

# Auto Insurance Database Report

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2012/2013





# **2012/2013 Auto Insurance Database Report**

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**2015**



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

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

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

# 2012/2013 AUTO INSURANCE DATABASE

## TABLE OF CONTENTS

<b>INTRODUCTION</b>	<b>1</b>
Introduction .....	1
Terms and Calculations .....	3
<b>AVERAGE PREMIUMS AND EXPENDITURES</b>	<b>5</b>
Table 1. Liability, 2009–2013 .....	19
Table 2. Collision, 2009–2013 .....	22
Table 3. Comprehensive, 2009–2013 .....	25
Table 4. Average Expenditure, 2009–2013 .....	28
Table 5. Combined Average Premium, 2009–2013 .....	29
<b>AUTO INSURANCE EARNED AND INCURRED DATA GENERAL INFORMATION</b>	<b>31</b>
Technical Notes .....	33
State-Specific Information .....	35
<b>BODILY INJURY LIABILITY</b>	<b>37</b>
Table 6. Bodily Injury Liability - Voluntary Business, 2010–2012 .....	41
Table 7. Bodily Injury Liability - Residual Business, 2010–2012 .....	45
Table 8. Bodily Injury Liability - Total Business, 2010–2012 .....	49
<b>PROPERTY DAMAGE LIABILITY</b>	<b>53</b>
Table 9. Property Damage Liability - Voluntary Business, 2010–2012 .....	57
Table 10. Property Damage Liability - Residual Business, 2010–2012 .....	61
Table 11. Property Damage Liability - Total Business, 2010–2012 .....	65
<b>COMBINED SINGLE LIMITS LIABILITY</b>	<b>69</b>
Table 12. Combined Single Limits Liability - Voluntary Business, 2010–2012 .....	73
Table 13. Combined Single Limits Liability - Residual Business, 2010–2012 .....	81
Table 14. Combined Single Limits Liability - Total Business, 2010–2012 .....	89

## 2012/2013 AUTO INSURANCE DATABASE

### TABLE OF CONTENTS

<b>PERSONAL INJURY PROTECTION</b>	<b>97</b>
Table 15. Personal Injury Protection - Voluntary Business, 2010–2012 .....	101
Table 16. Personal Injury Protection - Residual Business, 2010–2012.....	105
Table 17. Personal Injury Protection - Total Business, 2010–2012 .....	109
<b>MEDICAL PAYMENTS</b>	<b>113</b>
Table 18. Medical Payments - Voluntary Business, 2010–2012.....	117
Table 19. Medical Payments - Residual Business, 2010–2012.....	121
Table 20. Medical Payments - Total Business, 2010–2012 .....	125
<b>UNINSURED/UNDERINSURED MOTORIST</b>	<b>129</b>
Table 21. Uninsured/Underinsured Motorist - Voluntary Business, 2010–2012 .....	133
Table 22. Uninsured/Underinsured Motorist - Residual Business, 2010–2012 .....	141
Table 23. Uninsured/Underinsured Motorist - Total Business, 2010–2012 .....	149
<b>TOTAL LIABILITY</b>	<b>157</b>
Table 24. Total Liability - Voluntary Business, 2010–2012 .....	161
Table 25. Total Liability - Residual Business, 2010–2012 .....	164
Table 26. Total Liability - Total Business, 2010–2012.....	167
<b>COLLISION</b>	<b>171</b>
Table 27. Collision - Voluntary Business, 2010–2012 .....	175
Table 28. Collision - Residual Business, 2010–2012.....	179
Table 29. Collision - Total Business, 2010–2012 .....	183
<b>COMPREHENSIVE</b>	<b>187</b>
Table 30. Comprehensive - Voluntary Business, 2010–2012 .....	191
Table 31. Comprehensive - Residual Business, 2010–2012 .....	195
Table 32. Comprehensive - Total Business, 2010–2012.....	199

# 2012/2013 AUTO INSURANCE DATABASE

## TABLE OF CONTENTS

<b>TRAFFIC CONDITIONS</b>	<b>203</b>
Table 33. Fatal Accident Rates, 2010–2012 .....	207
Table 34. Traffic Density, 2010–2012 .....	208
<b>CRIME</b>	<b>209</b>
Table 35. Vehicle Thefts, 2010–2012 .....	213
<b>AUTO REPAIR COSTS</b>	<b>215</b>
Table 36. Average Repair Cost per Claim, 2010–2012 .....	219
<b>ECONOMIC / DEMOGRAPHIC DATA</b>	<b>221</b>
Table 37. Population Densities, 2010–2012.....	225
Table 38. Disposable Income, 2010–2012 .....	226
<b>STATE LAWS</b>	<b>227</b>
Table 39. Rate Filing Laws, 2010–2012 and Current .....	235
Table 40. Form Filing Laws, 2010–2012 and Current .....	237
Table 41. Tort Laws and Thresholds, 2010–2012.....	239
Table 42. Liability Insurance Laws, 2010–2012 .....	240
Table 43. Personal Injury Protection and Uninsured Motorist Laws, 2010–2012 .....	241
Table 44. Automobile Seat Belt Laws, 2015 .....	242
Table 45. Drunk Driving Laws and Speed Limits, 2015.....	243
<b>APPENDIX</b>	<b>245</b>
Appendix 1A. Land Area and Population.....	247
Appendix 1B. Vehicles and Vehicle Thefts .....	248
Appendix 1C. Vehicle and Roadway Miles .....	249





## INTRODUCTION

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

The data used for this report include written premiums and exposures for calendar years 2009–2013 for the combined voluntary and residual market. Earned and incurred data for calendar/accident years 2010–2012 are also reported, separately, for voluntary and residual market business. Trends are derived from earned premiums, earned exposures, incurred losses, and incurred claims. Definitions of these terms can be found on Page 3.

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

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

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

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

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

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

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



## Terms and Calculations

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

### Terms

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

The calendar year 2009 earned exposure is:

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

and the earned premium is:

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

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

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

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

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

## **Formulas**

### *Tables 1–5*

Average Expenditure:

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

Combined Average Premium:

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

### *Tables 6–35*

Pure Premium:

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

Loss Ratio:

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

Liability Average Premium:

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

Collision Average Premium:

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

Comprehensive Average Premium:

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

Frequency:

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

Severity:

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

# **Average Premiums and Expenditures**



## 2009–2013 State Average Expenditures and Average Premiums for Personal Automobile Insurance

### Voluntary and Residual Market Business Combined

This section provides state average expenditures and state average annual premium per insured vehicle, for private passenger automobile insurance for the years 2009–2013. These statistics measure the relative cost of automobile insurance to consumers in each state.

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

**Average expenditure** per insured vehicle is the total written premium for liability, collision, and comprehensive coverages divided by the liability written car-years<sup>1</sup> (exposures). This assumes that all insured vehicles carry liability coverage but do not necessarily carry the physical damage coverages (i.e., collision and/or comprehensive). The average expenditure is an estimate of what consumers in the state spent, on average, for auto insurance. In 2013, the countrywide average expenditure was \$841, an increase of 3.27% over the previous year. The median state average expenditure was \$768.

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

the average premiums for the three coverages. The result is the average cost of an auto insurance policy in the state that contains all three coverages- (i.e., liability, comprehensive, and collision). The countrywide combined average premium increased 2.89% in 2013, to \$954. The median state combined average premium was \$887.

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

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

Tables 1A–1C show state 2009–2013 written premiums, written exposures, and average premiums for liability insurance. Tables 2A–2C and 3A–3C show the same for collision and comprehensive insurance, respectively. State average expenditures are provided in Table 4, and state combined average premiums are displayed in Table 5.

---

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

## Factors that Affect State Average Expenditures and Average Premiums

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

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

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

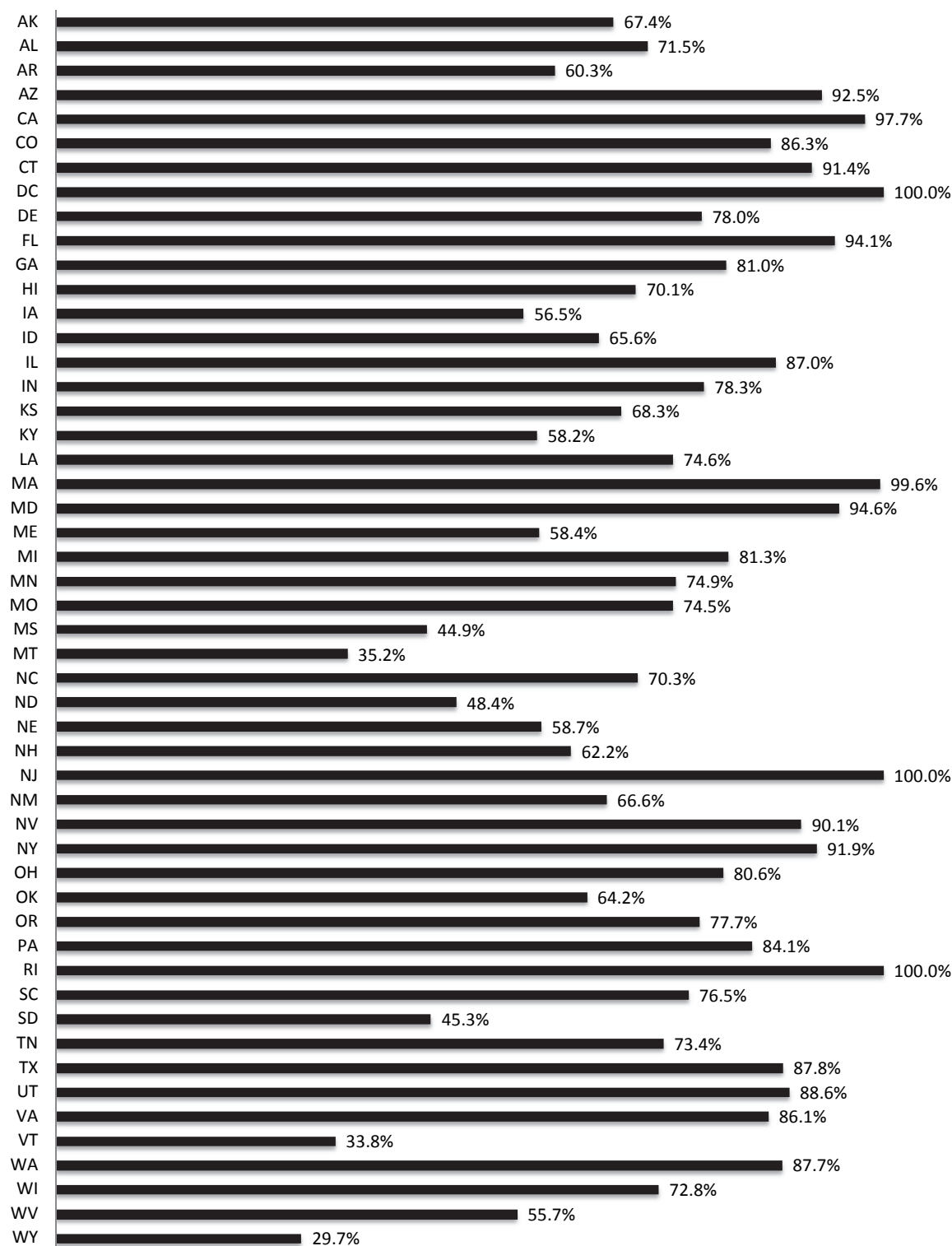
that state. Many of these cost factors can influence insurance prices, not only between states, but also between communities and neighborhoods—making price comparison between states and within a state extremely complex.

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

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

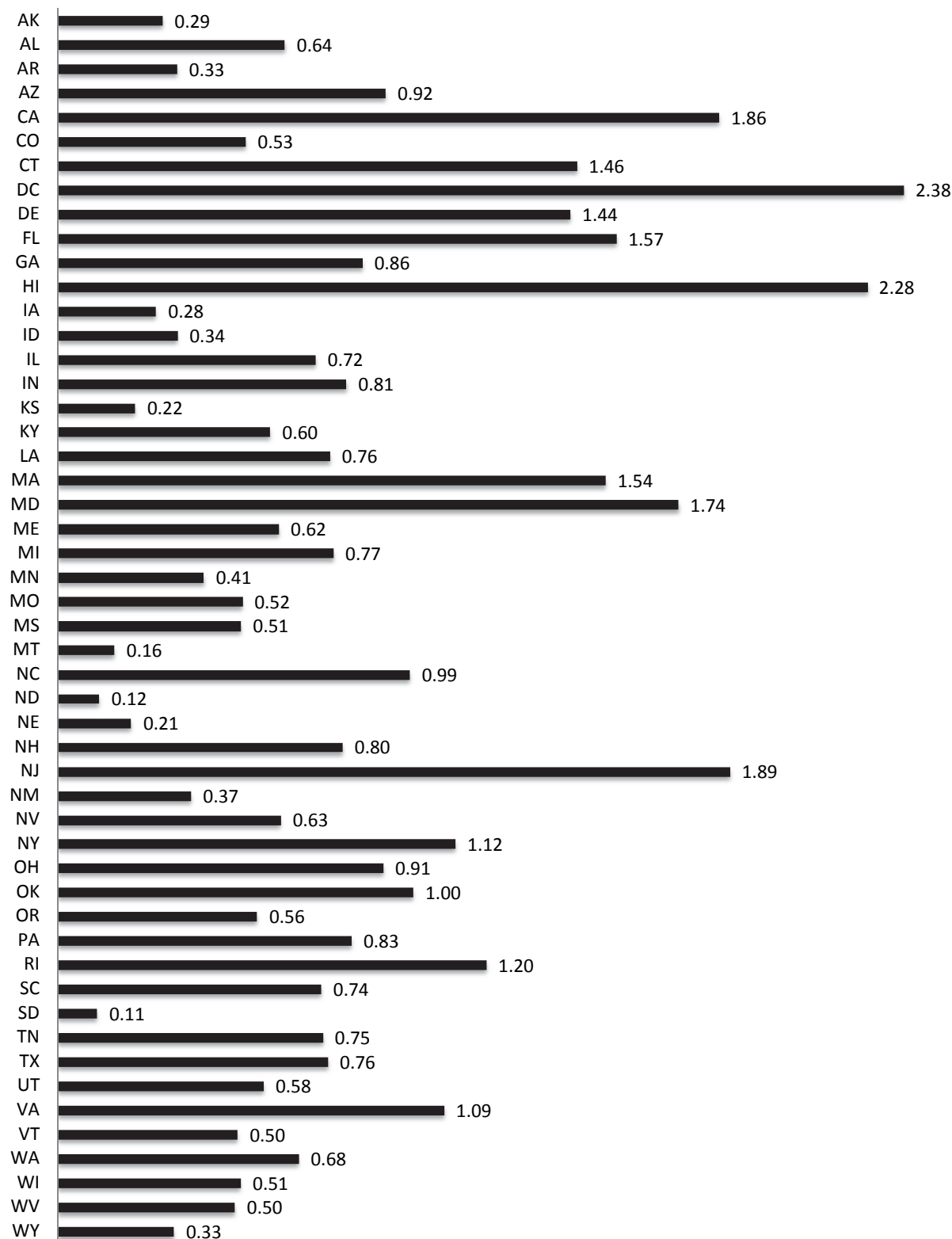


## Percentage of State Population Living in Metropolitan Areas - 2010 Census



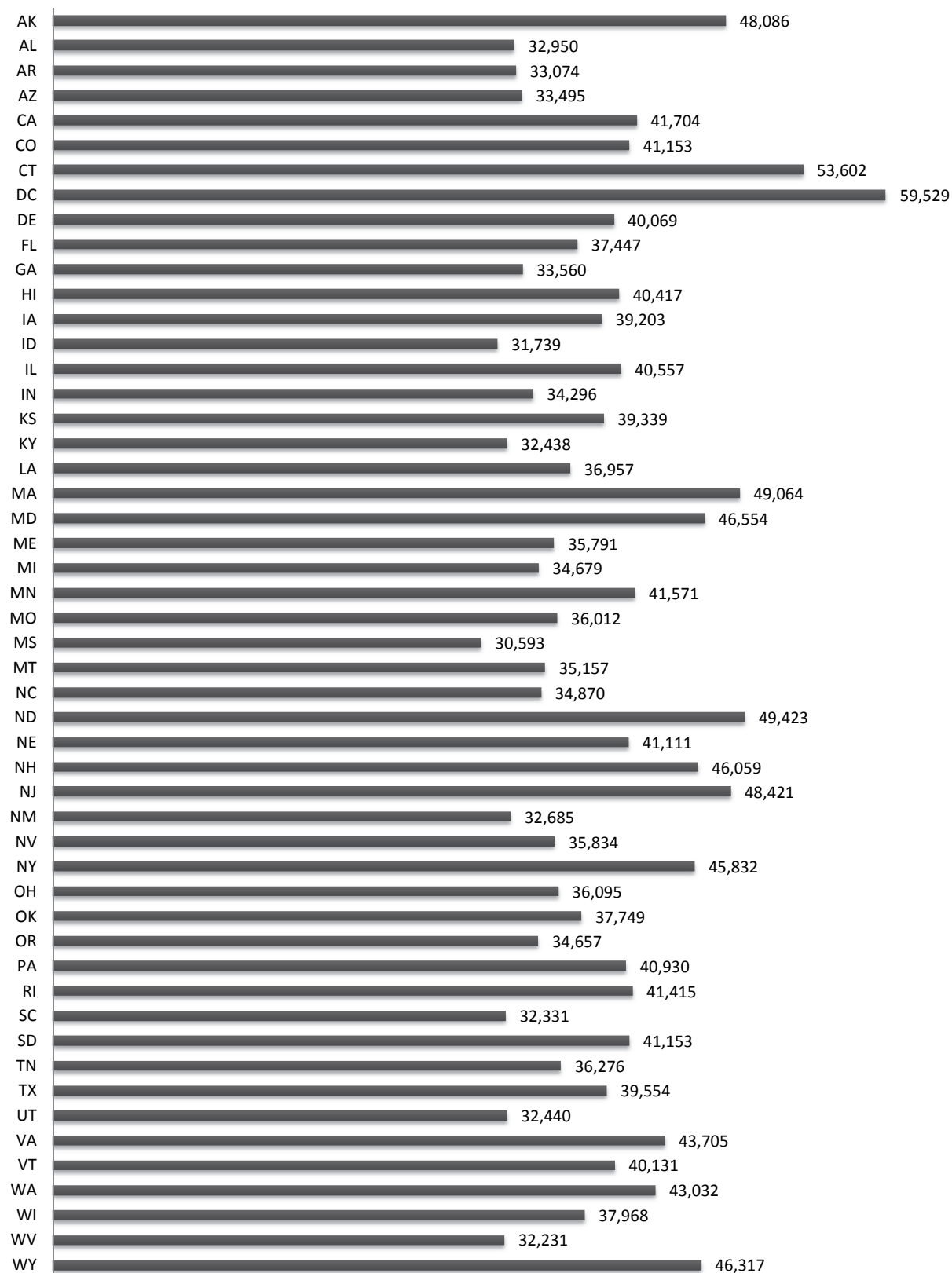
Source: U.S. Bureau of the Census

## Millions of Miles Driven per Mile of Roadway 2012



Source: Federal Highway Administration, 2012 Highway Statistics

## 2012 Disposable Income Per Capita



Source: Bureau of Economic Analysis



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

	2009	2010	2011	2012	2013	Cumulative 4-Year Change
Consumer Price Index - All Items*	2.81%	1.44%	3.03%	1.77%	1.53%	7.98%
CPI - Auto Insurance*	4.68%	4.44%	3.42%	4.68%	3.34%	16.84%
CPI - Total Medical Care*	3.35%	3.25%	3.48%	3.20%	2.01%	12.48%
CPI - Auto Maintenance and Repair*	2.53%	1.92%	2.20%	1.25%	1.64%	7.20%
CPI - Legal Service Fees*	3.13%	3.24%	2.69%	1.85%	2.69%	10.89%
CPI - New Vehicles*	5.20%	-0.15%	3.16%	1.55%	0.40%	5.02%
CPI - Used Vehicles*	9.47%	4.52%	4.04%	-1.90%	2.11%	8.92%
Average Expenditure**	-0.51%	0.66%	0.74%	2.12%	3.27%	6.94%
Combined Average Premium**	-0.30%	0.71%	0.42%	1.72%	2.89%	5.83%
Average Liability Premium**	0.66%	1.95%	1.71%	2.22%	2.96%	9.13%
Average Collision Premium**	-1.45%	-1.21%	-1.45%	1.16%	2.50%	0.96%
Average Comprehensive Premium**	-1.14%	0.52%	-0.21%	1.05%	3.45%	4.86%
*U.S. Bureau of Labor Statistics [ <a href="http://www.bls.gov">http://www.bls.gov</a> ]						
** NAIC						

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

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

Between 2009 and 2013, the national average expenditure for automobile insurance increased by 6.94%, while the CPI for all goods increased by 7.98%. Over the same period, the automobile insurance component of the CPI increased by

16.84%. The basic economic law of demand explains the difference between the change in the CPI - Auto Insurance component and that of the measured average expenditure. As the price of insurance (as measured by the CPI) increases, the amount of insurance demanded decreases (i.e., dropping coverage or increasing deductibles), leading to a smaller increase or even a decrease in the average expenditure.

The national combined average premium increased by 5.83%, and average liability premiums increased by 9.13% over the 2009–2013 period. Premiums charged for a particular coverage and annual changes in those premiums vary based on the changes in the cost of factors that impact the coverage. Bodily injury liability premiums are affected by medical costs, wage loss costs, litigation costs, etc. Property damage liability and physical damage premiums are affected by the cost of vehicles, auto repairs, auto parts, labor, motor vehicle theft rate, windstorms, hailstorms, etc.

#### *Limitations on Comparability of Data*

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

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

*Differences in auto insurance requirements, benefit levels, and exposure:* Some of the states have tort automobile insurance laws, while others have “no-

fault” or “add-on” laws.<sup>2</sup> Some of the states do not have a compulsory auto insurance law. Minimum required limits for liability vary from state to state, as well as required policy benefits. Some of the states have a much higher uninsured motorist exposure than others. The average vehicle value differs from state to state. It is worth emphasizing that this report reflects how much consumers, on average, are spending for insurance, but it does not provide information on how much insurance the consumers are purchasing for their dollars.

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

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

# 2009-2013 State Average Expenditures and Average Premiums for Personal Automobile Insurance Technical Notes

## **Average Premium =**

(Coverage written premiums)/(coverage written exposures)

## **Average Expenditure =**

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

## **Combined Average Premium =**

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

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

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

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

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

## **Data Source**

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

## **Dividends to Policyholders**

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

## **Historical Data Adjustment**

Written premium and exposure data are for 2013—the most up-to-date information reported as of year-end 2014. Data for prior years were also adjusted to reflect the most current information for each year. Therefore, historical averages in this report might not match those published in prior reports.

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

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

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



## 2009–2013 State Average Expenditures and Combined Average Premiums for Personal Automobile Insurance

### Additional State Information

#### California

The 2012 and 2013 California auto insurance data in these tables is preliminary. The California Department of Insurance performs a rigorous set of tests on the data each year to ensure accuracy. The tests are not completed until after the publication of this report. Any adjustments to California data, based on these tests, will appear in the next edition of this report.

#### District of Columbia

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

#### Illinois

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

#### Massachusetts

Data for Massachusetts reflects Safe Driver Plan credits and surcharges for 2009–2013.

#### Maryland

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

#### New Jersey

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

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

#### Ohio

Minimum limits apply to mandatory financial responsibility, which can be satisfied through means other than insurance. Policies issued or renewed prior to December 22, 2013 at the limits of 12.5/25/7.5, continue to constitute proof of financial responsibility for the remainder of the term of that policy. Financial Limits as of December 22, 2013 are 25/50/25.

#### Texas

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

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



Table 1A

## Average Premiums and Expenditures 2009-2013

STATE	Liability Written Premiums				
	2013	2012	2011	2010	2009
Alabama	1,330,061,110	1,226,396,160	1,189,805,160	1,179,331,151	1,161,107,727
Alaska	262,821,952	258,546,568	252,083,000	250,727,261	241,291,865
Arizona	2,049,099,611	1,944,550,017	1,856,516,816	1,866,084,931	1,894,632,500
Arkansas	782,101,967	759,956,897	751,504,689	739,459,811	731,959,445
California	11,456,156,914	10,829,857,611	10,631,776,439	10,692,635,295	10,531,296,741
Colorado	1,807,240,213	1,701,669,942	1,630,464,286	1,626,811,764	1,629,787,032
Connecticut	1,561,297,375	1,527,303,280	1,487,328,392	1,480,614,231	1,433,000,209
Delaware	490,529,761	470,603,441	454,484,954	438,626,287	428,641,668
District of Columbia	149,756,983	147,089,310	144,858,066	140,930,338	132,600,400
Florida	10,444,750,115	10,196,031,224	9,465,025,510	8,606,338,474	8,193,501,913
Georgia	3,408,274,188	3,126,173,452	2,983,440,718	2,928,645,734	2,862,803,573
Hawaii	387,643,144	377,652,896	382,134,475	381,881,534	388,738,820
Idaho	350,204,743	336,583,138	333,311,081	333,446,745	332,196,202
Illinois	3,218,302,704	3,169,466,199	3,170,641,214	3,117,534,817	3,101,779,593
Indiana	1,668,074,029	1,634,375,252	1,593,708,335	1,561,568,360	1,524,599,460
Iowa	692,534,998	681,778,100	677,005,331	667,489,268	652,321,112
Kansas	759,145,351	737,738,053	724,138,082	717,033,865	704,696,217
Kentucky	1,631,501,524	1,582,949,067	1,512,896,137	1,440,719,942	1,365,293,446
Louisiana	2,006,573,568	1,895,293,114	1,845,120,788	1,816,598,184	1,711,889,353
Maine	322,982,355	320,091,427	315,551,615	314,539,196	317,588,261
Maryland	2,388,012,956	2,354,810,137	2,313,038,206	2,260,254,283	2,186,615,392
Massachusetts	2,461,684,828	2,388,075,018	2,321,070,280	2,191,180,764	2,040,327,600
Michigan	4,387,646,179	3,816,304,044	3,411,858,940	3,017,308,076	2,795,585,198
Minnesota	1,697,490,480	1,632,319,490	1,567,221,598	1,548,840,180	1,518,804,410
Mississippi	815,747,605	780,312,306	749,270,008	740,443,559	741,679,197
Missouri	1,631,524,690	1,592,086,097	1,561,880,595	1,562,778,662	1,500,258,627
Montana	295,004,906	285,110,969	282,681,328	286,004,107	282,649,244
Nebraska	516,532,369	503,088,997	494,262,697	487,837,663	471,360,316
Nevada	1,135,615,337	1,064,358,691	1,029,855,804	1,031,273,309	1,027,225,865
New Hampshire	352,638,681	344,856,347	339,035,838	336,822,021	341,767,502
New Jersey	4,723,333,943	4,591,739,642	4,422,591,840	4,258,686,373	3,921,132,550
New Mexico	677,098,402	650,280,775	630,314,781	618,904,602	616,985,242
New York	7,319,272,869	7,196,063,115	6,949,599,048	6,693,545,968	6,503,720,365
North Carolina	2,592,790,302	2,571,316,573	2,549,707,134	2,564,116,790	2,609,485,726
North Dakota	172,321,239	161,049,181	149,821,696	141,672,788	134,779,472
Ohio	3,003,808,659	2,901,616,498	2,830,872,267	2,820,791,549	2,769,899,261
Oklahoma	1,161,895,143	1,109,602,626	1,079,662,835	1,040,098,922	989,347,931
Oregon	1,475,784,586	1,387,341,100	1,326,225,900	1,309,549,674	1,269,259,294
Pennsylvania	4,240,069,562	4,193,681,018	4,112,168,342	4,106,306,636	4,095,689,159
Rhode Island	480,758,242	466,921,220	448,945,424	441,552,194	429,870,344
South Carolina	1,723,322,152	1,643,860,833	1,567,541,528	1,520,428,135	1,500,394,155
South Dakota	188,331,720	178,005,934	172,442,651	169,990,495	168,161,323
Tennessee	1,775,762,203	1,692,410,988	1,622,191,810	1,576,162,299	1,522,993,140
Texas	8,534,252,126	8,031,453,448	7,759,415,192	7,562,499,806	7,374,122,655
Utah	790,271,968	765,236,441	748,025,524	743,950,166	734,781,480
Vermont	160,033,008	156,657,555	154,453,785	152,369,944	150,535,043
Virginia	2,554,775,102	2,448,078,676	2,365,432,904	2,332,191,118	2,295,717,982
Washington	2,545,125,751	2,419,180,876	2,357,243,415	2,369,932,608	2,325,298,154
West Virginia	662,737,140	650,604,410	644,690,264	647,466,977	639,423,173
Wisconsin	1,388,286,168	1,338,664,614	1,363,924,114	1,366,662,402	1,204,927,258
^	142,535,370	140,245,551	139,147,249	136,878,112	135,541,649
<b>Countrywide</b>	<b>106,773,516,291</b>	<b>102,379,438,318</b>	<b>98,866,388,085</b>	<b>96,337,517,370</b>	<b>93,638,064,244</b>

Table 1B

## Average Premiums and Expenditures 2009-2013

STATE	Liability Written Exposures				
	2013	2012	2011	2010	2009
Alabama	3,571,246	3,407,747	3,357,715	3,332,443	3,294,983
Alaska	473,517	474,697	461,088	452,913	435,452
Arizona	4,175,158	4,108,514	4,010,265	3,956,019	3,900,601
Arkansas	2,053,947	2,048,314	2,046,104	2,011,624	1,999,888
California	24,661,898	24,569,781	24,189,459	24,043,946	23,747,606
Colorado	3,816,380	3,784,407	3,693,750	3,642,475	3,610,710
Connecticut	2,456,353	2,437,949	2,423,271	2,432,742	2,406,278
Delaware	626,232	620,002	609,617	603,156	596,975
District of Columbia	235,951	235,593	232,389	229,542	224,493
Florida	12,138,958	11,909,149	11,633,579	11,541,245	11,600,227
Georgia	7,021,594	6,874,323	6,795,677	6,791,365	6,707,528
Hawaii	848,075	832,828	822,589	801,736	796,425
Idaho	1,031,545	1,032,462	1,016,329	1,008,716	1,000,219
Illinois	7,573,970	7,505,727	7,475,753	7,436,113	7,483,980
Indiana	4,595,622	4,344,671	4,323,618	4,277,503	4,253,317
Iowa	2,377,893	2,347,242	2,327,630	2,318,338	2,335,301
Kansas	2,218,421	2,237,810	2,213,049	2,195,132	2,177,056
Kentucky	3,123,452	3,065,328	3,004,659	3,009,581	2,983,914
Louisiana	2,771,782	2,714,490	2,683,561	2,652,383	2,627,668
Maine	967,910	963,942	961,310	961,008	949,857
Maryland	4,005,564	3,962,446	3,920,282	3,904,738	3,884,212
Massachusetts	4,176,713	4,126,297	4,101,740	4,052,429	3,861,839
Michigan	5,910,794	5,774,143	5,685,076	5,427,463	5,498,477
Minnesota	3,842,326	3,808,218	3,755,026	3,745,102	3,710,360
Mississippi	1,875,791	1,837,865	1,791,058	1,764,704	1,774,017
Missouri	4,088,246	4,081,846	4,052,708	4,038,385	4,003,817
Montana	757,806	742,933	729,110	729,076	717,847
Nebraska	1,486,125	1,478,244	1,455,511	1,445,536	1,450,008
Nevada	1,751,990	1,717,507	1,680,466	1,651,346	1,652,114
New Hampshire	899,762	882,623	874,899	872,444	868,115
New Jersey	5,354,651	5,335,747	5,307,934	5,290,543	5,260,686
New Mexico	1,457,659	1,474,205	1,456,427	1,433,363	1,409,411
New York	9,251,565	9,218,101	9,236,251	9,247,976	9,235,315
North Carolina	7,299,776	7,209,963	7,118,958	7,050,703	7,034,449
North Dakota	606,703	590,552	574,345	565,754	562,076
Ohio	8,020,197	7,994,021	7,922,803	7,883,061	7,842,575
Oklahoma	2,617,592	2,592,014	2,594,332	2,541,860	2,522,827
Oregon	2,621,523	2,629,345	2,614,831	2,623,798	2,603,451
Pennsylvania	8,526,461	8,468,282	8,449,809	8,436,670	8,390,464
Rhode Island	668,154	664,654	661,579	664,217	665,122
South Carolina	3,474,726	3,387,334	3,341,432	3,295,200	3,253,441
South Dakota	648,879	633,377	622,187	619,255	622,152
Tennessee	4,432,322	4,368,611	4,304,085	4,252,519	4,207,182
Texas	16,977,750	16,558,142	16,149,483	15,773,902	15,330,758
Utah	1,697,171	1,684,252	1,655,150	1,646,846	1,649,500
Vermont	465,418	460,019	459,970	457,141	445,030
Virginia	6,143,394	6,097,367	5,992,960	5,949,779	5,904,941
Washington	4,469,699	4,421,710	4,353,818	4,352,001	4,238,060
West Virginia	1,308,211	1,293,309	1,288,576	1,283,274	1,274,523
Wisconsin	3,915,498	3,860,720	3,825,396	3,766,191	3,649,193
Wyoming	440,824	443,078	434,199	428,843	427,283
<b>Countrywide</b>	<b>205,933,194</b>	<b>203,311,901</b>	<b>200,691,813</b>	<b>198,892,099</b>	<b>197,081,723</b>

Table 1C

## Average Premiums and Expenditures 2009-2013

STATE	Liability Average Premium				
	2013	2012	2011	2010	2009
Alabama	372.44	359.88	354.35	353.89	352.39
Alaska	555.04	544.66	546.71	553.59	554.12
Arizona	490.78	473.30	462.94	471.71	485.73
Arkansas	380.78	371.02	367.29	367.59	366.00
California	464.53	440.78	439.52	444.71	443.47
Colorado	473.55	449.65	441.41	446.62	451.38
Connecticut	635.62	626.47	613.77	608.62	595.53
Delaware	783.30	759.04	745.53	727.22	718.02
District of Columbia	634.70	624.34	623.34	613.96	590.67
Florida	860.43	856.15	813.60	745.70	706.32
Georgia	485.40	454.76	439.02	431.23	426.80
Hawaii	457.09	453.46	464.55	476.32	488.10
Idaho	339.50	326.00	327.96	330.57	332.12
Illinois	424.92	422.27	424.12	419.24	414.46
Indiana	362.97	376.18	368.61	365.07	358.45
Iowa	291.24	290.46	290.86	287.92	279.33
Kansas	342.20	329.67	327.21	326.65	323.69
Kentucky	522.34	516.40	503.52	478.71	457.55
Louisiana	723.93	698.21	687.56	684.89	651.49
Maine	333.69	332.07	328.25	327.30	334.35
Maryland	596.17	594.28	590.02	578.85	562.95
Massachusetts	589.38	578.75	565.87	540.71	528.33
Michigan	742.31	660.93	600.14	555.93	508.43
Minnesota	441.79	428.63	417.37	413.56	409.34
Mississippi	434.88	424.58	418.34	419.59	418.08
Missouri	399.08	390.04	385.39	386.98	374.71
Montana	389.29	383.76	387.71	392.28	393.75
Nebraska	347.57	340.33	339.58	337.48	325.07
Nevada	648.19	619.71	612.84	624.50	621.76
New Hampshire	391.92	390.72	387.51	386.07	393.69
New Jersey	882.10	860.56	833.20	804.96	745.37
New Mexico	464.51	441.11	432.78	431.78	437.76
New York	791.14	780.64	752.43	723.78	704.22
North Carolina	355.19	356.63	358.16	363.67	370.96
North Dakota	284.03	272.71	260.86	250.41	239.79
Ohio	374.53	362.97	357.31	357.83	353.19
Oklahoma	443.88	428.09	416.16	409.19	392.16
Oregon	562.95	527.64	507.19	499.10	487.53
Pennsylvania	497.28	495.22	486.66	486.72	488.14
Rhode Island	719.53	702.50	678.60	664.77	646.30
South Carolina	495.96	485.30	469.12	461.41	461.17
South Dakota	290.24	281.04	277.16	274.51	270.29
Tennessee	400.64	387.40	376.90	370.64	362.00
Texas	502.67	485.05	480.47	479.43	481.00
Utah	465.64	454.35	451.94	451.74	445.46
Vermont	343.85	340.55	335.79	333.31	338.26
Virginia	415.86	401.50	394.70	391.98	388.78
Washington	569.42	547.11	541.42	544.56	548.67
West Virginia	506.60	503.05	500.31	504.54	501.70
Wisconsin	354.56	346.74	356.54	362.88	330.19
Wyoming	323.34	316.53	320.47	319.18	317.22
<b>Countrywide</b>	<b>518.49</b>	<b>503.56</b>	<b>492.63</b>	<b>484.37</b>	<b>475.12</b>

Table 2A

## Average Premiums and Expenditures 2009-2013

STATE	Collision Written Premiums				
	2013	2012	2011	2010	2009
Alabama	704,499,674	675,812,300	677,755,963	678,164,620	684,124,553
Alaska	108,893,606	107,534,247	103,637,642	105,466,827	102,615,303
Arizona	762,900,219	714,521,209	703,273,918	738,357,791	792,649,288
Arkansas	404,348,654	390,840,354	380,936,674	371,344,613	369,663,913
California	6,121,583,844	5,839,472,581	5,586,536,761	5,555,365,237	5,708,269,911
Colorado	698,881,755	674,035,990	653,702,329	651,315,731	666,759,243
Connecticut	653,427,583	622,170,477	613,011,132	615,875,803	608,417,628
Delaware	141,534,975	135,231,050	131,886,161	131,561,831	130,702,804
District of Columbia	84,961,862	81,108,304	77,418,260	77,011,956	75,934,428
Florida	2,354,698,470	2,204,543,452	2,173,693,063	2,297,068,537	2,420,548,651
Georgia	1,467,966,923	1,431,065,165	1,424,136,532	1,444,022,972	1,487,633,273
Hawaii	176,845,948	170,548,883	169,015,152	167,775,167	171,852,829
Idaho	139,720,476	137,954,619	135,052,414	142,606,923	144,800,142
Illinois	1,676,743,463	1,627,204,099	1,583,495,107	1,654,366,891	1,664,947,811
Indiana	779,237,573	748,794,535	725,431,956	743,580,714	743,532,757
Iowa	354,256,796	341,059,063	328,309,035	324,856,816	319,085,219
Kansas	364,090,427	355,887,078	351,461,013	355,125,733	356,962,661
Kentucky	503,960,063	481,731,261	466,645,996	476,314,598	472,651,952
Louisiana	755,290,171	718,699,131	731,111,779	748,548,093	767,363,304
Maine	176,620,432	169,264,544	167,598,866	171,963,890	175,889,997
Maryland	1,040,602,718	999,512,643	977,372,419	981,643,281	973,211,464
Massachusetts	1,260,526,051	1,178,720,989	1,102,080,643	1,006,433,462	906,027,122
Michigan	1,610,498,131	1,566,215,531	1,517,115,510	1,512,111,216	1,556,121,968
Minnesota	608,606,381	582,965,684	549,679,058	555,946,259	558,808,242
Mississippi	377,383,956	358,982,192	349,175,990	354,630,992	355,419,667
Missouri	750,560,718	733,169,759	714,404,914	712,434,877	723,625,548
Montana	118,852,281	111,816,593	106,102,492	106,130,222	103,784,055
Nebraska	219,697,706	213,044,895	202,418,091	197,320,687	196,648,729
Nevada	355,571,754	349,202,222	347,124,884	351,576,344	377,742,779
New Hampshire	220,265,314	205,162,059	197,196,100	198,292,740	200,361,316
New Jersey	1,470,579,520	1,424,622,068	1,386,533,354	1,356,104,438	1,334,475,267
New Mexico	227,962,323	226,671,081	228,327,610	236,409,751	241,839,232
New York	2,444,052,595	2,347,371,843	2,272,137,507	2,250,702,054	2,208,541,303
North Carolina	1,296,721,426	1,205,359,785	1,127,377,196	1,082,620,330	1,106,369,975
North Dakota	94,847,242	85,424,100	78,387,216	72,195,953	68,258,431
Ohio	1,529,550,894	1,466,550,841	1,401,663,801	1,390,362,618	1,402,009,885
Oklahoma	499,028,841	489,372,954	474,845,922	463,618,327	457,716,739
Oregon	393,664,090	381,201,059	380,853,847	403,158,708	423,366,077
Pennsylvania	1,993,033,866	1,930,838,064	1,901,383,199	1,904,146,685	1,885,128,774
Rhode Island	172,438,995	163,300,525	158,102,147	156,401,134	158,852,454
South Carolina	599,538,781	571,146,557	557,429,630	548,715,773	549,211,531
South Dakota	85,825,428	81,204,549	77,254,762	73,285,354	71,889,990
Tennessee	895,940,458	845,191,435	791,477,806	771,945,183	775,328,458
Texas	4,177,694,650	3,890,607,645	3,682,328,798	3,719,060,976	3,785,521,019
Utah	312,204,285	302,749,144	301,704,523	306,949,795	318,442,434
Vermont	98,741,633	94,686,067	92,998,477	92,171,762	93,638,020
Virginia	1,214,494,048	1,154,547,129	1,121,217,961	1,114,241,256	1,100,687,573
Washington	825,455,728	791,145,463	780,510,453	796,262,473	798,714,229
West Virginia	274,892,557	266,150,303	256,361,593	248,698,607	241,074,443
Wisconsin	626,363,205	590,853,420	572,991,053	582,968,914	586,034,631
Wyoming	73,121,688	74,335,955	74,083,111	73,064,619	74,741,530
<b>Countrywide</b>	<b>44,299,180,177</b>	<b>42,309,600,896</b>	<b>40,964,749,820</b>	<b>41,070,299,533</b>	<b>41,497,998,552</b>

Table 2B

## Average Premiums and Expenditures 2009-2013

STATE	Collision Written Exposures				
	2013	2012	2011	2010	2009
Alabama	2,409,374	2,349,952	2,306,568	2,282,193	2,267,704
Alaska	301,290	293,874	285,177	284,743	276,766
Arizona	2,993,511	2,908,859	2,824,328	2,801,627	2,801,814
Arkansas	1,339,333	1,322,428	1,310,223	1,285,010	1,289,527
California	16,945,860	16,732,753	16,367,710	16,271,741	16,300,592
Colorado	2,736,849	2,670,494	2,602,956	2,561,818	2,551,763
Connecticut	1,882,709	1,861,485	1,831,868	1,833,787	1,827,097
Delaware	485,264	472,731	466,652	461,085	461,120
District of Columbia	188,140	185,526	181,124	177,677	176,774
Florida	9,710,975	9,399,742	9,184,232	9,012,291	9,033,866
Georgia	4,685,761	4,526,757	4,444,333	4,396,098	4,392,967
Hawaii	605,862	589,604	576,610	561,768	563,229
Idaho	688,221	670,843	654,592	653,311	653,492
Illinois	6,031,224	5,947,397	5,888,414	5,840,036	5,887,957
Indiana	3,400,322	3,188,119	3,131,973	3,072,623	3,089,610
Iowa	1,726,823	1,689,580	1,654,209	1,639,241	1,726,322
Kansas	1,472,197	1,457,946	1,436,560	1,435,454	1,441,456
Kentucky	1,980,557	1,942,870	1,901,011	1,901,332	1,878,234
Louisiana	1,986,232	1,930,938	1,892,563	1,878,121	1,882,779
Maine	718,416	702,343	689,480	685,116	690,146
Maryland	3,173,670	3,130,311	3,073,906	3,057,453	3,057,125
Massachusetts	3,490,586	3,432,162	3,400,095	3,331,303	3,182,647
Michigan	4,266,751	4,250,140	4,138,111	3,961,395	4,049,514
Minnesota	2,897,952	2,842,134	2,779,723	2,753,147	2,733,481
Mississippi	1,261,003	1,230,268	1,193,545	1,176,588	1,188,247
Missouri	2,919,448	2,896,509	2,860,609	2,850,334	2,841,467
Montana	463,125	452,158	440,532	442,018	431,404
Nebraska	995,307	975,940	956,491	944,260	941,541
Nevada	1,248,544	1,204,463	1,168,206	1,145,215	1,171,294
New Hampshire	788,475	771,854	751,130	741,202	739,708
New Jersey	4,042,263	3,997,642	3,936,520	3,902,232	3,898,988
New Mexico	870,301	864,975	850,957	842,027	841,751
New York	6,890,597	6,784,787	6,678,553	6,611,325	6,596,274
North Carolina	4,929,403	4,845,110	4,734,555	4,660,334	4,631,374
North Dakota	415,296	394,352	376,415	364,287	356,068
Ohio	6,090,617	6,015,828	5,936,833	5,870,280	5,870,358
Oklahoma	1,720,306	1,688,650	1,662,027	1,632,964	1,634,158
Oregon	1,903,811	1,873,054	1,838,267	1,860,993	1,859,011
Pennsylvania	6,610,606	6,515,760	6,418,548	6,360,525	6,348,015
Rhode Island	463,360	457,275	448,949	444,992	446,292
South Carolina	2,468,714	2,386,728	2,328,297	2,283,495	2,261,038
South Dakota	427,351	414,650	404,823	398,688	392,754
Tennessee	3,068,206	3,009,706	2,943,428	2,905,213	2,872,647
Texas	11,690,061	11,267,666	10,873,017	10,620,393	10,492,707
Utah	1,256,914	1,221,764	1,189,100	1,175,890	1,191,424
Vermont	362,658	351,245	344,933	341,169	339,649
Virginia	4,608,313	4,545,136	4,454,259	4,398,563	4,368,168
Washington	3,389,920	3,278,407	3,213,956	3,238,977	3,175,745
West Virginia	860,421	849,160	837,953	831,470	826,568
Wisconsin	3,015,539	2,948,829	2,888,295	2,862,355	2,856,675
Wyoming	281,071	278,218	271,707	272,678	274,187
<b>Countrywide</b>	<b>149,159,509</b>	<b>146,019,122</b>	<b>143,024,323</b>	<b>141,316,837</b>	<b>141,063,494</b>

Table 2C

## Average Premiums and Expenditures 2009-2013

STATE	Collision Average Premium				
	2013	2012	2011	2010	2009
Alabama	292.40	287.59	293.84	297.15	301.68
Alaska	361.42	365.92	363.42	370.39	370.77
Arizona	254.85	245.64	249.01	263.55	282.91
Arkansas	301.90	295.55	290.74	288.98	286.67
California	361.24	348.98	341.31	341.41	350.19
Colorado	255.36	252.40	251.14	254.24	261.29
Connecticut	347.07	334.23	334.64	335.85	333.00
Delaware	291.67	286.06	282.62	285.33	283.45
District of Columbia	451.59	437.18	427.43	433.44	429.56
Florida	242.48	234.53	236.68	254.88	267.94
Georgia	313.28	316.13	320.44	328.48	338.64
Hawaii	291.89	289.26	293.12	298.66	305.12
Idaho	203.02	205.64	206.32	218.28	221.58
Illinois	278.01	273.60	268.92	283.28	282.77
Indiana	229.17	234.87	231.62	242.00	240.66
Iowa	205.15	201.86	198.47	198.18	184.84
Kansas	247.31	244.10	244.65	247.40	247.64
Kentucky	254.45	247.95	245.47	250.52	251.65
Louisiana	380.26	372.20	386.31	398.56	407.57
Maine	245.85	241.00	243.08	251.00	254.86
Maryland	327.89	319.30	317.96	321.07	318.34
Massachusetts	361.12	343.43	324.13	302.11	284.68
Michigan	377.45	368.51	366.62	381.71	384.27
Minnesota	210.01	205.12	197.75	201.93	204.43
Mississippi	299.27	291.79	292.55	301.41	299.11
Missouri	257.09	253.12	249.74	249.95	254.67
Montana	256.63	247.30	240.85	240.10	240.57
Nebraska	220.73	218.30	211.63	208.97	208.86
Nevada	284.79	289.92	297.14	307.00	322.50
New Hampshire	279.36	265.80	262.53	267.53	270.87
New Jersey	363.80	356.37	352.22	347.52	342.26
New Mexico	261.94	262.06	268.32	280.76	287.30
New York	354.69	345.98	340.21	340.43	334.82
North Carolina	263.06	248.78	238.12	232.31	238.89
North Dakota	228.38	216.62	208.25	198.18	191.70
Ohio	251.13	243.78	236.10	236.85	238.83
Oklahoma	290.08	289.80	285.70	283.91	280.09
Oregon	206.78	203.52	207.18	216.64	227.74
Pennsylvania	301.49	296.33	296.23	299.37	296.96
Rhode Island	372.15	357.12	352.16	351.47	355.94
South Carolina	242.85	239.30	239.42	240.30	242.90
South Dakota	200.83	195.84	190.84	183.82	183.04
Tennessee	292.01	280.82	268.90	265.71	269.90
Texas	357.37	345.29	338.67	350.18	360.78
Utah	248.39	247.80	253.73	261.04	267.28
Vermont	272.27	269.57	269.61	270.16	275.69
Virginia	263.54	254.02	251.72	253.32	251.98
Washington	243.50	241.32	242.85	245.84	251.50
West Virginia	319.49	313.43	305.94	299.11	291.66
Wisconsin	207.71	200.37	198.38	203.67	205.15
Wyoming	260.15	267.19	272.66	267.95	272.59
<b>Countrywide</b>	<b>296.99</b>	<b>289.75</b>	<b>286.42</b>	<b>290.63</b>	<b>294.18</b>



Table 3A

## Average Premiums and Expenditures 2009-2013

STATE	Comprehensive Written Premiums				
	2013	2012	2011	2010	2009
Alabama	370,702,308	343,699,070	326,280,639	312,650,919	303,320,710
Alaska	49,374,470	48,402,061	46,857,619	47,056,836	46,582,015
Arizona	575,944,275	552,579,623	554,403,396	580,037,637	597,824,090
Arkansas	257,565,382	240,943,549	229,210,472	221,773,332	212,559,911
California	1,723,326,929	1,704,508,561	1,694,070,482	1,692,472,111	1,717,433,647
Colorado	462,021,825	416,988,248	388,679,684	382,411,592	380,005,136
Connecticut	269,316,415	256,135,507	248,803,351	251,651,822	250,226,616
Delaware	57,494,758	54,694,585	52,524,364	51,653,045	50,420,248
District of Columbia	45,470,802	43,891,245	42,514,169	42,327,706	44,631,053
Florida	1,085,471,188	1,036,601,104	1,048,604,864	1,069,004,904	1,058,154,594
Georgia	745,140,775	724,565,499	716,788,330	713,292,862	711,120,110
Hawaii	62,461,512	64,076,286	64,515,911	64,336,279	65,664,024
Idaho	80,906,354	77,377,841	75,479,269	76,753,188	77,927,329
Illinois	745,659,026	694,326,955	683,226,700	682,127,641	680,255,757
Indiana	409,850,840	386,001,499	367,473,637	365,149,497	370,247,022
Iowa	313,697,168	294,582,631	278,890,309	274,826,341	268,551,520
Kansas	360,740,849	320,824,789	309,584,181	300,166,362	292,825,331
Kentucky	278,355,496	264,058,309	257,520,115	257,995,158	247,353,576
Louisiana	415,390,141	405,971,334	404,199,089	409,349,857	411,408,284
Maine	74,197,325	72,339,701	71,894,059	73,079,830	74,415,964
Maryland	493,956,573	474,538,615	457,918,658	458,759,989	448,284,438
Massachusetts	487,824,954	463,159,667	441,177,640	412,423,731	376,710,710
Michigan	689,310,695	673,824,014	662,998,990	652,449,972	669,934,188
Minnesota	554,555,805	521,321,222	496,580,794	490,878,117	490,258,894
Mississippi	247,854,570	236,237,378	227,182,996	219,925,670	211,723,049
Missouri	496,937,918	465,976,881	457,691,060	462,930,491	451,819,942
Montana	100,375,815	92,235,232	88,461,706	87,171,909	84,193,136
Nebraska	213,020,252	195,611,325	180,102,687	171,412,406	166,127,454
Nevada	148,503,123	142,190,412	143,690,759	153,612,320	154,888,146
New Hampshire	86,637,707	82,954,503	81,345,413	81,039,837	80,799,059
New Jersey	521,332,380	493,063,670	487,338,243	507,962,280	534,615,664
New Mexico	148,328,676	147,749,360	148,825,504	153,262,447	153,072,684
New York	1,170,761,804	1,089,287,820	1,042,242,141	1,033,243,015	1,057,062,754
North Carolina	671,071,086	629,920,880	594,606,361	582,965,121	573,783,970
North Dakota	99,633,499	93,731,756	87,525,660	85,305,097	83,465,745
Ohio	754,939,441	707,332,213	677,442,179	672,038,709	661,681,027
Oklahoma	350,028,465	319,403,245	303,577,616	283,293,342	262,671,831
Oregon	184,408,750	181,137,755	185,338,235	188,166,646	189,290,784
Pennsylvania	941,223,772	885,125,568	854,349,445	841,365,874	825,084,580
Rhode Island	59,220,397	57,371,572	57,255,639	56,266,198	55,796,161
South Carolina	437,465,551	400,504,916	375,296,403	361,946,651	350,590,511
South Dakota	102,834,739	93,268,773	85,343,205	81,934,558	78,782,043
Tennessee	449,537,924	406,414,113	383,915,192	378,491,170	370,054,236
Texas	2,490,612,852	2,293,794,906	2,165,422,191	2,096,515,218	2,031,198,433
Utah	142,480,846	133,229,000	129,966,018	129,835,304	129,932,574
Vermont	46,379,749	44,666,114	43,942,516	43,508,786	43,222,456
Virginia	646,130,088	615,559,857	586,190,788	562,071,267	545,176,078
Washington	376,380,641	369,297,984	371,531,157	381,940,022	379,131,330
West Virginia	185,923,988	178,341,704	173,673,400	169,084,561	158,240,059
Wisconsin	417,072,898	382,428,082	359,207,487	360,595,671	364,024,564
Wyoming	66,343,519	61,765,600	55,920,762	56,431,684	56,385,193
<b>Countrywide</b>	<b>22,164,176,315</b>	<b>20,934,012,534</b>	<b>20,267,581,485</b>	<b>20,084,944,982</b>	<b>19,898,928,630</b>

Table 3B

## Average Premiums and Expenditures 2009-2013

STATE	Comprehensive Written Exposures				
	2013	2012	2011	2010	2009
Alabama	2,523,263	2,444,552	2,395,807	2,366,069	2,341,827
Alaska	348,484	338,560	326,862	322,323	315,036
Arizona	3,184,065	3,053,384	2,958,688	2,927,237	2,921,714
Arkansas	1,388,870	1,365,076	1,339,648	1,340,719	1,344,005
California	17,644,534	17,362,365	16,956,686	16,864,775	16,861,286
Colorado	2,916,864	2,823,491	2,718,981	2,671,086	2,655,597
Connecticut	2,131,617	2,106,845	2,077,252	2,071,961	2,062,485
Delaware	512,379	504,135	493,414	486,996	484,071
District of Columbia	197,534	192,530	187,934	184,162	182,393
Florida	10,160,290	9,811,334	9,547,473	9,356,615	9,318,158
Georgia	4,946,237	4,793,405	4,683,901	4,623,083	4,617,542
Hawaii	656,243	631,838	618,705	605,842	607,025
Idaho	748,727	719,470	700,883	697,324	694,329
Illinois	6,409,165	6,279,983	6,211,353	6,148,442	6,179,553
Indiana	3,648,023	3,406,760	3,336,668	3,347,214	3,320,511
Iowa	1,826,942	1,790,573	1,746,687	1,733,555	1,722,585
Kansas	1,510,961	1,513,728	1,484,383	1,473,338	1,478,125
Kentucky	2,171,299	2,127,643	2,085,374	2,088,598	2,067,486
Louisiana	2,040,979	1,983,374	1,946,236	1,936,045	1,938,884
Maine	777,731	764,718	790,500	791,572	794,027
Maryland	3,353,585	3,312,976	3,250,355	3,233,444	3,207,171
Massachusetts	3,753,242	3,679,322	3,642,149	3,584,085	3,421,614
Michigan	4,772,048	4,728,505	4,608,002	4,420,368	4,466,686
Minnesota	3,227,859	3,131,252	3,064,159	3,040,101	3,017,705
Mississippi	1,297,830	1,266,126	1,229,387	1,216,059	1,225,771
Missouri	3,037,081	2,987,479	2,950,271	2,937,600	2,933,727
Montana	504,872	483,866	471,425	469,820	458,760
Nebraska	1,037,197	1,015,857	995,031	982,046	978,874
Nevada	1,293,953	1,242,371	1,198,545	1,192,906	1,200,040
New Hampshire	849,202	835,913	842,772	842,017	841,053
New Jersey	4,260,139	4,191,430	4,126,649	4,097,837	4,101,814
New Mexico	913,425	906,300	881,946	872,035	870,769
New York	7,521,706	7,393,724	7,231,213	7,200,968	7,209,979
North Carolina	5,558,696	5,474,658	5,317,189	5,247,504	5,263,348
North Dakota	440,750	415,812	398,506	386,174	381,352
Ohio	6,679,781	6,592,162	6,500,688	6,433,507	6,423,742
Oklahoma	1,772,746	1,726,370	1,689,989	1,657,251	1,649,648
Oregon	2,131,177	2,084,015	2,054,508	2,057,484	2,050,782
Pennsylvania	7,146,156	7,122,102	7,027,377	6,983,074	6,952,212
Rhode Island	498,223	492,840	484,363	481,182	483,601
South Carolina	2,644,736	2,563,726	2,516,045	2,446,220	2,422,446
South Dakota	452,022	435,686	424,159	419,000	415,523
Tennessee	3,287,681	3,217,613	3,146,167	3,105,141	3,075,307
Texas	12,543,435	12,090,206	11,666,747	11,395,682	11,258,675
Utah	1,332,681	1,291,232	1,253,450	1,235,766	1,242,373
Vermont	390,732	383,561	396,809	397,241	395,781
Virginia	4,970,300	4,890,500	4,784,126	4,719,260	4,709,238
Washington	3,722,261	3,599,074	3,519,876	3,522,447	3,440,564
West Virginia	952,073	942,617	932,120	926,302	922,786
Wisconsin	3,271,457	3,195,285	3,121,739	3,097,006	3,091,271
Wyoming	300,251	290,760	282,414	282,691	283,650
<b>Countrywide</b>	<b>159,661,504</b>	<b>155,997,104</b>	<b>152,615,611</b>	<b>150,919,174</b>	<b>150,302,901</b>

Table 3C

## Average Premiums and Expenditures 2009-2013

STATE	Comprehensive Average Premium				
	2013	2012	2011	2010	2009
Alabama	146.91	140.60	136.19	132.14	129.52
Alaska	141.68	142.96	143.36	145.99	147.86
Arizona	180.88	180.97	187.38	198.15	204.61
Arkansas	185.45	176.51	171.10	165.41	158.15
California	97.67	98.17	99.91	100.36	101.86
Colorado	158.40	147.69	142.95	143.17	143.10
Connecticut	126.34	121.57	119.78	121.46	121.32
Delaware	112.21	108.49	106.45	106.06	104.16
District of Columbia	230.19	227.97	226.22	229.84	244.70
Florida	106.83	105.65	109.83	114.25	113.56
Georgia	150.65	151.16	153.03	154.29	154.00
Hawaii	95.18	101.41	104.28	106.19	108.17
Idaho	108.06	107.55	107.69	110.07	112.23
Illinois	116.34	110.56	110.00	110.94	110.08
Indiana	112.35	113.30	110.13	109.09	111.50
Iowa	171.71	164.52	159.67	158.53	155.90
Kansas	238.75	211.94	208.56	203.73	198.11
Kentucky	128.20	124.11	123.49	123.53	119.64
Louisiana	203.52	204.69	207.68	211.44	212.19
Maine	95.40	94.60	90.95	92.32	93.72
Maryland	147.29	143.24	140.88	141.88	139.78
Massachusetts	129.97	125.88	121.13	115.07	110.10
Michigan	144.45	142.50	143.88	147.60	149.98
Minnesota	171.80	166.49	162.06	161.47	162.46
Mississippi	190.98	186.58	184.79	180.85	172.73
Missouri	163.62	155.98	155.14	157.59	154.01
Montana	198.81	190.62	187.65	185.54	183.52
Nebraska	205.38	192.56	181.00	174.55	169.71
Nevada	114.77	114.45	119.89	128.77	129.07
New Hampshire	102.02	99.24	96.52	96.24	96.07
New Jersey	122.37	117.64	118.10	123.96	130.34
New Mexico	162.39	163.02	168.75	175.75	175.79
New York	155.65	147.33	144.13	143.49	146.61
North Carolina	120.72	115.06	111.83	111.09	109.02
North Dakota	226.05	225.42	219.63	220.90	218.87
Ohio	113.02	107.30	104.21	104.46	103.01
Oklahoma	197.45	185.01	179.63	170.94	159.23
Oregon	86.53	86.92	90.21	91.45	92.30
Pennsylvania	131.71	124.28	121.57	120.49	118.68
Rhode Island	118.86	116.41	118.21	116.93	115.38
South Carolina	165.41	156.22	149.16	147.96	144.73
South Dakota	227.50	214.07	201.21	195.55	189.60
Tennessee	136.73	126.31	122.03	121.89	120.33
Texas	198.56	189.72	185.61	183.97	180.41
Utah	106.91	103.18	103.69	105.06	104.58
Vermont	118.70	116.45	110.74	109.53	109.21
Virginia	130.00	125.87	122.53	119.10	115.77
Washington	101.12	102.61	105.55	108.43	110.19
West Virginia	195.28	189.20	186.32	182.54	171.48
Wisconsin	127.49	119.69	115.07	116.43	117.76
Wyoming	220.96	212.43	198.01	199.62	198.78
<b>Countrywide</b>	<b>138.82</b>	<b>134.19</b>	<b>132.80</b>	<b>133.08</b>	<b>132.39</b>

Table 4

## Average Premiums and Expenditures 2009-2013

STATE	Average Expenditure				
	2013	2012	2011	2010	2009
Alabama	673.51	659.06	653.37	651.22	652.07
Alaska	889.28	873.15	873.11	890.35	896.74
Arizona	811.45	781.71	776.56	804.97	842.21
Arkansas	703.04	679.46	665.49	662.44	657.13
California	782.63	747.82	740.50	746.15	756.16
Colorado	777.74	737.95	723.61	730.42	741.28
Connecticut	1,011.27	986.73	969.41	965.22	952.36
Delaware	1,101.12	1,065.37	1,048.03	1,030.98	1,021.42
District of Columbia	1,187.49	1,154.91	1,139.43	1,133.87	1,127.72
Florida	1,143.83	1,128.31	1,090.58	1,037.36	1,006.20
Georgia	800.58	768.34	754.06	748.89	754.61
Hawaii	739.26	735.18	748.45	765.83	786.33
Idaho	553.38	534.56	535.11	548.03	554.80
Illinois	744.75	731.57	727.33	733.45	727.82
Indiana	621.71	637.37	621.38	624.27	620.31
Iowa	572.14	561.26	551.72	546.59	530.96
Kansas	668.93	632.07	625.92	625.17	622.16
Kentucky	772.80	759.70	744.53	722.70	698.85
Louisiana	1,146.29	1,112.53	1,110.63	1,121.44	1,100.09
Maine	592.82	582.71	577.38	582.29	597.87
Maryland	979.28	966.29	956.14	947.74	928.92
Massachusetts	1,007.98	976.65	942.12	890.83	860.49
Michigan	1,131.40	1,048.87	983.62	954.75	913.28
Minnesota	744.51	718.61	696.00	693.08	692.08
Mississippi	768.20	748.44	740.14	745.17	737.77
Missouri	704.22	683.82	674.60	678.03	668.29
Montana	678.58	658.42	654.56	657.42	655.61
Nebraska	638.74	616.78	602.39	592.56	575.26
Nevada	935.90	905.82	904.91	930.43	944.16
New Hampshire	733.02	717.15	705.88	706.24	717.56
New Jersey	1,254.10	1,219.97	1,186.24	1,157.30	1,100.66
New Mexico	722.66	695.09	691.74	703.64	717.96
New York	1,181.86	1,153.46	1,111.27	1,078.88	1,057.82
North Carolina	624.76	611.18	600.04	599.90	609.80
North Dakota	604.58	576.08	549.73	528.81	509.72
Ohio	659.37	634.91	619.73	619.45	616.33
Oklahoma	768.25	740.11	716.21	703.03	677.71
Oregon	783.46	741.51	723.72	724.47	722.85
Pennsylvania	841.42	827.75	812.79	812.15	811.15
Rhode Island	1,066.25	1,034.51	1,004.12	984.95	969.02
South Carolina	794.40	772.14	748.26	737.77	737.74
South Dakota	580.99	556.51	538.49	525.16	512.47
Tennessee	704.20	673.90	649.98	641.17	634.24
Texas	895.44	858.54	842.58	848.11	860.42
Utah	733.55	713.20	712.74	716.97	717.28
Vermont	655.66	643.47	633.51	630.11	645.79
Virginia	718.72	691.80	679.60	673.72	667.51
Washington	838.30	809.56	806.02	815.29	826.59
West Virginia	858.85	846.74	834.04	830.10	815.00
Wisconsin	621.05	598.84	600.23	613.41	590.54
Wyoming	639.71	623.70	619.88	621.15	624.10
<b>Countrywide</b>	<b>841.23</b>	<b>814.63</b>	<b>797.73</b>	<b>791.85</b>	<b>786.65</b>

Table 5

## Average Premiums and Expenditures 2009-2013

STATE	Combined Average Premium				
	2013	2012	2011	2010	2009
Alabama	811.75	788.07	784.38	783.19	783.59
Alaska	1,058.15	1,053.54	1,053.48	1,069.97	1,072.75
Arizona	926.52	899.91	899.33	933.41	973.25
Arkansas	868.13	843.07	829.13	821.99	810.82
California	923.44	887.94	880.74	886.48	895.51
Colorado	887.31	849.74	835.50	844.03	855.77
Connecticut	1,109.03	1,082.28	1,068.18	1,065.92	1,049.85
Delaware	1,187.18	1,153.59	1,134.60	1,118.61	1,105.63
District of Columbia	1,316.48	1,289.49	1,276.99	1,277.24	1,264.92
Florida	1,209.74	1,196.34	1,160.10	1,114.84	1,087.82
Georgia	949.33	922.05	912.49	914.00	919.45
Hawaii	844.16	844.13	861.95	881.17	901.40
Idaho	650.57	639.19	641.96	658.92	665.94
Illinois	819.27	806.43	803.04	813.47	807.31
Indiana	704.48	724.35	710.36	716.16	710.61
Iowa	668.09	656.84	648.99	644.63	620.07
Kansas	828.26	785.71	780.43	777.78	769.44
Kentucky	904.99	888.46	872.48	852.75	828.84
Louisiana	1,307.72	1,275.10	1,281.55	1,294.89	1,271.24
Maine	674.94	667.66	662.28	670.62	682.93
Maryland	1,071.35	1,056.82	1,048.86	1,041.79	1,021.07
Massachusetts	1,080.48	1,048.06	1,011.14	957.89	923.11
Michigan	1,264.21	1,171.94	1,110.64	1,085.25	1,042.69
Minnesota	823.60	800.24	777.17	776.96	776.23
Mississippi	925.13	902.95	895.69	901.84	889.92
Missouri	819.79	799.14	790.27	794.52	783.38
Montana	844.73	821.68	816.21	817.93	817.84
Nebraska	773.68	751.18	732.21	720.99	703.65
Nevada	1,047.74	1,024.09	1,029.87	1,060.27	1,073.33
New Hampshire	773.30	755.76	746.57	749.84	760.62
New Jersey	1,368.27	1,334.56	1,303.52	1,276.44	1,217.96
New Mexico	888.83	866.19	869.85	888.30	900.86
New York	1,301.48	1,273.95	1,236.77	1,207.70	1,185.65
North Carolina	738.97	720.47	708.10	707.07	718.86
North Dakota	738.47	714.75	688.74	669.50	650.36
Ohio	738.68	714.05	697.61	699.14	695.02
Oklahoma	931.41	902.90	881.50	864.04	831.48
Oregon	856.26	818.07	804.59	807.20	807.57
Pennsylvania	930.48	915.83	904.47	906.58	903.78
Rhode Island	1,210.54	1,176.03	1,148.97	1,133.17	1,117.62
South Carolina	904.22	880.82	857.70	849.67	848.80
South Dakota	718.57	690.95	669.20	653.87	642.93
Tennessee	829.38	794.53	767.82	758.24	752.23
Texas	1,058.60	1,020.06	1,004.75	1,013.59	1,022.19
Utah	820.94	805.32	809.35	817.84	817.32
Vermont	734.82	726.57	716.14	713.00	723.16
Virginia	809.40	781.38	768.95	764.40	756.53
Washington	914.04	891.04	889.82	898.83	910.37
West Virginia	1,021.37	1,005.68	992.57	986.19	964.83
Wisconsin	689.76	666.79	669.99	682.98	653.09
Wyoming	804.45	796.14	791.14	786.76	788.60
<b>Countrywide</b>	<b>954.30</b>	<b>927.51</b>	<b>911.85</b>	<b>908.08</b>	<b>901.69</b>



# **Auto Insurance Earned and Incurred Data**

## **General Information**





# 2010–2012 Auto Insurance Earned and Incurred Data

## Technical Notes (General)

### Voluntary Market Business and Residual Market Business

#### Data Sources

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

#### Data Tables

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

*Except:*

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

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

#### Calculations—Loss Results

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

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

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

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

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

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

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

#### Countrywide Totals

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

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

#### Data Reporting Basis

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

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

*Except:*

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

#### Limits

Losses are reported at total limits.

#### Loss Adjustment Expenses

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

*Except:*

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

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

## Loss Development

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

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

*Except:*

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

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

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

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

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

*Except:*

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

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

## Data Not Available – n/a

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

## Dash (-)

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

## 2010–2012 Auto Insurance Earned and Incurred Data State-Specific Information (General)

### Voluntary Market Business and Residual Market Business

#### **California**

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

#### **District of Columbia**

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

#### **Illinois**

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

#### **Maryland**

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

#### **Massachusetts**

Data for Massachusetts reflect Safe Driver Plan credits and surcharges for 2010–2012.

#### **New Jersey**

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

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

#### **North Carolina**

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

#### **Texas**

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



# **Bodily Injury Liability**



## Bodily Injury Liability

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

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

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

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

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

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

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

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

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

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

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

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

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<sup>1</sup> See Combined Single Limit Liability, Page 69.

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<sup>2</sup> See Medical Payments, Page 113.

<sup>3</sup> See Personal Injury Protection, Page 97.

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

# Bodily Injury Liability

## State-Specific Information and Technical Notes

Voluntary Market Business and  
Residual Market Business

### Bodily Injury Liability Data

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

### Bodily Injury Liability—Required Limits

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

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

### Bodily Injury—Earned Premiums

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

### Bodily Injury Liability Calculations—Loss Experience Results

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

### Bodily Injury Liability—Loss Development

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

*Except:*

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

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

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



Table 6A  
Bodily Injury Liability 2010-2012

Voluntary Business						
STATE	Earned Premiums			Earned Exposures		
	2012	2011	2010	2012	2011	2010
Alabama	440,706,788	436,005,316	428,047,662	3,203,935	3,161,790	3,124,933
Alaska	103,210,831	100,559,788	98,903,465	446,218	438,742	426,688
Arizona	813,213,582	783,985,516	794,143,896	3,716,355	3,708,173	3,651,935
Arkansas	265,811,961	265,096,395	269,045,466	1,744,662	1,721,987	1,710,844
California	4,775,651,898	4,841,377,078	4,857,964,614	24,088,563	23,743,748	23,559,006
Colorado	622,394,240	609,482,878	617,227,774	3,499,697	3,447,101	3,398,567
Connecticut	659,514,482	631,389,035	616,349,255	1,872,152	1,863,658	1,844,414
Delaware	166,936,542	157,124,469	149,904,821	544,991	539,212	528,062
District of Columbia	56,626,108	55,531,400	53,200,248	219,712	216,848	213,991
Florida	3,317,791,292	3,106,928,988	2,776,788,360	10,608,890	10,499,993	10,491,972
Georgia	1,173,724,565	1,096,235,795	1,048,947,800	5,990,424	5,915,354	5,836,336
Hawaii	105,193,091	107,558,811	105,251,450	757,931	744,703	705,809
Idaho	141,989,074	142,978,106	145,261,885	967,743	960,963	950,247
Illinois	1,268,602,650	1,263,824,068	1,215,845,870	6,523,109	6,486,728	6,457,326
Indiana	641,797,740	640,827,923	620,207,926	4,021,846	4,047,216	4,012,597
Iowa	251,711,005	252,554,405	249,043,712	2,209,995	2,187,575	2,148,436
Kansas	227,313,767	225,144,682	227,946,101	1,976,908	1,960,055	1,960,520
Kentucky	600,963,942	581,051,410	551,430,690	2,800,079	2,769,104	2,776,538
Louisiana	886,613,389	865,572,257	861,792,730	2,547,520	2,511,190	2,491,428
Maine	104,509,252	103,504,441	104,300,976	656,370	658,016	657,018
Maryland	894,830,567	864,944,472	835,314,752	3,676,772	3,626,778	3,578,328
Massachusetts	1,140,805,360	1,093,842,105	1,022,366,061	3,984,196	4,004,604	3,973,076
Michigan	465,124,342	435,216,285	420,473,858	5,133,689	5,009,314	4,961,965
Minnesota	405,049,873	404,291,782	409,012,895	3,547,732	3,517,913	3,475,790
Mississippi	293,328,332	281,245,101	275,798,800	1,709,916	1,675,522	1,652,665
Missouri	639,946,127	635,356,281	623,930,882	3,592,787	3,575,052	3,554,737
Montana	119,359,156	118,926,936	119,408,982	690,485	674,767	662,502
Nebraska	202,262,576	200,555,865	197,391,347	1,391,231	1,369,980	1,348,343
Nevada	520,305,004	505,510,315	500,843,070	1,578,950	1,545,719	1,531,995
New Hampshire	125,646,306	126,715,436	129,518,799	728,168	730,281	725,357
New Jersey	1,036,866,394	1,010,329,710	992,475,931	3,803,357	3,777,606	3,714,771
New Mexico	244,012,411	242,204,861	243,775,759	1,334,376	1,320,275	1,307,263
New York	2,120,866,754	2,085,870,941	2,052,218,854	7,811,647	7,777,733	7,715,547
North Carolina	1,195,559,770	1,195,085,551	1,206,980,537	6,995,888	6,931,252	6,894,649
North Dakota	43,998,589	42,660,878	41,733,254	545,979	527,046	514,986
Ohio	1,120,133,278	1,114,595,645	1,112,208,018	7,212,336	7,207,347	7,149,847
Oklahoma	433,577,195	414,264,874	397,639,506	2,356,877	2,339,814	2,333,674
Oregon	539,931,204	518,876,540	508,287,823	2,488,947	2,505,908	2,489,211
Pennsylvania	1,218,288,211	1,205,850,510	1,197,902,991	7,628,880	7,640,775	7,586,640
Rhode Island	178,438,161	175,476,894	173,040,744	527,657	528,942	525,716
South Carolina	693,472,814	654,262,788	628,450,893	3,214,415	3,170,010	3,125,729
South Dakota	73,912,755	72,558,442	74,144,436	611,123	600,198	593,110
Tennessee	637,937,600	615,279,089	601,369,086	3,953,843	3,903,984	3,872,199
Texas	2,944,596,766	2,858,336,169	2,711,411,075	n/a	n/a	n/a
Utah	293,130,339	284,716,879	280,916,121	1,612,269	1,585,959	1,574,426
Vermont	47,288,938	46,513,339	45,936,132	323,234	319,773	318,170
Virginia	995,612,171	973,883,776	963,595,601	5,739,703	5,706,510	5,628,385
Washington	916,323,202	910,589,239	901,767,309	3,908,020	3,894,421	3,861,169
West Virginia	290,920,454	289,616,480	292,349,812	1,226,327	1,217,881	1,199,464
Wisconsin	579,009,198	584,817,301	578,956,033	3,531,424	3,475,402	3,399,822
Wyoming	54,872,547	55,553,175	55,455,999	425,000	417,469	410,812
<b>Countrywide</b>	<b>37,089,682,593</b>	<b>36,284,680,420</b>	<b>35,386,280,061</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>34,145,085,827</b>	<b>33,426,344,251</b>	<b>32,674,868,986</b>	<b>169,682,328</b>	<b>168,160,391</b>	<b>166,627,015</b>

Table 6B

## Bodily Injury Liability 2010-2012

Voluntary Business						
STATE	Incurred Losses			Incurred Claims		
	2012	2011	2010	2012	2011	2010
Alabama	379,704,768	342,613,051	327,535,626	25,942	25,015	24,596
Alaska	75,650,085	74,653,930	69,865,246	4,489	3,999	4,010
Arizona	670,392,647	657,601,742	618,909,199	50,326	49,678	46,634
Arkansas	207,697,270	191,308,857	188,895,781	19,576	19,316	19,425
California	3,271,830,167	3,136,390,044	3,034,999,571	230,777	225,510	221,969
Colorado	548,185,052	496,949,554	478,807,275	28,101	27,924	26,535
Connecticut	501,910,698	523,668,159	523,865,987	26,818	27,455	27,340
Delaware	133,634,271	130,942,231	130,633,895	8,700	8,607	8,525
District of Columbia	46,584,484	45,783,764	44,583,342	4,378	4,516	4,480
Florida	2,383,557,039	2,438,856,886	2,459,899,440	130,342	137,862	142,238
Georgia	1,182,757,005	1,066,755,286	1,009,694,676	93,020	88,892	86,524
Hawaii	54,958,735	52,146,681	56,950,046	2,285	2,098	2,185
Idaho	103,672,721	98,895,252	100,131,338	8,081	7,923	8,588
Illinois	966,642,988	933,838,936	911,699,963	56,416	56,245	56,992
Indiana	504,591,254	450,409,207	478,576,043	29,984	29,154	30,774
Iowa	182,898,873	161,586,248	156,004,011	12,307	11,413	12,849
Kansas	185,221,738	166,214,295	169,240,315	8,127	7,839	7,759
Kentucky	500,549,570	455,205,324	473,549,362	30,419	28,959	29,683
Louisiana	781,612,995	735,831,837	701,666,271	57,537	55,027	53,948
Maine	72,567,975	68,604,673	75,789,881	4,350	4,243	4,467
Maryland	714,127,739	706,551,783	676,917,756	65,944	66,010	63,846
Massachusetts	627,143,734	642,241,662	619,109,008	51,785	53,280	53,403
Michigan	399,805,364	398,910,978	361,346,661	8,186	8,145	7,393
Minnesota	269,218,826	265,994,076	273,858,210	12,189	11,806	12,027
Mississippi	240,647,555	246,792,117	233,852,331	16,693	16,979	17,082
Missouri	463,674,879	450,555,762	439,802,619	32,049	32,681	32,426
Montana	75,659,556	73,670,689	77,212,932	4,428	4,383	4,549
Nebraska	139,994,555	133,601,901	136,719,216	9,169	8,985	9,378
Nevada	462,506,129	437,682,834	419,456,455	27,133	25,469	24,532
New Hampshire	100,106,862	96,613,895	90,233,283	5,287	5,251	5,495
New Jersey	756,976,242	801,257,541	833,858,055	25,995	26,917	27,825
New Mexico	199,144,127	180,240,958	187,314,181	14,766	14,711	14,806
New York	1,654,682,370	1,697,157,869	1,688,795,735	52,429	55,795	58,788
North Carolina	919,894,497	882,525,073	898,555,433	91,886	92,257	95,882
North Dakota	33,089,012	29,064,092	25,200,613	1,091	950	955
Ohio	890,128,580	843,880,224	815,461,501	78,350	80,304	77,849
Oklahoma	303,919,803	291,902,108	289,959,989	25,525	24,676	25,652
Oregon	474,184,741	433,274,796	440,952,091	33,847	33,601	34,753
Pennsylvania	909,524,498	903,583,881	885,685,648	47,997	49,256	48,534
Rhode Island	146,671,526	152,555,751	148,282,873	10,524	11,027	10,959
South Carolina	598,790,806	560,896,391	541,601,463	55,115	55,035	55,651
South Dakota	55,930,199	51,653,863	54,023,289	2,869	2,908	3,068
Tennessee	519,393,327	483,942,850	468,394,425	32,060	30,904	31,098
Texas	2,227,595,131	1,935,164,240	1,860,165,102	n/a	n/a	n/a
Utah	241,586,948	220,619,313	213,777,065	16,796	15,702	15,598
Vermont	32,068,146	34,088,215	34,238,284	1,931	2,079	2,012
Virginia	813,750,730	768,971,402	736,533,116	62,003	62,117	60,000
Washington	768,408,578	710,930,542	721,766,952	50,678	49,079	51,609
West Virginia	177,743,276	185,469,913	191,881,052	12,641	13,129	13,141
Wisconsin	478,757,712	439,443,660	437,977,201	22,491	20,833	21,055
Wyoming	36,640,314	32,138,764	36,196,314	2,089	2,142	2,199
<b>Countrywide</b>	<b>28,486,386,097</b>	<b>27,319,633,100</b>	<b>26,850,426,121</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>26,258,790,966</b>	<b>25,384,468,860</b>	<b>24,990,261,019</b>	<b>1,705,921</b>	<b>1,698,086</b>	<b>1,701,086</b>

Table 6C

## Bodily Injury Liability 2010-2012

Voluntary Business						
STATE	Pure Premium			Loss Ratio		
	2012	2011	2010	2012	2011	2010
Alabama	118.51	108.36	104.81	86.16	78.58	76.52
Alaska	169.54	170.15	163.74	73.30	74.24	70.64
Arizona	180.39	177.34	169.47	82.44	83.88	77.93
Arkansas	119.05	111.10	110.41	78.14	72.17	70.21
California	135.83	132.09	128.83	68.51	64.78	62.47
Colorado	156.64	144.16	140.89	88.08	81.54	77.57
Connecticut	268.09	280.99	284.03	76.10	82.94	84.99
Delaware	245.20	242.84	247.38	80.05	83.34	87.14
District of Columbia	212.03	211.13	208.34	82.27	82.45	83.80
Florida	224.68	232.27	234.46	71.84	78.50	88.59
Georgia	197.44	180.34	173.00	100.77	97.31	96.26
Hawaii	72.51	70.02	80.69	52.25	48.48	54.11
Idaho	107.13	102.91	105.37	73.01	69.17	68.93
Illinois	148.19	143.96	141.19	76.20	73.89	74.98
Indiana	125.46	111.29	119.27	78.62	70.29	77.16
Iowa	82.76	73.87	72.61	72.66	63.98	62.64
Kansas	93.69	84.80	86.32	81.48	73.83	74.25
Kentucky	178.76	164.39	170.55	83.29	78.34	85.88
Louisiana	306.81	293.02	281.63	88.16	85.01	81.42
Maine	110.56	104.26	115.35	69.44	66.28	72.66
Maryland	194.23	194.82	189.17	79.81	81.69	81.04
Massachusetts	157.41	160.38	155.83	54.97	58.71	60.56
Michigan	77.88	79.63	72.82	85.96	91.66	85.94
Minnesota	75.88	75.61	78.79	66.47	65.79	66.96
Mississippi	140.74	147.29	141.50	82.04	87.75	84.79
Missouri	129.06	126.03	123.72	72.46	70.91	70.49
Montana	109.57	109.18	116.55	63.39	61.95	64.66
Nebraska	100.63	97.52	101.40	69.21	66.62	69.26
Nevada	292.92	283.16	273.80	88.89	86.58	83.75
New Hampshire	137.48	132.30	124.40	79.67	76.24	69.67
New Jersey	199.03	212.11	224.47	73.01	79.31	84.02
New Mexico	149.24	136.52	143.29	81.61	74.42	76.84
New York	211.82	218.21	218.88	78.02	81.36	82.29
North Carolina	131.49	127.33	130.33	76.94	73.85	74.45
North Dakota	60.60	55.15	48.93	75.20	68.13	60.38
Ohio	123.42	117.09	114.05	79.47	75.71	73.32
Oklahoma	128.95	124.75	124.25	70.10	70.46	72.92
Oregon	190.52	172.90	177.15	87.82	83.50	86.75
Pennsylvania	119.22	118.26	116.74	74.66	74.93	73.94
Rhode Island	277.97	288.42	282.06	82.20	86.94	85.69
South Carolina	186.28	176.94	173.27	86.35	85.73	86.18
South Dakota	91.52	86.06	91.08	75.67	71.19	72.86
Tennessee	131.36	123.96	120.96	81.42	78.65	77.89
Texas	n/a	n/a	n/a	75.65	67.70	68.61
Utah	149.84	139.11	135.78	82.42	77.49	76.10
Vermont	99.21	106.60	107.61	67.81	73.29	74.53
Virginia	141.78	134.75	130.86	81.73	78.96	76.44
Washington	196.62	182.55	186.93	83.86	78.07	80.04
West Virginia	144.94	152.29	159.97	61.10	64.04	65.63
Wisconsin	135.57	126.44	128.82	82.69	75.14	75.65
Wyoming	86.21	76.98	88.11	66.77	57.85	65.27
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>76.80</b>	<b>75.29</b>	<b>75.88</b>
<b>CW w/o Texas</b>	<b>154.75</b>	<b>150.95</b>	<b>149.98</b>	<b>76.90</b>	<b>75.94</b>	<b>76.48</b>

Table 6D

## Bodily Injury Liability 2010-2012

Voluntary Business						
STATE	Frequency			Severity		
	2012	2011	2010	2012	2011	2010
Alabama	0.81	0.79	0.79	14,636.68	13,696.30	13,316.62
Alaska	1.01	0.91	0.94	16,852.32	18,668.15	17,422.75
Arizona	1.35	1.34	1.28	13,321.00	13,237.28	13,271.63
Arkansas	1.12	1.12	1.14	10,609.79	9,904.17	9,724.36
California	0.96	0.95	0.94	14,177.45	13,907.99	13,673.08
Colorado	0.80	0.81	0.78	19,507.67	17,796.50	18,044.37
Connecticut	1.43	1.47	1.48	18,715.44	19,073.69	19,161.16
Delaware	1.60	1.60	1.61	15,360.26	15,213.46	15,323.62
District of Columbia	1.99	2.08	2.09	10,640.59	10,138.12	9,951.64
Florida	1.23	1.31	1.36	18,286.95	17,690.57	17,294.25
Georgia	1.55	1.50	1.48	12,715.08	12,000.58	11,669.53
Hawaii	0.30	0.28	0.31	24,051.96	24,855.42	26,064.09
Idaho	0.84	0.82	0.90	12,829.19	12,482.05	11,659.45
Illinois	0.86	0.87	0.88	17,134.20	16,603.06	15,996.98
Indiana	0.75	0.72	0.77	16,828.68	15,449.31	15,551.31
Iowa	0.56	0.52	0.60	14,861.37	14,158.09	12,141.33
Kansas	0.41	0.40	0.40	22,790.91	21,203.51	21,812.13
Kentucky	1.09	1.05	1.07	16,455.16	15,718.96	15,953.55
Louisiana	2.26	2.19	2.17	13,584.53	13,372.20	13,006.34
Maine	0.66	0.64	0.68	16,682.29	16,168.91	16,966.62
Maryland	1.79	1.82	1.78	10,829.31	10,703.71	10,602.35
Massachusetts	1.30	1.33	1.34	12,110.53	12,054.09	11,593.15
Michigan	0.16	0.16	0.15	48,840.14	48,976.18	48,876.86
Minnesota	0.34	0.34	0.35	22,087.03	22,530.41	22,770.28
Mississippi	0.98	1.01	1.03	14,416.08	14,535.14	13,689.99
Missouri	0.89	0.91	0.91	14,467.69	13,786.47	13,563.27
Montana	0.64	0.65	0.69	17,086.62	16,808.28	16,973.61
Nebraska	0.66	0.66	0.70	15,268.25	14,869.44	14,578.72
Nevada	1.72	1.65	1.60	17,045.89	17,184.92	17,098.34
New Hampshire	0.73	0.72	0.76	18,934.53	18,399.14	16,420.98
New Jersey	0.68	0.71	0.75	29,120.07	29,767.71	29,967.94
New Mexico	1.11	1.11	1.13	13,486.67	12,252.12	12,651.23
New York	0.67	0.72	0.76	31,560.44	30,417.74	28,726.88
North Carolina	1.31	1.33	1.39	10,011.26	9,565.94	9,371.47
North Dakota	0.20	0.18	0.19	30,329.07	30,593.78	26,388.08
Ohio	1.09	1.11	1.09	11,360.93	10,508.57	10,474.91
Oklahoma	1.08	1.05	1.10	11,906.75	11,829.39	11,303.60
Oregon	1.36	1.34	1.40	14,009.65	12,894.70	12,688.17
Pennsylvania	0.63	0.64	0.64	18,949.61	18,344.65	18,248.77
Rhode Island	1.99	2.08	2.08	13,936.86	13,834.75	13,530.69
South Carolina	1.71	1.74	1.78	10,864.39	10,191.63	9,732.11
South Dakota	0.47	0.48	0.52	19,494.67	17,762.68	17,608.63
Tennessee	0.81	0.79	0.80	16,200.67	15,659.55	15,061.88
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	1.04	0.99	0.99	14,383.60	14,050.40	13,705.42
Vermont	0.60	0.65	0.63	16,607.02	16,396.45	17,017.04
Virginia	1.08	1.09	1.07	13,124.38	12,379.40	12,275.55
Washington	1.30	1.26	1.34	15,162.57	14,485.43	13,985.29
West Virginia	1.03	1.08	1.10	14,060.86	14,126.74	14,601.71
Wisconsin	0.64	0.60	0.62	21,286.64	21,093.63	20,801.58
Wyoming	0.49	0.51	0.54	17,539.64	15,004.09	16,460.35
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>1.01</b>	<b>1.01</b>	<b>1.02</b>	<b>15,392.74</b>	<b>14,948.87</b>	<b>14,690.77</b>

**Table 7A**  
**Bodily Injury Liability 2010-2012**

Residual Business						
STATE	Earned Premiums			Earned Exposures		
	2012	2011	2010	2012	2011	2010
Alabama	439	730	1,562	0	1	1
Alaska	7,039	16,562	39,850	8	17	42
Arizona	250	1,330	4,179	1	5	9
Arkansas	921	2,866	3,208	2	2	3
California	512,388	625,334	857,183	640	872	1,246
Colorado	0	0	0	0	0	0
Connecticut	133,362	178,819	258,567	162	226	319
Delaware	1,706	1,695	1,898	2	2	3
District of Columbia	128,242	125,975	144,948	145	145	169
Florida	287,641	87,605	5,608	383	113	7
Georgia	0	0	0	0	0	0
Hawaii	1,381,805	1,674,169	1,932,403	1,671	2,101	2,398
Idaho	2,520	6,494	14,228	7	15	35
Illinois	226,988	269,167	289,018	670	818	853
Indiana	809	209	1,535	2	2	3
Iowa	3,667	5,465	3,381	15	27	16
Kansas	408,151	401,099	357,793	1,689	1,664	1,521
Kentucky	27,128	12,436	18,053	39	17	26
Louisiana	180	1,264	1,153	0	1	1
Maine	6,187	7,233	9,252	16	13	16
Maryland	23,662,003	27,184,852	28,159,199	45,164	59,346	70,605
Massachusetts	53,250,200	50,487,172	45,942,023	103,624	102,507	97,004
Michigan	218,255	103,645	157,910	733	313	561
Minnesota	4,399	1,734	3,498	10	4	8
Mississippi	13,056	20,920	32,344	18	33	49
Missouri	7,657	9,563	9,358	20	21	19
Montana	21,660	31,711	41,937	59	86	122
Nebraska	663	102	467	1	0	1
Nevada	1,059	8,651	10,116	2	12	13
New Hampshire	31,585	71,910	130,611	48	107	165
New Jersey	13,221,380	18,929,805	19,942,464	13,931	22,032	22,107
New Mexico	766	3,178	12,156	1	8	16
New York	33,020,217	40,450,588	43,967,170	69,493	90,411	93,270
North Carolina	0	0	0	0	0	0
North Dakota	917	1,175	887	1	2	1
Ohio	0	0	55	0	0	0
Oklahoma	6,406	7,932	11,450	15	26	33
Oregon	1,427	2,303	4,648	2	3	7
Pennsylvania	1,945,478	2,465,742	3,471,060	8,122	10,356	13,674
Rhode Island	6,350,591	5,805,475	5,958,683	9,126	8,395	8,565
South Carolina	0	55	130	0	0	0
South Dakota	0	261	335	0	0	0
Tennessee	7,630	6,184	6,440	12	11	16
Texas	1,271,484	1,361,615	1,631,826	n/a	n/a	n/a
Utah	283	553	434	0	1	0
Vermont	48,757	73,214	116,640	85	136	207
Virginia	366,832	432,514	506,833	659	796	940
Washington	0	0	86	0	0	0
West Virginia	11,931	12,455	12,776	11	10	9
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	19	0	0	0
<b>Countrywide</b>	<b>136,594,059</b>	<b>150,891,761</b>	<b>154,075,374</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>135,322,575</b>	<b>149,530,146</b>	<b>152,443,548</b>	<b>256,589</b>	<b>300,657</b>	<b>314,060</b>

Table 7B

## Bodily Injury Liability 2010-2012

Residual Business						
STATE	Incurred Losses			Incurred Claims		
	2012	2011	2010	2012	2011	2010
Alabama	0	0	0	0	0	0
Alaska	0	0	0	0	0	0
Arizona	0	0	0	0	0	0
Arkansas	0	0	0	0	0	0
California	226,846	249,262	505,977	20	28	54
Colorado	0	0	0	0	0	0
Connecticut	42,946	238,137	191,018	3	12	15
Delaware	0	0	0	0	0	0
District of Columbia	216,865	180,581	224,026	20	14	22
Florida	462,360	47,487	0	35	5	0
Georgia	0	0	0	0	0	0
Hawaii	438,288	714,280	636,717	62	114	116
Idaho	0	0	0	0	0	0
Illinois	361,667	351,131	277,992	22	19	14
Indiana	0	0	0	0	0	0
Iowa	0	0	0	0	0	0
Kansas	542,799	85,502	201,283	11	11	11
Kentucky	14,108	0	0	1	0	0
Louisiana	0	0	0	0	0	0
Maine	0	0	0	0	0	0
Maryland	22,094,401	25,284,361	33,353,449	3,047	3,726	4,469
Massachusetts	49,106,078	45,592,760	46,929,917	4,872	5,011	5,318
Michigan	108,534	0	193,158	8	0	5
Minnesota	29,547	0	0	1	0	0
Mississippi	0	0	0	0	0	0
Missouri	21,786	0	62,615	2	0	1
Montana	3,606	58,473	1,241	1	1	2
Nebraska	0	0	0	0	0	0
Nevada	0	0	3,224	0	0	1
New Hampshire	0	0	29,367	0	0	1
New Jersey	5,512,393	10,001,867	9,435,554	313	624	590
New Mexico	0	0	0	0	0	0
New York	37,292,643	50,645,905	54,966,844	1,947	2,676	3,061
North Carolina	0	0	0	0	0	0
North Dakota	0	0	0	0	0	0
Ohio	0	0	0	0	0	0
Oklahoma	971	0	7,556	1	0	1
Oregon	0	0	0	0	0	0
Pennsylvania	1,877,101	2,110,204	3,440,157	129	182	249
Rhode Island	6,807,657	6,239,952	5,934,287	628	648	521
South Carolina	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	2,010	0	0	1	0	0
Texas	1,453,160	1,318,847	1,303,083	n/a	n/a	n/a
Utah	0	0	0	0	0	0
Vermont	0	4,985	140,313	0	2	3
Virginia	216,336	176,418	336,078	23	20	29
Washington	0	0	0	0	0	0
West Virginia	21,911	5,244	0	3	1	0
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
<b>Countrywide</b>	<b>126,854,013</b>	<b>143,305,396</b>	<b>158,173,856</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>125,400,853</b>	<b>141,986,549</b>	<b>156,870,773</b>	<b>11,150</b>	<b>13,094</b>	<b>14,483</b>

Table 7C  
Bodily Injury Liability 2010-2012

Residual Business						
STATE	Pure Premium			Loss Ratio		
	2012	2011	2010	2012	2011	2010
Alabama	-	0.00	0.00	0.00	0.00	0.00
Alaska	0.00	0.00	0.00	0.00	0.00	0.00
Arizona	0.00	0.00	0.00	0.00	0.00	0.00
Arkansas	0.00	0.00	0.00	0.00	0.00	0.00
California	354.45	285.85	406.08	44.27	39.86	59.03
Colorado	-	-	-	-	-	-
Connecticut	265.10	1,053.70	598.80	32.20	133.17	73.88
Delaware	0.00	0.00	0.00	0.00	0.00	0.00
District of Columbia	1,495.62	1,245.39	1,325.60	169.11	143.35	154.56
Florida	1,207.21	420.24	0.00	160.74	54.21	0.00
Georgia	-	-	-	-	-	-
Hawaii	262.29	339.97	265.52	31.72	42.66	32.95
Idaho	0.00	0.00	0.00	0.00	0.00	0.00
Illinois	539.80	429.26	325.90	159.33	130.45	96.19
Indiana	0.00	0.00	0.00	0.00	0.00	0.00
Iowa	0.00	0.00	0.00	0.00	0.00	0.00
Kansas	321.37	51.38	132.34	132.99	21.32	56.26
Kentucky	361.74	0.00	0.00	52.01	0.00	0.00
Louisiana	-	0.00	0.00	0.00	0.00	0.00
Maine	0.00	0.00	0.00	0.00	0.00	0.00
Maryland	489.20	426.05	472.40	93.38	93.01	118.45
Massachusetts	473.89	444.78	483.79	92.22	90.31	102.15
Michigan	148.07	0.00	344.31	49.73	0.00	122.32
Minnesota	2,954.70	0.00	0.00	671.68	0.00	0.00
Mississippi	0.00	0.00	0.00	0.00	0.00	0.00
Missouri	1,089.30	0.00	3,295.53	284.52	0.00	669.11
Montana	61.12	679.92	10.17	16.65	184.39	2.96
Nebraska	0.00	-	0.00	0.00	0.00	0.00
Nevada	0.00	0.00	248.00	0.00	0.00	31.87
New Hampshire	0.00	0.00	177.98	0.00	0.00	22.48
New Jersey	395.69	453.97	426.81	41.69	52.84	47.31
New Mexico	0.00	0.00	0.00	0.00	0.00	0.00
New York	536.64	560.17	589.33	112.94	125.20	125.02
North Carolina	-	-	-	-	-	-
North Dakota	0.00	0.00	0.00	0.00	0.00	0.00
Ohio	-	-	-	-	-	0.00
Oklahoma	64.73	0.00	228.97	15.16	0.00	65.99
Oregon	0.00	0.00	0.00	0.00	0.00	0.00
Pennsylvania	231.11	203.77	251.58	96.49	85.58	99.11
Rhode Island	745.96	743.29	692.85	107.20	107.48	99.59
South Carolina	-	-	-	-	0.00	0.00
South Dakota	-	-	-	-	0.00	0.00
Tennessee	167.50	0.00	0.00	26.34	0.00	0.00
Texas	n/a	n/a	n/a	114.29	96.86	79.85
Utah	-	0.00	-	0.00	0.00	0.00
Vermont	0.00	36.65	677.84	0.00	6.81	120.30
Virginia	328.28	221.63	357.53	58.97	40.79	66.31
Washington	-	-	-	-	-	0.00
West Virginia	1,991.91	524.40	0.00	183.65	42.10	0.00
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	0.00
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>92.87</b>	<b>94.97</b>	<b>102.66</b>
<b>CW w/o Texas</b>	<b>488.72</b>	<b>472.25</b>	<b>499.49</b>	<b>92.67</b>	<b>94.96</b>	<b>102.90</b>

Table 7D

## Bodily Injury Liability 2010-2012

STATE	Residual Business					
	Frequency			Severity		
	2012	2011	2010	2012	2011	2010
Alabama	-	0.00	0.00	-	-	-
Alaska	0.00	0.00	0.00	-	-	-
Arizona	0.00	0.00	0.00	-	-	-
Arkansas	0.00	0.00	0.00	-	-	-
California	3.13	3.21	4.33	11,342.30	8,902.21	9,369.94
Colorado	-	-	-	-	-	-
Connecticut	1.85	5.31	4.70	14,315.33	19,844.75	12,734.53
Delaware	0.00	0.00	0.00	-	-	-
District of Columbia	13.79	9.66	13.02	10,843.25	12,898.64	10,183.00
Florida	9.14	4.42	0.00	13,210.29	9,497.40	-
Georgia	-	-	-	-	-	-
Hawaii	3.71	5.43	4.84	7,069.16	6,265.61	5,488.94
Idaho	0.00	0.00	0.00	-	-	-
Illinois	3.28	2.32	1.64	16,439.41	18,480.58	19,856.57
Indiana	0.00	0.00	0.00	-	-	-
Iowa	0.00	0.00	0.00	-	-	-
Kansas	0.65	0.66	0.72	49,345.36	7,772.91	18,298.45
Kentucky	2.56	0.00	0.00	14,108.00	-	-
Louisiana	-	0.00	0.00	-	-	-
Maine	0.00	0.00	0.00	-	-	-
Maryland	6.75	6.28	6.33	7,251.20	6,785.93	7,463.29
Massachusetts	4.70	4.89	5.48	10,079.24	9,098.54	8,824.73
Michigan	1.09	0.00	0.89	13,566.75	-	38,631.60
Minnesota	10.00	0.00	0.00	29,547.00	-	-
Mississippi	0.00	0.00	0.00	-	-	-
Missouri	10.00	0.00	5.26	10,893.00	-	62,615.00
Montana	1.69	1.16	1.64	3,606.00	58,473.00	620.50
Nebraska	0.00	-	0.00	-	-	-
Nevada	0.00	0.00	7.69	-	-	3,224.00
New Hampshire	0.00	0.00	0.61	-	-	29,367.00
New Jersey	2.25	2.83	2.67	17,611.48	16,028.63	15,992.46
New Mexico	0.00	0.00	0.00	-	-	-
New York	2.80	2.96	3.28	19,153.90	18,925.97	17,957.15
North Carolina	-	-	-	-	-	-
North Dakota	0.00	0.00	0.00	-	-	-
Ohio	-	-	-	-	-	-
Oklahoma	6.67	0.00	3.03	971.00	-	7,556.00
Oregon	0.00	0.00	0.00	-	-	-
Pennsylvania	1.59	1.76	1.82	14,551.17	11,594.53	13,815.89
Rhode Island	6.88	7.72	6.08	10,840.22	9,629.56	11,390.19
South Carolina	-	-	-	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	8.33	0.00	0.00	2,010.00	-	-
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	-	0.00	-	-	-	-
Vermont	0.00	1.47	1.45	-	2,492.50	46,771.00
Virginia	3.49	2.51	3.09	9,405.91	8,820.90	11,588.90
Washington	-	-	-	-	-	-
West Virginia	27.27	10.00	0.00	7,303.67	5,244.00	-
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	-
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>4.35</b>	<b>4.36</b>	<b>4.61</b>	<b>11,246.71</b>	<b>10,843.63</b>	<b>10,831.37</b>



Table 8A  
Bodily Injury Liability 2010-2012

STATE	Total Business					
	Earned Premiums			Earned Exposures		
	2012	2011	2010	2012	2011	2010
Alabama	440,707,227	436,006,046	428,049,224	3,203,935	3,161,791	3,124,934
Alaska	103,217,870	100,576,350	98,943,315	446,226	438,759	426,730
Arizona	813,213,832	783,986,846	794,148,075	3,716,356	3,708,178	3,651,944
Arkansas	265,812,882	265,099,261	269,048,674	1,744,664	1,721,989	1,710,847
California	4,776,164,286	4,842,002,412	4,858,821,797	24,089,203	23,744,620	23,560,252
Colorado	622,394,240	609,482,878	617,227,774	3,499,697	3,447,101	3,398,567
Connecticut	659,647,844	631,567,854	616,607,822	1,872,314	1,863,884	1,844,733
Delaware	166,938,248	157,126,164	149,906,719	544,993	539,214	528,065
District of Columbia	56,754,350	55,657,375	53,345,196	219,857	216,993	214,160
Florida	3,318,078,933	3,107,016,593	2,776,793,968	10,609,273	10,500,106	10,491,979
Georgia	1,173,724,565	1,096,235,795	1,048,947,800	5,990,424	5,915,354	5,836,336
Hawaii	106,574,896	109,232,980	107,183,853	759,602	746,804	708,207
Idaho	141,991,594	142,984,600	145,276,113	967,750	960,978	950,282
Illinois	1,268,829,638	1,264,093,235	1,216,134,888	6,523,779	6,487,546	6,458,179
Indiana	641,798,549	640,828,132	620,209,461	4,021,848	4,047,218	4,012,600
Iowa	251,714,672	252,559,870	249,047,093	2,210,010	2,187,602	2,148,452
Kansas	227,721,918	225,545,781	228,303,894	1,978,597	1,961,719	1,962,041
Kentucky	600,991,070	581,063,846	551,448,743	2,800,118	2,769,121	2,776,564
Louisiana	886,613,569	865,573,521	861,793,883	2,547,520	2,511,191	2,491,429
Maine	104,515,439	103,511,674	104,310,228	656,386	658,029	657,034
Maryland	918,492,570	892,129,324	863,473,951	3,721,936	3,686,124	3,648,933
Massachusetts	1,194,055,560	1,144,329,277	1,068,308,084	4,087,820	4,107,111	4,070,080
Michigan	465,342,597	435,319,930	420,631,768	5,134,422	5,009,627	4,962,526
Minnesota	405,054,272	404,293,516	409,016,393	3,547,742	3,517,917	3,475,798
Mississippi	293,341,388	281,266,021	275,831,144	1,709,934	1,675,555	1,652,714
Missouri	639,953,784	635,365,844	623,940,240	3,592,807	3,575,073	3,554,756
Montana	119,380,816	118,958,647	119,450,919	690,544	674,853	662,624
Nebraska	202,263,239	200,555,967	197,391,814	1,391,232	1,369,980	1,348,344
Nevada	520,306,063	505,518,966	500,853,186	1,578,952	1,545,731	1,532,008
New Hampshire	125,677,891	126,787,346	129,649,410	728,216	730,388	725,522
New Jersey	1,050,087,774	1,029,259,515	1,012,418,395	3,817,288	3,799,638	3,736,878
New Mexico	244,013,177	242,208,039	243,787,915	1,334,377	1,320,283	1,307,279
New York	2,153,886,971	2,126,321,529	2,096,186,024	7,881,140	7,868,144	7,808,817
North Carolina	1,195,559,770	1,195,085,551	1,206,980,537	6,995,888	6,931,252	6,894,649
North Dakota	43,999,506	42,662,053	41,734,141	545,980	527,048	514,987
Ohio	1,120,133,278	1,114,595,645	1,112,208,073	7,212,336	7,207,347	7,149,847
Oklahoma	433,583,601	414,272,806	397,650,956	2,356,892	2,339,840	2,333,707
Oregon	539,932,631	518,878,843	508,292,471	2,488,949	2,505,911	2,489,218
Pennsylvania	1,220,233,689	1,208,316,252	1,201,374,051	7,637,002	7,651,131	7,600,314
Rhode Island	184,788,752	181,282,369	178,999,427	536,783	537,337	534,281
South Carolina	693,472,814	654,262,843	628,451,023	3,214,415	3,170,010	3,125,729
South Dakota	73,912,755	72,558,703	74,144,771	611,123	600,198	593,110
Tennessee	637,945,230	615,285,273	601,375,526	3,953,855	3,903,995	3,872,215
Texas	2,945,868,250	2,859,697,784	2,713,042,901	n/a	n/a	n/a
Utah	293,130,622	284,717,432	280,916,555	1,612,269	1,585,960	1,574,426
Vermont	47,337,695	46,586,553	46,052,772	323,319	319,909	318,377
Virginia	995,979,003	974,316,290	964,102,434	5,740,362	5,707,306	5,629,325
Washington	916,323,202	910,589,239	901,767,395	3,908,020	3,894,421	3,861,169
West Virginia	290,932,385	289,628,935	292,362,588	1,226,338	1,217,891	1,199,473
Wisconsin	579,009,198	584,817,301	578,956,033	3,531,424	3,475,402	3,399,822
Wyoming	54,872,547	55,553,175	55,456,018	425,000	417,469	410,812
<b>Countrywide</b>	<b>37,226,276,652</b>	<b>36,435,572,181</b>	<b>35,540,355,435</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>34,280,408,402</b>	<b>33,575,874,397</b>	<b>32,827,312,534</b>	<b>169,938,917</b>	<b>168,461,048</b>	<b>166,941,075</b>

Table 8B

## Bodily Injury Liability 2010-2012

STATE	Total Business					
	Incurred Losses			Incurred Claims		
	2012	2011	2010	2012	2011	2010
Alabama	379,704,768	342,613,051	327,535,626	25,942	25,015	24,596
Alaska	75,650,085	74,653,930	69,865,246	4,489	3,999	4,010
Arizona	670,392,647	657,601,742	618,909,199	50,326	49,678	46,634
Arkansas	207,697,270	191,308,857	188,895,781	19,576	19,316	19,425
California	3,272,057,013	3,136,639,306	3,035,505,548	230,797	225,538	222,023
Colorado	548,185,052	496,949,554	478,807,275	28,101	27,924	26,535
Connecticut	501,953,644	523,906,296	524,057,005	26,821	27,467	27,355
Delaware	133,634,271	130,942,231	130,633,895	8,700	8,607	8,525
District of Columbia	46,801,349	45,964,345	44,807,368	4,398	4,530	4,502
Florida	2,384,019,399	2,438,904,373	2,459,899,440	130,377	137,867	142,238
Georgia	1,182,757,005	1,066,755,286	1,009,694,676	93,020	88,892	86,524
Hawaii	55,397,023	52,860,961	57,586,763	2,347	2,212	2,301
Idaho	103,672,721	98,895,252	100,131,338	8,081	7,923	8,588
Illinois	967,004,655	934,190,067	911,977,955	56,438	56,264	57,006
Indiana	504,591,254	450,409,207	478,576,043	29,984	29,154	30,774
Iowa	182,898,873	161,586,248	156,004,011	12,307	11,413	12,849
Kansas	185,764,537	166,299,797	169,441,598	8,138	7,850	7,770
Kentucky	500,563,678	455,205,324	473,549,362	30,420	28,959	29,683
Louisiana	781,612,995	735,831,837	701,666,271	57,537	55,027	53,948
Maine	72,567,975	68,604,673	75,789,881	4,350	4,243	4,467
Maryland	736,222,140	731,836,144	710,271,205	68,991	69,736	68,315
Massachusetts	676,249,812	687,834,422	666,038,925	56,657	58,291	58,721
Michigan	399,913,898	398,910,978	361,539,819	8,194	8,145	7,398
Minnesota	269,248,373	265,994,076	273,858,210	12,190	11,806	12,027
Mississippi	240,647,555	246,792,117	233,852,331	16,693	16,979	17,082
Missouri	463,696,665	450,555,762	439,865,234	32,051	32,681	32,427
Montana	75,663,162	73,729,162	77,214,173	4,429	4,384	4,551
Nebraska	139,994,555	133,601,901	136,719,216	9,169	8,985	9,378
Nevada	462,506,129	437,682,834	419,459,679	27,133	25,469	24,533
New Hampshire	100,106,862	96,613,895	90,262,650	5,287	5,251	5,496
New Jersey	762,488,635	811,259,408	843,293,609	26,308	27,541	28,415
New Mexico	199,144,127	180,240,958	187,314,181	14,766	14,711	14,806
New York	1,691,975,013	1,747,803,774	1,743,762,579	54,376	58,471	61,849
North Carolina	919,894,497	882,525,073	898,555,433	91,886	92,257	95,882
North Dakota	33,089,012	29,064,092	25,200,613	1,091	950	955
Ohio	890,128,580	843,880,224	815,461,501	78,350	80,304	77,849
Oklahoma	303,920,774	291,902,108	289,967,545	25,526	24,676	25,653
Oregon	474,184,741	433,274,796	440,952,091	33,847	33,601	34,753
Pennsylvania	911,401,599	905,694,085	889,125,805	48,126	49,438	48,783
Rhode Island	153,479,183	158,795,703	154,217,160	11,152	11,675	11,480
South Carolina	598,790,806	560,896,391	541,601,463	55,115	55,035	55,651
South Dakota	55,930,199	51,653,863	54,023,289	2,869	2,908	3,068
Tennessee	519,395,337	483,942,850	468,394,425	32,061	30,904	31,098
Texas	2,229,048,291	1,936,483,087	1,861,468,185	n/a	n/a	n/a
Utah	241,586,948	220,619,313	213,777,065	16,796	15,702	15,598
Vermont	32,068,146	34,093,200	34,378,597	1,931	2,081	2,015
Virginia	813,967,066	769,147,820	736,869,194	62,026	62,137	60,029
Washington	768,408,578	710,930,542	721,766,952	50,678	49,079	51,609
West Virginia	177,765,187	185,475,157	191,881,052	12,644	13,130	13,141
Wisconsin	478,757,712	439,443,660	437,977,201	22,491	20,833	21,055
Wyoming	36,640,314	32,138,764	36,196,314	2,089	2,142	2,199
<b>Countrywide</b>	<b>28,613,240,110</b>	<b>27,462,938,496</b>	<b>27,008,599,977</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>26,384,191,819</b>	<b>25,526,455,409</b>	<b>25,147,131,792</b>	<b>1,717,071</b>	<b>1,711,180</b>	<b>1,715,569</b>

Table 8C  
Bodily Injury Liability 2010-2012

STATE	Total Business					
	Pure Premiums			Loss Ratio		
	2012	2011	2010	2012	2011	2010
Alabama	118.51	108.36	104.81	86.16	78.58	76.52
Alaska	169.53	170.15	163.72	73.29	74.23	70.61
Arizona	180.39	177.34	169.47	82.44	83.88	77.93
Arkansas	119.05	111.10	110.41	78.14	72.16	70.21
California	135.83	132.10	128.84	68.51	64.78	62.47
Colorado	156.64	144.16	140.89	88.08	81.54	77.57
Connecticut	268.09	281.08	284.08	76.09	82.95	84.99
Delaware	245.20	242.84	247.38	80.05	83.34	87.14
District of Columbia	212.87	211.82	209.22	82.46	82.58	84.00
Florida	224.71	232.27	234.46	71.85	78.50	88.59
Georgia	197.44	180.34	173.00	100.77	97.31	96.26
Hawaii	72.93	70.78	81.31	51.98	48.39	53.73
Idaho	107.13	102.91	105.37	73.01	69.16	68.92
Illinois	148.23	144.00	141.21	76.21	73.90	74.99
Indiana	125.46	111.29	119.27	78.62	70.29	77.16
Iowa	82.76	73.86	72.61	72.66	63.98	62.64
Kansas	93.89	84.77	86.36	81.58	73.73	74.22
Kentucky	178.77	164.39	170.55	83.29	78.34	85.87
Louisiana	306.81	293.02	281.63	88.16	85.01	81.42
Maine	110.56	104.26	115.35	69.43	66.28	72.66
Maryland	197.81	198.54	194.65	80.16	82.03	82.26
Massachusetts	165.43	167.47	163.64	56.63	60.11	62.35
Michigan	77.89	79.63	72.85	85.94	91.64	85.95
Minnesota	75.89	75.61	78.79	66.47	65.79	66.96
Mississippi	140.73	147.29	141.50	82.04	87.74	84.78
Missouri	129.06	126.03	123.74	72.46	70.91	70.50
Montana	109.57	109.25	116.53	63.38	61.98	64.64
Nebraska	100.63	97.52	101.40	69.21	66.62	69.26
Nevada	292.92	283.16	273.80	88.89	86.58	83.75
New Hampshire	137.47	132.28	124.41	79.65	76.20	69.62
New Jersey	199.75	213.51	225.67	72.61	78.82	83.29
New Mexico	149.24	136.52	143.29	81.61	74.42	76.83
New York	214.69	222.14	223.31	78.55	82.20	83.19
North Carolina	131.49	127.33	130.33	76.94	73.85	74.45
North Dakota	60.60	55.15	48.93	75.20	68.13	60.38
Ohio	123.42	117.09	114.05	79.47	75.71	73.32
Oklahoma	128.95	124.75	124.25	70.10	70.46	72.92
Oregon	190.52	172.90	177.14	87.82	83.50	86.75
Pennsylvania	119.34	118.37	116.99	74.69	74.96	74.01
Rhode Island	285.92	295.52	288.64	83.06	87.60	86.16
South Carolina	186.28	176.94	173.27	86.35	85.73	86.18
South Dakota	91.52	86.06	91.08	75.67	71.19	72.86
Tennessee	131.36	123.96	120.96	81.42	78.65	77.89
Texas	n/a	n/a	n/a	75.67	67.72	68.61
Utah	149.84	139.11	135.78	82.42	77.49	76.10
Vermont	99.18	106.57	107.98	67.74	73.18	74.65
Virginia	141.80	134.77	130.90	81.73	78.94	76.43
Washington	196.62	182.55	186.93	83.86	78.07	80.04
West Virginia	144.96	152.29	159.97	61.10	64.04	65.63
Wisconsin	135.57	126.44	128.82	82.69	75.14	75.65
Wyoming	86.21	76.98	88.11	66.77	57.85	65.27
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>76.86</b>	<b>75.37</b>	<b>75.99</b>
<b>CW w/o Texas</b>	<b>155.26</b>	<b>151.53</b>	<b>150.63</b>	<b>76.97</b>	<b>76.03</b>	<b>76.60</b>

Table 8D

## Bodily Injury Liability 2010-2012

STATE	Total Business					
	Frequency			Severity		
	2012	2011	2010	2012	2011	2010
Alabama	0.81	0.79	0.79	14,636.68	13,696.30	13,316.62
Alaska	1.01	0.91	0.94	16,852.32	18,668.15	17,422.75
Arizona	1.35	1.34	1.28	13,321.00	13,237.28	13,271.63
Arkansas	1.12	1.12	1.14	10,609.79	9,904.17	9,724.36
California	0.96	0.95	0.94	14,177.21	13,907.37	13,672.03
Colorado	0.80	0.81	0.78	19,507.67	17,796.50	18,044.37
Connecticut	1.43	1.47	1.48	18,714.95	19,074.03	19,157.63
Delaware	1.60	1.60	1.61	15,360.26	15,213.46	15,323.62
District of Columbia	2.00	2.09	2.10	10,641.51	10,146.65	9,952.77
Florida	1.23	1.31	1.36	18,285.58	17,690.27	17,294.25
Georgia	1.55	1.50	1.48	12,715.08	12,000.58	11,669.53
Hawaii	0.31	0.30	0.32	23,603.33	23,897.36	25,026.84
Idaho	0.84	0.82	0.90	12,829.19	12,482.05	11,659.45
Illinois	0.87	0.87	0.88	17,133.93	16,603.69	15,997.93
Indiana	0.75	0.72	0.77	16,828.68	15,449.31	15,551.31
Iowa	0.56	0.52	0.60	14,861.37	14,158.09	12,141.33
Kansas	0.41	0.40	0.40	22,826.80	21,184.69	21,807.16
Kentucky	1.09	1.05	1.07	16,455.08	15,718.96	15,953.55
Louisiana	2.26	2.19	2.17	13,584.53	13,372.20	13,006.34
Maine	0.66	0.64	0.68	16,682.29	16,168.91	16,966.62
Maryland	1.85	1.89	1.87	10,671.28	10,494.38	10,397.00
Massachusetts	1.39	1.42	1.44	11,935.86	11,800.01	11,342.43
Michigan	0.16	0.16	0.15	48,805.70	48,976.18	48,869.94
Minnesota	0.34	0.34	0.35	22,087.64	22,530.41	22,770.28
Mississippi	0.98	1.01	1.03	14,416.08	14,535.14	13,689.99
Missouri	0.89	0.91	0.91	14,467.46	13,786.47	13,564.78
Montana	0.64	0.65	0.69	17,083.58	16,817.78	16,966.42
Nebraska	0.66	0.66	0.70	15,268.25	14,869.44	14,578.72
Nevada	1.72	1.65	1.60	17,045.89	17,184.92	17,097.77
New Hampshire	0.73	0.72	0.76	18,934.53	18,399.14	16,423.34
New Jersey	0.69	0.72	0.76	28,983.15	29,456.43	29,677.76
New Mexico	1.11	1.11	1.13	13,486.67	12,252.12	12,651.23
New York	0.69	0.74	0.79	31,116.21	29,891.81	28,193.87
North Carolina	1.31	1.33	1.39	10,011.26	9,565.94	9,371.47
North Dakota	0.20	0.18	0.19	30,329.07	30,593.78	26,388.08
Ohio	1.09	1.11	1.09	11,360.93	10,508.57	10,474.91
Oklahoma	1.08	1.05	1.10	11,906.32	11,829.39	11,303.46
Oregon	1.36	1.34	1.40	14,009.65	12,894.70	12,688.17
Pennsylvania	0.63	0.65	0.64	18,937.82	18,319.80	18,226.14
Rhode Island	2.08	2.17	2.15	13,762.48	13,601.35	13,433.55
South Carolina	1.71	1.74	1.78	10,864.39	10,191.63	9,732.11
South Dakota	0.47	0.48	0.52	19,494.67	17,762.68	17,608.63
Tennessee	0.81	0.79	0.80	16,200.22	15,659.55	15,061.88
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	1.04	0.99	0.99	14,383.60	14,050.40	13,705.42
Vermont	0.60	0.65	0.63	16,607.02	16,383.09	17,061.34
Virginia	1.08	1.09	1.07	13,123.00	12,378.26	12,275.22
Washington	1.30	1.26	1.34	15,162.57	14,485.43	13,985.29
West Virginia	1.03	1.08	1.10	14,059.25	14,126.06	14,601.71
Wisconsin	0.64	0.60	0.62	21,286.64	21,093.63	20,801.58
Wyoming	0.49	0.51	0.54	17,539.64	15,004.09	16,460.35
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>1.01</b>	<b>1.02</b>	<b>1.03</b>	<b>15,365.81</b>	<b>14,917.46</b>	<b>14,658.19</b>

# **Property Damage Liability**



## Property Damage Liability

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

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

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

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

Voluntary Market Business and  
Residual Market Business

### Property Damage Liability Data

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

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

### Property Damage Liability—Required Limits

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

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

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

### Property Damage—Loss Development

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





Table 9A

## Property Damage Liability 2010-2012

Voluntary Business						
STATE	Earned Premiums			Earned Exposures		
	2012	2011	2010	2012	2011	2010
Alabama	425,610,026	416,704,734	409,745,570	3,204,214	3,162,108	3,124,366
Alaska	73,626,563	73,417,802	73,408,101	446,211	438,730	426,686
Arizona	596,614,985	595,636,444	608,442,860	3,717,188	3,708,980	3,651,553
Arkansas	251,357,409	244,314,302	243,225,088	1,744,434	1,721,641	1,710,444
California	4,041,984,600	3,858,178,817	3,853,858,975	24,092,773	23,743,811	23,557,656
Colorado	526,398,245	515,199,272	511,450,592	3,499,856	3,448,087	3,400,553
Connecticut	363,786,054	358,184,294	353,004,639	1,872,197	1,863,827	1,844,708
Delaware	89,210,780	86,501,857	83,478,341	545,234	539,485	528,212
District of Columbia	47,759,893	47,143,980	45,728,995	219,719	216,850	214,002
Florida	1,779,695,681	1,735,529,420	1,752,780,611	11,177,585	11,031,097	10,992,533
Georgia	969,226,315	944,594,306	950,106,933	5,990,728	5,915,635	5,836,834
Hawaii	107,791,944	107,111,518	103,173,216	757,745	744,833	706,019
Idaho	104,003,418	105,980,223	107,122,595	967,786	961,334	951,475
Illinois	955,731,245	960,722,882	980,034,308	6,521,351	6,485,878	6,457,640
Indiana	513,718,255	516,089,005	525,991,945	4,023,241	4,048,531	4,013,324
Iowa	247,783,446	244,270,393	231,765,961	2,203,350	2,181,829	2,143,439
Kansas	260,731,238	259,153,986	259,314,294	1,976,777	1,960,512	1,961,913
Kentucky	375,908,047	365,624,808	357,185,700	2,799,982	2,769,177	2,776,713
Louisiana	530,870,568	517,647,012	499,310,844	2,547,582	2,511,151	2,491,400
Maine	79,657,144	79,404,678	80,109,239	656,407	658,191	657,281
Maryland	685,438,423	676,674,314	673,763,049	3,676,534	3,626,670	3,578,044
Massachusetts	893,111,128	860,295,479	820,880,131	4,000,062	3,968,411	3,893,128
Michigan	91,877,565	86,072,026	82,751,614	5,133,689	5,009,316	4,961,965
Minnesota	403,825,143	390,538,637	386,907,154	3,547,277	3,518,067	3,478,797
Mississippi	217,065,851	211,613,478	212,364,568	1,710,083	1,675,610	1,652,549
Missouri	537,808,873	528,162,281	527,597,449	3,592,684	3,575,738	3,557,059
Montana	76,173,594	75,552,251	75,245,147	690,568	674,893	663,415
Nebraska	176,473,491	172,907,954	169,213,740	1,390,917	1,369,718	1,348,142
Nevada	263,263,389	266,689,457	276,651,596	1,579,099	1,545,920	1,532,110
New Hampshire	94,503,973	93,045,454	93,619,316	728,743	730,831	725,797
New Jersey	708,335,104	687,491,385	665,369,156	3,805,537	3,779,238	3,716,986
New Mexico	177,456,606	175,709,846	176,697,901	1,334,520	1,320,480	1,307,374
New York	1,569,338,968	1,504,803,273	1,436,888,637	7,805,248	7,771,667	7,710,352
North Carolina	890,734,031	889,062,104	907,838,983	6,995,888	6,931,252	6,894,649
North Dakota	56,698,733	51,370,748	46,752,963	546,065	527,216	515,499
Ohio	952,108,776	937,645,541	934,418,161	7,211,328	7,206,325	7,147,593
Oklahoma	369,329,809	358,528,030	348,454,995	2,356,852	2,339,731	2,333,617
Oregon	336,387,037	335,306,893	340,667,363	2,489,181	2,506,276	2,490,031
Pennsylvania	1,195,022,500	1,164,151,310	1,145,014,565	7,627,196	7,640,490	7,588,559
Rhode Island	115,294,965	109,637,471	105,965,863	528,575	529,709	525,954
South Carolina	483,253,124	464,133,385	460,114,293	3,215,862	3,171,184	3,126,824
South Dakota	59,193,933	56,356,159	54,243,818	609,925	599,480	593,210
Tennessee	539,375,089	517,701,979	509,531,444	3,952,828	3,902,900	3,872,262
Texas	3,115,833,327	3,071,983,598	3,065,020,988	n/a	n/a	n/a
Utah	257,244,950	257,222,684	263,294,621	1,612,353	1,586,410	1,575,838
Vermont	39,063,551	38,264,359	38,036,803	323,234	319,802	318,186
Virginia	830,218,095	805,514,349	797,240,251	5,737,838	5,696,761	5,623,859
Washington	556,261,205	563,089,774	569,763,112	3,908,386	3,895,130	3,863,418
West Virginia	164,264,413	159,799,411	153,602,541	1,226,183	1,217,754	1,199,338
Wisconsin	357,909,317	354,124,568	347,657,865	3,528,891	3,473,583	3,398,654
Wyoming	49,041,247	48,123,978	47,002,596	424,988	417,574	411,322
<b>Countrywide</b>	<b>28,603,372,066</b>	<b>27,942,981,909</b>	<b>27,761,809,490</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>25,487,538,739</b>	<b>24,870,998,311</b>	<b>24,696,788,502</b>	<b>170,254,894</b>	<b>168,639,823</b>	<b>167,051,282</b>

Table 9B

## Property Damage Liability 2010-2012

Voluntary Business						
STATE	Incurred Losses			Incurred Claims		
	2012	2011	2010	2012	2011	2010
Alabama	337,113,740	322,712,991	308,944,985	99,094	99,140	97,736
Alaska	64,261,028	58,300,116	55,159,782	17,723	16,548	16,107
Arizona	469,849,056	453,910,991	413,725,372	147,568	145,151	137,820
Arkansas	195,499,866	191,847,054	186,933,832	60,251	61,091	61,528
California	3,153,224,778	2,977,239,535	2,786,780,269	985,702	917,541	911,921
Colorado	393,341,785	382,539,793	353,658,484	127,741	129,452	121,823
Connecticut	294,404,077	298,412,277	281,411,391	90,316	94,930	92,045
Delaware	74,496,989	72,396,694	71,965,688	23,203	23,367	23,321
District of Columbia	35,361,149	35,032,097	35,918,798	14,359	14,607	14,769
Florida	1,395,198,871	1,368,421,233	1,360,364,851	478,052	480,069	477,754
Georgia	797,581,210	767,352,397	743,822,672	254,324	250,924	250,430
Hawaii	85,130,462	81,376,745	78,382,140	29,317	29,242	28,971
Idaho	77,812,807	72,891,068	70,287,306	28,526	28,102	27,843
Illinois	777,837,392	752,993,842	724,542,680	258,790	254,914	256,976
Indiana	414,772,522	390,445,400	385,109,245	133,755	133,740	136,039
Iowa	188,314,557	179,371,046	181,304,017	63,485	63,158	67,737
Kansas	197,403,962	195,263,605	185,958,215	65,397	67,472	66,842
Kentucky	296,035,408	291,955,738	292,020,081	101,080	103,721	105,585
Louisiana	425,144,922	404,568,815	385,080,560	119,651	116,829	115,632
Maine	62,668,786	66,574,953	61,067,247	21,903	23,548	22,650
Maryland	556,293,247	550,832,824	537,588,780	192,092	193,187	192,837
Massachusetts	587,467,801	591,820,659	556,620,480	214,933	225,312	220,243
Michigan	41,808,665	39,315,159	41,476,835	21,094	20,226	23,671
Minnesota	316,577,463	311,581,169	305,075,717	110,741	114,045	115,326
Mississippi	170,633,682	166,858,003	161,707,866	51,100	51,180	51,678
Missouri	393,360,090	391,468,887	381,763,150	135,538	139,015	139,581
Montana	55,419,771	54,998,841	50,839,591	18,109	18,612	18,476
Nebraska	134,352,880	130,969,601	127,961,931	45,380	46,479	47,114
Nevada	195,783,673	180,981,142	174,641,940	64,800	61,340	59,972
New Hampshire	79,838,798	80,480,480	76,635,214	28,410	29,082	28,248
New Jersey	591,332,832	576,515,550	559,317,654	171,863	172,535	169,403
New Mexico	133,381,046	130,072,158	125,635,978	44,752	45,113	44,256
New York	1,300,933,515	1,253,162,070	1,211,805,457	382,839	382,891	386,732
North Carolina	714,913,337	685,928,218	689,165,224	253,129	245,430	253,156
North Dakota	45,111,736	45,562,978	42,225,919	14,823	16,026	16,029
Ohio	756,690,926	751,022,771	711,560,365	270,610	277,359	273,193
Oklahoma	289,154,010	273,919,327	263,692,656	91,081	89,525	91,043
Oregon	264,780,401	251,335,613	242,550,534	94,660	92,814	93,662
Pennsylvania	972,668,809	981,669,258	927,515,917	320,115	332,058	328,228
Rhode Island	100,023,906	99,773,004	95,012,508	29,480	30,733	30,359
South Carolina	374,003,559	364,047,784	355,887,098	123,700	124,161	124,484
South Dakota	43,112,290	44,647,321	42,615,300	14,957	16,236	16,640
Tennessee	417,077,507	406,952,583	391,678,117	123,460	123,815	122,810
Texas	2,220,562,459	1,997,554,797	1,968,124,540	n/a	n/a	n/a
Utah	192,512,407	177,987,192	170,298,616	65,264	64,561	63,590
Vermont	29,634,629	31,288,841	28,566,978	10,783	11,457	10,874
Virginia	670,057,607	647,651,229	608,999,910	237,322	238,528	231,218
Washington	450,203,261	429,527,002	407,635,052	152,411	149,493	150,030
West Virginia	125,489,385	125,556,538	123,697,432	40,977	41,233	41,613
Wisconsin	287,121,611	277,136,396	255,124,281	95,415	95,374	92,773
Wyoming	36,046,502	37,794,193	34,556,199	10,878	11,635	11,365
<b>Countrywide</b>	<b>22,281,801,172</b>	<b>21,452,017,978</b>	<b>20,632,414,854</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>20,061,238,713</b>	<b>19,454,463,181</b>	<b>18,664,290,314</b>	<b>6,550,953</b>	<b>6,513,001</b>	<b>6,482,133</b>

Table 9C

## Property Damage Liability 2010-2012

Voluntary Business						
STATE	Pure Premium			Loss Ratio		
	2012	2011	2010	2012	2011	2010
Alabama	105.21	102.06	98.88	79.21	77.44	75.40
Alaska	144.01	132.88	129.27	87.28	79.41	75.14
Arizona	126.40	122.38	113.30	78.75	76.21	68.00
Arkansas	112.07	111.43	109.29	77.78	78.52	76.86
California	130.88	125.39	118.30	78.01	77.17	72.31
Colorado	112.39	110.94	104.00	74.72	74.25	69.15
Connecticut	157.25	160.11	152.55	80.93	83.31	79.72
Delaware	136.63	134.20	136.24	83.51	83.69	86.21
District of Columbia	160.94	161.55	167.84	74.04	74.31	78.55
Florida	124.82	124.05	123.75	78.40	78.85	77.61
Georgia	133.14	129.72	127.44	82.29	81.24	78.29
Hawaii	112.35	109.26	111.02	78.98	75.97	75.97
Idaho	80.40	75.82	73.87	74.82	68.78	65.61
Illinois	119.28	116.10	112.20	81.39	78.38	73.93
Indiana	103.09	96.44	95.96	80.74	75.65	73.22
Iowa	85.47	82.21	84.59	76.00	73.43	78.23
Kansas	99.86	99.60	94.78	75.71	75.35	71.71
Kentucky	105.73	105.43	105.17	78.75	79.85	81.76
Louisiana	166.88	161.11	154.56	80.08	78.16	77.12
Maine	95.47	101.15	92.91	78.67	83.84	76.23
Maryland	151.31	151.88	150.25	81.16	81.40	79.79
Massachusetts	146.86	149.13	142.98	65.78	68.79	67.81
Michigan	8.14	7.85	8.36	45.50	45.68	50.12
Minnesota	89.25	88.57	87.70	78.39	79.78	78.85
Mississippi	99.78	99.58	97.85	78.61	78.85	76.15
Missouri	109.49	109.48	107.33	73.14	74.12	72.36
Montana	80.25	81.49	76.63	72.75	72.80	67.57
Nebraska	96.59	95.62	94.92	76.13	75.75	75.62
Nevada	123.98	117.07	113.99	74.37	67.86	63.13
New Hampshire	109.56	110.12	105.59	84.48	86.50	81.86
New Jersey	155.39	152.55	150.48	83.48	83.86	84.06
New Mexico	99.95	98.50	96.10	75.16	74.03	71.10
New York	166.67	161.25	157.17	82.90	83.28	84.34
North Carolina	102.19	98.96	99.96	80.26	77.15	75.91
North Dakota	82.61	86.42	81.91	79.56	88.69	90.32
Ohio	104.93	104.22	99.55	79.48	80.10	76.15
Oklahoma	122.69	117.07	113.00	78.29	76.40	75.67
Oregon	106.37	100.28	97.41	78.71	74.96	71.20
Pennsylvania	127.53	128.48	122.23	81.39	84.32	81.00
Rhode Island	189.23	188.35	180.65	86.75	91.00	89.66
South Carolina	116.30	114.80	113.82	77.39	78.44	77.35
South Dakota	70.68	74.48	71.84	72.83	79.22	78.56
Tennessee	105.51	104.27	101.15	77.33	78.61	76.87
Texas	n/a	n/a	n/a	71.27	65.02	64.21
Utah	119.40	112.19	108.07	74.84	69.20	64.68
Vermont	91.68	97.84	89.78	75.86	81.77	75.10
Virginia	116.78	113.69	108.29	80.71	80.40	76.39
Washington	115.19	110.27	105.51	80.93	76.28	71.54
West Virginia	102.34	103.11	103.14	76.39	78.57	80.53
Wisconsin	81.36	79.78	75.07	80.22	78.26	73.38
Wyoming	84.82	90.51	84.01	73.50	78.54	73.52
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>77.90</b>	<b>76.77</b>	<b>74.32</b>
<b>CW w/o Texas</b>	<b>117.83</b>	<b>115.36</b>	<b>111.73</b>	<b>78.71</b>	<b>78.22</b>	<b>75.57</b>

Table 9D

## Property Damage Liability 2010-2012

STATE	Voluntary Business					
	Frequency			Severity		
	2012	2011	2010	2012	2011	2010
Alabama	3.09	3.14	3.13	3,401.96	3,255.12	3,161.02
Alaska	3.97	3.77	3.77	3,625.85	3,523.09	3,424.58
Arizona	3.97	3.91	3.77	3,183.95	3,127.16	3,001.93
Arkansas	3.45	3.55	3.60	3,244.76	3,140.35	3,038.19
California	4.09	3.86	3.87	3,198.96	3,244.80	3,055.94
Colorado	3.65	3.75	3.58	3,079.21	2,955.07	2,903.05
Connecticut	4.82	5.09	4.99	3,259.71	3,143.50	3,057.32
Delaware	4.26	4.33	4.42	3,210.66	3,098.25	3,085.87
District of Columbia	6.54	6.74	6.90	2,462.65	2,398.31	2,432.04
Florida	4.28	4.35	4.35	2,918.51	2,850.47	2,847.42
Georgia	4.25	4.24	4.29	3,136.08	3,058.11	2,970.18
Hawaii	3.87	3.93	4.10	2,903.79	2,782.87	2,705.54
Idaho	2.95	2.92	2.93	2,727.79	2,593.80	2,524.42
Illinois	3.97	3.93	3.98	3,005.67	2,953.91	2,819.50
Indiana	3.32	3.30	3.39	3,100.99	2,919.44	2,830.87
Iowa	2.88	2.89	3.16	2,966.28	2,840.04	2,676.59
Kansas	3.31	3.44	3.41	3,018.55	2,893.99	2,782.06
Kentucky	3.61	3.75	3.80	2,928.72	2,814.82	2,765.73
Louisiana	4.70	4.65	4.64	3,553.21	3,462.91	3,330.22
Maine	3.34	3.58	3.45	2,861.20	2,827.20	2,696.13
Maryland	5.22	5.33	5.39	2,895.97	2,851.29	2,787.79
Massachusetts	5.37	5.68	5.66	2,733.26	2,626.67	2,527.30
Michigan	0.41	0.40	0.48	1,982.02	1,943.79	1,752.22
Minnesota	3.12	3.24	3.32	2,858.72	2,732.09	2,645.33
Mississippi	2.99	3.05	3.13	3,339.21	3,260.22	3,129.14
Missouri	3.77	3.89	3.92	2,902.21	2,816.02	2,735.07
Montana	2.62	2.76	2.78	3,060.34	2,955.02	2,751.66
Nebraska	3.26	3.39	3.49	2,960.62	2,817.82	2,716.01
Nevada	4.10	3.97	3.91	3,021.35	2,950.46	2,912.06
New Hampshire	3.90	3.98	3.89	2,810.24	2,767.36	2,712.94
New Jersey	4.52	4.57	4.56	3,440.72	3,341.44	3,301.70
New Mexico	3.35	3.42	3.39	2,980.45	2,883.25	2,838.85
New York	4.90	4.93	5.02	3,398.12	3,272.90	3,133.45
North Carolina	3.62	3.54	3.67	2,824.30	2,794.80	2,722.29
North Dakota	2.71	3.04	3.11	3,043.36	2,843.07	2,634.35
Ohio	3.75	3.85	3.82	2,796.24	2,707.76	2,604.61
Oklahoma	3.86	3.83	3.90	3,174.69	3,059.70	2,896.35
Oregon	3.80	3.70	3.76	2,797.17	2,707.95	2,589.64
Pennsylvania	4.20	4.35	4.33	3,038.50	2,956.32	2,825.83
Rhode Island	5.58	5.80	5.77	3,392.94	3,246.45	3,129.63
South Carolina	3.85	3.92	3.98	3,023.47	2,932.06	2,858.90
South Dakota	2.45	2.71	2.81	2,882.42	2,749.90	2,561.02
Tennessee	3.12	3.17	3.17	3,378.24	3,286.78	3,189.30
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	4.05	4.07	4.04	2,949.75	2,756.88	2,678.07
Vermont	3.34	3.58	3.42	2,748.27	2,730.98	2,627.09
Virginia	4.14	4.19	4.11	2,823.41	2,715.20	2,633.88
Washington	3.90	3.84	3.88	2,953.88	2,873.22	2,717.02
West Virginia	3.34	3.39	3.47	3,062.43	3,045.05	2,972.57
Wisconsin	2.70	2.75	2.73	3,009.19	2,905.79	2,749.98
Wyoming	2.56	2.79	2.76	3,313.71	3,248.32	3,040.58
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>3.85</b>	<b>3.86</b>	<b>3.88</b>	<b>3,062.34</b>	<b>2,987.02</b>	<b>2,879.34</b>

Table 10A

## Property Damage Liability 2010-2012

Residual Business						
STATE	Earned Premiums			Earned Exposures		
	2012	2011	2010	2012	2011	2010
Alabama	508	850	1,469	0	1	1
Alaska	4,420	10,207	24,158	8	17	42
Arizona	355	1,676	3,999	1	5	9
Arkansas	901	2,475	2,562	2	2	3
California	251,041	341,405	480,467	635	884	1,246
Colorado	0	0	0	0	0	0
Connecticut	58,521	78,001	112,364	161	222	316
Delaware	749	903	1,118	2	2	3
District of Columbia	106,892	105,728	121,584	145	145	169
Florida	801,703	351,014	17,592	1,673	675	34
Georgia	0	0	0	0	0	0
Hawaii	110,559	176,039	193,218	525	792	898
Idaho	2,513	6,192	8,867	7	15	35
Illinois	229,358	271,220	291,709	670	818	853
Indiana	1,043	294	1,981	2	2	3
Iowa	4,750	6,974	4,319	15	27	16
Kansas	424,520	447,663	433,132	1,690	1,666	1,520
Kentucky	14,362	5,385	7,716	39	17	26
Louisiana	82	567	184	0	1	1
Maine	6,641	7,021	7,232	16	13	16
Maryland	23,697,471	29,970,826	34,546,727	45,164	59,346	70,605
Massachusetts	50,958,189	48,913,949	45,820,643	105,631	104,052	97,240
Michigan	54,935	19,202	28,544	734	313	563
Minnesota	5,519	2,028	4,437	10	4	8
Mississippi	13,884	22,152	26,037	18	33	49
Missouri	5,840	6,986	7,066	20	21	19
Montana	19,729	28,029	29,475	59	86	122
Nebraska	692	106	494	1	0	1
Nevada	535	4,106	4,453	2	12	13
New Hampshire	10,037	22,064	41,176	49	105	167
New Jersey	12,664,142	14,501,853	12,312,704	30,371	40,864	35,741
New Mexico	568	2,015	5,308	1	8	16
New York	30,507,319	35,763,984	33,050,535	69,467	90,371	93,247
North Carolina	0	0	0	0	0	0
North Dakota	1,568	2,183	1,342	1	2	1
Ohio	0	0	55	0	0	0
Oklahoma	5,803	8,202	7,919	15	26	33
Oregon	873	1,189	2,553	2	3	7
Pennsylvania	1,355,711	1,752,760	2,169,976	8,118	10,357	13,671
Rhode Island	2,974,196	2,728,242	2,793,286	9,131	8,401	8,573
South Carolina	0	43	100	0	0	0
South Dakota	0	260	316	0	0	0
Tennessee	7,307	6,368	7,158	12	11	16
Texas	1,330,085	1,521,946	1,854,744	n/a	n/a	n/a
Utah	147	288	240	0	1	0
Vermont	38,480	57,561	91,930	85	136	207
Virginia	369,692	435,307	509,386	659	795	938
Washington	0	0	49	0	0	0
West Virginia	6,168	5,433	5,558	11	10	8
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	17	0	0	0
<b>Countrywide</b>	<b>126,047,808</b>	<b>137,590,696</b>	<b>135,035,899</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>124,717,723</b>	<b>136,068,750</b>	<b>133,181,155</b>	<b>275,152</b>	<b>320,261</b>	<b>326,436</b>

Table 10B

## Property Damage Liability 2010-2012

STATE	Residual Business					
	Incurred Losses			Incurred Claims		
	2012	2011	2010	2012	2011	2010
Alabama	0	0	0	0	0	0
Alaska	0	11,593	2,018	0	3	2
Arizona	0	0	0	0	0	0
Arkansas	0	0	0	0	0	0
California	182,825	287,689	461,928	70	113	169
Colorado	0	0	0	0	0	0
Connecticut	38,031	65,064	113,757	11	15	33
Delaware	0	0	0	0	0	0
District of Columbia	86,390	67,203	135,731	29	25	59
Florida	768,622	206,122	16,444	230	85	5
Georgia	0	0	0	0	0	0
Hawaii	99,603	177,822	140,170	26	48	47
Idaho	0	0	12,355	0	0	0
Illinois	208,580	227,563	293,766	61	61	73
Indiana	0	0	0	0	0	0
Iowa	0	0	0	0	0	0
Kansas	351,083	320,512	230,262	107	110	75
Kentucky	1,231	0	954	1	0	1
Louisiana	0	0	0	0	0	0
Maine	0	2,012	0	0	1	0
Maryland	20,462,691	26,241,012	31,446,041	5,688	7,253	9,222
Massachusetts	41,308,028	40,532,303	38,268,985	14,136	14,863	14,400
Michigan	5,308	1,669	22,610	5	3	6
Minnesota	8,052	0	3,480	2	0	1
Mississippi	0	0	7,530	0	0	2
Missouri	3,932	2,206	8,082	1	1	1
Montana	13,393	13,773	13,398	4	3	3
Nebraska	26,116	0	0	2	0	0
Nevada	0	0	1,298	0	0	1
New Hampshire	28,122	13,681	114,200	11	8	13
New Jersey	8,684,227	11,705,566	12,141,467	2,679	3,674	3,857
New Mexico	0	0	5,107	0	0	2
New York	29,303,896	36,032,744	37,554,949	7,707	9,833	11,207
North Carolina	0	0	0	0	0	0
North Dakota	0	0	0	0	0	0
Ohio	0	0	899	0	0	1
Oklahoma	10,099	4,610	16,198	2	2	4
Oregon	0	0	0	0	0	0
Pennsylvania	1,492,161	1,780,718	2,320,279	534	660	930
Rhode Island	3,211,279	2,870,467	2,952,687	828	770	717
South Carolina	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	0	0	565	0	0	1
Texas	1,244,395	1,274,847	1,290,799	n/a	n/a	n/a
Utah	0	0	0	0	0	0
Vermont	23,244	47,791	70,490	6	4	13
Virginia	219,759	252,968	258,117	69	84	88
Washington	0	0	0	0	0	0
West Virginia	13,943	11,312	1,623	3	3	1
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
<b>Countrywide</b>	<b>107,795,010</b>	<b>122,151,247</b>	<b>127,906,189</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>106,550,615</b>	<b>120,876,400</b>	<b>126,615,390</b>	<b>32,212</b>	<b>37,622</b>	<b>40,934</b>

Table 10C

## Property Damage Liability 2010-2012

Residual Business						
STATE	Pure Premium			Loss Ratio		
	2012	2011	2010	2012	2011	2010
Alabama	-	0.00	0.00	0.00	0.00	0.00
Alaska	0.00	681.94	48.05	0.00	113.58	8.35
Arizona	0.00	0.00	0.00	0.00	0.00	0.00
Arkansas	0.00	0.00	0.00	0.00	0.00	0.00
California	287.91	325.44	370.73	72.83	84.27	96.14
Colorado	-	-	-	-	-	-
Connecticut	236.22	293.08	359.99	64.99	83.41	101.24
Delaware	0.00	0.00	0.00	0.00	0.00	0.00
District of Columbia	595.79	463.47	803.14	80.82	63.56	111.64
Florida	459.43	305.37	483.65	95.87	58.72	93.47
Georgia	-	-	-	-	-	-
Hawaii	189.72	224.52	156.09	90.09	101.01	72.55
Idaho	0.00	0.00	353.00	0.00	0.00	139.34
Illinois	311.31	278.19	344.39	90.94	83.90	100.71
Indiana	0.00	0.00	0.00	0.00	0.00	0.00
Iowa	0.00	0.00	0.00	0.00	0.00	0.00
Kansas	207.74	192.38	151.49	82.70	71.60	53.16
Kentucky	31.56	0.00	36.69	8.57	0.00	12.36
Louisiana	-	0.00	0.00	0.00	0.00	0.00
Maine	0.00	154.77	0.00	0.00	28.66	0.00
Maryland	453.08	442.17	445.38	86.35	87.56	91.02
Massachusetts	391.06	389.54	393.55	81.06	82.86	83.52
Michigan	7.23	5.33	40.16	9.66	8.69	79.21
Minnesota	805.20	0.00	435.00	145.90	0.00	78.43
Mississippi	0.00	0.00	153.67	0.00	0.00	28.92
Missouri	196.60	105.05	425.37	67.33	31.58	114.38
Montana	227.00	160.15	109.82	67.88	49.14	45.46
Nebraska	26,116.00	-	0.00	3,773.99	0.00	0.00
Nevada	0.00	0.00	99.85	0.00	0.00	29.15
New Hampshire	573.92	130.30	683.83	280.18	62.01	277.35
New Jersey	285.94	286.45	339.71	68.57	80.72	98.61
New Mexico	0.00	0.00	319.19	0.00	0.00	96.21
New York	421.84	398.72	402.75	96.06	100.75	113.63
North Carolina	-	-	-	-	-	-
North Dakota	0.00	0.00	0.00	0.00	0.00	0.00
Ohio	-	-	-	-	-	1,634.55
Oklahoma	673.27	177.31	490.85	174.03	56.21	204.55
Oregon	0.00	0.00	0.00	0.00	0.00	0.00
Pennsylvania	183.81	171.93	169.72	110.06	101.60	106.93
Rhode Island	351.69	341.68	344.42	107.97	105.21	105.71
South Carolina	-	-	-	-	0.00	0.00
South Dakota	-	-	-	-	0.00	0.00
Tennessee	0.00	0.00	35.31	0.00	0.00	7.89
Texas	n/a	n/a	n/a	93.56	83.76	69.59
Utah	-	0.00	-	0.00	0.00	0.00
Vermont	273.46	351.40	340.53	60.41	83.03	76.68
Virginia	333.47	318.20	275.18	59.44	58.11	50.67
Washington	-	-	-	-	-	0.00
West Virginia	1,267.55	1,131.20	202.88	226.05	208.21	29.20
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	0.00
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>85.52</b>	<b>88.78</b>	<b>94.72</b>
<b>CW w/o Texas</b>	<b>387.24</b>	<b>377.43</b>	<b>387.87</b>	<b>85.43</b>	<b>88.83</b>	<b>95.07</b>

Table 10D

## Property Damage Liability 2010-2012

STATE	Residual Business					
	Frequency			Severity		
	2012	2011	2010	2012	2011	2010
Alabama	-	0.00	0.00	-	-	-
Alaska	0.00	17.65	4.76	-	3,864.33	1,009.00
Arizona	0.00	0.00	0.00	-	-	-
Arkansas	0.00	0.00	0.00	-	-	-
California	11.02	12.78	13.56	2,611.79	2,545.92	2,733.30
Colorado	-	-	-	-	-	-
Connecticut	6.83	6.76	10.44	3,457.36	4,337.60	3,447.18
Delaware	0.00	0.00	0.00	-	-	-
District of Columbia	20.00	17.24	34.91	2,978.97	2,688.12	2,300.53
Florida	13.75	12.59	14.71	3,341.83	2,424.96	3,288.80
Georgia	-	-	-	-	-	-
Hawaii	4.95	6.06	5.23	3,830.88	3,704.63	2,982.34
Idaho	0.00	0.00	0.00	-	-	-
Illinois	9.10	7.46	8.56	3,419.34	3,730.54	4,024.19
Indiana	0.00	0.00	0.00	-	-	-
Iowa	0.00	0.00	0.00	-	-	-
Kansas	6.33	6.60	4.93	3,281.15	2,913.75	3,070.16
Kentucky	2.56	0.00	3.85	1,231.00	-	954.00
Louisiana	-	0.00	0.00	-	-	-
Maine	0.00	7.69	0.00	-	2,012.00	-
Maryland	12.59	12.22	13.06	3,597.52	3,617.95	3,409.89
Massachusetts	13.38	14.28	14.81	2,922.19	2,727.06	2,657.57
Michigan	0.68	0.96	1.07	1,061.60	556.33	3,768.33
Minnesota	20.00	0.00	12.50	4,026.00	-	3,480.00
Mississippi	0.00	0.00	4.08	-	-	3,765.00
Missouri	5.00	4.76	5.26	3,932.00	2,206.00	8,082.00
Montana	6.78	3.49	2.46	3,348.25	4,591.00	4,466.00
Nebraska	200.00	-	0.00	13,058.00	-	-
Nevada	0.00	0.00	7.69	-	-	1,298.00
New Hampshire	22.45	7.62	7.78	2,556.55	1,710.13	8,784.62
New Jersey	8.82	8.99	10.79	3,241.59	3,186.05	3,147.90
New Mexico	0.00	0.00	12.50	-	-	2,553.50
New York	11.09	10.88	12.02	3,802.24	3,664.47	3,351.03
North Carolina	-	-	-	-	-	-
North Dakota	0.00	0.00	0.00	-	-	-
Ohio	-	-	-	-	-	899.00
Oklahoma	13.33	7.69	12.12	5,049.50	2,305.00	4,049.50
Oregon	0.00	0.00	0.00	-	-	-
Pennsylvania	6.58	6.37	6.80	2,794.31	2,698.06	2,494.92
Rhode Island	9.07	9.17	8.36	3,878.36	3,727.88	4,118.11
South Carolina	-	-	-	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	0.00	0.00	6.25	-	-	565.00
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	-	0.00	-	-	-	-
Vermont	7.06	2.94	6.28	3,874.00	11,947.75	5,422.31
Virginia	10.47	10.57	9.38	3,184.91	3,011.52	2,933.15
Washington	-	-	-	-	-	-
West Virginia	27.27	30.00	12.50	4,647.67	3,770.67	1,623.00
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	-
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>11.71</b>	<b>11.75</b>	<b>12.54</b>	<b>3,307.79</b>	<b>3,212.92</b>	<b>3,093.16</b>



Table 11A

## Property Damage Liability 2010-2012

STATE	Total Business					
	Earned Premiums			Earned Exposures		
	2012	2011	2010	2012	2011	2010
Alabama	425,610,534	416,705,584	409,747,039	3,204,214	3,162,109	3,124,367
Alaska	73,630,983	73,428,009	73,432,259	446,219	438,747	426,728
Arizona	596,615,340	595,638,120	608,446,859	3,717,189	3,708,985	3,651,562
Arkansas	251,358,310	244,316,777	243,227,650	1,744,436	1,721,643	1,710,447
California	4,042,235,641	3,858,520,222	3,854,339,442	24,093,408	23,744,695	23,558,902
Colorado	526,398,245	515,199,272	511,450,592	3,499,856	3,448,087	3,400,553
Connecticut	363,844,575	358,262,295	353,117,003	1,872,358	1,864,049	1,845,024
Delaware	89,211,529	86,502,760	83,479,459	545,236	539,487	528,215
District of Columbia	47,866,785	47,249,708	45,850,579	219,864	216,995	214,171
Florida	1,780,497,384	1,735,880,434	1,752,798,203	11,179,258	11,031,772	10,992,567
Georgia	969,226,315	944,594,306	950,106,933	5,990,728	5,915,635	5,836,834
Hawaii	107,902,503	107,287,557	103,366,434	758,270	745,625	706,917
Idaho	104,005,931	105,986,415	107,131,462	967,793	961,349	951,510
Illinois	955,960,603	960,994,102	980,326,017	6,522,021	6,486,696	6,458,493
Indiana	513,719,298	516,089,299	525,993,926	4,023,243	4,048,533	4,013,327
Iowa	247,788,196	244,277,367	231,770,280	2,203,365	2,181,856	2,143,455
Kansas	261,155,758	259,601,649	259,747,426	1,978,467	1,962,178	1,963,433
Kentucky	375,922,409	365,630,193	357,193,416	2,800,021	2,769,194	2,776,739
Louisiana	530,870,650	517,647,579	499,311,028	2,547,582	2,511,152	2,491,401
Maine	79,663,785	79,411,699	80,116,471	656,423	658,204	657,297
Maryland	709,135,894	706,645,140	708,309,776	3,721,698	3,686,016	3,648,649
Massachusetts	944,069,317	909,209,428	866,700,774	4,105,693	4,072,463	3,990,368
Michigan	91,932,500	86,091,228	82,780,158	5,134,423	5,009,629	4,962,528
Minnesota	403,830,662	390,540,665	386,911,591	3,547,287	3,518,071	3,478,805
Mississippi	217,079,735	211,635,630	212,390,605	1,710,101	1,675,643	1,652,598
Missouri	537,814,713	528,169,267	527,604,515	3,592,704	3,575,759	3,557,078
Montana	76,193,323	75,580,280	75,274,622	690,627	674,979	663,537
Nebraska	176,474,183	172,908,060	169,214,234	1,390,918	1,369,718	1,348,143
Nevada	263,263,924	266,693,563	276,656,049	1,579,101	1,545,932	1,532,123
New Hampshire	94,514,010	93,067,518	93,660,492	728,792	730,936	725,964
New Jersey	720,999,246	701,993,238	677,681,860	3,835,908	3,820,102	3,752,727
New Mexico	177,457,174	175,711,861	176,703,209	1,334,521	1,320,488	1,307,390
New York	1,599,846,287	1,540,567,257	1,469,939,172	7,874,715	7,862,038	7,803,599
North Carolina	890,734,031	889,062,104	907,838,983	6,995,888	6,931,252	6,894,649
North Dakota	56,700,301	51,372,931	46,754,305	546,066	527,218	515,500
Ohio	952,108,776	937,645,541	934,418,216	7,211,328	7,206,325	7,147,593
Oklahoma	369,335,612	358,536,232	348,462,914	2,356,867	2,339,757	2,333,650
Oregon	336,387,910	335,308,082	340,669,916	2,489,183	2,506,279	2,490,038
Pennsylvania	1,196,378,211	1,165,904,070	1,147,184,541	7,635,314	7,650,847	7,602,230
Rhode Island	118,269,161	112,365,713	108,759,149	537,706	538,110	534,527
South Carolina	483,253,124	464,133,428	460,114,393	3,215,862	3,171,184	3,126,824
South Dakota	59,193,933	56,356,419	54,244,134	609,925	599,480	593,210
Tennessee	539,382,396	517,708,347	509,538,602	3,952,840	3,902,911	3,872,278
Texas	3,117,163,412	3,073,505,544	3,066,875,732	n/a	n/a	n/a
Utah	257,245,097	257,222,972	263,294,861	1,612,353	1,586,411	1,575,838
Vermont	39,102,031	38,321,920	38,128,733	323,319	319,938	318,393
Virginia	830,587,787	805,949,656	797,749,637	5,738,497	5,697,556	5,624,797
Washington	556,261,205	563,089,774	569,763,161	3,908,386	3,895,130	3,863,418
West Virginia	164,270,581	159,804,844	153,608,099	1,226,194	1,217,764	1,199,346
Wisconsin	357,909,317	354,124,568	347,657,865	3,528,891	3,473,583	3,398,654
Wyoming	49,041,247	48,123,978	47,002,613	424,988	417,574	411,322
<b>Countrywide</b>	<b>28,729,419,874</b>	<b>28,080,572,605</b>	<b>27,896,845,389</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>25,612,256,462</b>	<b>25,007,067,061</b>	<b>24,829,969,657</b>	<b>170,530,046</b>	<b>168,960,084</b>	<b>167,377,718</b>

Table 11B

## Property Damage Liability 2010-2012

STATE	Total Business					
	Incurred Losses			Incurred Claims		
	2012	2011	2010	2012	2011	2010
Alabama	337,113,740	322,712,991	308,944,985	99,094	99,140	97,736
Alaska	64,261,028	58,311,709	55,161,800	17,723	16,551	16,109
Arizona	469,849,056	453,910,991	413,725,372	147,568	145,151	137,820
Arkansas	195,499,866	191,847,054	186,933,832	60,251	61,091	61,528
California	3,153,407,603	2,977,527,224	2,787,242,197	985,772	917,654	912,090
Colorado	393,341,785	382,539,793	353,658,484	127,741	129,452	121,823
Connecticut	294,442,108	298,477,341	281,525,148	90,327	94,945	92,078
Delaware	74,496,989	72,396,694	71,965,688	23,203	23,367	23,321
District of Columbia	35,447,539	35,099,300	36,054,529	14,388	14,632	14,828
Florida	1,395,967,493	1,368,627,355	1,360,381,295	478,282	480,154	477,759
Georgia	797,581,210	767,352,397	743,822,672	254,324	250,924	250,430
Hawaii	85,230,065	81,554,567	78,522,310	29,343	29,290	29,018
Idaho	77,812,807	72,891,068	70,299,661	28,526	28,102	27,843
Illinois	778,045,972	753,221,405	724,836,446	258,851	254,975	257,049
Indiana	414,772,522	390,445,400	385,109,245	133,755	133,740	136,039
Iowa	188,314,557	179,371,046	181,304,017	63,485	63,158	67,737
Kansas	197,755,045	195,584,117	186,188,477	65,504	67,582	66,917
Kentucky	296,036,639	291,955,738	292,021,035	101,081	103,721	105,586
Louisiana	425,144,922	404,568,815	385,080,560	119,651	116,829	115,632
Maine	62,668,786	66,576,965	61,067,247	21,903	23,549	22,650
Maryland	576,755,938	577,073,836	569,034,821	197,780	200,440	202,059
Massachusetts	628,775,829	632,352,962	594,889,465	229,069	240,175	234,643
Michigan	41,813,973	39,316,828	41,499,445	21,099	20,229	23,677
Minnesota	316,585,515	311,581,169	305,079,197	110,743	114,045	115,327
Mississippi	170,633,682	166,858,003	161,715,396	51,100	51,180	51,680
Missouri	393,364,022	391,471,093	381,771,232	135,539	139,016	139,582
Montana	55,433,164	55,012,614	50,852,989	18,113	18,615	18,479
Nebraska	134,378,996	130,969,601	127,961,931	45,382	46,479	47,114
Nevada	195,783,673	180,981,142	174,643,238	64,800	61,340	59,973
New Hampshire	79,866,920	80,494,161	76,749,414	28,421	29,090	28,261
New Jersey	600,017,059	588,221,116	571,459,121	174,542	176,209	173,260
New Mexico	133,381,046	130,072,158	125,641,085	44,752	45,113	44,258
New York	1,330,237,411	1,289,194,814	1,249,360,406	390,546	392,724	397,939
North Carolina	714,913,337	685,928,218	689,165,224	253,129	245,430	253,156
North Dakota	45,111,736	45,562,978	42,225,919	14,823	16,026	16,029
Ohio	756,690,926	751,022,771	711,561,264	270,610	277,359	273,194
Oklahoma	289,164,109	273,923,937	263,708,854	91,083	89,527	91,047
Oregon	264,780,401	251,335,613	242,550,534	94,660	92,814	93,662
Pennsylvania	974,160,970	983,449,976	929,836,196	320,649	332,718	329,158
Rhode Island	103,235,185	102,643,471	97,965,195	30,308	31,503	31,076
South Carolina	374,003,559	364,047,784	355,887,098	123,700	124,161	124,484
South Dakota	43,112,290	44,647,321	42,615,300	14,957	16,236	16,640
Tennessee	417,077,507	406,952,583	391,678,682	123,460	123,815	122,811
Texas	2,221,806,854	1,998,829,644	1,969,415,339	n/a	n/a	n/a
Utah	192,512,407	177,987,192	170,298,616	65,264	64,561	63,590
Vermont	29,657,873	31,336,632	28,637,468	10,789	11,461	10,887
Virginia	670,277,366	647,904,197	609,258,027	237,391	238,612	231,306
Washington	450,203,261	429,527,002	407,635,052	152,411	149,493	150,030
West Virginia	125,503,328	125,567,850	123,699,055	40,980	41,236	41,614
Wisconsin	287,121,611	277,136,396	255,124,281	95,415	95,374	92,773
Wyoming	36,046,502	37,794,193	34,556,199	10,878	11,635	11,365
<b>Countrywide</b>	<b>22,389,596,182</b>	<b>21,574,169,225</b>	<b>20,760,321,043</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>20,167,789,328</b>	<b>19,575,339,581</b>	<b>18,790,905,704</b>	<b>6,583,165</b>	<b>6,550,623</b>	<b>6,523,067</b>

Table 11C

## Property Damage Liability 2010-2012

Total Business						
STATE	Pure Premium			Loss Ratio		
	2012	2011	2010	2012	2011	2010
Alabama	105.21	102.06	98.88	79.21	77.44	75.40
Alaska	144.01	132.91	129.27	87.27	79.41	75.12
Arizona	126.40	122.38	113.30	78.75	76.21	68.00
Arkansas	112.07	111.43	109.29	77.78	78.52	76.86
California	130.88	125.40	118.31	78.01	77.17	72.31
Colorado	112.39	110.94	104.00	74.72	74.25	69.15
Connecticut	157.26	160.12	152.59	80.93	83.31	79.73
Delaware	136.63	134.20	136.24	83.51	83.69	86.21
District of Columbia	161.22	161.75	168.34	74.05	74.28	78.63
Florida	124.87	124.06	123.75	78.40	78.84	77.61
Georgia	133.14	129.72	127.44	82.29	81.24	78.29
Hawaii	112.40	109.38	111.08	78.99	76.01	75.96
Idaho	80.40	75.82	73.88	74.82	68.77	65.62
Illinois	119.30	116.12	112.23	81.39	78.38	73.94
Indiana	103.09	96.44	95.96	80.74	75.65	73.22
Iowa	85.47	82.21	84.58	76.00	73.43	78.23
Kansas	99.95	99.68	94.83	75.72	75.34	71.68
Kentucky	105.73	105.43	105.17	78.75	79.85	81.75
Louisiana	166.88	161.11	154.56	80.08	78.16	77.12
Maine	95.47	101.15	92.91	78.67	83.84	76.22
Maryland	154.97	156.56	155.96	81.33	81.66	80.34
Massachusetts	153.15	155.28	149.08	66.60	69.55	68.64
Michigan	8.14	7.85	8.36	45.48	45.67	50.13
Minnesota	89.25	88.57	87.70	78.40	79.78	78.85
Mississippi	99.78	99.58	97.86	78.60	78.84	76.14
Missouri	109.49	109.48	107.33	73.14	74.12	72.36
Montana	80.26	81.50	76.64	72.75	72.79	67.56
Nebraska	96.61	95.62	94.92	76.15	75.75	75.62
Nevada	123.98	117.07	113.99	74.37	67.86	63.13
New Hampshire	109.59	110.12	105.72	84.50	86.49	81.94
New Jersey	156.42	153.98	152.28	83.22	83.79	84.33
New Mexico	99.95	98.50	96.10	75.16	74.03	71.10
New York	168.93	163.98	160.10	83.15	83.68	84.99
North Carolina	102.19	98.96	99.96	80.26	77.15	75.91
North Dakota	82.61	86.42	81.91	79.56	88.69	90.31
Ohio	104.93	104.22	99.55	79.48	80.10	76.15
Oklahoma	122.69	117.07	113.00	78.29	76.40	75.68
Oregon	106.37	100.28	97.41	78.71	74.96	71.20
Pennsylvania	127.59	128.54	122.31	81.43	84.35	81.05
Rhode Island	191.99	190.75	183.27	87.29	91.35	90.08
South Carolina	116.30	114.80	113.82	77.39	78.44	77.35
South Dakota	70.68	74.48	71.84	72.83	79.22	78.56
Tennessee	105.51	104.27	101.15	77.33	78.61	76.87
Texas	n/a	n/a	n/a	71.28	65.03	64.22
Utah	119.40	112.19	108.07	74.84	69.20	64.68
Vermont	91.73	97.95	89.94	75.85	81.77	75.11
Virginia	116.80	113.72	108.32	80.70	80.39	76.37
Washington	115.19	110.27	105.51	80.93	76.28	71.54
West Virginia	102.35	103.11	103.14	76.40	78.58	80.53
Wisconsin	81.36	79.78	75.07	80.22	78.26	73.38
Wyoming	84.82	90.51	84.01	73.50	78.54	73.52
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>77.93</b>	<b>76.83</b>	<b>74.42</b>
<b>CW w/o Texas</b>	<b>118.27</b>	<b>115.86</b>	<b>112.27</b>	<b>78.74</b>	<b>78.28</b>	<b>75.68</b>

Table 11D

## Property Damage Liability 2010-2012

STATE	Total Business					
	Frequency			Severity		
	2012	2011	2010	2012	2011	2010
Alabama	3.09	3.14	3.13	3,401.96	3,255.12	3,161.02
Alaska	3.97	3.77	3.78	3,625.85	3,523.15	3,424.28
Arizona	3.97	3.91	3.77	3,183.95	3,127.16	3,001.93
Arkansas	3.45	3.55	3.60	3,244.76	3,140.35	3,038.19
California	4.09	3.86	3.87	3,198.92	3,244.72	3,055.89
Colorado	3.65	3.75	3.58	3,079.21	2,955.07	2,903.05
Connecticut	4.82	5.09	4.99	3,259.74	3,143.69	3,057.46
Delaware	4.26	4.33	4.42	3,210.66	3,098.25	3,085.87
District of Columbia	6.54	6.74	6.92	2,463.69	2,398.80	2,431.52
Florida	4.28	4.35	4.35	2,918.71	2,850.39	2,847.42
Georgia	4.25	4.24	4.29	3,136.08	3,058.11	2,970.18
Hawaii	3.87	3.93	4.10	2,904.61	2,784.38	2,705.99
Idaho	2.95	2.92	2.93	2,727.79	2,593.80	2,524.86
Illinois	3.97	3.93	3.98	3,005.77	2,954.10	2,819.84
Indiana	3.32	3.30	3.39	3,100.99	2,919.44	2,830.87
Iowa	2.88	2.89	3.16	2,966.28	2,840.04	2,676.59
Kansas	3.31	3.44	3.41	3,018.98	2,894.03	2,782.38
Kentucky	3.61	3.75	3.80	2,928.71	2,814.82	2,765.72
Louisiana	4.70	4.65	4.64	3,553.21	3,462.91	3,330.22
Maine	3.34	3.58	3.45	2,861.20	2,827.17	2,696.13
Maryland	5.31	5.44	5.54	2,916.15	2,879.04	2,816.18
Massachusetts	5.58	5.90	5.88	2,744.92	2,632.88	2,535.30
Michigan	0.41	0.40	0.48	1,981.80	1,943.59	1,752.73
Minnesota	3.12	3.24	3.32	2,858.74	2,732.09	2,645.34
Mississippi	2.99	3.05	3.13	3,339.21	3,260.22	3,129.17
Missouri	3.77	3.89	3.92	2,902.22	2,816.01	2,735.10
Montana	2.62	2.76	2.78	3,060.41	2,955.28	2,751.93
Nebraska	3.26	3.39	3.49	2,961.06	2,817.82	2,716.01
Nevada	4.10	3.97	3.91	3,021.35	2,950.46	2,912.03
New Hampshire	3.90	3.98	3.89	2,810.14	2,767.07	2,715.74
New Jersey	4.55	4.61	4.62	3,437.67	3,338.20	3,298.27
New Mexico	3.35	3.42	3.39	2,980.45	2,883.25	2,838.83
New York	4.96	5.00	5.10	3,406.10	3,282.70	3,139.58
North Carolina	3.62	3.54	3.67	2,824.30	2,794.80	2,722.29
North Dakota	2.71	3.04	3.11	3,043.36	2,843.07	2,634.35
Ohio	3.75	3.85	3.82	2,796.24	2,707.76	2,604.60
Oklahoma	3.86	3.83	3.90	3,174.73	3,059.68	2,896.40
Oregon	3.80	3.70	3.76	2,797.17	2,707.95	2,589.64
Pennsylvania	4.20	4.35	4.33	3,038.09	2,955.81	2,824.89
Rhode Island	5.64	5.85	5.81	3,406.20	3,258.21	3,152.44
South Carolina	3.85	3.92	3.98	3,023.47	2,932.06	2,858.90
South Dakota	2.45	2.71	2.81	2,882.42	2,749.90	2,561.02
Tennessee	3.12	3.17	3.17	3,378.24	3,286.78	3,189.28
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	4.05	4.07	4.04	2,949.75	2,756.88	2,678.07
Vermont	3.34	3.58	3.42	2,748.90	2,734.20	2,630.43
Virginia	4.14	4.19	4.11	2,823.52	2,715.30	2,633.99
Washington	3.90	3.84	3.88	2,953.88	2,873.22	2,717.02
West Virginia	3.34	3.39	3.47	3,062.55	3,045.10	2,972.53
Wisconsin	2.70	2.75	2.73	3,009.19	2,905.79	2,749.98
Wyoming	2.56	2.79	2.76	3,313.71	3,248.32	3,040.58
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>3.86</b>	<b>3.88</b>	<b>3.90</b>	<b>3,063.54</b>	<b>2,988.32</b>	<b>2,880.69</b>

# **Combined Single Limits Liability**



## BI/PD Combined Single Limits Liability

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

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

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

Voluntary Market Business and  
Residual Market Business

#### BI/PD Combined Single Limit Data

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

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

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

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

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

*Except:*

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

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

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

*Except:*

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

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

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

*Except:*

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

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

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

#### Calculations—Loss Experience

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

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

<sup>1</sup> See Bodily Injury Liability, Page 37.

<sup>2</sup> See Property Damage Liability, Page 53.

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

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

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

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

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

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

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

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

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

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

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



**Table 12A**  
**BI/PD Combined Single Limits Liability 2010-2012**

Voluntary Business						
STATE	Earned Premiums			Earned Exposures		
	2012	2011	2010	2012	2011	2010
Alabama	23,310,523	23,275,276	23,259,509	71,812	72,882	76,330
Alaska	764,408	756,627	727,296	1,784	1,868	1,933
Arizona	52,124,834	47,927,734	46,374,232	130,925	121,842	118,084
Arkansas	63,172,052	63,445,496	61,801,569	227,636	226,156	225,376
California	137,948,307	136,888,885	135,227,960	307,858	310,296	311,816
Colorado	50,472,754	48,951,140	51,675,441	151,515	147,630	155,469
Connecticut	210,467,878	206,800,385	204,062,873	424,616	421,435	422,759
Delaware	28,782,371	28,074,530	28,087,374	59,976	59,399	60,966
District of Columbia	6,417,136	6,216,254	5,937,678	12,541	12,424	12,098
Florida	174,440,870	170,126,067	168,407,907	298,900	310,674	323,452
Georgia	121,078,342	112,848,787	109,882,442	328,644	330,870	335,955
Hawaii	10,806,734	10,767,273	10,679,393	37,177	37,257	36,723
Idaho	13,635,131	11,997,504	12,111,880	53,591	48,214	48,758
Illinois	90,728,448	86,414,323	85,580,797	256,182	251,965	255,776
Indiana	54,634,262	55,074,442	55,898,038	206,516	217,905	221,794
Iowa	26,183,799	26,963,741	33,845,639	124,258	128,524	160,873
Kansas	38,787,183	38,216,040	36,098,619	177,461	175,775	166,792
Kentucky	67,497,978	62,844,601	59,810,183	198,599	192,586	189,229
Louisiana	75,049,262	69,064,429	65,099,425	116,483	110,616	105,884
Maine	39,976,672	41,733,728	44,268,220	166,901	174,471	182,555
Maryland	79,313,250	74,221,780	72,476,120	193,241	191,716	192,031
Massachusetts	0	0	0	0	0	0
Michigan	39,626,089	35,499,754	33,045,357	300,116	277,079	264,466
Minnesota	45,178,201	44,476,510	47,251,969	169,909	168,869	183,708
Mississippi	25,780,365	23,285,752	23,674,417	81,866	75,311	74,997
Missouri	102,098,821	101,578,199	103,902,890	380,012	375,713	379,209
Montana	11,088,116	11,363,286	12,192,853	35,433	37,241	40,331
Nebraska	14,563,248	14,214,523	16,711,566	59,086	58,665	71,288
Nevada	30,322,973	27,208,032	26,611,037	61,280	55,954	54,939
New Hampshire	24,809,389	24,168,896	23,383,639	74,947	74,370	73,872
New Jersey	634,397,697	609,736,897	588,598,907	1,384,897	1,384,090	1,389,704
New Mexico	11,859,773	11,380,361	11,234,573	33,733	32,929	32,585
New York	514,984,590	512,027,443	518,849,578	1,250,331	1,271,281	1,299,592
North Carolina	36,253	34,294	31,803	166	153	147
North Dakota	4,848,631	4,296,079	4,246,708	34,600	30,800	31,118
Ohio	151,639,471	155,340,759	160,908,188	551,157	560,832	579,505
Oklahoma	62,820,340	59,680,471	55,378,165	201,767	194,522	184,885
Oregon	36,775,947	34,352,840	36,610,547	108,461	103,968	112,734
Pennsylvania	205,881,310	204,048,418	207,448,848	598,006	602,998	621,510
Rhode Island	54,598,151	54,089,729	54,631,434	102,137	103,182	107,637
South Carolina	41,657,661	38,670,350	36,600,510	119,571	117,976	116,145
South Dakota	2,149,649	2,279,834	3,143,238	10,771	11,340	17,600
Tennessee	79,776,885	75,234,038	71,983,275	263,268	253,444	248,397
Texas	0	0	0	n/a	n/a	n/a
Utah	19,634,956	18,765,640	19,650,263	59,733	57,413	60,197
Vermont	11,433,969	12,036,069	12,430,677	49,598	52,778	54,752
Virginia	69,854,453	69,610,779	70,252,592	223,670	226,219	233,062
Washington	68,751,193	64,645,520	61,356,998	190,335	176,223	166,105
West Virginia	17,069,331	17,650,494	17,613,390	43,982	45,691	46,684
Wisconsin	64,532,432	63,544,528	63,732,837	226,249	226,027	228,951
Wyoming	958,156	923,565	1,306,708	3,656	3,493	5,090
<b>Countrywide</b>	<b>3,712,720,244</b>	<b>3,612,752,102</b>	<b>3,594,095,562</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>3,712,720,244</b>	<b>3,612,752,102</b>	<b>3,594,095,562</b>	<b>10,165,353</b>	<b>10,123,066</b>	<b>10,283,863</b>

Table 12B-1

## BI/PD Combined Single Limits Liability 2010-2012

Voluntary Business						
STATE	Incurred Losses - Bodily Injury			Incurred Claims - Bodily Injury		
	2012	2011	2010	2012	2011	2010
Alabama	9,522,220	7,915,374	9,026,896	608	606	552
Alaska	281,491	509,519	226,651	22	21	20
Arizona	28,719,139	26,611,585	22,953,017	1,468	1,625	1,401
Arkansas	27,300,887	21,415,920	25,420,203	1,464	1,563	1,581
California	50,963,639	54,659,755	55,882,073	2,017	1,998	1,983
Colorado	26,906,370	28,314,524	26,667,886	1,036	1,122	980
Connecticut	96,954,825	103,419,078	105,100,035	4,107	4,046	3,712
Delaware	11,477,892	11,384,502	12,753,343	799	737	976
District of Columbia	2,769,973	2,044,114	1,986,420	218	178	185
Florida	79,223,668	98,041,235	105,474,196	3,761	4,179	4,391
Georgia	67,866,109	63,502,561	62,959,455	5,419	5,188	4,952
Hawaii	2,532,304	2,989,946	2,907,839	134	208	124
Idaho	9,180,880	6,332,977	4,281,203	678	643	349
Illinois	50,942,121	48,392,995	43,813,276	2,138	2,144	2,155
Indiana	28,666,218	26,002,963	24,915,106	1,696	1,561	1,537
Iowa	12,638,084	11,298,115	14,050,850	712	685	795
Kansas	17,470,668	15,601,386	12,658,808	589	503	527
Kentucky	35,629,620	29,446,324	30,553,982	2,134	1,928	1,771
Louisiana	35,148,037	39,024,786	34,725,200	2,078	2,144	1,962
Maine	18,143,296	14,931,897	17,608,983	658	711	870
Maryland	31,936,718	31,471,163	30,385,217	2,687	2,780	2,615
Massachusetts	0	0	0	0	0	0
Michigan	34,485,641	28,430,206	25,856,999	451	492	402
Minnesota	18,030,993	21,830,881	20,011,641	559	623	675
Mississippi	11,807,136	13,371,938	11,954,331	638	649	639
Missouri	61,436,386	45,732,559	47,519,279	2,150	2,341	2,456
Montana	4,924,396	4,888,692	5,869,607	275	312	303
Nebraska	10,238,358	8,170,235	9,682,661	401	399	430
Nevada	20,370,238	18,621,294	17,687,265	853	920	787
New Hampshire	8,113,086	7,324,547	8,725,329	404	427	427
New Jersey	207,095,043	247,687,425	271,074,566	6,371	6,695	6,243
New Mexico	8,080,725	5,471,474	6,175,719	379	364	367
New York	201,434,637	220,403,049	243,463,907	6,791	6,893	7,159
North Carolina	0	0	0	0	0	0
North Dakota	2,444,775	2,893,222	281,242	64	79	45
Ohio	68,931,681	66,062,621	64,916,941	4,735	5,217	5,485
Oklahoma	27,251,409	22,355,889	24,406,128	1,584	1,618	1,689
Oregon	18,029,132	19,900,896	20,087,426	1,838	2,068	1,924
Pennsylvania	72,755,877	73,083,649	83,714,099	2,641	2,760	2,896
Rhode Island	25,666,884	27,734,940	23,924,766	1,312	1,451	1,421
South Carolina	19,892,719	16,447,534	16,201,014	1,603	1,495	1,466
South Dakota	1,207,194	1,603,301	2,538,912	67	80	74
Tennessee	39,200,163	30,520,117	30,017,619	2,213	2,068	1,912
Texas	0	0	0	n/a	n/a	n/a
Utah	10,485,710	8,711,017	7,853,561	526	563	514
Vermont	4,481,697	5,383,596	6,048,308	181	207	212
Virginia	28,509,809	29,077,168	25,064,100	1,756	2,082	1,807
Washington	42,372,783	43,020,682	40,367,933	3,299	3,528	2,471
West Virginia	5,456,735	8,032,759	7,961,322	398	438	457
Wisconsin	33,951,916	32,704,760	38,101,909	1,104	1,253	1,280
Wyoming	675,655	627,960	487,293	15	20	17
<b>Countrywide</b>	<b>1,631,604,937</b>	<b>1,653,403,130</b>	<b>1,704,344,516</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>1,631,604,937</b>	<b>1,653,403,130</b>	<b>1,704,344,516</b>	<b>77,031</b>	<b>79,612</b>	<b>76,996</b>

Table 12B-2

## BI/PD Combined Single Limits Liability 2010-2012

Voluntary Business						
STATE	Incurred Losses - Property Damage			Incurred Claims - Property Damage		
	2012	2011	2010	2012	2011	2010
Alabama	7,788,668	7,681,510	8,086,144	2,147	2,241	2,320
Alaska	374,087	254,203	254,272	63	70	62
Arizona	15,112,076	14,870,531	13,155,857	4,531	4,351	4,048
Arkansas	20,671,202	21,080,331	21,577,032	5,885	6,273	6,425
California	37,961,975	35,465,639	35,377,522	10,964	10,404	10,602
Colorado	15,453,217	16,035,382	15,173,603	4,718	4,919	4,836
Connecticut	57,046,760	56,111,229	51,353,185	16,312	16,855	16,478
Delaware	7,420,882	6,778,158	7,889,334	2,181	2,266	2,426
District of Columbia	2,049,531	1,755,440	1,937,298	759	728	758
Florida	34,944,393	35,746,481	37,178,468	11,037	11,561	12,298
Georgia	45,455,517	43,198,160	44,134,742	13,822	13,794	14,363
Hawaii	3,693,757	3,934,434	3,646,106	1,379	1,452	1,269
Idaho	3,323,279	3,119,853	2,732,120	1,153	1,119	1,096
Illinois	29,546,903	28,777,642	26,947,811	9,399	9,458	9,450
Indiana	16,008,675	16,470,324	15,736,374	5,244	5,393	5,634
Iowa	12,024,789	11,976,712	12,655,146	4,027	4,165	4,764
Kansas	14,595,208	14,212,823	13,551,853	4,551	4,810	4,790
Kentucky	20,512,092	18,990,072	18,731,113	6,329	6,060	6,076
Louisiana	15,941,280	15,895,596	15,095,861	4,473	4,376	4,308
Maine	12,495,889	13,164,475	12,680,774	4,188	4,662	4,778
Maryland	25,999,770	25,030,609	25,421,206	8,761	8,498	8,622
Massachusetts	0	0	0	0	0	0
Michigan	3,837,401	3,067,666	3,111,527	1,841	1,503	1,482
Minnesota	15,874,135	16,787,407	16,697,634	5,397	5,684	5,921
Mississippi	7,726,520	6,821,590	6,341,942	2,210	2,060	1,983
Missouri	31,029,210	33,438,265	32,475,191	10,479	11,484	11,548
Montana	2,452,930	2,352,181	2,545,751	732	796	920
Nebraska	6,528,793	6,493,234	6,157,480	2,039	2,131	2,230
Nevada	6,516,322	6,326,912	5,843,630	2,013	1,953	1,818
New Hampshire	7,273,251	7,909,521	7,322,332	2,537	2,718	2,674
New Jersey	178,499,931	183,869,288	181,549,669	47,958	50,565	50,718
New Mexico	3,389,582	3,314,005	3,171,940	1,030	1,047	1,044
New York	147,801,553	152,396,643	149,373,681	42,659	45,716	48,792
North Carolina	0	5,775	641	0	1	1
North Dakota	2,459,097	1,890,287	1,579,231	626	620	577
Ohio	47,791,573	48,591,409	47,838,988	16,266	17,251	17,483
Oklahoma	21,833,291	21,421,531	20,806,647	6,384	6,466	6,368
Oregon	9,163,545	8,960,989	8,775,248	3,197	3,181	3,273
Pennsylvania	67,742,435	70,729,397	68,366,935	21,115	22,015	22,322
Rhode Island	15,885,585	15,220,747	14,670,257	4,244	4,352	4,301
South Carolina	11,593,206	11,183,702	11,315,245	3,909	3,789	3,912
South Dakota	956,577	1,015,747	966,026	297	375	373
Tennessee	27,977,383	25,655,369	24,856,641	8,333	8,024	7,920
Texas	0	0	0	n/a	n/a	n/a
Utah	6,955,346	6,145,948	5,639,363	2,220	2,063	2,041
Vermont	3,915,465	4,054,889	4,237,281	1,342	1,448	1,526
Virginia	21,656,629	21,520,513	21,644,532	7,519	7,670	7,906
Washington	16,678,131	15,433,993	14,858,171	5,523	5,250	5,299
West Virginia	4,286,456	4,080,799	4,450,765	1,282	1,342	1,372
Wisconsin	18,318,727	17,379,333	15,429,516	5,437	5,482	5,578
Wyoming	424,011	430,808	446,478	131	108	113
<b>Countrywide</b>	<b>1,086,987,035</b>	<b>1,087,047,552</b>	<b>1,063,788,563</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>1,086,987,035</b>	<b>1,087,047,552</b>	<b>1,063,788,563</b>	<b>328,643</b>	<b>338,549</b>	<b>344,898</b>

Table 12C

## BI/PD Combined Single Limits Liability 2010-2012

STATE	Voluntary Business					
	Pure Premium			Loss Ratio		
	2012	2011	2010	2012	2011	2010
Alabama	241.06	214.00	224.20	74.26	67.01	73.57
Alaska	367.48	408.84	248.80	85.76	100.94	66.12
Arizona	334.78	340.46	305.79	84.09	86.55	77.86
Arkansas	210.74	187.91	208.53	75.94	66.98	76.05
California	288.85	290.45	292.67	64.46	65.84	67.49
Colorado	279.57	300.41	269.13	83.93	90.60	80.97
Connecticut	362.68	378.54	370.08	73.17	77.14	76.67
Delaware	315.11	305.77	338.59	65.66	64.69	73.49
District of Columbia	384.30	305.82	324.33	75.10	61.12	66.08
Florida	381.96	430.64	441.03	65.45	78.64	84.71
Georgia	344.82	322.49	318.78	93.59	94.55	97.46
Hawaii	167.47	185.85	178.47	57.61	64.31	61.37
Idaho	233.33	196.06	143.84	91.71	78.79	57.90
Illinois	314.19	306.28	276.65	88.71	89.30	82.68
Indiana	216.33	194.92	183.28	81.77	77.12	72.72
Iowa	198.48	181.09	166.01	94.19	86.32	78.91
Kansas	180.69	169.62	157.15	82.67	78.01	72.61
Kentucky	282.69	251.51	260.45	83.18	77.07	82.40
Louisiana	438.60	496.50	470.52	68.07	79.52	76.53
Maine	183.58	161.04	165.92	76.64	67.32	68.42
Maryland	299.81	294.72	290.61	73.05	76.13	77.00
Massachusetts	-	-	-	-	-	-
Michigan	127.69	113.68	109.54	96.71	88.73	87.66
Minnesota	199.55	228.69	199.82	75.05	86.83	77.69
Mississippi	238.61	268.14	243.96	75.77	86.72	77.28
Missouri	243.32	210.72	210.95	90.56	77.94	76.99
Montana	208.20	194.43	208.66	66.53	63.72	69.02
Nebraska	283.78	249.95	222.20	115.13	103.16	94.79
Nevada	438.75	445.87	428.31	88.67	91.69	88.43
New Hampshire	205.30	204.84	217.24	62.02	63.03	68.63
New Jersey	278.43	311.80	325.70	60.78	70.78	76.90
New Mexico	340.03	266.80	286.87	96.72	77.20	83.20
New York	279.31	293.25	302.28	67.81	72.81	75.71
North Carolina	0.00	37.75	4.36	0.00	16.84	2.02
North Dakota	141.73	155.31	59.79	101.14	111.35	43.81
Ohio	211.78	204.44	194.57	76.97	73.81	70.07
Oklahoma	243.27	225.05	244.55	78.14	73.35	81.64
Oregon	250.71	277.60	256.02	73.94	84.02	78.84
Pennsylvania	234.94	238.50	244.70	68.24	70.48	73.31
Rhode Island	406.83	416.31	358.57	76.11	79.42	70.65
South Carolina	263.32	234.21	236.91	75.58	71.45	75.18
South Dakota	200.89	230.96	199.14	100.66	114.88	111.51
Tennessee	255.17	221.65	220.91	84.21	74.67	76.23
Texas	n/a	n/a	n/a	-	-	-
Utah	291.98	258.77	224.15	88.83	79.17	68.67
Vermont	169.30	178.83	187.86	73.44	78.42	82.74
Virginia	224.29	223.67	200.41	71.82	72.69	66.49
Washington	310.25	331.71	332.48	85.89	90.42	90.01
West Virginia	221.53	265.12	265.87	57.08	68.63	70.47
Wisconsin	231.03	221.58	233.81	81.00	78.82	83.99
Wyoming	300.78	303.11	183.45	114.77	114.64	71.46
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>73.22</b>	<b>75.85</b>	<b>77.02</b>
<b>CW w/o Texas</b>	<b>267.44</b>	<b>270.71</b>	<b>269.17</b>	<b>73.22</b>	<b>75.85</b>	<b>77.02</b>

Table 12C-1

## BI/PD Combined Single Limits Liability 2010-2012

Voluntary Business						
STATE	Pure Premium - Bodily Injury Component			Loss Ratio - Bodily Injury Component		
	2012	2011	2010	2012	2011	2010
Alabama	132.60	108.61	118.26	40.85	34.01	38.81
Alaska	157.79	272.76	117.25	36.82	67.34	31.16
Arizona	219.36	218.41	194.38	55.10	55.52	49.50
Arkansas	119.93	94.70	112.79	43.22	33.75	41.13
California	165.54	176.15	179.21	36.94	39.93	41.32
Colorado	177.58	191.79	171.53	53.31	57.84	51.61
Connecticut	228.34	245.40	248.61	46.07	50.01	51.50
Delaware	191.37	191.66	209.19	39.88	40.55	45.41
District of Columbia	220.87	164.53	164.19	43.17	32.88	33.45
Florida	265.05	315.58	326.09	45.42	57.63	62.63
Georgia	206.50	191.93	187.40	56.05	56.27	57.30
Hawaii	68.11	80.25	79.18	23.43	27.77	27.23
Idaho	171.31	131.35	87.81	67.33	52.79	35.35
Illinois	198.85	192.06	171.30	56.15	56.00	51.20
Indiana	138.81	119.33	112.33	52.47	47.21	44.57
Iowa	101.71	87.91	87.34	48.27	41.90	41.51
Kansas	98.45	88.76	75.90	45.04	40.82	35.07
Kentucky	179.40	152.90	161.47	52.79	46.86	51.08
Louisiana	301.74	352.80	327.96	46.83	56.50	53.34
Maine	108.71	85.58	96.46	45.38	35.78	39.78
Maryland	165.27	164.16	158.23	40.27	42.40	41.92
Massachusetts	-	-	-	-	-	-
Michigan	114.91	102.61	97.77	87.03	80.09	78.25
Minnesota	106.12	129.28	108.93	39.91	49.08	42.35
Mississippi	144.23	177.56	159.40	45.80	57.43	50.49
Missouri	161.67	121.72	125.31	60.17	45.02	45.73
Montana	138.98	131.27	145.54	44.41	43.02	48.14
Nebraska	173.28	139.27	135.82	70.30	57.48	57.94
Nevada	332.41	332.80	321.94	67.18	68.44	66.47
New Hampshire	108.25	98.49	118.11	32.70	30.31	37.31
New Jersey	149.54	178.95	195.06	32.64	40.62	46.05
New Mexico	239.55	166.16	189.53	68.14	48.08	54.97
New York	161.11	173.37	187.34	39.11	43.05	46.92
North Carolina	0.00	0.00	0.00	0.00	0.00	0.00
North Dakota	70.66	93.94	9.04	50.42	67.35	6.62
Ohio	125.07	117.79	112.02	45.46	42.53	40.34
Oklahoma	135.06	114.93	132.01	43.38	37.46	44.07
Oregon	166.23	191.41	178.18	49.02	57.93	54.87
Pennsylvania	121.66	121.20	134.69	35.34	35.82	40.35
Rhode Island	251.30	268.80	222.27	47.01	51.28	43.79
South Carolina	166.37	139.41	139.49	47.75	42.53	44.26
South Dakota	112.08	141.38	144.26	56.16	70.33	80.77
Tennessee	148.90	120.42	120.85	49.14	40.57	41.70
Texas	n/a	n/a	n/a	-	-	-
Utah	175.54	151.73	130.46	53.40	46.42	39.97
Vermont	90.36	102.00	110.47	39.20	44.73	48.66
Virginia	127.46	128.54	107.54	40.81	41.77	35.68
Washington	222.62	244.13	243.03	61.63	66.55	65.79
West Virginia	124.07	175.81	170.54	31.97	45.51	45.20
Wisconsin	150.06	144.69	166.42	52.61	51.47	59.78
Wyoming	184.81	179.78	95.74	70.52	67.99	37.29
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>43.95</b>	<b>45.77</b>	<b>47.42</b>
<b>CW w/o Texas</b>	<b>160.51</b>	<b>163.33</b>	<b>165.73</b>	<b>43.95</b>	<b>45.77</b>	<b>47.42</b>

Table 12C-2

## BI/PD Combined Single Limits Liability 2010-2012

Voluntary Business						
STATE	Pure Premium - Property Damage Component			Loss Ratio - Property Damage Component		
	2012	2011	2010	2012	2011	2010
Alabama	108.46	105.40	105.94	33.41	33.00	34.76
Alaska	209.69	136.08	131.54	48.94	33.60	34.96
Arizona	115.43	122.05	111.41	28.99	31.03	28.37
Arkansas	90.81	93.21	95.74	32.72	33.23	34.91
California	123.31	114.30	113.46	27.52	25.91	26.16
Colorado	101.99	108.62	97.60	30.62	32.76	29.36
Connecticut	134.35	133.14	121.47	27.10	27.13	25.17
Delaware	123.73	114.11	129.41	25.78	24.14	28.09
District of Columbia	163.43	141.29	160.13	31.94	28.24	32.63
Florida	116.91	115.06	114.94	20.03	21.01	22.08
Georgia	138.31	130.56	131.37	37.54	38.28	40.17
Hawaii	99.36	105.60	99.29	34.18	36.54	34.14
Idaho	62.01	64.71	56.03	24.37	26.00	22.56
Illinois	115.34	114.21	105.36	32.57	33.30	31.49
Indiana	77.52	75.58	70.95	29.30	29.91	28.15
Iowa	96.77	93.19	78.67	45.92	44.42	37.39
Kansas	82.24	80.86	81.25	37.63	37.19	37.54
Kentucky	103.28	98.61	98.99	30.39	30.22	31.32
Louisiana	136.85	143.70	142.57	21.24	23.02	23.19
Maine	74.87	75.45	69.46	31.26	31.54	28.65
Maryland	134.55	130.56	132.38	32.78	33.72	35.08
Massachusetts	-	-	-	-	-	-
Michigan	12.79	11.07	11.77	9.68	8.64	9.42
Minnesota	93.43	99.41	90.89	35.14	37.74	35.34
Mississippi	94.38	90.58	84.56	29.97	29.30	26.79
Missouri	81.65	89.00	85.64	30.39	32.92	31.26
Montana	69.23	63.16	63.12	22.12	20.70	20.88
Nebraska	110.50	110.68	86.37	44.83	45.68	36.85
Nevada	106.34	113.07	106.37	21.49	23.25	21.96
New Hampshire	97.05	106.35	99.12	29.32	32.73	31.31
New Jersey	128.89	132.84	130.64	28.14	30.16	30.84
New Mexico	100.48	100.64	97.34	28.58	29.12	28.23
New York	118.21	119.88	114.94	28.70	29.76	28.79
North Carolina	0.00	37.75	4.36	0.00	16.84	2.02
North Dakota	71.07	61.37	50.75	50.72	44.00	37.19
Ohio	86.71	86.64	82.55	31.52	31.28	29.73
Oklahoma	108.21	110.12	112.54	34.76	35.89	37.57
Oregon	84.49	86.19	77.84	24.92	26.09	23.97
Pennsylvania	113.28	117.30	110.00	32.90	34.66	32.96
Rhode Island	155.53	147.51	136.29	29.10	28.14	26.85
South Carolina	96.96	94.80	97.42	27.83	28.92	30.92
South Dakota	88.81	89.57	54.89	44.50	44.55	30.73
Tennessee	106.27	101.23	100.07	35.07	34.10	34.53
Texas	n/a	n/a	n/a	-	-	-
Utah	116.44	107.05	93.68	35.42	32.75	28.70
Vermont	78.94	76.83	77.39	34.24	33.69	34.09
Virginia	96.82	95.13	92.87	31.00	30.92	30.81
Washington	87.63	87.58	89.45	24.26	23.87	24.22
West Virginia	97.46	89.31	95.34	25.11	23.12	25.27
Wisconsin	80.97	76.89	67.39	28.39	27.35	24.21
Wyoming	115.98	123.33	87.72	44.25	46.65	34.17
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>29.28</b>	<b>30.09</b>	<b>29.60</b>
<b>CW w/o Texas</b>	<b>106.93</b>	<b>107.38</b>	<b>103.44</b>	<b>29.28</b>	<b>30.09</b>	<b>29.60</b>

Table 12D-1

## BI/PD Combined Single Limits Liability 2010-2012

Voluntary Business						
STATE	Frequency - Bodily Injury Component			Severity - Bodily Injury Component		
	2012	2011	2010	2012	2011	2010
Alabama	0.85	0.83	0.72	15,661.55	13,061.67	16,353.07
Alaska	1.23	1.12	1.03	12,795.05	24,262.81	11,332.55
Arizona	1.12	1.33	1.19	19,563.45	16,376.36	16,383.31
Arkansas	0.64	0.69	0.70	18,648.15	13,701.80	16,078.56
California	0.66	0.64	0.64	25,267.05	27,357.23	28,180.57
Colorado	0.68	0.76	0.63	25,971.40	25,235.76	27,212.13
Connecticut	0.97	0.96	0.88	23,607.21	25,560.82	28,313.59
Delaware	1.33	1.24	1.60	14,365.32	15,447.09	13,066.95
District of Columbia	1.74	1.43	1.53	12,706.30	11,483.79	10,737.41
Florida	1.26	1.35	1.36	21,064.52	23,460.45	24,020.54
Georgia	1.65	1.57	1.47	12,523.73	12,240.28	12,713.94
Hawaii	0.36	0.56	0.34	18,897.79	14,374.74	23,450.31
Idaho	1.27	1.33	0.72	13,541.12	9,849.11	12,267.06
Illinois	0.83	0.85	0.84	23,827.00	22,571.36	20,330.99
Indiana	0.82	0.72	0.69	16,902.25	16,657.89	16,210.22
Iowa	0.57	0.53	0.49	17,750.12	16,493.60	17,674.03
Kansas	0.33	0.29	0.32	29,661.58	31,016.67	24,020.51
Kentucky	1.07	1.00	0.94	16,696.17	15,272.99	17,252.39
Louisiana	1.78	1.94	1.85	16,914.36	18,201.86	17,698.88
Maine	0.39	0.41	0.48	27,573.40	21,001.26	20,240.21
Maryland	1.39	1.45	1.36	11,885.64	11,320.56	11,619.59
Massachusetts	-	-	-	-	-	-
Michigan	0.15	0.18	0.15	76,464.84	57,784.97	64,320.89
Minnesota	0.33	0.37	0.37	32,255.80	35,041.54	29,646.88
Mississippi	0.78	0.86	0.85	18,506.48	20,603.91	18,707.87
Missouri	0.57	0.62	0.65	28,575.06	19,535.48	19,348.24
Montana	0.78	0.84	0.75	17,906.89	15,668.88	19,371.64
Nebraska	0.68	0.68	0.60	25,532.06	20,476.78	22,517.82
Nevada	1.39	1.64	1.43	23,880.70	20,240.54	22,474.29
New Hampshire	0.54	0.57	0.58	20,081.90	17,153.51	20,434.03
New Jersey	0.46	0.48	0.45	32,505.89	36,995.88	43,420.56
New Mexico	1.12	1.11	1.13	21,321.17	15,031.52	16,827.57
New York	0.54	0.54	0.55	29,662.00	31,974.91	34,008.09
North Carolina	0.00	0.00	0.00	-	-	-
North Dakota	0.18	0.26	0.14	38,199.61	36,623.06	6,249.82
Ohio	0.86	0.93	0.95	14,557.91	12,662.95	11,835.36
Oklahoma	0.79	0.83	0.91	17,204.17	13,816.99	14,450.05
Oregon	1.69	1.99	1.71	9,809.10	9,623.26	10,440.45
Pennsylvania	0.44	0.46	0.47	27,548.61	26,479.58	28,906.80
Rhode Island	1.28	1.41	1.32	19,563.17	19,114.36	16,836.57
South Carolina	1.34	1.27	1.26	12,409.68	11,001.69	11,051.17
South Dakota	0.62	0.71	0.42	18,017.82	20,041.26	34,309.62
Tennessee	0.84	0.82	0.77	17,713.58	14,758.28	15,699.59
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	0.88	0.98	0.85	19,934.81	15,472.50	15,279.30
Vermont	0.36	0.39	0.39	24,760.76	26,007.71	28,529.75
Virginia	0.79	0.92	0.78	16,235.65	13,965.98	13,870.56
Washington	1.73	2.00	1.49	12,844.13	12,194.07	16,336.68
West Virginia	0.90	0.96	0.98	13,710.39	18,339.63	17,420.84
Wisconsin	0.49	0.55	0.56	30,753.55	26,101.17	29,767.12
Wyoming	0.41	0.57	0.33	45,043.67	31,398.00	28,664.29
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>0.76</b>	<b>0.79</b>	<b>0.75</b>	<b>21,181.15</b>	<b>20,768.27</b>	<b>22,135.49</b>

Table 12D-2

## BI/PD Combined Single Limits Liability 2010-2012

Voluntary Business						
STATE	Frequency - Property Damage Component			Severity - Property Damage Component		
	2012	2011	2010	2012	2011	2010
Alabama	2.99	3.07	3.04	3,627.70	3,427.72	3,485.41
Alaska	3.53	3.75	3.21	5,937.89	3,631.47	4,101.16
Arizona	3.46	3.57	3.43	3,335.26	3,417.73	3,249.96
Arkansas	2.59	2.77	2.85	3,512.52	3,360.49	3,358.29
California	3.56	3.35	3.40	3,462.42	3,408.85	3,336.87
Colorado	3.11	3.33	3.11	3,275.37	3,259.89	3,137.64
Connecticut	3.84	4.00	3.90	3,497.23	3,329.06	3,116.47
Delaware	3.64	3.81	3.98	3,402.51	2,991.24	3,251.99
District of Columbia	6.05	5.86	6.27	2,700.30	2,411.32	2,555.80
Florida	3.69	3.72	3.80	3,166.11	3,091.99	3,023.13
Georgia	4.21	4.17	4.28	3,288.64	3,131.66	3,072.81
Hawaii	3.71	3.90	3.46	2,678.58	2,709.67	2,873.21
Idaho	2.15	2.32	2.25	2,882.29	2,788.07	2,492.81
Illinois	3.67	3.75	3.69	3,143.62	3,042.68	2,851.62
Indiana	2.54	2.47	2.54	3,052.76	3,054.02	2,793.11
Iowa	3.24	3.24	2.96	2,986.04	2,875.56	2,656.41
Kansas	2.56	2.74	2.87	3,207.03	2,954.85	2,829.20
Kentucky	3.19	3.15	3.21	3,240.97	3,133.68	3,082.80
Louisiana	3.84	3.96	4.07	3,563.89	3,632.45	3,504.15
Maine	2.51	2.67	2.62	2,983.74	2,823.78	2,653.99
Maryland	4.53	4.43	4.49	2,967.67	2,945.47	2,948.41
Massachusetts	-	-	-	-	-	-
Michigan	0.61	0.54	0.56	2,084.41	2,041.03	2,099.55
Minnesota	3.18	3.37	3.22	2,941.29	2,953.45	2,820.07
Mississippi	2.70	2.74	2.64	3,496.16	3,311.45	3,198.16
Missouri	2.76	3.06	3.05	2,961.09	2,911.73	2,812.19
Montana	2.07	2.14	2.28	3,351.00	2,955.00	2,767.12
Nebraska	3.45	3.63	3.13	3,201.96	3,047.04	2,761.20
Nevada	3.28	3.49	3.31	3,237.12	3,239.59	3,214.32
New Hampshire	3.39	3.65	3.62	2,866.87	2,910.05	2,738.34
New Jersey	3.46	3.65	3.65	3,722.01	3,636.30	3,579.59
New Mexico	3.05	3.18	3.20	3,290.86	3,165.24	3,038.26
New York	3.41	3.60	3.75	3,464.72	3,333.55	3,061.44
North Carolina	0.00	0.65	0.68	-	5,775.00	641.00
North Dakota	1.81	2.01	1.85	3,928.27	3,048.85	2,736.97
Ohio	2.95	3.08	3.02	2,938.13	2,816.73	2,736.31
Oklahoma	3.16	3.32	3.44	3,420.00	3,312.95	3,267.38
Oregon	2.95	3.06	2.90	2,866.29	2,817.04	2,681.10
Pennsylvania	3.53	3.65	3.59	3,208.26	3,212.78	3,062.76
Rhode Island	4.16	4.22	4.00	3,743.07	3,497.41	3,410.89
South Carolina	3.27	3.21	3.37	2,965.77	2,951.62	2,892.45
South Dakota	2.76	3.31	2.12	3,220.80	2,708.66	2,589.88
Tennessee	3.17	3.17	3.19	3,357.42	3,197.33	3,138.46
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	3.72	3.59	3.39	3,133.04	2,979.13	2,763.04
Vermont	2.71	2.74	2.79	2,917.63	2,800.34	2,776.72
Virginia	3.36	3.39	3.39	2,880.25	2,805.80	2,737.73
Washington	2.90	2.98	3.19	3,019.76	2,939.81	2,803.96
West Virginia	2.91	2.94	2.94	3,343.57	3,040.83	3,244.00
Wisconsin	2.40	2.43	2.44	3,369.27	3,170.25	2,766.14
Wyoming	3.58	3.09	2.22	3,236.73	3,988.96	3,951.13
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>3.23</b>	<b>3.34</b>	<b>3.35</b>	<b>3,307.50</b>	<b>3,210.90</b>	<b>3,084.36</b>



Table 13A

## BI/PD Combined Single Limits Liability 2010-2012

Residual Business						
STATE	Earned Premiums			Earned Exposures		
	2012	2011	2010	2012	2011	2010
Alabama	0	0	0	0	0	0
Alaska	0	0	0	0	0	0
Arizona	0	0	0	0	0	0
Arkansas	0	0	0	0	0	0
California	0	0	0	0	0	0
Colorado	0	0	0	0	0	0
Connecticut	0	64	611	0	1	3
Delaware	0	1,232	635	0	1	1
District of Columbia	0	14,825	21,403	0	20	46
Florida	0	0	0	0	0	0
Georgia	0	0	0	0	0	0
Hawaii	1,276,278	1,110,812	470,001	1,306	1,139	482
Idaho	0	0	63	0	0	0
Illinois	0	0	0	0	0	0
Indiana	0	0	0	0	0	0
Iowa	0	0	0	0	0	0
Kansas	0	0	0	0	0	0
Kentucky	0	0	0	0	0	0
Louisiana	0	0	0	0	0	0
Maine	0	0	0	0	0	0
Maryland	0	0	0	0	0	0
Massachusetts	0	0	0	0	0	0
Michigan	0	0	0	0	0	0
Minnesota	0	0	0	0	0	0
Mississippi	0	0	0	0	0	0
Missouri	0	0	0	0	0	0
Montana	0	17,522	19,329	0	45	71
Nebraska	0	0	0	0	0	0
Nevada	0	0	0	0	0	0
New Hampshire	95,076	118,757	184,723	84	111	177
New Jersey	642,995	861,773	1,027,245	385	541	642
New Mexico	0	0	0	0	0	0
New York	69,006	8,223	2,767	22	6	1
North Carolina	0	0	0	0	0	0
North Dakota	0	0	0	0	0	0
Ohio	0	0	0	0	0	0
Oklahoma	0	0	0	0	0	0
Oregon	0	0	0	0	0	0
Pennsylvania	494	434	0	2	2	0
Rhode Island	0	4,131	1,016	0	0	1
South Carolina	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0
Texas	0	0	0	n/a	n/a	n/a
Utah	0	0	0	0	0	0
Vermont	0	10,150	17,599	0	14	36
Virginia	0	0	0	0	0	0
Washington	0	0	0	0	0	0
West Virginia	0	0	0	0	0	0
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
<b>Countrywide</b>	<b>2,083,849</b>	<b>2,147,923</b>	<b>1,745,392</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>2,083,849</b>	<b>2,147,923</b>	<b>1,745,392</b>	<b>1,799</b>	<b>1,880</b>	<b>1,460</b>

Table 13B-1

## BI/PD Combined Single Limits Liability 2010-2012

Residual Business						
STATE	Incurred Losses - Bodily Injury			Incurred Claims - Bodily Injury		
	2012	2011	2010	2012	2011	2010
Alabama	0	0	0	0	0	0
Alaska	0	0	0	0	0	0
Arizona	0	0	0	0	0	0
Arkansas	0	0	0	0	0	0
California	0	0	0	0	0	0
Colorado	0	0	0	0	0	0
Connecticut	0	0	0	0	0	0
Delaware	0	0	0	0	0	0
District of Columbia	0	0	0	0	0	0
Florida	0	0	0	0	0	0
Georgia	0	0	0	0	0	0
Hawaii	0	0	0	0	0	0
Idaho	0	0	0	0	0	0
Illinois	0	0	0	0	0	0
Indiana	0	0	0	0	0	0
Iowa	0	0	0	0	0	0
Kansas	0	0	0	0	0	0
Kentucky	0	0	0	0	0	0
Louisiana	0	0	0	0	0	0
Maine	0	0	0	0	0	0
Maryland	0	0	0	0	0	0
Massachusetts	0	0	0	0	0	0
Michigan	0	0	0	0	0	0
Minnesota	0	0	0	0	0	0
Mississippi	0	0	0	0	0	0
Missouri	0	0	0	0	0	0
Montana	0	0	0	0	0	0
Nebraska	0	0	0	0	0	0
Nevada	0	0	0	0	0	0
New Hampshire	9,787	41,075	305,271	1	2	6
New Jersey	213,342	173,871	944,549	10	10	13
New Mexico	0	0	0	0	0	0
New York	0	118,995	0	0	2	0
North Carolina	0	0	0	0	0	0
North Dakota	0	0	0	0	0	0
Ohio	0	0	0	0	0	0
Oklahoma	0	0	0	0	0	0
Oregon	0	0	0	0	0	0
Pennsylvania	0	0	0	0	0	0
Rhode Island	0	0	0	0	0	0
South Carolina	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0
Texas	0	0	0	n/a	n/a	n/a
Utah	0	0	0	0	0	0
Vermont	0	0	0	0	0	0
Virginia	0	0	0	0	0	0
Washington	0	0	0	0	0	0
West Virginia	0	0	0	0	0	0
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
<b>Countrywide</b>	<b>223,129</b>	<b>333,941</b>	<b>1,249,820</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>223,129</b>	<b>333,941</b>	<b>1,249,820</b>	<b>11</b>	<b>14</b>	<b>19</b>

Table 13B-2

## BI/PD Combined Single Limits Liability 2010-2012

STATE	Residual Business					
	Incurred Losses - Property Damage			Incurred Claims - Property Damage		
	2012	2011	2010	2012	2011	2010
Alabama	0	0	0	0	0	0
Alaska	0	0	0	0	0	0
Arizona	0	0	0	0	0	0
Arkansas	0	0	0	0	0	0
California	0	0	0	0	0	0
Colorado	0	0	0	0	0	0
Connecticut	0	0	0	0	0	0
Delaware	0	0	0	0	0	0
District of Columbia	0	0	0	0	0	0
Florida	0	0	0	0	0	0
Georgia	0	0	0	0	0	0
Hawaii	0	0	0	0	0	0
Idaho	0	0	0	0	0	0
Illinois	0	0	0	0	0	0
Indiana	0	0	0	0	0	0
Iowa	0	0	0	0	0	0
Kansas	0	0	0	0	0	0
Kentucky	0	0	0	0	0	0
Louisiana	0	0	0	0	0	0
Maine	0	0	0	0	0	0
Maryland	0	0	0	0	0	0
Massachusetts	0	0	0	0	0	0
Michigan	0	0	0	0	0	0
Minnesota	0	0	0	0	0	0
Mississippi	0	0	0	0	0	0
Missouri	0	0	0	0	0	0
Montana	0	0	0	0	0	0
Nebraska	0	0	0	0	0	0
Nevada	0	0	0	0	0	0
New Hampshire	26,451	28,033	35,890	8	9	9
New Jersey	223,942	224,158	351,119	59	64	81
New Mexico	0	0	0	0	0	0
New York	9,612	0	0	1	0	0
North Carolina	0	0	0	0	0	0
North Dakota	0	0	0	0	0	0
Ohio	0	0	0	0	0	0
Oklahoma	0	0	0	0	0	0
Oregon	0	0	0	0	0	0
Pennsylvania	0	0	0	0	0	0
Rhode Island	0	0	0	0	0	0
South Carolina	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0
Texas	0	0	0	n/a	n/a	n/a
Utah	0	0	0	0	0	0
Vermont	0	0	0	0	0	0
Virginia	0	0	0	0	0	0
Washington	0	0	0	0	0	0
West Virginia	0	0	0	0	0	0
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
<b>Countrywide</b>	<b>260,005</b>	<b>252,191</b>	<b>387,009</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>260,005</b>	<b>252,191</b>	<b>387,009</b>	<b>68</b>	<b>73</b>	<b>90</b>

Table 13C

## BI/PD Combined Single Limits Liability 2010-2012

Residual Business						
STATE	Pure Premium			Loss Ratio		
	2012	2011	2010	2012	2011	2010
Alabama	-	-	-	-	-	-
Alaska	-	-	-	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	-	-
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	-	0.00	0.00	-	0.00	0.00
Delaware	-	0.00	0.00	-	0.00	0.00
District of Columbia	-	0.00	0.00	-	0.00	0.00
Florida	-	-	-	-	-	-
Georgia	-	-	-	-	-	-
Hawaii	0.00	0.00	0.00	0.00	0.00	0.00
Idaho	-	-	-	-	-	0.00
Illinois	-	-	-	-	-	-
Indiana	-	-	-	-	-	-
Iowa	-	-	-	-	-	-
Kansas	-	-	-	-	-	-
Kentucky	-	-	-	-	-	-
Louisiana	-	-	-	-	-	-
Maine	-	-	-	-	-	-
Maryland	-	-	-	-	-	-
Massachusetts	-	-	-	-	-	-
Michigan	-	-	-	-	-	-
Minnesota	-	-	-	-	-	-
Mississippi	-	-	-	-	-	-
Missouri	-	-	-	-	-	-
Montana	-	0.00	0.00	-	0.00	0.00
Nebraska	-	-	-	-	-	-
Nevada	-	-	-	-	-	-
New Hampshire	431.40	622.59	1,927.46	38.11	58.19	184.69
New Jersey	1,135.80	735.73	2,018.17	68.01	46.19	126.13
New Mexico	-	-	-	-	-	-
New York	436.91	19,832.50	0.00	13.93	1,447.10	0.00
North Carolina	-	-	-	-	-	-
North Dakota	-	-	-	-	-	-
Ohio	-	-	-	-	-	-
Oklahoma	-	-	-	-	-	-
Oregon	-	-	-	-	-	-
Pennsylvania	0.00	0.00	-	0.00	0.00	-
Rhode Island	-	-	0.00	-	0.00	0.00
South Carolina	-	-	-	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	-	-	-	-	-	-
Texas	n/a	n/a	n/a	-	-	-
Utah	-	-	-	-	-	-
Vermont	-	0.00	0.00	-	0.00	0.00
Virginia	-	-	-	-	-	-
Washington	-	-	-	-	-	-
West Virginia	-	-	-	-	-	-
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	-
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>23.18</b>	<b>27.29</b>	<b>93.78</b>
<b>CW w/o Texas</b>	<b>268.56</b>	<b>311.77</b>	<b>1,121.12</b>	<b>23.18</b>	<b>27.29</b>	<b>93.78</b>

Table 13C-1

## BI/PD Combined Single Limits Liability 2010-2012

STATE	Residual Business					
	Pure Premium - Bodily Injury Component			Loss Ratio - Bodily Injury Component		
	2012	2011	2010	2012	2011	2010
Alabama	-	-	-	-	-	-
Alaska	-	-	-	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	-	-
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	-	0.00	0.00	-	0.00	0.00
Delaware	-	0.00	0.00	-	0.00	0.00
District of Columbia	-	0.00	0.00	-	0.00	0.00
Florida	-	-	-	-	-	-
Georgia	-	-	-	-	-	-
Hawaii	0.00	0.00	0.00	0.00	0.00	0.00
Idaho	-	-	-	-	-	0.00
Illinois	-	-	-	-	-	-
Indiana	-	-	-	-	-	-
Iowa	-	-	-	-	-	-
Kansas	-	-	-	-	-	-
Kentucky	-	-	-	-	-	-
Louisiana	-	-	-	-	-	-
Maine	-	-	-	-	-	-
Maryland	-	-	-	-	-	-
Massachusetts	-	-	-	-	-	-
Michigan	-	-	-	-	-	-
Minnesota	-	-	-	-	-	-
Mississippi	-	-	-	-	-	-
Missouri	-	-	-	-	-	-
Montana	-	0.00	0.00	-	0.00	0.00
Nebraska	-	-	-	-	-	-
Nevada	-	-	-	-	-	-
New Hampshire	116.51	370.05	1,724.69	10.29	34.59	165.26
New Jersey	554.14	321.39	1,471.26	33.18	20.18	91.95
New Mexico	-	-	-	-	-	-
New York	0.00	19,832.50	0.00	0.00	1,447.10	0.00
North Carolina	-	-	-	-	-	-
North Dakota	-	-	-	-	-	-
Ohio	-	-	-	-	-	-
Oklahoma	-	-	-	-	-	-
Oregon	-	-	-	-	-	-
Pennsylvania	0.00	0.00	-	0.00	0.00	-
Rhode Island	-	-	0.00	-	0.00	0.00
South Carolina	-	-	-	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	-	-	-	-	-	-
Texas	n/a	n/a	n/a	-	-	-
Utah	-	-	-	-	-	-
Vermont	-	0.00	0.00	-	0.00	0.00
Virginia	-	-	-	-	-	-
Washington	-	-	-	-	-	-
West Virginia	-	-	-	-	-	-
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	-
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>10.71</b>	<b>15.55</b>	<b>71.61</b>
<b>CW w/o Texas</b>	<b>124.03</b>	<b>177.63</b>	<b>856.04</b>	<b>10.71</b>	<b>15.55</b>	<b>71.61</b>

Table 13C-2

BI/PD Combined Single Limits Liability **2010-2012**

STATE	Residual Business					
	Pure Premium - Property Damage Component			Loss Ratio - Property Damage Component		
	2012	2011	2010	2012	2011	2010
Alabama	-	-	-	-	-	-
Alaska	-	-	-	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	-	-
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	-	0.00	0.00	-	0.00	0.00
Delaware	-	0.00	0.00	-	0.00	0.00
District of Columbia	-	0.00	0.00	-	0.00	0.00
Florida	-	-	-	-	-	-
Georgia	-	-	-	-	-	-
Hawaii	0.00	0.00	0.00	0.00	0.00	0.00
Idaho	-	-	-	-	-	0.00
Illinois	-	-	-	-	-	-
Indiana	-	-	-	-	-	-
Iowa	-	-	-	-	-	-
Kansas	-	-	-	-	-	-
Kentucky	-	-	-	-	-	-
Louisiana	-	-	-	-	-	-
Maine	-	-	-	-	-	-
Maryland	-	-	-	-	-	-
Massachusetts	-	-	-	-	-	-
Michigan	-	-	-	-	-	-
Minnesota	-	-	-	-	-	-
Mississippi	-	-	-	-	-	-
Missouri	-	-	-	-	-	-
Montana	-	0.00	0.00	-	0.00	0.00
Nebraska	-	-	-	-	-	-
Nevada	-	-	-	-	-	-
New Hampshire	314.89	252.55	202.77	27.82	23.61	19.43
New Jersey	581.67	414.34	546.91	34.83	26.01	34.18
New Mexico	-	-	-	-	-	-
New York	436.91	0.00	0.00	13.93	0.00	0.00
North Carolina	-	-	-	-	-	-
North Dakota	-	-	-	-	-	-
Ohio	-	-	-	-	-	-
Oklahoma	-	-	-	-	-	-
Oregon	-	-	-	-	-	-
Pennsylvania	0.00	0.00	-	0.00	0.00	-
Rhode Island	-	-	0.00	-	0.00	0.00
South Carolina	-	-	-	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	-	-	-	-	-	-
Texas	n/a	n/a	n/a	-	-	-
Utah	-	-	-	-	-	-
Vermont	-	0.00	0.00	-	0.00	0.00
Virginia	-	-	-	-	-	-
Washington	-	-	-	-	-	-
West Virginia	-	-	-	-	-	-
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	-
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>12.48</b>	<b>11.74</b>	<b>22.17</b>
<b>CW w/o Texas</b>	<b>144.53</b>	<b>134.14</b>	<b>265.07</b>	<b>12.48</b>	<b>11.74</b>	<b>22.17</b>

Table 13D-1

## BI/PD Combined Single Limits Liability 2010-2012

STATE	Residual Business					
	Frequency - Bodily Injury Component			Severity - Bodily Injury Component		
	2012	2011	2010	2012	2011	2010
Alabama	-	-	-	-	-	-
Alaska	-	-	-	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	-	-
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	-	0.00	0.00	-	-	-
Delaware	-	0.00	0.00	-	-	-
District of Columbia	-	0.00	0.00	-	-	-
Florida	-	-	-	-	-	-
Georgia	-	-	-	-	-	-
Hawaii	0.00	0.00	0.00	-	-	-
Idaho	-	-	-	-	-	-
Illinois	-	-	-	-	-	-
Indiana	-	-	-	-	-	-
Iowa	-	-	-	-	-	-
Kansas	-	-	-	-	-	-
Kentucky	-	-	-	-	-	-
Louisiana	-	-	-	-	-	-
Maine	-	-	-	-	-	-
Maryland	-	-	-	-	-	-
Massachusetts	-	-	-	-	-	-
Michigan	-	-	-	-	-	-
Minnesota	-	-	-	-	-	-
Mississippi	-	-	-	-	-	-
Missouri	-	-	-	-	-	-
Montana	-	0.00	0.00	-	-	-
Nebraska	-	-	-	-	-	-
Nevada	-	-	-	-	-	-
New Hampshire	1.19	1.80	3.39	9,787.00	20,537.50	50,878.50
New Jersey	2.60	1.85	2.02	21,334.20	17,387.10	72,657.62
New Mexico	-	-	-	-	-	-
New York	0.00	33.33	0.00	-	59,497.50	-
North Carolina	-	-	-	-	-	-
North Dakota	-	-	-	-	-	-
Ohio	-	-	-	-	-	-
Oklahoma	-	-	-	-	-	-
Oregon	-	-	-	-	-	-
Pennsylvania	0.00	0.00	-	-	-	-
Rhode Island	-	-	0.00	-	-	-
South Carolina	-	-	-	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	-	-	-	-	-	-
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	-	-	-	-	-	-
Vermont	-	0.00	0.00	-	-	-
Virginia	-	-	-	-	-	-
Washington	-	-	-	-	-	-
West Virginia	-	-	-	-	-	-
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	-
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>0.61</b>	<b>0.74</b>	<b>1.30</b>	<b>20,284.45</b>	<b>23,852.93</b>	<b>65,780.00</b>

Table 13D-2

## BI/PD Combined Single Limits Liability 2010-2012

STATE	Residual Business					
	Frequency - Property Damage Component			Severity - Property Damage Component		
	2012	2011	2010	2012	2011	2010
Alabama	-	-	-	-	-	-
Alaska	-	-	-	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	-	-
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	-	0.00	0.00	-	-	-
Delaware	-	0.00	0.00	-	-	-
District of Columbia	-	0.00	0.00	-	-	-
Florida	-	-	-	-	-	-
Georgia	-	-	-	-	-	-
Hawaii	0.00	0.00	0.00	-	-	-
Idaho	-	-	-	-	-	-
Illinois	-	-	-	-	-	-
Indiana	-	-	-	-	-	-
Iowa	-	-	-	-	-	-
Kansas	-	-	-	-	-	-
Kentucky	-	-	-	-	-	-
Louisiana	-	-	-	-	-	-
Maine	-	-	-	-	-	-
Maryland	-	-	-	-	-	-
Massachusetts	-	-	-	-	-	-
Michigan	-	-	-	-	-	-
Minnesota	-	-	-	-	-	-
Mississippi	-	-	-	-	-	-
Missouri	-	-	-	-	-	-
Montana	-	0.00	0.00	-	-	-
Nebraska	-	-	-	-	-	-
Nevada	-	-	-	-	-	-
New Hampshire	9.52	8.11	5.08	3,306.38	3,114.78	3,987.78
New Jersey	15.32	11.83	12.62	3,795.63	3,502.47	4,334.80
New Mexico	-	-	-	-	-	-
New York	4.55	0.00	0.00	9,612.00	-	-
North Carolina	-	-	-	-	-	-
North Dakota	-	-	-	-	-	-
Ohio	-	-	-	-	-	-
Oklahoma	-	-	-	-	-	-
Oregon	-	-	-	-	-	-
Pennsylvania	0.00	0.00	-	-	-	-
Rhode Island	-	-	0.00	-	-	-
South Carolina	-	-	-	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	-	-	-	-	-	-
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	-	-	-	-	-	-
Vermont	-	0.00	0.00	-	-	-
Virginia	-	-	-	-	-	-
Washington	-	-	-	-	-	-
West Virginia	-	-	-	-	-	-
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	-
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>3.78</b>	<b>3.88</b>	<b>6.16</b>	<b>3,823.60</b>	<b>3,454.67</b>	<b>4,300.10</b>



**Table 14A**  
**BI/PD Combined Single Limits Liability 2010-2012**

STATE	Total Business					
	Earned Premiums			Earned Exposures		
	2012	2011	2010	2012	2011	2010
Alabama	23,310,523	23,275,276	23,259,509	71,812	72,882	76,330
Alaska	764,408	756,627	727,296	1,784	1,868	1,933
Arizona	52,124,834	47,927,734	46,374,232	130,925	121,842	118,084
Arkansas	63,172,052	63,445,496	61,801,569	227,636	226,156	225,376
California	137,948,307	136,888,885	135,227,960	307,858	310,296	311,816
Colorado	50,472,754	48,951,140	51,675,441	151,515	147,630	155,469
Connecticut	210,467,878	206,800,449	204,063,484	424,616	421,436	422,762
Delaware	28,782,371	28,075,762	28,088,009	59,976	59,400	60,967
District of Columbia	6,417,136	6,231,079	5,959,081	12,541	12,444	12,144
Florida	174,440,870	170,126,067	168,407,907	298,900	310,674	323,452
Georgia	121,078,342	112,848,787	109,882,442	328,644	330,870	335,955
Hawaii	12,083,012	11,878,085	11,149,394	38,483	38,396	37,205
Idaho	13,635,131	11,997,504	12,111,943	53,591	48,214	48,758
Illinois	90,728,448	86,414,323	85,580,797	256,182	251,965	255,776
Indiana	54,634,262	55,074,442	55,898,038	206,516	217,905	221,794
Iowa	26,183,799	26,963,741	33,845,639	124,258	128,524	160,873
Kansas	38,787,183	38,216,040	36,098,619	177,461	175,775	166,792
Kentucky	67,497,978	62,844,601	59,810,183	198,599	192,586	189,229
Louisiana	75,049,262	69,064,429	65,099,425	116,483	110,616	105,884
Maine	39,976,672	41,733,728	44,268,220	166,901	174,471	182,555
Maryland	79,313,250	74,221,780	72,476,120	193,241	191,716	192,031
Massachusetts	0	0	0	0	0	0
Michigan	39,626,089	35,499,754	33,045,357	300,116	277,079	264,466
Minnesota	45,178,201	44,476,510	47,251,969	169,909	168,869	183,708
Mississippi	25,780,365	23,285,752	23,674,417	81,866	75,311	74,997
Missouri	102,098,821	101,578,199	103,902,890	380,012	375,713	379,209
Montana	11,088,116	11,380,808	12,212,182	35,433	37,286	40,402
Nebraska	14,563,248	14,214,523	16,711,566	59,086	58,665	71,288
Nevada	30,322,973	27,208,032	26,611,037	61,280	55,954	54,939
New Hampshire	24,904,465	24,287,653	23,568,362	75,031	74,481	74,049
New Jersey	635,040,692	610,598,670	589,626,152	1,385,282	1,384,631	1,390,346
New Mexico	11,859,773	11,380,361	11,234,573	33,733	32,929	32,585
New York	515,053,596	512,035,666	518,852,345	1,250,353	1,271,287	1,299,593
North Carolina	36,253	34,294	31,803	166	153	147
North Dakota	4,848,631	4,296,079	4,246,708	34,600	30,800	31,118
Ohio	151,639,471	155,340,759	160,908,188	551,157	560,832	579,505
Oklahoma	62,820,340	59,680,471	55,378,165	201,767	194,522	184,885
Oregon	36,775,947	34,352,840	36,610,547	108,461	103,968	112,734
Pennsylvania	205,881,804	204,048,852	207,448,848	598,008	603,000	621,510
Rhode Island	54,598,151	54,093,860	54,632,450	102,137	103,182	107,638
South Carolina	41,657,661	38,670,350	36,600,510	119,571	117,976	116,145
South Dakota	2,149,649	2,279,834	3,143,238	10,771	11,340	17,600
Tennessee	79,776,885	75,234,038	71,983,275	263,268	253,444	248,397
Texas	0	0	0	n/a	n/a	n/a
Utah	19,634,956	18,765,640	19,650,263	59,733	57,413	60,197
Vermont	11,433,969	12,046,219	12,448,276	49,598	52,792	54,788
Virginia	69,854,453	69,610,779	70,252,592	223,670	226,219	233,062
Washington	68,751,193	64,645,520	61,356,998	190,335	176,223	166,105
West Virginia	17,069,331	17,650,494	17,613,390	43,982	45,691	46,684
Wisconsin	64,532,432	63,544,528	63,732,837	226,249	226,027	228,951
Wyoming	958,156	923,565	1,306,708	3,656	3,493	5,090
<b>Countrywide</b>	<b>3,714,804,093</b>	<b>3,614,900,025</b>	<b>3,595,840,954</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>3,714,804,093</b>	<b>3,614,900,025</b>	<b>3,595,840,954</b>	<b>10,167,152</b>	<b>10,124,946</b>	<b>10,285,323</b>

Table 14B-1

## BI/PD Combined Single Limits Liability 2010-2012

STATE	Total Business					
	Incurred Losses - Bodily Injury			Incurred Claims - Bodily Injury		
	2012	2011	2010	2012	2011	2010
Alabama	9,522,220	7,915,374	9,026,896	608	606	552
Alaska	281,491	509,519	226,651	22	21	20
Arizona	28,719,139	26,611,585	22,953,017	1,468	1,625	1,401
Arkansas	27,300,887	21,415,920	25,420,203	1,464	1,563	1,581
California	50,963,639	54,659,755	55,882,073	2,017	1,998	1,983
Colorado	26,906,370	28,314,524	26,667,886	1,036	1,122	980
Connecticut	96,954,825	103,419,078	105,100,035	4,107	4,046	3,712
Delaware	11,477,892	11,384,502	12,753,343	799	737	976
District of Columbia	2,769,973	2,044,114	1,986,420	218	178	185
Florida	79,223,668	98,041,235	105,474,196	3,761	4,179	4,391
Georgia	67,866,109	63,502,561	62,959,455	5,419	5,188	4,952
Hawaii	2,532,304	2,989,946	2,907,839	134	208	124
Idaho	9,180,880	6,332,977	4,281,203	678	643	349
Illinois	50,942,121	48,392,995	43,813,276	2,138	2,144	2,155
Indiana	28,666,218	26,002,963	24,915,106	1,696	1,561	1,537
Iowa	12,638,084	11,298,115	14,050,850	712	685	795
Kansas	17,470,668	15,601,386	12,658,808	589	503	527
Kentucky	35,629,620	29,446,324	30,553,982	2,134	1,928	1,771
Louisiana	35,148,037	39,024,786	34,725,200	2,078	2,144	1,962
Maine	18,143,296	14,931,897	17,608,983	658	711	870
Maryland	31,936,718	31,471,163	30,385,217	2,687	2,780	2,615
Massachusetts	0	0	0	0	0	0
Michigan	34,485,641	28,430,206	25,856,999	451	492	402
Minnesota	18,030,993	21,830,881	20,011,641	559	623	675
Mississippi	11,807,136	13,371,938	11,954,331	638	649	639
Missouri	61,436,386	45,732,559	47,519,279	2,150	2,341	2,456
Montana	4,924,396	4,888,692	5,869,607	275	312	303
Nebraska	10,238,358	8,170,235	9,682,661	401	399	430
Nevada	20,370,238	18,621,294	17,687,265	853	920	787
New Hampshire	8,122,873	7,365,622	9,030,600	405	429	433
New Jersey	207,308,385	247,861,296	272,019,115	6,381	6,705	6,256
New Mexico	8,080,725	5,471,474	6,175,719	379	364	367
New York	201,434,637	220,522,044	243,463,907	6,791	6,895	7,159
North Carolina	0	0	0	0	0	0
North Dakota	2,444,775	2,893,222	281,242	64	79	45
Ohio	68,931,681	66,062,621	64,916,941	4,735	5,217	5,485
Oklahoma	27,251,409	22,355,889	24,406,128	1,584	1,618	1,689
Oregon	18,029,132	19,900,896	20,087,426	1,838	2,068	1,924
Pennsylvania	72,755,877	73,083,649	83,714,099	2,641	2,760	2,896
Rhode Island	25,666,884	27,734,940	23,924,766	1,312	1,451	1,421
South Carolina	19,892,719	16,447,534	16,201,014	1,603	1,495	1,466
South Dakota	1,207,194	1,603,301	2,538,912	67	80	74
Tennessee	39,200,163	30,520,117	30,017,619	2,213	2,068	1,912
Texas	0	0	0	n/a	n/a	n/a
Utah	10,485,710	8,711,017	7,853,561	526	563	514
Vermont	4,481,697	5,383,596	6,048,308	181	207	212
Virginia	28,509,809	29,077,168	25,064,100	1,756	2,082	1,807
Washington	42,372,783	43,020,682	40,367,933	3,299	3,528	2,471
West Virginia	5,456,735	8,032,759	7,961,322	398	438	457
Wisconsin	33,951,916	32,704,760	38,101,909	1,104	1,253	1,280
Wyoming	675,655	627,960	487,293	15	20	17
<b>Countrywide</b>	<b>1,631,828,066</b>	<b>1,653,737,071</b>	<b>1,705,594,336</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>1,631,828,066</b>	<b>1,653,737,071</b>	<b>1,705,594,336</b>	<b>77,042</b>	<b>79,626</b>	<b>77,015</b>

**Table 14B-2**  
**BI/PD Combined Single Limits Liability 2010-2012**

STATE	Total Business					
	Incurred Losses - Property Damage			Incurred Claims - Property Damage		
	2012	2011	2010	2012	2011	2010
Alabama	7,788,668	7,681,510	8,086,144	2,147	2,241	2,320
Alaska	374,087	254,203	254,272	63	70	62
Arizona	15,112,076	14,870,531	13,155,857	4,531	4,351	4,048
Arkansas	20,671,202	21,080,331	21,577,032	5,885	6,273	6,425
California	37,961,975	35,465,639	35,377,522	10,964	10,404	10,602
Colorado	15,453,217	16,035,382	15,173,603	4,718	4,919	4,836
Connecticut	57,046,760	56,111,229	51,353,185	16,312	16,855	16,478
Delaware	7,420,882	6,778,158	7,889,334	2,181	2,266	2,426
District of Columbia	2,049,531	1,755,440	1,937,298	759	728	758
Florida	34,944,393	35,746,481	37,178,468	11,037	11,561	12,298
Georgia	45,455,517	43,198,160	44,134,742	13,822	13,794	14,363
Hawaii	3,693,757	3,934,434	3,646,106	1,379	1,452	1,269
Idaho	3,323,279	3,119,853	2,732,120	1,153	1,119	1,096
Illinois	29,546,903	28,777,642	26,947,811	9,399	9,458	9,450
Indiana	16,008,675	16,470,324	15,736,374	5,244	5,393	5,634
Iowa	12,024,789	11,976,712	12,655,146	4,027	4,165	4,764
Kansas	14,595,208	14,212,823	13,551,853	4,551	4,810	4,790
Kentucky	20,512,092	18,990,072	18,731,113	6,329	6,060	6,076
Louisiana	15,941,280	15,895,596	15,095,861	4,473	4,376	4,308
Maine	12,495,889	13,164,475	12,680,774	4,188	4,662	4,778
Maryland	25,999,770	25,030,609	25,421,206	8,761	8,498	8,622
Massachusetts	0	0	0	0	0	0
Michigan	3,837,401	3,067,666	3,111,527	1,841	1,503	1,482
Minnesota	15,874,135	16,787,407	16,697,634	5,397	5,684	5,921
Mississippi	7,726,520	6,821,590	6,341,942	2,210	2,060	1,983
Missouri	31,029,210	33,438,265	32,475,191	10,479	11,484	11,548
Montana	2,452,930	2,352,181	2,545,751	732	796	920
Nebraska	6,528,793	6,493,234	6,157,480	2,039	2,131	2,230
Nevada	6,516,322	6,326,912	5,843,630	2,013	1,953	1,818
New Hampshire	7,299,702	7,937,554	7,358,222	2,545	2,727	2,683
New Jersey	178,723,873	184,093,446	181,900,788	48,017	50,629	50,799
New Mexico	3,389,582	3,314,005	3,171,940	1,030	1,047	1,044
New York	147,811,165	152,396,643	149,373,681	42,660	45,716	48,792
North Carolina	0	5,775	641	0	1	1
North Dakota	2,459,097	1,890,287	1,579,231	626	620	577
Ohio	47,791,573	48,591,409	47,838,988	16,266	17,251	17,483
Oklahoma	21,833,291	21,421,531	20,806,647	6,384	6,466	6,368
Oregon	9,163,545	8,960,989	8,775,248	3,197	3,181	3,273
Pennsylvania	67,742,435	70,729,397	68,366,935	21,115	22,015	22,322
Rhode Island	15,885,585	15,220,747	14,670,257	4,244	4,352	4,301
South Carolina	11,593,206	11,183,702	11,315,245	3,909	3,789	3,912
South Dakota	956,577	1,015,747	966,026	297	375	373
Tennessee	27,977,383	25,655,369	24,856,641	8,333	8,024	7,920
Texas	0	0	0	n/a	n/a	n/a
Utah	6,955,346	6,145,948	5,639,363	2,220	2,063	2,041
Vermont	3,915,465	4,054,889	4,237,281	1,342	1,448	1,526
Virginia	21,656,629	21,520,513	21,644,532	7,519	7,670	7,906
Washington	16,678,131	15,433,993	14,858,171	5,523	5,250	5,299
West Virginia	4,286,456	4,080,799	4,450,765	1,282	1,342	1,372
Wisconsin	18,318,727	17,379,333	15,429,516	5,437	5,482	5,578
Wyoming	424,011	430,808	446,478	131	108	113
<b>Countrywide</b>	<b>1,087,247,040</b>	<b>1,087,299,743</b>	<b>1,064,175,572</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>1,087,247,040</b>	<b>1,087,299,743</b>	<b>1,064,175,572</b>	<b>328,711</b>	<b>338,622</b>	<b>344,988</b>

Table 14C

## BI/PD Combined Single Limits Liability 2010-2012

Total Business						
STATE	Pure Premium			Loss Ratio		
	2012	2011	2010	2012	2011	2010
Alabama	241.06	214.00	224.20	74.26	67.01	73.57
Alaska	367.48	408.84	248.80	85.76	100.94	66.12
Arizona	334.78	340.46	305.79	84.09	86.55	77.86
Arkansas	210.74	187.91	208.53	75.94	66.98	76.05
California	288.85	290.45	292.67	64.46	65.84	67.49
Colorado	279.57	300.41	269.13	83.93	90.60	80.97
Connecticut	362.68	378.54	370.07	73.17	77.14	76.67
Delaware	315.11	305.77	338.59	65.66	64.69	73.49
District of Columbia	384.30	305.33	323.10	75.10	60.98	65.84
Florida	381.96	430.64	441.03	65.45	78.64	84.71
Georgia	344.82	322.49	318.78	93.59	94.55	97.46
Hawaii	161.79	180.34	176.16	51.53	58.30	58.78
Idaho	233.33	196.06	143.84	91.71	78.79	57.90
Illinois	314.19	306.28	276.65	88.71	89.30	82.68
Indiana	216.33	194.92	183.28	81.77	77.12	72.72
Iowa	198.48	181.09	166.01	94.19	86.32	78.91
Kansas	180.69	169.62	157.15	82.67	78.01	72.61
Kentucky	282.69	251.51	260.45	83.18	77.07	82.40
Louisiana	438.60	496.50	470.52	68.07	79.52	76.53
Maine	183.58	161.04	165.92	76.64	67.32	68.42
Maryland	299.81	294.72	290.61	73.05	76.13	77.00
Massachusetts	-	-	-	-	-	-
Michigan	127.69	113.68	109.54	96.71	88.73	87.66
Minnesota	199.55	228.69	199.82	75.05	86.83	77.69
Mississippi	238.61	268.14	243.96	75.77	86.72	77.28
Missouri	243.32	210.72	210.95	90.56	77.94	76.99
Montana	208.20	194.20	208.29	66.53	63.62	68.91
Nebraska	283.78	249.95	222.20	115.13	103.16	94.79
Nevada	438.75	445.87	428.31	88.67	91.69	88.43
New Hampshire	205.55	205.46	221.32	61.93	63.01	69.54
New Jersey	278.67	311.96	326.48	60.79	70.74	76.98
New Mexico	340.03	266.80	286.87	96.72	77.20	83.20
New York	279.32	293.34	302.28	67.81	72.83	75.71
North Carolina	0.00	37.75	4.36	0.00	16.84	2.02
North Dakota	141.73	155.31	59.79	101.14	111.35	43.81
Ohio	211.78	204.44	194.57	76.97	73.81	70.07
Oklahoma	243.27	225.05	244.55	78.14	73.35	81.64
Oregon	250.71	277.60	256.02	73.94	84.02	78.84
Pennsylvania	234.94	238.50	244.70	68.24	70.48	73.31
Rhode Island	406.83	416.31	358.56	76.11	79.41	70.64
South Carolina	263.32	234.21	236.91	75.58	71.45	75.18
South Dakota	200.89	230.96	199.14	100.66	114.88	111.51
Tennessee	255.17	221.65	220.91	84.21	74.67	76.23
Texas	n/a	n/a	n/a	-	-	-
Utah	291.98	258.77	224.15	88.83	79.17	68.67
Vermont	169.30	178.79	187.73	73.44	78.35	82.63
Virginia	224.29	223.67	200.41	71.82	72.69	66.49
Washington	310.25	331.71	332.48	85.89	90.42	90.01
West Virginia	221.53	265.12	265.87	57.08	68.63	70.47
Wisconsin	231.03	221.58	233.81	81.00	78.82	83.99
Wyoming	300.78	303.11	183.45	114.77	114.64	71.46
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>73.20</b>	<b>75.83</b>	<b>77.03</b>
<b>CW w/o Texas</b>	<b>267.44</b>	<b>270.72</b>	<b>269.29</b>	<b>73.20</b>	<b>75.83</b>	<b>77.03</b>

Table 14C-1

## BI/PD Combined Single Limits Liability 2010-2012

STATE	Total Business					
	Pure Premium - Bodily Injury Component			Loss Ratio - Bodily Injury Component		
	2012	2011	2010	2012	2011	2010
Alabama	132.60	108.61	118.26	40.85	34.01	38.81
Alaska	157.79	272.76	117.25	36.82	67.34	31.16
Arizona	219.36	218.41	194.38	55.10	55.52	49.50
Arkansas	119.93	94.70	112.79	43.22	33.75	41.13
California	165.54	176.15	179.21	36.94	39.93	41.32
Colorado	177.58	191.79	171.53	53.31	57.84	51.61
Connecticut	228.34	245.40	248.60	46.07	50.01	51.50
Delaware	191.37	191.66	209.18	39.88	40.55	45.40
District of Columbia	220.87	164.27	163.57	43.17	32.81	33.33
Florida	265.05	315.58	326.09	45.42	57.63	62.63
Georgia	206.50	191.93	187.40	56.05	56.27	57.30
Hawaii	65.80	77.87	78.16	20.96	25.17	26.08
Idaho	171.31	131.35	87.81	67.33	52.79	35.35
Illinois	198.85	192.06	171.30	56.15	56.00	51.20
Indiana	138.81	119.33	112.33	52.47	47.21	44.57
Iowa	101.71	87.91	87.34	48.27	41.90	41.51
Kansas	98.45	88.76	75.90	45.04	40.82	35.07
Kentucky	179.40	152.90	161.47	52.79	46.86	51.08
Louisiana	301.74	352.80	327.96	46.83	56.50	53.34
Maine	108.71	85.58	96.46	45.38	35.78	39.78
Maryland	165.27	164.16	158.23	40.27	42.40	41.92
Massachusetts	-	-	-	-	-	-
Michigan	114.91	102.61	97.77	87.03	80.09	78.25
Minnesota	106.12	129.28	108.93	39.91	49.08	42.35
Mississippi	144.23	177.56	159.40	45.80	57.43	50.49
Missouri	161.67	121.72	125.31	60.17	45.02	45.73
Montana	138.98	131.11	145.28	44.41	42.96	48.06
Nebraska	173.28	139.27	135.82	70.30	57.48	57.94
Nevada	332.41	332.80	321.94	67.18	68.44	66.47
New Hampshire	108.26	98.89	121.95	32.62	30.33	38.32
New Jersey	149.65	179.01	195.65	32.64	40.59	46.13
New Mexico	239.55	166.16	189.53	68.14	48.08	54.97
New York	161.10	173.46	187.34	39.11	43.07	46.92
North Carolina	0.00	0.00	0.00	0.00	0.00	0.00
North Dakota	70.66	93.94	9.04	50.42	67.35	6.62
Ohio	125.07	117.79	112.02	45.46	42.53	40.34
Oklahoma	135.06	114.93	132.01	43.38	37.46	44.07
Oregon	166.23	191.41	178.18	49.02	57.93	54.87
Pennsylvania	121.66	121.20	134.69	35.34	35.82	40.35
Rhode Island	251.30	268.80	222.27	47.01	51.27	43.79
South Carolina	166.37	139.41	139.49	47.75	42.53	44.26
South Dakota	112.08	141.38	144.26	56.16	70.33	80.77
Tennessee	148.90	120.42	120.85	49.14	40.57	41.70
Texas	n/a	n/a	n/a	-	-	-
Utah	175.54	151.73	130.46	53.40	46.42	39.97
Vermont	90.36	101.98	110.39	39.20	44.69	48.59
Virginia	127.46	128.54	107.54	40.81	41.77	35.68
Washington	222.62	244.13	243.03	61.63	66.55	65.79
West Virginia	124.07	175.81	170.54	31.97	45.51	45.20
Wisconsin	150.06	144.69	166.42	52.61	51.47	59.78
Wyoming	184.81	179.78	95.74	70.52	67.99	37.29
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>43.93</b>	<b>45.75</b>	<b>47.43</b>
<b>CW w/o Texas</b>	<b>160.50</b>	<b>163.33</b>	<b>165.83</b>	<b>43.93</b>	<b>45.75</b>	<b>47.43</b>

Table 14C-2

## BI/PD Combined Single Limits Liability 2010-2012

Total Business						
STATE	Pure Premium - Property Damage Component			Loss Ratio - Property Damage Component		
	2012	2011	2010	2012	2011	2010
Alabama	108.46	105.40	105.94	33.41	33.00	34.76
Alaska	209.69	136.08	131.54	48.94	33.60	34.96
Arizona	115.43	122.05	111.41	28.99	31.03	28.37
Arkansas	90.81	93.21	95.74	32.72	33.23	34.91
California	123.31	114.30	113.46	27.52	25.91	26.16
Colorado	101.99	108.62	97.60	30.62	32.76	29.36
Connecticut	134.35	133.14	121.47	27.10	27.13	25.17
Delaware	123.73	114.11	129.40	25.78	24.14	28.09
District of Columbia	163.43	141.07	159.53	31.94	28.17	32.51
Florida	116.91	115.06	114.94	20.03	21.01	22.08
Georgia	138.31	130.56	131.37	37.54	38.28	40.17
Hawaii	95.98	102.47	98.00	30.57	33.12	32.70
Idaho	62.01	64.71	56.03	24.37	26.00	22.56
Illinois	115.34	114.21	105.36	32.57	33.30	31.49
Indiana	77.52	75.58	70.95	29.30	29.91	28.15
Iowa	96.77	93.19	78.67	45.92	44.42	37.39
Kansas	82.24	80.86	81.25	37.63	37.19	37.54
Kentucky	103.28	98.61	98.99	30.39	30.22	31.32
Louisiana	136.85	143.70	142.57	21.24	23.02	23.19
Maine	74.87	75.45	69.46	31.26	31.54	28.65
Maryland	134.55	130.56	132.38	32.78	33.72	35.08
Massachusetts	-	-	-	-	-	-
Michigan	12.79	11.07	11.77	9.68	8.64	9.42
Minnesota	93.43	99.41	90.89	35.14	37.74	35.34
Mississippi	94.38	90.58	84.56	29.97	29.30	26.79
Missouri	81.65	89.00	85.64	30.39	32.92	31.26
Montana	69.23	63.08	63.01	22.12	20.67	20.85
Nebraska	110.50	110.68	86.37	44.83	45.68	36.85
Nevada	106.34	113.07	106.37	21.49	23.25	21.96
New Hampshire	97.29	106.57	99.37	29.31	32.68	31.22
New Jersey	129.02	132.95	130.83	28.14	30.15	30.85
New Mexico	100.48	100.64	97.34	28.58	29.12	28.23
New York	118.22	119.88	114.94	28.70	29.76	28.79
North Carolina	0.00	37.75	4.36	0.00	16.84	2.02
North Dakota	71.07	61.37	50.75	50.72	44.00	37.19
Ohio	86.71	86.64	82.55	31.52	31.28	29.73
Oklahoma	108.21	110.12	112.54	34.76	35.89	37.57
Oregon	84.49	86.19	77.84	24.92	26.09	23.97
Pennsylvania	113.28	117.30	110.00	32.90	34.66	32.96
Rhode Island	155.53	147.51	136.29	29.10	28.14	26.85
South Carolina	96.96	94.80	97.42	27.83	28.92	30.92
South Dakota	88.81	89.57	54.89	44.50	44.55	30.73
Tennessee	106.27	101.23	100.07	35.07	34.10	34.53
Texas	n/a	n/a	n/a	-	-	-
Utah	116.44	107.05	93.68	35.42	32.75	28.70
Vermont	78.94	76.81	77.34	34.24	33.66	34.04
Virginia	96.82	95.13	92.87	31.00	30.92	30.81
Washington	87.63	87.58	89.45	24.26	23.87	24.22
West Virginia	97.46	89.31	95.34	25.11	23.12	25.27
Wisconsin	80.97	76.89	67.39	28.39	27.35	24.21
Wyoming	115.98	123.33	87.72	44.25	46.65	34.17
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>29.27</b>	<b>30.08</b>	<b>29.59</b>
<b>CW w/o Texas</b>	<b>106.94</b>	<b>107.39</b>	<b>103.47</b>	<b>29.27</b>	<b>30.08</b>	<b>29.59</b>

Table 14D-1

## BI/PD Combined Single Limits Liability 2010-2012

STATE	Total Business					
	Frequency - Bodily Injury Component			Severity - Bodily Injury Component		
	2012	2011	2010	2012	2011	2010
Alabama	0.85	0.83	0.72	15,661.55	13,061.67	16,353.07
Alaska	1.23	1.12	1.03	12,795.05	24,262.81	11,332.55
Arizona	1.12	1.33	1.19	19,563.45	16,376.36	16,383.31
Arkansas	0.64	0.69	0.70	18,648.15	13,701.80	16,078.56
California	0.66	0.64	0.64	25,267.05	27,357.23	28,180.57
Colorado	0.68	0.76	0.63	25,971.40	25,235.76	27,212.13
Connecticut	0.97	0.96	0.88	23,607.21	25,560.82	28,313.59
Delaware	1.33	1.24	1.60	14,365.32	15,447.09	13,066.95
District of Columbia	1.74	1.43	1.52	12,706.30	11,483.79	10,737.41
Florida	1.26	1.35	1.36	21,064.52	23,460.45	24,020.54
Georgia	1.65	1.57	1.47	12,523.73	12,240.28	12,713.94
Hawaii	0.35	0.54	0.33	18,897.79	14,374.74	23,450.31
Idaho	1.27	1.33	0.72	13,541.12	9,849.11	12,267.06
Illinois	0.83	0.85	0.84	23,827.00	22,571.36	20,330.99
Indiana	0.82	0.72	0.69	16,902.25	16,657.89	16,210.22
Iowa	0.57	0.53	0.49	17,750.12	16,493.60	17,674.03
Kansas	0.33	0.29	0.32	29,661.58	31,016.67	24,020.51
Kentucky	1.07	1.00	0.94	16,696.17	15,272.99	17,252.39
Louisiana	1.78	1.94	1.85	16,914.36	18,201.86	17,698.88
Maine	0.39	0.41	0.48	27,573.40	21,001.26	20,240.21
Maryland	1.39	1.45	1.36	11,885.64	11,320.56	11,619.59
Massachusetts	-	-	-	-	-	-
Michigan	0.15	0.18	0.15	76,464.84	57,784.97	64,320.89
Minnesota	0.33	0.37	0.37	32,255.80	35,041.54	29,646.88
Mississippi	0.78	0.86	0.85	18,506.48	20,603.91	18,707.87
Missouri	0.57	0.62	0.65	28,575.06	19,535.48	19,348.24
Montana	0.78	0.84	0.75	17,906.89	15,668.88	19,371.64
Nebraska	0.68	0.68	0.60	25,532.06	20,476.78	22,517.82
Nevada	1.39	1.64	1.43	23,880.70	20,240.54	22,474.29
New Hampshire	0.54	0.58	0.58	20,056.48	17,169.28	20,855.89
New Jersey	0.46	0.48	0.45	32,488.39	36,966.64	43,481.32
New Mexico	1.12	1.11	1.13	21,321.17	15,031.52	16,827.57
New York	0.54	0.54	0.55	29,662.00	31,982.89	34,008.09
North Carolina	0.00	0.00	0.00	-	-	-
North Dakota	0.18	0.26	0.14	38,199.61	36,623.06	6,249.82
Ohio	0.86	0.93	0.95	14,557.91	12,662.95	11,835.36
Oklahoma	0.79	0.83	0.91	17,204.17	13,816.99	14,450.05
Oregon	1.69	1.99	1.71	9,809.10	9,623.26	10,440.45
Pennsylvania	0.44	0.46	0.47	27,548.61	26,479.58	28,906.80
Rhode Island	1.28	1.41	1.32	19,563.17	19,114.36	16,836.57
South Carolina	1.34	1.27	1.26	12,409.68	11,001.69	11,051.17
South Dakota	0.62	0.71	0.42	18,017.82	20,041.26	34,309.62
Tennessee	0.84	0.82	0.77	17,713.58	14,758.28	15,699.59
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	0.88	0.98	0.85	19,934.81	15,472.50	15,279.30
Vermont	0.36	0.39	0.39	24,760.76	26,007.71	28,529.75
Virginia	0.79	0.92	0.78	16,235.65	13,965.98	13,870.56
Washington	1.73	2.00	1.49	12,844.13	12,194.07	16,336.68
West Virginia	0.90	0.96	0.98	13,710.39	18,339.63	17,420.84
Wisconsin	0.49	0.55	0.56	30,753.55	26,101.17	29,767.12
Wyoming	0.41	0.57	0.33	45,043.67	31,398.00	28,664.29
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>0.76</b>	<b>0.79</b>	<b>0.75</b>	<b>21,181.02</b>	<b>20,768.81</b>	<b>22,146.26</b>

Table 14D-2

## BI/PD Combined Single Limits Liability 2010-2012

STATE	Total Business					
	Frequency - Property Damage Component			Severity - Property Damage Component		
	2012	2011	2010	2012	2011	2010
Alabama	2.99	3.07	3.04	3,627.70	3,427.72	3,485.41
Alaska	3.53	3.75	3.21	5,937.89	3,631.47	4,101.16
Arizona	3.46	3.57	3.43	3,335.26	3,417.73	3,249.96
Arkansas	2.59	2.77	2.85	3,512.52	3,360.49	3,358.29
California	3.56	3.35	3.40	3,462.42	3,408.85	3,336.87
Colorado	3.11	3.33	3.11	3,275.37	3,259.89	3,137.64
Connecticut	3.84	4.00	3.90	3,497.23	3,329.06	3,116.47
Delaware	3.64	3.81	3.98	3,402.51	2,991.24	3,251.99
District of Columbia	6.05	5.85	6.24	2,700.30	2,411.32	2,555.80
Florida	3.69	3.72	3.80	3,166.11	3,091.99	3,023.13
Georgia	4.21	4.17	4.28	3,288.64	3,131.66	3,072.81
Hawaii	3.58	3.78	3.41	2,678.58	2,709.67	2,873.21
Idaho	2.15	2.32	2.25	2,882.29	2,788.07	2,492.81
Illinois	3.67	3.75	3.69	3,143.62	3,042.68	2,851.62
Indiana	2.54	2.47	2.54	3,052.76	3,054.02	2,793.11
Iowa	3.24	3.24	2.96	2,986.04	2,875.56	2,656.41
Kansas	2.56	2.74	2.87	3,207.03	2,954.85	2,829.20
Kentucky	3.19	3.15	3.21	3,240.97	3,133.68	3,082.80
Louisiana	3.84	3.96	4.07	3,563.89	3,632.45	3,504.15
Maine	2.51	2.67	2.62	2,983.74	2,823.78	2,653.99
Maryland	4.53	4.43	4.49	2,967.67	2,945.47	2,948.41
Massachusetts	-	-	-	-	-	-
Michigan	0.61	0.54	0.56	2,084.41	2,041.03	2,099.55
Minnesota	3.18	3.37	3.22	2,941.29	2,953.45	2,820.07
Mississippi	2.70	2.74	2.64	3,496.16	3,311.45	3,198.16
Missouri	2.76	3.06	3.05	2,961.09	2,911.73	2,812.19
Montana	2.07	2.13	2.28	3,351.00	2,955.00	2,767.12
Nebraska	3.45	3.63	3.13	3,201.96	3,047.04	2,761.20
Nevada	3.28	3.49	3.31	3,237.12	3,239.59	3,214.32
New Hampshire	3.39	3.66	3.62	2,868.25	2,910.73	2,742.54
New Jersey	3.47	3.66	3.65	3,722.10	3,636.13	3,580.79
New Mexico	3.05	3.18	3.20	3,290.86	3,165.24	3,038.26
New York	3.41	3.60	3.75	3,464.87	3,333.55	3,061.44
North Carolina	0.00	0.65	0.68	-	5,775.00	641.00
North Dakota	1.81	2.01	1.85	3,928.27	3,048.85	2,736.97
Ohio	2.95	3.08	3.02	2,938.13	2,816.73	2,736.31
Oklahoma	3.16	3.32	3.44	3,420.00	3,312.95	3,267.38
Oregon	2.95	3.06	2.90	2,866.29	2,817.04	2,681.10
Pennsylvania	3.53	3.65	3.59	3,208.26	3,212.78	3,062.76
Rhode Island	4.16	4.22	4.00	3,743.07	3,497.41	3,410.89
South Carolina	3.27	3.21	3.37	2,965.77	2,951.62	2,892.45
South Dakota	2.76	3.31	2.12	3,220.80	2,708.66	2,589.88
Tennessee	3.17	3.17	3.19	3,357.42	3,197.33	3,138.46
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	3.72	3.59	3.39	3,133.04	2,979.13	2,763.04
Vermont	2.71	2.74	2.79	2,917.63	2,800.34	2,776.72
Virginia	3.36	3.39	3.39	2,880.25	2,805.80	2,737.73
Washington	2.90	2.98	3.19	3,019.76	2,939.81	2,803.96
West Virginia	2.91	2.94	2.94	3,343.57	3,040.83	3,244.00
Wisconsin	2.40	2.43	2.44	3,369.27	3,170.25	2,766.14
Wyoming	3.58	3.09	2.22	3,236.73	3,988.96	3,951.13
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>3.23</b>	<b>3.34</b>	<b>3.35</b>	<b>3,307.61</b>	<b>3,210.95</b>	<b>3,084.67</b>



# **Personal Injury Protection**



## Personal Injury Protection

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

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

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

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

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

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

### Personal Injury Protection Data

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

### Personal Injury Protection—Requirements

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

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

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

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

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

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

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

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

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

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

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

### **PIP Loss Development**

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

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

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

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

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

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

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

Table 15A

## Personal Injury Protection 2010-2012

Voluntary Business						
STATE	Earned Premiums			Earned Exposures		
	2012	2011	2010	2012	2011	2010
Alabama	0	0	0	0	0	0
Alaska	0	0	0	0	0	0
Arizona	0	0	0	0	0	0
Arkansas	0	0	0	0	0	0
California	0	0	0	0	0	0
Colorado	0	0	0	0	0	0
Connecticut	5,384,481	5,647,964	6,094,019	198,932	202,351	175,867
Delaware	121,249,975	120,121,405	117,503,783	608,942	601,841	591,458
District of Columbia	5,977,021	6,073,325	5,992,759	160,635	162,274	165,759
Florida	3,023,091,313	2,552,710,705	2,193,882,471	11,510,773	11,378,030	11,417,950
Georgia	0	0	0	0	0	0
Hawaii	70,206,916	70,369,842	68,880,457	799,408	786,232	746,636
Idaho	0	0	0	0	0	0
Illinois	0	0	0	0	0	0
Indiana	0	0	0	0	0	0
Iowa	0	0	0	0	0	0
Kansas	111,597,352	110,387,807	108,590,935	2,155,433	2,137,206	2,128,958
Kentucky	291,404,856	280,325,251	258,288,899	3,005,418	2,968,696	2,970,707
Louisiana	0	0	0	0	0	0
Maine	0	0	0	0	0	0
Maryland	271,597,051	263,007,796	252,768,022	3,884,052	3,834,061	3,786,398
Massachusetts	202,975,909	191,003,293	180,417,752	3,997,450	3,967,517	3,890,704
Michigan	2,568,095,913	2,236,350,089	1,924,651,778	5,464,933	5,318,711	5,258,213
Minnesota	536,705,916	504,471,764	488,637,610	3,755,129	3,724,555	3,695,667
Mississippi	0	0	0	0	0	0
Missouri	0	0	0	0	0	0
Montana	0	0	0	0	0	0
Nebraska	0	0	0	0	0	0
Nevada	0	0	0	0	0	0
New Hampshire	0	0	0	0	0	0
New Jersey	1,594,634,734	1,519,299,727	1,363,246,234	5,231,257	5,202,708	5,138,209
New Mexico	0	0	0	0	0	0
New York	2,229,077,640	2,070,088,755	1,956,710,329	9,153,815	9,133,936	9,094,357
North Carolina	0	0	0	0	0	0
North Dakota	34,809,374	32,191,383	30,267,002	587,289	563,694	551,423
Ohio	0	0	0	0	0	0
Oklahoma	0	0	0	0	0	0
Oregon	269,918,233	260,812,078	249,353,230	2,624,974	2,636,946	2,629,431
Pennsylvania	680,505,293	686,096,782	690,493,420	8,232,171	8,249,328	8,216,788
Rhode Island	0	0	0	0	0	0
South Carolina	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0
Texas	419,451,832	405,113,984	405,115,253	n/a	n/a	n/a
Utah	70,773,614	71,106,911	71,625,106	1,678,572	1,649,790	1,640,951
Vermont	0	0	0	0	0	0
Virginia	0	0	0	0	0	0
Washington	279,447,797	277,185,550	280,754,576	3,182,763	3,207,889	3,240,137
West Virginia	0	0	0	0	0	0
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
<b>Countrywide</b>	<b>12,786,905,220</b>	<b>11,662,364,411</b>	<b>10,653,273,635</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>12,367,453,388</b>	<b>11,257,250,427</b>	<b>10,248,158,382</b>	<b>66,231,946</b>	<b>65,725,765</b>	<b>65,339,613</b>

Table 15B

## Personal Injury Protection 2010-2012

Voluntary Business						
STATE	Incurred Losses			Incurred Claims		
	2012	2011	2010	2012	2011	2010
Alabama	0	0	0	0	0	0
Alaska	0	0	0	0	0	0
Arizona	0	0	0	0	0	0
Arkansas	5,162	0	0	1	0	0
California	0	0	0	0	0	0
Colorado	0	0	0	0	0	0
Connecticut	4,227,892	5,138,926	5,949,907	900	1,042	1,354
Delaware	94,293,387	93,162,616	92,156,430	12,589	11,927	11,447
District of Columbia	3,955,526	3,784,602	3,963,570	674	690	723
Florida	2,190,362,617	2,688,144,108	2,838,486,910	287,033	348,626	361,580
Georgia	0	0	0	0	0	0
Hawaii	45,634,567	44,331,100	45,154,725	9,610	9,676	9,977
Idaho	0	0	0	0	0	0
Illinois	0	0	0	0	0	0
Indiana	0	0	0	0	0	0
Iowa	0	0	0	0	0	0
Kansas	72,296,391	71,409,676	73,666,435	19,331	19,760	20,197
Kentucky	223,020,443	221,867,157	231,198,854	66,489	69,107	73,048
Louisiana	0	0	0	0	0	0
Maine	0	0	0	0	0	0
Maryland	206,120,873	216,590,698	214,815,370	80,763	82,922	82,060
Massachusetts	135,178,386	130,064,031	128,632,180	37,510	37,500	38,408
Michigan	2,903,009,393	2,461,963,021	2,241,033,386	44,598	47,039	41,454
Minnesota	398,775,798	405,777,422	404,069,392	42,752	46,079	47,932
Mississippi	0	0	0	0	0	0
Missouri	0	0	0	0	0	0
Montana	0	0	0	0	0	0
Nebraska	0	0	0	0	0	0
Nevada	0	0	0	0	0	0
New Hampshire	0	0	0	0	0	0
New Jersey	1,062,462,852	1,189,399,563	1,320,241,909	73,839	79,982	84,915
New Mexico	0	0	0	0	0	0
New York	1,398,201,566	1,564,535,308	1,738,767,191	186,795	195,988	211,700
North Carolina	0	0	0	0	0	0
North Dakota	26,968,678	27,033,684	24,890,957	3,846	3,931	4,118
Ohio	0	0	0	0	0	0
Oklahoma	0	0	0	0	0	0
Oregon	201,217,457	193,465,473	197,820,208	43,250	41,654	42,357
Pennsylvania	490,718,000	529,524,309	527,904,212	132,858	138,751	139,672
Rhode Island	0	0	0	0	0	0
South Carolina	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0
Texas	278,431,984	260,490,246	269,631,964	n/a	n/a	n/a
Utah	50,029,782	47,553,095	47,429,572	21,807	20,720	19,827
Vermont	0	0	0	0	0	0
Virginia	0	0	0	0	0	0
Washington	234,046,765	226,547,534	229,576,165	48,234	47,327	50,131
West Virginia	0	0	0	0	0	0
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
<b>Countrywide</b>	<b>10,018,957,519</b>	<b>10,380,782,569</b>	<b>10,635,389,337</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>9,740,525,535</b>	<b>10,120,292,323</b>	<b>10,365,757,373</b>	<b>1,112,879</b>	<b>1,202,721</b>	<b>1,240,900</b>

Table 15C

## Personal Injury Protection 2010-2012

Voluntary Business						
STATE	Pure Premium			Loss Ratio		
	2012	2011	2010	2012	2011	2010
Alabama	-	-	-	-	-	-
Alaska	-	-	-	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	-	-
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	21.25	25.40	33.83	78.52	90.99	97.64
Delaware	154.85	154.80	155.81	77.77	77.56	78.43
District of Columbia	24.62	23.32	23.91	66.18	62.32	66.14
Florida	190.29	236.26	248.60	72.45	105.31	129.38
Georgia	-	-	-	-	-	-
Hawaii	57.09	56.38	60.48	65.00	63.00	65.56
Idaho	-	-	-	-	-	-
Illinois	-	-	-	-	-	-
Indiana	-	-	-	-	-	-
Iowa	-	-	-	-	-	-
Kansas	33.54	33.41	34.60	64.78	64.69	67.84
Kentucky	74.21	74.74	77.83	76.53	79.15	89.51
Louisiana	-	-	-	-	-	-
Maine	-	-	-	-	-	-
Maryland	53.07	56.49	56.73	75.89	82.35	84.99
Massachusetts	33.82	32.78	33.06	66.60	68.10	71.30
Michigan	531.21	462.89	426.20	113.04	110.09	116.44
Minnesota	106.19	108.95	109.34	74.30	80.44	82.69
Mississippi	-	-	-	-	-	-
Missouri	-	-	-	-	-	-
Montana	-	-	-	-	-	-
Nebraska	-	-	-	-	-	-
Nevada	-	-	-	-	-	-
New Hampshire	-	-	-	-	-	-
New Jersey	203.10	228.61	256.95	66.63	78.29	96.85
New Mexico	-	-	-	-	-	-
New York	152.75	171.29	191.19	62.73	75.58	88.86
North Carolina	-	-	-	-	-	-
North Dakota	45.92	47.96	45.14	77.48	83.98	82.24
Ohio	-	-	-	-	-	-
Oklahoma	-	-	-	-	-	-
Oregon	76.66	73.37	75.23	74.55	74.18	79.33
Pennsylvania	59.61	64.19	64.25	72.11	77.18	76.45
Rhode Island	-	-	-	-	-	-
South Carolina	-	-	-	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	-	-	-	-	-	-
Texas	n/a	n/a	n/a	66.38	64.30	66.56
Utah	29.80	28.82	28.90	70.69	66.88	66.22
Vermont	-	-	-	-	-	-
Virginia	-	-	-	-	-	-
Washington	73.54	70.62	70.85	83.75	81.73	81.77
West Virginia	-	-	-	-	-	-
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	-
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>78.35</b>	<b>89.01</b>	<b>99.83</b>
<b>CW w/o Texas</b>	<b>147.07</b>	<b>153.98</b>	<b>158.64</b>	<b>78.76</b>	<b>89.90</b>	<b>101.15</b>

Table 15D

## Personal Injury Protection 2010-2012

Voluntary Business						
STATE	Frequency			Severity		
	2012	2011	2010	2012	2011	2010
Alabama	-	-	-	-	-	-
Alaska	-	-	-	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	5,162.00	-	-
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	0.45	0.51	0.77	4,697.66	4,931.79	4,394.32
Delaware	2.07	1.98	1.94	7,490.14	7,811.07	8,050.71
District of Columbia	0.42	0.43	0.44	5,868.73	5,484.93	5,482.12
Florida	2.49	3.06	3.17	7,631.05	7,710.68	7,850.23
Georgia	-	-	-	-	-	-
Hawaii	1.20	1.23	1.34	4,748.65	4,581.55	4,525.88
Idaho	-	-	-	-	-	-
Illinois	-	-	-	-	-	-
Indiana	-	-	-	-	-	-
Iowa	-	-	-	-	-	-
Kansas	0.90	0.92	0.95	3,739.92	3,613.85	3,647.39
Kentucky	2.21	2.33	2.46	3,354.25	3,210.49	3,165.03
Louisiana	-	-	-	-	-	-
Maine	-	-	-	-	-	-
Maryland	2.08	2.16	2.17	2,552.17	2,611.98	2,617.78
Massachusetts	0.94	0.95	0.99	3,603.80	3,468.37	3,349.10
Michigan	0.82	0.88	0.79	65,092.82	52,338.76	54,060.73
Minnesota	1.14	1.24	1.30	9,327.65	8,806.12	8,430.05
Mississippi	-	-	-	-	-	-
Missouri	-	-	-	-	-	-
Montana	-	-	-	-	-	-
Nebraska	-	-	-	-	-	-
Nevada	-	-	-	-	-	-
New Hampshire	-	-	-	-	-	-
New Jersey	1.41	1.54	1.65	14,388.91	14,870.84	15,547.81
New Mexico	-	-	-	-	-	-
New York	2.04	2.15	2.33	7,485.22	7,982.81	8,213.35
North Carolina	-	-	-	-	-	-
North Dakota	0.65	0.70	0.75	7,012.14	6,877.05	6,044.43
Ohio	-	-	-	-	-	-
Oklahoma	-	-	-	-	-	-
Oregon	1.65	1.58	1.61	4,652.43	4,644.58	4,670.31
Pennsylvania	1.61	1.68	1.70	3,693.55	3,816.36	3,779.60
Rhode Island	-	-	-	-	-	-
South Carolina	-	-	-	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	-	-	-	-	-	-
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	1.30	1.26	1.21	2,294.21	2,295.03	2,392.17
Vermont	-	-	-	-	-	-
Virginia	-	-	-	-	-	-
Washington	1.52	1.48	1.55	4,852.32	4,786.86	4,579.52
West Virginia	-	-	-	-	-	-
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	-
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>1.68</b>	<b>1.83</b>	<b>1.90</b>	<b>8,752.55</b>	<b>8,414.50</b>	<b>8,353.42</b>



Table 16A

## Personal Injury Protection 2010-2012

Residual Business						
STATE	Earned Premiums			Earned Exposures		
	2012	2011	2010	2012	2011	2010
Alabama	0	0	0	0	0	0
Alaska	0	0	0	0	0	0
Arizona	0	0	0	0	0	0
Arkansas	0	0	0	0	0	0
California	0	0	0	0	0	0
Colorado	0	0	0	0	0	0
Connecticut	185	0	128	1	0	2
Delaware	1,048	1,229	1,394	2	2	3
District of Columbia	8,206	8,237	9,275	52	41	35
Florida	2,471,704	980,296	49,983	1,675	677	34
Georgia	0	0	0	0	0	0
Hawaii	143,175	222,595	245,505	533	804	902
Idaho	0	0	0	0	0	0
Illinois	0	0	0	0	0	0
Indiana	0	0	0	0	0	0
Iowa	0	0	0	0	0	0
Kansas	153,056	158,283	146,574	1,689	1,664	1,520
Kentucky	22,927	10,988	16,463	38	17	26
Louisiana	0	0	0	0	0	0
Maine	0	0	0	0	0	0
Maryland	6,983,624	8,913,761	10,355,573	45,161	59,346	70,605
Massachusetts	15,669,227	12,891,794	11,240,775	105,669	104,162	97,334
Michigan	1,292,023	606,791	895,652	735	308	557
Minnesota	7,135	1,711	5,241	10	4	8
Mississippi	0	0	0	0	0	0
Missouri	0	0	0	0	0	0
Montana	0	0	0	0	0	0
Nebraska	0	0	0	0	0	0
Nevada	0	0	0	0	0	0
New Hampshire	0	0	0	0	0	0
New Jersey	23,865,169	28,254,164	23,440,871	30,676	41,397	36,376
New Mexico	0	0	0	0	0	0
New York	59,717,969	63,764,942	54,868,488	69,534	90,368	93,242
North Carolina	0	0	0	0	0	0
North Dakota	833	1,190	707	1	2	1
Ohio	0	0	0	0	0	0
Oklahoma	0	0	0	0	0	0
Oregon	263	567	1,467	1	3	7
Pennsylvania	1,070,246	1,365,544	1,802,194	8,121	10,356	13,672
Rhode Island	0	0	0	0	0	0
South Carolina	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0
Texas	69,844	71,191	81,879	n/a	n/a	n/a
Utah	55	106	101	0	1	0
Vermont	0	0	0	0	0	0
Virginia	0	0	0	0	0	0
Washington	0	0	4	0	0	0
West Virginia	0	0	0	0	0	0
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
<b>Countrywide</b>	<b>111,476,689</b>	<b>117,253,389</b>	<b>103,162,274</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>111,406,845</b>	<b>117,182,198</b>	<b>103,080,395</b>	<b>263,898</b>	<b>309,152</b>	<b>314,324</b>

Table 16B

## Personal Injury Protection 2010-2012

Residual Business						
STATE	Incurred Losses			Incurred Claims		
	2012	2011	2010	2012	2011	2010
Alabama	0	0	0	0	0	0
Alaska	0	0	0	0	0	0
Arizona	0	0	0	0	0	0
Arkansas	0	0	0	0	0	0
California	0	0	0	0	0	0
Colorado	0	0	0	0	0	0
Connecticut	0	0	0	0	0	0
Delaware	0	0	0	0	0	0
District of Columbia	0	0	0	0	0	0
Florida	8,062,626	1,411,245	99,394	895	231	18
Georgia	0	0	0	0	0	0
Hawaii	70,771	131,648	111,504	18	23	22
Idaho	0	0	0	0	0	0
Illinois	0	0	0	0	0	0
Indiana	0	0	0	0	0	0
Iowa	0	0	0	0	0	0
Kansas	71,220	71,886	100,022	20	20	21
Kentucky	44,682	1,202	1,194	3	1	1
Louisiana	0	0	0	0	0	0
Maine	0	0	0	0	0	0
Maryland	6,724,646	9,338,906	11,774,830	2,795	3,792	4,694
Massachusetts	14,817,558	15,553,827	14,447,349	3,673	3,612	3,830
Michigan	263,508	25,718	2,027,911	22	5	25
Minnesota	30,449	0	0	2	0	0
Mississippi	0	0	0	0	0	0
Missouri	0	0	0	0	0	0
Montana	0	0	0	0	0	0
Nebraska	0	0	0	0	0	0
Nevada	0	0	0	0	0	0
New Hampshire	0	0	0	0	0	0
New Jersey	25,781,501	34,565,881	34,025,380	1,684	2,305	2,371
New Mexico	0	0	0	0	0	0
New York	54,057,392	83,233,249	86,705,061	3,642	5,518	6,593
North Carolina	0	0	0	0	0	0
North Dakota	0	0	0	0	0	0
Ohio	0	0	0	0	0	0
Oklahoma	0	0	0	0	0	0
Oregon	0	0	0	0	0	0
Pennsylvania	1,352,393	1,619,336	2,415,094	324	391	527
Rhode Island	0	0	0	0	0	0
South Carolina	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0
Texas	2,910	30,095	16,077	n/a	n/a	n/a
Utah	0	0	0	0	0	0
Vermont	0	0	0	0	0	0
Virginia	0	0	0	0	0	0
Washington	0	0	0	0	0	0
West Virginia	0	0	0	0	0	0
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
<b>Countrywide</b>	<b>111,279,656</b>	<b>145,982,993</b>	<b>151,723,816</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>111,276,746</b>	<b>145,952,898</b>	<b>151,707,739</b>	<b>13,078</b>	<b>15,898</b>	<b>18,102</b>

Table 16C

## Personal Injury Protection 2010-2012

Residual Business						
STATE	Pure Premium			Loss Ratio		
	2012	2011	2010	2012	2011	2010
Alabama	-	-	-	-	-	-
Alaska	-	-	-	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	-	-
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	0.00	-	0.00	0.00	-	0.00
Delaware	0.00	0.00	0.00	0.00	0.00	0.00
District of Columbia	0.00	0.00	0.00	0.00	0.00	0.00
Florida	4,813.51	2,084.56	2,923.35	326.20	143.96	198.86
Georgia	-	-	-	-	-	-
Hawaii	132.78	163.74	123.62	49.43	59.14	45.42
Idaho	-	-	-	-	-	-
Illinois	-	-	-	-	-	-
Indiana	-	-	-	-	-	-
Iowa	-	-	-	-	-	-
Kansas	42.17	43.20	65.80	46.53	45.42	68.24
Kentucky	1,175.84	70.71	45.92	194.89	10.94	7.25
Louisiana	-	-	-	-	-	-
Maine	-	-	-	-	-	-
Maryland	148.90	157.36	166.77	96.29	104.77	113.71
Massachusetts	140.23	149.32	148.43	94.56	120.65	128.53
Michigan	358.51	83.50	3,640.77	20.39	4.24	226.42
Minnesota	3,044.90	0.00	0.00	426.76	0.00	0.00
Mississippi	-	-	-	-	-	-
Missouri	-	-	-	-	-	-
Montana	-	-	-	-	-	-
Nebraska	-	-	-	-	-	-
Nevada	-	-	-	-	-	-
New Hampshire	-	-	-	-	-	-
New Jersey	840.45	834.99	935.38	108.03	122.34	145.15
New Mexico	-	-	-	-	-	-
New York	777.42	921.05	929.89	90.52	130.53	158.02
North Carolina	-	-	-	-	-	-
North Dakota	0.00	0.00	0.00	0.00	0.00	0.00
Ohio	-	-	-	-	-	-
Oklahoma	-	-	-	-	-	-
Oregon	0.00	0.00	0.00	0.00	0.00	0.00
Pennsylvania	166.53	156.37	176.65	126.36	118.59	134.01
Rhode Island	-	-	-	-	-	-
South Carolina	-	-	-	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	-	-	-	-	-	-
Texas	n/a	n/a	n/a	4.17	42.27	19.64
Utah	-	0.00	-	0.00	0.00	0.00
Vermont	-	-	-	-	-	-
Virginia	-	-	-	-	-	-
Washington	-	-	-	-	-	0.00
West Virginia	-	-	-	-	-	-
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	-
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>99.82</b>	<b>124.50</b>	<b>147.07</b>
<b>CW w/o Texas</b>	<b>421.67</b>	<b>472.11</b>	<b>482.65</b>	<b>99.88</b>	<b>124.55</b>	<b>147.17</b>

Table 16D

## Personal Injury Protection 2010-2012

STATE	Residual Business					
	Frequency			Severity		
	2012	2011	2010	2012	2011	2010
Alabama	-	-	-	-	-	-
Alaska	-	-	-	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	-	-
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	0.00	-	0.00	-	-	-
Delaware	0.00	0.00	0.00	-	-	-
District of Columbia	0.00	0.00	0.00	-	-	-
Florida	53.43	34.12	52.94	9,008.52	6,109.29	5,521.89
Georgia	-	-	-	-	-	-
Hawaii	3.38	2.86	2.44	3,931.72	5,723.83	5,068.36
Idaho	-	-	-	-	-	-
Illinois	-	-	-	-	-	-
Indiana	-	-	-	-	-	-
Iowa	-	-	-	-	-	-
Kansas	1.18	1.20	1.38	3,561.00	3,594.30	4,762.95
Kentucky	7.89	5.88	3.85	14,894.00	1,202.00	1,194.00
Louisiana	-	-	-	-	-	-
Maine	-	-	-	-	-	-
Maryland	6.19	6.39	6.65	2,405.96	2,462.79	2,508.49
Massachusetts	3.48	3.47	3.93	4,034.18	4,306.15	3,772.15
Michigan	2.99	1.62	4.49	11,977.64	5,143.60	81,116.44
Minnesota	20.00	0.00	0.00	15,224.50	-	-
Mississippi	-	-	-	-	-	-
Missouri	-	-	-	-	-	-
Montana	-	-	-	-	-	-
Nebraska	-	-	-	-	-	-
Nevada	-	-	-	-	-	-
New Hampshire	-	-	-	-	-	-
New Jersey	5.49	5.57	6.52	15,309.68	14,996.04	14,350.65
New Mexico	-	-	-	-	-	-
New York	5.24	6.11	7.07	14,842.78	15,083.95	13,151.08
North Carolina	-	-	-	-	-	-
North Dakota	0.00	0.00	0.00	-	-	-
Ohio	-	-	-	-	-	-
Oklahoma	-	-	-	-	-	-
Oregon	0.00	0.00	0.00	-	-	-
Pennsylvania	3.99	3.78	3.85	4,174.05	4,141.52	4,582.72
Rhode Island	-	-	-	-	-	-
South Carolina	-	-	-	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	-	-	-	-	-	-
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	-	0.00	-	-	-	-
Vermont	-	-	-	-	-	-
Virginia	-	-	-	-	-	-
Washington	-	-	-	-	-	-
West Virginia	-	-	-	-	-	-
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	-
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>4.96</b>	<b>5.14</b>	<b>5.76</b>	<b>8,508.70</b>	<b>9,180.58</b>	<b>8,380.72</b>

Table 17A

## Personal Injury Protection 2010-2012

Total Business						
STATE	Earned Premiums			Earned Exposures		
	2012	2011	2010	2012	2011	2010
Alabama	0	0	0	0	0	0
Alaska	0	0	0	0	0	0
Arizona	0	0	0	0	0	0
Arkansas	0	0	0	0	0	0
California	0	0	0	0	0	0
Colorado	0	0	0	0	0	0
Connecticut	5,384,666	5,647,964	6,094,147	198,933	202,351	175,869
Delaware	121,251,023	120,122,634	117,505,177	608,944	601,843	591,461
District of Columbia	5,985,227	6,081,562	6,002,034	160,687	162,315	165,794
Florida	3,025,563,017	2,553,691,001	2,193,932,454	11,512,448	11,378,707	11,417,984
Georgia	0	0	0	0	0	0
Hawaii	70,350,091	70,592,437	69,125,962	799,941	787,036	747,538
Idaho	0	0	0	0	0	0
Illinois	0	0	0	0	0	0
Indiana	0	0	0	0	0	0
Iowa	0	0	0	0	0	0
Kansas	111,750,408	110,546,090	108,737,509	2,157,122	2,138,870	2,130,478
Kentucky	291,427,783	280,336,239	258,305,362	3,005,456	2,968,713	2,970,733
Louisiana	0	0	0	0	0	0
Maine	0	0	0	0	0	0
Maryland	278,580,675	271,921,557	263,123,595	3,929,213	3,893,407	3,857,003
Massachusetts	218,645,136	203,895,087	191,658,527	4,103,119	4,071,679	3,988,038
Michigan	2,569,387,936	2,236,956,880	1,925,547,430	5,465,668	5,319,019	5,258,770
Minnesota	536,713,051	504,473,475	488,642,851	3,755,139	3,724,559	3,695,675
Mississippi	0	0	0	0	0	0
Missouri	0	0	0	0	0	0
Montana	0	0	0	0	0	0
Nebraska	0	0	0	0	0	0
Nevada	0	0	0	0	0	0
New Hampshire	0	0	0	0	0	0
New Jersey	1,618,499,903	1,547,553,891	1,386,687,105	5,261,933	5,244,105	5,174,585
New Mexico	0	0	0	0	0	0
New York	2,288,795,609	2,133,853,697	2,011,578,817	9,223,349	9,224,304	9,187,599
North Carolina	0	0	0	0	0	0
North Dakota	34,810,207	32,192,573	30,267,709	587,290	563,696	551,424
Ohio	0	0	0	0	0	0
Oklahoma	0	0	0	0	0	0
Oregon	269,918,496	260,812,645	249,354,697	2,624,975	2,636,949	2,629,438
Pennsylvania	681,575,539	687,462,326	692,295,614	8,240,292	8,259,684	8,230,460
Rhode Island	0	0	0	0	0	0
South Carolina	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0
Texas	419,521,676	405,185,175	405,197,132	n/a	n/a	n/a
Utah	70,773,669	71,107,017	71,625,207	1,678,572	1,649,791	1,640,951
Vermont	0	0	0	0	0	0
Virginia	0	0	0	0	0	0
Washington	279,447,797	277,185,550	280,754,580	3,182,763	3,207,889	3,240,137
West Virginia	0	0	0	0	0	0
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
<b>Countrywide</b>	<b>12,898,381,909</b>	<b>11,779,617,800</b>	<b>10,756,435,909</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>12,478,860,233</b>	<b>11,374,432,625</b>	<b>10,351,238,777</b>	<b>66,495,844</b>	<b>66,034,917</b>	<b>65,653,937</b>

Table 17B

## Personal Injury Protection 2010-2012

Total Business						
STATE	Incurred Losses			Incurred Claims		
	2012	2011	2010	2012	2011	2010
Alabama	0	0	0	0	0	0
Alaska	0	0	0	0	0	0
Arizona	0	0	0	0	0	0
Arkansas	5,162	0	0	1	0	0
California	0	0	0	0	0	0
Colorado	0	0	0	0	0	0
Connecticut	4,227,892	5,138,926	5,949,907	900	1,042	1,354
Delaware	94,293,387	93,162,616	92,156,430	12,589	11,927	11,447
District of Columbia	3,955,526	3,784,602	3,963,570	674	690	723
Florida	2,198,425,243	2,689,555,353	2,838,586,304	287,928	348,857	361,598
Georgia	0	0	0	0	0	0
Hawaii	45,705,338	44,462,748	45,266,229	9,628	9,699	9,999
Idaho	0	0	0	0	0	0
Illinois	0	0	0	0	0	0
Indiana	0	0	0	0	0	0
Iowa	0	0	0	0	0	0
Kansas	72,367,611	71,481,562	73,766,457	19,351	19,780	20,218
Kentucky	223,065,125	221,868,359	231,200,048	66,492	69,108	73,049
Louisiana	0	0	0	0	0	0
Maine	0	0	0	0	0	0
Maryland	212,845,519	225,929,604	226,590,200	83,558	86,714	86,754
Massachusetts	149,995,944	145,617,858	143,079,529	41,183	41,112	42,238
Michigan	2,903,272,901	2,461,988,739	2,243,061,297	44,620	47,044	41,479
Minnesota	398,806,247	405,777,422	404,069,392	42,754	46,079	47,932
Mississippi	0	0	0	0	0	0
Missouri	0	0	0	0	0	0
Montana	0	0	0	0	0	0
Nebraska	0	0	0	0	0	0
Nevada	0	0	0	0	0	0
New Hampshire	0	0	0	0	0	0
New Jersey	1,088,244,353	1,223,965,444	1,354,267,289	75,523	82,287	87,286
New Mexico	0	0	0	0	0	0
New York	1,452,258,958	1,647,768,557	1,825,472,252	190,437	201,506	218,293
North Carolina	0	0	0	0	0	0
North Dakota	26,968,678	27,033,684	24,890,957	3,846	3,931	4,118
Ohio	0	0	0	0	0	0
Oklahoma	0	0	0	0	0	0
Oregon	201,217,457	193,465,473	197,820,208	43,250	41,654	42,357
Pennsylvania	492,070,393	531,143,645	530,319,306	133,182	139,142	140,199
Rhode Island	0	0	0	0	0	0
South Carolina	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0
Texas	278,434,894	260,520,341	269,648,041	n/a	n/a	n/a
Utah	50,029,782	47,553,095	47,429,572	21,807	20,720	19,827
Vermont	0	0	0	0	0	0
Virginia	0	0	0	0	0	0
Washington	234,046,765	226,547,534	229,576,165	48,234	47,327	50,131
West Virginia	0	0	0	0	0	0
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
<b>Countrywide</b>	<b>10,130,237,175</b>	<b>10,526,765,562</b>	<b>10,787,113,153</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>9,851,802,281</b>	<b>10,266,245,221</b>	<b>10,517,465,112</b>	<b>1,125,957</b>	<b>1,218,619</b>	<b>1,259,002</b>

Table 17C

## Personal Injury Protection 2010-2012

Total Business						
STATE	Pure Premium			Loss Ratio		
	2012	2011	2010	2012	2011	2010
Alabama	-	-	-	-	-	-
Alaska	-	-	-	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	-	-
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	21.25	25.40	33.83	78.52	90.99	97.63
Delaware	154.85	154.80	155.81	77.77	77.56	78.43
District of Columbia	24.62	23.32	23.91	66.09	62.23	66.04
Florida	190.96	236.37	248.61	72.66	105.32	129.38
Georgia	-	-	-	-	-	-
Hawaii	57.14	56.49	60.55	64.97	62.99	65.48
Idaho	-	-	-	-	-	-
Illinois	-	-	-	-	-	-
Indiana	-	-	-	-	-	-
Iowa	-	-	-	-	-	-
Kansas	33.55	33.42	34.62	64.76	64.66	67.84
Kentucky	74.22	74.74	77.83	76.54	79.14	89.51
Louisiana	-	-	-	-	-	-
Maine	-	-	-	-	-	-
Maryland	54.17	58.03	58.75	76.40	83.09	86.12
Massachusetts	36.56	35.76	35.88	68.60	71.42	74.65
Michigan	531.18	462.87	426.54	112.99	110.06	116.49
Minnesota	106.20	108.95	109.34	74.31	80.44	82.69
Mississippi	-	-	-	-	-	-
Missouri	-	-	-	-	-	-
Montana	-	-	-	-	-	-
Nebraska	-	-	-	-	-	-
Nevada	-	-	-	-	-	-
New Hampshire	-	-	-	-	-	-
New Jersey	206.81	233.40	261.72	67.24	79.09	97.66
New Mexico	-	-	-	-	-	-
New York	157.45	178.63	198.69	63.45	77.22	90.75
North Carolina	-	-	-	-	-	-
North Dakota	45.92	47.96	45.14	77.47	83.97	82.24
Ohio	-	-	-	-	-	-
Oklahoma	-	-	-	-	-	-
Oregon	76.65	73.37	75.23	74.55	74.18	79.33
Pennsylvania	59.72	64.31	64.43	72.20	77.26	76.60
Rhode Island	-	-	-	-	-	-
South Carolina	-	-	-	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	-	-	-	-	-	-
Texas	n/a	n/a	n/a	66.37	64.30	66.55
Utah	29.80	28.82	28.90	70.69	66.88	66.22
Vermont	-	-	-	-	-	-
Virginia	-	-	-	-	-	-
Washington	73.54	70.62	70.85	83.75	81.73	81.77
West Virginia	-	-	-	-	-	-
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	-
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>78.54</b>	<b>89.36</b>	<b>100.29</b>
<b>CW w/o Texas</b>	<b>148.16</b>	<b>155.47</b>	<b>160.20</b>	<b>78.95</b>	<b>90.26</b>	<b>101.61</b>

Table 17D

## Personal Injury Protection 2010-2012

Total Business						
STATE	Frequency			Severity		
	2012	2011	2010	2012	2011	2010
Alabama	-	-	-	-	-	-
Alaska	-	-	-	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	5,162.00	-	-
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	0.45	0.51	0.77	4,697.66	4,931.79	4,394.32
Delaware	2.07	1.98	1.94	7,490.14	7,811.07	8,050.71
District of Columbia	0.42	0.43	0.44	5,868.73	5,484.93	5,482.12
Florida	2.50	3.07	3.17	7,635.33	7,709.62	7,850.12
Georgia	-	-	-	-	-	-
Hawaii	1.20	1.23	1.34	4,747.13	4,584.26	4,527.08
Idaho	-	-	-	-	-	-
Illinois	-	-	-	-	-	-
Indiana	-	-	-	-	-	-
Iowa	-	-	-	-	-	-
Kansas	0.90	0.92	0.95	3,739.73	3,613.83	3,648.55
Kentucky	2.21	2.33	2.46	3,354.77	3,210.46	3,165.00
Louisiana	-	-	-	-	-	-
Maine	-	-	-	-	-	-
Maryland	2.13	2.23	2.25	2,547.28	2,605.46	2,611.87
Massachusetts	1.00	1.01	1.06	3,642.18	3,541.98	3,387.46
Michigan	0.82	0.88	0.79	65,066.63	52,333.75	54,077.03
Minnesota	1.14	1.24	1.30	9,327.93	8,806.12	8,430.05
Mississippi	-	-	-	-	-	-
Missouri	-	-	-	-	-	-
Montana	-	-	-	-	-	-
Nebraska	-	-	-	-	-	-
Nevada	-	-	-	-	-	-
New Hampshire	-	-	-	-	-	-
New Jersey	1.44	1.57	1.69	14,409.44	14,874.35	15,515.29
New Mexico	-	-	-	-	-	-
New York	2.06	2.18	2.38	7,625.93	8,177.27	8,362.49
North Carolina	-	-	-	-	-	-
North Dakota	0.65	0.70	0.75	7,012.14	6,877.05	6,044.43
Ohio	-	-	-	-	-	-
Oklahoma	-	-	-	-	-	-
Oregon	1.65	1.58	1.61	4,652.43	4,644.58	4,670.31
Pennsylvania	1.62	1.68	1.70	3,694.72	3,817.28	3,782.62
Rhode Island	-	-	-	-	-	-
South Carolina	-	-	-	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	-	-	-	-	-	-
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	1.30	1.26	1.21	2,294.21	2,295.03	2,392.17
Vermont	-	-	-	-	-	-
Virginia	-	-	-	-	-	-
Washington	1.52	1.48	1.55	4,852.32	4,786.86	4,579.52
West Virginia	-	-	-	-	-	-
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	-
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>1.69</b>	<b>1.85</b>	<b>1.92</b>	<b>8,749.71</b>	<b>8,424.49</b>	<b>8,353.81</b>



# **Medical Payments**



## Medical Payments

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

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

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

Voluntary Market Business and  
Residual Market Business

#### Medical Payments—Earned Premiums

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

#### Medical Payments Calculations—Loss Experience Results

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

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

#### Medical Payments Required Limits

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

#### Medical Payments Loss Development

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



Table 18A

## Medical Payments 2010-2012

Voluntary Business						
STATE	Earned Premiums			Earned Exposures		
	2012	2011	2010	2012	2011	2010
Alabama	66,941,280	66,674,559	67,546,541	2,630,702	2,635,241	2,649,816
Alaska	19,494,142	19,511,569	19,629,319	321,982	320,446	315,352
Arizona	66,455,640	67,914,728	71,109,968	1,439,000	1,441,447	1,435,906
Arkansas	36,398,252	35,579,901	34,998,455	887,957	876,499	862,086
California	418,838,922	421,130,614	428,713,052	10,878,295	10,867,310	10,958,468
Colorado	143,366,216	135,776,170	142,024,496	2,784,651	2,767,360	2,776,834
Connecticut	33,369,918	33,100,999	33,193,507	693,029	695,019	695,682
Delaware	29,940	31,638	33,927	14,168	14,884	15,844
District of Columbia	144,191	145,270	154,855	10,271	10,242	10,328
Florida	121,618,723	126,338,740	136,870,668	3,203,863	3,323,107	3,483,253
Georgia	163,240,914	159,890,246	153,575,792	2,821,168	2,900,447	2,908,136
Hawaii	64,200	64,924	72,147	17,367	17,614	18,105
Idaho	28,464,585	28,566,727	28,861,435	839,497	835,732	838,446
Illinois	192,529,748	195,500,647	199,382,308	6,012,730	6,025,119	6,050,954
Indiana	131,771,352	132,007,330	131,576,531	3,797,977	3,863,711	3,866,474
Iowa	49,405,548	50,870,980	52,224,617	2,189,584	2,184,278	2,186,350
Kansas	2,107,899	2,072,618	2,035,125	250,339	250,302	249,610
Kentucky	3,038,492	2,833,855	2,479,629	634,319	636,152	632,609
Louisiana	59,678,613	61,103,965	59,679,583	1,447,600	1,452,548	1,461,870
Maine	19,430,558	18,970,099	19,746,463	821,537	830,882	837,641
Maryland	12,002,565	11,961,886	12,092,484	456,965	462,515	471,497
Massachusetts	0	0	0	1,449,819	1,449,487	1,420,607
Michigan	66,236	57,269	57,723	23,315	25,541	27,451
Minnesota	19,601	27,353	34,919	1,549	1,517	1,358
Mississippi	44,007,581	44,017,526	45,177,250	1,368,657	1,348,434	1,342,361
Missouri	82,288,833	85,447,287	86,275,003	2,563,745	2,577,089	2,587,197
Montana	23,779,636	24,397,273	24,662,395	465,472	469,076	471,810
Nebraska	36,992,435	37,636,541	38,246,742	1,348,290	1,333,829	1,333,113
Nevada	49,835,807	51,722,342	54,977,221	738,600	741,376	752,315
New Hampshire	24,919,865	25,688,632	26,441,069	803,537	804,598	798,254
New Jersey	1,923,590	1,993,005	2,045,678	1,582,588	1,636,369	1,668,508
New Mexico	25,411,167	25,591,045	26,243,258	777,456	778,509	780,625
New York	23,917,309	26,185,903	27,546,170	4,447,587	4,581,809	4,675,819
North Carolina	133,945,564	133,601,304	136,105,571	4,982,121	4,972,682	4,985,808
North Dakota	2,135	1,739	1,223	282	241	144
Ohio	178,894,388	175,675,027	176,593,601	6,836,200	6,887,418	6,907,852
Oklahoma	57,046,793	57,332,312	56,889,373	1,200,618	1,212,417	1,217,413
Oregon	912,257	880,928	871,705	100,914	100,563	99,380
Pennsylvania	244,871	125,609	148,338	10,923	5,457	4,447
Rhode Island	13,772,578	13,351,114	12,830,056	577,210	581,413	575,043
South Carolina	22,379,157	21,653,230	21,356,294	778,238	769,642	754,355
South Dakota	15,178,786	14,952,699	15,204,297	582,327	576,105	575,180
Tennessee	90,596,084	88,559,225	87,423,168	3,535,277	3,505,320	3,490,527
Texas	46,088,153	43,327,115	42,148,771	n/a	n/a	n/a
Utah	236,113	221,363	205,224	20,524	21,220	21,301
Vermont	7,168,001	7,307,095	7,449,225	320,625	326,316	333,463
Virginia	156,797,152	155,786,712	152,468,791	3,722,971	3,757,724	3,782,225
Washington	5,800,373	4,925,514	3,911,199	132,355	123,212	109,151
West Virginia	44,372,107	45,044,269	44,993,581	965,643	974,544	978,414
Wisconsin	100,008,392	102,365,087	94,280,993	3,498,044	3,460,827	3,437,249
Wyoming	16,491,029	16,698,362	16,432,293	381,858	378,222	377,366
<b>Countrywide</b>	<b>2,771,487,691</b>	<b>2,774,620,345</b>	<b>2,797,022,033</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>2,725,399,538</b>	<b>2,731,293,230</b>	<b>2,754,873,262</b>	<b>85,369,746</b>	<b>85,811,812</b>	<b>86,233,997</b>

Table 18B

## Medical Payments 2010-2012

Voluntary Business						
STATE	Incurred Losses			Incurred Claims		
	2012	2011	2010	2012	2011	2010
Alabama	45,967,495	46,634,988	48,075,405	16,789	17,532	18,048
Alaska	16,509,380	15,271,048	15,239,699	3,157	2,978	2,988
Arizona	52,045,183	53,018,338	50,395,371	14,508	14,681	13,920
Arkansas	30,628,097	31,004,502	29,945,804	8,359	8,270	8,267
California	306,664,617	308,182,401	308,665,223	102,697	102,074	108,089
Colorado	114,697,138	121,201,270	122,620,808	27,641	30,109	28,906
Connecticut	28,603,436	29,600,465	32,718,359	8,191	8,683	9,141
Delaware	34,057	16,025	21,860	6	3	6
District of Columbia	288,716	99,030	175,866	37	33	41
Florida	89,861,117	101,618,108	112,777,464	37,159	41,185	46,422
Georgia	138,118,946	137,404,486	145,869,486	34,836	35,567	38,059
Hawaii	91,970	164,285	110,487	18	38	21
Idaho	20,327,185	18,886,701	18,826,159	7,239	6,944	7,537
Illinois	156,914,399	151,973,597	152,518,691	41,680	41,442	43,329
Indiana	113,607,935	102,194,566	109,163,754	29,222	28,740	31,842
Iowa	33,668,856	31,900,620	33,242,065	10,949	11,077	12,470
Kansas	2,064,687	2,068,788	2,052,628	702	675	676
Kentucky	2,405,448	2,377,110	2,722,877	3,700	3,662	3,612
Louisiana	44,699,833	48,263,828	48,540,520	13,421	13,821	14,480
Maine	17,107,734	17,498,136	17,875,549	6,530	6,683	6,486
Maryland	9,893,236	11,131,002	11,292,487	3,169	3,470	3,582
Massachusetts	21,546,257	21,908,756	22,643,962	4,827	4,973	4,955
Michigan	281,261	85,613	574,326	13	6	20
Minnesota	71,309	98,193	26,372	10	7	2
Mississippi	32,882,036	35,677,834	36,610,734	11,410	12,516	12,842
Missouri	51,791,702	56,713,605	59,722,161	17,099	18,658	19,436
Montana	16,383,445	15,479,802	16,167,276	3,885	3,957	4,161
Nebraska	28,457,845	29,177,368	28,454,043	8,034	8,358	8,923
Nevada	39,412,890	41,086,064	42,336,915	9,633	10,044	10,182
New Hampshire	17,841,067	19,431,229	19,478,764	6,249	6,520	6,647
New Jersey	1,282,610	1,232,523	1,210,918	375	369	443
New Mexico	18,421,163	18,965,917	18,521,317	6,603	6,435	6,625
New York	11,547,039	10,992,854	13,924,073	1,177	1,319	1,769
North Carolina	106,318,831	107,583,055	109,422,410	57,648	59,508	60,968
North Dakota	0	0	66,900	0	0	2
Ohio	149,280,657	145,059,219	143,328,173	48,730	49,296	49,430
Oklahoma	39,566,156	39,649,348	41,661,782	11,262	10,713	11,655
Oregon	1,244,048	1,541,990	1,129,259	168	194	154
Pennsylvania	149,099	182,688	31,804	25	19	19
Rhode Island	14,759,672	13,917,645	12,757,123	6,167	5,954	5,587
South Carolina	18,741,007	19,532,865	19,874,551	8,720	9,348	9,314
South Dakota	10,893,884	10,950,286	11,776,768	3,510	3,952	4,102
Tennessee	68,722,238	67,895,699	67,967,319	22,425	22,222	21,923
Texas	31,552,736	27,011,928	30,309,741	n/a	n/a	n/a
Utah	309,932	257,605	258,558	85	68	84
Vermont	5,886,460	5,888,580	6,437,645	1,927	2,053	2,290
Virginia	115,433,443	123,190,761	121,961,665	30,092	30,583	30,476
Washington	9,922,299	8,713,820	7,080,235	1,684	1,443	1,243
West Virginia	31,406,316	31,974,903	34,372,324	9,440	9,866	10,356
Wisconsin	87,424,989	85,399,814	77,118,778	20,872	21,190	20,451
Wyoming	12,575,233	11,233,330	13,774,782	2,307	2,448	2,606
<b>Countrywide</b>	<b>2,168,305,089</b>	<b>2,181,342,588</b>	<b>2,221,851,240</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>2,136,752,353</b>	<b>2,154,330,660</b>	<b>2,191,541,499</b>	<b>664,387</b>	<b>679,686</b>	<b>704,587</b>

Table 18C

## Medical Payments 2010-2012

Voluntary Business						
STATE	Pure Premium			Loss Ratio		
	2012	2011	2010	2012	2011	2010
Alabama	17.47	17.70	18.14	68.67	69.94	71.17
Alaska	51.27	47.66	48.33	84.69	78.27	77.64
Arizona	36.17	36.78	35.10	78.32	78.07	70.87
Arkansas	34.49	35.37	34.74	84.15	87.14	85.56
California	28.19	28.36	28.17	73.22	73.18	72.00
Colorado	41.19	43.80	44.16	80.00	89.27	86.34
Connecticut	41.27	42.59	47.03	85.72	89.42	98.57
Delaware	2.40	1.08	1.38	113.75	50.65	64.43
District of Columbia	28.11	9.67	17.03	200.23	68.17	113.57
Florida	28.05	30.58	32.38	73.89	80.43	82.40
Georgia	48.96	47.37	50.16	84.61	85.94	94.98
Hawaii	5.30	9.33	6.10	143.26	253.04	153.14
Idaho	24.21	22.60	22.45	71.41	66.11	65.23
Illinois	26.10	25.22	25.21	81.50	77.74	76.50
Indiana	29.91	26.45	28.23	86.22	77.42	82.97
Iowa	15.38	14.60	15.20	68.15	62.71	63.65
Kansas	8.25	8.27	8.22	97.95	99.82	100.86
Kentucky	3.79	3.74	4.30	79.17	83.88	109.81
Louisiana	30.88	33.23	33.20	74.90	78.99	81.34
Maine	20.82	21.06	21.34	88.05	92.24	90.53
Maryland	21.65	24.07	23.95	82.43	93.05	93.38
Massachusetts	14.86	15.11	15.94	-	-	-
Michigan	12.06	3.35	20.92	424.63	149.49	994.97
Minnesota	46.04	64.73	19.42	363.80	358.98	75.52
Mississippi	24.03	26.46	27.27	74.72	81.05	81.04
Missouri	20.20	22.01	23.08	62.94	66.37	69.22
Montana	35.20	33.00	34.27	68.90	63.45	65.55
Nebraska	21.11	21.87	21.34	76.93	77.52	74.40
Nevada	53.36	55.42	56.28	79.09	79.44	77.01
New Hampshire	22.20	24.15	24.40	71.59	75.64	73.67
New Jersey	0.81	0.75	0.73	66.68	61.84	59.19
New Mexico	23.69	24.36	23.73	72.49	74.11	70.58
New York	2.60	2.40	2.98	48.28	41.98	50.55
North Carolina	21.34	21.63	21.95	79.37	80.53	80.40
North Dakota	0.00	0.00	464.58	0.00	0.00	5,470.16
Ohio	21.84	21.06	20.75	83.45	82.57	81.16
Oklahoma	32.95	32.70	34.22	69.36	69.16	73.23
Oregon	12.33	15.33	11.36	136.37	175.04	129.55
Pennsylvania	13.65	33.48	7.15	60.89	145.44	21.44
Rhode Island	25.57	23.94	22.18	107.17	104.24	99.43
South Carolina	24.08	25.38	26.35	83.74	90.21	93.06
South Dakota	18.71	19.01	20.47	71.77	73.23	77.46
Tennessee	19.44	19.37	19.47	75.86	76.67	77.75
Texas	n/a	n/a	n/a	68.46	62.34	71.91
Utah	15.10	12.14	12.14	131.26	116.37	125.99
Vermont	18.36	18.05	19.31	82.12	80.59	86.42
Virginia	31.01	32.78	32.25	73.62	79.08	79.99
Washington	74.97	70.72	64.87	171.06	176.91	181.02
West Virginia	32.52	32.81	35.13	70.78	70.99	76.39
Wisconsin	24.99	24.68	22.44	87.42	83.43	81.80
Wyoming	32.93	29.70	36.50	76.25	67.27	83.83
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>78.24</b>	<b>78.62</b>	<b>79.44</b>
<b>CW w/o Texas</b>	<b>25.03</b>	<b>25.11</b>	<b>25.41</b>	<b>78.40</b>	<b>78.88</b>	<b>79.55</b>

Table 18D

## Medical Payments 2010-2012

Voluntary Business						
STATE	Frequency			Severity		
	2012	2011	2010	2012	2011	2010
Alabama	0.64	0.67	0.68	2,737.95	2,659.99	2,663.75
Alaska	0.98	0.93	0.95	5,229.45	5,127.95	5,100.30
Arizona	1.01	1.02	0.97	3,587.34	3,611.36	3,620.36
Arkansas	0.94	0.94	0.96	3,664.09	3,749.03	3,622.33
California	0.94	0.94	0.99	2,986.11	3,019.21	2,855.66
Colorado	0.99	1.09	1.04	4,149.53	4,025.42	4,242.05
Connecticut	1.18	1.25	1.31	3,492.06	3,409.01	3,579.30
Delaware	0.04	0.02	0.04	5,676.17	5,341.67	3,643.33
District of Columbia	0.36	0.32	0.40	7,803.14	3,000.91	4,289.41
Florida	1.16	1.24	1.33	2,418.29	2,467.36	2,429.40
Georgia	1.23	1.23	1.31	3,964.83	3,863.26	3,832.72
Hawaii	0.10	0.22	0.12	5,109.44	4,323.29	5,261.29
Idaho	0.86	0.83	0.90	2,808.01	2,719.86	2,497.83
Illinois	0.69	0.69	0.72	3,764.74	3,667.14	3,520.01
Indiana	0.77	0.74	0.82	3,887.75	3,555.83	3,428.29
Iowa	0.50	0.51	0.57	3,075.06	2,879.90	2,665.76
Kansas	0.28	0.27	0.27	2,941.15	3,064.87	3,036.43
Kentucky	0.58	0.58	0.57	650.12	649.13	753.84
Louisiana	0.93	0.95	0.99	3,330.59	3,492.06	3,352.25
Maine	0.79	0.80	0.77	2,619.87	2,618.31	2,756.02
Maryland	0.69	0.75	0.76	3,121.88	3,207.78	3,152.56
Massachusetts	0.33	0.34	0.35	4,463.70	4,405.54	4,569.92
Michigan	0.06	0.02	0.07	21,635.46	14,268.83	28,716.30
Minnesota	0.65	0.46	0.15	7,130.90	14,027.57	13,186.00
Mississippi	0.83	0.93	0.96	2,881.86	2,850.58	2,850.86
Missouri	0.67	0.72	0.75	3,028.93	3,039.64	3,072.76
Montana	0.83	0.84	0.88	4,217.10	3,912.00	3,885.43
Nebraska	0.60	0.63	0.67	3,542.18	3,490.95	3,188.84
Nevada	1.30	1.35	1.35	4,091.45	4,090.61	4,158.02
New Hampshire	0.78	0.81	0.83	2,855.03	2,980.25	2,930.46
New Jersey	0.02	0.02	0.03	3,420.29	3,340.17	2,733.45
New Mexico	0.85	0.83	0.85	2,789.82	2,947.31	2,795.67
New York	0.03	0.03	0.04	9,810.57	8,334.23	7,871.15
North Carolina	1.16	1.20	1.22	1,844.28	1,807.88	1,794.75
North Dakota	0.00	0.00	1.39	-	-	33,450.00
Ohio	0.71	0.72	0.72	3,063.42	2,942.62	2,899.62
Oklahoma	0.94	0.88	0.96	3,513.24	3,701.05	3,574.58
Oregon	0.17	0.19	0.15	7,405.05	7,948.40	7,332.85
Pennsylvania	0.23	0.35	0.43	5,963.96	9,615.16	1,673.89
Rhode Island	1.07	1.02	0.97	2,393.33	2,337.53	2,283.36
South Carolina	1.12	1.21	1.23	2,149.20	2,089.52	2,133.84
South Dakota	0.60	0.69	0.71	3,103.67	2,770.82	2,870.98
Tennessee	0.63	0.63	0.63	3,064.54	3,055.34	3,100.27
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	0.41	0.32	0.39	3,646.26	3,788.31	3,078.07
Vermont	0.60	0.63	0.69	3,054.73	2,868.28	2,811.20
Virginia	0.81	0.81	0.81	3,836.02	4,028.08	4,001.89
Washington	1.27	1.17	1.14	5,892.10	6,038.68	5,696.09
West Virginia	0.98	1.01	1.06	3,326.94	3,240.92	3,319.07
Wisconsin	0.60	0.61	0.59	4,188.63	4,030.19	3,770.90
Wyoming	0.60	0.65	0.69	5,450.90	4,588.78	5,285.80
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>0.78</b>	<b>0.79</b>	<b>0.82</b>	<b>3,216.13</b>	<b>3,169.60</b>	<b>3,110.39</b>



Table 19A

## Medical Payments 2010-2012

Residual Business						
STATE	Earned Premiums			Earned Exposures		
	2012	2011	2010	2012	2011	2010
Alabama	0	0	27	0	0	0
Alaska	517	1,699	4,578	5	12	30
Arizona	0	0	2	0	0	-1
Arkansas	37	96	159	1	1	2
California	6,550	8,651	9,828	109	139	162
Colorado	0	0	0	0	0	0
Connecticut	0	0	0	0	0	0
Delaware	0	781	219	0	1	1
District of Columbia	208	529	1,120	2	3	11
Florida	676	504	2	7	3	0
Georgia	0	0	0	0	0	0
Hawaii	0	0	0	0	0	0
Idaho	38	357	809	2	9	18
Illinois	28,080	33,794	35,054	465	550	598
Indiana	74	19	194	2	2	3
Iowa	562	877	552	15	27	16
Kansas	1,301	1,409	1,177	180	186	163
Kentucky	0	0	0	0	0	0
Louisiana	8	63	-13	0	1	0
Maine	1,109	1,202	989	16	13	16
Maryland	0	0	0	0	0	0
Massachusetts	0	0	0	21,687	22,641	22,553
Michigan	0	0	0	0	0	0
Minnesota	0	0	0	0	0	0
Mississippi	378	488	1,139	6	8	10
Missouri	418	333	291	7	6	3
Montana	1,378	3,509	4,997	36	74	125
Nebraska	72	10	38	1	0	0
Nevada	0	52	92	0	1	1
New Hampshire	10,898	16,909	28,544	133	211	338
New Jersey	11,854	18,030	21,456	12,635	19,389	19,363
New Mexico	40	157	365	1	4	6
New York	64,052	70,402	76,857	58,608	79,077	80,464
North Carolina	0	0	0	0	0	0
North Dakota	0	0	0	0	0	0
Ohio	0	0	4	0	0	0
Oklahoma	33	1,607	1,012	1	2	3
Oregon	0	0	0	0	0	0
Pennsylvania	0	0	0	0	0	0
Rhode Island	31,349	29,214	28,870	827	759	743
South Carolina	0	0	0	0	0	0
South Dakota	0	43	0	0	0	0
Tennessee	235	284	343	3	5	11
Texas	0	0	0	n/a	n/a	n/a
Utah	0	0	0	0	0	0
Vermont	5,360	9,299	14,781	75	127	197
Virginia	25,033	28,811	38,209	138	157	201
Washington	0	0	18	0	0	0
West Virginia	735	585	449	7	4	3
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	-3	0	0	0
<b>Countrywide</b>	<b>190,995</b>	<b>229,714</b>	<b>272,159</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>190,995</b>	<b>229,714</b>	<b>272,159</b>	<b>94,969</b>	<b>123,412</b>	<b>125,040</b>

Table 19B

## Medical Payments 2010-2012

Residual Business						
STATE	Incurred Losses			Incurred Claims		
	2012	2011	2010	2012	2011	2010
Alabama	0	0	0	0	0	0
Alaska	0	0	0	0	0	0
Arizona	0	0	0	0	0	0
Arkansas	0	0	1,147	0	0	1
California	2,000	1,452	5,000	2	2	5
Colorado	0	0	0	0	0	0
Connecticut	0	0	0	0	0	0
Delaware	0	0	0	0	0	0
District of Columbia	0	0	0	0	0	0
Florida	0	0	0	0	0	0
Georgia	0	0	0	0	0	0
Hawaii	0	0	0	0	0	0
Idaho	0	0	0	0	0	0
Illinois	53,231	25,637	31,796	16	8	9
Indiana	0	0	0	0	0	0
Iowa	0	1,116	0	0	1	0
Kansas	0	3,223	15,659	0	2	6
Kentucky	0	0	0	0	0	0
Louisiana	0	0	0	0	0	0
Maine	0	0	0	0	0	0
Maryland	0	0	0	0	0	0
Massachusetts	905,910	870,164	1,090,243	216	240	238
Michigan	0	0	0	0	0	0
Minnesota	0	0	0	0	0	0
Mississippi	0	0	0	0	0	0
Missouri	0	0	0	0	0	0
Montana	995	4,545	0	1	4	0
Nebraska	0	0	0	0	0	0
Nevada	0	0	0	0	0	0
New Hampshire	0	25,330	7,255	0	6	3
New Jersey	71,636	85,052	108,981	11	14	14
New Mexico	0	0	0	0	0	0
New York	158,910	297,420	366,176	44	66	100
North Carolina	0	0	0	0	0	0
North Dakota	0	0	0	0	0	0
Ohio	0	0	2,056	0	0	1
Oklahoma	0	0	0	0	0	0
Oregon	0	0	0	0	0	0
Pennsylvania	0	0	0	0	0	0
Rhode Island	67,919	28,581	45,908	27	12	24
South Carolina	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0
Texas	0	0	0	n/a	n/a	n/a
Utah	0	0	0	0	0	0
Vermont	0	3,486	37,021	0	2	8
Virginia	18,056	4,172	12,862	6	4	6
Washington	0	0	0	0	0	0
West Virginia	5,247	0	0	1	0	0
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
<b>Countrywide</b>	<b>1,283,904</b>	<b>1,350,178</b>	<b>1,724,104</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>1,283,904</b>	<b>1,350,178</b>	<b>1,724,104</b>	<b>324</b>	<b>361</b>	<b>415</b>

Table 19C

## Medical Payments 2010-2012

Residual Business						
STATE	Pure Premium			Loss Ratio		
	2012	2011	2010	2012	2011	2010
Alabama	-	-	-	-	-	0.00
Alaska	0.00	0.00	0.00	0.00	0.00	0.00
Arizona	-	-	0.00	-	-	0.00
Arkansas	0.00	0.00	573.50	0.00	0.00	721.38
California	18.35	10.45	30.86	30.53	16.78	50.88
Colorado	-	-	-	-	-	-
Connecticut	-	-	-	-	-	-
Delaware	-	0.00	0.00	-	0.00	0.00
District of Columbia	0.00	0.00	0.00	0.00	0.00	0.00
Florida	0.00	0.00	-	0.00	0.00	0.00
Georgia	-	-	-	-	-	-
Hawaii	-	-	-	-	-	-
Idaho	0.00	0.00	0.00	0.00	0.00	0.00
Illinois	114.48	46.61	53.17	189.57	75.86	90.71
Indiana	0.00	0.00	0.00	0.00	0.00	0.00
Iowa	0.00	41.33	0.00	0.00	127.25	0.00
Kansas	0.00	17.33	96.07	0.00	228.74	1,330.42
Kentucky	-	-	-	-	-	-
Louisiana	-	0.00	-	0.00	0.00	0.00
Maine	0.00	0.00	0.00	0.00	0.00	0.00
Maryland	-	-	-	-	-	-
Massachusetts	41.77	38.43	48.34	-	-	-
Michigan	-	-	-	-	-	-
Minnesota	-	-	-	-	-	-
Mississippi	0.00	0.00	0.00	0.00	0.00	0.00
Missouri	0.00	0.00	0.00	0.00	0.00	0.00
Montana	27.64	61.42	0.00	72.21	129.52	0.00
Nebraska	0.00	-	-	0.00	0.00	0.00
Nevada	-	0.00	0.00	-	0.00	0.00
New Hampshire	0.00	120.05	21.46	0.00	149.80	25.42
New Jersey	5.67	4.39	5.63	604.32	471.72	507.93
New Mexico	0.00	0.00	0.00	0.00	0.00	0.00
New York	2.71	3.76	4.55	248.10	422.46	476.44
North Carolina	-	-	-	-	-	-
North Dakota	-	-	-	-	-	-
Ohio	-	-	-	-	-	51,400.00
Oklahoma	0.00	0.00	0.00	0.00	0.00	0.00
Oregon	-	-	-	-	-	-
Pennsylvania	-	-	-	-	-	-
Rhode Island	82.13	37.66	61.79	216.65	97.83	159.02
South Carolina	-	-	-	-	-	-
South Dakota	-	-	-	-	0.00	-
Tennessee	0.00	0.00	0.00	0.00	0.00	0.00
Texas	n/a	n/a	n/a	-	-	-
Utah	-	-	-	-	-	-
Vermont	0.00	27.45	187.92	0.00	37.49	250.46
Virginia	130.84	26.57	63.99	72.13	14.48	33.66
Washington	-	-	-	-	-	0.00
West Virginia	749.57	0.00	0.00	713.88	0.00	0.00
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	0.00
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>672.22</b>	<b>587.76</b>	<b>633.49</b>
<b>CW w/o Texas</b>	<b>13.52</b>	<b>10.94</b>	<b>13.79</b>	<b>672.22</b>	<b>587.76</b>	<b>633.49</b>

Table 19D

## Medical Payments 2010-2012

STATE	Residual Business					
	Frequency			Severity		
	2012	2011	2010	2012	2011	2010
Alabama	-	-	-	-	-	-
Alaska	0.00	0.00	0.00	-	-	-
Arizona	-	-	0.00	-	-	-
Arkansas	0.00	0.00	50.00	-	-	1,147.00
California	1.83	1.44	3.09	1,000.00	726.00	1,000.00
Colorado	-	-	-	-	-	-
Connecticut	-	-	-	-	-	-
Delaware	-	0.00	0.00	-	-	-
District of Columbia	0.00	0.00	0.00	-	-	-
Florida	0.00	0.00	-	-	-	-
Georgia	-	-	-	-	-	-
Hawaii	-	-	-	-	-	-
Idaho	0.00	0.00	0.00	-	-	-
Illinois	3.44	1.45	1.51	3,326.94	3,204.63	3,532.89
Indiana	0.00	0.00	0.00	-	-	-
Iowa	0.00	3.70	0.00	-	1,116.00	-
Kansas	0.00	1.08	3.68	-	1,611.50	2,609.83
Kentucky	-	-	-	-	-	-
Louisiana	-	0.00	-	-	-	-
Maine	0.00	0.00	0.00	-	-	-
Maryland	-	-	-	-	-	-
Massachusetts	1.00	1.06	1.06	4,194.03	3,625.68	4,580.85
Michigan	-	-	-	-	-	-
Minnesota	-	-	-	-	-	-
Mississippi	0.00	0.00	0.00	-	-	-
Missouri	0.00	0.00	0.00	-	-	-
Montana	2.78	5.41	0.00	995.00	1,136.25	-
Nebraska	0.00	-	-	-	-	-
Nevada	-	0.00	0.00	-	-	-
New Hampshire	0.00	2.84	0.89	-	4,221.67	2,418.33
New Jersey	0.09	0.07	0.07	6,512.36	6,075.14	7,784.36
New Mexico	0.00	0.00	0.00	-	-	-
New York	0.08	0.08	0.12	3,611.59	4,506.36	3,661.76
North Carolina	-	-	-	-	-	-
North Dakota	-	-	-	-	-	-
Ohio	-	-	-	-	-	2,056.00
Oklahoma	0.00	0.00	0.00	-	-	-
Oregon	-	-	-	-	-	-
Pennsylvania	-	-	-	-	-	-
Rhode Island	3.26	1.58	3.23	2,515.52	2,381.75	1,912.83
South Carolina	-	-	-	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	0.00	0.00	0.00	-	-	-
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	-	-	-	-	-	-
Vermont	0.00	1.57	4.06	-	1,743.00	4,627.63
Virginia	4.35	2.55	2.99	3,009.33	1,043.00	2,143.67
Washington	-	-	-	-	-	-
West Virginia	14.29	0.00	0.00	5,247.00	-	-
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	-
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>0.34</b>	<b>0.29</b>	<b>0.33</b>	<b>3,962.67</b>	<b>3,740.11</b>	<b>4,154.47</b>

Table 20A

## Medical Payments 2010-2012

STATE	Total Business					
	Earned Premiums			Earned Exposures		
	2012	2011	2010	2012	2011	2010
Alabama	66,941,280	66,674,559	67,546,568	2,630,702	2,635,241	2,649,816
Alaska	19,494,659	19,513,268	19,633,897	321,987	320,458	315,382
Arizona	66,455,640	67,914,728	71,109,970	1,439,000	1,441,447	1,435,905
Arkansas	36,398,289	35,579,997	34,998,614	887,958	876,500	862,088
California	418,845,472	421,139,265	428,722,880	10,878,404	10,867,449	10,958,630
Colorado	143,366,216	135,776,170	142,024,496	2,784,651	2,767,360	2,776,834
Connecticut	33,369,918	33,100,999	33,193,507	693,029	695,019	695,682
Delaware	29,940	32,419	34,146	14,168	14,885	15,845
District of Columbia	144,399	145,799	155,975	10,273	10,245	10,339
Florida	121,619,399	126,339,244	136,870,670	3,203,870	3,323,110	3,483,253
Georgia	163,240,914	159,890,246	153,575,792	2,821,168	2,900,447	2,908,136
Hawaii	64,200	64,924	72,147	17,367	17,614	18,105
Idaho	28,464,623	28,567,084	28,862,244	839,499	835,741	838,464
Illinois	192,557,828	195,534,441	199,417,362	6,013,195	6,025,669	6,051,552
Indiana	131,771,426	132,007,349	131,576,725	3,797,979	3,863,713	3,866,477
Iowa	49,406,110	50,871,857	52,225,169	2,189,599	2,184,305	2,186,366
Kansas	2,109,200	2,074,027	2,036,302	250,519	250,488	249,773
Kentucky	3,038,492	2,833,855	2,479,629	634,319	636,152	632,609
Louisiana	59,678,621	61,104,028	59,679,570	1,447,600	1,452,549	1,461,870
Maine	19,431,667	18,971,301	19,747,452	821,553	830,895	837,657
Maryland	12,002,565	11,961,886	12,092,484	456,965	462,515	471,497
Massachusetts	0	0	0	1,471,506	1,472,128	1,443,160
Michigan	66,236	57,269	57,723	23,315	25,541	27,451
Minnesota	19,601	27,353	34,919	1,549	1,517	1,358
Mississippi	44,007,959	44,018,014	45,178,389	1,368,663	1,348,442	1,342,371
Missouri	82,289,251	85,447,620	86,275,294	2,563,752	2,577,095	2,587,200
Montana	23,781,014	24,400,782	24,667,392	465,508	469,150	471,935
Nebraska	36,992,507	37,636,551	38,246,780	1,348,291	1,333,829	1,333,113
Nevada	49,835,807	51,722,394	54,977,313	738,600	741,377	752,316
New Hampshire	24,930,763	25,705,541	26,469,613	803,670	804,809	798,592
New Jersey	1,935,444	2,011,035	2,067,134	1,595,223	1,655,758	1,687,871
New Mexico	25,411,207	25,591,202	26,243,623	777,457	778,513	780,631
New York	23,981,361	26,256,305	27,623,027	4,506,195	4,660,886	4,756,283
North Carolina	133,945,564	133,601,304	136,105,571	4,982,121	4,972,682	4,985,808
North Dakota	2,135	1,739	1,223	282	241	144
Ohio	178,894,388	175,675,027	176,593,605	6,836,200	6,887,418	6,907,852
Oklahoma	57,046,826	57,333,919	56,890,385	1,200,619	1,212,419	1,217,416
Oregon	912,257	880,928	871,705	100,914	100,563	99,380
Pennsylvania	244,871	125,609	148,338	10,923	5,457	4,447
Rhode Island	13,803,927	13,380,328	12,858,926	578,037	582,172	575,786
South Carolina	22,379,157	21,653,230	21,356,294	778,238	769,642	754,355
South Dakota	15,178,786	14,952,742	15,204,297	582,327	576,105	575,180
Tennessee	90,596,319	88,559,509	87,423,511	3,535,280	3,505,325	3,490,538
Texas	46,088,153	43,327,115	42,148,771	n/a	n/a	n/a
Utah	236,113	221,363	205,224	20,524	21,220	21,301
Vermont	7,173,361	7,316,394	7,464,006	320,700	326,443	333,660
Virginia	156,822,185	155,815,523	152,507,000	3,723,109	3,757,881	3,782,426
Washington	5,800,373	4,925,514	3,911,217	132,355	123,212	109,151
West Virginia	44,372,842	45,044,854	44,994,030	965,650	974,548	978,417
Wisconsin	100,008,392	102,365,087	94,280,993	3,498,044	3,460,827	3,437,249
Wyoming	16,491,029	16,698,362	16,432,290	381,858	378,222	377,366
<b>Countrywide</b>	<b>2,771,678,686</b>	<b>2,774,850,059</b>	<b>2,797,294,192</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>2,725,590,533</b>	<b>2,731,522,944</b>	<b>2,755,145,421</b>	<b>85,464,715</b>	<b>85,935,224</b>	<b>86,359,037</b>

**Table 20B**  
**Medical Payments 2010-2012**

STATE	Total Business					
	Incurred Losses			Incurred Claims		
	2012	2011	2010	2012	2011	2010
Alabama	45,967,495	46,634,988	48,075,405	16,789	17,532	18,048
Alaska	16,509,380	15,271,048	15,239,699	3,157	2,978	2,988
Arizona	52,045,183	53,018,338	50,395,371	14,508	14,681	13,920
Arkansas	30,628,097	31,004,502	29,946,951	8,359	8,270	8,268
California	306,666,617	308,183,853	308,670,223	102,699	102,076	108,094
Colorado	114,697,138	121,201,270	122,620,808	27,641	30,109	28,906
Connecticut	28,603,436	29,600,465	32,718,359	8,191	8,683	9,141
Delaware	34,057	16,025	21,860	6	3	6
District of Columbia	288,716	99,030	175,866	37	33	41
Florida	89,861,117	101,618,108	112,777,464	37,159	41,185	46,422
Georgia	138,118,946	137,404,486	145,869,486	34,836	35,567	38,059
Hawaii	91,970	164,285	110,487	18	38	21
Idaho	20,327,185	18,886,701	18,826,159	7,239	6,944	7,537
Illinois	156,967,630	151,999,234	152,550,487	41,696	41,450	43,338
Indiana	113,607,935	102,194,566	109,163,754	29,222	28,740	31,842
Iowa	33,668,856	31,901,736	33,242,065	10,949	11,078	12,470
Kansas	2,064,687	2,072,011	2,068,287	702	677	682
Kentucky	2,405,448	2,377,110	2,722,877	3,700	3,662	3,612
Louisiana	44,699,833	48,263,828	48,540,520	13,421	13,821	14,480
Maine	17,107,734	17,498,136	17,875,549	6,530	6,683	6,486
Maryland	9,893,236	11,131,002	11,292,487	3,169	3,470	3,582
Massachusetts	22,452,167	22,778,920	23,734,205	5,043	5,213	5,193
Michigan	281,261	85,613	574,326	13	6	20
Minnesota	71,309	98,193	26,372	10	7	2
Mississippi	32,882,036	35,677,834	36,610,734	11,410	12,516	12,842
Missouri	51,791,702	56,713,605	59,722,161	17,099	18,658	19,436
Montana	16,384,440	15,484,347	16,167,276	3,886	3,961	4,161
Nebraska	28,457,845	29,177,368	28,454,043	8,034	8,358	8,923
Nevada	39,412,890	41,086,064	42,336,915	9,633	10,044	10,182
New Hampshire	17,841,067	19,456,559	19,486,019	6,249	6,526	6,650
New Jersey	1,354,246	1,317,575	1,319,899	386	383	457
New Mexico	18,421,163	18,965,917	18,521,317	6,603	6,435	6,625
New York	11,705,949	11,290,274	14,290,249	1,221	1,385	1,869
North Carolina	106,318,831	107,583,055	109,422,410	57,648	59,508	60,968
North Dakota	0	0	66,900	0	0	2
Ohio	149,280,657	145,059,219	143,330,229	48,730	49,296	49,431
Oklahoma	39,566,156	39,649,348	41,661,782	11,262	10,713	11,655
Oregon	1,244,048	1,541,990	1,129,259	168	194	154
Pennsylvania	149,099	182,688	31,804	25	19	19
Rhode Island	14,827,591	13,946,226	12,803,031	6,194	5,966	5,611
South Carolina	18,741,007	19,532,865	19,874,551	8,720	9,348	9,314
South Dakota	10,893,884	10,950,286	11,776,768	3,510	3,952	4,102
Tennessee	68,722,238	67,895,699	67,967,319	22,425	22,222	21,923
Texas	31,552,736	27,011,928	30,309,741	n/a	n/a	n/a
Utah	309,932	257,605	258,558	85	68	84
Vermont	5,886,460	5,892,066	6,474,666	1,927	2,055	2,298
Virginia	115,451,499	123,194,933	121,974,527	30,098	30,587	30,482
Washington	9,922,299	8,713,820	7,080,235	1,684	1,443	1,243
West Virginia	31,411,563	31,974,903	34,372,324	9,441	9,866	10,356
Wisconsin	87,424,989	85,399,814	77,118,778	20,872	21,190	20,451
Wyoming	12,575,233	11,233,330	13,774,782	2,307	2,448	2,606
<b>Countrywide</b>	<b>2,169,588,993</b>	<b>2,182,692,766</b>	<b>2,223,575,344</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>2,138,036,257</b>	<b>2,155,680,838</b>	<b>2,193,265,603</b>	<b>664,711</b>	<b>680,047</b>	<b>705,002</b>

Table 20C

## Medical Payments 2010-2012

Total Business						
STATE	Pure Premium			Loss Ratio		
	2012	2011	2010	2012	2011	2010
Alabama	17.47	17.70	18.14	68.67	69.94	71.17
Alaska	51.27	47.65	48.32	84.69	78.26	77.62
Arizona	36.17	36.78	35.10	78.32	78.07	70.87
Arkansas	34.49	35.37	34.74	84.15	87.14	85.57
California	28.19	28.36	28.17	73.22	73.18	72.00
Colorado	41.19	43.80	44.16	80.00	89.27	86.34
Connecticut	41.27	42.59	47.03	85.72	89.42	98.57
Delaware	2.40	1.08	1.38	113.75	49.43	64.02
District of Columbia	28.10	9.67	17.01	199.94	67.92	112.75
Florida	28.05	30.58	32.38	73.89	80.43	82.40
Georgia	48.96	47.37	50.16	84.61	85.94	94.98
Hawaii	5.30	9.33	6.10	143.26	253.04	153.14
Idaho	24.21	22.60	22.45	71.41	66.11	65.23
Illinois	26.10	25.23	25.21	81.52	77.74	76.50
Indiana	29.91	26.45	28.23	86.22	77.42	82.97
Iowa	15.38	14.60	15.20	68.15	62.71	63.65
Kansas	8.24	8.27	8.28	97.89	99.90	101.57
Kentucky	3.79	3.74	4.30	79.17	83.88	109.81
Louisiana	30.88	33.23	33.20	74.90	78.99	81.34
Maine	20.82	21.06	21.34	88.04	92.23	90.52
Maryland	21.65	24.07	23.95	82.43	93.05	93.38
Massachusetts	15.26	15.47	16.45	-	-	-
Michigan	12.06	3.35	20.92	424.63	149.49	994.97
Minnesota	46.04	64.73	19.42	363.80	358.98	75.52
Mississippi	24.02	26.46	27.27	74.72	81.05	81.04
Missouri	20.20	22.01	23.08	62.94	66.37	69.22
Montana	35.20	33.01	34.26	68.90	63.46	65.54
Nebraska	21.11	21.87	21.34	76.93	77.52	74.40
Nevada	53.36	55.42	56.28	79.09	79.44	77.01
New Hampshire	22.20	24.18	24.40	71.56	75.69	73.62
New Jersey	0.85	0.80	0.78	69.97	65.52	63.85
New Mexico	23.69	24.36	23.73	72.49	74.11	70.57
New York	2.60	2.42	3.00	48.81	43.00	51.73
North Carolina	21.34	21.63	21.95	79.37	80.53	80.40
North Dakota	0.00	0.00	464.58	0.00	0.00	5,470.16
Ohio	21.84	21.06	20.75	83.45	82.57	81.16
Oklahoma	32.95	32.70	34.22	69.36	69.16	73.23
Oregon	12.33	15.33	11.36	136.37	175.04	129.55
Pennsylvania	13.65	33.48	7.15	60.89	145.44	21.44
Rhode Island	25.65	23.96	22.24	107.42	104.23	99.57
South Carolina	24.08	25.38	26.35	83.74	90.21	93.06
South Dakota	18.71	19.01	20.47	71.77	73.23	77.46
Tennessee	19.44	19.37	19.47	75.86	76.67	77.74
Texas	n/a	n/a	n/a	68.46	62.34	71.91
Utah	15.10	12.14	12.14	131.26	116.37	125.99
Vermont	18.36	18.05	19.40	82.06	80.53	86.75
Virginia	31.01	32.78	32.25	73.62	79.06	79.98
Washington	74.97	70.72	64.87	171.06	176.91	181.02
West Virginia	32.53	32.81	35.13	70.79	70.98	76.39
Wisconsin	24.99	24.68	22.44	87.42	83.43	81.80
Wyoming	32.93	29.70	36.50	76.25	67.27	83.83
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>78.28</b>	<b>78.66</b>	<b>79.49</b>
<b>CW w/o Texas</b>	<b>25.02</b>	<b>25.08</b>	<b>25.40</b>	<b>78.44</b>	<b>78.92</b>	<b>79.61</b>

**Table 20D**  
**Medical Payments 2010-2012**

STATE	Total Business					
	Frequency			Severity		
	2012	2011	2010	2012	2011	2010
Alabama	0.64	0.67	0.68	2,737.95	2,659.99	2,663.75
Alaska	0.98	0.93	0.95	5,229.45	5,127.95	5,100.30
Arizona	1.01	1.02	0.97	3,587.34	3,611.36	3,620.36
Arkansas	0.94	0.94	0.96	3,664.09	3,749.03	3,622.03
California	0.94	0.94	0.99	2,986.07	3,019.16	2,855.57
Colorado	0.99	1.09	1.04	4,149.53	4,025.42	4,242.05
Connecticut	1.18	1.25	1.31	3,492.06	3,409.01	3,579.30
Delaware	0.04	0.02	0.04	5,676.17	5,341.67	3,643.33
District of Columbia	0.36	0.32	0.40	7,803.14	3,000.91	4,289.41
Florida	1.16	1.24	1.33	2,418.29	2,467.36	2,429.40
Georgia	1.23	1.23	1.31	3,964.83	3,863.26	3,832.72
Hawaii	0.10	0.22	0.12	5,109.44	4,323.29	5,261.29
Idaho	0.86	0.83	0.90	2,808.01	2,719.86	2,497.83
Illinois	0.69	0.69	0.72	3,764.57	3,667.05	3,520.02
Indiana	0.77	0.74	0.82	3,887.75	3,555.83	3,428.29
Iowa	0.50	0.51	0.57	3,075.06	2,879.74	2,665.76
Kansas	0.28	0.27	0.27	2,941.15	3,060.58	3,032.68
Kentucky	0.58	0.58	0.57	650.12	649.13	753.84
Louisiana	0.93	0.95	0.99	3,330.59	3,492.06	3,352.25
Maine	0.79	0.80	0.77	2,619.87	2,618.31	2,756.02
Maryland	0.69	0.75	0.76	3,121.88	3,207.78	3,152.56
Massachusetts	0.34	0.35	0.36	4,452.14	4,369.64	4,570.42
Michigan	0.06	0.02	0.07	21,635.46	14,268.83	28,716.30
Minnesota	0.65	0.46	0.15	7,130.90	14,027.57	13,186.00
Mississippi	0.83	0.93	0.96	2,881.86	2,850.58	2,850.86
Missouri	0.67	0.72	0.75	3,028.93	3,039.64	3,072.76
Montana	0.83	0.84	0.88	4,216.27	3,909.20	3,885.43
Nebraska	0.60	0.63	0.67	3,542.18	3,490.95	3,188.84
Nevada	1.30	1.35	1.35	4,091.45	4,090.61	4,158.02
New Hampshire	0.78	0.81	0.83	2,855.03	2,981.39	2,930.23
New Jersey	0.02	0.02	0.03	3,508.41	3,440.14	2,888.18
New Mexico	0.85	0.83	0.85	2,789.82	2,947.31	2,795.67
New York	0.03	0.03	0.04	9,587.18	8,151.82	7,645.93
North Carolina	1.16	1.20	1.22	1,844.28	1,807.88	1,794.75
North Dakota	0.00	0.00	1.39	-	-	33,450.00
Ohio	0.71	0.72	0.72	3,063.42	2,942.62	2,899.60
Oklahoma	0.94	0.88	0.96	3,513.24	3,701.05	3,574.58
Oregon	0.17	0.19	0.15	7,405.05	7,948.40	7,332.85
Pennsylvania	0.23	0.35	0.43	5,963.96	9,615.16	1,673.89
Rhode Island	1.07	1.02	0.97	2,393.86	2,337.62	2,281.77
South Carolina	1.12	1.21	1.23	2,149.20	2,089.52	2,133.84
South Dakota	0.60	0.69	0.71	3,103.67	2,770.82	2,870.98
Tennessee	0.63	0.63	0.63	3,064.54	3,055.34	3,100.27
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	0.41	0.32	0.39	3,646.26	3,788.31	3,078.07
Vermont	0.60	0.63	0.69	3,054.73	2,867.19	2,817.52
Virginia	0.81	0.81	0.81	3,835.85	4,027.69	4,001.53
Washington	1.27	1.17	1.14	5,892.10	6,038.68	5,696.09
West Virginia	0.98	1.01	1.06	3,327.14	3,240.92	3,319.07
Wisconsin	0.60	0.61	0.59	4,188.63	4,030.19	3,770.90
Wyoming	0.60	0.65	0.69	5,450.90	4,588.78	5,285.80
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>0.78</b>	<b>0.79</b>	<b>0.82</b>	<b>3,216.49</b>	<b>3,169.90</b>	<b>3,111.01</b>



# **Uninsured/Underinsured Motorist**



## Uninsured/Underinsured Motorist

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

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

insurance company denies coverage or becomes insolvent.

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

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

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

Voluntary Market Business and  
Residual Market Business

### Uninsured/Underinsured Data

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

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

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

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

### Uninsured Motorist Requirement

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

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

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

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

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

<sup>1</sup> See Bodily Injury Liability, Page 37.

<sup>2</sup> See Property Damage Liability, Page 53.

## Uninsured/Underinsured Motorist Earned Premium and Earned Exposures

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

*Except:*

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

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

## Uninsured/Underinsured Incurred Losses and Incurred Claims

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

## Uninsured/Underinsured Motorist Calculations—Loss Experience Results

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

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

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

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

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

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

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

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

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

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

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

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

## Uninsured/Underinsured Motorist—Loss Development

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

*Except:*

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

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

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

Table 21A

## Uninsured/Underinsured Motorist 2010-2012

Voluntary Business						
STATE	Earned Premiums			Earned Exposures		
	2012	2011	2010	2012	2011	2010
Alabama	212,027,471	212,613,712	213,324,704	2,959,158	2,938,141	2,908,094
Alaska	57,071,145	54,889,482	52,624,365	422,378	415,979	405,620
Arizona	271,638,686	276,174,349	283,541,570	3,188,144	3,209,631	3,233,724
Arkansas	113,894,909	112,750,849	112,212,334	1,684,227	1,687,143	1,688,248
California	1,186,562,653	1,166,924,703	1,157,117,344	20,581,622	20,224,345	20,004,254
Colorado	256,322,067	253,054,912	256,909,542	2,050,008	2,055,079	2,016,397
Connecticut	198,912,928	200,919,799	200,086,826	2,372,430	2,359,125	2,340,212
Delaware	51,423,778	51,008,923	49,892,871	553,285	546,156	536,078
District of Columbia	24,441,334	24,545,330	24,587,136	230,358	227,098	223,751
Florida	1,171,863,823	1,182,826,288	1,118,589,274	6,867,066	6,998,691	7,184,510
Georgia	469,741,429	467,989,204	456,350,229	5,991,272	5,938,993	5,855,803
Hawaii	65,704,294	65,058,767	62,190,506	691,801	674,354	638,049
Idaho	37,993,117	38,778,596	40,261,835	957,665	974,547	985,178
Illinois	327,439,582	323,450,677	320,593,277	6,535,215	6,572,829	6,626,680
Indiana	197,889,791	194,044,999	193,031,572	4,072,532	4,118,525	4,093,277
Iowa	81,663,923	82,655,298	84,087,938	2,285,369	2,276,675	2,271,295
Kansas	51,435,681	52,017,733	53,744,154	2,082,212	2,111,034	2,135,761
Kentucky	169,862,265	165,587,250	158,565,403	2,048,055	2,015,814	1,993,745
Louisiana	280,412,731	279,917,315	267,725,929	1,899,405	1,871,336	1,841,735
Maine	29,601,882	30,653,436	31,510,059	817,842	827,623	834,846
Maryland	287,809,093	285,528,354	277,108,701	3,742,819	3,691,653	3,638,085
Massachusetts	0	0	0	3,971,482	3,924,387	3,885,906
Michigan	128,159,958	117,101,285	109,114,573	5,222,783	5,106,059	5,056,680
Minnesota	163,172,018	167,150,787	171,222,697	3,735,355	3,704,218	3,676,571
Mississippi	171,053,051	168,730,219	167,854,441	1,582,977	1,548,284	1,530,492
Missouri	169,231,832	168,900,576	166,579,005	3,816,617	3,838,177	3,867,638
Montana	40,951,261	41,273,941	41,744,129	499,448	497,156	501,079
Nebraska	54,088,836	54,044,423	54,144,589	1,451,361	1,429,478	1,420,021
Nevada	137,839,118	137,821,006	139,093,850	1,128,141	1,142,988	1,172,111
New Hampshire	37,618,888	38,080,467	39,140,444	768,651	771,679	766,912
New Jersey	402,400,856	387,926,065	363,896,010	5,368,118	5,342,888	5,121,901
New Mexico	143,015,669	131,949,465	128,432,170	1,070,763	1,031,103	1,018,730
New York	403,372,104	391,204,927	375,407,125	9,089,500	9,072,053	9,033,417
North Carolina	292,623,651	290,902,034	292,190,990	6,996,052	6,931,404	6,894,796
North Dakota	12,074,348	11,516,037	11,093,761	574,479	556,775	546,993
Ohio	332,442,790	343,715,915	359,033,250	6,338,413	6,371,748	6,391,141
Oklahoma	142,203,459	142,627,772	145,149,337	893,832	912,088	924,182
Oregon	143,458,307	145,059,596	147,253,198	2,471,052	2,526,356	2,579,663
Pennsylvania	675,635,602	712,678,381	728,455,294	7,549,464	7,546,566	7,510,049
Rhode Island	73,942,859	74,536,305	72,799,493	385,378	384,683	381,589
South Carolina	331,008,986	330,199,087	326,493,013	3,337,673	3,289,754	3,243,046
South Dakota	18,068,284	17,543,867	17,616,681	620,789	610,875	608,041
Tennessee	272,423,922	266,038,323	255,963,806	4,007,467	3,957,665	3,922,812
Texas	1,134,616,520	1,127,948,076	1,096,388,105	n/a	n/a	n/a
Utah	95,977,005	95,837,253	94,521,116	1,560,753	1,575,369	1,601,174
Vermont	20,773,369	20,896,693	20,734,546	371,370	370,729	369,664
Virginia	299,798,614	298,285,309	295,247,930	5,949,614	5,928,005	5,876,235
Washington	382,538,422	383,914,446	389,002,083	3,161,206	3,097,322	3,142,449
West Virginia	118,610,712	121,411,337	120,102,213	1,161,218	1,147,997	1,125,365
Wisconsin	173,746,708	212,728,937	197,980,172	3,725,077	3,684,302	3,624,982
Wyoming	11,745,730	12,010,102	12,262,382	399,962	406,011	409,049
<b>Countrywide</b>	<b>11,926,305,461</b>	<b>11,933,422,607</b>	<b>11,752,971,972</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>10,791,688,941</b>	<b>10,805,474,531</b>	<b>10,656,583,867</b>	<b>159,241,858</b>	<b>158,440,890</b>	<b>157,658,030</b>

Table 21B-1

## Uninsured/Underinsured Motorist 2010-2012

Voluntary Business						
STATE	Incurred Losses - Bodily Injury			Incurred Claims - Bodily Injury		
	2012	2011	2010	2012	2011	2010
Alabama	137,381,368	134,242,899	142,288,905	6,227	6,233	6,496
Alaska	24,458,665	25,087,269	24,810,412	746	689	713
Arizona	197,701,138	201,693,003	194,880,728	7,252	7,455	7,051
Arkansas	52,990,431	53,750,142	51,289,584	3,312	3,254	3,377
California	674,036,195	647,352,683	633,577,715	32,046	32,307	35,062
Colorado	242,416,398	222,970,119	204,737,372	4,948	4,785	4,593
Connecticut	86,872,568	100,542,810	121,180,548	2,955	3,250	3,546
Delaware	23,465,556	25,047,734	28,160,788	1,261	1,254	1,372
District of Columbia	7,988,908	8,469,526	7,557,455	686	706	745
Florida	756,324,145	818,754,515	847,570,171	27,185	31,233	32,544
Georgia	288,897,801	264,865,964	251,861,489	12,426	11,849	11,501
Hawaii	30,130,382	28,285,546	31,863,043	608	610	619
Idaho	22,436,967	21,957,881	23,592,037	793	822	923
Illinois	206,871,100	194,945,059	199,618,099	7,997	8,324	8,527
Indiana	100,188,660	93,288,428	95,324,496	4,516	4,689	4,750
Iowa	37,055,330	40,907,777	43,085,748	1,328	1,387	1,524
Kansas	38,295,417	30,493,496	32,262,798	987	883	908
Kentucky	115,050,843	115,044,648	132,903,677	4,349	4,249	4,606
Louisiana	190,784,877	212,919,452	197,786,284	8,828	9,615	9,166
Maine	12,940,178	8,734,718	14,033,404	291	229	298
Maryland	124,982,397	134,365,406	134,394,344	9,305	8,746	8,612
Massachusetts	59,525,440	60,978,461	61,123,201	2,938	2,951	3,023
Michigan	98,405,086	91,851,872	85,367,739	2,239	2,177	1,876
Minnesota	77,537,811	77,065,812	83,301,430	2,072	2,064	2,193
Mississippi	78,846,883	92,533,352	78,859,246	4,326	4,692	4,375
Missouri	130,076,408	125,594,902	112,702,674	4,868	4,958	4,917
Montana	22,019,135	25,535,389	22,706,062	702	685	771
Nebraska	34,349,669	33,045,997	31,968,918	964	1,031	1,004
Nevada	125,093,894	127,262,036	126,595,378	4,396	4,429	4,238
New Hampshire	17,535,084	19,707,622	18,937,509	477	539	478
New Jersey	139,137,181	197,998,895	232,903,104	4,365	5,800	6,800
New Mexico	97,276,758	97,552,842	99,633,416	3,328	3,586	3,431
New York	186,384,042	217,670,797	223,294,979	4,632	5,115	5,393
North Carolina	168,274,630	158,157,054	146,005,893	6,871	7,534	7,813
North Dakota	5,016,025	5,136,627	5,299,581	107	92	97
Ohio	176,636,221	179,836,493	170,008,430	10,242	10,533	10,569
Oklahoma	98,826,257	108,753,951	105,782,274	3,833	3,783	3,785
Oregon	74,992,489	76,963,141	77,271,179	3,498	3,375	3,488
Pennsylvania	373,047,912	388,597,835	398,620,638	7,928	8,919	9,431
Rhode Island	37,249,205	40,632,705	41,436,272	1,693	1,730	1,623
South Carolina	194,856,584	193,311,818	195,014,055	7,646	7,873	8,463
South Dakota	8,906,901	9,389,950	9,924,906	294	298	321
Tennessee	131,988,962	119,592,876	122,670,592	6,745	6,840	6,619
Texas	687,767,469	611,279,379	605,726,208	n/a	n/a	n/a
Utah	53,299,305	59,519,060	59,700,577	1,822	1,825	1,842
Vermont	6,890,324	7,720,464	8,629,043	203	241	245
Virginia	156,537,358	156,049,071	154,031,477	6,572	6,635	6,922
Washington	209,343,162	194,900,244	206,482,600	9,338	9,071	9,457
West Virginia	54,141,132	48,714,457	54,794,905	2,056	2,140	2,220
Wisconsin	131,427,158	159,923,671	153,310,162	3,169	3,371	3,484
Wyoming	5,469,701	7,015,956	6,603,388	179	213	223
<b>Countrywide</b>	<b>7,012,127,510</b>	<b>7,076,011,804</b>	<b>7,111,484,933</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>6,324,360,041</b>	<b>6,464,732,425</b>	<b>6,505,758,725</b>	<b>245,549</b>	<b>255,069</b>	<b>262,034</b>

Table 21B-2

## Uninsured/Underinsured Motorist 2010-2012

Voluntary Business						
STATE	Incurred Losses - Property Damage			Incurred Claims - Property Damage		
	2012	2011	2010	2012	2011	2010
Alabama	0	0	0	0	0	0
Alaska	6,690,732	5,922,711	5,237,572	3,730	3,451	3,173
Arizona	77,169	105,242	45,937	46	55	9
Arkansas	23,083,876	21,407,678	22,403,543	13,615	13,226	13,996
California	33,587,447	31,859,456	29,685,404	16,348	15,965	16,041
Colorado	3,469,558	3,223,857	3,213,913	1,641	1,604	1,467
Connecticut	1,021	0	0	2	0	0
Delaware	6,179,284	5,578,850	5,102,342	4,486	4,435	4,510
District of Columbia	6,184,603	5,912,888	5,992,676	5,149	5,487	6,094
Florida	266	0	810	1	0	1
Georgia	61,168,280	60,364,285	64,204,647	35,707	35,632	37,424
Hawaii	0	3,717	0	0	1	0
Idaho	412,900	476,365	395,901	286	304	256
Illinois	4,985,210	5,464,130	4,926,931	2,085	2,201	2,226
Indiana	21,426,029	20,489,051	19,880,652	11,734	12,117	12,379
Iowa	9,937	6,946	17,550	5	5	7
Kansas	71,161	56,051	49,000	28	21	14
Kentucky	69,989	64,383	114,825	18	18	11
Louisiana	3,403,440	3,055,209	3,082,765	1,372	1,259	1,294
Maine	4,894	0	0	13	0	0
Maryland	51,365,227	47,926,303	48,430,128	39,594	39,350	40,763
Massachusetts	0	0	0	0	0	0
Michigan	0	0	0	0	0	0
Minnesota	6,968	3,330	13,377	11	5	5
Mississippi	29,913,259	28,556,171	29,524,160	18,255	18,167	19,047
Missouri	146,770	140,377	99,846	67	55	52
Montana	0	848	5,390	0	0	0
Nebraska	12,970	26,389	23,667	7	11	12
Nevada	52,240	61,845	69,811	30	37	43
New Hampshire	86,609	146,992	71,180	61	53	46
New Jersey	12,769,899	11,634,533	9,491,767	4,143	3,929	3,376
New Mexico	25,122,053	25,568,089	25,597,698	12,155	12,775	12,691
New York	12,942	4,715	0	4	3	0
North Carolina	11,409,060	10,967,850	10,460,504	8,214	7,724	7,771
North Dakota	0	0	0	0	0	0
Ohio	7,733,922	7,337,155	7,426,997	3,363	3,559	3,571
Oklahoma	32,089	32,986	14,473	6	6	5
Oregon	16,189,767	14,250,975	15,292,832	11,758	11,051	11,655
Pennsylvania	198,151	671	217,199	21	1	8
Rhode Island	6,401,581	6,135,816	4,989,385	2,491	2,661	2,352
South Carolina	25,232,770	22,880,684	23,865,971	21,809	21,439	21,808
South Dakota	0	0	0	0	0	0
Tennessee	60,806,732	60,560,762	58,150,042	31,282	32,164	31,709
Texas	0	0	0	n/a	n/a	n/a
Utah	849,801	742,999	786,181	404	390	461
Vermont	3,236,126	3,457,900	2,826,255	3,179	3,610	3,302
Virginia	41,207,920	37,472,959	36,340,922	53,272	55,163	56,572
Washington	51,607,533	49,080,232	49,971,778	30,573	29,203	30,244
West Virginia	11,367,584	10,935,108	10,580,239	6,223	6,234	6,517
Wisconsin	2,275,365	2,377,517	1,105,707	243	223	185
Wyoming	0	0	0	0	0	0
<b>Countrywide</b>	<b>528,863,134</b>	<b>504,294,025</b>	<b>499,709,977</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>528,863,134</b>	<b>504,294,025</b>	<b>499,709,977</b>	<b>343,431</b>	<b>343,594</b>	<b>351,097</b>

Table 21C

## Uninsured/Underinsured Motorist 2010-2012

Voluntary Business						
STATE	Pure Premium			Loss Ratio		
	2012	2011	2010	2012	2011	2010
Alabama	46.43	45.69	48.93	64.79	63.14	66.70
Alaska	73.75	74.55	74.08	54.58	56.50	57.10
Arizona	62.04	62.87	60.28	72.81	73.07	68.75
Arkansas	45.17	44.55	43.65	66.79	66.66	65.67
California	34.38	33.58	33.16	59.64	58.21	57.32
Colorado	119.94	110.07	103.13	95.93	89.39	80.94
Connecticut	36.62	42.62	51.78	43.67	50.04	60.56
Delaware	53.58	56.08	62.05	57.65	60.04	66.67
District of Columbia	61.53	63.33	60.56	57.99	58.60	55.11
Florida	110.14	116.99	117.97	64.54	69.22	75.77
Georgia	58.43	54.76	53.97	74.52	69.50	69.26
Hawaii	43.55	41.95	49.94	45.86	43.48	51.23
Idaho	23.86	23.02	24.35	60.14	57.85	59.58
Illinois	32.42	30.49	30.87	64.70	61.96	63.80
Indiana	29.86	27.63	28.14	61.46	58.63	59.68
Iowa	16.22	17.97	18.98	45.39	49.50	51.26
Kansas	18.43	14.47	15.13	74.59	58.73	60.12
Kentucky	56.21	57.10	66.72	67.77	69.52	83.89
Louisiana	102.24	115.41	109.07	69.25	77.16	75.03
Maine	15.83	10.55	16.81	43.73	28.50	44.54
Maryland	47.12	49.38	50.25	61.27	63.84	65.98
Massachusetts	14.99	15.54	15.73	-	-	-
Michigan	18.84	17.99	16.88	76.78	78.44	78.24
Minnesota	20.76	20.81	22.66	47.52	46.11	48.66
Mississippi	68.71	78.21	70.82	63.58	71.77	64.57
Missouri	34.12	32.76	29.17	76.95	74.44	67.72
Montana	44.09	51.36	45.33	53.77	61.87	54.41
Nebraska	23.68	23.14	22.53	63.53	61.19	59.09
Nevada	110.93	111.40	108.07	90.79	92.38	91.06
New Hampshire	22.93	25.73	24.79	46.84	52.14	48.57
New Jersey	28.30	39.24	47.33	37.75	54.04	66.61
New Mexico	114.31	119.41	122.93	85.58	93.31	97.51
New York	20.51	23.99	24.72	46.21	55.64	59.48
North Carolina	25.68	24.40	22.69	61.40	58.14	53.55
North Dakota	8.73	9.23	9.69	41.54	44.60	47.77
Ohio	29.09	29.38	27.76	55.46	54.46	49.42
Oklahoma	110.60	119.27	114.48	69.52	76.27	72.89
Oregon	36.90	36.11	35.88	63.56	62.88	62.86
Pennsylvania	49.44	51.49	53.11	55.24	54.53	54.75
Rhode Island	113.27	121.58	121.66	59.03	62.75	63.77
South Carolina	65.94	65.72	67.49	66.49	65.47	67.04
South Dakota	14.35	15.37	16.32	49.30	53.52	56.34
Tennessee	48.11	45.52	46.09	70.77	67.72	70.64
Texas	n/a	n/a	n/a	60.62	54.19	55.25
Utah	34.69	38.25	37.78	56.42	62.88	63.99
Vermont	27.27	30.15	30.99	48.75	53.49	55.25
Virginia	33.24	32.65	32.40	65.96	64.88	64.48
Washington	82.55	78.77	81.61	68.22	63.55	65.93
West Virginia	56.41	51.96	58.09	55.23	49.13	54.43
Wisconsin	35.89	44.05	42.60	76.95	76.29	78.00
Wyoming	13.68	17.28	16.14	46.57	58.42	53.85
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>63.23</b>	<b>63.52</b>	<b>64.76</b>
<b>CW w/o Texas</b>	<b>43.04</b>	<b>43.99</b>	<b>44.43</b>	<b>63.50</b>	<b>64.50</b>	<b>65.74</b>



Table 21C-1

## Uninsured/Underinsured Motorist 2010-2012

STATE	Voluntary Business					
	Pure Premium - Bodily Injury Component			Loss Ratio - Bodily Injury Component		
	2012	2011	2010	2012	2011	2010
Alabama	46.43	45.69	48.93	64.79	63.14	66.70
Alaska	57.91	60.31	61.17	42.86	45.71	47.15
Arizona	62.01	62.84	60.27	72.78	73.03	68.73
Arkansas	31.46	31.86	30.38	46.53	47.67	45.71
California	32.75	32.01	31.67	56.81	55.48	54.75
Colorado	118.25	108.50	101.54	94.57	88.11	79.69
Connecticut	36.62	42.62	51.78	43.67	50.04	60.56
Delaware	42.41	45.86	52.53	45.63	49.10	56.44
District of Columbia	34.68	37.29	33.78	32.69	34.51	30.74
Florida	110.14	116.99	117.97	64.54	69.22	75.77
Georgia	48.22	44.60	43.01	61.50	56.60	55.19
Hawaii	43.55	41.94	49.94	45.86	43.48	51.23
Idaho	23.43	22.53	23.95	59.06	56.62	58.60
Illinois	31.65	29.66	30.12	63.18	60.27	62.27
Indiana	24.60	22.65	23.29	50.63	48.08	49.38
Iowa	16.21	17.97	18.97	45.38	49.49	51.24
Kansas	18.39	14.44	15.11	74.45	58.62	60.03
Kentucky	56.18	57.07	66.66	67.73	69.48	83.82
Louisiana	100.44	113.78	107.39	68.04	76.07	73.88
Maine	15.82	10.55	16.81	43.71	28.50	44.54
Maryland	33.39	36.40	36.94	43.43	47.06	48.50
Massachusetts	14.99	15.54	15.73	-	-	-
Michigan	18.84	17.99	16.88	76.78	78.44	78.24
Minnesota	20.76	20.80	22.66	47.52	46.11	48.65
Mississippi	49.81	59.77	51.53	46.09	54.84	46.98
Missouri	34.08	32.72	29.14	76.86	74.36	67.66
Montana	44.09	51.36	45.31	53.77	61.87	54.39
Nebraska	23.67	23.12	22.51	63.51	61.15	59.04
Nevada	110.88	111.34	108.01	90.75	92.34	91.01
New Hampshire	22.81	25.54	24.69	46.61	51.75	48.38
New Jersey	25.92	37.06	45.47	34.58	51.04	64.00
New Mexico	90.85	94.61	97.80	68.02	73.93	77.58
New York	20.51	23.99	24.72	46.21	55.64	59.48
North Carolina	24.05	22.82	21.18	57.51	54.37	49.97
North Dakota	8.73	9.23	9.69	41.54	44.60	47.77
Ohio	27.87	28.22	26.60	53.13	52.32	47.35
Oklahoma	110.56	119.24	114.46	69.50	76.25	72.88
Oregon	30.35	30.46	29.95	52.27	53.06	52.48
Pennsylvania	49.41	51.49	53.08	55.21	54.53	54.72
Rhode Island	96.66	105.63	108.59	50.38	54.51	56.92
South Carolina	58.38	58.76	60.13	58.87	58.54	59.73
South Dakota	14.35	15.37	16.32	49.30	53.52	56.34
Tennessee	32.94	30.22	31.27	48.45	44.95	47.92
Texas	n/a	n/a	n/a	60.62	54.19	55.25
Utah	34.15	37.78	37.29	55.53	62.10	63.16
Vermont	18.55	20.83	23.34	33.17	36.95	41.62
Virginia	26.31	26.32	26.21	52.21	52.32	52.17
Washington	66.22	62.93	65.71	54.72	50.77	53.08
West Virginia	46.62	42.43	48.69	45.65	40.12	45.62
Wisconsin	35.28	43.41	42.29	75.64	75.18	77.44
Wyoming	13.68	17.28	16.14	46.57	58.42	53.85
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>58.80</b>	<b>59.30</b>	<b>60.51</b>
<b>CW w/o Texas</b>	<b>39.72</b>	<b>40.80</b>	<b>41.27</b>	<b>58.60</b>	<b>59.83</b>	<b>61.05</b>

Table 21C-2

## Uninsured/Underinsured Motorist 2010-2012

Voluntary Business						
STATE	Pure Premium - Property Damage Component			Loss Ratio - Property Damage Component		
	2012	2011	2010	2012	2011	2010
Alabama	0.00	0.00	0.00	0.00	0.00	0.00
Alaska	15.84	14.24	12.91	11.72	10.79	9.95
Arizona	0.02	0.03	0.01	0.03	0.04	0.02
Arkansas	13.71	12.69	13.27	20.27	18.99	19.97
California	1.63	1.58	1.48	2.83	2.73	2.57
Colorado	1.69	1.57	1.59	1.35	1.27	1.25
Connecticut	0.00	0.00	0.00	0.00	0.00	0.00
Delaware	11.17	10.21	9.52	12.02	10.94	10.23
District of Columbia	26.85	26.04	26.78	25.30	24.09	24.37
Florida	0.00	0.00	0.00	0.00	0.00	0.00
Georgia	10.21	10.16	10.96	13.02	12.90	14.07
Hawaii	0.00	0.01	0.00	0.00	0.01	0.00
Idaho	0.43	0.49	0.40	1.09	1.23	0.98
Illinois	0.76	0.83	0.74	1.52	1.69	1.54
Indiana	5.26	4.97	4.86	10.83	10.56	10.30
Iowa	0.00	0.00	0.01	0.01	0.01	0.02
Kansas	0.03	0.03	0.02	0.14	0.11	0.09
Kentucky	0.03	0.03	0.06	0.04	0.04	0.07
Louisiana	1.79	1.63	1.67	1.21	1.09	1.15
Maine	0.01	0.00	0.00	0.02	0.00	0.00
Maryland	13.72	12.98	13.31	17.85	16.79	17.48
Massachusetts	0.00	0.00	0.00	-	-	-
Michigan	0.00	0.00	0.00	0.00	0.00	0.00
Minnesota	0.00	0.00	0.00	0.00	0.00	0.01
Mississippi	18.90	18.44	19.29	17.49	16.92	17.59
Missouri	0.04	0.04	0.03	0.09	0.08	0.06
Montana	0.00	0.00	0.01	0.00	0.00	0.01
Nebraska	0.01	0.02	0.02	0.02	0.05	0.04
Nevada	0.05	0.05	0.06	0.04	0.04	0.05
New Hampshire	0.11	0.19	0.09	0.23	0.39	0.18
New Jersey	2.38	2.18	1.85	3.17	3.00	2.61
New Mexico	23.46	24.80	25.13	17.57	19.38	19.93
New York	0.00	0.00	0.00	0.00	0.00	0.00
North Carolina	1.63	1.58	1.52	3.90	3.77	3.58
North Dakota	0.00	0.00	0.00	0.00	0.00	0.00
Ohio	1.22	1.15	1.16	2.33	2.13	2.07
Oklahoma	0.04	0.04	0.02	0.02	0.02	0.01
Oregon	6.55	5.64	5.93	11.29	9.82	10.39
Pennsylvania	0.03	0.00	0.03	0.03	0.00	0.03
Rhode Island	16.61	15.95	13.08	8.66	8.23	6.85
South Carolina	7.56	6.96	7.36	7.62	6.93	7.31
South Dakota	0.00	0.00	0.00	0.00	0.00	0.00
Tennessee	15.17	15.30	14.82	22.32	22.76	22.72
Texas	n/a	n/a	n/a	0.00	0.00	0.00
Utah	0.54	0.47	0.49	0.89	0.78	0.83
Vermont	8.71	9.33	7.65	15.58	16.55	13.63
Virginia	6.93	6.32	6.18	13.75	12.56	12.31
Washington	16.33	15.85	15.90	13.49	12.78	12.85
West Virginia	9.79	9.53	9.40	9.58	9.01	8.81
Wisconsin	0.61	0.65	0.31	1.31	1.12	0.56
Wyoming	0.00	0.00	0.00	0.00	0.00	0.00
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>4.43</b>	<b>4.23</b>	<b>4.25</b>
<b>CW w/o Texas</b>	<b>3.32</b>	<b>3.18</b>	<b>3.17</b>	<b>4.90</b>	<b>4.67</b>	<b>4.69</b>

Table 21D-1

## Uninsured/Underinsured Motorist 2010-2012

STATE	Voluntary Business					
	Frequency - Bodily Injury Component			Severity - Bodily Injury Component		
	2012	2011	2010	2012	2011	2010
Alabama	0.21	0.21	0.22	22,062.21	21,537.45	21,904.08
Alaska	0.18	0.17	0.18	32,786.41	36,411.13	34,797.21
Arizona	0.23	0.23	0.22	27,261.60	27,054.73	27,638.74
Arkansas	0.20	0.19	0.20	15,999.53	16,518.18	15,187.91
California	0.16	0.16	0.18	21,033.40	20,037.54	18,070.21
Colorado	0.24	0.23	0.23	48,992.80	46,597.73	44,575.96
Connecticut	0.12	0.14	0.15	29,398.50	30,936.25	34,173.87
Delaware	0.23	0.23	0.26	18,608.69	19,974.27	20,525.36
District of Columbia	0.30	0.31	0.33	11,645.64	11,996.50	10,144.23
Florida	0.40	0.45	0.45	27,821.38	26,214.41	26,043.82
Georgia	0.21	0.20	0.20	23,249.46	22,353.44	21,899.09
Hawaii	0.09	0.09	0.10	49,556.55	46,369.75	51,475.03
Idaho	0.08	0.08	0.09	28,293.78	26,712.75	25,560.17
Illinois	0.12	0.13	0.13	25,868.59	23,419.64	23,410.12
Indiana	0.11	0.11	0.12	22,185.27	19,895.16	20,068.31
Iowa	0.06	0.06	0.07	27,903.11	29,493.71	28,271.49
Kansas	0.05	0.04	0.04	38,799.81	34,533.97	35,531.72
Kentucky	0.21	0.21	0.23	26,454.55	27,075.70	28,854.47
Louisiana	0.46	0.51	0.50	21,611.34	22,144.51	21,578.25
Maine	0.04	0.03	0.04	44,467.97	38,142.87	47,091.96
Maryland	0.25	0.24	0.24	13,431.75	15,363.07	15,605.47
Massachusetts	0.07	0.08	0.08	20,260.53	20,663.66	20,219.39
Michigan	0.04	0.04	0.04	43,950.46	42,191.95	45,505.19
Minnesota	0.06	0.06	0.06	37,421.72	37,338.09	37,985.15
Mississippi	0.27	0.30	0.29	18,226.28	19,721.52	18,024.97
Missouri	0.13	0.13	0.13	26,720.71	25,331.77	22,921.02
Montana	0.14	0.14	0.15	31,366.29	37,277.94	29,450.15
Nebraska	0.07	0.07	0.07	35,632.44	32,052.37	31,841.55
Nevada	0.39	0.39	0.36	28,456.30	28,733.81	29,871.49
New Hampshire	0.06	0.07	0.06	36,761.18	36,563.31	39,618.22
New Jersey	0.08	0.11	0.13	31,875.64	34,137.74	34,250.46
New Mexico	0.31	0.35	0.34	29,229.80	27,203.80	29,039.18
New York	0.05	0.06	0.06	40,238.35	42,555.39	41,404.59
North Carolina	0.10	0.11	0.11	24,490.56	20,992.44	18,687.56
North Dakota	0.02	0.02	0.02	46,878.74	55,832.90	54,634.86
Ohio	0.16	0.17	0.17	17,246.26	17,073.63	16,085.57
Oklahoma	0.43	0.41	0.41	25,783.00	28,748.07	27,947.76
Oregon	0.14	0.13	0.14	21,438.68	22,803.89	22,153.43
Pennsylvania	0.11	0.12	0.13	47,054.48	43,569.66	42,267.06
Rhode Island	0.44	0.45	0.43	22,001.89	23,487.11	25,530.67
South Carolina	0.23	0.24	0.26	25,484.77	24,553.77	23,043.14
South Dakota	0.05	0.05	0.05	30,295.58	31,509.90	30,918.71
Tennessee	0.17	0.17	0.17	19,568.42	17,484.34	18,533.10
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	0.12	0.12	0.12	29,253.19	32,613.18	32,410.74
Vermont	0.05	0.07	0.07	33,942.48	32,035.12	35,220.58
Virginia	0.11	0.11	0.12	23,818.83	23,519.08	22,252.45
Washington	0.30	0.29	0.30	22,418.42	21,486.08	21,833.84
West Virginia	0.18	0.19	0.20	26,333.24	22,763.76	24,682.39
Wisconsin	0.09	0.09	0.10	41,472.75	47,441.02	44,004.06
Wyoming	0.04	0.05	0.05	30,556.99	32,938.76	29,611.61
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>0.15</b>	<b>0.16</b>	<b>0.17</b>	<b>25,756.00</b>	<b>25,345.03</b>	<b>24,827.92</b>

Table 21D-2

## Uninsured/Underinsured Motorist 2010-2012

Voluntary Business						
STATE	Frequency - Property Damage Component			Severity - Property Damage Component		
	2012	2011	2010	2012	2011	2010
Alabama	0.00	0.00	0.00	-	-	-
Alaska	0.88	0.83	0.78	1,793.76	1,716.23	1,650.67
Arizona	0.00	0.00	0.00	1,677.59	1,913.49	5,104.11
Arkansas	0.81	0.78	0.83	1,695.47	1,618.61	1,600.71
California	0.08	0.08	0.08	2,054.53	1,995.58	1,850.60
Colorado	0.08	0.08	0.07	2,114.29	2,009.89	2,190.81
Connecticut	0.00	0.00	0.00	510.50	-	-
Delaware	0.81	0.81	0.84	1,377.46	1,257.91	1,131.34
District of Columbia	2.24	2.42	2.72	1,201.13	1,077.62	983.37
Florida	0.00	0.00	0.00	266.00	-	810.00
Georgia	0.60	0.60	0.64	1,713.06	1,694.10	1,715.60
Hawaii	0.00	0.00	0.00	-	3,717.00	-
Idaho	0.03	0.03	0.03	1,443.71	1,566.99	1,546.49
Illinois	0.03	0.03	0.03	2,390.99	2,482.57	2,213.36
Indiana	0.29	0.29	0.30	1,825.98	1,690.93	1,606.00
Iowa	0.00	0.00	0.00	1,987.40	1,389.20	2,507.14
Kansas	0.00	0.00	0.00	2,541.46	2,669.10	3,500.00
Kentucky	0.00	0.00	0.00	3,888.28	3,576.83	10,438.64
Louisiana	0.07	0.07	0.07	2,480.64	2,426.69	2,382.35
Maine	0.00	0.00	0.00	376.46	-	-
Maryland	1.06	1.07	1.12	1,297.30	1,217.95	1,188.09
Massachusetts	0.00	0.00	0.00	-	-	-
Michigan	0.00	0.00	0.00	-	-	-
Minnesota	0.00	0.00	0.00	633.45	666.00	2,675.40
Mississippi	1.15	1.17	1.24	1,638.63	1,571.87	1,550.07
Missouri	0.00	0.00	0.00	2,190.60	2,552.31	1,920.12
Montana	0.00	0.00	0.00	-	-	-
Nebraska	0.00	0.00	0.00	1,852.86	2,399.00	1,972.25
Nevada	0.00	0.00	0.00	1,741.33	1,671.49	1,623.51
New Hampshire	0.01	0.01	0.01	1,419.82	2,773.43	1,547.39
New Jersey	0.08	0.07	0.07	3,082.28	2,961.19	2,811.54
New Mexico	1.14	1.24	1.25	2,066.81	2,001.42	2,017.00
New York	0.00	0.00	0.00	3,235.50	1,571.67	-
North Carolina	0.12	0.11	0.11	1,388.98	1,419.97	1,346.09
North Dakota	0.00	0.00	0.00	-	-	-
Ohio	0.05	0.06	0.06	2,299.71	2,061.58	2,079.81
Oklahoma	0.00	0.00	0.00	5,348.17	5,497.67	2,894.60
Oregon	0.48	0.44	0.45	1,376.92	1,289.56	1,312.13
Pennsylvania	0.00	0.00	0.00	9,435.76	671.00	27,149.88
Rhode Island	0.65	0.69	0.62	2,569.88	2,305.83	2,121.34
South Carolina	0.65	0.65	0.67	1,156.99	1,067.25	1,094.37
South Dakota	0.00	0.00	0.00	-	-	-
Tennessee	0.78	0.81	0.81	1,943.82	1,882.87	1,833.87
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	0.03	0.02	0.03	2,103.47	1,905.13	1,705.38
Vermont	0.86	0.97	0.89	1,017.97	957.87	855.92
Virginia	0.90	0.93	0.96	773.54	679.31	642.38
Washington	0.97	0.94	0.96	1,688.01	1,680.66	1,652.29
West Virginia	0.54	0.54	0.58	1,826.70	1,754.11	1,623.48
Wisconsin	0.01	0.01	0.01	9,363.64	10,661.51	5,976.79
Wyoming	0.00	0.00	0.00	-	-	-
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>0.22</b>	<b>0.22</b>	<b>0.22</b>	<b>1,539.94</b>	<b>1,467.70</b>	<b>1,423.28</b>

Table 22A

## Uninsured/Underinsured Motorist 2010-2012

STATE	Residual Business					
	Earned Premiums			Earned Exposures		
	2012	2011	2010	2012	2011	2010
Alabama	0	0	48	0	0	0
Alaska	963	2,768	8,646	4	12	32
Arizona	41	140	570	1	2	8
Arkansas	0	227	392	0	1	3
California	47,453	68,263	82,499	148	197	228
Colorado	0	0	0	0	0	0
Connecticut	22,267	30,851	44,135	161	224	319
Delaware	295	332	111	2	1	1
District of Columbia	34,908	38,202	60,116	147	155	195
Florida	5,433	3,486	1,322	12	7	2
Georgia	0	0	0	0	0	0
Hawaii	40,200	62,698	69,869	278	452	528
Idaho	73	298	524	4	15	29
Illinois	37,251	41,808	47,309	670	818	853
Indiana	75	52	86	2	2	3
Iowa	411	786	531	16	29	18
Kansas	48,196	46,532	41,130	1,683	1,638	1,465
Kentucky	3,200	1,795	3,311	14	8	16
Louisiana	32	221	-74	0	1	0
Maine	415	428	516	16	13	16
Maryland	4,386,930	5,489,651	6,161,264	45,164	59,346	70,605
Massachusetts	0	0	0	103,647	101,859	96,815
Michigan	10,009	6,498	11,701	424	290	523
Minnesota	422	233	286	10	5	8
Mississippi	2,198	2,984	4,740	19	20	18
Missouri	743	790	669	20	21	19
Montana	1,418	1,918	3,901	39	82	134
Nebraska	37	23	43	1	1	1
Nevada	226	256	203	2	2	2
New Hampshire	10,102	17,125	28,921	133	216	327
New Jersey	729,277	921,642	863,975	12,973	18,502	18,425
New Mexico	137	327	901	0	3	12
New York	2,617,752	3,541,855	3,798,575	69,106	88,041	90,048
North Carolina	0	0	0	0	0	0
North Dakota	18	16	23	1	2	1
Ohio	0	0	4	0	0	0
Oklahoma	137	266	590	1	0	2
Oregon	316	167	347	4	3	6
Pennsylvania	55,760	78,314	100,170	366	510	715
Rhode Island	385,192	326,152	314,018	600	520	463
South Carolina	0	4	9	0	0	0
South Dakota	0	-3	8	0	0	0
Tennessee	412	529	868	7	8	14
Texas	113,669	119,329	142,216	n/a	n/a	n/a
Utah	14	26	29	0	1	0
Vermont	8,829	14,922	23,603	84	143	231
Virginia	45,688	54,666	64,289	661	796	940
Washington	0	0	2	0	0	0
West Virginia	2,073	1,551	1,550	11	10	8
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	4	0	0	0
<b>Countrywide</b>	<b>8,612,572</b>	<b>10,878,128</b>	<b>11,883,950</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>8,498,903</b>	<b>10,758,799</b>	<b>11,741,734</b>	<b>236,431</b>	<b>273,956</b>	<b>283,033</b>

Table 22B-1

## Uninsured/Underinsured Motorist 2010-2012

STATE	Residual Business					
	Incurred Losses - Bodily Injury			Incurred Claims - Bodily Injury		
	2012	2011	2010	2012	2011	2010
Alabama	0	0	0	0	0	0
Alaska	0	0	0	0	0	0
Arizona	0	0	0	0	0	0
Arkansas	0	0	0	0	0	0
California	18,164	8,065	0	1	1	0
Colorado	0	0	0	0	0	0
Connecticut	0	0	36,056	0	0	2
Delaware	0	0	0	0	0	0
District of Columbia	25,599	0	49,854	3	0	9
Florida	0	0	0	0	0	0
Georgia	0	0	0	0	0	0
Hawaii	127,672	0	24,590	2	0	1
Idaho	0	0	0	0	0	0
Illinois	119	29,462	0	1	4	0
Indiana	0	0	0	0	0	0
Iowa	0	0	0	0	0	0
Kansas	8,660	9	0	1	0	0
Kentucky	0	0	0	0	0	0
Louisiana	0	0	0	0	0	0
Maine	0	0	0	0	0	0
Maryland	4,269,761	4,408,690	6,149,641	1,165	1,489	1,934
Massachusetts	3,191,620	2,543,632	2,894,403	336	307	310
Michigan	0	0	119,888	0	0	5
Minnesota	0	0	0	0	0	0
Mississippi	0	0	0	0	0	0
Missouri	0	0	0	0	0	0
Montana	0	0	0	0	0	0
Nebraska	0	0	0	0	0	0
Nevada	0	0	0	0	0	0
New Hampshire	0	0	4,545	0	0	1
New Jersey	1,285,620	1,641,515	1,412,455	88	49	89
New Mexico	0	0	0	0	0	0
New York	1,999,173	2,517,929	2,691,720	108	149	176
North Carolina	0	0	0	0	0	0
North Dakota	0	0	0	0	0	0
Ohio	0	0	0	0	0	0
Oklahoma	0	0	0	0	0	0
Oregon	0	0	0	0	0	0
Pennsylvania	0	31,262	160,410	0	1	11
Rhode Island	400,566	159,742	245,529	31	12	15
South Carolina	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0
Texas	41,483	131,037	105,912	n/a	n/a	n/a
Utah	0	0	0	0	0	0
Vermont	0	0	229,071	0	0	5
Virginia	8,448	2,552	21,464	1	2	4
Washington	0	0	0	0	0	0
West Virginia	0	0	0	0	0	0
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
<b>Countrywide</b>	<b>11,376,885</b>	<b>11,473,895</b>	<b>14,145,538</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>11,335,402</b>	<b>11,342,858</b>	<b>14,039,626</b>	<b>1,737</b>	<b>2,014</b>	<b>2,562</b>

Table 22B-2

## Uninsured/Underinsured Motorist 2010-2012

STATE	Residual Business					
	Incurred Losses - Property Damage			Incurred Claims - Property Damage		
	2012	2011	2010	2012	2011	2010
Alabama	0	0	0	0	0	0
Alaska	0	0	0	0	0	0
Arizona	0	0	0	0	0	0
Arkansas	0	0	0	0	0	0
California	3,113	3,760	173	1	2	1
Colorado	0	0	0	0	0	0
Connecticut	0	0	0	0	0	0
Delaware	0	0	0	0	0	0
District of Columbia	8,965	2,546	6,123	5	1	7
Florida	0	0	0	0	0	0
Georgia	0	0	0	0	0	0
Hawaii	0	0	0	0	0	0
Idaho	0	0	0	0	0	0
Illinois	0	0	0	0	0	0
Indiana	0	0	0	0	0	0
Iowa	0	0	0	0	0	0
Kansas	0	0	0	0	0	0
Kentucky	0	0	0	0	0	0
Louisiana	0	0	0	0	0	0
Maine	0	0	0	0	0	0
Maryland	0	0	0	0	0	0
Massachusetts	0	0	0	0	0	0
Michigan	0	0	0	0	0	0
Minnesota	0	0	0	0	0	0
Mississippi	0	0	0	0	0	0
Missouri	0	0	0	0	0	0
Montana	0	0	0	0	0	0
Nebraska	0	0	0	0	0	0
Nevada	0	0	0	0	0	0
New Hampshire	0	0	698	0	0	1
New Jersey	160,111	112,625	184,983	43	38	42
New Mexico	0	0	0	0	0	0
New York	0	0	0	0	0	0
North Carolina	0	0	0	0	0	0
North Dakota	0	0	0	0	0	0
Ohio	0	0	0	0	0	0
Oklahoma	0	0	0	0	0	0
Oregon	0	0	0	0	0	0
Pennsylvania	0	0	0	0	0	0
Rhode Island	197,737	96,132	69,798	56	30	21
South Carolina	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0
Texas	0	0	0	n/a	n/a	n/a
Utah	0	0	0	0	0	0
Vermont	0	126	4,074	0	1	3
Virginia	10,792	21,169	28,663	7	9	13
Washington	0	0	0	0	0	0
West Virginia	0	0	0	0	0	0
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
<b>Countrywide</b>	<b>380,718</b>	<b>236,358</b>	<b>294,512</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>380,718</b>	<b>236,358</b>	<b>294,512</b>	<b>112</b>	<b>81</b>	<b>88</b>

Table 22C

## Uninsured/Underinsured Motorist 2010-2012

STATE	Residual Business					
	Pure Premium			Loss Ratio		
	2012	2011	2010	2012	2011	2010
Alabama	-	-	-	-	-	0.00
Alaska	0.00	0.00	0.00	0.00	0.00	0.00
Arizona	0.00	0.00	0.00	0.00	0.00	0.00
Arkansas	-	0.00	0.00	-	0.00	0.00
California	143.76	60.03	0.76	44.84	17.32	0.21
Colorado	-	-	-	-	-	-
Connecticut	0.00	0.00	113.03	0.00	0.00	81.69
Delaware	0.00	0.00	0.00	0.00	0.00	0.00
District of Columbia	235.13	16.43	287.06	99.01	6.66	93.11
Florida	0.00	0.00	0.00	0.00	0.00	0.00
Georgia	-	-	-	-	-	-
Hawaii	459.25	0.00	46.57	317.59	0.00	35.19
Idaho	0.00	0.00	0.00	0.00	0.00	0.00
Illinois	0.18	36.02	0.00	0.32	70.47	0.00
Indiana	0.00	0.00	0.00	0.00	0.00	0.00
Iowa	0.00	0.00	0.00	0.00	0.00	0.00
Kansas	5.15	0.01	0.00	17.97	0.02	0.00
Kentucky	0.00	0.00	0.00	0.00	0.00	0.00
Louisiana	-	0.00	-	0.00	0.00	0.00
Maine	0.00	0.00	0.00	0.00	0.00	0.00
Maryland	94.54	74.29	87.10	97.33	80.31	99.81
Massachusetts	30.79	24.97	29.90	-	-	-
Michigan	0.00	0.00	229.23	0.00	0.00	1,024.60
Minnesota	0.00	0.00	0.00	0.00	0.00	0.00
Mississippi	0.00	0.00	0.00	0.00	0.00	0.00
Missouri	0.00	0.00	0.00	0.00	0.00	0.00
Montana	0.00	0.00	0.00	0.00	0.00	0.00
Nebraska	0.00	0.00	0.00	0.00	0.00	0.00
Nevada	0.00	0.00	0.00	0.00	0.00	0.00
New Hampshire	0.00	0.00	16.03	0.00	0.00	18.13
New Jersey	111.44	94.81	86.70	198.24	190.33	184.89
New Mexico	-	0.00	0.00	0.00	0.00	0.00
New York	28.93	28.60	29.89	76.37	71.09	70.86
North Carolina	-	-	-	-	-	-
North Dakota	0.00	0.00	0.00	0.00	0.00	0.00
Ohio	-	-	-	-	-	0.00
Oklahoma	0.00	-	0.00	0.00	0.00	0.00
Oregon	0.00	0.00	0.00	0.00	0.00	0.00
Pennsylvania	0.00	61.30	224.35	0.00	39.92	160.14
Rhode Island	997.17	492.07	681.05	155.33	78.45	100.42
South Carolina	-	-	-	-	0.00	0.00
South Dakota	-	-	-	-	0.00	0.00
Tennessee	0.00	0.00	0.00	0.00	0.00	0.00
Texas	n/a	n/a	n/a	36.49	109.81	74.47
Utah	-	0.00	-	0.00	0.00	0.00
Vermont	0.00	0.88	1,009.29	0.00	0.84	987.78
Virginia	29.11	29.80	53.33	42.11	43.39	77.97
Washington	-	-	-	-	-	0.00
West Virginia	0.00	0.00	0.00	0.00	0.00	0.00
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	0.00
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>136.52</b>	<b>107.65</b>	<b>121.51</b>
<b>CW w/o Texas</b>	<b>49.55</b>	<b>42.27</b>	<b>50.64</b>	<b>137.85</b>	<b>107.63</b>	<b>122.08</b>



Table 22C-1

## Uninsured/Underinsured Motorist 2010-2012

STATE	Residual Business					
	Pure Premium - Bodily Injury Component			Loss Ratio - Bodily Injury Component		
	2012	2011	2010	2012	2011	2010
Alabama	-	-	-	-	-	0.00
Alaska	0.00	0.00	0.00	0.00	0.00	0.00
Arizona	0.00	0.00	0.00	0.00	0.00	0.00
Arkansas	-	0.00	0.00	-	0.00	0.00
California	122.73	40.94	0.00	38.28	11.81	0.00
Colorado	-	-	-	-	-	-
Connecticut	0.00	0.00	113.03	0.00	0.00	81.69
Delaware	0.00	0.00	0.00	0.00	0.00	0.00
District of Columbia	174.14	0.00	255.66	73.33	0.00	82.93
Florida	0.00	0.00	0.00	0.00	0.00	0.00
Georgia	-	-	-	-	-	-
Hawaii	459.25	0.00	46.57	317.59	0.00	35.19
Idaho	0.00	0.00	0.00	0.00	0.00	0.00
Illinois	0.18	36.02	0.00	0.32	70.47	0.00
Indiana	0.00	0.00	0.00	0.00	0.00	0.00
Iowa	0.00	0.00	0.00	0.00	0.00	0.00
Kansas	5.15	0.01	0.00	17.97	0.02	0.00
Kentucky	0.00	0.00	0.00	0.00	0.00	0.00
Louisiana	-	0.00	-	0.00	0.00	0.00
Maine	0.00	0.00	0.00	0.00	0.00	0.00
Maryland	94.54	74.29	87.10	97.33	80.31	99.81
Massachusetts	30.79	24.97	29.90	-	-	-
Michigan	0.00	0.00	229.23	0.00	0.00	1,024.60
Minnesota	0.00	0.00	0.00	0.00	0.00	0.00
Mississippi	0.00	0.00	0.00	0.00	0.00	0.00
Missouri	0.00	0.00	0.00	0.00	0.00	0.00
Montana	0.00	0.00	0.00	0.00	0.00	0.00
Nebraska	0.00	0.00	0.00	0.00	0.00	0.00
Nevada	0.00	0.00	0.00	0.00	0.00	0.00
New Hampshire	0.00	0.00	13.90	0.00	0.00	15.72
New Jersey	99.10	88.72	76.66	176.29	178.11	163.48
New Mexico	-	0.00	0.00	0.00	0.00	0.00
New York	28.93	28.60	29.89	76.37	71.09	70.86
North Carolina	-	-	-	-	-	-
North Dakota	0.00	0.00	0.00	0.00	0.00	0.00
Ohio	-	-	-	-	-	0.00
Oklahoma	0.00	-	0.00	0.00	0.00	0.00
Oregon	0.00	0.00	0.00	0.00	0.00	0.00
Pennsylvania	0.00	61.30	224.35	0.00	39.92	160.14
Rhode Island	667.61	307.20	530.30	103.99	48.98	78.19
South Carolina	-	-	-	-	0.00	0.00
South Dakota	-	-	-	-	0.00	0.00
Tennessee	0.00	0.00	0.00	0.00	0.00	0.00
Texas	n/a	n/a	n/a	36.49	109.81	74.47
Utah	-	0.00	-	0.00	0.00	0.00
Vermont	0.00	0.00	991.65	0.00	0.00	970.52
Virginia	12.78	3.21	22.83	18.49	4.67	33.39
Washington	-	-	-	-	-	0.00
West Virginia	0.00	0.00	0.00	0.00	0.00	0.00
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	0.00
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>132.10</b>	<b>105.48</b>	<b>119.03</b>
<b>CW w/o Texas</b>	<b>47.94</b>	<b>41.40</b>	<b>49.60</b>	<b>133.37</b>	<b>105.43</b>	<b>119.57</b>

Table 22C-2

## Uninsured/Underinsured Motorist 2010-2012

Residual Business						
STATE	Pure Premium - Property Damage Component			Loss Ratio - Property Damage Component		
	2012	2011	2010	2012	2011	2010
Alabama	-	-	-	-	-	0.00
Alaska	0.00	0.00	0.00	0.00	0.00	0.00
Arizona	0.00	0.00	0.00	0.00	0.00	0.00
Arkansas	-	0.00	0.00	-	0.00	0.00
California	21.03	19.09	0.76	6.56	5.51	0.21
Colorado	-	-	-	-	-	-
Connecticut	0.00	0.00	0.00	0.00	0.00	0.00
Delaware	0.00	0.00	0.00	0.00	0.00	0.00
District of Columbia	60.99	16.43	31.40	25.68	6.66	10.19
Florida	0.00	0.00	0.00	0.00	0.00	0.00
Georgia	-	-	-	-	-	-
Hawaii	0.00	0.00	0.00	0.00	0.00	0.00
Idaho	0.00	0.00	0.00	0.00	0.00	0.00
Illinois	0.00	0.00	0.00	0.00	0.00	0.00
Indiana	0.00	0.00	0.00	0.00	0.00	0.00
Iowa	0.00	0.00	0.00	0.00	0.00	0.00
Kansas	0.00	0.00	0.00	0.00	0.00	0.00
Kentucky	0.00	0.00	0.00	0.00	0.00	0.00
Louisiana	-	0.00	-	0.00	0.00	0.00
Maine	0.00	0.00	0.00	0.00	0.00	0.00
Maryland	0.00	0.00	0.00	0.00	0.00	0.00
Massachusetts	0.00	0.00	0.00	-	-	-
Michigan	0.00	0.00	0.00	0.00	0.00	0.00
Minnesota	0.00	0.00	0.00	0.00	0.00	0.00
Mississippi	0.00	0.00	0.00	0.00	0.00	0.00
Missouri	0.00	0.00	0.00	0.00	0.00	0.00
Montana	0.00	0.00	0.00	0.00	0.00	0.00
Nebraska	0.00	0.00	0.00	0.00	0.00	0.00
Nevada	0.00	0.00	0.00	0.00	0.00	0.00
New Hampshire	0.00	0.00	2.13	0.00	0.00	2.41
New Jersey	12.34	6.09	10.04	21.95	12.22	21.41
New Mexico	-	0.00	0.00	0.00	0.00	0.00
New York	0.00	0.00	0.00	0.00	0.00	0.00
North Carolina	-	-	-	-	-	-
North Dakota	0.00	0.00	0.00	0.00	0.00	0.00
Ohio	-	-	-	-	-	0.00
Oklahoma	0.00	-	0.00	0.00	0.00	0.00
Oregon	0.00	0.00	0.00	0.00	0.00	0.00
Pennsylvania	0.00	0.00	0.00	0.00	0.00	0.00
Rhode Island	329.56	184.87	150.75	51.33	29.47	22.23
South Carolina	-	-	-	-	0.00	0.00
South Dakota	-	-	-	-	0.00	0.00
Tennessee	0.00	0.00	0.00	0.00	0.00	0.00
Texas	n/a	n/a	n/a	0.00	0.00	0.00
Utah	-	0.00	-	0.00	0.00	0.00
Vermont	0.00	0.88	17.64	0.00	0.84	17.26
Virginia	16.33	26.59	30.49	23.62	38.72	44.58
Washington	-	-	-	-	-	0.00
West Virginia	0.00	0.00	0.00	0.00	0.00	0.00
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	0.00
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>4.42</b>	<b>2.17</b>	<b>2.48</b>
<b>CW w/o Texas</b>	<b>1.61</b>	<b>0.86</b>	<b>1.04</b>	<b>4.48</b>	<b>2.20</b>	<b>2.51</b>

Table 22D-1

## Uninsured/Underinsured Motorist 2010-2012

STATE	Residual Business					
	Frequency - Bodily Injury Component			Severity - Bodily Injury Component		
	2012	2011	2010	2012	2011	2010
Alabama	-	-	-	-	-	-
Alaska	0.00	0.00	0.00	-	-	-
Arizona	0.00	0.00	0.00	-	-	-
Arkansas	-	0.00	0.00	-	-	-
California	0.68	0.51	0.00	18,164.00	8,065.00	-
Colorado	-	-	-	-	-	-
Connecticut	0.00	0.00	0.63	-	-	18,028.00
Delaware	0.00	0.00	0.00	-	-	-
District of Columbia	2.04	0.00	4.62	8,533.00	-	5,539.33
Florida	0.00	0.00	0.00	-	-	-
Georgia	-	-	-	-	-	-
Hawaii	0.72	0.00	0.19	63,836.00	-	24,590.00
Idaho	0.00	0.00	0.00	-	-	-
Illinois	0.15	0.49	0.00	119.00	7,365.50	-
Indiana	0.00	0.00	0.00	-	-	-
Iowa	0.00	0.00	0.00	-	-	-
Kansas	0.06	0.00	0.00	8,660.00	-	-
Kentucky	0.00	0.00	0.00	-	-	-
Louisiana	-	0.00	-	-	-	-
Maine	0.00	0.00	0.00	-	-	-
Maryland	2.58	2.51	2.74	3,665.03	2,960.84	3,179.75
Massachusetts	0.32	0.30	0.32	9,498.87	8,285.45	9,336.78
Michigan	0.00	0.00	0.96	-	-	23,977.60
Minnesota	0.00	0.00	0.00	-	-	-
Mississippi	0.00	0.00	0.00	-	-	-
Missouri	0.00	0.00	0.00	-	-	-
Montana	0.00	0.00	0.00	-	-	-
Nebraska	0.00	0.00	0.00	-	-	-
Nevada	0.00	0.00	0.00	-	-	-
New Hampshire	0.00	0.00	0.31	-	-	4,545.00
New Jersey	0.68	0.26	0.48	14,609.32	33,500.31	15,870.28
New Mexico	-	0.00	0.00	-	-	-
New York	0.16	0.17	0.20	18,510.86	16,898.85	15,293.86
North Carolina	-	-	-	-	-	-
North Dakota	0.00	0.00	0.00	-	-	-
Ohio	-	-	-	-	-	-
Oklahoma	0.00	-	0.00	-	-	-
Oregon	0.00	0.00	0.00	-	-	-
Pennsylvania	0.00	0.20	1.54	-	31,262.00	14,582.73
Rhode Island	5.17	2.31	3.24	12,921.48	13,311.83	16,368.60
South Carolina	-	-	-	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	0.00	0.00	0.00	-	-	-
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	-	0.00	-	-	-	-
Vermont	0.00	0.00	2.16	-	-	45,814.20
Virginia	0.15	0.25	0.43	8,448.00	1,276.00	5,366.00
Washington	-	-	-	-	-	-
West Virginia	0.00	0.00	0.00	-	-	-
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	-
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>0.73</b>	<b>0.74</b>	<b>0.91</b>	<b>6,525.85</b>	<b>5,632.00</b>	<b>5,479.95</b>

Table 22D-2

## Uninsured/Underinsured Motorist 2010-2012

STATE	Residual Business					
	Frequency - Property Damage Component			Severity - Property Damage Component		
	2012	2011	2010	2012	2011	2010
Alabama	-	-	-	-	-	-
Alaska	0.00	0.00	0.00	-	-	-
Arizona	0.00	0.00	0.00	-	-	-
Arkansas	-	0.00	0.00	-	-	-
California	0.68	1.02	0.44	3,113.00	1,880.00	173.00
Colorado	-	-	-	-	-	-
Connecticut	0.00	0.00	0.00	-	-	-
Delaware	0.00	0.00	0.00	-	-	-
District of Columbia	3.40	0.65	3.59	1,793.00	2,546.00	874.71
Florida	0.00	0.00	0.00	-	-	-
Georgia	-	-	-	-	-	-
Hawaii	0.00	0.00	0.00	-	-	-
Idaho	0.00	0.00	0.00	-	-	-
Illinois	0.00	0.00	0.00	-	-	-
Indiana	0.00	0.00	0.00	-	-	-
Iowa	0.00	0.00	0.00	-	-	-
Kansas	0.00	0.00	0.00	-	-	-
Kentucky	0.00	0.00	0.00	-	-	-
Louisiana	-	0.00	-	-	-	-
Maine	0.00	0.00	0.00	-	-	-
Maryland	0.00	0.00	0.00	-	-	-
Massachusetts	0.00	0.00	0.00	-	-	-
Michigan	0.00	0.00	0.00	-	-	-
Minnesota	0.00	0.00	0.00	-	-	-
Mississippi	0.00	0.00	0.00	-	-	-
Missouri	0.00	0.00	0.00	-	-	-
Montana	0.00	0.00	0.00	-	-	-
Nebraska	0.00	0.00	0.00	-	-	-
Nevada	0.00	0.00	0.00	-	-	-
New Hampshire	0.00	0.00	0.31	-	-	698.00
New Jersey	0.33	0.21	0.23	3,723.51	2,963.82	4,404.36
New Mexico	-	0.00	0.00	-	-	-
New York	0.00	0.00	0.00	-	-	-
North Carolina	-	-	-	-	-	-
North Dakota	0.00	0.00	0.00	-	-	-
Ohio	-	-	-	-	-	-
Oklahoma	0.00	-	0.00	-	-	-
Oregon	0.00	0.00	0.00	-	-	-
Pennsylvania	0.00	0.00	0.00	-	-	-
Rhode Island	9.33	5.77	4.54	3,531.02	3,204.40	3,323.71
South Carolina	-	-	-	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	0.00	0.00	0.00	-	-	-
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	-	0.00	-	-	-	-
Vermont	0.00	0.70	1.30	-	126.00	1,358.00
Virginia	1.06	1.13	1.38	1,541.71	2,352.11	2,204.85
Washington	-	-	-	-	-	-
West Virginia	0.00	0.00	0.00	-	-	-
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	-
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>0.05</b>	<b>0.03</b>	<b>0.03</b>	<b>3,399.27</b>	<b>2,918.00</b>	<b>3,346.73</b>

**Table 23A**  
**Uninsured/Underinsured Motorist 2010-2012**

STATE	Total Business					
	Earned Premiums			Earned Exposures		
	2012	2011	2010	2012	2011	2010
Alabama	212,027,471	212,613,712	213,324,752	2,959,158	2,938,141	2,908,094
Alaska	57,072,108	54,892,250	52,633,011	422,382	415,991	405,652
Arizona	271,638,727	276,174,489	283,542,140	3,188,145	3,209,633	3,233,732
Arkansas	113,894,909	112,751,076	112,212,726	1,684,227	1,687,144	1,688,251
California	1,186,610,106	1,166,992,966	1,157,199,843	20,581,770	20,224,542	20,004,482
Colorado	256,322,067	253,054,912	256,909,542	2,050,008	2,055,079	2,016,397
Connecticut	198,935,195	200,950,650	200,130,961	2,372,591	2,359,349	2,340,531
Delaware	51,424,073	51,009,255	49,892,982	553,287	546,157	536,079
District of Columbia	24,476,242	24,583,532	24,647,252	230,505	227,253	223,946
Florida	1,171,869,256	1,182,829,774	1,118,590,596	6,867,078	6,998,698	7,184,512
Georgia	469,741,429	467,989,204	456,350,229	5,991,272	5,938,993	5,855,803
Hawaii	65,744,494	65,121,465	62,260,375	692,079	674,806	638,577
Idaho	37,993,190	38,778,894	40,262,359	957,669	974,562	985,207
Illinois	327,476,833	323,492,485	320,640,586	6,535,885	6,573,647	6,627,533
Indiana	197,889,866	194,045,051	193,031,658	4,072,534	4,118,527	4,093,280
Iowa	81,664,334	82,656,084	84,088,469	2,285,385	2,276,704	2,271,313
Kansas	51,483,877	52,064,265	53,785,284	2,083,895	2,112,672	2,137,226
Kentucky	169,865,465	165,589,045	158,568,714	2,048,069	2,015,822	1,993,761
Louisiana	280,412,763	279,917,536	267,725,855	1,899,405	1,871,337	1,841,735
Maine	29,602,297	30,653,864	31,510,575	817,858	827,636	834,862
Maryland	292,196,023	291,018,005	283,269,965	3,787,983	3,750,999	3,708,690
Massachusetts	0	0	0	4,075,129	4,026,246	3,982,721
Michigan	128,169,967	117,107,783	109,126,274	5,223,207	5,106,349	5,057,203
Minnesota	163,172,440	167,151,020	171,222,983	3,735,365	3,704,223	3,676,579
Mississippi	171,055,249	168,733,203	167,859,181	1,582,996	1,548,304	1,530,510
Missouri	169,232,575	168,901,366	166,579,674	3,816,637	3,838,198	3,867,657
Montana	40,952,679	41,275,859	41,748,030	499,487	497,238	501,213
Nebraska	54,088,873	54,044,446	54,144,632	1,451,362	1,429,479	1,420,022
Nevada	137,839,344	137,821,262	139,094,053	1,128,143	1,142,990	1,172,113
New Hampshire	37,628,990	38,097,592	39,169,365	768,784	771,895	767,239
New Jersey	403,130,133	388,847,707	364,759,985	5,381,091	5,361,390	5,140,326
New Mexico	143,015,806	131,949,792	128,433,071	1,070,763	1,031,106	1,018,742
New York	405,989,856	394,746,782	379,205,700	9,158,606	9,160,094	9,123,465
North Carolina	292,623,651	290,902,034	292,190,990	6,996,052	6,931,404	6,894,796
North Dakota	12,074,366	11,516,053	11,093,784	574,480	556,777	546,994
Ohio	332,442,790	343,715,915	359,033,254	6,338,413	6,371,748	6,391,141
Oklahoma	142,203,596	142,628,038	145,149,927	893,833	912,088	924,184
Oregon	143,458,623	145,059,763	147,253,545	2,471,056	2,526,359	2,579,669
Pennsylvania	675,691,362	712,756,695	728,555,464	7,549,830	7,547,076	7,510,764
Rhode Island	74,328,051	74,862,457	73,113,511	385,978	385,203	382,052
South Carolina	331,008,986	330,199,091	326,493,022	3,337,673	3,289,754	3,243,046
South Dakota	18,068,284	17,543,864	17,616,689	620,789	610,875	608,041
Tennessee	272,424,334	266,038,852	255,964,674	4,007,474	3,957,673	3,922,826
Texas	1,134,730,189	1,128,067,405	1,096,530,321	n/a	n/a	n/a
Utah	95,977,019	95,837,279	94,521,145	1,560,753	1,575,370	1,601,174
Vermont	20,782,198	20,911,615	20,758,149	371,454	370,872	369,895
Virginia	299,844,302	298,339,975	295,312,219	5,950,275	5,928,801	5,877,175
Washington	382,538,422	383,914,446	389,002,085	3,161,206	3,097,322	3,142,449
West Virginia	118,612,785	121,412,888	120,103,763	1,161,229	1,148,007	1,125,373
Wisconsin	173,746,708	212,728,937	197,980,172	3,725,077	3,684,302	3,624,982
Wyoming	11,745,730	12,010,102	12,262,386	399,962	406,011	409,049
<b>Countrywide</b>	<b>11,934,918,033</b>	<b>11,944,300,735</b>	<b>11,764,855,922</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>10,800,187,844</b>	<b>10,816,233,330</b>	<b>10,668,325,601</b>	<b>159,478,289</b>	<b>158,714,846</b>	<b>157,941,063</b>

Table 23B-1

## Uninsured/Underinsured Motorist 2010-2012

STATE	Total Business					
	Incurred Losses - Bodily Injury			Incurred Claims - Bodily Injury		
	2012	2011	2010	2012	2011	2010
Alabama	137,381,368	134,242,899	142,288,905	6,227	6,233	6,496
Alaska	24,458,665	25,087,269	24,810,412	746	689	713
Arizona	197,701,138	201,693,003	194,880,728	7,252	7,455	7,051
Arkansas	52,990,431	53,750,142	51,289,584	3,312	3,254	3,377
California	674,054,359	647,360,748	633,577,715	32,047	32,308	35,062
Colorado	242,416,398	222,970,119	204,737,372	4,948	4,785	4,593
Connecticut	86,872,568	100,542,810	121,216,604	2,955	3,250	3,548
Delaware	23,465,556	25,047,734	28,160,788	1,261	1,254	1,372
District of Columbia	8,014,507	8,469,526	7,607,309	689	706	754
Florida	756,324,145	818,754,515	847,570,171	27,185	31,233	32,544
Georgia	288,897,801	264,865,964	251,861,489	12,426	11,849	11,501
Hawaii	30,258,054	28,285,546	31,887,633	610	610	620
Idaho	22,436,967	21,957,881	23,592,037	793	822	923
Illinois	206,871,219	194,974,521	199,618,099	7,998	8,328	8,527
Indiana	100,188,660	93,288,428	95,324,496	4,516	4,689	4,750
Iowa	37,055,330	40,907,777	43,085,748	1,328	1,387	1,524
Kansas	38,304,077	30,493,505	32,262,798	988	883	908
Kentucky	115,050,843	115,044,648	132,903,677	4,349	4,249	4,606
Louisiana	190,784,877	212,919,452	197,786,284	8,828	9,615	9,166
Maine	12,940,178	8,734,718	14,033,404	291	229	298
Maryland	129,252,158	138,774,096	140,543,985	10,470	10,235	10,546
Massachusetts	62,717,060	63,522,093	64,017,604	3,274	3,258	3,333
Michigan	98,405,086	91,851,872	85,487,627	2,239	2,177	1,881
Minnesota	77,537,811	77,065,812	83,301,430	2,072	2,064	2,193
Mississippi	78,846,883	92,533,352	78,859,246	4,326	4,692	4,375
Missouri	130,076,408	125,594,902	112,702,674	4,868	4,958	4,917
Montana	22,019,135	25,535,389	22,706,062	702	685	771
Nebraska	34,349,669	33,045,997	31,968,918	964	1,031	1,004
Nevada	125,093,894	127,262,036	126,595,378	4,396	4,429	4,238
New Hampshire	17,535,084	19,707,622	18,942,054	477	539	479
New Jersey	140,422,801	199,640,410	234,315,559	4,453	5,849	6,889
New Mexico	97,276,758	97,552,842	99,633,416	3,328	3,586	3,431
New York	188,383,215	220,188,726	225,986,699	4,740	5,264	5,569
North Carolina	168,274,630	158,157,054	146,005,893	6,871	7,534	7,813
North Dakota	5,016,025	5,136,627	5,299,581	107	92	97
Ohio	176,636,221	179,836,493	170,008,430	10,242	10,533	10,569
Oklahoma	98,826,257	108,753,951	105,782,274	3,833	3,783	3,785
Oregon	74,992,489	76,963,141	77,271,179	3,498	3,375	3,488
Pennsylvania	373,047,912	388,629,097	398,781,048	7,928	8,920	9,442
Rhode Island	37,649,771	40,792,447	41,681,801	1,724	1,742	1,638
South Carolina	194,856,584	193,311,818	195,014,055	7,646	7,873	8,463
South Dakota	8,906,901	9,389,950	9,924,906	294	298	321
Tennessee	131,988,962	119,592,876	122,670,592	6,745	6,840	6,619
Texas	687,808,952	611,410,416	605,832,120	n/a	n/a	n/a
Utah	53,299,305	59,519,060	59,700,577	1,822	1,825	1,842
Vermont	6,890,324	7,720,464	8,858,114	203	241	250
Virginia	156,545,806	156,051,623	154,052,941	6,573	6,637	6,926
Washington	209,343,162	194,900,244	206,482,600	9,338	9,071	9,457
West Virginia	54,141,132	48,714,457	54,794,905	2,056	2,140	2,220
Wisconsin	131,427,158	159,923,671	153,310,162	3,169	3,371	3,484
Wyoming	5,469,701	7,015,956	6,603,388	179	213	223
<b>Countrywide</b>	<b>7,023,504,395</b>	<b>7,087,485,699</b>	<b>7,125,630,471</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>6,335,695,443</b>	<b>6,476,075,283</b>	<b>6,519,798,351</b>	<b>247,286</b>	<b>257,083</b>	<b>264,596</b>

Table 23B-2

## Uninsured/Underinsured Motorist 2010-2012

STATE	Total Business					
	Incurred Losses - Property Damage			Incurred Claims - Property Damage		
	2012	2011	2010	2012	2011	2010
Alabama	0	0	0	0	0	0
Alaska	6,690,732	5,922,711	5,237,572	3,730	3,451	3,173
Arizona	77,169	105,242	45,937	46	55	9
Arkansas	23,083,876	21,407,678	22,403,543	13,615	13,226	13,996
California	33,590,560	31,863,216	29,685,577	16,349	15,967	16,042
Colorado	3,469,558	3,223,857	3,213,913	1,641	1,604	1,467
Connecticut	1,021	0	0	2	0	0
Delaware	6,179,284	5,578,850	5,102,342	4,486	4,435	4,510
District of Columbia	6,193,568	5,915,434	5,998,799	5,154	5,488	6,101
Florida	266	0	810	1	0	1
Georgia	61,168,280	60,364,285	64,204,647	35,707	35,632	37,424
Hawaii	0	3,717	0	0	1	0
Idaho	412,900	476,365	395,901	286	304	256
Illinois	4,985,210	5,464,130	4,926,931	2,085	2,201	2,226
Indiana	21,426,029	20,489,051	19,880,652	11,734	12,117	12,379
Iowa	9,937	6,946	17,550	5	5	7
Kansas	71,161	56,051	49,000	28	21	14
Kentucky	69,989	64,383	114,825	18	18	11
Louisiana	3,403,440	3,055,209	3,082,765	1,372	1,259	1,294
Maine	4,894	0	0	13	0	0
Maryland	51,365,227	47,926,303	48,430,128	39,594	39,350	40,763
Massachusetts	0	0	0	0	0	0
Michigan	0	0	0	0	0	0
Minnesota	6,968	3,330	13,377	11	5	5
Mississippi	29,913,259	28,556,171	29,524,160	18,255	18,167	19,047
Missouri	146,770	140,377	99,846	67	55	52
Montana	0	848	5,390	0	0	0
Nebraska	12,970	26,389	23,667	7	11	12
Nevada	52,240	61,845	69,811	30	37	43
New Hampshire	86,609	146,992	71,878	61	53	47
New Jersey	12,930,010	11,747,158	9,676,750	4,186	3,967	3,418
New Mexico	25,122,053	25,568,089	25,597,698	12,155	12,775	12,691
New York	12,942	4,715	0	4	3	0
North Carolina	11,409,060	10,967,850	10,460,504	8,214	7,724	7,771
North Dakota	0	0	0	0	0	0
Ohio	7,733,922	7,337,155	7,426,997	3,363	3,559	3,571
Oklahoma	32,089	32,986	14,473	6	6	5
Oregon	16,189,767	14,250,975	15,292,832	11,758	11,051	11,655
Pennsylvania	198,151	671	217,199	21	1	8
Rhode Island	6,599,318	6,231,948	5,059,183	2,547	2,691	2,373
South Carolina	25,232,770	22,880,684	23,865,971	21,809	21,439	21,808
South Dakota	0	0	0	0	0	0
Tennessee	60,806,732	60,560,762	58,150,042	31,282	32,164	31,709
Texas	0	0	0	n/a	n/a	n/a
Utah	849,801	742,999	786,181	404	390	461
Vermont	3,236,126	3,458,026	2,830,329	3,179	3,611	3,305
Virginia	41,218,712	37,494,128	36,369,585	53,279	55,172	56,585
Washington	51,607,533	49,080,232	49,971,778	30,573	29,203	30,244
West Virginia	11,367,584	10,935,108	10,580,239	6,223	6,234	6,517
Wisconsin	2,275,365	2,377,517	1,105,707	243	223	185
Wyoming	0	0	0	0	0	0
<b>Countrywide</b>	<b>529,243,852</b>	<b>504,530,383</b>	<b>500,004,489</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>529,243,852</b>	<b>504,530,383</b>	<b>500,004,489</b>	<b>343,543</b>	<b>343,675</b>	<b>351,185</b>

Table 23C

## Uninsured/Underinsured Motorist 2010-2012

STATE	Total Business					
	Pure Premium			Loss Ratio		
	2012	2011	2010	2012	2011	2010
Alabama	46.43	45.69	48.93	64.79	63.14	66.70
Alaska	73.75	74.54	74.07	54.58	56.49	57.09
Arizona	62.04	62.87	60.28	72.81	73.07	68.75
Arkansas	45.17	44.55	43.65	66.79	66.66	65.67
California	34.38	33.58	33.16	59.64	58.20	57.32
Colorado	119.94	110.07	103.13	95.93	89.39	80.94
Connecticut	36.62	42.61	51.79	43.67	50.03	60.57
Delaware	53.58	56.08	62.05	57.65	60.04	66.67
District of Columbia	61.64	63.30	60.76	58.05	58.51	55.20
Florida	110.14	116.99	117.97	64.54	69.22	75.77
Georgia	58.43	54.76	53.97	74.52	69.50	69.26
Hawaii	43.72	41.92	49.94	46.02	43.44	51.22
Idaho	23.86	23.02	24.35	60.14	57.85	59.58
Illinois	32.41	30.49	30.86	64.69	61.96	63.79
Indiana	29.86	27.63	28.14	61.46	58.63	59.68
Iowa	16.22	17.97	18.98	45.39	49.50	51.26
Kansas	18.42	14.46	15.12	74.54	58.68	60.08
Kentucky	56.21	57.10	66.72	67.77	69.51	83.89
Louisiana	102.24	115.41	109.07	69.25	77.16	75.03
Maine	15.83	10.55	16.81	43.73	28.49	44.54
Maryland	47.68	49.77	50.95	61.81	64.15	66.71
Massachusetts	15.39	15.78	16.07	-	-	-
Michigan	18.84	17.99	16.90	76.78	78.43	78.34
Minnesota	20.76	20.81	22.66	47.52	46.11	48.66
Mississippi	68.71	78.21	70.82	63.58	71.76	64.57
Missouri	34.12	32.76	29.17	76.95	74.44	67.72
Montana	44.08	51.36	45.31	53.77	61.87	54.40
Nebraska	23.68	23.14	22.53	63.53	61.19	59.09
Nevada	110.93	111.40	108.07	90.79	92.38	91.06
New Hampshire	22.92	25.72	24.78	46.83	52.12	48.54
New Jersey	28.50	39.43	47.47	38.04	54.36	66.89
New Mexico	114.31	119.41	122.93	85.58	93.31	97.51
New York	20.57	24.04	24.77	46.40	55.78	59.59
North Carolina	25.68	24.40	22.69	61.40	58.14	53.55
North Dakota	8.73	9.23	9.69	41.54	44.60	47.77
Ohio	29.09	29.38	27.76	55.46	54.46	49.42
Oklahoma	110.60	119.27	114.48	69.52	76.27	72.89
Oregon	36.90	36.10	35.88	63.56	62.88	62.86
Pennsylvania	49.44	51.49	53.12	55.24	54.52	54.77
Rhode Island	114.64	122.08	122.34	59.53	62.81	63.93
South Carolina	65.94	65.72	67.49	66.49	65.47	67.04
South Dakota	14.35	15.37	16.32	49.30	53.52	56.34
Tennessee	48.11	45.52	46.09	70.77	67.72	70.64
Texas	n/a	n/a	n/a	60.61	54.20	55.25
Utah	34.69	38.25	37.78	56.42	62.88	63.99
Vermont	27.26	30.14	31.60	48.73	53.46	56.31
Virginia	33.24	32.65	32.40	65.96	64.87	64.48
Washington	82.55	78.77	81.61	68.22	63.55	65.93
West Virginia	56.41	51.96	58.09	55.23	49.13	54.43
Wisconsin	35.89	44.05	42.60	76.95	76.29	78.00
Wyoming	13.68	17.28	16.14	46.57	58.42	53.85
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>63.28</b>	<b>63.56</b>	<b>64.82</b>
<b>CW w/o Texas</b>	<b>43.05</b>	<b>43.98</b>	<b>44.45</b>	<b>63.56</b>	<b>64.54</b>	<b>65.80</b>



Table 23C-1

## Uninsured/Underinsured Motorist 2010-2012

STATE	Total Business					
	Pure Premium - Bodily Injury Component			Loss Ratio - Bodily Injury Component		
	2012	2011	2010	2012	2011	2010
Alabama	46.43	45.69	48.93	64.79	63.14	66.70
Alaska	57.91	60.31	61.16	42.86	45.70	47.14
Arizona	62.01	62.84	60.26	72.78	73.03	68.73
Arkansas	31.46	31.86	30.38	46.53	47.67	45.71
California	32.75	32.01	31.67	56.81	55.47	54.75
Colorado	118.25	108.50	101.54	94.57	88.11	79.69
Connecticut	36.62	42.61	51.79	43.67	50.03	60.57
Delaware	42.41	45.86	52.53	45.63	49.10	56.44
District of Columbia	34.77	37.27	33.97	32.74	34.45	30.86
Florida	110.14	116.99	117.97	64.54	69.22	75.77
Georgia	48.22	44.60	43.01	61.50	56.60	55.19
Hawaii	43.72	41.92	49.94	46.02	43.44	51.22
Idaho	23.43	22.53	23.95	59.06	56.62	58.60
Illinois	31.65	29.66	30.12	63.17	60.27	62.26
Indiana	24.60	22.65	23.29	50.63	48.08	49.38
Iowa	16.21	17.97	18.97	45.38	49.49	51.24
Kansas	18.38	14.43	15.10	74.40	58.57	59.98
Kentucky	56.18	57.07	66.66	67.73	69.48	83.81
Louisiana	100.44	113.78	107.39	68.04	76.07	73.88
Maine	15.82	10.55	16.81	43.71	28.49	44.54
Maryland	34.12	37.00	37.90	44.23	47.69	49.61
Massachusetts	15.39	15.78	16.07	-	-	-
Michigan	18.84	17.99	16.90	76.78	78.43	78.34
Minnesota	20.76	20.80	22.66	47.52	46.11	48.65
Mississippi	49.81	59.76	51.52	46.09	54.84	46.98
Missouri	34.08	32.72	29.14	76.86	74.36	67.66
Montana	44.08	51.35	45.30	53.77	61.87	54.39
Nebraska	23.67	23.12	22.51	63.51	61.15	59.04
Nevada	110.88	111.34	108.01	90.75	92.34	91.01
New Hampshire	22.81	25.53	24.69	46.60	51.73	48.36
New Jersey	26.10	37.24	45.58	34.83	51.34	64.24
New Mexico	90.85	94.61	97.80	68.02	73.93	77.58
New York	20.57	24.04	24.77	46.40	55.78	59.59
North Carolina	24.05	22.82	21.18	57.51	54.37	49.97
North Dakota	8.73	9.23	9.69	41.54	44.60	47.77
Ohio	27.87	28.22	26.60	53.13	52.32	47.35
Oklahoma	110.56	119.24	114.46	69.50	76.25	72.88
Oregon	30.35	30.46	29.95	52.27	53.06	52.47
Pennsylvania	49.41	51.49	53.09	55.21	54.52	54.74
Rhode Island	97.54	105.90	109.10	50.65	54.49	57.01
South Carolina	58.38	58.76	60.13	58.87	58.54	59.73
South Dakota	14.35	15.37	16.32	49.30	53.52	56.34
Tennessee	32.94	30.22	31.27	48.45	44.95	47.92
Texas	n/a	n/a	n/a	60.61	54.20	55.25
Utah	34.15	37.78	37.29	55.53	62.10	63.16
Vermont	18.55	20.82	23.95	33.15	36.92	42.67
Virginia	26.31	26.32	26.21	52.21	52.31	52.17
Washington	66.22	62.93	65.71	54.72	50.77	53.08
West Virginia	46.62	42.43	48.69	45.65	40.12	45.62
Wisconsin	35.28	43.41	42.29	75.64	75.18	77.44
Wyoming	13.68	17.28	16.14	46.57	58.42	53.85
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>58.85</b>	<b>59.34</b>	<b>60.57</b>
<b>CW w/o Texas</b>	<b>39.73</b>	<b>40.80</b>	<b>41.28</b>	<b>58.66</b>	<b>59.87</b>	<b>61.11</b>

Table 23C-2

## Uninsured/Underinsured Motorist 2010-2012

STATE	Total Business					
	Pure Premium - Property Damage Component			Loss Ratio - Property Damage Component		
	2012	2011	2010	2012	2011	2010
Alabama	0.00	0.00	0.00	0.00	0.00	0.00
Alaska	15.84	14.24	12.91	11.72	10.79	9.95
Arizona	0.02	0.03	0.01	0.03	0.04	0.02
Arkansas	13.71	12.69	13.27	20.27	18.99	19.97
California	1.63	1.58	1.48	2.83	2.73	2.57
Colorado	1.69	1.57	1.59	1.35	1.27	1.25
Connecticut	0.00	0.00	0.00	0.00	0.00	0.00
Delaware	11.17	10.21	9.52	12.02	10.94	10.23
District of Columbia	26.87	26.03	26.79	25.30	24.06	24.34
Florida	0.00	0.00	0.00	0.00	0.00	0.00
Georgia	10.21	10.16	10.96	13.02	12.90	14.07
Hawaii	0.00	0.01	0.00	0.00	0.01	0.00
Idaho	0.43	0.49	0.40	1.09	1.23	0.98
Illinois	0.76	0.83	0.74	1.52	1.69	1.54
Indiana	5.26	4.97	4.86	10.83	10.56	10.30
Iowa	0.00	0.00	0.01	0.01	0.01	0.02
Kansas	0.03	0.03	0.02	0.14	0.11	0.09
Kentucky	0.03	0.03	0.06	0.04	0.04	0.07
Louisiana	1.79	1.63	1.67	1.21	1.09	1.15
Maine	0.01	0.00	0.00	0.02	0.00	0.00
Maryland	13.56	12.78	13.06	17.58	16.47	17.10
Massachusetts	0.00	0.00	0.00	-	-	-
Michigan	0.00	0.00	0.00	0.00	0.00	0.00
Minnesota	0.00	0.00	0.00	0.00	0.00	0.01
Mississippi	18.90	18.44	19.29	17.49	16.92	17.59
Missouri	0.04	0.04	0.03	0.09	0.08	0.06
Montana	0.00	0.00	0.01	0.00	0.00	0.01
Nebraska	0.01	0.02	0.02	0.02	0.05	0.04
Nevada	0.05	0.05	0.06	0.04	0.04	0.05
New Hampshire	0.11	0.19	0.09	0.23	0.39	0.18
New Jersey	2.40	2.19	1.88	3.21	3.02	2.65
New Mexico	23.46	24.80	25.13	17.57	19.38	19.93
New York	0.00	0.00	0.00	0.00	0.00	0.00
North Carolina	1.63	1.58	1.52	3.90	3.77	3.58
North Dakota	0.00	0.00	0.00	0.00	0.00	0.00
Ohio	1.22	1.15	1.16	2.33	2.13	2.07
Oklahoma	0.04	0.04	0.02	0.02	0.02	0.01
Oregon	6.55	5.64	5.93	11.29	9.82	10.39
Pennsylvania	0.03	0.00	0.03	0.03	0.00	0.03
Rhode Island	17.10	16.18	13.24	8.88	8.32	6.92
South Carolina	7.56	6.96	7.36	7.62	6.93	7.31
South Dakota	0.00	0.00	0.00	0.00	0.00	0.00
Tennessee	15.17	15.30	14.82	22.32	22.76	22.72
Texas	n/a	n/a	n/a	0.00	0.00	0.00
Utah	0.54	0.47	0.49	0.89	0.78	0.83
Vermont	8.71	9.32	7.65	15.57	16.54	13.63
Virginia	6.93	6.32	6.19	13.75	12.57	12.32
Washington	16.33	15.85	15.90	13.49	12.78	12.85
West Virginia	9.79	9.53	9.40	9.58	9.01	8.81
Wisconsin	0.61	0.65	0.31	1.31	1.12	0.56
Wyoming	0.00	0.00	0.00	0.00	0.00	0.00
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>4.43</b>	<b>4.22</b>	<b>4.25</b>
<b>CW w/o Texas</b>	<b>3.32</b>	<b>3.18</b>	<b>3.17</b>	<b>4.90</b>	<b>4.66</b>	<b>4.69</b>

Table 23D-1

## Uninsured/Underinsured Motorist 2010-2012

STATE	Total Business					
	Frequency - Bodily Injury Component			Severity - Bodily Injury Component		
	2012	2011	2010	2012	2011	2010
Alabama	0.21	0.21	0.22	22,062.21	21,537.45	21,904.08
Alaska	0.18	0.17	0.18	32,786.41	36,411.13	34,797.21
Arizona	0.23	0.23	0.22	27,261.60	27,054.73	27,638.74
Arkansas	0.20	0.19	0.20	15,999.53	16,518.18	15,187.91
California	0.16	0.16	0.18	21,033.31	20,037.17	18,070.21
Colorado	0.24	0.23	0.23	48,992.80	46,597.73	44,575.96
Connecticut	0.12	0.14	0.15	29,398.50	30,936.25	34,164.77
Delaware	0.23	0.23	0.26	18,608.69	19,974.27	20,525.36
District of Columbia	0.30	0.31	0.34	11,632.09	11,996.50	10,089.27
Florida	0.40	0.45	0.45	27,821.38	26,214.41	26,043.82
Georgia	0.21	0.20	0.20	23,249.46	22,353.44	21,899.09
Hawaii	0.09	0.09	0.10	49,603.37	46,369.75	51,431.67
Idaho	0.08	0.08	0.09	28,293.78	26,712.75	25,560.17
Illinois	0.12	0.13	0.13	25,865.37	23,411.93	23,410.12
Indiana	0.11	0.11	0.12	22,185.27	19,895.16	20,068.31
Iowa	0.06	0.06	0.07	27,903.11	29,493.71	28,271.49
Kansas	0.05	0.04	0.04	38,769.31	34,533.98	35,531.72
Kentucky	0.21	0.21	0.23	26,454.55	27,075.70	28,854.47
Louisiana	0.46	0.51	0.50	21,611.34	22,144.51	21,578.25
Maine	0.04	0.03	0.04	44,467.97	38,142.87	47,091.96
Maryland	0.28	0.27	0.28	12,345.00	13,558.78	13,326.76
Massachusetts	0.08	0.08	0.08	19,156.10	19,497.27	19,207.20
Michigan	0.04	0.04	0.04	43,950.46	42,191.95	45,447.97
Minnesota	0.06	0.06	0.06	37,421.72	37,338.09	37,985.15
Mississippi	0.27	0.30	0.29	18,226.28	19,721.52	18,024.97
Missouri	0.13	0.13	0.13	26,720.71	25,331.77	22,921.02
Montana	0.14	0.14	0.15	31,366.29	37,277.94	29,450.15
Nebraska	0.07	0.07	0.07	35,632.44	32,052.37	31,841.55
Nevada	0.39	0.39	0.36	28,456.30	28,733.81	29,871.49
New Hampshire	0.06	0.07	0.06	36,761.18	36,563.31	39,545.00
New Jersey	0.08	0.11	0.13	31,534.43	34,132.40	34,013.00
New Mexico	0.31	0.35	0.34	29,229.80	27,203.80	29,039.18
New York	0.05	0.06	0.06	39,743.29	41,829.17	40,579.40
North Carolina	0.10	0.11	0.11	24,490.56	20,992.44	18,687.56
North Dakota	0.02	0.02	0.02	46,878.74	55,832.90	54,634.86
Ohio	0.16	0.17	0.17	17,246.26	17,073.63	16,085.57
Oklahoma	0.43	0.41	0.41	25,783.00	28,748.07	27,947.76
Oregon	0.14	0.13	0.14	21,438.68	22,803.89	22,153.43
Pennsylvania	0.11	0.12	0.13	47,054.48	43,568.28	42,234.81
Rhode Island	0.45	0.45	0.43	21,838.61	23,417.02	25,446.76
South Carolina	0.23	0.24	0.26	25,484.77	24,553.77	23,043.14
South Dakota	0.05	0.05	0.05	30,295.58	31,509.90	30,918.71
Tennessee	0.17	0.17	0.17	19,568.42	17,484.34	18,533.10
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	0.12	0.12	0.12	29,253.19	32,613.18	32,410.74
Vermont	0.05	0.06	0.07	33,942.48	32,035.12	35,432.46
Virginia	0.11	0.11	0.12	23,816.49	23,512.37	22,242.70
Washington	0.30	0.29	0.30	22,418.42	21,486.08	21,833.84
West Virginia	0.18	0.19	0.20	26,333.24	22,763.76	24,682.39
Wisconsin	0.09	0.09	0.10	41,472.75	47,441.02	44,004.06
Wyoming	0.04	0.05	0.05	30,556.99	32,938.76	29,611.61
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>0.16</b>	<b>0.16</b>	<b>0.17</b>	<b>25,620.92</b>	<b>25,190.60</b>	<b>24,640.58</b>

Table 23D-2

## Uninsured/Underinsured Motorist 2010-2012

STATE	Total Business					
	Frequency - Property Damage Component			Severity - Property Damage Component		
	2012	2011	2010	2012	2011	2010
Alabama	0.00	0.00	0.00	-	-	-
Alaska	0.88	0.83	0.78	1,793.76	1,716.23	1,650.67
Arizona	0.00	0.00	0.00	1,677.59	1,913.49	5,104.11
Arkansas	0.81	0.78	0.83	1,695.47	1,618.61	1,600.71
California	0.08	0.08	0.08	2,054.59	1,995.57	1,850.49
Colorado	0.08	0.08	0.07	2,114.29	2,009.89	2,190.81
Connecticut	0.00	0.00	0.00	510.50	-	-
Delaware	0.81	0.81	0.84	1,377.46	1,257.91	1,131.34
District of Columbia	2.24	2.41	2.72	1,201.70	1,077.89	983.25
Florida	0.00	0.00	0.00	266.00	-	810.00
Georgia	0.60	0.60	0.64	1,713.06	1,694.10	1,715.60
Hawaii	0.00	0.00	0.00	-	3,717.00	-
Idaho	0.03	0.03	0.03	1,443.71	1,566.99	1,546.49
Illinois	0.03	0.03	0.03	2,390.99	2,482.57	2,213.36
Indiana	0.29	0.29	0.30	1,825.98	1,690.93	1,606.00
Iowa	0.00	0.00	0.00	1,987.40	1,389.20	2,507.14
Kansas	0.00	0.00	0.00	2,541.46	2,669.10	3,500.00
Kentucky	0.00	0.00	0.00	3,888.28	3,576.83	10,438.64
Louisiana	0.07	0.07	0.07	2,480.64	2,426.69	2,382.35
Maine	0.00	0.00	0.00	376.46	-	-
Maryland	1.05	1.05	1.10	1,297.30	1,217.95	1,188.09
Massachusetts	0.00	0.00	0.00	-	-	-
Michigan	0.00	0.00	0.00	-	-	-
Minnesota	0.00	0.00	0.00	633.45	666.00	2,675.40
Mississippi	1.15	1.17	1.24	1,638.63	1,571.87	1,550.07
Missouri	0.00	0.00	0.00	2,190.60	2,552.31	1,920.12
Montana	0.00	0.00	0.00	-	-	-
Nebraska	0.00	0.00	0.00	1,852.86	2,399.00	1,972.25
Nevada	0.00	0.00	0.00	1,741.33	1,671.49	1,623.51
New Hampshire	0.01	0.01	0.01	1,419.82	2,773.43	1,529.32
New Jersey	0.08	0.07	0.07	3,088.87	2,961.22	2,831.11
New Mexico	1.14	1.24	1.25	2,066.81	2,001.42	2,017.00
New York	0.00	0.00	0.00	3,235.50	1,571.67	-
North Carolina	0.12	0.11	0.11	1,388.98	1,419.97	1,346.09
North Dakota	0.00	0.00	0.00	-	-	-
Ohio	0.05	0.06	0.06	2,299.71	2,061.58	2,079.81
Oklahoma	0.00	0.00	0.00	5,348.17	5,497.67	2,894.60
Oregon	0.48	0.44	0.45	1,376.92	1,289.56	1,312.13
Pennsylvania	0.00	0.00	0.00	9,435.76	671.00	27,149.88
Rhode Island	0.66	0.70	0.62	2,591.02	2,315.85	2,131.98
South Carolina	0.65	0.65	0.67	1,156.99	1,067.25	1,094.37
South Dakota	0.00	0.00	0.00	-	-	-
Tennessee	0.78	0.81	0.81	1,943.82	1,882.87	1,833.87
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	0.03	0.02	0.03	2,103.47	1,905.13	1,705.38
Vermont	0.86	0.97	0.89	1,017.97	957.64	856.38
Virginia	0.90	0.93	0.96	773.64	679.59	642.74
Washington	0.97	0.94	0.96	1,688.01	1,680.66	1,652.29
West Virginia	0.54	0.54	0.58	1,826.70	1,754.11	1,623.48
Wisconsin	0.01	0.01	0.01	9,363.64	10,661.51	5,976.79
Wyoming	0.00	0.00	0.00	-	-	-
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>0.22</b>	<b>0.22</b>	<b>0.22</b>	<b>1,540.55</b>	<b>1,468.05</b>	<b>1,423.76</b>

## **Total Liability**



## Total Liability

Voluntary Market Business and  
Residual Market Business

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

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

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

### Florida

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





Table 24A

## Total Liability 2010-2012\*

Voluntary Business						
STATE	Earned Premiums			Earned Exposures		
	2012	2011	2010	2012	2011	2010
Alabama	1,169,931,249	1,156,743,054	1,143,584,922	3,275,747	3,234,672	3,201,263
Alaska	254,167,089	249,135,646	245,292,855	448,002	440,610	428,621
Arizona	1,810,576,078	1,782,656,496	1,814,829,145	3,847,280	3,830,015	3,770,019
Arkansas	731,313,247	721,854,635	721,961,231	1,972,298	1,948,143	1,936,220
California	10,713,274,829	10,588,380,019	10,619,261,741	24,396,421	24,054,044	23,870,822
Colorado	1,604,085,106	1,567,496,640	1,584,445,582	3,651,212	3,594,731	3,554,036
Connecticut	1,477,335,228	1,441,443,585	1,417,610,620	2,296,768	2,285,093	2,267,173
Delaware	458,712,825	443,918,526	429,937,803	604,967	598,611	589,028
District of Columbia	141,619,555	139,907,518	135,850,590	232,253	229,272	226,089
Florida	9,603,484,730	8,890,400,803	8,162,776,983	11,510,773	11,378,030	11,417,950
Georgia	3,001,309,168	2,890,229,206	2,842,130,402	6,319,068	6,246,224	6,172,291
Hawaii	360,784,226	361,955,399	351,242,330	795,108	781,960	742,532
Idaho	327,228,034	329,486,175	334,485,116	1,021,334	1,009,177	999,005
Illinois	2,843,074,648	2,837,772,244	2,808,671,726	6,779,291	6,738,693	6,713,102
Indiana	1,542,968,704	1,540,817,714	1,529,167,284	4,228,362	4,265,121	4,234,391
Iowa	658,835,227	659,268,366	652,527,313	2,334,253	2,316,099	2,309,309
Kansas	692,531,602	687,228,868	687,948,191	2,154,369	2,135,830	2,127,312
Kentucky	1,511,340,270	1,460,424,852	1,389,423,973	2,998,678	2,961,690	2,965,767
Louisiana	1,841,630,639	1,803,719,065	1,763,663,400	2,664,003	2,621,806	2,597,312
Maine	273,175,508	274,266,382	279,934,957	823,271	832,487	839,573
Maryland	2,236,745,177	2,182,323,197	2,129,102,464	3,870,013	3,818,494	3,770,359
Massachusetts	2,236,892,397	2,145,140,877	2,023,663,944	3,984,196	4,004,604	3,973,076
Michigan	3,395,314,122	3,011,776,582	2,673,518,219	5,433,805	5,286,393	5,226,431
Minnesota	1,561,741,383	1,518,451,762	1,510,255,642	3,717,641	3,686,782	3,659,498
Mississippi	751,454,334	729,176,162	725,224,448	1,791,782	1,750,833	1,727,662
Missouri	1,534,433,137	1,522,404,515	1,511,199,766	3,972,799	3,950,765	3,933,946
Montana	272,075,179	272,168,623	273,850,482	725,918	712,008	702,833
Nebraska	485,046,076	479,837,161	476,132,117	1,450,317	1,428,645	1,419,631
Nevada	1,006,787,651	992,587,386	1,001,613,840	1,640,230	1,601,673	1,586,934
New Hampshire	307,665,600	307,858,016	312,242,235	803,115	804,651	799,229
New Jersey	4,393,722,146	4,231,920,541	3,988,951,900	5,188,254	5,161,696	5,104,475
New Mexico	602,429,919	587,490,226	587,006,496	1,368,109	1,353,204	1,339,848
New York	6,876,636,547	6,602,695,515	6,377,974,066	9,061,978	9,049,014	9,015,139
North Carolina	2,512,905,563	2,508,690,512	2,543,151,494	6,996,054	6,931,405	6,894,796
North Dakota	153,413,437	142,839,787	134,723,759	580,579	557,846	546,104
Ohio	2,738,738,705	2,730,248,247	2,746,212,131	7,763,493	7,768,179	7,729,352
Oklahoma	1,065,226,147	1,032,791,565	1,004,139,031	2,558,644	2,534,336	2,518,559
Oregon	1,335,174,819	1,303,015,640	1,290,291,261	2,597,408	2,609,876	2,601,945
Pennsylvania	3,978,196,674	3,975,531,015	3,972,288,306	8,226,886	8,243,773	8,208,150
Rhode Island	436,048,941	427,093,551	419,269,348	629,794	632,124	633,353
South Carolina	1,592,775,838	1,529,435,529	1,492,886,179	3,333,986	3,287,986	3,241,874
South Dakota	168,899,518	164,061,317	164,628,061	621,894	611,538	610,710
Tennessee	1,621,022,493	1,563,744,842	1,527,239,314	4,217,111	4,157,428	4,120,596
Texas	7,716,680,844	7,560,758,649	7,371,838,278	n/a	n/a	n/a
Utah	738,799,939	729,659,010	731,936,304	1,672,002	1,643,372	1,634,623
Vermont	126,508,224	125,639,723	125,075,319	372,832	372,551	372,922
Virginia	2,358,449,231	2,308,943,730	2,283,866,701	5,963,373	5,932,729	5,861,447
Washington	2,232,798,281	2,226,571,916	2,227,265,419	4,098,355	4,070,644	4,027,274
West Virginia	635,238,296	633,523,238	628,662,695	1,270,309	1,263,572	1,246,148
Wisconsin	1,293,992,984	1,335,962,511	1,299,824,385	3,757,673	3,701,429	3,628,773
Wyoming	133,141,740	133,351,881	132,512,293	428,656	420,962	415,902
<b>Countrywide</b>	<b>97,516,333,304</b>	<b>94,842,798,419</b>	<b>92,601,292,061</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>89,799,652,460</b>	<b>87,282,039,770</b>	<b>85,229,453,783</b>	<b>180,450,664</b>	<b>178,850,820</b>	<b>177,513,404</b>

Table 24B

## Total Liability 2010-2012\*

Voluntary Business			
Incurred Losses			
STATE	2012	2011	2010
Alabama	918,037,449	862,698,668	845,315,046
Alaska	188,225,468	179,998,796	170,793,634
Arizona	1,443,007,099	1,417,008,377	1,325,835,906
Arkansas	558,415,655	532,217,137	527,134,296
California	7,554,151,155	7,222,633,124	6,917,136,194
Colorado	1,349,252,893	1,275,522,231	1,209,946,808
Connecticut	1,074,915,615	1,121,502,339	1,127,452,570
Delaware	351,587,049	346,232,478	349,216,747
District of Columbia	105,353,210	103,097,752	102,502,061
Florida	6,940,708,047	7,567,114,752	7,777,022,393
Georgia	2,659,444,976	2,495,742,446	2,428,143,756
Hawaii	223,232,254	213,651,634	219,937,105
Idaho	237,492,383	223,429,134	221,252,280
Illinois	2,199,448,927	2,122,383,553	2,069,840,553
Indiana	1,201,451,812	1,102,781,491	1,131,474,308
Iowa	467,333,458	438,015,570	441,774,339
Kansas	527,503,241	496,258,499	490,246,619
Kentucky	1,194,757,374	1,137,472,298	1,183,645,796
Louisiana	1,500,755,288	1,464,840,698	1,393,628,097
Maine	195,928,752	189,508,852	199,055,838
Maryland	1,725,744,166	1,728,710,476	1,684,528,386
Massachusetts	1,430,861,618	1,447,013,569	1,388,128,831
Michigan	3,568,508,529	3,111,478,228	2,843,154,461
Minnesota	1,100,204,728	1,103,328,409	1,107,959,306
Mississippi	572,723,755	591,020,882	559,077,992
Missouri	1,133,480,159	1,105,478,715	1,075,622,228
Montana	177,368,274	177,564,837	175,566,136
Nebraska	354,572,011	342,022,513	341,311,566
Nevada	855,489,998	817,685,864	792,236,694
New Hampshire	230,826,795	231,678,868	221,442,021
New Jersey	2,959,876,103	3,222,125,007	3,422,716,465
New Mexico	485,099,537	461,797,727	466,607,239
New York	4,912,225,411	5,128,282,025	5,280,844,525
North Carolina	1,920,810,355	1,845,167,025	1,853,610,105
North Dakota	115,365,736	111,820,467	99,744,782
Ohio	2,100,317,160	2,045,242,278	1,963,664,663
Oklahoma	781,048,580	758,511,267	746,660,240
Oregon	1,066,083,589	1,007,263,452	1,012,491,161
Pennsylvania	2,889,192,595	2,949,974,092	2,894,900,809
Rhode Island	346,658,359	355,970,608	341,073,184
South Carolina	1,262,907,673	1,205,124,599	1,181,277,782
South Dakota	121,049,716	119,345,294	121,992,541
Tennessee	1,266,400,065	1,195,846,414	1,164,677,723
Texas	5,485,275,367	4,870,279,378	4,766,093,161
Utah	556,818,198	523,224,942	507,146,525
Vermont	86,737,879	92,795,048	91,540,311
Virginia	1,853,736,652	1,789,745,504	1,710,365,986
Washington	1,802,323,199	1,700,468,887	1,699,094,006
West Virginia	409,890,884	414,764,477	427,738,039
Wisconsin	1,046,715,451	1,025,488,785	988,306,480
Wyoming	91,835,085	89,245,369	92,102,834
<b>Countrywide</b>	<b>73,601,149,732</b>	<b>72,080,574,835</b>	<b>71,153,030,528</b>
<b>CW w/o Texas</b>	<b>68,115,874,365</b>	<b>67,210,295,457</b>	<b>66,386,937,367</b>

Table 24C

## Total Liability 2010-2012\*

Voluntary Business						
STATE	Pure Premium			Loss Ratio		
	2012	2011	2010	2012	2011	2010
Alabama	280.25	266.70	264.06	78.47	74.58	73.92
Alaska	420.14	408.52	398.47	74.06	72.25	69.63
Arizona	375.07	369.97	351.68	79.70	79.49	73.06
Arkansas	283.13	273.19	272.25	76.36	73.73	73.01
California	309.64	300.27	289.77	70.51	68.21	65.14
Colorado	369.54	354.83	340.44	84.11	81.37	76.36
Connecticut	468.01	490.79	497.29	72.76	77.80	79.53
Delaware	581.17	578.39	592.87	76.65	77.99	81.22
District of Columbia	453.61	449.67	453.37	74.39	73.69	75.45
Florida	602.97	665.06	681.12	72.27	85.12	95.27
Georgia	420.86	399.56	393.39	88.61	86.35	85.43
Hawaii	280.76	273.23	296.20	61.87	59.03	62.62
Idaho	232.53	221.40	221.47	72.58	67.81	66.15
Illinois	324.44	314.95	308.33	77.36	74.79	73.69
Indiana	284.14	258.56	267.21	77.87	71.57	73.99
Iowa	200.21	189.12	191.30	70.93	66.44	67.70
Kansas	244.85	232.35	230.45	76.17	72.21	71.26
Kentucky	398.43	384.06	399.10	79.05	77.89	85.19
Louisiana	563.35	558.71	536.57	81.49	81.21	79.02
Maine	237.99	227.64	237.09	71.72	69.10	71.11
Maryland	445.93	452.72	446.78	77.15	79.21	79.12
Massachusetts	359.13	361.34	349.38	63.97	67.46	68.59
Michigan	656.72	588.58	544.00	105.10	103.31	106.35
Minnesota	295.94	299.27	302.76	70.45	72.66	73.36
Mississippi	319.64	337.57	323.60	76.22	81.05	77.09
Missouri	285.31	279.81	273.42	73.87	72.61	71.18
Montana	244.34	249.39	249.80	65.19	65.24	64.11
Nebraska	244.48	239.40	240.42	73.10	71.28	71.68
Nevada	521.57	510.52	499.22	84.97	82.38	79.10
New Hampshire	287.41	287.92	277.07	75.03	75.26	70.92
New Jersey	570.50	624.24	670.53	67.37	76.14	85.80
New Mexico	354.58	341.26	348.25	80.52	78.61	79.49
New York	542.07	566.72	585.78	71.43	77.67	82.80
North Carolina	274.56	266.20	268.84	76.44	73.55	72.89
North Dakota	198.71	200.45	182.65	75.20	78.28	74.04
Ohio	270.54	263.28	254.05	76.69	74.91	71.50
Oklahoma	305.26	299.29	296.46	73.32	73.44	74.36
Oregon	410.44	385.94	389.13	79.85	77.30	78.47
Pennsylvania	351.19	357.84	352.69	72.63	74.20	72.88
Rhode Island	550.43	563.13	538.52	79.50	83.35	81.35
South Carolina	378.80	366.52	364.38	79.29	78.80	79.13
South Dakota	194.65	195.16	199.76	71.67	72.74	74.10
Tennessee	300.30	287.64	282.65	78.12	76.47	76.26
Texas	n/a	n/a	n/a	71.08	64.42	64.65
Utah	333.02	318.38	310.25	75.37	71.71	69.29
Vermont	232.65	249.08	245.47	68.56	73.86	73.19
Virginia	310.85	301.67	291.80	78.60	77.51	74.89
Washington	439.77	417.74	421.90	80.72	76.37	76.29
West Virginia	322.67	328.25	343.25	64.53	65.47	68.04
Wisconsin	278.55	277.05	272.35	80.89	76.76	76.03
Wyoming	214.24	212.00	221.45	68.98	66.92	69.51
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>75.48</b>	<b>76.00</b>	<b>76.84</b>
<b>CW w/o Texas</b>	<b>377.48</b>	<b>375.79</b>	<b>373.98</b>	<b>75.85</b>	<b>77.00</b>	<b>77.89</b>

Table 25A

## Total Liability 2010-2012\*

Residual Business						
STATE	Earned Premiums			Earned Exposures		
	2012	2011	2010	2012	2011	2010
Alabama	947	1,580	3,106	0	1	1
Alaska	12,939	31,236	77,232	8	17	42
Arizona	646	3,146	8,750	1	5	9
Arkansas	1,859	5,664	6,321	2	2	3
California	817,432	1,043,653	1,429,977	640	872	1,246
Colorado	0	0	0	0	0	0
Connecticut	214,335	287,735	415,805	162	227	322
Delaware	3,798	6,172	5,375	2	3	4
District of Columbia	278,456	293,496	358,446	145	165	215
Florida	3,567,157	1,422,905	74,507	1,675	677	34
Georgia	0	0	0	0	0	0
Hawaii	4,138,528	4,533,281	4,766,384	2,977	3,240	2,880
Idaho	5,144	13,341	24,491	7	15	35
Illinois	521,677	615,989	663,090	670	818	853
Indiana	2,001	574	3,796	2	2	3
Iowa	9,390	14,102	8,783	15	27	16
Kansas	1,035,224	1,054,986	979,806	1,689	1,664	1,521
Kentucky	67,617	30,604	45,543	39	17	26
Louisiana	302	2,115	1,250	0	1	1
Maine	14,352	15,884	17,989	16	13	16
Maryland	58,730,028	71,559,090	79,222,763	45,164	59,346	70,605
Massachusetts	119,877,616	112,292,915	103,003,441	103,624	102,507	97,004
Michigan	1,621,334	758,204	1,127,960	733	313	561
Minnesota	17,475	5,706	13,462	10	4	8
Mississippi	29,516	46,544	64,260	18	33	49
Missouri	14,658	17,672	17,384	20	21	19
Montana	44,185	82,689	99,639	59	131	193
Nebraska	1,464	241	1,042	1	0	1
Nevada	1,820	13,065	14,864	2	12	13
New Hampshire	157,698	246,765	413,975	132	218	342
New Jersey	51,134,817	63,487,267	57,608,715	14,316	22,573	22,749
New Mexico	1,511	5,677	18,730	1	8	16
New York	125,996,315	143,599,994	135,764,392	69,515	90,417	93,271
North Carolina	0	0	0	0	0	0
North Dakota	3,336	4,564	2,959	1	2	1
Ohio	0	0	118	0	0	0
Oklahoma	12,379	18,007	20,971	15	26	33
Oregon	2,879	4,226	9,015	2	3	7
Pennsylvania	4,427,689	5,662,794	7,543,400	8,124	10,358	13,674
Rhode Island	9,741,328	8,893,214	9,095,925	9,126	8,395	8,566
South Carolina	0	102	239	0	0	0
South Dakota	0	561	659	0	0	0
Tennessee	15,584	13,365	14,809	12	11	16
Texas	2,785,082	3,074,081	3,710,665	n/a	n/a	n/a
Utah	499	973	804	0	1	0
Vermont	101,426	165,146	264,553	85	150	243
Virginia	807,245	951,298	1,118,717	659	796	940
Washington	0	0	159	0	0	0
West Virginia	20,907	20,024	20,333	11	10	9
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	37	0	0	0
<b>Countrywide</b>	<b>386,238,595</b>	<b>420,300,647</b>	<b>408,064,641</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>383,453,513</b>	<b>417,226,566</b>	<b>404,353,976</b>	<b>259,680</b>	<b>303,101</b>	<b>315,547</b>

Table 25B

## Total Liability 2010-2012\*

Residual Business			
Incurred Losses			
STATE	2012	2011	2010
Alabama	0	0	0
Alaska	0	11,593	2,018
Arizona	0	0	0
Arkansas	0	0	1,147
California	432,948	550,228	973,078
Colorado	0	0	0
Connecticut	80,977	303,201	340,831
Delaware	0	0	0
District of Columbia	337,819	250,330	415,734
Florida	9,293,608	1,664,854	115,838
Georgia	0	0	0
Hawaii	1,554,268	1,900,822	1,880,810
Idaho	0	0	12,355
Illinois	623,597	633,793	603,554
Indiana	0	0	0
Iowa	0	1,116	0
Kansas	973,762	481,132	547,226
Kentucky	60,021	1,202	2,148
Louisiana	0	0	0
Maine	0	2,012	0
Maryland	53,551,499	65,272,969	82,723,961
Massachusetts	109,329,194	105,092,686	103,630,897
Michigan	407,784	34,168	2,389,240
Minnesota	68,048	0	3,480
Mississippi	0	0	7,530
Missouri	25,718	2,206	70,697
Montana	17,994	76,791	14,639
Nebraska	26,116	0	0
Nevada	0	0	4,522
New Hampshire	64,360	108,119	497,226
New Jersey	41,932,772	58,510,535	58,604,488
New Mexico	0	0	5,107
New York	122,821,626	172,846,242	182,284,750
North Carolina	0	0	0
North Dakota	0	0	0
Ohio	0	0	2,955
Oklahoma	11,070	4,610	23,754
Oregon	0	0	0
Pennsylvania	4,721,655	5,541,520	8,335,940
Rhode Island	10,685,158	9,394,874	9,248,209
South Carolina	0	0	0
South Dakota	0	0	0
Tennessee	2,010	0	565
Texas	2,741,948	2,754,826	2,715,871
Utah	0	0	0
Vermont	23,244	56,388	480,969
Virginia	473,391	457,279	657,184
Washington	0	0	0
West Virginia	41,101	16,556	1,623
Wisconsin	0	0	0
Wyoming	0	0	0
<b>Countrywide</b>	<b>360,301,688</b>	<b>425,970,052</b>	<b>456,598,346</b>
<b>CW w/o Texas</b>	<b>357,559,740</b>	<b>423,215,226</b>	<b>453,882,475</b>

Table 25C

## Total Liability 2010-2012\*

Residual Business						
STATE	Pure Premium			Loss Ratio		
	2012	2011	2010	2012	2011	2010
Alabama	-	0.00	0.00	0.00	0.00	0.00
Alaska	0.00	681.94	48.05	0.00	37.11	2.61
Arizona	0.00	0.00	0.00	0.00	0.00	0.00
Arkansas	0.00	0.00	382.33	0.00	0.00	18.15
California	676.48	631.00	780.96	52.96	52.72	68.05
Colorado	-	-	-	-	-	-
Connecticut	499.86	1,335.69	1,058.48	37.78	105.38	81.97
Delaware	0.00	0.00	0.00	0.00	0.00	0.00
District of Columbia	2,329.79	1,517.15	1,933.65	121.32	85.29	115.98
Florida	5,548.42	2,459.16	3,407.00	260.53	117.00	155.47
Georgia	-	-	-	-	-	-
Hawaii	522.09	586.67	653.06	37.56	41.93	39.46
Idaho	0.00	0.00	353.00	0.00	0.00	50.45
Illinois	930.74	774.81	707.57	119.54	102.89	91.02
Indiana	0.00	0.00	0.00	0.00	0.00	0.00
Iowa	0.00	41.33	0.00	0.00	7.91	0.00
Kansas	576.53	289.14	359.78	94.06	45.61	55.85
Kentucky	1,539.00	70.71	82.62	88.77	3.93	4.72
Louisiana	-	0.00	0.00	0.00	0.00	0.00
Maine	0.00	154.77	0.00	0.00	12.67	0.00
Maryland	1,185.71	1,099.87	1,171.64	91.18	91.22	104.42
Massachusetts	1,055.06	1,025.22	1,068.32	91.20	93.59	100.61
Michigan	556.32	109.16	4,258.89	25.15	4.51	211.82
Minnesota	6,804.80	0.00	435.00	389.40	0.00	25.85
Mississippi	0.00	0.00	153.67	0.00	0.00	11.72
Missouri	1,285.90	105.05	3,720.89	175.45	12.48	406.68
Montana	304.98	586.19	75.85	40.72	92.87	14.69
Nebraska	26,116.00	-	0.00	1,783.88	0.00	0.00
Nevada	0.00	0.00	347.85	0.00	0.00	30.42
New Hampshire	487.58	495.96	1,453.88	40.81	43.81	120.11
New Jersey	2,929.08	2,592.06	2,576.13	82.00	92.16	101.73
New Mexico	0.00	0.00	319.19	0.00	0.00	27.27
New York	1,766.84	1,911.66	1,954.36	97.48	120.37	134.27
North Carolina	-	-	-	-	-	-
North Dakota	0.00	0.00	0.00	0.00	0.00	0.00
Ohio	-	-	-	-	-	2,504.24
Oklahoma	738.00	177.31	719.82	89.43	25.60	113.27
Oregon	0.00	0.00	0.00	0.00	0.00	0.00
Pennsylvania	581.20	535.00	609.62	106.64	97.86	110.51
Rhode Island	1,170.85	1,119.10	1,079.64	109.69	105.64	101.67
South Carolina	-	-	-	-	0.00	0.00
South Dakota	-	-	-	-	0.00	0.00
Tennessee	167.50	0.00	35.31	12.90	0.00	3.82
Texas	n/a	n/a	n/a	98.45	89.61	73.19
Utah	-	0.00	-	0.00	0.00	0.00
Vermont	273.46	375.92	1,979.30	22.92	34.14	181.80
Virginia	718.35	574.47	699.13	58.64	48.07	58.74
Washington	-	-	-	-	-	0.00
West Virginia	3,736.45	1,655.60	180.33	196.59	82.68	7.98
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	0.00
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>93.28</b>	<b>101.35</b>	<b>111.89</b>
<b>CW w/o Texas</b>	<b>1,376.92</b>	<b>1,396.28</b>	<b>1,438.40</b>	<b>93.25</b>	<b>101.44</b>	<b>112.25</b>

**Table 26A**  
**Total Liability 2010-2012\***

Total Business						
STATE	Earned Premiums			Earned Exposures		
	2012	2011	2010	2012	2011	2010
Alabama	1,169,932,196	1,156,744,634	1,143,588,028	3,275,747	3,234,673	3,201,264
Alaska	254,180,028	249,166,882	245,370,087	448,010	440,627	428,663
Arizona	1,810,576,724	1,782,659,642	1,814,837,895	3,847,281	3,830,020	3,770,028
Arkansas	731,315,106	721,860,299	721,967,552	1,972,300	1,948,145	1,936,223
California	10,714,092,261	10,589,423,672	10,620,691,718	24,397,061	24,054,916	23,872,068
Colorado	1,604,085,106	1,567,496,640	1,584,445,582	3,651,212	3,594,731	3,554,036
Connecticut	1,477,549,563	1,441,731,320	1,418,026,425	2,296,930	2,285,320	2,267,495
Delaware	458,716,623	443,924,698	429,943,178	604,969	598,614	589,032
District of Columbia	141,898,011	140,201,014	136,209,036	232,398	229,437	226,304
Florida	9,607,051,887	8,891,823,708	8,162,851,490	11,512,448	11,378,707	11,417,984
Georgia	3,001,309,168	2,890,229,206	2,842,130,402	6,319,068	6,246,224	6,172,291
Hawaii	364,922,754	366,488,680	356,008,714	798,085	785,200	745,412
Idaho	327,233,178	329,499,516	334,509,607	1,021,341	1,009,192	999,040
Illinois	2,843,596,325	2,838,388,233	2,809,334,816	6,779,961	6,739,511	6,713,955
Indiana	1,542,970,705	1,540,818,288	1,529,171,080	4,228,364	4,265,123	4,234,394
Iowa	658,844,617	659,282,468	652,536,096	2,334,268	2,316,126	2,309,325
Kansas	693,566,826	688,283,854	688,927,997	2,156,058	2,137,494	2,128,833
Kentucky	1,511,407,887	1,460,455,456	1,389,469,516	2,998,717	2,961,707	2,965,793
Louisiana	1,841,630,941	1,803,721,180	1,763,664,650	2,664,003	2,621,807	2,597,313
Maine	273,189,860	274,282,266	279,952,946	823,287	832,500	839,589
Maryland	2,295,475,205	2,253,882,287	2,208,325,227	3,915,177	3,877,840	3,840,964
Massachusetts	2,356,770,013	2,257,433,792	2,126,667,385	4,087,820	4,107,111	4,070,080
Michigan	3,396,935,456	3,012,534,786	2,674,646,179	5,434,538	5,286,706	5,226,992
Minnesota	1,561,758,858	1,518,457,468	1,510,269,104	3,717,651	3,686,786	3,659,506
Mississippi	751,483,850	729,222,706	725,288,708	1,791,800	1,750,866	1,727,711
Missouri	1,534,447,795	1,522,422,187	1,511,217,150	3,972,819	3,950,786	3,933,965
Montana	272,119,364	272,251,312	273,950,121	725,977	712,139	703,026
Nebraska	485,047,540	479,837,402	476,133,159	1,450,318	1,428,645	1,419,632
Nevada	1,006,789,471	992,600,451	1,001,628,704	1,640,232	1,601,685	1,586,947
New Hampshire	307,823,298	308,104,781	312,656,210	803,247	804,869	799,571
New Jersey	4,444,856,963	4,295,407,808	4,046,560,615	5,202,570	5,184,269	5,127,224
New Mexico	602,431,430	587,495,903	587,025,226	1,368,110	1,353,212	1,339,864
New York	7,002,632,862	6,746,295,509	6,513,738,458	9,131,493	9,139,431	9,108,410
North Carolina	2,512,905,563	2,508,690,512	2,543,151,494	6,996,054	6,931,405	6,894,796
North Dakota	153,416,773	142,844,351	134,726,718	580,580	557,848	546,105
Ohio	2,738,738,705	2,730,248,247	2,746,212,249	7,763,493	7,768,179	7,729,352
Oklahoma	1,065,238,526	1,032,809,572	1,004,160,002	2,558,659	2,534,362	2,518,592
Oregon	1,335,177,698	1,303,019,866	1,290,300,276	2,597,410	2,609,879	2,601,952
Pennsylvania	3,982,624,363	3,981,193,809	3,979,831,706	8,235,010	8,254,131	8,221,824
Rhode Island	445,790,269	435,986,765	428,365,273	638,920	640,519	641,919
South Carolina	1,592,775,838	1,529,435,631	1,492,886,418	3,333,986	3,287,986	3,241,874
South Dakota	168,899,518	164,061,878	164,628,720	621,894	611,538	610,710
Tennessee	1,621,038,077	1,563,758,207	1,527,254,123	4,217,123	4,157,439	4,120,612
Texas	7,719,465,926	7,563,832,730	7,375,548,943	n/a	n/a	n/a
Utah	738,800,438	729,659,983	731,937,108	1,672,002	1,643,373	1,634,623
Vermont	126,609,650	125,804,869	125,339,872	372,917	372,701	373,165
Virginia	2,359,256,476	2,309,895,028	2,284,985,418	5,964,032	5,933,525	5,862,387
Washington	2,232,798,281	2,226,571,916	2,227,265,578	4,098,355	4,070,644	4,027,274
West Virginia	635,259,203	633,543,262	628,683,028	1,270,320	1,263,582	1,246,157
Wisconsin	1,293,992,984	1,335,962,511	1,299,824,385	3,757,673	3,701,429	3,628,773
Wyoming	133,141,740	133,351,881	132,512,330	428,656	420,962	415,902
<b>Countrywide</b>	<b>97,902,571,899</b>	<b>95,263,099,066</b>	<b>93,009,356,702</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>90,183,105,973</b>	<b>87,699,266,336</b>	<b>85,633,807,759</b>	<b>180,710,344</b>	<b>179,153,921</b>	<b>177,828,951</b>

Table 26B  
Total Liability 2010-2012\*

STATE	Total Business		
	Incurred Losses		
	2012	2011	2010
Alabama	918,037,449	862,698,668	845,315,046
Alaska	188,225,468	180,010,389	170,795,652
Arizona	1,443,007,099	1,417,008,377	1,325,835,906
Arkansas	558,415,655	532,217,137	527,135,443
California	7,554,584,103	7,223,183,352	6,918,109,272
Colorado	1,349,252,893	1,275,522,231	1,209,946,808
Connecticut	1,074,996,592	1,121,805,540	1,127,793,401
Delaware	351,587,049	346,232,478	349,216,747
District of Columbia	105,691,029	103,348,082	102,917,795
Florida	6,950,001,655	7,568,779,606	7,777,138,231
Georgia	2,659,444,976	2,495,742,446	2,428,143,756
Hawaii	224,786,522	215,552,456	221,817,915
Idaho	237,492,383	223,429,134	221,264,635
Illinois	2,200,072,524	2,123,017,346	2,070,444,107
Indiana	1,201,451,812	1,102,781,491	1,131,474,308
Iowa	467,333,458	438,016,686	441,774,339
Kansas	528,477,003	496,739,631	490,793,845
Kentucky	1,194,817,395	1,137,473,500	1,183,647,944
Louisiana	1,500,755,288	1,464,840,698	1,393,628,097
Maine	195,928,752	189,510,864	199,055,838
Maryland	1,779,295,665	1,793,983,445	1,767,252,347
Massachusetts	1,540,190,812	1,552,106,255	1,491,759,728
Michigan	3,568,916,313	3,111,512,396	2,845,543,701
Minnesota	1,100,272,776	1,103,328,409	1,107,962,786
Mississippi	572,723,755	591,020,882	559,085,522
Missouri	1,133,505,877	1,105,480,921	1,075,692,925
Montana	177,386,268	177,641,628	175,580,775
Nebraska	354,598,127	342,022,513	341,311,566
Nevada	855,489,998	817,685,864	792,241,216
New Hampshire	230,891,155	231,786,987	221,939,247
New Jersey	3,001,808,875	3,280,635,542	3,481,320,953
New Mexico	485,099,537	461,797,727	466,612,346
New York	5,035,047,037	5,301,128,267	5,463,129,275
North Carolina	1,920,810,355	1,845,167,025	1,853,610,105
North Dakota	115,365,736	111,820,467	99,744,782
Ohio	2,100,317,160	2,045,242,278	1,963,667,618
Oklahoma	781,059,650	758,515,877	746,683,994
Oregon	1,066,083,589	1,007,263,452	1,012,491,161
Pennsylvania	2,893,914,250	2,955,515,612	2,903,236,749
Rhode Island	357,343,517	365,365,482	350,321,393
South Carolina	1,262,907,673	1,205,124,599	1,181,277,782
South Dakota	121,049,716	119,345,294	121,992,541
Tennessee	1,266,402,075	1,195,846,414	1,164,678,288
Texas	5,488,017,315	4,873,034,204	4,768,809,032
Utah	556,818,198	523,224,942	507,146,525
Vermont	86,761,123	92,851,436	92,021,280
Virginia	1,854,210,043	1,790,202,783	1,711,023,170
Washington	1,802,323,199	1,700,468,887	1,699,094,006
West Virginia	409,931,985	414,781,033	427,739,662
Wisconsin	1,046,715,451	1,025,488,785	988,306,480
Wyoming	91,835,085	89,245,369	92,102,834
<b>Countrywide</b>	<b>73,961,451,420</b>	<b>72,506,544,887</b>	<b>71,609,628,874</b>
<b>CW w/o Texas</b>	<b>68,473,434,105</b>	<b>67,633,510,683</b>	<b>66,840,819,842</b>



Table 26C

## Total Liability 2010-2012\*

STATE	Total Business					
	Pure Premium			Loss Ratio		
	2012	2011	2010	2012	2011	2010
Alabama	280.25	266.70	264.06	78.47	74.58	73.92
Alaska	420.14	408.53	398.44	74.05	72.24	69.61
Arizona	375.07	369.97	351.68	79.70	79.49	73.06
Arkansas	283.13	273.19	272.25	76.36	73.73	73.01
California	309.65	300.28	289.80	70.51	68.21	65.14
Colorado	369.54	354.83	340.44	84.11	81.37	76.36
Connecticut	468.01	490.87	497.37	72.76	77.81	79.53
Delaware	581.17	578.39	592.87	76.65	77.99	81.22
District of Columbia	454.78	450.44	454.78	74.48	73.71	75.56
Florida	603.69	665.17	681.13	72.34	85.12	95.27
Georgia	420.86	399.56	393.39	88.61	86.35	85.43
Hawaii	281.66	274.52	297.58	61.60	58.82	62.31
Idaho	232.53	221.39	221.48	72.58	67.81	66.15
Illinois	324.50	315.01	308.38	77.37	74.80	73.70
Indiana	284.14	258.56	267.21	77.87	71.57	73.99
Iowa	200.21	189.12	191.30	70.93	66.44	67.70
Kansas	245.11	232.39	230.55	76.20	72.17	71.24
Kentucky	398.44	384.06	399.10	79.05	77.88	85.19
Louisiana	563.35	558.71	536.57	81.49	81.21	79.02
Maine	237.98	227.64	237.09	71.72	69.09	71.10
Maryland	454.46	462.62	460.11	77.51	79.60	80.03
Massachusetts	376.78	377.91	366.52	65.35	68.76	70.15
Michigan	656.71	588.55	544.39	105.06	103.29	106.39
Minnesota	295.96	299.27	302.76	70.45	72.66	73.36
Mississippi	319.64	337.56	323.60	76.21	81.05	77.08
Missouri	285.32	279.81	273.44	73.87	72.61	71.18
Montana	244.34	249.45	249.75	65.19	65.25	64.09
Nebraska	244.50	239.40	240.42	73.11	71.28	71.68
Nevada	521.57	510.52	499.22	84.97	82.38	79.10
New Hampshire	287.45	287.98	277.57	75.01	75.23	70.99
New Jersey	576.99	632.81	678.99	67.53	76.38	86.03
New Mexico	354.58	341.26	348.25	80.52	78.60	79.49
New York	551.39	580.03	599.79	71.90	78.58	83.87
North Carolina	274.56	266.20	268.84	76.44	73.55	72.89
North Dakota	198.71	200.45	182.65	75.20	78.28	74.03
Ohio	270.54	263.28	254.05	76.69	74.91	71.50
Oklahoma	305.26	299.29	296.47	73.32	73.44	74.36
Oregon	410.44	385.94	389.13	79.85	77.30	78.47
Pennsylvania	351.42	358.07	353.11	72.66	74.24	72.95
Rhode Island	559.29	570.42	545.74	80.16	83.80	81.78
South Carolina	378.80	366.52	364.38	79.29	78.80	79.13
South Dakota	194.65	195.16	199.76	71.67	72.74	74.10
Tennessee	300.30	287.64	282.65	78.12	76.47	76.26
Texas	n/a	n/a	n/a	71.09	64.43	64.66
Utah	333.02	318.38	310.25	75.37	71.71	69.29
Vermont	232.66	249.13	246.60	68.53	73.81	73.42
Virginia	310.90	301.71	291.86	78.59	77.50	74.88
Washington	439.77	417.74	421.90	80.72	76.37	76.29
West Virginia	322.70	328.26	343.25	64.53	65.47	68.04
Wisconsin	278.55	277.05	272.35	80.89	76.76	76.03
Wyoming	214.24	212.00	221.45	68.98	66.92	69.51
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>75.55</b>	<b>76.11</b>	<b>76.99</b>
<b>CW w/o Texas</b>	<b>378.91</b>	<b>377.52</b>	<b>375.87</b>	<b>75.93</b>	<b>77.12</b>	<b>78.05</b>



# **Collision**



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## Collision

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

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

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

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

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## Collision

### State-Specific Information and Technical Notes

Voluntary Market Business and  
Residual Market Business

#### Collision Data

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

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

#### Loss Development

Collision incurred losses are not developed.

*Except:*

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

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



Table 27A  
Collision 2010-2012

Voluntary Business						
STATE	Earned Premiums			Earned Exposures		
	2012	2011	2010	2012	2011	2010
Alabama	666,316,656	668,346,610	669,859,566	2,308,306	2,265,751	2,238,535
Alaska	105,538,054	103,795,199	103,457,410	289,114	281,481	274,670
Arizona	684,258,578	707,316,040	749,467,963	2,802,864	2,774,782	2,751,375
Arkansas	381,619,671	370,814,260	365,630,639	1,296,486	1,274,478	1,264,527
California	5,744,454,566	5,560,933,295	5,556,346,205	16,555,122	16,296,404	16,196,572
Colorado	654,217,847	647,898,411	652,202,504	2,611,246	2,556,507	2,524,437
Connecticut	602,588,092	600,235,953	596,598,956	1,805,985	1,787,479	1,770,289
Delaware	133,438,433	131,189,078	130,107,782	465,648	459,921	453,569
District of Columbia	79,595,035	76,693,456	76,561,571	183,027	179,592	176,832
Florida	1,984,229,486	2,036,330,126	2,183,825,593	8,609,727	8,497,545	8,528,044
Georgia	1,410,312,976	1,417,448,676	1,443,757,595	4,460,032	4,375,856	4,347,407
Hawaii	163,927,511	161,619,517	155,418,834	566,779	555,787	531,235
Idaho	138,375,719	139,084,195	145,546,994	682,821	669,192	659,933
Illinois	1,468,933,130	1,460,809,535	1,519,670,249	5,401,655	5,336,066	5,295,566
Indiana	726,587,505	722,289,403	739,936,062	3,103,113	3,088,950	3,069,477
Iowa	335,764,843	325,615,892	323,606,265	1,675,546	1,646,612	1,629,931
Kansas	346,802,404	345,202,316	349,463,007	1,428,955	1,411,121	1,413,456
Kentucky	471,466,593	462,658,999	471,582,939	1,913,594	1,873,813	1,867,073
Louisiana	720,299,452	730,612,141	752,224,272	1,914,570	1,877,976	1,867,150
Maine	148,254,182	151,720,942	156,026,411	596,506	594,884	596,230
Maryland	974,674,721	958,571,636	955,012,032	3,079,321	3,028,577	2,996,669
Massachusetts	1,107,318,578	1,024,717,605	937,297,564	3,359,436	3,315,883	3,237,366
Michigan	1,483,881,536	1,447,924,725	1,475,467,452	4,002,229	3,849,925	3,797,987
Minnesota	564,468,162	548,432,575	551,962,851	2,781,092	2,736,435	2,707,858
Mississippi	354,006,988	347,215,299	351,355,181	1,212,304	1,179,179	1,163,085
Missouri	713,299,493	701,540,098	706,141,975	2,829,302	2,797,582	2,785,381
Montana	107,444,653	104,368,485	102,746,226	445,570	432,837	423,727
Nebraska	207,461,395	197,444,933	194,994,519	963,592	941,675	932,152
Nevada	343,914,110	347,366,383	359,339,860	1,176,453	1,149,527	1,145,046
New Hampshire	187,363,979	186,278,640	187,974,387	695,442	686,371	677,941
New Jersey	1,387,566,161	1,350,055,276	1,313,417,054	3,908,696	3,863,238	3,818,288
New Mexico	220,455,200	224,172,568	232,179,205	839,980	826,020	819,615
New York	2,295,144,861	2,246,053,327	2,218,516,507	6,672,791	6,598,243	6,536,207
North Carolina	1,121,130,392	1,060,669,531	1,044,244,836	4,586,408	4,515,943	4,493,876
North Dakota	81,999,402	74,579,634	68,979,999	379,025	357,202	344,513
Ohio	1,420,637,952	1,382,122,000	1,381,996,397	5,871,552	5,810,390	5,757,998
Oklahoma	478,290,445	465,193,987	459,219,603	1,659,309	1,631,266	1,617,287
Oregon	378,876,171	389,397,153	411,964,567	1,879,220	1,870,943	1,854,451
Pennsylvania	1,890,977,752	1,880,568,073	1,874,657,091	6,366,059	6,298,130	6,244,888
Rhode Island	157,418,164	154,685,612	153,827,107	441,280	435,775	433,667
South Carolina	561,083,591	552,125,722	545,486,664	2,348,927	2,290,782	2,248,530
South Dakota	77,189,968	72,684,880	70,688,771	403,054	392,709	386,771
Tennessee	819,809,096	776,911,311	765,429,551	2,952,203	2,892,839	2,861,696
Texas	3,513,325,862	3,390,716,334	3,446,017,770	n/a	n/a	n/a
Utah	301,669,934	303,294,104	310,293,896	1,210,004	1,177,834	1,172,706
Vermont	80,349,360	79,185,886	78,919,264	283,229	278,970	276,996
Virginia	1,131,942,461	1,114,031,302	1,106,264,165	4,466,914	4,403,685	4,344,744
Washington	743,288,117	745,336,438	760,404,931	3,131,094	3,090,028	3,034,699
West Virginia	260,943,624	251,221,596	242,435,297	832,496	819,908	805,610
Wisconsin	575,053,901	567,787,196	577,809,405	2,882,904	2,824,667	2,800,486
Wyoming	72,989,996	71,390,564	72,509,908	274,525	268,803	267,389
<b>Countrywide</b>	<b>40,580,956,758</b>	<b>39,836,656,917</b>	<b>40,098,844,852</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>37,067,630,896</b>	<b>36,445,940,583</b>	<b>36,652,827,082</b>	<b>130,605,507</b>	<b>128,569,563</b>	<b>127,443,937</b>

Table 27B  
Collision 2010-2012

Voluntary Business						
STATE	Incurred Losses			Incurred Claims		
	2012	2011	2010	2012	2011	2010
Alabama	475,480,224	464,312,568	442,509,404	131,891	132,046	130,416
Alaska	68,364,884	61,451,988	60,785,854	16,898	15,641	15,118
Arizona	515,542,249	491,490,364	457,952,777	145,465	143,144	134,150
Arkansas	260,227,517	265,288,005	260,613,108	69,679	72,836	72,258
California	3,378,974,012	3,440,809,859	3,289,077,533	1,077,782	1,045,178	1,028,329
Colorado	470,908,234	463,882,300	440,466,600	135,577	135,518	128,354
Connecticut	410,531,826	407,554,121	386,964,315	101,193	111,005	102,851
Delaware	93,668,066	94,597,501	95,840,743	27,464	29,186	29,894
District of Columbia	46,767,347	46,577,883	47,804,835	16,511	17,121	18,014
Florida	1,551,812,153	1,510,392,908	1,512,344,797	441,189	452,245	461,804
Georgia	884,764,099	846,699,930	826,731,797	237,949	237,874	239,323
Hawaii	105,715,204	101,504,363	99,711,949	30,494	31,758	31,235
Idaho	86,371,314	83,042,193	83,252,411	26,211	26,108	25,773
Illinois	1,039,779,527	1,029,860,227	992,142,970	314,225	323,381	320,403
Indiana	527,726,568	510,521,479	500,450,668	152,278	155,262	153,509
Iowa	227,619,160	220,922,668	229,478,687	71,408	73,794	81,016
Kansas	241,057,712	245,124,947	241,294,613	70,093	72,882	73,100
Kentucky	342,082,451	345,865,749	344,770,449	93,173	98,447	99,171
Louisiana	533,518,145	502,009,026	492,792,684	136,036	135,068	130,238
Maine	95,480,248	94,075,651	88,818,046	28,733	31,107	28,833
Maryland	689,727,519	690,229,278	674,163,220	204,627	209,430	214,085
Massachusetts	663,779,476	668,312,446	615,615,103	222,445	242,114	221,533
Michigan	1,122,989,475	1,073,868,253	1,021,217,050	320,209	324,257	320,864
Minnesota	390,822,870	401,689,595	392,002,381	128,732	141,889	141,003
Mississippi	247,370,971	242,922,262	233,577,933	66,871	67,931	66,962
Missouri	497,178,046	520,628,072	527,502,526	143,828	148,974	153,285
Montana	68,596,210	70,110,839	63,970,600	18,530	19,722	18,484
Nebraska	142,299,324	146,148,013	144,091,154	43,958	46,096	49,056
Nevada	225,788,916	206,750,917	208,222,055	60,583	58,827	59,675
New Hampshire	124,933,032	123,182,584	115,514,728	39,510	42,499	40,367
New Jersey	877,567,355	881,883,380	862,305,824	229,310	245,129	236,400
New Mexico	142,368,156	137,121,215	132,795,931	40,913	40,159	39,252
New York	1,675,130,876	1,670,340,314	1,597,898,859	393,703	428,946	424,607
North Carolina	734,941,859	718,702,162	720,302,042	223,001	223,569	224,742
North Dakota	57,579,378	61,210,335	51,780,433	17,662	20,562	18,281
Ohio	973,138,152	977,355,026	921,737,143	307,564	317,628	310,430
Oklahoma	333,742,018	316,559,229	315,691,001	83,918	83,491	86,823
Oregon	279,280,069	266,607,147	260,864,275	87,710	85,846	85,442
Pennsylvania	1,333,036,175	1,342,944,778	1,261,793,586	391,034	404,992	395,596
Rhode Island	112,754,342	112,408,705	105,943,332	27,635	30,409	28,761
South Carolina	385,919,778	373,759,198	368,030,419	116,062	115,804	114,526
South Dakota	50,088,312	53,593,349	52,748,012	15,668	17,573	17,766
Tennessee	583,449,403	579,171,020	568,844,118	143,074	147,272	144,903
Texas	2,222,120,435	2,171,483,889	2,073,832,071	n/a	n/a	n/a
Utah	199,796,149	189,913,295	182,156,803	57,291	57,194	55,516
Vermont	49,832,424	50,197,866	45,671,878	14,353	15,651	14,320
Virginia	812,624,702	787,626,320	764,555,396	261,702	263,556	266,113
Washington	522,835,110	485,852,445	483,363,869	152,025	147,172	147,685
West Virginia	167,425,800	171,170,952	171,794,299	39,830	40,962	42,375
Wisconsin	397,507,897	407,917,078	380,017,426	126,264	131,432	128,869
Wyoming	48,109,711	47,524,660	46,381,724	12,624	13,178	12,849
<b>Countrywide</b>	<b>27,489,124,880</b>	<b>27,173,168,352</b>	<b>26,258,189,431</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>25,267,004,445</b>	<b>25,001,684,463</b>	<b>24,184,357,360</b>	<b>7,314,885</b>	<b>7,471,865</b>	<b>7,384,359</b>



Table 27C  
Collision 2010-2012

Voluntary Business						
STATE	Pure Premium			Loss Ratio		
	2012	2011	2010	2012	2011	2010
Alabama	205.99	204.93	197.68	71.36	69.47	66.06
Alaska	236.46	218.32	221.31	64.78	59.21	58.75
Arizona	183.93	177.13	166.45	75.34	69.49	61.10
Arkansas	200.72	208.15	206.10	68.19	71.54	71.28
California	204.10	211.14	203.07	58.82	61.87	59.19
Colorado	180.34	181.45	174.48	71.98	71.60	67.54
Connecticut	227.32	228.00	218.59	68.13	67.90	64.86
Delaware	201.16	205.68	211.30	70.20	72.11	73.66
District of Columbia	255.52	259.35	270.34	58.76	60.73	62.44
Florida	180.24	177.74	177.34	78.21	74.17	69.25
Georgia	198.38	193.49	190.17	62.74	59.73	57.26
Hawaii	186.52	182.63	187.70	64.49	62.80	64.16
Idaho	126.49	124.09	126.15	62.42	59.71	57.20
Illinois	192.49	193.00	187.35	70.78	70.50	65.29
Indiana	170.06	165.27	163.04	72.63	70.68	67.63
Iowa	135.85	134.17	140.79	67.79	67.85	70.91
Kansas	168.70	173.71	170.71	69.51	71.01	69.05
Kentucky	178.76	184.58	184.66	72.56	74.76	73.11
Louisiana	278.66	267.31	263.93	74.07	68.71	65.51
Maine	160.07	158.14	148.97	64.40	62.01	56.93
Maryland	223.99	227.91	224.97	70.76	72.01	70.59
Massachusetts	197.59	201.55	190.16	59.94	65.22	65.68
Michigan	280.59	278.93	268.88	75.68	74.17	69.21
Minnesota	140.53	146.79	144.76	69.24	73.24	71.02
Mississippi	204.05	206.01	200.83	69.88	69.96	66.48
Missouri	175.72	186.10	189.38	69.70	74.21	74.70
Montana	153.95	161.98	150.97	63.84	67.18	62.26
Nebraska	147.68	155.20	154.58	68.59	74.02	73.89
Nevada	191.92	179.86	181.85	65.65	59.52	57.95
New Hampshire	179.65	179.47	170.39	66.68	66.13	61.45
New Jersey	224.52	228.28	225.84	63.25	65.32	65.65
New Mexico	169.49	166.00	162.02	64.58	61.17	57.20
New York	251.04	253.15	244.47	72.99	74.37	72.03
North Carolina	160.24	159.15	160.29	65.55	67.76	68.98
North Dakota	151.91	171.36	150.30	70.22	82.07	75.07
Ohio	165.74	168.21	160.08	68.50	70.71	66.70
Oklahoma	201.13	194.06	195.20	69.78	68.05	68.75
Oregon	148.61	142.50	140.67	73.71	68.47	63.32
Pennsylvania	209.40	213.23	202.05	70.49	71.41	67.31
Rhode Island	255.52	257.95	244.30	71.63	72.67	68.87
South Carolina	164.30	163.16	163.68	68.78	67.69	67.47
South Dakota	124.27	136.47	136.38	64.89	73.73	74.62
Tennessee	197.63	200.21	198.78	71.17	74.55	74.32
Texas	n/a	n/a	n/a	63.25	64.04	60.18
Utah	165.12	161.24	155.33	66.23	62.62	58.70
Vermont	175.94	179.94	164.88	62.02	63.39	57.87
Virginia	181.92	178.86	175.97	71.79	70.70	69.11
Washington	166.98	157.23	159.28	70.34	65.19	63.57
West Virginia	201.11	208.77	213.25	64.16	68.14	70.86
Wisconsin	137.88	144.41	135.70	69.13	71.84	65.77
Wyoming	175.25	176.80	173.46	65.91	66.57	63.97
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>67.74</b>	<b>68.21</b>	<b>65.48</b>
<b>CW w/o Texas</b>	<b>193.46</b>	<b>194.46</b>	<b>189.76</b>	<b>68.16</b>	<b>68.60</b>	<b>65.98</b>

Table 27D  
Collision 2010-2012

Voluntary Business						
STATE	Frequency			Severity		
	2012	2011	2010	2012	2011	2010
Alabama	5.71	5.83	5.83	3,605.10	3,516.29	3,393.06
Alaska	5.84	5.56	5.50	4,045.74	3,928.90	4,020.76
Arizona	5.19	5.16	4.88	3,544.10	3,433.54	3,413.74
Arkansas	5.37	5.71	5.71	3,734.66	3,642.26	3,606.70
California	6.51	6.41	6.35	3,135.12	3,292.08	3,198.47
Colorado	5.19	5.30	5.08	3,473.36	3,423.03	3,431.65
Connecticut	5.60	6.21	5.81	4,056.92	3,671.49	3,762.38
Delaware	5.90	6.35	6.59	3,410.58	3,241.19	3,206.02
District of Columbia	9.02	9.53	10.19	2,832.50	2,720.51	2,653.76
Florida	5.12	5.32	5.42	3,517.34	3,339.77	3,274.86
Georgia	5.34	5.44	5.50	3,718.29	3,559.45	3,454.46
Hawaii	5.38	5.71	5.88	3,466.75	3,196.18	3,192.31
Idaho	3.84	3.90	3.91	3,295.23	3,180.72	3,230.22
Illinois	5.82	6.06	6.05	3,309.03	3,184.67	3,096.55
Indiana	4.91	5.03	5.00	3,465.55	3,288.13	3,260.07
Iowa	4.26	4.48	4.97	3,187.59	2,993.78	2,832.51
Kansas	4.91	5.16	5.17	3,439.11	3,363.31	3,300.88
Kentucky	4.87	5.25	5.31	3,671.48	3,513.22	3,476.52
Louisiana	7.11	7.19	6.98	3,921.89	3,716.71	3,783.79
Maine	4.82	5.23	4.84	3,323.02	3,024.26	3,080.43
Maryland	6.65	6.92	7.14	3,370.66	3,295.75	3,149.04
Massachusetts	6.62	7.30	6.84	2,984.02	2,760.32	2,778.89
Michigan	8.00	8.42	8.45	3,507.05	3,311.78	3,182.71
Minnesota	4.63	5.19	5.21	3,035.94	2,831.01	2,780.10
Mississippi	5.52	5.76	5.76	3,699.23	3,576.01	3,488.22
Missouri	5.08	5.33	5.50	3,456.75	3,494.76	3,441.32
Montana	4.16	4.56	4.36	3,701.90	3,554.96	3,460.86
Nebraska	4.56	4.90	5.26	3,237.17	3,170.51	2,937.28
Nevada	5.15	5.12	5.21	3,726.94	3,514.56	3,489.27
New Hampshire	5.68	6.19	5.95	3,162.06	2,898.48	2,861.61
New Jersey	5.87	6.35	6.19	3,826.99	3,597.63	3,647.66
New Mexico	4.87	4.86	4.79	3,479.78	3,414.46	3,383.16
New York	5.90	6.50	6.50	4,254.81	3,894.06	3,763.24
North Carolina	4.86	4.95	5.00	3,295.69	3,214.68	3,205.02
North Dakota	4.66	5.76	5.31	3,260.07	2,976.87	2,832.47
Ohio	5.24	5.47	5.39	3,164.02	3,077.04	2,969.23
Oklahoma	5.06	5.12	5.37	3,977.00	3,791.54	3,636.03
Oregon	4.67	4.59	4.61	3,184.13	3,105.64	3,053.12
Pennsylvania	6.14	6.43	6.33	3,409.00	3,315.98	3,189.60
Rhode Island	6.26	6.98	6.63	4,080.13	3,696.56	3,683.58
South Carolina	4.94	5.06	5.09	3,325.12	3,227.52	3,213.51
South Dakota	3.89	4.47	4.59	3,196.85	3,049.76	2,969.04
Tennessee	4.85	5.09	5.06	4,077.96	3,932.66	3,925.69
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	4.73	4.86	4.73	3,487.39	3,320.51	3,281.16
Vermont	5.07	5.61	5.17	3,471.92	3,207.33	3,189.38
Virginia	5.86	5.98	6.12	3,105.15	2,988.46	2,873.05
Washington	4.86	4.76	4.87	3,439.14	3,301.26	3,272.94
West Virginia	4.78	5.00	5.26	4,203.51	4,178.77	4,054.14
Wisconsin	4.38	4.65	4.60	3,148.23	3,103.64	2,948.87
Wyoming	4.60	4.90	4.81	3,810.97	3,606.36	3,609.75
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>5.60</b>	<b>5.81</b>	<b>5.79</b>	<b>3,454.19</b>	<b>3,346.11</b>	<b>3,275.08</b>

Table 28A  
Collision 2010-2012

Residual Business						
STATE	Earned Premiums			Earned Exposures		
	2012	2011	2010	2012	2011	2010
Alabama	0	0	0	0	0	0
Alaska	1,389	3,152	8,750	1	4	7
Arizona	0	0	-1,082	0	0	-1
Arkansas	412	5,858	6,458	1	2	2
California	0	0	0	0	0	0
Colorado	0	0	0	0	0	0
Connecticut	21,197	19,528	24,208	19	17	24
Delaware	267	1,000	94	1	1	0
District of Columbia	64,409	65,035	87,790	42	47	54
Florida	170,232	55,571	1,508	216	63	2
Georgia	0	0	0	0	0	0
Hawaii	84,606	128,537	166,209	129	204	270
Idaho	233	689	2,420	0	2	3
Illinois	131,541	157,633	148,122	143	182	173
Indiana	322	0	0	0	0	0
Iowa	1,265	1,808	618	4	6	3
Kansas	158,774	176,931	159,907	218	253	224
Kentucky	0	0	0	0	0	0
Louisiana	0	0	0	0	0	0
Maine	3,776	3,953	4,259	6	4	2
Maryland	10,496,848	13,505,310	17,278,614	11,274	15,977	20,462
Massachusetts	31,870,368	29,479,660	26,685,436	47,693	44,910	41,313
Michigan	183,471	126,388	241,697	149	88	186
Minnesota	2,627	191	118	3	0	0
Mississippi	370	941	2,083	1	1	1
Missouri	1,974	2,371	2,128	4	3	2
Montana	1,884	3,767	5,597	4	7	11
Nebraska	0	0	0	0	0	0
Nevada	0	410	66	0	1	0
New Hampshire	79,992	158,698	230,319	87	177	253
New Jersey	6,565,946	7,842,175	6,799,153	6,705	9,179	8,032
New Mexico	690	-316	1,234	1	0	0
New York	5,413,807	6,717,179	7,313,729	3,965	5,406	6,480
North Carolina	0	0	0	0	0	0
North Dakota	0	0	0	0	0	0
Ohio	0	0	0	0	0	0
Oklahoma	660	1,297	3,771	1	1	3
Oregon	0	0	0	0	0	0
Pennsylvania	90,680	85,291	112,863	77	78	105
Rhode Island	24,227	17,524	22,284	14	12	20
South Carolina	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0
Texas	0	0	0	n/a	n/a	n/a
Utah	0	0	0	0	0	0
Vermont	7,320	10,681	22,037	10	16	25
Virginia	253,575	234,639	248,180	144	161	179
Washington	0	0	0	0	0	0
West Virginia	5,548	3,900	919	1	2	1
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
<b>Countrywide</b>	<b>55,638,410</b>	<b>58,809,801</b>	<b>59,579,489</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>55,638,410</b>	<b>58,809,801</b>	<b>59,579,489</b>	<b>70,913</b>	<b>76,804</b>	<b>77,836</b>

Table 28B  
Collision 2010-2012

Residual Business						
STATE	Incurred Losses			Incurred Claims		
	2012	2011	2010	2012	2011	2010
Alabama	0	0	0	0	0	0
Alaska	-2,983	-50	31	-1	0	0
Arizona	0	0	0	0	0	0
Arkansas	0	0	11,890	0	0	1
California	0	0	0	0	0	0
Colorado	0	0	0	0	0	0
Connecticut	0	0	24,873	0	0	3
Delaware	0	-462	0	0	0	0
District of Columbia	20,341	25,817	31,070	9	9	17
Florida	115,185	34,381	0	29	10	0
Georgia	0	0	0	0	0	0
Hawaii	71,023	153,389	225,420	13	16	31
Idaho	0	-3,496	8,606	0	-1	2
Illinois	82,692	212,797	120,145	17	29	19
Indiana	0	0	156	0	0	0
Iowa	0	0	0	0	0	0
Kansas	93,414	46,614	129,384	18	16	19
Kentucky	0	0	0	0	0	0
Louisiana	0	0	0	0	0	0
Maine	5,851	138	0	1	1	0
Maryland	8,852,225	12,553,514	16,204,195	2,021	2,801	3,841
Massachusetts	26,117,760	24,570,301	22,586,147	8,119	8,440	7,837
Michigan	74,294	63,718	94,709	12	8	16
Minnesota	0	0	4,106	0	0	1
Mississippi	0	0	0	0	0	0
Missouri	4,783	0	-641	1	0	0
Montana	0	0	3,686	0	0	1
Nebraska	0	0	0	0	0	0
Nevada	0	0	0	0	0	0
New Hampshire	77,151	147,443	64,623	10	25	20
New Jersey	5,039,232	6,880,600	5,726,962	919	1,298	1,192
New Mexico	0	0	0	0	0	0
New York	2,826,557	4,213,925	4,942,179	561	837	1,026
North Carolina	0	0	0	0	0	0
North Dakota	0	0	0	0	0	0
Ohio	0	0	0	0	0	0
Oklahoma	0	1,077	0	0	1	0
Oregon	0	0	0	0	0	0
Pennsylvania	5,313	50,530	38,394	8	12	13
Rhode Island	20,890	28,946	18,013	-1	6	8
South Carolina	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0
Texas	0	0	0	n/a	n/a	n/a
Utah	0	0	0	0	0	0
Vermont	6,048	7,236	11,063	1	2	1
Virginia	123,435	247,949	117,597	21	32	32
Washington	0	0	0	0	0	0
West Virginia	0	5,718	0	0	1	0
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
<b>Countrywide</b>	<b>43,533,211</b>	<b>49,240,085</b>	<b>50,362,608</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>43,533,211</b>	<b>49,240,085</b>	<b>50,362,608</b>	<b>11,758</b>	<b>13,543</b>	<b>14,080</b>

Table 28C  
Collision 2010-2012

Residual Business						
STATE	Pure Premium			Loss Ratio		
	2012	2011	2010	2012	2011	2010
Alabama	-	-	-	-	-	-
Alaska	-2,983.00	-12.50	4.43	-214.76	-1.59	0.35
Arizona	-	-	0.00	-	-	0.00
Arkansas	0.00	0.00	5,945.00	0.00	0.00	184.11
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	0.00	0.00	1,036.38	0.00	0.00	102.75
Delaware	0.00	-462.00	-	0.00	-46.20	0.00
District of Columbia	484.31	549.30	575.37	31.58	39.70	35.39
Florida	533.26	545.73	0.00	67.66	61.87	0.00
Georgia	-	-	-	-	-	-
Hawaii	550.57	751.91	834.89	83.95	119.33	135.62
Idaho	-	-1,748.00	2,868.67	0.00	-507.40	355.62
Illinois	578.27	1,169.21	694.48	62.86	135.00	81.11
Indiana	-	-	-	0.00	-	-
Iowa	0.00	0.00	0.00	0.00	0.00	0.00
Kansas	428.50	184.25	577.61	58.83	26.35	80.91
Kentucky	-	-	-	-	-	-
Louisiana	-	-	-	-	-	-
Maine	975.17	34.50	0.00	154.95	3.49	0.00
Maryland	785.19	785.72	791.92	84.33	92.95	93.78
Massachusetts	547.62	547.10	546.71	81.95	83.35	84.64
Michigan	498.62	724.07	509.19	40.49	50.41	39.19
Minnesota	0.00	-	-	0.00	0.00	3,479.66
Mississippi	0.00	0.00	0.00	0.00	0.00	0.00
Missouri	1,195.75	0.00	-320.50	242.30	0.00	-30.12
Montana	0.00	0.00	335.09	0.00	0.00	65.86
Nebraska	-	-	-	-	-	-
Nevada	-	0.00	-	-	0.00	0.00
New Hampshire	886.79	833.01	255.43	96.45	92.91	28.06
New Jersey	751.56	749.60	713.02	76.75	87.74	84.23
New Mexico	0.00	-	-	0.00	0.00	0.00
New York	712.88	779.49	762.68	52.21	62.73	67.57
North Carolina	-	-	-	-	-	-
North Dakota	-	-	-	-	-	-
Ohio	-	-	-	-	-	-
Oklahoma	0.00	1,077.00	0.00	0.00	83.04	0.00
Oregon	-	-	-	-	-	-
Pennsylvania	69.00	647.82	365.66	5.86	59.24	34.02
Rhode Island	1,492.14	2,412.17	900.65	86.23	165.18	80.83
South Carolina	-	-	-	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	-	-	-	-	-	-
Texas	n/a	n/a	n/a	-	-	-
Utah	-	-	-	-	-	-
Vermont	604.80	452.25	442.52	82.62	67.75	50.20
Virginia	857.19	1,540.06	656.97	48.68	105.67	47.38
Washington	-	-	-	-	-	-
West Virginia	0.00	2,859.00	0.00	0.00	146.62	0.00
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	-
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>78.24</b>	<b>83.73</b>	<b>84.53</b>
<b>CW w/o Texas</b>	<b>613.90</b>	<b>641.11</b>	<b>647.03</b>	<b>78.24</b>	<b>83.73</b>	<b>84.53</b>

Table 28D  
Collision 2010-2012

STATE	Residual Business					
	Frequency			Severity		
	2012	2011	2010	2012	2011	2010
Alabama	-	-	-	-	-	-
Alaska	-100.00	0.00	0.00	2,983.00	-	-
Arizona	-	-	0.00	-	-	-
Arkansas	0.00	0.00	50.00	-	-	11,890.00
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	0.00	0.00	12.50	-	-	8,291.00
Delaware	0.00	0.00	-	-	-	-
District of Columbia	21.43	19.15	31.48	2,260.11	2,868.56	1,827.65
Florida	13.43	15.87	0.00	3,971.90	3,438.10	-
Georgia	-	-	-	-	-	-
Hawaii	10.08	7.84	11.48	5,463.31	9,586.81	7,271.61
Idaho	-	-50.00	66.67	-	3,496.00	4,303.00
Illinois	11.89	15.93	10.98	4,864.24	7,337.83	6,323.42
Indiana	-	-	-	-	-	-
Iowa	0.00	0.00	0.00	-	-	-
Kansas	8.26	6.32	8.48	5,189.67	2,913.38	6,809.68
Kentucky	-	-	-	-	-	-
Louisiana	-	-	-	-	-	-
Maine	16.67	25.00	0.00	5,851.00	138.00	-
Maryland	17.93	17.53	18.77	4,380.12	4,481.80	4,218.74
Massachusetts	17.02	18.79	18.97	3,216.87	2,911.17	2,881.99
Michigan	8.05	9.09	8.60	6,191.17	7,964.75	5,919.31
Minnesota	0.00	-	-	-	-	4,106.00
Mississippi	0.00	0.00	0.00	-	-	-
Missouri	25.00	0.00	0.00	4,783.00	-	-
Montana	0.00	0.00	9.09	-	-	3,686.00
Nebraska	-	-	-	-	-	-
Nevada	-	0.00	-	-	-	-
New Hampshire	11.49	14.12	7.91	7,715.10	5,897.72	3,231.15
New Jersey	13.71	14.14	14.84	5,483.39	5,300.92	4,804.50
New Mexico	0.00	-	-	-	-	-
New York	14.15	15.48	15.83	5,038.43	5,034.56	4,816.94
North Carolina	-	-	-	-	-	-
North Dakota	-	-	-	-	-	-
Ohio	-	-	-	-	-	-
Oklahoma	0.00	100.00	0.00	-	1,077.00	-
Oregon	-	-	-	-	-	-
Pennsylvania	10.39	15.38	12.38	664.13	4,210.83	2,953.38
Rhode Island	-7.14	50.00	40.00	-20,890.00	4,824.33	2,251.63
South Carolina	-	-	-	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	-	-	-	-	-	-
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	-	-	-	-	-	-
Vermont	10.00	12.50	4.00	6,048.00	3,618.00	11,063.00
Virginia	14.58	19.88	17.88	5,877.86	7,748.41	3,674.91
Washington	-	-	-	-	-	-
West Virginia	0.00	50.00	0.00	-	5,718.00	-
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	-
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>16.58</b>	<b>17.63</b>	<b>18.09</b>	<b>3,702.43</b>	<b>3,635.83</b>	<b>3,576.89</b>

Table 29A  
Collision 2010-2012

Total Business						
STATE	Earned Premiums			Earned Exposures		
	2012	2011	2010	2012	2011	2010
Alabama	666,316,656	668,346,610	669,859,566	2,308,306	2,265,751	2,238,535
Alaska	105,539,443	103,798,351	103,466,160	289,115	281,485	274,677
Arizona	684,258,578	707,316,040	749,466,881	2,802,864	2,774,782	2,751,374
Arkansas	381,620,083	370,820,118	365,637,097	1,296,487	1,274,480	1,264,529
California	5,744,454,566	5,560,933,295	5,556,346,205	16,555,122	16,296,404	16,196,572
Colorado	654,217,847	647,898,411	652,202,504	2,611,246	2,556,507	2,524,437
Connecticut	602,609,289	600,255,481	596,623,164	1,806,004	1,787,496	1,770,313
Delaware	133,438,700	131,190,078	130,107,876	465,649	459,922	453,569
District of Columbia	79,659,444	76,758,491	76,649,361	183,069	179,639	176,886
Florida	1,984,399,718	2,036,385,697	2,183,827,101	8,609,943	8,497,608	8,528,046
Georgia	1,410,312,976	1,417,448,676	1,443,757,595	4,460,032	4,375,856	4,347,407
Hawaii	164,012,117	161,748,054	155,585,043	566,908	555,991	531,505
Idaho	138,375,952	139,084,884	145,549,414	682,821	669,194	659,936
Illinois	1,469,064,671	1,460,967,168	1,519,818,371	5,401,798	5,336,248	5,295,739
Indiana	726,587,827	722,289,403	739,936,062	3,103,113	3,088,950	3,069,477
Iowa	335,766,108	325,617,700	323,606,883	1,675,550	1,646,618	1,629,934
Kansas	346,961,178	345,379,247	349,622,914	1,429,173	1,411,374	1,413,680
Kentucky	471,466,593	462,658,999	471,582,939	1,913,594	1,873,813	1,867,073
Louisiana	720,299,452	730,612,141	752,224,272	1,914,570	1,877,976	1,867,150
Maine	148,257,958	151,724,895	156,030,670	596,512	594,888	596,232
Maryland	985,171,569	972,076,946	972,290,646	3,090,595	3,044,554	3,017,131
Massachusetts	1,139,188,946	1,054,197,265	963,983,000	3,407,129	3,360,793	3,278,679
Michigan	1,484,065,007	1,448,051,113	1,475,709,149	4,002,378	3,850,013	3,798,173
Minnesota	564,470,789	548,432,766	551,962,969	2,781,095	2,736,435	2,707,858
Mississippi	354,007,358	347,216,240	351,357,264	1,212,305	1,179,180	1,163,086
Missouri	713,301,467	701,542,469	706,144,103	2,829,306	2,797,585	2,785,383
Montana	107,446,537	104,372,252	102,751,823	445,574	432,844	423,738
Nebraska	207,461,395	197,444,933	194,994,519	963,592	941,675	932,152
Nevada	343,914,110	347,366,793	359,339,926	1,176,453	1,149,528	1,145,046
New Hampshire	187,443,971	186,437,338	188,204,706	695,529	686,548	678,194
New Jersey	1,394,132,107	1,357,897,451	1,320,216,207	3,915,401	3,872,417	3,826,320
New Mexico	220,455,890	224,172,252	232,180,439	839,981	826,020	819,615
New York	2,300,558,668	2,252,770,506	2,225,830,236	6,676,756	6,603,649	6,542,687
North Carolina	1,121,130,392	1,060,669,531	1,044,244,836	4,586,408	4,515,943	4,493,876
North Dakota	81,999,402	74,579,634	68,979,999	379,025	357,202	344,513
Ohio	1,420,637,952	1,382,122,000	1,381,996,397	5,871,552	5,810,390	5,757,998
Oklahoma	478,291,105	465,195,284	459,223,374	1,659,310	1,631,267	1,617,290
Oregon	378,876,171	389,397,153	411,964,567	1,879,220	1,870,943	1,854,451
Pennsylvania	1,891,068,432	1,880,653,364	1,874,769,954	6,366,136	6,298,208	6,244,993
Rhode Island	157,442,391	154,703,136	153,849,391	441,294	435,787	433,687
South Carolina	561,083,591	552,125,722	545,486,664	2,348,927	2,290,782	2,248,530
South Dakota	77,189,968	72,684,880	70,688,771	403,054	392,709	386,771
Tennessee	819,809,096	776,911,311	765,429,551	2,952,203	2,892,839	2,861,696
Texas	3,513,325,862	3,390,716,334	3,446,017,770	n/a	n/a	n/a
Utah	301,669,934	303,294,104	310,293,896	1,210,004	1,177,834	1,172,706
Vermont	80,356,680	79,196,567	78,941,301	283,239	278,986	277,021
Virginia	1,132,196,036	1,114,265,941	1,106,512,345	4,467,058	4,403,846	4,344,923
Washington	743,288,117	745,336,438	760,404,931	3,131,094	3,090,028	3,034,699
West Virginia	260,949,172	251,225,496	242,436,216	832,497	819,910	805,611
Wisconsin	575,053,901	567,787,196	577,809,405	2,882,904	2,824,667	2,800,486
Wyoming	72,989,996	71,390,564	72,509,908	274,525	268,803	267,389
<b>Countrywide</b>	<b>40,636,595,168</b>	<b>39,895,466,718</b>	<b>40,158,424,341</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>37,123,269,306</b>	<b>36,504,750,384</b>	<b>36,712,406,571</b>	<b>130,676,420</b>	<b>128,646,367</b>	<b>127,521,773</b>

Table 29B  
Collision 2010-2012

Total Business						
STATE	Incurred Losses			Incurred Claims		
	2012	2011	2010	2012	2011	2010
Alabama	475,480,224	464,312,568	442,509,404	131,891	132,046	130,416
Alaska	68,361,901	61,451,938	60,785,885	16,897	15,641	15,118
Arizona	515,542,249	491,490,364	457,952,777	145,465	143,144	134,150
Arkansas	260,227,517	265,288,005	260,624,998	69,679	72,836	72,259
California	3,378,974,012	3,440,809,859	3,289,077,533	1,077,782	1,045,178	1,028,329
Colorado	470,908,234	463,882,300	440,466,600	135,577	135,518	128,354
Connecticut	410,531,826	407,554,121	386,989,188	101,193	111,005	102,854
Delaware	93,668,066	94,597,039	95,840,743	27,464	29,186	29,894
District of Columbia	46,787,688	46,603,700	47,835,905	16,520	17,130	18,031
Florida	1,551,927,338	1,510,427,289	1,512,344,797	441,218	452,255	461,804
Georgia	884,764,099	846,699,930	826,731,797	237,949	237,874	239,323
Hawaii	105,786,227	101,657,752	99,937,369	30,507	31,774	31,266
Idaho	86,371,314	83,038,697	83,261,017	26,211	26,107	25,775
Illinois	1,039,862,219	1,030,073,024	992,263,115	314,242	323,410	320,422
Indiana	527,726,568	510,521,479	500,450,824	152,278	155,262	153,509
Iowa	227,619,160	220,922,668	229,478,687	71,408	73,794	81,016
Kansas	241,151,126	245,171,561	241,423,997	70,111	72,898	73,119
Kentucky	342,082,451	345,865,749	344,770,449	93,173	98,447	99,171
Louisiana	533,518,145	502,009,026	492,792,684	136,036	135,068	130,238
Maine	95,486,099	94,075,789	88,818,046	28,734	31,108	28,833
Maryland	698,579,744	702,782,792	690,367,415	206,648	212,231	217,926
Massachusetts	689,897,236	692,882,747	638,201,250	230,564	250,554	229,370
Michigan	1,123,063,769	1,073,931,971	1,021,311,759	320,221	324,265	320,880
Minnesota	390,822,870	401,689,595	392,006,487	128,732	141,889	141,004
Mississippi	247,370,971	242,922,262	233,577,933	66,871	67,931	66,962
Missouri	497,182,829	520,628,072	527,501,885	143,829	148,974	153,285
Montana	68,596,210	70,110,839	63,974,286	18,530	19,722	18,485
Nebraska	142,299,324	146,148,013	144,091,154	43,958	46,096	49,056
Nevada	225,788,916	206,750,917	208,222,055	60,583	58,827	59,675
New Hampshire	125,010,183	123,330,027	115,579,351	39,520	42,524	40,387
New Jersey	882,606,587	888,763,980	868,032,786	230,229	246,427	237,592
New Mexico	142,368,156	137,121,215	132,795,931	40,913	40,159	39,252
New York	1,677,957,433	1,674,554,239	1,602,841,038	394,264	429,783	425,633
North Carolina	734,941,859	718,702,162	720,302,042	223,001	223,569	224,742
North Dakota	57,579,378	61,210,335	51,780,433	17,662	20,562	18,281
Ohio	973,138,152	977,355,026	921,737,143	307,564	317,628	310,430
Oklahoma	333,742,018	316,560,306	315,691,001	83,918	83,492	86,823
Oregon	279,280,069	266,607,147	260,864,275	87,710	85,846	85,442
Pennsylvania	1,333,041,488	1,342,995,308	1,261,831,980	391,042	405,004	395,609
Rhode Island	112,775,232	112,437,651	105,961,345	27,634	30,415	28,769
South Carolina	385,919,778	373,759,198	368,030,419	116,062	115,804	114,526
South Dakota	50,088,312	53,593,349	52,748,012	15,668	17,573	17,766
Tennessee	583,449,403	579,171,020	568,844,118	143,074	147,272	144,903
Texas	2,222,120,435	2,171,483,889	2,073,832,071	n/a	n/a	n/a
Utah	199,796,149	189,913,295	182,156,803	57,291	57,194	55,516
Vermont	49,838,472	50,205,102	45,682,941	14,354	15,653	14,321
Virginia	812,748,137	787,874,269	764,672,993	261,723	263,588	266,145
Washington	522,835,110	485,852,445	483,363,869	152,025	147,172	147,685
West Virginia	167,425,800	171,176,670	171,794,299	39,830	40,963	42,375
Wisconsin	397,507,897	407,917,078	380,017,426	126,264	131,432	128,869
Wyoming	48,109,711	47,524,660	46,381,724	12,624	13,178	12,849
<b>Countrywide</b>	<b>27,532,658,091</b>	<b>27,222,408,437</b>	<b>26,308,552,039</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>25,310,537,656</b>	<b>25,050,924,548</b>	<b>24,234,719,968</b>	<b>7,326,643</b>	<b>7,485,408</b>	<b>7,398,439</b>



Table 29C  
Collision 2010-2012

Total Business						
STATE	Pure Premium			Loss Ratio		
	2012	2011	2010	2012	2011	2010
Alabama	205.99	204.93	197.68	71.36	69.47	66.06
Alaska	236.45	218.31	221.30	64.77	59.20	58.75
Arizona	183.93	177.13	166.45	75.34	69.49	61.10
Arkansas	200.72	208.15	206.10	68.19	71.54	71.28
California	204.10	211.14	203.07	58.82	61.87	59.19
Colorado	180.34	181.45	174.48	71.98	71.60	67.54
Connecticut	227.32	228.00	218.60	68.13	67.90	64.86
Delaware	201.16	205.68	211.30	70.20	72.11	73.66
District of Columbia	255.57	259.43	270.43	58.73	60.71	62.41
Florida	180.25	177.75	177.34	78.21	74.17	69.25
Georgia	198.38	193.49	190.17	62.74	59.73	57.26
Hawaii	186.60	182.84	188.03	64.50	62.85	64.23
Idaho	126.49	124.09	126.17	62.42	59.70	57.20
Illinois	192.50	193.03	187.37	70.78	70.51	65.29
Indiana	170.06	165.27	163.04	72.63	70.68	67.63
Iowa	135.85	134.17	140.79	67.79	67.85	70.91
Kansas	168.73	173.71	170.78	69.50	70.99	69.05
Kentucky	178.76	184.58	184.66	72.56	74.76	73.11
Louisiana	278.66	267.31	263.93	74.07	68.71	65.51
Maine	160.07	158.14	148.97	64.41	62.00	56.92
Maryland	226.03	230.83	228.82	70.91	72.30	71.00
Massachusetts	202.49	206.17	194.65	60.56	65.73	66.20
Michigan	280.60	278.94	268.90	75.67	74.16	69.21
Minnesota	140.53	146.79	144.77	69.24	73.24	71.02
Mississippi	204.05	206.01	200.83	69.88	69.96	66.48
Missouri	175.73	186.10	189.38	69.70	74.21	74.70
Montana	153.95	161.98	150.98	63.84	67.17	62.26
Nebraska	147.68	155.20	154.58	68.59	74.02	73.89
Nevada	191.92	179.86	181.85	65.65	59.52	57.95
New Hampshire	179.73	179.64	170.42	66.69	66.15	61.41
New Jersey	225.42	229.51	226.86	63.31	65.45	65.75
New Mexico	169.49	166.00	162.02	64.58	61.17	57.20
New York	251.31	253.58	244.98	72.94	74.33	72.01
North Carolina	160.24	159.15	160.29	65.55	67.76	68.98
North Dakota	151.91	171.36	150.30	70.22	82.07	75.07
Ohio	165.74	168.21	160.08	68.50	70.71	66.70
Oklahoma	201.13	194.06	195.20	69.78	68.05	68.74
Oregon	148.61	142.50	140.67	73.71	68.47	63.32
Pennsylvania	209.40	213.23	202.05	70.49	71.41	67.31
Rhode Island	255.56	258.01	244.33	71.63	72.68	68.87
South Carolina	164.30	163.16	163.68	68.78	67.69	67.47
South Dakota	124.27	136.47	136.38	64.89	73.73	74.62
Tennessee	197.63	200.21	198.78	71.17	74.55	74.32
Texas	n/a	n/a	n/a	63.25	64.04	60.18
Utah	165.12	161.24	155.33	66.23	62.62	58.70
Vermont	175.96	179.96	164.91	62.02	63.39	57.87
Virginia	181.94	178.91	175.99	71.79	70.71	69.11
Washington	166.98	157.23	159.28	70.34	65.19	63.57
West Virginia	201.11	208.77	213.25	64.16	68.14	70.86
Wisconsin	137.88	144.41	135.70	69.13	71.84	65.77
Wyoming	175.25	176.80	173.46	65.91	66.57	63.97
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>67.75</b>	<b>68.23</b>	<b>65.51</b>
<b>CW w/o Texas</b>	<b>193.69</b>	<b>194.73</b>	<b>190.04</b>	<b>68.18</b>	<b>68.62</b>	<b>66.01</b>

Table 29D  
Collision 2010-2012

STATE	Total Business					
	Frequency			Severity		
	2012	2011	2010	2012	2011	2010
Alabama	5.71	5.83	5.83	3,605.10	3,516.29	3,393.06
Alaska	5.84	5.56	5.50	4,045.80	3,928.90	4,020.76
Arizona	5.19	5.16	4.88	3,544.10	3,433.54	3,413.74
Arkansas	5.37	5.71	5.71	3,734.66	3,642.26	3,606.82
California	6.51	6.41	6.35	3,135.12	3,292.08	3,198.47
Colorado	5.19	5.30	5.08	3,473.36	3,423.03	3,431.65
Connecticut	5.60	6.21	5.81	4,056.92	3,671.49	3,762.51
Delaware	5.90	6.35	6.59	3,410.58	3,241.18	3,206.02
District of Columbia	9.02	9.54	10.19	2,832.18	2,720.59	2,652.98
Florida	5.12	5.32	5.42	3,517.37	3,339.77	3,274.86
Georgia	5.34	5.44	5.50	3,718.29	3,559.45	3,454.46
Hawaii	5.38	5.71	5.88	3,467.61	3,199.40	3,196.36
Idaho	3.84	3.90	3.91	3,295.23	3,180.71	3,230.30
Illinois	5.82	6.06	6.05	3,309.11	3,185.04	3,096.74
Indiana	4.91	5.03	5.00	3,465.55	3,288.13	3,260.07
Iowa	4.26	4.48	4.97	3,187.59	2,993.78	2,832.51
Kansas	4.91	5.17	5.17	3,439.56	3,363.21	3,301.80
Kentucky	4.87	5.25	5.31	3,671.48	3,513.22	3,476.52
Louisiana	7.11	7.19	6.98	3,921.89	3,716.71	3,783.79
Maine	4.82	5.23	4.84	3,323.10	3,024.17	3,080.43
Maryland	6.69	6.97	7.22	3,380.53	3,311.40	3,167.90
Massachusetts	6.77	7.46	7.00	2,992.22	2,765.40	2,782.41
Michigan	8.00	8.42	8.45	3,507.15	3,311.90	3,182.85
Minnesota	4.63	5.19	5.21	3,035.94	2,831.01	2,780.11
Mississippi	5.52	5.76	5.76	3,699.23	3,576.01	3,488.22
Missouri	5.08	5.33	5.50	3,456.76	3,494.76	3,441.31
Montana	4.16	4.56	4.36	3,701.90	3,554.96	3,460.88
Nebraska	4.56	4.90	5.26	3,237.17	3,170.51	2,937.28
Nevada	5.15	5.12	5.21	3,726.94	3,514.56	3,489.27
New Hampshire	5.68	6.19	5.96	3,163.21	2,900.25	2,861.80
New Jersey	5.88	6.36	6.21	3,833.60	3,606.60	3,653.46
New Mexico	4.87	4.86	4.79	3,479.78	3,414.46	3,383.16
New York	5.91	6.51	6.51	4,255.92	3,896.28	3,765.78
North Carolina	4.86	4.95	5.00	3,295.69	3,214.68	3,205.02
North Dakota	4.66	5.76	5.31	3,260.07	2,976.87	2,832.47
Ohio	5.24	5.47	5.39	3,164.02	3,077.04	2,969.23
Oklahoma	5.06	5.12	5.37	3,977.00	3,791.50	3,636.03
Oregon	4.67	4.59	4.61	3,184.13	3,105.64	3,053.12
Pennsylvania	6.14	6.43	6.33	3,408.95	3,316.01	3,189.59
Rhode Island	6.26	6.98	6.63	4,081.03	3,696.78	3,683.18
South Carolina	4.94	5.06	5.09	3,325.12	3,227.52	3,213.51
South Dakota	3.89	4.47	4.59	3,196.85	3,049.76	2,969.04
Tennessee	4.85	5.09	5.06	4,077.96	3,932.66	3,925.69
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	4.73	4.86	4.73	3,487.39	3,320.51	3,281.16
Vermont	5.07	5.61	5.17	3,472.10	3,207.38	3,189.93
Virginia	5.86	5.99	6.13	3,105.38	2,989.04	2,873.14
Washington	4.86	4.76	4.87	3,439.14	3,301.26	3,272.94
West Virginia	4.78	5.00	5.26	4,203.51	4,178.81	4,054.14
Wisconsin	4.38	4.65	4.60	3,148.23	3,103.64	2,948.87
Wyoming	4.60	4.90	4.81	3,810.97	3,606.36	3,609.75
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>5.61</b>	<b>5.82</b>	<b>5.80</b>	<b>3,454.59</b>	<b>3,346.63</b>	<b>3,275.65</b>

# **Comprehensive**



## Comprehensive

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

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

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

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

## Comprehensive State-Specific Information and Technical Notes

Voluntary Market Business and  
Residual Market Business

### Comprehensive Data

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

### Comprehensive—Calculations Loss Experience Results

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

Because the results for pure premium, frequency and severity are calculated using earned exposures and

**incurred claims, there are no data in these columns for Texas.**

### Loss Development

Comprehensive incurred losses are not developed.

*Except:*

**California**—Incurred losses are developed to **27 months**.<sup>1</sup>

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

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<sup>1</sup> See Collision, Page 171.



Table 30A

## Comprehensive 2010-2012

Voluntary Business						
STATE	Earned Premiums			Earned Exposures		
	2012	2011	2010	2012	2011	2010
Alabama	301,615,971	286,670,269	273,754,797	2,388,464	2,341,777	2,307,853
Alaska	44,507,773	43,671,508	43,401,200	331,832	321,380	312,924
Arizona	490,397,109	510,370,168	530,730,546	2,914,730	2,882,008	2,851,536
Arkansas	220,146,720	208,445,952	200,988,962	1,326,317	1,301,995	1,290,586
California	1,718,034,336	1,691,174,725	1,696,851,620	17,161,640	16,886,761	16,809,309
Colorado	367,669,181	348,296,117	343,347,133	2,717,369	2,658,189	2,621,583
Connecticut	230,930,912	227,988,888	229,229,346	2,016,425	1,996,046	1,975,030
Delaware	48,657,044	47,054,243	45,941,485	492,459	485,339	477,739
District of Columbia	40,200,033	39,168,669	39,804,332	188,488	184,441	181,539
Florida	835,276,707	872,202,617	878,454,009	8,906,387	8,785,675	8,814,037
Georgia	640,582,862	636,746,926	631,769,068	4,671,499	4,578,461	4,540,753
Hawaii	58,320,926	58,075,849	56,486,783	588,447	574,671	548,392
Idaho	70,011,391	69,314,529	70,638,813	721,521	705,965	699,967
Illinois	534,541,954	526,854,879	523,253,007	5,669,569	5,594,345	5,539,891
Indiana	331,100,197	328,309,110	330,455,874	3,291,251	3,286,856	3,264,292
Iowa	273,991,304	263,824,952	259,422,827	1,760,151	1,729,901	1,712,331
Kansas	292,659,279	282,536,400	275,737,633	1,460,941	1,442,361	1,443,939
Kentucky	241,900,074	239,188,646	235,541,022	2,082,887	2,051,835	2,049,470
Louisiana	370,361,840	367,958,277	371,960,318	1,964,272	1,928,026	1,917,050
Maine	57,192,398	58,629,882	60,433,090	656,956	662,555	665,359
Maryland	419,529,272	408,227,560	406,400,594	3,235,286	3,179,898	3,143,590
Massachusetts	439,740,715	416,735,745	387,033,630	3,594,682	3,552,204	3,475,637
Michigan	588,729,851	581,412,940	586,491,272	4,450,465	4,289,886	4,218,798
Minnesota	480,836,145	458,320,722	461,349,213	3,048,810	3,006,662	2,976,912
Mississippi	214,768,346	205,875,142	198,438,881	1,244,667	1,211,021	1,194,566
Missouri	421,551,966	422,112,544	422,298,989	2,902,679	2,870,236	2,858,039
Montana	86,512,062	82,301,243	80,096,516	472,909	459,417	448,935
Nebraska	179,824,517	166,416,706	159,598,996	998,539	976,041	966,267
Nevada	121,485,501	124,918,254	129,716,173	1,204,319	1,175,647	1,169,982
New Hampshire	67,753,775	67,293,765	67,195,542	736,985	729,845	722,369
New Jersey	430,950,187	432,390,635	456,716,506	4,095,359	4,050,932	4,009,493
New Mexico	135,914,132	138,296,488	140,159,127	865,859	850,610	843,866
New York	986,950,854	955,993,330	949,920,928	7,248,083	7,146,011	7,074,868
North Carolina	504,369,372	483,517,068	480,845,868	4,974,329	4,897,880	4,870,912
North Dakota	88,493,046	82,709,538	79,752,807	398,663	377,086	364,577
Ohio	605,403,542	589,236,251	583,744,387	6,364,324	6,308,534	6,254,880
Oklahoma	297,337,881	280,368,202	260,455,274	1,680,845	1,652,668	1,639,233
Oregon	157,627,322	162,324,778	164,441,682	2,069,973	2,058,487	2,046,420
Pennsylvania	769,161,445	749,934,125	732,341,403	6,902,153	6,841,033	6,788,277
Rhode Island	50,939,625	51,077,284	49,806,192	466,926	462,436	460,368
South Carolina	364,410,348	342,695,528	328,763,954	2,506,754	2,449,502	2,397,547
South Dakota	86,691,634	80,877,536	76,621,876	419,826	409,221	403,094
Tennessee	346,691,111	331,942,679	325,324,963	3,140,054	3,076,651	3,040,309
Texas	2,071,075,533	1,993,694,110	1,942,455,873	n/a	n/a	n/a
Utah	117,304,625	115,338,517	114,988,777	1,269,714	1,234,179	1,226,670
Vermont	34,319,537	33,737,309	33,490,484	311,332	308,484	306,530
Virginia	548,552,951	524,264,287	501,472,459	4,715,155	4,641,122	4,581,057
Washington	315,426,431	320,632,857	326,532,717	3,379,579	3,330,943	3,295,597
West Virginia	164,558,566	160,362,462	153,965,862	923,155	910,574	897,052
Wisconsin	341,738,065	329,290,677	333,855,579	3,108,368	3,041,240	3,016,173
Wyoming	56,340,190	53,618,874	52,999,852	283,947	277,708	275,805
<b>Countrywide</b>	<b>18,663,086,558</b>	<b>18,252,399,762</b>	<b>18,085,478,241</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>16,592,011,025</b>	<b>16,258,705,652</b>	<b>16,143,022,368</b>	<b>138,325,344</b>	<b>136,174,745</b>	<b>134,991,403</b>

Table 30B

## Comprehensive 2010-2012

Voluntary Business						
STATE	Incurred Losses			Incurred Claims		
	2012	2011	2010	2012	2011	2010
Alabama	219,992,795	309,176,813	194,453,851	215,640	237,836	213,930
Alaska	25,508,291	21,971,891	21,384,246	45,262	38,512	35,560
Arizona	296,272,845	352,061,864	604,780,217	564,932	582,664	640,035
Arkansas	133,435,589	213,411,422	132,391,366	117,697	142,702	123,508
California	826,097,357	917,328,885	900,110,213	685,529	735,289	718,352
Colorado	331,452,555	291,984,237	275,004,985	407,685	369,003	350,388
Connecticut	164,614,201	179,302,540	132,650,848	192,566	220,613	193,125
Delaware	37,084,967	35,169,676	34,626,528	47,228	47,181	45,872
District of Columbia	23,303,446	22,918,715	23,948,928	37,581	36,822	37,260
Florida	547,587,349	519,128,747	490,084,475	875,999	860,048	851,008
Georgia	363,162,926	401,995,358	326,565,335	444,905	453,309	392,495
Hawaii	23,537,078	23,160,301	23,067,974	46,874	43,554	40,435
Idaho	48,342,365	42,523,151	40,842,379	87,089	90,412	83,902
Illinois	497,230,595	538,925,038	378,746,503	334,944	351,832	310,854
Indiana	321,882,323	258,220,625	189,069,709	200,106	188,936	154,834
Iowa	173,410,838	273,791,282	200,208,085	116,556	152,091	138,942
Kansas	230,246,470	317,302,826	174,769,504	136,283	165,780	126,704
Kentucky	354,652,262	177,571,627	147,250,199	219,959	169,907	156,841
Louisiana	282,740,689	240,261,462	165,055,729	225,629	226,766	212,031
Maine	31,451,393	35,947,027	29,785,977	41,555	45,673	40,920
Maryland	309,526,721	310,716,155	336,756,085	449,365	457,871	453,036
Massachusetts	237,430,548	315,376,506	244,337,290	436,344	531,162	464,347
Michigan	434,155,459	414,192,341	397,495,240	466,720	470,303	452,006
Minnesota	335,502,868	345,448,364	339,987,567	322,403	361,010	353,412
Mississippi	140,030,684	143,366,262	125,565,723	121,601	127,230	125,067
Missouri	545,536,250	421,343,015	254,946,449	285,217	277,680	221,658
Montana	53,515,478	61,006,030	123,108,355	45,106	48,964	65,940
Nebraska	144,095,709	204,214,166	145,661,841	98,824	118,617	106,887
Nevada	74,387,806	60,981,681	59,538,838	102,388	90,756	88,148
New Hampshire	38,480,734	43,915,375	38,813,918	55,649	62,496	57,997
New Jersey	762,511,131	353,328,684	246,863,125	270,352	242,386	219,145
New Mexico	88,766,402	56,488,747	86,591,549	88,197	73,953	84,835
New York	2,074,216,653	964,164,911	651,675,294	879,440	911,133	790,169
North Carolina	374,912,596	576,017,525	344,885,298	290,456	389,132	329,617
North Dakota	37,891,704	43,897,329	46,682,569	32,340	35,621	36,578
Ohio	468,162,039	559,042,761	381,220,645	446,504	485,916	413,627
Oklahoma	306,966,235	256,237,175	375,225,478	131,612	126,922	145,173
Oregon	101,065,236	94,920,344	93,005,367	151,480	149,462	140,880
Pennsylvania	633,399,376	708,108,312	580,278,454	544,664	604,669	531,862
Rhode Island	34,654,960	36,775,455	30,064,012	33,565	35,332	31,150
South Carolina	283,364,299	376,881,837	256,142,441	382,946	431,534	389,213
South Dakota	74,445,765	98,150,882	64,426,389	45,505	54,711	51,153
Tennessee	402,405,385	728,573,591	254,116,831	234,734	304,383	185,314
Texas	1,491,245,611	1,226,863,576	899,924,840	n/a	n/a	n/a
Utah	78,763,370	80,900,910	75,133,257	155,257	171,646	159,102
Vermont	22,913,382	26,440,526	18,797,559	28,594	30,187	26,506
Virginia	417,608,097	407,974,784	353,339,423	609,612	624,783	606,914
Washington	182,755,887	171,957,458	174,642,900	321,506	329,727	315,766
West Virginia	116,525,704	110,419,376	101,778,080	83,577	86,866	84,316
Wisconsin	245,811,172	276,083,579	272,181,219	174,961	197,498	187,665
Wyoming	34,926,394	97,621,609	60,790,999	28,464	42,356	36,974
<b>Countrywide</b>	<b>15,477,979,989</b>	<b>14,743,562,753</b>	<b>11,918,774,086</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>13,986,734,378</b>	<b>13,516,699,177</b>	<b>11,018,849,246</b>	<b>12,361,402</b>	<b>13,033,236</b>	<b>12,021,453</b>



Table 30C

## Comprehensive 2010-2012

Voluntary Business						
STATE	Pure Premium			Loss Ratio		
	2012	2011	2010	2012	2011	2010
Alabama	92.11	132.03	84.26	72.94	107.85	71.03
Alaska	76.87	68.37	68.34	57.31	50.31	49.27
Arizona	101.65	122.16	212.09	60.41	68.98	113.95
Arkansas	100.61	163.91	102.58	60.61	102.38	65.87
California	48.14	54.32	53.55	48.08	54.24	53.05
Colorado	121.98	109.84	104.90	90.15	83.83	80.10
Connecticut	81.64	89.83	67.16	71.28	78.65	57.87
Delaware	75.31	72.46	72.48	76.22	74.74	75.37
District of Columbia	123.63	124.26	131.92	57.97	58.51	60.17
Florida	61.48	59.09	55.60	65.56	59.52	55.79
Georgia	77.74	87.80	71.92	56.69	63.13	51.69
Hawaii	40.00	40.30	42.06	40.36	39.88	40.84
Idaho	67.00	60.23	58.35	69.05	61.35	57.82
Illinois	87.70	96.33	68.37	93.02	102.29	72.38
Indiana	97.80	78.56	57.92	97.22	78.65	57.21
Iowa	98.52	158.27	116.92	63.29	103.78	77.17
Kansas	157.60	219.99	121.04	78.67	112.31	63.38
Kentucky	170.27	86.54	71.85	146.61	74.24	62.52
Louisiana	143.94	124.62	86.10	76.34	65.30	44.37
Maine	47.87	54.26	44.77	54.99	61.31	49.29
Maryland	95.67	97.71	107.12	73.78	76.11	82.86
Massachusetts	66.05	88.78	70.30	53.99	75.68	63.13
Michigan	97.55	96.55	94.22	73.74	71.24	67.78
Minnesota	110.04	114.89	114.21	69.77	75.37	73.69
Mississippi	112.50	118.38	105.11	65.20	69.64	63.28
Missouri	187.94	146.80	89.20	129.41	99.82	60.37
Montana	113.16	132.79	274.22	61.86	74.13	153.70
Nebraska	144.31	209.23	150.75	80.13	122.71	91.27
Nevada	61.77	51.87	50.89	61.23	48.82	45.90
New Hampshire	52.21	60.17	53.73	56.79	65.26	57.76
New Jersey	186.19	87.22	61.57	176.94	81.72	54.05
New Mexico	102.52	66.41	102.61	65.31	40.85	61.78
New York	286.17	134.92	92.11	210.16	100.85	68.60
North Carolina	75.37	117.61	70.81	74.33	119.13	71.72
North Dakota	95.05	116.41	128.05	42.82	53.07	58.53
Ohio	73.56	88.62	60.95	77.33	94.88	65.31
Oklahoma	182.63	155.04	228.90	103.24	91.39	144.07
Oregon	48.82	46.11	45.45	64.12	58.48	56.56
Pennsylvania	91.77	103.51	85.48	82.35	94.42	79.24
Rhode Island	74.22	79.53	65.30	68.03	72.00	60.36
South Carolina	113.04	153.86	106.84	77.76	109.98	77.91
South Dakota	177.33	239.85	159.83	85.87	121.36	84.08
Tennessee	128.15	236.81	83.58	116.07	219.49	78.11
Texas	n/a	n/a	n/a	72.00	61.54	46.33
Utah	62.03	65.55	61.25	67.14	70.14	65.34
Vermont	73.60	85.71	61.32	66.76	78.37	56.13
Virginia	88.57	87.90	77.13	76.13	77.82	70.46
Washington	54.08	51.62	52.99	57.94	53.63	53.48
West Virginia	126.23	121.26	113.46	70.81	68.86	66.10
Wisconsin	79.08	90.78	90.24	71.93	83.84	81.53
Wyoming	123.00	351.53	220.41	61.99	182.07	114.70
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>82.93</b>	<b>80.78</b>	<b>65.90</b>
<b>CW w/o Texas</b>	<b>101.11</b>	<b>99.26</b>	<b>81.63</b>	<b>84.30</b>	<b>83.14</b>	<b>68.26</b>

Table 30D

## Comprehensive 2010-2012

Voluntary Business						
STATE	Frequency			Severity		
	2012	2011	2010	2012	2011	2010
Alabama	9.03	10.16	9.27	1,020.19	1,299.96	908.96
Alaska	13.64	11.98	11.36	563.57	570.52	601.36
Arizona	19.38	20.22	22.45	524.44	604.23	944.92
Arkansas	8.87	10.96	9.57	1,133.72	1,495.50	1,071.93
California	3.99	4.35	4.27	1,205.05	1,247.58	1,253.02
Colorado	15.00	13.88	13.37	813.01	791.28	784.86
Connecticut	9.55	11.05	9.78	854.85	812.75	686.87
Delaware	9.59	9.72	9.60	785.23	745.42	754.85
District of Columbia	19.94	19.96	20.52	620.09	622.42	642.75
Florida	9.84	9.79	9.66	625.10	603.60	575.89
Georgia	9.52	9.90	8.64	816.27	886.80	832.02
Hawaii	7.97	7.58	7.37	502.14	531.76	570.50
Idaho	12.07	12.81	11.99	555.09	470.33	486.79
Illinois	5.91	6.29	5.61	1,484.52	1,531.77	1,218.41
Indiana	6.08	5.75	4.74	1,608.56	1,366.71	1,221.11
Iowa	6.62	8.79	8.11	1,487.79	1,800.18	1,440.95
Kansas	9.33	11.49	8.77	1,689.47	1,914.00	1,379.35
Kentucky	10.56	8.28	7.65	1,612.36	1,045.11	938.85
Louisiana	11.49	11.76	11.06	1,253.12	1,059.51	778.45
Maine	6.33	6.89	6.15	756.86	787.05	727.91
Maryland	13.89	14.40	14.41	688.81	678.61	743.33
Massachusetts	12.14	14.95	13.36	544.14	593.75	526.20
Michigan	10.49	10.96	10.71	930.23	880.69	879.40
Minnesota	10.57	12.01	11.87	1,040.63	956.89	962.01
Mississippi	9.77	10.51	10.47	1,151.56	1,126.83	1,003.99
Missouri	9.83	9.67	7.76	1,912.71	1,517.37	1,150.18
Montana	9.54	10.66	14.69	1,186.44	1,245.94	1,866.98
Nebraska	9.90	12.15	11.06	1,458.10	1,721.63	1,362.76
Nevada	8.50	7.72	7.53	726.53	671.93	675.44
New Hampshire	7.55	8.56	8.03	691.49	702.69	669.24
New Jersey	6.60	5.98	5.47	2,820.44	1,457.71	1,126.48
New Mexico	10.19	8.69	10.05	1,006.46	763.85	1,020.71
New York	12.13	12.75	11.17	2,358.57	1,058.20	824.73
North Carolina	5.84	7.94	6.77	1,290.77	1,480.26	1,046.32
North Dakota	8.11	9.45	10.03	1,171.67	1,232.34	1,276.25
Ohio	7.02	7.70	6.61	1,048.51	1,150.49	921.65
Oklahoma	7.83	7.68	8.86	2,332.36	2,018.86	2,584.68
Oregon	7.32	7.26	6.88	667.19	635.08	660.17
Pennsylvania	7.89	8.84	7.84	1,162.92	1,171.07	1,091.03
Rhode Island	7.19	7.64	6.77	1,032.47	1,040.85	965.14
South Carolina	15.28	17.62	16.23	739.96	873.35	658.10
South Dakota	10.84	13.37	12.69	1,635.99	1,793.99	1,259.48
Tennessee	7.48	9.89	6.10	1,714.30	2,393.61	1,371.28
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	12.23	13.91	12.97	507.31	471.32	472.23
Vermont	9.18	9.79	8.65	801.34	875.89	709.18
Virginia	12.93	13.46	13.25	685.04	652.99	582.19
Washington	9.51	9.90	9.58	568.44	521.51	553.08
West Virginia	9.05	9.54	9.40	1,394.23	1,271.15	1,207.10
Wisconsin	5.63	6.49	6.22	1,404.95	1,397.91	1,450.36
Wyoming	10.02	15.25	13.41	1,227.04	2,304.79	1,644.16
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>8.94</b>	<b>9.57</b>	<b>8.91</b>	<b>1,131.48</b>	<b>1,037.09</b>	<b>916.60</b>

Table 31A  
Comprehensive 2010-2012

Residual Business						
STATE	Earned Premiums			Earned Exposures		
	2012	2011	2010	2012	2011	2010
Alabama	0	0	0	0	0	0
Alaska	422	791	2,189	2	4	7
Arizona	0	0	-371	0	0	0
Arkansas	0	1,376	1,318	0	2	2
California	0	0	0	0	0	0
Colorado	0	0	0	0	0	0
Connecticut	8,669	8,408	11,675	19	17	25
Delaware	82	283	611	1	1	1
District of Columbia	27,147	28,256	33,962	43	49	54
Florida	48,478	15,161	386	226	65	2
Georgia	0	0	0	0	0	0
Hawaii	34,846	56,658	74,064	141	258	403
Idaho	97	146	1,028	0	1	3
Illinois	41,299	49,674	43,748	143	180	170
Indiana	99	0	0	0	0	0
Iowa	1,490	2,242	708	4	6	3
Kansas	97,679	96,847	83,823	238	267	236
Kentucky	0	0	0	0	0	0
Louisiana	221	1,544	-491	0	1	0
Maine	723	1,162	1,135	6	4	3
Maryland	3,410,333	4,572,421	5,544,998	13,405	18,720	23,382
Massachusetts	12,112,750	11,114,124	9,587,033	58,378	54,362	49,428
Michigan	58,552	37,899	78,128	154	90	201
Minnesota	2,520	272	973	3	0	1
Mississippi	221	524	852	1	1	1
Missouri	1,221	999	776	4	3	2
Montana	1,814	3,990	5,539	4	7	11
Nebraska	0	0	0	0	0	0
Nevada	0	885	20	0	1	0
New Hampshire	19,788	43,029	62,236	96	207	298
New Jersey	1,856,332	2,835,538	2,725,893	7,158	9,687	8,470
New Mexico	345	-197	771	1	0	0
New York	1,908,782	2,485,921	2,933,100	4,540	6,064	7,138
North Carolina	0	0	0	0	0	0
North Dakota	0	0	0	0	0	0
Ohio	0	0	0	0	0	0
Oklahoma	341	788	2,457	1	1	3
Oregon	0	0	0	0	0	0
Pennsylvania	47,823	44,457	54,422	82	84	111
Rhode Island	27,535	12,169	25,608	31	29	37
South Carolina	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0
Texas	0	0	0	n/a	n/a	n/a
Utah	0	0	0	0	0	0
Vermont	4,216	6,308	9,217	17	25	38
Virginia	55,269	56,775	56,160	180	206	210
Washington	0	0	0	0	0	0
West Virginia	1,388	1,508	739	2	3	2
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
<b>Countrywide</b>	<b>19,770,482</b>	<b>21,479,958</b>	<b>21,342,707</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>19,770,482</b>	<b>21,479,958</b>	<b>21,342,707</b>	<b>84,880</b>	<b>90,345</b>	<b>90,242</b>

Table 31B  
Comprehensive 2010-2012

Residual Business						
STATE	Incurred Losses			Incurred Claims		
	2012	2011	2010	2012	2011	2010
Alabama	0	0	0	0	0	0
Alaska	0	-709	-857	0	0	0
Arizona	0	0	0	0	0	0
Arkansas	0	0	0	0	0	0
California	0	0	0	0	0	0
Colorado	0	0	0	0	0	0
Connecticut	7,361	388	8,118	1	1	2
Delaware	0	0	0	0	0	0
District of Columbia	1,319	903	25,266	2	1	5
Florida	2,408	1,824	1,137	4	3	1
Georgia	0	0	116	0	0	0
Hawaii	2,050	17,690	12,949	2	6	6
Idaho	0	0	0	0	0	0
Illinois	18,868	58,894	12,734	8	11	8
Indiana	0	0	0	0	0	0
Iowa	0	1,427	0	0	1	0
Kansas	45,153	94,616	42,129	15	23	19
Kentucky	0	0	0	0	0	0
Louisiana	-231	0	-239	0	0	0
Maine	0	0	0	0	0	0
Maryland	2,859,424	4,235,518	5,695,001	905	1,335	1,827
Massachusetts	9,785,253	10,762,236	9,776,792	12,618	14,336	13,297
Michigan	9,592	71,452	82,958	4	10	22
Minnesota	0	0	0	0	0	0
Mississippi	0	0	0	0	0	0
Missouri	0	-6,069	19,246	0	0	1
Montana	0	0	1,401	0	0	1
Nebraska	0	0	0	0	0	0
Nevada	0	0	0	0	0	0
New Hampshire	28,317	1,246	36,790	4	8	15
New Jersey	1,404,472	1,977,460	1,177,872	275	391	292
New Mexico	0	0	0	0	0	0
New York	1,261,705	1,286,815	1,028,877	343	509	461
North Carolina	0	0	0	0	0	0
North Dakota	0	0	0	0	0	0
Ohio	0	0	0	0	0	0
Oklahoma	0	0	0	0	0	0
Oregon	0	0	0	0	0	0
Pennsylvania	12,574	7,282	46,767	4	6	10
Rhode Island	14,997	3,047	16,982	3	1	1
South Carolina	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0
Texas	0	0	0	n/a	n/a	n/a
Utah	0	0	0	0	0	0
Vermont	0	275	0	0	1	0
Virginia	55,763	34,862	44,270	11	21	25
Washington	0	0	0	0	0	0
West Virginia	0	0	0	0	0	0
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
<b>Countrywide</b>	<b>15,509,025</b>	<b>18,549,157</b>	<b>18,028,309</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>15,509,025</b>	<b>18,549,157</b>	<b>18,028,309</b>	<b>14,199</b>	<b>16,664</b>	<b>15,993</b>

Table 31C  
Comprehensive 2010-2012

Residual Business						
STATE	Pure Premium			Loss Ratio		
	2012	2011	2010	2012	2011	2010
Alabama	-	-	-	-	-	-
Alaska	0.00	-177.25	-122.43	0.00	-89.63	-39.15
Arizona	-	-	-	-	-	0.00
Arkansas	-	0.00	0.00	-	0.00	0.00
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	387.42	22.82	324.72	84.91	4.61	69.53
Delaware	0.00	0.00	0.00	0.00	0.00	0.00
District of Columbia	30.67	18.43	467.89	4.86	3.20	74.39
Florida	10.65	28.06	568.50	4.97	12.03	294.56
Georgia	-	-	-	-	-	-
Hawaii	14.54	68.57	32.13	5.88	31.22	17.48
Idaho	-	0.00	0.00	0.00	0.00	0.00
Illinois	131.94	327.19	74.91	45.69	118.56	29.11
Indiana	-	-	-	0.00	-	-
Iowa	0.00	237.83	0.00	0.00	63.65	0.00
Kansas	189.72	354.37	178.51	46.23	97.70	50.26
Kentucky	-	-	-	-	-	-
Louisiana	-	0.00	-	-104.52	0.00	48.68
Maine	0.00	0.00	0.00	0.00	0.00	0.00
Maryland	213.31	226.26	243.56	83.85	92.63	102.71
Massachusetts	167.62	197.97	197.80	80.78	96.83	101.98
Michigan	62.29	793.91	412.73	16.38	188.53	106.18
Minnesota	0.00	-	0.00	0.00	0.00	0.00
Mississippi	0.00	0.00	0.00	0.00	0.00	0.00
Missouri	0.00	-2,023.00	9,623.00	0.00	-607.51	2,480.15
Montana	0.00	0.00	127.36	0.00	0.00	25.29
Nebraska	-	-	-	-	-	-
Nevada	-	0.00	-	-	0.00	0.00
New Hampshire	294.97	6.02	123.46	143.10	2.90	59.11
New Jersey	196.21	204.14	139.06	75.66	69.74	43.21
New Mexico	0.00	-	-	0.00	0.00	0.00
New York	277.91	212.21	144.14	66.10	51.76	35.08
North Carolina	-	-	-	-	-	-
North Dakota	-	-	-	-	-	-
Ohio	-	-	-	-	-	-
Oklahoma	0.00	0.00	0.00	0.00	0.00	0.00
Oregon	-	-	-	-	-	-
Pennsylvania	153.34	86.69	421.32	26.29	16.38	85.93
Rhode Island	483.77	105.07	458.97	54.47	25.04	66.32
South Carolina	-	-	-	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	-	-	-	-	-	-
Texas	n/a	n/a	n/a	-	-	-
Utah	-	-	-	-	-	-
Vermont	0.00	11.00	0.00	0.00	4.36	0.00
Virginia	309.79	169.23	210.81	100.89	61.40	78.83
Washington	-	-	-	-	-	-
West Virginia	0.00	0.00	0.00	0.00	0.00	0.00
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	-
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>78.45</b>	<b>86.36</b>	<b>84.47</b>
<b>CW w/o Texas</b>	<b>182.72</b>	<b>205.31</b>	<b>199.78</b>	<b>78.45</b>	<b>86.36</b>	<b>84.47</b>

**Table 31D**  
**Comprehensive 2010-2012**

STATE	Residual Business					
	Frequency			Severity		
	2012	2011	2010	2012	2011	2010
Alabama	-	-	-	-	-	-
Alaska	0.00	0.00	0.00	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	-	0.00	0.00	-	-	-
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	5.26	5.88	8.00	7,361.00	388.00	4,059.00
Delaware	0.00	0.00	0.00	-	-	-
District of Columbia	4.65	2.04	9.26	659.50	903.00	5,053.20
Florida	1.77	4.62	50.00	602.00	608.00	1,137.00
Georgia	-	-	-	-	-	-
Hawaii	1.42	2.33	1.49	1,025.00	2,948.33	2,158.17
Idaho	-	0.00	0.00	-	-	-
Illinois	5.59	6.11	4.71	2,358.50	5,354.00	1,591.75
Indiana	-	-	-	-	-	-
Iowa	0.00	16.67	0.00	-	1,427.00	-
Kansas	6.30	8.61	8.05	3,010.20	4,113.74	2,217.32
Kentucky	-	-	-	-	-	-
Louisiana	-	0.00	-	-	-	-
Maine	0.00	0.00	0.00	-	-	-
Maryland	6.75	7.13	7.81	3,159.58	3,172.67	3,117.13
Massachusetts	21.61	26.37	26.90	775.50	750.71	735.26
Michigan	2.60	11.11	10.95	2,398.00	7,145.20	3,770.82
Minnesota	0.00	-	0.00	-	-	-
Mississippi	0.00	0.00	0.00	-	-	-
Missouri	0.00	0.00	50.00	-	-	19,246.00
Montana	0.00	0.00	9.09	-	-	1,401.00
Nebraska	-	-	-	-	-	-
Nevada	-	0.00	-	-	-	-
New Hampshire	4.17	3.86	5.03	7,079.25	155.75	2,452.67
New Jersey	3.84	4.04	3.45	5,107.17	5,057.44	4,033.81
New Mexico	0.00	-	-	-	-	-
New York	7.56	8.39	6.46	3,678.44	2,528.12	2,231.84
North Carolina	-	-	-	-	-	-
North Dakota	-	-	-	-	-	-
Ohio	-	-	-	-	-	-
Oklahoma	0.00	0.00	0.00	-	-	-
Oregon	-	-	-	-	-	-
Pennsylvania	4.88	7.14	9.01	3,143.50	1,213.67	4,676.70
Rhode Island	9.68	3.45	2.70	4,999.00	3,047.00	16,982.00
South Carolina	-	-	-	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	-	-	-	-	-	-
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	-	-	-	-	-	-
Vermont	0.00	4.00	0.00	-	275.00	-
Virginia	6.11	10.19	11.90	5,069.36	1,660.10	1,770.80
Washington	-	-	-	-	-	-
West Virginia	0.00	0.00	0.00	-	-	-
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	-
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>16.73</b>	<b>18.44</b>	<b>17.72</b>	<b>1,092.26</b>	<b>1,113.13</b>	<b>1,127.26</b>

Table 32A

## Comprehensive 2010-2012

Total Business						
STATE	Earned Premiums			Earned Exposures		
	2012	2011	2010	2012	2011	2010
Alabama	301,615,971	286,670,269	273,754,797	2,388,464	2,341,777	2,307,853
Alaska	44,508,195	43,672,299	43,403,389	331,834	321,384	312,931
Arizona	490,397,109	510,370,168	530,730,175	2,914,730	2,882,008	2,851,536
Arkansas	220,146,720	208,447,328	200,990,280	1,326,317	1,301,997	1,290,588
California	1,718,034,336	1,691,174,725	1,696,851,620	17,161,640	16,886,761	16,809,309
Colorado	367,669,181	348,296,117	343,347,133	2,717,369	2,658,189	2,621,583
Connecticut	230,939,581	227,997,296	229,241,021	2,016,444	1,996,063	1,975,055
Delaware	48,657,126	47,054,526	45,942,096	492,460	485,340	477,740
District of Columbia	40,227,180	39,196,925	39,838,294	188,531	184,490	181,593
Florida	835,325,185	872,217,778	878,454,395	8,906,613	8,785,740	8,814,039
Georgia	640,582,862	636,746,926	631,769,068	4,671,499	4,578,461	4,540,753
Hawaii	58,355,772	58,132,507	56,560,847	588,588	574,929	548,795
Idaho	70,011,488	69,314,675	70,639,841	721,521	705,966	699,970
Illinois	534,583,253	526,904,553	523,296,755	5,669,712	5,594,525	5,540,061
Indiana	331,100,296	328,309,110	330,455,874	3,291,251	3,286,856	3,264,292
Iowa	273,992,794	263,827,194	259,423,535	1,760,155	1,729,907	1,712,334
Kansas	292,756,958	282,633,247	275,821,456	1,461,179	1,442,628	1,444,175
Kentucky	241,900,074	239,188,646	235,541,022	2,082,887	2,051,835	2,049,470
Louisiana	370,362,061	367,959,821	371,959,827	1,964,272	1,928,027	1,917,050
Maine	57,193,121	58,631,044	60,434,225	656,962	662,559	665,362
Maryland	422,939,605	412,799,981	411,945,592	3,248,691	3,198,618	3,166,972
Massachusetts	451,853,465	427,849,869	396,620,663	3,653,060	3,606,566	3,525,065
Michigan	588,788,403	581,450,839	586,569,400	4,450,619	4,289,976	4,218,999
Minnesota	480,838,665	458,320,994	461,350,186	3,048,813	3,006,662	2,976,913
Mississippi	214,768,567	205,875,666	198,439,733	1,244,668	1,211,022	1,194,567
Missouri	421,553,187	422,113,543	422,299,765	2,902,683	2,870,239	2,858,041
Montana	86,513,876	82,305,233	80,102,055	472,913	459,424	448,946
Nebraska	179,824,517	166,416,706	159,598,996	998,539	976,041	966,267
Nevada	121,485,501	124,919,139	129,716,193	1,204,319	1,175,648	1,169,982
New Hampshire	67,773,563	67,336,794	67,257,778	737,081	730,052	722,667
New Jersey	432,806,519	435,226,173	459,442,399	4,102,517	4,060,619	4,017,963
New Mexico	135,914,477	138,296,291	140,159,898	865,860	850,610	843,866
New York	988,859,636	958,479,251	952,854,028	7,252,623	7,152,075	7,082,006
North Carolina	504,369,372	483,517,068	480,845,868	4,974,329	4,897,880	4,870,912
North Dakota	88,493,046	82,709,538	79,752,807	398,663	377,086	364,577
Ohio	605,403,542	589,236,251	583,744,387	6,364,324	6,308,534	6,254,880
Oklahoma	297,338,222	280,368,990	260,457,731	1,680,846	1,652,669	1,639,236
Oregon	157,627,322	162,324,778	164,441,682	2,069,973	2,058,487	2,046,420
Pennsylvania	769,209,268	749,978,582	732,395,825	6,902,235	6,841,117	6,788,388
Rhode Island	50,967,160	51,089,453	49,831,800	466,957	462,465	460,405
South Carolina	364,410,348	342,695,528	328,763,954	2,506,754	2,449,502	2,397,547
South Dakota	86,691,634	80,877,536	76,621,876	419,826	409,221	403,094
Tennessee	346,691,111	331,942,679	325,324,963	3,140,054	3,076,651	3,040,309
Texas	2,071,075,533	1,993,694,110	1,942,455,873	n/a	n/a	n/a
Utah	117,304,625	115,338,517	114,988,777	1,269,714	1,234,179	1,226,670
Vermont	34,323,753	33,743,617	33,499,701	311,349	308,509	306,568
Virginia	548,608,220	524,321,062	501,528,619	4,715,335	4,641,328	4,581,267
Washington	315,426,431	320,632,857	326,532,717	3,379,579	3,330,943	3,295,597
West Virginia	164,559,954	160,363,970	153,966,601	923,157	910,577	897,054
Wisconsin	341,738,065	329,290,677	333,855,579	3,108,368	3,041,240	3,016,173
Wyoming	56,340,190	53,618,874	52,999,852	283,947	277,708	275,805
<b>Countrywide</b>	<b>18,682,857,040</b>	<b>18,273,879,720</b>	<b>18,106,820,948</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>16,611,781,507</b>	<b>16,280,185,610</b>	<b>16,164,365,075</b>	<b>138,410,224</b>	<b>136,265,090</b>	<b>135,081,645</b>

Table 32B  
Comprehensive 2010-2012

STATE	Total Business					
	Incurred Losses			Incurred Claims		
	2012	2011	2010	2012	2011	2010
Alabama	219,992,795	309,176,813	194,453,851	215,640	237,836	213,930
Alaska	25,508,291	21,971,182	21,383,389	45,262	38,512	35,560
Arizona	296,272,845	352,061,864	604,780,217	564,932	582,664	640,035
Arkansas	133,435,589	213,411,422	132,391,366	117,697	142,702	123,508
California	826,097,357	917,328,885	900,110,213	685,529	735,289	718,352
Colorado	331,452,555	291,984,237	275,004,985	407,685	369,003	350,388
Connecticut	164,621,562	179,302,928	132,658,966	192,567	220,614	193,127
Delaware	37,084,967	35,169,676	34,626,528	47,228	47,181	45,872
District of Columbia	23,304,765	22,919,618	23,974,194	37,583	36,823	37,265
Florida	547,589,757	519,130,571	490,085,612	876,003	860,051	851,009
Georgia	363,162,926	401,995,358	326,565,451	444,905	453,309	392,495
Hawaii	23,539,128	23,177,991	23,080,923	46,876	43,560	40,441
Idaho	48,342,365	42,523,151	40,842,379	87,089	90,412	83,902
Illinois	497,249,463	538,983,932	378,759,237	334,952	351,843	310,862
Indiana	321,882,323	258,220,625	189,069,709	200,106	188,936	154,834
Iowa	173,410,838	273,792,709	200,208,085	116,556	152,092	138,942
Kansas	230,291,623	317,397,442	174,811,633	136,298	165,803	126,723
Kentucky	354,652,262	177,571,627	147,250,199	219,959	169,907	156,841
Louisiana	282,740,458	240,261,462	165,055,490	225,629	226,766	212,031
Maine	31,451,393	35,947,027	29,785,977	41,555	45,673	40,920
Maryland	312,386,145	314,951,673	342,451,086	450,270	459,206	454,863
Massachusetts	247,215,801	326,138,742	254,114,082	448,962	545,498	477,644
Michigan	434,165,051	414,263,793	397,578,198	466,724	470,313	452,028
Minnesota	335,502,868	345,448,364	339,987,567	322,403	361,010	353,412
Mississippi	140,030,684	143,366,262	125,565,723	121,601	127,230	125,067
Missouri	545,536,250	421,336,946	254,965,695	285,217	277,680	221,659
Montana	53,515,478	61,006,030	123,109,756	45,106	48,964	65,941
Nebraska	144,095,709	204,214,166	145,661,841	98,824	118,617	106,887
Nevada	74,387,806	60,981,681	59,538,838	102,388	90,756	88,148
New Hampshire	38,509,051	43,916,621	38,850,708	55,653	62,504	58,012
New Jersey	763,915,603	355,306,144	248,040,997	270,627	242,777	219,437
New Mexico	88,766,402	56,488,747	86,591,549	88,197	73,953	84,835
New York	2,075,478,358	965,451,726	652,704,171	879,783	911,642	790,630
North Carolina	374,912,596	576,017,525	344,885,298	290,456	389,132	329,617
North Dakota	37,891,704	43,897,329	46,682,569	32,340	35,621	36,578
Ohio	468,162,039	559,042,761	381,220,645	446,504	485,916	413,627
Oklahoma	306,966,235	256,237,175	375,225,478	131,612	126,922	145,173
Oregon	101,065,236	94,920,344	93,005,367	151,480	149,462	140,880
Pennsylvania	633,411,950	708,115,594	580,325,221	544,668	604,675	531,872
Rhode Island	34,669,957	36,778,502	30,080,994	33,568	35,333	31,151
South Carolina	283,364,299	376,881,837	256,142,441	382,946	431,534	389,213
South Dakota	74,445,765	98,150,882	64,426,389	45,505	54,711	51,153
Tennessee	402,405,385	728,573,591	254,116,831	234,734	304,383	185,314
Texas	1,491,245,611	1,226,863,576	899,924,840	n/a	n/a	n/a
Utah	78,763,370	80,900,910	75,133,257	155,257	171,646	159,102
Vermont	22,913,382	26,440,801	18,797,559	28,594	30,188	26,506
Virginia	417,663,860	408,009,646	353,383,693	609,623	624,804	606,939
Washington	182,755,887	171,957,458	174,642,900	321,506	329,727	315,766
West Virginia	116,525,704	110,419,376	101,778,080	83,577	86,866	84,316
Wisconsin	245,811,172	276,083,579	272,181,219	174,961	197,498	187,665
Wyoming	34,926,394	97,621,609	60,790,999	28,464	42,356	36,974
<b>Countrywide</b>	<b>15,493,489,014</b>	<b>14,762,111,910</b>	<b>11,936,802,395</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>14,002,243,403</b>	<b>13,535,248,334</b>	<b>11,036,877,555</b>	<b>12,375,601</b>	<b>13,049,900</b>	<b>12,037,446</b>



Table 32C

## Comprehensive 2010-2012

Total Business						
STATE	Pure Premium			Loss Ratio		
	2012	2011	2010	2012	2011	2010
Alabama	92.11	132.03	84.26	72.94	107.85	71.03
Alaska	76.87	68.36	68.33	57.31	50.31	49.27
Arizona	101.65	122.16	212.09	60.41	68.98	113.95
Arkansas	100.61	163.91	102.58	60.61	102.38	65.87
California	48.14	54.32	53.55	48.08	54.24	53.05
Colorado	121.98	109.84	104.90	90.15	83.83	80.10
Connecticut	81.64	89.83	67.17	71.28	78.64	57.87
Delaware	75.31	72.46	72.48	76.22	74.74	75.37
District of Columbia	123.61	124.23	132.02	57.93	58.47	60.18
Florida	61.48	59.09	55.60	65.55	59.52	55.79
Georgia	77.74	87.80	71.92	56.69	63.13	51.69
Hawaii	39.99	40.31	42.06	40.34	39.87	40.81
Idaho	67.00	60.23	58.35	69.05	61.35	57.82
Illinois	87.70	96.34	68.37	93.02	102.29	72.38
Indiana	97.80	78.56	57.92	97.22	78.65	57.21
Iowa	98.52	158.27	116.92	63.29	103.78	77.17
Kansas	157.61	220.01	121.05	78.66	112.30	63.38
Kentucky	170.27	86.54	71.85	146.61	74.24	62.52
Louisiana	143.94	124.62	86.10	76.34	65.30	44.37
Maine	47.87	54.25	44.77	54.99	61.31	49.29
Maryland	96.16	98.46	108.13	73.86	76.30	83.13
Massachusetts	67.67	90.43	72.09	54.71	76.23	64.07
Michigan	97.55	96.57	94.24	73.74	71.25	67.78
Minnesota	110.04	114.89	114.21	69.77	75.37	73.69
Mississippi	112.50	118.38	105.11	65.20	69.64	63.28
Missouri	187.94	146.80	89.21	129.41	99.82	60.38
Montana	113.16	132.79	274.22	61.86	74.12	153.69
Nebraska	144.31	209.23	150.75	80.13	122.71	91.27
Nevada	61.77	51.87	50.89	61.23	48.82	45.90
New Hampshire	52.25	60.16	53.76	56.82	65.22	57.76
New Jersey	186.21	87.50	61.73	176.50	81.64	53.99
New Mexico	102.52	66.41	102.61	65.31	40.85	61.78
New York	286.17	134.99	92.16	209.89	100.73	68.50
North Carolina	75.37	117.61	70.81	74.33	119.13	71.72
North Dakota	95.05	116.41	128.05	42.82	53.07	58.53
Ohio	73.56	88.62	60.95	77.33	94.88	65.31
Oklahoma	182.63	155.04	228.90	103.24	91.39	144.06
Oregon	48.82	46.11	45.45	64.12	58.48	56.56
Pennsylvania	91.77	103.51	85.49	82.35	94.42	79.24
Rhode Island	74.25	79.53	65.34	68.02	71.99	60.37
South Carolina	113.04	153.86	106.84	77.76	109.98	77.91
South Dakota	177.33	239.85	159.83	85.87	121.36	84.08
Tennessee	128.15	236.81	83.58	116.07	219.49	78.11
Texas	n/a	n/a	n/a	72.00	61.54	46.33
Utah	62.03	65.55	61.25	67.14	70.14	65.34
Vermont	73.59	85.71	61.32	66.76	78.36	56.11
Virginia	88.58	87.91	77.14	76.13	77.82	70.46
Washington	54.08	51.62	52.99	57.94	53.63	53.48
West Virginia	126.23	121.26	113.46	70.81	68.86	66.10
Wisconsin	79.08	90.78	90.24	71.93	83.84	81.53
Wyoming	123.00	351.53	220.41	61.99	182.07	114.70
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>82.93</b>	<b>80.78</b>	<b>65.92</b>
<b>CW w/o Texas</b>	<b>101.16</b>	<b>99.33</b>	<b>81.71</b>	<b>84.29</b>	<b>83.14</b>	<b>68.28</b>

Table 32D  
Comprehensive 2010-2012

STATE	Total Business					
	Frequency			Severity		
	2012	2011	2010	2012	2011	2010
Alabama	9.03	10.16	9.27	1,020.19	1,299.96	908.96
Alaska	13.64	11.98	11.36	563.57	570.50	601.33
Arizona	19.38	20.22	22.45	524.44	604.23	944.92
Arkansas	8.87	10.96	9.57	1,133.72	1,495.50	1,071.93
California	3.99	4.35	4.27	1,205.05	1,247.58	1,253.02
Colorado	15.00	13.88	13.37	813.01	791.28	784.86
Connecticut	9.55	11.05	9.78	854.88	812.75	686.90
Delaware	9.59	9.72	9.60	785.23	745.42	754.85
District of Columbia	19.93	19.96	20.52	620.09	622.43	643.34
Florida	9.84	9.79	9.66	625.10	603.60	575.89
Georgia	9.52	9.90	8.64	816.27	886.80	832.02
Hawaii	7.96	7.58	7.37	502.16	532.09	570.73
Idaho	12.07	12.81	11.99	555.09	470.33	486.79
Illinois	5.91	6.29	5.61	1,484.54	1,531.89	1,218.42
Indiana	6.08	5.75	4.74	1,608.56	1,366.71	1,221.11
Iowa	6.62	8.79	8.11	1,487.79	1,800.18	1,440.95
Kansas	9.33	11.49	8.77	1,689.62	1,914.30	1,379.48
Kentucky	10.56	8.28	7.65	1,612.36	1,045.11	938.85
Louisiana	11.49	11.76	11.06	1,253.12	1,059.51	778.45
Maine	6.33	6.89	6.15	756.86	787.05	727.91
Maryland	13.86	14.36	14.36	693.78	685.86	752.87
Massachusetts	12.29	15.13	13.55	550.64	597.87	532.02
Michigan	10.49	10.96	10.71	930.24	880.83	879.54
Minnesota	10.57	12.01	11.87	1,040.63	956.89	962.01
Mississippi	9.77	10.51	10.47	1,151.56	1,126.83	1,003.99
Missouri	9.83	9.67	7.76	1,912.71	1,517.35	1,150.26
Montana	9.54	10.66	14.69	1,186.44	1,245.94	1,866.97
Nebraska	9.90	12.15	11.06	1,458.10	1,721.63	1,362.76
Nevada	8.50	7.72	7.53	726.53	671.93	675.44
New Hampshire	7.55	8.56	8.03	691.95	702.62	669.70
New Jersey	6.60	5.98	5.46	2,822.76	1,463.51	1,130.35
New Mexico	10.19	8.69	10.05	1,006.46	763.85	1,020.71
New York	12.13	12.75	11.16	2,359.08	1,059.03	825.55
North Carolina	5.84	7.94	6.77	1,290.77	1,480.26	1,046.32
North Dakota	8.11	9.45	10.03	1,171.67	1,232.34	1,276.25
Ohio	7.02	7.70	6.61	1,048.51	1,150.49	921.65
Oklahoma	7.83	7.68	8.86	2,332.36	2,018.86	2,584.68
Oregon	7.32	7.26	6.88	667.19	635.08	660.17
Pennsylvania	7.89	8.84	7.84	1,162.93	1,171.07	1,091.10
Rhode Island	7.19	7.64	6.77	1,032.83	1,040.91	965.65
South Carolina	15.28	17.62	16.23	739.96	873.35	658.10
South Dakota	10.84	13.37	12.69	1,635.99	1,793.99	1,259.48
Tennessee	7.48	9.89	6.10	1,714.30	2,393.61	1,371.28
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	12.23	13.91	12.97	507.31	471.32	472.23
Vermont	9.18	9.79	8.65	801.34	875.87	709.18
Virginia	12.93	13.46	13.25	685.12	653.02	582.24
Washington	9.51	9.90	9.58	568.44	521.51	553.08
West Virginia	9.05	9.54	9.40	1,394.23	1,271.15	1,207.10
Wisconsin	5.63	6.49	6.22	1,404.95	1,397.91	1,450.36
Wyoming	10.02	15.25	13.41	1,227.04	2,304.79	1,644.16
<b>Countrywide</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>CW w/o Texas</b>	<b>8.94</b>	<b>9.58</b>	<b>8.91</b>	<b>1,131.44</b>	<b>1,037.19</b>	<b>916.88</b>

# **Traffic Conditions**



## Traffic Conditions

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

Fatal injury accident data, vehicle miles, roadway miles, and registered vehicle miles were obtained from the Federal Highway Administration, *Highway Statistics* (2010–2012). Fatal injury accident data are for motor vehicle accidents only.



Table 33

## Traffic Conditions 2010-2012

STATE	Fatal Accident Rates					
	Per 100 Million Vehicle Miles			Per 1,000 Registered Vehicles		
	2012	2011	2010	2012	2011	2010
Alabama	1.33	1.38	1.34	0.18	0.19	0.19
Alaska	1.23	1.57	1.17	0.08	0.10	0.08
Arizona	1.37	1.38	1.27	0.16	0.17	0.18
Arkansas	1.65	1.67	1.68	0.23	0.23	0.27
California	0.88	0.87	0.84	0.11	0.10	0.09
Colorado	1.01	0.96	0.95	0.11	0.11	0.11
Connecticut	0.75	0.71	1.02	0.09	0.08	0.10
Delaware	1.24	1.10	1.13	0.12	0.11	0.13
District of Columbia	0.42	0.76	0.67	0.05	0.09	0.11
Florida	1.27	1.25	1.25	0.16	0.16	0.17
Georgia	1.11	1.13	1.11	0.16	0.17	0.16
Hawaii	1.25	0.99	1.13	0.11	0.09	0.12
Idaho	1.13	1.05	1.32	0.12	0.11	0.16
Illinois	0.91	0.89	0.88	0.10	0.09	0.09
Indiana	0.99	0.98	1.00	0.13	0.13	0.13
Iowa	1.16	1.15	1.24	0.11	0.11	0.12
Kansas	1.32	1.29	1.44	0.17	0.16	0.18
Kentucky	1.58	1.50	1.58	0.21	0.20	0.21
Louisiana	1.54	1.45	1.56	0.19	0.17	0.17
Maine	1.16	0.95	1.11	0.15	0.12	0.15
Maryland	0.89	0.86	0.88	0.13	0.13	0.11
Massachusetts	0.62	0.62	0.58	0.07	0.06	0.06
Michigan	0.99	0.94	0.97	0.12	0.10	0.10
Minnesota	0.69	0.65	0.73	0.08	0.08	0.08
Mississippi	1.51	1.62	1.61	0.29	0.31	0.32
Missouri	1.21	1.14	1.16	0.15	0.16	0.16
Montana	1.72	1.79	1.69	0.15	0.18	0.20
Nebraska	1.10	0.95	0.98	0.12	0.10	0.11
Nevada	1.07	1.02	1.22	0.13	0.12	0.19
New Hampshire	0.84	0.71	0.98	0.09	0.08	0.11
New Jersey	0.79	0.86	0.76	0.08	0.08	0.08
New Mexico	1.43	1.38	1.37	0.21	0.21	0.21
New York	0.91	0.92	0.91	0.12	0.12	0.12
North Carolina	1.23	1.18	1.29	0.17	0.20	0.23
North Dakota	1.69	1.62	1.27	0.22	0.20	0.14
Ohio	1.00	0.91	0.97	0.11	0.10	0.11
Oklahoma	1.48	1.47	1.40	0.21	0.21	0.20
Oregon	1.01	0.99	0.94	0.10	0.11	0.10
Pennsylvania	1.32	1.30	1.32	0.13	0.13	0.13
Rhode Island	0.82	0.84	0.80	0.08	0.07	0.08
South Carolina	1.76	1.70	1.65	0.23	0.22	0.22
South Dakota	1.46	1.23	1.58	0.14	0.12	0.15
Tennessee	1.42	1.34	1.46	0.19	0.18	0.20
Texas	1.43	1.27	1.28	0.17	0.16	0.17
Utah	0.82	0.92	0.89	0.11	0.13	0.09
Vermont	1.07	0.77	0.98	0.13	0.10	0.13
Virginia	0.96	0.94	0.90	0.11	0.11	0.12
Washington	0.78	0.80	0.80	0.08	0.08	0.10
West Virginia	1.76	1.78	1.64	0.24	0.24	0.22
Wisconsin	1.04	1.07	0.96	0.12	0.12	0.12
Wyoming	1.33	1.46	1.62	0.16	0.18	0.23
<b>Countrywide</b>	<b>1.13</b>	<b>1.10</b>	<b>1.11</b>	<b>0.14</b>	<b>0.13</b>	<b>0.14</b>

Source: Federal Highway Administration

Table 34  
Traffic Conditions 2010-2012

STATE	Traffic Density					
	Vehicle Miles Per Highway Mile			Vehicle Miles Per Registered Vehicle		
	2012	2011	2010	2012	2011	2010
Alabama	638,035	638,491	631,682	13,785	13,857	13,787
Alaska	293,974	275,448	294,321	6,447	6,318	6,754
Arizona	921,359	915,235	933,984	11,992	12,083	13,903
Arkansas	334,810	329,260	334,816	13,945	13,892	16,159
California	1,859,111	1,862,835	1,875,519	12,122	11,312	10,410
Colorado	528,316	527,131	531,278	10,683	11,206	11,229
Connecticut	1,459,068	1,454,756	1,462,990	11,921	11,424	10,154
Delaware	1,440,414	1,419,971	1,411,928	10,062	10,043	11,198
District of Columbia	2,378,355	2,377,159	2,388,974	11,225	11,411	16,965
Florida	1,570,842	1,575,694	1,608,477	12,719	12,881	13,620
Georgia	856,325	877,839	908,929	14,436	14,788	14,506
Hawaii	2,275,871	2,285,217	2,274,347	8,401	9,008	11,050
Idaho	336,439	328,231	323,990	10,324	10,199	11,926
Illinois	724,542	740,039	758,233	10,707	10,226	10,496
Indiana	811,223	787,971	781,136	13,651	12,902	13,296
Iowa	276,099	273,405	274,418	9,486	9,413	9,475
Kansas	217,422	213,655	212,577	12,913	12,696	12,273
Kentucky	596,868	606,682	606,269	13,261	13,115	13,376
Louisiana	764,590	754,648	740,921	12,271	11,674	11,120
Maine	620,822	622,901	636,352	12,601	12,711	13,806
Maryland	1,744,581	1,739,442	1,780,287	14,626	14,852	12,316
Massachusetts	1,539,779	1,509,289	1,499,731	11,592	9,897	10,192
Michigan	774,660	776,127	799,938	12,553	10,677	10,507
Minnesota	410,483	408,680	409,888	11,733	12,140	11,682
Mississippi	514,319	517,189	530,644	19,105	19,344	19,763
Missouri	519,052	522,448	543,604	12,435	13,678	13,751
Montana	158,670	155,710	149,610	8,938	9,947	12,086
Nebraska	205,513	203,988	207,552	10,501	10,402	10,784
Nevada	626,139	656,622	602,350	11,719	11,610	15,510
New Hampshire	800,593	791,212	812,282	10,546	10,607	10,861
New Jersey	1,890,043	1,864,019	1,860,972	9,794	9,606	11,018
New Mexico	373,795	373,371	370,370	14,698	14,956	15,706
New York	1,117,792	1,114,612	1,145,568	12,691	12,665	12,799
North Carolina	989,505	980,195	969,067	13,821	17,220	17,828
North Dakota	116,078	105,130	95,145	12,986	12,123	11,232
Ohio	914,294	908,663	907,817	11,529	11,396	11,411
Oklahoma	424,318	420,747	423,006	14,453	14,376	14,221
Oregon	559,767	564,235	570,982	9,640	11,052	11,073
Pennsylvania	825,095	828,282	838,270	9,837	10,023	10,042
Rhode Island	1,204,715	1,218,416	1,275,847	9,506	8,921	10,583
South Carolina	740,240	738,370	744,041	12,957	13,104	13,419
South Dakota	110,418	109,170	107,536	9,797	9,724	9,579
Tennessee	745,026	740,911	747,703	13,620	13,781	13,774
Texas	759,350	758,810	751,860	12,018	12,383	13,611
Utah	578,067	574,595	589,163	13,827	14,376	10,014
Vermont	504,918	499,723	502,021	12,522	12,420	12,790
Virginia	1,085,361	1,087,469	1,104,770	11,704	11,903	13,364
Washington	676,720	680,111	682,282	10,077	10,063	12,213
West Virginia	496,996	490,688	497,166	13,724	13,539	13,377
Wisconsin	513,381	472,986	516,864	11,975	11,043	11,961
Wyoming	326,255	327,219	340,438	12,070	12,039	14,426
<b>Countrywide</b>	<b>725,387</b>	<b>722,488</b>	<b>729,395</b>	<b>12,108</b>	<b>12,036</b>	<b>12,255</b>

Source: Federal Highway Administration



# **Crime**



## Crime

Vehicle theft rates play a role in determining the cost of comprehensive auto insurance coverage. Countrywide, the vehicle theft rate has decreased going from 2.96 thefts per 1,000 registered vehicles in 2011 to 2.97 thefts per 1,000 registered vehicles in 2012.

Theft data were obtained from the FBI, *Uniform Crime Reports* (2010–2012). Registered vehicle numbers were obtained from the Federal Highway Administration, *Highway Statistics* (2010–2012).



Table 35

## Crime 2010-2012

Vehicle Thefts			
STATE	Number of Thefts per 1,000 Registered Vehicles		
	2012	2011	2010
Alabama	2.10	2.28	2.28
Alaska	2.05	1.85	2.28
Arizona	3.82	4.02	4.98
Arkansas	2.38	2.45	2.67
California	6.26	5.18	4.92
Colorado	2.76	2.66	2.69
Connecticut	2.46	2.46	2.18
Delaware	1.57	1.70	2.41
District of Columbia	11.51	14.25	23.79
Florida	2.48	2.66	2.88
Georgia	3.83	4.02	3.93
Hawaii	3.01	3.74	5.64
Idaho	0.86	0.85	1.00
Illinois	2.63	2.85	2.86
Indiana	2.36	2.50	2.30
Iowa	1.21	1.18	1.14
Kansas	2.86	2.82	2.47
Kentucky	1.87	1.82	1.73
Louisiana	2.06	2.29	2.42
Maine	0.88	0.96	0.94
Maryland	3.89	4.24	3.96
Massachusetts	1.91	1.95	2.15
Michigan	3.33	2.87	2.95
Minnesota	1.74	1.75	1.77
Mississippi	2.14	2.45	2.66
Missouri	2.96	3.05	3.11
Montana	1.27	1.24	1.65
Nebraska	2.26	2.24	2.00
Nevada	4.86	4.55	7.48
New Hampshire	0.84	0.81	0.80
New Jersey	2.17	2.29	2.35
New Mexico	3.14	3.17	3.25
New York	1.72	1.91	1.99
North Carolina	2.12	2.83	3.19
North Dakota	1.48	1.30	1.17
Ohio	2.00	2.14	2.15
Oklahoma	3.49	3.34	3.04
Oregon	2.97	3.00	2.92
Pennsylvania	1.50	1.70	1.67
Rhode Island	3.20	2.58	3.07
South Carolina	3.49	3.62	3.60
South Dakota	1.14	1.02	0.86
Tennessee	2.48	2.73	2.90
Texas	3.28	3.30	3.96
Utah	3.13	3.39	2.24
Vermont	0.75	0.87	0.78
Virginia	1.31	1.43	1.72
Washington	4.69	4.39	5.49
West Virginia	1.58	1.61	1.64
Wisconsin	1.67	1.67	1.64
Wyoming	0.76	0.68	0.89
<b>Countrywide</b>	<b>2.94</b>	<b>2.95</b>	<b>3.05</b>

Sources: Federal Bureau of Investigation and Federal Highway Administration



# **Auto Repair Costs**





## **Auto Repair Costs**

The average cost of auto repairs influences several automobile coverages. Property damage liability, combined single premium liability and uninsured/underinsured motorist (which both have a property damage component), collision, and comprehensive

coverages are all affected by the costs associated with repairing a motor vehicle.

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



Table 3Ġ  
Auto Repair Costs 2010-2012

STATE	Average Repair Cost		
	Per Claim		
	2012	2011	2010
Alabama	2,506	2,438	2,407
Alaska	2,628	2,601	2,521
Arizona	2,243	2,297	2,484
Arkansas	2,661	2,658	2,614
California	2,219	2,210	2,243
Colorado	2,488	2,453	2,419
Connecticut	2,854	2,752	2,709
Delaware	2,391	2,349	2,248
District of Columbia	1,644	1,624	1,705
Florida	2,288	2,192	2,238
Georgia	2,199	2,225	2,256
Hawaii	1,868	1,934	1,959
Idaho	2,568	2,345	2,374
Illinois	2,449	2,425	2,295
Indiana	2,481	2,342	2,270
Iowa	2,544	2,542	2,336
Kansas	2,641	2,574	2,392
Kentucky	2,406	2,209	2,142
Louisiana	2,585	2,541	2,542
Maine	2,306	2,279	2,205
Maryland	2,044	1,960	1,952
Massachusetts	2,297	2,217	2,135
Michigan	2,396	2,362	2,262
Minnesota	2,396	2,279	2,225
Mississippi	2,237	2,235	2,262
Missouri	2,504	2,350	2,292
Montana	2,695	2,653	3,191
Nebraska	2,631	2,859	2,381
Nevada	2,218	2,128	2,142
New Hampshire	2,127	2,094	2,025
New Jersey	2,687	2,604	2,590
New Mexico	2,579	2,291	3,025
New York	3,099	3,078	2,918
North Carolina	1,891	1,951	1,876
North Dakota	2,629	2,448	2,280
Ohio	2,298	2,254	2,178
Oklahoma	2,796	2,533	2,686
Oregon	2,183	2,120	2,075
Pennsylvania	2,467	2,395	2,375
Rhode Island	2,992	2,797	2,881
South Carolina	1,952	1,968	1,942
South Dakota	2,996	2,814	2,478
Tennessee	2,487	2,611	2,298
Texas	2,434	2,300	2,274
Utah	2,381	2,279	2,237
Vermont	2,369	2,293	2,316
Virginia	1,857	1,866	1,830
Washington	2,231	2,181	2,153
West Virginia	2,407	2,350	2,307
Wisconsin	2,490	2,410	2,364
Wyoming	3,302	3,849	2,947
<b>Countrywide</b>	<b>2,422</b>	<b>2,375</b>	<b>2,336</b>

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



# **Economic/Demographic Data**



## Economic/Demographic Data

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

Countrywide population per square mile during the past three years has increased slightly, from 88 persons to 89 persons per square mile. Per capita disposable personal income increased from \$37,796 in 2011 to \$39,459 in 2012. It is important to remember that these are aggregate averages and are going to vary considerably depending on location.

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





Table H  
Economic / Demographic Data 2010-2012

Population Densities				
STATE	Persons per Square Mile			% of Population in
	2012	2011	2010	Metro Areas, 2010
Alabama	95	95	94	55.4%
Alaska	1	1	1	65.6%
Arizona	58	57	56	88.2%
Arkansas	57	56	56	52.5%
California	244	242	239	94.4%
Colorado	50	49	49	84.5%
Connecticut	741	741	738	87.7%
Delaware	469	465	460	80.1%
District of Columbia	10,384	10,158	9,909	100.0%
Florida	358	354	349	89.3%
Georgia	171	169	168	71.6%
Hawaii	216	214	212	91.5%
Idaho	19	19	19	66.4%
Illinois	232	231	231	87.8%
Indiana	182	182	181	70.8%
Iowa	55	55	55	61.1%
Kansas	35	35	35	71.4%
Kentucky	110	110	109	55.8%
Louisiana	106	105	104	72.6%
Maine	43	43	43	40.2%
Maryland	602	598	592	86.1%
Massachusetts	848	843	836	91.4%
Michigan	174	174	174	74.7%
Minnesota	68	67	67	70.9%
Mississippi	64	63	63	48.8%
Missouri	87	87	87	69.4%
Montana	7	7	7	54.1%
Nebraska	24	24	24	69.8%
Nevada	25	25	25	91.5%
New Hampshire	147	147	147	59.3%
New Jersey	1,196	1,191	1,187	94.4%
New Mexico	17	17	17	75.0%
New York	415	413	411	87.5%
North Carolina	200	198	196	60.2%
North Dakota	10	10	10	55.9%
Ohio	282	282	282	77.4%
Oklahoma	56	55	55	65.3%
Oregon	41	40	40	78.7%
Pennsylvania	285	284	284	77.1%
Rhode Island	1,005	1,005	1,008	90.9%
South Carolina	157	155	154	60.5%
South Dakota	11	11	11	51.9%
Tennessee	157	155	154	63.6%
Texas	100	98	96	82.5%
Utah	35	34	34	88.2%
Vermont	68	68	68	38.2%
Virginia	207	205	203	73.0%
Washington	104	103	101	82.0%
West Virginia	77	77	77	46.1%
Wisconsin	105	105	105	68.3%
Wyoming	6	6	6	65.1%
Countrywide	89	88	87	79.0%

Source: U.S. Bureau of the Census

**Table H**  
**Economic / Demographic Data 2010-2012**

STATE	Disposable Income		
	Per Capita Disposable Personal Income		
	2012	2011	2010
Alabama	32,950	32,068	31,310
Alaska	48,086	46,277	44,022
Arizona	33,495	32,421	31,470
Arkansas	33,074	30,876	29,328
California	41,704	39,313	37,630
Colorado	41,153	39,262	37,568
Connecticut	53,602	51,002	49,559
Delaware	40,069	38,808	37,712
District of Columbia	59,529	58,454	56,060
Florida	37,447	36,888	35,619
Georgia	33,560	32,926	31,280
Hawaii	40,417	38,989	38,090
Idaho	31,739	30,594	29,497
Illinois	40,557	39,089	37,857
Indiana	34,296	32,668	31,224
Iowa	39,203	38,069	35,299
Kansas	39,339	38,119	35,545
Kentucky	32,438	31,223	30,000
Louisiana	36,957	35,278	34,280
Maine	35,791	34,831	33,805
Maryland	46,554	45,327	43,990
Massachusetts	49,064	46,679	45,097
Michigan	34,679	33,593	32,040
Minnesota	41,571	39,759	37,892
Mississippi	30,593	29,571	28,460
Missouri	36,012	34,275	33,364
Montana	35,157	33,348	31,667
Nebraska	41,111	39,683	36,431
Nevada	35,834	34,345	33,827
New Hampshire	46,059	43,476	41,467
New Jersey	48,421	46,788	45,326
New Mexico	32,685	31,659	30,491
New York	45,832	43,951	42,563
North Carolina	34,870	32,886	32,322
North Dakota	49,423	42,853	39,138
Ohio	36,095	34,693	32,842
Oklahoma	37,749	35,402	32,995
Oregon	34,657	33,219	32,087
Pennsylvania	40,930	39,232	37,735
Rhode Island	41,415	39,582	38,746
South Carolina	32,331	31,179	30,232
South Dakota	41,153	40,879	37,442
Tennessee	36,276	34,550	33,242
Texas	39,554	37,436	35,198
Utah	32,440	31,152	29,788
Vermont	40,131	38,580	36,598
Virginia	43,705	42,053	40,508
Washington	43,032	40,649	39,371
West Virginia	32,231	30,941	29,347
Wisconsin	37,968	36,480	35,042
Wyoming	46,317	44,480	40,697
<b>Countrywide</b>	<b>39,459</b>	<b>37,796</b>	<b>36,275</b>

Source: Bureau of Economic Analysis

# **State Laws**



## State Laws

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**New Hampshire:** Regarding rate filings, file and use (30 days) in a competitive market. Prior

Approval (30 day deemer can be extending 30 days) in a non-competitive market.

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

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

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

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

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

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

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

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

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

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

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

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

\*\*\*\*\*

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

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

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

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

- **Verbal:** Damages must exceed a statutory level of seriousness (e.g., broken bone) before a person may sue for damages.
- **Choice:** Consumers may choose whether to accept limits on their ability to sue.

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

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

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

\*\*\*\*\*

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

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

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

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

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

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

**Ohio:** Minimum limits apply to mandatory financial responsibility, which can be satisfied through means other than insurance. Policies issued or renewed prior to December 22, 2013 at the current lower limits, continue to constitute proof of financial responsibility for the remainder of the term of that policy. Minimum limits changed from 12.5/25/7.5 to 25/50/25.

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

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

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

fault laws require PIP, and the states with tort laws require medical payments coverage.

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

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

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

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

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

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

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

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

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

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

\*\*\*\*\*



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

Please refer to Table 44 for laws in each specific state.

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

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

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

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

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

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

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

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

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

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

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

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

\*\*\*\*\*

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

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

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

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

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

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

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

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

**South Carolina:** Section 56-5-2951. (A) The Department of Motor Vehicles must suspend the driver's license, permit, or nonresident operating privilege of or deny the issuance of a license or permit to a person who drives a motor vehicle and refuses to submit to a test provided for in Section 56-5-2950 or has an alcohol concentration of fifteen one-hundredths of one percent or more. The arresting officer must issue a notice of suspension which is effective beginning on the date of the alleged violation of Section 56-5-2930, 56-5-2933, or 56-5-2945.

\*\*\*\*\*

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

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

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

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

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

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

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

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

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

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

Table 39A

## State Laws

## Rate Filing Laws, Current

Rate Filings Laws for Private Passenger Auto Insurance		
STATE	Current Law	Notes
Alabama	Prior Approval	
Alaska	File and Use/Flex	Prior Approval for PPA assigned risk plans; Effective 11/2/2005
Arizona	Use and File	
Arkansas	File and Use	
California	Prior Approval	
Colorado	File and Use	
Connecticut	Prior Approval	Prior approval for BI and UM. File and Use for PD. Compr. and Collision. Flex Rating +/- 6% and not more than a 15% increase in any individual territory; eff. July 1, 2006
Delaware	File and Use	
District of Columbia	File and Use	
Florida	Prior Approval	Companies may Use & File at the risk of having to refund any excessive charge. Actual text of the Law says "File and Use."
Georgia	Prior Approval*	Prior Approval for statutory coverages only; all other coverages will be file and use
Hawaii	Prior Approval	
Idaho	Use and File	
Illinois	Use and File	
Indiana	File and Use	
Iowa	Use and File	
Kansas	Flex Rating	Effective 7/1/2008
Kentucky	Flex Rating*	Use and File unless the change is greater than +/-25%, which triggers Prior Approval.
Louisiana	Prior Approval*	46 Day Deemer
Maine	File and Use*	Statute contains a deemer provision, but does not specifically require approval
Maryland	File and Use	
Massachusetts	File and Use*	Companies may file group marketing plan deviations
Michigan	File and Use*	Group-rated program Rules/Rates are Prior Approval; Sect. 2129 exemption insurer rules/rates are Prior Approval unless alternate File and Use requested.
Minnesota	File and Use	rules if company completes the certification in the bulletin.
Mississippi	Prior Approval	
Missouri	Use and File	
Montana	File and Use*	Rates must be filed prior to use with supporting data.
Nebraska	File and Use	
Nevada	Prior Approval	
New Hampshire	File and Use	Prior Approval for non-competitive market
New Jersey	Prior Approval*	
New Mexico	File and Use*	Effective 10/01/2007
New York	Prior Approval*	Flex Rating +/- 5%
North Carolina	Prior Approval	
North Dakota	Prior Approval*	A Use & file filing for which the average rate is less than +/- 5% is allowed once per calendar year; all other rate filings are prior approval.
Ohio	File and Use	
Oklahoma	Use and File*	Under the jurisdiction of the Oklahoma Insurance Commissioner.
Oregon	File and Use	
Pennsylvania	Prior Approval	
Rhode Island	Modified File and Use*	Flex Rating is allowed for rate revision within +/-5%.
South Carolina	Flex Rating*	Filings under 7% are File and Use, over 7% are Prior Approval.
South Dakota	File and Use	
Tennessee	Prior Approval/Flex*	TCA § 56-5-302 (2011)
Texas	File and Use	
Utah	Use and File	
Vermont	Use and File*	Open competition state. Rates must be filed and can be disapproved for lack of supporting information.
Virginia	File and Use	
Washington	Prior Approval	
West Virginia	Prior Approval	
Wisconsin	Use and File	
Wyoming	No File*	Must be produced upon commissioner's request.

\*See Narrative

Source: State Insurance Departments

Table 39B

## State Laws

## Rate Filing Laws, 2010-2012 and Current

## Rate Filings Laws for Private Passenger Auto Insurance

STATE	Current	2012	2011	2010
Alabama	Prior Approval	Modified Prior Approval	Modified Prior Approval	Modified Prior Approval
Alaska	File and Use/Flex	File and Use/Flex	File and Use/Flex	File and Use/Flex
Arizona	Use and File	Use and File	Use and File	Use and File
Arkansas	File and Use	File and Use	File and Use	File and Use
California	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Colorado	File and Use	File and Use	File and Use	File and Use
Connecticut	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Delaware	File and Use	File and Use	File and Use	File and Use
District of Columbia	File and Use	File and Use	File and Use	File and Use
Florida	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Georgia	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Hawaii	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Idaho	Use and File	Use and File	Use and File	Use and File
Illinois	Use and File	Use and File	Use and File	Use and File
Indiana	File and Use	File and Use	File and Use	File and Use
Iowa	Use and File	Use and File	Use and File	Use and File
Kansas	Flex Rating	Flex Rating	Flex Rating	Flex Rating
Kentucky	Flex Rating	Flex Rating	Flex Rating	Flex Rating
Louisiana	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Maine	File and Use	File and Use	File and Use	File and Use
Maryland	File and Use	File and Use	File and Use	File and Use
Massachusetts	File and Use	File and Use	File and Use	File and Use
Michigan	File and Use	File and Use	File and Use	File and Use
Minnesota	File and Use	File and Use	File and Use	File and Use
Mississippi	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Missouri	Use and File	Use and File	Use and File	Use and File
Montana	File and Use	File and Use	File and Use	File and Use
Nebraska	File and Use	File and Use	File and Use	File and Use
Nevada	Prior Approval	Prior Approval	Prior Approval	Prior Approval
New Hampshire	File and Use	File and Use	File and Use	File and Use
New Jersey	Prior Approval	Prior Approval	Prior Approval	Prior Approval
New Mexico	File and Use	File and Use	File and Use	File and Use
New York	Prior Approval	Prior Approval	Prior Approval	Prior Approval
North Carolina	Prior Approval	Prior Approval	Prior Approval	Prior Approval
North Dakota	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Ohio	File and Use	File and Use	File and Use	File and Use
Oklahoma	Use and File	Use and File	Use and File	Use and File
Oregon	File and Use	File and Use	File and Use	File and Use
Pennsylvania	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Rhode Island	Modified File and Use	Modified File and Use	Modified File and Use	Modified File and Use
South Carolina	Flex Rating	Flex Rating	Flex Rating	Flex Rating
South Dakota	File and Use	File and Use	File and Use	File and Use
Tennessee	Prior Approval/Flex	Prior Approval/Flex	Prior Approval/Flex	Prior Approval/Flex
Texas	File and Use	File and Use	File and Use	File and Use
Utah	Use and File	Use and File	Use and File	Use and File
Vermont	Use and File	Use and File	Use and File	Use and File
Virginia	File and Use	File and Use	File and Use	File and Use
Washington	Prior Approval	Prior Approval	Prior Approval	Prior Approval
West Virginia	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Wisconsin	Use and File	Use and File	Use and File	Use and File
Wyoming	No File	No File	No File	No File

Source: State Insurance Departments

Table 40A

## State Laws

## Form Filing Laws, Current

Form Filings Laws for Private Passenger Auto Insurance		
STATE	Current Law	Notes
Alabama	Prior Approval	
Alaska	Prior Approval/File and Use	Effective 11/2/2005
Arizona	File and Use*	Thirty day waiting period.
Arkansas	Prior Approval*	
California	Prior Approval*	Forms with rating impact must be filed under the prior approval laws.
Colorado	No File*	Must be certified by insurers, not filed.
Connecticut	File and Use	
Delaware	File and Use	
District of Columbia	Prior Approval	
Florida	Prior Approval	
Georgia	Prior Approval	
Hawaii	Prior Approval*	
Idaho	File and Use	
Illinois	File and Use	
Indiana	File and Use	
Iowa	Prior Approval	
Kansas	File and Use*	*There is a 30 day waiting period before the form can be put into effect.
Kentucky	Prior Approval	
Louisiana	Prior Approval	
Maine	Prior Approval	Statute contains a deemer provision.
Maryland	Prior Approval	
Massachusetts	Prior Approval	Generally file and use;
Michigan	Prior Approval	All new and revised personal automobile forms must be filed for approval.
Minnesota	Prior Approval*	Prior Approval - see Bulletin 2005-2 for expedited review
Mississippi	Prior Approval	
Missouri	Use and File*	Department can disapprove forms within 60 days.
Montana	Prior Approval	MCA § 33-1-501
Nebraska	File and Use	
Nevada	Prior Approval	
New Hampshire	Prior Approval	
New Jersey	Prior Approval	
New Mexico	Prior Approval	
New York	Prior Approval	
North Carolina	Prior Approval	
North Dakota	Prior Approval	
Ohio	File and Use	
Oklahoma	Prior Approval; File And Use	Under the jurisdiction of the Oklahoma Insurance Commissioner. File and Use self-certification option is available and is under the jurisdiction of the Oklahoma Insurance Commissioner.
Oregon	Prior Approval	
Pennsylvania	Prior Approval	
Rhode Island	Prior Approval	
South Carolina	Prior Approval	
South Dakota	Prior Approval	
Tennessee	Prior Approval	
Texas	Prior Approval*	Policy forms are regulated under Chapter 2301 (Art. 5.145 & Sect. 8, Art. 5.13-2, TX INS CODE). Insurers may file policy forms subject to Prior Approval.
Utah	File and Use	
Vermont	Prior Approval	
Virginia	Prior Approval	The Bureau of Insurance is authorized to establish standard forms which insurers must use. Approval of coverage broadenings for individual insurers is also permitted.
Washington	Prior Approval	
West Virginia	Prior Approval	
Wisconsin	File and Use	Effective July 1, 2008.
Wyoming	Prior Approval	

\* See Narrative

Source: State Insurance Departments

Table 40B

## State Laws

## Form Filing Laws, 2010-2012 and Current

## Form Filings Laws for Private Passenger Auto Insurance

STATE	Current	2012	2011	2010
Alabama	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Alaska	Prior Approval/File and Use	Prior Approval/File and Use	Prior Approval/File and Use	Prior Approval/File and Use
Arizona	File and Use	File and Use	File and Use	File and Use
Arkansas	Prior Approval	Prior Approval	Prior Approval	Prior Approval
California	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Colorado	No File	No File	No File	No File
Connecticut	File and Use	File and Use	File and Use	File and Use
Delaware	File and Use	File and Use	File and Use	File and Use
District of Columbia	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Florida	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Georgia	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Hawaii	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Idaho	File and Use	File and Use	File and Use	File and Use
Illinois	File and Use	File and Use	File and Use	File and Use
Indiana	File and Use	File and Use	File and Use	File and Use
Iowa	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Kansas	File and Use	File and Use	File and Use	File and Use
Kentucky	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Louisiana	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Michigan	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Maine	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Maryland	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Massachusetts	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Michigan	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Minnesota	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Mississippi	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Missouri	Use and File	Use and File	Use and File	Use and File
Montana	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Nebraska	File and Use	File and Use	File and Use	File and Use
Nevada	Prior Approval	Prior Approval	Prior Approval	Prior Approval
New Hampshire	Prior Approval	Prior Approval	Prior Approval	Prior Approval
New Jersey	Prior Approval	Prior Approval	Prior Approval	Prior Approval
New Mexico	Prior Approval	Prior Approval	Prior Approval	Prior Approval
New York	Prior Approval	Prior Approval	Prior Approval	Prior Approval
North Carolina	Prior Approval	Prior Approval	Prior Approval	Prior Approval
North Dakota	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Ohio	File and Use	File and Use	File and Use	File and Use
Oklahoma	Prior Approval; File And Use	Prior Approval; File And Use	Prior Approval; File And Use	Prior Approval; File And Use
Oregon	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Pennsylvania	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Rhode Island	Prior Approval	Prior Approval	Prior Approval	Prior Approval
South Carolina	Prior Approval	Prior Approval	Prior Approval	Prior Approval
South Dakota	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Tennessee	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Texas	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Utah	File and Use	File and Use	File and Use	File and Use
Vermont	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Virginia	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Washington	Prior Approval	Prior Approval	Prior Approval	Prior Approval
West Virginia	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Wisconsin	File and Use	File and Use	File and Use	File and Use

Source: State Insurance Departments

Table 41

## State Laws

## Tort Laws and Thresholds, 2010-2012

STATE	State Law Type			Tort Threshold		
	2012	2011	2010	2012	2011	2010
Alabama	Tort	Tort	Tort	None	None	None
Alaska	Tort	Tort	Tort	None	None	None
Arizona	Tort	Tort	Tort	None	None	None
Arkansas	Add-on	Add-on	Add-on	5,000	5,000	5,000
California	Tort	Tort	Tort	None	None	None
Colorado	Tort	Tort	Tort	None	None	None
Connecticut	Tort	Tort	Tort	None	None	None
Delaware	No-fault	No-fault	No-fault	None	None	None
District of Columbia	No-fault	No-fault	No-fault	Choice or Verbal	Choice or Verbal	Choice or Verbal
Florida	No-fault*	No-fault*	No-fault*	Verbal	Verbal	Verbal
Georgia	Tort	Tort	Tort	None	None	None
Hawaii	No-fault*	No-fault*	No-fault*	5,000*	\$5,000 or Verbal	\$5,000 or Verbal
Idaho	Tort	Tort	Tort	None	None	None
Illinois	Tort	Tort	Tort	None	None	None
Indiana	Tort	Tort	Tort	None	None	None
Iowa	Tort	Tort	Tort	None	None	None
Kansas	No-fault	No-fault	No-fault	2,000	2,000	2,000
Kentucky	No-fault*	No-fault*	No-fault*	\$1,000 or Verbal	\$1,000 or Verbal	\$1,000 or Verbal
Louisiana	Tort	Tort	Tort	None	None	None
Maine	Tort	Tort	Tort	None*	None*	None*
Maryland	Add-on	Add-on	Add-on	None	None	None
Massachusetts	No-fault	No-fault	No-fault	2,000	2,000	2,000
Michigan	No-Fault	No-Fault	No-fault	Verbal	Verbal	Verbal
Minnesota	No-fault	No-fault	No-fault	\$4,000 or Verbal	\$4,000 or Verbal	\$4,000 or Verbal
Mississippi	Tort	Tort	Tort	None	None	None
Missouri	Tort	Tort	Tort	None	None	None
Montana	Tort	Tort	Tort	None	None	None
Nebraska	Tort	Tort	Tort	None	None	None
Nevada	Tort	Tort	Tort	None	None	None
New Hampshire	Tort	Tort	Tort	None	None	None
New Jersey	No-fault	No-fault	No-fault	Choice or Verbal*	Choice or Verbal*	Choice or Verbal*
New Mexico	Tort	Tort	Tort	None	None	None
New York	No-fault	No-fault	No-fault	Verbal	Verbal	Verbal
North Carolina	Tort	Tort	Tort	None	None	None
North Dakota	No-fault	No-fault	No-fault	\$2,500 or Verbal	\$2,500 or Verbal	\$2,500 or Verbal
Ohio	Tort	Tort	Tort	None*	None*	None*
Oklahoma	Tort	Tort	Tort	None	None	None
Oregon	Tort	Tort	Tort	None*	None*	None*
Pennsylvania	No-fault	No-fault	No-fault	Choice	Choice	Choice
Rhode Island	Tort	Tort	Tort	None	None	None
South Carolina	Tort	Tort	Tort	None	None	None
South Dakota	Add-on	Add-on	Add-on	None	None	None
Tennessee	Tort	Tort	Tort	None	None	None
Texas	Tort	Tort	Tort	None	None	None
Utah	No-fault	No-fault	No-fault	3,000	3,000	3,000
Vermont	Tort	Tort	Tort	None	None	None
Virginia	Add-on	Add-on	Add-on	None	None	None
Washington	Add-on	Add-on	Add-on	None	None	None
West Virginia	Tort	Tort	Tort	None	None	None
Wisconsin	Add-on	Add-on	Add-on	None	None	None
Wyoming	Tort	Tort	Tort	None	None	None

\* See Narrative

Source: State Insurance Departments

Table 42

## State Laws

## Liability Insurance Laws, 2010-2012

STATE	Compulsory Liability Insurance			Liability Limits		
	2012	2011	2010	2012	2011	2010
Alabama	Yes	Yes	Yes	25/50/25	25/50/25	25/50/25
Alaska	Yes	Yes	Yes	50/100/25	50/100/25	50/100/25
Arizona	Yes	Yes	Yes	15/30/10	15/30/10	15/30/10
Arkansas	Yes	Yes	Yes	25/50/25	25/50/25	25/50/25
California	Yes	Yes	Yes	15/30/5*	15/30/5*	15/30/5*
Colorado	Yes	Yes	Yes	25/50/15	25/50/15	25/50/15
Connecticut	Yes	Yes	Yes	20/40/10	20/40/10	20/40/10
Delaware	Yes	Yes	Yes	15/30/10	15/30/10	15/30/10
District of Columbia	Yes	Yes	Yes	25/50/10	25/50/10	25/50/10
Florida	Yes*	Yes*	Yes*	10/20/10	10/20/10	10/20/10
Georgia	Yes	Yes	Yes	25/50/25	25/50/25	25/50/25
Hawaii	Yes	Yes	Yes	20/40/10	20/40/10	20/40/10
Idaho	No	No	No	25/50/15	25/50/15	25/50/15
Illinois	Yes	Yes	Yes	20/40/15	20/40/15	20/40/15
Indiana	No	No	No	25/50/10	25/50/10	25/50/10
Iowa	No	No	No	20/40/15	20/40/15	20/40/15
Kansas	Yes	Yes	Yes	25/50/10	25/50/10	25/50/10
Kentucky	Yes	Yes	Yes	25/50/10	25/50/10	25/50/10
Louisiana	Yes	Yes	Yes	15/30/25	15/30/25	15/30/25
Maine	Yes	Yes	Yes	50/100/25*	50/100/25*	50/100/25*
Maryland	Yes	Yes	Yes	30/60/15	30/60/15	20/40/15
Massachusetts	Yes	Yes	Yes	20/40/5	20/40/5	20/40/5
Michigan	Yes	Yes	Yes	20/40/10	20/40/10	20/40/10
Minnesota	Yes	Yes	Yes	30/60/10	30/60/10	30/60/10
Mississippi	No	No	No	25/50/25	25/50/25	25/50/25
Missouri	Yes	Yes	Yes	25/50/10	25/50/10	25/50/10
Montana	Yes	Yes	Yes	25/50/10	25/50/10	25/50/10
Nebraska	Yes	Yes	Yes	25/50/25	25/50/25	25/50/25
Nevada	Yes*	Yes*	Yes*	15/30/10	15/30/10	15/30/10
New Hampshire	No	No	No	25/50/25	25/50/25	25/50/25
New Jersey	Yes	Yes	Yes	15/30/5*	15/30/5*	15/30/5*
New Mexico	Yes	Yes	Yes	25/50/10	25/50/10	25/50/10
New York	Yes	Yes	Yes	25/50/10	25/50/10	25/50/10
North Carolina	Yes	Yes	Yes	30/60/25	30/60/25	30/60/25
North Dakota	Yes	Yes	Yes	25/50/25	25/50/25	25/50/25
Ohio	No	No	No	12.5/25/7.5*	12.5/25/7.5*	12.5/25/7.5*
Oklahoma	Yes	Yes	Yes	25/50/25	25/50/25	25/50/25
Oregon	Yes	Yes	Yes	25/50/20*	25/50/20*	25/50/20*
Pennsylvania	Yes	Yes	Yes	15/30/5	15/30/5	15/30/5
Rhode Island	Yes	Yes	Yes	25/50/25	25/50/25	25/50/25
South Carolina	Yes	Yes	Yes	25/50/25	25/50/25	25/50/25
South Dakota	Yes	Yes	Yes	25/50/25	25/50/25	25/50/25
Tennessee	No	No	No	25/50/15	25/50/15	25/50/15
Texas	No	No	No	30/60/25*	30/60/25*	25/50/25
Utah	Yes	Yes	Yes	25/65/15	25/65/15	25/65/15
Vermont	Yes	Yes	Yes	25/50/10	25/50/10	25/50/10
Virginia	No	No	No	25/50/20	25/50/20	25/50/20
Washington	Yes	Yes	Yes	25/50/10	25/50/10	25/50/10
West Virginia	Yes	Yes	Yes	20/40/10	20/40/10	20/40/10
Wisconsin	Yes	Yes	Yes	50/100/15	50/100/15	50/100/15
Wyoming	Yes	Yes	Yes	25/50/20	25/50/20	25/50/20

\* See Narrative

Source: State Insurance Departments



Table 43

## State Laws

Personal Injury Protection and Uninsured Motorist Laws, 2010-2012						
STATE	Compulsory Personal Injury Protection			Compulsory Uninsured Motorist Liability		
	2012	2011	2010	2012	2011	2010
Alabama	No	No	No	Yes*	Yes*	Yes*
Alaska	No	No	No	Yes*	Yes*	Yes*
Arizona	No	No	No	No	No	No
Arkansas	Yes*	Yes*	Yes*	Yes*	Yes*	Yes*
California	No	No	No	Yes*	Yes*	Yes*
Colorado	No	No	No	Yes*	Yes*	Yes*
Connecticut	No	No	No	Yes	Yes	Yes
Delaware	Yes	Yes	Yes	No	No	No
District of Columbia	No	No	No	Yes	Yes	Yes
Florida	Yes	Yes	Yes	Yes*	Yes*	Yes*
Georgia	No	No	No	Yes*	Yes*	Yes*
Hawaii	Yes	Yes	Yes	Yes*	Yes*	Yes*
Idaho	No	No	No	Yes	Yes	Yes
Illinois	No	No	No	Yes	Yes	Yes
Indiana	No	No	No	No	No	No
Iowa	No	No	No	Yes*	Yes*	Yes*
Kansas	Yes	Yes	Yes	Yes	Yes	Yes
Kentucky	Yes	Yes	Yes	Yes*	Yes*	Yes*
Louisiana	No	No	No	Yes*	Yes*	Yes*
Maine	No	No	No	Yes	Yes	Yes
Maryland	Yes**	Yes**	Yes**	Yes	Yes	Yes
Massachusetts	Yes**	Yes**	Yes**	Yes	Yes	Yes
Michigan	Yes	Yes	Yes	No	No	No
Minnesota	Yes**	Yes**	Yes**	Yes**	Yes**	Yes**
Mississippi	No	No	No	No	No	No
Missouri	No	No	No	Yes	Yes	Yes
Montana	No	No	No	Yes*	Yes*	Yes*
Nebraska	No	No	No	Yes	Yes	Yes
Nevada	No	No	No	Yes*	Yes*	Yes*
New Hampshire	No	No	No	No	No	No
New Jersey	Yes**	Yes**	Yes**	Yes**	Yes**	Yes**
New Mexico	No	No	No	Yes*	Yes*	Yes*
New York	Yes	Yes	Yes	Yes	Yes	Yes
North Carolina	No	No	No	Yes**	Yes**	Yes**
North Dakota	Yes	Yes	Yes	Yes	Yes	Yes
Ohio	No	No	No	No	No	No
Oklahoma	No	No	No	No	No	No
Oregon	Yes**	Yes**	Yes**	Yes	Yes	Yes
Pennsylvania	No**	No**	No**	No	No	No
Rhode Island	No	No	No	Yes	Yes	Yes
South Carolina	No	No	No	Yes	Yes	Yes
South Dakota	No	No	No	Yes	Yes	Yes
Tennessee	No	No	No	Yes	Yes	Yes
Texas	Yes*	Yes*	Yes*	Yes**	Yes**	Yes**
Utah	Yes	Yes	Yes	Yes*	Yes*	Yes*
Vermont	No	No	No	Yes	Yes	Yes
Virginia	No	No	No	Yes	Yes	Yes
Washington	Yes*	Yes*	Yes*	Yes*	Yes*	Yes*
West Virginia	No	No	No	Yes	Yes	Yes
Wisconsin	No	No	No	Yes**	Yes**	Yes**
Wyoming	No	No	No	Yes*	Yes*	Yes*

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

Source: State Insurance Departments

\*\* See Narrative

Table 44

## State Laws

## Automobile Seat Belt Laws

2015

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

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

Source: State Insurance Departments

Table 45

## State Laws

Drunk Driving Laws and Speed Limits, 2015			
STATE	Drunk Driving Laws		Speed Limits
	Admin. License Suspension	BAC Threshold	Maximum Speed Limit
Alabama	Yes	0.08	70
Alaska	Yes	0.08	65*
Arizona	Yes	0.08	75
Arkansas	Yes	0.08	70
California	Yes	0.08*	70*
Colorado	Yes	0.08	75
Connecticut	Yes	0.08	65
Delaware	Yes	0.08	65
District of Columbia	Yes	0.08*	55
Florida	Yes	0.08	70
Georgia	Yes	0.08	70
Hawaii	Yes	0.08	60
Idaho	Yes	0.08	75
Illinois	Yes	0.08	65
Indiana	Yes	0.08	70*
Iowa	Yes	0.08	70
Kansas	Yes	0.08	70*
Kentucky	Yes	0.08	70
Louisiana	Yes	0.08*	70
Maine	Yes	0.08	75
Maryland	Yes	0.08	65
Massachusetts	Yes*	0.08*	65
Michigan	No	0.08	70
Minnesota	Yes	0.08	70
Mississippi	Yes	0.08	70
Missouri	Yes	0.08	70
Montana	Yes*	0.08*	75
Nebraska	Yes	0.08	75
Nevada	Yes	0.08	75
New Hampshire	Yes	0.08	65
New Jersey	No*	0.08*	65*
New Mexico	Yes	0.08	75
New York	No	0.08	65
North Carolina	Yes	0.08	70
North Dakota	Yes	0.08	75
Ohio	Yes	0.08	65*
Oklahoma	Yes	0.08	75
Oregon	Yes	0.08	65
Pennsylvania	No	0.08	65*
Rhode Island	Yes	0.08	65
South Carolina	No	0.08*	70
South Dakota	No	0.08	75*
Tennessee	Yes	0.08	70
Texas	Yes	0.08	70*
Utah	Yes	0.08	75
Vermont	Yes	0.08	65
Virginia	Yes	0.08	70
Washington	Yes	0.08	70
West Virginia	Yes	0.08	70
Wisconsin	Yes	0.08	65
Wyoming	Yes	0.08	75

\* See Narrative

Source: State Insurance Departments



# **Appendix**



## Appendix 1A

## Population, Traffic and Vehicle Data, 2010-2012

Land Area and Population					
STATE	Land Area	Population			Metro Population
	Square Miles	2012	2011	2010	2010
Alabama	50,744	4,817,528	4,801,627	4,785,298	3,415,430
Alaska	571,951	730,307	723,375	713,985	478,402
Arizona	113,635	6,551,149	6,468,796	6,413,737	5,914,541
Arkansas	52,068	2,949,828	2,938,506	2,921,606	1,757,367
California	155,959	37,999,878	37,668,681	37,349,363	36,408,727
Colorado	103,718	5,189,458	5,118,400	5,049,071	4,341,903
Connecticut	4,845	3,591,765	3,588,948	3,577,073	3,265,742
Delaware	1,954	917,053	907,985	899,769	700,789
District of Columbia	61	633,427	619,624	604,453	601,723
Florida	53,927	19,320,749	19,083,482	18,843,326	17,689,964
Georgia	57,906	9,915,646	9,810,181	9,712,587	7,847,658
Hawaii	6,423	1,390,090	1,376,897	1,363,621	953,207
Idaho	82,747	1,595,590	1,583,930	1,571,450	1,028,136
Illinois	55,584	12,868,192	12,855,970	12,843,166	11,159,069
Indiana	35,867	6,537,782	6,516,336	6,490,621	5,078,745
Iowa	55,869	3,075,039	3,064,102	3,049,883	1,721,714
Kansas	81,815	2,885,398	2,869,548	2,859,169	1,949,129
Kentucky	39,728	4,379,730	4,366,869	4,346,266	2,523,770
Louisiana	43,562	4,602,134	4,575,197	4,544,228	3,380,738
Maine	30,862	1,328,501	1,327,844	1,327,567	775,723
Maryland	9,774	5,884,868	5,840,241	5,785,982	5,463,187
Massachusetts	7,840	6,645,303	6,606,285	6,557,254	6,520,922
Michigan	56,804	9,882,519	9,874,589	9,877,574	8,033,066
Minnesota	79,610	5,379,646	5,347,108	5,310,584	3,971,551
Mississippi	46,907	2,986,450	2,977,886	2,970,036	1,331,025
Missouri	68,886	6,024,522	6,010,065	5,996,231	4,463,547
Montana	145,552	1,005,494	997,600	990,898	348,676
Nebraska	76,872	1,855,350	1,841,749	1,830,429	1,071,368
Nevada	109,826	2,754,354	2,717,951	2,704,642	2,431,960
New Hampshire	8,968	1,321,617	1,318,075	1,316,759	819,087
New Jersey	7,417	8,867,749	8,836,639	8,801,624	8,791,894
New Mexico	121,356	2,083,540	2,077,919	2,065,932	1,370,524
New York	47,214	19,576,125	19,502,728	19,392,283	17,814,883
North Carolina	48,711	9,748,364	9,651,377	9,561,558	6,704,358
North Dakota	68,976	701,345	684,867	674,499	325,418
Ohio	40,948	11,553,031	11,549,772	11,536,182	9,299,425
Oklahoma	68,667	3,815,780	3,785,534	3,761,702	2,407,338
Oregon	95,997	3,899,801	3,867,937	3,838,957	2,978,551
Pennsylvania	44,817	12,764,475	12,741,310	12,709,630	10,685,735
Rhode Island	1,045	1,050,304	1,050,350	1,052,886	1,052,567
South Carolina	30,110	4,723,417	4,673,509	4,636,312	3,536,094
South Dakota	75,885	834,047	823,772	816,463	369,042
Tennessee	41,217	6,454,914	6,398,361	6,356,897	4,659,762
Texas	261,797	26,060,796	25,640,909	25,257,114	22,085,169
Utah	82,144	2,854,871	2,814,784	2,776,469	2,448,962
Vermont	9,250	625,953	626,320	625,960	211,261
Virginia	39,594	8,186,628	8,105,850	8,024,617	6,887,509
Washington	66,544	6,895,318	6,821,481	6,744,496	5,900,385
West Virginia	24,078	1,856,680	1,855,184	1,853,973	1,032,750
Wisconsin	54,310	5,724,554	5,708,785	5,691,047	4,142,082
Wyoming	97,100	576,626	567,329	564,460	167,188
<b>Countrywide</b>	<b>3,537,441</b>	<b>313,873,685</b>	<b>311,582,564</b>	<b>309,349,689</b>	<b>258,317,763</b>

Source: U.S. Bureau of the Census

## Appendix 1B

## Population, Traffic and Vehicle Data, 2010-2012

Vehicles and Vehicle Thefts						
STATE	Registered Vehicles			Motor Vehicle Thefts		
	2012	2011	2010	2012	2011	2010
Alabama	4,712,167	4,684,642	4,653,838	9,874	10,662	10,600
Alaska	743,305	726,934	710,444	1,522	1,343	1,619
Arizona	5,014,259	4,930,326	4,320,010	19,158	19,829	21,508
Arkansas	2,403,830	2,372,009	2,073,411	5,724	5,812	5,544
California	26,914,629	28,358,047	31,014,128	168,608	146,848	152,524
Colorado	4,378,015	4,159,020	4,180,298	12,092	11,047	11,247
Connecticut	2,623,127	2,730,831	3,082,011	6,449	6,712	6,707
Delaware	912,912	898,917	799,012	1,436	1,530	1,929
District of Columbia	318,206	312,692	211,653	3,661	4,456	5,036
Florida	15,046,834	14,894,843	14,372,807	37,330	39,621	41,462
Georgia	7,445,788	7,334,115	7,701,942	28,536	29,475	30,305
Hawaii	1,196,215	1,117,543	904,467	3,605	4,184	5,100
Idaho	1,580,264	1,562,581	1,324,985	1,364	1,333	1,322
Illinois	9,767,228	10,094,916	10,078,618	25,690	28,769	28,796
Indiana	5,781,263	5,928,365	5,698,013	13,661	14,816	13,118
Iowa	3,330,987	3,322,313	3,312,705	4,023	3,936	3,776
Kansas	2,367,652	2,364,605	2,436,246	6,778	6,677	6,009
Kentucky	3,570,060	3,664,532	3,589,118	6,668	6,673	6,209
Louisiana	3,821,119	3,984,136	4,086,128	7,881	9,123	9,893
Maine	1,126,824	1,120,953	1,053,842	995	1,078	990
Maryland	3,861,428	3,785,507	4,557,006	15,025	16,068	18,051
Massachusetts	4,825,738	5,536,320	5,333,915	9,232	10,786	11,453
Michigan	7,531,943	8,874,498	9,286,067	25,115	25,496	27,353
Minnesota	4,857,239	4,669,345	4,847,971	8,458	8,182	8,587
Mississippi	2,023,876	2,008,446	2,015,915	4,322	4,925	5,360
Missouri	5,508,795	5,029,047	5,153,425	16,308	15,317	16,051
Montana	1,329,735	1,172,147	925,854	1,689	1,458	1,526
Nebraska	1,835,625	1,835,580	1,802,498	4,147	4,103	3,614
Nevada	2,060,690	2,083,431	1,361,671	10,018	9,485	10,185
New Hampshire	1,222,564	1,199,217	1,202,974	1,023	974	968
New Jersey	7,579,004	7,609,467	6,628,080	16,481	17,415	15,556
New Mexico	1,739,124	1,707,128	1,612,491	5,463	5,408	5,247
New York	10,103,331	10,084,704	10,255,099	17,348	19,311	20,433
North Carolina	7,593,350	6,026,287	5,742,829	16,120	17,032	18,310
North Dakota	776,344	753,198	735,644	1,151	980	859
Ohio	9,776,560	9,826,755	9,800,933	19,512	21,068	21,118
Oklahoma	3,312,256	3,301,539	3,357,464	11,564	11,031	10,190
Oregon	3,441,114	3,019,803	3,050,254	10,203	9,047	8,912
Pennsylvania	10,052,131	9,898,084	9,990,941	15,028	16,844	16,669
Rhode Island	821,281	885,738	782,438	2,628	2,287	2,399
South Carolina	3,784,593	3,718,837	3,660,878	13,201	13,464	13,197
South Dakota	930,219	925,753	925,548	1,065	946	795
Tennessee	5,225,095	5,133,915	5,113,913	12,980	14,036	14,835
Texas	19,789,723	19,174,572	17,193,559	64,996	63,338	68,023
Utah	1,918,522	1,823,980	2,654,715	5,999	6,183	5,949
Vermont	576,250	574,983	566,650	435	499	441
Virginia	6,917,302	6,802,556	6,148,794	9,076	9,724	10,548
Washington	5,632,644	5,659,907	4,682,790	26,402	24,835	25,729
West Virginia	1,400,881	1,400,658	1,435,523	2,209	2,254	2,361
Wisconsin	4,934,320	4,926,539	4,967,777	8,216	8,232	8,138
Wyoming	768,086	767,918	663,253	584	521	591
<b>Countrywide</b>	<b>245,184,447</b>	<b>244,778,179</b>	<b>242,060,545</b>	<b>721,053</b>	<b>715,373</b>	<b>737,142</b>

Sources: Federal Highway Administration and Federal Bureau of Investigation.



## Appendix 1C

## Population, Traffic and Vehicle Data, 2010-2012

## Vehicle and Roadway Miles

STATE	Vehicle Miles (in Millions)			Miles of Roadway		
	2012	2011	2010	2012	2011	2010
Alabama	64,959	64,914	64,163	101,811	101,668	101,575
Alaska	4,792	4,593	4,798	16,301	16,675	16,303
Arizona	60,129	59,574	60,063	65,262	65,092	64,308
Arkansas	33,522	32,953	33,504	100,123	100,082	100,068
California	326,272	320,784	322,849	175,499	172,202	172,139
Colorado	46,769	46,606	46,940	88,524	88,415	88,353
Connecticut	31,269	31,197	31,294	21,431	21,445	21,391
Delaware	9,186	9,028	8,948	6,377	6,358	6,337
District of Columbia	3,572	3,568	3,591	1,502	1,501	1,503
Florida	191,374	191,855	195,755	121,829	121,759	121,702
Georgia	107,488	108,454	111,722	125,523	123,546	122,917
Hawaii	10,050	10,066	9,995	4,416	4,405	4,395
Idaho	16,315	15,937	15,801	48,492	48,553	48,771
Illinois	104,578	103,234	105,788	144,337	139,498	139,519
Indiana	78,923	76,485	75,761	97,288	97,066	96,988
Iowa	31,596	31,274	31,389	114,438	114,387	114,383
Kansas	30,572	30,021	29,900	140,614	140,513	140,653
Kentucky	47,344	48,061	48,007	79,321	79,220	79,184
Louisiana	46,889	46,513	45,439	61,326	61,635	61,327
Maine	14,199	14,248	14,549	22,871	22,874	22,864
Maryland	56,476	56,221	56,126	32,372	32,321	31,526
Massachusetts	55,940	54,792	54,362	36,330	36,303	36,248
Michigan	94,548	94,754	97,567	122,051	122,086	121,969
Minnesota	56,988	56,685	56,632	138,832	138,702	138,164
Mississippi	38,667	38,851	39,841	75,181	75,119	75,080
Missouri	68,504	68,789	70,864	131,978	131,667	130,360
Montana	11,885	11,660	11,190	74,905	74,880	74,793
Nebraska	19,277	19,093	19,438	93,797	93,600	93,653
Nevada	24,148	24,189	21,119	38,567	36,839	35,061
New Hampshire	12,894	12,720	13,065	16,105	16,076	16,085
New Jersey	74,225	73,094	73,028	39,272	39,213	39,242
New Mexico	25,562	25,533	25,325	68,384	68,384	68,378
New York	128,221	127,726	131,252	114,709	114,592	114,574
North Carolina	104,950	103,772	102,385	106,063	105,869	105,653
North Dakota	10,081	9,131	8,263	86,851	86,851	86,842
Ohio	112,715	111,990	111,836	123,281	123,247	123,192
Oklahoma	47,872	47,464	47,746	112,821	112,808	112,873
Oregon	33,173	33,373	33,774	59,262	59,148	59,151
Pennsylvania	98,884	99,204	100,329	119,846	119,771	119,685
Rhode Island	7,807	7,901	8,280	6,480	6,485	6,490
South Carolina	49,036	48,730	49,124	66,244	65,997	66,024
South Dakota	9,113	9,002	8,866	82,536	82,459	82,447
Tennessee	71,167	70,751	70,439	95,523	95,492	94,207
Texas	237,836	237,440	234,016	313,210	312,911	311,249
Utah	26,528	26,222	26,585	45,891	45,635	45,124
Vermont	7,216	7,141	7,248	14,291	14,290	14,437
Virginia	80,959	80,974	82,171	74,591	74,461	74,378
Washington	56,762	56,955	57,190	83,878	83,743	83,822
West Virginia	19,226	18,963	19,203	38,684	38,646	38,625
Wisconsin	59,087	54,402	59,420	115,095	115,018	114,963
Wyoming	9,271	9,245	9,568	28,416	28,253	28,105
<b>Countrywide</b>	<b>2,968,815</b>	<b>2,946,131</b>	<b>2,966,506</b>	<b>4,092,730</b>	<b>4,077,760</b>	<b>4,067,077</b>

Source: Federal Highway Administration