3	86.7	4.7	1.3	12.3
American Samoa	370	1.7	2.6	7.9	15.8	0.7	0.0	71.1	5.9	26.5	50.5	53.8	4.3	1.2	30.2
Guam	288,350	51.2	5.1	7.1	24.5	1.3	0.2	10.6	(1.0)	3.4	6.2	110.1	4.9	1.4	10.3
Puerto Rico	1,874,574	37.0	7.7	7.5	22.2	1.6	0.0	23.8	3.4	9.3	17.9	72.9	4.9	1.4	16.6
U.S. Virgin Islands	82,747	35.9	10.0	7.2	19.1	4.9	0.3	22.6	(2.0)	9.1	17.7	72.6	4.8	1.3	16.3
N Mariana Islands	11,370	50.6	5.6	7.1	25.2	5.0	0.0	6.3	(2.0)	1.7	2.7	127.1	4.8	1.3	6.9
Countrywide - Direct	527,251,355	55.8	11.3	6.3	18.0	2.2	0.6	5.7	6.4	3.8	8.3	67.5	4.7	1.3	9.0

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

Profitability Results By State By Line Ten-Year Summary 2004-2013

2013 Profitability Report
Countrywide - IEE
Percent of Direct Premiums Earned
Losses Incurred

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	61.2	60.6	58.8	62.8	64.4	66.7	66.6	64.7	63.7	63.9	63.3
Private Passenger Auto Physical	53.4	56.7	55.8	58.1	60.9	58.2	58.5	64.7	64.7	63.0	59.4
Private Passenger Auto Total	58.0	59.1	57.6	60.9	63.0	63.3	63.4	64.7	64.1	63.5	61.7
Commercial Auto Liability	56.5	54.4	53.6	52.6	54.3	54.8	53.9	57.7	62.7	63.5	56.4
Commercial Auto Physical	47.3	50.8	50.1	52.9	55.5	53.4	58.1	67.0	65.0	61.3	56.1
Commercial Auto Total	54.0	53.5	52.7	52.7	54.6	54.4	54.9	59.8	63.2	63.0	56.3
Homeowners Multiple Peril	56.6	60.5	50.0	55.4	74.0	65.0	66.1	80.6	63.0	50.6	62.2
Farmowners Multiple Peril	52.8	55.2	60.3	59.5	77.7	68.8	68.6	78.3	59.9	54.1	63.5
Commercial Multiple Peril	51.6	49.4	44.9	43.4	56.2	48.4	51.9	63.8	57.7	48.6	51.6
Fire	44.1	46.5	43.9	47.8	56.4	41.4	42.0	56.0	49.9	43.2	47.1
Allied Lines	78.1	104.4	58.0	42.5	78.9	53.0	54.7	82.4	91.4	60.9	70.4
Inland Marine	44.5	52.3	42.8	42.2	54.9	47.7	46.1	57.6	56.4	47.4	49.2
Medical Professional Liability	62.0	52.1	42.6	37.4	32.9	35.4	32.3	35.2	41.8	36.1	40.8
Other Liability*	69.0	62.2	50.4	51.8	48.6	53.6	56.0	49.4	54.3	48.1	54.3
Products Liability	NR	NR	NR	NR	NR	47.6	73.2	69.0	31.1	59.0	NR
Workers Compensation	69.4	65.4	60.7	61.5	61.8	68.8	71.9	70.7	67.6	58.5	65.6
Mortgage Guaranty	NR	NR	NR	NR	NR	173.4	171.0	192.4	162.2	70.9	NR
Financial Guaranty*	NR	NR	NR	NR	NR	43.9	148.5	137.6	84.4	(105.9)	NR
Accident and Health	NR	NR	NR	NR	NR	65.6	69.4	71.7	70.3	71.7	NR
Warranty	NR	NR	NR	NR	NR	68.0	69.9	72.3	72.5	77.8	NR
All Other*	66.6	81.3	49.1	60.4	97.8	40.1	40.5	57.8	42.1	36.6	57.2
Total All Lines	60.4	61.6	53.4	56.0	65.2	59.4	61.1	66.9	62.2	55.2	60.1

*See technical notes

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2013 Profitability Report
Countrywide - IEE
Percent of Direct Premiums Earned
Underwriting Profit

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	0.7	1.9	1.5	(1.6)	(3.2)	(6.7)	(5.9)	(3.3)	(3.2)	(3.7)	(2.4)
Private Passenger Auto Physical	12.9	9.3	8.6	6.7	4.3	6.5	6.6	0.8	(0.2)	1.1	5.7
Private Passenger Auto Total	5.7	4.9	4.4	1.7	(0.2)	(1.4)	(1.0)	(1.7)	(2.0)	(1.8)	0.9
Commercial Auto Liability	3.2	6.4	5.8	4.6	2.6	(0.2)	2.9	(0.9)	(6.3)	(7.8)	1.0
Commercial Auto Physical	17.0	12.0	12.2	9.0	5.5	3.2	(1.5)	(11.7)	(9.1)	(5.2)	3.1
Commercial Auto Total	6.9	7.9	7.5	5.8	3.3	0.6	1.9	(3.3)	(7.0)	(7.2)	1.6
Homeowners Multiple Peril	5.3	(0.6)	10.9	4.3	(16.0)	(5.8)	(6.7)	(21.7)	(4.0)	9.5	(2.5)
Farmowners Multiple Peril	7.9	4.6	(1.2)	2.0	(19.6)	(7.9)	(8.3)	(17.0)	0.5	5.7	(3.3)
Commercial Multiple Peril	(0.8)	2.7	6.9	7.9	(3.9)	2.8	(0.6)	(12.9)	(6.7)	2.1	(0.3)
Fire	25.6	18.3	23.3	13.3	6.8	20.4	19.9	7.6	13.4	21.2	17.0
Allied Lines	(6.9)	(34.8)	12.5	39.6	(5.2)	16.7	13.6	(9.3)	(19.9)	9.0	1.5
Inland Marine	17.3	10.5	22.4	20.3	6.8	11.1	13.6	3.1	3.7	15.9	12.5
Medical Professional Liability	(8.6)	0.0	9.4	15.0	21.2	14.4	11.3	12.4	6.8	10.5	9.2
Other Liability*	(17.4)	(13.0)	4.3	0.7	4.9	(3.6)	(6.9)	3.5	(4.2)	3.5	(2.8)
Products Liability	NR	NR	NR	NR	NR	(23.0)	(56.9)	(58.7)	(2.5)	(55.5)	NR
Workers Compensation	(5.0)	(2.3)	1.8	(3.0)	(4.3)	(11.3)	(18.0)	(18.2)	(11.2)	1.1	(7.0)
Mortgage Guaranty	NR	NR	NR	NR	NR	(102.1)	(98.8)	(118.9)	(90.1)	1.0	NR
Financial Guaranty*	NR	NR	NR	NR	NR	5.6	(116.7)	(102.0)	(54.0)	127.4	NR
Accident and Health	NR	NR	NR	NR	NR	(2.2)	(10.9)	(5.1)	(7.8)	(11.6)	NR
Warranty	NR	NR	NR	NR	NR	2.8	(7.0)	3.7	1.6	(3.2)	NR
All Other*	0.4	(18.0)	15.0	4.3	(33.3)	21.2	18.6	3.0	19.4	25.5	5.6
Total All Lines	1.4	(0.9)	7.2	4.2	(5.1)	(0.7)	(2.9)	(7.7)	(3.3)	3.9	(0.4)

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**2013 Profitability Report
Countrywide - IEE
Percent of Direct Premiums Earned
Profit on Insurance Transactions**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	4.1	5.5	5.1	3.2	0.8	(1.1)	0.1	1.6	1.6	1.3	2.2
Private Passenger Auto Physical	9.0	6.8	6.4	5.2	3.5	5.0	5.0	1.1	0.5	1.3	4.4
Private Passenger Auto Total	6.1	6.0	5.6	4.0	1.9	1.3	2.0	1.4	1.2	1.3	3.1
Commercial Auto Liability	6.5	9.8	9.4	8.9	5.1	2.8	7.9	4.7	0.8	0.3	5.6
Commercial Auto Physical	11.9	8.7	9.0	7.2	3.8	3.2	(0.2)	(5.4)	(5.2)	(2.7)	3.0
Commercial Auto Total	8.0	9.5	9.3	8.5	4.8	2.9	6.0	2.4	(0.6)	(0.4)	5.0
Homeowners Multiple Peril	3.1	2.2	9.4	5.1	(9.2)	(2.0)	(2.3)	(12.1)	(0.8)	8.0	0.2
Farmowners Multiple Peril	6.9	4.8	1.5	3.7	(11.4)	(3.2)	(3.2)	(9.0)	1.9	5.3	(0.3)
Commercial Multiple Peril	1.8	6.7	9.3	10.0	0.4	5.3	4.2	(4.1)	(0.2)	5.2	3.9
Fire	20.2	14.9	17.3	11.1	5.8	15.1	15.3	8.8	10.8	16.1	13.5
Allied Lines	(2.6)	(21.2)	10.7	25.4	(2.8)	12.2	11.0	(3.6)	(11.3)	7.4	2.5
Inland Marine	8.5	8.5	15.6	14.4	4.9	8.2	10.1	3.3	3.6	11.5	8.8
Medical Professional Liability	7.8	12.5	19.2	22.7	21.7	18.5	20.6	20.5	16.4	19.7	18.0
Other Liability*	(2.4)	3.9	14.3	12.7	10.8	7.3	6.8	14.6	9.3	13.3	9.1
Products Liability	NR	NR	NR	NR	NR	3.3	(8.4)	(10.2)	21.8	(13.3)	NR
Workers Compensation	3.0	9.1	10.7	9.0	4.0	2.4	1.2	1.4	4.2	9.3	5.4
Mortgage Guaranty	NR	NR	NR	NR	NR	(53.5)	(40.5)	(83.6)	(33.7)	24.6	NR
Financial Guaranty*	NR	NR	NR	NR	NR	38.7	(38.4)	(58.7)	3.3	81.4	NR
Accident and Health	NR	NR	NR	NR	NR	2.3	(2.2)	1.0	(9.4)	(2.6)	NR
Warranty	NR	NR	NR	NR	NR	8.9	0.5	7.6	6.4	3.0	NR
All Other*	7.0	(3.1)	18.7	6.8	(17.4)	19.4	19.7	10.0	18.3	22.1	10.1
Total All Lines	4.7	5.0	10.1	7.8	(0.1)	3.9	3.6	0.1	2.7	7.0	4.5

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**2013 Profitability Report
Countrywide - IEE
Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	8.0	9.9	9.1	6.9	3.0	1.6	3.6	4.8	4.7	4.4	5.6
Private Passenger Auto Physical	19.2	15.3	13.9	11.5	7.5	10.2	10.4	4.9	4.0	5.1	10.2
Private Passenger Auto Total	11.5	11.6	10.6	8.3	4.4	4.2	5.6	4.8	4.5	4.6	7.0
Commercial Auto Liability	9.2	12.2	11.2	10.1	6.0	4.7	8.5	6.4	3.8	3.6	7.6
Commercial Auto Physical	20.2	15.8	15.7	12.4	7.0	6.6	3.3	(2.4)	(2.6)	0.5	7.7
Commercial Auto Total	11.3	12.8	12.0	10.5	6.2	5.0	7.7	5.1	2.9	3.1	7.7
Homeowners Multiple Peril	7.2	6.5	13.9	9.0	(7.3)	0.7	1.3	(8.1)	2.6	10.7	3.7
Farmowners Multiple Peril	11.8	9.6	5.5	7.7	(10.0)	(0.6)	0.3	(5.5)	5.2	8.4	3.2
Commercial Multiple Peril	5.0	9.5	11.2	11.2	2.5	6.6	6.3	0.6	3.2	6.8	6.3
Fire	27.5	19.9	22.2	14.8	8.2	18.0	17.9	11.7	13.2	17.3	17.1
Allied Lines	(0.1)	(19.8)	15.2	32.1	(1.1)	16.2	15.3	(0.5)	(8.0)	10.3	5.9
Inland Marine	13.8	13.5	20.8	19.0	7.7	11.7	13.7	6.7	6.9	14.3	12.8
Medical Professional Liability	7.9	11.1	14.2	14.7	12.9	11.5	12.3	12.0	10.2	11.1	11.8
Other Liability*	1.8	6.1	11.3	9.8	7.3	6.1	6.2	9.2	7.1	8.6	7.4
Products Liability	NR	NR	NR	NR	NR	3.7	1.6	1.0	8.6	0.1	NR
Workers Compensation	5.6	10.2	10.4	8.5	4.3	3.8	3.9	3.9	5.0	7.1	6.3
Mortgage Guaranty	NR	NR	NR	NR	NR	(22.6)	(12.7)	(30.4)	(9.6)	13.1	NR
Financial Guaranty*	NR	NR	NR	NR	NR	10.9	(3.5)	(6.2)	4.0	18.0	NR
Accident and Health	NR	NR	NR	NR	NR	4.2	2.3	4.0	(1.5)	2.3	NR
Warranty	NR	NR	NR	NR	NR	7.4	3.7	7.4	6.6	4.9	NR
All Other*	8.5	2.1	14.9	7.6	(7.4)	14.7	14.6	9.1	14.0	15.3	9.3
Total All Lines	8.0	8.3	12.2	9.7	2.2	5.7	6.0	3.4	5.2	8.0	6.9

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**2013 Profitability Report
Countrywide - Direct
Percent of Direct Premiums Earned
Losses Incurred**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	62.5	62.3	59.4	63.6	65.6	68.5	67.9	69.2	67.6	67.8	65.4
Private Passenger Auto Physical	53.1	57.0	55.6	57.8	60.7	58.0	58.1	64.5	64.5	62.3	59.2
Private Passenger Auto Total	58.6	60.1	57.9	61.2	63.6	64.3	64.0	67.3	66.4	65.7	62.9
Commercial Auto Liability	55.9	54.2	52.4	53.7	54.0	53.1	51.8	56.8	62.5	63.2	55.7
Commercial Auto Physical	47.2	50.0	50.4	51.2	57.6	53.9	57.8	68.7	68.0	62.4	56.7
Commercial Auto Total	53.7	53.1	51.9	53.1	54.9	53.3	53.2	59.5	63.7	63.0	55.9
Homeowners Multiple Peril	66.0	75.2	48.2	50.4	70.7	59.3	60.5	75.4	58.8	46.4	61.1
Farmowners Multiple Peril	56.4	52.6	59.3	58.1	82.8	69.0	67.0	86.5	63.5	53.3	64.9
Commercial Multiple Peril	53.3	60.6	42.5	41.1	55.7	44.7	49.1	62.3	55.0	45.1	51.0
Fire	33.2	54.6	37.7	32.4	51.8	36.3	33.1	39.1	38.3	34.4	39.1
Allied Lines	85.2	274.0	52.4	39.7	79.1	48.9	39.8	78.1	115.7	76.1	88.9
Inland Marine	42.9	63.9	43.2	36.4	51.6	46.2	42.6	46.9	58.8	42.6	47.5
Medical Professional Liability	62.9	51.9	43.0	41.4	34.8	35.6	32.2	34.5	41.3	38.8	41.6
Other Liability*	74.7	63.2	50.0	50.4	52.8	52.0	54.6	50.0	53.6	50.3	55.2
Products Liability	NR	NR	NR	NR	NR	57.3	70.3	65.4	52.8	51.9	NR
Workers Compensation	67.3	64.8	60.6	61.3	62.9	67.7	74.7	65.0	67.9	59.6	65.2
Mortgage Guaranty	NR	NR	NR	NR	NR	214.0	160.3	195.0	152.1	69.7	NR
Financial Guaranty*	NR	NR	NR	NR	NR	267.0	205.6	148.2	20.0	(92.6)	NR
Accident and Health	NR	NR	NR	NR	NR	69.7	77.7	76.5	75.8	77.4	NR
Warranty	NR	NR	NR	NR	NR	64.6	68.5	70.1	64.8	70.6	NR
All Other*	53.1	52.6	40.3	63.9	127.5	40.6	33.1	29.6	36.4	27.4	50.4
Total All Lines	61.2	67.4	52.1	54.1	66.3	60.0	59.3	64.9	63.8	55.8	60.5

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2013 Profitability Report
Countrywide - Direct
Percent of Direct Premiums Earned
Underwriting Profit

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	0.6	(0.0)	2.5	(2.1)	(3.6)	(7.2)	(6.0)	(7.2)	(6.5)	(7.0)	(3.7)
Private Passenger Auto Physical	14.1	8.7	10.2	6.7	4.9	7.7	7.5	1.1	0.3	2.2	6.3
Private Passenger Auto Total	6.2	3.5	5.6	1.5	(0.1)	(1.2)	(0.7)	(3.9)	(3.9)	(3.4)	0.4
Commercial Auto Liability	5.9	7.4	9.4	6.1	4.7	2.4	5.7	2.0	(5.5)	(6.4)	3.2
Commercial Auto Physical	18.3	13.9	12.8	12.1	4.5	6.7	1.2	(7.9)	(8.7)	(3.0)	5.0
Commercial Auto Total	9.1	9.0	10.2	7.6	4.6	3.4	4.6	(0.3)	(6.2)	(5.6)	3.7
Homeowners Multiple Peril	(4.0)	(13.9)	15.3	13.2	(9.3)	2.0	2.3	(13.1)	4.1	16.8	1.3
Farmowners Multiple Peril	7.3	10.4	3.2	5.1	(22.4)	(4.0)	(3.0)	(22.7)	0.3	10.4	(1.5)
Commercial Multiple Peril	0.6	(5.8)	13.5	14.0	(0.1)	5.8	5.7	(8.2)	(0.0)	9.2	3.5
Fire	37.5	2.8	32.6	38.0	17.6	32.5	35.5	31.0	30.9	33.8	29.2
Allied Lines	(10.3)	(205.6)	22.7	38.7	0.2	27.3	37.0	2.6	(37.8)	1.7	(12.3)
Inland Marine	24.9	(22.1)	26.0	32.3	16.4	17.9	23.2	20.4	7.8	25.0	17.2
Medical Professional Liability	(3.4)	5.7	14.5	16.1	22.1	19.7	23.0	18.1	10.7	13.0	14.0
Other Liability*	(20.5)	(11.2)	6.1	5.4	(1.5)	1.5	(0.7)	5.4	1.5	5.7	(0.8)
Products Liability	NR	NR	NR	NR	NR	(45.7)	(60.7)	(51.4)	(30.5)	(34.2)	NR
Workers Compensation	(1.8)	(2.0)	3.3	1.5	(3.6)	(9.9)	(19.6)	(8.7)	(8.6)	1.6	(4.8)
Mortgage Guaranty	NR	NR	NR	NR	NR	(140.0)	(87.3)	(120.5)	(78.6)	3.9	NR
Financial Guaranty*	NR	NR	NR	NR	NR	(217.0)	(157.3)	(107.0)	12.3	115.4	NR
Accident and Health	NR	NR	NR	NR	NR	(4.9)	(17.9)	(8.7)	(11.1)	(14.5)	NR
Warranty	NR	NR	NR	NR	NR	16.9	15.3	15.4	19.5	13.5	NR
All Other*	16.3	17.2	27.5	3.8	(65.8)	19.2	24.8	28.8	22.4	31.8	12.6
Total All Lines	1.9	(6.5)	10.8	8.5	(4.9)	0.5	1.7	(3.2)	(2.4)	5.7	1.2

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**2013 Profitability Report
Countrywide - Direct
Percent of Direct Premiums Earned
Profit on Insurance Transactions**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	5.1	4.9	6.5	3.7	0.7	(0.9)	0.6	(1.4)	0.3	(0.0)	2.0
Private Passenger Auto Physical	10.3	6.7	7.6	5.3	3.9	5.9	5.7	(0.1)	1.0	2.4	4.9
Private Passenger Auto Total	7.3	5.7	6.9	4.4	2.0	1.8	2.6	(0.8)	0.6	0.9	3.1
Commercial Auto Liability	9.4	10.5	12.2	10.3	8.7	4.5	9.6	6.7	1.6	1.4	7.5
Commercial Auto Physical	13.0	10.1	9.3	9.2	4.5	5.0	1.6	(4.3)	(4.7)	(0.8)	4.3
Commercial Auto Total	10.3	10.4	11.4	10.1	7.7	4.6	7.8	4.2	0.1	0.9	6.7
Homeowners Multiple Peril	(0.1)	(5.9)	13.3	11.2	(4.5)	3.2	3.7	(7.2)	4.8	13.0	3.1
Farmowners Multiple Peril	7.4	8.9	4.6	5.8	(13.0)	(0.6)	0.3	(12.5)	2.2	8.7	1.2
Commercial Multiple Peril	5.6	2.0	14.6	14.6	6.2	7.4	8.3	(0.8)	4.3	10.0	7.2
Fire	26.5	4.7	23.5	26.6	11.2	22.0	24.3	21.5	21.6	23.4	20.5
Allied Lines	(4.4)	(129.1)	19.7	26.6	1.0	18.9	25.6	3.0	(22.4)	3.1	(5.8)
Inland Marine	17.0	(12.4)	18.7	22.2	11.8	12.2	15.8	13.7	5.8	17.0	12.2
Medical Professional Liability	10.2	16.8	23.6	24.6	20.9	21.6	27.4	23.9	19.1	20.6	20.9
Other Liability*	(3.2)	4.5	16.4	16.2	4.0	10.5	10.7	15.0	11.9	14.5	10.1
Products Liability	NR	NR	NR	NR	NR	(8.9)	(8.1)	(5.2)	4.1	(0.3)	NR
Workers Compensation	9.0	8.8	10.4	10.2	5.9	3.4	1.2	7.4	6.5	9.4	7.2
Mortgage Guaranty	NR	NR	NR	NR	NR	(79.6)	(32.6)	(88.4)	(25.7)	26.8	NR
Financial Guaranty*	NR	NR	NR	NR	NR	(99.4)	(67.7)	(59.8)	50.2	79.1	NR
Accident and Health	NR	NR	NR	NR	NR	(0.1)	(7.2)	(2.4)	(11.5)	(5.4)	NR
Warranty	NR	NR	NR	NR	NR	13.8	14.2	14.8	18.0	14.5	NR
All Other*	15.6	16.5	23.8	8.3	(39.5)	15.1	19.8	21.8	17.6	23.7	12.3
Total All Lines	6.5	1.5	12.6	11.0	0.2	4.6	6.5	2.1	3.5	8.3	5.7

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**2013 Profitability Report
Countrywide - Direct
Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	9.4	9.1	10.5	7.4	3.0	1.9	4.0	2.3	3.5	3.4	5.4
Private Passenger Auto Physical	21.9	15.3	16.1	12.0	8.2	11.8	11.4	3.3	4.7	6.4	11.1
Private Passenger Auto Total	13.3	11.0	12.1	8.8	4.5	4.8	6.1	2.6	3.8	4.2	7.1
Commercial Auto Liability	12.1	12.8	13.6	11.4	8.7	5.9	9.7	7.7	4.3	4.2	9.1
Commercial Auto Physical	22.6	18.0	16.2	15.1	8.0	9.0	5.3	(1.4)	(2.1)	2.5	9.3
Commercial Auto Total	14.0	13.7	14.0	12.0	8.6	6.4	9.1	6.4	3.4	4.0	9.2
Homeowners Multiple Peril	3.7	(2.8)	18.5	16.0	(2.6)	6.2	7.2	(3.8)	8.1	15.7	6.6
Farmowners Multiple Peril	13.0	14.6	9.3	10.2	(11.9)	2.1	3.8	(9.3)	5.6	11.9	4.9
Commercial Multiple Peril	8.8	5.7	15.6	15.1	7.1	8.4	9.3	2.9	6.4	10.3	8.9
Fire	35.6	9.1	29.6	32.7	14.8	27.7	29.1	26.0	25.7	26.1	25.6
Allied Lines	(2.1)	(123.6)	23.0	36.5	3.6	26.2	34.1	7.2	(21.0)	6.5	(1.0)
Inland Marine	26.9	(11.4)	26.3	30.8	17.2	18.1	22.6	20.4	10.5	23.0	18.4
Medical Professional Liability	9.9	13.5	16.5	15.6	12.3	12.9	15.2	13.6	11.3	11.4	13.2
Other Liability*	1.8	6.4	12.4	11.5	4.1	7.4	7.8	9.4	8.2	9.2	7.8
Products Liability	NR	NR	NR	NR	NR	0.4	1.8	2.2	4.3	3.3	NR
Workers Compensation	10.1	9.6	10.0	9.0	5.1	4.2	3.9	6.2	5.9	7.2	7.1
Mortgage Guaranty	NR	NR	NR	NR	NR	(33.4)	(8.5)	(30.3)	(6.5)	14.2	NR
Financial Guaranty*	NR	NR	NR	NR	NR	(15.4)	(8.7)	(6.2)	12.0	15.9	NR
Accident and Health	NR	NR	NR	NR	NR	2.7	0.2	2.3	(1.8)	1.2	NR
Warranty	NR	NR	NR	NR	NR	10.5	11.4	11.9	13.1	10.8	NR
All Other*	16.8	16.7	20.0	9.2	(20.9)	15.2	18.5	20.2	17.2	21.1	13.4
Total All Lines	10.0	5.3	14.4	12.5	2.4	6.3	8.0	4.9	5.8	9.0	7.9

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2013 Profitability Report
Alabama
Percent of Direct Premiums Earned
Losses Incurred

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	60.4	63.4	61.3	61.2	59.1	61.3	62.2	64.3	64.7	65.0	62.3
Private Passenger Auto Physical	60.4	63.6	60.8	57.5	57.4	61.5	58.9	72.5	61.7	63.6	61.8
Private Passenger Auto Total	60.4	63.5	61.1	59.4	58.3	61.4	60.7	68.1	63.3	64.3	62.0
Commercial Auto Liability	68.4	65.7	69.1	54.9	63.0	53.3	55.1	68.9	65.1	74.8	63.8
Commercial Auto Physical	52.1	60.9	60.5	52.6	56.0	58.5	58.9	74.8	57.5	58.8	59.1
Commercial Auto Total	64.1	64.4	66.7	54.4	61.3	54.6	56.0	70.3	63.3	70.7	62.6
Homeowners Multiple Peril	146.8	92.6	63.1	57.3	63.3	96.3	65.3	181.3	54.1	46.0	86.6
Farmowners Multiple Peril	193.3	112.4	73.3	91.7	80.2	89.3	71.3	263.9	42.6	52.1	107.0
Commercial Multiple Peril	99.5	86.2	51.8	37.4	43.6	51.8	50.0	183.6	47.3	43.4	69.5
Fire	62.3	41.1	46.7	63.7	77.0	47.8	58.2	103.3	52.5	44.0	59.7
Allied Lines	296.4	700.2	(72.4)	49.4	115.3	74.8	57.2	266.0	37.3	39.0	156.3
Inland Marine	73.2	97.0	58.3	52.8	123.4	83.8	45.9	66.3	71.9	44.4	71.7
Medical Professional Liability	20.7	25.3	17.9	29.0	18.6	11.0	10.9	10.0	19.0	23.7	18.6
Other Liability*	52.0	77.7	56.3	38.9	32.3	62.7	48.5	53.2	57.0	54.2	53.3
Products Liability	NR	NR	NR	NR	NR	73.1	96.7	28.1	34.8	34.6	NR
Workers Compensation	72.8	63.5	61.8	76.1	59.2	65.5	73.6	68.9	54.5	53.9	65.0
Mortgage Guaranty	NR	NR	NR	NR	NR	116.9	105.3	123.7	102.7	63.2	NR
Financial Guaranty*	NR	NR	NR	NR	NR	373.3	452.0	27.2	34.4	(460.4)	NR
Accident and Health*	NR	NR	NR	NR	NR	69.3	200.6	97.8	193.3	94.0	NR
Warranty	NR	NR	NR	NR	NR	34.2	(35.6)	17.1	(72.9)	51.3	NR
All Other*	71.5	72.3	39.3	52.3	120.9	45.2	44.7	52.2	47.6	69.9	61.6
Total All Lines	83.2	87.1	54.0	54.6	63.7	68.0	60.3	109.3	58.0	51.5	69.0

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2013 Profitability Report
Alabama
Percent of Direct Premiums Earned
Underwriting Profit

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	4.8	0.2	1.2	2.2	4.3	1.8	0.8	(0.6)	(2.5)	(3.4)	0.9
Private Passenger Auto Physical	5.5	0.9	3.7	6.7	8.7	3.4	6.2	(8.3)	3.3	0.4	3.0
Private Passenger Auto Total	5.1	0.5	2.4	4.3	6.4	2.5	3.3	(4.2)	0.2	(1.7)	1.9
Commercial Auto Liability	(11.9)	(8.8)	(12.7)	1.9	(7.5)	(0.9)	(0.8)	(15.1)	(11.1)	(22.5)	(8.9)
Commercial Auto Physical	10.8	0.6	0.5	10.0	6.1	0.5	(1.7)	(17.2)	1.4	(1.3)	1.0
Commercial Auto Total	(5.9)	(6.4)	(9.1)	4.0	(4.2)	(0.5)	(1.0)	(15.6)	(8.0)	(17.1)	(6.4)
Homeowners Multiple Peril	(93.7)	(31.5)	(0.5)	6.8	0.5	(38.9)	(1.4)	(129.8)	10.9	18.6	(25.9)
Farmowners Multiple Peril	(136.5)	(48.1)	(4.8)	(22.3)	(9.9)	(20.3)	0.0	(206.4)	30.9	19.2	(39.8)
Commercial Multiple Peril	(54.6)	(33.5)	1.9	17.0	11.8	(3.0)	3.6	(144.5)	9.8	11.0	(18.1)
Fire	3.7	22.0	23.7	3.8	(12.9)	19.3	6.4	(40.1)	14.1	21.6	6.2
Allied Lines	(233.5)	(650.1)	156.7	28.7	(38.2)	(3.4)	19.0	(194.8)	42.0	39.6	(83.4)
Inland Marine	(12.5)	(76.3)	7.0	12.3	(67.5)	(25.0)	18.5	(2.6)	(7.7)	21.4	(13.2)
Medical Professional Liability	36.2	32.1	55.3	30.7	51.4	65.1	43.3	49.6	60.1	36.1	46.0
Other Liability*	(6.4)	(17.5)	2.7	15.8	23.6	(11.2)	1.8	(1.3)	(7.7)	(3.2)	(0.3)
Products Liability	NR	NR	NR	NR	NR	(39.4)	(65.5)	(14.1)	2.0	(4.3)	NR
Workers Compensation	(9.0)	(0.8)	0.4	(16.6)	(0.0)	(6.4)	(16.9)	(13.3)	9.4	7.0	(4.6)
Mortgage Guaranty	NR	NR	NR	NR	NR	(41.4)	(32.1)	(48.7)	(28.9)	9.1	NR
Financial Guaranty*	NR	NR	NR	NR	NR	(356.8)	(437.1)	(68.2)	(115.6)	493.5	NR
Accident and Health*	NR	NR	NR	NR	NR	(0.5)	(151.8)	(28.1)	(136.8)	(31.6)	NR
Warranty	NR	NR	NR	NR	NR	46.4	118.6	66.9	161.5	28.9	NR
All Other*	(10.5)	(8.6)	25.7	14.7	(62.5)	5.2	15.9	1.0	8.7	(18.8)	(2.9)
Total All Lines	(24.6)	(27.2)	8.8	7.6	(1.7)	(8.4)	0.9	(52.3)	4.3	9.8	(8.3)

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2013 Profitability Report
Alabama

Percent of Direct Premiums Earned
Profit on Insurance Transactions

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	6.4	3.5	4.1	4.9	5.0	3.7	3.5	1.4	1.4	0.6	3.4
Private Passenger Auto Physical	4.6	1.6	3.3	5.2	6.2	3.0	4.7	(6.3)	3.0	1.1	2.6
Private Passenger Auto Total	5.6	2.6	3.7	5.0	5.6	3.4	4.1	(2.2)	2.1	0.8	3.1
Commercial Auto Liability	(2.1)	(0.1)	(1.8)	7.5	0.6	2.3	5.2	(4.3)	(2.2)	(9.1)	(0.4)
Commercial Auto Physical	8.2	1.6	1.3	8.0	5.6	1.0	(0.3)	(10.3)	1.8	0.2	1.7
Commercial Auto Total	0.6	0.3	(1.0)	7.6	1.9	2.0	3.9	(5.7)	(1.3)	(6.8)	0.2
Homeowners Multiple Peril	(58.3)	(17.3)	2.6	6.7	1.6	(23.6)	1.1	(83.2)	9.1	13.8	(14.8)
Farmowners Multiple Peril	(85.6)	(28.6)	(0.5)	(11.4)	(4.4)	(10.9)	2.4	(131.4)	22.4	14.3	(23.4)
Commercial Multiple Peril	(30.2)	(15.6)	6.9	16.3	13.6	1.1	6.3	(89.1)	11.2	10.9	(6.9)
Fire	3.8	16.1	16.5	3.9	(8.4)	13.4	5.1	(24.6)	10.8	15.3	5.2
Allied Lines	(147.1)	(409.3)	112.2	21.4	(23.0)	0.2	14.8	(122.9)	31.4	28.1	(49.4)
Inland Marine	(7.2)	(47.2)	6.6	9.5	(42.5)	(15.2)	13.7	(0.5)	(4.2)	14.4	(7.3)
Medical Professional Liability	36.1	34.0	50.0	33.8	39.8	51.0	40.4	44.5	50.3	34.6	41.5
Other Liability*	6.5	1.4	14.3	22.5	20.1	3.0	13.1	11.4	7.0	9.7	10.9
Products Liability	NR	NR	NR	NR	NR	(10.5)	(20.5)	8.5	15.4	11.9	NR
Workers Compensation	9.9	16.0	13.3	1.9	10.3	9.0	7.8	10.0	24.8	20.4	12.3
Mortgage Guaranty	NR	NR	NR	NR	NR	(19.6)	(2.8)	(47.4)	0.9	26.5	NR
Financial Guaranty*	NR	NR	NR	NR	NR	(164.9)	(219.4)	40.0	7.1	321.0	NR
Accident and Health*	NR	NR	NR	NR	NR	3.1	(90.1)	(15.5)	(96.0)	(19.5)	NR
Warranty	NR	NR	NR	NR	NR	38.5	96.0	58.2	115.7	26.9	NR
All Other*	(0.6)	1.9	24.0	16.9	(37.4)	6.6	15.1	4.8	10.0	(7.6)	3.4
Total All Lines	(11.1)	(12.1)	10.9	9.8	1.8	(1.8)	5.2	(30.3)	7.3	10.2	(1.0)

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**2013 Profitability Report
Alabama**

**Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	12.3	8.4	8.9	9.4	7.9	7.0	7.0	4.8	4.7	4.0	7.4
Private Passenger Auto Physical	12.3	6.7	9.5	12.1	12.3	7.6	10.4	(5.6)	7.5	4.8	7.8
Private Passenger Auto Total	12.3	7.7	9.1	10.5	9.7	7.2	8.3	0.8	5.7	4.3	7.6
Commercial Auto Liability	1.9	3.9	2.7	9.5	2.8	4.4	7.0	0.7	1.8	(2.3)	3.2
Commercial Auto Physical	15.5	6.1	5.8	13.4	9.2	4.0	3.2	(8.1)	5.4	3.6	5.8
Commercial Auto Total	4.4	4.3	3.3	10.2	3.9	4.4	6.4	(0.7)	2.4	(1.3)	3.7
Homeowners Multiple Peril	(67.1)	(16.0)	7.0	11.5	4.2	(24.1)	4.6	(81.2)	12.6	17.1	(13.1)
Farmowners Multiple Peril	(99.2)	(28.8)	3.4	(7.7)	(2.2)	(8.9)	5.8	(124.8)	25.9	17.8	(21.9)
Commercial Multiple Peril	(23.1)	(8.8)	9.6	16.7	13.4	3.7	8.2	(58.0)	11.0	11.2	(1.6)
Fire	8.9	24.6	25.4	8.5	(6.8)	18.3	9.2	(22.4)	14.4	18.8	9.9
Allied Lines	(150.0)	(218.5)	75.3	26.2	(22.0)	2.9	19.0	(106.1)	29.3	30.5	(31.4)
Inland Marine	(5.6)	(50.8)	11.7	15.1	(48.8)	(15.0)	18.0	2.9	(1.8)	20.8	(5.3)
Medical Professional Liability	25.5	23.4	30.7	20.3	21.7	27.0	20.9	22.1	25.4	17.5	23.5
Other Liability*	7.6	4.7	11.3	14.8	11.7	4.0	8.5	7.8	6.0	7.0	8.3
Products Liability	NR	NR	NR	NR	NR	(0.7)	(2.3)	6.1	8.9	7.4	NR
Workers Compensation	8.9	11.4	10.0	4.8	6.4	5.9	5.8	6.4	10.6	9.1	7.9
Mortgage Guaranty	NR	NR	NR	NR	NR	(9.5)	2.1	(21.7)	3.8	16.8	NR
Financial Guaranty*	NR	NR	NR	NR	NR	(12.5)	(17.9)	5.6	4.3	75.6	NR
Accident and Health*	NR	NR	NR	NR	NR	4.4	(25.9)	(4.9)	(60.1)	(8.2)	NR
Warranty	NR	NR	NR	NR	NR	19.2	29.8	22.7	49.8	15.4	NR
All Other*	3.4	5.3	19.2	13.7	(20.3)	7.9	13.9	6.8	10.3	(1.5)	5.9
Total All Lines	(7.3)	(7.0)	13.6	12.2	3.9	1.2	7.5	(19.1)	8.8	11.0	2.5

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2013 Profitability Report
Alaska
Percent of Direct Premiums Earned
Losses Incurred

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	72.2	72.1	54.6	64.7	65.9	62.2	61.9	59.2	57.6	55.2	62.6
Private Passenger Auto Physical	46.3	47.4	47.0	49.0	48.2	47.5	48.2	49.8	54.1	52.8	49.0
Private Passenger Auto Total	62.2	62.5	51.7	58.5	59.0	56.5	56.6	55.6	56.3	54.3	57.3
Commercial Auto Liability	154.3	(23.2)	18.5	28.1	29.7	42.6	38.8	26.9	31.2	34.3	38.1
Commercial Auto Physical	39.6	51.4	23.8	31.1	39.0	43.9	40.2	46.0	51.4	46.4	41.3
Commercial Auto Total	120.6	(0.1)	20.1	28.9	32.4	43.0	39.2	31.9	36.3	37.0	38.9
Homeowners Multiple Peril	44.4	32.7	44.2	49.1	49.0	53.3	41.3	53.7	63.7	43.5	47.5
Farmowners Multiple Peril	30.3	16.0	3.7	60.4	21.5	69.4	59.0	148.6	106.1	31.3	54.6
Commercial Multiple Peril	49.4	39.0	34.1	26.3	35.5	44.3	50.4	35.1	41.4	25.9	38.1
Fire	35.5	26.3	90.3	83.7	56.9	15.4	14.6	27.1	43.2	10.3	40.3
Allied Lines*	13.1	195.4	25.8	13.5	18.9	32.7	14.0	29.8	32.9	24.8	40.1
Inland Marine	8.2	10.4	26.1	6.8	3.3	10.3	3.4	20.1	7.4	1.1	9.7
Medical Professional Liability	33.2	7.4	9.7	71.9	1.7	11.5	47.4	22.6	15.8	(8.6)	21.3
Other Liability*	56.5	81.5	54.4	31.4	21.0	41.0	35.0	47.1	32.6	32.4	43.3
Products Liability	NR	NR	NR	NR	NR	5.9	25.4	(13.5)	(10.3)	15.9	NR
Workers Compensation	62.3	61.8	35.2	45.7	34.8	51.7	64.8	60.3	60.8	53.2	53.1
Mortgage Guaranty	NR	NR	NR	NR	NR	70.3	40.5	65.2	36.6	20.4	NR
Financial Guaranty*	NR	NR	NR	NR	NR	580.5	(125.4)	0.0	(0.0)	0.0	NR
Accident and Health	NR	NR	NR	NR	NR	56.5	109.6	68.2	48.3	66.0	NR
Warranty	NR	NR	NR	NR	NR	83.5	57.8	54.3	97.9	66.5	NR
All Other*	38.7	18.0	27.5	27.0	31.2	31.5	23.9	30.2	22.4	40.9	29.1
Total All Lines	55.4	49.4	40.3	42.1	38.3	46.5	43.4	44.3	42.7	37.6	44.0

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2013 Profitability Report
Alaska
Percent of Direct Premiums Earned
Underwriting Profit

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	(11.6)	(11.9)	8.4	(2.4)	(3.2)	1.5	1.5	7.2	7.9	10.1	0.7
Private Passenger Auto Physical	24.0	22.6	22.3	19.5	21.4	21.5	20.8	20.0	14.1	14.6	20.1
Private Passenger Auto Total	2.2	1.5	13.7	6.1	6.4	9.3	9.0	12.1	10.3	11.8	8.2
Commercial Auto Liability	(142.4)	125.1	55.5	35.3	33.3	15.3	21.3	34.4	29.2	27.0	23.4
Commercial Auto Physical	22.7	(4.6)	47.3	27.5	14.6	11.9	12.6	18.4	8.4	14.5	17.3
Commercial Auto Total	(93.9)	84.9	53.1	33.1	27.9	14.3	18.9	30.2	23.9	24.2	21.7
Homeowners Multiple Peril	21.3	34.0	21.9	16.4	16.5	9.2	26.1	12.9	(0.1)	22.1	18.0
Farmowners Multiple Peril	40.1	53.5	67.0	4.0	48.6	(4.0)	(6.5)	(125.8)	(82.5)	16.6	1.1
Commercial Multiple Peril	5.6	21.0	26.2	33.3	23.7	10.7	8.0	25.3	19.7	35.8	20.9
Fire	34.8	38.8	(24.6)	(19.3)	8.6	65.4	54.6	33.0	27.1	61.1	28.0
Allied Lines*	65.2	(123.8)	52.8	66.9	62.9	43.2	65.5	50.7	49.5	55.3	38.8
Inland Marine	73.7	66.7	54.2	74.7	78.3	69.0	76.3	60.9	74.7	81.1	70.9
Medical Professional Liability	25.8	65.8	63.5	(18.7)	59.6	44.0	(7.8)	16.3	22.5	55.2	32.6
Other Liability*	3.0	(30.1)	(14.1)	20.3	28.9	20.9	24.1	11.3	30.5	31.8	12.6
Products Liability	NR	NR	NR	NR	NR	66.0	29.8	90.9	83.1	38.1	NR
Workers Compensation	6.0	0.5	38.2	21.3	31.4	10.7	(3.2)	1.1	6.5	13.4	12.6
Mortgage Guaranty	NR	NR	NR	NR	NR	2.3	33.1	7.0	37.4	53.3	NR
Financial Guaranty*	NR	NR	NR	NR	NR	(512.0)	197.0	57.0	42.2	28.8	NR
Accident and Health	NR	NR	NR	NR	NR	5.1	(47.5)	2.2	19.4	0.5	NR
Warranty	NR	NR	NR	NR	NR	(5.3)	19.6	17.3	(20.7)	9.9	NR
All Other*	25.3	49.7	38.8	39.3	28.5	32.7	38.5	30.4	39.2	17.1	34.0
Total All Lines	7.8	15.3	26.1	22.8	25.9	18.2	21.2	21.6	24.6	29.4	21.3

*See technical notes

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2013 Profitability Report
Alaska

**Percent of Direct Premiums Earned
Profit on Insurance Transactions**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	(3.2)	(3.1)	9.8	2.9	0.8	4.4	5.0	7.4	8.9	10.1	4.3
Private Passenger Auto Physical	16.7	15.7	15.3	13.7	14.6	14.8	14.3	12.2	10.0	10.4	13.8
Private Passenger Auto Total	4.5	4.2	11.9	7.1	6.2	8.5	8.6	9.2	9.3	10.2	8.0
Commercial Auto Liability	(84.5)	90.3	42.2	28.8	26.7	12.0	19.2	26.7	23.2	22.3	20.7
Commercial Auto Physical	15.9	(1.4)	32.4	19.2	11.0	8.2	8.9	12.9	6.4	11.0	12.5
Commercial Auto Total	(55.0)	61.9	39.4	26.0	22.2	10.9	16.3	23.1	18.9	19.8	18.3
Homeowners Multiple Peril	16.3	24.9	17.3	13.3	12.3	8.0	19.2	9.6	2.1	16.5	14.0
Farmowners Multiple Peril	27.8	35.8	45.1	4.3	32.5	(1.1)	(2.2)	(77.0)	(46.1)	15.9	3.5
Commercial Multiple Peril	8.0	18.4	21.5	25.9	20.9	9.4	8.6	19.9	16.1	26.2	17.5
Fire	24.1	27.3	(14.3)	(9.6)	6.9	44.3	36.1	22.1	18.6	40.8	19.6
Allied Lines*	43.6	(77.4)	38.5	44.8	41.4	28.9	43.7	33.6	33.4	37.5	26.8
Inland Marine	47.3	43.8	35.4	48.9	51.4	44.5	49.3	39.0	48.4	52.4	46.0
Medical Professional Liability	26.7	52.2	50.1	(2.9)	42.8	33.8	3.0	18.6	22.5	42.4	28.9
Other Liability*	9.1	(10.5)	2.5	26.2	23.6	22.5	23.6	14.4	27.0	27.9	16.6
Products Liability	NR	NR	NR	NR	NR	66.6	38.8	68.6	63.8	33.2	NR
Workers Compensation	11.4	7.1	28.8	17.9	25.7	11.9	7.2	9.8	12.9	14.6	14.7
Mortgage Guaranty	NR	NR	NR	NR	NR	5.7	34.6	(16.2)	39.4	49.8	NR
Financial Guaranty*	NR	NR	NR	NR	NR	(297.2)	167.2	33.9	59.4	12.3	NR
Accident and Health	NR	NR	NR	NR	NR	5.7	(27.4)	5.2	7.2	2.3	NR
Warranty	NR	NR	NR	NR	NR	0.6	17.9	14.6	(6.3)	11.9	NR
All Other*	19.8	35.5	28.2	28.5	19.5	22.8	27.3	21.9	27.6	13.1	24.4
Total All Lines	9.5	14.8	21.1	19.1	19.9	15.2	18.1	17.0	19.8	22.4	17.7

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2013 Profitability Report

Alaska

Percent of Net Worth
Return on Net Worth

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	(0.0)	0.6	14.4	6.9	3.0	7.1	8.0	10.0	11.3	12.2	7.3
Private Passenger Auto Physical	34.4	31.4	29.3	25.0	25.5	26.3	24.1	20.7	17.5	16.9	25.1
Private Passenger Auto Total	9.9	9.3	18.6	12.1	9.5	12.5	12.5	13.0	13.1	13.6	12.4
Commercial Auto Liability	(59.6)	64.8	37.5	25.7	23.7	12.3	16.7	22.6	20.3	18.5	18.2
Commercial Auto Physical	26.5	2.4	41.2	26.3	16.1	13.1	13.7	18.0	10.5	13.9	18.2
Commercial Auto Total	(44.1)	52.6	38.4	25.9	22.1	12.4	16.2	21.7	18.5	17.7	18.1
Homeowners Multiple Peril	23.7	33.4	23.4	18.0	15.6	11.3	22.7	13.0	5.4	18.7	18.5
Farmowners Multiple Peril	43.9	54.0	62.2	9.1	43.6	1.4	1.2	(55.1)	(23.3)	14.0	15.1
Commercial Multiple Peril	11.6	20.9	23.2	26.0	20.5	11.1	10.3	19.2	16.3	24.0	18.3
Fire	35.6	37.3	(12.9)	(5.2)	8.1	45.8	45.3	28.9	25.6	46.9	25.5
Allied Lines*	69.7	(82.6)	42.7	57.2	56.6	39.5	57.0	52.6	44.8	43.9	38.1
Inland Marine	95.0	77.8	63.8	78.8	89.2	82.4	85.4	71.3	84.2	87.0	81.5
Medical Professional Liability	22.7	41.2	41.0	2.2	28.3	24.1	5.1	13.7	15.7	27.5	22.2
Other Liability*	10.6	(2.9)	5.4	16.1	13.3	13.4	15.1	11.2	17.9	17.9	11.8
Products Liability	NR	NR	NR	NR	NR	18.2	15.7	37.8	32.8	19.7	NR
Workers Compensation	13.6	9.7	25.6	16.1	18.7	10.2	6.9	8.2	9.8	10.3	12.9
Mortgage Guaranty	NR	NR	NR	NR	NR	7.8	30.6	(10.1)	36.8	47.5	NR
Financial Guaranty*	NR	NR	NR	NR	NR	(62.3)	29.6	10.7	16.5	5.9	NR
Accident and Health	NR	NR	NR	NR	NR	6.0	(10.2)	5.7	6.7	4.4	NR
Warranty	NR	NR	NR	NR	NR	3.1	12.3	12.7	0.8	9.5	NR
All Other*	24.4	39.3	30.3	28.1	18.9	25.2	28.1	22.6	28.2	14.7	26.0
Total All Lines	13.8	18.2	23.2	19.9	19.0	15.5	17.4	17.2	19.4	20.6	18.4

*See technical notes

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2013 Profitability Report
Arizona
Percent of Direct Premiums Earned
Losses Incurred

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	60.5	61.6	60.3	63.0	61.7	56.9	58.6	65.1	65.9	68.3	62.2
Private Passenger Auto Physical	53.5	55.2	56.5	60.5	56.5	49.9	72.4	59.6	57.8	60.5	58.2
Private Passenger Auto Total	57.3	58.7	58.6	61.9	59.4	53.9	64.4	62.8	62.6	65.2	60.5
Commercial Auto Liability	54.8	57.4	58.9	57.9	52.6	44.1	41.7	40.2	64.4	59.6	53.2
Commercial Auto Physical	50.9	48.5	52.1	50.5	51.1	47.7	94.4	59.7	57.0	52.7	56.5
Commercial Auto Total	53.8	55.0	57.1	56.1	52.2	44.9	52.3	44.1	62.9	58.1	53.7
Homeowners Multiple Peril	33.8	36.2	38.5	46.1	48.5	47.1	139.2	97.4	47.8	52.0	58.7
Farmowners Multiple Peril	69.5	52.9	86.5	66.4	47.4	59.1	63.4	73.1	58.3	50.7	62.7
Commercial Multiple Peril	46.6	50.0	39.7	42.1	42.9	33.9	125.8	132.2	46.1	43.7	60.3
Fire	28.1	42.8	38.7	40.3	63.3	53.2	49.3	70.2	53.6	18.5	45.8
Allied Lines	48.6	155.9	21.2	33.9	120.0	96.4	198.8	181.1	97.9	17.1	97.1
Inland Marine	45.9	41.0	43.9	47.3	59.2	48.5	45.3	43.7	52.6	43.3	47.1
Medical Professional Liability	62.4	51.2	44.1	42.9	19.5	45.3	15.3	15.3	27.2	26.7	35.0
Other Liability*	69.8	63.1	49.2	48.4	42.7	67.7	50.2	51.2	43.5	44.2	53.0
Products Liability	NR	NR	NR	NR	NR	40.3	76.8	13.9	5.5	35.5	NR
Workers Compensation	101.2	85.7	82.9	82.7	85.4	75.7	83.3	71.9	80.9	67.3	81.7
Mortgage Guaranty	NR	NR	NR	NR	NR	560.6	629.9	607.5	323.1	100.8	NR
Financial Guaranty*	NR	NR	NR	NR	NR	(0.0)	0.0	11.8	(8.3)	0.0	NR
Accident and Health	NR	NR	NR	NR	NR	65.5	70.1	65.0	65.6	61.5	NR
Warranty	NR	NR	NR	NR	NR	99.1	96.5	87.7	53.8	46.7	NR
All Other*	48.0	28.8	37.9	54.2	133.2	49.6	35.9	23.7	45.6	(7.5)	44.9
Total All Lines	57.1	56.3	53.1	56.7	61.3	61.8	85.4	76.8	59.9	54.5	62.3

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2013 Profitability Report
Arizona
Percent of Direct Premiums Earned
Underwriting Profit

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	5.4	2.6	3.2	(0.3)	2.7	7.8	5.9	(1.3)	(2.8)	(5.7)	1.7
Private Passenger Auto Physical	14.6	11.9	10.3	3.8	10.2	17.4	(8.9)	7.2	8.6	5.3	8.0
Private Passenger Auto Total	9.6	6.8	6.4	1.5	6.0	12.0	(0.3)	2.2	1.8	(1.3)	4.5
Commercial Auto Liability	8.5	4.9	1.7	1.1	7.1	12.3	15.6	21.0	(10.4)	(2.8)	5.9
Commercial Auto Physical	14.3	16.2	11.0	11.1	8.3	13.9	(40.3)	2.1	3.2	8.4	4.8
Commercial Auto Total	10.0	7.9	4.2	3.6	7.4	12.6	4.3	17.2	(7.6)	(0.5)	5.9
Homeowners Multiple Peril	32.6	30.9	26.5	18.2	16.3	16.5	(86.1)	(37.2)	16.8	10.5	4.5
Farmowners Multiple Peril	(13.8)	3.5	(36.5)	(20.4)	13.3	2.2	(2.1)	(11.3)	3.9	10.0	(5.1)
Commercial Multiple Peril	1.8	(1.4)	14.3	9.5	17.0	23.2	(77.7)	(84.5)	10.8	11.9	(7.5)
Fire	40.8	16.7	28.6	27.8	4.6	13.4	17.2	(2.8)	12.7	51.3	21.0
Allied Lines	28.0	(84.3)	57.6	45.1	(42.7)	(25.0)	(136.0)	(104.9)	(20.2)	63.1	(21.9)
Inland Marine	18.2	14.4	16.7	20.1	5.2	17.3	23.6	27.3	17.2	26.7	18.7
Medical Professional Liability	(2.7)	5.3	15.5	11.7	37.0	2.4	39.9	27.2	11.6	16.1	16.4
Other Liability*	(17.1)	(11.5)	2.7	3.5	9.5	(16.5)	4.5	7.1	16.2	12.3	1.1
Products Liability	NR	NR	NR	NR	NR	(10.0)	(74.3)	31.5	18.5	(21.3)	NR
Workers Compensation	(41.4)	(28.3)	(24.3)	(22.3)	(25.0)	(14.8)	(27.4)	(17.0)	(23.2)	(7.7)	(23.1)
Mortgage Guaranty	NR	NR	NR	NR	NR	(498.1)	(577.2)	(542.3)	(255.2)	(28.3)	NR
Financial Guaranty*	NR	NR	NR	NR	NR	70.3	71.3	47.2	49.5	39.9	NR
Accident and Health	NR	NR	NR	NR	NR	2.6	(5.5)	6.1	0.1	3.7	NR
Warranty	NR	NR	NR	NR	NR	(16.3)	(10.8)	(5.1)	18.9	41.5	NR
All Other*	24.0	43.6	32.0	14.0	(72.2)	7.2	20.1	33.3	8.4	65.8	17.6
Total All Lines	6.4	5.8	9.0	4.6	1.2	0.1	(26.5)	(15.6)	1.9	7.2	(0.6)

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2013 Profitability Report
Arizona

**Percent of Direct Premiums Earned
Profit on Insurance Transactions**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	7.3	5.6	5.8	3.7	4.1	7.9	7.1	1.3	1.4	(0.4)	4.4
Private Passenger Auto Physical	10.6	8.8	7.6	3.5	7.3	12.2	(4.9)	4.0	6.5	4.4	6.0
Private Passenger Auto Total	8.8	7.0	6.6	3.6	5.5	9.8	2.0	2.4	3.5	1.5	5.1
Commercial Auto Liability	10.4	8.3	6.5	6.8	10.2	10.8	15.7	18.7	(1.9)	3.3	8.9
Commercial Auto Physical	10.4	11.7	8.2	8.7	7.0	9.7	(25.3)	2.5	3.2	6.7	4.3
Commercial Auto Total	10.4	9.2	7.0	7.2	9.4	10.6	7.4	15.4	(0.9)	4.0	8.0
Homeowners Multiple Peril	23.4	22.5	20.0	14.1	12.0	12.4	(53.1)	(22.2)	13.0	8.7	5.1
Farmowners Multiple Peril	(6.0)	5.1	(19.5)	(8.8)	10.8	4.0	1.4	(4.7)	5.0	9.0	(0.4)
Commercial Multiple Peril	7.1	5.4	15.6	12.4	17.7	19.0	(44.6)	(48.7)	12.0	11.9	0.8
Fire	27.7	12.6	20.3	20.0	2.9	9.9	13.0	0.1	10.4	35.0	15.2
Allied Lines	22.0	(50.6)	42.2	32.0	(25.8)	(13.5)	(83.5)	(62.8)	(8.1)	44.4	(10.4)
Inland Marine	12.4	10.8	11.6	13.8	4.5	12.0	15.9	17.9	11.4	17.5	12.8
Medical Professional Liability	8.7	14.7	21.7	19.3	28.7	8.7	36.1	27.2	16.8	19.5	20.1
Other Liability*	(3.4)	1.4	11.2	12.1	10.1	(1.8)	13.6	15.2	20.9	17.6	9.7
Products Liability	NR	NR	NR	NR	NR	13.2	(19.8)	49.1	34.9	5.3	NR
Workers Compensation	(9.2)	(1.0)	(1.6)	(2.2)	(5.4)	5.7	7.1	13.7	6.4	10.9	2.4
Mortgage Guaranty	NR	NR	NR	NR	NR	(305.4)	(334.4)	(350.1)	(135.6)	5.4	NR
Financial Guaranty*	NR	NR	NR	NR	NR	78.4	85.2	37.9	72.4	25.7	NR
Accident and Health	NR	NR	NR	NR	NR	7.3	4.6	9.0	(3.5)	7.1	NR
Warranty	NR	NR	NR	NR	NR	(8.1)	(3.3)	1.0	15.0	30.5	NR
All Other*	21.2	34.3	27.1	15.3	(43.5)	7.9	17.3	24.8	8.7	45.4	15.8
Total All Lines	9.1	9.1	11.0	8.1	4.1	4.4	(11.3)	(5.5)	6.5	9.3	4.5

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2013 Profitability Report

Arizona

Percent of Net Worth
Return on Net Worth

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	12.8	10.5	10.5	7.9	6.7	11.2	10.4	4.6	4.7	3.0	8.2
Private Passenger Auto Physical	22.7	19.0	16.3	9.3	13.6	21.6	(3.5)	8.9	12.3	9.0	12.9
Private Passenger Auto Total	16.5	13.6	12.6	8.4	9.1	14.8	5.7	6.0	7.1	4.9	9.9
Commercial Auto Liability	13.6	11.3	9.5	9.0	9.9	10.4	14.1	15.9	2.0	5.5	10.1
Commercial Auto Physical	18.9	20.1	14.6	14.3	11.1	14.9	(25.0)	6.1	6.8	10.3	9.2
Commercial Auto Total	14.6	12.9	10.4	9.9	10.1	11.1	8.9	14.6	2.6	6.2	10.1
Homeowners Multiple Peril	33.5	31.8	27.5	19.6	15.8	16.7	(45.9)	(16.7)	16.4	11.8	11.0
Farmowners Multiple Peril	(3.5)	9.8	(14.8)	(3.7)	12.8	6.8	4.8	(1.2)	8.1	11.5	3.1
Commercial Multiple Peril	9.8	8.3	16.0	12.9	15.3	16.7	(24.4)	(26.4)	11.4	11.5	5.1
Fire	40.6	19.9	27.8	25.4	5.4	13.3	16.1	3.5	13.1	36.4	20.2
Allied Lines	28.7	(46.7)	44.2	36.7	(23.1)	(9.9)	(61.0)	(42.8)	(2.7)	39.8	(3.7)
Inland Marine	21.3	18.3	20.0	22.1	8.1	17.7	23.7	27.6	19.3	26.8	20.5
Medical Professional Liability	9.5	12.9	16.9	14.1	18.2	7.2	20.6	16.8	11.6	12.2	14.0
Other Liability*	1.3	4.9	10.7	10.5	7.3	1.9	9.1	9.8	12.2	11.0	7.9
Products Liability	NR	NR	NR	NR	NR	6.2	(1.0)	14.1	12.0	4.8	NR
Workers Compensation	(0.7)	3.4	3.3	3.1	0.1	4.5	5.2	6.6	5.0	6.4	3.7
Mortgage Guaranty	NR	NR	NR	NR	NR	(91.4)	(65.2)	(77.7)	(37.7)	5.6	NR
Financial Guaranty*	NR	NR	NR	NR	NR	19.3	14.5	8.4	12.5	6.7	NR
Accident and Health	NR	NR	NR	NR	NR	5.6	4.9	6.9	1.9	5.9	NR
Warranty	NR	NR	NR	NR	NR	(2.2)	1.4	4.1	14.2	24.3	NR
All Other*	21.5	30.2	22.1	13.5	(24.0)	8.9	15.9	22.5	10.1	39.0	16.0
Total All Lines	12.9	12.4	13.7	10.5	5.6	6.1	(4.1)	(0.3)	7.8	9.7	7.4

*See technical notes

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2013 Profitability Report
Arkansas
Percent of Direct Premiums Earned
Losses Incurred

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	64.1	60.1	59.0	62.2	61.2	61.5	64.5	60.0	63.0	64.0	62.0
Private Passenger Auto Physical	54.1	54.1	61.5	58.0	78.8	69.5	60.0	73.2	55.8	57.3	62.2
Private Passenger Auto Total	59.6	57.4	60.1	60.4	68.9	65.0	62.6	65.8	59.8	60.9	62.0
Commercial Auto Liability	61.1	53.4	52.3	52.5	49.4	53.4	53.3	63.7	58.9	55.8	55.4
Commercial Auto Physical	54.2	52.8	57.3	53.2	78.7	70.2	57.4	78.6	62.0	59.8	62.4
Commercial Auto Total	59.1	53.2	53.7	52.7	57.3	58.0	54.4	67.9	59.8	57.0	57.3
Homeowners Multiple Peril	43.9	46.6	77.5	46.7	153.3	110.4	66.4	112.6	51.5	40.4	74.9
Farmowners Multiple Peril	42.4	31.6	81.7	58.0	88.8	84.9	49.3	102.0	45.7	59.6	64.4
Commercial Multiple Peril	39.2	40.1	53.7	38.2	130.7	58.3	55.3	83.4	48.1	30.8	57.8
Fire	46.6	59.4	50.4	36.6	68.3	93.7	55.9	148.2	66.8	94.9	72.1
Allied Lines*	56.4	69.3	70.9	48.8	136.2	69.2	48.4	109.5	47.8	79.9	73.6
Inland Marine	46.5	68.8	46.6	43.6	60.9	74.0	54.7	59.3	45.7	44.0	54.4
Medical Professional Liability	62.8	53.6	37.2	74.6	9.3	35.1	13.8	35.9	31.2	71.5	42.5
Other Liability*	37.3	74.4	52.0	40.2	60.4	43.5	71.0	71.3	30.4	71.8	55.2
Products Liability	NR	NR	NR	NR	NR	32.7	51.8	16.4	9.7	18.8	NR
Workers Compensation	77.6	44.3	54.7	21.1	50.5	47.6	70.0	43.4	53.5	46.3	50.9
Mortgage Guaranty	NR	NR	NR	NR	NR	110.4	96.3	84.2	94.5	48.1	NR
Financial Guaranty*	NR	NR	NR	NR	NR	1,253.4	520.1	(3,306.7)	587.1	3.6	NR
Accident and Health	NR	NR	NR	NR	NR	54.7	71.1	66.6	57.3	61.6	NR
Warranty	NR	NR	NR	NR	NR	51.6	53.4	67.4	59.6	35.9	NR
All Other*	45.7	54.3	28.7	40.6	54.4	40.0	24.3	31.1	37.1	20.6	37.7
Total All Lines	54.0	55.6	57.6	48.9	83.2	71.5	60.8	73.6	53.1	55.1	61.3

*See technical notes

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2013 Profitability Report
Arkansas
Percent of Direct Premiums Earned
Underwriting Profit

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	0.1	3.5	4.8	0.5	2.9	1.8	(1.5)	4.8	0.1	(1.4)	1.6
Private Passenger Auto Physical	12.8	11.8	3.1	5.5	(17.0)	(6.2)	4.6	(9.4)	9.6	7.1	2.2
Private Passenger Auto Total	5.8	7.2	4.1	2.7	(5.8)	(1.7)	1.2	(1.5)	4.4	2.4	1.9
Commercial Auto Liability	2.4	11.0	5.9	9.3	10.8	2.7	6.7	(7.0)	1.8	4.2	4.8
Commercial Auto Physical	11.2	11.7	5.4	10.5	(19.3)	(11.7)	2.7	(18.6)	(0.6)	1.1	(0.8)
Commercial Auto Total	4.9	11.2	5.7	9.6	2.7	(1.2)	5.6	(10.3)	1.1	3.3	3.3
Homeowners Multiple Peril	22.3	19.5	(18.0)	17.9	(101.7)	(56.3)	(3.7)	(53.9)	13.3	24.4	(13.6)
Farmowners Multiple Peril	20.0	29.7	(24.6)	2.7	(32.2)	(22.1)	14.2	(42.2)	17.6	0.1	(3.7)
Commercial Multiple Peril	21.9	22.4	4.6	19.3	(79.7)	(8.3)	2.3	(26.1)	10.7	29.0	(0.4)
Fire	23.4	(2.2)	18.8	33.8	(0.9)	(31.1)	10.3	(87.9)	0.8	(31.8)	(6.7)
Allied Lines*	22.7	7.8	3.5	27.5	(62.9)	2.5	25.9	(28.7)	34.0	(3.6)	2.9
Inland Marine	21.0	(27.9)	21.5	24.0	4.6	(12.8)	9.8	7.3	22.8	23.9	9.4
Medical Professional Liability	(10.2)	2.5	15.4	(32.6)	53.8	15.4	44.9	22.3	(5.2)	(18.3)	8.8
Other Liability*	29.6	(23.0)	8.8	22.7	(8.2)	20.2	(17.6)	(5.2)	31.1	(15.6)	4.3
Products Liability	NR	NR	NR	NR	NR	(27.6)	(53.4)	15.2	20.9	36.9	NR
Workers Compensation	(15.1)	22.3	10.7	47.5	12.2	13.5	(12.6)	18.2	9.4	17.1	12.3
Mortgage Guaranty	NR	NR	NR	NR	NR	(33.8)	(21.6)	(8.4)	(20.1)	25.7	NR
Financial Guaranty*	NR	NR	NR	NR	NR	(1,199.4)	(501.6)	3,380.8	(550.4)	23.6	NR
Accident and Health	NR	NR	NR	NR	NR	14.1	(8.0)	1.8	7.3	2.2	NR
Warranty	NR	NR	NR	NR	NR	32.1	32.2	20.4	26.7	50.3	NR
All Other*	21.5	13.3	39.8	28.1	8.1	16.1	34.9	27.9	22.7	40.1	25.2
Total All Lines	11.5	7.5	5.7	15.2	(23.0)	(11.2)	1.3	(10.3)	10.8	8.3	1.6

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2013 Profitability Report
Arkansas

Percent of Direct Premiums Earned
Profit on Insurance Transactions

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	3.3	5.7	6.4	3.7	4.0	3.7	1.9	4.7	2.7	1.7	3.8
Private Passenger Auto Physical	9.4	8.7	2.8	4.5	(10.4)	(3.2)	3.8	(6.9)	7.1	5.5	2.1
Private Passenger Auto Total	6.0	7.0	4.8	4.1	(2.3)	0.7	2.7	(0.4)	4.7	3.4	3.1
Commercial Auto Liability	7.0	13.4	10.2	12.4	12.6	4.6	9.8	0.9	6.3	8.0	8.5
Commercial Auto Physical	8.2	8.6	4.5	8.2	(10.9)	(7.0)	2.6	(11.2)	0.5	1.7	0.5
Commercial Auto Total	7.4	12.0	8.6	11.3	6.2	1.5	7.9	(2.5)	4.6	6.2	6.3
Homeowners Multiple Peril	16.4	14.9	(9.1)	13.8	(64.7)	(34.8)	(0.4)	(34.1)	10.5	17.5	(7.0)
Farmowners Multiple Peril	15.6	21.6	(13.5)	4.2	(19.5)	(12.5)	11.3	(25.5)	13.2	1.9	(0.3)
Commercial Multiple Peril	17.7	18.4	6.9	16.6	(46.3)	(2.8)	4.8	(13.7)	10.2	21.6	3.3
Fire	16.3	0.7	13.9	23.4	(1.0)	(19.1)	8.2	(54.2)	4.4	(17.9)	(2.5)
Allied Lines*	16.0	6.7	4.7	19.0	(40.2)	2.8	18.2	(18.2)	23.4	(1.4)	3.1
Inland Marine	13.8	(17.0)	15.0	16.3	3.9	(7.9)	7.1	5.3	15.6	16.2	6.8
Medical Professional Liability	5.6	14.0	23.4	(7.0)	41.4	18.5	42.3	27.6	9.4	0.9	17.6
Other Liability*	29.2	(4.2)	16.4	26.0	(0.9)	22.5	(0.2)	7.4	31.8	1.6	13.0
Products Liability	NR	NR	NR	NR	NR	(6.9)	(14.8)	24.8	26.3	35.1	NR
Workers Compensation	(0.1)	24.3	13.7	37.9	14.3	15.9	2.9	22.1	16.3	17.5	16.5
Mortgage Guaranty	NR	NR	NR	NR	NR	(16.0)	1.8	(23.5)	5.2	36.5	NR
Financial Guaranty*	NR	NR	NR	NR	NR	(740.1)	(247.4)	2,217.1	(339.8)	17.7	NR
Accident and Health	NR	NR	NR	NR	NR	11.8	(1.4)	3.0	(1.5)	3.6	NR
Warranty	NR	NR	NR	NR	NR	22.7	22.4	16.0	21.1	35.1	NR
All Other*	17.6	12.6	29.5	21.6	6.6	12.3	25.4	20.4	16.8	28.1	19.1
Total All Lines	11.3	9.0	7.7	13.8	(12.4)	(4.2)	4.7	(4.0)	10.6	8.7	4.5

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2013 Profitability Report

Arkansas

Percent of Net Worth
Return on Net Worth

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	8.2	11.1	11.6	8.1	6.8	6.9	5.4	8.2	6.2	5.0	7.8
Private Passenger Auto Physical	20.7	19.0	8.7	10.9	(14.0)	(2.2)	8.9	(6.4)	13.3	10.5	7.0
Private Passenger Auto Total	12.8	13.9	10.6	9.1	(0.7)	3.6	6.7	2.9	8.8	7.2	7.5
Commercial Auto Liability	10.1	14.5	11.7	12.9	11.7	6.0	10.1	4.0	7.4	8.5	9.7
Commercial Auto Physical	16.3	16.1	10.0	13.9	(11.6)	(5.9)	6.4	(9.3)	3.8	5.2	4.5
Commercial Auto Total	11.3	14.8	11.4	13.1	7.5	3.9	9.5	1.5	6.8	7.9	8.8
Homeowners Multiple Peril	25.3	23.0	(6.7)	19.5	(71.4)	(35.7)	3.1	(32.2)	14.2	20.9	(4.0)
Farmowners Multiple Peril	23.9	29.4	(11.2)	8.6	(19.6)	(11.3)	15.4	(23.9)	17.5	5.3	3.4
Commercial Multiple Peril	22.5	22.2	10.5	18.4	(38.0)	0.4	7.3	(7.5)	11.5	20.7	6.8
Fire	25.9	4.8	20.4	30.7	1.1	(18.0)	11.9	(42.9)	6.7	(11.2)	2.9
Allied Lines*	29.3	13.1	10.0	28.4	(51.9)	6.3	26.3	(25.2)	32.6	1.7	7.0
Inland Marine	24.0	(19.5)	23.7	25.1	7.5	(7.5)	12.1	9.8	22.3	22.2	12.0
Medical Professional Liability	7.1	12.2	16.9	0.7	22.2	11.6	20.9	14.5	7.1	3.7	11.7
Other Liability*	21.9	1.4	13.3	17.0	1.8	12.8	3.4	6.5	16.0	4.0	9.8
Products Liability	NR	NR	NR	NR	NR	(0.2)	(1.1)	12.5	13.5	17.8	NR
Workers Compensation	3.7	19.6	12.5	24.7	10.3	10.8	4.7	13.2	10.7	11.4	12.2
Mortgage Guaranty	NR	NR	NR	NR	NR	(8.9)	4.6	(11.7)	6.5	23.4	NR
Financial Guaranty*	NR	NR	NR	NR	NR	(152.0)	(19.1)	308.9	(117.5)	6.6	NR
Accident and Health	NR	NR	NR	NR	NR	10.0	2.7	5.1	2.5	5.1	NR
Warranty	NR	NR	NR	NR	NR	17.7	21.3	15.1	17.2	31.1	NR
All Other*	21.3	15.6	30.5	22.3	7.8	14.5	25.6	21.0	18.8	27.8	20.5
Total All Lines	16.4	13.3	11.5	16.5	(9.2)	(1.1)	7.4	0.1	12.1	10.4	7.7

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**2013 Profitability Report
California
Percent of Direct Premiums Earned
Losses Incurred**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	54.7	54.0	53.6	57.6	58.5	58.8	61.3	63.7	66.4	65.5	59.4
Private Passenger Auto Physical	54.8	56.1	56.8	58.2	57.6	55.1	56.4	58.3	58.4	60.0	57.2
Private Passenger Auto Total	54.7	55.0	55.0	57.9	58.1	57.2	59.2	61.4	62.9	63.1	58.5
Commercial Auto Liability	53.6	48.9	45.0	50.7	52.9	47.0	45.8	51.3	63.2	63.7	52.2
Commercial Auto Physical	42.1	45.3	48.2	48.8	53.6	52.2	52.1	57.6	59.4	63.0	52.2
Commercial Auto Total	50.6	47.9	45.8	50.2	53.1	48.2	47.2	52.7	62.4	63.5	52.2
Homeowners Multiple Peril	30.9	34.1	33.3	71.6	54.5	34.6	43.2	42.2	44.2	44.7	43.3
Farmowners Multiple Peril	43.0	36.6	39.6	76.5	60.5	26.4	32.1	34.5	41.3	37.0	42.7
Commercial Multiple Peril	36.0	39.3	39.2	37.8	39.4	32.5	38.9	41.8	42.1	40.5	38.7
Fire	32.2	36.0	28.4	36.2	60.3	31.4	29.7	24.3	25.2	28.1	33.2
Allied Lines	35.9	90.5	48.4	32.4	41.7	37.3	34.3	50.7	56.3	33.4	46.1
Inland Marine	29.0	34.3	31.6	37.6	33.1	33.6	33.8	40.3	50.2	31.7	35.5
Medical Professional Liability	41.8	35.6	24.9	26.3	18.2	22.2	27.3	33.4	38.6	37.9	30.6
Other Liability*	71.8	62.9	49.7	52.5	60.7	58.3	58.1	58.0	55.3	59.1	58.6
Products Liability	NR	NR	NR	NR	NR	72.9	94.7	71.3	85.7	99.6	NR
Workers Compensation	64.8	58.4	47.3	54.2	58.3	69.2	72.5	60.9	73.2	70.0	62.9
Mortgage Guaranty	NR	NR	NR	NR	NR	304.8	257.0	329.7	221.2	56.8	NR
Financial Guaranty*	NR	NR	NR	NR	NR	115.4	170.5	307.0	74.9	32.3	NR
Accident and Health	NR	NR	NR	NR	NR	89.4	93.2	78.7	79.4	85.4	NR
Warranty	NR	NR	NR	NR	NR	91.4	82.7	69.2	69.1	64.6	NR
All Other*	40.2	40.5	32.9	35.8	103.1	18.1	15.5	19.6	26.3	22.0	35.4
Total All Lines	53.4	51.8	45.9	52.7	57.7	51.7	53.9	55.0	57.4	55.7	53.5

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2013 Profitability Report
California
Percent of Direct Premiums Earned
Underwriting Profit

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	8.1	7.4	7.8	3.6	3.5	3.2	0.6	(2.4)	(6.8)	(6.0)	1.9
Private Passenger Auto Physical	11.0	7.9	7.6	4.8	7.6	10.5	9.3	7.0	6.0	3.9	7.6
Private Passenger Auto Total	9.4	7.6	7.7	4.1	5.3	6.4	4.3	1.6	(1.3)	(1.8)	4.3
Commercial Auto Liability	7.1	13.6	16.8	7.7	2.5	7.2	9.2	5.3	(9.3)	(9.9)	5.0
Commercial Auto Physical	21.1	16.7	12.6	11.8	7.1	6.1	3.9	1.9	(4.4)	(8.6)	6.8
Commercial Auto Total	10.7	14.4	15.7	8.8	3.6	7.0	8.0	4.5	(8.2)	(9.6)	5.5
Homeowners Multiple Peril	34.6	32.0	31.2	(11.6)	8.1	29.3	20.9	22.2	19.7	17.6	20.4
Farmowners Multiple Peril	14.7	20.5	17.1	(22.5)	(6.1)	35.3	27.4	25.5	15.2	22.6	15.0
Commercial Multiple Peril	15.5	14.6	14.0	14.1	13.7	18.1	13.2	9.9	10.0	11.5	13.5
Fire	38.7	27.6	43.4	35.2	11.4	37.4	39.0	46.0	44.0	39.8	36.3
Allied Lines	38.4	(15.2)	28.1	45.9	37.8	36.8	42.5	29.1	21.9	44.2	31.0
Inland Marine	40.1	21.5	39.1	31.8	37.5	33.2	34.4	28.7	18.5	38.3	32.3
Medical Professional Liability	15.4	18.9	32.6	29.4	39.5	28.1	24.5	10.6	7.4	5.8	21.2
Other Liability*	(24.6)	(17.0)	0.1	(5.5)	(18.2)	(15.7)	(10.7)	(12.4)	(9.7)	(6.3)	(12.0)
Products Liability	NR	NR	NR	NR	NR	(86.3)	(109.8)	(88.7)	(95.3)	(144.5)	NR
Workers Compensation	3.8	8.6	20.4	10.1	1.8	(12.3)	(18.1)	(5.8)	(18.3)	(15.5)	(2.5)
Mortgage Guaranty	NR	NR	NR	NR	NR	(231.6)	(189.2)	(258.3)	(150.5)	17.3	NR
Financial Guaranty*	NR	NR	NR	NR	NR	(51.2)	(104.1)	(260.6)	(38.9)	1.9	NR
Accident and Health	NR	NR	NR	NR	NR	(24.9)	(31.2)	(11.5)	(14.8)	(25.7)	NR
Warranty	NR	NR	NR	NR	NR	(19.5)	(4.4)	3.9	2.2	16.0	NR
All Other*	28.1	27.2	34.6	32.1	(43.6)	45.1	46.7	42.3	34.7	38.7	28.6
Total All Lines	9.4	9.6	16.3	7.6	1.8	7.1	5.5	4.1	0.9	2.5	6.5

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**2013 Profitability Report
California**

**Percent of Direct Premiums Earned
Profit on Insurance Transactions**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	8.7	8.4	8.5	5.9	4.6	4.8	3.6	0.5	(1.1)	(0.6)	4.3
Private Passenger Auto Physical	8.3	6.3	5.8	4.1	5.6	7.7	6.9	3.8	4.7	3.4	5.7
Private Passenger Auto Total	8.5	7.5	7.3	5.1	5.0	6.1	5.0	1.9	1.4	1.1	4.9
Commercial Auto Liability	9.5	13.9	16.3	10.5	7.0	7.3	11.5	8.2	(1.3)	(1.2)	8.2
Commercial Auto Physical	14.9	12.0	9.2	9.1	6.3	4.7	3.5	2.3	(1.9)	(4.4)	5.6
Commercial Auto Total	10.9	13.4	14.5	10.2	6.8	6.7	9.7	7.0	(1.4)	(1.9)	7.6
Homeowners Multiple Peril	25.5	23.7	23.3	(4.6)	7.2	21.3	16.0	15.7	14.9	13.5	15.6
Farmowners Multiple Peril	12.8	15.9	14.1	(11.5)	(1.9)	25.4	20.5	19.3	12.3	17.2	12.4
Commercial Multiple Peril	15.2	14.7	14.4	14.5	15.0	15.2	13.0	10.8	10.8	11.6	13.5
Fire	26.9	20.4	29.9	24.3	7.0	25.2	26.7	31.3	30.0	27.3	24.9
Allied Lines	26.8	(7.4)	21.8	31.8	25.5	25.0	29.5	21.1	16.4	30.7	22.1
Inland Marine	26.9	15.5	26.7	21.9	25.5	22.0	22.9	19.1	12.6	25.3	21.8
Medical Professional Liability	17.9	20.7	30.7	28.1	29.1	23.4	23.5	14.6	12.7	11.9	21.3
Other Liability*	(7.1)	(0.2)	11.8	9.0	(6.6)	0.3	5.7	4.6	6.3	7.7	3.2
Products Liability	NR	NR	NR	NR	NR	(34.7)	(39.5)	(26.9)	(37.3)	(69.3)	NR
Workers Compensation	10.1	14.2	22.7	19.4	12.2	5.4	5.2	11.7	1.7	(0.9)	10.2
Mortgage Guaranty	NR	NR	NR	NR	NR	(130.4)	(87.7)	(170.7)	(66.7)	35.9	NR
Financial Guaranty*	NR	NR	NR	NR	NR	12.2	(26.0)	(146.2)	31.8	19.0	NR
Accident and Health	NR	NR	NR	NR	NR	(10.3)	(10.3)	(0.5)	(11.1)	(10.7)	NR
Warranty	NR	NR	NR	NR	NR	(11.0)	0.8	6.0	5.9	15.9	NR
All Other*	23.5	23.5	28.8	26.7	(25.6)	30.9	32.5	29.4	24.5	27.1	22.1
Total All Lines	11.1	11.7	16.2	10.8	5.0	9.5	9.6	7.7	6.3	6.6	9.4

*See technical notes

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**2013 Profitability Report
California**

**Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	14.9	14.1	13.8	10.3	7.2	7.9	7.0	3.9	2.3	2.8	8.4
Private Passenger Auto Physical	18.2	14.4	13.3	10.2	10.9	14.5	13.0	8.6	9.8	7.7	12.1
Private Passenger Auto Total	16.1	14.2	13.6	10.2	8.6	10.2	9.1	5.5	4.8	4.5	9.7
Commercial Auto Liability	12.8	16.2	17.6	12.1	7.6	8.1	11.2	9.0	2.5	2.6	10.0
Commercial Auto Physical	24.7	20.2	15.8	14.7	9.9	8.4	7.3	5.9	1.4	(0.9)	10.7
Commercial Auto Total	15.0	17.0	17.3	12.6	8.0	8.1	10.6	8.6	2.3	2.1	10.2
Homeowners Multiple Peril	33.3	31.9	30.4	(0.7)	9.6	24.9	19.3	19.0	18.2	16.1	20.2
Farmowners Multiple Peril	18.6	22.1	19.2	(7.2)	0.4	28.4	23.1	21.9	15.2	18.9	16.1
Commercial Multiple Peril	17.4	16.8	15.9	15.1	14.1	14.5	12.7	11.1	11.0	11.3	14.0
Fire	37.3	27.5	38.9	31.4	10.5	31.4	31.0	35.7	34.5	29.8	30.8
Allied Lines	41.5	(4.9)	27.6	39.2	33.3	33.1	36.1	25.8	20.4	33.9	28.6
Inland Marine	40.3	24.3	37.7	30.4	34.5	31.3	31.9	27.2	19.3	34.6	31.2
Medical Professional Liability	18.5	19.9	25.7	22.0	21.4	17.7	17.2	11.8	10.3	9.3	17.4
Other Liability*	(0.9)	3.8	10.3	8.2	(0.6)	2.9	5.6	5.1	5.7	6.3	4.6
Products Liability	NR	NR	NR	NR	NR	(6.0)	(4.7)	(2.1)	(5.5)	(12.3)	NR
Workers Compensation	12.6	14.2	16.4	12.1	7.0	4.6	5.2	7.4	3.9	3.0	8.6
Mortgage Guaranty	NR	NR	NR	NR	NR	(34.2)	(17.6)	(43.9)	(16.1)	17.4	NR
Financial Guaranty*	NR	NR	NR	NR	NR	4.4	(0.0)	(12.1)	6.7	5.4	NR
Accident and Health	NR	NR	NR	NR	NR	(1.2)	0.5	3.2	(0.4)	0.0	NR
Warranty	NR	NR	NR	NR	NR	(3.9)	4.2	7.5	7.0	11.7	NR
All Other*	22.4	21.0	22.5	20.4	(13.5)	32.9	32.7	29.6	25.6	26.6	22.0
Total All Lines	14.8	14.5	17.1	11.9	6.0	9.4	9.7	8.4	7.4	7.6	10.7

*See technical notes

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**2013 Profitability Report
Colorado
Percent of Direct Premiums Earned
Losses Incurred**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	63.4	58.5	56.3	57.9	61.7	60.5	60.9	67.1	70.2	75.3	63.2
Private Passenger Auto Physical	57.3	46.8	45.6	56.9	57.1	73.9	62.0	65.5	66.7	66.8	59.9
Private Passenger Auto Total	60.7	53.4	51.7	57.5	59.8	65.9	61.4	66.5	68.8	71.9	61.8
Commercial Auto Liability	53.0	47.2	46.6	48.1	41.3	45.2	41.7	55.0	53.9	55.2	48.7
Commercial Auto Physical	53.0	45.1	44.0	53.9	52.3	66.7	60.9	62.3	67.5	65.1	57.1
Commercial Auto Total	53.0	46.5	45.8	49.7	44.4	51.1	46.8	56.9	57.3	57.8	50.9
Homeowners Multiple Peril	60.5	31.9	34.5	53.3	58.5	132.1	102.8	72.7	118.5	75.0	74.0
Farmowners Multiple Peril	42.6	37.6	48.4	52.2	64.8	67.3	93.9	56.6	71.2	48.4	58.3
Commercial Multiple Peril	50.6	33.3	37.1	50.0	52.7	85.1	55.6	55.8	62.2	58.4	54.1
Fire	26.9	17.7	39.7	33.4	31.0	24.9	14.1	26.2	32.7	71.4	31.8
Allied Lines	76.4	62.0	69.5	52.9	55.5	74.9	42.2	69.6	94.4	176.6	77.4
Inland Marine	45.0	61.8	80.2	73.0	91.1	56.0	43.1	42.1	50.7	64.2	60.7
Medical Professional Liability	48.3	31.3	39.5	34.8	28.7	37.7	18.3	19.3	27.7	32.2	31.8
Other Liability*	63.0	45.8	48.1	46.9	58.6	37.3	49.6	47.7	45.0	56.6	49.9
Products Liability	NR	NR	NR	NR	NR	124.8	52.1	34.6	53.7	69.6	NR
Workers Compensation*	75.4	67.8	57.9	59.4	55.4	63.1	74.0	73.9	68.4	63.8	65.9
Mortgage Guaranty	NR	NR	NR	NR	NR	174.1	111.3	150.6	74.2	18.1	NR
Financial Guaranty*	NR	NR	NR	NR	NR	(0.1)	(0.0)	1.5	(1.1)	0.8	NR
Accident and Health	NR	NR	NR	NR	NR	76.5	88.1	79.4	85.6	86.1	NR
Warranty	NR	NR	NR	NR	NR	68.8	67.4	63.2	57.7	52.6	NR
All Other*	53.1	48.7	44.1	50.6	69.0	31.4	25.7	21.8	29.9	19.9	39.4
Total All Lines	60.1	48.6	48.9	53.9	57.8	73.0	63.7	61.9	72.0	69.9	61.0

*See technical notes

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2013 Profitability Report
Colorado
Percent of Direct Premiums Earned
Underwriting Profit

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	2.1	5.8	8.3	6.4	3.1	4.3	3.8	(3.2)	(7.7)	(13.8)	0.9
Private Passenger Auto Physical	11.4	22.9	24.0	9.7	10.6	(9.4)	4.5	1.5	(0.7)	(1.5)	7.3
Private Passenger Auto Total	6.2	13.3	15.0	7.8	6.3	(1.2)	4.1	(1.4)	(4.9)	(8.9)	3.6
Commercial Auto Liability	11.2	17.7	16.4	14.2	20.3	13.9	20.4	4.6	7.7	5.1	13.2
Commercial Auto Physical	11.3	19.7	20.6	9.6	10.6	(7.9)	(0.7)	0.9	(6.5)	(4.6)	5.3
Commercial Auto Total	11.2	18.3	17.7	12.9	17.6	8.0	14.7	3.6	4.2	2.5	11.1
Homeowners Multiple Peril	4.8	38.1	33.5	12.3	6.8	(79.2)	(42.4)	(7.6)	(61.8)	(13.7)	(10.9)
Farmowners Multiple Peril	24.4	28.8	15.2	10.6	(3.0)	(5.1)	(32.7)	7.0	(11.1)	13.8	4.8
Commercial Multiple Peril	4.5	27.3	20.6	3.6	6.2	(42.3)	3.7	1.1	(4.4)	(4.4)	1.6
Fire	48.4	53.6	32.3	38.1	43.6	48.8	61.4	49.1	38.6	(5.7)	40.8
Allied Lines	3.5	21.8	8.9	31.0	29.2	3.1	39.0	15.1	(12.3)	(100.3)	3.9
Inland Marine	31.0	(9.4)	(9.9)	(6.1)	(24.8)	7.8	25.7	27.2	17.8	3.1	6.2
Medical Professional Liability	5.8	27.8	23.4	23.0	32.5	10.0	36.6	29.9	21.4	21.5	23.2
Other Liability*	(5.0)	14.6	10.2	9.1	(6.1)	21.9	4.1	9.1	11.5	1.9	7.1
Products Liability	NR	NR	NR	NR	NR	(133.9)	(38.6)	5.0	(27.5)	(44.6)	NR
Workers Compensation*	(12.8)	(12.2)	(0.3)	(4.2)	(5.0)	(19.6)	(20.8)	(23.2)	(11.5)	(1.9)	(11.2)
Mortgage Guaranty	NR	NR	NR	NR	NR	(98.5)	(36.0)	(74.8)	2.2	58.1	NR
Financial Guaranty*	NR	NR	NR	NR	NR	71.0	71.5	54.2	45.6	33.7	NR
Accident and Health	NR	NR	NR	NR	NR	(9.1)	(24.8)	(8.5)	(23.1)	(24.9)	NR
Warranty	NR	NR	NR	NR	NR	11.7	18.4	26.6	29.9	35.5	NR
All Other*	16.0	21.0	24.9	19.8	(4.8)	28.5	33.5	41.7	29.2	42.4	25.2
Total All Lines	4.6	16.0	15.5	8.9	4.8	(14.7)	(1.7)	1.3	(10.9)	(8.2)	1.6

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**2013 Profitability Report
Colorado**

**Percent of Direct Premiums Earned
Profit on Insurance Transactions**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	6.0	8.5	9.9	8.8	4.9	6.1	6.3	0.6	(1.1)	(5.1)	4.5
Private Passenger Auto Physical	8.5	15.9	16.5	7.3	7.6	(5.2)	3.7	0.2	0.4	(0.0)	5.5
Private Passenger Auto Total	7.1	11.7	12.7	8.2	6.0	1.6	5.3	0.4	(0.5)	(3.1)	5.0
Commercial Auto Liability	12.1	16.5	16.2	15.1	18.5	11.6	18.6	8.1	9.5	8.4	13.5
Commercial Auto Physical	8.3	13.7	14.1	7.4	8.4	(4.5)	0.3	1.4	(3.4)	(1.9)	4.4
Commercial Auto Total	11.0	15.6	15.6	13.0	15.7	7.2	13.7	6.3	6.3	5.7	11.0
Homeowners Multiple Peril	5.2	27.2	24.3	10.3	5.9	(49.6)	(25.2)	(3.7)	(38.0)	(6.7)	(5.0)
Farmowners Multiple Peril	18.4	20.8	12.5	9.4	(0.5)	(1.3)	(18.8)	7.1	(5.0)	11.1	5.4
Commercial Multiple Peril	7.9	23.0	18.6	7.9	10.4	(23.5)	7.4	5.0	1.0	0.8	5.8
Fire	32.7	36.4	22.4	26.2	27.8	32.1	40.5	32.7	26.4	(2.0)	27.5
Allied Lines	3.5	14.9	7.2	21.0	19.6	3.0	27.0	11.3	(6.1)	(63.0)	3.8
Inland Marine	22.4	(2.6)	(3.7)	(1.9)	(14.7)	6.3	18.3	18.8	12.4	2.9	5.8
Medical Professional Liability	13.5	28.0	24.3	24.6	24.6	12.4	32.7	27.9	21.9	21.7	23.2
Other Liability*	3.3	18.1	15.4	15.5	(0.6)	21.8	11.5	15.3	17.0	10.3	12.8
Products Liability	NR	NR	NR	NR	NR	(73.7)	(4.1)	21.3	(4.4)	(17.4)	NR
Workers Compensation*	1.8	1.4	6.3	3.8	3.2	(5.2)	(2.0)	(4.9)	1.3	3.4	0.9
Mortgage Guaranty	NR	NR	NR	NR	NR	(55.9)	(5.5)	(64.0)	20.0	55.3	NR
Financial Guaranty*	NR	NR	NR	NR	NR	80.0	79.3	32.5	62.6	17.2	NR
Accident and Health	NR	NR	NR	NR	NR	(1.8)	(9.5)	(1.4)	(19.7)	(12.7)	NR
Warranty	NR	NR	NR	NR	NR	10.6	16.8	23.3	26.6	31.4	NR
All Other*	15.8	19.4	21.9	18.6	(0.3)	20.1	24.5	29.7	21.8	30.2	20.2
Total All Lines	7.4	15.2	14.6	10.4	6.1	(5.9)	3.6	4.1	(2.8)	(1.5)	5.1

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**2013 Profitability Report
Colorado**

**Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	10.5	13.1	14.3	12.4	7.1	8.8	9.2	3.9	2.3	(0.8)	8.1
Private Passenger Auto Physical	19.1	31.4	30.8	15.0	14.1	(5.4)	8.7	3.6	3.8	3.3	12.4
Private Passenger Auto Total	13.4	19.1	19.6	13.3	9.3	4.5	9.1	3.8	2.7	0.4	9.5
Commercial Auto Liability	15.3	18.7	17.3	15.3	16.5	11.3	16.2	8.8	10.0	8.9	13.8
Commercial Auto Physical	16.3	23.8	23.4	13.3	13.3	(3.0)	3.8	5.0	(0.6)	1.3	9.7
Commercial Auto Total	15.5	19.7	18.6	14.9	15.9	8.8	14.0	8.1	8.2	7.5	13.1
Homeowners Multiple Peril	10.4	37.8	33.0	15.3	8.8	(51.1)	(21.4)	(0.4)	(34.6)	(2.9)	(0.5)
Farmowners Multiple Peril	26.9	29.1	18.1	14.0	1.8	1.3	(15.2)	10.4	(1.6)	13.9	9.9
Commercial Multiple Peril	11.0	24.0	19.6	9.9	10.2	(14.5)	8.5	7.0	4.0	3.9	8.4
Fire	47.7	51.6	31.4	34.5	36.9	44.7	51.9	41.8	31.7	1.4	37.4
Allied Lines	9.4	27.3	14.6	32.4	29.6	6.7	35.7	17.2	(3.4)	(57.6)	11.2
Inland Marine	26.2	1.3	0.5	2.0	(14.5)	9.6	22.5	23.6	17.8	6.6	9.6
Medical Professional Liability	13.3	22.9	21.6	18.9	18.4	10.0	20.8	18.4	15.3	14.6	17.4
Other Liability*	6.3	16.0	13.6	12.5	1.9	14.0	8.7	10.3	10.9	8.0	10.2
Products Liability	NR	NR	NR	NR	NR	(24.0)	2.3	10.1	1.6	(3.6)	NR
Workers Compensation*	5.1	4.9	8.1	6.2	4.1	0.1	2.7	1.1	3.9	5.2	4.1
Mortgage Guaranty	NR	NR	NR	NR	NR	(30.1)	0.6	(29.9)	15.0	39.3	NR
Financial Guaranty*	NR	NR	NR	NR	NR	18.6	15.9	10.3	16.5	6.5	NR
Accident and Health	NR	NR	NR	NR	NR	1.8	(0.1)	2.7	(5.6)	(1.8)	NR
Warranty	NR	NR	NR	NR	NR	8.6	12.3	15.4	15.5	16.3	NR
All Other*	16.0	17.8	18.4	15.3	2.1	22.1	23.8	27.1	20.6	26.6	19.0
Total All Lines	11.4	18.6	17.3	12.6	7.4	(2.1)	6.1	6.5	1.1	2.2	8.1

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**2013 Profitability Report
Connecticut
Percent of Direct Premiums Earned
Losses Incurred**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	63.6	61.2	57.4	64.1	63.0	65.4	63.1	64.9	65.7	73.1	64.1
Private Passenger Auto Physical	47.9	51.5	51.1	56.5	54.0	54.8	53.9	63.3	58.7	58.7	55.0
Private Passenger Auto Total	57.7	57.6	55.1	61.3	59.6	61.4	59.7	64.3	63.1	67.8	60.8
Commercial Auto Liability	52.2	41.8	46.6	50.1	45.8	48.7	44.0	55.4	61.0	64.9	51.0
Commercial Auto Physical	42.3	46.4	53.6	50.1	55.4	54.5	57.1	76.4	63.0	57.0	55.6
Commercial Auto Total	50.2	42.7	47.9	50.1	47.6	49.8	46.4	59.3	61.4	63.4	51.9
Homeowners Multiple Peril	41.2	43.6	43.7	40.1	39.0	40.6	49.8	116.6	59.8	33.6	50.8
Farmowners Multiple Peril	46.1	4.8	12.5	32.9	13.7	23.2	26.9	143.0	35.7	22.1	36.1
Commercial Multiple Peril	44.7	41.5	40.7	35.1	44.3	36.8	62.2	94.6	55.0	45.9	50.1
Fire	20.1	16.5	39.3	71.3	20.4	34.5	32.6	45.8	29.8	21.7	33.2
Allied Lines	35.7	28.7	62.2	40.3	14.5	21.6	33.0	136.2	211.8	36.9	62.1
Inland Marine	52.6	14.0	47.8	32.3	38.2	37.2	69.5	52.7	42.6	45.0	43.2
Medical Professional Liability	57.0	80.2	67.2	93.8	36.2	40.4	11.1	36.3	25.2	32.0	47.9
Other Liability*	46.2	94.2	36.8	41.5	40.0	59.5	49.3	48.2	41.7	65.8	52.3
Products Liability	NR	NR	NR	NR	NR	49.2	(14.0)	58.1	18.1	2.5	NR
Workers Compensation	73.7	61.3	71.1	82.7	72.4	80.8	86.6	75.2	76.1	67.9	74.8
Mortgage Guaranty	NR	NR	NR	NR	NR	146.2	63.8	97.7	119.7	69.2	NR
Financial Guaranty*	NR	NR	NR	NR	NR	0.0	(0.4)	(3.3)	7.8	24.3	NR
Accident and Health	NR	NR	NR	NR	NR	85.8	152.5	86.0	74.7	69.8	NR
Warranty	NR	NR	NR	NR	NR	60.5	55.5	61.5	62.5	71.4	NR
All Other*	36.7	27.4	38.3	50.6	74.3	62.4	63.8	37.2	22.3	29.0	44.2
Total All Lines	52.1	56.4	50.3	54.5	51.0	55.2	56.7	73.4	60.1	55.0	56.5

*See technical notes

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**2013 Profitability Report
Connecticut
Percent of Direct Premiums Earned
Underwriting Profit**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	(0.5)	1.8	5.6	(2.0)	(0.7)	(3.0)	0.5	(1.6)	(4.2)	(12.3)	(1.6)
Private Passenger Auto Physical	20.3	15.6	15.6	9.1	12.6	11.7	12.5	3.2	6.9	6.4	11.4
Private Passenger Auto Total	7.3	6.9	9.3	2.1	4.4	2.6	5.0	0.2	(0.1)	(5.3)	3.2
Commercial Auto Liability	10.6	22.4	17.7	12.0	15.1	10.1	16.3	5.7	(2.9)	(7.4)	10.0
Commercial Auto Physical	24.6	18.6	9.8	14.4	5.6	6.2	1.5	(16.6)	(3.8)	2.5	6.3
Commercial Auto Total	13.4	21.7	16.2	12.5	13.4	9.4	13.6	1.6	(3.0)	(5.6)	9.3
Homeowners Multiple Peril	26.3	17.2	18.9	23.5	25.1	22.5	13.2	(60.1)	1.9	30.5	11.9
Farmowners Multiple Peril	11.2	59.6	53.5	31.6	54.7	42.2	37.4	(83.9)	22.5	40.2	26.9
Commercial Multiple Peril	9.1	17.5	16.3	22.2	15.4	18.1	(8.4)	(43.7)	(2.0)	6.1	5.1
Fire	53.5	52.9	35.7	(3.1)	51.8	34.9	36.1	23.9	39.8	47.3	37.3
Allied Lines	42.4	50.0	15.6	37.0	66.2	56.2	43.2	(63.0)	(142.3)	37.6	14.3
Inland Marine	14.7	54.6	22.8	39.5	34.6	30.1	(6.3)	16.3	27.4	24.4	25.8
Medical Professional Liability	10.3	(21.6)	(6.1)	(32.1)	28.1	24.2	47.4	23.4	39.7	21.9	13.5
Other Liability*	23.8	(51.9)	20.5	10.4	16.3	(7.7)	8.8	8.7	18.6	(10.4)	3.7
Products Liability	NR	NR	NR	NR	NR	(17.1)	25.2	(29.7)	23.5	48.6	NR
Workers Compensation	(9.1)	4.0	(7.8)	(20.0)	(10.2)	(21.5)	(29.5)	(16.7)	(14.4)	(5.5)	(13.1)
Mortgage Guaranty	NR	NR	NR	NR	NR	(69.5)	13.7	(20.5)	(44.5)	4.7	NR
Financial Guaranty*	NR	NR	NR	NR	NR	70.4	70.5	59.5	34.5	11.6	NR
Accident and Health	NR	NR	NR	NR	NR	(23.5)	(94.4)	(19.6)	(13.2)	(12.6)	NR
Warranty	NR	NR	NR	NR	NR	21.1	30.5	26.1	24.6	16.1	NR
All Other*	32.7	44.9	31.2	20.7	(18.5)	(0.9)	(6.2)	21.4	38.6	30.9	19.5
Total All Lines	13.5	4.7	12.8	7.9	11.7	6.2	4.8	(13.0)	1.6	6.2	5.6

*See technical notes

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**2013 Profitability Report
Connecticut**

**Percent of Direct Premiums Earned
Profit on Insurance Transactions**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	5.4	7.2	9.5	4.7	3.2	2.4	5.4	2.6	2.0	(3.3)	3.9
Private Passenger Auto Physical	14.4	11.3	11.1	7.0	8.9	8.5	9.0	1.3	5.4	5.2	8.2
Private Passenger Auto Total	8.7	8.7	10.1	5.6	5.4	4.7	6.7	2.1	3.2	(0.1)	5.5
Commercial Auto Liability	13.0	20.8	18.0	14.5	15.7	9.7	16.9	9.2	3.5	0.9	12.2
Commercial Auto Physical	17.1	13.3	7.4	10.7	5.3	4.7	1.8	(9.8)	(1.6)	2.7	5.2
Commercial Auto Total	13.8	19.3	15.9	13.8	13.7	8.8	14.1	5.7	2.5	1.2	10.9
Homeowners Multiple Peril	19.6	14.0	15.5	18.0	17.9	16.5	10.8	(37.6)	3.8	22.1	10.1
Farmowners Multiple Peril	10.1	41.3	37.3	23.3	37.3	29.5	26.8	(51.8)	17.2	28.4	19.9
Commercial Multiple Peril	11.5	17.4	16.8	20.6	16.6	15.8	(0.2)	(23.0)	3.8	8.6	8.8
Fire	36.5	36.4	24.8	0.1	33.8	23.7	24.7	17.1	27.3	31.9	25.6
Allied Lines	30.2	34.4	13.0	26.2	44.0	37.4	29.6	(38.4)	(87.6)	28.6	11.7
Inland Marine	11.0	37.4	15.6	26.3	23.3	19.8	(3.2)	11.5	18.8	16.6	17.7
Medical Professional Liability	22.2	1.8	13.6	(3.4)	26.6	25.9	46.4	30.8	38.8	28.1	23.1
Other Liability*	28.6	(18.6)	30.6	24.0	17.7	6.4	18.3	18.1	23.7	4.5	15.3
Products Liability	NR	NR	NR	NR	NR	13.5	50.6	7.7	40.1	52.7	NR
Workers Compensation	6.3	14.6	4.2	(2.8)	2.0	(3.9)	(5.4)	1.7	2.5	4.4	2.4
Mortgage Guaranty	NR	NR	NR	NR	NR	(36.0)	29.4	(26.9)	(6.0)	26.3	NR
Financial Guaranty*	NR	NR	NR	NR	NR	70.6	57.5	(5.5)	10.2	(71.0)	NR
Accident and Health	NR	NR	NR	NR	NR	(4.1)	(42.6)	0.7	(8.7)	(2.3)	NR
Warranty	NR	NR	NR	NR	NR	16.3	24.1	21.4	21.8	16.9	NR
All Other*	28.9	36.9	28.0	20.1	(4.9)	4.4	0.3	18.7	29.5	24.2	18.6
Total All Lines	15.5	10.1	15.4	12.1	11.9	9.0	9.2	(3.4)	6.7	9.1	9.6

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**2013 Profitability Report
Connecticut**

**Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	9.1	10.7	12.5	7.9	5.0	4.8	7.7	5.4	4.8	0.9	6.9
Private Passenger Auto Physical	28.6	22.5	21.3	14.2	15.7	15.6	15.8	5.2	10.6	9.8	15.9
Private Passenger Auto Total	14.1	13.7	14.8	9.5	7.8	7.5	9.8	5.4	6.3	3.2	9.2
Commercial Auto Liability	14.8	20.6	17.7	14.1	13.5	9.4	14.1	9.3	5.5	3.9	12.3
Commercial Auto Physical	28.1	21.6	13.5	16.8	8.8	8.5	5.5	(7.6)	1.6	6.2	10.3
Commercial Auto Total	16.5	20.7	17.1	14.4	12.9	9.3	13.1	7.3	5.1	4.2	12.1
Homeowners Multiple Peril	27.7	20.5	21.2	22.8	21.7	20.7	14.4	(32.7)	6.9	23.5	14.6
Farmowners Multiple Peril	16.0	50.5	45.9	28.0	41.4	34.3	29.8	(45.3)	19.5	29.5	25.0
Commercial Multiple Peril	13.7	18.2	16.9	18.8	14.5	14.1	3.4	(11.4)	5.8	9.0	10.3
Fire	49.6	47.9	33.5	4.1	37.2	28.6	29.3	20.6	31.5	35.2	31.8
Allied Lines	40.4	45.8	18.8	32.1	54.1	49.7	37.4	(34.5)	(60.7)	24.7	20.8
Inland Marine	16.8	50.0	25.7	39.2	35.7	29.9	(0.2)	16.6	25.6	22.6	26.2
Medical Professional Liability	15.3	4.8	10.2	2.6	13.3	13.9	20.3	14.3	18.7	13.3	12.7
Other Liability*	18.6	(4.9)	16.6	13.1	9.1	5.3	10.3	10.3	12.7	5.1	9.6
Products Liability	NR	NR	NR	NR	NR	5.8	13.4	5.2	12.8	17.0	NR
Workers Compensation	7.6	12.3	6.3	2.7	3.2	1.1	1.5	4.0	4.3	5.2	4.8
Mortgage Guaranty	NR	NR	NR	NR	NR	(16.7)	16.6	(9.1)	0.6	14.8	NR
Financial Guaranty*	NR	NR	NR	NR	NR	28.6	23.6	14.2	(1.2)	16.5	NR
Accident and Health	NR	NR	NR	NR	NR	1.9	(3.8)	3.6	1.0	2.9	NR
Warranty	NR	NR	NR	NR	NR	12.3	16.9	16.1	14.7	11.6	NR
All Other*	22.3	26.3	19.5	15.3	0.7	5.0	3.6	14.4	22.0	18.7	14.8
Total All Lines	16.7	11.9	15.3	12.2	10.4	8.9	9.4	1.2	7.7	9.2	10.3

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2013 Profitability Report
Delaware
Percent of Direct Premiums Earned
Losses Incurred

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	70.7	69.6	66.0	72.9	72.4	69.8	71.3	67.3	67.2	55.5	68.3
Private Passenger Auto Physical	57.2	53.9	56.4	57.7	61.2	60.1	63.5	63.4	61.5	64.7	60.0
Private Passenger Auto Total	66.4	64.7	63.0	68.1	68.9	66.9	69.0	66.2	65.5	58.2	65.7
Commercial Auto Liability	54.2	79.3	62.6	63.6	61.4	69.0	56.9	60.2	76.7	76.1	66.0
Commercial Auto Physical	44.4	34.0	56.3	31.8	57.0	58.2	47.9	59.8	65.6	58.5	51.3
Commercial Auto Total	52.1	69.6	61.1	51.4	59.6	65.4	55.3	60.1	74.7	73.2	62.3
Homeowners Multiple Peril	41.1	36.2	44.0	41.5	43.1	46.1	51.3	50.7	50.2	38.2	44.2
Farmowners Multiple Peril	27.9	10.6	23.0	33.4	87.1	39.0	134.3	33.9	52.2	48.5	49.0
Commercial Multiple Peril	44.1	38.7	40.6	36.2	46.3	40.8	64.7	42.1	50.1	31.1	43.5
Fire	(18.4)	28.6	32.4	20.2	22.4	65.7	13.5	30.5	15.4	13.4	22.4
Allied Lines	33.5	15.7	24.6	13.2	21.2	20.1	49.6	42.8	48.3	65.4	33.5
Inland Marine	70.9	74.7	34.1	36.1	51.1	58.4	70.8	55.8	116.6	(26.1)	54.2
Medical Professional Liability	117.5	67.1	82.8	31.1	63.4	36.2	30.9	36.3	222.6	33.1	72.1
Other Liability*	109.9	58.8	45.6	77.9	34.7	26.8	19.4	36.7	91.0	18.4	51.9
Products Liability	NR	NR	NR	NR	NR	197.2	(151.6)	(30.9)	51.8	(80.1)	NR
Workers Compensation	82.5	82.4	69.9	57.2	68.0	76.5	89.0	115.2	89.0	78.1	80.8
Mortgage Guaranty	NR	NR	NR	NR	NR	119.1	92.9	141.4	96.3	55.5	NR
Financial Guaranty*	NR	NR	NR	NR	NR	161.2	(29.0)	(97.7)	(12.9)	(144.1)	NR
Accident and Health	NR	NR	NR	NR	NR	32.7	42.1	49.2	28.2	(142.2)	NR
Warranty	NR	NR	NR	NR	NR	45.6	26.8	60.7	62.5	54.8	NR
All Other*	35.2	117.5	24.6	60.3	293.1	271.5	(70.9)	(113.3)	(3.0)	18.3	63.3
Total All Lines	62.6	72.9	49.1	58.6	127.8	63.9	46.6	48.6	64.0	40.3	63.4

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2013 Profitability Report
Delaware
Percent of Direct Premiums Earned
Underwriting Profit

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	(7.1)	(6.4)	(2.6)	(10.9)	(10.0)	(6.8)	(8.1)	(3.7)	(4.6)	8.9	(5.1)
Private Passenger Auto Physical	11.2	14.5	11.9	9.7	6.5	7.2	3.2	4.7	5.9	1.7	7.7
Private Passenger Auto Total	(1.3)	0.1	2.0	(4.2)	(4.8)	(2.5)	(4.7)	(1.2)	(1.5)	6.8	(1.1)
Commercial Auto Liability	9.6	(21.8)	(3.0)	(3.2)	(1.2)	(14.8)	1.9	(1.1)	(19.8)	(19.6)	(7.3)
Commercial Auto Physical	21.5	33.5	6.7	37.9	7.8	3.0	12.6	2.9	(3.9)	0.3	12.2
Commercial Auto Total	12.1	(10.0)	(0.8)	12.6	2.4	(8.9)	3.9	(0.4)	(17.0)	(16.4)	(2.2)
Homeowners Multiple Peril	24.5	31.0	20.5	23.9	22.9	18.0	13.4	15.2	15.0	26.8	21.1
Farmowners Multiple Peril	36.5	53.4	38.5	29.8	(30.3)	26.5	(77.3)	32.8	12.1	13.4	13.5
Commercial Multiple Peril	12.4	18.5	16.0	20.7	4.9	6.8	(15.8)	9.9	4.8	26.8	10.5
Fire	110.0	35.7	36.4	50.3	47.1	(1.7)	61.3	40.0	54.6	57.1	49.1
Allied Lines	42.4	60.9	51.2	64.4	60.1	11.7	(34.3)	15.5	29.6	11.9	31.3
Inland Marine	(6.4)	(34.0)	37.3	39.4	20.9	1.7	(5.4)	13.4	(55.6)	100.8	11.2
Medical Professional Liability	(65.1)	(9.6)	(28.6)	24.7	(14.2)	15.0	21.5	17.1	(211.8)	20.1	(23.1)
Other Liability*	(59.9)	(7.9)	2.3	(20.6)	20.4	30.8	34.1	29.6	(38.6)	49.7	4.0
Products Liability	NR	NR	NR	NR	NR	(214.5)	263.0	107.9	(2.3)	149.1	NR
Workers Compensation	(21.7)	(25.1)	(9.4)	4.7	(10.1)	(23.9)	(41.3)	(73.0)	(38.4)	(23.3)	(26.2)
Mortgage Guaranty	NR	NR	NR	NR	NR	(42.5)	(18.0)	(65.0)	(21.7)	18.9	NR
Financial Guaranty*	NR	NR	NR	NR	NR	(92.5)	97.3	115.8	(10.3)	50.9	NR
Accident and Health	NR	NR	NR	NR	NR	21.6	2.9	1.1	18.8	216.6	NR
Warranty	NR	NR	NR	NR	NR	37.6	51.5	22.4	20.5	28.1	NR
All Other*	28.2	(54.0)	41.7	4.8	(242.8)	(225.3)	139.2	192.1	65.8	43.3	(0.7)
Total All Lines	(0.5)	(12.1)	12.9	4.9	(69.7)	(6.1)	9.3	10.5	(7.0)	21.2	(3.6)

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2013 Profitability Report
Delaware
Percent of Direct Premiums Earned
Profit on Insurance Transactions

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	0.0	0.6	3.1	(2.1)	(3.4)	(0.7)	(0.9)	0.7	1.2	9.7	0.8
Private Passenger Auto Physical	8.4	10.6	8.7	7.4	4.9	5.6	3.0	2.3	4.7	2.1	5.8
Private Passenger Auto Total	2.7	3.7	4.9	1.0	(0.7)	1.2	0.3	1.1	2.2	7.5	2.4
Commercial Auto Liability	13.0	(7.4)	5.4	5.2	5.4	(5.9)	8.6	5.7	(6.9)	(6.8)	1.6
Commercial Auto Physical	15.0	23.2	5.6	25.8	6.9	2.8	9.6	3.0	(1.5)	1.3	9.2
Commercial Auto Total	13.4	(0.8)	5.4	13.1	6.0	(3.0)	8.8	5.2	(5.9)	(5.5)	3.7
Homeowners Multiple Peril	18.1	22.6	16.1	18.0	16.3	13.4	10.7	10.9	11.6	19.3	15.7
Farmowners Multiple Peril	26.1	36.1	26.7	21.2	(17.9)	20.0	(48.0)	22.9	9.3	10.2	10.7
Commercial Multiple Peril	12.7	16.8	15.4	18.5	9.1	7.9	(5.5)	11.0	7.4	21.5	11.5
Fire	74.5	25.8	25.8	34.4	30.1	(0.2)	41.3	26.9	36.4	38.0	33.3
Allied Lines	29.7	40.4	34.7	42.4	39.4	7.6	(21.9)	11.1	21.0	9.2	21.4
Inland Marine	(1.6)	(18.8)	26.2	26.8	14.8	1.6	(2.6)	9.1	(34.7)	67.4	8.8
Medical Professional Liability	(32.0)	4.5	(7.6)	26.9	(4.2)	17.4	24.9	22.3	(126.6)	24.3	(5.0)
Other Liability*	(24.2)	8.5	17.0	4.9	19.8	29.7	35.6	29.8	(15.4)	42.9	14.9
Products Liability	NR	NR	NR	NR	NR	(69.8)	257.1	128.8	32.4	128.6	NR
Workers Compensation	(3.9)	(6.6)	0.9	9.7	1.4	(3.4)	(8.6)	(28.2)	(7.5)	(2.7)	(4.9)
Mortgage Guaranty	NR	NR	NR	NR	NR	(18.4)	8.8	(55.3)	9.1	35.2	NR
Financial Guaranty*	NR	NR	NR	NR	NR	(26.1)	66.5	51.1	27.3	27.7	NR
Accident and Health	NR	NR	NR	NR	NR	12.5	0.1	(1.8)	3.1	155.5	NR
Warranty	NR	NR	NR	NR	NR	27.8	36.3	18.9	19.1	24.5	NR
All Other*	19.6	(32.5)	30.1	4.8	(156.4)	(135.8)	103.3	130.8	46.0	30.9	4.1
Total All Lines	5.0	(2.2)	14.0	8.1	(42.1)	0.9	10.6	9.6	(0.1)	19.1	2.3

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**2013 Profitability Report
Delaware**

**Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	3.8	4.6	7.1	2.1	(0.9)	2.0	2.7	3.9	4.3	11.4	4.1
Private Passenger Auto Physical	18.6	21.7	17.8	14.9	9.8	11.2	7.6	6.5	9.8	6.0	12.4
Private Passenger Auto Total	7.2	8.4	9.5	5.0	1.5	4.0	3.7	4.5	5.4	10.2	5.9
Commercial Auto Liability	14.3	(1.7)	7.9	7.5	6.0	(1.1)	8.5	6.8	(0.9)	(0.7)	4.6
Commercial Auto Physical	26.0	33.3	10.7	36.0	10.0	6.0	13.4	6.7	1.6	4.8	14.9
Commercial Auto Total	15.8	3.2	8.3	14.7	7.2	0.4	9.0	6.8	(0.6)	(0.2)	6.5
Homeowners Multiple Peril	26.8	31.9	22.7	23.5	20.6	17.8	14.6	14.6	15.2	22.1	21.0
Farmowners Multiple Peril	36.6	49.7	36.8	27.9	(16.1)	22.0	(44.5)	28.7	13.6	13.9	16.9
Commercial Multiple Peril	15.8	19.3	17.1	18.6	9.6	8.8	(0.3)	11.2	8.6	18.0	12.7
Fire	85.7	33.6	32.6	41.8	37.8	2.6	45.5	33.2	44.7	43.6	40.1
Allied Lines	44.0	62.9	52.3	61.5	58.6	14.0	(22.7)	17.6	26.8	13.3	32.8
Inland Marine	1.9	(16.0)	33.4	34.4	19.2	4.7	0.5	15.3	(36.0)	68.8	12.6
Medical Professional Liability	(17.7)	6.9	(0.6)	18.8	0.1	11.4	14.8	13.2	(51.4)	13.1	0.9
Other Liability*	(7.7)	8.2	11.4	5.8	10.1	15.4	15.6	15.4	(3.2)	19.8	9.1
Products Liability	NR	NR	NR	NR	NR	(3.5)	25.1	18.3	9.2	27.0	NR
Workers Compensation	1.1	(0.3)	4.6	9.5	3.0	1.5	0.9	(4.7)	1.0	2.5	1.9
Mortgage Guaranty	NR	NR	NR	NR	NR	(7.2)	7.4	(21.4)	7.2	18.9	NR
Financial Guaranty*	NR	NR	NR	NR	NR	(5.2)	222.4	(1,037.1)	12.4	13.2	NR
Accident and Health	NR	NR	NR	NR	NR	23.5	3.7	1.0	6.6	35.0	NR
Warranty	NR	NR	NR	NR	NR	18.5	26.9	14.8	13.4	15.8	NR
All Other*	31.0	(33.0)	34.9	9.3	(137.9)	(53.3)	44.7	81.3	39.4	27.9	4.4
Total All Lines	8.5	2.1	15.5	10.5	(30.1)	3.4	11.3	10.6	3.2	15.0	5.0

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**2013 Profitability Report
District of Columbia
Percent of Direct Premiums Earned
Losses Incurred**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	59.7	61.1	58.5	65.1	68.5	69.5	65.8	62.9	63.1	57.6	63.2
Private Passenger Auto Physical	52.3	49.4	49.8	54.0	53.9	53.2	54.4	52.4	50.6	51.0	52.1
Private Passenger Auto Total	56.2	55.7	54.4	59.8	61.5	61.8	60.5	58.2	57.4	54.5	58.0
Commercial Auto Liability	66.7	(15.7)	23.7	29.8	29.5	51.3	32.4	46.4	42.8	39.0	34.6
Commercial Auto Physical	47.7	37.6	45.8	39.0	57.1	48.6	47.9	48.8	58.4	42.6	47.4
Commercial Auto Total	64.1	(6.9)	27.0	31.1	33.3	50.8	34.6	46.7	44.8	39.5	36.5
Homeowners Multiple Peril	31.1	33.6	31.2	39.2	40.4	47.8	56.5	41.9	48.2	31.8	40.2
Farmowners Multiple Peril	NR	NR	11.8	1,600.0	(575.0)	(153.8)	(2,650.0)	NR	0.0	NR	NR
Commercial Multiple Peril	25.5	32.9	30.4	30.6	33.0	35.6	20.4	36.2	26.4	34.9	30.6
Fire	13.2	23.2	9.8	20.6	12.4	7.0	13.1	15.8	17.3	84.5	21.7
Allied Lines	66.9	223.6	(30.7)	12.5	19.9	43.9	8.7	130.7	51.4	80.7	60.8
Inland Marine	1.6	47.0	49.6	30.3	41.7	53.9	47.7	73.4	59.3	77.4	48.2
Medical Professional Liability	44.4	71.5	21.3	97.9	17.1	26.8	21.1	19.3	8.2	9.3	33.7
Other Liability*	60.4	87.8	16.7	41.9	30.3	52.2	17.8	50.0	11.8	17.1	38.6
Products Liability	NR	NR	NR	NR	NR	(21.2)	(27.6)	2.0	41.2	(40.1)	NR
Workers Compensation	54.6	37.6	46.9	49.4	36.5	62.6	52.5	46.2	42.6	54.4	48.3
Mortgage Guaranty	NR	NR	NR	NR	NR	679.1	428.5	299.2	439.0	308.1	NR
Financial Guaranty*	NR	NR	NR	NR	NR	(0.1)	(0.0)	0.0	(0.0)	0.0	NR
Accident and Health	NR	NR	NR	NR	NR	53.8	74.1	80.1	62.9	70.5	NR
Warranty	NR	NR	NR	NR	NR	78.7	143.8	144.6	169.9	127.9	NR
All Other*	26.0	17.4	24.7	44.0	127.9	18.5	36.2	43.3	2.6	41.1	38.2
Total All Lines	44.5	49.9	31.2	44.6	64.5	110.4	64.0	63.5	44.8	47.8	56.5

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2013 Profitability Report
District of Columbia
Percent of Direct Premiums Earned
Underwriting Profit

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	7.6	4.5	7.6	(0.5)	(5.4)	(1.6)	0.3	4.1	1.3	9.0	2.7
Private Passenger Auto Physical	19.2	22.4	21.0	15.9	17.2	17.3	16.0	19.2	20.4	19.3	18.8
Private Passenger Auto Total	13.0	12.8	13.9	7.4	5.4	7.4	7.5	11.0	10.0	13.8	10.2
Commercial Auto Liability	(3.4)	87.2	43.7	34.5	35.4	5.6	34.8	15.0	23.3	25.4	30.1
Commercial Auto Physical	18.7	32.0	14.9	24.5	2.0	15.9	15.7	12.0	3.5	18.6	15.8
Commercial Auto Total	(0.3)	78.0	39.3	33.0	30.8	7.3	32.1	14.6	20.7	24.4	28.0
Homeowners Multiple Peril	34.6	33.3	34.4	26.0	24.1	14.8	7.1	23.1	17.0	33.9	24.8
Farmowners Multiple Peril	NR	NR	(14.0)	(7,379.1)	(1,510.4)	(2,123.2)	2,994.6	NR	71.1	NR	NR
Commercial Multiple Peril	36.1	26.7	26.0	27.8	23.7	19.3	39.5	18.0	30.9	22.5	27.0
Fire	63.4	47.2	68.8	52.2	62.2	68.6	60.5	59.1	56.9	(17.6)	52.1
Allied Lines	13.2	(147.8)	115.6	69.3	63.7	32.3	70.5	(55.5)	21.7	(3.1)	18.0
Inland Marine	70.2	5.2	21.9	44.1	33.4	16.5	25.4	(1.0)	12.9	(7.4)	22.1
Medical Professional Liability	23.9	(25.3)	37.7	(43.7)	49.2	38.7	41.5	43.7	23.9	52.8	24.2
Other Liability*	4.4	(29.7)	49.8	23.0	25.9	4.3	43.9	8.1	53.2	47.0	23.0
Products Liability	NR	NR	NR	NR	NR	102.8	121.2	87.0	(58.6)	107.1	NR
Workers Compensation	4.4	22.0	9.9	9.9	21.3	(5.8)	(0.4)	13.2	23.6	(1.7)	9.6
Mortgage Guaranty	NR	NR	NR	NR	NR	(621.6)	(363.9)	(229.0)	(374.6)	(247.3)	NR
Financial Guaranty*	NR	NR	NR	NR	NR	63.9	23.4	51.8	41.0	(0.8)	NR
Accident and Health	NR	NR	NR	NR	NR	(0.5)	(26.9)	(23.9)	(8.0)	(14.2)	NR
Warranty	NR	NR	NR	NR	NR	(1.3)	(103.3)	(94.8)	(92.5)	(52.0)	NR
All Other*	41.2	47.1	40.0	26.5	(66.7)	47.7	22.8	12.7	59.2	13.3	24.4
Total All Lines	21.5	12.6	33.6	21.6	(2.4)	(49.3)	(2.2)	(1.4)	18.4	14.2	6.7

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2013 Profitability Report
District of Columbia
Percent of Direct Premiums Earned
Profit on Insurance Transactions

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	9.0	7.2	9.1	4.1	(0.7)	2.2	3.8	5.0	4.3	9.3	5.3
Private Passenger Auto Physical	13.7	15.7	14.6	11.4	11.9	12.1	11.2	11.8	14.1	13.5	13.0
Private Passenger Auto Total	11.2	11.1	11.7	7.6	5.3	6.9	7.3	8.1	8.8	11.3	8.9
Commercial Auto Liability	3.1	62.8	33.9	27.8	27.8	5.4	27.5	14.7	20.0	21.2	24.4
Commercial Auto Physical	13.7	22.1	11.0	17.7	3.1	10.9	11.1	8.8	3.4	13.1	11.5
Commercial Auto Total	4.6	56.0	30.4	26.3	24.4	6.3	25.2	13.9	17.8	20.1	22.5
Homeowners Multiple Peril	24.8	24.2	25.1	19.2	17.1	11.5	7.0	16.1	13.1	24.0	18.2
Farmowners Multiple Peril	NR	NR	(39.8)	(4,763.6)	(945.9)	(1,372.7)	2,004.6	NR	67.4	NR	NR
Commercial Multiple Peril	27.4	21.5	21.2	22.6	21.1	15.4	29.3	15.3	23.6	18.1	21.5
Fire	42.9	33.5	46.8	35.4	39.8	45.1	40.2	39.4	38.1	(10.4)	35.1
Allied Lines	11.2	(91.6)	80.0	46.5	42.1	22.2	47.3	(34.4)	16.7	0.2	14.0
Inland Marine	47.3	5.1	15.8	29.8	22.7	11.3	17.5	0.2	10.1	(2.0)	15.8
Medical Professional Liability	27.9	(1.6)	39.3	(12.6)	39.7	35.0	39.2	41.3	26.6	46.1	28.1
Other Liability*	10.0	(10.2)	42.2	25.3	20.2	10.6	37.8	15.0	43.8	39.1	23.4
Products Liability	NR	NR	NR	NR	NR	83.5	100.9	77.5	(20.9)	84.9	NR
Workers Compensation	13.8	23.8	13.8	14.5	21.5	4.8	11.9	22.2	27.3	6.3	16.0
Mortgage Guaranty	NR	NR	NR	NR	NR	(390.3)	(202.4)	(155.2)	(207.1)	(115.0)	NR
Financial Guaranty*	NR	NR	NR	NR	NR	78.2	29.6	35.3	63.2	(11.1)	NR
Accident and Health	NR	NR	NR	NR	NR	(1.0)	(17.9)	(17.2)	(14.5)	(10.4)	NR
Warranty	NR	NR	NR	NR	NR	(0.0)	(66.1)	(60.0)	(53.7)	(30.3)	NR
All Other*	30.9	34.9	30.3	19.9	(41.3)	33.9	18.2	11.2	41.1	10.5	19.0
Total All Lines	19.3	14.0	27.6	19.2	1.5	(26.8)	5.6	3.1	17.1	14.2	9.5

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**2013 Profitability Report
District of Columbia
Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	14.5	12.1	13.7	8.0	1.5	5.0	7.0	8.1	7.3	11.5	8.9
Private Passenger Auto Physical	28.0	30.6	27.5	21.2	20.7	21.6	19.4	19.8	23.1	20.8	23.3
Private Passenger Auto Total	19.5	18.9	18.9	13.0	8.7	11.1	11.5	12.2	12.9	15.0	14.2
Commercial Auto Liability	6.7	56.2	32.6	26.2	25.7	7.2	23.5	13.5	17.0	18.2	22.7
Commercial Auto Physical	22.2	34.1	17.6	24.3	6.1	17.7	16.4	13.4	7.0	17.7	17.6
Commercial Auto Total	8.2	53.8	30.9	26.0	23.8	8.3	22.9	13.5	16.1	18.1	22.2
Homeowners Multiple Peril	34.6	33.5	33.3	25.1	21.5	15.3	10.4	19.7	16.5	26.5	23.6
Farmowners Multiple Peril	NR	NR	19.7	(878.1)	(108.8)	(556.3)	247.1	NR	13.3	NR	NR
Commercial Multiple Peril	31.2	24.5	23.0	22.6	20.0	15.6	26.1	15.2	21.6	16.7	21.6
Fire	57.2	40.4	54.6	42.4	50.2	57.3	47.5	46.4	45.0	(7.4)	43.4
Allied Lines	17.6	(83.8)	78.6	58.3	55.0	29.0	59.3	(35.3)	19.2	3.6	20.1
Inland Marine	61.5	10.6	23.8	41.5	33.0	17.7	24.3	3.5	14.3	1.6	23.2
Medical Professional Liability	20.6	3.1	24.3	(1.5)	19.4	17.9	20.1	19.9	15.0	21.5	16.0
Other Liability*	11.1	(2.8)	29.0	17.5	13.1	8.2	20.5	10.1	23.7	21.7	15.2
Products Liability	NR	NR	NR	NR	NR	28.3	31.3	24.8	(3.2)	30.7	NR
Workers Compensation	13.0	19.6	12.2	11.5	12.8	4.9	8.2	11.5	14.3	6.1	11.4
Mortgage Guaranty	NR	NR	NR	NR	NR	(150.0)	(46.7)	(45.8)	(46.4)	(17.1)	NR
Financial Guaranty*	NR	NR	NR	NR	NR	15.5	12.0	9.0	12.8	3.4	NR
Accident and Health	NR	NR	NR	NR	NR	1.7	(13.8)	(14.0)	(10.6)	(5.5)	NR
Warranty	NR	NR	NR	NR	NR	2.8	(35.1)	(35.8)	(23.1)	(18.2)	NR
All Other*	30.5	32.9	27.2	21.6	(28.5)	28.8	16.9	11.9	36.2	12.0	19.0
Total All Lines	21.1	15.7	25.5	18.6	3.4	(15.2)	6.9	5.3	14.2	12.1	10.8

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2013 Profitability Report
Florida
Percent of Direct Premiums Earned
Losses Incurred

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	65.0	64.5	61.9	67.6	71.8	76.3	77.2	71.6	62.0	60.6	67.8
Private Passenger Auto Physical	70.2	82.4	61.3	59.2	56.6	56.1	55.9	60.3	63.0	64.9	63.0
Private Passenger Auto Total	66.5	69.6	61.7	65.0	67.1	70.2	71.1	68.7	62.2	61.6	66.4
Commercial Auto Liability	61.5	65.3	61.1	64.8	63.1	59.0	62.8	64.0	77.3	74.3	65.3
Commercial Auto Physical	65.9	56.8	48.7	49.0	47.7	47.4	54.0	57.0	56.3	54.0	53.7
Commercial Auto Total	62.4	63.4	58.5	61.5	59.9	56.8	61.2	62.8	73.9	70.9	63.1
Homeowners Multiple Peril	303.0	153.6	32.6	25.6	33.9	38.4	38.1	35.9	28.8	23.7	71.4
Farmowners Multiple Peril	334.1	102.5	90.0	(22.0)	40.6	45.2	24.8	41.1	41.1	29.2	72.6
Commercial Multiple Peril	195.6	133.4	27.4	27.2	27.7	25.6	22.4	28.8	27.0	23.9	53.9
Fire	99.7	58.2	5.3	22.8	22.0	23.2	15.6	15.0	15.6	10.8	28.8
Allied Lines	297.7	251.0	29.4	19.3	13.1	8.8	10.3	12.0	15.7	9.1	66.6
Inland Marine	86.6	46.4	45.9	19.9	40.5	36.7	39.7	38.6	44.7	35.9	43.5
Medical Professional Liability	60.2	40.2	40.4	18.7	30.8	32.8	26.8	23.5	44.6	47.1	36.5
Other Liability*	75.4	48.5	48.6	44.3	49.9	49.8	53.4	49.0	51.1	52.5	52.3
Products Liability	NR	NR	NR	NR	NR	51.5	59.3	64.3	31.9	84.9	NR
Workers Compensation	48.0	55.0	44.2	48.4	43.7	54.0	66.6	41.3	55.5	50.8	50.8
Mortgage Guaranty	NR	NR	NR	NR	NR	364.4	346.6	342.8	303.8	167.2	NR
Financial Guaranty*	NR	NR	NR	NR	NR	149.8	4.6	(26.6)	57.4	1.7	NR
Accident and Health	NR	NR	NR	NR	NR	71.3	94.6	90.3	85.7	91.2	NR
Warranty	NR	NR	NR	NR	NR	47.7	57.2	63.6	60.3	62.3	NR
All Other*	60.7	41.9	30.2	63.0	131.2	33.3	26.6	30.3	41.6	27.4	48.6
Total All Lines	115.5	87.9	45.9	43.5	50.6	50.9	50.5	48.3	46.3	42.6	58.2

*See technical notes

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**2013 Profitability Report
Florida
Percent of Direct Premiums Earned
Underwriting Profit**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	(0.9)	(1.3)	1.1	(5.1)	(9.7)	(14.8)	(16.3)	(9.5)	0.5	1.3	(5.5)
Private Passenger Auto Physical	(4.3)	(19.4)	5.3	7.1	11.3	11.6	11.8	7.9	4.0	1.4	3.7
Private Passenger Auto Total	(1.9)	(6.5)	2.4	(1.4)	(3.3)	(6.9)	(8.4)	(5.0)	1.3	1.3	(2.8)
Commercial Auto Liability	(1.4)	(4.3)	0.4	(6.1)	(6.1)	(4.6)	(7.0)	(7.1)	(24.0)	(20.0)	(8.0)
Commercial Auto Physical	(1.2)	7.3	15.8	15.0	16.0	14.5	5.8	6.5	5.7	6.5	9.2
Commercial Auto Total	(1.4)	(1.8)	3.7	(1.7)	(1.5)	(0.9)	(4.7)	(4.9)	(19.2)	(15.6)	(4.8)
Homeowners Multiple Peril	(271.2)	(103.5)	35.7	42.5	33.3	26.3	26.9	31.2	38.2	42.4	(9.8)
Farmowners Multiple Peril	(309.1)	(50.5)	(38.7)	82.5	24.3	8.9	33.1	16.9	15.5	27.5	(19.0)
Commercial Multiple Peril	(158.9)	(86.4)	33.9	28.6	30.3	27.4	36.2	30.4	29.5	33.2	0.4
Fire	(35.6)	(0.9)	67.9	49.8	50.6	46.8	56.4	58.0	56.5	60.6	41.0
Allied Lines	(236.9)	(187.4)	44.9	58.4	66.7	69.2	67.6	66.9	61.6	68.3	7.9
Inland Marine	(24.0)	4.9	24.0	51.5	30.6	29.3	27.5	30.2	24.1	32.8	23.1
Medical Professional Liability	(11.3)	14.7	7.7	41.9	24.6	20.2	26.7	32.5	8.7	11.6	17.7
Other Liability*	(21.3)	9.7	8.6	11.8	1.8	4.3	(1.8)	4.9	3.3	2.1	2.4
Products Liability	NR	NR	NR	NR	NR	(21.1)	(53.7)	(57.3)	(3.5)	(71.5)	NR
Workers Compensation	10.6	1.6	17.9	10.1	10.5	(4.6)	(16.5)	15.7	3.2	9.2	5.8
Mortgage Guaranty	NR	NR	NR	NR	NR	(294.9)	(280.8)	(269.0)	(236.7)	(98.4)	NR
Financial Guaranty*	NR	NR	NR	NR	NR	(79.4)	65.0	82.7	(12.2)	34.4	NR
Accident and Health	NR	NR	NR	NR	NR	(8.0)	(32.9)	(19.8)	(20.6)	(31.9)	NR
Warranty	NR	NR	NR	NR	NR	28.3	25.9	21.0	20.5	17.6	NR
All Other*	3.3	24.7	36.1	0.1	(69.7)	24.6	26.4	20.8	11.4	27.7	10.6
Total All Lines	(59.3)	(29.2)	18.5	21.3	13.7	12.1	12.6	16.3	17.8	21.1	4.5

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**2013 Profitability Report
Florida**

**Percent of Direct Premiums Earned
Profit on Insurance Transactions**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	3.1	3.1	4.5	0.6	(3.8)	(6.4)	(6.9)	(3.8)	3.7	4.1	(0.2)
Private Passenger Auto Physical	(1.7)	(11.4)	4.5	5.7	8.0	8.4	8.4	4.3	3.4	1.8	3.1
Private Passenger Auto Total	1.7	(1.1)	4.5	2.2	(0.2)	(2.0)	(2.5)	(1.7)	3.6	3.6	0.8
Commercial Auto Liability	4.3	2.5	5.7	1.8	1.6	(0.1)	1.3	0.4	(10.7)	(7.8)	(0.1)
Commercial Auto Physical	0.5	6.1	11.3	11.0	12.0	10.1	4.5	5.2	4.6	5.3	7.1
Commercial Auto Total	3.5	3.3	6.8	3.7	3.7	1.9	1.9	1.2	(8.3)	(5.6)	1.2
Homeowners Multiple Peril	(172.7)	(62.0)	27.4	29.6	23.0	18.9	19.7	21.6	26.9	29.6	(3.8)
Farmowners Multiple Peril	(194.0)	(25.1)	(18.9)	58.2	17.9	8.8	25.1	14.0	12.9	20.6	(8.0)
Commercial Multiple Peril	(97.1)	(47.6)	29.0	23.9	25.6	20.9	27.6	23.6	22.7	24.6	5.3
Fire	(20.9)	3.4	46.2	33.3	32.2	30.9	37.6	38.8	38.0	40.5	28.0
Allied Lines	(149.4)	(113.5)	35.5	39.1	44.3	45.9	45.3	44.8	41.2	45.5	7.9
Inland Marine	(14.3)	5.5	17.2	34.6	21.0	19.6	18.5	19.9	16.1	21.6	16.0
Medical Professional Liability	4.0	21.5	18.1	42.0	22.6	21.7	28.4	31.7	15.6	16.2	22.2
Other Liability*	(5.7)	15.0	13.9	16.5	4.3	11.2	8.3	13.3	11.9	10.3	9.9
Products Liability	NR	NR	NR	NR	NR	(2.7)	(16.1)	(18.0)	13.4	(31.9)	NR
Workers Compensation	15.9	9.1	17.0	13.8	14.9	7.9	4.9	23.8	13.4	12.6	13.3
Mortgage Guaranty	NR	NR	NR	NR	NR	(167.6)	(132.1)	(159.5)	(97.8)	(12.5)	NR
Financial Guaranty*	NR	NR	NR	NR	NR	(12.5)	79.6	51.9	25.6	17.6	NR
Accident and Health	NR	NR	NR	NR	NR	(0.4)	(12.7)	(4.9)	(13.7)	(12.8)	NR
Warranty	NR	NR	NR	NR	NR	20.9	22.3	19.8	20.1	19.1	NR
All Other*	7.3	22.0	29.0	5.8	(41.6)	18.1	20.1	15.9	9.7	20.7	10.7
Total All Lines	(33.8)	(13.5)	16.8	17.7	11.5	11.3	12.5	13.8	15.4	17.2	6.9

*See technical notes

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**2013 Profitability Report
Florida**

**Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	7.7	7.6	9.1	4.6	(1.7)	(3.9)	(2.9)	(0.1)	6.8	7.1	3.4
Private Passenger Auto Physical	0.8	(15.1)	11.2	12.5	14.9	15.9	15.6	9.5	8.1	5.7	7.9
Private Passenger Auto Total	6.2	2.6	9.5	6.5	2.1	0.4	0.9	1.7	7.0	6.8	4.4
Commercial Auto Liability	7.7	6.1	8.7	5.3	3.5	2.7	4.3	3.7	(3.9)	(1.7)	3.6
Commercial Auto Physical	4.5	12.1	18.7	17.5	17.4	15.2	8.7	9.3	8.5	9.1	12.1
Commercial Auto Total	7.2	7.0	10.2	7.0	5.3	4.2	4.8	4.2	(2.7)	(0.5)	4.7
Homeowners Multiple Peril	(183.3)	(53.4)	31.1	39.0	28.6	23.6	23.4	24.9	30.4	31.7	(0.4)
Farmowners Multiple Peril	(154.9)	(14.1)	(10.8)	53.3	19.7	10.9	24.7	16.1	15.1	21.0	(1.9)
Commercial Multiple Peril	(77.2)	(28.8)	25.3	22.5	23.2	20.0	23.9	21.4	21.2	22.5	7.4
Fire	(21.1)	7.3	56.0	45.5	42.6	41.2	45.3	45.8	44.2	44.7	35.1
Allied Lines	(146.1)	(76.8)	33.3	53.5	56.4	60.0	56.8	57.3	52.7	54.5	20.2
Inland Marine	(14.2)	10.5	24.8	45.8	28.6	27.3	26.2	29.0	24.4	30.6	23.3
Medical Professional Liability	6.4	17.0	14.2	23.1	13.0	13.1	16.6	18.2	10.7	11.2	14.3
Other Liability*	(0.1)	13.9	13.1	13.6	4.6	8.2	7.2	9.2	8.6	8.1	8.6
Products Liability	NR	NR	NR	NR	NR	1.6	(1.7)	(2.0)	7.8	(7.5)	NR
Workers Compensation	16.1	10.7	15.7	11.6	9.5	5.9	5.1	12.3	9.0	9.1	10.5
Mortgage Guaranty	NR	NR	NR	NR	NR	(38.2)	(18.1)	(23.0)	(10.9)	1.4	NR
Financial Guaranty*	NR	NR	NR	NR	NR	0.7	14.5	13.2	7.8	6.4	NR
Accident and Health	NR	NR	NR	NR	NR	2.6	(0.7)	1.7	(1.0)	(0.0)	NR
Warranty	NR	NR	NR	NR	NR	14.6	14.4	13.3	12.5	11.4	NR
All Other*	9.7	19.6	23.5	7.6	(20.5)	19.1	19.9	16.7	12.0	19.5	12.7
Total All Lines	(30.2)	(8.3)	19.0	20.1	12.5	12.4	13.3	14.3	15.8	16.9	8.6

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2013 Profitability Report
Georgia
Percent of Direct Premiums Earned
Losses Incurred

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	70.8	68.0	67.4	69.8	68.7	71.8	72.1	73.6	75.2	77.8	71.5
Private Passenger Auto Physical	48.7	50.6	48.6	48.4	53.0	52.9	47.7	52.9	51.8	62.3	51.7
Private Passenger Auto Total	60.3	59.8	58.6	59.8	61.3	63.4	61.5	64.7	65.4	71.5	62.6
Commercial Auto Liability	57.6	61.7	60.6	57.8	53.3	61.6	60.4	59.9	67.1	62.9	60.3
Commercial Auto Physical	47.8	57.9	55.1	52.9	55.6	55.4	54.2	64.0	56.2	71.1	57.0
Commercial Auto Total	55.1	60.7	59.2	56.6	53.9	60.1	59.0	60.8	64.8	64.7	59.5
Homeowners Multiple Peril	61.3	66.2	57.6	63.9	115.4	149.1	72.0	83.7	48.7	67.4	78.5
Farmowners Multiple Peril	76.7	87.5	74.3	78.2	90.2	99.1	69.7	104.7	52.2	57.9	79.1
Commercial Multiple Peril	52.5	40.0	38.7	61.6	74.7	70.4	46.4	78.2	45.3	57.0	56.5
Fire	73.7	28.2	52.5	38.8	120.9	43.9	44.4	45.2	34.7	37.1	51.9
Allied Lines	61.0	140.3	35.8	47.0	113.6	103.9	54.0	69.5	33.1	53.8	71.2
Inland Marine	42.4	48.7	40.9	41.4	44.9	65.0	24.8	47.9	44.5	44.3	44.5
Medical Professional Liability	69.4	44.2	18.5	36.7	26.7	20.3	26.1	24.7	34.0	34.5	33.5
Other Liability*	81.1	58.1	50.4	55.0	36.5	42.7	50.2	44.5	54.7	44.8	51.8
Products Liability	NR	NR	NR	NR	NR	98.0	86.9	47.7	39.4	46.1	NR
Workers Compensation	66.2	61.0	60.8	61.2	71.0	67.0	64.4	59.3	62.8	56.6	63.0
Mortgage Guaranty	NR	NR	NR	NR	NR	246.2	183.4	202.0	150.5	61.4	NR
Financial Guaranty*	NR	NR	NR	NR	NR	(8.3)	21.8	(13.2)	27.6	25.6	NR
Accident and Health	NR	NR	NR	NR	NR	77.9	73.6	74.1	72.8	69.4	NR
Warranty	NR	NR	NR	NR	NR	76.5	76.5	113.2	60.6	60.5	NR
All Other*	57.1	53.9	54.9	72.9	80.3	68.0	50.3	38.1	36.8	34.6	54.7
Total All Lines	62.3	59.5	54.3	58.9	69.9	77.6	60.4	65.6	57.2	61.8	62.7

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2013 Profitability Report
Georgia
Percent of Direct Premiums Earned
Underwriting Profit

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	(9.6)	(7.4)	(6.9)	(9.8)	(7.7)	(11.8)	(11.7)	(12.5)	(15.7)	(19.1)	(11.2)
Private Passenger Auto Physical	17.0	13.8	16.3	15.1	12.2	11.0	17.1	11.9	12.3	(0.7)	12.6
Private Passenger Auto Total	3.1	2.6	3.9	1.8	1.6	(1.6)	0.8	(2.0)	(4.0)	(11.6)	(0.5)
Commercial Auto Liability	4.4	(1.9)	(0.8)	(0.2)	4.1	(8.2)	(4.8)	(1.8)	(12.2)	(6.9)	(2.9)
Commercial Auto Physical	16.5	3.8	6.5	9.0	5.4	4.0	4.6	(3.7)	3.7	(14.5)	3.5
Commercial Auto Total	7.5	(0.5)	1.0	2.1	4.4	(5.3)	(2.7)	(2.2)	(8.8)	(8.6)	(1.3)
Homeowners Multiple Peril	(0.2)	(4.9)	3.0	(3.3)	(60.5)	(102.9)	(11.5)	(23.1)	14.6	(8.5)	(19.7)
Farmowners Multiple Peril	(11.0)	(23.8)	(9.6)	(12.8)	(27.4)	(32.9)	(3.5)	(39.4)	15.4	7.5	(13.7)
Commercial Multiple Peril	(1.9)	16.9	15.4	(10.5)	(22.6)	(26.9)	8.1	(26.3)	9.9	(6.2)	(4.4)
Fire	(9.4)	35.8	16.7	29.6	(56.1)	18.9	21.0	21.7	32.1	27.8	13.8
Allied Lines	15.9	(66.8)	41.6	31.3	(37.0)	(34.1)	20.2	11.7	47.5	23.9	5.4
Inland Marine	21.2	(0.9)	25.5	24.0	16.1	(7.5)	39.8	15.4	20.2	20.8	17.5
Medical Professional Liability	(8.2)	18.2	41.2	23.2	30.7	33.8	29.0	32.6	21.0	16.2	23.8
Other Liability*	(27.3)	1.2	8.0	(0.6)	20.7	14.3	5.1	17.0	2.1	14.0	5.4
Products Liability	NR	NR	NR	NR	NR	(101.1)	(70.9)	(16.1)	(11.9)	(14.6)	NR
Workers Compensation	(8.9)	(3.6)	(6.3)	(8.9)	(19.5)	(15.7)	(8.8)	(6.0)	(7.7)	(0.4)	(8.6)
Mortgage Guaranty	NR	NR	NR	NR	NR	(175.4)	(112.9)	(129.3)	(78.3)	11.2	NR
Financial Guaranty*	NR	NR	NR	NR	NR	77.6	47.8	54.4	14.8	6.1	NR
Accident and Health	NR	NR	NR	NR	NR	(12.4)	(10.6)	(2.9)	(6.3)	(5.6)	NR
Warranty	NR	NR	NR	NR	NR	(5.9)	(24.0)	(40.2)	21.6	28.9	NR
All Other*	8.4	13.2	9.7	(8.7)	(19.5)	(16.7)	1.9	17.3	20.9	24.5	5.1
Total All Lines	(1.2)	1.7	6.8	1.0	(10.5)	(21.3)	(0.3)	(4.5)	3.6	(2.5)	(2.7)

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2013 Profitability Report
Georgia

Percent of Direct Premiums Earned
Profit on Insurance Transactions

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	(2.9)	(1.4)	(1.3)	(2.9)	(2.9)	(5.1)	(4.6)	(6.3)	(7.2)	(9.5)	(4.4)
Private Passenger Auto Physical	12.2	10.1	11.4	10.7	8.5	8.0	11.9	6.9	8.8	0.4	8.9
Private Passenger Auto Total	4.3	4.0	4.7	3.5	2.5	0.8	2.5	(0.7)	(0.5)	(5.4)	1.6
Commercial Auto Liability	8.2	4.0	5.0	5.6	8.0	(2.7)	2.5	3.6	(3.0)	0.5	3.2
Commercial Auto Physical	11.7	3.4	5.0	7.0	5.0	3.2	3.7	(1.5)	3.2	(8.4)	3.2
Commercial Auto Total	9.1	3.9	5.0	6.0	7.3	(1.3)	2.8	2.5	(1.7)	(1.4)	3.2
Homeowners Multiple Peril	2.1	(0.6)	4.7	0.2	(37.9)	(64.9)	(5.3)	(14.0)	11.3	(3.8)	(10.8)
Farmowners Multiple Peril	(4.3)	(13.4)	(3.6)	(5.8)	(16.4)	(19.4)	(0.1)	(23.5)	11.8	6.6	(6.8)
Commercial Multiple Peril	3.3	15.8	14.6	(2.2)	(8.7)	(14.0)	9.3	(13.2)	10.2	(0.7)	1.4
Fire	(4.3)	25.7	12.4	20.7	(36.4)	13.6	14.6	15.2	22.1	19.2	10.3
Allied Lines	11.7	(40.9)	30.1	21.7	(23.0)	(20.4)	15.3	9.3	32.4	16.7	5.3
Inland Marine	13.7	0.1	17.3	16.2	11.2	(4.4)	26.6	10.2	13.5	13.8	11.8
Medical Professional Liability	6.6	25.0	41.2	29.3	26.5	30.6	30.1	33.0	24.4	21.7	26.8
Other Liability*	(9.7)	10.7	15.9	11.8	17.8	18.3	13.8	20.6	11.7	18.9	13.0
Products Liability	NR	NR	NR	NR	NR	(51.5)	(23.5)	10.5	10.8	7.1	NR
Workers Compensation	3.4	5.9	1.3	(0.1)	(6.7)	(3.1)	4.7	5.9	4.2	5.1	2.1
Mortgage Guaranty	NR	NR	NR	NR	NR	(104.3)	(50.1)	(94.5)	(27.2)	29.6	NR
Financial Guaranty*	NR	NR	NR	NR	NR	92.4	77.4	39.1	43.6	5.1	NR
Accident and Health	NR	NR	NR	NR	NR	(6.1)	(3.7)	0.0	(10.4)	(1.3)	NR
Warranty	NR	NR	NR	NR	NR	(3.1)	(15.1)	(22.3)	18.5	23.5	NR
All Other*	10.6	14.0	11.8	0.2	(10.1)	(8.1)	5.9	15.4	17.8	20.2	7.8
Total All Lines	3.4	5.6	8.7	4.9	(4.1)	(10.5)	4.1	0.0	6.3	1.9	2.0

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**2013 Profitability Report
Georgia**

**Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	0.0	2.3	2.6	0.8	(0.9)	(2.9)	(1.2)	(2.9)	(3.9)	(5.4)	(1.1)
Private Passenger Auto Physical	25.4	21.1	22.6	20.3	15.7	15.2	20.5	13.2	15.7	4.0	17.4
Private Passenger Auto Total	10.2	9.7	10.4	8.4	5.5	3.8	6.5	2.7	2.7	(2.3)	5.8
Commercial Auto Liability	11.2	7.5	8.2	8.3	8.4	0.8	5.2	5.9	1.3	3.7	6.0
Commercial Auto Physical	21.4	8.9	10.8	12.8	8.8	6.8	7.8	1.7	7.0	(5.6)	8.0
Commercial Auto Total	13.0	7.7	8.7	9.0	8.5	1.7	5.6	5.3	2.1	2.4	6.4
Homeowners Multiple Peril	6.4	3.3	9.6	4.3	(39.8)	(67.3)	(1.8)	(11.0)	15.1	(0.4)	(8.2)
Farmowners Multiple Peril	(1.6)	(12.3)	(0.0)	(2.1)	(15.9)	(18.6)	3.4	(21.3)	15.8	10.0	(4.3)
Commercial Multiple Peril	7.0	18.2	16.9	2.3	(4.7)	(8.0)	10.4	(6.5)	11.1	2.9	5.0
Fire	(1.6)	34.0	18.8	27.4	(35.6)	17.1	19.4	19.8	26.8	22.6	14.9
Allied Lines	21.8	(45.7)	39.1	30.6	(25.8)	(19.8)	20.0	14.4	41.8	22.6	9.9
Inland Marine	24.7	4.2	27.7	25.5	18.0	(3.1)	36.7	16.9	21.4	21.0	19.3
Medical Professional Liability	7.8	18.0	25.4	17.6	14.8	17.2	17.2	17.6	14.3	12.1	16.2
Other Liability*	(3.0)	10.6	13.0	9.6	10.8	11.3	9.2	12.8	8.3	11.5	9.4
Products Liability	NR	NR	NR	NR	NR	(15.1)	(3.1)	6.4	6.5	5.6	NR
Workers Compensation	6.4	8.2	5.0	4.0	(1.6)	1.2	5.6	6.1	5.3	5.9	4.6
Mortgage Guaranty	NR	NR	NR	NR	NR	(50.9)	(15.8)	(33.3)	(8.2)	16.9	NR
Financial Guaranty*	NR	NR	NR	NR	NR	16.7	12.4	9.6	11.7	4.2	NR
Accident and Health	NR	NR	NR	NR	NR	(1.4)	1.4	3.3	(2.9)	2.7	NR
Warranty	NR	NR	NR	NR	NR	0.8	(6.0)	(9.0)	14.4	17.3	NR
All Other*	13.1	15.4	12.8	4.2	(4.6)	(3.9)	7.6	14.3	15.9	16.8	9.2
Total All Lines	7.5	9.6	12.2	8.3	(1.3)	(6.2)	6.7	3.4	8.3	4.9	5.3

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2013 Profitability Report
Hawaii
Percent of Direct Premiums Earned
Losses Incurred

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	50.9	47.5	45.1	45.6	45.7	48.1	49.6	51.4	50.9	51.6	48.6
Private Passenger Auto Physical	58.0	58.2	53.8	51.2	48.4	45.3	48.7	49.6	50.1	55.9	51.9
Private Passenger Auto Total	53.3	51.2	48.2	47.7	46.7	47.0	49.3	50.7	50.6	53.2	49.8
Commercial Auto Liability	42.8	39.0	37.8	41.0	33.9	25.7	37.1	36.2	38.0	44.6	37.6
Commercial Auto Physical	50.6	51.2	46.8	47.9	54.8	34.8	41.2	58.3	43.7	54.4	48.4
Commercial Auto Total	44.3	41.6	39.7	42.5	38.5	27.6	37.9	40.4	39.1	46.5	39.8
Homeowners Multiple Peril	30.2	18.2	14.6	19.6	13.8	16.9	16.6	15.6	20.8	27.6	19.4
Farmowners Multiple Peril	39.3	(38.3)	26.3	12.9	4.7	51.6	104.1	83.5	(7.5)	12.5	28.9
Commercial Multiple Peril	24.1	30.1	41.4	24.4	3.3	11.1	16.6	18.9	24.2	15.9	21.0
Fire	15.5	31.9	15.4	35.3	1.1	5.6	6.8	8.7	31.5	19.4	17.1
Allied Lines	41.7	(0.7)	36.1	5.0	8.9	13.9	18.7	27.2	10.8	4.7	16.6
Inland Marine	28.9	28.8	96.1	28.6	27.3	71.3	32.4	30.0	40.1	28.0	41.2
Medical Professional Liability	95.3	76.4	36.8	40.1	13.7	58.8	2.5	53.2	6.2	(5.0)	37.8
Other Liability*	56.6	48.3	31.8	39.1	28.1	40.0	43.9	14.9	26.3	44.3	37.3
Products Liability	NR	NR	NR	NR	NR	173.7	55.3	118.6	226.0	426.1	NR
Workers Compensation	41.6	49.6	38.5	38.0	38.4	40.6	62.4	56.0	61.0	67.9	49.4
Mortgage Guaranty	NR	NR	NR	NR	NR	303.6	134.9	146.7	88.1	15.0	NR
Financial Guaranty*	NR	NR	NR	NR	NR	(0.0)	0.0	0.0	(0.0)	0.0	NR
Accident and Health	NR	NR	NR	NR	NR	69.5	88.4	70.3	83.5	77.0	NR
Warranty	NR	NR	NR	NR	NR	86.1	82.7	85.2	80.8	77.8	NR
All Other*	28.5	25.6	68.2	118.2	95.2	6.4	23.4	50.6	19.8	23.4	45.9
Total All Lines	44.1	41.2	40.7	42.1	34.3	36.4	37.0	36.0	37.1	40.5	38.9

*See technical notes

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**2013 Profitability Report
Hawaii
Percent of Direct Premiums Earned
Underwriting Profit**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	13.0	17.7	21.6	18.8	20.9	19.3	18.5	15.9	16.1	15.1	17.7
Private Passenger Auto Physical	7.9	7.6	12.3	13.4	19.0	23.3	20.5	20.6	19.0	11.6	15.5
Private Passenger Auto Total	11.2	14.2	18.2	16.8	20.2	20.8	19.2	17.7	17.2	13.7	16.9
Commercial Auto Liability	23.6	28.0	29.2	23.4	29.7	36.6	25.1	25.5	22.0	15.7	25.9
Commercial Auto Physical	19.8	12.6	19.8	18.2	9.3	30.7	18.6	5.6	22.2	7.6	16.5
Commercial Auto Total	22.8	24.7	27.2	22.3	25.3	35.4	23.7	21.7	22.0	14.1	23.9
Homeowners Multiple Peril	38.2	51.3	54.7	50.6	56.3	51.2	52.2	54.2	47.1	37.9	49.4
Farmowners Multiple Peril	12.3	102.0	13.5	28.7	40.9	(11.3)	(86.2)	(49.6)	66.0	26.5	14.3
Commercial Multiple Peril	40.5	27.5	15.9	35.4	59.2	53.7	47.0	47.5	41.2	45.9	41.4
Fire	58.3	31.0	59.4	33.3	73.2	63.9	61.2	60.5	35.0	46.6	52.2
Allied Lines	32.3	77.2	39.4	72.3	72.9	62.0	57.3	48.4	66.1	72.0	60.0
Inland Marine	40.2	28.9	(29.8)	41.2	43.6	(18.7)	34.5	40.2	28.7	42.2	25.1
Medical Professional Liability	(40.1)	(16.6)	7.7	20.8	44.8	(15.5)	49.3	(8.8)	35.8	56.5	13.4
Other Liability*	(2.2)	8.4	22.9	17.7	22.5	11.4	13.5	47.1	35.0	11.0	18.7
Products Liability	NR	NR	NR	NR	NR	(188.8)	(77.3)	(152.2)	(219.8)	(601.2)	NR
Workers Compensation	26.6	14.4	31.2	27.1	26.1	20.3	(6.6)	3.0	1.5	(10.8)	13.3
Mortgage Guaranty	NR	NR	NR	NR	NR	(237.9)	(68.5)	(74.3)	(16.3)	57.4	NR
Financial Guaranty*	NR	NR	NR	NR	NR	67.9	69.6	56.5	43.8	37.2	NR
Accident and Health	NR	NR	NR	NR	NR	(4.1)	(28.7)	(3.0)	(22.8)	(17.4)	NR
Warranty	NR	NR	NR	NR	NR	(12.4)	(8.9)	2.3	3.0	9.8	NR
All Other*	38.8	39.3	(1.5)	(53.4)	(35.0)	55.4	30.3	(1.6)	35.6	32.4	14.0
Total All Lines	20.9	22.8	24.6	22.6	30.5	27.4	27.5	29.5	28.3	22.3	25.6

*See technical notes

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2013 Profitability Report
Hawaii

Percent of Direct Premiums Earned
Profit on Insurance Transactions

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	13.0	16.0	18.2	16.4	16.1	15.5	15.5	12.5	13.8	13.1	15.0
Private Passenger Auto Physical	6.3	6.0	8.9	9.7	13.1	16.1	14.1	12.6	13.2	8.5	10.8
Private Passenger Auto Total	10.7	12.5	14.8	13.9	14.9	15.7	15.0	12.6	13.6	11.3	13.5
Commercial Auto Liability	20.0	22.9	24.1	20.5	24.4	25.8	21.1	21.0	18.8	15.1	21.4
Commercial Auto Physical	14.5	9.4	13.7	13.0	7.8	20.8	13.0	4.8	15.6	6.3	11.9
Commercial Auto Total	18.9	20.0	21.8	18.9	20.8	24.8	19.4	17.9	18.2	13.3	19.4
Homeowners Multiple Peril	26.9	35.8	38.4	35.1	37.8	34.6	35.4	35.8	32.1	26.2	33.8
Farmowners Multiple Peril	10.7	67.7	10.2	21.1	28.1	(5.2)	(51.3)	(23.3)	50.4	20.8	12.9
Commercial Multiple Peril	31.1	22.9	15.8	28.6	44.6	38.1	34.5	34.6	30.2	32.9	31.3
Fire	39.5	22.6	40.6	23.8	47.8	42.4	40.7	40.3	23.9	31.4	35.3
Allied Lines	23.0	51.4	27.3	48.1	48.0	41.2	38.9	33.3	44.6	48.2	40.4
Inland Marine	26.7	19.9	(16.9)	29.3	29.4	(11.8)	22.9	26.4	19.2	27.9	17.3
Medical Professional Liability	(14.6)	0.5	16.3	24.1	33.2	(4.0)	45.0	3.8	32.7	44.6	18.2
Other Liability*	5.8	14.0	23.3	20.6	17.5	14.8	17.8	40.2	31.7	16.0	20.2
Products Liability	NR	NR	NR	NR	NR	(104.7)	(13.0)	(59.7)	(109.5)	(346.0)	NR
Workers Compensation	24.5	15.9	24.5	22.6	23.2	21.1	7.0	12.9	11.5	0.4	16.4
Mortgage Guaranty	NR	NR	NR	NR	NR	(138.1)	(17.6)	(56.7)	15.9	64.1	NR
Financial Guaranty*	NR	NR	NR	NR	NR	69.6	63.5	27.0	56.2	14.6	NR
Accident and Health	NR	NR	NR	NR	NR	9.0	(1.8)	11.6	(9.3)	2.9	NR
Warranty	NR	NR	NR	NR	NR	(5.2)	(1.7)	6.9	8.2	13.1	NR
All Other*	30.8	30.8	4.0	(28.2)	(19.3)	37.9	22.8	2.3	26.4	23.9	13.1
Total All Lines	18.3	19.6	20.3	19.2	22.7	21.4	22.4	22.7	22.8	18.5	20.8

*See technical notes

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**2013 Profitability Report
Hawaii**

**Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	18.4	21.6	23.3	20.4	19.1	19.0	18.2	15.2	16.3	15.1	18.7
Private Passenger Auto Physical	14.9	14.1	18.3	18.6	22.4	27.5	23.5	21.1	21.7	14.2	19.6
Private Passenger Auto Total	17.5	19.6	21.9	19.9	20.1	21.5	19.8	17.0	17.9	14.8	19.0
Commercial Auto Liability	23.0	24.9	24.5	20.0	21.6	22.9	18.5	18.2	16.4	13.4	20.4
Commercial Auto Physical	22.8	16.7	22.2	20.1	11.8	27.8	18.3	8.6	20.2	9.7	17.8
Commercial Auto Total	23.0	23.7	24.2	20.1	20.1	23.6	18.5	16.9	16.9	12.9	20.0
Homeowners Multiple Peril	38.6	48.6	48.2	43.3	46.1	45.6	44.4	42.9	38.6	30.1	42.6
Farmowners Multiple Peril	17.4	93.1	17.8	27.3	34.1	(2.8)	(36.1)	(9.1)	32.5	20.3	19.4
Commercial Multiple Peril	33.1	24.4	17.0	25.6	37.7	33.4	29.4	30.0	27.3	28.8	28.7
Fire	53.4	29.5	49.2	28.5	51.2	50.5	48.0	47.0	28.7	34.5	42.1
Allied Lines	34.6	72.9	39.4	62.9	64.2	54.5	46.8	39.9	52.3	54.4	52.2
Inland Marine	41.6	31.3	(14.3)	33.6	39.1	(12.7)	33.3	38.4	28.2	37.4	25.6
Medical Professional Liability	(5.5)	4.3	14.1	17.8	22.6	0.4	21.7	5.3	19.4	25.9	12.6
Other Liability*	8.0	13.3	18.8	15.7	11.9	10.5	11.6	21.5	18.3	10.7	14.0
Products Liability	NR	NR	NR	NR	NR	(26.6)	1.2	(6.4)	(16.7)	(43.0)	NR
Workers Compensation	24.9	16.7	21.7	18.0	15.3	12.8	6.4	8.9	8.4	3.6	13.7
Mortgage Guaranty	NR	NR	NR	NR	NR	(43.4)	(2.2)	(16.2)	9.0	25.7	NR
Financial Guaranty*	NR	NR	NR	NR	NR	26.9	23.5	13.8	25.2	8.1	NR
Accident and Health	NR	NR	NR	NR	NR	4.7	3.2	5.8	1.7	3.9	NR
Warranty	NR	NR	NR	NR	NR	0.2	3.0	7.1	7.5	10.0	NR
All Other*	28.1	27.8	7.0	(12.9)	(8.5)	36.6	21.1	5.1	22.6	20.6	14.8
Total All Lines	22.1	22.6	22.2	19.7	21.0	20.2	20.2	20.2	20.4	16.5	20.5

*See technical notes

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2013 Profitability Report
Idaho
Percent of Direct Premiums Earned
Losses Incurred

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	57.8	59.5	56.0	61.8	56.9	53.5	55.2	54.5	57.9	61.0	57.4
Private Passenger Auto Physical	47.1	48.7	50.9	54.6	52.7	50.9	51.1	53.5	56.7	61.0	52.7
Private Passenger Auto Total	53.2	54.8	53.9	58.8	55.1	52.4	53.6	54.1	57.5	61.0	55.4
Commercial Auto Liability	60.1	52.4	50.5	44.8	53.0	35.2	42.4	36.0	57.6	53.0	48.5
Commercial Auto Physical	42.7	40.7	50.1	48.4	51.6	45.7	53.0	62.9	60.2	62.2	51.8
Commercial Auto Total	54.6	48.7	50.4	45.9	52.6	38.4	45.5	44.0	58.4	55.8	49.4
Homeowners Multiple Peril	42.0	41.0	55.2	51.9	71.7	57.8	52.1	47.0	60.7	53.0	53.2
Farmowners Multiple Peril	55.8	59.5	75.8	54.1	82.3	67.0	53.8	60.5	69.6	59.6	63.8
Commercial Multiple Peril	35.8	37.1	46.4	45.7	60.1	30.9	38.8	38.1	33.8	42.0	40.9
Fire	23.9	7.9	36.8	42.0	19.3	66.1	11.8	33.5	40.3	38.2	32.0
Allied Lines	41.7	48.6	40.8	57.0	87.7	117.1	34.7	42.6	39.3	48.9	55.8
Inland Marine	34.7	32.6	41.8	43.3	46.3	41.6	54.1	46.8	57.3	56.8	45.5
Medical Professional Liability	58.9	67.9	22.8	31.9	(10.7)	24.4	37.1	18.9	17.4	29.3	29.8
Other Liability*	84.2	49.9	38.3	30.4	44.5	37.5	34.5	27.3	34.1	37.5	41.8
Products Liability	NR	NR	NR	NR	NR	20.4	(15.3)	(140.9)	39.5	36.6	NR
Workers Compensation	72.6	69.5	67.2	61.2	71.2	77.8	65.9	79.5	72.8	64.1	70.2
Mortgage Guaranty	NR	NR	NR	NR	NR	236.3	314.3	286.0	201.0	91.4	NR
Financial Guaranty*	NR	NR	NR	NR	NR	0.0	0.0	0.0	(0.0)	0.0	NR
Accident and Health	NR	NR	NR	NR	NR	56.9	64.3	94.9	71.9	64.6	NR
Warranty	NR	NR	NR	NR	NR	38.1	38.5	35.8	65.8	73.9	NR
All Other*	41.7	25.3	39.9	45.6	63.4	104.8	7.6	13.7	14.1	17.3	37.3
Total All Lines	54.9	50.9	52.2	52.2	59.4	60.0	52.0	52.3	55.4	54.2	54.4

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2013 Profitability Report
Idaho
Percent of Direct Premiums Earned
Underwriting Profit

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	7.1	4.6	8.0	1.2	7.3	11.3	10.1	10.9	5.9	2.3	6.9
Private Passenger Auto Physical	21.1	18.5	16.5	10.5	13.5	16.0	15.7	14.0	9.4	3.6	13.9
Private Passenger Auto Total	13.1	10.6	11.6	5.1	9.9	13.2	12.4	12.1	7.3	2.8	9.8
Commercial Auto Liability	2.5	8.7	12.4	16.9	11.1	24.5	18.6	28.8	3.0	8.3	13.5
Commercial Auto Physical	22.7	24.1	12.5	15.7	12.9	17.5	7.8	(0.6)	1.9	(1.2)	11.3
Commercial Auto Total	8.9	13.6	12.4	16.5	11.7	22.4	15.4	20.0	2.7	5.4	12.9
Homeowners Multiple Peril	23.6	25.3	8.4	12.5	(10.1)	4.9	13.5	20.2	3.4	10.6	11.2
Farmowners Multiple Peril	7.2	4.6	(12.3)	12.3	(23.3)	0.6	14.0	5.9	(5.3)	5.2	0.9
Commercial Multiple Peril	26.7	21.5	10.0	14.3	(1.8)	23.6	20.5	22.9	28.5	18.8	18.5
Fire	47.8	64.2	34.1	28.7	52.8	(0.1)	60.2	38.1	30.2	30.6	38.7
Allied Lines	44.2	35.7	39.0	26.6	(4.4)	(43.7)	45.9	43.9	45.4	33.4	26.6
Inland Marine	35.3	29.5	30.2	27.6	24.8	23.9	12.2	24.0	12.2	11.9	23.2
Medical Professional Liability	3.5	(15.5)	37.5	22.4	65.7	30.9	3.6	57.0	28.2	11.0	24.4
Other Liability*	(31.8)	10.4	24.0	34.3	8.6	19.7	23.4	31.2	27.5	13.8	16.1
Products Liability	NR	NR	NR	NR	NR	40.0	(7.1)	399.2	18.9	(23.6)	NR
Workers Compensation	(7.3)	(6.8)	(3.3)	1.5	(10.9)	(20.1)	(7.3)	(21.9)	(9.8)	(0.7)	(8.7)
Mortgage Guaranty	NR	NR	NR	NR	NR	(164.3)	(249.3)	(212.6)	(127.8)	(18.3)	NR
Financial Guaranty*	NR	NR	NR	NR	NR	25.3	(12,563.7)	51.0	27.8	41.8	NR
Accident and Health	NR	NR	NR	NR	NR	(0.6)	(2.1)	(25.1)	(3.4)	0.4	NR
Warranty	NR	NR	NR	NR	NR	26.7	38.5	46.4	13.7	15.9	NR
All Other*	26.8	47.7	29.2	23.7	1.4	(55.7)	54.5	47.3	48.1	43.5	26.6
Total All Lines	10.3	13.7	12.3	12.2	3.8	2.1	5.6	14.2	9.5	8.9	9.3

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2013 Profitability Report
Idaho

Percent of Direct Premiums Earned
Profit on Insurance Transactions

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	8.5	7.0	9.0	4.7	7.2	10.2	9.8	9.1	7.0	4.7	7.7
Private Passenger Auto Physical	14.8	13.1	11.6	7.9	9.5	11.3	11.0	8.4	7.1	3.4	9.8
Private Passenger Auto Total	11.2	9.6	10.1	6.1	8.2	10.6	10.3	8.8	7.0	4.2	8.6
Commercial Auto Liability	6.0	10.4	13.4	16.3	12.3	18.0	16.9	23.0	5.9	10.1	13.2
Commercial Auto Physical	15.7	16.7	8.9	11.5	10.0	12.0	5.8	0.4	2.1	0.3	8.3
Commercial Auto Total	9.0	12.4	12.0	14.8	11.6	16.2	13.7	16.3	4.8	7.2	11.8
Homeowners Multiple Peril	17.8	19.2	8.5	10.8	(5.0)	5.1	11.0	14.3	4.2	8.9	9.5
Farmowners Multiple Peril	8.0	6.0	(4.4)	11.3	(13.2)	2.9	11.6	6.1	(1.3)	5.7	3.3
Commercial Multiple Peril	21.4	18.3	10.8	13.9	4.9	18.8	17.6	19.2	22.4	15.8	16.3
Fire	32.3	43.0	23.1	20.1	33.7	0.4	40.0	25.8	21.1	21.5	26.1
Allied Lines	28.9	23.0	26.2	17.7	(2.4)	(27.5)	31.7	29.4	30.3	22.4	18.0
Inland Marine	23.2	20.2	20.2	18.4	16.9	15.6	8.2	15.8	8.4	8.3	15.5
Medical Professional Liability	12.1	0.3	35.7	24.9	46.7	24.8	11.3	46.1	26.8	15.3	24.4
Other Liability*	(13.1)	16.8	25.8	33.7	9.6	21.1	24.9	29.9	27.0	17.0	19.3
Products Liability	NR	NR	NR	NR	NR	45.6	28.6	281.9	26.2	(2.1)	NR
Workers Compensation	1.5	1.2	0.5	3.6	(2.6)	(8.0)	2.5	(7.2)	0.8	3.5	(0.4)
Mortgage Guaranty	NR	NR	NR	NR	NR	(96.7)	(136.9)	(147.4)	(60.7)	8.9	NR
Financial Guaranty*	NR	NR	NR	NR	NR	35.7	(13,909.9)	32.0	51.2	30.4	NR
Accident and Health	NR	NR	NR	NR	NR	1.4	2.8	(10.1)	(6.9)	4.2	NR
Warranty	NR	NR	NR	NR	NR	19.7	28.2	34.4	9.7	15.4	NR
All Other*	20.5	34.2	22.8	20.0	3.1	(33.2)	39.0	32.7	33.3	30.1	20.3
Total All Lines	10.5	12.9	11.7	11.7	5.3	4.5	5.1	12.2	10.0	9.1	9.3

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2013 Profitability Report

Idaho

Percent of Net Worth
Return on Net Worth

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	14.2	12.1	14.0	8.9	9.9	13.7	13.1	12.2	10.0	7.6	11.6
Private Passenger Auto Physical	30.2	26.2	22.7	15.7	16.8	20.0	18.9	14.8	12.9	7.6	18.6
Private Passenger Auto Total	19.6	16.9	16.9	11.2	12.2	15.8	15.0	13.0	10.9	7.6	13.9
Commercial Auto Liability	9.7	13.4	15.2	16.7	12.1	16.8	15.5	19.8	7.7	10.2	13.7
Commercial Auto Physical	27.2	27.4	15.9	18.1	15.1	17.9	10.2	3.9	5.7	3.7	14.5
Commercial Auto Total	13.8	16.6	15.4	17.0	12.8	17.0	14.4	16.5	7.2	8.8	14.0
Homeowners Multiple Peril	25.5	26.8	13.6	15.4	(3.1)	8.2	14.6	17.9	7.6	11.8	13.8
Farmowners Multiple Peril	13.1	10.5	(0.5)	15.0	(11.1)	5.7	14.9	9.6	2.0	8.7	6.8
Commercial Multiple Peril	25.6	21.4	13.8	15.5	6.2	17.3	16.2	17.2	19.9	14.8	16.8
Fire	46.3	61.2	33.2	26.3	42.6	3.2	47.6	31.5	25.4	23.6	34.1
Allied Lines	63.6	48.0	47.3	30.0	(1.2)	(35.0)	40.7	44.9	45.4	32.5	31.6
Inland Marine	37.1	31.9	32.3	28.9	25.3	24.6	14.3	24.1	14.2	13.4	24.6
Medical Professional Liability	12.5	4.1	26.3	18.6	31.0	19.3	9.5	27.4	17.6	11.0	17.7
Other Liability*	(5.6)	14.2	18.8	20.5	7.0	12.9	14.2	16.7	15.8	11.6	12.6
Products Liability	NR	NR	NR	NR	NR	15.0	9.2	78.4	12.8	2.6	NR
Workers Compensation	5.2	5.0	4.5	6.8	0.4	(2.4)	4.9	(0.7)	3.7	5.3	3.3
Mortgage Guaranty	NR	NR	NR	NR	NR	(44.5)	(44.0)	(49.4)	(24.2)	7.9	NR
Financial Guaranty*	NR	NR	NR	NR	NR	21.5	(915.9)	9.3	11.6	6.6	NR
Accident and Health	NR	NR	NR	NR	NR	3.9	4.8	(0.5)	0.1	5.0	NR
Warranty	NR	NR	NR	NR	NR	13.4	20.4	23.7	13.4	12.2	NR
All Other*	26.2	38.8	23.7	18.5	4.5	(24.1)	33.7	32.3	33.5	29.8	21.7
Total All Lines	15.7	17.5	15.4	14.4	7.0	6.7	9.6	13.2	11.4	10.4	12.1

*See technical notes

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2013 Profitability Report
Illinois
Percent of Direct Premiums Earned
Losses Incurred

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	63.3	59.6	59.0	64.6	68.7	67.4	61.9	55.8	58.0	62.5	62.1
Private Passenger Auto Physical	52.0	53.3	56.3	56.9	61.6	57.0	57.5	67.2	64.1	62.1	58.8
Private Passenger Auto Total	58.1	56.8	57.8	61.1	65.5	62.9	60.0	60.6	60.6	62.3	60.6
Commercial Auto Liability	55.7	58.7	49.1	53.2	57.1	53.7	51.5	60.2	56.8	65.4	56.1
Commercial Auto Physical	39.9	45.5	52.7	48.0	56.7	55.9	54.1	66.1	67.4	61.5	54.8
Commercial Auto Total	51.5	55.3	50.0	51.9	57.0	54.2	52.2	61.5	59.3	64.5	55.7
Homeowners Multiple Peril	45.3	45.6	61.7	62.6	79.4	68.6	81.9	85.4	65.4	70.5	66.6
Farmowners Multiple Peril	55.5	44.9	85.5	46.4	74.2	81.9	65.3	96.1	59.6	60.8	67.0
Commercial Multiple Peril	44.8	39.7	46.8	44.5	56.7	54.4	50.2	62.5	50.8	49.5	50.0
Fire	25.5	20.1	33.3	28.9	39.7	48.0	31.3	24.0	40.8	23.3	31.5
Allied Lines	37.4	57.4	30.2	41.2	70.9	38.4	47.8	54.6	243.7	136.7	75.8
Inland Marine	32.2	41.7	43.3	39.7	50.8	52.8	43.3	53.0	56.7	51.8	46.5
Medical Professional Liability	82.1	78.4	45.8	40.9	46.9	39.6	32.4	21.8	27.6	20.0	43.6
Other Liability*	98.4	72.7	53.3	69.6	57.2	62.7	59.5	46.6	44.7	47.6	61.2
Products Liability	NR	NR	NR	NR	NR	55.5	77.2	45.6	67.4	31.1	NR
Workers Compensation	70.3	73.5	77.5	68.6	77.6	83.0	89.3	75.3	72.2	60.5	74.8
Mortgage Guaranty	NR	NR	NR	NR	NR	189.6	158.9	191.1	239.6	110.6	NR
Financial Guaranty*	NR	NR	NR	NR	NR	575.3	8.5	916.5	(100.2)	(40.0)	NR
Accident and Health	NR	NR	NR	NR	NR	78.1	96.2	104.2	92.2	84.5	NR
Warranty	NR	NR	NR	NR	NR	77.4	81.6	85.0	73.3	95.9	NR
All Other*	45.9	51.7	47.3	46.3	72.1	37.5	28.7	23.8	45.5	20.1	41.9
Total All Lines	62.7	58.6	55.8	58.0	65.7	65.4	64.2	65.3	68.8	62.4	62.7

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2013 Profitability Report
Illinois
Percent of Direct Premiums Earned
Underwriting Profit

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	(2.3)	2.4	0.6	(4.3)	(7.7)	(5.8)	0.7	8.0	4.1	(1.5)	(0.6)
Private Passenger Auto Physical	15.1	12.9	9.4	7.7	4.3	9.0	8.1	(1.9)	0.7	2.1	6.7
Private Passenger Auto Total	5.7	7.1	4.5	1.1	(2.4)	0.6	3.9	3.8	2.7	0.0	2.7
Commercial Auto Liability	5.6	2.3	14.6	7.0	1.7	3.0	6.2	(2.3)	1.2	(7.8)	3.1
Commercial Auto Physical	25.9	20.8	11.6	17.9	7.8	6.7	7.4	(4.0)	(6.8)	(1.4)	8.6
Commercial Auto Total	11.0	7.0	13.8	9.7	3.2	3.9	6.5	(2.7)	(0.7)	(6.3)	4.5
Homeowners Multiple Peril	20.6	21.2	0.5	0.8	(17.0)	(6.8)	(19.6)	(22.4)	(1.9)	(9.5)	(3.4)
Farmowners Multiple Peril	9.8	19.9	(25.1)	18.2	(10.7)	(16.4)	(0.5)	(32.2)	5.3	2.0	(3.0)
Commercial Multiple Peril	14.4	17.7	9.9	11.1	0.4	(5.4)	5.2	(7.8)	6.7	4.5	5.7
Fire	44.7	48.4	38.8	43.8	29.3	20.2	39.0	49.0	29.7	46.9	39.0
Allied Lines	37.9	22.9	45.4	36.7	8.7	38.6	28.7	29.2	(166.0)	(59.1)	2.3
Inland Marine	36.3	10.0	24.7	27.8	17.1	9.4	21.0	13.1	9.4	14.9	18.4
Medical Professional Liability	(21.0)	(20.8)	12.9	10.8	4.0	9.0	14.9	26.4	27.5	27.4	9.1
Other Liability*	(33.3)	(17.1)	11.5	(14.7)	(3.3)	(6.9)	(4.4)	13.6	19.8	13.7	(2.1)
Products Liability	NR	NR	NR	NR	NR	(58.3)	(72.8)	(35.8)	(67.3)	(4.1)	NR
Workers Compensation	(4.4)	(10.7)	(14.7)	(1.9)	(15.4)	(23.5)	(31.5)	(14.2)	(8.6)	4.0	(12.1)
Mortgage Guaranty	NR	NR	NR	NR	NR	(115.9)	(83.6)	(114.9)	(168.5)	(38.2)	NR
Financial Guaranty*	NR	NR	NR	NR	NR	(514.6)	58.8	(864.9)	122.2	75.2	NR
Accident and Health	NR	NR	NR	NR	NR	(5.3)	(33.9)	(33.8)	(23.2)	(20.0)	NR
Warranty	NR	NR	NR	NR	NR	8.2	5.5	3.3	15.1	(8.4)	NR
All Other*	27.1	16.2	21.2	25.8	(3.9)	22.3	33.4	34.4	11.1	40.9	22.9
Total All Lines	2.7	3.8	7.8	4.6	(3.6)	(4.2)	(2.3)	(1.2)	(4.8)	0.3	0.3

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2013 Profitability Report
Illinois

**Percent of Direct Premiums Earned
Profit on Insurance Transactions**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	3.1	6.4	5.1	2.1	(2.0)	(0.1)	4.7	8.1	6.6	2.9	3.7
Private Passenger Auto Physical	10.8	9.4	7.0	5.9	3.5	6.7	6.0	(2.0)	1.3	2.3	5.1
Private Passenger Auto Total	6.6	7.7	5.9	3.8	0.4	2.8	5.3	3.8	4.4	2.6	4.3
Commercial Auto Liability	9.6	7.8	16.6	11.9	7.5	5.8	11.0	4.7	6.7	0.9	8.2
Commercial Auto Physical	18.0	14.6	8.4	13.0	6.7	5.0	5.6	(1.8)	(3.6)	0.1	6.6
Commercial Auto Total	11.8	9.5	14.5	12.2	7.3	5.6	9.7	3.2	4.3	0.7	7.9
Homeowners Multiple Peril	15.7	16.4	3.4	3.2	(9.4)	(2.4)	(10.5)	(13.2)	0.9	(4.1)	0.0
Farmowners Multiple Peril	8.6	14.6	(14.1)	14.0	(5.6)	(8.9)	1.8	(18.8)	5.3	3.1	0.0
Commercial Multiple Peril	14.8	17.2	12.2	13.0	6.8	0.5	8.5	(0.1)	8.8	7.1	8.9
Fire	30.8	33.6	26.8	30.3	18.8	14.1	27.0	33.3	20.8	31.9	26.7
Allied Lines	25.6	15.9	30.8	24.0	6.0	25.8	19.5	19.6	(105.1)	(35.8)	2.6
Inland Marine	24.4	8.1	17.4	19.1	12.1	6.5	14.4	9.0	6.8	10.2	12.8
Medical Professional Liability	(0.3)	1.5	24.9	24.0	10.4	16.4	24.3	31.4	31.4	31.3	19.5
Other Liability*	(9.0)	3.9	23.6	7.7	5.2	7.1	12.0	23.4	22.4	21.2	11.8
Products Liability	NR	NR	NR	NR	NR	(8.3)	(8.7)	13.9	(9.7)	27.1	NR
Workers Compensation	5.4	1.1	(3.5)	4.9	(3.9)	(8.7)	(10.8)	0.3	4.0	9.1	(0.2)
Mortgage Guaranty	NR	NR	NR	NR	NR	(63.4)	(28.0)	(80.9)	(78.2)	5.4	NR
Financial Guaranty*	NR	NR	NR	NR	NR	(302.9)	61.6	(539.2)	131.8	64.5	NR
Accident and Health	NR	NR	NR	NR	NR	1.9	(14.0)	(15.0)	(15.0)	(6.0)	NR
Warranty	NR	NR	NR	NR	NR	8.9	8.1	6.6	13.7	(2.7)	NR
All Other*	25.5	18.8	23.1	26.3	2.1	20.9	29.2	28.1	12.5	31.8	21.8
Total All Lines	8.0	9.3	11.9	9.7	1.6	2.1	4.8	4.3	2.4	5.4	6.0

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**2013 Profitability Report
Illinois**

**Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	7.3	10.8	9.2	6.0	0.4	2.6	7.6	10.4	9.1	5.8	6.9
Private Passenger Auto Physical	23.3	20.1	15.4	13.1	7.7	13.2	12.1	0.5	5.1	6.3	11.7
Private Passenger Auto Total	12.9	13.9	11.3	8.3	2.8	6.0	9.0	7.4	7.8	5.9	8.5
Commercial Auto Liability	12.1	10.2	16.3	12.1	7.3	6.5	10.1	6.3	7.4	3.9	9.2
Commercial Auto Physical	29.9	24.4	15.3	19.8	10.9	9.1	10.0	1.3	(1.0)	3.4	12.3
Commercial Auto Total	15.2	12.6	16.1	13.2	7.9	6.9	10.1	5.6	6.3	3.8	9.8
Homeowners Multiple Peril	23.4	23.9	7.9	7.4	(7.9)	0.2	(7.0)	(9.6)	4.2	(0.4)	4.2
Farmowners Multiple Peril	15.5	23.1	(13.1)	20.1	(4.4)	(7.7)	5.4	(16.7)	9.1	6.6	3.8
Commercial Multiple Peril	16.8	18.4	13.8	13.6	7.4	3.1	9.2	3.3	9.5	8.2	10.3
Fire	42.3	44.5	35.8	37.0	23.4	18.4	30.4	37.7	24.9	34.7	32.9
Allied Lines	47.4	28.3	51.6	41.8	11.5	39.8	30.8	32.7	(103.6)	(31.2)	14.9
Inland Marine	36.6	14.5	25.9	27.9	18.1	11.3	21.1	14.5	11.9	15.8	19.8
Medical Professional Liability	3.6	4.7	15.8	13.9	6.7	9.6	12.7	15.3	15.4	14.6	11.2
Other Liability*	(1.0)	5.7	13.9	6.8	4.2	5.4	7.4	11.2	13.4	11.1	7.8
Products Liability	NR	NR	NR	NR	NR	1.1	1.9	5.8	1.5	8.6	NR
Workers Compensation	8.1	4.7	1.8	6.8	(0.0)	(1.9)	(1.4)	3.5	5.1	7.5	3.4
Mortgage Guaranty	NR	NR	NR	NR	NR	(25.2)	(5.9)	(22.3)	(19.4)	5.0	NR
Financial Guaranty*	NR	NR	NR	NR	NR	(60.7)	17.7	(52.2)	20.3	10.7	NR
Accident and Health	NR	NR	NR	NR	NR	3.3	(1.2)	(2.0)	(1.4)	1.5	NR
Warranty	NR	NR	NR	NR	NR	7.4	7.9	7.3	12.3	1.2	NR
All Other*	20.5	15.5	16.3	16.6	3.2	14.4	19.4	20.3	11.2	22.5	16.0
Total All Lines	10.6	11.3	12.7	10.6	3.4	4.2	6.5	6.1	4.9	6.8	7.7

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2013 Profitability Report
Indiana
Percent of Direct Premiums Earned
Losses Incurred

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	60.3	60.0	58.6	63.5	67.9	67.1	61.0	55.3	59.4	61.4	61.5
Private Passenger Auto Physical	50.2	53.2	66.8	58.6	65.0	59.2	55.8	63.2	68.0	65.4	60.5
Private Passenger Auto Total	55.8	57.0	62.1	61.4	66.6	63.7	58.8	58.6	63.0	63.1	61.0
Commercial Auto Liability	56.5	56.2	53.3	50.5	55.9	50.8	51.6	52.3	51.3	60.8	53.9
Commercial Auto Physical	41.0	45.3	62.1	55.1	66.5	54.4	55.2	70.2	66.4	64.9	58.1
Commercial Auto Total	51.9	52.9	55.8	51.8	58.9	51.8	52.6	57.2	55.5	61.9	55.0
Homeowners Multiple Peril	43.4	51.4	134.5	63.7	100.3	73.0	52.3	80.9	92.6	60.5	75.2
Farmowners Multiple Peril	60.4	55.8	86.7	57.9	118.7	68.9	60.8	91.0	101.2	63.5	76.5
Commercial Multiple Peril	49.3	49.5	66.2	63.7	73.6	57.7	47.6	75.0	68.1	56.6	60.7
Fire	27.8	43.1	162.4	(45.9)	53.8	38.0	28.4	40.0	37.0	28.7	41.3
Allied Lines	43.1	51.8	52.2	39.5	109.7	65.7	26.8	62.7	210.8	101.1	76.3
Inland Marine	31.7	36.3	82.0	28.9	40.1	57.5	38.5	43.4	49.6	39.8	44.8
Medical Professional Liability	87.8	31.3	30.2	52.4	40.1	27.4	21.7	25.3	31.7	5.1	35.3
Other Liability*	62.4	63.9	52.0	39.2	51.8	49.3	39.8	42.0	54.8	37.9	49.3
Products Liability	NR	NR	NR	NR	NR	20.3	28.8	69.4	62.8	29.5	NR
Workers Compensation	59.3	58.7	64.5	62.8	64.1	54.8	82.1	62.8	65.4	62.3	63.7
Mortgage Guaranty	NR	NR	NR	NR	NR	114.4	67.8	109.7	118.7	50.2	NR
Financial Guaranty*	NR	NR	NR	NR	NR	(0.1)	0.4	(0.2)	(0.0)	(0.0)	NR
Accident and Health	NR	NR	NR	NR	NR	83.0	88.7	90.6	85.9	82.4	NR
Warranty	NR	NR	NR	NR	NR	69.7	75.3	50.4	55.5	59.5	NR
All Other*	75.1	72.9	53.4	56.4	82.4	29.8	21.9	27.9	24.5	19.9	46.4
Total All Lines	57.9	58.9	73.1	54.4	73.4	60.8	52.6	62.5	76.3	59.0	62.9

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2013 Profitability Report
Indiana
Percent of Direct Premiums Earned
Underwriting Profit

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	3.6	2.8	3.5	(2.3)	(5.5)	(4.5)	3.1	9.0	3.7	0.9	1.4
Private Passenger Auto Physical	18.1	13.6	(2.0)	5.9	0.8	6.8	10.6	2.9	(3.2)	(0.8)	5.3
Private Passenger Auto Total	10.0	7.6	1.1	1.2	(2.8)	0.4	6.2	6.5	0.9	0.2	3.1
Commercial Auto Liability	5.4	4.6	11.1	11.4	4.4	8.8	8.5	8.0	10.1	(0.4)	7.2
Commercial Auto Physical	24.8	18.3	1.7	7.7	(5.3)	6.2	5.1	(8.2)	(5.4)	(3.8)	4.1
Commercial Auto Total	11.2	8.7	8.4	10.4	1.6	8.0	7.6	3.5	5.7	(1.3)	6.4
Homeowners Multiple Peril	22.5	14.5	(83.0)	(0.5)	(40.7)	(12.1)	13.4	(17.7)	(32.5)	2.1	(13.4)
Farmowners Multiple Peril	4.1	8.7	(24.4)	8.2	(57.9)	(1.0)	6.4	(25.2)	(37.2)	1.6	(11.7)
Commercial Multiple Peril	7.5	5.8	(12.9)	(10.8)	(19.0)	(8.4)	7.7	(20.5)	(12.9)	(1.7)	(6.5)
Fire	42.4	17.2	(102.4)	121.6	14.8	32.2	41.2	30.8	34.1	41.1	27.3
Allied Lines	33.2	28.8	23.9	39.6	(30.5)	9.1	51.2	20.8	(132.1)	(22.8)	2.1
Inland Marine	38.8	21.1	(13.3)	44.2	33.9	1.5	22.3	17.3	11.8	21.7	19.9
Medical Professional Liability	(37.1)	15.7	17.0	5.3	18.4	23.8	33.8	36.6	7.5	66.9	18.8
Other Liability*	(9.1)	(9.6)	4.6	17.7	4.4	4.1	20.1	16.7	3.6	23.4	7.6
Products Liability	NR	NR	NR	NR	NR	49.8	8.5	(45.1)	(13.5)	11.3	NR
Workers Compensation	11.0	8.8	3.1	5.4	1.4	10.2	(21.7)	0.8	1.1	3.9	2.4
Mortgage Guaranty	NR	NR	NR	NR	NR	(36.8)	10.2	(32.7)	(43.4)	24.7	NR
Financial Guaranty*	NR	NR	NR	NR	NR	69.5	70.6	57.8	45.7	36.5	NR
Accident and Health	NR	NR	NR	NR	NR	(16.4)	(27.6)	(21.1)	(18.6)	(16.9)	NR
Warranty	NR	NR	NR	NR	NR	15.7	9.2	39.4	33.3	29.5	NR
All Other*	3.2	6.4	16.6	14.1	(18.5)	32.1	38.5	32.4	38.4	43.8	20.7
Total All Lines	9.6	7.9	(11.7)	9.4	(10.3)	1.5	11.2	2.1	(13.2)	4.8	1.1

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**2013 Profitability Report
Indiana**

**Percent of Direct Premiums Earned
Profit on Insurance Transactions**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	6.5	6.2	6.6	3.0	(0.8)	0.4	5.8	8.3	6.0	4.1	4.6
Private Passenger Auto Physical	12.8	9.9	(0.4)	4.8	1.2	5.4	7.6	1.1	(1.2)	0.4	4.2
Private Passenger Auto Total	9.3	7.8	3.6	3.8	0.1	2.5	6.6	5.4	3.0	2.6	4.5
Commercial Auto Liability	8.8	8.6	13.5	14.2	8.8	8.8	11.3	10.8	11.7	5.1	10.2
Commercial Auto Physical	16.9	12.7	1.9	6.2	(1.9)	4.6	4.0	(4.5)	(2.7)	(1.5)	3.6
Commercial Auto Total	11.2	9.8	10.2	11.9	5.8	7.6	9.4	6.6	7.7	3.3	8.3
Homeowners Multiple Peril	16.8	12.0	(50.9)	2.4	(24.9)	(6.0)	10.8	(10.4)	(19.1)	3.4	(6.6)
Farmowners Multiple Peril	5.1	7.6	(13.5)	7.6	(36.1)	1.3	6.3	(14.2)	(22.0)	3.2	(5.5)
Commercial Multiple Peril	9.3	8.9	(2.8)	(1.0)	(5.6)	(1.3)	10.1	(8.3)	(3.6)	3.5	0.9
Fire	28.7	12.9	(62.6)	82.8	9.4	21.6	27.7	21.0	23.3	27.7	19.3
Allied Lines	22.5	19.3	16.6	25.9	(19.3)	6.9	34.2	14.2	(83.0)	(12.3)	2.5
Inland Marine	25.4	14.6	(7.5)	29.8	23.0	1.6	15.3	11.6	8.0	14.5	13.6
Medical Professional Liability	(9.2)	25.2	26.8	19.9	20.1	26.3	37.7	38.7	20.5	58.2	26.4
Other Liability*	2.2	3.9	14.7	23.6	7.3	11.8	23.3	21.2	12.1	24.9	14.5
Products Liability	NR	NR	NR	NR	NR	49.5	30.3	(7.7)	8.2	22.9	NR
Workers Compensation	13.5	11.1	5.2	7.2	5.7	11.5	(7.1)	7.2	7.0	5.7	6.7
Mortgage Guaranty	NR	NR	NR	NR	NR	(16.0)	25.0	(36.5)	(6.8)	37.8	NR
Financial Guaranty*	NR	NR	NR	NR	NR	74.5	76.6	31.6	63.0	16.8	NR
Accident and Health	NR	NR	NR	NR	NR	(8.9)	(15.9)	(12.8)	(18.4)	(9.4)	NR
Warranty	NR	NR	NR	NR	NR	11.9	10.8	30.0	26.7	24.9	NR
All Other*	2.8	4.6	16.7	13.8	(10.1)	23.0	27.9	23.6	27.8	31.3	16.1
Total All Lines	9.3	8.4	(3.2)	10.5	(3.9)	4.3	11.4	4.2	(4.8)	6.7	4.3

*See technical notes

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**2013 Profitability Report
Indiana**

**Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	11.4	10.8	10.9	6.9	1.5	3.1	8.8	11.0	8.8	6.9	8.0
Private Passenger Auto Physical	26.7	20.9	3.4	11.2	4.2	10.9	14.3	4.9	1.6	3.9	10.2
Private Passenger Auto Total	16.7	14.2	8.5	8.3	2.4	5.7	10.5	9.1	6.5	5.9	8.8
Commercial Auto Liability	11.8	11.3	14.6	13.9	8.5	8.9	11.0	10.3	11.0	6.6	10.8
Commercial Auto Physical	29.8	22.5	6.6	11.7	(0.2)	8.6	8.1	(1.8)	0.1	1.7	8.7
Commercial Auto Total	15.5	13.5	13.1	13.5	7.0	8.8	10.5	8.2	9.1	5.7	10.5
Homeowners Multiple Peril	25.1	18.6	(53.1)	6.5	(24.7)	(3.7)	14.5	(7.2)	(15.8)	6.6	(3.3)
Farmowners Multiple Peril	10.3	13.2	(11.6)	12.3	(37.7)	4.2	10.0	(11.1)	(19.1)	6.4	(2.3)
Commercial Multiple Peril	12.8	11.8	1.8	3.3	(1.8)	1.8	10.3	(2.2)	0.8	5.7	4.4
Fire	42.4	20.4	(54.1)	77.7	12.9	28.8	34.1	26.8	29.2	32.9	25.1
Allied Lines	43.0	35.7	30.6	44.4	(26.2)	12.3	51.4	24.4	(80.9)	(8.8)	12.6
Inland Marine	43.0	25.5	(5.9)	42.2	34.4	4.8	21.9	18.3	14.0	21.5	22.0
Medical Professional Liability	(1.1)	16.9	17.1	12.4	10.7	13.6	17.1	17.6	10.4	23.1	13.8
Other Liability*	5.3	6.3	11.8	15.3	5.8	8.2	13.4	12.5	8.7	14.2	10.1
Products Liability	NR	NR	NR	NR	NR	17.6	11.2	1.3	5.9	10.7	NR
Workers Compensation	16.3	13.8	8.1	8.9	6.0	9.8	(0.4)	7.5	7.5	6.7	8.4
Mortgage Guaranty	NR	NR	NR	NR	NR	(6.8)	16.2	(15.3)	0.0	21.3	NR
Financial Guaranty*	NR	NR	NR	NR	NR	22.0	16.4	11.9	16.2	7.1	NR
Accident and Health	NR	NR	NR	NR	NR	(3.5)	(6.6)	(5.2)	(7.5)	(1.8)	NR
Warranty	NR	NR	NR	NR	NR	10.7	9.2	21.6	18.6	16.5	NR
All Other*	8.3	11.3	15.4	13.6	(5.0)	23.4	26.7	23.0	26.0	27.6	17.0
Total All Lines	15.0	13.5	1.1	13.0	(1.1)	6.4	12.5	6.7	(0.5)	8.5	7.5

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2013 Profitability Report
Iowa
Percent of Direct Premiums Earned
Losses Incurred

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	56.8	56.0	54.0	58.4	61.0	58.4	55.6	53.6	56.3	59.6	57.0
Private Passenger Auto Physical	50.7	46.8	48.7	55.7	65.2	61.5	64.3	74.3	55.8	63.4	58.6
Private Passenger Auto Total	53.9	51.6	51.5	57.1	63.0	59.9	59.7	63.5	56.1	61.5	57.8
Commercial Auto Liability	50.9	46.2	49.7	40.5	55.7	64.0	40.0	43.5	45.9	45.6	48.2
Commercial Auto Physical	43.5	41.6	51.0	53.2	68.6	61.9	63.1	79.8	61.2	65.7	58.9
Commercial Auto Total	48.3	44.6	50.1	44.6	60.0	63.2	47.6	55.6	51.2	52.9	51.8
Homeowners Multiple Peril	44.7	33.5	38.2	50.9	94.8	64.8	87.1	120.3	41.8	47.7	62.4
Farmowners Multiple Peril	44.6	43.8	42.6	50.1	94.0	83.0	76.3	114.2	60.9	53.3	66.3
Commercial Multiple Peril	40.6	32.5	49.6	42.1	108.2	55.6	60.1	91.2	46.6	42.5	56.9
Fire	31.0	40.3	48.8	48.9	139.1	17.7	76.0	59.6	18.1	53.2	53.3
Allied Lines	37.3	32.3	27.2	19.4	100.1	71.7	56.7	44.9	171.0	152.1	71.3
Inland Marine	35.7	42.8	37.7	40.7	216.6	61.6	37.3	50.6	40.2	40.5	60.4
Medical Professional Liability	47.9	38.3	35.1	21.7	43.8	23.9	26.9	27.1	45.8	4.9	31.6
Other Liability*	56.4	43.7	43.5	46.4	49.0	45.9	38.6	44.2	42.5	39.8	45.0
Products Liability	NR	NR	NR	NR	NR	26.6	100.7	21.5	33.3	30.0	NR
Workers Compensation	74.7	69.0	71.8	67.7	75.6	76.2	80.8	74.1	67.3	65.5	72.3
Mortgage Guaranty	NR	NR	NR	NR	NR	95.8	111.3	105.9	105.0	94.5	NR
Financial Guaranty*	NR	NR	NR	NR	NR	0.0	0.0	110.0	0.0	0.0	NR
Accident and Health	NR	NR	NR	NR	NR	52.9	56.0	66.1	78.2	77.9	NR
Warranty	NR	NR	NR	NR	NR	80.0	69.9	68.6	61.4	44.2	NR
All Other*	49.4	40.4	43.1	45.1	51.2	29.9	22.3	35.9	27.4	20.1	36.5
Total All Lines	51.0	45.8	47.3	46.9	81.3	61.9	61.4	65.8	75.9	72.9	61.0

*See technical notes

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2013 Profitability Report
Iowa
Percent of Direct Premiums Earned
Underwriting Profit

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	7.7	7.3	8.5	3.0	2.5	5.3	9.3	11.5	7.1	3.3	6.5
Private Passenger Auto Physical	16.1	19.7	17.4	7.5	(0.3)	3.2	(0.1)	(10.4)	9.6	0.3	6.3
Private Passenger Auto Total	11.7	13.2	12.8	5.1	1.1	4.3	4.8	1.1	8.3	1.8	6.4
Commercial Auto Liability	13.1	16.7	13.3	24.2	5.0	(9.5)	22.0	20.1	15.5	17.1	13.8
Commercial Auto Physical	23.7	24.2	12.3	11.2	(5.6)	(0.3)	(2.6)	(18.5)	1.1	(4.9)	4.0
Commercial Auto Total	16.8	19.3	13.0	20.0	1.5	(6.2)	13.9	7.2	10.4	9.1	10.5
Homeowners Multiple Peril	21.6	34.3	27.7	14.1	(34.1)	(2.1)	(25.4)	(61.0)	25.4	16.9	1.7
Farmowners Multiple Peril	22.3	22.4	23.4	16.7	(31.0)	(16.0)	(10.6)	(49.8)	5.5	12.3	(0.5)
Commercial Multiple Peril	20.6	28.6	9.1	17.9	(53.7)	(1.8)	(0.8)	(33.6)	16.1	17.3	2.0
Fire	38.8	18.2	16.5	4.1	(82.3)	49.7	(7.4)	6.1	51.9	12.6	10.8
Allied Lines	44.0	49.8	50.3	63.0	(18.6)	5.3	20.6	41.4	(90.3)	(73.5)	9.2
Inland Marine	32.9	7.7	30.6	26.5	(163.7)	(0.8)	26.8	14.9	26.4	26.0	2.7
Medical Professional Liability	22.4	25.5	26.7	37.6	16.1	29.2	28.8	26.5	6.1	54.8	27.4
Other Liability*	3.1	14.7	18.2	13.0	6.7	13.8	23.6	15.5	17.9	19.4	14.6
Products Liability	NR	NR	NR	NR	NR	6.7	(90.6)	27.7	17.7	14.2	NR
Workers Compensation	(9.9)	(5.6)	(8.4)	(2.7)	(14.4)	(15.6)	(22.6)	(15.2)	(3.1)	(1.8)	(9.9)
Mortgage Guaranty	NR	NR	NR	NR	NR	(17.1)	(35.4)	(29.8)	(29.4)	(21.4)	NR
Financial Guaranty*	NR	NR	NR	NR	NR	71.0	73.2	(50.1)	48.0	41.6	NR
Accident and Health	NR	NR	NR	NR	NR	21.9	14.2	8.8	(10.1)	(11.4)	NR
Warranty	NR	NR	NR	NR	NR	(0.2)	13.8	15.4	26.1	43.4	NR
All Other*	21.8	32.3	27.7	28.5	17.5	29.1	37.0	21.9	30.9	38.0	28.5
Total All Lines	15.9	19.8	18.2	19.5	(15.9)	2.7	3.2	1.7	(8.6)	(6.9)	5.0

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2013 Profitability Report
Iowa

**Percent of Direct Premiums Earned
Profit on Insurance Transactions**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	8.9	8.8	9.5	6.0	4.1	6.3	9.2	9.3	7.6	5.1	7.5
Private Passenger Auto Physical	11.5	13.8	12.2	5.8	0.5	3.0	0.7	(7.6)	7.1	1.1	4.8
Private Passenger Auto Total	10.1	11.2	10.8	5.9	2.3	4.7	5.2	1.3	7.3	3.2	6.2
Commercial Auto Liability	13.4	15.9	14.2	21.7	8.8	(2.6)	19.8	17.9	14.6	15.9	14.0
Commercial Auto Physical	16.2	16.5	8.6	8.3	(2.2)	0.3	(1.1)	(11.4)	1.3	(2.4)	3.4
Commercial Auto Total	14.4	16.1	12.3	17.4	5.1	(1.5)	12.9	8.1	9.9	9.3	10.4
Homeowners Multiple Peril	16.0	24.6	20.6	11.4	(20.8)	0.4	(14.5)	(38.5)	18.4	12.6	3.0
Farmowners Multiple Peril	16.6	16.2	17.3	12.9	(18.8)	(8.5)	(4.7)	(30.2)	5.4	9.6	1.6
Commercial Multiple Peril	16.6	22.0	9.6	15.6	(29.3)	1.7	3.0	(18.3)	13.8	14.0	4.9
Fire	26.2	13.5	12.2	4.4	(53.4)	33.7	(2.7)	6.2	35.2	9.6	8.5
Allied Lines	28.5	31.8	32.7	40.1	(12.1)	4.0	13.7	27.0	(57.9)	(46.3)	6.2
Inland Marine	21.4	5.8	20.6	18.1	(104.6)	1.2	18.6	10.4	17.9	17.4	2.7
Medical Professional Liability	22.3	24.6	27.2	34.3	15.2	24.9	27.0	26.0	13.5	45.2	26.0
Other Liability*	8.2	17.1	19.8	17.3	6.9	15.1	22.1	17.5	19.0	20.3	16.3
Products Liability	NR	NR	NR	NR	NR	13.7	(42.6)	33.0	23.3	20.4	NR
Workers Compensation	1.9	4.1	(0.0)	3.9	(3.9)	(4.5)	(6.1)	(1.6)	5.8	3.5	0.3
Mortgage Guaranty	NR	NR	NR	NR	NR	(7.0)	(10.4)	(40.6)	(2.4)	5.4	NR
Financial Guaranty*	NR	NR	NR	NR	NR	69.8	62.4	(41.7)	59.0	19.4	NR
Accident and Health	NR	NR	NR	NR	NR	16.0	11.3	7.5	(11.0)	(3.4)	NR
Warranty	NR	NR	NR	NR	NR	2.9	12.9	14.1	22.7	32.4	NR
All Other*	18.1	24.9	22.0	21.6	12.6	20.4	26.2	15.9	21.9	26.6	21.0
Total All Lines	13.7	16.5	15.3	16.0	(8.2)	4.4	5.6	3.3	(2.4)	(1.5)	6.3

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2013 Profitability Report

Iowa

Percent of Net Worth
Return on Net Worth

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	14.6	14.1	14.3	10.1	6.6	9.4	12.6	12.6	10.8	8.1	11.3
Private Passenger Auto Physical	24.5	27.6	23.7	12.8	3.0	7.3	4.5	(7.0)	13.1	4.8	11.4
Private Passenger Auto Total	18.4	19.2	17.9	11.1	5.2	8.6	9.4	4.8	11.7	6.8	11.3
Commercial Auto Liability	16.6	18.1	15.6	20.0	8.9	1.1	16.9	15.7	13.5	14.2	14.0
Commercial Auto Physical	28.9	28.3	16.1	14.6	(0.7)	3.1	2.1	(10.5)	4.9	0.6	8.8
Commercial Auto Total	19.6	20.5	15.8	18.9	6.8	1.5	13.7	9.9	11.5	10.7	12.9
Homeowners Multiple Peril	24.5	34.8	28.4	16.6	(20.9)	3.2	(11.4)	(35.5)	22.1	15.9	7.8
Farmowners Multiple Peril	26.3	24.7	24.8	18.6	(19.3)	(6.8)	(1.4)	(28.2)	9.0	13.3	6.1
Commercial Multiple Peril	21.8	26.8	13.3	17.7	(23.2)	4.2	5.8	(10.9)	14.3	14.6	8.4
Fire	39.5	21.1	18.7	8.9	(53.6)	37.6	0.9	9.2	40.6	12.7	13.6
Allied Lines	66.9	71.2	69.3	81.6	(18.6)	8.9	25.6	50.3	(80.5)	(51.6)	22.3
Inland Marine	36.5	12.3	31.2	25.9	(107.6)	3.9	23.8	15.3	24.3	23.2	8.9
Medical Professional Liability	22.4	23.5	22.9	24.8	10.9	17.7	18.7	17.3	10.0	24.1	19.2
Other Liability*	10.2	16.2	17.1	14.0	6.3	11.7	15.2	12.5	13.3	13.5	13.0
Products Liability	NR	NR	NR	NR	NR	9.1	(12.0)	15.5	12.9	11.8	NR
Workers Compensation	5.2	6.9	4.0	6.3	(0.1)	0.1	0.4	2.6	6.4	5.1	3.7
Mortgage Guaranty	NR	NR	NR	NR	NR	(3.8)	(5.3)	(32.9)	1.5	6.4	NR
Financial Guaranty*	NR	NR	NR	NR	NR	32.7	30.4	(12.2)	27.1	8.4	NR
Accident and Health	NR	NR	NR	NR	NR	13.8	10.6	7.7	(2.0)	1.9	NR
Warranty	NR	NR	NR	NR	NR	4.4	10.9	12.0	15.3	23.6	NR
All Other*	21.2	26.6	22.2	22.4	12.9	23.0	26.9	17.8	23.3	26.2	22.2
Total All Lines	19.8	21.9	19.5	19.1	(5.7)	6.9	8.3	6.3	1.2	2.1	9.9

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2013 Profitability Report
Kansas
Percent of Direct Premiums Earned
Losses Incurred

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	58.8	59.9	60.1	63.5	63.6	64.9	58.6	58.8	61.4	60.7	61.0
Private Passenger Auto Physical	44.4	47.4	65.6	55.9	73.1	63.3	56.6	76.8	61.2	66.7	61.1
Private Passenger Auto Total	51.5	53.7	62.8	59.8	68.2	64.1	57.6	67.5	61.3	63.6	61.0
Commercial Auto Liability	47.7	47.8	41.0	50.3	58.5	48.0	39.3	59.6	47.3	56.2	49.6
Commercial Auto Physical	41.3	45.0	58.0	55.9	84.2	63.3	58.1	85.1	71.7	70.4	63.3
Commercial Auto Total	45.3	46.8	47.1	52.3	67.7	53.5	45.9	69.0	56.6	61.7	54.6
Homeowners Multiple Peril	35.0	35.3	96.8	63.1	89.3	71.1	60.3	138.0	56.1	55.1	70.0
Farmowners Multiple Peril	45.8	55.6	56.7	75.7	116.5	96.7	63.9	93.6	61.6	51.2	71.7
Commercial Multiple Peril	35.5	35.9	57.3	53.1	85.9	78.0	47.6	88.4	52.0	60.5	59.4
Fire	49.1	88.3	80.6	49.4	46.4	34.2	41.6	46.5	56.7	69.9	56.3
Allied Lines	94.6	48.7	90.0	110.8	64.1	55.0	21.8	119.1	176.1	108.0	88.8
Inland Marine	27.1	53.2	(4.8)	52.8	54.4	47.2	39.9	46.7	41.4	52.5	41.0
Medical Professional Liability	27.1	31.3	19.3	35.4	2.5	36.5	14.8	12.1	22.3	30.8	23.2
Other Liability*	56.0	34.0	40.9	42.8	45.6	58.9	67.8	30.9	39.3	54.8	47.1
Products Liability	NR	NR	NR	NR	NR	58.4	162.9	71.3	68.8	58.1	NR
Workers Compensation	67.8	62.0	62.9	67.2	61.0	60.4	65.6	73.9	59.7	49.1	63.0
Mortgage Guaranty	NR	NR	NR	NR	NR	93.3	67.9	85.5	71.7	36.3	NR
Financial Guaranty*	NR	NR	NR	NR	NR	(0.0)	0.2	9.5	0.4	0.6	NR
Accident and Health	NR	NR	NR	NR	NR	75.3	94.7	81.7	82.1	83.0	NR
Warranty	NR	NR	NR	NR	NR	44.6	43.7	45.9	47.5	36.7	NR
All Other*	41.9	43.3	48.3	44.5	58.6	24.4	12.5	26.3	25.9	35.7	36.1
Total All Lines	51.4	47.4	63.5	63.7	68.0	61.9	51.5	85.7	75.8	66.0	63.5

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2013 Profitability Report
Kansas
Percent of Direct Premiums Earned
Underwriting Profit

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	6.9	4.7	3.2	(1.2)	0.5	(1.2)	6.6	6.6	2.4	2.7	3.1
Private Passenger Auto Physical	25.0	20.6	(0.9)	8.9	(8.9)	1.6	9.4	(12.6)	4.3	(3.0)	4.4
Private Passenger Auto Total	16.0	12.6	1.2	3.7	(4.1)	0.2	8.0	(2.6)	3.3	(0.1)	3.8
Commercial Auto Liability	18.4	18.5	25.7	13.5	2.1	13.1	21.9	1.1	14.3	4.8	13.3
Commercial Auto Physical	26.5	20.7	5.3	8.0	(23.5)	(2.0)	2.5	(24.4)	(11.3)	(10.1)	(0.8)
Commercial Auto Total	21.4	19.3	18.3	11.6	(7.0)	7.6	15.0	(8.3)	4.6	(0.9)	8.2
Homeowners Multiple Peril	33.3	33.1	(39.4)	0.2	(28.7)	(10.3)	4.4	(81.4)	8.8	8.0	(7.2)
Farmowners Multiple Peril	20.7	8.3	7.2	(12.6)	(58.0)	(32.4)	1.8	(29.1)	4.2	13.7	(7.6)
Commercial Multiple Peril	25.6	28.1	1.0	4.9	(27.6)	(30.4)	11.9	(29.8)	7.2	(4.7)	(1.4)
Fire	19.9	(43.6)	(20.1)	17.8	22.4	34.5	25.1	21.7	9.6	(5.1)	8.2
Allied Lines	(13.3)	34.3	(11.8)	(30.0)	20.8	24.5	61.3	(34.2)	(95.6)	(27.1)	(7.1)
Inland Marine	44.3	(3.3)	79.4	15.8	13.8	16.7	26.0	20.5	27.2	14.5	25.5
Medical Professional Liability	34.2	20.3	30.7	17.3	65.0	23.2	42.2	50.3	40.3	15.1	33.9
Other Liability*	4.4	21.1	20.7	18.6	9.3	(4.2)	(14.9)	33.8	21.6	2.6	11.3
Products Liability	NR	NR	NR	NR	NR	(13.5)	(236.2)	(42.1)	(29.6)	(14.5)	NR
Workers Compensation	(1.2)	2.8	1.1	(4.4)	1.3	1.6	(6.5)	(18.2)	3.9	15.8	(0.4)
Mortgage Guaranty	NR	NR	NR	NR	NR	(14.2)	9.8	(8.4)	5.5	39.5	NR
Financial Guaranty*	NR	NR	NR	NR	NR	70.3	71.9	48.3	45.6	38.6	NR
Accident and Health	NR	NR	NR	NR	NR	(4.5)	(32.5)	(7.6)	(14.3)	(16.3)	NR
Warranty	NR	NR	NR	NR	NR	37.3	27.2	25.1	24.4	35.9	NR
All Other*	32.1	30.8	20.6	28.4	8.4	36.4	47.3	33.4	32.8	21.9	29.2
Total All Lines	16.6	18.7	0.6	2.0	(1.9)	2.6	13.6	(19.6)	(9.2)	(0.4)	2.3

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2013 Profitability Report
Kansas

Percent of Direct Premiums Earned
Profit on Insurance Transactions

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	7.7	6.5	5.4	2.8	2.5	1.8	7.2	5.9	4.2	4.4	4.8
Private Passenger Auto Physical	17.2	14.4	0.2	6.8	(5.1)	1.9	6.9	(9.0)	3.6	(1.1)	3.6
Private Passenger Auto Total	12.5	10.4	2.9	4.7	(1.2)	1.9	7.0	(1.3)	4.0	1.7	4.3
Commercial Auto Liability	16.8	17.0	22.0	14.3	6.8	11.0	19.5	5.4	13.6	7.7	13.4
Commercial Auto Physical	17.9	14.2	4.1	6.3	(13.7)	(0.9)	2.2	(15.2)	(6.7)	(5.7)	0.3
Commercial Auto Total	17.2	16.0	15.5	11.6	(0.5)	6.8	13.3	(2.1)	5.9	2.5	8.6
Homeowners Multiple Peril	23.5	23.7	(22.9)	2.5	(17.3)	(5.0)	4.8	(51.9)	7.5	6.8	(2.8)
Farmowners Multiple Peril	15.4	6.8	6.6	(6.2)	(36.3)	(19.3)	3.0	(17.0)	4.5	10.5	(3.2)
Commercial Multiple Peril	19.6	21.6	4.2	7.1	(12.5)	(17.1)	11.0	(16.3)	7.5	(0.4)	2.5
Fire	14.0	(25.9)	(10.6)	13.7	14.4	23.2	17.5	15.6	7.5	(1.9)	6.7
Allied Lines	(7.8)	22.9	(6.6)	(19.0)	14.0	16.7	41.0	(21.3)	(60.6)	(16.4)	(3.7)
Inland Marine	29.5	(1.2)	52.4	11.1	10.1	11.3	17.6	13.8	18.3	10.0	17.3
Medical Professional Liability	30.7	21.6	29.7	21.0	46.5	21.3	37.3	42.0	35.2	18.6	30.4
Other Liability*	9.2	22.8	23.3	22.1	9.2	4.9	(0.4)	31.7	22.5	9.8	15.5
Products Liability	NR	NR	NR	NR	NR	2.7	(133.9)	(6.4)	(3.3)	5.3	NR
Workers Compensation	7.7	9.6	5.8	2.4	6.2	6.5	4.0	(3.3)	11.1	15.6	6.6
Mortgage Guaranty	NR	NR	NR	NR	NR	(1.7)	23.2	(23.3)	21.1	43.5	NR
Financial Guaranty*	NR	NR	NR	NR	NR	80.6	75.8	33.5	62.9	22.3	NR
Accident and Health	NR	NR	NR	NR	NR	3.3	(13.2)	1.6	(11.4)	(4.6)	NR
Warranty	NR	NR	NR	NR	NR	27.1	21.1	20.4	20.6	28.3	NR
All Other*	27.0	26.2	19.6	24.5	8.1	25.3	33.3	23.9	23.6	16.6	22.8
Total All Lines	14.1	15.8	4.0	4.8	1.0	4.3	12.3	(10.4)	(2.8)	2.6	4.6

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**2013 Profitability Report
Kansas**

**Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	14.0	12.1	10.4	7.0	5.1	4.8	10.9	9.4	7.7	7.7	8.9
Private Passenger Auto Physical	35.0	28.7	4.5	14.2	(5.5)	5.7	13.2	(9.2)	8.4	2.0	9.7
Private Passenger Auto Total	23.0	19.0	8.0	9.9	0.8	5.2	11.8	1.9	8.0	5.3	9.3
Commercial Auto Liability	19.9	19.3	22.6	15.1	7.4	11.0	17.0	7.1	13.1	8.7	14.1
Commercial Auto Physical	32.3	25.1	9.8	12.0	(16.0)	1.6	6.1	(15.0)	(4.9)	(3.1)	4.8
Commercial Auto Total	23.2	20.8	19.3	14.3	1.8	8.7	14.4	1.6	8.3	5.4	11.8
Homeowners Multiple Peril	34.8	34.3	(23.0)	6.8	(17.1)	(2.9)	8.5	(50.1)	11.1	10.2	1.3
Farmowners Multiple Peril	24.8	12.8	12.1	(3.0)	(39.1)	(19.0)	6.7	(14.7)	8.1	14.1	0.3
Commercial Multiple Peril	25.5	26.5	8.1	10.2	(8.8)	(12.0)	12.3	(10.0)	9.6	3.1	6.5
Fire	23.0	(26.5)	(7.4)	18.6	18.3	29.8	22.2	19.3	11.4	1.5	11.0
Allied Lines	(10.2)	41.2	(6.3)	(23.5)	22.7	26.1	57.3	(25.6)	(68.2)	(15.9)	(0.2)
Inland Marine	45.9	2.3	76.8	18.4	15.3	17.5	25.2	20.5	26.2	15.3	26.3
Medical Professional Liability	28.2	20.7	24.9	17.0	30.7	15.3	22.5	25.2	21.6	12.5	21.8
Other Liability*	11.1	18.8	17.8	16.0	7.3	5.3	3.3	17.6	14.3	8.1	12.0
Products Liability	NR	NR	NR	NR	NR	3.8	(38.3)	1.6	2.2	5.2	NR
Workers Compensation	9.8	11.0	8.0	5.5	6.2	6.6	5.5	1.8	8.9	11.1	7.4
Mortgage Guaranty	NR	NR	NR	NR	NR	1.7	16.5	(11.0)	16.8	31.2	NR
Financial Guaranty*	NR	NR	NR	NR	NR	17.8	17.2	8.8	16.4	6.9	NR
Accident and Health	NR	NR	NR	NR	NR	4.1	(1.8)	3.9	(1.4)	1.5	NR
Warranty	NR	NR	NR	NR	NR	17.8	15.4	15.0	14.4	17.9	NR
All Other*	24.0	22.5	16.7	18.7	7.2	27.2	32.2	23.8	23.7	16.8	21.3
Total All Lines	20.2	21.0	8.1	8.4	3.2	6.8	14.0	(5.7)	0.8	5.5	8.2

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**2013 Profitability Report
Kentucky
Percent of Direct Premiums Earned
Losses Incurred**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	65.2	59.6	59.0	63.8	66.6	73.1	76.6	68.7	63.4	63.1	65.9
Private Passenger Auto Physical	52.1	52.3	55.5	54.6	61.1	66.7	61.2	65.9	86.8	61.0	61.7
Private Passenger Auto Total	60.4	57.0	57.8	60.5	64.7	70.9	71.3	67.8	71.0	62.4	64.4
Commercial Auto Liability	62.7	55.4	54.5	57.7	56.1	52.8	56.2	62.1	54.9	55.8	56.8
Commercial Auto Physical	52.1	49.6	49.4	55.1	56.3	61.6	58.0	61.9	83.0	57.2	58.4
Commercial Auto Total	60.0	53.8	53.2	57.0	56.1	55.1	56.7	62.0	61.7	56.2	57.2
Homeowners Multiple Peril	55.6	43.8	56.7	63.9	116.7	125.8	51.1	66.3	130.1	37.9	74.8
Farmowners Multiple Peril	57.4	41.0	78.6	60.2	124.3	118.9	58.9	77.9	108.3	40.2	76.6
Commercial Multiple Peril	41.0	38.8	39.8	41.4	87.4	66.2	47.1	55.5	90.8	39.3	54.7
Fire	29.1	46.9	57.4	29.9	20.1	71.2	47.6	48.8	63.2	30.2	44.4
Allied Lines	25.3	120.2	38.6	84.1	79.1	76.6	89.7	74.9	251.0	37.7	87.7
Inland Marine	41.9	40.2	46.5	36.9	55.3	70.1	47.4	54.2	42.2	42.3	47.7
Medical Professional Liability	62.2	46.4	37.3	49.6	37.8	26.9	20.6	35.2	44.9	38.9	40.0
Other Liability*	72.5	55.8	51.3	53.5	40.1	24.6	44.0	59.4	44.1	46.6	49.2
Products Liability	NR	NR	NR	NR	NR	(12.3)	21.5	31.9	46.9	18.7	NR
Workers Compensation	97.6	84.6	68.0	67.9	61.6	72.2	83.3	69.8	64.5	64.7	73.4
Mortgage Guaranty	NR	NR	NR	NR	NR	111.0	72.9	95.0	98.9	50.4	NR
Financial Guaranty*	NR	NR	NR	NR	NR	0.1	0.0	(0.0)	77.7	(0.5)	NR
Accident and Health	NR	NR	NR	NR	NR	82.9	77.8	92.2	71.1	68.1	NR
Warranty	NR	NR	NR	NR	NR	54.6	52.2	44.3	42.0	41.4	NR
All Other*	69.8	72.8	41.5	43.5	39.7	27.8	24.5	21.2	29.8	29.6	40.0
Total All Lines	61.7	58.4	54.9	57.4	68.4	72.3	60.9	63.5	83.9	51.0	63.2

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**2013 Profitability Report
Kentucky
Percent of Direct Premiums Earned
Underwriting Profit**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	(1.5)	2.4	3.9	(1.7)	(4.4)	(11.3)	(15.0)	(5.7)	(0.5)	(1.0)	(3.5)
Private Passenger Auto Physical	15.0	12.5	10.0	9.9	4.2	(2.5)	3.4	(0.8)	(25.3)	3.5	3.0
Private Passenger Auto Total	4.5	6.0	6.1	2.4	(1.3)	(8.2)	(8.7)	(4.1)	(8.5)	0.5	(1.1)
Commercial Auto Liability	(2.8)	4.2	5.1	0.6	0.2	1.6	(0.9)	(4.5)	2.4	0.0	0.6
Commercial Auto Physical	11.1	12.6	12.5	6.5	5.4	(3.3)	(0.3)	(2.0)	(27.9)	2.2	1.7
Commercial Auto Total	0.9	6.4	7.0	2.0	1.5	0.3	(0.8)	(3.9)	(4.9)	0.5	0.9
Homeowners Multiple Peril	7.5	20.3	4.8	(2.3)	(61.0)	(74.5)	12.8	(2.4)	(77.1)	27.2	(14.5)
Farmowners Multiple Peril	8.4	21.8	(15.0)	4.6	(67.4)	(54.7)	7.0	(11.4)	(47.4)	27.0	(12.7)
Commercial Multiple Peril	16.0	19.9	17.6	14.6	(34.4)	(18.7)	8.1	1.1	(37.8)	16.2	0.3
Fire	41.0	11.4	11.5	39.2	51.4	(6.9)	19.7	21.7	4.0	38.6	23.2
Allied Lines	52.4	(43.9)	39.6	(7.2)	3.3	(0.3)	(14.7)	9.0	(174.7)	44.2	(9.2)
Inland Marine	23.1	7.8	15.9	26.6	8.4	(16.3)	10.6	4.1	17.7	17.5	11.5
Medical Professional Liability	1.2	13.6	22.5	0.6	15.2	31.4	39.6	13.5	0.9	10.9	14.9
Other Liability*	(19.0)	(2.1)	3.8	5.2	13.9	31.5	14.1	(9.1)	11.8	6.4	5.6
Products Liability	NR	NR	NR	NR	NR	90.5	26.9	30.2	2.8	21.8	NR
Workers Compensation	(35.6)	(22.2)	1.5	(0.4)	3.9	(9.0)	(30.7)	(7.8)	(1.9)	(2.4)	(10.5)
Mortgage Guaranty	NR	NR	NR	NR	NR	(33.3)	5.3	(18.1)	(23.3)	24.4	NR
Financial Guaranty*	NR	NR	NR	NR	NR	69.7	70.1	59.8	(32.8)	38.7	NR
Accident and Health	NR	NR	NR	NR	NR	(19.0)	(17.0)	(27.1)	(9.1)	(5.8)	NR
Warranty	NR	NR	NR	NR	NR	25.5	29.6	40.8	43.2	45.4	NR
All Other*	3.3	1.8	23.0	22.7	21.8	42.9	34.0	38.5	29.0	28.8	24.6
Total All Lines	2.2	4.1	8.3	5.1	(7.2)	(12.4)	0.1	(1.1)	(24.2)	11.2	(1.4)

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2013 Profitability Report
Kentucky
Percent of Direct Premiums Earned
Profit on Insurance Transactions

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	2.9	5.5	6.2	2.7	(0.5)	(4.5)	(6.4)	(1.6)	2.8	2.4	1.0
Private Passenger Auto Physical	10.7	9.1	7.3	7.4	3.3	(0.8)	2.9	(1.4)	(15.7)	3.1	2.6
Private Passenger Auto Total	5.7	6.8	6.6	4.3	0.9	(3.2)	(3.2)	(1.5)	(3.2)	2.7	1.6
Commercial Auto Liability	3.7	8.6	9.7	7.0	5.9	4.1	5.4	2.3	6.5	5.3	5.9
Commercial Auto Physical	8.1	9.2	9.0	5.5	5.2	(1.4)	0.9	(0.2)	(17.3)	2.5	2.2
Commercial Auto Total	4.9	8.8	9.5	6.6	5.7	2.7	4.3	1.7	0.7	4.6	5.0
Homeowners Multiple Peril	7.0	15.6	5.8	0.8	(38.2)	(46.6)	10.3	(0.7)	(48.2)	19.5	(7.4)
Farmowners Multiple Peril	7.9	15.9	(7.7)	5.0	(42.5)	(33.8)	6.7	(5.4)	(28.9)	19.4	(6.3)
Commercial Multiple Peril	14.3	16.9	15.4	13.5	(16.8)	(9.2)	9.2	4.5	(21.0)	13.8	4.1
Fire	28.6	9.5	9.9	28.3	33.4	(3.4)	14.6	15.9	4.3	26.6	16.8
Allied Lines	35.8	(26.8)	28.1	(3.2)	2.9	0.6	(8.2)	6.9	(111.3)	30.7	(4.5)
Inland Marine	15.9	6.6	11.7	18.5	6.7	(9.8)	8.4	3.6	12.4	12.0	8.6
Medical Professional Liability	12.6	21.0	27.8	13.5	16.4	29.5	39.2	22.5	14.6	21.6	21.9
Other Liability*	(2.9)	9.4	14.5	14.5	13.8	29.9	20.0	5.3	18.5	14.9	13.8
Products Liability	NR	NR	NR	NR	NR	72.1	34.3	33.6	14.9	27.4	NR
Workers Compensation	(5.8)	0.8	13.5	14.2	13.4	7.0	0.2	14.0	19.3	15.7	9.2
Mortgage Guaranty	NR	NR	NR	NR	NR	(14.9)	21.0	(27.4)	5.8	36.8	NR
Financial Guaranty*	NR	NR	NR	NR	NR	84.9	67.0	38.6	18.0	19.3	NR
Accident and Health	NR	NR	NR	NR	NR	(7.5)	(4.5)	(12.4)	(10.1)	0.8	NR
Warranty	NR	NR	NR	NR	NR	19.1	23.0	31.2	33.4	35.8	NR
All Other*	5.5	4.4	21.9	21.1	16.6	29.6	24.7	27.4	21.2	21.1	19.4
Total All Lines	6.3	7.8	10.6	8.6	(1.3)	(4.1)	5.2	3.3	(10.9)	11.7	3.7

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**2013 Profitability Report
Kentucky**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	7.3	10.4	11.1	6.8	1.8	(2.1)	(2.7)	1.9	6.0	5.6	4.6
Private Passenger Auto Physical	23.3	19.7	16.1	15.3	7.6	1.5	7.8	1.5	(18.9)	7.5	8.1
Private Passenger Auto Total	11.8	13.0	12.4	9.1	3.4	(1.1)	0.0	1.8	(0.1)	6.1	5.6
Commercial Auto Liability	7.1	11.1	11.5	8.9	6.6	5.6	7.0	4.9	7.7	6.8	7.7
Commercial Auto Physical	16.0	17.0	16.0	10.8	8.8	1.0	4.5	3.2	(16.5)	6.1	6.7
Commercial Auto Total	8.7	12.1	12.3	9.2	6.9	4.9	6.6	4.7	3.9	6.7	7.6
Homeowners Multiple Peril	12.7	23.2	10.9	5.0	(39.9)	(48.0)	14.1	2.7	(45.9)	22.2	(4.3)
Farmowners Multiple Peril	13.9	23.8	(5.1)	9.7	(46.5)	(35.4)	10.4	(2.3)	(26.9)	22.5	(3.6)
Commercial Multiple Peril	18.2	20.4	18.4	15.7	(12.1)	(4.9)	10.4	6.8	(12.8)	13.7	7.4
Fire	38.6	15.5	14.8	31.4	37.6	(0.9)	17.7	19.1	7.6	29.1	21.1
Allied Lines	55.9	(31.3)	39.7	0.0	6.1	3.6	(6.7)	12.7	(117.4)	35.6	(0.2)
Inland Marine	25.1	12.7	18.6	25.9	10.3	(8.4)	12.3	7.5	17.6	17.0	13.9
Medical Professional Liability	11.7	16.6	19.6	10.7	10.2	16.4	19.4	12.2	8.8	10.7	13.6
Other Liability*	1.9	9.4	11.5	11.3	8.7	16.2	11.7	5.6	11.0	9.4	9.7
Products Liability	NR	NR	NR	NR	NR	29.2	15.5	16.4	9.0	13.4	NR
Workers Compensation	1.0	4.3	10.2	9.4	7.4	5.2	3.5	7.5	8.6	7.5	6.5
Mortgage Guaranty	NR	NR	NR	NR	NR	(7.3)	14.8	(11.1)	6.2	21.8	NR
Financial Guaranty*	NR	NR	NR	NR	NR	15.6	20.8	10.6	5.9	7.8	NR
Accident and Health	NR	NR	NR	NR	NR	(0.8)	1.7	(1.8)	(1.4)	3.7	NR
Warranty	NR	NR	NR	NR	NR	13.9	16.8	21.3	21.5	20.9	NR
All Other*	9.5	8.4	17.8	17.0	13.2	30.5	24.2	26.0	21.3	20.1	18.8
Total All Lines	10.1	11.3	13.2	10.8	1.3	(0.5)	7.3	5.8	(4.7)	11.6	6.6

*See technical notes

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2013 Profitability Report
Louisiana
Percent of Direct Premiums Earned
Losses Incurred

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	64.1	62.3	61.3	64.7	61.0	66.3	64.1	67.6	69.5	71.7	65.3
Private Passenger Auto Physical	52.0	142.7	49.3	55.6	69.5	52.2	50.0	58.5	63.8	72.2	66.6
Private Passenger Auto Total	59.3	93.2	56.5	61.0	64.6	60.5	58.5	64.1	67.3	71.9	65.7
Commercial Auto Liability	81.6	65.4	68.1	67.0	66.0	82.1	70.5	74.4	85.8	84.3	74.5
Commercial Auto Physical	55.1	186.7	36.8	40.7	49.9	41.0	44.6	49.8	56.7	63.0	62.4
Commercial Auto Total	76.8	89.2	61.8	62.0	63.0	74.6	66.0	70.1	80.7	80.7	72.5
Homeowners Multiple Peril*	35.1	832.5	1.7	32.1	161.0	12.8	24.5	41.4	42.5	36.7	122.0
Farmowners Multiple Peril	45.7	294.8	49.3	53.3	114.4	39.9	51.0	43.5	45.9	52.3	79.0
Commercial Multiple Peril	44.5	959.1	88.0	60.0	115.9	29.2	27.2	7.5	44.9	29.7	140.6
Fire*	31.6	516.5	(15.8)	32.5	61.1	18.8	22.6	52.8	38.5	55.3	81.4
Allied Lines*	24.7	5,524.5	59.1	21.2	140.1	13.8	11.0	27.5	82.8	23.6	592.8
Inland Marine	43.0	483.0	94.2	23.7	72.5	45.4	28.2	27.5	39.2	37.8	89.4
Medical Professional Liability	39.0	38.6	21.6	6.6	(21.6)	9.7	(6.3)	6.0	31.7	22.1	14.7
Other Liability*	76.4	67.8	63.2	54.0	14.6	49.5	88.6	52.4	56.3	57.7	58.0
Products Liability	NR	NR	NR	NR	NR	15.2	23.4	126.8	47.1	(48.5)	NR
Workers Compensation	66.2	55.3	45.1	49.0	52.3	60.6	72.8	68.5	58.2	60.0	58.8
Mortgage Guaranty	NR	NR	NR	NR	NR	70.9	62.5	89.7	65.7	27.7	NR
Financial Guaranty*	NR	NR	NR	NR	NR	19.2	14.5	22.0	3.1	(3.4)	NR
Accident and Health	NR	NR	NR	NR	NR	64.4	77.6	94.3	64.1	87.0	NR
Warranty	NR	NR	NR	NR	NR	77.2	73.9	70.4	78.2	76.7	NR
All Other*	75.6	119.6	17.6	56.6	62.2	61.4	38.6	39.5	47.7	31.9	55.1
Total All Lines	57.3	485.0	46.9	49.9	78.3	46.2	48.1	51.7	58.6	53.6	97.6

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2013 Profitability Report
Louisiana
Percent of Direct Premiums Earned
Underwriting Profit

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	(1.5)	0.2	0.2	(3.0)	0.2	(6.4)	(3.9)	(7.1)	(9.9)	(12.8)	(4.4)
Private Passenger Auto Physical	16.1	(91.7)	17.9	10.1	(6.9)	13.6	15.7	6.9	0.4	(9.9)	(2.8)
Private Passenger Auto Total	5.4	(35.2)	7.3	2.5	(2.8)	1.8	3.8	(1.7)	(6.0)	(11.7)	(3.7)
Commercial Auto Liability	(29.4)	(10.6)	(13.7)	(14.6)	(14.5)	(35.7)	(20.9)	(22.4)	(36.9)	(33.7)	(23.2)
Commercial Auto Physical	8.1	(144.7)	27.7	21.8	11.8	19.1	13.4	10.0	1.8	(5.8)	(3.7)
Commercial Auto Total	(22.6)	(36.9)	(5.3)	(7.7)	(9.7)	(25.7)	(14.9)	(16.8)	(30.0)	(29.0)	(19.9)
Homeowners Multiple Peril*	30.9	(872.5)	69.0	31.6	(113.7)	53.3	40.5	23.3	21.2	26.6	(69.0)
Farmowners Multiple Peril	14.2	(263.1)	10.7	4.8	(65.3)	23.0	8.0	19.3	13.3	6.2	(22.9)
Commercial Multiple Peril	5.4	(1,019.9)	(19.7)	(10.9)	(70.4)	24.3	27.8	51.9	10.3	25.6	(97.6)
Fire*	36.7	(592.6)	88.5	35.4	3.4	51.2	43.9	14.9	29.4	10.2	(27.9)
Allied Lines*	50.9	(5,670.8)	2.5	50.4	(70.3)	60.6	65.6	49.3	(9.9)	52.2	(542.0)
Inland Marine	18.5	(649.7)	(27.8)	40.7	(7.3)	15.9	34.7	36.5	23.1	24.4	(49.1)
Medical Professional Liability	13.6	13.7	34.2	16.3	56.9	32.4	56.8	37.8	22.0	35.5	31.9
Other Liability*	(28.1)	135.5	(19.0)	(6.5)	38.5	13.5	(46.2)	(5.2)	(3.8)	(10.3)	6.8
Products Liability	NR	NR	NR	NR	NR	(1.3)	(10.7)	(142.1)	(15.9)	102.6	NR
Workers Compensation	0.3	1.2	13.3	14.1	1.6	(2.6)	(22.8)	(20.5)	(5.5)	(8.9)	(3.0)
Mortgage Guaranty	NR	NR	NR	NR	NR	5.9	11.9	(15.0)	8.7	46.0	NR
Financial Guaranty*	NR	NR	NR	NR	NR	49.2	54.9	32.4	39.2	23.8	NR
Accident and Health	NR	NR	NR	NR	NR	4.4	(14.0)	(26.1)	5.1	(21.9)	NR
Warranty	NR	NR	NR	NR	NR	(0.5)	5.7	8.6	5.9	8.5	NR
All Other*	(16.4)	(62.6)	50.4	7.0	(4.5)	(5.8)	14.6	15.8	7.0	23.6	2.9
Total All Lines	4.6	(451.7)	15.7	11.0	(21.3)	15.5	11.5	8.5	1.3	5.7	(39.9)

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2013 Profitability Report
Louisiana

Percent of Direct Premiums Earned
Profit on Insurance Transactions

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	2.8	4.0	4.0	2.0	2.5	(1.3)	0.6	(2.7)	(3.2)	(5.2)	0.3
Private Passenger Auto Physical	11.5	(58.3)	12.8	7.6	(3.8)	9.7	10.9	3.6	1.1	(5.5)	(1.1)
Private Passenger Auto Total	6.2	(20.0)	7.5	4.3	(0.2)	3.2	4.7	(0.3)	(1.6)	(5.3)	(0.1)
Commercial Auto Liability	(12.5)	(0.0)	(1.8)	(2.6)	(3.6)	(20.0)	(7.1)	(8.6)	(18.2)	(15.8)	(9.0)
Commercial Auto Physical	7.1	(91.6)	20.2	16.4	9.7	13.6	10.1	7.9	2.5	(2.0)	(0.6)
Commercial Auto Total	(8.9)	(18.0)	2.7	1.0	(1.1)	(13.9)	(4.1)	(5.7)	(14.6)	(13.5)	(7.6)
Homeowners Multiple Peril*	22.1	(557.1)	56.7	25.4	(71.4)	37.3	28.6	16.2	15.7	19.0	(40.8)
Farmowners Multiple Peril	12.5	(166.6)	11.6	6.3	(40.3)	17.5	7.9	15.1	10.7	6.0	(11.9)
Commercial Multiple Peril	9.6	(640.4)	11.3	3.8	(37.3)	21.1	23.8	38.3	10.4	20.2	(53.9)
Fire*	25.0	(374.8)	69.6	30.8	4.3	35.2	29.7	11.0	20.6	8.4	(14.0)
Allied Lines*	34.2	(3,634.6)	54.1	46.5	(41.2)	42.8	45.4	34.2	(4.4)	35.6	(338.7)
Inland Marine	12.8	(412.7)	(5.8)	31.7	(2.7)	11.5	24.0	24.5	15.6	16.5	(28.4)
Medical Professional Liability	22.3	24.0	40.0	28.7	45.4	30.9	50.1	37.0	26.2	34.2	33.9
Other Liability*	(4.1)	104.5	4.1	11.8	30.9	17.9	(19.7)	7.1	8.0	3.9	16.4
Products Liability	NR	NR	NR	NR	NR	30.6	43.0	(46.8)	25.1	96.4	NR
Workers Compensation	12.7	13.0	15.5	14.9	7.1	4.9	(4.3)	(2.3)	6.7	1.7	7.0
Mortgage Guaranty	NR	NR	NR	NR	NR	10.6	24.6	(26.3)	25.0	49.4	NR
Financial Guaranty*	NR	NR	NR	NR	NR	63.2	68.9	31.5	59.2	6.8	NR
Accident and Health	NR	NR	NR	NR	NR	4.7	(7.0)	(15.6)	(3.4)	(12.8)	NR
Warranty	NR	NR	NR	NR	NR	1.4	6.5	8.6	8.9	12.6	NR
All Other*	(4.2)	(32.2)	40.7	10.5	(0.3)	0.1	14.7	15.0	9.5	20.0	7.4
Total All Lines	8.1	(283.5)	20.8	13.6	(10.4)	13.9	11.9	8.9	5.0	7.5	(20.4)

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**2013 Profitability Report
Louisiana**

**Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	7.3	8.7	8.5	6.1	5.0	1.3	4.1	0.7	0.1	(1.4)	4.0
Private Passenger Auto Physical	24.8	(93.0)	24.0	15.5	(3.6)	17.9	19.3	8.6	4.8	(3.8)	1.4
Private Passenger Auto Total	12.7	(22.7)	13.5	9.2	2.1	6.7	8.8	3.1	1.5	(2.1)	3.3
Commercial Auto Liability	(6.4)	3.9	2.8	2.2	(0.3)	(11.0)	(0.9)	(1.9)	(8.1)	(6.0)	(2.6)
Commercial Auto Physical	12.8	(98.9)	26.0	21.2	12.9	17.5	13.5	11.4	5.9	1.5	2.4
Commercial Auto Total	(4.0)	(10.8)	6.2	4.7	1.4	(7.5)	0.8	(0.3)	(6.5)	(5.2)	(2.1)
Homeowners Multiple Peril*	32.5	(360.7)	36.5	25.5	(62.5)	39.1	32.2	20.0	19.5	22.2	(19.6)
Farmowners Multiple Peril	18.3	(154.2)	14.8	10.3	(37.0)	20.2	11.1	18.2	14.2	9.2	(7.5)
Commercial Multiple Peril	11.8	(226.8)	7.7	6.0	(19.8)	16.3	18.8	30.2	11.3	18.2	(12.6)
Fire*	37.7	(229.1)	41.2	23.9	5.6	37.0	35.1	15.2	24.7	11.2	0.2
Allied Lines*	55.7	(660.5)	13.5	25.5	(25.4)	39.1	47.6	39.8	(1.3)	40.5	(42.6)
Inland Marine	21.4	(264.6)	1.0	28.8	(0.5)	15.8	29.5	31.8	22.6	22.4	(9.2)
Medical Professional Liability	16.5	16.3	21.9	15.3	21.0	16.4	24.1	19.0	14.5	17.6	18.2
Other Liability*	1.7	50.9	5.8	8.7	15.5	11.1	(4.9)	6.5	6.7	5.0	10.7
Products Liability	NR	NR	NR	NR	NR	8.3	9.5	(3.4)	7.7	22.2	NR
Workers Compensation	11.5	11.3	13.6	12.9	6.4	5.4	1.6	2.5	6.3	4.1	7.6
Mortgage Guaranty	NR	NR	NR	NR	NR	9.8	17.5	(11.7)	17.5	31.5	NR
Financial Guaranty*	NR	NR	NR	NR	NR	17.2	14.2	7.1	15.3	5.5	NR
Accident and Health	NR	NR	NR	NR	NR	6.1	(1.2)	(6.6)	1.1	(3.9)	NR
Warranty	NR	NR	NR	NR	NR	3.7	7.7	9.4	8.2	9.0	NR
All Other*	0.5	(17.6)	30.3	11.1	2.1	2.8	13.3	13.4	9.6	16.2	8.2
Total All Lines	11.7	(182.5)	16.4	13.8	(5.8)	14.0	12.7	10.3	7.2	9.0	(9.3)

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2013 Profitability Report
Maine
Percent of Direct Premiums Earned
Losses Incurred

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	58.2	55.8	49.8	54.5	54.7	55.7	59.4	58.0	55.9	61.3	56.3
Private Passenger Auto Physical	43.4	46.7	45.2	49.8	50.9	47.4	47.9	53.8	52.8	56.1	49.4
Private Passenger Auto Total	51.7	51.8	47.8	52.5	53.0	52.0	54.3	56.2	54.5	59.1	53.3
Commercial Auto Liability	42.8	37.9	36.9	34.2	47.0	40.6	37.7	39.2	50.9	59.1	42.6
Commercial Auto Physical	32.9	45.3	46.2	52.0	57.8	48.8	58.0	68.8	57.1	51.9	51.9
Commercial Auto Total	39.9	40.0	39.5	39.1	49.9	42.9	43.2	47.3	52.6	57.1	45.1
Homeowners Multiple Peril	43.8	40.2	43.0	62.4	67.3	52.3	45.1	47.0	34.6	43.8	48.0
Farmowners Multiple Peril	37.0	37.9	43.5	92.2	78.5	26.5	21.5	38.8	69.8	57.0	50.3
Commercial Multiple Peril	35.3	27.5	28.0	47.2	61.7	58.4	43.7	30.6	27.7	34.2	39.4
Fire	38.9	38.5	33.4	34.3	48.8	41.4	32.6	32.9	30.8	29.7	36.1
Allied Lines	22.0	32.7	27.3	49.5	62.3	32.6	45.5	36.7	36.3	129.7	47.5
Inland Marine	29.0	23.5	34.6	39.7	40.6	44.3	36.1	35.4	32.8	47.0	36.3
Medical Professional Liability	55.4	52.0	61.4	21.4	45.2	45.0	31.2	26.9	37.3	13.6	38.9
Other Liability*	48.9	19.9	24.3	41.2	24.2	14.5	28.4	34.8	33.9	25.6	29.6
Products Liability	NR	NR	NR	NR	NR	98.9	12.1	(0.8)	105.2	(30.0)	NR
Workers Compensation	78.0	69.3	72.9	69.7	60.9	70.0	61.5	69.4	56.8	67.9	67.6
Mortgage Guaranty	NR	NR	NR	NR	NR	121.0	76.5	83.3	108.9	71.8	NR
Financial Guaranty*	NR	NR	NR	NR	NR	(0.1)	0.0	0.0	(11.8)	0.0	NR
Accident and Health	NR	NR	NR	NR	NR	50.9	110.8	101.3	80.8	131.4	NR
Warranty	NR	NR	NR	NR	NR	58.7	58.9	37.3	46.8	49.8	NR
All Other*	24.5	42.0	41.8	49.2	56.0	31.9	46.3	14.9	27.8	25.5	36.0
Total All Lines	48.6	44.8	44.9	52.0	54.4	50.5	48.0	47.6	44.5	50.7	48.6

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**2013 Profitability Report
Maine
Percent of Direct Premiums Earned
Underwriting Profit**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	4.4	6.8	13.3	7.4	9.5	7.8	4.6	6.9	7.9	2.1	7.1
Private Passenger Auto Physical	22.8	18.5	19.6	14.0	14.4	18.0	17.4	12.1	12.2	7.6	15.7
Private Passenger Auto Total	12.5	11.9	16.0	10.3	11.7	12.4	10.2	9.1	9.7	4.5	10.8
Commercial Auto Liability	20.7	26.5	28.3	29.6	14.2	17.1	23.0	24.5	10.0	0.1	19.4
Commercial Auto Physical	32.7	18.5	16.3	10.5	2.2	11.3	(0.6)	(10.0)	2.1	7.2	9.0
Commercial Auto Total	24.2	24.2	25.0	24.3	11.0	15.5	16.6	15.1	7.8	2.1	16.6
Homeowners Multiple Peril	17.2	22.5	16.9	(3.4)	(8.5)	7.1	16.2	15.7	28.2	16.4	12.8
Farmowners Multiple Peril	23.2	23.0	16.3	(34.1)	(22.1)	37.6	42.6	24.2	(10.3)	1.3	10.2
Commercial Multiple Peril	22.5	31.2	29.8	7.2	(9.4)	(14.6)	11.5	27.6	29.3	21.9	15.7
Fire	28.6	21.1	37.0	33.6	17.8	23.4	32.8	35.6	37.0	35.5	30.2
Allied Lines	56.8	44.6	49.7	27.4	16.8	44.3	30.4	43.2	41.5	(55.1)	30.0
Inland Marine	37.1	35.4	32.8	25.9	25.9	16.1	25.1	28.0	31.8	16.1	27.4
Medical Professional Liability	8.5	11.8	3.1	48.3	16.2	12.8	30.0	32.8	10.6	47.6	22.2
Other Liability*	19.4	44.9	39.8	21.0	33.5	42.0	31.4	25.8	21.9	39.1	31.9
Products Liability	NR	NR	NR	NR	NR	(87.8)	44.5	36.1	(91.5)	118.1	NR
Workers Compensation	(6.4)	(3.8)	(9.8)	(8.5)	(0.2)	(10.1)	(2.2)	(13.7)	3.4	(11.4)	(6.3)
Mortgage Guaranty	NR	NR	NR	NR	NR	(43.5)	0.1	(5.4)	(33.3)	2.0	NR
Financial Guaranty*	NR	NR	NR	NR	NR	75.0	69.5	(255.4)	57.5	38.9	NR
Accident and Health	NR	NR	NR	NR	NR	17.0	(49.7)	(35.8)	(16.1)	(73.0)	NR
Warranty	NR	NR	NR	NR	NR	20.7	19.9	42.5	37.7	37.9	NR
All Other*	44.6	26.5	25.2	18.0	6.1	25.7	9.8	47.3	29.2	33.2	26.6
Total All Lines	16.4	18.9	18.4	10.1	7.0	9.3	13.8	14.8	17.3	10.8	13.7

*See technical notes

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2013 Profitability Report
Maine

**Percent of Direct Premiums Earned
Profit on Insurance Transactions**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	7.6	9.3	13.2	9.6	9.1	8.5	6.9	7.1	8.8	4.9	8.5
Private Passenger Auto Physical	16.0	13.2	13.7	10.2	10.1	12.7	12.2	7.2	8.9	6.0	11.0
Private Passenger Auto Total	11.3	11.0	13.4	9.8	9.6	10.4	9.3	7.1	8.8	5.4	9.6
Commercial Auto Liability	17.8	21.5	23.1	24.5	14.4	13.3	19.9	20.3	10.6	4.9	17.0
Commercial Auto Physical	22.0	12.7	11.2	7.9	3.0	7.8	0.2	(5.7)	2.1	5.5	6.7
Commercial Auto Total	19.0	19.0	19.8	19.9	11.3	11.8	14.5	13.2	8.2	5.1	14.2
Homeowners Multiple Peril	13.4	17.2	13.8	0.4	(3.9)	6.6	12.7	11.3	20.3	12.6	10.4
Farmowners Multiple Peril	17.7	17.1	13.2	(19.4)	(12.7)	26.3	29.4	17.6	(4.8)	2.9	8.7
Commercial Multiple Peril	17.7	23.5	22.7	8.3	(0.7)	(6.7)	11.2	21.4	21.9	16.7	13.6
Fire	19.6	15.3	25.3	22.9	11.0	15.7	22.1	24.1	25.2	24.1	20.5
Allied Lines	38.0	29.6	33.6	18.4	11.6	29.7	21.1	29.4	28.2	(34.2)	20.5
Inland Marine	24.1	23.7	21.8	17.3	17.5	10.6	16.7	18.4	20.9	10.9	18.2
Medical Professional Liability	14.9	17.8	13.3	42.6	15.0	15.0	29.6	30.7	16.4	40.8	23.6
Other Liability*	18.9	37.5	34.9	23.3	25.1	35.2	28.7	25.9	22.8	33.8	28.6
Products Liability	NR	NR	NR	NR	NR	(46.8)	46.0	39.3	(45.2)	91.2	NR
Workers Compensation	10.3	11.5	5.4	6.0	9.0	3.7	12.9	4.3	15.4	2.6	8.1
Mortgage Guaranty	NR	NR	NR	NR	NR	(17.8)	21.0	(17.8)	0.5	24.2	NR
Financial Guaranty*	NR	NR	NR	NR	NR	79.0	66.8	(166.1)	69.2	17.7	NR
Accident and Health	NR	NR	NR	NR	NR	24.7	(13.9)	(1.4)	(0.4)	(31.6)	NR
Warranty	NR	NR	NR	NR	NR	15.6	17.5	30.5	29.4	30.5	NR
All Other*	33.6	22.5	22.2	18.1	6.9	18.1	8.8	32.7	21.1	23.7	20.8
Total All Lines	15.5	17.3	16.8	11.5	8.0	9.8	13.7	13.2	15.6	11.0	13.3

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2013 Profitability Report

Maine

Percent of Net Worth
Return on Net Worth

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	12.1	13.7	17.3	12.9	11.0	10.9	9.6	9.6	11.1	7.6	11.6
Private Passenger Auto Physical	31.2	25.5	25.3	18.7	17.1	21.3	19.9	12.9	15.0	10.7	19.8
Private Passenger Auto Total	18.5	17.6	19.9	14.9	13.1	14.5	13.1	10.8	12.5	8.7	14.3
Commercial Auto Liability	21.4	24.2	24.3	23.1	13.6	12.9	17.5	17.8	11.0	6.7	17.2
Commercial Auto Physical	36.8	22.5	19.4	13.9	6.1	12.9	3.7	(3.2)	5.8	9.5	12.7
Commercial Auto Total	24.7	23.8	23.4	21.3	12.2	12.9	15.0	13.9	10.0	7.2	16.4
Homeowners Multiple Peril	20.5	24.7	19.9	4.5	(1.8)	9.8	16.3	14.8	23.8	15.4	14.8
Farmowners Multiple Peril	25.8	24.2	18.9	(15.8)	(10.8)	31.9	35.3	22.1	(1.6)	6.2	13.6
Commercial Multiple Peril	23.1	28.5	26.3	11.5	1.8	(2.8)	12.0	20.2	21.6	17.0	15.9
Fire	29.9	23.4	35.0	30.7	15.4	21.4	27.5	29.4	29.8	27.6	27.0
Allied Lines	61.8	48.4	51.6	28.3	17.4	40.7	28.5	38.5	36.8	(32.6)	31.9
Inland Marine	40.1	38.5	35.1	27.4	26.8	17.3	24.5	26.6	30.6	16.4	28.3
Medical Professional Liability	14.4	15.8	12.2	27.4	10.9	11.0	17.8	18.8	11.3	21.4	16.1
Other Liability*	18.5	29.3	25.4	16.8	15.5	20.4	17.0	15.3	14.2	19.2	19.2
Products Liability	NR	NR	NR	NR	NR	(17.6)	19.3	17.0	(12.8)	34.2	NR
Workers Compensation	9.3	9.8	6.5	6.6	6.2	4.2	8.1	5.0	9.1	4.3	6.9
Mortgage Guaranty	NR	NR	NR	NR	NR	(5.9)	12.6	(5.3)	3.5	14.1	NR
Financial Guaranty*	NR	NR	NR	NR	NR	22.8	20.4	(26.5)	19.6	7.7	NR
Accident and Health	NR	NR	NR	NR	NR	7.8	1.0	3.2	3.3	(1.7)	NR
Warranty	NR	NR	NR	NR	NR	12.3	12.7	24.2	19.9	19.0	NR
All Other*	33.6	22.1	19.7	15.2	6.5	20.5	10.9	31.2	21.3	22.7	20.4
Total All Lines	19.1	20.1	18.7	13.2	8.7	10.5	13.5	13.1	14.9	11.2	14.3

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2013 Profitability Report
Maryland
Percent of Direct Premiums Earned
Losses Incurred

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	63.6	62.6	60.7	65.3	66.5	69.1	68.0	68.1	66.8	60.2	65.1
Private Passenger Auto Physical	54.9	54.6	55.5	60.0	63.3	60.8	63.9	64.1	61.2	60.9	59.9
Private Passenger Auto Total	60.0	59.3	58.6	63.1	65.2	65.8	66.3	66.5	64.6	60.5	63.0
Commercial Auto Liability	53.7	44.2	49.4	49.4	47.5	55.0	47.7	49.2	56.4	51.6	50.4
Commercial Auto Physical	47.9	46.2	51.6	53.7	58.6	55.5	66.8	66.0	65.6	57.4	56.9
Commercial Auto Total	52.4	44.7	49.9	50.4	49.9	55.1	51.7	52.6	58.3	52.8	51.8
Homeowners Multiple Peril	38.9	36.0	38.0	39.9	50.2	49.0	78.1	87.7	66.5	41.1	52.5
Farmowners Multiple Peril	52.0	38.3	36.3	47.9	47.0	37.1	121.5	53.3	51.1	37.7	52.2
Commercial Multiple Peril	48.3	29.6	42.0	39.9	38.6	40.1	62.2	43.3	61.0	54.1	45.9
Fire	31.5	53.0	47.2	25.0	30.4	29.6	27.9	23.9	43.6	24.8	33.7
Allied Lines	59.1	61.6	11.7	26.3	36.5	24.5	65.5	67.5	94.0	51.1	49.8
Inland Marine	53.6	26.7	48.6	33.9	42.6	47.0	50.0	46.8	59.5	63.8	47.2
Medical Professional Liability	94.2	80.6	31.3	31.1	39.1	54.3	37.7	36.5	66.4	144.1	61.5
Other Liability*	62.6	56.7	43.2	35.3	44.6	54.8	57.5	47.3	42.9	63.9	50.9
Products Liability	NR	NR	NR	NR	NR	86.9	169.2	126.6	74.4	65.5	NR
Workers Compensation*	70.7	67.4	74.7	84.3	72.7	78.2	91.3	83.7	72.4	71.9	76.7
Mortgage Guaranty	NR	NR	NR	NR	NR	186.0	123.7	167.6	146.2	74.0	NR
Financial Guaranty*	NR	NR	NR	NR	NR	1,113.2	2,195.7	527.4	33.9	(542.5)	NR
Accident and Health	NR	NR	NR	NR	NR	92.1	109.8	113.5	91.5	99.2	NR
Warranty	NR	NR	NR	NR	NR	68.3	79.8	57.5	60.1	58.3	NR
All Other*	42.7	29.4	38.2	41.0	108.3	28.8	66.9	38.8	30.7	22.5	44.7
Total All Lines	57.3	52.6	51.4	52.8	59.4	62.1	72.4	66.7	62.9	57.6	59.5

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2013 Profitability Report
Maryland
Percent of Direct Premiums Earned
Underwriting Profit

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	3.2	3.0	4.4	(0.9)	(2.0)	(5.2)	(4.1)	(2.8)	(2.5)	4.5	(0.2)
Private Passenger Auto Physical	14.1	13.9	12.5	6.6	3.7	6.1	2.3	3.7	6.3	5.9	7.5
Private Passenger Auto Total	7.7	7.5	7.7	2.2	0.3	(0.7)	(1.5)	(0.3)	0.9	5.1	2.9
Commercial Auto Liability	11.4	21.4	15.4	13.8	15.4	3.1	13.8	14.3	4.6	8.8	12.2
Commercial Auto Physical	18.8	19.2	12.3	10.7	5.0	5.9	(7.6)	(4.2)	(4.2)	4.0	6.0
Commercial Auto Total	13.1	20.9	14.7	13.1	13.2	3.7	9.3	10.5	2.8	7.8	10.9
Homeowners Multiple Peril	27.1	30.9	26.9	25.3	14.0	14.1	(17.2)	(26.6)	(3.9)	23.7	11.5
Farmowners Multiple Peril	8.6	26.3	28.9	17.3	15.6	30.5	(63.6)	12.5	15.4	27.4	11.9
Commercial Multiple Peril	9.0	34.7	14.0	18.1	22.4	13.2	(7.0)	13.8	(6.3)	(0.9)	11.1
Fire	40.8	7.5	24.0	48.5	41.7	41.2	42.7	48.5	26.1	45.8	36.7
Allied Lines	16.6	15.7	62.3	54.5	45.9	54.3	10.4	13.2	(17.2)	27.7	28.3
Inland Marine	13.4	32.5	20.2	36.8	28.7	17.9	16.1	20.8	7.7	2.5	19.7
Medical Professional Liability	(42.5)	(23.2)	37.3	13.6	16.6	(10.6)	10.0	4.6	(32.5)	(111.8)	(13.9)
Other Liability*	1.5	2.7	16.2	28.3	11.9	1.0	(1.4)	11.3	21.4	(9.9)	8.3
Products Liability	NR	NR	NR	NR	NR	(59.5)	(152.5)	(131.2)	(40.8)	(30.3)	NR
Workers Compensation*	(1.7)	(2.7)	(11.0)	(23.0)	(11.9)	(19.4)	(35.3)	(29.2)	(10.0)	(12.3)	(15.6)
Mortgage Guaranty	NR	NR	NR	NR	NR	(110.4)	(50.0)	(91.9)	(72.6)	(0.3)	NR
Financial Guaranty*	NR	NR	NR	NR	NR	(1,047.5)	(2,136.1)	(554.5)	(40.5)	375.7	NR
Accident and Health	NR	NR	NR	NR	NR	(24.1)	(46.9)	(44.4)	(26.7)	(38.0)	NR
Warranty	NR	NR	NR	NR	NR	13.0	1.4	27.3	26.7	28.1	NR
All Other*	26.1	40.3	29.1	27.1	(46.5)	33.5	(17.5)	17.6	28.6	35.6	17.4
Total All Lines	8.8	12.7	13.4	11.3	4.1	(0.3)	(11.4)	(4.8)	(0.1)	4.0	3.8

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2013 Profitability Report
Maryland

Percent of Direct Premiums Earned
Profit on Insurance Transactions

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	6.0	6.1	6.8	3.5	1.3	(0.3)	0.9	0.5	1.9	6.4	3.3
Private Passenger Auto Physical	10.3	10.1	9.1	5.4	3.1	4.9	2.3	1.6	5.0	4.8	5.7
Private Passenger Auto Total	7.8	7.7	7.7	4.3	2.0	1.8	1.5	0.9	3.1	5.8	4.3
Commercial Auto Liability	12.4	18.8	15.2	14.6	15.3	4.4	14.4	13.9	7.5	10.5	12.7
Commercial Auto Physical	13.3	13.5	8.9	8.4	4.9	4.5	(4.1)	(1.9)	(1.8)	3.7	4.9
Commercial Auto Total	12.6	17.6	13.7	13.2	13.0	4.4	10.6	10.7	5.6	9.1	11.1
Homeowners Multiple Peril	19.9	22.6	20.2	18.8	10.5	10.9	(9.0)	(15.9)	(0.2)	17.4	9.5
Farmowners Multiple Peril	7.9	18.6	20.6	13.1	11.4	21.5	(39.5)	10.0	11.6	19.3	9.4
Commercial Multiple Peril	10.6	27.3	13.9	16.6	20.3	11.5	(0.5)	12.9	(0.4)	3.3	11.5
Fire	28.2	7.4	17.7	33.5	26.7	27.5	28.9	32.7	18.7	31.5	25.3
Allied Lines	13.4	12.2	42.6	36.2	30.4	36.2	8.4	10.4	(8.6)	20.4	20.1
Inland Marine	9.8	22.9	14.2	24.8	19.5	12.0	11.1	14.0	5.6	2.1	13.6
Medical Professional Liability	(18.2)	(5.0)	35.1	18.2	14.6	(1.3)	15.3	11.3	(12.7)	(61.7)	(0.5)
Other Liability*	9.1	11.8	21.5	29.7	11.6	9.4	10.3	18.5	24.2	3.6	15.0
Products Liability	NR	NR	NR	NR	NR	(21.6)	(71.0)	(54.7)	2.7	8.4	NR
Workers Compensation*	11.4	9.8	2.4	(3.5)	1.6	(0.1)	(5.6)	(1.1)	9.4	4.3	2.8
Mortgage Guaranty	NR	NR	NR	NR	NR	(60.2)	(6.9)	(68.0)	(19.6)	26.9	NR
Financial Guaranty*	NR	NR	NR	NR	NR	(618.8)	(1,265.5)	(268.2)	80.6	314.4	NR
Accident and Health	NR	NR	NR	NR	NR	1.9	(3.1)	(4.4)	(6.0)	(2.8)	NR
Warranty	NR	NR	NR	NR	NR	11.1	3.9	21.9	22.8	25.0	NR
All Other*	21.8	31.2	24.2	22.7	(27.3)	23.6	(8.3)	14.8	21.6	25.6	15.0
Total All Lines	10.5	13.3	13.6	12.3	5.9	3.9	(1.9)	1.3	5.2	7.5	7.2

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**2013 Profitability Report
Maryland**

**Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	11.0	10.9	11.5	7.6	3.6	2.4	4.3	3.8	5.0	8.9	6.9
Private Passenger Auto Physical	22.1	21.2	18.6	12.0	7.1	10.2	6.8	5.7	10.2	9.5	12.3
Private Passenger Auto Total	14.6	14.2	13.8	9.0	4.7	4.8	5.1	4.4	6.6	9.1	8.6
Commercial Auto Liability	15.3	20.8	16.8	15.1	14.1	6.0	13.2	13.0	8.5	10.5	13.3
Commercial Auto Physical	23.0	22.7	15.7	13.8	8.3	8.3	(1.1)	1.3	1.3	7.3	10.1
Commercial Auto Total	16.6	21.1	16.6	14.9	13.2	6.3	11.3	11.4	7.5	10.0	12.9
Homeowners Multiple Peril	28.6	31.7	27.7	24.6	14.1	14.9	(5.6)	(12.2)	3.1	19.8	14.7
Farmowners Multiple Peril	14.0	27.6	29.2	19.0	15.4	27.6	(38.7)	14.0	15.8	23.4	14.7
Commercial Multiple Peril	13.7	28.9	16.0	17.3	19.2	12.2	3.1	13.0	3.0	5.7	13.2
Fire	39.7	12.4	24.0	39.7	33.1	34.7	34.5	38.2	22.1	32.5	31.1
Allied Lines	20.9	19.2	57.8	51.4	43.5	48.9	13.0	15.1	(5.3)	22.7	28.7
Inland Marine	16.7	33.4	22.8	35.7	28.2	18.1	17.0	20.8	10.5	5.9	20.9
Medical Professional Liability	(9.6)	0.5	26.6	15.4	11.5	1.9	11.7	9.6	(3.6)	(22.1)	4.2
Other Liability*	10.0	11.1	15.7	18.6	8.0	7.2	7.6	10.9	13.6	4.9	10.7
Products Liability	NR	NR	NR	NR	NR	(3.8)	(13.0)	(7.9)	3.8	5.1	NR
Workers Compensation*	10.6	9.6	5.3	2.5	2.9	2.7	1.7	3.1	6.4	4.8	5.0
Mortgage Guaranty	NR	NR	NR	NR	NR	(24.2)	1.1	(20.0)	(3.4)	12.5	NR
Financial Guaranty*	NR	NR	NR	NR	NR	(70.9)	(71.7)	(12.8)	9.1	24.4	NR
Accident and Health	NR	NR	NR	NR	NR	2.9	3.0	2.7	2.3	3.0	NR
Warranty	NR	NR	NR	NR	NR	9.3	6.1	16.9	15.9	15.3	NR
All Other*	22.1	28.5	21.1	19.0	(14.3)	24.5	(3.1)	14.4	20.3	23.6	15.6
Total All Lines	14.3	16.6	16.0	14.0	7.1	5.8	2.1	4.3	6.9	8.3	9.5

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2013 Profitability Report
Massachusetts
Percent of Direct Premiums Earned
Losses Incurred

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	58.5	50.0	46.0	51.5	54.9	61.9	63.0	60.7	61.4	64.7	57.3
Private Passenger Auto Physical	57.4	57.9	54.2	56.9	62.5	68.5	65.7	69.0	58.7	59.1	61.0
Private Passenger Auto Total	58.1	52.8	49.0	53.5	57.8	64.4	64.0	64.0	60.3	62.4	58.6
Commercial Auto Liability	43.1	44.1	44.8	39.2	44.5	44.7	36.4	50.3	55.3	55.8	45.8
Commercial Auto Physical	51.4	55.7	51.8	51.0	51.5	57.8	50.6	72.0	59.3	63.9	56.5
Commercial Auto Total	45.0	46.7	46.4	42.0	46.2	47.8	39.6	55.3	56.2	57.7	48.3
Homeowners Multiple Peril	45.9	42.9	37.1	31.2	37.4	39.7	42.9	80.5	33.5	34.5	42.6
Farmowners Multiple Peril	22.6	4.6	31.3	37.4	35.8	49.8	11.5	38.1	19.3	43.1	29.4
Commercial Multiple Peril	37.9	39.1	30.1	37.5	30.8	23.6	39.1	66.3	37.4	37.2	37.9
Fire	28.9	68.9	42.5	28.9	34.3	21.1	35.0	34.9	35.8	26.8	35.7
Allied Lines	23.6	55.0	32.8	27.8	22.3	37.5	40.4	71.3	50.6	37.8	39.9
Inland Marine	25.1	52.0	29.7	35.0	63.7	32.0	43.6	45.5	63.0	38.0	42.8
Medical Professional Liability	57.5	76.5	44.9	52.4	43.0	54.3	37.7	28.8	46.1	32.2	47.3
Other Liability*	67.3	78.0	48.3	42.3	54.4	44.5	43.7	45.0	40.5	40.8	50.5
Products Liability	NR	NR	NR	NR	NR	58.0	19.2	31.8	75.9	47.8	NR
Workers Compensation	70.5	56.8	61.9	63.1	65.4	70.5	71.2	59.6	57.8	64.4	64.1
Mortgage Guaranty	NR	NR	NR	NR	NR	139.5	144.4	135.7	91.0	42.8	NR
Financial Guaranty*	NR	NR	NR	NR	NR	(465.6)	95.4	507.8	658.4	49.0	NR
Accident and Health	NR	NR	NR	NR	NR	88.0	72.6	74.5	67.2	78.4	NR
Warranty	NR	NR	NR	NR	NR	81.2	67.6	79.4	67.1	17.7	NR
All Other*	70.4	71.9	48.6	77.0	130.2	34.8	36.2	13.6	39.5	31.0	55.3
Total All Lines	55.6	55.6	45.9	47.5	54.3	49.2	52.3	61.8	52.1	49.1	52.3

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2013 Profitability Report
Massachusetts
Percent of Direct Premiums Earned
Underwriting Profit

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	2.8	10.5	13.3	7.6	5.4	(1.8)	(2.5)	1.5	(0.4)	(4.4)	3.2
Private Passenger Auto Physical	5.8	3.9	6.7	3.3	(1.4)	(7.8)	(4.2)	(6.4)	4.3	3.8	0.8
Private Passenger Auto Total	3.9	8.1	10.9	6.0	2.8	(4.1)	(3.2)	(1.6)	1.5	(1.0)	2.3
Commercial Auto Liability	23.5	19.8	19.0	24.9	17.6	14.3	24.8	11.2	5.0	4.4	16.4
Commercial Auto Physical	13.5	7.6	10.5	12.2	11.5	1.6	11.3	(11.8)	0.7	(5.0)	5.2
Commercial Auto Total	21.1	17.1	17.0	21.9	16.2	11.3	21.7	5.9	4.0	2.1	13.8
Homeowners Multiple Peril	12.0	16.5	20.9	29.6	22.7	19.6	17.0	(23.3)	28.2	25.8	16.9
Farmowners Multiple Peril	38.8	60.9	29.8	25.4	29.0	10.7	52.0	21.7	41.3	14.6	32.4
Commercial Multiple Peril	18.0	18.2	27.2	17.3	27.2	32.5	15.5	(13.3)	18.8	17.4	17.9
Fire	40.9	(16.4)	26.3	41.3	33.8	47.6	30.6	33.3	31.0	39.9	30.8
Allied Lines	54.2	20.0	41.7	48.2	55.3	36.1	32.8	3.7	24.3	37.2	35.3
Inland Marine	41.9	(8.3)	37.2	22.0	1.7	33.6	22.3	21.5	3.1	30.2	20.5
Medical Professional Liability	(1.6)	(20.4)	8.8	0.6	8.8	2.0	22.4	33.4	9.6	19.8	8.3
Other Liability*	(8.9)	(33.3)	7.2	17.6	(1.7)	11.0	15.0	12.9	20.3	16.6	5.7
Products Liability	NR	NR	NR	NR	NR	(36.0)	22.6	12.0	(65.4)	(47.9)	NR
Workers Compensation	(4.4)	7.2	(0.3)	0.3	(6.6)	(12.1)	(12.2)	2.0	6.6	(1.7)	(2.1)
Mortgage Guaranty	NR	NR	NR	NR	NR	(62.9)	(70.1)	(59.3)	(15.4)	31.9	NR
Financial Guaranty*	NR	NR	NR	NR	NR	526.2	(135.7)	(471.0)	(501.8)	(37.6)	NR
Accident and Health	NR	NR	NR	NR	NR	(21.8)	(11.5)	(7.3)	(6.3)	(19.3)	NR
Warranty	NR	NR	NR	NR	NR	(4.1)	10.5	(0.4)	18.0	(8.7)	NR
All Other*	(7.9)	(5.1)	17.5	(14.2)	(71.2)	23.8	18.8	46.8	17.3	29.2	5.5
Total All Lines	6.0	3.1	14.1	12.9	5.2	10.1	7.4	(1.2)	9.5	10.9	7.8

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**2013 Profitability Report
Massachusetts
Percent of Direct Premiums Earned
Profit on Insurance Transactions**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	6.5	11.4	12.9	9.3	6.3	2.2	2.4	3.5	3.2	0.6	5.8
Private Passenger Auto Physical	5.0	3.8	5.4	3.2	(0.2)	(4.1)	(1.8)	(4.9)	3.7	3.4	1.3
Private Passenger Auto Total	5.9	8.6	10.2	7.1	3.9	(0.2)	0.7	0.1	3.4	1.7	4.2
Commercial Auto Liability	20.3	17.8	17.7	21.7	16.5	11.5	20.9	11.5	7.3	7.4	15.2
Commercial Auto Physical	9.7	6.0	7.7	9.4	9.2	1.8	8.2	(6.9)	1.2	(2.4)	4.4
Commercial Auto Total	17.8	15.1	15.3	18.8	14.8	9.2	18.0	7.2	5.9	5.1	12.7
Homeowners Multiple Peril	10.4	13.6	16.6	21.8	16.2	14.6	13.1	(13.9)	20.4	18.7	13.1
Farmowners Multiple Peril	28.1	41.6	21.5	19.4	20.6	9.2	36.5	16.7	29.2	11.4	23.4
Commercial Multiple Peril	16.5	17.1	23.1	16.8	24.0	24.5	14.3	(4.5)	16.3	15.0	16.3
Fire	28.2	(8.0)	20.0	29.4	21.9	31.9	21.2	23.2	21.8	27.2	21.7
Allied Lines	37.2	14.8	29.6	32.5	36.7	24.5	23.1	4.4	18.0	26.1	24.7
Inland Marine	28.0	(3.8)	25.5	15.0	2.2	22.2	14.8	14.2	2.5	20.2	14.1
Medical Professional Liability	20.9	8.5	29.3	22.2	16.3	14.2	32.0	38.3	22.0	29.1	23.3
Other Liability*	2.8	(9.6)	17.9	24.8	3.7	16.2	20.1	18.8	23.4	20.8	13.9
Products Liability	NR	NR	NR	NR	NR	(7.8)	36.9	28.1	(22.1)	(11.1)	NR
Workers Compensation	8.7	15.5	8.7	8.8	4.7	2.0	5.4	13.1	15.9	6.9	9.0
Mortgage Guaranty	NR	NR	NR	NR	NR	(30.7)	(25.4)	(53.0)	10.6	41.6	NR
Financial Guaranty*	NR	NR	NR	NR	NR	389.8	(64.0)	(298.7)	(273.8)	3.8	NR
Accident and Health	NR	NR	NR	NR	NR	(6.9)	1.2	2.3	(4.9)	(6.6)	NR
Warranty	NR	NR	NR	NR	NR	0.0	8.9	3.2	19.5	(6.1)	NR
All Other*	0.4	3.2	18.6	(1.5)	(42.0)	19.1	17.8	35.3	15.6	23.3	9.0
Total All Lines	9.3	7.9	15.0	14.2	7.0	11.0	10.2	3.4	11.2	11.7	10.1

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**2013 Profitability Report
Massachusetts
Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	10.7	15.7	16.8	12.7	8.2	4.9	5.5	6.4	6.1	3.9	9.1
Private Passenger Auto Physical	11.9	9.8	11.9	8.5	2.1	(2.9)	1.2	(2.8)	8.1	7.5	5.5
Private Passenger Auto Total	11.0	14.1	15.5	11.5	6.5	2.6	4.2	3.6	6.8	5.1	8.1
Commercial Auto Liability	22.6	19.8	18.7	20.6	15.5	11.5	18.4	11.6	8.6	8.5	15.6
Commercial Auto Physical	18.2	12.3	14.3	15.2	13.6	5.0	12.8	(4.5)	4.7	0.8	9.2
Commercial Auto Total	21.9	18.6	18.0	19.7	15.2	10.4	17.5	9.1	8.0	7.2	14.6
Homeowners Multiple Peril	16.3	19.9	22.6	26.9	20.1	18.6	16.9	(10.3)	23.5	21.1	17.6
Farmowners Multiple Peril	37.0	53.6	29.0	23.5	23.3	12.2	37.6	19.3	31.3	14.3	28.1
Commercial Multiple Peril	19.1	18.9	22.9	16.7	20.7	21.7	13.8	0.2	15.2	14.1	16.3
Fire	39.2	(5.0)	24.3	33.2	25.6	38.2	25.3	26.7	25.1	30.0	26.3
Allied Lines	53.0	22.6	39.0	43.1	48.1	32.4	28.4	8.2	21.6	28.8	32.5
Inland Marine	41.2	(0.7)	35.8	22.9	5.1	32.0	23.0	21.9	6.6	28.0	21.6
Medical Professional Liability	11.9	7.2	14.5	11.6	8.1	7.9	14.3	16.5	11.0	12.7	11.6
Other Liability*	5.6	(1.3)	12.8	15.1	4.0	10.3	11.9	11.5	13.5	12.2	9.6
Products Liability	NR	NR	NR	NR	NR	0.2	13.8	11.4	(2.7)	0.4	NR
Workers Compensation	9.3	13.4	8.8	8.4	4.3	3.6	5.5	8.7	9.9	6.2	7.8
Mortgage Guaranty	NR	NR	NR	NR	NR	(12.5)	(8.1)	(22.4)	8.7	24.3	NR
Financial Guaranty*	NR	NR	NR	NR	NR	61.1	(12.4)	(47.4)	(36.5)	3.8	NR
Accident and Health	NR	NR	NR	NR	NR	0.4	3.8	4.2	2.0	1.4	NR
Warranty	NR	NR	NR	NR	NR	2.8	9.8	5.7	11.6	2.1	NR
All Other*	4.2	6.2	15.3	3.2	(19.8)	16.9	14.8	26.3	14.1	18.7	10.0
Total All Lines	12.4	10.8	16.0	14.5	7.5	10.8	10.4	5.8	11.1	11.2	11.1

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**2013 Profitability Report
Michigan
Percent of Direct Premiums Earned
Losses Incurred**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability*	92.0	119.7	76.4	81.2	105.1	156.7	151.3	196.2	165.4	141.9	128.6
Private Passenger Auto Physical	56.7	59.3	58.3	62.3	65.4	62.3	61.1	66.0	65.1	67.0	62.3
Private Passenger Auto Total*	74.3	91.1	68.1	72.6	86.9	114.1	112.7	143.9	127.1	115.2	100.6
Commercial Auto Liability*	67.9	57.1	46.8	48.0	51.8	73.6	75.1	86.1	92.0	76.5	67.5
Commercial Auto Physical	45.8	49.2	49.8	57.9	61.9	60.4	65.7	68.0	65.8	65.4	59.0
Commercial Auto Total*	59.8	54.3	47.8	51.2	55.1	69.1	72.2	80.4	83.7	73.0	64.7
Homeowners Multiple Peril	49.6	46.1	48.9	61.3	72.8	68.7	67.8	62.9	55.0	54.9	58.8
Farmowners Multiple Peril	48.9	46.2	44.2	62.7	71.1	54.2	77.6	66.0	52.0	58.1	58.1
Commercial Multiple Peril	41.2	32.4	38.6	40.9	56.6	44.1	52.4	54.2	50.1	51.8	46.2
Fire	63.9	139.5	87.8	63.8	66.7	40.2	36.8	50.1	36.9	34.0	62.0
Allied Lines	46.6	40.8	29.4	39.4	63.2	50.1	31.6	48.2	72.0	63.5	48.5
Inland Marine	35.3	37.7	39.5	45.3	53.9	54.0	50.2	50.1	57.0	49.6	47.3
Medical Professional Liability*	57.0	20.2	14.8	17.3	28.3	(18.3)	9.8	15.5	33.9	24.6	20.3
Other Liability*	51.7	48.3	49.4	47.1	60.9	37.6	36.5	33.0	50.1	30.4	44.5
Products Liability	NR	NR	NR	NR	NR	(96.5)	108.3	28.6	67.2	47.1	NR
Workers Compensation	52.7	61.5	61.3	68.8	63.1	61.2	65.7	63.2	48.8	45.4	59.2
Mortgage Guaranty	NR	NR	NR	NR	NR	302.7	225.9	196.3	153.8	72.1	NR
Financial Guaranty*	NR	NR	NR	NR	NR	0.0	0.0	0.0	1.4	3,213.4	NR
Accident and Health	NR	NR	NR	NR	NR	97.7	90.3	87.6	82.0	71.7	NR
Warranty	NR	NR	NR	NR	NR	56.1	56.3	53.9	55.4	57.0	NR
All Other*	62.1	61.5	59.3	63.8	72.9	41.8	19.4	23.4	51.0	32.9	48.8
Total All Lines	61.2	67.3	57.4	61.9	73.1	79.7	80.3	93.4	86.8	84.0	74.5

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2013 Profitability Report
Michigan
Percent of Direct Premiums Earned
Underwriting Profit

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability*	(30.9)	(64.0)	(16.9)	(22.2)	(49.3)	(109.0)	(102.0)	(156.0)	(124.8)	(96.5)	(77.2)
Private Passenger Auto Physical	12.7	8.3	9.3	3.8	1.1	4.4	5.2	0.3	0.2	(2.8)	4.3
Private Passenger Auto Total*	(9.1)	(29.7)	(4.9)	(10.4)	(26.3)	(57.8)	(56.1)	(93.2)	(77.1)	(63.1)	(42.8)
Commercial Auto Liability*	(3.1)	6.2	17.6	11.8	8.8	(20.1)	(23.6)	(30.7)	(38.4)	(20.7)	(9.2)
Commercial Auto Physical	21.9	16.1	15.4	6.9	1.5	1.1	(6.0)	(5.9)	(5.4)	(5.4)	4.0
Commercial Auto Total*	6.0	9.7	16.8	10.2	6.4	(12.9)	(18.2)	(22.9)	(28.0)	(16.0)	(4.9)
Homeowners Multiple Peril	18.2	22.3	16.7	3.2	(8.9)	(6.3)	(3.1)	3.8	10.9	9.5	6.6
Farmowners Multiple Peril	18.2	20.0	22.1	2.9	(8.8)	12.6	(13.7)	(0.8)	12.4	4.9	7.0
Commercial Multiple Peril	17.4	31.3	19.6	18.1	1.2	10.3	4.5	4.2	8.4	3.4	11.8
Fire	4.7	(104.3)	(21.6)	3.5	0.8	27.0	30.0	19.2	32.1	33.6	2.5
Allied Lines	29.7	39.6	49.4	40.4	18.0	24.7	47.1	35.3	8.9	15.8	30.9
Inland Marine	34.5	17.7	31.5	23.5	15.3	10.6	17.1	19.2	11.6	19.1	20.0
Medical Professional Liability*	(3.4)	38.7	38.4	41.5	29.7	75.7	51.4	36.7	33.0	29.0	37.1
Other Liability*	4.9	8.3	7.9	17.2	(14.9)	21.0	25.9	26.5	6.3	30.7	13.4
Products Liability	NR	NR	NR	NR	NR	206.3	(65.4)	(6.5)	(85.5)	19.8	NR
Workers Compensation	15.0	2.6	4.7	(5.7)	(2.3)	0.7	(5.3)	(3.1)	16.8	20.3	4.4
Mortgage Guaranty	NR	NR	NR	NR	NR	(231.1)	(154.5)	(120.0)	(79.8)	1.6	NR
Financial Guaranty*	NR	NR	NR	NR	NR	70.3	13.8	58.3	33.6	(3,333.6)	NR
Accident and Health	NR	NR	NR	NR	NR	(27.6)	(22.9)	(13.6)	(11.7)	(2.6)	NR
Warranty	NR	NR	NR	NR	NR	25.9	29.6	33.4	32.9	31.5	NR
All Other*	10.9	12.0	11.6	9.9	(2.1)	20.5	38.8	36.6	7.8	24.3	17.0
Total All Lines	4.5	(3.7)	6.7	2.4	(11.4)	(19.0)	(19.3)	(34.5)	(28.7)	(25.3)	(12.8)

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**2013 Profitability Report
Michigan
Percent of Direct Premiums Earned
Profit on Insurance Transactions**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability*	(3.2)	(22.9)	9.5	7.3	(18.4)	(52.7)	(42.2)	(77.4)	(54.9)	(36.0)	(29.1)
Private Passenger Auto Physical	9.5	6.6	7.1	3.6	1.5	3.8	4.3	(0.5)	1.1	(0.7)	3.6
Private Passenger Auto Total*	3.1	(8.9)	8.4	5.6	(9.3)	(27.2)	(22.3)	(46.5)	(33.5)	(23.4)	(15.4)
Commercial Auto Liability*	5.2	11.7	19.9	16.3	12.8	(7.5)	(6.1)	(10.8)	(15.6)	(3.6)	2.2
Commercial Auto Physical	15.1	11.4	10.8	5.7	2.5	1.3	(3.1)	(3.1)	(2.8)	(2.6)	3.5
Commercial Auto Total*	8.8	11.6	16.7	12.9	9.5	(4.5)	(5.2)	(8.4)	(11.5)	(3.3)	2.7
Homeowners Multiple Peril	14.1	17.1	13.8	4.7	(4.2)	(2.2)	0.3	3.7	9.1	8.2	6.5
Farmowners Multiple Peril	14.3	14.9	16.7	4.2	(4.3)	10.0	(6.8)	1.7	10.0	5.1	6.6
Commercial Multiple Peril	15.9	25.1	17.6	16.7	6.7	10.0	7.1	6.7	9.1	5.6	12.1
Fire	5.1	(63.5)	(10.0)	5.1	0.9	19.1	21.3	14.4	22.7	23.5	3.9
Allied Lines	20.6	26.5	33.5	27.0	12.1	16.6	31.8	24.0	7.2	11.6	21.1
Inland Marine	23.2	12.9	21.5	16.2	11.0	7.3	11.6	12.8	8.2	13.0	13.8
Medical Professional Liability*	10.2	38.5	39.1	41.2	25.8	58.0	44.9	29.0	32.3	29.2	34.8
Other Liability*	15.9	20.7	21.7	27.6	(2.6)	23.7	29.0	29.9	16.7	32.4	21.5
Products Liability	NR	NR	NR	NR	NR	176.4	8.7	39.3	(20.4)	45.5	NR
Workers Compensation	20.1	11.6	11.5	5.3	6.4	9.2	8.7	8.4	20.3	18.7	12.0
Mortgage Guaranty	NR	NR	NR	NR	NR	(137.8)	(74.8)	(87.7)	(28.5)	22.3	NR
Financial Guaranty*	NR	NR	NR	NR	NR	83.9	40.7	42.2	61.4	(2,109.7)	NR
Accident and Health	NR	NR	NR	NR	NR	(11.1)	(5.9)	(2.2)	(10.4)	2.1	NR
Warranty	NR	NR	NR	NR	NR	19.3	23.3	26.9	28.0	28.2	NR
All Other*	13.9	14.6	14.6	13.1	1.8	16.1	28.5	26.5	7.9	18.6	15.6
Total All Lines	10.3	5.7	13.1	10.5	(1.9)	(5.3)	(2.9)	(13.5)	(8.2)	(5.6)	0.2

*See technical notes

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**2013 Profitability Report
Michigan**

**Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability*	2.2	(6.3)	7.8	6.5	(3.9)	(13.6)	(7.8)	(16.0)	(9.6)	(4.6)	(4.5)
Private Passenger Auto Physical	20.2	14.9	15.1	9.3	4.5	8.5	9.4	2.7	4.8	2.5	9.2
Private Passenger Auto Total*	6.1	(2.2)	9.1	7.0	(2.6)	(10.4)	(5.7)	(13.9)	(8.2)	(3.9)	(2.5)
Commercial Auto Liability*	7.8	12.5	17.3	14.0	10.2	(1.4)	0.4	(1.9)	(4.1)	1.7	5.7
Commercial Auto Physical	26.5	20.2	18.6	11.0	5.5	4.3	(0.1)	(0.2)	0.0	0.5	8.6
Commercial Auto Total*	12.2	14.2	17.6	13.5	9.4	(0.4)	0.3	(1.7)	(3.5)	1.6	6.3
Homeowners Multiple Peril	21.4	24.7	19.8	9.0	(2.3)	0.4	3.7	7.1	12.5	11.2	10.7
Farmowners Multiple Peril	21.8	22.1	23.2	8.5	(2.4)	13.9	(3.6)	5.1	13.7	8.4	11.1
Commercial Multiple Peril	18.8	26.6	19.1	17.2	7.7	10.6	8.6	8.4	10.3	7.5	13.5
Fire	9.9	(57.5)	(5.1)	8.9	3.2	22.3	24.4	17.3	25.5	25.2	7.4
Allied Lines	35.8	44.2	52.6	41.0	20.0	26.4	44.5	35.8	12.1	16.6	32.9
Inland Marine	35.5	21.1	32.2	24.4	16.3	12.3	18.2	20.0	13.7	19.1	21.3
Medical Professional Liability*	9.9	25.3	24.5	23.2	14.6	29.8	23.5	25.0	17.8	15.9	20.9
Other Liability*	12.2	13.7	13.2	14.8	1.2	13.0	14.5	14.6	9.6	15.2	12.2
Products Liability	NR	NR	NR	NR	NR	27.6	4.6	9.4	(0.3)	11.5	NR
Workers Compensation	17.6	11.4	10.4	6.6	5.4	6.9	6.9	7.1	12.9	12.5	9.8
Mortgage Guaranty	NR	NR	NR	NR	NR	(56.0)	(22.3)	(29.2)	(8.9)	14.4	NR
Financial Guaranty*	NR	NR	NR	NR	NR	16.3	10.1	9.6	11.5	(128.3)	NR
Accident and Health	NR	NR	NR	NR	NR	(1.4)	1.4	2.4	(0.8)	4.0	NR
Warranty	NR	NR	NR	NR	NR	14.2	16.7	18.2	16.9	15.5	NR
All Other*	12.0	12.4	11.7	10.7	3.1	14.6	24.3	23.6	9.6	17.5	13.9
Total All Lines	11.7	8.0	12.5	10.2	1.1	(0.3)	2.0	(3.2)	(0.5)	1.0	4.3

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2013 Profitability Report
Minnesota
Percent of Direct Premiums Earned
Losses Incurred

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	55.9	54.6	50.1	56.0	60.5	61.9	60.7	57.8	57.1	58.9	57.4
Private Passenger Auto Physical	46.1	51.4	55.1	64.6	69.5	55.4	62.2	63.9	59.0	68.0	59.5
Private Passenger Auto Total	51.6	53.3	52.2	59.5	64.2	59.2	61.3	60.3	57.9	62.7	58.2
Commercial Auto Liability	42.2	45.2	41.6	49.4	49.1	47.0	40.0	50.1	43.2	51.7	45.9
Commercial Auto Physical	42.2	46.1	49.8	59.0	74.7	50.3	63.9	65.9	62.9	67.9	58.3
Commercial Auto Total	42.2	45.5	44.3	52.4	56.9	48.0	47.3	54.9	49.3	56.8	49.8
Homeowners Multiple Peril	31.8	76.5	83.7	127.9	157.3	53.0	75.3	74.3	51.9	61.6	79.3
Farmowners Multiple Peril	41.4	48.0	63.1	74.6	88.2	51.0	122.9	112.5	68.3	45.6	71.6
Commercial Multiple Peril	51.4	49.2	50.3	72.5	91.9	57.1	56.9	63.1	44.8	63.1	60.0
Fire	28.6	27.4	45.6	29.6	48.1	33.0	45.6	51.6	89.3	46.4	44.5
Allied Lines	59.5	55.2	30.9	40.3	52.2	38.5	42.1	58.7	45.2	113.3	53.6
Inland Marine	31.7	38.2	39.6	33.3	42.5	38.5	53.0	59.5	47.4	46.5	43.0
Medical Professional Liability	63.2	50.8	66.4	40.0	48.6	14.6	73.4	41.8	32.0	38.2	46.9
Other Liability*	69.6	75.2	30.1	58.6	38.7	36.7	47.1	38.3	42.7	34.0	47.1
Products Liability	NR	NR	NR	NR	NR	83.4	59.5	41.4	90.1	34.6	NR
Workers Compensation	72.5	70.8	64.3	63.4	68.8	73.8	76.0	68.4	62.5	60.1	68.1
Mortgage Guaranty	NR	NR	NR	NR	NR	203.3	170.9	236.0	201.2	125.5	NR
Financial Guaranty*	NR	NR	NR	NR	NR	474.6	269.5	209.5	(392.6)	1,773.6	NR
Accident and Health	NR	NR	NR	NR	NR	89.0	93.5	89.6	88.3	92.8	NR
Warranty	NR	NR	NR	NR	NR	90.2	97.7	85.3	87.6	91.2	NR
All Other*	47.3	38.8	47.0	84.6	144.1	112.5	36.3	11.4	8.4	18.3	54.9
Total All Lines	51.9	58.2	52.8	68.7	80.4	59.8	63.9	63.5	53.0	67.1	61.9

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2013 Profitability Report
Minnesota
Percent of Direct Premiums Earned
Underwriting Profit

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	8.2	9.0	12.5	4.6	2.4	0.5	2.0	4.9	4.3	2.1	5.1
Private Passenger Auto Physical	22.5	15.4	11.0	(2.5)	(5.0)	10.7	2.6	1.5	6.1	(5.0)	5.7
Private Passenger Auto Total	14.4	11.8	11.9	1.7	(0.7)	4.7	2.2	3.5	5.0	(0.8)	5.4
Commercial Auto Liability	24.9	20.0	23.5	13.6	12.1	13.4	22.3	12.3	19.4	8.9	17.1
Commercial Auto Physical	24.8	18.6	13.7	3.1	(13.4)	11.6	(4.4)	(3.7)	(1.8)	(8.6)	4.0
Commercial Auto Total	24.9	19.6	20.3	10.4	4.2	12.9	14.2	7.4	12.8	3.4	13.0
Homeowners Multiple Peril	35.6	(14.5)	(24.7)	(74.0)	(105.2)	10.9	(12.8)	(10.4)	13.4	0.6	(18.1)
Farmowners Multiple Peril	24.9	15.2	(0.3)	(12.3)	(27.0)	16.7	(61.0)	(50.0)	(5.1)	18.7	(8.0)
Commercial Multiple Peril	2.9	7.4	6.9	(20.7)	(38.6)	(6.2)	1.9	(4.6)	17.8	(6.0)	(3.9)
Fire	43.4	37.5	24.0	41.2	21.0	36.5	21.8	18.2	(23.3)	21.1	24.1
Allied Lines	16.8	24.4	46.9	40.5	31.0	41.1	36.5	26.8	38.7	(33.5)	26.9
Inland Marine	37.7	15.9	30.7	37.0	28.1	27.0	12.4	8.2	21.5	22.7	24.1
Medical Professional Liability	7.9	15.3	(4.6)	25.1	11.0	43.5	(18.9)	13.1	35.1	22.1	14.9
Other Liability*	(14.1)	(20.1)	26.2	(3.2)	11.8	26.0	12.2	27.9	16.5	26.8	11.0
Products Liability	NR	NR	NR	NR	NR	(92.1)	(41.1)	(9.9)	(90.4)	(13.5)	NR
Workers Compensation	(6.6)	(9.5)	1.4	2.0	(7.0)	(16.1)	(17.7)	(10.0)	1.1	3.4	(5.9)
Mortgage Guaranty	NR	NR	NR	NR	NR	(128.0)	(97.4)	(164.3)	(129.6)	(53.9)	NR
Financial Guaranty*	NR	NR	NR	NR	NR	(407.9)	(242.3)	(190.9)	382.3	(1,614.1)	NR
Accident and Health	NR	NR	NR	NR	NR	(16.8)	(25.6)	(14.8)	(19.8)	(26.7)	NR
Warranty	NR	NR	NR	NR	NR	(16.4)	(21.9)	1.6	(1.1)	(4.8)	NR
All Other*	26.4	36.2	24.8	(13.8)	(78.4)	(58.5)	21.4	47.4	53.7	40.0	9.9
Total All Lines	13.6	5.6	11.0	(6.6)	(18.1)	3.6	(0.8)	2.2	12.1	(3.2)	1.9

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2013 Profitability Report
Minnesota

**Percent of Direct Premiums Earned
Profit on Insurance Transactions**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	9.5	10.2	12.3	7.3	4.2	3.5	5.0	5.6	6.2	4.7	6.8
Private Passenger Auto Physical	15.6	11.0	8.0	(0.6)	(2.5)	7.8	2.5	0.2	4.8	(2.3)	4.4
Private Passenger Auto Total	12.1	10.5	10.5	4.1	1.4	5.3	3.9	3.4	5.6	1.8	5.9
Commercial Auto Liability	21.2	18.2	21.2	15.2	13.7	12.0	20.7	13.4	17.5	11.0	16.4
Commercial Auto Physical	16.9	12.9	9.6	3.2	(7.2)	8.0	(2.3)	(1.8)	(0.6)	(4.8)	3.4
Commercial Auto Total	19.8	16.5	17.3	11.5	7.3	10.7	13.7	8.7	11.9	6.0	12.3
Homeowners Multiple Peril	25.2	(6.7)	(12.9)	(45.1)	(66.5)	9.1	(6.2)	(5.7)	10.5	2.2	(9.6)
Farmowners Multiple Peril	18.6	11.7	2.2	(5.5)	(16.0)	12.9	(37.3)	(30.2)	(1.3)	13.9	(3.1)
Commercial Multiple Peril	6.7	9.4	9.4	(8.1)	(18.7)	(0.4)	5.7	1.1	15.3	(0.5)	2.0
Fire	29.5	26.1	17.1	28.2	13.1	24.4	15.4	13.3	(13.7)	15.0	16.8
Allied Lines	11.8	16.3	31.5	26.2	20.1	27.1	24.6	17.9	25.7	(21.1)	18.0
Inland Marine	25.1	11.5	20.9	24.8	19.2	17.7	8.6	5.9	14.7	15.4	16.4
Medical Professional Liability	11.4	16.8	5.2	24.3	10.2	33.1	(4.8)	16.2	30.4	21.9	16.5
Other Liability*	1.5	(2.0)	29.4	10.2	12.5	25.8	17.2	27.9	20.2	26.6	16.9
Products Liability	NR	NR	NR	NR	NR	(45.1)	(4.0)	12.0	(41.5)	8.5	NR
Workers Compensation	7.5	5.2	10.5	11.5	4.2	(0.3)	3.4	7.3	13.3	11.1	7.4
Mortgage Guaranty	NR	NR	NR	NR	NR	(74.9)	(43.9)	(119.5)	(60.5)	(12.0)	NR
Financial Guaranty*	NR	NR	NR	NR	NR	(230.4)	(118.7)	(106.6)	292.4	(991.5)	NR
Accident and Health	NR	NR	NR	NR	NR	(7.4)	(11.5)	(4.9)	(15.3)	(11.0)	NR
Warranty	NR	NR	NR	NR	NR	(8.1)	(10.0)	5.6	4.9	5.9	NR
All Other*	20.5	27.1	19.9	(4.5)	(48.6)	(34.3)	18.8	34.1	38.1	28.8	10.0
Total All Lines	13.4	8.3	11.9	0.5	(8.8)	6.1	4.4	4.8	12.1	1.8	5.5

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**2013 Profitability Report
Minnesota
Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	15.1	15.4	17.2	11.3	6.6	6.3	8.1	8.5	9.1	7.6	10.5
Private Passenger Auto Physical	32.1	23.0	17.0	3.1	(1.6)	14.8	7.0	3.7	10.0	0.4	11.0
Private Passenger Auto Total	20.8	17.9	17.1	8.7	3.9	9.0	7.8	7.0	9.4	5.2	10.7
Commercial Auto Liability	23.7	19.9	21.0	15.0	12.1	11.0	16.7	12.1	15.1	10.5	15.7
Commercial Auto Physical	29.9	22.8	17.2	8.0	(7.1)	13.3	0.7	1.3	2.6	(2.0)	8.7
Commercial Auto Total	25.1	20.6	20.1	13.5	8.3	11.4	13.7	10.0	12.6	7.9	14.3
Homeowners Multiple Peril	36.0	(4.1)	(10.1)	(41.7)	(65.8)	12.4	(2.7)	(2.3)	14.1	5.5	(5.9)
Farmowners Multiple Peril	27.5	18.5	6.6	(1.8)	(15.1)	16.8	(34.2)	(27.0)	1.9	17.3	1.1
Commercial Multiple Peril	10.0	12.7	12.1	(2.2)	(12.0)	2.4	7.5	4.2	15.0	3.0	5.3
Fire	42.7	36.6	24.5	35.8	18.1	31.4	19.7	17.0	(11.0)	18.2	23.3
Allied Lines	25.0	31.9	55.8	47.8	38.1	45.8	38.5	31.3	42.7	(25.7)	33.1
Inland Marine	38.6	19.6	31.6	35.9	27.7	26.7	14.1	10.5	21.4	21.3	24.7
Medical Professional Liability	14.6	18.7	8.1	21.0	9.4	25.2	0.6	13.0	21.2	15.2	14.7
Other Liability*	4.6	2.8	18.8	8.8	7.9	14.6	11.0	15.6	12.3	15.0	11.1
Products Liability	NR	NR	NR	NR	NR	(12.5)	2.4	7.2	(9.7)	5.9	NR
Workers Compensation	8.5	7.0	9.6	9.3	4.2	2.6	4.7	6.0	8.5	7.7	6.8
Mortgage Guaranty	NR	NR	NR	NR	NR	(40.6)	(17.5)	(49.2)	(22.1)	(1.9)	NR
Financial Guaranty*	NR	NR	NR	NR	NR	(55.6)	(18.8)	(14.3)	68.6	(73.7)	NR
Accident and Health	NR	NR	NR	NR	NR	(1.4)	(1.6)	1.1	(2.3)	(0.2)	NR
Warranty	NR	NR	NR	NR	NR	(1.5)	(1.5)	6.6	5.8	5.5	NR
All Other*	25.4	30.3	21.4	0.5	(32.4)	(22.7)	16.5	29.6	33.2	25.3	12.7
Total All Lines	17.6	12.1	14.7	4.4	(5.1)	7.7	6.7	7.0	12.7	4.7	8.2

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2013 Profitability Report
Mississippi
Percent of Direct Premiums Earned
Losses Incurred

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	62.6	55.7	57.4	60.8	61.9	66.3	66.6	65.0	63.5	64.9	62.5
Private Passenger Auto Physical	53.4	133.8	55.2	55.6	59.3	57.3	55.9	61.2	58.2	96.9	68.7
Private Passenger Auto Total	58.3	91.3	56.4	58.5	60.7	62.3	61.8	63.3	61.1	79.0	65.3
Commercial Auto Liability	62.9	63.9	53.7	54.6	60.7	48.7	56.3	61.0	62.2	62.1	58.6
Commercial Auto Physical	42.0	133.2	45.1	50.3	53.3	46.0	57.9	66.7	58.4	92.6	64.6
Commercial Auto Total	57.7	80.5	51.6	53.6	58.9	48.1	56.7	62.3	61.3	69.7	60.0
Homeowners Multiple Peril	48.0	675.7	41.9	58.7	70.8	46.5	60.4	67.4	44.5	79.2	119.3
Farmowners Multiple Peril	54.9	181.4	54.5	44.7	53.1	47.6	88.4	88.6	70.6	55.2	73.9
Commercial Multiple Peril	49.6	409.5	49.2	33.3	47.9	44.6	39.2	49.6	34.6	106.7	86.4
Fire	30.4	150.9	65.3	18.0	43.4	30.0	36.9	51.4	37.6	82.6	54.7
Allied Lines*	36.1	3,271.2	173.9	42.4	199.3	47.9	54.8	92.4	43.7	140.7	410.2
Inland Marine	49.5	747.1	3.1	17.2	23.3	29.9	27.8	53.4	32.2	34.7	101.8
Medical Professional Liability*	52.6	79.1	14.7	30.2	(31.1)	1.2	19.2	18.9	13.9	26.6	22.5
Other Liability*	77.0	1.9	38.8	35.2	40.8	42.2	24.3	63.9	44.6	37.5	40.6
Products Liability	NR	NR	NR	NR	NR	19.5	(14.6)	64.3	26.4	30.7	NR
Workers Compensation	76.1	59.4	61.0	57.4	60.1	53.6	81.9	66.7	60.0	50.8	62.7
Mortgage Guaranty	NR	NR	NR	NR	NR	106.7	90.1	109.3	90.4	53.7	NR
Financial Guaranty*	NR	NR	NR	NR	NR	65.9	5.6	26.9	24.8	(32.7)	NR
Accident and Health	NR	NR	NR	NR	NR	61.5	64.3	62.4	53.1	65.0	NR
Warranty	NR	NR	NR	NR	NR	(71.4)	63.4	61.7	65.6	60.3	NR
All Other*	64.3	85.2	43.3	47.8	50.7	31.9	20.2	26.1	36.5	14.5	42.1
Total All Lines	57.0	344.0	55.2	49.7	63.4	50.4	54.1	63.3	50.5	75.3	86.3

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2013 Profitability Report
Mississippi
Percent of Direct Premiums Earned
Underwriting Profit

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	1.2	9.0	7.2	3.6	2.7	(3.7)	(3.3)	(1.4)	(0.6)	(2.4)	1.2
Private Passenger Auto Physical	12.4	(83.3)	10.7	9.8	6.7	8.2	9.6	4.4	6.6	(38.5)	(5.3)
Private Passenger Auto Total	6.4	(33.0)	8.7	6.4	4.5	1.5	2.4	1.2	2.6	(18.3)	(1.8)
Commercial Auto Liability	(4.3)	(5.4)	7.1	3.0	(3.7)	7.0	(2.7)	(5.4)	(8.0)	(6.1)	(1.9)
Commercial Auto Physical	22.2	(82.3)	19.4	12.6	8.6	13.8	(1.0)	(7.8)	0.5	(38.0)	(5.2)
Commercial Auto Total	2.2	(23.8)	10.1	5.2	(0.8)	8.6	(2.3)	(6.0)	(5.9)	(14.1)	(2.7)
Homeowners Multiple Peril	15.6	(695.2)	21.2	(1.9)	(12.9)	16.2	2.8	(4.1)	20.7	(20.7)	(65.8)
Farmowners Multiple Peril	2.2	(136.9)	3.3	10.9	3.6	14.5	(31.4)	(30.4)	(15.6)	1.8	(17.8)
Commercial Multiple Peril	0.1	(390.6)	0.9	19.7	9.0	8.0	19.1	7.0	24.5	(59.3)	(36.2)
Fire	37.5	(123.2)	(4.8)	49.5	24.2	38.0	27.9	12.9	30.0	(24.2)	6.8
Allied Lines*	41.5	(3,326.0)	(120.7)	36.3	(127.5)	26.9	20.8	(12.0)	33.9	(71.2)	(349.8)
Inland Marine	9.8	(1,039.9)	70.2	46.5	47.9	31.7	33.7	4.8	27.3	25.2	(74.3)
Medical Professional Liability*	12.4	(9.2)	51.8	39.7	109.4	69.3	38.3	41.2	41.8	32.2	42.7
Other Liability*	(27.8)	45.4	11.1	19.1	11.5	6.6	34.0	(11.5)	10.7	17.2	11.6
Products Liability	NR	NR	NR	NR	NR	29.1	59.5	(12.8)	31.6	17.3	NR
Workers Compensation	(14.2)	3.1	2.9	5.8	0.3	7.7	(27.2)	(11.0)	2.7	10.2	(2.0)
Mortgage Guaranty	NR	NR	NR	NR	NR	(29.7)	(15.3)	(33.0)	(15.4)	20.4	NR
Financial Guaranty*	NR	NR	NR	NR	NR	3.6	57.8	29.9	15.0	55.8	NR
Accident and Health	NR	NR	NR	NR	NR	0.9	(5.3)	2.7	11.6	(4.3)	NR
Warranty	NR	NR	NR	NR	NR	163.3	21.6	25.5	20.9	27.1	NR
All Other*	(1.9)	(21.7)	21.2	17.2	9.1	25.0	36.9	33.3	16.6	41.5	17.7
Total All Lines	5.0	(316.9)	6.5	12.5	(1.5)	11.4	8.2	(0.7)	12.5	(16.3)	(27.9)

*See technical notes

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2013 Profitability Report
Mississippi

Percent of Direct Premiums Earned
Profit on Insurance Transactions

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	4.2	9.3	7.8	5.6	3.9	0.2	1.0	1.0	2.6	1.4	3.7
Private Passenger Auto Physical	9.1	(53.0)	8.0	7.4	5.0	6.2	7.0	2.0	5.1	(24.1)	(2.7)
Private Passenger Auto Total	6.4	(19.0)	7.9	6.4	4.4	2.9	3.6	1.5	3.7	(9.8)	0.8
Commercial Auto Liability	3.4	2.8	11.2	8.5	3.4	7.5	4.0	2.0	0.1	1.5	4.4
Commercial Auto Physical	15.4	(52.1)	13.9	9.5	7.2	9.6	0.2	(4.1)	1.2	(23.7)	(2.3)
Commercial Auto Total	6.4	(10.4)	11.8	8.7	4.3	7.9	3.1	0.6	0.4	(4.8)	2.8
Homeowners Multiple Peril	12.1	(444.1)	23.8	3.5	(6.5)	12.5	3.9	(1.7)	15.3	(11.8)	(39.3)
Farmowners Multiple Peril	4.8	(84.8)	7.6	11.1	4.1	11.5	(17.8)	(17.2)	(7.9)	3.2	(8.6)
Commercial Multiple Peril	5.9	(243.3)	10.9	19.5	12.4	8.9	16.9	8.6	19.5	(35.2)	(17.6)
Fire	25.4	(76.9)	(0.2)	33.7	15.2	25.1	18.9	9.4	20.7	(14.4)	5.7
Allied Lines*	28.0	(2,129.4)	(44.1)	34.2	(79.4)	19.8	15.5	(6.6)	23.2	(45.3)	(218.4)
Inland Marine	7.2	(660.8)	62.8	36.2	33.5	21.5	22.6	3.7	18.5	16.9	(43.8)
Medical Professional Liability*	28.2	14.6	54.7	45.4	80.2	53.7	37.2	37.9	38.3	32.5	42.3
Other Liability*	(4.4)	42.7	19.4	24.1	11.4	12.8	32.1	2.7	17.3	21.1	17.9
Products Liability	NR	NR	NR	NR	NR	39.9	66.1	17.7	42.6	32.0	NR
Workers Compensation	1.2	11.5	7.3	9.2	6.0	11.3	(6.9)	3.3	12.2	13.1	6.8
Mortgage Guaranty	NR	NR	NR	NR	NR	(11.8)	8.0	(37.4)	9.4	32.7	NR
Financial Guaranty*	NR	NR	NR	NR	NR	39.0	80.6	27.8	50.1	41.3	NR
Accident and Health	NR	NR	NR	NR	NR	0.9	(2.9)	1.2	(1.2)	(3.2)	NR
Warranty	NR	NR	NR	NR	NR	108.9	15.6	18.8	16.0	20.7	NR
All Other*	2.4	(9.9)	18.1	15.3	7.5	18.5	27.5	24.8	13.9	29.9	14.8
Total All Lines	7.6	(198.5)	12.0	13.2	1.9	10.5	9.1	2.3	11.6	(7.4)	(13.8)

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**2013 Profitability Report
Mississippi
Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	9.3	15.6	13.5	10.3	6.7	3.0	4.5	4.4	5.9	4.7	7.8
Private Passenger Auto Physical	20.3	(85.0)	16.7	15.1	10.1	12.4	13.6	6.3	10.6	(27.8)	(0.8)
Private Passenger Auto Total	13.5	(22.9)	14.7	12.1	8.0	6.4	7.7	5.1	7.6	(7.1)	4.5
Commercial Auto Liability	6.7	6.2	12.5	10.0	4.7	8.1	6.1	4.7	3.4	4.3	6.7
Commercial Auto Physical	26.7	(65.6)	21.7	15.5	11.4	14.7	3.8	(1.2)	4.7	(22.4)	0.9
Commercial Auto Total	9.8	(5.2)	14.0	10.9	5.8	9.0	5.8	3.8	3.6	(0.0)	5.7
Homeowners Multiple Peril	19.6	(335.5)	19.2	7.0	(4.4)	16.2	7.5	1.7	19.2	(8.3)	(25.8)
Farmowners Multiple Peril	9.4	(79.3)	10.7	14.2	6.7	15.2	(13.7)	(13.4)	(4.4)	6.5	(4.8)
Commercial Multiple Peril	8.8	(142.9)	10.5	17.5	11.6	9.5	15.5	9.8	18.5	(22.8)	(6.4)
Fire	38.8	(79.1)	4.0	41.7	20.7	33.8	24.8	13.8	25.5	(10.9)	11.3
Allied Lines*	48.7	(578.0)	(7.1)	23.1	(61.4)	23.2	20.9	(5.3)	32.9	(51.3)	(55.4)
Inland Marine	13.0	(313.7)	30.3	30.3	33.9	27.3	30.2	7.8	25.2	22.5	(9.3)
Medical Professional Liability*	15.6	9.9	25.3	20.7	33.5	28.3	19.5	20.6	20.3	16.3	21.0
Other Liability*	1.6	26.1	14.1	15.9	8.0	8.9	17.3	4.6	10.7	12.3	11.9
Products Liability	NR	NR	NR	NR	NR	12.9	19.0	7.6	14.3	11.7	NR
Workers Compensation	4.6	11.6	9.0	9.6	5.8	9.0	0.5	4.9	8.7	9.4	7.3
Mortgage Guaranty	NR	NR	NR	NR	NR	(4.6)	7.7	(17.1)	8.6	22.3	NR
Financial Guaranty*	NR	NR	NR	NR	NR	10.6	14.4	7.9	12.6	9.4	NR
Accident and Health	NR	NR	NR	NR	NR	3.7	1.0	4.5	2.3	1.0	NR
Warranty	NR	NR	NR	NR	NR	72.4	15.6	18.1	16.0	18.2	NR
All Other*	6.3	(5.1)	19.4	16.0	8.3	18.5	24.1	22.0	13.8	25.0	14.8
Total All Lines	11.8	(151.3)	12.6	14.7	3.9	12.1	11.0	5.3	13.0	(2.6)	(6.9)

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2013 Profitability Report
Missouri
Percent of Direct Premiums Earned
Losses Incurred

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	62.9	63.6	60.7	64.2	66.9	64.3	59.0	62.1	62.6	63.6	63.0
Private Passenger Auto Physical	59.8	51.8	74.5	58.9	63.9	57.1	57.2	72.1	77.9	57.3	63.1
Private Passenger Auto Total	61.5	58.3	66.8	61.9	65.6	61.1	58.2	66.5	69.2	60.8	63.0
Commercial Auto Liability	55.9	52.8	50.5	63.2	43.6	54.3	51.4	70.0	38.3	58.7	53.9
Commercial Auto Physical	49.0	46.7	72.6	49.1	60.5	52.2	59.5	86.4	77.0	66.2	61.9
Commercial Auto Total	53.8	51.1	56.3	59.1	48.4	53.8	53.5	74.2	49.0	60.8	56.0
Homeowners Multiple Peril	59.7	45.1	133.0	58.3	84.8	61.7	58.4	125.2	78.7	42.6	74.8
Farmowners Multiple Peril	66.2	44.4	116.1	52.7	94.8	92.6	64.1	98.5	67.6	50.6	74.8
Commercial Multiple Peril	48.3	40.8	83.5	48.1	51.8	57.4	48.5	163.0	105.4	48.3	69.5
Fire	42.0	19.4	37.2	29.4	46.8	48.8	39.0	78.4	70.1	27.8	43.9
Allied Lines	39.6	54.4	54.5	37.9	102.3	64.3	64.8	269.8	243.9	93.2	102.5
Inland Marine	42.9	43.6	59.1	40.0	57.8	36.5	48.5	49.8	43.2	40.7	46.2
Medical Professional Liability*	52.0	49.3	30.3	12.9	18.3	33.4	27.3	21.8	20.0	22.5	28.8
Other Liability*	79.8	63.5	64.2	42.9	59.3	52.9	53.7	49.9	43.0	61.8	57.1
Products Liability	NR	NR	NR	NR	NR	53.8	124.8	127.5	90.3	13.2	NR
Workers Compensation	62.0	61.2	54.7	55.1	60.9	52.4	67.0	63.8	69.1	56.4	60.2
Mortgage Guaranty	NR	NR	NR	NR	NR	121.6	107.7	131.0	101.9	55.1	NR
Financial Guaranty*	NR	NR	NR	NR	NR	(0.0)	0.0	0.0	5.5	0.1	NR
Accident and Health	NR	NR	NR	NR	NR	60.0	74.2	75.8	81.1	74.6	NR
Warranty	NR	NR	NR	NR	NR	78.8	74.3	69.0	63.7	276.3	NR
All Other*	45.7	44.0	49.6	46.4	57.0	43.5	53.2	28.8	25.1	14.8	40.8
Total All Lines	58.5	53.1	70.8	52.5	64.8	57.9	57.5	93.9	77.7	54.8	64.2

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2013 Profitability Report
Missouri
Percent of Direct Premiums Earned
Underwriting Profit

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	1.8	(0.1)	2.2	(1.5)	(3.4)	(0.3)	6.1	2.7	1.0	0.0	0.8
Private Passenger Auto Physical	7.3	15.8	(10.7)	6.6	2.2	9.5	9.0	(6.7)	(14.5)	8.6	2.7
Private Passenger Auto Total	4.3	7.1	(3.6)	2.1	(0.9)	4.0	7.4	(1.4)	(5.7)	3.8	1.7
Commercial Auto Liability	8.1	3.4	1.0	(4.2)	19.0	3.2	7.7	(10.6)	23.8	0.5	5.2
Commercial Auto Physical	17.8	19.0	(11.0)	16.5	3.9	10.7	1.1	(26.1)	(16.3)	(4.6)	1.1
Commercial Auto Total	11.0	7.6	(2.2)	1.9	14.7	5.2	6.0	(14.6)	12.8	(1.0)	4.1
Homeowners Multiple Peril	5.9	21.3	(79.0)	6.6	(22.8)	1.6	7.1	(66.5)	(16.3)	23.5	(11.9)
Farmowners Multiple Peril	1.7	23.3	(55.3)	14.9	(31.4)	(25.7)	3.5	(32.3)	(1.2)	16.6	(8.6)
Commercial Multiple Peril	10.1	21.7	(28.6)	9.6	7.7	(4.5)	10.7	(115.5)	(53.3)	9.5	(13.3)
Fire	27.9	49.0	21.5	40.0	23.1	19.3	29.3	(10.7)	(2.6)	40.2	23.7
Allied Lines	41.0	26.4	20.2	43.5	(21.3)	13.3	13.2	(192.2)	(166.9)	(13.8)	(23.7)
Inland Marine	27.1	8.5	8.5	29.0	11.2	28.6	16.5	17.5	25.6	27.8	20.0
Medical Professional Liability*	10.0	0.0	24.5	47.9	38.5	22.9	28.7	33.9	31.5	37.1	27.5
Other Liability*	(18.2)	(5.9)	(1.3)	20.6	(0.6)	7.7	8.4	10.6	17.0	(6.2)	3.2
Products Liability	NR	NR	NR	NR	NR	(18.4)	(140.5)	(145.5)	(77.7)	29.8	NR
Workers Compensation	5.9	4.4	13.5	12.9	3.6	13.2	(6.3)	(2.3)	(5.8)	8.8	4.8
Mortgage Guaranty	NR	NR	NR	NR	NR	(44.4)	(32.3)	(55.2)	(26.3)	19.2	NR
Financial Guaranty*	NR	NR	NR	NR	NR	(130.4)	71.1	56.3	40.2	38.8	NR
Accident and Health	NR	NR	NR	NR	NR	(0.9)	(13.7)	(5.4)	(13.8)	(8.0)	NR
Warranty	NR	NR	NR	NR	NR	4.6	12.8	18.8	22.9	(194.7)	NR
All Other*	22.4	22.0	13.9	18.1	3.1	17.5	4.6	30.8	36.4	45.7	21.5
Total All Lines	7.2	10.7	(9.3)	12.2	(1.2)	5.3	6.5	(31.7)	(15.0)	9.4	(0.6)

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2013 Profitability Report
Missouri

Percent of Direct Premiums Earned
Profit on Insurance Transactions

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	4.9	3.9	5.3	3.1	0.4	2.8	7.3	3.7	3.8	3.2	3.8
Private Passenger Auto Physical	5.7	11.2	(6.2)	5.2	2.1	7.0	6.6	(5.2)	(8.6)	6.4	2.4
Private Passenger Auto Total	5.3	7.2	0.2	4.0	1.1	4.7	7.0	(0.1)	(1.6)	4.6	3.2
Commercial Auto Liability	11.1	7.1	5.8	4.4	18.2	5.0	10.6	(1.7)	20.6	5.6	8.7
Commercial Auto Physical	12.4	13.2	(6.4)	12.0	4.1	7.5	1.4	(16.1)	(9.9)	(2.1)	1.6
Commercial Auto Total	11.5	8.8	2.6	6.6	14.3	5.7	8.3	(5.4)	12.2	3.4	6.8
Homeowners Multiple Peril	6.0	16.4	(48.2)	7.0	(13.3)	2.8	6.6	(42.1)	(8.5)	17.1	(5.6)
Farmowners Multiple Peril	3.7	17.2	(33.3)	12.2	(19.0)	(14.6)	4.6	(18.7)	1.4	12.7	(3.4)
Commercial Multiple Peril	10.6	18.5	(13.9)	11.2	10.9	0.1	10.9	(70.6)	(29.8)	10.4	(4.2)
Fire	19.3	33.3	14.7	27.3	14.5	13.1	20.1	(5.5)	0.3	27.6	16.5
Allied Lines	27.6	17.8	14.5	28.6	(13.4)	9.5	9.4	(122.9)	(105.1)	(7.0)	(14.1)
Inland Marine	18.1	6.8	6.9	20.3	8.6	19.2	11.2	11.7	17.2	18.5	13.8
Medical Professional Liability*	17.1	12.2	28.9	43.5	30.0	21.5	28.8	26.2	30.3	33.2	27.2
Other Liability*	(1.9)	5.8	9.1	23.9	2.8	12.1	13.3	16.5	21.3	6.4	10.9
Products Liability	NR	NR	NR	NR	NR	5.9	(62.6)	(67.7)	(27.6)	38.8	NR
Workers Compensation	12.0	10.8	14.5	14.4	8.5	15.7	6.8	9.4	6.5	12.6	11.1
Mortgage Guaranty	NR	NR	NR	NR	NR	(21.3)	(3.4)	(52.6)	1.2	31.3	NR
Financial Guaranty*	NR	NR	NR	NR	NR	(39.4)	81.0	37.7	60.2	18.3	NR
Accident and Health	NR	NR	NR	NR	NR	1.4	(4.7)	0.4	(12.8)	(1.4)	NR
Warranty	NR	NR	NR	NR	NR	5.8	12.1	16.2	19.5	(102.9)	NR
All Other*	17.3	18.2	13.3	15.8	3.5	13.0	5.5	22.2	26.0	31.7	16.6
Total All Lines	8.9	11.4	(1.6)	12.4	1.9	6.7	8.3	(17.4)	(5.5)	9.9	3.5

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**2013 Profitability Report
Missouri**

**Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	9.9	8.5	9.9	7.2	2.6	5.7	10.6	7.0	7.0	6.3	7.5
Private Passenger Auto Physical	14.3	23.7	(6.1)	12.0	5.5	13.7	13.0	(4.0)	(8.9)	11.8	7.5
Private Passenger Auto Total	11.5	13.9	4.3	8.8	3.7	8.5	11.4	3.2	1.5	8.2	7.5
Commercial Auto Liability	13.5	10.5	9.1	7.0	15.3	6.3	10.6	2.3	17.0	7.0	9.9
Commercial Auto Physical	22.7	22.9	(4.5)	18.8	7.6	12.3	5.1	(15.6)	(8.6)	0.9	6.2
Commercial Auto Total	15.3	12.9	6.6	9.2	13.9	7.3	9.7	(0.7)	12.6	5.9	9.3
Homeowners Multiple Peril	11.4	23.9	(49.6)	11.3	(12.5)	5.8	10.3	(39.1)	(5.2)	20.0	(2.4)
Farmowners Multiple Peril	8.4	24.8	(33.6)	17.0	(18.9)	(13.1)	8.1	(15.5)	4.7	15.8	(0.2)
Commercial Multiple Peril	14.3	21.3	(8.0)	12.9	11.2	2.8	11.7	(46.9)	(17.1)	10.5	1.3
Fire	30.2	48.5	23.7	35.8	19.8	18.4	25.3	(2.3)	3.6	29.7	23.3
Allied Lines	50.8	32.4	25.8	46.7	(18.0)	15.9	16.5	(140.0)	(93.8)	(4.2)	(6.8)
Inland Marine	29.5	13.2	12.7	27.8	12.6	27.0	17.7	18.3	25.4	26.4	21.1
Medical Professional Liability*	15.3	11.2	20.3	26.5	18.9	14.7	17.6	25.1	17.9	19.0	18.7
Other Liability*	2.6	7.6	9.4	16.6	3.8	9.4	10.1	10.8	12.5	6.0	8.9
Products Liability	NR	NR	NR	NR	NR	4.4	(10.7)	(12.1)	(3.6)	14.0	NR
Workers Compensation	13.5	11.9	13.6	12.4	7.1	10.8	6.4	7.4	6.2	8.9	9.8
Mortgage Guaranty	NR	NR	NR	NR	NR	(10.4)	1.6	(26.5)	4.0	21.6	NR
Financial Guaranty*	NR	NR	NR	NR	NR	(2.2)	15.3	9.7	14.9	7.6	NR
Accident and Health	NR	NR	NR	NR	NR	3.9	0.9	3.5	(2.9)	2.6	NR
Warranty	NR	NR	NR	NR	NR	6.0	10.5	13.6	14.9	(16.0)	NR
All Other*	23.5	20.9	15.0	16.2	5.1	15.3	8.2	22.3	25.5	30.1	18.2
Total All Lines	13.3	15.3	2.6	14.5	3.9	8.5	10.0	(10.3)	(0.9)	10.7	6.8

*See technical notes

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2013 Profitability Report
Montana
Percent of Direct Premiums Earned
Losses Incurred

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	73.9	70.3	59.4	54.6	66.7	50.9	54.0	57.0	52.7	55.5	59.5
Private Passenger Auto Physical	44.3	47.4	51.5	58.6	59.3	59.5	91.6	61.4	53.2	61.6	58.9
Private Passenger Auto Total	61.0	60.6	56.1	56.3	63.6	54.5	69.9	58.9	52.9	58.2	59.2
Commercial Auto Liability	50.1	70.1	54.2	58.3	66.7	54.1	65.0	56.4	65.2	60.6	60.1
Commercial Auto Physical	39.5	41.7	44.2	51.6	56.7	47.1	84.0	64.2	51.7	61.8	54.2
Commercial Auto Total	46.2	59.8	50.5	55.9	63.2	51.6	71.5	59.0	60.5	61.0	57.9
Homeowners Multiple Peril	30.9	31.6	43.5	60.8	58.0	64.3	150.3	66.0	53.3	67.0	62.6
Farmowners Multiple Peril	41.1	41.8	43.7	72.0	50.5	58.5	90.9	62.6	65.7	86.8	61.4
Commercial Multiple Peril	38.8	33.7	40.1	43.4	48.2	51.1	97.3	54.9	41.0	43.1	49.2
Fire	23.7	21.7	40.5	79.0	109.5	39.7	57.8	25.5	52.9	18.7	46.9
Allied Lines	83.0	23.4	56.6	83.2	69.5	60.1	66.7	61.7	61.2	55.1	62.1
Inland Marine	23.4	60.1	45.5	33.8	31.1	53.5	45.1	53.0	46.7	88.9	48.1
Medical Professional Liability	84.4	83.1	56.9	34.6	14.1	44.8	33.3	43.1	11.2	34.5	44.0
Other Liability*	90.6	48.1	57.4	60.4	80.4	91.3	41.7	32.4	56.3	(6.4)	55.2
Products Liability	NR	NR	NR	NR	NR	9.1	(3.2)	190.4	(3.7)	37.7	NR
Workers Compensation*	85.1	98.3	78.8	69.9	70.9	99.8	47.7	66.7	48.5	46.8	71.3
Mortgage Guaranty	NR	NR	NR	NR	NR	875.3	118.6	148.6	58.5	46.3	NR
Financial Guaranty*	NR	NR	NR	NR	NR	0.0	0.0	0.0	(0.0)	0.0	NR
Accident and Health	NR	NR	NR	NR	NR	87.0	72.8	65.6	45.8	86.4	NR
Warranty	NR	NR	NR	NR	NR	61.9	50.9	36.7	53.0	53.0	NR
All Other*	49.8	64.7	39.2	37.0	37.7	27.6	(15.9)	10.0	19.7	56.4	32.6
Total All Lines	58.1	53.0	52.8	58.0	61.1	66.9	74.5	56.9	51.4	53.2	58.6

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2013 Profitability Report
Montana
Percent of Direct Premiums Earned
Underwriting Profit

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	(13.0)	(10.8)	1.6	6.3	(6.8)	12.5	10.6	6.3	10.0	6.8	2.4
Private Passenger Auto Physical	23.5	19.1	13.8	3.1	5.1	4.1	(32.8)	3.5	11.7	1.1	5.2
Private Passenger Auto Total	2.9	1.8	6.7	5.0	(1.9)	9.0	(7.7)	5.1	10.7	4.2	3.6
Commercial Auto Liability	14.2	(10.8)	6.8	0.3	(10.3)	1.6	(10.9)	2.8	(10.0)	(2.7)	(1.9)
Commercial Auto Physical	25.6	21.4	17.7	10.2	3.7	12.8	(30.9)	(4.7)	9.1	(2.8)	6.2
Commercial Auto Total	18.4	0.9	10.8	3.8	(5.3)	5.5	(17.7)	0.3	(3.3)	(2.7)	1.1
Homeowners Multiple Peril	34.5	34.5	19.3	0.3	3.5	(6.2)	(99.2)	(3.0)	9.4	(8.1)	(1.5)
Farmowners Multiple Peril	22.6	20.7	17.4	(11.8)	9.8	5.7	(31.2)	1.6	(4.1)	(28.9)	0.2
Commercial Multiple Peril	18.0	26.9	14.3	10.5	7.1	(1.8)	(47.4)	2.1	17.1	11.4	5.8
Fire	43.7	42.5	24.0	(15.8)	(49.4)	26.2	4.0	41.9	10.0	47.9	17.5
Allied Lines	1.6	64.1	21.7	2.3	18.1	21.7	13.9	26.8	23.4	28.9	22.2
Inland Marine	43.0	(17.7)	21.0	37.2	39.0	10.9	22.2	13.2	21.8	(25.2)	16.5
Medical Professional Liability	(26.3)	(27.7)	7.3	23.1	47.8	14.3	31.9	14.9	44.2	19.2	14.9
Other Liability*	(39.4)	7.1	(4.3)	(4.2)	(37.4)	(42.9)	11.8	21.0	(8.0)	61.8	(3.4)
Products Liability	NR	NR	NR	NR	NR	59.6	48.6	(283.5)	124.1	6.8	NR
Workers Compensation*	(19.3)	(35.8)	(11.6)	(2.9)	(5.0)	(40.9)	16.7	(2.6)	19.3	21.0	(6.1)
Mortgage Guaranty	NR	NR	NR	NR	NR	(818.8)	(44.3)	(73.3)	17.9	28.0	NR
Financial Guaranty*	NR	NR	NR	NR	NR	68.0	69.2	56.5	39.9	28.0	NR
Accident and Health	NR	NR	NR	NR	NR	(20.3)	(10.5)	4.5	20.4	(23.5)	NR
Warranty	NR	NR	NR	NR	NR	21.9	30.3	48.7	33.8	33.9	NR
All Other*	17.3	1.8	26.7	29.5	24.5	29.1	77.5	47.7	35.3	(6.2)	28.3
Total All Lines	6.1	10.7	10.1	5.2	2.2	(5.1)	(13.8)	8.2	12.8	9.8	4.6

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2013 Profitability Report
Montana

Percent of Direct Premiums Earned
Profit on Insurance Transactions

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	(4.1)	(2.3)	5.7	8.5	(1.8)	11.3	10.5	6.3	9.8	7.5	5.1
Private Passenger Auto Physical	16.4	13.5	10.0	3.2	4.1	3.7	(20.3)	1.8	8.6	1.8	4.3
Private Passenger Auto Total	4.8	4.4	7.5	6.3	0.7	8.1	(2.5)	4.4	9.3	5.0	4.8
Commercial Auto Liability	14.3	(1.8)	10.3	6.1	(1.2)	3.7	(1.5)	6.6	(1.8)	3.3	3.8
Commercial Auto Physical	17.5	14.7	12.2	7.7	3.9	8.8	(19.5)	(2.2)	6.7	(1.0)	4.9
Commercial Auto Total	15.5	4.2	11.0	6.7	0.6	5.5	(7.6)	3.6	1.1	1.8	4.2
Homeowners Multiple Peril	24.6	24.9	15.3	2.8	3.8	(2.2)	(62.0)	(0.5)	8.2	(3.3)	1.1
Farmowners Multiple Peril	17.3	15.5	13.7	(5.3)	7.8	5.5	(18.0)	3.4	(0.5)	(16.5)	2.3
Commercial Multiple Peril	15.8	21.7	13.5	11.2	10.2	1.8	(26.6)	5.6	14.9	10.8	7.9
Fire	29.1	28.8	16.7	(8.8)	(32.1)	18.4	4.6	28.7	7.9	32.9	12.6
Allied Lines	1.7	41.7	14.8	1.9	12.1	14.8	10.8	18.6	16.5	19.7	15.3
Inland Marine	28.3	(10.1)	14.8	25.1	26.2	7.2	14.9	8.9	14.7	(15.6)	11.4
Medical Professional Liability	(7.9)	(7.2)	16.7	25.3	35.4	14.8	29.6	18.3	36.8	20.1	18.2
Other Liability*	(17.1)	14.3	7.3	7.0	(21.4)	(20.0)	16.0	21.5	2.2	48.4	5.8
Products Liability	NR	NR	NR	NR	NR	49.9	48.9	(164.4)	94.3	14.0	NR
Workers Compensation*	(1.2)	(11.5)	1.7	7.6	4.7	(17.5)	23.6	12.1	26.7	25.2	7.1
Mortgage Guaranty	NR	NR	NR	NR	NR	(513.9)	5.5	(63.2)	29.9	35.2	NR
Financial Guaranty*	NR	NR	NR	NR	NR	85.7	91.1	31.6	71.6	7.1	NR
Accident and Health	NR	NR	NR	NR	NR	(11.5)	(4.2)	3.6	5.2	(15.0)	NR
Warranty	NR	NR	NR	NR	NR	18.8	24.2	34.6	26.2	26.0	NR
All Other*	15.1	5.8	22.8	24.6	18.0	21.2	53.3	33.1	25.1	(1.6)	21.7
Total All Lines	7.9	11.2	10.9	7.6	4.1	(0.2)	(4.7)	8.3	11.9	9.7	6.7

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**2013 Profitability Report
Montana**

**Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	(1.0)	1.5	9.8	12.4	0.5	14.2	13.3	9.3	12.5	10.2	8.3
Private Passenger Auto Physical	32.7	26.7	19.7	8.7	8.4	8.3	(23.4)	5.7	14.7	5.6	10.7
Private Passenger Auto Total	10.4	9.5	12.9	11.2	3.1	12.2	0.8	8.1	13.3	8.5	9.0
Commercial Auto Liability	17.1	2.4	12.2	8.5	1.4	5.5	2.5	7.9	2.0	5.5	6.5
Commercial Auto Physical	30.4	25.2	20.8	13.8	7.5	14.3	(19.4)	0.9	11.2	2.3	10.7
Commercial Auto Total	20.6	8.2	14.4	9.8	2.9	7.5	(2.5)	6.3	4.2	4.8	7.6
Homeowners Multiple Peril	34.6	34.5	21.7	7.0	6.5	0.3	(56.8)	2.9	11.5	0.3	6.3
Farmowners Multiple Peril	25.3	22.4	19.6	(1.6)	10.9	8.9	(14.4)	6.8	2.8	(11.7)	6.9
Commercial Multiple Peril	19.4	24.7	16.3	13.4	11.0	4.2	(16.0)	7.5	14.6	11.4	10.7
Fire	44.8	42.8	24.8	(5.6)	(31.3)	21.9	7.9	32.5	11.6	33.4	18.3
Allied Lines	6.8	78.5	28.6	6.6	20.3	23.4	16.1	27.6	23.2	27.1	25.8
Inland Marine	43.7	(9.2)	22.6	34.8	37.3	12.8	22.7	14.9	22.4	(14.8)	18.7
Medical Professional Liability	(2.2)	(0.8)	14.3	19.3	23.9	12.2	19.6	13.4	23.8	14.1	13.8
Other Liability*	(7.8)	13.0	8.3	7.9	(9.6)	(7.5)	11.1	14.3	4.5	26.4	6.1
Products Liability	NR	NR	NR	NR	NR	23.4	20.3	(45.0)	38.6	9.8	NR
Workers Compensation*	2.9	(3.0)	5.0	7.7	4.6	(5.2)	12.8	7.9	13.0	12.0	5.8
Mortgage Guaranty	NR	NR	NR	NR	NR	(156.6)	4.8	(29.8)	21.5	28.1	NR
Financial Guaranty*	NR	NR	NR	NR	NR	14.6	13.1	11.2	9.9	6.4	NR
Accident and Health	NR	NR	NR	NR	NR	(5.1)	1.0	5.8	7.2	(6.4)	NR
Warranty	NR	NR	NR	NR	NR	11.5	16.3	27.7	19.6	19.9	NR
All Other*	18.5	9.0	20.8	20.6	14.9	21.5	47.5	32.2	25.3	2.2	21.3
Total All Lines	12.5	15.5	14.4	10.7	6.0	2.6	(0.2)	10.2	13.1	11.0	9.6

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2013 Profitability Report
Nebraska
Percent of Direct Premiums Earned
Losses Incurred

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	60.5	60.7	55.8	62.5	66.9	62.3	59.0	62.4	59.7	64.5	61.4
Private Passenger Auto Physical	46.5	50.6	43.5	54.0	69.7	62.9	70.6	83.6	63.1	75.0	62.0
Private Passenger Auto Total	53.8	56.0	50.3	58.7	68.1	62.6	64.0	71.7	61.2	69.3	61.6
Commercial Auto Liability	50.0	54.2	41.7	61.2	63.4	48.2	41.3	43.7	53.8	43.4	50.1
Commercial Auto Physical	57.0	53.7	49.9	50.3	67.6	61.0	77.6	83.9	70.2	60.1	63.1
Commercial Auto Total	52.6	54.0	44.8	57.2	64.9	52.8	54.1	58.4	60.1	50.0	54.9
Homeowners Multiple Peril	53.4	50.0	33.7	39.4	134.1	60.4	80.6	81.8	60.1	133.1	72.7
Farmowners Multiple Peril	68.4	59.1	47.1	53.0	101.3	70.0	88.3	90.4	67.4	60.6	70.6
Commercial Multiple Peril	40.1	79.1	36.7	41.1	83.5	56.1	74.3	62.9	51.9	87.6	61.3
Fire	41.5	43.5	24.8	30.0	61.8	27.8	32.0	119.2	30.5	52.9	46.4
Allied Lines	67.8	46.2	39.3	32.7	57.0	58.9	43.0	65.9	174.5	78.1	66.3
Inland Marine	79.3	55.2	42.3	35.2	50.8	45.6	34.5	86.9	37.1	60.7	52.8
Medical Professional Liability	37.2	33.6	42.0	22.2	33.6	29.9	24.6	35.6	29.1	41.1	32.9
Other Liability*	49.2	44.6	54.6	48.3	73.4	54.0	52.7	31.1	44.8	31.8	48.5
Products Liability	NR	NR	NR	NR	NR	5.8	20.6	32.4	23.5	37.8	NR
Workers Compensation	71.4	68.7	65.5	57.6	61.6	62.9	72.8	64.0	61.7	59.8	64.6
Mortgage Guaranty	NR	NR	NR	NR	NR	81.5	51.2	68.5	44.9	21.6	NR
Financial Guaranty*	NR	NR	NR	NR	NR	0.0	0.0	0.0	0.0	0.0	NR
Accident and Health	NR	NR	NR	NR	NR	86.0	84.3	75.3	84.7	81.9	NR
Warranty	NR	NR	NR	NR	NR	55.8	59.4	56.7	55.9	22.4	NR
All Other*	51.6	40.3	43.5	51.8	60.7	33.0	42.9	24.0	26.1	27.5	40.1
Total All Lines	56.4	55.1	46.4	47.6	73.1	58.4	60.7	67.1	84.1	73.7	62.3

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2013 Profitability Report
Nebraska
Percent of Direct Premiums Earned
Underwriting Profit

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	4.5	3.1	7.7	(0.4)	(3.7)	1.7	6.5	2.4	4.4	(1.8)	2.4
Private Passenger Auto Physical	21.9	16.7	24.4	10.3	(5.2)	2.2	(7.0)	(20.6)	1.7	(13.0)	3.1
Private Passenger Auto Total	12.8	9.4	15.1	4.3	(4.3)	1.9	0.7	(7.7)	3.2	(7.0)	2.8
Commercial Auto Liability	10.9	9.0	24.9	(2.2)	(0.9)	14.0	24.2	21.9	8.3	20.5	13.0
Commercial Auto Physical	8.9	11.1	14.3	14.6	(4.6)	1.3	(19.2)	(22.4)	(8.0)	1.9	(0.2)
Commercial Auto Total	10.2	9.8	20.9	4.0	(2.3)	9.5	8.9	5.7	2.0	13.1	8.2
Homeowners Multiple Peril	11.3	16.2	33.1	27.1	(78.6)	2.6	(17.9)	(18.4)	4.5	(81.7)	(10.2)
Farmowners Multiple Peril	(4.6)	4.4	17.4	11.6	(40.8)	(4.8)	(24.7)	(26.0)	(4.0)	2.3	(6.9)
Commercial Multiple Peril	26.1	(15.5)	30.1	22.5	(22.1)	(3.6)	(15.9)	(0.6)	8.6	(31.3)	(0.2)
Fire	28.4	17.6	48.5	41.3	7.8	43.1	38.0	(54.7)	39.6	14.1	22.4
Allied Lines	15.0	37.5	40.0	49.2	24.9	18.3	35.2	20.0	(93.7)	2.0	14.8
Inland Marine	(14.4)	(7.7)	26.6	34.3	14.3	17.2	31.3	(22.7)	31.8	5.8	11.6
Medical Professional Liability	22.2	26.3	16.1	48.2	20.2	25.7	35.9	14.8	31.3	10.6	25.1
Other Liability*	16.3	19.3	10.3	13.9	(17.3)	5.5	7.1	27.2	17.7	32.6	13.3
Products Liability	NR	NR	NR	NR	NR	69.3	44.1	24.1	45.6	16.5	NR
Workers Compensation	(4.9)	(2.9)	0.9	9.3	4.0	1.8	(11.8)	(1.7)	5.5	5.7	0.6
Mortgage Guaranty	NR	NR	NR	NR	NR	(2.4)	27.8	9.3	32.3	54.3	NR
Financial Guaranty*	NR	NR	NR	NR	NR	70.6	66.9	58.4	45.2	39.1	NR
Accident and Health	NR	NR	NR	NR	NR	(15.4)	(18.2)	(2.7)	(14.2)	(12.8)	NR
Warranty	NR	NR	NR	NR	NR	14.6	22.5	24.1	29.0	66.3	NR
All Other*	17.8	30.9	25.5	18.5	3.7	25.5	11.0	37.0	34.5	30.8	23.5
Total All Lines	11.7	11.7	21.4	20.1	(6.6)	7.5	5.0	2.0	(15.8)	(8.2)	4.9

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2013 Profitability Report
Nebraska

**Percent of Direct Premiums Earned
Profit on Insurance Transactions**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	7.2	6.5	9.4	4.4	0.5	4.4	7.9	3.8	6.3	2.2	5.2
Private Passenger Auto Physical	15.2	11.9	16.7	7.7	(2.7)	2.3	(3.7)	(14.2)	1.9	(7.6)	2.7
Private Passenger Auto Total	11.0	9.0	12.6	5.8	(0.9)	3.5	2.8	(4.1)	4.3	(2.3)	4.2
Commercial Auto Liability	12.7	11.6	22.8	5.7	5.7	12.5	21.8	19.6	10.4	18.3	14.1
Commercial Auto Physical	6.5	8.0	9.9	10.5	(1.5)	1.4	(11.8)	(13.8)	(4.5)	2.0	0.7
Commercial Auto Total	10.4	10.3	17.9	7.5	3.0	8.5	9.9	7.4	4.7	11.8	9.2
Homeowners Multiple Peril	9.2	12.8	24.0	19.7	(49.6)	3.7	(9.6)	(11.0)	4.7	(51.3)	(4.7)
Farmowners Multiple Peril	(0.9)	4.4	13.2	9.4	(25.3)	(1.4)	(14.0)	(14.8)	(0.8)	3.1	(2.7)
Commercial Multiple Peril	20.0	(6.4)	23.7	18.3	(9.0)	0.9	(6.8)	3.0	8.7	(17.2)	3.5
Fire	19.8	13.2	33.0	28.3	4.7	28.8	25.9	(33.8)	27.5	10.7	15.8
Allied Lines	9.7	24.0	26.2	31.5	16.1	12.2	23.5	13.4	(59.6)	2.4	9.9
Inland Marine	(8.8)	(3.2)	18.7	23.2	10.1	11.3	20.7	(13.8)	21.6	4.4	8.4
Medical Professional Liability	24.4	27.4	22.0	42.4	17.8	23.2	33.1	19.5	30.7	16.6	25.7
Other Liability*	17.7	20.7	16.2	19.0	(7.8)	11.6	14.0	27.1	20.2	30.1	16.9
Products Liability	NR	NR	NR	NR	NR	54.3	40.7	26.3	38.4	19.8	NR
Workers Compensation	5.8	6.3	6.5	12.3	8.6	7.3	1.6	8.3	12.4	9.0	7.8
Mortgage Guaranty	NR	NR	NR	NR	NR	5.1	33.2	(14.0)	36.5	51.4	NR
Financial Guaranty*	NR	NR	NR	NR	NR	79.2	69.7	42.1	59.7	18.7	NR
Accident and Health	NR	NR	NR	NR	NR	(7.4)	(8.6)	(0.7)	(13.8)	(4.3)	NR
Warranty	NR	NR	NR	NR	NR	11.9	19.5	21.9	25.6	45.9	NR
All Other*	15.5	24.5	21.2	16.6	4.3	18.5	9.9	26.2	24.8	22.5	18.4
Total All Lines	11.0	11.3	17.6	16.5	(2.1)	7.6	6.7	3.7	(7.1)	(2.5)	6.3

*See technical notes

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**2013 Profitability Report
Nebraska**

**Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	12.2	11.2	13.8	8.2	2.8	7.1	10.8	7.0	9.2	5.3	8.8
Private Passenger Auto Physical	31.6	24.5	31.2	15.6	(1.9)	6.3	(1.8)	(16.5)	6.0	(6.3)	8.9
Private Passenger Auto Total	19.4	15.9	19.7	10.7	1.2	6.9	6.6	(1.1)	8.0	1.0	8.8
Commercial Auto Liability	15.1	13.7	21.1	7.9	6.1	11.2	17.5	16.1	10.2	15.5	13.4
Commercial Auto Physical	13.9	15.7	17.8	17.6	0.2	4.5	(10.4)	(12.9)	(2.2)	5.6	5.0
Commercial Auto Total	14.8	14.2	20.3	10.1	4.8	9.7	11.1	9.1	7.0	12.8	11.4
Homeowners Multiple Peril	16.0	20.2	32.9	26.2	(52.3)	6.7	(6.3)	(7.9)	8.2	(46.5)	(0.3)
Farmowners Multiple Peril	2.5	9.8	20.5	15.0	(27.3)	1.1	(11.4)	(12.2)	2.4	6.6	0.7
Commercial Multiple Peril	26.6	(2.8)	26.7	21.1	(6.0)	3.5	(1.9)	5.8	10.5	(10.0)	7.3
Fire	29.5	20.4	43.5	35.7	7.6	35.4	30.7	(29.6)	30.5	13.5	21.7
Allied Lines	25.0	52.4	54.6	60.7	31.2	22.5	38.8	24.9	(74.7)	6.4	24.2
Inland Marine	(8.6)	(0.1)	27.2	33.1	16.1	18.8	31.1	(12.5)	29.0	8.5	14.3
Medical Professional Liability	21.0	22.3	17.5	27.6	12.4	15.8	20.1	13.0	17.6	10.9	17.8
Other Liability*	16.8	18.2	13.7	14.3	(1.8)	8.5	9.6	15.6	12.8	16.9	12.5
Products Liability	NR	NR	NR	NR	NR	28.5	22.0	15.8	22.7	12.7	NR
Workers Compensation	8.2	8.5	8.3	11.1	7.3	6.8	4.2	7.3	9.4	7.8	7.9
Mortgage Guaranty	NR	NR	NR	NR	NR	6.2	25.1	(7.5)	32.7	43.3	NR
Financial Guaranty*	NR	NR	NR	NR	NR	19.0	17.2	9.6	19.7	7.6	NR
Accident and Health	NR	NR	NR	NR	NR	(1.8)	(1.3)	2.8	(3.4)	1.5	NR
Warranty	NR	NR	NR	NR	NR	9.6	13.5	14.0	15.3	37.9	NR
All Other*	18.6	24.8	19.9	15.5	5.3	19.2	11.6	25.4	24.2	21.1	18.6
Total All Lines	16.6	16.2	21.5	19.5	0.2	9.8	9.2	6.7	(2.9)	1.3	9.8

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2013 Profitability Report
Nevada
Percent of Direct Premiums Earned
Losses Incurred

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	75.4	73.6	71.3	70.3	67.9	66.0	62.5	68.3	69.5	70.4	69.5
Private Passenger Auto Physical	59.6	61.8	64.4	61.5	56.3	50.3	47.5	50.0	55.8	57.7	56.5
Private Passenger Auto Total	69.7	69.4	68.9	67.2	63.8	60.6	57.5	62.3	65.1	66.4	65.1
Commercial Auto Liability	72.2	88.0	76.9	82.3	91.5	69.1	68.3	68.9	72.6	79.9	77.0
Commercial Auto Physical	44.1	48.2	52.2	46.6	50.1	41.8	44.4	55.2	54.5	54.8	49.2
Commercial Auto Total	66.3	79.9	71.8	75.5	83.9	64.5	64.8	67.0	70.0	76.4	72.0
Homeowners Multiple Peril	41.3	41.2	34.5	42.2	44.4	37.1	43.8	49.5	49.3	48.1	43.1
Farmowners Multiple Peril	36.1	42.2	36.0	37.3	23.0	46.4	97.4	68.2	106.2	59.9	55.3
Commercial Multiple Peril	56.4	67.0	55.0	62.2	52.0	38.7	46.6	47.6	32.7	50.9	50.9
Fire	34.8	69.4	19.2	18.7	72.5	13.3	6.7	5.8	11.2	16.3	26.8
Allied Lines*	58.8	203.8	32.0	(53.1)	21.4	19.5	23.0	50.7	27.1	35.7	41.9
Inland Marine	69.1	33.2	44.9	61.9	59.1	37.2	42.5	43.1	44.9	89.3	52.5
Medical Professional Liability	57.9	22.6	18.0	14.4	20.9	39.3	10.1	17.3	(5.7)	45.2	24.0
Other Liability*	75.9	79.1	73.8	63.3	67.9	62.9	79.2	69.1	99.7	79.8	75.1
Products Liability	NR	NR	NR	NR	NR	167.8	209.1	86.3	94.0	78.0	NR
Workers Compensation*	56.4	59.2	51.9	62.8	40.2	42.3	57.8	34.1	34.9	53.0	49.3
Mortgage Guaranty	NR	NR	NR	NR	NR	655.3	690.8	751.6	538.8	216.6	NR
Financial Guaranty*	NR	NR	NR	NR	NR	125.9	2,419.8	(81.2)	34.5	258.7	NR
Accident and Health	NR	NR	NR	NR	NR	52.5	86.1	64.5	69.2	66.1	NR
Warranty	NR	NR	NR	NR	NR	75.1	81.8	63.0	99.3	106.6	NR
All Other*	22.9	38.9	29.2	62.8	151.3	18.2	24.0	69.8	40.1	40.2	49.8
Total All Lines	60.6	65.0	57.5	59.1	65.0	60.1	65.5	61.6	60.5	63.2	61.8

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2013 Profitability Report
Nevada
Percent of Direct Premiums Earned
Underwriting Profit

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	(16.3)	(13.7)	(11.7)	(10.8)	(7.2)	(6.6)	(1.6)	(7.9)	(9.8)	(11.8)	(9.7)
Private Passenger Auto Physical	5.6	2.7	(0.7)	2.3	9.6	15.9	18.9	16.6	9.1	6.6	8.7
Private Passenger Auto Total	(8.4)	(7.9)	(7.8)	(6.1)	(1.3)	1.2	5.3	0.1	(3.8)	(6.1)	(3.5)
Commercial Auto Liability	(15.9)	(35.6)	(24.6)	(31.1)	(44.7)	(19.0)	(17.6)	(15.9)	(20.6)	(28.6)	(25.4)
Commercial Auto Physical	18.4	15.4	9.9	15.6	11.1	18.6	14.0	3.9	5.4	4.8	11.7
Commercial Auto Total	(8.7)	(25.2)	(17.5)	(22.2)	(34.4)	(12.7)	(12.9)	(13.1)	(16.9)	(23.9)	(18.7)
Homeowners Multiple Peril	22.8	23.4	30.1	22.0	19.5	26.6	20.6	15.2	14.7	14.1	20.9
Farmowners Multiple Peril	19.5	28.6	22.6	23.5	44.3	17.5	(48.1)	(3.3)	(54.4)	(5.6)	4.5
Commercial Multiple Peril	(21.3)	(26.6)	(17.8)	(24.4)	(7.6)	(3.5)	(0.7)	(7.1)	20.4	(1.9)	(9.1)
Fire	35.3	(15.1)	52.3	50.3	(4.4)	59.3	63.6	69.1	62.1	53.9	42.6
Allied Lines*	16.2	(131.8)	44.9	137.4	60.8	60.2	58.0	28.9	52.5	42.1	36.9
Inland Marine	(8.4)	23.8	21.5	1.7	8.9	28.1	23.8	24.5	22.8	(28.1)	11.9
Medical Professional Liability	(0.3)	36.7	39.3	34.8	24.8	5.4	37.5	27.9	72.2	(7.2)	27.1
Other Liability*	(33.9)	(30.8)	(22.6)	(20.1)	(31.3)	(19.5)	(33.5)	(28.1)	(68.6)	(37.7)	(32.6)
Products Liability	NR	NR	NR	NR	NR	(278.9)	(316.8)	(104.1)	(98.1)	(118.1)	NR
Workers Compensation*	11.8	6.7	15.7	2.1	24.1	20.7	(0.1)	32.0	26.6	10.6	15.0
Mortgage Guaranty	NR	NR	NR	NR	NR	(595.6)	(642.9)	(686.4)	(477.0)	(149.6)	NR
Financial Guaranty*	NR	NR	NR	NR	NR	(64.5)	(2,415.7)	123.6	14.0	(222.4)	NR
Accident and Health	NR	NR	NR	NR	NR	12.3	(25.1)	6.1	(5.0)	(4.7)	NR
Warranty	NR	NR	NR	NR	NR	4.6	(1.1)	22.6	(15.0)	(22.7)	NR
All Other*	44.5	27.6	35.1	(2.0)	(94.9)	41.9	33.8	(20.8)	13.1	13.7	9.2
Total All Lines	(2.0)	(6.1)	2.1	(1.2)	(7.3)	(2.7)	(6.9)	(2.9)	(2.0)	(5.8)	(3.5)

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2013 Profitability Report
Nevada

**Percent of Direct Premiums Earned
Profit on Insurance Transactions**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	(6.5)	(4.7)	(3.4)	(2.6)	(1.9)	(0.9)	2.8	(2.6)	(2.7)	(4.1)	(2.7)
Private Passenger Auto Physical	4.7	2.9	0.5	2.6	6.9	11.2	13.1	10.0	6.8	5.2	6.4
Private Passenger Auto Total	(2.4)	(2.0)	(2.0)	(0.8)	1.2	3.3	6.2	1.5	0.3	(1.2)	0.4
Commercial Auto Liability	(4.5)	(16.8)	(8.7)	(12.2)	(22.0)	(7.4)	(3.4)	(3.4)	(6.9)	(12.2)	(9.8)
Commercial Auto Physical	13.2	11.3	7.6	11.6	8.9	12.9	10.2	3.6	4.6	4.4	8.8
Commercial Auto Total	(0.8)	(11.1)	(5.3)	(7.7)	(16.3)	(4.1)	(1.4)	(2.4)	(5.3)	(9.8)	(6.4)
Homeowners Multiple Peril	17.2	18.0	22.5	16.7	14.1	19.1	15.4	11.0	11.5	11.1	15.7
Farmowners Multiple Peril	18.5	23.5	19.5	19.9	30.8	13.4	(27.7)	1.7	(31.7)	1.0	6.9
Commercial Multiple Peril	(6.7)	(10.0)	(3.9)	(8.0)	2.7	3.0	6.5	1.9	19.1	4.0	0.8
Fire	24.5	(6.6)	36.5	34.0	(3.2)	39.5	42.5	46.0	41.4	36.0	29.0
Allied Lines*	12.8	(82.4)	33.2	91.1	40.5	40.1	39.4	20.8	36.0	29.6	26.1
Inland Marine	(5.2)	16.6	14.9	2.4	7.4	19.1	16.1	16.3	15.3	(17.1)	8.6
Medical Professional Liability	13.7	37.1	37.4	32.6	20.5	9.9	34.3	27.9	55.9	4.0	27.3
Other Liability*	(14.7)	(11.9)	(5.3)	(1.8)	(14.9)	(1.4)	(8.2)	(4.5)	(29.0)	(10.5)	(10.2)
Products Liability	NR	NR	NR	NR	NR	(150.8)	(151.3)	(21.0)	(35.8)	(33.3)	NR
Workers Compensation*	29.9	25.5	27.5	17.9	28.7	32.6	31.2	48.1	44.0	27.0	31.2
Mortgage Guaranty	NR	NR	NR	NR	NR	(361.3)	(360.6)	(423.8)	(257.5)	(54.7)	NR
Financial Guaranty*	NR	NR	NR	NR	NR	(12.1)	(1,486.5)	85.6	64.4	(129.9)	NR
Accident and Health	NR	NR	NR	NR	NR	11.7	(10.6)	7.1	(9.1)	(0.7)	NR
Warranty	NR	NR	NR	NR	NR	4.1	1.5	16.5	(5.7)	(10.4)	NR
All Other*	34.2	23.0	27.7	4.4	(58.3)	29.3	25.2	(10.1)	12.7	13.2	10.1
Total All Lines	5.1	2.5	7.5	5.5	(0.6)	3.7	2.7	3.8	5.2	2.2	3.8

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**2013 Profitability Report
Nevada**

**Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	(4.0)	(1.4)	0.4	1.5	0.3	1.8	6.1	1.0	0.8	(0.2)	0.6
Private Passenger Auto Physical	12.2	8.8	4.9	7.9	13.0	20.1	22.0	17.4	12.7	10.0	12.9
Private Passenger Auto Total	0.5	1.4	1.6	3.2	3.6	6.4	10.0	4.9	3.6	2.2	3.8
Commercial Auto Liability	(0.2)	(9.7)	(2.2)	(3.8)	(11.4)	(1.6)	1.6	1.5	(0.8)	(3.8)	(3.0)
Commercial Auto Physical	22.3	18.9	13.7	17.7	13.2	18.1	14.5	7.4	8.4	8.0	14.2
Commercial Auto Total	3.0	(5.8)	(0.1)	(1.3)	(8.9)	0.1	2.7	1.9	(0.0)	(2.7)	(1.1)
Homeowners Multiple Peril	25.0	25.4	29.8	22.1	18.0	23.9	19.4	14.5	15.0	14.0	20.7
Farmowners Multiple Peril	20.6	25.4	21.7	21.1	32.7	17.3	(20.0)	4.9	(22.8)	4.1	10.5
Commercial Multiple Peril	(1.4)	(3.5)	1.4	(1.1)	4.0	4.6	7.2	4.5	15.1	5.9	3.7
Fire	34.9	(3.2)	43.2	43.4	(1.4)	46.8	48.7	52.5	49.2	40.4	35.5
Allied Lines*	20.6	(84.5)	37.8	106.9	50.6	52.2	47.3	25.6	41.7	31.2	32.9
Inland Marine	(3.5)	26.7	23.5	7.0	10.7	25.5	23.4	24.5	23.8	(15.5)	14.6
Medical Professional Liability	11.4	24.9	26.6	23.5	14.3	8.4	20.5	17.1	31.8	5.3	18.4
Other Liability*	(6.8)	(4.2)	0.9	3.1	(4.1)	2.2	0.6	1.8	(6.2)	(0.2)	(1.3)
Products Liability	NR	NR	NR	NR	NR	(25.1)	(15.8)	0.4	(4.4)	(1.2)	NR
Workers Compensation*	15.5	13.7	14.5	10.3	11.9	11.4	9.7	14.0	13.0	9.8	12.4
Mortgage Guaranty	NR	NR	NR	NR	NR	(80.0)	(47.7)	(57.1)	(36.9)	(7.3)	NR
Financial Guaranty*	NR	NR	NR	NR	NR	(0.2)	(104.1)	22.0	10.7	(12.9)	NR
Accident and Health	NR	NR	NR	NR	NR	8.4	(0.6)	6.7	(1.4)	3.1	NR
Warranty	NR	NR	NR	NR	NR	5.8	4.6	17.2	(0.5)	(3.2)	NR
All Other*	32.2	22.2	24.6	6.9	(32.2)	27.5	23.0	(3.9)	12.1	11.9	12.4
Total All Lines	8.2	6.1	10.0	8.0	1.9	5.2	5.1	5.7	6.5	4.7	6.1

*See technical notes

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**2013 Profitability Report
New Hampshire
Percent of Direct Premiums Earned
Losses Incurred**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	67.5	55.7	52.4	60.0	56.2	59.0	59.9	61.1	61.9	66.6	60.0
Private Passenger Auto Physical	46.7	50.7	53.8	54.5	53.4	52.1	53.5	59.3	55.7	56.1	53.6
Private Passenger Auto Total	57.8	53.4	53.1	57.5	54.9	55.9	56.9	60.2	59.1	61.7	57.1
Commercial Auto Liability	54.0	37.0	42.7	50.9	45.6	44.6	34.2	41.8	35.6	47.2	43.4
Commercial Auto Physical	38.9	43.1	62.7	58.3	52.3	52.9	47.4	57.7	48.7	54.1	51.6
Commercial Auto Total	49.6	38.8	48.2	52.9	47.5	46.8	37.6	46.2	39.0	49.0	45.6
Homeowners Multiple Peril	46.6	46.5	51.3	50.3	82.9	52.6	56.8	51.9	40.4	40.1	51.9
Farmowners Multiple Peril	16.5	149.6	39.4	56.6	30.6	28.9	30.0	117.3	17.0	49.1	53.5
Commercial Multiple Peril	45.3	32.3	40.7	38.5	60.5	40.9	44.9	33.0	38.0	43.7	41.8
Fire	44.0	15.7	32.5	24.4	37.0	25.7	44.0	39.4	22.2	19.8	30.5
Allied Lines	24.0	38.9	150.1	63.9	59.5	59.8	(12.3)	58.8	54.2	(3.4)	49.4
Inland Marine	23.8	19.0	40.1	34.6	41.7	58.2	27.7	70.9	31.5	37.6	38.5
Medical Professional Liability	85.7	58.3	44.8	(5.3)	63.8	40.4	11.3	41.2	114.5	30.1	48.5
Other Liability*	59.9	38.5	58.3	71.0	38.1	48.1	60.3	43.8	48.8	72.1	53.9
Products Liability	NR	NR	NR	NR	NR	18.2	11.5	(6.9)	(34.1)	30.6	NR
Workers Compensation	63.1	73.6	60.7	54.3	64.7	79.4	68.4	52.0	59.7	48.7	62.5
Mortgage Guaranty	NR	NR	NR	NR	NR	180.8	206.7	109.3	145.5	103.5	NR
Financial Guaranty*	NR	NR	NR	NR	NR	0.0	0.0	0.0	0.0	0.0	NR
Accident and Health	NR	NR	NR	NR	NR	75.0	80.2	87.7	76.4	81.1	NR
Warranty	NR	NR	NR	NR	NR	45.2	57.1	50.1	81.9	60.4	NR
All Other*	39.1	33.0	40.6	46.8	60.9	36.9	18.1	20.5	21.7	29.8	34.7
Total All Lines	54.1	48.2	52.8	52.4	58.5	55.7	53.8	51.7	51.0	50.9	52.9

*See technical notes

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**2013 Profitability Report
New Hampshire
Percent of Direct Premiums Earned
Underwriting Profit**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	(4.6)	8.5	11.4	2.7	9.0	5.0	5.5	4.9	2.6	(3.5)	4.2
Private Passenger Auto Physical	20.6	14.9	11.4	10.2	12.8	13.8	12.8	7.2	10.5	9.2	12.3
Private Passenger Auto Total	7.2	11.4	11.4	6.1	10.7	9.0	8.8	5.9	6.2	2.4	7.9
Commercial Auto Liability	7.7	27.8	21.2	12.1	13.7	12.7	26.6	20.4	28.3	14.1	18.5
Commercial Auto Physical	26.6	20.2	(2.4)	2.8	8.8	6.2	10.7	4.1	12.1	3.1	9.2
Commercial Auto Total	13.2	25.6	14.7	9.6	12.3	11.0	22.5	16.0	24.1	11.2	16.0
Homeowners Multiple Peril	15.5	16.7	9.5	11.7	(24.8)	9.1	6.2	12.7	24.1	23.2	10.4
Farmowners Multiple Peril	48.6	(100.1)	21.9	3.8	32.1	35.3	24.3	(59.2)	47.8	11.9	6.6
Commercial Multiple Peril	7.8	25.5	14.5	19.1	(7.0)	10.0	8.3	26.3	19.0	12.6	13.6
Fire	24.7	52.5	37.1	47.1	32.8	40.7	19.7	28.0	46.7	45.8	37.5
Allied Lines	52.3	36.7	(83.3)	10.3	14.9	12.5	91.0	16.7	19.8	82.5	25.3
Inland Marine	44.9	41.7	27.1	34.1	26.3	3.9	38.8	(5.9)	37.6	30.2	27.9
Medical Professional Liability	(35.8)	8.8	15.3	79.4	(14.3)	17.6	59.3	9.7	(71.5)	34.7	10.3
Other Liability*	2.8	21.9	(2.6)	(10.5)	16.9	13.4	1.3	15.4	9.2	(21.3)	4.6
Products Liability	NR	NR	NR	NR	NR	65.3	33.2	82.7	109.2	25.5	NR
Workers Compensation	1.6	(12.5)	4.2	7.3	(5.4)	(27.7)	(10.0)	6.4	0.2	13.7	(2.2)
Mortgage Guaranty	NR	NR	NR	NR	NR	(104.5)	(133.7)	(32.3)	(70.4)	(30.6)	NR
Financial Guaranty*	NR	NR	NR	NR	NR	66.6	69.8	57.5	42.1	39.2	NR
Accident and Health	NR	NR	NR	NR	NR	(12.5)	(20.7)	(23.0)	(13.4)	(25.5)	NR
Warranty	NR	NR	NR	NR	NR	29.8	25.8	37.7	(17.8)	27.9	NR
All Other*	29.9	36.1	28.3	22.0	2.0	20.9	39.8	37.5	35.9	27.8	28.0
Total All Lines	9.0	15.0	9.6	10.6	2.4	5.1	8.8	11.7	11.8	11.0	9.5

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2013 Profitability Report
New Hampshire
Percent of Direct Premiums Earned
Profit on Insurance Transactions

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	1.9	10.5	12.1	6.5	8.8	6.7	7.6	5.9	5.5	1.6	6.7
Private Passenger Auto Physical	14.7	10.9	8.5	7.8	9.2	10.1	9.3	4.1	7.9	7.2	9.0
Private Passenger Auto Total	7.9	10.7	10.5	7.1	8.9	8.2	8.4	5.1	6.6	4.2	7.8
Commercial Auto Liability	9.9	22.8	18.7	13.7	14.5	10.9	22.7	18.0	22.3	13.4	16.7
Commercial Auto Physical	18.0	13.8	(1.0)	2.9	7.2	4.6	7.6	3.5	8.6	2.8	6.8
Commercial Auto Total	12.2	20.2	13.3	10.8	12.5	9.3	18.8	14.1	18.7	10.6	14.1
Homeowners Multiple Peril	12.5	13.6	9.2	10.2	(14.4)	8.1	6.2	9.4	17.6	17.0	8.9
Farmowners Multiple Peril	33.8	(61.6)	18.8	5.5	22.5	25.2	17.8	(36.6)	32.6	9.0	6.7
Commercial Multiple Peril	9.4	21.1	13.9	17.1	1.3	9.9	9.7	21.1	15.9	11.5	13.1
Fire	17.0	35.2	24.8	31.3	20.6	26.8	13.4	19.1	31.4	30.5	25.0
Allied Lines	35.0	24.8	(51.6)	8.8	10.9	9.6	61.0	12.6	15.1	55.5	18.2
Inland Marine	29.6	27.8	18.2	22.9	17.9	2.8	25.6	(3.3)	25.0	19.7	18.6
Medical Professional Liability	(13.9)	17.6	23.6	64.0	(3.8)	19.1	49.3	17.2	(33.4)	34.3	17.4
Other Liability*	11.8	25.4	10.9	7.1	15.0	16.9	10.5	19.9	15.6	(4.1)	12.9
Products Liability	NR	NR	NR	NR	NR	57.0	43.1	72.0	84.9	27.0	NR
Workers Compensation	10.8	0.8	9.5	13.3	4.1	(9.5)	5.8	17.2	11.1	16.5	8.0
Mortgage Guaranty	NR	NR	NR	NR	NR	(58.6)	(64.8)	(33.1)	(24.6)	0.2	NR
Financial Guaranty*	NR	NR	NR	NR	NR	109.4	73.8	37.8	57.4	14.2	NR
Accident and Health	NR	NR	NR	NR	NR	(0.7)	(3.3)	(6.3)	(9.7)	(12.1)	NR
Warranty	NR	NR	NR	NR	NR	20.8	26.5	29.0	(10.9)	27.8	NR
All Other*	23.8	27.9	23.7	19.7	3.9	15.4	28.4	26.3	25.6	20.5	21.5
Total All Lines	10.9	14.9	11.3	12.2	5.0	7.3	10.7	11.4	12.2	11.2	10.7

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**2013 Profitability Report
New Hampshire
Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	5.8	14.6	15.9	10.0	10.5	9.1	10.0	8.4	8.0	4.7	9.7
Private Passenger Auto Physical	27.9	21.2	16.8	14.9	15.2	16.9	15.6	8.7	13.4	11.8	16.2
Private Passenger Auto Total	13.8	17.0	16.3	11.7	12.2	11.9	12.0	8.5	10.0	7.3	12.1
Commercial Auto Liability	12.9	24.2	19.8	14.1	12.7	10.5	18.6	15.3	19.6	12.8	16.1
Commercial Auto Physical	31.5	24.2	2.8	7.7	11.6	8.6	12.3	7.4	13.2	6.5	12.6
Commercial Auto Total	16.5	24.2	16.6	12.9	12.5	10.2	17.5	13.9	18.5	11.7	15.5
Homeowners Multiple Peril	19.1	20.2	14.5	14.8	(12.7)	11.2	9.7	12.9	21.1	19.6	13.0
Farmowners Multiple Peril	47.3	(58.8)	21.3	9.5	25.9	28.7	21.7	(35.2)	38.7	13.0	11.2
Commercial Multiple Peril	12.8	23.1	16.1	17.7	3.4	10.4	10.4	18.8	15.4	11.9	14.0
Fire	27.3	51.7	36.4	43.1	28.0	35.9	18.7	24.6	37.7	35.9	33.9
Allied Lines	58.0	38.9	(57.0)	13.5	14.5	13.5	69.2	17.4	18.7	58.2	24.5
Inland Marine	44.5	44.2	29.1	32.7	25.8	6.4	35.7	(0.5)	34.3	28.1	28.1
Medical Professional Liability	(6.2)	14.6	16.8	36.8	0.3	12.4	26.5	11.2	(9.8)	16.9	11.9
Other Liability*	11.0	18.4	9.5	7.1	9.8	11.2	8.1	12.2	10.2	1.6	9.9
Products Liability	NR	NR	NR	NR	NR	22.2	15.9	26.2	34.6	15.1	NR
Workers Compensation	11.5	4.5	9.9	10.7	4.3	(1.6)	5.8	9.9	8.1	10.3	7.3
Mortgage Guaranty	NR	NR	NR	NR	NR	(27.7)	(22.7)	(10.4)	(8.6)	3.5	NR
Financial Guaranty*	NR	NR	NR	NR	NR	10.6	17.0	10.1	19.9	10.1	NR
Accident and Health	NR	NR	NR	NR	NR	2.6	2.6	1.6	0.4	(0.7)	NR
Warranty	NR	NR	NR	NR	NR	16.6	12.7	20.6	(6.5)	13.7	NR
All Other*	24.3	27.2	20.8	16.7	4.6	17.0	27.5	26.3	25.4	19.7	21.0
Total All Lines	14.3	17.6	13.6	13.4	6.2	8.3	11.1	11.5	12.3	11.2	12.0

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2013 Profitability Report
New Jersey
Percent of Direct Premiums Earned
Losses Incurred

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability*	70.1	72.9	67.8	67.3	79.7	85.0	71.9	67.0	61.9	69.0	71.3
Private Passenger Auto Physical	37.1	38.7	42.4	48.5	49.8	50.8	53.9	60.3	80.2	52.7	51.4
Private Passenger Auto Total*	57.2	60.2	58.8	60.8	69.6	73.7	66.3	65.0	67.4	64.1	64.3
Commercial Auto Liability*	57.2	52.5	56.3	52.1	62.7	61.1	58.4	69.1	73.5	73.2	61.6
Commercial Auto Physical	45.6	45.7	48.3	51.8	56.3	52.2	64.4	83.5	125.9	72.6	64.6
Commercial Auto Total*	55.2	51.4	55.1	52.1	61.6	59.7	59.3	71.4	81.6	73.1	62.0
Homeowners Multiple Peril	58.9	53.6	49.9	50.9	47.3	49.9	65.1	90.0	126.4	29.3	62.1
Farmowners Multiple Peril	26.5	26.2	4.1	23.0	40.7	23.8	40.4	8.6	88.7	31.4	31.3
Commercial Multiple Peril	57.3	48.0	43.7	37.0	38.1	40.7	52.5	69.1	123.8	44.1	55.4
Fire	33.7	53.1	50.3	36.8	29.4	24.2	16.0	38.2	69.2	73.2	42.4
Allied Lines	20.2	41.7	32.3	51.7	20.6	25.2	43.7	181.9	830.6	299.9	154.8
Inland Marine	42.8	47.8	41.5	21.9	47.7	40.9	43.1	50.0	163.0	41.9	54.1
Medical Professional Liability	50.9	50.3	70.7	59.9	40.2	40.8	52.6	41.5	45.0	54.1	50.6
Other Liability*	83.4	75.6	58.4	60.6	67.5	48.6	46.4	67.3	57.6	42.4	60.8
Products Liability	NR	NR	NR	NR	NR	55.1	58.5	96.8	107.0	77.9	NR
Workers Compensation	82.3	85.1	75.1	64.3	65.3	70.1	72.1	71.9	73.5	68.0	72.8
Mortgage Guaranty	NR	NR	NR	NR	NR	174.1	76.7	119.8	141.0	80.6	NR
Financial Guaranty*	NR	NR	NR	NR	NR	3.9	9.7	10.0	25.0	(0.0)	NR
Accident and Health	NR	NR	NR	NR	NR	70.9	114.9	103.3	91.2	83.7	NR
Warranty	NR	NR	NR	NR	NR	87.2	84.7	75.4	62.5	70.6	NR
All Other*	41.7	31.9	35.3	45.4	74.4	69.2	25.0	44.8	100.2	33.5	50.1
Total All Lines	60.8	60.3	56.5	55.3	60.4	60.6	59.2	71.1	101.7	61.8	64.8

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2013 Profitability Report
New Jersey
Percent of Direct Premiums Earned
Underwriting Profit

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability*	(13.1)	(14.2)	(13.9)	(10.9)	(24.0)	(31.1)	(13.5)	(5.3)	0.3	(9.0)	(13.5)
Private Passenger Auto Physical	32.5	30.9	24.4	16.6	18.1	17.5	14.2	8.0	(15.6)	15.6	16.2
Private Passenger Auto Total*	4.7	2.5	(0.3)	(1.4)	(9.8)	(15.1)	(4.8)	(1.3)	(4.5)	(1.6)	(3.2)
Commercial Auto Liability*	3.6	7.6	4.4	8.3	(5.9)	(18.7)	(3.1)	(14.0)	(18.7)	(20.1)	(5.7)
Commercial Auto Physical	19.7	18.8	14.9	12.8	7.0	9.0	(5.5)	(24.7)	(73.9)	(14.0)	(3.6)
Commercial Auto Total*	6.3	9.4	6.1	9.1	(3.8)	(14.2)	(3.4)	(15.6)	(27.2)	(19.2)	(5.3)
Homeowners Multiple Peril	3.1	10.0	12.6	11.4	17.2	12.6	(2.7)	(30.2)	(73.2)	37.5	(0.2)
Farmowners Multiple Peril	27.8	33.4	57.8	34.6	14.0	35.9	16.6	54.9	(38.8)	19.0	25.5
Commercial Multiple Peril	(5.7)	3.9	7.7	16.2	16.7	6.6	(3.1)	(20.2)	(79.5)	6.3	(5.1)
Fire	37.4	4.4	15.6	31.9	42.1	47.4	53.8	32.0	(2.3)	(8.4)	25.4
Allied Lines	52.8	32.2	40.4	21.1	56.0	49.3	28.8	(114.4)	(796.2)	(244.1)	(87.4)
Inland Marine	28.8	6.4	28.5	48.1	22.8	24.7	23.5	18.1	(104.4)	26.7	12.3
Medical Professional Liability	14.6	13.6	(7.9)	1.7	21.3	16.8	0.4	12.9	9.3	0.9	8.4
Other Liability*	(30.5)	(25.6)	(6.2)	(6.7)	(21.0)	3.8	7.0	(17.9)	(5.0)	10.9	(9.1)
Products Liability	NR	NR	NR	NR	NR	(51.4)	(61.8)	(94.4)	(92.4)	(66.3)	NR
Workers Compensation	(19.4)	(26.7)	(13.3)	(0.6)	(5.1)	(15.7)	(19.1)	(19.7)	(16.8)	(10.0)	(14.6)
Mortgage Guaranty	NR	NR	NR	NR	NR	(98.9)	0.1	(43.1)	(66.9)	(7.4)	NR
Financial Guaranty*	NR	NR	NR	NR	NR	65.6	61.8	45.9	20.6	38.9	NR
Accident and Health	NR	NR	NR	NR	NR	(2.5)	(53.6)	(35.2)	(26.2)	(22.5)	NR
Warranty	NR	NR	NR	NR	NR	(11.5)	(4.5)	9.8	23.2	15.7	NR
All Other*	26.3	36.8	31.8	22.1	(11.5)	(12.8)	32.8	12.7	(48.3)	24.4	11.4
Total All Lines	0.2	(0.6)	2.7	4.9	(1.3)	(4.1)	(0.8)	(12.8)	(45.3)	(2.5)	(6.0)

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2013 Profitability Report
New Jersey

Percent of Direct Premiums Earned
Profit on Insurance Transactions

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability*	(0.2)	(0.6)	(0.2)	1.7	(10.4)	(13.9)	(1.3)	2.4	6.7	0.7	(1.5)
Private Passenger Auto Physical	22.4	21.4	17.0	12.0	12.5	12.4	10.2	4.6	(9.0)	11.4	11.5
Private Passenger Auto Total*	8.6	7.5	5.9	5.3	(2.7)	(5.2)	2.3	3.0	2.0	3.9	3.1
Commercial Auto Liability*	8.6	11.4	9.8	13.0	2.6	(8.1)	5.3	(2.2)	(5.5)	(6.1)	2.9
Commercial Auto Physical	14.0	13.4	10.7	9.7	6.2	6.5	(2.6)	(15.0)	(46.7)	(7.5)	(1.1)
Commercial Auto Total*	9.5	11.8	10.0	12.4	3.2	(5.8)	4.1	(4.2)	(11.8)	(6.3)	2.3
Homeowners Multiple Peril	5.4	10.5	12.6	11.3	13.4	10.8	1.4	(17.3)	(43.6)	28.2	3.3
Farmowners Multiple Peril	22.4	25.3	41.0	25.3	11.2	26.2	13.9	38.8	(21.7)	16.2	19.9
Commercial Multiple Peril	2.7	9.7	12.6	18.1	18.1	9.0	4.4	(6.7)	(44.4)	11.0	3.5
Fire	26.0	5.3	12.5	23.0	27.3	31.8	36.1	21.9	0.5	(2.8)	18.2
Allied Lines	36.1	22.4	28.6	15.2	37.3	33.2	20.4	(71.5)	(502.8)	(144.1)	(52.5)
Inland Marine	19.0	5.2	20.0	32.2	15.7	16.5	15.9	12.2	(65.6)	19.8	9.1
Medical Professional Liability	20.8	19.7	7.1	13.9	20.1	19.8	13.4	21.9	20.0	14.5	17.1
Other Liability*	(8.5)	(4.1)	10.2	10.6	(7.4)	13.4	17.8	1.9	9.5	19.6	6.3
Products Liability	NR	NR	NR	NR	NR	(13.6)	(10.0)	(34.2)	(35.3)	(19.5)	NR
Workers Compensation	0.0	(5.3)	1.1	9.7	4.9	(0.8)	1.8	1.3	2.3	2.9	1.8
Mortgage Guaranty	NR	NR	NR	NR	NR	(52.7)	25.5	(35.2)	(12.9)	26.2	NR
Financial Guaranty*	NR	NR	NR	NR	NR	75.1	67.3	34.5	44.2	18.8	NR
Accident and Health	NR	NR	NR	NR	NR	8.3	(20.1)	(11.3)	(16.4)	(6.2)	NR
Warranty	NR	NR	NR	NR	NR	(5.0)	1.1	10.0	20.2	15.4	NR
All Other*	22.8	30.0	27.3	21.2	(4.6)	(5.7)	25.2	11.1	(27.7)	19.7	11.9
Total All Lines	6.9	7.0	9.4	10.9	3.8	3.1	7.0	(1.9)	(21.8)	5.5	3.0

*See technical notes

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**2013 Profitability Report
New Jersey
Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability*	3.6	3.4	3.9	5.1	(4.9)	(6.7)	2.6	4.9	7.7	3.8	2.3
Private Passenger Auto Physical	41.1	37.9	29.5	20.9	20.6	20.9	17.2	9.4	(8.5)	16.9	20.6
Private Passenger Auto Total*	12.4	11.0	9.1	8.2	0.0	(1.6)	5.2	5.7	4.8	6.2	6.1
Commercial Auto Liability*	11.0	13.0	11.3	12.5	4.0	(2.4)	6.6	2.1	0.1	0.0	5.8
Commercial Auto Physical	23.9	22.3	17.9	15.8	10.1	10.8	0.5	(13.3)	(46.7)	(4.1)	3.7
Commercial Auto Total*	12.4	13.9	11.9	12.8	4.6	(1.3)	6.1	0.8	(4.0)	(0.4)	5.7
Homeowners Multiple Peril	9.7	14.9	16.3	14.5	15.2	13.2	4.7	(11.7)	(31.0)	24.9	7.1
Farmowners Multiple Peril	26.6	30.0	46.0	29.9	13.2	27.8	16.2	38.7	(14.8)	15.8	22.9
Commercial Multiple Peril	6.0	11.3	12.8	15.7	14.6	8.8	6.1	(0.5)	(21.2)	9.3	6.3
Fire	36.8	10.1	17.7	27.7	31.6	37.6	41.9	27.0	3.8	1.1	23.5
Allied Lines	52.4	33.2	38.6	21.6	46.8	41.7	26.0	(63.8)	(180.7)	(47.0)	(3.1)
Inland Marine	32.9	11.5	28.7	44.2	23.3	24.2	23.4	18.7	(61.3)	20.9	16.6
Medical Professional Liability	17.1	16.6	8.2	11.0	12.1	12.0	9.0	12.0	10.8	8.5	11.7
Other Liability*	(1.1)	1.8	8.8	8.4	(0.8)	8.2	9.9	4.1	6.9	10.6	5.7
Products Liability	NR	NR	NR	NR	NR	(0.9)	1.3	(4.4)	(5.0)	(1.2)	NR
Workers Compensation	3.8	0.9	4.6	8.5	4.6	2.3	4.1	3.9	4.2	4.5	4.1
Mortgage Guaranty	NR	NR	NR	NR	NR	(20.9)	12.3	(8.3)	(0.6)	11.0	NR
Financial Guaranty*	NR	NR	NR	NR	NR	19.2	17.0	8.5	15.1	7.5	NR
Accident and Health	NR	NR	NR	NR	NR	4.9	(0.8)	0.5	(1.4)	1.8	NR
Warranty	NR	NR	NR	NR	NR	0.1	4.2	9.9	14.7	11.9	NR
All Other*	21.3	25.2	21.0	16.0	(0.5)	(2.2)	22.6	12.4	(17.7)	17.3	11.5
Total All Lines	9.5	9.3	10.7	11.0	4.8	4.7	7.5	2.3	(9.0)	6.3	5.7

*See technical notes

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2013 Profitability Report
New Mexico
Percent of Direct Premiums Earned
Losses Incurred

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	64.7	62.2	59.2	60.8	58.0	57.2	66.6	76.0	68.8	67.7	64.1
Private Passenger Auto Physical	60.1	56.9	53.7	57.1	55.4	53.3	49.4	47.1	55.2	57.6	54.6
Private Passenger Auto Total	62.9	60.1	57.0	59.3	57.0	55.7	59.8	64.8	63.7	64.0	60.4
Commercial Auto Liability	61.7	52.9	59.0	52.8	53.4	46.9	42.9	45.7	63.1	60.3	53.9
Commercial Auto Physical	55.8	52.4	44.5	56.0	51.2	48.1	48.6	50.4	60.4	62.3	53.0
Commercial Auto Total	60.0	52.8	54.9	53.7	52.8	47.2	44.4	46.9	62.4	60.8	53.6
Homeowners Multiple Peril	61.1	64.0	49.5	65.8	58.7	45.9	64.9	68.3	63.5	50.8	59.3
Farmowners Multiple Peril	56.9	72.2	36.9	84.4	66.3	44.7	55.0	55.1	77.9	52.7	60.2
Commercial Multiple Peril	37.3	50.7	34.7	45.3	49.6	41.1	49.4	56.8	52.5	46.6	46.4
Fire	53.9	60.2	96.3	(4.2)	25.1	20.8	24.3	46.9	60.4	41.9	42.5
Allied Lines	71.4	75.8	61.6	63.6	81.0	44.1	43.7	102.8	87.8	360.5	99.2
Inland Marine	58.6	36.4	73.7	40.2	39.7	63.7	36.5	41.3	49.4	45.7	48.5
Medical Professional Liability	97.7	66.9	29.1	80.1	43.9	49.1	40.3	58.9	68.0	46.6	58.1
Other Liability*	1.3	42.9	26.7	64.1	51.3	51.1	67.0	70.5	66.3	57.8	49.9
Products Liability	NR	NR	NR	NR	NR	49.0	(17.0)	44.9	29.6	18.1	NR
Workers Compensation	72.6	59.5	54.7	67.1	70.9	69.7	81.0	73.6	77.8	53.3	68.0
Mortgage Guaranty	NR	NR	NR	NR	NR	106.1	109.1	143.1	116.3	75.5	NR
Financial Guaranty*	NR	NR	NR	NR	NR	51.9	(3.7)	(23.2)	0.7	(0.0)	NR
Accident and Health	NR	NR	NR	NR	NR	57.5	83.7	81.2	48.6	77.6	NR
Warranty	NR	NR	NR	NR	NR	73.2	28.6	24.5	27.0	27.5	NR
All Other*	65.1	35.3	36.7	33.3	42.4	33.1	15.4	17.1	17.0	23.3	31.9
Total All Lines	57.5	56.5	50.8	57.7	55.9	52.9	58.1	63.9	63.4	64.7	58.1

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2013 Profitability Report
New Mexico
Percent of Direct Premiums Earned
Underwriting Profit

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	(1.4)	1.2	4.0	1.6	6.3	6.0	(3.9)	(14.2)	(6.6)	(6.3)	(1.3)
Private Passenger Auto Physical	5.1	8.0	11.6	6.5	10.5	12.6	16.9	20.9	11.3	7.6	11.1
Private Passenger Auto Total	1.2	3.9	6.9	3.6	8.0	8.7	4.3	(0.6)	0.2	(1.2)	3.5
Commercial Auto Liability	(1.1)	9.1	1.3	7.6	4.8	10.6	17.1	13.8	(6.5)	(5.2)	5.1
Commercial Auto Physical	7.4	10.1	19.9	5.7	10.0	12.4	10.2	10.3	(1.3)	(3.4)	8.1
Commercial Auto Total	1.4	9.4	6.5	7.1	6.2	11.0	15.4	12.9	(5.2)	(4.7)	6.0
Homeowners Multiple Peril	1.7	(0.6)	13.8	(3.9)	4.8	17.8	(2.2)	(4.4)	(0.6)	11.8	3.8
Farmowners Multiple Peril	9.3	(14.7)	25.7	(24.2)	(6.5)	19.2	8.7	8.4	(15.5)	0.5	1.1
Commercial Multiple Peril	17.5	5.1	23.0	10.0	6.4	7.8	7.1	(2.7)	2.7	8.0	8.5
Fire	18.2	(4.9)	(32.1)	77.9	46.6	50.7	46.5	24.5	9.2	27.5	26.4
Allied Lines	6.3	(1.8)	13.6	10.8	(2.2)	31.1	32.7	(22.7)	(8.7)	(293.8)	(23.5)
Inland Marine	7.6	19.5	(5.5)	29.9	31.1	(0.5)	30.6	26.1	18.3	21.1	17.8
Medical Professional Liability	(51.7)	(16.1)	25.5	(29.6)	10.5	5.1	8.2	(14.7)	(32.3)	(9.6)	(10.5)
Other Liability*	54.7	11.1	30.5	(10.6)	(7.6)	(3.1)	(15.4)	(23.3)	(18.6)	(19.5)	(0.2)
Products Liability	NR	NR	NR	NR	NR	7.4	74.4	4.9	13.7	30.3	NR
Workers Compensation	(6.3)	3.3	12.7	(1.9)	(9.3)	(8.3)	(24.0)	(15.0)	(16.2)	11.2	(5.4)
Mortgage Guaranty	NR	NR	NR	NR	NR	(30.1)	(34.4)	(68.1)	(41.6)	(2.4)	NR
Financial Guaranty*	NR	NR	NR	NR	NR	(7.0)	66.1	52.9	42.6	36.7	NR
Accident and Health	NR	NR	NR	NR	NR	6.7	(20.0)	(12.7)	19.3	(14.6)	NR
Warranty	NR	NR	NR	NR	NR	11.7	55.8	64.2	61.7	59.8	NR
All Other*	(0.3)	34.3	30.7	35.2	20.5	24.3	41.4	41.7	38.7	35.0	30.1
Total All Lines	5.2	5.6	12.6	4.4	5.9	8.4	3.7	(2.2)	(2.1)	(4.8)	3.7

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2013 Profitability Report
New Mexico

Percent of Direct Premiums Earned
Profit on Insurance Transactions

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	2.8	4.7	6.4	5.0	6.5	6.8	0.9	(6.8)	(0.6)	(0.4)	2.5
Private Passenger Auto Physical	4.4	6.3	8.5	5.3	7.6	9.1	11.8	12.7	8.2	5.9	8.0
Private Passenger Auto Total	3.5	5.3	7.2	5.1	6.9	7.7	5.2	0.7	2.7	1.9	4.6
Commercial Auto Liability	4.1	10.9	6.3	10.7	8.4	9.0	16.1	13.4	0.3	1.9	8.1
Commercial Auto Physical	5.7	7.6	13.7	4.9	8.1	8.6	7.4	7.6	0.1	(1.0)	6.3
Commercial Auto Total	4.6	9.9	8.4	9.2	8.3	8.9	13.9	12.0	0.2	1.2	7.7
Homeowners Multiple Peril	3.1	2.1	11.7	(0.3)	4.5	13.3	0.6	(1.8)	1.5	9.5	4.4
Farmowners Multiple Peril	9.0	(7.0)	19.6	(13.0)	(2.6)	14.5	8.0	7.8	(7.8)	2.7	3.1
Commercial Multiple Peril	15.2	7.5	19.6	11.3	10.1	8.5	9.3	2.6	5.9	9.0	9.9
Fire	14.5	0.4	(17.1)	53.6	30.1	33.7	31.6	17.4	7.6	19.3	19.1
Allied Lines	5.8	0.8	11.4	8.9	(0.1)	21.4	22.6	(13.2)	(3.9)	(189.4)	(13.6)
Inland Marine	5.4	14.2	(2.2)	20.7	21.1	(0.1)	20.3	17.0	12.1	13.8	12.2
Medical Professional Liability	(20.7)	3.4	31.0	(5.7)	12.6	11.5	16.8	1.4	(9.6)	5.2	4.6
Other Liability*	44.0	15.3	27.7	1.5	(2.6)	4.8	(1.8)	(5.4)	(3.0)	(3.6)	7.7
Products Liability	NR	NR	NR	NR	NR	16.5	66.4	18.3	20.8	31.8	NR
Workers Compensation	4.8	10.1	13.1	4.1	0.1	1.9	(4.1)	2.2	1.1	15.8	4.9
Mortgage Guaranty	NR	NR	NR	NR	NR	(12.1)	(3.8)	(58.7)	(4.5)	21.3	NR
Financial Guaranty*	NR	NR	NR	NR	NR	27.0	63.6	33.4	63.9	20.0	NR
Accident and Health	NR	NR	NR	NR	NR	6.3	(9.1)	(5.3)	5.9	(6.8)	NR
Warranty	NR	NR	NR	NR	NR	10.3	40.4	44.9	43.4	42.9	NR
All Other*	3.3	26.4	24.2	27.1	14.9	17.4	29.5	29.1	27.5	25.5	22.5
Total All Lines	7.3	7.8	12.1	6.8	6.5	8.6	6.5	1.7	2.8	0.8	6.1

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2013 Profitability Report

New Mexico

Percent of Net Worth
Return on Net Worth

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	7.3	9.5	11.2	9.2	9.3	10.0	4.3	(2.9)	2.8	3.0	6.4
Private Passenger Auto Physical	11.7	14.7	17.6	11.9	14.0	16.8	20.3	21.4	14.8	10.9	15.4
Private Passenger Auto Total	8.7	11.1	13.2	10.1	10.8	12.2	9.2	4.2	6.2	5.2	9.1
Commercial Auto Liability	7.7	13.7	9.3	12.1	8.8	9.7	14.8	12.8	3.5	4.6	9.7
Commercial Auto Physical	12.4	14.7	22.5	10.1	12.7	13.7	12.0	12.0	3.4	2.3	11.6
Commercial Auto Total	8.7	13.9	11.8	11.7	9.5	10.4	14.3	12.7	3.5	4.2	10.1
Homeowners Multiple Peril	7.8	6.5	17.7	3.7	7.3	17.7	4.1	1.6	4.9	12.7	8.4
Farmowners Multiple Peril	14.6	(4.1)	25.5	(9.3)	(0.5)	18.3	11.5	11.2	(4.5)	5.9	6.9
Commercial Multiple Peril	19.4	11.2	21.3	13.1	10.5	9.4	10.0	5.3	7.6	9.8	11.7
Fire	20.2	4.3	(12.1)	55.5	35.7	41.2	36.1	21.2	11.0	21.9	23.5
Allied Lines	12.1	5.0	17.7	14.0	2.1	28.2	30.0	(11.9)	(1.0)	(194.3)	(9.8)
Inland Marine	11.7	22.9	1.2	29.7	31.1	2.6	30.6	27.1	20.5	21.7	19.9
Medical Professional Liability	(8.5)	5.8	20.2	1.2	8.8	8.4	11.1	4.0	(0.9)	5.5	5.6
Other Liability*	33.4	14.5	22.4	4.9	0.8	5.4	2.6	1.0	1.9	1.8	8.9
Products Liability	NR	NR	NR	NR	NR	9.3	25.3	10.0	11.7	15.5	NR
Workers Compensation	7.5	11.5	13.3	6.5	2.3	3.7	1.8	4.3	3.7	9.8	6.4
Mortgage Guaranty	NR	NR	NR	NR	NR	(4.9)	1.6	(25.4)	1.2	12.9	NR
Financial Guaranty*	NR	NR	NR	NR	NR	8.7	19.9	9.4	13.5	6.7	NR
Accident and Health	NR	NR	NR	NR	NR	6.9	(1.1)	0.7	6.7	0.3	NR
Warranty	NR	NR	NR	NR	NR	8.6	26.0	34.7	34.0	30.4	NR
All Other*	7.2	27.8	23.6	24.2	13.8	19.4	28.9	29.1	26.8	23.0	22.4
Total All Lines	12.0	12.1	15.9	10.2	8.3	10.4	8.7	4.7	5.5	4.0	9.2

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2013 Profitability Report
New York
Percent of Direct Premiums Earned
Losses Incurred

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	51.4	47.8	51.0	62.7	65.0	70.1	70.7	63.8	60.5	63.1	60.6
Private Passenger Auto Physical	46.8	50.1	51.2	58.2	60.5	58.6	61.2	71.8	101.2	61.7	62.1
Private Passenger Auto Total	49.9	48.5	51.1	61.2	63.5	66.2	67.5	66.5	73.8	62.7	61.1
Commercial Auto Liability	56.2	52.8	50.9	51.7	51.1	55.3	57.0	60.0	68.2	70.7	57.4
Commercial Auto Physical	37.0	38.8	40.2	45.3	48.2	46.3	50.3	76.0	119.7	57.5	55.9
Commercial Auto Total	53.3	50.7	49.3	50.8	50.7	54.1	56.1	62.2	75.1	68.9	57.1
Homeowners Multiple Peril	47.7	43.3	42.7	41.1	39.8	40.7	48.4	57.8	80.4	35.2	47.7
Farmowners Multiple Peril	67.0	51.0	39.2	48.3	45.0	48.2	57.3	61.4	54.2	36.1	50.8
Commercial Multiple Peril	44.2	34.2	43.5	36.3	41.8	38.9	47.0	54.3	82.3	46.6	46.9
Fire	(51.7)	34.7	12.6	4.7	22.1	22.9	29.0	29.7	63.7	22.5	19.0
Allied Lines	152.9	(20.8)	92.4	90.6	20.1	30.3	30.5	18.9	667.6	175.7	125.8
Inland Marine	34.7	26.6	43.5	30.6	41.0	51.6	43.7	59.1	152.3	57.2	54.0
Medical Professional Liability	114.1	84.7	86.9	75.7	68.4	60.7	60.0	64.7	67.1	48.9	73.1
Other Liability*	101.5	72.8	55.9	53.2	65.4	70.3	63.6	61.3	69.3	62.0	67.5
Products Liability	NR	NR	NR	NR	NR	63.6	110.8	110.6	(34.5)	34.6	NR
Workers Compensation	74.2	77.7	73.6	69.2	73.0	83.4	95.8	77.8	85.1	44.1	75.4
Mortgage Guaranty	NR	NR	NR	NR	NR	142.2	51.6	70.4	98.8	24.3	NR
Financial Guaranty*	NR	NR	NR	NR	NR	435.4	316.4	227.4	(0.6)	(444.5)	NR
Accident and Health	NR	NR	NR	NR	NR	65.9	81.3	68.2	66.4	82.4	NR
Warranty	NR	NR	NR	NR	NR	89.8	96.2	85.4	84.3	84.7	NR
All Other*	61.5	54.0	34.3	120.9	518.5	48.4	41.6	34.4	72.2	26.4	101.2
Total All Lines	62.9	54.3	52.5	60.6	98.1	72.2	68.7	65.5	86.6	47.6	66.9

*See technical notes

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2013 Profitability Report
New York
Percent of Direct Premiums Earned
Underwriting Profit

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	9.4	14.3	10.6	(1.0)	(4.4)	(11.6)	(11.5)	(3.4)	0.3	(2.2)	0.1
Private Passenger Auto Physical	22.1	17.7	15.8	7.5	6.2	7.7	4.8	(6.3)	(40.8)	4.8	3.9
Private Passenger Auto Total	13.4	15.4	12.3	1.8	(0.8)	(5.0)	(6.1)	(4.4)	(13.1)	0.1	1.4
Commercial Auto Liability	3.1	5.2	8.5	6.7	5.9	(3.2)	(3.2)	(3.5)	(15.4)	(20.2)	(1.6)
Commercial Auto Physical	29.2	26.6	24.1	19.3	13.8	14.9	10.2	(16.3)	(67.2)	3.3	5.8
Commercial Auto Total	7.0	8.5	10.9	8.6	7.0	(0.7)	(1.4)	(5.2)	(22.4)	(17.0)	(0.5)
Homeowners Multiple Peril	14.2	20.1	19.7	21.7	23.3	21.1	14.2	5.0	(23.1)	27.5	14.4
Farmowners Multiple Peril	(9.7)	7.7	20.4	12.4	14.0	12.2	2.4	(1.9)	5.9	24.2	8.7
Commercial Multiple Peril	10.8	20.9	8.9	18.4	13.9	10.0	4.8	(2.5)	(34.0)	3.8	5.5
Fire	128.9	22.5	63.4	67.8	49.2	47.4	38.7	40.7	2.4	48.1	50.9
Allied Lines	(90.0)	92.8	(24.0)	(27.5)	57.5	46.0	52.3	43.5	(614.6)	(111.6)	(57.5)
Inland Marine	34.6	28.9	26.2	38.9	29.0	14.1	23.4	7.7	(92.0)	10.5	12.1
Medical Professional Liability	(54.6)	(38.7)	(39.6)	(21.8)	(15.8)	(4.2)	(7.1)	(17.3)	(16.4)	3.4	(21.2)
Other Liability*	(51.2)	(22.2)	(1.3)	1.3	(14.6)	(22.1)	(13.3)	(8.9)	(18.9)	(10.2)	(16.1)
Products Liability	NR	NR	NR	NR	NR	(60.6)	(99.5)	(112.2)	83.7	(10.1)	NR
Workers Compensation	(13.2)	(20.9)	(14.4)	(11.0)	(22.8)	(31.7)	(46.1)	(26.4)	(27.8)	30.5	(18.4)
Mortgage Guaranty	NR	NR	NR	NR	NR	(65.6)	26.6	7.7	(23.3)	51.2	NR
Financial Guaranty*	NR	NR	NR	NR	NR	(395.6)	(275.5)	(194.8)	16.8	457.9	NR
Accident and Health	NR	NR	NR	NR	NR	(1.8)	(24.5)	0.5	(3.3)	(25.3)	NR
Warranty	NR	NR	NR	NR	NR	(10.3)	(12.8)	(2.0)	(4.5)	(3.6)	NR
All Other*	8.2	18.3	37.3	(51.4)	(461.6)	8.7	16.4	24.0	(16.6)	32.4	(38.4)
Total All Lines	(2.2)	5.3	8.3	0.1	(39.9)	(16.1)	(11.8)	(8.4)	(31.1)	12.4	(8.3)

*See technical notes

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2013 Profitability Report
New York

**Percent of Direct Premiums Earned
Profit on Insurance Transactions**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	12.0	15.3	12.8	5.3	0.7	(3.2)	(2.3)	1.7	5.0	3.4	5.1
Private Passenger Auto Physical	15.5	12.5	11.1	5.8	4.7	5.8	3.9	(4.9)	(25.6)	4.2	3.3
Private Passenger Auto Total	13.1	14.4	12.2	5.5	2.1	(0.1)	(0.2)	(0.5)	(4.9)	3.6	4.5
Commercial Auto Liability	8.7	10.4	12.9	11.8	9.9	1.3	4.4	3.7	(4.3)	(6.9)	5.2
Commercial Auto Physical	20.2	18.5	16.7	14.0	10.7	10.5	7.5	(9.7)	(42.3)	4.0	5.0
Commercial Auto Total	10.4	11.6	13.5	12.1	10.0	2.6	4.9	1.9	(9.4)	(5.4)	5.2
Homeowners Multiple Peril	12.1	16.3	16.2	17.1	16.9	15.8	11.8	4.8	(12.2)	20.6	11.9
Farmowners Multiple Peril	(2.6)	8.6	17.0	11.5	11.1	10.6	4.8	2.0	7.0	18.7	8.9
Commercial Multiple Peril	15.4	21.5	13.5	19.6	16.4	11.4	9.5	4.8	(15.3)	9.2	10.6
Fire	93.5	22.7	46.9	47.9	32.6	32.3	26.8	28.2	4.0	33.6	36.9
Allied Lines	(40.3)	75.0	(3.8)	(10.2)	39.9	32.2	36.4	31.3	(387.5)	(60.3)	(28.7)
Inland Marine	24.2	21.1	18.7	26.7	20.0	9.5	15.6	5.4	(57.4)	9.6	9.3
Medical Professional Liability	(14.1)	(2.3)	(2.8)	6.5	(0.2)	10.6	13.3	6.8	7.3	20.3	4.5
Other Liability*	(20.1)	0.6	14.7	16.7	(3.0)	(3.3)	5.1	8.6	1.7	6.7	2.8
Products Liability	NR	NR	NR	NR	NR	(1.3)	10.0	(17.5)	108.4	33.0	NR
Workers Compensation	10.6	4.6	5.1	7.2	(2.4)	(6.3)	(11.4)	(0.9)	(3.6)	30.1	3.3
Mortgage Guaranty	NR	NR	NR	NR	NR	(32.2)	39.7	(5.9)	11.5	61.0	NR
Financial Guaranty*	NR	NR	NR	NR	NR	(212.2)	(145.8)	(115.3)	56.4	301.6	NR
Accident and Health	NR	NR	NR	NR	NR	4.3	(8.9)	5.1	(6.3)	(12.9)	NR
Warranty	NR	NR	NR	NR	NR	(4.4)	(4.5)	1.0	1.0	2.3	NR
All Other*	10.6	17.8	29.6	(27.0)	(291.4)	9.3	15.3	19.5	(6.5)	25.2	(19.8)
Total All Lines	7.1	12.4	14.0	8.6	(20.4)	(2.9)	1.1	1.7	(11.8)	15.3	2.5

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2013 Profitability Report

New York

Percent of Net Worth
Return on Net Worth

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	15.5	18.4	15.5	8.5	2.9	(0.1)	1.7	4.7	7.2	5.9	8.0
Private Passenger Auto Physical	30.9	25.1	21.9	12.7	9.5	11.8	9.0	(3.4)	(31.7)	8.6	9.4
Private Passenger Auto Total	18.7	19.8	16.9	9.4	4.4	2.6	3.3	2.9	(1.2)	6.5	8.3
Commercial Auto Liability	10.9	11.9	13.3	11.8	9.2	3.6	6.2	5.7	0.6	(0.7)	7.2
Commercial Auto Physical	31.9	28.7	25.2	20.4	15.3	15.3	11.8	(7.4)	(41.3)	7.2	10.7
Commercial Auto Total	12.8	13.4	14.4	12.6	9.7	4.6	6.7	4.6	(2.9)	(0.0)	7.6
Homeowners Multiple Peril	17.9	22.3	21.5	21.3	20.1	19.3	14.8	8.0	(7.8)	21.1	15.9
Farmowners Multiple Peril	1.0	12.8	20.9	15.0	13.3	13.1	7.8	5.2	9.5	19.2	11.8
Commercial Multiple Peril	14.6	19.2	13.3	16.6	13.2	10.3	9.2	6.3	(5.4)	8.4	10.6
Fire	64.1	20.0	40.8	45.6	33.1	35.3	29.5	30.8	6.9	31.8	33.8
Allied Lines	(14.0)	41.2	1.8	(2.7)	38.2	34.6	40.2	32.5	(161.7)	(20.5)	(1.0)
Inland Marine	33.3	28.5	26.5	35.5	27.7	15.3	23.3	10.2	(52.1)	11.7	16.0
Medical Professional Liability	(1.9)	3.1	3.0	6.3	2.2	6.5	7.8	5.5	5.6	9.3	4.7
Other Liability*	(6.6)	4.2	10.5	10.7	1.0	1.4	5.3	6.4	3.9	5.7	4.3
Products Liability	NR	NR	NR	NR	NR	2.5	4.4	1.3	16.2	8.3	NR
Workers Compensation	8.4	5.9	6.2	6.8	1.4	0.6	0.1	3.1	2.0	14.5	4.9
Mortgage Guaranty	NR	NR	NR	NR	NR	(12.9)	19.5	1.0	7.4	24.0	NR
Financial Guaranty*	NR	NR	NR	NR	NR	(37.9)	(28.5)	(18.5)	14.3	62.1	NR
Accident and Health	NR	NR	NR	NR	NR	4.5	0.4	5.5	0.7	(1.6)	NR
Warranty	NR	NR	NR	NR	NR	0.0	0.9	4.2	4.0	4.7	NR
All Other*	12.2	16.9	25.0	(12.8)	(107.4)	9.6	14.1	17.4	(1.3)	20.4	(0.6)
Total All Lines	8.9	12.5	13.2	9.2	(9.7)	1.1	4.0	4.3	(2.9)	11.2	5.2

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**2013 Profitability Report
North Carolina
Percent of Direct Premiums Earned
Losses Incurred**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	75.5	69.5	70.7	71.0	66.7	64.1	65.2	65.4	68.3	64.8	68.1
Private Passenger Auto Physical	55.4	49.2	53.2	57.8	59.7	57.7	60.0	71.9	58.4	56.3	58.0
Private Passenger Auto Total	66.6	60.4	62.9	65.5	63.8	61.5	63.1	68.1	64.2	61.1	63.7
Commercial Auto Liability	52.0	55.6	59.0	49.7	49.0	45.7	43.9	53.1	56.9	56.2	52.1
Commercial Auto Physical	48.8	45.6	48.3	47.5	53.8	50.7	59.3	75.7	61.9	57.7	54.9
Commercial Auto Total	51.2	53.0	56.3	49.1	50.2	46.8	47.4	58.2	58.0	56.5	52.7
Homeowners Multiple Peril	44.1	39.3	41.7	45.0	53.5	57.1	59.4	117.3	52.3	44.6	55.4
Farmowners Multiple Peril	51.3	45.3	40.0	39.0	50.2	44.8	46.3	137.3	42.4	40.3	53.7
Commercial Multiple Peril	41.3	36.2	33.7	32.4	38.7	41.2	39.7	97.0	30.0	34.1	42.4
Fire	25.6	26.3	36.8	48.2	44.2	56.1	44.3	43.2	26.8	50.3	40.2
Allied Lines	49.5	34.6	38.0	35.7	42.0	34.7	32.4	143.0	39.4	40.7	49.0
Inland Marine	47.9	30.5	34.6	40.4	42.0	42.6	42.7	49.8	60.4	42.3	43.3
Medical Professional Liability	62.7	37.1	31.4	35.8	8.7	20.8	21.7	16.0	32.0	6.3	27.2
Other Liability*	61.0	45.3	38.0	32.9	34.1	43.1	31.1	34.5	42.3	34.2	39.6
Products Liability	NR	NR	NR	NR	NR	26.2	47.0	38.4	65.2	53.5	NR
Workers Compensation	79.3	83.6	72.7	63.0	65.9	69.5	74.1	74.3	74.3	60.1	71.7
Mortgage Guaranty	NR	NR	NR	NR	NR	129.5	86.9	117.1	121.0	75.9	NR
Financial Guaranty*	NR	NR	NR	NR	NR	(0.1)	0.0	(0.0)	0.2	(0.0)	NR
Accident and Health	NR	NR	NR	NR	NR	57.6	69.1	80.2	69.0	81.7	NR
Warranty	NR	NR	NR	NR	NR	59.4	66.4	65.4	53.6	58.7	NR
All Other*	61.0	41.0	39.5	46.6	65.6	70.8	50.8	63.7	47.9	25.7	51.3
Total All Lines	59.3	52.7	52.2	52.2	54.5	56.4	55.4	77.6	56.3	50.6	56.7

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2013 Profitability Report
North Carolina
Percent of Direct Premiums Earned
Underwriting Profit

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	(12.6)	(7.4)	(8.5)	(9.0)	(3.3)	(0.8)	(1.1)	(0.9)	(5.4)	(1.4)	(5.0)
Private Passenger Auto Physical	10.7	17.1	12.3	5.6	5.6	7.5	4.7	(7.6)	7.2	9.0	7.2
Private Passenger Auto Total	(2.2)	3.6	0.8	(3.0)	0.4	2.5	1.2	(3.6)	(0.1)	3.1	0.3
Commercial Auto Liability	13.4	8.7	4.0	13.4	13.6	14.4	16.9	9.1	5.2	4.4	10.3
Commercial Auto Physical	17.4	19.3	15.2	16.9	9.5	10.6	(0.1)	(14.8)	(1.2)	2.9	7.6
Commercial Auto Total	14.4	11.4	6.9	14.2	12.6	13.5	13.1	3.8	3.7	4.1	9.8
Homeowners Multiple Peril	20.9	27.3	22.9	19.9	10.4	4.4	3.8	(59.4)	12.0	19.3	8.2
Farmowners Multiple Peril	13.9	19.4	25.9	27.3	13.9	21.8	18.5	(77.5)	23.1	24.3	11.0
Commercial Multiple Peril	18.4	26.6	25.7	27.2	20.6	11.4	21.2	(44.3)	28.8	22.3	15.8
Fire	46.3	40.0	33.4	20.7	25.1	10.1	22.6	27.6	44.1	16.6	28.7
Allied Lines	29.3	45.7	39.4	45.5	40.7	44.5	46.2	(65.5)	40.8	39.4	30.6
Inland Marine	16.4	25.6	32.0	27.2	27.3	20.4	22.1	16.4	5.8	24.7	21.8
Medical Professional Liability	0.2	30.5	31.9	30.6	54.3	37.5	38.6	39.3	22.4	52.0	33.7
Other Liability*	2.9	13.6	30.1	30.6	23.5	17.0	32.1	29.5	17.7	34.4	23.1
Products Liability	NR	NR	NR	NR	NR	20.7	(14.2)	15.6	(30.6)	(9.8)	NR
Workers Compensation	(13.8)	(21.4)	(7.7)	2.7	(2.1)	(7.2)	(14.3)	(13.7)	(11.1)	4.6	(8.4)
Mortgage Guaranty	NR	NR	NR	NR	NR	(52.8)	(11.2)	(41.4)	(46.1)	(3.1)	NR
Financial Guaranty*	NR	NR	NR	NR	NR	69.7	70.8	57.8	44.4	38.4	NR
Accident and Health	NR	NR	NR	NR	NR	11.5	(1.4)	(4.9)	1.6	(17.1)	NR
Warranty	NR	NR	NR	NR	NR	20.0	6.7	33.3	32.7	32.7	NR
All Other*	7.6	30.0	30.8	23.6	(0.3)	(12.1)	6.2	(8.0)	9.5	34.3	12.2
Total All Lines	5.8	11.8	12.8	12.4	9.6	6.3	8.1	(14.8)	7.5	13.8	7.3

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2013 Profitability Report
North Carolina
Percent of Direct Premiums Earned
Profit on Insurance Transactions

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	(4.3)	(0.9)	(1.7)	(2.1)	0.2	2.1	2.4	1.3	(0.4)	2.2	(0.1)
Private Passenger Auto Physical	8.1	12.1	8.8	4.6	4.3	5.7	3.8	(5.8)	5.5	6.7	5.4
Private Passenger Auto Total	1.2	5.0	3.0	0.7	1.9	3.6	3.0	(1.6)	2.1	4.1	2.3
Commercial Auto Liability	13.8	10.8	8.4	14.6	14.2	11.8	16.3	10.8	8.0	8.0	11.7
Commercial Auto Physical	12.2	13.5	10.7	12.2	7.8	7.5	0.7	(8.8)	(0.0)	2.8	5.8
Commercial Auto Total	13.4	11.5	9.0	14.0	12.6	10.8	12.8	6.4	6.2	6.8	10.3
Homeowners Multiple Peril	15.5	20.1	17.4	15.1	8.1	4.5	4.4	(37.6)	9.8	14.3	7.2
Farmowners Multiple Peril	11.5	14.5	19.1	20.0	10.5	16.1	14.2	(48.1)	17.1	17.6	9.2
Commercial Multiple Peril	15.5	21.1	20.5	21.5	18.7	9.9	17.2	(25.2)	21.9	17.0	13.8
Fire	31.0	27.3	22.8	14.7	15.9	7.4	15.9	19.2	29.9	12.2	19.7
Allied Lines	20.2	30.3	26.8	30.1	26.9	29.5	31.1	(41.0)	28.3	26.7	20.9
Inland Marine	11.5	17.8	21.6	18.4	18.7	13.5	14.7	10.8	4.4	16.7	14.8
Medical Professional Liability	8.5	28.7	30.7	29.4	39.3	30.2	34.1	35.0	24.0	43.0	30.3
Other Liability*	9.1	17.2	28.2	28.7	18.0	18.3	29.2	28.1	20.5	31.2	22.8
Products Liability	NR	NR	NR	NR	NR	24.4	7.5	25.7	(7.2)	6.5	NR
Workers Compensation	0.2	(5.2)	1.0	7.1	4.3	1.9	0.7	1.0	2.4	9.0	2.2
Mortgage Guaranty	NR	NR	NR	NR	NR	(27.2)	10.3	(42.2)	(9.0)	19.4	NR
Financial Guaranty*	NR	NR	NR	NR	NR	73.7	77.9	49.8	61.6	17.1	NR
Accident and Health	NR	NR	NR	NR	NR	9.9	2.7	(1.9)	(5.5)	(9.2)	NR
Warranty	NR	NR	NR	NR	NR	15.6	6.9	26.7	26.0	28.2	NR
All Other*	9.3	24.0	24.4	19.7	1.4	(5.6)	7.7	(1.9)	9.9	25.7	11.4
Total All Lines	7.7	11.7	12.2	11.8	8.7	7.1	9.2	(6.8)	8.7	12.3	8.3

*See technical notes

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**2013 Profitability Report
North Carolina
Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	(1.5)	2.9	2.2	1.8	2.5	5.1	5.9	4.7	2.9	5.4	3.2
Private Passenger Auto Physical	18.1	24.9	18.5	11.0	9.1	11.7	9.0	(4.7)	11.0	12.1	12.1
Private Passenger Auto Total	5.5	10.8	8.0	4.9	4.7	7.2	6.9	1.6	5.6	7.7	6.3
Commercial Auto Liability	16.7	13.5	10.8	14.9	13.1	11.6	14.7	10.7	8.8	8.6	12.3
Commercial Auto Physical	22.1	23.2	18.5	19.2	12.2	12.2	4.3	(6.7)	3.3	6.5	11.5
Commercial Auto Total	17.6	15.2	12.1	15.6	13.0	11.7	13.1	8.2	8.0	8.3	12.3
Homeowners Multiple Peril	24.0	29.2	24.9	20.9	11.6	7.9	8.1	(35.2)	13.3	17.5	12.2
Farmowners Multiple Peril	18.2	21.5	26.1	25.4	13.7	20.2	17.9	(44.6)	20.5	20.6	14.0
Commercial Multiple Peril	20.0	24.7	23.3	22.9	19.0	11.4	17.0	(16.1)	20.7	17.2	16.0
Fire	46.2	40.0	32.8	21.0	20.6	11.2	20.2	23.7	35.8	15.3	26.7
Allied Lines	36.1	51.0	43.6	45.7	41.3	44.4	43.8	(45.9)	35.4	34.9	33.0
Inland Marine	19.1	28.1	32.9	27.6	26.6	20.7	22.9	17.7	8.9	23.1	22.8
Medical Professional Liability	10.5	25.1	24.7	22.0	26.3	20.7	21.4	20.9	15.2	23.3	21.0
Other Liability*	10.4	15.6	21.9	20.7	12.4	12.4	17.3	16.5	12.8	17.5	15.8
Products Liability	NR	NR	NR	NR	NR	12.9	6.1	12.5	0.5	5.8	NR
Workers Compensation	3.9	0.3	4.7	8.4	4.9	3.7	3.8	3.8	4.4	7.6	4.5
Mortgage Guaranty	NR	NR	NR	NR	NR	(14.6)	9.0	(18.3)	(1.2)	12.7	NR
Financial Guaranty*	NR	NR	NR	NR	NR	23.1	16.1	8.7	16.4	7.7	NR
Accident and Health	NR	NR	NR	NR	NR	8.8	4.7	2.0	(0.2)	(1.3)	NR
Warranty	NR	NR	NR	NR	NR	11.8	8.2	19.2	18.6	16.7	NR
All Other*	12.4	25.0	23.7	18.7	3.4	(2.3)	9.3	2.0	10.5	21.7	12.4
Total All Lines	12.2	16.2	15.9	14.7	10.3	9.1	11.0	(2.1)	10.3	13.0	11.1

*See technical notes

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2013 Profitability Report
North Dakota
Percent of Direct Premiums Earned
Losses Incurred

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	61.2	55.2	49.8	50.3	59.0	62.0	54.7	58.2	61.3	60.3	57.2
Private Passenger Auto Physical	42.5	61.9	43.7	54.9	55.6	53.6	56.7	58.2	48.3	55.1	53.1
Private Passenger Auto Total	51.0	58.8	46.6	52.7	57.2	57.5	55.8	58.2	54.4	57.5	55.0
Commercial Auto Liability	40.8	57.8	44.0	28.2	50.7	52.2	35.0	52.3	74.7	53.9	49.0
Commercial Auto Physical	42.0	57.4	43.1	50.6	55.8	58.8	70.1	63.4	60.7	63.3	56.5
Commercial Auto Total	41.2	57.6	43.6	37.0	52.7	54.9	49.0	57.0	68.6	58.0	52.0
Homeowners Multiple Peril	28.1	124.7	30.1	98.0	72.6	46.5	47.8	52.7	21.5	49.0	57.1
Farmowners Multiple Peril	48.3	63.0	44.9	54.7	65.5	57.7	100.5	96.1	44.8	52.2	62.8
Commercial Multiple Peril	28.8	70.8	25.1	62.3	58.2	42.6	39.8	61.3	33.0	44.7	46.7
Fire	61.2	206.9	18.0	10.0	57.2	143.5	55.1	49.4	137.4	(6.0)	73.3
Allied Lines	105.9	54.0	63.9	63.3	86.4	43.2	51.8	146.3	24.4	96.6	73.6
Inland Marine	25.9	43.3	36.2	33.0	78.8	53.1	44.7	63.8	19.2	102.1	50.0
Medical Professional Liability	50.2	56.1	48.5	32.8	41.0	(60.8)	(11.2)	46.1	(1.3)	20.5	22.2
Other Liability*	12.3	45.0	27.0	26.7	25.2	28.7	25.0	41.2	61.3	28.0	32.0
Products Liability	NR	NR	NR	NR	NR	106.8	28.7	27.0	(10.6)	24.6	NR
Workers Compensation*	224.0	(72.9)	(127.1)	(55.3)	21.0	(1.5)	(3.4)	22.8	31.6	37.7	7.7
Mortgage Guaranty	NR	NR	NR	NR	NR	60.9	8.5	22.8	19.9	1.0	NR
Financial Guaranty*	NR	NR	NR	NR	NR	0.0	0.0	0.0	0.0	0.0	NR
Accident and Health	NR	NR	NR	NR	NR	76.8	90.1	79.9	86.7	100.6	NR
Warranty	NR	NR	NR	NR	NR	68.1	66.2	59.1	64.2	66.5	NR
All Other*	72.2	37.9	38.6	69.0	9.7	32.9	6.3	36.9	71.1	27.4	40.2
Total All Lines	62.7	63.6	47.4	58.4	72.3	47.4	50.1	105.4	36.8	72.9	61.7

*See technical notes

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2013 Profitability Report
North Dakota
Percent of Direct Premiums Earned
Underwriting Profit

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	1.3	8.2	13.4	12.1	4.0	0.5	9.3	6.6	1.3	2.3	5.9
Private Passenger Auto Physical	25.4	1.7	23.0	8.1	9.8	11.5	8.0	7.6	17.7	9.1	12.2
Private Passenger Auto Total	14.4	4.7	18.4	10.0	7.0	6.4	8.6	7.1	10.0	6.0	9.3
Commercial Auto Liability	23.2	2.5	17.7	36.4	9.7	4.0	26.6	8.9	(16.6)	6.6	11.9
Commercial Auto Physical	24.3	5.6	21.2	13.0	7.5	1.7	(12.1)	(1.5)	0.0	(3.9)	5.6
Commercial Auto Total	23.7	3.7	19.1	27.2	8.8	3.1	11.2	4.5	(9.4)	2.0	9.4
Homeowners Multiple Peril	39.6	(69.1)	36.1	(41.7)	(11.2)	17.0	18.1	12.6	46.6	14.1	6.2
Farmowners Multiple Peril	17.6	2.0	20.0	13.2	(2.8)	8.2	(36.2)	(31.5)	21.0	12.9	2.4
Commercial Multiple Peril	34.8	(11.8)	38.6	(7.7)	1.5	14.0	21.4	(0.4)	28.8	10.9	13.0
Fire	6.2	(194.5)	54.3	62.2	11.8	(86.4)	14.4	21.2	(77.1)	78.3	(11.0)
Allied Lines	(25.2)	31.5	15.2	20.1	(1.8)	39.0	29.8	(62.0)	62.2	(15.3)	9.3
Inland Marine	44.4	10.0	35.0	37.6	(11.4)	11.9	22.4	1.7	49.9	(39.0)	16.2
Medical Professional Liability	13.7	(3.4)	19.1	31.0	19.2	132.2	93.8	1.2	55.3	43.5	40.6
Other Liability*	52.9	10.3	36.1	38.2	29.3	28.5	34.5	16.5	(6.6)	31.2	27.1
Products Liability	NR	NR	NR	NR	NR	(107.3)	6.8	11.3	65.9	20.5	NR
Workers Compensation*	(188.6)	159.4	221.0	59.5	53.0	79.7	79.8	48.5	39.0	9.7	56.1
Mortgage Guaranty	NR	NR	NR	NR	NR	18.8	75.6	55.3	58.0	76.0	NR
Financial Guaranty*	NR	NR	NR	NR	NR	67.0	66.3	60.7	48.3	38.3	NR
Accident and Health	NR	NR	NR	NR	NR	(5.5)	(22.6)	(5.1)	(17.2)	(32.9)	NR
Warranty	NR	NR	NR	NR	NR	13.0	27.2	24.9	22.3	20.2	NR
All Other*	(7.6)	32.4	30.7	(1.6)	54.5	18.5	59.2	15.9	(15.5)	32.5	21.9
Total All Lines	7.6	4.1	22.9	12.9	2.8	23.7	21.6	(30.9)	37.7	(1.6)	10.1

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2013 Profitability Report
North Dakota
Percent of Direct Premiums Earned
Profit on Insurance Transactions

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	4.9	9.6	12.8	11.9	5.2	3.5	9.5	6.3	4.0	4.6	7.2
Private Passenger Auto Physical	17.5	2.1	15.8	6.3	7.1	8.4	6.0	4.1	12.3	6.9	8.7
Private Passenger Auto Total	11.8	5.6	14.4	9.0	6.2	6.1	7.7	5.1	8.4	5.8	8.0
Commercial Auto Liability	19.9	6.6	17.6	29.6	11.5	5.3	22.8	10.2	(6.7)	9.1	12.6
Commercial Auto Physical	16.6	4.4	14.4	9.4	6.3	1.6	(7.2)	(0.2)	0.7	(1.6)	4.4
Commercial Auto Total	18.6	5.7	16.3	21.7	9.4	3.8	10.8	5.8	(3.5)	4.3	9.3
Homeowners Multiple Peril	27.5	(42.6)	26.0	(24.7)	(5.7)	12.7	13.6	9.0	31.9	10.7	5.8
Farmowners Multiple Peril	13.7	3.2	15.3	10.7	(0.5)	7.2	(21.4)	(18.4)	15.5	10.1	3.5
Commercial Multiple Peril	25.4	(4.5)	28.5	(1.3)	6.4	11.3	16.6	2.4	21.1	9.5	11.5
Fire	4.8	(122.7)	40.0	43.7	8.2	(53.5)	12.9	16.2	(47.3)	53.0	(4.5)
Allied Lines	(16.1)	20.4	9.7	12.3	(1.2)	26.0	19.7	(40.2)	40.4	(10.1)	6.1
Inland Marine	29.4	7.8	23.6	25.1	(6.5)	8.1	15.5	2.0	33.3	(24.1)	11.4
Medical Professional Liability	19.0	6.5	22.9	30.3	18.1	94.3	69.0	8.3	44.6	35.4	34.8
Other Liability*	40.1	13.4	31.2	32.6	20.4	23.3	27.0	16.3	0.7	25.5	23.1
Products Liability	NR	NR	NR	NR	NR	(61.3)	20.0	19.6	50.2	19.6	NR
Workers Compensation*	(106.3)	110.2	151.1	110.0	36.4	53.4	53.8	32.7	27.1	5.5	47.4
Mortgage Guaranty	NR	NR	NR	NR	NR	17.9	62.5	13.6	51.3	63.3	NR
Financial Guaranty*	NR	NR	NR	NR	NR	79.9	73.4	30.7	66.6	25.9	NR
Accident and Health	NR	NR	NR	NR	NR	(1.1)	(10.1)	0.6	(15.9)	(17.4)	NR
Warranty	NR	NR	NR	NR	NR	12.7	21.9	20.3	19.9	18.7	NR
All Other*	0.2	26.4	24.9	4.4	37.2	13.8	40.9	12.1	(7.7)	23.3	17.6
Total All Lines	7.1	4.9	17.1	10.1	2.7	17.0	15.8	(19.2)	25.7	0.2	8.1

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**2013 Profitability Report
North Dakota
Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	9.7	14.8	17.7	16.1	7.6	6.3	12.5	9.4	7.1	7.6	10.9
Private Passenger Auto Physical	35.1	7.6	29.4	13.4	13.1	15.6	11.9	9.1	20.3	12.0	16.8
Private Passenger Auto Total	21.0	11.7	22.7	14.9	9.9	10.3	12.2	9.3	13.0	9.6	13.5
Commercial Auto Liability	22.7	9.8	17.8	25.9	11.3	6.6	19.0	10.6	(1.7)	9.6	13.2
Commercial Auto Physical	29.3	10.4	23.8	16.1	10.7	4.8	(5.0)	3.1	4.1	1.6	9.9
Commercial Auto Total	24.6	10.0	19.5	23.2	11.2	6.1	12.3	8.4	0.2	6.9	12.2
Homeowners Multiple Peril	40.1	(49.2)	34.7	(22.3)	(3.9)	17.0	17.8	12.9	37.3	14.2	9.9
Farmowners Multiple Peril	21.9	7.9	22.1	15.9	1.8	10.7	(18.8)	(15.5)	19.6	13.5	7.9
Commercial Multiple Peril	32.6	(0.8)	32.0	2.9	7.9	13.1	17.8	5.5	22.3	11.4	14.5
Fire	10.6	(119.9)	38.8	44.2	10.2	(43.6)	13.7	17.8	(36.8)	49.1	(1.6)
Allied Lines	(29.7)	44.2	24.8	27.8	0.1	42.4	35.2	(67.1)	74.6	(13.5)	13.9
Inland Marine	44.3	14.2	35.2	36.0	(6.4)	13.4	21.7	5.7	43.0	(21.7)	18.6
Medical Professional Liability	17.0	8.9	19.3	22.2	11.8	48.9	43.0	8.3	26.6	22.7	22.9
Other Liability*	37.0	14.2	25.1	24.2	15.7	18.2	20.1	12.9	3.8	18.8	19.0
Products Liability	NR	NR	NR	NR	NR	(27.8)	10.9	11.7	31.2	14.9	NR
Workers Compensation*	(46.8)	96.3	92.6	15.6	41.5	52.3	50.8	37.4	31.1	8.4	37.9
Mortgage Guaranty	NR	NR	NR	NR	NR	16.2	51.8	17.5	56.9	69.9	NR
Financial Guaranty*	NR	NR	NR	NR	NR	16.4	15.6	14.3	15.3	6.4	NR
Accident and Health	NR	NR	NR	NR	NR	1.9	(1.5)	3.5	(4.5)	(4.0)	NR
Warranty	NR	NR	NR	NR	NR	8.8	16.2	15.7	14.0	13.3	NR
All Other*	4.0	23.8	21.9	6.8	28.8	15.7	39.7	14.4	(3.3)	23.0	17.5
Total All Lines	13.6	10.3	25.6	16.3	5.9	22.7	21.3	(20.4)	34.4	3.6	13.3

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2013 Profitability Report
Ohio
Percent of Direct Premiums Earned
Losses Incurred

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	58.4	54.8	52.2	55.5	57.1	60.2	58.7	58.6	60.7	60.7	57.7
Private Passenger Auto Physical	54.6	53.9	55.1	58.4	62.4	56.1	57.3	67.5	61.2	59.3	58.6
Private Passenger Auto Total	56.8	54.4	53.4	56.7	59.4	58.5	58.1	62.4	60.9	60.1	58.1
Commercial Auto Liability	35.9	45.7	42.1	40.2	41.3	39.2	39.4	44.6	48.6	49.6	42.7
Commercial Auto Physical	48.0	48.1	49.7	51.4	57.0	51.4	63.9	76.6	65.8	59.4	57.1
Commercial Auto Total	38.9	46.3	44.1	43.0	45.2	42.2	45.2	52.2	52.9	52.1	46.2
Homeowners Multiple Peril	61.3	42.1	59.5	74.0	104.2	82.0	79.5	98.6	79.9	50.1	73.1
Farmowners Multiple Peril	47.5	56.6	36.3	46.5	83.5	65.9	58.2	66.5	105.5	54.0	62.0
Commercial Multiple Peril	43.2	42.1	39.5	44.2	67.7	49.9	45.3	65.5	57.8	41.1	49.6
Fire	33.9	20.8	40.4	39.3	52.3	44.0	37.2	42.6	46.5	49.2	40.6
Allied Lines	51.2	80.2	36.1	42.9	99.7	62.4	51.8	60.3	83.6	43.0	61.1
Inland Marine	51.9	60.8	37.2	44.3	41.0	37.5	46.8	39.6	43.8	41.0	44.4
Medical Professional Liability	35.6	29.7	27.8	22.9	18.4	16.8	4.2	16.2	10.0	15.2	19.7
Other Liability*	60.1	58.5	45.5	36.6	37.5	45.2	42.2	38.2	57.6	35.2	45.7
Products Liability	NR	NR	NR	NR	NR	25.1	55.6	52.9	77.7	28.8	NR
Workers Compensation*	144.4	67.6	50.8	64.7	148.1	112.3	NR	5.2	41.0	30.2	NR
Mortgage Guaranty	NR	NR	NR	NR	NR	157.5	91.3	132.6	137.6	68.5	NR
Financial Guaranty*	NR	NR	NR	NR	NR	15.9	(4.5)	(2.1)	(0.5)	0.0	NR
Accident and Health	NR	NR	NR	NR	NR	70.6	93.6	75.5	74.2	77.5	NR
Warranty	NR	NR	NR	NR	NR	67.2	63.3	61.8	63.8	NR	NR
All Other*	60.0	67.4	46.7	65.9	65.9	48.0	27.7	27.9	44.9	32.3	48.7
Total All Lines	54.2	52.0	48.7	52.8	63.1	58.0	55.4	62.8	62.8	50.1	56.0

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2013 Profitability Report
Ohio
Percent of Direct Premiums Earned
Underwriting Profit

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	6.0	8.7	10.5	5.9	6.2	2.6	4.5	5.4	2.0	1.7	5.3
Private Passenger Auto Physical	12.2	12.4	10.6	5.0	2.3	9.0	7.8	(3.1)	3.5	4.9	6.5
Private Passenger Auto Total	8.6	10.3	10.5	5.6	4.5	5.4	5.9	1.8	2.6	3.1	5.8
Commercial Auto Liability	30.4	17.8	25.0	22.0	21.1	21.8	22.8	18.1	12.0	11.6	20.3
Commercial Auto Physical	18.2	17.7	14.0	11.1	6.5	10.2	(4.7)	(15.3)	(4.7)	1.9	5.5
Commercial Auto Total	27.4	17.7	22.1	19.3	17.5	19.0	16.2	10.2	7.9	9.2	16.7
Homeowners Multiple Peril	1.2	24.0	1.7	(14.1)	(46.8)	(24.4)	(18.8)	(38.6)	(19.4)	12.9	(12.2)
Farmowners Multiple Peril	17.6	5.9	29.3	19.4	(23.3)	(0.5)	5.9	(1.8)	(46.4)	9.1	1.5
Commercial Multiple Peril	14.4	17.0	17.5	12.9	(10.8)	2.2	10.5	(8.9)	0.4	16.5	7.2
Fire	37.3	46.9	30.1	29.8	16.4	24.8	31.8	28.2	23.6	19.5	28.8
Allied Lines	27.6	(0.8)	44.0	37.5	(17.7)	15.4	26.0	24.4	(1.2)	39.9	19.5
Inland Marine	17.3	(14.2)	33.8	25.4	30.4	28.9	20.4	29.9	25.7	28.2	22.6
Medical Professional Liability	23.5	30.7	28.5	48.1	41.2	51.1	60.8	47.2	53.1	46.1	43.0
Other Liability*	(5.9)	(9.4)	10.4	22.5	18.5	14.3	18.6	20.2	(1.7)	26.2	11.4
Products Liability	NR	NR	NR	NR	NR	(9.8)	(57.2)	(19.3)	(42.2)	(19.3)	NR
Workers Compensation*	(136.6)	(2.2)	26.5	(12.3)	(128.7)	(69.9)	NR	73.3	33.3	35.9	NR
Mortgage Guaranty	NR	NR	NR	NR	NR	(81.2)	(14.8)	(56.0)	(62.8)	5.7	NR
Financial Guaranty*	NR	NR	NR	NR	NR	53.5	72.8	33.4	51.5	37.5	NR
Accident and Health	NR	NR	NR	NR	NR	(2.0)	(30.5)	(3.5)	(6.7)	(11.7)	NR
Warranty	NR	NR	NR	NR	NR	11.3	16.5	22.7	21.4	NR	NR
All Other*	13.9	6.6	23.3	3.5	(1.1)	12.2	32.3	31.9	13.5	28.9	16.5
Total All Lines	9.8	11.0	14.4	10.0	(0.9)	4.0	7.2	0.6	(0.1)	13.0	6.9

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2013 Profitability Report
Ohio

Percent of Direct Premiums Earned
Profit on Insurance Transactions

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	8.1	9.9	10.9	8.0	6.6	4.7	6.3	5.6	4.5	4.3	6.9
Private Passenger Auto Physical	9.0	9.1	7.7	4.2	2.2	6.7	5.8	(2.8)	3.1	4.1	4.9
Private Passenger Auto Total	8.5	9.6	9.6	6.4	4.7	5.6	6.1	2.0	3.9	4.2	6.1
Commercial Auto Liability	25.2	17.0	22.3	20.5	19.3	16.8	20.3	16.4	12.4	12.5	18.3
Commercial Auto Physical	12.9	12.5	9.9	8.5	5.8	7.2	(2.2)	(9.0)	(2.3)	2.2	4.5
Commercial Auto Total	22.1	15.9	19.1	17.6	16.0	14.5	14.9	10.4	8.8	9.9	14.9
Homeowners Multiple Peril	3.0	18.2	3.9	(6.6)	(28.9)	(14.0)	(10.1)	(23.9)	(10.6)	10.3	(5.9)
Farmowners Multiple Peril	14.0	5.8	21.4	14.7	(13.8)	1.4	5.7	0.7	(28.4)	7.7	2.9
Commercial Multiple Peril	13.8	15.9	16.3	13.4	(1.0)	4.7	10.8	(1.9)	3.9	14.1	9.0
Fire	25.7	32.2	20.7	20.5	10.2	16.9	21.9	19.6	16.6	14.0	19.8
Allied Lines	20.5	1.9	31.1	25.0	(10.9)	10.9	17.9	16.7	0.6	27.1	14.1
Inland Marine	11.8	(8.1)	22.9	17.2	20.7	19.1	13.9	19.8	17.2	18.9	15.4
Medical Professional Liability	25.7	31.0	31.1	44.3	32.7	41.6	51.8	43.6	46.5	42.0	39.1
Other Liability*	7.0	7.4	21.7	30.0	17.8	19.4	23.4	25.0	11.3	28.1	19.1
Products Liability	NR	NR	NR	NR	NR	23.1	4.7	24.0	1.1	14.0	NR
Workers Compensation*	(64.8)	18.0	32.3	16.9	(59.7)	(19.6)	NR	65.7	38.3	45.4	NR
Mortgage Guaranty	NR	NR	NR	NR	NR	(44.6)	10.0	(50.2)	(18.1)	26.8	NR
Financial Guaranty*	NR	NR	NR	NR	NR	67.5	74.9	20.1	65.2	19.2	NR
Accident and Health	NR	NR	NR	NR	NR	2.8	(13.7)	2.5	(8.4)	(3.7)	NR
Warranty	NR	NR	NR	NR	NR	9.5	14.2	18.5	18.5	NR	NR
All Other*	14.1	8.7	21.7	8.5	1.7	10.2	24.6	23.6	11.7	22.0	14.7
Total All Lines	10.9	12.0	14.5	11.6	2.2	6.1	9.0	3.3	3.9	12.3	8.6

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2013 Profitability Report

Ohio

Percent of Net Worth
Return on Net Worth

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	13.3	15.1	15.7	12.1	9.1	7.6	9.5	8.7	7.6	7.2	10.6
Private Passenger Auto Physical	19.9	19.5	16.5	10.4	5.7	13.2	11.7	(0.5)	7.6	8.6	11.3
Private Passenger Auto Total	15.4	16.6	16.0	11.5	7.9	9.5	10.3	5.6	7.6	7.7	10.8
Commercial Auto Liability	26.5	18.4	21.5	18.8	16.5	14.9	17.1	14.7	11.9	11.7	17.2
Commercial Auto Physical	22.6	21.6	17.3	14.4	9.7	11.9	1.0	(6.7)	0.6	5.8	9.8
Commercial Auto Total	25.8	19.0	20.8	18.1	15.4	14.4	14.6	11.3	10.0	10.7	16.0
Homeowners Multiple Peril	7.6	26.0	8.6	(3.0)	(28.9)	(12.3)	(6.7)	(20.7)	(7.4)	13.3	(2.4)
Farmowners Multiple Peril	21.3	11.1	28.6	20.3	(13.4)	4.4	9.6	4.2	(26.8)	11.0	7.0
Commercial Multiple Peril	17.0	18.3	17.9	14.6	1.5	6.4	11.5	2.0	6.3	13.9	10.9
Fire	37.0	44.7	29.9	28.3	14.6	22.3	26.6	24.1	21.2	17.4	26.6
Allied Lines	30.9	6.3	43.4	38.8	(13.0)	17.6	27.3	26.7	4.0	35.5	21.8
Inland Marine	20.4	(7.4)	34.3	26.4	29.7	27.9	20.5	28.2	25.2	25.9	23.1
Medical Professional Liability	21.2	23.6	21.9	26.0	18.7	22.9	25.8	21.0	22.8	19.7	22.4
Other Liability*	7.9	7.7	13.9	16.4	10.0	11.2	12.8	13.3	7.6	14.5	11.5
Products Liability	NR	NR	NR	NR	NR	7.2	4.2	7.6	3.5	6.4	NR
Workers Compensation*	(20.1)	11.3	17.3	8.5	(9.6)	(1.4)	NR	23.5	15.7	13.4	NR
Mortgage Guaranty	NR	NR	NR	NR	NR	(23.2)	8.2	(20.1)	(4.8)	14.9	NR
Financial Guaranty*	NR	NR	NR	NR	NR	16.9	17.9	7.4	18.9	7.0	NR
Accident and Health	NR	NR	NR	NR	NR	4.0	(2.0)	4.3	(0.5)	1.8	NR
Warranty	NR	NR	NR	NR	NR	8.5	11.9	15.2	14.2	NR	NR
All Other*	16.0	11.5	18.2	9.3	3.4	11.7	22.3	22.1	12.7	19.7	14.7
Total All Lines	14.8	15.5	16.9	13.6	4.2	7.9	10.5	6.0	6.4	12.8	10.9

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**2013 Profitability Report
Oklahoma
Percent of Direct Premiums Earned
Losses Incurred**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	61.5	60.3	58.9	65.2	68.4	67.6	65.4	62.7	62.7	63.3	63.6
Private Passenger Auto Physical	55.0	53.6	52.1	57.9	77.1	66.8	82.1	67.3	70.2	87.0	66.9
Private Passenger Auto Total	58.7	57.5	56.0	62.1	72.2	67.3	72.5	64.6	65.9	73.5	65.0
Commercial Auto Liability	48.2	56.0	54.6	58.6	55.3	55.4	50.2	54.3	55.7	61.6	55.0
Commercial Auto Physical	47.6	47.6	46.5	50.1	78.9	64.3	70.1	73.5	96.8	87.3	66.3
Commercial Auto Total	48.0	53.7	52.3	56.3	62.0	57.9	55.6	59.4	67.2	69.1	58.1
Homeowners Multiple Peril	60.0	40.0	40.0	66.9	132.1	127.7	161.9	77.2	90.6	131.4	92.8
Farmowners Multiple Peril	58.1	48.7	57.6	55.3	95.3	100.8	78.9	105.7	61.1	73.9	73.5
Commercial Multiple Peril	48.8	41.1	38.7	47.0	63.8	63.2	166.3	84.1	98.8	113.2	76.5
Fire	26.2	33.4	48.1	54.3	74.5	53.5	89.1	52.7	66.3	86.6	58.5
Allied Lines	62.1	52.4	98.6	147.8	99.5	167.7	61.8	170.9	100.4	143.2	110.4
Inland Marine	34.6	46.7	64.6	45.7	65.4	50.1	57.9	59.7	49.6	59.5	53.4
Medical Professional Liability	32.6	14.2	6.4	44.6	45.5	63.3	49.2	38.8	28.8	27.9	35.1
Other Liability*	46.7	65.5	46.6	43.2	36.5	58.0	93.1	64.7	50.9	41.7	54.7
Products Liability	NR	NR	NR	NR	NR	34.5	19.6	21.2	33.3	33.4	NR
Workers Compensation*	68.6	69.3	70.8	71.8	76.2	75.8	93.0	74.5	74.3	61.4	73.6
Mortgage Guaranty	NR	NR	NR	NR	NR	75.4	65.3	90.4	55.8	37.9	NR
Financial Guaranty*	NR	NR	NR	NR	NR	(0.2)	(2.8)	0.0	0.0	0.0	NR
Accident and Health	NR	NR	NR	NR	NR	77.2	66.4	70.6	77.4	75.3	NR
Warranty	NR	NR	NR	NR	NR	60.2	58.9	48.1	48.3	17.1	NR
All Other*	56.6	71.4	39.3	48.9	48.4	44.9	26.2	52.1	20.0	34.5	44.2
Total All Lines	55.2	53.1	51.5	61.8	77.6	80.8	94.6	74.5	72.1	85.2	70.6

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2013 Profitability Report
Oklahoma
Percent of Direct Premiums Earned
Underwriting Profit

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	3.1	3.4	4.2	(4.0)	(7.3)	(6.0)	(3.1)	1.2	(0.3)	(1.4)	(1.0)
Private Passenger Auto Physical	12.4	12.8	14.0	6.1	(13.9)	(3.0)	(21.0)	(2.5)	(6.6)	(26.9)	(2.9)
Private Passenger Auto Total	7.1	7.4	8.3	0.3	(10.2)	(4.7)	(10.7)	(0.4)	(3.0)	(12.3)	(1.8)
Commercial Auto Liability	14.3	5.7	8.0	1.3	5.2	1.3	9.2	6.6	4.2	(3.2)	5.3
Commercial Auto Physical	18.1	17.3	18.0	13.8	(18.7)	(4.8)	(12.8)	(13.7)	(40.3)	(30.7)	(5.4)
Commercial Auto Total	15.4	8.9	10.8	4.7	(1.6)	(0.4)	3.2	1.1	(8.2)	(11.2)	2.3
Homeowners Multiple Peril	3.4	26.4	24.8	(4.5)	(77.4)	(75.5)	(110.8)	(14.1)	(30.5)	(79.6)	(33.8)
Farmowners Multiple Peril	3.7	14.7	5.9	7.5	(35.3)	(37.1)	(14.6)	(42.5)	3.7	(11.5)	(10.6)
Commercial Multiple Peril	9.6	19.1	22.0	11.7	(6.1)	(12.6)	(120.3)	(27.5)	(44.8)	(67.9)	(21.7)
Fire	43.9	29.1	19.0	12.5	(9.6)	13.2	(27.2)	15.8	(0.3)	(23.2)	7.3
Allied Lines	16.2	27.7	(23.3)	(73.8)	(17.3)	(98.5)	14.9	(90.6)	(18.8)	(66.8)	(33.0)
Inland Marine	35.3	3.3	2.4	21.6	0.6	10.9	2.2	2.2	14.4	3.3	9.6
Medical Professional Liability	32.9	47.9	63.5	12.5	4.0	(11.8)	(1.7)	10.4	27.7	22.1	20.7
Other Liability*	14.2	(18.8)	12.1	15.0	18.5	(1.4)	(48.8)	(8.2)	6.4	20.0	0.9
Products Liability	NR	NR	NR	NR	NR	19.1	25.3	28.7	30.7	21.3	NR
Workers Compensation*	(4.0)	(7.9)	(13.6)	(11.4)	(19.5)	(18.4)	(40.0)	(21.4)	(16.1)	(2.4)	(15.5)
Mortgage Guaranty	NR	NR	NR	NR	NR	2.8	11.4	(14.1)	20.5	36.8	NR
Financial Guaranty*	NR	NR	NR	NR	NR	69.7	(86.4)	54.4	48.1	41.6	NR
Accident and Health	NR	NR	NR	NR	NR	(10.9)	(3.8)	0.7	(10.0)	(9.3)	NR
Warranty	NR	NR	NR	NR	NR	16.2	26.9	40.5	38.9	61.5	NR
All Other*	11.9	(2.5)	28.6	19.4	13.7	13.4	34.2	7.6	40.6	23.9	19.1
Total All Lines	9.7	10.0	12.3	0.6	(17.5)	(21.7)	(38.0)	(12.1)	(10.1)	(26.4)	(9.3)

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**2013 Profitability Report
Oklahoma**

**Percent of Direct Premiums Earned
Profit on Insurance Transactions**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	5.2	5.6	5.9	0.9	(2.5)	(1.2)	1.1	2.6	2.7	2.0	2.2
Private Passenger Auto Physical	9.1	9.4	10.0	5.0	(8.4)	(1.0)	(12.8)	(2.4)	(3.5)	(16.5)	(1.1)
Private Passenger Auto Total	6.9	7.2	7.6	2.6	(5.0)	(1.1)	(4.8)	0.5	0.1	(6.0)	0.8
Commercial Auto Liability	14.9	9.1	10.9	6.6	8.8	3.4	11.5	9.1	7.3	3.1	8.5
Commercial Auto Physical	12.5	12.0	12.3	10.0	(10.7)	(2.6)	(7.7)	(8.2)	(25.5)	(19.0)	(2.7)
Commercial Auto Total	14.2	9.9	11.3	7.5	3.3	1.8	6.3	4.4	(1.9)	(3.3)	5.3
Homeowners Multiple Peril	4.2	19.5	18.6	(0.5)	(48.7)	(47.1)	(69.6)	(7.9)	(17.9)	(49.7)	(19.9)
Farmowners Multiple Peril	4.7	11.3	6.0	7.0	(21.6)	(22.2)	(7.4)	(25.5)	4.4	(5.6)	(4.9)
Commercial Multiple Peril	9.7	16.1	18.1	11.5	1.4	(5.8)	(74.6)	(13.8)	(25.5)	(40.6)	(10.3)
Fire	29.8	20.3	13.5	9.6	(6.5)	9.6	(16.1)	11.9	1.4	(13.4)	6.0
Allied Lines	12.1	19.1	(13.4)	(46.3)	(9.9)	(62.1)	12.7	(57.0)	(10.2)	(41.1)	(19.6)
Inland Marine	23.3	3.2	2.8	15.2	1.6	7.7	2.4	2.1	10.1	2.8	7.1
Medical Professional Liability	37.2	42.1	51.9	18.4	7.0	(1.4)	8.3	16.9	28.0	24.0	23.2
Other Liability*	18.1	(2.6)	17.2	18.9	14.9	6.5	(23.0)	4.2	14.6	22.2	9.1
Products Liability	NR	NR	NR	NR	NR	20.2	29.8	29.8	28.7	22.5	NR
Workers Compensation*	6.5	3.3	(3.1)	(1.6)	(6.9)	(6.4)	(17.8)	(5.2)	(2.8)	3.5	(3.0)
Mortgage Guaranty	NR	NR	NR	NR	NR	6.6	21.9	(27.5)	31.3	42.3	NR
Financial Guaranty*	NR	NR	NR	NR	NR	71.1	(36.1)	31.4	65.2	21.5	NR
Accident and Health	NR	NR	NR	NR	NR	(5.6)	(0.4)	1.5	(12.4)	(3.6)	NR
Warranty	NR	NR	NR	NR	NR	13.1	22.7	31.8	31.8	41.8	NR
All Other*	11.3	2.9	23.4	17.0	10.7	10.9	25.5	7.9	29.4	18.3	15.7
Total All Lines	10.1	10.4	11.7	4.2	(8.9)	(11.2)	(20.8)	(5.0)	(3.0)	(13.9)	(2.6)

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2013 Profitability Report

Oklahoma

Percent of Net Worth
Return on Net Worth

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	10.7	11.0	11.1	5.0	(0.5)	1.5	4.6	6.0	6.0	5.3	6.1
Private Passenger Auto Physical	20.3	20.1	20.3	11.6	(10.6)	1.2	(14.5)	0.1	(1.6)	(17.7)	2.9
Private Passenger Auto Total	14.2	14.2	14.3	7.3	(4.1)	1.4	(2.0)	3.9	3.4	(3.0)	5.0
Commercial Auto Liability	17.1	11.8	12.9	9.0	8.9	5.2	11.2	9.6	8.4	5.4	10.0
Commercial Auto Physical	23.6	21.9	21.4	17.0	(12.2)	(0.7)	(5.5)	(6.2)	(27.3)	(17.8)	1.4
Commercial Auto Total	18.2	13.7	14.5	10.4	5.1	4.2	8.3	6.8	1.8	0.9	8.4
Homeowners Multiple Peril	9.2	28.5	26.3	3.5	(50.3)	(48.4)	(65.3)	(4.5)	(15.1)	(43.8)	(16.0)
Farmowners Multiple Peril	9.9	18.0	11.1	11.8	(22.2)	(21.9)	(4.1)	(22.9)	7.8	(2.0)	(1.5)
Commercial Multiple Peril	14.0	20.0	21.1	14.0	3.5	(2.4)	(54.5)	(6.9)	(16.3)	(26.6)	(3.4)
Fire	43.2	30.7	21.0	14.8	(4.9)	13.4	(12.4)	15.3	4.8	(9.2)	11.7
Allied Lines	21.5	30.9	(13.7)	(50.2)	(9.1)	(64.9)	15.5	(60.2)	(7.7)	(35.8)	(17.4)
Inland Marine	38.2	8.5	7.7	22.7	4.3	12.3	6.3	6.0	15.5	6.6	12.8
Medical Professional Liability	22.9	31.8	38.6	15.1	6.5	1.9	7.8	11.7	16.8	14.4	16.7
Other Liability*	15.6	2.4	14.4	14.6	10.5	6.1	(7.2)	5.3	9.5	13.3	8.4
Products Liability	NR	NR	NR	NR	NR	13.3	15.9	16.8	17.6	14.2	NR
Workers Compensation*	8.7	6.3	2.0	3.1	(1.9)	(1.0)	(5.6)	0.8	1.8	5.2	1.9
Mortgage Guaranty	NR	NR	NR	NR	NR	8.2	18.6	(14.8)	22.9	29.3	NR
Financial Guaranty*	NR	NR	NR	NR	NR	27.2	(6.8)	10.3	14.7	7.0	NR
Accident and Health	NR	NR	NR	NR	NR	(1.5)	3.2	4.3	(3.8)	1.5	NR
Warranty	NR	NR	NR	NR	NR	10.2	15.0	20.5	18.7	38.1	NR
All Other*	15.1	6.5	22.2	16.4	10.1	12.4	23.6	9.6	27.0	17.5	16.1
Total All Lines	15.0	15.0	15.7	7.8	(5.9)	(7.5)	(13.5)	(0.7)	0.8	(7.5)	1.9

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**2013 Profitability Report
Oregon
Percent of Direct Premiums Earned
Losses Incurred**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	61.4	59.8	60.7	63.3	64.6	64.1	63.2	66.2	64.9	63.4	63.2
Private Passenger Auto Physical	51.3	52.2	57.6	61.0	56.4	54.2	52.6	57.0	59.9	61.6	56.4
Private Passenger Auto Total	57.9	57.2	59.6	62.5	61.8	60.7	59.7	63.3	63.4	62.8	60.9
Commercial Auto Liability	47.0	41.8	51.5	42.3	44.2	43.6	43.7	41.7	52.9	43.7	45.2
Commercial Auto Physical	44.0	37.0	47.5	47.7	46.8	46.3	49.2	54.1	54.7	56.8	48.4
Commercial Auto Total	46.2	40.6	50.5	43.5	44.8	44.2	44.9	44.4	53.3	46.6	45.9
Homeowners Multiple Peril	40.6	36.3	57.6	53.8	58.3	58.7	43.9	40.7	45.4	44.8	48.0
Farmowners Multiple Peril	60.1	30.5	55.5	57.7	63.9	52.7	46.7	36.7	42.5	47.8	49.4
Commercial Multiple Peril	55.2	35.3	41.3	53.0	58.0	51.3	44.0	37.8	38.8	36.7	45.2
Fire	11.4	87.2	40.1	26.0	48.8	38.2	16.7	30.1	101.5	32.9	43.3
Allied Lines	28.2	40.0	63.5	55.7	116.7	90.9	12.3	11.6	37.6	49.8	50.6
Inland Marine	32.5	31.3	35.9	36.7	36.7	42.1	22.2	35.3	35.5	32.4	34.1
Medical Professional Liability	78.8	55.5	35.8	45.9	13.2	38.3	17.7	30.9	48.2	66.1	43.0
Other Liability*	51.8	74.5	50.0	53.1	54.9	54.1	53.0	47.3	42.0	48.9	53.0
Products Liability	NR	NR	NR	NR	NR	42.0	52.4	118.1	142.7	49.8	NR
Workers Compensation	105.1	72.9	88.0	79.1	80.5	79.2	103.0	66.2	60.4	53.7	78.8
Mortgage Guaranty	NR	NR	NR	NR	NR	195.1	198.9	269.4	177.0	54.0	NR
Financial Guaranty*	NR	NR	NR	NR	NR	(0.0)	0.0	0.0	0.0	0.0	NR
Accident and Health	NR	NR	NR	NR	NR	114.8	108.8	97.1	98.6	96.5	NR
Warranty	NR	NR	NR	NR	NR	53.9	50.4	41.3	39.8	44.0	NR
All Other*	28.8	29.6	30.3	36.7	56.6	26.3	21.7	16.3	17.1	27.4	29.1
Total All Lines	57.8	53.5	57.1	57.9	60.9	59.6	55.9	53.4	54.9	52.2	56.3

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**2013 Profitability Report
Oregon
Percent of Direct Premiums Earned
Underwriting Profit**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	4.5	4.9	3.2	(0.4)	(0.1)	(0.0)	1.5	(1.3)	(1.2)	0.3	1.1
Private Passenger Auto Physical	18.2	16.3	9.5	3.9	11.7	14.0	15.2	11.6	7.2	4.5	11.2
Private Passenger Auto Total	9.4	8.9	5.4	1.0	4.0	4.7	5.9	2.7	1.4	1.5	4.5
Commercial Auto Liability	18.1	25.0	12.6	21.0	17.1	16.2	18.0	22.2	9.7	19.1	17.9
Commercial Auto Physical	23.3	30.8	17.8	17.6	17.7	16.6	13.0	10.1	8.5	5.0	16.0
Commercial Auto Total	19.5	26.5	13.9	20.3	17.2	16.3	16.9	19.6	9.4	16.1	17.6
Homeowners Multiple Peril	27.0	32.0	5.8	11.0	6.3	4.2	23.1	27.6	21.5	20.5	17.9
Farmowners Multiple Peril	2.2	35.6	5.3	3.8	(2.1)	11.8	17.2	29.4	23.1	15.9	14.2
Commercial Multiple Peril	(3.7)	24.0	15.8	(2.3)	(7.6)	(6.4)	14.0	17.6	19.0	20.6	9.1
Fire	63.5	(39.0)	21.2	43.3	22.9	33.3	55.4	42.6	(33.3)	37.8	24.8
Allied Lines	52.2	39.6	14.3	26.0	(34.9)	(14.1)	70.1	74.5	45.5	31.3	30.4
Inland Marine	37.1	27.4	32.4	33.9	34.7	22.8	42.7	39.7	35.6	37.3	34.4
Medical Professional Liability	(9.9)	11.0	28.4	19.1	51.5	21.8	49.8	33.7	3.0	(19.3)	18.9
Other Liability*	10.1	(22.1)	8.5	4.0	(3.8)	(2.5)	(3.0)	6.9	8.6	4.0	1.1
Products Liability	NR	NR	NR	NR	NR	(3.1)	(31.2)	(151.1)	(147.9)	(30.2)	NR
Workers Compensation	(35.8)	(3.2)	(19.7)	(16.0)	(12.3)	(13.5)	(76.7)	(24.7)	(14.7)	(3.6)	(22.0)
Mortgage Guaranty	NR	NR	NR	NR	NR	(120.1)	(128.4)	(197.8)	(102.3)	20.9	NR
Financial Guaranty*	NR	NR	NR	NR	NR	80.7	71.3	54.0	36.8	38.3	NR
Accident and Health	NR	NR	NR	NR	NR	(47.3)	(46.3)	(27.0)	(34.2)	(33.4)	NR
Warranty	NR	NR	NR	NR	NR	24.8	24.5	31.5	29.5	22.9	NR
All Other*	41.8	40.3	37.7	30.6	6.2	34.9	39.3	45.9	44.2	32.3	35.3
Total All Lines	8.6	11.6	7.3	4.9	2.6	2.7	3.7	8.5	6.0	9.1	6.5

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**2013 Profitability Report
Oregon**

**Percent of Direct Premiums Earned
Profit on Insurance Transactions**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	6.8	7.3	6.0	3.7	2.4	2.9	4.3	1.3	2.5	3.4	4.0
Private Passenger Auto Physical	12.9	11.6	7.1	3.6	8.3	10.0	10.7	6.8	5.6	4.0	8.1
Private Passenger Auto Total	8.9	8.8	6.4	3.7	4.4	5.3	6.4	3.0	3.4	3.5	5.4
Commercial Auto Liability	16.5	21.1	13.5	19.3	16.3	13.0	17.0	19.2	11.0	17.2	16.4
Commercial Auto Physical	16.5	21.3	12.6	12.9	13.1	11.5	9.3	7.6	6.5	4.4	11.6
Commercial Auto Total	16.5	21.2	13.3	17.8	15.6	12.7	15.3	16.7	10.0	14.5	15.3
Homeowners Multiple Peril	19.9	23.5	6.9	10.1	5.7	4.8	17.3	19.1	15.9	15.3	13.9
Farmowners Multiple Peril	5.0	26.2	6.9	5.9	0.7	10.0	13.6	21.5	17.2	12.5	12.0
Commercial Multiple Peril	3.0	21.2	15.8	4.4	1.8	0.5	14.8	16.7	17.2	18.0	11.3
Fire	43.0	(23.3)	15.2	29.8	14.6	22.6	37.1	28.8	(19.2)	27.5	17.6
Allied Lines	35.0	26.5	11.2	18.6	(21.4)	(7.6)	47.4	49.7	30.9	21.7	21.2
Inland Marine	24.7	19.0	21.9	22.9	23.6	15.3	28.4	26.2	23.7	24.7	23.0
Medical Professional Liability	4.0	18.3	30.0	24.1	37.8	19.6	41.1	29.6	10.1	(4.1)	21.0
Other Liability*	16.8	(2.8)	17.6	14.8	2.3	7.8	9.0	16.4	16.4	13.3	11.1
Products Liability	NR	NR	NR	NR	NR	16.7	4.1	(75.2)	(72.1)	3.3	NR
Workers Compensation	(3.2)	18.1	4.6	6.3	5.4	10.1	(23.4)	9.1	14.1	17.6	5.9
Mortgage Guaranty	NR	NR	NR	NR	NR	(68.0)	(60.7)	(139.0)	(41.2)	37.1	NR
Financial Guaranty*	NR	NR	NR	NR	NR	82.6	81.8	39.6	54.2	21.3	NR
Accident and Health	NR	NR	NR	NR	NR	(18.9)	(15.3)	(4.8)	(18.4)	(11.1)	NR
Warranty	NR	NR	NR	NR	NR	26.7	19.3	23.5	23.0	19.3	NR
All Other*	31.7	30.8	29.5	25.0	6.2	24.4	27.9	31.8	30.8	23.1	26.1
Total All Lines	11.8	14.1	11.1	9.7	5.9	6.9	9.0	11.0	10.1	11.6	10.1

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**2013 Profitability Report
Oregon**

**Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	12.2	12.4	10.6	7.8	4.8	5.8	7.6	4.6	5.7	6.4	7.8
Private Passenger Auto Physical	27.1	24.0	15.5	9.4	15.1	18.3	18.7	12.9	11.0	8.4	16.0
Private Passenger Auto Total	16.2	15.5	11.9	8.2	7.6	9.0	10.4	6.6	6.9	6.9	9.9
Commercial Auto Liability	19.5	22.9	15.3	18.6	15.0	12.4	15.1	16.5	10.8	14.9	16.1
Commercial Auto Physical	26.8	32.2	20.2	19.2	18.7	17.0	13.9	11.8	10.6	8.0	17.8
Commercial Auto Total	21.0	24.6	16.2	18.7	15.6	13.1	15.0	15.9	10.8	13.9	16.5
Homeowners Multiple Peril	28.5	32.2	11.8	14.3	8.4	7.8	20.8	22.8	19.5	18.0	18.4
Farmowners Multiple Peril	9.4	32.2	11.2	9.7	3.0	13.1	17.0	24.8	20.5	15.2	15.6
Commercial Multiple Peril	6.4	21.9	16.8	7.2	3.6	3.0	13.0	14.4	15.0	15.2	11.6
Fire	57.9	(24.5)	22.6	36.6	18.5	28.0	42.7	34.4	(14.0)	25.0	22.7
Allied Lines	58.8	43.5	18.9	25.6	(22.5)	(6.1)	56.3	65.0	39.8	27.0	30.6
Inland Marine	38.0	29.4	32.8	32.5	32.5	22.2	38.2	36.5	33.5	33.4	32.9
Medical Professional Liability	6.4	15.4	22.3	16.8	24.6	14.8	25.5	20.4	8.8	1.3	15.6
Other Liability*	14.0	2.4	13.2	11.0	3.3	6.2	7.1	9.8	10.1	8.8	8.6
Products Liability	NR	NR	NR	NR	NR	7.4	4.5	(16.2)	(14.0)	4.1	NR
Workers Compensation	2.4	11.2	5.8	6.2	4.0	5.4	(1.9)	5.5	6.7	7.6	5.3
Mortgage Guaranty	NR	NR	NR	NR	NR	(31.0)	(20.4)	(49.8)	(12.4)	18.8	NR
Financial Guaranty*	NR	NR	NR	NR	NR	24.9	15.2	9.0	16.8	6.9	NR
Accident and Health	NR	NR	NR	NR	NR	(1.7)	0.3	2.2	(0.8)	0.8	NR
Warranty	NR	NR	NR	NR	NR	10.0	14.8	18.8	16.9	13.9	NR
All Other*	30.6	28.3	24.5	19.7	6.3	25.5	27.6	31.0	30.5	22.2	24.6
Total All Lines	14.3	15.7	12.6	10.8	6.5	7.5	9.1	10.3	9.7	10.4	10.7

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**2013 Profitability Report
Pennsylvania
Percent of Direct Premiums Earned
Losses Incurred**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	68.7	69.0	64.8	65.4	62.7	63.0	61.6	59.8	62.1	61.9	63.9
Private Passenger Auto Physical	56.0	53.3	52.1	57.8	59.0	58.7	60.5	67.9	63.1	64.0	59.2
Private Passenger Auto Total	63.6	62.7	59.7	62.3	61.2	61.3	61.2	63.1	62.5	62.8	62.0
Commercial Auto Liability	58.1	58.9	53.6	64.3	56.7	50.9	52.0	57.8	57.7	58.8	56.9
Commercial Auto Physical	55.6	48.6	48.1	56.6	55.9	53.3	56.1	73.3	61.5	59.9	56.9
Commercial Auto Total	57.4	56.2	52.1	62.3	56.5	51.5	53.0	61.7	58.7	59.1	56.8
Homeowners Multiple Peril	48.8	43.2	42.5	48.5	49.1	56.5	79.9	86.2	62.2	38.1	55.5
Farmowners Multiple Peril	43.9	37.5	43.0	43.4	46.2	52.4	53.7	62.9	54.4	31.2	46.9
Commercial Multiple Peril	46.6	42.8	49.0	47.4	52.9	50.0	57.2	58.0	52.6	44.0	50.0
Fire	28.5	66.6	52.7	33.7	53.8	28.6	43.1	40.2	37.4	32.8	41.7
Allied Lines	104.4	73.5	75.9	25.7	41.5	34.0	42.9	178.9	60.3	27.1	66.4
Inland Marine	66.0	43.5	43.5	39.6	40.2	43.9	41.4	47.1	47.4	36.3	44.9
Medical Professional Liability	72.0	64.8	50.0	52.0	44.0	45.2	42.2	47.7	40.1	49.0	50.7
Other Liability*	95.6	68.3	45.3	73.9	90.6	51.7	71.0	42.9	66.8	55.5	66.2
Products Liability	NR	NR	NR	NR	NR	174.0	163.7	155.5	57.3	61.0	NR
Workers Compensation*	71.9	72.3	69.7	65.3	64.4	66.9	73.7	65.0	69.3	63.3	68.2
Mortgage Guaranty	NR	NR	NR	NR	NR	87.3	49.7	74.9	91.9	57.7	NR
Financial Guaranty*	NR	NR	NR	NR	NR	99.2	(2.1)	(15.4)	82.9	0.2	NR
Accident and Health	NR	NR	NR	NR	NR	67.4	79.6	70.1	71.5	70.6	NR
Warranty	NR	NR	NR	NR	NR	71.5	69.6	60.7	57.6	55.8	NR
All Other*	55.3	36.2	44.3	71.4	88.6	21.3	34.4	18.0	24.9	17.0	41.1
Total All Lines	65.0	58.7	54.4	59.8	62.5	57.1	63.3	63.9	60.5	53.2	59.8

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**2013 Profitability Report
Pennsylvania
Percent of Direct Premiums Earned
Underwriting Profit**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	(6.7)	(8.3)	(3.4)	(4.5)	(0.9)	(1.4)	0.9	3.0	(0.6)	(0.5)	(2.2)
Private Passenger Auto Physical	10.3	12.8	13.8	6.7	6.4	6.0	4.4	(3.4)	1.3	(0.6)	5.8
Private Passenger Auto Total	0.1	0.2	3.5	0.0	2.1	1.6	2.3	0.4	0.2	(0.5)	1.0
Commercial Auto Liability	4.0	3.6	8.4	(5.5)	3.6	6.8	6.4	1.4	0.5	(0.4)	2.9
Commercial Auto Physical	11.1	16.5	15.9	6.4	7.6	7.0	3.0	(13.2)	(1.6)	0.2	5.3
Commercial Auto Total	5.9	7.0	10.4	(2.5)	4.6	6.8	5.5	(2.3)	(0.1)	(0.2)	3.5
Homeowners Multiple Peril	14.2	21.9	21.0	14.4	14.2	4.0	(20.5)	(25.8)	(0.6)	25.6	6.8
Farmowners Multiple Peril	18.3	25.7	19.6	19.3	14.3	11.2	8.7	(0.8)	6.8	31.7	15.5
Commercial Multiple Peril	7.6	13.1	5.1	7.2	3.6	(2.1)	(5.0)	(5.5)	1.3	8.8	3.4
Fire	42.6	(8.0)	15.0	38.0	15.3	41.7	24.0	28.6	30.9	34.2	26.2
Allied Lines	(38.7)	(0.1)	(4.1)	54.7	39.7	43.0	33.2	(104.4)	16.2	51.0	9.1
Inland Marine	(3.1)	6.6	23.8	30.3	29.0	20.5	25.6	20.4	20.9	32.5	20.6
Medical Professional Liability	(13.5)	(1.2)	9.5	11.9	13.0	9.9	12.9	8.1	15.6	1.6	6.8
Other Liability*	(49.4)	(23.1)	12.5	(15.7)	(45.9)	2.2	(22.3)	11.0	(19.3)	(5.1)	(15.5)
Products Liability	NR	NR	NR	NR	NR	(392.6)	(250.2)	(237.5)	(60.8)	(74.8)	NR
Workers Compensation*	(6.9)	(7.2)	(5.6)	0.0	(0.9)	(3.8)	(14.0)	(3.8)	(6.1)	(0.1)	(4.8)
Mortgage Guaranty	NR	NR	NR	NR	NR	(9.6)	28.4	2.3	(16.2)	16.6	NR
Financial Guaranty*	NR	NR	NR	NR	NR	(29.7)	72.5	68.9	(42.3)	36.5	NR
Accident and Health	NR	NR	NR	NR	NR	0.8	(15.5)	1.8	(5.3)	(5.8)	NR
Warranty	NR	NR	NR	NR	NR	12.2	15.2	27.4	29.3	31.0	NR
All Other*	13.4	36.3	25.7	(0.9)	(24.1)	38.0	22.8	42.7	35.0	43.2	23.2
Total All Lines	(3.9)	2.4	8.1	2.8	(1.7)	1.7	(4.2)	(3.8)	(0.5)	6.9	0.8

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**2013 Profitability Report
Pennsylvania
Percent of Direct Premiums Earned
Profit on Insurance Transactions**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	1.9	1.2	4.5	3.9	3.4	3.8	6.2	6.1	4.7	4.7	4.0
Private Passenger Auto Physical	7.9	9.5	10.0	5.5	4.9	4.8	3.7	(3.0)	1.8	0.6	4.6
Private Passenger Auto Total	4.3	4.6	6.7	4.5	4.0	4.2	5.2	2.4	3.5	3.0	4.2
Commercial Auto Liability	8.9	8.9	12.8	4.0	8.8	8.0	10.8	6.7	6.0	5.9	8.1
Commercial Auto Physical	8.2	11.7	11.2	5.4	6.5	5.0	2.6	(7.8)	(0.3)	1.1	4.4
Commercial Auto Total	8.7	9.6	12.3	4.3	8.2	7.3	8.7	3.1	4.4	4.6	7.1
Homeowners Multiple Peril	11.6	16.9	16.6	11.9	10.7	4.5	(11.1)	(15.5)	1.8	18.7	6.6
Farmowners Multiple Peril	14.4	18.5	15.0	14.9	10.7	9.2	7.9	1.7	6.6	22.4	12.1
Commercial Multiple Peril	10.3	14.1	9.2	10.7	8.9	2.7	2.0	1.5	5.7	10.2	7.5
Fire	28.9	(2.8)	12.3	26.8	9.6	27.8	16.7	20.0	21.5	23.5	18.4
Allied Lines	(22.8)	2.3	0.1	37.2	26.6	28.9	23.1	(65.1)	13.5	34.9	7.9
Inland Marine	(0.3)	6.3	16.8	20.7	19.9	13.8	17.3	13.7	14.2	21.6	14.4
Medical Professional Liability	2.4	12.0	20.1	21.9	14.6	14.8	20.6	17.4	21.9	12.4	15.8
Other Liability*	(18.3)	1.7	24.9	5.2	(22.5)	13.2	(0.7)	20.7	0.7	9.8	3.5
Products Liability	NR	NR	NR	NR	NR	(219.3)	(105.0)	(100.6)	8.0	(6.3)	NR
Workers Compensation*	7.1	6.3	4.9	8.7	6.7	5.4	2.9	8.7	6.7	7.6	6.5
Mortgage Guaranty	NR	NR	NR	NR	NR	2.5	36.8	(15.4)	9.0	31.7	NR
Financial Guaranty*	NR	NR	NR	NR	NR	28.0	92.2	61.2	15.8	22.3	NR
Accident and Health	NR	NR	NR	NR	NR	4.8	(4.4)	5.5	(6.4)	0.7	NR
Warranty	NR	NR	NR	NR	NR	10.9	13.8	22.1	25.8	27.1	NR
All Other*	15.2	30.9	24.1	7.0	(11.5)	27.3	18.5	31.0	25.9	31.0	19.9
Total All Lines	3.9	8.5	12.0	8.5	3.0	6.1	3.7	2.8	5.6	9.9	6.4

*See technical notes

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**2013 Profitability Report
Pennsylvania
Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	5.6	5.0	7.8	7.0	5.1	5.8	8.1	8.0	6.8	6.8	6.6
Private Passenger Auto Physical	17.4	19.5	19.6	12.0	9.7	10.1	8.6	(0.6)	5.7	4.1	10.6
Private Passenger Auto Total	8.8	8.9	10.9	8.3	6.3	7.0	8.2	5.6	6.5	6.0	7.7
Commercial Auto Liability	11.2	10.9	13.2	6.6	8.1	8.1	10.1	7.6	7.1	6.9	9.0
Commercial Auto Physical	15.9	20.6	19.0	10.8	10.8	9.4	6.6	(5.9)	3.0	4.6	9.5
Commercial Auto Total	12.0	12.6	14.2	7.3	8.5	8.3	9.6	5.6	6.4	6.5	9.1
Homeowners Multiple Peril	18.1	24.3	22.9	16.7	14.1	7.6	(7.5)	(11.8)	5.1	20.9	11.0
Farmowners Multiple Peril	22.1	26.9	21.5	20.1	14.2	12.9	11.5	5.2	9.9	25.3	16.9
Commercial Multiple Peril	13.0	16.0	11.3	11.8	8.9	4.7	4.8	4.4	7.2	10.2	9.2
Fire	42.1	0.6	17.1	31.9	13.3	35.3	21.4	24.1	25.9	26.5	23.8
Allied Lines	(25.3)	6.8	4.2	47.4	36.3	39.3	30.3	(60.6)	15.9	39.1	13.3
Inland Marine	3.5	11.6	24.9	29.6	28.1	20.5	24.8	20.8	21.5	29.7	21.5
Medical Professional Liability	5.3	10.9	14.9	14.3	9.5	10.0	12.4	10.8	12.7	8.4	10.9
Other Liability*	(5.6)	4.7	14.5	6.1	(6.5)	7.9	3.2	11.0	3.5	6.9	4.6
Products Liability	NR	NR	NR	NR	NR	(33.0)	(9.4)	(9.3)	4.4	2.5	NR
Workers Compensation*	8.3	7.8	6.8	8.3	5.7	5.3	4.6	7.1	6.2	6.6	6.7
Mortgage Guaranty	NR	NR	NR	NR	NR	4.1	22.2	(5.5)	8.3	19.3	NR
Financial Guaranty*	NR	NR	NR	NR	NR	7.0	16.1	10.7	5.5	7.0	NR
Accident and Health	NR	NR	NR	NR	NR	4.9	1.6	5.7	0.8	3.6	NR
Warranty	NR	NR	NR	NR	NR	8.8	11.4	16.9	15.6	15.9	NR
All Other*	14.8	24.3	18.4	7.8	(3.7)	25.4	17.3	26.7	23.4	26.6	18.1
Total All Lines	7.1	10.8	13.1	9.9	4.4	7.0	5.8	5.1	6.9	9.5	8.0

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2013 Profitability Report
Rhode Island
Percent of Direct Premiums Earned
Losses Incurred

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	64.8	56.5	55.3	53.8	62.0	66.9	66.6	73.1	67.6	73.3	64.0
Private Passenger Auto Physical	43.0	46.1	42.4	46.8	51.6	54.5	58.2	64.3	61.0	64.9	53.3
Private Passenger Auto Total	57.5	53.1	51.1	51.5	58.5	62.7	63.8	70.2	65.5	70.6	60.4
Commercial Auto Liability	44.8	45.2	37.1	46.8	43.0	41.5	43.3	42.2	36.3	59.2	43.9
Commercial Auto Physical	36.8	47.5	45.9	46.5	62.0	60.2	70.4	77.4	64.6	70.2	58.2
Commercial Auto Total	43.2	45.7	38.8	46.7	46.6	45.1	48.2	48.7	41.6	61.4	46.6
Homeowners Multiple Peril	45.7	46.8	32.6	36.8	37.4	36.6	44.1	63.2	36.6	37.7	41.8
Farmowners Multiple Peril	18.3	(0.3)	222.2	295.6	(432.9)	13.8	3.0	45.9	44.8	9.2	22.0
Commercial Multiple Peril	36.9	41.8	40.6	35.9	25.2	37.9	71.6	53.0	44.0	40.4	42.7
Fire	25.2	38.4	6.8	85.3	23.3	23.9	62.5	24.8	23.3	43.6	35.7
Allied Lines	39.2	43.0	33.4	30.7	20.7	22.7	205.9	49.1	57.0	59.0	56.1
Inland Marine	20.6	21.4	36.8	33.8	44.7	49.6	177.2	21.6	41.9	38.4	48.6
Medical Professional Liability	42.5	45.8	73.1	42.0	60.5	51.6	77.8	51.3	101.7	56.3	60.3
Other Liability*	64.1	89.5	77.6	74.0	36.7	43.4	51.4	65.1	82.0	38.4	62.2
Products Liability	NR	NR	NR	NR	NR	23.4	120.1	71.5	371.9	(18.2)	NR
Workers Compensation	57.3	33.1	67.9	63.1	54.2	63.2	68.8	65.2	66.6	58.5	59.8
Mortgage Guaranty	NR	NR	NR	NR	NR	209.2	144.1	164.0	153.2	106.9	NR
Financial Guaranty*	NR	NR	NR	NR	NR	601.3	(37.1)	0.0	0.0	(12.4)	NR
Accident and Health	NR	NR	NR	NR	NR	68.4	36.6	39.0	67.3	53.5	NR
Warranty	NR	NR	NR	NR	NR	74.7	63.3	65.2	80.0	88.5	NR
All Other*	56.9	50.2	61.1	80.5	29.8	38.3	63.6	61.3	26.0	37.8	50.5
Total All Lines	52.6	51.5	52.0	53.6	45.4	53.3	67.1	62.2	59.4	54.2	55.1

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2013 Profitability Report
Rhode Island
Percent of Direct Premiums Earned
Underwriting Profit

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	(1.5)	7.4	6.8	11.7	1.3	(3.7)	(3.0)	(10.7)	(4.4)	(11.9)	(0.8)
Private Passenger Auto Physical	24.5	21.5	24.6	20.2	14.9	11.3	7.0	1.1	4.5	(0.6)	12.9
Private Passenger Auto Total	7.3	12.0	12.7	14.5	6.0	1.4	0.3	(6.9)	(1.6)	(8.2)	3.8
Commercial Auto Liability	18.4	19.8	28.2	17.8	18.5	17.7	18.1	23.1	28.2	0.4	19.0
Commercial Auto Physical	28.5	17.5	17.5	17.2	(1.1)	(0.1)	(12.6)	(17.7)	(4.7)	(11.4)	3.3
Commercial Auto Total	20.5	19.3	26.1	17.7	14.7	14.3	12.5	15.5	22.0	(2.0)	16.1
Homeowners Multiple Peril	16.8	15.7	30.7	26.9	25.9	26.4	19.7	(0.2)	28.9	26.1	21.7
Farmowners Multiple Peril	41.9	67.2	(200.4)	(254.6)	561.5	54.0	65.6	17.4	20.0	57.4	43.0
Commercial Multiple Peril	20.7	12.7	17.1	22.9	35.0	14.0	(17.1)	4.0	10.9	20.3	14.0
Fire	44.5	21.3	64.6	(21.6)	46.6	44.5	0.7	44.6	45.1	22.2	31.2
Allied Lines	34.8	29.4	39.4	44.3	56.1	52.0	(148.4)	26.9	17.8	13.3	16.6
Inland Marine	50.4	41.9	33.4	35.3	22.0	11.4	(130.6)	50.6	21.6	25.8	16.2
Medical Professional Liability	8.9	0.6	(4.8)	1.5	(6.9)	9.1	(24.3)	2.8	(61.3)	(2.2)	(7.7)
Other Liability*	(9.3)	(41.4)	(25.5)	(18.5)	19.7	1.5	3.4	(22.6)	(29.2)	14.9	(10.7)
Products Liability	NR	NR	NR	NR	NR	57.8	(155.5)	(62.9)	(384.2)	44.5	NR
Workers Compensation	5.6	20.7	(12.1)	(4.4)	0.7	(8.1)	(13.2)	(11.8)	(11.1)	0.1	(3.4)
Mortgage Guaranty	NR	NR	NR	NR	NR	(134.2)	(70.1)	(87.5)	(79.0)	(34.3)	NR
Financial Guaranty*	NR	NR	NR	NR	NR	(548.9)	105.0	55.3	44.9	51.0	NR
Accident and Health	NR	NR	NR	NR	NR	(5.7)	19.1	19.3	(10.5)	5.9	NR
Warranty	NR	NR	NR	NR	NR	14.1	23.3	19.7	8.8	(1.4)	NR
All Other*	8.2	13.2	1.9	(18.8)	32.3	20.5	(7.8)	(9.3)	31.7	25.1	9.7
Total All Lines	10.0	8.8	9.7	8.9	16.6	6.8	(7.3)	(2.3)	1.5	7.1	6.0

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2013 Profitability Report
Rhode Island
Percent of Direct Premiums Earned
Profit on Insurance Transactions

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	4.6	10.4	9.9	13.0	4.1	1.5	2.5	(3.8)	1.4	(3.5)	4.0
Private Passenger Auto Physical	17.1	15.1	17.0	14.2	10.4	8.3	5.4	(0.0)	3.8	0.6	9.2
Private Passenger Auto Total	8.8	11.9	12.2	13.4	6.3	3.8	3.5	(2.6)	2.2	(2.2)	5.7
Commercial Auto Liability	17.4	18.5	23.9	17.3	17.3	14.0	17.1	20.4	23.1	5.4	17.4
Commercial Auto Physical	19.5	12.4	12.2	12.4	0.9	0.6	(7.3)	(10.5)	(2.1)	(6.4)	3.2
Commercial Auto Total	17.8	17.2	21.5	16.3	14.2	11.4	12.7	14.7	18.4	3.0	14.7
Homeowners Multiple Peril	13.6	13.2	23.1	20.1	18.3	19.0	14.9	1.0	20.8	18.9	16.3
Farmowners Multiple Peril	29.1	45.2	(123.1)	(146.6)	372.7	36.6	44.2	13.1	14.8	39.1	32.5
Commercial Multiple Peril	19.1	14.0	17.0	20.6	29.1	12.9	(5.9)	7.7	11.8	17.4	14.4
Fire	30.3	16.1	43.7	(12.7)	29.7	29.6	1.8	30.3	30.7	16.0	21.5
Allied Lines	24.3	21.5	28.2	30.4	37.2	34.6	(93.9)	20.3	13.8	10.5	12.7
Inland Marine	33.2	28.7	22.7	23.7	15.2	7.9	(82.6)	34.7	14.5	17.0	11.5
Medical Professional Liability	24.0	20.5	12.4	20.1	7.3	20.6	4.7	22.1	(19.2)	18.5	13.1
Other Liability*	1.9	(15.5)	(3.9)	2.1	18.4	11.3	15.6	(1.4)	(5.0)	24.1	4.8
Products Liability	NR	NR	NR	NR	NR	56.0	(75.0)	(17.4)	(227.4)	53.5	NR
Workers Compensation	14.8	22.9	(0.4)	5.1	7.6	2.5	2.5	2.5	2.2	5.5	6.5
Mortgage Guaranty	NR	NR	NR	NR	NR	(76.3)	(22.2)	(68.3)	(28.3)	0.6	NR
Financial Guaranty*	NR	NR	NR	NR	NR	(317.1)	104.9	37.6	67.2	18.2	NR
Accident and Health	NR	NR	NR	NR	NR	(4.5)	11.9	10.7	(15.7)	2.6	NR
Warranty	NR	NR	NR	NR	NR	13.0	19.9	17.1	12.0	5.7	NR
All Other*	10.2	13.6	6.3	(6.8)	23.1	15.9	(0.9)	(1.7)	25.1	20.1	10.5
Total All Lines	12.0	11.6	11.9	11.6	14.3	8.7	0.8	2.9	6.2	9.3	8.9

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**2013 Profitability Report
Rhode Island
Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	8.4	14.1	13.2	15.4	6.0	4.1	5.6	0.2	4.4	0.6	7.2
Private Passenger Auto Physical	33.2	28.9	30.5	24.8	18.0	15.2	10.9	3.3	8.5	4.1	17.7
Private Passenger Auto Total	14.1	17.4	17.1	17.6	8.9	6.7	6.8	1.0	5.4	1.4	9.6
Commercial Auto Liability	19.4	19.5	23.7	17.0	15.6	13.1	15.2	16.5	18.9	6.9	16.6
Commercial Auto Physical	32.5	21.1	20.1	19.4	3.5	3.5	(4.6)	(8.1)	1.0	(3.4)	8.5
Commercial Auto Total	21.2	19.7	23.2	17.3	14.0	11.9	12.8	13.6	16.7	5.5	15.6
Homeowners Multiple Peril	20.1	19.3	29.8	25.3	22.4	23.6	18.8	4.4	24.3	21.5	20.9
Farmowners Multiple Peril	47.7	67.3	(92.3)	(51.1)	188.2	47.2	52.9	17.7	19.1	41.7	33.8
Commercial Multiple Peril	20.3	15.7	17.4	19.3	24.5	12.3	(0.4)	8.5	11.4	15.2	14.4
Fire	43.1	22.9	55.0	(10.3)	37.9	37.3	5.3	34.7	35.3	18.5	28.0
Allied Lines	37.9	29.0	37.3	38.7	48.4	46.6	(87.1)	22.4	17.1	13.7	20.4
Inland Marine	51.0	40.6	33.6	34.9	23.2	13.2	(77.9)	38.8	22.5	25.4	20.5
Medical Professional Liability	14.6	12.3	10.2	11.6	4.7	9.6	4.8	9.8	(2.0)	8.3	8.4
Other Liability*	5.1	(4.6)	2.1	4.9	10.2	7.5	9.0	2.9	1.5	11.3	5.0
Products Liability	NR	NR	NR	NR	NR	18.7	(15.2)	(1.1)	(55.0)	15.4	NR
Workers Compensation	13.4	19.0	3.9	6.7	6.2	4.0	4.6	4.5	4.3	6.1	7.2
Mortgage Guaranty	NR	NR	NR	NR	NR	(32.5)	(4.9)	(24.1)	(8.9)	3.6	NR
Financial Guaranty*	NR	NR	NR	NR	NR	(47.3)	18.6	9.6	12.9	8.1	NR
Accident and Health	NR	NR	NR	NR	NR	(3.0)	16.0	14.8	(10.8)	5.7	NR
Warranty	NR	NR	NR	NR	NR	9.3	14.0	13.6	9.2	5.9	NR
All Other*	12.7	15.3	9.0	(0.6)	19.3	16.6	2.8	2.2	20.2	17.2	11.5
Total All Lines	14.9	14.1	13.8	12.7	13.3	9.3	4.0	5.4	7.5	9.6	10.5

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2013 Profitability Report
South Carolina
Percent of Direct Premiums Earned
Losses Incurred

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	58.6	60.5	59.6	63.6	61.0	64.7	67.5	67.9	66.2	69.6	63.9
Private Passenger Auto Physical	52.8	54.4	55.2	56.1	59.6	56.7	61.6	73.5	61.6	60.7	59.2
Private Passenger Auto Total	56.3	58.2	57.9	60.7	60.4	61.7	65.3	70.0	64.5	66.3	62.1
Commercial Auto Liability	65.7	58.7	55.4	52.6	53.6	50.3	48.0	55.9	59.5	62.1	56.2
Commercial Auto Physical	44.0	42.2	49.8	49.0	51.3	46.3	57.6	66.6	62.8	57.8	52.7
Commercial Auto Total	60.0	54.5	54.0	51.7	53.0	49.3	50.4	58.5	60.3	61.1	55.3
Homeowners Multiple Peril	40.7	34.9	33.8	31.4	47.7	46.2	57.9	79.2	44.5	32.1	44.8
Farmowners Multiple Peril	62.8	59.3	10.9	24.3	62.3	43.7	78.0	71.0	50.0	38.2	50.1
Commercial Multiple Peril	56.6	47.3	39.6	36.9	51.8	41.4	57.1	56.0	49.6	33.0	46.9
Fire	28.8	28.3	48.6	41.4	40.6	19.5	23.8	50.3	40.4	27.2	34.9
Allied Lines	24.0	77.5	55.6	15.2	(6.9)	26.1	13.5	36.7	22.2	27.6	29.1
Inland Marine	36.2	28.1	27.4	34.5	42.0	40.8	37.4	41.9	38.8	35.9	36.3
Medical Professional Liability	72.9	74.4	59.7	35.8	79.9	63.3	14.0	47.6	50.5	30.6	52.9
Other Liability*	79.7	52.7	37.1	46.2	38.1	42.9	54.7	55.4	46.5	38.0	49.1
Products Liability	NR	NR	NR	NR	NR	76.9	6.1	75.5	58.2	64.4	NR
Workers Compensation*	81.1	73.2	68.4	54.1	58.9	63.0	70.3	68.5	60.3	57.3	65.5
Mortgage Guaranty	NR	NR	NR	NR	NR	152.0	98.2	129.5	123.4	56.4	NR
Financial Guaranty*	NR	NR	NR	NR	NR	0.0	112.8	11.7	0.2	5.1	NR
Accident and Health	NR	NR	NR	NR	NR	78.7	71.2	87.5	61.6	77.4	NR
Warranty	NR	NR	NR	NR	NR	79.3	70.7	34.3	51.7	57.5	NR
All Other*	53.0	49.6	47.5	71.9	64.8	21.1	28.2	24.0	21.2	29.6	41.1
Total All Lines	55.8	53.8	50.7	49.2	52.0	52.7	56.8	65.6	53.5	49.4	53.9

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2013 Profitability Report
South Carolina
Percent of Direct Premiums Earned
Underwriting Profit

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	6.3	2.5	3.4	(2.5)	2.7	(1.9)	(5.2)	(4.7)	(3.8)	(7.9)	(1.1)
Private Passenger Auto Physical	13.3	10.6	9.5	6.1	5.6	8.3	2.1	(10.0)	3.0	3.4	5.2
Private Passenger Auto Total	9.0	5.6	5.8	0.8	3.8	1.9	(2.4)	(6.7)	(1.2)	(3.6)	1.3
Commercial Auto Liability	(5.3)	3.2	6.6	7.7	6.1	7.9	11.0	4.2	(1.6)	(3.7)	3.6
Commercial Auto Physical	21.3	22.3	13.8	13.4	9.2	12.6	(0.0)	(7.9)	(4.0)	1.7	8.2
Commercial Auto Total	1.8	8.2	8.4	9.1	6.9	9.1	8.2	1.3	(2.2)	(2.5)	4.8
Homeowners Multiple Peril	24.1	31.6	31.3	34.2	16.0	15.9	4.0	(18.3)	19.4	32.1	19.0
Farmowners Multiple Peril	(8.4)	(3.3)	47.9	27.7	(6.6)	16.8	(21.7)	(11.5)	7.2	18.6	6.7
Commercial Multiple Peril	(5.4)	5.0	15.5	17.8	4.4	7.1	(4.2)	0.1	4.6	21.3	6.6
Fire	39.0	35.0	18.8	26.6	26.9	49.6	43.7	17.0	28.3	39.5	32.4
Allied Lines	53.4	(2.8)	19.2	63.2	87.0	49.8	63.5	42.7	55.9	51.0	48.3
Inland Marine	28.8	26.9	38.9	30.5	24.7	20.2	25.4	19.4	21.9	25.0	26.2
Medical Professional Liability	(11.5)	(25.8)	(1.6)	20.7	(42.5)	(14.0)	49.6	(3.6)	(1.1)	11.6	(1.8)
Other Liability*	(29.5)	2.8	22.3	9.7	14.1	10.5	4.1	(6.1)	7.4	17.3	5.2
Products Liability	NR	NR	NR	NR	NR	(60.9)	39.7	(43.2)	(25.2)	(35.8)	NR
Workers Compensation*	(28.2)	(26.8)	(14.8)	7.9	(1.8)	(10.4)	(17.5)	(17.2)	(3.6)	5.2	(10.7)
Mortgage Guaranty	NR	NR	NR	NR	NR	(76.9)	(22.9)	(53.8)	(49.5)	17.4	NR
Financial Guaranty*	NR	NR	NR	NR	NR	66.6	(44.4)	41.4	42.4	29.6	NR
Accident and Health	NR	NR	NR	NR	NR	(10.8)	(6.5)	(16.2)	6.4	(13.8)	NR
Warranty	NR	NR	NR	NR	NR	0.6	7.7	44.8	32.3	21.8	NR
All Other*	15.9	20.6	19.7	(4.0)	(0.3)	39.9	27.4	34.3	37.7	26.5	21.8
Total All Lines	6.8	7.6	11.8	13.5	10.6	8.3	4.7	(4.5)	8.6	12.8	8.0

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2013 Profitability Report
South Carolina
Percent of Direct Premiums Earned
Profit on Insurance Transactions

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	7.6	5.2	5.7	1.9	4.0	1.4	(0.3)	(1.2)	0.5	(2.1)	2.3
Private Passenger Auto Physical	9.7	7.9	7.0	4.9	4.3	6.2	2.2	(7.3)	2.8	3.1	4.1
Private Passenger Auto Total	8.4	6.2	6.2	3.1	4.1	3.2	0.6	(3.5)	1.4	(0.2)	3.0
Commercial Auto Liability	2.0	7.7	10.0	11.1	9.5	8.0	12.9	7.8	3.8	2.8	7.6
Commercial Auto Physical	14.9	15.6	9.9	10.1	7.6	8.8	0.7	(4.3)	(1.8)	2.2	6.4
Commercial Auto Total	5.4	9.7	10.0	10.8	9.0	8.2	9.8	4.9	2.5	2.6	7.3
Homeowners Multiple Peril	17.6	22.8	22.8	24.3	11.6	11.9	4.4	(11.0)	14.4	22.4	14.1
Farmowners Multiple Peril	(2.7)	0.4	33.7	20.1	(3.0)	12.7	(11.6)	(4.8)	6.9	13.9	6.6
Commercial Multiple Peril	1.2	8.8	15.6	16.8	8.9	7.9	1.7	4.2	6.9	17.7	9.0
Fire	26.3	23.9	13.3	19.0	17.3	32.8	29.0	11.8	19.4	26.6	22.0
Allied Lines	35.7	(0.7)	14.3	41.6	56.9	33.0	42.4	28.7	37.3	34.1	32.3
Inland Marine	18.9	18.4	25.8	20.3	16.9	13.2	16.7	12.7	14.6	16.6	17.4
Medical Professional Liability	1.5	(6.8)	9.9	24.9	(22.6)	(2.1)	41.6	7.5	8.8	17.1	8.0
Other Liability*	(10.5)	11.8	24.2	15.5	12.6	14.6	11.6	5.4	13.9	19.9	11.9
Products Liability	NR	NR	NR	NR	NR	(27.0)	43.7	(12.4)	(3.2)	(10.2)	NR
Workers Compensation*	(9.9)	(10.1)	(5.0)	9.7	4.2	(0.4)	(1.7)	(1.3)	7.0	9.6	0.2
Mortgage Guaranty	NR	NR	NR	NR	NR	(42.9)	4.1	(48.8)	(9.0)	34.4	NR
Financial Guaranty*	NR	NR	NR	NR	NR	74.7	7.4	29.4	60.0	14.9	NR
Accident and Health	NR	NR	NR	NR	NR	(3.7)	(0.5)	(8.6)	(2.4)	(7.3)	NR
Warranty	NR	NR	NR	NR	NR	3.6	9.6	31.7	26.4	20.0	NR
All Other*	14.8	18.0	17.6	2.1	1.8	27.3	20.3	24.6	26.7	18.9	17.2
Total All Lines	8.1	8.8	11.3	12.2	9.3	8.2	6.8	(0.5)	9.1	11.4	8.5

*See technical notes

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**2013 Profitability Report
South Carolina
Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	13.5	10.3	10.6	6.1	6.7	4.3	3.2	2.2	3.8	1.4	6.2
Private Passenger Auto Physical	21.2	17.5	15.4	11.5	9.0	12.5	6.6	(6.8)	7.3	7.4	10.2
Private Passenger Auto Total	16.0	12.6	12.1	7.8	7.4	6.8	4.2	(0.5)	4.9	3.2	7.4
Commercial Auto Liability	5.6	10.5	12.2	12.1	9.4	8.4	12.0	8.6	5.9	5.2	9.0
Commercial Auto Physical	25.4	25.2	16.8	15.9	11.8	13.7	4.4	(1.5)	1.3	5.7	11.9
Commercial Auto Total	9.2	13.1	13.0	12.8	9.8	9.3	10.8	7.0	5.2	5.3	9.5
Homeowners Multiple Peril	26.8	32.8	31.4	31.6	15.9	16.5	8.2	(8.1)	18.4	26.0	20.0
Farmowners Multiple Peril	0.7	4.6	41.5	25.9	(0.9)	16.9	(7.6)	(1.0)	10.2	17.0	10.7
Commercial Multiple Peril	5.0	11.5	16.8	17.2	9.4	9.1	4.7	6.5	8.5	16.0	10.5
Fire	40.6	36.7	21.0	25.0	21.5	42.1	37.0	17.0	25.0	31.4	29.7
Allied Lines	60.6	3.0	22.9	59.7	81.1	46.9	56.1	40.7	51.1	43.5	46.6
Inland Marine	31.5	30.0	40.2	31.0	25.4	21.2	25.9	20.3	22.5	23.7	27.2
Medical Professional Liability	4.9	(0.7)	10.3	17.4	(9.8)	1.7	24.7	7.0	7.6	11.1	7.4
Other Liability*	(3.2)	11.2	18.3	12.7	8.9	10.1	8.7	5.8	9.7	12.5	9.5
Products Liability	NR	NR	NR	NR	NR	(7.6)	18.3	(1.0)	2.1	(0.4)	NR
Workers Compensation*	(3.9)	(3.6)	0.6	10.2	4.9	2.5	2.7	2.8	6.7	7.8	3.1
Mortgage Guaranty	NR	NR	NR	NR	NR	(25.1)	5.5	(19.6)	(0.6)	18.3	NR
Financial Guaranty*	NR	NR	NR	NR	NR	19.5	4.6	8.3	16.5	6.0	NR
Accident and Health	NR	NR	NR	NR	NR	0.6	3.2	(1.6)	1.8	(0.4)	NR
Warranty	NR	NR	NR	NR	NR	4.7	8.6	26.0	17.5	13.4	NR
All Other*	16.8	18.7	17.1	5.5	3.5	30.1	21.1	24.2	26.7	20.2	18.4
Total All Lines	12.9	13.3	15.3	15.4	11.1	10.3	9.2	3.0	11.0	12.7	11.4

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**2013 Profitability Report
South Dakota
Percent of Direct Premiums Earned
Losses Incurred**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	54.6	57.4	52.3	54.6	57.9	50.8	59.2	57.8	58.8	60.9	56.4
Private Passenger Auto Physical	45.0	45.3	47.3	61.9	65.5	67.8	69.3	86.1	64.7	95.8	64.9
Private Passenger Auto Total	49.9	51.5	49.9	58.1	61.6	59.1	64.2	71.9	61.8	78.7	60.7
Commercial Auto Liability	53.2	46.8	55.1	61.7	50.8	38.8	30.7	41.1	41.6	57.4	47.7
Commercial Auto Physical	40.3	38.2	43.8	51.1	64.1	68.3	63.3	77.2	68.4	99.9	61.5
Commercial Auto Total	48.2	43.4	50.6	55.7	58.6	54.6	47.6	57.9	52.1	74.9	54.4
Homeowners Multiple Peril	31.5	38.0	33.2	77.6	76.0	77.9	70.5	108.7	67.7	103.6	68.5
Farmowners Multiple Peril	37.3	74.9	48.7	53.1	90.1	69.8	93.5	69.3	58.7	72.0	66.8
Commercial Multiple Peril	26.7	36.2	24.6	31.6	59.4	59.7	52.6	66.8	45.5	93.3	49.7
Fire	18.2	54.8	36.2	29.4	20.9	34.7	66.9	62.1	43.1	34.2	40.1
Allied Lines	63.6	45.5	152.3	88.1	51.6	39.8	82.5	69.8	148.4	52.3	79.4
Inland Marine	36.8	43.8	39.5	52.3	42.4	37.0	47.0	50.5	59.4	45.7	45.4
Medical Professional Liability	83.3	48.4	44.6	41.6	10.3	15.5	33.4	36.7	20.4	73.7	40.8
Other Liability*	66.0	48.2	53.4	36.3	41.4	29.5	48.1	26.2	43.4	11.0	40.4
Products Liability	NR	NR	NR	NR	NR	37.5	55.4	53.8	25.6	26.1	NR
Workers Compensation	76.9	74.5	70.1	85.7	72.0	67.4	61.2	65.1	55.0	47.2	67.5
Mortgage Guaranty	NR	NR	NR	NR	NR	77.6	50.6	72.3	49.0	31.7	NR
Financial Guaranty*	NR	NR	NR	NR	NR	0.0	0.0	0.0	0.0	0.0	NR
Accident and Health	NR	NR	NR	NR	NR	84.0	91.6	91.5	88.6	91.1	NR
Warranty	NR	NR	NR	NR	NR	65.3	67.3	58.4	51.9	65.5	NR
All Other*	51.4	48.0	66.2	57.3	47.8	39.9	36.0	4.4	20.5	15.5	38.7
Total All Lines	52.4	49.9	70.8	66.3	57.1	52.2	68.0	68.3	90.5	62.4	63.8

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2013 Profitability Report
South Dakota
Percent of Direct Premiums Earned
Underwriting Profit

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	9.0	5.3	9.5	7.3	4.8	13.2	3.3	5.5	2.5	0.5	6.1
Private Passenger Auto Physical	22.7	21.4	19.1	0.9	(1.4)	(5.1)	(6.6)	(25.2)	(1.8)	(38.4)	(1.4)
Private Passenger Auto Total	15.7	13.1	14.1	4.2	1.8	4.3	(1.5)	(9.8)	0.3	(19.4)	2.3
Commercial Auto Liability	6.0	17.7	2.5	(3.3)	8.6	24.5	33.5	21.8	19.8	2.8	13.4
Commercial Auto Physical	25.2	27.1	20.5	18.2	5.4	(3.4)	(4.5)	(16.9)	(9.1)	(45.2)	1.7
Commercial Auto Total	13.4	21.4	9.6	8.8	6.7	9.5	13.8	3.8	8.4	(16.9)	7.9
Homeowners Multiple Peril	34.7	27.5	31.9	(17.9)	(15.8)	(20.0)	(8.9)	(51.1)	(6.8)	(49.7)	(7.6)
Farmowners Multiple Peril	28.1	(13.9)	14.4	10.5	(31.1)	(4.2)	(31.5)	(5.8)	5.0	(10.3)	(3.9)
Commercial Multiple Peril	35.5	26.0	36.3	32.5	0.9	(9.7)	3.0	(10.3)	13.6	(40.7)	8.7
Fire	50.7	(1.3)	29.8	39.7	49.0	32.4	(3.9)	4.3	23.3	32.6	25.7
Allied Lines	19.8	41.0	(76.6)	(5.3)	33.4	42.1	(3.3)	17.9	(65.9)	32.8	3.6
Inland Marine	33.5	(9.8)	25.6	8.5	24.7	27.8	16.8	13.9	5.7	18.7	16.6
Medical Professional Liability	(29.9)	9.1	8.4	5.0	45.6	45.0	12.5	20.8	33.1	(31.4)	11.8
Other Liability*	(6.3)	11.3	6.7	30.9	12.4	29.9	8.2	36.0	12.4	55.2	19.7
Products Liability	NR	NR	NR	NR	NR	5.4	(3.9)	(29.6)	23.9	27.8	NR
Workers Compensation	(13.9)	(15.7)	(11.0)	(25.4)	(11.8)	(3.5)	2.9	(2.7)	11.1	19.0	(5.1)
Mortgage Guaranty	NR	NR	NR	NR	NR	1.0	26.4	5.1	27.5	43.5	NR
Financial Guaranty*	NR	NR	NR	NR	NR	69.3	69.4	55.4	(14.4)	(0.7)	NR
Accident and Health	NR	NR	NR	NR	NR	(13.5)	(27.0)	(17.3)	(18.8)	(23.2)	NR
Warranty	NR	NR	NR	NR	NR	17.4	22.2	27.8	33.3	21.2	NR
All Other*	25.4	22.1	0.5	13.2	18.1	18.9	16.8	66.8	125.7	47.3	35.5
Total All Lines	16.5	16.8	(5.4)	2.3	13.8	16.3	(1.2)	3.8	(19.2)	7.4	5.1

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2013 Profitability Report
South Dakota
Percent of Direct Premiums Earned
Profit on Insurance Transactions

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	10.1	7.9	10.5	9.2	5.9	11.8	5.8	5.9	5.1	3.7	7.6
Private Passenger Auto Physical	15.7	14.9	13.2	1.5	(0.2)	(2.4)	(3.4)	(17.1)	(0.3)	(23.9)	(0.2)
Private Passenger Auto Total	12.8	11.3	11.8	5.6	3.0	4.9	1.3	(5.5)	2.4	(10.4)	3.7
Commercial Auto Liability	9.0	16.9	7.7	4.9	11.8	18.9	27.0	18.8	17.2	6.6	13.9
Commercial Auto Physical	17.0	18.2	13.8	12.6	5.1	(1.4)	(2.2)	(10.2)	(5.1)	(28.6)	1.9
Commercial Auto Total	12.1	17.4	10.1	9.3	7.9	8.0	11.9	5.2	8.4	(7.9)	8.3
Homeowners Multiple Peril	24.5	20.2	23.3	(9.5)	(8.9)	(11.3)	(3.8)	(32.2)	(2.5)	(30.3)	(3.1)
Farmowners Multiple Peril	20.4	(7.3)	11.7	8.9	(18.9)	(0.9)	(18.4)	(1.7)	5.1	(4.9)	(0.6)
Commercial Multiple Peril	26.2	20.3	27.1	24.6	5.8	(3.8)	5.0	(3.6)	11.7	(23.6)	9.0
Fire	33.6	0.3	20.3	26.7	31.1	21.4	(1.3)	4.3	16.4	22.2	17.5
Allied Lines	13.0	26.3	(49.6)	(3.3)	21.9	27.9	(1.7)	11.7	(42.3)	21.8	2.6
Inland Marine	22.5	(5.8)	17.4	6.0	17.2	18.2	11.3	9.3	4.0	12.2	11.2
Medical Professional Liability	(12.0)	14.1	14.4	12.9	34.2	34.9	17.1	23.0	30.8	(9.5)	16.0
Other Liability*	2.1	15.2	12.3	28.2	9.9	25.1	12.8	30.5	15.0	42.6	19.4
Products Liability	NR	NR	NR	NR	NR	12.6	12.2	(6.7)	26.1	27.7	NR
Workers Compensation	0.2	(0.4)	0.7	(8.1)	(0.2)	5.8	13.1	9.1	17.5	19.5	5.7
Mortgage Guaranty	NR	NR	NR	NR	NR	8.3	33.6	(15.9)	34.3	44.8	NR
Financial Guaranty*	NR	NR	NR	NR	NR	79.3	71.9	33.7	13.6	(12.4)	NR
Accident and Health	NR	NR	NR	NR	NR	(7.4)	(15.3)	(9.4)	(17.9)	(12.4)	NR
Warranty	NR	NR	NR	NR	NR	16.0	19.7	22.9	26.8	19.0	NR
All Other*	23.0	20.9	4.2	13.0	13.3	14.4	15.1	45.9	84.0	32.9	26.7
Total All Lines	14.0	14.2	(0.4)	4.4	10.8	12.8	2.1	4.3	(10.0)	7.0	5.9

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**2013 Profitability Report
South Dakota
Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	15.7	12.8	15.1	13.0	8.2	14.7	8.9	8.9	8.0	6.7	11.2
Private Passenger Auto Physical	32.5	29.9	25.7	6.4	2.0	(1.0)	(1.3)	(20.1)	2.9	(26.5)	5.1
Private Passenger Auto Total	22.0	19.2	19.0	10.5	5.9	8.7	4.9	(2.7)	5.9	(7.5)	8.6
Commercial Auto Liability	12.2	18.6	10.1	7.4	10.4	16.2	22.4	16.6	15.6	7.9	13.7
Commercial Auto Physical	30.7	31.5	23.7	21.3	8.7	1.0	1.0	(8.6)	(2.6)	(29.0)	7.8
Commercial Auto Total	17.2	22.1	13.7	12.8	9.7	10.0	13.9	7.9	10.4	(3.0)	11.5
Homeowners Multiple Peril	35.6	29.4	31.8	(6.5)	(7.7)	(9.7)	(0.4)	(29.3)	0.8	(25.4)	1.9
Farmowners Multiple Peril	31.0	(5.1)	17.9	14.1	(19.3)	1.8	(15.9)	1.6	8.7	(1.5)	3.3
Commercial Multiple Peril	32.6	25.1	30.7	26.6	7.6	(0.6)	7.7	0.5	13.2	(15.3)	12.8
Fire	51.7	4.4	30.1	36.3	41.4	29.2	2.2	7.8	20.7	26.3	25.0
Allied Lines	31.5	58.1	(91.7)	(1.4)	38.8	46.3	0.9	23.4	(61.1)	34.5	7.9
Inland Marine	32.1	(3.6)	27.1	12.5	24.3	27.9	18.0	15.5	8.8	19.5	18.2
Medical Professional Liability	(6.3)	15.0	14.7	12.0	22.1	24.2	12.7	15.1	19.0	(0.6)	12.8
Other Liability*	5.5	14.7	12.3	21.2	8.4	18.2	9.9	19.6	11.4	26.2	14.7
Products Liability	NR	NR	NR	NR	NR	8.7	8.2	0.6	14.9	15.9	NR
Workers Compensation	3.9	3.7	4.5	(0.1)	2.2	5.5	9.0	7.3	11.1	11.9	5.9
Mortgage Guaranty	NR	NR	NR	NR	NR	7.8	23.3	(8.0)	28.3	36.7	NR
Financial Guaranty*	NR	NR	NR	NR	NR	18.0	17.5	10.2	9.4	2.3	NR
Accident and Health	NR	NR	NR	NR	NR	(2.8)	(5.9)	(2.2)	(6.2)	(2.7)	NR
Warranty	NR	NR	NR	NR	NR	10.0	13.5	16.4	18.2	13.8	NR
All Other*	18.3	16.7	7.6	13.5	12.5	15.9	14.2	41.3	72.1	28.2	24.0
Total All Lines	20.1	19.7	3.7	8.5	13.9	15.8	5.5	7.8	(6.4)	9.9	9.8

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2013 Profitability Report
Tennessee
Percent of Direct Premiums Earned
Losses Incurred

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	67.0	63.3	62.7	63.5	64.2	64.3	65.3	65.6	61.2	61.4	63.9
Private Passenger Auto Physical	52.8	53.7	65.2	56.7	58.4	57.8	66.2	104.0	72.7	57.8	64.5
Private Passenger Auto Total	60.4	58.9	63.8	60.4	61.6	61.5	65.7	82.0	66.1	59.8	64.0
Commercial Auto Liability	53.9	55.0	47.9	51.5	55.7	51.4	57.5	46.3	56.8	59.2	53.5
Commercial Auto Physical	49.9	51.2	59.9	51.0	62.2	54.7	76.9	117.4	74.0	58.0	65.5
Commercial Auto Total	52.8	53.9	51.3	51.3	57.5	52.3	63.0	66.5	61.9	58.8	56.9
Homeowners Multiple Peril	45.1	46.0	93.5	53.5	82.1	88.7	81.3	213.2	95.0	47.8	84.6
Farmowners Multiple Peril	48.9	55.3	99.5	49.1	87.4	84.4	73.4	168.2	73.9	49.4	79.0
Commercial Multiple Peril	45.6	35.3	44.3	36.2	79.2	46.6	66.1	124.5	72.4	38.9	58.9
Fire	92.8	25.3	47.4	34.5	89.0	28.7	38.6	60.6	38.4	38.5	49.4
Allied Lines	40.2	66.1	55.4	43.1	107.3	52.8	251.2	138.4	90.3	46.6	89.1
Inland Marine	78.6	53.9	48.9	41.6	45.1	52.5	130.5	33.4	46.2	39.6	57.0
Medical Professional Liability	52.8	54.7	51.5	33.5	32.5	11.7	6.4	31.4	60.5	36.8	37.2
Other Liability*	60.0	59.1	42.1	37.5	44.1	57.4	49.6	54.9	45.3	56.2	50.6
Products Liability	NR	NR	NR	NR	NR	40.7	53.2	53.0	(9.9)	51.6	NR
Workers Compensation	67.9	64.8	59.2	60.0	64.6	63.2	71.3	67.9	62.6	55.5	63.7
Mortgage Guaranty	NR	NR	NR	NR	NR	112.1	89.5	115.3	90.2	47.2	NR
Financial Guaranty*	NR	NR	NR	NR	NR	1.5	(0.1)	0.0	(1.6)	0.0	NR
Accident and Health	NR	NR	NR	NR	NR	76.5	91.0	77.8	85.7	69.4	NR
Warranty	NR	NR	NR	NR	NR	71.1	61.1	64.7	71.9	70.4	NR
All Other*	55.9	56.2	29.0	36.9	49.7	38.2	34.0	20.3	32.7	16.6	36.9
Total All Lines	57.9	54.8	59.7	50.4	63.8	60.8	70.6	99.0	66.5	51.6	63.5

*See technical notes

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2013 Profitability Report
Tennessee
Percent of Direct Premiums Earned
Underwriting Profit

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	(4.2)	(1.1)	(0.3)	(0.5)	(2.3)	(1.4)	(2.5)	(2.5)	2.0	1.3	(1.2)
Private Passenger Auto Physical	14.7	12.9	(0.1)	8.7	8.3	8.6	(1.3)	(43.4)	(8.4)	8.2	0.8
Private Passenger Auto Total	4.6	5.3	(0.2)	3.7	2.5	3.0	(2.0)	(19.9)	(2.4)	4.3	(0.1)
Commercial Auto Liability	9.1	6.6	15.8	9.2	3.0	5.9	1.4	16.6	2.9	(0.4)	7.0
Commercial Auto Physical	15.3	12.2	2.0	10.8	(2.5)	4.2	(21.6)	(63.5)	(15.8)	1.9	(5.7)
Commercial Auto Total	10.8	8.2	11.9	9.6	1.5	5.4	(5.1)	(6.2)	(2.5)	0.3	3.4
Homeowners Multiple Peril	20.0	19.5	(37.0)	9.9	(21.8)	(31.0)	(20.3)	(166.0)	(35.6)	16.5	(24.6)
Farmowners Multiple Peril	11.9	4.6	(43.4)	11.8	(29.1)	(21.5)	(11.8)	(108.2)	(8.2)	16.3	(17.7)
Commercial Multiple Peril	8.9	25.7	13.2	21.6	(25.1)	5.8	(11.6)	(75.2)	(17.6)	17.3	(3.7)
Fire	(26.0)	41.0	23.0	35.8	(21.7)	41.6	29.1	7.9	31.7	30.2	19.3
Allied Lines	38.2	13.0	22.9	37.4	(26.7)	24.5	(194.7)	(60.9)	(13.2)	32.8	(12.7)
Inland Marine	(20.1)	(11.6)	15.0	22.2	19.9	7.6	(76.0)	34.5	20.4	26.8	3.9
Medical Professional Liability	13.2	6.5	8.2	19.3	22.4	42.5	59.9	18.7	(32.6)	1.3	15.9
Other Liability*	(3.7)	(9.7)	20.5	27.0	13.7	1.0	11.0	9.6	25.8	7.8	10.3
Products Liability	NR	NR	NR	NR	NR	13.0	(16.9)	1.8	63.2	(0.3)	NR
Workers Compensation	(2.8)	(3.3)	3.8	3.6	(5.2)	(4.2)	(14.8)	(8.8)	0.7	5.4	(2.5)
Mortgage Guaranty	NR	NR	NR	NR	NR	(35.1)	(13.7)	(40.3)	(15.0)	27.3	NR
Financial Guaranty*	NR	NR	NR	NR	NR	67.8	61.3	57.2	44.8	37.7	NR
Accident and Health	NR	NR	NR	NR	NR	(11.5)	(32.1)	(10.8)	(21.1)	(8.6)	NR
Warranty	NR	NR	NR	NR	NR	9.7	25.1	20.4	11.1	11.1	NR
All Other*	11.8	10.2	33.9	22.3	11.9	23.9	25.5	43.0	27.8	46.5	25.7
Total All Lines	5.8	7.2	2.5	12.6	(2.4)	0.5	(9.6)	(39.6)	(3.9)	11.5	(1.5)

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**2013 Profitability Report
Tennessee**

**Percent of Direct Premiums Earned
Profit on Insurance Transactions**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	0.8	3.0	3.5	3.4	0.8	1.8	1.5	0.3	4.3	3.8	2.3
Private Passenger Auto Physical	10.7	9.5	0.9	6.8	6.1	6.5	(0.0)	(28.9)	(4.5)	6.3	1.3
Private Passenger Auto Total	5.4	6.0	2.3	4.9	3.2	3.9	0.8	(12.1)	0.5	4.9	2.0
Commercial Auto Liability	11.4	9.9	16.4	12.2	7.5	6.8	6.9	16.3	6.9	5.1	9.9
Commercial Auto Physical	10.8	8.9	2.1	8.1	(0.1)	3.2	(13.5)	(40.6)	(9.7)	2.0	(2.9)
Commercial Auto Total	11.2	9.6	12.3	11.0	5.4	5.7	1.1	0.0	2.1	4.2	6.3
Homeowners Multiple Peril	15.1	15.1	(21.3)	8.8	(12.8)	(18.4)	(11.1)	(106.5)	(20.9)	12.5	(14.0)
Farmowners Multiple Peril	10.3	4.9	(25.9)	9.9	(17.6)	(12.1)	(5.6)	(68.1)	(3.3)	12.5	(9.5)
Commercial Multiple Peril	10.5	21.6	13.0	18.3	(10.7)	6.6	(3.8)	(44.6)	(7.3)	14.7	1.8
Fire	(15.7)	28.4	16.5	24.8	(14.2)	28.2	19.9	6.5	22.0	20.8	13.7
Allied Lines	27.7	10.9	17.8	25.7	(16.5)	17.0	(124.2)	(36.9)	(6.2)	23.0	(6.2)
Inland Marine	(12.5)	(6.6)	10.5	15.2	13.7	5.3	(47.7)	23.8	13.9	18.0	3.4
Medical Professional Liability	22.3	17.9	20.2	26.0	21.7	37.4	52.1	26.1	(7.3)	14.9	23.1
Other Liability*	5.1	3.0	23.6	26.7	12.0	9.2	15.8	13.6	23.5	12.2	14.5
Products Liability	NR	NR	NR	NR	NR	20.2	8.2	19.2	55.7	12.9	NR
Workers Compensation	7.1	6.1	8.7	9.1	3.3	5.8	3.2	6.2	12.0	11.3	7.3
Mortgage Guaranty	NR	NR	NR	NR	NR	(16.3)	7.9	(42.6)	9.5	36.8	NR
Financial Guaranty*	NR	NR	NR	NR	NR	85.8	69.4	40.0	61.0	21.0	NR
Accident and Health	NR	NR	NR	NR	NR	(2.9)	(15.5)	(2.1)	(16.1)	(1.0)	NR
Warranty	NR	NR	NR	NR	NR	8.3	17.3	17.9	12.3	13.4	NR
All Other*	11.9	11.8	27.3	19.1	9.5	17.2	19.2	30.2	20.4	32.6	19.9
Total All Lines	8.2	9.3	6.2	12.6	1.3	3.8	(1.7)	(22.3)	1.6	11.2	3.0

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2013 Profitability Report

Tennessee

Percent of Net Worth
Return on Net Worth

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	4.8	7.6	8.0	7.6	3.2	4.7	4.9	3.7	7.6	6.9	5.9
Private Passenger Auto Physical	22.8	20.1	5.5	14.1	11.7	12.8	3.5	(36.6)	(2.9)	11.4	6.2
Private Passenger Auto Total	11.7	12.2	7.1	10.0	6.3	7.6	4.4	(10.2)	3.9	8.5	6.2
Commercial Auto Liability	14.0	12.3	16.9	12.9	7.9	7.6	8.0	13.8	7.9	6.6	10.8
Commercial Auto Physical	20.3	16.7	7.0	14.4	2.2	7.0	(13.2)	(46.6)	(8.7)	5.7	0.5
Commercial Auto Total	15.2	13.2	15.0	13.2	6.9	7.5	4.3	3.4	4.9	6.4	9.0
Homeowners Multiple Peril	23.0	22.7	(20.7)	13.6	(12.2)	(17.8)	(7.9)	(101.3)	(17.3)	15.7	(10.2)
Farmowners Multiple Peril	16.7	9.9	(26.0)	14.8	(18.0)	(11.0)	(2.4)	(66.2)	(0.1)	15.6	(6.7)
Commercial Multiple Peril	13.6	23.2	15.6	19.5	(6.8)	8.3	0.6	(28.8)	(2.1)	14.2	5.7
Fire	(17.2)	39.5	23.5	31.5	(12.9)	33.0	24.9	10.1	26.4	24.3	18.3
Allied Lines	38.5	17.1	25.0	35.2	(19.2)	24.4	(126.2)	(34.0)	(3.1)	28.0	(1.4)
Inland Marine	(13.0)	(5.1)	18.1	23.3	21.0	9.5	(45.1)	28.8	20.5	24.5	8.3
Medical Professional Liability	16.3	13.8	14.4	16.8	12.2	19.2	25.0	13.5	0.5	8.6	14.0
Other Liability*	7.4	5.8	17.5	19.2	8.8	7.1	10.9	10.6	16.5	9.8	11.4
Products Liability	NR	NR	NR	NR	NR	10.8	6.1	9.5	23.0	8.1	NR
Workers Compensation	9.2	8.3	9.6	9.1	4.1	5.4	4.7	5.9	8.3	8.1	7.3
Mortgage Guaranty	NR	NR	NR	NR	NR	(8.4)	7.9	(20.4)	8.6	24.7	NR
Financial Guaranty*	NR	NR	NR	NR	NR	14.8	15.8	9.6	17.2	6.8	NR
Accident and Health	NR	NR	NR	NR	NR	1.4	(2.7)	2.6	(2.5)	3.1	NR
Warranty	NR	NR	NR	NR	NR	8.0	18.2	13.8	10.2	10.0	NR
All Other*	14.6	13.4	23.5	17.2	9.1	19.0	19.8	29.3	21.2	30.1	19.7
Total All Lines	12.3	13.1	9.7	14.7	3.4	5.9	2.2	(13.6)	4.5	11.7	6.4

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2013 Profitability Report
Texas
Percent of Direct Premiums Earned
Losses Incurred

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	57.1	59.7	59.0	65.1	63.4	63.1	62.3	64.2	64.6	65.5	62.4
Private Passenger Auto Physical	51.0	56.7	57.9	62.7	71.4	63.4	53.5	62.4	66.8	62.6	60.8
Private Passenger Auto Total	54.4	58.4	58.5	64.0	67.0	63.2	58.4	63.4	65.6	64.3	61.7
Commercial Auto Liability	55.4	57.6	57.3	56.5	57.7	57.9	56.6	56.1	68.0	66.6	59.0
Commercial Auto Physical	47.0	43.4	53.1	56.6	72.8	62.2	56.7	66.3	71.9	63.1	59.3
Commercial Auto Total	53.2	54.1	56.3	56.5	61.3	58.9	56.6	58.4	68.9	65.7	59.0
Homeowners Multiple Peril	28.1	57.3	33.8	36.5	127.5	67.2	48.7	71.3	54.4	44.7	56.9
Farmowners Multiple Peril	37.2	59.8	60.1	41.4	88.9	64.1	49.7	80.5	49.7	61.9	59.3
Commercial Multiple Peril	43.9	70.9	43.8	37.2	138.8	59.3	46.0	68.8	61.3	49.4	61.9
Fire	29.4	55.9	33.1	32.9	94.0	49.3	40.1	53.1	37.2	41.9	46.7
Allied Lines	42.3	115.5	77.7	36.6	305.3	100.7	42.4	119.9	85.8	72.7	99.9
Inland Marine	44.0	141.5	30.9	35.9	86.4	48.5	36.1	44.4	46.3	42.5	55.7
Medical Professional Liability	38.8	27.3	23.3	(17.1)	7.6	14.6	5.5	10.8	27.4	15.1	15.3
Other Liability*	75.9	64.2	48.6	44.8	40.8	40.6	57.7	44.7	60.8	51.4	52.9
Products Liability	NR	NR	NR	NR	NR	(14.3)	32.8	36.3	35.2	46.8	NR
Workers Compensation	51.3	56.6	50.9	51.9	46.8	44.0	51.5	43.3	47.7	47.6	49.2
Mortgage Guaranty	NR	NR	NR	NR	NR	113.5	67.4	79.4	47.0	10.2	NR
Financial Guaranty*	NR	NR	NR	NR	NR	33.1	(6.9)	1.9	0.6	(2.7)	NR
Accident and Health	NR	NR	NR	NR	NR	73.8	70.4	66.9	68.7	67.8	NR
Warranty	NR	NR	NR	NR	NR	71.3	74.8	84.4	76.4	70.1	NR
All Other*	43.1	65.2	41.4	99.1	69.9	42.4	42.0	39.9	24.9	37.3	50.5
Total All Lines	49.6	63.4	49.8	53.0	88.2	59.6	52.0	63.4	59.3	55.0	59.3

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2013 Profitability Report
Texas
Percent of Direct Premiums Earned
Underwriting Profit

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	7.9	3.4	4.9	(3.2)	(0.3)	(0.3)	0.6	(1.0)	(2.6)	(3.5)	0.6
Private Passenger Auto Physical	16.5	8.9	8.3	0.9	(7.8)	1.1	12.2	3.1	(2.5)	1.9	4.3
Private Passenger Auto Total	11.7	5.9	6.4	(1.4)	(3.7)	0.3	5.7	0.8	(2.6)	(1.1)	2.2
Commercial Auto Liability	6.2	3.6	3.6	3.0	1.2	(1.8)	0.0	3.9	(11.0)	(8.3)	0.0
Commercial Auto Physical	19.4	22.5	10.3	7.2	(11.0)	(1.2)	3.7	(4.1)	(11.4)	(1.4)	3.4
Commercial Auto Total	9.6	8.3	5.2	4.0	(1.8)	(1.6)	0.9	2.0	(11.1)	(6.7)	0.9
Homeowners Multiple Peril	38.7	7.6	32.4	29.9	(74.1)	(6.1)	15.1	(8.9)	9.2	19.0	6.3
Farmowners Multiple Peril	28.8	2.1	1.3	20.8	(32.1)	(0.5)	13.6	(16.5)	15.3	1.5	3.4
Commercial Multiple Peril	10.3	(16.9)	14.8	19.5	(90.9)	(9.0)	11.1	(13.8)	(6.4)	5.9	(7.6)
Fire	42.5	0.6	38.7	37.4	(29.5)	19.0	28.6	16.6	32.9	25.7	21.3
Allied Lines	35.6	(43.0)	(3.9)	40.3	(241.7)	(30.7)	29.3	(42.1)	(8.4)	5.4	(25.9)
Inland Marine	26.7	(135.5)	42.6	35.2	(24.5)	15.2	29.6	22.4	20.1	23.9	5.6
Medical Professional Liability	26.3	31.1	36.2	88.3	59.3	45.8	53.1	52.2	33.7	45.1	47.1
Other Liability*	(22.0)	(41.1)	8.5	12.3	14.0	18.0	(3.7)	14.3	(5.5)	6.1	0.1
Products Liability	NR	NR	NR	NR	NR	96.0	15.3	12.2	9.5	(9.4)	NR
Workers Compensation	14.9	6.2	11.7	9.7	11.0	15.3	4.1	10.8	9.5	10.3	10.3
Mortgage Guaranty	NR	NR	NR	NR	NR	(36.0)	9.5	(2.3)	29.9	66.0	NR
Financial Guaranty*	NR	NR	NR	NR	NR	(52.0)	22.0	56.9	44.0	39.5	NR
Accident and Health	NR	NR	NR	NR	NR	(12.6)	(13.2)	(1.1)	(7.6)	(6.2)	NR
Warranty	NR	NR	NR	NR	NR	9.5	6.5	1.1	8.9	13.4	NR
All Other*	22.7	0.2	20.9	(36.9)	(12.3)	15.3	12.9	11.6	33.1	19.0	8.6
Total All Lines	15.1	(6.3)	14.3	10.3	(29.1)	2.1	10.1	(0.4)	3.2	7.7	2.7

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2013 Profitability Report
Texas
Percent of Direct Premiums Earned
Profit on Insurance Transactions

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	8.1	5.2	6.1	0.9	1.7	2.0	2.8	0.6	0.8	0.2	2.8
Private Passenger Auto Physical	11.8	6.9	6.3	1.6	(4.4)	1.6	8.8	1.2	(0.8)	2.2	3.5
Private Passenger Auto Total	9.7	6.0	6.2	1.2	(1.0)	1.8	5.4	0.9	0.1	1.1	3.1
Commercial Auto Liability	8.9	7.4	7.8	7.5	6.0	1.2	5.4	7.1	(2.5)	(0.5)	4.8
Commercial Auto Physical	13.7	15.8	7.5	5.9	(5.6)	(0.1)	3.3	(1.8)	(6.5)	0.3	3.3
Commercial Auto Total	10.1	9.5	7.7	7.1	3.2	0.9	4.9	5.1	(3.5)	(0.3)	4.5
Homeowners Multiple Peril	27.5	7.6	23.9	21.6	(46.6)	(2.0)	11.8	(4.7)	7.9	14.1	6.1
Farmowners Multiple Peril	21.6	3.7	3.7	16.1	(19.4)	1.7	10.9	(8.6)	11.9	2.8	4.4
Commercial Multiple Peril	11.0	(5.9)	14.8	17.3	(52.9)	(2.1)	11.0	(5.3)	(0.7)	7.0	(0.6)
Fire	28.7	2.2	26.5	25.4	(19.5)	13.2	19.5	11.8	22.5	17.8	14.8
Allied Lines	24.7	(25.7)	0.5	27.5	(155.0)	(16.7)	21.4	(25.5)	(3.6)	5.2	(14.7)
Inland Marine	18.0	(85.0)	30.6	24.1	(14.5)	11.2	20.5	15.3	13.9	16.2	5.0
Medical Professional Liability	28.1	31.7	36.7	71.5	44.5	37.7	45.5	44.2	31.6	38.7	41.0
Other Liability*	(4.8)	(15.7)	16.7	19.1	12.9	19.7	6.7	19.2	5.9	13.0	9.3
Products Liability	NR	NR	NR	NR	NR	79.6	32.8	26.2	20.4	7.4	NR
Workers Compensation	19.5	13.8	15.4	15.0	14.8	19.1	17.0	20.4	18.4	15.0	16.8
Mortgage Guaranty	NR	NR	NR	NR	NR	(16.1)	22.1	(20.4)	35.7	59.2	NR
Financial Guaranty*	NR	NR	NR	NR	NR	5.8	55.5	40.7	63.6	19.8	NR
Accident and Health	NR	NR	NR	NR	NR	(7.1)	(6.8)	0.4	(11.8)	(2.6)	NR
Warranty	NR	NR	NR	NR	NR	9.1	9.1	8.2	13.4	15.8	NR
All Other*	21.2	7.1	20.5	(18.3)	(5.5)	13.7	13.0	11.5	25.7	16.5	10.5
Total All Lines	14.0	0.6	13.8	11.0	(16.3)	4.7	10.5	2.5	5.7	8.3	5.5

*See technical notes

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**2013 Profitability Report
Texas**

**Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	15.0	10.9	11.6	5.1	4.3	5.1	6.6	4.1	4.1	3.6	7.0
Private Passenger Auto Physical	25.0	15.7	14.2	6.4	(4.4)	5.3	15.9	5.1	2.3	6.2	9.2
Private Passenger Auto Total	18.8	12.7	12.6	5.6	0.9	5.2	10.1	4.4	3.4	4.6	7.8
Commercial Auto Liability	12.2	10.5	10.5	9.8	6.9	3.7	7.2	8.4	1.5	3.0	7.4
Commercial Auto Physical	24.1	26.0	14.2	11.4	(5.0)	2.6	7.2	1.4	(4.2)	3.6	8.1
Commercial Auto Total	14.4	13.2	11.1	10.0	5.0	3.5	7.2	7.3	0.6	3.1	7.5
Homeowners Multiple Peril	38.1	13.1	31.3	28.2	(48.9)	0.6	15.7	(1.4)	11.4	17.3	10.6
Farmowners Multiple Peril	30.1	8.2	8.1	20.9	(18.8)	4.6	14.8	(5.3)	15.6	6.2	8.4
Commercial Multiple Peril	14.4	(1.2)	16.4	18.2	(39.0)	1.1	11.9	(0.6)	2.7	8.7	3.3
Fire	43.1	6.7	36.6	34.4	(20.2)	17.9	25.2	16.6	28.4	21.6	21.0
Allied Lines	40.5	(27.6)	4.6	37.6	(148.2)	(12.0)	25.9	(25.2)	(0.7)	8.9	(9.6)
Inland Marine	29.2	(89.9)	36.4	33.3	(14.8)	15.0	26.1	21.2	20.0	22.0	9.9
Medical Professional Liability	22.3	23.8	24.5	37.6	24.5	21.6	24.6	24.4	18.6	21.1	24.3
Other Liability*	0.7	(5.2)	13.2	13.7	8.8	12.6	6.5	11.9	6.0	9.2	7.8
Products Liability	NR	NR	NR	NR	NR	26.6	12.5	11.6	10.6	6.0	NR
Workers Compensation	17.7	12.9	13.0	11.5	9.6	11.2	9.5	11.0	10.6	9.4	11.7
Mortgage Guaranty	NR	NR	NR	NR	NR	(7.5)	17.0	(10.9)	29.9	49.2	NR
Financial Guaranty*	NR	NR	NR	NR	NR	3.6	10.3	9.7	15.1	7.6	NR
Accident and Health	NR	NR	NR	NR	NR	(2.7)	(0.9)	3.6	(4.0)	1.9	NR
Warranty	NR	NR	NR	NR	NR	7.9	8.3	7.1	9.2	10.5	NR
All Other*	19.9	8.9	17.1	(7.7)	(1.3)	12.3	12.1	11.2	20.7	14.0	10.7
Total All Lines	18.7	4.5	16.7	13.5	(11.9)	6.8	11.9	5.5	8.0	9.9	8.4

*See technical notes

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2013 Profitability Report
Utah
Percent of Direct Premiums Earned
Losses Incurred

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	61.7	62.3	63.1	68.5	66.1	62.7	58.3	60.7	62.5	67.1	63.3
Private Passenger Auto Physical	50.9	51.6	55.0	60.7	60.4	56.4	52.8	56.6	57.2	63.3	56.5
Private Passenger Auto Total	57.4	58.1	59.9	65.3	63.8	60.2	56.2	59.2	60.5	65.7	60.6
Commercial Auto Liability	52.2	54.2	55.5	70.5	57.9	48.4	38.4	57.7	48.9	63.2	54.7
Commercial Auto Physical	41.4	46.1	46.6	46.9	56.2	51.0	51.4	63.1	59.9	61.8	52.5
Commercial Auto Total	48.9	51.7	52.7	63.4	57.4	49.2	42.1	59.1	51.8	62.8	53.9
Homeowners Multiple Peril	44.3	38.0	42.7	48.3	57.0	51.3	49.5	79.4	50.8	48.2	51.0
Farmowners Multiple Peril	69.8	53.8	30.4	54.0	45.6	53.9	44.9	58.4	39.9	51.2	50.2
Commercial Multiple Peril	33.9	33.1	39.3	37.4	32.4	28.5	32.7	44.2	51.8	45.4	37.9
Fire	13.0	69.4	16.1	15.3	15.6	20.7	49.1	49.3	11.7	17.5	27.8
Allied Lines	18.2	26.8	39.6	35.4	47.6	53.7	16.1	57.8	54.5	50.0	40.0
Inland Marine	29.0	28.8	40.9	41.5	34.2	31.9	33.1	43.7	34.8	46.1	36.4
Medical Professional Liability	45.4	45.8	38.7	41.3	39.2	31.9	42.6	13.8	16.6	24.8	34.0
Other Liability*	33.6	40.0	44.9	43.3	40.8	40.2	34.9	55.6	53.2	57.7	44.4
Products Liability	NR	NR	NR	NR	NR	34.1	29.5	42.4	36.0	61.3	NR
Workers Compensation	65.8	68.3	58.9	58.6	58.3	61.0	56.7	68.0	71.3	55.9	62.3
Mortgage Guaranty	NR	NR	NR	NR	NR	209.8	204.1	217.6	105.5	39.6	NR
Financial Guaranty*	NR	NR	NR	NR	NR	0.0	0.0	0.0	(0.0)	0.0	NR
Accident and Health	NR	NR	NR	NR	NR	70.9	76.0	60.9	62.1	62.9	NR
Warranty	NR	NR	NR	NR	NR	59.5	52.2	56.9	52.6	71.6	NR
All Other*	45.1	47.6	26.1	39.2	52.0	29.5	19.2	15.3	20.1	34.9	32.9
Total All Lines	49.5	51.6	50.4	54.1	53.8	53.7	50.1	59.6	54.6	55.7	53.3

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2013 Profitability Report
Utah
Percent of Direct Premiums Earned
Underwriting Profit

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	2.8	1.0	(0.6)	(7.2)	(3.0)	0.5	5.7	3.0	(0.3)	(5.3)	(0.3)
Private Passenger Auto Physical	16.7	14.8	10.5	3.1	5.0	8.9	13.2	9.5	8.0	0.5	9.0
Private Passenger Auto Total	8.3	6.5	3.8	(3.0)	0.2	3.7	8.5	5.4	2.8	(3.2)	3.3
Commercial Auto Liability	13.2	8.7	7.4	(13.2)	0.4	8.2	22.1	1.8	11.6	(4.7)	5.6
Commercial Auto Physical	23.8	17.4	14.6	15.5	3.2	7.3	6.2	(0.0)	2.2	(1.1)	8.9
Commercial Auto Total	16.4	11.4	9.7	(4.5)	1.3	7.9	17.6	1.3	9.1	(3.7)	6.6
Homeowners Multiple Peril	20.8	26.9	21.4	16.0	6.3	11.6	15.1	(17.2)	14.0	14.8	13.0
Farmowners Multiple Peril	(6.1)	2.8	20.9	12.9	19.0	13.5	20.9	6.1	27.4	12.2	13.0
Commercial Multiple Peril	25.7	27.3	16.6	18.9	24.7	25.9	25.9	12.5	5.8	5.9	18.9
Fire	56.9	(17.2)	55.0	53.7	54.9	49.0	13.3	17.5	62.0	56.0	40.1
Allied Lines	55.9	49.9	36.5	38.2	32.4	22.1	62.8	22.1	26.4	31.0	37.7
Inland Marine	38.8	32.9	30.2	28.5	37.3	35.4	35.3	24.0	35.2	21.2	31.9
Medical Professional Liability	11.0	11.4	16.1	4.7	3.6	18.0	4.5	35.6	38.2	24.6	16.8
Other Liability*	27.5	19.2	13.1	16.9	18.3	16.4	22.2	1.6	3.0	(4.9)	13.3
Products Liability	NR	NR	NR	NR	NR	(5.4)	11.6	8.9	(0.7)	(28.0)	NR
Workers Compensation	(4.7)	(8.3)	(0.6)	(3.5)	0.5	(2.2)	(3.4)	(10.6)	(8.5)	7.0	(3.4)
Mortgage Guaranty	NR	NR	NR	NR	NR	(136.8)	(134.5)	(143.8)	(30.5)	35.4	NR
Financial Guaranty*	NR	NR	NR	NR	NR	69.7	71.3	58.1	44.4	36.0	NR
Accident and Health	NR	NR	NR	NR	NR	(8.7)	(18.6)	4.7	(0.3)	(3.9)	NR
Warranty	NR	NR	NR	NR	NR	17.5	26.4	23.7	31.4	14.1	NR
All Other*	24.1	21.6	43.7	29.4	12.3	33.1	40.8	49.8	42.6	22.4	32.0
Total All Lines	15.1	11.4	11.9	7.1	8.3	7.8	11.7	2.7	8.1	5.2	8.9

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2013 Profitability Report
Utah

**Percent of Direct Premiums Earned
Profit on Insurance Transactions**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	5.6	4.7	3.5	(0.5)	0.6	3.3	7.1	4.0	3.1	(0.2)	3.1
Private Passenger Auto Physical	11.9	10.7	7.8	3.1	4.0	6.7	9.4	5.5	6.1	1.4	6.7
Private Passenger Auto Total	8.1	7.1	5.2	1.0	2.0	4.6	8.0	4.6	4.2	0.4	4.5
Commercial Auto Liability	13.6	10.7	10.3	(2.7)	5.7	8.0	20.3	6.5	12.4	2.5	8.7
Commercial Auto Physical	16.3	12.2	10.2	11.2	3.6	5.3	4.8	0.9	2.3	0.3	6.7
Commercial Auto Total	14.4	11.2	10.2	1.5	5.0	7.2	15.9	5.0	9.7	1.9	8.2
Homeowners Multiple Peril	15.8	20.1	16.8	12.8	5.6	9.4	12.0	(9.8)	11.3	11.5	10.5
Farmowners Multiple Peril	0.1	5.9	17.5	11.7	14.3	11.3	16.2	6.4	20.0	10.1	11.4
Commercial Multiple Peril	21.2	22.5	15.7	17.4	22.2	20.5	21.5	12.7	8.2	7.9	17.0
Fire	37.6	(8.7)	38.1	36.2	34.6	31.9	9.7	12.9	41.5	37.2	27.1
Allied Lines	37.1	33.0	25.2	25.7	21.8	15.6	42.6	16.1	19.2	22.1	25.8
Inland Marine	25.8	22.8	20.8	19.4	25.3	23.6	23.8	16.4	23.6	14.2	21.6
Medical Professional Liability	19.1	20.0	24.0	16.2	8.1	19.7	14.1	34.2	35.4	26.0	21.7
Other Liability*	24.8	20.1	16.2	18.9	14.0	17.1	22.0	10.2	10.2	5.4	15.9
Products Liability	NR	NR	NR	NR	NR	5.9	22.5	18.4	10.3	(7.6)	NR
Workers Compensation	6.9	3.2	5.2	3.5	7.0	7.5	13.4	8.2	8.1	14.8	7.8
Mortgage Guaranty	NR	NR	NR	NR	NR	(81.0)	(65.4)	(105.6)	0.2	41.8	NR
Financial Guaranty*	NR	NR	NR	NR	NR	80.3	76.1	30.6	65.8	23.5	NR
Accident and Health	NR	NR	NR	NR	NR	(5.9)	(11.9)	2.5	(8.6)	(3.4)	NR
Warranty	NR	NR	NR	NR	NR	14.1	20.7	20.1	27.4	18.5	NR
All Other*	18.5	16.8	31.1	21.8	9.1	23.6	29.0	34.7	30.1	16.4	23.1
Total All Lines	14.0	11.9	11.9	8.8	8.2	8.6	12.4	5.4	9.8	7.6	9.9

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2013 Profitability Report

Utah

Percent of Net Worth
Return on Net Worth

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	10.7	9.4	7.9	3.6	2.9	6.2	10.3	7.2	6.2	3.2	6.8
Private Passenger Auto Physical	25.1	22.2	16.5	8.6	8.3	13.0	16.6	10.9	11.7	5.1	13.8
Private Passenger Auto Total	15.2	13.4	10.6	5.1	4.6	8.2	12.2	8.3	7.8	3.8	8.9
Commercial Auto Liability	16.6	13.5	12.6	2.0	6.6	8.6	16.8	7.7	11.8	4.9	10.1
Commercial Auto Physical	28.3	21.5	18.0	18.0	7.1	9.6	9.1	4.4	6.0	3.7	12.6
Commercial Auto Total	19.0	15.2	13.8	5.3	6.7	8.8	15.4	7.1	10.8	4.7	10.7
Homeowners Multiple Peril	23.5	28.2	23.3	17.9	8.5	13.1	15.6	(6.1)	14.4	14.4	15.3
Farmowners Multiple Peril	3.9	9.7	21.2	15.4	16.8	14.2	19.3	9.8	23.5	12.9	14.7
Commercial Multiple Peril	24.0	24.3	17.4	17.7	19.8	18.3	18.5	12.3	9.1	8.8	17.0
Fire	60.2	(6.3)	45.9	46.8	51.7	46.4	14.3	16.7	49.7	44.8	37.0
Allied Lines	66.4	54.7	39.3	37.2	30.4	21.7	50.9	21.6	23.6	25.5	37.1
Inland Marine	38.7	33.1	30.3	28.1	34.3	31.3	30.9	22.4	32.3	20.8	30.2
Medical Professional Liability	15.9	15.9	17.4	12.2	6.5	12.8	10.1	19.2	19.9	15.0	14.5
Other Liability*	22.3	18.2	14.9	15.6	10.7	12.4	14.4	8.1	8.3	5.9	13.1
Products Liability	NR	NR	NR	NR	NR	5.5	12.0	11.0	7.8	0.2	NR
Workers Compensation	8.8	6.2	7.6	6.1	6.2	6.2	8.1	6.3	6.3	8.8	7.1
Mortgage Guaranty	NR	NR	NR	NR	NR	(45.8)	(23.5)	(41.4)	3.4	27.6	NR
Financial Guaranty*	NR	NR	NR	NR	NR	17.7	16.8	12.5	13.4	6.3	NR
Accident and Health	NR	NR	NR	NR	NR	(3.5)	(7.1)	5.6	(3.7)	0.8	NR
Warranty	NR	NR	NR	NR	NR	10.6	15.5	14.7	15.9	10.3	NR
All Other*	24.6	21.9	34.7	23.7	10.3	23.4	27.7	31.0	27.6	17.5	24.2
Total All Lines	18.9	15.9	15.2	11.6	9.4	9.9	12.7	7.3	10.6	8.8	12.0

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2013 Profitability Report
Vermont
Percent of Direct Premiums Earned
Losses Incurred

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	55.8	59.1	54.3	56.7	56.7	61.0	63.1	61.0	55.2	61.1	58.4
Private Passenger Auto Physical	43.4	46.5	44.0	50.3	52.5	49.2	50.7	61.4	54.4	57.9	51.1
Private Passenger Auto Total	49.9	53.1	49.4	53.7	54.7	55.3	57.3	61.2	54.8	59.6	54.9
Commercial Auto Liability	46.0	27.0	47.5	35.2	43.7	30.4	32.6	41.1	58.1	43.0	40.5
Commercial Auto Physical	42.0	40.8	42.2	44.5	45.8	47.4	48.2	77.4	51.1	53.4	49.3
Commercial Auto Total	44.7	31.2	45.9	37.9	44.3	35.6	37.0	50.9	56.1	46.1	43.0
Homeowners Multiple Peril	47.8	40.2	38.4	60.2	49.8	45.0	46.2	60.8	42.5	45.1	47.6
Farmowners Multiple Peril	44.4	37.5	26.5	63.8	51.6	35.5	43.9	55.3	35.7	45.1	43.9
Commercial Multiple Peril	37.5	49.4	29.6	39.4	82.5	33.5	77.2	64.6	48.3	27.1	48.9
Fire	53.2	70.9	101.3	43.0	70.8	3.6	24.7	31.3	41.0	38.7	47.8
Allied Lines	19.9	17.5	45.3	50.8	33.6	45.9	11.7	481.8	71.4	102.8	88.1
Inland Marine	22.1	34.1	33.3	28.5	46.6	137.7	34.9	93.1	5.7	40.8	47.7
Medical Professional Liability	71.9	68.0	2.2	139.9	88.9	(3.2)	43.1	11.4	26.6	24.6	47.3
Other Liability*	45.5	44.9	53.5	32.7	50.7	14.4	10.5	27.1	31.4	37.1	34.8
Products Liability	NR	NR	NR	NR	NR	33.6	22.6	26.8	(2.5)	40.6	NR
Workers Compensation	69.5	66.5	65.0	53.1	64.1	62.0	71.5	79.1	59.1	51.2	64.1
Mortgage Guaranty	NR	NR	NR	NR	NR	85.6	48.4	63.3	72.7	90.3	NR
Financial Guaranty*	NR	NR	NR	NR	NR	0.0	0.0	0.0	(0.0)	0.0	NR
Accident and Health	NR	NR	NR	NR	NR	87.8	169.9	124.4	92.9	100.0	NR
Warranty	NR	NR	NR	NR	NR	76.1	69.5	77.4	70.7	80.1	NR
All Other*	38.2	43.3	35.4	44.1	75.8	33.6	80.5	12.5	4.1	8.5	37.6
Total All Lines	50.0	50.5	47.8	50.1	59.6	45.8	53.8	58.9	41.4	41.8	50.0

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2013 Profitability Report
Vermont
Percent of Direct Premiums Earned
Underwriting Profit

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	8.4	2.8	9.4	6.3	7.6	2.2	0.5	3.6	9.1	2.1	5.2
Private Passenger Auto Physical	24.4	19.7	22.7	14.5	13.5	16.6	14.9	3.9	11.0	6.3	14.7
Private Passenger Auto Total	16.0	10.8	15.7	10.2	10.4	9.1	7.3	3.8	10.0	4.1	9.7
Commercial Auto Liability	18.7	39.6	14.9	29.8	18.8	29.6	31.0	24.6	1.1	17.7	22.6
Commercial Auto Physical	24.1	24.8	21.8	19.5	18.3	14.0	11.8	(19.2)	9.3	6.0	13.0
Commercial Auto Total	20.4	35.1	17.0	26.7	18.7	24.9	25.5	12.7	3.4	14.2	19.9
Homeowners Multiple Peril	13.6	22.9	23.4	(0.3)	12.2	16.3	16.3	1.3	20.5	15.7	14.2
Farmowners Multiple Peril	19.2	27.5	39.7	(1.2)	11.5	28.5	19.5	8.2	27.9	16.5	19.7
Commercial Multiple Peril	20.1	5.3	26.9	20.5	(25.4)	22.1	(18.5)	(3.5)	14.0	34.9	9.6
Fire	17.3	(15.5)	(41.7)	27.8	0.5	66.3	42.6	37.6	27.3	28.0	19.0
Allied Lines	59.6	62.0	32.0	27.0	47.5	29.2	66.5	(420.1)	6.3	(27.0)	(11.7)
Inland Marine	44.1	21.1	32.8	42.3	19.2	(90.5)	28.7	(35.6)	62.8	23.2	14.8
Medical Professional Liability	3.1	(12.3)	63.2	(100.0)	(26.4)	72.6	19.2	45.9	40.6	40.3	14.6
Other Liability*	38.1	13.3	20.3	28.0	1.9	46.6	55.7	36.2	30.8	25.8	29.7
Products Liability	NR	NR	NR	NR	NR	49.2	34.1	37.4	22.6	17.5	NR
Workers Compensation	(4.2)	(2.2)	(2.8)	12.2	(1.9)	1.2	(10.7)	(19.1)	6.9	17.8	(0.3)
Mortgage Guaranty	NR	NR	NR	NR	NR	(4.7)	22.1	14.4	3.9	(17.1)	NR
Financial Guaranty*	NR	NR	NR	NR	NR	70.0	71.6	58.4	45.8	39.4	NR
Accident and Health	NR	NR	NR	NR	NR	(21.9)	(111.6)	(58.1)	(32.0)	(46.7)	NR
Warranty	NR	NR	NR	NR	NR	1.1	7.9	8.9	15.1	5.7	NR
All Other*	34.9	26.7	36.6	29.1	(11.2)	32.9	(22.1)	63.1	77.8	71.9	34.0
Total All Lines	17.1	12.0	16.6	13.3	2.6	16.7	9.2	5.8	25.4	24.5	14.3

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2013 Profitability Report
Vermont

Percent of Direct Premiums Earned
Profit on Insurance Transactions

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	10.1	6.7	10.8	8.8	7.9	4.9	4.4	5.1	9.7	5.0	7.3
Private Passenger Auto Physical	17.0	13.9	15.6	10.4	9.5	11.7	10.5	1.9	8.1	5.1	10.4
Private Passenger Auto Total	13.4	10.1	13.1	9.6	8.6	8.2	7.3	3.6	8.9	5.1	8.8
Commercial Auto Liability	17.3	30.6	15.1	25.4	17.8	21.9	25.4	20.1	5.0	16.6	19.5
Commercial Auto Physical	16.6	16.9	14.8	13.7	13.4	9.5	8.3	(11.7)	6.8	4.7	9.3
Commercial Auto Total	17.1	26.4	15.0	21.9	16.5	18.2	20.5	11.4	5.5	13.1	16.6
Homeowners Multiple Peril	11.2	17.6	18.1	2.4	9.4	12.3	12.7	2.0	15.3	12.1	11.3
Farmowners Multiple Peril	15.1	19.9	28.1	1.6	9.1	20.5	14.9	7.4	19.9	12.6	14.9
Commercial Multiple Peril	16.5	7.4	21.9	17.3	(10.4)	18.4	(6.9)	2.8	14.0	26.3	10.7
Fire	12.3	(7.6)	(24.6)	20.2	0.5	44.3	28.6	25.6	18.9	19.2	13.7
Allied Lines	40.0	41.2	22.6	18.8	31.6	19.8	44.9	(267.7)	10.4	(13.8)	(5.2)
Inland Marine	28.9	14.6	22.4	28.5	13.7	(56.2)	24.1	(18.6)	44.0	15.3	11.7
Medical Professional Liability	10.5	1.7	51.2	(51.6)	(12.4)	55.6	23.3	40.3	37.1	36.6	19.2
Other Liability*	33.0	16.6	21.4	29.1	6.1	38.4	48.3	32.4	29.5	25.6	28.1
Products Liability	NR	NR	NR	NR	NR	42.7	36.3	36.0	25.3	21.8	NR
Workers Compensation	5.7	6.2	3.5	14.2	5.2	8.0	3.4	(1.9)	13.9	16.5	7.5
Mortgage Guaranty	NR	NR	NR	NR	NR	6.3	31.8	(10.1)	19.6	11.7	NR
Financial Guaranty*	NR	NR	NR	NR	NR	71.4	66.8	32.9	57.8	18.2	NR
Accident and Health	NR	NR	NR	NR	NR	(5.1)	(50.1)	(23.7)	(19.3)	(22.7)	NR
Warranty	NR	NR	NR	NR	NR	3.3	8.9	10.8	15.4	9.6	NR
All Other*	27.8	23.3	30.3	25.6	(3.6)	25.7	(7.7)	41.4	51.2	47.3	26.1
Total All Lines	15.7	12.4	15.2	13.3	5.3	15.0	11.3	7.3	20.8	19.3	13.6

*See technical notes

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**2013 Profitability Report
Vermont**

**Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	15.0	11.0	14.9	12.3	9.9	7.5	7.3	7.8	11.8	7.6	10.5
Private Passenger Auto Physical	33.3	27.1	28.7	19.3	16.5	20.1	17.8	5.9	14.1	9.7	19.2
Private Passenger Auto Total	21.7	16.9	19.9	14.9	12.3	12.2	11.2	7.1	12.7	8.4	13.7
Commercial Auto Liability	19.5	31.1	16.5	22.7	15.5	18.7	21.0	18.1	6.9	14.2	18.4
Commercial Auto Physical	28.7	28.4	24.2	21.3	19.7	15.3	13.2	(9.9)	11.2	8.6	16.1
Commercial Auto Total	21.5	30.6	18.1	22.4	16.3	18.1	19.5	12.7	7.7	13.1	18.0
Homeowners Multiple Peril	17.6	25.0	24.7	6.6	12.7	16.4	16.4	5.4	18.6	14.9	15.8
Farmowners Multiple Peril	22.2	27.6	36.0	5.8	11.9	24.9	18.5	11.0	24.1	15.7	19.8
Commercial Multiple Peril	21.1	11.2	23.5	19.5	(6.2)	16.7	(1.4)	5.3	13.2	23.4	12.6
Fire	20.4	(5.0)	(22.1)	24.8	2.9	50.1	34.4	29.7	23.4	22.9	18.1
Allied Lines	63.8	63.3	33.7	26.9	42.4	28.0	54.9	(189.4)	10.0	(7.4)	12.6
Inland Marine	44.9	24.6	32.1	38.0	18.7	(47.1)	19.6	(9.8)	39.8	22.4	18.3
Medical Professional Liability	11.9	5.2	38.2	(20.8)	(4.8)	29.2	14.3	22.1	19.9	18.9	13.4
Other Liability*	26.4	15.3	17.8	18.7	5.0	21.8	21.2	18.0	16.1	14.7	17.5
Products Liability	NR	NR	NR	NR	NR	19.6	16.6	17.8	13.6	12.1	NR
Workers Compensation	8.2	8.6	6.4	12.1	5.1	6.8	5.0	2.6	9.9	11.8	7.6
Mortgage Guaranty	NR	NR	NR	NR	NR	6.1	21.2	(4.3)	17.6	8.7	NR
Financial Guaranty*	NR	NR	NR	NR	NR	26.8	22.3	11.6	25.2	7.8	NR
Accident and Health	NR	NR	NR	NR	NR	1.3	(4.3)	(1.8)	(1.6)	(2.4)	NR
Warranty	NR	NR	NR	NR	NR	4.7	8.7	9.4	11.4	8.2	NR
All Other*	25.6	19.9	22.5	19.0	0.1	21.7	(1.3)	58.6	69.9	61.4	29.8
Total All Lines	19.7	15.9	17.5	14.7	6.4	14.2	11.3	8.9	19.1	17.9	14.6

*See technical notes

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2013 Profitability Report
Virginia
Percent of Direct Premiums Earned
Losses Incurred

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	58.7	59.7	60.8	63.0	62.0	63.9	62.6	64.4	65.4	61.6	62.2
Private Passenger Auto Physical	55.1	52.5	55.5	57.4	59.3	61.3	59.7	64.0	62.5	59.1	58.6
Private Passenger Auto Total	57.1	56.6	58.5	60.7	60.9	62.8	61.4	64.2	64.2	60.5	60.7
Commercial Auto Liability	59.3	48.4	51.7	53.7	45.7	49.9	45.9	58.8	65.1	54.7	53.3
Commercial Auto Physical	52.9	41.9	46.0	48.9	53.8	53.6	59.6	66.8	70.6	56.8	55.1
Commercial Auto Total	57.7	46.7	50.2	52.5	47.7	50.7	49.1	60.6	66.4	55.2	53.7
Homeowners Multiple Peril	35.9	31.7	39.8	40.4	51.5	48.7	56.4	71.5	55.1	34.4	46.5
Farmowners Multiple Peril	51.6	36.5	35.8	53.1	53.2	49.5	60.3	90.8	77.5	37.3	54.5
Commercial Multiple Peril	42.2	38.9	27.9	27.7	37.7	34.9	43.3	48.5	39.7	28.3	36.9
Fire	33.8	15.8	54.9	56.6	25.6	22.2	44.5	30.8	24.6	13.9	32.3
Allied Lines	66.8	24.9	69.0	41.7	43.5	69.7	62.8	99.2	23.4	25.6	52.7
Inland Marine	38.1	31.9	94.0	34.8	41.8	43.6	42.8	51.9	61.0	36.6	47.6
Medical Professional Liability	50.9	49.6	23.4	28.0	27.7	27.9	29.7	24.0	39.1	28.9	32.9
Other Liability*	58.3	39.8	43.4	38.5	41.9	38.7	40.6	47.9	53.8	49.8	45.3
Products Liability*	NR	NR	NR	NR	NR	269.3	42.7	47.8	(116.9)	12.1	NR
Workers Compensation	69.8	65.7	64.2	66.9	71.6	59.4	63.9	60.3	68.1	62.1	65.2
Mortgage Guaranty	NR	NR	NR	NR	NR	281.6	171.1	615.8	216.0	95.4	NR
Financial Guaranty*	NR	NR	NR	NR	NR	0.0	0.0	8.0	(0.4)	(0.0)	NR
Accident and Health	NR	NR	NR	NR	NR	82.5	89.7	88.8	76.4	88.2	NR
Warranty	NR	NR	NR	NR	NR	55.5	67.0	61.3	60.5	61.9	NR
All Other*	49.0	41.7	51.0	88.0	109.5	55.3	42.9	34.5	22.3	36.8	53.1
Total All Lines	53.5	47.7	51.9	52.9	56.8	57.7	56.4	67.1	57.7	49.2	55.1

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2013 Profitability Report
Virginia
Percent of Direct Premiums Earned
Underwriting Profit

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	7.4	5.0	3.1	0.6	2.2	0.3	1.6	(0.3)	(2.0)	2.1	2.0
Private Passenger Auto Physical	13.0	15.4	11.4	8.6	7.5	5.0	6.7	2.9	3.7	6.8	8.1
Private Passenger Auto Total	9.8	9.5	6.6	4.0	4.4	2.3	3.7	1.1	0.4	4.1	4.6
Commercial Auto Liability	3.3	15.4	11.8	8.0	16.2	8.5	15.7	2.5	(5.8)	5.7	8.1
Commercial Auto Physical	12.4	22.8	17.8	14.7	8.2	7.5	(0.5)	(5.2)	(10.5)	3.7	7.1
Commercial Auto Total	5.6	17.2	13.3	9.7	14.3	8.2	11.9	0.7	(6.9)	5.2	7.9
Homeowners Multiple Peril	30.9	35.7	24.8	24.8	12.2	14.5	7.8	(8.1)	9.3	31.2	18.3
Farmowners Multiple Peril	16.2	29.6	32.8	14.0	12.5	28.2	16.0	(23.0)	(10.4)	32.1	14.8
Commercial Multiple Peril	18.0	22.5	31.2	32.3	22.9	23.0	13.8	8.7	19.0	30.6	22.2
Fire	38.1	54.0	15.2	13.3	47.1	49.7	24.3	40.7	46.2	57.2	38.6
Allied Lines	10.2	54.7	6.7	37.6	38.6	5.5	13.5	(18.5)	57.4	55.6	26.1
Inland Marine	29.3	25.5	(29.0)	34.6	21.5	21.5	23.2	15.2	6.1	32.1	18.0
Medical Professional Liability	7.9	13.7	39.3	32.2	35.6	31.9	28.0	33.3	12.9	28.3	26.3
Other Liability*	4.8	21.3	18.2	26.7	15.3	24.3	22.7	12.4	7.4	9.0	16.2
Products Liability*	NR	NR	NR	NR	NR	(289.9)	5.2	3.2	181.1	50.4	NR
Workers Compensation	(2.7)	(0.2)	0.8	(2.0)	(9.5)	3.5	(3.0)	1.2	(3.8)	2.6	(1.3)
Mortgage Guaranty	NR	NR	NR	NR	NR	(209.0)	(98.9)	(554.8)	(142.1)	(22.3)	NR
Financial Guaranty*	NR	NR	NR	NR	NR	69.9	68.0	48.7	41.7	37.7	NR
Accident and Health	NR	NR	NR	NR	NR	(17.4)	(29.6)	(21.5)	(12.4)	(25.9)	NR
Warranty	NR	NR	NR	NR	NR	17.0	11.1	23.1	25.3	24.6	NR
All Other*	21.3	30.3	16.6	(20.2)	(47.0)	5.7	15.1	28.2	37.8	21.8	11.0
Total All Lines	12.6	17.9	12.7	12.0	6.9	5.8	7.4	(3.3)	6.3	14.9	9.3

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2013 Profitability Report
Virginia

Percent of Direct Premiums Earned
Profit on Insurance Transactions

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	8.6	7.2	5.8	4.4	3.9	3.1	4.4	2.0	2.1	4.7	4.6
Private Passenger Auto Physical	9.6	11.1	8.3	6.6	5.6	4.2	5.2	1.1	3.2	5.3	6.0
Private Passenger Auto Total	9.0	8.9	6.9	5.4	4.6	3.6	4.8	1.6	2.6	5.0	5.2
Commercial Auto Liability	7.2	15.2	13.4	11.2	15.9	8.2	15.8	6.6	1.0	8.7	10.3
Commercial Auto Physical	9.2	16.0	12.4	10.8	6.9	5.6	0.5	(2.6)	(6.0)	3.4	5.6
Commercial Auto Total	7.8	15.4	13.1	11.1	13.8	7.5	12.3	4.5	(0.6)	7.5	9.2
Homeowners Multiple Peril	22.3	25.6	18.7	18.3	9.3	11.1	7.1	(4.3)	8.0	22.0	13.8
Farmowners Multiple Peril	13.8	21.4	23.7	11.4	9.6	20.4	12.7	(12.6)	(4.5)	22.9	11.9
Commercial Multiple Peril	16.0	19.0	24.6	25.2	20.3	17.6	12.2	9.0	15.5	22.8	18.2
Fire	26.2	36.7	11.2	10.9	30.6	32.9	16.9	27.7	31.1	38.2	26.2
Allied Lines	9.5	37.0	6.5	25.8	25.8	4.9	10.8	(10.1)	39.4	37.6	18.7
Inland Marine	19.4	17.6	(17.7)	23.6	14.9	14.2	15.4	10.1	4.5	21.1	12.3
Medical Professional Liability	13.6	18.1	35.6	30.7	27.2	27.0	26.9	30.5	17.0	26.6	25.3
Other Liability*	10.5	22.5	21.1	26.2	13.0	23.3	23.3	17.6	13.7	14.6	18.6
Products Liability*	NR	NR	NR	NR	NR	(171.6)	33.5	25.9	136.2	45.8	NR
Workers Compensation	8.6	9.5	7.7	6.4	1.3	10.3	9.2	11.8	8.3	9.2	8.2
Mortgage Guaranty	NR	NR	NR	NR	NR	(125.1)	(43.4)	(372.8)	(70.1)	6.7	NR
Financial Guaranty*	NR	NR	NR	NR	NR	100.4	104.7	50.2	72.5	28.8	NR
Accident and Health	NR	NR	NR	NR	NR	(3.0)	(7.1)	(2.7)	(6.0)	(7.8)	NR
Warranty	NR	NR	NR	NR	NR	12.3	10.3	18.8	22.1	22.2	NR
All Other*	18.8	24.7	16.7	(6.5)	(26.8)	6.8	13.5	21.0	27.5	16.9	11.3
Total All Lines	12.4	16.0	12.5	12.2	7.3	7.2	9.1	0.9	8.2	13.4	9.9

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**2013 Profitability Report
Virginia**

**Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	14.3	12.4	10.5	8.5	6.4	6.0	7.7	5.3	5.2	7.5	8.4
Private Passenger Auto Physical	20.8	22.8	17.4	13.9	11.0	9.2	10.8	4.9	7.8	10.3	12.9
Private Passenger Auto Total	16.5	16.0	12.8	10.3	7.9	7.1	8.7	5.2	6.1	8.4	9.9
Commercial Auto Liability	10.5	17.2	14.8	12.2	14.4	8.7	14.0	7.8	4.0	9.1	11.3
Commercial Auto Physical	17.1	25.8	20.4	17.2	10.9	9.5	4.1	0.5	(3.6)	7.0	10.9
Commercial Auto Total	11.7	18.8	15.8	13.1	13.8	8.8	12.5	6.7	2.8	8.8	11.3
Homeowners Multiple Peril	31.8	35.9	26.2	24.4	12.8	15.3	10.8	(1.0)	11.5	25.0	19.3
Farmowners Multiple Peril	19.7	29.4	31.4	16.4	13.0	25.2	16.4	(9.5)	(1.3)	25.4	16.6
Commercial Multiple Peril	19.3	21.9	26.1	25.5	20.1	17.9	13.3	10.6	15.9	21.3	19.2
Fire	37.5	50.6	17.6	15.2	35.4	41.7	21.5	33.0	37.4	43.0	33.3
Allied Lines	15.4	53.3	12.2	35.2	35.5	8.5	15.2	(7.8)	45.4	44.4	25.7
Inland Marine	32.1	28.7	(18.8)	33.2	22.2	22.1	23.7	16.7	9.2	30.7	20.0
Medical Professional Liability	14.4	17.0	28.1	22.6	18.8	18.2	18.0	19.3	12.2	16.5	18.5
Other Liability*	11.4	18.9	16.9	19.2	9.4	14.9	14.4	11.3	9.8	10.1	13.6
Products Liability*	NR	NR	NR	NR	NR	(49.8)	10.8	10.0	43.6	20.3	NR
Workers Compensation	9.7	10.2	8.6	7.4	2.9	7.6	7.3	8.4	6.9	7.3	7.6
Mortgage Guaranty	NR	NR	NR	NR	NR	(55.7)	(15.1)	(151.5)	(28.0)	6.6	NR
Financial Guaranty*	NR	NR	NR	NR	NR	12.2	11.7	7.9	10.2	6.2	NR
Accident and Health	NR	NR	NR	NR	NR	1.8	1.8	2.7	1.8	1.4	NR
Warranty	NR	NR	NR	NR	NR	11.2	9.9	15.4	15.1	14.5	NR
All Other*	19.8	23.8	15.4	0.0	(12.7)	8.1	13.8	20.4	25.2	16.3	13.0
Total All Lines	17.0	20.2	15.8	14.5	8.6	8.8	10.6	4.1	9.7	13.5	12.3

*See technical notes

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2013 Profitability Report
Washington
Percent of Direct Premiums Earned
Losses Incurred

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	67.0	67.8	66.1	65.8	65.4	63.1	62.7	64.6	65.1	66.3	65.4
Private Passenger Auto Physical	48.7	51.6	57.4	55.4	54.0	53.4	51.6	53.3	56.4	56.8	53.9
Private Passenger Auto Total	60.1	61.9	63.1	62.0	61.5	59.8	59.0	60.8	62.2	63.2	61.4
Commercial Auto Liability	52.7	53.4	57.5	53.5	53.8	46.8	54.8	48.5	61.7	55.9	53.9
Commercial Auto Physical	40.7	45.0	48.7	50.0	48.4	45.6	50.4	56.7	53.2	57.8	49.6
Commercial Auto Total	49.7	51.3	55.3	52.7	52.6	46.5	53.8	50.3	59.9	56.3	52.8
Homeowners Multiple Peril	42.8	37.0	66.9	56.0	55.9	60.5	51.1	45.3	49.8	44.7	51.0
Farmowners Multiple Peril	60.0	33.1	55.9	82.2	117.5	90.8	46.7	41.1	41.5	57.9	62.7
Commercial Multiple Peril	56.3	40.6	44.3	44.5	46.5	58.4	48.9	39.2	41.5	42.1	46.2
Fire	28.0	25.8	45.0	63.7	38.9	45.5	62.9	10.4	38.5	16.2	37.5
Allied Lines	26.9	45.0	68.7	49.0	79.3	163.4	22.7	38.1	38.9	49.6	58.2
Inland Marine	24.2	25.4	36.6	36.8	32.7	44.8	31.5	39.7	42.3	36.4	35.0
Medical Professional Liability	54.2	45.7	39.0	38.5	39.1	31.0	35.5	35.0	36.1	46.4	40.0
Other Liability*	70.4	58.7	60.4	46.7	47.8	57.0	75.8	59.9	57.1	46.2	58.0
Products Liability	NR	NR	NR	NR	NR	14.3	66.7	55.3	14.2	75.1	NR
Workers Compensation*	94.1	(327.1)	60.6	102.6	97.9	499.4	47.6	13.5	11.6	71.3	67.1
Mortgage Guaranty	NR	NR	NR	NR	NR	179.4	175.8	265.3	205.9	88.5	NR
Financial Guaranty*	NR	NR	NR	NR	NR	(0.0)	(0.0)	0.0	(0.0)	14.4	NR
Accident and Health	NR	NR	NR	NR	NR	95.8	94.5	100.2	84.4	81.8	NR
Warranty	NR	NR	NR	NR	NR	59.5	59.5	57.6	57.3	54.9	NR
All Other*	35.2	35.0	29.6	34.2	42.2	30.5	23.7	28.1	31.3	25.6	31.5
Total All Lines	53.9	48.7	56.5	53.6	54.6	60.7	55.6	53.4	54.8	52.1	54.4

*See technical notes

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**2013 Profitability Report
Washington
Percent of Direct Premiums Earned
Underwriting Profit**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	(3.8)	(6.2)	(4.7)	(3.3)	(2.4)	(0.6)	0.5	(1.6)	(3.5)	(5.2)	(3.1)
Private Passenger Auto Physical	20.6	16.2	8.3	11.5	13.6	13.7	15.2	14.9	10.5	9.1	13.4
Private Passenger Auto Total	5.3	2.0	(0.2)	2.1	3.2	4.4	5.5	3.9	1.1	(0.5)	2.7
Commercial Auto Liability	10.4	9.6	4.3	7.7	5.3	10.0	3.7	12.1	(3.8)	3.1	6.2
Commercial Auto Physical	25.3	16.8	11.4	12.5	12.2	16.0	7.5	5.6	8.8	0.9	11.7
Commercial Auto Total	14.1	11.3	6.1	8.8	7.0	11.4	4.5	10.7	(1.0)	2.6	7.6
Homeowners Multiple Peril	23.8	30.8	(5.5)	8.1	8.4	1.3	13.9	21.7	15.4	20.2	13.8
Farmowners Multiple Peril	2.2	31.0	4.8	(23.0)	(63.0)	(31.1)	16.2	23.4	21.9	1.7	(1.6)
Commercial Multiple Peril	(4.6)	17.1	11.5	12.4	11.2	(15.6)	6.5	19.8	16.7	12.9	8.8
Fire	44.9	41.6	25.6	4.0	30.4	23.4	3.6	64.3	33.3	55.0	32.6
Allied Lines	51.2	34.2	9.5	29.6	1.0	(94.0)	58.6	46.8	45.0	30.9	21.3
Inland Marine	47.4	38.5	34.6	31.9	40.2	22.7	38.8	31.2	28.4	33.7	34.7
Medical Professional Liability	15.2	18.6	26.8	26.6	19.1	25.6	28.3	18.4	15.2	6.1	20.0
Other Liability*	(16.4)	(6.7)	(6.2)	11.6	6.3	(6.3)	(26.2)	(7.1)	(2.8)	11.7	(4.2)
Products Liability	NR	NR	NR	NR	NR	65.0	(34.8)	(36.6)	18.1	(64.4)	NR
Workers Compensation*	(37.6)	444.0	22.1	(43.3)	(39.5)	(531.9)	12.1	55.0	61.4	(5.0)	(6.3)
Mortgage Guaranty	NR	NR	NR	NR	NR	(104.1)	(104.5)	(192.8)	(132.9)	(14.9)	NR
Financial Guaranty*	NR	NR	NR	NR	NR	70.4	69.9	55.3	45.4	23.9	NR
Accident and Health	NR	NR	NR	NR	NR	(32.3)	(34.2)	(33.2)	(19.8)	(20.0)	NR
Warranty	NR	NR	NR	NR	NR	19.2	23.3	29.5	26.0	33.1	NR
All Other*	37.2	36.0	39.4	36.0	21.1	34.5	37.7	33.9	30.2	37.2	34.3
Total All Lines	10.4	14.9	5.8	10.0	8.3	0.1	6.9	10.6	8.1	10.4	8.6

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**2013 Profitability Report
Washington**

**Percent of Direct Premiums Earned
Profit on Insurance Transactions**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	2.1	0.8	1.7	2.8	1.4	3.2	4.5	1.9	1.8	0.6	2.1
Private Passenger Auto Physical	14.5	11.5	6.4	8.5	9.6	9.8	10.7	8.9	7.7	6.9	9.5
Private Passenger Auto Total	6.7	4.7	3.4	4.8	4.3	5.5	6.6	4.2	3.7	2.6	4.7
Commercial Auto Liability	11.9	11.6	8.8	11.1	9.0	9.3	8.2	13.2	2.6	7.3	9.3
Commercial Auto Physical	17.6	12.0	8.3	9.6	9.6	11.0	5.7	4.6	6.6	1.6	8.6
Commercial Auto Total	13.3	11.7	8.6	10.7	9.1	9.7	7.7	11.3	3.5	6.1	9.2
Homeowners Multiple Peril	17.9	22.7	(0.1)	8.4	7.1	2.8	11.4	15.3	12.0	15.2	11.3
Farmowners Multiple Peril	4.4	22.5	6.0	(11.9)	(38.8)	(17.2)	13.5	17.5	16.2	3.3	1.6
Commercial Multiple Peril	2.9	17.3	13.5	13.9	13.6	(6.4)	9.3	17.5	15.0	12.4	10.9
Fire	30.5	29.0	18.1	5.0	20.1	16.3	4.2	43.5	23.2	37.5	22.7
Allied Lines	34.4	23.4	8.6	20.8	1.4	(60.0)	40.0	31.5	30.6	21.5	15.2
Inland Marine	31.5	26.4	23.7	22.2	27.1	15.2	26.0	20.7	19.0	22.4	23.4
Medical Professional Liability	17.7	20.9	27.6	27.1	16.9	23.4	28.0	21.2	19.4	13.5	21.6
Other Liability*	(2.3)	5.2	6.3	18.1	7.8	4.5	(6.9)	6.6	8.6	17.5	6.5
Products Liability	NR	NR	NR	NR	NR	54.1	(3.5)	(3.2)	28.2	(27.9)	NR
Workers Compensation*	(11.9)	301.4	26.6	(12.7)	(12.9)	(273.3)	22.5	58.1	58.1	23.5	17.9
Mortgage Guaranty	NR	NR	NR	NR	NR	(58.3)	(45.9)	(136.1)	(60.9)	15.0	NR
Financial Guaranty*	NR	NR	NR	NR	NR	84.8	75.8	33.1	61.8	9.3	NR
Accident and Health	NR	NR	NR	NR	NR	(12.6)	(11.2)	(12.2)	(14.0)	(6.1)	NR
Warranty	NR	NR	NR	NR	NR	18.7	20.6	25.1	23.1	28.5	NR
All Other*	28.8	28.5	30.8	28.5	15.9	24.3	27.3	24.4	22.2	26.6	25.7
Total All Lines	11.0	14.3	8.7	11.4	8.1	3.6	8.9	10.0	9.4	10.7	9.6

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**2013 Profitability Report
Washington**

**Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	6.1	4.8	5.8	6.6	3.6	5.8	7.4	5.0	4.8	3.8	5.4
Private Passenger Auto Physical	29.8	23.7	14.2	16.8	16.9	17.9	18.6	15.8	13.9	12.1	18.0
Private Passenger Auto Total	12.6	9.8	7.9	9.3	7.0	8.8	10.1	7.6	7.0	5.8	8.6
Commercial Auto Liability	14.7	13.9	11.0	12.1	9.0	9.4	8.8	12.0	5.0	8.0	10.4
Commercial Auto Physical	28.8	20.2	14.8	15.3	14.3	16.4	9.9	8.6	10.8	5.1	14.4
Commercial Auto Total	17.2	15.0	11.6	12.6	9.8	10.4	9.0	11.5	5.8	7.6	11.1
Homeowners Multiple Peril	25.8	31.2	3.9	12.4	9.9	5.8	14.8	18.8	15.4	17.7	15.6
Farmowners Multiple Peril	9.1	30.0	10.6	(7.7)	(35.7)	(13.4)	16.0	21.0	19.9	6.5	5.7
Commercial Multiple Peril	6.2	17.9	14.6	14.2	12.8	(2.1)	9.7	15.6	14.2	12.0	11.5
Fire	43.5	39.1	25.7	9.0	22.1	20.3	7.5	46.7	27.3	38.3	28.0
Allied Lines	58.9	37.1	14.8	28.8	4.1	(72.7)	48.8	45.0	40.6	26.7	23.2
Inland Marine	45.8	38.6	33.8	28.6	37.8	22.1	34.1	28.8	27.1	30.0	32.7
Medical Professional Liability	18.6	19.7	22.8	20.6	12.3	15.9	17.9	14.4	13.0	9.6	16.5
Other Liability*	2.2	7.2	7.6	13.4	6.2	4.9	0.6	6.1	6.9	10.7	6.6
Products Liability	NR	NR	NR	NR	NR	24.1	2.4	2.5	12.3	(6.2)	NR
Workers Compensation*	(3.4)	169.3	16.4	(0.7)	(2.1)	(19.6)	11.4	18.4	20.7	7.8	21.8
Mortgage Guaranty	NR	NR	NR	NR	NR	(27.9)	(15.3)	(50.1)	(19.6)	9.2	NR
Financial Guaranty*	NR	NR	NR	NR	NR	16.0	16.4	10.3	17.1	5.4	NR
Accident and Health	NR	NR	NR	NR	NR	(1.0)	0.7	(0.0)	(1.2)	1.6	NR
Warranty	NR	NR	NR	NR	NR	9.9	13.6	16.3	14.7	16.6	NR
All Other*	28.5	26.0	25.8	22.6	12.8	25.5	26.6	23.8	21.8	24.7	23.8
Total All Lines	15.2	18.0	11.9	13.5	9.3	5.8	10.3	11.1	10.6	11.4	11.7

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2013 Profitability Report
West Virginia
Percent of Direct Premiums Earned
Losses Incurred

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	64.2	66.4	62.4	55.0	61.8	55.9	57.7	56.3	54.7	44.7	57.9
Private Passenger Auto Physical	49.7	48.8	49.2	55.0	60.5	59.2	57.3	57.8	58.1	56.7	55.2
Private Passenger Auto Total	58.6	59.7	57.3	55.0	61.3	57.2	57.5	56.9	56.1	49.7	56.9
Commercial Auto Liability	68.7	48.1	61.6	49.8	55.5	64.6	46.6	51.2	50.0	59.5	55.6
Commercial Auto Physical	41.2	44.5	40.9	49.1	53.2	50.7	50.5	50.1	56.5	52.4	48.9
Commercial Auto Total	61.3	47.2	56.1	49.6	54.9	60.5	47.5	50.8	51.6	57.7	53.7
Homeowners Multiple Peril	48.4	37.6	41.0	47.4	55.2	68.7	71.6	60.1	84.0	46.8	56.1
Farmowners Multiple Peril	50.5	26.5	33.3	35.0	45.0	77.3	57.5	28.6	79.6	52.7	48.6
Commercial Multiple Peril	45.3	53.8	57.2	50.3	40.3	54.3	48.6	47.5	61.3	42.5	50.1
Fire	63.0	(0.4)	41.1	34.7	31.6	142.0	25.6	29.2	32.8	40.2	44.0
Allied Lines	155.4	43.1	34.8	26.4	274.3	16.7	55.3	44.3	73.5	43.3	76.7
Inland Marine*	42.1	36.6	42.2	30.1	32.4	39.1	39.6	149.5	53.2	40.8	50.6
Medical Professional Liability	36.8	25.9	17.4	51.9	3.9	29.1	27.9	52.7	9.4	39.2	29.4
Other Liability*	56.7	66.6	59.9	43.7	37.3	54.6	92.1	11.5	82.5	40.9	54.6
Products Liability	NR	NR	NR	NR	NR	168.4	(18.6)	95.6	66.6	48.5	NR
Workers Compensation	185.2	145.9	78.3	55.4	54.2	64.3	61.0	42.0	45.3	38.9	77.0
Mortgage Guaranty	NR	NR	NR	NR	NR	104.0	86.7	98.2	81.0	49.1	NR
Financial Guaranty*	NR	NR	NR	NR	NR	(0.0)	0.0	3.1	(1.5)	0.0	NR
Accident and Health	NR	NR	NR	NR	NR	73.6	77.7	68.0	59.9	56.9	NR
Warranty	NR	NR	NR	NR	NR	63.8	61.3	74.3	50.8	65.0	NR
All Other*	50.4	53.7	31.3	31.4	54.4	70.8	95.4	(88.4)	4.2	17.2	32.0
Total All Lines	56.5	52.2	57.8	50.3	56.1	60.4	59.8	48.9	57.3	45.7	54.5

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2013 Profitability Report
West Virginia
Percent of Direct Premiums Earned
Underwriting Profit

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	(2.4)	(6.0)	(1.2)	7.6	(0.7)	4.8	3.4	5.8	6.4	17.9	3.6
Private Passenger Auto Physical	16.9	16.6	16.3	9.4	4.2	4.4	6.5	6.9	6.0	6.8	9.4
Private Passenger Auto Total	5.0	2.7	5.6	8.3	1.3	4.6	4.6	6.3	6.3	13.3	5.8
Commercial Auto Liability	(12.9)	11.4	(5.4)	10.4	2.9	(13.3)	9.9	3.5	8.0	(3.8)	1.1
Commercial Auto Physical	23.4	18.1	21.7	11.5	6.8	8.1	8.3	14.6	3.7	6.8	12.3
Commercial Auto Total	(3.1)	13.1	1.8	10.7	3.9	(7.0)	9.5	7.6	6.9	(1.2)	4.2
Homeowners Multiple Peril	14.0	27.1	22.0	15.4	7.2	(10.7)	(11.4)	2.8	(25.3)	15.3	5.7
Farmowners Multiple Peril	12.2	41.4	32.6	29.9	21.6	(12.5)	6.2	38.9	(17.1)	11.8	16.5
Commercial Multiple Peril	5.0	(3.5)	(5.7)	2.5	14.9	(10.7)	4.3	4.9	(9.1)	10.6	1.3
Fire	4.1	73.2	29.3	35.4	37.6	(86.2)	43.4	41.9	36.8	27.0	24.2
Allied Lines	(88.5)	28.7	42.0	48.8	(208.5)	59.5	16.6	33.0	0.5	31.7	(3.6)
Inland Marine*	28.2	15.1	24.4	35.5	35.0	20.8	20.2	(95.4)	10.6	24.4	11.9
Medical Professional Liability	28.5	48.7	48.1	(17.6)	47.1	31.6	35.0	4.0	44.8	1.9	27.2
Other Liability*	(15.1)	(26.8)	(18.4)	2.4	7.6	(9.8)	(49.1)	46.8	(38.5)	12.3	(8.9)
Products Liability	NR	NR	NR	NR	NR	(191.3)	(13.2)	(107.0)	(78.6)	(47.9)	NR
Workers Compensation	(145.9)	(115.2)	1.6	21.0	12.0	(0.1)	3.3	16.8	14.3	27.5	(16.5)
Mortgage Guaranty	NR	NR	NR	NR	NR	(27.7)	(9.6)	(23.1)	(6.5)	24.4	NR
Financial Guaranty*	NR	NR	NR	NR	NR	67.8	70.1	51.5	44.7	14.8	NR
Accident and Health	NR	NR	NR	NR	NR	(7.8)	(15.7)	1.5	6.1	8.9	NR
Warranty	NR	NR	NR	NR	NR	12.7	16.6	10.7	34.1	20.9	NR
All Other*	20.8	9.1	36.4	36.1	6.0	0.9	(53.9)	151.8	56.1	37.8	30.1
Total All Lines	4.9	8.3	7.5	13.0	5.1	(1.2)	(0.1)	12.2	2.1	15.2	6.7

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2013 Profitability Report
West Virginia
Percent of Direct Premiums Earned
Profit on Insurance Transactions

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	2.4	0.4	3.7	9.4	2.3	6.4	5.9	6.3	7.8	15.1	6.0
Private Passenger Auto Physical	12.1	11.9	11.6	7.1	3.4	3.8	4.9	3.5	4.5	4.9	6.8
Private Passenger Auto Total	6.1	4.8	6.8	8.5	2.8	5.4	5.5	5.2	6.5	10.9	6.2
Commercial Auto Liability	(2.7)	12.6	2.6	13.4	7.8	(4.7)	12.2	9.1	9.6	2.4	6.2
Commercial Auto Physical	16.2	12.8	15.1	8.8	6.0	5.8	6.0	9.9	3.3	5.4	8.9
Commercial Auto Total	2.4	12.7	5.9	12.2	7.3	(1.6)	10.7	9.4	8.1	3.2	7.0
Homeowners Multiple Peril	11.1	19.9	16.8	12.2	6.0	(5.2)	(5.4)	2.7	(14.6)	11.7	5.5
Farmowners Multiple Peril	10.8	28.9	23.1	21.4	15.3	(6.2)	6.5	27.3	(9.4)	9.3	12.7
Commercial Multiple Peril	7.9	2.5	1.2	6.6	15.5	(3.8)	6.9	7.1	(2.1)	10.6	5.2
Fire	4.1	49.4	19.8	24.0	23.8	(54.9)	29.9	28.2	24.9	18.7	16.8
Allied Lines	(55.5)	20.3	28.5	32.6	(133.0)	41.7	12.1	23.0	2.0	22.4	(0.6)
Inland Marine*	19.0	10.9	16.5	23.7	23.7	13.6	13.4	(61.8)	7.8	17.1	8.4
Medical Professional Liability	28.7	43.4	44.1	7.8	39.6	27.5	31.4	11.4	37.8	10.3	28.2
Other Liability*	2.9	(4.0)	1.3	18.1	10.2	1.9	(20.6)	41.2	(13.5)	19.2	5.7
Products Liability	NR	NR	NR	NR	NR	(86.0)	35.7	(35.3)	(20.2)	2.5	NR
Workers Compensation	(81.4)	(60.6)	(2.1)	14.3	11.5	4.2	9.7	19.0	18.5	25.6	(4.1)
Mortgage Guaranty	NR	NR	NR	NR	NR	(10.4)	10.8	(33.0)	13.3	33.5	NR
Financial Guaranty*	NR	NR	NR	NR	NR	67.3	75.4	33.2	60.9	0.7	NR
Accident and Health	NR	NR	NR	NR	NR	(4.0)	(8.5)	1.5	(3.6)	6.0	NR
Warranty	NR	NR	NR	NR	NR	10.7	14.3	11.3	27.6	19.7	NR
All Other*	17.5	11.0	30.0	28.1	5.5	3.6	(29.1)	103.0	38.8	26.8	23.5
Total All Lines	7.4	9.9	7.7	12.5	6.2	2.6	4.4	11.4	5.6	13.9	8.2

*See technical notes

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**2013 Profitability Report
West Virginia
Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	6.7	4.4	7.9	13.1	4.6	9.1	8.9	9.1	10.3	16.5	9.1
Private Passenger Auto Physical	25.0	23.9	22.2	14.6	7.6	8.5	10.6	8.5	9.9	10.2	14.1
Private Passenger Auto Total	12.2	10.1	12.1	13.6	5.5	8.9	9.4	8.9	10.2	14.5	10.5
Commercial Auto Liability	1.4	15.1	6.1	13.4	7.7	(0.0)	11.3	8.3	9.9	5.0	7.8
Commercial Auto Physical	27.4	21.6	23.7	14.7	9.9	10.1	10.5	16.4	7.1	9.3	15.1
Commercial Auto Total	6.2	16.3	9.3	13.6	8.0	1.7	11.2	9.9	9.4	5.7	9.1
Homeowners Multiple Peril	18.1	29.0	24.1	17.6	9.2	(3.1)	(2.1)	6.3	(11.7)	14.8	10.2
Farmowners Multiple Peril	17.0	39.3	32.2	28.1	19.9	(4.0)	9.9	32.1	(6.9)	12.8	18.0
Commercial Multiple Peril	11.3	6.2	5.1	9.3	15.0	(0.3)	8.6	8.7	1.8	11.0	7.7
Fire	9.1	64.8	29.6	32.6	30.9	(55.4)	32.9	34.1	31.0	22.2	23.2
Allied Lines	(70.0)	30.1	45.1	44.8	(116.1)	39.9	17.7	29.8	5.6	26.0	5.3
Inland Marine*	29.7	18.9	26.6	34.3	32.0	21.2	21.3	(76.6)	12.8	21.7	14.2
Medical Professional Liability	24.0	30.5	29.0	6.9	17.7	17.5	20.5	9.5	23.2	8.2	18.7
Other Liability*	5.3	1.9	4.7	11.0	6.9	3.7	(4.8)	20.9	(2.1)	11.0	5.9
Products Liability	NR	NR	NR	NR	NR	(10.5)	9.0	(3.2)	(0.7)	3.8	NR
Workers Compensation	(43.4)	(27.2)	0.4	17.0	11.1	5.5	8.5	13.1	12.2	14.0	1.1
Mortgage Guaranty	NR	NR	NR	NR	NR	(3.7)	9.5	(17.8)	12.1	26.2	NR
Financial Guaranty*	NR	NR	NR	NR	NR	32.0	16.5	9.3	17.2	4.3	NR
Accident and Health	NR	NR	NR	NR	NR	(0.5)	(2.5)	4.4	0.7	7.4	NR
Warranty	NR	NR	NR	NR	NR	9.0	11.9	10.1	18.1	13.2	NR
All Other*	20.5	12.7	23.0	23.2	6.5	5.6	(14.2)	72.7	36.0	25.0	21.1
Total All Lines	11.7	14.0	12.2	14.8	7.7	4.9	6.8	12.1	7.6	13.4	10.5

*See technical notes

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2013 Profitability Report
Wisconsin
Percent of Direct Premiums Earned
Losses Incurred

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	62.9	59.6	59.0	66.0	64.2	60.4	56.8	64.6	67.2	66.9	62.8
Private Passenger Auto Physical	52.9	52.5	62.0	62.0	64.2	55.2	60.3	64.1	58.2	63.9	59.5
Private Passenger Auto Total	58.2	56.4	60.3	64.2	64.2	58.1	58.3	64.4	63.4	65.6	61.3
Commercial Auto Liability	50.4	60.9	42.4	48.5	48.6	46.7	48.2	46.4	52.2	52.5	49.7
Commercial Auto Physical	47.7	46.8	52.0	56.4	57.1	51.6	55.0	70.5	59.8	62.5	55.9
Commercial Auto Total	49.5	56.5	45.4	50.9	51.2	48.1	50.1	53.2	54.4	55.5	51.5
Homeowners Multiple Peril	47.5	43.8	84.5	66.5	83.2	55.6	83.0	85.1	42.7	49.0	64.1
Farmowners Multiple Peril	39.7	47.3	54.6	65.4	80.4	56.0	70.2	77.4	54.2	47.9	59.3
Commercial Multiple Peril	45.8	44.2	47.3	48.3	54.3	52.9	59.3	55.4	41.5	58.9	50.8
Fire	22.6	22.1	43.0	39.8	50.6	126.2	34.0	53.7	37.1	41.3	47.0
Allied Lines	76.7	60.5	79.0	43.1	92.1	57.3	40.5	31.9	93.3	126.9	70.1
Inland Marine	33.9	38.3	34.6	44.4	46.3	49.4	53.4	41.3	37.2	37.3	41.6
Medical Professional Liability	40.6	41.3	43.5	57.0	(0.7)	32.3	26.2	14.8	(23.9)	5.1	23.6
Other Liability*	59.9	48.1	67.3	53.2	49.1	42.9	47.6	31.4	42.1	36.9	47.9
Products Liability	NR	NR	NR	NR	NR	43.6	88.7	81.6	53.8	25.3	NR
Workers Compensation	66.1	80.5	66.6	63.8	65.5	68.2	66.8	66.0	65.7	66.0	67.5
Mortgage Guaranty	NR	NR	NR	NR	NR	112.3	102.8	137.8	145.0	69.5	NR
Financial Guaranty*	NR	NR	NR	NR	NR	0.0	0.0	0.0	0.0	0.0	NR
Accident and Health	NR	NR	NR	NR	NR	75.1	77.9	83.7	94.4	75.1	NR
Warranty	NR	NR	NR	NR	NR	70.7	58.9	52.8	62.3	54.4	NR
All Other*	56.9	65.7	53.1	76.9	56.3	33.5	117.7	56.1	64.0	48.2	62.8
Total All Lines	56.1	57.5	61.6	60.3	62.8	58.0	62.7	61.4	57.7	60.0	59.8

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2013 Profitability Report
Wisconsin
Percent of Direct Premiums Earned
Underwriting Profit

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	1.1	3.7	3.2	(3.5)	(0.6)	3.5	8.4	1.0	(5.1)	(4.3)	0.7
Private Passenger Auto Physical	15.3	14.8	4.2	3.4	2.0	12.2	6.1	2.5	8.0	1.0	6.9
Private Passenger Auto Total	7.7	8.8	3.6	(0.4)	0.6	7.3	7.4	1.6	0.4	(2.0)	3.5
Commercial Auto Liability	12.9	(0.6)	25.9	13.1	13.2	12.1	12.5	15.4	9.6	8.5	12.3
Commercial Auto Physical	19.1	17.9	12.2	7.4	6.6	10.8	5.5	(8.7)	1.8	(2.1)	7.1
Commercial Auto Total	14.9	5.1	21.7	11.4	11.3	11.7	10.5	8.6	7.4	5.4	10.8
Homeowners Multiple Peril	18.4	22.7	(24.9)	(3.6)	(21.6)	8.4	(20.7)	(22.3)	23.6	15.0	(0.5)
Farmowners Multiple Peril	28.4	17.9	10.4	(1.7)	(17.5)	11.1	(5.4)	(11.4)	11.4	18.9	6.2
Commercial Multiple Peril	13.7	16.6	11.1	10.2	5.4	0.4	(1.5)	3.0	18.7	(2.0)	7.6
Fire	51.3	44.7	27.3	30.9	19.2	(67.2)	30.1	16.4	30.8	27.7	21.1
Allied Lines	2.6	20.8	(4.4)	38.5	(9.7)	20.9	38.4	54.5	(11.1)	(48.2)	10.2
Inland Marine	35.5	16.5	35.9	23.7	22.7	11.8	8.5	23.5	28.6	29.0	23.6
Medical Professional Liability	9.7	8.3	7.1	(19.7)	62.7	12.5	28.3	63.8	77.5	56.1	30.6
Other Liability*	(30.4)	2.9	(20.2)	6.3	5.5	18.2	12.0	29.6	19.3	21.4	6.5
Products Liability	NR	NR	NR	NR	NR	(42.4)	(90.2)	(102.5)	(67.6)	(36.4)	NR
Workers Compensation	(0.2)	(19.8)	(3.7)	(3.5)	(8.1)	(11.5)	(12.1)	(12.3)	(8.3)	(9.5)	(8.9)
Mortgage Guaranty	NR	NR	NR	NR	NR	(35.3)	(26.8)	(61.2)	(70.1)	4.8	NR
Financial Guaranty*	NR	NR	NR	NR	NR	60.7	36.9	17.8	41.1	(6.9)	NR
Accident and Health	NR	NR	NR	NR	NR	(2.6)	(10.4)	(10.0)	(26.7)	(7.1)	NR
Warranty	NR	NR	NR	NR	NR	(16.1)	10.8	14.6	24.4	34.2	NR
All Other*	15.4	2.3	16.6	(5.5)	10.4	27.8	(66.0)	1.5	(5.5)	10.3	0.7
Total All Lines	6.4	4.9	0.4	2.7	(0.4)	3.6	(1.4)	1.2	5.0	1.4	2.4

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2013 Profitability Report
Wisconsin

**Percent of Direct Premiums Earned
Profit on Insurance Transactions**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	6.0	7.8	7.5	3.4	3.0	6.2	9.7	3.6	1.1	1.7	5.0
Private Passenger Auto Physical	10.9	10.6	3.5	3.2	2.0	8.8	4.7	0.7	6.0	1.5	5.2
Private Passenger Auto Total	8.3	9.1	5.7	3.3	2.6	7.4	7.6	2.4	3.1	1.6	5.1
Commercial Auto Liability	14.1	5.8	23.6	15.4	14.7	10.8	14.0	15.3	11.4	11.3	13.6
Commercial Auto Physical	13.3	12.4	8.7	5.9	5.8	7.5	4.1	(5.0)	1.8	(0.5)	5.4
Commercial Auto Total	13.8	7.8	19.0	12.6	12.0	9.8	11.2	9.6	8.7	7.8	11.2
Homeowners Multiple Peril	14.1	17.3	(13.2)	0.4	(12.4)	7.3	(11.2)	(13.2)	17.3	11.6	1.8
Farmowners Multiple Peril	20.9	13.6	9.3	1.6	(9.7)	9.3	(1.1)	(4.9)	9.6	14.3	6.3
Commercial Multiple Peril	12.6	15.0	11.7	11.2	9.1	3.2	3.1	5.8	15.6	2.0	8.9
Fire	34.7	30.7	19.2	21.8	12.0	(41.8)	22.4	12.2	21.4	19.3	15.2
Allied Lines	2.6	14.6	(0.3)	26.1	(5.9)	14.4	26.1	36.0	(6.1)	(30.0)	7.7
Inland Marine	23.2	11.6	24.0	16.1	15.7	7.7	6.1	15.7	19.2	19.3	15.9
Medical Professional Liability	16.7	16.1	17.8	0.6	46.9	17.2	32.4	55.8	63.8	48.9	31.6
Other Liability*	(9.4)	14.0	(0.0)	17.6	8.7	20.7	17.7	29.9	22.4	23.5	14.5
Products Liability	NR	NR	NR	NR	NR	(8.4)	(29.7)	(41.1)	(21.0)	(2.8)	NR
Workers Compensation	6.8	(6.3)	1.8	2.1	(0.4)	(2.5)	(0.8)	(1.2)	1.9	(1.6)	(0.0)
Mortgage Guaranty	NR	NR	NR	NR	NR	(13.6)	1.8	(55.7)	(25.9)	22.5	NR
Financial Guaranty*	NR	NR	NR	NR	NR	65.4	42.3	4.8	56.0	(17.8)	NR
Accident and Health	NR	NR	NR	NR	NR	0.2	(4.3)	(5.3)	(23.4)	(2.7)	NR
Warranty	NR	NR	NR	NR	NR	(7.5)	12.1	15.7	26.1	28.6	NR
All Other*	14.3	6.2	16.0	2.2	9.1	19.8	(39.6)	4.7	(1.1)	9.3	4.1
Total All Lines	8.8	8.2	5.1	6.7	3.1	6.1	3.9	4.5	7.8	4.9	5.9

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**2013 Profitability Report
Wisconsin
Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	10.1	11.8	11.0	6.9	5.0	8.3	11.8	6.4	4.2	4.6	8.0
Private Passenger Auto Physical	23.4	22.1	9.8	8.8	5.3	16.1	10.1	4.4	11.7	5.3	11.7
Private Passenger Auto Total	14.6	15.2	10.6	7.5	5.1	10.8	11.3	5.9	6.4	4.8	9.2
Commercial Auto Liability	16.3	8.6	21.7	14.7	12.6	10.5	12.7	13.5	10.9	10.4	13.2
Commercial Auto Physical	24.1	22.1	15.9	11.6	9.9	12.6	8.4	(2.6)	5.5	2.8	11.0
Commercial Auto Total	18.0	11.3	20.6	14.1	12.1	10.9	11.9	10.6	9.9	9.0	12.8
Homeowners Multiple Peril	21.6	25.1	(10.8)	4.5	(11.2)	10.8	(7.8)	(9.8)	20.9	14.6	5.8
Farmowners Multiple Peril	30.8	20.7	14.7	5.7	(8.2)	12.9	2.4	(1.5)	13.0	17.3	10.8
Commercial Multiple Peril	16.8	18.4	14.5	13.3	10.1	5.4	5.8	7.8	15.7	4.9	11.2
Fire	49.5	42.8	26.9	27.8	16.4	(37.5)	22.7	15.8	25.9	22.4	21.3
Allied Lines	8.1	25.7	3.7	38.7	(6.7)	22.9	38.2	57.4	(4.8)	(31.5)	15.2
Inland Marine	39.0	20.7	37.2	25.0	23.6	13.8	11.1	23.0	27.6	26.7	24.8
Medical Professional Liability	15.2	14.5	14.0	4.3	25.7	10.7	16.2	24.6	28.2	22.1	17.6
Other Liability*	(1.5)	11.3	4.0	11.6	6.0	12.0	10.8	15.5	12.7	13.1	9.6
Products Liability	NR	NR	NR	NR	NR	0.4	(3.3)	(6.5)	(2.0)	2.6	NR
Workers Compensation	9.9	(1.3)	5.3	5.3	2.0	1.1	3.0	2.7	4.3	2.5	3.5
Mortgage Guaranty	NR	NR	NR	NR	NR	(4.5)	4.3	(26.8)	(10.9)	16.3	NR
Financial Guaranty*	NR	NR	NR	NR	NR	23.0	13.5	5.8	20.0	0.9	NR
Accident and Health	NR	NR	NR	NR	NR	2.7	0.7	(0.1)	(10.3)	1.8	NR
Warranty	NR	NR	NR	NR	NR	0.6	9.5	10.8	12.7	17.5	NR
All Other*	16.9	9.1	15.7	5.3	8.3	21.8	(29.5)	6.9	2.4	10.9	6.8
Total All Lines	12.7	11.6	8.4	9.2	4.7	7.5	6.3	6.7	8.9	6.8	8.3

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2013 Profitability Report
Wyoming
Percent of Direct Premiums Earned
Losses Incurred

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	60.9	60.2	59.3	61.0	64.8	59.2	54.5	56.2	51.1	53.1	58.1
Private Passenger Auto Physical	44.7	46.0	51.2	58.9	57.3	57.1	73.5	97.0	53.6	70.3	61.0
Private Passenger Auto Total	52.9	53.3	55.4	60.0	61.0	58.1	64.0	76.5	52.4	61.9	59.5
Commercial Auto Liability	67.0	48.5	48.2	55.2	46.3	49.0	52.6	69.1	46.9	50.6	53.3
Commercial Auto Physical	52.9	28.1	48.3	51.9	56.5	49.0	66.7	76.5	58.8	57.6	54.6
Commercial Auto Total	61.8	41.0	48.2	54.0	50.2	49.0	57.5	71.7	51.1	53.1	53.8
Homeowners Multiple Peril	25.0	30.1	38.3	53.5	77.0	60.6	91.6	105.5	42.8	66.4	59.1
Farmowners Multiple Peril	36.0	33.7	35.1	53.5	67.1	75.6	78.4	61.7	60.0	78.2	57.9
Commercial Multiple Peril	50.9	60.8	62.5	45.8	76.8	74.6	50.2	75.6	37.3	49.9	58.4
Fire	12.9	34.1	13.2	36.3	40.1	21.5	31.1	54.4	33.5	19.1	29.6
Allied Lines	57.0	14.5	36.5	84.7	45.7	42.2	81.5	69.4	65.7	82.5	58.0
Inland Marine	22.9	17.5	26.3	29.2	47.9	34.2	100.5	44.5	38.1	40.5	40.2
Medical Professional Liability	(0.4)	18.5	49.3	80.3	50.9	36.9	13.7	57.1	46.2	46.8	39.9
Other Liability*	22.8	44.9	28.3	28.3	52.0	46.0	36.4	34.7	55.8	18.2	36.8
Products Liability	NR	NR	NR	NR	NR	20.8	(49.5)	(2.2)	25.8	29.2	NR
Workers Compensation*	88.0	(16.7)	(4.1)	33.0	40.4	16.7	NR	22.1	11.5	51.3	NR
Mortgage Guaranty	NR	NR	NR	NR	NR	89.6	131.5	120.0	65.8	35.8	NR
Financial Guaranty*	NR	NR	NR	NR	NR	(0.0)	0.0	0.0	(0.0)	0.0	NR
Accident and Health	NR	NR	NR	NR	NR	81.8	93.6	81.3	78.5	86.3	NR
Warranty	NR	NR	NR	NR	NR	24.8	38.3	34.7	36.1	23.9	NR
All Other*	49.2	14.7	133.1	20.4	(26.0)	33.4	11.9	26.4	26.5	2.8	29.2
Total All Lines	43.7	41.0	52.3	50.1	53.8	54.7	62.5	70.9	48.0	52.6	53.0

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2013 Profitability Report
Wyoming
Percent of Direct Premiums Earned
Underwriting Profit

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	4.5	4.9	5.5	1.6	(0.8)	6.7	11.4	10.1	15.1	12.8	7.2
Private Passenger Auto Physical	25.3	23.2	16.7	4.9	9.8	9.9	(9.6)	(35.1)	13.6	(6.1)	5.3
Private Passenger Auto Total	14.7	13.9	11.0	3.2	4.5	8.3	0.9	(12.4)	14.3	3.1	6.2
Commercial Auto Liability	(4.3)	15.2	15.9	1.1	16.4	6.9	7.0	(9.4)	13.6	11.4	7.4
Commercial Auto Physical	3.2	48.3	16.4	11.8	6.7	13.6	(7.4)	(15.9)	1.1	4.1	8.2
Commercial Auto Total	(1.5)	27.3	16.1	5.0	12.7	9.4	2.0	(11.7)	9.3	8.8	7.7
Homeowners Multiple Peril	44.3	38.8	27.7	11.3	(14.9)	2.6	(31.2)	(44.7)	23.8	(4.3)	5.3
Farmowners Multiple Peril	31.0	33.4	31.2	12.9	(4.0)	(9.4)	(13.5)	6.4	5.6	(15.8)	7.8
Commercial Multiple Peril	5.2	(0.5)	(7.4)	9.7	(23.1)	(32.9)	8.9	(17.5)	25.5	7.7	(2.4)
Fire	61.7	31.5	62.6	36.2	31.5	52.8	41.5	21.0	40.8	54.8	43.4
Allied Lines	20.1	69.3	43.4	(3.9)	40.1	39.0	(4.7)	15.8	16.8	(1.6)	23.4
Inland Marine	50.6	50.8	48.0	43.4	23.2	31.6	(47.3)	22.2	30.2	27.2	28.0
Medical Professional Liability	67.0	43.3	9.8	(31.8)	13.9	16.0	49.5	(13.3)	(4.0)	3.5	15.4
Other Liability*	43.1	10.8	28.3	33.4	3.4	9.3	21.5	26.2	(0.8)	44.7	22.0
Products Liability	NR	NR	NR	NR	NR	36.3	137.6	80.7	28.4	21.6	NR
Workers Compensation*	(13.3)	118.9	87.4	42.9	36.2	58.5	NR	41.3	67.8	21.2	NR
Mortgage Guaranty	NR	NR	NR	NR	NR	(11.5)	(56.1)	(44.9)	11.2	40.2	NR
Financial Guaranty*	NR	NR	NR	NR	NR	54.9	(59.9)	(67.0)	(25,930.5)	41.8	NR
Accident and Health	NR	NR	NR	NR	NR	(14.4)	(32.1)	(9.4)	(9.8)	(19.6)	NR
Warranty	NR	NR	NR	NR	NR	55.2	46.6	46.6	53.9	61.9	NR
All Other*	18.4	55.9	(75.4)	52.5	94.0	31.1	50.6	36.0	35.7	61.1	36.0
Total All Lines	22.7	25.8	11.9	13.7	10.3	7.8	0.3	(7.3)	7.0	11.6	10.4

*See technical notes

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2013 Profitability Report
Wyoming

**Percent of Direct Premiums Earned
Profit on Insurance Transactions**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	7.1	7.4	7.7	5.3	2.2	7.6	11.2	8.9	13.2	11.5	8.2
Private Passenger Auto Physical	17.6	16.2	11.8	4.3	7.2	7.4	(5.3)	(23.4)	9.8	(2.8)	4.3
Private Passenger Auto Total	12.2	11.7	9.7	4.8	4.7	7.5	2.9	(7.2)	11.5	4.2	6.2
Commercial Auto Liability	2.4	15.2	15.6	6.9	16.2	7.0	9.8	(1.0)	13.6	12.3	9.8
Commercial Auto Physical	3.4	32.9	11.5	8.9	5.9	9.4	(4.1)	(9.5)	1.6	3.7	6.4
Commercial Auto Total	2.8	21.7	14.1	7.6	12.3	7.9	4.9	(4.0)	9.5	9.3	8.6
Homeowners Multiple Peril	30.9	27.6	20.6	9.6	(8.3)	3.4	(18.2)	(27.8)	17.6	(0.8)	5.5
Farmowners Multiple Peril	22.9	23.9	22.8	10.9	(1.0)	(3.8)	(6.1)	6.7	5.9	(8.0)	7.4
Commercial Multiple Peril	7.1	5.1	(0.2)	10.8	(9.4)	(18.2)	10.0	(7.5)	20.0	7.9	2.6
Fire	41.3	22.2	41.9	24.5	20.1	35.0	28.0	14.9	28.3	37.2	29.3
Allied Lines	14.2	45.4	28.9	(2.0)	26.8	26.0	(1.6)	11.8	12.3	0.2	16.2
Inland Marine	33.6	34.2	31.9	28.9	16.2	21.2	(29.9)	15.1	20.4	18.3	19.0
Medical Professional Liability	51.6	34.3	13.7	(13.5)	11.6	14.3	37.6	(2.5)	5.0	9.6	16.2
Other Liability*	32.8	13.1	24.4	27.8	3.0	11.0	19.7	23.4	5.6	35.4	19.6
Products Liability	NR	NR	NR	NR	NR	29.9	100.2	60.2	24.3	20.7	NR
Workers Compensation*	(2.7)	80.6	58.3	26.7	25.0	40.7	NR	29.9	44.9	13.9	NR
Mortgage Guaranty	NR	NR	NR	NR	NR	(1.9)	(20.7)	(47.0)	24.3	42.2	NR
Financial Guaranty*	NR	NR	NR	NR	NR	55.9	(41.1)	(65.5)	(18,477.0)	19.5	NR
Accident and Health	NR	NR	NR	NR	NR	(9.3)	(20.5)	(6.3)	(14.8)	(13.4)	NR
Warranty	NR	NR	NR	NR	NR	36.1	33.4	35.0	43.1	48.4	NR
All Other*	14.7	39.3	(44.3)	40.2	62.7	21.8	34.9	25.1	25.2	41.3	26.1
Total All Lines	17.8	20.1	11.1	12.4	8.7	7.4	3.3	(2.8)	6.7	10.3	9.5

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2013 Profitability Report

Wyoming

Percent of Net Worth
Return on Net Worth

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	12.2	12.4	12.3	9.3	4.5	10.4	13.8	11.6	15.7	13.7	11.6
Private Passenger Auto Physical	34.9	31.3	22.8	10.3	13.1	13.9	(3.7)	(28.2)	16.5	(0.1)	11.1
Private Passenger Auto Total	21.1	19.8	16.4	9.7	8.0	11.8	6.7	(4.5)	16.0	7.7	11.3
Commercial Auto Liability	6.0	17.1	17.2	9.0	14.3	7.9	10.2	2.8	12.6	11.6	10.9
Commercial Auto Physical	8.7	47.3	19.4	14.9	10.0	14.9	(1.3)	(7.5)	5.1	7.3	11.9
Commercial Auto Total	6.7	25.4	17.8	10.5	13.2	9.7	7.4	0.3	10.8	10.5	11.2
Homeowners Multiple Peril	43.2	38.3	28.4	14.6	(7.0)	6.6	(15.3)	(24.1)	20.7	2.6	10.8
Farmowners Multiple Peril	31.7	31.9	29.6	15.5	1.3	(1.1)	(2.4)	9.9	9.1	(4.0)	12.1
Commercial Multiple Peril	11.2	8.2	3.9	13.0	(5.8)	(11.7)	10.7	(2.3)	19.0	9.5	5.6
Fire	58.0	31.2	54.9	33.1	24.8	43.7	34.0	19.7	31.8	39.2	37.0
Allied Lines	26.4	78.3	50.4	1.2	38.4	39.1	1.5	17.7	18.2	3.6	27.5
Inland Marine	50.2	51.8	48.7	42.0	23.3	28.9	(31.7)	21.3	28.4	25.0	28.8
Medical Professional Liability	45.3	35.5	15.4	(5.8)	10.9	13.2	30.3	1.8	6.2	8.6	16.1
Other Liability*	33.0	14.4	22.7	23.5	4.4	10.0	14.7	16.4	6.5	22.9	16.9
Products Liability	NR	NR	NR	NR	NR	20.2	51.7	37.3	18.5	15.0	NR
Workers Compensation*	1.1	96.4	58.8	33.2	31.1	35.3	NR	27.9	58.0	14.9	NR
Mortgage Guaranty	NR	NR	NR	NR	NR	1.3	(9.5)	(26.4)	20.3	37.2	NR
Financial Guaranty*	NR	NR	NR	NR	NR	36.8	(1.6)	(16.9)	(7,988.6)	8.4	NR
Accident and Health	NR	NR	NR	NR	NR	(6.6)	(13.5)	(1.5)	(8.6)	(7.2)	NR
Warranty	NR	NR	NR	NR	NR	33.7	24.7	23.3	21.9	23.3	NR
All Other*	20.4	44.6	(32.4)	31.6	54.0	23.7	35.7	26.6	26.4	40.4	27.1
Total All Lines	25.0	26.5	15.8	16.0	11.0	10.1	6.4	0.9	10.0	12.3	13.4

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**2013 Profitability Report
American Samoa
Percent of Direct Premiums Earned
Losses Incurred**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Private Passenger Auto Physical	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Private Passenger Auto Total	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Commercial Auto Physical	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Commercial Auto Total	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Homeowners Multiple Peril	2.1	(3.9)	(0.8)	13.2	45.0	(4.8)	(32.0)	NR	NR	NR	NR
Commercial Multiple Peril	NR	NR	NR	NR	NR	NR	NR	NR	NR	11.8	NR
Fire	(0.1)	0.0	2.7	3.5	(4.3)	(4.8)	0.6	0.0	80.7	(21.6)	5.7
Allied Lines	0.0	0.0	0.7	0.9	(1.0)	(1.8)	0.2	0.0	183.4	(38.8)	14.4
Inland Marine	-938,681.2	(4.1)	(0.3)	0.0	122.5	12,432.1	(503.6)	(365.3)	(84.5)	31.4	(92,705.3)
Other Liability*	(1.2)	19.3	19.2	5.4	NR	NR	NR	NR	NR	NR	NR
Workers Compensation	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Accident and Health	NR	NR	NR	NR	NR	41.5	(1,600.0)	NR	NR	NR	NR
All Other*	(20.0)	32.8	(102.7)	74.6	(35.1)	319.3	58.0	(5.0)	(4.7)	9.3	32.6
Total All Lines	(963.7)	28.7	(37.4)	34.4	0.1	1,154.2	(47.6)	(68.6)	(4.3)	1.7	9.8

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2013 Profitability Report
American Samoa
Percent of Direct Premiums Earned
Underwriting Profit

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Private Passenger Auto Physical	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Private Passenger Auto Total	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Commercial Auto Physical	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Commercial Auto Total	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Homeowners Multiple Peril	79.3	80.0	78.9	68.8	29.1	88.0	84.2	NR	NR	NR	NR
Commercial Multiple Peril	NR	NR	NR	NR	NR	NR	NR	NR	NR	54.4	NR
Fire	70.3	68.8	84.6	83.2	77.9	81.7	70.1	84.8	(6.9)	109.2	72.4
Allied Lines	73.4	72.7	91.6	92.2	83.0	84.5	79.5	91.4	(114.1)	135.0	68.9
Inland Marine	1015435.4	80.4	73.0	59.8	(63.6)	(13,882.8)	638.7	477.4	141.8	18.4	100,297.9
Other Liability*	91.1	34.4	34.9	71.7	NR	NR	NR	NR	NR	NR	NR
Workers Compensation	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Accident and Health	NR	NR	NR	NR	NR	9.9	1,758.7	NR	NR	NR	NR
All Other*	119.6	(27.5)	193.9	(5.5)	109.0	(298.5)	11.3	89.0	73.6	59.4	32.4
Total All Lines	1,135.0	(14.7)	122.7	45.1	76.8	(1,223.9)	128.9	163.5	76.5	71.1	58.1

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2013 Profitability Report
American Samoa
Percent of Direct Premiums Earned
Profit on Insurance Transactions

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Private Passenger Auto Physical	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Private Passenger Auto Total	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Commercial Auto Physical	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Commercial Auto Total	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Homeowners Multiple Peril	53.5	54.8	54.5	46.4	20.4	58.6	59.4	NR	NR	NR	NR
Commercial Multiple Peril	NR	NR	NR	NR	NR	NR	NR	NR	NR	34.8	NR
Fire	45.3	44.7	55.8	55.5	50.9	73.8	56.8	70.0	21.4	77.9	55.2
Allied Lines	48.2	47.0	61.6	61.5	54.8	63.1	57.3	68.4	(2.0)	106.0	56.6
Inland Marine	660,032.8	53.3	47.2	38.0	(40.9)	(8,863.4)	552.5	398.1	127.7	11.7	65,235.7
Other Liability*	57.3	27.2	24.6	49.0	NR	NR	NR	NR	NR	NR	NR
Workers Compensation	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Accident and Health	NR	NR	NR	NR	NR	101.2	3,806.6	NR	NR	NR	NR
All Other*	82.0	(13.3)	129.9	(4.7)	79.9	(189.3)	12.2	59.2	48.1	41.5	24.6
Total All Lines	741.0	(5.4)	82.3	29.7	51.9	(771.0)	107.6	128.0	61.6	50.5	47.6

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**2013 Profitability Report
American Samoa
Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Private Passenger Auto Physical	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Private Passenger Auto Total	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Commercial Auto Physical	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Commercial Auto Total	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Homeowners Multiple Peril	76.3	70.4	64.0	62.9	25.5	77.8	50.2	NR	NR	NR	NR
Commercial Multiple Peril	NR	NR	NR	NR	NR	NR	NR	NR	NR	61.8	NR
Fire	85.1	80.2	76.8	64.3	44.3	13.6	18.8	20.1	6.0	35.2	44.4
Allied Lines	81.0	87.0	79.2	72.5	63.6	26.5	34.8	33.3	2.6	27.5	50.8
Inland Marine	1083042.3	77.9	81.2	77.4	(61.1)	(352.2)	33.1	35.1	26.0	20.6	108,298.0
Other Liability*	159.0	21.3	27.5	52.2	NR	NR	NR	NR	NR	NR	NR
Workers Compensation	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Accident and Health	NR	NR	NR	NR	NR	5.8	14.4	NR	NR	NR	NR
All Other*	81.0	(6.4)	100.3	(3.5)	22.6	(116.2)	11.6	63.3	62.7	28.7	24.4
Total All Lines	790.8	(0.4)	82.2	41.5	38.7	(129.8)	28.2	34.7	25.0	30.2	94.1

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2013 Profitability Report
Guam
Percent of Direct Premiums Earned
Losses Incurred

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	59.0	73.5	65.9	91.5	71.0	65.0	86.1	77.9	85.4	66.1	74.1
Private Passenger Auto Physical	29.6	24.8	22.2	24.3	26.9	36.9	35.9	37.3	39.0	36.9	31.4
Private Passenger Auto Total	39.2	39.1	34.8	48.2	40.7	45.4	49.4	48.7	51.5	44.0	44.1
Commercial Auto Liability	43.3	64.4	51.0	52.9	23.2	72.6	63.8	46.8	66.5	99.9	58.4
Commercial Auto Physical	19.9	8.7	8.7	33.2	25.9	24.2	18.4	24.4	27.1	26.2	21.7
Commercial Auto Total	31.3	38.1	33.7	43.1	24.4	47.3	38.2	34.8	45.6	61.3	39.8
Homeowners Multiple Peril	14.0	15.0	24.8	9.1	6.6	2.9	6.4	8.4	10.1	7.9	10.5
Farmowners Multiple Peril	NR	NR	NR	NR	NR	NR	NR	NR	NR	0.0	NR
Commercial Multiple Peril	54.6	13.3	59.7	62.7	4.6	30.0	(3.5)	1.3	(8.3)	8.8	22.3
Fire	(7.9)	116.6	13.2	30.8	4.6	2.3	13.7	7.5	12.2	9.0	20.2
Allied Lines	(3.3)	1.1	(0.5)	9.3	3.0	0.3	6.6	4.1	1.9	20.6	4.3
Inland Marine	7.5	6.4	13.5	4.4	17.3	(4.5)	33.9	4.9	(3.0)	18.4	9.9
Medical Professional Liability	(13.5)	(15.7)	13.0	6.0	(14.2)	13.4	(10.0)	(46.5)	23.5	(0.4)	(4.5)
Other Liability*	12.8	18.2	10.6	17.2	17.8	12.2	24.5	31.3	29.0	11.8	18.5
Products Liability	NR	NR	NR	NR	NR	12.4	13.9	39.9	0.8	493.2	NR
Workers Compensation	102.0	50.0	58.2	48.6	31.2	48.0	38.0	22.5	59.0	50.4	50.8
Mortgage Guaranty	NR	NR	NR	NR	NR	14.0	(0.4)	6.9	(1.2)	(20.2)	NR
Financial Guaranty*	NR	NR	NR	NR	NR	0.6	0.1	0.0	0.0	0.0	NR
Accident and Health	NR	NR	NR	NR	NR	77.7	73.3	77.3	79.3	81.0	NR
Warranty	NR	NR	NR	NR	NR	(17.8)	13.8	(9.5)	(9.5)	0.0	NR
All Other*	70.9	68.8	77.4	50.8	16.8	14.7	8.9	24.6	7.3	11.4	35.2
Total All Lines	60.9	59.0	63.8	45.8	21.5	49.9	46.2	49.6	51.6	51.2	49.9

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2013 Profitability Report
Guam
Percent of Direct Premiums Earned
Underwriting Profit

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	4.9	(20.8)	(7.7)	(53.0)	(31.3)	(16.4)	(46.0)	(27.9)	(56.3)	(21.6)	(27.6)
Private Passenger Auto Physical	40.8	44.5	50.5	43.0	32.7	16.2	14.3	24.2	11.3	14.2	29.2
Private Passenger Auto Total	29.0	25.2	33.7	8.8	12.7	6.3	(2.0)	9.6	(6.9)	5.5	12.2
Commercial Auto Liability	26.1	(1.6)	(27.3)	2.6	36.6	(27.8)	(25.4)	5.7	(29.4)	(64.4)	(10.5)
Commercial Auto Physical	49.5	61.2	61.8	40.2	31.8	30.5	34.1	21.9	24.8	27.2	38.3
Commercial Auto Total	38.1	28.1	9.2	21.2	34.4	2.6	8.2	14.4	(0.6)	(16.3)	13.9
Homeowners Multiple Peril	60.3	56.6	46.3	57.7	57.0	56.4	51.8	55.1	49.3	52.8	54.3
Farmowners Multiple Peril	NR	NR	NR	NR	NR	NR	NR	NR	NR	55.9	NR
Commercial Multiple Peril	13.1	59.2	7.3	(3.7)	68.0	23.9	68.1	61.5	69.4	46.8	41.4
Fire	84.4	(74.5)	58.5	35.2	65.7	64.7	51.5	69.6	48.5	50.3	45.4
Allied Lines	82.3	81.9	87.1	68.0	77.9	73.7	63.3	74.8	67.2	47.1	72.3
Inland Marine	74.0	71.9	68.2	71.0	56.5	76.4	27.3	63.2	69.5	41.3	61.9
Medical Professional Liability	103.0	126.2	41.7	80.9	137.3	72.6	69.6	139.7	37.4	79.1	88.7
Other Liability*	64.1	53.0	63.1	57.5	40.6	47.7	32.1	40.5	20.6	51.0	47.1
Products Liability	NR	NR	NR	NR	NR	34.9	45.4	26.7	(50.3)	(604.8)	NR
Workers Compensation	(36.6)	16.8	9.1	12.3	27.0	6.7	7.9	264.4	(13.0)	(0.4)	29.4
Mortgage Guaranty	NR	NR	NR	NR	NR	51.8	68.9	61.4	72.5	92.7	NR
Financial Guaranty*	NR	NR	NR	NR	NR	66.2	68.7	53.4	42.7	35.6	NR
Accident and Health	NR	NR	NR	NR	NR	(9.1)	(6.0)	(6.3)	(4.9)	(11.2)	NR
Warranty	NR	NR	NR	NR	NR	107.2	77.2	102.2	101.5	92.1	NR
All Other*	(2.6)	(15.7)	3.1	23.3	41.6	46.2	52.0	36.8	51.6	45.8	28.2
Total All Lines	8.4	(1.6)	14.3	25.5	40.4	13.7	14.6	27.6	10.9	10.6	16.4

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**2013 Profitability Report
Guam**

**Percent of Direct Premiums Earned
Profit on Insurance Transactions**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	6.8	(9.6)	(1.4)	(31.4)	(18.3)	(6.9)	(26.5)	(15.9)	(33.2)	(10.7)	(14.7)
Private Passenger Auto Physical	28.0	30.4	34.1	29.3	22.0	11.7	10.4	15.7	8.7	10.8	20.1
Private Passenger Auto Total	21.0	18.6	23.9	7.7	9.4	6.1	0.4	6.9	(2.6)	5.5	9.7
Commercial Auto Liability	18.0	0.3	(15.7)	3.4	26.9	(17.7)	(14.3)	6.0	(16.8)	(38.7)	(4.9)
Commercial Auto Physical	33.0	40.5	40.8	27.6	22.5	20.2	22.4	14.7	16.6	18.4	25.7
Commercial Auto Total	25.7	19.3	7.5	15.3	24.9	2.1	6.4	10.7	0.9	(8.8)	10.4
Homeowners Multiple Peril	39.9	38.0	31.9	39.1	37.5	37.6	34.4	36.0	33.3	35.5	36.3
Farmowners Multiple Peril	NR	NR	NR	NR	NR	NR	NR	NR	NR	36.4	NR
Commercial Multiple Peril	8.5	37.9	5.0	(1.0)	48.9	15.6	44.6	41.2	46.7	31.1	27.8
Fire	55.9	(46.7)	38.8	23.0	42.4	42.6	34.4	46.8	32.5	33.7	30.3
Allied Lines	54.7	53.0	57.1	44.6	50.5	48.5	41.7	49.8	44.5	31.8	47.6
Inland Marine	48.6	48.0	45.1	48.0	38.2	50.0	19.6	41.1	45.9	26.4	41.1
Medical Professional Liability	72.8	85.9	32.7	59.8	92.7	50.2	49.4	93.4	26.5	53.4	61.7
Other Liability*	44.7	37.6	43.4	39.3	24.3	32.8	21.2	29.1	16.2	35.6	32.4
Products Liability	NR	NR	NR	NR	NR	23.9	32.1	19.3	(34.2)	(388.7)	NR
Workers Compensation	(18.4)	15.9	7.4	6.4	18.7	4.7	5.3	177.1	(6.3)	(0.8)	21.0
Mortgage Guaranty	NR	NR	NR	NR	NR	34.4	53.4	15.3	58.9	72.8	NR
Financial Guaranty*	NR	NR	NR	NR	NR	73.4	69.7	29.0	53.8	14.6	NR
Accident and Health	NR	NR	NR	NR	NR	(8.0)	(6.3)	(7.5)	(14.1)	(10.5)	NR
Warranty	NR	NR	NR	NR	NR	71.0	50.9	74.3	66.7	58.2	NR
All Other*	(1.4)	(10.2)	1.8	14.7	29.2	30.9	34.6	25.0	34.8	30.7	19.0
Total All Lines	6.1	(0.5)	9.6	16.7	27.1	8.7	9.2	17.0	3.5	6.2	10.4

*See technical notes

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2013 Profitability Report

Guam

Percent of Net Worth
Return on Net Worth

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	11.9	(6.9)	2.6	(30.1)	(17.5)	(3.1)	(20.6)	(10.7)	(25.5)	(5.4)	(10.5)
Private Passenger Auto Physical	49.0	50.9	53.9	43.7	35.2	18.2	16.9	21.1	13.5	14.8	31.7
Private Passenger Auto Total	34.3	29.8	35.7	13.7	14.9	9.8	4.2	10.7	0.8	9.0	16.3
Commercial Auto Liability	29.4	4.3	(11.9)	8.1	32.8	(13.5)	(9.1)	8.6	(10.8)	(26.8)	1.1
Commercial Auto Physical	53.3	64.2	59.5	36.3	26.4	28.7	32.6	20.8	22.5	23.7	36.8
Commercial Auto Total	41.4	30.5	13.1	22.1	29.9	5.1	10.7	14.2	4.4	(4.5)	16.7
Homeowners Multiple Peril	69.9	60.7	46.1	50.4	58.9	48.8	48.8	44.8	39.4	40.5	50.8
Farmowners Multiple Peril	NR	NR	NR	NR	NR	NR	NR	NR	NR	60.0	NR
Commercial Multiple Peril	18.2	68.9	11.0	2.9	45.3	25.1	59.5	43.7	43.3	34.0	35.2
Fire	80.4	(52.9)	55.0	36.4	44.2	48.0	37.1	45.6	35.2	34.4	36.3
Allied Lines	85.6	99.1	99.4	62.2	83.1	63.2	59.0	61.3	56.6	36.0	70.5
Inland Marine	66.2	64.1	63.3	49.8	41.5	63.7	19.9	56.5	52.8	46.1	52.4
Medical Professional Liability	75.6	100.3	33.5	44.8	60.2	39.0	41.1	91.3	30.1	52.3	56.8
Other Liability*	50.1	42.8	50.4	45.1	30.6	33.6	23.6	25.7	15.8	31.5	34.9
Products Liability	NR	NR	NR	NR	NR	24.6	31.8	21.1	(32.9)	(244.2)	NR
Workers Compensation	(14.4)	18.2	10.7	11.1	24.1	7.6	9.2	158.1	(1.9)	2.9	22.6
Mortgage Guaranty	NR	NR	NR	NR	NR	57.5	78.5	25.2	82.8	98.1	NR
Financial Guaranty*	NR	NR	NR	NR	NR	19.9	18.2	10.8	32.5	7.4	NR
Accident and Health	NR	NR	NR	NR	NR	(14.7)	(8.1)	(9.0)	(18.8)	(12.6)	NR
Warranty	NR	NR	NR	NR	NR	56.9	52.1	39.9	76.3	131.0	NR
All Other*	1.4	(13.0)	7.1	26.9	20.6	34.1	39.8	25.8	34.4	32.1	20.9
Total All Lines	13.8	3.2	18.5	27.7	32.4	14.9	15.6	23.2	7.5	10.3	16.7

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**2013 Profitability Report
Puerto Rico
Percent of Direct Premiums Earned
Losses Incurred**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	57.1	66.6	55.6	58.1	54.8	58.0	55.7	60.1	61.6	66.3	59.4
Private Passenger Auto Physical	58.3	58.2	60.3	58.9	55.5	59.1	58.6	63.0	64.8	66.6	60.3
Private Passenger Auto Total	58.1	59.6	59.5	58.8	55.4	58.9	58.1	62.5	64.1	66.5	60.2
Commercial Auto Liability	62.0	71.4	60.2	65.2	53.7	44.1	45.6	55.6	58.4	59.4	57.6
Commercial Auto Physical	48.0	49.1	53.7	53.7	47.0	50.6	47.6	47.3	45.4	45.8	48.8
Commercial Auto Total	54.3	59.2	56.6	59.0	50.2	47.5	46.6	51.5	51.9	52.8	52.9
Homeowners Multiple Peril	30.6	26.7	31.1	32.4	33.1	34.5	35.9	39.0	37.1	34.2	33.5
Farmowners Multiple Peril	(1.4)	(2.7)	33.4	(2.2)	8.6	7.8	27.3	41.0	2.4	11.7	12.6
Commercial Multiple Peril	26.4	28.4	28.7	29.5	20.8	21.7	33.2	25.4	21.2	19.1	25.4
Fire	16.6	14.1	104.0	61.8	12.6	46.2	10.7	13.4	12.3	10.1	30.2
Allied Lines	7.3	0.5	5.5	5.6	5.8	6.8	11.1	8.6	1.4	4.9	5.8
Inland Marine	34.7	32.3	31.6	57.0	32.8	75.6	32.3	33.7	30.5	31.0	39.1
Medical Professional Liability	55.8	51.4	6.5	54.5	(8.2)	16.8	42.1	34.1	47.8	54.2	35.5
Other Liability*	55.3	64.0	42.1	30.8	30.9	34.0	54.4	31.5	38.3	43.3	42.5
Products Liability	NR	NR	NR	NR	NR	(22.8)	2.0	16.7	(16.6)	25.6	NR
Workers Compensation*	81.4	13.4	(5.1)	38.4	31.1	8.0	7.3	4.2	2.9	44.3	22.6
Mortgage Guaranty	NR	NR	NR	NR	NR	82.0	137.5	75.4	107.0	142.0	NR
Financial Guaranty*	NR	NR	NR	NR	NR	0.0	0.0	0.0	0.0	0.0	NR
Accident and Health	NR	NR	NR	NR	NR	35.2	34.6	42.7	27.0	33.3	NR
Warranty	NR	NR	NR	NR	NR	62.3	16.1	34.0	60.4	44.2	NR
All Other*	55.0	20.9	43.2	36.6	33.9	38.7	38.6	33.9	34.3	33.0	36.8
Total All Lines	45.2	39.8	42.8	41.1	32.7	38.0	39.7	35.2	34.4	37.0	38.6

*See technical notes

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2013 Profitability Report
Puerto Rico
Percent of Direct Premiums Earned
Underwriting Profit

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	9.1	(2.0)	7.5	5.5	9.9	6.2	6.4	1.7	(0.1)	(5.3)	3.9
Private Passenger Auto Physical	6.1	4.5	2.4	3.4	10.0	2.3	1.4	(1.9)	(6.2)	(10.3)	1.2
Private Passenger Auto Total	6.6	3.4	3.2	3.8	10.0	3.0	2.3	(1.3)	(4.8)	(9.1)	1.7
Commercial Auto Liability	(0.4)	(11.1)	(0.5)	(6.4)	5.3	15.0	16.6	2.1	(2.1)	(1.4)	1.7
Commercial Auto Physical	18.1	14.8	8.5	7.9	5.7	8.6	10.8	10.1	13.6	12.9	11.1
Commercial Auto Total	9.8	3.2	4.5	1.3	5.5	11.7	13.6	6.2	5.8	5.6	6.7
Homeowners Multiple Peril	36.2	39.1	33.2	31.0	29.3	27.1	25.7	21.1	23.2	2.9	26.9
Farmowners Multiple Peril	84.7	81.4	40.5	76.6	62.2	67.8	45.7	36.4	75.7	59.9	63.1
Commercial Multiple Peril	36.7	32.2	31.7	29.3	41.0	35.2	27.0	34.6	39.7	43.7	35.1
Fire	60.3	58.1	(36.9)	6.2	59.9	22.6	59.8	56.5	57.7	58.8	40.3
Allied Lines	69.1	76.1	71.4	72.4	73.7	69.8	65.0	70.4	75.8	71.2	71.5
Inland Marine	31.7	25.3	40.4	11.4	42.0	(13.7)	41.8	35.0	41.3	36.4	29.2
Medical Professional Liability	6.4	29.6	59.4	(2.9)	68.8	49.9	15.1	21.1	8.2	(0.4)	25.5
Other Liability*	7.6	(6.6)	12.2	41.7	28.4	21.7	4.4	22.5	21.0	8.6	16.2
Products Liability	NR	NR	NR	NR	NR	88.0	58.0	34.6	89.5	13.3	NR
Workers Compensation*	(14.3)	61.2	80.5	54.5	37.6	67.3	57.1	65.2	73.8	13.8	49.7
Mortgage Guaranty	NR	NR	NR	NR	NR	(4.5)	(65.8)	7.2	(31.4)	(71.6)	NR
Financial Guaranty*	NR	NR	NR	NR	NR	71.5	69.5	56.4	43.6	(2.3)	NR
Accident and Health	NR	NR	NR	NR	NR	20.7	19.9	14.7	31.9	22.3	NR
Warranty	NR	NR	NR	NR	NR	24.1	73.4	56.2	22.8	41.7	NR
All Other*	14.3	47.2	25.9	36.8	32.5	29.2	28.3	31.7	30.7	32.6	30.9
Total All Lines	21.2	24.7	21.9	25.5	32.6	25.6	24.5	28.1	28.1	23.8	25.6

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2013 Profitability Report
Puerto Rico
Percent of Direct Premiums Earned
Profit on Insurance Transactions

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	10.4	3.1	9.1	7.7	8.9	7.3	7.8	3.0	2.5	(1.1)	5.9
Private Passenger Auto Physical	5.9	4.8	3.3	4.1	7.6	2.8	2.3	(1.5)	(2.7)	(5.4)	2.1
Private Passenger Auto Total	6.7	4.5	4.3	4.7	7.9	3.6	3.2	(0.7)	(1.6)	(4.3)	2.8
Commercial Auto Liability	4.6	(2.1)	5.3	1.6	8.8	11.8	15.3	5.4	2.5	3.3	5.6
Commercial Auto Physical	14.8	12.7	8.4	8.2	6.1	7.3	9.0	8.4	10.5	10.2	9.6
Commercial Auto Total	10.2	6.0	7.0	5.1	7.4	9.5	12.0	6.9	6.5	6.7	7.7
Homeowners Multiple Peril	25.6	27.7	24.0	22.3	20.3	19.1	18.5	14.4	17.1	3.1	19.2
Farmowners Multiple Peril	57.4	53.7	27.7	48.8	39.1	45.3	31.3	25.5	50.6	39.8	41.9
Commercial Multiple Peril	26.8	24.1	23.9	22.5	31.6	24.7	20.0	24.9	28.0	30.5	25.7
Fire	40.5	39.5	(21.0)	8.4	39.2	15.5	40.2	38.1	38.9	39.6	27.9
Allied Lines	46.4	50.4	47.6	47.6	48.3	45.9	43.4	46.9	50.1	47.1	47.4
Inland Marine	20.4	16.8	26.5	7.9	28.1	(8.6)	27.8	22.8	26.9	23.7	19.2
Medical Professional Liability	19.5	36.5	54.8	12.0	50.5	38.9	18.5	22.0	13.8	8.3	27.5
Other Liability*	11.7	4.0	17.0	36.1	20.4	19.8	9.7	22.4	20.4	12.6	17.4
Products Liability	NR	NR	NR	NR	NR	65.2	48.4	31.1	65.4	16.9	NR
Workers Compensation*	(5.1)	46.3	53.8	40.1	29.3	45.3	39.0	45.5	53.0	11.4	35.8
Mortgage Guaranty	NR	NR	NR	NR	NR	11.5	(17.1)	(7.2)	4.6	(17.7)	NR
Financial Guaranty*	NR	NR	NR	NR	NR	109.6	104.4	46.6	61.3	(3.7)	NR
Accident and Health	NR	NR	NR	NR	NR	12.8	11.9	7.4	10.8	12.4	NR
Warranty	NR	NR	NR	NR	NR	39.0	49.0	40.1	263.0	41.4	NR
All Other*	13.4	38.3	21.3	28.8	23.2	20.2	20.2	22.1	21.5	22.8	23.2
Total All Lines	17.4	20.4	18.2	20.6	23.6	19.4	19.4	20.5	22.0	17.9	20.0

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**2013 Profitability Report
Puerto Rico
Percent of Net Worth
Return on Net Worth**

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	14.9	7.2	13.1	11.3	11.0	9.6	10.3	6.2	5.8	2.4	9.2
Private Passenger Auto Physical	12.1	10.6	8.4	9.0	11.8	6.4	6.2	1.8	0.3	(2.2)	6.4
Private Passenger Auto Total	12.7	9.9	9.3	9.4	11.7	7.1	7.1	2.8	1.7	(0.9)	7.1
Commercial Auto Liability	8.1	2.2	8.3	5.2	8.9	11.8	14.6	7.3	5.2	5.8	7.7
Commercial Auto Physical	17.6	15.2	11.2	10.7	7.6	9.0	10.8	10.6	12.6	11.8	11.7
Commercial Auto Total	13.3	9.3	9.9	8.0	8.2	10.5	12.8	8.9	8.5	8.5	9.8
Homeowners Multiple Peril	36.2	38.6	32.8	28.5	25.2	24.6	22.9	18.6	19.7	6.9	25.4
Farmowners Multiple Peril	78.8	83.7	40.9	156.3	(1,340.6)	58.3	38.2	31.0	61.9	49.9	(74.2)
Commercial Multiple Peril	33.1	28.8	27.1	24.1	31.6	26.0	20.7	24.8	28.5	29.5	27.4
Fire	58.2	54.1	(17.6)	11.0	42.3	20.6	44.3	42.4	43.6	41.2	34.0
Allied Lines	69.9	73.5	70.2	66.6	67.3	64.0	55.0	60.4	65.4	58.6	65.1
Inland Marine	36.5	30.8	43.5	14.8	42.6	(9.1)	40.0	36.6	44.9	37.4	31.8
Medical Professional Liability	13.8	20.9	30.1	9.7	28.2	24.6	13.4	15.4	10.6	7.4	17.4
Other Liability*	12.5	6.7	14.5	24.5	14.7	14.8	8.5	14.7	14.5	9.9	13.5
Products Liability	NR	NR	NR	NR	NR	36.2	26.9	20.0	39.5	11.6	NR
Workers Compensation*	(2.6)	43.2	55.8	30.2	21.5	45.6	37.7	38.6	37.8	10.4	31.8
Mortgage Guaranty	NR	NR	NR	NR	NR	6.8	(2.1)	0.5	5.0	(2.1)	NR
Financial Guaranty*	NR	NR	NR	NR	NR	11.4	11.9	8.8	15.9	4.3	NR
Accident and Health	NR	NR	NR	NR	NR	19.5	19.1	13.0	17.3	18.1	NR
Warranty	NR	NR	NR	NR	NR	8.7	44.0	30.1	8.5	14.7	NR
All Other*	14.9	25.1	19.0	21.8	16.3	23.4	22.1	23.9	23.7	23.7	21.4
Total All Lines	21.2	22.1	20.1	20.6	21.7	18.9	18.4	19.1	20.6	16.6	19.9

*See technical notes

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2013 Profitability Report
U.S. Virgin Islands
Percent of Direct Premiums Earned
Losses Incurred

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	64.5	69.7	51.7	72.0	42.2	49.2	51.1	57.7	50.3	64.9	57.4
Private Passenger Auto Physical	48.7	41.3	34.1	18.0	50.8	26.2	50.6	58.6	51.6	61.2	44.1
Private Passenger Auto Total	57.7	57.4	43.8	47.4	46.0	39.6	50.9	58.1	50.8	63.4	51.5
Commercial Auto Liability	31.6	7.3	28.7	98.1	(13.0)	116.9	26.5	36.4	25.6	0.6	35.9
Commercial Auto Physical	7.0	23.0	7.4	16.4	1.0	35.2	10.7	11.9	16.2	23.2	15.2
Commercial Auto Total	24.0	12.1	22.6	74.3	(9.1)	94.5	22.5	30.7	23.3	6.2	30.1
Homeowners Multiple Peril	2.8	6.0	(1.3)	5.4	1.6	(2.1)	2.3	3.4	(1.0)	(0.2)	1.7
Farmowners Multiple Peril	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Commercial Multiple Peril	(23.6)	17.1	(24.3)	6.7	12.9	34.1	19.1	9.4	13.9	24.6	9.0
Fire	3.4	27.1	(22.3)	3.0	23.8	35.9	(1.2)	21.5	33.9	96.3	22.1
Allied Lines	27.4	14.6	22.4	28.4	80.4	(2.1)	36.2	37.8	(0.2)	1.5	24.6
Inland Marine	61.8	100.2	36.7	64.9	51.4	54.0	62.8	41.2	38.0	66.5	57.7
Medical Professional Liability	105.2	(94.4)	98.3	171.8	(194.6)	33.5	6.4	43.0	20.5	11.1	20.1
Other Liability*	53.0	79.9	63.3	15.5	25.8	22.3	57.3	36.1	34.1	79.2	46.6
Products Liability	NR	NR	NR	NR	NR	4.6	(2.3)	NR	NR	(18.0)	NR
Workers Compensation	(296.0)	NR	(99.0)	(40.9)	(95.5)	(118.4)	216.7	(878.8)	NR	NR	NR
Mortgage Guaranty	NR	NR	NR	NR	NR	21.7	40.2	79.0	106.5	96.8	NR
Financial Guaranty*	NR	NR	NR	NR	NR	0.0	0.0	0.0	0.0	0.0	NR
Accident and Health	NR	NR	NR	NR	NR	582.7	857.8	678.8	250.8	746.2	NR
Warranty	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
All Other*	31.2	18.9	21.0	34.7	27.6	28.3	5.9	42.8	59.6	23.0	29.3
Total All Lines	30.5	38.9	28.0	27.8	29.0	28.2	33.1	32.7	33.0	35.9	31.7

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2013 Profitability Report
U.S. Virgin Islands
Percent of Direct Premiums Earned
Underwriting Profit

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	(4.8)	(14.9)	4.8	(16.9)	18.6	9.1	18.1	3.4	9.2	(11.6)	1.5
Private Passenger Auto Physical	15.3	22.6	29.6	50.1	13.2	36.9	18.5	4.9	10.7	(3.8)	19.8
Private Passenger Auto Total	3.8	1.4	15.9	13.6	16.2	20.6	18.3	4.0	9.8	(8.4)	9.5
Commercial Auto Liability	30.3	47.7	33.1	(39.0)	76.7	(76.0)	40.1	32.1	39.2	61.7	24.6
Commercial Auto Physical	62.2	42.3	61.6	50.9	67.4	26.5	65.3	55.9	50.5	39.0	52.2
Commercial Auto Total	40.1	46.0	41.3	(12.8)	74.1	(47.9)	46.4	37.7	41.9	56.0	32.3
Homeowners Multiple Peril	69.4	65.5	72.9	65.3	69.9	73.2	75.0	67.0	71.7	70.5	70.0
Farmowners Multiple Peril	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Commercial Multiple Peril	89.5	48.3	95.3	61.2	41.2	29.0	46.7	56.2	56.2	38.6	56.2
Fire	76.0	39.2	107.0	73.7	43.8	31.3	76.5	47.1	33.8	(33.9)	49.4
Allied Lines	47.9	59.4	50.6	46.9	(10.7)	73.8	38.8	35.2	74.6	71.9	48.9
Inland Marine	10.8	(72.1)	42.4	5.1	13.9	6.1	(0.2)	20.6	19.9	(3.3)	4.3
Medical Professional Liability	(4.7)	135.5	(146.2)	(136.7)	196.7	23.4	38.4	(5.3)	31.8	48.9	18.2
Other Liability*	(44.5)	(43.2)	(19.4)	50.4	7.9	29.1	(4.9)	17.4	6.2	(47.9)	(4.9)
Products Liability	NR	NR	NR	NR	NR	52.5	(3.0)	NR	NR	43.4	NR
Workers Compensation	412.5	NR	202.0	114.5	190.3	223.8	11.8	1,090.4	NR	NR	NR
Mortgage Guaranty	NR	NR	NR	NR	NR	56.0	35.0	(5.9)	(33.3)	(27.3)	NR
Financial Guaranty*	NR	NR	NR	NR	NR	72.1	68.6	60.7	48.3	30.6	NR
Accident and Health	NR	NR	NR	NR	NR	(738.1)	(1,181.9)	(892.7)	(490.8)	(937.2)	NR
Warranty	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
All Other*	14.3	47.2	47.0	21.3	27.1	25.5	59.4	(2.7)	(8.2)	39.3	27.0
Total All Lines	24.6	20.3	35.0	37.7	29.2	31.7	32.4	28.1	24.7	22.6	28.6

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2013 Profitability Report
U.S. Virgin Islands
Percent of Direct Premiums Earned
Profit on Insurance Transactions

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	0.3	(5.7)	7.0	(6.2)	14.6	9.2	14.7	4.4	8.6	(5.1)	4.2
Private Passenger Auto Physical	12.1	16.7	20.6	34.0	9.5	25.7	13.7	3.2	8.3	(0.5)	14.3
Private Passenger Auto Total	5.4	4.0	13.1	12.1	12.3	16.1	14.3	3.9	8.5	(3.2)	8.7
Commercial Auto Liability	26.9	37.8	26.0	(20.5)	54.2	(47.6)	29.9	24.0	28.5	43.5	20.3
Commercial Auto Physical	43.0	29.7	42.3	36.1	45.9	18.6	44.0	37.6	33.7	26.8	35.8
Commercial Auto Total	31.9	35.3	30.7	(4.0)	51.9	(29.5)	33.5	27.2	29.8	39.4	24.6
Homeowners Multiple Peril	46.5	44.4	49.3	43.9	46.4	48.7	50.1	43.7	47.8	46.8	46.8
Farmowners Multiple Peril	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Commercial Multiple Peril	61.7	35.5	65.9	42.1	31.4	20.5	32.2	38.1	38.0	26.6	39.2
Fire	50.4	27.7	70.1	48.2	27.6	21.4	51.1	31.8	23.4	(19.5)	33.2
Allied Lines	33.4	39.8	34.7	31.5	(5.7)	49.8	26.9	24.8	49.7	47.6	33.2
Inland Marine	8.4	(45.5)	27.3	4.9	9.6	3.3	(0.5)	12.9	12.4	(2.6)	3.0
Medical Professional Liability	15.1	104.7	(69.8)	(76.5)	138.1	17.5	30.4	1.6	26.2	36.8	22.4
Other Liability*	(20.5)	(19.5)	(3.8)	41.6	7.6	25.3	2.9	18.0	11.5	(21.9)	4.1
Products Liability	NR	NR	NR	NR	NR	37.1	8.8	NR	NR	42.4	NR
Workers Compensation	297.4	NR	139.2	75.6	134.5	152.0	23.0	705.5	NR	NR	NR
Mortgage Guaranty	NR	NR	NR	NR	NR	38.0	34.8	(23.6)	(2.8)	7.1	NR
Financial Guaranty*	NR	NR	NR	NR	NR	110.2	106.4	53.4	99.5	22.6	NR
Accident and Health	NR	NR	NR	NR	NR	(479.6)	(767.4)	(575.6)	(316.3)	(595.6)	NR
Warranty	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
All Other*	21.4	36.3	37.6	21.2	20.4	17.5	40.4	(0.5)	(2.9)	28.3	22.0
Total All Lines	20.5	17.6	27.0	28.9	20.9	23.7	24.5	20.7	19.5	17.7	22.1

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2013 Profitability Report
U.S. Virgin Islands
Percent of Net Worth
Return on Net Worth

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	4.3	(2.4)	11.5	(1.4)	17.2	11.3	17.9	7.3	11.9	(1.5)	7.6
Private Passenger Auto Physical	21.5	27.8	33.6	49.2	15.6	33.0	19.6	7.1	13.5	2.9	22.4
Private Passenger Auto Total	11.0	9.0	19.8	16.8	16.6	19.1	18.5	7.2	12.5	0.2	13.1
Commercial Auto Liability	25.1	33.3	27.9	(13.0)	52.2	(36.8)	27.9	23.4	27.6	38.2	20.6
Commercial Auto Physical	56.7	40.8	52.5	40.6	56.9	24.0	51.8	45.7	44.0	31.3	44.4
Commercial Auto Total	32.2	34.9	33.9	0.5	53.3	(23.7)	32.7	27.5	30.6	36.8	25.8
Homeowners Multiple Peril	70.6	64.2	68.3	57.5	60.0	64.1	62.0	54.5	58.8	56.0	61.6
Farmowners Multiple Peril	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Commercial Multiple Peril	69.9	38.9	65.7	49.0	34.1	23.4	34.5	41.7	42.7	28.9	42.9
Fire	76.3	38.3	108.2	71.3	39.6	26.2	56.4	36.8	27.7	(12.8)	46.8
Allied Lines	48.3	60.1	49.4	42.6	(4.0)	55.8	32.9	30.2	61.5	58.6	43.5
Inland Marine	13.3	(54.1)	51.9	9.3	17.1	9.4	2.7	25.4	27.8	(1.3)	10.1
Medical Professional Liability	10.6	54.2	(19.0)	(35.9)	50.5	18.2	24.0	4.7	20.7	26.6	15.5
Other Liability*	(9.8)	(9.0)	1.7	27.9	6.6	17.2	5.1	13.3	9.3	(6.3)	5.6
Products Liability	NR	NR	NR	NR	NR	33.3	7.7	NR	NR	18.2	NR
Workers Compensation	97.7	NR	87.7	70.8	54.5	86.7	11.5	2,186.6	NR	NR	NR
Mortgage Guaranty	NR	NR	NR	NR	NR	56.6	34.7	(14.8)	1.6	6.2	NR
Financial Guaranty*	NR	NR	NR	NR	NR	11.4	11.6	8.9	8.5	5.7	NR
Accident and Health	NR	NR	NR	NR	NR	(363.6)	(436.1)	(251.6)	(95.1)	(146.8)	NR
Warranty	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
All Other*	12.2	26.8	23.6	13.4	12.0	21.7	41.1	3.0	0.7	26.3	18.1
Total All Lines	22.8	20.4	28.2	27.2	20.3	22.7	23.0	19.3	18.2	16.3	21.8

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2013 Profitability Report
N. Mariana Islands
Percent of Direct Premiums Earned
Losses Incurred

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	NR	NR	37.2	59.7	73.0	74.9	42.9	24.1	21.7	29.7	NR
Private Passenger Auto Physical	NR	NR	52.5	46.5	72.7	72.1	55.6	48.7	43.0	41.4	NR
Private Passenger Auto Total	NR	NR	45.1	52.3	72.8	73.6	47.4	33.2	31.4	35.2	NR
Commercial Auto Liability	NR	NR	23.1	49.0	348.3	515.4	65.9	95.7	(49.0)	32.7	NR
Commercial Auto Physical	NR	NR	(11.8)	30.2	50.9	29.8	16.4	25.6	26.3	37.9	NR
Commercial Auto Total	NR	NR	(2.2)	38.2	232.8	354.9	49.9	75.3	(25.0)	34.7	NR
Homeowners Multiple Peril	NR	NR	2.7	3.0	(1.1)	7.3	(1.3)	3.9	0.0	0.3	NR
Commercial Multiple Peril	NR	NR	NR	NR	0.0	0.0	0.0	0.0	0.0	0.0	NR
Fire	NR	NR	(121.0)	0.0	1.5	0.1	(1.0)	2.1	139.8	(39.4)	NR
Allied Lines	NR	NR	(1.8)	0.0	1.0	(0.5)	(1.4)	0.0	0.0	0.0	NR
Inland Marine	NR	NR	30.0	10.1	13.9	27.1	66.7	(44.2)	(138.0)	(61.1)	NR
Medical Professional Liability	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Other Liability*	NR	NR	74.5	1.7	260.0	76.9	257.9	(22.1)	(13.6)	(0.7)	NR
Products Liability	NR	NR	NR	NR	NR	NR	NR	NR	0.0	(247.4)	NR
Workers Compensation	NR	NR	(9.2)	10.3	52.6	10.1	47.5	7.5	66.6	47.4	NR
Accident and Health	NR	NR	NR	NR	NR	54.9	55.5	50.1	65.7	76.1	NR
All Other*	NR	NR	53.3	32.5	8.3	7.1	7.9	(8.2)	1.2	(1.6)	NR
Total All Lines	NR	NR	49.5	31.2	73.0	61.9	48.1	35.0	48.8	50.6	NR

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2013 Profitability Report
N. Mariana Islands
Percent of Direct Premiums Earned
Underwriting Profit

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	NR	NR	23.9	(9.7)	(36.9)	(37.9)	(5.8)	40.4	20.3	15.3	NR
Private Passenger Auto Physical	NR	NR	6.4	(4.9)	(36.3)	(39.2)	(25.1)	13.1	5.2	1.0	NR
Private Passenger Auto Total	NR	NR	14.9	(7.0)	(36.6)	(38.5)	(12.6)	30.4	13.4	8.6	NR
Commercial Auto Liability	NR	NR	43.6	9.5	(367.7)	(556.8)	(39.4)	(37.0)	111.4	13.1	NR
Commercial Auto Physical	NR	NR	80.9	29.8	(20.7)	16.5	29.4	43.4	21.6	7.4	NR
Commercial Auto Total	NR	NR	70.6	21.1	(232.9)	(367.3)	(17.1)	(13.7)	82.8	10.9	NR
Homeowners Multiple Peril	NR	NR	67.6	64.0	60.4	51.6	56.1	65.2	58.9	57.3	NR
Commercial Multiple Peril	NR	NR	NR	NR	63.0	61.7	48.0	49.3	50.9	51.3	NR
Fire	NR	NR	205.8	80.3	51.9	55.5	51.8	75.8	(120.0)	117.1	NR
Allied Lines	NR	NR	77.3	73.2	63.7	61.0	62.7	82.8	58.2	58.1	NR
Inland Marine	NR	NR	53.9	75.5	71.2	52.8	45.7	148.7	43.5	70.4	NR
Medical Professional Liability	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Other Liability*	NR	NR	(106.5)	65.9	(283.1)	(29.6)	(294.5)	152.8	52.9	47.9	NR
Products Liability	NR	NR	NR	NR	NR	NR	NR	NR	(2,097.7)	359.8	NR
Workers Compensation	NR	NR	80.4	44.3	(15.1)	43.1	3.4	49.2	(38.4)	(7.9)	NR
Accident and Health	NR	NR	NR	NR	NR	5.4	1.8	15.8	(2.9)	(15.6)	NR
All Other*	NR	NR	5.9	30.2	53.7	56.9	58.1	76.1	59.9	59.5	NR
Total All Lines	NR	NR	7.4	31.0	(34.0)	(10.8)	3.6	33.8	5.8	6.3	NR

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2013 Profitability Report
N. Mariana Islands
Percent of Direct Premiums Earned
Profit on Insurance Transactions

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	NR	NR	16.9	(3.5)	(22.8)	(22.2)	(1.0)	27.6	15.4	11.7	NR
Private Passenger Auto Physical	NR	NR	5.3	(0.5)	(22.6)	(23.5)	(13.6)	8.5	4.7	2.2	NR
Private Passenger Auto Total	NR	NR	10.9	(1.8)	(22.7)	(22.8)	(5.4)	20.6	10.5	7.2	NR
Commercial Auto Liability	NR	NR	28.3	7.6	(236.6)	(362.1)	(22.8)	(21.0)	75.9	9.7	NR
Commercial Auto Physical	NR	NR	51.8	20.1	(12.3)	11.5	19.4	28.0	14.1	5.0	NR
Commercial Auto Total	NR	NR	45.3	14.8	(149.5)	(238.6)	(9.1)	(6.8)	56.2	7.9	NR
Homeowners Multiple Peril	NR	NR	44.9	43.0	39.7	34.4	37.4	42.1	38.9	37.8	NR
Commercial Multiple Peril	NR	NR	NR	NR	43.9	40.6	30.4	32.0	33.3	33.1	NR
Fire	NR	NR	133.7	52.5	32.1	35.7	33.4	50.2	(73.0)	79.6	NR
Allied Lines	NR	NR	50.3	47.5	41.0	39.7	41.0	54.4	38.1	38.1	NR
Inland Marine	NR	NR	37.9	57.3	51.9	39.4	37.9	104.5	28.8	46.2	NR
Medical Professional Liability	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Other Liability*	NR	NR	(67.0)	48.4	(185.3)	(14.7)	(184.2)	107.2	39.4	35.3	NR
Products Liability	NR	NR	NR	NR	NR	NR	NR	NR	(1,354.5)	244.6	NR
Workers Compensation	NR	NR	48.7	25.8	(9.2)	28.9	3.2	33.6	(22.7)	(6.0)	NR
Accident and Health	NR	NR	NR	NR	NR	1.4	(0.9)	7.1	(13.0)	(13.6)	NR
All Other*	NR	NR	2.8	18.8	35.0	37.5	38.4	50.2	39.4	39.7	NR
Total All Lines	NR	NR	4.1	20.1	(21.7)	(7.1)	1.9	20.9	(1.5)	2.7	NR

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2013 Profitability Report

N. Mariana Islands

Percent of Net Worth
Return on Net Worth

Line Of Business	(1) 2004	(2) 2005	(3) 2006	(4) 2007	(5) 2008	(6) 2009	(7) 2010	(8) 2011	(9) 2012	(10) 2013	(11) AVG
Private Passenger Auto Liability	NR	NR	29.2	0.4	(29.0)	(20.0)	2.9	31.8	19.1	15.6	NR
Private Passenger Auto Physical	NR	NR	11.9	3.7	(28.8)	(22.8)	(8.3)	13.0	9.1	5.9	NR
Private Passenger Auto Total	NR	NR	20.1	2.3	(28.9)	(21.3)	(1.2)	25.3	14.9	11.1	NR
Commercial Auto Liability	NR	NR	48.2	12.6	(323.6)	(364.3)	(14.4)	(14.0)	60.5	13.7	NR
Commercial Auto Physical	NR	NR	111.8	32.5	(16.6)	16.4	27.9	47.6	23.3	9.8	NR
Commercial Auto Total	NR	NR	90.3	22.7	(212.7)	(249.7)	(4.5)	(3.2)	53.1	12.4	NR
Homeowners Multiple Peril	NR	NR	79.1	57.7	61.8	45.9	45.3	59.7	52.6	48.6	NR
Commercial Multiple Peril	NR	NR	NR	NR	73.8	43.4	55.0	41.0	41.2	46.0	NR
Fire	NR	NR	226.6	74.4	59.3	53.7	45.0	60.1	(48.2)	67.4	NR
Allied Lines	NR	NR	95.8	72.4	78.6	58.9	58.6	77.7	53.8	48.4	NR
Inland Marine	NR	NR	39.6	31.8	26.4	22.2	21.9	55.4	26.5	57.1	NR
Medical Professional Liability	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Other Liability*	NR	NR	(76.5)	41.7	(187.4)	(7.1)	(90.6)	59.0	29.2	27.4	NR
Products Liability	NR	NR	NR	NR	NR	NR	NR	NR	(704.8)	107.2	NR
Workers Compensation	NR	NR	88.8	38.2	(10.3)	29.6	6.6	33.5	(16.4)	(1.6)	NR
Accident and Health	NR	NR	NR	NR	NR	5.7	1.9	15.2	(18.6)	(19.0)	NR
All Other*	NR	NR	9.9	36.5	38.9	43.0	46.2	52.6	47.6	39.3	NR
Total All Lines	NR	NR	12.0	34.2	(25.2)	(6.6)	6.0	29.7	1.6	6.9	NR

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Technical Notes

TECHNICAL NOTES

1. State-Specific Exceptions

This report is developed using the same methodology for all states. When unique situations exist, the NAIC works with the insurance departments of those states to develop explanatory notes and, if requested, supplemental reports for departmental use.

2. Effect of State-Specific Data and Revised IEE on 10-Year History

a. Effect of State-Specific Data

State-specific data included in the 1993 and later reports that were not included in prior reports are direct allocated loss adjustment expense unpaid.

As a result of utilizing state-specific data, comparison of results from year to year may not be appropriate in certain states and certain lines of business. It is believed that the 10-year history continues to be useful, but the reader should be aware that state-specific data can heavily affect state results. For example, catastrophes have had a significant impact on the loss adjustment expense percentages in several states. Previously, this impact would have been spread evenly on a countrywide basis.

b. Effect of Revision of IEE

In 1992, the Insurance Expense Exhibit (IEE) was revised and certain direct countrywide data from Part III of the revised exhibit were utilized beginning with the 1994 reports. Whether this has a significant impact on any profitability results is not known. For further discussion of this issue, refer to “Allocation of Expenses” in the “Methodology” section of the Introduction of this report.

3. Workers' Compensation State Funds

The following workers' compensation state funds file with the NAIC and are included in this report:

NAIC Co Code	State	Name of State Fund	2013 Premium Earned
36102	New York	State Ins Fund	\$ 2,265,140,680
27677	Pennsylvania	State Workers Ins Fund	\$ 208,977,058
10033	Utah	Workers Compensation Fund of Utah	\$ 189,777,123
10320	Kentucky	Kentucky Employers Mutual Insurance Authority	\$ 134,528,324
11347	Minnesota	SFM Mutual Insurance Company	\$ 132,178,596
12372	West Virginia	Brickstreet Mutual Insurance Company	\$ 287,190,844
22945	Texas	Texas Mutual Insurance Company	\$ 961,156,051
35076	California	State Compensation Ins Fund	\$ 1,109,993,774
36129	Idaho	Idaho State Ins Fund	\$ 187,259,194
36196	Oregon	Saif Corp	\$ 417,445,724
36714	Arizona	SCF AZ	*
40282	Missouri	Travelers Commercial Casualty	\$ 10,271,913

* Privatized to insure out-of-state workers.

It should be noted that all of the workers' compensation funds included in this report compete with private insurers. Furthermore, the workers' compensation funds of California, Kentucky, New York, Texas, Utah and West Virginia also serve as insurers of last resort. Workers' compensation state funds for the following jurisdictions are not included in this report: Colorado, Maryland, Montana, Nevada, North Dakota, Ohio, Oklahoma, Pennsylvania, Puerto Rico, South Carolina, Washington, and Wyoming. Therefore, the results that appear in this report for workers' compensation in these states may not be truly indicative of the actual experience in the state.

4. Unrealized Capital Gains and Losses

Changes in unrealized capital gains or losses as reported in the annual financial statement are shown in Column 1 below.

In Column 2, the dollar amounts of gain or loss have been converted into percentages of the investment gain (pre-tax) underlying the percentages shown in Column 8A and Column 10 of the related annual Profitability Reports. The percentages shown in Column 2 could be applied to any results in Column 8A and Column 10 to gain an estimate of what the results would have been if unrealized capital gains and

losses had been included. For example, the 2013 all-lines countrywide IEE Column 8A and Column 10 show 6.2 and 4.7, respectively. These amounts could be increased by the percentage shown in Column 2 below to gain an indication of what the result would have been had unrealized capital gains or losses been included. The adjusted results in Column 8A and Column 10 would be 9.8 and 7.4, respectively.

Column 3 shows the unrealized gain or loss as a post-tax percentage of net worth for each year. **These percentages relate only to the net worth underlying the all-lines countrywide IEE returns on net worth**, and may be added to those reported returns to gain an indication of what the returns on net worth would have been had unrealized capital gains and losses been included. For example, the 2013 return on net worth of 8.0% could be increased by the 3.6 shown in Column 3 below, resulting in an adjusted return on net worth of 11.6%.

	Column 1	Column 2	Column 3
	<u>Changes in Unrealized Capital Gains and Losses</u>	<u>On Pre-tax Basis Percentage of Investment Gain Reflected in Report Results</u>	<u>On Post-tax Basis Percentage of All-lines, Countrywide Net Worth (Countrywide IEE)</u>
1989	\$7,750,000,000	21.2	3.4
1990	(\$4,250,000,000)	(11.2)	(1.6)
1991	\$13,775,000,000	31.8	4.8
1992	(\$50,000,000)	(0.1)	(0.0)
1993	\$3,350,000,000	7.6	1.0
1994	(\$3,625,000,000)	(9.6)	(1.0)
1995	\$19,850,000,000	43.8	5.0
1996	\$11,350,000,000	23.1	2.5
1997	\$31,700,000,000	57.3	6.2
1998	\$8,000,000,000	13.6	1.5
1999	(\$1,125,000,000)	(2.1)	(0.2)
2000	(\$17,000,000,000)	(27.7)	(3.0)
2001	(\$17,075,000,000)	(34.5)	(3.1)
2002	(\$23,856,129,000)	(54.2)	(4.4)
2003	26,449,931,000	59.1	4.5
2004	14,154,037,000	27.1	2.4
2005	(5,926,936,000)	(9.2)	(0.8)
2006	21,725,960,146	36.4	2.61
2007	521,433,473	0.8	0.06
2008	(57,194,941,094)	(149.9)	(6.4)
2009	25,428,213,644	58.0	2.9
2010	15,357,218,665	25.2	1.6
2011	(3,215,344,116)	(5.2)	(0.3)
2012	17,051,733,717	27.7	1.7
2013	40,196,560,141	58.0	3.72

The unrealized gains or losses shown above, while not included in income, are included in surplus and, with provision for related prospective taxes, generally accepted accounting principles (GAAP) net worth. Under recent changes in GAAP, additional gains or losses on some bond holdings should be reflected in net worth and, to a very limited extent, income. No adjustment has been made in this report to reflect such gains or losses. The exact amounts of such gains or losses are not known, but are thought to be of

such size that their omission will not cause this report's results to be materially understated or overstated over time.

5. Total Profit as a Percentage of Premiums

Reports in prior years showed total profits both as a percentage of premiums and as a percentage of net worth. Total profit as a percentage of premiums is no longer shown in the report, but can be derived by dividing the return on net worth shown in Column 12 by the ratio of premiums to net worth indicated in Column 9.

6. Underlying Premium to Net Worth and Surplus Ratios

Beginning with the 1996 *Report on Profitability by Line by State* Column 9, Column 10, and Column 11 display earned premium, investment gain, and tax on investment gain as a percentage of net worth. The underlying ratios of premium to net worth and premium to surplus for the countrywide direct and countrywide IEE reports are shown below:

	1	2	3	4
	Ratio of Direct	Ratio of	Ratio of Net	Ratio of Net
	Earned	Direct Earned	Earned	Earned
	Premium to	Premium to	Premium to	Premium to
	Net Worth	Surplus	Net Worth	Surplus
Priv. Pass. Auto Liability	0.8	0.9	0.9	1.0
Priv. Pass. Auto Physical Damage	1.4	1.5	1.4	1.6
Priv. Pass. Auto Total	1.0	1.1	1.0	1.1
Comm. Auto Liability	0.7	0.8	0.7	0.7
Comm. Auto Physical Damage	1.1	1.4	1.1	1.4
Comm. Auto Total	0.7	0.8	0.7	0.8
Homeowners	1.0	1.2	1.0	1.1
Farmowners	1.0	1.2	1.0	1.2
Commercial Multiple Peril	0.7	0.9	0.7	0.8
Fire	1.0	1.2	0.9	1.1
Allied Lines	1.1	1.2	1.0	1.1
Inland Marine	1.2	1.4	1.0	1.2
Medical Professional Liability	0.4	0.4	0.4	0.5
Other Liability	0.4	0.5	0.4	0.4
Products Liability	0.2	0.5	0.2	0.3
Workers' Compensation	0.4	0.9	0.4	0.4
Mortgage Guaranty	0.4	0.3	0.4	0.4
Financial Guaranty	0.2	0.5	0.2	0.3
Accident and Health	0.4	0.3	0.5	0.7
Warranty	0.6	0.6	0.5	0.7
All Other	0.8	0.7	0.6	0.7
Total All Lines	0.7	0.8	0.7	0.8

7. Underlying Reserve to Surplus Ratios

The report's underlying ratios of mean loss reserves and mean loss adjustment expense reserves to mean surplus and mean total reserves (including unearned premium reserves) to mean surplus are shown below on both a countrywide direct and countrywide net basis.

Line of Business	1 Ratio of Direct Loss and LAE Reserves to Surplus	2 Ratio of Direct Total Reserves to Surplus	3 Ratio of Net Loss and LAE Reserves to Surplus	4 Ratio of Net Total Reserves to Surplus
Priv. Pass. Auto Liability	1.0	1.3	0.8	1.1
Priv. Pass. Auto Physical Damage	0.2	0.6	0.1	0.6
Priv. Pass. Auto Total	0.8	1.1	0.6	1.0
Comm. Auto Liability	1.1	1.4	1.0	1.3
Comm. Auto Physical Damage	0.2	0.8	0.2	0.8
Comm. Auto Total	1.0	1.3	0.9	1.3
Homeowners	0.4	1.0	0.3	1.0
Farmowners	0.4	1.0	0.3	0.9
Commercial Multiple Peril	0.9	1.3	0.9	1.3
Fire	0.4	1.0	0.5	1.0
Allied Lines	0.6	1.0	0.6	1.0
Inland Marine	0.4	0.8	0.4	0.9
Medical Professional Liability	1.5	1.7	1.4	1.6
Other Liability	1.5	1.7	1.4	1.6
Products Liability	1.6	1.7	1.5	1.6
Workers' Compensation	0.8	1.3	1.2	1.4
Mortgage Guaranty	1.8	1.9	1.7	1.8
Financial Guaranty	1.6	1.7	1.5	1.6
Accident and Health	0.8	1.9	0.5	1.8
Warranty	0.5	1.6	0.5	1.5
All Other	0.1	1.5	0.1	1.4
Total All Lines	1.0	1.4	1.0	1.3

9. Federal Income Tax

The report attributes federal income tax to each line and state through application of tax formulas, rather than through allocation of actual taxes paid. Although this approach has significant advantages, it normally results in small disparities between the total amount of tax attributed to the various lines and states and the total amount of tax paid by the property/casualty industry.

10. Qualifications

The development of this report is dependent on the accuracy of the information contained in the annual financial statements filed by the insurers. The following events should be noted when interpreting the results of this report.

- The profit reported for Michigan's passenger and commercial auto liability lines are not meaningful because of data reporting anomalies arising from the data related to the Michigan Catastrophic Claims Association.
- The results for Louisiana's homeowners, fire, and allied lines do not include Louisiana Citizens Property Insurance Corp., which is this state's insurer of last resort.
- The results for Mississippi's medical professional liability line do not include Medical Assurance Co. of Mississippi, which represents approximately 30% of the market share for this line in Mississippi.
- It should be noted that results for allied lines were impacted by correcting entries processed in 2006 and 2007 by two major insurers. The corrections reclassified claims relating to 2005 Hurricane Katrina losses from Nevada to Mississippi.
- The 2009 and 2010 results for allied lines were impacted by the miscoding of approximately \$14 million in losses from Arkansas to Alaska by a major insurer in 2009 and the correction of that error in 2010. As the error significantly impacted the results of Alaska's allied lines, the company's 2009 and 2010 reported allied figures were excluded from the Alaska and Arkansas results.
- Medical professional liability losses were miscoded from Michigan to Missouri by an insurer in 2009. However, the 2009 and 2010 report results were adjusted to reflect the corrected amounts submitted by the insurer.
- Beginning with the 2009 report, the lines of business were expanded to make product liability, mortgage guaranty, financial guaranty, accident and health, and warranty their own lines. Previously, product liability was incorporated into the other liability line and the remaining lines were incorporated into the "all other" line. Users of this report should take into consideration these line expansions when comparing results between years.
- The inland marine line and the boiler and machinery line were impacted by a reclassification by an insurer involving a loss that was originally booked in 2010 as a boiler and machinery loss and then correctly moved to the inland marine line of business in 2011 when it was settled. Specifically, due to this reclassification, the 2011 report shows an incurred decrease of \$59.3 million on the boiler and machinery line and an increase of \$65 million on the inland marine line. It should be noted that the boiler and machinery line is included as part of the "all other" line in the *Report on Profitability by Line by State*.
- The private passenger auto liability line, the commercial auto liability line, and the total line were impacted by the correction of an error in the past treatment of ceded reinsurance on auto unlimited no-fault claims by several insurers in a major insurance group. Past unpaid claims were mistakenly reserved for on a net basis. The correction has no impact on net data, but does impact direct no-fault experience for Michigan and New Jersey.

- The financial guaranty line has been experiencing low written premium volume, largely attributable to the continued fallout from the financial crisis that occurred in 2008. Many financial guaranty insurers are in run-off, have had their licenses suspended in certain states, or are having difficulty writing new business following credit downgrades. As a result, the earned to written premium ratio for this line has changed drastically, producing unusual results for calculations that incorporate this ratio.
- Negative incurred losses in the products liability line for Virginia in 2012 were primarily attributable to one insurer. In its 2012 Management's Discussion and Analysis, this insurer reported that it had merged with an affiliate and participated in significant retroactive reinsurance transactions.
- The 2012 loss ratio for the accident and health line in Alabama was impacted by the miscoding of incurred losses reported by one insurer. However, detail on specific amounts impacted by the miscoding was not provided.
- New York passed legislation in 2013 whereby the State Insurance Fund for workers compensation was no longer required to carry reserves for future assessment payments. The accrued assessments were recorded as payments to the Workers' Compensation Board (WCB). The reserve depletion was recorded as a reduction in losses and the payment of reserves to the WCB was reported as other income. The reserve reduction appears in this report but the recorded income to the WCB does not which distorts the profitability results for workers compensation in New York for 2013.



National Association of Insurance Commissioners

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