

# 2022/2023 Auto Insurance Database Report

Adopted December 2025

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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 2019-2023 for the combined voluntary and residual market. Earned and incurred data for calendar/accident years 2020-2022 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 III, [jcox7@naic.org](mailto:jcox7@naic.org).

## Terms and Calculations

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

### Terms

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

The calendar year 2009 earned exposure is:

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

and the earned premium is:

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

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

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

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

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

## Formulas

### *Tables 1–5*

Average Expenditure:

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

Combined Average Premium:

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

### *Tables 6–35*

Pure Premium:

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

Loss Ratio:

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

Liability Average Premium:

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

Collision Average Premium:

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

Comprehensive Average Premium:

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

Frequency:

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

Severity:

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

# Average Premiums and Expenditures

# 2019–2023 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 2019–2023. These statistics measure the relative cost of automobile insurance to consumers in each state.

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

**Average expenditure** per insured vehicle is the total written premium for liability, collision, and comprehensive coverages divided by the liability written car-years<sup>1</sup> (exposures). This assumes that all insured vehicles carry liability coverage but do not necessarily carry the physical damage coverages (i.e., collision and/or comprehensive). The average expenditure is an estimate of what consumers in the state spent, on average, for auto insurance. In 2023, the countrywide average expenditure was \$1,281 an increase of 13.99% over the previous year. The median state average expenditure was \$1,114.

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 14.42% in 2023, to \$1,438 over the prior year. The median state combined average premium was \$1,268.

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’ 2019–2023 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.

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

## Factors that Affect State Average Expenditures and Average Premiums

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

- Underwriting and loss adjustment expense
- Types of coverages purchased
- Relative amounts of coverages purchased
- 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.)

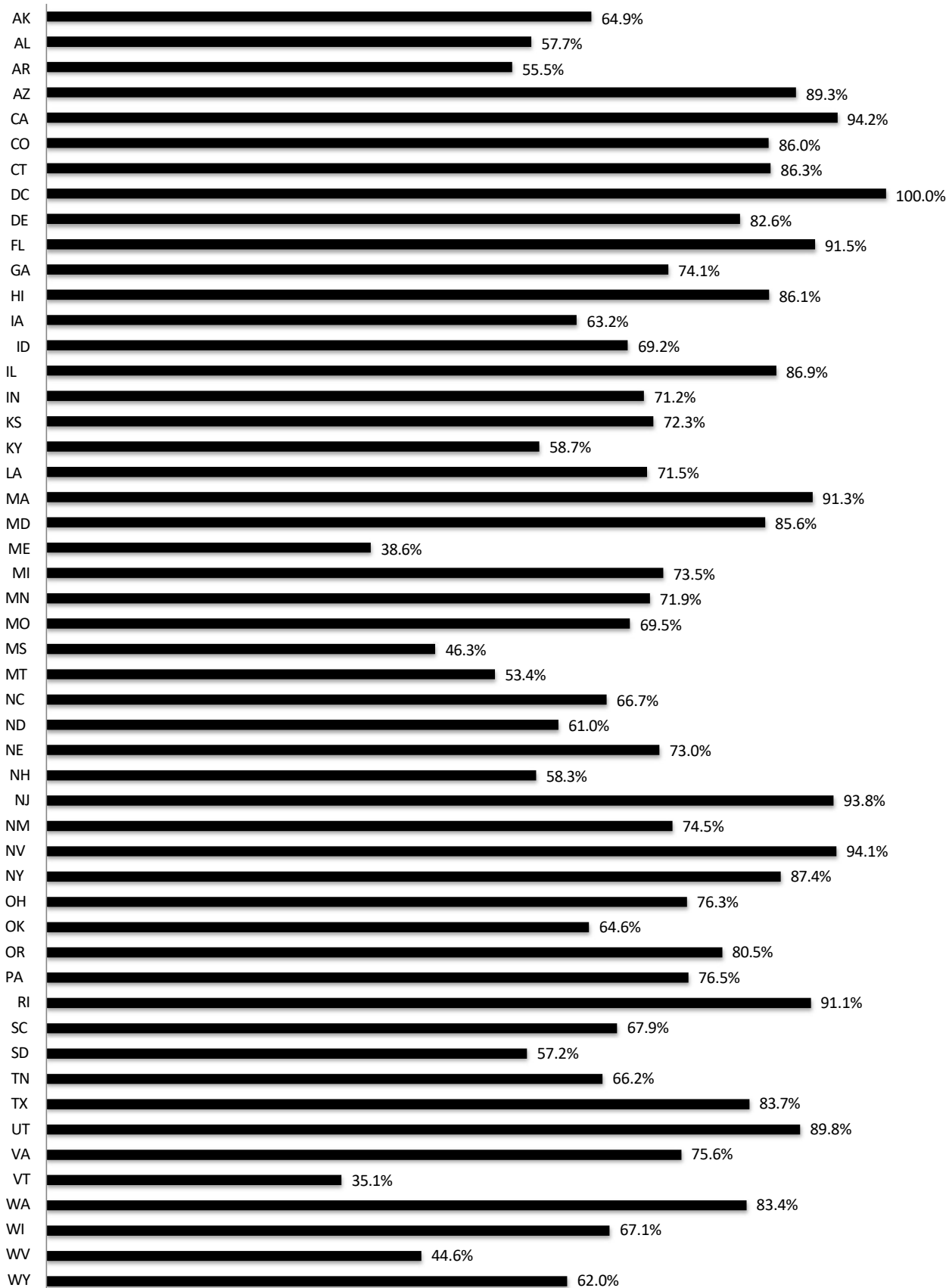
Insurance rates are developed based primarily on the insurer's cost of paying claims. Certain broad characteristics of a state contribute to the frequency and severity of auto claims and insurer loss costs in

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.

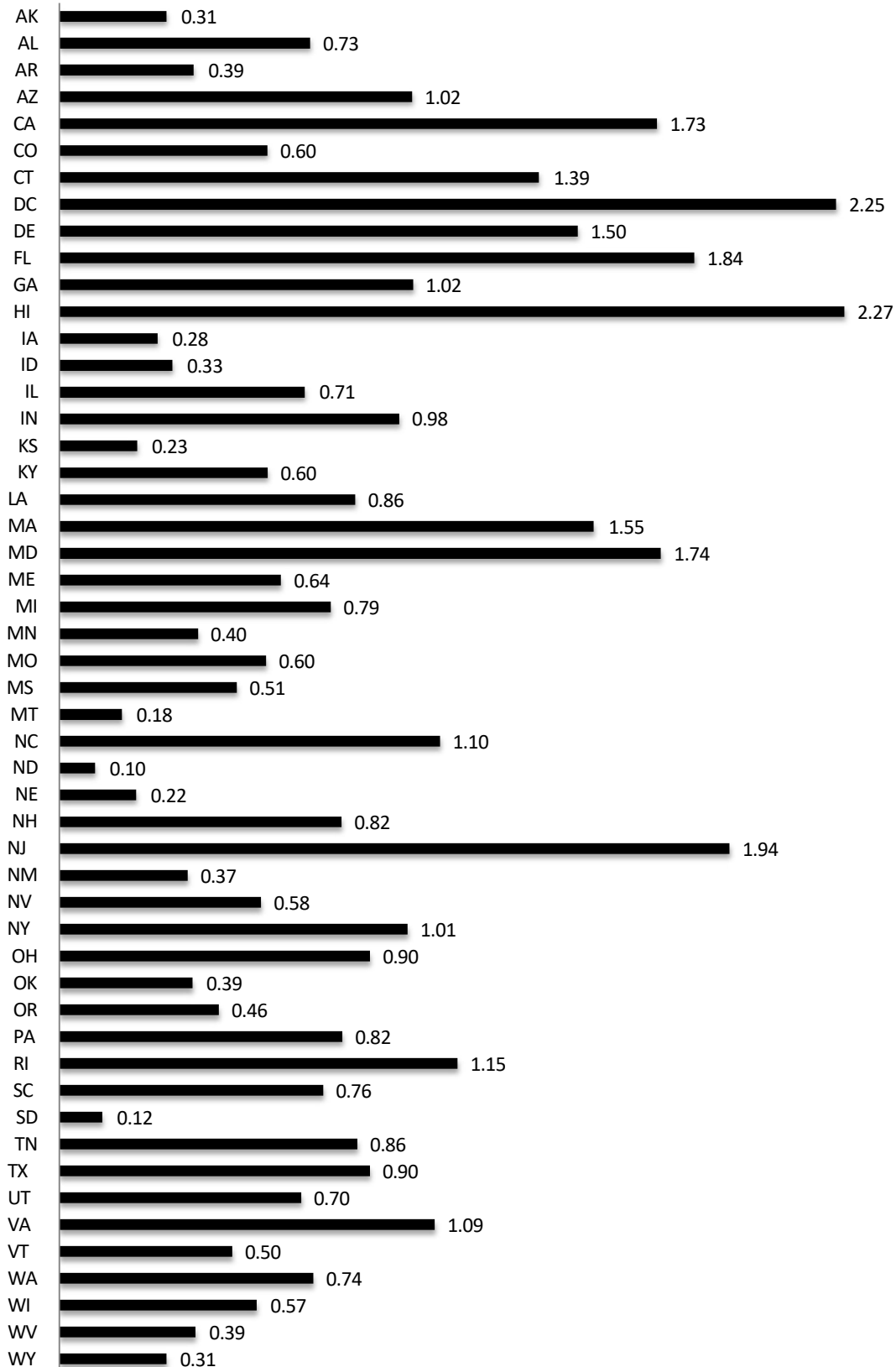
Three variables—urban population, miles driven per number of highway miles, and disposable income per capita—are correlated with the state auto insurance premiums. Graphs on the following pages show these variables for each state. The graphs indicate that high-premium states tend to also be highly urban,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

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



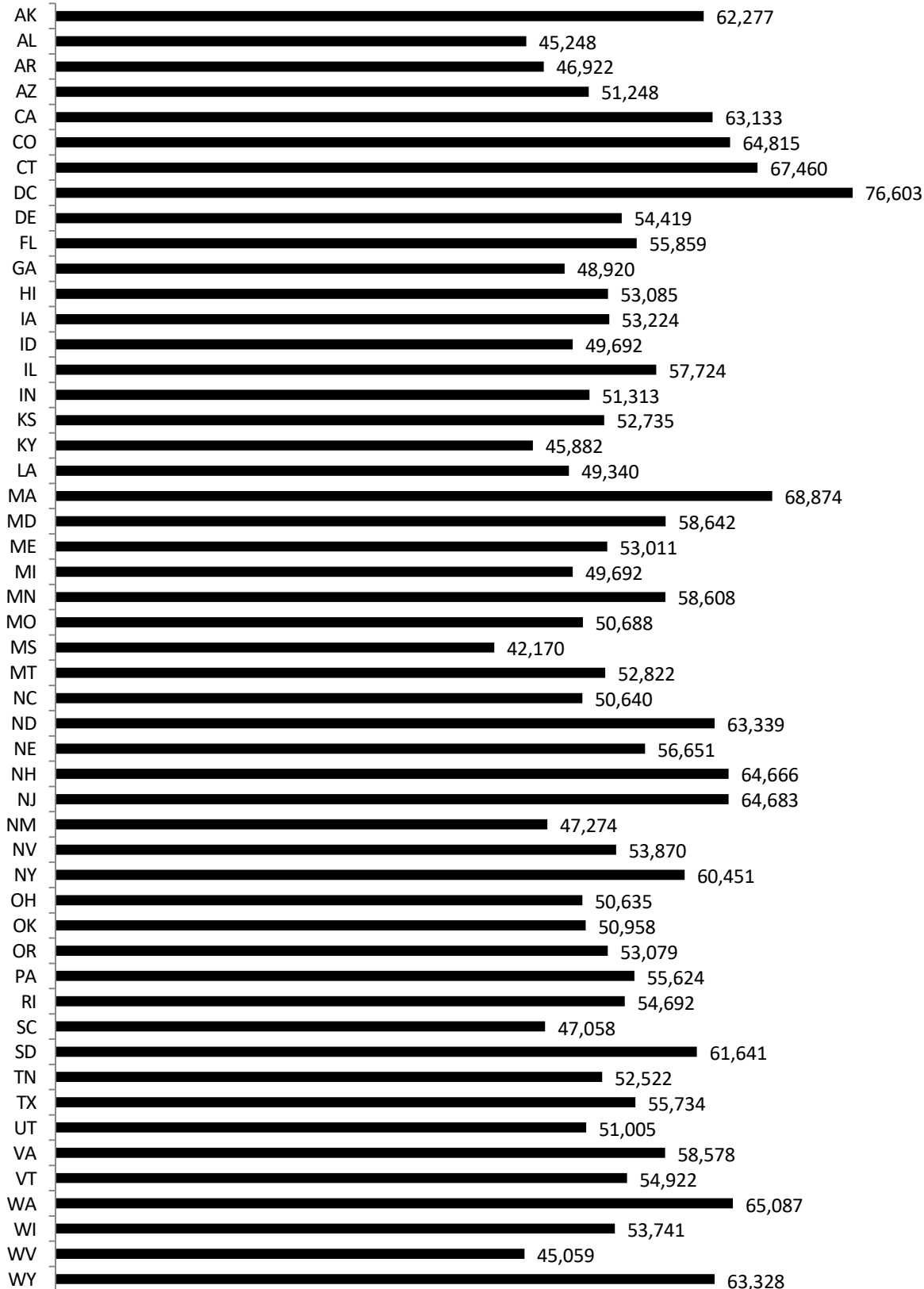
Source: U.S. Bureau of the Census

## Millions of Miles Driven per Mile of Roadway 2022



Source: Federal Highway Administration, 2022 Highway Statistics

## 2022 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						
	2019	2020	2021	2022	2023	2019 - 2023 Cumulative 4- Year Change
Consumer Price Index - All Items*	2.32%	1.32%	7.16%	6.41%	3.32%	19.37%
CPI - Auto Insurance*	0.19%	-4.72%	4.21%	14.32%	20.30%	36.56%
CPI - Total Medical Care*	4.51%	1.76%	2.15%	3.94%	0.43%	8.50%
CPI - Auto Maintenance and Repair*	3.42%	3.43%	4.78%	13.02%	7.07%	31.13%
CPI - Legal Service Fees*	-0.95%	1.30%	3.59%	5.98%	8.71%	20.88%
CPI - New Vehicles*	0.02%	1.88%	11.76%	5.89%	0.99%	21.76%
CPI - Used Vehicles*	-0.07%	10.09%	37.29%	-8.84%	-1.26%	36.04%
Average Expenditure**	1.60%	-2.54%	1.25%	6.01%	13.99%	19.24%
Combined Average Premium**	1.36%	-2.56%	1.05%	5.73%	14.42%	19.12%
Average Liability Premium**	1.28%	-3.39%	0.07%	4.57%	11.51%	12.74%
Average Collision Premium**	1.02%	-2.84%	1.72%	6.13%	15.76%	21.42%
Average Comprehensive Premium**	2.38%	1.21%	3.16%	8.97%	21.48%	38.21%
* 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 2019 and 2023, the national average expenditure for automobile insurance increased by 19.24%, while the CPI for all goods increased by 19.37%. Over the same period, the automobile insurance component of the CPI increased by 21.76%. 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 19.12%, and average liability premiums increased by 12.74% over the 2019–2023 period. Premiums charged for a particular coverage and annual changes in those premiums vary based on the changes in the cost of factors that impact the coverage. Bodily injury liability premiums are affected by medical costs, wage loss costs, litigation costs, etc. Property damage liability and physical damage premiums are affected by the cost of vehicles, auto repairs, auto parts, labor, motor vehicle theft rate, windstorms, hailstorms, etc.

### *Limitations on Comparability of Data*

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

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

*Differences in auto insurance requirements, benefit levels, and exposure:* Some of the states have tort automobile insurance laws, while others have “no-fault” or “add-on” laws.<sup>2</sup> Some of the states do not have a compulsory auto insurance law. Minimum required limits for liability vary from state to state, as well as required policy benefits. Some of the states have a much higher uninsured motorist

exposure than others. The average vehicle value differs from state to state. It is worth emphasizing that this report reflects how much consumers, on average, are spending for insurance, but it does not provide information on how much insurance the consumers are purchasing for their dollars.

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

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<sup>2</sup> See State Laws, Page 192.

# 2019-2023 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 2023—the most up-to-date information reported as of year-end 2024. Data for prior years were also adjusted to reflect the most current information for each year. Therefore, historical averages in this report might not match those published in prior reports.

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

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

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

# 2019-2023 State Average Expenditures and Combined Average Premiums for Personal Automobile Insurance

## Additional State Information

### California

The 2022 and 2023 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 2019-2023.

### 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 2019-2023

STATE	Liability Written Premiums				
	2023	2022	2021	2020	2019
Alabama	2,343,528,053	2,133,455,151	2,080,100,587	1,994,093,938	1,999,354,066
Alaska	313,902,981	289,443,638	279,719,059	274,941,188	281,027,838
Arizona	4,220,755,384	3,616,865,885	3,423,382,830	3,270,597,829	3,254,131,365
Arkansas	1,190,525,944	1,145,438,024	1,098,534,732	1,061,327,825	1,055,331,776
California	18,493,156,051	17,305,178,954	17,212,214,343	17,399,256,612	17,607,088,343
Colorado	3,513,873,165	3,209,146,528	3,090,438,909	3,029,167,441	3,024,356,320
Connecticut	2,037,652,783	1,893,032,929	1,900,627,179	1,836,575,181	1,796,015,030
Delaware	733,995,273	648,583,277	636,050,163	621,853,997	634,127,089
District of Columbia	226,173,691	208,332,997	209,395,960	209,110,939	211,974,142
Florida	20,539,344,828	17,259,798,525	15,512,807,454	14,186,795,288	14,154,548,923
Georgia	8,524,253,125	7,255,395,537	6,697,427,763	6,447,536,866	6,321,985,028
Hawaii	439,884,231	427,805,345	421,838,816	412,085,054	434,124,029
Idaho	697,680,889	629,490,864	589,056,984	544,717,831	528,673,569
Illinois	4,782,674,428	4,166,809,786	3,944,445,469	3,912,124,684	3,983,969,642
Indiana	2,499,973,173	2,282,716,198	2,207,070,507	2,176,867,524	2,197,849,700
Iowa	995,262,603	908,961,549	879,798,666	865,294,048	879,831,460
Kansas	1,170,377,695	1,051,641,912	997,623,175	963,029,433	989,412,296
Kentucky	2,184,670,746	2,031,837,867	2,013,816,802	2,009,520,865	2,048,151,059
Louisiana	2,927,637,770	2,968,008,704	2,935,947,301	2,915,097,459	3,017,001,548
Maine	445,884,364	413,284,926	389,580,741	374,299,109	379,075,379
Maryland	3,787,192,977	3,289,018,359	3,141,750,521	3,152,953,666	3,229,274,424
Massachusetts	3,298,975,157	2,981,804,274	2,961,044,216	2,927,198,776	3,001,946,645
Michigan	4,605,867,089	4,400,301,158	4,407,704,520	5,178,360,312	5,646,057,443
Minnesota	2,312,684,953	2,139,771,761	2,054,046,234	2,043,507,083	2,105,128,651
Mississippi	1,175,408,648	1,167,423,637	1,147,045,068	1,072,728,117	1,064,395,103
Missouri	2,709,332,694	2,384,221,761	2,260,848,108	2,202,722,827	2,254,559,841
Montana	450,853,151	411,451,402	393,557,605	368,823,700	363,203,204
Nebraska	811,306,076	714,387,630	686,035,680	670,591,803	686,144,401
Nevada	2,378,795,056	2,076,987,706	1,988,064,043	1,901,618,141	1,898,458,129
New Hampshire	483,676,401	444,372,397	426,611,740	414,088,912	426,309,593
New Jersey	6,163,768,011	5,438,017,984	5,257,990,389	4,990,722,701	5,351,987,950
New Mexico	1,003,757,121	914,681,798	884,116,569	870,665,971	883,549,418
New York	10,732,204,597	9,532,782,445	9,364,522,183	8,828,322,577	8,906,419,690
North Carolina	3,920,929,535	3,619,917,456	3,444,040,579	3,324,912,279	2,888,996,987
North Dakota	242,271,188	221,768,959	211,380,074	197,833,583	201,237,068
Ohio	3,991,554,602	3,673,116,627	3,554,016,944	3,647,116,927	3,784,565,337
Oklahoma	1,668,142,894	1,489,027,229	1,427,026,773	1,400,691,020	1,408,050,370
Oregon	2,306,498,482	2,061,041,616	1,968,610,551	1,945,271,763	1,999,564,965
Pennsylvania	5,167,582,067	4,747,145,673	4,731,553,626	4,724,381,071	4,851,550,008
Rhode Island	726,862,850	661,053,945	648,446,850	641,749,136	651,670,053
South Carolina	3,651,714,294	3,245,285,014	3,015,775,640	2,874,639,962	2,819,602,979
South Dakota	280,171,360	251,572,421	240,919,715	230,280,928	235,381,795
Tennessee	2,957,804,759	2,613,277,420	2,495,357,604	2,396,966,385	2,391,548,643
Texas	17,305,467,662	14,363,716,254	12,765,238,601	12,310,500,833	12,815,633,539
Utah	1,749,518,160	1,527,749,940	1,364,179,859	1,278,987,861	1,251,464,222
Vermont	171,226,835	158,646,955	161,153,786	160,142,093	167,214,207
Virginia	4,201,784,370	3,556,694,675	3,264,253,674	3,189,056,852	3,264,605,366
Washington	3,574,873,120	3,352,475,697	3,336,292,875	3,277,445,459	3,362,426,901
West Virginia	688,977,899	648,427,848	646,657,681	648,163,934	673,652,813
Wisconsin	1,895,974,618	1,737,137,962	1,692,111,414	1,680,879,102	1,743,047,432
Wyoming	189,426,633	173,423,614	167,548,711	160,850,134	161,697,814
<b>Countrywide</b>	<b>172,885,810,436</b>	<b>153,841,930,213</b>	<b>146,627,779,273</b>	<b>143,216,467,019</b>	<b>145,287,373,593</b>

Table 1B

## Average Premiums and Expenditures 2019-2023

STATE	Liability Written Exposures				
	2023	2022	2021	2020	2019
Alabama	4,072,124	4,030,095	4,010,976	3,864,631	3,816,921
Alaska	503,044	500,689	498,317	487,933	480,495
Arizona	5,323,284	5,236,176	5,213,699	5,051,615	4,901,386
Arkansas	2,211,261	2,373,260	2,351,945	2,271,505	2,175,091
California	27,984,249	28,199,439	28,495,827	28,191,340	28,049,675
Colorado	4,494,031	4,498,961	4,457,286	4,356,889	4,279,046
Connecticut	2,386,728	2,376,049	2,410,127	2,323,273	2,238,170
Delaware	762,658	747,442	743,110	721,523	706,727
District of Columbia	253,929	258,596	264,873	264,051	258,092
Florida	15,865,740	15,519,546	15,364,544	14,384,792	13,482,445
Georgia	8,147,072	8,099,609	8,056,098	7,763,360	7,575,069
Hawaii	948,241	948,299	939,933	914,539	906,902
Idaho	1,448,264	1,432,153	1,389,745	1,293,759	1,216,120
Illinois	7,998,967	7,943,603	7,973,367	7,793,501	7,631,068
Indiana	5,150,667	5,149,494	5,144,072	4,977,560	4,907,441
Iowa	2,572,763	2,554,088	2,562,419	2,529,683	2,508,377
Kansas	2,420,899	2,403,708	2,392,900	2,353,835	2,318,722
Kentucky	3,452,659	3,437,881	3,467,728	3,353,764	3,315,731
Louisiana	2,774,758	2,995,536	3,015,704	2,978,050	2,941,326
Maine	1,049,316	1,047,418	1,040,666	1,005,978	1,008,998
Maryland	4,359,713	4,358,533	4,382,994	4,348,716	4,307,433
Massachusetts	4,645,207	4,566,554	4,464,353	4,510,862	4,514,719
Michigan	6,015,105	5,677,329	5,387,607	5,736,633	5,754,451
Minnesota	4,263,559	4,264,469	4,262,073	4,198,657	4,190,622
Mississippi	1,846,193	2,032,881	2,076,410	1,987,148	1,950,527
Missouri	4,410,779	4,361,725	4,400,926	4,322,180	4,256,899
Montana	955,512	944,900	922,076	855,199	828,238
Nebraska	1,677,325	1,647,047	1,640,343	1,605,366	1,589,072
Nevada	2,287,245	2,256,845	2,221,577	2,116,402	2,050,474
New Hampshire	1,002,599	999,722	993,040	960,925	961,722
New Jersey	5,969,770	5,841,699	5,772,083	5,516,626	5,612,307
New Mexico	1,609,026	1,599,058	1,609,590	1,554,239	1,512,166
New York	9,616,955	9,636,890	9,748,900	9,607,093	9,529,484
North Carolina	8,752,242	8,645,640	8,553,948	8,342,752	7,304,887
North Dakota	730,840	719,581	705,217	651,467	644,418
Ohio	8,228,838	8,249,268	8,375,669	8,369,411	8,356,776
Oklahoma	2,947,702	2,940,842	2,952,414	2,866,041	2,776,777
Oregon	3,070,521	3,075,863	3,059,943	2,969,523	2,915,827
Pennsylvania	9,109,624	9,037,158	9,144,357	8,894,045	8,827,484
Rhode Island	738,479	718,735	700,941	704,502	709,368
South Carolina	4,152,503	4,200,645	4,137,334	4,010,417	3,923,653
South Dakota	740,917	734,090	726,446	707,964	698,354
Tennessee	5,457,439	5,347,118	5,283,696	5,076,509	4,965,034
Texas	21,689,895	20,794,884	20,351,059	20,130,323	19,711,190
Utah	2,343,857	2,313,783	2,248,187	2,114,092	2,033,545
Vermont	449,039	448,219	446,957	436,774	445,991
Virginia	6,705,341	6,678,334	6,718,417	6,635,251	6,614,567
Washington	5,048,859	5,018,896	5,002,137	4,812,471	4,755,914
West Virginia	1,317,157	1,315,891	1,322,911	1,310,267	1,301,969
Wisconsin	4,243,447	4,219,599	4,215,253	4,161,135	4,136,888
Wyoming	485,796	483,980	483,268	469,017	453,656
<b>Countrywide</b>	<b>234,692,138</b>	<b>232,882,220</b>	<b>232,103,462</b>	<b>226,863,588</b>	<b>222,352,214</b>

Table 1C

## Average Premiums and Expenditures 2019-2023

STATE	Liability Average Premium				
	2023	2022	2021	2020	2019
Alabama	575.51	529.38	518.60	515.99	523.81
Alaska	624.01	578.09	561.33	563.48	584.87
Arizona	792.89	690.75	656.61	647.44	663.92
Arkansas	538.39	482.64	467.08	467.24	485.19
California	660.84	613.67	604.03	617.18	627.71
Colorado	781.90	713.31	693.35	695.26	706.78
Connecticut	853.74	796.71	788.60	790.51	802.45
Delaware	962.42	867.74	855.93	861.86	897.27
District of Columbia	890.70	805.63	790.55	791.93	821.31
Florida	1,294.57	1,112.13	1,009.65	986.24	1,049.85
Georgia	1,046.30	895.77	831.35	830.51	834.58
Hawaii	463.89	451.13	448.80	450.59	478.69
Idaho	481.74	439.54	423.86	421.04	434.72
Illinois	597.91	524.55	494.70	501.97	522.07
Indiana	485.37	443.29	429.05	437.34	447.86
Iowa	386.85	355.88	343.35	342.06	350.76
Kansas	483.45	437.51	416.91	409.13	426.71
Kentucky	632.75	591.01	580.73	599.18	617.71
Louisiana	1,055.10	990.81	973.55	978.86	1,025.73
Maine	424.93	394.57	374.36	372.07	375.69
Maryland	868.68	754.62	716.80	725.03	749.70
Massachusetts	710.19	652.97	663.26	648.92	664.92
Michigan	765.72	775.07	818.12	902.68	981.16
Minnesota	542.43	501.77	481.94	486.70	502.34
Mississippi	636.67	574.27	552.42	539.83	545.70
Missouri	614.25	546.62	513.72	509.63	529.62
Montana	471.84	435.44	426.82	431.27	438.53
Nebraska	483.69	433.74	418.23	417.72	431.79
Nevada	1,040.03	920.31	894.89	898.51	925.86
New Hampshire	482.42	444.50	429.60	430.93	443.28
New Jersey	1,032.50	930.90	910.93	904.67	953.62
New Mexico	623.83	572.01	549.28	560.19	584.29
New York	1,115.97	989.20	960.57	918.94	934.62
North Carolina	447.99	418.70	402.63	398.54	395.49
North Dakota	331.50	308.19	299.74	303.67	312.28
Ohio	485.07	445.27	424.33	435.77	452.87
Oklahoma	565.91	506.33	483.34	488.72	507.08
Oregon	751.17	670.07	643.35	655.08	685.76
Pennsylvania	567.27	525.29	517.43	531.18	549.60
Rhode Island	984.27	919.75	925.11	910.93	918.66
South Carolina	879.40	772.57	728.92	716.79	718.62
South Dakota	378.14	342.70	331.64	325.27	337.05
Tennessee	541.98	488.73	472.28	472.17	481.68
Texas	797.86	690.73	627.25	611.54	650.17
Utah	746.43	660.28	606.79	604.98	615.41
Vermont	381.32	353.95	360.56	366.65	374.93
Virginia	626.63	532.57	485.87	480.62	493.55
Washington	708.06	667.97	666.97	681.03	707.00
West Virginia	523.08	492.77	488.81	494.68	517.41
Wisconsin	446.80	411.68	401.43	403.95	421.34
Wyoming	389.93	358.33	346.70	342.95	356.43
<b>Countrywide</b>	<b>736.65</b>	<b>660.60</b>	<b>631.73</b>	<b>631.29</b>	<b>653.41</b>

Table 2A

## Average Premiums and Expenditures 2019-2023

STATE	Collision Written Premiums				
	2023	2022	2021	2020	2019
Alabama	1,329,516,703	1,155,195,463	1,084,255,119	1,031,761,697	1,040,247,151
Alaska	168,976,769	150,346,457	142,677,874	134,817,752	134,554,227
Arizona	1,766,826,357	1,425,225,052	1,260,748,967	1,174,884,285	1,177,489,291
Arkansas	689,772,583	625,459,826	586,739,800	550,668,755	541,436,760
California	12,554,629,486	11,079,231,851	10,502,037,309	10,074,694,178	9,883,938,818
Colorado	1,449,876,830	1,220,182,121	1,086,572,381	1,033,429,760	1,033,635,520
Connecticut	917,033,086	820,894,959	788,086,977	738,746,568	763,826,505
Delaware	261,814,894	221,431,219	209,385,254	197,025,507	196,154,998
District of Columbia	141,420,375	126,761,731	119,220,643	113,456,485	111,434,352
Florida	6,009,111,761	4,711,918,906	4,251,472,186	3,877,212,258	4,085,020,926
Georgia	2,765,520,167	2,430,132,252	2,369,620,680	2,270,022,738	2,243,286,800
Hawaii	308,919,079	285,809,645	265,520,550	250,252,489	250,512,291
Idaho	352,386,942	299,491,201	279,838,556	248,899,774	237,168,498
Illinois	2,908,687,101	2,532,680,874	2,327,918,133	2,224,817,632	2,246,766,083
Indiana	1,458,969,432	1,244,522,825	1,133,829,484	1,087,735,952	1,082,941,430
Iowa	614,315,261	539,965,352	495,563,603	469,953,916	465,858,234
Kansas	585,687,293	502,632,416	460,813,011	440,154,429	447,879,261
Kentucky	864,782,705	726,441,679	681,488,323	656,091,649	685,941,253
Louisiana	1,202,775,901	1,052,187,423	1,003,627,716	974,757,565	1,022,569,458
Maine	297,331,998	259,398,795	247,089,483	230,320,454	227,898,860
Maryland	1,829,467,720	1,605,462,304	1,487,471,696	1,445,869,544	1,470,119,755
Massachusetts	2,101,350,432	1,795,199,515	1,763,405,025	1,740,596,123	1,729,982,635
Michigan	2,776,289,115	2,208,166,595	1,968,241,867	2,091,757,905	2,142,785,290
Minnesota	1,223,229,533	1,034,592,865	931,804,568	884,921,038	884,769,435
Mississippi	603,454,225	572,619,730	551,931,813	515,564,761	503,205,362
Missouri	1,336,206,539	1,136,723,360	1,050,819,901	992,737,791	997,986,843
Montana	228,571,978	199,035,644	182,269,705	162,561,455	155,002,247
Nebraska	420,557,307	357,943,969	323,394,299	299,913,050	295,799,235
Nevada	723,841,950	624,021,846	584,945,915	545,879,108	565,166,218
New Hampshire	354,631,988	308,379,919	293,817,791	289,425,873	295,603,991
New Jersey	2,369,100,607	2,079,969,011	1,947,778,481	1,767,243,211	1,853,734,587
New Mexico	450,290,131	369,227,115	321,144,637	307,210,945	303,828,872
New York	4,137,648,821	3,716,472,206	3,652,651,744	3,423,177,773	3,473,130,264
North Carolina	2,793,374,095	2,413,286,797	2,199,073,726	2,033,958,832	1,791,422,028
North Dakota	174,046,891	149,660,963	142,165,866	128,129,110	127,588,386
Ohio	2,446,039,894	2,134,297,289	2,000,968,764	1,981,267,796	2,017,104,232
Oklahoma	842,932,677	728,404,515	660,665,297	625,883,359	622,783,078
Oregon	851,258,368	700,684,613	639,093,613	606,860,837	619,576,172
Pennsylvania	3,453,780,564	2,899,918,392	2,738,650,694	2,652,941,322	2,671,490,298
Rhode Island	300,817,845	265,884,524	260,844,062	256,615,522	252,757,408
South Carolina	1,205,903,570	1,057,910,000	977,301,874	921,122,044	910,499,519
South Dakota	160,016,520	138,930,528	127,559,912	117,940,869	116,272,936
Tennessee	1,789,796,540	1,513,132,316	1,367,206,260	1,269,851,465	1,262,598,721
Texas	7,896,671,799	6,688,205,315	6,012,424,200	5,728,258,870	5,919,326,489
Utah	687,070,276	582,528,074	529,582,367	484,922,383	480,542,581
Vermont	149,862,096	130,496,787	125,132,693	123,087,275	124,316,113
Virginia	2,139,978,533	1,836,549,017	1,692,155,806	1,615,855,259	1,616,542,812
Washington	1,559,579,674	1,342,766,808	1,278,295,865	1,200,185,347	1,222,701,425
West Virginia	394,657,644	343,103,006	331,392,320	321,015,615	324,388,260
Wisconsin	1,113,508,377	953,487,867	859,702,831	820,826,128	831,569,175
Wyoming	112,521,798	99,759,147	92,307,707	88,001,981	87,067,830
<b>Countrywide</b>	<b>83,274,812,230</b>	<b>71,396,730,084</b>	<b>66,390,707,348</b>	<b>63,223,286,434</b>	<b>63,548,222,913</b>

Table 2B

## Average Premiums and Expenditures 2019-2023

STATE	Collision Written Exposures				
	2023	2022	2021	2020	2019
Alabama	2,941,130	2,908,756	2,868,187	2,735,446	2,664,753
Alaska	368,679	362,054	353,926	342,310	334,836
Arizona	4,048,226	4,007,682	3,906,292	3,756,972	3,583,931
Arkansas	1,478,756	1,599,427	1,569,948	1,504,051	1,451,565
California	20,680,897	20,730,869	20,591,618	20,080,790	19,960,100
Colorado	3,398,709	3,379,580	3,315,240	3,203,796	3,102,754
Connecticut	1,920,360	1,923,142	1,927,312	1,856,823	1,848,634
Delaware	619,238	606,142	595,736	571,288	554,202
District of Columbia	213,023	216,343	219,247	215,432	206,517
Florida	12,814,924	12,681,655	12,513,470	11,825,738	11,483,642
Georgia	5,844,021	5,789,013	5,724,661	5,494,547	5,323,497
Hawaii	740,964	731,102	715,494	691,014	676,147
Idaho	1,086,229	1,057,123	1,016,971	933,730	873,898
Illinois	6,612,107	6,590,627	6,554,727	6,387,811	6,389,821
Indiana	4,083,187	4,062,425	3,984,884	3,813,780	3,723,281
Iowa	1,963,494	1,941,986	1,925,739	1,885,970	1,855,998
Kansas	1,677,395	1,666,277	1,648,581	1,603,260	1,564,675
Kentucky	2,418,694	2,387,604	2,358,905	2,258,076	2,214,735
Louisiana	2,068,493	2,232,398	2,218,777	2,155,673	2,105,967
Maine	883,657	871,223	849,451	783,044	765,202
Maryland	3,563,222	3,565,918	3,557,200	3,488,650	3,416,172
Massachusetts	4,041,963	4,031,388	4,008,286	3,870,516	3,869,806
Michigan	4,869,336	4,568,112	4,295,609	4,508,512	4,470,786
Minnesota	3,394,730	3,383,357	3,352,474	3,284,026	3,225,063
Mississippi	1,359,982	1,489,919	1,497,242	1,420,076	1,376,364
Missouri	3,337,670	3,295,663	3,303,871	3,203,865	3,124,119
Montana	659,917	641,769	618,855	560,305	540,051
Nebraska	1,179,454	1,158,405	1,143,064	1,108,891	1,083,281
Nevada	1,705,851	1,676,852	1,642,411	1,555,961	1,508,857
New Hampshire	906,095	900,476	887,140	888,527	882,405
New Jersey	4,829,499	4,710,070	4,609,291	4,349,015	4,395,862
New Mexico	1,076,822	1,053,708	1,041,413	995,767	961,531
New York	7,647,284	7,646,300	7,672,893	7,520,988	7,390,326
North Carolina	6,335,669	6,254,993	6,193,642	5,981,287	5,204,992
North Dakota	543,293	528,384	515,759	458,528	449,131
Ohio	6,732,724	6,736,897	6,776,139	6,702,957	6,600,899
Oklahoma	2,004,691	1,981,983	1,970,946	1,894,719	1,832,879
Oregon	2,417,913	2,400,488	2,370,173	2,275,450	2,195,364
Pennsylvania	7,422,722	7,362,356	7,339,835	7,081,105	6,956,978
Rhode Island	557,158	543,073	518,746	523,335	514,781
South Carolina	3,120,197	3,165,499	3,071,099	2,946,972	2,858,895
South Dakota	521,595	509,908	497,459	479,474	468,720
Tennessee	4,062,882	3,986,437	3,896,455	3,704,129	3,565,148
Texas	14,926,167	14,598,558	14,156,200	13,915,233	13,622,867
Utah	1,816,844	1,773,781	1,724,545	1,628,694	1,557,213
Vermont	389,180	383,978	378,653	372,342	371,243
Virginia	5,257,786	5,235,543	5,234,961	5,123,660	4,990,038
Washington	4,184,620	4,103,504	4,021,534	3,822,673	3,745,045
West Virginia	981,257	969,079	958,687	936,648	918,653
Wisconsin	3,540,428	3,498,362	3,461,479	3,373,858	3,315,040
Wyoming	333,069	329,162	321,691	311,481	297,194
<b>Countrywide</b>	<b>179,582,203</b>	<b>178,229,350</b>	<b>175,896,918</b>	<b>170,387,195</b>	<b>166,393,858</b>

Table 2C

## Average Premiums and Expenditures 2019-2023

STATE	Collision Average Premium				
	2023	2022	2021	2020	2019
Alabama	452.04	397.14	378.03	377.18	390.37
Alaska	458.33	415.26	403.13	393.85	401.85
Arizona	436.44	355.62	322.75	312.72	328.55
Arkansas	466.45	391.05	373.73	366.12	373.00
California	607.06	534.43	510.02	501.71	495.18
Colorado	426.60	361.05	327.75	322.56	333.13
Connecticut	477.53	426.85	408.90	397.86	413.18
Delaware	422.80	365.31	351.47	344.88	353.94
District of Columbia	663.87	585.93	543.77	526.65	539.59
Florida	468.92	371.55	339.75	327.86	355.73
Georgia	473.22	419.78	413.93	413.14	421.39
Hawaii	416.92	390.93	371.10	362.15	370.50
Idaho	324.41	283.31	275.17	266.57	271.39
Illinois	439.90	384.29	355.15	348.29	351.62
Indiana	357.31	306.35	284.53	285.21	290.86
Iowa	312.87	278.05	257.34	249.18	251.00
Kansas	349.16	301.65	279.52	274.54	286.24
Kentucky	357.54	304.26	288.90	290.55	309.72
Louisiana	581.47	471.33	452.33	452.18	485.56
Maine	336.48	297.74	290.88	294.13	297.83
Maryland	513.43	450.22	418.16	414.45	430.34
Massachusetts	519.88	445.31	439.94	449.71	447.05
Michigan	570.16	483.39	458.20	463.96	479.29
Minnesota	360.33	305.79	277.95	269.46	274.34
Mississippi	443.72	384.33	368.63	363.05	365.60
Missouri	400.34	344.91	318.06	309.86	319.45
Montana	346.36	310.14	294.53	290.13	287.01
Nebraska	356.57	309.00	282.92	270.46	273.06
Nevada	424.33	372.14	356.15	350.83	374.57
New Hampshire	391.38	342.46	331.20	325.74	335.00
New Jersey	490.55	441.60	422.58	406.35	421.70
New Mexico	418.17	350.41	308.37	308.52	315.98
New York	541.06	486.05	476.05	455.15	469.96
North Carolina	440.90	385.82	355.05	340.05	344.17
North Dakota	320.36	283.24	275.64	279.44	284.08
Ohio	363.31	316.81	295.30	295.58	305.58
Oklahoma	420.48	367.51	335.20	330.33	339.78
Oregon	352.06	291.89	269.64	266.70	282.22
Pennsylvania	465.30	393.88	373.12	374.65	384.00
Rhode Island	539.91	489.59	502.84	490.35	491.00
South Carolina	386.48	334.20	318.23	312.57	318.48
South Dakota	306.78	272.46	256.42	245.98	248.06
Tennessee	440.52	379.57	350.88	342.82	354.15
Texas	529.05	458.14	424.72	411.65	434.51
Utah	378.17	328.41	307.09	297.74	308.59
Vermont	385.07	339.85	330.47	330.58	334.86
Virginia	407.01	350.78	323.24	315.37	323.95
Washington	372.69	327.22	317.86	313.96	326.49
West Virginia	402.20	354.05	345.67	342.73	353.11
Wisconsin	314.51	272.55	248.36	243.29	250.85
Wyoming	337.83	303.07	286.95	282.53	292.97
<b>Countrywide</b>	<b>463.71</b>	<b>400.59</b>	<b>377.44</b>	<b>371.06</b>	<b>381.91</b>

Table 3A

## Average Premiums and Expenditures 2019-2023

STATE	Comprehensive Written Premiums				
	2023	2022	2021	2020	2019
Alabama	729,893,734	604,804,856	558,680,273	525,885,558	500,642,401
Alaska	76,988,788	67,880,736	63,833,355	62,198,122	60,588,268
Arizona	1,168,207,059	1,003,066,710	894,674,336	824,412,976	788,410,124
Arkansas	442,680,123	427,864,984	402,083,634	379,481,882	361,596,542
California	3,233,393,465	2,257,221,864	2,133,299,138	2,044,712,043	2,012,139,473
Colorado	1,565,284,220	1,305,038,222	1,121,552,576	1,042,134,449	971,952,427
Connecticut	372,167,311	325,580,343	302,075,053	282,705,505	275,458,925
Delaware	119,217,401	98,776,463	88,713,235	83,393,681	79,267,600
District of Columbia	58,242,927	53,162,881	51,254,441	50,082,452	48,241,740
Florida	3,035,346,828	2,361,079,432	2,109,926,431	1,917,616,108	1,832,206,358
Georgia	1,379,760,971	1,211,521,671	1,121,724,372	1,053,781,257	1,015,746,310
Hawaii	93,301,521	86,597,354	82,546,867	78,931,954	76,886,042
Idaho	201,102,518	177,189,751	161,181,186	143,880,650	133,945,611
Illinois	1,532,315,721	1,195,494,102	1,053,070,121	998,236,352	949,494,267
Indiana	812,710,033	665,014,019	605,333,015	565,402,865	550,393,181
Iowa	635,441,700	534,722,086	483,862,468	454,975,020	431,633,964
Kansas	598,435,502	532,397,913	493,705,698	462,720,007	459,146,448
Kentucky	560,870,615	465,890,966	431,431,021	413,598,250	407,518,427
Louisiana	736,601,063	646,820,673	584,278,496	561,876,133	548,908,911
Maine	155,294,342	130,573,402	115,669,917	103,578,859	95,809,921
Maryland	821,683,440	689,893,405	628,105,199	621,365,096	605,255,697
Massachusetts	761,345,316	661,858,956	634,924,339	609,188,163	607,602,840
Michigan	1,303,700,026	996,461,047	853,022,725	879,241,490	834,707,411
Minnesota	1,167,006,632	927,040,306	814,430,993	769,769,955	748,345,933
Mississippi	435,688,032	416,648,977	385,511,615	357,733,472	339,603,570
Missouri	1,047,925,258	856,492,332	789,213,806	735,092,082	721,459,541
Montana	252,222,884	225,673,051	203,853,219	182,114,326	174,581,338
Nebraska	413,695,321	364,248,387	330,488,815	306,312,840	301,138,931
Nevada	240,264,860	212,827,607	200,280,351	188,341,284	186,778,203
New Hampshire	151,096,478	127,817,850	116,877,781	111,633,384	109,745,138
New Jersey	858,849,904	727,403,267	673,913,544	601,401,856	597,881,393
New Mexico	286,287,713	247,194,021	231,293,466	226,956,150	222,950,123
New York	1,984,362,324	1,671,173,698	1,560,270,235	1,448,924,482	1,401,375,772
North Carolina	1,382,262,557	1,222,869,906	1,107,404,238	1,031,320,439	827,207,126
North Dakota	174,035,785	153,346,035	133,921,127	124,449,402	124,626,936
Ohio	1,356,904,234	1,082,655,020	977,530,307	955,210,904	934,488,198
Oklahoma	684,135,837	601,387,799	551,983,590	519,818,281	506,102,785
Oregon	435,714,187	331,525,572	290,082,974	274,174,492	268,232,054
Pennsylvania	1,896,347,100	1,549,043,569	1,375,870,904	1,299,525,962	1,260,994,732
Rhode Island	109,319,290	95,694,778	86,950,376	81,056,586	76,028,601
South Carolina	820,466,018	758,573,252	715,598,935	681,638,747	647,846,009
South Dakota	253,935,856	213,834,081	190,520,239	174,522,304	168,767,019
Tennessee	981,627,496	814,857,131	733,847,585	678,795,423	640,290,902
Texas	5,791,426,762	4,583,752,600	4,079,016,427	3,810,698,004	3,812,787,201
Utah	303,221,905	259,291,149	235,995,934	216,425,741	209,071,708
Vermont	79,974,704	66,273,799	62,321,165	59,338,350	57,986,434
Virginia	1,131,053,054	949,561,638	846,466,346	809,794,154	799,143,128
Washington	684,340,700	566,204,920	535,155,695	504,456,293	495,438,419
West Virginia	316,480,678	262,072,844	237,078,896	229,101,339	224,563,783
Wisconsin	904,734,650	729,028,578	645,069,234	609,454,439	601,055,347
Wyoming	158,766,514	137,240,633	121,711,012	111,925,835	103,702,354
<b>Countrywide</b>	<b>44,696,131,357</b>	<b>36,652,644,636</b>	<b>33,207,606,705</b>	<b>31,259,385,398</b>	<b>30,209,745,566</b>

Table 3B

## Average Premiums and Expenditures 2019-2023

STATE	Comprehensive Written Exposures				
	2023	2022	2021	2020	2019
Alabama	3,026,629	2,999,196	2,969,603	2,837,013	2,779,027
Alaska	427,357	421,147	412,500	400,198	390,679
Arizona	4,244,024	4,188,712	4,082,934	3,944,677	3,779,239
Arkansas	1,518,027	1,649,011	1,617,384	1,549,193	1,501,936
California	21,550,506	21,639,153	21,524,794	21,021,589	20,843,945
Colorado	3,503,302	3,509,389	3,437,775	3,338,709	3,251,529
Connecticut	2,103,398	2,116,520	2,105,558	2,042,336	2,054,236
Delaware	647,955	634,214	619,920	595,308	583,066
District of Columbia	220,864	224,469	228,020	224,182	217,356
Florida	13,178,614	13,119,033	12,971,026	12,306,668	11,971,723
Georgia	6,083,685	6,092,088	5,997,425	5,766,954	5,624,804
Hawaii	795,895	789,446	771,347	740,045	723,249
Idaho	1,150,078	1,126,362	1,081,708	989,943	932,793
Illinois	7,004,341	6,970,729	6,938,492	6,794,697	6,556,572
Indiana	4,295,889	4,279,885	4,188,989	4,017,417	3,946,963
Iowa	2,045,274	2,024,523	2,008,097	1,970,226	1,946,317
Kansas	1,714,312	1,701,463	1,680,268	1,633,594	1,600,900
Kentucky	2,572,761	2,550,129	2,531,664	2,437,178	2,413,126
Louisiana	2,128,397	2,300,929	2,277,127	2,214,609	2,173,210
Maine	943,383	939,997	911,519	840,352	830,133
Maryland	3,743,106	3,744,050	3,714,957	3,645,074	3,601,868
Massachusetts	4,150,805	4,179,879	4,186,079	4,066,284	4,054,342
Michigan	5,503,217	5,201,712	4,896,833	5,205,112	5,142,963
Minnesota	3,638,744	3,633,713	3,599,361	3,551,496	3,486,494
Mississippi	1,386,948	1,521,561	1,531,185	1,453,832	1,417,767
Missouri	3,402,810	3,377,685	3,389,880	3,291,607	3,212,492
Montana	690,174	676,116	649,482	587,276	555,233
Nebraska	1,203,937	1,186,308	1,173,388	1,140,068	1,118,322
Nevada	1,769,769	1,750,953	1,695,584	1,627,737	1,566,644
New Hampshire	955,111	947,948	930,383	910,457	908,134
New Jersey	5,041,888	4,901,837	4,812,585	4,558,163	4,611,468
New Mexico	1,104,805	1,091,026	1,075,983	1,033,423	1,002,231
New York	8,304,065	8,317,883	8,314,932	8,190,454	8,104,585
North Carolina	6,656,009	6,569,581	6,544,139	6,337,151	5,541,570
North Dakota	562,440	548,418	536,818	478,548	470,353
Ohio	7,170,341	7,180,170	7,139,338	7,085,260	7,082,089
Oklahoma	2,025,533	2,018,649	2,006,055	1,936,956	1,868,361
Oregon	2,636,922	2,638,437	2,602,477	2,524,909	2,439,580
Pennsylvania	7,872,162	7,797,737	7,739,125	7,486,214	7,382,443
Rhode Island	589,314	570,682	545,794	547,990	539,279
South Carolina	3,271,117	3,364,395	3,264,972	3,137,603	3,059,866
South Dakota	537,117	525,055	512,032	494,509	485,570
Tennessee	4,282,443	4,222,680	4,123,503	3,924,345	3,803,956
Texas	14,478,382	14,306,587	14,014,638	13,636,929	13,350,410
Utah	1,895,016	1,867,023	1,807,717	1,722,295	1,643,322
Vermont	417,826	412,726	401,838	381,979	387,720
Virginia	5,531,185	5,514,051	5,591,252	5,445,628	5,345,811
Washington	4,445,804	4,360,944	4,275,914	4,175,889	4,078,264
West Virginia	1,047,542	1,040,849	1,032,418	1,010,453	995,522
Wisconsin	3,790,640	3,799,573	3,703,169	3,606,479	3,564,296
Wyoming	351,064	347,536	334,677	317,984	308,679
<b>Countrywide</b>	<b>187,610,927</b>	<b>186,892,159</b>	<b>184,502,658</b>	<b>179,176,992</b>	<b>175,250,437</b>

Table 3C

## Average Premiums and Expenditures 2019-2023

STATE	Comprehensive Average Premium				
	2023	2022	2021	2020	2019
Alabama	241.16	201.66	188.13	185.37	180.15
Alaska	180.15	161.18	154.75	155.42	155.08
Arizona	275.26	239.47	219.13	208.99	208.62
Arkansas	291.62	259.47	248.60	244.95	240.75
California	150.04	104.31	99.11	97.27	96.53
Colorado	446.80	371.87	326.24	312.14	298.92
Connecticut	176.94	153.83	143.47	138.42	134.09
Delaware	183.99	155.75	143.10	140.08	135.95
District of Columbia	263.70	236.84	224.78	223.40	221.95
Florida	230.32	179.97	162.66	155.82	153.04
Georgia	226.80	198.87	187.03	182.73	180.58
Hawaii	117.23	109.69	107.02	106.66	106.31
Idaho	174.86	157.31	149.01	145.34	143.60
Illinois	218.77	171.50	151.77	146.91	144.82
Indiana	189.18	155.38	144.51	140.74	139.45
Iowa	310.69	264.12	240.96	230.93	221.77
Kansas	349.08	312.91	293.83	283.25	286.81
Kentucky	218.00	182.69	170.41	169.70	168.88
Louisiana	346.08	281.11	256.59	253.71	252.58
Maine	164.61	138.91	126.90	123.26	115.42
Maryland	219.52	184.26	169.07	170.47	168.04
Massachusetts	183.42	158.34	151.68	149.81	149.86
Michigan	236.90	191.56	174.20	168.92	162.30
Minnesota	320.72	255.12	226.27	216.75	214.64
Mississippi	314.13	273.83	251.77	246.06	239.53
Missouri	307.96	253.57	232.81	223.32	224.58
Montana	365.45	333.78	313.87	310.10	314.43
Nebraska	343.62	307.04	281.65	268.68	269.28
Nevada	135.76	121.55	118.12	115.71	119.22
New Hampshire	158.20	134.84	125.62	122.61	120.85
New Jersey	170.34	148.39	140.03	131.94	129.65
New Mexico	259.13	226.57	214.96	219.62	222.45
New York	238.96	200.91	187.65	176.90	172.91
North Carolina	207.67	186.14	169.22	162.74	149.27
North Dakota	309.43	279.62	249.47	260.06	264.96
Ohio	189.24	150.78	136.92	134.82	131.95
Oklahoma	337.76	297.92	275.16	268.37	270.88
Oregon	165.24	125.65	111.46	108.59	109.95
Pennsylvania	240.89	198.65	177.78	173.59	170.81
Rhode Island	185.50	167.68	159.31	147.92	140.98
South Carolina	250.82	225.47	219.17	217.25	211.72
South Dakota	472.78	407.26	372.09	352.92	347.56
Tennessee	229.22	192.97	177.97	172.97	168.32
Texas	400.01	320.39	291.05	279.44	285.59
Utah	160.01	138.88	130.55	125.66	127.23
Vermont	191.41	160.58	155.09	155.34	149.56
Virginia	204.49	172.21	151.39	148.71	149.49
Washington	153.93	129.84	125.16	120.80	121.48
West Virginia	302.12	251.79	229.63	226.73	225.57
Wisconsin	238.68	191.87	174.19	168.99	168.63
Wyoming	452.24	394.90	363.67	351.99	335.96
<b>Countrywide</b>	<b>238.24</b>	<b>196.12</b>	<b>179.98</b>	<b>174.46</b>	<b>172.38</b>

Table 4

## Average Premiums and Expenditures 2019-2023

STATE	Average Expenditure				
	2023	2022	2021	2020	2019
Alabama	1,081.24	966.10	928.21	919.04	927.51
Alaska	1,112.96	1,013.94	975.74	967.26	991.00
Arizona	1,344.24	1,154.50	1,070.03	1,043.21	1,065.01
Arkansas	1,050.52	926.47	887.50	876.72	900.36
California	1,225.02	1,086.60	1,047.44	1,047.08	1,051.82
Colorado	1,452.82	1,274.60	1,188.74	1,171.65	1,175.48
Connecticut	1,393.90	1,279.23	1,240.93	1,230.17	1,266.79
Delaware	1,462.03	1,296.14	1,257.08	1,250.51	1,286.99
District of Columbia	1,676.99	1,501.41	1,434.16	1,411.28	1,439.99
Florida	1,864.63	1,567.88	1,423.68	1,389.08	1,488.73
Georgia	1,555.10	1,345.38	1,264.73	1,258.65	1,264.81
Hawaii	888.07	843.84	819.11	810.54	839.70
Idaho	863.91	772.38	741.20	724.63	739.88
Illinois	1,153.11	993.88	918.74	915.53	940.92
Indiana	926.41	814.11	767.14	769.45	780.69
Iowa	872.61	776.66	725.57	707.69	708.56
Kansas	972.57	868.11	815.81	792.71	817.88
Kentucky	1,045.66	937.84	901.67	918.14	947.49
Louisiana	1,754.03	1,557.99	1,500.10	1,494.85	1,560.00
Maine	856.28	766.89	722.94	703.99	696.52
Maryland	1,476.78	1,281.25	1,199.48	1,200.40	1,231.51
Massachusetts	1,326.46	1,191.02	1,200.48	1,169.84	1,182.69
Michigan	1,444.01	1,339.53	1,341.78	1,420.58	1,498.59
Minnesota	1,103.05	961.76	891.65	880.80	892.05
Mississippi	1,199.52	1,060.90	1,003.89	979.31	977.79
Missouri	1,154.78	1,003.60	931.82	909.39	933.54
Montana	975.02	884.92	845.57	834.31	836.46
Nebraska	981.06	872.22	816.85	795.34	807.44
Nevada	1,461.54	1,291.11	1,248.34	1,245.43	1,292.58
New Hampshire	986.84	880.82	843.18	848.30	864.76
New Jersey	1,573.21	1,411.47	1,365.14	1,334.03	1,390.44
New Mexico	1,081.61	957.50	892.50	903.87	932.65
New York	1,752.55	1,548.26	1,495.29	1,426.07	1,446.14
North Carolina	925.08	839.28	789.17	765.96	753.96
North Dakota	807.77	729.28	691.23	691.38	703.66
Ohio	947.22	835.23	779.94	786.63	806.07
Oklahoma	1,083.97	958.51	894.07	888.47	913.63
Oregon	1,170.31	1,005.65	947.01	951.77	990.24
Pennsylvania	1,154.57	1,017.59	967.38	975.58	995.08
Rhode Island	1,539.65	1,422.82	1,421.29	1,390.23	1,382.15
South Carolina	1,367.39	1,205.00	1,138.09	1,116.44	1,115.78
South Dakota	936.84	823.25	769.50	738.38	745.21
Tennessee	1,049.80	924.10	869.92	856.02	864.94
Texas	1,428.94	1,232.79	1,123.12	1,085.40	1,143.91
Utah	1,168.93	1,024.11	947.32	936.73	954.53
Vermont	893.16	792.96	779.96	784.31	783.69
Virginia	1,114.46	949.76	863.73	846.19	858.75
Washington	1,152.50	1,048.33	1,029.51	1,035.25	1,068.26
West Virginia	1,062.98	952.67	918.53	914.53	939.04
Wisconsin	922.41	810.42	758.41	747.67	767.65
Wyoming	948.37	848.02	789.56	769.22	776.95
<b>Countrywide</b>	<b>1,281.92</b>	<b>1,124.57</b>	<b>1,060.85</b>	<b>1,047.76</b>	<b>1,075.08</b>

Table 5

## Average Premiums and Expenditures 2019-2023

STATE	Combined Average Premium				
	2023	2022	2021	2020	2019
Alabama	1,268.71	1,128.18	1,084.76	1,078.53	1,094.34
Alaska	1,262.49	1,154.53	1,119.20	1,112.75	1,141.81
Arizona	1,504.59	1,285.84	1,198.49	1,169.15	1,201.08
Arkansas	1,296.46	1,133.16	1,089.41	1,078.31	1,098.95
California	1,417.94	1,252.41	1,213.15	1,216.16	1,219.43
Colorado	1,655.30	1,446.22	1,347.34	1,329.96	1,338.84
Connecticut	1,508.21	1,377.39	1,340.97	1,326.79	1,349.73
Delaware	1,569.21	1,388.80	1,350.51	1,346.83	1,387.16
District of Columbia	1,818.28	1,628.40	1,559.11	1,541.98	1,582.85
Florida	1,993.81	1,663.66	1,512.07	1,469.92	1,558.62
Georgia	1,746.32	1,514.42	1,432.32	1,426.38	1,436.55
Hawaii	998.04	951.75	926.91	919.40	955.50
Idaho	981.01	880.16	848.03	832.94	849.71
Illinois	1,256.58	1,080.34	1,001.63	997.18	1,018.50
Indiana	1,031.86	905.02	858.09	863.29	878.16
Iowa	1,010.40	898.06	841.64	822.17	823.53
Kansas	1,181.69	1,052.06	990.26	966.92	999.76
Kentucky	1,208.29	1,077.96	1,040.05	1,059.44	1,096.30
Louisiana	1,982.65	1,743.25	1,682.47	1,684.76	1,763.87
Maine	926.02	831.22	792.14	789.47	788.94
Maryland	1,601.63	1,389.10	1,304.04	1,309.95	1,348.08
Massachusetts	1,413.49	1,256.62	1,254.88	1,248.44	1,261.84
Michigan	1,572.77	1,450.02	1,450.52	1,535.56	1,622.75
Minnesota	1,223.48	1,062.68	986.15	972.91	991.33
Mississippi	1,394.52	1,232.43	1,172.82	1,148.95	1,150.84
Missouri	1,322.55	1,145.11	1,064.59	1,042.81	1,073.65
Montana	1,183.66	1,079.36	1,035.21	1,031.50	1,039.97
Nebraska	1,183.88	1,049.78	982.80	956.86	974.13
Nevada	1,600.12	1,413.99	1,369.16	1,365.05	1,419.65
New Hampshire	1,032.01	921.80	886.42	879.28	899.12
New Jersey	1,693.39	1,520.89	1,473.54	1,442.96	1,504.97
New Mexico	1,301.12	1,148.99	1,072.61	1,088.32	1,122.73
New York	1,895.99	1,676.16	1,624.27	1,550.99	1,577.48
North Carolina	1,096.56	990.66	926.90	901.33	888.94
North Dakota	961.28	871.05	824.85	843.17	861.32
Ohio	1,037.61	912.86	856.54	866.17	890.41
Oklahoma	1,324.15	1,171.76	1,093.70	1,087.42	1,117.75
Oregon	1,268.47	1,087.61	1,024.45	1,030.37	1,077.93
Pennsylvania	1,273.46	1,117.83	1,068.33	1,079.42	1,104.41
Rhode Island	1,709.69	1,577.02	1,587.25	1,549.19	1,550.64
South Carolina	1,516.71	1,332.24	1,266.32	1,246.61	1,248.82
South Dakota	1,157.70	1,022.42	960.15	924.17	932.68
Tennessee	1,211.72	1,061.27	1,001.13	987.96	1,004.15
Texas	1,726.91	1,469.27	1,343.03	1,302.63	1,370.28
Utah	1,284.60	1,127.57	1,044.43	1,028.38	1,051.23
Vermont	957.80	854.38	846.12	852.57	859.35
Virginia	1,238.13	1,055.56	960.50	944.70	966.99
Washington	1,234.68	1,125.03	1,109.99	1,115.80	1,154.97
West Virginia	1,227.39	1,098.61	1,064.12	1,064.14	1,096.10
Wisconsin	999.99	876.11	823.98	816.23	840.82
Wyoming	1,180.01	1,056.29	997.31	977.46	985.35
<b>Countrywide</b>	<b>1,438.60</b>	<b>1,257.31</b>	<b>1,189.16</b>	<b>1,176.81</b>	<b>1,207.71</b>

# **Auto Insurance Earned and Incurred Data**

## **General Information**

## 2020-2022 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

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

*Except:*

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

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

### Loss Development

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

- Bodily injury liability
- Personal injury protection (PIP)
- Combined single limit—bodily injury component (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**—Incurred 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.

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

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

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

*Except:*

**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 (-).

## 2020-2022 Auto Insurance Earned and Incurred Data State-Specific Information (General)

### **Voluntary Market Business and Residual Market Business**

#### **California**

The 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. 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 2020-2022.

#### **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.<sup>1</sup>

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

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

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

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

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

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

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

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

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<sup>2</sup> See Medical Payments, Page 101.

<sup>3</sup> See Personal Injury Protection, Page 86.

<sup>4</sup> See State Laws, Page 192.

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<sup>1</sup> See Combined Single Limit Liability, Page 59.

# 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 2020-2022

STATE	Voluntary Business					
	Earned Premiums			Earned Exposures		
	2022	2021	2020	2022	2021	2020
Alabama	868,125,418	858,706,061	833,600,468	3,965,057	3,930,805	3,813,277
Alaska	107,976,305	106,674,952	107,942,688	498,903	495,426	487,188
Arizona	1,526,764,062	1,478,501,873	1,440,611,105	4,938,325	4,895,854	4,751,878
Arkansas	381,105,077	376,571,440	368,272,649	2,063,786	2,042,399	1,980,281
California	7,473,661,218	7,465,510,831	7,560,755,947	28,111,392	28,235,048	27,919,576
Colorado	1,200,737,806	1,174,746,414	1,183,796,395	4,240,045	4,187,975	4,089,986
Connecticut	872,467,455	884,791,271	902,160,092	2,139,932	2,145,203	2,113,488
Delaware	228,091,378	222,592,693	224,247,765	692,515	687,624	665,594
District of Columbia	75,542,216	77,983,871	81,498,763	243,290	248,016	247,099
Florida	5,412,008,083	4,898,887,429	4,707,847,922	13,426,601	13,310,613	12,927,935
Georgia	3,182,055,153	3,027,548,030	2,971,037,702	7,455,381	7,399,443	7,124,758
Hawaii	103,128,576	103,032,194	106,293,572	897,752	889,049	869,649
Idaho	243,376,162	228,992,053	218,037,359	1,359,762	1,316,103	1,227,777
Illinois	1,631,939,837	1,581,710,738	1,648,660,770	7,057,365	7,081,924	6,951,032
Indiana	842,776,216	839,732,124	847,075,129	4,810,361	4,781,034	4,660,894
Iowa	303,268,734	301,373,612	306,987,575	2,466,573	2,474,504	2,438,287
Kansas	371,698,216	352,972,822	347,870,416	2,221,538	2,242,615	2,207,841
Kentucky	716,605,889	725,546,176	742,308,460	3,124,821	3,115,177	3,070,603
Louisiana	1,506,164,024	1,514,558,888	1,546,919,161	2,914,674	2,927,689	2,871,051
Maine	135,481,187	128,548,689	128,364,934	887,412	873,044	846,756
Maryland	1,191,575,194	1,185,277,118	1,207,498,427	4,169,400	4,205,579	4,166,398
Massachusetts	1,391,883,941	1,382,532,146	1,390,220,077	4,472,341	4,456,458	4,487,765
Michigan	1,015,691,021	1,009,757,590	821,815,580	5,261,436	5,148,337	4,931,118
Minnesota	523,789,393	520,716,997	535,148,731	3,984,960	4,030,241	3,995,359
Mississippi	449,998,807	447,077,519	422,438,609	1,938,770	1,949,533	1,886,422
Missouri	934,708,674	901,230,404	905,706,621	3,919,850	3,953,824	3,889,102
Montana	159,689,696	152,562,590	148,850,847	881,198	867,299	819,553
Nebraska	252,530,612	252,981,569	259,923,340	1,579,693	1,575,810	1,547,790
Nevada	1,075,814,688	1,038,111,738	1,024,105,103	2,143,503	2,134,994	2,037,070
New Hampshire	147,691,193	146,375,453	150,420,256	930,717	917,599	901,813
New Jersey	1,320,857,261	1,297,499,299	1,303,811,429	4,676,853	4,605,442	4,503,056
New Mexico	327,509,784	324,748,008	333,136,646	1,541,818	1,546,240	1,485,313
New York	2,869,108,850	2,818,919,680	2,785,437,312	8,706,314	8,751,795	8,661,122
North Carolina	1,492,839,409	1,444,774,829	1,418,984,947	8,630,717	8,540,602	8,299,496
North Dakota	49,662,402	47,949,936	50,207,431	605,740	603,887	603,056
Ohio	1,335,900,671	1,343,432,352	1,411,328,513	7,676,810	7,729,959	7,653,920
Oklahoma	539,931,490	534,801,605	544,171,979	2,688,039	2,735,709	2,654,721
Oregon	708,825,630	706,686,789	718,602,085	2,962,862	2,965,986	2,885,210
Pennsylvania	1,257,339,134	1,281,306,244	1,346,205,503	8,392,803	8,446,341	8,316,155
Rhode Island	249,243,228	253,743,622	251,424,008	648,409	644,790	631,173
South Carolina	1,365,746,067	1,312,813,044	1,259,244,223	4,209,183	4,116,589	3,891,602
South Dakota	92,563,113	91,679,340	94,280,040	715,709	709,965	695,494
Tennessee	937,663,075	921,566,594	908,647,803	5,012,703	4,930,877	4,768,362
Texas	6,042,531,579	5,431,979,947	5,284,278,229	n/a	n/a	n/a
Utah	580,982,527	535,092,724	518,804,271	2,126,537	2,118,901	2,012,135
Vermont	51,438,468	52,953,824	54,867,948	395,558	391,656	386,601
Virginia	1,417,718,081	1,346,969,506	1,363,195,309	6,423,542	6,461,326	6,452,010
Washington	1,321,853,082	1,328,015,729	1,338,703,590	4,875,910	4,842,468	4,710,994
West Virginia	244,783,826	249,148,400	256,871,945	1,264,427	1,269,091	1,260,327
Wisconsin	701,541,188	706,325,017	730,965,130	3,908,667	3,895,056	3,856,431
Wyoming	63,089,138	61,058,509	60,150,317	475,628	474,967	459,852
<b>Countrywide</b>	<b>57,297,474,234</b>	<b>55,477,070,283</b>	<b>55,173,735,121</b>	<b>198,735,582</b>	<b>198,300,866</b>	<b>194,114,370</b>
<b>CW w/o TX and MA</b>	<b>49,863,058,714</b>	<b>48,662,558,190</b>	<b>48,499,236,815</b>	<b>194,263,241</b>	<b>193,844,408</b>	<b>189,626,605</b>

Table 6B

## Bodily Injury Liability 2020-2022

STATE	Voluntary Business					
	Incurred Losses			Incurred Claims		
	2022	2021	2020	2022	2021	2020
Alabama	586,434,127	587,427,265	510,280,206	27,735	28,874	25,902
Alaska	77,943,646	70,761,762	72,422,934	2,622	2,640	2,678
Arizona	1,329,331,459	1,147,579,117	826,078,475	57,076	54,589	46,646
Arkansas	256,633,971	249,329,715	223,548,899	18,753	18,715	17,677
California	6,540,933,293	5,391,497,848	4,259,763,002	207,671	196,974	161,418
Colorado	864,196,445	803,254,501	677,019,805	23,798	23,013	22,210
Connecticut	675,427,791	659,087,942	560,154,416	20,868	21,617	19,081
Delaware	187,650,130	175,418,798	150,392,404	6,762	6,779	6,501
District of Columbia	59,437,234	63,040,074	53,573,705	3,879	3,894	3,749
Florida	5,194,251,361	4,731,096,435	3,885,297,192	183,912	178,396	154,049
Georgia	3,151,272,844	2,786,802,237	2,239,798,962	127,907	122,888	107,750
Hawaii	65,100,687	53,828,009	42,523,986	1,618	1,438	1,128
Idaho	139,112,503	145,589,356	119,420,774	7,647	7,838	6,775
Illinois	1,270,000,244	1,157,941,613	949,009,269	46,221	45,434	38,966
Indiana	570,778,538	563,757,477	463,119,231	24,779	25,838	22,648
Iowa	211,272,587	202,713,891	166,710,850	10,115	10,646	9,360
Kansas	295,275,223	276,526,765	221,474,856	8,365	8,087	7,396
Kentucky	566,741,852	513,966,460	476,925,216	21,284	21,322	21,495
Louisiana	1,041,249,770	1,112,219,034	962,757,411	60,620	66,598	59,668
Maine	91,223,164	91,736,703	74,582,227	3,540	3,648	3,306
Maryland	1,007,985,545	923,537,373	778,633,488	56,405	54,779	51,535
Massachusetts	811,371,723	716,082,201	583,141,819	43,431	41,583	34,840
Michigan	811,790,479	709,367,852	425,498,862	10,453	9,487	7,406
Minnesota	282,394,452	296,548,884	280,512,141	8,341	8,145	7,991
Mississippi	302,665,085	303,140,524	277,789,018	16,222	17,265	16,607
Missouri	709,735,254	712,949,509	582,185,988	27,256	28,997	26,094
Montana	102,787,965	93,162,358	81,593,278	3,796	3,756	3,621
Nebraska	194,768,788	182,894,622	151,734,297	8,528	8,704	7,720
Nevada	965,545,895	857,455,386	658,114,325	33,004	31,121	25,530
New Hampshire	107,249,212	96,596,847	80,111,357	3,428	3,425	3,063
New Jersey	1,230,505,800	1,062,200,531	857,727,045	31,003	28,090	23,935
New Mexico	215,321,403	212,862,892	170,964,685	11,577	11,534	9,847
New York	2,804,975,045	2,541,853,885	2,069,059,762	64,653	60,431	53,087
North Carolina	1,165,471,846	1,159,456,660	1,004,995,049	83,930	86,084	79,244
North Dakota	35,213,166	36,936,576	27,094,920	960	960	924
Ohio	899,871,672	892,590,743	778,841,382	54,601	57,793	53,246
Oklahoma	381,364,584	388,161,115	319,569,342	20,452	21,972	19,800
Oregon	465,277,896	458,658,429	389,769,637	20,340	20,685	20,061
Pennsylvania	983,008,167	940,221,378	795,706,597	33,063	34,806	31,508
Rhode Island	160,154,363	158,928,603	133,250,900	9,460	9,492	8,360
South Carolina	1,026,701,416	1,019,365,000	837,796,844	58,248	60,288	53,427
South Dakota	71,501,563	69,900,351	51,780,014	2,381	2,423	2,059
Tennessee	736,560,805	652,848,479	551,239,200	32,324	31,393	27,936
Texas	5,216,907,010	4,541,292,633	3,472,669,246	n/a	n/a	n/a
Utah	405,122,302	400,016,211	335,094,376	13,849	14,299	13,081
Vermont	32,463,233	25,577,654	26,493,885	1,306	1,249	1,237
Virginia	1,062,988,261	979,058,382	826,205,158	50,427	49,161	44,768
Washington	1,007,087,721	901,224,894	717,807,210	36,510	36,142	32,270
West Virginia	157,640,814	157,362,674	134,739,955	6,759	6,978	6,745
Wisconsin	498,976,400	475,990,321	399,535,431	16,441	17,166	15,158
Wyoming	40,147,878	48,487,245	37,292,183	1,539	1,671	1,555
<b>Countrywide</b>	<b>47,067,822,612</b>	<b>42,798,305,214</b>	<b>34,771,801,214</b>	<b>1,625,859</b>	<b>1,609,107</b>	<b>1,421,058</b>
<b>CW w/o TX and MA</b>	<b>41,039,543,879</b>	<b>37,540,930,380</b>	<b>30,715,990,149</b>	<b>1,582,428</b>	<b>1,567,524</b>	<b>1,386,218</b>

Table 6C

## Bodily Injury Liability 2020-2022

STATE	Voluntary Business					
	Pure Premium			Loss Ratio		
	2022	2021	2020	2022	2021	2020
Alabama	147.90	149.44	133.82	67.55	68.41	61.21
Alaska	156.23	142.83	148.66	72.19	66.33	67.09
Arizona	269.19	234.40	173.84	87.07	77.62	57.34
Arkansas	124.35	122.08	112.89	67.34	66.21	60.70
California	232.68	190.95	152.57	87.52	72.22	56.34
Colorado	203.82	191.80	165.53	71.97	68.38	57.19
Connecticut	315.63	307.24	265.04	77.42	74.49	62.09
Delaware	270.97	255.11	225.95	82.27	78.81	67.07
District of Columbia	244.31	254.18	216.81	78.68	80.84	65.74
Florida	386.86	355.44	300.54	95.98	96.57	82.53
Georgia	422.68	376.62	314.37	99.03	92.05	75.39
Hawaii	72.52	60.55	48.90	63.13	52.24	40.01
Idaho	102.31	110.62	97.27	57.16	63.58	54.77
Illinois	179.95	163.51	136.53	77.82	73.21	57.56
Indiana	118.66	117.92	99.36	67.73	67.14	54.67
Iowa	85.65	81.92	68.37	69.67	67.26	54.31
Kansas	132.91	123.31	100.31	79.44	78.34	63.67
Kentucky	181.37	164.99	155.32	79.09	70.84	64.25
Louisiana	357.24	379.90	335.33	69.13	73.44	62.24
Maine	102.80	105.08	88.08	67.33	71.36	58.10
Maryland	241.76	219.60	186.88	84.59	77.92	64.48
Massachusetts	181.42	160.68	129.94	58.29	51.79	41.95
Michigan	154.29	137.79	86.29	79.92	70.25	51.78
Minnesota	70.87	73.58	70.21	53.91	56.95	52.42
Mississippi	156.11	155.49	147.26	67.26	67.80	65.76
Missouri	181.06	180.32	149.70	75.93	79.11	64.28
Montana	116.65	107.42	99.56	64.37	61.07	54.82
Nebraska	123.30	116.06	98.03	77.13	72.30	58.38
Nevada	450.45	401.62	323.07	89.75	82.60	64.26
New Hampshire	115.23	105.27	88.83	72.62	65.99	53.26
New Jersey	263.11	230.64	190.48	93.16	81.87	65.79
New Mexico	139.65	137.66	115.10	65.75	65.55	51.32
New York	322.18	290.44	238.89	97.76	90.17	74.28
North Carolina	135.04	135.76	121.09	78.07	80.25	70.82
North Dakota	58.13	61.16	44.93	70.91	77.03	53.97
Ohio	117.22	115.47	101.76	67.36	66.44	55.18
Oklahoma	141.87	141.89	120.38	70.63	72.58	58.73
Oregon	157.04	154.64	135.09	65.64	64.90	54.24
Pennsylvania	117.13	111.32	95.68	78.18	73.38	59.11
Rhode Island	247.00	246.48	211.12	64.26	62.63	53.00
South Carolina	243.92	247.62	215.28	75.18	77.65	66.53
South Dakota	99.90	98.46	74.45	77.25	76.24	54.92
Tennessee	146.94	132.40	115.60	78.55	70.84	60.67
Texas	n/a	n/a	n/a	86.34	83.60	65.72
Utah	190.51	188.78	166.54	69.73	74.76	64.59
Vermont	82.07	65.31	68.53	63.11	48.30	48.29
Virginia	165.48	151.53	128.05	74.98	72.69	60.61
Washington	206.54	186.11	152.37	76.19	67.86	53.62
West Virginia	124.67	124.00	106.91	64.40	63.16	52.45
Wisconsin	127.66	122.20	103.60	71.13	67.39	54.66
Wyoming	84.41	102.09	81.10	63.64	79.41	62.00
<b>Countrywide</b>	<b>236.84</b>	<b>215.83</b>	<b>179.13</b>	<b>82.15</b>	<b>77.15</b>	<b>63.02</b>
<b>CW w/o TX and MA</b>	<b>211.26</b>	<b>193.67</b>	<b>161.98</b>	<b>82.30</b>	<b>77.15</b>	<b>63.33</b>

Table 6D

## Bodily Injury Liability 2020-2022

STATE	Voluntary Business					
	Frequency			Severity		
	2022	2021	2020	2022	2021	2020
Alabama	0.70	0.73	0.68	21,144.19	20,344.51	19,700.42
Alaska	0.53	0.53	0.55	29,726.79	26,803.70	27,043.66
Arizona	1.16	1.12	0.98	23,290.55	21,022.17	17,709.52
Arkansas	0.91	0.92	0.89	13,684.96	13,322.45	12,646.31
California	0.74	0.70	0.58	31,496.61	27,371.62	26,389.64
Colorado	0.56	0.55	0.54	36,313.83	34,904.38	30,482.66
Connecticut	0.98	1.01	0.90	32,366.68	30,489.33	29,356.66
Delaware	0.98	0.99	0.98	27,750.68	25,876.80	23,133.73
District of Columbia	1.59	1.57	1.52	15,322.82	16,189.03	14,290.13
Florida	1.37	1.34	1.19	28,243.13	26,520.19	25,221.18
Georgia	1.72	1.66	1.51	24,637.22	22,677.58	20,787.00
Hawaii	0.18	0.16	0.13	40,235.28	37,432.55	37,698.57
Idaho	0.56	0.60	0.55	18,191.77	18,574.81	17,626.68
Illinois	0.65	0.64	0.56	27,476.69	25,486.24	24,354.80
Indiana	0.52	0.54	0.49	23,034.77	21,818.93	20,448.57
Iowa	0.41	0.43	0.38	20,887.06	19,041.32	17,810.99
Kansas	0.38	0.36	0.33	35,298.89	34,193.99	29,945.22
Kentucky	0.68	0.68	0.70	26,627.60	24,104.98	22,187.73
Louisiana	2.08	2.27	2.08	17,176.67	16,700.49	16,135.24
Maine	0.40	0.42	0.39	25,769.26	25,147.12	22,559.66
Maryland	1.35	1.30	1.24	17,870.50	16,859.33	15,108.83
Massachusetts	0.97	0.93	0.78	18,681.86	17,220.55	16,737.71
Michigan	0.20	0.18	0.15	77,661.00	74,772.62	57,453.26
Minnesota	0.21	0.20	0.20	33,856.19	36,408.70	35,103.51
Mississippi	0.84	0.89	0.88	18,657.69	17,558.10	16,727.22
Missouri	0.70	0.73	0.67	26,039.60	24,587.01	22,311.11
Montana	0.43	0.43	0.44	27,077.97	24,803.61	22,533.35
Nebraska	0.54	0.55	0.50	22,838.74	21,012.71	19,654.70
Nevada	1.54	1.46	1.25	29,255.42	27,552.31	25,778.08
New Hampshire	0.37	0.37	0.34	31,286.23	28,203.46	26,154.54
New Jersey	0.66	0.61	0.53	39,689.89	37,814.19	35,835.68
New Mexico	0.75	0.75	0.66	18,599.07	18,455.25	17,362.11
New York	0.74	0.69	0.61	43,385.07	42,062.09	38,974.89
North Carolina	0.97	1.01	0.95	13,886.24	13,468.90	12,682.29
North Dakota	0.16	0.16	0.15	36,680.38	38,475.60	29,323.51
Ohio	0.71	0.75	0.70	16,480.86	15,444.62	14,627.23
Oklahoma	0.76	0.80	0.75	18,646.81	17,666.17	16,139.87
Oregon	0.69	0.70	0.70	22,875.02	22,173.48	19,429.22
Pennsylvania	0.39	0.41	0.38	29,731.37	27,013.20	25,254.11
Rhode Island	1.46	1.47	1.32	16,929.64	16,743.43	15,939.10
South Carolina	1.38	1.46	1.37	17,626.38	16,908.26	15,681.15
South Dakota	0.33	0.34	0.30	30,030.06	28,848.68	25,148.14
Tennessee	0.64	0.64	0.59	22,786.81	20,795.99	19,732.22
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	0.65	0.67	0.65	29,252.82	27,975.12	25,616.88
Vermont	0.33	0.32	0.32	24,856.99	20,478.51	21,417.85
Virginia	0.79	0.76	0.69	21,079.74	19,915.35	18,455.26
Washington	0.75	0.75	0.68	27,583.89	24,935.67	22,243.79
West Virginia	0.53	0.55	0.54	23,323.10	22,551.26	19,976.27
Wisconsin	0.42	0.44	0.39	30,349.52	27,728.67	26,358.06
Wyoming	0.32	0.35	0.34	26,086.99	29,016.90	23,982.11
<b>Countrywide</b>	<b>0.82</b>	<b>0.81</b>	<b>0.73</b>	<b>28,949.51</b>	<b>26,597.55</b>	<b>24,468.95</b>
<b>CW w/o TX and MA</b>	<b>0.81</b>	<b>0.81</b>	<b>0.73</b>	<b>25,934.54</b>	<b>23,949.19</b>	<b>22,158.12</b>

Table 7A

## Bodily Injury Liability 2020-2022

STATE	Residual Business					
	Earned Premiums			Earned Exposures		
	2022	2021	2020	2022	2021	2020
Alabama	142	1,466	2,093	0	1	3
Alaska	691	2,733	1,905	2	4	4
Arizona	0	0	0	0	0	0
Arkansas	0	0	668	0	0	0
California	4,233,353	4,643,816	4,805,601	22,014	24,149	24,430
Colorado	14	1,259	1,613	0	1	2
Connecticut	31,194	39,999	75,317	29	34	60
Delaware	0	269	2,771	0	0	2
District of Columbia	37,492	72,747	144,557	37	69	130
Florida	36,596	47,024	56,446	30	36	39
Georgia	0	0	0	0	0	0
Hawaii	101,897	152,165	282,537	105	165	294
Idaho	0	0	9	0	0	0
Illinois	16,840	25,530	45,690	27	42	78
Indiana	0	50	625	0	0	4
Iowa	0	399	2,261	0	1	6
Kansas	126,612	151,951	234,679	336	458	725
Kentucky	16,078	46,307	71,250	7	23	47
Louisiana	1,264	9,507	34,338	1	7	18
Maine	-12	1,853	2,016	1	3	3
Maryland	14,712,105	17,582,093	22,500,659	22,386	26,853	34,204
Massachusetts	12,433,174	15,732,034	23,360,088	17,765	23,760	35,486
Michigan	72,295	52,326	222,053	165	110	826
Minnesota	0	-17	3,415	0	0	3
Mississippi	0	0	0	0	0	0
Missouri	3,104	2,959	773	2	4	1
Montana	1,502	412	2,914	5	3	5
Nebraska	0	-364	2,553	0	-1	4
Nevada	0	0	0	0	0	0
New Hampshire	4,433	5,888	10,591	5	7	15
New Jersey	875,573	1,292,159	1,936,889	663	961	1,463
New Mexico	2,604	2,925	1,811	3	3	2
New York	15,360,285	15,051,637	20,520,289	20,129	20,859	28,103
North Carolina	0	0	0	0	0	0
North Dakota	0	-3	387	0	0	2
Ohio	0	-56	8,785	0	0	4
Oklahoma	0	-49	2,078	0	0	3
Oregon	434	2,186	4,688	0	2	3
Pennsylvania	759,351	1,051,202	1,309,176	2,872	3,989	5,012
Rhode Island	6,440,956	8,280,918	10,363,815	5,417	6,871	8,815
South Carolina	4,233	-78	1,177	2	1	2
South Dakota	0	-14	2,217	0	0	2
Tennessee	0	1,173	2,980	0	1	2
Texas	354,575	406,146	581,739	n/a	n/a	n/a
Utah	-103	295	1,064	0	0	2
Vermont	3,075	4,898	6,703	9	13	15
Virginia	60,379	67,844	126,646	90	108	186
Washington	473	1,829	7,949	1	1	4
West Virginia	6,763	6,831	6,935	14	12	13
Wisconsin	0	227	6,145	0	1	4
Wyoming	0	-44	959	0	0	2
<b>Countrywide</b>	<b>55,697,372</b>	<b>64,742,432</b>	<b>86,759,854</b>	<b>92,117</b>	<b>108,551</b>	<b>140,028</b>
<b>CW w/o TX and MA</b>	<b>42,909,623</b>	<b>48,604,252</b>	<b>62,818,027</b>	<b>74,352</b>	<b>84,791</b>	<b>104,542</b>

Table 7B

## Bodily Injury Liability 2020-2022

STATE	Residual Business					
	Incurred Losses			Incurred Claims		
	2022	2021	2020	2022	2021	2020
Alabama	0	0	0	0	0	0
Alaska	0	0	0	0	0	0
Arizona	0	0	0	0	0	0
Arkansas	0	0	0	0	0	0
California	3,168,976	3,081,721	2,812,021	293	285	267
Colorado	0	0	3,076	0	0	1
Connecticut	91,609	20,006	70,816	6	1	5
Delaware	0	0	0	0	0	0
District of Columbia	176,736	29,275	181,366	12	2	13
Florida	45,379	22	0	7	1	0
Georgia	0	0	0	0	0	0
Hawaii	0	18,615	108,481	0	3	14
Idaho	0	0	0	0	0	0
Illinois	0	31,150	0	0	1	0
Indiana	0	0	6,330	0	0	1
Iowa	0	0	0	0	0	0
Kansas	46,866	125,911	111,296	3	7	6
Kentucky	65,354	0	47,962	4	0	4
Louisiana	0	7,110	0	0	1	0
Maine	0	0	0	0	0	0
Maryland	12,623,196	14,895,917	15,697,875	1,212	1,594	1,844
Massachusetts	10,827,050	10,895,568	12,968,805	793	913	1,093
Michigan	0	143	177,990	0	3	3
Minnesota	0	0	0	0	0	0
Mississippi	0	0	0	0	0	0
Missouri	0	0	7,663	0	0	1
Montana	0	0	0	0	0	0
Nebraska	0	0	3,915	0	0	1
Nevada	0	0	0	0	0	0
New Hampshire	0	0	0	0	0	0
New Jersey	932,341	828,026	6,069,935	32	30	112
New Mexico	0	0	0	0	0	0
New York	15,758,775	15,551,011	16,473,657	672	679	770
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	761,684	1,531,718	1,357,895	39	91	92
Rhode Island	5,680,430	6,548,455	7,622,211	395	476	611
South Carolina	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	126	0	0	0	0	0
Texas	363,257	494,694	539,784	n/a	n/a	n/a
Utah	0	0	0	0	0	0
Vermont	0	0	0	0	0	0
Virginia	85,947	24,960	1,932	6	4	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
<b>Countrywide</b>	<b>50,627,726</b>	<b>54,084,302</b>	<b>64,263,010</b>	<b>3,474</b>	<b>4,091</b>	<b>4,840</b>
<b>CW w/o TX and MA</b>	<b>39,437,419</b>	<b>42,694,040</b>	<b>50,754,421</b>	<b>2,681</b>	<b>3,178</b>	<b>3,747</b>

Table 7C

## Bodily Injury Liability 2020-2022

STATE	Residual Business					
	Pure Premium			Loss Ratio		
	2022	2021	2020	2022	2021	2020
Alabama	-	0.00	0.00	0.00	0.00	0.00
Alaska	0.00	0.00	0.00	0.00	0.00	0.00
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	-	0.00
California	143.95	127.61	115.11	74.86	66.36	58.52
Colorado	-	0.00	1,538.00	0.00	0.00	190.70
Connecticut	3,158.93	588.41	1,180.27	293.68	50.02	94.02
Delaware	-	-	0.00	-	0.00	0.00
District of Columbia	4,776.65	424.28	1,395.12	471.40	40.24	125.46
Florida	1,512.63	0.61	0.00	124.00	0.05	0.00
Georgia	-	-	-	-	-	-
Hawaii	0.00	112.82	368.98	0.00	12.23	38.40
Idaho	-	-	-	-	-	0.00
Illinois	0.00	741.67	0.00	0.00	122.01	0.00
Indiana	-	-	1,582.50	-	0.00	1,012.80
Iowa	-	0.00	0.00	-	0.00	0.00
Kansas	139.48	274.91	153.51	37.02	82.86	47.42
Kentucky	9,336.29	0.00	1,020.47	406.48	0.00	67.32
Louisiana	0.00	1,015.71	0.00	0.00	74.79	0.00
Maine	0.00	0.00	0.00	0.00	0.00	0.00
Maryland	563.89	554.72	458.95	85.80	84.72	69.77
Massachusetts	609.46	458.57	365.46	87.08	69.26	55.52
Michigan	0.00	1.30	215.48	0.00	0.27	80.16
Minnesota	-	-	0.00	-	0.00	0.00
Mississippi	-	-	-	-	-	-
Missouri	0.00	0.00	7,663.00	0.00	0.00	991.33
Montana	0.00	0.00	0.00	0.00	0.00	0.00
Nebraska	-	0.00	978.75	-	0.00	153.35
Nevada	-	-	-	-	-	-
New Hampshire	0.00	0.00	0.00	0.00	0.00	0.00
New Jersey	1,406.25	861.63	4,148.96	106.48	64.08	313.39
New Mexico	0.00	0.00	0.00	0.00	0.00	0.00
New York	782.89	745.53	586.19	102.59	103.32	80.28
North Carolina	-	-	-	-	-	-
North Dakota	-	-	0.00	-	0.00	0.00
Ohio	-	-	0.00	-	0.00	0.00
Oklahoma	-	-	0.00	-	0.00	0.00
Oregon	-	0.00	0.00	0.00	0.00	0.00
Pennsylvania	265.21	383.99	270.93	100.31	145.71	103.72
Rhode Island	1,048.63	953.06	864.69	88.19	79.08	73.55
South Carolina	0.00	0.00	0.00	0.00	0.00	0.00
South Dakota	-	-	0.00	-	0.00	0.00
Tennessee	-	0.00	0.00	-	0.00	0.00
Texas	n/a	n/a	n/a	102.45	121.80	92.79
Utah	-	-	0.00	0.00	0.00	0.00
Vermont	0.00	0.00	0.00	0.00	0.00	0.00
Virginia	954.97	231.11	10.39	142.35	36.79	1.53
Washington	0.00	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
Wyoming	-	-	0.00	-	0.00	0.00
<b>Countrywide</b>	<b>549.60</b>	<b>498.24</b>	<b>458.93</b>	<b>90.90</b>	<b>83.54</b>	<b>74.07</b>
<b>CW w/o TX and MA</b>	<b>530.42</b>	<b>503.52</b>	<b>485.49</b>	<b>91.91</b>	<b>87.84</b>	<b>80.80</b>

Table 7D

## Bodily Injury Liability 2020-2022

STATE	Residual Business					
	Frequency			Severity		
	2022	2021	2020	2022	2021	2020
Alabama	-	0.00	0.00	-	-	-
Alaska	0.00	0.00	0.00	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	-	-
California	1.33	1.18	1.09	10,815.62	10,813.06	10,531.91
Colorado	-	0.00	50.00	-	-	3,076.00
Connecticut	20.69	2.94	8.33	15,268.17	20,006.00	14,163.20
Delaware	-	-	0.00	-	-	-
District of Columbia	32.43	2.90	10.00	14,728.00	14,637.50	13,951.23
Florida	23.33	2.78	0.00	6,482.71	22.00	-
Georgia	-	-	-	-	-	-
Hawaii	0.00	1.82	4.76	-	6,205.00	7,748.64
Idaho	-	-	-	-	-	-
Illinois	0.00	2.38	0.00	-	31,150.00	-
Indiana	-	-	25.00	-	-	6,330.00
Iowa	-	0.00	0.00	-	-	-
Kansas	0.89	1.53	0.83	15,622.00	17,987.29	18,549.33
Kentucky	57.14	0.00	8.51	16,338.50	-	11,990.50
Louisiana	0.00	14.29	0.00	-	7,110.00	-
Maine	0.00	0.00	0.00	-	-	-
Maryland	5.41	5.94	5.39	10,415.18	9,344.99	8,512.95
Massachusetts	4.46	3.84	3.08	13,653.28	11,933.81	11,865.33
Michigan	0.00	2.73	0.36	-	47.67	59,330.00
Minnesota	-	-	0.00	-	-	-
Mississippi	-	-	-	-	-	-
Missouri	0.00	0.00	100.00	-	-	7,663.00
Montana	0.00	0.00	0.00	-	-	-
Nebraska	-	0.00	25.00	-	-	3,915.00
Nevada	-	-	-	-	-	-
New Hampshire	0.00	0.00	0.00	-	-	-
New Jersey	4.83	3.12	7.66	29,135.66	27,600.87	54,195.85
New Mexico	0.00	0.00	0.00	-	-	-
New York	3.34	3.26	2.74	23,450.56	22,902.81	21,394.36
North Carolina	-	-	-	-	-	-
North Dakota	-	-	0.00	-	-	-
Ohio	-	-	0.00	-	-	-
Oklahoma	-	-	0.00	-	-	-
Oregon	-	0.00	0.00	-	-	-
Pennsylvania	1.36	2.28	1.84	19,530.36	16,832.07	14,759.73
Rhode Island	7.29	6.93	6.93	14,380.84	13,757.26	12,474.98
South Carolina	0.00	0.00	0.00	-	-	-
South Dakota	-	-	0.00	-	-	-
Tennessee	-	0.00	0.00	-	-	-
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	-	-	0.00	-	-	-
Vermont	0.00	0.00	0.00	-	-	-
Virginia	6.67	3.70	1.08	14,324.50	6,240.00	966.00
Washington	0.00	0.00	0.00	-	-	-
West Virginia	0.00	0.00	0.00	-	-	-
Wisconsin	-	0.00	0.00	-	-	-
Wyoming	-	-	0.00	-	-	-
<b>Countrywide</b>	<b>3.77</b>	<b>3.77</b>	<b>3.46</b>	<b>14,573.32</b>	<b>13,220.31</b>	<b>13,277.48</b>
<b>CW w/o TX and MA</b>	<b>3.61</b>	<b>3.75</b>	<b>3.58</b>	<b>14,709.97</b>	<b>13,434.25</b>	<b>13,545.35</b>

Table 8A

## Bodily Injury Liability 2020-2022

STATE	Total Business					
	Earned Premiums			Earned Exposures		
	2022	2021	2020	2022	2021	2020
Alabama	868,125,560	858,707,527	833,602,561	3,965,057	3,930,806	3,813,280
Alaska	107,976,996	106,677,685	107,944,593	498,905	495,430	487,192
Arizona	1,526,764,062	1,478,501,873	1,440,611,105	4,938,325	4,895,854	4,751,878
Arkansas	381,105,077	376,571,440	368,273,317	2,063,786	2,042,399	1,980,281
California	7,477,894,571	7,470,154,647	7,565,561,548	28,133,406	28,259,197	27,944,006
Colorado	1,200,737,820	1,174,747,673	1,183,798,008	4,240,045	4,187,976	4,089,988
Connecticut	872,498,649	884,831,270	902,235,409	2,139,961	2,145,237	2,113,548
Delaware	228,091,378	222,592,962	224,250,536	692,515	687,624	665,596
District of Columbia	75,579,708	78,056,618	81,643,320	243,327	248,085	247,229
Florida	5,412,044,679	4,898,934,453	4,707,904,368	13,426,631	13,310,649	12,927,974
Georgia	3,182,055,153	3,027,548,030	2,971,037,702	7,455,381	7,399,443	7,124,758
Hawaii	103,230,473	103,184,359	106,576,109	897,857	889,214	869,943
Idaho	243,376,162	228,992,053	218,037,368	1,359,762	1,316,103	1,227,777
Illinois	1,631,956,677	1,581,736,268	1,648,706,460	7,057,392	7,081,966	6,951,110
Indiana	842,776,216	839,732,174	847,075,754	4,810,361	4,781,034	4,660,898
Iowa	303,268,734	301,374,011	306,989,836	2,466,573	2,474,505	2,438,293
Kansas	371,824,828	353,124,773	348,105,095	2,221,874	2,243,073	2,208,566
Kentucky	716,621,967	725,592,483	742,379,710	3,124,828	3,115,200	3,070,650
Louisiana	1,506,165,288	1,514,568,395	1,546,953,499	2,914,675	2,927,696	2,871,069
Maine	135,481,175	128,550,542	128,366,950	887,413	873,047	846,759
Maryland	1,206,287,299	1,202,859,211	1,229,999,086	4,191,786	4,232,432	4,200,602
Massachusetts	1,404,317,115	1,398,264,180	1,413,580,165	4,490,106	4,480,218	4,523,251
Michigan	1,015,763,316	1,009,809,916	822,037,633	5,261,601	5,148,447	4,931,944
Minnesota	523,789,393	520,716,980	535,152,146	3,984,960	4,030,241	3,995,362
Mississippi	449,998,807	447,077,519	422,438,609	1,938,770	1,949,533	1,886,422
Missouri	934,711,778	901,233,363	905,707,394	3,919,852	3,953,828	3,889,103
Montana	159,691,198	152,563,002	148,853,761	881,203	867,302	819,558
Nebraska	252,530,612	252,981,205	259,925,893	1,579,693	1,575,809	1,547,794
Nevada	1,075,814,688	1,038,111,738	1,024,105,103	2,143,503	2,134,994	2,037,070
New Hampshire	147,695,626	146,381,341	150,430,847	930,722	917,606	901,828
New Jersey	1,321,732,834	1,298,791,458	1,305,748,318	4,677,516	4,606,403	4,504,519
New Mexico	327,512,388	324,750,933	333,138,457	1,541,821	1,546,243	1,485,315
New York	2,884,469,135	2,833,971,317	2,805,957,601	8,726,443	8,772,654	8,689,225
North Carolina	1,492,839,409	1,444,774,829	1,418,984,947	8,630,717	8,540,602	8,299,496
North Dakota	49,662,402	47,949,933	50,207,818	605,740	603,887	603,058
Ohio	1,335,900,671	1,343,432,296	1,411,337,298	7,676,810	7,729,959	7,653,924
Oklahoma	539,931,490	534,801,556	544,174,057	2,688,039	2,735,709	2,654,724
Oregon	708,826,064	706,688,975	718,606,773	2,962,862	2,965,988	2,885,213
Pennsylvania	1,258,098,485	1,282,357,446	1,347,514,679	8,395,675	8,450,330	8,321,167
Rhode Island	255,684,184	262,024,540	261,787,823	653,826	651,661	639,988
South Carolina	1,365,750,300	1,312,812,966	1,259,245,400	4,209,185	4,116,590	3,891,604
South Dakota	92,563,113	91,679,326	94,282,257	715,709	709,965	695,496
Tennessee	937,663,075	921,567,767	908,650,783	5,012,703	4,930,878	4,768,364
Texas	6,042,886,154	5,432,386,093	5,284,859,968	n/a	n/a	n/a
Utah	580,982,424	535,093,019	518,805,335	2,126,537	2,118,901	2,012,137
Vermont	51,441,543	52,958,722	54,874,651	395,567	391,669	386,616
Virginia	1,417,778,460	1,347,037,350	1,363,321,955	6,423,632	6,461,434	6,452,196
Washington	1,321,853,555	1,328,017,558	1,338,711,539	4,875,911	4,842,469	4,710,998
West Virginia	244,790,589	249,155,231	256,878,880	1,264,441	1,269,103	1,260,340
Wisconsin	701,541,188	706,325,244	730,971,275	3,908,667	3,895,057	3,856,435
Wyoming	63,089,138	61,058,465	60,151,276	475,628	474,967	459,854
<b>Countrywide</b>	<b>57,353,171,606</b>	<b>55,541,812,715</b>	<b>55,260,494,975</b>	<b>198,827,699</b>	<b>198,409,417</b>	<b>194,254,398</b>
<b>CW w/o TX and MA</b>	<b>49,905,968,337</b>	<b>48,711,162,442</b>	<b>48,562,054,842</b>	<b>194,337,593</b>	<b>193,929,199</b>	<b>189,731,147</b>

Table 8B

## Bodily Injury Liability 2020-2022

STATE	Total Business					
	Incurred Losses			Incurred Claims		
	2022	2021	2020	2022	2021	2020
Alabama	586,434,127	587,427,265	510,280,206	27,735	28,874	25,902
Alaska	77,943,646	70,761,762	72,422,934	2,622	2,640	2,678
Arizona	1,329,331,459	1,147,579,117	826,078,475	57,076	54,589	46,646
Arkansas	256,633,971	249,329,715	223,548,899	18,753	18,715	17,677
California	6,544,102,269	5,394,579,569	4,262,575,023	207,964	197,259	161,685
Colorado	864,196,445	803,254,501	677,022,881	23,798	23,013	22,211
Connecticut	675,519,400	659,107,948	560,225,232	20,874	21,618	19,086
Delaware	187,650,130	175,418,798	150,392,404	6,762	6,779	6,501
District of Columbia	59,613,970	63,069,349	53,755,071	3,891	3,896	3,762
Florida	5,194,296,740	4,731,096,457	3,885,297,192	183,919	178,397	154,049
Georgia	3,151,272,844	2,786,802,237	2,239,798,962	127,907	122,888	107,750
Hawaii	65,100,687	53,846,624	42,632,467	1,618	1,441	1,142
Idaho	139,112,503	145,589,356	119,420,774	7,647	7,838	6,775
Illinois	1,270,000,244	1,157,972,763	949,009,269	46,221	45,435	38,966
Indiana	570,778,538	563,757,477	463,125,561	24,779	25,838	22,649
Iowa	211,272,587	202,713,891	166,710,850	10,115	10,646	9,360
Kansas	295,322,089	276,652,676	221,586,152	8,368	8,094	7,402
Kentucky	566,807,206	513,966,460	476,973,178	21,288	21,322	21,499
Louisiana	1,041,249,770	1,112,226,144	962,757,411	60,620	66,599	59,668
Maine	91,223,164	91,736,703	74,582,227	3,540	3,648	3,306
Maryland	1,020,608,741	938,433,290	794,331,363	57,617	56,373	53,379
Massachusetts	822,198,773	726,977,769	596,110,624	44,224	42,496	35,933
Michigan	811,790,479	709,367,995	425,676,852	10,453	9,490	7,409
Minnesota	282,394,452	296,548,884	280,512,141	8,341	8,145	7,991
Mississippi	302,665,085	303,140,524	277,789,018	16,222	17,265	16,607
Missouri	709,735,254	712,949,509	582,193,651	27,256	28,997	26,095
Montana	102,787,965	93,162,358	81,593,278	3,796	3,756	3,621
Nebraska	194,768,788	182,894,622	151,738,212	8,528	8,704	7,721
Nevada	965,545,895	857,455,386	658,114,325	33,004	31,121	25,530
New Hampshire	107,249,212	96,596,847	80,111,357	3,428	3,425	3,063
New Jersey	1,231,438,141	1,063,028,557	863,796,980	31,035	28,120	24,047
New Mexico	215,321,403	212,862,892	170,964,685	11,577	11,534	9,847
New York	2,820,733,820	2,557,404,896	2,085,533,419	65,325	61,110	53,857
North Carolina	1,165,471,846	1,159,456,660	1,004,995,049	83,930	86,084	79,244
North Dakota	35,213,166	36,936,576	27,094,920	960	960	924
Ohio	899,871,672	892,590,743	778,841,382	54,601	57,793	53,246
Oklahoma	381,364,584	388,161,115	319,569,342	20,452	21,972	19,800
Oregon	465,277,896	458,658,429	389,769,637	20,340	20,685	20,061
Pennsylvania	983,769,851	941,753,096	797,064,492	33,102	34,897	31,600
Rhode Island	165,834,793	165,477,058	140,873,111	9,855	9,968	8,971
South Carolina	1,026,701,416	1,019,365,000	837,796,844	58,248	60,288	53,427
South Dakota	71,501,563	69,900,351	51,780,014	2,381	2,423	2,059
Tennessee	736,560,931	652,848,479	551,239,200	32,324	31,393	27,936
Texas	5,217,270,267	4,541,787,327	3,473,209,030	n/a	n/a	n/a
Utah	405,122,302	400,016,211	335,094,376	13,849	14,299	13,081
Vermont	32,463,233	25,577,654	26,493,885	1,306	1,249	1,237
Virginia	1,063,074,208	979,083,342	826,207,090	50,433	49,165	44,770
Washington	1,007,087,721	901,224,894	717,807,210	36,510	36,142	32,270
West Virginia	157,640,814	157,362,674	134,739,955	6,759	6,978	6,745
Wisconsin	498,976,400	475,990,321	399,535,431	16,441	17,166	15,158
Wyoming	40,147,878	48,487,245	37,292,183	1,539	1,671	1,555
<b>Countrywide</b>	<b>47,118,450,338</b>	<b>42,852,389,516</b>	<b>34,836,064,224</b>	<b>1,629,333</b>	<b>1,613,198</b>	<b>1,425,898</b>
<b>CW w/o TX and MA</b>	<b>41,078,981,298</b>	<b>37,583,624,420</b>	<b>30,766,744,570</b>	<b>1,585,109</b>	<b>1,570,702</b>	<b>1,389,965</b>

Table 8C

## Bodily Injury Liability 2020-2022

STATE	Total Business					
	Pure Premiums			Loss Ratio		
	2022	2021	2020	2022	2021	2020
Alabama	147.90	149.44	133.82	67.55	68.41	61.21
Alaska	156.23	142.83	148.65	72.19	66.33	67.09
Arizona	269.19	234.40	173.84	87.07	77.62	57.34
Arkansas	124.35	122.08	112.89	67.34	66.21	60.70
California	232.61	190.90	152.54	87.51	72.22	56.34
Colorado	203.82	191.80	165.53	71.97	68.38	57.19
Connecticut	315.67	307.24	265.06	77.42	74.49	62.09
Delaware	270.97	255.11	225.95	82.27	78.81	67.06
District of Columbia	245.00	254.22	217.43	78.88	80.80	65.84
Florida	386.87	355.44	300.53	95.98	96.57	82.53
Georgia	422.68	376.62	314.37	99.03	92.05	75.39
Hawaii	72.51	60.56	49.01	63.06	52.18	40.00
Idaho	102.31	110.62	97.27	57.16	63.58	54.77
Illinois	179.95	163.51	136.53	77.82	73.21	57.56
Indiana	118.66	117.92	99.36	67.73	67.14	54.67
Iowa	85.65	81.92	68.37	69.67	67.26	54.31
Kansas	132.92	123.34	100.33	79.43	78.34	63.65
Kentucky	181.39	164.99	155.33	79.09	70.83	64.25
Louisiana	357.24	379.90	335.33	69.13	73.44	62.24
Maine	102.80	105.08	88.08	67.33	71.36	58.10
Maryland	243.48	221.72	189.10	84.61	78.02	64.58
Massachusetts	183.11	162.26	131.79	58.55	51.99	42.17
Michigan	154.29	137.78	86.31	79.92	70.25	51.78
Minnesota	70.87	73.58	70.21	53.91	56.95	52.42
Mississippi	156.11	155.49	147.26	67.26	67.80	65.76
Missouri	181.06	180.32	149.70	75.93	79.11	64.28
Montana	116.65	107.42	99.56	64.37	61.06	54.81
Nebraska	123.30	116.06	98.04	77.13	72.30	58.38
Nevada	450.45	401.62	323.07	89.75	82.60	64.26
New Hampshire	115.23	105.27	88.83	72.62	65.99	53.25
New Jersey	263.27	230.77	191.76	93.17	81.85	66.15
New Mexico	139.65	137.66	115.10	65.74	65.55	51.32
New York	323.24	291.52	240.01	97.79	90.24	74.33
North Carolina	135.04	135.76	121.09	78.07	80.25	70.82
North Dakota	58.13	61.16	44.93	70.91	77.03	53.97
Ohio	117.22	115.47	101.76	67.36	66.44	55.18
Oklahoma	141.87	141.89	120.38	70.63	72.58	58.73
Oregon	157.04	154.64	135.09	65.64	64.90	54.24
Pennsylvania	117.18	111.45	95.79	78.19	73.44	59.15
Rhode Island	253.64	253.93	220.12	64.86	63.15	53.81
South Carolina	243.92	247.62	215.28	75.17	77.65	66.53
South Dakota	99.90	98.46	74.45	77.25	76.24	54.92
Tennessee	146.94	132.40	115.60	78.55	70.84	60.67
Texas	n/a	n/a	n/a	86.34	83.61	65.72
Utah	190.51	188.78	166.54	69.73	74.76	64.59
Vermont	82.07	65.30	68.53	63.11	48.30	48.28
Virginia	165.49	151.53	128.05	74.98	72.68	60.60
Washington	206.54	186.11	152.37	76.19	67.86	53.62
West Virginia	124.67	124.00	106.91	64.40	63.16	52.45
Wisconsin	127.66	122.20	103.60	71.13	67.39	54.66
Wyoming	84.41	102.09	81.10	63.64	79.41	62.00
<b>Countrywide</b>	<b>236.98</b>	<b>215.98</b>	<b>179.33</b>	<b>82.15</b>	<b>77.15</b>	<b>63.04</b>
<b>CW w/o TX and MA</b>	<b>211.38</b>	<b>193.80</b>	<b>162.16</b>	<b>82.31</b>	<b>77.16</b>	<b>63.36</b>

Table 8D

## Bodily Injury Liability 2020-2022

STATE	Total Business					
	Frequency			Severity		
	2022	2021	2020	2022	2021	2020
Alabama	0.70	0.73	0.68	21,144.19	20,344.51	19,700.42
Alaska	0.53	0.53	0.55	29,726.79	26,803.70	27,043.66
Arizona	1.16	1.12	0.98	23,290.55	21,022.17	17,709.52
Arkansas	0.91	0.92	0.89	13,684.96	13,322.45	12,646.31
California	0.74	0.70	0.58	31,467.48	27,347.70	26,363.45
Colorado	0.56	0.55	0.54	36,313.83	34,904.38	30,481.42
Connecticut	0.98	1.01	0.90	32,361.76	30,488.85	29,352.68
Delaware	0.98	0.99	0.98	27,750.68	25,876.80	23,133.73
District of Columbia	1.60	1.57	1.52	15,320.99	16,188.23	14,288.96
Florida	1.37	1.34	1.19	28,242.31	26,520.04	25,221.18
Georgia	1.72	1.66	1.51	24,637.22	22,677.58	20,787.00
Hawaii	0.18	0.16	0.13	40,235.28	37,367.54	37,331.41
Idaho	0.56	0.60	0.55	18,191.77	18,574.81	17,626.68
Illinois	0.65	0.64	0.56	27,476.69	25,486.36	24,354.80
Indiana	0.52	0.54	0.49	23,034.77	21,818.93	20,447.95
Iowa	0.41	0.43	0.38	20,887.06	19,041.32	17,810.99
Kansas	0.38	0.36	0.34	35,291.84	34,179.97	29,935.98
Kentucky	0.68	0.68	0.70	26,625.67	24,104.98	22,185.83
Louisiana	2.08	2.27	2.08	17,176.67	16,700.34	16,135.24
Maine	0.40	0.42	0.39	25,769.26	25,147.12	22,559.66
Maryland	1.37	1.33	1.27	17,713.67	16,646.86	14,880.97
Massachusetts	0.98	0.95	0.79	18,591.69	17,106.97	16,589.50
Michigan	0.20	0.18	0.15	77,661.00	74,749.00	57,454.02
Minnesota	0.21	0.20	0.20	33,856.19	36,408.70	35,103.51
Mississippi	0.84	0.89	0.88	18,657.69	17,558.10	16,727.22
Missouri	0.70	0.73	0.67	26,039.60	24,587.01	22,310.54
Montana	0.43	0.43	0.44	27,077.97	24,803.61	22,533.35
Nebraska	0.54	0.55	0.50	22,838.74	21,012.71	19,652.66
Nevada	1.54	1.46	1.25	29,255.42	27,552.31	25,778.08
New Hampshire	0.37	0.37	0.34	31,286.23	28,203.46	26,154.54
New Jersey	0.66	0.61	0.53	39,679.01	37,803.29	35,921.20
New Mexico	0.75	0.75	0.66	18,599.07	18,455.25	17,362.11
New York	0.75	0.70	0.62	43,180.00	41,849.20	38,723.53
North Carolina	0.97	1.01	0.95	13,886.24	13,468.90	12,682.29
North Dakota	0.16	0.16	0.15	36,680.38	38,475.60	29,323.51
Ohio	0.71	0.75	0.70	16,480.86	15,444.62	14,627.23
Oklahoma	0.76	0.80	0.75	18,646.81	17,666.17	16,139.87
Oregon	0.69	0.70	0.70	22,875.02	22,173.48	19,429.22
Pennsylvania	0.39	0.41	0.38	29,719.35	26,986.65	25,223.56
Rhode Island	1.51	1.53	1.40	16,827.48	16,600.83	15,703.17
South Carolina	1.38	1.46	1.37	17,626.38	16,908.26	15,681.15
South Dakota	0.33	0.34	0.30	30,030.06	28,848.68	25,148.14
Tennessee	0.64	0.64	0.59	22,786.81	20,795.99	19,732.22
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	0.65	0.67	0.65	29,252.82	27,975.12	25,616.88
Vermont	0.33	0.32	0.32	24,856.99	20,478.51	21,417.85
Virginia	0.79	0.76	0.69	21,078.94	19,914.23	18,454.48
Washington	0.75	0.75	0.68	27,583.89	24,935.67	22,243.79
West Virginia	0.53	0.55	0.54	23,323.10	22,551.26	19,976.27
Wisconsin	0.42	0.44	0.39	30,349.52	27,728.67	26,358.06
Wyoming	0.32	0.35	0.34	26,086.99	29,016.90	23,982.11
<b>Countrywide</b>	<b>0.82</b>	<b>0.81</b>	<b>0.73</b>	<b>28,918.86</b>	<b>26,563.63</b>	<b>24,430.97</b>
<b>CW w/o TX and MA</b>	<b>0.82</b>	<b>0.81</b>	<b>0.73</b>	<b>25,915.56</b>	<b>23,927.92</b>	<b>22,134.91</b>

# Property Damage Liability

## Property Damage Liability

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

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

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

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

### Voluntary Market Business and Residual Market Business

#### Property Damage Liability Data

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

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

#### Property Damage Liability—Required Limits

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

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

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

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

#### Property Damage—Loss Development

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

*Except:*

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

Table 9A

## Property Damage Liability 2020-2022

STATE	Voluntary Business					
	Earned Premiums			Earned Exposures		
	2022	2021	2020	2022	2021	2020
Alabama	730,463,584	723,255,894	721,744,648	3,964,339	3,929,850	3,814,240
Alaska	95,631,706	92,502,974	93,333,792	498,887	495,404	487,182
Arizona	1,098,342,777	1,057,793,219	1,059,065,451	4,924,099	4,885,250	4,746,756
Arkansas	402,380,046	394,660,232	393,175,196	2,045,493	2,037,973	1,977,926
California	7,141,446,472	7,156,005,021	7,259,599,789	28,108,946	28,233,638	27,918,344
Colorado	897,739,781	873,107,717	870,631,610	4,234,305	4,183,322	4,086,985
Connecticut	510,473,470	519,276,564	520,667,648	2,135,454	2,137,402	2,106,520
Delaware	140,482,335	143,065,388	143,506,645	691,987	687,383	665,467
District of Columbia	75,115,213	76,137,564	78,374,171	243,230	247,989	247,099
Florida	3,475,309,051	3,279,290,379	3,265,545,308	15,160,309	14,942,289	14,386,017
Georgia	1,947,744,558	1,881,138,895	1,884,983,634	7,454,405	7,399,686	7,125,039
Hawaii	141,729,999	140,683,584	144,241,153	897,555	888,946	869,972
Idaho	223,539,958	211,260,596	200,249,100	1,358,966	1,315,499	1,227,445
Illinois	1,328,606,905	1,266,029,859	1,306,126,906	7,054,191	7,076,937	6,947,349
Indiana	796,383,945	778,245,731	779,720,042	4,807,654	4,777,565	4,657,302
Iowa	376,214,534	366,571,242	362,389,008	2,449,170	2,459,036	2,423,428
Kansas	373,924,287	366,597,183	369,677,201	2,220,617	2,241,656	2,207,096
Kentucky	518,740,018	508,135,363	517,577,295	3,123,567	3,114,474	3,069,996
Louisiana	755,700,732	755,880,709	767,420,235	2,914,054	2,927,187	2,870,970
Maine	138,087,438	130,348,208	126,461,803	886,489	871,224	845,028
Maryland	1,074,778,495	1,070,601,801	1,098,782,856	4,166,373	4,202,824	4,164,493
Massachusetts	1,282,993,879	1,271,130,724	1,271,497,541	4,495,510	4,450,167	4,466,441
Michigan	107,823,660	107,916,596	110,561,910	5,262,570	5,149,770	4,932,807
Minnesota	671,454,724	645,419,460	654,365,050	3,983,424	4,027,509	3,992,099
Mississippi	332,785,175	325,715,822	319,553,393	1,938,268	1,949,008	1,886,535
Missouri	770,798,078	749,452,109	765,348,034	3,918,132	3,951,676	3,886,693
Montana	128,729,070	125,851,931	121,665,962	879,801	865,454	818,634
Nebraska	286,198,031	273,447,621	269,425,390	1,578,505	1,574,477	1,546,624
Nevada	476,829,402	470,634,166	462,049,724	2,114,643	2,106,792	2,022,464
New Hampshire	173,339,285	167,273,979	163,902,944	931,268	919,346	902,048
New Jersey	1,039,214,457	1,028,679,183	1,044,131,552	4,674,854	4,603,335	4,500,905
New Mexico	281,646,773	274,414,354	271,219,746	1,540,799	1,545,895	1,485,137
New York	2,174,575,867	2,189,502,193	2,209,659,205	8,676,581	8,710,769	8,625,701
North Carolina	1,554,740,447	1,493,257,763	1,444,622,897	8,630,567	8,540,645	8,299,597
North Dakota	84,219,110	81,980,066	81,285,365	605,206	603,319	603,064
Ohio	1,353,033,391	1,317,373,953	1,352,917,545	7,672,819	7,724,755	7,648,404
Oklahoma	547,245,023	529,042,731	528,521,764	2,684,162	2,731,297	2,651,131
Oregon	569,035,052	555,173,658	551,748,740	2,958,961	2,961,142	2,880,782
Pennsylvania	1,690,104,017	1,703,959,901	1,728,754,521	8,377,207	8,424,196	8,295,115
Rhode Island	211,672,593	208,675,595	204,396,545	649,857	647,320	631,615
South Carolina	967,819,681	914,983,755	878,159,754	4,209,288	4,115,822	3,891,177
South Dakota	99,460,305	93,311,071	88,842,520	716,394	709,480	694,987
Tennessee	904,810,406	870,726,861	855,490,734	5,010,614	4,928,708	4,766,929
Texas	5,041,018,163	4,836,767,920	4,849,787,092	n/a	n/a	n/a
Utah	460,617,311	437,610,903	431,079,083	2,116,067	2,108,321	2,006,692
Vermont	54,778,421	55,352,964	55,596,559	394,432	389,928	384,837
Virginia	1,256,090,320	1,201,118,261	1,213,140,296	6,412,975	6,454,507	6,463,883
Washington	944,708,138	951,826,297	959,750,185	4,880,063	4,844,446	4,713,409
West Virginia	206,379,463	208,678,516	213,595,418	1,263,564	1,268,459	1,259,804
Wisconsin	530,607,546	511,968,538	514,546,349	3,903,917	3,890,008	3,850,808
Wyoming	68,834,433	66,995,129	65,200,520	474,895	474,301	459,352
<b>Countrywide</b>	<b>46,514,397,525</b>	<b>45,458,830,143</b>	<b>45,644,089,829</b>	<b>200,295,433</b>	<b>199,726,386</b>	<b>195,412,328</b>
<b>CW w/o Texas</b>	<b>41,473,379,362</b>	<b>40,622,062,223</b>	<b>40,794,302,737</b>	<b>200,295,433</b>	<b>199,726,386</b>	<b>195,412,328</b>

Table 9B

## Property Damage Liability 2020-2022

STATE	Voluntary Business					
	Incurred Losses			Incurred Claims		
	2022	2021	2020	2022	2021	2020
Alabama	611,302,919	570,658,417	432,368,606	86,518	91,725	81,155
Alaska	80,951,105	78,220,566	64,405,650	11,750	12,347	11,694
Arizona	926,396,182	799,746,573	590,994,900	144,202	142,165	128,314
Arkansas	345,089,868	314,816,140	235,100,378	54,433	56,135	48,796
California	4,953,368,653	4,213,393,843	3,153,323,527	822,313	789,663	665,038
Colorado	759,198,752	631,012,381	468,699,258	114,459	108,537	97,601
Connecticut	458,892,219	417,269,185	310,026,271	70,277	70,207	61,383
Delaware	131,402,444	119,104,510	85,995,491	20,504	21,381	18,863
District of Columbia	57,059,652	49,629,683	40,673,208	11,413	10,876	10,127
Florida	2,856,343,414	2,636,131,505	1,945,055,970	509,912	521,622	447,055
Georgia	1,697,275,405	1,539,536,769	1,123,494,924	256,952	264,012	228,584
Hawaii	124,627,087	112,731,221	86,077,434	22,228	22,595	19,311
Idaho	199,677,322	173,746,314	124,239,791	32,929	33,008	27,902
Illinois	1,226,878,806	1,065,289,732	777,226,979	205,391	203,992	170,555
Indiana	696,205,378	640,971,010	456,752,284	116,282	122,763	104,845
Iowa	313,873,615	278,796,660	210,010,092	53,228	55,418	48,738
Kansas	325,070,999	276,722,442	207,640,156	49,855	50,044	45,249
Kentucky	465,922,020	423,191,508	325,286,891	72,448	74,467	68,722
Louisiana	650,144,784	631,561,720	476,075,736	99,896	109,064	96,793
Maine	115,995,374	106,573,718	80,273,356	21,490	22,311	19,520
Maryland	914,378,041	783,614,019	591,217,545	156,565	151,287	137,077
Massachusetts	1,007,007,335	836,753,283	602,412,482	192,891	181,278	149,693
Michigan	70,386,865	63,242,667	42,645,506	13,577	14,277	12,372
Minnesota	529,577,080	476,688,689	361,010,865	87,592	86,553	80,351
Mississippi	283,615,824	268,244,098	205,868,111	42,946	46,212	41,675
Missouri	623,229,496	585,076,699	432,977,564	104,062	110,562	95,846
Montana	113,784,522	101,044,967	77,847,571	17,926	17,630	15,616
Nebraska	247,685,418	221,678,377	165,786,605	39,319	41,150	36,131
Nevada	414,305,079	361,330,333	260,411,981	66,310	65,588	55,727
New Hampshire	135,346,230	120,451,260	89,427,634	23,989	23,841	20,899
New Jersey	988,041,764	817,531,444	596,178,922	156,679	146,844	122,912
New Mexico	213,088,904	187,172,252	136,382,512	36,545	35,945	30,725
New York	2,102,979,977	1,790,568,242	1,357,399,173	300,592	296,221	261,077
North Carolina	1,482,139,128	1,307,254,293	990,683,192	256,863	258,073	234,122
North Dakota	75,549,718	64,498,133	48,212,184	13,001	11,547	11,044
Ohio	1,164,462,336	1,055,685,476	806,858,979	198,896	206,218	185,897
Oklahoma	464,006,227	435,892,210	324,411,726	73,328	78,547	70,333
Oregon	457,228,645	403,663,871	301,863,625	70,708	71,114	66,222
Pennsylvania	1,407,397,389	1,274,498,257	980,444,300	247,889	259,488	227,906
Rhode Island	186,807,033	165,320,399	125,788,163	27,034	27,001	23,412
South Carolina	845,294,554	785,041,153	582,103,979	127,688	134,040	116,688
South Dakota	80,854,351	73,421,895	55,013,884	13,375	13,828	12,352
Tennessee	797,166,814	707,832,224	527,306,047	126,845	130,021	110,729
Texas	3,962,968,003	3,363,162,057	2,480,868,643	n/a	n/a	n/a
Utah	372,453,147	336,052,890	248,412,655	58,892	60,523	54,523
Vermont	47,728,626	41,387,332	31,221,793	8,864	8,643	7,592
Virginia	1,056,574,675	910,063,188	683,087,781	194,646	189,877	168,199
Washington	806,262,629	712,910,946	502,705,330	122,385	124,203	106,998
West Virginia	171,126,341	159,456,721	124,167,003	28,691	30,091	27,285
Wisconsin	449,755,163	395,745,683	286,708,486	77,627	77,950	67,031
Wyoming	58,807,393	50,873,387	41,503,483	9,146	9,184	8,650
<b>Countrywide</b>	<b>38,525,684,705</b>	<b>33,935,260,342</b>	<b>25,254,648,626</b>	<b>5,671,351</b>	<b>5,690,068</b>	<b>4,959,329</b>
<b>CW w/o Texas</b>	<b>34,562,716,702</b>	<b>30,572,098,285</b>	<b>22,773,779,983</b>	<b>5,671,351</b>	<b>5,690,068</b>	<b>4,959,329</b>

Table 9C

## Property Damage Liability 2020-2022

STATE	Voluntary Business					
	Pure Premium			Loss Ratio		
	2022	2021	2020	2022	2021	2020
Alabama	154.20	145.21	113.36	83.69	78.90	59.91
Alaska	162.26	157.89	132.20	84.65	84.56	69.01
Arizona	188.14	163.71	124.51	84.34	75.61	55.80
Arkansas	168.71	154.48	118.86	85.76	79.77	59.80
California	176.22	149.23	112.95	69.36	58.88	43.44
Colorado	179.30	150.84	114.68	84.57	72.27	53.83
Connecticut	214.89	195.22	147.17	89.90	80.36	59.54
Delaware	189.89	173.27	129.23	93.54	83.25	59.92
District of Columbia	234.59	200.13	164.60	75.96	65.18	51.90
Florida	188.41	176.42	135.20	82.19	80.39	59.56
Georgia	227.69	208.05	157.68	87.14	81.84	59.60
Hawaii	138.85	126.81	98.94	87.93	80.13	59.68
Idaho	146.93	132.08	101.22	89.33	82.24	62.04
Illinois	173.92	150.53	111.87	92.34	84.14	59.51
Indiana	144.81	134.16	98.07	87.42	82.36	58.58
Iowa	128.16	113.38	86.66	83.43	76.06	57.95
Kansas	146.39	123.45	94.08	86.93	75.48	56.17
Kentucky	149.16	135.88	105.96	89.82	83.28	62.85
Louisiana	223.11	215.76	165.82	86.03	83.55	62.04
Maine	130.85	122.33	94.99	84.00	81.76	63.48
Maryland	219.47	186.45	141.97	85.08	73.19	53.81
Massachusetts	224.00	188.03	134.88	78.49	65.83	47.38
Michigan	13.37	12.28	8.65	65.28	58.60	38.57
Minnesota	132.95	118.36	90.43	78.87	73.86	55.17
Mississippi	146.32	137.63	109.12	85.22	82.36	64.42
Missouri	159.06	148.06	111.40	80.86	78.07	56.57
Montana	129.33	116.75	95.09	88.39	80.29	63.98
Nebraska	156.91	140.79	107.19	86.54	81.07	61.53
Nevada	195.92	171.51	128.76	86.89	76.78	56.36
New Hampshire	145.34	131.02	99.14	78.08	72.01	54.56
New Jersey	211.35	177.60	132.46	95.08	79.47	57.10
New Mexico	138.30	121.08	91.83	75.66	68.21	50.28
New York	242.37	205.56	157.37	96.71	81.78	61.43
North Carolina	171.73	153.06	119.37	95.33	87.54	68.58
North Dakota	124.83	106.91	79.95	89.71	78.68	59.31
Ohio	151.76	136.66	105.49	86.06	80.14	59.64
Oklahoma	172.87	159.59	122.37	84.79	82.39	61.38
Oregon	154.52	136.32	104.79	80.35	72.71	54.71
Pennsylvania	168.00	151.29	118.20	83.27	74.80	56.71
Rhode Island	287.46	255.39	199.15	88.25	79.22	61.54
South Carolina	200.82	190.74	149.60	87.34	85.80	66.29
South Dakota	112.86	103.49	79.16	81.29	78.69	61.92
Tennessee	159.10	143.61	110.62	88.10	81.29	61.64
Texas	n/a	n/a	n/a	78.61	69.53	51.15
Utah	176.01	159.39	123.79	80.86	76.79	57.63
Vermont	121.01	106.14	81.13	87.13	74.77	56.16
Virginia	164.76	141.00	105.68	84.12	75.77	56.31
Washington	165.22	147.16	106.65	85.35	74.90	52.38
West Virginia	135.43	125.71	98.56	82.92	76.41	58.13
Wisconsin	115.21	101.73	74.45	84.76	77.30	55.72
Wyoming	123.83	107.26	90.35	85.43	75.94	63.66
<b>Countrywide</b>	<b>192.34</b>	<b>169.91</b>	<b>129.24</b>	<b>82.83</b>	<b>74.65</b>	<b>55.33</b>
<b>CW w/o Texas</b>	<b>172.56</b>	<b>153.07</b>	<b>116.54</b>	<b>83.34</b>	<b>75.26</b>	<b>55.83</b>

Table 9D

## Property Damage Liability 2020-2022

STATE	Voluntary Business					
	Frequency			Severity		
	2022	2021	2020	2022	2021	2020
Alabama	2.18	2.33	2.13	7,065.62	6,221.41	5,327.69
Alaska	2.36	2.49	2.40	6,889.46	6,335.19	5,507.58
Arizona	2.93	2.91	2.70	6,424.29	5,625.48	4,605.85
Arkansas	2.66	2.75	2.47	6,339.72	5,608.20	4,818.03
California	2.93	2.80	2.38	6,023.70	5,335.69	4,741.57
Colorado	2.70	2.59	2.39	6,632.93	5,813.80	4,802.20
Connecticut	3.29	3.28	2.91	6,529.76	5,943.41	5,050.69
Delaware	2.96	3.11	2.83	6,408.62	5,570.58	4,558.95
District of Columbia	4.69	4.39	4.10	4,999.53	4,563.23	4,016.31
Florida	3.36	3.49	3.11	5,601.64	5,053.72	4,350.82
Georgia	3.45	3.57	3.21	6,605.42	5,831.31	4,915.02
Hawaii	2.48	2.54	2.22	5,606.76	4,989.21	4,457.43
Idaho	2.42	2.51	2.27	6,063.87	5,263.76	4,452.72
Illinois	2.91	2.88	2.45	5,973.38	5,222.21	4,557.05
Indiana	2.42	2.57	2.25	5,987.22	5,221.21	4,356.45
Iowa	2.17	2.25	2.01	5,896.78	5,030.80	4,308.96
Kansas	2.25	2.23	2.05	6,520.33	5,529.58	4,588.83
Kentucky	2.32	2.39	2.24	6,431.12	5,682.94	4,733.37
Louisiana	3.43	3.73	3.37	6,508.22	5,790.74	4,918.49
Maine	2.42	2.56	2.31	5,397.64	4,776.73	4,112.36
Maryland	3.76	3.60	3.29	5,840.25	5,179.65	4,313.03
Massachusetts	4.29	4.07	3.35	5,220.60	4,615.86	4,024.32
Michigan	0.26	0.28	0.25	5,184.27	4,429.69	3,446.94
Minnesota	2.20	2.15	2.01	6,045.95	5,507.48	4,492.92
Mississippi	2.22	2.37	2.21	6,604.01	5,804.64	4,939.85
Missouri	2.66	2.80	2.47	5,989.02	5,291.84	4,517.43
Montana	2.04	2.04	1.91	6,347.46	5,731.42	4,985.12
Nebraska	2.49	2.61	2.34	6,299.38	5,387.08	4,588.49
Nevada	3.14	3.11	2.76	6,248.00	5,509.09	4,672.99
New Hampshire	2.58	2.59	2.32	5,642.01	5,052.27	4,279.04
New Jersey	3.35	3.19	2.73	6,306.15	5,567.35	4,850.45
New Mexico	2.37	2.33	2.07	5,830.86	5,207.18	4,438.81
New York	3.46	3.40	3.03	6,996.13	6,044.70	5,199.23
North Carolina	2.98	3.02	2.82	5,770.15	5,065.44	4,231.48
North Dakota	2.15	1.91	1.83	5,811.07	5,585.70	4,365.46
Ohio	2.59	2.67	2.43	5,854.63	5,119.27	4,340.36
Oklahoma	2.73	2.88	2.65	6,327.82	5,549.44	4,612.51
Oregon	2.39	2.40	2.30	6,466.43	5,676.29	4,558.36
Pennsylvania	2.96	3.08	2.75	5,677.53	4,911.59	4,301.97
Rhode Island	4.16	4.17	3.71	6,910.08	6,122.75	5,372.81
South Carolina	3.03	3.26	3.00	6,620.00	5,856.77	4,988.55
South Dakota	1.87	1.95	1.78	6,045.19	5,309.65	4,453.84
Tennessee	2.53	2.64	2.32	6,284.57	5,443.98	4,762.13
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	2.78	2.87	2.72	6,324.34	5,552.48	4,556.11
Vermont	2.25	2.22	1.97	5,384.55	4,788.54	4,112.46
Virginia	3.04	2.94	2.60	5,428.19	4,792.91	4,061.19
Washington	2.51	2.56	2.27	6,587.92	5,739.89	4,698.27
West Virginia	2.27	2.37	2.17	5,964.46	5,299.15	4,550.74
Wisconsin	1.99	2.00	1.74	5,793.80	5,076.92	4,277.25
Wyoming	1.93	1.94	1.88	6,429.85	5,539.35	4,798.09
<b>Countrywide</b>	<b>2.83</b>	<b>2.85</b>	<b>2.54</b>	<b>6,793.03</b>	<b>5,963.95</b>	<b>5,092.35</b>
<b>CW w/o Texas</b>	<b>2.83</b>	<b>2.85</b>	<b>2.54</b>	<b>6,094.27</b>	<b>5,372.89</b>	<b>4,592.11</b>

Table 10A

## Property Damage Liability 2020-2022

STATE	Residual Business					
	Earned Premiums			Earned Exposures		
	2022	2021	2020	2022	2021	2020
Alabama	175	1,781	2,464	0	1	3
Alaska	964	3,724	2,045	2	4	4
Arizona	0	0	0	0	0	0
Arkansas	0	0	676	0	0	0
California	4,201,714	4,589,778	4,727,239	22,014	24,149	24,430
Colorado	13	1,182	1,803	0	1	2
Connecticut	22,793	28,618	52,947	29	34	59
Delaware	0	164	1,583	0	0	2
District of Columbia	29,551	56,857	111,081	37	69	130
Florida	41,597	48,904	70,576	52	58	68
Georgia	0	0	0	0	0	0
Hawaii	8,196	7,804	12,568	34	40	52
Idaho	0	0	7	0	0	0
Illinois	18,482	28,612	52,403	27	42	78
Indiana	0	78	1,060	0	0	4
Iowa	0	391	2,575	0	1	6
Kansas	150,066	197,694	303,961	337	479	726
Kentucky	6,362	24,410	44,761	6	23	47
Louisiana	1,119	6,824	24,829	1	7	18
Maine	12	2,773	3,170	1	3	3
Maryland	14,892,552	17,877,596	23,115,069	22,386	26,853	34,204
Massachusetts	14,220,818	18,085,788	25,375,535	18,136	23,804	35,491
Michigan	11,677	8,052	44,838	171	112	827
Minnesota	0	-82	4,359	0	0	3
Mississippi	0	0	0	0	0	0
Missouri	3,756	4,014	1,032	2	4	1
Montana	2,298	531	4,276	5	3	5
Nebraska	0	-390	3,268	0	-1	4
Nevada	0	0	0	0	0	0
New Hampshire	2,368	3,631	6,863	5	7	15
New Jersey	4,675,763	5,956,359	8,237,253	7,257	9,221	12,367
New Mexico	2,246	2,645	1,802	3	3	2
New York	12,531,869	12,621,161	17,412,829	20,126	20,858	28,101
North Carolina	0	0	0	0	0	0
North Dakota	0	-4	653	0	0	2
Ohio	0	-39	6,474	0	0	4
Oklahoma	0	-54	3,001	0	0	3
Oregon	478	2,749	4,219	0	2	3
Pennsylvania	467,315	652,873	841,946	2,872	3,988	5,011
Rhode Island	3,427,228	3,926,810	4,881,070	5,426	6,871	8,823
South Carolina	4,044	273	2,495	2	1	2
South Dakota	0	-14	2,231	0	0	2
Tennessee	0	1,343	4,091	0	1	2
Texas	325,544	372,450	536,840	n/a	n/a	n/a
Utah	-160	453	1,609	0	0	2
Vermont	4,498	6,952	9,669	9	13	15
Virginia	59,204	70,084	123,809	90	108	186
Washington	248	962	4,026	1	1	4
West Virginia	6,311	6,739	6,940	14	12	13
Wisconsin	0	178	4,534	0	1	4
Wyoming	0	-88	1,367	0	0	2
<b>Countrywide</b>	<b>55,119,101</b>	<b>64,600,566</b>	<b>86,057,846</b>	<b>99,045</b>	<b>116,773</b>	<b>150,730</b>
<b>CW w/o Texas</b>	<b>54,793,557</b>	<b>64,228,116</b>	<b>85,521,006</b>	<b>99,045</b>	<b>116,773</b>	<b>150,730</b>

Table 10B

## Property Damage Liability 2020-2022

STATE	Residual Business					
	Incurred Losses			Incurred Claims		
	2022	2021	2020	2022	2021	2020
Alabama	0	7,868	0	0	1	0
Alaska	0	0	0	0	0	0
Arizona	0	0	0	0	0	0
Arkansas	0	0	0	0	0	0
California	2,389,830	2,622,015	2,320,169	965	1,080	950
Colorado	0	10,551	2,917	0	1	1
Connecticut	46,572	52,346	58,825	4	8	9
Delaware	0	0	0	0	0	0
District of Columbia	37,381	35,182	62,061	12	11	16
Florida	53,615	45,865	67,136	18	11	11
Georgia	0	0	0	0	0	0
Hawaii	646	2,795	9,380	1	2	3
Idaho	0	0	0	0	0	0
Illinois	17,215	9,284	7,518	1	3	2
Indiana	0	0	14,035	0	0	1
Iowa	0	0	0	0	0	0
Kansas	210,272	143,753	168,945	27	32	31
Kentucky	30,471	0	20,843	2	0	3
Louisiana	0	33,612	0	0	2	0
Maine	0	0	0	0	0	0
Maryland	12,017,376	12,421,788	13,643,513	2,523	2,962	3,557
Massachusetts	13,715,068	14,984,954	16,928,743	2,437	3,022	3,887
Michigan	0	7,892	1,746	0	1	2
Minnesota	0	0	0	0	0	0
Mississippi	0	0	0	0	0	0
Missouri	0	0	2,416	0	0	1
Montana	0	0	8,522	0	0	1
Nebraska	0	0	31,659	0	0	1
Nevada	0	0	0	0	0	0
New Hampshire	0	0	0	0	0	0
New Jersey	2,542,129	2,705,883	3,878,490	615	655	1,029
New Mexico	0	0	0	0	0	0
New York	15,067,564	14,782,353	13,511,021	2,466	2,247	2,543
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	5,799	0	0	1	0
Pennsylvania	503,466	776,119	896,267	137	222	263
Rhode Island	5,790,663	5,634,460	5,961,384	964	1,192	1,271
South Carolina	26,410	0	8,480	2	0	2
South Dakota	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0
Texas	355,354	401,971	378,748	n/a	n/a	n/a
Utah	0	0	3,878	0	0	2
Vermont	0	3,645	0	0	3	0
Virginia	102,814	51,204	106,829	11	15	24
Washington	0	0	2,806	0	0	1
West Virginia	9,912	0	34,696	1	0	6
Wisconsin	0	0	0	0	0	0
Wyoming	4,204	0	34,489	0	0	0
<b>Countrywide</b>	<b>52,920,962</b>	<b>54,739,339</b>	<b>58,165,516</b>	<b>10,186</b>	<b>11,471</b>	<b>13,617</b>
<b>CW w/o Texas</b>	<b>52,565,608</b>	<b>54,337,368</b>	<b>57,786,768</b>	<b>10,186</b>	<b>11,471</b>	<b>13,617</b>

Table 10C

## Property Damage Liability 2020-2022

STATE	Residual Business					
	Pure Premium			Loss Ratio		
	2022	2021	2020	2022	2021	2020
Alabama	-	7,868.00	0.00	0.00	441.77	0.00
Alaska	0.00	0.00	0.00	0.00	0.00	0.00
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	-	0.00
California	108.56	108.58	94.97	56.88	57.13	49.08
Colorado	-	10,551.00	1,458.50	0.00	892.64	161.79
Connecticut	1,605.93	1,539.59	997.03	204.33	182.91	111.10
Delaware	-	-	0.00	-	0.00	0.00
District of Columbia	1,010.30	509.88	477.39	126.50	61.88	55.87
Florida	1,031.06	790.78	987.29	128.89	93.79	95.13
Georgia	-	-	-	-	-	-
Hawaii	19.00	69.88	180.38	7.88	35.81	74.63
Idaho	-	-	-	-	-	0.00
Illinois	637.59	221.05	96.38	93.14	32.45	14.35
Indiana	-	-	3,508.75	-	0.00	1,324.06
Iowa	-	0.00	0.00	-	0.00	0.00
Kansas	623.95	300.11	232.71	140.12	72.71	55.58
Kentucky	5,078.50	0.00	443.47	478.95	0.00	46.57
Louisiana	0.00	4,801.71	0.00	0.00	492.56	0.00
Maine	0.00	0.00	0.00	0.00	0.00	0.00
Maryland	536.83	462.58	398.89	80.69	69.48	59.02
Massachusetts	756.23	629.51	476.99	96.44	82.85	66.71
Michigan	0.00	70.46	2.11	0.00	98.01	3.89
Minnesota	-	-	0.00	-	0.00	0.00
Mississippi	-	-	-	-	-	-
Missouri	0.00	0.00	2,416.00	0.00	0.00	234.11
Montana	0.00	0.00	1,704.40	0.00	0.00	199.30
Nebraska	-	0.00	7,914.75	-	0.00	968.76
Nevada	-	-	-	-	-	-
New Hampshire	0.00	0.00	0.00	0.00	0.00	0.00
New Jersey	350.30	293.45	313.62	54.37	45.43	47.08
New Mexico	0.00	0.00	0.00	0.00	0.00	0.00
New York	748.66	708.71	480.80	120.23	117.12	77.59
North Carolina	-	-	-	-	-	-
North Dakota	-	-	0.00	-	0.00	0.00
Ohio	-	-	0.00	-	0.00	0.00
Oklahoma	-	-	0.00	-	0.00	0.00
Oregon	-	2,899.50	0.00	0.00	210.95	0.00
Pennsylvania	175.30	194.61	178.86	107.74	118.88	106.45
Rhode Island	1,067.21	820.03	675.66	168.96	143.49	122.13
South Carolina	13,205.00	0.00	4,240.00	653.07	0.00	339.88
South Dakota	-	-	0.00	-	0.00	0.00
Tennessee	-	0.00	0.00	-	0.00	0.00
Texas	n/a	n/a	n/a	109.16	107.93	70.55
Utah	-	-	1,939.00	0.00	0.00	241.02
Vermont	0.00	280.38	0.00	0.00	52.43	0.00
Virginia	1,142.38	474.11	574.35	173.66	73.06	86.29
Washington	0.00	0.00	701.50	0.00	0.00	69.70
West Virginia	708.00	0.00	2,668.92	157.06	0.00	499.94
Wisconsin	-	0.00	0.00	-	0.00	0.00
Wyoming	-	-	17,244.50	-	0.00	2,522.97
<b>Countrywide</b>	<b>534.31</b>	<b>468.77</b>	<b>385.89</b>	<b>96.01</b>	<b>84.74</b>	<b>67.59</b>
<b>CW w/o Texas</b>	<b>530.72</b>	<b>465.32</b>	<b>383.38</b>	<b>95.93</b>	<b>84.60</b>	<b>67.57</b>

Table 10D

## Property Damage Liability 2020-2022

STATE	Residual Business					
	Frequency			Severity		
	2022	2021	2020	2022	2021	2020
Alabama	-	100.00	0.00	-	7,868.00	-
Alaska	0.00	0.00	0.00	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	-	-
California	4.38	4.47	3.89	2,476.51	2,427.79	2,442.28
Colorado	-	100.00	50.00	-	10,551.00	2,917.00
Connecticut	13.79	23.53	15.25	11,643.00	6,543.25	6,536.11
Delaware	-	-	0.00	-	-	-
District of Columbia	32.43	15.94	12.31	3,115.08	3,198.36	3,878.81
Florida	34.62	18.97	16.18	2,978.61	4,169.55	6,103.27
Georgia	-	-	-	-	-	-
Hawaii	2.94	5.00	5.77	646.00	1,397.50	3,126.67
Idaho	-	-	-	-	-	-
Illinois	3.70	7.14	2.56	17,215.00	3,094.67	3,759.00
Indiana	-	-	25.00	-	-	14,035.00
Iowa	-	0.00	0.00	-	-	-
Kansas	8.01	6.68	4.27	7,787.85	4,492.28	5,449.84
Kentucky	33.33	0.00	6.38	15,235.50	-	6,947.67
Louisiana	0.00	28.57	0.00	-	16,806.00	-
Maine	0.00	0.00	0.00	-	-	-
Maryland	11.27	11.03	10.40	4,763.13	4,193.72	3,835.68
Massachusetts	13.44	12.70	10.95	5,627.85	4,958.62	4,355.22
Michigan	0.00	0.89	0.24	-	7,892.00	873.00
Minnesota	-	-	0.00	-	-	-
Mississippi	-	-	-	-	-	-
Missouri	0.00	0.00	100.00	-	-	2,416.00
Montana	0.00	0.00	20.00	-	-	8,522.00
Nebraska	-	0.00	25.00	-	-	31,659.00
Nevada	-	-	-	-	-	-
New Hampshire	0.00	0.00	0.00	-	-	-
New Jersey	8.47	7.10	8.32	4,133.54	4,131.12	3,769.18
New Mexico	0.00	0.00	0.00	-	-	-
New York	12.25	10.77	9.05	6,110.12	6,578.71	5,313.02
North Carolina	-	-	-	-	-	-
North Dakota	-	-	0.00	-	-	-
Ohio	-	-	0.00	-	-	-
Oklahoma	-	-	0.00	-	-	-
Oregon	-	50.00	0.00	-	5,799.00	-
Pennsylvania	4.77	5.57	5.25	3,674.93	3,496.03	3,407.86
Rhode Island	17.77	17.35	14.41	6,006.91	4,726.90	4,690.31
South Carolina	100.00	0.00	100.00	13,205.00	-	4,240.00
South Dakota	-	-	0.00	-	-	-
Tennessee	-	0.00	0.00	-	-	-
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	-	-	100.00	-	-	1,939.00
Vermont	0.00	23.08	0.00	-	1,215.00	-
Virginia	12.22	13.89	12.90	9,346.73	3,413.60	4,451.21
Washington	0.00	0.00	25.00	-	-	2,806.00
West Virginia	7.14	0.00	46.15	9,912.00	-	5,782.67
Wisconsin	-	0.00	0.00	-	-	-
Wyoming	-	-	0.00	-	-	-
<b>Countrywide</b>	<b>10.28</b>	<b>9.82</b>	<b>9.03</b>	<b>5,195.46</b>	<b>4,771.98</b>	<b>4,271.54</b>
<b>CW w/o Texas</b>	<b>10.28</b>	<b>9.82</b>	<b>9.03</b>	<b>5,160.57</b>	<b>4,736.93</b>	<b>4,243.72</b>

Table 11A

## Property Damage Liability 2020-2022

STATE	Total Business					
	Earned Premiums			Earned Exposures		
	2022	2021	2020	2022	2021	2020
Alabama	730,463,759	723,257,675	721,747,112	3,964,339	3,929,851	3,814,243
Alaska	95,632,670	92,506,698	93,335,837	498,889	495,408	487,186
Arizona	1,098,342,777	1,057,793,219	1,059,065,451	4,924,099	4,885,250	4,746,756
Arkansas	402,380,046	394,660,232	393,175,872	2,045,493	2,037,973	1,977,926
California	7,145,648,186	7,160,594,799	7,264,327,028	28,130,960	28,257,787	27,942,774
Colorado	897,739,794	873,108,899	870,633,413	4,234,305	4,183,323	4,086,987
Connecticut	510,496,263	519,305,182	520,720,595	2,135,483	2,137,436	2,106,579
Delaware	140,482,335	143,065,552	143,508,228	691,987	687,383	665,469
District of Columbia	75,144,764	76,194,421	78,485,252	243,267	248,058	247,229
Florida	3,475,350,648	3,279,339,283	3,265,615,884	15,160,361	14,942,347	14,386,085
Georgia	1,947,744,558	1,881,138,895	1,884,983,634	7,454,405	7,399,686	7,125,039
Hawaii	141,738,195	140,691,388	144,253,721	897,589	888,986	870,024
Idaho	223,539,958	211,260,596	200,249,107	1,358,966	1,315,499	1,227,445
Illinois	1,328,625,387	1,266,058,471	1,306,179,309	7,054,218	7,076,979	6,947,427
Indiana	796,383,945	778,245,809	779,721,102	4,807,654	4,777,565	4,657,306
Iowa	376,214,534	366,571,633	362,391,583	2,449,170	2,459,037	2,423,434
Kansas	374,074,353	366,794,877	369,981,162	2,220,954	2,242,135	2,207,822
Kentucky	518,746,380	508,159,773	517,622,056	3,123,573	3,114,497	3,070,043
Louisiana	755,701,851	755,887,533	767,445,064	2,914,055	2,927,194	2,870,988
Maine	138,087,450	130,350,981	126,464,973	886,490	871,227	845,031
Maryland	1,089,671,047	1,088,479,397	1,121,897,925	4,188,759	4,229,677	4,198,697
Massachusetts	1,297,214,697	1,289,216,512	1,296,873,076	4,513,646	4,473,971	4,501,932
Michigan	107,835,337	107,924,648	110,606,748	5,262,741	5,149,882	4,933,634
Minnesota	671,454,724	645,419,378	654,369,409	3,983,424	4,027,509	3,992,102
Mississippi	332,785,175	325,715,822	319,553,393	1,938,268	1,949,008	1,886,535
Missouri	770,801,834	749,456,123	765,349,066	3,918,134	3,951,680	3,886,694
Montana	128,731,368	125,852,462	121,670,238	879,806	865,457	818,639
Nebraska	286,198,031	273,447,231	269,428,658	1,578,505	1,574,476	1,546,628
Nevada	476,829,402	470,634,166	462,049,724	2,114,643	2,106,792	2,022,464
New Hampshire	173,341,653	167,277,610	163,909,807	931,273	919,353	902,063
New Jersey	1,043,890,220	1,034,635,542	1,052,368,805	4,682,111	4,612,556	4,513,272
New Mexico	281,649,019	274,416,999	271,221,548	1,540,802	1,545,898	1,485,139
New York	2,187,107,736	2,202,123,354	2,227,072,034	8,696,707	8,731,627	8,653,802
North Carolina	1,554,740,447	1,493,257,763	1,444,622,897	8,630,567	8,540,645	8,299,597
North Dakota	84,219,110	81,980,062	81,286,018	605,206	603,319	603,066
Ohio	1,353,033,391	1,317,373,914	1,352,924,019	7,672,819	7,724,755	7,648,408
Oklahoma	547,245,023	529,042,677	528,524,765	2,684,162	2,731,297	2,651,134
Oregon	569,035,530	555,176,407	551,752,959	2,958,961	2,961,144	2,880,785
Pennsylvania	1,690,571,332	1,704,612,774	1,729,596,467	8,380,079	8,428,184	8,300,126
Rhode Island	215,099,821	212,602,405	209,277,615	655,283	654,191	640,438
South Carolina	967,823,725	914,984,028	878,162,249	4,209,290	4,115,823	3,891,179
South Dakota	99,460,305	93,311,057	88,844,751	716,394	709,480	694,989
Tennessee	904,810,406	870,728,204	855,494,825	5,010,614	4,928,709	4,766,931
Texas	5,041,343,707	4,837,140,370	4,850,323,932	n/a	n/a	n/a
Utah	460,617,151	437,611,356	431,080,692	2,116,067	2,108,321	2,006,694
Vermont	54,782,919	55,359,916	55,606,228	394,441	389,941	384,852
Virginia	1,256,149,524	1,201,188,345	1,213,264,105	6,413,065	6,454,615	6,464,069
Washington	944,708,386	951,827,259	959,754,211	4,880,064	4,844,447	4,713,413
West Virginia	206,385,774	208,685,255	213,602,358	1,263,578	1,268,471	1,259,817
Wisconsin	530,607,546	511,968,716	514,550,883	3,903,917	3,890,009	3,850,812
Wyoming	68,834,433	66,995,041	65,201,887	474,895	474,301	459,354
<b>Countrywide</b>	<b>46,569,516,626</b>	<b>45,523,430,709</b>	<b>45,730,147,675</b>	<b>200,394,478</b>	<b>199,843,159</b>	<b>195,563,058</b>
<b>CW w/o Texas</b>	<b>41,528,172,919</b>	<b>40,686,290,339</b>	<b>40,879,823,743</b>	<b>200,394,478</b>	<b>199,843,159</b>	<b>195,563,058</b>

Table 11B

## Property Damage Liability 2020-2022

Total Business						
STATE	Incurred Losses			Incurred Claims		
	2022	2021	2020	2022	2021	2020
Alabama	611,302,919	570,666,285	432,368,606	86,518	91,726	81,155
Alaska	80,951,105	78,220,566	64,405,650	11,750	12,347	11,694
Arizona	926,396,182	799,746,573	590,994,900	144,202	142,165	128,314
Arkansas	345,089,868	314,816,140	235,100,378	54,433	56,135	48,796
California	4,955,758,483	4,216,015,858	3,155,643,696	823,278	790,743	665,988
Colorado	759,198,752	631,022,932	468,702,175	114,459	108,538	97,602
Connecticut	458,938,791	417,321,531	310,085,096	70,281	70,215	61,392
Delaware	131,402,444	119,104,510	85,995,491	20,504	21,381	18,863
District of Columbia	57,097,033	49,664,865	40,735,269	11,425	10,887	10,143
Florida	2,856,397,029	2,636,177,370	1,945,123,106	509,930	521,633	447,066
Georgia	1,697,275,405	1,539,536,769	1,123,494,924	256,952	264,012	228,584
Hawaii	124,627,733	112,734,016	86,086,814	22,229	22,597	19,314
Idaho	199,677,322	173,746,314	124,239,791	32,929	33,008	27,902
Illinois	1,226,896,021	1,065,299,016	777,234,497	205,392	203,995	170,557
Indiana	696,205,378	640,971,010	456,766,319	116,282	122,763	104,846
Iowa	313,873,615	278,796,660	210,010,092	53,228	55,418	48,738
Kansas	325,281,271	276,866,195	207,809,101	49,882	50,076	45,280
Kentucky	465,952,491	423,191,508	325,307,734	72,450	74,467	68,725
Louisiana	650,144,784	631,595,332	476,075,736	99,896	109,066	96,793
Maine	115,995,374	106,573,718	80,273,356	21,490	22,311	19,520
Maryland	926,395,417	796,035,807	604,861,058	159,088	154,249	140,634
Massachusetts	1,020,722,403	851,738,237	619,341,225	195,328	184,300	153,580
Michigan	70,386,865	63,250,559	42,647,252	13,577	14,278	12,374
Minnesota	529,577,080	476,688,689	361,010,865	87,592	86,553	80,351
Mississippi	283,615,824	268,244,098	205,868,111	42,946	46,212	41,675
Missouri	623,229,496	585,076,699	432,979,980	104,062	110,562	95,847
Montana	113,784,522	101,044,967	77,856,093	17,926	17,630	15,617
Nebraska	247,685,418	221,678,377	165,818,264	39,319	41,150	36,132
Nevada	414,305,079	361,330,333	260,411,981	66,310	65,588	55,727
New Hampshire	135,346,230	120,451,260	89,427,634	23,989	23,841	20,899
New Jersey	990,583,893	820,237,327	600,057,412	157,294	147,499	123,941
New Mexico	213,088,904	187,172,252	136,382,512	36,545	35,945	30,725
New York	2,118,047,541	1,805,350,595	1,370,910,194	303,058	298,468	263,620
North Carolina	1,482,139,128	1,307,254,293	990,683,192	256,863	258,073	234,122
North Dakota	75,549,718	64,498,133	48,212,184	13,001	11,547	11,044
Ohio	1,164,462,336	1,055,685,476	806,858,979	198,896	206,218	185,897
Oklahoma	464,006,227	435,892,210	324,411,726	73,328	78,547	70,333
Oregon	457,228,645	403,669,670	301,863,625	70,708	71,115	66,222
Pennsylvania	1,407,900,855	1,275,274,376	981,340,567	248,026	259,710	228,169
Rhode Island	192,597,696	170,954,859	131,749,547	27,998	28,193	24,683
South Carolina	845,320,964	785,041,153	582,112,459	127,690	134,040	116,690
South Dakota	80,854,351	73,421,895	55,013,884	13,375	13,828	12,352
Tennessee	797,166,814	707,832,224	527,306,047	126,845	130,021	110,729
Texas	3,963,323,357	3,363,564,028	2,481,247,391	n/a	n/a	n/a
Utah	372,453,147	336,052,890	248,416,533	58,892	60,523	54,525
Vermont	47,728,626	41,390,977	31,221,793	8,864	8,646	7,592
Virginia	1,056,677,489	910,114,392	683,194,610	194,657	189,892	168,223
Washington	806,262,629	712,910,946	502,708,136	122,385	124,203	106,999
West Virginia	171,136,253	159,456,721	124,201,699	28,692	30,091	27,291
Wisconsin	449,755,163	395,745,683	286,708,486	77,627	77,950	67,031
Wyoming	58,811,597	50,873,387	41,537,972	9,146	9,184	8,650
<b>Countrywide</b>	<b>38,578,605,667</b>	<b>33,989,999,681</b>	<b>25,312,814,142</b>	<b>5,681,537</b>	<b>5,701,539</b>	<b>4,972,946</b>
<b>CW w/o Texas</b>	<b>34,615,282,310</b>	<b>30,626,435,653</b>	<b>22,831,566,751</b>	<b>5,681,537</b>	<b>5,701,539</b>	<b>4,972,946</b>

Table 11C

## Property Damage Liability 2020-2022

STATE	Pure Premium			Loss Ratio		
	2022	2021	2020	2022	2021	2020
Alabama	154.20	145.21	113.36	83.69	78.90	59.91
Alaska	162.26	157.89	132.20	84.65	84.56	69.00
Arizona	188.14	163.71	124.51	84.34	75.61	55.80
Arkansas	168.71	154.48	118.86	85.76	79.77	59.80
California	176.17	149.20	112.93	69.35	58.88	43.44
Colorado	179.30	150.84	114.68	84.57	72.27	53.83
Connecticut	214.91	195.24	147.20	89.90	80.36	59.55
Delaware	189.89	173.27	129.23	93.54	83.25	59.92
District of Columbia	234.71	200.21	164.77	75.98	65.18	51.90
Florida	188.41	176.42	135.21	82.19	80.39	59.56
Georgia	227.69	208.05	157.68	87.14	81.84	59.60
Hawaii	138.85	126.81	98.95	87.93	80.13	59.68
Idaho	146.93	132.08	101.22	89.33	82.24	62.04
Illinois	173.92	150.53	111.87	92.34	84.14	59.50
Indiana	144.81	134.16	98.08	87.42	82.36	58.58
Iowa	128.16	113.38	86.66	83.43	76.06	57.95
Kansas	146.46	123.48	94.12	86.96	75.48	56.17
Kentucky	149.17	135.88	105.96	89.82	83.28	62.85
Louisiana	223.11	215.77	165.82	86.03	83.56	62.03
Maine	130.85	122.33	94.99	84.00	81.76	63.47
Maryland	221.16	188.20	144.06	85.02	73.13	53.91
Massachusetts	226.14	190.38	137.57	78.69	66.07	47.76
Michigan	13.37	12.28	8.64	65.27	58.61	38.56
Minnesota	132.95	118.36	90.43	78.87	73.86	55.17
Mississippi	146.32	137.63	109.12	85.22	82.36	64.42
Missouri	159.06	148.06	111.40	80.85	78.07	56.57
Montana	129.33	116.75	95.10	88.39	80.29	63.99
Nebraska	156.91	140.80	107.21	86.54	81.07	61.54
Nevada	195.92	171.51	128.76	86.89	76.78	56.36
New Hampshire	145.33	131.02	99.14	78.08	72.01	54.56
New Jersey	211.57	177.83	132.95	94.89	79.28	57.02
New Mexico	138.30	121.08	91.83	75.66	68.21	50.28
New York	243.55	206.76	158.42	96.84	81.98	61.56
North Carolina	171.73	153.06	119.37	95.33	87.54	68.58
North Dakota	124.83	106.91	79.95	89.71	78.68	59.31
Ohio	151.76	136.66	105.49	86.06	80.14	59.64
Oklahoma	172.87	159.59	122.37	84.79	82.39	61.38
Oregon	154.52	136.32	104.79	80.35	72.71	54.71
Pennsylvania	168.01	151.31	118.23	83.28	74.81	56.74
Rhode Island	293.92	261.32	205.72	89.54	80.41	62.95
South Carolina	200.82	190.74	149.60	87.34	85.80	66.29
South Dakota	112.86	103.49	79.16	81.29	78.69	61.92
Tennessee	159.10	143.61	110.62	88.10	81.29	61.64
Texas	n/a	n/a	n/a	78.62	69.54	51.16
Utah	176.01	159.39	123.79	80.86	76.79	57.63
Vermont	121.00	106.15	81.13	87.12	74.77	56.15
Virginia	164.77	141.00	105.69	84.12	75.77	56.31
Washington	165.22	147.16	106.65	85.35	74.90	52.38
West Virginia	135.44	125.71	98.59	82.92	76.41	58.15
Wisconsin	115.21	101.73	74.45	84.76	77.30	55.72
Wyoming	123.84	107.26	90.43	85.44	75.94	63.71
<b>Countrywide</b>	<b>192.51</b>	<b>170.08</b>	<b>129.44</b>	<b>82.84</b>	<b>74.66</b>	<b>55.35</b>
<b>CW w/o Texas</b>	<b>172.74</b>	<b>153.25</b>	<b>116.75</b>	<b>83.35</b>	<b>75.27</b>	<b>55.85</b>

Table 11D

## Property Damage Liability 2020-2022

STATE	Total Business					
	Frequency			Severity		
	2022	2021	2020	2022	2021	2020
Alabama	2.18	2.33	2.13	7,065.62	6,221.42	5,327.69
Alaska	2.36	2.49	2.40	6,889.46	6,335.19	5,507.58
Arizona	2.93	2.91	2.70	6,424.29	5,625.48	4,605.85
Arkansas	2.66	2.75	2.47	6,339.72	5,608.20	4,818.03
California	2.93	2.80	2.38	6,019.54	5,331.71	4,738.29
Colorado	2.70	2.59	2.39	6,632.93	5,813.84	4,802.18
Connecticut	3.29	3.29	2.91	6,530.05	5,943.48	5,050.90
Delaware	2.96	3.11	2.83	6,408.62	5,570.58	4,558.95
District of Columbia	4.70	4.39	4.10	4,997.55	4,561.85	4,016.10
Florida	3.36	3.49	3.11	5,601.55	5,053.70	4,350.86
Georgia	3.45	3.57	3.21	6,605.42	5,831.31	4,915.02
Hawaii	2.48	2.54	2.22	5,606.54	4,988.89	4,457.22
Idaho	2.42	2.51	2.27	6,063.87	5,263.76	4,452.72
Illinois	2.91	2.88	2.45	5,973.44	5,222.18	4,557.04
Indiana	2.42	2.57	2.25	5,987.22	5,221.21	4,356.55
Iowa	2.17	2.25	2.01	5,896.78	5,030.80	4,308.96
Kansas	2.25	2.23	2.05	6,521.02	5,528.92	4,589.42
Kentucky	2.32	2.39	2.24	6,431.37	5,682.94	4,733.47
Louisiana	3.43	3.73	3.37	6,508.22	5,790.95	4,918.49
Maine	2.42	2.56	2.31	5,397.64	4,776.73	4,112.36
Maryland	3.80	3.65	3.35	5,823.16	5,160.72	4,300.96
Massachusetts	4.33	4.12	3.41	5,225.68	4,621.48	4,032.69
Michigan	0.26	0.28	0.25	5,184.27	4,429.93	3,446.52
Minnesota	2.20	2.15	2.01	6,045.95	5,507.48	4,492.92
Mississippi	2.22	2.37	2.21	6,604.01	5,804.64	4,939.85
Missouri	2.66	2.80	2.47	5,989.02	5,291.84	4,517.41
Montana	2.04	2.04	1.91	6,347.46	5,731.42	4,985.34
Nebraska	2.49	2.61	2.34	6,299.38	5,387.08	4,589.24
Nevada	3.14	3.11	2.76	6,248.00	5,509.09	4,672.99
New Hampshire	2.58	2.59	2.32	5,642.01	5,052.27	4,279.04
New Jersey	3.36	3.20	2.75	6,297.66	5,560.97	4,841.48
New Mexico	2.37	2.33	2.07	5,830.86	5,207.18	4,438.81
New York	3.48	3.42	3.05	6,988.92	6,048.72	5,200.33
North Carolina	2.98	3.02	2.82	5,770.15	5,065.44	4,231.48
North Dakota	2.15	1.91	1.83	5,811.07	5,585.70	4,365.46
Ohio	2.59	2.67	2.43	5,854.63	5,119.27	4,340.36
Oklahoma	2.73	2.88	2.65	6,327.82	5,549.44	4,612.51
Oregon	2.39	2.40	2.30	6,466.43	5,676.29	4,558.36
Pennsylvania	2.96	3.08	2.75	5,676.42	4,910.38	4,300.94
Rhode Island	4.27	4.31	3.85	6,878.98	6,063.73	5,337.66
South Carolina	3.03	3.26	3.00	6,620.10	5,856.77	4,988.54
South Dakota	1.87	1.95	1.78	6,045.19	5,309.65	4,453.84
Tennessee	2.53	2.64	2.32	6,284.57	5,443.98	4,762.13
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	2.78	2.87	2.72	6,324.34	5,552.48	4,556.01
Vermont	2.25	2.22	1.97	5,384.55	4,787.30	4,112.46
Virginia	3.04	2.94	2.60	5,428.41	4,792.80	4,061.24
Washington	2.51	2.56	2.27	6,587.92	5,739.89	4,698.25
West Virginia	2.27	2.37	2.17	5,964.60	5,299.15	4,551.01
Wisconsin	1.99	2.00	1.74	5,793.80	5,076.92	4,277.25
Wyoming	1.93	1.94	1.88	6,430.31	5,539.35	4,802.08
<b>Countrywide</b>	<b>2.84</b>	<b>2.85</b>	<b>2.54</b>	<b>6,790.17</b>	<b>5,961.55</b>	<b>5,090.10</b>
<b>CW w/o Texas</b>	<b>2.84</b>	<b>2.85</b>	<b>2.54</b>	<b>6,092.59</b>	<b>5,371.61</b>	<b>4,591.16</b>

# **Combined Single Limits Liability**

## BI/PD Combined Single Limits Liability

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

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

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

### Voluntary Market Business and Residual Market Business

#### BI/PD Combined Single Limit Data

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

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

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

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

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

*Except:*

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

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

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

*Except:*

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

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

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

*Except:*

**California**—BI/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

<sup>1</sup> See Bodily Injury Liability, Page 30.

<sup>2</sup> See Property Damage Liability, Page 45.

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 2020-2022

STATE	Voluntary Business					
	Earned Premiums			Earned Exposures		
	2022	2021	2020	2022	2021	2020
Alabama	32,043,357	30,714,768	32,307,715	63,496	63,166	66,614
Alaska	420,055	433,920	482,141	650	704	763
Arizona	106,763,411	101,326,116	96,877,603	183,376	179,408	170,527
Arkansas	93,441,134	89,749,064	89,960,956	256,494	254,902	250,437
California	134,372,455	138,330,254	147,103,310	219,080	229,130	238,731
Colorado	129,108,177	122,386,138	122,071,195	253,344	245,591	240,972
Connecticut	201,389,280	199,387,512	193,354,266	288,648	285,666	277,401
Delaware	34,155,106	31,854,424	32,384,918	53,931	51,943	52,120
District of Columbia	13,645,678	14,962,623	12,621,734	17,836	18,021	14,622
Florida	243,151,695	193,600,917	178,881,770	288,984	226,023	203,768
Georgia	260,644,671	241,230,031	227,495,077	320,326	297,691	281,254
Hawaii	14,683,621	14,359,712	14,130,159	45,848	43,858	40,096
Idaho	21,809,645	21,375,709	20,824,559	63,502	64,001	61,660
Illinois	160,082,494	150,694,997	139,073,446	302,829	292,362	273,137
Indiana	87,651,293	85,684,435	82,757,622	250,137	249,710	243,183
Iowa	27,943,641	27,697,770	28,227,880	107,485	106,687	108,968
Kansas	50,485,125	47,262,941	49,028,205	173,334	170,852	171,626
Kentucky	131,815,971	132,043,242	121,903,715	265,576	272,571	253,281
Louisiana	86,806,022	89,141,155	100,806,612	90,952	95,583	105,739
Maine	52,593,446	52,145,848	52,230,601	173,465	175,891	180,161
Maryland	98,727,070	90,154,449	87,791,514	154,534	139,582	131,631
Massachusetts	0	0	0	0	0	0
Michigan	76,275,672	75,683,601	56,229,394	264,287	282,644	267,374
Minnesota	74,990,920	67,016,038	63,318,836	210,020	201,084	188,296
Mississippi	51,250,599	47,873,590	48,970,398	106,681	103,503	104,488
Missouri	161,016,349	152,326,190	147,493,811	431,655	429,571	414,100
Montana	10,527,407	10,287,734	10,086,268	31,345	29,876	27,836
Nebraska	19,340,067	18,498,824	18,902,784	59,818	59,254	59,705
Nevada	46,227,683	41,258,092	42,382,473	64,538	59,613	58,309
New Hampshire	28,723,142	29,195,711	29,589,730	73,168	76,185	75,993
New Jersey	648,405,753	671,160,922	710,315,108	1,179,541	1,206,709	1,246,177
New Mexico	20,019,234	19,763,364	19,031,881	42,400	43,528	42,825
New York	657,868,116	639,143,255	587,348,990	1,106,969	1,106,566	1,068,133
North Carolina	440,863	474,510	504,311	663	709	771
North Dakota	6,377,268	6,309,277	6,197,554	43,368	42,792	42,491
Ohio	184,399,526	181,304,360	178,633,878	498,430	507,613	503,388
Oklahoma	84,734,230	80,179,247	81,459,009	215,536	210,377	208,472
Oregon	51,700,429	49,135,100	50,480,129	110,082	109,824	110,991
Pennsylvania	260,348,263	265,741,375	250,627,526	586,524	601,642	572,190
Rhode Island	51,102,461	51,749,653	55,120,682	68,463	69,260	73,631
South Carolina	69,659,637	67,304,472	63,614,579	110,451	111,628	111,107
South Dakota	2,787,458	2,516,377	2,430,407	12,617	12,102	11,812
Tennessee	125,538,903	121,632,515	119,710,367	288,534	287,134	280,051
Texas	0	0	0	n/a	n/a	n/a
Utah	50,374,001	46,456,091	43,576,714	93,083	95,664	93,533
Vermont	15,321,204	15,500,463	15,906,986	54,233	55,552	56,158
Virginia	86,339,201	78,509,430	76,590,497	190,774	180,657	177,674
Washington	74,138,169	77,138,045	80,916,523	142,423	145,716	148,299
West Virginia	22,827,913	22,048,714	20,224,244	51,451	50,553	47,052
Wisconsin	69,658,092	69,027,216	74,025,078	225,555	219,675	220,474
Wyoming	1,299,820	1,308,520	1,376,380	4,472	4,558	4,600
<b>Countrywide</b>	<b>4,933,425,727</b>	<b>4,783,078,711</b>	<b>4,685,379,535</b>	<b>9,840,908</b>	<b>9,767,331</b>	<b>9,582,621</b>
<b>CW w/o Texas</b>	<b>4,933,425,727</b>	<b>4,783,078,711</b>	<b>4,685,379,535</b>	<b>9,840,908</b>	<b>9,767,331</b>	<b>9,582,621</b>

Table 12B-1

## BI/PD Combined Single Limits Liability 2020-2022

STATE	Voluntary Business					
	Incurred Losses - Bodily Injury			Incurred Claims - Bodily Injury		
	2022	2021	2020	2022	2021	2020
Alabama	11,353,521	6,660,493	6,059,809	391	307	333
Alaska	118,621	540,657	1,034,693	6	9	9
Arizona	51,301,005	37,290,369	33,405,794	1,865	1,679	1,350
Arkansas	38,224,236	32,901,279	25,862,216	1,417	1,604	1,446
California	66,573,726	58,140,648	44,945,158	1,205	1,126	950
Colorado	49,135,933	39,754,980	43,271,040	1,347	1,223	1,123
Connecticut	80,328,757	85,223,113	69,426,920	2,520	2,466	1,588
Delaware	10,303,173	11,519,387	8,949,663	555	389	363
District of Columbia	6,340,974	5,940,492	3,843,839	394	427	355
Florida	102,653,708	98,906,575	88,115,009	3,944	2,761	1,866
Georgia	138,622,889	121,619,993	98,989,753	6,087	5,383	4,431
Hawaii	5,074,938	2,067,096	2,006,145	71	73	55
Idaho	8,740,465	5,399,963	5,103,266	245	268	279
Illinois	56,503,248	49,263,801	40,095,513	2,204	2,004	1,439
Indiana	37,306,214	34,064,473	27,065,204	1,613	1,791	1,470
Iowa	10,336,394	6,679,964	6,545,722	312	264	343
Kansas	31,020,285	18,138,254	15,851,030	465	450	377
Kentucky	57,466,184	54,497,321	44,373,666	2,083	2,275	1,915
Louisiana	40,964,106	46,243,951	40,958,551	1,193	1,384	1,555
Maine	21,748,858	17,119,186	12,965,713	687	684	584
Maryland	35,752,570	30,543,571	23,399,507	2,291	1,788	1,450
Massachusetts	0	0	0	0	0	0
Michigan	31,926,807	26,500,745	19,285,378	343	351	276
Minnesota	14,311,833	17,260,763	15,195,021	454	462	289
Mississippi	22,309,330	20,859,688	18,018,755	731	756	766
Missouri	93,353,521	78,805,287	59,503,698	1,963	2,289	1,891
Montana	3,328,125	2,496,214	2,681,992	75	78	78
Nebraska	8,460,255	6,437,753	6,201,652	214	233	235
Nevada	24,431,049	19,962,339	13,950,957	699	616	475
New Hampshire	9,872,973	6,024,606	7,517,009	240	237	214
New Jersey	239,367,343	251,840,122	264,988,230	4,526	4,208	3,725
New Mexico	7,279,887	5,559,776	3,771,345	252	242	195
New York	269,361,037	295,363,803	233,004,956	5,797	6,098	4,124
North Carolina	8,482	50,334	20,874	0	0	1
North Dakota	4,362,187	2,007,580	1,768,526	47	28	35
Ohio	55,724,381	52,867,239	44,569,904	2,916	2,800	2,529
Oklahoma	34,969,018	27,396,352	23,135,719	1,208	1,176	1,209
Oregon	18,797,476	14,775,498	17,335,985	605	577	727
Pennsylvania	75,422,607	77,741,419	62,231,269	2,707	2,812	2,023
Rhode Island	19,493,355	16,169,886	16,138,404	810	803	677
South Carolina	25,642,636	26,388,000	19,491,375	1,387	1,455	941
South Dakota	943,538	1,764,146	1,097,091	28	32	28
Tennessee	51,744,616	42,093,190	35,242,690	1,783	1,689	1,471
Texas	0	0	0	n/a	n/a	n/a
Utah	21,765,564	20,005,313	16,147,594	656	785	668
Vermont	6,514,486	5,649,285	3,208,324	230	212	179
Virginia	33,196,027	22,605,185	22,480,478	1,321	993	842
Washington	19,523,970	22,055,469	19,536,838	729	778	949
West Virginia	8,095,998	5,619,621	5,044,304	369	332	267
Wisconsin	38,369,880	33,624,988	26,437,586	793	767	657
Wyoming	1,786,868	965,268	199,650	9	12	14
<b>Countrywide</b>	<b>2,000,233,054</b>	<b>1,865,405,435</b>	<b>1,600,473,815</b>	<b>61,787</b>	<b>59,176</b>	<b>48,766</b>
<b>CW w/o Texas</b>	<b>2,000,233,054</b>	<b>1,865,405,435</b>	<b>1,600,473,815</b>	<b>61,787</b>	<b>59,176</b>	<b>48,766</b>

Table 12B-2

## BI/PD Combined Single Limits Liability 2020-2022

STATE	Voluntary Business					
	Incurred Losses - Property Damage			Incurred Claims - Property Damage		
	2022	2021	2020	2022	2021	2020
Alabama	8,634,068	7,843,483	6,178,499	1,246	1,204	1,149
Alaska	56,189	142,469	174,772	12	16	31
Arizona	33,512,200	28,491,866	19,827,709	4,923	4,851	3,882
Arkansas	40,872,872	39,262,932	28,883,399	5,932	6,773	5,771
California	28,583,661	23,614,218	18,365,570	4,061	3,842	3,257
Colorado	44,046,229	35,995,040	26,924,174	6,482	6,211	5,331
Connecticut	58,897,662	50,366,755	32,721,788	8,542	8,334	6,366
Delaware	11,152,307	8,143,220	5,891,322	1,722	1,467	1,246
District of Columbia	5,214,063	4,718,949	3,440,306	1,075	1,088	836
Florida	56,207,548	39,922,317	22,937,969	9,401	7,048	4,700
Georgia	85,944,001	66,727,903	45,225,167	13,682	11,131	8,771
Hawaii	5,767,363	5,865,067	4,617,200	1,088	1,151	983
Idaho	7,306,615	6,923,361	4,777,096	1,256	1,349	1,074
Illinois	56,374,465	47,670,120	29,462,372	9,194	8,926	6,501
Indiana	28,331,364	27,691,669	17,754,599	4,490	5,042	3,855
Iowa	10,688,998	10,925,191	8,635,217	1,860	2,080	1,910
Kansas	21,308,964	19,583,108	14,128,454	3,151	3,461	3,070
Kentucky	43,473,065	44,906,642	31,122,638	7,138	8,103	6,739
Louisiana	17,663,142	18,140,539	14,893,842	2,417	2,878	2,873
Maine	18,467,138	16,806,340	12,069,490	3,384	3,465	2,969
Maryland	34,719,674	26,643,604	18,553,033	6,147	5,147	4,134
Massachusetts	0	0	0	0	0	0
Michigan	3,292,114	3,493,874	1,834,043	559	630	402
Minnesota	30,888,389	25,431,534	16,933,382	5,154	4,682	3,613
Mississippi	17,669,636	14,420,129	11,814,273	2,452	2,517	2,241
Missouri	59,178,129	60,575,102	40,481,697	9,578	11,169	9,280
Montana	2,818,464	2,381,129	1,921,321	445	419	378
Nebraska	8,076,944	7,589,023	6,032,099	1,262	1,398	1,265
Nevada	11,474,443	10,232,797	30,287,339	1,707	1,694	1,565
New Hampshire	9,610,959	8,427,894	6,357,797	1,645	1,727	1,505
New Jersey	200,482,310	178,106,573	138,465,720	30,232	29,322	26,343
New Mexico	5,374,669	4,965,855	3,247,762	911	916	701
New York	215,284,808	191,984,914	128,202,554	30,949	30,423	23,723
North Carolina	0	0	0	0	0	0
North Dakota	4,224,525	2,852,047	2,301,189	548	577	498
Ohio	67,511,285	59,713,557	42,926,925	11,462	11,584	9,746
Oklahoma	34,651,329	30,983,970	24,151,394	5,069	5,641	5,078
Oregon	13,889,980	11,643,698	8,124,179	2,328	2,252	1,848
Pennsylvania	99,783,790	97,041,993	70,107,644	17,855	18,861	14,677
Rhode Island	18,555,014	15,774,659	12,334,217	2,526	2,328	2,112
South Carolina	22,083,565	21,059,803	12,237,994	3,161	3,386	2,527
South Dakota	1,479,283	884,513	743,585	192	181	134
Tennessee	49,995,978	43,760,157	30,818,043	7,444	7,711	6,446
Texas	0	0	0	n/a	n/a	n/a
Utah	16,690,051	15,736,445	11,589,029	2,637	2,826	2,408
Vermont	4,827,336	4,347,379	3,081,217	962	936	776
Virginia	29,733,204	20,484,841	15,467,180	5,238	4,346	3,595
Washington	18,369,787	16,590,127	12,541,662	2,887	3,017	2,662
West Virginia	7,192,613	7,179,708	4,822,102	1,197	1,274	1,021
Wisconsin	27,427,023	22,531,791	15,897,293	4,343	4,370	3,661
Wyoming	436,134	347,902	531,162	57	63	101
<b>Countrywide</b>	<b>1,598,223,350</b>	<b>1,408,926,207</b>	<b>1,019,837,418</b>	<b>250,003</b>	<b>247,817</b>	<b>203,754</b>
<b>CW w/o Texas</b>	<b>1,598,223,350</b>	<b>1,408,926,207</b>	<b>1,019,837,418</b>	<b>250,003</b>	<b>247,817</b>	<b>203,754</b>

Table 12C

## BI/PD Combined Single Limits Liability 2020-2022

STATE	Voluntary Business					
	Pure Premium			Loss Ratio		
	2022	2021	2020	2022	2021	2020
Alabama	314.79	229.62	183.72	62.38	47.22	37.88
Alaska	268.94	970.35	1,585.14	41.62	157.43	250.85
Arizona	462.51	366.66	312.17	79.44	64.92	54.95
Arkansas	308.38	283.11	218.60	84.65	80.41	60.85
California	434.35	356.81	265.20	70.82	59.10	43.04
Colorado	367.81	308.44	291.30	72.17	61.89	57.50
Connecticut	482.34	474.64	368.23	69.13	68.00	52.83
Delaware	397.83	378.54	284.75	62.82	61.73	45.83
District of Columbia	647.85	591.50	498.16	84.68	71.24	57.71
Florida	549.72	614.22	545.00	65.33	71.71	62.08
Georgia	701.06	632.70	512.76	86.16	78.08	63.39
Hawaii	236.48	180.86	165.19	73.84	55.24	46.87
Idaho	252.70	192.55	160.24	73.58	57.65	47.45
Illinois	372.74	331.55	254.66	70.51	64.32	50.02
Indiana	262.41	247.31	184.30	74.88	72.07	54.16
Iowa	195.61	165.02	139.32	75.24	63.56	53.78
Kansas	301.90	220.78	174.68	103.65	79.81	61.15
Kentucky	380.08	364.69	298.07	76.58	75.28	61.93
Louisiana	644.60	673.60	528.21	67.54	72.23	55.41
Maine	231.84	192.88	138.96	76.47	65.06	47.93
Maryland	456.03	409.70	318.71	71.38	63.43	47.79
Massachusetts	-	-	-	-	-	-
Michigan	133.26	106.12	78.99	46.17	39.63	37.56
Minnesota	215.22	212.31	170.63	60.27	63.70	50.74
Mississippi	374.75	340.86	285.52	78.01	73.69	60.92
Missouri	353.36	324.46	241.45	94.73	91.50	67.79
Montana	196.09	163.25	165.37	58.39	47.41	45.64
Nebraska	276.46	236.72	204.90	85.51	75.83	64.72
Nevada	556.35	506.52	758.69	77.67	73.19	104.38
New Hampshire	266.29	189.70	182.58	67.83	49.50	46.89
New Jersey	372.90	356.30	323.75	67.84	64.06	56.80
New Mexico	298.46	241.81	163.90	63.21	53.26	36.88
New York	437.81	440.42	338.17	73.67	76.25	61.50
North Carolina	12.79	70.99	27.07	1.92	10.61	4.14
North Dakota	198.00	113.56	95.78	134.65	77.02	65.67
Ohio	247.25	221.78	173.82	66.83	62.09	48.98
Oklahoma	323.01	277.50	226.83	82.16	72.81	58.05
Oregon	296.94	240.56	229.39	63.22	53.77	50.44
Pennsylvania	298.72	290.51	231.28	67.30	65.77	52.80
Rhode Island	555.75	461.23	386.69	74.46	61.73	51.66
South Carolina	432.10	425.05	285.57	68.51	70.50	49.88
South Dakota	192.03	218.86	155.83	86.92	105.26	75.74
Tennessee	352.61	299.00	235.89	81.04	70.58	55.18
Texas	n/a	n/a	n/a	-	-	-
Utah	413.13	373.62	296.54	76.34	76.94	63.65
Vermont	209.13	179.95	112.00	74.03	64.49	39.54
Virginia	329.86	238.52	213.58	72.89	54.89	49.55
Washington	266.06	265.21	216.31	51.11	50.10	39.64
West Virginia	297.15	253.19	209.69	66.97	58.05	48.79
Wisconsin	291.71	255.64	192.02	94.46	81.35	57.19
Wyoming	497.09	288.10	158.87	171.02	100.36	53.10
<b>Countrywide</b>	<b>365.66</b>	<b>335.23</b>	<b>273.44</b>	<b>72.94</b>	<b>68.46</b>	<b>55.93</b>
<b>CW w/o Texas</b>	<b>365.66</b>	<b>335.23</b>	<b>273.44</b>	<b>72.94</b>	<b>68.46</b>	<b>55.93</b>

Table 12C-1

## BI/PD Combined Single Limits Liability 2020-2022

STATE	Voluntary Business					
	Pure Premium - Bodily Injury Component			Loss Ratio - Bodily Injury Component		
	2022	2021	2020	2022	2021	2020
Alabama	178.81	105.44	90.97	35.43	21.68	18.76
Alaska	182.49	767.98	1,356.09	28.24	124.60	214.60
Arizona	279.76	207.85	195.90	48.05	36.80	34.48
Arkansas	149.03	129.07	103.27	40.91	36.66	28.75
California	303.88	253.75	188.27	49.54	42.03	30.55
Colorado	193.95	161.87	179.57	38.06	32.48	35.45
Connecticut	278.29	298.33	250.28	39.89	42.74	35.91
Delaware	191.04	221.77	171.71	30.17	36.16	27.64
District of Columbia	355.52	329.64	262.88	46.47	39.70	30.45
Florida	355.22	437.60	432.43	42.22	51.09	49.26
Georgia	432.76	408.54	351.96	53.18	50.42	43.51
Hawaii	110.69	47.13	50.03	34.56	14.40	14.20
Idaho	137.64	84.37	82.76	40.08	25.26	24.51
Illinois	186.58	168.50	146.80	35.30	32.69	28.83
Indiana	149.14	136.42	111.30	42.56	39.76	32.70
Iowa	96.17	62.61	60.07	36.99	24.12	23.19
Kansas	178.96	106.16	92.36	61.44	38.38	32.33
Kentucky	216.38	199.94	175.20	43.60	41.27	36.40
Louisiana	450.39	483.81	387.36	47.19	51.88	40.63
Maine	125.38	97.33	71.97	41.35	32.83	24.82
Maryland	231.36	218.82	177.77	36.21	33.88	26.65
Massachusetts	-	-	-	-	-	-
Michigan	120.80	93.76	72.13	41.86	35.02	34.30
Minnesota	68.15	85.84	80.70	19.08	25.76	24.00
Mississippi	209.12	201.54	172.45	43.53	43.57	36.80
Missouri	216.27	183.45	143.69	57.98	51.73	40.34
Montana	106.18	83.55	96.35	31.61	24.26	26.59
Nebraska	141.43	108.65	103.87	43.74	34.80	32.81
Nevada	378.55	334.87	239.26	52.85	48.38	32.92
New Hampshire	134.94	79.08	98.92	34.37	20.64	25.40
New Jersey	202.93	208.70	212.64	36.92	37.52	37.31
New Mexico	171.70	127.73	88.06	36.36	28.13	19.82
New York	243.33	266.92	218.14	40.94	46.21	39.67
North Carolina	12.79	70.99	27.07	1.92	10.61	4.14
North Dakota	100.59	46.91	41.62	68.40	31.82	28.54
Ohio	111.80	104.15	88.54	30.22	29.16	24.95
Oklahoma	162.24	130.23	110.98	41.27	34.17	28.40
Oregon	170.76	134.54	156.19	36.36	30.07	34.34
Pennsylvania	128.59	129.22	108.76	28.97	29.25	24.83
Rhode Island	284.73	233.47	219.18	38.15	31.25	29.28
South Carolina	232.16	236.39	175.43	36.81	39.21	30.64
South Dakota	74.78	145.77	92.88	33.85	70.11	45.14
Tennessee	179.34	146.60	125.84	41.22	34.61	29.44
Texas	n/a	n/a	n/a	-	-	-
Utah	233.83	209.12	172.64	43.21	43.06	37.06
Vermont	120.12	101.69	57.13	42.52	36.45	20.17
Virginia	174.01	125.13	126.53	38.45	28.79	29.35
Washington	137.08	151.36	131.74	26.33	28.59	24.14
West Virginia	157.35	111.16	107.21	35.47	25.49	24.94
Wisconsin	170.11	153.07	119.91	55.08	48.71	35.71
Wyoming	399.57	211.77	43.40	137.47	73.77	14.51
<b>Countrywide</b>	<b>203.26</b>	<b>190.98</b>	<b>167.02</b>	<b>40.54</b>	<b>39.00</b>	<b>34.16</b>
<b>CW w/o Texas</b>	<b>203.26</b>	<b>190.98</b>	<b>167.02</b>	<b>40.54</b>	<b>39.00</b>	<b>34.16</b>

Table 12C-2

## BI/PD Combined Single Limits Liability 2020-2022

Voluntary Business						
STATE	Pure Premium - Property Damage Component			Loss Ratio - Property Damage Component		
	2022	2021	2020	2022	2021	2020
Alabama	135.98	124.17	92.75	26.94	25.54	19.12
Alaska	86.44	202.37	229.06	13.38	32.83	36.25
Arizona	182.75	158.81	116.27	31.39	28.12	20.47
Arkansas	159.35	154.03	115.33	43.74	43.75	32.11
California	130.47	103.06	76.93	21.27	17.07	12.48
Colorado	173.86	146.56	111.73	34.12	29.41	22.06
Connecticut	204.05	176.31	117.96	29.25	25.26	16.92
Delaware	206.79	156.77	113.03	32.65	25.56	18.19
District of Columbia	292.33	261.86	235.28	38.21	31.54	27.26
Florida	194.50	176.63	112.57	23.12	20.62	12.82
Georgia	268.30	224.15	160.80	32.97	27.66	19.88
Hawaii	125.79	133.73	115.15	39.28	40.84	32.68
Idaho	115.06	108.18	77.47	33.50	32.39	22.94
Illinois	186.16	163.05	107.87	35.22	31.63	21.18
Indiana	113.26	110.90	73.01	32.32	32.32	21.45
Iowa	99.45	102.40	79.25	38.25	39.44	30.59
Kansas	122.94	114.62	82.32	42.21	41.43	28.82
Kentucky	163.69	164.75	122.88	32.98	34.01	25.53
Louisiana	194.20	189.79	140.85	20.35	20.35	14.77
Maine	106.46	95.55	66.99	35.11	32.23	23.11
Maryland	224.67	190.88	140.95	35.17	29.55	21.13
Massachusetts	-	-	-	-	-	-
Michigan	12.46	12.36	6.86	4.32	4.62	3.26
Minnesota	147.07	126.47	89.93	41.19	37.95	26.74
Mississippi	165.63	139.32	113.07	34.48	30.12	24.13
Missouri	137.10	141.01	97.76	36.75	39.77	27.45
Montana	89.92	79.70	69.02	26.77	23.15	19.05
Nebraska	135.03	128.08	101.03	41.76	41.02	31.91
Nevada	177.79	171.65	519.43	24.82	24.80	71.46
New Hampshire	131.35	110.62	83.66	33.46	28.87	21.49
New Jersey	169.97	147.60	111.11	30.92	26.54	19.49
New Mexico	126.76	114.08	75.84	26.85	25.13	17.06
New York	194.48	173.50	120.02	32.72	30.04	21.83
North Carolina	0.00	0.00	0.00	0.00	0.00	0.00
North Dakota	97.41	66.65	54.16	66.24	45.20	37.13
Ohio	135.45	117.64	85.28	36.61	32.94	24.03
Oklahoma	160.77	147.28	115.85	40.89	38.64	29.65
Oregon	126.18	106.02	73.20	26.87	23.70	16.09
Pennsylvania	170.13	161.30	122.53	38.33	36.52	27.97
Rhode Island	271.02	227.76	167.51	36.31	30.48	22.38
South Carolina	199.94	188.66	110.15	31.70	31.29	19.24
South Dakota	117.25	73.09	62.95	53.07	35.15	30.60
Tennessee	173.28	152.40	110.04	39.83	35.98	25.74
Texas	n/a	n/a	n/a	-	-	-
Utah	179.30	164.50	123.90	33.13	33.87	26.59
Vermont	89.01	78.26	54.87	31.51	28.05	19.37
Virginia	155.86	113.39	87.05	34.44	26.09	20.19
Washington	128.98	113.85	84.57	24.78	21.51	15.50
West Virginia	139.80	142.02	102.48	31.51	32.56	23.84
Wisconsin	121.60	102.57	72.11	39.37	32.64	21.48
Wyoming	97.53	76.33	115.47	33.55	26.59	38.59
<b>Countrywide</b>	<b>162.41</b>	<b>144.25</b>	<b>106.43</b>	<b>32.40</b>	<b>29.46</b>	<b>21.77</b>
<b>CW w/o Texas</b>	<b>162.41</b>	<b>144.25</b>	<b>106.43</b>	<b>32.40</b>	<b>29.46</b>	<b>21.77</b>

Table 12D-1

## BI/PD Combined Single Limits Liability 2020-2022

Voluntary Business						
STATE	Frequency - Bodily Injury Component			Severity - Bodily Injury Component		
	2022	2021	2020	2022	2021	2020
Alabama	0.62	0.49	0.50	29,037.14	21,695.42	18,197.62
Alaska	0.92	1.28	1.18	19,770.17	60,073.00	114,965.89
Arizona	1.02	0.94	0.79	27,507.24	22,209.87	24,745.03
Arkansas	0.55	0.63	0.58	26,975.47	20,512.02	17,885.35
California	0.55	0.49	0.40	55,247.91	51,634.68	47,310.69
Colorado	0.53	0.50	0.47	36,478.05	32,506.12	38,531.65
Connecticut	0.87	0.86	0.57	31,876.49	34,559.25	43,719.72
Delaware	1.03	0.75	0.70	18,564.28	29,612.82	24,654.72
District of Columbia	2.21	2.37	2.43	16,093.84	13,912.16	10,827.72
Florida	1.36	1.22	0.92	26,027.82	35,822.74	47,221.33
Georgia	1.90	1.81	1.58	22,773.60	22,593.35	22,340.27
Hawaii	0.15	0.17	0.14	71,478.00	28,316.38	36,475.36
Idaho	0.39	0.42	0.45	35,675.37	20,149.12	18,291.28
Illinois	0.73	0.69	0.53	25,636.68	24,582.74	27,863.46
Indiana	0.64	0.72	0.60	23,128.46	19,019.81	18,411.70
Iowa	0.29	0.25	0.31	33,129.47	25,302.89	19,083.74
Kansas	0.27	0.26	0.22	66,710.29	40,307.23	42,045.17
Kentucky	0.78	0.83	0.76	27,588.18	23,954.87	23,171.63
Louisiana	1.31	1.45	1.47	34,337.05	33,413.26	26,339.90
Maine	0.40	0.39	0.32	31,657.73	25,028.05	22,201.56
Maryland	1.48	1.28	1.10	15,605.66	17,082.53	16,137.59
Massachusetts	-	-	-	-	-	-
Michigan	0.13	0.12	0.10	93,081.07	75,500.70	69,874.56
Minnesota	0.22	0.23	0.15	31,523.86	37,360.96	52,577.93
Mississippi	0.69	0.73	0.73	30,518.92	27,592.18	23,523.18
Missouri	0.45	0.53	0.46	47,556.56	34,427.82	31,466.79
Montana	0.24	0.26	0.28	44,375.00	32,002.74	34,384.51
Nebraska	0.36	0.39	0.39	39,533.90	27,629.84	26,390.01
Nevada	1.08	1.03	0.81	34,951.43	32,406.39	29,370.44
New Hampshire	0.33	0.31	0.28	41,137.39	25,420.28	35,126.21
New Jersey	0.38	0.35	0.30	52,887.17	59,847.94	71,137.78
New Mexico	0.59	0.56	0.46	28,888.44	22,974.28	19,340.23
New York	0.52	0.55	0.39	46,465.59	48,436.18	56,499.75
North Carolina	0.00	0.00	0.13	-	-	20,874.00
North Dakota	0.11	0.07	0.08	92,812.49	71,699.29	50,529.31
Ohio	0.59	0.55	0.50	19,109.87	18,881.16	17,623.53
Oklahoma	0.56	0.56	0.58	28,947.86	23,296.22	19,136.24
Oregon	0.55	0.53	0.66	31,070.21	25,607.45	23,845.92
Pennsylvania	0.46	0.47	0.35	27,862.06	27,646.31	30,761.87
Rhode Island	1.18	1.16	0.92	24,065.87	20,136.84	23,838.12
South Carolina	1.26	1.30	0.85	18,487.84	18,136.08	20,713.47
South Dakota	0.22	0.26	0.24	33,697.79	55,129.56	39,181.82
Tennessee	0.62	0.59	0.53	29,021.10	24,921.96	23,958.32
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	0.70	0.82	0.71	33,179.21	25,484.48	24,173.04
Vermont	0.42	0.38	0.32	28,323.85	26,647.57	17,923.60
Virginia	0.69	0.55	0.47	25,129.47	22,764.54	26,698.90
Washington	0.51	0.53	0.64	26,781.85	28,348.93	20,586.76
West Virginia	0.72	0.66	0.57	21,940.37	16,926.57	18,892.52
Wisconsin	0.35	0.35	0.30	48,385.73	43,839.62	40,239.86
Wyoming	0.20	0.26	0.30	198,540.89	80,439.00	14,260.71
<b>Countrywide</b>	<b>0.63</b>	<b>0.61</b>	<b>0.51</b>	<b>32,373.04</b>	<b>31,523.01</b>	<b>32,819.46</b>
<b>CW w/o Texas</b>	<b>0.63</b>	<b>0.61</b>	<b>0.51</b>	<b>32,373.04</b>	<b>31,523.01</b>	<b>32,819.46</b>

Table 12D-2

## BI/PD Combined Single Limits Liability 2020-2022

## Voluntary Business

STATE	Frequency - Property Damage Component			Severity - Property Damage Component		
	2022	2021	2020	2022	2021	2020
Alabama	1.96	1.91	1.72	6,929.43	6,514.52	5,377.28
Alaska	1.85	2.27	4.06	4,682.42	8,904.31	5,637.81
Arizona	2.68	2.70	2.28	6,807.27	5,873.40	5,107.60
Arkansas	2.31	2.66	2.30	6,890.23	5,796.98	5,004.92
California	1.85	1.68	1.36	7,038.58	6,146.33	5,638.80
Colorado	2.56	2.53	2.21	6,795.16	5,795.37	5,050.49
Connecticut	2.96	2.92	2.29	6,895.07	6,043.53	5,140.09
Delaware	3.19	2.82	2.39	6,476.37	5,550.93	4,728.19
District of Columbia	6.03	6.04	5.72	4,850.29	4,337.27	4,115.20
Florida	3.25	3.12	2.31	5,978.89	5,664.35	4,880.42
Georgia	4.27	3.74	3.12	6,281.54	5,994.78	5,156.22
Hawaii	2.37	2.62	2.45	5,300.89	5,095.63	4,697.05
Idaho	1.98	2.11	1.74	5,817.37	5,132.22	4,447.95
Illinois	3.04	3.05	2.38	6,131.66	5,340.59	4,531.98
Indiana	1.80	2.02	1.59	6,309.88	5,492.20	4,605.60
Iowa	1.73	1.95	1.75	5,746.77	5,252.50	4,521.06
Kansas	1.82	2.03	1.79	6,762.60	5,658.22	4,602.10
Kentucky	2.69	2.97	2.66	6,090.37	5,541.98	4,618.29
Louisiana	2.66	3.01	2.72	7,307.88	6,303.18	5,184.07
Maine	1.95	1.97	1.65	5,457.19	4,850.31	4,065.17
Maryland	3.98	3.69	3.14	5,648.23	5,176.53	4,487.91
Massachusetts	-	-	-	-	-	-
Michigan	0.21	0.22	0.15	5,889.29	5,545.83	4,562.30
Minnesota	2.45	2.33	1.92	5,993.09	5,431.77	4,686.79
Mississippi	2.30	2.43	2.14	7,206.21	5,729.09	5,271.88
Missouri	2.22	2.60	2.24	6,178.55	5,423.50	4,362.25
Montana	1.42	1.40	1.36	6,333.63	5,682.89	5,082.86
Nebraska	2.11	2.36	2.12	6,400.11	5,428.49	4,768.46
Nevada	2.64	2.84	2.68	6,721.99	6,040.61	19,352.93
New Hampshire	2.25	2.27	1.98	5,842.53	4,880.08	4,224.45
New Jersey	2.56	2.43	2.11	6,631.46	6,074.16	5,256.26
New Mexico	2.15	2.10	1.64	5,899.75	5,421.24	4,633.04
New York	2.80	2.75	2.22	6,956.12	6,310.52	5,404.15
North Carolina	0.00	0.00	0.00	-	-	-
North Dakota	1.26	1.35	1.17	7,708.99	4,942.89	4,620.86
Ohio	2.30	2.28	1.94	5,890.01	5,154.83	4,404.57
Oklahoma	2.35	2.68	2.44	6,835.93	5,492.64	4,756.08
Oregon	2.11	2.05	1.66	5,966.49	5,170.38	4,396.20
Pennsylvania	3.04	3.13	2.57	5,588.56	5,145.11	4,776.70
Rhode Island	3.69	3.36	2.87	7,345.61	6,776.06	5,840.06
South Carolina	2.86	3.03	2.27	6,986.26	6,219.67	4,842.89
South Dakota	1.52	1.50	1.13	7,704.60	4,886.81	5,549.14
Tennessee	2.58	2.69	2.30	6,716.28	5,675.03	4,780.96
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	2.83	2.95	2.57	6,329.18	5,568.45	4,812.72
Vermont	1.77	1.68	1.38	5,018.02	4,644.64	3,970.64
Virginia	2.75	2.41	2.02	5,676.44	4,713.49	4,302.41
Washington	2.03	2.07	1.80	6,362.93	5,498.88	4,711.37
West Virginia	2.33	2.52	2.17	6,008.87	5,635.56	4,722.92
Wisconsin	1.93	1.99	1.66	6,315.23	5,156.02	4,342.34
Wyoming	1.27	1.38	2.20	7,651.47	5,522.25	5,259.03
<b>Countrywide</b>	<b>2.54</b>	<b>2.54</b>	<b>2.13</b>	<b>6,392.82</b>	<b>5,685.35</b>	<b>5,005.24</b>
<b>CW w/o Texas</b>	<b>2.54</b>	<b>2.54</b>	<b>2.13</b>	<b>6,392.82</b>	<b>5,685.35</b>	<b>5,005.24</b>

Table 13A

## BI/PD Combined Single Limits Liability 2020-2022

Residual Business						
STATE	Earned Premiums			Earned Exposures		
	2022	2021	2020	2022	2021	2020
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	31,487	45,853	55,606	17	25	26
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
<b>Countrywide</b>	<b>31,487</b>	<b>45,853</b>	<b>55,606</b>	<b>17</b>	<b>25</b>	<b>26</b>
<b>CW w/o Texas</b>	<b>31,487</b>	<b>45,853</b>	<b>55,606</b>	<b>17</b>	<b>25</b>	<b>26</b>

Table 13B-1

## BI/PD Combined Single Limits Liability 2020-2022

Residual Business						
STATE	Incurred Losses - Bodily Injury			Incurred Claims - Bodily Injury		
	2022	2021	2020	2022	2021	2020
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	0	134,685	921,048	0	5	34
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
<b>Countrywide</b>	<b>0</b>	<b>134,685</b>	<b>921,048</b>	<b>0</b>	<b>5</b>	<b>34</b>
<b>CW w/o Texas</b>	<b>0</b>	<b>134,685</b>	<b>921,048</b>	<b>0</b>	<b>5</b>	<b>34</b>

Table 13B-2

## BI/PD Combined Single Limits Liability 2020-2022

STATE	Residual Business					
	Incurred Losses - Property Damage			Incurred Claims - Property Damage		
	2022	2021	2020	2022	2021	2020
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	465,402	1,628,681	1,102,564	99	372	268
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
<b>Countrywide</b>	<b>465,402</b>	<b>1,628,681</b>	<b>1,102,564</b>	<b>99</b>	<b>372</b>	<b>268</b>
<b>CW w/o Texas</b>	<b>465,402</b>	<b>1,628,681</b>	<b>1,102,564</b>	<b>99</b>	<b>372</b>	<b>268</b>

Table 13C

## BI/PD Combined Single Limits Liability 2020-2022

STATE	Residual Business					
	Pure Premium			Loss Ratio		
	2022	2021	2020	2022	2021	2020
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	27,376.59	70,534.64	77,831.23	1,478.08	3,845.69	3,639.20
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	-	-	-	-	-	-
<b>Countrywide</b>	<b>27,376.59</b>	<b>70,534.64</b>	<b>77,831.23</b>	<b>1,478.08</b>	<b>3,845.69</b>	<b>3,639.20</b>
<b>CW w/o Texas</b>	<b>27,376.59</b>	<b>70,534.64</b>	<b>77,831.23</b>	<b>1,478.08</b>	<b>3,845.69</b>	<b>3,639.20</b>

Table 13C-1

## BI/PD Combined Single Limits Liability 2020-2022

Residual Business						
STATE	Pure Premium - Bodily Injury Component			Loss Ratio - Bodily Injury Component		
	2022	2021	2020	2022	2021	2020
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	0.00	5,387.40	35,424.92	0.00	293.73	1,656.38
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	-	-	-	-	-	-
<b>Countrywide</b>	<b>0.00</b>	<b>5,387.40</b>	<b>35,424.92</b>	<b>0.00</b>	<b>293.73</b>	<b>1,656.38</b>
<b>CW w/o Texas</b>	<b>0.00</b>	<b>5,387.40</b>	<b>35,424.92</b>	<b>0.00</b>	<b>293.73</b>	<b>1,656.38</b>

Table 13C-2

## BI/PD Combined Single Limits Liability 2020-2022

STATE	Residual Business					
	Pure Premium - Property Damage Component			Loss Ratio - Property Damage Component		
	2022	2021	2020	2022	2021	2020
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	27,376.59	65,147.24	42,406.31	1,478.08	3,551.96	1,982.81
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	-	-	-	-	-	-
<b>Countrywide</b>	<b>27,376.59</b>	<b>65,147.24</b>	<b>42,406.31</b>	<b>1,478.08</b>	<b>3,551.96</b>	<b>1,982.81</b>
<b>CW w/o Texas</b>	<b>27,376.59</b>	<b>65,147.24</b>	<b>42,406.31</b>	<b>1,478.08</b>	<b>3,551.96</b>	<b>1,982.81</b>

Table 13D-1

## BI/PD Combined Single Limits Liability 2020-2022

STATE	Residual Business					
	Frequency - Bodily Injury Component			Severity - Bodily Injury Component		
	2022	2021	2020	2022	2021	2020
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	0.00	20.00	130.77	-	26,937.00	27,089.65
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	-	-	-	-	-	-
<b>Countrywide</b>	<b>0.00</b>	<b>20.00</b>	<b>130.77</b>	<b>-</b>	<b>26,937.00</b>	<b>27,089.65</b>
<b>CW w/o Texas</b>	<b>0.00</b>	<b>20.00</b>	<b>130.77</b>	<b>-</b>	<b>26,937.00</b>	<b>27,089.65</b>

Table 13D-2

## BI/PD Combined Single Limits Liability 2020-2022

STATE	Residual Business					
	Frequency - Property Damage Component			Severity - Property Damage Component		
	2022	2021	2020	2022	2021	2020
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	582.35	1,488.00	1,030.77	4,701.03	4,378.17	4,114.04
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	-	-	-	-	-	-
<b>Countrywide</b>	<b>582.35</b>	<b>1,488.00</b>	<b>1,030.77</b>	<b>4,701.03</b>	<b>4,378.17</b>	<b>4,114.04</b>
<b>CW w/o Texas</b>	<b>582.35</b>	<b>1,488.00</b>	<b>1,030.77</b>	<b>4,701.03</b>	<b>4,378.17</b>	<b>4,114.04</b>

Table 14A

## BI/PD Combined Single Limits Liability 2020-2022

STATE	Total Business					
	Earned Premiums			Earned Exposures		
	2022	2021	2020	2022	2021	2020
Alabama	32,043,357	30,714,768	32,307,715	63,496	63,166	66,614
Alaska	420,055	433,920	482,141	650	704	763
Arizona	106,763,411	101,326,116	96,877,603	183,376	179,408	170,527
Arkansas	93,441,134	89,749,064	89,960,956	256,494	254,902	250,437
California	134,372,455	138,330,254	147,103,310	219,080	229,130	238,731
Colorado	129,108,177	122,386,138	122,071,195	253,344	245,591	240,972
Connecticut	201,389,280	199,387,512	193,354,266	288,648	285,666	277,401
Delaware	34,155,106	31,854,424	32,384,918	53,931	51,943	52,120
District of Columbia	13,645,678	14,962,623	12,621,734	17,836	18,021	14,622
Florida	243,151,695	193,600,917	178,881,770	288,984	226,023	203,768
Georgia	260,644,671	241,230,031	227,495,077	320,326	297,691	281,254
Hawaii	14,683,621	14,359,712	14,130,159	45,848	43,858	40,096
Idaho	21,809,645	21,375,709	20,824,559	63,502	64,001	61,660
Illinois	160,082,494	150,694,997	139,073,446	302,829	292,362	273,137
Indiana	87,651,293	85,684,435	82,757,622	250,137	249,710	243,183
Iowa	27,943,641	27,697,770	28,227,880	107,485	106,687	108,968
Kansas	50,485,125	47,262,941	49,028,205	173,334	170,852	171,626
Kentucky	131,815,971	132,043,242	121,903,715	265,576	272,571	253,281
Louisiana	86,806,022	89,141,155	100,806,612	90,952	95,583	105,739
Maine	52,593,446	52,145,848	52,230,601	173,465	175,891	180,161
Maryland	98,727,070	90,154,449	87,791,514	154,534	139,582	131,631
Massachusetts	0	0	0	0	0	0
Michigan	76,275,672	75,683,601	56,229,394	264,287	282,644	267,374
Minnesota	74,990,920	67,016,038	63,318,836	210,020	201,084	188,296
Mississippi	51,250,599	47,873,590	48,970,398	106,681	103,503	104,488
Missouri	161,016,349	152,326,190	147,493,811	431,655	429,571	414,100
Montana	10,527,407	10,287,734	10,086,268	31,345	29,876	27,836
Nebraska	19,340,067	18,498,824	18,902,784	59,818	59,254	59,705
Nevada	46,227,683	41,258,092	42,382,473	64,538	59,613	58,309
New Hampshire	28,723,142	29,195,711	29,589,730	73,168	76,185	75,993
New Jersey	648,437,240	671,206,775	710,370,714	1,179,558	1,206,734	1,246,203
New Mexico	20,019,234	19,763,364	19,031,881	42,400	43,528	42,825
New York	657,868,116	639,143,255	587,348,990	1,106,969	1,106,566	1,068,133
North Carolina	440,863	474,510	504,311	663	709	771
North Dakota	6,377,268	6,309,277	6,197,554	43,368	42,792	42,491
Ohio	184,399,526	181,304,360	178,633,878	498,430	507,613	503,388
Oklahoma	84,734,230	80,179,247	81,459,009	215,536	210,377	208,472
Oregon	51,700,429	49,135,100	50,480,129	110,082	109,824	110,991
Pennsylvania	260,348,263	265,741,375	250,627,526	586,524	601,642	572,190
Rhode Island	51,102,461	51,749,653	55,120,682	68,463	69,260	73,631
South Carolina	69,659,637	67,304,472	63,614,579	110,451	111,628	111,107
South Dakota	2,787,458	2,516,377	2,430,407	12,617	12,102	11,812
Tennessee	125,538,903	121,632,515	119,710,367	288,534	287,134	280,051
Texas	0	0	0	n/a	n/a	n/a
Utah	50,374,001	46,456,091	43,576,714	93,083	95,664	93,533
Vermont	15,321,204	15,500,463	15,906,986	54,233	55,552	56,158
Virginia	86,339,201	78,509,430	76,590,497	190,774	180,657	177,674
Washington	74,138,169	77,138,045	80,916,523	142,423	145,716	148,299
West Virginia	22,827,913	22,048,714	20,224,244	51,451	50,553	47,052
Wisconsin	69,658,092	69,027,216	74,025,078	225,555	219,675	220,474
Wyoming	1,299,820	1,308,520	1,376,380	4,472	4,558	4,600
<b>Countrywide</b>	<b>4,933,457,214</b>	<b>4,783,124,564</b>	<b>4,685,435,141</b>	<b>9,840,925</b>	<b>9,767,356</b>	<b>9,582,647</b>
<b>CW w/o Texas</b>	<b>4,933,457,214</b>	<b>4,783,124,564</b>	<b>4,685,435,141</b>	<b>9,840,925</b>	<b>9,767,356</b>	<b>9,582,647</b>

Table 14B-1

## BI/PD Combined Single Limits Liability 2020-2022

STATE	Total Business					
	Incurred Losses - Bodily Injury			Incurred Claims - Bodily Injury		
	2022	2021	2020	2022	2021	2020
Alabama	11,353,521	6,660,493	6,059,809	391	307	333
Alaska	118,621	540,657	1,034,693	6	9	9
Arizona	51,301,005	37,290,369	33,405,794	1,865	1,679	1,350
Arkansas	38,224,236	32,901,279	25,862,216	1,417	1,604	1,446
California	66,573,726	58,140,648	44,945,158	1,205	1,126	950
Colorado	49,135,933	39,754,980	43,271,040	1,347	1,223	1,123
Connecticut	80,328,757	85,223,113	69,426,920	2,520	2,466	1,588
Delaware	10,303,173	11,519,387	8,949,663	555	389	363
District of Columbia	6,340,974	5,940,492	3,843,839	394	427	355
Florida	102,653,708	98,906,575	88,115,009	3,944	2,761	1,866
Georgia	138,622,889	121,619,993	98,989,753	6,087	5,383	4,431
Hawaii	5,074,938	2,067,096	2,006,145	71	73	55
Idaho	8,740,465	5,399,963	5,103,266	245	268	279
Illinois	56,503,248	49,263,801	40,095,513	2,204	2,004	1,439
Indiana	37,306,214	34,064,473	27,065,204	1,613	1,791	1,470
Iowa	10,336,394	6,679,964	6,545,722	312	264	343
Kansas	31,020,285	18,138,254	15,851,030	465	450	377
Kentucky	57,466,184	54,497,321	44,373,666	2,083	2,275	1,915
Louisiana	40,964,106	46,243,951	40,958,551	1,193	1,384	1,555
Maine	21,748,858	17,119,186	12,965,713	687	684	584
Maryland	35,752,570	30,543,571	23,399,507	2,291	1,788	1,450
Massachusetts	0	0	0	0	0	0
Michigan	31,926,807	26,500,745	19,285,378	343	351	276
Minnesota	14,311,833	17,260,763	15,195,021	454	462	289
Mississippi	22,309,330	20,859,688	18,018,755	731	756	766
Missouri	93,353,521	78,805,287	59,503,698	1,963	2,289	1,891
Montana	3,328,125	2,496,214	2,681,992	75	78	78
Nebraska	8,460,255	6,437,753	6,201,652	214	233	235
Nevada	24,431,049	19,962,339	13,950,957	699	616	475
New Hampshire	9,872,973	6,024,606	7,517,009	240	237	214
New Jersey	239,367,343	251,974,807	265,909,278	4,526	4,213	3,759
New Mexico	7,279,887	5,559,776	3,771,345	252	242	195
New York	269,361,037	295,363,803	233,004,956	5,797	6,098	4,124
North Carolina	8,482	50,334	20,874	0	0	1
North Dakota	4,362,187	2,007,580	1,768,526	47	28	35
Ohio	55,724,381	52,867,239	44,569,904	2,916	2,800	2,529
Oklahoma	34,969,018	27,396,352	23,135,719	1,208	1,176	1,209
Oregon	18,797,476	14,775,498	17,335,985	605	577	727
Pennsylvania	75,422,607	77,741,419	62,231,269	2,707	2,812	2,023
Rhode Island	19,493,355	16,169,886	16,138,404	810	803	677
South Carolina	25,642,636	26,388,000	19,491,375	1,387	1,455	941
South Dakota	943,538	1,764,146	1,097,091	28	32	28
Tennessee	51,744,616	42,093,190	35,242,690	1,783	1,689	1,471
Texas	0	0	0	n/a	n/a	n/a
Utah	21,765,564	20,005,313	16,147,594	656	785	668
Vermont	6,514,486	5,649,285	3,208,324	230	212	179
Virginia	33,196,027	22,605,185	22,480,478	1,321	993	842
Washington	19,523,970	22,055,469	19,536,838	729	778	949
West Virginia	8,095,998	5,619,621	5,044,304	369	332	267
Wisconsin	38,369,880	33,624,988	26,437,586	793	767	657
Wyoming	1,786,868	965,268	199,650	9	12	14
<b>Countrywide</b>	<b>2,000,233,054</b>	<b>1,865,540,120</b>	<b>1,601,394,863</b>	<b>61,787</b>	<b>59,181</b>	<b>48,800</b>
<b>CW w/o Texas</b>	<b>2,000,233,054</b>	<b>1,865,540,120</b>	<b>1,601,394,863</b>	<b>61,787</b>	<b>59,181</b>	<b>48,800</b>

Table 14B-2

## BI/PD Combined Single Limits Liability 2020-2022

STATE	Total Business					
	Incurred Losses - Property Damage			Incurred Claims - Property Damage		
	2022	2021	2020	2022	2021	2020
Alabama	8,634,068	7,843,483	6,178,499	1,246	1,204	1,149
Alaska	56,189	142,469	174,772	12	16	31
Arizona	33,512,200	28,491,866	19,827,709	4,923	4,851	3,882
Arkansas	40,872,872	39,262,932	28,883,399	5,932	6,773	5,771
California	28,583,661	23,614,218	18,365,570	4,061	3,842	3,257
Colorado	44,046,229	35,995,040	26,924,174	6,482	6,211	5,331
Connecticut	58,897,662	50,366,755	32,721,788	8,542	8,334	6,366
Delaware	11,152,307	8,143,220	5,891,322	1,722	1,467	1,246
District of Columbia	5,214,063	4,718,949	3,440,306	1,075	1,088	836
Florida	56,207,548	39,922,317	22,937,969	9,401	7,048	4,700
Georgia	85,944,001	66,727,903	45,225,167	13,682	11,131	8,771
Hawaii	5,767,363	5,865,067	4,617,200	1,088	1,151	983
Idaho	7,306,615	6,923,361	4,777,096	1,256	1,349	1,074
Illinois	56,374,465	47,670,120	29,462,372	9,194	8,926	6,501
Indiana	28,331,364	27,691,669	17,754,599	4,490	5,042	3,855
Iowa	10,688,998	10,925,191	8,635,217	1,860	2,080	1,910
Kansas	21,308,964	19,583,108	14,128,454	3,151	3,461	3,070
Kentucky	43,473,065	44,906,642	31,122,638	7,138	8,103	6,739
Louisiana	17,663,142	18,140,539	14,893,842	2,417	2,878	2,873
Maine	18,467,138	16,806,340	12,069,490	3,384	3,465	2,969
Maryland	34,719,674	26,643,604	18,553,033	6,147	5,147	4,134
Massachusetts	0	0	0	0	0	0
Michigan	3,292,114	3,493,874	1,834,043	559	630	402
Minnesota	30,888,389	25,431,534	16,933,382	5,154	4,682	3,613
Mississippi	17,669,636	14,420,129	11,814,273	2,452	2,517	2,241
Missouri	59,178,129	60,575,102	40,481,697	9,578	11,169	9,280
Montana	2,818,464	2,381,129	1,921,321	445	419	378
Nebraska	8,076,944	7,589,023	6,032,099	1,262	1,398	1,265
Nevada	11,474,443	10,232,797	30,287,339	1,707	1,694	1,565
New Hampshire	9,610,959	8,427,894	6,357,797	1,645	1,727	1,505
New Jersey	200,947,712	179,735,254	139,568,284	30,331	29,694	26,611
New Mexico	5,374,669	4,965,855	3,247,762	911	916	701
New York	215,284,808	191,984,914	128,202,554	30,949	30,423	23,723
North Carolina	0	0	0	0	0	0
North Dakota	4,224,525	2,852,047	2,301,189	548	577	498
Ohio	67,511,285	59,713,557	42,926,925	11,462	11,584	9,746
Oklahoma	34,651,329	30,983,970	24,151,394	5,069	5,641	5,078
Oregon	13,889,980	11,643,698	8,124,179	2,328	2,252	1,848
Pennsylvania	99,783,790	97,041,993	70,107,644	17,855	18,861	14,677
Rhode Island	18,555,014	15,774,659	12,334,217	2,526	2,328	2,112
South Carolina	22,083,565	21,059,803	12,237,994	3,161	3,386	2,527
South Dakota	1,479,283	884,513	743,585	192	181	134
Tennessee	49,995,978	43,760,157	30,818,043	7,444	7,711	6,446
Texas	0	0	0	n/a	n/a	n/a
Utah	16,690,051	15,736,445	11,589,029	2,637	2,826	2,408
Vermont	4,827,336	4,347,379	3,081,217	962	936	776
Virginia	29,733,204	20,484,841	15,467,180	5,238	4,346	3,595
Washington	18,369,787	16,590,127	12,541,662	2,887	3,017	2,662
West Virginia	7,192,613	7,179,708	4,822,102	1,197	1,274	1,021
Wisconsin	27,427,023	22,531,791	15,897,293	4,343	4,370	3,661
Wyoming	436,134	347,902	531,162	57	63	101
<b>Countrywide</b>	<b>1,598,688,752</b>	<b>1,410,554,888</b>	<b>1,020,939,982</b>	<b>250,102</b>	<b>248,189</b>	<b>204,022</b>
<b>CW w/o Texas</b>	<b>1,598,688,752</b>	<b>1,410,554,888</b>	<b>1,020,939,982</b>	<b>250,102</b>	<b>248,189</b>	<b>204,022</b>

Table 14C

## BI/PD Combined Single Limits Liability 2020-2022

STATE	Total Business					
	Pure Premium			Loss Ratio		
	2022	2021	2020	2022	2021	2020
Alabama	314.79	229.62	183.72	62.38	47.22	37.88
Alaska	268.94	970.35	1,585.14	41.62	157.43	250.85
Arizona	462.51	366.66	312.17	79.44	64.92	54.95
Arkansas	308.38	283.11	218.60	84.65	80.41	60.85
California	434.35	356.81	265.20	70.82	59.10	43.04
Colorado	367.81	308.44	291.30	72.17	61.89	57.50
Connecticut	482.34	474.64	368.23	69.13	68.00	52.83
Delaware	397.83	378.54	284.75	62.82	61.73	45.83
District of Columbia	647.85	591.50	498.16	84.68	71.24	57.71
Florida	549.72	614.22	545.00	65.33	71.71	62.08
Georgia	701.06	632.70	512.76	86.16	78.08	63.39
Hawaii	236.48	180.86	165.19	73.84	55.24	46.87
Idaho	252.70	192.55	160.24	73.58	57.65	47.45
Illinois	372.74	331.55	254.66	70.51	64.32	50.02
Indiana	262.41	247.31	184.30	74.88	72.07	54.16
Iowa	195.61	165.02	139.32	75.24	63.56	53.78
Kansas	301.90	220.78	174.68	103.65	79.81	61.15
Kentucky	380.08	364.69	298.07	76.58	75.28	61.93
Louisiana	644.60	673.60	528.21	67.54	72.23	55.41
Maine	231.84	192.88	138.96	76.47	65.06	47.93
Maryland	456.03	409.70	318.71	71.38	63.43	47.79
Massachusetts	-	-	-	-	-	-
Michigan	133.26	106.12	78.99	46.17	39.63	37.56
Minnesota	215.22	212.31	170.63	60.27	63.70	50.74
Mississippi	374.75	340.86	285.52	78.01	73.69	60.92
Missouri	353.36	324.46	241.45	94.73	91.50	67.79
Montana	196.09	163.25	165.37	58.39	47.41	45.64
Nebraska	276.46	236.72	204.90	85.51	75.83	64.72
Nevada	556.35	506.52	758.69	77.67	73.19	104.38
New Hampshire	266.29	189.70	182.58	67.83	49.50	46.89
New Jersey	373.29	357.75	325.37	67.90	64.32	57.08
New Mexico	298.46	241.81	163.90	63.21	53.26	36.88
New York	437.81	440.42	338.17	73.67	76.25	61.50
North Carolina	12.79	70.99	27.07	1.92	10.61	4.14
North Dakota	198.00	113.56	95.78	134.65	77.02	65.67
Ohio	247.25	221.78	173.82	66.83	62.09	48.98
Oklahoma	323.01	277.50	226.83	82.16	72.81	58.05
Oregon	296.94	240.56	229.39	63.22	53.77	50.44
Pennsylvania	298.72	290.51	231.28	67.30	65.77	52.80
Rhode Island	555.75	461.23	386.69	74.46	61.73	51.66
South Carolina	432.10	425.05	285.57	68.51	70.50	49.88
South Dakota	192.03	218.86	155.83	86.92	105.26	75.74
Tennessee	352.61	299.00	235.89	81.04	70.58	55.18
Texas	n/a	n/a	n/a	-	-	-
Utah	413.13	373.62	296.54	76.34	76.94	63.65
Vermont	209.13	179.95	112.00	74.03	64.49	39.54
Virginia	329.86	238.52	213.58	72.89	54.89	49.55
Washington	266.06	265.21	216.31	51.11	50.10	39.64
West Virginia	297.15	253.19	209.69	66.97	58.05	48.79
Wisconsin	291.71	255.64	192.02	94.46	81.35	57.19
Wyoming	497.09	288.10	158.87	171.02	100.36	53.10
<b>Countrywide</b>	<b>365.71</b>	<b>335.41</b>	<b>273.65</b>	<b>72.95</b>	<b>68.49</b>	<b>55.97</b>
<b>CW w/o Texas</b>	<b>365.71</b>	<b>335.41</b>	<b>273.65</b>	<b>72.95</b>	<b>68.49</b>	<b>55.97</b>

Table 14C-1

## BI/PD Combined Single Limits Liability 2020-2022

STATE	Total Business					
	Pure Premium - Bodily Injury Component			Loss Ratio - Bodily Injury Component		
	2022	2021	2020	2022	2021	2020
Alabama	178.81	105.44	90.97	35.43	21.68	18.76
Alaska	182.49	767.98	1,356.09	28.24	124.60	214.60
Arizona	279.76	207.85	195.90	48.05	36.80	34.48
Arkansas	149.03	129.07	103.27	40.91	36.66	28.75
California	303.88	253.75	188.27	49.54	42.03	30.55
Colorado	193.95	161.87	179.57	38.06	32.48	35.45
Connecticut	278.29	298.33	250.28	39.89	42.74	35.91
Delaware	191.04	221.77	171.71	30.17	36.16	27.64
District of Columbia	355.52	329.64	262.88	46.47	39.70	30.45
Florida	355.22	437.60	432.43	42.22	51.09	49.26
Georgia	432.76	408.54	351.96	53.18	50.42	43.51
Hawaii	110.69	47.13	50.03	34.56	14.40	14.20
Idaho	137.64	84.37	82.76	40.08	25.26	24.51
Illinois	186.58	168.50	146.80	35.30	32.69	28.83
Indiana	149.14	136.42	111.30	42.56	39.76	32.70
Iowa	96.17	62.61	60.07	36.99	24.12	23.19
Kansas	178.96	106.16	92.36	61.44	38.38	32.33
Kentucky	216.38	199.94	175.20	43.60	41.27	36.40
Louisiana	450.39	483.81	387.36	47.19	51.88	40.63
Maine	125.38	97.33	71.97	41.35	32.83	24.82
Maryland	231.36	218.82	177.77	36.21	33.88	26.65
Massachusetts	-	-	-	-	-	-
Michigan	120.80	93.76	72.13	41.86	35.02	34.30
Minnesota	68.15	85.84	80.70	19.08	25.76	24.00
Mississippi	209.12	201.54	172.45	43.53	43.57	36.80
Missouri	216.27	183.45	143.69	57.98	51.73	40.34
Montana	106.18	83.55	96.35	31.61	24.26	26.59
Nebraska	141.43	108.65	103.87	43.74	34.80	32.81
Nevada	378.55	334.87	239.26	52.85	48.38	32.92
New Hampshire	134.94	79.08	98.92	34.37	20.64	25.40
New Jersey	202.93	208.81	213.38	36.91	37.54	37.43
New Mexico	171.70	127.73	88.06	36.36	28.13	19.82
New York	243.33	266.92	218.14	40.94	46.21	39.67
North Carolina	12.79	70.99	27.07	1.92	10.61	4.14
North Dakota	100.59	46.91	41.62	68.40	31.82	28.54
Ohio	111.80	104.15	88.54	30.22	29.16	24.95
Oklahoma	162.24	130.23	110.98	41.27	34.17	28.40
Oregon	170.76	134.54	156.19	36.36	30.07	34.34
Pennsylvania	128.59	129.22	108.76	28.97	29.25	24.83
Rhode Island	284.73	233.47	219.18	38.15	31.25	29.28
South Carolina	232.16	236.39	175.43	36.81	39.21	30.64
South Dakota	74.78	145.77	92.88	33.85	70.11	45.14
Tennessee	179.34	146.60	125.84	41.22	34.61	29.44
Texas	n/a	n/a	n/a	-	-	-
Utah	233.83	209.12	172.64	43.21	43.06	37.06
Vermont	120.12	101.69	57.13	42.52	36.45	20.17
Virginia	174.01	125.13	126.53	38.45	28.79	29.35
Washington	137.08	151.36	131.74	26.33	28.59	24.14
West Virginia	157.35	111.16	107.21	35.47	25.49	24.94
Wisconsin	170.11	153.07	119.91	55.08	48.71	35.71
Wyoming	399.57	211.77	43.40	137.47	73.77	14.51
<b>Countrywide</b>	<b>203.26</b>	<b>191.00</b>	<b>167.11</b>	<b>40.54</b>	<b>39.00</b>	<b>34.18</b>
<b>CW w/o Texas</b>	<b>203.26</b>	<b>191.00</b>	<b>167.11</b>	<b>40.54</b>	<b>39.00</b>	<b>34.18</b>

Table 14C-2

## BI/PD Combined Single Limits Liability 2020-2022

STATE	Total Business			Total Business		
	Pure Premium - Property Damage Component			Loss Ratio - Property Damage Component		
	2022	2021	2020	2022	2021	2020
Alabama	135.98	124.17	92.75	26.94	25.54	19.12
Alaska	86.44	202.37	229.06	13.38	32.83	36.25
Arizona	182.75	158.81	116.27	31.39	28.12	20.47
Arkansas	159.35	154.03	115.33	43.74	43.75	32.11
California	130.47	103.06	76.93	21.27	17.07	12.48
Colorado	173.86	146.56	111.73	34.12	29.41	22.06
Connecticut	204.05	176.31	117.96	29.25	25.26	16.92
Delaware	206.79	156.77	113.03	32.65	25.56	18.19
District of Columbia	292.33	261.86	235.28	38.21	31.54	27.26
Florida	194.50	176.63	112.57	23.12	20.62	12.82
Georgia	268.30	224.15	160.80	32.97	27.66	19.88
Hawaii	125.79	133.73	115.15	39.28	40.84	32.68
Idaho	115.06	108.18	77.47	33.50	32.39	22.94
Illinois	186.16	163.05	107.87	35.22	31.63	21.18
Indiana	113.26	110.90	73.01	32.32	32.32	21.45
Iowa	99.45	102.40	79.25	38.25	39.44	30.59
Kansas	122.94	114.62	82.32	42.21	41.43	28.82
Kentucky	163.69	164.75	122.88	32.98	34.01	25.53
Louisiana	194.20	189.79	140.85	20.35	20.35	14.77
Maine	106.46	95.55	66.99	35.11	32.23	23.11
Maryland	224.67	190.88	140.95	35.17	29.55	21.13
Massachusetts	-	-	-	-	-	-
Michigan	12.46	12.36	6.86	4.32	4.62	3.26
Minnesota	147.07	126.47	89.93	41.19	37.95	26.74
Mississippi	165.63	139.32	113.07	34.48	30.12	24.13
Missouri	137.10	141.01	97.76	36.75	39.77	27.45
Montana	89.92	79.70	69.02	26.77	23.15	19.05
Nebraska	135.03	128.08	101.03	41.76	41.02	31.91
Nevada	177.79	171.65	519.43	24.82	24.80	71.46
New Hampshire	131.35	110.62	83.66	33.46	28.87	21.49
New Jersey	170.36	148.94	111.99	30.99	26.78	19.65
New Mexico	126.76	114.08	75.84	26.85	25.13	17.06
New York	194.48	173.50	120.02	32.72	30.04	21.83
North Carolina	0.00	0.00	0.00	0.00	0.00	0.00
North Dakota	97.41	66.65	54.16	66.24	45.20	37.13
Ohio	135.45	117.64	85.28	36.61	32.94	24.03
Oklahoma	160.77	147.28	115.85	40.89	38.64	29.65
Oregon	126.18	106.02	73.20	26.87	23.70	16.09
Pennsylvania	170.13	161.30	122.53	38.33	36.52	27.97
Rhode Island	271.02	227.76	167.51	36.31	30.48	22.38
South Carolina	199.94	188.66	110.15	31.70	31.29	19.24
South Dakota	117.25	73.09	62.95	53.07	35.15	30.60
Tennessee	173.28	152.40	110.04	39.83	35.98	25.74
Texas	n/a	n/a	n/a	-	-	-
Utah	179.30	164.50	123.90	33.13	33.87	26.59
Vermont	89.01	78.26	54.87	31.51	28.05	19.37
Virginia	155.86	113.39	87.05	34.44	26.09	20.19
Washington	128.98	113.85	84.57	24.78	21.51	15.50
West Virginia	139.80	142.02	102.48	31.51	32.56	23.84
Wisconsin	121.60	102.57	72.11	39.37	32.64	21.48
Wyoming	97.53	76.33	115.47	33.55	26.59	38.59
<b>Countrywide</b>	<b>162.45</b>	<b>144.42</b>	<b>106.54</b>	<b>32.41</b>	<b>29.49</b>	<b>21.79</b>
<b>CW w/o Texas</b>	<b>162.45</b>	<b>144.42</b>	<b>106.54</b>	<b>32.41</b>	<b>29.49</b>	<b>21.79</b>

Table 14D-1

## BI/PD Combined Single Limits Liability 2020-2022

Total Business						
STATE	Frequency - Bodily Injury Component			Severity - Bodily Injury Component		
	2022	2021	2020	2022	2021	2020
Alabama	0.62	0.49	0.50	29,037.14	21,695.42	18,197.62
Alaska	0.92	1.28	1.18	19,770.17	60,073.00	114,965.89
Arizona	1.02	0.94	0.79	27,507.24	22,209.87	24,745.03
Arkansas	0.55	0.63	0.58	26,975.47	20,512.02	17,885.35
California	0.55	0.49	0.40	55,247.91	51,634.68	47,310.69
Colorado	0.53	0.50	0.47	36,478.05	32,506.12	38,531.65
Connecticut	0.87	0.86	0.57	31,876.49	34,559.25	43,719.72
Delaware	1.03	0.75	0.70	18,564.28	29,612.82	24,654.72
District of Columbia	2.21	2.37	2.43	16,093.84	13,912.16	10,827.72
Florida	1.36	1.22	0.92	26,027.82	35,822.74	47,221.33
Georgia	1.90	1.81	1.58	22,773.60	22,593.35	22,340.27
Hawaii	0.15	0.17	0.14	71,478.00	28,316.38	36,475.36
Idaho	0.39	0.42	0.45	35,675.37	20,149.12	18,291.28
Illinois	0.73	0.69	0.53	25,636.68	24,582.74	27,863.46
Indiana	0.64	0.72	0.60	23,128.46	19,019.81	18,411.70
Iowa	0.29	0.25	0.31	33,129.47	25,302.89	19,083.74
Kansas	0.27	0.26	0.22	66,710.29	40,307.23	42,045.17
Kentucky	0.78	0.83	0.76	27,588.18	23,954.87	23,171.63
Louisiana	1.31	1.45	1.47	34,337.05	33,413.26	26,339.90
Maine	0.40	0.39	0.32	31,657.73	25,028.05	22,201.56
Maryland	1.48	1.28	1.10	15,605.66	17,082.53	16,137.59
Massachusetts	-	-	-	-	-	-
Michigan	0.13	0.12	0.10	93,081.07	75,500.70	69,874.56
Minnesota	0.22	0.23	0.15	31,523.86	37,360.96	52,577.93
Mississippi	0.69	0.73	0.73	30,518.92	27,592.18	23,523.18
Missouri	0.45	0.53	0.46	47,556.56	34,427.82	31,466.79
Montana	0.24	0.26	0.28	44,375.00	32,002.74	34,384.51
Nebraska	0.36	0.39	0.39	39,533.90	27,629.84	26,390.01
Nevada	1.08	1.03	0.81	34,951.43	32,406.39	29,370.44
New Hampshire	0.33	0.31	0.28	41,137.39	25,420.28	35,126.21
New Jersey	0.38	0.35	0.30	52,887.17	59,808.88	70,739.37
New Mexico	0.59	0.56	0.46	28,888.44	22,974.28	19,340.23
New York	0.52	0.55	0.39	46,465.59	48,436.18	56,499.75
North Carolina	0.00	0.00	0.13	-	-	20,874.00
North Dakota	0.11	0.07	0.08	92,812.49	71,699.29	50,529.31
Ohio	0.59	0.55	0.50	19,109.87	18,881.16	17,623.53
Oklahoma	0.56	0.56	0.58	28,947.86	23,296.22	19,136.24
Oregon	0.55	0.53	0.66	31,070.21	25,607.45	23,845.92
Pennsylvania	0.46	0.47	0.35	27,862.06	27,646.31	30,761.87
Rhode Island	1.18	1.16	0.92	24,065.87	20,136.84	23,838.12
South Carolina	1.26	1.30	0.85	18,487.84	18,136.08	20,713.47
South Dakota	0.22	0.26	0.24	33,697.79	55,129.56	39,181.82
Tennessee	0.62	0.59	0.53	29,021.10	24,921.96	23,958.32
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	0.70	0.82	0.71	33,179.21	25,484.48	24,173.04
Vermont	0.42	0.38	0.32	28,323.85	26,647.57	17,923.60
Virginia	0.69	0.55	0.47	25,129.47	22,764.54	26,698.90
Washington	0.51	0.53	0.64	26,781.85	28,348.93	20,586.76
West Virginia	0.72	0.66	0.57	21,940.37	16,926.57	18,892.52
Wisconsin	0.35	0.35	0.30	48,385.73	43,839.62	40,239.86
Wyoming	0.20	0.26	0.30	198,540.89	80,439.00	14,260.71
<b>Countrywide</b>	<b>0.63</b>	<b>0.61</b>	<b>0.51</b>	<b>32,373.04</b>	<b>31,522.62</b>	<b>32,815.47</b>
<b>CW w/o Texas</b>	<b>0.63</b>	<b>0.61</b>	<b>0.51</b>	<b>32,373.04</b>	<b>31,522.62</b>	<b>32,815.47</b>

Table 14D-2

## BI/PD Combined Single Limits Liability 2020-2022

STATE	Total Business					
	Frequency - Property Damage Component			Severity - Property Damage Component		
	2022	2021	2020	2022	2021	2020
Alabama	1.96	1.91	1.72	6,929.43	6,514.52	5,377.28
Alaska	1.85	2.27	4.06	4,682.42	8,904.31	5,637.81
Arizona	2.68	2.70	2.28	6,807.27	5,873.40	5,107.60
Arkansas	2.31	2.66	2.30	6,890.23	5,796.98	5,004.92
California	1.85	1.68	1.36	7,038.58	6,146.33	5,638.80
Colorado	2.56	2.53	2.21	6,795.16	5,795.37	5,050.49
Connecticut	2.96	2.92	2.29	6,895.07	6,043.53	5,140.09
Delaware	3.19	2.82	2.39	6,476.37	5,550.93	4,728.19
District of Columbia	6.03	6.04	5.72	4,850.29	4,337.27	4,115.20
Florida	3.25	3.12	2.31	5,978.89	5,664.35	4,880.42
Georgia	4.27	3.74	3.12	6,281.54	5,994.78	5,156.22
Hawaii	2.37	2.62	2.45	5,300.89	5,095.63	4,697.05
Idaho	1.98	2.11	1.74	5,817.37	5,132.22	4,447.95
Illinois	3.04	3.05	2.38	6,131.66	5,340.59	4,531.98
Indiana	1.80	2.02	1.59	6,309.88	5,492.20	4,605.60
Iowa	1.73	1.95	1.75	5,746.77	5,252.50	4,521.06
Kansas	1.82	2.03	1.79	6,762.60	5,658.22	4,602.10
Kentucky	2.69	2.97	2.66	6,090.37	5,541.98	4,618.29
Louisiana	2.66	3.01	2.72	7,307.88	6,303.18	5,184.07
Maine	1.95	1.97	1.65	5,457.19	4,850.31	4,065.17
Maryland	3.98	3.69	3.14	5,648.23	5,176.53	4,487.91
Massachusetts	-	-	-	-	-	-
Michigan	0.21	0.22	0.15	5,889.29	5,545.83	4,562.30
Minnesota	2.45	2.33	1.92	5,993.09	5,431.77	4,686.79
Mississippi	2.30	2.43	2.14	7,206.21	5,729.09	5,271.88
Missouri	2.22	2.60	2.24	6,178.55	5,423.50	4,362.25
Montana	1.42	1.40	1.36	6,333.63	5,682.89	5,082.86
Nebraska	2.11	2.36	2.12	6,400.11	5,428.49	4,768.46
Nevada	2.64	2.84	2.68	6,721.99	6,040.61	19,352.93
New Hampshire	2.25	2.27	1.98	5,842.53	4,880.08	4,224.45
New Jersey	2.57	2.46	2.14	6,625.16	6,052.91	5,244.76
New Mexico	2.15	2.10	1.64	5,899.75	5,421.24	4,633.04
New York	2.80	2.75	2.22	6,956.12	6,310.52	5,404.15
North Carolina	0.00	0.00	0.00	-	-	-
North Dakota	1.26	1.35	1.17	7,708.99	4,942.89	4,620.86
Ohio	2.30	2.28	1.94	5,890.01	5,154.83	4,404.57
Oklahoma	2.35	2.68	2.44	6,835.93	5,492.64	4,756.08
Oregon	2.11	2.05	1.66	5,966.49	5,170.38	4,396.20
Pennsylvania	3.04	3.13	2.57	5,588.56	5,145.11	4,776.70
Rhode Island	3.69	3.36	2.87	7,345.61	6,776.06	5,840.06
South Carolina	2.86	3.03	2.27	6,986.26	6,219.67	4,842.89
South Dakota	1.52	1.50	1.13	7,704.60	4,886.81	5,549.14
Tennessee	2.58	2.69	2.30	6,716.28	5,675.03	4,780.96
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	2.83	2.95	2.57	6,329.18	5,568.45	4,812.72
Vermont	1.77	1.68	1.38	5,018.02	4,644.64	3,970.64
Virginia	2.75	2.41	2.02	5,676.44	4,713.49	4,302.41
Washington	2.03	2.07	1.80	6,362.93	5,498.88	4,711.37
West Virginia	2.33	2.52	2.17	6,008.87	5,635.56	4,722.92
Wisconsin	1.93	1.99	1.66	6,315.23	5,156.02	4,342.34
Wyoming	1.27	1.38	2.20	7,651.47	5,522.25	5,259.03
<b>Countrywide</b>	<b>2.54</b>	<b>2.54</b>	<b>2.13</b>	<b>6,392.15</b>	<b>5,683.39</b>	<b>5,004.07</b>
<b>CW w/o Texas</b>	<b>2.54</b>	<b>2.54</b>	<b>2.13</b>	<b>6,392.15</b>	<b>5,683.39</b>	<b>5,004.07</b>

# Personal Injury Protection

## Personal Injury Protection

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

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

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

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

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

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

### Personal Injury Protection Data

**Illinois**—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

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

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

#### **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.

Table 15A

## Personal Injury Protection 2020-2022

STATE	Voluntary Business					
	Earned Premiums			Earned Exposures		
	2022	2021	2020	2022	2021	2020
Alabama	0	0	0	0	0	0
Alaska	0	0	0	0	0	0
Arizona	0	0	0	0	0	0
Arkansas	880,544	756,764	532,948	76,112	64,426	38,920
California	0	0	0	0	0	0
Colorado	0	0	0	0	0	0
Connecticut	3,647,073	3,859,074	4,178,215	125,416	139,306	148,040
Delaware	132,260,301	136,897,904	140,652,591	752,185	750,191	724,357
District of Columbia	5,026,676	5,115,698	5,455,099	160,830	161,722	160,212
Florida	4,889,141,135	4,461,402,878	4,224,823,892	15,483,799	15,215,751	14,616,110
Georgia	0	0	0	0	0	0
Hawaii	74,611,005	74,604,563	76,793,249	950,225	939,649	916,803
Idaho	0	0	0	0	0	0
Illinois	0	-18	-64	0	0	0
Indiana	0	0	0	0	0	0
Iowa	0	-130	-203	0	-3	-2
Kansas	111,260,601	113,555,305	118,047,246	2,405,286	2,436,742	2,393,565
Kentucky	313,480,389	324,930,244	332,610,864	3,386,437	3,387,666	3,322,614
Louisiana	0	0	0	0	0	0
Maine	0	0	0	0	0	0
Maryland	276,897,219	287,707,443	300,389,835	4,329,366	4,353,699	4,308,865
Massachusetts	252,275,894	237,916,001	259,482,662	4,582,728	4,537,840	4,473,535
Michigan	2,298,185,717	2,573,883,909	3,308,385,467	5,534,066	5,444,960	5,207,449
Minnesota	551,179,260	554,596,349	578,393,379	4,234,584	4,279,337	4,232,411
Mississippi	0	0	0	0	0	0
Missouri	0	0	0	0	0	0
Montana	0	0	0	0	0	0
Nebraska	2	-15	14	0	0	0
Nevada	0	0	0	0	0	0
New Hampshire	0	0	0	0	0	0
New Jersey	1,697,077,611	1,646,902,561	1,703,209,126	5,978,189	6,008,144	5,897,576
New Mexico	0	0	0	0	0	0
New York	2,854,052,107	2,766,221,296	2,624,626,852	10,471,787	11,013,053	10,538,605
North Carolina	0	0	0	0	0	0
North Dakota	37,456,521	36,840,297	38,353,947	655,133	653,829	654,569
Ohio	0	0	0	0	0	0
Oklahoma	0	0	0	0	0	0
Oregon	335,846,979	331,901,035	349,973,347	3,104,123	3,118,948	3,047,956
Pennsylvania	607,849,386	631,652,100	651,674,908	9,303,165	9,449,840	9,134,226
Rhode Island	0	0	0	0	0	0
South Carolina	0	0	0	0	0	0
South Dakota	163	330	464	2	4	4
Tennessee	0	0	0	0	0	0
Texas	474,978,044	470,779,068	474,331,330	n/a	n/a	n/a
Utah	94,408,269	93,964,003	93,296,626	2,230,873	2,229,123	2,120,404
Vermont	0	0	0	0	0	0
Virginia	0	0	0	0	0	0
Washington	333,777,012	332,986,599	339,510,711	3,705,943	3,677,746	3,587,206
West Virginia	0	0	0	0	0	0
Wisconsin	67	326	282	1	5	4
Wyoming	0	0	0	0	0	0
<b>Countrywide</b>	<b>15,344,291,975</b>	<b>15,086,473,584</b>	<b>15,624,722,787</b>	<b>77,470,250</b>	<b>77,861,978</b>	<b>75,523,429</b>
<b>CW w/o Texas</b>	<b>14,869,313,931</b>	<b>14,615,694,516</b>	<b>15,150,391,457</b>	<b>77,470,250</b>	<b>77,861,978</b>	<b>75,523,429</b>

Table 15B

## Personal Injury Protection 2020-2022

STATE	Voluntary Business					
	Incurred Losses			Incurred Claims		
	2022	2021	2020	2022	2021	2020
Alabama	0	0	0	0	0	0
Alaska	0	0	0	0	0	0
Arizona	0	0	0	0	0	0
Arkansas	652,352	495,973	743,618	91	73	58
California	0	0	0	0	0	0
Colorado	0	0	0	0	0	0
Connecticut	2,224,488	2,585,117	2,050,265	263	288	243
Delaware	91,120,460	96,415,225	81,200,473	9,283	10,253	8,743
District of Columbia	4,164,855	3,723,501	2,755,434	382	432	376
Florida	3,504,846,244	3,245,536,766	2,751,993,696	344,212	339,471	301,197
Georgia	0	0	0	0	0	0
Hawaii	35,714,068	32,937,745	29,849,554	5,439	5,724	5,074
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	68,676,352	68,377,726	61,036,849	13,090	13,249	12,844
Kentucky	200,476,715	200,621,318	189,840,770	30,776	31,475	30,828
Louisiana	0	0	0	0	0	0
Maine	0	0	0	0	0	0
Maryland	182,369,867	175,637,375	157,885,805	59,640	60,018	54,559
Massachusetts	166,183,470	147,055,415	117,046,065	36,707	32,613	26,322
Michigan	1,915,516,423	2,138,154,551	2,400,697,833	28,788	28,089	27,104
Minnesota	336,452,775	328,905,541	294,520,787	30,633	29,581	26,580
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	1,158,677,022	1,096,790,144	891,440,507	63,377	58,069	52,189
New Mexico	0	0	0	0	0	0
New York	2,575,738,496	2,426,677,291	1,910,043,258	117,692	112,860	106,618
North Carolina	0	0	0	0	0	0
North Dakota	26,080,492	26,811,094	21,845,377	2,971	2,618	2,592
Ohio	0	0	0	0	0	0
Oklahoma	0	0	0	0	0	0
Oregon	210,048,864	214,852,645	188,757,951	27,905	26,701	24,516
Pennsylvania	398,326,608	396,504,528	347,401,415	93,376	96,871	85,248
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	313,957,489	321,250,661	249,233,353	n/a	n/a	n/a
Utah	54,979,791	58,285,244	48,594,772	17,891	18,511	16,326
Vermont	0	0	0	0	0	0
Virginia	0	0	0	0	0	0
Washington	222,094,830	213,442,738	179,828,682	33,274	30,507	25,412
West Virginia	0	0	0	0	0	0
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
<b>Countrywide</b>	<b>11,468,301,661</b>	<b>11,195,060,598</b>	<b>9,926,766,464</b>	<b>915,790</b>	<b>897,403</b>	<b>806,829</b>
<b>CW w/o Texas</b>	<b>11,154,344,172</b>	<b>10,873,809,937</b>	<b>9,677,533,111</b>	<b>915,790</b>	<b>897,403</b>	<b>806,829</b>

Table 15C

## Personal Injury Protection 2020-2022

STATE	Voluntary Business					
	Pure Premium			Loss Ratio		
	2022	2021	2020	2022	2021	2020
Alabama	-	-	-	-	-	-
Alaska	-	-	-	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	8.57	7.70	19.11	74.09	65.54	139.53
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	17.74	18.56	13.85	60.99	66.99	49.07
Delaware	121.14	128.52	112.10	68.89	70.43	57.73
District of Columbia	25.90	23.02	17.20	82.86	72.79	50.51
Florida	226.36	213.30	188.28	71.69	72.75	65.14
Georgia	-	-	-	-	-	-
Hawaii	37.58	35.05	32.56	47.87	44.15	38.87
Idaho	-	-	-	-	-	-
Illinois	-	-	-	-	0.00	0.00
Indiana	-	-	-	-	-	-
Iowa	-	0.00	0.00	-	0.00	0.00
Kansas	28.55	28.06	25.50	61.73	60.22	51.71
Kentucky	59.20	59.22	57.14	63.95	61.74	57.08
Louisiana	-	-	-	-	-	-
Maine	-	-	-	-	-	-
Maryland	42.12	40.34	36.64	65.86	61.05	52.56
Massachusetts	36.26	32.41	26.16	65.87	61.81	45.11
Michigan	346.13	392.69	461.01	83.35	83.07	72.56
Minnesota	79.45	76.86	69.59	61.04	59.31	50.92
Mississippi	-	-	-	-	-	-
Missouri	-	-	-	-	-	-
Montana	-	-	-	-	-	-
Nebraska	-	-	-	0.00	0.00	0.00
Nevada	-	-	-	-	-	-
New Hampshire	-	-	-	-	-	-
New Jersey	193.82	182.55	151.15	68.27	66.60	52.34
New Mexico	-	-	-	-	-	-
New York	245.97	220.35	181.24	90.25	87.73	72.77
North Carolina	-	-	-	-	-	-
North Dakota	39.81	41.01	33.37	69.63	72.78	56.96
Ohio	-	-	-	-	-	-
Oklahoma	-	-	-	-	-	-
Oregon	67.67	68.89	61.93	62.54	64.73	53.93
Pennsylvania	42.82	41.96	38.03	65.53	62.77	53.31
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	66.10	68.24	52.54
Utah	24.64	26.15	22.92	58.24	62.03	52.09
Vermont	-	-	-	-	-	-
Virginia	-	-	-	-	-	-
Washington	59.93	58.04	50.13	66.54	64.10	52.97
West Virginia	-	-	-	-	-	-
Wisconsin	0.00	0.00	0.00	0.00	0.00	0.00
Wyoming	-	-	-	-	-	-
<b>Countrywide</b>	<b>148.03</b>	<b>143.78</b>	<b>131.44</b>	<b>74.74</b>	<b>74.21</b>	<b>63.53</b>
<b>CW w/o Texas</b>	<b>143.98</b>	<b>139.65</b>	<b>128.14</b>	<b>75.02</b>	<b>74.40</b>	<b>63.88</b>

Table 15D

## Personal Injury Protection 2020-2022

STATE	Voluntary Business					
	Frequency			Severity		
	2022	2021	2020	2022	2021	2020
Alabama	-	-	-	-	-	-
Alaska	-	-	-	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	0.12	0.11	0.15	7,168.70	6,794.15	12,821.00
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	0.21	0.21	0.16	8,458.13	8,976.10	8,437.30
Delaware	1.23	1.37	1.21	9,815.84	9,403.61	9,287.48
District of Columbia	0.24	0.27	0.23	10,902.76	8,619.22	7,328.28
Florida	2.22	2.23	2.06	10,182.23	9,560.57	9,136.86
Georgia	-	-	-	-	-	-
Hawaii	0.57	0.61	0.55	6,566.29	5,754.32	5,882.84
Idaho	-	-	-	-	-	-
Illinois	-	-	-	-	-	-
Indiana	-	-	-	-	-	-
Iowa	-	0.00	0.00	-	-	-
Kansas	0.54	0.54	0.54	5,246.47	5,160.97	4,752.17
Kentucky	0.91	0.93	0.93	6,514.06	6,373.99	6,158.06
Louisiana	-	-	-	-	-	-
Maine	-	-	-	-	-	-
Maryland	1.38	1.38	1.27	3,057.84	2,926.41	2,893.85
Massachusetts	0.80	0.72	0.59	4,527.30	4,509.10	4,446.70
Michigan	0.52	0.52	0.52	66,538.71	76,120.71	88,573.56
Minnesota	0.72	0.69	0.63	10,983.34	11,118.81	11,080.54
Mississippi	-	-	-	-	-	-
Missouri	-	-	-	-	-	-
Montana	-	-	-	-	-	-
Nebraska	-	-	-	-	-	-
Nevada	-	-	-	-	-	-
New Hampshire	-	-	-	-	-	-
New Jersey	1.06	0.97	0.88	18,282.30	18,887.71	17,081.00
New Mexico	-	-	-	-	-	-
New York	1.12	1.02	1.01	21,885.42	21,501.66	17,914.83
North Carolina	-	-	-	-	-	-
North Dakota	0.45	0.40	0.40	8,778.35	10,241.06	8,428.00
Ohio	-	-	-	-	-	-
Oklahoma	-	-	-	-	-	-
Oregon	0.90	0.86	0.80	7,527.28	8,046.61	7,699.38
Pennsylvania	1.00	1.03	0.93	4,265.83	4,093.12	4,075.19
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	0.80	0.83	0.77	3,073.04	3,148.68	2,976.53
Vermont	-	-	-	-	-	-
Virginia	-	-	-	-	-	-
Washington	0.90	0.83	0.71	6,674.73	6,996.52	7,076.53
West Virginia	-	-	-	-	-	-
Wisconsin	0.00	0.00	0.00	-	-	-
Wyoming	-	-	-	-	-	-
<b>Countrywide</b>	<b>1.18</b>	<b>1.15</b>	<b>1.07</b>	<b>12,522.85</b>	<b>12,474.95</b>	<b>12,303.43</b>
<b>CW w/o Texas</b>	<b>1.18</b>	<b>1.15</b>	<b>1.07</b>	<b>12,180.02</b>	<b>12,116.98</b>	<b>11,994.53</b>

Table 16A

## Personal Injury Protection 2020-2022

STATE	Residual Business					
	Earned Premiums			Earned Exposures		
	2022	2021	2020	2022	2021	2020
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	1,585	0	17	0	0	0
Delaware	0	226	2,347	0	0	2
District of Columbia	2,110	4,818	13,527	14	31	108
Florida	272,985	375,244	570,938	108	122	140
Georgia	0	0	0	0	0	0
Hawaii	11,141	9,730	18,170	33	40	52
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	59,566	69,312	82,534	643	819	1,006
Kentucky	12,580	37,914	61,964	14	42	80
Louisiana	0	0	0	0	0	0
Maine	0	0	0	0	0	0
Maryland	3,443,385	4,405,803	6,006,068	20,279	24,527	31,313
Massachusetts	3,315,636	4,281,620	6,425,412	17,995	23,624	35,491
Michigan	427,877	336,887	2,199,584	255	164	1,000
Minnesota	0	-119	6,080	0	0	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	6,837,055	8,610,445	11,640,599	7,270	9,243	12,388
New Mexico	0	0	0	0	0	0
New York	24,165,278	23,908,579	29,786,987	20,112	20,836	28,086
North Carolina	0	0	0	0	0	0
North Dakota	0	-3	481	0	0	2
Ohio	0	0	0	0	0	0
Oklahoma	0	0	0	0	0	0
Oregon	241	1,355	2,123	0	2	3
Pennsylvania	412,599	572,461	719,563	3,169	4,360	5,591
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	15,055	20,325	27,255	n/a	n/a	n/a
Utah	-33	95	352	0	0	2
Vermont	0	0	0	0	0	0
Virginia	0	0	0	0	0	0
Washington	0	-78	412	0	0	2
West Virginia	0	0	0	0	0	0
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
<b>Countrywide</b>	<b>38,977,060</b>	<b>42,634,614</b>	<b>57,564,413</b>	<b>69,892</b>	<b>83,810</b>	<b>115,269</b>
<b>CW w/o Texas</b>	<b>38,962,005</b>	<b>42,614,289</b>	<b>57,537,158</b>	<b>69,892</b>	<b>83,810</b>	<b>115,269</b>

Table 16B

## Personal Injury Protection 2020-2022

STATE	Residual Business					
	Incurred Losses			Incurred Claims		
	2022	2021	2020	2022	2021	2020
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	3,852	0	0	1	0	0
Delaware	0	0	0	0	0	0
District of Columbia	0	0	0	0	0	0
Florida	96,246	43,257	39,290	30	13	9
Georgia	0	0	0	0	0	0
Hawaii	705	0	0	1	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	8,938	29,947	56,847	2	11	19
Kentucky	0	23	15,862	0	1	11
Louisiana	0	0	0	0	0	0
Maine	0	0	0	0	0	0
Maryland	2,270,185	2,687,168	2,761,072	1,063	1,239	1,317
Massachusetts	2,835,477	2,773,188	3,910,994	529	515	813
Michigan	3,990	429,608	813,254	1	7	15
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	6,587,893	6,239,401	7,629,817	366	390	516
New Mexico	0	0	0	0	0	0
New York	26,091,970	28,953,016	31,831,213	1,460	1,359	1,530
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	410,448	593,532	785,429	76	132	162
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	3,921	2,625	2,538	n/a	n/a	n/a
Utah	0	0	0	0	0	0
Vermont	0	0	0	0	0	0
Virginia	0	0	0	0	0	0
Washington	0	0	0	0	0	0
West Virginia	0	0	0	0	0	0
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
<b>Countrywide</b>	<b>38,313,625</b>	<b>41,751,765</b>	<b>47,846,316</b>	<b>3,529</b>	<b>3,667</b>	<b>4,392</b>
<b>CW w/o Texas</b>	<b>38,309,704</b>	<b>41,749,140</b>	<b>47,843,778</b>	<b>3,529</b>	<b>3,667</b>	<b>4,392</b>

Table 16C

Personal Injury Protection 2020-2022

STATE	Residual Business					
	Pure Premium			Loss Ratio		
	2022	2021	2020	2022	2021	2020
Alabama	-	-	-	-	-	-
Alaska	-	-	-	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	-	-
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	-	-	-	243.03	-	0.00
Delaware	-	-	0.00	-	0.00	0.00
District of Columbia	0.00	0.00	0.00	0.00	0.00	0.00
Florida	891.17	354.57	280.64	35.26	11.53	6.88
Georgia	-	-	-	-	-	-
Hawaii	21.36	0.00	0.00	6.33	0.00	0.00
Idaho	-	-	-	-	-	-
Illinois	-	-	-	-	-	-
Indiana	-	-	-	-	-	-
Iowa	-	-	-	-	-	-
Kansas	13.90	36.57	56.51	15.01	43.21	68.88
Kentucky	0.00	0.55	198.28	0.00	0.06	25.60
Louisiana	-	-	-	-	-	-
Maine	-	-	-	-	-	-
Maryland	111.95	109.56	88.18	65.93	60.99	45.97
Massachusetts	157.57	117.39	110.20	85.52	64.77	60.87
Michigan	15.65	2,619.56	813.25	0.93	127.52	36.97
Minnesota	-	-	0.00	-	0.00	0.00
Mississippi	-	-	-	-	-	-
Missouri	-	-	-	-	-	-
Montana	-	-	-	-	-	-
Nebraska	-	-	-	-	-	-
Nevada	-	-	-	-	-	-
New Hampshire	-	-	-	-	-	-
New Jersey	906.18	675.04	615.90	96.36	72.46	65.54
New Mexico	-	-	-	-	-	-
New York	1,297.33	1,389.57	1,133.35	107.97	121.10	106.86
North Carolina	-	-	-	-	-	-
North Dakota	-	-	0.00	-	0.00	0.00
Ohio	-	-	-	-	-	-
Oklahoma	-	-	-	-	-	-
Oregon	-	0.00	0.00	0.00	0.00	0.00
Pennsylvania	129.52	136.13	140.48	99.48	103.68	109.15
Rhode Island	-	-	-	-	-	-
South Carolina	-	-	-	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	-	-	-	-	-	-
Texas	n/a	n/a	n/a	26.04	12.92	9.31
Utah	-	-	0.00	0.00	0.00	0.00
Vermont	-	-	-	-	-	-
Virginia	-	-	-	-	-	-
Washington	-	-	0.00	-	0.00	0.00
West Virginia	-	-	-	-	-	-
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	-
<b>Countrywide</b>	<b>548.18</b>	<b>498.17</b>	<b>415.08</b>	<b>98.30</b>	<b>97.93</b>	<b>83.12</b>
<b>CW w/o Texas</b>	<b>548.13</b>	<b>498.14</b>	<b>415.06</b>	<b>98.33</b>	<b>97.97</b>	<b>83.15</b>

Table 16D

## Personal Injury Protection 2020-2022

STATE	Residual Business					
	Frequency			Severity		
	2022	2021	2020	2022	2021	2020
Alabama	-	-	-	-	-	-
Alaska	-	-	-	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	-	-
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	-	-	-	3,852.00	-	-
Delaware	-	-	0.00	-	-	-
District of Columbia	0.00	0.00	0.00	-	-	-
Florida	27.78	10.66	6.43	3,208.20	3,327.46	4,365.56
Georgia	-	-	-	-	-	-
Hawaii	3.03	0.00	0.00	705.00	-	-
Idaho	-	-	-	-	-	-
Illinois	-	-	-	-	-	-
Indiana	-	-	-	-	-	-
Iowa	-	-	-	-	-	-
Kansas	0.31	1.34	1.89	4,469.00	2,722.45	2,991.95
Kentucky	0.00	2.38	13.75	-	23.00	1,442.00
Louisiana	-	-	-	-	-	-
Maine	-	-	-	-	-	-
Maryland	5.24	5.05	4.21	2,135.64	2,168.82	2,096.49
Massachusetts	2.94	2.18	2.29	5,360.07	5,384.83	4,810.57
Michigan	0.39	4.27	1.50	3,990.00	61,372.57	54,216.93
Minnesota	-	-	0.00	-	-	-
Mississippi	-	-	-	-	-	-
Missouri	-	-	-	-	-	-
Montana	-	-	-	-	-	-
Nebraska	-	-	-	-	-	-
Nevada	-	-	-	-	-	-
New Hampshire	-	-	-	-	-	-
New Jersey	5.03	4.22	4.17	17,999.71	15,998.46	14,786.47
New Mexico	-	-	-	-	-	-
New York	7.26	6.52	5.45	17,871.21	21,304.65	20,804.71
North Carolina	-	-	-	-	-	-
North Dakota	-	-	0.00	-	-	-
Ohio	-	-	-	-	-	-
Oklahoma	-	-	-	-	-	-
Oregon	-	0.00	0.00	-	-	-
Pennsylvania	2.40	3.03	2.90	5,400.63	4,496.45	4,848.33
Rhode Island	-	-	-	-	-	-
South Carolina	-	-	-	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	-	-	-	-	-	-
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	-	-	0.00	-	-	-
Vermont	-	-	-	-	-	-
Virginia	-	-	-	-	-	-
Washington	-	-	0.00	-	-	-
West Virginia	-	-	-	-	-	-
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	-
<b>Countrywide</b>	<b>5.05</b>	<b>4.38</b>	<b>3.81</b>	<b>10,856.79</b>	<b>11,385.81</b>	<b>10,893.97</b>
<b>CW w/o Texas</b>	<b>5.05</b>	<b>4.38</b>	<b>3.81</b>	<b>10,855.68</b>	<b>11,385.09</b>	<b>10,893.39</b>

Table 17A

## Personal Injury Protection 2020-2022

STATE	Total Business					
	Earned Premiums			Earned Exposures		
	2022	2021	2020	2022	2021	2020
Alabama	0	0	0	0	0	0
Alaska	0	0	0	0	0	0
Arizona	0	0	0	0	0	0
Arkansas	880,544	756,764	532,948	76,112	64,426	38,920
California	0	0	0	0	0	0
Colorado	0	0	0	0	0	0
Connecticut	3,648,658	3,859,074	4,178,232	125,416	139,306	148,040
Delaware	132,260,301	136,898,130	140,654,938	752,185	750,191	724,359
District of Columbia	5,028,786	5,120,516	5,468,626	160,844	161,753	160,320
Florida	4,889,414,120	4,461,778,122	4,225,394,830	15,483,907	15,215,873	14,616,250
Georgia	0	0	0	0	0	0
Hawaii	74,622,146	74,614,293	76,811,419	950,258	939,689	916,855
Idaho	0	0	0	0	0	0
Illinois	0	-18	-64	0	0	0
Indiana	0	0	0	0	0	0
Iowa	0	-130	-203	0	-3	-2
Kansas	111,320,167	113,624,617	118,129,780	2,405,929	2,437,561	2,394,571
Kentucky	313,492,969	324,968,158	332,672,828	3,386,451	3,387,708	3,322,694
Louisiana	0	0	0	0	0	0
Maine	0	0	0	0	0	0
Maryland	280,340,604	292,113,246	306,395,903	4,349,645	4,378,226	4,340,178
Massachusetts	255,591,530	242,197,621	265,908,074	4,600,723	4,561,464	4,509,026
Michigan	2,298,613,594	2,574,220,796	3,310,585,051	5,534,321	5,445,124	5,208,449
Minnesota	551,179,260	554,596,230	578,399,459	4,234,584	4,279,337	4,232,414
Mississippi	0	0	0	0	0	0
Missouri	0	0	0	0	0	0
Montana	0	0	0	0	0	0
Nebraska	2	-15	14	0	0	0
Nevada	0	0	0	0	0	0
New Hampshire	0	0	0	0	0	0
New Jersey	1,703,914,666	1,655,513,006	1,714,849,725	5,985,459	6,017,387	5,909,964
New Mexico	0	0	0	0	0	0
New York	2,878,217,385	2,790,129,875	2,654,413,839	10,491,899	11,033,889	10,566,691
North Carolina	0	0	0	0	0	0
North Dakota	37,456,521	36,840,294	38,354,428	655,133	653,829	654,571
Ohio	0	0	0	0	0	0
Oklahoma	0	0	0	0	0	0
Oregon	335,847,220	331,902,390	349,975,470	3,104,123	3,118,950	3,047,959
Pennsylvania	608,261,985	632,224,561	652,394,471	9,306,334	9,454,200	9,139,817
Rhode Island	0	0	0	0	0	0
South Carolina	0	0	0	0	0	0
South Dakota	163	330	464	2	4	4
Tennessee	0	0	0	0	0	0
Texas	474,993,099	470,799,393	474,358,585	n/a	n/a	n/a
Utah	94,408,236	93,964,098	93,296,978	2,230,873	2,229,123	2,120,406
Vermont	0	0	0	0	0	0
Virginia	0	0	0	0	0	0
Washington	333,777,012	332,986,521	339,511,123	3,705,943	3,677,746	3,587,208
West Virginia	0	0	0	0	0	0
Wisconsin	67	326	282	1	5	4
Wyoming	0	0	0	0	0	0
<b>Countrywide</b>	<b>15,383,269,035</b>	<b>15,129,108,198</b>	<b>15,682,287,200</b>	<b>77,540,142</b>	<b>77,945,788</b>	<b>75,638,698</b>
<b>CW w/o Texas</b>	<b>14,908,275,936</b>	<b>14,658,308,805</b>	<b>15,207,928,615</b>	<b>77,540,142</b>	<b>77,945,788</b>	<b>75,638,698</b>

Table 17B

## Personal Injury Protection 2020-2022

STATE	Total Business					
	Incurred Losses			Incurred Claims		
	2022	2021	2020	2022	2021	2020
Alabama	0	0	0	0	0	0
Alaska	0	0	0	0	0	0
Arizona	0	0	0	0	0	0
Arkansas	652,352	495,973	743,618	91	73	58
California	0	0	0	0	0	0
Colorado	0	0	0	0	0	0
Connecticut	2,228,340	2,585,117	2,050,265	264	288	243
Delaware	91,120,460	96,415,225	81,200,473	9,283	10,253	8,743
District of Columbia	4,164,855	3,723,501	2,755,434	382	432	376
Florida	3,504,942,490	3,245,580,023	2,752,032,986	344,242	339,484	301,206
Georgia	0	0	0	0	0	0
Hawaii	35,714,773	32,937,745	29,849,554	5,440	5,724	5,074
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	68,685,290	68,407,673	61,093,696	13,092	13,260	12,863
Kentucky	200,476,715	200,621,341	189,856,632	30,776	31,476	30,839
Louisiana	0	0	0	0	0	0
Maine	0	0	0	0	0	0
Maryland	184,640,052	178,324,543	160,646,877	60,703	61,257	55,876
Massachusetts	169,018,947	149,828,603	120,957,059	37,236	33,128	27,135
Michigan	1,915,520,413	2,138,584,159	2,401,511,087	28,789	28,096	27,119
Minnesota	336,452,775	328,905,541	294,520,787	30,633	29,581	26,580
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	1,165,264,915	1,103,029,545	899,070,324	63,743	58,459	52,705
New Mexico	0	0	0	0	0	0
New York	2,601,830,466	2,455,630,307	1,941,874,471	119,152	114,219	108,148
North Carolina	0	0	0	0	0	0
North Dakota	26,080,492	26,811,094	21,845,377	2,971	2,618	2,592
Ohio	0	0	0	0	0	0
Oklahoma	0	0	0	0	0	0
Oregon	210,048,864	214,852,645	188,757,951	27,905	26,701	24,516
Pennsylvania	398,737,056	397,098,060	348,186,844	93,452	97,003	85,410
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	313,961,410	321,253,286	249,235,891	n/a	n/a	n/a
Utah	54,979,791	58,285,244	48,594,772	17,891	18,511	16,326
Vermont	0	0	0	0	0	0
Virginia	0	0	0	0	0	0
Washington	222,094,830	213,442,738	179,828,682	33,274	30,507	25,412
West Virginia	0	0	0	0	0	0
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
<b>Countrywide</b>	<b>11,506,615,286</b>	<b>11,236,812,363</b>	<b>9,974,612,780</b>	<b>919,319</b>	<b>901,070</b>	<b>811,221</b>
<b>CW w/o Texas</b>	<b>11,192,653,876</b>	<b>10,915,559,077</b>	<b>9,725,376,889</b>	<b>919,319</b>	<b>901,070</b>	<b>811,221</b>

Table 17C

Personal Injury Protection 2020-2022

STATE	Total Business					
	Pure Premium			Loss Ratio		
	2022	2021	2020	2022	2021	2020
Alabama	-	-	-	-	-	-
Alaska	-	-	-	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	8.57	7.70	19.11	74.09	65.54	139.53
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	17.77	18.56	13.85	61.07	66.99	49.07
Delaware	121.14	128.52	112.10	68.89	70.43	57.73
District of Columbia	25.89	23.02	17.19	82.82	72.72	50.39
Florida	226.36	213.30	188.29	71.68	72.74	65.13
Georgia	-	-	-	-	-	-
Hawaii	37.58	35.05	32.56	47.86	44.14	38.86
Idaho	-	-	-	-	-	-
Illinois	-	-	-	-	0.00	0.00
Indiana	-	-	-	-	-	-
Iowa	-	0.00	0.00	-	0.00	0.00
Kansas	28.55	28.06	25.51	61.70	60.20	51.72
Kentucky	59.20	59.22	57.14	63.95	61.74	57.07
Louisiana	-	-	-	-	-	-
Maine	-	-	-	-	-	-
Maryland	42.45	40.73	37.01	65.86	61.05	52.43
Massachusetts	36.74	32.85	26.83	66.13	61.86	45.49
Michigan	346.12	392.75	461.08	83.33	83.08	72.54
Minnesota	79.45	76.86	69.59	61.04	59.31	50.92
Mississippi	-	-	-	-	-	-
Missouri	-	-	-	-	-	-
Montana	-	-	-	-	-	-
Nebraska	-	-	-	0.00	0.00	0.00
Nevada	-	-	-	-	-	-
New Hampshire	-	-	-	-	-	-
New Jersey	194.68	183.31	152.13	68.39	66.63	52.43
New Mexico	-	-	-	-	-	-
New York	247.98	222.55	183.77	90.40	88.01	73.16
North Carolina	-	-	-	-	-	-
North Dakota	39.81	41.01	33.37	69.63	72.78	56.96
Ohio	-	-	-	-	-	-
Oklahoma	-	-	-	-	-	-
Oregon	67.67	68.89	61.93	62.54	64.73	53.93
Pennsylvania	42.85	42.00	38.10	65.55	62.81	53.37
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	66.10	68.24	52.54
Utah	24.64	26.15	22.92	58.24	62.03	52.09
Vermont	-	-	-	-	-	-
Virginia	-	-	-	-	-	-
Washington	59.93	58.04	50.13	66.54	64.10	52.97
West Virginia	-	-	-	-	-	-
Wisconsin	0.00	0.00	0.00	0.00	0.00	0.00
Wyoming	-	-	-	-	-	-
<b>Countrywide</b>	<b>148.40</b>	<b>144.16</b>	<b>131.87</b>	<b>74.80</b>	<b>74.27</b>	<b>63.60</b>
<b>CW w/o Texas</b>	<b>144.35</b>	<b>140.04</b>	<b>128.58</b>	<b>75.08</b>	<b>74.47</b>	<b>63.95</b>

Table 17D

## Personal Injury Protection 2020-2022

STATE	Total Business					
	Frequency			Severity		
	2022	2021	2020	2022	2021	2020
Alabama	-	-	-	-	-	-
Alaska	-	-	-	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	0.12	0.11	0.15	7,168.70	6,794.15	12,821.00
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	0.21	0.21	0.16	8,440.68	8,976.10	8,437.30
Delaware	1.23	1.37	1.21	9,815.84	9,403.61	9,287.48
District of Columbia	0.24	0.27	0.23	10,902.76	8,619.22	7,328.28
Florida	2.22	2.23	2.06	10,181.62	9,560.33	9,136.71
Georgia	-	-	-	-	-	-
Hawaii	0.57	0.61	0.55	6,565.22	5,754.32	5,882.84
Idaho	-	-	-	-	-	-
Illinois	-	-	-	-	-	-
Indiana	-	-	-	-	-	-
Iowa	-	0.00	0.00	-	-	-
Kansas	0.54	0.54	0.54	5,246.36	5,158.95	4,749.57
Kentucky	0.91	0.93	0.93	6,514.06	6,373.79	6,156.38
Louisiana	-	-	-	-	-	-
Maine	-	-	-	-	-	-
Maryland	1.40	1.40	1.29	3,041.70	2,911.09	2,875.06
Massachusetts	0.81	0.73	0.60	4,539.13	4,522.72	4,457.60
Michigan	0.52	0.52	0.52	66,536.54	76,117.03	88,554.56
Minnesota	0.72	0.69	0.63	10,983.34	11,118.81	11,080.54
Mississippi	-	-	-	-	-	-
Missouri	-	-	-	-	-	-
Montana	-	-	-	-	-	-
Nebraska	-	-	-	-	-	-
Nevada	-	-	-	-	-	-
New Hampshire	-	-	-	-	-	-
New Jersey	1.06	0.97	0.89	18,280.67	18,868.43	17,058.54
New Mexico	-	-	-	-	-	-
New York	1.14	1.04	1.02	21,836.23	21,499.32	17,955.71
North Carolina	-	-	-	-	-	-
North Dakota	0.45	0.40	0.40	8,778.35	10,241.06	8,428.00
Ohio	-	-	-	-	-	-
Oklahoma	-	-	-	-	-	-
Oregon	0.90	0.86	0.80	7,527.28	8,046.61	7,699.38
Pennsylvania	1.00	1.03	0.93	4,266.76	4,093.67	4,076.65
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	0.80	0.83	0.77	3,073.04	3,148.68	2,976.53
Vermont	-	-	-	-	-	-
Virginia	-	-	-	-	-	-
Washington	0.90	0.83	0.71	6,674.73	6,996.52	7,076.53
West Virginia	-	-	-	-	-	-
Wisconsin	0.00	0.00	0.00	-	-	-
Wyoming	-	-	-	-	-	-
<b>Countrywide</b>	<b>1.19</b>	<b>1.16</b>	<b>1.07</b>	<b>12,516.46</b>	<b>12,470.52</b>	<b>12,295.80</b>
<b>CW w/o Texas</b>	<b>1.19</b>	<b>1.16</b>	<b>1.07</b>	<b>12,174.94</b>	<b>12,114.00</b>	<b>11,988.57</b>

# Medical Payments

## Medical Payments

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

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

## Medical Payments State-Specific Information and Technical Notes

### Voluntary Market Business and Residual Market Business

#### Medical Payments—Earned Premiums

**Massachusetts**—Massachusetts Commonwealth Automobile Reinsurers (M-CAR) collects bodily injury liability, uninsured motorists, and medical payments data as a total premium. Due to the competitive nature of the rates in Massachusetts, it is not possible to project these values. Therefore, the bodily injury liability portion of this report includes both uninsured motorist and medical payment premiums. 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 2020-2022

STATE	Voluntary Business					
	Earned Premiums			Earned Exposures		
	2022	2021	2020	2022	2021	2020
Alabama	63,650,309	65,223,793	67,854,883	2,769,093	2,733,722	2,679,313
Alaska	18,178,657	18,470,096	19,303,438	318,025	316,036	314,551
Arizona	87,835,318	87,072,584	87,994,133	1,887,998	1,813,462	1,752,361
Arkansas	45,050,809	43,586,533	40,822,345	1,189,402	1,087,461	851,460
California	369,418,700	370,301,842	379,453,440	11,115,922	11,117,464	11,091,595
Colorado	198,345,961	200,534,376	200,981,175	3,251,799	3,207,808	3,151,688
Connecticut	36,368,910	37,226,989	37,074,286	753,018	739,299	716,101
Delaware	35,235	29,074	30,695	298	264	323
District of Columbia	138,045	138,124	139,240	11,009	10,594	10,461
Florida	144,706,722	139,438,050	139,035,983	3,364,111	3,272,616	3,154,461
Georgia	189,276,380	188,661,467	193,958,901	2,705,572	2,655,120	2,614,125
Hawaii	78,059	77,197	76,819	19,622	19,124	18,959
Idaho	35,335,014	35,119,982	34,394,179	1,085,875	1,060,466	1,002,245
Illinois	187,860,096	187,783,542	199,121,286	6,066,275	6,081,496	6,002,451
Indiana	142,731,515	144,975,930	148,806,229	4,278,587	4,262,701	4,200,884
Iowa	46,888,249	48,005,460	49,745,679	2,311,038	2,322,345	2,305,744
Kansas	3,293,955	3,368,343	3,201,339	283,630	285,257	281,513
Kentucky	2,382,292	2,349,381	2,434,857	606,463	602,719	595,854
Louisiana	61,615,337	60,860,925	62,651,541	1,373,982	1,365,659	1,364,397
Maine	26,686,928	26,619,862	26,594,480	1,060,604	1,054,408	1,029,431
Maryland	14,788,191	14,114,671	14,206,452	434,096	435,701	440,998
Massachusetts	n/a	n/a	n/a	1,720,415	1,676,544	1,652,068
Michigan	358,614	395,523	458,320	5,323	6,102	13,976
Minnesota	317,915	294,616	275,859	7,549	7,357	7,138
Mississippi	45,809,515	46,274,406	46,308,293	1,452,819	1,454,448	1,423,453
Missouri	77,679,529	79,135,397	81,806,574	2,590,504	2,577,852	2,537,357
Montana	23,573,907	23,187,975	22,853,851	509,057	500,954	481,126
Nebraska	36,138,945	37,334,739	39,026,986	1,457,095	1,451,736	1,438,753
Nevada	56,679,681	56,293,525	55,902,154	809,410	803,841	784,559
New Hampshire	25,996,384	26,560,491	27,129,242	1,003,286	997,740	982,132
New Jersey	1,290,993	1,263,241	1,395,654	874,779	888,661	992,537
New Mexico	26,035,938	26,252,300	27,074,480	827,466	824,937	804,040
New York	22,261,691	22,454,273	20,613,420	4,421,023	4,472,143	4,455,039
North Carolina	150,241,854	150,473,076	151,153,055	5,581,356	5,504,438	5,424,612
North Dakota	35,541	16,805	1,152	725	345	117
Ohio	174,635,872	178,508,569	186,774,645	6,570,477	6,602,900	6,609,242
Oklahoma	51,734,981	51,879,117	53,243,142	1,254,018	1,250,548	1,223,600
Oregon	1,763,992	1,664,209	1,611,911	150,029	148,007	143,992
Pennsylvania	3,992,498	4,991,845	5,781,488	75,408	91,781	87,340
Rhode Island	20,997,033	21,746,041	21,727,296	602,512	608,301	607,939
South Carolina	32,109,659	32,852,518	31,995,917	1,009,854	971,159	892,229
South Dakota	16,278,385	15,995,504	16,198,729	663,933	657,430	644,904
Tennessee	94,730,510	94,831,854	96,094,231	4,130,000	4,053,190	3,946,261
Texas	41,461,270	43,543,899	45,871,669	n/a	n/a	n/a
Utah	524,196	503,081	454,271	27,077	26,598	25,018
Vermont	7,195,382	7,315,863	7,613,227	355,634	354,900	354,551
Virginia	156,474,016	154,538,564	156,018,040	3,509,992	3,522,420	3,568,283
Washington	6,537,355	6,738,894	7,314,075	135,870	139,226	141,375
West Virginia	35,114,457	36,062,938	37,613,028	923,588	924,861	921,429
Wisconsin	99,024,957	100,860,601	106,761,415	3,707,445	3,708,864	3,714,298
Wyoming	14,282,936	14,490,668	14,511,167	401,096	404,590	393,631
<b>Countrywide</b>	<b>2,897,942,688</b>	<b>2,910,418,753</b>	<b>2,971,464,671</b>	<b>89,664,159</b>	<b>89,075,595</b>	<b>87,849,914</b>
<b>CW w/o TX and MA</b>	<b>2,856,481,418</b>	<b>2,866,874,854</b>	<b>2,925,593,002</b>	<b>87,943,744</b>	<b>87,399,051</b>	<b>86,197,846</b>

Table 18B

## Medical Payments 2020-2022

STATE	Voluntary Business					
	Incurred Losses			Incurred Claims		
	2022	2021	2020	2022	2021	2020
Alabama	33,569,689	31,921,447	29,922,575	10,087	9,901	9,235
Alaska	11,258,078	11,413,859	10,558,452	1,449	1,554	1,633
Arizona	52,979,467	50,579,436	41,840,404	13,371	12,800	10,757
Arkansas	36,059,383	35,978,545	28,807,534	7,758	8,258	6,827
California	266,320,567	238,756,383	195,424,228	74,066	69,499	57,741
Colorado	114,511,154	109,625,465	98,511,443	20,973	21,050	19,369
Connecticut	21,372,494	20,721,845	18,842,221	5,777	5,455	4,580
Delaware	0	11,197	0	0	1	0
District of Columbia	117,893	69,284	99,721	27	31	27
Florida	96,280,508	95,911,044	84,560,197	31,091	31,208	27,400
Georgia	117,880,576	125,216,309	108,792,563	29,706	30,197	27,164
Hawaii	32,256	35,170	21,178	5	10	6
Idaho	19,654,621	19,514,254	18,828,196	5,268	5,243	6,240
Illinois	135,204,820	128,374,127	109,870,623	32,526	30,213	25,620
Indiana	84,723,183	89,192,531	76,154,536	20,757	21,944	19,463
Iowa	31,147,279	29,863,672	25,707,171	8,439	8,584	8,053
Kansas	2,364,665	2,515,145	2,046,789	616	692	677
Kentucky	1,929,587	1,516,087	1,509,694	1,840	1,649	1,589
Louisiana	46,705,653	46,008,323	41,719,746	11,576	11,919	10,334
Maine	15,277,482	15,341,356	13,359,468	4,770	4,810	4,193
Maryland	10,025,128	10,106,096	8,603,387	2,414	2,628	2,328
Massachusetts	21,152,388	17,969,737	13,241,961	4,432	3,652	2,861
Michigan	139,241	61,696	54,014	6	5	10
Minnesota	280,442	197,643	183,155	24	32	28
Mississippi	28,926,187	29,032,289	27,526,581	8,729	8,986	8,769
Missouri	48,002,341	51,088,332	44,028,824	13,914	14,747	13,193
Montana	13,257,177	13,357,570	12,340,160	3,048	2,903	2,631
Nebraska	23,899,851	23,278,893	21,253,415	6,129	6,287	5,921
Nevada	32,087,965	32,934,507	28,938,335	7,372	7,236	6,124
New Hampshire	13,365,717	13,036,966	11,908,009	4,278	4,176	3,873
New Jersey	1,139,117	756,649	614,457	171	138	148
New Mexico	14,841,964	15,827,330	13,583,433	4,486	4,514	3,920
New York	15,227,088	14,920,703	12,129,034	1,446	1,783	1,412
North Carolina	88,856,793	91,391,649	85,195,339	40,499	42,963	41,108
North Dakota	0	0	5,966	0	0	3
Ohio	117,714,973	121,236,259	108,273,276	29,295	30,303	27,534
Oklahoma	29,753,904	30,421,064	26,630,955	7,677	7,683	6,813
Oregon	1,554,133	1,371,205	849,733	176	185	137
Pennsylvania	705,902	3,527,656	1,996,658	65	692	764
Rhode Island	12,945,690	13,596,944	11,209,507	5,481	5,665	4,877
South Carolina	20,063,397	20,258,840	17,925,324	7,147	7,366	6,940
South Dakota	8,982,449	9,640,664	8,367,369	2,285	2,510	2,158
Tennessee	53,955,019	53,463,999	49,397,485	17,794	17,549	15,871
Texas	23,754,373	23,399,041	26,014,935	n/a	n/a	n/a
Utah	461,977	432,886	496,480	93	73	78
Vermont	4,896,601	4,368,637	3,116,681	1,223	1,013	873
Virginia	90,011,720	90,970,344	83,665,338	18,171	18,874	17,702
Washington	3,794,230	4,147,312	3,815,771	592	675	647
West Virginia	21,954,047	21,368,442	19,719,010	5,397	5,454	5,080
Wisconsin	59,956,756	60,217,161	53,487,004	12,739	13,660	12,304
Wyoming	7,767,997	8,629,931	7,875,081	1,332	1,367	1,374
<b>Countrywide</b>	<b>1,856,863,922</b>	<b>1,833,575,924</b>	<b>1,609,023,416</b>	<b>486,517</b>	<b>488,137</b>	<b>436,389</b>
<b>CW w/o TX and MA</b>	<b>1,811,957,161</b>	<b>1,792,207,146</b>	<b>1,569,766,520</b>	<b>482,085</b>	<b>484,485</b>	<b>433,528</b>

Table 18C

## Medical Payments 2020-2022

Voluntary Business						
STATE	Pure Premium			Loss Ratio		
	2022	2021	2020	2022	2021	2020
Alabama	12.12	11.68	11.17	52.74	48.94	44.10
Alaska	35.40	36.12	33.57	61.93	61.80	54.70
Arizona	28.06	27.89	23.88	60.32	58.09	47.55
Arkansas	30.32	33.08	33.83	80.04	82.55	70.57
California	23.96	21.48	17.62	72.09	64.48	51.50
Colorado	35.21	34.17	31.26	57.73	54.67	49.02
Connecticut	28.38	28.03	26.31	58.77	55.66	50.82
Delaware	0.00	42.41	0.00	0.00	38.51	0.00
District of Columbia	10.71	6.54	9.53	85.40	50.16	71.62
Florida	28.62	29.31	26.81	66.53	68.78	60.82
Georgia	43.57	47.16	41.62	62.28	66.37	56.09
Hawaii	1.64	1.84	1.12	41.32	45.56	27.57
Idaho	18.10	18.40	18.79	55.62	55.56	54.74
Illinois	22.29	21.11	18.30	71.97	68.36	55.18
Indiana	19.80	20.92	18.13	59.36	61.52	51.18
Iowa	13.48	12.86	11.15	66.43	62.21	51.68
Kansas	8.34	8.82	7.27	71.79	74.67	63.94
Kentucky	3.18	2.52	2.53	81.00	64.53	62.00
Louisiana	33.99	33.69	30.58	75.80	75.60	66.59
Maine	14.40	14.55	12.98	57.25	57.63	50.23
Maryland	23.09	23.20	19.51	67.79	71.60	60.56
Massachusetts	12.29	10.72	8.02	n/a	n/a	n/a
Michigan	26.16	10.11	3.86	38.83	15.60	11.79
Minnesota	37.15	26.86	25.66	88.21	67.08	66.39
Mississippi	19.91	19.96	19.34	63.14	62.74	59.44
Missouri	18.53	19.82	17.35	61.80	64.56	53.82
Montana	26.04	26.66	25.65	56.24	57.61	54.00
Nebraska	16.40	16.04	14.77	66.13	62.35	54.46
Nevada	39.64	40.97	36.88	56.61	58.50	51.77
New Hampshire	13.32	13.07	12.12	51.41	49.08	43.89
New Jersey	1.30	0.85	0.62	88.24	59.90	44.03
New Mexico	17.94	19.19	16.89	57.01	60.29	50.17
New York	3.44	3.34	2.72	68.40	66.45	58.84
North Carolina	15.92	16.60	15.71	59.14	60.74	56.36
North Dakota	0.00	0.00	50.99	0.00	0.00	517.88
Ohio	17.92	18.36	16.38	67.41	67.92	57.97
Oklahoma	23.73	24.33	21.76	57.51	58.64	50.02
Oregon	10.36	9.26	5.90	88.10	82.39	52.72
Pennsylvania	9.36	38.44	22.86	17.68	70.67	34.54
Rhode Island	21.49	22.35	18.44	61.65	62.53	51.59
South Carolina	19.87	20.86	20.09	62.48	61.67	56.02
South Dakota	13.53	14.66	12.97	55.18	60.27	51.65
Tennessee	13.06	13.19	12.52	56.96	56.38	51.41
Texas	n/a	n/a	n/a	57.29	53.74	56.71
Utah	17.06	16.28	19.84	88.13	86.05	109.29
Vermont	13.77	12.31	8.79	68.05	59.71	40.94
Virginia	25.64	25.83	23.45	57.53	58.87	53.63
Washington	27.93	29.79	26.99	58.04	61.54	52.17
West Virginia	23.77	23.10	21.40	62.52	59.25	52.43
Wisconsin	16.17	16.24	14.40	60.55	59.70	50.10
Wyoming	19.37	21.33	20.01	54.39	59.56	54.27
<b>Countrywide</b>	<b>20.71</b>	<b>20.58</b>	<b>18.32</b>	<b>64.08</b>	<b>63.00</b>	<b>54.15</b>
<b>CW w/o TX and MA</b>	<b>20.60</b>	<b>20.51</b>	<b>18.21</b>	<b>63.43</b>	<b>62.51</b>	<b>53.66</b>

Table 18D

## Medical Payments 2020-2022

STATE	Voluntary Business					
	Frequency			Severity		
	2022	2021	2020	2022	2021	2020
Alabama	0.36	0.36	0.34	3,328.02	3,224.06	3,240.13
Alaska	0.46	0.49	0.52	7,769.55	7,344.83	6,465.68
Arizona	0.71	0.71	0.61	3,962.27	3,951.52	3,889.60
Arkansas	0.65	0.76	0.80	4,648.03	4,356.81	4,219.65
California	0.67	0.63	0.52	3,595.72	3,435.39	3,384.50
Colorado	0.64	0.66	0.61	5,459.93	5,207.86	5,086.04
Connecticut	0.77	0.74	0.64	3,699.58	3,798.69	4,114.02
Delaware	0.00	0.38	0.00	-	11,197.00	-
District of Columbia	0.25	0.29	0.26	4,366.41	2,234.97	3,693.37
Florida	0.92	0.95	0.87	3,096.73	3,073.28	3,086.14
Georgia	1.10	1.14	1.04	3,968.24	4,146.65	4,005.03
Hawaii	0.03	0.05	0.03	6,451.20	3,517.00	3,529.67
Idaho	0.49	0.49	0.62	3,730.95	3,721.96	3,017.34
Illinois	0.54	0.50	0.43	4,156.82	4,248.97	4,288.47
Indiana	0.49	0.51	0.46	4,081.67	4,064.55	3,912.79
Iowa	0.37	0.37	0.35	3,690.87	3,478.99	3,192.25
Kansas	0.22	0.24	0.24	3,838.74	3,634.60	3,023.32
Kentucky	0.30	0.27	0.27	1,048.69	919.40	950.09
Louisiana	0.84	0.87	0.76	4,034.70	3,860.08	4,037.13
Maine	0.45	0.46	0.41	3,202.83	3,189.47	3,186.14
Maryland	0.56	0.60	0.53	4,152.91	3,845.55	3,695.61
Massachusetts	0.26	0.22	0.17	4,772.65	4,920.52	4,628.44
Michigan	0.11	0.08	0.07	23,206.83	12,339.20	5,401.40
Minnesota	0.32	0.43	0.39	11,685.08	6,176.34	6,541.25
Mississippi	0.60	0.62	0.62	3,313.80	3,230.84	3,139.08
Missouri	0.54	0.57	0.52	3,449.93	3,464.32	3,337.29
Montana	0.60	0.58	0.55	4,349.47	4,601.30	4,690.29
Nebraska	0.42	0.43	0.41	3,899.47	3,702.70	3,589.50
Nevada	0.91	0.90	0.78	4,352.68	4,551.48	4,725.40
New Hampshire	0.43	0.42	0.39	3,124.29	3,121.88	3,074.62
New Jersey	0.02	0.02	0.01	6,661.50	5,482.96	4,151.74
New Mexico	0.54	0.55	0.49	3,308.51	3,506.28	3,465.16
New York	0.03	0.04	0.03	10,530.49	8,368.31	8,589.97
North Carolina	0.73	0.78	0.76	2,194.05	2,127.22	2,072.48
North Dakota	0.00	0.00	2.56	-	-	1,988.67
Ohio	0.45	0.46	0.42	4,018.26	4,000.80	3,932.35
Oklahoma	0.61	0.61	0.56	3,875.72	3,959.53	3,908.84
Oregon	0.12	0.12	0.10	8,830.30	7,411.92	6,202.43
Pennsylvania	0.09	0.75	0.87	10,860.03	5,097.77	2,613.43
Rhode Island	0.91	0.93	0.80	2,361.92	2,400.17	2,298.44
South Carolina	0.71	0.76	0.78	2,807.25	2,750.32	2,582.90
South Dakota	0.34	0.38	0.33	3,931.05	3,840.90	3,877.37
Tennessee	0.43	0.43	0.40	3,032.20	3,046.56	3,112.44
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	0.34	0.27	0.31	4,967.49	5,929.95	6,365.13
Vermont	0.34	0.29	0.25	4,003.76	4,312.57	3,570.08
Virginia	0.52	0.54	0.50	4,953.59	4,819.88	4,726.32
Washington	0.44	0.48	0.46	6,409.17	6,144.17	5,897.64
West Virginia	0.58	0.59	0.55	4,067.82	3,917.94	3,881.69
Wisconsin	0.34	0.37	0.33	4,706.55	4,408.28	4,347.12
Wyoming	0.33	0.34	0.35	5,831.83	6,313.04	5,731.50
<b>Countrywide</b>	<b>0.54</b>	<b>0.55</b>	<b>0.50</b>	<b>3,816.65</b>	<b>3,756.27</b>	<b>3,687.13</b>
<b>CW w/o TX and MA</b>	<b>0.55</b>	<b>0.55</b>	<b>0.50</b>	<b>3,758.58</b>	<b>3,699.20</b>	<b>3,620.91</b>

Table 19A

## Medical Payments 2020-2022

STATE	Residual Business					
	Earned Premiums			Earned Exposures		
	2022	2021	2020	2022	2021	2020
Alabama	0	0	8	0	0	1
Alaska	31	184	81	1	4	2
Arizona	0	0	0	0	0	0
Arkansas	0	0	0	0	0	0
California	179,539	205,416	202,565	7,199	8,371	8,402
Colorado	2	126	0	0	1	0
Connecticut	257	0	1,566	1	0	3
Delaware	0	0	0	0	0	0
District of Columbia	0	0	0	0	0	0
Florida	479	295	123	3	2	1
Georgia	0	0	0	0	0	0
Hawaii	0	0	0	0	0	0
Idaho	0	0	0	0	0	0
Illinois	2,069	2,696	4,638	16	24	50
Indiana	0	10	94	0	0	4
Iowa	0	43	153	0	1	5
Kansas	411	438	643	66	69	99
Kentucky	0	0	43	0	0	1
Louisiana	54	63	19	0	1	0
Maine	0	255	289	0	3	3
Maryland	0	0	0	0	0	0
Massachusetts	n/a	n/a	n/a	3,649	4,631	6,990
Michigan	0	0	0	0	0	0
Minnesota	0	0	0	0	0	0
Mississippi	0	0	0	0	0	0
Missouri	122	47	7	0	0	0
Montana	111	41	65	3	1	1
Nebraska	0	-39	283	0	-1	4
Nevada	0	0	0	0	0	0
New Hampshire	220	330	647	5	7	15
New Jersey	5,581	6,890	7,602	5,002	6,069	6,382
New Mexico	60	46	134	2	2	2
New York	18,535	18,844	26,655	16,274	16,726	24,409
North Carolina	0	0	0	0	0	0
North Dakota	0	0	0	0	0	0
Ohio	0	-4	227	0	0	3
Oklahoma	0	0	66	0	0	0
Oregon	0	0	0	0	0	0
Pennsylvania	0	0	0	0	0	0
Rhode Island	16,765	22,560	29,453	164	221	292
South Carolina	119	0	-10	1	0	0
South Dakota	0	-1	247	0	0	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	219	331	450	6	11	13
Virginia	1,109	1,568	3,166	7	10	21
Washington	0	0	0	0	0	0
West Virginia	119	93	205	1	1	3
Wisconsin	0	34	108	0	1	4
Wyoming	0	-5	72	0	0	2
<b>Countrywide</b>	<b>225,802</b>	<b>260,261</b>	<b>279,599</b>	<b>32,400</b>	<b>36,155</b>	<b>46,714</b>
<b>CW w/o TX and MA</b>	<b>225,802</b>	<b>260,261</b>	<b>279,599</b>	<b>28,751</b>	<b>31,524</b>	<b>39,724</b>

Table 19B

## Medical Payments 2020-2022

STATE	Residual Business					
	Incurred Losses			Incurred Claims		
	2022	2021	2020	2022	2021	2020
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	80,561	75,547	91,886	87	79	93
Colorado	0	2,141	0	0	1	0
Connecticut	0	0	0	0	0	0
Delaware	0	0	0	0	0	0
District of Columbia	0	0	0	0	0	0
Florida	8,487	0	1,969	16	0	6
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	1,121	0	0	1
Iowa	0	0	0	0	0	0
Kansas	0	0	1,119	0	0	1
Kentucky	0	0	0	0	0	0
Louisiana	0	0	0	0	0	0
Maine	0	0	0	0	0	0
Maryland	0	0	0	0	0	0
Massachusetts	151,696	232,928	196,211	41	50	45
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	3,366	0	0	1
Nevada	0	0	0	0	0	0
New Hampshire	0	0	0	0	0	0
New Jersey	5,886	28,244	8,763	2	4	1
New Mexico	0	0	0	0	0	0
New York	42,481	255,441	264,533	10	62	64
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	20,341	20,153	11,668	6	13	9
South Carolina	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0
Texas	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	54	0	0	1
Washington	0	0	0	0	0	0
West Virginia	1,021	0	0	1	0	0
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
<b>Countrywide</b>	<b>310,473</b>	<b>614,454</b>	<b>580,690</b>	<b>163</b>	<b>209</b>	<b>222</b>
<b>CW w/o TX and MA</b>	<b>158,777</b>	<b>381,526</b>	<b>384,479</b>	<b>122</b>	<b>159</b>	<b>177</b>

Table 19C

## Medical Payments 2020-2022

STATE	Residual Business					
	Pure Premium			Loss Ratio		
	2022	2021	2020	2022	2021	2020
Alabama	-	-	0.00	-	-	0.00
Alaska	0.00	0.00	0.00	0.00	0.00	0.00
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	-	-
California	11.19	9.02	10.94	44.87	36.78	45.36
Colorado	-	2,141.00	-	0.00	1,699.21	-
Connecticut	0.00	-	0.00	0.00	-	0.00
Delaware	-	-	-	-	-	-
District of Columbia	-	-	-	-	-	-
Florida	2,829.00	0.00	1,969.00	1,771.82	0.00	1,600.81
Georgia	-	-	-	-	-	-
Hawaii	-	-	-	-	-	-
Idaho	-	-	-	-	-	-
Illinois	0.00	0.00	0.00	0.00	0.00	0.00
Indiana	-	-	280.25	-	0.00	1,192.55
Iowa	-	0.00	0.00	-	0.00	0.00
Kansas	0.00	0.00	11.30	0.00	0.00	174.03
Kentucky	-	-	0.00	-	-	0.00
Louisiana	-	0.00	-	0.00	0.00	0.00
Maine	-	0.00	0.00	-	0.00	0.00
Maryland	-	-	-	-	-	-
Massachusetts	41.57	50.30	28.07	n/a	n/a	n/a
Michigan	-	-	-	-	-	-
Minnesota	-	-	-	-	-	-
Mississippi	-	-	-	-	-	-
Missouri	-	-	-	0.00	0.00	0.00
Montana	0.00	0.00	0.00	0.00	0.00	0.00
Nebraska	-	0.00	841.50	-	0.00	1,189.40
Nevada	-	-	-	-	-	-
New Hampshire	0.00	0.00	0.00	0.00	0.00	0.00
New Jersey	1.18	4.65	1.37	105.46	409.93	115.27
New Mexico	0.00	0.00	0.00	0.00	0.00	0.00
New York	2.61	15.27	10.84	229.19	1,355.56	992.43
North Carolina	-	-	-	-	-	-
North Dakota	-	-	-	-	-	-
Ohio	-	-	0.00	-	0.00	0.00
Oklahoma	-	-	-	-	-	0.00
Oregon	-	-	-	-	-	-
Pennsylvania	-	-	-	-	-	-
Rhode Island	124.03	91.19	39.96	121.33	89.33	39.62
South Carolina	0.00	-	-	0.00	-	0.00
South Dakota	-	-	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	0.00	2.57	0.00	0.00	1.71
Washington	-	-	-	-	-	-
West Virginia	1,021.00	0.00	0.00	857.98	0.00	0.00
Wisconsin	-	0.00	0.00	-	0.00	0.00
Wyoming	-	-	0.00	-	0.00	0.00
<b>Countrywide</b>	<b>9.58</b>	<b>16.99</b>	<b>12.43</b>	<b>137.50</b>	<b>236.09</b>	<b>207.69</b>
<b>CW w/o TX and MA</b>	<b>5.52</b>	<b>12.10</b>	<b>9.68</b>	<b>70.32</b>	<b>146.59</b>	<b>137.51</b>

Table 19D

## Medical Payments 2020-2022

STATE	Residual Business					
	Frequency			Severity		
	2022	2021	2020	2022	2021	2020
Alabama	-	-	0.00	-	-	-
Alaska	0.00	0.00	0.00	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	-	-
California	1.21	0.94	1.11	925.99	956.29	988.02
Colorado	-	100.00	-	-	2,141.00	-
Connecticut	0.00	-	0.00	-	-	-
Delaware	-	-	-	-	-	-
District of Columbia	-	-	-	-	-	-
Florida	533.33	0.00	600.00	530.44	-	328.17
Georgia	-	-	-	-	-	-
Hawaii	-	-	-	-	-	-
Idaho	-	-	-	-	-	-
Illinois	0.00	0.00	0.00	-	-	-
Indiana	-	-	25.00	-	-	1,121.00
Iowa	-	0.00	0.00	-	-	-
Kansas	0.00	0.00	1.01	-	-	1,119.00
Kentucky	-	-	0.00	-	-	-
Louisiana	-	0.00	-	-	-	-
Maine	-	0.00	0.00	-	-	-
Maryland	-	-	-	-	-	-
Massachusetts	1.12	1.08	0.64	3,699.90	4,658.56	4,360.24
Michigan	-	-	-	-	-	-
Minnesota	-	-	-	-	-	-
Mississippi	-	-	-	-	-	-
Missouri	-	-	-	-	-	-
Montana	0.00	0.00	0.00	-	-	-
Nebraska	-	0.00	25.00	-	-	3,366.00
Nevada	-	-	-	-	-	-
New Hampshire	0.00	0.00	0.00	-	-	-
New Jersey	0.04	0.07	0.02	2,943.00	7,061.00	8,763.00
New Mexico	0.00	0.00	0.00	-	-	-
New York	0.06	0.37	0.26	4,248.10	4,120.02	4,133.33
North Carolina	-	-	-	-	-	-
North Dakota	-	-	-	-	-	-
Ohio	-	-	0.00	-	-	-
Oklahoma	-	-	-	-	-	-
Oregon	-	-	-	-	-	-
Pennsylvania	-	-	-	-	-	-
Rhode Island	3.66	5.88	3.08	3,390.17	1,550.23	1,296.44
South Carolina	0.00	-	-	-	-	-
South Dakota	-	-	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	0.00	4.76	-	-	54.00
Washington	-	-	-	-	-	-
West Virginia	100.00	0.00	0.00	1,021.00	-	-
Wisconsin	-	0.00	0.00	-	-	-
Wyoming	-	-	0.00	-	-	-
<b>Countrywide</b>	<b>0.50</b>	<b>0.58</b>	<b>0.48</b>	<b>1,904.74</b>	<b>2,939.97</b>	<b>2,615.72</b>
<b>CW w/o TX and MA</b>	<b>0.42</b>	<b>0.50</b>	<b>0.45</b>	<b>1,301.45</b>	<b>2,399.53</b>	<b>2,172.20</b>

Table 20A

## Medical Payments 2020-2022

STATE	Total Business					
	Earned Premiums			Earned Exposures		
	2022	2021	2020	2022	2021	2020
Alabama	63,650,309	65,223,793	67,854,891	2,769,093	2,733,722	2,679,314
Alaska	18,178,688	18,470,280	19,303,519	318,026	316,040	314,553
Arizona	87,835,318	87,072,584	87,994,133	1,887,998	1,813,462	1,752,361
Arkansas	45,050,809	43,586,533	40,822,345	1,189,402	1,087,461	851,460
California	369,598,239	370,507,258	379,656,005	11,123,121	11,125,835	11,099,997
Colorado	198,345,963	200,534,502	200,981,175	3,251,799	3,207,809	3,151,688
Connecticut	36,369,167	37,226,989	37,075,852	753,019	739,299	716,104
Delaware	35,235	29,074	30,695	298	264	323
District of Columbia	138,045	138,124	139,240	11,009	10,594	10,461
Florida	144,707,201	139,438,345	139,036,106	3,364,114	3,272,618	3,154,462
Georgia	189,276,380	188,661,467	193,958,901	2,705,572	2,655,120	2,614,125
Hawaii	78,059	77,197	76,819	19,622	19,124	18,959
Idaho	35,335,014	35,119,982	34,394,179	1,085,875	1,060,466	1,002,245
Illinois	187,862,165	187,786,238	199,125,924	6,066,291	6,081,520	6,002,501
Indiana	142,731,515	144,975,940	148,806,323	4,278,587	4,262,701	4,200,888
Iowa	46,888,249	48,005,503	49,745,832	2,311,038	2,322,346	2,305,749
Kansas	3,294,366	3,368,781	3,201,982	283,696	285,326	281,612
Kentucky	2,382,292	2,349,381	2,434,900	606,463	602,719	595,855
Louisiana	61,615,391	60,860,988	62,651,560	1,373,982	1,365,660	1,364,397
Maine	26,686,928	26,620,117	26,594,769	1,060,604	1,054,411	1,029,434
Maryland	14,788,191	14,114,671	14,206,452	434,096	435,701	440,998
Massachusetts	n/a	n/a	n/a	1,724,064	1,681,175	1,659,058
Michigan	358,614	395,523	458,320	5,323	6,102	13,976
Minnesota	317,915	294,616	275,859	7,549	7,357	7,138
Mississippi	45,809,515	46,274,406	46,308,293	1,452,819	1,454,448	1,423,453
Missouri	77,679,651	79,135,444	81,806,581	2,590,504	2,577,852	2,537,357
Montana	23,574,018	23,188,016	22,853,916	509,060	500,955	481,127
Nebraska	36,138,945	37,334,700	39,027,269	1,457,095	1,451,735	1,438,757
Nevada	56,679,681	56,293,525	55,902,154	809,410	803,841	784,559
New Hampshire	25,996,604	26,560,821	27,129,889	1,003,291	997,747	982,147
New Jersey	1,296,574	1,270,131	1,403,256	879,781	894,730	998,919
New Mexico	26,035,998	26,252,346	27,074,614	827,468	824,939	804,042
New York	22,280,226	22,473,117	20,640,075	4,437,297	4,488,869	4,479,448
North Carolina	150,241,854	150,473,076	151,153,055	5,581,356	5,504,438	5,424,612
North Dakota	35,541	16,805	1,152	725	345	117
Ohio	174,635,872	178,508,565	186,774,872	6,570,477	6,602,900	6,609,245
Oklahoma	51,734,981	51,879,117	53,243,208	1,254,018	1,250,548	1,223,600
Oregon	1,763,992	1,664,209	1,611,911	150,029	148,007	143,992
Pennsylvania	3,992,498	4,991,845	5,781,488	75,408	91,781	87,340
Rhode Island	21,013,798	21,768,601	21,756,749	602,676	608,522	608,231
South Carolina	32,109,778	32,852,518	31,995,907	1,009,855	971,159	892,229
South Dakota	16,278,385	15,995,503	16,198,976	663,933	657,430	644,906
Tennessee	94,730,510	94,831,854	96,094,231	4,130,000	4,053,190	3,946,261
Texas	41,461,270	43,543,899	45,871,669	n/a	n/a	n/a
Utah	524,196	503,081	454,271	27,077	26,598	25,018
Vermont	7,195,601	7,316,194	7,613,677	355,640	354,911	354,564
Virginia	156,475,125	154,540,132	156,021,206	3,509,999	3,522,430	3,568,304
Washington	6,537,355	6,738,894	7,314,075	135,870	139,226	141,375
West Virginia	35,114,576	36,063,031	37,613,233	923,589	924,862	921,432
Wisconsin	99,024,957	100,860,635	106,761,523	3,707,445	3,708,865	3,714,302
Wyoming	14,282,936	14,490,663	14,511,239	401,096	404,590	393,633
<b>Countrywide</b>	<b>2,898,168,490</b>	<b>2,910,679,014</b>	<b>2,971,744,270</b>	<b>89,696,559</b>	<b>89,111,750</b>	<b>87,896,628</b>
<b>CW w/o TX and MA</b>	<b>2,856,707,220</b>	<b>2,867,135,115</b>	<b>2,925,872,601</b>	<b>87,972,495</b>	<b>87,430,575</b>	<b>86,237,570</b>

Table 20B

## Medical Payments 2020-2022

STATE	Total Business					
	Incurred Losses			Incurred Claims		
	2022	2021	2020	2022	2021	2020
Alabama	33,569,689	31,921,447	29,922,575	10,087	9,901	9,235
Alaska	11,258,078	11,413,859	10,558,452	1,449	1,554	1,633
Arizona	52,979,467	50,579,436	41,840,404	13,371	12,800	10,757
Arkansas	36,059,383	35,978,545	28,807,534	7,758	8,258	6,827
California	266,401,128	238,831,930	195,516,114	74,153	69,578	57,834
Colorado	114,511,154	109,627,606	98,511,443	20,973	21,051	19,369
Connecticut	21,372,494	20,721,845	18,842,221	5,777	5,455	4,580
Delaware	0	11,197	0	0	1	0
District of Columbia	117,893	69,284	99,721	27	31	27
Florida	96,288,995	95,911,044	84,562,166	31,107	31,208	27,406
Georgia	117,880,576	125,216,309	108,792,563	29,706	30,197	27,164
Hawaii	32,256	35,170	21,178	5	10	6
Idaho	19,654,621	19,514,254	18,828,196	5,268	5,243	6,240
Illinois	135,204,820	128,374,127	109,870,623	32,526	30,213	25,620
Indiana	84,723,183	89,192,531	76,155,657	20,757	21,944	19,464
Iowa	31,147,279	29,863,672	25,707,171	8,439	8,584	8,053
Kansas	2,364,665	2,515,145	2,047,908	616	692	678
Kentucky	1,929,587	1,516,087	1,509,694	1,840	1,649	1,589
Louisiana	46,705,653	46,008,323	41,719,746	11,576	11,919	10,334
Maine	15,277,482	15,341,356	13,359,468	4,770	4,810	4,193
Maryland	10,025,128	10,106,096	8,603,387	2,414	2,628	2,328
Massachusetts	21,304,084	18,202,665	13,438,172	4,473	3,702	2,906
Michigan	139,241	61,696	54,014	6	5	10
Minnesota	280,442	197,643	183,155	24	32	28
Mississippi	28,926,187	29,032,289	27,526,581	8,729	8,986	8,769
Missouri	48,002,341	51,088,332	44,028,824	13,914	14,747	13,193
Montana	13,257,177	13,357,570	12,340,160	3,048	2,903	2,631
Nebraska	23,899,851	23,278,893	21,256,781	6,129	6,287	5,922
Nevada	32,087,965	32,934,507	28,938,335	7,372	7,236	6,124
New Hampshire	13,365,717	13,036,966	11,908,009	4,278	4,176	3,873
New Jersey	1,145,003	784,893	623,220	173	142	149
New Mexico	14,841,964	15,827,330	13,583,433	4,486	4,514	3,920
New York	15,269,569	15,176,144	12,393,567	1,456	1,845	1,476
North Carolina	88,856,793	91,391,649	85,195,339	40,499	42,963	41,108
North Dakota	0	0	5,966	0	0	3
Ohio	117,714,973	121,236,259	108,273,276	29,295	30,303	27,534
Oklahoma	29,753,904	30,421,064	26,630,955	7,677	7,683	6,813
Oregon	1,554,133	1,371,205	849,733	176	185	137
Pennsylvania	705,902	3,527,656	1,996,658	65	692	764
Rhode Island	12,966,031	13,617,097	11,221,175	5,487	5,678	4,886
South Carolina	20,063,397	20,258,840	17,925,324	7,147	7,366	6,940
South Dakota	8,982,449	9,640,664	8,367,369	2,285	2,510	2,158
Tennessee	53,955,019	53,463,999	49,397,485	17,794	17,549	15,871
Texas	23,754,373	23,399,041	26,014,935	n/a	n/a	n/a
Utah	461,977	432,886	496,480	93	73	78
Vermont	4,896,601	4,368,637	3,116,681	1,223	1,013	873
Virginia	90,011,720	90,970,344	83,665,392	18,171	18,874	17,703
Washington	3,794,230	4,147,312	3,815,771	592	675	647
West Virginia	21,955,068	21,368,442	19,719,010	5,398	5,454	5,080
Wisconsin	59,956,756	60,217,161	53,487,004	12,739	13,660	12,304
Wyoming	7,767,997	8,629,931	7,875,081	1,332	1,367	1,374
<b>Countrywide</b>	<b>1,857,174,395</b>	<b>1,834,190,378</b>	<b>1,609,604,106</b>	<b>486,680</b>	<b>488,346</b>	<b>436,611</b>
<b>CW w/o TX and MA</b>	<b>1,812,115,938</b>	<b>1,792,588,672</b>	<b>1,570,150,999</b>	<b>482,207</b>	<b>484,644</b>	<b>433,705</b>

Table 20C

## Medical Payments 2020-2022

STATE	Total Business			Loss Ratio		
	Pure Premium					
	2022	2021	2020	2022	2021	2020
Alabama	12.12	11.68	11.17	52.74	48.94	44.10
Alaska	35.40	36.12	33.57	61.93	61.80	54.70
Arizona	28.06	27.89	23.88	60.32	58.09	47.55
Arkansas	30.32	33.08	33.83	80.04	82.55	70.57
California	23.95	21.47	17.61	72.08	64.46	51.50
Colorado	35.21	34.18	31.26	57.73	54.67	49.02
Connecticut	28.38	28.03	26.31	58.77	55.66	50.82
Delaware	0.00	42.41	0.00	0.00	38.51	0.00
District of Columbia	10.71	6.54	9.53	85.40	50.16	71.62
Florida	28.62	29.31	26.81	66.54	68.78	60.82
Georgia	43.57	47.16	41.62	62.28	66.37	56.09
Hawaii	1.64	1.84	1.12	41.32	45.56	27.57
Idaho	18.10	18.40	18.79	55.62	55.56	54.74
Illinois	22.29	21.11	18.30	71.97	68.36	55.18
Indiana	19.80	20.92	18.13	59.36	61.52	51.18
Iowa	13.48	12.86	11.15	66.43	62.21	51.68
Kansas	8.34	8.81	7.27	71.78	74.66	63.96
Kentucky	3.18	2.52	2.53	81.00	64.53	62.00
Louisiana	33.99	33.69	30.58	75.80	75.60	66.59
Maine	14.40	14.55	12.98	57.25	57.63	50.23
Maryland	23.09	23.20	19.51	67.79	71.60	60.56
Massachusetts	12.36	10.83	8.10	n/a	n/a	n/a
Michigan	26.16	10.11	3.86	38.83	15.60	11.79
Minnesota	37.15	26.86	25.66	88.21	67.08	66.39
Mississippi	19.91	19.96	19.34	63.14	62.74	59.44
Missouri	18.53	19.82	17.35	61.80	64.56	53.82
Montana	26.04	26.66	25.65	56.24	57.61	54.00
Nebraska	16.40	16.04	14.77	66.13	62.35	54.47
Nevada	39.64	40.97	36.88	56.61	58.50	51.77
New Hampshire	13.32	13.07	12.12	51.41	49.08	43.89
New Jersey	1.30	0.88	0.62	88.31	61.80	44.41
New Mexico	17.94	19.19	16.89	57.01	60.29	50.17
New York	3.44	3.38	2.77	68.53	67.53	60.05
North Carolina	15.92	16.60	15.71	59.14	60.74	56.36
North Dakota	0.00	0.00	50.99	0.00	0.00	517.88
Ohio	17.92	18.36	16.38	67.41	67.92	57.97
Oklahoma	23.73	24.33	21.76	57.51	58.64	50.02
Oregon	10.36	9.26	5.90	88.10	82.39	52.72
Pennsylvania	9.36	38.44	22.86	17.68	70.67	34.54
Rhode Island	21.51	22.38	18.45	61.70	62.55	51.58
South Carolina	19.87	20.86	20.09	62.48	61.67	56.02
South Dakota	13.53	14.66	12.97	55.18	60.27	51.65
Tennessee	13.06	13.19	12.52	56.96	56.38	51.41
Texas	n/a	n/a	n/a	57.29	53.74	56.71
Utah	17.06	16.28	19.84	88.13	86.05	109.29
Vermont	13.77	12.31	8.79	68.05	59.71	40.94
Virginia	25.64	25.83	23.45	57.52	58.87	53.62
Washington	27.93	29.79	26.99	58.04	61.54	52.17
West Virginia	23.77	23.10	21.40	62.52	59.25	52.43
Wisconsin	16.17	16.24	14.40	60.55	59.70	50.10
Wyoming	19.37	21.33	20.01	54.39	59.56	54.27
<b>Countrywide</b>	<b>20.71</b>	<b>20.58</b>	<b>18.31</b>	<b>64.08</b>	<b>63.02</b>	<b>54.16</b>
<b>CW w/o TX and MA</b>	<b>20.60</b>	<b>20.50</b>	<b>18.21</b>	<b>63.43</b>	<b>62.52</b>	<b>53.66</b>

Table 20D

## Medical Payments 2020-2022

STATE	Total Business					
	Frequency			Severity		
	2022	2021	2020	2022	2021	2020
Alabama	0.36	0.36	0.34	3,328.02	3,224.06	3,240.13
Alaska	0.46	0.49	0.52	7,769.55	7,344.83	6,465.68
Arizona	0.71	0.71	0.61	3,962.27	3,951.52	3,889.60
Arkansas	0.65	0.76	0.80	4,648.03	4,356.81	4,219.65
California	0.67	0.63	0.52	3,592.59	3,432.58	3,380.64
Colorado	0.64	0.66	0.61	5,459.93	5,207.71	5,086.04
Connecticut	0.77	0.74	0.64	3,699.58	3,798.69	4,114.02
Delaware	0.00	0.38	0.00	-	11,197.00	-
District of Columbia	0.25	0.29	0.26	4,366.41	2,234.97	3,693.37
Florida	0.92	0.95	0.87	3,095.41	3,073.28	3,085.53
Georgia	1.10	1.14	1.04	3,968.24	4,146.65	4,005.03
Hawaii	0.03	0.05	0.03	6,451.20	3,517.00	3,529.67
Idaho	0.49	0.49	0.62	3,730.95	3,721.96	3,017.34
Illinois	0.54	0.50	0.43	4,156.82	4,248.97	4,288.47
Indiana	0.49	0.51	0.46	4,081.67	4,064.55	3,912.64
Iowa	0.37	0.37	0.35	3,690.87	3,478.99	3,192.25
Kansas	0.22	0.24	0.24	3,838.74	3,634.60	3,020.51
Kentucky	0.30	0.27	0.27	1,048.69	919.40	950.09
Louisiana	0.84	0.87	0.76	4,034.70	3,860.08	4,037.13
Maine	0.45	0.46	0.41	3,202.83	3,189.47	3,186.14
Maryland	0.56	0.60	0.53	4,152.91	3,845.55	3,695.61
Massachusetts	0.26	0.22	0.18	4,762.82	4,916.98	4,624.28
Michigan	0.11	0.08	0.07	23,206.83	12,339.20	5,401.40
Minnesota	0.32	0.43	0.39	11,685.08	6,176.34	6,541.25
Mississippi	0.60	0.62	0.62	3,313.80	3,230.84	3,139.08
Missouri	0.54	0.57	0.52	3,449.93	3,464.32	3,337.29
Montana	0.60	0.58	0.55	4,349.47	4,601.30	4,690.29
Nebraska	0.42	0.43	0.41	3,899.47	3,702.70	3,589.46
Nevada	0.91	0.90	0.78	4,352.68	4,551.48	4,725.40
New Hampshire	0.43	0.42	0.39	3,124.29	3,121.88	3,074.62
New Jersey	0.02	0.02	0.01	6,618.51	5,527.42	4,182.68
New Mexico	0.54	0.55	0.49	3,308.51	3,506.28	3,465.16
New York	0.03	0.04	0.03	10,487.34	8,225.55	8,396.73
North Carolina	0.73	0.78	0.76	2,194.05	2,127.22	2,072.48
North Dakota	0.00	0.00	2.56	-	-	1,988.67
Ohio	0.45	0.46	0.42	4,018.26	4,000.80	3,932.35
Oklahoma	0.61	0.61	0.56	3,875.72	3,959.53	3,908.84
Oregon	0.12	0.12	0.10	8,830.30	7,411.92	6,202.43
Pennsylvania	0.09	0.75	0.87	10,860.03	5,097.77	2,613.43
Rhode Island	0.91	0.93	0.80	2,363.05	2,398.22	2,296.60
South Carolina	0.71	0.76	0.78	2,807.25	2,750.32	2,582.90
South Dakota	0.34	0.38	0.33	3,931.05	3,840.90	3,877.37
Tennessee	0.43	0.43	0.40	3,032.20	3,046.56	3,112.44
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	0.34	0.27	0.31	4,967.49	5,929.95	6,365.13
Vermont	0.34	0.29	0.25	4,003.76	4,312.57	3,570.08
Virginia	0.52	0.54	0.50	4,953.59	4,819.88	4,726.06
Washington	0.44	0.48	0.46	6,409.17	6,144.17	5,897.64
West Virginia	0.58	0.59	0.55	4,067.26	3,917.94	3,881.69
Wisconsin	0.34	0.37	0.33	4,706.55	4,408.28	4,347.12
Wyoming	0.33	0.34	0.35	5,831.83	6,313.04	5,731.50
<b>Countrywide</b>	<b>0.54</b>	<b>0.55</b>	<b>0.50</b>	<b>3,816.01</b>	<b>3,755.92</b>	<b>3,686.59</b>
<b>CW w/o TX and MA</b>	<b>0.55</b>	<b>0.55</b>	<b>0.50</b>	<b>3,757.96</b>	<b>3,698.77</b>	<b>3,620.32</b>

# **Uninsured/Underinsured Motorist**

## Uninsured/Underinsured Motorist

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

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

insurance company denies coverage or becomes insolvent.

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

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

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

### Voluntary Market Business and Residual Market Business

#### Uninsured/Underinsured Data

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

**South 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 2020-2022

STATE	Voluntary Business					
	Earned Premiums			Earned Exposures		
	2022	2021	2020	2022	2021	2020
Alabama	335,266,431	318,019,068	309,149,995	3,410,192	3,372,472	3,304,422
Alaska	57,143,898	56,077,009	55,845,153	475,884	474,530	468,735
Arizona	586,687,467	552,044,349	531,388,341	4,480,496	4,306,573	4,180,765
Arkansas	159,508,253	151,581,949	149,372,339	2,075,899	2,007,258	1,940,990
California	2,131,337,120	2,113,276,099	2,110,158,101	24,934,441	24,887,326	24,498,071
Colorado	671,475,919	605,557,054	590,579,694	2,364,122	2,388,776	2,390,448
Connecticut	223,855,943	216,718,956	215,961,427	2,430,344	2,440,468	2,408,803
Delaware	86,556,649	80,844,568	78,869,427	742,282	731,617	700,353
District of Columbia	31,445,736	30,875,826	31,118,085	274,202	278,444	269,795
Florida	2,048,662,027	1,764,250,700	1,626,075,817	7,877,023	7,793,991	7,640,275
Georgia	1,058,095,895	953,149,874	920,324,591	7,712,016	7,503,911	7,174,483
Hawaii	82,576,988	81,540,668	79,322,396	873,074	862,412	839,284
Idaho	64,770,212	59,935,967	57,162,652	1,379,371	1,354,781	1,271,615
Illinois	412,948,298	385,448,897	374,451,307	7,067,683	7,060,018	6,939,112
Indiana	258,466,141	249,526,081	247,514,842	5,130,541	4,955,467	4,826,711
Iowa	96,609,246	93,885,672	94,378,416	2,509,574	2,501,339	2,469,864
Kansas	83,942,015	78,711,791	77,640,985	2,368,598	2,382,222	2,347,136
Kentucky	238,776,627	230,194,020	230,162,511	2,389,352	2,338,520	2,278,478
Louisiana	441,198,518	435,412,439	438,508,940	1,814,111	1,835,973	1,843,735
Maine	33,520,589	33,445,338	33,146,342	1,060,535	1,054,401	1,029,834
Maryland	397,037,179	370,620,011	372,779,774	4,463,412	4,470,824	4,379,853
Massachusetts	n/a	n/a	n/a	4,476,322	4,408,866	4,431,295
Michigan	263,341,976	250,692,289	213,103,236	5,262,439	5,163,178	4,970,967
Minnesota	201,190,650	190,718,566	192,222,417	4,294,855	4,255,777	4,209,667
Mississippi	233,866,266	224,128,549	215,614,515	1,838,665	1,845,011	1,792,571
Missouri	312,074,347	289,359,118	280,658,958	4,447,162	4,322,534	4,236,292
Montana	57,058,478	54,083,379	51,295,348	620,959	609,471	574,208
Nebraska	77,766,369	74,259,592	73,812,261	1,636,427	1,634,580	1,606,392
Nevada	301,715,689	290,647,823	281,009,819	1,401,797	1,405,741	1,371,382
New Hampshire	41,662,875	41,805,678	41,557,216	969,601	962,617	945,870
New Jersey	581,293,112	566,292,420	557,664,024	6,119,485	6,069,871	5,912,426
New Mexico	198,956,327	194,013,427	195,350,892	1,150,503	1,148,922	1,112,655
New York	536,526,147	523,597,954	504,664,453	9,818,385	9,867,580	9,752,507
North Carolina	359,449,716	348,812,190	342,967,374	34,215,306	33,863,399	32,984,218
North Dakota	15,608,741	15,503,833	15,555,031	654,487	641,021	639,581
Ohio	341,264,577	337,183,582	346,088,097	6,701,308	6,727,552	6,714,385
Oklahoma	171,399,262	160,267,830	158,450,403	1,050,729	1,066,915	1,057,254
Oregon	280,401,725	261,243,657	258,811,660	3,164,925	3,151,085	3,051,311
Pennsylvania	677,738,296	655,985,446	656,156,307	8,330,324	8,367,716	8,223,627
Rhode Island	87,791,211	87,888,686	87,252,652	487,190	505,728	508,652
South Carolina	686,304,587	620,467,175	580,948,811	4,635,859	4,469,459	4,170,665
South Dakota	26,176,237	25,121,310	24,264,748	741,982	719,747	703,029
Tennessee	387,540,966	365,783,622	359,402,849	5,127,981	5,042,129	4,857,126
Texas	2,012,950,194	1,737,004,222	1,714,210,605	n/a	n/a	n/a
Utah	197,856,455	175,473,807	164,117,206	2,222,535	2,156,266	2,065,462
Vermont	23,989,584	24,263,313	25,042,409	466,338	469,908	460,240
Virginia	422,498,732	382,955,429	375,199,083	6,828,382	6,844,697	6,809,893
Washington	581,977,696	573,467,247	575,507,578	4,413,515	4,416,528	4,274,629
West Virginia	116,545,497	116,478,170	118,084,375	1,242,388	1,252,988	1,244,639
Wisconsin	207,075,947	200,371,582	201,739,811	4,139,661	4,118,374	4,083,254
Wyoming	13,786,617	13,060,976	12,831,189	447,839	445,482	431,366
<b>Countrywide</b>	<b>18,915,689,427</b>	<b>17,662,047,208</b>	<b>17,247,494,462</b>	<b>212,740,501</b>	<b>210,954,465</b>	<b>206,398,325</b>
<b>CW w/o TX and MA</b>	<b>16,902,739,233</b>	<b>15,925,042,986</b>	<b>15,533,283,857</b>	<b>208,264,179</b>	<b>206,545,599</b>	<b>201,967,030</b>

Table 21B-1

## Uninsured/Underinsured Motorist 2020-2022

STATE	Voluntary Business					
	Incurred Losses - Bodily Injury			Incurred Claims - Bodily Injury		
	2022	2021	2020	2022	2021	2020
Alabama	238,615,308	268,287,704	229,598,750	7,116	7,690	6,738
Alaska	37,529,986	31,864,267	30,113,672	647	645	690
Arizona	556,536,288	494,821,862	368,769,186	13,644	13,317	10,940
Arkansas	93,049,694	96,438,726	76,811,012	3,807	4,119	3,706
California	2,129,675,062	1,844,784,343	1,423,121,787	58,683	56,383	46,834
Colorado	484,299,827	422,025,551	373,801,840	7,851	7,582	6,985
Connecticut	155,385,984	167,858,053	145,141,599	3,647	4,196	3,604
Delaware	61,899,128	70,430,224	59,001,168	1,604	1,958	1,727
District of Columbia	24,610,705	23,283,190	19,372,232	1,093	1,287	1,235
Florida	2,061,155,493	1,938,275,998	1,519,438,462	49,993	49,229	40,754
Georgia	955,649,535	874,795,003	684,521,099	30,368	28,540	23,131
Hawaii	42,284,655	34,299,245	31,705,481	750	631	521
Idaho	39,514,664	40,115,285	28,922,964	965	953	884
Illinois	413,371,507	370,663,896	300,991,231	10,500	11,011	9,355
Indiana	192,934,345	192,027,826	147,160,269	5,121	5,729	4,883
Iowa	78,218,209	71,392,444	58,770,277	1,533	1,662	1,400
Kansas	78,165,127	74,735,804	62,488,375	1,496	1,517	1,344
Kentucky	212,972,034	224,650,065	201,871,356	4,907	5,531	5,071
Louisiana	351,771,102	359,249,522	314,351,969	14,100	14,836	13,028
Maine	23,685,649	21,519,750	17,996,183	345	354	312
Maryland	246,146,702	238,538,696	205,301,512	11,495	12,577	11,203
Massachusetts	121,354,726	106,476,286	82,655,226	4,180	3,815	3,063
Michigan	138,645,597	150,561,503	139,393,341	2,516	2,512	2,262
Minnesota	104,670,155	130,110,531	122,224,087	1,633	2,252	2,319
Mississippi	148,697,726	149,635,855	136,927,797	5,519	5,851	5,374
Missouri	271,905,664	270,344,033	230,205,472	7,100	7,751	7,142
Montana	40,041,624	36,523,081	33,468,956	669	607	585
Nebraska	65,439,372	59,601,945	56,438,247	1,425	1,385	1,251
Nevada	279,559,414	262,253,513	193,403,943	7,538	7,062	5,426
New Hampshire	24,388,142	20,329,106	16,147,676	433	436	385
New Jersey	503,606,763	431,121,931	319,088,361	9,775	8,883	7,161
New Mexico	92,306,983	86,057,121	80,433,595	3,195	3,199	2,613
New York	586,414,474	535,543,504	395,314,114	11,319	11,161	8,312
North Carolina	285,602,111	302,900,908	236,350,365	10,778	11,587	10,215
North Dakota	8,661,884	6,779,637	5,765,317	140	122	102
Ohio	255,322,696	259,007,237	225,282,065	9,982	11,122	10,214
Oklahoma	130,198,869	129,240,240	110,328,858	3,758	3,318	2,726
Oregon	216,804,209	208,031,172	173,863,135	4,732	5,332	4,513
Pennsylvania	556,615,067	615,579,761	486,419,124	11,394	12,227	10,353
Rhode Island	42,528,934	56,991,988	46,219,779	1,701	1,945	1,752
South Carolina	486,842,440	507,395,214	405,499,109	13,742	14,571	12,470
South Dakota	19,313,799	16,852,873	12,932,938	309	329	262
Tennessee	233,446,388	218,795,396	172,087,847	8,891	8,691	7,925
Texas	1,886,704,085	1,640,629,171	1,265,428,866	n/a	n/a	n/a
Utah	139,081,220	155,921,209	127,072,459	3,149	3,410	2,795
Vermont	9,079,146	11,491,560	9,265,962	237	278	199
Virginia	293,628,485	288,360,825	246,236,804	9,214	10,175	8,515
Washington	507,074,378	422,747,036	306,383,918	11,224	11,408	8,975
West Virginia	56,242,898	54,711,723	52,095,255	1,223	1,333	1,361
Wisconsin	148,363,222	158,423,177	136,521,586	3,625	4,108	3,730
Wyoming	9,406,216	8,906,789	7,822,525	159	187	155
<b>Countrywide</b>	<b>16,139,417,691</b>	<b>15,161,381,779</b>	<b>12,130,527,151</b>	<b>379,225</b>	<b>384,804</b>	<b>326,500</b>
<b>CW w/o TX and MA</b>	<b>14,131,358,880</b>	<b>13,414,276,322</b>	<b>10,782,443,059</b>	<b>375,045</b>	<b>380,989</b>	<b>323,437</b>

Table 21B-2

## Uninsured/Underinsured Motorist 2020-2022

STATE	Voluntary Business					
	Incurred Losses - Property Damage			Incurred Claims - Property Damage		
	2022	2021	2020	2022	2021	2020
Alabama	188,168	289,337	207,630	23	47	34
Alaska	6,183,368	5,981,540	6,098,971	2,385	2,511	2,632
Arizona	181,932	618,635	1,933,598	72	102	88
Arkansas	46,790,589	42,206,578	33,224,689	12,304	13,476	12,305
California	42,321,559	45,532,165	40,344,521	16,215	18,060	16,896
Colorado	6,085,916	5,536,149	4,372,958	1,275	1,406	1,258
Connecticut	52,175	30,574	0	4	3	0
Delaware	7,977,350	9,057,098	6,847,612	3,639	4,636	4,140
District of Columbia	12,634,987	14,364,829	11,737,194	5,209	6,597	6,266
Florida	0	0	0	0	0	0
Georgia	124,764,496	124,833,623	91,003,199	35,632	40,636	35,469
Hawaii	0	0	0	0	0	0
Idaho	1,045,775	847,397	879,105	481	384	436
Illinois	8,990,813	10,299,715	6,989,960	1,986	2,417	2,169
Indiana	40,211,440	38,416,734	30,017,958	11,631	12,827	11,971
Iowa	82,515	35,452	42,947	21	17	20
Kansas	142,304	129,641	119,525	42	46	59
Kentucky	123,917	126,713	110,671	12	19	22
Louisiana	5,323,005	5,058,083	4,138,039	1,169	1,211	1,158
Maine	0	6,363	751	0	1	1
Maryland	125,569,507	126,264,315	85,929,478	39,722	44,700	38,737
Massachusetts	0	0	0	0	0	0
Michigan	0	0	524	0	0	1
Minnesota	68,862	44,283	44,840	29	39	26
Mississippi	61,058,728	56,049,896	45,572,717	16,259	17,725	16,426
Missouri	438,321	426,858	272,271	111	130	88
Montana	341,140	398,796	406,708	129	127	130
Nebraska	54,920	49,802	49,328	15	13	18
Nevada	86,127	75,290	49,269	34	35	40
New Hampshire	344,423	357,105	707,193	101	95	67
New Jersey	35,397,590	29,141,213	21,610,283	6,941	6,915	5,832
New Mexico	33,918,917	32,789,148	23,933,540	10,313	10,670	8,894
New York	623,865	3,051	0	1	4	0
North Carolina	30,181,629	25,724,750	19,638,741	12,691	12,173	10,987
North Dakota	88,155	54,811	46,056	29	32	25
Ohio	8,315,817	8,737,609	8,470,192	1,879	2,387	2,502
Oklahoma	20,960	12,549	21,993	5	5	11
Oregon	26,779,427	25,789,040	18,774,317	10,734	12,123	10,367
Pennsylvania	0	12,706	9,966	0	18	4
Rhode Island	6,692,417	6,376,524	5,398,794	1,338	1,504	1,364
South Carolina	108,743,760	111,049,417	80,004,858	22,115	24,791	22,437
South Dakota	24,499	10,622	10,531	11	8	3
Tennessee	129,917,064	114,762,091	90,923,394	36,776	38,152	34,043
Texas	0	0	0	n/a	n/a	n/a
Utah	775,179	1,118,239	861,190	263	320	321
Vermont	3,668,794	3,795,928	3,006,275	2,616	2,799	2,474
Virginia	67,092,810	64,297,166	50,432,692	47,343	54,505	49,822
Washington	109,339,123	96,390,045	73,461,314	32,552	33,076	28,066
West Virginia	11,147,206	10,615,868	9,392,121	3,507	4,161	3,840
Wisconsin	244,330	331,545	389,007	207	213	214
Wyoming	80,247	27,720	43,205	18	14	22
<b>Countrywide</b>	<b>1,064,114,126</b>	<b>1,018,077,013</b>	<b>777,530,125</b>	<b>337,839</b>	<b>371,130</b>	<b>331,685</b>
<b>CW w/o TX and MA</b>	<b>1,064,114,126</b>	<b>1,018,077,013</b>	<b>777,530,125</b>	<b>337,839</b>	<b>371,130</b>	<b>331,685</b>

Table 21C

## Uninsured/Underinsured Motorist 2020-2022

STATE	Voluntary Business					
	Pure Premium			Loss Ratio		
	2022	2021	2020	2022	2021	2020
Alabama	70.03	79.64	69.55	71.23	84.45	74.33
Alaska	91.86	79.75	77.26	76.50	67.49	64.84
Arizona	124.25	115.04	88.67	94.89	89.75	69.76
Arkansas	67.36	69.07	56.69	87.67	91.47	73.67
California	87.11	75.95	59.74	101.91	89.45	69.35
Colorado	207.43	178.99	158.20	73.03	70.61	64.03
Connecticut	63.96	68.79	60.25	69.44	77.47	67.21
Delaware	94.14	108.65	94.02	80.73	98.32	83.49
District of Columbia	135.83	135.21	115.31	118.44	121.93	99.97
Florida	261.67	248.69	198.87	100.61	109.86	93.44
Georgia	140.09	133.21	108.09	102.11	104.88	84.27
Hawaii	48.43	39.77	37.78	51.21	42.06	39.97
Idaho	29.41	30.24	23.44	62.62	68.34	52.14
Illinois	59.76	53.96	44.38	102.28	98.84	82.25
Indiana	45.44	46.50	36.71	90.20	92.35	71.58
Iowa	31.20	28.56	23.81	81.05	76.08	62.32
Kansas	33.06	31.43	26.67	93.29	95.11	80.64
Kentucky	89.19	96.12	88.65	89.24	97.65	87.76
Louisiana	196.84	198.43	172.74	80.94	83.67	72.63
Maine	22.33	20.42	17.48	70.66	64.36	54.30
Maryland	83.28	81.60	66.49	93.62	98.43	78.12
Massachusetts	27.11	24.15	18.65	n/a	n/a	n/a
Michigan	26.35	29.16	28.04	52.65	60.06	65.41
Minnesota	24.39	30.58	29.04	52.06	68.24	63.61
Mississippi	114.08	111.48	101.81	89.69	91.77	84.64
Missouri	61.24	62.64	54.41	87.27	93.58	82.12
Montana	65.03	60.58	59.00	70.77	68.27	66.04
Nebraska	40.02	36.49	35.16	84.22	80.33	76.53
Nevada	199.49	186.61	141.06	92.69	90.26	68.84
New Hampshire	25.51	21.49	17.82	59.36	49.48	40.56
New Jersey	88.08	75.83	57.62	92.73	81.28	61.09
New Mexico	109.71	103.44	93.80	63.44	61.26	53.43
New York	59.79	54.27	40.53	109.41	102.28	78.33
North Carolina	9.23	9.70	7.76	87.85	94.21	74.64
North Dakota	13.37	10.66	9.09	56.06	44.08	37.36
Ohio	39.34	39.80	34.81	77.25	79.41	67.54
Oklahoma	123.93	121.15	104.37	75.97	80.65	69.64
Oregon	76.96	74.20	63.13	86.87	89.50	74.43
Pennsylvania	66.82	73.57	59.15	82.13	93.84	74.13
Rhode Island	101.03	125.30	101.48	56.07	72.10	59.16
South Carolina	128.47	138.37	116.41	86.78	99.67	83.57
South Dakota	26.06	23.43	18.41	73.88	67.13	53.34
Tennessee	70.86	66.15	54.15	93.76	91.19	73.18
Texas	n/a	n/a	n/a	93.73	94.45	73.82
Utah	62.93	72.83	61.94	70.69	89.49	77.95
Vermont	27.34	32.53	26.66	53.14	63.01	49.01
Virginia	52.83	51.52	43.56	85.38	92.09	79.07
Washington	139.66	117.54	88.86	105.92	90.53	66.00
West Virginia	54.24	52.14	49.40	57.82	56.09	52.07
Wisconsin	35.90	38.55	33.53	71.76	79.23	67.86
Wyoming	21.18	20.06	18.23	68.81	68.41	61.30
<b>Countrywide</b>	<b>80.87</b>	<b>76.70</b>	<b>62.54</b>	<b>90.95</b>	<b>91.61</b>	<b>74.84</b>
<b>CW w/o TX and MA</b>	<b>72.96</b>	<b>69.87</b>	<b>57.24</b>	<b>89.90</b>	<b>90.63</b>	<b>74.42</b>

Table 21C-1

## Uninsured/Underinsured Motorist 2020-2022

STATE	Voluntary Business					
	Pure Premium - Bodily Injury Component			Loss Ratio - Bodily Injury Component		
	2022	2021	2020	2022	2021	2020
Alabama	69.97	79.55	69.48	71.17	84.36	74.27
Alaska	78.86	67.15	64.24	65.68	56.82	53.92
Arizona	124.21	114.90	88.21	94.86	89.63	69.40
Arkansas	44.82	48.05	39.57	58.34	63.62	51.42
California	85.41	74.13	58.09	99.92	87.29	67.44
Colorado	204.85	176.67	156.37	72.12	69.69	63.29
Connecticut	63.94	68.78	60.25	69.41	77.45	67.21
Delaware	83.39	96.27	84.24	71.51	87.12	74.81
District of Columbia	89.75	83.62	71.80	78.26	75.41	62.25
Florida	261.67	248.69	198.87	100.61	109.86	93.44
Georgia	123.92	116.58	95.41	90.32	91.78	74.38
Hawaii	48.43	39.77	37.78	51.21	42.06	39.97
Idaho	28.65	29.61	22.75	61.01	66.93	50.60
Illinois	58.49	52.50	43.38	100.10	96.16	80.38
Indiana	37.61	38.75	30.49	74.65	76.96	59.46
Iowa	31.17	28.54	23.79	80.96	76.04	62.27
Kansas	33.00	31.37	26.62	93.12	94.95	80.48
Kentucky	89.13	96.07	88.60	89.19	97.59	87.71
Louisiana	193.91	195.67	170.50	79.73	82.51	71.69
Maine	22.33	20.41	17.47	70.66	64.34	54.29
Maryland	55.15	53.35	46.87	62.00	64.36	55.07
Massachusetts	27.11	24.15	18.65	n/a	n/a	n/a
Michigan	26.35	29.16	28.04	52.65	60.06	65.41
Minnesota	24.37	30.57	29.03	52.03	68.22	63.58
Mississippi	80.87	81.10	76.39	63.58	66.76	63.51
Missouri	61.14	62.54	54.34	87.13	93.43	82.02
Montana	64.48	59.93	58.29	70.18	67.53	65.25
Nebraska	39.99	36.46	35.13	84.15	80.26	76.46
Nevada	199.43	186.56	141.03	92.66	90.23	68.82
New Hampshire	25.15	21.12	17.07	58.54	48.63	38.86
New Jersey	82.30	71.03	53.97	86.64	76.13	57.22
New Mexico	80.23	74.90	72.29	46.40	44.36	41.17
New York	59.73	54.27	40.53	109.30	102.28	78.33
North Carolina	8.35	8.94	7.17	79.46	86.84	68.91
North Dakota	13.23	10.58	9.01	55.49	43.73	37.06
Ohio	38.10	38.50	33.55	74.82	76.81	65.09
Oklahoma	123.91	121.13	104.35	75.96	80.64	69.63
Oregon	68.50	66.02	56.98	77.32	79.63	67.18
Pennsylvania	66.82	73.57	59.15	82.13	93.84	74.13
Rhode Island	87.29	112.69	90.87	48.44	64.85	52.97
South Carolina	105.02	113.52	97.23	70.94	81.78	69.80
South Dakota	26.03	23.41	18.40	73.78	67.09	53.30
Tennessee	45.52	43.39	35.43	60.24	59.82	47.88
Texas	n/a	n/a	n/a	93.73	94.45	73.82
Utah	62.58	72.31	61.52	70.29	88.86	77.43
Vermont	19.47	24.45	20.13	37.85	47.36	37.00
Virginia	43.00	42.13	36.16	69.50	75.30	65.63
Washington	114.89	95.72	71.67	87.13	73.72	53.24
West Virginia	45.27	43.67	41.86	48.26	46.97	44.12
Wisconsin	35.84	38.47	33.43	71.65	79.06	67.67
Wyoming	21.00	19.99	18.13	68.23	68.19	60.96
<b>Countrywide</b>	<b>75.86</b>	<b>71.87</b>	<b>58.77</b>	<b>85.32</b>	<b>85.84</b>	<b>70.33</b>
<b>CW w/o TX and MA</b>	<b>67.85</b>	<b>64.95</b>	<b>53.39</b>	<b>83.60</b>	<b>84.23</b>	<b>69.42</b>

Table 21C-2

## Uninsured/Underinsured Motorist 2020-2022

Voluntary Business						
STATE	Pure Premium - Property Damage Component			Loss Ratio - Property Damage Component		
	2022	2021	2020	2022	2021	2020
Alabama	0.06	0.09	0.06	0.06	0.09	0.07
Alaska	12.99	12.61	13.01	10.82	10.67	10.92
Arizona	0.04	0.14	0.46	0.03	0.11	0.36
Arkansas	22.54	21.03	17.12	29.33	27.84	22.24
California	1.70	1.83	1.65	1.99	2.15	1.91
Colorado	2.57	2.32	1.83	0.91	0.91	0.74
Connecticut	0.02	0.01	0.00	0.02	0.01	0.00
Delaware	10.75	12.38	9.78	9.22	11.20	8.68
District of Columbia	46.08	51.59	43.50	40.18	46.52	37.72
Florida	0.00	0.00	0.00	0.00	0.00	0.00
Georgia	16.18	16.64	12.68	11.79	13.10	9.89
Hawaii	0.00	0.00	0.00	0.00	0.00	0.00
Idaho	0.76	0.63	0.69	1.61	1.41	1.54
Illinois	1.27	1.46	1.01	2.18	2.67	1.87
Indiana	7.84	7.75	6.22	15.56	15.40	12.13
Iowa	0.03	0.01	0.02	0.09	0.04	0.05
Kansas	0.06	0.05	0.05	0.17	0.16	0.15
Kentucky	0.05	0.05	0.05	0.05	0.06	0.05
Louisiana	2.93	2.75	2.24	1.21	1.16	0.94
Maine	0.00	0.01	0.00	0.00	0.02	0.00
Maryland	28.13	28.24	19.62	31.63	34.07	23.05
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	0.02	0.01	0.01	0.03	0.02	0.02
Mississippi	33.21	30.38	25.42	26.11	25.01	21.14
Missouri	0.10	0.10	0.06	0.14	0.15	0.10
Montana	0.55	0.65	0.71	0.60	0.74	0.79
Nebraska	0.03	0.03	0.03	0.07	0.07	0.07
Nevada	0.06	0.05	0.04	0.03	0.03	0.02
New Hampshire	0.36	0.37	0.75	0.83	0.85	1.70
New Jersey	5.78	4.80	3.66	6.09	5.15	3.88
New Mexico	29.48	28.54	21.51	17.05	16.90	12.25
New York	0.06	0.00	0.00	0.12	0.00	0.00
North Carolina	0.88	0.76	0.60	8.40	7.37	5.73
North Dakota	0.13	0.09	0.07	0.56	0.35	0.30
Ohio	1.24	1.30	1.26	2.44	2.59	2.45
Oklahoma	0.02	0.01	0.02	0.01	0.01	0.01
Oregon	8.46	8.18	6.15	9.55	9.87	7.25
Pennsylvania	0.00	0.00	0.00	0.00	0.00	0.00
Rhode Island	13.74	12.61	10.61	7.62	7.26	6.19
South Carolina	23.46	24.85	19.18	15.84	17.90	13.77
South Dakota	0.03	0.01	0.01	0.09	0.04	0.04
Tennessee	25.33	22.76	18.72	33.52	31.37	25.30
Texas	n/a	n/a	n/a	0.00	0.00	0.00
Utah	0.35	0.52	0.42	0.39	0.64	0.52
Vermont	7.87	8.08	6.53	15.29	15.64	12.00
Virginia	9.83	9.39	7.41	15.88	16.79	13.44
Washington	24.77	21.82	17.19	18.79	16.81	12.76
West Virginia	8.97	8.47	7.55	9.56	9.11	7.95
Wisconsin	0.06	0.08	0.10	0.12	0.17	0.19
Wyoming	0.18	0.06	0.10	0.58	0.21	0.34
<b>Countrywide</b>	<b>5.00</b>	<b>4.83</b>	<b>3.77</b>	<b>5.63</b>	<b>5.76</b>	<b>4.51</b>
<b>CW w/o TX and MA</b>	<b>5.11</b>	<b>4.93</b>	<b>3.85</b>	<b>6.30</b>	<b>6.39</b>	<b>5.01</b>

Table 21D-1

## Uninsured/Underinsured Motorist 2020-2022

Voluntary Business						
STATE	Frequency - Bodily Injury Component			Severity - Bodily Injury Component		
	2022	2021	2020	2022	2021	2020
Alabama	0.21	0.23	0.20	33,532.22	34,887.87	34,075.21
Alaska	0.14	0.14	0.15	58,006.16	49,401.96	43,643.00
Arizona	0.30	0.31	0.26	40,789.82	37,157.16	33,708.34
Arkansas	0.18	0.21	0.19	24,441.74	23,413.14	20,726.12
California	0.24	0.23	0.19	36,291.18	32,718.80	30,386.51
Colorado	0.33	0.32	0.29	61,686.39	55,661.51	53,514.94
Connecticut	0.15	0.17	0.15	42,606.52	40,004.30	40,272.36
Delaware	0.22	0.27	0.25	38,590.48	35,970.49	34,163.97
District of Columbia	0.40	0.46	0.46	22,516.66	18,091.06	15,686.02
Florida	0.63	0.63	0.53	41,228.88	39,372.65	37,283.17
Georgia	0.39	0.38	0.32	31,468.97	30,651.54	29,593.23
Hawaii	0.09	0.07	0.06	56,379.54	54,356.97	60,855.05
Idaho	0.07	0.07	0.07	40,947.84	42,093.69	32,718.29
Illinois	0.15	0.16	0.13	39,368.71	33,663.05	32,174.37
Indiana	0.10	0.12	0.10	37,675.13	33,518.56	30,137.27
Iowa	0.06	0.07	0.06	51,022.97	42,955.74	41,978.77
Kansas	0.06	0.06	0.06	52,249.42	49,265.53	46,494.33
Kentucky	0.21	0.24	0.22	43,401.68	40,616.54	39,808.98
Louisiana	0.78	0.81	0.71	24,948.31	24,214.72	24,128.95
Maine	0.03	0.03	0.03	68,654.06	60,790.25	57,680.07
Maryland	0.26	0.28	0.26	21,413.37	18,966.26	18,325.58
Massachusetts	0.09	0.09	0.07	29,032.23	27,909.90	26,985.06
Michigan	0.05	0.05	0.05	55,105.56	59,936.90	61,623.94
Minnesota	0.04	0.05	0.06	64,096.85	57,775.55	52,705.51
Mississippi	0.30	0.32	0.30	26,942.87	25,574.41	25,479.68
Missouri	0.16	0.18	0.17	38,296.57	34,878.60	32,232.63
Montana	0.11	0.10	0.10	59,852.95	60,169.82	57,211.89
Nebraska	0.09	0.08	0.08	45,922.37	43,033.90	45,114.51
Nevada	0.54	0.50	0.40	37,086.68	37,135.87	35,643.93
New Hampshire	0.04	0.05	0.04	56,323.65	46,626.39	41,942.02
New Jersey	0.16	0.15	0.12	51,519.87	48,533.37	44,559.19
New Mexico	0.28	0.28	0.23	28,891.07	26,901.26	30,782.09
New York	0.12	0.11	0.09	51,807.98	47,983.47	47,559.45
North Carolina	0.03	0.03	0.03	26,498.62	26,141.44	23,137.58
North Dakota	0.02	0.02	0.02	61,870.60	55,570.80	56,522.72
Ohio	0.15	0.17	0.15	25,578.31	23,287.83	22,056.20
Oklahoma	0.36	0.31	0.26	34,645.79	38,951.25	40,472.80
Oregon	0.15	0.17	0.15	45,816.61	39,015.60	38,524.96
Pennsylvania	0.14	0.15	0.13	48,851.59	50,345.94	46,983.40
Rhode Island	0.35	0.38	0.34	25,002.31	29,301.79	26,381.15
South Carolina	0.30	0.33	0.30	35,427.34	34,822.26	32,517.97
South Dakota	0.04	0.05	0.04	62,504.20	51,224.54	49,362.36
Tennessee	0.17	0.17	0.16	26,256.48	25,174.94	21,714.55
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	0.14	0.16	0.14	44,166.79	45,724.69	45,464.21
Vermont	0.05	0.06	0.04	38,308.63	41,336.55	46,562.62
Virginia	0.13	0.15	0.13	31,867.65	28,340.13	28,918.00
Washington	0.25	0.26	0.21	45,177.69	37,057.07	34,137.48
West Virginia	0.10	0.11	0.11	45,987.65	41,044.05	38,277.19
Wisconsin	0.09	0.10	0.09	40,927.79	38,564.55	36,600.96
Wyoming	0.04	0.04	0.04	59,158.59	47,629.89	50,467.90
<b>Countrywide</b>	<b>0.18</b>	<b>0.18</b>	<b>0.16</b>	<b>42,558.95</b>	<b>39,400.27</b>	<b>37,153.22</b>
<b>CW w/o TX and MA</b>	<b>0.18</b>	<b>0.18</b>	<b>0.16</b>	<b>37,679.10</b>	<b>35,209.09</b>	<b>33,337.07</b>

Table 21D-2

## Uninsured/Underinsured Motorist 2020-2022

STATE	Voluntary Business					
	Frequency - Property Damage Component			Severity - Property Damage Component		
	2022	2021	2020	2022	2021	2020
Alabama	0.00	0.00	0.00	8,181.22	6,156.11	6,106.76
Alaska	0.50	0.53	0.56	2,592.61	2,382.13	2,317.24
Arizona	0.00	0.00	0.00	2,526.83	6,065.05	21,972.70
Arkansas	0.59	0.67	0.63	3,802.88	3,131.98	2,700.10
California	0.07	0.07	0.07	2,610.03	2,521.16	2,387.81
Colorado	0.05	0.06	0.05	4,773.27	3,937.52	3,476.12
Connecticut	0.00	0.00	0.00	13,043.75	10,191.33	-
Delaware	0.49	0.63	0.59	2,192.18	1,953.64	1,654.01
District of Columbia	1.90	2.37	2.32	2,425.61	2,177.48	1,873.16
Florida	0.00	0.00	0.00	-	-	-
Georgia	0.46	0.54	0.49	3,501.47	3,072.00	2,565.71
Hawaii	0.00	0.00	0.00	-	-	-
Idaho	0.03	0.03	0.03	2,174.17	2,206.76	2,016.30
Illinois	0.03	0.03	0.03	4,527.10	4,261.36	3,222.66
Indiana	0.23	0.26	0.25	3,457.26	2,994.99	2,507.56
Iowa	0.00	0.00	0.00	3,929.29	2,085.41	2,147.35
Kansas	0.00	0.00	0.00	3,388.19	2,818.28	2,025.85
Kentucky	0.00	0.00	0.00	10,326.42	6,669.11	5,030.50
Louisiana	0.06	0.07	0.06	4,553.47	4,176.78	3,573.44
Maine	0.00	0.00	0.00	-	6,363.00	751.00
Maryland	0.89	1.00	0.88	3,161.21	2,824.71	2,218.28
Massachusetts	0.00	0.00	0.00	-	-	-
Michigan	0.00	0.00	0.00	-	-	524.00
Minnesota	0.00	0.00	0.00	2,374.55	1,135.46	1,724.62
Mississippi	0.88	0.96	0.92	3,755.38	3,162.19	2,774.43
Missouri	0.00	0.00	0.00	3,948.84	3,283.52	3,093.99
Montana	0.02	0.02	0.02	2,644.50	3,140.13	3,128.52
Nebraska	0.00	0.00	0.00	3,661.33	3,830.92	2,740.44
Nevada	0.00	0.00	0.00	2,533.15	2,151.14	1,231.73
New Hampshire	0.01	0.01	0.01	3,410.13	3,759.00	10,555.12
New Jersey	0.11	0.11	0.10	5,099.78	4,214.20	3,705.47
New Mexico	0.90	0.93	0.80	3,288.95	3,073.02	2,690.98
New York	0.00	0.00	0.00	623,865.00	762.75	-
North Carolina	0.04	0.04	0.03	2,378.19	2,113.26	1,787.45
North Dakota	0.00	0.00	0.00	3,039.83	1,712.84	1,842.24
Ohio	0.03	0.04	0.04	4,425.66	3,660.50	3,385.37
Oklahoma	0.00	0.00	0.00	4,192.00	2,509.80	1,999.36
Oregon	0.34	0.38	0.34	2,494.82	2,127.28	1,810.97
Pennsylvania	0.00	0.00	0.00	-	705.89	2,491.50
Rhode Island	0.27	0.30	0.27	5,001.81	4,239.71	3,958.06
South Carolina	0.48	0.55	0.54	4,917.19	4,479.42	3,565.76
South Dakota	0.00	0.00	0.00	2,227.18	1,327.75	3,510.33
Tennessee	0.72	0.76	0.70	3,532.66	3,008.02	2,670.84
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	0.01	0.01	0.02	2,947.45	3,494.50	2,682.83
Vermont	0.56	0.60	0.54	1,402.44	1,356.17	1,215.15
Virginia	0.69	0.80	0.73	1,417.16	1,179.66	1,012.26
Washington	0.74	0.75	0.66	3,358.91	2,914.20	2,617.45
West Virginia	0.28	0.33	0.31	3,178.56	2,551.28	2,445.86
Wisconsin	0.01	0.01	0.01	1,180.34	1,556.55	1,817.79
Wyoming	0.00	0.00	0.01	4,458.17	1,980.00	1,963.86
<b>Countrywide</b>	<b>0.16</b>	<b>0.18</b>	<b>0.16</b>	<b>3,149.77</b>	<b>2,743.18</b>	<b>2,344.18</b>
<b>CW w/o TX and MA</b>	<b>0.16</b>	<b>0.18</b>	<b>0.16</b>	<b>3,149.77</b>	<b>2,743.18</b>	<b>2,344.18</b>

Table 22A

## Uninsured/Underinsured Motorist 2020-2022

STATE	Residual Business					
	Earned Premiums			Earned Exposures		
	2022	2021	2020	2022	2021	2020
Alabama	0	0	16	0	0	1
Alaska	238	898	567	2	7	4
Arizona	0	0	0	0	0	0
Arkansas	0	0	12	0	0	0
California	460,963	529,504	547,942	10,157	11,658	11,791
Colorado	1	81	40	0	1	0
Connecticut	2,078	2,579	4,113	26	32	57
Delaware	0	0	163	0	0	1
District of Columbia	6,687	11,885	21,588	41	47	102
Florida	4,601	2,544	5,061	8	5	7
Georgia	0	0	0	0	0	0
Hawaii	7,484	8,448	10,559	20	23	30
Idaho	0	0	0	0	0	0
Illinois	1,580	2,259	4,146	27	41	77
Indiana	0	16	201	0	0	4
Iowa	0	103	383	0	1	6
Kansas	14,295	18,671	26,642	334	475	723
Kentucky	646	1,209	2,012	2	4	7
Louisiana	149	410	1,120	0	2	3
Maine	-7	85	95	0	3	3
Maryland	3,180,988	3,596,280	4,496,287	22,385	26,853	34,203
Massachusetts	n/a	n/a	n/a	17,796	23,005	34,663
Michigan	7,895	3,491	16,700	147	101	753
Minnesota	0	-11	217	0	0	3
Mississippi	0	0	0	0	0	0
Missouri	211	181	50	2	4	1
Montana	33	8	20	2	0	1
Nebraska	0	-146	506	0	-1	4
Nevada	0	0	0	0	0	0
New Hampshire	701	801	1,966	5	7	15
New Jersey	45,564	65,520	96,914	660	967	1,467
New Mexico	445	318	250	2	2	2
New York	975,227	1,004,028	1,199,180	16,942	15,369	18,000
North Carolina	0	0	0	0	0	0
North Dakota	0	-1	36	0	0	2
Ohio	0	-1	249	0	0	6
Oklahoma	0	0	253	0	0	1
Oregon	-28	133	580	0	2	3
Pennsylvania	17,634	25,564	31,290	140	192	215
Rhode Island	303,334	367,313	470,435	172	196	274
South Carolina	364	78	260	3	2	4
South Dakota	0	0	40	0	0	2
Tennessee	0	0	0	0	0	0
Texas	24,984	32,034	47,767	n/a	n/a	n/a
Utah	-14	20	62	0	0	1
Vermont	947	1,720	1,748	9	14	15
Virginia	6,208	7,275	12,765	90	107	186
Washington	0	25	612	0	0	3
West Virginia	1,247	1,377	1,457	10	12	13
Wisconsin	0	13	145	0	1	4
Wyoming	0	0	4	0	0	1
<b>Countrywide</b>	<b>5,064,455</b>	<b>5,684,712</b>	<b>7,004,453</b>	<b>68,982</b>	<b>79,132</b>	<b>102,658</b>
<b>CW w/o TX and MA</b>	<b>5,039,471</b>	<b>5,652,678</b>	<b>6,956,686</b>	<b>51,186</b>	<b>56,127</b>	<b>67,995</b>

Table 22B-1

## Uninsured/Underinsured Motorist 2020-2022

STATE	Residual Business					
	Incurred Losses - Bodily Injury			Incurred Claims - Bodily Injury		
	2022	2021	2020	2022	2021	2020
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	323,610	319,164	326,065	29	33	33
Colorado	0	0	0	0	0	0
Connecticut	0	0	92,051	0	0	1
Delaware	0	0	0	0	0	0
District of Columbia	6,935	3,787	11,422	1	0	1
Florida	12,675	12,803	10,410	2	6	1
Georgia	0	0	0	0	0	0
Hawaii	0	0	0	0	0	0
Idaho	0	0	0	0	0	0
Illinois	0	0	8,376	0	0	1
Indiana	0	0	0	0	0	0
Iowa	0	0	0	0	0	0
Kansas	0	15	0	0	1	0
Kentucky	0	0	29,101	0	0	1
Louisiana	0	0	0	0	0	0
Maine	0	0	0	0	0	0
Maryland	3,015,880	3,980,070	3,856,845	511	662	742
Massachusetts	626,683	1,009,290	1,107,172	42	72	91
Michigan	0	73,643	32,433	0	5	1
Minnesota	0	0	0	0	0	0
Mississippi	0	0	0	0	0	0
Missouri	0	0	0	0	0	0
Montana	0	0	0	0	0	0
Nebraska	0	0	0	0	0	0
Nevada	0	0	0	0	0	0
New Hampshire	0	0	0	0	0	0
New Jersey	0	115,229	130,015	0	9	10
New Mexico	0	0	0	0	0	0
New York	1,032,903	1,563,155	1,789,570	55	75	81
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	35,143	0	0	1	0
Rhode Island	193,266	65,132	15,946	16	5	2
South Carolina	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0
Texas	11,871	0	7,138	n/a	n/a	n/a
Utah	0	0	0	0	0	0
Vermont	0	0	0	0	0	0
Virginia	25,740	0	0	2	0	0
Washington	0	0	0	0	0	0
West Virginia	0	0	0	0	0	0
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
<b>Countrywide</b>	<b>5,249,563</b>	<b>7,177,431</b>	<b>7,416,544</b>	<b>658</b>	<b>869</b>	<b>965</b>
<b>CW w/o TX and MA</b>	<b>4,611,009</b>	<b>6,168,141</b>	<b>6,302,234</b>	<b>616</b>	<b>797</b>	<b>874</b>

Table 22B-2

## Uninsured/Underinsured Motorist 2020-2022

STATE	Residual Business					
	Incurred Losses - Property Damage			Incurred Claims - Property Damage		
	2022	2021	2020	2022	2021	2020
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	789	0	0	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	9,272	585	565	3	2	2
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	67,703	69,918	21,837	5	13	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	163,561	216,495	160,094	30	41	40
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	11,354	0	954	1	0	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
<b>Countrywide</b>	<b>251,890</b>	<b>286,998</b>	<b>184,239</b>	<b>39</b>	<b>56</b>	<b>51</b>
<b>CW w/o TX and MA</b>	<b>251,890</b>	<b>286,998</b>	<b>184,239</b>	<b>39</b>	<b>56</b>	<b>51</b>

Table 22C

## Uninsured/Underinsured Motorist 2020-2022

STATE	Residual Business					
	Pure Premium			Loss Ratio		
	2022	2021	2020	2022	2021	2020
Alabama	-	-	0.00	-	-	0.00
Alaska	0.00	0.00	0.00	0.00	0.00	0.00
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	-	0.00
California	31.86	27.38	27.72	70.20	60.28	59.65
Colorado	-	0.00	-	0.00	0.00	0.00
Connecticut	0.00	0.00	1,614.93	0.00	0.00	2,238.05
Delaware	-	-	0.00	-	-	0.00
District of Columbia	395.29	93.02	117.52	242.37	36.79	55.53
Florida	1,584.38	2,560.60	1,487.14	275.48	503.26	205.69
Georgia	-	-	-	-	-	-
Hawaii	0.00	0.00	0.00	0.00	0.00	0.00
Idaho	-	-	-	-	-	-
Illinois	0.00	0.00	108.78	0.00	0.00	202.03
Indiana	-	-	0.00	-	0.00	0.00
Iowa	-	0.00	0.00	-	0.00	0.00
Kansas	0.00	0.03	0.00	0.00	0.08	0.00
Kentucky	0.00	0.00	4,157.29	0.00	0.00	1,446.37
Louisiana	-	0.00	0.00	0.00	0.00	0.00
Maine	-	0.00	0.00	0.00	0.00	0.00
Maryland	134.73	148.22	112.76	94.81	110.67	85.78
Massachusetts	35.21	43.87	31.94	n/a	n/a	n/a
Michigan	0.00	729.14	43.07	0.00	2,109.51	194.21
Minnesota	-	-	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	0.00
Nebraska	-	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	102.58	191.47	103.51	148.59	282.58	156.69
New Mexico	0.00	0.00	0.00	0.00	0.00	0.00
New York	60.97	101.71	99.42	105.91	155.69	149.23
North Carolina	-	-	-	-	-	-
North Dakota	-	-	0.00	-	0.00	0.00
Ohio	-	-	0.00	-	0.00	0.00
Oklahoma	-	-	0.00	-	-	0.00
Oregon	-	0.00	0.00	0.00	0.00	0.00
Pennsylvania	0.00	183.04	0.00	0.00	137.47	0.00
Rhode Island	2,074.58	1,436.87	642.48	117.64	76.67	37.42
South Carolina	0.00	0.00	0.00	0.00	0.00	0.00
South Dakota	-	-	0.00	-	-	0.00
Tennessee	-	-	-	-	-	-
Texas	n/a	n/a	n/a	47.51	0.00	14.94
Utah	-	-	0.00	0.00	0.00	0.00
Vermont	0.00	0.00	0.00	0.00	0.00	0.00
Virginia	412.16	0.00	5.13	597.52	0.00	7.47
Washington	-	-	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
Wyoming	-	-	0.00	-	-	0.00
<b>Countrywide</b>	<b>79.75</b>	<b>94.33</b>	<b>74.04</b>	<b>108.63</b>	<b>131.31</b>	<b>108.51</b>
<b>CW w/o TX and MA</b>	<b>95.00</b>	<b>115.01</b>	<b>95.40</b>	<b>96.50</b>	<b>114.20</b>	<b>93.24</b>

Table 22C-1

## Uninsured/Underinsured Motorist 2020-2022

STATE	Residual Business					
	Pure Premium - Bodily Injury Component			Loss Ratio - Bodily Injury Component		
	2022	2021	2020	2022	2021	2020
Alabama	-	-	0.00	-	-	0.00
Alaska	0.00	0.00	0.00	0.00	0.00	0.00
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	-	0.00
California	31.86	27.38	27.65	70.20	60.28	59.51
Colorado	-	0.00	-	0.00	0.00	0.00
Connecticut	0.00	0.00	1,614.93	0.00	0.00	2,238.05
Delaware	-	-	0.00	-	-	0.00
District of Columbia	169.15	80.57	111.98	103.71	31.86	52.91
Florida	1,584.38	2,560.60	1,487.14	275.48	503.26	205.69
Georgia	-	-	-	-	-	-
Hawaii	0.00	0.00	0.00	0.00	0.00	0.00
Idaho	-	-	-	-	-	-
Illinois	0.00	0.00	108.78	0.00	0.00	202.03
Indiana	-	-	0.00	-	0.00	0.00
Iowa	-	0.00	0.00	-	0.00	0.00
Kansas	0.00	0.03	0.00	0.00	0.08	0.00
Kentucky	0.00	0.00	4,157.29	0.00	0.00	1,446.37
Louisiana	-	0.00	0.00	0.00	0.00	0.00
Maine	-	0.00	0.00	0.00	0.00	0.00
Maryland	134.73	148.22	112.76	94.81	110.67	85.78
Massachusetts	35.21	43.87	31.94	n/a	n/a	n/a
Michigan	0.00	729.14	43.07	0.00	2,109.51	194.21
Minnesota	-	-	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	0.00
Nebraska	-	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	0.00	119.16	88.63	0.00	175.87	134.16
New Mexico	0.00	0.00	0.00	0.00	0.00	0.00
New York	60.97	101.71	99.42	105.91	155.69	149.23
North Carolina	-	-	-	-	-	-
North Dakota	-	-	0.00	-	0.00	0.00
Ohio	-	-	0.00	-	0.00	0.00
Oklahoma	-	-	0.00	-	-	0.00
Oregon	-	0.00	0.00	0.00	0.00	0.00
Pennsylvania	0.00	183.04	0.00	0.00	137.47	0.00
Rhode Island	1,123.64	332.31	58.20	63.71	17.73	3.39
South Carolina	0.00	0.00	0.00	0.00	0.00	0.00
South Dakota	-	-	0.00	-	-	0.00
Tennessee	-	-	-	-	-	-
Texas	n/a	n/a	n/a	47.51	0.00	14.94
Utah	-	-	0.00	0.00	0.00	0.00
Vermont	0.00	0.00	0.00	0.00	0.00	0.00
Virginia	286.00	0.00	0.00	414.63	0.00	0.00
Washington	-	-	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
Wyoming	-	-	0.00	-	-	0.00
<b>Countrywide</b>	<b>76.10</b>	<b>90.70</b>	<b>72.25</b>	<b>103.66</b>	<b>126.26</b>	<b>105.88</b>
<b>CW w/o TX and MA</b>	<b>90.08</b>	<b>109.90</b>	<b>92.69</b>	<b>91.50</b>	<b>109.12</b>	<b>90.59</b>

Table 22C-2

## Uninsured/Underinsured Motorist 2020-2022

STATE	Residual Business					
	Pure Premium - Property Damage Component			Loss Ratio - Property Damage Component		
	2022	2021	2020	2022	2021	2020
Alabama	-	-	0.00	-	-	0.00
Alaska	0.00	0.00	0.00	0.00	0.00	0.00
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	-	0.00
California	0.00	0.00	0.07	0.00	0.00	0.14
Colorado	-	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
District of Columbia	226.15	12.45	5.54	138.66	4.92	2.62
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	-	-	-	-	-	-
Illinois	0.00	0.00	0.00	0.00	0.00	0.00
Indiana	-	-	0.00	-	0.00	0.00
Iowa	-	0.00	0.00	-	0.00	0.00
Kansas	0.00	0.00	0.00	0.00	0.00	0.00
Kentucky	0.00	0.00	0.00	0.00	0.00	0.00
Louisiana	-	0.00	0.00	0.00	0.00	0.00
Maine	-	0.00	0.00	0.00	0.00	0.00
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
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	0.00	-	0.00	0.00
Nevada	-	-	-	-	-	-
New Hampshire	0.00	0.00	0.00	0.00	0.00	0.00
New Jersey	102.58	72.30	14.89	148.59	106.71	22.53
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
Ohio	-	-	0.00	-	0.00	0.00
Oklahoma	-	-	0.00	-	-	0.00
Oregon	-	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	950.94	1,104.57	584.28	53.92	58.94	34.03
South Carolina	0.00	0.00	0.00	0.00	0.00	0.00
South Dakota	-	-	0.00	-	-	0.00
Tennessee	-	-	-	-	-	-
Texas	n/a	n/a	n/a	0.00	0.00	0.00
Utah	-	-	0.00	0.00	0.00	0.00
Vermont	0.00	0.00	0.00	0.00	0.00	0.00
Virginia	126.16	0.00	5.13	182.89	0.00	7.47
Washington	-	-	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
Wyoming	-	-	0.00	-	-	0.00
<b>Countrywide</b>	<b>3.65</b>	<b>3.63</b>	<b>1.79</b>	<b>4.97</b>	<b>5.05</b>	<b>2.63</b>
<b>CW w/o TX and MA</b>	<b>4.92</b>	<b>5.11</b>	<b>2.71</b>	<b>5.00</b>	<b>5.08</b>	<b>2.65</b>

Table 22D-1

## Uninsured/Underinsured Motorist 2020-2022

STATE	Residual Business					
	Frequency - Bodily Injury Component			Severity - Bodily Injury Component		
	2022	2021	2020	2022	2021	2020
Alabama	-	-	0.00	-	-	-
Alaska	0.00	0.00	0.00	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	-	-
California	0.29	0.28	0.28	11,158.97	9,671.64	9,880.76
Colorado	-	0.00	-	-	-	-
Connecticut	0.00	0.00	1.75	-	-	92,051.00
Delaware	-	-	0.00	-	-	-
District of Columbia	2.44	0.00	0.98	6,935.00	-	11,422.00
Florida	25.00	120.00	14.29	6,337.50	2,133.83	10,410.00
Georgia	-	-	-	-	-	-
Hawaii	0.00	0.00	0.00	-	-	-
Idaho	-	-	-	-	-	-
Illinois	0.00	0.00	1.30	-	-	8,376.00
Indiana	-	-	0.00	-	-	-
Iowa	-	0.00	0.00	-	-	-
Kansas	0.00	0.21	0.00	-	15.00	-
Kentucky	0.00	0.00	14.29	-	-	29,101.00
Louisiana	-	0.00	0.00	-	-	-
Maine	-	0.00	0.00	-	-	-
Maryland	2.28	2.47	2.17	5,901.92	6,012.19	5,197.90
Massachusetts	0.24	0.31	0.26	14,921.02	14,017.92	12,166.73
Michigan	0.00	4.95	0.13	-	14,728.60	32,433.00
Minnesota	-	-	0.00	-	-	-
Mississippi	-	-	-	-	-	-
Missouri	0.00	0.00	0.00	-	-	-
Montana	0.00	-	0.00	-	-	-
Nebraska	-	0.00	0.00	-	-	-
Nevada	-	-	-	-	-	-
New Hampshire	0.00	0.00	0.00	-	-	-
New Jersey	0.00	0.93	0.68	-	12,803.22	13,001.50
New Mexico	0.00	0.00	0.00	-	-	-
New York	0.32	0.49	0.45	18,780.05	20,842.07	22,093.46
North Carolina	-	-	-	-	-	-
North Dakota	-	-	0.00	-	-	-
Ohio	-	-	0.00	-	-	-
Oklahoma	-	-	0.00	-	-	-
Oregon	-	0.00	0.00	-	-	-
Pennsylvania	0.00	0.52	0.00	-	35,143.00	-
Rhode Island	9.30	2.55	0.73	12,079.13	13,026.40	7,973.00
South Carolina	0.00	0.00	0.00	-	-	-
South Dakota	-	-	0.00	-	-	-
Tennessee	-	-	-	-	-	-
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	-	-	0.00	-	-	-
Vermont	0.00	0.00	0.00	-	-	-
Virginia	2.22	0.00	0.00	12,870.00	-	-
Washington	-	-	0.00	-	-	-
West Virginia	0.00	0.00	0.00	-	-	-
Wisconsin	-	0.00	0.00	-	-	-
Wyoming	-	-	0.00	-	-	-
<b>Countrywide</b>	<b>0.95</b>	<b>1.10</b>	<b>0.94</b>	<b>7,978.06</b>	<b>8,259.41</b>	<b>7,685.54</b>
<b>CW w/o TX and MA</b>	<b>1.20</b>	<b>1.42</b>	<b>1.29</b>	<b>7,485.40</b>	<b>7,739.20</b>	<b>7,210.79</b>

Table 22D-2

## Uninsured/Underinsured Motorist 2020-2022

STATE	Residual Business					
	Frequency - Property Damage Component			Severity - Property Damage Component		
	2022	2021	2020	2022	2021	2020
Alabama	-	-	0.00	-	-	-
Alaska	0.00	0.00	0.00	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	-	-
California	0.00	0.00	0.01	-	-	789.00
Colorado	-	0.00	-	-	-	-
Connecticut	0.00	0.00	0.00	-	-	-
Delaware	-	-	0.00	-	-	-
District of Columbia	7.32	4.26	1.96	3,090.67	292.50	282.50
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	-	-	-
Iowa	-	0.00	0.00	-	-	-
Kansas	0.00	0.00	0.00	-	-	-
Kentucky	0.00	0.00	0.00	-	-	-
Louisiana	-	0.00	0.00	-	-	-
Maine	-	0.00	0.00	-	-	-
Maryland	0.00	0.00	0.00	-	-	-
Massachusetts	0.00	0.00	0.00	-	-	-
Michigan	0.00	0.00	0.00	-	-	-
Minnesota	-	-	0.00	-	-	-
Mississippi	-	-	-	-	-	-
Missouri	0.00	0.00	0.00	-	-	-
Montana	0.00	-	0.00	-	-	-
Nebraska	-	0.00	0.00	-	-	-
Nevada	-	-	-	-	-	-
New Hampshire	0.00	0.00	0.00	-	-	-
New Jersey	0.76	1.34	0.41	13,540.60	5,378.31	3,639.50
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	-	-	-
Oklahoma	-	-	0.00	-	-	-
Oregon	-	0.00	0.00	-	-	-
Pennsylvania	0.00	0.00	0.00	-	-	-
Rhode Island	17.44	20.92	14.60	5,452.03	5,280.37	4,002.35
South Carolina	0.00	0.00	0.00	-	-	-
South Dakota	-	-	0.00	-	-	-
Tennessee	-	-	-	-	-	-
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	-	-	0.00	-	-	-
Vermont	0.00	0.00	0.00	-	-	-
Virginia	1.11	0.00	1.08	11,354.00	-	477.00
Washington	-	-	0.00	-	-	-
West Virginia	0.00	0.00	0.00	-	-	-
Wisconsin	-	0.00	0.00	-	-	-
Wyoming	-	-	0.00	-	-	-
<b>Countrywide</b>	<b>0.06</b>	<b>0.07</b>	<b>0.05</b>	<b>6,458.72</b>	<b>5,124.96</b>	<b>3,612.53</b>
<b>CW w/o TX and MA</b>	<b>0.08</b>	<b>0.10</b>	<b>0.08</b>	<b>6,458.72</b>	<b>5,124.96</b>	<b>3,612.53</b>

Table 23A

## Uninsured/Underinsured Motorist 2020-2022

STATE	Total Business					
	Earned Premiums			Earned Exposures		
	2022	2021	2020	2022	2021	2020
Alabama	335,266,431	318,019,068	309,150,011	3,410,192	3,372,472	3,304,423
Alaska	57,144,136	56,077,907	55,845,720	475,886	474,537	468,739
Arizona	586,687,467	552,044,349	531,388,341	4,480,496	4,306,573	4,180,765
Arkansas	159,508,253	151,581,949	149,372,351	2,075,899	2,007,258	1,940,990
California	2,131,798,083	2,113,805,603	2,110,706,043	24,944,598	24,898,984	24,509,862
Colorado	671,475,920	605,557,135	590,579,734	2,364,122	2,388,777	2,390,448
Connecticut	223,858,021	216,721,535	215,965,540	2,430,370	2,440,500	2,408,860
Delaware	86,556,649	80,844,568	78,869,590	742,282	731,617	700,354
District of Columbia	31,452,423	30,887,711	31,139,673	274,243	278,491	269,897
Florida	2,048,666,628	1,764,253,244	1,626,080,878	7,877,031	7,793,996	7,640,282
Georgia	1,058,095,895	953,149,874	920,324,591	7,712,016	7,503,911	7,174,483
Hawaii	82,584,472	81,549,116	79,332,955	873,094	862,435	839,314
Idaho	64,770,212	59,935,967	57,162,652	1,379,371	1,354,781	1,271,615
Illinois	412,949,878	385,451,156	374,455,453	7,067,710	7,060,059	6,939,189
Indiana	258,466,141	249,526,097	247,515,043	5,130,541	4,955,467	4,826,715
Iowa	96,609,246	93,885,775	94,378,799	2,509,574	2,501,340	2,469,870
Kansas	83,956,310	78,730,462	77,667,627	2,368,932	2,382,697	2,347,859
Kentucky	238,777,273	230,195,229	230,164,523	2,389,354	2,338,524	2,278,485
Louisiana	441,198,667	435,412,849	438,510,060	1,814,111	1,835,975	1,843,738
Maine	33,520,582	33,445,423	33,146,437	1,060,535	1,054,404	1,029,837
Maryland	400,218,167	374,216,291	377,276,061	4,485,797	4,497,677	4,414,056
Massachusetts	n/a	n/a	n/a	4,494,118	4,431,871	4,465,958
Michigan	263,349,871	250,695,780	213,119,936	5,262,586	5,163,279	4,971,720
Minnesota	201,190,650	190,718,555	192,222,634	4,294,855	4,255,777	4,209,670
Mississippi	233,866,266	224,128,549	215,614,515	1,838,665	1,845,011	1,792,571
Missouri	312,074,558	289,359,299	280,659,008	4,447,164	4,322,538	4,236,293
Montana	57,058,511	54,083,387	51,295,368	620,961	609,471	574,209
Nebraska	77,766,369	74,259,446	73,812,767	1,636,427	1,634,579	1,606,396
Nevada	301,715,689	290,647,823	281,009,819	1,401,797	1,405,741	1,371,382
New Hampshire	41,663,576	41,806,479	41,559,182	969,606	962,624	945,885
New Jersey	581,338,676	566,357,940	557,760,938	6,120,145	6,070,838	5,913,893
New Mexico	198,956,772	194,013,745	195,351,142	1,150,505	1,148,924	1,112,657
New York	537,501,374	524,601,982	505,863,633	9,835,327	9,882,949	9,770,507
North Carolina	359,449,716	348,812,190	342,967,374	34,215,306	33,863,399	32,984,218
North Dakota	15,608,741	15,503,832	15,555,067	654,487	641,021	639,583
Ohio	341,264,577	337,183,581	346,088,346	6,701,308	6,727,552	6,714,391
Oklahoma	171,399,262	160,267,830	158,450,656	1,050,729	1,066,915	1,057,255
Oregon	280,401,697	261,243,790	258,812,240	3,164,925	3,151,087	3,051,314
Pennsylvania	677,755,930	656,011,010	656,187,597	8,330,464	8,367,908	8,223,842
Rhode Island	88,094,545	88,255,999	87,723,087	487,362	505,924	508,926
South Carolina	686,304,951	620,467,253	580,949,071	4,635,862	4,469,461	4,170,669
South Dakota	26,176,237	25,121,310	24,264,788	741,982	719,747	703,031
Tennessee	387,540,966	365,783,622	359,402,849	5,127,981	5,042,129	4,857,126
Texas	2,012,975,178	1,737,036,256	1,714,258,372	n/a	n/a	n/a
Utah	197,856,441	175,473,827	164,117,268	2,222,535	2,156,266	2,065,463
Vermont	23,990,531	24,265,033	25,044,157	466,347	469,922	460,255
Virginia	422,504,940	382,962,704	375,211,848	6,828,472	6,844,804	6,810,079
Washington	581,977,696	573,467,272	575,508,190	4,413,515	4,416,528	4,274,632
West Virginia	116,546,744	116,479,547	118,085,832	1,242,398	1,253,000	1,244,652
Wisconsin	207,075,947	200,371,595	201,739,956	4,139,661	4,118,375	4,083,258
Wyoming	13,786,617	13,060,976	12,831,193	447,839	445,482	431,367
<b>Countrywide</b>	<b>18,920,753,882</b>	<b>17,667,731,920</b>	<b>17,254,498,915</b>	<b>212,809,483</b>	<b>211,033,597</b>	<b>206,500,983</b>
<b>CW w/o TX and MA</b>	<b>16,907,778,704</b>	<b>15,930,695,664</b>	<b>15,540,240,543</b>	<b>208,315,365</b>	<b>206,601,726</b>	<b>202,035,025</b>

Table 23B-1

## Uninsured/Underinsured Motorist 2020-2022

STATE	Total Business					
	Incurred Losses - Bodily Injury			Incurred Claims - Bodily Injury		
	2022	2021	2020	2022	2021	2020
Alabama	238,615,308	268,287,704	229,598,750	7,116	7,690	6,738
Alaska	37,529,986	31,864,267	30,113,672	647	645	690
Arizona	556,536,288	494,821,862	368,769,186	13,644	13,317	10,940
Arkansas	93,049,694	96,438,726	76,811,012	3,807	4,119	3,706
California	2,129,998,672	1,845,103,507	1,423,447,852	58,712	56,416	46,867
Colorado	484,299,827	422,025,551	373,801,840	7,851	7,582	6,985
Connecticut	155,385,984	167,858,053	145,233,650	3,647	4,196	3,605
Delaware	61,899,128	70,430,224	59,001,168	1,604	1,958	1,727
District of Columbia	24,617,640	23,286,977	19,383,654	1,094	1,287	1,236
Florida	2,061,168,168	1,938,288,801	1,519,448,872	49,995	49,235	40,755
Georgia	955,649,535	874,795,003	684,521,099	30,368	28,540	23,131
Hawaii	42,284,655	34,299,245	31,705,481	750	631	521
Idaho	39,514,664	40,115,285	28,922,964	965	953	884
Illinois	413,371,507	370,663,896	300,999,607	10,500	11,011	9,356
Indiana	192,934,345	192,027,826	147,160,269	5,121	5,729	4,883
Iowa	78,218,209	71,392,444	58,770,277	1,533	1,662	1,400
Kansas	78,165,127	74,735,819	62,488,375	1,496	1,518	1,344
Kentucky	212,972,034	224,650,065	201,900,457	4,907	5,531	5,072
Louisiana	351,771,102	359,249,522	314,351,969	14,100	14,836	13,028
Maine	23,685,649	21,519,750	17,996,183	345	354	312
Maryland	249,162,582	242,518,766	209,158,357	12,006	13,239	11,945
Massachusetts	121,981,409	107,485,576	83,762,398	4,222	3,887	3,154
Michigan	138,645,597	150,635,146	139,425,774	2,516	2,517	2,263
Minnesota	104,670,155	130,110,531	122,224,087	1,633	2,252	2,319
Mississippi	148,697,726	149,635,855	136,927,797	5,519	5,851	5,374
Missouri	271,905,664	270,344,033	230,205,472	7,100	7,751	7,142
Montana	40,041,624	36,523,081	33,468,956	669	607	585
Nebraska	65,439,372	59,601,945	56,438,247	1,425	1,385	1,251
Nevada	279,559,414	262,253,513	193,403,943	7,538	7,062	5,426
New Hampshire	24,388,142	20,329,106	16,147,676	433	436	385
New Jersey	503,606,763	431,237,160	319,218,376	9,775	8,892	7,171
New Mexico	92,306,983	86,057,121	80,433,595	3,195	3,199	2,613
New York	587,447,377	537,106,659	397,103,684	11,374	11,236	8,393
North Carolina	285,602,111	302,900,908	236,350,365	10,778	11,587	10,215
North Dakota	8,661,884	6,779,637	5,765,317	140	122	102
Ohio	255,322,696	259,007,237	225,282,065	9,982	11,122	10,214
Oklahoma	130,198,869	129,240,240	110,328,858	3,758	3,318	2,726
Oregon	216,804,209	208,031,172	173,863,135	4,732	5,332	4,513
Pennsylvania	556,615,067	615,614,904	486,419,124	11,394	12,228	10,353
Rhode Island	42,722,200	57,057,120	46,235,725	1,717	1,950	1,754
South Carolina	486,842,440	507,395,214	405,499,109	13,742	14,571	12,470
South Dakota	19,313,799	16,852,873	12,932,938	309	329	262
Tennessee	233,446,388	218,795,396	172,087,847	8,891	8,691	7,925
Texas	1,886,715,956	1,640,629,171	1,265,436,004	n/a	n/a	n/a
Utah	139,081,220	155,921,209	127,072,459	3,149	3,410	2,795
Vermont	9,079,146	11,491,560	9,265,962	237	278	199
Virginia	293,654,225	288,360,825	246,236,804	9,216	10,175	8,515
Washington	507,074,378	422,747,036	306,383,918	11,224	11,408	8,975
West Virginia	56,242,898	54,711,723	52,095,255	1,223	1,333	1,361
Wisconsin	148,363,222	158,423,177	136,521,586	3,625	4,108	3,730
Wyoming	9,406,216	8,906,789	7,822,525	159	187	155
<b>Countrywide</b>	<b>16,144,667,254</b>	<b>15,168,559,210</b>	<b>12,137,943,695</b>	<b>379,883</b>	<b>385,673</b>	<b>327,465</b>
<b>CW w/o TX and MA</b>	<b>14,135,969,889</b>	<b>13,420,444,463</b>	<b>10,788,745,293</b>	<b>375,661</b>	<b>381,786</b>	<b>324,311</b>

Table 23B-2

## Uninsured/Underinsured Motorist 2020-2022

STATE	Total Business					
	Incurred Losses - Property Damage			Incurred Claims - Property Damage		
	2022	2021	2020	2022	2021	2020
Alabama	188,168	289,337	207,630	23	47	34
Alaska	6,183,368	5,981,540	6,098,971	2,385	2,511	2,632
Arizona	181,932	618,635	1,933,598	72	102	88
Arkansas	46,790,589	42,206,578	33,224,689	12,304	13,476	12,305
California	42,321,559	45,532,165	40,345,310	16,215	18,060	16,897
Colorado	6,085,916	5,536,149	4,372,958	1,275	1,406	1,258
Connecticut	52,175	30,574	0	4	3	0
Delaware	7,977,350	9,057,098	6,847,612	3,639	4,636	4,140
District of Columbia	12,644,259	14,365,414	11,737,759	5,212	6,599	6,268
Florida	0	0	0	0	0	0
Georgia	124,764,496	124,833,623	91,003,199	35,632	40,636	35,469
Hawaii	0	0	0	0	0	0
Idaho	1,045,775	847,397	879,105	481	384	436
Illinois	8,990,813	10,299,715	6,989,960	1,986	2,417	2,169
Indiana	40,211,440	38,416,734	30,017,958	11,631	12,827	11,971
Iowa	82,515	35,452	42,947	21	17	20
Kansas	142,304	129,641	119,525	42	46	59
Kentucky	123,917	126,713	110,671	12	19	22
Louisiana	5,323,005	5,058,083	4,138,039	1,169	1,211	1,158
Maine	0	6,363	751	0	1	1
Maryland	125,569,507	126,264,315	85,929,478	39,722	44,700	38,737
Massachusetts	0	0	0	0	0	0
Michigan	0	0	524	0	0	1
Minnesota	68,862	44,283	44,840	29	39	26
Mississippi	61,058,728	56,049,896	45,572,717	16,259	17,725	16,426
Missouri	438,321	426,858	272,271	111	130	88
Montana	341,140	398,796	406,708	129	127	130
Nebraska	54,920	49,802	49,328	15	13	18
Nevada	86,127	75,290	49,269	34	35	40
New Hampshire	344,423	357,105	707,193	101	95	67
New Jersey	35,465,293	29,211,131	21,632,120	6,946	6,928	5,838
New Mexico	33,918,917	32,789,148	23,933,540	10,313	10,670	8,894
New York	623,865	3,051	0	1	4	0
North Carolina	30,181,629	25,724,750	19,638,741	12,691	12,173	10,987
North Dakota	88,155	54,811	46,056	29	32	25
Ohio	8,315,817	8,737,609	8,470,192	1,879	2,387	2,502
Oklahoma	20,960	12,549	21,993	5	5	11
Oregon	26,779,427	25,789,040	18,774,317	10,734	12,123	10,367
Pennsylvania	0	12,706	9,966	0	18	4
Rhode Island	6,855,978	6,593,019	5,558,888	1,368	1,545	1,404
South Carolina	108,743,760	111,049,417	80,004,858	22,115	24,791	22,437
South Dakota	24,499	10,622	10,531	11	8	3
Tennessee	129,917,064	114,762,091	90,923,394	36,776	38,152	34,043
Texas	0	0	0	n/a	n/a	n/a
Utah	775,179	1,118,239	861,190	263	320	321
Vermont	3,668,794	3,795,928	3,006,275	2,616	2,799	2,474
Virginia	67,104,164	64,297,166	50,433,646	47,344	54,505	49,824
Washington	109,339,123	96,390,045	73,461,314	32,552	33,076	28,066
West Virginia	11,147,206	10,615,868	9,392,121	3,507	4,161	3,840
Wisconsin	244,330	331,545	389,007	207	213	214
Wyoming	80,247	27,720	43,205	18	14	22
<b>Countrywide</b>	<b>1,064,366,016</b>	<b>1,018,364,011</b>	<b>777,714,364</b>	<b>337,878</b>	<b>371,186</b>	<b>331,736</b>
<b>CW w/o TX and MA</b>	<b>1,064,366,016</b>	<b>1,018,364,011</b>	<b>777,714,364</b>	<b>337,878</b>	<b>371,186</b>	<b>331,736</b>

Table 23C

## Uninsured/Underinsured Motorist 2020-2022

STATE	Total Business					
	Pure Premium			Loss Ratio		
	2022	2021	2020	2022	2021	2020
Alabama	70.03	79.64	69.55	71.23	84.45	74.33
Alaska	91.86	79.75	77.26	76.50	67.49	64.84
Arizona	124.25	115.04	88.67	94.89	89.75	69.76
Arkansas	67.36	69.07	56.69	87.67	91.47	73.67
California	87.09	75.93	59.72	101.90	89.44	69.35
Colorado	207.43	178.99	158.20	73.03	70.61	64.03
Connecticut	63.96	68.79	60.29	69.44	77.47	67.25
Delaware	94.14	108.65	94.02	80.73	98.32	83.49
District of Columbia	135.87	135.20	115.31	118.47	121.90	99.94
Florida	261.67	248.69	198.87	100.61	109.86	93.44
Georgia	140.09	133.21	108.09	102.11	104.88	84.27
Hawaii	48.43	39.77	37.78	51.20	42.06	39.97
Idaho	29.41	30.24	23.44	62.62	68.34	52.14
Illinois	59.76	53.96	44.38	102.28	98.84	82.25
Indiana	45.44	46.50	36.71	90.20	92.35	71.58
Iowa	31.20	28.56	23.81	81.05	76.08	62.32
Kansas	33.06	31.42	26.67	93.27	95.09	80.61
Kentucky	89.19	96.12	88.66	89.24	97.65	87.77
Louisiana	196.84	198.43	172.74	80.94	83.67	72.63
Maine	22.33	20.42	17.48	70.66	64.36	54.30
Maryland	83.54	81.99	66.85	93.63	98.55	78.22
Massachusetts	27.14	24.25	18.76	n/a	n/a	n/a
Michigan	26.35	29.17	28.04	52.65	60.09	65.42
Minnesota	24.39	30.58	29.04	52.06	68.24	63.61
Mississippi	114.08	111.48	101.81	89.69	91.77	84.64
Missouri	61.24	62.64	54.41	87.27	93.58	82.12
Montana	65.03	60.58	59.00	70.77	68.27	66.04
Nebraska	40.02	36.49	35.16	84.22	80.33	76.53
Nevada	199.49	186.61	141.06	92.69	90.26	68.84
New Hampshire	25.51	21.49	17.82	59.36	49.48	40.56
New Jersey	88.08	75.85	57.64	92.73	81.30	61.11
New Mexico	109.71	103.44	93.80	63.44	61.26	53.43
New York	59.79	54.35	40.64	109.41	102.38	78.50
North Carolina	9.23	9.70	7.76	87.85	94.21	74.64
North Dakota	13.37	10.66	9.09	56.06	44.08	37.36
Ohio	39.34	39.80	34.81	77.25	79.41	67.54
Oklahoma	123.93	121.15	104.37	75.97	80.65	69.64
Oregon	76.96	74.20	63.13	86.87	89.50	74.43
Pennsylvania	66.82	73.57	59.15	82.13	93.84	74.13
Rhode Island	101.73	125.81	101.77	56.28	72.12	59.04
South Carolina	128.47	138.37	116.41	86.78	99.67	83.57
South Dakota	26.06	23.43	18.41	73.88	67.13	53.34
Tennessee	70.86	66.15	54.15	93.76	91.19	73.18
Texas	n/a	n/a	n/a	93.73	94.45	73.82
Utah	62.93	72.83	61.94	70.69	89.49	77.95
Vermont	27.34	32.53	26.66	53.14	63.00	49.00
Virginia	52.83	51.52	43.56	85.39	92.09	79.07
Washington	139.66	117.54	88.86	105.92	90.53	66.00
West Virginia	54.24	52.14	49.40	57.82	56.09	52.07
Wisconsin	35.90	38.55	33.53	71.76	79.23	67.86
Wyoming	21.18	20.06	18.23	68.81	68.41	61.30
<b>Countrywide</b>	<b>80.87</b>	<b>76.70</b>	<b>62.55</b>	<b>90.95</b>	<b>91.62</b>	<b>74.85</b>
<b>CW w/o TX and MA</b>	<b>72.97</b>	<b>69.89</b>	<b>57.25</b>	<b>89.90</b>	<b>90.64</b>	<b>74.43</b>

Table 23C-1

## Uninsured/Underinsured Motorist 2020-2022

STATE	Total Business					
	Pure Premium - Bodily Injury Component			Loss Ratio - Bodily Injury Component		
	2022	2021	2020	2022	2021	2020
Alabama	69.97	79.55	69.48	71.17	84.36	74.27
Alaska	78.86	67.15	64.24	65.68	56.82	53.92
Arizona	124.21	114.90	88.21	94.86	89.63	69.40
Arkansas	44.82	48.05	39.57	58.34	63.62	51.42
California	85.39	74.10	58.08	99.92	87.29	67.44
Colorado	204.85	176.67	156.37	72.12	69.69	63.29
Connecticut	63.94	68.78	60.29	69.41	77.45	67.25
Delaware	83.39	96.27	84.24	71.51	87.12	74.81
District of Columbia	89.77	83.62	71.82	78.27	75.39	62.25
Florida	261.67	248.69	198.87	100.61	109.86	93.44
Georgia	123.92	116.58	95.41	90.32	91.78	74.38
Hawaii	48.43	39.77	37.78	51.20	42.06	39.97
Idaho	28.65	29.61	22.75	61.01	66.93	50.60
Illinois	58.49	52.50	43.38	100.10	96.16	80.38
Indiana	37.61	38.75	30.49	74.65	76.96	59.46
Iowa	31.17	28.54	23.79	80.96	76.04	62.27
Kansas	33.00	31.37	26.62	93.10	94.93	80.46
Kentucky	89.13	96.06	88.61	89.19	97.59	87.72
Louisiana	193.91	195.67	170.50	79.73	82.51	71.69
Maine	22.33	20.41	17.47	70.66	64.34	54.29
Maryland	55.54	53.92	47.38	62.26	64.81	55.44
Massachusetts	27.14	24.25	18.76	n/a	n/a	n/a
Michigan	26.35	29.17	28.04	52.65	60.09	65.42
Minnesota	24.37	30.57	29.03	52.03	68.22	63.58
Mississippi	80.87	81.10	76.39	63.58	66.76	63.51
Missouri	61.14	62.54	54.34	87.13	93.43	82.02
Montana	64.48	59.93	58.29	70.18	67.53	65.25
Nebraska	39.99	36.46	35.13	84.15	80.26	76.46
Nevada	199.43	186.56	141.03	92.66	90.23	68.82
New Hampshire	25.15	21.12	17.07	58.54	48.63	38.85
New Jersey	82.29	71.03	53.98	86.63	76.14	57.23
New Mexico	80.23	74.90	72.29	46.40	44.36	41.17
New York	59.73	54.35	40.64	109.29	102.38	78.50
North Carolina	8.35	8.94	7.17	79.46	86.84	68.91
North Dakota	13.23	10.58	9.01	55.49	43.73	37.06
Ohio	38.10	38.50	33.55	74.82	76.81	65.09
Oklahoma	123.91	121.13	104.35	75.96	80.64	69.63
Oregon	68.50	66.02	56.98	77.32	79.63	67.18
Pennsylvania	66.82	73.57	59.15	82.13	93.84	74.13
Rhode Island	87.66	112.78	90.85	48.50	64.65	52.71
South Carolina	105.02	113.52	97.23	70.94	81.78	69.80
South Dakota	26.03	23.41	18.40	73.78	67.09	53.30
Tennessee	45.52	43.39	35.43	60.24	59.82	47.88
Texas	n/a	n/a	n/a	93.73	94.45	73.82
Utah	62.58	72.31	61.52	70.29	88.86	77.43
Vermont	19.47	24.45	20.13	37.84	47.36	37.00
Virginia	43.00	42.13	36.16	69.50	75.30	65.63
Washington	114.89	95.72	71.67	87.13	73.72	53.24
West Virginia	45.27	43.66	41.86	48.26	46.97	44.12
Wisconsin	35.84	38.47	33.43	71.65	79.06	67.67
Wyoming	21.00	19.99	18.13	68.23	68.19	60.96
<b>Countrywide</b>	<b>75.86</b>	<b>71.88</b>	<b>58.78</b>	<b>85.33</b>	<b>85.85</b>	<b>70.35</b>
<b>CW w/o TX and MA</b>	<b>67.86</b>	<b>64.96</b>	<b>53.40</b>	<b>83.61</b>	<b>84.24</b>	<b>69.42</b>

Table 23C-2

## Uninsured/Underinsured Motorist 2020-2022

Total Business						
STATE	Pure Premium - Property Damage Component			Loss Ratio - Property Damage Component		
	2022	2021	2020	2022	2021	2020
Alabama	0.06	0.09	0.06	0.06	0.09	0.07
Alaska	12.99	12.61	13.01	10.82	10.67	10.92
Arizona	0.04	0.14	0.46	0.03	0.11	0.36
Arkansas	22.54	21.03	17.12	29.33	27.84	22.24
California	1.70	1.83	1.65	1.99	2.15	1.91
Colorado	2.57	2.32	1.83	0.91	0.91	0.74
Connecticut	0.02	0.01	0.00	0.02	0.01	0.00
Delaware	10.75	12.38	9.78	9.22	11.20	8.68
District of Columbia	46.11	51.58	43.49	40.20	46.51	37.69
Florida	0.00	0.00	0.00	0.00	0.00	0.00
Georgia	16.18	16.64	12.68	11.79	13.10	9.89
Hawaii	0.00	0.00	0.00	0.00	0.00	0.00
Idaho	0.76	0.63	0.69	1.61	1.41	1.54
Illinois	1.27	1.46	1.01	2.18	2.67	1.87
Indiana	7.84	7.75	6.22	15.56	15.40	12.13
Iowa	0.03	0.01	0.02	0.09	0.04	0.05
Kansas	0.06	0.05	0.05	0.17	0.16	0.15
Kentucky	0.05	0.05	0.05	0.05	0.06	0.05
Louisiana	2.93	2.75	2.24	1.21	1.16	0.94
Maine	0.00	0.01	0.00	0.00	0.02	0.00
Maryland	27.99	28.07	19.47	31.38	33.74	22.78
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	0.02	0.01	0.01	0.03	0.02	0.02
Mississippi	33.21	30.38	25.42	26.11	25.01	21.14
Missouri	0.10	0.10	0.06	0.14	0.15	0.10
Montana	0.55	0.65	0.71	0.60	0.74	0.79
Nebraska	0.03	0.03	0.03	0.07	0.07	0.07
Nevada	0.06	0.05	0.04	0.03	0.03	0.02
New Hampshire	0.36	0.37	0.75	0.83	0.85	1.70
New Jersey	5.79	4.81	3.66	6.10	5.16	3.88
New Mexico	29.48	28.54	21.51	17.05	16.90	12.25
New York	0.06	0.00	0.00	0.12	0.00	0.00
North Carolina	0.88	0.76	0.60	8.40	7.37	5.73
North Dakota	0.13	0.09	0.07	0.56	0.35	0.30
Ohio	1.24	1.30	1.26	2.44	2.59	2.45
Oklahoma	0.02	0.01	0.02	0.01	0.01	0.01
Oregon	8.46	8.18	6.15	9.55	9.87	7.25
Pennsylvania	0.00	0.00	0.00	0.00	0.00	0.00
Rhode Island	14.07	13.03	10.92	7.78	7.47	6.34
South Carolina	23.46	24.85	19.18	15.84	17.90	13.77
South Dakota	0.03	0.01	0.01	0.09	0.04	0.04
Tennessee	25.33	22.76	18.72	33.52	31.37	25.30
Texas	n/a	n/a	n/a	0.00	0.00	0.00
Utah	0.35	0.52	0.42	0.39	0.64	0.52
Vermont	7.87	8.08	6.53	15.29	15.64	12.00
Virginia	9.83	9.39	7.41	15.88	16.79	13.44
Washington	24.77	21.82	17.19	18.79	16.81	12.76
West Virginia	8.97	8.47	7.55	9.56	9.11	7.95
Wisconsin	0.06	0.08	0.10	0.12	0.17	0.19
Wyoming	0.18	0.06	0.10	0.58	0.21	0.34
<b>Countrywide</b>	<b>5.00</b>	<b>4.83</b>	<b>3.77</b>	<b>5.63</b>	<b>5.76</b>	<b>4.51</b>
<b>CW w/o TX and MA</b>	<b>5.11</b>	<b>4.93</b>	<b>3.85</b>	<b>6.30</b>	<b>6.39</b>	<b>5.00</b>

Table 23D-1

## Uninsured/Underinsured Motorist 2020-2022

STATE	Total Business					
	Frequency - Bodily Injury Component			Severity - Bodily Injury Component		
	2022	2021	2020	2022	2021	2020
Alabama	0.21	0.23	0.20	33,532.22	34,887.87	34,075.21
Alaska	0.14	0.14	0.15	58,006.16	49,401.96	43,643.00
Arizona	0.30	0.31	0.26	40,789.82	37,157.16	33,708.34
Arkansas	0.18	0.21	0.19	24,441.74	23,413.14	20,726.12
California	0.24	0.23	0.19	36,278.76	32,705.32	30,372.07
Colorado	0.33	0.32	0.29	61,686.39	55,661.51	53,514.94
Connecticut	0.15	0.17	0.15	42,606.52	40,004.30	40,286.73
Delaware	0.22	0.27	0.25	38,590.48	35,970.49	34,163.97
District of Columbia	0.40	0.46	0.46	22,502.41	18,094.00	15,682.57
Florida	0.63	0.63	0.53	41,227.49	39,368.11	37,282.51
Georgia	0.39	0.38	0.32	31,468.97	30,651.54	29,593.23
Hawaii	0.09	0.07	0.06	56,379.54	54,356.97	60,855.05
Idaho	0.07	0.07	0.07	40,947.84	42,093.69	32,718.29
Illinois	0.15	0.16	0.13	39,368.71	33,663.05	32,171.83
Indiana	0.10	0.12	0.10	37,675.13	33,518.56	30,137.27
Iowa	0.06	0.07	0.06	51,022.97	42,955.74	41,978.77
Kansas	0.06	0.06	0.06	52,249.42	49,233.08	46,494.33
Kentucky	0.21	0.24	0.22	43,401.68	40,616.54	39,806.87
Louisiana	0.78	0.81	0.71	24,948.31	24,214.72	24,128.95
Maine	0.03	0.03	0.03	68,654.06	60,790.25	57,680.07
Maryland	0.27	0.29	0.27	20,753.17	18,318.51	17,510.12
Massachusetts	0.09	0.09	0.07	28,891.85	27,652.58	26,557.51
Michigan	0.05	0.05	0.05	55,105.56	59,847.10	61,611.04
Minnesota	0.04	0.05	0.06	64,096.85	57,775.55	52,705.51
Mississippi	0.30	0.32	0.30	26,942.87	25,574.41	25,479.68
Missouri	0.16	0.18	0.17	38,296.57	34,878.60	32,232.63
Montana	0.11	0.10	0.10	59,852.95	60,169.82	57,211.89
Nebraska	0.09	0.08	0.08	45,922.37	43,033.90	45,114.51
Nevada	0.54	0.50	0.40	37,086.68	37,135.87	35,643.93
New Hampshire	0.04	0.05	0.04	56,323.65	46,626.39	41,942.02
New Jersey	0.16	0.15	0.12	51,519.87	48,497.21	44,515.18
New Mexico	0.28	0.28	0.23	28,891.07	26,901.26	30,782.09
New York	0.12	0.11	0.09	51,648.27	47,802.30	47,313.68
North Carolina	0.03	0.03	0.03	26,498.62	26,141.44	23,137.58
North Dakota	0.02	0.02	0.02	61,870.60	55,570.80	56,522.72
Ohio	0.15	0.17	0.15	25,578.31	23,287.83	22,056.20
Oklahoma	0.36	0.31	0.26	34,645.79	38,951.25	40,472.80
Oregon	0.15	0.17	0.15	45,816.61	39,015.60	38,524.96
Pennsylvania	0.14	0.15	0.13	48,851.59	50,344.69	46,983.40
Rhode Island	0.35	0.39	0.34	24,881.89	29,260.06	26,360.16
South Carolina	0.30	0.33	0.30	35,427.34	34,822.26	32,517.97
South Dakota	0.04	0.05	0.04	62,504.20	51,224.54	49,362.36
Tennessee	0.17	0.17	0.16	26,256.48	25,174.94	21,714.55
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	0.14	0.16	0.14	44,166.79	45,724.69	45,464.21
Vermont	0.05	0.06	0.04	38,308.63	41,336.55	46,562.62
Virginia	0.13	0.15	0.13	31,863.52	28,340.13	28,918.00
Washington	0.25	0.26	0.21	45,177.69	37,057.07	34,137.48
West Virginia	0.10	0.11	0.11	45,987.65	41,044.05	38,277.19
Wisconsin	0.09	0.10	0.09	40,927.79	38,564.55	36,600.96
Wyoming	0.04	0.04	0.04	59,158.59	47,629.89	50,467.90
<b>Countrywide</b>	<b>0.18</b>	<b>0.18</b>	<b>0.16</b>	<b>42,499.05</b>	<b>39,330.10</b>	<b>37,066.38</b>
<b>CW w/o TX and MA</b>	<b>0.18</b>	<b>0.18</b>	<b>0.16</b>	<b>37,629.59</b>	<b>35,151.75</b>	<b>33,266.66</b>

Table 23D-2

## Uninsured/Underinsured Motorist 2020-2022

Total Business						
STATE	Frequency - Property Damage Component			Severity - Property Damage Component		
	2022	2021	2020	2022	2021	2020
Alabama	0.00	0.00	0.00	8,181.22	6,156.11	6,106.76
Alaska	0.50	0.53	0.56	2,592.61	2,382.13	2,317.24
Arizona	0.00	0.00	0.00	2,526.83	6,065.05	21,972.70
Arkansas	0.59	0.67	0.63	3,802.88	3,131.98	2,700.10
California	0.07	0.07	0.07	2,610.03	2,521.16	2,387.72
Colorado	0.05	0.06	0.05	4,773.27	3,937.52	3,476.12
Connecticut	0.00	0.00	0.00	13,043.75	10,191.33	-
Delaware	0.49	0.63	0.59	2,192.18	1,953.64	1,654.01
District of Columbia	1.90	2.37	2.32	2,425.99	2,176.91	1,872.65
Florida	0.00	0.00	0.00	-	-	-
Georgia	0.46	0.54	0.49	3,501.47	3,072.00	2,565.71
Hawaii	0.00	0.00	0.00	-	-	-
Idaho	0.03	0.03	0.03	2,174.17	2,206.76	2,016.30
Illinois	0.03	0.03	0.03	4,527.10	4,261.36	3,222.66
Indiana	0.23	0.26	0.25	3,457.26	2,994.99	2,507.56
Iowa	0.00	0.00	0.00	3,929.29	2,085.41	2,147.35
Kansas	0.00	0.00	0.00	3,388.19	2,818.28	2,025.85
Kentucky	0.00	0.00	0.00	10,326.42	6,669.11	5,030.50
Louisiana	0.06	0.07	0.06	4,553.47	4,176.78	3,573.44
Maine	0.00	0.00	0.00	-	6,363.00	751.00
Maryland	0.89	0.99	0.88	3,161.21	2,824.71	2,218.28
Massachusetts	0.00	0.00	0.00	-	-	-
Michigan	0.00	0.00	0.00	-	-	524.00
Minnesota	0.00	0.00	0.00	2,374.55	1,135.46	1,724.62
Mississippi	0.88	0.96	0.92	3,755.38	3,162.19	2,774.43
Missouri	0.00	0.00	0.00	3,948.84	3,283.52	3,093.99
Montana	0.02	0.02	0.02	2,644.50	3,140.13	3,128.52
Nebraska	0.00	0.00	0.00	3,661.33	3,830.92	2,740.44
Nevada	0.00	0.00	0.00	2,533.15	2,151.14	1,231.73
New Hampshire	0.01	0.01	0.01	3,410.13	3,759.00	10,555.12
New Jersey	0.11	0.11	0.10	5,105.86	4,216.39	3,705.40
New Mexico	0.90	0.93	0.80	3,288.95	3,073.02	2,690.98
New York	0.00	0.00	0.00	623,865.00	762.75	-
North Carolina	0.04	0.04	0.03	2,378.19	2,113.26	1,787.45
North Dakota	0.00	0.00	0.00	3,039.83	1,712.84	1,842.24
Ohio	0.03	0.04	0.04	4,425.66	3,660.50	3,385.37
Oklahoma	0.00	0.00	0.00	4,192.00	2,509.80	1,999.36
Oregon	0.34	0.38	0.34	2,494.82	2,127.28	1,810.97
Pennsylvania	0.00	0.00	0.00	-	705.89	2,491.50
Rhode Island	0.28	0.31	0.28	5,011.68	4,267.33	3,959.32
South Carolina	0.48	0.55	0.54	4,917.19	4,479.42	3,565.76
South Dakota	0.00	0.00	0.00	2,227.18	1,327.75	3,510.33
Tennessee	0.72	0.76	0.70	3,532.66	3,008.02	2,670.84
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	0.01	0.01	0.02	2,947.45	3,494.50	2,682.83
Vermont	0.56	0.60	0.54	1,402.44	1,356.17	1,215.15
Virginia	0.69	0.80	0.73	1,417.37	1,179.66	1,012.24
Washington	0.74	0.75	0.66	3,358.91	2,914.20	2,617.45
West Virginia	0.28	0.33	0.31	3,178.56	2,551.28	2,445.86
Wisconsin	0.01	0.01	0.01	1,180.34	1,556.55	1,817.79
Wyoming	0.00	0.00	0.01	4,458.17	1,980.00	1,963.86
<b>Countrywide</b>	<b>0.16</b>	<b>0.18</b>	<b>0.16</b>	<b>3,150.15</b>	<b>2,743.54</b>	<b>2,344.38</b>
<b>CW w/o TX and MA</b>	<b>0.16</b>	<b>0.18</b>	<b>0.16</b>	<b>3,150.15</b>	<b>2,743.54</b>	<b>2,344.38</b>

# Total Liability

## Total Liability

### Voluntary Market Business and Residual Market Business

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

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

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

### Florida

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

Table 24A

## Total Liability 2020-2022\*

STATE	Voluntary Business					
	Earned Premiums			Earned Exposures		
	2022	2021	2020	2022	2021	2020
Alabama	2,067,748,153	2,027,751,147	1,994,425,876	4,028,553	3,993,971	3,879,891
Alaska	279,352,226	274,158,951	276,907,212	499,553	496,130	487,951
Arizona	3,425,494,520	3,293,790,975	3,231,215,438	5,121,701	5,075,262	4,922,405
Arkansas	1,098,853,622	1,071,143,397	1,056,032,505	2,320,280	2,297,301	2,230,718
California	17,464,722,186	17,450,506,942	17,659,576,464	28,330,472	28,464,178	28,158,307
Colorado	3,148,093,371	3,024,720,785	3,014,941,955	4,493,389	4,433,566	4,330,958
Connecticut	1,853,593,102	1,866,550,832	1,877,336,799	2,428,580	2,430,869	2,390,889
Delaware	629,440,855	622,114,206	625,974,682	746,446	739,567	717,714
District of Columbia	203,010,122	207,196,734	210,872,786	261,126	266,037	261,721
Florida	16,287,685,126	14,801,510,687	14,203,858,251	15,483,799	15,215,751	14,616,110
Georgia	6,908,454,105	6,540,399,285	6,436,359,728	7,775,707	7,697,134	7,406,012
Hawaii	417,598,022	415,053,090	421,615,172	943,600	932,907	909,745
Idaho	600,746,579	567,606,021	540,561,575	1,423,264	1,380,104	1,289,437
Illinois	3,733,088,795	3,582,388,813	3,676,061,866	7,360,194	7,374,286	7,224,169
Indiana	2,172,220,600	2,139,130,792	2,145,149,643	5,060,498	5,030,744	4,904,077
Iowa	861,202,740	846,489,582	849,910,535	2,574,058	2,581,191	2,547,255
Kansas	1,006,911,306	974,242,298	976,548,792	2,394,872	2,413,467	2,379,467
Kentucky	1,944,214,382	1,942,188,317	1,964,553,126	3,390,397	3,387,748	3,323,884
Louisiana	2,878,188,039	2,880,421,515	2,939,034,900	3,005,626	3,023,272	2,976,790
Maine	391,353,810	376,007,450	371,524,874	1,060,877	1,048,935	1,026,917
Maryland	3,121,203,363	3,080,498,477	3,140,114,863	4,323,934	4,345,161	4,298,029
Massachusetts	2,927,153,714	2,891,578,871	2,921,200,280	4,472,341	4,456,458	4,487,765
Michigan	3,942,299,200	4,194,932,722	4,644,203,342	5,525,723	5,430,981	5,198,492
Minnesota	2,036,748,931	1,992,024,932	2,035,536,837	4,194,980	4,231,325	4,183,655
Mississippi	1,128,205,377	1,104,034,797	1,065,221,875	2,045,451	2,053,036	1,990,910
Missouri	2,282,415,834	2,194,187,197	2,201,479,480	4,351,505	4,383,395	4,303,202
Montana	385,233,629	371,383,738	359,530,136	912,543	897,175	847,389
Nebraska	680,378,543	664,169,530	667,967,064	1,639,511	1,635,064	1,607,495
Nevada	1,997,689,115	1,933,831,524	1,899,113,345	2,208,041	2,194,607	2,095,379
New Hampshire	426,086,099	420,057,877	421,452,882	1,003,885	993,784	977,806
New Jersey	5,297,680,604	5,221,463,487	5,326,825,734	5,856,394	5,812,151	5,749,233
New Mexico	867,731,560	850,769,538	856,274,611	1,584,218	1,589,768	1,528,138
New York	9,262,634,436	9,098,953,450	8,863,273,180	9,813,283	9,858,361	9,729,255
North Carolina	3,558,299,538	3,438,268,700	3,358,234,139	8,631,380	8,541,311	8,300,267
North Dakota	196,201,288	191,321,855	194,357,438	649,108	646,679	645,547
Ohio	3,459,363,097	3,416,161,150	3,531,722,354	8,175,240	8,237,572	8,157,308
Oklahoma	1,420,840,219	1,380,057,736	1,388,019,270	2,903,575	2,946,086	2,863,193
Oregon	1,985,477,249	1,940,653,372	1,964,259,031	3,072,944	3,075,810	2,996,201
Pennsylvania	4,582,793,778	4,620,221,347	4,712,236,570	8,979,327	9,047,983	8,888,345
Rhode Island	628,482,599	631,164,317	626,937,674	716,872	714,050	704,804
South Carolina	3,164,181,247	2,988,272,635	2,850,609,232	4,319,634	4,228,217	4,002,709
South Dakota	238,561,527	229,793,297	227,113,922	728,326	722,067	707,306
Tennessee	2,484,657,681	2,402,387,145	2,364,024,264	5,301,237	5,218,011	5,048,413
Texas	13,705,811,185	12,604,062,388	12,470,173,917	n/a	n/a	n/a
Utah	1,415,834,927	1,315,965,200	1,275,826,929	2,219,620	2,214,565	2,105,668
Vermont	154,009,626	156,665,562	160,122,973	449,791	447,208	442,759
Virginia	3,346,357,818	3,170,779,955	3,188,367,445	6,614,316	6,641,983	6,629,684
Washington	3,345,438,295	3,343,963,059	3,370,947,936	5,018,333	4,988,184	4,859,293
West Virginia	632,168,929	638,623,497	652,622,396	1,315,878	1,319,644	1,307,379
Wisconsin	1,650,532,428	1,629,530,557	1,669,000,970	4,134,222	4,114,731	4,076,905
Wyoming	163,743,747	159,177,567	156,290,244	480,100	479,525	464,452
<b>Countrywide</b>	<b>147,860,187,244</b>	<b>143,178,327,298</b>	<b>143,035,522,512</b>	<b>210,344,704</b>	<b>209,747,312</b>	<b>205,181,398</b>
<b>CW w/o Texas</b>	<b>134,154,376,059</b>	<b>130,574,264,910</b>	<b>130,565,348,595</b>	<b>210,344,704</b>	<b>209,747,312</b>	<b>205,181,398</b>

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

Table 24B

## Total Liability 2020-2022\*

STATE	Voluntary Business		
	Incurred Losses		
	2022	2021	2020
Alabama	1,494,665,321	1,479,298,876	1,221,656,403
Alaska	214,099,035	199,595,070	185,569,482
Arizona	2,968,016,728	2,573,873,505	1,892,498,604
Arkansas	857,668,285	811,647,088	653,286,693
California	14,074,772,055	11,859,111,167	9,169,887,237
Colorado	2,339,698,723	2,072,502,294	1,721,478,442
Connecticut	1,464,882,446	1,418,587,013	1,155,997,693
Delaware	503,616,584	493,161,811	401,341,382
District of Columbia	170,424,013	165,027,032	135,658,850
Florida	13,939,332,460	12,868,441,732	10,375,989,233
Georgia	6,378,256,024	5,771,916,182	4,503,194,036
Hawaii	279,000,554	242,500,674	197,149,483
Idaho	416,212,626	392,768,116	303,211,186
Illinois	3,174,919,843	2,839,006,227	2,220,828,743
Indiana	1,654,026,942	1,589,199,185	1,220,928,943
Iowa	657,160,042	601,677,241	477,369,827
Kansas	824,968,599	740,873,878	588,232,776
Kentucky	1,549,732,526	1,464,116,325	1,271,478,029
Louisiana	2,164,697,747	2,236,793,026	1,870,559,710
Maine	286,676,702	270,713,864	212,287,602
Maryland	2,570,665,749	2,324,594,768	1,878,009,304
Massachusetts	2,127,069,642	1,824,336,922	1,398,497,553
Michigan	3,090,990,385	3,201,957,630	3,122,205,543
Minnesota	1,306,082,439	1,280,323,825	1,095,987,135
Mississippi	868,740,371	844,299,927	726,518,263
Missouri	1,808,635,365	1,762,257,729	1,392,092,121
Montana	277,742,939	251,176,277	211,539,422
Nebraska	549,535,503	503,251,392	409,517,837
Nevada	1,743,633,705	1,563,878,006	1,202,494,264
New Hampshire	301,407,127	266,832,915	212,778,386
New Jersey	4,366,779,912	3,884,093,158	3,108,041,855
New Mexico	586,603,218	550,196,484	438,132,010
New York	8,597,599,907	7,832,701,622	6,136,629,496
North Carolina	3,055,162,119	2,890,888,562	2,340,912,163
North Dakota	155,438,362	140,283,559	107,394,508
Ohio	2,574,847,290	2,457,354,034	2,021,973,455
Oklahoma	1,077,634,140	1,044,373,102	829,884,063
Oregon	1,420,275,581	1,351,118,013	1,108,959,037
Pennsylvania	3,523,611,420	3,406,657,194	2,746,041,992
Rhode Island	447,944,292	434,491,926	352,869,820
South Carolina	2,561,642,018	2,515,696,290	1,980,627,265
South Dakota	183,140,387	172,730,609	130,149,941
Tennessee	2,057,557,300	1,838,767,790	1,461,147,664
Texas	11,488,376,452	9,963,421,953	7,548,752,885
Utah	1,015,639,995	990,876,463	791,069,693
Vermont	110,594,080	99,202,835	80,492,740
Virginia	2,643,172,680	2,385,317,199	1,936,972,388
Washington	2,731,289,069	2,425,217,788	1,847,084,868
West Virginia	433,544,840	416,413,193	350,375,750
Wisconsin	1,235,539,010	1,161,302,684	931,847,750
Wyoming	118,548,090	118,239,815	95,340,179
<b>Countrywide</b>	<b>120,442,270,642</b>	<b>109,993,063,970</b>	<b>87,772,943,704</b>
<b>CW w/o Texas</b>	<b>108,953,894,190</b>	<b>100,029,642,017</b>	<b>80,224,190,819</b>

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

Table 24C

## Total Liability 2020-2022\*

STATE	Pure Premium			Loss Ratio		
	2022	2021	2020	2022	2021	2020
Alabama	371.02	370.38	314.87	72.28	72.95	61.25
Alaska	428.58	402.30	380.30	76.64	72.80	67.02
Arizona	579.50	507.14	384.47	86.64	78.14	58.57
Arkansas	369.64	353.30	292.86	78.05	75.77	61.86
California	496.81	416.63	325.65	80.59	67.96	51.93
Colorado	520.70	467.46	397.48	74.32	68.52	57.10
Connecticut	603.18	583.57	483.50	79.03	76.00	61.58
Delaware	674.69	666.83	559.19	80.01	79.27	64.11
District of Columbia	652.65	620.32	518.33	83.95	79.65	64.33
Florida	900.25	845.73	709.90	85.58	86.94	73.05
Georgia	820.28	749.88	608.05	92.33	88.25	69.96
Hawaii	295.68	259.94	216.71	66.81	58.43	46.76
Idaho	292.44	284.59	235.15	69.28	69.20	56.09
Illinois	431.36	384.99	307.42	85.05	79.25	60.41
Indiana	326.85	315.90	248.96	76.14	74.29	56.92
Iowa	255.30	233.10	187.41	76.31	71.08	56.17
Kansas	344.47	306.97	247.21	81.93	76.05	60.24
Kentucky	457.09	432.18	382.53	79.71	75.38	64.72
Louisiana	720.22	739.86	628.38	75.21	77.66	63.65
Maine	270.23	258.08	206.72	73.25	72.00	57.14
Maryland	594.52	534.98	436.95	82.36	75.46	59.81
Massachusetts	475.61	409.37	311.62	72.67	63.09	47.87
Michigan	559.38	589.57	600.60	78.41	76.33	67.23
Minnesota	311.34	302.58	261.97	64.13	64.27	53.84
Mississippi	424.72	411.24	364.92	77.00	76.47	68.20
Missouri	415.63	402.03	323.50	79.24	80.31	63.23
Montana	304.36	279.96	249.64	72.10	67.63	58.84
Nebraska	335.18	307.79	254.76	80.77	75.77	61.31
Nevada	789.67	712.60	573.88	87.28	80.87	63.32
New Hampshire	300.24	268.50	217.61	70.74	63.52	50.49
New Jersey	745.64	668.27	540.60	82.43	74.39	58.35
New Mexico	370.28	346.09	286.71	67.60	64.67	51.17
New York	876.12	794.52	630.74	92.82	86.08	69.24
North Carolina	353.96	338.46	282.03	85.86	84.08	69.71
North Dakota	239.46	216.93	166.36	79.22	73.32	55.26
Ohio	314.96	298.31	247.87	74.43	71.93	57.25
Oklahoma	371.14	354.50	289.85	75.84	75.68	59.79
Oregon	462.19	439.27	370.12	71.53	69.62	56.46
Pennsylvania	392.41	376.51	308.95	76.89	73.73	58.27
Rhode Island	624.86	608.49	500.66	71.27	68.84	56.28
South Carolina	593.02	594.98	494.82	80.96	84.19	69.48
South Dakota	251.45	239.22	184.01	76.77	75.17	57.31
Tennessee	388.13	352.39	289.43	82.81	76.54	61.81
Texas	n/a	n/a	n/a	83.82	79.05	60.53
Utah	457.57	447.44	375.69	71.73	75.30	62.00
Vermont	245.88	221.83	181.80	71.81	63.32	50.27
Virginia	399.61	359.13	292.17	78.99	75.23	60.75
Washington	544.26	486.19	380.11	81.64	72.53	54.79
West Virginia	329.47	315.55	268.00	68.58	65.20	53.69
Wisconsin	298.86	282.23	228.57	74.86	71.27	55.83
Wyoming	246.92	246.58	205.27	72.40	74.28	61.00
<b>Countrywide</b>	<b>572.59</b>	<b>524.41</b>	<b>427.78</b>	<b>81.46</b>	<b>76.82</b>	<b>61.36</b>
<b>CW w/o Texas</b>	<b>517.98</b>	<b>476.91</b>	<b>390.99</b>	<b>81.22</b>	<b>76.61</b>	<b>61.44</b>

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

Table 25A

## Total Liability 2020-2022\*

STATE	Residual Business					
	Earned Premiums			Earned Exposures		
	2022	2021	2020	2022	2021	2020
Alabama	317	3,247	4,581	0	1	3
Alaska	1,924	7,539	4,598	2	4	4
Arizona	0	0	0	0	0	0
Arkansas	0	0	1,356	0	0	0
California	9,075,569	9,968,514	10,283,347	22,014	24,149	24,430
Colorado	30	2,648	3,456	0	1	2
Connecticut	57,907	71,196	133,960	29	34	60
Delaware	0	659	6,864	0	0	2
District of Columbia	75,840	146,307	290,753	37	69	130
Florida	356,258	474,011	703,144	108	122	140
Georgia	0	0	0	0	0	0
Hawaii	1,204,323	1,353,034	1,723,775	105	165	294
Idaho	0	0	16	0	0	0
Illinois	38,971	59,097	106,877	27	42	78
Indiana	0	154	1,980	0	0	4
Iowa	0	936	5,372	0	1	6
Kansas	350,950	438,066	648,459	336	458	725
Kentucky	35,666	109,840	180,030	7	23	47
Louisiana	2,586	16,804	60,306	1	7	18
Maine	-7	4,966	5,570	1	3	3
Maryland	36,229,030	43,461,772	56,118,083	22,386	26,853	34,204
Massachusetts	29,969,628	38,099,442	55,161,035	17,765	23,760	35,486
Michigan	525,917	405,277	2,528,487	165	110	826
Minnesota	0	-229	14,071	0	0	3
Mississippi	0	0	0	0	0	0
Missouri	7,193	7,201	1,862	2	4	1
Montana	3,944	992	7,275	5	3	5
Nebraska	0	-939	6,610	0	-1	4
Nevada	0	0	0	0	0	0
New Hampshire	7,722	10,650	20,067	5	7	15
New Jersey	12,471,023	15,977,226	21,974,863	680	986	1,489
New Mexico	5,355	5,934	3,997	3	3	2
New York	53,051,194	52,604,249	68,945,940	20,129	20,859	28,103
North Carolina	0	0	0	0	0	0
North Dakota	0	-11	1,557	0	0	2
Ohio	0	-100	15,735	0	0	4
Oklahoma	0	-103	5,398	0	0	3
Oregon	1,125	6,423	11,610	0	2	3
Pennsylvania	1,656,899	2,302,100	2,901,975	2,872	3,989	5,012
Rhode Island	10,188,283	12,597,601	15,744,773	5,417	6,871	8,815
South Carolina	8,760	273	3,922	2	1	2
South Dakota	0	-29	4,735	0	0	2
Tennessee	0	2,516	7,071	0	1	2
Texas	720,158	830,955	1,193,601	n/a	n/a	n/a
Utah	-310	863	3,087	0	0	2
Vermont	8,739	13,901	18,570	9	13	15
Virginia	126,900	146,771	266,386	90	108	186
Washington	721	2,738	12,999	1	1	4
West Virginia	14,440	15,040	15,537	14	12	13
Wisconsin	0	452	10,932	0	1	4
Wyoming	0	-137	2,402	0	0	2
<b>Countrywide</b>	<b>156,197,055</b>	<b>179,147,846</b>	<b>239,167,024</b>	<b>92,212</b>	<b>108,662</b>	<b>140,155</b>
<b>CW w/o Texas</b>	<b>155,476,897</b>	<b>178,316,891</b>	<b>237,973,423</b>	<b>92,212</b>	<b>108,662</b>	<b>140,155</b>

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

Table 25B

## Total Liability 2020-2022\*

Residual Business			
STATE	Incurred Losses		
	2022	2021	2020
Alabama	0	7,868	0
Alaska	0	0	0
Arizona	0	0	0
Arkansas	0	0	0
California	5,962,977	6,098,447	5,550,930
Colorado	0	12,692	5,993
Connecticut	142,033	72,352	221,692
Delaware	0	0	0
District of Columbia	230,324	68,829	255,414
Florida	216,402	101,947	118,805
Georgia	0	0	0
Hawaii	221,830	242,031	551,684
Idaho	0	0	0
Illinois	17,215	40,434	15,894
Indiana	0	0	21,486
Iowa	0	0	0
Kansas	266,076	299,626	338,207
Kentucky	95,825	23	113,768
Louisiana	0	40,722	0
Maine	0	0	0
Maryland	29,926,637	33,984,943	35,959,305
Massachusetts	28,155,974	29,895,928	35,111,925
Michigan	6,105	516,919	1,030,587
Minnesota	0	0	0
Mississippi	0	0	0
Missouri	0	0	10,079
Montana	0	0	8,522
Nebraska	0	0	38,940
Nevada	0	0	0
New Hampshire	0	0	0
New Jersey	10,601,354	11,750,067	19,762,469
New Mexico	0	0	0
New York	57,993,693	61,104,976	63,869,994
North Carolina	0	0	0
North Dakota	0	0	0
Ohio	0	0	0
Oklahoma	0	0	0
Oregon	0	5,799	0
Pennsylvania	1,675,598	2,936,512	3,039,591
Rhode Island	11,848,261	12,484,695	13,771,303
South Carolina	26,410	0	8,480
South Dakota	0	0	0
Tennessee	126	0	0
Texas	734,403	899,290	928,208
Utah	0	0	3,878
Vermont	0	3,645	0
Virginia	225,855	76,164	109,769
Washington	0	0	2,806
West Virginia	10,933	0	34,696
Wisconsin	0	0	0
Wyoming	4,204	0	34,489
<b>Countrywide</b>	<b>148,362,235</b>	<b>160,643,909</b>	<b>180,918,914</b>
<b>CW w/o Texas</b>	<b>147,627,832</b>	<b>159,744,619</b>	<b>179,990,706</b>

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

Table 25C

## Total Liability 2020-2022\*

STATE	Pure Premium			Loss Ratio		
	2022	2021	2020	2022	2021	2020
Alabama	-	7,868.00	0.00	0.00	242.32	0.00
Alaska	0.00	0.00	0.00	0.00	0.00	0.00
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	-	0.00
California	270.87	252.53	227.22	65.70	61.18	53.98
Colorado	-	12,692.00	2,996.50	0.00	479.31	173.41
Connecticut	4,897.69	2,128.00	3,694.87	245.28	101.62	165.49
Delaware	-	-	0.00	-	0.00	0.00
District of Columbia	6,224.97	997.52	1,964.72	303.70	47.04	87.85
Florida	2,003.72	835.63	848.61	60.74	21.51	16.90
Georgia	-	-	-	-	-	-
Hawaii	2,112.67	1,466.85	1,876.48	18.42	17.89	32.00
Idaho	-	-	-	-	-	0.00
Illinois	637.59	962.71	203.77	44.17	68.42	14.87
Indiana	-	-	5,371.50	-	0.00	1,085.15
Iowa	-	0.00	0.00	-	0.00	0.00
Kansas	791.89	654.21	466.49	75.82	68.40	52.16
Kentucky	13,689.29	1.00	2,420.60	268.67	0.02	63.19
Louisiana	0.00	5,817.43	0.00	0.00	242.34	0.00
Maine	0.00	0.00	0.00	0.00	0.00	0.00
Maryland	1,336.85	1,265.59	1,051.32	82.60	78.20	64.08
Massachusetts	1,584.91	1,258.25	989.46	93.95	78.47	63.65
Michigan	37.00	4,699.26	1,247.68	1.16	127.55	40.76
Minnesota	-	-	0.00	-	0.00	0.00
Mississippi	-	-	-	-	-	-
Missouri	0.00	0.00	10,079.00	0.00	0.00	541.30
Montana	0.00	0.00	1,704.40	0.00	0.00	117.14
Nebraska	-	0.00	9,735.00	-	0.00	589.11
Nevada	-	-	-	-	-	-
New Hampshire	0.00	0.00	0.00	0.00	0.00	0.00
New Jersey	15,590.23	11,916.90	13,272.31	85.01	73.54	89.93
New Mexico	0.00	0.00	0.00	0.00	0.00	0.00
New York	2,881.10	2,929.43	2,272.71	109.32	116.16	92.64
North Carolina	-	-	-	-	-	-
North Dakota	-	-	0.00	-	0.00	0.00
Ohio	-	-	0.00	-	0.00	0.00
Oklahoma	-	-	0.00	-	0.00	0.00
Oregon	-	2,899.50	0.00	0.00	90.28	0.00
Pennsylvania	583.43	736.15	606.46	101.13	127.56	104.74
Rhode Island	2,187.24	1,817.01	1,562.26	116.29	99.10	87.47
South Carolina	13,205.00	0.00	4,240.00	301.48	0.00	216.22
South Dakota	-	-	0.00	-	0.00	0.00
Tennessee	-	0.00	0.00	-	0.00	0.00
Texas	n/a	n/a	n/a	101.98	108.22	77.77
Utah	-	-	1,939.00	0.00	0.00	125.62
Vermont	0.00	280.38	0.00	0.00	26.22	0.00
Virginia	2,509.50	705.22	590.16	177.98	51.89	41.21
Washington	0.00	0.00	701.50	0.00	0.00	21.59
West Virginia	780.93	0.00	2,668.92	75.71	0.00	223.31
Wisconsin	-	0.00	0.00	-	0.00	0.00
Wyoming	-	-	17,244.50	-	0.00	1,435.85
<b>Countrywide</b>	<b>1,608.93</b>	<b>1,478.38</b>	<b>1,290.85</b>	<b>94.98</b>	<b>89.67</b>	<b>75.65</b>
<b>CW w/o Texas</b>	<b>1,600.96</b>	<b>1,470.11</b>	<b>1,284.23</b>	<b>94.95</b>	<b>89.58</b>	<b>75.63</b>

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

Table 26A

## Total Liability 2020-2022\*

STATE	Total Business					
	Earned Premiums			Earned Exposures		
	2022	2021	2020	2022	2021	2020
Alabama	2,067,748,470	2,027,754,394	1,994,430,457	4,028,553	3,993,972	3,879,894
Alaska	279,354,150	274,166,490	276,911,810	499,555	496,134	487,955
Arizona	3,425,494,520	3,293,790,975	3,231,215,438	5,121,701	5,075,262	4,922,405
Arkansas	1,098,853,622	1,071,143,397	1,056,033,861	2,320,280	2,297,301	2,230,718
California	17,473,797,755	17,460,475,456	17,669,859,811	28,352,486	28,488,327	28,182,737
Colorado	3,148,093,401	3,024,723,433	3,014,945,411	4,493,389	4,433,567	4,330,960
Connecticut	1,853,651,009	1,866,622,028	1,877,470,759	2,428,609	2,430,903	2,390,949
Delaware	629,440,855	622,114,865	625,981,546	746,446	739,567	717,716
District of Columbia	203,085,962	207,343,041	211,163,539	261,163	266,106	261,851
Florida	16,288,041,384	14,801,984,698	14,204,561,395	15,483,907	15,215,873	14,616,250
Georgia	6,908,454,105	6,540,399,285	6,436,359,728	7,775,707	7,697,134	7,406,012
Hawaii	418,802,345	416,406,124	423,338,947	943,705	933,072	910,039
Idaho	600,746,579	567,606,021	540,561,591	1,423,264	1,380,104	1,289,437
Illinois	3,733,127,766	3,582,447,910	3,676,168,743	7,360,221	7,374,328	7,224,247
Indiana	2,172,220,600	2,139,130,946	2,145,151,623	5,060,498	5,030,744	4,904,081
Iowa	861,202,740	846,490,518	849,915,907	2,574,058	2,581,192	2,547,261
Kansas	1,007,262,256	974,680,364	977,197,251	2,395,208	2,413,925	2,380,192
Kentucky	1,944,250,048	1,942,298,157	1,964,733,156	3,390,404	3,387,771	3,323,931
Louisiana	2,878,190,625	2,880,438,319	2,939,095,206	3,005,627	3,023,279	2,976,808
Maine	391,353,803	376,012,416	371,530,444	1,060,878	1,048,938	1,026,920
Maryland	3,157,432,393	3,123,960,249	3,196,232,946	4,346,320	4,372,014	4,332,233
Massachusetts	2,957,123,342	2,929,678,313	2,976,361,315	4,490,106	4,480,218	4,523,251
Michigan	3,942,825,117	4,195,337,999	4,646,731,829	5,525,888	5,431,091	5,199,318
Minnesota	2,036,748,931	1,992,024,703	2,035,550,908	4,194,980	4,231,325	4,183,658
Mississippi	1,128,205,377	1,104,034,797	1,065,221,875	2,045,451	2,053,036	1,990,910
Missouri	2,282,423,027	2,194,194,398	2,201,481,342	4,351,507	4,383,399	4,303,203
Montana	385,237,573	371,384,730	359,537,411	912,548	897,178	847,394
Nebraska	680,378,543	664,168,591	667,973,674	1,639,511	1,635,063	1,607,499
Nevada	1,997,689,115	1,933,831,524	1,899,113,345	2,208,041	2,194,607	2,095,379
New Hampshire	426,093,821	420,068,527	421,472,949	1,003,890	993,791	977,821
New Jersey	5,310,151,627	5,237,440,713	5,348,800,597	5,857,074	5,813,137	5,750,722
New Mexico	867,736,915	850,775,472	856,278,608	1,584,221	1,589,771	1,528,140
New York	9,315,685,630	9,151,557,699	8,932,219,120	9,833,412	9,879,220	9,757,358
North Carolina	3,558,299,538	3,438,268,700	3,358,234,139	8,631,380	8,541,311	8,300,267
North Dakota	196,201,288	191,321,844	194,358,995	649,108	646,679	645,549
Ohio	3,459,363,097	3,416,161,050	3,531,738,089	8,175,240	8,237,572	8,157,312
Oklahoma	1,420,840,219	1,380,057,633	1,388,024,668	2,903,575	2,946,086	2,863,196
Oregon	1,985,478,374	1,940,659,795	1,964,270,641	3,072,944	3,075,812	2,996,204
Pennsylvania	4,584,450,677	4,622,523,447	4,715,138,545	8,982,199	9,051,972	8,893,357
Rhode Island	638,670,882	643,761,918	642,682,447	722,289	720,921	713,619
South Carolina	3,164,190,007	2,988,272,908	2,850,613,154	4,319,636	4,228,218	4,002,711
South Dakota	238,561,527	229,793,268	227,118,657	728,326	722,067	707,308
Tennessee	2,484,657,681	2,402,389,661	2,364,031,335	5,301,237	5,218,012	5,048,415
Texas	13,706,531,343	12,604,893,343	12,471,367,518	n/a	n/a	n/a
Utah	1,415,834,617	1,315,966,063	1,275,830,016	2,219,620	2,214,565	2,105,670
Vermont	154,018,365	156,679,463	160,141,543	449,800	447,221	442,774
Virginia	3,346,484,718	3,170,926,726	3,188,633,831	6,614,406	6,642,091	6,629,870
Washington	3,345,439,016	3,343,965,797	3,370,960,935	5,018,334	4,988,185	4,859,297
West Virginia	632,183,369	638,638,537	652,637,933	1,315,892	1,319,656	1,307,392
Wisconsin	1,650,532,428	1,629,531,009	1,669,011,902	4,134,222	4,114,732	4,076,909
Wyoming	163,743,747	159,177,430	156,292,646	480,100	479,525	464,454
<b>Countrywide</b>	<b>148,016,384,299</b>	<b>143,357,475,144</b>	<b>143,274,689,536</b>	<b>210,436,916</b>	<b>209,855,974</b>	<b>205,321,553</b>
<b>CW w/o Texas</b>	<b>134,309,852,956</b>	<b>130,752,581,801</b>	<b>130,803,322,018</b>	<b>210,436,916</b>	<b>209,855,974</b>	<b>205,321,553</b>

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

Table 26B

## Total Liability 2020-2022\*

STATE	Total Business		
	Incurred Losses		
	2022	2021	2020
Alabama	1,494,665,321	1,479,306,744	1,221,656,403
Alaska	214,099,035	199,595,070	185,569,482
Arizona	2,968,016,728	2,573,873,505	1,892,498,604
Arkansas	857,668,285	811,647,088	653,286,693
California	14,080,735,032	11,865,209,614	9,175,438,167
Colorado	2,339,698,723	2,072,514,986	1,721,484,435
Connecticut	1,465,024,479	1,418,659,365	1,156,219,385
Delaware	503,616,584	493,161,811	401,341,382
District of Columbia	170,654,337	165,095,861	135,914,264
Florida	13,939,548,862	12,868,543,679	10,376,108,038
Georgia	6,378,256,024	5,771,916,182	4,503,194,036
Hawaii	279,222,384	242,742,705	197,701,167
Idaho	416,212,626	392,768,116	303,211,186
Illinois	3,174,937,058	2,839,046,661	2,220,844,637
Indiana	1,654,026,942	1,589,199,185	1,220,950,429
Iowa	657,160,042	601,677,241	477,369,827
Kansas	825,234,675	741,173,504	588,570,983
Kentucky	1,549,828,351	1,464,116,348	1,271,591,797
Louisiana	2,164,697,747	2,236,833,748	1,870,559,710
Maine	286,676,702	270,713,864	212,287,602
Maryland	2,600,592,386	2,358,579,711	1,913,968,609
Massachusetts	2,155,225,616	1,854,232,850	1,433,609,478
Michigan	3,090,996,490	3,202,474,549	3,123,236,130
Minnesota	1,306,082,439	1,280,323,825	1,095,987,135
Mississippi	868,740,371	844,299,927	726,518,263
Missouri	1,808,635,365	1,762,257,729	1,392,102,200
Montana	277,742,939	251,176,277	211,547,944
Nebraska	549,535,503	503,251,392	409,556,777
Nevada	1,743,633,705	1,563,878,006	1,202,494,264
New Hampshire	301,407,127	266,832,915	212,778,386
New Jersey	4,377,381,266	3,895,843,225	3,127,804,324
New Mexico	586,603,218	550,196,484	438,132,010
New York	8,655,593,600	7,893,806,598	6,200,499,490
North Carolina	3,055,162,119	2,890,888,562	2,340,912,163
North Dakota	155,438,362	140,283,559	107,394,508
Ohio	2,574,847,290	2,457,354,034	2,021,973,455
Oklahoma	1,077,634,140	1,044,373,102	829,884,063
Oregon	1,420,275,581	1,351,123,812	1,108,959,037
Pennsylvania	3,525,287,018	3,409,593,706	2,749,081,583
Rhode Island	459,792,553	446,976,621	366,641,123
South Carolina	2,561,668,428	2,515,696,290	1,980,635,745
South Dakota	183,140,387	172,730,609	130,149,941
Tennessee	2,057,557,426	1,838,767,790	1,461,147,664
Texas	11,489,110,855	9,964,321,243	7,549,681,093
Utah	1,015,639,995	990,876,463	791,073,571
Vermont	110,594,080	99,206,480	80,492,740
Virginia	2,643,398,535	2,385,393,363	1,937,082,157
Washington	2,731,289,069	2,425,217,788	1,847,087,674
West Virginia	433,555,773	416,413,193	350,410,446
Wisconsin	1,235,539,010	1,161,302,684	931,847,750
Wyoming	118,552,294	118,239,815	95,374,668
<b>Countrywide</b>	<b>120,590,632,877</b>	<b>110,153,707,879</b>	<b>87,953,862,618</b>
<b>CW w/o Texas</b>	<b>109,101,522,022</b>	<b>100,189,386,636</b>	<b>80,404,181,525</b>

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

Table 26C

## Total Liability 2020-2022\*

STATE	Pure Premium			Loss Ratio		
	2022	2021	2020	2022	2021	2020
Alabama	371.02	370.38	314.87	72.28	72.95	61.25
Alaska	428.58	402.30	380.30	76.64	72.80	67.01
Arizona	579.50	507.14	384.47	86.64	78.14	58.57
Arkansas	369.64	353.30	292.86	78.05	75.77	61.86
California	496.63	416.49	325.57	80.58	67.95	51.93
Colorado	520.70	467.46	397.48	74.32	68.52	57.10
Connecticut	603.24	583.59	483.58	79.03	76.00	61.58
Delaware	674.69	666.83	559.19	80.01	79.27	64.11
District of Columbia	653.44	620.41	519.05	84.03	79.62	64.36
Florida	900.26	845.73	709.90	85.58	86.94	73.05
Georgia	820.28	749.88	608.05	92.33	88.25	69.96
Hawaii	295.88	260.15	217.24	66.67	58.29	46.70
Idaho	292.44	284.59	235.15	69.28	69.20	56.09
Illinois	431.36	384.99	307.42	85.05	79.25	60.41
Indiana	326.85	315.90	248.97	76.14	74.29	56.92
Iowa	255.30	233.10	187.41	76.31	71.08	56.17
Kansas	344.54	307.04	247.28	81.93	76.04	60.23
Kentucky	457.12	432.18	382.56	79.71	75.38	64.72
Louisiana	720.22	739.87	628.38	75.21	77.66	63.64
Maine	270.23	258.08	206.72	73.25	72.00	57.14
Maryland	598.34	539.47	441.80	82.36	75.50	59.88
Massachusetts	479.99	413.87	316.94	72.88	63.29	48.17
Michigan	559.37	589.66	600.70	78.40	76.33	67.21
Minnesota	311.34	302.58	261.97	64.13	64.27	53.84
Mississippi	424.72	411.24	364.92	77.00	76.47	68.20
Missouri	415.63	402.03	323.50	79.24	80.31	63.23
Montana	304.36	279.96	249.65	72.10	67.63	58.84
Nebraska	335.18	307.79	254.78	80.77	75.77	61.31
Nevada	789.67	712.60	573.88	87.28	80.87	63.32
New Hampshire	300.24	268.50	217.60	70.74	63.52	50.48
New Jersey	747.37	670.18	543.90	82.43	74.38	58.48
New Mexico	370.28	346.09	286.71	67.60	64.67	51.17
New York	880.22	799.03	635.47	92.91	86.26	69.42
North Carolina	353.96	338.46	282.03	85.86	84.08	69.71
North Dakota	239.46	216.93	166.36	79.22	73.32	55.26
Ohio	314.96	298.31	247.87	74.43	71.93	57.25
Oklahoma	371.14	354.50	289.85	75.84	75.68	59.79
Oregon	462.19	439.27	370.12	71.53	69.62	56.46
Pennsylvania	392.47	376.67	309.12	76.90	73.76	58.30
Rhode Island	636.58	620.01	513.78	71.99	69.43	57.05
South Carolina	593.03	594.98	494.82	80.96	84.19	69.48
South Dakota	251.45	239.22	184.01	76.77	75.17	57.30
Tennessee	388.13	352.39	289.43	82.81	76.54	61.81
Texas	n/a	n/a	n/a	83.82	79.05	60.54
Utah	457.57	447.44	375.69	71.73	75.30	62.00
Vermont	245.87	221.83	181.79	71.81	63.32	50.26
Virginia	399.64	359.13	292.17	78.99	75.23	60.75
Washington	544.26	486.19	380.11	81.64	72.53	54.79
West Virginia	329.48	315.55	268.02	68.58	65.20	53.69
Wisconsin	298.86	282.23	228.57	74.86	71.27	55.83
Wyoming	246.93	246.58	205.35	72.40	74.28	61.02
<b>Countrywide</b>	<b>573.05</b>	<b>524.90</b>	<b>428.37</b>	<b>81.47</b>	<b>76.84</b>	<b>61.39</b>
<b>CW w/o Texas</b>	<b>518.45</b>	<b>477.42</b>	<b>391.60</b>	<b>81.23</b>	<b>76.63</b>	<b>61.47</b>

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

# Collision

## Collision

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

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

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

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

## Collision State-Specific Information and Technical Notes

### Voluntary Market Business and Residual Market Business

#### Collision Data

Indivisible physical damage coverage (single premium and deductible for both collision and comprehensive<sup>i</sup> 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.

#### Collision—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

Collision incurred losses are not developed.

*Except:*

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

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<sup>i</sup> See Comprehensive, Page 167.

Table 27A

## Collision 2020-2022

STATE	Voluntary Business					
	Earned Premiums			Earned Exposures		
	2022	2021	2020	2022	2021	2020
Alabama	1,122,034,886	1,068,508,869	1,047,041,275	2,861,132	2,808,982	2,702,684
Alaska	143,841,006	137,815,392	133,971,464	345,517	337,491	328,202
Arizona	1,340,472,134	1,211,021,321	1,170,239,973	3,867,586	3,791,204	3,636,095
Arkansas	594,387,835	561,570,628	543,444,063	1,547,624	1,520,424	1,461,054
California	10,880,198,019	10,357,266,914	10,053,134,170	20,735,958	20,519,518	20,071,794
Colorado	1,136,256,782	1,027,482,293	1,005,673,722	3,165,249	3,103,023	3,021,251
Connecticut	786,297,969	752,943,260	737,407,752	1,871,300	1,850,216	1,803,022
Delaware	216,812,710	206,902,362	200,140,410	605,671	592,699	568,314
District of Columbia	124,243,300	118,896,043	115,698,176	217,357	218,800	212,387
Florida	4,330,268,508	3,914,836,101	3,798,029,368	12,079,130	11,738,597	11,175,385
Georgia	2,364,879,282	2,316,162,711	2,262,457,855	5,718,755	5,604,823	5,356,623
Hawaii	279,564,501	263,404,996	257,283,142	727,484	710,662	689,583
Idaho	271,678,893	253,851,703	232,996,937	940,040	905,803	846,793
Illinois	2,266,955,991	2,109,287,818	2,099,548,181	6,014,680	5,993,344	5,840,713
Indiana	1,164,766,345	1,085,563,099	1,058,488,106	3,855,461	3,785,949	3,656,561
Iowa	522,182,568	486,600,818	471,126,845	1,944,285	1,930,637	1,888,320
Kansas	477,260,192	448,778,808	443,715,230	1,616,789	1,610,067	1,573,133
Kentucky	682,570,048	647,716,262	643,454,922	2,280,553	2,244,491	2,180,482
Louisiana	1,018,728,135	986,643,085	991,573,270	2,200,901	2,178,772	2,113,871
Maine	251,764,322	243,784,467	239,854,651	846,235	832,182	815,281
Maryland	1,532,692,161	1,467,093,521	1,460,676,366	3,498,702	3,492,164	3,435,775
Massachusetts	1,757,282,157	1,741,188,289	1,719,945,490	4,019,179	3,932,530	3,837,237
Michigan	2,050,928,004	1,938,689,414	1,918,877,589	4,335,370	4,206,763	4,014,978
Minnesota	981,554,542	905,051,248	888,806,394	3,289,287	3,290,108	3,231,271
Mississippi	538,795,383	516,850,479	494,880,396	1,407,673	1,397,074	1,331,584
Missouri	1,060,982,768	995,308,167	976,473,849	3,141,838	3,128,546	3,045,679
Montana	170,848,856	156,739,015	143,451,713	566,816	543,922	499,482
Nebraska	341,227,415	313,004,202	298,866,102	1,138,668	1,125,453	1,093,412
Nevada	601,841,174	567,618,609	553,745,856	1,647,219	1,609,079	1,525,072
New Hampshire	294,268,756	288,193,123	286,138,677	869,243	858,887	841,893
New Jersey	2,033,512,522	1,930,246,123	1,895,120,025	4,686,273	4,604,217	4,518,612
New Mexico	347,219,392	312,602,672	305,099,911	1,028,794	1,017,269	969,082
New York	3,635,646,281	3,583,386,856	3,492,823,103	7,552,809	7,545,458	7,406,717
North Carolina	2,243,289,199	2,111,306,041	1,993,475,371	6,090,793	6,048,963	5,777,107
North Dakota	132,884,463	126,693,495	127,406,778	468,481	456,717	448,141
Ohio	2,024,956,241	1,925,731,365	1,922,367,702	6,462,537	6,447,109	6,324,218
Oklahoma	680,363,589	629,061,115	611,953,461	1,906,659	1,910,444	1,842,057
Oregon	651,993,224	609,834,478	595,433,895	2,280,130	2,254,314	2,163,139
Pennsylvania	2,793,784,525	2,679,644,845	2,669,356,174	7,211,436	7,181,305	7,019,084
Rhode Island	261,425,336	266,334,430	260,236,149	531,246	527,038	519,867
South Carolina	1,029,110,592	965,435,110	912,441,260	3,170,564	3,059,309	2,856,780
South Dakota	130,590,083	120,403,723	114,868,109	497,574	484,792	467,791
Tennessee	1,436,349,395	1,317,947,354	1,259,607,780	3,873,820	3,773,292	3,604,392
Texas	6,381,498,876	5,892,692,583	5,793,537,304	n/a	n/a	n/a
Utah	547,464,317	509,576,382	484,508,584	1,706,983	1,682,100	1,591,280
Vermont	124,290,361	121,961,259	123,108,396	368,035	364,864	361,795
Virginia	1,765,870,767	1,667,103,464	1,644,159,320	5,147,906	5,135,210	5,074,426
Washington	1,240,120,710	1,186,974,324	1,150,241,751	3,774,123	3,701,937	3,566,419
West Virginia	328,258,607	321,335,384	319,126,786	933,451	926,564	911,681
Wisconsin	913,383,595	837,089,631	829,806,210	3,443,646	3,391,534	3,322,334
Wyoming	90,968,325	84,801,271	82,411,915	296,736	295,332	285,092
<b>Countrywide</b>	<b>68,098,565,042</b>	<b>64,288,934,922</b>	<b>62,834,231,928</b>	<b>158,787,698</b>	<b>156,669,978</b>	<b>151,827,945</b>
<b>CW w/o Texas</b>	<b>61,717,066,166</b>	<b>58,396,242,339</b>	<b>57,040,694,624</b>	<b>158,787,698</b>	<b>156,669,978</b>	<b>151,827,945</b>

Table 27B

## Collision 2020-2022

STATE	Voluntary Business					
	Incurred Losses			Incurred Claims		
	2022	2021	2020	2022	2021	2020
Alabama	957,754,375	828,817,765	634,139,600	142,371	138,612	123,711
Alaska	115,269,568	98,816,720	83,832,764	17,182	16,456	15,919
Arizona	1,320,437,198	1,045,571,845	704,341,182	191,875	186,027	157,328
Arkansas	535,885,943	462,102,895	357,572,378	76,185	76,595	66,705
California	8,646,927,093	7,149,039,839	4,843,487,329	1,340,690	1,278,687	1,008,854
Colorado	1,133,029,138	819,256,033	621,857,498	160,486	142,766	131,491
Connecticut	719,258,261	579,217,695	399,034,600	98,727	93,691	77,567
Delaware	225,866,910	174,780,871	119,567,118	34,106	33,512	27,920
District of Columbia	124,515,900	102,465,163	78,752,507	22,313	21,943	18,962
Florida	4,307,705,711	3,610,189,025	2,499,974,211	608,084	606,726	528,258
Georgia	2,209,573,055	1,852,874,869	1,296,250,147	300,785	303,141	260,665
Hawaii	215,852,773	175,576,484	133,946,584	36,805	34,676	31,138
Idaho	242,364,903	185,074,542	138,327,991	38,572	35,723	30,776
Illinois	2,082,594,757	1,766,480,135	1,223,962,035	332,702	327,866	265,954
Indiana	1,106,656,679	932,962,607	645,774,537	180,408	177,902	146,922
Iowa	443,740,729	374,258,339	286,955,914	80,778	77,383	67,006
Kansas	432,211,819	377,274,875	275,833,810	64,760	64,806	58,285
Kentucky	652,162,008	538,902,191	399,939,676	92,766	90,147	79,615
Louisiana	963,571,373	879,530,517	620,049,843	135,215	140,768	119,998
Maine	211,056,995	168,424,204	133,105,433	36,290	34,520	30,935
Maryland	1,407,766,451	1,123,630,447	816,817,420	222,181	213,329	187,419
Massachusetts	1,361,262,869	1,069,848,380	735,160,266	254,216	234,082	188,114
Michigan	1,936,369,901	1,548,620,845	1,149,057,937	279,193	261,415	223,071
Minnesota	919,740,666	704,645,662	535,171,347	145,179	132,548	123,399
Mississippi	477,901,121	433,371,372	332,119,157	72,416	79,242	70,436
Missouri	935,312,833	819,227,536	643,967,654	146,465	146,572	130,166
Montana	153,804,776	125,127,584	97,100,308	22,210	20,877	18,364
Nebraska	297,231,187	260,574,231	195,942,140	46,925	48,412	41,732
Nevada	573,540,510	466,705,568	302,710,260	87,632	83,857	67,481
New Hampshire	245,503,639	195,285,945	149,562,614	42,500	40,838	36,358
New Jersey	1,915,052,841	1,467,389,218	1,011,491,569	274,240	256,414	204,203
New Mexico	325,196,833	261,147,447	181,132,464	49,407	47,597	40,178
New York	3,401,605,764	2,751,800,834	2,030,058,392	444,288	426,256	359,760
North Carolina	1,778,455,755	1,476,870,292	1,098,701,310	301,481	279,489	255,445
North Dakota	116,151,729	88,879,175	73,279,189	20,948	16,552	17,599
Ohio	1,852,730,867	1,556,510,828	1,167,077,859	309,274	306,543	264,775
Oklahoma	598,730,324	521,049,217	393,373,601	86,058	89,668	77,314
Oregon	628,363,519	497,506,152	349,476,318	93,782	91,036	80,866
Pennsylvania	2,565,967,011	2,175,432,960	1,553,728,089	429,594	421,362	352,389
Rhode Island	231,658,492	191,267,372	133,932,745	30,467	28,981	24,336
South Carolina	946,290,139	783,065,182	556,287,637	142,173	143,401	124,211
South Dakota	108,096,430	93,654,540	72,998,694	18,366	17,711	16,035
Tennessee	1,362,917,457	1,146,360,223	805,277,512	205,611	207,007	157,452
Texas	5,374,485,825	4,487,673,121	2,954,889,873	n/a	n/a	n/a
Utah	480,342,322	393,967,533	285,011,946	73,619	73,194	65,262
Vermont	103,682,475	79,903,559	61,295,575	16,220	15,359	13,194
Virginia	1,594,952,751	1,258,976,469	942,014,214	283,429	272,419	240,976
Washington	1,262,533,153	919,866,262	622,738,843	173,091	158,950	135,918
West Virginia	276,359,321	239,167,637	187,273,019	40,451	39,576	35,655
Wisconsin	820,676,248	688,143,433	495,213,313	135,924	133,888	114,951
Wyoming	74,699,575	66,618,382	54,903,947	11,673	11,627	11,087
<b>Countrywide</b>	<b>60,773,817,972</b>	<b>50,013,904,020</b>	<b>35,484,470,369</b>	<b>8,450,113</b>	<b>8,180,149</b>	<b>6,926,155</b>
<b>CW w/o Texas</b>	<b>55,399,332,147</b>	<b>45,526,230,899</b>	<b>32,529,580,496</b>	<b>8,450,113</b>	<b>8,180,149</b>	<b>6,926,155</b>

Table 27C

## Collision 2020-2022

STATE	Voluntary Business					
	Pure Premium			Loss Ratio		
	2022	2021	2020	2022	2021	2020
Alabama	334.75	295.06	234.63	85.36	77.57	60.56
Alaska	333.61	292.80	255.43	80.14	71.70	62.58
Arizona	341.41	275.79	193.71	98.51	86.34	60.19
Arkansas	346.26	303.93	244.74	90.16	82.29	65.80
California	417.00	348.40	241.31	79.47	69.02	48.18
Colorado	357.96	264.02	205.83	99.72	79.73	61.83
Connecticut	384.36	313.05	221.31	91.47	76.93	54.11
Delaware	372.92	294.89	210.39	104.18	84.48	59.74
District of Columbia	572.86	468.31	370.80	100.22	86.18	68.07
Florida	356.62	307.55	223.70	99.48	92.22	65.82
Georgia	386.37	330.59	241.99	93.43	80.00	57.29
Hawaii	296.71	247.06	194.24	77.21	66.66	52.06
Idaho	257.82	204.32	163.36	89.21	72.91	59.37
Illinois	346.25	294.74	209.56	91.87	83.75	58.30
Indiana	287.04	246.43	176.61	95.01	85.94	61.01
Iowa	228.23	193.85	151.96	84.98	76.91	60.91
Kansas	267.33	234.32	175.34	90.56	84.07	62.16
Kentucky	285.97	240.10	183.42	95.55	83.20	62.16
Louisiana	437.81	403.68	293.32	94.59	89.14	62.53
Maine	249.41	202.39	163.26	83.83	69.09	55.49
Maryland	402.37	321.76	237.74	91.85	76.59	55.92
Massachusetts	338.69	272.05	191.59	77.46	61.44	42.74
Michigan	446.64	368.13	286.19	94.41	79.88	59.88
Minnesota	279.62	214.17	165.62	93.70	77.86	60.21
Mississippi	339.50	310.20	249.42	88.70	83.85	67.11
Missouri	297.70	261.86	211.44	88.16	82.31	65.95
Montana	271.35	230.05	194.40	90.02	79.83	67.69
Nebraska	261.03	231.53	179.20	87.11	83.25	65.56
Nevada	348.19	290.05	198.49	95.30	82.22	54.67
New Hampshire	282.43	227.37	177.65	83.43	67.76	52.27
New Jersey	408.65	318.71	223.85	94.17	76.02	53.37
New Mexico	316.10	256.71	186.91	93.66	83.54	59.37
New York	450.38	364.70	274.08	93.56	76.79	58.12
North Carolina	291.99	244.15	190.18	79.28	69.95	55.11
North Dakota	247.93	194.60	163.52	87.41	70.15	57.52
Ohio	286.69	241.43	184.54	91.49	80.83	60.71
Oklahoma	314.02	272.74	213.55	88.00	82.83	64.28
Oregon	275.58	220.69	161.56	96.38	81.58	58.69
Pennsylvania	355.82	302.93	221.36	91.85	81.18	58.21
Rhode Island	436.07	362.91	257.63	88.61	71.81	51.47
South Carolina	298.46	255.96	194.73	91.95	81.11	60.97
South Dakota	217.25	193.18	156.05	82.78	77.78	63.55
Tennessee	351.83	303.81	223.42	94.89	86.98	63.93
Texas	n/a	n/a	n/a	84.22	76.16	51.00
Utah	281.40	234.21	179.11	87.74	77.31	58.82
Vermont	281.72	219.00	169.42	83.42	65.52	49.79
Virginia	309.83	245.17	185.64	90.32	75.52	57.29
Washington	334.52	248.48	174.61	101.81	77.50	54.14
West Virginia	296.06	258.12	205.42	84.19	74.43	58.68
Wisconsin	238.32	202.90	149.06	89.85	82.21	59.68
Wyoming	251.74	225.57	192.58	82.12	78.56	66.62
<b>Countrywide</b>	<b>382.74</b>	<b>319.23</b>	<b>233.72</b>	<b>89.24</b>	<b>77.80</b>	<b>56.47</b>
<b>CW w/o Texas</b>	<b>348.89</b>	<b>290.59</b>	<b>214.25</b>	<b>89.76</b>	<b>77.96</b>	<b>57.03</b>

Table 27D

## Collision 2020-2022

## Voluntary Business

STATE	Frequency			Severity		
	2022	2021	2020	2022	2021	2020
Alabama	4.98	4.93	4.58	6,727.17	5,979.41	5,125.98
Alaska	4.97	4.88	4.85	6,708.74	6,004.91	5,266.21
Arizona	4.96	4.91	4.33	6,881.76	5,620.54	4,476.90
Arkansas	4.92	5.04	4.57	7,034.01	6,033.07	5,360.50
California	6.47	6.23	5.03	6,449.61	5,590.92	4,800.98
Colorado	5.07	4.60	4.35	7,059.99	5,738.45	4,729.28
Connecticut	5.28	5.06	4.30	7,285.32	6,182.21	5,144.39
Delaware	5.63	5.65	4.91	6,622.50	5,215.47	4,282.49
District of Columbia	10.27	10.03	8.93	5,580.42	4,669.61	4,153.18
Florida	5.03	5.17	4.73	7,084.06	5,950.28	4,732.49
Georgia	5.26	5.41	4.87	7,346.02	6,112.25	4,972.86
Hawaii	5.06	4.88	4.52	5,864.77	5,063.34	4,301.71
Idaho	4.10	3.94	3.63	6,283.44	5,180.82	4,494.67
Illinois	5.53	5.47	4.55	6,259.64	5,387.81	4,602.16
Indiana	4.68	4.70	4.02	6,134.19	5,244.25	4,395.36
Iowa	4.15	4.01	3.55	5,493.34	4,836.44	4,282.54
Kansas	4.01	4.03	3.71	6,674.06	5,821.60	4,732.50
Kentucky	4.07	4.02	3.65	7,030.18	5,978.04	5,023.42
Louisiana	6.14	6.46	5.68	7,126.22	6,248.09	5,167.17
Maine	4.29	4.15	3.79	5,815.84	4,879.03	4,302.75
Maryland	6.35	6.11	5.45	6,336.12	5,267.12	4,358.24
Massachusetts	6.33	5.95	4.90	5,354.75	4,570.40	3,908.06
Michigan	6.44	6.21	5.56	6,935.60	5,923.99	5,151.09
Minnesota	4.41	4.03	3.82	6,335.22	5,316.15	4,336.92
Mississippi	5.14	5.67	5.29	6,599.39	5,468.96	4,715.19
Missouri	4.66	4.68	4.27	6,385.91	5,589.25	4,947.28
Montana	3.92	3.84	3.68	6,925.02	5,993.56	5,287.54
Nebraska	4.12	4.30	3.82	6,334.18	5,382.43	4,695.25
Nevada	5.32	5.21	4.42	6,544.88	5,565.49	4,485.86
New Hampshire	4.89	4.75	4.32	5,776.56	4,781.97	4,113.61
New Jersey	5.85	5.57	4.52	6,983.13	5,722.73	4,953.36
New Mexico	4.80	4.68	4.15	6,582.00	5,486.64	4,508.25
New York	5.88	5.65	4.86	7,656.31	6,455.75	5,642.81
North Carolina	4.95	4.62	4.42	5,899.06	5,284.18	4,301.13
North Dakota	4.47	3.62	3.93	5,544.76	5,369.69	4,163.83
Ohio	4.79	4.75	4.19	5,990.58	5,077.63	4,407.81
Oklahoma	4.51	4.69	4.20	6,957.29	5,810.87	5,088.00
Oregon	4.11	4.04	3.74	6,700.26	5,464.94	4,321.67
Pennsylvania	5.96	5.87	5.02	5,973.00	5,162.86	4,409.13
Rhode Island	5.74	5.50	4.68	7,603.59	6,599.75	5,503.48
South Carolina	4.48	4.69	4.35	6,655.91	5,460.67	4,478.57
South Dakota	3.69	3.65	3.43	5,885.68	5,287.93	4,552.46
Tennessee	5.31	5.49	4.37	6,628.62	5,537.78	5,114.43
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	4.31	4.35	4.10	6,524.71	5,382.51	4,367.20
Vermont	4.41	4.21	3.65	6,392.26	5,202.39	4,645.72
Virginia	5.51	5.30	4.75	5,627.34	4,621.47	3,909.16
Washington	4.59	4.29	3.81	7,294.04	5,787.14	4,581.72
West Virginia	4.33	4.27	3.91	6,831.95	6,043.25	5,252.36
Wisconsin	3.95	3.95	3.46	6,037.76	5,139.69	4,308.04
Wyoming	3.93	3.94	3.89	6,399.35	5,729.63	4,952.10
<b>Countrywide</b>	<b>5.32</b>	<b>5.22</b>	<b>4.56</b>	<b>7,192.07</b>	<b>6,114.06</b>	<b>5,123.26</b>
<b>CW w/o Texas</b>	<b>5.32</b>	<b>5.22</b>	<b>4.56</b>	<b>6,556.05</b>	<b>5,565.45</b>	<b>4,696.63</b>

Table 28A

## Collision 2020-2022

Residual Business						
STATE	Earned Premiums			Earned Exposures		
	2022	2021	2020	2022	2021	2020
Alabama	0	0	0	0	0	0
Alaska	0	0	252	1	0	1
Arizona	0	0	0	0	0	0
Arkansas	1,981	0	0	0	0	0
California	0	0	0	0	0	0
Colorado	0	0	0	0	0	0
Connecticut	1,398	2,237	839	1	1	0
Delaware	0	0	1,469	0	0	0
District of Columbia	15,762	35,584	75,449	8	18	36
Florida	61,667	76,658	97,888	27	31	39
Georgia	0	0	0	0	0	0
Hawaii	29,602	38,779	32,235	19	21	19
Idaho	21	2,250	0	1	1	0
Illinois	18,528	39,119	43,195	6	12	18
Indiana	0	413	74	0	1	1
Iowa	1,375	259	339	1	1	0
Kansas	73,918	74,638	111,818	75	85	137
Kentucky	0	0	0	0	0	0
Louisiana	0	0	0	0	0	0
Maine	0	1,894	2,164	0	1	1
Maryland	6,294,684	6,237,104	8,071,326	4,495	4,476	5,780
Massachusetts	9,054,614	11,290,842	16,896,661	8,867	11,297	17,155
Michigan	100,122	61,013	266,514	50	35	204
Minnesota	4,826	501	5,570	2	0	2
Mississippi	0	0	0	0	0	0
Missouri	0	188	2,388	0	1	1
Montana	0	-48	384	0	0	2
Nebraska	0	0	0	0	0	0
Nevada	0	2,090	2,405	0	1	1
New Hampshire	3,447	5,195	12,844	3	4	12
New Jersey	1,666,062	1,939,549	2,512,928	1,058	1,287	1,723
New Mexico	0	256	24	0	0	0
New York	2,571,560	2,386,077	2,984,881	1,086	1,118	1,515
North Carolina	0	0	0	0	0	0
North Dakota	0	-12	1,718	0	1	2
Ohio	0	0	0	0	1	0
Oklahoma	0	79	5,547	0	1	2
Oregon	143	-517	4,846	1	0	1
Pennsylvania	5,973	12,724	17,237	2	8	11
Rhode Island	82,087	95,059	132,626	22	25	34
South Carolina	3,390	1,970	1,701	2	1	1
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	1,780	7,021	6,730	1	6	5
Virginia	25,747	33,675	56,266	10	17	27
Washington	0	0	0	0	0	0
West Virginia	2,129	651	0	2	0	0
Wisconsin	0	348	7,030	0	1	2
Wyoming	0	0	0	0	0	0
<b>Countrywide</b>	<b>20,020,816</b>	<b>22,345,596</b>	<b>31,355,348</b>	<b>15,740</b>	<b>18,452</b>	<b>26,732</b>
<b>CW w/o Texas</b>	<b>20,020,816</b>	<b>22,345,596</b>	<b>31,355,348</b>	<b>15,740</b>	<b>18,452</b>	<b>26,732</b>

Table 28B

## Collision 2020-2022

Residual Business						
STATE	Incurred Losses			Incurred Claims		
	2022	2021	2020	2022	2021	2020
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	12,265	11,802	0	0	0
Delaware	0	0	0	0	0	0
District of Columbia	13,260	48,271	8,352	1	7	6
Florida	41,445	41,490	39,349	10	6	5
Georgia	0	0	0	0	0	0
Hawaii	19,181	4,791	27,793	4	1	6
Idaho	0	0	0	0	0	0
Illinois	2,938	19,234	11,907	1	4	2
Indiana	0	0	0	0	0	0
Iowa	0	0	0	0	0	0
Kansas	46,170	131,796	37,295	6	13	10
Kentucky	0	0	0	0	0	0
Louisiana	0	0	0	0	0	0
Maine	0	0	0	0	0	0
Maryland	6,385,983	5,226,499	4,764,540	960	908	996
Massachusetts	9,480,579	9,243,180	9,402,819	1,477	1,759	2,203
Michigan	21,201	-12,691	171,218	3	0	24
Minnesota	0	-6,628	21,560	0	0	2
Mississippi	0	0	0	0	0	0
Missouri	0	0	-880	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	14,841	0	1,833	1	0	2
New Jersey	1,625,264	1,731,326	1,757,622	264	291	308
New Mexico	0	0	0	0	0	0
New York	1,595,082	1,766,089	1,520,694	204	224	212
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	-1,655	-3,487	-4,562	0	0	0
Rhode Island	61,806	52,245	128,347	8	5	14
South Carolina	12,806	0	8,753	1	0	1
South Dakota	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0
Texas	0	0	0	n/a	n/a	n/a
Utah	0	0	0	0	0	0
Vermont	0	3,802	0	0	1	0
Virginia	32,700	8,027	13,565	6	3	4
Washington	0	0	0	0	0	0
West Virginia	0	0	0	0	0	0
Wisconsin	0	0	0	0	1	0
Wyoming	0	0	0	0	0	0
<b>Countrywide</b>	<b>19,351,601</b>	<b>18,266,209</b>	<b>17,922,007</b>	<b>2,946</b>	<b>3,223</b>	<b>3,795</b>
<b>CW w/o Texas</b>	<b>19,351,601</b>	<b>18,266,209</b>	<b>17,922,007</b>	<b>2,946</b>	<b>3,223</b>	<b>3,795</b>

Table 28C

## Collision 2020-2022

STATE	Residual Business					
	Pure Premium			Loss Ratio		
	2022	2021	2020	2022	2021	2020
Alabama	-	-	-	-	-	-
Alaska	0.00	-	0.00	-	-	0.00
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	0.00	-	-
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	0.00	12,265.00	-	0.00	548.28	1,406.67
Delaware	-	-	-	-	-	0.00
District of Columbia	1,657.50	2,681.72	232.00	84.13	135.65	11.07
Florida	1,535.00	1,338.39	1,008.95	67.21	54.12	40.20
Georgia	-	-	-	-	-	-
Hawaii	1,009.53	228.14	1,462.79	64.80	12.35	86.22
Idaho	0.00	0.00	-	0.00	0.00	-
Illinois	489.67	1,602.83	661.50	15.86	49.17	27.57
Indiana	-	0.00	0.00	-	0.00	0.00
Iowa	0.00	0.00	-	0.00	0.00	0.00
Kansas	615.60	1,550.54	272.23	62.46	176.58	33.35
Kentucky	-	-	-	-	-	-
Louisiana	-	-	-	-	-	-
Maine	-	0.00	0.00	-	0.00	0.00
Maryland	1,420.69	1,167.67	824.31	101.45	83.80	59.03
Massachusetts	1,069.20	818.20	548.11	104.70	81.86	55.65
Michigan	424.02	-362.60	839.30	21.18	-20.80	64.24
Minnesota	0.00	-	10,780.00	0.00	-1,322.95	387.07
Mississippi	-	-	-	-	-	-
Missouri	-	0.00	-880.00	-	0.00	-36.85
Montana	-	-	0.00	-	0.00	0.00
Nebraska	-	-	-	-	-	-
Nevada	-	0.00	0.00	-	0.00	0.00
New Hampshire	4,947.00	0.00	152.75	430.55	0.00	14.27
New Jersey	1,536.17	1,345.24	1,020.09	97.55	89.26	69.94
New Mexico	-	-	-	-	0.00	0.00
New York	1,468.77	1,579.69	1,003.76	62.03	74.02	50.95
North Carolina	-	-	-	-	-	-
North Dakota	-	0.00	0.00	-	0.00	0.00
Ohio	-	0.00	-	-	-	-
Oklahoma	-	0.00	0.00	-	0.00	0.00
Oregon	0.00	-	0.00	0.00	0.00	0.00
Pennsylvania	-827.50	-435.88	-414.73	-27.71	-27.40	-26.47
Rhode Island	2,809.36	2,089.80	3,774.91	75.29	54.96	96.77
South Carolina	6,403.00	0.00	8,753.00	377.76	0.00	514.58
South Dakota	-	-	-	-	-	-
Tennessee	-	-	-	-	-	-
Texas	n/a	n/a	n/a	-	-	-
Utah	-	-	-	-	-	-
Vermont	0.00	633.67	0.00	0.00	54.15	0.00
Virginia	3,270.00	472.18	502.41	127.01	23.84	24.11
Washington	-	-	-	-	-	-
West Virginia	0.00	-	-	0.00	0.00	-
Wisconsin	-	0.00	0.00	-	0.00	0.00
Wyoming	-	-	-	-	-	-
<b>Countrywide</b>	<b>1,229.45</b>	<b>989.93</b>	<b>670.43</b>	<b>96.66</b>	<b>81.74</b>	<b>57.16</b>
<b>CW w/o Texas</b>	<b>1,229.45</b>	<b>989.93</b>	<b>670.43</b>	<b>96.66</b>	<b>81.74</b>	<b>57.16</b>

Table 28D

## Collision 2020-2022

STATE	Residual Business					
	Frequency			Severity		
	2022	2021	2020	2022	2021	2020
Alabama	-	-	-	-	-	-
Alaska	0.00	-	0.00	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	-	-
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	0.00	0.00	-	-	-	-
Delaware	-	-	-	-	-	-
District of Columbia	12.50	38.89	16.67	13,260.00	6,895.86	1,392.00
Florida	37.04	19.35	12.82	4,144.50	6,915.00	7,869.80
Georgia	-	-	-	-	-	-
Hawaii	21.05	4.76	31.58	4,795.25	4,791.00	4,632.17
Idaho	0.00	0.00	-	-	-	-
Illinois	16.67	33.33	11.11	2,938.00	4,808.50	5,953.50
Indiana	-	0.00	0.00	-	-	-
Iowa	0.00	0.00	-	-	-	-
Kansas	8.00	15.29	7.30	7,695.00	10,138.15	3,729.50
Kentucky	-	-	-	-	-	-
Louisiana	-	-	-	-	-	-
Maine	-	0.00	0.00	-	-	-
Maryland	21.36	20.29	17.23	6,652.07	5,756.06	4,783.67
Massachusetts	16.66	15.57	12.84	6,418.81	5,254.79	4,268.19
Michigan	6.00	0.00	11.76	7,067.00	-	7,134.08
Minnesota	0.00	-	100.00	-	-	10,780.00
Mississippi	-	-	-	-	-	-
Missouri	-	0.00	0.00	-	-	-
Montana	-	-	0.00	-	-	-
Nebraska	-	-	-	-	-	-
Nevada	-	0.00	0.00	-	-	-
New Hampshire	33.33	0.00	16.67	14,841.00	-	916.50
New Jersey	24.95	22.61	17.88	6,156.30	5,949.57	5,706.56
New Mexico	-	-	-	-	-	-
New York	18.78	20.04	13.99	7,819.03	7,884.33	7,173.08
North Carolina	-	-	-	-	-	-
North Dakota	-	0.00	0.00	-	-	-
Ohio	-	0.00	-	-	-	-
Oklahoma	-	0.00	0.00	-	-	-
Oregon	0.00	-	0.00	-	-	-
Pennsylvania	0.00	0.00	0.00	-	-	-
Rhode Island	36.36	20.00	41.18	7,725.75	10,449.00	9,167.64
South Carolina	50.00	0.00	100.00	12,806.00	-	8,753.00
South Dakota	-	-	-	-	-	-
Tennessee	-	-	-	-	-	-
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	-	-	-	-	-	-
Vermont	0.00	16.67	0.00	-	3,802.00	-
Virginia	60.00	17.65	14.81	5,450.00	2,675.67	3,391.25
Washington	-	-	-	-	-	-
West Virginia	0.00	-	-	-	-	-
Wisconsin	-	100.00	0.00	-	0.00	-
Wyoming	-	-	-	-	-	-
<b>Countrywide</b>	<b>18.72</b>	<b>17.47</b>	<b>14.20</b>	<b>6,568.77</b>	<b>5,667.46</b>	<b>4,722.53</b>
<b>CW w/o Texas</b>	<b>18.72</b>	<b>17.47</b>	<b>14.20</b>	<b>6,568.77</b>	<b>5,667.46</b>	<b>4,722.53</b>

Table 29A

## Collision 2020-2022

STATE	Total Business					
	Earned Premiums			Earned Exposures		
	2022	2021	2020	2022	2021	2020
Alabama	1,122,034,886	1,068,508,869	1,047,041,275	2,861,132	2,808,982	2,702,684
Alaska	143,841,006	137,815,392	133,971,716	345,518	337,491	328,203
Arizona	1,340,472,134	1,211,021,321	1,170,239,973	3,867,586	3,791,204	3,636,095
Arkansas	594,389,816	561,570,628	543,444,063	1,547,624	1,520,424	1,461,054
California	10,880,198,019	10,357,266,914	10,053,134,170	20,735,958	20,519,518	20,071,794
Colorado	1,136,256,782	1,027,482,293	1,005,673,722	3,165,249	3,103,023	3,021,251
Connecticut	786,299,367	752,945,497	737,408,591	1,871,301	1,850,217	1,803,022
Delaware	216,812,710	206,902,362	200,141,879	605,671	592,699	568,314
District of Columbia	124,259,062	118,931,627	115,773,625	217,365	218,818	212,423
Florida	4,330,330,175	3,914,912,759	3,798,127,256	12,079,157	11,738,628	11,175,424
Georgia	2,364,879,282	2,316,162,711	2,262,457,855	5,718,755	5,604,823	5,356,623
Hawaii	279,594,103	263,443,775	257,315,377	727,503	710,683	689,602
Idaho	271,678,914	253,853,953	232,996,937	940,041	905,804	846,793
Illinois	2,266,974,519	2,109,326,937	2,099,591,376	6,014,686	5,993,356	5,840,731
Indiana	1,164,766,345	1,085,563,512	1,058,488,180	3,855,461	3,785,950	3,656,562
Iowa	522,183,943	486,601,077	471,127,184	1,944,286	1,930,638	1,888,320
Kansas	477,334,110	448,853,446	443,827,048	1,616,864	1,610,152	1,573,270
Kentucky	682,570,048	647,716,262	643,454,922	2,280,553	2,244,491	2,180,482
Louisiana	1,018,728,135	986,643,085	991,573,270	2,200,901	2,178,772	2,113,871
Maine	251,764,322	243,786,361	239,856,815	846,235	832,183	815,282
Maryland	1,538,986,845	1,473,330,625	1,468,747,692	3,503,197	3,496,640	3,441,555
Massachusetts	1,766,336,771	1,752,479,131	1,736,842,151	4,028,046	3,943,827	3,854,392
Michigan	2,051,028,126	1,938,750,427	1,919,144,103	4,335,420	4,206,798	4,015,182
Minnesota	981,559,368	905,051,749	888,811,964	3,289,289	3,290,108	3,231,273
Mississippi	538,795,383	516,850,479	494,880,396	1,407,673	1,397,074	1,331,584
Missouri	1,060,982,768	995,308,355	976,476,237	3,141,838	3,128,547	3,045,680
Montana	170,848,856	156,738,967	143,452,097	566,816	543,922	499,484
Nebraska	341,227,415	313,004,202	298,866,102	1,138,668	1,125,453	1,093,412
Nevada	601,841,174	567,620,699	553,748,261	1,647,219	1,609,080	1,525,073
New Hampshire	294,272,203	288,198,318	286,151,521	869,246	858,891	841,905
New Jersey	2,035,178,584	1,932,185,672	1,897,632,953	4,687,331	4,605,504	4,520,335
New Mexico	347,219,392	312,602,928	305,099,935	1,028,794	1,017,269	969,082
New York	3,638,217,841	3,585,772,933	3,495,807,984	7,553,895	7,546,576	7,408,232
North Carolina	2,243,289,199	2,111,306,041	1,993,475,371	6,090,793	6,048,963	5,777,107
North Dakota	132,884,463	126,693,483	127,408,496	468,481	456,718	448,143
Ohio	2,024,956,241	1,925,731,365	1,922,367,702	6,462,537	6,447,110	6,324,218
Oklahoma	680,363,589	629,061,194	611,959,008	1,906,659	1,910,445	1,842,059
Oregon	651,993,367	609,833,961	595,438,741	2,280,131	2,254,314	2,163,140
Pennsylvania	2,793,790,498	2,679,657,569	2,669,373,411	7,211,438	7,181,313	7,019,095
Rhode Island	261,507,423	266,429,489	260,368,775	531,268	527,063	519,901
South Carolina	1,029,113,982	965,437,080	912,442,961	3,170,566	3,059,310	2,856,781
South Dakota	130,590,083	120,403,723	114,868,109	497,574	484,792	467,791
Tennessee	1,436,349,395	1,317,947,354	1,259,607,780	3,873,820	3,773,292	3,604,392
Texas	6,381,498,876	5,892,692,583	5,793,537,304	n/a	n/a	n/a
Utah	547,464,317	509,576,382	484,508,584	1,706,983	1,682,100	1,591,280
Vermont	124,292,141	121,968,280	123,115,126	368,036	364,870	361,800
Virginia	1,765,896,514	1,667,137,139	1,644,215,586	5,147,916	5,135,227	5,074,453
Washington	1,240,120,710	1,186,974,324	1,150,241,751	3,774,123	3,701,937	3,566,419
West Virginia	328,260,736	321,336,035	319,126,786	933,453	926,564	911,681
Wisconsin	913,383,595	837,089,979	829,813,240	3,443,646	3,391,535	3,322,336
Wyoming	90,968,325	84,801,271	82,411,915	296,736	295,332	285,092
<b>Countrywide</b>	<b>68,118,585,858</b>	<b>64,311,280,518</b>	<b>62,865,587,276</b>	<b>158,803,438</b>	<b>156,688,430</b>	<b>151,854,677</b>
<b>CW w/o Texas</b>	<b>61,737,086,982</b>	<b>58,418,587,935</b>	<b>57,072,049,972</b>	<b>158,803,438</b>	<b>156,688,430</b>	<b>151,854,677</b>

Table 29B

## Collision 2020-2022

STATE	Total Business					
	Incurred Losses			Incurred Claims		
	2022	2021	2020	2022	2021	2020
Alabama	957,754,375	828,817,765	634,139,600	142,371	138,612	123,711
Alaska	115,269,568	98,816,720	83,832,764	17,182	16,456	15,919
Arizona	1,320,437,198	1,045,571,845	704,341,182	191,875	186,027	157,328
Arkansas	535,885,943	462,102,895	357,572,378	76,185	76,595	66,705
California	8,646,927,093	7,149,039,839	4,843,487,329	1,340,690	1,278,687	1,008,854
Colorado	1,133,029,138	819,256,033	621,857,498	160,486	142,766	131,491
Connecticut	719,258,261	579,229,960	399,046,402	98,727	93,691	77,567
Delaware	225,866,910	174,780,871	119,567,118	34,106	33,512	27,920
District of Columbia	124,529,160	102,513,434	78,760,859	22,314	21,950	18,968
Florida	4,307,747,156	3,610,230,515	2,500,013,560	608,094	606,732	528,263
Georgia	2,209,573,055	1,852,874,869	1,296,250,147	300,785	303,141	260,665
Hawaii	215,871,954	175,581,275	133,974,377	36,809	34,677	31,144
Idaho	242,364,903	185,074,542	138,327,991	38,572	35,723	30,776
Illinois	2,082,597,695	1,766,499,369	1,223,973,942	332,703	327,870	265,956
Indiana	1,106,656,679	932,962,607	645,774,537	180,408	177,902	146,922
Iowa	443,740,729	374,258,339	286,955,914	80,778	77,383	67,006
Kansas	432,257,989	377,406,671	275,871,105	64,766	64,819	58,295
Kentucky	652,162,008	538,902,191	399,939,676	92,766	90,147	79,615
Louisiana	963,571,373	879,530,517	620,049,843	135,215	140,768	119,998
Maine	211,056,995	168,424,204	133,105,433	36,290	34,520	30,935
Maryland	1,414,152,434	1,128,856,946	821,581,960	223,141	214,237	188,415
Massachusetts	1,370,743,448	1,079,091,560	744,563,085	255,693	235,841	190,317
Michigan	1,936,391,102	1,548,608,154	1,149,229,155	279,196	261,415	223,095
Minnesota	919,740,666	704,639,034	535,192,907	145,179	132,548	123,401
Mississippi	477,901,121	433,371,372	332,119,157	72,416	79,242	70,436
Missouri	935,312,833	819,227,536	643,966,774	146,465	146,572	130,166
Montana	153,804,776	125,127,584	97,100,308	22,210	20,877	18,364
Nebraska	297,231,187	260,574,231	195,942,140	46,925	48,412	41,732
Nevada	573,540,510	466,705,568	302,710,260	87,632	83,857	67,481
New Hampshire	245,518,480	195,285,945	149,564,447	42,501	40,838	36,360
New Jersey	1,916,678,105	1,469,120,544	1,013,249,191	274,504	256,705	204,511
New Mexico	325,196,833	261,147,447	181,132,464	49,407	47,597	40,178
New York	3,403,200,846	2,753,566,923	2,031,579,086	444,492	426,480	359,972
North Carolina	1,778,455,755	1,476,870,292	1,098,701,310	301,481	279,489	255,445
North Dakota	116,151,729	88,879,175	73,279,189	20,948	16,552	17,599
Ohio	1,852,730,867	1,556,510,828	1,167,077,859	309,274	306,543	264,775
Oklahoma	598,730,324	521,049,217	393,373,601	86,058	89,668	77,314
Oregon	628,363,519	497,506,152	349,476,318	93,782	91,036	80,866
Pennsylvania	2,565,965,356	2,175,429,473	1,553,723,527	429,594	421,362	352,389
Rhode Island	231,720,298	191,319,617	134,061,092	30,475	28,986	24,350
South Carolina	946,302,945	783,065,182	556,296,390	142,174	143,401	124,212
South Dakota	108,096,430	93,654,540	72,998,694	18,366	17,711	16,035
Tennessee	1,362,917,457	1,146,360,223	805,277,512	205,611	207,007	157,452
Texas	5,374,485,825	4,487,673,121	2,954,889,873	n/a	n/a	n/a
Utah	480,342,322	393,967,533	285,011,946	73,619	73,194	65,262
Vermont	103,682,475	79,907,361	61,295,575	16,220	15,360	13,194
Virginia	1,594,985,451	1,258,984,496	942,027,779	283,435	272,422	240,980
Washington	1,262,533,153	919,866,262	622,738,843	173,091	158,950	135,918
West Virginia	276,359,321	239,167,637	187,273,019	40,451	39,576	35,655
Wisconsin	820,676,248	688,143,433	495,213,313	135,924	133,889	114,951
Wyoming	74,699,575	66,618,382	54,903,947	11,673	11,627	11,087
<b>Countrywide</b>	<b>60,793,169,573</b>	<b>50,032,170,229</b>	<b>35,502,392,376</b>	<b>8,453,059</b>	<b>8,183,372</b>	<b>6,929,950</b>
<b>CW w/o Texas</b>	<b>55,418,683,748</b>	<b>45,544,497,108</b>	<b>32,547,502,503</b>	<b>8,453,059</b>	<b>8,183,372</b>	<b>6,929,950</b>

Table 29C

## Collision 2020-2022

STATE	Pure Premium			Loss Ratio		
	2022	2021	2020	2022	2021	2020
Alabama	334.75	295.06	234.63	85.36	77.57	60.56
Alaska	333.61	292.80	255.43	80.14	71.70	62.57
Arizona	341.41	275.79	193.71	98.51	86.34	60.19
Arkansas	346.26	303.93	244.74	90.16	82.29	65.80
California	417.00	348.40	241.31	79.47	69.02	48.18
Colorado	357.96	264.02	205.83	99.72	79.73	61.83
Connecticut	384.36	313.06	221.32	91.47	76.93	54.11
Delaware	372.92	294.89	210.39	104.18	84.48	59.74
District of Columbia	572.90	468.49	370.77	100.22	86.20	68.03
Florida	356.63	307.55	223.71	99.48	92.22	65.82
Georgia	386.37	330.59	241.99	93.43	80.00	57.29
Hawaii	296.73	247.06	194.28	77.21	66.65	52.07
Idaho	257.82	204.32	163.36	89.21	72.91	59.37
Illinois	346.25	294.74	209.56	91.87	83.75	58.30
Indiana	287.04	246.43	176.61	95.01	85.94	61.01
Iowa	228.23	193.85	151.96	84.98	76.91	60.91
Kansas	267.34	234.39	175.35	90.56	84.08	62.16
Kentucky	285.97	240.10	183.42	95.55	83.20	62.16
Louisiana	437.81	403.68	293.32	94.59	89.14	62.53
Maine	249.41	202.39	163.26	83.83	69.09	55.49
Maryland	403.67	322.84	238.72	91.89	76.62	55.94
Massachusetts	340.30	273.62	193.17	77.60	61.58	42.87
Michigan	446.64	368.12	286.22	94.41	79.88	59.88
Minnesota	279.62	214.17	165.63	93.70	77.86	60.21
Mississippi	339.50	310.20	249.42	88.70	83.85	67.11
Missouri	297.70	261.86	211.44	88.16	82.31	65.95
Montana	271.35	230.05	194.40	90.02	79.83	67.69
Nebraska	261.03	231.53	179.20	87.11	83.25	65.56
Nevada	348.19	290.04	198.49	95.30	82.22	54.67
New Hampshire	282.45	227.37	177.65	83.43	67.76	52.27
New Jersey	408.91	318.99	224.15	94.18	76.03	53.40
New Mexico	316.10	256.71	186.91	93.66	83.54	59.37
New York	450.52	364.88	274.23	93.54	76.79	58.11
North Carolina	291.99	244.15	190.18	79.28	69.95	55.11
North Dakota	247.93	194.60	163.52	87.41	70.15	57.52
Ohio	286.69	241.43	184.54	91.49	80.83	60.71
Oklahoma	314.02	272.74	213.55	88.00	82.83	64.28
Oregon	275.58	220.69	161.56	96.38	81.58	58.69
Pennsylvania	355.82	302.93	221.36	91.85	81.18	58.21
Rhode Island	436.16	362.99	257.86	88.61	71.81	51.49
South Carolina	298.46	255.96	194.73	91.95	81.11	60.97
South Dakota	217.25	193.18	156.05	82.78	77.78	63.55
Tennessee	351.83	303.81	223.42	94.89	86.98	63.93
Texas	n/a	n/a	n/a	84.22	76.16	51.00
Utah	281.40	234.21	179.11	87.74	77.31	58.82
Vermont	281.72	219.00	169.42	83.42	65.51	49.79
Virginia	309.83	245.17	185.64	90.32	75.52	57.29
Washington	334.52	248.48	174.61	101.81	77.50	54.14
West Virginia	296.06	258.12	205.42	84.19	74.43	58.68
Wisconsin	238.32	202.90	149.06	89.85	82.21	59.68
Wyoming	251.74	225.57	192.58	82.12	78.56	66.62
<b>Countrywide</b>	<b>382.82</b>	<b>319.31</b>	<b>233.79</b>	<b>89.25</b>	<b>77.80</b>	<b>56.47</b>
<b>CW w/o Texas</b>	<b>348.98</b>	<b>290.67</b>	<b>214.33</b>	<b>89.77</b>	<b>77.96</b>	<b>57.03</b>

Table 29D

Collision 2020-2022

STATE	Total Business					
	Frequency			Severity		
	2022	2021	2020	2022	2021	2020
Alabama	4.98	4.93	4.58	6,727.17	5,979.41	5,125.98
Alaska	4.97	4.88	4.85	6,708.74	6,004.91	5,266.21
Arizona	4.96	4.91	4.33	6,881.76	5,620.54	4,476.90
Arkansas	4.92	5.04	4.57	7,034.01	6,033.07	5,360.50
California	6.47	6.23	5.03	6,449.61	5,590.92	4,800.98
Colorado	5.07	4.60	4.35	7,059.99	5,738.45	4,729.28
Connecticut	5.28	5.06	4.30	7,285.32	6,182.34	5,144.54
Delaware	5.63	5.65	4.91	6,622.50	5,215.47	4,282.49
District of Columbia	10.27	10.03	8.93	5,580.76	4,670.32	4,152.30
Florida	5.03	5.17	4.73	7,084.02	5,950.29	4,732.52
Georgia	5.26	5.41	4.87	7,346.02	6,112.25	4,972.86
Hawaii	5.06	4.88	4.52	5,864.65	5,063.34	4,301.77
Idaho	4.10	3.94	3.63	6,283.44	5,180.82	4,494.67
Illinois	5.53	5.47	4.55	6,259.63	5,387.80	4,602.17
Indiana	4.68	4.70	4.02	6,134.19	5,244.25	4,395.36
Iowa	4.15	4.01	3.55	5,493.34	4,836.44	4,282.54
Kansas	4.01	4.03	3.71	6,674.15	5,822.47	4,732.33
Kentucky	4.07	4.02	3.65	7,030.18	5,978.04	5,023.42
Louisiana	6.14	6.46	5.68	7,126.22	6,248.09	5,167.17
Maine	4.29	4.15	3.79	5,815.84	4,879.03	4,302.75
Maryland	6.37	6.13	5.47	6,337.48	5,269.20	4,360.49
Massachusetts	6.35	5.98	4.94	5,360.90	4,575.50	3,912.23
Michigan	6.44	6.21	5.56	6,935.60	5,923.95	5,151.30
Minnesota	4.41	4.03	3.82	6,335.22	5,316.10	4,337.02
Mississippi	5.14	5.67	5.29	6,599.39	5,468.96	4,715.19
Missouri	4.66	4.68	4.27	6,385.91	5,589.25	4,947.27
Montana	3.92	3.84	3.68	6,925.02	5,993.56	5,287.54
Nebraska	4.12	4.30	3.82	6,334.18	5,382.43	4,695.25
Nevada	5.32	5.21	4.42	6,544.88	5,565.49	4,485.86
New Hampshire	4.89	4.75	4.32	5,776.77	4,781.97	4,113.43
New Jersey	5.86	5.57	4.52	6,982.33	5,722.99	4,954.50
New Mexico	4.80	4.68	4.15	6,582.00	5,486.64	4,508.25
New York	5.88	5.65	4.86	7,656.38	6,456.50	5,643.71
North Carolina	4.95	4.62	4.42	5,899.06	5,284.18	4,301.13
North Dakota	4.47	3.62	3.93	5,544.76	5,369.69	4,163.83
Ohio	4.79	4.75	4.19	5,990.58	5,077.63	4,407.81
Oklahoma	4.51	4.69	4.20	6,957.29	5,810.87	5,088.00
Oregon	4.11	4.04	3.74	6,700.26	5,464.94	4,321.67
Pennsylvania	5.96	5.87	5.02	5,973.00	5,162.85	4,409.11
Rhode Island	5.74	5.50	4.68	7,603.62	6,600.41	5,505.59
South Carolina	4.48	4.69	4.35	6,655.95	5,460.67	4,478.60
South Dakota	3.69	3.65	3.43	5,885.68	5,287.93	4,552.46
Tennessee	5.31	5.49	4.37	6,628.62	5,537.78	5,114.43
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	4.31	4.35	4.10	6,524.71	5,382.51	4,367.20
Vermont	4.41	4.21	3.65	6,392.26	5,202.30	4,645.72
Virginia	5.51	5.30	4.75	5,627.34	4,621.45	3,909.15
Washington	4.59	4.29	3.81	7,294.04	5,787.14	4,581.72
West Virginia	4.33	4.27	3.91	6,831.95	6,043.25	5,252.36
Wisconsin	3.95	3.95	3.46	6,037.76	5,139.66	4,308.04
Wyoming	3.93	3.94	3.89	6,399.35	5,729.63	4,952.10
<b>Countrywide</b>	<b>5.32</b>	<b>5.22</b>	<b>4.56</b>	<b>7,191.85</b>	<b>6,113.88</b>	<b>5,123.04</b>
<b>CW w/o Texas</b>	<b>5.32</b>	<b>5.22</b>	<b>4.56</b>	<b>6,556.05</b>	<b>5,565.49</b>	<b>4,696.64</b>

# Comprehensive

## Comprehensive

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

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

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

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

## Comprehensive State-Specific Information and Technical Notes

### Voluntary Market Business and Residual Market Business

#### Comprehensive Data

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

#### Comprehensive—Calculations Loss Experience Results

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

#### Loss Development

Comprehensive incurred losses are not developed.

*Except:*

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

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<sup>1</sup> See Collision, Page 153.

Table 30A

## Comprehensive 2020-2022

STATE	Voluntary Business					
	Earned Premiums			Earned Exposures		
	2022	2021	2020	2022	2021	2020
Alabama	506,939,738	473,298,368	454,827,168	2,952,790	2,908,558	2,803,622
Alaska	56,333,183	53,971,622	53,954,804	402,457	394,033	383,727
Arizona	832,115,990	754,072,623	716,468,238	4,028,911	3,964,295	3,811,658
Arkansas	372,888,809	353,990,998	339,388,547	1,594,262	1,565,301	1,506,601
California	2,213,666,631	2,101,929,716	2,041,765,163	21,645,957	21,427,543	20,994,842
Colorado	1,105,286,000	962,151,424	910,726,585	3,272,371	3,216,478	3,144,861
Connecticut	258,659,975	239,209,575	232,039,062	1,745,479	1,912,168	1,990,807
Delaware	80,683,701	73,492,020	71,132,873	629,752	616,887	592,332
District of Columbia	41,185,837	39,933,896	40,566,705	225,647	227,598	221,173
Florida	1,823,341,857	1,622,392,924	1,523,156,824	12,496,174	12,177,664	11,606,750
Georgia	990,265,873	923,879,200	888,356,182	5,988,518	5,862,789	5,604,655
Hawaii	69,321,178	66,531,248	66,885,241	785,140	764,952	737,852
Idaho	129,079,990	118,929,213	110,886,120	998,403	961,270	899,031
Illinois	856,496,066	768,250,304	750,099,315	6,371,095	6,338,776	6,195,430
Indiana	522,712,142	485,001,129	467,453,723	4,052,196	3,983,565	3,862,988
Iowa	483,634,472	444,291,863	423,139,290	2,021,776	2,009,966	1,971,789
Kansas	470,784,174	445,634,740	433,494,508	1,648,042	1,640,159	1,603,138
Kentucky	395,234,018	372,677,598	365,256,231	2,432,037	2,407,386	2,364,395
Louisiana	547,290,114	504,029,164	492,364,134	2,258,791	2,237,442	2,173,357
Maine	106,547,714	97,430,887	92,974,198	908,158	889,588	871,128
Maryland	518,734,717	488,781,904	498,126,427	3,657,872	3,644,712	3,591,060
Massachusetts	641,895,376	613,862,423	607,559,604	4,176,166	4,114,958	4,029,054
Michigan	800,560,942	727,069,208	691,424,228	4,967,409	4,825,371	4,641,474
Minnesota	805,440,873	729,144,965	705,662,475	3,526,726	3,534,744	3,488,757
Mississippi	341,076,589	317,906,563	301,386,049	1,438,405	1,430,470	1,364,920
Missouri	725,949,663	676,081,834	648,966,616	3,223,918	3,213,283	3,130,077
Montana	181,124,991	162,653,803	149,037,613	595,906	571,417	525,440
Nebraska	329,931,485	302,472,538	289,666,069	1,166,980	1,155,099	1,125,742
Nevada	159,283,155	151,907,478	149,492,131	1,705,125	1,664,224	1,575,345
New Hampshire	100,437,152	94,659,255	92,917,942	915,517	901,820	883,201
New Jersey	551,877,722	520,241,910	517,569,716	4,880,862	4,809,113	4,733,700
New Mexico	211,385,312	201,702,288	199,989,261	1,063,511	1,050,799	1,001,719
New York	1,348,428,160	1,272,205,085	1,236,271,294	8,161,075	8,124,128	8,030,871
North Carolina	936,473,084	870,502,854	831,751,682	6,487,606	6,461,166	6,201,491
North Dakota	126,935,288	117,444,739	117,439,049	487,734	475,728	467,694
Ohio	829,342,494	770,492,044	760,832,564	6,883,248	6,877,709	6,798,205
Oklahoma	517,377,217	482,552,288	466,585,523	1,941,528	1,942,425	1,870,793
Oregon	243,235,779	216,425,326	210,833,021	2,493,260	2,476,401	2,386,631
Pennsylvania	1,248,818,961	1,141,134,849	1,113,291,485	7,601,208	7,568,435	7,421,322
Rhode Island	75,248,067	70,815,441	67,594,018	557,038	553,300	544,833
South Carolina	668,070,776	630,922,437	592,283,799	3,360,854	3,250,749	3,045,697
South Dakota	194,963,979	176,614,163	166,576,205	511,939	498,764	482,557
Tennessee	658,969,731	599,326,539	567,211,769	4,098,231	3,992,812	3,824,531
Texas	4,373,551,751	3,997,786,757	3,854,124,184	n/a	n/a	n/a
Utah	202,456,853	189,366,268	180,613,875	1,787,295	1,762,502	1,669,262
Vermont	54,332,458	52,097,728	50,795,917	393,670	384,879	376,492
Virginia	760,076,026	691,079,175	691,691,051	5,411,168	5,440,751	5,384,773
Washington	404,434,663	384,540,293	375,673,993	4,078,555	4,011,674	3,874,898
West Virginia	216,937,480	202,014,675	200,609,574	1,002,011	998,067	984,393
Wisconsin	633,673,574	568,932,200	557,498,927	3,679,188	3,612,779	3,545,502
Wyoming	111,603,942	101,325,901	95,227,003	308,425	306,564	294,913
<b>Countrywide</b>	<b>30,835,095,722</b>	<b>28,423,161,443</b>	<b>27,463,637,975</b>	<b>167,020,386</b>	<b>165,161,261</b>	<b>160,635,483</b>
<b>CW w/o Texas</b>	<b>26,461,543,971</b>	<b>24,425,374,686</b>	<b>23,609,513,791</b>	<b>167,020,386</b>	<b>165,161,261</b>	<b>160,635,483</b>

Table 30B

## Comprehensive 2020-2022

STATE	Voluntary Business					
	Incurred Losses			Incurred Claims		
	2022	2021	2020	2022	2021	2020
Alabama	416,842,471	390,306,278	368,856,587	213,600	213,813	214,720
Alaska	43,809,532	33,007,365	32,101,114	32,886	31,728	33,462
Arizona	664,686,770	586,231,105	517,017,281	703,621	692,145	731,081
Arkansas	477,859,798	226,005,886	237,482,089	145,943	107,513	112,338
California	2,381,924,974	1,982,439,198	1,462,068,541	990,838	920,206	768,199
Colorado	607,815,309	473,852,177	468,654,092	370,741	347,335	340,390
Connecticut	230,039,388	241,958,589	193,469,695	127,633	136,544	140,738
Delaware	71,734,359	60,676,202	56,469,948	39,483	38,322	41,899
District of Columbia	43,307,154	33,967,024	32,979,099	20,421	19,564	24,440
Florida	3,169,444,323	1,184,859,889	1,211,044,304	1,104,938	937,842	1,000,396
Georgia	880,999,752	702,415,171	633,518,480	405,800	378,237	409,512
Hawaii	47,737,538	47,809,132	38,038,119	30,087	31,220	35,029
Idaho	104,507,541	84,455,294	70,071,519	89,435	87,697	81,050
Illinois	818,386,529	627,364,950	633,246,428	336,978	303,278	311,724
Indiana	446,447,309	392,713,948	297,347,822	190,286	187,232	167,800
Iowa	481,384,625	333,575,565	443,955,206	129,654	117,041	142,707
Kansas	312,079,392	260,428,425	219,825,963	110,153	111,608	109,816
Kentucky	383,740,125	297,797,200	241,942,295	165,844	159,485	142,233
Louisiana	358,907,100	719,073,247	463,068,304	195,161	253,891	219,544
Maine	103,226,948	76,905,735	76,669,463	56,018	49,942	53,480
Maryland	502,983,175	384,974,964	350,952,830	258,777	245,499	275,731
Massachusetts	478,822,288	435,050,130	348,744,057	490,611	455,840	412,177
Michigan	834,481,287	733,817,853	559,156,522	432,669	389,017	350,970
Minnesota	1,031,722,390	555,170,135	521,800,361	425,566	338,435	339,806
Mississippi	261,454,688	237,002,327	251,252,841	108,085	108,813	111,533
Missouri	583,248,225	416,967,156	491,798,231	217,393	197,262	220,828
Montana	160,859,260	100,790,142	95,340,997	54,109	46,896	46,496
Nebraska	384,740,046	158,198,383	151,109,359	107,772	79,150	80,232
Nevada	154,078,790	111,208,655	95,507,769	94,557	87,099	92,522
New Hampshire	91,359,581	71,273,607	60,857,511	67,012	59,254	59,076
New Jersey	486,590,700	1,084,109,845	413,049,619	223,329	248,707	228,417
New Mexico	165,040,252	147,329,150	100,821,514	80,260	80,591	76,365
New York	1,327,133,837	1,431,119,600	1,011,930,413	654,806	619,515	631,743
North Carolina	719,544,046	587,679,311	537,181,930	344,767	328,072	300,763
North Dakota	112,995,110	99,347,086	70,724,279	41,229	34,794	33,930
Ohio	891,303,395	619,598,108	563,443,195	364,004	320,060	321,277
Oklahoma	315,983,689	394,501,479	314,408,116	100,771	113,316	111,384
Oregon	267,376,801	229,835,847	177,353,987	149,730	150,095	140,439
Pennsylvania	1,144,197,530	1,045,836,586	885,955,232	470,755	452,156	440,009
Rhode Island	71,823,332	57,453,146	51,091,775	35,185	30,992	30,020
South Carolina	514,898,282	413,608,551	398,605,009	370,435	357,863	355,778
South Dakota	175,018,035	125,633,527	184,640,501	50,505	44,667	53,062
Tennessee	565,862,909	459,395,843	423,886,954	256,533	232,403	196,031
Texas	2,806,619,199	2,998,778,516	2,102,291,986	n/a	n/a	n/a
Utah	171,449,580	142,806,494	138,209,909	157,336	150,847	149,949
Vermont	48,981,256	36,993,716	32,195,150	33,688	29,095	28,046
Virginia	671,032,782	539,965,127	504,424,952	434,592	413,760	433,465
Washington	496,254,282	353,289,134	259,700,913	317,631	285,431	267,935
West Virginia	200,073,686	163,598,364	142,027,139	65,723	60,633	57,938
Wisconsin	769,133,902	504,745,071	404,679,616	237,267	204,912	186,703
Wyoming	56,655,306	59,989,882	84,515,574	24,843	26,411	30,280
<b>Countrywide</b>	<b>28,506,598,578</b>	<b>23,455,910,115</b>	<b>19,425,484,590</b>	<b>12,129,460</b>	<b>11,316,228</b>	<b>11,143,463</b>
<b>CW w/o Texas</b>	<b>25,699,979,379</b>	<b>20,457,131,599</b>	<b>17,323,192,604</b>	<b>12,129,460</b>	<b>11,316,228</b>	<b>11,143,463</b>

Table 30C

## Comprehensive 2020-2022

STATE	Pure Premium			Loss Ratio		
	2022	2021	2020	2022	2021	2020
Alabama	141.17	134.19	131.56	82.23	82.47	81.10
Alaska	108.86	83.77	83.66	77.77	61.16	59.50
Arizona	164.98	147.88	135.64	79.88	77.74	72.16
Arkansas	299.74	144.38	157.63	128.15	63.85	69.97
California	110.04	92.52	69.64	107.60	94.32	71.61
Colorado	185.74	147.32	149.02	54.99	49.25	51.46
Connecticut	131.79	126.54	97.18	88.94	101.15	83.38
Delaware	113.91	98.36	95.33	88.91	82.56	79.39
District of Columbia	191.92	149.24	149.11	105.15	85.06	81.30
Florida	253.63	97.30	104.34	173.83	73.03	79.51
Georgia	147.11	119.81	113.03	88.97	76.03	71.31
Hawaii	60.80	62.50	51.55	68.86	71.86	56.87
Idaho	104.67	87.86	77.94	80.96	71.01	63.19
Illinois	128.45	98.97	102.21	95.55	81.66	84.42
Indiana	110.17	98.58	76.97	85.41	80.97	63.61
Iowa	238.10	165.96	225.15	99.53	75.08	104.92
Kansas	189.36	158.78	137.12	66.29	58.44	50.71
Kentucky	157.79	123.70	102.33	97.09	79.91	66.24
Louisiana	158.89	321.38	213.07	65.58	142.67	94.05
Maine	113.67	86.45	88.01	96.88	78.93	82.46
Maryland	137.51	105.63	97.73	96.96	78.76	70.45
Massachusetts	114.66	105.72	86.56	74.60	70.87	57.40
Michigan	167.99	152.07	120.47	104.24	100.93	80.87
Minnesota	292.54	157.06	149.57	128.09	76.14	73.94
Mississippi	181.77	165.68	184.08	76.66	74.55	83.37
Missouri	180.91	129.76	157.12	80.34	61.67	75.78
Montana	269.94	176.39	181.45	88.81	61.97	63.97
Nebraska	329.69	136.96	134.23	116.61	52.30	52.17
Nevada	90.36	66.82	60.63	96.73	73.21	63.89
New Hampshire	99.79	79.03	68.91	90.96	75.29	65.50
New Jersey	99.69	225.43	87.26	88.17	208.39	79.81
New Mexico	155.18	140.21	100.65	78.08	73.04	50.41
New York	162.62	176.16	126.01	98.42	112.49	81.85
North Carolina	110.91	90.96	86.62	76.84	67.51	64.58
North Dakota	231.67	208.83	151.22	89.02	84.59	60.22
Ohio	129.49	90.09	82.88	107.47	80.42	74.06
Oklahoma	162.75	203.10	168.06	61.07	81.75	67.38
Oregon	107.24	92.81	74.31	109.92	106.20	84.12
Pennsylvania	150.53	138.18	119.38	91.62	91.65	79.58
Rhode Island	128.94	103.84	93.78	95.45	81.13	75.59
South Carolina	153.20	127.23	130.87	77.07	65.56	67.30
South Dakota	341.87	251.89	382.63	89.77	71.13	110.84
Tennessee	138.07	115.06	110.83	85.87	76.65	74.73
Texas	n/a	n/a	n/a	64.17	75.01	54.55
Utah	95.93	81.02	82.80	84.68	75.41	76.52
Vermont	124.42	96.12	85.51	90.15	71.01	63.38
Virginia	124.01	99.24	93.68	88.28	78.13	72.93
Washington	121.67	88.07	67.02	122.70	91.87	69.13
West Virginia	199.67	163.92	144.28	92.23	80.98	70.80
Wisconsin	209.05	139.71	114.14	121.38	88.72	72.59
Wyoming	183.69	195.68	286.58	50.76	59.20	88.75
<b>Countrywide</b>	<b>170.68</b>	<b>142.02</b>	<b>120.93</b>	<b>92.45</b>	<b>82.52</b>	<b>70.73</b>
<b>CW w/o Texas</b>	<b>153.87</b>	<b>123.86</b>	<b>107.84</b>	<b>97.12</b>	<b>83.75</b>	<b>73.37</b>

Table 30D

## Comprehensive 2020-2022

STATE	Voluntary Business					
	Frequency			Severity		
	2022	2021	2020	2022	2021	2020
Alabama	7.23	7.35	7.66	1,951.51	1,825.46	1,717.85
Alaska	8.17	8.05	8.72	1,332.16	1,040.32	959.33
Arizona	17.46	17.46	19.18	944.67	846.98	707.20
Arkansas	9.15	6.87	7.46	3,274.29	2,102.13	2,114.00
California	4.58	4.29	3.66	2,403.95	2,154.34	1,903.24
Colorado	11.33	10.80	10.82	1,639.46	1,364.25	1,376.82
Connecticut	7.31	7.14	7.07	1,802.35	1,772.02	1,374.68
Delaware	6.27	6.21	7.07	1,816.84	1,583.33	1,347.76
District of Columbia	9.05	8.60	11.05	2,120.72	1,736.20	1,349.39
Florida	8.84	7.70	8.62	2,868.44	1,263.39	1,210.56
Georgia	6.78	6.45	7.31	2,171.02	1,857.08	1,547.01
Hawaii	3.83	4.08	4.75	1,586.65	1,531.36	1,085.90
Idaho	8.96	9.12	9.02	1,168.53	963.04	864.55
Illinois	5.29	4.78	5.03	2,428.61	2,068.61	2,031.43
Indiana	4.70	4.70	4.34	2,346.19	2,097.47	1,772.04
Iowa	6.41	5.82	7.24	3,712.84	2,850.07	3,110.96
Kansas	6.68	6.80	6.85	2,833.14	2,333.42	2,001.77
Kentucky	6.82	6.62	6.02	2,313.86	1,867.24	1,701.03
Louisiana	8.64	11.35	10.10	1,839.03	2,832.21	2,109.23
Maine	6.17	5.61	6.14	1,842.75	1,539.90	1,433.61
Maryland	7.07	6.74	7.68	1,943.69	1,568.13	1,272.81
Massachusetts	11.75	11.08	10.23	975.97	954.39	846.10
Michigan	8.71	8.06	7.56	1,928.68	1,886.34	1,593.17
Minnesota	12.07	9.57	9.74	2,424.35	1,640.40	1,535.58
Mississippi	7.51	7.61	8.17	2,418.97	2,178.07	2,252.72
Missouri	6.74	6.14	7.06	2,682.92	2,113.77	2,227.06
Montana	9.08	8.21	8.85	2,972.87	2,149.23	2,050.52
Nebraska	9.24	6.85	7.13	3,569.94	1,998.72	1,883.41
Nevada	5.55	5.23	5.87	1,629.48	1,276.81	1,032.27
New Hampshire	7.32	6.57	6.69	1,363.33	1,202.85	1,030.16
New Jersey	4.58	5.17	4.83	2,178.81	4,358.98	1,808.31
New Mexico	7.55	7.67	7.62	2,056.32	1,828.11	1,320.26
New York	8.02	7.63	7.87	2,026.76	2,310.06	1,601.81
North Carolina	5.31	5.08	4.85	2,087.04	1,791.31	1,786.06
North Dakota	8.45	7.31	7.25	2,740.67	2,855.29	2,084.42
Ohio	5.29	4.65	4.73	2,448.61	1,935.88	1,753.76
Oklahoma	5.19	5.83	5.95	3,135.66	3,481.43	2,822.74
Oregon	6.01	6.06	5.88	1,785.73	1,531.27	1,262.85
Pennsylvania	6.19	5.97	5.93	2,430.56	2,313.00	2,013.49
Rhode Island	6.32	5.60	5.51	2,041.31	1,853.81	1,701.92
South Carolina	11.02	11.01	11.68	1,389.98	1,155.77	1,120.38
South Dakota	9.87	8.96	11.00	3,465.36	2,812.67	3,479.71
Tennessee	6.26	5.82	5.13	2,205.81	1,976.72	2,162.35
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	8.80	8.56	8.98	1,089.70	946.70	921.71
Vermont	8.56	7.56	7.45	1,453.97	1,271.48	1,147.94
Virginia	8.03	7.60	8.05	1,544.05	1,305.02	1,163.70
Washington	7.79	7.12	6.91	1,562.36	1,237.74	969.27
West Virginia	6.56	6.08	5.89	3,044.20	2,698.17	2,451.36
Wisconsin	6.45	5.67	5.27	3,241.64	2,463.23	2,167.50
Wyoming	8.05	8.62	10.27	2,280.53	2,271.40	2,791.14
<b>Countrywide</b>	<b>7.26</b>	<b>6.85</b>	<b>6.94</b>	<b>2,350.20</b>	<b>2,072.77</b>	<b>1,743.22</b>
<b>CW w/o Texas</b>	<b>7.26</b>	<b>6.85</b>	<b>6.94</b>	<b>2,118.81</b>	<b>1,807.77</b>	<b>1,554.56</b>

Table 31A

## Comprehensive 2020-2022

Residual Business						
STATE	Earned Premiums			Earned Exposures		
	2022	2021	2020	2022	2021	2020
Alabama	0	0	0	0	0	0
Alaska	0	0	171	1	0	1
Arizona	0	0	0	0	0	0
Arkansas	913	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	508	0	0	0
District of Columbia	4,993	14,931	29,832	6	17	37
Florida	11,428	11,947	9,834	27	31	38
Georgia	0	0	0	0	0	0
Hawaii	11,706	9,866	7,217	16	15	13
Idaho	6	680	0	1	1	0
Illinois	3,891	8,129	11,308	6	13	18
Indiana	0	156	28	0	1	1
Iowa	737	77	395	1	1	0
Kansas	43,107	46,392	78,454	76	87	143
Kentucky	0	0	0	0	0	0
Louisiana	0	-4,682	24,519	0	1	2
Maine	-44	479	539	0	2	2
Maryland	1,553,147	1,637,699	2,174,685	5,362	5,469	7,020
Massachusetts	2,737,098	3,413,894	5,057,006	11,055	14,164	21,147
Michigan	32,410	16,189	53,074	54	42	234
Minnesota	3,494	321	3,464	2	0	2
Mississippi	0	0	0	0	0	0
Missouri	0	138	561	0	1	1
Montana	0	-80	586	0	0	2
Nebraska	0	0	0	0	0	0
Nevada	0	675	776	0	1	1
New Hampshire	1,470	2,313	4,499	4	6	13
New Jersey	383,677	440,061	570,942	1,023	1,319	1,804
New Mexico	0	161	15	0	0	0
New York	658,110	607,260	786,594	1,082	1,164	1,582
North Carolina	0	0	0	0	0	0
North Dakota	0	-20	2,679	0	1	2
Ohio	0	0	0	0	1	0
Oklahoma	0	8	1,454	0	1	2
Oregon	76	-86	861	1	0	1
Pennsylvania	2,914	6,763	9,693	3	8	10
Rhode Island	44,663	50,098	73,747	26	28	43
South Carolina	1,526	411	361	2	1	1
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	1,023	3,577	3,581	2	6	6
Virginia	3,965	4,512	10,994	15	18	36
Washington	0	0	0	0	0	0
West Virginia	319	165	0	1	0	0
Wisconsin	0	444	2,953	0	1	2
Wyoming	0	0	0	0	0	0
<b>Countrywide</b>	<b>5,500,629</b>	<b>6,272,478</b>	<b>8,921,330</b>	<b>18,766</b>	<b>22,400</b>	<b>32,164</b>
<b>CW w/o Texas</b>	<b>5,500,629</b>	<b>6,272,478</b>	<b>8,921,330</b>	<b>18,766</b>	<b>22,400</b>	<b>32,164</b>

Table 31B

## Comprehensive 2020-2022

STATE	Residual Business					
	Incurred Losses			Incurred Claims		
	2022	2021	2020	2022	2021	2020
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	1,555	0	0	0
Delaware	0	0	0	0	0	0
District of Columbia	23,812	-602	11,257	1	0	3
Florida	15,936	8,016	2,678	2	5	3
Georgia	0	73	0	0	1	0
Hawaii	0	0	0	0	0	0
Idaho	0	0	0	0	0	0
Illinois	0	0	2,217	0	0	1
Indiana	0	0	0	0	0	0
Iowa	0	0	0	0	0	0
Kansas	2,964	13,402	40,318	2	3	12
Kentucky	0	0	0	0	0	0
Louisiana	0	0	64,142	0	0	0
Maine	0	0	0	0	0	0
Maryland	1,294,050	1,071,823	1,037,023	231	237	271
Massachusetts	3,055,962	3,112,019	3,831,253	2,207	2,529	3,478
Michigan	6,057	1,052	36,518	2	1	12
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	177,936	757,753	204,508	42	77	44
New Mexico	0	0	0	0	0	0
New York	251,203	289,305	401,985	77	91	112
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	-957	3,021	12,266	0	1	2
Rhode Island	170	0	106	1	0	1
South Carolina	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0
Texas	0	0	0	n/a	n/a	n/a
Utah	0	0	0	0	0	0
Vermont	0	0	0	0	0	0
Virginia	542	17,473	799	2	4	0
Washington	0	0	0	0	0	0
West Virginia	0	0	0	0	0	0
Wisconsin	0	0	0	0	0	1
Wyoming	0	0	0	0	0	0
<b>Countrywide</b>	<b>4,827,675</b>	<b>5,273,335</b>	<b>5,646,625</b>	<b>2,567</b>	<b>2,949</b>	<b>3,940</b>
<b>CW w/o Texas</b>	<b>4,827,675</b>	<b>5,273,335</b>	<b>5,646,625</b>	<b>2,567</b>	<b>2,949</b>	<b>3,940</b>

Table 31C

## Comprehensive 2020-2022

STATE	Residual Business					
	Pure Premium			Loss Ratio		
	2022	2021	2020	2022	2021	2020
Alabama	-	-	-	-	-	-
Alaska	0.00	-	0.00	-	-	0.00
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	0.00	-	-
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	-	-	-	-	-	-
Delaware	-	-	-	-	-	0.00
District of Columbia	3,968.67	-35.41	304.24	476.91	-4.03	37.73
Florida	590.22	258.58	70.47	139.45	67.10	27.23
Georgia	-	-	-	-	-	-
Hawaii	0.00	0.00	0.00	0.00	0.00	0.00
Idaho	0.00	0.00	-	0.00	0.00	-
Illinois	0.00	0.00	123.17	0.00	0.00	19.61
Indiana	-	0.00	0.00	-	0.00	0.00
Iowa	0.00	0.00	-	0.00	0.00	0.00
Kansas	39.00	154.05	281.94	6.88	28.89	51.39
Kentucky	-	-	-	-	-	-
Louisiana	-	0.00	32,071.00	-	0.00	261.60
Maine	-	0.00	0.00	0.00	0.00	0.00
Maryland	241.34	195.98	147.72	83.32	65.45	47.69
Massachusetts	276.43	219.71	181.17	111.65	91.16	75.76
Michigan	112.17	25.05	156.06	18.69	6.50	68.81
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	0.00
Nebraska	-	-	-	-	-	-
Nevada	-	0.00	0.00	-	0.00	0.00
New Hampshire	0.00	0.00	0.00	0.00	0.00	0.00
New Jersey	173.94	574.49	113.36	46.38	172.19	35.82
New Mexico	-	-	-	-	0.00	0.00
New York	232.17	248.54	254.10	38.17	47.64	51.10
North Carolina	-	-	-	-	-	-
North Dakota	-	0.00	0.00	-	0.00	0.00
Ohio	-	0.00	-	-	-	-
Oklahoma	-	0.00	0.00	-	0.00	0.00
Oregon	0.00	-	0.00	0.00	0.00	0.00
Pennsylvania	-319.00	377.63	1,226.60	-32.84	44.67	126.54
Rhode Island	6.54	0.00	2.47	0.38	0.00	0.14
South Carolina	0.00	0.00	0.00	0.00	0.00	0.00
South Dakota	-	-	-	-	-	-
Tennessee	-	-	-	-	-	-
Texas	n/a	n/a	n/a	-	-	-
Utah	-	-	-	-	-	-
Vermont	0.00	0.00	0.00	0.00	0.00	0.00
Virginia	36.13	970.72	22.19	13.67	387.26	7.27
Washington	-	-	-	-	-	-
West Virginia	0.00	-	-	0.00	0.00	-
Wisconsin	-	0.00	0.00	-	0.00	0.00
Wyoming	-	-	-	-	-	-
<b>Countrywide</b>	<b>257.26</b>	<b>235.42</b>	<b>175.56</b>	<b>87.77</b>	<b>84.07</b>	<b>63.29</b>
<b>CW w/o Texas</b>	<b>257.26</b>	<b>235.42</b>	<b>175.56</b>	<b>87.77</b>	<b>84.07</b>	<b>63.29</b>

Table 31D

## Comprehensive 2020-2022

STATE	Residual Business					
	Frequency			Severity		
	2022	2021	2020	2022	2021	2020
Alabama	-	-	-	-	-	-
Alaska	0.00	-	0.00	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	-	-
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	-	-	-	-	-	-
Delaware	-	-	-	-	-	-
District of Columbia	16.67	0.00	8.11	23,812.00	-	3,752.33
Florida	7.41	16.13	7.89	7,968.00	1,603.20	892.67
Georgia	-	-	-	-	73.00	-
Hawaii	0.00	0.00	0.00	-	-	-
Idaho	0.00	0.00	-	-	-	-
Illinois	0.00	0.00	5.56	-	-	2,217.00
Indiana	-	0.00	0.00	-	-	-
Iowa	0.00	0.00	-	-	-	-
Kansas	2.63	3.45	8.39	1,482.00	4,467.33	3,359.83
Kentucky	-	-	-	-	-	-
Louisiana	-	0.00	0.00	-	-	-
Maine	-	0.00	0.00	-	-	-
Maryland	4.31	4.33	3.86	5,601.95	4,522.46	3,826.65
Massachusetts	19.96	17.86	16.45	1,384.67	1,230.53	1,101.57
Michigan	3.70	2.38	5.13	3,028.50	1,052.00	3,043.17
Minnesota	0.00	-	0.00	-	-	-
Mississippi	-	-	-	-	-	-
Missouri	-	0.00	0.00	-	-	-
Montana	-	-	0.00	-	-	-
Nebraska	-	-	-	-	-	-
Nevada	-	0.00	0.00	-	-	-
New Hampshire	0.00	0.00	0.00	-	-	-
New Jersey	4.11	5.84	2.44	4,236.57	9,840.95	4,647.91
New Mexico	-	-	-	-	-	-
New York	7.12	7.82	7.08	3,262.38	3,179.18	3,589.15
North Carolina	-	-	-	-	-	-
North Dakota	-	0.00	0.00	-	-	-
Ohio	-	0.00	-	-	-	-
Oklahoma	-	0.00	0.00	-	-	-
Oregon	0.00	-	0.00	-	-	-
Pennsylvania	0.00	12.50	20.00	-	3,021.00	6,133.00
Rhode Island	3.85	0.00	2.33	170.00	-	106.00
South Carolina	0.00	0.00	0.00	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	-	-	-	-	-	-
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	-	-	-	-	-	-
Vermont	0.00	0.00	0.00	-	-	-
Virginia	13.33	22.22	0.00	271.00	4,368.25	-
Washington	-	-	-	-	-	-
West Virginia	0.00	-	-	-	-	-
Wisconsin	-	0.00	50.00	-	-	0.00
Wyoming	-	-	-	-	-	-
<b>Countrywide</b>	<b>13.68</b>	<b>13.17</b>	<b>12.25</b>	<b>1,880.67</b>	<b>1,788.18</b>	<b>1,433.15</b>
<b>CW w/o Texas</b>	<b>13.68</b>	<b>13.17</b>	<b>12.25</b>	<b>1,880.67</b>	<b>1,788.18</b>	<b>1,433.15</b>

Table 32A

## Comprehensive 2020-2022

STATE	Total Business					
	Earned Premiums			Earned Exposures		
	2022	2021	2020	2022	2021	2020
Alabama	506,939,738	473,298,368	454,827,168	2,952,790	2,908,558	2,803,622
Alaska	56,333,183	53,971,622	53,954,975	402,458	394,033	383,728
Arizona	832,115,990	754,072,623	716,468,238	4,028,911	3,964,295	3,811,658
Arkansas	372,889,722	353,990,998	339,388,547	1,594,262	1,565,301	1,506,601
California	2,213,666,631	2,101,929,716	2,041,765,163	21,645,957	21,427,543	20,994,842
Colorado	1,105,286,000	962,151,424	910,726,585	3,272,371	3,216,478	3,144,861
Connecticut	258,659,975	239,209,575	232,039,062	1,745,479	1,912,168	1,990,807
Delaware	80,683,701	73,492,020	71,133,381	629,752	616,887	592,332
District of Columbia	41,190,830	39,948,827	40,596,537	225,653	227,615	221,210
Florida	1,823,353,285	1,622,404,871	1,523,166,658	12,496,201	12,177,695	11,606,788
Georgia	990,265,873	923,879,200	888,356,182	5,988,518	5,862,789	5,604,655
Hawaii	69,332,884	66,541,114	66,892,458	785,156	764,967	737,865
Idaho	129,079,996	118,929,893	110,886,120	998,404	961,271	899,031
Illinois	856,499,957	768,258,433	750,110,623	6,371,101	6,338,789	6,195,448
Indiana	522,712,142	485,001,285	467,453,751	4,052,196	3,983,566	3,862,989
Iowa	483,635,209	444,291,940	423,139,685	2,021,777	2,009,967	1,971,789
Kansas	470,827,281	445,681,132	433,572,962	1,648,118	1,640,246	1,603,281
Kentucky	395,234,018	372,677,598	365,256,231	2,432,037	2,407,386	2,364,395
Louisiana	547,290,114	504,024,482	492,388,653	2,258,791	2,237,443	2,173,359
Maine	106,547,670	97,431,366	92,974,737	908,158	889,590	871,130
Maryland	520,287,864	490,419,603	500,301,112	3,663,234	3,650,181	3,598,080
Massachusetts	644,632,474	617,276,317	612,616,610	4,187,221	4,129,122	4,050,201
Michigan	800,593,352	727,085,397	691,477,302	4,967,463	4,825,413	4,641,708
Minnesota	805,444,367	729,145,286	705,665,939	3,526,728	3,534,744	3,488,759
Mississippi	341,076,589	317,906,563	301,386,049	1,438,405	1,430,470	1,364,920
Missouri	725,949,663	676,081,972	648,967,177	3,223,918	3,213,284	3,130,078
Montana	181,124,991	162,653,723	149,038,199	595,906	571,417	525,442
Nebraska	329,931,485	302,472,538	289,666,069	1,166,980	1,155,099	1,125,742
Nevada	159,283,155	151,908,153	149,492,907	1,705,125	1,664,225	1,575,346
New Hampshire	100,438,622	94,661,568	92,922,441	915,521	901,826	883,214
New Jersey	552,261,399	520,681,971	518,140,658	4,881,885	4,810,432	4,735,504
New Mexico	211,385,312	201,702,449	199,989,276	1,063,511	1,050,799	1,001,719
New York	1,349,086,270	1,272,812,345	1,237,057,888	8,162,157	8,125,292	8,032,453
North Carolina	936,473,084	870,502,854	831,751,682	6,487,606	6,461,166	6,201,491
North Dakota	126,935,288	117,444,719	117,441,728	487,734	475,729	467,696
Ohio	829,342,494	770,492,044	760,832,564	6,883,248	6,877,710	6,798,205
Oklahoma	517,377,217	482,552,296	466,586,977	1,941,528	1,942,426	1,870,795
Oregon	243,235,855	216,425,240	210,833,882	2,493,261	2,476,401	2,386,632
Pennsylvania	1,248,821,875	1,141,141,612	1,113,301,178	7,601,211	7,568,443	7,421,332
Rhode Island	75,292,730	70,865,539	67,667,765	557,064	553,328	544,876
South Carolina	668,072,302	630,922,848	592,284,160	3,360,856	3,250,750	3,045,698
South Dakota	194,963,979	176,614,163	166,576,205	511,939	498,764	482,557
Tennessee	658,969,731	599,326,539	567,211,769	4,098,231	3,992,812	3,824,531
Texas	4,373,551,751	3,997,786,757	3,854,124,184	n/a	n/a	n/a
Utah	202,456,853	189,366,268	180,613,875	1,787,295	1,762,502	1,669,262
Vermont	54,333,481	52,101,305	50,799,498	393,672	384,885	376,498
Virginia	760,079,991	691,083,687	691,702,045	5,411,183	5,440,769	5,384,809
Washington	404,434,663	384,540,293	375,673,993	4,078,555	4,011,674	3,874,898
West Virginia	216,937,799	202,014,840	200,609,574	1,002,012	998,067	984,393
Wisconsin	633,673,574	568,932,644	557,501,880	3,679,188	3,612,780	3,545,504
Wyoming	111,603,942	101,325,901	95,227,003	308,425	306,564	294,913
<b>Countrywide</b>	<b>30,840,596,351</b>	<b>28,429,433,921</b>	<b>27,472,559,305</b>	<b>167,039,152</b>	<b>165,183,661</b>	<b>160,667,647</b>
<b>CW w/o Texas</b>	<b>26,467,044,600</b>	<b>24,431,647,164</b>	<b>23,618,435,121</b>	<b>167,039,152</b>	<b>165,183,661</b>	<b>160,667,647</b>

Table 32B

## Comprehensive 2020-2022

STATE	Total Business					
	Incurred Losses			Incurred Claims		
	2022	2021	2020	2022	2021	2020
Alabama	416,842,471	390,306,278	368,856,587	213,600	213,813	214,720
Alaska	43,809,532	33,007,365	32,101,114	32,886	31,728	33,462
Arizona	664,686,770	586,231,105	517,017,281	703,621	692,145	731,081
Arkansas	477,859,798	226,005,886	237,482,089	145,943	107,513	112,338
California	2,381,924,974	1,982,439,198	1,462,068,541	990,838	920,206	768,199
Colorado	607,815,309	473,852,177	468,654,092	370,741	347,335	340,390
Connecticut	230,039,388	241,958,589	193,471,250	127,633	136,544	140,738
Delaware	71,734,359	60,676,202	56,469,948	39,483	38,322	41,899
District of Columbia	43,330,966	33,966,422	32,990,356	20,422	19,564	24,443
Florida	3,169,460,259	1,184,867,905	1,211,046,982	1,104,940	937,847	1,000,399
Georgia	880,999,752	702,415,244	633,518,480	405,800	378,238	409,512
Hawaii	47,737,538	47,809,132	38,038,119	30,087	31,220	35,029
Idaho	104,507,541	84,455,294	70,071,519	89,435	87,697	81,050
Illinois	818,386,529	627,364,950	633,248,645	336,978	303,278	311,725
Indiana	446,447,309	392,713,948	297,347,822	190,286	187,232	167,800
Iowa	481,384,625	333,575,565	443,955,206	129,654	117,041	142,707
Kansas	312,082,356	260,441,827	219,866,281	110,155	111,611	109,828
Kentucky	383,740,125	297,797,200	241,942,295	165,844	159,485	142,233
Louisiana	358,907,100	719,073,247	463,132,446	195,161	253,891	219,544
Maine	103,226,948	76,905,735	76,669,463	56,018	49,942	53,480
Maryland	504,277,225	386,046,787	351,989,853	259,008	245,736	276,002
Massachusetts	481,878,250	438,162,149	352,575,310	492,818	458,369	415,655
Michigan	834,487,344	733,818,905	559,193,040	432,671	389,018	350,982
Minnesota	1,031,722,390	555,170,135	521,800,361	425,566	338,435	339,806
Mississippi	261,454,688	237,002,327	251,252,841	108,085	108,813	111,533
Missouri	583,248,225	416,967,156	491,798,231	217,393	197,262	220,828
Montana	160,859,260	100,790,142	95,340,997	54,109	46,896	46,496
Nebraska	384,740,046	158,198,383	151,109,359	107,772	79,150	80,232
Nevada	154,078,790	111,208,655	95,507,769	94,557	87,099	92,522
New Hampshire	91,359,581	71,273,607	60,857,511	67,012	59,254	59,076
New Jersey	486,768,636	1,084,867,598	413,254,127	223,371	248,784	228,461
New Mexico	165,040,252	147,329,150	100,821,514	80,260	80,591	76,365
New York	1,327,385,040	1,431,408,905	1,012,332,398	654,883	619,606	631,855
North Carolina	719,544,046	587,679,311	537,181,930	344,767	328,072	300,763
North Dakota	112,995,110	99,347,086	70,724,279	41,229	34,794	33,930
Ohio	891,303,395	619,598,108	563,443,195	364,004	320,060	321,277
Oklahoma	315,983,689	394,501,479	314,408,116	100,771	113,316	111,384
Oregon	267,376,801	229,835,847	177,353,987	149,730	150,095	140,439
Pennsylvania	1,144,196,573	1,045,839,607	885,967,498	470,755	452,157	440,011
Rhode Island	71,823,502	57,453,146	51,091,881	35,186	30,992	30,021
South Carolina	514,898,282	413,608,551	398,605,009	370,435	357,863	355,778
South Dakota	175,018,035	125,633,527	184,640,501	50,505	44,667	53,062
Tennessee	565,862,909	459,395,843	423,886,954	256,533	232,403	196,031
Texas	2,806,619,199	2,998,778,516	2,102,291,986	n/a	n/a	n/a
Utah	171,449,580	142,806,494	138,209,909	157,336	150,847	149,949
Vermont	48,981,256	36,993,716	32,195,150	33,688	29,095	28,046
Virginia	671,033,324	539,982,600	504,425,751	434,594	413,764	433,465
Washington	496,254,282	353,289,134	259,700,913	317,631	285,431	267,935
West Virginia	200,073,686	163,598,364	142,027,139	65,723	60,633	57,938
Wisconsin	769,133,902	504,745,071	404,679,616	237,267	204,912	186,704
Wyoming	56,655,306	59,989,882	84,515,574	24,843	26,411	30,280
<b>Countrywide</b>	<b>28,511,426,253</b>	<b>23,461,183,450</b>	<b>19,431,131,215</b>	<b>12,132,027</b>	<b>11,319,177</b>	<b>11,147,403</b>
<b>CW w/o Texas</b>	<b>25,704,807,054</b>	<b>20,462,404,934</b>	<b>17,328,839,229</b>	<b>12,132,027</b>	<b>11,319,177</b>	<b>11,147,403</b>

Table 32C

## Comprehensive 2020-2022

STATE	Pure Premium			Loss Ratio		
	2022	2021	2020	2022	2021	2020
Alabama	141.17	134.19	131.56	82.23	82.47	81.10
Alaska	108.85	83.77	83.66	77.77	61.16	59.50
Arizona	164.98	147.88	135.64	79.88	77.74	72.16
Arkansas	299.74	144.38	157.63	128.15	63.85	69.97
California	110.04	92.52	69.64	107.60	94.32	71.61
Colorado	185.74	147.32	149.02	54.99	49.25	51.46
Connecticut	131.79	126.54	97.18	88.94	101.15	83.38
Delaware	113.91	98.36	95.33	88.91	82.56	79.39
District of Columbia	192.02	149.23	149.14	105.20	85.02	81.26
Florida	253.63	97.30	104.34	173.83	73.03	79.51
Georgia	147.11	119.81	113.03	88.97	76.03	71.31
Hawaii	60.80	62.50	51.55	68.85	71.85	56.86
Idaho	104.67	87.86	77.94	80.96	71.01	63.19
Illinois	128.45	98.97	102.21	95.55	81.66	84.42
Indiana	110.17	98.58	76.97	85.41	80.97	63.61
Iowa	238.10	165.96	225.15	99.53	75.08	104.92
Kansas	189.36	158.78	137.14	66.28	58.44	50.71
Kentucky	157.79	123.70	102.33	97.09	79.91	66.24
Louisiana	158.89	321.38	213.10	65.58	142.67	94.06
Maine	113.67	86.45	88.01	96.88	78.93	82.46
Maryland	137.66	105.76	97.83	96.92	78.72	70.36
Massachusetts	115.08	106.12	87.05	74.75	70.98	57.55
Michigan	167.99	152.07	120.47	104.23	100.93	80.87
Minnesota	292.54	157.06	149.57	128.09	76.14	73.94
Mississippi	181.77	165.68	184.08	76.66	74.55	83.37
Missouri	180.91	129.76	157.12	80.34	61.67	75.78
Montana	269.94	176.39	181.45	88.81	61.97	63.97
Nebraska	329.69	136.96	134.23	116.61	52.30	52.17
Nevada	90.36	66.82	60.63	96.73	73.21	63.89
New Hampshire	99.79	79.03	68.90	90.96	75.29	65.49
New Jersey	99.71	225.52	87.27	88.14	208.36	79.76
New Mexico	155.18	140.21	100.65	78.08	73.04	50.41
New York	162.63	176.17	126.03	98.39	112.46	81.83
North Carolina	110.91	90.96	86.62	76.84	67.51	64.58
North Dakota	231.67	208.83	151.22	89.02	84.59	60.22
Ohio	129.49	90.09	82.88	107.47	80.42	74.06
Oklahoma	162.75	203.10	168.06	61.07	81.75	67.38
Oregon	107.24	92.81	74.31	109.92	106.20	84.12
Pennsylvania	150.53	138.18	119.38	91.62	91.65	79.58
Rhode Island	128.93	103.83	93.77	95.39	81.07	75.50
South Carolina	153.20	127.23	130.87	77.07	65.56	67.30
South Dakota	341.87	251.89	382.63	89.77	71.13	110.84
Tennessee	138.07	115.06	110.83	85.87	76.65	74.73
Texas	n/a	n/a	n/a	64.17	75.01	54.55
Utah	95.93	81.02	82.80	84.68	75.41	76.52
Vermont	124.42	96.12	85.51	90.15	71.00	63.38
Virginia	124.01	99.25	93.68	88.28	78.14	72.93
Washington	121.67	88.07	67.02	122.70	91.87	69.13
West Virginia	199.67	163.92	144.28	92.23	80.98	70.80
Wisconsin	209.05	139.71	114.14	121.38	88.72	72.59
Wyoming	183.69	195.68	286.58	50.76	59.20	88.75
<b>Countrywide</b>	<b>170.69</b>	<b>142.03</b>	<b>120.94</b>	<b>92.45</b>	<b>82.52</b>	<b>70.73</b>
<b>CW w/o Texas</b>	<b>153.88</b>	<b>123.88</b>	<b>107.86</b>	<b>97.12</b>	<b>83.75</b>	<b>73.37</b>

Table 32D

Comprehensive 2020-2022

STATE	Total Business					
	Frequency			Severity		
	2022	2021	2020	2022	2021	2020
Alabama	7.23	7.35	7.66	1,951.51	1,825.46	1,717.85
Alaska	8.17	8.05	8.72	1,332.16	1,040.32	959.33
Arizona	17.46	17.46	19.18	944.67	846.98	707.20
Arkansas	9.15	6.87	7.46	3,274.29	2,102.13	2,114.00
California	4.58	4.29	3.66	2,403.95	2,154.34	1,903.24
Colorado	11.33	10.80	10.82	1,639.46	1,364.25	1,376.82
Connecticut	7.31	7.14	7.07	1,802.35	1,772.02	1,374.69
Delaware	6.27	6.21	7.07	1,816.84	1,583.33	1,347.76
District of Columbia	9.05	8.60	11.05	2,121.78	1,736.17	1,349.69
Florida	8.84	7.70	8.62	2,868.45	1,263.39	1,210.56
Georgia	6.78	6.45	7.31	2,171.02	1,857.07	1,547.01
Hawaii	3.83	4.08	4.75	1,586.65	1,531.36	1,085.90
Idaho	8.96	9.12	9.02	1,168.53	963.04	864.55
Illinois	5.29	4.78	5.03	2,428.61	2,068.61	2,031.43
Indiana	4.70	4.70	4.34	2,346.19	2,097.47	1,772.04
Iowa	6.41	5.82	7.24	3,712.84	2,850.07	3,110.96
Kansas	6.68	6.80	6.85	2,833.12	2,333.48	2,001.91
Kentucky	6.82	6.62	6.02	2,313.86	1,867.24	1,701.03
Louisiana	8.64	11.35	10.10	1,839.03	2,832.21	2,109.52
Maine	6.17	5.61	6.14	1,842.75	1,539.90	1,433.61
Maryland	7.07	6.73	7.67	1,946.96	1,570.98	1,275.32
Massachusetts	11.77	11.10	10.26	977.80	955.92	848.24
Michigan	8.71	8.06	7.56	1,928.69	1,886.34	1,593.22
Minnesota	12.07	9.57	9.74	2,424.35	1,640.40	1,535.58
Mississippi	7.51	7.61	8.17	2,418.97	2,178.07	2,252.72
Missouri	6.74	6.14	7.06	2,682.92	2,113.77	2,227.06
Montana	9.08	8.21	8.85	2,972.87	2,149.23	2,050.52
Nebraska	9.24	6.85	7.13	3,569.94	1,998.72	1,883.41
Nevada	5.55	5.23	5.87	1,629.48	1,276.81	1,032.27
New Hampshire	7.32	6.57	6.69	1,363.33	1,202.85	1,030.16
New Jersey	4.58	5.17	4.82	2,179.19	4,360.68	1,808.86
New Mexico	7.55	7.67	7.62	2,056.32	1,828.11	1,320.26
New York	8.02	7.63	7.87	2,026.90	2,310.19	1,602.16
North Carolina	5.31	5.08	4.85	2,087.04	1,791.31	1,786.06
North Dakota	8.45	7.31	7.25	2,740.67	2,855.29	2,084.42
Ohio	5.29	4.65	4.73	2,448.61	1,935.88	1,753.76
Oklahoma	5.19	5.83	5.95	3,135.66	3,481.43	2,822.74
Oregon	6.01	6.06	5.88	1,785.73	1,531.27	1,262.85
Pennsylvania	6.19	5.97	5.93	2,430.56	2,313.00	2,013.51
Rhode Island	6.32	5.60	5.51	2,041.25	1,853.81	1,701.87
South Carolina	11.02	11.01	11.68	1,389.98	1,155.77	1,120.38
South Dakota	9.87	8.96	11.00	3,465.36	2,812.67	3,479.71
Tennessee	6.26	5.82	5.13	2,205.81	1,976.72	2,162.35
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	8.80	8.56	8.98	1,089.70	946.70	921.71
Vermont	8.56	7.56	7.45	1,453.97	1,271.48	1,147.94
Virginia	8.03	7.60	8.05	1,544.05	1,305.05	1,163.71
Washington	7.79	7.12	6.91	1,562.36	1,237.74	969.27
West Virginia	6.56	6.08	5.89	3,044.20	2,698.17	2,451.36
Wisconsin	6.45	5.67	5.27	3,241.64	2,463.23	2,167.49
Wyoming	8.05	8.62	10.27	2,280.53	2,271.40	2,791.14
<b>Countrywide</b>	<b>7.26</b>	<b>6.85</b>	<b>6.94</b>	<b>2,350.10</b>	<b>2,072.69</b>	<b>1,743.11</b>
<b>CW w/o Texas</b>	<b>7.26</b>	<b>6.85</b>	<b>6.94</b>	<b>2,118.76</b>	<b>1,807.76</b>	<b>1,554.52</b>

# Traffic Conditions

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## 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* (2020–2022). Fatal injury accident data are for motor vehicle accidents only.

Table 33

## Traffic Conditions 2020-2022

Fatal Accident Rates						
STATE	Per 100 Million Vehicle Miles			Per 1,000 Registered Vehicles		
	2022	2021	2020	2022	2021	2020
Alabama	1.38	1.37	1.38	0.19	0.18	0.18
Alaska	1.50	1.22	1.21	0.13	0.11	0.08
Arizona	1.71	1.62	1.60	0.22	0.21	0.18
Arkansas	1.67	1.80	1.88	0.21	0.22	0.23
California	1.40	1.45	1.28	0.15	0.15	0.13
Colorado	1.42	1.28	1.28	0.15	0.14	0.12
Connecticut	1.21	1.05	0.99	0.13	0.11	0.11
Delaware	1.64	1.34	1.39	0.37	0.30	0.12
District of Columbia	0.94	1.26	1.19	0.09	0.11	0.10
Florida	1.55	1.72	1.60	0.19	0.20	0.19
Georgia	1.39	1.50	1.43	0.20	0.20	0.19
Hawaii	1.13	0.94	0.97	0.10	0.08	0.07
Idaho	1.12	1.41	1.23	0.11	0.14	0.12
Illinois	1.22	1.37	1.27	0.13	0.12	0.12
Indiana	0.99	1.19	1.17	0.18	0.17	0.15
Iowa	1.03	1.08	1.13	0.09	0.10	0.09
Kansas	1.31	1.33	1.53	0.16	0.17	0.17
Kentucky	1.55	1.68	1.68	0.18	0.19	0.18
Louisiana	1.60	1.77	1.71	0.20	0.26	0.22
Maine	1.24	1.05	1.25	0.15	0.12	0.15
Maryland	0.99	0.99	1.11	0.12	0.12	0.14
Massachusetts	0.76	0.70	0.63	0.09	0.08	0.07
Michigan	1.17	1.18	1.25	0.12	0.12	0.13
Minnesota	0.77	0.85	0.76	0.08	0.09	0.07
Mississippi	1.76	1.88	1.90	0.31	0.33	0.37
Missouri	1.33	1.27	1.36	0.20	0.19	0.18
Montana	1.58	1.77	1.76	0.12	0.14	0.13
Nebraska	1.15	1.04	1.20	0.13	0.12	0.12
Nevada	1.50	1.42	1.26	0.16	0.15	0.13
New Hampshire	1.10	0.90	0.87	0.11	0.09	0.08
New Jersey	0.91	0.94	0.88	0.12	0.11	0.10
New Mexico	1.74	1.80	1.68	0.26	0.27	0.23
New York	1.02	1.08	1.02	0.14	0.14	0.10
North Carolina	1.37	1.44	1.45	0.19	0.20	0.18
North Dakota	1.07	1.09	1.14	0.09	0.11	0.12
Ohio	1.15	1.20	1.19	0.12	0.13	0.12
Oklahoma	1.59	1.70	1.55	0.22	0.24	0.18
Oregon	1.64	1.63	1.57	0.15	0.15	0.13
Pennsylvania	1.18	1.20	1.28	0.11	0.12	0.11
Rhode Island	0.69	0.84	0.98	0.07	0.08	0.08
South Carolina	1.85	2.08	1.97	0.21	0.24	0.24
South Dakota	1.35	1.48	1.45	0.11	0.12	0.12
Tennessee	1.58	1.61	1.59	0.20	0.20	0.21
Texas	1.52	1.58	1.49	0.19	0.20	0.18
Utah	0.93	0.99	0.91	0.12	0.12	0.12
Vermont	1.07	1.12	1.03	0.13	0.13	0.11
Virginia	1.23	1.21	1.12	0.13	0.13	0.11
Washington	1.25	1.17	1.04	0.10	0.09	0.08
West Virginia	1.72	1.75	1.66	0.16	0.24	0.17
Wisconsin	0.90	0.95	1.07	0.11	0.11	0.11
Wyoming	1.44	0.99	1.30	0.16	0.13	0.15
<b>Countrywide</b>	<b>1.33</b>	<b>1.38</b>	<b>1.34</b>	<b>0.16</b>	<b>0.16</b>	<b>0.15</b>

Source: Federal Highway Administration

Table 34

## Traffic Conditions 2020-2022

STATE	Traffic Density					
	Vehicle Miles Per Highway Mile			Vehicle Miles Per Registered Vehicle		
	2022	2021	2020	2022	2021	2020
Alabama	726,241	717,651	678,056	13,418	13,421	13,048
Alaska	310,609	325,158	300,091	8,383	8,710	6,926
Arizona	1,022,173	986,321	981,935	13,106	12,751	11,084
Arkansas	388,855	386,852	341,763	12,358	12,324	12,363
California	1,731,126	1,753,090	1,707,724	10,398	10,179	10,124
Colorado	602,287	602,334	545,270	10,925	10,952	9,406
Connecticut	1,388,382	1,356,977	1,383,309	10,969	10,844	10,710
Delaware	1,501,540	1,551,519	1,278,843	22,302	22,670	8,328
District of Columbia	2,250,398	2,137,358	1,999,108	9,091	9,026	8,586
Florida	1,839,471	1,759,504	1,684,994	11,979	11,733	11,661
Georgia	1,024,721	960,101	901,962	14,422	13,623	13,450
Hawaii	2,274,563	2,208,618	1,951,854	8,450	8,244	7,273
Idaho	327,879	357,353	326,689	9,734	10,017	9,366
Illinois	710,583	668,027	644,693	10,331	9,123	9,131
Indiana	984,504	803,871	788,875	18,416	14,680	12,789
Iowa	284,528	287,603	259,073	9,126	9,063	8,275
Kansas	225,404	227,709	198,796	12,540	12,598	11,084
Kentucky	602,810	602,128	581,653	11,482	11,165	10,667
Louisiana	856,858	830,242	758,857	12,603	14,546	12,866
Maine	641,393	637,513	572,673	11,775	10,965	12,086
Maryland	1,742,162	1,741,224	1,569,053	11,784	11,777	12,415
Massachusetts	1,547,565	1,605,075	1,470,229	11,303	11,684	11,050
Michigan	785,830	792,705	709,167	10,484	10,402	10,534
Minnesota	401,284	400,183	363,628	10,546	10,811	9,477
Mississippi	513,910	527,035	511,727	17,621	17,361	19,555
Missouri	598,815	601,251	549,333	15,161	14,593	13,332
Montana	181,389	183,252	164,704	7,306	7,648	7,577
Nebraska	222,604	222,330	203,836	11,102	11,268	10,309
Nevada	583,918	573,761	527,925	10,660	10,422	10,174
New Hampshire	817,415	809,099	738,356	9,839	9,850	9,349
New Jersey	1,941,271	1,899,692	1,701,470	12,867	12,097	11,273
New Mexico	371,830	371,623	329,527	14,795	14,851	13,746
New York	1,008,372	934,161	897,304	13,776	12,664	9,367
North Carolina	1,102,474	1,089,388	985,068	13,573	13,822	12,438
North Dakota	103,825	104,688	99,148	8,764	10,425	10,161
Ohio	899,853	919,661	838,389	10,428	10,777	10,098
Oklahoma	386,084	388,228	364,969	13,957	14,085	11,679
Oregon	462,136	463,904	408,883	9,148	9,504	8,132
Pennsylvania	819,727	849,370	728,058	9,518	9,728	8,517
Rhode Island	1,153,134	1,249,221	1,139,306	9,635	9,689	8,142
South Carolina	764,022	725,911	681,554	11,514	11,563	12,137
South Dakota	124,407	122,943	119,251	8,310	8,258	8,366
Tennessee	863,212	857,518	794,250	12,554	12,673	13,454
Texas	899,574	884,759	823,148	12,675	12,573	11,796
Utah	700,622	687,775	619,755	12,559	12,424	12,842
Vermont	501,139	464,989	421,589	12,042	11,366	10,376
Virginia	1,087,083	1,058,748	1,007,721	10,841	10,732	10,255
Washington	735,562	727,673	662,266	7,686	7,486	7,626
West Virginia	394,213	414,021	412,927	9,544	13,727	9,948
Wisconsin	571,563	561,684	497,619	12,250	11,934	10,787
Wyoming	310,085	369,172	326,125	10,822	13,179	11,772
<b>Countrywide</b>	<b>761,461</b>	<b>748,049</b>	<b>695,885</b>	<b>11,708</b>	<b>11,526</b>	<b>10,851</b>

Source: Federal Highway Administration

# Crime

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## Crime

Vehicle theft rates play a role in determining the cost of comprehensive auto insurance coverage. Countrywide, the vehicle theft rate has slightly increased going from 3.13 thefts per 1,000 registered vehicles in 2021 to 3.47 thefts per 1,000 registered vehicles in 2022.

Theft data were obtained from the FBI, *Uniform Crime Reports* (2020–2022). Registered vehicle numbers were obtained from the Federal Highway Administration, *Highway Statistics* (2020–2022).

Table 35

## Crime 2020-2022

## Vehicle Thefts

STATE	Number of Thefts per 1,000 Registered Vehicles		
	2022	2021	2020
Alabama	2.09	1.81	2.10
Alaska	2.78	2.71	2.57
Arizona	3.17	3.05	3.02
Arkansas	2.47	2.72	2.89
California	6.14	5.82	5.68
Colorado	9.36	8.41	5.89
Connecticut	2.65	2.86	3.02
Delaware	4.03	3.72	1.66
District of Columbia	10.34	11.35	9.63
Florida	1.53	1.17	2.14
Georgia	2.55	2.34	2.96
Hawaii	4.89	5.21	4.42
Idaho	0.91	0.89	0.95
Illinois	3.54	2.05	2.07
Indiana	2.60	2.67	2.58
Iowa	1.46	1.66	1.73
Kansas	2.82	3.13	2.88
Kentucky	2.43	2.56	2.64
Louisiana	3.19	3.48	3.30
Maine	0.80	0.68	0.80
Maryland	3.00	2.49	2.55
Massachusetts	1.38	1.35	1.40
Michigan	2.95	2.33	2.24
Minnesota	3.03	2.72	2.60
Mississippi	2.26	2.40	3.00
Missouri	5.78	4.46	4.43
Montana	1.37	1.72	1.68
Nebraska	2.83	2.45	2.68
Nevada	6.04	5.24	4.26
New Hampshire	0.70	0.74	0.82
New Jersey	2.59	2.01	1.75
New Mexico	6.29	5.63	5.21
New York	3.19	2.56	1.80
North Carolina	2.42	2.34	2.40
North Dakota	1.91	2.45	2.40
Ohio	2.62	2.05	1.97
Oklahoma	3.97	4.86	4.18
Oregon	5.81	5.19	4.18
Pennsylvania	2.04	1.64	1.50
Rhode Island	2.24	2.13	1.79
South Carolina	2.61	2.98	3.31
South Dakota	1.80	1.73	1.99
Tennessee	3.91	3.18	3.72
Texas	4.35	3.94	3.81
Utah	2.58	3.17	4.37
Vermont	1.06	0.82	0.46
Virginia	1.86	1.54	1.46
Washington	6.56	4.61	3.89
West Virginia	1.04	1.69	1.41
Wisconsin	2.47	3.39	1.76
Wyoming	1.09	1.54	1.16
<b>Countrywide</b>	<b>3.47</b>	<b>3.13</b>	<b>3.03</b>

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 increased to 95 persons per square mile in 2022. Per capita disposable personal income decreased from \$56,175 in 2021 to \$56,062 in 2022. 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 2020-2022

STATE	Population Densities			% of Population in Urban Areas, 2020
	Persons per Square Mile			
	2022	2021	2020	
Alabama	100	100	99	57.7%
Alaska	1	1	1	64.9%
Arizona	65	64	63	89.3%
Arkansas	59	58	58	55.5%
California	251	251	254	94.2%
Colorado	56	56	56	86.0%
Connecticut	747	745	745	86.3%
Delaware	524	516	508	82.6%
District of Columbia	11,071	10,949	11,281	100.0%
Florida	417	407	401	91.5%
Georgia	189	187	186	74.1%
Hawaii	224	225	227	86.1%
Idaho	24	23	22	69.2%
Illinois	227	229	231	86.9%
Indiana	191	190	189	71.2%
Iowa	57	57	57	63.2%
Kansas	36	36	36	72.3%
Kentucky	114	114	114	58.7%
Louisiana	106	107	108	71.5%
Maine	45	45	44	38.6%
Maryland	638	636	636	85.6%
Massachusetts	900	897	901	91.3%
Michigan	178	177	178	73.5%
Minnesota	72	72	72	71.9%
Mississippi	63	63	63	46.3%
Missouri	90	90	90	69.5%
Montana	8	8	7	53.4%
Nebraska	26	26	26	73.0%
Nevada	29	29	28	94.1%
New Hampshire	156	155	154	58.3%
New Jersey	1,264	1,260	1,263	93.8%
New Mexico	17	17	17	74.5%
New York	418	421	429	87.4%
North Carolina	220	217	215	66.7%
North Dakota	11	11	11	61.0%
Ohio	288	288	289	76.3%
Oklahoma	59	58	58	64.6%
Oregon	44	44	44	80.5%
Pennsylvania	290	291	291	76.5%
Rhode Island	1,063	1,061	1,061	91.1%
South Carolina	176	173	170	67.9%
South Dakota	12	12	12	57.2%
Tennessee	171	169	168	66.2%
Texas	115	113	112	83.7%
Utah	41	40	40	89.8%
Vermont	70	70	70	35.1%
Virginia	220	219	219	75.6%
Washington	117	117	116	83.4%
West Virginia	74	74	75	44.6%
Wisconsin	109	109	109	67.1%
Wyoming	6	6	6	62.0%
<b>Countrywide</b>	<b>95</b>	<b>94</b>	<b>94</b>	<b>80.0%</b>

Source: U.S. Bureau of the Census

Table 37

## Economic / Demographic Data 2020-2022

STATE	Disposable Income		
	Per Capita Disposable Personal Income		
	2022	2021	2020
Alabama	45,248	45,191	41,840
Alaska	62,277	60,126	57,340
Arizona	51,248	50,149	46,974
Arkansas	46,922	46,644	42,993
California	63,133	64,385	59,967
Colorado	64,815	62,487	57,098
Connecticut	67,460	67,013	65,838
Delaware	54,419	51,079	49,237
District of Columbia	76,603	80,275	75,306
Florida	55,859	55,483	50,315
Georgia	48,920	49,598	46,076
Hawaii	53,085	53,862	50,873
Idaho	49,692	48,076	44,524
Illinois	57,724	58,619	54,437
Indiana	51,313	50,803	46,609
Iowa	53,224	51,922	47,438
Kansas	52,735	51,785	49,430
Kentucky	45,882	46,306	42,604
Louisiana	49,340	50,057	46,491
Maine	53,011	52,104	48,816
Maryland	58,642	58,805	56,141
Massachusetts	68,874	69,743	66,110
Michigan	49,692	50,179	47,550
Minnesota	58,608	57,651	53,616
Mississippi	42,170	42,851	39,425
Missouri	50,688	49,831	46,949
Montana	52,822	51,272	47,775
Nebraska	56,651	55,943	51,113
Nevada	53,870	54,223	49,064
New Hampshire	64,666	63,939	61,077
New Jersey	64,683	65,290	62,037
New Mexico	47,274	46,918	43,094
New York	60,451	62,891	59,233
North Carolina	50,640	50,150	46,299
North Dakota	63,339	59,808	56,033
Ohio	50,635	50,733	47,641
Oklahoma	50,958	50,461	46,279
Oregon	53,079	53,449	49,661
Pennsylvania	55,624	56,289	53,890
Rhode Island	54,692	55,918	52,711
South Carolina	47,058	47,130	43,991
South Dakota	61,641	59,734	54,800
Tennessee	52,522	52,012	47,846
Texas	55,734	54,726	50,300
Utah	51,005	49,589	45,646
Vermont	54,922	54,076	52,115
Virginia	58,578	57,713	53,859
Washington	65,087	65,315	60,425
West Virginia	45,059	44,715	41,416
Wisconsin	53,741	53,513	49,587
Wyoming	63,328	62,022	58,628
<b>Countrywide</b>	<b>56,062</b>	<b>56,175</b>	<b>52,353</b>

Source: Bureau of Economic Analysis

# State Laws

## State Laws

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

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### 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. Automobile rate filings are filed under File and Use or Flex Rating.

**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.

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#### **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”.

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#### **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 statutes have been revised to remove the allowance to be registered as an uninsured motorist. SC Code of Laws Section 56-10-520 establishes that it is unlawful for any person to operate or allow the operation of an uninsured motor vehicle.

**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.

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#### **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.

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### **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.

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#### **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.

**Alaska:** Statute AS 28.35.030 addresses "Operating a vehicle while under the influence of an alcoholic beverage, inhalant, or controlled substance."

**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 8/1/200. 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).

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#### **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. Under statute AS 28.35.160, a person commits the crime of driving while texting, while communicating on a computer, or while a screen device is operating if the person is driving a motor vehicle.

**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.

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#### **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.

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

Table 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 Prior Approval for PPA assigned risk plans; Effective 11/2/2005 §21.39.220 & §21.39.210
Alaska	File and Use/Flex	Bulletin B19-10
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 Prior approval for BI and UM. File and Use for PD, Compr. and Collision. Flex Rating +/- 6% and
Connecticut	Prior Approval	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 Companies may Use & File at the risk of having to refund any excessive charge. Actual text of the
Florida	Prior Approval	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 Use and File unless the change is greater than +/-25%, which triggers Prior Approval per KRS
Kentucky	Flex Rating	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 Prior Approval with a fixed 90-day waiting period. Director may waive waiting period for approved
Michigan	Prior Approval	rates upon written request of the company. 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.
Minnesota	File and Use	
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 Filings within +/- 7% may qualify for file and use, Filings not qualifying for file and use are prior approval
South Carolina	Flex Rating	
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

\*Current year is 2025

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Table 38B

## State Laws

## Rate Filing Laws, 2020-2022 and Current

Rate Filings Laws for Private Passenger Auto Insurance				
STATE	Current	2022	2021	2020
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	Prior Approval
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 2025

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 690-170.013, 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	
Massachusetts	Prior Approval	Generally file and use;
Michigan	Prior Approval	All new and revised personal automobile forms must be filed for approval.
Minnesota	Prior Approval	Prior Approval - also see Bulletin 2005-2 for expedited review
Mississippi	Prior Approval	Miss. Admin. Code 19-5-2.01
		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	
Montana	Prior Approval	MCA § 33-1-501
Nebraska	File and Use	§ 44-7508.01; 44-7508.02; 44-7513; 44-7514
Nevada	Prior Approval	§686B.070
New Hampshire	Prior Approval	§ 412:5
New Jersey	Prior Approval	
New Mexico	Prior Approval	§ 59A-18-12; N.M. Admin Code 13.8.3
New York	Prior Approval	Ins. Law § 2307
North Carolina	Prior Approval	§ 58-41-50; 11 NCAC 10.1201
North Dakota	Prior Approval	§26.1-30-19
Ohio	File and Use	§ 3937.03
		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	
Oregon	Prior Approval	§ 742.003; OAR 836-010-0011
Pennsylvania	Prior Approval	40 P.S. 477b; 31 Pa. Code § 89b.3
Rhode Island	Prior Approval	§ 27-44-4.1
South Carolina	Prior Approval	§38-73-960
South Dakota	Prior Approval	No change
Tennessee	Prior Approval	§ 56-5-105; 56-5-106
		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	
Utah	File and Use	§ 31A-21-201; U.A.C. R590-225
Vermont	Prior Approval	§ 3541; VT ADC 4-3-10:7
		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	
Washington	Prior Approval	§ 48.18.100
West Virginia	Prior Approval	§33-6-8
Wisconsin	File and Use	effective 7/1/2008
Wyoming	Prior Approval	§26-15-110; INS. GEN. Ch. 11, § 5

Source: State Insurance Departments

\*Current year is 2025

Table 39B

## State Laws

## Form Filing Laws, 2020-2022 and Current

## Form Filings Laws for Private Passenger Auto Insurance

STATE	Current	2022	2021	2020
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 2025

Table 40

## State Laws

## Tort Laws and Thresholds, 2020-2022

STATE	State Law Type			Tort Threshold		
	2022	2021	2020	2022	2021	2020
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

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Table 41

## State Laws

## Liability Insurance Laws, 2020-2022

STATE	Compulsory Liability Insurance			Liability Limits		
	2022	2021	2020	2022	2021	2020
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	25/50/15	0/10 and 25/50/15
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	10/20/10	10/20/10
Georgia	Yes	Yes	Yes	25/50/25	25/50/25	25/50/25
Hawaii	Yes	Yes	Yes	20/40/10	20/40/10	20/40/10
Idaho	No	No	No	25/50/15	25/50/15	25/50/15
Illinois	Yes	Yes	Yes	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	50/100/10
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	25/50/25	25/50/10
Montana	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
Nevada	Yes	Yes	Yes	25/50/20	25/50/20	25/50/20
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	25/50/25	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	30/60/20	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, 2020-2022

STATE	Compulsory Personal Injury Protection			Compulsory Uninsured Motorist Liability		
	2022	2021	2020	2022	2021	2020
Alabama	No	No	No	Yes	Yes	Yes
Alaska	No	No	No	No*	No*	No*
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

2022

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	\$25 fine; all seats
Delaware	1/1/1992	Primary	\$50 fine; all seats
District of Columbia	12/12/1985	Primary	\$30 fine; front seat only**
Florida	7/1/1986	Primary	\$15 fine; front seat only
Georgia	9/1/1990	Primary	HRS §291-11.6 - \$45 per violation + \$10 surcharge (neurotrauma special fund) + \$10 surcharge (trauma system special fund)
Hawaii	12/16/1985	Primary	\$10 fine; all seats
Idaho	7/1/1986	Secondary	\$25 fine; front and rear seat passenger required
Illinois	7/1/1986	Primary	\$25 fine; all occupants
Indiana	7/1/1987	Primary	\$50.00 for front seat violations and \$100.00 for under age 18 rear seat/child restraint violations
Iowa	7/1/1987	Primary	\$30 fine over age of 18, \$60 fine under age of 14
Kansas	7/1/2010	Primary	\$25 fine; all seats; \$50 for failure to use proper child restraints
Kentucky	7/15/1994	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
Louisiana	8/1/2016	Primary	\$50 for the first offense, \$125 for the 2nd offense and \$250 for the 3rd and subsequent offenses
Maine	12/27/1996	Primary	\$50 fine
Maryland	7/1/1986	Primary	\$25 fine; all seats. Additional fine of \$25/person ages 12-16 who are not wearing seatbelts.
Massachusetts	2/1/1994	Secondary	Damage mitigation up to 5% max; \$25 fine; all seats
Michigan	4/1/2000	Primary	\$25 fine per driver and each passenger, regardless of age
Minnesota	10/1/1986	Primary	\$25 fine; front seat and passenger
Mississippi	5/27/2006	Primary	Damage mitigation up to 1% max; \$10 fine; front seat only
Missouri	9/28/1985	Secondary	\$20 fine; all seats
Montana	10/1/1987	Primary and Secondary	\$25 fine plus points; front seat only
Nebraska	1/1/1993	Secondary	\$25 fine/community service; all seats; up to \$1000 fine/community service or license suspension; children under 6 (effective 10/1/07)
Nevada	7/1/1987	Secondary	Under 18 years old; \$50 fine 1st offense; \$100 2nd & subsequent; fine amount effective 7/1/2005
New Hampshire	§ 265:107-a	Primary	\$46 fine
New Jersey	1/18/2010	Primary and Secondary	\$25 fine; front seat only
New Mexico	1/1/1986	Primary	\$50 fine; front seat only; \$100 for children under age 16
New York	12/1/1984	Primary	\$25 fine per person front seat; \$10 per person back seat; \$25 for child restraint violation
North Carolina	10/1/1985	Primary	\$20 fine; front seat only
North Dakota	8/1/2005	Primary and Secondary	\$30 fine driver; \$20 fine passenger
Ohio	5/6/1986	Secondary	\$20 fine; front seat only
Oklahoma	2/1/1987	Primary	Damage mitigation up to 5% max; \$90 fine; all seats ; \$110 fine for failure to use child restraints
Oregon	12/7/1990	Primary	\$10 fine
Pennsylvania	11/23/1987	Secondary	\$85 fine; all seats
Rhode Island	6/18/1991	Primary	\$25.00 fine
South Carolina	6/9/2005	Primary	\$25 fine; front seat only
South Dakota	1/1/1995	Primary and Secondary	\$50 fine; front seat only
Tennessee	4/21/1986	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.
Texas	9/1/2009	Primary	\$45 fine
Utah	4/28/1986	Primary	\$25/\$50/\$100 fine (eff 1-1-04), 1st/2nd/3rd offense, all seats
Vermont	1/1/1994	Secondary	\$25 fine; front seat only; persons 8-18 must wear seatbelt; child under age 8 must be in a child-seat.
Virginia	1/1/1988	Secondary	\$124 fine; all seats
Washington	6/11/1986	Primary	Damage mit. Up to 5% max; \$25 front seat; under 18 rear seat
West Virginia	9/1/1993	Primary	\$10 to \$75, all seats; under the age of 4 is not less than \$30 or more than \$75; ages of 4-8 is not less than \$10 or more than \$25.
Wisconsin	12/1/1987	NA	\$25 fine; all seats
Wyoming	6/8/1989	Secondary	

\* 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, 2022

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	75
Kentucky	Yes	0.08	70
Louisiana	Yes	0.08	75
Maine	Yes	0.08	75
Maryland	Yes	0.08	70
Massachusetts	Yes	0.08	65
Michigan	Yes	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	80
New Hampshire	Yes	0.08	70
New Jersey	No	0.08	65
New Mexico	Yes	0.08	75
New York	Yes	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	No	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	Partial/Primary
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	Yes	Primary	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	Yes - Under 21
Iowa	Yes	Primary	Yes	Primary	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	Yes	Primary	No	
Rhode Island	Yes	Primary	Yes	Primary	Yes	Primary
South Carolina	Yes	Primary	Yes	Primary	Yes	Primary
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

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# Appendix

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## 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* (2020-2022).

Vehicle miles, roadway miles and registered vehicle miles were obtained from the Federal Highway Administration, *Highway Statistics* (2020-2022).

## Appendix 1A

## Population, Traffic and Vehicle Data, 2020-2022

Land Area and Population					
STATE	Land Area	Population			Urban Population
	Square Miles	2022	2021	2020	2020
Alabama	50,651	5,076,181	5,049,196	5,024,356	2,900,880
Alaska	571,052	734,442	734,420	733,378	475,967
Arizona	113,655	7,377,566	7,274,078	7,151,507	6,385,230
Arkansas	51,993	3,047,704	3,026,870	3,011,555	1,670,677
California	155,859	39,142,414	39,142,565	39,538,245	37,259,490
Colorado	103,637	5,850,935	5,814,036	5,773,733	4,966,936
Connecticut	4,842	3,617,925	3,606,607	3,605,942	3,110,153
Delaware	1,949	1,020,625	1,005,062	989,957	817,817
District of Columbia	61	676,725	669,256	689,546	689,545
Florida	53,654	22,379,312	21,831,949	21,538,226	19,714,806
Georgia	57,717	10,931,805	10,792,060	10,711,937	7,933,986
Hawaii	6,423	1,440,359	1,447,029	1,455,273	1,252,450
Idaho	82,645	1,944,299	1,904,848	1,839,092	1,273,437
Illinois	55,513	12,621,821	12,700,641	12,812,545	11,137,590
Indiana	35,825	6,844,545	6,815,907	6,785,668	4,829,686
Iowa	55,853	3,202,820	3,198,613	3,190,372	2,014,831
Kansas	81,759	2,937,324	2,938,338	2,937,847	2,124,059
Kentucky	39,485	4,519,233	4,507,583	4,505,893	2,644,856
Louisiana	43,217	4,593,687	4,627,971	4,657,749	3,332,237
Maine	30,845	1,390,922	1,378,931	1,362,341	526,309
Maryland	9,711	6,192,440	6,179,403	6,177,213	5,288,760
Massachusetts	7,801	7,022,468	7,000,474	7,029,949	6,416,895
Michigan	56,610	10,050,877	10,041,351	10,077,325	7,404,258
Minnesota	79,631	5,721,621	5,718,660	5,706,504	4,101,754
Mississippi	46,924	2,941,939	2,947,209	2,961,288	1,370,790
Missouri	68,746	6,179,414	6,171,374	6,154,920	4,275,663
Montana	145,550	1,122,095	1,106,522	1,084,197	579,177
Nebraska	76,815	1,972,246	1,964,537	1,961,489	1,432,003
Nevada	109,860	3,176,116	3,148,141	3,104,624	2,921,203
New Hampshire	8,954	1,396,678	1,387,677	1,377,518	803,420
New Jersey	7,355	9,295,227	9,270,541	9,289,031	8,708,779
New Mexico	121,313	2,113,868	2,117,333	2,117,527	1,578,552
New York	47,123	19,703,747	19,848,276	20,201,230	17,665,166
North Carolina	48,624	10,710,793	10,564,320	10,439,414	6,964,727
North Dakota	68,994	781,057	777,966	779,091	474,989
Ohio	40,859	11,777,874	11,767,344	11,799,374	9,001,099
Oklahoma	68,597	4,026,229	3,992,238	3,959,346	2,558,611
Oregon	95,997	4,247,372	4,254,280	4,237,291	3,410,984
Pennsylvania	44,742	12,984,990	13,015,571	13,002,689	9,941,070
Rhode Island	1,034	1,099,498	1,097,246	1,097,371	999,191
South Carolina	30,064	5,287,935	5,194,274	5,118,429	3,477,869
South Dakota	75,808	909,723	896,492	886,677	507,347
Tennessee	41,233	7,062,217	6,965,740	6,910,786	4,577,282
Texas	261,270	30,113,488	29,570,351	29,145,428	24,400,697
Utah	82,596	3,391,011	3,339,738	3,271,614	2,937,303
Vermont	9,217	648,142	647,210	643,085	225,850
Virginia	39,482	8,683,414	8,658,910	8,631,384	6,528,313
Washington	66,455	7,794,123	7,743,760	7,705,247	6,424,035
West Virginia	24,041	1,774,122	1,785,618	1,793,755	800,857
Wisconsin	54,167	5,903,975	5,881,608	5,893,725	3,953,691
Wyoming	97,089	581,978	579,636	576,837	357,750
<b>Countrywide</b>	<b>3,533,298</b>	<b>334,017,321</b>	<b>332,099,760</b>	<b>331,449,520</b>	<b>265,149,027</b>

Source: U.S. Bureau of the Census

## Appendix 1B

## Population, Traffic and Vehicle Data, 2020-2022

STATE	Registered Vehicles			Motor Vehicle Thefts		
	2022	2021	2020	2022	2021	2020
Alabama	5,338,572	5,356,675	5,205,439	11,165	9,705	10,926
Alaska	653,487	660,429	766,045	1,819	1,789	1,969
Arizona	5,811,069	5,784,471	5,932,707	18,436	17,619	17,937
Arkansas	3,117,952	3,118,116	2,743,572	7,689	8,482	7,933
California	30,316,613	30,536,149	29,612,825	186,126	177,867	168,323
Colorado	4,936,755	4,916,107	5,171,622	46,198	41,354	30,452
Connecticut	2,704,547	2,673,265	2,786,605	7,162	7,648	8,422
Delaware	442,661	447,837	1,002,112	1,783	1,666	1,665
District of Columbia	376,256	359,806	352,970	3,891	4,083	3,399
Florida	19,013,261	18,542,717	17,844,429	29,179	21,616	38,271
Georgia	8,935,808	8,859,176	8,621,939	22,814	20,719	25,506
Hawaii	1,217,703	1,209,558	1,207,955	5,960	6,297	5,344
Idaho	1,968,021	1,927,615	1,858,452	1,793	1,724	1,767
Illinois	10,042,896	10,690,773	10,307,403	35,586	21,880	21,332
Indiana	5,195,644	5,357,122	5,990,077	13,515	14,294	15,435
Iowa	3,584,303	3,645,362	3,595,420	5,229	6,056	6,235
Kansas	2,498,697	2,515,642	2,512,900	7,044	7,869	7,229
Kentucky	4,184,604	4,309,001	4,362,529	10,159	11,032	11,497
Louisiana	4,484,173	3,762,432	3,759,714	14,293	13,097	12,400
Maine	1,244,225	1,327,802	1,082,766	997	897	862
Maryland	4,815,447	4,805,891	4,098,827	14,459	11,948	10,469
Massachusetts	5,038,263	5,059,564	4,898,563	6,968	6,809	6,835
Michigan	9,147,200	9,300,620	8,215,758	26,983	21,646	18,385
Minnesota	5,449,458	5,288,073	5,446,777	16,538	14,364	14,146
Mississippi	2,267,322	2,353,119	2,028,402	5,125	5,655	6,083
Missouri	5,239,172	5,467,881	5,460,316	30,299	24,366	24,189
Montana	1,849,604	1,762,849	1,597,378	2,540	3,039	2,676
Nebraska	1,915,952	1,882,375	1,884,984	5,423	4,603	5,048
Nevada	2,593,506	2,598,079	2,480,001	15,671	13,603	10,556
New Hampshire	1,349,786	1,332,923	1,278,847	946	991	1,044
New Jersey	5,851,033	6,090,303	5,884,868	15,172	12,240	10,278
New Mexico	1,813,499	1,806,179	1,728,205	11,403	10,168	9,006
New York	8,375,358	8,438,971	10,940,135	26,742	21,611	19,656
North Carolina	8,795,744	8,518,192	8,549,600	21,287	19,896	20,520
North Dakota	1,047,414	887,830	862,849	2,004	2,178	2,074
Ohio	10,604,370	10,477,976	10,211,700	27,803	21,525	20,077
Oklahoma	3,193,153	3,177,793	3,596,352	12,683	15,441	15,047
Oregon	3,998,056	3,876,422	3,971,825	23,235	20,112	16,585
Pennsylvania	10,496,883	10,555,818	10,329,694	21,414	17,298	15,474
Rhode Island	781,551	776,821	843,018	1,751	1,652	1,509
South Carolina	5,123,282	4,972,131	4,446,785	13,359	14,800	14,718
South Dakota	1,223,752	1,210,176	1,164,513	2,201	2,093	2,315
Tennessee	6,628,651	6,517,394	5,678,103	25,892	20,733	21,098
Texas	22,949,153	22,669,698	22,091,190	99,731	89,408	84,276
Utah	2,733,879	2,707,595	2,355,680	7,055	8,572	10,288
Vermont	591,889	582,895	578,948	629	478	264
Virginia	7,571,319	7,463,936	7,422,011	14,096	11,464	10,853
Washington	7,609,007	7,720,738	7,035,953	49,900	35,615	27,399
West Virginia	1,604,439	1,171,388	1,613,833	1,674	1,978	2,271
Wisconsin	5,401,491	5,445,084	5,339,961	13,355	18,464	9,393
Wyoming	861,630	841,954	832,540	943	1,297	964
<b>Countrywide</b>	<b>272,988,510</b>	<b>271,760,723</b>	<b>267,585,097</b>	<b>948,119</b>	<b>849,741</b>	<b>810,400</b>

Sources: Federal Highway Administration and Federal Bureau of Investigation.

## Appendix 1C

## Population, Traffic and Vehicle Data, 2020-2022

STATE	Vehicle and Roadway Miles					
	Vehicle Miles (in Millions)			Miles of Roadway		
	2022	2021	2020	2022	2021	2020
Alabama	71,631	71,892	67,921	98,632	100,177	100,171
Alaska	5,478	5,752	5,306	17,637	17,690	17,681
Arizona	76,159	73,760	65,758	74,507	74,783	66,968
Arkansas	38,530	38,427	33,919	99,087	99,332	99,246
California	315,244	310,823	299,812	182,103	177,300	175,562
Colorado	53,935	53,840	48,642	89,551	89,385	89,207
Connecticut	29,666	28,989	29,845	21,368	21,363	21,575
Delaware	9,872	10,152	8,345	6,575	6,544	6,526
District of Columbia	3,421	3,248	3,030	1,520	1,520	1,516
Florida	227,757	217,566	208,076	123,817	123,652	123,488
Georgia	128,871	120,685	115,967	125,762	125,701	128,572
Hawaii	10,289	9,972	8,785	4,524	4,515	4,501
Idaho	19,157	19,308	17,406	58,428	54,031	53,281
Illinois	103,752	97,530	94,121	146,010	145,997	145,993
Indiana	95,684	78,640	76,608	97,190	97,827	97,110
Iowa	32,712	33,039	29,751	114,970	114,878	114,838
Kansas	31,334	31,693	27,854	139,011	139,181	140,112
Kentucky	48,047	48,111	46,536	79,705	79,902	80,006
Louisiana	56,514	54,728	48,374	65,955	65,918	63,746
Maine	14,651	14,560	13,086	22,843	22,838	22,851
Maryland	56,746	56,601	50,885	32,572	32,507	32,430
Massachusetts	56,949	59,115	54,127	36,799	36,830	36,815
Michigan	95,901	96,744	86,547	122,038	122,044	122,040
Minnesota	57,471	57,171	51,619	143,217	142,862	141,957
Mississippi	39,952	40,853	39,665	77,741	77,514	77,512
Missouri	79,431	79,791	72,797	132,647	132,708	132,519
Montana	13,514	13,482	12,104	74,502	73,569	73,490
Nebraska	21,270	21,210	19,432	95,552	95,397	95,331
Nevada	27,647	27,077	25,231	47,348	47,191	47,793
New Hampshire	13,281	13,130	11,956	16,247	16,228	16,193
New Jersey	75,288	73,673	66,341	38,783	38,781	38,991
New Mexico	26,831	26,823	23,756	72,161	72,179	72,092
New York	115,382	106,870	102,477	114,424	114,402	114,205
North Carolina	119,381	117,734	106,342	108,285	108,074	107,954
North Dakota	9,180	9,256	8,768	88,416	88,412	88,429
Ohio	110,578	112,923	103,115	122,884	122,788	122,992
Oklahoma	44,566	44,760	42,000	115,430	115,293	115,079
Oregon	36,576	36,842	32,298	79,146	79,417	78,991
Pennsylvania	99,912	102,686	87,982	121,885	120,897	120,845
Rhode Island	7,531	7,526	6,864	6,531	6,025	6,025
South Carolina	58,988	57,492	53,972	77,208	79,200	79,190
South Dakota	10,170	9,994	9,743	81,744	81,289	81,697
Tennessee	83,219	82,596	76,392	96,406	96,319	96,182
Texas	290,890	285,028	260,582	323,364	322,153	316,567
Utah	34,336	33,638	30,251	49,008	48,908	48,812
Vermont	7,128	6,625	6,007	14,223	14,248	14,248
Virginia	82,083	80,102	76,110	75,508	75,658	75,527
Washington	58,483	57,797	53,658	79,508	79,427	81,022
West Virginia	15,312	16,079	16,054	38,843	38,837	38,879
Wisconsin	66,167	64,983	57,600	115,765	115,694	115,751
Wyoming	9,324	11,097	9,800	30,070	30,058	30,051
<b>Countrywide</b>	<b>3,196,191</b>	<b>3,132,411</b>	<b>2,903,622</b>	<b>4,197,446</b>	<b>4,187,440</b>	<b>4,172,562</b>

Source: Federal Highway Administration

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