

2021/2022 Auto Insurance Database Report

January 2025

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2021/2022 AUTO INSURANCE DATABASE

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INTRODUCTION

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

The data used for this report include written premiums and exposures for calendar years 2018-2022 for the combined voluntary and residual market. Earned and incurred data for calendar/accident years 2019-2021 are also reported, separately, for voluntary and residual market business. Trends are derived from earned premiums, earned exposures, incurred losses, and incurred claims. Definitions of these terms can be found on Page 2.

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

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

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

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

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

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

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

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

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

The calendar year 2009 earned exposure is:

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

and the earned premium is:

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

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

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

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

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

Formulas

Tables 1–5

Average Expenditure:

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

Combined Average Premium:

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

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

2018–2022 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 2018–2022. 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-years¹ (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 2022, the countrywide average expenditure was \$1,127 an increase of 6.07% over the previous year. The median state average expenditure was \$994.

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 5.75% in 2022, to \$1,258 over the prior year. The median state combined average premium was \$1,128.

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

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

Tables 1A–1C show the states’ 2018–2022 written premiums, written exposures, and average premiums for liability insurance. Tables 2A–2C and Tables 3A–3C show the same for collision and comprehensive insurance, respectively. State average expenditures are provided in Table 4, and state combined average premiums are displayed in Table 5.

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

Factors that Affect State Average Expenditures and Average Premiums

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

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

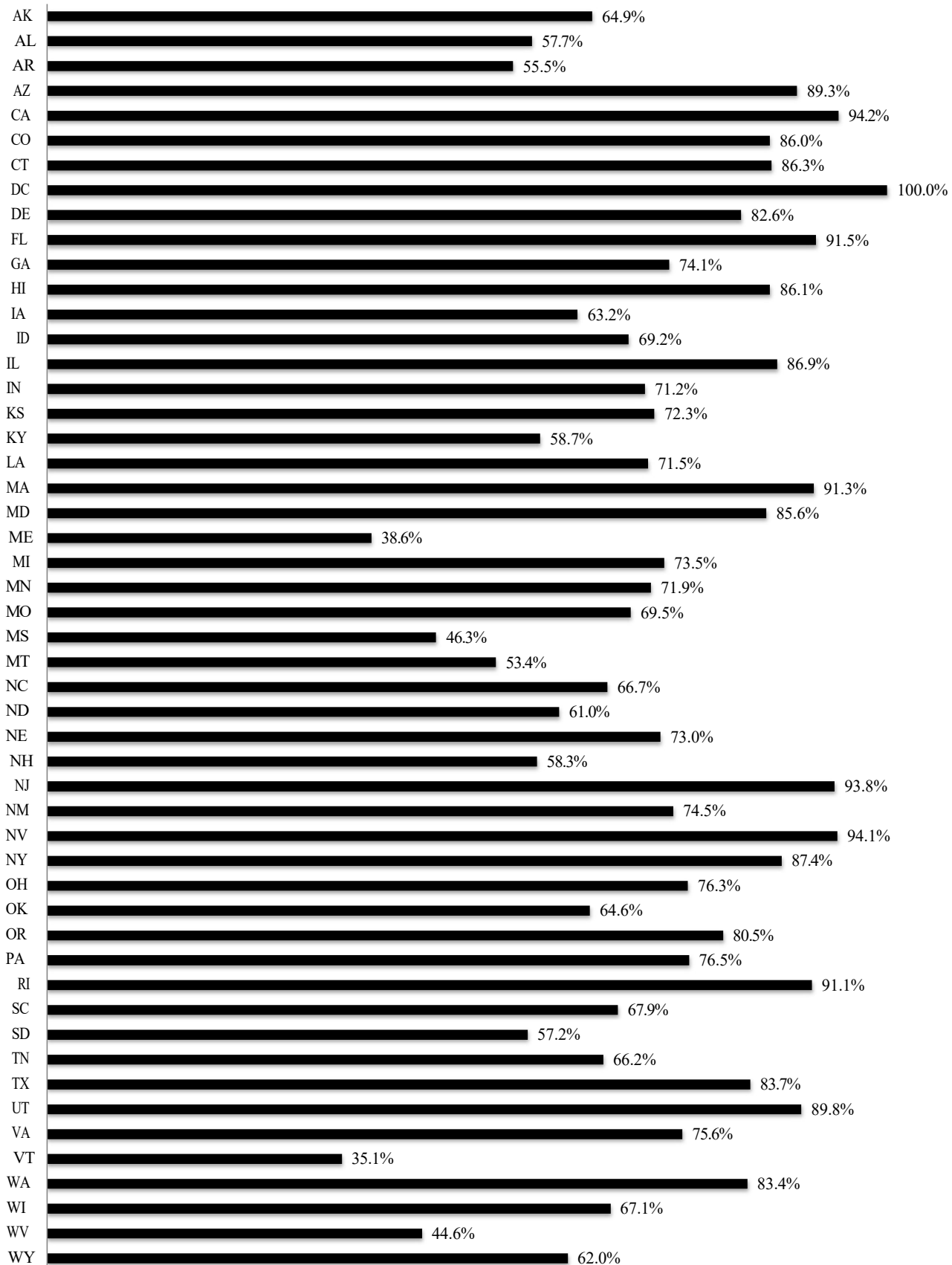
Insurance rates are developed based primarily on the insurer's cost of paying claims. Certain broad characteristics of a state contribute to the frequency and severity of auto claims and insurer loss costs in

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

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

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

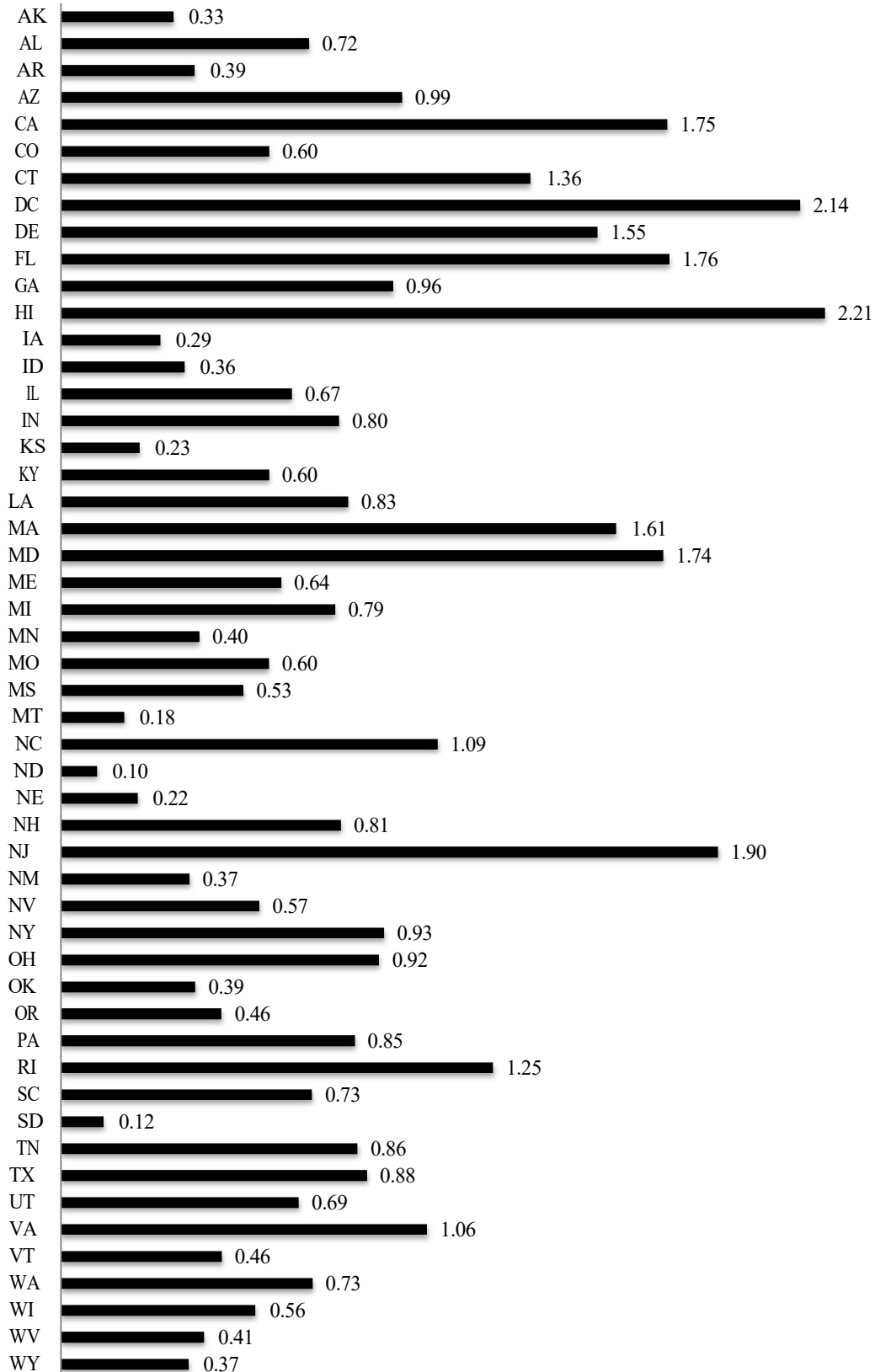
Percentage of State Population Living in Urban Areas — 2020 U.S. Census



Source: U.S. Bureau of the Census

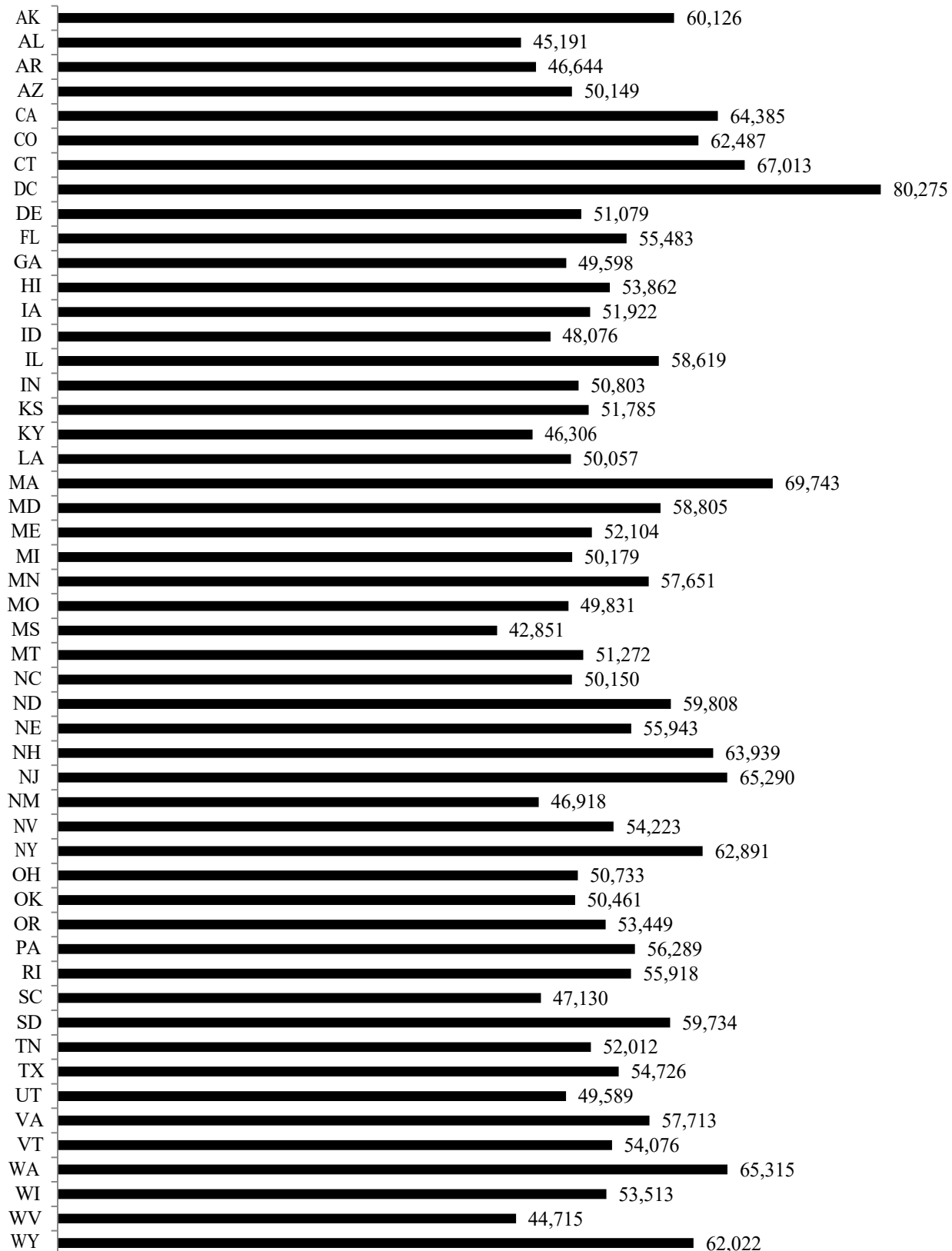
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Millions of Miles Driven per Mile of Roadway 2021



Source: Federal Highway Administration, 2021 Highway Statistics

2021 Disposable Income Per Capita



Source: Bureau of Economic Analysis

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

Annual Rates of Change in Consumer Price Indices, Average Expenditures and Premiums						
	2018	2019	2020	2021	2022	2018 - 2022 Cumulative 4- Year Change
Consumer Price Index - All Items*	2.00%	2.31%	1.32%	7.19%	6.38%	18.22%
CPI - Auto Insurance*	4.69%	0.10%	-4.76%	4.15%	14.57%	13.76%
CPI - Total Medical Care*	2.07%	4.62%	1.84%	2.23%	3.67%	12.91%
CPI - Auto Maintenance and Repair*	2.33%	3.42%	3.43%	4.78%	13.02%	26.67%
CPI - Legal Service Fees*	6.36%	-0.95%	1.30%	3.59%	5.98%	10.15%
CPI - New Vehicles*	-0.25%	0.05%	1.94%	11.81%	#N/A	13.75%
CPI - Used Vehicles*	1.49%	-0.55%	10.35%	37.73%	-8.91%	37.69%
Average Expenditure**	4.92%	1.60%	-2.54%	1.39%	6.07%	6.49%
Combined Average Premium**	4.80%	1.36%	-2.56%	1.09%	5.75%	5.58%
Average Liability Premium**	5.15%	1.28%	-3.39%	0.16%	4.64%	2.56%
Average Collision Premium**	3.98%	1.02%	-2.84%	1.71%	6.02%	5.85%
Average Comprehensive Premium**	5.35%	2.38%	1.21%	3.12%	9.07%	16.53%
* U.S. Bureau of Labor Statistics ** NAIC						

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

Between 2018 and 2022, the national average expenditure for automobile insurance increased by 6.49%, while the CPI for all goods increased by 18.22%. Over the same period, the automobile insurance component of the CPI increased by 13.76%. 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 5.58%, and average liability premiums increased by 2.56% over the 2018–2022 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.² 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.

² See State Laws, Page 192.

2018-2022 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 2022—the most up-to-date information reported as of year-end 2023. 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

2018-2022 State Average Expenditures and Combined Average Premiums for Personal Automobile Insurance

Additional State Information

California

The 2021 and 2022 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 2018-2022.

Maryland

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

New Jersey

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

Ohio

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

Rhode Island

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

Texas

The Texas Department of Insurance collects vehicle and policies-in-force information at the end of each calendar quarter for voluntary bodily injury liability, involuntary (residual) bodily injury liability and collision coverages. The average number of vehicles reported for policies in force is used as an approximation for written exposures. Comprehensive exposures for all years are estimated based on the ratio of comprehensive to collision car-years. The data to estimate this ratio only includes about 70 percent of the private passenger automobile market. This estimation affects combined average premium but not average expenditure.

Table 1A

Average Premiums and Expenditures 2018-2022

STATE	Liability Written Premiums				
	2022	2021	2020	2019	2018
Alabama	2,135,548,873	2,081,608,000	1,994,093,938	1,999,354,066	1,940,946,609
Alaska	289,471,849	279,722,072	274,941,188	281,027,838	273,643,422
Arizona	3,618,539,799	3,424,817,480	3,270,597,829	3,254,131,365	3,073,218,620
Arkansas	1,146,058,539	1,099,088,987	1,061,307,571	1,055,331,776	1,041,730,855
California	17,305,178,954	17,212,214,343	17,399,256,612	17,607,088,343	16,914,871,327
Colorado	3,210,283,854	3,091,091,338	3,029,167,441	3,024,356,320	2,895,845,316
Connecticut	1,902,400,904	1,909,772,044	1,836,576,080	1,796,015,030	1,868,213,649
Delaware	648,971,926	636,273,100	621,853,997	634,127,089	622,026,640
District of Columbia	208,434,944	209,454,748	209,110,939	211,974,142	206,529,703
Florida	17,277,232,478	15,513,017,425	14,186,795,288	14,154,548,923	14,069,416,038
Georgia	7,252,522,788	6,705,722,958	6,447,536,866	6,321,985,028	5,982,733,601
Hawaii	427,853,990	421,845,964	412,085,054	434,124,029	430,318,002
Idaho	629,676,130	589,144,746	544,717,831	528,673,569	499,087,622
Illinois	4,170,212,447	3,948,593,075	3,912,124,684	3,983,969,642	4,019,714,040
Indiana	2,281,502,100	2,206,550,717	2,176,867,524	2,197,849,700	2,166,475,610
Iowa	910,035,039	881,346,260	865,294,737	879,831,460	866,466,688
Kansas	1,051,835,527	997,739,753	963,029,433	989,412,296	968,572,930
Kentucky	2,032,221,882	2,014,156,284	2,009,520,865	2,048,151,059	2,027,132,895
Louisiana	2,968,317,620	2,935,892,473	2,915,097,459	3,017,001,548	2,974,160,945
Maine	413,401,394	389,593,089	374,299,109	379,075,379	372,962,507
Maryland	3,290,195,813	3,142,398,342	3,152,957,441	3,229,274,424	3,149,482,286
Massachusetts	2,981,804,274	2,961,044,216	2,927,198,776	3,001,945,822	2,934,073,395
Michigan	4,575,893,189	4,718,873,364	5,178,360,312	5,646,057,443	5,362,856,619
Minnesota	2,140,934,918	2,054,084,649	2,043,507,663	2,105,128,709	2,077,712,306
Mississippi	1,167,549,013	1,147,073,923	1,072,728,117	1,064,395,103	1,051,335,808
Missouri	2,387,799,157	2,265,700,890	2,202,722,845	2,254,559,841	2,194,037,088
Montana	411,575,208	393,615,383	368,823,700	363,203,204	354,923,718
Nebraska	714,396,782	686,039,935	670,593,177	686,144,401	674,052,138
Nevada	2,079,860,890	1,990,810,771	1,901,618,141	1,898,458,129	1,795,870,376
New Hampshire	444,503,280	426,628,711	414,088,912	426,309,593	415,474,060
New Jersey	5,450,769,369	5,271,858,782	4,990,722,701	5,351,987,950	5,280,238,431
New Mexico	914,741,564	884,119,986	870,665,971	883,549,418	857,277,031
New York	9,538,862,437	9,365,172,699	8,818,182,192	8,906,419,690	8,764,768,953
North Carolina	3,628,754,024	3,429,290,732	3,324,912,279	2,888,996,987	2,791,408,823
North Dakota	221,693,518	211,384,559	197,833,583	201,237,068	196,887,973
Ohio	3,729,524,598	3,607,728,300	3,647,116,927	3,784,565,337	3,759,333,403
Oklahoma	1,487,976,181	1,427,297,661	1,400,691,020	1,408,050,370	1,392,274,459
Oregon	2,061,352,820	1,968,814,462	1,945,272,360	1,999,564,965	1,976,470,918
Pennsylvania	4,750,686,344	4,736,767,529	4,724,381,153	4,851,550,008	4,892,669,826
Rhode Island	678,417,096	648,463,236	641,749,136	651,670,053	627,284,592
South Carolina	3,245,710,590	3,015,826,826	2,874,639,962	2,819,602,979	2,697,887,677
South Dakota	252,552,968	242,155,928	230,280,928	235,381,795	230,315,094
Tennessee	2,611,949,685	2,495,400,554	2,396,966,385	2,391,548,643	2,327,486,751
Texas	14,366,755,410	12,765,238,601	12,310,500,833	12,815,633,539	12,591,951,315
Utah	1,528,412,040	1,364,754,725	1,278,987,861	1,251,464,222	1,172,133,724
Vermont	158,673,900	161,156,327	160,142,093	167,214,207	167,259,043
Virginia	3,557,694,189	3,264,650,988	3,189,056,920	3,264,605,366	3,206,964,843
Washington	3,353,355,477	3,336,335,566	3,277,445,459	3,362,426,901	3,234,437,415
West Virginia	648,522,709	646,701,518	648,163,934	673,652,813	677,694,461
Wisconsin	1,740,776,876	1,696,662,259	1,680,879,318	1,743,047,648	1,723,555,222
Wyoming	173,488,532	167,612,515	160,850,134	161,697,814	159,027,865
Countrywide	154,174,883,888	147,041,308,793	143,206,314,678	145,287,373,044	141,951,212,632

Table 1B

Average Premiums and Expenditures 2018-2022

STATE	Liability Written Exposures				
	2022	2021	2020	2019	2018
Alabama	4,033,966	4,013,467	3,864,631	3,816,921	3,785,049
Alaska	500,722	498,321	487,933	480,494	475,002
Arizona	5,232,750	5,205,728	5,051,615	4,901,386	4,740,018
Arkansas	2,374,487	2,353,403	2,271,458	2,175,091	2,138,546
California	28,199,439	28,495,827	28,191,340	28,049,675	27,679,136
Colorado	4,498,358	4,454,258	4,356,889	4,279,046	4,211,730
Connecticut	2,388,718	2,421,249	2,323,275	2,238,170	2,379,505
Delaware	747,864	743,200	721,523	706,727	690,849
District of Columbia	258,628	264,895	264,051	258,092	255,151
Florida	14,997,339	14,903,955	14,384,792	13,482,445	13,924,140
Georgia	8,113,627	8,063,533	7,763,360	7,575,069	7,460,113
Hawaii	948,401	939,945	914,539	906,902	898,166
Idaho	1,432,558	1,389,651	1,293,759	1,216,120	1,171,932
Illinois	7,954,647	7,986,629	7,793,501	7,631,068	7,770,918
Indiana	5,145,877	5,140,847	4,977,560	4,907,441	4,873,707
Iowa	2,558,092	2,568,082	2,529,683	2,508,377	2,483,819
Kansas	2,403,917	2,392,793	2,353,835	2,318,722	2,291,574
Kentucky	3,438,133	3,467,896	3,353,764	3,315,731	3,262,679
Louisiana	2,996,096	3,015,635	2,978,050	2,941,326	2,921,756
Maine	1,048,083	1,040,689	1,005,978	1,008,998	994,192
Maryland	4,359,888	4,383,485	4,348,717	4,307,433	4,269,280
Massachusetts	4,605,056	4,599,768	4,510,861	4,514,717	4,455,904
Michigan	6,033,323	5,979,478	5,736,633	5,754,451	5,723,448
Minnesota	4,267,072	4,262,065	4,198,661	4,190,622	4,155,989
Mississippi	2,033,207	2,076,450	1,987,148	1,950,527	1,946,859
Missouri	4,371,187	4,415,178	4,322,180	4,256,899	4,201,361
Montana	944,621	920,933	855,199	828,238	814,364
Nebraska	1,647,229	1,640,338	1,605,370	1,589,072	1,568,840
Nevada	2,244,716	2,195,697	2,116,402	2,050,474	1,991,669
New Hampshire	1,000,334	993,079	960,925	961,722	951,015
New Jersey	5,844,384	5,773,807	5,516,626	5,612,307	5,555,366
New Mexico	1,599,156	1,609,590	1,554,239	1,512,166	1,486,033
New York	9,641,860	9,749,610	9,593,077	9,529,484	9,524,145
North Carolina	8,672,917	8,522,885	8,342,752	7,304,887	7,079,175
North Dakota	719,743	705,230	651,467	644,418	637,729
Ohio	8,410,138	8,551,035	8,369,411	8,356,776	8,305,922
Oklahoma	2,936,293	2,949,732	2,866,041	2,776,776	2,723,443
Oregon	3,075,748	3,058,996	2,969,524	2,915,827	2,865,534
Pennsylvania	9,035,062	9,145,371	8,894,045	8,827,484	8,784,585
Rhode Island	736,578	700,958	704,502	709,368	698,871
South Carolina	4,201,620	4,137,371	4,010,417	3,923,653	3,828,054
South Dakota	737,493	730,536	707,964	698,354	689,115
Tennessee	5,344,043	5,283,734	5,076,509	4,965,034	4,864,961
Texas	20,794,884	20,351,059	20,130,323	19,711,190	19,092,535
Utah	2,310,069	2,239,063	2,114,092	2,033,545	1,947,902
Vermont	448,333	446,966	436,773	445,991	443,692
Virginia	6,681,335	6,718,863	6,635,251	6,614,567	6,497,953
Washington	5,019,564	5,002,167	4,812,471	4,755,914	4,692,003
West Virginia	1,316,043	1,322,940	1,310,267	1,301,969	1,298,868
Wisconsin	4,233,382	4,233,561	4,161,136	4,136,889	4,081,100
Wyoming	483,852	482,921	469,017	453,656	446,406
Countrywide	233,020,832	232,542,869	226,849,536	222,352,211	220,030,103

Table 1C

Average Premiums and Expenditures 2018-2022

STATE	Liability Average Premium				
	2022	2021	2020	2019	2018
Alabama	529.39	518.66	515.99	523.81	512.79
Alaska	578.11	561.33	563.48	584.87	576.09
Arizona	691.52	657.89	647.44	663.92	648.36
Arkansas	482.66	467.02	467.24	485.19	487.12
California	613.67	604.03	617.18	627.71	611.11
Colorado	713.66	693.96	695.26	706.78	687.57
Connecticut	796.41	788.75	790.51	802.45	785.13
Delaware	867.77	856.13	861.86	897.27	900.38
District of Columbia	805.93	790.71	791.93	821.31	809.44
Florida	1,152.02	1,040.87	986.24	1,049.85	1,010.43
Georgia	893.87	831.61	830.51	834.58	801.96
Hawaii	451.13	448.80	450.59	478.69	479.11
Idaho	439.55	423.95	421.04	434.72	425.87
Illinois	524.25	494.40	501.97	522.07	517.28
Indiana	443.37	429.22	437.34	447.86	444.52
Iowa	355.75	343.19	342.06	350.76	348.84
Kansas	437.55	416.98	409.13	426.71	422.67
Kentucky	591.08	580.80	599.18	617.71	621.31
Louisiana	990.73	973.56	978.86	1,025.73	1,017.94
Maine	394.44	374.36	372.07	375.69	375.14
Maryland	754.65	716.87	725.03	749.70	737.71
Massachusetts	647.51	643.74	648.92	664.92	658.47
Michigan	758.44	789.18	902.68	981.16	937.00
Minnesota	501.73	481.95	486.70	502.34	499.93
Mississippi	574.24	552.42	539.83	545.70	540.02
Missouri	546.26	513.16	509.63	529.62	522.22
Montana	435.70	427.41	431.27	438.53	435.83
Nebraska	433.70	418.23	417.72	431.79	429.65
Nevada	926.56	906.69	898.51	925.86	901.69
New Hampshire	444.35	429.60	430.93	443.28	436.87
New Jersey	932.65	913.06	904.67	953.62	950.48
New Mexico	572.02	549.28	560.19	584.29	576.89
New York	989.32	960.57	919.22	934.62	920.27
North Carolina	418.40	402.36	398.54	395.49	394.31
North Dakota	308.02	299.74	303.67	312.28	308.73
Ohio	443.46	421.91	435.77	452.87	452.61
Oklahoma	506.75	483.87	488.72	507.08	511.22
Oregon	670.20	643.61	655.08	685.76	689.74
Pennsylvania	525.81	517.94	531.18	549.60	556.96
Rhode Island	921.04	925.11	910.93	918.66	897.57
South Carolina	772.49	728.92	716.79	718.62	704.77
South Dakota	342.45	331.48	325.27	337.05	334.22
Tennessee	488.76	472.28	472.17	481.68	478.42
Texas	690.88	627.25	611.54	650.17	659.52
Utah	661.63	609.52	604.98	615.41	601.74
Vermont	353.92	360.56	366.65	374.93	376.97
Virginia	532.48	485.89	480.62	493.55	493.53
Washington	668.06	666.98	681.03	707.00	689.35
West Virginia	492.78	488.84	494.68	517.41	521.76
Wisconsin	411.20	400.76	403.95	421.34	422.33
Wyoming	358.56	347.08	342.95	356.43	356.24
Countrywide	661.64	632.32	631.28	653.41	645.14

Table 2A

Average Premiums and Expenditures 2018-2022

STATE	Collision Written Premiums				
	2022	2021	2020	2019	2018
Alabama	1,155,860,906	1,084,630,939	1,031,761,697	1,040,247,151	1,009,243,428
Alaska	150,360,829	142,684,855	134,817,752	134,554,227	127,961,940
Arizona	1,426,218,398	1,261,267,369	1,174,884,285	1,177,489,291	1,137,139,213
Arkansas	622,980,048	584,411,761	550,656,720	541,436,760	537,508,138
California	11,079,321,886	10,502,037,309	10,074,694,178	9,883,938,818	9,513,812,084
Colorado	1,222,004,766	1,087,596,517	1,033,429,760	1,033,635,520	1,008,194,593
Connecticut	831,431,706	797,381,802	738,746,568	763,826,505	751,446,387
Delaware	221,534,373	209,414,566	197,025,507	196,154,998	189,808,304
District of Columbia	126,821,760	119,252,132	113,456,485	111,434,352	109,413,183
Florida	4,722,206,918	4,256,572,628	3,877,212,258	4,085,020,926	4,063,828,992
Georgia	2,439,448,771	2,380,112,096	2,270,022,738	2,243,286,800	2,136,907,163
Hawaii	285,830,151	265,524,626	250,252,489	250,512,291	237,711,658
Idaho	299,541,077	279,851,803	248,899,774	237,168,498	221,581,848
Illinois	2,536,801,391	2,331,403,840	2,224,817,632	2,246,766,083	2,196,279,556
Indiana	1,243,838,710	1,133,531,734	1,087,735,952	1,082,941,430	1,060,157,549
Iowa	540,636,535	496,307,208	469,954,660	465,858,234	462,230,600
Kansas	502,021,241	460,178,588	440,154,429	447,879,261	444,294,630
Kentucky	726,556,820	681,559,046	656,091,649	685,941,253	683,746,224
Louisiana	1,052,283,996	1,003,603,437	974,757,565	1,022,569,458	1,019,067,341
Maine	253,370,730	240,492,414	230,320,454	227,898,860	218,164,104
Maryland	1,606,072,452	1,487,679,789	1,445,870,070	1,470,119,755	1,426,738,802
Massachusetts	1,795,199,515	1,763,405,025	1,740,596,123	1,729,981,783	1,677,150,517
Michigan	2,328,139,324	2,176,718,016	2,091,757,905	2,142,785,290	2,111,250,825
Minnesota	1,035,480,340	931,995,925	884,921,641	884,769,528	843,362,062
Mississippi	572,676,085	551,948,261	515,564,761	503,205,362	509,158,753
Missouri	1,135,350,530	1,049,693,231	992,737,791	997,986,843	972,423,567
Montana	199,086,604	182,279,229	162,561,455	155,002,247	150,513,838
Nebraska	357,546,422	322,985,330	299,913,050	295,799,235	290,401,875
Nevada	624,590,346	585,422,988	545,879,108	565,166,218	537,367,555
New Hampshire	315,086,070	300,231,746	289,425,873	295,603,991	284,213,551
New Jersey	2,080,029,360	1,946,384,439	1,767,243,211	1,853,734,587	1,793,442,724
New Mexico	369,254,546	321,144,730	307,210,945	303,828,872	294,144,207
New York	3,719,699,981	3,652,170,452	3,419,018,706	3,473,130,264	3,362,461,171
North Carolina	2,428,020,557	2,200,844,890	2,033,958,832	1,791,422,028	1,678,414,988
North Dakota	149,677,422	142,167,777	128,129,110	127,588,386	123,482,445
Ohio	2,167,711,616	2,031,911,048	1,981,267,796	2,017,104,232	1,978,959,744
Oklahoma	727,589,129	660,424,037	625,883,359	622,783,078	624,504,377
Oregon	700,730,071	639,118,721	606,860,837	619,576,172	605,146,466
Pennsylvania	2,900,672,721	2,738,978,049	2,652,941,322	2,671,490,298	2,607,442,636
Rhode Island	274,822,022	262,305,843	256,615,522	252,757,408	241,688,747
South Carolina	1,058,100,649	977,315,399	921,122,044	910,499,519	886,479,216
South Dakota	139,352,605	128,044,708	117,940,869	116,272,936	112,640,303
Tennessee	1,514,370,319	1,367,339,142	1,269,851,465	1,262,598,721	1,239,079,490
Texas	6,658,349,564	6,012,424,200	5,728,258,870	5,919,326,489	5,847,439,476
Utah	582,709,942	529,696,684	484,922,383	480,542,581	460,464,481
Vermont	130,653,828	125,147,455	123,087,275	124,316,113	120,771,463
Virginia	1,836,972,264	1,692,299,112	1,615,855,259	1,616,542,812	1,569,835,884
Washington	1,343,126,427	1,278,306,601	1,200,185,347	1,222,701,425	1,152,066,513
West Virginia	343,138,839	331,410,326	321,015,615	324,388,260	319,253,561
Wisconsin	954,980,593	861,860,457	820,826,236	831,569,291	804,706,957
Wyoming	99,789,483	92,319,956	88,001,981	87,067,830	86,817,263
Countrywide	71,588,050,638	66,661,788,236	63,219,117,313	63,548,222,270	61,840,320,392

Table 2B

Average Premiums and Expenditures 2018-2022

STATE	Collision Written Exposures				
	2022	2021	2020	2019	2018
Alabama	2,909,924	2,868,728	2,735,446	2,664,753	2,636,560
Alaska	362,075	353,929	342,310	334,836	330,543
Arizona	4,010,214	3,907,991	3,756,972	3,583,931	3,478,107
Arkansas	1,594,212	1,564,369	1,504,016	1,451,565	1,432,298
California	20,739,251	20,591,618	20,080,790	19,960,100	19,664,340
Colorado	3,384,199	3,318,524	3,203,796	3,102,754	3,051,102
Connecticut	1,959,669	1,960,276	1,856,823	1,848,634	1,843,620
Delaware	606,597	595,852	571,288	554,202	540,122
District of Columbia	216,415	219,286	215,432	206,517	204,182
Florida	12,723,061	12,529,047	11,825,738	11,483,642	11,230,533
Georgia	5,846,877	5,748,669	5,494,547	5,323,497	5,223,445
Hawaii	731,155	715,503	691,014	676,147	664,467
Idaho	1,057,556	1,017,021	933,730	873,898	843,625
Illinois	6,607,176	6,570,221	6,387,811	6,389,821	6,470,382
Indiana	4,058,610	3,982,849	3,813,780	3,723,282	3,681,893
Iowa	1,945,179	1,929,549	1,885,975	1,855,998	1,829,730
Kansas	1,663,494	1,645,387	1,603,260	1,564,675	1,545,382
Kentucky	2,387,765	2,359,156	2,258,076	2,214,735	2,174,484
Louisiana	2,232,855	2,218,713	2,155,673	2,105,967	2,087,284
Maine	840,617	817,215	783,044	765,202	738,564
Maryland	3,567,305	3,557,756	3,488,650	3,416,172	3,381,941
Massachusetts	4,031,388	4,008,286	3,870,516	3,869,802	3,806,946
Michigan	4,854,168	4,769,081	4,508,512	4,470,786	4,405,066
Minnesota	3,386,387	3,352,977	3,284,029	3,225,064	3,171,597
Mississippi	1,490,168	1,497,269	1,420,076	1,376,364	1,362,858
Missouri	3,296,475	3,306,214	3,203,865	3,124,119	3,075,054
Montana	641,969	618,924	560,305	540,051	530,660
Nebraska	1,157,145	1,141,519	1,108,891	1,083,281	1,065,283
Nevada	1,677,863	1,643,570	1,555,961	1,508,857	1,465,589
New Hampshire	936,883	922,071	888,527	882,405	866,863
New Jersey	4,708,284	4,603,854	4,349,015	4,395,862	4,336,664
New Mexico	1,053,796	1,041,415	995,767	961,531	945,004
New York	7,652,974	7,672,890	7,509,847	7,390,326	7,339,041
North Carolina	6,292,124	6,196,306	5,981,287	5,204,992	4,965,973
North Dakota	528,460	515,767	458,527	449,131	441,065
Ohio	6,871,959	6,919,939	6,702,957	6,600,898	6,499,587
Oklahoma	1,979,911	1,970,370	1,894,719	1,832,879	1,797,664
Oregon	2,400,865	2,370,299	2,275,450	2,195,364	2,156,669
Pennsylvania	7,360,668	7,340,647	7,081,105	6,956,978	6,914,790
Rhode Island	562,832	524,439	523,335	514,781	505,272
South Carolina	3,165,995	3,071,103	2,946,971	2,858,896	2,783,146
South Dakota	512,223	500,167	479,474	468,720	459,940
Tennessee	3,991,006	3,896,917	3,704,129	3,565,148	3,484,492
Texas	14,598,558	14,156,200	13,915,233	13,622,867	13,199,262
Utah	1,774,403	1,724,987	1,628,694	1,557,213	1,489,598
Vermont	384,712	378,741	372,342	371,243	364,978
Virginia	5,237,812	5,235,451	5,123,660	4,990,038	4,963,502
Washington	4,104,104	4,021,552	3,822,673	3,745,045	3,684,708
West Virginia	969,189	958,725	936,648	918,653	911,622
Wisconsin	3,509,010	3,473,496	3,373,859	3,315,041	3,244,815
Wyoming	329,276	321,714	311,481	297,194	291,714
Countrywide	178,904,813	176,626,549	170,376,026	166,393,857	163,582,026

Table 2C

Average Premiums and Expenditures 2018-2022

STATE	Collision Average Premium				
	2022	2021	2020	2019	2018
Alabama	397.21	378.09	377.18	390.37	382.79
Alaska	415.28	403.15	393.85	401.85	387.13
Arizona	355.65	322.74	312.72	328.55	326.94
Arkansas	390.78	373.58	366.12	373.00	375.28
California	534.22	510.02	501.71	495.18	483.81
Colorado	361.09	327.74	322.56	333.13	330.44
Connecticut	424.27	406.77	397.86	413.18	407.59
Delaware	365.21	351.45	344.88	353.94	351.42
District of Columbia	586.01	543.82	526.65	539.59	535.86
Florida	371.15	339.74	327.86	355.73	361.86
Georgia	417.22	414.03	413.14	421.39	409.10
Hawaii	390.93	371.10	362.15	370.50	357.75
Idaho	283.24	275.17	266.57	271.39	262.65
Illinois	383.95	354.84	348.29	351.62	339.44
Indiana	306.47	284.60	285.21	290.86	287.94
Iowa	277.94	257.21	249.18	251.00	252.62
Kansas	301.79	279.68	274.54	286.24	287.50
Kentucky	304.28	288.90	290.55	309.72	314.44
Louisiana	471.27	452.34	452.18	485.56	488.23
Maine	301.41	294.28	294.13	297.83	295.39
Maryland	450.22	418.15	414.45	430.34	421.87
Massachusetts	445.31	439.94	449.71	447.05	440.55
Michigan	479.62	456.42	463.96	479.29	479.28
Minnesota	305.78	277.96	269.46	274.34	265.91
Mississippi	384.30	368.64	363.05	365.60	373.60
Missouri	344.41	317.49	309.86	319.45	316.23
Montana	310.12	294.51	290.13	287.01	283.64
Nebraska	308.99	282.94	270.46	273.06	272.61
Nevada	372.25	356.19	350.83	374.57	366.66
New Hampshire	336.31	325.61	325.74	335.00	327.86
New Jersey	441.78	422.77	406.35	421.70	413.55
New Mexico	350.40	308.37	308.52	315.98	311.26
New York	486.05	475.98	455.27	469.96	458.16
North Carolina	385.88	355.19	340.05	344.17	337.98
North Dakota	283.23	275.64	279.44	284.08	279.96
Ohio	315.44	293.63	295.58	305.58	304.47
Oklahoma	367.49	335.18	330.33	339.78	347.40
Oregon	291.87	269.64	266.70	282.22	280.59
Pennsylvania	394.08	373.12	374.65	384.00	377.08
Rhode Island	488.28	500.16	490.35	491.00	478.33
South Carolina	334.21	318.23	312.57	318.48	318.52
South Dakota	272.05	256.00	245.98	248.06	244.90
Tennessee	379.45	350.88	342.82	354.15	355.60
Texas	456.10	424.72	411.65	434.51	443.01
Utah	328.40	307.07	297.74	308.59	309.12
Vermont	339.61	330.43	330.58	334.86	330.90
Virginia	350.71	323.24	315.37	323.95	316.28
Washington	327.26	317.86	313.96	326.49	312.66
West Virginia	354.05	345.68	342.73	353.11	350.20
Wisconsin	272.15	248.12	243.29	250.85	248.00
Wyoming	303.06	286.96	282.53	292.97	297.61
Countrywide	400.15	377.42	371.06	381.91	378.04

Table 3A

Average Premiums and Expenditures 2018-2022

STATE	Comprehensive Written Premiums				
	2022	2021	2020	2019	2018
Alabama	605,050,890	558,810,065	525,885,558	500,642,401	481,952,938
Alaska	67,887,332	63,835,506	62,198,122	60,588,268	56,986,761
Arizona	1,003,503,908	894,939,693	824,412,976	788,410,124	761,826,861
Arkansas	426,029,071	400,218,247	379,477,210	361,596,542	347,830,399
California	2,258,048,329	2,133,299,138	2,044,712,043	2,012,139,473	1,944,387,404
Colorado	1,306,245,504	1,122,189,488	1,042,134,449	971,952,427	868,242,394
Connecticut	329,567,441	305,391,149	282,705,505	275,458,925	276,343,956
Delaware	98,820,688	88,724,299	83,393,681	79,267,600	79,094,424
District of Columbia	53,187,481	51,264,179	50,082,452	48,241,740	48,767,810
Florida	2,367,857,556	2,112,674,020	1,917,616,108	1,832,206,358	1,738,902,574
Georgia	1,217,813,325	1,126,125,343	1,053,781,289	1,015,746,310	969,961,617
Hawaii	86,599,721	82,547,761	78,931,954	76,886,042	76,557,325
Idaho	177,168,480	161,141,450	143,880,650	133,945,611	125,488,207
Illinois	1,198,085,940	1,055,576,699	998,236,352	949,494,267	926,584,882
Indiana	664,479,609	605,114,729	565,402,865	550,393,181	531,172,216
Iowa	535,053,038	484,775,721	454,975,030	431,633,964	411,651,628
Kansas	531,118,473	492,412,785	462,720,007	459,146,448	436,341,953
Kentucky	465,958,896	431,468,384	413,598,250	407,518,427	394,704,879
Louisiana	646,867,828	584,258,997	561,876,133	548,908,911	534,974,017
Maine	127,309,909	112,164,231	103,578,859	95,809,921	92,146,122
Maryland	690,120,297	628,179,752	621,365,393	605,255,697	596,818,085
Massachusetts	661,858,956	634,924,339	609,188,163	607,602,531	589,510,024
Michigan	1,054,805,358	947,191,263	879,241,490	834,707,411	804,462,592
Minnesota	928,016,180	814,524,253	769,770,012	748,345,941	709,101,070
Mississippi	416,692,460	385,530,511	357,733,472	339,603,570	335,247,426
Missouri	855,599,832	788,946,899	735,092,082	721,459,541	687,847,773
Montana	225,725,931	203,864,281	182,114,326	174,581,338	167,146,965
Nebraska	363,705,398	329,980,019	306,312,840	301,138,931	286,587,990
Nevada	212,912,157	200,327,284	188,341,284	186,778,203	180,731,829
New Hampshire	130,017,085	118,877,132	111,633,384	109,745,138	106,572,464
New Jersey	727,554,902	673,615,096	601,401,856	597,881,393	590,924,745
New Mexico	247,212,262	231,294,106	226,956,150	222,950,123	209,400,333
New York	1,672,593,852	1,560,396,224	1,447,288,237	1,401,375,772	1,446,769,845
North Carolina	1,230,556,443	1,105,784,599	1,031,320,439	827,207,126	765,167,234
North Dakota	153,241,295	133,923,455	124,449,402	124,626,936	118,330,491
Ohio	1,102,891,461	995,508,519	955,210,904	934,488,198	923,242,657
Oklahoma	600,638,651	551,794,687	519,818,281	506,102,785	489,662,717
Oregon	331,544,991	290,088,670	274,174,492	268,232,054	255,952,034
Pennsylvania	1,549,364,715	1,375,979,960	1,299,526,378	1,260,994,732	1,244,254,195
Rhode Island	98,685,982	87,261,970	81,056,586	76,028,601	74,501,875
South Carolina	758,704,660	715,610,820	681,638,747	647,846,009	618,057,574
South Dakota	214,415,024	191,244,500	174,522,304	168,767,019	155,515,895
Tennessee	813,643,588	733,919,409	678,795,423	640,290,902	609,355,946
Texas	4,623,076,758	4,079,016,427	3,810,698,004	3,812,787,201	3,563,939,165
Utah	259,318,924	235,995,506	216,425,741	209,071,708	200,610,085
Vermont	66,370,122	62,330,718	59,338,350	57,986,434	57,101,840
Virginia	949,744,970	846,521,345	809,794,158	799,143,128	782,493,429
Washington	566,347,384	535,158,147	504,456,293	495,438,419	472,477,728
West Virginia	262,091,662	237,087,527	229,101,339	224,563,783	222,389,375
Wisconsin	730,833,123	647,073,885	609,454,479	601,055,387	557,251,332
Wyoming	137,232,632	121,686,339	111,925,835	103,702,354	96,014,191
Countrywide	36,802,170,474	33,330,569,526	31,257,745,337	30,209,745,305	29,021,357,271

Table 3B

Average Premiums and Expenditures 2018-2022

STATE	Comprehensive Written Exposures				
	2022	2021	2020	2019	2018
Alabama	2,999,690	2,970,387	2,837,013	2,779,027	2,741,556
Alaska	421,177	412,504	400,198	390,679	385,391
Arizona	4,189,209	4,082,265	3,944,677	3,779,239	3,655,796
Arkansas	1,643,889	1,611,011	1,549,157	1,501,936	1,477,342
California	21,650,641	21,524,794	21,021,589	20,843,945	20,518,095
Colorado	3,513,945	3,439,918	3,338,708	3,251,529	3,184,693
Connecticut	2,149,302	2,134,307	2,042,336	2,054,236	2,063,624
Delaware	634,709	620,074	595,308	583,066	564,800
District of Columbia	224,544	228,058	224,182	217,356	213,249
Florida	13,160,618	12,986,830	12,306,668	11,971,723	11,645,632
Georgia	6,129,242	6,039,197	5,766,955	5,624,804	5,493,550
Hawaii	789,502	771,355	740,045	723,249	710,915
Idaho	1,126,032	1,080,818	989,943	932,793	897,922
Illinois	6,985,123	6,949,055	6,794,697	6,556,572	6,585,110
Indiana	4,277,363	4,187,477	4,017,417	3,946,963	3,906,168
Iowa	2,025,894	2,010,640	1,970,226	1,946,317	1,917,879
Kansas	1,698,537	1,676,639	1,633,594	1,600,900	1,577,635
Kentucky	2,550,334	2,531,948	2,437,178	2,413,126	2,387,786
Louisiana	2,301,405	2,277,090	2,214,609	2,173,210	2,149,162
Maine	916,320	885,547	840,352	830,133	810,890
Maryland	3,745,325	3,715,544	3,645,075	3,601,869	3,562,388
Massachusetts	4,179,879	4,186,079	4,066,283	4,054,339	4,008,522
Michigan	5,534,362	5,440,393	5,205,112	5,142,963	5,052,676
Minnesota	3,635,492	3,599,083	3,551,496	3,486,494	3,432,897
Mississippi	1,521,850	1,531,247	1,453,832	1,417,767	1,398,498
Missouri	3,378,638	3,391,741	3,291,607	3,212,492	3,164,668
Montana	676,429	649,582	587,276	555,233	546,205
Nebraska	1,184,960	1,171,647	1,140,068	1,118,322	1,097,813
Nevada	1,749,445	1,694,222	1,627,737	1,566,644	1,515,821
New Hampshire	966,786	947,786	910,457	908,134	896,904
New Jersey	4,900,663	4,807,084	4,558,163	4,611,468	4,547,945
New Mexico	1,091,109	1,075,987	1,033,423	1,002,231	977,893
New York	8,323,473	8,313,746	8,178,033	8,104,585	8,000,344
North Carolina	6,610,554	6,527,233	6,337,151	5,541,570	5,297,308
North Dakota	548,496	536,831	478,548	470,353	460,225
Ohio	7,324,818	7,293,952	7,085,260	7,082,089	7,043,790
Oklahoma	2,016,651	2,005,403	1,936,956	1,868,361	1,824,204
Oregon	2,638,964	2,602,665	2,524,909	2,439,580	2,394,932
Pennsylvania	7,795,848	7,740,078	7,486,215	7,382,443	7,346,391
Rhode Island	589,767	550,337	547,990	539,279	527,959
South Carolina	3,365,022	3,265,212	3,137,603	3,059,866	2,979,508
South Dakota	527,529	514,935	494,509	485,570	474,821
Tennessee	4,215,533	4,124,004	3,924,345	3,803,956	3,715,247
Texas	14,306,587	14,014,638	13,636,929	13,350,410	13,200,582
Utah	1,866,178	1,806,823	1,722,295	1,643,322	1,573,115
Vermont	413,475	401,894	381,979	387,720	384,818
Virginia	5,516,565	5,591,953	5,445,628	5,345,811	5,274,222
Washington	4,361,689	4,275,966	4,175,889	4,078,264	3,996,843
West Virginia	1,040,982	1,032,463	1,010,453	995,522	988,971
Wisconsin	3,792,137	3,696,914	3,606,479	3,564,296	3,485,763
Wyoming	346,950	333,911	317,984	308,679	302,677
Countrywide	187,553,632	185,259,267	179,164,536	175,250,435	172,361,145

Table 3C

Average Premiums and Expenditures 2018-2022

STATE	Comprehensive Average Premium				
	2022	2021	2020	2019	2018
Alabama	201.70	188.13	185.37	180.15	175.80
Alaska	161.18	154.75	155.42	155.08	147.87
Arizona	239.54	219.23	208.99	208.62	208.39
Arkansas	259.16	248.43	244.96	240.75	235.44
California	104.29	99.11	97.27	96.53	94.76
Colorado	371.73	326.23	312.14	298.92	272.63
Connecticut	153.34	143.09	138.42	134.09	133.91
Delaware	155.69	143.09	140.08	135.95	140.04
District of Columbia	236.87	224.79	223.40	221.95	228.69
Florida	179.92	162.68	155.82	153.04	149.32
Georgia	198.69	186.47	182.73	180.58	176.56
Hawaii	109.69	107.02	106.66	106.31	107.69
Idaho	157.34	149.09	145.34	143.60	139.75
Illinois	171.52	151.90	146.91	144.82	140.71
Indiana	155.35	144.51	140.74	139.45	135.98
Iowa	264.11	241.11	230.93	221.77	214.64
Kansas	312.69	293.69	283.25	286.81	276.58
Kentucky	182.71	170.41	169.70	168.88	165.30
Louisiana	281.08	256.58	253.71	252.58	248.92
Maine	138.94	126.66	123.26	115.42	113.64
Maryland	184.26	169.07	170.47	168.04	167.53
Massachusetts	158.34	151.68	149.81	149.86	147.06
Michigan	190.59	174.10	168.92	162.30	159.22
Minnesota	255.27	226.31	216.75	214.64	206.56
Mississippi	273.81	251.78	246.06	239.53	239.72
Missouri	253.24	232.61	223.32	224.58	217.35
Montana	333.70	313.84	310.10	314.43	306.02
Nebraska	306.93	281.64	268.68	269.28	261.05
Nevada	121.70	118.24	115.71	119.22	119.23
New Hampshire	134.48	125.43	122.61	120.85	118.82
New Jersey	148.46	140.13	131.94	129.65	129.93
New Mexico	226.57	214.96	219.62	222.45	214.13
New York	200.95	187.69	176.97	172.91	180.84
North Carolina	186.15	169.41	162.74	149.27	144.44
North Dakota	279.38	249.47	260.06	264.96	257.11
Ohio	150.57	136.48	134.82	131.95	131.07
Oklahoma	297.84	275.15	268.37	270.88	268.43
Oregon	125.63	111.46	108.59	109.95	106.87
Pennsylvania	198.74	177.77	173.59	170.81	169.37
Rhode Island	167.33	158.56	147.92	140.98	141.11
South Carolina	225.47	219.16	217.25	211.72	207.44
South Dakota	406.45	371.40	352.92	347.56	327.53
Tennessee	193.01	177.96	172.97	168.32	164.01
Texas	323.14	291.05	279.44	285.59	269.98
Utah	138.96	130.61	125.66	127.23	127.52
Vermont	160.52	155.09	155.34	149.56	148.39
Virginia	172.16	151.38	148.71	149.49	148.36
Washington	129.85	125.15	120.80	121.48	118.21
West Virginia	251.77	229.63	226.73	225.57	224.87
Wisconsin	192.72	175.03	168.99	168.63	159.86
Wyoming	395.54	364.43	351.99	335.96	317.22
Countrywide	196.22	179.91	174.46	172.38	168.38

Table 4

Average Premiums and Expenditures 2018-2022

STATE	Average Expenditure				
	2022	2021	2020	2019	2018
Alabama	965.91	928.14	919.04	927.51	906.76
Alaska	1,013.98	975.76	967.26	991.00	965.45
Arizona	1,155.85	1,072.09	1,043.21	1,065.01	1,048.98
Arkansas	924.44	885.41	876.72	900.36	901.11
California	1,086.64	1,047.44	1,047.08	1,051.82	1,025.07
Colorado	1,275.70	1,190.07	1,171.65	1,175.48	1,133.09
Connecticut	1,282.45	1,244.21	1,230.17	1,266.79	1,217.06
Delaware	1,296.13	1,257.28	1,250.51	1,286.99	1,289.62
District of Columbia	1,501.94	1,434.42	1,411.28	1,439.99	1,429.39
Florida	1,624.77	1,468.22	1,389.08	1,488.73	1,427.17
Georgia	1,344.62	1,266.44	1,258.65	1,264.81	1,218.43
Hawaii	843.82	819.11	810.54	839.70	829.01
Idaho	772.31	741.29	724.63	739.88	722.02
Illinois	993.77	918.48	915.53	940.92	919.14
Indiana	814.21	767.42	769.45	780.69	771.04
Iowa	776.25	725.22	707.69	708.56	700.67
Kansas	867.32	815.09	792.71	817.88	806.96
Kentucky	937.93	901.75	918.14	947.49	951.85
Louisiana	1,557.85	1,500.10	1,494.85	1,560.00	1,549.82
Maine	757.65	713.23	703.99	696.52	687.26
Maryland	1,281.31	1,199.56	1,200.40	1,231.51	1,211.69
Massachusetts	1,181.06	1,165.14	1,169.84	1,182.69	1,167.16
Michigan	1,319.15	1,311.62	1,420.58	1,498.59	1,446.43
Minnesota	961.88	891.73	880.80	892.05	873.48
Mississippi	1,060.85	1,003.90	979.31	977.79	973.74
Missouri	1,001.73	929.60	909.39	933.54	917.40
Montana	885.42	846.71	834.31	836.46	825.90
Nebraska	871.55	816.30	795.34	807.44	797.43
Nevada	1,299.66	1,264.55	1,245.43	1,292.58	1,262.24
New Hampshire	889.31	851.63	848.30	864.76	847.79
New Jersey	1,413.04	1,366.84	1,334.03	1,390.44	1,379.68
New Mexico	957.51	892.50	903.87	932.65	915.74
New York	1,548.58	1,495.21	1,426.50	1,446.14	1,425.22
North Carolina	840.24	790.33	765.96	753.96	739.49
North Dakota	728.89	691.23	691.38	703.66	687.91
Ohio	832.34	775.95	786.63	806.07	802.02
Oklahoma	959.10	894.83	888.47	913.63	920.32
Oregon	1,005.81	947.38	951.77	990.24	990.24
Pennsylvania	1,018.34	967.89	975.58	995.08	995.42
Rhode Island	1,428.12	1,423.81	1,390.23	1,382.15	1,350.00
South Carolina	1,204.90	1,138.10	1,116.44	1,115.78	1,097.80
South Dakota	822.14	768.54	738.38	745.21	723.35
Tennessee	924.39	869.96	856.02	864.94	858.37
Texas	1,233.39	1,123.12	1,085.40	1,143.91	1,152.46
Utah	1,026.13	951.49	936.73	954.53	941.12
Vermont	793.38	780.00	784.32	783.69	777.86
Virginia	949.57	863.76	846.19	858.75	855.55
Washington	1,048.46	1,029.51	1,035.25	1,068.26	1,035.59
West Virginia	952.67	918.56	914.53	939.04	938.77
Wisconsin	809.42	757.19	747.67	767.65	756.05
Wyoming	848.42	790.23	769.22	776.95	765.80
Countrywide	1,126.79	1,062.31	1,047.76	1,075.08	1,058.10

993.77

Table 5

Average Premiums and Expenditures 2018-2022

STATE	Combined Average Premium				
	2022	2021	2020	2019	2018
Alabama	1,128.31	1,084.87	1,078.53	1,094.34	1,071.38
Alaska	1,154.57	1,119.23	1,112.75	1,141.81	1,111.08
Arizona	1,286.71	1,199.86	1,169.15	1,201.08	1,183.69
Arkansas	1,132.59	1,089.02	1,078.32	1,098.95	1,097.84
California	1,252.19	1,213.15	1,216.16	1,219.43	1,189.68
Colorado	1,446.48	1,347.92	1,329.96	1,338.84	1,290.63
Connecticut	1,374.02	1,338.61	1,326.79	1,349.73	1,326.63
Delaware	1,388.67	1,350.67	1,346.83	1,387.16	1,391.84
District of Columbia	1,628.81	1,559.31	1,541.98	1,582.85	1,573.99
Florida	1,703.09	1,543.28	1,469.92	1,558.62	1,521.61
Georgia	1,509.78	1,432.11	1,426.38	1,436.55	1,387.63
Hawaii	951.75	926.92	919.40	955.50	944.54
Idaho	880.12	848.21	832.94	849.71	828.28
Illinois	1,079.71	1,001.15	997.18	1,018.50	997.42
Indiana	905.18	858.33	863.29	878.16	868.44
Iowa	897.79	841.51	822.17	823.53	816.11
Kansas	1,052.03	990.35	966.92	999.76	986.75
Kentucky	1,078.07	1,040.11	1,059.44	1,096.30	1,101.05
Louisiana	1,743.08	1,682.47	1,684.76	1,763.87	1,755.08
Maine	834.78	795.30	789.47	788.94	784.17
Maryland	1,389.13	1,304.09	1,309.95	1,348.08	1,327.11
Massachusetts	1,251.16	1,235.35	1,248.44	1,261.84	1,246.08
Michigan	1,428.65	1,419.70	1,535.56	1,622.75	1,575.49
Minnesota	1,062.78	986.22	972.91	991.33	972.40
Mississippi	1,232.35	1,172.83	1,148.95	1,150.84	1,153.33
Missouri	1,143.91	1,063.26	1,042.81	1,073.65	1,055.80
Montana	1,079.53	1,035.76	1,031.50	1,039.97	1,025.48
Nebraska	1,049.62	982.81	956.86	974.13	963.31
Nevada	1,420.51	1,381.12	1,365.05	1,419.65	1,387.58
New Hampshire	915.15	880.63	879.28	899.12	883.56
New Jersey	1,522.89	1,475.97	1,442.96	1,504.97	1,493.96
New Mexico	1,148.99	1,072.62	1,088.32	1,122.73	1,102.29
New York	1,676.31	1,624.24	1,551.47	1,577.48	1,559.27
North Carolina	990.43	926.96	901.33	888.94	876.74
North Dakota	870.64	824.85	843.17	861.32	845.81
Ohio	909.47	852.02	866.17	890.41	888.16
Oklahoma	1,172.08	1,094.21	1,087.42	1,117.75	1,127.04
Oregon	1,087.70	1,024.71	1,030.37	1,077.93	1,077.20
Pennsylvania	1,118.63	1,068.84	1,079.42	1,104.41	1,103.41
Rhode Island	1,576.65	1,583.84	1,549.19	1,550.64	1,517.02
South Carolina	1,332.17	1,266.32	1,246.61	1,248.82	1,230.72
South Dakota	1,020.95	958.88	924.17	932.68	906.65
Tennessee	1,061.22	1,001.12	987.96	1,004.15	998.03
Texas	1,470.12	1,343.03	1,302.63	1,370.28	1,372.52
Utah	1,128.99	1,047.21	1,028.38	1,051.23	1,038.39
Vermont	854.05	846.08	852.57	859.35	856.26
Virginia	1,055.36	960.51	944.70	966.99	958.17
Washington	1,125.17	1,110.00	1,115.80	1,154.97	1,120.23
West Virginia	1,098.60	1,064.15	1,064.14	1,096.10	1,096.83
Wisconsin	876.08	823.92	816.23	840.82	830.19
Wyoming	1,057.15	998.47	977.46	985.35	971.07
Countrywide	1,258.00	1,189.65	1,176.80	1,207.71	1,191.56

1,128.31

Auto Insurance Earned and Incurred Data

General Information

2019-2021 Auto Insurance Earned and Incurred Data Technical Notes (General)

Voluntary Market Business and Residual Market Business

Data Sources

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

Data Tables

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

Except:

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

Texas—Earned exposures and incurred claims are not available.

Calculations—Loss Results

Pure Premium=(Incurred Losses/Earned Exposures)

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

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

Severity=(Incurred Losses/Incurred Claims)

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

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

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

Countrywide Totals

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

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

Data Reporting Basis

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

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

Except:

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

Limits

Losses are reported at total limits.

Loss Adjustment Expenses

Incurring 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—Incurring losses exclude ULAE.

Loss Development

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

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

Except:

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

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

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

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

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

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

Except:

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

Data Not Available – n/a

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

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

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

Dash (-)

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

2019-2021 Auto Insurance Earned and Incurred Data State-Specific Information (General)

Voluntary Market Business and Residual Market Business

California

The 2021 California auto insurance data in these tables is preliminary. The California Department of Insurance performs a rigorous set of tests on the data each year to ensure accuracy. The tests are not completed until after the publication of this report. Any adjustments to California data, based on these tests, will appear in the next edition of this report.

District of Columbia

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

Hawaii

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

Illinois

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

Maryland

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

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

Massachusetts

Data for Massachusetts reflect Safe Driver Plan credits and surcharges for 2019-2021.

Michigan

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

New Jersey

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

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

North Carolina

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

Texas

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

Bodily Injury Liability

Bodily Injury Liability

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

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

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

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

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 coverage² 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)³ 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.⁴

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.

² See Medical Payments, Page 111.

³ See Personal Injury Protection, Page 95.

⁴ See State Laws, Page 217.

¹ See Combined Single Limit Liability, Page 67.

Bodily Injury Liability

State-Specific Information and Technical Notes

Voluntary Market Business and Residual Market Business

Bodily Injury Liability Data

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

Bodily Injury Liability—Required Limits

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

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

Bodily Injury—Earned Premiums

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

Bodily Injury Liability Calculations—Loss Experience Results

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

Bodily Injury Liability—Loss Development

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

Except:

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

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

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

Table 6A

Bodily Injury Liability 2019-2021

Voluntary Business

STATE	Earned Premiums			Earned Exposures		
	2021	2020	2019	2021	2020	2019
Alabama	859,255,007	833,608,056	805,581,784	3,932,601	3,813,321	3,729,712
Alaska	106,692,190	107,943,465	106,717,546	495,438	487,193	477,529
Arizona	1,477,906,264	1,440,574,585	1,380,595,070	4,885,275	4,747,677	4,575,324
Arkansas	376,774,361	368,448,937	356,388,034	2,044,003	1,981,678	1,904,797
California	7,465,510,831	7,560,755,947	7,495,604,548	28,235,048	27,919,576	27,692,170
Colorado	1,175,163,548	1,183,986,877	1,147,581,709	4,186,145	4,089,165	4,011,467
Connecticut	887,189,331	902,678,343	896,879,236	2,150,687	2,113,331	2,102,842
Delaware	222,676,784	224,328,876	225,187,983	687,727	665,732	645,784
District of Columbia	78,013,276	81,512,633	81,281,094	248,048	247,123	244,497
Florida	4,899,515,277	4,708,004,081	4,546,532,447	13,311,483	12,928,285	12,562,357
Georgia	3,028,519,689	2,971,387,955	2,861,191,511	7,398,900	7,125,693	6,931,104
Hawaii	103,043,165	106,298,343	108,747,020	889,097	869,653	864,160
Idaho	229,013,860	218,049,201	206,282,234	1,316,086	1,227,752	1,156,922
Illinois	1,581,318,646	1,649,748,711	1,659,088,174	7,086,813	6,962,204	6,929,388
Indiana	839,189,832	847,123,012	844,350,033	4,776,216	4,660,038	4,585,152
Iowa	301,915,282	307,542,450	313,453,294	2,480,369	2,444,104	2,401,413
Kansas	349,196,840	343,581,420	334,151,916	2,218,979	2,180,996	2,133,384
Kentucky	725,567,600	742,490,403	748,103,960	3,115,018	3,070,964	3,031,933
Louisiana	1,514,366,702	1,546,818,029	1,569,854,185	2,927,632	2,870,948	2,823,529
Maine	128,556,429	128,365,930	128,344,806	873,159	846,762	822,400
Maryland	1,185,275,995	1,207,762,913	1,190,958,494	4,204,346	4,167,013	4,114,574
Massachusetts	1,382,532,146	1,390,220,077	1,392,313,531	4,526,311	4,487,765	4,485,095
Michigan	1,086,412,491	897,352,643	825,117,867	5,755,728	5,582,078	5,516,633
Minnesota	520,738,055	535,152,414	531,654,922	4,030,402	3,995,383	3,947,045
Mississippi	447,095,986	422,446,855	410,466,390	1,949,634	1,886,447	1,849,128
Missouri	902,080,353	907,449,599	901,764,789	3,964,805	3,902,998	3,813,580
Montana	152,511,275	148,883,563	146,431,265	866,291	819,121	794,385
Nebraska	252,920,304	259,920,631	265,753,715	1,575,548	1,547,785	1,519,045
Nevada	1,038,795,492	1,025,262,728	987,876,446	2,108,428	2,024,139	1,939,877
New Hampshire	146,392,742	150,421,751	151,123,310	917,808	901,828	889,162
New Jersey	1,298,024,994	1,304,348,942	1,295,064,741	4,607,187	4,504,735	4,387,347
New Mexico	324,766,131	333,140,773	335,870,232	1,552,929	1,492,377	1,452,764
New York	2,813,723,804	2,778,844,202	2,739,091,791	8,738,148	8,641,466	8,556,891
North Carolina	1,437,463,536	1,414,684,696	1,384,197,034	8,523,870	8,293,553	7,952,652
North Dakota	47,860,810	50,207,933	50,917,234	602,873	603,065	593,835
Ohio	1,363,691,440	1,433,201,938	1,466,033,749	7,887,079	7,828,204	7,766,062
Oklahoma	538,477,045	544,792,024	539,900,259	2,742,085	2,654,608	2,557,785
Oregon	706,718,949	718,725,270	732,524,764	2,964,573	2,884,988	2,798,558
Pennsylvania	1,280,929,287	1,346,308,844	1,383,882,796	8,444,659	8,317,401	8,241,911
Rhode Island	253,764,447	251,426,030	242,846,149	644,846	631,176	616,615
South Carolina	1,283,870,480	1,259,266,681	1,213,848,693	4,013,839	3,891,706	3,761,327
South Dakota	92,165,979	94,754,873	97,230,102	714,516	699,820	686,748
Tennessee	922,816,926	909,998,995	887,764,089	4,931,157	4,768,384	4,637,272
Texas	5,431,979,947	5,284,278,229	5,316,378,800	n/a	n/a	n/a
Utah	488,592,060	518,546,120	486,675,920	1,916,861	2,006,153	1,926,311
Vermont	52,955,369	54,868,002	56,355,818	391,668	386,602	384,416
Virginia	1,354,678,522	1,370,875,390	1,365,857,754	6,467,719	6,499,001	6,440,828
Washington	1,328,072,755	1,338,711,554	1,321,797,752	4,842,698	4,711,016	4,620,682
West Virginia	249,169,100	256,885,447	265,622,653	1,269,112	1,260,354	1,258,764
Wisconsin	712,271,176	733,187,177	746,239,100	3,947,575	3,879,718	3,828,056
Wyoming	61,069,962	60,159,994	60,175,847	474,682	459,756	447,245
Countrywide	55,507,202,472	55,275,333,542	54,607,652,590	198,836,101	194,980,835	191,410,457
CW w/o TX and MA	48,692,690,379	48,600,835,236	47,898,960,259	194,309,790	190,493,070	186,925,362

Table 6B

Bodily Injury Liability 2019-2021

Voluntary Business						
STATE	Incurred Losses			Incurred Claims		
	2021	2020	2019	2021	2020	2019
Alabama	552,168,281	499,801,514	590,506,018	34,896	30,006	34,834
Alaska	65,455,303	73,307,853	82,003,926	2,730	2,692	2,960
Arizona	1,056,757,174	831,133,380	1,020,552,964	55,756	47,341	62,163
Arkansas	240,755,233	223,337,342	259,973,961	18,922	17,768	20,439
California	5,391,497,848	4,259,763,002	5,549,993,692	196,974	161,418	238,852
Colorado	755,539,601	668,199,527	875,375,644	23,171	22,183	32,792
Connecticut	565,689,630	520,706,736	727,998,030	21,375	19,021	26,951
Delaware	157,118,789	147,150,022	189,646,298	6,876	6,543	8,873
District of Columbia	55,064,887	53,153,706	65,735,292	3,712	3,676	5,127
Florida	4,304,745,611	3,758,325,895	4,405,617,748	178,823	154,378	181,962
Georgia	2,627,235,100	2,205,037,180	2,491,485,682	124,120	109,005	131,141
Hawaii	48,888,525	43,518,339	61,432,421	1,356	1,137	1,762
Idaho	131,383,065	115,174,217	141,060,329	7,880	6,793	8,362
Illinois	1,126,866,977	952,387,663	1,200,706,478	47,608	40,182	56,315
Indiana	531,546,685	454,735,429	559,850,066	26,148	22,855	30,231
Iowa	191,940,458	164,929,282	200,267,056	10,811	9,492	12,442
Kansas	263,272,495	222,446,777	253,733,693	8,225	7,537	9,841
Kentucky	503,228,945	482,679,927	580,562,342	21,647	21,731	28,964
Louisiana	1,063,049,313	951,581,435	1,154,455,918	66,648	59,636	68,490
Maine	90,293,255	73,784,621	99,206,049	3,712	3,337	4,649
Maryland	833,396,861	743,782,561	997,277,814	53,708	51,193	72,881
Massachusetts	707,368,049	583,094,025	774,346,370	41,380	34,930	52,964
Michigan	727,261,362	464,095,724	513,082,206	10,387	8,143	10,116
Minnesota	329,104,532	309,302,745	353,917,705	8,112	8,097	11,652
Mississippi	289,817,315	278,119,802	325,661,237	17,600	16,755	18,966
Missouri	669,680,644	578,708,084	681,237,850	29,423	26,401	33,458
Montana	84,908,578	79,456,868	96,557,902	3,724	3,586	4,216
Nebraska	175,192,803	147,856,196	165,285,117	8,940	7,809	9,873
Nevada	811,477,123	654,299,715	826,048,957	31,822	25,518	33,440
New Hampshire	87,733,490	76,668,557	105,808,081	3,476	3,128	4,702
New Jersey	937,929,576	835,547,737	1,201,460,497	28,342	24,751	35,305
New Mexico	214,578,655	173,294,700	222,871,204	12,047	10,023	13,499
New York	2,245,852,901	2,093,844,502	2,520,305,109	59,656	53,228	66,614
North Carolina	1,083,404,456	962,258,672	1,120,000,856	83,366	76,763	95,016
North Dakota	36,687,931	25,603,787	32,393,281	991	911	1,113
Ohio	866,896,209	775,227,124	971,913,147	58,455	53,689	71,763
Oklahoma	370,846,247	324,703,758	362,675,005	22,743	20,010	23,868
Oregon	443,109,981	384,543,420	527,346,262	21,110	20,139	30,232
Pennsylvania	861,472,496	768,719,075	1,019,724,713	34,149	31,135	42,312
Rhode Island	152,240,260	133,283,605	189,156,871	9,606	8,396	11,778
South Carolina	934,704,204	823,139,336	936,650,192	60,844	53,632	63,483
South Dakota	61,783,925	48,401,351	59,682,917	2,417	2,058	2,749
Tennessee	606,535,115	549,686,969	643,309,197	32,250	28,145	35,497
Texas	4,516,968,757	3,385,157,917	3,878,043,991	n/a	n/a	n/a
Utah	344,237,286	308,768,345	388,196,357	12,734	12,082	18,346
Vermont	24,900,502	26,101,578	34,826,139	1,259	1,260	1,706
Virginia	879,667,747	799,560,622	1,047,856,225	49,556	44,912	63,629
Washington	807,537,653	693,575,479	984,930,629	36,333	32,394	48,709
West Virginia	148,503,517	138,471,665	184,964,900	7,055	6,757	9,488
Wisconsin	463,062,029	397,741,611	495,060,449	17,452	15,326	20,559
Wyoming	48,078,965	41,078,326	45,118,073	1,752	1,565	1,925
Countrywide	40,487,436,344	34,305,247,703	42,215,872,860	1,622,079	1,429,467	1,877,009
CW w/o TX and MA	35,263,099,538	30,336,995,761	37,563,482,499	1,580,699	1,394,537	1,824,045

Table 6C

Bodily Injury Liability 2019-2021

Voluntary Business

STATE	Pure Premium			Loss Ratio		
	2021	2020	2019	2021	2020	2019
Alabama	140.41	131.07	158.32	64.26	59.96	73.30
Alaska	132.12	150.47	171.73	61.35	67.91	76.84
Arizona	216.31	175.06	223.06	71.50	57.69	73.92
Arkansas	117.79	112.70	136.48	63.90	60.62	72.95
California	190.95	152.57	200.42	72.22	56.34	74.04
Colorado	180.49	163.41	218.22	64.29	56.44	76.28
Connecticut	263.03	246.39	346.20	63.76	57.68	81.17
Delaware	228.46	221.03	293.67	70.56	65.60	84.22
District of Columbia	221.99	215.09	268.86	70.58	65.21	80.87
Florida	323.39	290.71	350.70	87.86	79.83	96.90
Georgia	355.08	309.45	359.46	86.75	74.21	87.08
Hawaii	54.99	50.04	71.09	47.44	40.94	56.49
Idaho	99.83	93.81	121.93	57.37	52.82	68.38
Illinois	159.01	136.79	173.28	71.26	57.73	72.37
Indiana	111.29	97.58	122.10	63.34	53.68	66.31
Iowa	77.38	67.48	83.40	63.57	53.63	63.89
Kansas	118.65	101.99	118.93	75.39	64.74	75.93
Kentucky	161.55	157.18	191.48	69.36	65.01	77.60
Louisiana	363.11	331.45	408.87	70.20	61.52	73.54
Maine	103.41	87.14	120.63	70.24	57.48	77.30
Maryland	198.22	178.49	242.38	70.31	61.58	83.74
Massachusetts	156.28	129.93	172.65	51.16	41.94	55.62
Michigan	126.35	83.14	93.01	66.94	51.72	62.18
Minnesota	81.66	77.42	89.67	63.20	57.80	66.57
Mississippi	148.65	147.43	176.12	64.82	65.84	79.34
Missouri	168.91	148.27	178.63	74.24	63.77	75.54
Montana	98.01	97.00	121.55	55.67	53.37	65.94
Nebraska	111.19	95.53	108.81	69.27	56.89	62.19
Nevada	384.87	323.25	425.83	78.12	63.82	83.62
New Hampshire	95.59	85.01	119.00	59.93	50.97	70.01
New Jersey	203.58	185.48	273.85	72.26	64.06	92.77
New Mexico	138.18	116.12	153.41	66.07	52.02	66.36
New York	257.02	242.30	294.54	79.82	75.35	92.01
North Carolina	127.10	116.02	140.83	75.37	68.02	80.91
North Dakota	60.86	42.46	54.55	76.66	51.00	63.62
Ohio	109.91	99.03	125.15	63.57	54.09	66.30
Oklahoma	135.24	122.32	141.79	68.87	59.60	67.17
Oregon	149.47	133.29	188.43	62.70	53.50	71.99
Pennsylvania	102.01	92.42	123.72	67.25	57.10	73.69
Rhode Island	236.09	211.17	306.77	59.99	53.01	77.89
South Carolina	232.87	211.51	249.02	72.80	65.37	77.16
South Dakota	86.47	69.16	86.91	67.04	51.08	61.38
Tennessee	123.00	115.28	138.73	65.73	60.41	72.46
Texas	n/a	n/a	n/a	83.16	64.06	72.95
Utah	179.58	153.91	201.52	70.45	59.55	79.76
Vermont	63.58	67.52	90.59	47.02	47.57	61.80
Virginia	136.01	123.03	162.69	64.94	58.32	76.72
Washington	166.75	147.22	213.16	60.81	51.81	74.51
West Virginia	117.01	109.87	146.94	59.60	53.90	69.63
Wisconsin	117.30	102.52	129.32	65.01	54.25	66.34
Wyoming	101.29	89.35	100.88	78.73	68.28	74.98
Countrywide	203.62	175.94	220.55	72.94	62.06	77.31
CW w/o TX and MA	181.48	159.26	200.95	72.42	62.42	78.42

Table 6D

Bodily Injury Liability 2019-2021

Voluntary Business						
STATE	Frequency			Severity		
	2021	2020	2019	2021	2020	2019
Alabama	0.89	0.79	0.93	15,823.25	16,656.72	16,952.00
Alaska	0.55	0.55	0.62	23,976.30	27,231.74	27,704.03
Arizona	1.14	1.00	1.36	18,953.25	17,556.31	16,417.37
Arkansas	0.93	0.90	1.07	12,723.56	12,569.64	12,719.50
California	0.70	0.58	0.86	27,371.62	26,389.64	23,236.12
Colorado	0.55	0.54	0.82	32,607.12	30,122.14	26,694.79
Connecticut	0.99	0.90	1.28	26,465.01	27,375.36	27,011.91
Delaware	1.00	0.98	1.37	22,850.32	22,489.69	21,373.41
District of Columbia	1.50	1.49	2.10	14,834.29	14,459.66	12,821.39
Florida	1.34	1.19	1.45	24,072.66	24,344.96	24,211.75
Georgia	1.68	1.53	1.89	21,166.90	20,228.77	18,998.53
Hawaii	0.15	0.13	0.20	36,053.48	38,274.70	34,865.17
Idaho	0.60	0.55	0.72	16,672.98	16,954.84	16,869.21
Illinois	0.67	0.58	0.81	23,669.70	23,701.85	21,321.26
Indiana	0.55	0.49	0.66	20,328.39	19,896.54	18,519.07
Iowa	0.44	0.39	0.52	17,754.18	17,375.61	16,096.05
Kansas	0.37	0.35	0.46	32,008.81	29,513.97	25,783.32
Kentucky	0.69	0.71	0.96	23,247.05	22,211.58	20,044.27
Louisiana	2.28	2.08	2.43	15,950.21	15,956.49	16,855.83
Maine	0.43	0.39	0.57	24,324.69	22,111.06	21,339.22
Maryland	1.28	1.23	1.77	15,517.18	14,528.99	13,683.65
Massachusetts	0.91	0.78	1.18	17,094.44	16,693.22	14,620.24
Michigan	0.18	0.15	0.18	70,016.50	56,993.21	50,719.87
Minnesota	0.20	0.20	0.30	40,570.09	38,199.67	30,373.99
Mississippi	0.90	0.89	1.03	16,466.89	16,599.21	17,170.79
Missouri	0.74	0.68	0.88	22,760.45	21,919.93	20,360.99
Montana	0.43	0.44	0.53	22,800.37	22,157.52	22,902.73
Nebraska	0.57	0.50	0.65	19,596.51	18,934.08	16,741.12
Nevada	1.51	1.26	1.72	25,500.51	25,640.71	24,702.42
New Hampshire	0.38	0.35	0.53	25,239.78	24,510.41	22,502.78
New Jersey	0.62	0.55	0.80	33,093.27	33,758.14	34,030.89
New Mexico	0.78	0.67	0.93	17,811.79	17,289.70	16,510.20
New York	0.68	0.62	0.78	37,646.72	39,337.28	37,834.47
North Carolina	0.98	0.93	1.19	12,995.76	12,535.45	11,787.50
North Dakota	0.16	0.15	0.19	37,021.12	28,105.14	29,104.48
Ohio	0.74	0.69	0.92	14,830.15	14,439.22	13,543.37
Oklahoma	0.83	0.75	0.93	16,305.95	16,227.07	15,195.03
Oregon	0.71	0.70	1.08	20,990.52	19,094.46	17,443.31
Pennsylvania	0.40	0.37	0.51	25,226.87	24,689.87	24,100.13
Rhode Island	1.49	1.33	1.91	15,848.46	15,874.66	16,060.19
South Carolina	1.52	1.38	1.69	15,362.31	15,347.91	14,754.35
South Dakota	0.34	0.29	0.40	25,562.24	23,518.64	21,710.77
Tennessee	0.65	0.59	0.77	18,807.29	19,530.54	18,122.92
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	0.66	0.60	0.95	27,032.93	25,556.06	21,159.73
Vermont	0.32	0.33	0.44	19,778.00	20,715.54	20,413.92
Virginia	0.77	0.69	0.99	17,750.98	17,802.83	16,468.22
Washington	0.75	0.69	1.05	22,226.01	21,410.62	20,220.71
West Virginia	0.56	0.54	0.75	21,049.40	20,493.07	19,494.61
Wisconsin	0.44	0.40	0.54	26,533.46	25,952.08	24,079.99
Wyoming	0.37	0.34	0.43	27,442.33	26,248.13	23,437.96
Countrywide	0.82	0.73	0.98	24,960.21	23,998.63	22,491.03
CW w/o TX and MA	0.81	0.73	0.98	22,308.55	21,754.17	20,593.51

Table 7A

Bodily Injury Liability 2019-2021

Residual Business						
STATE	Earned Premiums			Earned Exposures		
	2021	2020	2019	2021	2020	2019
Alabama	1,466	2,093	606	1	3	0
Alaska	2,733	1,905	-312	4	4	1
Arizona	0	0	0	0	0	0
Arkansas	0	668	4,242	0	0	1
California	4,643,816	4,805,601	4,999,354	24,149	24,430	23,411
Colorado	1,259	1,613	1,615	1	2	3
Connecticut	39,999	75,317	116,823	34	60	93
Delaware	269	2,771	5,277	0	2	1
District of Columbia	66,255	144,557	202,365	61	130	187
Florida	47,000	56,446	73,343	36	39	66
Georgia	0	0	0	0	0	0
Hawaii	152,165	282,537	402,856	165	294	418
Idaho	0	9	63	0	0	0
Illinois	25,512	45,690	76,208	42	78	132
Indiana	50	625	3,318	0	4	8
Iowa	399	2,261	5,200	1	6	10
Kansas	151,998	234,495	270,483	458	725	851
Kentucky	46,307	71,250	203,899	23	47	198
Louisiana	9,507	34,338	33,045	7	18	23
Maine	1,853	2,016	1,390	3	3	1
Maryland	17,582,674	22,501,401	26,358,188	26,853	34,204	41,557
Massachusetts	15,732,034	23,360,088	29,917,662	23,760	35,486	46,546
Michigan	52,802	222,053	447,978	111	826	1,614
Minnesota	-17	3,415	3,955	0	3	3
Mississippi	0	0	0	0	0	0
Missouri	3,440	5,696	15,590	4	5	13
Montana	412	2,914	620	3	5	1
Nebraska	-364	2,553	7,246	-1	4	8
Nevada	0	0	865	0	0	1
New Hampshire	5,888	10,591	16,539	7	15	18
New Jersey	1,296,314	1,937,113	2,391,517	963	1,463	1,815
New Mexico	2,925	1,811	1,658	3	2	3
New York	15,149,447	20,520,420	26,684,823	21,000	28,103	39,123
North Carolina	0	0	0	0	0	0
North Dakota	-3	387	56	0	2	0
Ohio	-56	8,785	8,073	0	4	4
Oklahoma	-49	2,078	7,370	0	3	8
Oregon	2,186	4,688	7,128	2	3	5
Pennsylvania	1,053,362	1,309,176	1,515,776	3,998	5,012	5,880
Rhode Island	8,282,085	10,363,817	13,931,966	6,872	8,815	12,947
South Carolina	-78	1,177	5,969	1	2	3
South Dakota	-14	2,217	4,575	0	2	4
Tennessee	1,173	2,980	3,239	1	2	2
Texas	406,146	581,739	810,552	n/a	n/a	n/a
Utah	295	1,064	1,148	0	2	2
Vermont	4,898	6,703	9,546	13	15	18
Virginia	67,898	126,646	202,880	108	186	309
Washington	1,829	7,949	15,007	1	4	6
West Virginia	6,831	6,935	10,764	12	13	18
Wisconsin	227	6,145	11,699	1	4	6
Wyoming	-44	959	650	0	2	1
Countrywide	64,842,829	86,765,692	108,792,814	108,697	140,032	175,319
CW w/o TX and MA	48,704,649	62,823,865	78,064,600	84,937	104,546	128,773

Table 7B

Bodily Injury Liability 2019-2021

Residual Business						
STATE	Incurred Losses			Incurred Claims		
	2021	2020	2019	2021	2020	2019
Alabama	2,736	0	0	1	0	0
Alaska	0	0	0	0	0	0
Arizona	0	0	0	0	0	0
Arkansas	0	0	0	0	0	0
California	3,081,721	2,812,021	4,060,937	285	267	397
Colorado	0	2,934	14,831	0	1	1
Connecticut	20,843	76,274	36,442	1	5	3
Delaware	0	0	0	0	0	0
District of Columbia	5,726	176,689	242,863	1	13	21
Florida	21	0	50,695	1	0	5
Georgia	0	0	0	0	0	0
Hawaii	25,698	112,615	77,617	3	14	19
Idaho	0	0	0	0	0	0
Illinois	13,525	0	533	1	0	1
Indiana	0	6,044	0	0	1	0
Iowa	0	0	0	0	0	0
Kansas	126,598	90,474	165,238	8	6	10
Kentucky	0	63,671	167,660	0	5	13
Louisiana	7,697	0	38,312	1	0	2
Maine	0	0	0	0	0	0
Maryland	14,550,928	15,857,864	21,273,427	1,581	1,856	2,575
Massachusetts	10,892,466	12,948,098	23,928,954	921	1,095	2,073
Michigan	68,544	197,061	304,115	1	5	6
Minnesota	0	0	0	0	0	0
Mississippi	0	0	0	0	0	0
Missouri	0	7,766	22,282	0	1	2
Montana	0	0	0	0	0	0
Nebraska	0	3,735	1,171	0	1	1
Nevada	0	0	0	0	0	0
New Hampshire	0	0	33,724	0	0	2
New Jersey	749,277	2,227,676	2,090,272	39	83	77
New Mexico	0	0	0	0	0	0
New York	14,061,504	16,850,213	29,354,719	646	785	1,397
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	1,482,335	1,488,984	1,542,357	83	88	113
Rhode Island	6,423,112	7,812,080	11,787,843	469	601	955
South Carolina	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0
Texas	505,345	608,909	532,395	n/a	n/a	n/a
Utah	0	0	0	0	0	0
Vermont	0	0	0	0	0	0
Virginia	2,137	1,893	202,409	1	2	10
Washington	0	0	79,173	0	0	4
West Virginia	0	0	0	0	0	0
Wisconsin	0	0	4,675	0	0	1
Wyoming	0	0	0	0	0	0
Countrywide	52,020,213	61,345,001	96,012,644	4,043	4,829	7,688
CW w/o TX and MA	40,622,402	47,787,994	71,551,295	3,122	3,734	5,615

Table 7C

Bodily Injury Liability 2019-2021

STATE	Residual Business					
	Pure Premium			Loss Ratio		
	2021	2020	2019	2021	2020	2019
Alabama	2,736.00	0.00	-	186.63	0.00	0.00
Alaska	0.00	0.00	0.00	0.00	0.00	0.00
Arizona	-	-	-	-	-	-
Arkansas	-	-	0.00	-	0.00	0.00
California	127.61	115.11	173.46	66.36	58.52	81.23
Colorado	0.00	1,467.00	4,943.67	0.00	181.90	918.33
Connecticut	613.03	1,271.23	391.85	52.11	101.27	31.19
Delaware	-	0.00	0.00	0.00	0.00	0.00
District of Columbia	93.87	1,359.15	1,298.73	8.64	122.23	120.01
Florida	0.58	0.00	768.11	0.04	0.00	69.12
Georgia	-	-	-	-	-	-
Hawaii	155.75	383.04	185.69	16.89	39.86	19.27
Idaho	-	-	-	-	0.00	0.00
Illinois	322.02	0.00	4.04	53.01	0.00	0.70
Indiana	-	1,511.00	0.00	0.00	967.04	0.00
Iowa	0.00	0.00	0.00	0.00	0.00	0.00
Kansas	276.41	124.79	194.17	83.29	38.58	61.09
Kentucky	0.00	1,354.70	846.77	0.00	89.36	82.23
Louisiana	1,099.57	0.00	1,665.74	80.96	0.00	115.94
Maine	0.00	0.00	0.00	0.00	0.00	0.00
Maryland	541.87	463.63	511.91	82.76	70.48	80.71
Massachusetts	458.44	364.88	514.09	69.24	55.43	79.98
Michigan	617.51	238.57	188.42	129.81	88.75	67.89
Minnesota	-	0.00	0.00	0.00	0.00	0.00
Mississippi	-	-	-	-	-	-
Missouri	0.00	1,553.20	1,714.00	0.00	136.34	142.92
Montana	0.00	0.00	0.00	0.00	0.00	0.00
Nebraska	0.00	933.75	146.38	0.00	146.30	16.16
Nevada	-	-	0.00	-	-	0.00
New Hampshire	0.00	0.00	1,873.56	0.00	0.00	203.91
New Jersey	778.07	1,522.68	1,151.67	57.80	115.00	87.40
New Mexico	0.00	0.00	0.00	0.00	0.00	0.00
New York	669.60	599.59	750.32	92.82	82.11	110.01
North Carolina	-	-	-	-	-	-
North Dakota	-	0.00	-	0.00	0.00	0.00
Ohio	-	0.00	0.00	0.00	0.00	0.00
Oklahoma	-	0.00	0.00	0.00	0.00	0.00
Oregon	0.00	0.00	0.00	0.00	0.00	0.00
Pennsylvania	370.77	297.08	262.31	140.72	113.73	101.75
Rhode Island	934.68	886.23	910.47	77.55	75.38	84.61
South Carolina	0.00	0.00	0.00	0.00	0.00	0.00
South Dakota	-	0.00	0.00	0.00	0.00	0.00
Tennessee	0.00	0.00	0.00	0.00	0.00	0.00
Texas	n/a	n/a	n/a	124.42	104.67	65.68
Utah	-	0.00	0.00	0.00	0.00	0.00
Vermont	0.00	0.00	0.00	0.00	0.00	0.00
Virginia	19.79	10.18	655.05	3.15	1.49	99.77
Washington	0.00	0.00	13,195.50	0.00	0.00	527.57
West Virginia	0.00	0.00	0.00	0.00	0.00	0.00
Wisconsin	0.00	0.00	779.17	0.00	0.00	39.96
Wyoming	-	0.00	0.00	0.00	0.00	0.00
Countrywide	478.58	438.08	547.65	80.23	70.70	88.25
CW w/o TX and MA	478.27	457.10	555.64	83.41	76.07	91.66

Table 7D

Bodily Injury Liability 2019-2021

STATE	Residual Business					
	Frequency			Severity		
	2021	2020	2019	2021	2020	2019
Alabama	100.00	0.00	-	2,736.00	-	-
Alaska	0.00	0.00	0.00	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	-	-	0.00	-	-	-
California	1.18	1.09	1.70	10,813.06	10,531.91	10,229.06
Colorado	0.00	50.00	33.33	-	2,934.00	14,831.00
Connecticut	2.94	8.33	3.23	20,843.00	15,254.80	12,147.33
Delaware	-	0.00	0.00	-	-	-
District of Columbia	1.64	10.00	11.23	5,726.00	13,591.46	11,564.90
Florida	2.78	0.00	7.58	21.00	-	10,139.00
Georgia	-	-	-	-	-	-
Hawaii	1.82	4.76	4.55	8,566.00	8,043.93	4,085.11
Idaho	-	-	-	-	-	-
Illinois	2.38	0.00	0.76	13,525.00	-	533.00
Indiana	-	25.00	0.00	-	6,044.00	-
Iowa	0.00	0.00	0.00	-	-	-
Kansas	1.75	0.83	1.18	15,824.75	15,079.00	16,523.80
Kentucky	0.00	10.64	6.57	-	12,734.20	12,896.92
Louisiana	14.29	0.00	8.70	7,697.00	-	19,156.00
Maine	0.00	0.00	0.00	-	-	-
Maryland	5.89	5.43	6.20	9,203.62	8,544.11	8,261.53
Massachusetts	3.88	3.09	4.45	11,826.78	11,824.75	11,543.15
Michigan	0.90	0.61	0.37	68,544.00	39,412.20	50,685.83
Minnesota	-	0.00	0.00	-	-	-
Mississippi	-	-	-	-	-	-
Missouri	0.00	20.00	15.38	-	7,766.00	11,141.00
Montana	0.00	0.00	0.00	-	-	-
Nebraska	0.00	25.00	12.50	-	3,735.00	1,171.00
Nevada	-	-	0.00	-	-	-
New Hampshire	0.00	0.00	11.11	-	-	16,862.00
New Jersey	4.05	5.67	4.24	19,212.23	26,839.47	27,146.39
New Mexico	0.00	0.00	0.00	-	-	-
New York	3.08	2.79	3.57	21,767.03	21,465.24	21,012.68
North Carolina	-	-	-	-	-	-
North Dakota	-	0.00	-	-	-	-
Ohio	-	0.00	0.00	-	-	-
Oklahoma	-	0.00	0.00	-	-	-
Oregon	0.00	0.00	0.00	-	-	-
Pennsylvania	2.08	1.76	1.92	17,859.46	16,920.27	13,649.18
Rhode Island	6.82	6.82	7.38	13,695.33	12,998.47	12,343.29
South Carolina	0.00	0.00	0.00	-	-	-
South Dakota	-	0.00	0.00	-	-	-
Tennessee	0.00	0.00	0.00	-	-	-
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	-	0.00	0.00	-	-	-
Vermont	0.00	0.00	0.00	-	-	-
Virginia	0.93	1.08	3.24	2,137.00	946.50	20,240.90
Washington	0.00	0.00	66.67	-	-	19,793.25
West Virginia	0.00	0.00	0.00	-	-	-
Wisconsin	0.00	0.00	16.67	-	-	4,675.00
Wyoming	-	0.00	0.00	-	-	-
Countrywide	3.72	3.45	4.39	12,866.74	12,703.46	12,488.64
CW w/o TX and MA	3.68	3.57	4.36	13,011.66	12,798.07	12,742.88

Table 8A

Bodily Injury Liability 2019-2021

Total Business						
STATE	Earned Premiums			Earned Exposures		
	2021	2020	2019	2021	2020	2019
Alabama	859,256,473	833,610,149	805,582,390	3,932,602	3,813,324	3,729,712
Alaska	106,694,923	107,945,370	106,717,234	495,442	487,197	477,530
Arizona	1,477,906,264	1,440,574,585	1,380,595,070	4,885,275	4,747,677	4,575,324
Arkansas	376,774,361	368,449,605	356,392,276	2,044,003	1,981,678	1,904,798
California	7,470,154,647	7,565,561,548	7,500,603,902	28,259,197	27,944,006	27,715,581
Colorado	1,175,164,807	1,183,988,490	1,147,583,324	4,186,146	4,089,167	4,011,470
Connecticut	887,229,330	902,753,660	896,996,059	2,150,721	2,113,391	2,102,935
Delaware	222,677,053	224,331,647	225,193,260	687,727	665,734	645,785
District of Columbia	78,079,531	81,657,190	81,483,459	248,109	247,253	244,684
Florida	4,899,562,277	4,708,060,527	4,546,605,790	13,311,519	12,928,324	12,562,423
Georgia	3,028,519,689	2,971,387,955	2,861,191,511	7,398,900	7,125,693	6,931,104
Hawaii	103,195,330	106,580,880	109,149,876	889,262	869,947	864,578
Idaho	229,013,860	218,049,210	206,282,297	1,316,086	1,227,752	1,156,922
Illinois	1,581,344,158	1,649,794,401	1,659,164,382	7,086,855	6,962,282	6,929,520
Indiana	839,189,882	847,123,637	844,353,351	4,776,216	4,660,042	4,585,160
Iowa	301,915,681	307,544,711	313,458,494	2,480,370	2,444,110	2,401,423
Kansas	349,348,838	343,815,915	334,422,399	2,219,437	2,181,721	2,134,235
Kentucky	725,613,907	742,561,653	748,307,859	3,115,041	3,071,011	3,032,131
Louisiana	1,514,376,209	1,546,852,367	1,569,887,230	2,927,639	2,870,966	2,823,552
Maine	128,558,282	128,367,946	128,346,196	873,162	846,765	822,401
Maryland	1,202,858,669	1,230,264,314	1,217,316,682	4,231,199	4,201,217	4,156,131
Massachusetts	1,398,264,180	1,413,580,165	1,422,231,193	4,550,071	4,523,251	4,531,641
Michigan	1,086,465,293	897,574,696	825,565,845	5,755,839	5,582,904	5,518,247
Minnesota	520,738,038	535,155,829	531,658,877	4,030,402	3,995,386	3,947,048
Mississippi	447,095,986	422,446,855	410,466,390	1,949,634	1,886,447	1,849,128
Missouri	902,083,793	907,455,295	901,780,379	3,964,809	3,903,003	3,813,593
Montana	152,511,687	148,886,477	146,431,885	866,294	819,126	794,386
Nebraska	252,919,940	259,923,184	265,760,961	1,575,547	1,547,789	1,519,053
Nevada	1,038,795,492	1,025,262,728	987,877,311	2,108,428	2,024,139	1,939,878
New Hampshire	146,398,630	150,432,342	151,139,849	917,815	901,843	889,180
New Jersey	1,299,321,308	1,306,286,055	1,297,456,258	4,608,150	4,506,198	4,389,162
New Mexico	324,769,056	333,142,584	335,871,890	1,552,932	1,492,379	1,452,767
New York	2,828,873,251	2,799,364,622	2,765,776,614	8,759,148	8,669,569	8,596,014
North Carolina	1,437,463,536	1,414,684,696	1,384,197,034	8,523,870	8,293,553	7,952,652
North Dakota	47,860,807	50,208,320	50,917,290	602,873	603,067	593,835
Ohio	1,363,691,384	1,433,210,723	1,466,041,822	7,887,079	7,828,208	7,766,066
Oklahoma	538,476,996	544,794,102	539,907,629	2,742,085	2,654,611	2,557,793
Oregon	706,721,135	718,729,958	732,531,892	2,964,575	2,884,991	2,798,563
Pennsylvania	1,281,982,649	1,347,618,020	1,385,398,572	8,448,657	8,322,413	8,247,791
Rhode Island	262,046,532	261,789,847	256,778,115	651,718	639,991	629,562
South Carolina	1,283,870,402	1,259,267,858	1,213,854,662	4,013,840	3,891,708	3,761,330
South Dakota	92,165,965	94,757,090	97,234,677	714,516	699,822	686,752
Tennessee	922,818,099	910,001,975	887,767,328	4,931,158	4,768,386	4,637,274
Texas	5,432,386,093	5,284,859,968	5,317,189,352	n/a	n/a	n/a
Utah	488,592,355	518,547,184	486,677,068	1,916,861	2,006,155	1,926,313
Vermont	52,960,267	54,874,705	56,365,364	391,681	386,617	384,434
Virginia	1,354,746,420	1,371,002,036	1,366,060,634	6,467,827	6,499,187	6,441,137
Washington	1,328,074,584	1,338,719,503	1,321,812,759	4,842,699	4,711,020	4,620,688
West Virginia	249,175,931	256,892,382	265,633,417	1,269,124	1,260,367	1,258,782
Wisconsin	712,271,403	733,193,322	746,250,799	3,947,576	3,879,722	3,828,062
Wyoming	61,069,918	60,160,953	60,176,497	474,682	459,758	447,246
Countrywide	55,572,045,301	55,362,099,234	54,716,445,404	198,944,798	195,120,867	191,585,776
CW w/o TX and MA	48,741,395,028	48,663,659,101	47,977,024,859	194,394,727	190,597,616	187,054,135

Table 8B

Bodily Injury Liability 2019-2021

Total Business						
STATE	Incurred Losses			Incurred Claims		
	2021	2020	2019	2021	2020	2019
Alabama	552,171,017	499,801,514	590,506,018	34,897	30,006	34,834
Alaska	65,455,303	73,307,853	82,003,926	2,730	2,692	2,960
Arizona	1,056,757,174	831,133,380	1,020,552,964	55,756	47,341	62,163
Arkansas	240,755,233	223,337,342	259,973,961	18,922	17,768	20,439
California	5,394,579,569	4,262,575,023	5,554,054,629	197,259	161,685	239,249
Colorado	755,539,601	668,202,461	875,390,475	23,171	22,184	32,793
Connecticut	565,710,473	520,783,010	728,034,472	21,376	19,026	26,954
Delaware	157,118,789	147,150,022	189,646,298	6,876	6,543	8,873
District of Columbia	55,070,613	53,330,395	65,978,155	3,713	3,689	5,148
Florida	4,304,745,632	3,758,325,895	4,405,668,443	178,824	154,378	181,967
Georgia	2,627,235,100	2,205,037,180	2,491,485,682	124,120	109,005	131,141
Hawaii	48,914,223	43,630,954	61,510,038	1,359	1,151	1,781
Idaho	131,383,065	115,174,217	141,060,329	7,880	6,793	8,362
Illinois	1,126,880,502	952,387,663	1,200,707,011	47,609	40,182	56,316
Indiana	531,546,685	454,741,473	559,850,066	26,148	22,856	30,231
Iowa	191,940,458	164,929,282	200,267,056	10,811	9,492	12,442
Kansas	263,399,093	222,537,251	253,898,931	8,233	7,543	9,851
Kentucky	503,228,945	482,743,598	580,730,002	21,647	21,736	28,977
Louisiana	1,063,057,010	951,581,435	1,154,494,230	66,649	59,636	68,492
Maine	90,293,255	73,784,621	99,206,049	3,712	3,337	4,649
Maryland	847,947,789	759,640,425	1,018,551,241	55,289	53,049	75,456
Massachusetts	718,260,515	596,042,123	798,275,324	42,301	36,025	55,037
Michigan	727,329,906	464,292,785	513,386,321	10,388	8,148	10,122
Minnesota	329,104,532	309,302,745	353,917,705	8,112	8,097	11,652
Mississippi	289,817,315	278,119,802	325,661,237	17,600	16,755	18,966
Missouri	669,680,644	578,715,850	681,260,132	29,423	26,402	33,460
Montana	84,908,578	79,456,868	96,557,902	3,724	3,586	4,216
Nebraska	175,192,803	147,859,931	165,286,288	8,940	7,810	9,874
Nevada	811,477,123	654,299,715	826,048,957	31,822	25,518	33,440
New Hampshire	87,733,490	76,668,557	105,841,805	3,476	3,128	4,704
New Jersey	938,678,853	837,775,413	1,203,550,769	28,381	24,834	35,382
New Mexico	214,578,655	173,294,700	222,871,204	12,047	10,023	13,499
New York	2,259,914,405	2,110,694,715	2,549,659,828	60,302	54,013	68,011
North Carolina	1,083,404,456	962,258,672	1,120,000,856	83,366	76,763	95,016
North Dakota	36,687,931	25,603,787	32,393,281	991	911	1,113
Ohio	866,896,209	775,227,124	971,913,147	58,455	53,689	71,763
Oklahoma	370,846,247	324,703,758	362,675,005	22,743	20,010	23,868
Oregon	443,109,981	384,543,420	527,346,262	21,110	20,139	30,232
Pennsylvania	862,954,831	770,208,059	1,021,267,070	34,232	31,223	42,425
Rhode Island	158,663,372	141,095,685	200,944,714	10,075	8,997	12,733
South Carolina	934,704,204	823,139,336	936,650,192	60,844	53,632	63,483
South Dakota	61,783,925	48,401,351	59,682,917	2,417	2,058	2,749
Tennessee	606,535,115	549,686,969	643,309,197	32,250	28,145	35,497
Texas	4,517,474,102	3,385,766,826	3,878,576,386	n/a	n/a	n/a
Utah	344,237,286	308,768,345	388,196,357	12,734	12,082	18,346
Vermont	24,900,502	26,101,578	34,826,139	1,259	1,260	1,706
Virginia	879,669,884	799,562,515	1,048,058,634	49,557	44,914	63,639
Washington	807,537,653	693,575,479	985,009,802	36,333	32,394	48,713
West Virginia	148,503,517	138,471,665	184,964,900	7,055	6,757	9,488
Wisconsin	463,062,029	397,741,611	495,065,124	17,452	15,326	20,560
Wyoming	48,078,965	41,078,326	45,118,073	1,752	1,565	1,925
Countrywide	40,539,456,557	34,366,592,704	42,311,885,504	1,626,122	1,434,296	1,884,697
CW w/o TX and MA	35,303,721,940	30,384,783,755	37,635,033,794	1,583,821	1,398,271	1,829,660

Table 8C

Bodily Injury Liability 2019-2021

Total Business						
STATE	Pure Premiums			Loss Ratio		
	2021	2020	2019	2021	2020	2019
Alabama	140.41	131.07	158.32	64.26	59.96	73.30
Alaska	132.11	150.47	171.73	61.35	67.91	76.84
Arizona	216.31	175.06	223.06	71.50	57.69	73.92
Arkansas	117.79	112.70	136.48	63.90	60.62	72.95
California	190.90	152.54	200.39	72.22	56.34	74.05
Colorado	180.49	163.41	218.22	64.29	56.44	76.28
Connecticut	263.03	246.42	346.20	63.76	57.69	81.16
Delaware	228.46	221.03	293.67	70.56	65.59	84.21
District of Columbia	221.96	215.69	269.65	70.53	65.31	80.97
Florida	323.39	290.70	350.70	87.86	79.83	96.90
Georgia	355.08	309.45	359.46	86.75	74.21	87.08
Hawaii	55.01	50.15	71.14	47.40	40.94	56.35
Idaho	99.83	93.81	121.93	57.37	52.82	68.38
Illinois	159.01	136.79	173.27	71.26	57.73	72.37
Indiana	111.29	97.58	122.10	63.34	53.68	66.31
Iowa	77.38	67.48	83.40	63.57	53.63	63.89
Kansas	118.68	102.00	118.96	75.40	64.73	75.92
Kentucky	161.55	157.19	191.53	69.35	65.01	77.61
Louisiana	363.11	331.45	408.88	70.20	61.52	73.54
Maine	103.41	87.14	120.63	70.24	57.48	77.30
Maryland	200.40	180.81	245.07	70.49	61.75	83.67
Massachusetts	157.86	131.77	176.16	51.37	42.17	56.13
Michigan	126.36	83.16	93.03	66.94	51.73	62.19
Minnesota	81.66	77.41	89.67	63.20	57.80	66.57
Mississippi	148.65	147.43	176.12	64.82	65.84	79.34
Missouri	168.91	148.27	178.64	74.24	63.77	75.55
Montana	98.01	97.00	121.55	55.67	53.37	65.94
Nebraska	111.19	95.53	108.81	69.27	56.89	62.19
Nevada	384.87	323.25	425.83	78.12	63.82	83.62
New Hampshire	95.59	85.01	119.03	59.93	50.97	70.03
New Jersey	203.70	185.92	274.21	72.24	64.13	92.76
New Mexico	138.18	116.12	153.41	66.07	52.02	66.36
New York	258.01	243.46	296.61	79.89	75.40	92.19
North Carolina	127.10	116.02	140.83	75.37	68.02	80.91
North Dakota	60.86	42.46	54.55	76.66	51.00	63.62
Ohio	109.91	99.03	125.15	63.57	54.09	66.30
Oklahoma	135.24	122.32	141.79	68.87	59.60	67.17
Oregon	149.47	133.29	188.43	62.70	53.50	71.99
Pennsylvania	102.14	92.55	123.82	67.31	57.15	73.72
Rhode Island	243.45	220.47	319.18	60.55	53.90	78.26
South Carolina	232.87	211.51	249.02	72.80	65.37	77.16
South Dakota	86.47	69.16	86.91	67.04	51.08	61.38
Tennessee	123.00	115.28	138.73	65.73	60.41	72.46
Texas	n/a	n/a	n/a	83.16	64.07	72.94
Utah	179.58	153.91	201.52	70.45	59.54	79.76
Vermont	63.57	67.51	90.59	47.02	47.57	61.79
Virginia	136.01	123.03	162.71	64.93	58.32	76.72
Washington	166.75	147.22	213.17	60.81	51.81	74.52
West Virginia	117.01	109.87	146.94	59.60	53.90	69.63
Wisconsin	117.30	102.52	129.33	65.01	54.25	66.34
Wyoming	101.29	89.35	100.88	78.73	68.28	74.98
Countrywide	203.77	176.13	220.85	72.95	62.08	77.33
CW w/o TX and MA	181.61	159.42	201.20	72.43	62.44	78.44

Table 8D

Bodily Injury Liability 2019-2021

Total Business						
STATE	Frequency			Severity		
	2021	2020	2019	2021	2020	2019
Alabama	0.89	0.79	0.93	15,822.88	16,656.72	16,952.00
Alaska	0.55	0.55	0.62	23,976.30	27,231.74	27,704.03
Arizona	1.14	1.00	1.36	18,953.25	17,556.31	16,417.37
Arkansas	0.93	0.90	1.07	12,723.56	12,569.64	12,719.50
California	0.70	0.58	0.86	27,347.70	26,363.45	23,214.54
Colorado	0.55	0.54	0.82	32,607.12	30,120.92	26,694.43
Connecticut	0.99	0.90	1.28	26,464.75	27,372.18	27,010.26
Delaware	1.00	0.98	1.37	22,850.32	22,489.69	21,373.41
District of Columbia	1.50	1.49	2.10	14,831.84	14,456.60	12,816.27
Florida	1.34	1.19	1.45	24,072.53	24,344.96	24,211.36
Georgia	1.68	1.53	1.89	21,166.90	20,228.77	18,998.53
Hawaii	0.15	0.13	0.21	35,992.81	37,907.00	34,536.80
Idaho	0.60	0.55	0.72	16,672.98	16,954.84	16,869.21
Illinois	0.67	0.58	0.81	23,669.48	23,701.85	21,320.89
Indiana	0.55	0.49	0.66	20,328.39	19,895.93	18,519.07
Iowa	0.44	0.39	0.52	17,754.18	17,375.61	16,096.05
Kansas	0.37	0.35	0.46	31,993.09	29,502.49	25,773.92
Kentucky	0.69	0.71	0.96	23,247.05	22,209.40	20,041.07
Louisiana	2.28	2.08	2.43	15,950.08	15,956.49	16,855.90
Maine	0.43	0.39	0.57	24,324.69	22,111.06	21,339.22
Maryland	1.31	1.26	1.82	15,336.65	14,319.60	13,498.61
Massachusetts	0.93	0.80	1.21	16,979.75	16,545.24	14,504.34
Michigan	0.18	0.15	0.18	70,016.36	56,982.42	50,719.85
Minnesota	0.20	0.20	0.30	40,570.09	38,199.67	30,373.99
Mississippi	0.90	0.89	1.03	16,466.89	16,599.21	17,170.79
Missouri	0.74	0.68	0.88	22,760.45	21,919.39	20,360.43
Montana	0.43	0.44	0.53	22,800.37	22,157.52	22,902.73
Nebraska	0.57	0.50	0.65	19,596.51	18,932.13	16,739.55
Nevada	1.51	1.26	1.72	25,500.51	25,640.71	24,702.42
New Hampshire	0.38	0.35	0.53	25,239.78	24,510.41	22,500.38
New Jersey	0.62	0.55	0.81	33,074.20	33,735.02	34,015.91
New Mexico	0.78	0.67	0.93	17,811.79	17,289.70	16,510.20
New York	0.69	0.62	0.79	37,476.61	39,077.53	37,488.93
North Carolina	0.98	0.93	1.19	12,995.76	12,535.45	11,787.50
North Dakota	0.16	0.15	0.19	37,021.12	28,105.14	29,104.48
Ohio	0.74	0.69	0.92	14,830.15	14,439.22	13,543.37
Oklahoma	0.83	0.75	0.93	16,305.95	16,227.07	15,195.03
Oregon	0.71	0.70	1.08	20,990.52	19,094.46	17,443.31
Pennsylvania	0.41	0.38	0.51	25,209.01	24,667.97	24,072.29
Rhode Island	1.55	1.41	2.02	15,748.23	15,682.53	15,781.41
South Carolina	1.52	1.38	1.69	15,362.31	15,347.91	14,754.35
South Dakota	0.34	0.29	0.40	25,562.24	23,518.64	21,710.77
Tennessee	0.65	0.59	0.77	18,807.29	19,530.54	18,122.92
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	0.66	0.60	0.95	27,032.93	25,556.06	21,159.73
Vermont	0.32	0.33	0.44	19,778.00	20,715.54	20,413.92
Virginia	0.77	0.69	0.99	17,750.67	17,802.08	16,468.81
Washington	0.75	0.69	1.05	22,226.01	21,410.62	20,220.68
West Virginia	0.56	0.54	0.75	21,049.40	20,493.07	19,494.61
Wisconsin	0.44	0.40	0.54	26,533.46	25,952.08	24,079.04
Wyoming	0.37	0.34	0.43	27,442.33	26,248.13	23,437.96
Countrywide	0.82	0.74	0.98	24,930.14	23,960.60	22,450.23
CW w/o TX and MA	0.81	0.73	0.98	22,290.22	21,730.25	20,569.41

Property Damage Liability

Property Damage Liability

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

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

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

Property Damage Liability State-Specific Information and Technical Notes

Voluntary Market Business and Residual Market Business

Property Damage Liability Data

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

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

Property Damage Liability—Required Limits

California—The minimum basic limit for property damage liability is \$5,000. Eligible

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

Property Damage Liability—Calculations-Loss Experience Results

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

Property Damage—Loss Development

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

Except:

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

Table 9A

Property Damage Liability 2019-2021

Voluntary Business

STATE	Earned Premiums			Earned Exposures		
	2021	2020	2019	2021	2020	2019
Alabama	723,679,479	721,750,811	713,684,382	3,931,613	3,814,282	3,732,185
Alaska	92,516,988	93,334,595	91,366,595	495,414	487,186	477,509
Arizona	1,057,066,352	1,058,913,574	1,036,101,403	4,884,074	4,747,232	4,575,092
Arkansas	395,007,479	393,473,530	384,791,602	2,058,480	1,988,074	1,904,069
California	7,156,005,021	7,259,599,789	7,171,656,934	28,233,638	27,918,344	27,690,952
Colorado	873,480,896	870,811,770	855,665,899	4,184,990	4,087,765	4,011,293
Connecticut	521,508,228	520,958,453	512,861,825	2,145,040	2,107,488	2,100,032
Delaware	143,123,174	143,560,724	140,364,164	687,580	665,650	645,830
District of Columbia	76,160,110	78,385,530	77,001,464	248,045	247,133	244,514
Florida	3,279,349,084	3,265,612,950	3,255,616,853	14,942,827	14,386,190	13,831,253
Georgia	1,881,701,810	1,885,140,772	1,852,018,086	7,399,024	7,125,973	6,930,995
Hawaii	140,693,603	144,243,560	144,152,172	888,999	869,976	864,536
Idaho	211,284,143	200,262,405	189,946,273	1,315,637	1,227,507	1,156,833
Illinois	1,265,660,325	1,307,097,478	1,316,683,344	7,081,984	6,958,671	6,926,600
Indiana	777,583,190	779,767,785	764,174,169	4,774,318	4,657,494	4,583,967
Iowa	367,282,521	363,128,608	352,250,218	2,465,058	2,429,352	2,387,408
Kansas	362,819,871	365,342,942	367,218,272	2,218,405	2,180,460	2,133,053
Kentucky	508,179,019	517,706,810	521,885,120	3,114,513	3,070,489	3,031,879
Louisiana	755,716,690	767,352,661	772,970,537	2,927,121	2,870,864	2,823,472
Maine	130,354,852	126,462,409	121,290,242	871,337	845,030	821,715
Maryland	1,070,487,501	1,099,021,200	1,094,010,694	4,201,773	4,165,201	4,113,396
Massachusetts	1,271,130,724	1,271,497,541	1,250,722,232	4,520,596	4,466,441	4,450,790
Michigan	126,226,949	130,707,854	136,537,398	5,757,160	5,583,767	5,517,174
Minnesota	645,441,939	654,369,373	652,219,931	4,027,674	3,992,126	3,944,249
Mississippi	325,728,134	319,558,922	314,196,125	1,949,102	1,886,552	1,849,586
Missouri	750,483,226	767,265,360	759,538,640	3,963,141	3,901,026	3,812,310
Montana	125,837,962	121,698,686	117,483,649	865,799	818,711	794,285
Nebraska	273,333,994	269,418,962	261,773,757	1,574,213	1,546,617	1,518,361
Nevada	471,089,787	462,648,114	438,344,410	2,108,306	2,024,264	1,939,924
New Hampshire	167,290,123	163,904,295	157,667,958	919,568	902,062	889,469
New Jersey	1,029,062,746	1,044,575,580	1,041,113,142	4,605,074	4,502,586	4,384,981
New Mexico	274,424,172	271,221,398	265,734,064	1,545,951	1,485,145	1,446,183
New York	2,186,634,511	2,205,798,240	2,211,730,689	8,697,100	8,606,050	8,536,882
North Carolina	1,482,864,811	1,437,361,151	1,295,897,101	8,523,913	8,293,654	7,952,601
North Dakota	81,867,145	81,286,403	78,987,616	603,079	603,072	593,786
Ohio	1,335,746,652	1,372,994,743	1,388,587,632	7,882,952	7,823,481	7,763,038
Oklahoma	531,702,025	529,163,176	522,759,852	2,740,993	2,653,569	2,557,688
Oregon	555,223,318	551,844,539	538,048,869	2,960,844	2,881,142	2,796,998
Pennsylvania	1,703,190,950	1,728,955,578	1,724,842,046	8,422,590	8,295,845	8,251,582
Rhode Island	208,689,678	204,397,476	193,062,741	647,376	631,618	616,680
South Carolina	898,415,909	878,171,997	836,146,692	4,013,050	3,891,277	3,760,995
South Dakota	93,825,680	89,365,728	86,222,643	714,853	700,188	685,633
Tennessee	870,754,596	855,492,001	837,707,274	4,928,970	4,766,944	4,636,577
Texas	4,836,767,920	4,849,787,092	5,090,760,131	n/a	n/a	n/a
Utah	385,373,251	430,685,959	417,572,284	1,916,489	2,005,878	1,926,169
Vermont	55,354,953	55,596,608	55,071,109	389,946	384,837	383,677
Virginia	1,201,275,367	1,213,291,691	1,204,136,306	6,456,248	6,464,668	6,373,994
Washington	951,864,570	959,756,044	941,261,299	4,844,682	4,713,432	4,625,659
West Virginia	208,691,736	213,602,045	215,729,809	1,268,515	1,259,850	1,258,589
Wisconsin	516,816,931	515,971,501	506,822,954	3,942,658	3,874,142	3,823,069
Wyoming	67,012,131	65,213,311	64,003,029	474,383	459,419	447,220
Countrywide	45,421,782,226	45,677,529,724	45,340,391,630	200,335,095	196,268,724	192,524,732
CW w/o Texas	40,585,014,306	40,827,742,632	40,249,631,499	200,335,095	196,268,724	192,524,732

Table 9B

Property Damage Liability 2019-2021

Voluntary Business						
STATE	Incurred Losses			Incurred Claims		
	2021	2020	2019	2021	2020	2019
Alabama	535,686,361	441,083,337	532,578,992	92,953	83,303	108,416
Alaska	72,329,071	64,800,758	68,668,020	12,288	11,688	13,671
Arizona	757,768,930	603,381,461	771,361,592	143,203	128,642	180,751
Arkansas	305,826,025	238,993,242	270,598,796	56,145	48,749	59,451
California	4,213,393,843	3,153,323,527	4,640,902,722	789,663	665,038	1,030,576
Colorado	602,267,962	476,600,568	666,861,481	107,162	97,650	149,021
Connecticut	385,150,053	310,708,059	425,708,521	69,076	61,167	92,143
Delaware	109,633,157	85,993,370	115,912,354	21,029	18,803	27,308
District of Columbia	48,286,937	40,649,492	56,609,163	11,178	10,129	16,709
Florida	2,445,160,586	1,954,379,615	2,392,824,928	517,450	446,528	595,333
Georgia	1,469,153,076	1,136,763,953	1,375,892,058	264,368	228,504	304,343
Hawaii	106,868,073	87,192,691	130,229,511	22,883	19,421	30,712
Idaho	162,067,630	125,511,781	142,160,576	32,298	27,875	34,136
Illinois	1,039,784,034	789,515,058	1,077,684,959	207,243	171,715	260,126
Indiana	604,904,857	468,310,249	581,500,109	119,824	104,746	141,106
Iowa	272,777,584	215,381,270	273,421,320	54,895	48,747	67,287
Kansas	269,836,942	211,960,718	272,011,599	49,896	45,249	63,156
Kentucky	399,198,120	328,511,164	409,266,628	73,410	68,726	93,145
Louisiana	596,687,249	479,960,423	554,743,606	107,706	96,687	122,646
Maine	100,272,272	81,260,923	103,670,212	22,052	19,509	27,643
Maryland	742,168,602	592,543,856	843,381,217	152,671	136,757	214,802
Massachusetts	834,984,561	602,412,482	861,145,045	181,054	149,693	232,153
Michigan	68,574,882	47,718,282	62,994,106	15,422	13,197	20,550
Minnesota	457,326,095	366,626,307	530,695,388	85,585	80,342	128,251
Mississippi	255,463,518	207,875,332	235,156,979	45,907	41,632	50,750
Missouri	561,254,273	439,505,766	566,329,914	108,702	95,653	136,031
Montana	96,047,059	78,553,361	90,736,585	17,486	15,617	19,889
Nebraska	216,079,533	169,329,583	208,643,149	40,890	36,126	48,256
Nevada	334,493,619	263,181,306	339,308,323	65,423	55,746	77,951
New Hampshire	112,328,020	90,319,051	129,356,610	23,782	20,929	32,555
New Jersey	735,908,833	588,100,473	826,982,944	143,907	120,721	189,050
New Mexico	178,424,126	139,518,237	183,140,999	36,196	30,734	44,682
New York	1,683,118,900	1,362,080,478	1,832,411,232	297,648	260,696	394,678
North Carolina	1,226,338,536	970,394,832	1,192,921,100	249,199	228,399	297,814
North Dakota	63,008,836	49,065,678	63,350,586	11,493	11,044	15,500
Ohio	1,019,578,001	825,454,740	1,048,253,081	205,931	188,239	260,079
Oklahoma	419,046,032	332,941,521	392,273,700	78,180	70,514	87,879
Oregon	374,254,779	305,770,183	403,964,260	69,759	66,070	98,434
Pennsylvania	1,199,951,543	985,775,763	1,318,066,955	255,056	227,734	323,100
Rhode Island	154,816,465	125,204,071	165,664,559	26,870	23,363	34,520
South Carolina	740,798,572	584,664,144	668,694,730	134,261	116,623	147,632
South Dakota	71,259,706	56,113,452	69,918,452	13,693	12,379	16,422
Tennessee	668,328,087	533,289,106	650,909,416	127,415	110,562	145,018
Texas	3,178,906,519	2,463,217,214	3,216,656,769	n/a	n/a	n/a
Utah	276,544,534	246,323,702	316,624,703	49,965	53,268	74,235
Vermont	38,969,668	32,387,183	45,699,407	8,789	7,643	12,063
Virginia	858,581,365	690,346,159	943,508,245	189,963	168,004	258,349
Washington	658,295,718	508,708,306	715,289,183	121,729	106,986	168,202
West Virginia	148,149,495	123,973,536	160,943,745	29,625	27,189	37,571
Wisconsin	381,395,816	291,101,296	404,065,505	77,111	67,086	99,054
Wyoming	48,873,944	42,289,508	48,658,761	9,176	8,646	10,685
Countrywide	32,300,322,399	25,409,066,567	33,398,352,795	5,647,610	4,954,468	7,093,834
CW w/o Texas	29,121,415,880	22,945,849,353	30,181,696,026	5,647,610	4,954,468	7,093,834

Table 9C

Property Damage Liability 2019-2021

Voluntary Business

STATE	Pure Premium			Loss Ratio		
	2021	2020	2019	2021	2020	2019
Alabama	136.25	115.64	142.70	74.02	61.11	74.62
Alaska	146.00	133.01	143.80	78.18	69.43	75.16
Arizona	155.15	127.10	168.60	71.69	56.98	74.45
Arkansas	148.57	120.21	142.12	77.42	60.74	70.32
California	149.23	112.95	167.60	58.88	43.44	64.71
Colorado	143.91	116.59	166.25	68.95	54.73	77.93
Connecticut	179.55	147.43	202.72	73.85	59.64	83.01
Delaware	159.45	129.19	179.48	76.60	59.90	82.58
District of Columbia	194.67	164.48	231.52	63.40	51.86	73.52
Florida	163.63	135.85	173.00	74.56	59.85	73.50
Georgia	198.56	159.52	198.51	78.08	60.30	74.29
Hawaii	120.21	100.22	150.64	75.96	60.45	90.34
Idaho	123.19	102.25	122.89	76.71	62.67	74.84
Illinois	146.82	113.46	155.59	82.15	60.40	81.85
Indiana	126.70	100.55	126.86	77.79	60.06	76.10
Iowa	110.66	88.66	114.53	74.27	59.31	77.62
Kansas	121.64	97.21	127.52	74.37	58.02	74.07
Kentucky	128.17	106.99	134.99	78.55	63.46	78.42
Louisiana	203.85	167.18	196.48	78.96	62.55	71.77
Maine	115.08	96.16	126.16	76.92	64.26	85.47
Maryland	176.63	142.26	205.03	69.33	53.92	77.09
Massachusetts	184.71	134.88	193.48	65.69	47.38	68.85
Michigan	11.91	8.55	11.42	54.33	36.51	46.14
Minnesota	113.55	91.84	134.55	70.85	56.03	81.37
Mississippi	131.07	110.19	127.14	78.43	65.05	74.84
Missouri	141.62	112.66	148.55	74.79	57.28	74.56
Montana	110.93	95.95	114.24	76.33	64.55	77.23
Nebraska	137.26	109.48	137.41	79.05	62.85	79.70
Nevada	158.66	130.01	174.91	71.00	56.89	77.41
New Hampshire	122.15	100.13	145.43	67.15	55.10	82.04
New Jersey	159.80	130.61	188.59	71.51	56.30	79.43
New Mexico	115.41	93.94	126.64	65.02	51.44	68.92
New York	193.53	158.27	214.65	76.97	61.75	82.85
North Carolina	143.87	117.00	150.00	82.70	67.51	92.05
North Dakota	104.48	81.36	106.69	76.96	60.36	80.20
Ohio	129.34	105.51	135.03	76.33	60.12	75.49
Oklahoma	152.88	125.47	153.37	78.81	62.92	75.04
Oregon	126.40	106.13	144.43	67.41	55.41	75.08
Pennsylvania	142.47	118.83	159.74	70.45	57.02	76.42
Rhode Island	239.14	198.23	268.64	74.19	61.26	85.81
South Carolina	184.60	150.25	177.80	82.46	66.58	79.97
South Dakota	99.68	80.14	101.98	75.95	62.79	81.09
Tennessee	135.59	111.87	140.39	76.75	62.34	77.70
Texas	n/a	n/a	n/a	65.72	50.79	63.19
Utah	144.30	122.80	164.38	71.76	57.19	75.83
Vermont	99.94	84.16	119.11	70.40	58.25	82.98
Virginia	132.98	106.79	148.02	71.47	56.90	78.36
Washington	135.88	107.93	154.64	69.16	53.00	75.99
West Virginia	116.79	98.40	127.88	70.99	58.04	74.60
Wisconsin	96.74	75.14	105.69	73.80	56.42	79.73
Wyoming	103.03	92.05	108.80	72.93	64.85	76.03
Countrywide	161.23	129.46	173.48	71.11	55.63	73.66
CW w/o Texas	145.36	116.91	156.77	71.75	56.20	74.99

Table 9D

Property Damage Liability 2019-2021

Voluntary Business

STATE	Frequency			Severity		
	2021	2020	2019	2021	2020	2019
Alabama	2.36	2.18	2.90	5,762.98	5,294.93	4,912.37
Alaska	2.48	2.40	2.86	5,886.15	5,544.21	5,022.90
Arizona	2.93	2.71	3.95	5,291.57	4,690.39	4,267.54
Arkansas	2.73	2.45	3.12	5,447.07	4,902.53	4,551.63
California	2.80	2.38	3.72	5,335.69	4,741.57	4,503.21
Colorado	2.56	2.39	3.72	5,620.16	4,880.70	4,474.95
Connecticut	3.22	2.90	4.39	5,575.74	5,079.67	4,620.09
Delaware	3.06	2.82	4.23	5,213.43	4,573.39	4,244.63
District of Columbia	4.51	4.10	6.83	4,319.82	4,013.18	3,387.94
Florida	3.46	3.10	4.30	4,725.40	4,376.84	4,019.31
Georgia	3.57	3.21	4.39	5,557.23	4,974.81	4,520.86
Hawaii	2.57	2.23	3.55	4,670.20	4,489.61	4,240.35
Idaho	2.45	2.27	2.95	5,017.88	4,502.66	4,164.54
Illinois	2.93	2.47	3.76	5,017.22	4,597.82	4,142.93
Indiana	2.51	2.25	3.08	5,048.28	4,470.91	4,121.02
Iowa	2.23	2.01	2.82	4,969.08	4,418.35	4,063.51
Kansas	2.25	2.08	2.96	5,407.99	4,684.32	4,306.98
Kentucky	2.36	2.24	3.07	5,437.93	4,780.01	4,393.87
Louisiana	3.68	3.37	4.34	5,539.96	4,964.06	4,523.13
Maine	2.53	2.31	3.36	4,547.08	4,165.30	3,750.32
Maryland	3.63	3.28	5.22	4,861.23	4,332.82	3,926.32
Massachusetts	4.01	3.35	5.22	4,611.80	4,024.32	3,709.39
Michigan	0.27	0.24	0.37	4,446.56	3,615.84	3,065.41
Minnesota	2.12	2.01	3.25	5,343.53	4,563.32	4,137.94
Mississippi	2.36	2.21	2.74	5,564.81	4,993.16	4,633.64
Missouri	2.74	2.45	3.57	5,163.24	4,594.79	4,163.24
Montana	2.02	1.91	2.50	5,492.80	5,029.99	4,562.15
Nebraska	2.60	2.34	3.18	5,284.41	4,687.19	4,323.67
Nevada	3.10	2.75	4.02	5,112.78	4,721.08	4,352.84
New Hampshire	2.59	2.32	3.66	4,723.24	4,315.50	3,973.48
New Jersey	3.12	2.68	4.31	5,113.78	4,871.57	4,374.41
New Mexico	2.34	2.07	3.09	4,929.39	4,539.54	4,098.76
New York	3.42	3.03	4.62	5,654.73	5,224.78	4,642.80
North Carolina	2.92	2.75	3.74	4,921.12	4,248.68	4,005.59
North Dakota	1.91	1.83	2.61	5,482.37	4,442.75	4,087.13
Ohio	2.61	2.41	3.35	4,951.07	4,385.14	4,030.52
Oklahoma	2.85	2.66	3.44	5,360.02	4,721.64	4,463.79
Oregon	2.36	2.29	3.52	5,364.97	4,627.97	4,103.91
Pennsylvania	3.03	2.75	3.92	4,704.66	4,328.63	4,079.44
Rhode Island	4.15	3.70	5.60	5,761.68	5,359.08	4,799.09
South Carolina	3.35	3.00	3.93	5,517.60	5,013.28	4,529.47
South Dakota	1.92	1.77	2.40	5,204.10	4,532.96	4,257.61
Tennessee	2.59	2.32	3.13	5,245.29	4,823.44	4,488.47
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	2.61	2.66	3.85	5,534.77	4,624.23	4,265.17
Vermont	2.25	1.99	3.14	4,433.91	4,237.50	3,788.39
Virginia	2.94	2.60	4.05	4,519.73	4,109.11	3,652.07
Washington	2.51	2.27	3.64	5,407.88	4,754.91	4,252.56
West Virginia	2.34	2.16	2.99	5,000.83	4,559.69	4,283.72
Wisconsin	1.96	1.73	2.59	4,946.06	4,339.23	4,079.24
Wyoming	1.93	1.88	2.39	5,326.28	4,891.22	4,553.93
Countrywide	2.82	2.52	3.68	5,719.29	5,128.52	4,708.08
CW w/o Texas	2.82	2.52	3.68	5,156.41	4,631.34	4,254.64

Table 10A

Property Damage Liability 2019-2021

Residual Business						
STATE	Earned Premiums			Earned Exposures		
	2021	2020	2019	2021	2020	2019
Alabama	1,781	2,464	728	1	3	0
Alaska	3,724	2,045	82	4	4	1
Arizona	0	0	0	0	0	0
Arkansas	0	676	4,321	0	0	1
California	4,589,778	4,727,239	4,830,245	24,149	24,430	23,411
Colorado	1,182	1,803	1,089	1	2	3
Connecticut	28,618	52,947	80,697	34	59	92
Delaware	164	1,583	2,609	0	2	1
District of Columbia	51,698	111,081	155,449	61	130	188
Florida	48,904	70,576	112,585	58	68	135
Georgia	0	0	0	0	0	0
Hawaii	7,804	12,568	13,227	40	52	52
Idaho	0	7	49	0	0	0
Illinois	28,589	52,403	87,098	42	78	132
Indiana	78	1,060	4,789	0	4	8
Iowa	391	2,575	5,767	1	6	10
Kansas	197,712	303,662	359,501	479	726	851
Kentucky	24,410	44,761	145,662	23	47	198
Louisiana	6,824	24,829	27,180	7	18	23
Maine	2,773	3,170	1,806	3	3	1
Maryland	17,878,198	23,115,826	27,654,639	26,854	34,205	41,557
Massachusetts	18,085,788	25,375,535	29,723,381	23,804	35,491	46,544
Michigan	8,052	44,838	97,790	112	827	1,619
Minnesota	-82	4,359	4,883	0	3	3
Mississippi	0	0	0	0	0	0
Missouri	4,368	5,640	17,233	4	5	13
Montana	531	4,276	941	3	5	1
Nebraska	-390	3,268	9,203	-1	4	8
Nevada	0	0	568	0	0	1
New Hampshire	3,631	6,863	7,730	7	15	18
New Jersey	5,979,480	8,237,243	9,767,380	9,249	12,367	13,642
New Mexico	2,645	1,802	1,696	3	2	2
New York	12,707,854	17,412,884	24,645,524	20,999	28,101	39,114
North Carolina	0	0	0	0	0	0
North Dakota	-4	653	95	0	2	0
Ohio	-39	6,474	4,628	0	4	4
Oklahoma	-54	3,001	9,210	0	3	8
Oregon	2,749	4,219	7,054	2	3	5
Pennsylvania	654,400	841,946	990,414	3,998	5,011	5,880
Rhode Island	3,927,531	4,881,071	6,409,847	6,872	8,823	12,965
South Carolina	273	2,495	3,776	1	2	3
South Dakota	-14	2,231	4,813	0	2	4
Tennessee	1,343	4,091	4,836	1	2	2
Texas	372,450	536,840	753,617	n/a	n/a	n/a
Utah	453	1,609	1,776	0	2	2
Vermont	6,952	9,669	14,008	13	15	18
Virginia	70,157	123,809	198,422	108	186	309
Washington	962	4,026	7,838	1	4	6
West Virginia	6,739	6,940	10,773	12	13	18
Wisconsin	178	4,534	9,984	1	4	6
Wyoming	-88	1,367	917	0	2	1
Countrywide	64,708,493	86,062,958	106,195,860	116,946	150,735	186,860
CW w/o Texas	64,336,043	85,526,118	105,442,243	116,946	150,735	186,860

Table 10B

Property Damage Liability 2019-2021

STATE	Residual Business					
	Incurred Losses			Incurred Claims		
	2021	2020	2019	2021	2020	2019
Alabama	3,439	0	0	1	0	0
Alaska	0	0	0	0	0	0
Arizona	0	0	0	0	0	0
Arkansas	0	0	0	0	0	0
California	2,622,015	2,320,169	3,499,954	1,080	950	1,429
Colorado	11,002	2,859	6,775	1	1	1
Connecticut	54,311	59,355	40,349	8	9	8
Delaware	0	0	0	0	0	0
District of Columbia	40,112	62,783	155,738	13	16	44
Florida	18,176	62,414	70,717	6	9	19
Georgia	0	0	0	0	0	0
Hawaii	5,682	9,436	24,313	2	3	4
Idaho	0	0	0	0	0	0
Illinois	9,790	7,363	34,364	3	2	9
Indiana	0	13,746	0	0	1	0
Iowa	0	0	4,356	0	0	2
Kansas	107,319	171,054	270,948	30	31	45
Kentucky	6,138	38,596	77,258	1	4	19
Louisiana	35,477	0	14,186	2	0	2
Maine	0	0	0	0	0	0
Maryland	12,320,773	13,638,559	18,778,125	2,957	3,558	5,255
Massachusetts	14,923,168	16,928,743	28,006,622	3,017	3,887	6,652
Michigan	8,207	1,715	46,630	1	2	11
Minnesota	0	0	4,455	0	0	1
Mississippi	0	0	0	0	0	0
Missouri	0	2,425	60,619	0	1	4
Montana	0	8,846	0	0	1	0
Nebraska	0	7,062	12,177	0	1	2
Nevada	0	0	0	0	0	0
New Hampshire	0	0	41,335	0	0	7
New Jersey	3,022,188	4,119,193	6,309,115	727	1,146	1,863
New Mexico	0	0	0	0	0	0
New York	13,664,710	13,258,539	24,451,781	2,320	2,515	4,504
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	20,511	0	0	4
Oregon	6,047	0	0	1	0	0
Pennsylvania	810,637	870,495	1,367,919	226	263	410
Rhode Island	5,786,632	5,990,277	9,393,605	1,118	1,269	2,042
South Carolina	0	9,977	0	0	2	0
South Dakota	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0
Texas	378,278	382,110	651,178	n/a	n/a	n/a
Utah	0	3,801	0	0	2	0
Vermont	3,701	0	0	3	0	0
Virginia	57,051	101,632	134,461	16	23	38
Washington	0	2,751	46,136	0	1	6
West Virginia	0	34,696	8,467	0	6	3
Wisconsin	0	0	3,775	0	0	1
Wyoming	0	0	0	0	0	0
Countrywide	53,894,853	58,108,596	93,535,869	11,533	13,703	22,385
CW w/o Texas	53,516,575	57,726,486	92,884,691	11,533	13,703	22,385

Table 10C

Property Damage Liability 2019-2021

Residual Business						
STATE	Pure Premium			Loss Ratio		
	2021	2020	2019	2021	2020	2019
Alabama	3,439.00	0.00	-	193.09	0.00	0.00
Alaska	0.00	0.00	0.00	0.00	0.00	0.00
Arizona	-	-	-	-	-	-
Arkansas	-	-	0.00	-	0.00	0.00
California	108.58	94.97	149.50	57.13	49.08	72.46
Colorado	11,002.00	1,429.50	2,258.33	930.80	158.57	622.13
Connecticut	1,597.38	1,006.02	438.58	189.78	112.10	50.00
Delaware	-	0.00	0.00	0.00	0.00	0.00
District of Columbia	657.57	482.95	828.39	77.59	56.52	100.19
Florida	313.38	917.85	523.83	37.17	88.44	62.81
Georgia	-	-	-	-	-	-
Hawaii	142.05	181.46	467.56	72.81	75.08	183.81
Idaho	-	-	-	-	0.00	0.00
Illinois	233.10	94.40	260.33	34.24	14.05	39.45
Indiana	-	3,436.50	0.00	0.00	1,296.79	0.00
Iowa	0.00	0.00	435.60	0.00	0.00	75.53
Kansas	224.05	235.61	318.39	54.28	56.33	75.37
Kentucky	266.87	821.19	390.19	25.15	86.23	53.04
Louisiana	5,068.14	0.00	616.78	519.89	0.00	52.19
Maine	0.00	0.00	0.00	0.00	0.00	0.00
Maryland	458.81	398.73	451.86	68.92	59.00	67.90
Massachusetts	626.92	476.99	601.72	82.51	66.71	94.22
Michigan	73.28	2.07	28.80	101.92	3.82	47.68
Minnesota	-	0.00	1,485.00	0.00	0.00	91.23
Mississippi	-	-	-	-	-	-
Missouri	0.00	485.00	4,663.00	0.00	43.00	351.76
Montana	0.00	1,769.20	0.00	0.00	206.88	0.00
Nebraska	0.00	1,765.50	1,522.13	0.00	216.10	132.32
Nevada	-	-	0.00	-	-	0.00
New Hampshire	0.00	0.00	2,296.39	0.00	0.00	534.73
New Jersey	326.76	333.08	462.48	50.54	50.01	64.59
New Mexico	0.00	0.00	0.00	0.00	0.00	0.00
New York	650.73	471.82	625.14	107.53	76.14	99.21
North Carolina	-	-	-	-	-	-
North Dakota	-	0.00	-	0.00	0.00	0.00
Ohio	-	0.00	0.00	0.00	0.00	0.00
Oklahoma	-	0.00	2,563.88	0.00	0.00	222.70
Oregon	3,023.50	0.00	0.00	219.97	0.00	0.00
Pennsylvania	202.76	173.72	232.64	123.87	103.39	138.12
Rhode Island	842.06	678.94	724.54	147.34	122.72	146.55
South Carolina	0.00	4,988.50	0.00	0.00	399.88	0.00
South Dakota	-	0.00	0.00	0.00	0.00	0.00
Tennessee	0.00	0.00	0.00	0.00	0.00	0.00
Texas	n/a	n/a	n/a	101.56	71.18	86.41
Utah	-	1,900.50	0.00	0.00	236.23	0.00
Vermont	284.69	0.00	0.00	53.24	0.00	0.00
Virginia	528.25	546.41	435.15	81.32	82.09	67.77
Washington	0.00	687.75	7,689.33	0.00	68.33	588.62
West Virginia	0.00	2,668.92	470.39	0.00	499.94	78.59
Wisconsin	0.00	0.00	629.17	0.00	0.00	37.81
Wyoming	-	0.00	0.00	0.00	0.00	0.00
Countrywide	460.85	385.50	500.57	83.29	67.52	88.08
CW w/o Texas	457.62	382.97	497.08	83.18	67.50	88.09

Table 10D

Property Damage Liability 2019-2021

Residual Business						
STATE	Frequency			Severity		
	2021	2020	2019	2021	2020	2019
Alabama	100.00	0.00	-	3,439.00	-	-
Alaska	0.00	0.00	0.00	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	-	-	0.00	-	-	-
California	4.47	3.89	6.10	2,427.79	2,442.28	2,449.23
Colorado	100.00	50.00	33.33	11,002.00	2,859.00	6,775.00
Connecticut	23.53	15.25	8.70	6,788.88	6,595.00	5,043.63
Delaware	-	0.00	0.00	-	-	-
District of Columbia	21.31	12.31	23.40	3,085.54	3,923.94	3,539.50
Florida	10.34	13.24	14.07	3,029.33	6,934.89	3,721.95
Georgia	-	-	-	-	-	-
Hawaii	5.00	5.77	7.69	2,841.00	3,145.33	6,078.25
Idaho	-	-	-	-	-	-
Illinois	7.14	2.56	6.82	3,263.33	3,681.50	3,818.22
Indiana	-	25.00	0.00	-	13,746.00	-
Iowa	0.00	0.00	20.00	-	-	2,178.00
Kansas	6.26	4.27	5.29	3,577.30	5,517.87	6,021.07
Kentucky	4.35	8.51	9.60	6,138.00	9,649.00	4,066.21
Louisiana	28.57	0.00	8.70	17,738.50	-	7,093.00
Maine	0.00	0.00	0.00	-	-	-
Maryland	11.01	10.40	12.65	4,166.65	3,833.21	3,573.38
Massachusetts	12.67	10.95	14.29	4,946.36	4,355.22	4,210.26
Michigan	0.89	0.24	0.68	8,207.00	857.50	4,239.09
Minnesota	-	0.00	33.33	-	-	4,455.00
Mississippi	-	-	-	-	-	-
Missouri	0.00	20.00	30.77	-	2,425.00	15,154.75
Montana	0.00	20.00	0.00	-	8,846.00	-
Nebraska	0.00	25.00	25.00	-	7,062.00	6,088.50
Nevada	-	-	0.00	-	-	-
New Hampshire	0.00	0.00	38.89	-	-	5,905.00
New Jersey	7.86	9.27	13.66	4,157.07	3,594.41	3,386.54
New Mexico	0.00	0.00	0.00	-	-	-
New York	11.05	8.95	11.52	5,889.96	5,271.78	5,428.90
North Carolina	-	-	-	-	-	-
North Dakota	-	0.00	-	-	-	-
Ohio	-	0.00	0.00	-	-	-
Oklahoma	-	0.00	50.00	-	-	5,127.75
Oregon	50.00	0.00	0.00	6,047.00	-	-
Pennsylvania	5.65	5.25	6.97	3,586.89	3,309.87	3,336.39
Rhode Island	16.27	14.38	15.75	5,175.88	4,720.47	4,600.20
South Carolina	0.00	100.00	0.00	-	4,988.50	-
South Dakota	-	0.00	0.00	-	-	-
Tennessee	0.00	0.00	0.00	-	-	-
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	-	100.00	0.00	-	1,900.50	-
Vermont	23.08	0.00	0.00	1,233.67	-	-
Virginia	14.81	12.37	12.30	3,565.69	4,418.78	3,538.45
Washington	0.00	25.00	100.00	-	2,751.00	7,689.33
West Virginia	0.00	46.15	16.67	-	5,782.67	2,822.33
Wisconsin	0.00	0.00	16.67	-	-	3,775.00
Wyoming	-	0.00	0.00	-	-	-
Countrywide	9.86	9.09	11.98	4,673.10	4,240.57	4,178.51
CW w/o Texas	9.86	9.09	11.98	4,640.30	4,212.69	4,149.42

Table 11A

Property Damage Liability 2019-2021

Total Business						
STATE	Earned Premiums			Earned Exposures		
	2021	2020	2019	2021	2020	2019
Alabama	723,681,260	721,753,275	713,685,110	3,931,614	3,814,285	3,732,185
Alaska	92,520,712	93,336,640	91,366,677	495,418	487,190	477,510
Arizona	1,057,066,352	1,058,913,574	1,036,101,403	4,884,074	4,747,232	4,575,092
Arkansas	395,007,479	393,474,206	384,795,923	2,058,480	1,988,074	1,904,070
California	7,160,594,799	7,264,327,028	7,176,487,179	28,257,787	27,942,774	27,714,363
Colorado	873,482,078	870,813,573	855,666,988	4,184,991	4,087,767	4,011,296
Connecticut	521,536,846	521,011,400	512,942,522	2,145,074	2,107,547	2,100,124
Delaware	143,123,338	143,562,307	140,366,773	687,580	665,652	645,831
District of Columbia	76,211,808	78,496,611	77,156,913	248,106	247,263	244,702
Florida	3,279,397,988	3,265,683,526	3,255,729,438	14,942,885	14,386,258	13,831,388
Georgia	1,881,701,810	1,885,140,772	1,852,018,086	7,399,024	7,125,973	6,930,995
Hawaii	140,701,407	144,256,128	144,165,399	889,039	870,028	864,588
Idaho	211,284,143	200,262,412	189,946,322	1,315,637	1,227,507	1,156,833
Illinois	1,265,688,914	1,307,149,881	1,316,770,442	7,082,026	6,958,749	6,926,732
Indiana	777,583,268	779,768,845	764,178,958	4,774,318	4,657,498	4,583,975
Iowa	367,282,912	363,131,183	352,255,985	2,465,059	2,429,358	2,387,418
Kansas	363,017,583	365,646,604	367,577,773	2,218,884	2,181,186	2,133,904
Kentucky	508,203,429	517,751,571	522,030,782	3,114,536	3,070,536	3,032,077
Louisiana	755,723,514	767,377,490	772,997,717	2,927,128	2,870,882	2,823,495
Maine	130,357,625	126,465,579	121,292,048	871,340	845,033	821,716
Maryland	1,088,365,699	1,122,137,026	1,121,665,333	4,228,627	4,199,406	4,154,953
Massachusetts	1,289,216,512	1,296,873,076	1,280,445,613	4,544,400	4,501,932	4,497,334
Michigan	126,235,001	130,752,692	136,635,188	5,757,272	5,584,594	5,518,793
Minnesota	645,441,857	654,373,732	652,224,814	4,027,674	3,992,129	3,944,252
Mississippi	325,728,134	319,558,922	314,196,125	1,949,102	1,886,552	1,849,586
Missouri	750,487,594	767,271,000	759,555,873	3,963,145	3,901,031	3,812,323
Montana	125,838,493	121,702,962	117,484,590	865,802	818,716	794,286
Nebraska	273,333,604	269,422,230	261,782,960	1,574,212	1,546,621	1,518,369
Nevada	471,089,787	462,648,114	438,344,978	2,108,306	2,024,264	1,939,925
New Hampshire	167,293,754	163,911,158	157,675,688	919,575	902,077	889,487
New Jersey	1,035,042,226	1,052,812,823	1,050,880,522	4,614,323	4,514,953	4,398,623
New Mexico	274,426,817	271,223,200	265,735,760	1,545,954	1,485,147	1,446,185
New York	2,199,342,365	2,223,211,124	2,236,376,213	8,718,099	8,634,151	8,575,996
North Carolina	1,482,864,811	1,437,361,151	1,295,897,101	8,523,913	8,293,654	7,952,601
North Dakota	81,867,141	81,287,056	78,987,711	603,079	603,074	593,786
Ohio	1,335,746,613	1,373,001,217	1,388,592,260	7,882,952	7,823,485	7,763,042
Oklahoma	531,701,971	529,166,177	522,769,062	2,740,993	2,653,572	2,557,696
Oregon	555,226,067	551,848,758	538,055,923	2,960,846	2,881,145	2,797,003
Pennsylvania	1,703,845,350	1,729,797,524	1,725,832,460	8,426,588	8,300,856	8,257,462
Rhode Island	212,617,209	209,278,547	199,472,588	654,248	640,441	629,645
South Carolina	898,416,182	878,174,492	836,150,468	4,013,051	3,891,279	3,760,998
South Dakota	93,825,666	89,367,959	86,227,456	714,853	700,190	685,637
Tennessee	870,755,939	855,496,092	837,712,110	4,928,971	4,766,946	4,636,579
Texas	4,837,140,370	4,850,323,932	5,091,513,748	n/a	n/a	n/a
Utah	385,373,704	430,687,568	417,574,060	1,916,489	2,005,880	1,926,171
Vermont	55,361,905	55,606,277	55,085,117	389,959	384,852	383,695
Virginia	1,201,345,524	1,213,415,500	1,204,334,728	6,456,356	6,464,854	6,374,303
Washington	951,865,532	959,760,070	941,269,137	4,844,683	4,713,436	4,625,665
West Virginia	208,698,475	213,608,985	215,740,582	1,268,527	1,259,863	1,258,607
Wisconsin	516,817,109	515,976,035	506,832,938	3,942,659	3,874,146	3,823,075
Wyoming	67,012,043	65,214,678	64,003,946	474,383	459,421	447,221
Countrywide	45,486,490,719	45,763,592,682	45,446,587,490	200,452,041	196,419,459	192,711,592
CW w/o Texas	40,649,350,349	40,913,268,750	40,355,073,742	200,452,041	196,419,459	192,711,592

Table 11B

Property Damage Liability 2019-2021

Total Business						
STATE	Incurred Losses			Incurred Claims		
	2021	2020	2019	2021	2020	2019
Alabama	535,689,800	441,083,337	532,578,992	92,954	83,303	108,416
Alaska	72,329,071	64,800,758	68,668,020	12,288	11,688	13,671
Arizona	757,768,930	603,381,461	771,361,592	143,203	128,642	180,751
Arkansas	305,826,025	238,993,242	270,598,796	56,145	48,749	59,451
California	4,216,015,858	3,155,643,696	4,644,402,676	790,743	665,988	1,032,005
Colorado	602,278,964	476,603,427	666,868,256	107,163	97,651	149,022
Connecticut	385,204,364	310,767,414	425,748,870	69,084	61,176	92,151
Delaware	109,633,157	85,993,370	115,912,354	21,029	18,803	27,308
District of Columbia	48,327,049	40,712,275	56,764,901	11,191	10,145	16,753
Florida	2,445,178,762	1,954,442,029	2,392,895,645	517,456	446,537	595,352
Georgia	1,469,153,076	1,136,763,953	1,375,892,058	264,368	228,504	304,343
Hawaii	106,873,755	87,202,127	130,253,824	22,885	19,424	30,716
Idaho	162,067,630	125,511,781	142,160,576	32,298	27,875	34,136
Illinois	1,039,793,824	789,522,421	1,077,719,323	207,246	171,717	260,135
Indiana	604,904,857	468,323,995	581,500,109	119,824	104,747	141,106
Iowa	272,777,584	215,381,270	273,425,676	54,895	48,747	67,289
Kansas	269,944,261	212,131,772	272,282,547	49,926	45,280	63,201
Kentucky	399,204,258	328,549,760	409,343,886	73,411	68,730	93,164
Louisiana	596,722,726	479,960,423	554,757,792	107,708	96,687	122,648
Maine	100,272,272	81,260,923	103,670,212	22,052	19,509	27,643
Maryland	754,489,375	606,182,415	862,159,342	155,628	140,315	220,057
Massachusetts	849,907,729	619,341,225	889,151,667	184,071	153,580	238,805
Michigan	68,583,089	47,719,997	63,040,736	15,423	13,199	20,561
Minnesota	457,326,095	366,626,307	530,699,843	85,585	80,342	128,252
Mississippi	255,463,518	207,875,332	235,156,979	45,907	41,632	50,750
Missouri	561,254,273	439,508,191	566,390,533	108,702	95,654	136,035
Montana	96,047,059	78,562,207	90,736,585	17,486	15,618	19,889
Nebraska	216,079,533	169,336,645	208,655,326	40,890	36,127	48,258
Nevada	334,493,619	263,181,306	339,308,323	65,423	55,746	77,951
New Hampshire	112,328,020	90,319,051	129,397,945	23,782	20,929	32,562
New Jersey	738,931,021	592,219,666	833,292,059	144,634	121,867	190,913
New Mexico	178,424,126	139,518,237	183,140,999	36,196	30,734	44,682
New York	1,696,783,610	1,375,339,017	1,856,863,013	299,968	263,211	399,182
North Carolina	1,226,338,536	970,394,832	1,192,921,100	249,199	228,399	297,814
North Dakota	63,008,836	49,065,678	63,350,586	11,493	11,044	15,500
Ohio	1,019,578,001	825,454,740	1,048,253,081	205,931	188,239	260,079
Oklahoma	419,046,032	332,941,521	392,294,211	78,180	70,514	87,883
Oregon	374,260,826	305,770,183	403,964,260	69,760	66,070	98,434
Pennsylvania	1,200,762,180	986,646,258	1,319,434,874	255,282	227,997	323,510
Rhode Island	160,603,097	131,194,348	175,058,164	27,988	24,632	36,562
South Carolina	740,798,572	584,674,121	668,694,730	134,261	116,625	147,632
South Dakota	71,259,706	56,113,452	69,918,452	13,693	12,379	16,422
Tennessee	668,328,087	533,289,106	650,909,416	127,415	110,562	145,018
Texas	3,179,284,797	2,463,599,324	3,217,307,947	n/a	n/a	n/a
Utah	276,544,534	246,327,503	316,624,703	49,965	53,270	74,235
Vermont	38,973,369	32,387,183	45,699,407	8,792	7,643	12,063
Virginia	858,638,416	690,447,791	943,642,706	189,979	168,027	258,387
Washington	658,295,718	508,711,057	715,335,319	121,729	106,987	168,208
West Virginia	148,149,495	124,008,232	160,952,212	29,625	27,195	37,574
Wisconsin	381,395,816	291,101,296	404,069,280	77,111	67,086	99,055
Wyoming	48,873,944	42,289,508	48,658,761	9,176	8,646	10,685
Countrywide	32,354,217,252	25,467,175,163	33,491,888,664	5,659,143	4,968,171	7,116,219
CW w/o Texas	29,174,932,455	23,003,575,839	30,274,580,717	5,659,143	4,968,171	7,116,219

Table 11C

Property Damage Liability 2019-2021

Total Business						
STATE	Pure Premium			Loss Ratio		
	2021	2020	2019	2021	2020	2019
Alabama	136.25	115.64	142.70	74.02	61.11	74.62
Alaska	146.00	133.01	143.80	78.18	69.43	75.16
Arizona	155.15	127.10	168.60	71.69	56.98	74.45
Arkansas	148.57	120.21	142.12	77.42	60.74	70.32
California	149.20	112.93	167.58	58.88	43.44	64.72
Colorado	143.91	116.59	166.25	68.95	54.73	77.94
Connecticut	179.58	147.45	202.73	73.86	59.65	83.00
Delaware	159.45	129.19	179.48	76.60	59.90	82.58
District of Columbia	194.78	164.65	231.98	63.41	51.87	73.57
Florida	163.63	135.85	173.00	74.56	59.85	73.50
Georgia	198.56	159.52	198.51	78.08	60.30	74.29
Hawaii	120.21	100.23	150.65	75.96	60.45	90.35
Idaho	123.19	102.25	122.89	76.71	62.67	74.84
Illinois	146.82	113.46	155.59	82.15	60.40	81.85
Indiana	126.70	100.55	126.85	77.79	60.06	76.09
Iowa	110.66	88.66	114.53	74.27	59.31	77.62
Kansas	121.66	97.26	127.60	74.36	58.02	74.07
Kentucky	128.17	107.00	135.00	78.55	63.46	78.41
Louisiana	203.86	167.18	196.48	78.96	62.55	71.77
Maine	115.08	96.16	126.16	76.92	64.26	85.47
Maryland	178.42	144.35	207.50	69.32	54.02	76.86
Massachusetts	187.02	137.57	197.71	65.92	47.76	69.44
Michigan	11.91	8.54	11.42	54.33	36.50	46.14
Minnesota	113.55	91.84	134.55	70.85	56.03	81.37
Mississippi	131.07	110.19	127.14	78.43	65.05	74.84
Missouri	141.62	112.66	148.57	74.79	57.28	74.57
Montana	110.93	95.96	114.24	76.33	64.55	77.23
Nebraska	137.26	109.49	137.42	79.05	62.85	79.71
Nevada	158.66	130.01	174.91	71.00	56.89	77.41
New Hampshire	122.15	100.12	145.47	67.14	55.10	82.07
New Jersey	160.14	131.17	189.44	71.39	56.25	79.29
New Mexico	115.41	93.94	126.64	65.02	51.44	68.92
New York	194.63	159.29	216.52	77.15	61.86	83.03
North Carolina	143.87	117.00	150.00	82.70	67.51	92.05
North Dakota	104.48	81.36	106.69	76.96	60.36	80.20
Ohio	129.34	105.51	135.03	76.33	60.12	75.49
Oklahoma	152.88	125.47	153.38	78.81	62.92	75.04
Oregon	126.40	106.13	144.43	67.41	55.41	75.08
Pennsylvania	142.50	118.86	159.79	70.47	57.04	76.45
Rhode Island	245.48	204.85	278.03	75.54	62.69	87.76
South Carolina	184.60	150.25	177.80	82.46	66.58	79.97
South Dakota	99.68	80.14	101.98	75.95	62.79	81.09
Tennessee	135.59	111.87	140.39	76.75	62.34	77.70
Texas	n/a	n/a	n/a	65.73	50.79	63.19
Utah	144.30	122.80	164.38	71.76	57.19	75.82
Vermont	99.94	84.15	119.10	70.40	58.24	82.96
Virginia	132.99	106.80	148.04	71.47	56.90	78.35
Washington	135.88	107.93	154.64	69.16	53.00	76.00
West Virginia	116.79	98.43	127.88	70.99	58.05	74.60
Wisconsin	96.74	75.14	105.69	73.80	56.42	79.72
Wyoming	103.03	92.05	108.80	72.93	64.85	76.02
Countrywide	161.41	129.66	173.79	71.13	55.65	73.70
CW w/o Texas	145.55	117.11	157.10	71.77	56.23	75.02

Table 11D

Property Damage Liability 2019-2021

Total Business						
STATE	Frequency			Severity		
	2021	2020	2019	2021	2020	2019
Alabama	2.36	2.18	2.90	5,762.96	5,294.93	4,912.37
Alaska	2.48	2.40	2.86	5,886.15	5,544.21	5,022.90
Arizona	2.93	2.71	3.95	5,291.57	4,690.39	4,267.54
Arkansas	2.73	2.45	3.12	5,447.07	4,902.53	4,551.63
California	2.80	2.38	3.72	5,331.71	4,738.29	4,500.37
Colorado	2.56	2.39	3.72	5,620.21	4,880.68	4,474.97
Connecticut	3.22	2.90	4.39	5,575.88	5,079.89	4,620.12
Delaware	3.06	2.82	4.23	5,213.43	4,573.39	4,244.63
District of Columbia	4.51	4.10	6.85	4,318.39	4,013.04	3,388.34
Florida	3.46	3.10	4.30	4,725.38	4,376.89	4,019.30
Georgia	3.57	3.21	4.39	5,557.23	4,974.81	4,520.86
Hawaii	2.57	2.23	3.55	4,670.04	4,489.40	4,240.59
Idaho	2.45	2.27	2.95	5,017.88	4,502.66	4,164.54
Illinois	2.93	2.47	3.76	5,017.20	4,597.81	4,142.92
Indiana	2.51	2.25	3.08	5,048.28	4,471.00	4,121.02
Iowa	2.23	2.01	2.82	4,969.08	4,418.35	4,063.45
Kansas	2.25	2.08	2.96	5,406.89	4,684.89	4,308.20
Kentucky	2.36	2.24	3.07	5,437.94	4,780.30	4,393.80
Louisiana	3.68	3.37	4.34	5,540.19	4,964.06	4,523.17
Maine	2.53	2.31	3.36	4,547.08	4,165.30	3,750.32
Maryland	3.68	3.34	5.30	4,848.03	4,320.15	3,917.89
Massachusetts	4.05	3.41	5.31	4,617.28	4,032.69	3,723.34
Michigan	0.27	0.24	0.37	4,446.81	3,615.43	3,066.03
Minnesota	2.12	2.01	3.25	5,343.53	4,563.32	4,137.95
Mississippi	2.36	2.21	2.74	5,564.81	4,993.16	4,633.64
Missouri	2.74	2.45	3.57	5,163.24	4,594.77	4,163.56
Montana	2.02	1.91	2.50	5,492.80	5,030.23	4,562.15
Nebraska	2.60	2.34	3.18	5,284.41	4,687.26	4,323.75
Nevada	3.10	2.75	4.02	5,112.78	4,721.08	4,352.84
New Hampshire	2.59	2.32	3.66	4,723.24	4,315.50	3,973.89
New Jersey	3.13	2.70	4.34	5,108.97	4,859.56	4,364.77
New Mexico	2.34	2.07	3.09	4,929.39	4,539.54	4,098.76
New York	3.44	3.05	4.65	5,656.55	5,225.23	4,651.67
North Carolina	2.92	2.75	3.74	4,921.12	4,248.68	4,005.59
North Dakota	1.91	1.83	2.61	5,482.37	4,442.75	4,087.13
Ohio	2.61	2.41	3.35	4,951.07	4,385.14	4,030.52
Oklahoma	2.85	2.66	3.44	5,360.02	4,721.64	4,463.82
Oregon	2.36	2.29	3.52	5,364.98	4,627.97	4,103.91
Pennsylvania	3.03	2.75	3.92	4,703.67	4,327.45	4,078.50
Rhode Island	4.28	3.85	5.81	5,738.28	5,326.18	4,787.98
South Carolina	3.35	3.00	3.93	5,517.60	5,013.28	4,529.47
South Dakota	1.92	1.77	2.40	5,204.10	4,532.96	4,257.61
Tennessee	2.59	2.32	3.13	5,245.29	4,823.44	4,488.47
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	2.61	2.66	3.85	5,534.77	4,624.13	4,265.17
Vermont	2.25	1.99	3.14	4,432.82	4,237.50	3,788.39
Virginia	2.94	2.60	4.05	4,519.65	4,109.15	3,652.05
Washington	2.51	2.27	3.64	5,407.88	4,754.89	4,252.68
West Virginia	2.34	2.16	2.99	5,000.83	4,559.96	4,283.61
Wisconsin	1.96	1.73	2.59	4,946.06	4,339.23	4,079.24
Wyoming	1.93	1.88	2.39	5,326.28	4,891.22	4,553.93
Countrywide	2.82	2.53	3.69	5,717.16	5,126.07	4,706.42
CW w/o Texas	2.82	2.53	3.69	5,155.36	4,630.19	4,254.31

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 liability¹ or for property damage liability.²

BI/PD Combined Single Limit Liability Required Limits

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

BI/PD Combined Single Limit Earned Premiums and Exposures

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

Except:

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

BI/PD Combined Single Limit Incurred Losses and Incurred Claims

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

Except:

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

BI/PD Combined Single Limit Loss Development

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

Except:

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

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

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

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

Calculations—Loss Experience

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

¹ See Bodily Injury Liability, Page 35.

² See Property Damage Liability, Page 51.

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

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

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

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

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

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

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

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

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

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

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

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

Table 12A

BI/PD Combined Single Limits Liability 2019-2021

Voluntary Business

STATE	Earned Premiums			Earned Exposures		
	2021	2020	2019	2021	2020	2019
Alabama	30,729,143	32,309,212	32,672,244	63,184	66,616	69,010
Alaska	434,863	482,956	525,432	705	764	824
Arizona	101,374,753	96,876,189	93,538,834	179,462	170,516	160,713
Arkansas	89,759,256	89,962,972	88,286,218	254,921	250,438	247,890
California	138,330,254	147,103,310	152,984,414	229,130	238,731	242,725
Colorado	122,317,643	122,001,254	109,757,758	245,383	240,795	221,493
Connecticut	199,740,180	193,444,864	195,874,388	286,254	277,573	285,289
Delaware	31,879,267	32,390,649	32,822,637	51,971	52,128	53,512
District of Columbia	14,970,445	12,624,382	8,947,951	18,030	14,623	11,319
Florida	193,991,360	178,947,328	184,369,275	226,632	203,897	219,321
Georgia	241,428,964	227,526,444	198,788,339	298,152	281,353	258,443
Hawaii	14,366,192	14,131,266	13,776,139	43,873	40,099	38,575
Idaho	21,379,604	20,824,895	20,447,080	64,014	61,662	60,221
Illinois	150,766,029	139,079,620	127,291,104	292,498	273,145	255,380
Indiana	85,716,443	82,766,776	79,759,622	249,786	243,196	240,294
Iowa	27,701,864	28,227,947	29,230,983	106,699	108,967	117,759
Kansas	47,270,468	49,028,260	50,130,550	170,865	171,623	174,917
Kentucky	132,075,077	121,909,083	103,874,760	272,620	253,290	221,196
Louisiana	89,245,449	100,813,125	113,992,518	95,734	105,747	120,084
Maine	52,163,807	52,233,327	53,606,103	175,811	180,165	186,991
Maryland	90,191,629	87,797,520	83,570,253	139,652	131,648	127,318
Massachusetts	0	0	0	0	0	0
Michigan	75,720,339	56,230,709	56,170,682	282,900	267,383	283,514
Minnesota	67,050,736	63,323,196	59,918,675	201,144	188,306	178,500
Mississippi	47,880,404	48,971,438	48,739,467	103,516	104,489	106,512
Missouri	152,360,980	147,501,680	141,839,353	429,617	414,103	403,859
Montana	10,288,434	10,086,055	10,101,054	29,885	27,837	27,840
Nebraska	18,502,860	18,904,099	19,491,919	59,262	59,705	61,942
Nevada	41,276,672	42,383,794	50,144,709	59,629	58,310	65,261
New Hampshire	29,219,548	29,597,697	30,040,704	76,232	76,003	76,751
New Jersey	671,356,088	710,337,863	727,374,261	1,207,171	1,246,283	1,294,220
New Mexico	19,772,280	19,032,706	17,496,594	43,541	42,826	39,715
New York	639,412,646	587,413,097	553,169,051	1,107,179	1,068,223	1,061,523
North Carolina	474,510	504,311	268,986	709	771	426
North Dakota	6,308,372	6,197,553	6,114,112	42,798	42,490	43,307
Ohio	181,382,475	178,641,373	170,694,334	507,760	503,405	491,904
Oklahoma	80,210,488	81,460,279	83,887,596	210,467	208,473	210,448
Oregon	47,777,154	49,834,111	52,693,872	107,222	109,784	113,836
Pennsylvania	265,987,163	250,703,006	235,202,726	602,256	572,442	538,750
Rhode Island	51,768,140	55,121,475	57,776,115	69,300	73,631	78,988
South Carolina	67,433,168	63,643,100	63,395,039	112,041	111,216	116,971
South Dakota	2,517,124	2,430,417	2,441,809	12,104	11,811	11,678
Tennessee	121,701,641	119,709,632	116,830,158	287,335	280,043	277,123
Texas	0	0	0	n/a	n/a	n/a
Utah	46,475,695	43,576,346	39,299,499	95,695	93,532	83,710
Vermont	15,507,505	15,907,342	16,329,045	55,578	56,159	57,617
Virginia	78,541,868	76,596,339	78,469,197	180,772	177,690	181,985
Washington	77,153,915	80,916,286	85,646,322	145,726	148,293	156,686
West Virginia	22,057,019	20,225,303	17,371,348	50,564	47,055	40,787
Wisconsin	69,576,851	74,097,810	77,285,580	221,772	220,751	223,921
Wyoming	1,309,342	1,376,630	1,391,042	4,562	4,602	4,577
Countrywide	4,784,856,107	4,685,205,026	4,593,829,851	9,772,113	9,582,592	9,545,625
CW w/o Texas	4,784,856,107	4,685,205,026	4,593,829,851	9,772,113	9,582,592	9,545,625

Table 12B-1

BI/PD Combined Single Limits Liability 2019-2021

STATE	Voluntary Business					
	Incurred Losses - Bodily Injury			Incurred Claims - Bodily Injury		
	2021	2020	2019	2021	2020	2019
Alabama	6,048,438	5,920,745	12,656,173	294	331	518
Alaska	340,618	990,429	292,979	8	8	13
Arizona	34,755,705	32,253,349	37,615,959	1,616	1,343	1,772
Arkansas	37,777,201	26,188,649	32,598,156	1,550	1,453	1,802
California	58,140,648	44,945,158	70,310,186	1,126	950	1,502
Colorado	40,265,629	41,248,183	47,491,520	1,195	1,100	1,450
Connecticut	73,053,877	60,437,773	81,708,915	2,378	1,571	2,184
Delaware	11,534,863	8,887,121	11,138,510	370	356	528
District of Columbia	4,023,234	3,880,444	3,571,706	365	350	227
Florida	78,668,885	79,786,451	106,541,018	2,654	1,857	2,786
Georgia	106,926,509	95,176,590	97,788,712	5,461	4,419	4,745
Hawaii	1,537,234	2,147,392	3,472,921	62	58	84
Idaho	6,491,981	5,443,937	5,011,557	260	282	334
Illinois	46,877,943	41,085,645	46,665,006	1,979	1,449	1,895
Indiana	38,605,739	29,627,083	28,320,437	1,696	1,518	1,983
Iowa	8,297,582	5,759,011	12,867,053	278	331	544
Kansas	22,520,050	15,801,200	22,546,723	488	375	542
Kentucky	56,002,926	43,993,248	42,559,678	2,296	1,913	1,731
Louisiana	41,749,977	39,972,051	60,281,397	1,329	1,543	2,162
Maine	17,122,715	13,083,173	19,007,849	684	613	861
Maryland	26,854,872	21,385,271	23,489,606	1,701	1,413	1,763
Massachusetts	0	0	0	0	0	0
Michigan	27,403,267	19,622,690	33,422,857	383	270	437
Minnesota	19,562,916	16,028,726	17,099,633	443	277	391
Mississippi	23,088,375	17,511,296	23,226,596	739	773	943
Missouri	98,067,905	61,486,118	64,249,427	2,236	1,893	2,429
Montana	2,762,753	2,253,828	5,253,711	75	83	129
Nebraska	6,293,980	6,468,094	10,058,264	220	235	341
Nevada	18,683,882	14,137,240	25,932,054	613	469	826
New Hampshire	4,927,963	7,981,773	6,858,478	217	212	303
New Jersey	205,991,157	216,748,869	357,423,131	4,152	3,679	5,385
New Mexico	5,832,915	4,156,016	8,292,678	256	199	284
New York	212,411,400	209,459,184	243,262,782	5,687	4,034	4,756
North Carolina	0	20,874	36,430	0	1	0
North Dakota	1,964,269	1,668,072	2,615,642	29	33	61
Ohio	48,443,637	44,113,432	58,174,904	2,718	2,524	3,240
Oklahoma	31,123,609	22,531,848	26,489,852	1,162	1,205	1,533
Oregon	15,193,961	17,041,286	19,060,528	546	732	961
Pennsylvania	72,263,365	59,719,436	74,207,124	2,525	2,009	2,294
Rhode Island	14,697,074	15,072,088	18,435,930	721	668	1,049
South Carolina	25,202,087	17,903,906	21,307,641	1,436	941	1,351
South Dakota	1,721,575	1,883,585	363,510	33	33	52
Tennessee	49,734,173	35,664,584	43,547,322	1,665	1,462	2,059
Texas	0	0	0	n/a	n/a	n/a
Utah	21,759,466	15,989,615	16,117,063	746	663	768
Vermont	6,273,367	3,311,600	5,369,455	217	186	329
Virginia	22,714,164	21,733,472	27,209,817	987	845	1,129
Washington	18,612,160	18,677,208	29,320,735	785	953	1,710
West Virginia	5,673,822	5,009,970	6,375,808	322	266	279
Wisconsin	34,643,564	27,685,495	34,375,254	767	657	1,030
Wyoming	1,220,155	290,284	1,131,826	12	14	19
Countrywide	1,713,863,587	1,502,183,492	1,945,154,513	57,482	48,549	63,514
CW w/o Texas	1,713,863,587	1,502,183,492	1,945,154,513	57,482	48,549	63,514

Table 12B-2

BI/PD Combined Single Limits Liability 2019-2021

Voluntary Business

STATE	Incurred Losses - Property Damage			Incurred Claims - Property Damage		
	2021	2020	2019	2021	2020	2019
Alabama	7,079,646	6,120,204	9,389,275	1,130	1,150	1,749
Alaska	124,024	175,524	151,802	15	31	27
Arizona	26,909,023	19,745,722	25,031,025	4,644	3,869	5,229
Arkansas	35,734,606	29,021,330	34,127,465	6,437	5,777	7,014
California	23,614,218	18,365,570	36,210,375	3,842	3,257	6,745
Colorado	33,457,630	26,986,205	35,579,598	5,965	5,332	7,444
Connecticut	45,626,955	32,182,867	44,274,794	7,985	6,326	9,576
Delaware	7,402,212	5,751,768	8,596,984	1,381	1,244	1,877
District of Columbia	4,260,154	3,386,462	2,627,478	1,028	833	761
Florida	35,111,016	22,469,004	34,739,251	6,492	4,677	7,522
Georgia	62,538,656	44,348,656	51,133,799	10,482	8,702	10,526
Hawaii	5,313,220	4,566,814	5,835,155	1,084	979	1,358
Idaho	6,712,024	4,792,975	5,784,470	1,303	1,074	1,368
Illinois	44,980,276	29,272,005	37,632,817	8,706	6,493	8,820
Indiana	24,674,558	17,685,965	22,065,372	4,782	3,836	4,993
Iowa	10,556,017	8,962,010	12,431,960	2,008	1,909	3,049
Kansas	17,990,739	14,452,420	20,080,099	3,311	3,070	4,481
Kentucky	41,720,390	31,002,827	29,556,765	7,835	6,717	6,861
Louisiana	16,471,772	14,795,342	21,058,564	2,775	2,873	4,223
Maine	15,612,526	11,971,404	16,481,357	3,370	2,966	4,634
Maryland	24,292,588	18,416,106	23,623,130	4,937	4,118	6,066
Massachusetts	0	0	0	0	0	0
Michigan	3,065,560	1,843,337	3,778,568	578	405	822
Minnesota	23,363,987	17,143,985	22,823,944	4,505	3,613	5,485
Mississippi	13,794,848	11,907,340	13,735,891	2,461	2,247	2,862
Missouri	56,824,478	40,487,732	48,916,177	10,612	9,231	11,607
Montana	2,336,012	1,964,564	2,758,540	411	377	560
Nebraska	6,849,987	6,114,938	8,643,194	1,339	1,262	1,885
Nevada	9,749,182	30,469,824	12,153,395	1,659	1,573	2,465
New Hampshire	7,623,158	6,300,167	9,435,224	1,645	1,499	2,309
New Jersey	154,229,038	134,333,767	215,529,486	27,421	26,041	43,771
New Mexico	4,683,088	3,229,693	4,719,342	888	700	1,010
New York	178,277,667	125,955,128	166,330,951	29,663	23,625	34,367
North Carolina	0	0	0	0	0	0
North Dakota	2,744,422	2,309,558	3,473,531	569	495	752
Ohio	56,012,591	42,778,512	51,901,516	11,221	9,735	12,644
Oklahoma	29,221,257	24,320,022	31,075,845	5,464	5,083	6,445
Oregon	11,016,141	8,203,856	12,033,213	2,173	1,849	2,922
Pennsylvania	87,245,987	67,311,503	87,943,779	17,704	14,523	19,239
Rhode Island	14,430,906	12,158,327	17,387,872	2,263	2,101	3,281
South Carolina	18,334,441	11,975,154	15,440,190	3,204	2,516	3,557
South Dakota	1,031,079	938,931	802,957	189	163	190
Tennessee	39,975,843	30,431,288	39,761,413	7,335	6,424	8,554
Texas	0	0	0	n/a	n/a	n/a
Utah	14,937,579	11,698,671	13,198,177	2,740	2,401	2,856
Vermont	4,583,204	3,312,416	5,329,094	996	790	1,318
Virginia	19,210,848	15,423,190	21,930,998	4,156	3,591	5,512
Washington	15,562,766	12,562,924	21,174,960	2,908	2,658	4,767
West Virginia	6,440,255	4,736,580	4,405,775	1,213	1,014	1,059
Wisconsin	22,330,409	16,093,739	24,489,589	4,329	3,669	5,735
Wyoming	335,765	534,975	452,912	59	101	105
Countrywide	1,294,392,748	1,009,011,301	1,336,038,068	237,217	202,919	290,402
CW w/o Texas	1,294,392,748	1,009,011,301	1,336,038,068	237,217	202,919	290,402

Table 12C

BI/PD Combined Single Limits Liability 2019-2021

Voluntary Business						
STATE	Pure Premium			Loss Ratio		
	2021	2020	2019	2021	2020	2019
Alabama	207.78	180.75	319.45	42.72	37.27	67.47
Alaska	659.07	1,526.12	539.78	106.85	241.42	84.65
Arizona	343.61	304.95	389.81	60.83	53.68	66.97
Arkansas	288.37	220.45	269.17	81.90	61.37	75.58
California	356.81	265.20	438.85	59.10	43.04	69.63
Colorado	300.44	283.37	375.05	60.27	55.93	75.69
Connecticut	414.60	333.68	441.60	59.42	47.88	64.32
Delaware	364.38	280.83	368.81	59.40	45.19	60.13
District of Columbia	459.42	496.95	547.68	55.33	57.56	69.28
Florida	502.05	501.51	644.17	58.65	57.14	76.63
Georgia	568.39	495.91	576.23	70.19	61.32	74.92
Hawaii	156.14	167.44	241.30	47.68	47.51	67.57
Idaho	206.27	166.02	179.27	61.76	49.16	52.80
Illinois	314.05	257.58	330.09	60.93	50.59	66.22
Indiana	253.34	194.55	209.68	73.83	57.16	63.17
Iowa	176.70	135.10	214.84	68.06	52.15	86.55
Kansas	237.09	176.28	243.70	85.70	61.71	85.03
Kentucky	358.46	296.09	326.03	73.99	61.52	69.43
Louisiana	608.16	517.91	677.36	65.24	54.33	71.36
Maine	186.20	139.06	189.79	62.75	47.97	66.20
Maryland	366.25	302.33	370.04	56.71	45.33	56.38
Massachusetts	-	-	-	-	-	-
Michigan	107.70	80.28	131.22	40.24	38.17	66.23
Minnesota	213.41	176.16	223.66	64.02	52.39	66.63
Mississippi	356.30	281.55	347.03	77.03	60.07	75.84
Missouri	360.54	246.25	280.21	101.66	69.13	79.78
Montana	170.61	151.54	287.80	49.56	41.82	79.32
Nebraska	221.79	210.75	301.92	71.04	66.56	95.94
Nevada	476.83	765.00	583.59	68.88	105.25	75.95
New Hampshire	164.64	187.91	212.29	42.95	48.25	54.24
New Jersey	298.40	281.70	442.70	53.66	49.42	78.77
New Mexico	241.52	172.46	327.63	53.19	38.81	74.37
New York	352.87	313.99	385.85	61.10	57.10	74.04
North Carolina	0.00	27.07	85.52	0.00	4.14	13.54
North Dakota	110.02	93.61	140.60	74.64	64.18	99.59
Ohio	205.72	172.61	223.78	57.59	48.64	64.49
Oklahoma	286.72	224.74	273.54	75.23	57.51	68.62
Oregon	244.45	229.95	273.15	54.86	50.66	59.01
Pennsylvania	264.85	221.91	300.98	59.97	50.67	68.94
Rhode Island	420.32	369.82	453.53	56.27	49.40	62.00
South Carolina	388.58	268.66	314.16	64.56	46.95	57.97
South Dakota	227.42	238.97	99.89	109.36	116.13	47.77
Tennessee	312.21	236.02	300.62	73.71	55.21	71.31
Texas	n/a	n/a	n/a	-	-	-
Utah	383.48	296.03	350.20	78.96	63.54	74.59
Vermont	195.34	117.95	185.68	70.01	41.64	65.52
Virginia	231.92	209.11	270.03	53.38	48.51	62.62
Washington	234.51	210.66	322.27	44.29	38.61	58.96
West Virginia	239.58	207.13	264.34	54.92	48.19	62.07
Wisconsin	256.90	198.32	262.88	81.89	59.08	76.17
Wyoming	341.06	179.33	346.24	118.83	59.95	113.92
Countrywide	307.84	262.06	343.74	62.87	53.60	71.43
CW w/o Texas	307.84	262.06	343.74	62.87	53.60	71.43

Table 12C-1

BI/PD Combined Single Limits Liability 2019-2021

Voluntary Business						
STATE	Pure Premium - Bodily Injury Component			Loss Ratio - Bodily Injury Component		
	2021	2020	2019	2021	2020	2019
Alabama	95.73	88.88	183.40	19.68	18.33	38.74
Alaska	483.15	1,296.37	355.56	78.33	205.08	55.76
Arizona	193.67	189.15	234.06	34.28	33.29	40.21
Arkansas	148.19	104.57	131.50	42.09	29.11	36.92
California	253.75	188.27	289.67	42.03	30.55	45.96
Colorado	164.09	171.30	214.42	32.92	33.81	43.27
Connecticut	255.21	217.74	286.41	36.57	31.24	41.71
Delaware	221.95	170.49	208.15	36.18	27.44	33.94
District of Columbia	223.14	265.37	315.55	26.87	30.74	39.92
Florida	347.12	391.31	485.78	40.55	44.59	57.79
Georgia	358.63	338.28	378.38	44.29	41.83	49.19
Hawaii	35.04	53.55	90.03	10.70	15.20	25.21
Idaho	101.42	88.29	83.22	30.37	26.14	24.51
Illinois	160.27	150.42	182.73	31.09	29.54	36.66
Indiana	154.56	121.82	117.86	45.04	35.80	35.51
Iowa	77.77	52.85	109.27	29.95	20.40	44.02
Kansas	131.80	92.07	128.90	47.64	32.23	44.98
Kentucky	205.42	173.69	192.41	42.40	36.09	40.97
Louisiana	436.10	378.00	501.99	46.78	39.65	52.88
Maine	97.39	72.62	101.65	32.82	25.05	35.46
Maryland	192.30	162.44	184.50	29.78	24.36	28.11
Massachusetts	-	-	-	-	-	-
Michigan	96.87	73.39	117.89	36.19	34.90	59.50
Minnesota	97.26	85.12	95.80	29.18	25.31	28.54
Mississippi	223.04	167.59	218.07	48.22	35.76	47.65
Missouri	228.27	148.48	159.09	64.37	41.69	45.30
Montana	92.45	80.97	188.71	26.85	22.35	52.01
Nebraska	106.21	108.33	162.38	34.02	34.22	51.60
Nevada	313.34	242.45	397.36	45.26	33.36	51.71
New Hampshire	64.64	105.02	89.36	16.87	26.97	22.83
New Jersey	170.64	173.92	276.17	30.68	30.51	49.14
New Mexico	133.96	97.04	208.80	29.50	21.84	47.40
New York	191.85	196.08	229.16	33.22	35.66	43.98
North Carolina	0.00	27.07	85.52	0.00	4.14	13.54
North Dakota	45.90	39.26	60.40	31.14	26.92	42.78
Ohio	95.41	87.63	118.26	26.71	24.69	34.08
Oklahoma	147.88	108.08	125.87	38.80	27.66	31.58
Oregon	141.71	155.23	167.44	31.80	34.20	36.17
Pennsylvania	119.99	104.32	137.74	27.17	23.82	31.55
Rhode Island	212.08	204.70	233.40	28.39	27.34	31.91
South Carolina	224.94	160.98	182.16	37.37	28.13	33.61
South Dakota	142.23	159.48	31.13	68.39	77.50	14.89
Tennessee	173.09	127.35	157.14	40.87	29.79	37.27
Texas	n/a	n/a	n/a	-	-	-
Utah	227.38	170.95	192.53	46.82	36.69	41.01
Vermont	112.88	58.97	93.19	40.45	20.82	32.88
Virginia	125.65	122.31	149.52	28.92	28.37	34.68
Washington	127.72	125.95	187.13	24.12	23.08	34.23
West Virginia	112.21	106.47	156.32	25.72	24.77	36.70
Wisconsin	156.21	125.42	153.52	49.79	37.36	44.48
Wyoming	267.46	63.08	247.29	93.19	21.09	81.37
Countrywide	175.38	156.76	203.77	35.82	32.06	42.34
CW w/o Texas	175.38	156.76	203.77	35.82	32.06	42.34

Table 12C-2

BI/PD Combined Single Limits Liability 2019-2021

Voluntary Business

STATE	Pure Premium - Property Damage Component			Loss Ratio - Property Damage Component		
	2021	2020	2019	2021	2020	2019
Alabama	112.05	91.87	136.06	23.04	18.94	28.74
Alaska	175.92	229.74	184.23	28.52	36.34	28.89
Arizona	149.94	115.80	155.75	26.54	20.38	26.76
Arkansas	140.18	115.88	137.67	39.81	32.26	38.66
California	103.06	76.93	149.18	17.07	12.48	23.67
Colorado	136.35	112.07	160.64	27.35	22.12	32.42
Connecticut	159.39	115.94	155.19	22.84	16.64	22.60
Delaware	142.43	110.34	160.66	23.22	17.76	26.19
District of Columbia	236.28	231.58	232.13	28.46	26.82	29.36
Florida	154.93	110.20	158.39	18.10	12.56	18.84
Georgia	209.75	157.63	197.85	25.90	19.49	25.72
Hawaii	121.10	113.89	151.27	36.98	32.32	42.36
Idaho	104.85	77.73	96.05	31.39	23.02	28.29
Illinois	153.78	107.17	147.36	29.83	21.05	29.56
Indiana	98.78	72.72	91.83	28.79	21.37	27.66
Iowa	98.93	82.25	105.57	38.11	31.75	42.53
Kansas	105.29	84.21	114.80	38.06	29.48	40.06
Kentucky	153.03	122.40	133.62	31.59	25.43	28.45
Louisiana	172.06	139.91	175.37	18.46	14.68	18.47
Maine	88.80	66.45	88.14	29.93	22.92	30.75
Maryland	173.95	139.89	185.54	26.93	20.98	28.27
Massachusetts	-	-	-	-	-	-
Michigan	10.84	6.89	13.33	4.05	3.28	6.73
Minnesota	116.16	91.04	127.87	34.85	27.07	38.09
Mississippi	133.26	113.96	128.96	28.81	24.31	28.18
Missouri	132.27	97.77	121.12	37.30	27.45	34.49
Montana	78.17	70.57	99.09	22.71	19.48	27.31
Nebraska	115.59	102.42	139.54	37.02	32.35	44.34
Nevada	163.50	522.55	186.23	23.62	71.89	24.24
New Hampshire	100.00	82.89	122.93	26.09	21.29	31.41
New Jersey	127.76	107.79	166.53	22.97	18.91	29.63
New Mexico	107.56	75.41	118.83	23.69	16.97	26.97
New York	161.02	117.91	156.69	27.88	21.44	30.07
North Carolina	0.00	0.00	0.00	0.00	0.00	0.00
North Dakota	64.13	54.36	80.21	43.50	37.27	56.81
Ohio	110.31	84.98	105.51	30.88	23.95	30.41
Oklahoma	138.84	116.66	147.67	36.43	29.86	37.04
Oregon	102.74	74.73	105.71	23.06	16.46	22.84
Pennsylvania	144.87	117.59	163.24	32.80	26.85	37.39
Rhode Island	208.24	165.13	220.13	27.88	22.06	30.10
South Carolina	163.64	107.67	132.00	27.19	18.82	24.36
South Dakota	85.18	79.50	68.76	40.96	38.63	32.88
Tennessee	139.13	108.67	143.48	32.85	25.42	34.03
Texas	n/a	n/a	n/a	-	-	-
Utah	156.10	125.08	157.67	32.14	26.85	33.58
Vermont	82.46	58.98	92.49	29.55	20.82	32.64
Virginia	106.27	86.80	120.51	24.46	20.14	27.95
Washington	106.79	84.72	135.14	20.17	15.53	24.72
West Virginia	127.37	100.66	108.02	29.20	23.42	25.36
Wisconsin	100.69	72.90	109.37	32.09	21.72	31.69
Wyoming	73.60	116.25	98.95	25.64	38.86	32.56
Countrywide	132.46	105.30	139.96	27.05	21.54	29.08
CW w/o Texas	132.46	105.30	139.96	27.05	21.54	29.08

Table 12D-1

BI/PD Combined Single Limits Liability 2019-2021

Voluntary Business

STATE	Frequency - Bodily Injury Component			Severity - Bodily Injury Component		
	2021	2020	2019	2021	2020	2019
Alabama	0.47	0.50	0.75	20,572.92	17,887.45	24,432.77
Alaska	1.13	1.05	1.58	42,577.25	123,803.63	22,536.85
Arizona	0.90	0.79	1.10	21,507.24	24,015.90	21,227.97
Arkansas	0.61	0.58	0.73	24,372.39	18,023.85	18,089.99
California	0.49	0.40	0.62	51,634.68	47,310.69	46,811.04
Colorado	0.49	0.46	0.65	33,695.09	37,498.35	32,752.77
Connecticut	0.83	0.57	0.77	30,720.72	38,470.89	37,412.51
Delaware	0.71	0.68	0.99	31,175.31	24,963.82	21,095.66
District of Columbia	2.02	2.39	2.01	11,022.56	11,086.98	15,734.39
Florida	1.17	0.91	1.27	29,641.63	42,965.24	38,241.57
Georgia	1.83	1.57	1.84	19,580.02	21,538.04	20,608.79
Hawaii	0.14	0.14	0.22	24,794.10	37,024.00	41,344.30
Idaho	0.41	0.46	0.55	24,969.16	19,304.74	15,004.66
Illinois	0.68	0.53	0.74	23,687.69	28,354.48	24,625.33
Indiana	0.68	0.62	0.83	22,762.82	19,517.18	14,281.61
Iowa	0.26	0.30	0.46	29,847.42	17,398.82	23,652.67
Kansas	0.29	0.22	0.31	46,147.64	42,136.53	41,599.12
Kentucky	0.84	0.76	0.78	24,391.52	22,996.99	24,586.76
Louisiana	1.39	1.46	1.80	31,414.58	25,905.41	27,882.24
Maine	0.39	0.34	0.46	25,033.21	21,342.86	22,076.48
Maryland	1.22	1.07	1.38	15,787.70	15,134.66	13,323.66
Massachusetts	-	-	-	-	-	-
Michigan	0.14	0.10	0.15	71,549.00	72,676.63	76,482.51
Minnesota	0.22	0.15	0.22	44,160.08	57,865.44	43,733.08
Mississippi	0.71	0.74	0.89	31,242.73	22,653.68	24,630.54
Missouri	0.52	0.46	0.60	43,858.63	32,480.78	26,450.98
Montana	0.25	0.30	0.46	36,836.71	27,154.55	40,726.44
Nebraska	0.37	0.39	0.55	28,609.00	27,523.80	29,496.38
Nevada	1.03	0.80	1.27	30,479.42	30,143.37	31,394.74
New Hampshire	0.28	0.28	0.39	22,709.51	37,649.87	22,635.24
New Jersey	0.34	0.30	0.42	49,612.51	58,915.16	66,373.84
New Mexico	0.59	0.46	0.72	22,784.82	20,884.50	29,199.57
New York	0.51	0.38	0.45	37,350.34	51,923.45	51,148.61
North Carolina	0.00	0.13	0.00	-	20,874.00	-
North Dakota	0.07	0.08	0.14	67,733.41	50,547.64	42,879.38
Ohio	0.54	0.50	0.66	17,823.27	17,477.59	17,955.22
Oklahoma	0.55	0.58	0.73	26,784.52	18,698.63	17,279.75
Oregon	0.51	0.67	0.84	27,827.77	23,280.45	19,834.06
Pennsylvania	0.42	0.35	0.43	28,619.15	29,725.95	32,348.35
Rhode Island	1.04	0.91	1.33	20,384.29	22,563.01	17,574.77
South Carolina	1.28	0.85	1.15	17,550.20	19,026.47	15,771.75
South Dakota	0.27	0.28	0.45	52,168.94	57,078.33	6,990.58
Tennessee	0.58	0.52	0.74	29,870.37	24,394.38	21,149.74
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	0.78	0.71	0.92	29,168.18	24,117.07	20,985.76
Vermont	0.39	0.33	0.57	28,909.53	17,804.30	16,320.53
Virginia	0.55	0.48	0.62	23,013.34	25,720.09	24,100.81
Washington	0.54	0.64	1.09	23,709.76	19,598.33	17,146.63
West Virginia	0.64	0.57	0.68	17,620.57	18,834.47	22,852.36
Wisconsin	0.35	0.30	0.46	45,167.62	42,139.26	33,374.03
Wyoming	0.26	0.30	0.42	101,679.58	20,734.57	59,569.79
Countrywide	0.59	0.51	0.67	29,815.66	30,941.59	30,625.60
CW w/o Texas	0.59	0.51	0.67	29,815.66	30,941.59	30,625.60

Table 12D-2

BI/PD Combined Single Limits Liability 2019-2021

Voluntary Business

STATE	Frequency - Property Damage Component			Severity - Property Damage Component		
	2021	2020	2019	2021	2020	2019
Alabama	1.79	1.73	2.53	6,265.17	5,321.92	5,368.37
Alaska	2.13	4.06	3.28	8,268.27	5,662.06	5,622.30
Arizona	2.59	2.27	3.25	5,794.36	5,103.57	4,786.96
Arkansas	2.53	2.31	2.83	5,551.44	5,023.60	4,865.62
California	1.68	1.36	2.78	6,146.33	5,638.80	5,368.48
Colorado	2.43	2.21	3.36	5,608.99	5,061.18	4,779.63
Connecticut	2.79	2.28	3.36	5,714.08	5,087.40	4,623.52
Delaware	2.66	2.39	3.51	5,360.04	4,623.61	4,580.17
District of Columbia	5.70	5.70	6.72	4,144.12	4,065.38	3,452.66
Florida	2.86	2.29	3.43	5,408.35	4,804.15	4,618.35
Georgia	3.52	3.09	4.07	5,966.29	5,096.38	4,857.86
Hawaii	2.47	2.44	3.52	4,901.49	4,664.77	4,296.87
Idaho	2.04	1.74	2.27	5,151.21	4,462.73	4,228.41
Illinois	2.98	2.38	3.45	5,166.58	4,508.24	4,266.76
Indiana	1.91	1.58	2.08	5,159.88	4,610.52	4,419.26
Iowa	1.88	1.75	2.59	5,256.98	4,694.61	4,077.39
Kansas	1.94	1.79	2.56	5,433.63	4,707.63	4,481.16
Kentucky	2.87	2.65	3.10	5,324.87	4,615.58	4,307.94
Louisiana	2.90	2.72	3.52	5,935.77	5,149.79	4,986.64
Maine	1.92	1.65	2.48	4,632.80	4,036.21	3,556.62
Maryland	3.54	3.13	4.76	4,920.52	4,472.10	3,894.35
Massachusetts	-	-	-	-	-	-
Michigan	0.20	0.15	0.29	5,303.74	4,551.45	4,596.80
Minnesota	2.24	1.92	3.07	5,186.23	4,745.08	4,161.16
Mississippi	2.38	2.15	2.69	5,605.38	5,299.22	4,799.40
Missouri	2.47	2.23	2.87	5,354.74	4,386.06	4,214.37
Montana	1.38	1.35	2.01	5,683.73	5,211.05	4,925.96
Nebraska	2.26	2.11	3.04	5,115.75	4,845.43	4,585.25
Nevada	2.78	2.70	3.78	5,876.54	19,370.52	4,930.38
New Hampshire	2.16	1.97	3.01	4,634.14	4,202.91	4,086.28
New Jersey	2.27	2.09	3.38	5,624.49	5,158.55	4,924.02
New Mexico	2.04	1.63	2.54	5,273.75	4,613.85	4,672.62
New York	2.68	2.21	3.24	6,010.10	5,331.43	4,839.84
North Carolina	0.00	0.00	0.00	-	-	-
North Dakota	1.33	1.16	1.74	4,823.24	4,665.77	4,619.06
Ohio	2.21	1.93	2.57	4,991.76	4,394.30	4,104.83
Oklahoma	2.60	2.44	3.06	5,347.96	4,784.58	4,821.70
Oregon	2.03	1.68	2.57	5,069.55	4,436.92	4,118.14
Pennsylvania	2.94	2.54	3.57	4,928.04	4,634.82	4,571.12
Rhode Island	3.27	2.85	4.15	6,376.89	5,786.92	5,299.56
South Carolina	2.86	2.26	3.04	5,722.36	4,759.60	4,340.79
South Dakota	1.56	1.38	1.63	5,455.44	5,760.31	4,226.09
Tennessee	2.55	2.29	3.09	5,450.01	4,737.12	4,648.28
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	2.86	2.57	3.41	5,451.67	4,872.42	4,621.21
Vermont	1.79	1.41	2.29	4,601.61	4,192.93	4,043.32
Virginia	2.30	2.02	3.03	4,622.44	4,294.96	3,978.77
Washington	2.00	1.79	3.04	5,351.71	4,726.46	4,441.99
West Virginia	2.40	2.15	2.60	5,309.36	4,671.18	4,160.32
Wisconsin	1.95	1.66	2.56	5,158.33	4,386.41	4,270.20
Wyoming	1.29	2.19	2.29	5,690.93	5,296.78	4,313.45
Countrywide	2.43	2.12	3.04	5,456.58	4,972.48	4,600.65
CW w/o Texas	2.43	2.12	3.04	5,456.58	4,972.48	4,600.65

Table 13A

BI/PD Combined Single Limits Liability 2019-2021

Residual Business						
STATE	Earned Premiums			Earned Exposures		
	2021	2020	2019	2021	2020	2019
Alabama	0	0	0	0	0	0
Alaska	0	0	0	0	0	0
Arizona	0	0	0	0	0	0
Arkansas	0	0	0	0	0	0
California	0	0	0	0	0	0
Colorado	0	0	0	0	0	0
Connecticut	0	0	0	0	0	0
Delaware	0	0	0	0	0	0
District of Columbia	0	0	0	0	0	0
Florida	0	0	0	0	0	0
Georgia	0	0	0	0	0	0
Hawaii	0	0	0	0	0	0
Idaho	0	0	0	0	0	0
Illinois	0	0	0	0	0	0
Indiana	0	0	0	0	0	0
Iowa	0	0	0	0	0	0
Kansas	0	0	0	0	0	0
Kentucky	0	0	0	0	0	0
Louisiana	0	0	0	0	0	0
Maine	0	0	0	0	0	0
Maryland	0	0	0	0	0	0
Massachusetts	0	0	0	0	0	0
Michigan	0	0	0	0	0	0
Minnesota	0	0	0	0	0	0
Mississippi	0	0	0	0	0	0
Missouri	0	0	0	0	0	0
Montana	0	0	0	0	0	0
Nebraska	0	0	0	0	0	0
Nevada	0	0	0	0	0	0
New Hampshire	0	0	-43	0	0	0
New Jersey	46,042	55,606	85,124	25	26	37
New Mexico	0	0	0	0	0	0
New York	0	0	0	0	0	0
North Carolina	0	0	0	0	0	0
North Dakota	0	0	0	0	0	0
Ohio	0	0	0	0	0	0
Oklahoma	0	0	0	0	0	0
Oregon	0	0	0	0	0	0
Pennsylvania	0	0	0	0	0	0
Rhode Island	0	0	0	0	0	0
South Carolina	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0
Texas	0	0	0	n/a	n/a	n/a
Utah	0	0	0	0	0	0
Vermont	0	0	0	0	0	0
Virginia	0	0	0	0	0	0
Washington	0	0	0	0	0	0
West Virginia	0	0	0	0	0	0
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
Countrywide	46,042	55,606	85,081	25	26	37
CW w/o Texas	46,042	55,606	85,081	25	26	37

Table 13B-1

BI/PD Combined Single Limits Liability 2019-2021

STATE	Residual Business					
	Incurred Losses - Bodily Injury			Incurred Claims - Bodily Injury		
	2021	2020	2019	2021	2020	2019
Alabama	0	0	0	0	0	0
Alaska	0	0	0	0	0	0
Arizona	0	0	0	0	0	0
Arkansas	0	0	0	0	0	0
California	0	0	0	0	0	0
Colorado	0	0	0	0	0	0
Connecticut	0	0	0	0	0	0
Delaware	0	0	0	0	0	0
District of Columbia	0	0	0	0	0	0
Florida	0	0	0	0	0	0
Georgia	0	0	0	0	0	0
Hawaii	0	0	0	0	0	0
Idaho	0	0	0	0	0	0
Illinois	0	0	0	0	0	0
Indiana	0	0	0	0	0	0
Iowa	0	0	0	0	0	0
Kansas	0	0	0	0	0	0
Kentucky	0	0	0	0	0	0
Louisiana	0	0	0	0	0	0
Maine	0	0	0	0	0	0
Maryland	0	0	0	0	0	0
Massachusetts	0	0	0	0	0	0
Michigan	0	0	0	0	0	0
Minnesota	0	0	0	0	0	0
Mississippi	0	0	0	0	0	0
Missouri	0	0	0	0	0	0
Montana	0	0	0	0	0	0
Nebraska	0	0	0	0	0	0
Nevada	0	0	0	0	0	0
New Hampshire	0	0	0	0	0	0
New Jersey	156,818	182,967	135,683	5	8	6
New Mexico	0	0	0	0	0	0
New York	0	0	0	0	0	0
North Carolina	0	0	0	0	0	0
North Dakota	0	0	0	0	0	0
Ohio	0	0	0	0	0	0
Oklahoma	0	0	0	0	0	0
Oregon	0	0	0	0	0	0
Pennsylvania	0	0	0	0	0	0
Rhode Island	0	0	0	0	0	0
South Carolina	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0
Texas	0	0	0	n/a	n/a	n/a
Utah	0	0	0	0	0	0
Vermont	0	0	0	0	0	0
Virginia	0	0	0	0	0	0
Washington	0	0	0	0	0	0
West Virginia	0	0	0	0	0	0
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
Countrywide	156,818	182,967	135,683	5	8	6
CW w/o Texas	156,818	182,967	135,683	5	8	6

Table 13B-2

BI/PD Combined Single Limits Liability 2019-2021

STATE	Residual Business					
	Incurred Losses - Property Damage			Incurred Claims - Property Damage		
	2021	2020	2019	2021	2020	2019
Alabama	0	0	0	0	0	0
Alaska	0	0	0	0	0	0
Arizona	0	0	0	0	0	0
Arkansas	0	0	0	0	0	0
California	0	0	0	0	0	0
Colorado	0	0	0	0	0	0
Connecticut	0	0	0	0	0	0
Delaware	0	0	0	0	0	0
District of Columbia	0	0	0	0	0	0
Florida	0	0	0	0	0	0
Georgia	0	0	0	0	0	0
Hawaii	0	0	0	0	0	0
Idaho	0	0	0	0	0	0
Illinois	0	0	0	0	0	0
Indiana	0	0	0	0	0	0
Iowa	0	0	0	0	0	0
Kansas	0	0	0	0	0	0
Kentucky	0	0	0	0	0	0
Louisiana	0	0	0	0	0	0
Maine	0	0	0	0	0	0
Maryland	0	0	0	0	0	0
Massachusetts	0	0	0	0	0	0
Michigan	0	0	0	0	0	0
Minnesota	0	0	0	0	0	0
Mississippi	0	0	0	0	0	0
Missouri	0	0	0	0	0	0
Montana	0	0	0	0	0	0
Nebraska	0	0	0	0	0	0
Nevada	0	0	0	0	0	0
New Hampshire	0	0	0	0	0	0
New Jersey	411,510	425,553	53,581	110	107	10
New Mexico	0	0	0	0	0	0
New York	0	0	0	0	0	0
North Carolina	0	0	0	0	0	0
North Dakota	0	0	0	0	0	0
Ohio	0	0	0	0	0	0
Oklahoma	0	0	0	0	0	0
Oregon	0	0	0	0	0	0
Pennsylvania	0	0	0	0	0	0
Rhode Island	0	0	0	0	0	0
South Carolina	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0
Texas	0	0	0	n/a	n/a	n/a
Utah	0	0	0	0	0	0
Vermont	0	0	0	0	0	0
Virginia	0	0	0	0	0	0
Washington	0	0	0	0	0	0
West Virginia	0	0	0	0	0	0
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
Countrywide	411,510	425,553	53,581	110	107	10
CW w/o Texas	411,510	425,553	53,581	110	107	10

Table 13C

BI/PD Combined Single Limits Liability 2019-2021

STATE	Residual Business					
	Pure Premium			Loss Ratio		
	2021	2020	2019	2021	2020	2019
Alabama	-	-	-	-	-	-
Alaska	-	-	-	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	-	-
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	-	-	-	-	-	-
Delaware	-	-	-	-	-	-
District of Columbia	-	-	-	-	-	-
Florida	-	-	-	-	-	-
Georgia	-	-	-	-	-	-
Hawaii	-	-	-	-	-	-
Idaho	-	-	-	-	-	-
Illinois	-	-	-	-	-	-
Indiana	-	-	-	-	-	-
Iowa	-	-	-	-	-	-
Kansas	-	-	-	-	-	-
Kentucky	-	-	-	-	-	-
Louisiana	-	-	-	-	-	-
Maine	-	-	-	-	-	-
Maryland	-	-	-	-	-	-
Massachusetts	-	-	-	-	-	-
Michigan	-	-	-	-	-	-
Minnesota	-	-	-	-	-	-
Mississippi	-	-	-	-	-	-
Missouri	-	-	-	-	-	-
Montana	-	-	-	-	-	-
Nebraska	-	-	-	-	-	-
Nevada	-	-	-	-	-	-
New Hampshire	-	-	-	-	-	0.00
New Jersey	22,733.12	23,404.62	5,115.24	1,234.37	1,094.34	222.34
New Mexico	-	-	-	-	-	-
New York	-	-	-	-	-	-
North Carolina	-	-	-	-	-	-
North Dakota	-	-	-	-	-	-
Ohio	-	-	-	-	-	-
Oklahoma	-	-	-	-	-	-
Oregon	-	-	-	-	-	-
Pennsylvania	-	-	-	-	-	-
Rhode Island	-	-	-	-	-	-
South Carolina	-	-	-	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	-	-	-	-	-	-
Texas	n/a	n/a	n/a	-	-	-
Utah	-	-	-	-	-	-
Vermont	-	-	-	-	-	-
Virginia	-	-	-	-	-	-
Washington	-	-	-	-	-	-
West Virginia	-	-	-	-	-	-
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	-
Countrywide	22,733.12	23,404.62	5,115.24	1,234.37	1,094.34	222.45
CW w/o Texas	22,733.12	23,404.62	5,115.24	1,234.37	1,094.34	222.45

Table 13C-1

BI/PD Combined Single Limits Liability 2019-2021

STATE	Residual Business					
	Pure Premium - Bodily Injury Component			Loss Ratio - Bodily Injury Component		
	2021	2020	2019	2021	2020	2019
Alabama	-	-	-	-	-	-
Alaska	-	-	-	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	-	-
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	-	-	-	-	-	-
Delaware	-	-	-	-	-	-
District of Columbia	-	-	-	-	-	-
Florida	-	-	-	-	-	-
Georgia	-	-	-	-	-	-
Hawaii	-	-	-	-	-	-
Idaho	-	-	-	-	-	-
Illinois	-	-	-	-	-	-
Indiana	-	-	-	-	-	-
Iowa	-	-	-	-	-	-
Kansas	-	-	-	-	-	-
Kentucky	-	-	-	-	-	-
Louisiana	-	-	-	-	-	-
Maine	-	-	-	-	-	-
Maryland	-	-	-	-	-	-
Massachusetts	-	-	-	-	-	-
Michigan	-	-	-	-	-	-
Minnesota	-	-	-	-	-	-
Mississippi	-	-	-	-	-	-
Missouri	-	-	-	-	-	-
Montana	-	-	-	-	-	-
Nebraska	-	-	-	-	-	-
Nevada	-	-	-	-	-	-
New Hampshire	-	-	-	-	-	0.00
New Jersey	6,272.72	7,037.19	3,667.11	340.60	329.04	159.39
New Mexico	-	-	-	-	-	-
New York	-	-	-	-	-	-
North Carolina	-	-	-	-	-	-
North Dakota	-	-	-	-	-	-
Ohio	-	-	-	-	-	-
Oklahoma	-	-	-	-	-	-
Oregon	-	-	-	-	-	-
Pennsylvania	-	-	-	-	-	-
Rhode Island	-	-	-	-	-	-
South Carolina	-	-	-	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	-	-	-	-	-	-
Texas	n/a	n/a	n/a	-	-	-
Utah	-	-	-	-	-	-
Vermont	-	-	-	-	-	-
Virginia	-	-	-	-	-	-
Washington	-	-	-	-	-	-
West Virginia	-	-	-	-	-	-
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	-
Countrywide	6,272.72	7,037.19	3,667.11	340.60	329.04	159.48
CW w/o Texas	6,272.72	7,037.19	3,667.11	340.60	329.04	159.48

Table 13C-2

BI/PD Combined Single Limits Liability 2019-2021

Residual Business						
STATE	Pure Premium - Property Damage Component			Loss Ratio - Property Damage Component		
	2021	2020	2019	2021	2020	2019
Alabama	-	-	-	-	-	-
Alaska	-	-	-	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	-	-
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	-	-	-	-	-	-
Delaware	-	-	-	-	-	-
District of Columbia	-	-	-	-	-	-
Florida	-	-	-	-	-	-
Georgia	-	-	-	-	-	-
Hawaii	-	-	-	-	-	-
Idaho	-	-	-	-	-	-
Illinois	-	-	-	-	-	-
Indiana	-	-	-	-	-	-
Iowa	-	-	-	-	-	-
Kansas	-	-	-	-	-	-
Kentucky	-	-	-	-	-	-
Louisiana	-	-	-	-	-	-
Maine	-	-	-	-	-	-
Maryland	-	-	-	-	-	-
Massachusetts	-	-	-	-	-	-
Michigan	-	-	-	-	-	-
Minnesota	-	-	-	-	-	-
Mississippi	-	-	-	-	-	-
Missouri	-	-	-	-	-	-
Montana	-	-	-	-	-	-
Nebraska	-	-	-	-	-	-
Nevada	-	-	-	-	-	-
New Hampshire	-	-	-	-	-	0.00
New Jersey	16,460.40	16,367.42	1,448.14	893.77	765.30	62.94
New Mexico	-	-	-	-	-	-
New York	-	-	-	-	-	-
North Carolina	-	-	-	-	-	-
North Dakota	-	-	-	-	-	-
Ohio	-	-	-	-	-	-
Oklahoma	-	-	-	-	-	-
Oregon	-	-	-	-	-	-
Pennsylvania	-	-	-	-	-	-
Rhode Island	-	-	-	-	-	-
South Carolina	-	-	-	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	-	-	-	-	-	-
Texas	n/a	n/a	n/a	-	-	-
Utah	-	-	-	-	-	-
Vermont	-	-	-	-	-	-
Virginia	-	-	-	-	-	-
Washington	-	-	-	-	-	-
West Virginia	-	-	-	-	-	-
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	-
Countrywide	16,460.40	16,367.42	1,448.14	893.77	765.30	62.98
CW w/o Texas	16,460.40	16,367.42	1,448.14	893.77	765.30	62.98

Table 13D-1

BI/PD Combined Single Limits Liability 2019-2021

STATE	Residual Business					
	Frequency - Bodily Injury Component			Severity - Bodily Injury Component		
	2021	2020	2019	2021	2020	2019
Alabama	-	-	-	-	-	-
Alaska	-	-	-	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	-	-
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	-	-	-	-	-	-
Delaware	-	-	-	-	-	-
District of Columbia	-	-	-	-	-	-
Florida	-	-	-	-	-	-
Georgia	-	-	-	-	-	-
Hawaii	-	-	-	-	-	-
Idaho	-	-	-	-	-	-
Illinois	-	-	-	-	-	-
Indiana	-	-	-	-	-	-
Iowa	-	-	-	-	-	-
Kansas	-	-	-	-	-	-
Kentucky	-	-	-	-	-	-
Louisiana	-	-	-	-	-	-
Maine	-	-	-	-	-	-
Maryland	-	-	-	-	-	-
Massachusetts	-	-	-	-	-	-
Michigan	-	-	-	-	-	-
Minnesota	-	-	-	-	-	-
Mississippi	-	-	-	-	-	-
Missouri	-	-	-	-	-	-
Montana	-	-	-	-	-	-
Nebraska	-	-	-	-	-	-
Nevada	-	-	-	-	-	-
New Hampshire	-	-	-	-	-	-
New Jersey	20.00	30.77	16.22	31,363.60	22,870.88	22,613.83
New Mexico	-	-	-	-	-	-
New York	-	-	-	-	-	-
North Carolina	-	-	-	-	-	-
North Dakota	-	-	-	-	-	-
Ohio	-	-	-	-	-	-
Oklahoma	-	-	-	-	-	-
Oregon	-	-	-	-	-	-
Pennsylvania	-	-	-	-	-	-
Rhode Island	-	-	-	-	-	-
South Carolina	-	-	-	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	-	-	-	-	-	-
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	-	-	-	-	-	-
Vermont	-	-	-	-	-	-
Virginia	-	-	-	-	-	-
Washington	-	-	-	-	-	-
West Virginia	-	-	-	-	-	-
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	-
Countrywide	20.00	30.77	16.22	31,363.60	22,870.88	22,613.83
CW w/o Texas	20.00	30.77	16.22	31,363.60	22,870.88	22,613.83

Table 13D-2

BI/PD Combined Single Limits Liability 2019-2021

STATE	Residual Business					
	Frequency - Property Damage Component			Severity - Property Damage Component		
	2021	2020	2019	2021	2020	2019
Alabama	-	-	-	-	-	-
Alaska	-	-	-	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	-	-
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	-	-	-	-	-	-
Delaware	-	-	-	-	-	-
District of Columbia	-	-	-	-	-	-
Florida	-	-	-	-	-	-
Georgia	-	-	-	-	-	-
Hawaii	-	-	-	-	-	-
Idaho	-	-	-	-	-	-
Illinois	-	-	-	-	-	-
Indiana	-	-	-	-	-	-
Iowa	-	-	-	-	-	-
Kansas	-	-	-	-	-	-
Kentucky	-	-	-	-	-	-
Louisiana	-	-	-	-	-	-
Maine	-	-	-	-	-	-
Maryland	-	-	-	-	-	-
Massachusetts	-	-	-	-	-	-
Michigan	-	-	-	-	-	-
Minnesota	-	-	-	-	-	-
Mississippi	-	-	-	-	-	-
Missouri	-	-	-	-	-	-
Montana	-	-	-	-	-	-
Nebraska	-	-	-	-	-	-
Nevada	-	-	-	-	-	-
New Hampshire	-	-	-	-	-	-
New Jersey	440.00	411.54	27.03	3,741.00	3,977.13	5,358.10
New Mexico	-	-	-	-	-	-
New York	-	-	-	-	-	-
North Carolina	-	-	-	-	-	-
North Dakota	-	-	-	-	-	-
Ohio	-	-	-	-	-	-
Oklahoma	-	-	-	-	-	-
Oregon	-	-	-	-	-	-
Pennsylvania	-	-	-	-	-	-
Rhode Island	-	-	-	-	-	-
South Carolina	-	-	-	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	-	-	-	-	-	-
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	-	-	-	-	-	-
Vermont	-	-	-	-	-	-
Virginia	-	-	-	-	-	-
Washington	-	-	-	-	-	-
West Virginia	-	-	-	-	-	-
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	-
Countrywide	440.00	411.54	27.03	3,741.00	3,977.13	5,358.10
CW w/o Texas	440.00	411.54	27.03	3,741.00	3,977.13	5,358.10

Table 14A

BI/PD Combined Single Limits Liability 2019-2021

Total Business						
STATE	Earned Premiums			Earned Exposures		
	2021	2020	2019	2021	2020	2019
Alabama	30,729,143	32,309,212	32,672,244	63,184	66,616	69,010
Alaska	434,863	482,956	525,432	705	764	824
Arizona	101,374,753	96,876,189	93,538,834	179,462	170,516	160,713
Arkansas	89,759,256	89,962,972	88,286,218	254,921	250,438	247,890
California	138,330,254	147,103,310	152,984,414	229,130	238,731	242,725
Colorado	122,317,643	122,001,254	109,757,758	245,383	240,795	221,493
Connecticut	199,740,180	193,444,864	195,874,388	286,254	277,573	285,289
Delaware	31,879,267	32,390,649	32,822,637	51,971	52,128	53,512
District of Columbia	14,970,445	12,624,382	8,947,951	18,030	14,623	11,319
Florida	193,991,360	178,947,328	184,369,275	226,632	203,897	219,321
Georgia	241,428,964	227,526,444	198,788,339	298,152	281,353	258,443
Hawaii	14,366,192	14,131,266	13,776,139	43,873	40,099	38,575
Idaho	21,379,604	20,824,895	20,447,080	64,014	61,662	60,221
Illinois	150,766,029	139,079,620	127,291,104	292,498	273,145	255,380
Indiana	85,716,443	82,766,776	79,759,622	249,786	243,196	240,294
Iowa	27,701,864	28,227,947	29,230,983	106,699	108,967	117,759
Kansas	47,270,468	49,028,260	50,130,550	170,865	171,623	174,917
Kentucky	132,075,077	121,909,083	103,874,760	272,620	253,290	221,196
Louisiana	89,245,449	100,813,125	113,992,518	95,734	105,747	120,084
Maine	52,163,807	52,233,327	53,606,103	175,811	180,165	186,991
Maryland	90,191,629	87,797,520	83,570,253	139,652	131,648	127,318
Massachusetts	0	0	0	0	0	0
Michigan	75,720,339	56,230,709	56,170,682	282,900	267,383	283,514
Minnesota	67,050,736	63,323,196	59,918,675	201,144	188,306	178,500
Mississippi	47,880,404	48,971,438	48,739,467	103,516	104,489	106,512
Missouri	152,360,980	147,501,680	141,839,353	429,617	414,103	403,859
Montana	10,288,434	10,086,055	10,101,054	29,885	27,837	27,840
Nebraska	18,502,860	18,904,099	19,491,919	59,262	59,705	61,942
Nevada	41,276,672	42,383,794	50,144,709	59,629	58,310	65,261
New Hampshire	29,219,548	29,597,697	30,040,661	76,232	76,003	76,751
New Jersey	671,402,130	710,393,469	727,459,385	1,207,196	1,246,309	1,294,257
New Mexico	19,772,280	19,032,706	17,496,594	43,541	42,826	39,715
New York	639,412,646	587,413,097	553,169,051	1,107,179	1,068,223	1,061,523
North Carolina	474,510	504,311	268,986	709	771	426
North Dakota	6,308,372	6,197,553	6,114,112	42,798	42,490	43,307
Ohio	181,382,475	178,641,373	170,694,334	507,760	503,405	491,904
Oklahoma	80,210,488	81,460,279	83,887,596	210,467	208,473	210,448
Oregon	47,777,154	49,834,111	52,693,872	107,222	109,784	113,836
Pennsylvania	265,987,163	250,703,006	235,202,726	602,256	572,442	538,750
Rhode Island	51,768,140	55,121,475	57,776,115	69,300	73,631	78,988
South Carolina	67,433,168	63,643,100	63,395,039	112,041	111,216	116,971
South Dakota	2,517,124	2,430,417	2,441,809	12,104	11,811	11,678
Tennessee	121,701,641	119,709,632	116,830,158	287,335	280,043	277,123
Texas	0	0	0	n/a	n/a	n/a
Utah	46,475,695	43,576,346	39,299,499	95,695	93,532	83,710
Vermont	15,507,505	15,907,342	16,329,045	55,578	56,159	57,617
Virginia	78,541,868	76,596,339	78,469,197	180,772	177,690	181,985
Washington	77,153,915	80,916,286	85,646,322	145,726	148,293	156,686
West Virginia	22,057,019	20,225,303	17,371,348	50,564	47,055	40,787
Wisconsin	69,576,851	74,097,810	77,285,580	221,772	220,751	223,921
Wyoming	1,309,342	1,376,630	1,391,042	4,562	4,602	4,577
Countrywide	4,784,902,149	4,685,260,632	4,593,914,932	9,772,138	9,582,618	9,545,662
CW w/o Texas	4,784,902,149	4,685,260,632	4,593,914,932	9,772,138	9,582,618	9,545,662

Table 14B-1

BI/PD Combined Single Limits Liability 2019-2021

STATE	Total Business					
	Incurred Losses - Bodily Injury			Incurred Claims - Bodily Injury		
	2021	2020	2019	2021	2020	2019
Alabama	6,048,438	5,920,745	12,656,173	294	331	518
Alaska	340,618	990,429	292,979	8	8	13
Arizona	34,755,705	32,253,349	37,615,959	1,616	1,343	1,772
Arkansas	37,777,201	26,188,649	32,598,156	1,550	1,453	1,802
California	58,140,648	44,945,158	70,310,186	1,126	950	1,502
Colorado	40,265,629	41,248,183	47,491,520	1,195	1,100	1,450
Connecticut	73,053,877	60,437,773	81,708,915	2,378	1,571	2,184
Delaware	11,534,863	8,887,121	11,138,510	370	356	528
District of Columbia	4,023,234	3,880,444	3,571,706	365	350	227
Florida	78,668,885	79,786,451	106,541,018	2,654	1,857	2,786
Georgia	106,926,509	95,176,590	97,788,712	5,461	4,419	4,745
Hawaii	1,537,234	2,147,392	3,472,921	62	58	84
Idaho	6,491,981	5,443,937	5,011,557	260	282	334
Illinois	46,877,943	41,085,645	46,665,006	1,979	1,449	1,895
Indiana	38,605,739	29,627,083	28,320,437	1,696	1,518	1,983
Iowa	8,297,582	5,759,011	12,867,053	278	331	544
Kansas	22,520,050	15,801,200	22,546,723	488	375	542
Kentucky	56,002,926	43,993,248	42,559,678	2,296	1,913	1,731
Louisiana	41,749,977	39,972,051	60,281,397	1,329	1,543	2,162
Maine	17,122,715	13,083,173	19,007,849	684	613	861
Maryland	26,854,872	21,385,271	23,489,606	1,701	1,413	1,763
Massachusetts	0	0	0	0	0	0
Michigan	27,403,267	19,622,690	33,422,857	383	270	437
Minnesota	19,562,916	16,028,726	17,099,633	443	277	391
Mississippi	23,088,375	17,511,296	23,226,596	739	773	943
Missouri	98,067,905	61,486,118	64,249,427	2,236	1,893	2,429
Montana	2,762,753	2,253,828	5,253,711	75	83	129
Nebraska	6,293,980	6,468,094	10,058,264	220	235	341
Nevada	18,683,882	14,137,240	25,932,054	613	469	826
New Hampshire	4,927,963	7,981,773	6,858,478	217	212	303
New Jersey	206,147,975	216,931,836	357,558,814	4,157	3,687	5,391
New Mexico	5,832,915	4,156,016	8,292,678	256	199	284
New York	212,411,400	209,459,184	243,262,782	5,687	4,034	4,756
North Carolina	0	20,874	36,430	0	1	0
North Dakota	1,964,269	1,668,072	2,615,642	29	33	61
Ohio	48,443,637	44,113,432	58,174,904	2,718	2,524	3,240
Oklahoma	31,123,609	22,531,848	26,489,852	1,162	1,205	1,533
Oregon	15,193,961	17,041,286	19,060,528	546	732	961
Pennsylvania	72,263,365	59,719,436	74,207,124	2,525	2,009	2,294
Rhode Island	14,697,074	15,072,088	18,435,930	721	668	1,049
South Carolina	25,202,087	17,903,906	21,307,641	1,436	941	1,351
South Dakota	1,721,575	1,883,585	363,510	33	33	52
Tennessee	49,734,173	35,664,584	43,547,322	1,665	1,462	2,059
Texas	0	0	0	n/a	n/a	n/a
Utah	21,759,466	15,989,615	16,117,063	746	663	768
Vermont	6,273,367	3,311,600	5,369,455	217	186	329
Virginia	22,714,164	21,733,472	27,209,817	987	845	1,129
Washington	18,612,160	18,677,208	29,320,735	785	953	1,710
West Virginia	5,673,822	5,009,970	6,375,808	322	266	279
Wisconsin	34,643,564	27,685,495	34,375,254	767	657	1,030
Wyoming	1,220,155	290,284	1,131,826	12	14	19
Countrywide	1,714,020,405	1,502,366,459	1,945,290,196	57,487	48,557	63,520
CW w/o Texas	1,714,020,405	1,502,366,459	1,945,290,196	57,487	48,557	63,520

Table 14B-2

BI/PD Combined Single Limits Liability 2019-2021

STATE	Total Business					
	Incurred Losses - Property Damage			Incurred Claims - Property Damage		
	2021	2020	2019	2021	2020	2019
Alabama	7,079,646	6,120,204	9,389,275	1,130	1,150	1,749
Alaska	124,024	175,524	151,802	15	31	27
Arizona	26,909,023	19,745,722	25,031,025	4,644	3,869	5,229
Arkansas	35,734,606	29,021,330	34,127,465	6,437	5,777	7,014
California	23,614,218	18,365,570	36,210,375	3,842	3,257	6,745
Colorado	33,457,630	26,986,205	35,579,598	5,965	5,332	7,444
Connecticut	45,626,955	32,182,867	44,274,794	7,985	6,326	9,576
Delaware	7,402,212	5,751,768	8,596,984	1,381	1,244	1,877
District of Columbia	4,260,154	3,386,462	2,627,478	1,028	833	761
Florida	35,111,016	22,469,004	34,739,251	6,492	4,677	7,522
Georgia	62,538,656	44,348,656	51,133,799	10,482	8,702	10,526
Hawaii	5,313,220	4,566,814	5,835,155	1,084	979	1,358
Idaho	6,712,024	4,792,975	5,784,470	1,303	1,074	1,368
Illinois	44,980,276	29,272,005	37,632,817	8,706	6,493	8,820
Indiana	24,674,558	17,685,965	22,065,372	4,782	3,836	4,993
Iowa	10,556,017	8,962,010	12,431,960	2,008	1,909	3,049
Kansas	17,990,739	14,452,420	20,080,099	3,311	3,070	4,481
Kentucky	41,720,390	31,002,827	29,556,765	7,835	6,717	6,861
Louisiana	16,471,772	14,795,342	21,058,564	2,775	2,873	4,223
Maine	15,612,526	11,971,404	16,481,357	3,370	2,966	4,634
Maryland	24,292,588	18,416,106	23,623,130	4,937	4,118	6,066
Massachusetts	0	0	0	0	0	0
Michigan	3,065,560	1,843,337	3,778,568	578	405	822
Minnesota	23,363,987	17,143,985	22,823,944	4,505	3,613	5,485
Mississippi	13,794,848	11,907,340	13,735,891	2,461	2,247	2,862
Missouri	56,824,478	40,487,732	48,916,177	10,612	9,231	11,607
Montana	2,336,012	1,964,564	2,758,540	411	377	560
Nebraska	6,849,987	6,114,938	8,643,194	1,339	1,262	1,885
Nevada	9,749,182	30,469,824	12,153,395	1,659	1,573	2,465
New Hampshire	7,623,158	6,300,167	9,435,224	1,645	1,499	2,309
New Jersey	154,640,548	134,759,320	215,583,067	27,531	26,148	43,781
New Mexico	4,683,088	3,229,693	4,719,342	888	700	1,010
New York	178,277,667	125,955,128	166,330,951	29,663	23,625	34,367
North Carolina	0	0	0	0	0	0
North Dakota	2,744,422	2,309,558	3,473,531	569	495	752
Ohio	56,012,591	42,778,512	51,901,516	11,221	9,735	12,644
Oklahoma	29,221,257	24,320,022	31,075,845	5,464	5,083	6,445
Oregon	11,016,141	8,203,856	12,033,213	2,173	1,849	2,922
Pennsylvania	87,245,987	67,311,503	87,943,779	17,704	14,523	19,239
Rhode Island	14,430,906	12,158,327	17,387,872	2,263	2,101	3,281
South Carolina	18,334,441	11,975,154	15,440,190	3,204	2,516	3,557
South Dakota	1,031,079	938,931	802,957	189	163	190
Tennessee	39,975,843	30,431,288	39,761,413	7,335	6,424	8,554
Texas	0	0	0	n/a	n/a	n/a
Utah	14,937,579	11,698,671	13,198,177	2,740	2,401	2,856
Vermont	4,583,204	3,312,416	5,329,094	996	790	1,318
Virginia	19,210,848	15,423,190	21,930,998	4,156	3,591	5,512
Washington	15,562,766	12,562,924	21,174,960	2,908	2,658	4,767
West Virginia	6,440,255	4,736,580	4,405,775	1,213	1,014	1,059
Wisconsin	22,330,409	16,093,739	24,489,589	4,329	3,669	5,735
Wyoming	335,765	534,975	452,912	59	101	105
Countrywide	1,294,804,258	1,009,436,854	1,336,091,649	237,327	203,026	290,412
CW w/o Texas	1,294,804,258	1,009,436,854	1,336,091,649	237,327	203,026	290,412

Table 14C

BI/PD Combined Single Limits Liability 2019-2021

STATE	Total Business					
	Pure Premium			Loss Ratio		
	2021	2020	2019	2021	2020	2019
Alabama	207.78	180.75	319.45	42.72	37.27	67.47
Alaska	659.07	1,526.12	539.78	106.85	241.42	84.65
Arizona	343.61	304.95	389.81	60.83	53.68	66.97
Arkansas	288.37	220.45	269.17	81.90	61.37	75.58
California	356.81	265.20	438.85	59.10	43.04	69.63
Colorado	300.44	283.37	375.05	60.27	55.93	75.69
Connecticut	414.60	333.68	441.60	59.42	47.88	64.32
Delaware	364.38	280.83	368.81	59.40	45.19	60.13
District of Columbia	459.42	496.95	547.68	55.33	57.56	69.28
Florida	502.05	501.51	644.17	58.65	57.14	76.63
Georgia	568.39	495.91	576.23	70.19	61.32	74.92
Hawaii	156.14	167.44	241.30	47.68	47.51	67.57
Idaho	206.27	166.02	179.27	61.76	49.16	52.80
Illinois	314.05	257.58	330.09	60.93	50.59	66.22
Indiana	253.34	194.55	209.68	73.83	57.16	63.17
Iowa	176.70	135.10	214.84	68.06	52.15	86.55
Kansas	237.09	176.28	243.70	85.70	61.71	85.03
Kentucky	358.46	296.09	326.03	73.99	61.52	69.43
Louisiana	608.16	517.91	677.36	65.24	54.33	71.36
Maine	186.20	139.06	189.79	62.75	47.97	66.20
Maryland	366.25	302.33	370.04	56.71	45.33	56.38
Massachusetts	-	-	-	-	-	-
Michigan	107.70	80.28	131.22	40.24	38.17	66.23
Minnesota	213.41	176.16	223.66	64.02	52.39	66.63
Mississippi	356.30	281.55	347.03	77.03	60.07	75.84
Missouri	360.54	246.25	280.21	101.66	69.13	79.78
Montana	170.61	151.54	287.80	49.56	41.82	79.32
Nebraska	221.79	210.75	301.92	71.04	66.56	95.94
Nevada	476.83	765.00	583.59	68.88	105.25	75.95
New Hampshire	164.64	187.91	212.29	42.95	48.25	54.24
New Jersey	298.86	282.19	442.83	53.74	49.51	78.79
New Mexico	241.52	172.46	327.63	53.19	38.81	74.37
New York	352.87	313.99	385.85	61.10	57.10	74.04
North Carolina	0.00	27.07	85.52	0.00	4.14	13.54
North Dakota	110.02	93.61	140.60	74.64	64.18	99.59
Ohio	205.72	172.61	223.78	57.59	48.64	64.49
Oklahoma	286.72	224.74	273.54	75.23	57.51	68.62
Oregon	244.45	229.95	273.15	54.86	50.66	59.01
Pennsylvania	264.85	221.91	300.98	59.97	50.67	68.94
Rhode Island	420.32	369.82	453.53	56.27	49.40	62.00
South Carolina	388.58	268.66	314.16	64.56	46.95	57.97
South Dakota	227.42	238.97	99.89	109.36	116.13	47.77
Tennessee	312.21	236.02	300.62	73.71	55.21	71.31
Texas	n/a	n/a	n/a	-	-	-
Utah	383.48	296.03	350.20	78.96	63.54	74.59
Vermont	195.34	117.95	185.68	70.01	41.64	65.52
Virginia	231.92	209.11	270.03	53.38	48.51	62.62
Washington	234.51	210.66	322.27	44.29	38.61	58.96
West Virginia	239.58	207.13	264.34	54.92	48.19	62.07
Wisconsin	256.90	198.32	262.88	81.89	59.08	76.17
Wyoming	341.06	179.33	346.24	118.83	59.95	113.92
Countrywide	307.90	262.12	343.76	62.88	53.61	71.43
CW w/o Texas	307.90	262.12	343.76	62.88	53.61	71.43

Table 14C-1

BI/PD Combined Single Limits Liability 2019-2021

Total Business						
STATE	Pure Premium - Bodily Injury Component			Loss Ratio - Bodily Injury Component		
	2021	2020	2019	2021	2020	2019
Alabama	95.73	88.88	183.40	19.68	18.33	38.74
Alaska	483.15	1,296.37	355.56	78.33	205.08	55.76
Arizona	193.67	189.15	234.06	34.28	33.29	40.21
Arkansas	148.19	104.57	131.50	42.09	29.11	36.92
California	253.75	188.27	289.67	42.03	30.55	45.96
Colorado	164.09	171.30	214.42	32.92	33.81	43.27
Connecticut	255.21	217.74	286.41	36.57	31.24	41.71
Delaware	221.95	170.49	208.15	36.18	27.44	33.94
District of Columbia	223.14	265.37	315.55	26.87	30.74	39.92
Florida	347.12	391.31	485.78	40.55	44.59	57.79
Georgia	358.63	338.28	378.38	44.29	41.83	49.19
Hawaii	35.04	53.55	90.03	10.70	15.20	25.21
Idaho	101.42	88.29	83.22	30.37	26.14	24.51
Illinois	160.27	150.42	182.73	31.09	29.54	36.66
Indiana	154.56	121.82	117.86	45.04	35.80	35.51
Iowa	77.77	52.85	109.27	29.95	20.40	44.02
Kansas	131.80	92.07	128.90	47.64	32.23	44.98
Kentucky	205.42	173.69	192.41	42.40	36.09	40.97
Louisiana	436.10	378.00	501.99	46.78	39.65	52.88
Maine	97.39	72.62	101.65	32.82	25.05	35.46
Maryland	192.30	162.44	184.50	29.78	24.36	28.11
Massachusetts	-	-	-	-	-	-
Michigan	96.87	73.39	117.89	36.19	34.90	59.50
Minnesota	97.26	85.12	95.80	29.18	25.31	28.54
Mississippi	223.04	167.59	218.07	48.22	35.76	47.65
Missouri	228.27	148.48	159.09	64.37	41.69	45.30
Montana	92.45	80.97	188.71	26.85	22.35	52.01
Nebraska	106.21	108.33	162.38	34.02	34.22	51.60
Nevada	313.34	242.45	397.36	45.26	33.36	51.71
New Hampshire	64.64	105.02	89.36	16.87	26.97	22.83
New Jersey	170.77	174.06	276.27	30.70	30.54	49.15
New Mexico	133.96	97.04	208.80	29.50	21.84	47.40
New York	191.85	196.08	229.16	33.22	35.66	43.98
North Carolina	0.00	27.07	85.52	0.00	4.14	13.54
North Dakota	45.90	39.26	60.40	31.14	26.92	42.78
Ohio	95.41	87.63	118.26	26.71	24.69	34.08
Oklahoma	147.88	108.08	125.87	38.80	27.66	31.58
Oregon	141.71	155.23	167.44	31.80	34.20	36.17
Pennsylvania	119.99	104.32	137.74	27.17	23.82	31.55
Rhode Island	212.08	204.70	233.40	28.39	27.34	31.91
South Carolina	224.94	160.98	182.16	37.37	28.13	33.61
South Dakota	142.23	159.48	31.13	68.39	77.50	14.89
Tennessee	173.09	127.35	157.14	40.87	29.79	37.27
Texas	n/a	n/a	n/a	-	-	-
Utah	227.38	170.95	192.53	46.82	36.69	41.01
Vermont	112.88	58.97	93.19	40.45	20.82	32.88
Virginia	125.65	122.31	149.52	28.92	28.37	34.68
Washington	127.72	125.95	187.13	24.12	23.08	34.23
West Virginia	112.21	106.47	156.32	25.72	24.77	36.70
Wisconsin	156.21	125.42	153.52	49.79	37.36	44.48
Wyoming	267.46	63.08	247.29	93.19	21.09	81.37
Countrywide	175.40	156.78	203.79	35.82	32.07	42.34
CW w/o Texas	175.40	156.78	203.79	35.82	32.07	42.34

Table 14C-2

BI/PD Combined Single Limits Liability 2019-2021

Total Business						
STATE	Pure Premium - Property Damage Component			Loss Ratio - Property Damage Component		
	2021	2020	2019	2021	2020	2019
Alabama	112.05	91.87	136.06	23.04	18.94	28.74
Alaska	175.92	229.74	184.23	28.52	36.34	28.89
Arizona	149.94	115.80	155.75	26.54	20.38	26.76
Arkansas	140.18	115.88	137.67	39.81	32.26	38.66
California	103.06	76.93	149.18	17.07	12.48	23.67
Colorado	136.35	112.07	160.64	27.35	22.12	32.42
Connecticut	159.39	115.94	155.19	22.84	16.64	22.60
Delaware	142.43	110.34	160.66	23.22	17.76	26.19
District of Columbia	236.28	231.58	232.13	28.46	26.82	29.36
Florida	154.93	110.20	158.39	18.10	12.56	18.84
Georgia	209.75	157.63	197.85	25.90	19.49	25.72
Hawaii	121.10	113.89	151.27	36.98	32.32	42.36
Idaho	104.85	77.73	96.05	31.39	23.02	28.29
Illinois	153.78	107.17	147.36	29.83	21.05	29.56
Indiana	98.78	72.72	91.83	28.79	21.37	27.66
Iowa	98.93	82.25	105.57	38.11	31.75	42.53
Kansas	105.29	84.21	114.80	38.06	29.48	40.06
Kentucky	153.03	122.40	133.62	31.59	25.43	28.45
Louisiana	172.06	139.91	175.37	18.46	14.68	18.47
Maine	88.80	66.45	88.14	29.93	22.92	30.75
Maryland	173.95	139.89	185.54	26.93	20.98	28.27
Massachusetts	-	-	-	-	-	-
Michigan	10.84	6.89	13.33	4.05	3.28	6.73
Minnesota	116.16	91.04	127.87	34.85	27.07	38.09
Mississippi	133.26	113.96	128.96	28.81	24.31	28.18
Missouri	132.27	97.77	121.12	37.30	27.45	34.49
Montana	78.17	70.57	99.09	22.71	19.48	27.31
Nebraska	115.59	102.42	139.54	37.02	32.35	44.34
Nevada	163.50	522.55	186.23	23.62	71.89	24.24
New Hampshire	100.00	82.89	122.93	26.09	21.29	31.41
New Jersey	128.10	108.13	166.57	23.03	18.97	29.64
New Mexico	107.56	75.41	118.83	23.69	16.97	26.97
New York	161.02	117.91	156.69	27.88	21.44	30.07
North Carolina	0.00	0.00	0.00	0.00	0.00	0.00
North Dakota	64.13	54.36	80.21	43.50	37.27	56.81
Ohio	110.31	84.98	105.51	30.88	23.95	30.41
Oklahoma	138.84	116.66	147.67	36.43	29.86	37.04
Oregon	102.74	74.73	105.71	23.06	16.46	22.84
Pennsylvania	144.87	117.59	163.24	32.80	26.85	37.39
Rhode Island	208.24	165.13	220.13	27.88	22.06	30.10
South Carolina	163.64	107.67	132.00	27.19	18.82	24.36
South Dakota	85.18	79.50	68.76	40.96	38.63	32.88
Tennessee	139.13	108.67	143.48	32.85	25.42	34.03
Texas	n/a	n/a	n/a	-	-	-
Utah	156.10	125.08	157.67	32.14	26.85	33.58
Vermont	82.46	58.98	92.49	29.55	20.82	32.64
Virginia	106.27	86.80	120.51	24.46	20.14	27.95
Washington	106.79	84.72	135.14	20.17	15.53	24.72
West Virginia	127.37	100.66	108.02	29.20	23.42	25.36
Wisconsin	100.69	72.90	109.37	32.09	21.72	31.69
Wyoming	73.60	116.25	98.95	25.64	38.86	32.56
Countrywide	132.50	105.34	139.97	27.06	21.54	29.08
CW w/o Texas	132.50	105.34	139.97	27.06	21.54	29.08

Table 14D-1

BI/PD Combined Single Limits Liability 2019-2021

Total Business						
STATE	Frequency - Bodily Injury Component			Severity - Bodily Injury Component		
	2021	2020	2019	2021	2020	2019
Alabama	0.47	0.50	0.75	20,572.92	17,887.45	24,432.77
Alaska	1.13	1.05	1.58	42,577.25	123,803.63	22,536.85
Arizona	0.90	0.79	1.10	21,507.24	24,015.90	21,227.97
Arkansas	0.61	0.58	0.73	24,372.39	18,023.85	18,089.99
California	0.49	0.40	0.62	51,634.68	47,310.69	46,811.04
Colorado	0.49	0.46	0.65	33,695.09	37,498.35	32,752.77
Connecticut	0.83	0.57	0.77	30,720.72	38,470.89	37,412.51
Delaware	0.71	0.68	0.99	31,175.31	24,963.82	21,095.66
District of Columbia	2.02	2.39	2.01	11,022.56	11,086.98	15,734.39
Florida	1.17	0.91	1.27	29,641.63	42,965.24	38,241.57
Georgia	1.83	1.57	1.84	19,580.02	21,538.04	20,608.79
Hawaii	0.14	0.14	0.22	24,794.10	37,024.00	41,344.30
Idaho	0.41	0.46	0.55	24,969.16	19,304.74	15,004.66
Illinois	0.68	0.53	0.74	23,687.69	28,354.48	24,625.33
Indiana	0.68	0.62	0.83	22,762.82	19,517.18	14,281.61
Iowa	0.26	0.30	0.46	29,847.42	17,398.82	23,652.67
Kansas	0.29	0.22	0.31	46,147.64	42,136.53	41,599.12
Kentucky	0.84	0.76	0.78	24,391.52	22,996.99	24,586.76
Louisiana	1.39	1.46	1.80	31,414.58	25,905.41	27,882.24
Maine	0.39	0.34	0.46	25,033.21	21,342.86	22,076.48
Maryland	1.22	1.07	1.38	15,787.70	15,134.66	13,323.66
Massachusetts	-	-	-	-	-	-
Michigan	0.14	0.10	0.15	71,549.00	72,676.63	76,482.51
Minnesota	0.22	0.15	0.22	44,160.08	57,865.44	43,733.08
Mississippi	0.71	0.74	0.89	31,242.73	22,653.68	24,630.54
Missouri	0.52	0.46	0.60	43,858.63	32,480.78	26,450.98
Montana	0.25	0.30	0.46	36,836.71	27,154.55	40,726.44
Nebraska	0.37	0.39	0.55	28,609.00	27,523.80	29,496.38
Nevada	1.03	0.80	1.27	30,479.42	30,143.37	31,394.74
New Hampshire	0.28	0.28	0.39	22,709.51	37,649.87	22,635.24
New Jersey	0.34	0.30	0.42	49,590.56	58,836.95	66,325.14
New Mexico	0.59	0.46	0.72	22,784.82	20,884.50	29,199.57
New York	0.51	0.38	0.45	37,350.34	51,923.45	51,148.61
North Carolina	0.00	0.13	0.00	-	20,874.00	-
North Dakota	0.07	0.08	0.14	67,733.41	50,547.64	42,879.38
Ohio	0.54	0.50	0.66	17,823.27	17,477.59	17,955.22
Oklahoma	0.55	0.58	0.73	26,784.52	18,698.63	17,279.75
Oregon	0.51	0.67	0.84	27,827.77	23,280.45	19,834.06
Pennsylvania	0.42	0.35	0.43	28,619.15	29,725.95	32,348.35
Rhode Island	1.04	0.91	1.33	20,384.29	22,563.01	17,574.77
South Carolina	1.28	0.85	1.15	17,550.20	19,026.47	15,771.75
South Dakota	0.27	0.28	0.45	52,168.94	57,078.33	6,990.58
Tennessee	0.58	0.52	0.74	29,870.37	24,394.38	21,149.74
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	0.78	0.71	0.92	29,168.18	24,117.07	20,985.76
Vermont	0.39	0.33	0.57	28,909.53	17,804.30	16,320.53
Virginia	0.55	0.48	0.62	23,013.34	25,720.09	24,100.81
Washington	0.54	0.64	1.09	23,709.76	19,598.33	17,146.63
West Virginia	0.64	0.57	0.68	17,620.57	18,834.47	22,852.36
Wisconsin	0.35	0.30	0.46	45,167.62	42,139.26	33,374.03
Wyoming	0.26	0.30	0.42	101,679.58	20,734.57	59,569.79
Countrywide	0.59	0.51	0.67	29,815.79	30,940.27	30,624.85
CW w/o Texas	0.59	0.51	0.67	29,815.79	30,940.27	30,624.85

Table 14D-2

BI/PD Combined Single Limits Liability 2019-2021

Total Business						
STATE	Frequency - Property Damage Component			Severity - Property Damage Component		
	2021	2020	2019	2021	2020	2019
Alabama	1.79	1.73	2.53	6,265.17	5,321.92	5,368.37
Alaska	2.13	4.06	3.28	8,268.27	5,662.06	5,622.30
Arizona	2.59	2.27	3.25	5,794.36	5,103.57	4,786.96
Arkansas	2.53	2.31	2.83	5,551.44	5,023.60	4,865.62
California	1.68	1.36	2.78	6,146.33	5,638.80	5,368.48
Colorado	2.43	2.21	3.36	5,608.99	5,061.18	4,779.63
Connecticut	2.79	2.28	3.36	5,714.08	5,087.40	4,623.52
Delaware	2.66	2.39	3.51	5,360.04	4,623.61	4,580.17
District of Columbia	5.70	5.70	6.72	4,144.12	4,065.38	3,452.66
Florida	2.86	2.29	3.43	5,408.35	4,804.15	4,618.35
Georgia	3.52	3.09	4.07	5,966.29	5,096.38	4,857.86
Hawaii	2.47	2.44	3.52	4,901.49	4,664.77	4,296.87
Idaho	2.04	1.74	2.27	5,151.21	4,462.73	4,228.41
Illinois	2.98	2.38	3.45	5,166.58	4,508.24	4,266.76
Indiana	1.91	1.58	2.08	5,159.88	4,610.52	4,419.26
Iowa	1.88	1.75	2.59	5,256.98	4,694.61	4,077.39
Kansas	1.94	1.79	2.56	5,433.63	4,707.63	4,481.16
Kentucky	2.87	2.65	3.10	5,324.87	4,615.58	4,307.94
Louisiana	2.90	2.72	3.52	5,935.77	5,149.79	4,986.64
Maine	1.92	1.65	2.48	4,632.80	4,036.21	3,556.62
Maryland	3.54	3.13	4.76	4,920.52	4,472.10	3,894.35
Massachusetts	-	-	-	-	-	-
Michigan	0.20	0.15	0.29	5,303.74	4,551.45	4,596.80
Minnesota	2.24	1.92	3.07	5,186.23	4,745.08	4,161.16
Mississippi	2.38	2.15	2.69	5,605.38	5,299.22	4,799.40
Missouri	2.47	2.23	2.87	5,354.74	4,386.06	4,214.37
Montana	1.38	1.35	2.01	5,683.73	5,211.05	4,925.96
Nebraska	2.26	2.11	3.04	5,115.75	4,845.43	4,585.25
Nevada	2.78	2.70	3.78	5,876.54	19,370.52	4,930.38
New Hampshire	2.16	1.97	3.01	4,634.14	4,202.91	4,086.28
New Jersey	2.28	2.10	3.38	5,616.96	5,153.71	4,924.12
New Mexico	2.04	1.63	2.54	5,273.75	4,613.85	4,672.62
New York	2.68	2.21	3.24	6,010.10	5,331.43	4,839.84
North Carolina	0.00	0.00	0.00	-	-	-
North Dakota	1.33	1.16	1.74	4,823.24	4,665.77	4,619.06
Ohio	2.21	1.93	2.57	4,991.76	4,394.30	4,104.83
Oklahoma	2.60	2.44	3.06	5,347.96	4,784.58	4,821.70
Oregon	2.03	1.68	2.57	5,069.55	4,436.92	4,118.14
Pennsylvania	2.94	2.54	3.57	4,928.04	4,634.82	4,571.12
Rhode Island	3.27	2.85	4.15	6,376.89	5,786.92	5,299.56
South Carolina	2.86	2.26	3.04	5,722.36	4,759.60	4,340.79
South Dakota	1.56	1.38	1.63	5,455.44	5,760.31	4,226.09
Tennessee	2.55	2.29	3.09	5,450.01	4,737.12	4,648.28
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	2.86	2.57	3.41	5,451.67	4,872.42	4,621.21
Vermont	1.79	1.41	2.29	4,601.61	4,192.93	4,043.32
Virginia	2.30	2.02	3.03	4,622.44	4,294.96	3,978.77
Washington	2.00	1.79	3.04	5,351.71	4,726.46	4,441.99
West Virginia	2.40	2.15	2.60	5,309.36	4,671.18	4,160.32
Wisconsin	1.95	1.66	2.56	5,158.33	4,386.41	4,270.20
Wyoming	1.29	2.19	2.29	5,690.93	5,296.78	4,313.45
Countrywide	2.43	2.12	3.04	5,455.78	4,971.96	4,600.68
CW w/o Texas	2.43	2.12	3.04	5,455.78	4,971.96	4,600.68

Personal Injury Protection

Personal Injury Protection

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

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

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

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

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

Personal Injury Protection State-Specific Information and Technical Notes

Personal Injury Protection Data

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

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

Personal Injury Protection—Requirements

Arkansas—PIP may be rejected by the insured.

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

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

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

Michigan—Effective July 2, 2020, Michigan no longer requires unlimited PIP medical coverage, although it is still an option. New limit options include \$50,000 (Medicaid beneficiaries), \$250,000, and \$500,000. In addition, PIP medical coverage may be excluded for some or all household members with certain qualified health coverage.

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

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

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

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

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

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

Washington—PIP may be rejected by the insured.

PIP Calculations—Loss Experience Results

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

PIP Loss Development

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

No-fault states are:

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

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

Add-on states are:

Arkansas
Delaware
Maryland
New Hampshire
Oregon
South Dakota
Texas
Washington
Wisconsin

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

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

*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.

Table 15A

Personal Injury Protection 2019-2021

Voluntary Business

STATE	Earned Premiums			Earned Exposures		
	2021	2020	2019	2021	2020	2019
Alabama	0	0	0	0	0	0
Alaska	0	0	0	0	0	0
Arizona	0	0	0	0	0	0
Arkansas	649,932	480,761	159,831	28,301	21,869	8,045
California	0	0	0	0	0	0
Colorado	0	0	0	0	0	0
Connecticut	3,861,006	4,178,506	4,512,185	139,317	148,042	152,683
Delaware	136,973,996	140,712,964	141,391,140	750,427	724,547	701,833
District of Columbia	5,117,401	5,455,788	5,588,748	161,755	160,231	159,674
Florida	4,461,231,300	4,224,902,735	3,983,884,476	15,223,627	14,619,927	14,059,247
Georgia	0	0	0	0	0	0
Hawaii	74,613,270	76,796,889	79,224,036	939,712	916,811	908,241
Idaho	0	0	0	0	0	0
Illinois	-18	-64	-191	0	0	-2
Indiana	0	0	0	0	0	0
Iowa	-130	-203	-178	-3	-2	-1
Kansas	112,279,413	116,576,953	120,410,732	2,413,462	2,366,833	2,309,290
Kentucky	324,922,606	332,664,402	336,607,202	3,387,766	3,323,116	3,251,307
Louisiana	0	0	0	0	0	0
Maine	0	0	0	0	0	0
Maryland	287,583,435	300,461,425	305,847,783	4,352,734	4,309,587	4,250,664
Massachusetts	237,916,001	259,482,662	263,387,987	4,537,840	4,473,535	4,450,605
Michigan	2,783,106,953	3,610,277,841	3,851,626,322	6,061,148	5,881,171	5,833,535
Minnesota	554,488,689	578,398,039	591,363,986	4,278,689	4,232,453	4,163,406
Mississippi	0	0	0	0	0	0
Missouri	0	0	0	0	0	0
Montana	0	0	0	0	0	0
Nebraska	-15	14	0	0	0	0
Nevada	49	0	0	1	0	0
New Hampshire	0	0	0	0	0	0
New Jersey	1,647,500,889	1,703,916,406	1,731,426,423	6,010,925	5,900,279	5,785,019
New Mexico	0	0	0	0	0	0
New York	2,761,736,652	2,618,974,909	2,556,530,215	10,999,254	10,517,223	9,900,596
North Carolina	0	0	0	0	0	0
North Dakota	36,783,419	38,354,353	38,590,418	654,010	654,578	645,984
Ohio	0	0	0	0	0	0
Oklahoma	0	0	0	0	0	0
Oregon	331,787,844	349,963,396	365,637,286	3,115,706	3,046,990	2,949,531
Pennsylvania	612,605,893	640,253,990	666,216,819	8,764,309	8,737,037	8,813,005
Rhode Island	0	0	0	0	0	0
South Carolina	0	0	0	0	0	0
South Dakota	330	464	260	4	4	3
Tennessee	0	0	0	0	0	0
Texas	470,779,068	474,331,330	492,477,656	n/a	n/a	n/a
Utah	85,195,545	93,233,659	92,868,696	2,035,810	2,119,588	2,020,329
Vermont	0	0	0	0	0	0
Virginia	0	0	0	0	0	0
Washington	332,997,582	339,511,837	346,096,195	3,677,877	3,587,213	3,489,373
West Virginia	0	0	0	0	0	0
Wisconsin	326	282	-80	5	4	1
Wyoming	0	0	0	0	0	0
Countrywide	15,262,131,436	15,908,929,338	15,973,847,947	77,532,676	75,741,036	73,852,368
CW w/o Texas	14,791,352,368	15,434,598,008	15,481,370,291	77,532,676	75,741,036	73,852,368

Table 15B

Personal Injury Protection 2019-2021

STATE	Voluntary Business					
	Incurred Losses			Incurred Claims		
	2021	2020	2019	2021	2020	2019
Alabama	0	0	0	0	0	0
Alaska	0	0	0	0	0	0
Arizona	0	0	0	0	0	0
Arkansas	505,718	667,401	569,137	62	52	31
California	0	0	0	0	0	0
Colorado	0	0	0	0	0	0
Connecticut	2,517,684	1,978,151	4,117,245	271	247	592
Delaware	90,332,128	79,891,949	100,958,165	10,658	8,851	12,424
District of Columbia	3,551,229	2,994,795	4,002,753	434	373	542
Florida	3,128,040,923	2,735,288,236	3,158,592,859	338,741	300,350	400,272
Georgia	0	0	0	0	0	0
Hawaii	34,511,580	30,811,632	47,292,841	6,173	5,126	8,842
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	69,201,142	61,110,677	75,458,120	13,601	12,896	17,782
Kentucky	197,118,169	188,209,260	232,033,530	31,783	30,804	40,870
Louisiana	0	0	0	0	0	0
Maine	0	0	0	0	0	0
Maryland	179,526,152	158,849,894	221,954,331	59,633	54,112	82,917
Massachusetts	158,323,849	116,892,328	150,860,871	35,392	26,251	36,817
Michigan	1,860,683,883	2,208,756,537	2,814,123,055	25,538	24,362	38,076
Minnesota	332,049,353	300,316,508	394,128,017	29,677	26,521	42,330
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	1,031,215,998	862,213,373	1,152,029,124	62,371	52,623	80,500
New Mexico	0	0	0	0	0	0
New York	2,355,754,276	1,927,386,964	2,154,596,825	118,663	107,521	187,366
North Carolina	0	0	0	0	0	0
North Dakota	26,855,235	22,120,180	25,032,299	2,661	2,599	3,316
Ohio	0	0	0	0	0	0
Oklahoma	0	0	0	0	0	0
Oregon	202,924,402	186,888,669	232,391,258	28,561	25,099	37,095
Pennsylvania	382,410,831	337,048,299	446,362,680	94,182	82,048	117,011
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	317,133,655	250,365,856	322,294,592	n/a	n/a	n/a
Utah	48,954,582	47,835,384	60,621,763	16,091	16,223	22,536
Vermont	0	0	0	0	0	0
Virginia	0	0	0	0	0	0
Washington	202,453,694	177,164,818	248,585,624	31,702	25,692	40,913
West Virginia	0	0	0	0	0	0
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
Countrywide	10,624,064,483	9,696,790,911	11,846,005,089	906,194	801,750	1,170,232
CW w/o Texas	10,306,930,828	9,446,425,055	11,523,710,497	906,194	801,750	1,170,232

Table 15C

Personal Injury Protection 2019-2021

Voluntary Business

STATE	Pure Premium			Loss Ratio		
	2021	2020	2019	2021	2020	2019
Alabama	-	-	-	-	-	-
Alaska	-	-	-	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	17.87	30.52	70.74	77.81	138.82	356.09
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	18.07	13.36	26.97	65.21	47.34	91.25
Delaware	120.37	110.26	143.85	65.95	56.78	71.40
District of Columbia	21.95	18.69	25.07	69.40	54.89	71.62
Florida	205.47	187.09	224.66	70.12	64.74	79.28
Georgia	-	-	-	-	-	-
Hawaii	36.73	33.61	52.07	46.25	40.12	59.70
Idaho	-	-	-	-	-	-
Illinois	-	-	0.00	0.00	0.00	0.00
Indiana	-	-	-	-	-	-
Iowa	0.00	0.00	0.00	0.00	0.00	0.00
Kansas	28.67	25.82	32.68	61.63	52.42	62.67
Kentucky	58.19	56.64	71.37	60.67	56.58	68.93
Louisiana	-	-	-	-	-	-
Maine	-	-	-	-	-	-
Maryland	41.24	36.86	52.22	62.43	52.87	72.57
Massachusetts	34.89	26.13	33.90	66.55	45.05	57.28
Michigan	306.99	375.56	482.40	66.86	61.18	73.06
Minnesota	77.61	70.96	94.66	59.88	51.92	66.65
Mississippi	-	-	-	-	-	-
Missouri	-	-	-	-	-	-
Montana	-	-	-	-	-	-
Nebraska	-	-	-	0.00	0.00	-
Nevada	0.00	-	-	0.00	-	-
New Hampshire	-	-	-	-	-	-
New Jersey	171.56	146.13	199.14	62.59	50.60	66.54
New Mexico	-	-	-	-	-	-
New York	214.17	183.26	217.62	85.30	73.59	84.28
North Carolina	-	-	-	-	-	-
North Dakota	41.06	33.79	38.75	73.01	57.67	64.87
Ohio	-	-	-	-	-	-
Oklahoma	-	-	-	-	-	-
Oregon	65.13	61.34	78.79	61.16	53.40	63.56
Pennsylvania	43.63	38.58	50.65	62.42	52.64	67.00
Rhode Island	-	-	-	-	-	-
South Carolina	-	-	-	-	-	-
South Dakota	0.00	0.00	0.00	0.00	0.00	0.00
Tennessee	-	-	-	-	-	-
Texas	n/a	n/a	n/a	67.36	52.78	65.44
Utah	24.05	22.57	30.01	57.46	51.31	65.28
Vermont	-	-	-	-	-	-
Virginia	-	-	-	-	-	-
Washington	55.05	49.39	71.24	60.80	52.18	71.83
West Virginia	-	-	-	-	-	-
Wisconsin	0.00	0.00	0.00	0.00	0.00	0.00
Wyoming	-	-	-	-	-	-
Countrywide	137.03	128.03	160.40	69.61	60.95	74.16
CW w/o Texas	132.94	124.72	156.04	69.68	61.20	74.44

Table 15D

Personal Injury Protection 2019-2021

Voluntary Business						
STATE	Frequency			Severity		
	2021	2020	2019	2021	2020	2019
Alabama	-	-	-	-	-	-
Alaska	-	-	-	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	0.22	0.24	0.39	8,156.74	12,834.63	18,359.26
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	0.19	0.17	0.39	9,290.35	8,008.71	6,954.81
Delaware	1.42	1.22	1.77	8,475.52	9,026.32	8,126.06
District of Columbia	0.27	0.23	0.34	8,182.56	8,028.94	7,385.15
Florida	2.23	2.05	2.85	9,234.31	9,107.00	7,891.12
Georgia	-	-	-	-	-	-
Hawaii	0.66	0.56	0.97	5,590.73	6,010.85	5,348.66
Idaho	-	-	-	-	-	-
Illinois	-	-	0.00	-	-	-
Indiana	-	-	-	-	-	-
Iowa	0.00	0.00	0.00	-	-	-
Kansas	0.56	0.54	0.77	5,087.95	4,738.73	4,243.51
Kentucky	0.94	0.93	1.26	6,202.00	6,109.90	5,677.36
Louisiana	-	-	-	-	-	-
Maine	-	-	-	-	-	-
Maryland	1.37	1.26	1.95	3,010.52	2,935.58	2,676.83
Massachusetts	0.78	0.59	0.83	4,473.44	4,452.87	4,097.59
Michigan	0.42	0.41	0.65	72,859.42	90,664.01	73,908.05
Minnesota	0.69	0.63	1.02	11,188.78	11,323.72	9,310.84
Mississippi	-	-	-	-	-	-
Missouri	-	-	-	-	-	-
Montana	-	-	-	-	-	-
Nebraska	-	-	-	-	-	-
Nevada	0.00	-	-	-	-	-
New Hampshire	-	-	-	-	-	-
New Jersey	1.04	0.89	1.39	16,533.58	16,384.72	14,310.92
New Mexico	-	-	-	-	-	-
New York	1.08	1.02	1.89	19,852.48	17,925.68	11,499.40
North Carolina	-	-	-	-	-	-
North Dakota	0.41	0.40	0.51	10,092.16	8,511.04	7,548.94
Ohio	-	-	-	-	-	-
Oklahoma	-	-	-	-	-	-
Oregon	0.92	0.82	1.26	7,104.95	7,446.06	6,264.76
Pennsylvania	1.07	0.94	1.33	4,060.34	4,107.94	3,814.71
Rhode Island	-	-	-	-	-	-
South Carolina	-	-	-	-	-	-
South Dakota	0.00	0.00	0.00	-	-	-
Tennessee	-	-	-	-	-	-
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	0.79	0.77	1.12	3,042.36	2,948.62	2,690.00
Vermont	-	-	-	-	-	-
Virginia	-	-	-	-	-	-
Washington	0.86	0.72	1.17	6,386.15	6,895.72	6,075.96
West Virginia	-	-	-	-	-	-
Wisconsin	0.00	0.00	0.00	-	-	-
Wyoming	-	-	-	-	-	-
Countrywide	1.17	1.06	1.58	11,723.83	12,094.53	10,122.78
CW w/o Texas	1.17	1.06	1.58	11,373.87	11,782.26	9,847.37

Table 16A

Personal Injury Protection 2019-2021

Residual Business

STATE	Earned Premiums			Earned Exposures		
	2021	2020	2019	2021	2020	2019
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	17	651	0	0	0
Delaware	226	2,347	5,841	0	2	2
District of Columbia	4,527	13,527	21,908	29	108	189
Florida	375,321	570,938	982,520	127	144	274
Georgia	0	0	0	0	0	0
Hawaii	9,730	18,170	19,925	40	52	54
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	69,290	82,453	85,354	819	1,006	976
Kentucky	37,914	61,964	130,353	42	80	228
Louisiana	0	0	0	0	0	0
Maine	0	0	0	0	0	0
Maryland	4,405,908	6,006,193	7,235,214	24,527	31,314	38,687
Massachusetts	4,281,620	6,425,412	8,272,054	23,624	35,491	46,570
Michigan	336,887	2,199,584	4,419,670	164	1,000	2,021
Minnesota	-119	6,080	6,689	0	3	3
Mississippi	0	0	0	0	0	0
Missouri	0	0	0	0	0	0
Montana	0	0	0	0	0	0
Nebraska	0	0	0	0	0	0
Nevada	0	0	0	0	0	0
New Hampshire	0	0	0	0	0	0
New Jersey	8,639,941	11,640,570	13,662,205	9,272	12,388	13,677
New Mexico	0	0	0	0	0	0
New York	24,048,510	29,787,321	39,262,402	20,977	28,086	39,106
North Carolina	0	0	0	0	0	0
North Dakota	-3	481	71	0	2	0
Ohio	0	0	0	0	0	0
Oklahoma	0	0	0	0	0	0
Oregon	1,355	2,123	3,509	2	3	5
Pennsylvania	573,698	719,563	835,082	4,371	5,591	6,783
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	20,325	27,255	43,206	n/a	n/a	n/a
Utah	95	352	110	0	2	2
Vermont	0	0	0	0	0	0
Virginia	0	0	0	0	0	0
Washington	-78	412	440	0	2	2
West Virginia	0	0	0	0	0	0
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
Countrywide	42,805,147	57,564,762	74,987,204	83,994	115,274	148,579
CW w/o Texas	42,784,822	57,537,507	74,943,998	83,994	115,274	148,579

Table 16B

Personal Injury Protection 2019-2021

STATE	Residual Business					
	Incurred Losses			Incurred Claims		
	2021	2020	2019	2021	2020	2019
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	44,361	40,163	58,383	13	9	10
Georgia	0	0	0	0	0	0
Hawaii	0	0	1,806	0	0	1
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	25,133	52,750	40,514	9	19	13
Kentucky	20	14,556	148,189	1	11	22
Louisiana	0	0	0	0	0	0
Maine	0	0	0	0	0	0
Maryland	2,646,677	2,761,286	4,120,353	1,242	1,321	2,000
Massachusetts	2,986,139	3,922,839	6,170,406	581	807	1,381
Michigan	735,424	1,878,534	2,305,955	7	15	52
Minnesota	0	0	0	0	0	0
Mississippi	0	0	0	0	0	0
Missouri	0	0	0	0	0	0
Montana	0	0	0	0	0	0
Nebraska	0	0	0	0	0	0
Nevada	0	0	0	0	0	0
New Hampshire	0	0	0	0	0	0
New Jersey	5,498,599	7,527,117	7,050,655	396	467	665
New Mexico	0	0	0	0	0	0
New York	24,179,636	29,206,960	52,528,463	1,376	1,441	2,582
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	602,346	797,619	1,018,332	137	164	237
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	5,770	2,633	5,105	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
Countrywide	36,724,105	46,204,457	73,448,161	3,762	4,254	6,963
CW w/o Texas	36,718,335	46,201,824	73,443,056	3,762	4,254	6,963

Table 16C

Personal Injury Protection 2019-2021

STATE	Residual Business					
	Pure Premium			Loss Ratio		
	2021	2020	2019	2021	2020	2019
Alabama	-	-	-	-	-	-
Alaska	-	-	-	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	-	-
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	-	-	-	-	0.00	0.00
Delaware	-	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	349.30	278.91	213.08	11.82	7.03	5.94
Georgia	-	-	-	-	-	-
Hawaii	0.00	0.00	33.44	0.00	0.00	9.06
Idaho	-	-	-	-	-	-
Illinois	-	-	-	-	-	-
Indiana	-	-	-	-	-	-
Iowa	-	-	-	-	-	-
Kansas	30.69	52.44	41.51	36.27	63.98	47.47
Kentucky	0.48	181.95	649.95	0.05	23.49	113.68
Louisiana	-	-	-	-	-	-
Maine	-	-	-	-	-	-
Maryland	107.91	88.18	106.50	60.07	45.97	56.95
Massachusetts	126.40	110.53	132.50	69.74	61.05	74.59
Michigan	4,484.29	1,878.53	1,141.00	218.30	85.40	52.17
Minnesota	-	0.00	0.00	0.00	0.00	0.00
Mississippi	-	-	-	-	-	-
Missouri	-	-	-	-	-	-
Montana	-	-	-	-	-	-
Nebraska	-	-	-	-	-	-
Nevada	-	-	-	-	-	-
New Hampshire	-	-	-	-	-	-
New Jersey	593.03	607.61	515.51	63.64	64.66	51.61
New Mexico	-	-	-	-	-	-
New York	1,152.67	1,039.91	1,343.23	100.55	98.05	133.79
North Carolina	-	-	-	-	-	-
North Dakota	-	0.00	-	0.00	0.00	0.00
Ohio	-	-	-	-	-	-
Oklahoma	-	-	-	-	-	-
Oregon	0.00	0.00	0.00	0.00	0.00	0.00
Pennsylvania	137.81	142.66	150.13	104.99	110.85	121.94
Rhode Island	-	-	-	-	-	-
South Carolina	-	-	-	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	-	-	-	-	-	-
Texas	n/a	n/a	n/a	28.39	9.66	11.82
Utah	-	0.00	0.00	0.00	0.00	0.00
Vermont	-	-	-	-	-	-
Virginia	-	-	-	-	-	-
Washington	-	0.00	0.00	0.00	0.00	0.00
West Virginia	-	-	-	-	-	-
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	-
Countrywide	437.22	400.82	494.34	85.79	80.27	97.95
CW w/o Texas	437.15	400.80	494.30	85.82	80.30	98.00

Table 16D

Personal Injury Protection 2019-2021

STATE	Residual Business					
	Frequency			Severity		
	2021	2020	2019	2021	2020	2019
Alabama	-	-	-	-	-	-
Alaska	-	-	-	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	-	-
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	-	-	-	-	-	-
Delaware	-	0.00	0.00	-	-	-
District of Columbia	0.00	0.00	0.00	-	-	-
Florida	10.24	6.25	3.65	3,412.38	4,462.56	5,838.30
Georgia	-	-	-	-	-	-
Hawaii	0.00	0.00	1.85	-	-	1,806.00
Idaho	-	-	-	-	-	-
Illinois	-	-	-	-	-	-
Indiana	-	-	-	-	-	-
Iowa	-	-	-	-	-	-
Kansas	1.10	1.89	1.33	2,792.56	2,776.32	3,116.46
Kentucky	2.38	13.75	9.65	20.00	1,323.27	6,735.86
Louisiana	-	-	-	-	-	-
Maine	-	-	-	-	-	-
Maryland	5.06	4.22	5.17	2,130.98	2,090.30	2,060.18
Massachusetts	2.46	2.27	2.97	5,139.65	4,861.01	4,468.07
Michigan	4.27	1.50	2.57	105,060.57	125,235.60	44,345.29
Minnesota	-	0.00	0.00	-	-	-
Mississippi	-	-	-	-	-	-
Missouri	-	-	-	-	-	-
Montana	-	-	-	-	-	-
Nebraska	-	-	-	-	-	-
Nevada	-	-	-	-	-	-
New Hampshire	-	-	-	-	-	-
New Jersey	4.27	3.77	4.86	13,885.35	16,118.02	10,602.49
New Mexico	-	-	-	-	-	-
New York	6.56	5.13	6.60	17,572.41	20,268.54	20,344.10
North Carolina	-	-	-	-	-	-
North Dakota	-	0.00	-	-	-	-
Ohio	-	-	-	-	-	-
Oklahoma	-	-	-	-	-	-
Oregon	0.00	0.00	0.00	-	-	-
Pennsylvania	3.13	2.93	3.49	4,396.69	4,863.53	4,296.76
Rhode Island	-	-	-	-	-	-
South Carolina	-	-	-	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	-	-	-	-	-	-
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	-	0.00	0.00	-	-	-
Vermont	-	-	-	-	-	-
Virginia	-	-	-	-	-	-
Washington	-	0.00	0.00	-	-	-
West Virginia	-	-	-	-	-	-
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	-
Countrywide	4.48	3.69	4.69	9,761.86	10,861.41	10,548.35
CW w/o Texas	4.48	3.69	4.69	9,760.32	10,860.80	10,547.62

Table 17A

Personal Injury Protection 2019-2021

Total Business						
STATE	Earned Premiums			Earned Exposures		
	2021	2020	2019	2021	2020	2019
Alabama	0	0	0	0	0	0
Alaska	0	0	0	0	0	0
Arizona	0	0	0	0	0	0
Arkansas	649,932	480,761	159,831	28,301	21,869	8,045
California	0	0	0	0	0	0
Colorado	0	0	0	0	0	0
Connecticut	3,861,006	4,178,523	4,512,836	139,317	148,042	152,683
Delaware	136,974,222	140,715,311	141,396,981	750,427	724,549	701,835
District of Columbia	5,121,928	5,469,315	5,610,656	161,784	160,339	159,863
Florida	4,461,606,621	4,225,473,673	3,984,866,996	15,223,754	14,620,071	14,059,521
Georgia	0	0	0	0	0	0
Hawaii	74,623,000	76,815,059	79,243,961	939,752	916,863	908,295
Idaho	0	0	0	0	0	0
Illinois	-18	-64	-191	0	0	-2
Indiana	0	0	0	0	0	0
Iowa	-130	-203	-178	-3	-2	-1
Kansas	112,348,703	116,659,406	120,496,086	2,414,281	2,367,839	2,310,266
Kentucky	324,960,520	332,726,366	336,737,555	3,387,808	3,323,196	3,251,535
Louisiana	0	0	0	0	0	0
Maine	0	0	0	0	0	0
Maryland	291,989,343	306,467,618	313,082,997	4,377,261	4,340,901	4,289,351
Massachusetts	242,197,621	265,908,074	271,660,041	4,561,464	4,509,026	4,497,175
Michigan	2,783,443,840	3,612,477,425	3,856,045,992	6,061,312	5,882,171	5,835,556
Minnesota	554,488,570	578,404,119	591,370,675	4,278,689	4,232,456	4,163,409
Mississippi	0	0	0	0	0	0
Missouri	0	0	0	0	0	0
Montana	0	0	0	0	0	0
Nebraska	-15	14	0	0	0	0
Nevada	49	0	0	1	0	0
New Hampshire	0	0	0	0	0	0
New Jersey	1,656,140,830	1,715,556,976	1,745,088,628	6,020,197	5,912,667	5,798,696
New Mexico	0	0	0	0	0	0
New York	2,785,785,162	2,648,762,230	2,595,792,617	11,020,231	10,545,309	9,939,702
North Carolina	0	0	0	0	0	0
North Dakota	36,783,416	38,354,834	38,590,489	654,010	654,580	645,984
Ohio	0	0	0	0	0	0
Oklahoma	0	0	0	0	0	0
Oregon	331,789,199	349,965,519	365,640,795	3,115,708	3,046,993	2,949,536
Pennsylvania	613,179,591	640,973,553	667,051,901	8,768,680	8,742,628	8,819,788
Rhode Island	0	0	0	0	0	0
South Carolina	0	0	0	0	0	0
South Dakota	330	464	260	4	4	3
Tennessee	0	0	0	0	0	0
Texas	470,799,393	474,358,585	492,520,862	n/a	n/a	n/a
Utah	85,195,640	93,234,011	92,868,806	2,035,810	2,119,590	2,020,331
Vermont	0	0	0	0	0	0
Virginia	0	0	0	0	0	0
Washington	332,997,504	339,512,249	346,096,635	3,677,877	3,587,215	3,489,375
West Virginia	0	0	0	0	0	0
Wisconsin	326	282	-80	5	4	1
Wyoming	0	0	0	0	0	0
Countrywide	15,304,936,583	15,966,494,100	16,048,835,151	77,616,670	75,856,310	74,000,947
CW w/o Texas	14,834,137,190	15,492,135,515	15,556,314,289	77,616,670	75,856,310	74,000,947

Table 17B

Personal Injury Protection 2019-2021

STATE	Total Business					
	Incurred Losses			Incurred Claims		
	2021	2020	2019	2021	2020	2019
Alabama	0	0	0	0	0	0
Alaska	0	0	0	0	0	0
Arizona	0	0	0	0	0	0
Arkansas	505,718	667,401	569,137	62	52	31
California	0	0	0	0	0	0
Colorado	0	0	0	0	0	0
Connecticut	2,517,684	1,978,151	4,117,245	271	247	592
Delaware	90,332,128	79,891,949	100,958,165	10,658	8,851	12,424
District of Columbia	3,551,229	2,994,795	4,002,753	434	373	542
Florida	3,128,085,284	2,735,328,399	3,158,651,242	338,754	300,359	400,282
Georgia	0	0	0	0	0	0
Hawaii	34,511,580	30,811,632	47,294,647	6,173	5,126	8,843
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	69,226,275	61,163,427	75,498,634	13,610	12,915	17,795
Kentucky	197,118,189	188,223,816	232,181,719	31,784	30,815	40,892
Louisiana	0	0	0	0	0	0
Maine	0	0	0	0	0	0
Maryland	182,172,829	161,611,180	226,074,684	60,875	55,433	84,917
Massachusetts	161,309,988	120,815,167	157,031,277	35,973	27,058	38,198
Michigan	1,861,419,307	2,210,635,071	2,816,429,010	25,545	24,377	38,128
Minnesota	332,049,353	300,316,508	394,128,017	29,677	26,521	42,330
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	1,036,714,597	869,740,490	1,159,079,779	62,767	53,090	81,165
New Mexico	0	0	0	0	0	0
New York	2,379,933,912	1,956,593,924	2,207,125,288	120,039	108,962	189,948
North Carolina	0	0	0	0	0	0
North Dakota	26,855,235	22,120,180	25,032,299	2,661	2,599	3,316
Ohio	0	0	0	0	0	0
Oklahoma	0	0	0	0	0	0
Oregon	202,924,402	186,888,669	232,391,258	28,561	25,099	37,095
Pennsylvania	383,013,177	337,845,918	447,381,012	94,319	82,212	117,248
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	317,139,425	250,368,489	322,299,697	n/a	n/a	n/a
Utah	48,954,582	47,835,384	60,621,763	16,091	16,223	22,536
Vermont	0	0	0	0	0	0
Virginia	0	0	0	0	0	0
Washington	202,453,694	177,164,818	248,585,624	31,702	25,692	40,913
West Virginia	0	0	0	0	0	0
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
Countrywide	10,660,788,588	9,742,995,368	11,919,453,250	909,956	806,004	1,177,195
CW w/o Texas	10,343,649,163	9,492,626,879	11,597,153,553	909,956	806,004	1,177,195

Table 17C

Personal Injury Protection 2019-2021

STATE	Total Business					
	Pure Premium			Loss Ratio		
	2021	2020	2019	2021	2020	2019
Alabama	-	-	-	-	-	-
Alaska	-	-	-	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	17.87	30.52	70.74	77.81	138.82	356.09
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	18.07	13.36	26.97	65.21	47.34	91.23
Delaware	120.37	110.26	143.85	65.95	56.78	71.40
District of Columbia	21.95	18.68	25.04	69.33	54.76	71.34
Florida	205.47	187.09	224.66	70.11	64.73	79.27
Georgia	-	-	-	-	-	-
Hawaii	36.72	33.61	52.07	46.25	40.11	59.68
Idaho	-	-	-	-	-	-
Illinois	-	-	0.00	0.00	0.00	0.00
Indiana	-	-	-	-	-	-
Iowa	0.00	0.00	0.00	0.00	0.00	0.00
Kansas	28.67	25.83	32.68	61.62	52.43	62.66
Kentucky	58.18	56.64	71.41	60.66	56.57	68.95
Louisiana	-	-	-	-	-	-
Maine	-	-	-	-	-	-
Maryland	41.62	37.23	52.71	62.39	52.73	72.21
Massachusetts	35.36	26.79	34.92	66.60	45.43	57.80
Michigan	307.10	375.82	482.63	66.87	61.19	73.04
Minnesota	77.61	70.96	94.66	59.88	51.92	66.65
Mississippi	-	-	-	-	-	-
Missouri	-	-	-	-	-	-
Montana	-	-	-	-	-	-
Nebraska	-	-	-	0.00	0.00	-
Nevada	0.00	-	-	0.00	-	-
New Hampshire	-	-	-	-	-	-
New Jersey	172.21	147.10	199.89	62.60	50.70	66.42
New Mexico	-	-	-	-	-	-
New York	215.96	185.54	222.05	85.43	73.87	85.03
North Carolina	-	-	-	-	-	-
North Dakota	41.06	33.79	38.75	73.01	57.67	64.87
Ohio	-	-	-	-	-	-
Oklahoma	-	-	-	-	-	-
Oregon	65.13	61.34	78.79	61.16	53.40	63.56
Pennsylvania	43.68	38.64	50.72	62.46	52.71	67.07
Rhode Island	-	-	-	-	-	-
South Carolina	-	-	-	-	-	-
South Dakota	0.00	0.00	0.00	0.00	0.00	0.00
Tennessee	-	-	-	-	-	-
Texas	n/a	n/a	n/a	67.36	52.78	65.44
Utah	24.05	22.57	30.01	57.46	51.31	65.28
Vermont	-	-	-	-	-	-
Virginia	-	-	-	-	-	-
Washington	55.05	49.39	71.24	60.80	52.18	71.83
West Virginia	-	-	-	-	-	-
Wisconsin	0.00	0.00	0.00	0.00	0.00	0.00
Wyoming	-	-	-	-	-	-
Countrywide	137.35	128.44	161.07	69.66	61.02	74.27
CW w/o Texas	133.27	125.14	156.72	69.73	61.27	74.55

Table 17D

Personal Injury Protection 2019-2021

STATE	Total Business					
	Frequency			Severity		
	2021	2020	2019	2021	2020	2019
Alabama	-	-	-	-	-	-
Alaska	-	-	-	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	0.22	0.24	0.39	8,156.74	12,834.63	18,359.26
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	0.19	0.17	0.39	9,290.35	8,008.71	6,954.81
Delaware	1.42	1.22	1.77	8,475.52	9,026.32	8,126.06
District of Columbia	0.27	0.23	0.34	8,182.56	8,028.94	7,385.15
Florida	2.23	2.05	2.85	9,234.09	9,106.86	7,891.06
Georgia	-	-	-	-	-	-
Hawaii	0.66	0.56	0.97	5,590.73	6,010.85	5,348.26
Idaho	-	-	-	-	-	-
Illinois	-	-	0.00	-	-	-
Indiana	-	-	-	-	-	-
Iowa	0.00	0.00	0.00	-	-	-
Kansas	0.56	0.55	0.77	5,086.43	4,735.84	4,242.69
Kentucky	0.94	0.93	1.26	6,201.81	6,108.19	5,677.93
Louisiana	-	-	-	-	-	-
Maine	-	-	-	-	-	-
Maryland	1.39	1.28	1.98	2,992.57	2,915.43	2,662.30
Massachusetts	0.79	0.60	0.85	4,484.20	4,465.04	4,110.98
Michigan	0.42	0.41	0.65	72,868.24	90,685.28	73,867.74
Minnesota	0.69	0.63	1.02	11,188.78	11,323.72	9,310.84
Mississippi	-	-	-	-	-	-
Missouri	-	-	-	-	-	-
Montana	-	-	-	-	-	-
Nebraska	-	-	-	-	-	-
Nevada	0.00	-	-	-	-	-
New Hampshire	-	-	-	-	-	-
New Jersey	1.04	0.90	1.40	16,516.87	16,382.38	14,280.54
New Mexico	-	-	-	-	-	-
New York	1.09	1.03	1.91	19,826.34	17,956.66	11,619.63
North Carolina	-	-	-	-	-	-
North Dakota	0.41	0.40	0.51	10,092.16	8,511.04	7,548.94
Ohio	-	-	-	-	-	-
Oklahoma	-	-	-	-	-	-
Oregon	0.92	0.82	1.26	7,104.95	7,446.06	6,264.76
Pennsylvania	1.08	0.94	1.33	4,060.83	4,109.45	3,815.68
Rhode Island	-	-	-	-	-	-
South Carolina	-	-	-	-	-	-
South Dakota	0.00	0.00	0.00	-	-	-
Tennessee	-	-	-	-	-	-
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	0.79	0.77	1.12	3,042.36	2,948.62	2,690.00
Vermont	-	-	-	-	-	-
Virginia	-	-	-	-	-	-
Washington	0.86	0.72	1.17	6,386.15	6,895.72	6,075.96
West Virginia	-	-	-	-	-	-
Wisconsin	0.00	0.00	0.00	-	-	-
Wyoming	-	-	-	-	-	-
Countrywide	1.17	1.06	1.59	11,715.72	12,088.02	10,125.30
CW w/o Texas	1.17	1.06	1.59	11,367.20	11,777.39	9,851.51

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. For this reason, there is a Countrywide without Texas and Massachusetts total line in the tables that does not include earned exposures and the earned premiums are indicated by “n/a.”

Medical Payments 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**.

Except:

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

Table 18A

Medical Payments 2019-2021

Voluntary Business

STATE	Earned Premiums			Earned Exposures		
	2021	2020	2019	2021	2020	2019
Alabama	65,232,750	67,855,251	71,202,178	2,734,067	2,679,353	2,649,166
Alaska	18,472,719	19,303,762	19,610,684	316,043	314,558	316,055
Arizona	87,063,928	88,010,054	87,241,914	1,812,982	1,752,710	1,694,379
Arkansas	43,606,373	40,839,210	41,845,654	1,087,976	851,945	861,559
California	370,301,842	379,453,440	384,570,195	11,117,464	11,091,595	11,129,085
Colorado	200,620,878	201,034,904	199,053,827	3,208,793	3,152,205	3,081,260
Connecticut	37,328,341	37,094,785	36,889,020	742,868	716,529	703,076
Delaware	29,075	30,694	29,262	264	323	408
District of Columbia	138,165	139,248	137,785	10,596	10,462	10,645
Florida	139,467,111	139,042,107	136,878,927	3,274,253	3,154,974	3,110,496
Georgia	188,646,360	193,964,304	191,817,278	2,655,016	2,614,281	2,619,089
Hawaii	77,212	76,823	76,761	19,125	18,960	18,959
Idaho	35,126,985	34,397,811	34,338,479	1,060,569	1,002,311	945,976
Illinois	187,823,990	199,323,795	209,693,968	6,088,911	6,014,478	6,015,045
Indiana	144,886,543	148,815,147	151,336,452	4,260,630	4,201,127	4,159,801
Iowa	48,098,574	49,824,342	50,982,113	2,328,133	2,311,550	2,293,844
Kansas	3,368,571	3,201,415	2,996,187	285,279	281,516	272,129
Kentucky	2,349,384	2,434,858	2,731,885	602,721	595,853	596,612
Louisiana	60,867,658	62,651,212	64,225,559	1,366,010	1,364,411	1,379,066
Maine	26,621,787	26,594,806	26,669,769	1,054,631	1,029,494	1,008,109
Maryland	14,169,967	14,213,209	13,659,825	435,995	441,166	442,108
Massachusetts	n/a	n/a	n/a	1,676,544	1,652,068	1,635,437
Michigan	395,508	458,266	578,925	6,229	13,988	21,641
Minnesota	429,615	275,856	279,493	8,248	7,138	6,938
Mississippi	46,276,894	46,308,622	47,152,697	1,454,518	1,423,468	1,409,470
Missouri	79,282,672	82,026,290	83,493,705	2,588,713	2,549,585	2,522,541
Montana	23,180,641	22,857,136	23,193,359	501,321	481,236	468,793
Nebraska	37,332,418	39,027,051	40,604,256	1,451,692	1,438,758	1,421,046
Nevada	56,442,485	55,960,958	56,544,090	804,590	785,201	773,843
New Hampshire	26,564,912	27,130,072	27,428,171	998,039	982,176	967,762
New Jersey	1,263,413	1,395,680	1,842,066	888,788	992,559	1,247,919
New Mexico	26,254,154	27,074,651	27,481,852	824,968	804,044	788,914
New York	22,431,447	20,580,052	18,911,574	4,464,182	4,443,100	4,423,068
North Carolina	150,706,299	151,506,761	148,530,728	5,520,850	5,444,923	5,295,555
North Dakota	16,660	1,152	1,040	343	117	113
Ohio	181,572,107	190,004,080	194,560,704	6,760,933	6,783,333	6,796,413
Oklahoma	51,884,486	53,259,042	54,706,562	1,250,664	1,223,903	1,194,168
Oregon	1,664,400	1,611,920	1,574,918	148,013	143,990	138,647
Pennsylvania	23,080,491	16,187,244	6,098,930	596,344	376,510	95,048
Rhode Island	21,748,129	21,727,430	21,133,228	608,390	607,944	606,923
South Carolina	31,933,007	31,998,468	31,532,231	912,034	892,424	877,889
South Dakota	16,064,503	16,261,238	16,708,195	662,596	649,940	639,618
Tennessee	94,839,879	96,095,043	99,299,760	4,053,655	3,946,314	3,868,421
Texas	43,543,899	45,871,669	49,366,646	n/a	n/a	n/a
Utah	603,296	454,270	376,007	28,103	25,018	21,775
Vermont	7,316,527	7,613,260	7,856,539	354,936	354,553	355,886
Virginia	154,587,243	156,046,948	160,040,917	3,523,454	3,568,767	3,594,234
Washington	6,739,486	7,314,222	8,057,817	139,245	141,380	143,149
West Virginia	36,066,453	37,614,414	39,158,641	924,912	921,460	919,675
Wisconsin	102,092,486	107,236,368	111,244,363	3,763,352	3,737,885	3,724,059
Wyoming	14,493,251	14,513,297	14,570,931	404,652	393,682	382,720
Countrywide	2,933,104,974	2,986,712,637	3,018,316,067	89,782,634	88,385,265	87,648,532
CW w/o TX and MA	2,889,561,075	2,940,840,968	2,968,949,421	88,106,090	86,733,197	86,013,095

Table 18B

Medical Payments 2019-2021

Voluntary Business						
STATE	Incurred Losses			Incurred Claims		
	2021	2020	2019	2021	2020	2019
Alabama	31,966,527	30,365,760	38,956,362	9,834	9,220	12,074
Alaska	11,104,079	10,782,701	14,527,551	1,653	1,635	2,035
Arizona	48,407,557	42,324,757	60,590,425	12,788	10,688	15,510
Arkansas	39,223,595	29,157,441	31,603,192	8,944	6,856	7,255
California	238,756,383	195,424,228	279,561,642	69,499	57,741	89,387
Colorado	106,206,899	98,956,767	142,108,184	20,885	19,133	28,844
Connecticut	19,730,275	18,772,858	26,058,298	5,403	4,525	6,682
Delaware	11,344	0	9,857	1	0	1
District of Columbia	68,669	95,847	62,877	32	26	24
Florida	94,641,359	83,983,133	108,926,597	31,788	27,320	36,638
Georgia	115,100,368	108,539,514	149,208,124	30,368	26,970	35,992
Hawaii	14,027	21,223	79,718	6	6	7
Idaho	19,792,506	19,576,782	20,175,307	5,501	6,279	6,272
Illinois	128,866,605	111,016,725	146,495,409	30,763	25,676	35,864
Indiana	87,891,179	78,937,915	104,282,491	22,206	19,594	25,699
Iowa	30,497,931	26,430,248	33,745,037	8,873	8,013	10,511
Kansas	2,634,270	2,032,860	2,516,956	711	672	872
Kentucky	1,343,356	1,454,364	1,737,023	1,478	1,579	1,996
Louisiana	44,134,210	40,569,553	49,312,162	11,483	10,245	12,883
Maine	15,780,633	13,772,668	17,579,565	5,072	4,257	5,893
Maryland	9,500,561	8,544,358	12,134,185	2,449	2,289	3,458
Massachusetts	17,848,338	13,241,961	16,413,441	3,637	2,861	3,621
Michigan	72,592	55,271	133,612	7	11	13
Minnesota	378,146	238,629	265,781	26	25	43
Mississippi	28,863,392	27,723,511	33,862,037	9,053	8,753	10,457
Missouri	51,056,017	44,987,373	59,154,397	14,872	13,202	17,499
Montana	12,994,633	12,412,655	14,927,840	2,899	2,592	3,220
Nebraska	23,514,388	21,489,993	24,890,457	6,499	5,904	7,297
Nevada	30,422,965	29,403,577	44,303,594	7,107	6,048	8,976
New Hampshire	12,852,499	12,082,410	17,635,617	4,218	3,856	5,547
New Jersey	814,986	675,644	1,548,781	132	152	438
New Mexico	16,244,714	14,016,442	18,404,428	4,760	3,930	5,461
New York	13,445,088	11,455,218	16,765,473	1,360	1,288	1,604
North Carolina	90,931,940	84,664,886	107,946,841	43,098	40,561	52,412
North Dakota	5,752	6,016	3,258	0	3	2
Ohio	124,819,923	112,675,823	141,538,308	32,155	28,150	37,176
Oklahoma	30,021,732	27,161,218	34,129,334	7,680	6,792	8,813
Oregon	1,032,735	912,171	1,711,189	132	148	184
Pennsylvania	11,903,618	9,424,193	5,356,358	2,812	2,483	2,061
Rhode Island	13,150,285	11,319,331	16,487,552	5,857	4,850	7,134
South Carolina	19,372,112	18,073,041	22,579,513	7,521	6,926	8,897
South Dakota	10,249,096	8,727,188	10,170,312	2,560	2,158	2,881
Tennessee	55,322,228	50,067,897	62,121,324	17,895	15,876	20,022
Texas	23,911,472	26,009,920	26,630,477	n/a	n/a	n/a
Utah	554,102	515,351	554,816	86	78	108
Vermont	4,641,006	3,447,511	4,951,835	1,165	891	1,315
Virginia	84,883,562	84,366,932	114,748,736	19,049	17,623	25,359
Washington	3,873,721	3,942,304	6,229,091	675	650	1,227
West Virginia	20,930,059	19,841,555	25,834,923	5,514	5,064	6,867
Wisconsin	60,847,085	54,674,014	74,709,192	14,078	12,392	17,770
Wyoming	9,030,307	8,118,175	11,124,161	1,409	1,361	1,671
Countrywide	1,819,660,826	1,632,489,912	2,154,803,640	495,993	437,352	595,972
CW w/o TX and MA	1,777,901,016	1,593,238,031	2,111,759,722	492,356	434,491	592,351

Table 18C

Medical Payments 2019-2021

Voluntary Business						
STATE	Pure Premium			Loss Ratio		
	2021	2020	2019	2021	2020	2019
Alabama	11.69	11.33	14.71	49.00	44.75	54.71
Alaska	35.13	34.28	45.97	60.11	55.86	74.08
Arizona	26.70	24.15	35.76	55.60	48.09	69.45
Arkansas	36.05	34.22	36.68	89.95	71.40	75.52
California	21.48	17.62	25.12	64.48	51.50	72.69
Colorado	33.10	31.39	46.12	52.94	49.22	71.39
Connecticut	26.56	26.20	37.06	52.86	50.61	70.64
Delaware	42.97	0.00	24.16	39.02	0.00	33.69
District of Columbia	6.48	9.16	5.91	49.70	68.83	45.63
Florida	28.90	26.62	35.02	67.86	60.40	79.58
Georgia	43.35	41.52	56.97	61.01	55.96	77.79
Hawaii	0.73	1.12	4.20	18.17	27.63	103.85
Idaho	18.66	19.53	21.33	56.35	56.91	58.75
Illinois	21.16	18.46	24.35	68.61	55.70	69.86
Indiana	20.63	18.79	25.07	60.66	53.04	68.91
Iowa	13.10	11.43	14.71	63.41	53.05	66.19
Kansas	9.23	7.22	9.25	78.20	63.50	84.01
Kentucky	2.23	2.44	2.91	57.18	59.73	63.58
Louisiana	32.31	29.73	35.76	72.51	64.75	76.78
Maine	14.96	13.38	17.44	59.28	51.79	65.92
Maryland	21.79	19.37	27.45	67.05	60.12	88.83
Massachusetts	10.65	8.02	10.04	n/a	n/a	n/a
Michigan	11.65	3.95	6.17	18.35	12.06	23.08
Minnesota	45.85	33.43	38.31	88.02	86.50	95.09
Mississippi	19.84	19.48	24.02	62.37	59.87	71.81
Missouri	19.72	17.64	23.45	64.40	54.85	70.85
Montana	25.92	25.79	31.84	56.06	54.31	64.36
Nebraska	16.20	14.94	17.52	62.99	55.06	61.30
Nevada	37.81	37.45	57.25	53.90	52.54	78.35
New Hampshire	12.88	12.30	18.22	48.38	44.54	64.30
New Jersey	0.92	0.68	1.24	64.51	48.41	84.08
New Mexico	19.69	17.43	23.33	61.87	51.77	66.97
New York	3.01	2.58	3.79	59.94	55.66	88.65
North Carolina	16.47	15.55	20.38	60.34	55.88	72.68
North Dakota	16.77	51.42	28.83	34.53	522.22	313.27
Ohio	18.46	16.61	20.83	68.74	59.30	72.75
Oklahoma	24.00	22.19	28.58	57.86	51.00	62.39
Oregon	6.98	6.33	12.34	62.05	56.59	108.65
Pennsylvania	19.96	25.03	56.35	51.57	58.22	87.82
Rhode Island	21.61	18.62	27.17	60.47	52.10	78.02
South Carolina	21.24	20.25	25.72	60.66	56.48	71.61
South Dakota	15.47	13.43	15.90	63.80	53.67	60.87
Tennessee	13.65	12.69	16.06	58.33	52.10	62.56
Texas	n/a	n/a	n/a	54.91	56.70	53.94
Utah	19.72	20.60	25.48	91.85	113.45	147.55
Vermont	13.08	9.72	13.91	63.43	45.28	63.03
Virginia	24.09	23.64	31.93	54.91	54.07	71.70
Washington	27.82	27.88	43.51	57.48	53.90	77.30
West Virginia	22.63	21.53	28.09	58.03	52.75	65.98
Wisconsin	16.17	14.63	20.06	59.60	50.98	67.16
Wyoming	22.32	20.62	29.07	62.31	55.94	76.34
Countrywide	20.27	18.47	24.58	62.04	54.66	71.39
CW w/o TX and MA	20.18	18.37	24.55	61.53	54.18	71.13

Table 18D

Medical Payments 2019-2021

Voluntary Business						
STATE	Frequency			Severity		
	2021	2020	2019	2021	2020	2019
Alabama	0.36	0.34	0.46	3,250.61	3,293.47	3,226.47
Alaska	0.52	0.52	0.64	6,717.53	6,594.92	7,138.85
Arizona	0.71	0.61	0.92	3,785.39	3,960.03	3,906.54
Arkansas	0.82	0.80	0.84	4,385.46	4,252.84	4,356.06
California	0.63	0.52	0.80	3,435.39	3,384.50	3,127.54
Colorado	0.65	0.61	0.94	5,085.32	5,172.05	4,926.78
Connecticut	0.73	0.63	0.95	3,651.73	4,148.70	3,899.78
Delaware	0.38	0.00	0.25	11,344.00	-	9,857.00
District of Columbia	0.30	0.25	0.23	2,145.91	3,686.42	2,619.88
Florida	0.97	0.87	1.18	2,977.27	3,074.05	2,973.05
Georgia	1.14	1.03	1.37	3,790.19	4,024.45	4,145.59
Hawaii	0.03	0.03	0.04	2,337.83	3,537.17	11,388.29
Idaho	0.52	0.63	0.66	3,597.98	3,117.82	3,216.73
Illinois	0.51	0.43	0.60	4,189.01	4,323.75	4,084.75
Indiana	0.52	0.47	0.62	3,957.99	4,028.68	4,057.84
Iowa	0.38	0.35	0.46	3,437.16	3,298.42	3,210.45
Kansas	0.25	0.24	0.32	3,705.02	3,025.09	2,886.42
Kentucky	0.25	0.26	0.33	908.90	921.07	870.25
Louisiana	0.84	0.75	0.93	3,843.44	3,959.94	3,827.69
Maine	0.48	0.41	0.58	3,111.32	3,235.30	2,983.13
Maryland	0.56	0.52	0.78	3,879.36	3,732.79	3,509.02
Massachusetts	0.22	0.17	0.22	4,907.43	4,628.44	4,532.85
Michigan	0.11	0.08	0.06	10,370.29	5,024.64	10,277.85
Minnesota	0.32	0.35	0.62	14,544.08	9,545.16	6,180.95
Mississippi	0.62	0.61	0.74	3,188.27	3,167.32	3,238.22
Missouri	0.57	0.52	0.69	3,433.03	3,407.62	3,380.44
Montana	0.58	0.54	0.69	4,482.45	4,788.83	4,635.98
Nebraska	0.45	0.41	0.51	3,618.15	3,639.90	3,411.05
Nevada	0.88	0.77	1.16	4,280.70	4,861.70	4,935.78
New Hampshire	0.42	0.39	0.57	3,047.06	3,133.41	3,179.31
New Jersey	0.01	0.02	0.04	6,174.14	4,445.03	3,536.03
New Mexico	0.58	0.49	0.69	3,412.76	3,566.52	3,370.16
New York	0.03	0.03	0.04	9,886.09	8,893.80	10,452.29
North Carolina	0.78	0.74	0.99	2,109.89	2,087.35	2,059.58
North Dakota	0.00	2.56	1.77	-	2,005.33	1,629.00
Ohio	0.48	0.41	0.55	3,881.82	4,002.69	3,807.25
Oklahoma	0.61	0.55	0.74	3,909.08	3,999.00	3,872.61
Oregon	0.09	0.10	0.13	7,823.75	6,163.32	9,299.94
Pennsylvania	0.47	0.66	2.17	4,233.15	3,795.49	2,598.91
Rhode Island	0.96	0.80	1.18	2,245.23	2,333.88	2,311.12
South Carolina	0.82	0.78	1.01	2,575.74	2,609.45	2,537.88
South Dakota	0.39	0.33	0.45	4,003.55	4,044.11	3,530.13
Tennessee	0.44	0.40	0.52	3,091.49	3,153.68	3,102.65
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	0.31	0.31	0.50	6,443.05	6,607.06	5,137.19
Vermont	0.33	0.25	0.37	3,983.70	3,869.26	3,765.65
Virginia	0.54	0.49	0.71	4,456.06	4,787.32	4,524.97
Washington	0.48	0.46	0.86	5,738.85	6,065.08	5,076.68
West Virginia	0.60	0.55	0.75	3,795.80	3,918.16	3,762.18
Wisconsin	0.37	0.33	0.48	4,322.14	4,412.04	4,204.23
Wyoming	0.35	0.35	0.44	6,409.02	5,964.86	6,657.19
Countrywide	0.55	0.49	0.68	3,668.72	3,732.67	3,615.61
CW w/o TX and MA	0.56	0.50	0.69	3,611.01	3,666.91	3,565.05

Table 19A

Medical Payments 2019-2021

Residual Business						
STATE	Earned Premiums			Earned Exposures		
	2021	2020	2019	2021	2020	2019
Alabama	0	8	7	0	1	0
Alaska	184	81	16	4	2	0
Arizona	0	0	0	0	0	0
Arkansas	0	0	0	0	0	0
California	205,416	202,565	181,073	8,371	8,402	7,033
Colorado	126	0	-74	1	0	0
Connecticut	42	1,566	2,867	1	3	6
Delaware	0	0	0	0	0	0
District of Columbia	0	0	0	0	0	0
Florida	285	123	35	2	1	0
Georgia	0	0	0	0	0	0
Hawaii	0	0	0	0	0	0
Idaho	0	0	0	0	0	0
Illinois	2,696	4,638	7,427	24	50	80
Indiana	10	94	214	0	4	6
Iowa	43	153	394	1	5	9
Kansas	438	643	752	69	99	110
Kentucky	0	43	3	0	1	0
Louisiana	63	19	64	1	0	0
Maine	255	289	144	3	3	1
Maryland	0	0	0	0	0	0
Massachusetts	n/a	n/a	n/a	4,631	6,990	9,144
Michigan	0	0	0	0	0	0
Minnesota	0	0	0	0	0	0
Mississippi	0	0	0	0	0	0
Missouri	22	136	286	-1	2	5
Montana	41	65	37	1	1	0
Nebraska	-39	283	652	-1	4	8
Nevada	0	0	0	0	0	0
New Hampshire	330	647	968	7	15	17
New Jersey	6,873	7,601	8,096	6,082	6,381	7,127
New Mexico	46	134	112	2	2	1
New York	18,807	26,655	36,539	16,786	24,409	33,118
North Carolina	0	0	0	0	0	0
North Dakota	0	0	0	0	0	0
Ohio	-4	227	338	0	3	4
Oklahoma	0	66	387	0	0	3
Oregon	0	0	0	0	0	0
Pennsylvania	0	0	0	0	0	0
Rhode Island	22,560	29,453	49,757	221	292	528
South Carolina	0	-10	27	0	0	1
South Dakota	-1	247	458	0	2	2
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	331	450	752	11	13	15
Virginia	1,568	3,166	5,634	10	21	36
Washington	0	0	0	0	0	0
West Virginia	93	205	296	1	3	5
Wisconsin	34	108	207	1	4	6
Wyoming	-5	72	48	0	2	1
Countrywide	260,214	279,727	297,516	36,228	46,715	57,266
CW w/o TX and MA	260,214	279,727	297,516	31,597	39,725	48,122

Table 19B

Medical Payments 2019-2021

STATE	Residual Business					
	Incurred Losses			Incurred Claims		
	2021	2020	2019	2021	2020	2019
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	75,547	91,886	91,632	79	93	105
Colorado	2,293	0	4,435	1	0	1
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	1,946	0	0	6	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	1,386	0	0	1
Indiana	0	1,139	0	0	1	0
Iowa	0	0	0	0	0	0
Kansas	0	1,098	0	0	1	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	231,638	196,211	251,680	50	45	66
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	3,416	0	0	1	0
Nevada	0	0	0	0	0	0
New Hampshire	0	0	0	0	0	0
New Jersey	26,144	8,832	54,432	4	1	7
New Mexico	0	0	0	0	0	0
New York	266,778	195,223	245,152	26	41	50
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	27,908	16,837	53,491	12	10	26
South Carolina	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0
Texas	0	0	0	n/a	n/a	n/a
Utah	0	0	0	0	0	0
Vermont	0	0	0	0	0	0
Virginia	0	55	15,351	0	1	2
Washington	0	0	0	0	0	0
West Virginia	0	0	0	0	0	0
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
Countrywide	630,308	516,643	717,559	172	200	258
CW w/o TX and MA	398,670	320,432	465,879	122	155	192

Table 19C

Medical Payments 2019-2021

Residual Business						
STATE	Pure Premium			Loss Ratio		
	2021	2020	2019	2021	2020	2019
Alabama	-	0.00	-	-	0.00	0.00
Alaska	0.00	0.00	-	0.00	0.00	0.00
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	-	-
California	9.02	10.94	13.03	36.78	45.36	50.61
Colorado	2,293.00	-	-	1,819.84	-	-5,993.24
Connecticut	0.00	0.00	0.00	0.00	0.00	0.00
Delaware	-	-	-	-	-	-
District of Columbia	-	-	-	-	-	-
Florida	0.00	1,946.00	-	0.00	1,582.11	0.00
Georgia	-	-	-	-	-	-
Hawaii	-	-	-	-	-	-
Idaho	-	-	-	-	-	-
Illinois	0.00	0.00	17.33	0.00	0.00	18.66
Indiana	-	284.75	0.00	0.00	1,211.70	0.00
Iowa	0.00	0.00	0.00	0.00	0.00	0.00
Kansas	0.00	11.09	0.00	0.00	170.76	0.00
Kentucky	-	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	-	-	-	-	-	-
Massachusetts	50.02	28.07	27.52	n/a	n/a	n/a
Michigan	-	-	-	-	-	-
Minnesota	-	-	-	-	-	-
Mississippi	-	-	-	-	-	-
Missouri	0.00	0.00	0.00	0.00	0.00	0.00
Montana	0.00	0.00	-	0.00	0.00	0.00
Nebraska	0.00	854.00	0.00	0.00	1,207.07	0.00
Nevada	-	-	-	-	-	-
New Hampshire	0.00	0.00	0.00	0.00	0.00	0.00
New Jersey	4.30	1.38	7.64	380.39	116.20	672.33
New Mexico	0.00	0.00	0.00	0.00	0.00	0.00
New York	15.89	8.00	7.40	1,418.50	732.41	670.93
North Carolina	-	-	-	-	-	-
North Dakota	-	-	-	-	-	-
Ohio	-	0.00	0.00	0.00	0.00	0.00
Oklahoma	-	-	0.00	-	0.00	0.00
Oregon	-	-	-	-	-	-
Pennsylvania	-	-	-	-	-	-
Rhode Island	126.28	57.66	101.31	123.71	57.17	107.50
South Carolina	-	-	0.00	-	0.00	0.00
South Dakota	-	0.00	0.00	0.00	0.00	0.00
Tennessee	-	-	-	-	-	-
Texas	n/a	n/a	n/a	-	-	-
Utah	-	-	-	-	-	-
Vermont	0.00	0.00	0.00	0.00	0.00	0.00
Virginia	0.00	2.62	426.42	0.00	1.74	272.47
Washington	-	-	-	-	-	-
West Virginia	0.00	0.00	0.00	0.00	0.00	0.00
Wisconsin	0.00	0.00	0.00	0.00	0.00	0.00
Wyoming	-	0.00	0.00	0.00	0.00	0.00
Countrywide	17.40	11.06	12.53	242.23	184.70	241.18
CW w/o TX and MA	12.62	8.07	9.68	153.21	114.55	156.59

Table 19D

Medical Payments 2019-2021

Residual Business						
STATE	Frequency			Severity		
	2021	2020	2019	2021	2020	2019
Alabama	-	0.00	-	-	-	-
Alaska	0.00	0.00	-	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	-	-
California	0.94	1.11	1.49	956.29	988.02	872.69
Colorado	100.00	-	-	2,293.00	-	4,435.00
Connecticut	0.00	0.00	0.00	-	-	-
Delaware	-	-	-	-	-	-
District of Columbia	-	-	-	-	-	-
Florida	0.00	600.00	-	-	324.33	-
Georgia	-	-	-	-	-	-
Hawaii	-	-	-	-	-	-
Idaho	-	-	-	-	-	-
Illinois	0.00	0.00	1.25	-	-	1,386.00
Indiana	-	25.00	0.00	-	1,139.00	-
Iowa	0.00	0.00	0.00	-	-	-
Kansas	0.00	1.01	0.00	-	1,098.00	-
Kentucky	-	0.00	-	-	-	-
Louisiana	0.00	-	-	-	-	-
Maine	0.00	0.00	0.00	-	-	-
Maryland	-	-	-	-	-	-
Massachusetts	1.08	0.64	0.72	4,632.76	4,360.24	3,813.33
Michigan	-	-	-	-	-	-
Minnesota	-	-	-	-	-	-
Mississippi	-	-	-	-	-	-
Missouri	0.00	0.00	0.00	-	-	-
Montana	0.00	0.00	-	-	-	-
Nebraska	0.00	25.00	0.00	-	3,416.00	-
Nevada	-	-	-	-	-	-
New Hampshire	0.00	0.00	0.00	-	-	-
New Jersey	0.07	0.02	0.10	6,536.00	8,832.00	7,776.00
New Mexico	0.00	0.00	0.00	-	-	-
New York	0.15	0.17	0.15	10,260.69	4,761.54	4,903.04
North Carolina	-	-	-	-	-	-
North Dakota	-	-	-	-	-	-
Ohio	-	0.00	0.00	-	-	-
Oklahoma	-	-	0.00	-	-	-
Oregon	-	-	-	-	-	-
Pennsylvania	-	-	-	-	-	-
Rhode Island	5.43	3.42	4.92	2,325.67	1,683.70	2,057.35
South Carolina	-	-	0.00	-	-	-
South Dakota	-	0.00	0.00	-	-	-
Tennessee	-	-	-	-	-	-
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	-	-	-	-	-	-
Vermont	0.00	0.00	0.00	-	-	-
Virginia	0.00	4.76	5.56	-	55.00	7,675.50
Washington	-	-	-	-	-	-
West Virginia	0.00	0.00	0.00	-	-	-
Wisconsin	0.00	0.00	0.00	-	-	-
Wyoming	-	0.00	0.00	-	-	-
Countrywide	0.47	0.43	0.45	3,664.58	2,583.22	2,781.24
CW w/o TX and MA	0.39	0.39	0.40	3,267.79	2,067.30	2,426.45

Table 20A

Medical Payments 2019-2021

Total Business						
STATE	Earned Premiums			Earned Exposures		
	2021	2020	2019	2021	2020	2019
Alabama	65,232,750	67,855,259	71,202,185	2,734,067	2,679,354	2,649,166
Alaska	18,472,903	19,303,843	19,610,700	316,047	314,560	316,055
Arizona	87,063,928	88,010,054	87,241,914	1,812,982	1,752,710	1,694,379
Arkansas	43,606,373	40,839,210	41,845,654	1,087,976	851,945	861,559
California	370,507,258	379,656,005	384,751,268	11,125,835	11,099,997	11,136,118
Colorado	200,621,004	201,034,904	199,053,753	3,208,794	3,152,205	3,081,260
Connecticut	37,328,383	37,096,351	36,891,887	742,869	716,532	703,082
Delaware	29,075	30,694	29,262	264	323	408
District of Columbia	138,165	139,248	137,785	10,596	10,462	10,645
Florida	139,467,396	139,042,230	136,878,962	3,274,255	3,154,975	3,110,496
Georgia	188,646,360	193,964,304	191,817,278	2,655,016	2,614,281	2,619,089
Hawaii	77,212	76,823	76,761	19,125	18,960	18,959
Idaho	35,126,985	34,397,811	34,338,479	1,060,569	1,002,311	945,976
Illinois	187,826,686	199,328,433	209,701,395	6,088,935	6,014,528	6,015,125
Indiana	144,886,553	148,815,241	151,336,666	4,260,630	4,201,131	4,159,807
Iowa	48,098,617	49,824,495	50,982,507	2,328,134	2,311,555	2,293,853
Kansas	3,369,009	3,202,058	2,996,939	285,348	281,615	272,239
Kentucky	2,349,384	2,434,901	2,731,888	602,721	595,854	596,612
Louisiana	60,867,721	62,651,231	64,225,623	1,366,011	1,364,411	1,379,066
Maine	26,622,042	26,595,095	26,669,913	1,054,634	1,029,497	1,008,110
Maryland	14,169,967	14,213,209	13,659,825	435,995	441,166	442,108
Massachusetts	n/a	n/a	n/a	1,681,175	1,659,058	1,644,581
Michigan	395,508	458,266	578,925	6,229	13,988	21,641
Minnesota	429,615	275,856	279,493	8,248	7,138	6,938
Mississippi	46,276,894	46,308,622	47,152,697	1,454,518	1,423,468	1,409,470
Missouri	79,282,694	82,026,426	83,493,991	2,588,712	2,549,587	2,522,546
Montana	23,180,682	22,857,201	23,193,396	501,322	481,237	468,793
Nebraska	37,332,379	39,027,334	40,604,908	1,451,691	1,438,762	1,421,054
Nevada	56,442,485	55,960,958	56,544,090	804,590	785,201	773,843
New Hampshire	26,565,242	27,130,719	27,429,139	998,046	982,191	967,779
New Jersey	1,270,286	1,403,281	1,850,162	894,870	998,940	1,255,046
New Mexico	26,254,200	27,074,785	27,481,964	824,970	804,046	788,915
New York	22,450,254	20,606,707	18,948,113	4,480,968	4,467,509	4,456,186
North Carolina	150,706,299	151,506,761	148,530,728	5,520,850	5,444,923	5,295,555
North Dakota	16,660	1,152	1,040	343	117	113
Ohio	181,572,103	190,004,307	194,561,042	6,760,933	6,783,336	6,796,417
Oklahoma	51,884,486	53,259,108	54,706,949	1,250,664	1,223,903	1,194,171
Oregon	1,664,400	1,611,920	1,574,918	148,013	143,990	138,647
Pennsylvania	23,080,491	16,187,244	6,098,930	596,344	376,510	95,048
Rhode Island	21,770,689	21,756,883	21,182,985	608,611	608,236	607,451
South Carolina	31,933,007	31,998,458	31,532,258	912,034	892,424	877,890
South Dakota	16,064,502	16,261,485	16,708,653	662,596	649,942	639,620
Tennessee	94,839,879	96,095,043	99,299,760	4,053,655	3,946,314	3,868,421
Texas	43,543,899	45,871,669	49,366,646	n/a	n/a	n/a
Utah	603,296	454,270	376,007	28,103	25,018	21,775
Vermont	7,316,858	7,613,710	7,857,291	354,947	354,566	355,901
Virginia	154,588,811	156,050,114	160,046,551	3,523,464	3,568,788	3,594,270
Washington	6,739,486	7,314,222	8,057,817	139,245	141,380	143,149
West Virginia	36,066,546	37,614,619	39,158,937	924,913	921,463	919,680
Wisconsin	102,092,520	107,236,476	111,244,570	3,763,353	3,737,889	3,724,065
Wyoming	14,493,246	14,513,369	14,570,979	404,652	393,684	382,721
Countrywide	2,933,365,188	2,986,992,364	3,018,613,583	89,818,862	88,431,980	87,705,798
CW w/o TX and MA	2,889,821,289	2,941,120,695	2,969,246,937	88,137,687	86,772,922	86,061,217

Table 20B

Medical Payments 2019-2021

STATE	Total Business					
	Incurred Losses			Incurred Claims		
	2021	2020	2019	2021	2020	2019
Alabama	31,966,527	30,365,760	38,956,362	9,834	9,220	12,074
Alaska	11,104,079	10,782,701	14,527,551	1,653	1,635	2,035
Arizona	48,407,557	42,324,757	60,590,425	12,788	10,688	15,510
Arkansas	39,223,595	29,157,441	31,603,192	8,944	6,856	7,255
California	238,831,930	195,516,114	279,653,274	69,578	57,834	89,492
Colorado	106,209,192	98,956,767	142,112,619	20,886	19,133	28,845
Connecticut	19,730,275	18,772,858	26,058,298	5,403	4,525	6,682
Delaware	11,344	0	9,857	1	0	1
District of Columbia	68,669	95,847	62,877	32	26	24
Florida	94,641,359	83,985,079	108,926,597	31,788	27,326	36,638
Georgia	115,100,368	108,539,514	149,208,124	30,368	26,970	35,992
Hawaii	14,027	21,223	79,718	6	6	7
Idaho	19,792,506	19,576,782	20,175,307	5,501	6,279	6,272
Illinois	128,866,605	111,016,725	146,496,795	30,763	25,676	35,865
Indiana	87,891,179	78,939,054	104,282,491	22,206	19,595	25,699
Iowa	30,497,931	26,430,248	33,745,037	8,873	8,013	10,511
Kansas	2,634,270	2,033,958	2,516,956	711	673	872
Kentucky	1,343,356	1,454,364	1,737,023	1,478	1,579	1,996
Louisiana	44,134,210	40,569,553	49,312,162	11,483	10,245	12,883
Maine	15,780,633	13,772,668	17,579,565	5,072	4,257	5,893
Maryland	9,500,561	8,544,358	12,134,185	2,449	2,289	3,458
Massachusetts	18,079,976	13,438,172	16,665,121	3,687	2,906	3,687
Michigan	72,592	55,271	133,612	7	11	13
Minnesota	378,146	238,629	265,781	26	25	43
Mississippi	28,863,392	27,723,511	33,862,037	9,053	8,753	10,457
Missouri	51,056,017	44,987,373	59,154,397	14,872	13,202	17,499
Montana	12,994,633	12,412,655	14,927,840	2,899	2,592	3,220
Nebraska	23,514,388	21,493,409	24,890,457	6,499	5,905	7,297
Nevada	30,422,965	29,403,577	44,303,594	7,107	6,048	8,976
New Hampshire	12,852,499	12,082,410	17,635,617	4,218	3,856	5,547
New Jersey	841,130	684,476	1,603,213	136	153	445
New Mexico	16,244,714	14,016,442	18,404,428	4,760	3,930	5,461
New York	13,711,866	11,650,441	17,010,625	1,386	1,329	1,654
North Carolina	90,931,940	84,664,886	107,946,841	43,098	40,561	52,412
North Dakota	5,752	6,016	3,258	0	3	2
Ohio	124,819,923	112,675,823	141,538,308	32,155	28,150	37,176
Oklahoma	30,021,732	27,161,218	34,129,334	7,680	6,792	8,813
Oregon	1,032,735	912,171	1,711,189	132	148	184
Pennsylvania	11,903,618	9,424,193	5,356,358	2,812	2,483	2,061
Rhode Island	13,178,193	11,336,168	16,541,043	5,869	4,860	7,160
South Carolina	19,372,112	18,073,041	22,579,513	7,521	6,926	8,897
South Dakota	10,249,096	8,727,188	10,170,312	2,560	2,158	2,881
Tennessee	55,322,228	50,067,897	62,121,324	17,895	15,876	20,022
Texas	23,911,472	26,009,920	26,630,477	n/a	n/a	n/a
Utah	554,102	515,351	554,816	86	78	108
Vermont	4,641,006	3,447,511	4,951,835	1,165	891	1,315
Virginia	84,883,562	84,366,987	114,764,087	19,049	17,624	25,361
Washington	3,873,721	3,942,304	6,229,091	675	650	1,227
West Virginia	20,930,059	19,841,555	25,834,923	5,514	5,064	6,867
Wisconsin	60,847,085	54,674,014	74,709,192	14,078	12,392	17,770
Wyoming	9,030,307	8,118,175	11,124,161	1,409	1,361	1,671
Countrywide	1,820,291,134	1,633,006,555	2,155,521,199	496,165	437,552	596,230
CW w/o TX and MA	1,778,299,686	1,593,558,463	2,112,225,601	492,478	434,646	592,543

Table 20C

Medical Payments 2019-2021

Total Business						
STATE	Pure Premium			Loss Ratio		
	2021	2020	2019	2021	2020	2019
Alabama	11.69	11.33	14.71	49.00	44.75	54.71
Alaska	35.13	34.28	45.97	60.11	55.86	74.08
Arizona	26.70	24.15	35.76	55.60	48.09	69.45
Arkansas	36.05	34.22	36.68	89.95	71.40	75.52
California	21.47	17.61	25.11	64.46	51.50	72.68
Colorado	33.10	31.39	46.12	52.94	49.22	71.39
Connecticut	26.56	26.20	37.06	52.86	50.61	70.63
Delaware	42.97	0.00	24.16	39.02	0.00	33.69
District of Columbia	6.48	9.16	5.91	49.70	68.83	45.63
Florida	28.90	26.62	35.02	67.86	60.40	79.58
Georgia	43.35	41.52	56.97	61.01	55.96	77.79
Hawaii	0.73	1.12	4.20	18.17	27.63	103.85
Idaho	18.66	19.53	21.33	56.35	56.91	58.75
Illinois	21.16	18.46	24.35	68.61	55.70	69.86
Indiana	20.63	18.79	25.07	60.66	53.05	68.91
Iowa	13.10	11.43	14.71	63.41	53.05	66.19
Kansas	9.23	7.22	9.25	78.19	63.52	83.98
Kentucky	2.23	2.44	2.91	57.18	59.73	63.58
Louisiana	32.31	29.73	35.76	72.51	64.75	76.78
Maine	14.96	13.38	17.44	59.28	51.79	65.92
Maryland	21.79	19.37	27.45	67.05	60.12	88.83
Massachusetts	10.75	8.10	10.13	n/a	n/a	n/a
Michigan	11.65	3.95	6.17	18.35	12.06	23.08
Minnesota	45.85	33.43	38.31	88.02	86.50	95.09
Mississippi	19.84	19.48	24.02	62.37	59.87	71.81
Missouri	19.72	17.64	23.45	64.40	54.84	70.85
Montana	25.92	25.79	31.84	56.06	54.31	64.36
Nebraska	16.20	14.94	17.52	62.99	55.07	61.30
Nevada	37.81	37.45	57.25	53.90	52.54	78.35
New Hampshire	12.88	12.30	18.22	48.38	44.53	64.30
New Jersey	0.94	0.69	1.28	66.22	48.78	86.65
New Mexico	19.69	17.43	23.33	61.87	51.77	66.97
New York	3.06	2.61	3.82	61.08	56.54	89.77
North Carolina	16.47	15.55	20.38	60.34	55.88	72.68
North Dakota	16.77	51.42	28.83	34.53	522.22	313.27
Ohio	18.46	16.61	20.83	68.74	59.30	72.75
Oklahoma	24.00	22.19	28.58	57.86	51.00	62.39
Oregon	6.98	6.33	12.34	62.05	56.59	108.65
Pennsylvania	19.96	25.03	56.35	51.57	58.22	87.82
Rhode Island	21.65	18.64	27.23	60.53	52.10	78.09
South Carolina	21.24	20.25	25.72	60.66	56.48	71.61
South Dakota	15.47	13.43	15.90	63.80	53.67	60.87
Tennessee	13.65	12.69	16.06	58.33	52.10	62.56
Texas	n/a	n/a	n/a	54.91	56.70	53.94
Utah	19.72	20.60	25.48	91.85	113.45	147.55
Vermont	13.08	9.72	13.91	63.43	45.28	63.02
Virginia	24.09	23.64	31.93	54.91	54.06	71.71
Washington	27.82	27.88	43.51	57.48	53.90	77.30
West Virginia	22.63	21.53	28.09	58.03	52.75	65.97
Wisconsin	16.17	14.63	20.06	59.60	50.98	67.16
Wyoming	22.32	20.62	29.07	62.31	55.94	76.34
Countrywide	20.27	18.47	24.58	62.05	54.67	71.41
CW w/o TX and MA	20.18	18.36	24.54	61.54	54.18	71.14

Table 20D

Medical Payments 2019-2021

STATE	Total Business					
	Frequency			Severity		
	2021	2020	2019	2021	2020	2019
Alabama	0.36	0.34	0.46	3,250.61	3,293.47	3,226.47
Alaska	0.52	0.52	0.64	6,717.53	6,594.92	7,138.85
Arizona	0.71	0.61	0.92	3,785.39	3,960.03	3,906.54
Arkansas	0.82	0.80	0.84	4,385.46	4,252.84	4,356.06
California	0.63	0.52	0.80	3,432.58	3,380.64	3,124.90
Colorado	0.65	0.61	0.94	5,085.19	5,172.05	4,926.77
Connecticut	0.73	0.63	0.95	3,651.73	4,148.70	3,899.78
Delaware	0.38	0.00	0.25	11,344.00	-	9,857.00
District of Columbia	0.30	0.25	0.23	2,145.91	3,686.42	2,619.88
Florida	0.97	0.87	1.18	2,977.27	3,073.45	2,973.05
Georgia	1.14	1.03	1.37	3,790.19	4,024.45	4,145.59
Hawaii	0.03	0.03	0.04	2,337.83	3,537.17	11,388.29
Idaho	0.52	0.63	0.66	3,597.98	3,117.82	3,216.73
Illinois	0.51	0.43	0.60	4,189.01	4,323.75	4,084.67
Indiana	0.52	0.47	0.62	3,957.99	4,028.53	4,057.84
Iowa	0.38	0.35	0.46	3,437.16	3,298.42	3,210.45
Kansas	0.25	0.24	0.32	3,705.02	3,022.23	2,886.42
Kentucky	0.25	0.26	0.33	908.90	921.07	870.25
Louisiana	0.84	0.75	0.93	3,843.44	3,959.94	3,827.69
Maine	0.48	0.41	0.58	3,111.32	3,235.30	2,983.13
Maryland	0.56	0.52	0.78	3,879.36	3,732.79	3,509.02
Massachusetts	0.22	0.18	0.22	4,903.71	4,624.28	4,519.97
Michigan	0.11	0.08	0.06	10,370.29	5,024.64	10,277.85
Minnesota	0.32	0.35	0.62	14,544.08	9,545.16	6,180.95
Mississippi	0.62	0.61	0.74	3,188.27	3,167.32	3,238.22
Missouri	0.57	0.52	0.69	3,433.03	3,407.62	3,380.44
Montana	0.58	0.54	0.69	4,482.45	4,788.83	4,635.98
Nebraska	0.45	0.41	0.51	3,618.15	3,639.87	3,411.05
Nevada	0.88	0.77	1.16	4,280.70	4,861.70	4,935.78
New Hampshire	0.42	0.39	0.57	3,047.06	3,133.41	3,179.31
New Jersey	0.02	0.02	0.04	6,184.78	4,473.70	3,602.73
New Mexico	0.58	0.49	0.69	3,412.76	3,566.52	3,370.16
New York	0.03	0.03	0.04	9,893.12	8,766.32	10,284.54
North Carolina	0.78	0.74	0.99	2,109.89	2,087.35	2,059.58
North Dakota	0.00	2.56	1.77	-	2,005.33	1,629.00
Ohio	0.48	0.41	0.55	3,881.82	4,002.69	3,807.25
Oklahoma	0.61	0.55	0.74	3,909.08	3,999.00	3,872.61
Oregon	0.09	0.10	0.13	7,823.75	6,163.32	9,299.94
Pennsylvania	0.47	0.66	2.17	4,233.15	3,795.49	2,598.91
Rhode Island	0.96	0.80	1.18	2,245.39	2,332.54	2,310.20
South Carolina	0.82	0.78	1.01	2,575.74	2,609.45	2,537.88
South Dakota	0.39	0.33	0.45	4,003.55	4,044.11	3,530.13
Tennessee	0.44	0.40	0.52	3,091.49	3,153.68	3,102.65
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	0.31	0.31	0.50	6,443.05	6,607.06	5,137.19
Vermont	0.33	0.25	0.37	3,983.70	3,869.26	3,765.65
Virginia	0.54	0.49	0.71	4,456.06	4,787.05	4,525.22
Washington	0.48	0.46	0.86	5,738.85	6,065.08	5,076.68
West Virginia	0.60	0.55	0.75	3,795.80	3,918.16	3,762.18
Wisconsin	0.37	0.33	0.48	4,322.14	4,412.04	4,204.23
Wyoming	0.35	0.35	0.44	6,409.02	5,964.86	6,657.19
Countrywide	0.55	0.49	0.68	3,668.72	3,732.14	3,615.25
CW w/o TX and MA	0.56	0.50	0.69	3,610.92	3,666.34	3,564.68

Uninsured/Underinsured Motorist

Uninsured/Underinsured Motorist

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

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

insurance company denies coverage or becomes insolvent.

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

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

Uninsured/Underinsured Motorist State-Specific Information and Technical Notes

Voluntary Market Business and Residual Market Business

Uninsured/Underinsured Data

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

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

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

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

Uninsured Motorist Requirement

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

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

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

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

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

Uninsured/Underinsured Motorist Earned Premium and Earned Exposures

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

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

Except:

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

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

Uninsured/Underinsured Incurred Losses and Incurred Claims

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

Uninsured/Underinsured Motorist Calculations—Loss Experience Results

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

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

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

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

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

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

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

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

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

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

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

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

Uninsured/Underinsured Motorist—Loss Development

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

Except:

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

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

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

Table 21A

Uninsured/Underinsured Motorist 2019-2021

STATE	Voluntary Business					
	Earned Premiums			Earned Exposures		
	2021	2020	2019	2021	2020	2019
Alabama	318,058,176	309,151,917	295,203,776	3,372,790	3,304,462	3,239,530
Alaska	56,083,286	55,845,930	55,390,886	474,548	468,742	456,508
Arizona	551,701,641	531,411,303	492,335,106	4,305,245	4,181,164	4,016,985
Arkansas	151,707,130	149,454,182	145,355,695	2,025,685	1,950,320	1,850,069
California	2,113,276,099	2,110,158,101	1,992,983,304	24,887,326	24,498,071	24,207,148
Colorado	605,757,615	590,656,499	559,912,568	2,389,573	2,390,832	2,234,371
Connecticut	217,550,462	216,101,323	217,098,216	2,448,979	2,410,000	2,399,301
Delaware	80,875,214	78,893,253	75,259,723	731,842	700,538	653,577
District of Columbia	30,889,822	31,124,623	30,439,185	278,510	269,830	256,938
Florida	1,764,645,084	1,626,156,897	1,541,450,113	7,796,094	7,640,953	7,540,104
Georgia	952,768,334	920,459,836	836,194,272	7,500,634	7,175,499	6,838,474
Hawaii	81,548,311	79,323,260	78,842,641	862,473	839,291	829,246
Idaho	59,942,874	57,165,252	54,258,905	1,354,897	1,271,680	1,183,809
Illinois	385,595,102	374,892,265	365,974,539	7,065,035	6,950,160	6,912,714
Indiana	249,287,927	247,529,073	241,713,908	4,952,450	4,826,931	4,678,646
Iowa	94,104,148	94,596,526	93,647,261	2,507,044	2,475,618	2,442,767
Kansas	77,881,512	76,694,523	74,253,902	2,358,930	2,320,426	2,273,309
Kentucky	230,169,150	230,200,847	226,640,531	2,338,416	2,278,729	2,218,820
Louisiana	435,366,446	438,467,255	427,782,835	1,836,023	1,843,640	1,859,597
Maine	33,449,917	33,146,802	32,582,990	1,054,583	1,029,836	1,007,589
Maryland	370,665,607	372,870,195	356,166,915	4,469,856	4,380,573	4,242,250
Massachusetts	n/a	n/a	n/a	4,478,866	4,431,295	4,440,680
Michigan	276,284,489	239,113,356	208,560,313	5,769,605	5,620,655	5,590,967
Minnesota	190,732,902	192,224,954	189,340,367	4,255,977	4,209,701	4,134,349
Mississippi	224,138,436	215,615,922	209,908,753	1,845,083	1,792,588	1,737,510
Missouri	290,116,313	281,589,407	273,563,889	4,333,227	4,249,884	4,097,127
Montana	54,068,263	51,303,318	49,298,610	609,925	574,294	542,756
Nebraska	74,246,549	73,811,946	71,712,129	1,634,311	1,606,382	1,578,249
Nevada	291,045,667	281,393,229	271,301,864	1,407,173	1,372,732	1,343,780
New Hampshire	41,813,168	41,558,746	40,971,846	962,881	945,894	929,465
New Jersey	566,518,348	557,842,559	538,226,244	6,072,057	5,914,177	5,735,730
New Mexico	194,013,294	195,348,364	195,427,757	1,142,311	1,105,601	1,063,071
New York	522,925,513	503,684,803	479,972,722	9,845,753	9,716,352	9,629,873
North Carolina	350,738,444	345,250,457	315,398,487	8,648,042	8,371,093	7,956,553
North Dakota	15,474,714	15,555,209	15,284,970	640,504	639,588	629,413
Ohio	344,469,852	353,850,231	350,909,889	6,884,909	6,888,372	6,846,957
Oklahoma	160,239,991	158,494,660	154,286,232	1,066,623	1,057,498	948,945
Oregon	260,937,102	258,712,979	247,070,771	3,145,871	3,048,910	2,909,967
Pennsylvania	661,024,475	659,390,006	655,866,479	8,603,562	8,362,917	8,095,827
Rhode Island	87,901,355	87,253,059	84,424,743	505,816	508,654	463,473
South Carolina	608,697,780	580,981,229	548,562,039	4,367,149	4,170,910	3,903,916
South Dakota	25,293,090	24,428,139	23,407,073	724,927	708,093	695,627
Tennessee	365,810,186	359,399,484	349,299,033	5,042,671	4,857,114	4,673,281
Texas	1,737,004,222	1,714,210,605	1,682,180,249	n/a	n/a	n/a
Utah	162,161,501	164,085,411	149,463,306	1,968,673	2,064,612	1,964,806
Vermont	24,267,633	25,042,571	25,166,531	470,353	460,242	445,946
Virginia	375,587,116	367,750,625	358,943,143	6,841,300	6,764,229	6,556,020
Washington	573,492,390	575,509,889	562,014,765	4,416,629	4,274,634	4,016,152
West Virginia	116,483,914	118,088,886	119,744,513	1,253,023	1,244,664	1,223,377
Wisconsin	203,071,904	202,821,168	201,150,706	4,173,008	4,106,681	4,052,330
Wyoming	13,064,409	12,833,885	13,084,336	445,559	431,434	417,914
Countrywide	17,672,946,877	17,281,444,959	16,578,029,030	186,566,721	182,706,495	177,965,813
CW w/o TX and MA	15,935,942,655	15,567,234,354	14,895,848,781	182,087,855	178,275,200	173,525,133

Table 21B-1

Uninsured/Underinsured Motorist 2019-2021

STATE	Voluntary Business					
	Incurred Losses - Bodily Injury			Incurred Claims - Bodily Injury		
	2021	2020	2019	2021	2020	2019
Alabama	265,780,852	227,978,460	261,347,531	7,177	6,549	7,579
Alaska	28,662,163	30,629,741	36,952,366	592	681	723
Arizona	418,942,102	356,034,428	406,714,694	11,656	10,590	12,773
Arkansas	91,902,336	75,984,826	76,348,695	4,032	3,699	3,830
California	1,844,784,343	1,423,121,787	1,566,814,322	56,383	46,834	54,350
Colorado	412,958,423	383,283,902	460,396,434	7,029	6,964	8,307
Connecticut	141,449,365	142,092,064	169,713,238	3,446	3,346	3,852
Delaware	55,607,439	54,399,462	63,490,165	1,593	1,636	1,854
District of Columbia	18,689,340	18,940,744	15,821,830	1,138	1,223	1,029
Florida	1,701,644,543	1,505,225,366	1,698,711,945	45,847	41,411	48,794
Georgia	815,322,422	701,369,640	692,787,526	25,802	23,384	24,247
Hawaii	30,829,168	34,684,287	48,449,017	643	549	676
Idaho	32,692,616	26,700,017	31,683,606	828	843	1,054
Illinois	363,066,262	307,437,384	303,949,597	10,995	9,381	9,440
Indiana	178,983,170	148,102,410	147,462,788	5,574	4,830	5,088
Iowa	77,088,104	56,587,540	68,197,752	1,692	1,360	1,755
Kansas	77,273,498	69,219,517	70,936,831	1,552	1,421	1,492
Kentucky	225,817,389	200,852,665	205,437,885	5,245	5,113	5,468
Louisiana	348,501,486	309,152,227	359,548,337	14,556	12,911	14,595
Maine	21,936,604	20,257,402	20,808,499	335	322	380
Maryland	231,070,018	207,116,538	198,391,749	12,086	11,142	11,721
Massachusetts	99,000,025	81,854,617	93,799,963	3,711	3,079	3,555
Michigan	158,725,178	153,894,148	150,285,613	2,781	2,566	2,679
Minnesota	156,475,796	138,984,241	136,300,805	2,285	2,351	2,489
Mississippi	147,469,794	137,198,374	138,209,589	5,793	5,344	5,468
Missouri	253,694,032	234,534,715	228,844,664	7,394	7,115	7,233
Montana	31,861,730	32,942,323	33,952,426	578	551	614
Nebraska	55,993,277	56,960,598	54,602,979	1,388	1,288	1,278
Nevada	220,603,160	195,260,600	226,675,595	5,979	5,194	6,185
New Hampshire	19,061,500	16,847,286	24,526,929	394	373	504
New Jersey	281,099,196	266,392,166	384,171,742	6,445	6,099	8,140
New Mexico	88,918,264	81,714,740	96,155,526	3,176	2,537	3,100
New York	456,467,728	382,742,436	395,756,157	9,565	7,990	7,470
North Carolina	294,023,719	235,492,963	233,087,908	10,476	9,766	10,088
North Dakota	8,148,534	5,600,009	6,680,379	135	108	132
Ohio	255,245,152	232,158,129	241,330,177	10,950	10,352	10,691
Oklahoma	119,903,605	115,188,279	115,674,317	3,813	2,842	3,003
Oregon	196,035,039	163,732,045	190,759,683	4,793	4,416	5,433
Pennsylvania	525,174,942	448,560,213	556,169,704	10,264	9,582	10,449
Rhode Island	54,064,943	44,683,546	54,105,449	1,883	1,710	1,963
South Carolina	418,343,504	390,066,692	414,248,725	13,126	12,271	13,142
South Dakota	19,342,212	14,448,817	17,556,681	348	263	343
Tennessee	215,045,130	178,567,170	187,121,268	8,619	8,037	7,993
Texas	1,548,013,312	1,249,056,153	1,319,082,049	n/a	n/a	n/a
Utah	122,685,933	111,895,808	135,576,430	2,703	2,396	3,176
Vermont	11,340,964	9,924,142	10,709,491	259	192	291
Virginia	248,506,467	236,882,088	267,992,599	9,487	8,299	8,973
Washington	369,481,990	296,634,163	352,750,206	10,285	8,694	10,912
West Virginia	48,316,096	51,620,570	59,051,850	1,245	1,347	1,691
Wisconsin	157,212,336	138,973,179	146,524,753	4,128	3,731	3,877
Wyoming	8,567,001	7,412,003	9,335,033	163	158	186
Countrywide	13,971,822,202	12,009,392,620	13,185,003,497	360,367	322,840	360,065
CW w/o TX and MA	12,324,808,865	10,678,481,850	11,772,121,485	356,656	319,761	356,510

Table 21B-2

Uninsured/Underinsured Motorist 2019-2021

Voluntary Business

STATE	Incurred Losses - Property Damage			Incurred Claims - Property Damage		
	2021	2020	2019	2021	2020	2019
Alabama	280,570	211,782	274,128	50	35	52
Alaska	5,610,879	6,239,640	5,781,434	2,452	2,659	2,815
Arizona	1,067,001	2,494,733	2,837,283	105	93	110
Arkansas	42,516,494	33,819,465	34,319,046	13,403	12,311	14,082
California	45,532,165	40,344,521	42,421,624	18,060	16,896	19,014
Colorado	5,629,196	4,552,161	4,402,300	1,396	1,260	1,511
Connecticut	4,997	0	2,242	3	0	2
Delaware	8,930,444	6,937,655	7,092,560	4,573	4,121	4,826
District of Columbia	14,288,609	11,819,436	10,601,575	6,604	6,286	6,696
Florida	0	0	0	0	0	0
Georgia	127,613,101	94,082,724	97,648,082	41,429	36,467	41,220
Hawaii	0	0	0	0	0	0
Idaho	877,635	1,171,890	1,447,769	368	439	507
Illinois	10,076,375	7,103,502	6,830,946	2,439	2,169	2,250
Indiana	38,982,436	30,722,096	31,902,092	12,375	11,882	13,730
Iowa	36,175	44,789	57,977	16	22	12
Kansas	175,056	116,836	124,580	48	59	54
Kentucky	131,391	111,782	83,222	19	22	20
Louisiana	4,846,256	4,105,477	3,941,118	1,205	1,154	1,225
Maine	6,601	750	933	1	1	1
Maryland	126,506,247	87,161,834	80,765,804	44,701	38,789	44,841
Massachusetts	0	0	0	0	0	0
Michigan	0	526	1,846	0	1	1
Minnesota	36,939	44,974	45,694	42	26	36
Mississippi	57,386,111	46,367,807	45,309,068	17,683	16,524	17,997
Missouri	409,440	270,122	239,503	122	89	107
Montana	445,400	453,309	833,519	121	132	186
Nebraska	54,151	49,841	23,688	13	18	12
Nevada	38,223	30,271	21,172	18	27	21
New Hampshire	422,335	677,517	253,686	111	69	66
New Jersey	27,126,557	22,387,146	24,489,369	6,523	5,899	7,162
New Mexico	33,850,842	25,101,134	28,857,874	10,939	9,070	12,141
New York	3,125	0	759	4	0	2
North Carolina	23,963,520	19,016,189	19,901,002	11,890	10,784	12,376
North Dakota	69,664	46,745	26,834	31	25	18
Ohio	8,822,517	9,111,360	7,084,474	2,452	2,541	2,651
Oklahoma	13,555	19,112	3,946	5	11	4
Oregon	26,219,010	19,296,836	21,285,918	11,831	10,355	12,864
Pennsylvania	24,047	22,084	11,470	21	8	4
Rhode Island	6,516,093	5,437,301	7,303,026	1,493	1,375	1,920
South Carolina	105,553,089	81,785,179	71,270,041	24,485	22,440	25,544
South Dakota	10,833	10,538	16,240	7	3	9
Tennessee	114,231,968	93,340,556	91,288,541	38,537	34,785	38,751
Texas	0	0	0	n/a	n/a	n/a
Utah	1,456,069	1,162,665	1,045,809	298	303	337
Vermont	4,229,799	3,449,234	4,356,661	3,085	2,659	3,787
Virginia	66,922,074	51,911,465	55,351,591	54,859	50,476	59,208
Washington	99,371,316	76,107,559	93,092,895	32,739	28,869	37,851
West Virginia	10,458,048	9,488,819	9,434,506	4,065	3,862	4,101
Wisconsin	719,667	914,390	1,235,113	206	212	247
Wyoming	28,934	43,359	31,898	14	22	16
Countrywide	1,021,494,954	797,587,111	813,350,858	370,841	335,250	390,387
CW w/o TX and MA	1,021,494,954	797,587,111	813,350,858	370,841	335,250	390,387

Table 21C

Uninsured/Underinsured Motorist 2019-2021

STATE	Voluntary Business					
	Pure Premium			Loss Ratio		
	2021	2020	2019	2021	2020	2019
Alabama	78.88	69.06	80.76	83.65	73.81	88.62
Alaska	72.22	78.66	93.61	61.11	66.02	77.15
Arizona	97.56	85.75	101.96	76.13	67.47	83.19
Arkansas	66.36	56.30	59.82	88.60	73.47	76.14
California	75.95	59.74	66.48	89.45	69.35	80.75
Colorado	175.17	162.22	208.02	69.10	65.66	83.01
Connecticut	57.76	58.96	70.74	65.02	65.75	78.17
Delaware	88.19	87.56	107.99	79.80	77.75	93.79
District of Columbia	118.41	114.00	102.84	106.76	98.83	86.81
Florida	218.27	196.99	225.29	96.43	92.56	110.20
Georgia	125.71	110.86	115.59	98.97	86.42	94.53
Hawaii	35.75	41.33	58.43	37.80	43.73	61.45
Idaho	24.78	21.92	27.99	56.00	48.76	61.06
Illinois	52.82	45.26	44.96	96.77	83.90	84.92
Indiana	44.01	37.05	38.34	87.44	72.24	74.21
Iowa	30.76	22.88	27.94	81.96	59.87	72.89
Kansas	32.83	29.88	31.26	99.44	90.41	95.70
Kentucky	96.62	88.19	92.63	98.17	87.30	90.68
Louisiana	192.45	169.91	195.47	81.16	71.44	84.97
Maine	20.81	19.67	20.65	65.60	61.12	63.87
Maryland	80.00	67.18	65.80	96.47	78.92	78.38
Massachusetts	22.10	18.47	21.12	n/a	n/a	n/a
Michigan	27.51	27.38	26.88	57.45	64.36	72.06
Minnesota	36.77	33.03	32.98	82.06	72.33	72.01
Mississippi	111.03	102.40	105.62	91.40	85.14	87.43
Missouri	58.64	55.25	55.91	87.59	83.39	83.74
Montana	52.97	58.15	64.09	59.75	65.09	70.56
Nebraska	34.29	35.49	34.61	75.49	77.24	76.17
Nevada	156.80	142.26	168.70	75.81	69.40	83.56
New Hampshire	20.23	18.53	26.66	46.60	42.17	60.48
New Jersey	50.76	48.83	71.25	54.41	51.77	75.93
New Mexico	107.47	96.61	117.60	63.28	54.68	63.97
New York	46.36	39.39	41.10	87.29	75.99	82.45
North Carolina	36.77	30.40	31.80	90.66	73.72	80.21
North Dakota	12.83	8.83	10.66	53.11	36.30	43.88
Ohio	38.35	35.03	36.28	76.66	68.18	70.79
Oklahoma	112.43	108.94	121.90	74.84	72.69	74.98
Oregon	70.65	60.03	72.87	85.18	70.75	85.82
Pennsylvania	61.04	53.64	68.70	79.45	68.03	84.80
Rhode Island	119.77	98.54	132.50	68.92	57.44	72.74
South Carolina	119.96	113.13	124.37	86.07	81.22	88.51
South Dakota	26.70	20.42	25.26	76.52	59.19	75.08
Tennessee	65.30	55.98	59.57	90.01	75.66	79.71
Texas	n/a	n/a	n/a	89.12	72.86	78.42
Utah	63.06	54.76	69.53	76.55	68.90	91.41
Vermont	33.10	29.06	33.78	64.16	53.40	59.87
Virginia	46.11	42.69	49.32	83.98	78.53	90.08
Washington	106.16	87.20	111.01	81.75	64.77	79.33
West Virginia	46.91	49.10	55.98	50.46	51.75	57.19
Wisconsin	37.85	34.06	36.46	77.77	68.97	73.46
Wyoming	19.29	17.28	22.41	65.80	58.09	71.59
Countrywide	80.36	70.10	78.66	84.84	74.11	84.44
CW w/o TX and MA	73.30	64.37	72.53	83.75	73.72	84.49

Table 21C-1

Uninsured/Underinsured Motorist 2019-2021

Voluntary Business						
STATE	Pure Premium - Bodily Injury Component			Loss Ratio - Bodily Injury Component		
	2021	2020	2019	2021	2020	2019
Alabama	78.80	68.99	80.67	83.56	73.74	88.53
Alaska	60.40	65.34	80.95	51.11	54.85	66.71
Arizona	97.31	85.15	101.25	75.94	67.00	82.61
Arkansas	45.37	38.96	41.27	60.58	50.84	52.53
California	74.13	58.09	64.73	87.29	67.44	78.62
Colorado	172.82	160.31	206.05	68.17	64.89	82.23
Connecticut	57.76	58.96	70.73	65.02	65.75	78.17
Delaware	75.98	77.65	97.14	68.76	68.95	84.36
District of Columbia	67.10	70.20	61.58	60.50	60.85	51.98
Florida	218.27	196.99	225.29	96.43	92.56	110.20
Georgia	108.70	97.75	101.31	85.57	76.20	82.85
Hawaii	35.75	41.33	58.43	37.80	43.73	61.45
Idaho	24.13	21.00	26.76	54.54	46.71	58.39
Illinois	51.39	44.23	43.97	94.16	82.01	83.05
Indiana	36.14	30.68	31.52	71.80	59.83	61.01
Iowa	30.75	22.86	27.92	81.92	59.82	72.82
Kansas	32.76	29.83	31.20	99.22	90.25	95.53
Kentucky	96.57	88.14	92.59	98.11	87.25	90.64
Louisiana	189.81	167.69	193.35	80.05	70.51	84.05
Maine	20.80	19.67	20.65	65.58	61.11	63.86
Maryland	51.70	47.28	46.77	62.34	55.55	55.70
Massachusetts	22.10	18.47	21.12	n/a	n/a	n/a
Michigan	27.51	27.38	26.88	57.45	64.36	72.06
Minnesota	36.77	33.02	32.97	82.04	72.30	71.99
Mississippi	79.93	76.54	79.54	65.79	63.63	65.84
Missouri	58.55	55.19	55.85	87.45	83.29	83.65
Montana	52.24	57.36	62.56	58.93	64.21	68.87
Nebraska	34.26	35.46	34.60	75.42	77.17	76.14
Nevada	156.77	142.24	168.69	75.80	69.39	83.55
New Hampshire	19.80	17.81	26.39	45.59	40.54	59.86
New Jersey	46.29	45.04	66.98	49.62	47.75	71.38
New Mexico	77.84	73.91	90.45	45.83	41.83	49.20
New York	46.36	39.39	41.10	87.29	75.99	82.45
North Carolina	34.00	28.13	29.30	83.83	68.21	73.90
North Dakota	12.72	8.76	10.61	52.66	36.00	43.71
Ohio	37.07	33.70	35.25	74.10	65.61	68.77
Oklahoma	112.41	108.93	121.90	74.83	72.68	74.97
Oregon	62.32	53.70	65.55	75.13	63.29	77.21
Pennsylvania	61.04	53.64	68.70	79.45	68.03	84.80
Rhode Island	106.89	87.85	116.74	61.51	51.21	64.09
South Carolina	95.79	93.52	106.11	68.73	67.14	75.52
South Dakota	26.68	20.41	25.24	76.47	59.15	75.01
Tennessee	42.65	36.76	40.04	58.79	49.68	53.57
Texas	n/a	n/a	n/a	89.12	72.86	78.42
Utah	62.32	54.20	69.00	75.66	68.19	90.71
Vermont	24.11	21.56	24.02	46.73	39.63	42.55
Virginia	36.32	35.02	40.88	66.16	64.41	74.66
Washington	83.66	69.39	87.83	64.43	51.54	62.77
West Virginia	38.56	41.47	48.27	41.48	43.71	49.31
Wisconsin	37.67	33.84	36.16	77.42	68.52	72.84
Wyoming	19.23	17.18	22.34	65.58	57.75	71.35
Countrywide	74.89	65.73	74.09	79.06	69.49	79.53
CW w/o TX and MA	67.69	59.90	67.84	77.34	68.60	79.03

Table 21C-2

Uninsured/Underinsured Motorist 2019-2021

Voluntary Business						
Pure Premium - Property Damage Component				Loss Ratio - Property Damage Component		
STATE	2021	2020	2019	2021	2020	2019
Alabama	0.08	0.06	0.08	0.09	0.07	0.09
Alaska	11.82	13.31	12.66	10.00	11.17	10.44
Arizona	0.25	0.60	0.71	0.19	0.47	0.58
Arkansas	20.99	17.34	18.55	28.03	22.63	23.61
California	1.83	1.65	1.75	2.15	1.91	2.13
Colorado	2.36	1.90	1.97	0.93	0.77	0.79
Connecticut	0.00	0.00	0.00	0.00	0.00	0.00
Delaware	12.20	9.90	10.85	11.04	8.79	9.42
District of Columbia	51.30	43.80	41.26	46.26	37.97	34.83
Florida	0.00	0.00	0.00	0.00	0.00	0.00
Georgia	17.01	13.11	14.28	13.39	10.22	11.68
Hawaii	0.00	0.00	0.00	0.00	0.00	0.00
Idaho	0.65	0.92	1.22	1.46	2.05	2.67
Illinois	1.43	1.02	0.99	2.61	1.89	1.87
Indiana	7.87	6.36	6.82	15.64	12.41	13.20
Iowa	0.01	0.02	0.02	0.04	0.05	0.06
Kansas	0.07	0.05	0.05	0.22	0.15	0.17
Kentucky	0.06	0.05	0.04	0.06	0.05	0.04
Louisiana	2.64	2.23	2.12	1.11	0.94	0.92
Maine	0.01	0.00	0.00	0.02	0.00	0.00
Maryland	28.30	19.90	19.04	34.13	23.38	22.68
Massachusetts	0.00	0.00	0.00	n/a	n/a	n/a
Michigan	0.00	0.00	0.00	0.00	0.00	0.00
Minnesota	0.01	0.01	0.01	0.02	0.02	0.02
Mississippi	31.10	25.87	26.08	25.60	21.50	21.59
Missouri	0.09	0.06	0.06	0.14	0.10	0.09
Montana	0.73	0.79	1.54	0.82	0.88	1.69
Nebraska	0.03	0.03	0.02	0.07	0.07	0.03
Nevada	0.03	0.02	0.02	0.01	0.01	0.01
New Hampshire	0.44	0.72	0.27	1.01	1.63	0.62
New Jersey	4.47	3.79	4.27	4.79	4.01	4.55
New Mexico	29.63	22.70	27.15	17.45	12.85	14.77
New York	0.00	0.00	0.00	0.00	0.00	0.00
North Carolina	2.77	2.27	2.50	6.83	5.51	6.31
North Dakota	0.11	0.07	0.04	0.45	0.30	0.18
Ohio	1.28	1.32	1.03	2.56	2.57	2.02
Oklahoma	0.01	0.02	0.00	0.01	0.01	0.00
Oregon	8.33	6.33	7.31	10.05	7.46	8.62
Pennsylvania	0.00	0.00	0.00	0.00	0.00	0.00
Rhode Island	12.88	10.69	15.76	7.41	6.23	8.65
South Carolina	24.17	19.61	18.26	17.34	14.08	12.99
South Dakota	0.01	0.01	0.02	0.04	0.04	0.07
Tennessee	22.65	19.22	19.53	31.23	25.97	26.13
Texas	n/a	n/a	n/a	0.00	0.00	0.00
Utah	0.74	0.56	0.53	0.90	0.71	0.70
Vermont	8.99	7.49	9.77	17.43	13.77	17.31
Virginia	9.78	7.67	8.44	17.82	14.12	15.42
Washington	22.50	17.80	23.18	17.33	13.22	16.56
West Virginia	8.35	7.62	7.71	8.98	8.04	7.88
Wisconsin	0.17	0.22	0.30	0.35	0.45	0.61
Wyoming	0.06	0.10	0.08	0.22	0.34	0.24
Countrywide	5.48	4.37	4.57	5.78	4.62	4.91
CW w/o TX and MA	5.61	4.47	4.69	6.41	5.12	5.46

Table 21D-1

Uninsured/Underinsured Motorist 2019-2021

Voluntary Business						
STATE	Frequency - Bodily Injury Component			Severity - Bodily Injury Component		
	2021	2020	2019	2021	2020	2019
Alabama	0.21	0.20	0.23	37,032.30	34,811.19	34,483.12
Alaska	0.12	0.15	0.16	48,415.82	44,977.59	51,109.77
Arizona	0.27	0.25	0.32	35,942.18	33,619.87	31,841.75
Arkansas	0.20	0.19	0.21	22,793.24	20,541.99	19,934.39
California	0.23	0.19	0.22	32,718.80	30,386.51	28,828.23
Colorado	0.29	0.29	0.37	58,750.66	55,037.90	55,422.71
Connecticut	0.14	0.14	0.16	41,047.41	42,466.25	44,058.47
Delaware	0.22	0.23	0.28	34,907.37	33,251.50	34,244.96
District of Columbia	0.41	0.45	0.40	16,422.97	15,487.12	15,375.93
Florida	0.59	0.54	0.65	37,115.72	36,348.44	34,813.95
Georgia	0.34	0.33	0.35	31,599.19	29,993.57	28,572.09
Hawaii	0.07	0.07	0.08	47,945.83	63,177.21	71,670.14
Idaho	0.06	0.07	0.09	39,483.84	31,672.62	30,060.35
Illinois	0.16	0.13	0.14	33,021.03	32,772.35	32,198.05
Indiana	0.11	0.10	0.11	32,110.36	30,663.02	28,982.47
Iowa	0.07	0.05	0.07	45,560.35	41,608.49	38,859.12
Kansas	0.07	0.06	0.07	49,789.63	48,711.83	47,544.79
Kentucky	0.22	0.22	0.25	43,053.84	39,282.74	37,570.94
Louisiana	0.79	0.70	0.78	23,942.12	23,944.87	24,635.04
Maine	0.03	0.03	0.04	65,482.40	62,911.19	54,759.21
Maryland	0.27	0.25	0.28	19,118.82	18,588.81	16,926.18
Massachusetts	0.08	0.07	0.08	26,677.45	26,584.81	26,385.36
Michigan	0.05	0.05	0.05	57,074.86	59,974.34	56,097.65
Minnesota	0.05	0.06	0.06	68,479.56	59,117.07	54,761.27
Mississippi	0.31	0.30	0.31	25,456.55	25,673.35	25,276.08
Missouri	0.17	0.17	0.18	34,310.80	32,963.42	31,638.97
Montana	0.09	0.10	0.11	55,124.10	59,786.43	55,297.11
Nebraska	0.08	0.08	0.08	40,340.98	44,224.07	42,725.34
Nevada	0.42	0.38	0.46	36,896.33	37,593.49	36,649.25
New Hampshire	0.04	0.04	0.05	48,379.44	45,166.99	48,664.54
New Jersey	0.11	0.10	0.14	43,615.08	43,678.01	47,195.55
New Mexico	0.28	0.23	0.29	27,996.93	32,209.20	31,017.91
New York	0.10	0.08	0.08	47,722.71	47,902.68	52,979.41
North Carolina	0.12	0.12	0.13	28,066.41	24,113.55	23,105.46
North Dakota	0.02	0.02	0.02	60,359.51	51,851.94	50,608.93
Ohio	0.16	0.15	0.16	23,310.06	22,426.40	22,573.21
Oklahoma	0.36	0.27	0.32	31,446.00	40,530.71	38,519.59
Oregon	0.15	0.14	0.19	40,900.28	37,077.00	35,111.30
Pennsylvania	0.12	0.11	0.13	51,166.69	46,812.80	53,227.07
Rhode Island	0.37	0.34	0.42	28,712.13	26,130.73	27,562.63
South Carolina	0.30	0.29	0.34	31,871.36	31,787.69	31,520.98
South Dakota	0.05	0.04	0.05	55,581.07	54,938.47	51,185.66
Tennessee	0.17	0.17	0.17	24,950.13	22,218.14	23,410.64
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	0.14	0.12	0.16	45,388.80	46,701.09	42,687.79
Vermont	0.06	0.04	0.07	43,787.51	51,688.24	36,802.37
Virginia	0.14	0.12	0.14	26,194.42	28,543.45	29,866.56
Washington	0.23	0.20	0.27	35,924.35	34,119.41	32,326.82
West Virginia	0.10	0.11	0.14	38,808.11	38,322.62	34,921.26
Wisconsin	0.10	0.09	0.10	38,084.38	37,248.24	37,793.33
Wyoming	0.04	0.04	0.04	52,558.29	46,911.41	50,188.35
Countrywide	0.19	0.18	0.20	38,771.09	37,199.21	36,618.40
CW w/o TX and MA	0.20	0.18	0.21	34,556.57	33,395.20	33,020.45

Table 21D-2

Uninsured/Underinsured Motorist 2019-2021

Voluntary Business						
STATE	Frequency - Property Damage Component			Severity - Property Damage Component		
	2021	2020	2019	2021	2020	2019
Alabama	0.00	0.00	0.00	5,611.40	6,050.91	5,271.69
Alaska	0.52	0.57	0.62	2,288.29	2,346.61	2,053.80
Arizona	0.00	0.00	0.00	10,161.91	26,825.09	25,793.48
Arkansas	0.66	0.63	0.76	3,172.16	2,747.09	2,437.09
California	0.07	0.07	0.08	2,521.16	2,387.81	2,231.07
Colorado	0.06	0.05	0.07	4,032.38	3,612.83	2,913.50
Connecticut	0.00	0.00	0.00	1,665.67	-	1,121.00
Delaware	0.62	0.59	0.74	1,952.86	1,683.49	1,469.66
District of Columbia	2.37	2.33	2.61	2,163.63	1,880.28	1,583.27
Florida	0.00	0.00	0.00	-	-	-
Georgia	0.55	0.51	0.60	3,080.28	2,579.94	2,368.95
Hawaii	0.00	0.00	0.00	-	-	-
Idaho	0.03	0.03	0.04	2,384.88	2,669.45	2,855.56
Illinois	0.03	0.03	0.03	4,131.36	3,275.01	3,035.98
Indiana	0.25	0.25	0.29	3,150.10	2,585.60	2,323.53
Iowa	0.00	0.00	0.00	2,260.94	2,035.86	4,831.42
Kansas	0.00	0.00	0.00	3,647.00	1,980.27	2,307.04
Kentucky	0.00	0.00	0.00	6,915.32	5,081.00	4,161.10
Louisiana	0.07	0.06	0.07	4,021.79	3,557.61	3,217.24
Maine	0.00	0.00	0.00	6,601.00	750.00	933.00
Maryland	1.00	0.89	1.06	2,830.05	2,247.08	1,801.16
Massachusetts	0.00	0.00	0.00	-	-	-
Michigan	0.00	0.00	0.00	-	526.00	1,846.00
Minnesota	0.00	0.00	0.00	879.50	1,729.77	1,269.28
Mississippi	0.96	0.92	1.04	3,245.27	2,806.09	2,517.59
Missouri	0.00	0.00	0.00	3,356.07	3,035.08	2,238.35
Montana	0.02	0.02	0.03	3,680.99	3,434.16	4,481.28
Nebraska	0.00	0.00	0.00	4,165.46	2,768.94	1,974.00
Nevada	0.00	0.00	0.00	2,123.50	1,121.15	1,008.19
New Hampshire	0.01	0.01	0.01	3,804.82	9,819.09	3,843.73
New Jersey	0.11	0.10	0.12	4,158.60	3,795.07	3,419.35
New Mexico	0.96	0.82	1.14	3,094.51	2,767.49	2,376.89
New York	0.00	0.00	0.00	781.25	-	379.50
North Carolina	0.14	0.13	0.16	2,015.43	1,763.37	1,608.03
North Dakota	0.00	0.00	0.00	2,247.23	1,869.80	1,490.78
Ohio	0.04	0.04	0.04	3,598.09	3,585.74	2,672.38
Oklahoma	0.00	0.00	0.00	2,711.00	1,737.45	986.50
Oregon	0.38	0.34	0.44	2,216.13	1,863.53	1,654.69
Pennsylvania	0.00	0.00	0.00	1,145.10	2,760.50	2,867.50
Rhode Island	0.30	0.27	0.41	4,364.43	3,954.40	3,803.66
South Carolina	0.56	0.54	0.65	4,310.93	3,644.62	2,790.09
South Dakota	0.00	0.00	0.00	1,547.57	3,512.67	1,804.44
Tennessee	0.76	0.72	0.83	2,964.22	2,683.36	2,355.77
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	0.02	0.01	0.02	4,886.14	3,837.18	3,103.29
Vermont	0.66	0.58	0.85	1,371.09	1,297.19	1,150.43
Virginia	0.80	0.75	0.90	1,219.89	1,028.44	934.87
Washington	0.74	0.68	0.94	3,035.26	2,636.31	2,459.46
West Virginia	0.32	0.31	0.34	2,572.71	2,456.97	2,300.54
Wisconsin	0.00	0.01	0.01	3,493.53	4,313.16	5,000.46
Wyoming	0.00	0.01	0.00	2,066.71	1,970.86	1,993.63
Countrywide	0.20	0.18	0.22	2,754.54	2,379.08	2,083.45
CW w/o TX and MA	0.20	0.19	0.22	2,754.54	2,379.08	2,083.45

Table 22A

Uninsured/Underinsured Motorist 2019-2021

STATE	Residual Business					
	Earned Premiums			Earned Exposures		
	2021	2020	2019	2021	2020	2019
Alabama	0	16	22	0	1	0
Alaska	898	567	-221	7	4	1
Arizona	0	0	0	0	0	0
Arkansas	0	12	77	0	0	0
California	529,504	547,942	533,920	11,658	11,791	10,457
Colorado	81	40	95	1	0	2
Connecticut	2,579	4,113	6,878	32	57	86
Delaware	0	163	486	0	1	2
District of Columbia	11,932	27,037	35,400	63	131	182
Florida	2,513	5,061	5,554	5	7	11
Georgia	0	0	0	0	0	0
Hawaii	8,448	10,559	9,547	23	30	31
Idaho	0	0	6	0	0	0
Illinois	2,257	4,146	7,199	41	77	132
Indiana	16	201	547	0	4	7
Iowa	103	383	722	1	6	10
Kansas	18,676	26,632	27,996	475	722	849
Kentucky	1,209	2,012	3,128	4	7	13
Louisiana	410	1,120	991	2	3	1
Maine	85	95	51	3	3	1
Maryland	3,596,310	4,496,413	5,016,267	26,853	34,204	41,556
Massachusetts	n/a	n/a	n/a	23,005	34,663	46,588
Michigan	3,438	16,700	28,786	100	753	1,406
Minnesota	-11	217	296	0	3	3
Mississippi	0	0	0	0	0	0
Missouri	191	523	1,247	4	5	13
Montana	8	20	1	0	1	0
Nebraska	-146	506	969	-1	4	8
Nevada	0	0	0	0	0	0
New Hampshire	805	1,966	2,243	7	15	18
New Jersey	65,792	96,912	118,806	972	1,467	1,829
New Mexico	318	250	455	2	2	2
New York	1,010,323	1,199,178	1,493,820	15,512	18,000	25,159
North Carolina	0	0	0	0	0	0
North Dakota	-1	36	4	0	2	0
Ohio	-1	249	265	0	6	5
Oklahoma	0	253	655	0	1	3
Oregon	133	580	685	2	3	2
Pennsylvania	25,554	31,290	39,519	192	215	286
Rhode Island	367,368	470,435	735,897	196	274	409
South Carolina	78	260	874	2	4	4
South Dakota	0	40	71	0	2	4
Tennessee	0	0	137	0	0	1
Texas	32,034	47,767	73,042	n/a	n/a	n/a
Utah	20	62	74	0	1	2
Vermont	1,720	1,748	1,966	14	15	17
Virginia	7,277	12,765	20,531	107	186	309
Washington	25	612	590	0	3	3
West Virginia	1,377	1,457	2,413	12	13	19
Wisconsin	13	145	259	1	4	6
Wyoming	0	4	1	0	1	0
Countrywide	5,691,336	7,010,487	8,172,271	79,295	102,691	129,437
CW w/o TX and MA	5,659,302	6,962,720	8,099,229	56,290	68,028	82,849

Table 22B-1

Uninsured/Underinsured Motorist 2019-2021

STATE	Residual Business					
	Incurred Losses - Bodily Injury			Incurred Claims - Bodily Injury		
	2021	2020	2019	2021	2020	2019
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	319,164	326,065	269,981	33	33	40
Colorado	0	0	27,710	0	0	1
Connecticut	0	99,253	20,398	0	1	1
Delaware	0	0	0	0	0	0
District of Columbia	3,773	11,794	6,204	1	1	3
Florida	7,313	21,630	0	2	1	0
Georgia	0	0	0	0	0	0
Hawaii	0	0	0	0	0	0
Idaho	0	0	0	0	0	0
Illinois	0	8,605	0	0	1	0
Indiana	0	0	0	0	0	0
Iowa	0	0	0	0	0	0
Kansas	16	0	0	1	0	0
Kentucky	0	30,432	0	0	1	0
Louisiana	0	0	0	0	0	0
Maine	0	0	0	0	0	0
Maryland	4,096,068	3,985,832	3,988,356	676	746	747
Massachusetts	1,104,499	1,103,093	1,099,431	77	89	107
Michigan	68,544	30,834	79,942	1	2	3
Minnesota	0	0	0	0	0	0
Mississippi	0	0	0	0	0	0
Missouri	0	0	0	0	0	0
Montana	0	0	0	0	0	0
Nebraska	0	0	0	0	0	0
Nevada	0	0	0	0	0	0
New Hampshire	0	0	0	0	0	0
New Jersey	189,191	188,685	543,434	7	11	14
New Mexico	0	0	0	0	0	0
New York	1,294,794	1,830,711	1,998,005	75	89	110
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	36,047	0	7,019	1	0	1
Rhode Island	50,993	16,276	113,479	4	2	11
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	18,807	43,633	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
Countrywide	7,170,402	7,672,017	8,197,592	878	977	1,038
CW w/o TX and MA	6,065,903	6,550,117	7,054,528	801	888	931

Table 22B-2

Uninsured/Underinsured Motorist 2019-2021

Residual Business						
STATE	Incurred Losses - Property Damage			Incurred Claims - Property Damage		
	2021	2020	2019	2021	2020	2019
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	789	0	0	1	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	606	571	4,174	2	2	5
Florida	0	0	0	0	0	0
Georgia	0	0	0	0	0	0
Hawaii	0	0	0	0	0	0
Idaho	0	0	0	0	0	0
Illinois	0	0	0	0	0	0
Indiana	0	0	0	0	0	0
Iowa	0	0	0	0	0	0
Kansas	0	0	0	0	0	0
Kentucky	0	0	0	0	0	0
Louisiana	0	0	0	0	0	0
Maine	0	0	0	0	0	0
Maryland	0	0	0	0	0	0
Massachusetts	0	0	0	0	0	0
Michigan	0	0	0	0	0	0
Minnesota	0	0	0	0	0	0
Mississippi	0	0	0	0	0	0
Missouri	0	0	0	0	0	0
Montana	0	0	0	0	0	0
Nebraska	0	0	0	0	0	0
Nevada	0	0	0	0	0	0
New Hampshire	0	0	0	0	0	0
New Jersey	61,152	23,907	75,201	8	5	16
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	246,264	160,846	169,804	43	40	43
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	932	5,983	0	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
Countrywide	308,022	187,045	255,162	53	50	69
CW w/o TX and MA	308,022	187,045	255,162	53	50	69

Table 22C

Uninsured/Underinsured Motorist 2019-2021

STATE	Residual Business					
	Pure Premium			Loss Ratio		
	2021	2020	2019	2021	2020	2019
Alabama	-	0.00	-	-	0.00	0.00
Alaska	0.00	0.00	0.00	0.00	0.00	0.00
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	0.00	0.00
California	27.38	27.72	25.82	60.28	59.65	50.57
Colorado	0.00	-	13,855.00	0.00	0.00	29,168.42
Connecticut	0.00	1,741.28	237.19	0.00	2,413.15	296.57
Delaware	-	0.00	0.00	-	0.00	0.00
District of Columbia	69.51	94.39	57.02	36.70	45.73	29.32
Florida	1,462.60	3,090.00	0.00	291.01	427.39	0.00
Georgia	-	-	-	-	-	-
Hawaii	0.00	0.00	0.00	0.00	0.00	0.00
Idaho	-	-	-	-	-	0.00
Illinois	0.00	111.75	0.00	0.00	207.55	0.00
Indiana	-	0.00	0.00	0.00	0.00	0.00
Iowa	0.00	0.00	0.00	0.00	0.00	0.00
Kansas	0.03	0.00	0.00	0.09	0.00	0.00
Kentucky	0.00	4,347.43	0.00	0.00	1,512.52	0.00
Louisiana	0.00	0.00	0.00	0.00	0.00	0.00
Maine	0.00	0.00	0.00	0.00	0.00	0.00
Maryland	152.54	116.53	95.98	113.90	88.64	79.51
Massachusetts	48.01	31.82	23.60	n/a	n/a	n/a
Michigan	685.44	40.95	56.86	1,993.72	184.63	277.71
Minnesota	-	0.00	0.00	0.00	0.00	0.00
Mississippi	-	-	-	-	-	-
Missouri	0.00	0.00	0.00	0.00	0.00	0.00
Montana	-	0.00	-	0.00	0.00	0.00
Nebraska	0.00	0.00	0.00	0.00	0.00	0.00
Nevada	-	-	-	-	-	-
New Hampshire	0.00	0.00	0.00	0.00	0.00	0.00
New Jersey	257.55	144.92	338.24	380.51	219.37	520.71
New Mexico	0.00	0.00	0.00	0.00	0.00	0.00
New York	83.47	101.71	79.42	128.16	152.66	133.75
North Carolina	-	-	-	-	-	-
North Dakota	-	0.00	-	0.00	0.00	0.00
Ohio	-	0.00	0.00	0.00	0.00	0.00
Oklahoma	-	0.00	0.00	-	0.00	0.00
Oregon	0.00	0.00	0.00	0.00	0.00	0.00
Pennsylvania	187.74	0.00	24.54	141.06	0.00	17.76
Rhode Island	1,516.62	646.43	692.62	80.92	37.65	38.49
South Carolina	0.00	0.00	0.00	0.00	0.00	0.00
South Dakota	-	0.00	0.00	-	0.00	0.00
Tennessee	-	-	0.00	-	-	0.00
Texas	n/a	n/a	n/a	0.00	39.37	59.74
Utah	-	0.00	0.00	0.00	0.00	0.00
Vermont	0.00	0.00	0.00	0.00	0.00	0.00
Virginia	0.00	5.01	19.36	0.00	7.30	29.14
Washington	-	0.00	0.00	0.00	0.00	0.00
West Virginia	0.00	0.00	0.00	0.00	0.00	0.00
Wisconsin	0.00	0.00	0.00	0.00	0.00	0.00
Wyoming	-	0.00	-	-	0.00	0.00
Countrywide	94.31	76.53	65.30	131.40	112.10	103.43
CW w/o TX and MA	113.23	99.04	88.23	112.63	96.76	90.25

Table 22C-1

Uninsured/Underinsured Motorist 2019-2021

STATE	Residual Business					
	Pure Premium - Bodily Injury Component			Loss Ratio - Bodily Injury Component		
	2021	2020	2019	2021	2020	2019
Alabama	-	0.00	-	-	0.00	0.00
Alaska	0.00	0.00	0.00	0.00	0.00	0.00
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	0.00	0.00
California	27.38	27.65	25.82	60.28	59.51	50.57
Colorado	0.00	-	13,855.00	0.00	0.00	29,168.42
Connecticut	0.00	1,741.28	237.19	0.00	2,413.15	296.57
Delaware	-	0.00	0.00	-	0.00	0.00
District of Columbia	59.89	90.03	34.09	31.62	43.62	17.53
Florida	1,462.60	3,090.00	0.00	291.01	427.39	0.00
Georgia	-	-	-	-	-	-
Hawaii	0.00	0.00	0.00	0.00	0.00	0.00
Idaho	-	-	-	-	-	0.00
Illinois	0.00	111.75	0.00	0.00	207.55	0.00
Indiana	-	0.00	0.00	0.00	0.00	0.00
Iowa	0.00	0.00	0.00	0.00	0.00	0.00
Kansas	0.03	0.00	0.00	0.09	0.00	0.00
Kentucky	0.00	4,347.43	0.00	0.00	1,512.52	0.00
Louisiana	0.00	0.00	0.00	0.00	0.00	0.00
Maine	0.00	0.00	0.00	0.00	0.00	0.00
Maryland	152.54	116.53	95.98	113.90	88.64	79.51
Massachusetts	48.01	31.82	23.60	n/a	n/a	n/a
Michigan	685.44	40.95	56.86	1,993.72	184.63	277.71
Minnesota	-	0.00	0.00	0.00	0.00	0.00
Mississippi	-	-	-	-	-	-
Missouri	0.00	0.00	0.00	0.00	0.00	0.00
Montana	-	0.00	-	0.00	0.00	0.00
Nebraska	0.00	0.00	0.00	0.00	0.00	0.00
Nevada	-	-	-	-	-	-
New Hampshire	0.00	0.00	0.00	0.00	0.00	0.00
New Jersey	194.64	128.62	297.12	287.56	194.70	457.41
New Mexico	0.00	0.00	0.00	0.00	0.00	0.00
New York	83.47	101.71	79.42	128.16	152.66	133.75
North Carolina	-	-	-	-	-	-
North Dakota	-	0.00	-	0.00	0.00	0.00
Ohio	-	0.00	0.00	0.00	0.00	0.00
Oklahoma	-	0.00	0.00	-	0.00	0.00
Oregon	0.00	0.00	0.00	0.00	0.00	0.00
Pennsylvania	187.74	0.00	24.54	141.06	0.00	17.76
Rhode Island	260.17	59.40	277.45	13.88	3.46	15.42
South Carolina	0.00	0.00	0.00	0.00	0.00	0.00
South Dakota	-	0.00	0.00	-	0.00	0.00
Tennessee	-	-	0.00	-	-	0.00
Texas	n/a	n/a	n/a	0.00	39.37	59.74
Utah	-	0.00	0.00	0.00	0.00	0.00
Vermont	0.00	0.00	0.00	0.00	0.00	0.00
Virginia	0.00	0.00	0.00	0.00	0.00	0.00
Washington	-	0.00	0.00	0.00	0.00	0.00
West Virginia	0.00	0.00	0.00	0.00	0.00	0.00
Wisconsin	0.00	0.00	0.00	0.00	0.00	0.00
Wyoming	-	0.00	-	-	0.00	0.00
Countrywide	90.43	74.71	63.33	125.99	109.44	100.31
CW w/o TX and MA	107.76	96.29	85.15	107.18	94.07	87.10

Table 22C-2

Uninsured/Underinsured Motorist 2019-2021

Residual Business						
STATE	Pure Premium - Property Damage Component			Loss Ratio - Property Damage Component		
	2021	2020	2019	2021	2020	2019
Alabama	-	0.00	-	-	0.00	0.00
Alaska	0.00	0.00	0.00	0.00	0.00	0.00
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	0.00	0.00
California	0.00	0.07	0.00	0.00	0.14	0.00
Colorado	0.00	-	0.00	0.00	0.00	0.00
Connecticut	0.00	0.00	0.00	0.00	0.00	0.00
Delaware	-	0.00	0.00	-	0.00	0.00
District of Columbia	9.62	4.36	22.93	5.08	2.11	11.79
Florida	0.00	0.00	0.00	0.00	0.00	0.00
Georgia	-	-	-	-	-	-
Hawaii	0.00	0.00	0.00	0.00	0.00	0.00
Idaho	-	-	-	-	-	0.00
Illinois	0.00	0.00	0.00	0.00	0.00	0.00
Indiana	-	0.00	0.00	0.00	0.00	0.00
Iowa	0.00	0.00	0.00	0.00	0.00	0.00
Kansas	0.00	0.00	0.00	0.00	0.00	0.00
Kentucky	0.00	0.00	0.00	0.00	0.00	0.00
Louisiana	0.00	0.00	0.00	0.00	0.00	0.00
Maine	0.00	0.00	0.00	0.00	0.00	0.00
Maryland	0.00	0.00	0.00	0.00	0.00	0.00
Massachusetts	0.00	0.00	0.00	n/a	n/a	n/a
Michigan	0.00	0.00	0.00	0.00	0.00	0.00
Minnesota	-	0.00	0.00	0.00	0.00	0.00
Mississippi	-	-	-	-	-	-
Missouri	0.00	0.00	0.00	0.00	0.00	0.00
Montana	-	0.00	-	0.00	0.00	0.00
Nebraska	0.00	0.00	0.00	0.00	0.00	0.00
Nevada	-	-	-	-	-	-
New Hampshire	0.00	0.00	0.00	0.00	0.00	0.00
New Jersey	62.91	16.30	41.12	92.95	24.67	63.30
New Mexico	0.00	0.00	0.00	0.00	0.00	0.00
New York	0.00	0.00	0.00	0.00	0.00	0.00
North Carolina	-	-	-	-	-	-
North Dakota	-	0.00	-	0.00	0.00	0.00
Ohio	-	0.00	0.00	0.00	0.00	0.00
Oklahoma	-	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	1,256.45	587.03	415.17	67.03	34.19	23.07
South Carolina	0.00	0.00	0.00	0.00	0.00	0.00
South Dakota	-	0.00	0.00	-	0.00	0.00
Tennessee	-	-	0.00	-	-	0.00
Texas	n/a	n/a	n/a	0.00	0.00	0.00
Utah	-	0.00	0.00	0.00	0.00	0.00
Vermont	0.00	0.00	0.00	0.00	0.00	0.00
Virginia	0.00	5.01	19.36	0.00	7.30	29.14
Washington	-	0.00	0.00	0.00	0.00	0.00
West Virginia	0.00	0.00	0.00	0.00	0.00	0.00
Wisconsin	0.00	0.00	0.00	0.00	0.00	0.00
Wyoming	-	0.00	-	-	0.00	0.00
Countrywide	3.88	1.82	1.97	5.41	2.67	3.12
CW w/o TX and MA	5.47	2.75	3.08	5.44	2.69	3.15

Table 22D-1

Uninsured/Underinsured Motorist 2019-2021

STATE	Residual Business					
	Frequency - Bodily Injury Component			Severity - Bodily Injury Component		
	2021	2020	2019	2021	2020	2019
Alabama	-	0.00	-	-	-	-
Alaska	0.00	0.00	0.00	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	-	-
California	0.28	0.28	0.38	9,671.64	9,880.76	6,749.53
Colorado	0.00	-	50.00	-	-	27,710.00
Connecticut	0.00	1.75	1.16	-	99,253.00	20,398.00
Delaware	-	0.00	0.00	-	-	-
District of Columbia	1.59	0.76	1.65	3,773.00	11,794.00	2,068.00
Florida	40.00	14.29	0.00	3,656.50	21,630.00	-
Georgia	-	-	-	-	-	-
Hawaii	0.00	0.00	0.00	-	-	-
Idaho	-	-	-	-	-	-
Illinois	0.00	1.30	0.00	-	8,605.00	-
Indiana	-	0.00	0.00	-	-	-
Iowa	0.00	0.00	0.00	-	-	-
Kansas	0.21	0.00	0.00	16.00	-	-
Kentucky	0.00	14.29	0.00	-	30,432.00	-
Louisiana	0.00	0.00	0.00	-	-	-
Maine	0.00	0.00	0.00	-	-	-
Maryland	2.52	2.18	1.80	6,059.27	5,342.94	5,339.16
Massachusetts	0.33	0.26	0.23	14,344.14	12,394.30	10,275.06
Michigan	1.00	0.27	0.21	68,544.00	15,417.00	26,647.33
Minnesota	-	0.00	0.00	-	-	-
Mississippi	-	-	-	-	-	-
Missouri	0.00	0.00	0.00	-	-	-
Montana	-	0.00	-	-	-	-
Nebraska	0.00	0.00	0.00	-	-	-
Nevada	-	-	-	-	-	-
New Hampshire	0.00	0.00	0.00	-	-	-
New Jersey	0.72	0.75	0.77	27,027.29	17,153.18	38,816.71
New Mexico	0.00	0.00	0.00	-	-	-
New York	0.48	0.49	0.44	17,263.92	20,569.79	18,163.68
North Carolina	-	-	-	-	-	-
North Dakota	-	0.00	-	-	-	-
Ohio	-	0.00	0.00	-	-	-
Oklahoma	-	0.00	0.00	-	-	-
Oregon	0.00	0.00	0.00	-	-	-
Pennsylvania	0.52	0.00	0.35	36,047.00	-	7,019.00
Rhode Island	2.04	0.73	2.69	12,748.25	8,138.00	10,316.27
South Carolina	0.00	0.00	0.00	-	-	-
South Dakota	-	0.00	0.00	-	-	-
Tennessee	-	-	0.00	-	-	-
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	-	0.00	0.00	-	-	-
Vermont	0.00	0.00	0.00	-	-	-
Virginia	0.00	0.00	0.00	-	-	-
Washington	-	0.00	0.00	-	-	-
West Virginia	0.00	0.00	0.00	-	-	-
Wisconsin	0.00	0.00	0.00	-	-	-
Wyoming	-	0.00	-	-	-	-
Countrywide	1.11	0.95	0.80	8,166.74	7,852.63	7,897.49
CW w/o TX and MA	1.42	1.31	1.12	7,572.91	7,376.26	7,577.37

Table 22D-2

Uninsured/Underinsured Motorist 2019-2021

STATE	Residual Business					
	Frequency - Property Damage Component			Severity - Property Damage Component		
	2021	2020	2019	2021	2020	2019
Alabama	-	0.00	-	-	-	-
Alaska	0.00	0.00	0.00	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	-	-
California	0.00	0.01	0.01	-	789.00	0.00
Colorado	0.00	-	0.00	-	-	-
Connecticut	0.00	0.00	0.00	-	-	-
Delaware	-	0.00	0.00	-	-	-
District of Columbia	3.17	1.53	2.75	303.00	285.50	834.80
Florida	0.00	0.00	0.00	-	-	-
Georgia	-	-	-	-	-	-
Hawaii	0.00	0.00	0.00	-	-	-
Idaho	-	-	-	-	-	-
Illinois	0.00	0.00	0.00	-	-	-
Indiana	-	0.00	0.00	-	-	-
Iowa	0.00	0.00	0.00	-	-	-
Kansas	0.00	0.00	0.00	-	-	-
Kentucky	0.00	0.00	0.00	-	-	-
Louisiana	0.00	0.00	0.00	-	-	-
Maine	0.00	0.00	0.00	-	-	-
Maryland	0.00	0.00	0.00	-	-	-
Massachusetts	0.00	0.00	0.00	-	-	-
Michigan	0.00	0.00	0.00	-	-	-
Minnesota	-	0.00	0.00	-	-	-
Mississippi	-	-	-	-	-	-
Missouri	0.00	0.00	0.00	-	-	-
Montana	-	0.00	-	-	-	-
Nebraska	0.00	0.00	0.00	-	-	-
Nevada	-	-	-	-	-	-
New Hampshire	0.00	0.00	0.00	-	-	-
New Jersey	0.82	0.34	0.87	7,644.00	4,781.40	4,700.06
New Mexico	0.00	0.00	0.00	-	-	-
New York	0.00	0.00	0.00	-	-	-
North Carolina	-	-	-	-	-	-
North Dakota	-	0.00	-	-	-	-
Ohio	-	0.00	0.00	-	-	-
Oklahoma	-	0.00	0.00	-	-	-
Oregon	0.00	0.00	0.00	-	-	-
Pennsylvania	0.00	0.00	0.00	-	-	-
Rhode Island	21.94	14.60	10.51	5,727.07	4,021.15	3,948.93
South Carolina	0.00	0.00	0.00	-	-	-
South Dakota	-	0.00	0.00	-	-	-
Tennessee	-	-	0.00	-	-	-
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	-	0.00	0.00	-	-	-
Vermont	0.00	0.00	0.00	-	-	-
Virginia	0.00	1.08	1.29	-	466.00	1,495.75
Washington	-	0.00	0.00	-	-	-
West Virginia	0.00	0.00	0.00	-	-	-
Wisconsin	0.00	0.00	0.00	-	-	-
Wyoming	-	0.00	-	-	-	-
Countrywide	0.07	0.05	0.05	5,811.74	3,740.90	3,698.00
CW w/o TX and MA	0.09	0.07	0.08	5,811.74	3,740.90	3,698.00

Table 23A

Uninsured/Underinsured Motorist 2019-2021

STATE	Total Business					
	Earned Premiums			Earned Exposures		
	2021	2020	2019	2021	2020	2019
Alabama	318,058,176	309,151,933	295,203,798	3,372,790	3,304,463	3,239,530
Alaska	56,084,184	55,846,497	55,390,665	474,555	468,746	456,509
Arizona	551,701,641	531,411,303	492,335,106	4,305,245	4,181,164	4,016,985
Arkansas	151,707,130	149,454,194	145,355,772	2,025,685	1,950,320	1,850,069
California	2,113,805,603	2,110,706,043	1,993,517,224	24,898,984	24,509,862	24,217,605
Colorado	605,757,696	590,656,539	559,912,663	2,389,574	2,390,832	2,234,373
Connecticut	217,553,041	216,105,436	217,105,094	2,449,011	2,410,057	2,399,387
Delaware	80,875,214	78,893,416	75,260,209	731,842	700,539	653,579
District of Columbia	30,901,754	31,151,660	30,474,585	278,573	269,961	257,120
Florida	1,764,647,597	1,626,161,958	1,541,455,667	7,796,099	7,640,960	7,540,115
Georgia	952,768,334	920,459,836	836,194,272	7,500,634	7,175,499	6,838,474
Hawaii	81,556,759	79,333,819	78,852,188	862,496	839,321	829,277
Idaho	59,942,874	57,165,252	54,258,911	1,354,897	1,271,680	1,183,809
Illinois	385,597,359	374,896,411	365,981,738	7,065,076	6,950,237	6,912,846
Indiana	249,287,943	247,529,274	241,714,455	4,952,450	4,826,935	4,678,653
Iowa	94,104,251	94,596,909	93,647,983	2,507,045	2,475,624	2,442,777
Kansas	77,900,188	76,721,155	74,281,898	2,359,405	2,321,148	2,274,158
Kentucky	230,170,359	230,202,859	226,643,659	2,338,420	2,278,736	2,218,833
Louisiana	435,366,856	438,468,375	427,783,826	1,836,025	1,843,643	1,859,598
Maine	33,450,002	33,146,897	32,583,041	1,054,586	1,029,839	1,007,590
Maryland	374,261,917	377,366,608	361,183,182	4,496,709	4,414,777	4,283,806
Massachusetts	n/a	n/a	n/a	4,501,871	4,465,958	4,487,268
Michigan	276,287,927	239,130,056	208,589,099	5,769,705	5,621,408	5,592,373
Minnesota	190,732,891	192,225,171	189,340,663	4,255,977	4,209,704	4,134,352
Mississippi	224,138,436	215,615,922	209,908,753	1,845,083	1,792,588	1,737,510
Missouri	290,116,504	281,589,930	273,565,136	4,333,231	4,249,889	4,097,140
Montana	54,068,271	51,303,338	49,298,611	609,925	574,295	542,756
Nebraska	74,246,403	73,812,452	71,713,098	1,634,310	1,606,386	1,578,257
Nevada	291,045,667	281,393,229	271,301,864	1,407,173	1,372,732	1,343,780
New Hampshire	41,813,973	41,560,712	40,974,089	962,888	945,909	929,483
New Jersey	566,584,140	557,939,471	538,345,050	6,073,029	5,915,644	5,737,559
New Mexico	194,013,612	195,348,614	195,428,212	1,142,313	1,105,603	1,063,073
New York	523,935,836	504,883,981	481,466,542	9,861,265	9,734,352	9,655,032
North Carolina	350,738,444	345,250,457	315,398,487	8,648,042	8,371,093	7,956,553
North Dakota	15,474,713	15,555,245	15,284,974	640,504	639,590	629,413
Ohio	344,469,851	353,850,480	350,910,154	6,884,909	6,888,378	6,846,962
Oklahoma	160,239,991	158,494,913	154,286,887	1,066,623	1,057,499	948,948
Oregon	260,937,235	258,713,559	247,071,456	3,145,873	3,048,913	2,909,969
Pennsylvania	661,050,029	659,421,296	655,905,998	8,603,754	8,363,132	8,096,113
Rhode Island	88,268,723	87,723,494	85,160,640	506,012	508,928	463,882
South Carolina	608,697,858	580,981,489	548,562,913	4,367,151	4,170,914	3,903,920
South Dakota	25,293,090	24,428,179	23,407,144	724,927	708,095	695,631
Tennessee	365,810,186	359,399,484	349,299,170	5,042,671	4,857,114	4,673,282
Texas	1,737,036,256	1,714,258,372	1,682,253,291	n/a	n/a	n/a
Utah	162,161,521	164,085,473	149,463,380	1,968,673	2,064,613	1,964,808
Vermont	24,269,353	25,044,319	25,168,497	470,367	460,257	445,963
Virginia	375,594,393	367,763,390	358,963,674	6,841,407	6,764,415	6,556,329
Washington	573,492,415	575,510,501	562,015,355	4,416,629	4,274,637	4,016,155
West Virginia	116,485,291	118,090,343	119,746,926	1,253,035	1,244,677	1,223,396
Wisconsin	203,071,917	202,821,313	201,150,965	4,173,009	4,106,685	4,052,336
Wyoming	13,064,409	12,833,889	13,084,337	445,559	431,435	417,914
Countrywide	17,678,638,213	17,288,455,446	16,586,201,301	186,646,016	182,809,186	178,095,250
CW w/o TX and MA	15,941,601,957	15,574,197,074	14,903,948,010	182,144,145	178,343,228	173,607,982

Table 23B-1

Uninsured/Underinsured Motorist 2019-2021

STATE	Total Business					
	Incurred Losses - Bodily Injury			Incurred Claims - Bodily Injury		
	2021	2020	2019	2021	2020	2019
Alabama	265,780,852	227,978,460	261,347,531	7,177	6,549	7,579
Alaska	28,662,163	30,629,741	36,952,366	592	681	723
Arizona	418,942,102	356,034,428	406,714,694	11,656	10,590	12,773
Arkansas	91,902,336	75,984,826	76,348,695	4,032	3,699	3,830
California	1,845,103,507	1,423,447,852	1,567,084,303	56,416	46,867	54,390
Colorado	412,958,423	383,283,902	460,424,144	7,029	6,964	8,308
Connecticut	141,449,365	142,191,317	169,733,636	3,446	3,347	3,853
Delaware	55,607,439	54,399,462	63,490,165	1,593	1,636	1,854
District of Columbia	18,693,113	18,952,538	15,828,034	1,139	1,224	1,032
Florida	1,701,651,856	1,505,246,996	1,698,711,945	45,849	41,412	48,794
Georgia	815,322,422	701,369,640	692,787,526	25,802	23,384	24,247
Hawaii	30,829,168	34,684,287	48,449,017	643	549	676
Idaho	32,692,616	26,700,017	31,683,606	828	843	1,054
Illinois	363,066,262	307,445,989	303,949,597	10,995	9,382	9,440
Indiana	178,983,170	148,102,410	147,462,788	5,574	4,830	5,088
Iowa	77,088,104	56,587,540	68,197,752	1,692	1,360	1,755
Kansas	77,273,514	69,219,517	70,936,831	1,553	1,421	1,492
Kentucky	225,817,389	200,883,097	205,437,885	5,245	5,114	5,468
Louisiana	348,501,486	309,152,227	359,548,337	14,556	12,911	14,595
Maine	21,936,604	20,257,402	20,808,499	335	322	380
Maryland	235,166,086	211,102,370	202,380,105	12,762	11,888	12,468
Massachusetts	100,104,524	82,957,710	94,899,394	3,788	3,168	3,662
Michigan	158,793,722	153,924,982	150,365,555	2,782	2,568	2,682
Minnesota	156,475,796	138,984,241	136,300,805	2,285	2,351	2,489
Mississippi	147,469,794	137,198,374	138,209,589	5,793	5,344	5,468
Missouri	253,694,032	234,534,715	228,844,664	7,394	7,115	7,233
Montana	31,861,730	32,942,323	33,952,426	578	551	614
Nebraska	55,993,277	56,960,598	54,602,979	1,388	1,288	1,278
Nevada	220,603,160	195,260,600	226,675,595	5,979	5,194	6,185
New Hampshire	19,061,500	16,847,286	24,526,929	394	373	504
New Jersey	281,288,387	266,580,851	384,715,176	6,452	6,110	8,154
New Mexico	88,918,264	81,714,740	96,155,526	3,176	2,537	3,100
New York	457,762,522	384,573,147	397,754,162	9,640	8,079	7,580
North Carolina	294,023,719	235,492,963	233,087,908	10,476	9,766	10,088
North Dakota	8,148,534	5,600,009	6,680,379	135	108	132
Ohio	255,245,152	232,158,129	241,330,177	10,950	10,352	10,691
Oklahoma	119,903,605	115,188,279	115,674,317	3,813	2,842	3,003
Oregon	196,035,039	163,732,045	190,759,683	4,793	4,416	5,433
Pennsylvania	525,210,989	448,560,213	556,176,723	10,265	9,582	10,450
Rhode Island	54,115,936	44,699,822	54,218,928	1,887	1,712	1,974
South Carolina	418,343,504	390,066,692	414,248,725	13,126	12,271	13,142
South Dakota	19,342,212	14,448,817	17,556,681	348	263	343
Tennessee	215,045,130	178,567,170	187,121,268	8,619	8,037	7,993
Texas	1,548,013,312	1,249,074,960	1,319,125,682	n/a	n/a	n/a
Utah	122,685,933	111,895,808	135,576,430	2,703	2,396	3,176
Vermont	11,340,964	9,924,142	10,709,491	259	192	291
Virginia	248,506,467	236,882,088	267,992,599	9,487	8,299	8,973
Washington	369,481,990	296,634,163	352,750,206	10,285	8,694	10,912
West Virginia	48,316,096	51,620,570	59,051,850	1,245	1,347	1,691
Wisconsin	157,212,336	138,973,179	146,524,753	4,128	3,731	3,877
Wyoming	8,567,001	7,412,003	9,335,033	163	158	186
Countrywide	13,978,992,604	12,017,064,637	13,193,201,089	361,245	323,817	361,103
CW w/o TX and MA	12,330,874,768	10,685,031,967	11,779,176,013	357,457	320,649	357,441

Table 23B-2

Uninsured/Underinsured Motorist 2019-2021

STATE	Total Business					
	Incurred Losses - Property Damage			Incurred Claims - Property Damage		
	2021	2020	2019	2021	2020	2019
Alabama	280,570	211,782	274,128	50	35	52
Alaska	5,610,879	6,239,640	5,781,434	2,452	2,659	2,815
Arizona	1,067,001	2,494,733	2,837,283	105	93	110
Arkansas	42,516,494	33,819,465	34,319,046	13,403	12,311	14,082
California	45,532,165	40,345,310	42,421,624	18,060	16,897	19,015
Colorado	5,629,196	4,552,161	4,402,300	1,396	1,260	1,511
Connecticut	4,997	0	2,242	3	0	2
Delaware	8,930,444	6,937,655	7,092,560	4,573	4,121	4,826
District of Columbia	14,289,215	11,820,007	10,605,749	6,606	6,288	6,701
Florida	0	0	0	0	0	0
Georgia	127,613,101	94,082,724	97,648,082	41,429	36,467	41,220
Hawaii	0	0	0	0	0	0
Idaho	877,635	1,171,890	1,447,769	368	439	507
Illinois	10,076,375	7,103,502	6,830,946	2,439	2,169	2,250
Indiana	38,982,436	30,722,096	31,902,092	12,375	11,882	13,730
Iowa	36,175	44,789	57,977	16	22	12
Kansas	175,056	116,836	124,580	48	59	54
Kentucky	131,391	111,782	83,222	19	22	20
Louisiana	4,846,256	4,105,477	3,941,118	1,205	1,154	1,225
Maine	6,601	750	933	1	1	1
Maryland	126,506,247	87,161,834	80,765,804	44,701	38,789	44,841
Massachusetts	0	0	0	0	0	0
Michigan	0	526	1,846	0	1	1
Minnesota	36,939	44,974	45,694	42	26	36
Mississippi	57,386,111	46,367,807	45,309,068	17,683	16,524	17,997
Missouri	409,440	270,122	239,503	122	89	107
Montana	445,400	453,309	833,519	121	132	186
Nebraska	54,151	49,841	23,688	13	18	12
Nevada	38,223	30,271	21,172	18	27	21
New Hampshire	422,335	677,517	253,686	111	69	66
New Jersey	27,187,709	22,411,053	24,564,570	6,531	5,904	7,178
New Mexico	33,850,842	25,101,134	28,857,874	10,939	9,070	12,141
New York	3,125	0	759	4	0	2
North Carolina	23,963,520	19,016,189	19,901,002	11,890	10,784	12,376
North Dakota	69,664	46,745	26,834	31	25	18
Ohio	8,822,517	9,111,360	7,084,474	2,452	2,541	2,651
Oklahoma	13,555	19,112	3,946	5	11	4
Oregon	26,219,010	19,296,836	21,285,918	11,831	10,355	12,864
Pennsylvania	24,047	22,084	11,470	21	8	4
Rhode Island	6,762,357	5,598,147	7,472,830	1,536	1,415	1,963
South Carolina	105,553,089	81,785,179	71,270,041	24,485	22,440	25,544
South Dakota	10,833	10,538	16,240	7	3	9
Tennessee	114,231,968	93,340,556	91,288,541	38,537	34,785	38,751
Texas	0	0	0	n/a	n/a	n/a
Utah	1,456,069	1,162,665	1,045,809	298	303	337
Vermont	4,229,799	3,449,234	4,356,661	3,085	2,659	3,787
Virginia	66,922,074	51,912,397	55,357,574	54,859	50,478	59,212
Washington	99,371,316	76,107,559	93,092,895	32,739	28,869	37,851
West Virginia	10,458,048	9,488,819	9,434,506	4,065	3,862	4,101
Wisconsin	719,667	914,390	1,235,113	206	212	247
Wyoming	28,934	43,359	31,898	14	22	16
Countrywide	1,021,802,976	797,774,156	813,606,020	370,894	335,300	390,456
CW w/o TX and MA	1,021,802,976	797,774,156	813,606,020	370,894	335,300	390,456

Table 23C

Uninsured/Underinsured Motorist 2019-2021

STATE	Total Business					
	Pure Premium			Loss Ratio		
	2021	2020	2019	2021	2020	2019
Alabama	78.88	69.06	80.76	83.65	73.81	88.62
Alaska	72.22	78.66	93.61	61.11	66.02	77.15
Arizona	97.56	85.75	101.96	76.13	67.47	83.19
Arkansas	66.36	56.30	59.82	88.60	73.47	76.14
California	75.93	59.72	66.46	89.44	69.35	80.74
Colorado	175.17	162.22	208.03	69.10	65.66	83.02
Connecticut	57.76	59.00	70.74	65.02	65.80	78.18
Delaware	88.19	87.56	107.99	79.80	77.75	93.78
District of Columbia	118.40	113.99	102.81	106.73	98.78	86.74
Florida	218.27	197.00	225.29	96.43	92.56	110.20
Georgia	125.71	110.86	115.59	98.97	86.42	94.53
Hawaii	35.74	41.32	58.42	37.80	43.72	61.44
Idaho	24.78	21.92	27.99	56.00	48.76	61.06
Illinois	52.82	45.26	44.96	96.77	83.90	84.92
Indiana	44.01	37.05	38.34	87.44	72.24	74.21
Iowa	30.76	22.88	27.94	81.96	59.87	72.89
Kansas	32.83	29.87	31.25	99.42	90.37	95.66
Kentucky	96.62	88.20	92.63	98.17	87.31	90.68
Louisiana	192.45	169.91	195.47	81.16	71.44	84.97
Maine	20.81	19.67	20.65	65.60	61.12	63.87
Maryland	80.43	67.56	66.10	96.64	79.04	78.39
Massachusetts	22.24	18.58	21.15	n/a	n/a	n/a
Michigan	27.52	27.38	26.89	57.47	64.37	72.09
Minnesota	36.77	33.03	32.98	82.06	72.33	72.01
Mississippi	111.03	102.40	105.62	91.40	85.14	87.43
Missouri	58.64	55.25	55.91	87.59	83.39	83.74
Montana	52.97	58.15	64.09	59.75	65.09	70.56
Nebraska	34.29	35.49	34.61	75.49	77.24	76.17
Nevada	156.80	142.26	168.70	75.81	69.40	83.56
New Hampshire	20.23	18.53	26.66	46.60	42.17	60.48
New Jersey	50.79	48.85	71.33	54.44	51.80	76.03
New Mexico	107.47	96.61	117.60	63.28	54.68	63.97
New York	46.42	39.51	41.20	87.37	76.17	82.61
North Carolina	36.77	30.40	31.80	90.66	73.72	80.21
North Dakota	12.83	8.83	10.66	53.11	36.30	43.88
Ohio	38.35	35.03	36.28	76.66	68.18	70.79
Oklahoma	112.43	108.94	121.90	74.84	72.69	74.98
Oregon	70.65	60.03	72.87	85.18	70.75	85.82
Pennsylvania	61.05	53.64	68.70	79.45	68.03	84.80
Rhode Island	120.31	98.83	132.99	68.97	57.34	72.44
South Carolina	119.96	113.13	124.37	86.07	81.22	88.51
South Dakota	26.70	20.42	25.26	76.52	59.19	75.08
Tennessee	65.30	55.98	59.57	90.01	75.66	79.71
Texas	n/a	n/a	n/a	89.12	72.86	78.41
Utah	63.06	54.76	69.53	76.55	68.90	91.41
Vermont	33.10	29.06	33.78	64.16	53.40	59.86
Virginia	46.11	42.69	49.32	83.98	78.53	90.08
Washington	106.16	87.20	111.01	81.75	64.77	79.33
West Virginia	46.91	49.10	55.98	50.46	51.75	57.19
Wisconsin	37.85	34.06	36.46	77.77	68.97	73.46
Wyoming	19.29	17.28	22.41	65.80	58.09	71.59
Countrywide	80.37	70.10	78.65	84.85	74.12	84.45
CW w/o TX and MA	73.31	64.39	72.54	83.76	73.73	84.49

Table 23C-1

Uninsured/Underinsured Motorist 2019-2021

Total Business						
STATE	Pure Premium - Bodily Injury Component			Loss Ratio - Bodily Injury Component		
	2021	2020	2019	2021	2020	2019
Alabama	78.80	68.99	80.67	83.56	73.74	88.53
Alaska	60.40	65.34	80.95	51.11	54.85	66.71
Arizona	97.31	85.15	101.25	75.94	67.00	82.61
Arkansas	45.37	38.96	41.27	60.58	50.84	52.53
California	74.10	58.08	64.71	87.29	67.44	78.61
Colorado	172.82	160.31	206.06	68.17	64.89	82.23
Connecticut	57.76	59.00	70.74	65.02	65.80	78.18
Delaware	75.98	77.65	97.14	68.76	68.95	84.36
District of Columbia	67.10	70.20	61.56	60.49	60.84	51.94
Florida	218.27	197.00	225.29	96.43	92.56	110.20
Georgia	108.70	97.75	101.31	85.57	76.20	82.85
Hawaii	35.74	41.32	58.42	37.80	43.72	61.44
Idaho	24.13	21.00	26.76	54.54	46.71	58.39
Illinois	51.39	44.24	43.97	94.16	82.01	83.05
Indiana	36.14	30.68	31.52	71.80	59.83	61.01
Iowa	30.75	22.86	27.92	81.92	59.82	72.82
Kansas	32.75	29.82	31.19	99.20	90.22	95.50
Kentucky	96.57	88.16	92.59	98.11	87.26	90.64
Louisiana	189.81	167.69	193.35	80.05	70.51	84.05
Maine	20.80	19.67	20.65	65.58	61.11	63.86
Maryland	52.30	47.82	47.24	62.83	55.94	56.03
Massachusetts	22.24	18.58	21.15	n/a	n/a	n/a
Michigan	27.52	27.38	26.89	57.47	64.37	72.09
Minnesota	36.77	33.02	32.97	82.04	72.30	71.99
Mississippi	79.93	76.54	79.54	65.79	63.63	65.84
Missouri	58.55	55.19	55.85	87.45	83.29	83.65
Montana	52.24	57.36	62.56	58.93	64.21	68.87
Nebraska	34.26	35.46	34.60	75.42	77.17	76.14
Nevada	156.77	142.24	168.69	75.80	69.39	83.55
New Hampshire	19.80	17.81	26.39	45.59	40.54	59.86
New Jersey	46.32	45.06	67.05	49.65	47.78	71.46
New Mexico	77.84	73.91	90.45	45.83	41.83	49.20
New York	46.42	39.51	41.20	87.37	76.17	82.61
North Carolina	34.00	28.13	29.30	83.83	68.21	73.90
North Dakota	12.72	8.76	10.61	52.66	36.00	43.71
Ohio	37.07	33.70	35.25	74.10	65.61	68.77
Oklahoma	112.41	108.93	121.90	74.83	72.68	74.97
Oregon	62.31	53.70	65.55	75.13	63.29	77.21
Pennsylvania	61.04	53.64	68.70	79.45	68.02	84.80
Rhode Island	106.95	87.83	116.88	61.31	50.96	63.67
South Carolina	95.79	93.52	106.11	68.73	67.14	75.52
South Dakota	26.68	20.41	25.24	76.47	59.15	75.01
Tennessee	42.65	36.76	40.04	58.79	49.68	53.57
Texas	n/a	n/a	n/a	89.12	72.86	78.41
Utah	62.32	54.20	69.00	75.66	68.19	90.71
Vermont	24.11	21.56	24.01	46.73	39.63	42.55
Virginia	36.32	35.02	40.88	66.16	64.41	74.66
Washington	83.66	69.39	87.83	64.43	51.54	62.77
West Virginia	38.56	41.47	48.27	41.48	43.71	49.31
Wisconsin	37.67	33.84	36.16	77.42	68.52	72.84
Wyoming	19.23	17.18	22.34	65.58	57.75	71.35
Countrywide	74.90	65.74	74.08	79.07	69.51	79.54
CW w/o TX and MA	67.70	59.91	67.85	77.35	68.61	79.03

Table 23C-2

Uninsured/Underinsured Motorist 2019-2021

Total Business						
Pure Premium - Property Damage Component				Loss Ratio - Property Damage Component		
STATE	2021	2020	2019	2021	2020	2019
Alabama	0.08	0.06	0.08	0.09	0.07	0.09
Alaska	11.82	13.31	12.66	10.00	11.17	10.44
Arizona	0.25	0.60	0.71	0.19	0.47	0.58
Arkansas	20.99	17.34	18.55	28.03	22.63	23.61
California	1.83	1.65	1.75	2.15	1.91	2.13
Colorado	2.36	1.90	1.97	0.93	0.77	0.79
Connecticut	0.00	0.00	0.00	0.00	0.00	0.00
Delaware	12.20	9.90	10.85	11.04	8.79	9.42
District of Columbia	51.29	43.78	41.25	46.24	37.94	34.80
Florida	0.00	0.00	0.00	0.00	0.00	0.00
Georgia	17.01	13.11	14.28	13.39	10.22	11.68
Hawaii	0.00	0.00	0.00	0.00	0.00	0.00
Idaho	0.65	0.92	1.22	1.46	2.05	2.67
Illinois	1.43	1.02	0.99	2.61	1.89	1.87
Indiana	7.87	6.36	6.82	15.64	12.41	13.20
Iowa	0.01	0.02	0.02	0.04	0.05	0.06
Kansas	0.07	0.05	0.05	0.22	0.15	0.17
Kentucky	0.06	0.05	0.04	0.06	0.05	0.04
Louisiana	2.64	2.23	2.12	1.11	0.94	0.92
Maine	0.01	0.00	0.00	0.02	0.00	0.00
Maryland	28.13	19.74	18.85	33.80	23.10	22.36
Massachusetts	0.00	0.00	0.00	n/a	n/a	n/a
Michigan	0.00	0.00	0.00	0.00	0.00	0.00
Minnesota	0.01	0.01	0.01	0.02	0.02	0.02
Mississippi	31.10	25.87	26.08	25.60	21.50	21.59
Missouri	0.09	0.06	0.06	0.14	0.10	0.09
Montana	0.73	0.79	1.54	0.82	0.88	1.69
Nebraska	0.03	0.03	0.02	0.07	0.07	0.03
Nevada	0.03	0.02	0.02	0.01	0.01	0.01
New Hampshire	0.44	0.72	0.27	1.01	1.63	0.62
New Jersey	4.48	3.79	4.28	4.80	4.02	4.56
New Mexico	29.63	22.70	27.15	17.45	12.85	14.77
New York	0.00	0.00	0.00	0.00	0.00	0.00
North Carolina	2.77	2.27	2.50	6.83	5.51	6.31
North Dakota	0.11	0.07	0.04	0.45	0.30	0.18
Ohio	1.28	1.32	1.03	2.56	2.57	2.02
Oklahoma	0.01	0.02	0.00	0.01	0.01	0.00
Oregon	8.33	6.33	7.31	10.05	7.46	8.62
Pennsylvania	0.00	0.00	0.00	0.00	0.00	0.00
Rhode Island	13.36	11.00	16.11	7.66	6.38	8.77
South Carolina	24.17	19.61	18.26	17.34	14.08	12.99
South Dakota	0.01	0.01	0.02	0.04	0.04	0.07
Tennessee	22.65	19.22	19.53	31.23	25.97	26.13
Texas	n/a	n/a	n/a	0.00	0.00	0.00
Utah	0.74	0.56	0.53	0.90	0.71	0.70
Vermont	8.99	7.49	9.77	17.43	13.77	17.31
Virginia	9.78	7.67	8.44	17.82	14.12	15.42
Washington	22.50	17.80	23.18	17.33	13.22	16.56
West Virginia	8.35	7.62	7.71	8.98	8.04	7.88
Wisconsin	0.17	0.22	0.30	0.35	0.45	0.61
Wyoming	0.06	0.10	0.08	0.22	0.34	0.24
Countrywide	5.47	4.36	4.57	5.78	4.61	4.91
CW w/o TX and MA	5.61	4.47	4.69	6.41	5.12	5.46

Table 23D-1

Uninsured/Underinsured Motorist 2019-2021

Total Business						
STATE	Frequency - Bodily Injury Component			Severity - Bodily Injury Component		
	2021	2020	2019	2021	2020	2019
Alabama	0.21	0.20	0.23	37,032.30	34,811.19	34,483.12
Alaska	0.12	0.15	0.16	48,415.82	44,977.59	51,109.77
Arizona	0.27	0.25	0.32	35,942.18	33,619.87	31,841.75
Arkansas	0.20	0.19	0.21	22,793.24	20,541.99	19,934.39
California	0.23	0.19	0.22	32,705.32	30,372.07	28,811.99
Colorado	0.29	0.29	0.37	58,750.66	55,037.90	55,419.37
Connecticut	0.14	0.14	0.16	41,047.41	42,483.21	44,052.33
Delaware	0.22	0.23	0.28	34,907.37	33,251.50	34,244.96
District of Columbia	0.41	0.45	0.40	16,411.86	15,484.10	15,337.24
Florida	0.59	0.54	0.65	37,114.26	36,348.09	34,813.95
Georgia	0.34	0.33	0.35	31,599.19	29,993.57	28,572.09
Hawaii	0.07	0.07	0.08	47,945.83	63,177.21	71,670.14
Idaho	0.06	0.07	0.09	39,483.84	31,672.62	30,060.35
Illinois	0.16	0.13	0.14	33,021.03	32,769.77	32,198.05
Indiana	0.11	0.10	0.11	32,110.36	30,663.02	28,982.47
Iowa	0.07	0.05	0.07	45,560.35	41,608.49	38,859.12
Kansas	0.07	0.06	0.07	49,757.58	48,711.83	47,544.79
Kentucky	0.22	0.22	0.25	43,053.84	39,281.01	37,570.94
Louisiana	0.79	0.70	0.78	23,942.12	23,944.87	24,635.04
Maine	0.03	0.03	0.04	65,482.40	62,911.19	54,759.21
Maryland	0.28	0.27	0.29	18,427.06	17,757.60	16,231.96
Massachusetts	0.08	0.07	0.08	26,426.75	26,186.15	25,914.64
Michigan	0.05	0.05	0.05	57,078.98	59,939.63	56,064.71
Minnesota	0.05	0.06	0.06	68,479.56	59,117.07	54,761.27
Mississippi	0.31	0.30	0.31	25,456.55	25,673.35	25,276.08
Missouri	0.17	0.17	0.18	34,310.80	32,963.42	31,638.97
Montana	0.09	0.10	0.11	55,124.10	59,786.43	55,297.11
Nebraska	0.08	0.08	0.08	40,340.98	44,224.07	42,725.34
Nevada	0.42	0.38	0.46	36,896.33	37,593.49	36,649.25
New Hampshire	0.04	0.04	0.05	48,379.44	45,166.99	48,664.54
New Jersey	0.11	0.10	0.14	43,597.08	43,630.25	47,181.16
New Mexico	0.28	0.23	0.29	27,996.93	32,209.20	31,017.91
New York	0.10	0.08	0.08	47,485.74	47,601.58	52,474.16
North Carolina	0.12	0.12	0.13	28,066.41	24,113.55	23,105.46
North Dakota	0.02	0.02	0.02	60,359.51	51,851.94	50,608.93
Ohio	0.16	0.15	0.16	23,310.06	22,426.40	22,573.21
Oklahoma	0.36	0.27	0.32	31,446.00	40,530.71	38,519.59
Oregon	0.15	0.14	0.19	40,900.28	37,077.00	35,111.30
Pennsylvania	0.12	0.11	0.13	51,165.22	46,812.80	53,222.65
Rhode Island	0.37	0.34	0.43	28,678.29	26,109.71	27,466.53
South Carolina	0.30	0.29	0.34	31,871.36	31,787.69	31,520.98
South Dakota	0.05	0.04	0.05	55,581.07	54,938.47	51,185.66
Tennessee	0.17	0.17	0.17	24,950.13	22,218.14	23,410.64
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	0.14	0.12	0.16	45,388.80	46,701.09	42,687.79
Vermont	0.06	0.04	0.07	43,787.51	51,688.24	36,802.37
Virginia	0.14	0.12	0.14	26,194.42	28,543.45	29,866.56
Washington	0.23	0.20	0.27	35,924.35	34,119.41	32,326.82
West Virginia	0.10	0.11	0.14	38,808.11	38,322.62	34,921.26
Wisconsin	0.10	0.09	0.10	38,084.38	37,248.24	37,793.33
Wyoming	0.04	0.04	0.04	52,558.29	46,911.41	50,188.35
Countrywide	0.19	0.18	0.20	38,696.71	37,110.67	36,535.84
CW w/o TX and MA	0.20	0.18	0.21	34,496.11	33,323.14	32,954.18

Table 23D-2

Uninsured/Underinsured Motorist 2019-2021

Total Business						
STATE	Frequency - Property Damage Component			Severity - Property Damage Component		
	2021	2020	2019	2021	2020	2019
Alabama	0.00	0.00	0.00	5,611.40	6,050.91	5,271.69
Alaska	0.52	0.57	0.62	2,288.29	2,346.61	2,053.80
Arizona	0.00	0.00	0.00	10,161.91	26,825.09	25,793.48
Arkansas	0.66	0.63	0.76	3,172.16	2,747.09	2,437.09
California	0.07	0.07	0.08	2,521.16	2,387.72	2,230.96
Colorado	0.06	0.05	0.07	4,032.38	3,612.83	2,913.50
Connecticut	0.00	0.00	0.00	1,665.67	-	1,121.00
Delaware	0.62	0.59	0.74	1,952.86	1,683.49	1,469.66
District of Columbia	2.37	2.33	2.61	2,163.07	1,879.77	1,582.71
Florida	0.00	0.00	0.00	-	-	-
Georgia	0.55	0.51	0.60	3,080.28	2,579.94	2,368.95
Hawaii	0.00	0.00	0.00	-	-	-
Idaho	0.03	0.03	0.04	2,384.88	2,669.45	2,855.56
Illinois	0.03	0.03	0.03	4,131.36	3,275.01	3,035.98
Indiana	0.25	0.25	0.29	3,150.10	2,585.60	2,323.53
Iowa	0.00	0.00	0.00	2,260.94	2,035.86	4,831.42
Kansas	0.00	0.00	0.00	3,647.00	1,980.27	2,307.04
Kentucky	0.00	0.00	0.00	6,915.32	5,081.00	4,161.10
Louisiana	0.07	0.06	0.07	4,021.79	3,557.61	3,217.24
Maine	0.00	0.00	0.00	6,601.00	750.00	933.00
Maryland	0.99	0.88	1.05	2,830.05	2,247.08	1,801.16
Massachusetts	0.00	0.00	0.00	-	-	-
Michigan	0.00	0.00	0.00	-	526.00	1,846.00
Minnesota	0.00	0.00	0.00	879.50	1,729.77	1,269.28
Mississippi	0.96	0.92	1.04	3,245.27	2,806.09	2,517.59
Missouri	0.00	0.00	0.00	3,356.07	3,035.08	2,238.35
Montana	0.02	0.02	0.03	3,680.99	3,434.16	4,481.28
Nebraska	0.00	0.00	0.00	4,165.46	2,768.94	1,974.00
Nevada	0.00	0.00	0.00	2,123.50	1,121.15	1,008.19
New Hampshire	0.01	0.01	0.01	3,804.82	9,819.09	3,843.73
New Jersey	0.11	0.10	0.13	4,162.87	3,795.91	3,422.20
New Mexico	0.96	0.82	1.14	3,094.51	2,767.49	2,376.89
New York	0.00	0.00	0.00	781.25	-	379.50
North Carolina	0.14	0.13	0.16	2,015.43	1,763.37	1,608.03
North Dakota	0.00	0.00	0.00	2,247.23	1,869.80	1,490.78
Ohio	0.04	0.04	0.04	3,598.09	3,585.74	2,672.38
Oklahoma	0.00	0.00	0.00	2,711.00	1,737.45	986.50
Oregon	0.38	0.34	0.44	2,216.13	1,863.53	1,654.69
Pennsylvania	0.00	0.00	0.00	1,145.10	2,760.50	2,867.50
Rhode Island	0.30	0.28	0.42	4,402.58	3,956.29	3,806.84
South Carolina	0.56	0.54	0.65	4,310.93	3,644.62	2,790.09
South Dakota	0.00	0.00	0.00	1,547.57	3,512.67	1,804.44
Tennessee	0.76	0.72	0.83	2,964.22	2,683.36	2,355.77
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	0.02	0.01	0.02	4,886.14	3,837.18	3,103.29
Vermont	0.66	0.58	0.85	1,371.09	1,297.19	1,150.43
Virginia	0.80	0.75	0.90	1,219.89	1,028.42	934.90
Washington	0.74	0.68	0.94	3,035.26	2,636.31	2,459.46
West Virginia	0.32	0.31	0.34	2,572.71	2,456.97	2,300.54
Wisconsin	0.00	0.01	0.01	3,493.53	4,313.16	5,000.46
Wyoming	0.00	0.01	0.00	2,066.71	1,970.86	1,993.63
Countrywide	0.20	0.18	0.22	2,754.97	2,379.28	2,083.73
CW w/o TX and MA	0.20	0.19	0.22	2,754.97	2,379.28	2,083.73

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 2019-2021*

Voluntary Business						
STATE	Earned Premiums			Earned Exposures		
	2021	2020	2019	2021	2020	2019
Alabama	2,028,786,118	1,994,443,414	1,945,572,380	3,995,785	3,879,937	3,798,722
Alaska	274,200,046	276,910,708	273,611,143	496,143	487,957	478,353
Arizona	3,292,165,764	3,231,064,505	3,104,865,292	5,064,737	4,918,193	4,736,037
Arkansas	1,071,741,945	1,056,555,662	1,030,321,232	2,298,924	2,232,116	2,152,687
California	17,450,826,414	17,659,576,464	17,393,302,900	28,464,178	28,158,307	27,934,895
Colorado	3,025,729,663	3,015,373,184	2,917,156,829	4,431,528	4,329,960	4,232,960
Connecticut	1,872,459,680	1,878,397,056	1,868,713,713	2,436,941	2,390,904	2,388,131
Delaware	622,387,665	626,199,801	620,950,578	739,698	717,860	699,296
District of Columbia	207,272,247	210,907,898	205,067,172	266,078	261,746	255,816
Florida	14,802,839,550	14,204,313,657	13,709,169,733	15,223,627	14,619,927	14,059,247
Georgia	6,541,736,141	6,437,039,130	6,164,151,006	7,697,052	7,407,046	7,189,547
Hawaii	415,096,924	421,627,964	425,632,218	932,970	909,752	902,735
Idaho	567,669,179	540,593,290	514,116,061	1,380,100	1,289,414	1,217,143
Illinois	3,581,885,255	3,678,770,238	3,687,196,341	7,379,311	7,235,349	7,184,768
Indiana	2,137,630,416	2,145,277,563	2,115,516,612	5,026,002	4,903,234	4,825,446
Iowa	848,058,207	851,501,843	847,142,410	2,587,068	2,553,071	2,519,172
Kansas	964,590,587	965,508,912	959,417,205	2,389,844	2,352,619	2,308,301
Kentucky	1,942,252,725	1,964,961,826	1,956,986,895	3,387,638	3,324,254	3,253,129
Louisiana	2,880,131,754	2,938,830,781	2,968,199,883	3,023,366	2,976,695	2,943,613
Maine	376,046,294	371,529,984	367,120,206	1,048,970	1,026,927	1,009,391
Maryland	3,080,397,116	3,140,792,464	3,098,461,039	4,343,998	4,298,661	4,241,892
Massachusetts	2,891,578,871	2,921,200,280	2,906,423,750	4,526,311	4,487,765	4,485,095
Michigan	4,524,749,944	5,067,790,105	5,197,677,676	6,038,628	5,849,461	5,800,147
Minnesota	1,992,144,837	2,035,556,390	2,035,838,981	4,231,546	4,183,689	4,125,545
Mississippi	1,104,084,765	1,065,238,426	1,042,488,863	2,053,150	1,990,936	1,955,640
Missouri	2,197,007,514	2,206,297,812	2,179,034,771	4,394,422	4,317,101	4,217,439
Montana	371,296,703	359,606,617	351,160,652	896,176	846,958	822,225
Nebraska	663,983,308	667,958,989	665,689,230	1,634,810	1,607,490	1,580,987
Nevada	1,935,536,332	1,901,312,895	1,834,505,018	2,168,057	2,082,449	2,005,138
New Hampshire	420,127,054	421,466,052	415,883,934	994,040	977,831	965,913
New Jersey	5,223,392,339	5,328,715,871	5,343,144,162	5,814,358	5,751,018	5,681,567
New Mexico	850,808,116	856,278,858	851,263,310	1,596,470	1,535,203	1,492,479
New York	9,085,979,372	8,846,218,251	8,679,715,737	9,845,327	9,709,689	9,618,414
North Carolina	3,422,723,932	3,349,308,931	3,144,293,271	8,524,579	8,294,324	7,953,078
North Dakota	191,032,761	194,359,559	192,663,323	645,671	645,555	637,142
Ohio	3,465,220,579	3,584,672,031	3,623,462,464	8,394,839	8,331,609	8,257,966
Oklahoma	1,386,401,240	1,389,342,128	1,375,951,766	2,952,552	2,863,081	2,768,233
Oregon	1,938,957,688	1,963,723,370	1,968,407,782	3,071,795	2,994,772	2,912,394
Pennsylvania	4,623,402,695	4,714,834,985	4,745,460,528	9,046,915	8,889,843	8,780,661
Rhode Island	631,228,126	626,941,961	606,042,816	714,146	704,807	695,603
South Carolina	2,930,203,617	2,850,707,676	2,728,615,696	4,125,880	4,002,922	3,878,298
South Dakota	231,036,070	228,337,872	227,060,013	726,620	711,631	698,426
Tennessee	2,403,768,927	2,365,373,435	2,313,512,243	5,218,492	5,048,427	4,914,395
Texas	12,604,062,388	12,470,173,917	12,710,900,800	n/a	n/a	n/a
Utah	1,195,265,938	1,275,080,521	1,208,705,860	2,012,556	2,099,685	2,010,021
Vermont	156,681,121	160,123,625	161,864,342	447,246	442,761	442,033
Virginia	3,171,358,881	3,188,785,213	3,172,128,437	6,648,491	6,676,691	6,622,813
Washington	3,344,110,946	3,370,965,106	3,331,790,677	4,988,424	4,859,309	4,777,368
West Virginia	638,674,981	652,649,481	663,707,599	1,319,676	1,307,409	1,299,551
Wisconsin	1,644,806,946	1,674,277,206	1,683,348,844	4,169,347	4,100,469	4,051,977
Wyoming	159,212,860	156,317,788	155,392,408	479,244	464,358	451,822
Countrywide	143,382,742,541	143,503,791,695	141,688,805,801	210,293,726	206,051,172	202,233,651
CW w/o Texas	130,778,680,153	131,033,617,778	128,977,905,001	210,293,726	206,051,172	202,233,651

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

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Table 24B

Total Liability 2019-2021*

Voluntary Business			
Incurred Losses			
STATE	2021	2020	2019
Alabama	1,400,209,148	1,212,155,279	1,446,403,381
Alaska	183,626,137	186,949,603	208,411,558
Arizona	2,356,545,046	1,896,523,959	2,337,647,695
Arkansas	794,441,135	657,491,350	740,438,734
California	11,860,594,568	9,169,887,237	12,229,507,912
Colorado	1,961,799,913	1,705,564,135	2,242,254,714
Connecticut	1,236,421,817	1,089,217,766	1,483,151,340
Delaware	441,097,285	389,412,069	497,624,474
District of Columbia	148,350,754	135,047,759	159,248,339
Florida	11,797,137,294	10,147,654,383	11,917,170,290
Georgia	5,397,792,924	4,463,870,085	5,063,834,892
Hawaii	228,773,671	203,291,328	297,547,500
Idaho	360,596,724	299,345,062	347,775,532
Illinois	2,765,170,979	2,240,988,364	2,825,097,785
Indiana	1,508,236,934	1,231,003,173	1,478,810,222
Iowa	592,330,044	478,936,833	602,486,777
Kansas	723,119,026	597,309,273	717,800,739
Kentucky	1,425,233,902	1,277,169,150	1,502,607,302
Louisiana	2,123,947,520	1,852,494,364	2,216,449,774
Maine	261,092,508	214,161,983	276,768,258
Maryland	2,176,131,376	1,840,263,175	2,404,361,719
Massachusetts	1,817,524,822	1,397,495,413	1,896,565,690
Michigan	2,961,092,905	2,994,890,760	3,686,878,955
Minnesota	1,323,410,648	1,153,737,149	1,462,541,403
Mississippi	815,948,184	726,772,886	815,343,107
Missouri	1,694,013,199	1,402,469,164	1,652,451,548
Montana	232,866,247	209,276,586	246,647,812
Nebraska	484,163,694	408,494,999	472,671,988
Nevada	1,432,577,045	1,192,381,547	1,481,737,903
New Hampshire	245,192,258	211,073,524	294,365,162
New Jersey	3,376,837,430	2,929,905,705	4,171,214,164
New Mexico	543,283,066	441,571,667	563,215,992
New York	7,165,591,275	6,137,142,149	7,355,038,002
North Carolina	2,718,748,744	2,271,947,575	2,673,914,406
North Dakota	139,823,998	106,980,161	134,368,120
Ohio	2,382,024,888	2,043,650,627	2,522,906,493
Oklahoma	1,000,605,384	847,377,772	963,252,213
Oregon	1,275,167,801	1,091,521,286	1,416,569,413
Pennsylvania	3,144,066,838	2,680,489,791	3,510,709,142
Rhode Island	409,916,026	347,159,497	468,561,623
South Carolina	2,284,915,621	1,949,466,097	2,178,163,705
South Dakota	165,678,365	130,742,709	158,618,089
Tennessee	1,750,162,290	1,471,567,868	1,718,774,869
Texas	9,647,405,966	7,426,736,757	8,824,425,798
Utah	833,906,250	746,939,955	934,225,581
Vermont	95,942,672	82,422,157	112,025,568
Virginia	2,181,998,879	1,903,012,293	2,482,236,966
Washington	2,194,518,516	1,803,023,980	2,474,497,767
West Virginia	388,483,394	353,154,679	451,022,667
Wisconsin	1,132,153,468	938,569,495	1,195,615,291
Wyoming	116,147,011	99,781,088	115,853,075
Countrywide	103,696,815,589	86,788,491,666	107,429,811,449
CW w/o Texas	94,049,409,623	79,361,754,909	98,605,385,651

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

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Table 24C

Total Liability 2019-2021*

Voluntary Business						
STATE	Pure Premium			Loss Ratio		
	2021	2020	2019	2021	2020	2019
Alabama	350.42	312.42	380.76	69.02	60.78	74.34
Alaska	370.11	383.13	435.69	66.97	67.51	76.17
Arizona	465.28	385.61	493.59	71.58	58.70	75.29
Arkansas	345.57	294.56	343.96	74.13	62.23	71.86
California	416.68	325.65	437.79	67.97	51.93	70.31
Colorado	442.69	393.90	529.71	64.84	56.56	76.86
Connecticut	507.37	455.57	621.05	66.03	57.99	79.37
Delaware	596.32	542.46	711.61	70.87	62.19	80.14
District of Columbia	557.55	515.95	622.51	71.57	64.03	77.66
Florida	774.92	694.10	847.64	79.70	71.44	86.93
Georgia	701.28	602.65	704.33	82.51	69.35	82.15
Hawaii	245.21	223.46	329.61	55.11	48.22	69.91
Idaho	261.28	232.16	285.73	63.52	55.37	67.65
Illinois	374.72	309.73	393.21	77.20	60.92	76.62
Indiana	300.09	251.06	306.46	70.56	57.38	69.90
Iowa	228.96	187.59	239.16	69.85	56.25	71.12
Kansas	302.58	253.89	310.96	74.97	61.86	74.82
Kentucky	420.72	384.20	461.90	73.38	65.00	76.78
Louisiana	702.51	622.33	752.97	73.74	63.04	74.67
Maine	248.90	208.55	274.19	69.43	57.64	75.39
Maryland	500.95	428.10	566.81	70.64	58.59	77.60
Massachusetts	401.55	311.40	422.86	62.86	47.84	65.25
Michigan	490.36	511.99	635.65	65.44	59.10	70.93
Minnesota	312.75	275.77	354.51	66.43	56.68	71.84
Mississippi	397.41	365.04	416.92	73.90	68.23	78.21
Missouri	385.49	324.86	391.81	77.11	63.57	75.83
Montana	259.84	247.09	299.98	62.72	58.20	70.24
Nebraska	296.16	254.12	298.97	72.92	61.16	71.00
Nevada	660.77	572.59	738.97	74.01	62.71	80.77
New Hampshire	246.66	215.86	304.75	58.36	50.08	70.78
New Jersey	580.78	509.46	734.17	64.65	54.98	78.07
New Mexico	340.30	287.63	377.37	63.85	51.57	66.16
New York	727.82	632.06	764.68	78.86	69.38	84.74
North Carolina	318.93	273.92	336.21	79.43	67.83	85.04
North Dakota	216.56	165.72	210.89	73.19	55.04	69.74
Ohio	283.75	245.29	305.51	68.74	57.01	69.63
Oklahoma	338.90	295.97	347.97	72.17	60.99	70.01
Oregon	415.12	364.48	486.39	65.77	55.58	71.97
Pennsylvania	347.53	301.52	399.82	68.00	56.85	73.98
Rhode Island	573.99	492.56	673.60	64.94	55.37	77.31
South Carolina	553.80	487.01	561.63	77.98	68.39	79.83
South Dakota	228.01	183.72	227.11	71.71	57.26	69.86
Tennessee	335.38	291.49	349.74	72.81	62.21	74.29
Texas	n/a	n/a	n/a	76.54	59.56	69.42
Utah	414.35	355.74	464.78	69.77	58.58	77.29
Vermont	214.52	186.15	253.43	61.23	51.47	69.21
Virginia	328.19	285.02	374.80	68.80	59.68	78.25
Washington	439.92	371.05	517.96	65.62	53.49	74.27
West Virginia	294.38	270.12	347.06	60.83	54.11	67.96
Wisconsin	271.54	228.89	295.07	68.83	56.06	71.03
Wyoming	242.35	214.88	256.41	72.95	63.83	74.56
Countrywide	493.10	421.20	531.22	72.32	60.48	75.82
CW w/o Texas	447.23	385.16	487.58	71.91	60.57	76.45

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

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Table 25A

Total Liability 2019-2021*

Residual Business						
STATE	Earned Premiums			Earned Exposures		
	2021	2020	2019	2021	2020	2019
Alabama	3,247	4,581	1,363	1	3	0
Alaska	7,539	4,598	-435	4	4	1
Arizona	0	0	0	0	0	0
Arkansas	0	1,356	8,640	0	0	1
California	9,968,514	10,283,347	10,544,592	24,149	24,430	23,411
Colorado	2,648	3,456	2,725	1	2	3
Connecticut	71,238	133,960	207,916	34	60	93
Delaware	659	6,864	14,213	0	2	1
District of Columbia	134,412	296,202	415,122	61	130	187
Florida	474,023	703,144	1,174,037	127	144	274
Georgia	0	0	0	0	0	0
Hawaii	1,353,643	1,723,775	1,988,435	165	294	418
Idaho	0	16	118	0	0	0
Illinois	59,054	106,877	177,932	42	78	132
Indiana	154	1,980	8,868	0	4	8
Iowa	936	5,372	12,083	1	6	10
Kansas	438,114	647,885	744,086	458	725	851
Kentucky	109,840	180,030	483,045	23	47	198
Louisiana	16,804	60,306	61,280	7	18	23
Maine	4,966	5,570	3,391	3	3	1
Maryland	43,463,090	56,119,833	66,264,308	26,853	34,204	41,557
Massachusetts	38,099,442	55,161,035	67,913,097	23,760	35,486	46,546
Michigan	405,700	2,528,487	5,087,974	111	826	1,614
Minnesota	-229	14,071	15,823	0	3	3
Mississippi	0	0	0	0	0	0
Missouri	8,021	11,995	34,356	4	5	13
Montana	992	7,275	1,599	3	5	1
Nebraska	-939	6,610	18,070	-1	4	8
Nevada	0	0	1,433	0	0	1
New Hampshire	10,654	20,067	27,437	7	15	18
New Jersey	16,034,442	21,975,045	26,033,128	988	1,489	1,852
New Mexico	5,934	3,997	3,921	3	2	3
New York	52,934,941	68,946,458	92,123,108	21,000	28,103	39,123
North Carolina	0	0	0	0	0	0
North Dakota	-11	1,557	226	0	2	0
Ohio	-100	15,735	13,304	0	4	4
Oklahoma	-103	5,398	17,622	0	3	8
Oregon	6,423	11,610	18,376	2	3	5
Pennsylvania	2,307,014	2,901,975	3,380,791	3,998	5,012	5,880
Rhode Island	12,599,544	15,744,776	21,127,467	6,872	8,815	12,947
South Carolina	273	3,922	10,646	1	2	3
South Dakota	-29	4,735	9,917	0	2	4
Tennessee	2,516	7,071	8,212	1	2	2
Texas	830,955	1,193,601	1,680,417	n/a	n/a	n/a
Utah	863	3,087	3,108	0	2	2
Vermont	13,901	18,570	26,272	13	15	18
Virginia	146,900	266,386	427,467	108	186	309
Washington	2,738	12,999	23,875	1	4	6
West Virginia	15,040	15,537	24,246	12	13	18
Wisconsin	452	10,932	22,149	1	4	6
Wyoming	-137	2,402	1,616	0	2	1
Countrywide	179,534,078	239,184,485	300,167,376	108,813	140,163	175,564
CW w/o Texas	178,703,123	237,990,884	298,486,959	108,813	140,163	175,564

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

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Table 25B

Total Liability 2019-2021*

STATE	Residual Business		
	Incurred Losses		
	2021	2020	2019
Alabama	6,175	0	0
Alaska	0	0	0
Arizona	0	0	0
Arkansas	0	0	0
California	6,098,447	5,550,930	7,922,504
Colorado	13,295	5,793	53,751
Connecticut	75,154	234,882	97,189
Delaware	0	0	0
District of Columbia	50,217	251,837	408,979
Florida	69,871	126,153	179,795
Georgia	0	0	0
Hawaii	294,717	555,222	526,364
Idaho	0	0	0
Illinois	23,315	15,968	36,283
Indiana	0	20,929	0
Iowa	0	0	4,356
Kansas	259,066	315,376	476,700
Kentucky	6,158	147,255	393,107
Louisiana	43,174	0	52,498
Maine	0	0	0
Maryland	33,614,446	36,243,541	48,160,261
Massachusetts	30,137,910	35,098,984	59,457,093
Michigan	886,577	2,113,215	2,801,916
Minnesota	0	0	4,455
Mississippi	0	0	0
Missouri	0	10,191	82,901
Montana	0	8,846	0
Nebraska	0	14,213	13,348
Nevada	0	0	0
New Hampshire	0	0	75,059
New Jersey	10,114,879	14,703,930	16,312,373
New Mexico	0	0	0
New York	53,467,422	61,341,646	108,578,120
North Carolina	0	0	0
North Dakota	0	0	0
Ohio	0	0	0
Oklahoma	0	0	20,511
Oregon	6,047	0	0
Pennsylvania	2,931,365	3,157,098	3,935,627
Rhode Island	12,534,909	13,996,316	21,518,222
South Carolina	0	9,977	0
South Dakota	0	0	0
Tennessee	0	0	0
Texas	889,393	1,012,459	1,232,311
Utah	0	3,801	0
Vermont	3,701	0	0
Virginia	59,188	104,512	358,204
Washington	0	2,751	125,309
West Virginia	0	34,696	8,467
Wisconsin	0	0	8,450
Wyoming	0	0	0
Countrywide	151,585,426	175,080,521	272,844,153
CW w/o Texas	150,696,033	174,068,062	271,611,842

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

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Table 25C

Total Liability 2019-2021*

STATE	Residual Business					
	Pure Premium			Loss Ratio		
	2021	2020	2019	2021	2020	2019
Alabama	6,175.00	0.00	-	190.18	0.00	0.00
Alaska	0.00	0.00	0.00	0.00	0.00	0.00
Arizona	-	-	-	-	-	-
Arkansas	-	-	0.00	-	0.00	0.00
California	252.53	227.22	338.41	61.18	53.98	75.13
Colorado	13,295.00	2,896.50	17,917.00	502.08	167.62	1,972.51
Connecticut	2,210.41	3,914.70	1,045.04	105.50	175.34	46.74
Delaware	-	0.00	0.00	0.00	0.00	0.00
District of Columbia	823.23	1,937.21	2,187.05	37.36	85.02	98.52
Florida	550.17	876.06	656.19	14.74	17.94	15.31
Georgia	-	-	-	-	-	-
Hawaii	1,786.16	1,888.51	1,259.24	21.77	32.21	26.47
Idaho	-	-	-	-	0.00	0.00
Illinois	555.12	204.72	274.87	39.48	14.94	20.39
Indiana	-	5,232.25	0.00	0.00	1,057.02	0.00
Iowa	0.00	0.00	435.60	0.00	0.00	36.05
Kansas	565.65	435.00	560.16	59.13	48.68	64.07
Kentucky	267.74	3,133.09	1,985.39	5.61	81.79	81.38
Louisiana	6,167.71	0.00	2,282.52	256.93	0.00	85.67
Maine	0.00	0.00	0.00	0.00	0.00	0.00
Maryland	1,251.79	1,059.63	1,158.90	77.34	64.58	72.68
Massachusetts	1,268.43	989.09	1,277.38	79.10	63.63	87.55
Michigan	7,987.18	2,558.37	1,736.01	218.53	83.58	55.07
Minnesota	-	0.00	1,485.00	0.00	0.00	28.16
Mississippi	-	-	-	-	-	-
Missouri	0.00	2,038.20	6,377.00	0.00	84.96	241.30
Montana	0.00	1,769.20	0.00	0.00	121.59	0.00
Nebraska	0.00	3,553.25	1,668.50	0.00	215.02	73.87
Nevada	-	-	0.00	-	-	0.00
New Hampshire	0.00	0.00	4,169.94	0.00	0.00	273.57
New Jersey	10,237.73	9,875.04	8,807.98	63.08	66.91	62.66
New Mexico	0.00	0.00	0.00	0.00	0.00	0.00
New York	2,546.07	2,182.74	2,775.30	101.01	88.97	117.86
North Carolina	-	-	-	-	-	-
North Dakota	-	0.00	-	0.00	0.00	0.00
Ohio	-	0.00	0.00	0.00	0.00	0.00
Oklahoma	-	0.00	2,563.88	0.00	0.00	116.39
Oregon	3,023.50	0.00	0.00	94.15	0.00	0.00
Pennsylvania	733.21	629.91	669.32	127.06	108.79	116.41
Rhode Island	1,824.06	1,587.78	1,662.02	99.49	88.89	101.85
South Carolina	0.00	4,988.50	0.00	0.00	254.39	0.00
South Dakota	-	0.00	0.00	0.00	0.00	0.00
Tennessee	0.00	0.00	0.00	0.00	0.00	0.00
Texas	n/a	n/a	n/a	107.03	84.82	73.33
Utah	-	1,900.50	0.00	0.00	123.13	0.00
Vermont	284.69	0.00	0.00	26.62	0.00	0.00
Virginia	548.04	561.89	1,159.24	40.29	39.23	83.80
Washington	0.00	687.75	20,884.83	0.00	21.16	524.85
West Virginia	0.00	2,668.92	470.39	0.00	223.31	34.92
Wisconsin	0.00	0.00	1,408.33	0.00	0.00	38.15
Wyoming	-	0.00	0.00	0.00	0.00	0.00
Countrywide	1,393.08	1,249.12	1,554.10	84.43	73.20	90.90
CW w/o Texas	1,384.91	1,241.90	1,547.08	84.33	73.14	91.00

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

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Table 26A

Total Liability 2019-2021*

Total Business						
STATE	Earned Premiums			Earned Exposures		
	2021	2020	2019	2021	2020	2019
Alabama	2,028,789,365	1,994,447,995	1,945,573,743	3,995,786	3,879,940	3,798,722
Alaska	274,207,585	276,915,306	273,610,708	496,147	487,961	478,354
Arizona	3,292,165,764	3,231,064,505	3,104,865,292	5,064,737	4,918,193	4,736,037
Arkansas	1,071,741,945	1,056,557,018	1,030,329,872	2,298,924	2,232,116	2,152,688
California	17,460,794,928	17,669,859,811	17,403,847,492	28,488,327	28,182,737	27,958,306
Colorado	3,025,732,311	3,015,376,640	2,917,159,554	4,431,529	4,329,962	4,232,963
Connecticut	1,872,530,918	1,878,531,016	1,868,921,629	2,436,975	2,390,964	2,388,224
Delaware	622,388,324	626,206,665	620,964,791	739,698	717,862	699,297
District of Columbia	207,406,659	211,204,100	205,482,294	266,139	261,876	256,003
Florida	14,803,313,573	14,205,016,801	13,710,343,770	15,223,754	14,620,071	14,059,521
Georgia	6,541,736,141	6,437,039,130	6,164,151,006	7,697,052	7,407,046	7,189,547
Hawaii	416,450,567	423,351,739	427,620,653	933,135	910,046	903,153
Idaho	567,669,179	540,593,306	514,116,179	1,380,100	1,289,414	1,217,143
Illinois	3,581,944,309	3,678,877,115	3,687,374,273	7,379,353	7,235,427	7,184,900
Indiana	2,137,630,570	2,145,279,543	2,115,525,480	5,026,002	4,903,238	4,825,454
Iowa	848,059,143	851,507,215	847,154,493	2,587,069	2,553,077	2,519,182
Kansas	965,028,701	966,156,797	960,161,291	2,390,302	2,353,344	2,309,152
Kentucky	1,942,362,565	1,965,141,856	1,957,469,940	3,387,661	3,324,301	3,253,327
Louisiana	2,880,148,558	2,938,891,087	2,968,261,163	3,023,373	2,976,713	2,943,636
Maine	376,051,260	371,535,554	367,123,597	1,048,973	1,026,930	1,009,392
Maryland	3,123,860,206	3,196,912,297	3,164,725,347	4,370,851	4,332,865	4,283,449
Massachusetts	2,929,678,313	2,976,361,315	2,974,336,847	4,550,071	4,523,251	4,531,641
Michigan	4,525,155,644	5,070,318,592	5,202,765,650	6,038,739	5,850,287	5,801,761
Minnesota	1,992,144,608	2,035,570,461	2,035,854,804	4,231,546	4,183,692	4,125,548
Mississippi	1,104,084,765	1,065,238,426	1,042,488,863	2,053,150	1,990,936	1,955,640
Missouri	2,197,015,535	2,206,309,807	2,179,069,127	4,394,426	4,317,106	4,217,452
Montana	371,297,695	359,613,892	351,162,251	896,179	846,963	822,226
Nebraska	663,982,369	667,965,599	665,707,300	1,634,809	1,607,494	1,580,995
Nevada	1,935,536,332	1,901,312,895	1,834,506,451	2,168,057	2,082,449	2,005,139
New Hampshire	420,137,708	421,486,119	415,911,371	994,047	977,846	965,931
New Jersey	5,239,426,781	5,350,690,916	5,369,177,290	5,815,346	5,752,507	5,683,419
New Mexico	850,814,050	856,282,855	851,267,231	1,596,473	1,535,205	1,492,482
New York	9,138,914,313	8,915,164,709	8,771,838,845	9,866,327	9,737,792	9,657,537
North Carolina	3,422,723,932	3,349,308,931	3,144,293,271	8,524,579	8,294,324	7,953,078
North Dakota	191,032,750	194,361,116	192,663,549	645,671	645,557	637,142
Ohio	3,465,220,479	3,584,687,766	3,623,475,768	8,394,839	8,331,613	8,257,970
Oklahoma	1,386,401,137	1,389,347,526	1,375,969,388	2,952,552	2,863,084	2,768,241
Oregon	1,938,964,111	1,963,734,980	1,968,426,158	3,071,797	2,994,775	2,912,399
Pennsylvania	4,625,709,709	4,717,736,960	4,748,841,319	9,050,913	8,894,855	8,786,541
Rhode Island	643,827,670	642,686,737	627,170,283	721,018	713,622	708,550
South Carolina	2,930,203,890	2,850,711,598	2,728,626,342	4,125,881	4,002,924	3,878,301
South Dakota	231,036,041	228,342,607	227,069,930	726,620	711,633	698,430
Tennessee	2,403,771,443	2,365,380,506	2,313,520,455	5,218,493	5,048,429	4,914,397
Texas	12,604,893,343	12,471,367,518	12,712,581,217	n/a	n/a	n/a
Utah	1,195,266,801	1,275,083,608	1,208,708,968	2,012,556	2,099,687	2,010,023
Vermont	156,695,022	160,142,195	161,890,614	447,259	442,776	442,051
Virginia	3,171,505,781	3,189,051,599	3,172,555,904	6,648,599	6,676,877	6,623,122
Washington	3,344,113,684	3,370,978,105	3,331,814,552	4,988,425	4,859,313	4,777,374
West Virginia	638,690,021	652,665,018	663,731,845	1,319,688	1,307,422	1,299,569
Wisconsin	1,644,807,398	1,674,288,138	1,683,370,993	4,169,348	4,100,473	4,051,983
Wyoming	159,212,723	156,320,190	155,394,024	479,244	464,360	451,823
Countrywide	143,562,276,619	143,742,976,180	141,988,973,177	210,402,539	206,191,335	202,409,215
CW w/o Texas	130,957,383,276	131,271,608,662	129,276,391,960	210,402,539	206,191,335	202,409,215

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

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Table 26B

Total Liability 2019-2021*

STATE	Total Business		
	Incurred Losses		
	2021	2020	2019
Alabama	1,400,215,323	1,212,155,279	1,446,403,381
Alaska	183,626,137	186,949,603	208,411,558
Arizona	2,356,545,046	1,896,523,959	2,337,647,695
Arkansas	794,441,135	657,491,350	740,438,734
California	11,866,693,015	9,175,438,167	12,237,430,416
Colorado	1,961,813,208	1,705,569,928	2,242,308,465
Connecticut	1,236,496,971	1,089,452,648	1,483,248,529
Delaware	441,097,285	389,412,069	497,624,474
District of Columbia	148,400,971	135,299,596	159,657,318
Florida	11,797,207,165	10,147,780,536	11,917,350,085
Georgia	5,397,792,924	4,463,870,085	5,063,834,892
Hawaii	229,068,388	203,846,550	298,073,864
Idaho	360,596,724	299,345,062	347,775,532
Illinois	2,765,194,294	2,241,004,332	2,825,134,068
Indiana	1,508,236,934	1,231,024,102	1,478,810,222
Iowa	592,330,044	478,936,833	602,491,133
Kansas	723,378,092	597,624,649	718,277,439
Kentucky	1,425,240,060	1,277,316,405	1,503,000,409
Louisiana	2,123,990,694	1,852,494,364	2,216,502,272
Maine	261,092,508	214,161,983	276,768,258
Maryland	2,209,745,822	1,876,506,716	2,452,521,980
Massachusetts	1,847,662,732	1,432,594,397	1,956,022,783
Michigan	2,961,979,482	2,997,003,975	3,689,680,871
Minnesota	1,323,410,648	1,153,737,149	1,462,545,858
Mississippi	815,948,184	726,772,886	815,343,107
Missouri	1,694,013,199	1,402,479,355	1,652,534,449
Montana	232,866,247	209,285,432	246,647,812
Nebraska	484,163,694	408,509,212	472,685,336
Nevada	1,432,577,045	1,192,381,547	1,481,737,903
New Hampshire	245,192,258	211,073,524	294,440,221
New Jersey	3,386,952,309	2,944,609,635	4,187,526,537
New Mexico	543,283,066	441,571,667	563,215,992
New York	7,219,058,697	6,198,483,795	7,463,616,122
North Carolina	2,718,748,744	2,271,947,575	2,673,914,406
North Dakota	139,823,998	106,980,161	134,368,120
Ohio	2,382,024,888	2,043,650,627	2,522,906,493
Oklahoma	1,000,605,384	847,377,772	963,272,724
Oregon	1,275,173,848	1,091,521,286	1,416,569,413
Pennsylvania	3,146,998,203	2,683,646,889	3,514,644,769
Rhode Island	422,450,935	361,155,813	490,079,845
South Carolina	2,284,915,621	1,949,476,074	2,178,163,705
South Dakota	165,678,365	130,742,709	158,618,089
Tennessee	1,750,162,290	1,471,567,868	1,718,774,869
Texas	9,648,295,359	7,427,749,216	8,825,658,109
Utah	833,906,250	746,943,756	934,225,581
Vermont	95,946,373	82,422,157	112,025,568
Virginia	2,182,058,067	1,903,116,805	2,482,595,170
Washington	2,194,518,516	1,803,026,731	2,474,623,076
West Virginia	388,483,394	353,189,375	451,031,134
Wisconsin	1,132,153,468	938,569,495	1,195,623,741
Wyoming	116,147,011	99,781,088	115,853,075
Countrywide	103,848,401,015	86,963,572,187	107,702,655,602
CW w/o Texas	94,200,105,656	79,535,822,971	98,876,997,493

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

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Table 26C

Total Liability 2019-2021*

Total Business						
STATE	Pure Premium			Loss Ratio		
	2021	2020	2019	2021	2020	2019
Alabama	350.42	312.42	380.76	69.02	60.78	74.34
Alaska	370.10	383.12	435.68	66.97	67.51	76.17
Arizona	465.28	385.61	493.59	71.58	58.70	75.29
Arkansas	345.57	294.56	343.96	74.13	62.23	71.86
California	416.55	325.57	437.70	67.96	51.93	70.31
Colorado	442.69	393.90	529.73	64.84	56.56	76.87
Connecticut	507.39	455.65	621.07	66.03	57.99	79.36
Delaware	596.32	542.46	711.61	70.87	62.19	80.14
District of Columbia	557.61	516.66	623.65	71.55	64.06	77.70
Florida	774.92	694.10	847.64	79.69	71.44	86.92
Georgia	701.28	602.65	704.33	82.51	69.35	82.15
Hawaii	245.48	224.00	330.04	55.00	48.15	69.71
Idaho	261.28	232.16	285.73	63.52	55.37	67.65
Illinois	374.72	309.73	393.20	77.20	60.92	76.62
Indiana	300.09	251.06	306.46	70.56	57.38	69.90
Iowa	228.96	187.59	239.16	69.85	56.25	71.12
Kansas	302.63	253.95	311.06	74.96	61.86	74.81
Kentucky	420.72	384.24	461.99	73.38	65.00	76.78
Louisiana	702.52	622.33	752.98	73.75	63.03	74.67
Maine	248.90	208.55	274.19	69.43	57.64	75.39
Maryland	505.56	433.09	572.56	70.74	58.70	77.50
Massachusetts	406.07	316.72	431.64	63.07	48.13	65.76
Michigan	490.50	512.28	635.96	65.46	59.11	70.92
Minnesota	312.75	275.77	354.51	66.43	56.68	71.84
Mississippi	397.41	365.04	416.92	73.90	68.23	78.21
Missouri	385.49	324.87	391.83	77.11	63.57	75.84
Montana	259.84	247.10	299.98	62.72	58.20	70.24
Nebraska	296.16	254.13	298.98	72.92	61.16	71.00
Nevada	660.77	572.59	738.97	74.01	62.71	80.77
New Hampshire	246.66	215.86	304.83	58.36	50.08	70.79
New Jersey	582.42	511.88	736.80	64.64	55.03	77.99
New Mexico	340.30	287.63	377.37	63.85	51.57	66.16
New York	731.69	636.54	772.83	78.99	69.53	85.09
North Carolina	318.93	273.92	336.21	79.43	67.83	85.04
North Dakota	216.56	165.72	210.89	73.19	55.04	69.74
Ohio	283.75	245.29	305.51	68.74	57.01	69.63
Oklahoma	338.90	295.97	347.97	72.17	60.99	70.01
Oregon	415.12	364.48	486.39	65.77	55.58	71.96
Pennsylvania	347.70	301.71	400.00	68.03	56.88	74.01
Rhode Island	585.91	506.09	691.67	65.62	56.19	78.14
South Carolina	553.80	487.01	561.63	77.98	68.39	79.83
South Dakota	228.01	183.72	227.11	71.71	57.26	69.85
Tennessee	335.38	291.49	349.74	72.81	62.21	74.29
Texas	n/a	n/a	n/a	76.54	59.56	69.42
Utah	414.35	355.74	464.78	69.77	58.58	77.29
Vermont	214.52	186.15	253.42	61.23	51.47	69.20
Virginia	328.20	285.03	374.84	68.80	59.68	78.25
Washington	439.92	371.05	517.99	65.62	53.49	74.27
West Virginia	294.38	270.14	347.06	60.83	54.11	67.95
Wisconsin	271.54	228.89	295.07	68.83	56.06	71.03
Wyoming	242.35	214.88	256.41	72.95	63.83	74.55
Countrywide	493.57	421.76	532.10	72.34	60.50	75.85
CW w/o Texas	447.71	385.74	488.50	71.93	60.59	76.48

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

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Collision

Collision

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

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

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

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

Collision State-Specific Information and Technical Notes

Voluntary Market Business and Residual Market Business

Collision Data

Indivisible physical damage coverage (single premium and deductible for both collision and comprehensiveⁱ 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 \$3,000 for damage to another person's vehicle that is "not covered by collision insurance." The property damage liability coverage in a Michigan auto policy does not apply to collision damage. A policyholder can purchase **Limited Property Damage Liability Coverage** that pays this amount to the owner of the damaged vehicle.

Loss Development

Collision incurred losses are not developed.

Except:

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

ⁱ See Comprehensive, Page 185.

Table 27A

Collision 2019-2021

Voluntary Business

STATE	Earned Premiums			Earned Exposures		
	2021	2020	2019	2021	2020	2019
Alabama	1,068,532,462	1,047,048,503	1,023,090,752	2,809,056	2,702,708	2,622,694
Alaska	137,840,802	133,972,959	128,911,480	337,491	328,206	319,790
Arizona	1,210,693,667	1,170,278,311	1,136,678,498	3,790,469	3,636,684	3,463,982
Arkansas	559,316,774	541,120,368	524,641,519	1,514,925	1,455,545	1,402,921
California	10,346,569,386	10,053,134,170	9,763,475,666	20,468,194	20,071,794	19,849,522
Colorado	1,028,469,235	1,006,027,303	983,991,213	3,106,159	3,022,292	2,930,048
Connecticut	760,470,598	741,726,162	738,916,988	1,876,748	1,820,228	1,794,517
Delaware	206,951,227	200,178,175	193,857,763	592,853	568,442	549,567
District of Columbia	118,936,126	115,704,731	110,538,754	218,846	212,404	205,169
Florida	3,916,642,271	3,798,488,575	3,805,577,285	11,740,951	11,175,888	10,681,903
Georgia	2,324,218,486	2,271,118,707	2,182,250,790	5,623,898	5,377,325	5,207,364
Hawaii	263,432,032	257,293,733	249,086,378	710,717	689,588	680,610
Idaho	253,864,358	233,001,843	218,318,165	905,857	846,832	796,899
Illinois	2,110,773,736	2,101,506,411	2,059,619,169	6,001,798	5,850,856	5,773,883
Indiana	1,084,843,958	1,058,533,490	1,032,243,799	3,783,500	3,656,711	3,560,303
Iowa	487,357,854	471,761,988	462,414,942	1,934,577	1,892,173	1,855,505
Kansas	448,155,737	442,854,251	436,807,834	1,606,878	1,569,445	1,530,341
Kentucky	647,735,113	643,543,937	654,852,173	2,244,580	2,180,846	2,118,954
Louisiana	986,700,426	991,553,940	1,004,662,953	2,179,106	2,113,862	2,054,993
Maine	236,913,487	232,484,441	224,980,618	798,871	779,134	759,043
Maryland	1,467,305,228	1,460,864,423	1,439,838,514	3,491,554	3,436,289	3,378,490
Massachusetts	1,741,188,289	1,719,945,490	1,690,246,252	3,932,530	3,837,237	3,831,589
Michigan	2,161,670,472	2,159,893,453	2,156,071,241	4,717,012	4,553,383	4,490,662
Minnesota	905,276,595	888,901,614	859,586,120	3,290,670	3,231,505	3,168,218
Mississippi	516,869,935	494,884,949	479,680,850	1,397,123	1,331,594	1,281,534
Missouri	993,373,803	975,181,341	941,854,021	3,128,745	3,047,606	2,952,127
Montana	156,676,970	143,458,872	135,684,991	544,299	499,505	471,098
Nebraska	312,535,681	298,429,912	290,017,267	1,123,754	1,091,717	1,066,268
Nevada	567,995,805	554,136,921	546,308,608	1,610,264	1,526,204	1,458,495
New Hampshire	294,525,971	292,231,203	286,315,805	894,057	876,849	859,167
New Jersey	1,927,297,741	1,889,906,406	1,859,844,219	4,597,248	4,504,937	4,430,423
New Mexico	312,618,950	305,101,176	293,380,687	1,017,303	969,085	930,067
New York	3,579,840,521	3,487,114,276	3,393,732,485	7,538,629	7,393,759	7,260,009
North Carolina	2,080,728,656	1,962,180,044	1,911,512,230	6,014,807	5,740,909	5,462,272
North Dakota	126,433,109	127,407,759	123,541,066	456,794	448,146	439,044
Ohio	1,952,585,466	1,951,707,758	1,932,876,570	6,577,475	6,465,726	6,345,413
Oklahoma	630,494,684	611,741,234	598,521,554	1,911,629	1,841,450	1,756,154
Oregon	608,621,049	594,924,542	589,895,918	2,251,520	2,162,119	2,063,783
Pennsylvania	2,679,192,775	2,669,679,067	2,624,749,754	7,180,983	7,019,193	6,907,533
Rhode Island	267,812,532	261,585,502	250,301,419	532,844	525,363	518,320
South Carolina	950,128,298	912,502,126	876,944,419	2,988,250	2,856,978	2,738,556
South Dakota	120,872,261	115,215,957	110,985,568	487,453	470,165	458,309
Tennessee	1,316,944,132	1,258,364,838	1,226,325,700	3,774,102	3,604,825	3,466,787
Texas	5,892,692,583	5,793,537,304	5,867,031,764	n/a	n/a	n/a
Utah	462,358,362	484,214,449	468,711,732	1,536,764	1,590,747	1,514,156
Vermont	121,980,624	123,110,485	119,073,978	364,957	361,813	354,598
Virginia	1,667,312,077	1,644,286,984	1,594,385,937	5,136,418	5,074,851	4,978,922
Washington	1,187,016,151	1,150,243,484	1,116,510,930	3,702,025	3,566,416	3,414,438
West Virginia	321,353,483	319,135,657	315,134,858	926,601	911,705	895,606
Wisconsin	846,009,746	833,095,683	815,379,221	3,433,744	3,338,192	3,266,436
Wyoming	84,818,800	82,424,936	81,257,949	295,359	285,130	273,387
Countrywide	64,452,948,484	63,076,739,843	61,930,618,366	157,100,387	152,514,361	148,589,869
CW w/o Texas	58,560,255,901	57,283,202,539	56,063,586,602	157,100,387	152,514,361	148,589,869

Table 27B

Collision 2019-2021

Voluntary Business

STATE	Incurred Losses			Incurred Claims		
	2021	2020	2019	2021	2020	2019
Alabama	830,007,921	634,813,253	699,693,237	138,550	122,119	148,273
Alaska	98,927,435	83,836,765	84,356,814	16,435	15,362	17,111
Arizona	1,062,216,332	720,393,396	882,885,497	185,543	154,502	198,800
Arkansas	460,255,863	356,442,628	372,872,918	76,361	66,054	74,259
California	7,132,089,012	4,843,487,329	6,260,141,255	1,267,589	1,008,854	1,369,568
Colorado	830,746,549	630,248,325	798,742,929	142,677	128,029	174,175
Connecticut	596,224,911	410,703,729	505,018,380	94,038	77,740	106,239
Delaware	176,966,084	121,384,667	151,475,574	33,438	27,313	36,357
District of Columbia	102,907,826	78,928,875	82,501,163	21,915	18,655	23,110
Florida	3,619,155,824	2,501,447,264	2,717,125,199	607,015	508,011	631,864
Georgia	1,863,927,533	1,301,302,839	1,452,635,180	303,684	256,740	314,140
Hawaii	176,000,122	133,913,722	184,914,967	34,968	30,135	41,984
Idaho	186,604,625	139,131,919	151,040,551	35,676	30,308	36,186
Illinois	1,770,808,098	1,226,356,836	1,514,123,947	327,932	264,987	355,561
Indiana	936,159,232	649,442,732	763,688,765	177,678	146,058	181,368
Iowa	376,595,784	288,006,702	348,358,603	77,341	66,883	86,870
Kansas	378,814,274	276,619,044	330,205,294	64,656	57,368	74,639
Kentucky	541,271,514	401,892,436	458,327,544	90,086	78,579	100,557
Louisiana	881,123,129	620,214,827	675,245,143	140,948	118,981	141,547
Maine	166,265,584	129,706,188	152,591,639	33,775	29,963	40,211
Maryland	1,128,774,143	820,798,224	1,038,182,971	212,912	183,858	250,383
Massachusetts	1,075,230,783	735,583,370	994,337,451	234,786	188,153	273,404
Michigan	1,713,405,388	1,304,131,202	1,642,209,242	289,912	251,300	337,273
Minnesota	707,421,325	535,906,863	687,421,895	132,532	122,499	173,796
Mississippi	433,959,350	332,246,972	341,278,385	79,251	69,929	78,821
Missouri	819,559,141	644,790,904	750,576,644	146,440	129,093	163,932
Montana	126,733,367	98,180,193	106,097,924	20,813	17,943	22,155
Nebraska	261,123,570	196,053,936	230,068,753	48,333	41,295	52,040
Nevada	489,518,061	324,866,465	404,858,535	83,415	65,967	86,554
New Hampshire	200,028,938	152,613,405	194,153,700	41,598	36,508	51,012
New Jersey	1,485,151,941	1,024,553,358	1,318,435,478	255,746	201,171	291,025
New Mexico	261,860,145	181,340,973	225,885,077	47,593	39,383	53,249
New York	2,764,949,657	2,028,340,170	2,427,253,236	426,371	356,344	477,374
North Carolina	1,453,777,100	1,080,211,896	1,226,520,691	272,952	250,415	294,438
North Dakota	89,080,019	73,390,078	87,141,830	16,551	17,411	22,376
Ohio	1,577,563,796	1,187,027,367	1,345,417,913	310,175	267,491	334,722
Oklahoma	534,496,996	405,586,547	455,395,959	89,576	76,154	88,768
Oregon	500,830,731	352,406,213	428,186,322	90,908	79,466	105,716
Pennsylvania	2,189,200,801	1,434,946,138	1,892,967,057	420,873	349,631	454,933
Rhode Island	192,850,136	134,828,976	179,560,100	29,169	24,131	35,693
South Carolina	786,848,809	556,401,683	614,598,226	143,428	121,615	145,863
South Dakota	95,021,711	74,064,634	87,936,179	17,697	15,910	20,344
Tennessee	1,147,963,664	805,907,932	909,065,822	206,986	155,858	184,599
Texas	4,487,673,121	2,954,889,873	3,601,914,497	n/a	n/a	n/a
Utah	342,675,160	291,251,189	355,178,289	62,035	64,137	81,149
Vermont	80,458,536	61,224,674	76,171,013	15,355	13,065	18,701
Virginia	1,263,744,062	944,637,375	1,123,132,072	272,274	235,103	305,926
Washington	921,900,067	623,098,892	804,617,746	158,918	132,712	185,280
West Virginia	239,398,007	187,364,042	213,333,467	39,557	35,364	42,844
Wisconsin	692,898,114	496,649,800	630,271,383	133,947	114,604	156,442
Wyoming	66,960,725	55,107,381	60,097,317	11,605	10,898	13,077
Countrywide	50,318,125,016	35,646,674,201	43,038,209,773	8,182,013	6,874,049	8,954,708
CW w/o Texas	45,830,451,895	32,691,784,328	39,436,295,276	8,182,013	6,874,049	8,954,708

Table 27C

Collision 2019-2021

Voluntary Business

STATE	Pure Premium			Loss Ratio		
	2021	2020	2019	2021	2020	2019
Alabama	295.48	234.88	266.78	77.68	60.63	68.39
Alaska	293.13	255.44	263.79	71.77	62.58	65.44
Arizona	280.23	198.09	254.88	87.74	61.56	77.67
Arkansas	303.81	244.89	265.78	82.29	65.87	71.07
California	348.45	241.31	315.38	68.93	48.18	64.12
Colorado	267.45	208.53	272.60	80.78	62.65	81.17
Connecticut	317.69	225.63	281.42	78.40	55.37	68.35
Delaware	298.50	213.54	275.63	85.51	60.64	78.14
District of Columbia	470.23	371.60	402.11	86.52	68.22	74.64
Florida	308.25	223.83	254.37	92.40	65.85	71.40
Georgia	331.43	242.00	278.96	80.20	57.30	66.57
Hawaii	247.64	194.19	271.69	66.81	52.05	74.24
Idaho	206.00	164.30	189.54	73.51	59.71	69.18
Illinois	295.05	209.60	262.24	83.89	58.36	73.51
Indiana	247.43	177.60	214.50	86.29	61.35	73.98
Iowa	194.67	152.21	187.74	77.27	61.05	75.33
Kansas	235.75	176.25	215.77	84.53	62.46	75.60
Kentucky	241.15	184.28	216.30	83.56	62.45	69.99
Louisiana	404.35	293.40	328.59	89.30	62.55	67.21
Maine	208.13	166.47	201.03	70.18	55.79	67.82
Maryland	323.29	238.86	307.29	76.93	56.19	72.10
Massachusetts	273.42	191.70	259.51	61.75	42.77	58.83
Michigan	363.24	286.41	365.69	79.26	60.38	76.17
Minnesota	214.98	165.84	216.97	78.14	60.29	79.97
Mississippi	310.61	249.51	266.30	83.96	67.14	71.15
Missouri	261.95	211.57	254.25	82.50	66.12	79.69
Montana	232.84	196.55	225.21	80.89	68.44	78.19
Nebraska	232.37	179.58	215.77	83.55	65.70	79.33
Nevada	304.00	212.86	277.59	86.18	58.63	74.11
New Hampshire	223.73	174.05	225.98	67.92	52.22	67.81
New Jersey	323.05	227.43	297.59	77.06	54.21	70.89
New Mexico	257.41	187.13	242.87	83.76	59.44	76.99
New York	366.77	274.33	334.33	77.24	58.17	71.52
North Carolina	241.70	188.16	224.54	69.87	55.05	64.16
North Dakota	195.01	163.76	198.48	70.46	57.60	70.54
Ohio	239.84	183.59	212.03	80.79	60.82	69.61
Oklahoma	279.60	220.25	259.31	84.77	66.30	76.09
Oregon	222.44	162.99	207.48	82.29	59.24	72.59
Pennsylvania	304.86	204.43	274.04	81.71	53.75	72.12
Rhode Island	361.93	256.64	346.43	72.01	51.54	71.74
South Carolina	263.31	194.75	224.42	82.82	60.98	70.08
South Dakota	194.94	157.53	191.87	78.61	64.28	79.23
Tennessee	304.17	223.56	262.22	87.17	64.04	74.13
Texas	n/a	n/a	n/a	76.16	51.00	61.39
Utah	222.98	183.09	234.57	74.11	60.15	75.78
Vermont	220.46	169.22	214.81	65.96	49.73	63.97
Virginia	246.04	186.14	225.58	75.80	57.45	70.44
Washington	249.03	174.71	235.65	77.67	54.17	72.07
West Virginia	258.36	205.51	238.20	74.50	58.71	67.70
Wisconsin	201.79	148.78	192.95	81.90	59.61	77.30
Wyoming	226.71	193.27	219.83	78.95	66.86	73.96
Countrywide	320.29	233.73	289.64	78.07	56.51	69.49
CW w/o Texas	291.73	214.35	265.40	78.26	57.07	70.34

Table 27D

Collision 2019-2021

Voluntary Business

STATE	Frequency			Severity		
	2021	2020	2019	2021	2020	2019
Alabama	4.93	4.52	5.65	5,990.67	5,198.32	4,718.95
Alaska	4.87	4.68	5.35	6,019.31	5,457.41	4,929.98
Arizona	4.89	4.25	5.74	5,724.91	4,662.68	4,441.07
Arkansas	5.04	4.54	5.29	6,027.37	5,396.23	5,021.25
California	6.19	5.03	6.90	5,626.50	4,800.98	4,570.89
Colorado	4.59	4.24	5.94	5,822.57	4,922.70	4,585.86
Connecticut	5.01	4.27	5.92	6,340.26	5,283.04	4,753.61
Delaware	5.64	4.80	6.62	5,292.36	4,444.21	4,166.34
District of Columbia	10.01	8.78	11.26	4,695.77	4,230.98	3,569.93
Florida	5.17	4.55	5.92	5,962.22	4,924.00	4,300.17
Georgia	5.40	4.77	6.03	6,137.72	5,068.56	4,624.16
Hawaii	4.92	4.37	6.17	5,033.18	4,443.79	4,404.42
Idaho	3.94	3.58	4.54	5,230.54	4,590.60	4,174.01
Illinois	5.46	4.53	6.16	5,399.92	4,627.99	4,258.41
Indiana	4.70	3.99	5.09	5,268.85	4,446.47	4,210.71
Iowa	4.00	3.53	4.68	4,869.29	4,306.13	4,010.11
Kansas	4.02	3.66	4.88	5,858.92	4,821.84	4,424.03
Kentucky	4.01	3.60	4.75	6,008.39	5,114.50	4,557.89
Louisiana	6.47	5.63	6.89	6,251.41	5,212.72	4,770.47
Maine	4.23	3.85	5.30	4,922.74	4,328.88	3,794.77
Maryland	6.10	5.35	7.41	5,301.60	4,464.31	4,146.38
Massachusetts	5.97	4.90	7.14	4,579.62	3,909.50	3,636.88
Michigan	6.15	5.52	7.51	5,910.09	5,189.54	4,869.08
Minnesota	4.03	3.79	5.49	5,337.74	4,374.79	3,955.34
Mississippi	5.67	5.25	6.15	5,475.76	4,751.20	4,329.79
Missouri	4.68	4.24	5.55	5,596.55	4,994.78	4,578.59
Montana	3.82	3.59	4.70	6,089.14	5,471.78	4,788.89
Nebraska	4.30	3.78	4.88	5,402.59	4,747.64	4,421.00
Nevada	5.18	4.32	5.93	5,868.47	4,924.68	4,677.53
New Hampshire	4.65	4.16	5.94	4,808.62	4,180.27	3,806.04
New Jersey	5.56	4.47	6.57	5,807.14	5,092.95	4,530.32
New Mexico	4.68	4.06	5.73	5,502.07	4,604.55	4,242.05
New York	5.66	4.82	6.58	6,484.84	5,692.08	5,084.59
North Carolina	4.54	4.36	5.39	5,326.13	4,313.69	4,165.63
North Dakota	3.62	3.89	5.10	5,382.15	4,215.16	3,894.43
Ohio	4.72	4.14	5.28	5,086.04	4,437.63	4,019.51
Oklahoma	4.69	4.14	5.05	5,966.97	5,325.87	5,130.18
Oregon	4.04	3.68	5.12	5,509.20	4,434.68	4,050.35
Pennsylvania	5.86	4.98	6.59	5,201.57	4,104.17	4,160.98
Rhode Island	5.47	4.59	6.89	6,611.48	5,587.38	5,030.68
South Carolina	4.80	4.26	5.33	5,486.02	4,575.11	4,213.53
South Dakota	3.63	3.38	4.44	5,369.37	4,655.23	4,322.46
Tennessee	5.48	4.32	5.32	5,546.09	5,170.78	4,924.54
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	4.04	4.03	5.36	5,523.90	4,541.08	4,376.87
Vermont	4.21	3.61	5.27	5,239.89	4,686.16	4,073.10
Virginia	5.30	4.63	6.14	4,641.44	4,017.97	3,671.25
Washington	4.29	3.72	5.43	5,801.11	4,695.12	4,342.71
West Virginia	4.27	3.88	4.78	6,051.98	5,298.16	4,979.31
Wisconsin	3.90	3.43	4.79	5,172.93	4,333.62	4,028.79
Wyoming	3.93	3.82	4.78	5,769.99	5,056.65	4,595.65
Countrywide	5.21	4.51	6.03	6,149.85	5,185.69	4,806.21
CW w/o Texas	5.21	4.51	6.03	5,601.37	4,755.83	4,403.97

Table 28A

Collision 2019-2021

Residual Business

STATE	Earned Premiums			Earned Exposures		
	2021	2020	2019	2021	2020	2019
Alabama	0	0	0	0	0	0
Alaska	0	252	-247	0	1	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	11,156	23,536	39,416	8	13	25
Delaware	0	1,469	8,636	0	0	1
District of Columbia	35,527	75,449	88,918	18	36	48
Florida	77,248	97,888	123,427	31	39	62
Georgia	0	0	0	0	0	0
Hawaii	38,779	32,235	26,006	21	19	20
Idaho	0	0	0	0	0	0
Illinois	39,052	43,195	62,018	12	18	27
Indiana	0	0	149	0	0	0
Iowa	0	339	1,701	0	0	2
Kansas	75,355	111,990	126,549	86	137	168
Kentucky	0	0	0	0	0	0
Louisiana	0	0	0	0	0	0
Maine	1,894	2,164	1,596	1	1	0
Maryland	6,237,610	8,071,348	10,147,946	4,476	5,780	7,444
Massachusetts	11,290,842	16,896,661	22,089,688	11,297	17,155	23,210
Michigan	60,936	266,514	505,812	35	204	377
Minnesota	501	5,253	3,774	0	1	1
Mississippi	0	0	0	0	0	0
Missouri	0	2,388	5,729	0	1	3
Montana	-48	203	0	0	0	0
Nebraska	0	0	0	0	0	0
Nevada	0	0	0	0	0	0
New Hampshire	5,201	12,844	16,024	4	12	13
New Jersey	1,947,177	2,512,935	2,829,141	1,286	1,721	1,950
New Mexico	256	24	193	0	0	1
New York	2,395,796	2,983,855	4,052,782	1,112	1,514	2,176
North Carolina	0	0	0	0	0	0
North Dakota	965	1,718	263	1	2	0
Ohio	558	0	0	1	0	0
Oklahoma	79	5,547	5,902	1	2	2
Oregon	-517	4,846	2,867	0	1	2
Pennsylvania	12,487	17,237	43,318	7	11	21
Rhode Island	94,421	132,626	139,790	25	34	45
South Carolina	1,970	1,701	-303	1	1	0
South Dakota	0	0	0	0	0	0
Tennessee	0	0	548	0	0	1
Texas	0	0	0	n/a	n/a	n/a
Utah	0	0	1,428	0	0	1
Vermont	7,021	6,730	7,406	6	5	6
Virginia	33,096	56,266	118,951	16	27	57
Washington	0	0	0	0	0	0
West Virginia	651	128	361	0	1	1
Wisconsin	2,590	8,246	9,649	2	3	4
Wyoming	0	0	0	0	0	0
Countrywide	22,370,603	31,375,587	40,459,438	18,447	26,739	35,668
CW w/o Texas	22,370,603	31,375,587	40,459,438	18,447	26,739	35,668

Table 28B

Collision 2019-2021

Residual Business

STATE	Incurred Losses			Incurred Claims		
	2021	2020	2019	2021	2020	2019
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	12,265	11,802	16,829	1	3	1
Delaware	0	0	0	0	0	0
District of Columbia	48,271	8,352	70,949	7	6	16
Florida	41,490	39,349	86,551	6	5	17
Georgia	0	0	0	0	0	0
Hawaii	4,791	27,793	34,140	1	6	2
Idaho	0	0	0	0	0	0
Illinois	19,234	11,907	18,946	4	2	5
Indiana	0	0	0	0	0	0
Iowa	0	0	0	0	0	0
Kansas	131,796	37,295	57,065	13	9	13
Kentucky	0	0	0	0	0	0
Louisiana	0	0	0	0	0	0
Maine	0	0	0	0	0	0
Maryland	5,276,961	4,814,053	6,442,712	914	1,004	1,377
Massachusetts	9,332,181	9,415,838	16,917,028	1,762	2,206	4,057
Michigan	-12,691	171,218	445,163	0	24	56
Minnesota	-6,628	21,560	0	0	2	0
Mississippi	0	0	0	0	0	0
Missouri	0	-880	23,983	0	0	4
Montana	0	0	0	0	0	0
Nebraska	0	0	0	0	0	0
Nevada	0	0	0	0	0	0
New Hampshire	0	1,833	7,517	0	2	1
New Jersey	1,702,790	1,758,143	1,797,647	290	308	363
New Mexico	0	0	0	0	0	0
New York	1,778,959	1,520,694	2,340,253	220	212	398
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	-3,487	-4,011	38,084	0	0	5
Rhode Island	52,245	128,347	69,000	5	14	11
South Carolina	0	8,753	0	0	1	0
South Dakota	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0
Texas	0	0	0	n/a	n/a	n/a
Utah	0	0	0	0	0	0
Vermont	3,802	0	0	1	0	0
Virginia	8,597	14,420	29,774	3	4	2
Washington	0	0	0	0	0	0
West Virginia	0	0	0	0	0	0
Wisconsin	4,249	0	0	1	0	0
Wyoming	0	0	0	0	0	0
Countrywide	18,394,825	17,986,466	28,395,641	3,228	3,808	6,328
CW w/o Texas	18,394,825	17,986,466	28,395,641	3,228	3,808	6,328

Table 28C

Collision 2019-2021

Residual Business						
STATE	Pure Premium			Loss Ratio		
	2021	2020	2019	2021	2020	2019
Alabama	-	-	-	-	-	-
Alaska	-	0.00	-	-	0.00	0.00
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	-	-
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	1,533.13	907.85	673.16	109.94	50.14	42.70
Delaware	-	-	0.00	-	0.00	0.00
District of Columbia	2,681.72	232.00	1,478.10	135.87	11.07	79.79
Florida	1,338.39	1,008.95	1,395.98	53.71	40.20	70.12
Georgia	-	-	-	-	-	-
Hawaii	228.14	1,462.79	1,707.00	12.35	86.22	131.28
Idaho	-	-	-	-	-	-
Illinois	1,602.83	661.50	701.70	49.25	27.57	30.55
Indiana	-	-	-	-	-	0.00
Iowa	-	-	0.00	-	0.00	0.00
Kansas	1,532.51	272.23	339.67	174.90	33.30	45.09
Kentucky	-	-	-	-	-	-
Louisiana	-	-	-	-	-	-
Maine	0.00	0.00	-	0.00	0.00	0.00
Maryland	1,178.95	832.88	865.49	84.60	59.64	63.49
Massachusetts	826.08	548.87	728.87	82.65	55.73	76.58
Michigan	-362.60	839.30	1,180.80	-20.83	64.24	88.01
Minnesota	-	21,560.00	0.00	-1,322.95	410.43	0.00
Mississippi	-	-	-	-	-	-
Missouri	-	-880.00	7,994.33	-	-36.85	418.62
Montana	-	-	-	0.00	0.00	-
Nebraska	-	-	-	-	-	-
Nevada	-	-	-	-	-	-
New Hampshire	0.00	152.75	578.23	0.00	14.27	46.91
New Jersey	1,324.10	1,021.58	921.87	87.45	69.96	63.54
New Mexico	-	-	0.00	0.00	0.00	0.00
New York	1,599.78	1,004.42	1,075.48	74.25	50.96	57.74
North Carolina	-	-	-	-	-	-
North Dakota	0.00	0.00	-	0.00	0.00	0.00
Ohio	0.00	-	-	0.00	-	-
Oklahoma	0.00	0.00	0.00	0.00	0.00	0.00
Oregon	-	0.00	0.00	0.00	0.00	0.00
Pennsylvania	-498.14	-364.64	1,813.52	-27.93	-23.27	87.92
Rhode Island	2,089.80	3,774.91	1,533.33	55.33	96.77	49.36
South Carolina	0.00	8,753.00	-	0.00	514.58	0.00
South Dakota	-	-	-	-	-	-
Tennessee	-	-	0.00	-	-	0.00
Texas	n/a	n/a	n/a	-	-	-
Utah	-	-	0.00	-	-	0.00
Vermont	633.67	0.00	0.00	54.15	0.00	0.00
Virginia	537.31	534.07	522.35	25.98	25.63	25.03
Washington	-	-	-	-	-	-
West Virginia	-	0.00	0.00	0.00	0.00	0.00
Wisconsin	2,124.50	0.00	0.00	164.05	0.00	0.00
Wyoming	-	-	-	-	-	-
Countrywide	997.17	672.67	796.11	82.23	57.33	70.18
CW w/o Texas	997.17	672.67	796.11	82.23	57.33	70.18

Table 28D

Collision 2019-2021

Residual Business

STATE	Frequency			Severity		
	2021	2020	2019	2021	2020	2019
Alabama	-	-	-	-	-	-
Alaska	-	0.00	-	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	-	-
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	12.50	23.08	4.00	12,265.00	3,934.00	16,829.00
Delaware	-	-	0.00	-	-	-
District of Columbia	38.89	16.67	33.33	6,895.86	1,392.00	4,434.31
Florida	19.35	12.82	27.42	6,915.00	7,869.80	5,091.24
Georgia	-	-	-	-	-	-
Hawaii	4.76	31.58	10.00	4,791.00	4,632.17	17,070.00
Idaho	-	-	-	-	-	-
Illinois	33.33	11.11	18.52	4,808.50	5,953.50	3,789.20
Indiana	-	-	-	-	-	-
Iowa	-	-	0.00	-	-	-
Kansas	15.12	6.57	7.74	10,138.15	4,143.89	4,389.62
Kentucky	-	-	-	-	-	-
Louisiana	-	-	-	-	-	-
Maine	0.00	0.00	-	-	-	-
Maryland	20.42	17.37	18.50	5,773.48	4,794.87	4,678.80
Massachusetts	15.60	12.86	17.48	5,296.36	4,268.29	4,169.84
Michigan	0.00	11.76	14.85	-	7,134.08	7,949.34
Minnesota	-	200.00	0.00	-	10,780.00	-
Mississippi	-	-	-	-	-	-
Missouri	-	0.00	133.33	-	-	5,995.75
Montana	-	-	-	-	-	-
Nebraska	-	-	-	-	-	-
Nevada	-	-	-	-	-	-
New Hampshire	0.00	16.67	7.69	-	916.50	7,517.00
New Jersey	22.55	17.90	18.62	5,871.69	5,708.26	4,952.20
New Mexico	-	-	0.00	-	-	-
New York	19.78	14.00	18.29	8,086.18	7,173.08	5,880.03
North Carolina	-	-	-	-	-	-
North Dakota	0.00	0.00	-	-	-	-
Ohio	0.00	-	-	-	-	-
Oklahoma	0.00	0.00	0.00	-	-	-
Oregon	-	0.00	0.00	-	-	-
Pennsylvania	0.00	0.00	23.81	-	-	7,616.80
Rhode Island	20.00	41.18	24.44	10,449.00	9,167.64	6,272.73
South Carolina	0.00	100.00	-	-	8,753.00	-
South Dakota	-	-	-	-	-	-
Tennessee	-	-	0.00	-	-	-
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	-	-	0.00	-	-	-
Vermont	16.67	0.00	0.00	3,802.00	-	-
Virginia	18.75	14.81	3.51	2,865.67	3,605.00	14,887.00
Washington	-	-	-	-	-	-
West Virginia	-	0.00	0.00	-	-	-
Wisconsin	50.00	0.00	0.00	4,249.00	-	-
Wyoming	-	-	-	-	-	-
Countrywide	17.50	14.24	17.74	5,698.52	4,723.34	4,487.30
CW w/o Texas	17.50	14.24	17.74	5,698.52	4,723.34	4,487.30

Table 29A

Collision 2019-2021

Total Business						
STATE	Earned Premiums			Earned Exposures		
	2021	2020	2019	2021	2020	2019
Alabama	1,068,532,462	1,047,048,503	1,023,090,752	2,809,056	2,702,708	2,622,694
Alaska	137,840,802	133,973,211	128,911,233	337,491	328,207	319,790
Arizona	1,210,693,667	1,170,278,311	1,136,678,498	3,790,469	3,636,684	3,463,982
Arkansas	559,316,774	541,120,368	524,641,519	1,514,925	1,455,545	1,402,921
California	10,346,569,386	10,053,134,170	9,763,475,666	20,468,194	20,071,794	19,849,522
Colorado	1,028,469,235	1,006,027,303	983,991,213	3,106,159	3,022,292	2,930,048
Connecticut	760,481,754	741,749,698	738,956,404	1,876,756	1,820,241	1,794,542
Delaware	206,951,227	200,179,644	193,866,399	592,853	568,442	549,568
District of Columbia	118,971,653	115,780,180	110,627,672	218,864	212,440	205,217
Florida	3,916,719,519	3,798,586,463	3,805,700,712	11,740,982	11,175,927	10,681,965
Georgia	2,324,218,486	2,271,118,707	2,182,250,790	5,623,898	5,377,325	5,207,364
Hawaii	263,470,811	257,325,968	249,112,384	710,738	689,607	680,630
Idaho	253,864,358	233,001,843	218,318,165	905,857	846,832	796,899
Illinois	2,110,812,788	2,101,549,606	2,059,681,187	6,001,810	5,850,874	5,773,910
Indiana	1,084,843,958	1,058,533,490	1,032,243,948	3,783,500	3,656,711	3,560,303
Iowa	487,357,854	471,762,327	462,416,643	1,934,577	1,892,173	1,855,507
Kansas	448,231,092	442,966,241	436,934,383	1,606,964	1,569,582	1,530,509
Kentucky	647,735,113	643,543,937	654,852,173	2,244,580	2,180,846	2,118,954
Louisiana	986,700,426	991,553,940	1,004,662,953	2,179,106	2,113,862	2,054,993
Maine	236,915,381	232,486,605	224,982,214	798,872	779,135	759,043
Maryland	1,473,542,838	1,468,935,771	1,449,986,460	3,496,030	3,442,069	3,385,934
Massachusetts	1,752,479,131	1,736,842,151	1,712,335,940	3,943,827	3,854,392	3,854,799
Michigan	2,161,731,408	2,160,159,967	2,156,577,053	4,717,047	4,553,587	4,491,039
Minnesota	905,277,096	888,906,867	859,589,894	3,290,670	3,231,506	3,168,219
Mississippi	516,869,935	494,884,949	479,680,850	1,397,123	1,331,594	1,281,534
Missouri	993,373,803	975,183,729	941,859,750	3,128,745	3,047,607	2,952,130
Montana	156,676,922	143,459,075	135,684,991	544,299	499,505	471,098
Nebraska	312,535,681	298,429,912	290,017,267	1,123,754	1,091,717	1,066,268
Nevada	567,995,805	554,136,921	546,308,608	1,610,264	1,526,204	1,458,495
New Hampshire	294,531,172	292,244,047	286,331,829	894,061	876,861	859,180
New Jersey	1,929,244,918	1,892,419,341	1,862,673,360	4,598,534	4,506,658	4,432,373
New Mexico	312,619,206	305,101,200	293,380,880	1,017,303	969,085	930,068
New York	3,582,236,317	3,490,098,131	3,397,785,267	7,539,741	7,395,273	7,262,185
North Carolina	2,080,728,656	1,962,180,044	1,911,512,230	6,014,807	5,740,909	5,462,272
North Dakota	126,434,074	127,409,477	123,541,329	456,795	448,148	439,044
Ohio	1,952,586,024	1,951,707,758	1,932,876,570	6,577,476	6,465,726	6,345,413
Oklahoma	630,494,763	611,746,781	598,527,456	1,911,630	1,841,452	1,756,156
Oregon	608,620,532	594,929,388	589,898,785	2,251,520	2,162,120	2,063,785
Pennsylvania	2,679,205,262	2,669,696,304	2,624,793,072	7,180,990	7,019,204	6,907,554
Rhode Island	267,906,953	261,718,128	250,441,209	532,869	525,397	518,365
South Carolina	950,130,268	912,503,827	876,944,116	2,988,251	2,856,979	2,738,556
South Dakota	120,872,261	115,215,957	110,985,568	487,453	470,165	458,309
Tennessee	1,316,944,132	1,258,364,838	1,226,326,248	3,774,102	3,604,825	3,466,788
Texas	5,892,692,583	5,793,537,304	5,867,031,764	n/a	n/a	n/a
Utah	462,358,362	484,214,449	468,713,160	1,536,764	1,590,747	1,514,157
Vermont	121,987,645	123,117,215	119,081,384	364,963	361,818	354,604
Virginia	1,667,345,173	1,644,343,250	1,594,504,888	5,136,434	5,074,878	4,978,979
Washington	1,187,016,151	1,150,243,484	1,116,510,930	3,702,025	3,566,416	3,414,438
West Virginia	321,354,134	319,135,785	315,135,219	926,601	911,706	895,607
Wisconsin	846,012,336	833,103,929	815,388,870	3,433,746	3,338,195	3,266,440
Wyoming	84,818,800	82,424,936	81,257,949	295,359	285,130	273,387
Countrywide	64,475,319,087	63,108,115,430	61,971,077,804	157,118,834	152,541,100	148,625,537
CW w/o Texas	58,582,626,504	57,314,578,126	56,104,046,040	157,118,834	152,541,100	148,625,537

Table 29B

Collision 2019-2021

Total Business						
STATE	Incurred Losses			Incurred Claims		
	2021	2020	2019	2021	2020	2019
Alabama	830,007,921	634,813,253	699,693,237	138,550	122,119	148,273
Alaska	98,927,435	83,836,765	84,356,814	16,435	15,362	17,111
Arizona	1,062,216,332	720,393,396	882,885,497	185,543	154,502	198,800
Arkansas	460,255,863	356,442,628	372,872,918	76,361	66,054	74,259
California	7,132,089,012	4,843,487,329	6,260,141,255	1,267,589	1,008,854	1,369,568
Colorado	830,746,549	630,248,325	798,742,929	142,677	128,029	174,175
Connecticut	596,237,176	410,715,531	505,035,209	94,039	77,743	106,240
Delaware	176,966,084	121,384,667	151,475,574	33,438	27,313	36,357
District of Columbia	102,956,097	78,937,227	82,572,112	21,922	18,661	23,126
Florida	3,619,197,314	2,501,486,613	2,717,211,750	607,021	508,016	631,881
Georgia	1,863,927,533	1,301,302,839	1,452,635,180	303,684	256,740	314,140
Hawaii	176,004,913	133,941,515	184,949,107	34,969	30,141	41,986
Idaho	186,604,625	139,131,919	151,040,551	35,676	30,308	36,186
Illinois	1,770,827,332	1,226,368,743	1,514,142,893	327,936	264,989	355,566
Indiana	936,159,232	649,442,732	763,688,765	177,678	146,058	181,368
Iowa	376,595,784	288,006,702	348,358,603	77,341	66,883	86,870
Kansas	378,946,070	276,656,339	330,262,359	64,669	57,377	74,652
Kentucky	541,271,514	401,892,436	458,327,544	90,086	78,579	100,557
Louisiana	881,123,129	620,214,827	675,245,143	140,948	118,981	141,547
Maine	166,265,584	129,706,188	152,591,639	33,775	29,963	40,211
Maryland	1,134,051,104	825,612,277	1,044,625,683	213,826	184,862	251,760
Massachusetts	1,084,562,964	744,999,208	1,011,254,479	236,548	190,359	277,461
Michigan	1,713,392,697	1,304,302,420	1,642,654,405	289,912	251,324	337,329
Minnesota	707,414,697	535,928,423	687,421,895	132,532	122,501	173,796
Mississippi	433,959,350	332,246,972	341,278,385	79,251	69,929	78,821
Missouri	819,559,141	644,790,024	750,600,627	146,440	129,093	163,936
Montana	126,733,367	98,180,193	106,097,924	20,813	17,943	22,155
Nebraska	261,123,570	196,053,936	230,068,753	48,333	41,295	52,040
Nevada	489,518,061	324,866,465	404,858,535	83,415	65,967	86,554
New Hampshire	200,028,938	152,615,238	194,161,217	41,598	36,510	51,013
New Jersey	1,486,854,731	1,026,311,501	1,320,233,125	256,036	201,479	291,388
New Mexico	261,860,145	181,340,973	225,885,077	47,593	39,383	53,249
New York	2,766,728,616	2,029,860,864	2,429,593,489	426,591	356,556	477,772
North Carolina	1,453,777,100	1,080,211,896	1,226,520,691	272,952	250,415	294,438
North Dakota	89,080,019	73,390,078	87,141,830	16,551	17,411	22,376
Ohio	1,577,563,796	1,187,027,367	1,345,417,913	310,175	267,491	334,722
Oklahoma	534,496,996	405,586,547	455,395,959	89,576	76,154	88,768
Oregon	500,830,731	352,406,213	428,186,322	90,908	79,466	105,716
Pennsylvania	2,189,197,314	1,434,942,127	1,893,005,141	420,873	349,631	454,938
Rhode Island	192,902,381	134,957,323	179,629,100	29,174	24,145	35,704
South Carolina	786,848,809	556,410,436	614,598,226	143,428	121,616	145,863
South Dakota	95,021,711	74,064,634	87,936,179	17,697	15,910	20,344
Tennessee	1,147,963,664	805,907,932	909,065,822	206,986	155,858	184,599
Texas	4,487,673,121	2,954,889,873	3,601,914,497	n/a	n/a	n/a
Utah	342,675,160	291,251,189	355,178,289	62,035	64,137	81,149
Vermont	80,462,338	61,224,674	76,171,013	15,356	13,065	18,701
Virginia	1,263,752,659	944,651,795	1,123,161,846	272,277	235,107	305,928
Washington	921,900,067	623,098,892	804,617,746	158,918	132,712	185,280
West Virginia	239,398,007	187,364,042	213,333,467	39,557	35,364	42,844
Wisconsin	692,902,363	496,649,800	630,271,383	133,948	114,604	156,442
Wyoming	66,960,725	55,107,381	60,097,317	11,605	10,898	13,077
Countrywide	50,336,519,841	35,664,660,667	43,066,605,414	8,185,241	6,877,857	8,961,036
CW w/o Texas	45,848,846,720	32,709,770,794	39,464,690,917	8,185,241	6,877,857	8,961,036

Table 29C

Collision 2019-2021

Total Business						
STATE	Pure Premium			Loss Ratio		
	2021	2020	2019	2021	2020	2019
Alabama	295.48	234.88	266.78	77.68	60.63	68.39
Alaska	293.13	255.44	263.79	71.77	62.58	65.44
Arizona	280.23	198.09	254.88	87.74	61.56	77.67
Arkansas	303.81	244.89	265.78	82.29	65.87	71.07
California	348.45	241.31	315.38	68.93	48.18	64.12
Colorado	267.45	208.53	272.60	80.78	62.65	81.17
Connecticut	317.70	225.64	281.43	78.40	55.37	68.34
Delaware	298.50	213.54	275.63	85.51	60.64	78.13
District of Columbia	470.41	371.57	402.36	86.54	68.18	74.64
Florida	308.25	223.83	254.37	92.40	65.85	71.40
Georgia	331.43	242.00	278.96	80.20	57.30	66.57
Hawaii	247.64	194.23	271.73	66.80	52.05	74.24
Idaho	206.00	164.30	189.54	73.51	59.71	69.18
Illinois	295.05	209.60	262.24	83.89	58.36	73.51
Indiana	247.43	177.60	214.50	86.29	61.35	73.98
Iowa	194.67	152.21	187.74	77.27	61.05	75.33
Kansas	235.81	176.26	215.79	84.54	62.46	75.59
Kentucky	241.15	184.28	216.30	83.56	62.45	69.99
Louisiana	404.35	293.40	328.59	89.30	62.55	67.21
Maine	208.13	166.47	201.03	70.18	55.79	67.82
Maryland	324.38	239.86	308.52	76.96	56.20	72.04
Massachusetts	275.00	193.29	262.34	61.89	42.89	59.06
Michigan	363.23	286.43	365.76	79.26	60.38	76.17
Minnesota	214.98	165.84	216.97	78.14	60.29	79.97
Mississippi	310.61	249.51	266.30	83.96	67.14	71.15
Missouri	261.95	211.57	254.26	82.50	66.12	79.69
Montana	232.84	196.55	225.21	80.89	68.44	78.19
Nebraska	232.37	179.58	215.77	83.55	65.70	79.33
Nevada	304.00	212.86	277.59	86.18	58.63	74.11
New Hampshire	223.73	174.05	225.98	67.91	52.22	67.81
New Jersey	323.33	227.73	297.86	77.07	54.23	70.88
New Mexico	257.41	187.13	242.87	83.76	59.44	76.99
New York	366.95	274.48	334.55	77.23	58.16	71.51
North Carolina	241.70	188.16	224.54	69.87	55.05	64.16
North Dakota	195.01	163.76	198.48	70.46	57.60	70.54
Ohio	239.84	183.59	212.03	80.79	60.82	69.61
Oklahoma	279.60	220.25	259.31	84.77	66.30	76.09
Oregon	222.44	162.99	207.48	82.29	59.23	72.59
Pennsylvania	304.86	204.43	274.05	81.71	53.75	72.12
Rhode Island	362.01	256.87	346.53	72.00	51.57	71.73
South Carolina	263.31	194.75	224.42	82.81	60.98	70.08
South Dakota	194.94	157.53	191.87	78.61	64.28	79.23
Tennessee	304.17	223.56	262.22	87.17	64.04	74.13
Texas	n/a	n/a	n/a	76.16	51.00	61.39
Utah	222.98	183.09	234.57	74.11	60.15	75.78
Vermont	220.47	169.21	214.81	65.96	49.73	63.97
Virginia	246.04	186.14	225.58	75.79	57.45	70.44
Washington	249.03	174.71	235.65	77.67	54.17	72.07
West Virginia	258.36	205.51	238.20	74.50	58.71	67.70
Wisconsin	201.79	148.78	192.95	81.90	59.61	77.30
Wyoming	226.71	193.27	219.83	78.95	66.86	73.96
Countrywide	320.37	233.80	289.77	78.07	56.51	69.49
CW w/o Texas	291.81	214.43	265.53	78.26	57.07	70.34

Table 29D

Collision 2019-2021

STATE	Total Business					
	Frequency			Severity		
	2021	2020	2019	2021	2020	2019
Alabama	4.93	4.52	5.65	5,990.67	5,198.32	4,718.95
Alaska	4.87	4.68	5.35	6,019.31	5,457.41	4,929.98
Arizona	4.89	4.25	5.74	5,724.91	4,662.68	4,441.07
Arkansas	5.04	4.54	5.29	6,027.37	5,396.23	5,021.25
California	6.19	5.03	6.90	5,626.50	4,800.98	4,570.89
Colorado	4.59	4.24	5.94	5,822.57	4,922.70	4,585.86
Connecticut	5.01	4.27	5.92	6,340.32	5,282.99	4,753.72
Delaware	5.64	4.80	6.62	5,292.36	4,444.21	4,166.34
District of Columbia	10.02	8.78	11.27	4,696.47	4,230.06	3,570.53
Florida	5.17	4.55	5.92	5,962.23	4,924.03	4,300.20
Georgia	5.40	4.77	6.03	6,137.72	5,068.56	4,624.16
Hawaii	4.92	4.37	6.17	5,033.17	4,443.83	4,405.02
Idaho	3.94	3.58	4.54	5,230.54	4,590.60	4,174.01
Illinois	5.46	4.53	6.16	5,399.92	4,628.00	4,258.40
Indiana	4.70	3.99	5.09	5,268.85	4,446.47	4,210.71
Iowa	4.00	3.53	4.68	4,869.29	4,306.13	4,010.11
Kansas	4.02	3.66	4.88	5,859.78	4,821.73	4,424.03
Kentucky	4.01	3.60	4.75	6,008.39	5,114.50	4,557.89
Louisiana	6.47	5.63	6.89	6,251.41	5,212.72	4,770.47
Maine	4.23	3.85	5.30	4,922.74	4,328.88	3,794.77
Maryland	6.12	5.37	7.44	5,303.62	4,466.10	4,149.29
Massachusetts	6.00	4.94	7.20	4,584.96	3,913.65	3,644.67
Michigan	6.15	5.52	7.51	5,910.04	5,189.72	4,869.59
Minnesota	4.03	3.79	5.49	5,337.69	4,374.89	3,955.34
Mississippi	5.67	5.25	6.15	5,475.76	4,751.20	4,329.79
Missouri	4.68	4.24	5.55	5,596.55	4,994.77	4,578.62
Montana	3.82	3.59	4.70	6,089.14	5,471.78	4,788.89
Nebraska	4.30	3.78	4.88	5,402.59	4,747.64	4,421.00
Nevada	5.18	4.32	5.93	5,868.47	4,924.68	4,677.53
New Hampshire	4.65	4.16	5.94	4,808.62	4,180.09	3,806.11
New Jersey	5.57	4.47	6.57	5,807.21	5,093.89	4,530.84
New Mexico	4.68	4.06	5.73	5,502.07	4,604.55	4,242.05
New York	5.66	4.82	6.58	6,485.67	5,692.97	5,085.26
North Carolina	4.54	4.36	5.39	5,326.13	4,313.69	4,165.63
North Dakota	3.62	3.89	5.10	5,382.15	4,215.16	3,894.43
Ohio	4.72	4.14	5.28	5,086.04	4,437.63	4,019.51
Oklahoma	4.69	4.14	5.05	5,966.97	5,325.87	5,130.18
Oregon	4.04	3.68	5.12	5,509.20	4,434.68	4,050.35
Pennsylvania	5.86	4.98	6.59	5,201.56	4,104.16	4,161.02
Rhode Island	5.47	4.60	6.89	6,612.13	5,589.45	5,031.06
South Carolina	4.80	4.26	5.33	5,486.02	4,575.14	4,213.53
South Dakota	3.63	3.38	4.44	5,369.37	4,655.23	4,322.46
Tennessee	5.48	4.32	5.32	5,546.09	5,170.78	4,924.54
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	4.04	4.03	5.36	5,523.90	4,541.08	4,376.87
Vermont	4.21	3.61	5.27	5,239.80	4,686.16	4,073.10
Virginia	5.30	4.63	6.14	4,641.42	4,017.97	3,671.33
Washington	4.29	3.72	5.43	5,801.11	4,695.12	4,342.71
West Virginia	4.27	3.88	4.78	6,051.98	5,298.16	4,979.31
Wisconsin	3.90	3.43	4.79	5,172.92	4,333.62	4,028.79
Wyoming	3.93	3.82	4.78	5,769.99	5,056.65	4,595.65
Countrywide	5.21	4.51	6.03	6,149.67	5,185.43	4,805.99
CW w/o Texas	5.21	4.51	6.03	5,601.40	4,755.81	4,404.03

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*¹ 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.**ⁱ

¹ See Collision, Page 167.

Table 30A

Comprehensive 2019-2021

Voluntary Business						
STATE	Earned Premiums			Earned Exposures		
	2021	2020	2019	2021	2020	2019
Alabama	473,312,146	454,830,115	440,060,841	2,908,714	2,803,662	2,743,468
Alaska	53,979,049	53,955,544	53,724,042	394,038	383,732	373,369
Arizona	754,154,725	716,647,052	691,515,069	3,961,947	3,812,303	3,654,636
Arkansas	352,153,797	337,526,878	321,811,952	1,558,413	1,498,699	1,453,229
California	2,099,072,156	2,041,765,163	1,994,047,843	21,403,191	20,994,842	20,723,559
Colorado	962,816,412	910,972,308	828,809,997	3,218,746	3,145,835	3,077,402
Connecticut	241,818,700	233,433,234	240,274,243	1,929,643	2,005,951	2,002,598
Delaware	73,508,323	71,147,440	72,456,085	617,050	592,468	578,230
District of Columbia	39,950,192	40,569,301	44,680,188	227,651	221,191	215,977
Florida	1,623,117,853	1,523,350,635	1,494,552,867	12,183,220	11,609,757	11,154,252
Georgia	927,338,869	891,979,629	880,715,666	5,899,370	5,641,174	5,511,429
Hawaii	66,541,681	66,890,397	71,915,902	765,010	737,856	727,585
Idaho	118,907,518	110,887,209	107,455,607	960,720	899,074	854,383
Illinois	769,703,850	751,748,949	727,299,352	6,343,315	6,205,878	6,132,511
Indiana	484,709,512	467,467,065	454,424,101	3,980,875	3,863,170	3,787,016
Iowa	445,226,878	423,974,228	398,662,311	2,013,189	1,975,785	1,943,440
Kansas	444,338,739	431,985,572	420,093,098	1,636,164	1,597,796	1,567,472
Kentucky	372,695,968	365,300,801	360,313,658	2,407,531	2,364,804	2,305,037
Louisiana	504,224,995	492,373,324	487,820,510	2,237,821	2,173,358	2,123,316
Maine	93,805,346	89,129,706	86,341,732	862,797	841,270	826,761
Maryland	488,940,331	498,192,696	531,219,463	3,644,109	3,591,636	3,563,313
Massachusetts	613,862,423	607,559,604	592,521,966	4,114,958	4,029,054	4,012,971
Michigan	822,240,808	786,450,199	752,073,419	5,385,894	5,239,055	5,150,249
Minnesota	729,275,413	705,721,232	677,822,726	3,534,860	3,489,013	3,428,885
Mississippi	317,921,296	301,389,443	290,583,968	1,430,551	1,364,950	1,320,689
Missouri	675,473,561	648,587,284	625,955,127	3,212,209	3,129,589	3,042,627
Montana	162,592,032	149,033,662	143,311,344	571,989	525,496	501,789
Nebraska	301,939,657	289,128,450	279,565,359	1,153,050	1,123,383	1,101,923
Nevada	151,951,530	149,583,449	153,646,295	1,663,733	1,576,540	1,514,477
New Hampshire	96,643,454	94,805,240	94,773,035	919,654	900,738	888,523
New Jersey	519,650,765	516,389,952	542,602,023	4,802,359	4,720,316	4,646,594
New Mexico	201,823,666	199,990,085	197,778,393	1,051,222	1,001,716	970,808
New York	1,271,365,160	1,234,589,718	1,300,234,293	8,116,754	8,017,451	7,935,107
North Carolina	859,877,365	820,860,820	771,127,670	6,427,557	6,165,270	5,864,248
North Dakota	117,159,792	117,440,341	114,935,334	476,140	467,699	460,060
Ohio	786,225,871	777,638,723	775,205,177	7,018,175	6,951,373	6,916,296
Oklahoma	482,926,252	466,364,138	454,942,347	1,943,496	1,869,838	1,791,043
Oregon	216,002,590	210,656,497	209,508,967	2,473,715	2,385,665	2,301,318
Pennsylvania	1,141,069,004	1,113,353,112	1,103,719,668	7,568,306	7,422,008	7,337,936
Rhode Island	71,125,585	67,860,360	66,462,644	558,009	549,391	542,570
South Carolina	617,292,726	592,328,222	572,073,697	3,174,843	3,045,909	2,939,395
South Dakota	177,310,584	167,082,783	157,029,171	501,620	485,030	474,442
Tennessee	599,444,641	567,249,240	543,676,704	3,993,794	3,824,825	3,708,933
Texas	3,997,786,757	3,854,124,184	3,779,102,852	n/a	n/a	n/a
Utah	174,409,731	180,530,534	177,667,632	1,605,044	1,668,756	1,601,293
Vermont	52,110,432	50,797,747	50,926,631	384,959	376,501	372,784
Virginia	691,172,413	691,740,362	714,439,318	5,442,246	5,385,291	5,310,023
Washington	384,554,569	375,675,374	376,868,433	4,011,789	3,874,920	3,729,057
West Virginia	202,025,676	200,614,681	200,185,869	998,110	984,422	971,630
Wisconsin	575,492,636	560,098,373	536,126,450	3,646,200	3,563,490	3,502,757
Wyoming	101,316,700	95,240,177	88,570,225	306,057	294,960	284,529
Countrywide	28,502,360,129	27,567,011,232	27,051,631,264	165,640,807	161,392,890	157,941,939
CW w/o Texas	24,504,573,372	23,712,887,048	23,272,528,412	165,640,807	161,392,890	157,941,939

Table 30B

Comprehensive 2019-2021

Voluntary Business

STATE	Incurred Losses			Incurred Claims		
	2021	2020	2019	2021	2020	2019
Alabama	390,279,955	369,156,279	294,871,503	213,686	213,923	261,301
Alaska	32,985,131	32,107,877	33,216,831	31,699	33,246	42,910
Arizona	585,721,189	517,999,610	543,304,714	690,674	729,187	895,058
Arkansas	225,037,947	236,829,129	199,332,549	107,203	111,772	126,357
California	1,996,064,104	1,462,068,541	1,375,348,381	934,685	768,199	823,101
Colorado	474,134,192	469,667,259	727,839,509	346,571	338,487	478,825
Connecticut	245,482,401	195,276,831	174,278,055	137,500	141,300	206,917
Delaware	60,779,353	56,565,979	57,032,452	38,263	41,556	71,487
District of Columbia	34,023,244	33,003,471	29,313,251	19,539	24,285	48,223
Florida	1,185,335,888	1,212,023,009	1,002,590,446	937,316	994,519	1,473,414
Georgia	704,737,934	636,467,945	585,479,804	379,958	408,723	562,325
Hawaii	47,832,812	38,060,636	39,942,027	31,253	34,661	61,618
Idaho	84,411,346	70,213,731	69,883,576	87,533	80,820	103,785
Illinois	628,006,077	635,343,634	606,257,890	303,241	311,735	427,846
Indiana	392,844,959	298,157,873	323,015,933	186,887	167,395	229,275
Iowa	334,605,560	446,151,039	274,790,340	117,137	142,960	134,589
Kansas	259,985,668	219,362,018	297,822,162	111,246	108,973	156,749
Kentucky	297,775,140	242,088,755	232,055,645	159,401	141,659	175,615
Louisiana	719,391,242	463,175,437	332,243,196	253,923	219,004	252,894
Maine	75,329,501	74,566,995	66,780,949	48,640	51,838	65,841
Maryland	384,885,198	351,198,222	382,288,705	245,220	273,907	497,999
Massachusetts	435,162,700	348,720,698	357,376,241	456,109	412,171	509,777
Michigan	803,146,173	623,485,689	622,660,997	461,114	426,898	532,059
Minnesota	555,031,515	522,512,512	580,327,084	338,024	339,238	424,941
Mississippi	236,979,102	251,380,847	189,652,431	108,747	111,196	129,411
Missouri	417,224,827	492,472,650	410,712,972	197,239	220,437	268,147
Montana	100,740,947	95,621,781	163,364,525	46,688	45,787	64,683
Nebraska	157,989,635	151,169,386	254,919,125	78,980	79,840	114,581
Nevada	111,641,669	96,166,535	97,913,025	86,772	91,876	146,933
New Hampshire	72,852,701	62,357,790	62,940,158	60,588	60,248	77,993
New Jersey	1,085,744,577	412,769,235	393,013,320	248,115	226,969	388,128
New Mexico	147,352,306	101,036,289	132,155,722	80,509	75,948	107,094
New York	1,431,004,696	1,010,934,622	960,097,855	619,030	629,408	964,120
North Carolina	580,640,431	531,021,193	567,364,436	325,350	298,302	332,284
North Dakota	99,396,222	70,847,057	89,405,605	34,756	33,740	41,418
Ohio	628,454,985	575,203,295	593,314,630	328,429	330,548	457,746
Oklahoma	397,363,944	316,160,163	246,449,190	113,137	110,719	124,111
Oregon	229,922,726	177,703,674	153,388,776	149,879	139,844	179,003
Pennsylvania	1,046,219,468	814,070,150	991,664,662	451,737	438,549	656,999
Rhode Island	57,774,630	51,347,367	55,582,010	31,201	29,973	42,923
South Carolina	413,485,372	398,721,492	360,699,785	357,585	354,205	438,635
South Dakota	126,515,941	185,954,713	113,980,109	44,792	53,028	50,585
Tennessee	459,354,357	424,155,386	346,844,249	232,243	195,140	253,554
Texas	2,998,778,516	2,102,291,986	2,500,189,532	n/a	n/a	n/a
Utah	125,932,228	138,694,154	121,681,508	133,377	149,391	172,894
Vermont	36,961,016	32,214,991	34,917,584	29,066	27,976	38,058
Virginia	540,384,306	505,196,948	532,290,594	413,458	430,298	669,889
Washington	353,188,086	260,184,044	255,681,774	285,031	266,597	351,972
West Virginia	163,596,242	142,042,902	150,715,274	60,621	57,752	81,420
Wisconsin	506,608,823	406,475,470	388,514,989	205,424	187,024	228,560
Wyoming	60,101,355	84,465,467	106,000,880	26,379	30,100	39,865
Countrywide	23,539,198,337	19,444,862,756	19,481,506,960	11,385,955	11,191,351	14,983,912
CW w/o Texas	20,540,419,821	17,342,570,770	16,981,317,428	11,385,955	11,191,351	14,983,912

Table 30C

Comprehensive 2019-2021

Voluntary Business

STATE	Pure Premium			Loss Ratio		
	2021	2020	2019	2021	2020	2019
Alabama	134.18	131.67	107.48	82.46	81.16	67.01
Alaska	83.71	83.67	88.97	61.11	59.51	61.83
Arizona	147.84	135.88	148.66	77.67	72.28	78.57
Arkansas	144.40	158.02	137.17	63.90	70.17	61.94
California	93.26	69.64	66.37	95.09	71.61	68.97
Colorado	147.30	149.30	236.51	49.24	51.56	87.82
Connecticut	127.22	97.35	87.03	101.52	83.65	72.53
Delaware	98.50	95.48	98.63	82.68	79.51	78.71
District of Columbia	149.45	149.21	135.72	85.16	81.35	65.61
Florida	97.29	104.40	89.88	73.03	79.56	67.08
Georgia	119.46	112.83	106.23	76.00	71.35	66.48
Hawaii	62.53	51.58	54.90	71.88	56.90	55.54
Idaho	87.86	78.10	81.79	70.99	63.32	65.03
Illinois	99.00	102.38	98.86	81.59	84.52	83.36
Indiana	98.68	77.18	85.30	81.05	63.78	71.08
Iowa	166.21	225.81	141.39	75.15	105.23	68.93
Kansas	158.90	137.29	190.00	58.51	50.78	70.89
Kentucky	123.68	102.37	100.67	79.90	66.27	64.40
Louisiana	321.47	213.12	156.47	142.67	94.07	68.11
Maine	87.31	88.64	80.77	80.30	83.66	77.34
Maryland	105.62	97.78	107.28	78.72	70.49	71.96
Massachusetts	105.75	86.55	89.06	70.89	57.40	60.31
Michigan	149.12	119.01	120.90	97.68	79.28	82.79
Minnesota	157.02	149.76	169.25	76.11	74.04	85.62
Mississippi	165.66	184.17	143.60	74.54	83.41	65.27
Missouri	129.89	157.36	134.99	61.77	75.93	65.61
Montana	176.12	181.96	325.56	61.96	64.16	113.99
Nebraska	137.02	134.57	231.34	52.32	52.28	91.18
Nevada	67.10	61.00	64.65	73.47	64.29	63.73
New Hampshire	79.22	69.23	70.84	75.38	65.77	66.41
New Jersey	226.09	87.45	84.58	208.94	79.93	72.43
New Mexico	140.17	100.86	136.13	73.01	50.52	66.82
New York	176.30	126.09	120.99	112.56	81.88	73.84
North Carolina	90.34	86.13	96.75	67.53	64.69	73.58
North Dakota	208.75	151.48	194.33	84.84	60.33	77.79
Ohio	89.55	82.75	85.79	79.93	73.97	76.54
Oklahoma	204.46	169.08	137.60	82.28	67.79	54.17
Oregon	92.95	74.49	66.65	106.44	84.36	73.21
Pennsylvania	138.24	109.68	135.14	91.69	73.12	89.85
Rhode Island	103.54	93.46	102.44	81.23	75.67	83.63
South Carolina	130.24	130.90	122.71	66.98	67.31	63.05
South Dakota	252.21	383.39	240.24	71.35	111.29	72.59
Tennessee	115.02	110.90	93.52	76.63	74.77	63.80
Texas	n/a	n/a	n/a	75.01	54.55	66.16
Utah	78.46	83.11	75.99	72.20	76.83	68.49
Vermont	96.01	85.56	93.67	70.93	63.42	68.56
Virginia	99.29	93.81	100.24	78.18	73.03	74.50
Washington	88.04	67.15	68.56	91.84	69.26	67.84
West Virginia	163.91	144.29	155.12	80.98	70.80	75.29
Wisconsin	138.94	114.07	110.92	88.03	72.57	72.47
Wyoming	196.37	286.36	372.55	59.32	88.69	119.68
Countrywide	142.11	120.48	123.35	82.59	70.54	72.02
CW w/o Texas	124.01	107.46	107.52	83.82	73.14	72.97

Table 30D

Comprehensive 2019-2021

Voluntary Business

STATE	Frequency			Severity		
	2021	2020	2019	2021	2020	2019
Alabama	7.35	7.63	9.52	1,826.42	1,725.65	1,128.47
Alaska	8.04	8.66	11.49	1,040.57	965.77	774.10
Arizona	17.43	19.13	24.49	848.04	710.38	607.01
Arkansas	6.88	7.46	8.69	2,099.18	2,118.86	1,577.53
California	4.37	3.66	3.97	2,135.55	1,903.24	1,670.94
Colorado	10.77	10.76	15.56	1,368.07	1,387.55	1,520.05
Connecticut	7.13	7.04	10.33	1,785.33	1,382.00	842.26
Delaware	6.20	7.01	12.36	1,588.46	1,361.20	797.80
District of Columbia	8.58	10.98	22.33	1,741.30	1,359.01	607.87
Florida	7.69	8.57	13.21	1,264.61	1,218.70	680.45
Georgia	6.44	7.25	10.20	1,854.78	1,557.21	1,041.18
Hawaii	4.09	4.70	8.47	1,530.50	1,098.08	648.22
Idaho	9.11	8.99	12.15	964.34	868.77	673.35
Illinois	4.78	5.02	6.98	2,070.98	2,038.09	1,417.00
Indiana	4.69	4.33	6.05	2,102.05	1,781.16	1,408.86
Iowa	5.82	7.24	6.93	2,856.53	3,120.81	2,041.70
Kansas	6.80	6.82	10.00	2,337.03	2,012.99	1,899.99
Kentucky	6.62	5.99	7.62	1,868.09	1,708.95	1,321.39
Louisiana	11.35	10.08	11.91	2,833.11	2,114.92	1,313.76
Maine	5.64	6.16	7.96	1,548.72	1,438.46	1,014.28
Maryland	6.73	7.63	13.98	1,569.55	1,282.18	767.65
Massachusetts	11.08	10.23	12.70	954.08	846.06	701.04
Michigan	8.56	8.15	10.33	1,741.75	1,460.50	1,170.29
Minnesota	9.56	9.72	12.39	1,641.99	1,540.25	1,365.67
Mississippi	7.60	8.15	9.80	2,179.18	2,260.70	1,465.50
Missouri	6.14	7.04	8.81	2,115.33	2,234.07	1,531.67
Montana	8.16	8.71	12.89	2,157.75	2,088.40	2,525.62
Nebraska	6.85	7.11	10.40	2,000.38	1,893.40	2,224.79
Nevada	5.22	5.83	9.70	1,286.61	1,046.70	666.38
New Hampshire	6.59	6.69	8.78	1,202.43	1,035.02	807.00
New Jersey	5.17	4.81	8.35	4,375.97	1,818.62	1,012.59
New Mexico	7.66	7.58	11.03	1,830.26	1,330.34	1,234.02
New York	7.63	7.85	12.15	2,311.69	1,606.17	995.83
North Carolina	5.06	4.84	5.67	1,784.66	1,780.15	1,707.47
North Dakota	7.30	7.21	9.00	2,859.83	2,099.79	2,158.62
Ohio	4.68	4.76	6.62	1,913.52	1,740.15	1,296.17
Oklahoma	5.82	5.92	6.93	3,512.24	2,855.52	1,985.72
Oregon	6.06	5.86	7.78	1,534.06	1,270.73	856.91
Pennsylvania	5.97	5.91	8.95	2,315.99	1,856.28	1,509.39
Rhode Island	5.59	5.46	7.91	1,851.69	1,713.12	1,294.92
South Carolina	11.26	11.63	14.92	1,156.33	1,125.68	822.32
South Dakota	8.93	10.93	10.66	2,824.52	3,506.73	2,253.24
Tennessee	5.82	5.10	6.84	1,977.90	2,173.60	1,367.93
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	8.31	8.95	10.80	944.18	928.40	703.79
Vermont	7.55	7.43	10.21	1,271.62	1,151.52	917.48
Virginia	7.60	7.99	12.62	1,306.99	1,174.06	794.60
Washington	7.10	6.88	9.44	1,239.12	975.95	726.43
West Virginia	6.07	5.87	8.38	2,698.67	2,459.53	1,851.08
Wisconsin	5.63	5.25	6.53	2,466.16	2,173.39	1,699.84
Wyoming	8.62	10.20	14.01	2,278.38	2,806.16	2,659.00
Countrywide	6.87	6.93	9.49	2,067.39	1,737.49	1,300.16
CW w/o Texas	6.87	6.93	9.49	1,804.01	1,549.64	1,133.30

Table 31A

Comprehensive 2019-2021

Residual Business						
STATE	Earned Premiums			Earned Exposures		
	2021	2020	2019	2021	2020	2019
Alabama	0	0	0	0	0	0
Alaska	0	171	71	0	1	1
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	2,261	4,716	8,710	8	15	24
Delaware	0	508	3,070	0	0	1
District of Columbia	14,927	29,832	35,065	18	37	48
Florida	11,999	9,834	12,828	31	38	60
Georgia	0	0	0	0	0	0
Hawaii	9,866	7,217	7,328	15	13	15
Idaho	0	0	0	0	0	0
Illinois	8,106	11,308	17,711	12	18	27
Indiana	0	0	50	0	0	0
Iowa	0	395	2,142	0	0	2
Kansas	46,774	78,547	93,038	87	143	168
Kentucky	0	0	0	0	0	0
Louisiana	-4,682	24,519	5,205	1	2	1
Maine	479	539	568	2	2	1
Maryland	1,637,723	2,174,871	2,794,983	5,469	7,021	8,920
Massachusetts	3,413,894	5,057,006	6,914,866	14,164	21,147	28,115
Michigan	16,158	53,074	93,987	42	234	423
Minnesota	321	3,237	2,335	0	1	1
Mississippi	0	0	0	0	0	0
Missouri	0	561	1,512	0	1	3
Montana	-80	341	0	0	0	0
Nebraska	0	0	0	0	0	0
Nevada	0	0	0	0	0	0
New Hampshire	2,312	4,499	5,608	6	13	15
New Jersey	441,745	570,947	674,042	1,322	1,803	2,080
New Mexico	161	15	58	0	0	0
New York	614,271	786,224	1,054,077	1,159	1,581	2,250
North Carolina	0	0	0	0	0	0
North Dakota	1,153	2,679	410	1	2	0
Ohio	150	0	0	1	0	0
Oklahoma	8	1,454	2,052	1	2	2
Oregon	-86	861	549	0	1	2
Pennsylvania	6,584	9,694	22,192	7	10	21
Rhode Island	49,850	73,747	75,312	28	43	51
South Carolina	411	361	343	1	1	2
South Dakota	0	0	0	0	0	0
Tennessee	0	0	173	0	0	1
Texas	0	0	0	n/a	n/a	n/a
Utah	0	0	402	0	0	1
Vermont	3,577	3,581	2,941	6	6	6
Virginia	4,381	10,994	19,922	18	36	63
Washington	0	0	0	0	0	0
West Virginia	165	91	184	0	1	1
Wisconsin	2,129	4,200	4,574	2	3	4
Wyoming	0	0	0	0	0	0
Countrywide	6,284,557	8,926,023	11,856,308	22,401	32,175	42,309
CW w/o Texas	6,284,557	8,926,023	11,856,308	22,401	32,175	42,309

Table 31B

Comprehensive 2019-2021

Residual Business						
STATE	Incurred Losses			Incurred Claims		
	2021	2020	2019	2021	2020	2019
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	1,555	0	0	1	0
Delaware	0	0	0	0	0	0
District of Columbia	-602	11,257	4,997	0	3	1
Florida	8,016	2,678	3,109	5	3	5
Georgia	73	0	0	1	0	0
Hawaii	0	0	0	0	0	0
Idaho	0	0	0	0	0	0
Illinois	0	2,217	-22	0	1	0
Indiana	0	0	0	0	0	0
Iowa	0	0	0	0	0	0
Kansas	13,402	40,318	66,580	3	12	16
Kentucky	0	0	0	0	0	0
Louisiana	0	64,142	-1,283	0	0	0
Maine	0	0	0	0	0	0
Maryland	1,076,055	1,040,031	1,358,595	238	271	369
Massachusetts	3,114,003	3,825,151	5,343,599	2,531	3,477	5,738
Michigan	1,052	36,518	140,974	1	12	42
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	357	0	0	1
New Jersey	757,753	204,508	277,941	77	44	48
New Mexico	0	0	0	0	0	0
New York	289,305	401,985	376,376	93	112	160
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	3,021	12,297	-393	1	2	0
Rhode Island	0	106	5,001	0	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	0	2,433	0	0	1
Virginia	17,473	799	10,924	4	0	2
Washington	0	0	0	0	0	0
West Virginia	0	0	0	0	0	0
Wisconsin	0	4,902	0	0	1	0
Wyoming	0	0	0	0	0	0
Countrywide	5,279,551	5,648,464	7,589,188	2,954	3,940	6,384
CW w/o Texas	5,279,551	5,648,464	7,589,188	2,954	3,940	6,384

Table 31C

Comprehensive 2019-2021

Residual Business						
STATE	Pure Premium			Loss Ratio		
	2021	2020	2019	2021	2020	2019
Alabama	-	-	-	-	-	-
Alaska	-	0.00	0.00	-	0.00	0.00
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	-	-
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	0.00	103.67	0.00	0.00	32.97	0.00
Delaware	-	-	0.00	-	0.00	0.00
District of Columbia	-33.44	304.24	104.10	-4.03	37.73	14.25
Florida	258.58	70.47	51.82	66.81	27.23	24.24
Georgia	-	-	-	-	-	-
Hawaii	0.00	0.00	0.00	0.00	0.00	0.00
Idaho	-	-	-	-	-	-
Illinois	0.00	123.17	-0.81	0.00	19.61	-0.12
Indiana	-	-	-	-	-	0.00
Iowa	-	-	0.00	-	0.00	0.00
Kansas	154.05	281.94	396.31	28.65	51.33	71.56
Kentucky	-	-	-	-	-	-
Louisiana	0.00	32,071.00	-1,283.00	0.00	261.60	-24.65
Maine	0.00	0.00	0.00	0.00	0.00	0.00
Maryland	196.76	148.13	152.31	65.70	47.82	48.61
Massachusetts	219.85	180.88	190.06	91.22	75.64	77.28
Michigan	25.05	156.06	333.27	6.51	68.81	149.99
Minnesota	-	0.00	0.00	0.00	0.00	0.00
Mississippi	-	-	-	-	-	-
Missouri	-	0.00	0.00	-	0.00	0.00
Montana	-	-	-	0.00	0.00	-
Nebraska	-	-	-	-	-	-
Nevada	-	-	-	-	-	-
New Hampshire	0.00	0.00	23.80	0.00	0.00	6.37
New Jersey	573.19	113.43	133.63	171.54	35.82	41.23
New Mexico	-	-	-	0.00	0.00	0.00
New York	249.62	254.26	167.28	47.10	51.13	35.71
North Carolina	-	-	-	-	-	-
North Dakota	0.00	0.00	-	0.00	0.00	0.00
Ohio	0.00	-	-	0.00	-	-
Oklahoma	0.00	0.00	0.00	0.00	0.00	0.00
Oregon	-	0.00	0.00	0.00	0.00	0.00
Pennsylvania	431.57	1,229.70	-18.71	45.88	126.85	-1.77
Rhode Island	0.00	2.47	98.06	0.00	0.14	6.64
South Carolina	0.00	0.00	0.00	0.00	0.00	0.00
South Dakota	-	-	-	-	-	-
Tennessee	-	-	0.00	-	-	0.00
Texas	n/a	n/a	n/a	-	-	-
Utah	-	-	0.00	-	-	0.00
Vermont	0.00	0.00	405.50	0.00	0.00	82.73
Virginia	970.72	22.19	173.40	398.84	7.27	54.83
Washington	-	-	-	-	-	-
West Virginia	-	0.00	0.00	0.00	0.00	0.00
Wisconsin	0.00	1,634.00	0.00	0.00	116.71	0.00
Wyoming	-	-	-	-	-	-
Countrywide	235.68	175.55	179.38	84.01	63.28	64.01
CW w/o Texas	235.68	175.55	179.38	84.01	63.28	64.01

Table 31D

Comprehensive 2019-2021

Residual Business

STATE	Frequency			Severity		
	2021	2020	2019	2021	2020	2019
Alabama	-	-	-	-	-	-
Alaska	-	0.00	0.00	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	-	-
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	0.00	6.67	0.00	-	1,555.00	-
Delaware	-	-	0.00	-	-	-
District of Columbia	0.00	8.11	2.08	-	3,752.33	4,997.00
Florida	16.13	7.89	8.33	1,603.20	892.67	621.80
Georgia	-	-	-	73.00	-	-
Hawaii	0.00	0.00	0.00	-	-	-
Idaho	-	-	-	-	-	-
Illinois	0.00	5.56	0.00	-	2,217.00	-
Indiana	-	-	-	-	-	-
Iowa	-	-	0.00	-	-	-
Kansas	3.45	8.39	9.52	4,467.33	3,359.83	4,161.25
Kentucky	-	-	-	-	-	-
Louisiana	0.00	0.00	0.00	-	-	-
Maine	0.00	0.00	0.00	-	-	-
Maryland	4.35	3.86	4.14	4,521.24	3,837.75	3,681.83
Massachusetts	17.87	16.44	20.41	1,230.34	1,100.13	931.27
Michigan	2.38	5.13	9.93	1,052.00	3,043.17	3,356.52
Minnesota	-	0.00	0.00	-	-	-
Mississippi	-	-	-	-	-	-
Missouri	-	0.00	0.00	-	-	-
Montana	-	-	-	-	-	-
Nebraska	-	-	-	-	-	-
Nevada	-	-	-	-	-	-
New Hampshire	0.00	0.00	6.67	-	-	357.00
New Jersey	5.82	2.44	2.31	9,840.95	4,647.91	5,790.44
New Mexico	-	-	-	-	-	-
New York	8.02	7.08	7.11	3,110.81	3,589.15	2,352.35
North Carolina	-	-	-	-	-	-
North Dakota	0.00	0.00	-	-	-	-
Ohio	0.00	-	-	-	-	-
Oklahoma	0.00	0.00	0.00	-	-	-
Oregon	-	0.00	0.00	-	-	-
Pennsylvania	14.29	20.00	0.00	3,021.00	6,148.50	-
Rhode Island	0.00	2.33	1.96	-	106.00	5,001.00
South Carolina	0.00	0.00	0.00	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	-	-	0.00	-	-	-
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	-	-	0.00	-	-	-
Vermont	0.00	0.00	16.67	-	-	2,433.00
Virginia	22.22	0.00	3.17	4,368.25	-	5,462.00
Washington	-	-	-	-	-	-
West Virginia	-	0.00	0.00	-	-	-
Wisconsin	0.00	33.33	0.00	-	4,902.00	-
Wyoming	-	-	-	-	-	-
Countrywide	13.19	12.25	15.09	1,787.25	1,433.62	1,188.78
CW w/o Texas	13.19	12.25	15.09	1,787.25	1,433.62	1,188.78

Table 32A

Comprehensive 2019-2021

Total Business						
STATE	Earned Premiums			Earned Exposures		
	2021	2020	2019	2021	2020	2019
Alabama	473,312,146	454,830,115	440,060,841	2,908,714	2,803,662	2,743,468
Alaska	53,979,049	53,955,715	53,724,113	394,038	383,733	373,370
Arizona	754,154,725	716,647,052	691,515,069	3,961,947	3,812,303	3,654,636
Arkansas	352,153,797	337,526,878	321,811,952	1,558,413	1,498,699	1,453,229
California	2,099,072,156	2,041,765,163	1,994,047,843	21,403,191	20,994,842	20,723,559
Colorado	962,816,412	910,972,308	828,809,997	3,218,746	3,145,835	3,077,402
Connecticut	241,820,961	233,437,950	240,282,953	1,929,651	2,005,966	2,002,622
Delaware	73,508,323	71,147,948	72,459,155	617,050	592,468	578,231
District of Columbia	39,965,119	40,599,133	44,715,253	227,669	221,228	216,025
Florida	1,623,129,852	1,523,360,469	1,494,565,695	12,183,251	11,609,795	11,154,312
Georgia	927,338,869	891,979,629	880,715,666	5,899,370	5,641,174	5,511,429
Hawaii	66,551,547	66,897,614	71,923,230	765,025	737,869	727,600
Idaho	118,907,518	110,887,209	107,455,607	960,720	899,074	854,383
Illinois	769,711,956	751,760,257	727,317,063	6,343,327	6,205,896	6,132,538
Indiana	484,709,512	467,467,065	454,424,151	3,980,875	3,863,170	3,787,016
Iowa	445,226,878	423,974,623	398,664,453	2,013,189	1,975,785	1,943,442
Kansas	444,385,513	432,064,119	420,186,136	1,636,251	1,597,939	1,567,640
Kentucky	372,695,968	365,300,801	360,313,658	2,407,531	2,364,804	2,305,037
Louisiana	504,220,313	492,397,843	487,825,715	2,237,822	2,173,360	2,123,317
Maine	93,805,825	89,130,245	86,342,300	862,799	841,272	826,762
Maryland	490,578,054	500,367,567	534,014,446	3,649,578	3,598,657	3,572,233
Massachusetts	617,276,317	612,616,610	599,436,832	4,129,122	4,050,201	4,041,086
Michigan	822,256,966	786,503,273	752,167,406	5,385,936	5,239,289	5,150,672
Minnesota	729,275,734	705,724,469	677,825,061	3,534,860	3,489,014	3,428,886
Mississippi	317,921,296	301,389,443	290,583,968	1,430,551	1,364,950	1,320,689
Missouri	675,473,561	648,587,845	625,956,639	3,212,209	3,129,590	3,042,630
Montana	162,591,952	149,034,003	143,311,344	571,989	525,496	501,789
Nebraska	301,939,657	289,128,450	279,565,359	1,153,050	1,123,383	1,101,923
Nevada	151,951,530	149,583,449	153,646,295	1,663,733	1,576,540	1,514,477
New Hampshire	96,645,766	94,809,739	94,778,643	919,660	900,751	888,538
New Jersey	520,092,510	516,960,899	543,276,065	4,803,681	4,722,119	4,648,674
New Mexico	201,823,827	199,990,100	197,778,451	1,051,222	1,001,716	970,808
New York	1,271,979,431	1,235,375,942	1,301,288,370	8,117,913	8,019,032	7,937,357
North Carolina	859,877,365	820,860,820	771,127,670	6,427,557	6,165,270	5,864,248
North Dakota	117,160,945	117,443,020	114,935,744	476,141	467,701	460,060
Ohio	786,226,021	777,638,723	775,205,177	7,018,176	6,951,373	6,916,296
Oklahoma	482,926,260	466,365,592	454,944,399	1,943,497	1,869,840	1,791,045
Oregon	216,002,504	210,657,358	209,509,516	2,473,715	2,385,666	2,301,320
Pennsylvania	1,141,075,588	1,113,362,806	1,103,741,860	7,568,313	7,422,018	7,337,957
Rhode Island	71,175,435	67,934,107	66,537,956	558,037	549,434	542,621
South Carolina	617,293,137	592,328,583	572,074,040	3,174,844	3,045,910	2,939,397
South Dakota	177,310,584	167,082,783	157,029,171	501,620	485,030	474,442
Tennessee	599,444,641	567,249,240	543,676,877	3,993,794	3,824,825	3,708,934
Texas	3,997,786,757	3,854,124,184	3,779,102,852	n/a	n/a	n/a
Utah	174,409,731	180,530,534	177,668,034	1,605,044	1,668,756	1,601,294
Vermont	52,114,009	50,801,328	50,929,572	384,965	376,507	372,790
Virginia	691,176,794	691,751,356	714,459,240	5,442,264	5,385,327	5,310,086
Washington	384,554,569	375,675,374	376,868,433	4,011,789	3,874,920	3,729,057
West Virginia	202,025,841	200,614,772	200,186,053	998,110	984,423	971,631
Wisconsin	575,494,765	560,102,573	536,131,024	3,646,202	3,563,493	3,502,761
Wyoming	101,316,700	95,240,177	88,570,225	306,057	294,960	284,529
Countrywide	28,508,644,686	27,575,937,255	27,063,487,572	165,663,208	161,425,065	157,984,248
CW w/o Texas	24,510,857,929	23,721,813,071	23,284,384,720	165,663,208	161,425,065	157,984,248

Table 32B

Comprehensive 2019-2021

Total Business						
STATE	Incurred Losses			Incurred Claims		
	2021	2020	2019	2021	2020	2019
Alabama	390,279,955	369,156,279	294,871,503	213,686	213,923	261,301
Alaska	32,985,131	32,107,877	33,216,831	31,699	33,246	42,910
Arizona	585,721,189	517,999,610	543,304,714	690,674	729,187	895,058
Arkansas	225,037,947	236,829,129	199,332,549	107,203	111,772	126,357
California	1,996,064,104	1,462,068,541	1,375,348,381	934,685	768,199	823,101
Colorado	474,134,192	469,667,259	727,839,509	346,571	338,487	478,825
Connecticut	245,482,401	195,278,386	174,278,055	137,500	141,301	206,917
Delaware	60,779,353	56,565,979	57,032,452	38,263	41,556	71,487
District of Columbia	34,022,642	33,014,728	29,318,248	19,539	24,288	48,224
Florida	1,185,343,904	1,212,025,687	1,002,593,555	937,321	994,522	1,473,419
Georgia	704,738,007	636,467,945	585,479,804	379,959	408,723	562,325
Hawaii	47,832,812	38,060,636	39,942,027	31,253	34,661	61,618
Idaho	84,411,346	70,213,731	69,883,576	87,533	80,820	103,785
Illinois	628,006,077	635,345,851	606,257,868	303,241	311,736	427,846
Indiana	392,844,959	298,157,873	323,015,933	186,887	167,395	229,275
Iowa	334,605,560	446,151,039	274,790,340	117,137	142,960	134,589
Kansas	259,999,070	219,402,336	297,888,742	111,249	108,985	156,765
Kentucky	297,775,140	242,088,755	232,055,645	159,401	141,659	175,615
Louisiana	719,391,242	463,239,579	332,241,913	253,923	219,004	252,894
Maine	75,329,501	74,566,995	66,780,949	48,640	51,838	65,841
Maryland	385,961,253	352,238,253	383,647,300	245,458	274,178	498,368
Massachusetts	438,276,703	352,545,849	362,719,840	458,640	415,648	515,515
Michigan	803,147,225	623,522,207	622,801,971	461,115	426,910	532,101
Minnesota	555,031,515	522,512,512	580,327,084	338,024	339,238	424,941
Mississippi	236,979,102	251,380,847	189,652,431	108,747	111,196	129,411
Missouri	417,224,827	492,472,650	410,712,972	197,239	220,437	268,147
Montana	100,740,947	95,621,781	163,364,525	46,688	45,787	64,683
Nebraska	157,989,635	151,169,386	254,919,125	78,980	79,840	114,581
Nevada	111,641,669	96,166,535	97,913,025	86,772	91,876	146,933
New Hampshire	72,852,701	62,357,790	62,940,515	60,588	60,248	77,994
New Jersey	1,086,502,330	412,973,743	393,291,261	248,192	227,013	388,176
New Mexico	147,352,306	101,036,289	132,155,722	80,509	75,948	107,094
New York	1,431,294,001	1,011,336,607	960,474,231	619,123	629,520	964,280
North Carolina	580,640,431	531,021,193	567,364,436	325,350	298,302	332,284
North Dakota	99,396,222	70,847,057	89,405,605	34,756	33,740	41,418
Ohio	628,454,985	575,203,295	593,314,630	328,429	330,548	457,746
Oklahoma	397,363,944	316,160,163	246,449,190	113,137	110,719	124,111
Oregon	229,922,726	177,703,674	153,388,776	149,879	139,844	179,003
Pennsylvania	1,046,222,489	814,082,447	991,664,269	451,738	438,551	656,999
Rhode Island	57,774,630	51,347,473	55,587,011	31,201	29,974	42,924
South Carolina	413,485,372	398,721,492	360,699,785	357,585	354,205	438,635
South Dakota	126,515,941	185,954,713	113,980,109	44,792	53,028	50,585
Tennessee	459,354,357	424,155,386	346,844,249	232,243	195,140	253,554
Texas	2,998,778,516	2,102,291,986	2,500,189,532	n/a	n/a	n/a
Utah	125,932,228	138,694,154	121,681,508	133,377	149,391	172,894
Vermont	36,961,016	32,214,991	34,920,017	29,066	27,976	38,059
Virginia	540,401,779	505,197,747	532,301,518	413,462	430,298	669,891
Washington	353,188,086	260,184,044	255,681,774	285,031	266,597	351,972
West Virginia	163,596,242	142,042,902	150,715,274	60,621	57,752	81,420
Wisconsin	506,608,823	406,480,372	388,514,989	205,424	187,025	228,560
Wyoming	60,101,355	84,465,467	106,000,880	26,379	30,100	39,865
Countrywide	23,544,477,888	19,450,511,220	19,489,096,148	11,388,909	11,195,291	14,990,296
CW w/o Texas	20,545,699,372	17,348,219,234	16,988,906,616	11,388,909	11,195,291	14,990,296

Table 32C

Comprehensive 2019-2021

Total Business						
STATE	Pure Premium			Loss Ratio		
	2021	2020	2019	2021	2020	2019
Alabama	134.18	131.67	107.48	82.46	81.16	67.01
Alaska	83.71	83.67	88.96	61.11	59.51	61.83
Arizona	147.84	135.88	148.66	77.67	72.28	78.57
Arkansas	144.40	158.02	137.17	63.90	70.17	61.94
California	93.26	69.64	66.37	95.09	71.61	68.97
Colorado	147.30	149.30	236.51	49.24	51.56	87.82
Connecticut	127.22	97.35	87.02	101.51	83.65	72.53
Delaware	98.50	95.48	98.63	82.68	79.50	78.71
District of Columbia	149.44	149.23	135.72	85.13	81.32	65.57
Florida	97.29	104.40	89.88	73.03	79.56	67.08
Georgia	119.46	112.83	106.23	76.00	71.35	66.48
Hawaii	62.52	51.58	54.90	71.87	56.89	55.53
Idaho	87.86	78.10	81.79	70.99	63.32	65.03
Illinois	99.00	102.38	98.86	81.59	84.51	83.36
Indiana	98.68	77.18	85.30	81.05	63.78	71.08
Iowa	166.21	225.81	141.39	75.15	105.23	68.93
Kansas	158.90	137.30	190.02	58.51	50.78	70.89
Kentucky	123.68	102.37	100.67	79.90	66.27	64.40
Louisiana	321.47	213.14	156.47	142.67	94.08	68.11
Maine	87.31	88.64	80.77	80.30	83.66	77.34
Maryland	105.76	97.88	107.40	78.67	70.40	71.84
Massachusetts	106.14	87.04	89.76	71.00	57.55	60.51
Michigan	149.12	119.01	120.92	97.68	79.28	82.80
Minnesota	157.02	149.76	169.25	76.11	74.04	85.62
Mississippi	165.66	184.17	143.60	74.54	83.41	65.27
Missouri	129.89	157.36	134.99	61.77	75.93	65.61
Montana	176.12	181.96	325.56	61.96	64.16	113.99
Nebraska	137.02	134.57	231.34	52.32	52.28	91.18
Nevada	67.10	61.00	64.65	73.47	64.29	63.73
New Hampshire	79.22	69.23	70.84	75.38	65.77	66.41
New Jersey	226.18	87.46	84.60	208.91	79.88	72.39
New Mexico	140.17	100.86	136.13	73.01	50.52	66.82
New York	176.31	126.12	121.01	112.52	81.86	73.81
North Carolina	90.34	86.13	96.75	67.53	64.69	73.58
North Dakota	208.75	151.48	194.33	84.84	60.32	77.79
Ohio	89.55	82.75	85.79	79.93	73.97	76.54
Oklahoma	204.46	169.08	137.60	82.28	67.79	54.17
Oregon	92.95	74.49	66.65	106.44	84.36	73.21
Pennsylvania	138.24	109.68	135.14	91.69	73.12	89.85
Rhode Island	103.53	93.46	102.44	81.17	75.58	83.54
South Carolina	130.24	130.90	122.71	66.98	67.31	63.05
South Dakota	252.21	383.39	240.24	71.35	111.29	72.59
Tennessee	115.02	110.90	93.52	76.63	74.77	63.80
Texas	n/a	n/a	n/a	75.01	54.55	66.16
Utah	78.46	83.11	75.99	72.20	76.83	68.49
Vermont	96.01	85.56	93.67	70.92	63.41	68.57
Virginia	99.30	93.81	100.24	78.19	73.03	74.50
Washington	88.04	67.15	68.56	91.84	69.26	67.84
West Virginia	163.91	144.29	155.12	80.98	70.80	75.29
Wisconsin	138.94	114.07	110.92	88.03	72.57	72.47
Wyoming	196.37	286.36	372.55	59.32	88.69	119.68
Countrywide	142.12	120.49	123.36	82.59	70.53	72.01
CW w/o Texas	124.02	107.47	107.54	83.82	73.13	72.96

Table 32D

Comprehensive 2019-2021

STATE	Total Business					
	Frequency			Severity		
	2021	2020	2019	2021	2020	2019
Alabama	7.35	7.63	9.52	1,826.42	1,725.65	1,128.47
Alaska	8.04	8.66	11.49	1,040.57	965.77	774.10
Arizona	17.43	19.13	24.49	848.04	710.38	607.01
Arkansas	6.88	7.46	8.69	2,099.18	2,118.86	1,577.53
California	4.37	3.66	3.97	2,135.55	1,903.24	1,670.94
Colorado	10.77	10.76	15.56	1,368.07	1,387.55	1,520.05
Connecticut	7.13	7.04	10.33	1,785.33	1,382.00	842.26
Delaware	6.20	7.01	12.36	1,588.46	1,361.20	797.80
District of Columbia	8.58	10.98	22.32	1,741.27	1,359.30	607.96
Florida	7.69	8.57	13.21	1,264.61	1,218.70	680.45
Georgia	6.44	7.25	10.20	1,854.77	1,557.21	1,041.18
Hawaii	4.09	4.70	8.47	1,530.50	1,098.08	648.22
Idaho	9.11	8.99	12.15	964.34	868.77	673.35
Illinois	4.78	5.02	6.98	2,070.98	2,038.09	1,417.00
Indiana	4.69	4.33	6.05	2,102.05	1,781.16	1,408.86
Iowa	5.82	7.24	6.93	2,856.53	3,120.81	2,041.70
Kansas	6.80	6.82	10.00	2,337.09	2,013.14	1,900.22
Kentucky	6.62	5.99	7.62	1,868.09	1,708.95	1,321.39
Louisiana	11.35	10.08	11.91	2,833.11	2,115.21	1,313.76
Maine	5.64	6.16	7.96	1,548.72	1,438.46	1,014.28
Maryland	6.73	7.62	13.95	1,572.41	1,284.71	769.81
Massachusetts	11.11	10.26	12.76	955.60	848.18	703.61
Michigan	8.56	8.15	10.33	1,741.75	1,460.55	1,170.46
Minnesota	9.56	9.72	12.39	1,641.99	1,540.25	1,365.67
Mississippi	7.60	8.15	9.80	2,179.18	2,260.70	1,465.50
Missouri	6.14	7.04	8.81	2,115.33	2,234.07	1,531.67
Montana	8.16	8.71	12.89	2,157.75	2,088.40	2,525.62
Nebraska	6.85	7.11	10.40	2,000.38	1,893.40	2,224.79
Nevada	5.22	5.83	9.70	1,286.61	1,046.70	666.38
New Hampshire	6.59	6.69	8.78	1,202.43	1,035.02	806.99
New Jersey	5.17	4.81	8.35	4,377.67	1,819.16	1,013.18
New Mexico	7.66	7.58	11.03	1,830.26	1,330.34	1,234.02
New York	7.63	7.85	12.15	2,311.81	1,606.52	996.05
North Carolina	5.06	4.84	5.67	1,784.66	1,780.15	1,707.47
North Dakota	7.30	7.21	9.00	2,859.83	2,099.79	2,158.62
Ohio	4.68	4.76	6.62	1,913.52	1,740.15	1,296.17
Oklahoma	5.82	5.92	6.93	3,512.24	2,855.52	1,985.72
Oregon	6.06	5.86	7.78	1,534.06	1,270.73	856.91
Pennsylvania	5.97	5.91	8.95	2,315.99	1,856.30	1,509.38
Rhode Island	5.59	5.46	7.91	1,851.69	1,713.07	1,295.01
South Carolina	11.26	11.63	14.92	1,156.33	1,125.68	822.32
South Dakota	8.93	10.93	10.66	2,824.52	3,506.73	2,253.24
Tennessee	5.82	5.10	6.84	1,977.90	2,173.60	1,367.93
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	8.31	8.95	10.80	944.18	928.40	703.79
Vermont	7.55	7.43	10.21	1,271.62	1,151.52	917.52
Virginia	7.60	7.99	12.62	1,307.02	1,174.06	794.61
Washington	7.10	6.88	9.44	1,239.12	975.95	726.43
West Virginia	6.07	5.87	8.38	2,698.67	2,459.53	1,851.08
Wisconsin	5.63	5.25	6.53	2,466.16	2,173.40	1,699.84
Wyoming	8.62	10.20	14.01	2,278.38	2,806.16	2,659.00
Countrywide	6.87	6.94	9.49	2,067.32	1,737.38	1,300.11
CW w/o Texas	6.87	6.94	9.49	1,804.01	1,549.60	1,133.33

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* (2019–2021). Fatal injury accident data are for motor vehicle accidents only.

Table 33

Traffic Conditions 2019-2021

Fatal Accident Rates						
STATE	Per 100 Million Vehicle Miles			Per 1,000 Registered Vehicles		
	2021	2020	2019	2021	2020	2019
Alabama	1.37	1.38	1.30	0.18	0.18	0.18
Alaska	1.22	1.21	1.14	0.11	0.08	0.09
Arizona	1.62	1.60	1.40	0.21	0.18	0.17
Arkansas	1.80	1.88	1.36	0.22	0.23	0.18
California	1.45	1.28	1.06	0.15	0.13	0.12
Colorado	1.28	1.28	1.09	0.14	0.12	0.11
Connecticut	1.05	0.99	0.79	0.11	0.11	0.09
Delaware	1.34	1.39	1.29	0.30	0.12	0.13
District of Columbia	1.26	1.19	0.61	0.11	0.10	0.07
Florida	1.72	1.60	1.41	0.20	0.19	0.18
Georgia	1.50	1.43	1.12	0.20	0.19	0.18
Hawaii	0.94	0.97	0.98	0.08	0.07	0.09
Idaho	1.41	1.23	1.24	0.14	0.12	0.12
Illinois	1.37	1.27	0.94	0.12	0.12	0.10
Indiana	1.19	1.17	0.98	0.15	0.15	0.14
Iowa	1.08	1.13	1.00	0.10	0.09	0.09
Kansas	1.33	1.53	1.29	0.17	0.17	0.16
Kentucky	1.68	1.68	1.48	0.19	0.18	0.17
Louisiana	1.77	1.71	1.42	0.26	0.22	0.19
Maine	1.05	1.25	1.06	0.12	0.15	0.15
Maryland	0.99	1.11	0.87	0.12	0.14	0.13
Massachusetts	0.70	0.63	0.51	0.08	0.07	0.07
Michigan	1.18	1.25	0.96	0.12	0.13	0.12
Minnesota	0.85	0.76	0.60	0.09	0.07	0.07
Mississippi	1.88	1.90	1.56	0.33	0.37	0.32
Missouri	1.27	1.36	1.11	0.19	0.18	0.16
Montana	1.77	1.76	1.43	0.14	0.13	0.12
Nebraska	1.04	1.20	1.17	0.12	0.12	0.13
Nevada	1.42	1.26	1.06	0.15	0.13	0.12
New Hampshire	0.90	0.87	0.73	0.09	0.08	0.08
New Jersey	0.94	0.88	0.71	0.11	0.10	0.09
New Mexico	1.80	1.68	1.53	0.27	0.23	0.24
New York	1.08	1.02	0.75	0.14	0.10	0.08
North Carolina	1.44	1.45	1.12	0.20	0.18	0.16
North Dakota	1.09	1.14	1.02	0.11	0.12	0.12
Ohio	1.20	1.19	1.01	0.13	0.12	0.11
Oklahoma	1.70	1.55	1.43	0.24	0.18	0.18
Oregon	1.63	1.57	1.37	0.15	0.13	0.13
Pennsylvania	1.20	1.28	1.03	0.12	0.11	0.10
Rhode Island	0.84	0.98	0.75	0.08	0.08	0.07
South Carolina	2.08	1.97	1.73	0.24	0.24	0.23
South Dakota	1.48	1.45	1.03	0.12	0.12	0.09
Tennessee	1.61	1.59	1.37	0.20	0.21	0.20
Texas	1.58	1.49	1.25	0.20	0.18	0.16
Utah	0.99	0.91	0.75	0.12	0.12	0.11
Vermont	1.12	1.03	0.64	0.13	0.11	0.08
Virginia	1.21	1.12	0.97	0.13	0.11	0.11
Washington	1.17	1.04	0.83	0.09	0.08	0.07
West Virginia	1.75	1.66	1.36	0.24	0.17	0.16
Wisconsin	0.95	1.07	0.85	0.11	0.11	0.11
Wyoming	0.99	1.30	1.44	0.13	0.15	0.18
Countrywide	1.38	1.34	1.11	0.16	0.15	0.13

Source: Federal Highway Administration

Table 34

Traffic Conditions 2019-2021

STATE	Traffic Density					
	Vehicle Miles Per Highway Mile			Vehicle Miles Per Registered Vehicle		
	2021	2020	2019	2021	2020	2019
Alabama	717,651	678,056	712,469	13,421	13,048	13,847
Alaska	325,158	300,091	331,610	8,710	6,926	7,666
Arizona	986,321	981,935	1,050,515	12,751	11,084	12,071
Arkansas	386,852	341,763	361,536	12,324	12,363	13,578
California	1,753,090	1,707,724	1,941,473	10,179	10,124	11,197
Colorado	602,334	545,270	613,386	10,952	9,406	10,453
Connecticut	1,356,977	1,383,309	1,464,535	10,844	10,710	11,315
Delaware	1,551,519	1,278,843	1,576,414	22,670	8,328	10,363
District of Columbia	2,137,358	1,999,108	2,479,827	9,026	8,586	10,852
Florida	1,759,504	1,684,994	1,840,018	11,733	11,661	13,137
Georgia	960,101	901,962	1,036,323	13,623	13,450	15,866
Hawaii	2,208,618	1,951,854	2,450,492	8,244	7,273	8,944
Idaho	357,353	326,689	343,833	10,017	9,366	9,566
Illinois	668,027	644,693	736,637	9,123	9,131	10,362
Indiana	803,871	788,875	853,602	13,073	12,789	13,853
Iowa	287,603	259,073	292,126	9,063	8,275	9,332
Kansas	227,709	198,796	226,844	12,598	11,084	12,294
Kentucky	602,128	581,653	617,988	11,165	10,667	11,569
Louisiana	830,242	758,857	802,917	14,546	12,866	13,654
Maine	637,513	572,673	651,720	10,965	12,086	13,790
Maryland	1,741,224	1,569,053	1,860,072	11,777	12,415	14,720
Massachusetts	1,605,075	1,470,229	1,763,751	11,684	11,050	13,247
Michigan	792,705	709,167	836,252	10,402	10,534	12,480
Minnesota	400,183	363,628	429,621	10,811	9,477	11,699
Mississippi	527,035	511,727	530,293	17,361	19,555	20,190
Missouri	601,251	549,333	598,609	14,593	13,332	14,665
Montana	183,252	164,704	175,051	7,648	7,577	8,254
Nebraska	222,330	203,836	222,916	11,268	10,309	11,094
Nevada	573,761	527,925	603,254	10,422	10,174	11,650
New Hampshire	809,099	738,356	854,370	9,850	9,349	10,768
New Jersey	1,899,692	1,701,470	2,007,844	12,097	11,273	13,290
New Mexico	371,623	329,527	386,653	14,851	13,746	15,735
New York	934,161	897,304	1,088,279	12,664	9,367	11,267
North Carolina	1,089,388	985,068	1,137,944	13,822	12,438	14,686
North Dakota	104,688	99,148	111,448	10,425	10,161	11,360
Ohio	919,661	838,389	932,230	10,777	10,098	10,929
Oklahoma	388,228	364,969	389,472	14,085	11,679	12,481
Oregon	463,904	408,883	453,013	9,504	8,132	9,462
Pennsylvania	849,370	728,058	852,126	9,728	8,517	9,859
Rhode Island	1,249,221	1,139,306	1,262,605	9,689	8,142	8,974
South Carolina	725,911	681,554	731,248	11,563	12,137	13,169
South Dakota	122,943	119,251	121,050	8,258	8,366	8,576
Tennessee	857,518	794,250	861,954	12,673	13,454	14,715
Texas	884,759	823,148	913,715	12,573	11,796	12,722
Utah	687,775	619,755	677,056	12,424	12,842	14,159
Vermont	464,989	421,589	515,356	11,366	10,376	12,450
Virginia	1,058,748	1,007,721	1,133,839	10,732	10,255	11,461
Washington	727,673	662,266	774,799	7,486	7,626	8,752
West Virginia	414,021	412,927	490,690	13,727	9,948	11,766
Wisconsin	561,684	497,619	573,577	11,934	10,787	12,326
Wyoming	369,172	326,125	339,227	13,179	11,772	12,524
Countrywide	748,049	695,885	781,989	11,499	10,851	12,176

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 slightly increased going from 3.03 thefts per 1,000 registered vehicles in 2020 to 3.12 thefts per 1,000 registered vehicles in 2021.

Theft data were obtained from the FBI, *Uniform Crime Reports* (2019–2021). Registered vehicle numbers were obtained from the Federal Highway Administration, *Highway Statistics* (2019–2021).

Table 35

Crime 2019-2021

STATE	Vehicle Thefts		
	Number of Thefts per 1,000 Registered Vehicles		
	2021	2020	2019
Alabama	1.81	2.10	2.43
Alaska	2.71	2.57	3.41
Arizona	3.05	3.02	3.12
Arkansas	2.72	2.89	2.72
California	5.82	5.68	4.66
Colorado	8.41	5.89	4.23
Connecticut	2.86	3.02	2.14
Delaware	3.72	1.66	1.62
District of Columbia	11.35	9.63	6.74
Florida	1.17	2.14	2.26
Georgia	2.34	2.96	2.83
Hawaii	5.21	4.42	4.26
Idaho	0.89	0.95	0.83
Illinois	2.05	2.07	1.81
Indiana	2.38	2.58	2.30
Iowa	1.66	1.73	1.43
Kansas	3.13	2.88	2.81
Kentucky	2.56	2.64	2.39
Louisiana	3.48	3.30	2.85
Maine	0.68	0.80	0.67
Maryland	2.49	2.55	2.75
Massachusetts	1.35	1.40	1.25
Michigan	2.33	2.24	2.17
Minnesota	2.72	2.60	2.16
Mississippi	2.40	3.00	2.82
Missouri	4.46	4.43	3.90
Montana	1.72	1.68	1.52
Nebraska	2.45	2.68	2.60
Nevada	5.24	4.26	4.56
New Hampshire	0.74	0.82	0.70
New Jersey	2.01	1.75	1.76
New Mexico	5.63	5.21	5.07
New York	2.56	1.80	1.15
North Carolina	2.34	2.40	2.17
North Dakota	2.45	2.40	2.07
Ohio	2.05	1.97	1.78
Oklahoma	4.86	4.18	3.74
Oregon	5.19	4.18	4.01
Pennsylvania	1.64	1.50	1.19
Rhode Island	2.13	1.79	1.61
South Carolina	2.98	3.31	3.40
South Dakota	1.73	1.99	1.52
Tennessee	3.18	3.72	3.40
Texas	3.94	3.81	3.42
Utah	3.17	4.37	2.90
Vermont	0.82	0.46	0.51
Virginia	1.54	1.46	1.38
Washington	4.61	3.89	3.42
West Virginia	1.69	1.41	1.49
Wisconsin	3.39	1.76	1.37
Wyoming	1.54	1.16	0.87
Countrywide	3.12	3.03	2.69

Sources: Federal Bureau of Investigation and Federal Highway Administration

Economic/Demographic Data

Economic/Demographic Data

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

Countrywide population per square mile remained at 94 persons per square mile in 2021. Per capita disposable personal income increased from \$53,023 in 2020 to \$56,175 in 2021. It is important to remember that these are aggregate averages and are going to vary considerably depending on location.

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

Table 36

Economic / Demographic Data 2019-2021

Population Densities				
STATE	Persons per Square Mile			% of Population in
	2021	2020	2019	Metro Areas, 2010
Alabama	100	99	97	57.7%
Alaska	1	1	1	64.9%
Arizona	64	63	64	89.3%
Arkansas	58	58	58	55.5%
California	252	254	254	94.2%
Colorado	56	56	56	86.0%
Connecticut	745	745	736	86.3%
Delaware	515	508	500	82.6%
District of Columbia	10,984	11,304	11,570	100.0%
Florida	406	401	400	91.5%
Georgia	187	186	184	74.1%
Hawaii	224	227	220	86.1%
Idaho	23	22	22	69.2%
Illinois	228	231	228	86.9%
Indiana	190	189	188	71.2%
Iowa	57	57	56	63.2%
Kansas	36	36	36	72.3%
Kentucky	114	114	113	58.7%
Louisiana	107	108	108	71.5%
Maine	44	44	44	38.6%
Maryland	635	636	623	85.6%
Massachusetts	895	901	884	91.3%
Michigan	178	178	176	73.5%
Minnesota	72	72	71	71.9%
Mississippi	63	63	63	46.3%
Missouri	90	90	89	69.5%
Montana	8	7	7	53.4%
Nebraska	26	26	25	73.0%
Nevada	29	28	28	94.1%
New Hampshire	155	154	152	58.3%
New Jersey	1,260	1,263	1,208	93.8%
New Mexico	17	17	17	74.5%
New York	421	429	413	87.4%
North Carolina	217	215	216	66.7%
North Dakota	11	11	11	61.0%
Ohio	288	289	286	76.3%
Oklahoma	58	58	58	64.6%
Oregon	44	44	44	80.5%
Pennsylvania	290	291	286	76.5%
Rhode Island	1,060	1,061	1,025	91.1%
South Carolina	173	170	171	67.9%
South Dakota	12	12	12	57.2%
Tennessee	169	168	166	66.2%
Texas	113	112	111	83.7%
Utah	41	40	39	89.8%
Vermont	70	70	68	35.1%
Virginia	219	219	216	75.6%
Washington	116	116	115	83.4%
West Virginia	74	75	75	44.6%
Wisconsin	109	109	107	67.1%
Wyoming	6	6	6	62.0%
Countrywide	94	94	93	80.0%

Source: U.S. Bureau of the Census

Table 37

Economic / Demographic Data 2019-2021

STATE	Disposable Income		
	Per Capita Disposable Personal Income		
	2021	2020	2019
Alabama	45,191	42,126	39,199
Alaska	60,126	57,902	57,020
Arizona	50,149	47,331	42,454
Arkansas	46,644	43,087	40,901
California	64,385	60,853	54,936
Colorado	62,487	57,647	53,636
Connecticut	67,013	67,090	63,459
Delaware	51,079	49,809	47,210
District of Columbia	80,275	78,272	69,911
Florida	55,483	51,473	47,751
Georgia	49,598	46,664	43,461
Hawaii	53,862	51,095	47,968
Idaho	48,076	44,758	40,862
Illinois	58,619	54,892	50,896
Indiana	50,803	47,118	43,912
Iowa	51,922	48,210	44,952
Kansas	51,785	50,395	47,311
Kentucky	46,306	43,043	39,088
Louisiana	50,057	46,659	43,421
Maine	52,104	49,574	44,896
Maryland	58,805	57,032	53,258
Massachusetts	69,743	67,426	60,990
Michigan	50,179	48,136	43,390
Minnesota	57,651	54,482	50,249
Mississippi	42,851	39,572	36,143
Missouri	49,831	46,960	43,782
Montana	51,272	48,576	44,702
Nebraska	55,943	51,904	48,046
Nevada	54,223	50,210	46,411
New Hampshire	63,939	61,901	56,942
New Jersey	65,290	62,500	57,758
New Mexico	46,918	43,038	39,248
New York	62,891	60,956	56,070
North Carolina	50,150	46,515	42,948
North Dakota	59,808	55,457	52,024
Ohio	50,733	48,260	44,559
Oklahoma	50,461	46,292	44,256
Oregon	53,449	50,133	45,661
Pennsylvania	56,289	54,195	50,316
Rhode Island	55,918	53,569	48,649
South Carolina	47,130	44,334	41,559
South Dakota	59,734	56,154	50,745
Tennessee	52,012	48,356	44,874
Texas	54,726	50,599	48,705
Utah	49,589	46,489	43,380
Vermont	54,076	53,290	48,347
Virginia	57,713	54,529	50,909
Washington	65,315	61,302	56,150
West Virginia	44,715	41,372	38,562
Wisconsin	53,513	49,940	46,456
Wyoming	62,022	59,462	55,718
Countrywide	56,175	53,023	49,054

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.

Rate and Form Filing – Tables 38 and 39

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Tort Laws – Table 40

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

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

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

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

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

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

New Jersey: The basic policy is verbal.

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

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

Financial Responsibility Laws – Table 41

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

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

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

with Chapter 28.22 or a certificate of self-insurance that complies with AS 28.20.400. Sec. 28.20.400. Self-insurer— (a) A person in whose name more than 25 vehicles are registered in this state may qualify as a self-insurer by obtaining a certificate of self-insurance issued by the department.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

25-2-3. Other types of financial responsibility accepted - a bond, a deposit of money or securities, a certificate of self-insurance. Applicable statutes: IC 9-25-4-7, IC 9-25-4-9, IC 9-25-4-10 and IC 9-25-4-11.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

prior to 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.

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

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

Pennsylvania: 75 Pa.C.S.A. §1702, 1786, 1787 and self-insurance: Proof of financial responsibility may be furnished by filing evidence satisfactory to the department that all motor vehicles registered in a person's name are covered by motor vehicle liability insurance or by a program of self-insurance as provided by section 1787 (relating to self-insurance)

or other reliable financial arrangements, deposits, resources or commitments acceptable to the department.

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

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

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

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

Tennessee: Effective 1/1/17 the single limit of \$60,000 changed to \$65,000. 55-12-102 (12) defines amounts of financial responsibility. 55-12-139(2)—proof of financial responsibility includes (A) a document confirming insurance from policy carrier; (B) a certificate, valid for one year, issued by the commissioner of safety, stating that 1) a cash deposit or bond in the amount required by this part has been paid or filed with the commissioner of revenue or 2) the driver has qualified as a self-insurer under § 55-12-111.

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

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

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

required by law in the statute above must be filed with the Commissioner of Motor Vehicles, and shall be maintained and evidenced in a form prescribed by the Commissioner.

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

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

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

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

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

Personal Injury Protection Laws – Table 42

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

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

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

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

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

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

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

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

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

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

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

Texas: Insurers must provide PIP unless the insured rejects it in writing.

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

Seat Belt Laws - Table 43

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

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

Alabama: Code section 32-5B-5.

Alaska: Seat belt enforcement became primary in May 2006.

Arkansas: Seat belt enforcement became primary in March 2009.

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

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

Florida: Children under 6 must be protected by an approved child restraint device. Children 6-18 must

be restrained by a safety belt. Seat belt enforcement became primary 6/30/09.

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

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

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

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

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

Minnesota: Minn. Stat. § 169.686.

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

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

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

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

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

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

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

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

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

Drunk Driving Laws – Table 44

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

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

Arizona: See [ARS 28-909](#).

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

Colorado: Effective 7/1/2004, BAC threshold of .08.

Connecticut: .02 or higher BAC for persons under age 21. CGS § 14-227g. First offence includes a 45 day suspension and ignition interlock device for one year.

D.C.: Commercial drivers BAC .04

Florida: Drivers under 21 - BAC .02 or higher; Suspension 180 days to one year (first offense).

Georgia: Drivers under 21 - BAC .02 or higher; 12 month suspension - may apply for reinstatement at the end of 120 days (first offense).

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

Idaho: Drivers under 21 - BAC .02 or higher; 30 day suspension - after 30 days have passed the offender's driving privileges will be suspended for an additional 60 to 150 days during which time the offender may request restricted driving privileges (first offense).

Illinois: Drivers under 21 - any BAC greater than zero - 3-mo suspension, if BAC higher than .08 Two-year revocation of driving privileges; Drivers 21 plus – one-year suspension - offender must apply for a reinstatement after the expiration of one year and the reinstatement may or may not be granted. Two-year suspension if BAC is .16 or higher (first offense)).

Indiana: Drivers under 21 - BAC .02 or higher; Suspension 90 days to two years (first offense).

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

Kentucky: Drivers under 21 - BAC .02 or higher. Suspension period 30 to 120 days (first offense).

Louisiana: An administrative license suspension applies as of 2009. The BAC threshold is 0.08 for all

drivers, 0.02 for drivers under 21 and 0.04 for commercial vehicle drivers.

Maryland: Drivers under 21 - BAC .02 or higher. Suspension is 45 days if BAC between .08 and .15 and 90 days if BAC .15 (first offense).

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

Michigan: Drivers under 21 - BAC .02 or higher. Beginning 10/1/18 BAC .10 or higher for drivers over 21. Suspension period is 180 days (first offense).

Minnesota: BAC 0.08 - Effective 8/1/2005. Drivers under 21 - BAC .02 or higher. Suspension period is 30 days (first offense).

Mississippi: Drivers under 21 - BAC .02 or higher. Suspension period is 30 to 90 days (first offense).

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

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

Nebraska: Drivers under 21 - BAC .02 or higher. Six-month suspension if BAC lower than .15 and 1 year if BAC was .15 or higher (first offense).

Nevada: Drivers under 21 - BAC .02 or higher; 90-day suspension (first offense).

New Hampshire: Drivers under 21 - BAC .02 Threshold. Six-months or 2-year suspension period based on circumstance.

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

Drivers under 21 - 30-90 day license suspension if BAC $\geq$ 0.01 and $<$ 0.08.

New Mexico: Drivers under 21 - BAC .02 or higher 1 year suspension for first-time offenders.

New York: The BAC noted in table 45 does not take into account all of the different BAC levels and the various penalties, including fines, jail time, and license revocation/suspension. Also, for a BAC of .08 or higher, there is no suspension, but there is a minimum revocation period. Please see the chart for the various penalties on the NYS Department of Motor Vehicles' website <https://dmv.ny.gov/about-dmv/chapter-9-alcohol-and-other-drugs#yre-bac>.

North Carolina: Drivers under 21 - BAC .01 or higher immediate license suspension for 30 days; limited driving privilege available after 10 days. Upon conviction of DWI for first offense one year.

North Dakota: BAC 0.08 - Effective 8/1/2003; Drivers under 21 - BAC .02 or higher. One year license suspension if BAC $<$.18 and two years if BAC $>$.18 (second offense).

Ohio: BAC .08 Effective 1/1/2004; Six month to three years suspension period (first offense); R.C. 4511.19. Drivers under 21: BAC .02 or higher; three months to two years suspension period (first offense); R.C. 4511.19(H)(1) and R.C. 4510.02(A)(6).

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

Oregon: Drivers under 21 are legally drunk when any amount of alcohol is in their blood; 90 day suspension (first offense).

Pennsylvania: BAC 0.08 - Effective 9/30/2003; Drivers under 21 - BAC .02 or higher.

Rhode Island: BAC 0.08 - Effective 7/2/2003; Drivers under 21 - BAC .02 or higher. 30 to 180 day suspension if BAC $<$.10; 3 to 12 months suspension if BAC $>$.10 but $<$.15; 3 to 18 months if BAC $>$.15 (first offense).

South Carolina: Section 56-5-2951. (A) The Department of Motor Vehicles must suspend the driver's license, permit, or nonresident operating privilege of or deny the issuance of a license or permit to a person who drives a motor vehicle and refuses to submit to a test provided for in Section 56-5-2950 or has an alcohol concentration of fifteen one-hundredths of one percent or more. 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. See code section 56-1-286 regarding alcohol related charges for drivers under age 21.

South Dakota: Drivers under 21 - BAC .02 or higher; 30 days to 1 year suspension (first offense).

Tennessee: BAC 0.08 Effective 7/1/2003; Drivers under 21 - BAC .02 or higher. 1 year suspension (first offense).

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

Vermont: Drivers under 21 - BAC .02 or higher; 90 day suspension (first offense).

Virginia: Drivers under 21 - BAC .02 or higher; 1 year suspension (first offense).

Washington: Drivers under 21 are legally drunk when there is any detectable amount of alcohol in their system; 90 day suspension if BAC $<$.15 and 1 year if BAC $>$.15 (first offense).

West Virginia: BAC 0.08 Effective 5/5/2004; Drivers under 21 - BAC .02 or higher; 6 month suspension (first offense).

Wisconsin: BAC 0.08 Effective 9/30/2003; Drivers under 21 are not permitted to operate a vehicle with an alcohol concentration above zero; 6 to 9 month suspension period (first offense).

Wyoming: Drivers under 21 - BAC .02 or higher; 90 day suspension (first offense).

Speed Limits – Table 44

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

Arizona: See [ARS 28-702.04](#).

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

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

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

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

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

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

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

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

Oklahoma: HB 3167 removed the 75 mph maximum speed effective 11/1/16. If state approves limits above 75 those can be in place.

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

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

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

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

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

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

Wyoming: The speed limit on specified segments of roadway is 80 mph effective 7/1/2017; it was 75 mph prior.

Distracted Driving Laws – Table 45

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

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

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

Arkansas: The hand-held ban for novice drivers refers to drivers ages 18 to 20. Hand-held cell

phones are also banned while driving in a school zone or in a highway construction zone and this law is secondarily enforced. All cell phone use is banned for drivers under 18.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Texas: Hand-held ban in school zones only.

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

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

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

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

Table 38A

State Laws

Rate Filing Laws, Current

Rate Filings Laws for Private Passenger Auto Insurance

STATE	Current Law	Notes
Alabama	Prior Approval	No statute listed for personal
Alaska	File and Use/Flex	Prior Approval for PPA assigned risk plans; Effective 11/2/2005 §21.39.220 & §21.39.210 Bulletin B 05-09
Arizona	Use and File	§ 20-385
Arkansas	File and Use	§ 23-67-211
California	Prior Approval	Ins. §§ 1861.05; 1851
Colorado	File and Use	§§ 10-4-401; 10-4-403(5); 3 CCR 702-5:5-1-10; 702-5:5-1-11
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	18 Del.C. sections 2502-2506
District of Columbia	Prior Approval	§ 31-2704
Florida	Prior Approval	Companies may Use & File at the risk of having to refund any excessive charge. Actual text of the Law says "File and Use." § 627.0651
Georgia	Prior Approval	*Prior Approval for statutory coverages only; all other coverages will be file and use
Hawaii	Prior Approval	HRS §§ 431:14-104; 431:14-103.3
Idaho	Use and File	Bulletin 91-1
Illinois	Use and File	50 IL Adm Code 754
Indiana	File and Use	§ 27-1-22-4
Iowa	Use and File	
Kansas	Flex Rating/Prior Approval	Flex Rating Effective 7/1/2008; and File and Use Prior to 7/1/2008
Kentucky	Flex Rating	Use and File unless the change is greater than +/-25%, which triggers Prior Approval per KRS 304.20-040
Louisiana	File and Use	Effective 5/7/2024 - 30 day review period; LSA-R.S 22:1451
Maine	File and Use	Statute contains a deemer provision but doesn't specifically require approval
Maryland	File and Use	Ins. §§ 11-101; 11-202; 11-205 to 11-212; 11-214 to 11-215; 11-218 to 11-222; 11-225 to 11-227; 11-230 to 11-232; 11-307
Massachusetts	File and Use	Companies may file group marketing plan deviations
Michigan	Prior Approval	Prior Approval with a fixed 90-day waiting period. Director may waive waiting period for approved rates upon written request of the company.
Minnesota	File and Use	Bulletin 2005-2 expedited review for Auto filings effective 7/1 this bulletin added forms and rules if company completes the certification in the bulletin.
Mississippi	Prior Approval	§ 83-2-7
Missouri	Use and File	§ 379.470
Montana	File and Use	Rates must be filed prior to use with supporting data.
Nebraska	File and Use	§ 44-7501 to 44-7535
Nevada	Prior Approval	§§ 686B.070 to 686B.110
New Hampshire	File and Use	
New Jersey	Prior Approval	§ 17:29A-46.6; NJAC 11:3-16.6 to 11:3-16.16; NJAC 11:3-16B.1 to 11:3-16B.6
New Mexico	File and Use	Effective 10/01/2007
New York	Prior Approval	Flex Rating +/- 5%
North Carolina	Prior Approval	§ 58-36-70
North Dakota	Prior Approval	A Use & file filing for which the average rate is less than +/- 5% is allowed once per calendar year; all other rate filings are prior approval.
Ohio	File and Use	§ 3937.03
Oklahoma	Use and File	Under the jurisdiction of the Oklahoma Insurance Commissioner.
Oregon	File and Use	§ 737.205
Pennsylvania	Prior Approval	75 Pa. C.S. § 2004
Rhode Island	Modified File and Use/Flex	Flex Rating is allowed for rate revision within +/-5% per 12 month period
South Carolina	Flex Rating	Filings within +/- 7% may qualify for file and use, Filings not qualifying for file and use are prior approval
South Dakota	File and Use	No change
Tennessee	Prior Approval/Flex	TCA § 56-5-302 (2011)
Texas	File and Use	Insurance Code Sections 2251.001; 2251.101
Utah	Use and File	§ 31A-19a-203; 31A-19a-206
Vermont	Use and File	Open competition state. Rates must be filed and can be disapproved for lack of supporting information.
Virginia	File and Use	§ 38.2-1906
Washington	Prior Approval	§ 48.19.060
West Virginia	Prior Approval	§ 33-20-4; W. Va. Code R. § 114-75-3
Wisconsin	Use and File	§ 625.13
Wyoming	No File	Must be produced upon commissioner's request.

Source: State Insurance Departments

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*Current year is 2023

Table 38B

State Laws

Rate Filing Laws, 2019-2021 and Current

Rate Filings Laws for Private Passenger Auto Insurance				
STATE	Current	2021	2020	2019
Alabama	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Alaska	File and Use/Flex	File and Use/Flex	File and Use/Flex	File and Use/Flex
Arizona	Use and File	Use and File	Use and File	Use and File
Arkansas	File and Use	File and Use	File and Use	File and Use
California	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Colorado	File and Use	File and Use	File and Use	File and Use
Connecticut	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Delaware	File and Use	File and Use	File and Use	File and Use
District of Columbia	Prior Approval	File and Use	File and Use	File and Use
Florida	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Georgia	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Hawaii	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Idaho	Use and File	Use and File	Use and File	Use and File
Illinois	Use and File	Use and File	Use and File	Use and File
Indiana	File and Use	File and Use	File and Use	File and Use
Iowa	Use and File	Use and File	Use and File	Use and File
Kansas	Flex Rating/Prior Approval	Flex Rating/Prior Approval	Flex Rating/Prior Approval	Flex Rating/Prior Approval
Kentucky	Flex Rating	Flex Rating	Flex Rating	Flex Rating
Louisiana	File and Use	Prior Approval	Prior Approval	Prior Approval
Maine	File and Use	File and Use	File and Use	File and Use
Maryland	File and Use	File and Use	File and Use	File and Use
Massachusetts	File and Use	File and Use	File and Use	File and Use
Michigan	Prior Approval	Prior Approval	Prior Approval	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/Flex	File and Use/Flex	File and Use/Flex	File and Use/Flex
South Carolina	Flex Rating	Flex Rating	Flex Rating	Flex Rating
South Dakota	File and Use	File and Use	File and Use	File and Use
Tennessee	Prior Approval/Flex	Prior Approval/Flex	Prior Approval/Flex	Prior Approval/Flex
Texas	File and Use	File and Use	File and Use	File and Use
Utah	Use and File	Use and File	Use and File	Use and File
Vermont	Use and File	Use and File	Use and File	Use and File
Virginia	File and Use	File and Use	File and Use	File and Use
Washington	Prior Approval	Prior Approval	Prior Approval	Prior Approval
West Virginia	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Wisconsin	Use and File	Use and File	Use and File	Use and File
Wyoming	No File	No File	No File	No File

* See Narrative

Source: State Insurance Departments

**Current year is 2024

Table 39A

State Laws

Form Filing Laws, Current

Form Filings Laws for Private Passenger Auto Insurance		
STATE	Current Law	Notes
Alabama	Prior Approval	§ 27-14-8
Alaska	Prior Approval; File and Use	Effective 11/2/2005
Arizona	File and Use	30-day waiting period § 20-398
Arkansas	Prior Approval	A.C.A. § 23-79-109; Ark. Admin. Code 054.00.23-1 to 054.00.23-11
California	Prior Approval	Forms with rating impact must be filed under the prior approval laws.
Colorado	No File	Must be certified by insurers, not filed.
Connecticut	File and Use	C.G.S.A. § 38a-676; CT ADC §§ 38a-676-1 to 38A-676-3
Delaware	File and Use	18 Del.C. section 2712
District of Columbia	Prior Approval	§ 31-2502.27
Florida	Prior Approval	§§ 627.410; 627.4102; Rule 69O-170.013, F.A.C.
Georgia	Prior Approval	§33-24-9
Hawaii	Prior Approval	HAR §§ 16-23-12, 16-23-60
Idaho	File and Use	41-1812
Illinois	File and Use	215 ILCS 5/143; 50 IL Adm Code 753
Indiana	File and Use	
Iowa	Prior Approval	
Change from Prior Approval to File & Use effective July 1, 2005; File and Use effective 7/1/06 - There is a 30 day waiting period before the form can be put into effect. Change back to prior approval effective 7/1/2008, see 40-955 and Bulletin 2009-7		
Kansas	Prior Approval	per KRS 304.20-040
Kentucky	Prior Approval	45 day deemer
Louisiana	Prior Approval	Statute contains a deemer provision.
Maine	Prior Approval	Ins. § 11-206
Maryland	Prior Approval	Generally file and use;
Massachusetts	Prior Approval	All new and revised personal automobile forms must be filed for approval.
Michigan	Prior Approval	Prior Approval - also see Bulletin 2005-2 for expedited review
Minnesota	Prior Approval	Miss. Admin. Code 19-5:2.01
Mississippi	Prior Approval	Deemer. Forms cannot be used in the state until they have been approved; however by operation of law, the forms are deemed approved upon filing and the Director has 60 days in which to petition the Administrative Hearing for disapproval.
Missouri	Use and File	MCA § 33-1-501
Montana	Prior Approval	§ 44-7508.01; 44-7508.02; 44-7513; 44-7514
Nebraska	File and Use	§686B.070
Nevada	Prior Approval	§ 412:5
New Hampshire	Prior Approval	
New Jersey	Prior Approval	§ 59A-18-12; N.M. Admin Code 13.8.3
New Mexico	Prior Approval	Ins. Law § 2307
New York	Prior Approval	§ 58-41-50; 11 NCAC 10.1201
North Carolina	Prior Approval	§26.1-30-19
North Dakota	Prior Approval	§ 3937.03
Ohio	File and Use	
Under the jurisdiction of the Oklahoma Insurance Commissioner; File and Use Self-certification option is available and under the jurisdiction of the Oklahoma Insurance Commissioner		
Oklahoma	Prior Approval; File And Use	§ 742.003; OAR 836-010-0011
Oregon	Prior Approval	40 P.S. 477b; 31 Pa. Code § 89b.3
Pennsylvania	Prior Approval	§ 27-44-4.1
Rhode Island	Prior Approval	§38-73-960
South Carolina	Prior Approval	No change
South Dakota	Prior Approval	§ 56-5-105; 56-5-106
Tennessee	Prior Approval	Effective 4/1/2007, policy forms are regulated under Texas Insurance Code Chapter 2301.* Insurers must file policy forms subject to prior approval. (*Chapter 2301 was recodified from Sect. 8, Art. 5.13-2.)
Texas	Prior Approval	§ 31A-21-201; U.A.C. R590-225
Utah	File and Use	§ 3541; VT ADC 4-3-10:7
Vermont	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.
Virginia	Prior Approval	§ 48.18.100
Washington	Prior Approval	§33-6-8
West Virginia	Prior Approval	effective 7/1/2008
Wisconsin	File and Use	§26-15-110; INS. GEN. Ch. 11, § 5
Wyoming	Prior Approval	

Source: State Insurance Departments

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*Current year is 2024

Table 39B

State Laws

Form Filing Laws, 2019-2021 and Current

Form Filings Laws for Private Passenger Auto Insurance				
STATE	Current	2021	2020	2019
Alabama	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Alaska	Prior Approval; File and Use	Prior Approval; File and Use	Prior Approval; File and Use	Prior Approval; File and Use
Arizona	File and Use	File and Use	File and Use	File and Use
Arkansas	Prior Approval	Prior Approval	Prior Approval	Prior Approval
California	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Colorado	No File	No File	No File	No File
Connecticut	File and Use	File and Use	File and Use	File and Use
Delaware	File and Use	File and Use	File and Use	File and Use
District of Columbia	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Florida	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Georgia	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Hawaii	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Idaho	File and Use	File and Use	File and Use	File and Use
Illinois	File and Use	File and Use	File and Use	File and Use
Indiana	File and Use	File and Use	File and Use	File and Use
Iowa	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Kansas	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Kentucky	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Louisiana	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Maine	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Maryland	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Massachusetts	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Michigan	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Minnesota	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Mississippi	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Missouri	Use and File	Use and File	Use and File	Use and File
Montana	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Nebraska	File and Use	File and Use	File and Use	File and Use
Nevada	Prior Approval	Prior Approval	Prior Approval	Prior Approval
New Hampshire	Prior Approval	Prior Approval	Prior Approval	Prior Approval
New Jersey	Prior Approval	Prior Approval	Prior Approval	Prior Approval
New Mexico	Prior Approval	Prior Approval	Prior Approval	Prior Approval
New York	Prior Approval	Prior Approval	Prior Approval	Prior Approval
North Carolina	Prior Approval	Prior Approval	Prior Approval	Prior Approval
North Dakota	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Ohio	File and Use	File and Use	File and Use	File and Use
Oklahoma	Prior Approval; File And Use	Prior Approval; File And Use	Prior Approval; File And Use	Prior Approval; File And Use
Oregon	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Pennsylvania	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Rhode Island	Prior Approval	Prior Approval	Prior Approval	Prior Approval
South Carolina	Prior Approval	Prior Approval	Prior Approval	Prior Approval
South Dakota	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Tennessee	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Texas	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Utah	File and Use	File and Use	File and Use	File and Use
Vermont	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Virginia	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Washington	Prior Approval	Prior Approval	Prior Approval	Prior Approval
West Virginia	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Wisconsin	File and Use	File and Use	File and Use	File and Use
Wyoming	Prior Approval	Prior Approval	Prior Approval	Prior Approval

* See Narrative

Source: State Insurance Departments

**Current year is 2024

Table 40

State Laws

Tort Laws and Thresholds, 2019-2021

STATE	State Law Type			Tort Threshold		
	2021	2020	2019	2021	2020	2019
Alabama	Tort	Tort	Tort	None	None	None
Alaska	Tort	Tort	Tort	None	None	None
Arizona	Tort	Tort	Tort	None	None	None
Arkansas	Add-on	Add-on	Add-on	5,000	5,000	5,000
California	Tort	Tort	Tort	None	None	None
Colorado	Tort	Tort	Tort	None	None	None
Connecticut	Tort	Tort	Tort	None	None	None
Delaware	No-fault	No-fault	No-fault	None	None	None
District of Columbia	No-fault	No-fault	No-fault	Choice or Verbal	Choice or Verbal	Choice or Verbal
Florida	No-fault	No-fault	No-fault	Verbal	Verbal	Verbal
Georgia	Tort	Tort	Tort	None	None	None
Hawaii	No-fault	No-fault	No-fault	5,000	5,000	5,000
Idaho	Tort	Tort	Tort	None	None	None
Illinois	Tort	Tort	Tort	None	None	None
Indiana	Tort	Tort	Tort	None	None	None
Iowa	Tort	Tort	Tort	None	None	None
Kansas	No-fault	No-fault	No-fault	2,000	2,000	2,000
Kentucky	No-fault	No-fault	No-fault	\$1,000 or Verbal	\$1,000 or Verbal	\$1,000 or Verbal
Louisiana	Tort	Tort	Tort	None	None	None
Maine	Tort	Tort	Tort	None	None	None
Maryland	Add-on	Add-on	Add-on	None	None	None
Massachusetts	No-fault	No-fault	No-fault	2,000	2,000	2,000
Michigan	No-fault	No-fault	No-fault	Verbal	Verbal	Verbal
Minnesota	No-fault	No-fault	No-fault	\$4,000 or Verbal	\$4,000 or Verbal	\$4,000 or Verbal
Mississippi	Tort	Tort	Tort	None	None	None
Missouri	Tort	Tort	Tort	None	None	None
Montana	Tort	Tort	Tort	None	None	None
Nebraska	Tort	Tort	Tort	None	None	None
Nevada	Tort	Tort	Tort	None	None	None
New Hampshire	Tort	Tort	Tort	None	None	None
New Jersey	No-fault	No-fault	No-fault	Choice or Verbal	Choice or Verbal	Choice or Verbal
New Mexico	Tort	Tort	Tort	None	None	None
New York	No-fault	No-fault	No-fault	Verbal	Verbal	Verbal
North Carolina	Tort	Tort	Tort	None	None	None
North Dakota	No-fault	No-fault	No-fault	\$2,500 or Verbal	\$2,500 or Verbal	\$2,500 or Verbal
Ohio	Tort	Tort	Tort	None	None	None
Oklahoma	Tort	Tort	Tort	None	None	None
Oregon	Tort	Tort	Tort	None	None	None
Pennsylvania	Tort	Tort	Tort	Choice	Choice	Choice
Rhode Island	Tort	Tort	Tort	None	None	None
South Carolina	Tort	Tort	Tort	None	None	None
South Dakota	Add-on	Add-on	Add-on	None	None	None
Tennessee	Tort	Tort	Tort	None	None	None
Texas	Tort	Tort	Tort	None	None	None
Utah	No-fault	No-fault	No-fault	3,000	3,000	3,000
Vermont	Tort	Tort	Tort	None	None	None
Virginia	Tort	Tort	Tort	None	None	None
Washington	Add-on	Add-on	Add-on	None	None	None
West Virginia	Tort	Tort	Tort	None	None	None
Wisconsin	Add-on	Add-on	Add-on	None	None	None
Wyoming	Tort	Tort	Tort	None	None	None

* See Narrative

Source: State Insurance Departments

Table 41

State Laws

Liability Insurance Laws, 2019-2021

STATE	Compulsory Liability Insurance			Liability Limits		
	2021	2020	2019	2021	2020	2019
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	25/50/15	15/30/10; 25/50/15	15/30/10
Arkansas	Yes	Yes	Yes	25/50/25	25/50/25	25/50/25
California	Yes	Yes	Yes	15/30/5	15/30/5	15/30/5
Colorado	Yes	Yes	Yes	25/50/15	25/50/15	25/50/15
Connecticut	Yes	Yes	Yes	25/50/25	25/50/25	25/50/25
Delaware	Yes	Yes	Yes	25/50/10	25/50/10	25/50/10
District of Columbia	Yes	Yes	Yes	25/50/10	25/50/10	25/50/10
Florida	Yes	Yes	Yes	10/20/10	10/20/2010	10/20/10
Georgia	Yes	Yes	Yes	25/50/25	25/50/25	25/50/25
Hawaii	Yes	Yes	Yes	20/40/10	20/40/10	20/40/10
Idaho	No	No	No	25/50/15	25/50/15	25/50/15
Illinois	Yes	Yes	Yes	25/50/20	25/50/20	25/50/20
Indiana	Yes*	Yes*	Yes*	25/50/25	25/50/25	25/50/25
Iowa	No	No	No	20/40/15	20/40/15	20/40/15
Kansas	Yes	Yes	Yes	25/50/10	25/50/10	25/50/10
Kentucky	Yes	Yes	Yes	25/50/25	25/50/25	25/50/25
Louisiana	Yes	Yes	Yes	15/30/25	15/30/25	15/30/25
Maine	Yes	Yes	Yes	50/100/25	50/100/25	50/100/25
Maryland	Yes	Yes	Yes	30/60/15	30/60/15	30/60/15
Massachusetts	Yes	Yes	Yes	20/40/5	20/40/5	20/40/5
Michigan	Yes	Yes	Yes	50/100/10	50/100/10	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	25/50/25	25/50/10	25/50/10
Montana	Yes	Yes	Yes	25/50/20	25/50/20	25/50/20
Nevada	Yes	Yes	Yes	25/50/20	25/50/20	25/50/20
Nebraska	Yes	Yes	Yes	25/50/25	25/50/25	25/50/25
New Hampshire	No	No	No	25/50/25	25/50/25	25/50/25
New Jersey	Yes	Yes	Yes	15/30/5	15/30/5	15/30/5
New Mexico	Yes	Yes	Yes	25/50/10	25/50/10	25/50/10
New York	Yes	Yes	Yes	25/50/10	25/50/10	25/50/10
North Carolina	Yes	Yes	Yes	30/60/25	30/60/25	30/60/25
North Dakota	Yes	Yes	Yes	25/50/25	25/50/25	25/50/25
Ohio	Yes	Yes	Yes	25/50/25	25/50/25	25/50/25
Oklahoma	Yes	Yes	Yes	25/50/25	25/50/25	25/50/25
Oregon	Yes	Yes	Yes	25/50/20	25/50/20	25/50/20
Pennsylvania	Yes	Yes	Yes	15/30/5	15/30/5	15/30/5
Rhode Island	Yes	Yes	Yes	25/50/25	25/50/25	25/50/25
South Carolina	Yes	Yes	Yes	25/50/25	25/50/25	25/50/25
South Dakota	Yes	Yes	Yes	25/50/25	25/50/25	25/50/25
Tennessee	Yes	Yes	Yes	25/50/15	25/50/15	25/50/15
Texas	No	No	No	30/60/25	30/60/25	30/60/25
Utah	Yes	Yes	Yes	25/65/15	25/65/15	25/65/15
Vermont	Yes	Yes	Yes	25/50/10	25/50/10	25/50/10
Virginia	No	No	No	25/50/20	25/50/20	25/50/20
Washington	Yes	Yes	Yes	25/50/10	25/50/10	25/50/10
West Virginia	Yes	Yes	Yes	25/50/25	25/50/25	25/50/25
Wisconsin	Yes	Yes	Yes	25/50/10	25/50/10	25/50/10
Wyoming	Yes	Yes	Yes	25/50/20	25/50/20	25/50/20

* See Narrative

Source: State Insurance Departments

Table 42

State Laws

Personal Injury Protection and Uninsured Motorist Laws, 2019-2021

STATE	Compulsory Personal Injury Protection			Compulsory Uninsured Motorist Liability		
	2021	2020	2019	2021	2020	2019
Alabama	No	No	No	Yes	Yes	Yes
Alaska	No	No	No	Yes	Yes	Yes
Arizona	No	No	No	No	No	No
Arkansas	Yes	Yes	Yes	Yes	Yes	Yes
California	No	No	No	Yes	Yes	Yes
Colorado	No	No	No	Yes	Yes	Yes
Connecticut	No	No	No	Yes	Yes	Yes
Delaware	Yes	Yes	Yes	No	No	No
District of Columbia	No	No	No	Yes	Yes	Yes
Florida	Yes	Yes	Yes	Yes	Yes	Yes
Georgia	No	No	No	Yes	Yes	Yes
Hawaii	Yes	Yes	Yes	Yes	Yes	Yes
Idaho	No	No	No	Yes	Yes	Yes
Illinois	No	No	No	Yes	Yes	Yes
Indiana	No	No	No	No	No	No
Iowa	No	No	No	Yes	Yes	Yes
Kansas	Yes	Yes	Yes	Yes	Yes	Yes
Kentucky	Yes	Yes	Yes	Yes	Yes	Yes
Louisiana	No	No	No	Yes	Yes	Yes
Maine	No	No	No	Yes	Yes	Yes
Maryland	Yes	Yes	Yes	Yes	Yes	Yes
Massachusetts	Yes	Yes	Yes	Yes	Yes	Yes
Michigan	Yes**	Yes**	Yes	No	No	No
Minnesota	Yes	Yes	Yes	Yes	Yes	Yes
Mississippi	No	No	No	No	No	No
Missouri	No	No	No	Yes	Yes	Yes
Montana	No	No	No	Yes	Yes	Yes
Nebraska	No	No	No	Yes	Yes	Yes
Nevada	No	No	No	Yes	Yes	Yes
New Hampshire	No	No	No	No	No	No
New Jersey	Yes	Yes	Yes	Yes	Yes	Yes
New Mexico	No	No	No	Yes	Yes	Yes
New York	Yes	Yes	Yes	Yes	Yes	Yes
North Carolina	No	No	No	Yes	Yes	Yes
North Dakota	Yes	Yes	Yes	Yes	Yes	Yes
Ohio	No	No	No	No	No	No
Oklahoma	No	No	No	No	No	No
Oregon	Yes	Yes	Yes	Yes	Yes	Yes
Pennsylvania	Yes	Yes	Yes	No	No	No
Rhode Island	No	No	No	Yes	Yes	Yes
South Carolina	No	No	No			
South Dakota	No	No	No	Yes	Yes	Yes
Tennessee	No	No	No	Yes	Yes	Yes
Texas	Yes*	Yes*	Yes*	Yes*	Yes*	Yes*
Utah	Yes	Yes	Yes	Yes	Yes	Yes
Vermont	No	No	No	Yes	Yes	Yes
Virginia	No	No	No	Yes	Yes	Yes
Washington	Yes	Yes	Yes	Yes	Yes	Yes
West Virginia	No	No	No	Yes	Yes	Yes
Wisconsin	No	No	No	Yes	Yes	Yes
Wyoming	No	No	No	Yes	Yes	Yes

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

Source: State Insurance Departments

** See Narrative

Table 43

State Laws

Automobile Seat Belt Laws

2021			
STATE	Mandatory Law	Enforcement	Maximum Fine
Alabama	7/1/1992	Primary	\$25 fine; All seats
Alaska	9/12/1990	Primary	\$15 fine; all seats; over age 16; all children under 16, \$50 fine
Arizona	1/1/1991	Secondary	\$10 fine; front seat only
Arkansas	7/15/1991	Primary	\$25 fine; all seats
California	1/1/1986	Primary	\$20 fine; all seats
Colorado	8/1/2010	Primary and Secondary	Children less than 1 year and less than 20 lbs must be properly restrained in a rear-facing child restraining system in a rear seat of vehicle; Children 1 year to 4 years and 20-40 pounds must be secured in a child safety seat; children up to 8 years must be in a restraint system, such as a booster seat; children 8-15 years must be properly restrained by a safety belt. Child restraints are a primary enforcement law subject to a \$65 fine. \$92 for >18 (\$50 fine + \$7 fee + \$35 surcharge); front seat only; \$120 for <18 (\$75 fine + \$10 fee + \$35 surcharge); 16 and 17 yr old drivers require all to wear a seat belt
Connecticut	1/1/1986	Primary	\$15 fine; front seat only
Delaware	1/1/1992	Primary	\$25 fine; all seats
District of Columbia	12/12/1985	Primary	\$50 fine; all seats
Florida	7/1/1986	Primary	\$30 fine; front seat only**
Georgia	9/1/1990	Primary	\$15 fine; front seat only
Hawaii	12/16/1985	Primary	HRS §291-11.6 - \$45 per violation + \$10 surcharge (neurotrauma special fund) + \$10 surcharge (trauma system special fund)
Idaho	7/1/1986	Secondary	\$10 fine; all seats
Illinois	7/1/1986	Primary	\$25 fine; front and rear seat passenger required
Indiana	7/1/1987	Primary	\$25 fine; all occupants
Iowa	7/1/1987	Primary	\$50.00 for front seat violations and \$100.00 for under age 18 rear seat/child restraint violations
Kansas	7/1/2010	Primary	\$30 fine over age of 18, \$60 fine under age of 14
Kentucky	7/15/1994	Primary	\$25 fine; all seats; \$50 for failure to use proper child restraints
Louisiana	8/1/2016	Primary	\$50 first offense, \$75 fine for subsequent offenses. An additional \$20.00 penalty is assessed if offense occurs in Orleans Parish. ACT 446; 2016 Regular Session
Maine	12/27/1996	Primary	\$50 for the first offense, \$125 for the 2nd offense and \$250 for the 3rd and subsequent offenses
Maryland	7/1/1986	Primary	\$50 fine
Massachusetts	2/1/1994	Secondary	\$25 fine; all seats. Additional fine of \$25/person ages 12-16 who are not wearing seatbelts.
Michigan	4/1/2000	Primary	Damage mitigation up to 5% max; \$25 fine; all seats
Minnesota	10/1/1986	Primary	\$25 fine per driver and each passenger, regardless of age
Mississippi	5/27/2006	Primary	\$25 fine; front seat and passenger
Missouri	9/28/1985	Secondary	Damage mitigation up to 1% max; \$10 fine; front seat only
Montana	10/1/1987	Primary and Secondary	\$20 fine; all seats
Nebraska	1/1/1993	Secondary	\$25 fine plus points; front seat only
Nevada	7/1/1987	Secondary	\$25 fine/community service; all seats; up to \$1000 fine/community service or license suspension; children under 6 (effective 10/1/07)
New Hampshire	§ 265:107-a	Primary	Under 18 years old; \$50 fine 1st offense; \$100 2nd & subsequent; fine amount effective 7/1/2005
New Jersey	1/18/2010	Primary and Secondary	\$46 fine
New Mexico	1/1/1986	Primary	\$25 fine; front seat only
New York	12/1/1984	Primary	\$50 fine; front seat only; \$100 for children under age 16
North Carolina	10/1/1985	Primary	\$25 fine per person front seat; \$10 per person back seat; \$25 for child restraint violation
North Dakota	8/1/2005	Primary and Secondary	\$20 fine; front seat only
Ohio	5/6/1986	Secondary	\$30 fine driver; \$20 fine passenger
Oklahoma	2/1/1987	Primary	\$20 fine; front seat only
Oregon	12/7/1990	Primary	Damage mitigation up to 5% max; \$90 fine; all seats ; \$110 fine for failure to use child restraints
Pennsylvania	11/23/1987	Secondary	\$10 fine
Rhode Island	6/18/1991	Primary	\$85 fine; all seats
South Carolina	7/1/1989		\$25.00 fine
South Dakota	1/1/1995	Primary and Secondary	\$25 fine; front seat only
Tennessee	4/21/1986	Primary	\$50 fine; front seat only
Texas	9/1/2009	Primary	Up to \$250 fine; all seats; child safety seats required for children under 8 years of age, unless the child is taller than 4 feet, 9 inches; 8+ years in all seats* (Texas Transportation Code § 545.412** and § 545.413***); Offenses under Section 545.413 are misdemeanors punishable by fines of between \$25 and \$200. An offense under Section 545.412 is a misdemeanor punishable by a fine of between \$25 and \$250.
Utah	4/28/1986	Primary	\$45 fine
Vermont	1/1/1994	Secondary	\$25/\$50/\$100 fine (eff 1-1-04), 1st/2nd/3rd offense, all seats
Virginia	1/1/1988	Secondary	\$25 fine; front seat only; persons 8-18 must wear seatbelt; child under age 8 must be in a child-seat.
Washington	6/11/1986	Primary	\$124 fine; all seats
West Virginia	9/1/1993	Primary	Damage mit. Up to 5% max; \$25 front seat; under 18 rear seat
Wisconsin	12/1/1987	NA	\$10 to \$75, all seats; under the age of 4 is not less than \$30 or more than \$75; ages of 4-8 is not less than \$10 or more than \$25.
Wyoming	6/8/1989	Secondary	\$25 fine; all seats

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

Table 44

State Laws

Drunk Driving Laws and Speed Limits, 2021

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

* See Narrative

Source: State Insurance Departments

Table 45

State Laws

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

* See Narrative for state specific notes.

**Jurisdictions (cities/counties) below the state level may have more stringent laws.

Source: State Statutes and Governors' Highway Safety Association - as of 07/2018

Appendix

Appendix

Land area and population data were obtained from the U.S. Bureau of the Census. Theft data were obtained from the FBI, *Uniform Crime Reports* (2019–2021).

Vehicle miles, roadway miles and registered vehicle miles were obtained from the Federal Highway Administration, *Highway Statistics* (2019–2021).

Appendix 1A

Population, Traffic and Vehicle Data, 2019-2021

Land Area and Population					
STATE	Land Area	Population			Metro Population
	Square Miles	2021	2020	2019	2010
Alabama	50,647	5,039,877	5,024,356	4,903,185	2,900,880
Alaska	571,022	732,673	733,378	731,545	475,967
Arizona	113,653	7,276,316	7,151,507	7,278,717	6,385,230
Arkansas	51,992	3,025,891	3,011,555	3,017,804	1,670,677
California	155,858	39,237,836	39,538,245	39,512,223	37,259,490
Colorado	103,637	5,812,069	5,773,733	5,758,736	4,966,936
Connecticut	4,842	3,605,597	3,605,942	3,565,287	3,110,153
Delaware	1,949	1,003,384	989,957	973,764	817,817
District of Columbia	61	670,050	689,546	705,749	689,545
Florida	53,652	21,781,128	21,538,226	21,477,737	19,714,806
Georgia	57,716	10,799,566	10,711,937	10,617,423	7,933,986
Hawaii	6,422	1,441,553	1,455,273	1,415,872	1,252,450
Idaho	82,645	1,900,923	1,839,092	1,787,065	1,273,437
Illinois	55,513	12,671,469	12,812,545	12,671,821	11,137,590
Indiana	35,826	6,805,985	6,785,668	6,732,219	4,829,686
Iowa	55,853	3,193,079	3,190,372	3,155,070	2,014,831
Kansas	81,759	2,934,582	2,937,847	2,913,314	2,124,059
Kentucky	39,492	4,509,394	4,505,893	4,467,673	2,644,856
Louisiana	43,210	4,624,047	4,657,749	4,648,794	3,332,237
Maine	30,845	1,372,247	1,362,341	1,344,212	526,309
Maryland	9,711	6,165,129	6,177,213	6,045,680	5,288,760
Massachusetts	7,801	6,984,723	7,029,949	6,892,503	6,416,895
Michigan	56,608	10,050,811	10,077,325	9,986,857	7,404,258
Minnesota	79,627	5,707,390	5,706,504	5,639,632	4,101,754
Mississippi	46,924	2,949,965	2,961,288	2,976,149	1,370,790
Missouri	68,746	6,168,187	6,154,920	6,137,428	4,275,663
Montana	145,550	1,104,271	1,084,197	1,068,778	579,177
Nebraska	76,818	1,963,692	1,961,489	1,934,408	1,432,003
Nevada	109,860	3,143,991	3,104,624	3,080,156	2,921,203
New Hampshire	8,954	1,388,992	1,377,518	1,359,711	803,420
New Jersey	7,355	9,267,130	9,289,031	8,882,190	8,708,779
New Mexico	121,313	2,115,877	2,117,527	2,096,829	1,578,552
New York	47,124	19,835,913	20,201,230	19,453,561	17,665,166
North Carolina	48,623	10,551,162	10,439,414	10,488,084	6,964,727
North Dakota	68,996	774,948	779,091	762,062	474,989
Ohio	40,859	11,780,017	11,799,374	11,689,100	9,001,099
Oklahoma	68,596	3,986,639	3,959,346	3,956,971	2,558,611
Oregon	95,996	4,246,155	4,237,291	4,217,737	3,410,984
Pennsylvania	44,742	12,964,056	13,002,689	12,801,989	9,941,070
Rhode Island	1,034	1,095,610	1,097,371	1,059,361	999,191
South Carolina	30,064	5,190,705	5,118,429	5,148,714	3,477,869
South Dakota	75,810	895,376	886,677	884,659	507,347
Tennessee	41,232	6,975,218	6,910,786	6,829,174	4,577,282
Texas	261,268	29,527,941	29,145,428	28,995,881	24,400,697
Utah	82,377	3,337,975	3,271,614	3,205,958	2,937,303
Vermont	9,217	645,570	643,085	623,989	225,850
Virginia	39,482	8,642,274	8,631,384	8,535,519	6,528,313
Washington	66,455	7,738,692	7,705,247	7,614,893	6,424,035
West Virginia	24,041	1,782,959	1,793,755	1,792,147	800,857
Wisconsin	54,167	5,895,908	5,893,725	5,822,434	3,953,691
Wyoming	97,089	578,803	576,837	578,759	357,750
Countrywide	3,533,033	331,893,745	331,449,520	328,239,523	265,149,027

Source: U.S. Bureau of the Census

Appendix 1B

Population, Traffic and Vehicle Data, 2019-2021

Vehicles and Vehicle Thefts

STATE	Registered Vehicles			Motor Vehicle Thefts		
	2021	2020	2019	2021	2020	2019
Alabama	5,356,675	5,205,439	5,180,478	9,705	10,926	12,577
Alaska	660,429	766,045	767,146	1,789	1,969	2,617
Arizona	5,784,471	5,932,707	5,822,073	17,619	17,937	18,151
Arkansas	3,118,116	2,743,572	2,732,315	8,482	7,933	7,420
California	30,536,149	29,612,825	30,438,893	177,867	168,323	141,757
Colorado	4,916,107	5,171,622	5,226,528	41,354	30,452	22,113
Connecticut	2,673,265	2,786,605	2,792,859	7,648	8,422	5,964
Delaware	447,837	1,002,112	988,615	1,666	1,665	1,604
District of Columbia	359,806	352,970	346,112	4,083	3,399	2,333
Florida	18,542,717	17,844,429	17,242,452	21,616	38,271	39,048
Georgia	8,859,176	8,621,939	8,390,582	20,719	25,506	23,776
Hawaii	1,209,558	1,207,955	1,232,505	6,297	5,344	5,254
Idaho	1,927,615	1,858,452	1,887,670	1,724	1,767	1,571
Illinois	10,690,773	10,307,403	10,377,145	21,880	21,332	18,775
Indiana	6,015,486	5,990,077	5,971,179	14,294	15,435	13,723
Iowa	3,645,362	3,595,420	3,593,711	6,056	6,235	5,142
Kansas	2,515,642	2,512,900	2,590,009	7,869	7,229	7,279
Kentucky	4,309,001	4,362,529	4,271,046	11,032	11,497	10,196
Louisiana	3,762,432	3,759,714	3,761,546	13,097	12,400	10,716
Maine	1,327,802	1,082,766	1,078,390	897	862	726
Maryland	4,805,891	4,098,827	4,090,799	11,948	10,469	11,259
Massachusetts	5,059,564	4,898,563	4,898,271	6,809	6,835	6,132
Michigan	9,300,620	8,215,758	8,187,025	21,646	18,385	17,744
Minnesota	5,288,073	5,446,777	5,191,099	14,364	14,146	11,217
Mississippi	2,353,119	2,028,402	2,035,172	5,655	6,083	5,747
Missouri	5,467,881	5,460,316	5,398,335	24,366	24,189	21,072
Montana	1,762,849	1,597,378	1,561,961	3,039	2,676	2,377
Nebraska	1,882,375	1,884,984	1,914,647	4,603	5,048	4,985
Nevada	2,598,079	2,480,001	2,471,652	13,603	10,556	11,260
New Hampshire	1,332,923	1,278,847	1,284,212	991	1,044	893
New Jersey	6,090,303	5,884,868	5,884,652	12,240	10,278	10,336
New Mexico	1,806,179	1,728,205	1,764,955	10,168	9,006	8,957
New York	8,438,971	10,940,135	11,004,536	21,611	19,656	12,704
North Carolina	8,518,192	8,549,600	8,339,539	19,896	20,520	18,061
North Dakota	887,830	862,849	864,972	2,178	2,074	1,792
Ohio	10,477,976	10,211,700	10,494,736	21,525	20,077	18,672
Oklahoma	3,177,793	3,596,352	3,577,176	15,441	15,047	13,378
Oregon	3,876,422	3,971,825	3,784,258	20,112	16,585	15,185
Pennsylvania	10,555,818	10,329,694	10,433,674	17,298	15,474	12,390
Rhode Island	776,821	843,018	844,767	1,652	1,509	1,358
South Carolina	4,972,131	4,446,785	4,399,633	14,800	14,718	14,975
South Dakota	1,210,176	1,164,513	1,156,931	2,093	2,315	1,756
Tennessee	6,517,394	5,678,103	5,632,998	20,733	21,098	19,180
Texas	22,669,698	22,091,190	22,655,779	89,408	84,276	77,489
Utah	2,707,595	2,355,680	2,324,366	8,572	10,288	6,738
Vermont	582,895	578,948	590,024	478	264	298
Virginia	7,463,936	7,422,011	7,453,879	11,464	10,853	10,269
Washington	7,720,738	7,035,953	7,144,657	35,615	27,399	24,402
West Virginia	1,171,388	1,613,833	1,621,351	1,978	2,271	2,419
Wisconsin	5,445,084	5,339,961	5,382,525	18,464	9,393	7,385
Wyoming	841,954	832,540	815,027	1,297	964	713
Countrywide	272,419,087	267,585,097	267,894,860	849,741	810,400	721,885

Sources: Federal Highway Administration and Federal Bureau of Investigation.

Appendix 1C

Population, Traffic and Vehicle Data, 2019-2021

Vehicle and Roadway Miles

STATE	Vehicle Miles (in Millions)			Miles of Roadway		
	2021	2020	2019	2021	2020	2019
Alabama	71,892	67,921	71,735	100,177	100,171	100,685
Alaska	5,752	5,306	5,881	17,690	17,681	17,736
Arizona	73,760	65,758	70,281	74,783	66,968	66,901
Arkansas	38,427	33,919	37,099	99,332	99,246	102,615
California	310,823	299,812	340,836	177,300	175,562	175,555
Colorado	53,840	48,642	54,634	89,385	89,207	89,069
Connecticut	28,989	29,845	31,601	21,363	21,575	21,577
Delaware	10,152	8,345	10,245	6,544	6,526	6,499
District of Columbia	3,248	3,030	3,756	1,520	1,516	1,515
Florida	217,566	208,076	226,514	123,652	123,488	123,104
Georgia	120,685	115,967	133,128	125,701	128,572	128,461
Hawaii	9,972	8,785	11,024	4,515	4,501	4,499
Idaho	19,308	17,406	18,058	54,031	53,281	52,519
Illinois	97,530	94,121	107,525	145,997	145,993	145,967
Indiana	78,640	76,608	82,719	97,827	97,110	96,906
Iowa	33,039	29,751	33,537	114,878	114,838	114,803
Kansas	31,693	27,854	31,843	139,181	140,112	140,372
Kentucky	48,111	46,536	49,410	79,902	80,006	79,954
Louisiana	54,728	48,374	51,360	65,918	63,746	63,967
Maine	14,560	13,086	14,871	22,838	22,851	22,819
Maryland	56,601	50,885	60,216	32,507	32,430	32,373
Massachusetts	59,115	54,127	64,890	36,830	36,815	36,791
Michigan	96,744	86,547	102,174	122,044	122,040	122,181
Minnesota	57,171	51,619	60,731	142,862	141,957	141,360
Mississippi	40,853	39,665	41,091	77,514	77,512	77,487
Missouri	79,791	72,797	79,168	132,708	132,519	132,254
Montana	13,482	12,104	12,892	73,569	73,490	73,647
Nebraska	21,210	19,432	21,242	95,397	95,331	95,290
Nevada	27,077	25,231	28,794	47,191	47,793	47,731
New Hampshire	13,130	11,956	13,828	16,228	16,193	16,185
New Jersey	73,673	66,341	78,205	38,781	38,991	38,950
New Mexico	26,823	23,756	27,772	72,179	72,092	71,827
New York	106,870	102,477	123,986	114,402	114,205	113,929
North Carolina	117,734	106,342	122,475	108,074	107,954	107,628
North Dakota	9,256	8,768	9,826	88,412	88,429	88,168
Ohio	112,923	103,115	114,694	122,788	122,992	123,031
Oklahoma	44,760	42,000	44,648	115,293	115,079	114,638
Oregon	36,842	32,298	35,808	79,417	78,991	79,045
Pennsylvania	102,686	87,982	102,864	120,897	120,845	120,714
Rhode Island	7,526	6,864	7,581	6,025	6,025	6,004
South Carolina	57,492	53,972	57,939	79,200	79,190	79,234
South Dakota	9,994	9,743	9,922	81,289	81,697	81,969
Tennessee	82,596	76,392	82,892	96,319	96,182	96,167
Texas	285,028	260,582	288,227	322,153	316,567	315,445
Utah	33,638	30,251	32,911	48,908	48,812	48,608
Vermont	6,625	6,007	7,346	14,248	14,248	14,254
Virginia	80,102	76,110	85,432	75,658	75,527	75,348
Washington	57,797	53,658	62,530	79,427	81,022	80,704
West Virginia	16,079	16,054	19,077	38,837	38,879	38,877
Wisconsin	64,983	57,600	66,348	115,694	115,751	115,673
Wyoming	11,097	9,800	10,208	30,058	30,051	30,091
Countrywide	3,132,411	2,903,622	3,261,772	4,187,440	4,172,562	4,171,125

Source: Federal Highway Administration

The National Association of Insurance Commissioners (NAIC) is the U.S. standard-setting and regulatory support organization created and governed by the chief insurance regulators from the 50 states, the District of Columbia, and five U.S. territories. Through the NAIC, state insurance regulators establish standards and best practices, conduct peer reviews, and coordinate regulatory oversight. NAIC staff support these efforts and represent the collective views of state insurance regulators, domestically and internationally. NAIC Members, together with the central resources of the NAIC, form the national system of state-based insurance regulation in the U.S.

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